



Retail Goods and Services Expenditures

616 S Washington St, Owosso, MI, 48867
Ring: 1 mile radius

Latitude: 42.99182
Longitude: -84.17076

Top Tapestry Segments	Percent	Demographic Summary	2011	2016
Great Expectations	18.3%	Population	9,524	9,204
Rustbelt Traditions	14.7%	Households	3,675	3,555
City Dimensions	13.5%	Families	2,231	2,127
Simple Living	13.3%	Median Age	32.5	32.7
Home Town	11.2%	Median Household Income	\$32,816	\$36,860

	Spending Potential Index	Average Amount Spent	Total
Apparel and Services	46	\$1,058.53	\$3,889,738
Men's	43	\$189.29	\$695,581
Women's	40	\$323.27	\$1,187,909
Children's	50	\$193.75	\$711,984
Footwear	33	\$131.42	\$482,929
Watches & Jewelry	62	\$117.31	\$431,084
Apparel Products and Services (1)	114	\$103.48	\$380,250
Computer			
Computers and Hardware for Home Use	65	\$121.16	\$445,234
Software and Accessories for Home Use	64	\$17.57	\$64,579
Entertainment & Recreation	64	\$1,998.70	\$7,344,574
Fees and Admissions	60	\$362.84	\$1,333,320
Membership Fees for Clubs (2)	60	\$95.85	\$352,199
Fees for Participant Sports, excl. Trips	61	\$62.81	\$230,807
Admission to Movie/Theatre/Opera/Ballet	62	\$91.86	\$337,552
Admission to Sporting Events, excl. Trips	63	\$36.47	\$134,021
Fees for Recreational Lessons	57	\$75.37	\$276,972
Dating Services	64	\$0.48	\$1,769
TV/Video/Audio	66	\$797.06	\$2,928,939
Community Antenna or Cable TV	68	\$473.24	\$1,739,009
Televisions	63	\$118.87	\$436,789
VCRs, Video Cameras, and DVD Players	66	\$13.06	\$47,989
Video Cassettes and DVDs	68	\$34.67	\$127,381
Video and Computer Game Hardware and Software	70	\$37.74	\$138,676
Satellite Dishes	58	\$0.71	\$2,596
Rental of Video Cassettes and DVDs	69	\$27.38	\$100,596
Streaming/Downloaded Video	64	\$0.87	\$3,180
Audio (3)	61	\$86.20	\$316,745
Rental and Repair of TV/Radio/Sound Equipment	59	\$4.35	\$15,980
Pets	77	\$321.36	\$1,180,881
Toys and Games (4)	66	\$93.64	\$344,097
Recreational Vehicles and Fees (5)	51	\$160.95	\$591,440
Sports/Recreation/Exercise Equipment (6)	49	\$86.25	\$316,937
Photo Equipment and Supplies (7)	64	\$63.89	\$234,759
Reading (8)	64	\$95.96	\$352,634
Catered Affairs (9)	70	\$16.75	\$61,567
Food	66	\$4,907.01	\$18,031,648
Food at Home	66	\$2,862.67	\$10,519,361
Bakery and Cereal Products	66	\$383.08	\$1,407,706
Meats, Poultry, Fish, and Eggs	66	\$665.38	\$2,445,042
Dairy Products	66	\$317.96	\$1,168,401
Fruits and Vegetables	65	\$491.88	\$1,807,484
Snacks and Other Food at Home (10)	66	\$1,004.37	\$3,690,728
Food Away from Home	66	\$2,044.34	\$7,512,287
Alcoholic Beverages	68	\$374.27	\$1,375,322
Nonalcoholic Beverages at Home	67	\$283.65	\$1,042,305

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

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	Spending Potential Index	Average Amount Spent	Total
Financial			
Investments	57	\$955.65	\$3,511,717
Vehicle Loans	65	\$3,092.91	\$11,365,417
Health			
Nonprescription Drugs	64	\$63.94	\$234,965
Prescription Drugs	67	\$321.59	\$1,181,746
Eyeglasses and Contact Lenses	65	\$48.22	\$177,195
Home			
Mortgage Payment and Basics (11)	58	\$5,299.07	\$19,472,362
Maintenance and Remodeling Services	57	\$1,092.10	\$4,013,096
Maintenance and Remodeling Materials (12)	57	\$207.07	\$760,917
Utilities, Fuel, and Public Services	67	\$2,949.58	\$10,838,743
Household Furnishings and Equipment			
Household Textiles (13)	62	\$80.15	\$294,539
Furniture	62	\$359.52	\$1,321,134
Floor Coverings	63	\$45.67	\$167,830
Major Appliances (14)	62	\$181.02	\$665,192
Housewares (15)	56	\$46.81	\$171,999
Small Appliances	66	\$20.94	\$76,957
Luggage	61	\$5.45	\$20,037
Telephones and Accessories	46	\$18.82	\$69,171
Household Operations			
Child Care	63	\$282.67	\$1,038,723
Lawn and Garden (16)	59	\$238.19	\$875,268
Moving/Storage/Freight Express	57	\$33.58	\$123,398
Housekeeping Supplies (17)	65	\$444.72	\$1,634,191
Insurance			
Owners and Renters Insurance	62	\$278.29	\$1,022,616
Vehicle Insurance	65	\$735.13	\$2,701,362
Life/Other Insurance	63	\$254.46	\$935,053
Health Insurance	66	\$1,234.28	\$4,535,574
Personal Care Products (18)	65	\$250.52	\$920,594
School Books and Supplies (19)	76	\$78.61	\$288,855
Smoking Products	75	\$308.61	\$1,134,054
Transportation			
Vehicle Purchases (Net Outlay) (20)	64	\$2,721.92	\$10,002,167
Gasoline and Motor Oil	67	\$1,861.46	\$6,840,275
Vehicle Maintenance and Repairs	64	\$585.35	\$2,150,959
Travel			
Airline Fares	58	\$259.01	\$951,788
Lodging on Trips	58	\$246.68	\$906,472
Auto/Truck/Van Rental on Trips	58	\$20.84	\$76,596
Food and Drink on Trips	60	\$252.17	\$926,653

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Top Tapestry Segments	Percent	Demographic Summary	2011	2016
Rustbelt Traditions	17.6%	Population	23,542	22,705
Rustbelt Retirees	14.1%	Households	9,577	9,289
Salt of the Earth	12.2%	Families	6,028	5,767
Great Expectations	9.3%	Median Age	37.5	37.9
Crossroads	7.6%	Median Household Income	\$38,069	\$43,496

	Spending Potential Index	Average Amount Spent	Total
Apparel and Services	51	\$1,181.60	\$11,315,833
Men's	48	\$212.81	\$2,038,003
Women's	46	\$366.05	\$3,505,576
Children's	55	\$214.72	\$2,056,322
Footwear	36	\$145.73	\$1,395,588
Watches & Jewelry	72	\$135.07	\$1,293,570
Apparel Products and Services (1)	118	\$107.22	\$1,026,775
Computer			
Computers and Hardware for Home Use	73	\$134.99	\$1,292,760
Software and Accessories for Home Use	71	\$19.73	\$188,977
Entertainment & Recreation	75	\$2,341.65	\$22,425,346
Fees and Admissions	70	\$420.43	\$4,026,358
Membership Fees for Clubs (2)	71	\$112.70	\$1,079,277
Fees for Participant Sports, excl. Trips	71	\$73.62	\$705,028
Admission to Movie/Theatre/Opera/Ballet	70	\$102.79	\$984,347
Admission to Sporting Events, excl. Trips	74	\$42.57	\$407,681
Fees for Recreational Lessons	67	\$88.27	\$845,337
Dating Services	65	\$0.49	\$4,688
TV/Video/Audio	75	\$901.38	\$8,632,283
Community Antenna or Cable TV	77	\$541.66	\$5,187,302
Televisions	72	\$134.33	\$1,286,484
VCRs, Video Cameras, and DVD Players	73	\$14.40	\$137,938
Video Cassettes and DVDs	74	\$37.64	\$360,502
Video and Computer Game Hardware and Software	76	\$41.13	\$393,868
Satellite Dishes	70	\$0.86	\$8,201
Rental of Video Cassettes and DVDs	75	\$29.80	\$285,335
Streaming/Downloaded Video	69	\$0.94	\$8,991
Audio (3)	67	\$95.79	\$917,319
Rental and Repair of TV/Radio/Sound Equipment	65	\$4.84	\$46,343
Pets	93	\$386.80	\$3,704,272
Toys and Games (4)	76	\$107.02	\$1,024,877
Recreational Vehicles and Fees (5)	69	\$216.94	\$2,077,558
Sports/Recreation/Exercise Equipment (6)	58	\$102.51	\$981,696
Photo Equipment and Supplies (7)	74	\$73.99	\$708,536
Reading (8)	76	\$113.78	\$1,089,606
Catered Affairs (9)	79	\$18.81	\$180,160
Food	75	\$5,559.54	\$53,242,199
Food at Home	75	\$3,251.26	\$31,136,472
Bakery and Cereal Products	76	\$439.28	\$4,206,887
Meats, Poultry, Fish, and Eggs	75	\$748.90	\$7,172,041
Dairy Products	76	\$365.50	\$3,500,318
Fruits and Vegetables	73	\$556.95	\$5,333,713
Snacks and Other Food at Home (10)	75	\$1,140.63	\$10,923,514
Food Away from Home	74	\$2,308.27	\$22,105,727
Alcoholic Beverages	74	\$411.92	\$3,944,823
Nonalcoholic Beverages at Home	75	\$319.64	\$3,061,061

Data Note: The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

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	Spending Potential Index	Average Amount Spent	Total
Financial			
Investments	73	\$1,234.22	\$11,819,807
Vehicle Loans	76	\$3,632.06	\$34,783,275
Health			
Nonprescription Drugs	77	\$77.10	\$738,398
Prescription Drugs	82	\$398.57	\$3,817,024
Eyeglasses and Contact Lenses	77	\$57.62	\$551,839
Home			
Mortgage Payment and Basics (11)	71	\$6,472.07	\$61,981,292
Maintenance and Remodeling Services	71	\$1,367.48	\$13,095,970
Maintenance and Remodeling Materials (12)	75	\$269.66	\$2,582,479
Utilities, Fuel, and Public Services	78	\$3,418.38	\$32,736,952
Household Furnishings and Equipment			
Household Textiles (13)	72	\$93.05	\$891,098
Furniture	71	\$411.99	\$3,945,471
Floor Coverings	77	\$55.80	\$534,362
Major Appliances (14)	76	\$222.29	\$2,128,838
Housewares (15)	64	\$53.31	\$510,539
Small Appliances	77	\$24.48	\$234,391
Luggage	71	\$6.40	\$61,257
Telephones and Accessories	50	\$20.47	\$196,058
Household Operations			
Child Care	70	\$311.75	\$2,985,522
Lawn and Garden (16)	74	\$301.61	\$2,888,454
Moving/Storage/Freight Express	63	\$36.86	\$353,027
Housekeeping Supplies (17)	76	\$516.78	\$4,949,029
Insurance			
Owners and Renters Insurance	78	\$350.05	\$3,352,378
Vehicle Insurance	75	\$848.03	\$8,121,339
Life/Other Insurance	79	\$318.40	\$3,049,263
Health Insurance	80	\$1,503.54	\$14,399,028
Personal Care Products (18)	74	\$284.89	\$2,728,325
School Books and Supplies (19)	79	\$81.90	\$784,351
Smoking Products	83	\$343.71	\$3,291,653
Transportation			
Vehicle Purchases (Net Outlay) (20)	74	\$3,169.16	\$30,350,234
Gasoline and Motor Oil	77	\$2,154.39	\$20,632,036
Vehicle Maintenance and Repairs	74	\$677.81	\$6,491,178
Travel			
Airline Fares	67	\$297.14	\$2,845,627
Lodging on Trips	71	\$298.61	\$2,859,711
Auto/Truck/Van Rental on Trips	66	\$23.67	\$226,693
Food and Drink on Trips	71	\$300.92	\$2,881,818

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Top Tapestry Segments	Percent	Demographic Summary	2011	2016
Salt of the Earth	17.0%	Population	28,322	27,567
Rustbelt Traditions	14.7%	Households	11,473	11,240
Rustbelt Retirees	11.9%	Families	7,414	7,178
Great Expectations	7.8%	Median Age	38.8	39.4
Crossroads	6.3%	Median Household Income	\$38,619	\$44,388

	Spending Potential Index	Average Amount Spent	Total
Apparel and Services	52	\$1,198.68	\$13,752,119
Men's	49	\$216.43	\$2,482,995
Women's	46	\$371.36	\$4,260,524
Children's	56	\$218.37	\$2,505,243
Footwear	37	\$148.14	\$1,699,616
Watches & Jewelry	73	\$137.64	\$1,579,102
Apparel Products and Services (1)	118	\$106.74	\$1,224,638
Computer			
Computers and Hardware for Home Use	74	\$137.73	\$1,580,170
Software and Accessories for Home Use	73	\$20.12	\$230,804
Entertainment & Recreation	77	\$2,405.78	\$27,600,883
Fees and Admissions	71	\$426.17	\$4,889,335
Membership Fees for Clubs (2)	72	\$114.08	\$1,308,750
Fees for Participant Sports, excl. Trips	72	\$74.94	\$859,808
Admission to Movie/Theatre/Opera/Ballet	71	\$103.97	\$1,192,782
Admission to Sporting Events, excl. Trips	75	\$43.18	\$495,409
Fees for Recreational Lessons	68	\$89.52	\$1,027,023
Dating Services	65	\$0.49	\$5,562
TV/Video/Audio	76	\$918.01	\$10,532,068
Community Antenna or Cable TV	79	\$552.94	\$6,343,666
Televisions	73	\$136.07	\$1,561,056
VCRs, Video Cameras, and DVD Players	74	\$14.67	\$168,272
Video Cassettes and DVDs	75	\$38.26	\$438,898
Video and Computer Game Hardware and Software	77	\$41.55	\$476,641
Satellite Dishes	73	\$0.89	\$10,232
Rental of Video Cassettes and DVDs	76	\$30.40	\$348,712
Streaming/Downloaded Video	69	\$0.93	\$10,689
Audio (3)	68	\$97.45	\$1,118,025
Rental and Repair of TV/Radio/Sound Equipment	66	\$4.87	\$55,878
Pets	96	\$400.74	\$4,597,543
Toys and Games (4)	78	\$109.53	\$1,256,595
Recreational Vehicles and Fees (5)	75	\$233.37	\$2,677,387
Sports/Recreation/Exercise Equipment (6)	61	\$106.47	\$1,221,498
Photo Equipment and Supplies (7)	76	\$75.94	\$871,177
Reading (8)	78	\$116.65	\$1,338,259
Catered Affairs (9)	79	\$18.92	\$217,021
Food	76	\$5,670.47	\$65,055,682
Food at Home	77	\$3,322.72	\$38,120,644
Bakery and Cereal Products	78	\$449.84	\$5,160,894
Meats, Poultry, Fish, and Eggs	76	\$762.46	\$8,747,484
Dairy Products	78	\$375.22	\$4,304,796
Fruits and Vegetables	75	\$567.61	\$6,512,022
Snacks and Other Food at Home (10)	77	\$1,167.59	\$13,395,448
Food Away from Home	75	\$2,347.75	\$26,935,038
Alcoholic Beverages	75	\$415.88	\$4,771,315
Nonalcoholic Beverages at Home	77	\$326.48	\$3,745,613

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	Spending Potential Index	Average Amount Spent	Total
Financial			
Investments	77	\$1,305.95	\$14,982,747
Vehicle Loans	79	\$3,755.11	\$43,081,328
Health			
Nonprescription Drugs	80	\$80.14	\$919,385
Prescription Drugs	86	\$413.30	\$4,741,680
Eyeglasses and Contact Lenses	80	\$59.35	\$680,871
Home			
Mortgage Payment and Basics (11)	73	\$6,622.20	\$75,974,614
Maintenance and Remodeling Services	73	\$1,400.95	\$16,072,669
Maintenance and Remodeling Materials (12)	79	\$284.16	\$3,260,033
Utilities, Fuel, and Public Services	80	\$3,494.49	\$40,091,289
Household Furnishings and Equipment			
Household Textiles (13)	74	\$95.43	\$1,094,836
Furniture	72	\$419.35	\$4,811,053
Floor Coverings	78	\$56.90	\$652,835
Major Appliances (14)	79	\$230.86	\$2,648,580
Housewares (15)	65	\$54.55	\$625,836
Small Appliances	79	\$25.14	\$288,436
Luggage	73	\$6.55	\$75,185
Telephones and Accessories	50	\$20.83	\$238,918
Household Operations			
Child Care	70	\$315.13	\$3,615,351
Lawn and Garden (16)	77	\$313.03	\$3,591,357
Moving/Storage/Freight Express	64	\$37.79	\$433,497
Housekeeping Supplies (17)	78	\$529.73	\$6,077,471
Insurance			
Owners and Renters Insurance	80	\$361.11	\$4,142,886
Vehicle Insurance	77	\$866.39	\$9,939,826
Life/Other Insurance	82	\$329.87	\$3,784,487
Health Insurance	83	\$1,552.04	\$17,806,070
Personal Care Products (18)	75	\$290.62	\$3,334,158
School Books and Supplies (19)	80	\$82.74	\$949,198
Smoking Products	86	\$354.24	\$4,064,110
Transportation			
Vehicle Purchases (Net Outlay) (20)	77	\$3,259.12	\$37,391,002
Gasoline and Motor Oil	80	\$2,215.99	\$25,423,433
Vehicle Maintenance and Repairs	76	\$694.61	\$7,969,091
Travel			
Airline Fares	68	\$300.49	\$3,447,389
Lodging on Trips	73	\$306.36	\$3,514,805
Auto/Truck/Van Rental on Trips	66	\$23.85	\$273,596
Food and Drink on Trips	73	\$309.13	\$3,546,591

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Telephones and Accessories	50	\$20.83	\$238,918
Household Operations			
Child Care	70	\$315.13	\$3,615,351
Lawn and Garden (16)	77	\$313.03	\$3,591,357
Moving/Storage/Freight Express	64	\$37.79	\$433,497
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Life/Other Insurance	82	\$329.87	\$3,784,487
Health Insurance	83	\$1,552.04	\$17,806,070
Personal Care Products (18)	75	\$290.62	\$3,334,158
School Books and Supplies (19)	80	\$82.74	\$949,198
Smoking Products	86	\$354.24	\$4,064,110
Transportation			
Vehicle Purchases (Net Outlay) (20)	77	\$3,259.12	\$37,391,002
Gasoline and Motor Oil	80	\$2,215.99	\$25,423,433
Vehicle Maintenance and Repairs	76	\$694.61	\$7,969,091
Travel			
Airline Fares	68	\$300.49	\$3,447,389
Lodging on Trips	73	\$306.36	\$3,514,805
Auto/Truck/Van Rental on Trips	66	\$23.85	\$273,596
Food and Drink on Trips	73	\$309.13	\$3,546,591

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Retail MarketPlace Profile

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Summary Demographics						
2010 Population						9,536
2010 Households						3,853
2010 Median Disposable Income						\$32,118
2010 Per Capita Income						\$19,038
Industry Summary	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$66,817,596	\$74,151,824	-\$7,334,228	-5.2	114
Total Retail Trade	44-45	\$57,440,745	\$63,321,449	-\$5,880,704	-4.9	80
Total Food & Drink	722	\$9,376,851	\$10,830,375	-\$1,453,524	-7.2	34
Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$13,028,042	\$11,442,955	\$1,585,087	6.5	8
Automobile Dealers	4411	\$11,140,094	\$9,622,638	\$1,517,456	7.3	3
Other Motor Vehicle Dealers	4412	\$965,872	\$390,877	\$574,996	42.4	1
Auto Parts, Accessories & Tire Stores	4413	\$922,075	\$1,429,440	-\$507,365	-21.6	4
Furniture & Home Furnishings Stores	442	\$1,572,786	\$400,536	\$1,172,250	59.4	3
Furniture Stores	4421	\$809,929	\$73,041	\$736,888	83.5	0
Home Furnishings Stores	4422	\$762,857	\$327,495	\$435,362	39.9	3
Electronics & Appliance Stores	4431	\$1,970,043	\$2,504,804	-\$534,761	-12.0	6
Bldg Materials, Garden Equip. & Supply Stores	444	\$2,236,913	\$2,638,403	-\$401,490	-8.2	5
Bldg Material & Supplies Dealers	4441	\$1,872,738	\$2,579,436	-\$706,698	-15.9	4
Lawn & Garden Equip & Supply Stores	4442	\$364,175	\$58,967	\$305,208	72.1	1
Food & Beverage Stores	445	\$13,656,710	\$7,630,006	\$6,026,704	28.3	9
Grocery Stores	4451	\$13,354,042	\$6,621,243	\$6,732,799	33.7	7
Specialty Food Stores	4452	\$117,407	\$1,008,763	-\$891,357	-79.1	2
Beer, Wine & Liquor Stores	4453	\$185,262	\$0	\$185,262	100.0	0
Health & Personal Care Stores	446,4461	\$2,113,545	\$2,448,378	-\$334,833	-7.3	7
Gasoline Stations	447,4471	\$11,053,197	\$14,705,805	-\$3,652,609	-14.2	3
Clothing & Clothing Accessories Stores	448	\$1,208,729	\$1,824,350	-\$615,621	-20.3	8
Clothing Stores	4481	\$665,842	\$914,456	-\$248,614	-15.7	3
Shoe Stores	4482	\$217,058	\$239,874	-\$22,816	-5.0	1
Jewelry, Luggage & Leather Goods Stores	4483	\$325,829	\$670,020	-\$344,191	-34.6	4
Sporting Goods, Hobby, Book & Music Stores	451	\$890,064	\$1,242,380	-\$352,316	-16.5	9
Sporting Goods/Hobby/Musical Instr Stores	4511	\$485,737	\$637,504	-\$151,767	-13.5	7
Book, Periodical & Music Stores	4512	\$404,327	\$604,876	-\$200,549	-19.9	2
General Merchandise Stores	452	\$8,105,434	\$16,643,189	-\$8,537,756	-34.5	5
Department Stores Excluding Leased Depts.	4521	\$4,315,753	\$2,990,064	\$1,325,689	18.1	1
Other General Merchandise Stores	4529	\$3,789,681	\$13,653,125	-\$9,863,444	-56.5	4
Miscellaneous Store Retailers	453	\$1,104,103	\$1,623,169	-\$519,066	-19.0	16
Florists	4531	\$109,986	\$239,156	-\$129,171	-37.0	2
Office Supplies, Stationery & Gift Stores	4532	\$561,938	\$632,505	-\$70,567	-5.9	4
Used Merchandise Stores	4533	\$99,851	\$79,231	\$20,619	11.5	3
Other Miscellaneous Store Retailers	4539	\$332,328	\$672,277	-\$339,949	-33.8	6
Nonstore Retailers	454	\$501,180	\$217,473	\$283,707	39.5	0
Electronic Shopping & Mail-Order Houses	4541	\$236,465	\$217,473	\$18,991	4.2	0
Vending Machine Operators	4542	\$24,680	\$0	\$24,680	100.0	0
Direct Selling Establishments	4543	\$240,035	\$0	\$240,035	100.0	0
Food Services & Drinking Places	722	\$9,376,851	\$10,830,375	-\$1,453,524	-7.2	34
Full-Service Restaurants	7221	\$3,811,283	\$3,708,889	\$102,394	1.4	21
Limited-Service Eating Places	7222	\$5,015,608	\$6,682,269	-\$1,666,660	-14.2	9
Special Food Services	7223	\$111,889	\$0	\$111,889	100.0	0
Drinking Places - Alcoholic Beverages	7224	\$438,070	\$439,217	-\$1,147	-0.1	4

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector. For more information on the Retail MarketPlace data, please view the methodology statement at <http://www.esri.com/library/whitepapers/pdfs/esri-data-retail-marketplace.pdf>.

Source: Esri and Infogroup

March 26, 2013

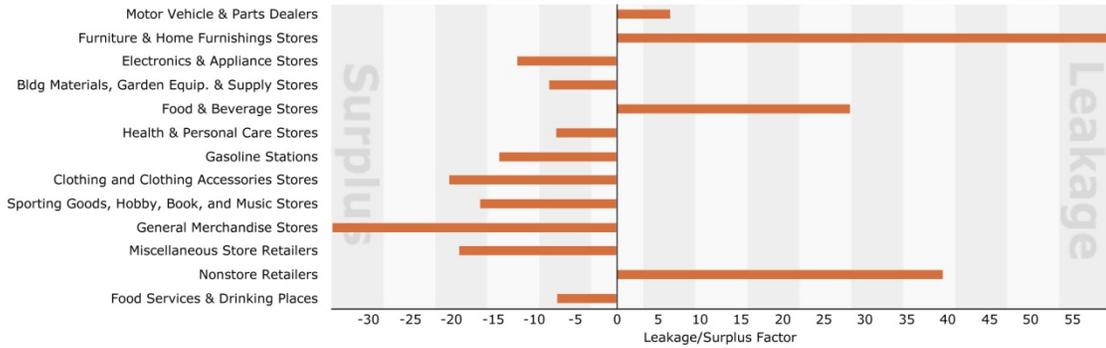


Retail MarketPlace Profile

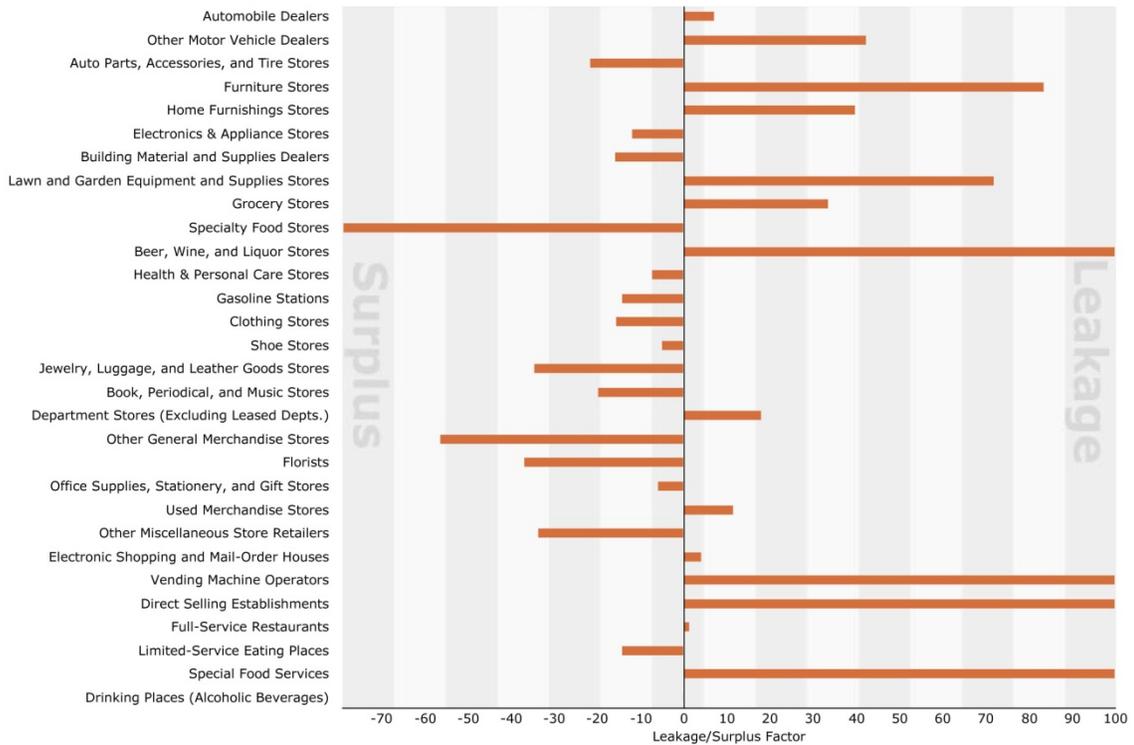
616 S Washington St, Owosso, MI, 48867
 Ring: 1 mile radius

Latitude: 42.99182
 Longitude: -84.17076

Leakage/Surplus Factor by Industry Subsector



Leakage/Surplus Factor by Industry Group



Source: Esri and Infogroup

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Retail MarketPlace Profile

616 S Washington St, Owosso, MI, 48867
Ring: 3 mile radius

Latitude: 42.99182
Longitude: -84.17076

Summary Demographics						
2010 Population						23,562
2010 Households						9,611
2010 Median Disposable Income						\$36,239
2010 Per Capita Income						\$21,212
Industry Summary	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$187,891,312	\$252,329,712	-\$64,438,400	-14.6	229
Total Retail Trade	44-45	\$162,125,833	\$227,590,175	-\$65,464,342	-16.8	168
Total Food & Drink	722	\$25,765,479	\$24,739,537	\$1,025,942	2.0	61
Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$37,279,721	\$49,350,829	-\$12,071,108	-13.9	25
Automobile Dealers	4411	\$31,724,146	\$41,805,011	-\$10,080,865	-13.7	9
Other Motor Vehicle Dealers	4412	\$2,986,526	\$3,872,298	-\$885,772	-12.9	6
Auto Parts, Accessories & Tire Stores	4413	\$2,569,050	\$3,673,521	-\$1,104,471	-17.7	11
Furniture & Home Furnishings Stores	442	\$4,425,397	\$2,143,389	\$2,282,009	34.7	9
Furniture Stores	4421	\$2,263,629	\$823,372	\$1,440,257	46.7	1
Home Furnishings Stores	4422	\$2,161,769	\$1,320,017	\$841,752	24.2	8
Electronics & Appliance Stores	4431	\$5,509,086	\$5,056,269	\$452,818	4.3	13
Bldg Materials, Garden Equip. & Supply Stores	444	\$6,637,420	\$17,723,058	-\$11,085,638	-45.5	12
Bldg Material & Supplies Dealers	4441	\$5,534,056	\$17,512,710	-\$11,978,654	-52.0	10
Lawn & Garden Equip & Supply Stores	4442	\$1,103,364	\$210,348	\$893,016	68.0	2
Food & Beverage Stores	445	\$37,932,881	\$57,981,034	-\$20,048,153	-20.9	20
Grocery Stores	4451	\$37,099,809	\$56,803,259	-\$19,703,450	-21.0	17
Specialty Food Stores	4452	\$326,217	\$1,177,775	-\$851,558	-56.6	3
Beer, Wine & Liquor Stores	4453	\$506,854	\$0	\$506,854	100.0	0
Health & Personal Care Stores	446,4461	\$6,048,012	\$6,109,591	-\$61,579	-0.5	16
Gasoline Stations	447,4471	\$31,321,259	\$37,157,881	-\$5,836,623	-8.5	9
Clothing & Clothing Accessories Stores	448	\$3,321,107	\$2,038,763	\$1,282,344	23.9	9
Clothing Stores	4481	\$1,823,799	\$914,456	\$909,343	33.2	3
Shoe Stores	4482	\$591,401	\$454,287	\$137,114	13.1	2
Jewelry, Luggage & Leather Goods Stores	4483	\$905,907	\$670,020	\$235,887	15.0	4
Sporting Goods, Hobby, Book & Music Stores	451	\$2,432,720	\$2,220,507	\$212,214	4.6	15
Sporting Goods/Hobby/Musical Instr Stores	4511	\$1,360,131	\$1,551,058	-\$190,927	-6.6	12
Book, Periodical & Music Stores	4512	\$1,072,589	\$669,449	\$403,141	23.1	3
General Merchandise Stores	452	\$22,580,356	\$41,382,330	-\$18,801,974	-29.4	9
Department Stores Excluding Leased Depts.	4521	\$11,976,946	\$14,796,062	-\$2,819,115	-10.5	2
Other General Merchandise Stores	4529	\$10,603,410	\$26,586,268	-\$15,982,859	-43.0	7
Miscellaneous Store Retailers	453	\$3,155,803	\$3,975,005	-\$819,202	-11.5	29
Florists	4531	\$336,127	\$328,007	\$8,120	1.2	4
Office Supplies, Stationery & Gift Stores	4532	\$1,592,162	\$2,063,003	-\$470,841	-12.9	6
Used Merchandise Stores	4533	\$273,987	\$281,807	-\$7,820	-1.4	7
Other Miscellaneous Store Retailers	4539	\$953,526	\$1,302,188	-\$348,661	-15.5	12
Nonstore Retailers	454	\$1,482,071	\$2,451,520	-\$969,448	-24.6	1
Electronic Shopping & Mail-Order Houses	4541	\$671,497	\$2,451,520	-\$1,780,023	-57.0	1
Vending Machine Operators	4542	\$68,226	\$0	\$68,226	100.0	0
Direct Selling Establishments	4543	\$742,348	\$0	\$742,348	100.0	0
Food Services & Drinking Places	722	\$25,765,479	\$24,739,537	\$1,025,942	2.0	61
Full-Service Restaurants	7221	\$10,460,631	\$9,103,757	\$1,356,875	6.9	35
Limited-Service Eating Places	7222	\$13,843,493	\$14,966,526	-\$1,123,033	-3.9	20
Special Food Services	7223	\$308,487	\$146,398	\$162,088	35.6	1
Drinking Places - Alcoholic Beverages	7224	\$1,152,868	\$522,856	\$630,012	37.6	5

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector. For more information on the Retail MarketPlace data, please view the methodology statement at <http://www.esri.com/library/whitepapers/pdfs/esri-data-retail-marketplace.pdf>.

Source: Esri and Infogroup

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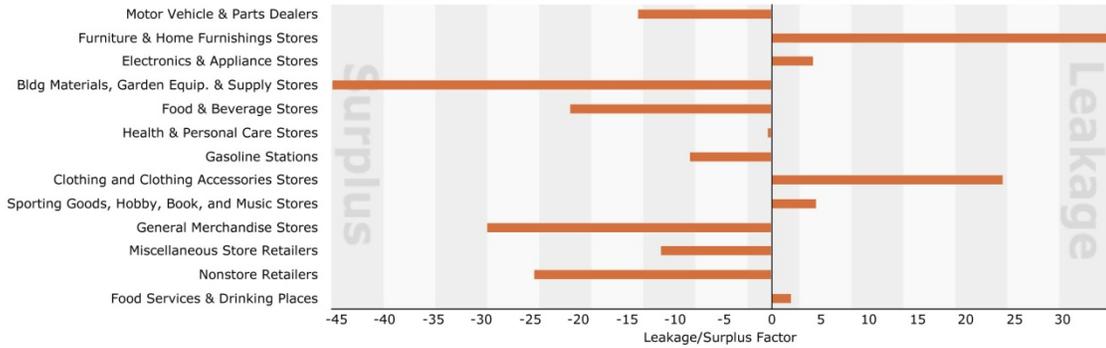


Retail MarketPlace Profile

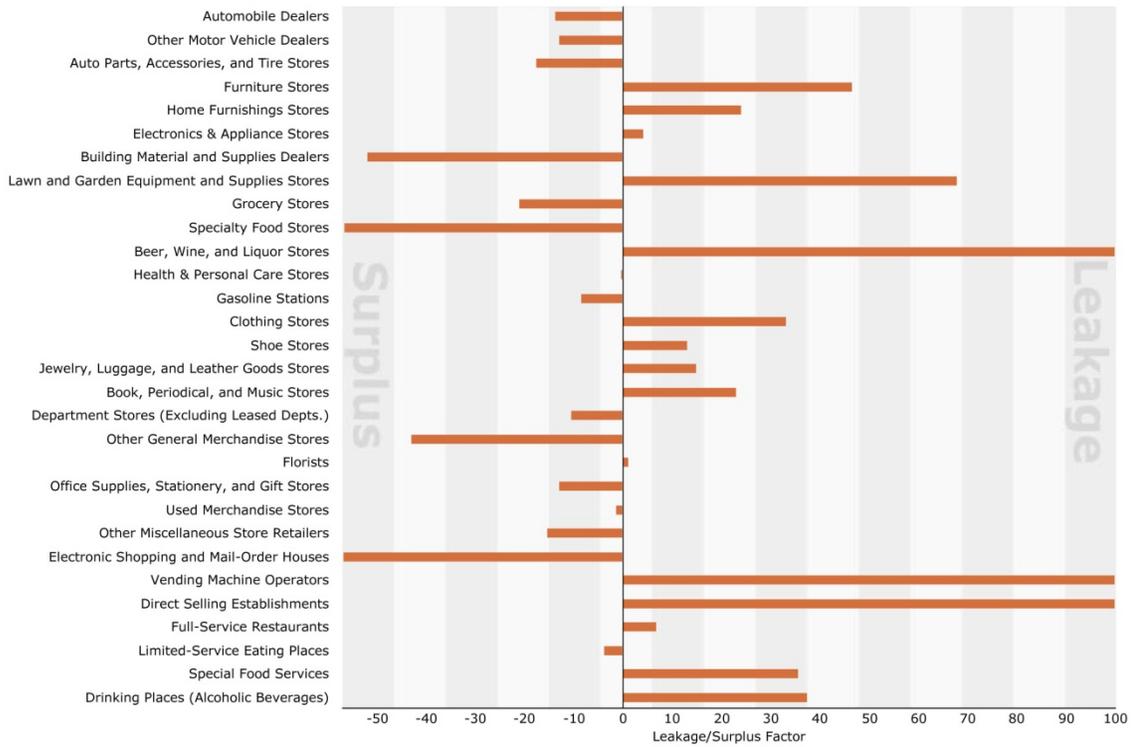
616 S Washington St, Owosso, MI, 48867
 Ring: 3 mile radius

Latitude: 42.99182
 Longitude: -84.17076

Leakage/Surplus Factor by Industry Subsector



Leakage/Surplus Factor by Industry Group



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Retail MarketPlace Profile

616 S Washington St, Owosso, MI, 48867
Ring: 5 mile radius

Latitude: 42.99182
Longitude: -84.17076

Summary Demographics						
2010 Population						27,948
2010 Households						11,358
2010 Median Disposable Income						\$36,456
2010 Per Capita Income						\$21,413
Industry Summary	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$225,180,762	\$282,781,924	-\$57,601,161	-11.3	243
Total Retail Trade	44-45	\$194,301,495	\$256,603,095	-\$62,301,600	-13.8	178
Total Food & Drink	722	\$30,879,267	\$26,178,829	\$4,700,438	8.2	65
Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$44,689,526	\$51,254,461	-\$6,564,935	-6.8	28
Automobile Dealers	4411	\$37,991,273	\$43,415,469	-\$5,424,196	-6.7	10
Other Motor Vehicle Dealers	4412	\$3,616,390	\$4,099,737	-\$483,347	-6.3	7
Auto Parts, Accessories & Tire Stores	4413	\$3,081,863	\$3,739,255	-\$657,392	-9.6	11
Furniture & Home Furnishings Stores	442	\$5,332,997	\$2,204,495	\$3,128,503	41.5	9
Furniture Stores	4421	\$2,722,543	\$843,292	\$1,879,250	52.7	1
Home Furnishings Stores	4422	\$2,610,455	\$1,361,202	\$1,249,252	31.5	8
Electronics & Appliance Stores	4431	\$6,608,763	\$5,078,184	\$1,530,579	13.1	13
Bldg Materials, Garden Equip. & Supply Stores	444	\$8,049,168	\$18,334,846	-\$10,285,678	-39.0	14
Bldg Material & Supplies Dealers	4441	\$6,712,287	\$18,033,664	-\$11,321,377	-45.8	11
Lawn & Garden Equip & Supply Stores	4442	\$1,336,882	\$301,182	\$1,035,700	63.2	3
Food & Beverage Stores	445	\$45,373,536	\$82,877,727	-\$37,504,191	-29.2	22
Grocery Stores	4451	\$44,376,693	\$81,699,952	-\$37,323,258	-29.6	19
Specialty Food Stores	4452	\$390,405	\$1,177,775	-\$787,370	-50.2	3
Beer, Wine & Liquor Stores	4453	\$606,438	\$0	\$606,438	100.0	0
Health & Personal Care Stores	446,4461	\$7,240,536	\$6,352,245	\$888,292	6.5	17
Gasoline Stations	447,4471	\$37,457,785	\$37,651,961	-\$194,176	-0.3	9
Clothing & Clothing Accessories Stores	448	\$3,983,707	\$2,042,336	\$1,941,370	32.2	9
Clothing Stores	4481	\$2,186,295	\$914,456	\$1,271,839	41.0	3
Shoe Stores	4482	\$706,010	\$454,287	\$251,723	21.7	2
Jewelry, Luggage & Leather Goods Stores	4483	\$1,091,402	\$673,593	\$417,808	23.7	4
Sporting Goods, Hobby, Book & Music Stores	451	\$2,912,396	\$2,325,743	\$586,654	11.2	16
Sporting Goods/Hobby/Musical Instr Stores	4511	\$1,633,216	\$1,653,659	-\$20,443	-0.6	13
Book, Periodical & Music Stores	4512	\$1,279,181	\$672,084	\$607,097	31.1	3
General Merchandise Stores	452	\$27,065,089	\$41,937,182	-\$14,872,093	-21.6	9
Department Stores Excluding Leased Depts.	4521	\$14,361,888	\$15,109,495	-\$747,607	-2.5	2
Other General Merchandise Stores	4529	\$12,703,201	\$26,827,687	-\$14,124,486	-35.7	7
Miscellaneous Store Retailers	453	\$3,792,850	\$4,033,085	-\$240,236	-3.1	30
Florists	4531	\$407,710	\$335,387	\$72,323	9.7	4
Office Supplies, Stationery & Gift Stores	4532	\$1,912,640	\$2,063,003	-\$150,363	-3.8	6
Used Merchandise Stores	4533	\$328,531	\$285,576	\$42,956	7.0	7
Other Miscellaneous Store Retailers	4539	\$1,143,968	\$1,349,120	-\$205,152	-8.2	13
Nonstore Retailers	454	\$1,795,142	\$2,510,830	-\$715,689	-16.6	1
Electronic Shopping & Mail-Order Houses	4541	\$805,411	\$2,510,830	-\$1,705,419	-51.4	1
Vending Machine Operators	4542	\$81,621	\$0	\$81,621	100.0	0
Direct Selling Establishments	4543	\$908,109	\$0	\$908,109	100.0	0
Food Services & Drinking Places	722	\$30,879,267	\$26,178,829	\$4,700,438	8.2	65
Full-Service Restaurants	7221	\$12,543,875	\$10,080,800	\$2,463,075	10.9	37
Limited-Service Eating Places	7222	\$16,586,777	\$15,204,083	\$1,382,694	4.3	21
Special Food Services	7223	\$369,608	\$333,788	\$35,820	5.1	2
Drinking Places - Alcoholic Beverages	7224	\$1,379,007	\$560,158	\$818,849	42.2	5

Data Note: Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector. For more information on the Retail MarketPlace data, please view the methodology statement at <http://www.esri.com/library/whitepapers/pdfs/esri-data-retail-marketplace.pdf>.

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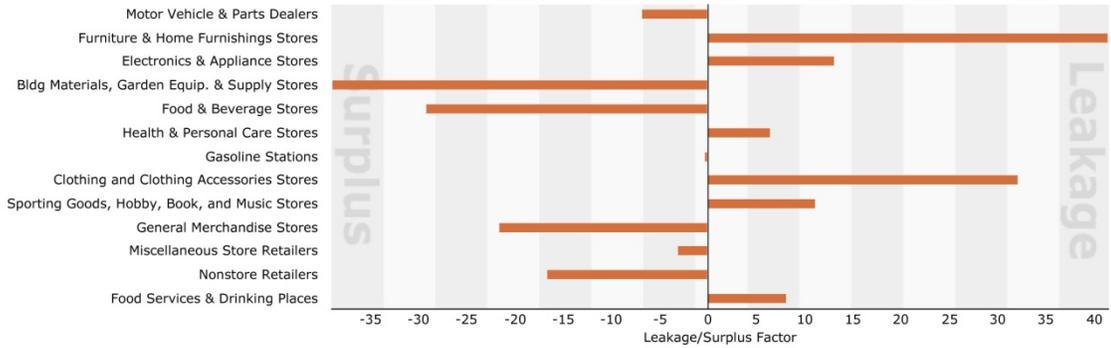


Retail MarketPlace Profile

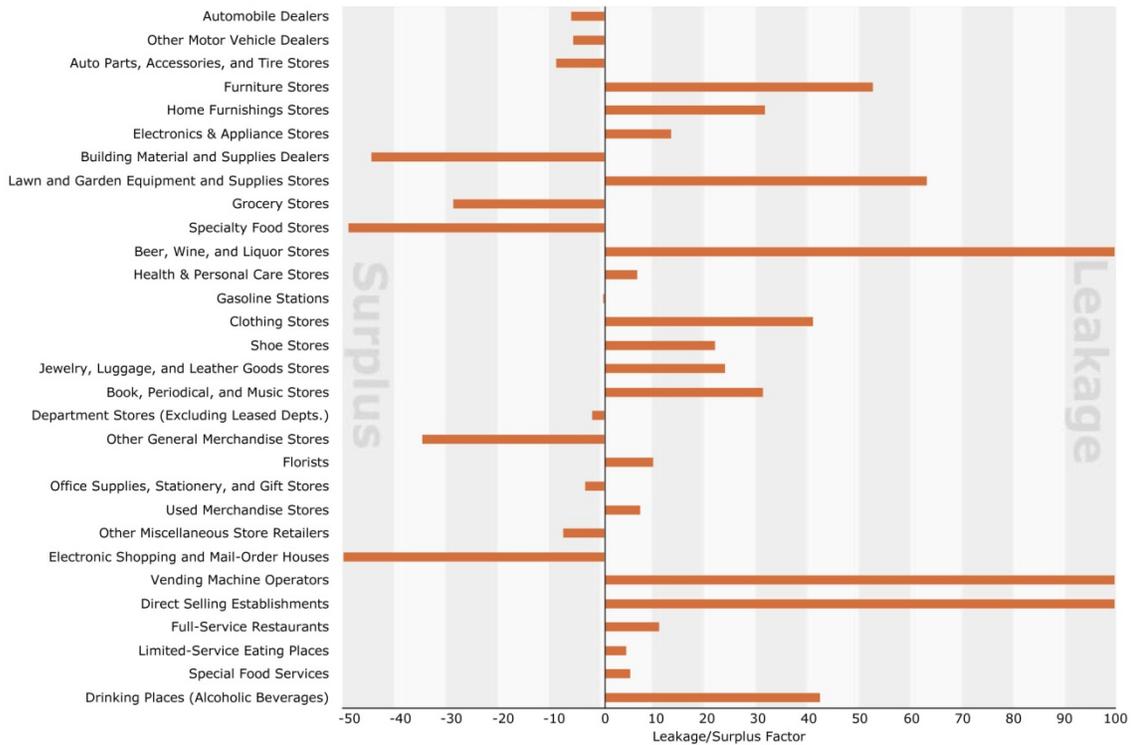
616 S Washington St, Owosso, MI, 48867
 Ring: 5 mile radius

Latitude: 42.99182
 Longitude: -84.17076

Leakage/Surplus Factor by Industry Subsector



Leakage/Surplus Factor by Industry Group



Source: Esri and Infogroup

March 26, 2013

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Tapestry™ Segmentation

Esri's **Tapestry™ Segmentation** system divides U.S. residential areas into 65 distinctive segments based on socioeconomic and demographic characteristics to provide an accurate, detailed description of U.S. neighborhoods. **Tapestry Segmentation** can help you to identify your best markets, find the most profitable consumer types, tailor marketing messages to fit your audience, and define product and service preferences. Here's a brief description of a Tapestry segment.

32—Rustbelt Traditions



Segment Code—32 **LifeMode Summary Group—**L10 Traditional Living
Segment Name—Rustbelt Traditions **Urbanization Summary Group—**U5 Urban Outskirts I

Demographic

These neighborhoods are primarily a mix of married-couple families, single parents, and singles who live alone. With a population of 8.4 million, this segment is one of Tapestry's largest. The median age is 36 years, just below the U.S. median. There is little diversity in these communities.

Socioeconomic

The median household income is \$40,508, slightly below that of the U.S. median. Half of the employed residents work in white-collar jobs. For years, these residents sustained the manufacturing industry that drove local economies. Now, the service industry predominates, followed by manufacturing and retail trade. More than 53.2 percent of residents aged 25 years and older have graduated from high school, 15.6 percent hold a bachelor's or graduate degree, and 32 percent have attended college.

Residential

The backbone of older industrial cities in the Great Lakes border states, residents of these neighborhoods live in modest, single-family homes. Homeownership is 69 percent. The relatively low median home value of \$94,381 is because nearly two-thirds of the housing was built before 1960.

Preferences

These residents stick close to home; for years, they've lived, worked, shopped, and played in the same area. Not tempted by fads, they stick to familiar products and services. They drive domestic cars. They will spend money on their families, yard maintenance, and home improvements. They will hire contractors for special projects such as the installation of roofing, carpet, and flooring.

These financially conservative residents prefer to bank at a credit union and have personal savings. They might carry a personal loan and hold low-value life and homeowner's insurance policies. They're frugal and shop for bargains at Sam's Club, JCPenney, and Kmart. They go online weekly to play games and shop.

They go bowling, fishing, and hunting and attend car races, country music shows, and ice hockey games. They're big TV fans; they watch sitcoms and sports events. They also subscribe to cable and watch it regularly. Favorite channels are truTV, the Game Show Network, and the Disney Channel.

For more information about Tapestry
call Esri at
1-800-447-9778

Send e-mail inquiries to
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Tapestry™ Segmentation

Esri's **Tapestry™ Segmentation** system divides U.S. residential areas into 65 distinctive segments based on socioeconomic and demographic characteristics to provide an accurate, detailed description of U.S. neighborhoods. **Tapestry Segmentation** can help you to identify your best markets, find the most profitable consumer types, tailor marketing messages to fit your audience, and define product and service preferences. Here's a brief description of a Tapestry segment.

48—Great Expectations



Segment Code—48 **LifeMode Summary Group**—L7 High Hopes
Segment Name—Great Expectations **Urbanization Summary Group**—U5 Urban Outskirts I

Demographic

Young singles who live alone and married-couple families dominate the *Great Expectations* market, although all household types are represented. The median age is 33.2 years. Some residents are just beginning their careers or family lives. Compared to the U.S. figures, this segment has a higher proportion of residents who are in their 20s and a higher proportion of householders younger than 35 years. The ethnic diversity and racial composition of this segment are similar to U.S. levels.

Socioeconomic

The median household income of \$33,993 is lower than the US median. Nearly half of the population aged 25 years and older has some postsecondary education; 18 percent hold a bachelor's or graduate degree. Most of the jobs come from the manufacturing, retail, and service industry sectors.

Residential

Great Expectations neighborhoods are located throughout the country, with higher proportions in the Midwest and South. Half own their homes; half rent. More than half of the households are single-family dwellings; approximately 40 percent are apartments in low- or mid-rise buildings. Most of the housing units in these older suburban neighborhoods were built before 1960. The median home value in these neighborhoods is \$105,899.

Preferences

Great Expectations homeowners are not afraid to tackle smaller maintenance and remodeling projects, but they also enjoy a young and active lifestyle. They go out to dinner and to the movies. They do most of their grocery shopping at Wal-Mart Supercenters, Aldi, and Shop 'n Save. They throw Frisbees; play softball and pool; go canoeing; watch horror, science fiction, and drama films on DVD; and listen to country music, classic rock, and sports on the radio. They watch dramas, auto racing, and the evening news on TV. They occasionally eat at Arby's and Dairy Queen. They shop at major discount and department stores. They rarely travel. Focused on starting their careers, they're not investing for their retirement years.

For more information about Tapestry
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Tapestry™ Segmentation

Esri's **Tapestry™ Segmentation** system divides U.S. residential areas into 65 distinctive segments based on socioeconomic and demographic characteristics to provide an accurate, detailed description of U.S. neighborhoods. **Tapestry Segmentation** can help you to identify your best markets, find the most profitable consumer types, tailor marketing messages to fit your audience, and define product and service preferences. Here's a brief description of a Tapestry segment.

25—Salt of the Earth

Segment Code—25

Segment Name—Salt of the Earth

LifeMode Summary Group—L11 Factories and Farms

Urbanization Summary Group—U10 Rural I



Demographic

Sixty-five percent of Salt of the Earth households are married couples with and without children. Twenty percent of the households are singles who live alone. The average household size of 2.6 people matches the U.S. figure; the average family size of three is below the U.S. value. The median age is 43 years. These neighborhoods are the least diverse of the Tapestry segments.

Socioeconomic

Although these residents are older, they work in professional and managerial positions and unskilled labor jobs. Higher than average proportions work in skilled labor occupations. Approximately 20 percent of the workers are employed in the manufacturing sector. The median household income of \$48,244 is slightly lower than the U.S. figure. At higher than national rates, residents supplement their wages with income from interest, dividends, rental properties, self-employment businesses, retirement plans, and Social Security benefits. Twenty-eight percent of the residents aged 25 years and older have attended college; 16 percent have earned a bachelor's or graduate degree.

Residential

Although these neighborhoods are found in rural areas across the U.S., nearly half are in the Midwest, with concentrations in Pennsylvania, Ohio, Indiana, and Michigan. The other half are in the South and Northeast. Eighty-four percent of the residents own their homes. Most of the housing is single family; 11 percent are mobile homes. The median home value is \$129,218. Twenty-two percent of the homes were built before 1940.

Preferences

Salt of the Earth residents are settled, traditional, and hardworking. Independent and self-reliant, they tackle small home improvement and remodeling projects. They spend money and time on their flower and vegetable gardens and own the necessary tools to handle these chores successfully. Twenty-eight percent of the households own three or more vehicles including a truck; many own a motorcycle. One of Tapestry's top segments for owning or leasing multiple vehicles, these residents prefer domestic vehicles and do their own maintenance. Most of them carry insurance policies to protect themselves and their families. They invest in annuities, certificates of deposit, and U.S. savings bonds. Many families own two or more pets, either dogs or cats.

They eat out at family restaurants such as Bob Evans Farms or Cracker Barrel. Satisfying their sweet tooth, they often bake goodies at home. They go fishing, hunting, target shooting, and boating and work out on indoor exercise equipment such as stationary bikes and treadmills. They read fishing and hunting magazines. They listen to country music radio and follow NASCAR racing. Many households own a satellite dish so they can watch CMT and the Speed Channel. Favorite TV programs include auto racing, horse racing, truck and tractor pulls/mud racing, and weekly sitcoms.

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