



**Retail Site  
Assessment**  
August 2008



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## Buxton CommunityID Staff

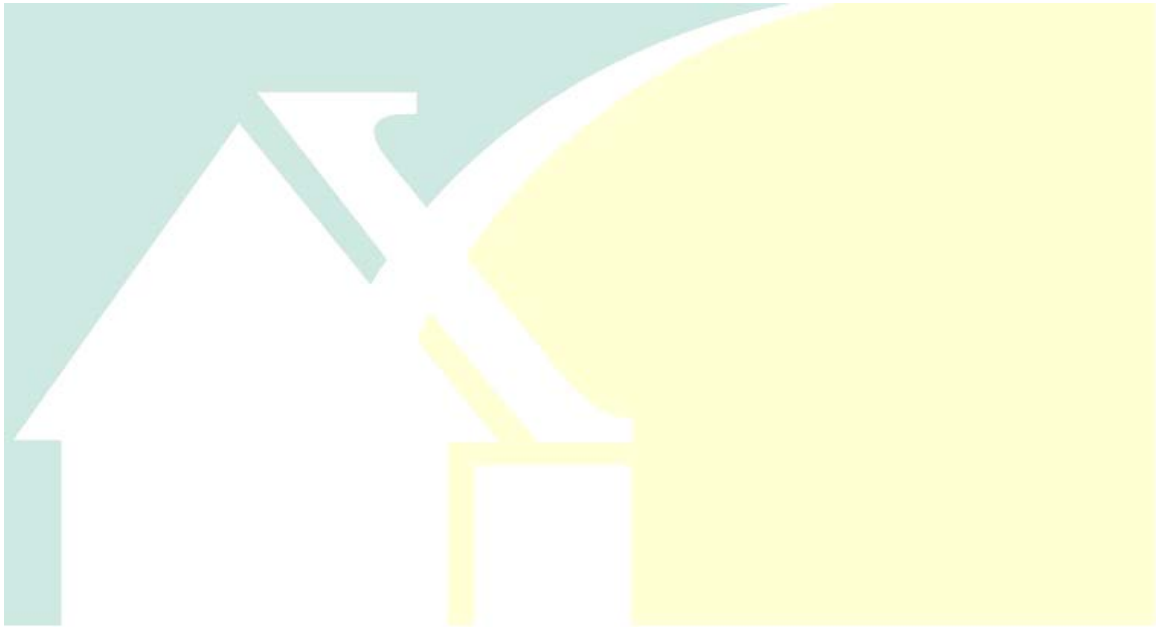
Brandon Norrell, Territory Business Manager, [bnorrell@buxtonco.com](mailto:bnorrell@buxtonco.com)

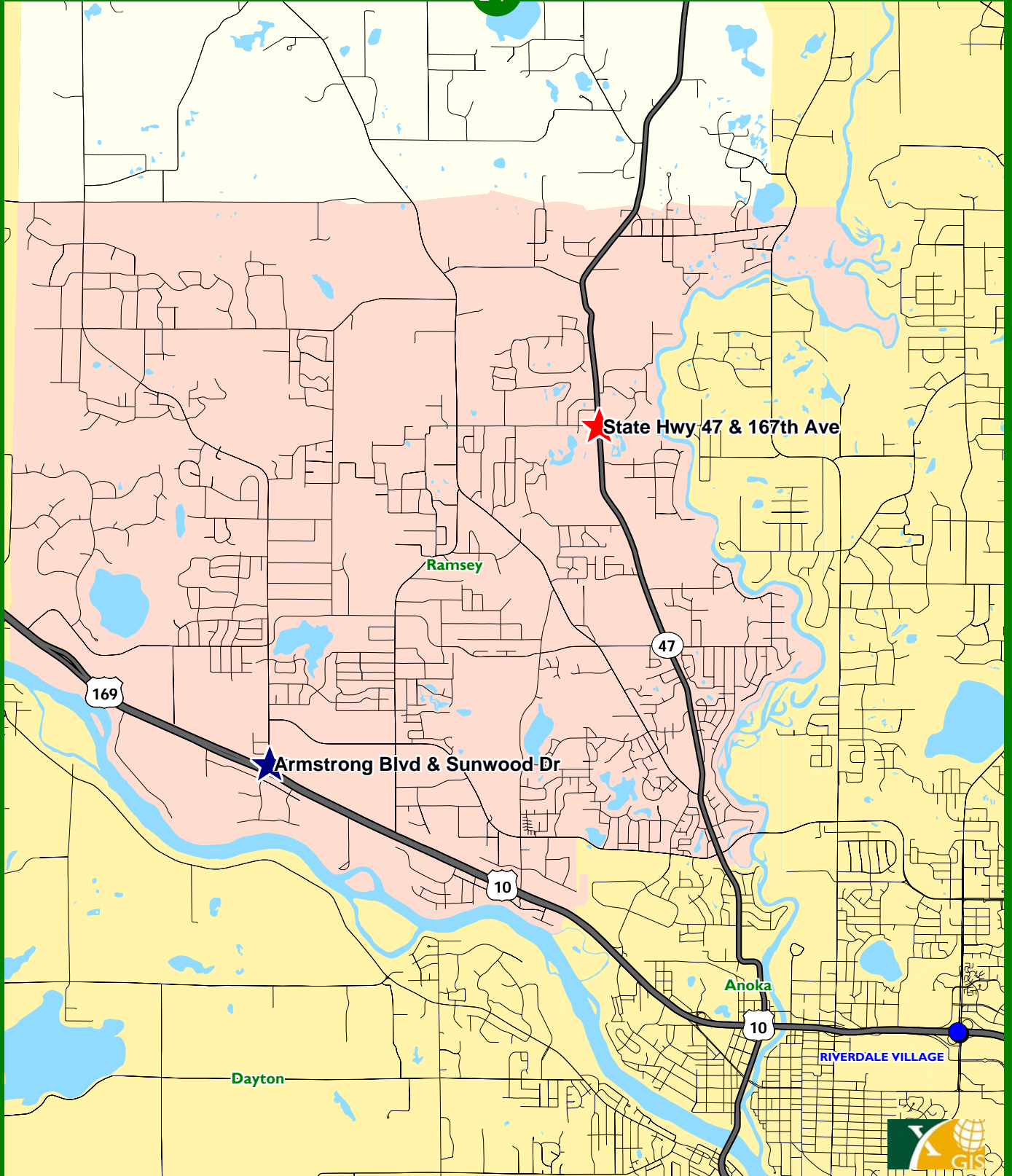
Philip Davis, Manager/Senior GIS Analyst, [pdavis@buxtonco.com](mailto:pdavis@buxtonco.com)

Scott Place, Senior GIS Analyst, [splace@buxtonco.com](mailto:splace@buxtonco.com)

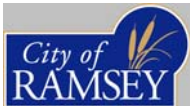
All Buxton personnel may be reached by phone at 817.332.3681







# Ramsey, Minnesota: Overview



### Shopping Centers

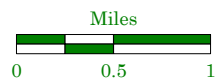
GLA in thousands



City Limits

Site 2

Site 1



## Ramsey's Retail Sites

To begin the CommunityID process, the City of Ramsey selected two sites to be analyzed for possible retail development or revitalization. The locations of both sites are shown on the opposite page.

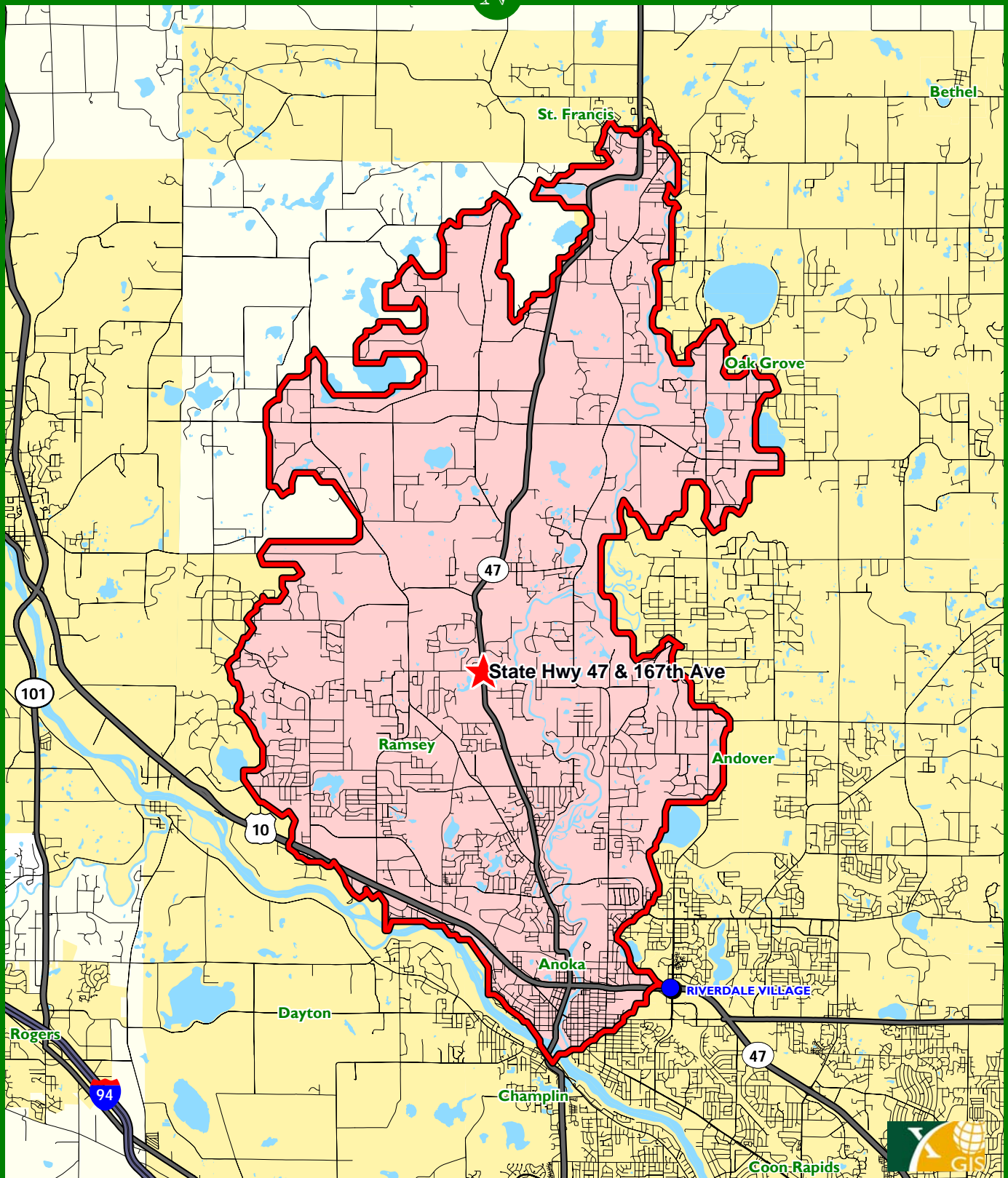
To aid in the retail recruitment process, Buxton has analyzed the retail potential of the each site based on the following analyses:

- A primary twelve-minute drive-time trade area was delineated for each site
- The customers in each trade area were segmented according to buying habits and lifestyles
- A profile of Ramsey's customers within each trade area was developed
- The surplus and leakage for more than 36 product types and 74 store types was determined for each potential trade area

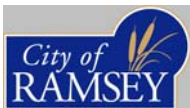
The purpose of these analyses is to develop Ramsey's Customer Profile. The Customer Profile is a snapshot of the customers that reside in Ramsey's trade area. Even though these consumers are complex and diverse, Buxton is able to capture and catalogue the extent to which potential demand for a retailer's goods and services are being met within the trade area.

By overlaying Ramsey's Customer Profile with over 4,500 retail matching profiles in Buxton's proprietary database, we are able to identify major categories of retail that are candidates for location in Ramsey. This matching provides the basis for determining Ramsey's viability to attract retailers and restaurants and forms the basis for Buxton's recommendations and conclusions.

With this analysis and Buxton's recommendations, Ramsey can make a more informed decision about investments in infrastructure and can focus resources on areas of higher retail development potential.



# Ramsey, Minnesota: Trade Area



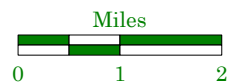
### Shopping Centers

GLA in thousands



 12 Minute Drive Time

 Site I



## Site I Analysis: State Hwy 47 & 167<sup>th</sup> Ave

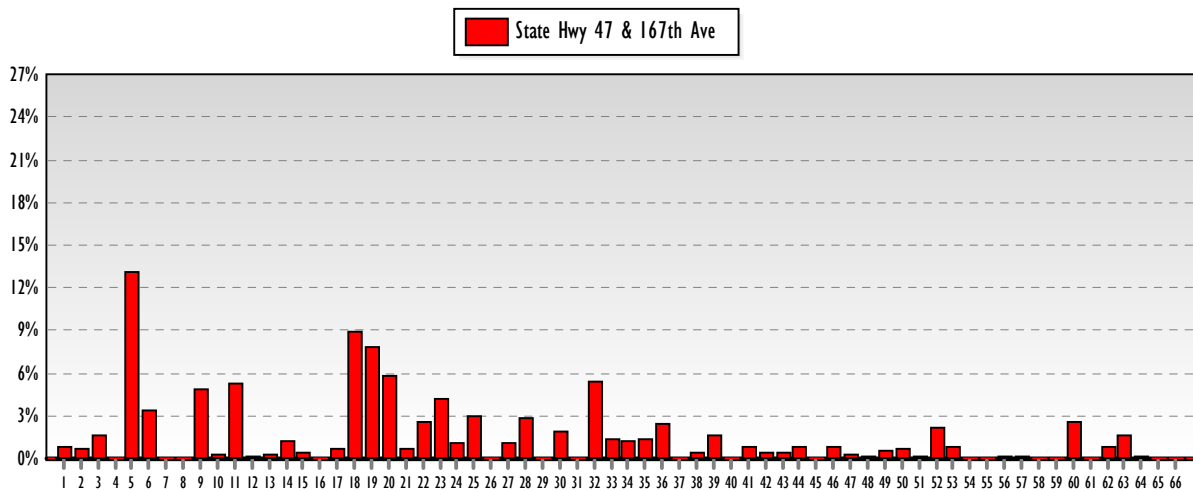
### Drive-Time Trade Area

The map on the opposite page depicts the primary trade area for Site I. The primary trade area consists of a twelve-minute polygon, determined by Buxton's proprietary drive-time technology.

### Psychographics

The psychographic profile of the households within a twelve-minute drive-time of Site I is presented below.

### Trade Area Segmentation



Source: Claritas, Inc. PRIZM® NE, © 2008

### Dominant Segments

A segment that represents at least three percent of a trade area is a dominant segment. Following is a description of the dominant segments for Site I.

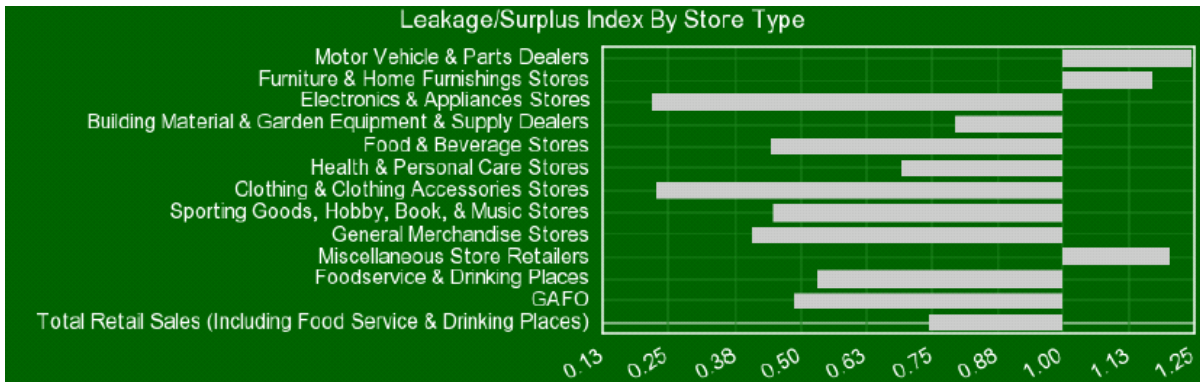
Dominant Segments	Description	Households	% of All Households
5	COUNTRY SQUIRES	1,937	13.15%
6	WINNER'S CIRCLE	500	3.39%
9	BIG FISH, SMALL POND	721	4.89%
11	GOD'S COUNTRY	771	5.23%
18	KIDS & CUL-DE-SACS	1,310	8.89%
19	HOME SWEET HOME	1,148	7.79%
20	FAST-TRACK FAMILIES	853	5.79%
23	GREENBELT SPORTS	614	4.17%
25	COUNTRY CASUALS	445	3.02%
32	NEW HOMESTEADERS	793	5.38%

Source: Claritas, Inc. PRIZM® NE, © 2008

## Site I Analysis (continued)

### Leakage Analysis

The following table represents an overview by store type of the leakage or surplus within the studied trade area. This is represented by an index with 1.0 being the baseline. A leakage is reflected by an index less than 1.0 and a surplus is reflected by an index greater than 1.0. Please see Appendix A for detailed demand and actual sales by category.



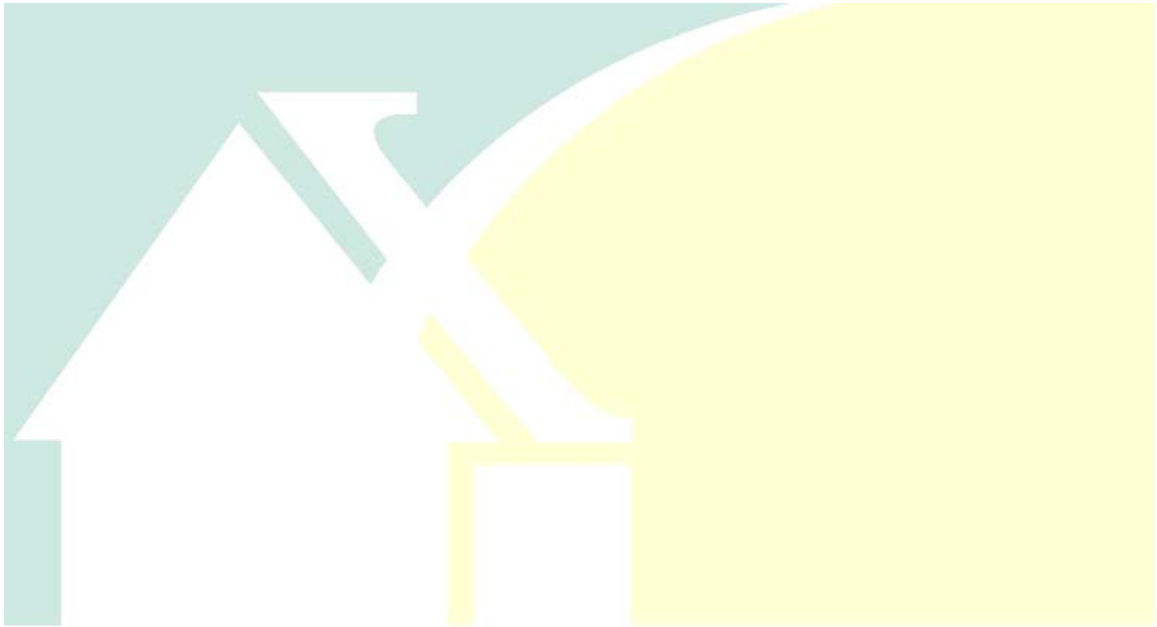
\*GAFO refers to discount retailers that typically include the following departments: general merchandise; clothing and clothing accessories; furniture and home furnishings; electronics and appliances; sporting goods, hobby, books and music; and office supplies

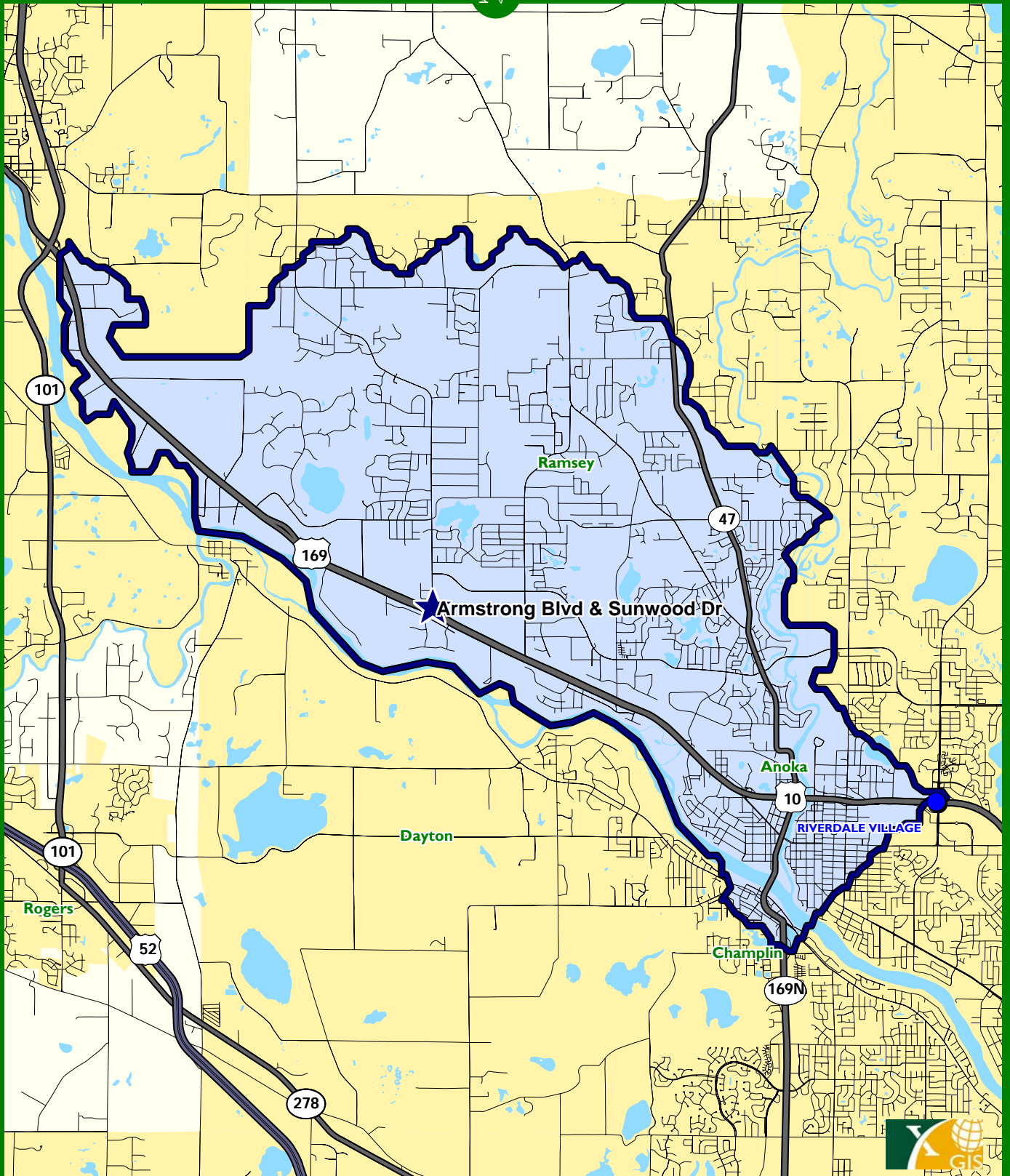
Source: Claritas, Inc, RETAIL MARKET POWER, © 2008

The following table presents the trade potential variables for Site I:

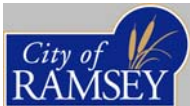
Trade Potential Variables	Site I
Estimated Household Count	14,733
Number of Households in Dominant Segments	9,092
Traffic Count	9,600
Total Demand	\$754,662,615
Total Supply	\$562,622,535
Leakage/Surplus	(\$192,040,080)

Source: Claritas, Inc, RETAIL MARKET POWER, PRIZM® NE, © 2008





# Ramsey, Minnesota: Trade Area



### Shopping Centers

GLA in thousands



 12 Minute Drive Time

 Site 2

Miles



0 1 2

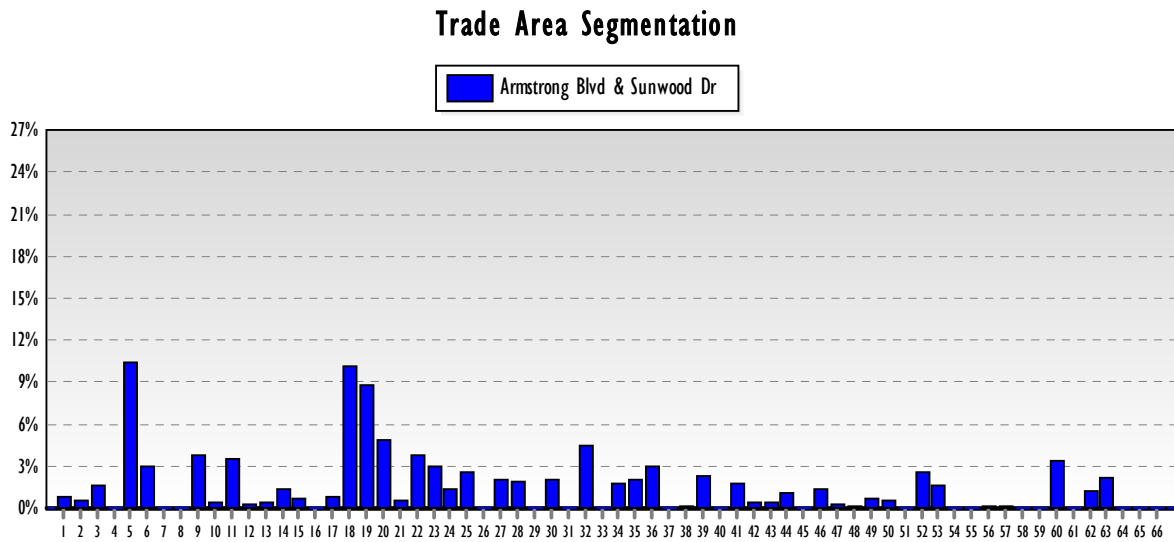
## Site 2 Analysis: Armstrong Blvd & Sunwood Dr

### Drive-Time Trade Area

The map on the opposite page depicts the primary trade area for Site 2. The primary trade area consists of a twelve-minute polygon, determined by Buxton's proprietary drive-time technology.

### Psychographics

The psychographic profile of the households within a twelve -minute drive-time of Site 2 is presented below.



Source: Claritas, Inc, PRIZM® NE, © 2008

### Dominant Segments

A segment that represents at least three percent of a trade area is a dominant segment. Following is a description of the dominant segments for Site 2.

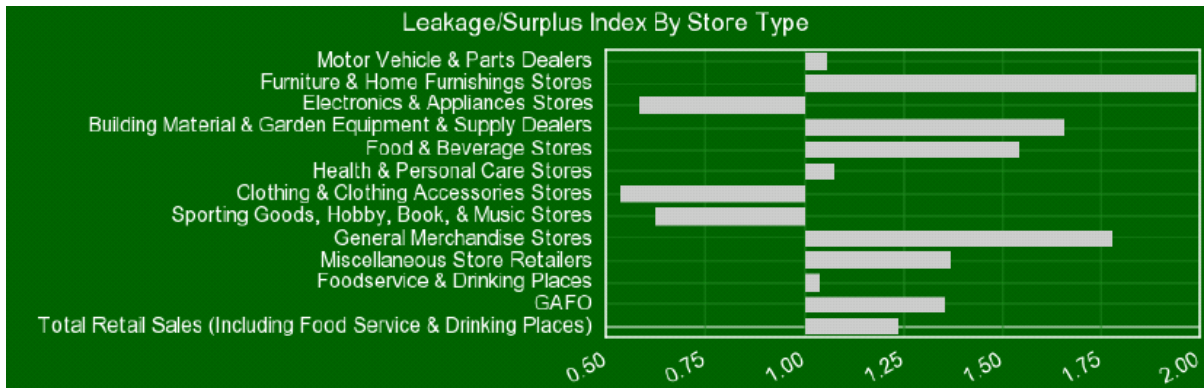
Dominant Segments	Description	Households	% of All Households
5	COUNTRY SQUIRES	1,410	10.40%
6	WINNER'S CIRCLE	409	3.02%
9	BIG FISH, SMALL POND	506	3.73%
11	GOD'S COUNTRY	484	3.57%
18	KIDS & CUL-DE-SACS	1,382	10.20%
19	HOME SWEET HOME	1,182	8.72%
20	FAST-TRACK FAMILIES	666	4.91%
22	YOUNG INFLUENTIALS	514	3.79%
32	NEW HOMESTEADERS	598	4.41%
60	PARK BENCH SENIORS	464	3.42%

Source: Claritas, Inc, PRIZM® NE, © 2008

## Site 2 Analysis (continued)

### Leakage Analysis

The following table represents an overview by store type of the leakage or surplus within the studied trade area. This is represented by an index with 1.0 being the baseline. A leakage is reflected by an index less than 1.0 and a surplus is reflected by an index greater than 1.0. Please see Appendix A for detailed demand and actual sales by category.



\*GAF0 refers to discount retailers that typically include the following departments: general merchandise; clothing and clothing accessories; furniture and home furnishings; electronics and appliances; sporting goods, hobby, books and music; and office supplies

Source: Claritas, Inc, RETAIL MARKET POWER, © 2008

The following table presents the trade potential variables for Site 2:

Trade Potential Variables	Site 2
Estimated Household Count	13,554
Number of Households in Dominant Segments	7,615
Traffic Count	39,000
Total Demand	\$1,263,042,337
Total Supply	\$1,561,717,215
Leakage/Surplus	<b>\$298,674,878</b>

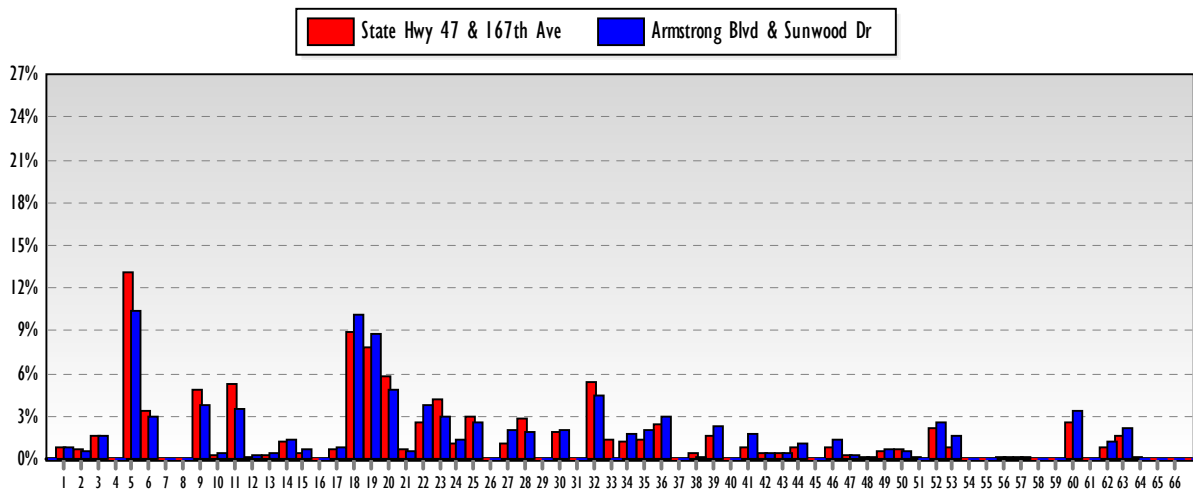
Source: Claritas, Inc, RETAIL MARKET POWER, PRIZM® NE, © 2008

## Site Comparison

### Trade Area Segmentation

This side by side comparison of the two trade areas shows the compositions and characteristics of the households to be very similar. This is not unusual and can be expected in an area with potential sites in close proximity. Both trade areas have the same segmentation, but some segments are dominant in one trade area, and not the other.

### Trade Area Comparison



Source: Claritas, Inc. PRIZM<sup>®</sup> NE, © 2008

### 12- Minute Trade Area Statistics

Trade Potential Variables	Site 1	Site 2
Estimated Household Count	14,733	13,554
Number of Households in Dominant	9,092	7,615
Traffic Count	9,600	39,000
Total Demand	\$754,662,615	\$1,263,042,337
Actual Sales	\$562,622,535	\$1,561,717,215
Leakage/Surplus Total	(\$192,040,080)	\$298,674,878

Source: Claritas, Inc. RETAIL MARKET POWER, PRIZM<sup>®</sup> NE, © 2008

## Brief Segment Descriptions

- 1 UPPER CRUST – The nation’s most exclusive address, Upper Crust is the wealthiest lifestyle in America—a haven for empty-nesting couples over 55 years old. No segment has a higher concentration of residents earning over \$200,000 a year or possessing a postgraduate degree, and none has a more opulent standard of living.
- 2 BLUE BLOOD ESTATES – Blue Blood Estates is a family portrait of suburban wealth, a place of million-dollar homes and manicured lawns, high-end cars and exclusive private clubs. The nation’s second-wealthiest lifestyle, it is characterized by married couples with children, college degrees, a significant percentage of Asian Americans and six-figure incomes earned by business executives, managers and professionals.
- 3 MOVERS & SHAKERS – Movers & Shakers is home to America’s up-and-coming business class: a wealthy suburban world of dual-income couples who are highly educated, typically between the ages of 35 and 54, often with children. Given its high percentage of executives and white-collar professionals, there is a decided business bent to this segment: Movers & Shakers rank number one for owning a small business and having a home office.
- 4 YOUNG DIGERATI – Young Digerati are the nation’s tech-savvy singles and couples living in fashionable neighborhoods on the urban fringe. Affluent, highly educated and ethnically mixed, Young Digerati communities are typically filled with trendy apartments and condos, fitness clubs and clothing boutiques, casual restaurants and all types of bars—from juice to coffee to microbrew.
- 5 COUNTRY SQUIRES – The wealthiest residents in exurban America live in Country Squires, an oasis for affluent Baby Boomers who have fled the city for the charms of small-town living. In their bucolic communities noted for their recently built homes on sprawling properties, the families of executives live in six-figure comfort. Country Squires enjoy country club sports like golf, tennis and swimming as well as skiing, boating and biking.
- 6 WINNER’S CIRCLE – Among the wealthy suburban lifestyles, Winner’s Circle is the youngest, a collection of mostly 25- to 34-year-old couples with large families in new-money subdivisions. Surrounding their homes are the signs of upscale living: recreational parks, golf courses and upscale malls. With a median income of nearly \$90,000, Winner’s Circle residents are big spenders who like to travel, ski, go out to eat, shop at clothing boutiques and take in a show.
- 7 MONEY & BRAINS – The residents of Money & Brains seem to have it all: high incomes, advanced degrees and sophisticated tastes to match their credentials. Many of these city dwellers—predominantly white with a high concentration of Asian Americans—are married couples with few children who live in fashionable homes on small, manicured lots.

## Brief Segment Descriptions

- 8 EXECUTIVE SUITES – Executive Suites consists of upper-middle-class singles and couples typically living just beyond the nation’s beltways. Filled with significant numbers of Asian Americans and college graduates—both groups are represented at more than twice the national average—this segment is a haven for white-collar professionals drawn to comfortable homes and apartments within a manageable commute to downtown jobs, restaurants and entertainment.
- 9 BIG FISH, SMALL POND – Older, upper-class, college-educated professionals, the members of Big Fish, Small Pond are often among the leading citizens of their small-town communities. These upscale, empty-nesting couples enjoy the trappings of success, belonging to country clubs, maintaining large investment portfolios and spending freely on computer technology.
- 10 SECOND CITY ELITE – There’s money to be found in the nation’s smaller cities, and you’re most likely to find it in Second City Elite. The residents of these satellite cities tend to be prosperous executives who decorate their \$200,000 homes with multiple computers, large-screen TV sets and an impressive collection of wines. With more than half holding college degrees, Second City Elite residents enjoy cultural activities— from reading books to attending theater and dance productions.
- 11 GOD’S COUNTRY – When city dwellers and suburbanites began moving to the country in the 1970’s, God’s Country emerged as the most affluent of the nation’s exurban lifestyles. Today, wealthier communities exist in the hinterlands, but God’s Country remains a haven for upper-income couples in spacious homes. Typically college-educated Baby Boomers, these Americans try to maintain a balanced lifestyle between high-power jobs and laid-back leisure.
- 12 BRITE LITES, LI’L CITY – Not all of the America’s chic sophisticates live in major metros. Brite Lights, Li’l City is a group of well-off, middle-aged couples settled in the nation’s satellite cities. Residents of these typical double income, no kids households have college educations, well-paying business and professional careers and swank homes filled with the latest technology.
- 13 UPWARD BOUND – More than any other segment, Upward Bound appears to be the home of those legendary Soccer Moms and Dads. In these small satellite cities, upper-class families boast dual incomes, college degrees and new split-levels and colonials. Residents of Upward Bound tend to be kid-obsessed, with heavy purchases of computers, action figures, dolls, board games, bicycles and camping equipment.
- 14 NEW EMPTY NESTS – With their grown-up children recently out of the house, New Empty Nests is composed of upscale older Americans who pursue active—and activist— lifestyles. Nearly three-quarters of residents are over 65 years old, but they show no interest in a rest-home retirement. This is the top-ranked segment for all-inclusive travel packages; the favorite destination is Italy.

## Brief Segment Descriptions

- 15 **POOLS & PATIOS** – Formed during the postwar Baby Boom, Pools & Patios has evolved from a segment of young suburban families to one for mature, empty-nesting couples. In these stable neighborhoods graced with backyard pools and patios—the highest proportion of homes were built in the 1960’s—residents work as white-collar managers and professionals, and are now at the top of their careers.
- 16 **BOHEMIAN MIX** – A collection of young, mobile urbanites, Bohemian Mix represents the nation’s most liberal lifestyles. Its residents are a progressive mix of young singles and couples, students and professionals, Hispanics, Asians, African-Americans and whites. In their funky row houses and apartments, Bohemian Mixers are the early adopters who are quick to check out the latest movie, nightclub, laptop and microbrew.
- 17 **BELTWAY BOOMERS** – The members of the postwar Baby Boom are all grown up. Today, these Americans are in their forties and fifties, and one segment of this huge cohort—college-educated, upper-middle-class and home-owning—is found in Beltway Boomers. Like many of their peers who married late, these Boomers are still raising children in comfortable suburban subdivisions, and they’re pursuing kid-centered lifestyles.
- 18 **KIDS & CUL-DE-SACS** – Upscale, suburban, married couples with children is the description of Kids & Cul-de-Sacs, an enviable lifestyle of large families in recently built subdivisions. With a high rate of Hispanic and Asian Americans, this segment is a refuge for college-educated, white-collar professionals with administrative jobs and upper-middle-class incomes. Their nexus of education, affluence and children translates into large outlays for child-centered products and services.
- 19 **HOME SWEET HOME** – Widely scattered across the nation’s suburbs, the residents of Home Sweet Home tend to be upper-middle-class married couples living in mid-sized homes with few children. The adults in the segment, mostly between the ages of 25 and 54, have gone to college and hold professional and white-collar jobs. With their upscale incomes and small families, these folks have fashioned comfortable lifestyles, filling their homes with toys, TV sets and pets.
- 20 **FAST-TRACK FAMILIES** – With their upper-middle-class incomes, numerous children and spacious homes, Fast-Track Families are in their prime acquisition years. These middle-aged parents have the disposable income and educated sensibility to want the best for their children. They buy the latest technology with impunity: new computers, DVD players, home theater systems and video games. They take advantage of their rustic locales by camping, boating and fishing.

## Brief Segment Descriptions

- 21 **GRAY POWER** – The steady rise of older, healthier Americans over the past decade has produced one important by-product: middle-class, home-owning suburbanites who are aging in place rather than moving to retirement communities. A segment of older, mid-scale singles and couples who live in quiet comfort, Gray Power reflects this trend.
- 22 **YOUNG INFLUENTIALS** – Once known as the home of the nation’s yuppies, Young Influentials reflects the fading glow of acquisitive yuppiedom. Today, the segment is a common address for young, middle-class singles and couples who are more preoccupied with balancing work and leisure pursuits. Having recently left college dorms, they now live in apartment complexes surrounded by ball fields, health clubs and casual-dining restaurants.
- 23 **GREENBELT SPORTS** – A segment of middle-class exurban couples, Greenbelt Sports is known for its active lifestyle. Most of these middle-aged residents are married, college-educated and own new homes; about a third have children. And few segments have higher rates for pursuing outdoor activities such as skiing, canoeing, backpacking, boating and mountain biking.
- 24 **UP-AND-COMERS** – Up-and-Comers is a stopover for young, mid-scale singles before they marry, have families and establish more deskbound lifestyles. Found in second-tier cities, these mobile twenty-somethings include a disproportionate number of recent college graduates who are into athletic activities, the latest technology and nightlife entertainment.
- 25 **COUNTRY CASUALS** – There’s a laid-back atmosphere in Country Casuals, a collection of middle-aged, upper-middle-class households that have started to empty-nest. Workers here—and most households boast two earners—have well-paying blue- or white-collar jobs, or own small businesses. Today these Baby-Boom couples have the disposable income to enjoy traveling, owning timeshares and going out to eat.
- 26 **THE COSMOPOLITANS** – Educated, mid-scale and multi-ethnic, The Cosmopolitans are urbane couples in America’s fast-growing cities. Concentrated in a handful of metros—such as Las Vegas, Miami and Albuquerque—these households feature older home-owners, empty-nesters and college graduates. A vibrant social scene surrounds their older homes and apartments, and residents love the nightlife and enjoy leisure-intensive lifestyles.
- 27 **MIDDLEBURG MANAGERS** – Middleburg Managers arose when empty-nesters settled in satellite communities which offered a lower cost of living and more relaxed pace. Today segment residents tend to be middle-class and over 55 years old with solid managerial jobs and comfortable retirements. In their older homes, they enjoy reading, playing musical instruments, indoor gardening and refinishing furniture.

## Brief Segment Descriptions

- 28 **TRADITIONAL TIMES** – Traditional Times is the kind of lifestyle where small-town couples nearing retirement are beginning to enjoy their first empty-nest years. Typically in their fifties and sixties, these middle-class Americans pursue a kind of granola-and-grits lifestyle. On their coffee tables are magazines with titles ranging from *Country Living* and *Country Home* to *Gourmet* and *Forbes*. But they're big travelers, especially in recreational vehicles and campers.
- 29 **AMERICAN DREAMS** – American Dreams is a living example of how ethnically diverse the nation has become: more than half the residents are Hispanic, Asian or African-American. In these multilingual neighborhoods—one in ten residents speaks a language other than English—middle-aged immigrants and their children live in middle-class comfort.
- 30 **SUBURBAN SPRAWL** – Suburban Sprawl is an unusual American lifestyle: a collection of mid-scale, middle-aged singles and couples living in the heart of suburbia. Typically members of the Baby Boom generation, they hold decent jobs, own older homes and condos, and pursue conservative versions of the American Dream. Among their favorite activities are jogging on treadmills, playing trivia games and renting videos.
- 31 **URBAN ACHIEVERS** – Concentrated in the nation's port cities, Urban Achievers is often the first stop for up-and-coming immigrants from Asia, South America and Europe. These young singles and couples are typically college-educated and ethnically diverse: about a third are foreign-born, and even more speak a language other than English.
- 32 **NEW HOMESTEADERS** – Young, middle-class families seeking to escape suburban sprawl find refuge in New Homesteaders, a collection of small rustic townships filled with new ranches and Cape Cods. With decent-paying jobs in white-collar and service industries, these dual-income couples have fashioned comfortable, child-centered lifestyles, their driveways filled with campers and powerboats, their family rooms with PlayStations and Game Boys.
- 33 **BIG SKY FAMILIES** – Scattered in placid towns across the American heartland, Big Sky Families is a segment of young rural families who have turned high school educations and blue-collar jobs into busy, middle-class lifestyles. Residents like to play baseball, basketball and volleyball in addition to going fishing, hunting and horseback riding. To entertain their sprawling families, they buy virtually every piece of sporting equipment on the market.
- 34 **WHITE PICKET FENCES** – Midpoint on the socioeconomic ladder, residents in White Picket Fences look a lot like the stereotypical American household of a generation ago: young, middle-class, married with children. But the current version is characterized by modest homes and ethnic diversity—including a disproportionate number of Hispanics and African-Americans.

## Brief Segment Descriptions

- 35 **BOOMTOWN SINGLES** – Affordable housing, abundant entry-level jobs and a thriving singles scene— all have given rise to the Boomtown Singles segment in fast-growing satellite cities. Young, single and working-class, these residents pursue active lifestyles amid sprawling apartment complexes, bars, convenience stores and laundromats.
- 36 **BLUE-CHIP BLUES** – Blue-Chip Blues is known as a comfortable lifestyle for young, sprawling families with well-paying blue-collar jobs. Ethnically diverse—with a significant presence of Hispanics and African-Americans—the segment’s aging neighborhoods feature compact, modestly priced homes surrounded by commercial centers that cater to child-filled households.
- 37 **MAYBERRY-VILLE** – Like the old Andy Griffith Show set in a quaint picturesque berg, Mayberry-ville harks back to an old-fashioned way of life. In these small towns, middle-class couples and families like to fish and hunt during the day, and stay home and watch TV at night. With lucrative blue-collar jobs and moderately priced housing, residents use their discretionary cash to purchase boats, campers, motorcycles and pickup trucks.
- 38 **SIMPLE PLEASURES** – With more than two-thirds of its residents over 65 years old, Simple Pleasures is mostly a retirement lifestyle: a neighborhood of lower-middle-class singles and couples living in modestly priced homes. Many are high school-educated seniors who held blue-collar jobs before their retirement, and a disproportionate number served in the military; no segment has more members of veterans clubs.
- 39 **DOMESTIC DUOS** – Domestic Duos represents a middle-class mix of mainly over-55 singles and married couples living in older suburban homes. With their high-school educations and fixed incomes, segment residents maintain an easy-going lifestyle. Residents like to socialize by going bowling, seeing a play, meeting at the local fraternal order or going out to eat.
- 40 **CLOSE-IN COUPLES** – Close-In Couples is a group of predominantly African-American couples living in older homes in the urban neighborhoods of mid-sized metros. High school educated and empty nesting, these 55-year-old-plus residents typically live in older city neighborhoods, enjoying secure and comfortable retirements.
- 41 **SUNSET CITY BLUES** – Scattered throughout the older neighborhoods of small cities, Sunset City Blues is a segment of lower-middle-class singles and couples who have retired or are getting close to retirement. These empty-nesters tend to own their homes but have modest educations and incomes. They maintain a low-key lifestyle filled with newspapers and television by day, and family-style restaurants at night.

## Brief Segment Descriptions

- 42 **RED, WHITE & BLUES** – The residents of Red, White & Blues typically live in exurban towns rapidly morphing into bedroom suburbs. Their streets feature new fast-food restaurants, and locals have recently celebrated the arrival of chains like Wal-Mart, Radio Shack and Payless Shoes. Middle-aged, high school educated and lower-middle class, these folks tend to have solid, blue-collar jobs in manufacturing, milling and construction.
- 43 **HEARTLANDERS** – America was once a land of small middle-class towns, which can still be found today among Heartlanders. This widespread segment consists of middle-aged couples with working-class jobs living in sturdy, unpretentious homes. In these communities of small families and empty-nesting couples, Heartlanders pursue a rustic lifestyle where hunting and fishing remain prime leisure activities along with cooking, sewing, camping and boating.
- 44 **NEW BEGINNINGS** – Filled with young, single adults, New Beginnings is a magnet for adults in transition. Many of its residents are twenty-something singles and couples just starting out on their career paths—or starting over after recent divorces or company transfers. Ethnically diverse—with nearly half its residents Hispanic, Asian or African-American—New Beginnings households tend to have the modest living standards typical of transient apartment dwellers.
- 45 **BLUE HIGHWAYS** – On maps, blue highways are often two-lane roads that wind through remote stretches of the American landscape. Among lifestyles, Blue Highways is the standout for lower-middle-class couples and families who live in isolated towns and farmsteads. Here, Boomer men like to hunt and fish; the women enjoy sewing and crafts, and everyone looks forward to going out to a country music concert.
- 46 **OLD GLORIES** – Old Glories are the nation’s downscale suburban retirees, Americans aging in place in older apartment complexes. These racially mixed households often contain widows and widowers living on fixed incomes, and they tend to lead home-centered lifestyles. They’re among the nation’s most ardent television fans, watching game shows, soaps, talk shows and newsmagazines at high rates.
- 47 **CITY STARTUPS** – In City Startups, young, multi-ethnic singles have settled in neighborhoods filled with cheap apartments and a commercial base of cafés, bars, laundromats and clubs that cater to twenty-somethings. One of the youngest segments in America—with ten times as many college students as the national average—these neighborhoods feature low incomes and high concentrations of Hispanics and African-Americans.

## Brief Segment Descriptions

- 48 **YOUNG & RUSTIC** – Like the soap opera that inspired its nickname, Young & Rustic is composed of young, restless singles. Unlike the glitzy soap denizens, however, these folks tend to be lower income, high school-educated and live in tiny apartments in the nation’s exurban towns. With their service industry jobs and modest incomes, these folks still try to fashion fast-paced lifestyles centered on sports, cars and dating.
- 49 **AMERICAN CLASSICS** – They may be older, lower-middle class and retired, but the residents of American Classics are still living the American Dream of home ownership. Few segments rank higher in their percentage of home owners, and that fact alone reflects a more comfortable lifestyle for these predominantly white singles and couples with deep ties to their neighborhoods.
- 50 **KID COUNTRY, USA** – Widely scattered throughout the nation’s heartland, Kid Country, USA is a segment dominated by large families living in small towns. Predominantly white with an above-average concentration of Hispanics, these young working-class households include homeowners, renters and military personnel living in base housing; about 20 percent of residents own mobile homes.
- 51 **SHOTGUNS & PICKUPS** – The segment known as Shotguns & Pickups came by its moniker honestly: it scores near the top of all lifestyles for owning hunting rifles and pickup trucks. These Americans tend to be young, working-class couples with large families—more than half have two or more kids—living in small homes and manufactured housing. Nearly a third of residents live in mobile homes, more than any other segment.
- 52 **SUBURBAN PIONEERS** – Suburban Pioneers represents one of the nation’s eclectic lifestyles, a mix of young singles, recently divorced and single parents who have moved into older, inner-ring suburbs. They live in aging homes and garden-style apartment buildings where the jobs are blue-collar and the money is tight. What unites these residents—a diverse mix of whites, Hispanics and African-Americans—is a working-class sensibility and an appreciation for their off-the-beaten-track neighborhoods.
- 53 **MOBILITY BLUES** – Young singles and single parents make their way to Mobility Blues, a segment of working-class neighborhoods in America’s satellite cities. Racially mixed and under 25 years old, these transient Americans tend to have modest lifestyles due to their lower-income blue-collar jobs. Surveys show they excel in going to movies, playing basketball and shooting pool.
- 54 **MULTI-CULTI MOSAIC** – An immigrant gateway community, Multi-Culti Mosaic is the urban home for a mixed populace of younger Hispanic, Asian and African-American singles and families. With nearly a quarter of the residents foreign born, this segment is a Mecca for first-generation Americans who are striving to improve their lower-middle-class status.

## Brief Segment Descriptions

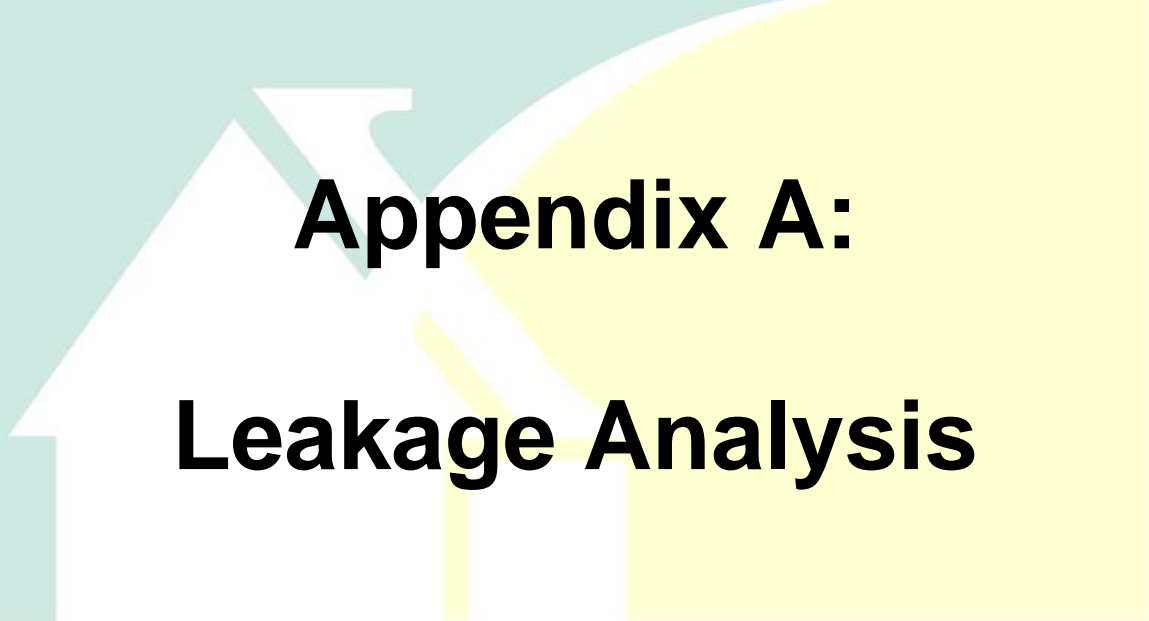
- 55 **GOLDEN PONDS** – Golden Ponds is mostly a retirement lifestyle, dominated by downscale singles and couples over 65 years old. Found in small bucolic towns around the country, these high school-educated seniors live in small apartments on less than \$25,000 a year; one in five resides in a nursing home. For these elderly residents, daily life is often a succession of sedentary activities such as reading, watching TV, playing bingo and doing craft projects.
- 56 **CROSSROADS VILLAGERS** – With a population of middle-aged, blue-collar couples and families, Crossroads Villagers is a classic rural lifestyle. Residents are high school-educated with lower-middle incomes and modest housing; one-quarter live in mobile homes. There’s an air of self-reliance in these households as Crossroads Villagers help put food on the table through fishing, gardening and hunting.
- 57 **OLD MILLTOWNS** – America’s once-thriving mining and manufacturing towns have aged—as have the residents in Old Milltowns communities. Today, the majority of residents are retired singles and couples living on downscale incomes in pre-1960 homes and apartments. For leisure they enjoy gardening, sewing, socializing at veterans clubs or eating out at casual restaurants.
- 58 **BACK COUNTRY FOLKS** – Strewn among remote farm communities across the nation, Back Country Folks are a long way away from economic paradise. The residents tend to be poor, over 55 years old and living in older, modest-sized homes and manufactured housing. Typically, life in this segment is a throwback to an earlier era when farming dominated the American landscape.
- 59 **URBAN ELDERS** – For Urban Elders—a segment located in the downtown neighborhoods of such metros as New York, Chicago, Las Vegas and Miami—life is often an economic struggle. These communities have high concentrations of Hispanics and African-Americans and tend to be downscale, with singles living in older apartment rentals.
- 60 **PARK BENCH SENIORS** – Park Bench Seniors are typically retired singles living in the racially mixed neighborhoods of the nation’s satellite cities. With modest educations and incomes, these residents maintain low-key, sedentary lifestyles. Theirs is one of the top-ranked segments for TV viewing, especially daytime soaps and game shows.
- 61 **CITY ROOTS** – Found in urban neighborhoods, City Roots is a segment of lower-income retirees, typically living in older homes and duplexes they’ve owned for years. In these ethnically diverse neighborhoods—more than a third are African-American and Hispanic—residents are often widows and widowers living on fixed incomes and maintaining low-key lifestyles.

## Brief Segment Descriptions

- 62 **HOMETOWN RETIRED** – With three-quarters of all residents over 65 years old, Hometown Retired is one of the oldest segments. These racially mixed seniors tend to live in aging homes—half were built before 1958—and typically get by on social security and modest pensions. Because most never made it beyond high school and spent their working lives at blue-collar jobs, their retirements are extremely modest.
- 63 **FAMILY THRIFTS** – The small-city cousins of inner-city districts, Family Thrifts contain young, ethnically diverse parents who have lots of children and work entry-level service jobs. In these apartment-filled neighborhoods, visitors find the streets jam-packed with babies and toddlers, tricycles and basketball hoops, Daewoos and Hyundais.
- 64 **BEDROCK AMERICA** – Bedrock America consists of young, economically challenged families in small, isolated towns located throughout the nation’s heartland. With modest educations, sprawling families and blue-collar jobs, many of these residents struggle to make ends meet. One quarter live in mobile homes. One in three has not finished high school. Rich in scenery, Bedrock America is a haven for fishing, hunting, hiking and camping.
- 65 **BIG CITY BLUES** – With a population that’s half Latino, Big City Blues has the highest concentration of Hispanic Americans in the nation, but it’s also the multi-ethnic address for downscale Asian and African-American households occupying older inner-city apartments. Concentrated in a handful of major metros, these young singles and single-parent families face enormous challenges: low incomes, uncertain jobs and modest educations. More than 40% haven’t finished high school.
- 66 **LOW-RISE LIVING** – The most economically challenged urban segment, Low-Rise Living is known as a transient world for young, ethnically diverse singles and single parents. Home values are low—about half the national average—and even then, less than a quarter of residents can afford to own real estate.

Buxton utilizes the Claritas® PRIZM®NE segmentation system in this analysis. PRIZM®NE and Claritas® are registered trademarks of Claritas Inc. The PRIZM segment nicknames (e.g., “Blue Blood Estates,” “Big Sky Families,” “Country Squires”) are trademarks of Claritas Inc.





# **Appendix A:**

# **Leakage Analysis**



# Retail Leakage and Surplus Analysis

The Retail Leakage and Surplus Analysis examines the quantitative aspect of the community's retail opportunities. It is a guide to understanding retail opportunities but it is not an analysis that indicates unconditional opportunities. The analysis is sometimes called "a gap analysis" or "a supply and demand analysis" and can aid in the following:

- \* Indicating how well the retail needs of local residents are being met
- \* Uncovering unmet demand and possible opportunities
- \* Understanding the strengths and weaknesses of the local retail sector
- \* Measuring the difference between actual and potential retail sales

## Understanding Retail Leakage

Retail leakage means that residents are spending more for products than local businesses capture. Retail sales leakage suggests that there is unmet demand in the trade area and that the community can support additional store space for that type of business.

However, retail leakage does not necessarily translate into opportunity. For example, there could be a strong competitor in a neighboring community that dominates the market for that type of product or store.

## Understanding Retail Surplus

A retail surplus means that the community's trade area is capturing the local market plus attracting non-local shoppers. A retail surplus does not necessarily mean that the community cannot support additional business. Many communities have developed strong clusters of stores that have broad geographic appeal. Examples of these types of retailers include: sporting goods stores, home furnishing stores, restaurants, and other specialty operations that become destination retailers and draw customers from outside the trade area.

Examining the quantitative aspects (Leakage/Surplus) is only part of the evaluation of community's retail opportunities. Before any conclusions can be drawn about potential business expansion or recruitment opportunities, qualitative considerations such as trade area psychographics and buying habits must be analyzed in context of other market factors.

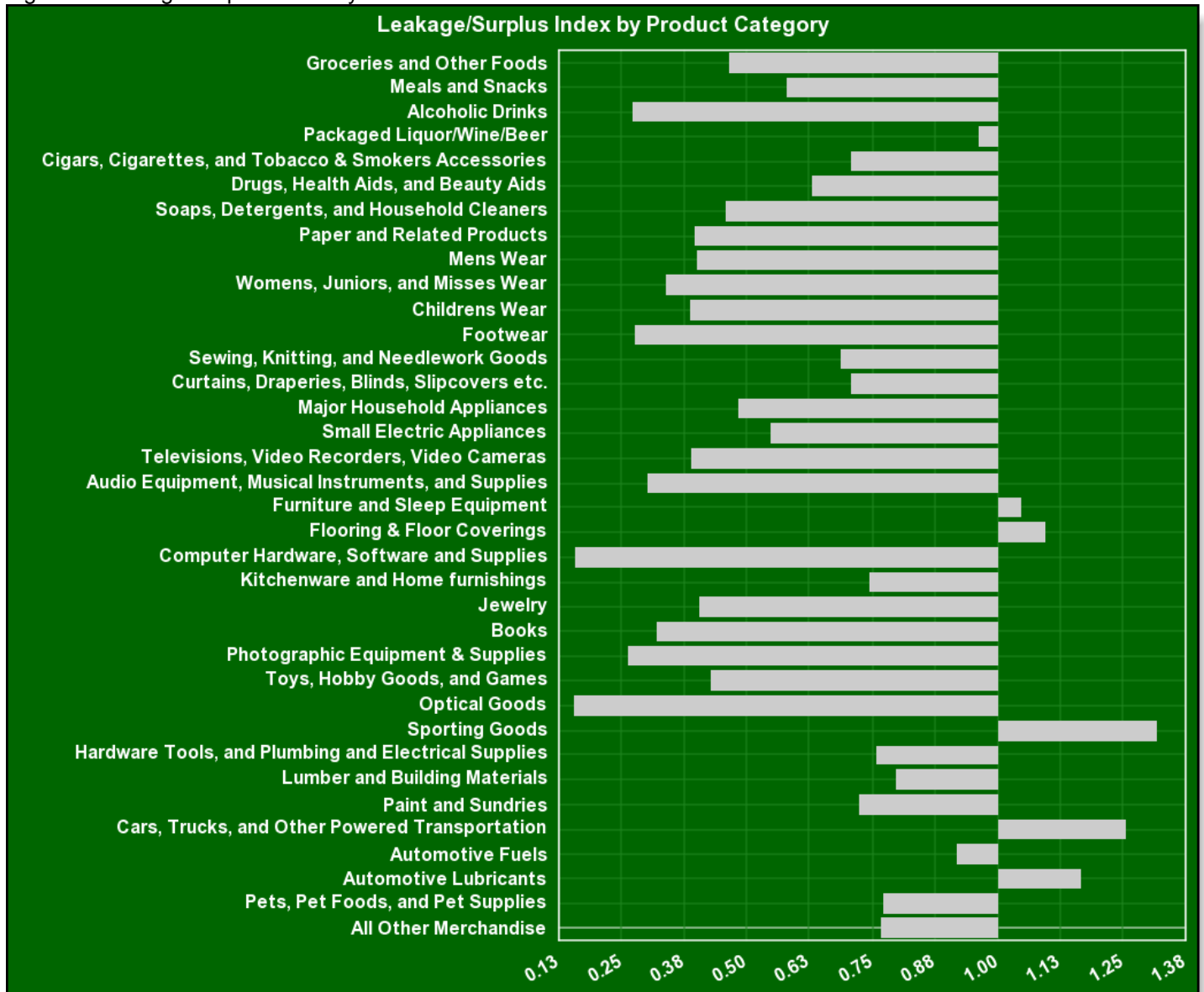
Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time

### Leakage/Surplus Index by Product

The Leakage/Surplus Index provides a relative comparison of the supply and demand across retail product categories. It is calculated by dividing actual sales by potential sales. An index greater than 1.0 means that the community is attracting retail sales (surplus) from outside the trade area. If the index is less than 1.0 it means that out-shopping is taking place and the community is not successfully drawing its own residents.

Leakage/Surplus Index (Figure 1) shows the strengths and weaknesses of a community's retail market by product.

Figure 1. Leakage/Surplus Index by Product



Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time

The sales potential and the actual sales potential by product category and the resulting index are shown in Figure 2.

Figure 2. Sales Potential and Actual Sales by Product

Product Type	Potential	Actual Sales	Leakage/Surplus Index
Groceries and Other Foods	90,717,752	42,236,674	0.5
Meals and Snacks	65,616,311	38,038,204	0.6
Alcoholic Drinks	7,821,568	2,133,119	0.3
Packaged Liquor/Wine/Beer	12,059,987	11,604,911	1.0
Cigars, Cigarettes, and Tobacco & Smokers Accessories	14,063,862	9,967,592	0.7
Drugs, Health Aids, and Beauty Aids	41,357,953	26,130,253	0.6
Soaps, Detergents, and Household Cleaners	4,558,662	2,089,794	0.5
Paper and Related Products	4,603,844	1,817,801	0.4
Mens Wear	15,280,986	6,114,751	0.4
Womens, Juniors, and Misses Wear	28,755,138	9,746,406	0.3
Childrens Wear	7,310,760	2,814,752	0.4
Footwear	11,487,024	3,190,720	0.3
Sewing, Knitting, and Needlework Goods	1,252,971	862,774	0.7
Curtains, Draperies, Blinds, Slipcovers etc.	5,291,767	3,740,982	0.7
Major Household Appliances	6,221,838	3,003,511	0.5
Small Electric Appliances	2,059,130	1,125,269	0.5
Televisions, Video Recorders, Video Cameras	5,366,373	2,079,842	0.4
Audio Equipment, Musical Instruments, and Supplies	8,741,808	2,629,829	0.3
Furniture and Sleep Equipment	13,937,586	14,600,590	1.0
Flooring & Floor Coverings	7,138,207	7,819,018	1.1
Computer Hardware, Software and Supplies	18,155,709	2,851,758	0.2
Kitchenware and Home furnishings	11,061,165	8,243,776	0.7
Jewelry	9,676,302	3,915,560	0.4
Books	4,361,481	1,398,866	0.3
Photographic Equipment & Supplies	2,136,825	563,434	0.3
Toys, Hobby Goods, and Games	7,102,888	3,046,486	0.4
Optical Goods	1,960,303	301,938	0.2
Sporting Goods	12,173,703	16,046,253	1.3
Hardware Tools, and Plumbing and Electrical Supplies	53,593,343	40,591,054	0.8
Lumber and Building Materials	44,049,783	35,048,390	0.8
Paint and Sundries	6,770,039	4,905,221	0.7
Cars, Trucks, and Other Powered Transportation	120,408,652	151,459,386	1.3
Automotive Fuels	54,868,329	50,478,969	0.9
Automotive Lubricants	25,179,448	29,378,254	1.2
Pets, Pet Foods, and Pet Supplies	3,525,739	2,718,871	0.8
All Other Merchandise	25,995,377	19,927,505	0.8

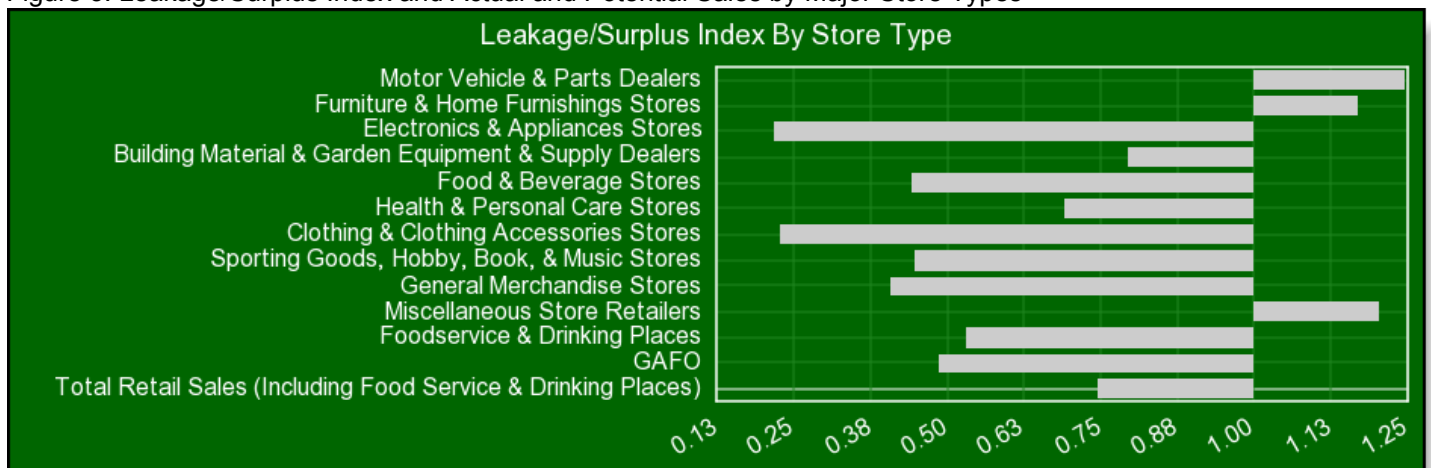
Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time

### Leakage/Surplus Index by Major Store Type

The quantitative comparison of retail leakage and surplus in the twelve major store types shown in the chart and table below provides an initial measure of market opportunities. Combining this analysis with the knowledge of the local retail situation will take the process of identifying retail possibilities one step further.

Figure 3 provides the leakage/surplus indices and following is the sales potential and actual sales for major store types.

Figure 3. Leakage/Surplus Index and Actual and Potential Sales by Major Store Types



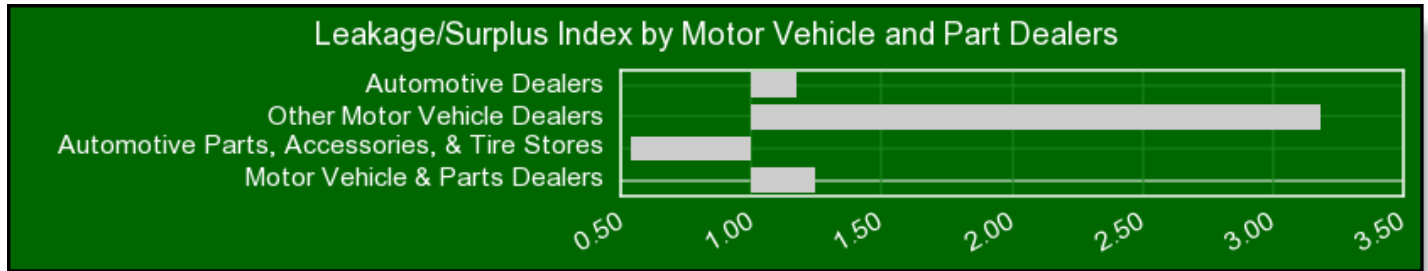
Store Type	Potential	Actual Sales	Leakage/Surplus Index
Motor Vehicle & Parts Dealers	149,388,882	185,933,601	1.24
Furniture & Home Furnishings Stores	22,126,546	25,893,941	1.17
Electronics & Appliances Stores	18,868,384	4,103,340	0.22
Building Material & Garden Equipment & Supply Dealers	97,005,144	77,175,569	0.80
Food & Beverage Stores	80,199,279	35,387,349	0.44
Health & Personal Care Stores	32,717,267	22,570,410	0.69
Clothing & Clothing Accessories Stores	37,514,137	8,563,738	0.23
Sporting Goods, Hobby, Book, & Music Stores	15,432,418	6,904,774	0.45
General Merchandise Stores	89,999,655	36,656,167	0.41
Miscellaneous Store Retailers	21,053,899	25,345,424	1.20
Foodservice & Drinking Places	68,264,518	36,213,574	0.53
GAFO	192,446,310	93,396,758	0.49
Total Retail Sales (Including Food Service & Drinking Places)	754,662,615	562,622,535	0.75

\* GAFO refers to discount retailers that typically include the following departments: general merchandise; clothing and clothing accessories; furniture and home furnishings; electronics and appliances; sporting goods, hobby, books and music; and office supplies.

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time

**Leakage/Surplus Analysis by Sub-Categories of Major Retail Types**

Additional leakage/surplus details are provided on subcategories of stores in each of the twelve major store types. These details can help further identify possible business expansion opportunities.



Motor Vehicle and Parts Dealers	Potential	Actual Sales	Leakage/Surplus Index
Automotive Dealers	129,206,049	151,172,101	1.17
Other Motor Vehicle Dealers	9,019,519	28,760,269	3.19
Automotive Parts, Accessories, & Tire Stores	11,163,312	6,001,229	0.54
Motor Vehicle & Parts Dealers	149,388,882	185,933,601	1.24

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time



Electronics and Appliance Stores	Potential	Actual Sales	Leakage/Surplus Index
Household Appliances Stores	3,188,341	266,177	0.08
Radio Television and Other Electronics Stores	11,162,821	2,958,361	0.27
Appliance, Television, and Other Electronics Stores	14,351,162	3,224,539	0.22
Computer and Software Stores	3,720,946	828,001	0.22
Camera & Photographic Equipment Stores	796,275	50,799	0.06
Electronics & Appliances Stores	18,868,384	4,103,340	0.22

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time



Furniture and Home Furnishings Stores	Potential	Actual Sales	Leakage/Surplus Index
Furniture Stores	11,476,919	12,921,832	1.13
Home Furnishing Stores	10,649,626	12,972,108	1.22
Furniture & Home Furnishings Stores	22,126,546	25,893,941	1.17

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time



Building Material, Garden Equipment and Supply Dealers	Potential	Actual Sales	Leakage/Surplus Index
Home Centers	33,438,154	15,027,819	0.45
Paint and Wallpaper Stores	2,259,630	1,299,428	0.58
Hardware Stores	6,793,838	14,769,305	2.17
Building Materials, Lumberyards	15,701,962	14,213,616	0.91
Other Building Materials Dealers	45,829,569	41,680,807	0.91
Building Material & Supply Dealers	88,321,192	72,777,360	0.82
Outdoor Power Equipment Stores	1,273,354	1,173,868	0.92
Nursery and Garden Centers	7,410,598	3,224,340	0.44
Lawn and Garden Equipment and Supplies Stores	8,683,952	4,398,208	0.51
Building Material & Garden Equipment & Supply Dealers	97,005,144	77,175,569	0.80

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time



Food and Beverage Stores	Potential	Actual Sales	Leakage/Surplus Index
Supermarkets and Other Grocery (except Convenience) Stores	68,529,480	26,947,273	0.39
Convenience Stores	3,836,037	633,482	0.17
Grocery Stores	72,365,518	27,580,756	0.38
Specialty Food Stores	2,381,410	615,241	0.26
Beer, Wine, & Liquor Stores	5,452,350	7,191,351	1.32
Food & Beverage Stores	80,199,279	35,387,349	0.44

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time



Health and Personal Care Stores	Potential	Actual Sales	Leakage/Surplus Index
Pharmacies and Drug Stores	27,914,293	19,946,210	0.71
Cosmetics, Beauty Supplies and Perfume Stores	1,136,261	0	0.00
Optical Goods Stores	1,643,848	184,983	0.11
Other Health and Personal Care Stores	2,022,863	2,439,216	1.21
Health & Personal Care Stores	32,717,267	22,570,410	0.69

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time



Clothing and Clothing Accessories Stores	Potential	Actual Sales	Leakage/Surplus Index
Mens Clothing Stores	1,666,340	997,905	0.60
Womens Clothing Stores	6,880,380	2,446,973	0.36
Childrens and Infants Clothing Stores	1,486,766	0	0.00
Family Clothing Stores	14,134,088	1,736,293	0.12
Clothing Accessories Stores	644,612	12,559	0.02
Other Clothing Stores	1,790,223	52,564	0.03
Clothing Stores	26,602,412	5,246,298	0.20
Shoe Stores	5,171,215	1,016,635	0.20
Jewelry Stores	5,297,263	2,300,804	0.43
Luggage, & Leather Goods Stores	443,245	0	0.00
Jewelry, Luggage, & Leather Goods Stores	5,740,509	2,300,804	0.40
Clothing & Clothing Accessories Stores	37,514,137	8,563,738	0.23

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time



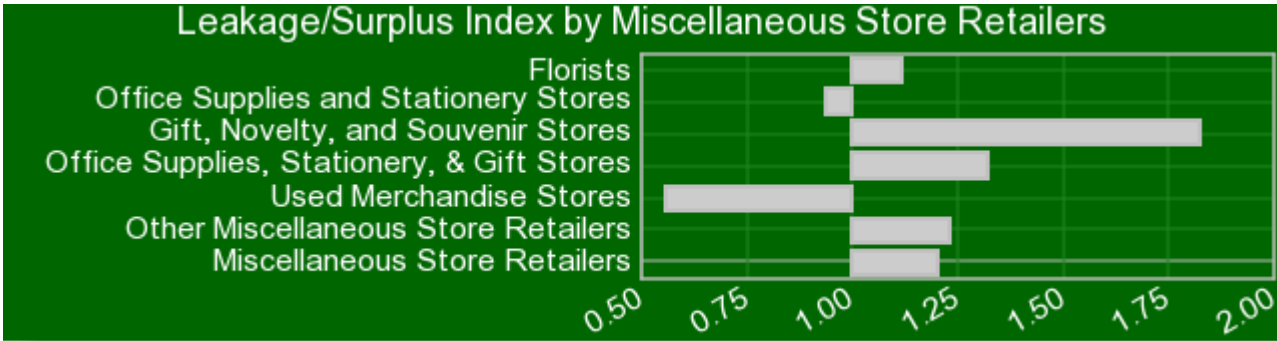
Sporting Goods, Hobby, Book and Music Stores	Potential	Actual Sales	Leakage/Surplus Index
Sporting Goods Stores	5,829,675	3,952,422	0.68
Hobby, Toys and Games Stores	3,486,887	1,339,364	0.38
Sew/Needlework/Piece Goods Stores	787,585	773,011	0.98
Musical Instrument and Supplies Stores	1,008,800	234,735	0.23
Sporting Goods, Hobby, & Musical Instrument Stores	11,112,947	6,299,533	0.57
Book Stores	2,658,552	170,233	0.06
News Dealers and Newsstands	166,748	0	0.00
Book Stores and News Dealers	2,825,300	170,233	0.06
Prerecorded Tape, Compact Disc, and Record Stores	1,494,169	435,008	0.29
Book, Periodical, & Music Stores	4,319,470	605,241	0.14
Sporting Goods, Hobby, Book, & Music Stores	15,432,418	6,904,774	0.45

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time



General Merchandise Stores	Potential	Actual Sales	Leakage/Surplus Index
Department Stores excluding leased depts.	43,406,147	30,193,323	0.70
Warehouse Clubs and Super Stores	39,572,857	5,022,369	0.13
All Other General Merchandise Stores	7,020,650	1,440,474	0.21
Other General Merchandise Stores	46,593,507	6,462,843	0.14
General Merchandise Stores	89,999,655	36,656,167	0.41

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time



Miscellaneous Store Retailers	Potential	Actual Sales	Leakage/Surplus Index
Florists	1,561,361	1,747,458	1.12
Office Supplies and Stationery Stores	4,790,965	4,493,738	0.94
Gift, Novelty, and Souvenir Stores	3,714,202	6,781,057	1.83
Office Supplies, Stationery, & Gift Stores	8,505,168	11,274,795	1.33
Used Merchandise Stores	1,813,431	1,019,179	0.56
Other Miscellaneous Store Retailers	9,173,937	11,303,990	1.23
Miscellaneous Store Retailers	21,053,899	25,345,424	1.20

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time



Foodservice and Drinking Places	Potential	Actual Sales	Leakage/Surplus Index
Full-service Restaurants	31,067,619	9,480,903	0.31
Limited-service Eating Places	28,584,321	23,515,254	0.82
Special Foodservices	5,525,415	2,679,126	0.48
Drinking Places -Alcoholic Beverages	3,087,162	538,289	0.17
Foodservice & Drinking Places	68,264,518	36,213,574	0.53

Site	Address	Analysis Geography
1	State Hwy 47 and 167th Ave Ramsey, MN 55303	12 minute drive time

### **Sources and Methodology**

Household demand estimates are derived by combining data from the Consumer Expenditures Survey by the Bureau of Labor Statistics with current household demographic estimates from Claritas. The demand estimates only account for household expenditures. Demand is defined as the estimated dollar amount spent by a household that resides in the area of analysis for a specified retail store type or merchandise line item.

Supply estimates are generated from the Census of Retail Trade, a component of the Economic Census. County-level sales tax data is allocated to low levels of geography using business sales estimates, business locations, and employee counts provided by Claritas' Business Facts® database. Supply includes all products sold at retail outlets in a specified area for a one-year period. Supply is defined as the estimated total retail sales for a retail store type or merchandise line item.

Source: Retail Market Power™ (Claritas).





# Retail Leakage and Surplus Analysis

The Retail Leakage and Surplus Analysis examines the quantitative aspect of the community's retail opportunities. It is a guide to understanding retail opportunities but it is not an analysis that indicates unconditional opportunities. The analysis is sometimes called "a gap analysis" or "a supply and demand analysis" and can aid in the following:

- \* Indicating how well the retail needs of local residents are being met
- \* Uncovering unmet demand and possible opportunities
- \* Understanding the strengths and weaknesses of the local retail sector
- \* Measuring the difference between actual and potential retail sales

## Understanding Retail Leakage

Retail leakage means that residents are spending more for products than local businesses capture. Retail sales leakage suggests that there is unmet demand in the trade area and that the community can support additional store space for that type of business.

However, retail leakage does not necessarily translate into opportunity. For example, there could be a strong competitor in a neighboring community that dominates the market for that type of product or store.

## Understanding Retail Surplus

A retail surplus means that the community's trade area is capturing the local market plus attracting non-local shoppers. A retail surplus does not necessarily mean that the community cannot support additional business. Many communities have developed strong clusters of stores that have broad geographic appeal. Examples of these types of retailers include: sporting goods stores, home furnishing stores, restaurants, and other specialty operations that become destination retailers and draw customers from outside the trade area.

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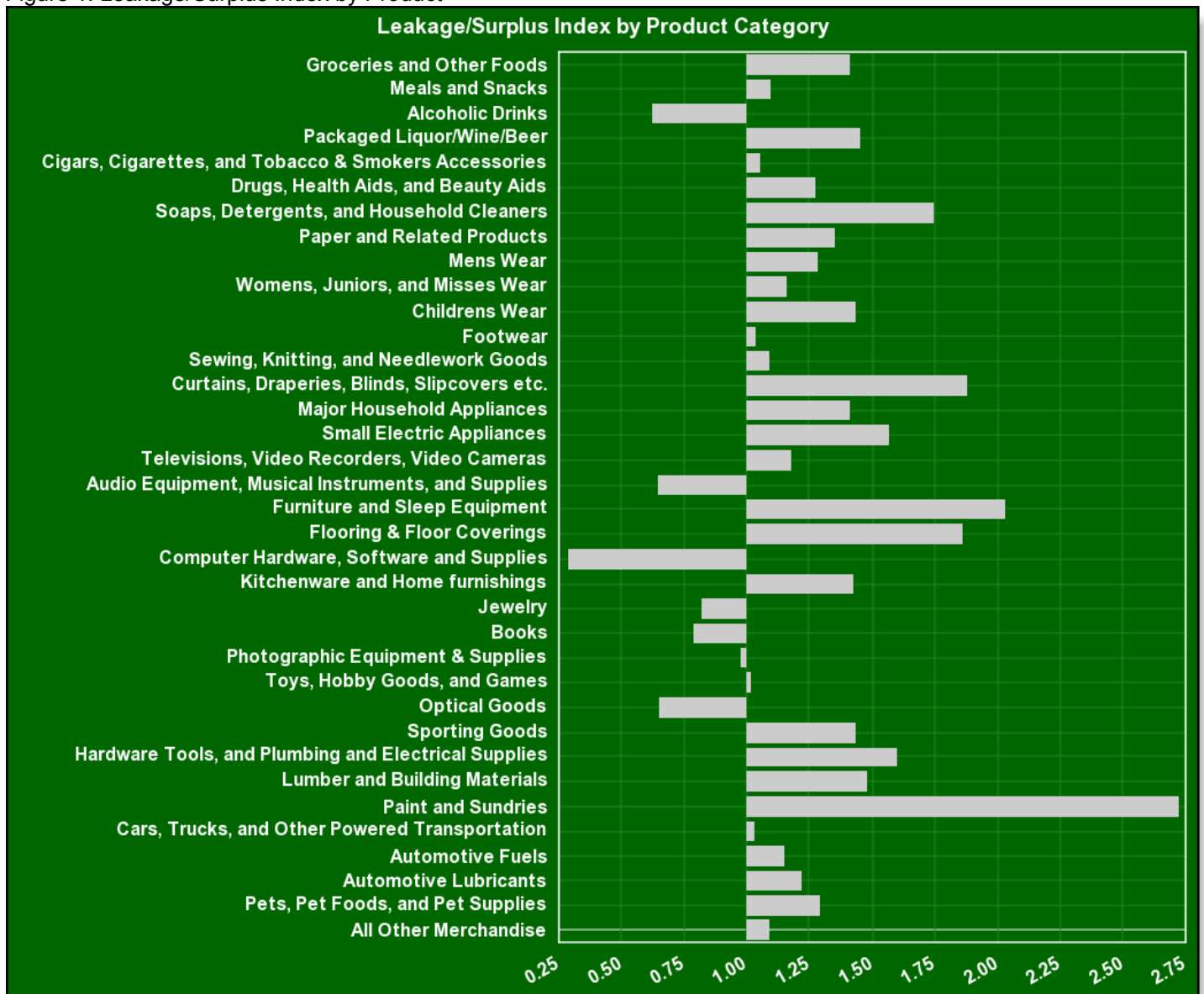
Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time

### Leakage/Surplus Index by Product

The Leakage/Surplus Index provides a relative comparison of the supply and demand across retail product categories. It is calculated by dividing actual sales by potential sales. An index greater than 1.0 means that the community is attracting retail sales (surplus) from outside the trade area. If the index is less than 1.0 it means that out-shopping is taking place and the community is not successfully drawing its own residents.

Leakage/Surplus Index (Figure 1) shows the strengths and weaknesses of a community's retail market by product.

Figure 1. Leakage/Surplus Index by Product



Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time

The sales potential and the actual sales potential by product category and the resulting index are shown in Figure 2.

Figure 2. Sales Potential and Actual Sales by Product

Product Type	Potential	Actual Sales	Leakage/Surplus Index
Groceries and Other Foods	155,668,339	219,618,808	1.4
Meals and Snacks	112,335,244	122,716,270	1.1
Alcoholic Drinks	13,471,662	8,400,432	0.6
Packaged Liquor/Wine/Beer	20,778,005	30,176,394	1.5
Cigars, Cigarettes, and Tobacco & Smokers Accessories	25,676,504	27,009,800	1.1
Drugs, Health Aids, and Beauty Aids	73,044,600	93,001,762	1.3
Soaps, Detergents, and Household Cleaners	7,549,342	13,182,893	1.7
Paper and Related Products	7,719,443	10,447,998	1.4
Mens Wear	24,814,549	31,888,185	1.3
Womens, Juniors, and Misses Wear	46,134,072	53,308,389	1.2
Childrens Wear	12,283,538	17,626,113	1.4
Footwear	18,787,848	19,425,783	1.0
Sewing, Knitting, and Needlework Goods	2,056,543	2,235,997	1.1
Curtains, Draperies, Blinds, Slipcovers etc.	8,560,235	16,072,968	1.9
Major Household Appliances	10,183,683	14,356,223	1.4
Small Electric Appliances	3,501,670	5,481,153	1.6
Televisions, Video Recorders, Video Cameras	9,086,642	10,688,665	1.2
Audio Equipment, Musical Instruments, and Supplies	14,570,163	9,366,892	0.6
Furniture and Sleep Equipment	22,581,302	45,893,118	2.0
Flooring & Floor Coverings	11,027,483	20,540,589	1.9
Computer Hardware, Software and Supplies	29,723,380	8,476,802	0.3
Kitchenware and Home furnishings	17,724,474	25,225,301	1.4
Jewelry	15,173,257	12,467,961	0.8
Books	7,292,337	5,733,850	0.8
Photographic Equipment & Supplies	3,478,498	3,389,265	1.0
Toys, Hobby Goods, and Games	11,691,721	11,867,223	1.0
Optical Goods	3,264,232	2,115,094	0.6
Sporting Goods	19,651,953	28,199,181	1.4
Hardware Tools, and Plumbing and Electrical Supplies	86,063,451	137,406,558	1.6
Lumber and Building Materials	69,345,399	102,737,789	1.5
Paint and Sundries	10,443,865	28,443,106	2.7
Cars, Trucks, and Other Powered Transportation	203,114,436	209,331,922	1.0
Automotive Fuels	93,754,035	107,529,395	1.1
Automotive Lubricants	42,893,802	52,188,837	1.2
Pets, Pet Foods, and Pet Supplies	5,779,297	7,480,332	1.3
All Other Merchandise	43,817,328	47,686,156	1.1

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time

### Leakage/Surplus Index by Major Store Type

The quantitative comparison of retail leakage and surplus in the twelve major store types shown in the chart and table below provides an initial measure of market opportunities. Combining this analysis with the knowledge of the local retail situation will take the process of identifying retail possibilities one step further.

Figure 3 provides the leakage/surplus indices and following is the sales potential and actual sales for major store types.

Figure 3. Leakage/Surplus Index and Actual and Potential Sales by Major Store Types



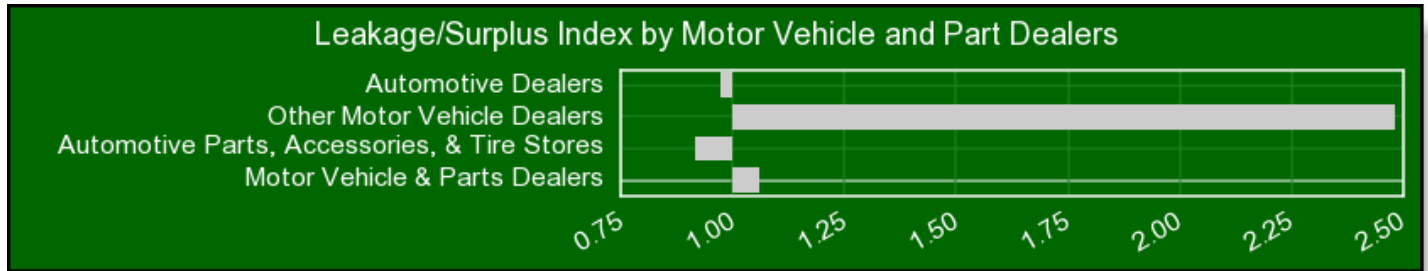
Store Type	Potential	Actual Sales	Leakage/Surplus Index
Motor Vehicle & Parts Dealers	251,781,061	266,569,160	1.06
Furniture & Home Furnishings Stores	35,478,890	70,581,222	1.99
Electronics & Appliances Stores	31,202,427	18,209,743	0.58
Building Material & Garden Equipment & Supply Dealers	154,259,516	256,104,002	1.66
Food & Beverage Stores	137,734,946	212,833,625	1.55
Health & Personal Care Stores	57,060,425	61,242,832	1.07
Clothing & Clothing Accessories Stores	60,625,638	32,693,334	0.54
Sporting Goods, Hobby, Book, & Music Stores	25,456,445	15,868,665	0.62
General Merchandise Stores	150,004,593	266,862,724	1.78
Miscellaneous Store Retailers	35,142,086	48,139,774	1.37
Foodservice & Drinking Places	116,885,829	121,339,023	1.04
GAFO	316,955,810	430,567,060	1.36
Total Retail Sales (Including Food Service & Drinking Places)	1,263,042,337	1,561,717,215	1.24

\* GAFO refers to discount retailers that typically include the following departments: general merchandise; clothing and clothing accessories; furniture and home furnishings; electronics and appliances; sporting goods, hobby, books and music; and office supplies.

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time

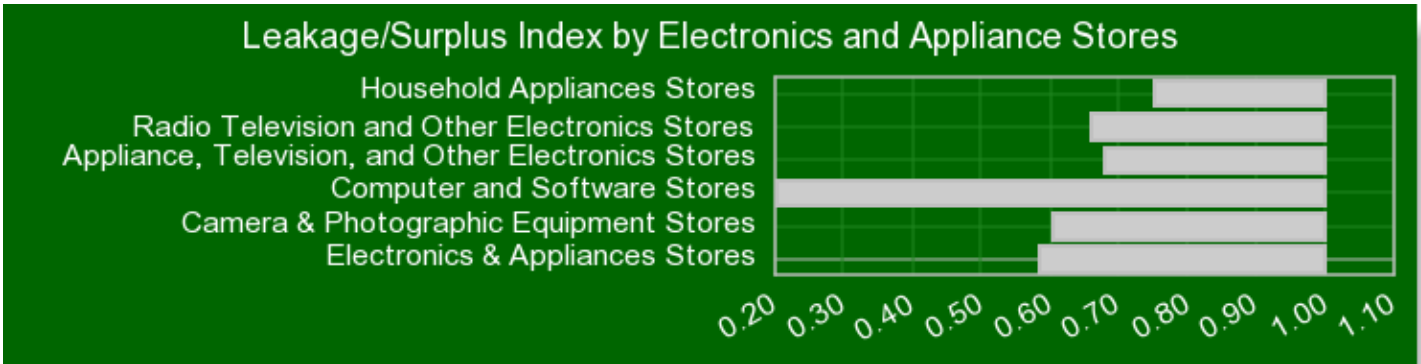
**Leakage/Surplus Analysis by Sub-Categories of Major Retail Types**

Additional leakage/surplus details are provided on subcategories of stores in each of the twelve major store types. These details can help further identify possible business expansion opportunities.



Motor Vehicle and Parts Dealers	Potential	Actual Sales	Leakage/Surplus Index
Automotive Dealers	217,884,214	212,144,520	0.97
Other Motor Vehicle Dealers	14,940,818	37,090,375	2.48
Automotive Parts, Accessories, & Tire Stores	18,956,028	17,334,263	0.91
Motor Vehicle & Parts Dealers	251,781,061	266,569,160	1.06

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time



Electronics and Appliance Stores	Potential	Actual Sales	Leakage/Surplus Index
Household Appliances Stores	5,254,952	3,953,015	0.75
Radio Television and Other Electronics Stores	18,539,684	12,236,159	0.66
Appliance, Television, and Other Electronics Stores	23,794,637	16,189,174	0.68
Computer and Software Stores	6,103,202	1,233,169	0.20
Camera & Photographic Equipment Stores	1,304,587	787,398	0.60
Electronics & Appliances Stores	31,202,427	18,209,743	0.58

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time



Furniture and Home Furnishings Stores	Potential	Actual Sales	Leakage/Surplus Index
Furniture Stores	18,603,911	40,000,979	2.15
Home Furnishing Stores	16,874,978	30,580,242	1.81
Furniture & Home Furnishings Stores	35,478,890	70,581,222	1.99

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time



Building Material, Garden Equipment and Supply Dealers	Potential	Actual Sales	Leakage/Surplus Index
Home Centers	53,351,473	161,584,014	3.03
Paint and Wallpaper Stores	3,519,220	11,098,598	3.15
Hardware Stores	11,001,766	19,254,041	1.75
Building Materials, Lumberyards	24,845,716	20,307,788	0.82
Other Building Materials Dealers	72,326,818	59,551,689	0.82
Building Material & Supply Dealers	140,199,278	251,488,343	1.79
Outdoor Power Equipment Stores	2,061,405	1,423,983	0.69
Nursery and Garden Centers	11,998,832	3,191,675	0.27
Lawn and Garden Equipment and Supplies Stores	14,060,238	4,615,658	0.33
Building Material & Garden Equipment & Supply Dealers	154,259,516	256,104,002	1.66

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time



Food and Beverage Stores	Potential	Actual Sales	Leakage/Surplus Index
Supermarkets and Other Grocery (except Convenience) Stores	117,574,365	193,255,979	1.64
Convenience Stores	6,670,371	1,365,779	0.20
Grocery Stores	124,244,737	194,621,759	1.57
Specialty Food Stores	4,067,912	2,276,685	0.56
Beer, Wine, & Liquor Stores	9,422,296	15,935,180	1.69
Food & Beverage Stores	137,734,946	212,833,625	1.55

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time



Health and Personal Care Stores	Potential	Actual Sales	Leakage/Surplus Index
Pharmacies and Drug Stores	48,774,455	55,106,384	1.13
Cosmetics, Beauty Supplies and Perfume Stores	1,993,189	58,206	0.03
Optical Goods Stores	2,738,307	1,726,430	0.63
Other Health and Personal Care Stores	3,554,473	4,351,811	1.22
Health & Personal Care Stores	57,060,425	61,242,832	1.07

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time



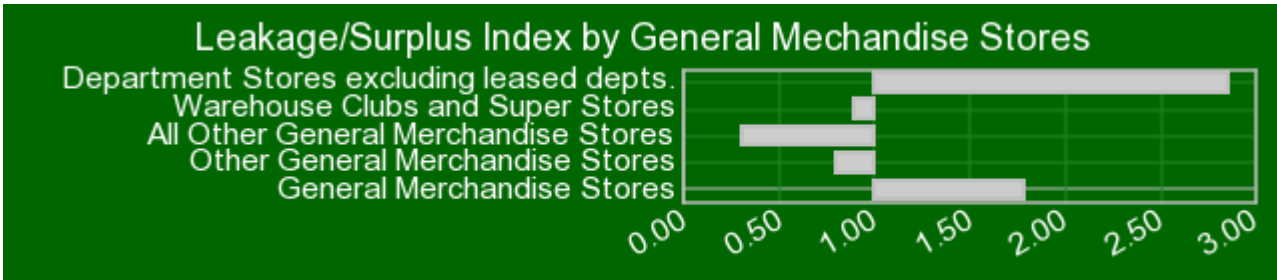
Clothing and Clothing Accessories Stores	Potential	Actual Sales	Leakage/Surplus Index
Mens Clothing Stores	2,706,839	1,769,758	0.65
Womens Clothing Stores	11,052,193	7,615,061	0.69
Childrens and Infants Clothing Stores	2,492,592	0	0.00
Family Clothing Stores	22,959,606	10,387,142	0.45
Clothing Accessories Stores	1,026,771	46,173	0.05
Other Clothing Stores	2,890,899	353,967	0.12
Clothing Stores	43,128,903	20,172,104	0.47
Shoe Stores	8,456,967	7,690,767	0.91
Jewelry Stores	8,335,627	4,830,463	0.58
Luggage, & Leather Goods Stores	704,140	0	0.00
Jewelry, Luggage, & Leather Goods Stores	9,039,768	4,830,463	0.53
Clothing & Clothing Accessories Stores	60,625,638	32,693,334	0.54

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time



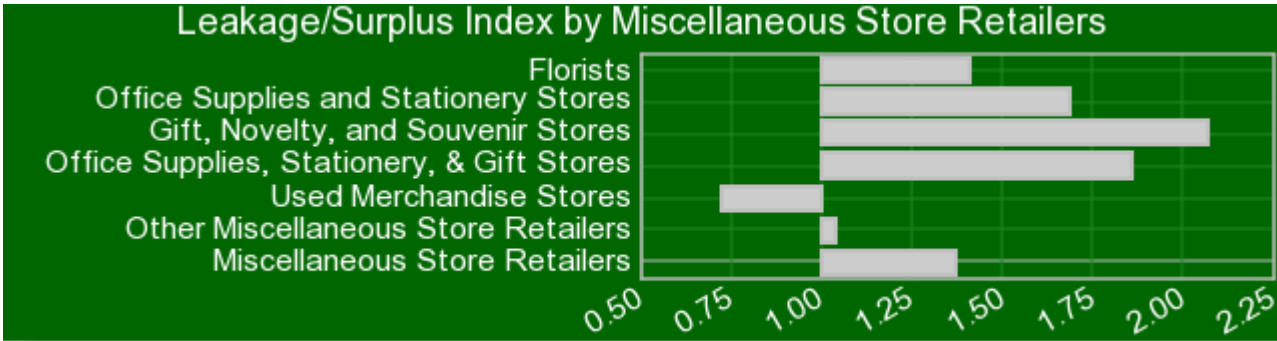
Sporting Goods, Hobby, Book and Music Stores	Potential	Actual Sales	Leakage/Surplus Index
Sporting Goods Stores	9,443,179	8,202,325	0.87
Hobby, Toys and Games Stores	5,749,767	2,087,389	0.36
Sew/Needlework/Piece Goods Stores	1,295,649	1,128,311	0.87
Musical Instrument and Supplies Stores	1,677,191	877,284	0.52
Sporting Goods, Hobby, & Musical Instrument Stores	18,165,787	12,295,310	0.68
Book Stores	4,447,672	3,018,561	0.68
News Dealers and Newsstands	289,348	0	0.00
Book Stores and News Dealers	4,737,021	3,018,561	0.64
Prerecorded Tape, Compact Disc, and Record Stores	2,553,637	554,793	0.22
Book, Periodical, & Music Stores	7,290,658	3,573,354	0.49
Sporting Goods, Hobby, Book, & Music Stores	25,456,445	15,868,665	0.62

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time



General Merchandise Stores	Potential	Actual Sales	Leakage/Surplus Index
Department Stores excluding leased depts.	71,523,775	204,210,171	2.86
Warehouse Clubs and Super Stores	66,879,971	59,218,558	0.89
All Other General Merchandise Stores	11,600,846	3,433,994	0.30
Other General Merchandise Stores	78,480,817	62,652,553	0.80
General Merchandise Stores	150,004,593	266,862,724	1.78

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time



Miscellaneous Store Retailers	Potential	Actual Sales	Leakage/Surplus Index
Florists	2,533,834	3,579,452	1.41
Office Supplies and Stationery Stores	8,000,027	13,534,338	1.69
Gift, Novelty, and Souvenir Stores	6,187,787	12,817,032	2.07
Office Supplies, Stationery, & Gift Stores	14,187,814	26,351,370	1.86
Used Merchandise Stores	2,982,278	2,157,900	0.72
Other Miscellaneous Store Retailers	15,438,158	16,051,051	1.04
Miscellaneous Store Retailers	35,142,086	48,139,774	1.37

Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time



Foodservice and Drinking Places	Potential	Actual Sales	Leakage/Surplus Index
Full-service Restaurants	53,210,694	48,584,771	0.91
Limited-service Eating Places	48,924,313	65,873,607	1.35
Special Foodservices	9,446,474	6,079,168	0.64
Drinking Places -Alcoholic Beverages	5,304,346	801,477	0.15
Foodservice & Drinking Places	116,885,829	121,339,023	1.04

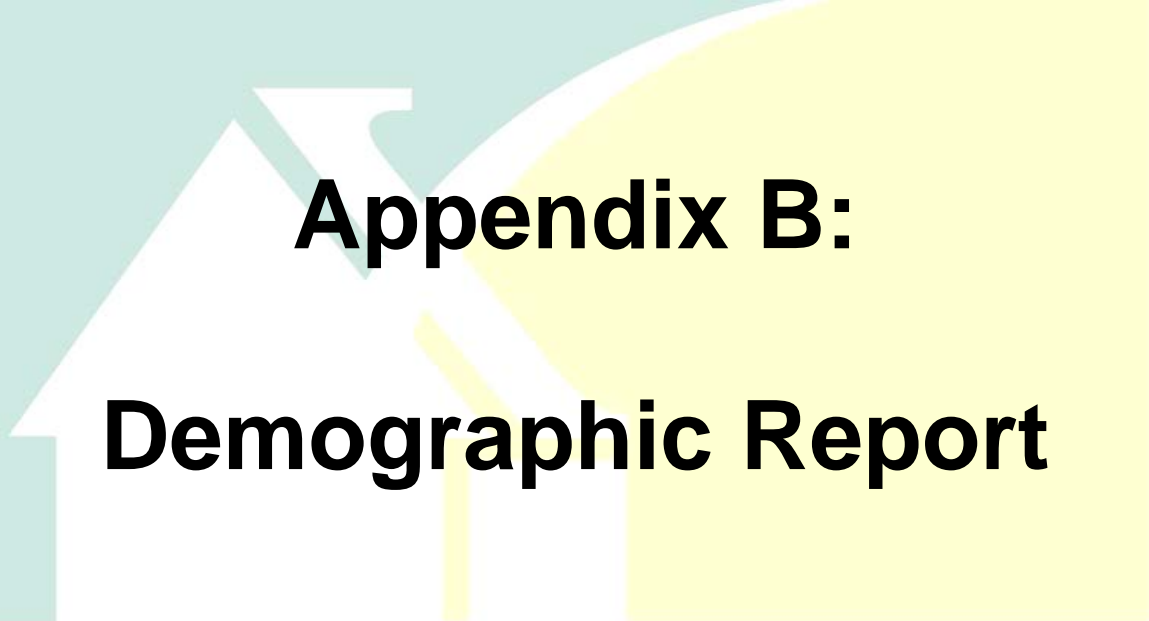
Site	Address	Analysis Geography
2	Armstrong Blvd and Sunwood Dr Ramsey, MN 55303	12 minute drive time

### **Sources and Methodology**

Household demand estimates are derived by combining data from the Consumer Expenditures Survey by the Bureau of Labor Statistics with current household demographic estimates from Claritas. The demand estimates only account for household expenditures. Demand is defined as the estimated dollar amount spent by a household that resides in the area of analysis for a specified retail store type or merchandise line item.

Supply estimates are generated from the Census of Retail Trade, a component of the Economic Census. County-level sales tax data is allocated to low levels of geography using business sales estimates, business locations, and employee counts provided by Claritas' Business Facts® database. Supply includes all products sold at retail outlets in a specified area for a one-year period. Supply is defined as the estimated total retail sales for a retail store type or merchandise line item.

Source: Retail Market Power™ (Claritas).



**Appendix B:**  
**Demographic Report**



**Analysis Geography:** State Hwy 47 & 167th Ave  
Ramsey, MN

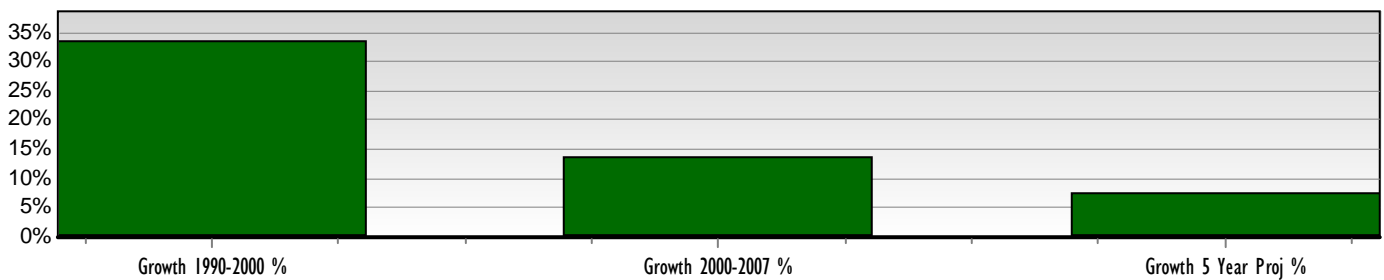
**Date:** 8/17/2008

## Population Profile

**12 Min  
Drive Time**

2012 Projection	45,230
2007 Estimate	42,128
2000 Census	37,027
1990 Census	27,743

### Population Change



## Work Place Population

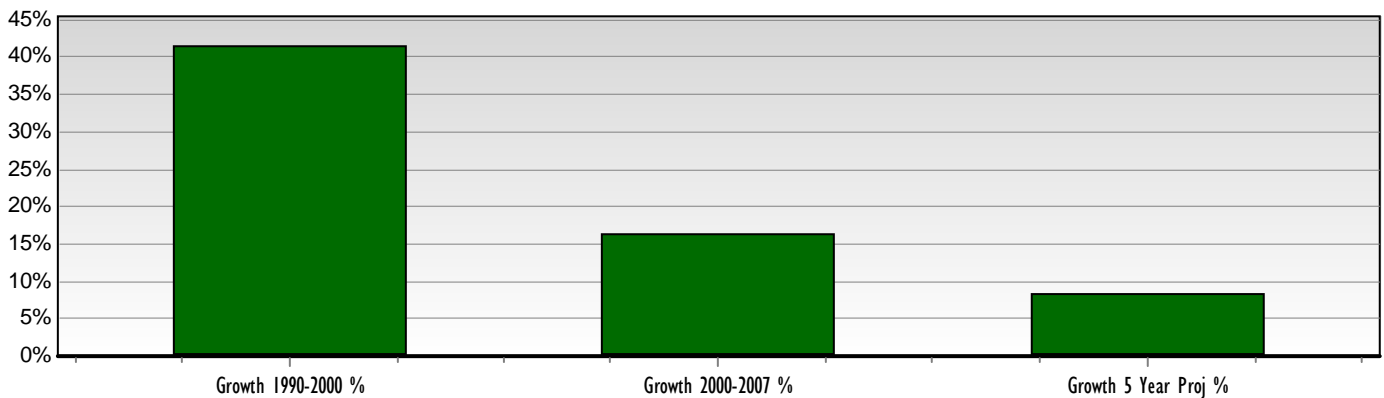
**12 Min  
Drive Time**

Total	24,557
-------	--------

## Household Profile

2012 Projection	15,956
2007 Estimate	14,733
2000 Census	12,675
1990 Census	8,960

### Household Change

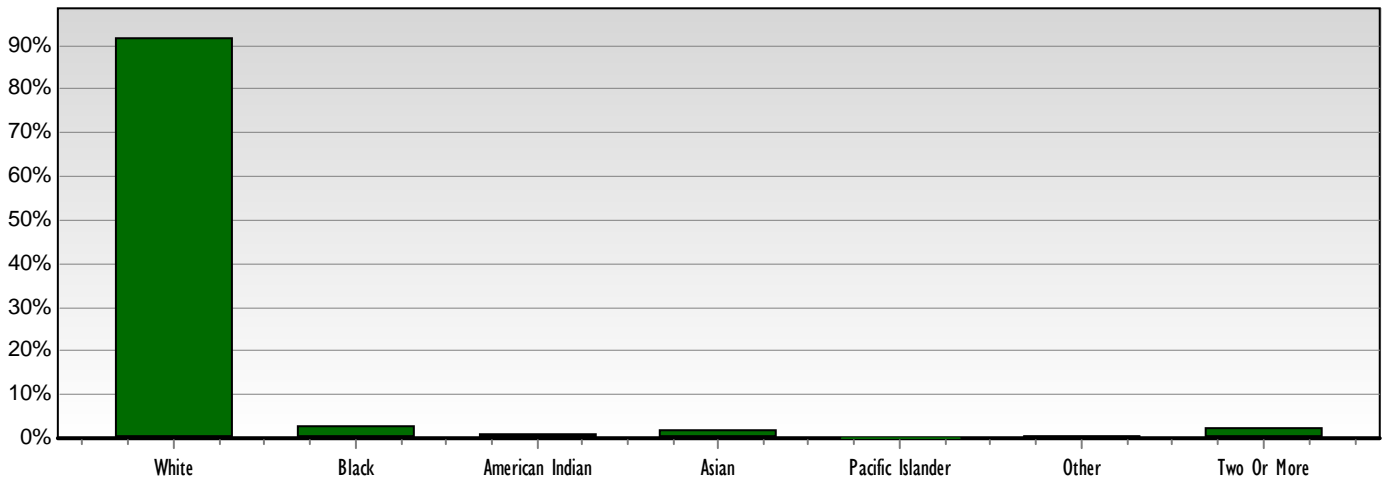


**Analysis Geography:** State Hwy 47 & 167th Ave  
Ramsey, MN

**Date:** 8/17/2008

<b>Population By Race (Current)</b>	<b>12 Min Drive Time</b>
White	38,600
Black	1,189
American Indian	306
Asian	828
Pacific Islander	7
Other	255
Two Or More	943
<b>Total Population By Race</b>	<b>42,128</b>

**Population By Race (Current)**



<b>Population By Hispanic Origin (Current)</b>	<b>12 Min Drive Time</b>
Hispanic Origin	1,088
Non Hispanic Origin	41,040

**Analysis Geography:** State Hwy 47 & 167th Ave  
Ramsey, MN

**Date:** 8/17/2008

## Population By Age (Current)

**12 Min  
Drive Time**

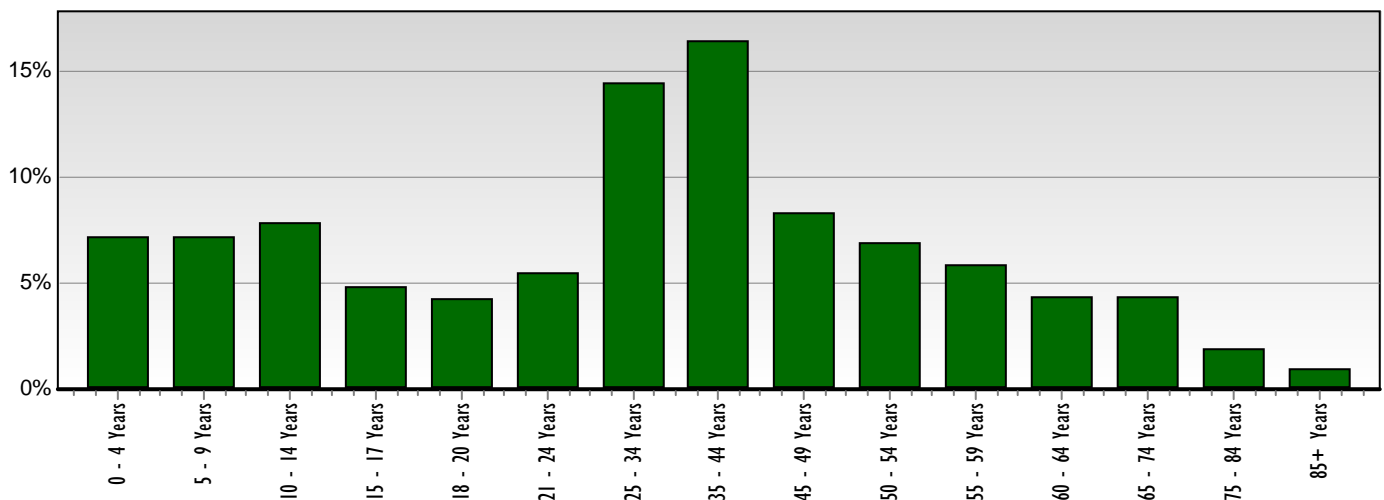
0 to 4 years	3,019
5 to 9 years	3,027
10 to 14 years	3,292
15 to 17 years	2,037
18 to 20 years	1,777
21 to 24 years	2,293
25 to 34 years	6,071
35 to 44 years	6,914
45 to 49 years	3,494
50 to 54 years	2,910
55 to 59 years	2,462
60 to 64 years	1,818
65 to 74 years	1,840
75 to 84 years	791
85+ Years	383

## Total Population By Age

**42,128**

Average Age	34.4
Median Age	35.0

## Population By Age (Current)

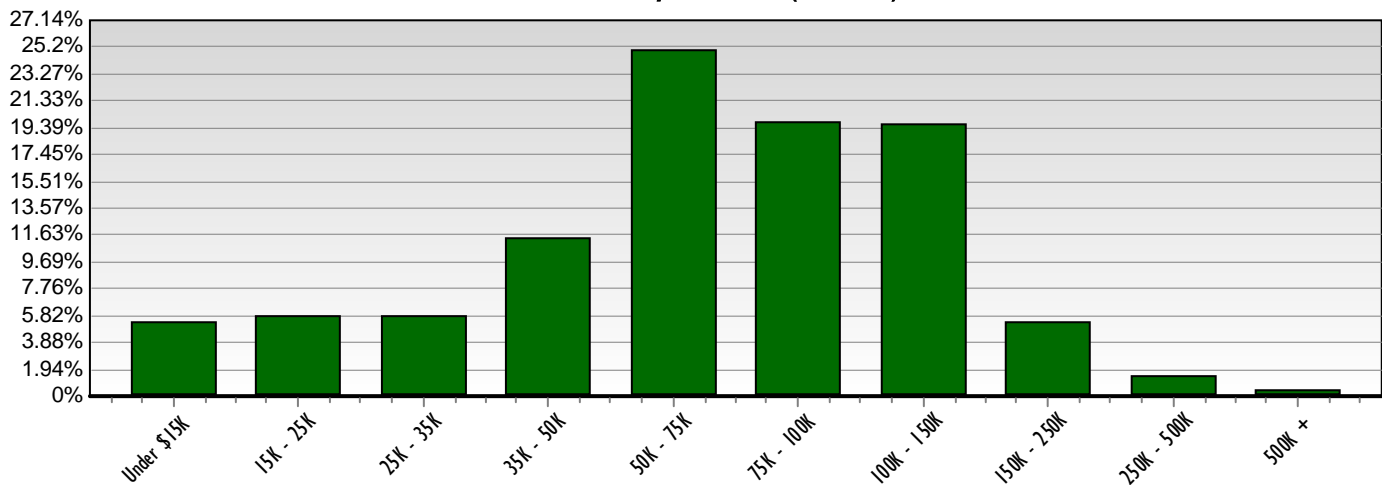


**Analysis Geography:** State Hwy 47 & 167th Ave  
Ramsey, MN

**Date:** 8/17/2008

Households By Income (Current)	12 Min Drive Time
Under \$15,000	793
\$15,000 to \$24,999	856
\$25,000 to \$34,999	852
\$35,000 to \$49,999	1,679
\$50,000 to \$74,999	3,680
\$75,000 to \$99,999	2,914
\$100,000 to \$149,999	2,888
\$150,000 to \$249,999	781
\$250,000 to \$499,999	220
\$500,000 +	70
<b>Total Households By Income</b>	<b>14,733</b>
Average Household Income	\$83,052
Per Capita Income	\$30,393
Median Household Income	\$71,827

**Households By Income (Current)**



**Analysis Geography:** State Hwy 47 & 167th Ave  
Ramsey, MN

**Date:** 8/17/2008

## Housing Units By Occupancy (Current) 12 Min Drive Time

Owner - Occupied	80.0%
Renter - Occupied	17.8%
Vacant	2.2%

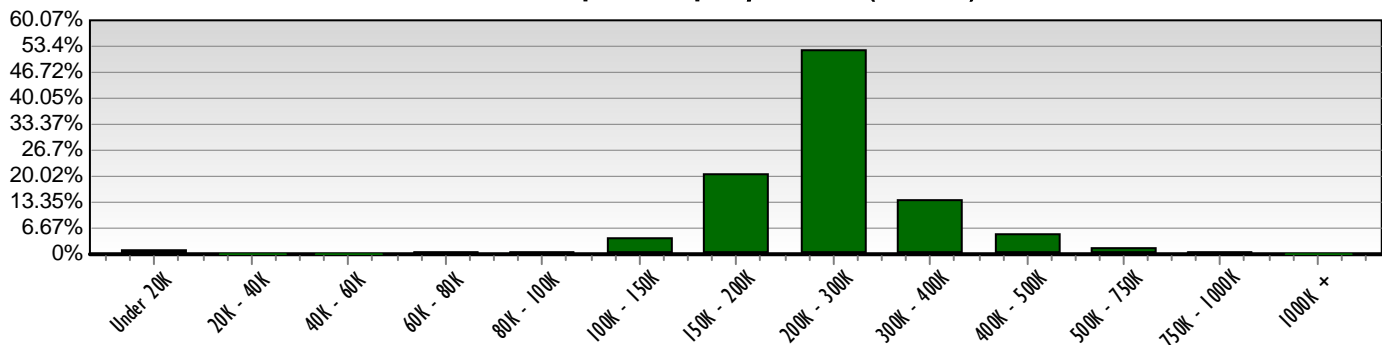
## Owner - Occupied Property Values (Current)

Under \$20,000	111
\$20,000 to \$39,999	18
\$40,000 to \$59,999	18
\$60,000 to \$79,999	43
\$80,000 to \$99,999	34
\$100,000 to \$149,999	503
\$150,000 to \$199,999	2,472
\$200,000 to \$299,999	6,308
\$300,000 to \$399,999	1,639
\$400,000 to \$499,999	625
\$500,000 to \$749,999	205
\$750,000 to \$999,999	39
\$1,000,000 +	30

**Total Owner - Occupied Property Values** 12,045

**Median Property Value** 228,066

### Owner - Occupied Property Values (Current)



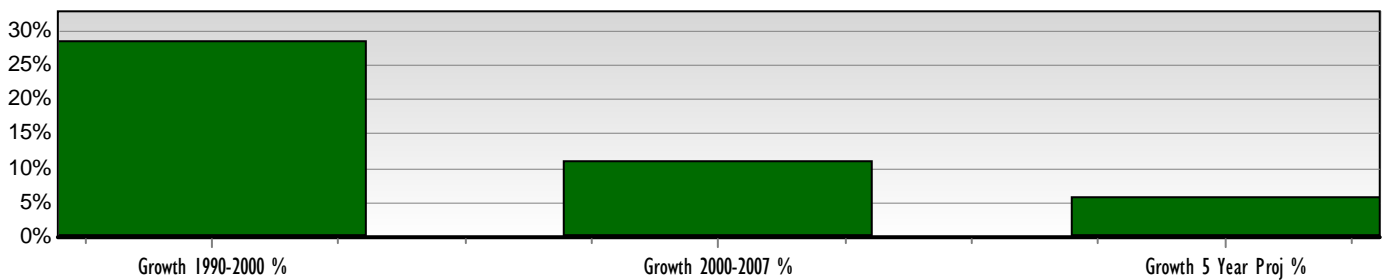


**Analysis Geography:** Armstrong Blvd & Sunwood Dr  
Ramsey, MN

**Date:** 8/17/2008

Population Profile	12 Min Drive Time
2012 Projection	38,802
2007 Estimate	36,651
2000 Census	32,969
1990 Census	25,670

### Population Change

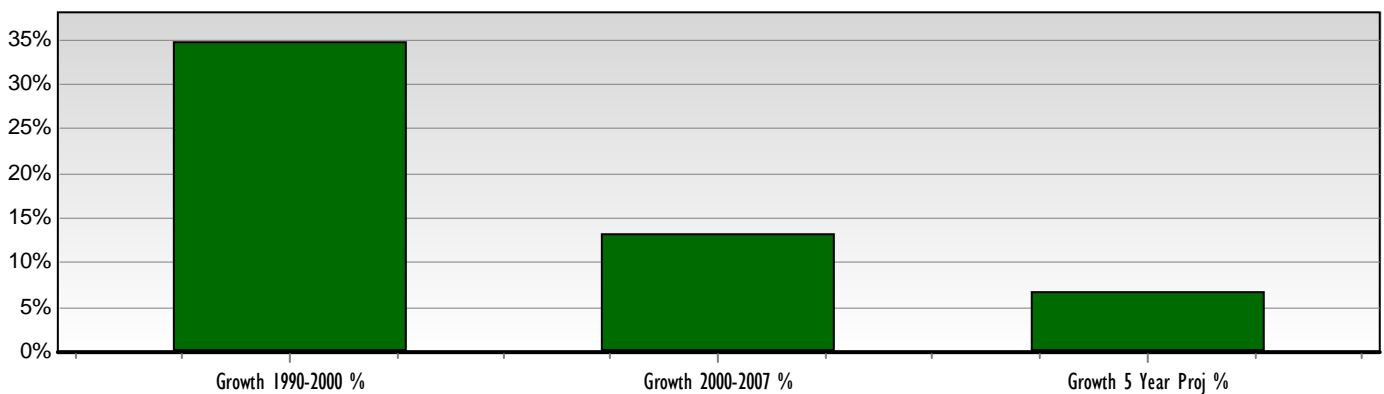


Work Place Population	12 Min Drive Time
Total	24,390

### Household Profile

2012 Projection	14,474
2007 Estimate	13,554
2000 Census	11,960
1990 Census	8,877

### Household Change

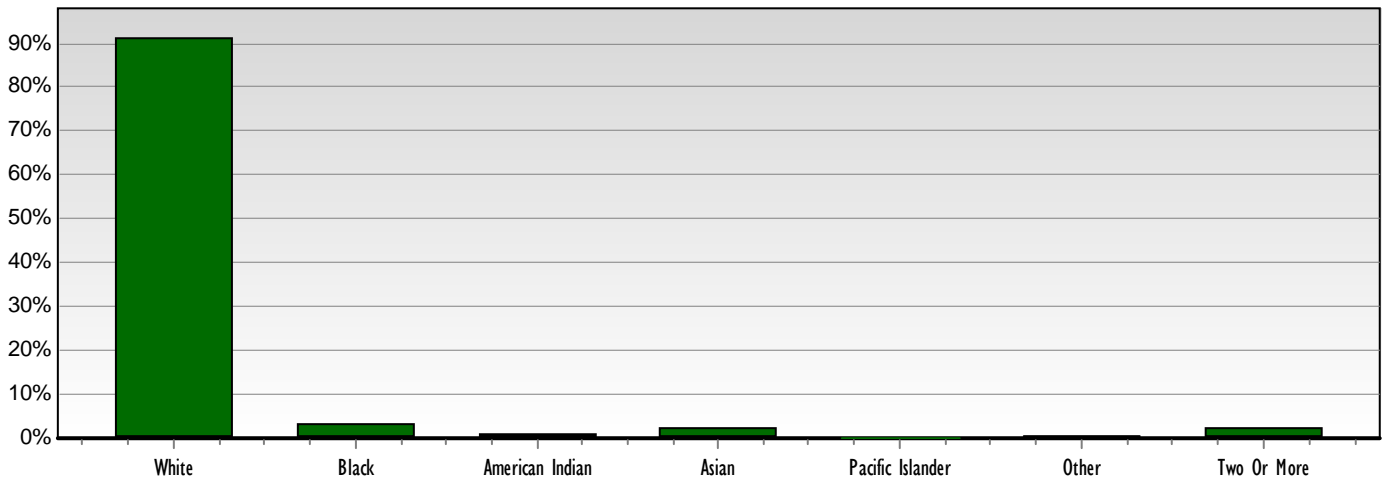


**Analysis Geography:** Armstrong Blvd & Sunwood Dr  
Ramsay, MN

**Date:** 8/17/2008

<b>Population By Race (Current)</b>		<b>12 Min Drive Time</b>
White	33,410	
Black	1,101	
American Indian	290	
Asian	756	
Pacific Islander	13	
Other	232	
Two Or More	849	
<b>Total Population By Race</b>		<b>36,651</b>

**Population By Race (Current)**



<b>Population By Hispanic Origin (Current)</b>		<b>12 Min Drive Time</b>
Hispanic Origin	999	
Non Hispanic Origin	35,652	

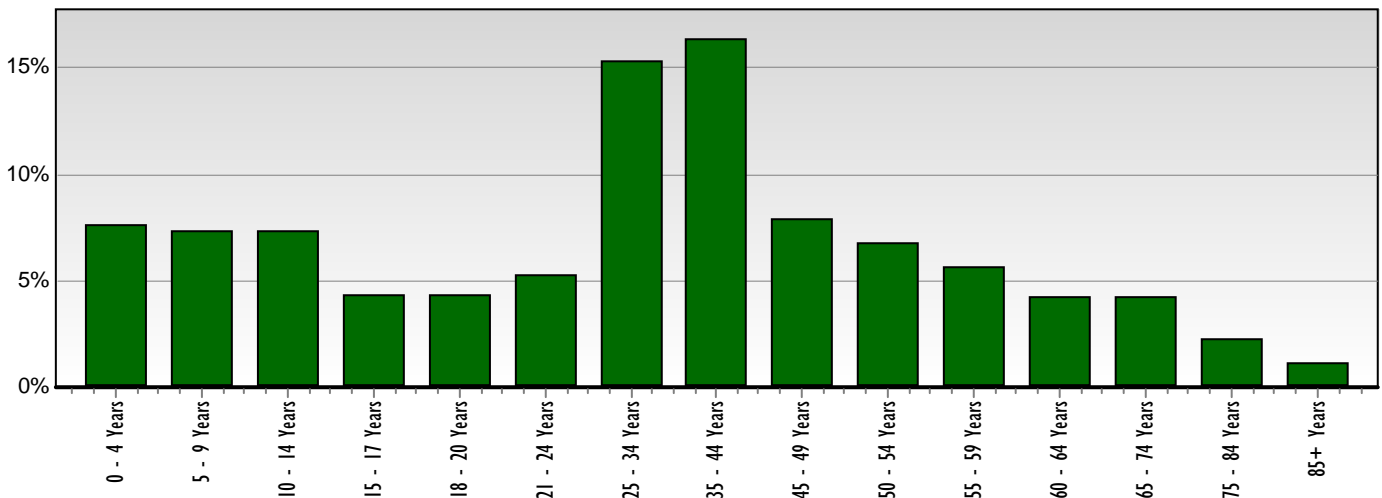
**Analysis Geography:** Armstrong Blvd & Sunwood Dr  
Ramsay, MN

**Date:** 8/17/2008

<b>Population By Age (Current)</b>	<b>12 Min Drive Time</b>
0 to 4 years	2,797
5 to 9 years	2,675
10 to 14 years	2,679
15 to 17 years	1,575
18 to 20 years	1,572
21 to 24 years	1,934
25 to 34 years	5,609
35 to 44 years	5,996
45 to 49 years	2,892
50 to 54 years	2,477
55 to 59 years	2,076
60 to 64 years	1,534
65 to 74 years	1,566
75 to 84 years	840
85+ Years	429

<b>Total Population By Age</b>	<b>36,651</b>
Average Age	34.6
Median Age	34.8

**Population By Age (Current)**

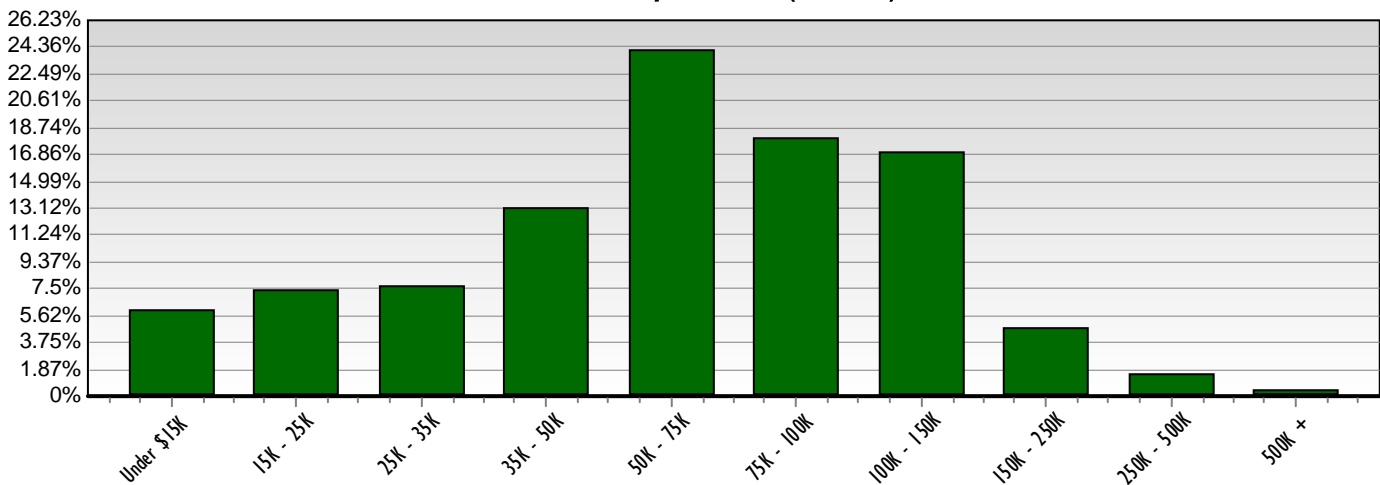


**Analysis Geography:** Armstrong Blvd & Sunwood Dr  
Ramsay, MN

**Date:** 8/17/2008

Households By Income (Current)	12 Min Drive Time
Under \$15,000	808
\$15,000 to \$24,999	997
\$25,000 to \$34,999	1,038
\$35,000 to \$49,999	1,770
\$50,000 to \$74,999	3,272
\$75,000 to \$99,999	2,446
\$100,000 to \$149,999	2,308
\$150,000 to \$249,999	634
\$250,000 to \$499,999	215
\$500,000 +	66
<b>Total Households By Income</b>	<b>13,554</b>
Average Household Income	\$78,691
Per Capita Income	\$30,604
Median Household Income	\$67,373

**Households By Income (Current)**



**Analysis Geography:** Armstrong Blvd & Sunwood Dr  
Ramsay, MN

**Date:** 8/17/2008

**Housing Units By Occupancy (Current)** **12 Min Drive Time**

Owner - Occupied	72.5%
Renter - Occupied	25.1%
Vacant	2.5%

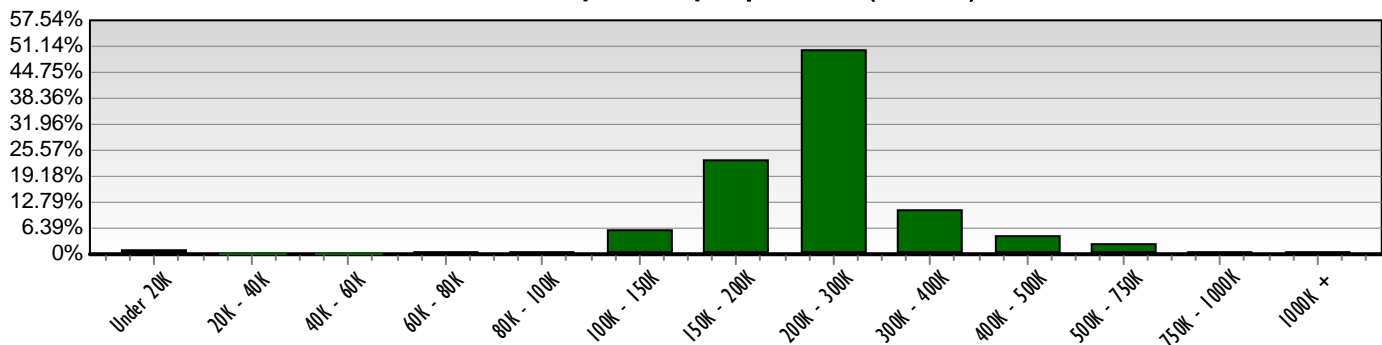
**Owner - Occupied Property Values (Current)**

Under \$20,000	105
\$20,000 to \$39,999	12
\$40,000 to \$59,999	9
\$60,000 to \$79,999	34
\$80,000 to \$99,999	48
\$100,000 to \$149,999	601
\$150,000 to \$199,999	2,329
\$200,000 to \$299,999	5,051
\$300,000 to \$399,999	1,068
\$400,000 to \$499,999	466
\$500,000 to \$749,999	253
\$750,000 to \$999,999	56
\$1,000,000 +	38

**Total Owner - Occupied Property Values** **10,070**

**Median Property Value** **217,284**

**Owner - Occupied Property Values (Current)**





# Retail Site Assessment

July 2011

**DRAFT**

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Appendix A: Leakage and Demand Analysis	
Appendix B: Segmentation Guide	

## Buxton CommunityID Staff

Jennifer Kalil, Business Development Manager, [jkalil@buxtonco.com](mailto:jkalil@buxtonco.com)

Diana Binz, Account Executive, [dbinz@buxtonco.com](mailto:dbinz@buxtonco.com)

Philip Davis, Manager/Senior GIS Analyst, [pdavis@buxtonco.com](mailto:pdavis@buxtonco.com)

Scott Place, Senior GIS Analyst, [splace@buxtonco.com](mailto:splace@buxtonco.com)

All Buxton personnel may be reached by phone at 817.332.3681

## Selecting Ramsey's Retail Site

To begin the CommunityID process, the City of Ramsey selected two sites to be analyzed for possible retail development or revitalization. The locations of the two sites are shown on the following page.

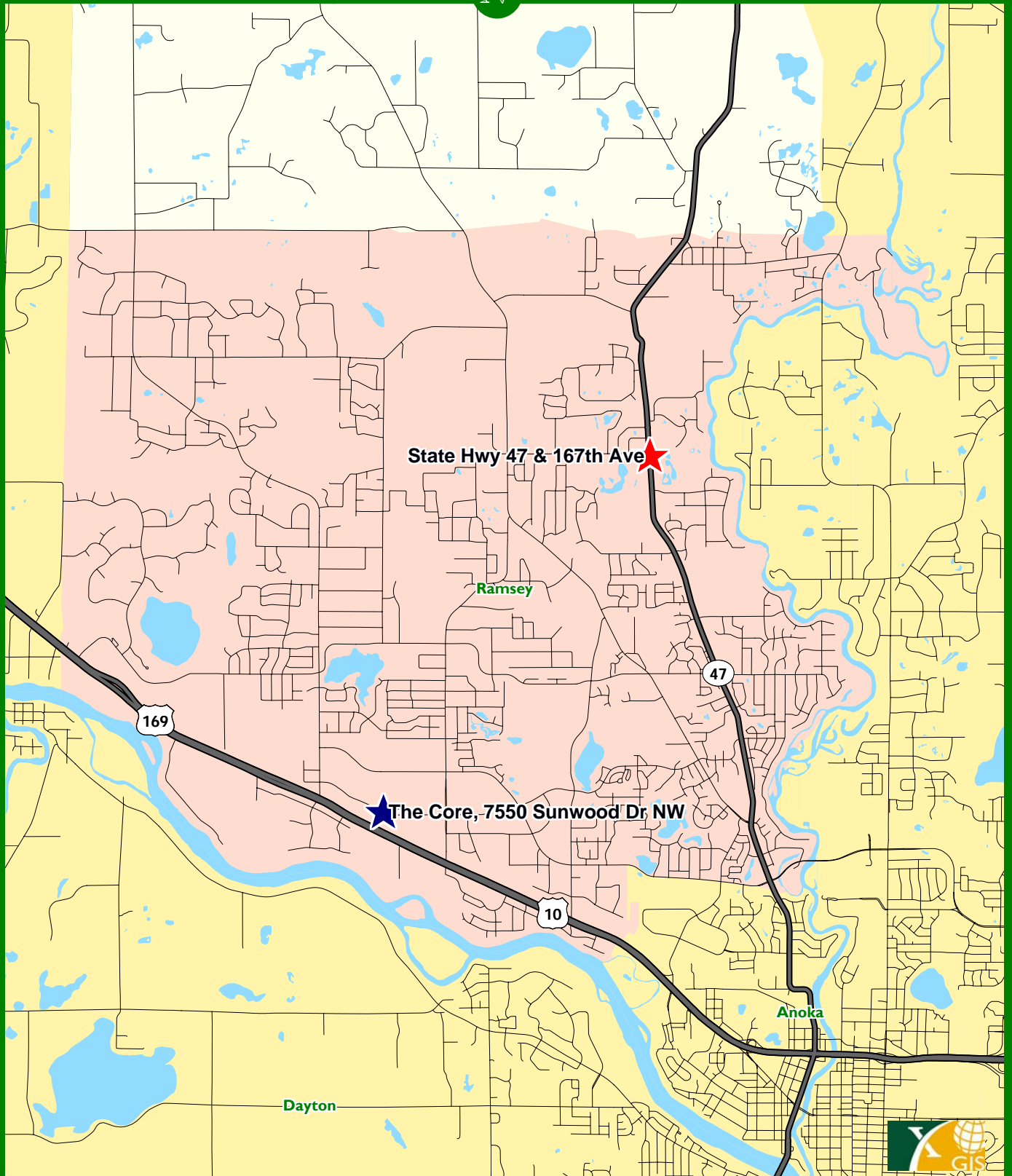
Buxton has examined the retail potential of the two sites based on the following analyses:

- A primary drive-time trade area was delineated for each site
- The customers in each trade area were segmented according to buying habits and lifestyles
- A profile of Ramsey's customers within each of the two trade areas was developed
- The surplus and leakage for 11 major store types and 49 minor store types were determined for the trade area

The purpose of these analyses is to develop Ramsey's Customer Profile. The Customer Profile is a snapshot of the customers that reside in Ramsey's trade area. Even though these consumers are complex and diverse, Buxton is able to capture and catalogue the extent to which potential demand for a retailer's goods and services are being met within the trade area.

By overlaying Ramsey's Customer Profile with over 4,500 retail matching profiles in Buxton's proprietary database, we are able to identify major categories of retail that are candidates for location in Ramsey. This matching provides the basis for determining Ramsey's viability to attract retailers and restaurants and forms the basis for Buxton's recommendations and conclusions.

With this analysis and Buxton's recommendations, Ramsey can make a more informed decision about investments in infrastructure and can focus resources on areas of higher retail development potential.



# Ramsey, Minnesota: Overview



### Shopping Centers

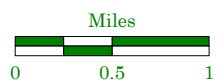
GLA in thousands

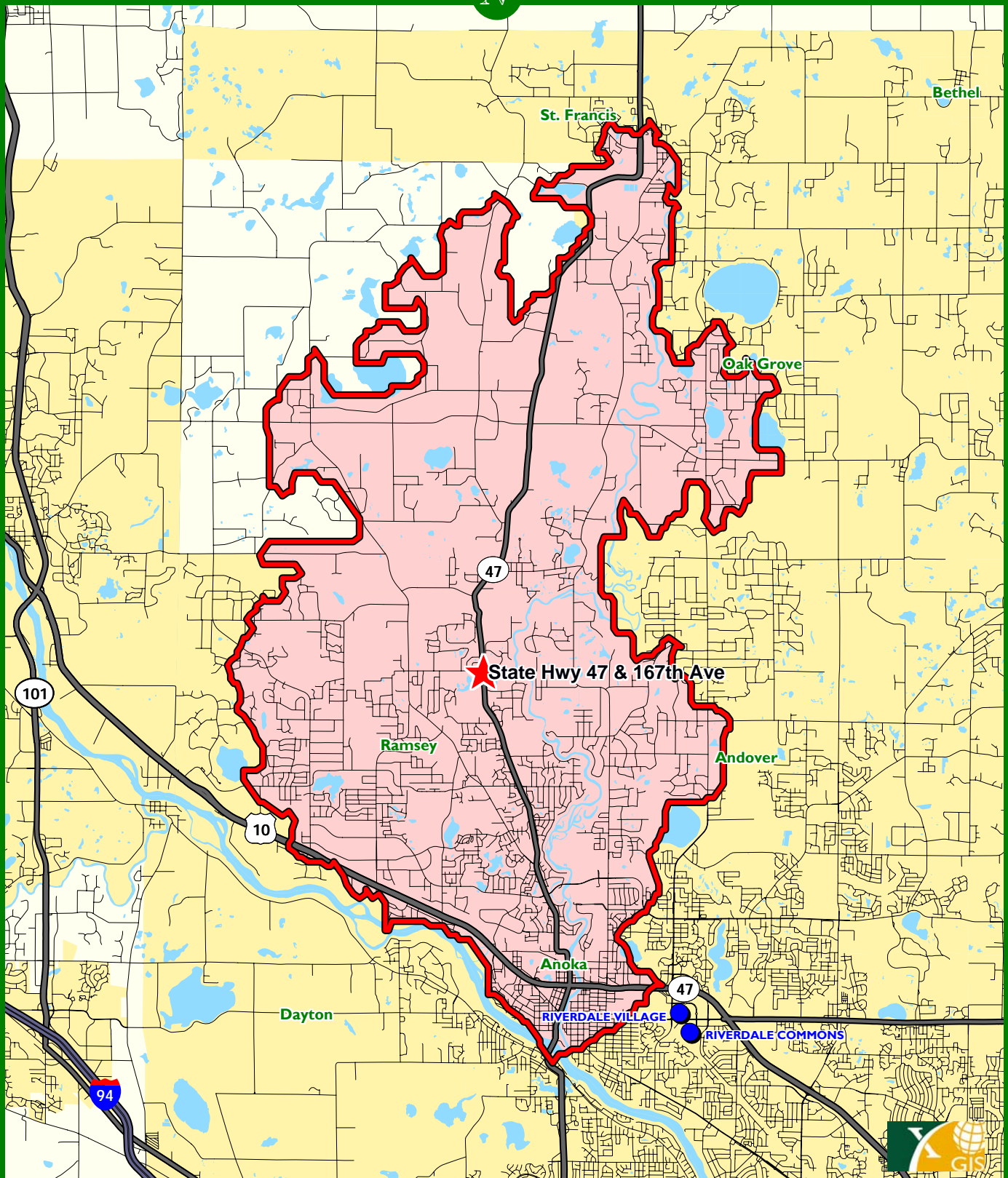


City Limits

Site 2

Site 1





# Ramsey, Minnesota: Trade Area



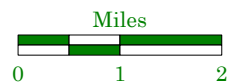
### Shopping Centers

GLA in thousands



 12 Minute Drive Time

 Site 1



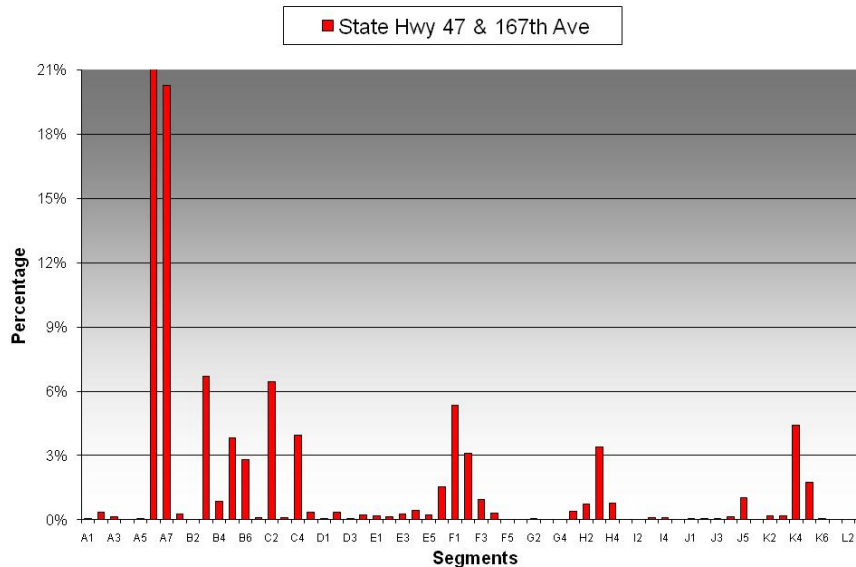
## Site 1 Analysis: State Highway 47 & 167<sup>th</sup> Avenue

### Drive-Time Trade Area

The map on the previous page depicts the primary trade area for Site 1. The primary trade area consists of a twelve-minute polygon, determined by Buxton's proprietary drive-time technology.

### Psychographics

The psychographic profile of the households within a twelve-minute drive-time of Site 1 is presented below.



Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000; Census Estimates and Projections 2008 Data

### Dominant Segments

A segment that represents at least three percent of a trade area is a dominant segment. By determining dominant segments and reviewing their segment descriptions, lifestyle habits and preferences can be identified. Please refer to Appendix C for additional segment description information.

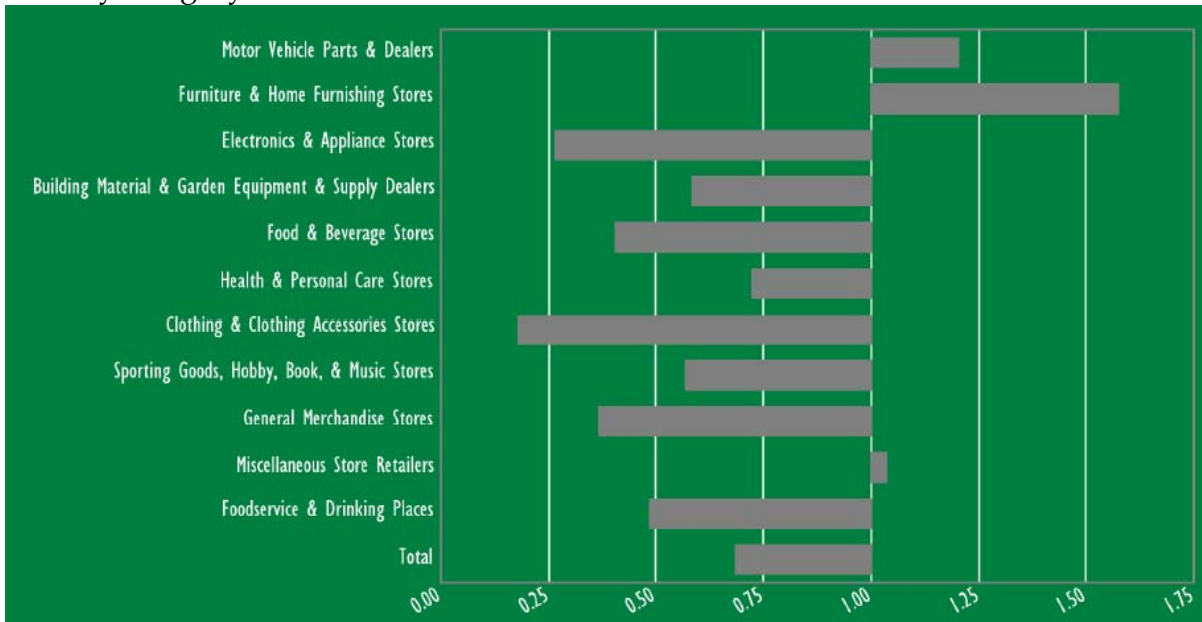
Dominant Segments	Description	Households
A06	Small-town Success	5,050
A07	New Suburbia Families	3,786
B03	Urban Commuter Families	1,249
B05	Second-generation Success	711
C02	Prime Middle America	1,208
C04	Family Convenience	741
F01	Steadfast Conservatives	999
F02	Moderate Conventionalists	581
H03	Stable Careers	639
K04	Urban Diversity	822

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## Site 1 Analysis (continued)

### Leakage Analysis

The following table represents an overview by store type of the leakage or surplus within the studied trade area. This is represented by an index with 1.0 being the baseline. A leakage is reflected by an index less than 1.0 and a surplus is reflected by an index greater than 1.0. Please see Appendix A for detailed demand and actual sales by category.

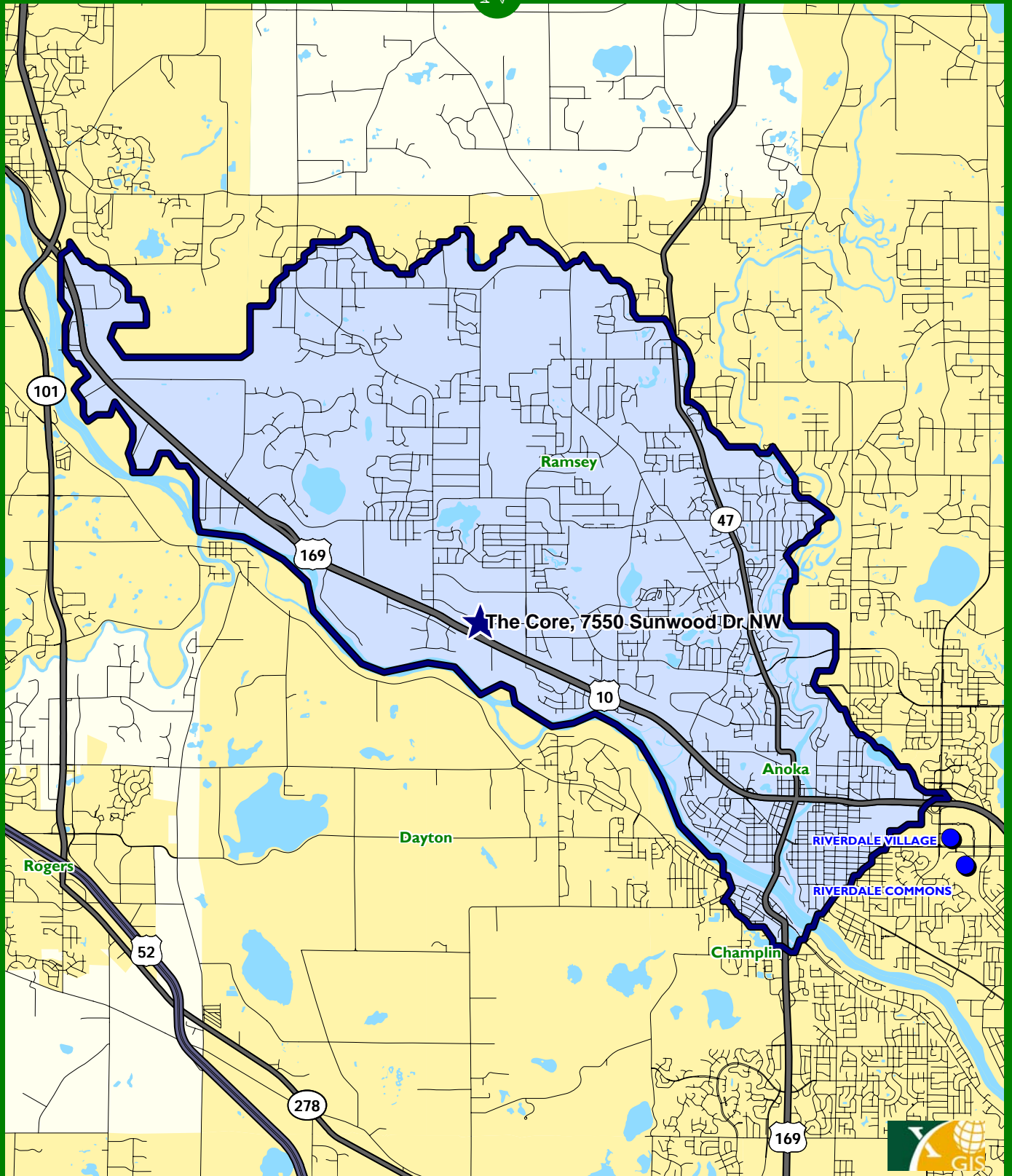


Source: Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000; Census Estimates and Projections 2008 Data

The following table presents the trade potential variables for Site 1:

Trade Potential Variables	Site 1
Estimated Household Count	18,678
Number of Households in Dominant Segments	15,786
Traffic Count	9,600
Total Demand	\$629,316,309
Total Supply	\$432,123,888
Leakage	(\$197,192,421)

Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000; Census Estimates and Projections 2008 Data



# Ramsey, Minnesota: Trade Area



### Shopping Centers

GLA in thousands



 12 Minute Drive Time

 Site 2

Miles



0 1 2

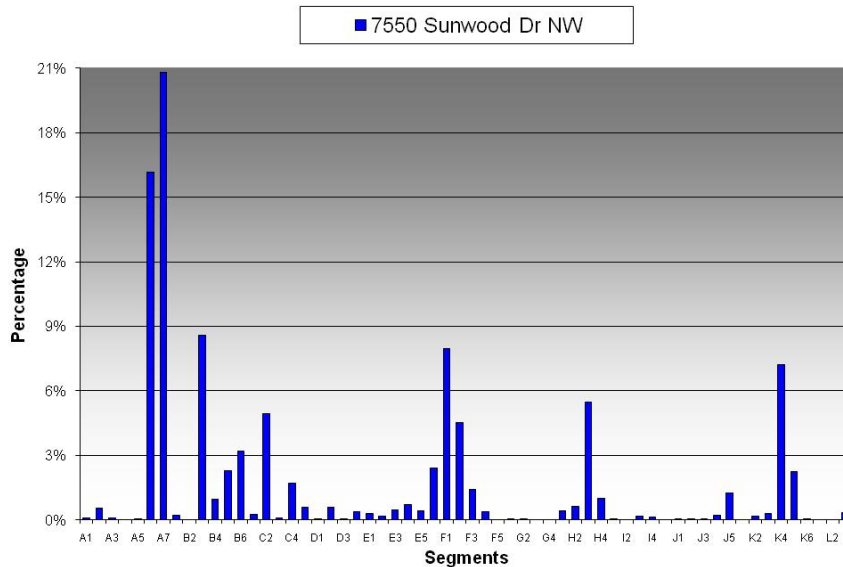
## Site 2 Analysis: 7550 Sunwood Drive NW

### Drive-Time Trade Area

The map on the previous page depicts the primary trade area for Site 2. The primary trade area consists of a twelve-minute polygon, determined by Buxton’s proprietary drive-time technology.

### Psychographics

The psychographic profile of the households within a twelve-minute drive-time of Site 2 is presented below.



Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000: Census Estimates and Projections 2008 Data

### Dominant Segments

A segment that represents at least three percent of a trade area is a dominant segment. By determining dominant segments and reviewing their segment descriptions, lifestyle habits and preferences can be identified. Please refer to Appendix C for additional segment description information.

Dominant Segments	Description	Households
A06	Small-town Success	2,188
A07	New Suburbia Families	2,812
B03	Urban Commuter Families	1,158
B06	Successful Suburbia	430
C02	Prime Middle America	669
F01	Steadfast Conservatives	1,074
F02	Moderate Conventionalists	613
H03	Stable Careers	742
K04	Urban Diversity	973

Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000: Census Estimates and Projections 2008 Data

## Site 2 Analysis (continued)

### Leakage Analysis

The following table represents an overview by store type of the leakage or surplus within the studied trade area. This is represented by an index with 1.0 being the baseline. A leakage is reflected by an index less than 1.0 and a surplus is reflected by an index greater than 1.0. Please see Appendix A for detailed demand and actual sales by category.



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The following table presents the trade potential variables for Site 2:

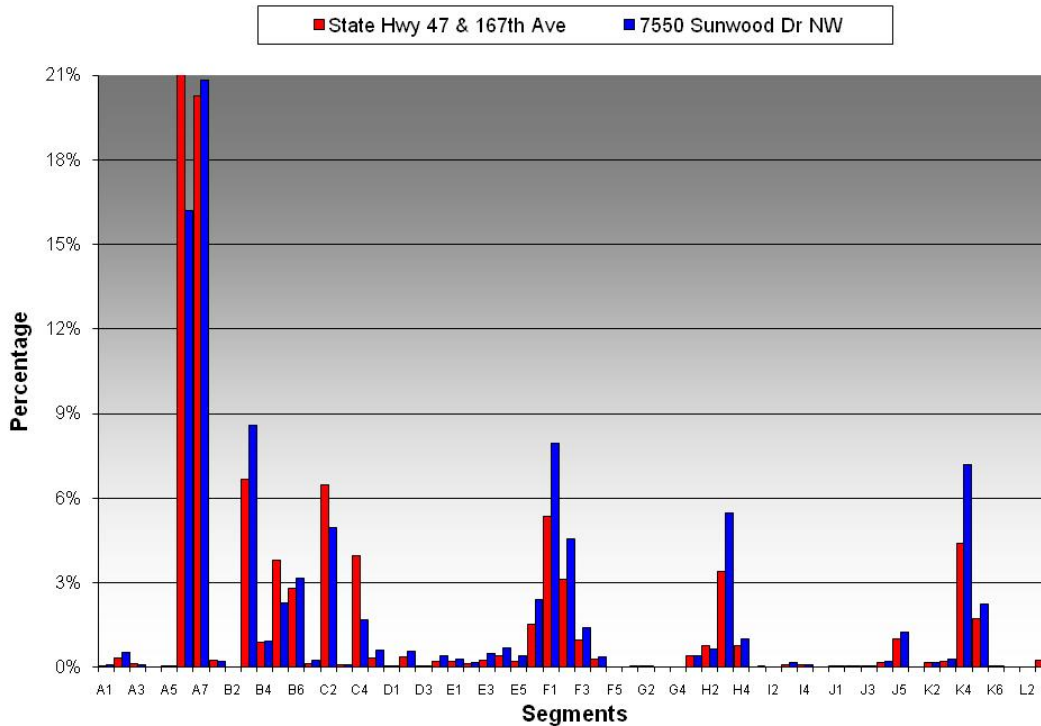
Trade Potential Variables	Site 2
Estimated Household Count	13,514
Number of Households in Dominant Segments	10,659
Traffic Count	37,500
Total Demand	\$955,227,451
Total Supply	\$1,175,177,367
Surplus	\$219,949,916

Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000: Census Estimates and Projections 2008 Data

## Site Comparison

### Trade Area Segmentation

This side by side comparison of the two trade areas shows the compositions and characteristics of the households to be very similar. This is not unusual and can be expected in an area with potential sites in close proximity.

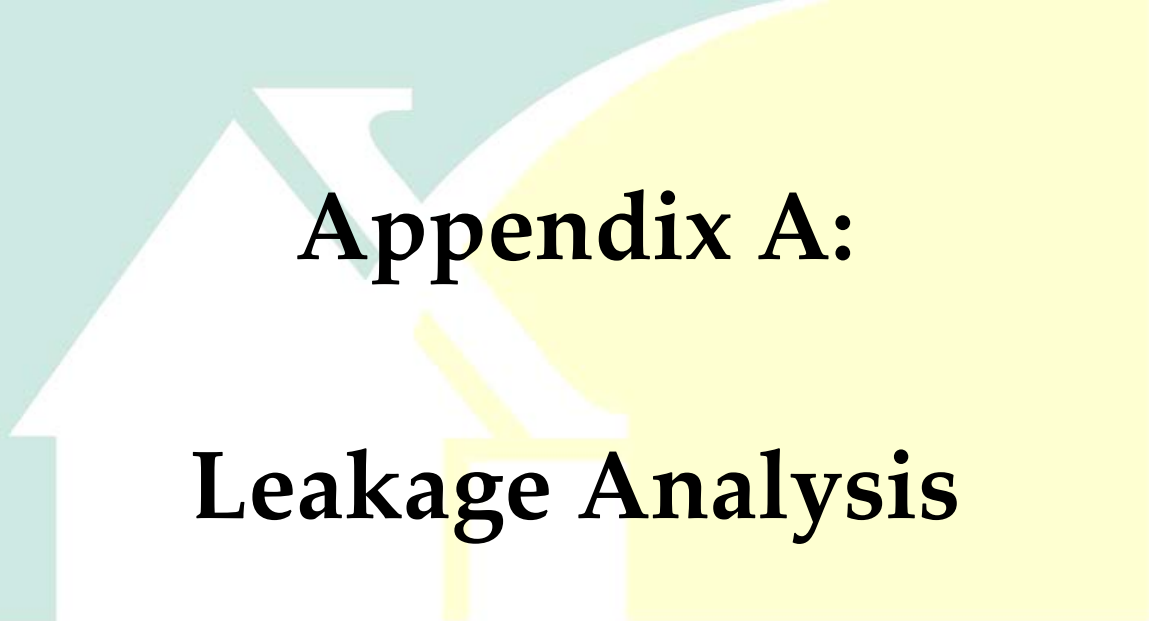


Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000: Census Estimates and Projections 2008 Data

### 12- Minute Trade Area Statistics

Trade Potential Variables	Site 1	Site 2
Estimated Household Count	18,678	13,514
Number of Households in Dominant Segments	15,786	10,659
Traffic Count	9,600	37,500
Total Demand	\$629,316,309	\$955,227,451
Total Supply	\$432,123,888	\$1,175,177,367
Leakage/Surplus	(\$197,192,421)	\$219,949,916

Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000: Census Estimates and Projections 2008 Data



**Appendix A:**  
**Leakage Analysis**



## Retail Leakage and Surplus Analysis

The Retail Leakage and Surplus Analysis examines the quantitative aspect of the community's retail opportunities. It is a guide to understanding retail opportunities but it is not an analysis that indicates unconditional opportunities. The analysis is sometimes called "a gap analysis" or "a supply and demand analysis" and can aid in the following:

- Indicating how well the retail needs of local residents are being met
- Uncovering unmet demand and possible opportunities
- Understanding the strengths and weaknesses of the local retail sector
- Measuring the difference between actual and potential retail sales

### Understanding Retail Leakage

Retail leakage means that residents are spending more for products than local businesses capture. Retail sales leakage suggests that there is unmet demand in the trade area and that the community can support additional store space for that type of business.

However, retail leakage does not necessarily translate into opportunity. For example, there could be a strong competitor in a neighboring community that dominates the market for that type of product or store.

### Understanding Retail Surplus

A retail surplus means that the community's trade area is capturing the local market plus attracting non-local shoppers. A retail surplus does not necessarily mean that the community cannot support additional business. Many communities have developed strong clusters of stores that have broad geographic appeal. Examples of these types of retailers include: sporting goods stores, home furnishing stores, restaurants, and other specialty operations that become destination retailers and draw customers from outside the trade area.

Examining the quantitative aspects (Leakage/Surplus) is only part of the evaluation of community's retail opportunities. Before any conclusions can be drawn about potential business expansion or recruitment opportunities, qualitative considerations such as trade area psychographics and buying habits must be analyzed in context of other market factors.

### Interpreting Leakage Index

1.0 = equilibrium, meaning that demand and sales in the area being analyzed are in balance.

.80 = demand exceeds sales by 20%, meaning that consumers are leaving the area being analyzed.

1.2 = sales exceed demand by 20%, meaning that consumers are coming from outside the area being analyzed.

Leakage/Surplus Index by Major Store Type

The quantitative comparison of retail leakage and surplus in the twelve major store types shown in the chart and table below provides an initial measure of market opportunities. Combining this analysis with the knowledge of the local retail situation will take the process of identifying retail possibilities one step further.

Figure I provides the leakage/surplus indices and following is the sales potential and actual sales for major store types.

Figure I. Leakage/Surplus Index and Actual and Potential Sales by Major Store Types



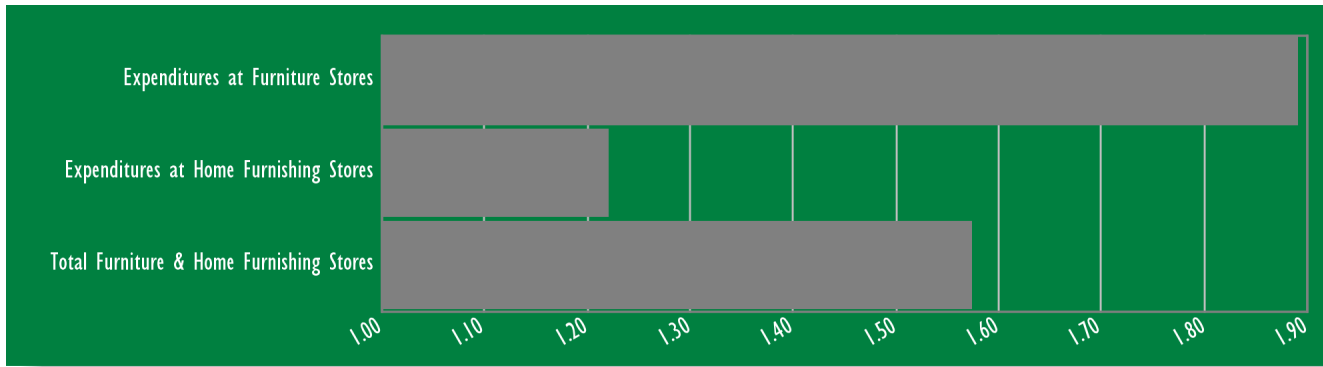
Store Type	Potential	Actual Sales	Leakage
Motor Vehicle Parts & Dealers	149,660,406	179,996,510	1.2
Furniture & Home Furnishing Stores	20,483,996	32,254,984	1.6
Electronics & Appliance Stores	18,142,728	4,881,670	0.3
Building Material & Garden Equipment & Supply Dealers	95,030,755	55,623,887	0.6
Food & Beverage Stores	82,693,348	33,582,484	0.4
Health & Personal Care Stores	32,900,745	23,862,895	0.7
Clothing & Clothing Accessories Stores	37,271,242	6,637,591	0.2
Sporting Goods, Hobby, Book, & Music Stores	14,909,907	8,496,836	0.6
General Merchandise Stores	90,365,546	33,130,570	0.4
Miscellaneous Store Retailers	19,917,598	20,599,947	1.0
Foodservice & Drinking Places	67,940,038	33,056,514	0.5
<b>Total</b>	<b>629,316,309</b>	<b>432,123,888</b>	<b>0.7</b>

### Sub-Categories of Motor Vehicle Parts & Dealers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Automotive Dealers	129,146,720	140,545,858	1.1
Expenditures at Other Motor Vehicle Dealers	9,488,263	31,577,770	3.3
Expenditures at Automotive Parts, Accessories, and Tire Stores	11,025,422	7,872,882	0.7
<b>Total Motor Vehicle Parts &amp; Dealers</b>	<b>149,660,406</b>	<b>179,996,510</b>	<b>1.2</b>

### Sub-Categories of Furniture & Home Furnishing Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Furniture Stores	10,789,586	20,413,743	1.9
Expenditures at Home Furnishing Stores	9,694,410	11,841,241	1.2
Total Furniture & Home Furnishing Stores	20,483,996	32,254,984	1.6

## Sub-Categories of Electronics & Appliance Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Appliance, Television, and Other Electronics Stores	13,631,944	4,017,476	0.3
Expenditures at Computer and Software Stores	3,752,604	788,295	0.2
Expenditures at Camera and Photographic Equipment Stores	758,179	75,899	0.1
Total Electronics & Appliance Stores	18,142,728	4,881,670	0.3

Sub-Categories of Building Material & Garden Equipment & Supply Dealers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Home Centers	34,575,783	12,371,415	0.4
Expenditures at Paint and Wallpaper Stores	1,958,246	0	0.0
Expenditures at Hardware Stores	6,934,600	13,533,357	2.0
Expenditures at Other Building Materials Dealers	44,049,036	26,201,508	0.6
Expenditures at Outdoor Power Equipment Stores	1,100,267	1,054,116	1.0
Expenditures at Nursery and Garden Centers	6,412,824	2,463,490	0.4
Total Building Material & Garden Equipment & Supply Dealers	95,030,755	55,623,887	0.6

## Sub-Categories of Food & Beverage Stores



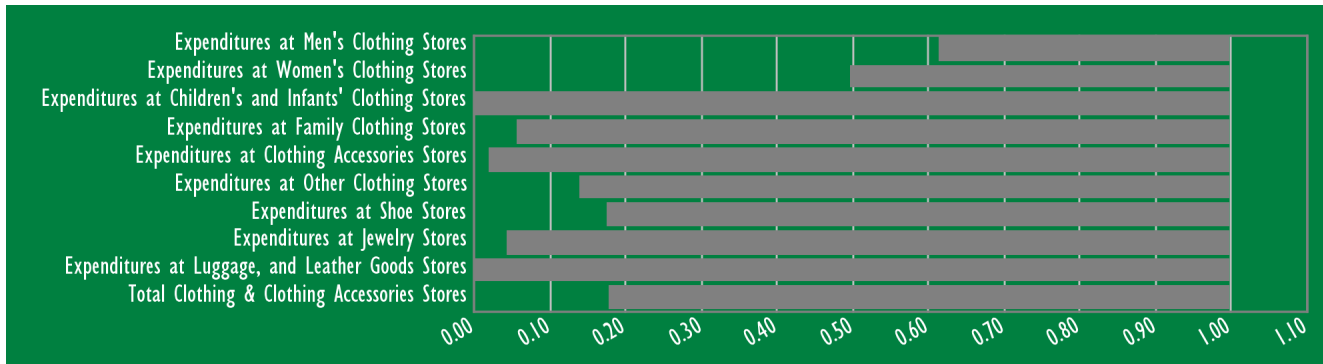
Store Type	Potential	Actual Sales	Leakage
Expenditures at Supermarkets and Other Grocery (except Convenience) Stores	70,980,489	26,613,050	0.4
Expenditures at Convenience Stores	3,969,048	748,888	0.2
Expenditures at Specialty Food Stores	2,285,507	770,966	0.3
Expenditures at Beer, Wine, and Liquor Stores	5,458,304	5,449,580	1.0
Total Food & Beverage Stores	82,693,348	33,582,484	0.4

### Sub-Categories of Health & Personal Care Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Pharmacies and Drug Stores	28,291,074	21,317,149	0.8
Expenditures at Cosmetics, Beauty Supplies and Perfume Stores	1,090,245	0	0.0
Expenditures at Optical Goods Stores	1,581,756	260,747	0.2
Expenditures at Other Health and Personal Care Stores	1,937,669	2,284,999	1.2
Total Health & Personal Care Stores	32,900,745	23,862,895	0.7

### Sub-Categories of Clothing & Clothing Accessories Stores



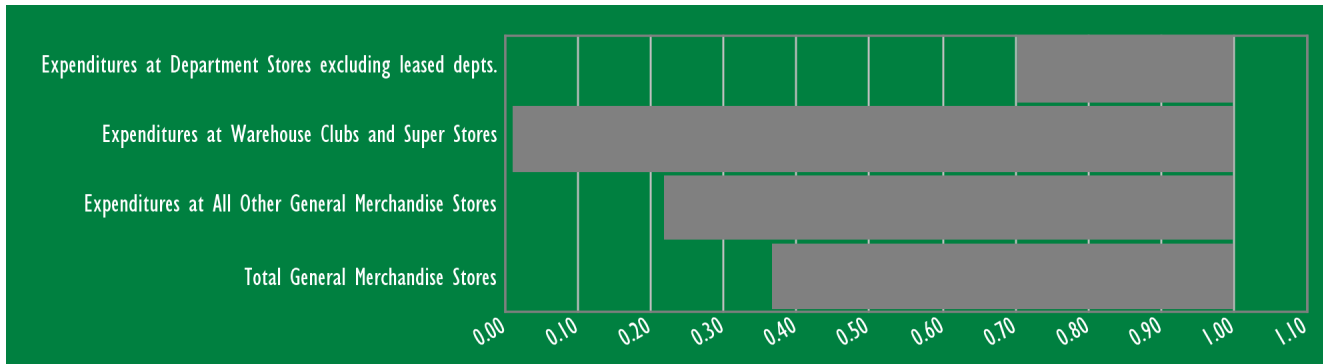
Store Type	Potential	Actual Sales	Leakage
Expenditures at Men's Clothing Stores	1,736,422	1,067,917	0.6
Expenditures at Women's Clothing Stores	6,864,316	3,415,189	0.5
Expenditures at Children's and Infants' Clothing Stores	1,443,296	0	0.0
Expenditures at Family Clothing Stores	14,380,184	817,601	0.1
Expenditures at Clothing Accessories Stores	627,446	12,609	0.0
Expenditures at Other Clothing Stores	1,733,329	244,238	0.1
Expenditures at Shoe Stores	4,803,863	843,791	0.2
Expenditures at Jewelry Stores	5,244,567	236,245	0.0
Expenditures at Luggage, and Leather Goods Stores	437,819	0	0.0
<b>Total Clothing &amp; Clothing Accessories Stores</b>	<b>37,271,242</b>	<b>6,637,591</b>	<b>0.2</b>

## Sub-Categories of Sporting Goods, Hobby, Book, & Music Stores



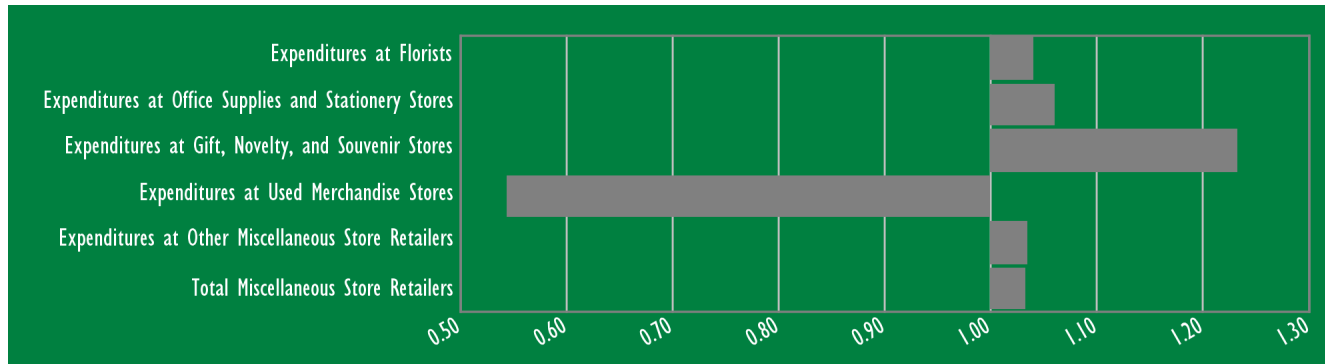
Store Type	Potential	Actual Sales	Leakage
Expenditures at Sporting Goods Stores	5,569,216	5,491,546	1.0
Expenditures at Hobby, Toys and Games Stores	3,314,160	1,304,947	0.4
Expenditures at Sew/Needlework/Piece Goods Stores	749,262	889,467	1.2
Expenditures at Musical Instrument and Supplies Stores	947,358	342,258	0.4
Expenditures at Book Stores and News Dealers	2,922,860	356,402	0.1
Expenditures at Prerecorded Tape, Compact Disc, and Record Stores	1,407,051	112,217	0.1
<b>Total Sporting Goods, Hobby, Book, &amp; Music Stores</b>	<b>14,909,907</b>	<b>8,496,836</b>	<b>0.6</b>

### Sub-Categories of General Merchandise Stores



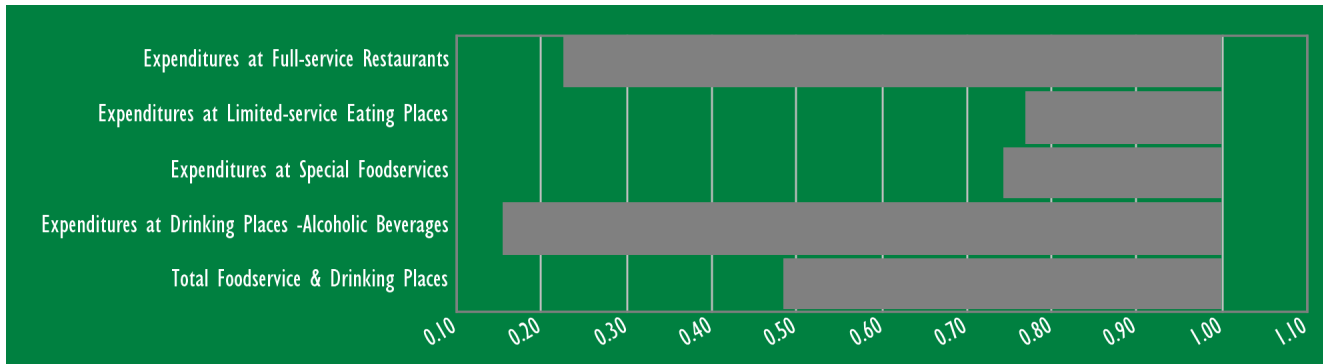
Store Type	Potential	Actual Sales	Leakage
Expenditures at Department Stores excluding leased depts.	44,271,577	31,197,433	0.7
Expenditures at Warehouse Clubs and Super Stores	39,204,104	436,278	0.0
Expenditures at All Other General Merchandise Stores	6,889,865	1,496,860	0.2
Total General Merchandise Stores	90,365,546	33,130,570	0.4

### Sub-Categories of Miscellaneous Store Retailers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Florists	1,470,743	1,530,956	1.0
Expenditures at Office Supplies and Stationery Stores	4,529,564	4,806,945	1.1
Expenditures at Gift, Novelty, and Souvenir Stores	3,491,790	4,309,653	1.2
Expenditures at Used Merchandise Stores	1,717,028	933,518	0.5
Expenditures at Other Miscellaneous Store Retailers	8,708,474	9,018,875	1.0
<b>Total Miscellaneous Store Retailers</b>	<b>19,917,598</b>	<b>20,599,947</b>	<b>1.0</b>

## Sub-Categories of Foodservice & Drinking Places



Store Type	Potential	Actual Sales	Leakage
Expenditures at Full-service Restaurants	31,323,828	7,123,431	0.2
Expenditures at Limited-service Eating Places	27,507,668	21,169,395	0.8
Expenditures at Special Foodservices	5,676,962	4,229,978	0.7
Expenditures at Drinking Places -Alcoholic Beverages	3,431,581	533,710	0.2
<b>Total Foodservice &amp; Drinking Places</b>	<b>67,940,038</b>	<b>33,056,514</b>	<b>0.5</b>

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## Sources and Methodology

The primary data sources used in the construction of the database include:

- Current year AGS (Applied Geographic Solutions) Consumer Expenditure Estimates
- Census of Retail Trade, Merchandise Line Sales
- Census Bureau Monthly Retail Trade

The Census of Retail Trade presents a table known as the Merchandise Line summary, which relates approximately 120 merchandise lines (e.g. hardware) to each of the store types. For each merchandise line, the distribution of sales by store type can be computed, yielding a conversion table which apportions merchandise line sales by store type.

The AGS (Applied Geographic Solutions) Consumer Expenditure database was re-computed to these merchandise lines by aggregating both whole and partial categories, yielding, at the block group level, a series of merchandise line estimates which are consistent with the AGS Consumer Expenditure database.

These two components were then combined in order to derive estimated potential by store type. The results were then compared to current retail trade statistics to ensure consistency and completeness.



## Retail Leakage and Surplus Analysis

The Retail Leakage and Surplus Analysis examines the quantitative aspect of the community's retail opportunities. It is a guide to understanding retail opportunities but it is not an analysis that indicates unconditional opportunities. The analysis is sometimes called "a gap analysis" or "a supply and demand analysis" and can aid in the following:

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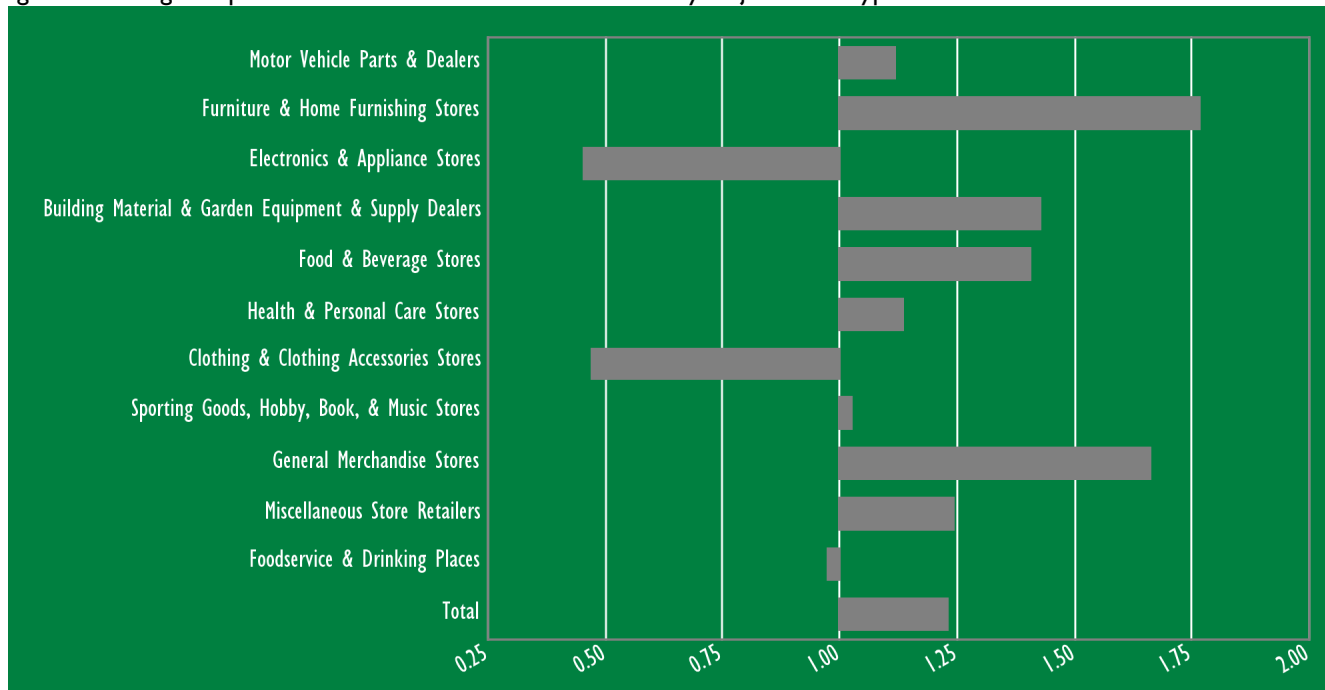
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Leakage/Surplus Index by Major Store Type

The quantitative comparison of retail leakage and surplus in the twelve major store types shown in the chart and table below provides an initial measure of market opportunities. Combining this analysis with the knowledge of the local retail situation will take the process of identifying retail possibilities one step further.

Figure I provides the leakage/surplus indices and following is the sales potential and actual sales for major store types.

Figure I. Leakage/Surplus Index and Actual and Potential Sales by Major Store Types



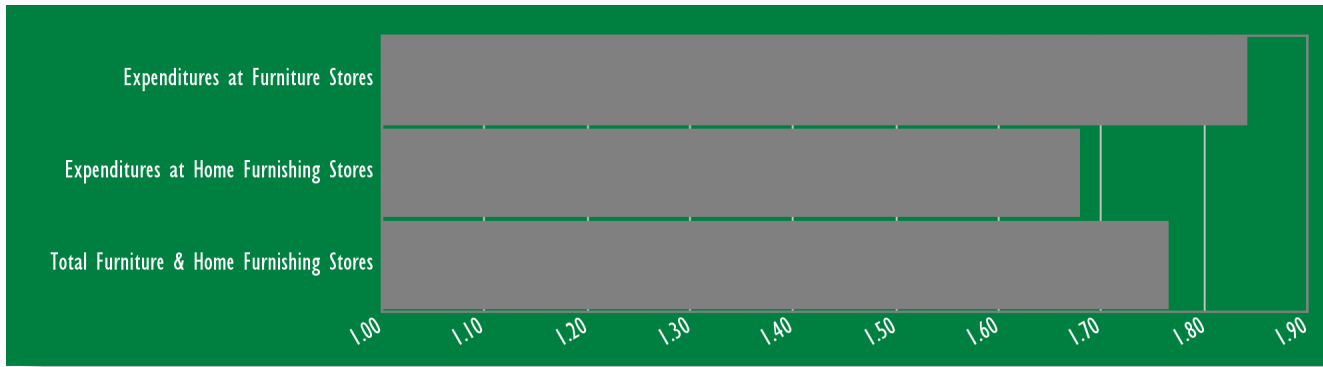
Store Type	Potential	Actual Sales	Leakage
Motor Vehicle Parts & Dealers	228,607,369	255,401,791	1.1
Furniture & Home Furnishing Stores	29,917,339	52,836,985	1.8
Electronics & Appliance Stores	27,318,974	12,428,000	0.5
Building Material & Garden Equipment & Supply Dealers	137,590,373	196,251,012	1.4
Food & Beverage Stores	129,231,986	181,774,978	1.4
Health & Personal Care Stores	52,303,345	59,263,828	1.1
Clothing & Clothing Accessories Stores	54,744,508	25,847,066	0.5
Sporting Goods, Hobby, Book, & Music Stores	22,392,967	22,951,557	1.0
General Merchandise Stores	137,040,628	227,713,487	1.7
Miscellaneous Store Retailers	30,260,211	37,626,745	1.2
Foodservice & Drinking Places	105,819,751	103,081,917	1.0
<b>Total</b>	<b>955,227,451</b>	<b>1,175,177,367</b>	<b>1.2</b>

Sub-Categories of Motor Vehicle Parts & Dealers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Automotive Dealers	197,332,251	192,708,424	1.0
Expenditures at Other Motor Vehicle Dealers	14,293,971	42,931,727	3.0
Expenditures at Automotive Parts, Accessories, and Tire Stores	16,981,148	19,761,640	1.2
Total Motor Vehicle Parts & Dealers	228,607,369	255,401,791	1.1

### Sub-Categories of Furniture & Home Furnishing Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Furniture Stores	15,916,445	29,317,089	1.8
Expenditures at Home Furnishing Stores	14,000,894	23,519,896	1.7
Total Furniture & Home Furnishing Stores	29,917,339	52,836,985	1.8

### Sub-Categories of Electronics & Appliance Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Appliance, Television, and Other Electronics Stores	20,578,398	10,174,308	0.5
Expenditures at Computer and Software Stores	5,609,549	1,115,201	0.2
Expenditures at Camera and Photographic Equipment Stores	1,131,027	1,138,492	1.0
Total Electronics & Appliance Stores	27,318,974	12,428,000	0.5

Sub-Categories of Building Material & Garden Equipment & Supply Dealers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Home Centers	50,224,216	128,857,531	2.6
Expenditures at Paint and Wallpaper Stores	2,772,665	4,761,072	1.7
Expenditures at Hardware Stores	10,221,953	18,180,226	1.8
Expenditures at Other Building Materials Dealers	63,288,603	40,951,888	0.6
Expenditures at Outdoor Power Equipment Stores	1,622,473	1,240,137	0.8
Expenditures at Nursery and Garden Centers	9,460,463	2,260,158	0.2
Total Building Material & Garden Equipment & Supply Dealers	137,590,373	196,251,012	1.4

### Sub-Categories of Food & Beverage Stores



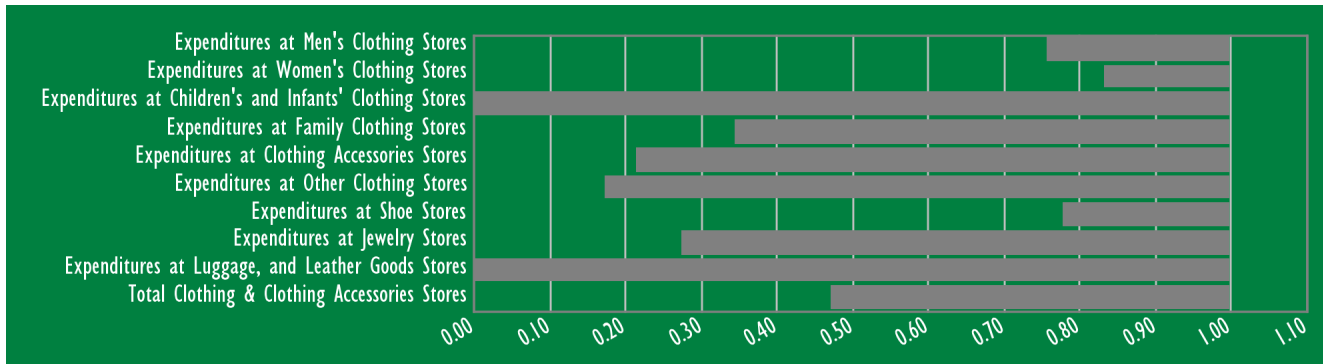
Store Type	Potential	Actual Sales	Leakage
Expenditures at Supermarkets and Other Grocery (except Convenience) Stores	110,821,801	164,646,839	1.5
Expenditures at Convenience Stores	6,278,217	1,695,858	0.3
Expenditures at Specialty Food Stores	3,551,918	1,960,832	0.6
Expenditures at Beer, Wine, and Liquor Stores	8,580,049	13,471,449	1.6
Total Food & Beverage Stores	129,231,986	181,774,978	1.4

Sub-Categories of Health & Personal Care Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Pharmacies and Drug Stores	45,052,907	53,816,966	1.2
Expenditures at Cosmetics, Beauty Supplies and Perfume Stores	1,743,517	5,434	0.0
Expenditures at Optical Goods Stores	2,403,744	1,421,870	0.6
Expenditures at Other Health and Personal Care Stores	3,103,177	4,019,558	1.3
<b>Total Health &amp; Personal Care Stores</b>	<b>52,303,345</b>	<b>59,263,828</b>	<b>1.1</b>

### Sub-Categories of Clothing & Clothing Accessories Stores



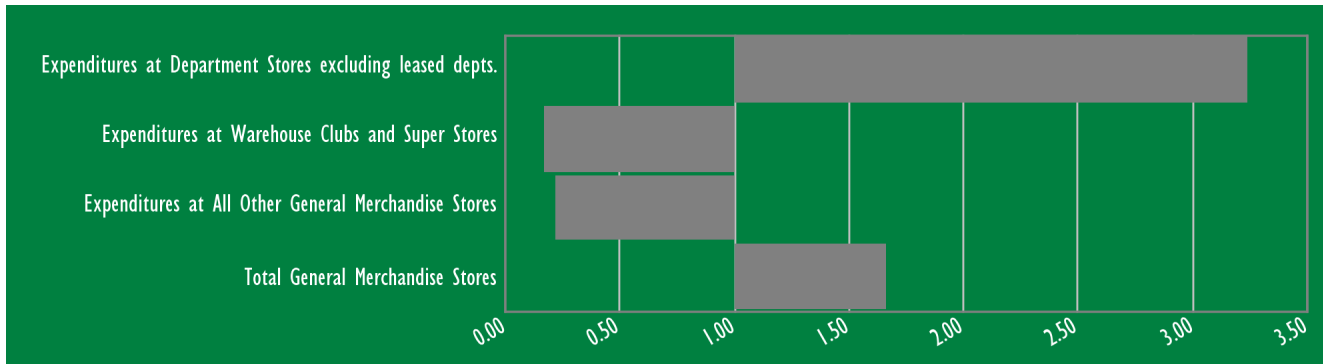
Store Type	Potential	Actual Sales	Leakage
Expenditures at Men's Clothing Stores	2,565,104	1,942,868	0.8
Expenditures at Women's Clothing Stores	9,993,395	8,331,835	0.8
Expenditures at Children's and Infants' Clothing Stores	2,208,647	0	0.0
Expenditures at Family Clothing Stores	21,224,352	7,313,832	0.3
Expenditures at Clothing Accessories Stores	909,054	195,190	0.2
Expenditures at Other Clothing Stores	2,539,496	438,828	0.2
Expenditures at Shoe Stores	7,139,416	5,557,368	0.8
Expenditures at Jewelry Stores	7,531,156	2,067,145	0.3
Expenditures at Luggage, and Leather Goods Stores	633,889	0	0.0
<b>Total Clothing &amp; Clothing Accessories Stores</b>	<b>54,744,508</b>	<b>25,847,066</b>	<b>0.5</b>

### Sub-Categories of Sporting Goods, Hobby, Book, & Music Stores



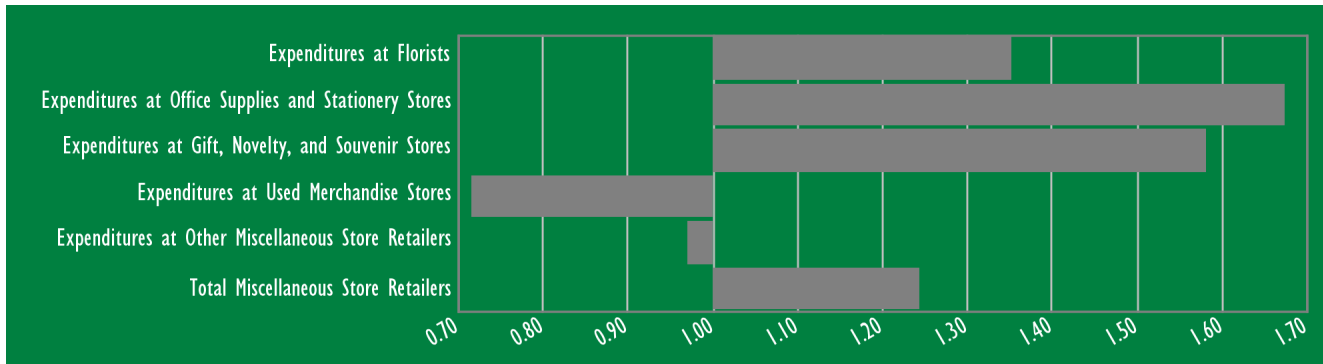
Store Type	Potential	Actual Sales	Leakage
Expenditures at Sporting Goods Stores	8,214,638	9,525,227	1.2
Expenditures at Hobby, Toys and Games Stores	4,979,785	6,062,766	1.2
Expenditures at Sew/Needlework/Piece Goods Stores	1,121,349	1,241,456	1.1
Expenditures at Musical Instrument and Supplies Stores	1,433,780	936,900	0.7
Expenditures at Book Stores and News Dealers	4,457,297	4,389,770	1.0
Expenditures at Prerecorded Tape, Compact Disc, and Record Stores	2,186,118	795,438	0.4
Total Sporting Goods, Hobby, Book, & Music Stores	22,392,967	22,951,557	1.0

### Sub-Categories of General Merchandise Stores



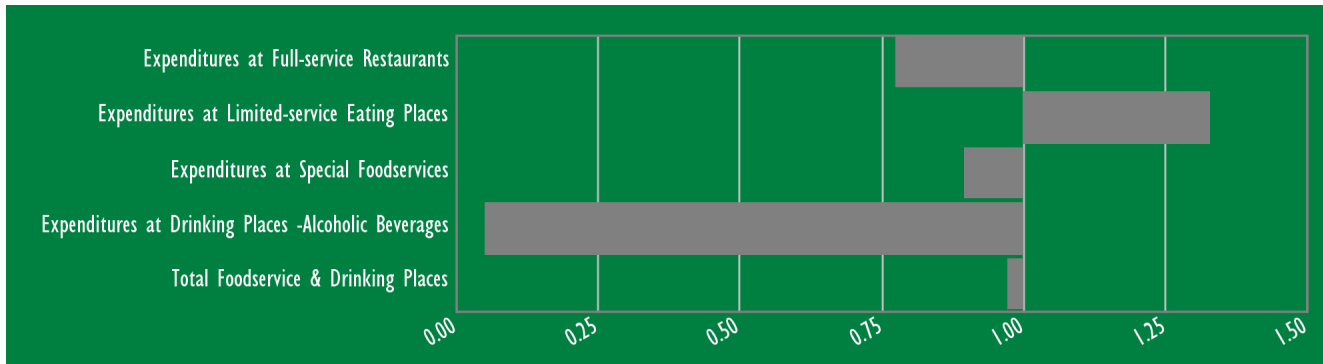
Store Type	Potential	Actual Sales	Leakage
Expenditures at Department Stores excluding leased depts.	66,378,948	215,263,870	3.2
Expenditures at Warehouse Clubs and Super Stores	60,296,373	10,131,549	0.2
Expenditures at All Other General Merchandise Stores	10,365,307	2,318,068	0.2
<b>Total General Merchandise Stores</b>	<b>137,040,628</b>	<b>227,713,487</b>	<b>1.7</b>

Sub-Categories of Miscellaneous Store Retailers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Florists	2,176,533	2,945,361	1.4
Expenditures at Office Supplies and Stationery Stores	6,884,444	11,520,674	1.7
Expenditures at Gift, Novelty, and Souvenir Stores	5,295,338	8,378,151	1.6
Expenditures at Used Merchandise Stores	2,569,005	1,841,074	0.7
Expenditures at Other Miscellaneous Store Retailers	13,334,891	12,941,484	1.0
<b>Total Miscellaneous Store Retailers</b>	<b>30,260,211</b>	<b>37,626,745</b>	<b>1.2</b>

### Sub-Categories of Foodservice & Drinking Places



Store Type	Potential	Actual Sales	Leakage
Expenditures at Full-service Restaurants	48,803,164	37,916,346	0.8
Expenditures at Limited-service Eating Places	42,820,669	56,954,853	1.3
Expenditures at Special Foodservices	8,827,746	7,926,997	0.9
Expenditures at Drinking Places -Alcoholic Beverages	5,368,172	283,721	0.1
<b>Total Foodservice &amp; Drinking Places</b>	<b>105,819,751</b>	<b>103,081,917</b>	<b>1.0</b>

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## Sources and Methodology

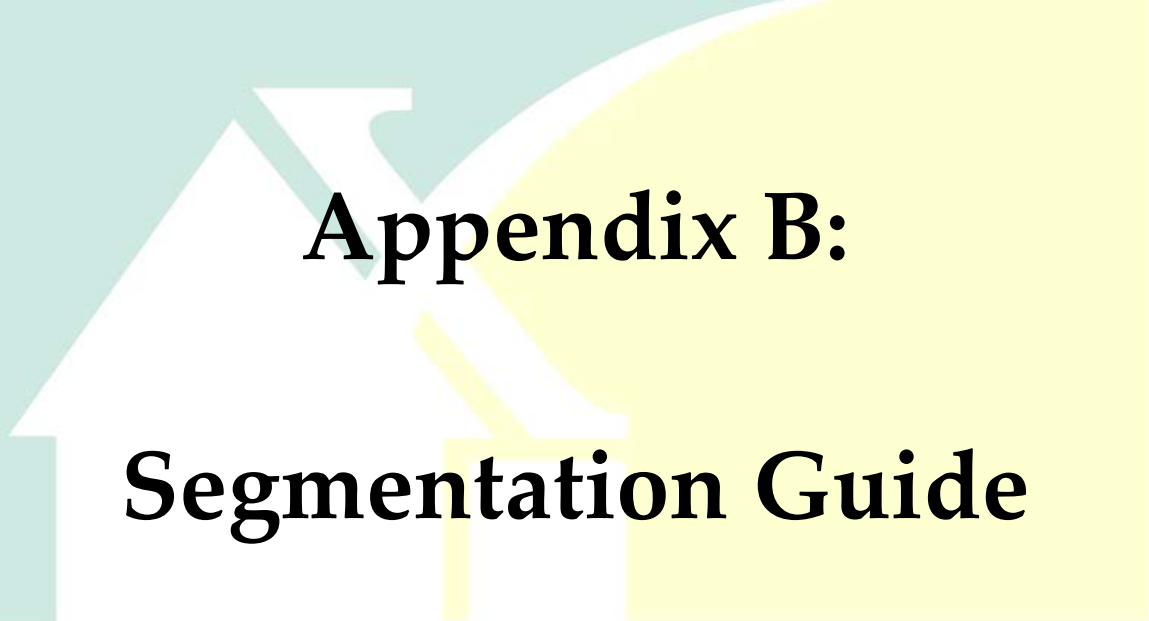
The primary data sources used in the construction of the database include:

- Current year AGS (Applied Geographic Solutions) Consumer Expenditure Estimates
- Census of Retail Trade, Merchandise Line Sales
- Census Bureau Monthly Retail Trade

The Census of Retail Trade presents a table known as the Merchandise Line summary, which relates approximately 120 merchandise lines (e.g. hardware) to each of the store types. For each merchandise line, the distribution of sales by store type can be computed, yielding a conversion table which apportions merchandise line sales by store type.

The AGS (Applied Geographic Solutions) Consumer Expenditure database was re-computed to these merchandise lines by aggregating both whole and partial categories, yielding, at the block group level, a series of merchandise line estimates which are consistent with the AGS Consumer Expenditure database.

These two components were then combined in order to derive estimated potential by store type. The results were then compared to current retail trade statistics to ensure consistency and completeness.



**Appendix B:**  
**Segmentation Guide**

## Group Structure

Segment Group	Label	Segment Name	% of US Households	Page #
<b>A</b> Affluent Suburbia 11.19%	A01	America's Wealthiest	1.14%	6
	A02	Dream Weavers	1.74%	7
	A03	White-collar Suburbia	1.43%	8
	A04	Upscale Suburbanites	0.84%	9
	A05	Enterprising Couples	0.84%	10
	A06	Small-town Success	2.38%	11
	A07	New Suburbia Families	2.82%	12
<b>B</b> Upscale America 13.26%	B01	Status-conscious Consumers	1.55%	13
	B02	Affluent Urban Professionals	1.44%	14
	B03	Urban Commuter Families	6.33%	15
	B04	Solid Suburban Life	0.63%	16
	B05	Second-generation Success	2.40%	17
	B06	Successful Suburbia	0.91%	18
<b>C</b> Small-town Contentment 7.64%	C01	Second City Homebodies	0.74%	19
	C02	Prime Middle America	3.52%	20
	C03	Suburban Optimists	0.61%	21
	C04	Family Convenience	1.93%	22
	C05	Mid-market Enterprise	0.84%	23
<b>D</b> Blue-collar Backbone 6.57%	D01	Nuevo Hispanic Families	2.73%	24
	D02	Working Rural Communities	1.06%	25
	D03	Lower-income Essentials	0.83%	26
	D04	Small-city Endeavors	1.95%	27
<b>E</b> American Diversity 9.73%	E01	Ethnic Urban Mix	1.89%	28
	E02	Urban Blues	1.74%	29
	E03	Professional Urbanites	2.09%	30
	E04	Suburban Advantage	1.15%	31
	E05	American Great Outdoors	1.37%	32
	E06	Mature America	1.48%	33
<b>F</b> Metro Fringe 10.63%	F01	Steadfast Conservatives	6.51%	34
	F02	Moderate Conventionalists	1.60%	35
	F03	Southern Blues	0.92%	36
	F04	Urban Grit	0.55%	37
	F05	Grass-roots Living	1.05%	38
<b>G</b> Remote America 7.39%	G01	Hardy Rural Families	2.70%	39
	G02	Rural Southern Living	2.71%	40
	G03	Coal and Crops	1.81%	41
	G04	Native Americana	0.18%	42
<b>H</b> Aspiring Contemporaries 11.18%	H01	Young Cosmopolitans	3.22%	43
	H02	Minority Metro Communities	2.20%	44
	H03	Stable Careers	4.29%	45
	H04	Aspiring Hispania	1.48%	46
<b>I</b> Rural Villages and Farms 4.77%	I01	Industrious Country Living	1.30%	47
	I02	America's Farmlands	1.04%	48
	I03	Comfy Country Living	0.73%	49
	I04	Small-town Connections	0.48%	50
	I05	Hinterland Families	1.23%	51
<b>J</b> Struggling Societies 8.20%	J01	Rugged Rural Style	1.62%	52
	J02	Latino Nuevo	2.91%	53
	J03	Struggling City Centers	1.72%	54
	J04	College Town Communities	0.98%	55
	J05	Metro Beginnings	0.98%	56
<b>K</b> Urban Essence 8.63%	K01	Unattached Multi-cultures	0.38%	57
	K02	Academic Influences	0.47%	58
	K03	African-American Neighborhoods	1.93%	59
	K04	Urban Diversity	2.44%	60
	K05	New Generation Activists	2.37%	61
	K06	Getting By	1.05%	62
<b>L</b> Varying Lifestyles 0.80%	L01	Military Family Life	0.31%	63
	L02	Major University Towns	0.27%	64
	L03	Gray Perspectives	0.22%	65

## Mosaic USA Group Descriptions

A full Mosaic media guide is available online at: [www.buxtonco.com/mosaic.asp](http://www.buxtonco.com/mosaic.asp)

### Group A: Affluent Suburbia

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*The wealthiest households in the U.S. living in exclusive suburban neighborhoods enjoying the best of everything that life has to offer*

The seven Segments in the Affluent Suburbia group comprise the wealthiest households in the nation. These segments outrank all other Mosaic Segments in terms of household income, home value and educational achievement. Concentrated in exclusive suburban neighborhoods, these households are predominantly white, college educated and filled with Baby Boom parents and their children. With their managerial and executive positions paying six-figure-plus incomes, they enjoy the good life in fashionable houses outfitted with the latest technology. These are the Americans who drive luxury cars, belong to country clubs, travel abroad and relax by sailing, golfing or skiing. Many are culture buffs who attend the theater, art shows, dance performances and concerts, all at high rates. Both their purchasing behavior and media choices reflect their interests in money management, travel, computers and gourmet foods.

### Group B: Upscale America

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*College-educated couples and families living in the metropolitan sprawl earning upscale incomes providing them with large homes and very comfortable and active lifestyles*

The six Segments in Upscale America are populated with mainly white, college-educated couples and families living in the metropolitan sprawl. Most of the adults work as executives and white-collar professionals, and their upscale incomes provide them with large homes and comfortable lifestyles. They like to spend their leisure time getting exercise—jogging, biking and swimming are popular—or shopping for the latest in-fashion and high-tech electronics. They are active in community affairs as members of business clubs, environmental groups and arts associations. They're selective media fans who prefer magazines and cable TV channels that cover business, fashion and the arts. Their one exception is the Internet. These Americans are omnivorous Web users who go online for everything from banking and trading stocks to downloading music and buying merchandise.

### Group C: Small-town Contentment

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*Middle-aged, upper-middle-class families living in small towns and satellite cities with moderate educations employed in white-collar, blue-collar and service professions*

The five Segments in Small-town Contentment represent the nation's middle-aged, upper-middle-class families living in small towns and satellite cities. As a group, they share moderate educations and a mix of well-paying jobs in white-collar, blue-collar and service professions. With their locations outside the nation's major metros, these households can afford recently built homes and new SUVs and pickup trucks. They enjoy outdoor sports like hiking, fishing and camping. They are also close enough to big cities to frequent comedy clubs, nightclubs and upscale malls for designer clothes and sporting goods. They tend to have varied media tastes, enjoying music and comedy shows on television, modern rock and country music on the radio and fitness and music magazines from newsstands. They are active Internet users going online for instant messaging, exchanging email and getting the latest sports scores and news.

## **Group D: Blue-collar Backbone**

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*Budget-conscious, young and old blue-collar households living in older towns working in manufacturing, construction and retail trades*

The four Segments in Blue-collar Backbone are a bastion of blue-collar diversity. This group features above-average proportions of both old and young residents, whites and Hispanics, families and singles, homeowners and apartment renters. Most residents live in older outlying towns and cities, and work at blue-collar jobs in manufacturing, construction and retail trades. Their lifestyle reflects a working-class sensibility. Their most popular leisure activities include baseball, soccer, fishing and woodworking. They're more likely to go out to a veterans club than attend a concert or play. These budget-conscious households shop at discount clothiers and department stores, and they have low rates for buying investments or insurance products. With relatively few entertainment options due to their remote location or lack of discretionary income, this group is a strong market for traditional media. Residents like to watch soaps and game shows on television, listen to country music on the radio and read a variety of outdoor and women's magazines.

## **Group E: American Diversity**

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*A diverse group of ethnically mixed singles and couples, middle-aged and retired with middleclass incomes from blue-collar and service industry jobs*

American Diversity is a reflection of how contrasting mid-America's population is. It is an ethnic mix of middle-aged couples, singles and retirees. With a few exceptions, these six Mosaic Segments consist of households with average educations and middle-class incomes from blue-collar and service industry jobs. Many of the group's adults are older Americans—aging singles and couples who've already exited the workplace. They tend to have unassuming lifestyles, scoring high for reading books and newspapers, going to movies and plays, and socializing through fraternal orders and veterans clubs. They have traditional media tastes, enjoying TV news, movies and game shows as well as business and shelter magazines. Conservative in their politics and fashion, they have limited interest in new clothing styles, consumer electronics or the Internet.

## **Group F: Metro Fringe**

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*Racially mixed, lower-middle-class clusters in older single-family homes, semi-detached houses and low-rise apartments in satellite cities*

Metro Fringe is a collection of five racially mixed, lower-middle-class Mosaic Segments located primarily in satellite cities such as Kissimmee, FL, Flint MI, Joliet, IL and Fresno, CA. Many of the group's households consist of young singles and couples who work at blue-collar and service industry jobs. They tend to live in older singlefamily homes, semidetached houses and low-rise apartments. Overall, this group is relatively active and pursues sports-oriented lifestyles participating in activities such as soccer and softball, rollerblading, skateboarding, gocarting and video gaming. As shoppers, they patronize discount retailers where they buy the latest fashion and tech gear at low prices. In their homes, they're fans of electronic media, whether it's watching youth-oriented cable channels like Spike TV, FX and Cartoon Network, or going online to chat forums and Web sites for job listings or music downloading.

## **Group G: Remote America**

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*A mix of farming and small industrial rural communities with outdoor oriented lifestyles living primarily in America's heartland*

The four Remote America Segments reflect heartland lifestyles, a mix of farming and small industrial communities mostly located in the nation's midsection. The working-class couples and families in this group tend to be employed in agriculture and blue-collar jobs that pay modest wages. The median home value is about half the national average, and a significant number of residents live in mobile homes. No group has a lower population density, and few have higher rates for outdoors-oriented lifestyles. Households spend their leisure time fishing, hunting, hiking and horseback riding. In their homes, they look to their TV sets for entertainment, especially game shows, soap operas and home improvement shows. Their magazine tastes may split along gender lines with the men reading hunting publications while the women peruse shelter magazines. On the radio, country and western is the preferred choice of music.

## **Group H: Aspiring Contemporaries**

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*Young, mostly single, ethnically diverse, online active households living in new homes or apartments with discretionary income to spend on themselves*

The four Segments in Aspiring Contemporaries are all filled with upward strivers. The households tend to be young (Generation Xers between 18 and 34 years old), ethnically diverse (about 40 percent are minorities) and unattached (about two-thirds are single or divorced). Yet despite traditional barriers to affluence, the members of these metropolitan segments are already solidly middle-class. Many live in relatively new homes or apartments valued at more than the national average—a reliable sign of upward mobility. They're big culture buffs who like to see plays, movies, comics and live bands. They spend a lot of their discretionary income on the latest fashions and consumer electronics. They're heavy media consumers, listening to jazz on the radio and reading the Sunday paper for science and technology news. Raised on technology, they are very Internet savvy, spending their leisure time online to chat, shop, job search, send instant messages, bid in auctions and frequent dating Web sites.

## **Group I: Rural Villages and Farms**

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*Rural, middle-class married families and couples of varied ages, living and working in agricultural and mining communities*

Representing America's agricultural and mining communities, Rural Villages and Farms is a collection of five low-density Segments filled with middle-class families and couples of varied ages. Most of the households in this group are married, white and high school educated. They maintain tranquil lifestyles in unpretentious houses and comfortable mobile homes. They share a fondness for outdoor sports, enjoying fishing, hunting, camping and motor sports. Many residents are do-it-yourselfers who are into woodworking and needlework. They like to shop at the big-box home improvement chains and watch how-to shows on TV. When it comes to media, nothing dominates like country music. They watch their favorite country and western stars on TV, listen to them on the radio and attend their concerts.

## **Group J: Struggling Societies**

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*Young minorities, students and single parents trying to raise families on low-level jobs in manufacturing, health care and food services*

The five Segments in Struggling Societies symbolize the challenges facing a significant number of economically challenged Americans. These households tend to be disadvantaged and uneducated. With incomes half the national average and nearly a third never completing high school, they are consigned to low-level jobs in manufacturing, health care and food services. Many of these residents are young, minorities, students and single parents trying to raise families on low incomes and tight budgets. Without much discretionary income their activities are limited and leisure pursuits include playing sports like basketball, volleyball and skateboarding. They shop at discount clothiers and sporting goods stores for casual apparel and athletic shoes. In these lessfortunate communities, television is a main source of entertainment, specifically reality programs, sitcoms, talk shows and sports. This group also relates to ethnic-oriented media, creating a strong radio market for stations that play Spanish, Mexican and urban contemporary music.

## **Group K: Urban Essence**

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*Young, single and single-parent minorities living in older apartments working at entry-level jobs in service industries*

As a whole, the six segments in Urban Essence make up the nation's least affluent group, a collection of relatively young minorities living in older apartments. More than half the households consist of African Americans and Hispanics. Many of these residents are single or single parents working at entry-level jobs in service industries. With their low education levels and household incomes, residents lead unpretentious lifestyles. Many spend their leisure time playing sports like baseball, basketball and football. With their above-average household size, they make a strong market for children's toys and electronic gear, especially video games, dolls and board games. They have high rates for enjoying traditional media, reading ethnic-targeted magazines, listening to jazz and urban contemporary radio and, especially, watching television. It's hard to find a network program or cable channel that they don't view watching comedies, cartoons, sports, soaps and game shows.

## **Group L: Varying Lifestyles**

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*Residents who primarily live in group quarters including students, military personnel and institution populations*

The three Segments that make up Varying Lifestyles are an unconventional group. What they share is the singular experience of living in group quarters. A majority of this group lives the unique lifestyles offered by the military and university dorm life. Though their daily lives are different from many Americans—as well as each other—those who have the ability are more likely than average Americans to visit museums, zoos and state fairs. They like to stay active doing aerobic exercise, hiking, bowling and playing sports like tennis, baseball and volleyball. They're frequent travelers who vacation abroad as well as within the United States. At home, they divide their time between the television and computer screens. They typically watch TV news, comedy programs and latenight talk shows. When online they frequent chat rooms, auction and banking sites and listen to Internet radio with a preference for rock 'n' roll.

## Mosaic USA Segment Descriptions

Group A: Affluent Suburbia

### **Segment A06: Small-town Success**

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*White-collar, college educated, middle-aged working couples living in newly developed subdivisions outside the nation's beltways*

#### **Demographics**

Small-town Success is typically home to the families of the most prominent citizens in their exurban communities. White-collar, college educated and upscale, they live in recently developed subdivisions outside the nation's beltways in the Midwest and West. Most of these households contain white, middle-aged working couples who have positions as executives and professionals in health care, retail and education. More than eight in ten drive alone to work, pulling out of the driveways of large single-family homes valued at 50 percent above the national median. These high-earners drive to work in comfort and have high rates for owning luxury SUVs as well as family vehicles including minivans.

#### **Lifestyles**

Small-town Success households enjoy a prosperous way of life. For athletic activities, they enjoy biking, swimming, bowling and jogging. They tend to seek out intellectual stimulation, reading books and taking adult education classes at high rates, and they don't mind driving to big cities to visit museums or see a show. They're conservative by nature and describe themselves as "smart shoppers." They like to buy quality merchandise at low prices at big-box chains such as Sam's Club, Circuit City and Bed, Bath & Beyond. They're late adopters when it comes to consumer electronics and are more likely to own 35-mm cameras than digital models, VHS players than DVD units. They own a wide range of insurance products, including life, health, disability and homeowner's coverage. However, being conservative hasn't dampened their enthusiasm for travel as they are likely to take a trip for either business or pleasure almost every month of the year.

#### **Media**

Small-town Success households share a fondness for a variety of media. They like to watch primetime crime dramas and comedies on television, especially "CSI," "Law and Order" and "Two and a Half Men." They are avid radio listeners and enjoy stations that offer news talk, golden oldies and country music. They have high rates for reading the Sunday newspaper to catch up on sports, business and entertainment news and read mainstream magazine titles as National Geographic, Good Housekeeping and Better Homes and Gardens. They have above average interest in the Internet, and they go online to get news, do their banking and buy merchandise such as books and CDs.

Group A: Affluent Suburbia

## **Segment A07: New Suburbia Families**

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*Young, affluent working couples with pre-school children concentrated in fast-growing, metro fringe communities*

### **Demographics**

Young couples with pre-school children have turned New Suburbia Families into a booming lifestyle. Concentrated in fast-growing, metro fringe communities mainly in the West and Southwest, the segment's population has more than tripled since 1990. With many households under 35 years old, these young families are making the most of their new subdivisions. More than half the housing has been built since 2000 and the median value worth nearly 50 percent above the U.S. average. Residents have both brains and bucks. More than two-thirds have gone to college and many workers earn six-figure incomes. It takes hard work to have achieved success at such a young age. More than two-thirds of families have multiple workers in the labor force, gravitating to jobs as managers, executives and white-collar professionals.

### **Lifestyles**

The members of New Suburbia Families have crafted active, children-centered lifestyles. These families participate in a number of team sports such as baseball, basketball and soccer, shuttling kids and gear to activities in their SUVs and minivans. They go to kid-friendly destinations and frequent zoos, aquariums and campgrounds. At supermarkets, they fill their grocery carts with pizza, Pop Tarts and prepared lunch kits. This is one of the top-ranked segments for owning toys, books and video games, and residents here never met a consumer electronics device they didn't like including cell phones, gaming systems and home theater systems. With their relatively large families, money still needs to be managed. They maintain that price and functionality trump style when they purchase electronics and clothing at retailers like Target, Best Buy and Wal-Mart. Contributing to 529 college savings plans is a priority, but this segment can be debt heavy due to first mortgages and home equity loans.

### **Media**

These energetic households are only moderate consumers of most media. New Suburbia Families are often too busy to read a newspaper or magazine, although they will sit in front of a TV to watch network sitcoms and reality shows as well as sports and entertainment on cable channels such as ESPN, MTV and Comedy Central. Thanks to their lengthy commutes, they exhibit high rates for listening to radio stations that offer news and sports as well as classic rock and adult contemporary music. When they finally wind down, many go online to trade stocks, search for jobs and check out real estate listings.

Group B: Upscale America

## **Segment B03: Urban Commuter Families**

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*Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe*

### **Demographics**

Not all families have fled the nation's cities for the far-out suburbs. In Urban Commuter Families, Baby Boomer families and couples are content to live in comfortable, single detached homes in city neighborhoods on the metro fringe. Many of these upscale, college-educated households contain dual-income couples who put in long hours as professionals and managers in retail, health care and education services. They tend to leverage their home equity with major home improvement projects, and build their real estate holdings with recent purchases of second homes for family getaways.

### **Lifestyles**

With its concentration of empty-nesters, Urban Commuter Families lifestyle is relatively serene. They are not into aerobic sports, preferring to get their exercise from low-impact activities such as gardening, golfing and birdwatching. They enjoy leisure activities like going to the theater or antique show rather than a rock concert or an auto race. They describe themselves as brand-loyal shoppers who prefer to buy functional clothes over expensive designer labels, shopping at stores like Sears and J.C. Penney. With limited interest in the latest electronics and technology products, their homes are more likely to contain stereos and 35-mm cameras than MP3 players and digital cameras. These conservative investors put their money to work in CDs, U.S. savings bonds and taxsheltered annuities. With their high rates of owning houses and vacation homes, they take out home improvement loans and spend their free time roaming the aisles at Home Depot and Lowe's, Linens 'N Things and Pottery Barn.

### **Media**

The households in Urban Commuter Families are old-fashioned media fans. They subscribe to daily newspapers at high rates and spend their Sunday mornings poring over the travel section and the ad inserts. They pick up traditional general interest magazines at the supermarket, enjoying Reader's Digest, Family Circle and Good Housekeeping. On their commute to work, they listen to the calming strains of classical, golden oldies and big band music on the radio. When they finally wind down in front of a TV, these conservative households watch Fox News, the History Channel and the old movies on AMC and TMC. Their Mosaic motto could be "No surprises, please."

Group B: Upscale America

**Segment B05: Second-generation Success**

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*Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities*

**Demographics**

These grandchildren of immigrants who live in Second-generation Success, life is sweet. These multi-ethnic households—of Asian, Hispanic and varied European descent—have achieved upper-middle-class status through hard work and devotion to family. They are primarily married couples with children. Their household size with five or more people is almost double the U.S. average. More than half of adults have attended college, landing a mix of blue- and white-collar jobs in retail, manufacturing, transportation and public administration. In these metro fringe communities, located primarily in coastal states, many households strive to balance the need to assimilate with the desire to retain their cultural traditions. For now, most have found the American Dream in a single detached house built in the early 1980s in what was then the suburban frontier.

**Lifestyles**

With their upscale incomes and children of all ages, Second-generation Success households enjoy active, familycentered lifestyles. They participate in a number of team sports, including soccer, basketball, football and baseball. On weekends, they typically pile into their vans and SUVs for outings to a zoo, aquarium, cinema or one of the kids' sporting games. Those vehicles also come in handy when they go on shopping excursions patronizing big-box stores such as Home Depot, Toys R Us and Best Buy. Indeed, these relatively young families make a strong market for toys, sporting goods and high-tech products, and they say they're heavily influenced by their children when shopping. With these households, most of their savings is tied up in their home equity. At the supermarket they buy a lot of fresh fish, poultry and meat for home-cooked meals.

**Media**

Second-generation Success is a media-filled lifestyle where residents enjoy virtually all media channels at aboveaverage rates. They watch network television programs that feature sitcoms, sports, reality shows and even animation—the grownups watching alongside their kids. They read celebrity publications such as People and Us Weekly as well as Spanish-language newspapers and magazines. Radio preferences vary but with many of the households whose families are of Hispanic origin there is a tendency for ranchero and Tejano music. When it comes to the Internet, this ethnic mix has relatively high rates for surfing the Internet to download music, get sports scores, upload family pictures and search for jobs.

Group B: Upscale America

**Segment B06: Successful Suburbia**

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*Middle-age, married couples with children who enjoy an upscale life far from the downtown hustle of city living*

**Demographics**

The households in Successful Suburbia are located primarily in East Coast towns on the metro fringe. Predominantly white and college educated, these middle-aged couples and families have settled in upscale homes built around 1985. These homeowners earn relatively high incomes from a combination of management and professional jobs in health care, retail and manufacturing. This cluster is a haven for married couples with children who enjoy life far from the downtown hustle. They rank near the top for having multiple workers and cars to commute to jobs and entertainment.

**Lifestyles**

Successful Suburbia households lead busy family-oriented lifestyles. They participate in varied leisure activities, from cooking and gardening to going to aquariums, bowling alleys and theaters. Many enjoy outdoor athletic activities such as golf, soccer, baseball, football and swimming. They travel frequently for business and pleasure, though mostly to domestic beaches and ski resorts. Brand loyal shoppers, they patronize stores including Kohl's, BJ's Wholesale, Old Navy, Linens 'N Things and Best Buy. In the early childrearing phase of their lives, they buy lots of home-based consumer electronics, like desktop computers, video game systems and home theater systems, bringing everything home in their SUVs. To help finance their acquisitive nature, they carry a variety of credit cards while maintaining high levels of investments in stocks, mutual funds and U.S. savings bonds.

**Media**

Despite their upscale profile, the households in Successful Suburbia are a tough media sell. Other than their fondness for radio, they exhibit relatively low rates for consuming most media. They will tune in family-friendly TV sitcoms, animated shows as "The Simpsons" and cable channels including ABC Family and TBS. They subscribe to a handful of home-based magazines like Popular Mechanics, Cooking Light, American Baby and Parents. On the radio, they prefer listening to country, classic rock and golden oldies. These middle-aged family households have begun to rely on the Internet for sports news, auctions and medical information. Marketers however should be warned. These busy consumers have little patience for advertising and declare that television commercials are annoying.

Group C: Small-town Contentment

**Segment C02: Prime Middle America**

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*A mix of young, upper-middle-class couples and families living in both small towns and midsized cities working in well paying white-collar and blue-collar jobs*

**Demographics**

Prime Middle America features a mix of couples and families living in both small towns and mid-sized cities in the South and Northwest. Younger than average and upper-middle-class in status, these predominantly white dual-income households have well-paying blue-collar and white-collar jobs in transportation, manufacturing and public administration. Most of the households own their own homes and are nearly twice as likely to live in mobile homes than the national average.

**Lifestyles**

Prime Middle America features a small-town, family-centered lifestyle. Households enjoy leisure activities like playing cards and board games as well as outdoor pursuits such as fishing, biking and swimming at a lake. Many are do-it-yourselfers who load up their SUVs and pickup trucks with home improvement supplies from stores such as Lowe's, Home Depot and True Value Hardware. Their incomes afford them a wide range of mortgages, home equity loans and college savings plans. As consumers, they describe themselves as less interested in new fashions than the latest high-tech gadgets.

**Media**

When the folks in this cluster put down their hammers and saws, they enjoy a variety of media. Prime Middle America residents like to gather round their large-screen TVs to watch reality shows, sports and cable channels such as MTV, FX, Discovery and Country Music Television. They're traditionalists who enjoy reading established magazines such as Woman's World, Field & Stream and Parents. The radio soundtrack usually playing features a mix of country music, classic rock and contemporary hits. The Internet has expanded the entertainment and convenience choices for residents of small towns, and Prime Middle America households are no exception. They like to go online to play games, do their banking and participate in auctions for antiques and collectibles.

Group C: Small-town Contentment

## **Segment C04: Family Convenience**

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*Sprawling families living in remote towns and military bases containing dual-income couples working at skilled blue-collar jobs in manufacturing and construction as well as in the military*

### **Demographics**

Family Convenience is a collection of sprawling families living in remote towns and military bases primarily in the Midwest and Northern Plains. Most of the households contain dual-income couples working at skilled blue-collar jobs in manufacturing and construction as well as in the military. Service families are six times as likely to live here than the general population. Despite moderate educations, the adults in this segment earn upper-middleclass incomes and have a high rate of home ownership. The vast majority own new single-family homes and have SUVs and pickup trucks in the driveway. With an above-average length of residence, many have achieved a secure lifestyle with room for the kids to grow.

### **Lifestyles**

Life today in Family Convenience looks a lot like it did a half-century ago. Residents enjoy spending their leisure time swimming, fishing, hunting and camping. They are active in their community and belong to civic clubs and parent/teacher associations. To feed their big families, they spend their grocery money on easy-to-prepare foods like toaster pastries, lunch kits, frozen pizza and refrigerated biscuits. Discount department stores like Wal-Mart, Sam's Club and Big Lots are frequent destinations for clothing and housewares. When they take a vacation, parents are content to pile the kids into their domestic SUVs and head to a theme park or campground near a lake or beach. Financially risk-averse, they make a stronger market for insurance rather than investment products.

### **Media**

The members of Family Convenience have traditional media tastes. They like to watch classic sitcoms on TV Land, family-friendly fare on the Disney Channel and cartoons on Nickelodeon. Many listen to radio every day, tuning in country, classic rock and adult contemporary stations. They prefer magazines that cater to their interests in the home, hunting, motor sports and entertainment. When they go online, they seek out websites that follow their leisure interests frequenting sites such as NASCAR.com, Disney.com and eBay.com all at high rates. Although their small towns may have few movie theaters, residents are avid movie goers with their favorite genre being family movies which is not surprising for this Mosaic.

Group F: Metro Fringe

## **Segment F01: Steadfast Conservatives**

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*Home to high-school educated mature singles and couples living in middle-class urban bluecollar neighborhoods*

### **Demographics**

A quietly aging cluster, Steadfast Conservatives is home to mature singles and couples living in midscale urban neighborhoods. Households tend to be white, high school-educated and middle class. Many have begun to empty nest or are already filled with couples and singles aged 65 years or older. The seniority of many residents does have benefits in the workplace. They earn middle class incomes from skilled jobs in manufacturing, retail and health care. Their incomes go far, allowing residents to own older homes and multiple cars and trucks at higher than average rates.

### **Lifestyles**

The residents of Steadfast Conservatives live up to their old fashioned reputation. They think the stock market is too risky, computers and the Internet too confusing and take preventive medicine before any sign of illness. They even regard aerobic exercise as too strenuous, preferring to spend their leisure time fishing, gardening, antiques or doing needlework or woodworking. For their social life, they attend activities sponsored by fraternal orders, veterans clubs and church groups. As consumers, they're likely to be brand loyal when they shop at favorite stores like J.C. Penney for clothes, Dick's Sporting Goods for outdoor gear and Jo-Ann for needlecrafts. With their middle-class incomes, they make a strong automotive market, especially for American-made pickup trucks and mid-sized sedans. To further protect their established lifestyles, they buy a variety of insurance products— covering health, life, car and home—though primarily low-value policies.

### **Media**

Households in Steadfast Conservatives are fans of traditional media, including print, TV and radio. They like to get their news from a daily paper or the nightly newscasts on network TV. They consider television as a primary source of entertainment in their lives, and they have high rates for watching sitcoms, reality shows, daytime soaps and religious programs. They enjoy reading magazines that appeal to their do-it-yourself sensibilities including popular titles as Family Handyman, Better Homes & Gardens and Country Living. Their radio tastes include a mix of big band, classic rock, country and golden oldies. These households are mostly unenthusiastic about the Internet, but when online they engage in chat forums and visit NASCAR.com.

Group F: Metro Fringe

## **Segment F02: Moderate Conventionalists**

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*Highly mobile, middle-class singles and childless couples living in modest homes, semidetached houses and apartments scattered throughout second-tier cities*

### **Demographics**

With many key demographic measures close to the national average—including age, income and education— members of Moderate Conventionalists epitomize average Americans. Scattered throughout second-tier cities in the Midwest and West Coast, these singles and couples tend to live in modest homes, semi-detached houses and apartments. Most have completed high school or some college and parlayed well-paying blue-collar and white-collar jobs into middle-class status. These predominantly childless households have low rates of homeownership and above-average rates of mobility. Moving vans are a frequent sight in this cluster, as young singles move into their first apartments and empty-nesting couples leave their homes for smaller retirement rentals.

### **Lifestyles**

Members of Moderate Conventionalists lead active social lives. With the majority of residents unattached, these areas present an active social scene. Their favorite activities include dancing, bar hopping, bowling and playing pool. They're avid exercise buffs who like to play softball, tennis and volleyball. They travel frequently for business and pleasure, though their destinations are frequently to ocean beaches. They're big consumers for products that help them look their best such as cosmetics, toiletries and athletic gear. With their midscale incomes, these childless households have discretionary cash to spend on clothes and the latest tech gear. However, they can't be too extravagant since many are carrying plenty of debt with education and car loans.

### **Media**

Despite all their socializing, Moderate Conventionalists find time to enjoy a variety of media—from newspapers and TV to movies and the Internet. They like to watch reality shows, sitcoms and evening animation such as "CSI," "King of the Hill," "E.R." and "Malcolm in the Middle." They read a lot of gaming, celebrity and sports magazines, such as Entertainment Weekly, Us, Sports Illustrated and GamePro. This is only a moderate market for radio programming, with country music and contemporary hit radio stations faring the best. Many of the young residents would rather spend their free time on the Internet, downloading games, looking for better jobs, surfing to sports websites and participating in chat forums.

Group H: Aspiring Contemporaries

**Segment H03: Stable Careers**

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*Young and ethnically diverse singles residing in low- and high-rise apartment buildings and living comfortable lifestyles in big-city metropolitan areas*

**Demographics**

Stable Careers is a collection of young and ethnically diverse singles living in big-city metros as Los Angeles, CA, Philadelphia, PA and Miami, FL. A quarter of the households are of Hispanic and Asian and are slightly less affluent than others dominated by Generation Y residents. More than half of households have gone to college and most have landed white-collar jobs in retail, health services and professional offices. Without the financial responsibilities of children, these singles and couples stretch their incomes into comfortable lifestyles. Most of the households live in relatively new apartments—in both low- and high-rise buildings—and pay above-average rents for the in-town real estate.

**Lifestyles**

The households in Stable Careers enjoy urbane lifestyles. They take advantage of their urban settings to go to bars, restaurants, concerts and comedy clubs. These young singles are body conscious and spend a fair portion of their free time jogging, lifting weights and doing aerobic exercises at nearby health clubs. Often on the go, they rarely set foot inside banks, preferring ATM machines to pick up cash for shopping trips to stores like Target, Old Navy, Gap and Best Buy. Although they're drawn to the clearance racks when shopping for clothes, they're willing to spend extra money for electronic devices such as MP3 players, digital cameras and laptop computers. In Stable Careers, these budget-conscious consumers enjoy traveling as often as they can, but their trips are typically to U.S. cities and staying with friends and family.

**Media**

The media tastes skew young in Stable Careers. The households make a strong market for a variety of network TV offerings including reality shows, sitcoms, music and late-night programs, including TV shows such as "Saturday Night Live," "American Idol" and "Fear Factor." Most residents prefer compact cars, but they make a point of having high-end radios to play alternative rock, urban contemporary and contemporary hit music. Their taste in magazines reflects their pop sensibilities, with favorite publications such as Rolling Stone, Vanity Fair and Entertainment Weekly. As early tech adopters, the members of Stable Careers are computer literate, and they go online frequently to search for jobs, chat, download music and check out the local personal ads.

Group K: Urban Essence

**Segment K04: Urban Diversity**

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*Young and mobile multi-ethnic singles and single-parent families living in inter-city neighborhoods in a mix of rowhouses and high-rise apartment buildings*

**Demographics**

With nearly half of households containing minorities, Urban Diversity is known as a transient world of young, multi-ethnic singles and single-parent families. In these inter-city neighborhoods, residents struggle against challenging economics in a mix of rowhouses and high-rise apartment buildings. Most adults have completed high school or some college, with many working at entry-level jobs in retail, health care and food services. With a high unemployment rate, the median income is a third below the general population, and sometimes it's a stretch for households to make the rent for their less-than-lavish apartments that nevertheless cost more than the U.S. average. Young and mobile, a disproportionate number have lived in their units less than a year and mostly alone.

**Lifestyles**

Modest incomes haven't kept the young members of Urban Diversity from leading vibrant lifestyles. They have high rates for going to nightclubs, theme parks, comedy clubs and bowling alleys. They enjoy an impressive number of athletic activities, from soccer and basketball to weight lifting and jogging. Residents describe themselves as the first among their friends to try a new store and fashion, but they also frequent retail chains like Old Navy, Marshalls and Mervyn's. With a third of households having children, this is a strong market for kids' products including toys, books, dolls, board games and easy-to-prepare foods such as lunch kits and frozen pizza. They buy consumer electronics for themselves and their kids, including video game devices, MP3 players and digital cameras. They claim they're not good at saving money, but prefer the safety of short-term CDs versus stocks or other investments.

**Media**

The households of Urban Diversity are omnivorous media fans. They describe themselves as TV addicts, radio lovers, regular movie-goers and Internet surfers. Television is still their entertainment source of choice, and they watch sitcoms, reality shows, evening animation and late-night talk shows all at high rates. On their radios, they gravitate to talk stations, Spanish programming and urban contemporary music. Residents alternate between reading ethnic-targeted magazines and mainstream titles covering music, parenting and popular culture. They pick up a daily newspaper for job and TV listings. These young households typically go online each day for a variety of activities, from finding sports scores and job openings to listening to streaming radio and trying their luck at gambling sites.

Ramsey, MN  
Retail Match List  
St Hwy 47 & 167th Ave



These retailers are good matches.

Retailer	Distance	Address	City	State
A&W DRIVE-IN	14.1	16777 MARKETPLACE DR	BIG LAKE	MN
ABERCROMBIE & FITCH	12.5	12415 ELM CREEK BLVD	MAPLE GROVE	MN
ALDI INC	5.6	3410 NORTHDALE BLVD	COON RAPIDS	MN
AMC THEATERS	10.8	10051 WOODCREST DR NW	COON RAPIDS	MN
AMF BOWLING CTR	14.9	6440 JAMES CIR N	BROOKLYN CENTER	MN
ANN TAYLOR	12.5	12265 ELM CREEK BLVD	MAPLE GROVE	MN
ARBY'S ROAST BEEF	6.2	3385 124TH AVE NW	COON RAPIDS	MN
ASHLEY FURNITURE HOMESTORE	12.2	6497 LABEAUX AVE	ALBERTVILLE	MN
BANANA REPUBLIC	12.2	6415 LABEAUX AVE	ALBERTVILLE	MN
BARNES AND NOBLE	12.0	8040 WEDGEWOOD LANE	MAPLE GROVE	MN
BASKIN-ROBBINS ICE CREAM	NONE KNOWN TO BE IN AREA			
BATH & BODY WORKS INC	12.2	6415 LABEAUX AVE	ALBERTVILLE	MN
BIG APPLE BAGELS	21.0	508 S LAKE ST	FOREST LAKE	MN
BIG BOY	NONE KNOWN TO BE IN AREA			
BIG O TIRES	NONE KNOWN TO BE IN AREA			
BLIMPIE SUBS & SALADS	19.8	788 CLEVELAND AVE SW	NEW BRIGHTON	MN
BOOKS A MILLION	NONE KNOWN TO BE IN AREA			
BREADEAUX PIZZA	NONE KNOWN TO BE IN AREA			
BRUEGGER'S BAGEL BAKERY	10.2	12525 ULYSSES ST	BLAINE	MN
BUILD A BEAR	21.0	12567 WAYZATA BLVD	MINNETONKA	MN
BURGER KING	3.6	7205 HWY 10 N	RAMSEY	MN
CACHE	21.0	12321 WAYZATA BLVD	MINNETONKA	MN
CAMPBOWWOW	18.9	2067 E CENTER CIR	PLYMOUTH	MN
CARIBOU COFFEE CO	3.5	14050 ST FRANCIS BLVD	RAMSEY	MN
CARVEL	NONE KNOWN TO BE IN AREA			
CATHERINES STORES CORP	12.2	6415 LABEAUX AVE NE	ALBERTVILLE	MN
CHAMPS SPORTS	12.8	209 NORTH TOWN DR NE	BLAINE	MN
CHICO'S	12.5	7817 MAIN ST N	MAPLE GROVE	MN
CHILI'S GRILL & BAR	11.5	1430 109TH AVE NE	BLAINE	MN
CHIPOTLE MEXICAN GRILL	5.9	3455 RIVER RAPIDS DR NW	COON RAPIDS	MN
CHUCK E CHEESE PIZZA	12.2	8943 UNIVERSITY AVE NE	BLAINE	MN
COLD STONE CREAMERY	5.9	3461 RIVER RAPIDS DR	COON RAPIDS	MN
COST PLUS WORLD MARKET	NONE KNOWN TO BE IN AREA			
COUNTRY KITCHEN RESTAURANT	16.8	7849 42ND AVE N	NEW HOPE	MN
COUSINS SUBS	3.7	6401 W HWY 10	RAMSEY	MN
CRABTREE & EVELYN	30.2	270 W MARKET	BLOOMINGTON	MN
CRACKER BARREL	40.0	17189 KENYON AVE	LAKEVILLE	MN
CRATE & BARREL	27.8	3503 GALLERIA	EDINA	MN
CUB FOODS	5.5	12900 RIVERDALE DR	COON RAPIDS	MN
CULVER'S	4.5	800 W MAIN ST	ANOKA	MN
CURVES	6.2	646 E RIVER RD	ANOKA	MN
CVS PHARMACY	4.7	3633 BUNKER LAKE BLVD	ANDOVER	MN
DAIRY QUEEN	4.8	3511 ROUND LAKE BLVD NW	ANOKA	MN
DAVID'S BRIDAL INC	12.4	12965 ELM CREEK BLVD	MAPLE GROVE	MN
DENNY'S RESTAURANT	5.4	3565 NORTHDALE BLVD	COON RAPIDS	MN
DOLLAR TREE	5.9	2288 BUNKER LAKE BLVD	ANDOVER	MN
DOTS INC	12.6	7601 W BROADWAY AVE	BROOKLYN PARK	MN
DUNKIN DONUTS	NONE KNOWN TO BE IN AREA			
ETHAN ALLEN GALLERIES	12.5	11751 FOUNTAINS WAY N	MAPLE GROVE	MN

Distance is the straight-line mileage from your site to nearest existing retailer location.



9/20/2011

Retailers with locations greater than fifty miles from this site are shown "None known to be in area."

**Ramsey, MN**  
**Retail Match List**  
**St Hwy 47 & 167th Ave**



Retailer	Distance	Address	City	State
FAMILY CHRISTIAN BOOK STORE	NONE KNOWN TO BE IN AREA			
FAMOUS DAVE'S	6.3	3211 NORTHDALE BLVD	COON RAPIDS	MN
FAZOLI'S	NONE KNOWN TO BE IN AREA			
FIGAROS ITALIAN KITCHEN	NONE KNOWN TO BE IN AREA			
FIVE GUYS	12.5	7814 MAIN ST N	MAPLE GROVE	MN
FOOTACTION U S A	30.3	102 EAST BROADWAY	BLOOMINGTON	MN
FOSSIL CO STORE	12.2	6500 LABEAUX AVE NE	ALBERTVILLE	MN
FOX'S PIZZA DEN	NONE KNOWN TO BE IN AREA			
GLIK'S DEPARTMENT STORE	NONE KNOWN TO BE IN AREA			
GLORIA JEAN'S GOURMET COFFEES	NONE KNOWN TO BE IN AREA			
GODFATHER'S PIZZA	6.5	12490 CHAMPLIN DR	CHAMPLIN	MN
GOLF U S A	29.2	8427 JOINER WAY	EDEN PRAIRIE	MN
GREAT HARVEST BREAD CO	23.3	17416 MINNETONKA BLVD	MINNETONKA	MN
GUESS RETAIL INC	30.3	260 SOUTH AVE	MINNEAPOLIS	MN
HOBBY LOBBY	NONE KNOWN TO BE IN AREA			
HOBBYTOWN USA	12.8	7632 BROOKLYN BLVD	BROOKLYN PARK	MN
HOOTERS	30.2	402 E BROADWAY	BLOOMINGTON	MN
HOT TOPIC	12.5	12455 ELM CREEK BLVD	MAPLE GROVE	MN
HY-VEE FOOD STORES INC	NONE KNOWN TO BE IN AREA			
IHOP	5.8	12792 RIVERDALE BLVD NW	COON RAPIDS	MN
J JILL THE STORE	12.5	12233 ELM CREEK BLVD	MAPLE GROVE	MN
JERSEY MIKE'S SUBMARINES	20.2	2704 HWY 88	ST ANTHONY VILLAGE	MN
JIMMY JOHN'S	3.5	14050 ST FRANCIS BLVD	RAMSEY	MN
JOSEPH A BANK CLOTHIERS	12.5	12215 ELM CREEK BLVD	MAPLE GROVE	MN
JOURNEYS	12.2	6415 LABEAUX AVE NE	ALBERTVILLE	MN
KFC	4.6	711 W MAIN ST	ANOKA	MN
KIRKLAND'S	12.5	12153 ELM CREEK BLVD	MAPLE GROVE	MN
LA Z BOY	NONE KNOWN TO BE IN AREA			
LENNY'S SUB SHOP	NONE KNOWN TO BE IN AREA			
LENS CRAFTERS INC	12.5	12131 ELM CREEK BLVD	MAPLE GROVE	MN
LITTLE CAESAR'S PIZZA	4.3	1100 W HWY 10	ANOKA	MN
LONE STAR STEAKHOUSE & SALOON	NONE KNOWN TO BE IN AREA			
LONGHORN STEAKHOUSE	NONE KNOWN TO BE IN AREA			
MAGGIE MOOS	33.1	9000 HUDSON RD	WOODBURY	MN
MARBLE SLAB CREAMERY	NONE KNOWN TO BE IN AREA			
MARCO'S PIZZA	NONE KNOWN TO BE IN AREA			
MARSHALLS	12.6	467 87TH LN NE	BLAINE	MN
MC DONALD'S	4.6	720 W MAIN ST	ANOKA	MN
MEDICINE SHOPPE	30.5	750 MAIN ST	MENDOTA HEIGHTS	MN
MERLE NORMAN COSMETICS	22.3	2100 SNELLING AVE N	ROSEVILLE	MN
MILIOS SANDWICHES	23.2	2620 E FRANKLIN AVE	MINNEAPOLIS	MN
MOES SOUTHWEST GRILL	NONE KNOWN TO BE IN AREA			
NAPA AUTO PARTS	6.2	733 E RIVER RD	ANOKA	MN
NEW YORK & CO	12.2	6415 LABEAUX AVE	ALBERTVILLE	MN
NICK-N-WILLY'S	32.2	3806 W OLD SHAKOPEE RD	BLOOMINGTON	MN
O'CHARLEY'S	NONE KNOWN TO BE IN AREA			
OLIVE GARDEN	11.8	150 COON RAPIDS BLVD	COON RAPIDS	MN
OUTBACK STEAKHOUSE	12.1	8880 SPRINGBROOK DR	COON RAPIDS	MN
PACIFIC SUNWEAR	12.3	6415 LA BEAUX AVE NE	ALBERTVILLE	MN
PAPA JOHN'S PIZZA	5.3	13055 RIVERDALE DR NW	COON RAPIDS	MN
PAPA MURPHY'S	7.7	19112 FREEPORT ST NW	ELK RIVER	MN
PENDLETON SHOPPE	27.8	3595 GALLERIA	EDINA	MN
PIZZA FACTORY	NONE KNOWN TO BE IN AREA			

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9/20/2011

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Ramsey, MN  
Retail Match List  
St Hwy 47 & 167th Ave



Retailer	Distance	Address	City	State
PIZZA RANCH	18.8	1220 HWY 25 S	MONTICELLO	MN
PLAY IT AGAIN SPORTS	7.7	19268 EVANS ST	ELK RIVER	MN
PLAY N TRADE	NONE KNOWN TO BE IN AREA			
POTTERY BARN	12.5	12225 ELM CREEK BLVD	MAPLE GROVE	MN
POWERHOUSE GYM	NONE KNOWN TO BE IN AREA			
PUMP IT UP	9.3	13941 LINCOLN ST NE	HAM LAKE	MN
QDOBA MEXICAN GRILL	12.5	12107 ELM CREEK BLVD	MAPLE GROVE	MN
QUIZNO	13.7	7610 UNIVERSITY AVE NE	MINNEAPOLIS	MN
RED ROBIN	18.4	2669 CAMPUS DR	PLYMOUTH	MN
REGAL CINEMAS	15.3	6420 CAMDEN AVE N	MINNEAPOLIS	MN
ROMANO'S MACARONI GRILL	20.9	11390 WAYZATA BLVD	MINNETONKA	MN
RUE 21	12.2	6415 LABEAUX AVE NE	ALBERTVILLE	MN
SAM'S WHOLESALE CLUB	10.9	16701 94TH AVE N	MAPLE GROVE	MN
SBARRO ITALIAN EATERY	22.0	1595 W HWY 36	ROSEVILLE	MN
SCHLOTZSKY'S DELI	27.4	3425 W 66TH ST	EDINA	MN
SPORT CLIPS	6.1	3540 MAIN ST NW	COON RAPIDS	MN
SPORTSMANS WAREHOUSE	NONE KNOWN TO BE IN AREA			
STAPLES THE OFFICE SUPERSTORE	20.9	11500 WAYZATA BLVD	MINNETONKA	MN
STARBUCKS	6.2	2000 BONKER LAKE BLVD NW	ANDOVER	MN
STEAK N SHAKE	NONE KNOWN TO BE IN AREA			
STRIDE RITE	27.5	2915 SOUTHDALE CENTER	EDINA	MN
T J MAXX	12.5	8081 BROOKLYN BLVD	BROOKLYN PARK	MN
TACO BELL	7.7	19131 FREEPORT AVE	ELK RIVER	MN
TACO DEL MAR	NONE KNOWN TO BE IN AREA			
THE CHILDREN'S PLACE	12.5	12157 ELM CREEK BLVD	MAPLE GROVE	MN
TUESDAY MORNING INC	19.9	10100 6TH AVE N	PLYMOUTH	MN
TUMBLEWEED SOUTHWEST MESQUITE	NONE KNOWN TO BE IN AREA			
UNO RESTAURANTS INC	NONE KNOWN TO BE IN AREA			
VICTORIA'S SECRET	12.3	UNIVERSITY AVE N & HWY 10	BLAINE	MN
WALGREENS	4.8	3605 ROUND LAKE BLVD	ANOKA	MN
WENDY'S	3.5	480 BUNKER LAKE BLVD NW	ANOKA	MN
WETZEL'S PRETZELS	NONE KNOWN TO BE IN AREA			
WHITE CASTLE RESTAURANT	6.2	3465 124TH AVE NW	COON RAPIDS	MN
WHITE HOUSE / BLACK MARKET	12.5	12277 ELM CREEK BLVD	MAPLE GROVE	MN
WILD BIRD CTR	43.4	103 DIVISION ST	WAITE PARK	MN
WILD BIRDS UNLIMITED	20.8	11210 WAYZATA BLVD	MINNETONKA	MN
WILLIAMS-SONOMA STORES INC	12.5	12229 ELM CREEK BLVD	MAPLE GROVE	MN
WINE STYLES	16.8	314 CLYDESDALE TRAIL	MEDINA	MN
WINGS TO GO	NONE KNOWN TO BE IN AREA			
ZUMIEZ	12.2	6500 LABEAUX AVE NE	ALBERTVILLE	MN

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9/20/2011

Retailers with locations greater than fifty miles from this site are shown "None known to be in area."

Ramsey, MN  
Retail Match List  
St Hwy 47 & 167th Ave



These retailers match well but their existing locations are in close proximity of your site.

Retailer	Distance	Address	City	State
ACE HARDWARE	4.7	13735 ROUND LAKE BLVD NW	ANDOVER	MN
AEROPOSTALE INC	5.8	12768 RIVERDALE BLVD	COON RAPIDS	MN
AMERICAN EAGLE OUTFITTERS	5.8	12768 RIVERDALE BLVD NW	COON RAPIDS	MN
BATTERIES PLUS	6.5	2740 MAIN ST NW	COON RAPIDS	MN
BED BATH & BEYOND	5.8	12773 RIVERDALE BLVD	COON RAPIDS	MN
BEST BUY	5.9	12633 RIVERDALE BLVD NW	COON RAPIDS	MN
BUFFALO WILD WINGS	6.0	3395 RIVER RAPIDS DR	COON RAPIDS	MN
CARTRIDGE WORLD	5.9	12667 RIVERDALE BLVD	COON RAPIDS	MN
CHRISTOPHER & BANKS INC	5.8	12771 RIVERDALE BLVD NW	COON RAPIDS	MN
CLAIRE'S BOUTIQUE	5.8	12786 RIVERDALE BLVD	COON RAPIDS	MN
COSTCO	6.1	12547 RIVERDALE BLVD	COON RAPIDS	MN
DEB SHOP	5.9	12646 RIVERDALE BLVD	COON RAPIDS	MN
DICK'S SPORTING GOODS	5.9	12661 RIVERDALE BLVD	COON RAPIDS	MN
DISCOUNT TIRE CENTER	5.5	12921 RIVERDALE DR NW	COON RAPIDS	MN
DOMINO'S PIZZA	0.2	6014 167TH AVE NW	RAMSEY	MN
DRESS BARN	5.8	12761 RIVERDALE BLVD NW	COON RAPIDS	MN
FAMOUS FOOTWEAR	5.8	12761 RIVERDALE BLVD NW	COON RAPIDS	MN
FASHION BUG	5.5	12960 RIVERDALE DR	COON RAPIDS	MN
GREAT CLIPS	3.5	14050 ST FRANCIS BLVD	RAMSEY	MN
HALLMARK	5.8	12755 RIVERDALE BLVD NW	COON RAPIDS	MN
HOME DEPOT INC	6.1	3550 124TH AVE NW	COON RAPIDS	MN
JO-ANN FABRICS & CRAFTS	5.8	12779 RIVERDALE BLVD NW	COON RAPIDS	MN
KOHL'S DEPARTMENT STORES	5.8	12785 RIVERDALE BLVD NW	COON RAPIDS	MN
LANE BRYANT	5.8	12774 RIVERDALE BLVD NW	COON RAPIDS	MN
LIFETIME FITNESS	7.0	11989 CHAMPLIN DR	CHAMPLIN	MN
MAURICES	5.8	12776 RIVERDALE BLVD	COON RAPIDS	MN
MENARDS	6.3	3045 MAIN ST	COON RAPIDS	MN
MICHAEL'S	6.2	3460 124TH AVE NW	COON RAPIDS	MN
OLD NAVY CLOTHING CO	5.8	12767 RIVERDALE BLVD NW	COON RAPIDS	MN
ONCE UPON A CHILD	4.9	3401 ROUND LAKE BLVD	ANOKA	MN
PANERA BREAD	6.2	12465 RIVERDALE BLVD NW	COON RAPIDS	MN
PAYLESS SHOE SOURCE	5.5	12940 RIVERDALE DR NW	COON RAPIDS	MN
PEARLE VISION	5.8	12771 RIVERDALE BLVD	COON RAPIDS	MN
PEP BOYS	6.2	3325 124TH AVE NW	COON RAPIDS	MN
PERKINS	4.7	601 W MAIN ST	ANOKA	MN
PETSMART	5.9	3589 RIVER RAPIDS DR	COON RAPIDS	MN
SEPHORA	6.1	12550 RIVERDALE BLVD	COON RAPIDS	MN
SHERWIN-WILLIAMS CO	6.1	3564 MAIN ST NW	COON RAPIDS	MN
SPORTS AUTHORITY	6.2	3420 124TH AVE NW	COON RAPIDS	MN
TARGET	6.2	2000 BUNKER LAKE BLVD NW	ANDOVER	MN
TEXAS ROADHOUSE	6.5	2780 MAIN ST NW	COON RAPIDS	MN
TRACTOR SUPPLY CO	6.7	11150 179TH AVE NW	ELK RIVER	MN
TRUE VALUE HARDWARE	6.8	12325 CHAMPLIN DR	CHAMPLIN	MN
ULTA	5.9	3583 RIVER RAPIDS DR	COON RAPIDS	MN
WALMART	5.4	13020 RIVERDALE DR NW	COON RAPIDS	MN
YANKEE CANDLE CO	5.8	12782 RIVERDALE BLVD NW	COON RAPIDS	MN

Distance is the straight-line mileage from your site to nearest existing retailer location.



9/20/2011

Retailers with locations greater than fifty miles from this site are shown "None known to be in area."

No Site Selected

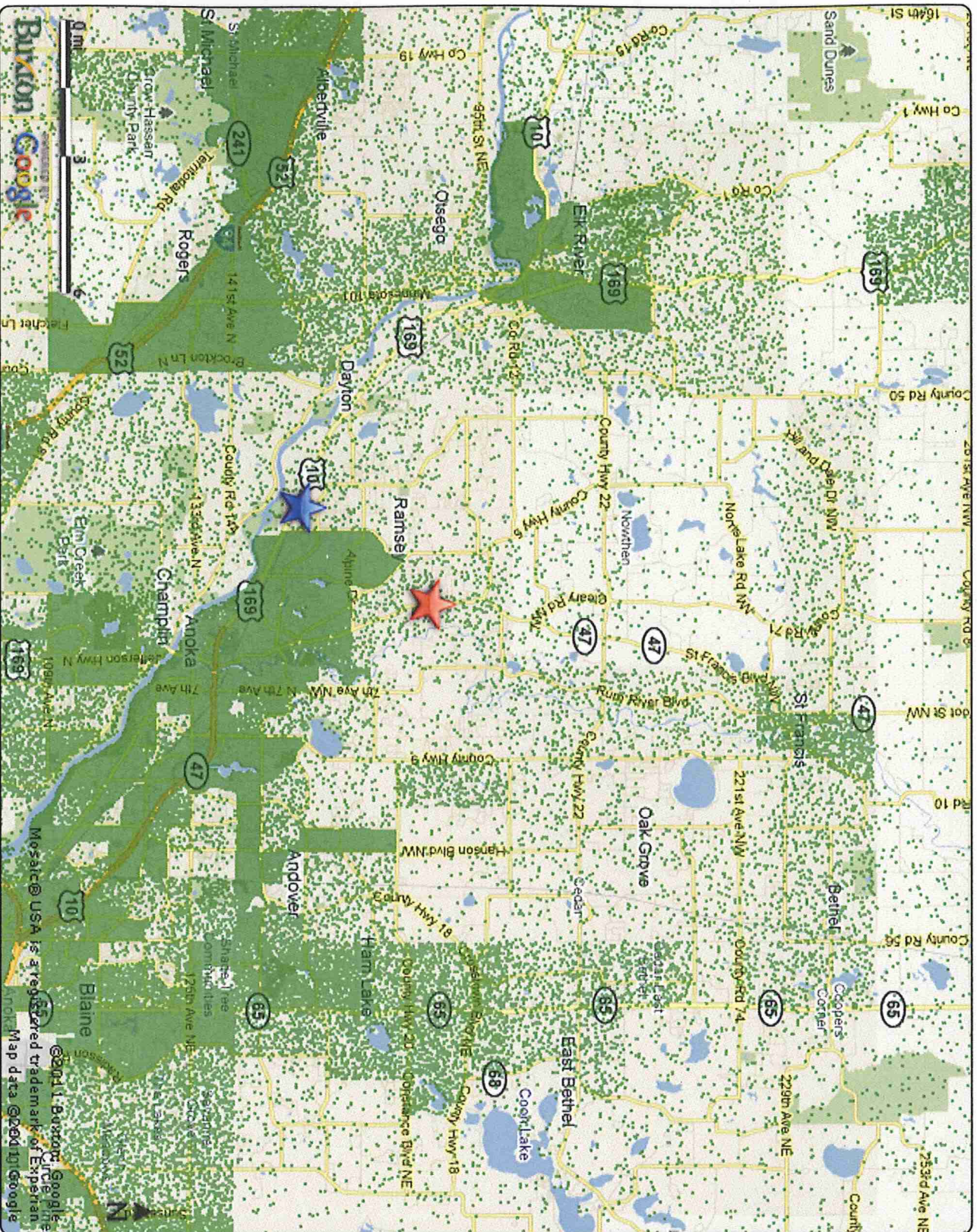


**Sites**

- Site 1
- Site 1 - 12 Minute Drive Time
- Site 2
- Site 2 - 12 Minute Drive Time

**Dot Densities**

- Daytime Population
- Daytime Population



Ramsey, MN  
Operational Status of Retailers  
St Hwy 47 & 167th Ave



Retailer	Concept	Website	Preferred Square Footage	Franchise?	Percent Franchise	Operating in MN?	Targeting MN for expansion?
A&W DRIVE-IN	Fast food	www.yum.com	2,000-3,500	YES	69%	YES	YES
ABERCROMBIE & FITCH	Apparel - children's, apparel - men's, apparel - women's	www.abercrombie.com	4,000-10,000	NO	0%	YES	YES
ACE HARDWARE	Hardware/home improvement	www.acehardware.com	10,000-20,000	NO	0%	YES	YES
AEROPOSTALE INC	Apparel - men's, apparel - women's	www.aeropostale.com	3,500	NO	0%	YES	YES
ALDI INC	Supermarkets	www.aldifoods.com	10,000-16,600	NO	0%	YES	YES
AMC THEATERS	Movie theaters	www.amctheatres.com	50,000-90,000	NO	0%	YES	YES
AMERICAN EAGLE OUTFITTERS	Apparel - men's, apparel - women's	www.ae.com	2,500-8,500	NO	0%	YES	YES
AMF BOWLING CTR	Amusement/play centers, specialty	www.amf.com	30,000-40,000	NO	0%	YES	YES
ANN TAYLOR	Apparel - women's	www.anntaylor.com	5,000-8,400	NO	0%	YES	YES
ARBY'S ROAST BEEF	Fast food	www.arbys.com	750-3,500	YES	70%	YES	YES
ASHLEY FURNITURE HOMESTORE	Furniture/beds	www.ashleyfurniture.com	55,000	NO	0%	YES	YES
BANANA REPUBLIC	Apparel - children's, apparel - men's, apparel - women's	www.gapinc.com	2,750-35,000	NO	0%	YES	YES
BARNES AND NOBLE	Book stores	www.barnesandnobleinc.com	2,800-67,500	NO	0%	YES	YES
BASKIN-ROBBINS ICE CREAM	Candy/ice cream/yogurt	www.dunkinbrands.com	1,500-2,200	YES	100%	YES	YES
BATH & BODY WORKS INC	Cosmetics/body care/fragrance	www.bathandbodyworks.com	1,700-8,000	NO	0%	YES	YES
BATTERIES PLUS	Computers/software, electronics, specialty	www.batteriesplus.com	1,200-1,800	YES	96%	YES	YES
BED BATH & BEYOND	Bed and bath linens, home decor/lamps/drapes	www.bedbathandbeyond.com	5,500-85,000	NO	0%	YES	YES
BEST BUY	Computers/software, electronics, major appliances	www.bestbuy.com	5,000-45,000	NO	0%	YES	YES
BIG APPLE BAGELS	Bakeries/bagels/pretzels, coffee bars/juice bars	www.babcorp.com	500-2,000	YES	99%	YES	YES
BIG BOY	Restaurants/bars	www.bigboy.com	5,200	YES	97%	NO	YES
BIG O TIRES	Auto supplies/car care	www.bigotires.com	35,000	YES	100%	NO	YES
BLIMPIE SUBS & SALADS	Fast food	www.kahalacorp.com	250-3,000	YES	75%	YES	YES
BOOKS A MILLION	Book stores	www.booksamillioninc.com	3,000-25,000	NO	0%	NO	YES
BREADEAUX PIZZA	Fast food	www.breadeauxpizza.com	800-2,000	YES	100%	YES	YES
BRUEGGER'S BAGEL BAKERY	Bakeries/bagels/pretzels, fast casual restaurants	www.brueggers.com	1,500-2,100	YES	50%	YES	YES
BUFFALO WILD WINGS	Restaurants/bars	www.buffalowildwings.com	5,000-7,000	YES	65%	YES	YES
BUILD A BEAR	Amusement/play centers, specialty	www.buildabear.com	1,500-3,000	NO	0%	YES	YES
BURGER KING	Fast food	www.bk.com	1,900-4,000	YES	86%	YES	YES
CACHE	Apparel - women's	www.cache.com	1,800-2,000	NO	0%	YES	YES
CAMPBOWWOW	Pets/animal supplies	www.campbowwowusa.com	7,500-10,000	NO	0%	YES	YES
CARIBOU COFFEE CO	Coffee bars/juice bars	www.cariboucoffee.com	1,600	YES	18%	YES	YES
CARTRIDGE WORLD	Specialty	www.cartridgeworld.com	800-1,400	YES	100%	YES	YES
CARVEL	Bakeries/bagels/pretzels, candy/ice cream/yogurt	www.focusbrands.com	500-3,000	YES	66%	YES	YES
CATHERINES STORES CORP	Apparel - women's	www.charmingshoppes.com	3,000-7,000	NO	0%	YES	YES
CHAMPS SPORTS	Shoes, sporting goods/athletic wear	www.footlocker-inc.com	2,000-5,000	NO	0%	YES	YES
CHICO'S	Accessories, apparel - women's	www.chicos.com	1,500-4,000	YES	1%	YES	YES
CHILI'S GRILL & BAR	Fast casual restaurants, restaurants/bars	www.brinker.com	5,000-16,000	YES	27%	YES	YES
CHIPOTLE MEXICAN GRILL	Fast casual restaurants	www.chipotle.com	1,200-2,800	NO	0%	YES	YES
CHRISTOPHER & BANKS INC	Apparel - women's	www.christopherandbanks.com	3,000-3,600	NO	0%	YES	YES
CHUCK E CHEESE PIZZA	Restaurants/bars, amusement/play centers	www.chuckecheese.com	12,000-18,000	YES	9%	YES	YES

Ramsey, MN  
Operational Status of Retailers  
St Hwy 47 & 167th Ave



Retailer	Concept	Website	Preferred Square Footage	Franchise?	Percent Franchise	Operating in MN?	Targeting MN for expansion?
CLAIRE'S BOUTIQUE	Accessories	www.clairstores.com	1,000-1,200	YES	5%	YES	YES
COLD STONE CREAMERY	Candy/ice cream/yogurt	www.kahalacorp.com	250-3,000	YES	75%	YES	YES
COST PLUS WORLD MARKET	China/glassware, furniture/beds, home decor/lamps/drapes	www.worldmarket.com	18,300	NO	0%	YES	YES
COSTCO	Furniture/beds, warehouses/wholesale clubs	www.costco.com	70,000-205,000	NO	0%	YES	YES
COUNTRY KITCHEN RESTAURANT	Restaurants/bars	www.countrykitchenrestaurants.com	4,500	YES	84%	YES	NO
COUSINS SUBS	Fast food	www.cousinssubs.com	1,400-2,000	YES	91%	YES	YES
CRABTREE & EVELYN	Cosmetics/body care/fragrance	www.crabtree-evelyn.com	700-900	NO	0%	YES	YES
CRACKER BARREL	Restaurants/bars	www.crackerbarrel.com	9,900	NO	0%	YES	YES
CRATE & BARREL	China/glassware, cutlery/kitchenware, furniture/beds, home decor/lamps/drapes	www.createandbarrel.com	6,000-40,000	NO	0%	YES	YES
CUB FOODS	Beer/wine/liquor, supermarkets	0	65,000	YES	33%	YES	YES
CULVER'S	Candy/ice cream/yogurt, fast casual restaurants	www.culvers.com	4,000	YES	98%	YES	YES
CURVES	Health clubs/gyms	www.curvesforwomen.com	1,000-1,500	YES	100%	YES	YES
CVS PHARMACY	Drug stores	www.cvs.com	10,880-19,000	NO	0%	YES	YES
DAIRY QUEEN	Candy/ice cream/yogurt, fast food	www.idq.com	500-1,200	YES	99%	YES	YES
DAVID'S BRIDAL INC	Bridal/formal wear	www.davidsbridal.com	10,650	NO	0%	YES	YES
DEB SHOP	Apparel - men's, apparel - women's	www.debshops.com	7,500	NO	0%	YES	YES
DENNY'S RESTAURANT	Fast food, restaurants/bars	www.dennys.com	3,200-4,750	YES	77%	YES	NO
DICK'S SPORTING GOODS	Sporting goods/athletic wear	www.dickssportinggoods.com	50,000-60,000	NO	0%	YES	YES
DISCOUNT TIRE CENTER	Auto supplies/car care	www.tires.com	5,000-10,000	NO	0%	YES	YES
DOLLAR TREE	Dollar/variety stores	www.dollartree.com	9,000-15,000	NO	0%	YES	YES
DOMINO'S PIZZA	Fast food	www.dominos.com	1,000-1,300	YES	89%	YES	YES
DOTS INC	Apparel - women's	www.dots.com	4,000-5,000	NO	0%	YES	YES
DRESS BARN	Apparel - women's	www.dressbarn.com	4,000-8,000	NO	0%	YES	YES
DUNKIN DONUTS	Bakeries/bagels/pretzels	www.dunkinbrands.com	1,500-2,200	YES	100%	YES	YES
ETHAN ALLEN GALLERIES	Furniture/beds	www.ethanallen.com	6,000-35,000	YES	48%	YES	YES
FAMILY CHRISTIAN BOOK STORE	Specialty	www.familychristian.com	5,000-6,000	NO	0%	NO	YES
FAMOUS DAVE'S	Restaurants/bars	www.famousdaves.com	6,000-10,500	YES	72%	YES	YES
FAMOUS FOOTWEAR	Shoes	www.famousfootwear.com	6,000-8,000	NO	0%	YES	YES
FASHION BUG	Apparel - women's	www.charmingshoppe.com	3,000-7,000	NO	0%	YES	YES
FAZOLI'S	Fast casual restaurants	www.fazolis.com	3,500	YES	64%	YES	YES
FIGAROS ITALIAN KITCHEN	Fast food	www.figaros.com	1,000-1,500	YES	100%	YES	YES
FIVE GUYS	Restaurants/bars	www.fiveguys.com	2,000-3,000	YES	100%	YES	NO
FOOTACTION U S A	Shoes, sporting goods/athletic wear	www.footlocker-inc.com	2,000-5,000	NO	0%	YES	YES
FOSSIL CO STORE	Accessories, apparel - men's, apparel - women's, fine jewelry/watches	www.fossil.com	1,600-5,000	NO	0%	YES	YES
FOX'S PIZZA DEN	Fast food	www.foxspizza.com	800-1,800	YES	100%	NO	YES
GLIK'S DEPARTMENT STORE	Apparel - men's, apparel - women's, shoes	www.gliks.com	4,000-15,000	NO	0%	YES	NO
GLORIA JEAN'S GOURMET COFFEES	Coffee bars/juice bars	www.gloriajeans.com	750-2,500	YES	100%	NO	YES
GODFATHER'S PIZZA	Fast food	www.godfathers.com	3,600-4,000	YES	84%	YES	YES
GOLF U S A	Sporting goods/athletic wear	www.golfusa.com	2,500-7,000	YES	98%	YES	YES
GREAT CLIPS	Beauty salons	www.greatclips.com	900-1,200	YES	100%	YES	YES

Ramsey, MN  
Operational Status of Retailers  
St Hwy 47 & 167th Ave



Retailer	Concept	Website	Preferred Square Footage	Franchise?	Percent Franchise	Operating in MN?	Targeting MN for expansion?
GREAT HARVEST BREAD CO	Bakeries/bagels/pretzels	www.greatharvest.com	1,500-2,500	YES	100%	YES	YES
GUESS RETAIL INC	Accessories, apparel - children's, apparel - men's, apparel - women's, off-price/outlet stores	www.guess.com	4,500	NO	0%	YES	YES
HALLMARK	Cards/stationery	www.hallmark.com	3,200-4,500	YES	86%	YES	YES
HOBBY LOBBY	Art supplies/crafts/hobbies	www.hobbylobby.com	23,000-55,000	NO	0%	YES	YES
HOBBYTOWN USA	Art supplies/crafts/hobbies, toys/games/video games	www.hobbytown.com	3,000-7,000	YES	100%	YES	YES
HOME DEPOT INC	Hardware/home improvement	www.homedepot.com	2,400-150,000	NO	0%	YES	YES
HOOTERS	Restaurants/bars	www.hooters.com	4,000-4,500	YES	73%	YES	YES
HOT TOPIC	Accessories, apparel - men's, apparel - women's	www.hottopic.com	1,500-2,500	NO	0%	YES	YES
HY-VEE FOOD STORES INC	Supermarkets, drug stores	www.hy-vee.com	15,000-42,877	NO	0%	YES	YES
IHOP	Restaurants/bars	www.ihop.com	4,020-5,000	YES	95%	YES	YES
J JILL THE STORE	Apparel - women's, shoes	www.thetalbotsinc.com	2,100-10,000	NO	0%	YES	YES
JERSEY MIKE'S SUBMARINES	Fast food	www.jerseymikes.com	1,200-1,400	YES	63%	YES	YES
JIMMY JOHN'S	Fast casual restaurants	www.jimmyjohns.com	900-1,500	YES	97%	YES	YES
JO-ANN FABRICS & CRAFTS	Fabrics, art supplies/crafts/hobbies	www.joann.com	14,000-35,000	NO	0%	YES	YES
JOSEPH A BANK CLOTHIERS	Apparel - men's, off-price/outlet stores	www.josbank.com	4,000-4,500	YES	2%	YES	YES
JOURNEYS	Accessories, apparel - men's, apparel - women's, shoes, off-price/outlet stores	www.genesco.com	150-3,000	NO	0%	YES	YES
KFC	Fast food	www.yum.com	2,000-3,500	YES	69%	YES	YES
KIRKLAND'S	Home decor/lamps/drapes	www.kirklands.com	4,200-5,000	NO	0%	YES	YES
KOHL'S DEPARTMENT STORES	Department stores	www.kohls.com	75,000-133,000	NO	0%	YES	YES
LA Z BOY	Furniture/beds	www.lazboy.com	15,519-20,479	NO	0%	YES	YES
LANE BRYANT	Apparel - women's	www.charmingshoppes.com	3,000-7,000	NO	0%	YES	YES
LENNY'S SUB SHOP	Fast food	www.lennyssubshop.com	10,000-20,000	NO	0%	NO	YES
LENS CRAFTERS INC	Optical/eyewear	www.luxottica.com	150-4,000	NO	0%	YES	YES
LIFETIME FITNESS	Health clubs/gyms	www.lifetimefitness.com	110,000	NO	0%	YES	YES
LITTLE CAESAR'S PIZZA	Fast food	www.littlecaesars.com	1,200-1,600	YES	87%	YES	YES
LONE STAR STEAKHOUSE & SALOON	Restaurants/bars	www.lonestarsteakhouse.com	5,800-16,500	NO	0%	NO	YES
LONGHORN STEAKHOUSE	Restaurants/bars	www.dardenrestaurants.com	5,500-8,600	NO	0%	YES	YES
MAGGIE MOOS	Candy/ice cream/yogurt	www.nexcenbrands.com	400-12,000	YES	60%	YES	YES
MARBLE SLAB CREAMERY	Candy/ice cream/yogurt	www.nexcenbrands.com	400-12,000	YES	60%	YES	YES
MARCO'S PIZZA	Fast food	www.marcos.com	1,200-2,200	YES	67%	NO	YES
MARSHALLS	Apparel - children's, apparel - men's, apparel - women's, home decor/lamps/drapes	www.tjx.com	25,000-65,000	NO	0%	YES	YES
MAURICES	Apparel - women's	www.maurices.com	4,500-5,500	NO	0%	YES	YES
MC DONALD'S	Fast food	www.mcdonalds.com	600-5,500	YES	76%	YES	YES
MEDICINE SHOPPE	Drug stores	www.medshoppe.com	2,000	YES	100%	YES	YES
MENARDS	Hardware/home improvement, wall coverings/paint	www.menards.com	80,000-240,000	NO	0%	YES	YES
MERLE NORMAN COSMETICS	Cosmetics/body care/fragrance	www.merlenorman.com	400-1,000	YES	100%	YES	YES
MICHAEL'S	Art/collectibles/frames, art supplies/crafts/hobbies	www.michaels.com	5,800-18,200	NO	0%	YES	YES
MILIOS SANDWICHES	Fast food	www.milios.com	2,500	NO	0%	YES	YES
MOES SOUTHWEST GRILL	Fast food	www.focusbrands.com	500-3,000	YES	66%	YES	YES
NAPA AUTO PARTS	Auto supplies/car care	www.genpt.com	5,000-7,000	YES	81%	YES	YES

Ramsey, MN  
Operational Status of Retailers  
St Hwy 47 & 167th Ave



Retailer	Concept	Website	Preferred Square Footage	Franchise?	Percent Franchise	Operating in MN?	Targeting MN for expansion?
NEW YORK & CO	Apparel - women's	www.nyandcompany.com	6,000-8,000	NO	0%	YES	YES
NICK-N-WILLY'S	Fast casual restaurants	www.nicknwillyspizza.com	1,200-1,600	YES	100%	YES	YES
O'CHARLEY'S	Restaurants/bars	www.ocharleys.com	7,000-10,000	YES	5%	NO	YES
OLD NAVY CLOTHING CO	Apparel - children's, apparel - men's, apparel - women's	www.gapinc.com	2,750-35,000	NO	0%	YES	YES
OLIVE GARDEN	Restaurants/bars	www.dardenrestaurants.com	5,500-8,600	NO	0%	YES	YES
ONCE UPON A CHILD	Apparel - children's, musical instruments/supplies, sporting goods/athletic wear, specialty	www.winmarkcorporation.com	2,500-3,500	YES	100%	YES	YES
OUTBACK STEAKHOUSE	Restaurants/bars	www.osirestaurantpartners.com	5,500-7,500	YES	14%	YES	YES
PACIFIC SUNWEAR	Apparel - men's, apparel - women's	www.pacsun.com	3,500-4,500	NO	0%	YES	YES
PANERA BREAD	Bakeries/bagels/pretzels, fast casual restaurants	www.panera.com	4,200-5,000	YES	57%	YES	YES
PAPA JOHN'S PIZZA	Fast food	www.papajohns.com	1,100-1,500	YES	77%	YES	YES
PAPA MURPHY'S	Fast food	www.papamurphys.com	1,200-1,800	YES	98%	YES	YES
PAYLESS SHOE SOURCE	Shoes	www.paylessshoesource.com	3,000	NO	0%	YES	YES
PEARLE VISION	Optical/eyewear	www.luxottica.com	150-4,000	NO	0%	YES	YES
PENDLETON SHOPPE	Apparel - men's, apparel - women's	www.pendleton-usa.com	2,000	NO	0%	YES	YES
PEP BOYS	Auto supplies/car care	www.pepboys.com	20,000	NO	0%	YES	YES
PERKINS	Restaurants/bars	www.perkinsrestaurants.com	4,200-7,100	YES	58%	YES	YES
PETSMART	Pets/animal supplies	www.petSMART.com	19,000-27,000	NO	0%	YES	YES
PIZZA FACTORY	Restaurants/bars	www.pizzafactory.com	200-5,000	YES	100%	NO	YES
PIZZA RANCH	Restaurants/bars	www.pizzaranch.com	4,000-10,000	YES	94%	YES	YES
PLAY IT AGAIN SPORTS	Sporting goods/athletic wear, specialty	www.winmarkcorporation.com	2,500-3,500	YES	100%	YES	YES
PLAY N TRADE	Toys/games/video games	www.playntrade.com	4,000-5,000	NO	0%	YES	YES
POTTERY BARN	Bed and bath linens, china/glassware, cutlery/kitchenware, home decor/lamps/drapes	www.williams-sonomains.com	1,800-20,000	NO	0%	YES	YES
POWERHOUSE GYM	Health clubs/gyms	www.powerhousegym.com	9,000-12,000	YES	36%	YES	YES
PUMP IT UP	Amusement/play centers	www.pumpitupparty.com	3,500-12,000	YES	72%	YES	YES
QDOBA MEXICAN GRILL	Fast casual restaurants, restaurants/bars	www.qdoba.com	2,000-2,400	YES	84%	YES	YES
QUIZNO	Fast casual restaurants	www.quiznos.com	1,200-1,600	YES	100%	YES	YES
RED ROBIN	Restaurants/bars	www.redrobin.com	6,350	YES	34%	YES	YES
REGAL CINEMAS	Movie theaters	www.regalcinemas.com	60,000-100,000	NO	0%	YES	YES
ROMANO'S MACARONI GRILL	Fast casual restaurants, restaurants/bars	www.brinker.com	5,000-16,000	YES	27%	YES	YES
RUE 21	Apparel - men's, apparel - women's	www.rue21.com	4,000-5,000	NO	0%	YES	YES
SAM'S WHOLESALE CLUB	Warehouses/wholesale clubs	www.samsclub.com	110,000-130,000	NO	0%	YES	YES
SBARRO ITALIAN EATERY	Fast food, restaurants/bars	www.sbarro.com	300-5,000	YES	37%	YES	YES
SCHLOTZSKY'S DELI	Fast casual restaurants	www.schlotzskys.com	2,400-2,800	YES	94%	YES	YES
SEPHORA	Cosmetics/body care/fragrance	www.sephora.com	5,200-5,700	NO	0%	YES	YES
SHERWIN-WILLIAMS CO	Wall coverings/paint	www.sherwinwilliams.com	3,000-6,000	NO	0%	YES	YES
SPORT CLIPS	Beauty salons	www.sportclips.com	1,000-1,400	NO	0%	YES	YES
SPORTS AUTHORITY	Sporting goods/athletic wear	www.theSportsAuthority.com	35,000-85,000	NO	0%	YES	YES
SPORTSMANS WAREHOUSE	Sporting goods/athletic wear	www.sportsmanswarehouse.com	50,000	NO	0%	YES	YES
STAPLES THE OFFICE SUPERSTORE	Computers/software, electronics, office supplies/furniture	www.staples.com	10,000-20,000	NO	0%	YES	YES
STARBUCKS	Coffee bars/juice bars	www.starbucks.com	100-2,000	NO	0%	YES	YES

Ramsey, MN  
Operational Status of Retailers  
St Hwy 47 & 167th Ave



Retailer	Concept	Website	Preferred Square Footage	Franchise?	Percent Franchise	Operating in MN?	Targeting MN for expansion?
STEAK N SHAKE	Restaurants/bars	www.steaknshake.com	3,800	YES	12%	NO	YES
STRIDE RITE	Shoes	www.strideritecorporation.com	1,000-3,000	NO	0%	YES	YES
T J MAXX	Apparel - children's, apparel - men's, apparel - women's, home decor/lamps/drapes	www.tjx.com	25,000-65,000	NO	0%	YES	YES
TACO BELL	Fast food	www.yum.com	2,000-3,500	YES	69%	YES	YES
TACO DEL MAR	Fast food	www.tacodelmar.com	1,200-1,500	NO	0%	NO	YES
TARGET	Discount stores, supercenters	www.target.com	123,000-174,000	NO	0%	YES	YES
TEXAS ROADHOUSE	Restaurants/bars	www.texasroadhouse.com	6,300-7,100	YES	22%	YES	YES
THE CHILDREN'S PLACE	Apparel - children's, toys/games/video games	www.childrensplace.com	4,000-6,500	NO	0%	YES	YES
TRACTOR SUPPLY CO	Agricultural/farm supplies	www.mytscstore.com	20,000-25,000	NO	0%	YES	YES
TRUE VALUE HARDWARE	Hardware/home improvement	www.truevaluecompany.com	3,500-15,000	NO	0%	YES	YES
TUESDAY MORNING INC	Close-out stores	www.tuesdaymorning.com	8,000-10,000	NO	0%	YES	YES
TUMBLEWEED SOUTHWEST MESQUITE	Restaurants/bars	www.tumbleweedrestaurants.com	5,400	YES	45%	NO	YES
ULTA	Cosmetics/body care/fragrance	www.ulta.com	10,000	NO	0%	YES	YES
UNO RESTAURANTS INC	Restaurants/bars	www.unos.com	5,500-6,000	YES	38%	YES	YES
VICTORIA'S SECRET	Apparel - women's	www.victoriassecret.com	3,900-4,500	NO	0%	YES	YES
WALGREENS	Drug stores	www.walgreens.com	14,560	NO	0%	YES	YES
WALMART	Supermarkets, discount stores, supercenters	www.walmartstores.com	5,000-233,000	NO	0%	YES	YES
WENDY'S	Fast food	www.wendys.com	3,000-6,000	YES	77%	YES	YES
WETZEL'S PRETZELS	Bakeries/bagels/pretzels	www.wetzels.com	500-800	YES	100%	YES	YES
WHITE CASTLE RESTAURANT	Fast food	www.whitecastle.com	2,000-3,000	NO	0%	YES	YES
WHITE HOUSE / BLACK MARKET	Accessories, apparel - women's	www.chicos.com	1,500-4,000	YES	1%	YES	YES
WILD BIRD CTR	Pets/animal supplies	www.wildbird.com	1,500-2,400	YES	5%	YES	YES
WILD BIRDS UNLIMITED	Pets/animal supplies	www.wildbird.com	1,500-2,400	YES	5%	YES	YES
WILLIAMS-SONOMA STORES INC	Bed and bath linens, china/glassware, cutlery/kitchenware, home decor/lamps/drapes	www.williams-sonomainc.com	1,800-20,000	NO	0%	YES	YES
WINE STYLES	Beer/wine/liquor	www.winestyles.net	1,200-2,000	YES	100%	YES	YES
WINGS TO GO	Fast food	www.wingstogo.com	1,200-2,000	YES	100%	NO	YES
YANKEE CANDLE CO	Specialty	www.yankeecandle.com	1,300-2,000	NO	0%	YES	YES
ZUMIEZ	Apparel - men's, apparel - women's, shoes	www.zumiez.com	3,000	NO	0%	YES	YES

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*Ramsey, MN*

*As a Location For*

*Bass Pro Shops*

*Prepared April 2009*



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## Table of Contents

Executive Summary

San Antonio, TX Comparison

Orlando, FL Comparison

St. Charles, MO Comparison



## Executive Summary

On behalf of the City of Ramsey, MN, Buxton conducted a comparative analysis between Ramsey and three Bass Pro locations. These retailer locations were included in this analysis based on 60 minute trade area similarities to Ramsey. The three Bass Pro locations, San Antonio, TX; Orlando, FL; and St. Charles, MO are used in the comparison are located in similar markets and share Ramsey's BUDS (Buxton Urban Density) score of two. Ramsey is a BUDS2 area, but it is on the verge of becoming a BUDS3 and is adjacent to BUDS3 areas. San Antonio is a BUDS2 location, while Orlando and St. Charles are BUDS3 locations.

(BUDS) Buxton Urban Density is a classification tool that measures the range between highly urban and highly rural areas. Urban densities, as defined by Buxton, are shown in the table below.

<i><b>BUDS</b></i>	<i><b>Definition</b></i>
1	Rural
2	In Town
3	Suburban/Small City
4	Metropolitan
5	High-Rise Living/Urban

## Demographic Analysis

Buxton conducted a demographic analysis based on a 60 minute drive time to compare Ramsey with each benchmark profile (the demographic profile of each comparable location). The Ramsey profile and the benchmark profile were indexed against one another to determine how Ramsey compares to the average demographic profile of the Bass Pro locations. A comparison index value of 100 indicates that Ramsey matches the benchmark profile for a given demographic variable. A score above 100 indicates that Ramsey surpasses the benchmark profile. Conversely, a score below 100 indicates that Ramsey is below the benchmark profile.

## Psychographic Analysis

### Indexed Variables Within the Segmentation System

One of the major advantages of the segmentation system is the embedded index values for certain behaviors and lifestyles. Thousands of lifestyle categories are indexed within the segmentation system allowing for a ranking on those lifestyle characteristics by segment. Categories include everything from vehicle purchasing habits, media usage such as television shows and magazine subscriptions, healthcare behaviors including doctor visits and prescription medication purchases, to show how each segment is most likely to spend their free time and disposable income. These indexes are given to each segment within a category, and an index above 100 is more likely than average to have that particular trait.

For Example, under a category of “Eat at Applebee’s Once a Month” Segment 20 has an index of 177 and Segment 59 has an index of 37. With the average index set at 100, we can determine that Segment 20 is 77% more likely than the average household to eat at Applebee’s once a month, and Segment 59 is 63% less likely than the average household to eat at Applebee’s once a month.

### Outdoor Recreation Variables

The seven variables used in this study included the likelihood of a household segment to:

- Go Hunting With a Gun Once in the Past Year
- Go Freshwater Fishing Once in the Past Year
- Go Canoeing/Kayaking Once in the Past Year
- Go Camping 4+ Times Per Year
- Go Backpacking/Hiking Once in the Past Year
- Buy a Tent in the Past Year
- Buy Fishing Equipment in the Past Year

Only the household segments that were the most likely to exhibit the behaviors of at least four of the seven variables were included in the Outdoor Recreation Profile. A count of these outdoor-oriented household segments within 60 minutes of the Ramsey Site was compared to the counts of the households within 60 minutes of the comparable Bass Pro locations. The Ramsey trade area has a much higher density of these specific households than any of the comparable locations.

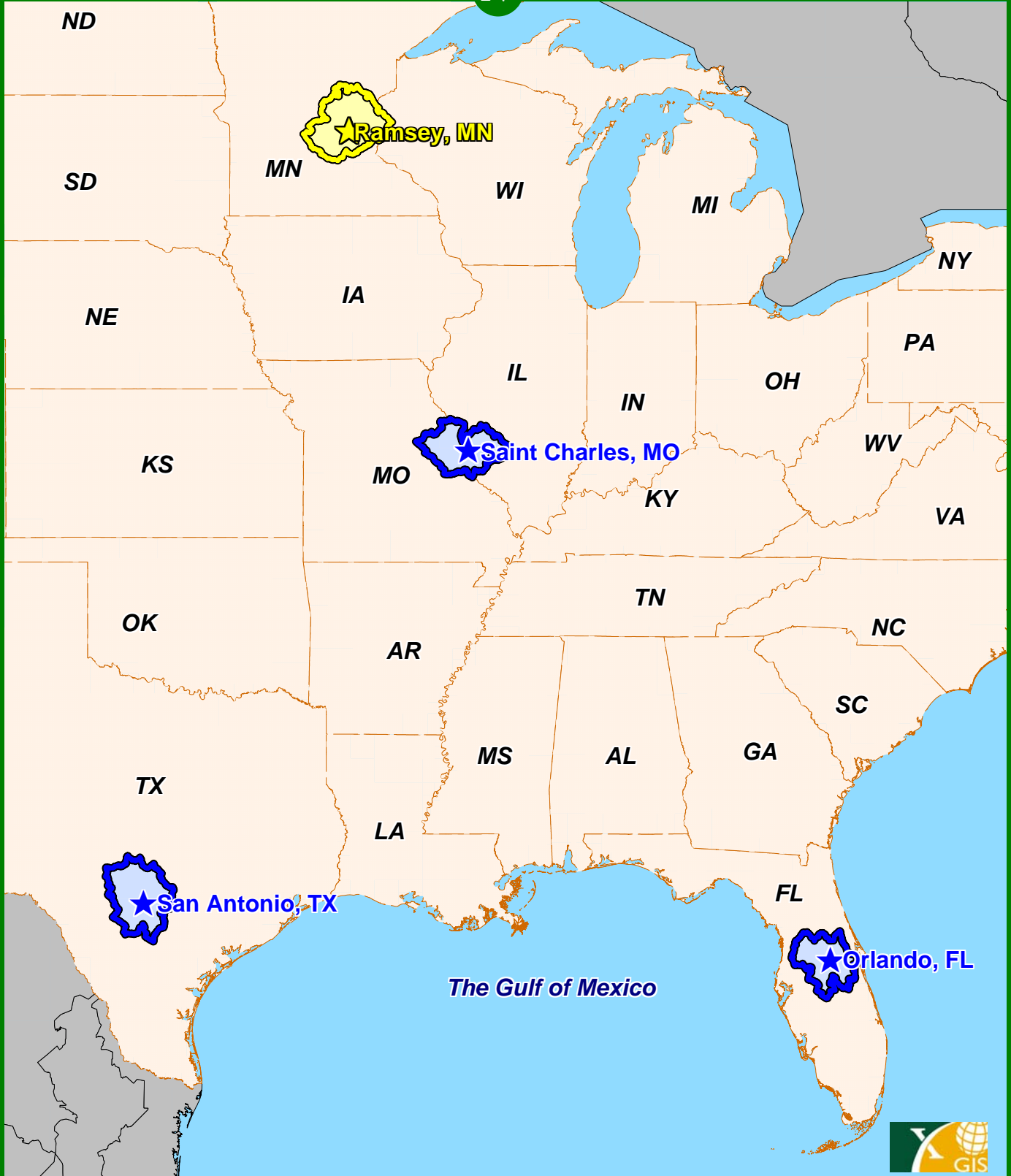
## Psychographic Analysis (cont)

Using the indexes embedded in the segmentation system for each of these variables, we identified the segments that were the most likely to have the buying and leisure habits listed above. Only those segments that were in the highest group of likelihood for at least 4 out of the 7 variables were used in the Outdoor Recreation Profile for the City of Ramsey and Wayne County.

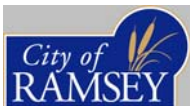
Buxton found that the household segments that had the highest propensity for the above variables are Segment 17 (Beltway Boomers), Segment 20 (Fast-Track Families), Segment 25 (Country Casuals), Segment 33 (Big Sky Families), Segment 43 (Heartlanders), Segment 45 (Blue Highways), Segment 51 (Shotguns & Pickups), Segment 64 (Bedrock America). The table below shows the counts of the households that fall within each identified segment:

<i>MRI Variable Profile</i>	<i>Segments</i>	<i>Existing Bass Pro Locations</i>			
		<i>San Antonio, TX</i>	<i>Orlando, FL</i>	<i>St. Charles, MO</i>	<i>Ramsey, MN</i>
Outdoor Recreation Profile	17,20,25,33,43,45,51,64	80,720	113,299	104,922	120,835

The maps on the following pages show the City of Ramsey and its location in respect to the comparable Bass Pro locations.



# Ramsey, Minnesota: Trade Area



Comparable Bass Pro  
60 Minute Drive Time



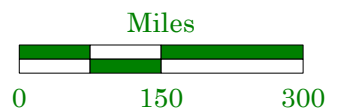
Comparable Bass Pro Locations



Ramsey, MN  
60 Minute Drive Time



Ramsey, MN



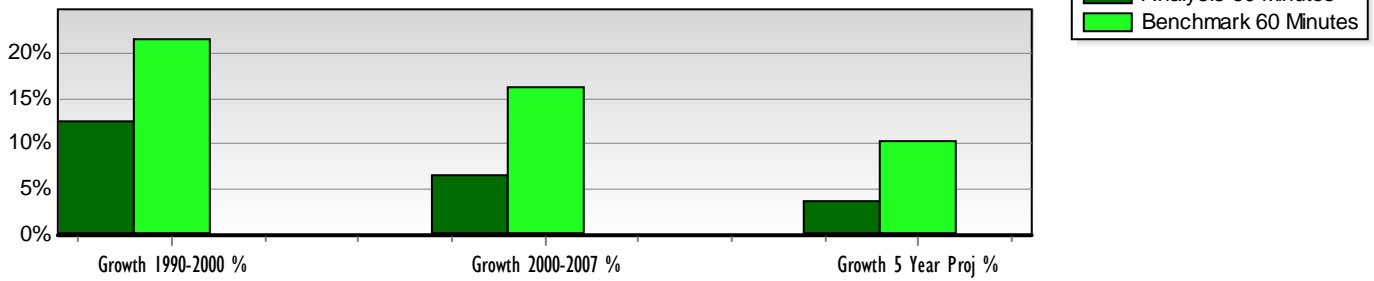
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** San Antonio, TX

Population Profile	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
2012 Projection	2,759,653	2,304,499	120
2007 Estimate	2,661,842	2,089,245	127
2000 Census	2,497,294	1,798,354	139
1990 Census	2,217,956	1,479,748	150

**Population Change**

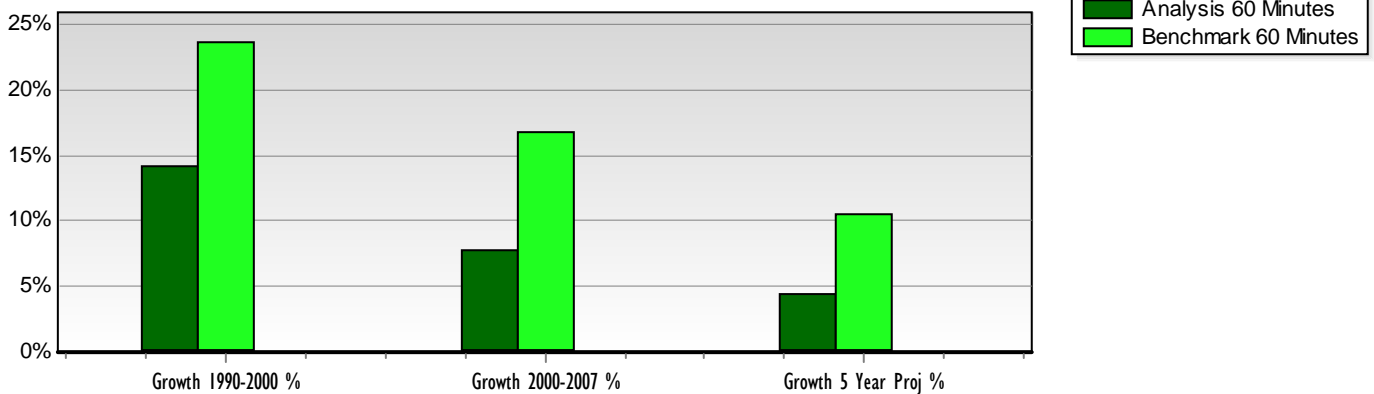


Work Place Population	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Total	1,914,486	1,171,143	163

**Household Profile**

2012 Projection	1,092,495	821,606	133
2007 Estimate	1,045,510	742,922	141
2000 Census	970,674	636,472	153
1990 Census	850,619	514,816	165

**Household Change**



**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** San Antonio, TX

Population By Sex (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Male	49.7%	48.9%	102
Female	50.3%	51.1%	98

### Marital Status Persons (Current)

Single Male	16.2%	13.9%	117
Single Female	13.7%	12.0%	114
Married	55.9%	57.9%	97
Male Previously Married	4.9%	5.3%	92
Female Previously Married	9.2%	10.8%	86

### Households by Household Type (Current)

Family Household	64.2%	71.1%	90
Non-Family Household	35.8%	28.9%	124

### Households By Type (Current)

Single Male	12.8%	10.3%	123
Single Female	16.0%	13.0%	123
Married Couple	51.1%	53.5%	95
Other Family: Male Head of Household	3.6%	4.2%	85
Other Family: Female Head of Household	9.5%	13.4%	71
Non-Family: Male Head of Household	4.0%	3.1%	128
Non-Family: Female Head of Household	3.0%	2.4%	125

### Households with Kids (Current)

Total	359,559	296,713	121
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### Group Quarters Population by Type (Current)

College Dormitories	20,310	12,121	168
Correctional Institutions	9,322	9,221	101
Military Quarters	1	10,426	0
Nursing Homes	19,199	10,905	176
Other Institutions	2,586	2,786	93
Other Noninstitutional	16,032	9,005	178
<b>Total Group Quarters Population</b>	<b>67,450</b>	<b>54,464</b>	<b>124</b>

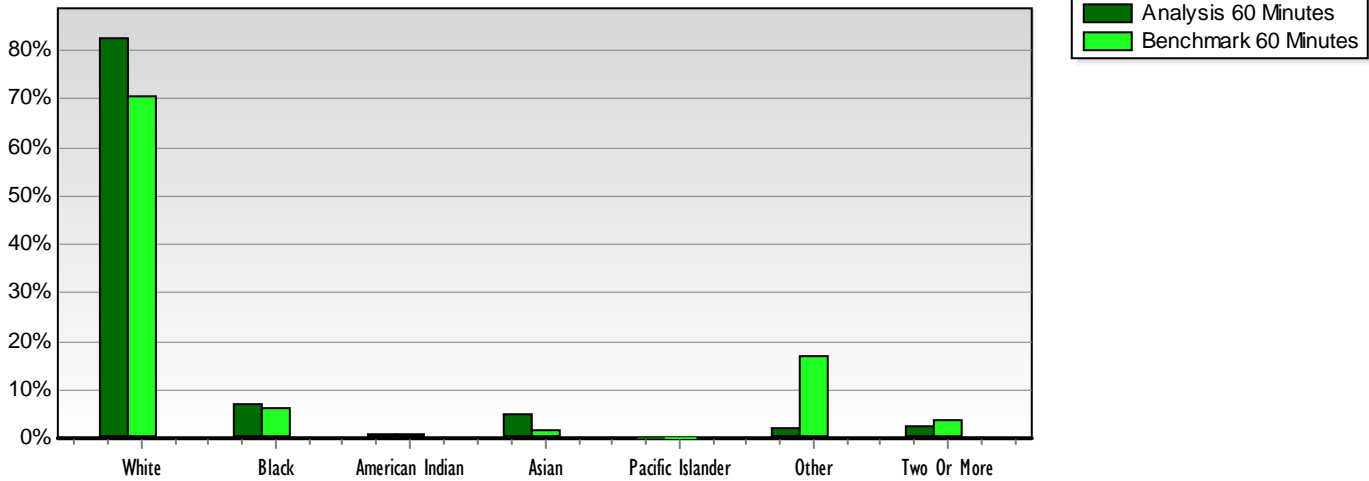
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** San Antonio, TX

Population By Race (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
White	2,195,462	1,475,763	149
Black	185,855	125,968	148
American Indian	23,989	17,489	137
Asian	130,974	35,395	370
Pacific Islander	1,459	2,167	67
Other	56,341	354,913	16
Two Or More	67,762	77,550	87
<b>Total Population By Race</b>	<b>2,661,842</b>	<b>2,089,245</b>	<b>127</b>

**Population By Race (Current)**



Population By Hispanic Origin (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Hispanic Origin	124,129	1,067,586	12
Non Hispanic Origin	2,537,713	1,021,659	248

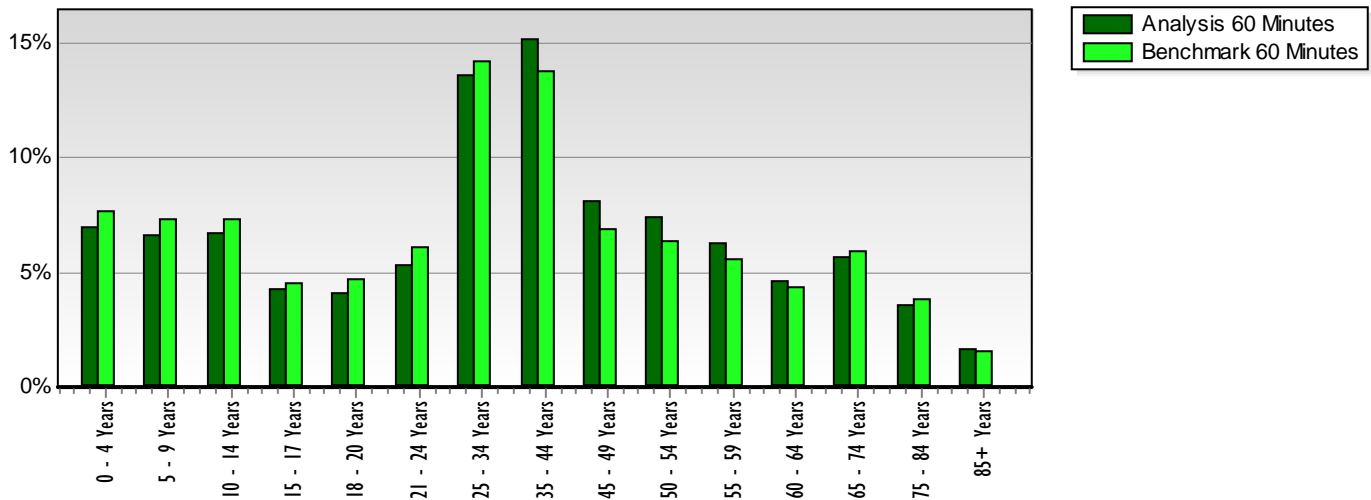
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** San Antonio, TX

Population By Age (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
0 to 4 years	185,115	160,716	115
5 to 9 years	177,195	153,023	116
10 to 14 years	178,767	152,325	117
15 to 17 years	113,332	94,343	120
18 to 20 years	109,460	98,632	111
21 to 24 years	141,118	127,207	111
25 to 34 years	360,545	295,739	122
35 to 44 years	403,267	287,441	140
45 to 49 years	216,182	144,562	150
50 to 54 years	196,175	131,945	149
55 to 59 years	167,556	117,110	143
60 to 64 years	122,689	90,506	136
65 to 74 years	151,063	122,907	123
75 to 84 years	94,814	80,331	118
85+ Years	44,564	32,458	137
<b>Total Population By Age</b>	<b>2,661,842</b>	<b>2,089,245</b>	<b>127</b>
Average Age	36.9	35.5	104
Median Age	37.3	34.8	107

**Population By Age (Current)**



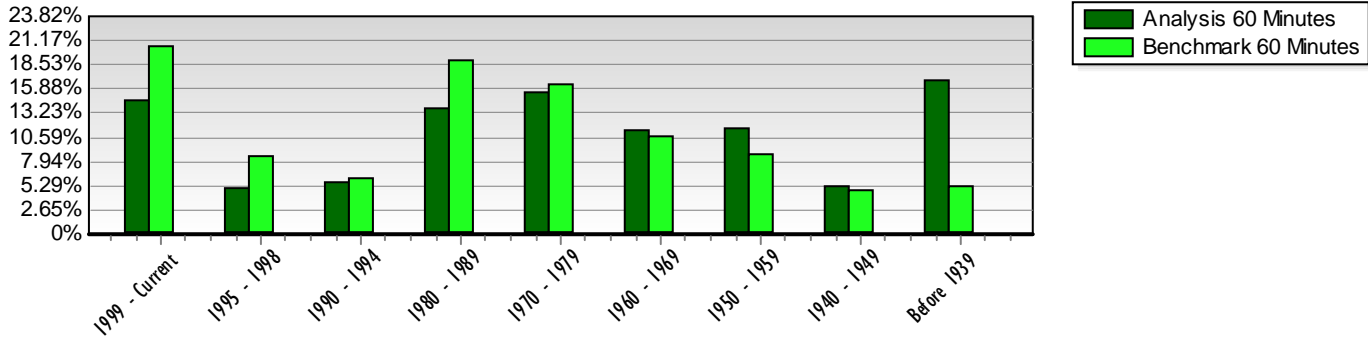
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** San Antonio, TX

Housing Units By Year Built (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
1999 to Current	162,214	164,877	98
1995 to 1998	55,902	68,793	81
1990 to 1994	64,207	48,453	133
1980 to 1989	153,389	153,088	100
1970 to 1979	173,217	131,751	131
1960 to 1969	126,884	86,794	146
1950 to 1959	127,863	69,707	183
1940 to 1949	58,487	37,783	155
Before 1939	187,093	41,377	452

**Housing Units By Year Built (Current)**



Housing Units By Type (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Single-Unit Detached	62.7%	65.9%	95
Single-Unit Attached	6.6%	2.8%	239
Multi-Units 2	3.5%	1.9%	188
Multi-Units 3 - 19	9.7%	13.2%	73
Multi-Units 20 - 49	6.3%	2.3%	271
Multi-Units 50+	8.5%	5.5%	155
Mobile	2.5%	8.0%	31
Other	0.1%	0.3%	28

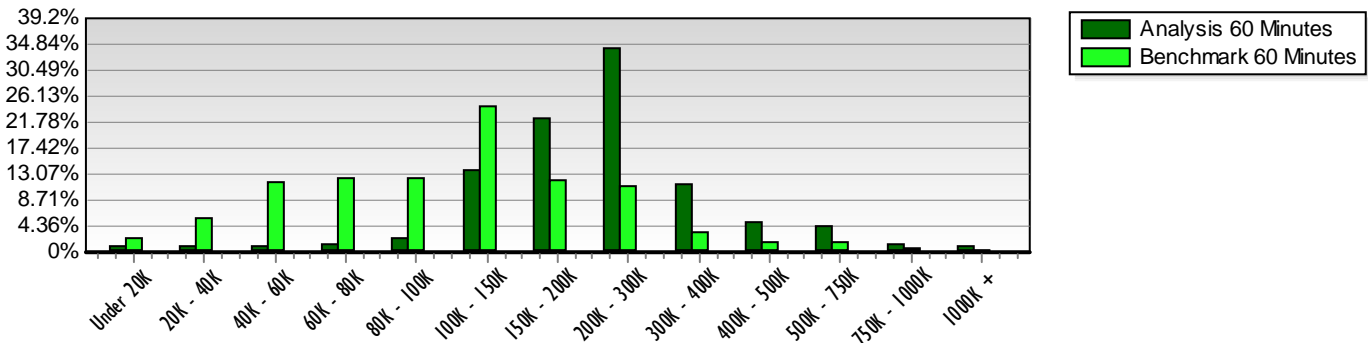
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** San Antonio, TX

	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
<b>Housing Units By Occupancy (Current)</b>			
Owner - Occupied	67.8%	60.4%	112
Renter - Occupied	26.4%	32.1%	82
Vacant	5.7%	7.4%	77
<b>Owner - Occupied Property Values (Current)</b>			
Under \$20,000	7,474	11,568	65
\$20,000 to \$39,999	6,824	28,403	24
\$40,000 to \$59,999	7,087	56,159	13
\$60,000 to \$79,999	10,458	60,722	17
\$80,000 to \$99,999	18,059	60,609	30
\$100,000 to \$149,999	103,352	119,282	87
\$150,000 to \$199,999	169,228	58,420	290
\$200,000 to \$299,999	257,150	52,821	487
\$300,000 to \$399,999	85,007	16,962	501
\$400,000 to \$499,999	38,559	7,573	509
\$500,000 to \$749,999	31,944	7,633	418
\$750,000 to \$999,999	9,790	2,608	375
\$1,000,000 +	7,575	2,214	342
<b>Total Owner - Occupied Property Values</b>	<b>752,507</b>	<b>484,974</b>	<b>155</b>
<b>Median Property Value</b>	<b>226,748</b>	<b>121,105</b>	<b>187</b>

**Owner - Occupied Property Values (Current)**



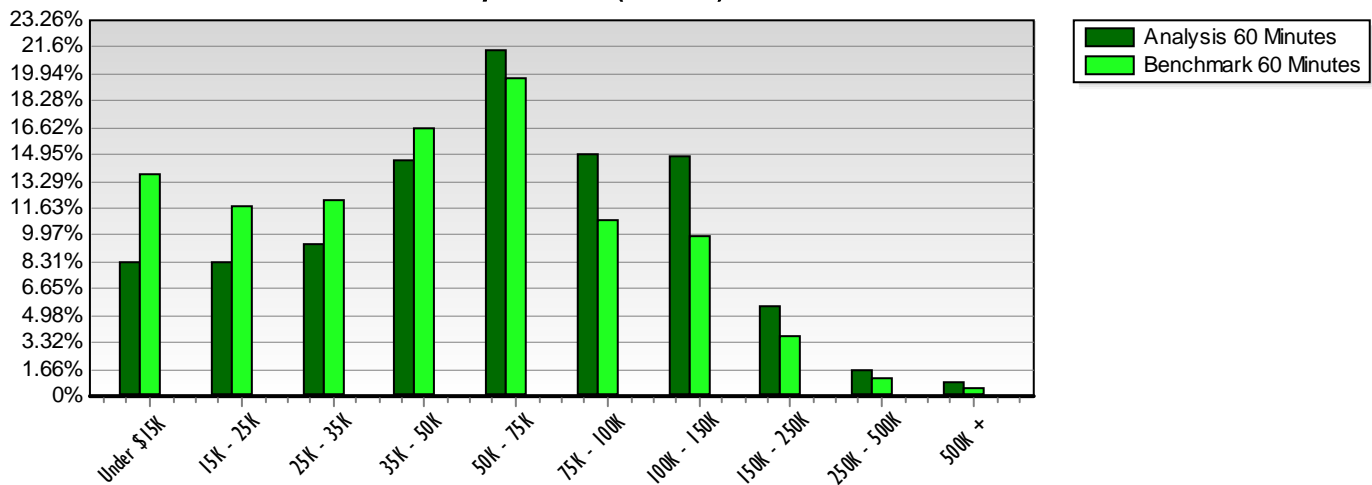
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** San Antonio, TX

Households By Income (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Under \$15,000	87,029	102,137	85
\$15,000 to \$24,999	86,289	87,221	99
\$25,000 to \$34,999	98,898	90,125	110
\$35,000 to \$49,999	153,173	123,467	124
\$50,000 to \$74,999	223,797	146,173	153
\$75,000 to \$99,999	155,968	81,081	192
\$100,000 to \$149,999	155,736	73,400	212
\$150,000 to \$249,999	58,826	27,993	210
\$250,000 to \$499,999	17,321	8,074	215
\$500,000 +	8,473	3,251	261
<b>Total Households By Income</b>	<b>1,045,510</b>	<b>742,922</b>	<b>141</b>
Average Household Income	\$77,053	\$61,329	126
Per Capita Income	\$35,327	\$27,771	127
Median Household Income	\$63,601	\$50,020	127

**Households By Income (Current)**



**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** San Antonio, TX

<b>Civilian Labor Force (Current)</b>	<b>Analysis 60 Minutes</b>	<b>Benchmark 60 Minutes</b>	<b>Comparison Index*</b>
Unemployed	55,405	53,893	103
Employed	1,474,240	932,989	158
<b>Total Civilian Labor Force</b>	<b>1,529,645</b>	<b>986,882</b>	<b>155</b>
Unemployment Rate	3.6%	5.5%	66

<b>Population By Education Attained (Current)</b>	<b>Analysis 60 Minutes</b>	<b>Benchmark 60 Minutes</b>	<b>Comparison Index*</b>
Less Than 9th Grade	3.7%	10.0%	37
Some High School, No Diploma	6.6%	10.8%	61
High School Graduate (Includes Equivalency)	26.4%	24.9%	106
Some College, No Degree	24.2%	24.3%	99
Associate Degree	7.4%	6.0%	123
Bachelor's Degree	21.9%	15.3%	143
Master's Degree	6.4%	5.9%	109
Professional School Degree	2.3%	2.0%	118
Doctorate Degree	1.1%	0.8%	135

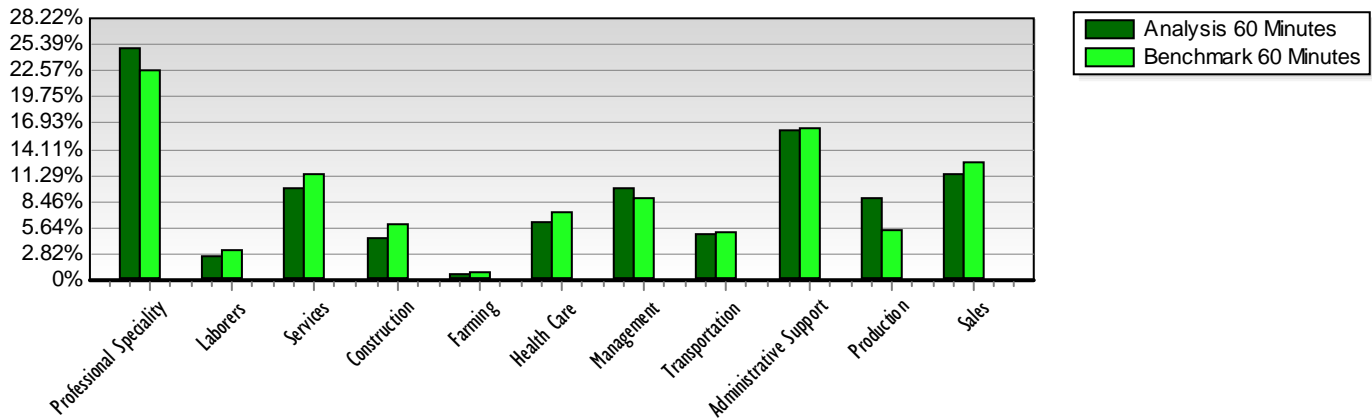
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** San Antonio, TX

Population 16+ By Occupation (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Administrative Support	237,976	153,612	155
Architecture and Engineering	35,466	14,806	240
Arts	33,325	15,241	219
Building and Grounds Cleaning	36,815	30,404	121
Business Operations	42,659	22,682	188
Computer and Mathematics	53,745	19,492	276
Construction and Extraction	66,687	56,914	117
Education, Training, Library	79,090	61,293	129
Farming	8,947	7,132	125
Financial Specialists	42,189	20,939	201
Health Care	92,282	68,919	134
Installation	47,621	40,107	119
Legal	17,327	9,290	187
Life and Social Sciences	16,910	6,546	258
Management	145,214	81,812	177
Production	129,123	49,957	258
Sales	168,250	119,163	141
Services	146,963	106,412	138
Transportation	73,651	48,268	153
<b>Total Population 16+ By Occupation</b>	<b>1,474,240</b>	<b>932,989</b>	<b>158</b>

**Population 16+ By Occupation (Current)**





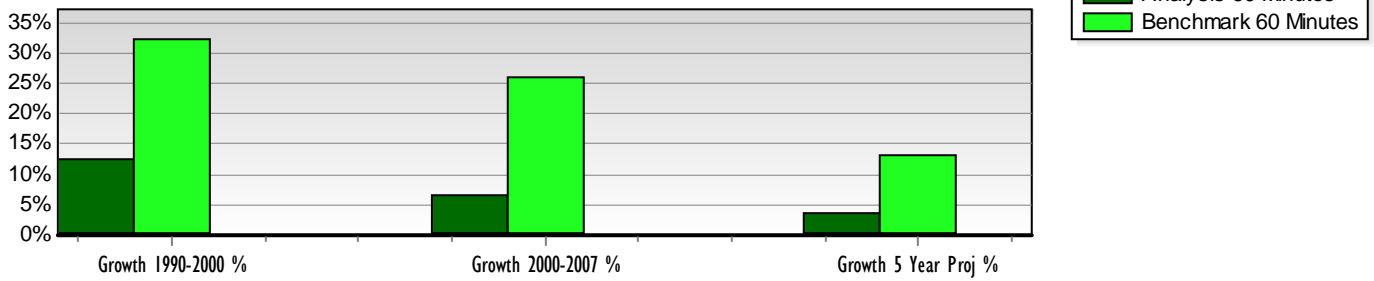
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** Orlando, FL

Population Profile	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
2012 Projection	2,759,653	3,063,964	90
2007 Estimate	2,661,842	2,710,585	98
2000 Census	2,497,294	2,152,507	116
1990 Census	2,217,956	1,627,716	136

**Population Change**

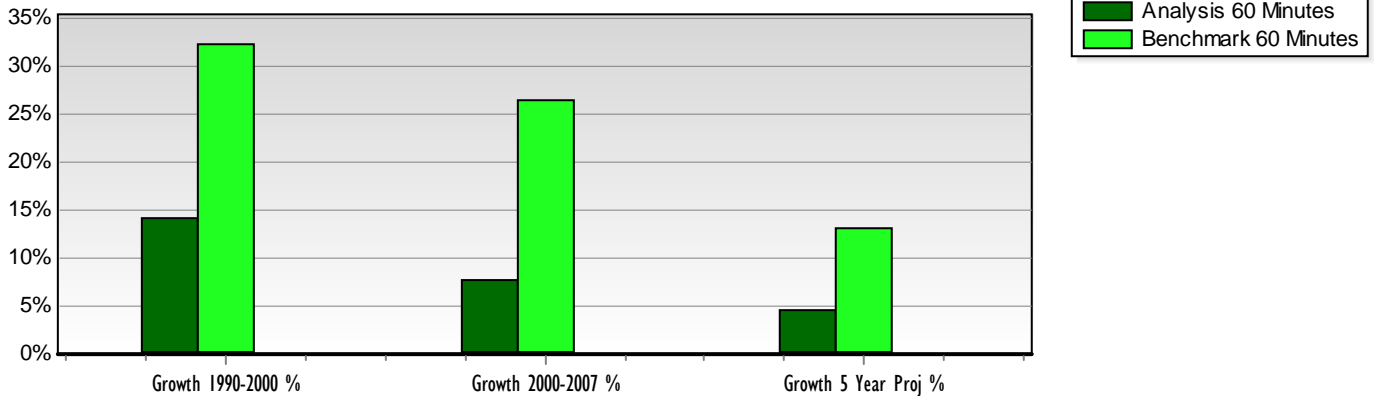


Work Place Population	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Total	1,914,486	1,622,760	118

**Household Profile**

Household Profile	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
2012 Projection	1,092,495	1,174,603	93
2007 Estimate	1,045,510	1,038,079	101
2000 Census	970,674	821,244	118
1990 Census	850,619	621,095	137

**Household Change**



**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** Orlando, FL

Population By Sex (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Male	49.7%	49.5%	100
Female	50.3%	50.5%	100

### Marital Status Persons (Current)

Single Male	16.2%	13.6%	120
Single Female	13.7%	10.7%	127
Married	55.9%	58.6%	95
Male Previously Married	4.9%	6.0%	81
Female Previously Married	9.2%	11.0%	84

### Households by Household Type (Current)

Family Household	64.2%	68.9%	93
Non-Family Household	35.8%	31.1%	115

### Households By Type (Current)

Single Male	12.8%	10.3%	123
Single Female	16.0%	13.2%	121
Married Couple	51.1%	53.2%	96
Other Family: Male Head of Household	3.6%	4.2%	86
Other Family: Female Head of Household	9.5%	11.6%	82
Non-Family: Male Head of Household	4.0%	4.5%	88
Non-Family: Female Head of Household	3.0%	3.0%	101

### Households with Kids (Current)

Total	359,559	352,258	102
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### Group Quarters Population by Type (Current)

College Dormitories	20,310	4,265	476
Correctional Institutions	9,322	23,603	39
Military Quarters	1	1	100
Nursing Homes	19,199	11,573	166
Other Institutions	2,586	3,132	83
Other Noninstitutional	16,032	9,342	172
<b>Total Group Quarters Population</b>	<b>67,450</b>	<b>51,916</b>	<b>130</b>

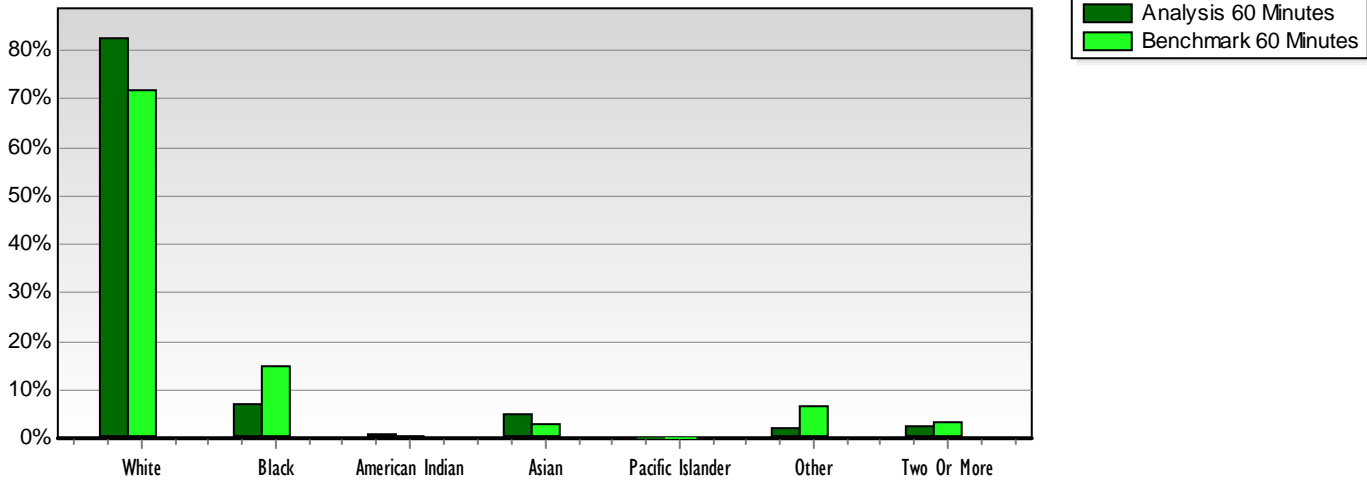
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** Orlando, FL

Population By Race (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
White	2,195,462	1,943,633	113
Black	185,855	399,178	47
American Indian	23,989	10,921	220
Asian	130,974	81,776	160
Pacific Islander	1,459	2,042	71
Other	56,341	184,355	31
Two Or More	67,762	88,680	76
<b>Total Population By Race</b>	<b>2,661,842</b>	<b>2,710,585</b>	<b>98</b>

**Population By Race (Current)**



Population By Hispanic Origin (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Hispanic Origin	124,129	580,952	21
Non Hispanic Origin	2,537,713	2,129,633	119

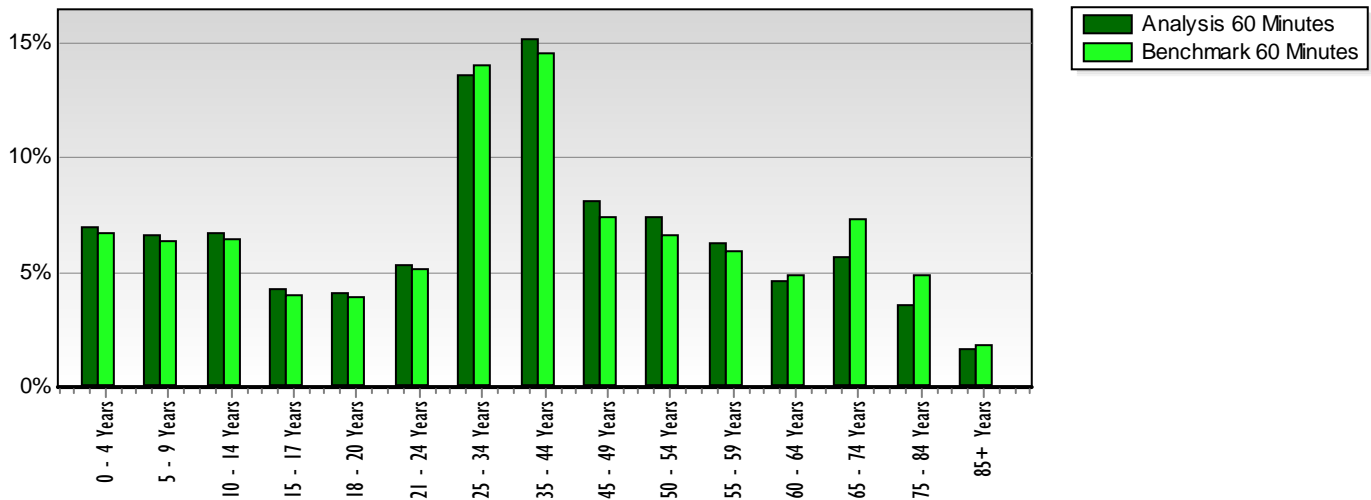
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** Orlando, FL

Population By Age (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
0 to 4 years	185,115	181,859	102
5 to 9 years	177,195	172,466	103
10 to 14 years	178,767	175,112	102
15 to 17 years	113,332	109,142	104
18 to 20 years	109,460	105,343	104
21 to 24 years	141,118	139,175	101
25 to 34 years	360,545	379,997	95
35 to 44 years	403,267	394,730	102
45 to 49 years	216,182	200,330	108
50 to 54 years	196,175	178,664	110
55 to 59 years	167,556	160,194	105
60 to 64 years	122,689	133,013	92
65 to 74 years	151,063	198,630	76
75 to 84 years	94,814	132,329	72
85+ Years	44,564	49,601	90
<b>Total Population By Age</b>	<b>2,661,842</b>	<b>2,710,585</b>	<b>98</b>
Average Age	36.9	38.2	97
Median Age	37.3	38.3	97

**Population By Age (Current)**



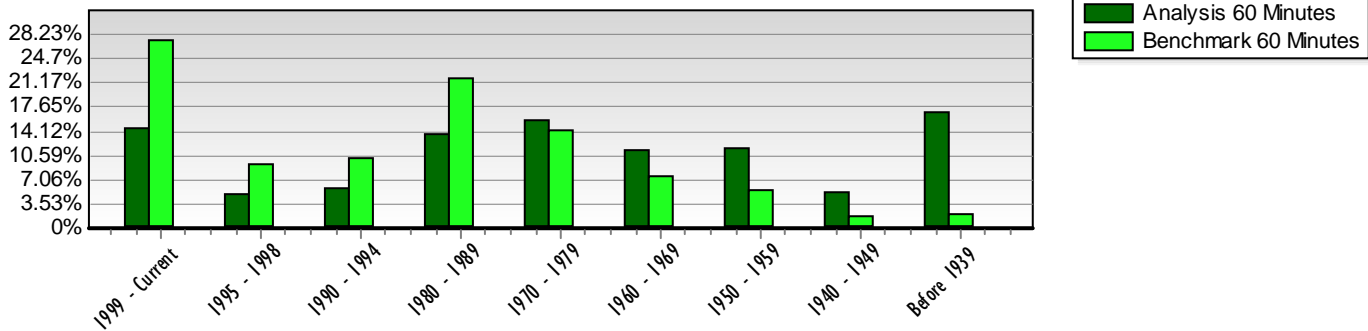
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** Orlando, FL

Housing Units By Year Built (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
1999 to Current	162,214	322,462	50
1995 to 1998	55,902	109,467	51
1990 to 1994	64,207	120,402	53
1980 to 1989	153,389	257,210	60
1970 to 1979	173,217	168,848	103
1960 to 1969	126,884	89,101	142
1950 to 1959	127,863	66,551	192
1940 to 1949	58,487	20,443	286
Before 1939	187,093	22,770	822

**Housing Units By Year Built (Current)**



Housing Units By Type (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Single-Unit Detached	62.7%	61.3%	102
Single-Unit Attached	6.6%	3.8%	175
Multi-Units 2	3.5%	2.1%	172
Multi-Units 3 - 19	9.7%	13.3%	73
Multi-Units 20 - 49	6.3%	2.5%	250
Multi-Units 50+	8.5%	3.0%	287
Mobile	2.5%	13.4%	18
Other	0.1%	0.7%	13

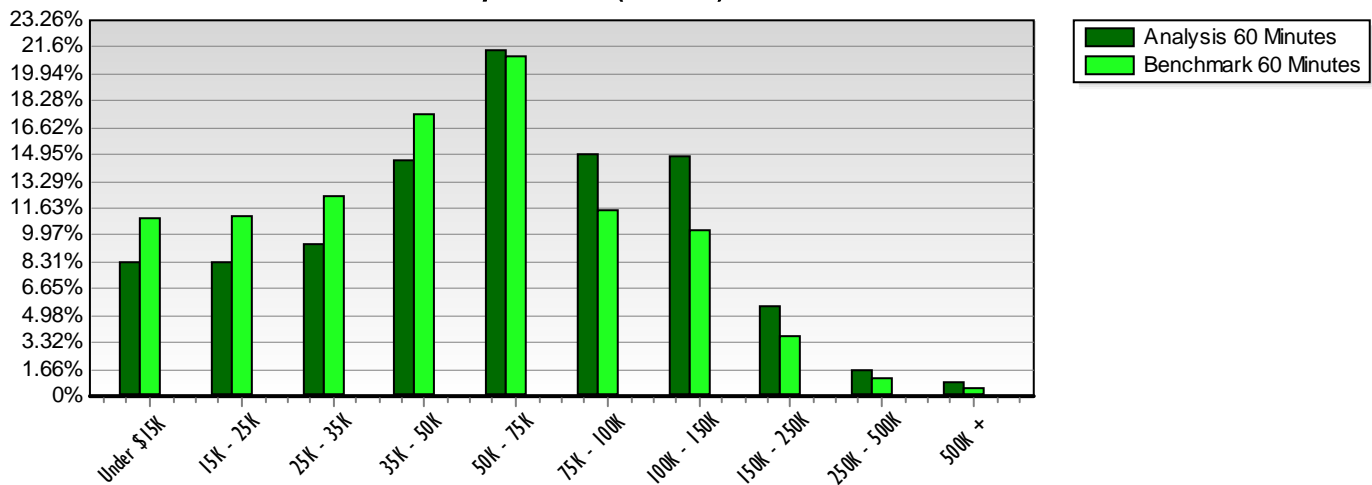
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** Orlando, FL

Households By Income (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Under \$15,000	87,029	113,923	76
\$15,000 to \$24,999	86,289	115,264	75
\$25,000 to \$34,999	98,898	128,683	77
\$35,000 to \$49,999	153,173	181,042	85
\$50,000 to \$74,999	223,797	218,672	102
\$75,000 to \$99,999	155,968	119,024	131
\$100,000 to \$149,999	155,736	106,249	147
\$150,000 to \$249,999	58,826	38,074	155
\$250,000 to \$499,999	17,321	11,888	146
\$500,000 +	8,473	5,260	161
<b>Total Households By Income</b>	<b>1,045,510</b>	<b>1,038,079</b>	<b>101</b>
Average Household Income	\$77,053	\$63,577	121
Per Capita Income	\$35,327	\$28,473	124
Median Household Income	\$63,601	\$51,602	123

**Households By Income (Current)**



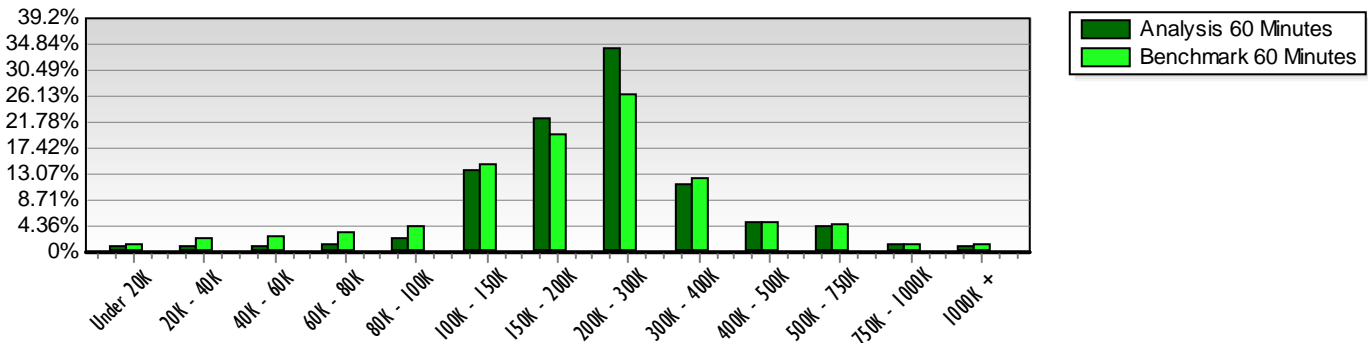
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** Orlando, FL

	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
<b>Housing Units By Occupancy (Current)</b>			
Owner - Occupied	67.8%	62.0%	109
Renter - Occupied	26.4%	26.2%	101
Vacant	5.7%	11.8%	49
<b>Owner - Occupied Property Values (Current)</b>			
Under \$20,000	7,474	10,706	70
\$20,000 to \$39,999	6,824	16,613	41
\$40,000 to \$59,999	7,087	20,609	34
\$60,000 to \$79,999	10,458	25,266	41
\$80,000 to \$99,999	18,059	32,358	56
\$100,000 to \$149,999	103,352	106,647	97
\$150,000 to \$199,999	169,228	143,134	118
\$200,000 to \$299,999	257,150	192,202	134
\$300,000 to \$399,999	85,007	90,714	94
\$400,000 to \$499,999	38,559	35,704	108
\$500,000 to \$749,999	31,944	34,817	92
\$750,000 to \$999,999	9,790	10,609	92
\$1,000,000 +	7,575	10,509	72
<b>Total Owner - Occupied Property Values</b>	<b>752,507</b>	<b>729,888</b>	<b>103</b>
<b>Median Property Value</b>	<b>226,748</b>	<b>220,251</b>	<b>103</b>

**Owner - Occupied Property Values (Current)**



**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** Orlando, FL

<b>Civilian Labor Force (Current)</b>	<b>Analysis 60 Minutes</b>	<b>Benchmark 60 Minutes</b>	<b>Comparison Index*</b>
Unemployed	55,405	61,704	90
Employed	1,474,240	1,287,480	115
<b>Total Civilian Labor Force</b>	<b>1,529,645</b>	<b>1,349,184</b>	<b>113</b>
Unemployment Rate	3.6%	4.6%	79

<b>Population By Education Attained (Current)</b>	<b>Analysis 60 Minutes</b>	<b>Benchmark 60 Minutes</b>	<b>Comparison Index*</b>
Less Than 9th Grade	3.7%	5.5%	66
Some High School, No Diploma	6.6%	13.0%	51
High School Graduate (Includes Equivalency)	26.4%	29.2%	91
Some College, No Degree	24.2%	22.4%	108
Associate Degree	7.4%	7.6%	97
Bachelor's Degree	21.9%	15.5%	142
Master's Degree	6.4%	4.6%	139
Professional School Degree	2.3%	1.6%	142
Doctorate Degree	1.1%	0.6%	175

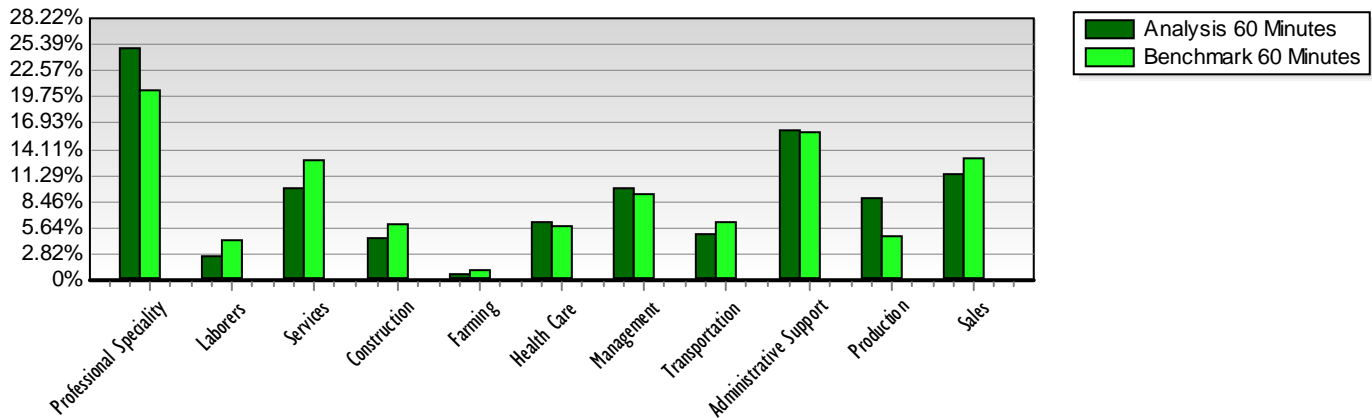
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** Orlando, FL

Population 16+ By Occupation (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Administrative Support	237,976	206,500	115
Architecture and Engineering	35,466	26,216	135
Arts	33,325	30,300	110
Building and Grounds Cleaning	36,815	54,631	67
Business Operations	42,659	28,978	147
Computer and Mathematics	53,745	28,072	191
Construction and Extraction	66,687	78,259	85
Education, Training, Library	79,090	56,956	139
Farming	8,947	12,608	71
Financial Specialists	42,189	25,102	168
Health Care	92,282	74,294	124
Installation	47,621	49,867	95
Legal	17,327	11,899	146
Life and Social Sciences	16,910	6,464	262
Management	145,214	120,266	121
Production	129,123	61,005	212
Sales	168,250	170,290	99
Services	146,963	165,758	89
Transportation	73,651	80,015	92
<b>Total Population 16+ By Occupation</b>	<b>1,474,240</b>	<b>1,287,480</b>	<b>115</b>

**Population 16+ By Occupation (Current)**





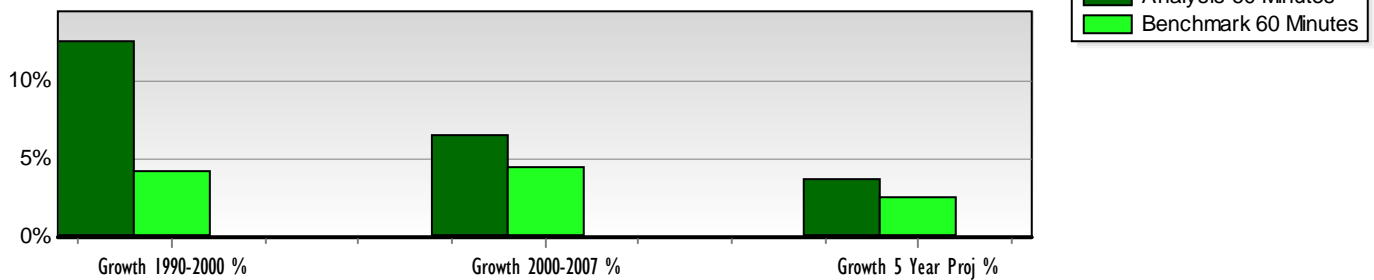
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** St. Charles, MO

Population Profile	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
2012 Projection	2,759,653	2,651,647	104
2007 Estimate	2,661,842	2,586,375	103
2000 Census	2,497,294	2,475,144	101
1990 Census	2,217,956	2,375,429	93

**Population Change**

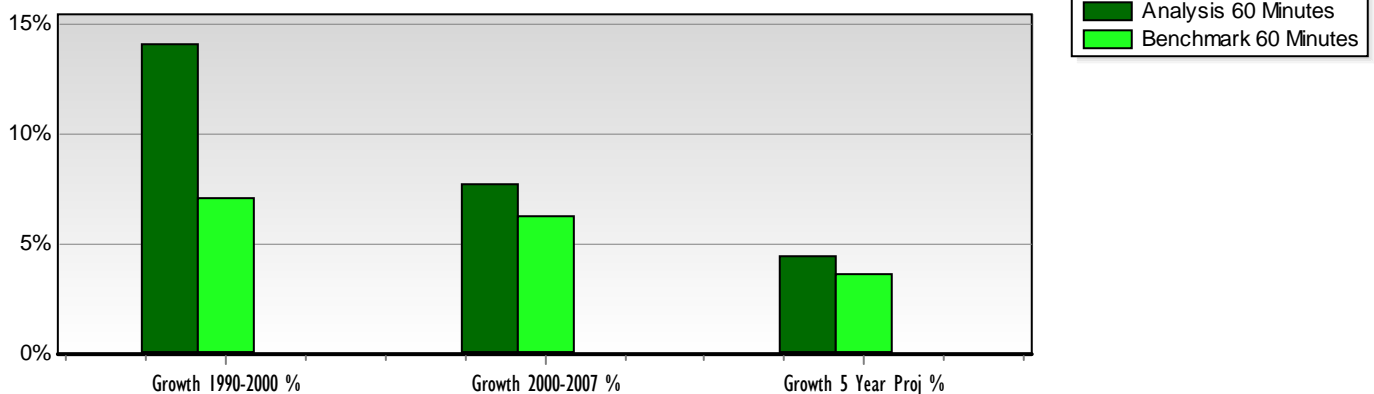


Work Place Population	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Total	1,914,486	1,591,051	120

**Household Profile**

Household Profile	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
2012 Projection	1,092,495	1,065,100	103
2007 Estimate	1,045,510	1,027,431	102
2000 Census	970,674	967,055	100
1990 Census	850,619	902,579	94

**Household Change**



**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** St. Charles, MO

Population By Sex (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Male	49.7%	48.2%	103
Female	50.3%	51.8%	97

### Marital Status Persons (Current)

Single Male	16.2%	14.0%	116
Single Female	13.7%	12.9%	106
Married	55.9%	56.0%	100
Male Previously Married	4.9%	5.6%	88
Female Previously Married	9.2%	11.5%	80

### Households by Household Type (Current)

Family Household	64.2%	67.4%	95
Non-Family Household	35.8%	32.6%	110

### Households By Type (Current)

Single Male	12.8%	12.1%	105
Single Female	16.0%	16.5%	97
Married Couple	51.1%	50.5%	101
Other Family: Male Head of Household	3.6%	3.8%	96
Other Family: Female Head of Household	9.5%	13.2%	72
Non-Family: Male Head of Household	4.0%	2.3%	172
Non-Family: Female Head of Household	3.0%	1.7%	179

### Households with Kids (Current)

Total	359,559	365,733	98
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### Group Quarters Population by Type (Current)

College Dormitories	20,310	12,285	165
Correctional Institutions	9,322	5,320	175
Military Quarters	1	7	14
Nursing Homes	19,199	19,932	96
Other Institutions	2,586	2,367	109
Other Noninstitutional	16,032	8,635	186
<b>Total Group Quarters Population</b>	<b>67,450</b>	<b>48,546</b>	<b>139</b>

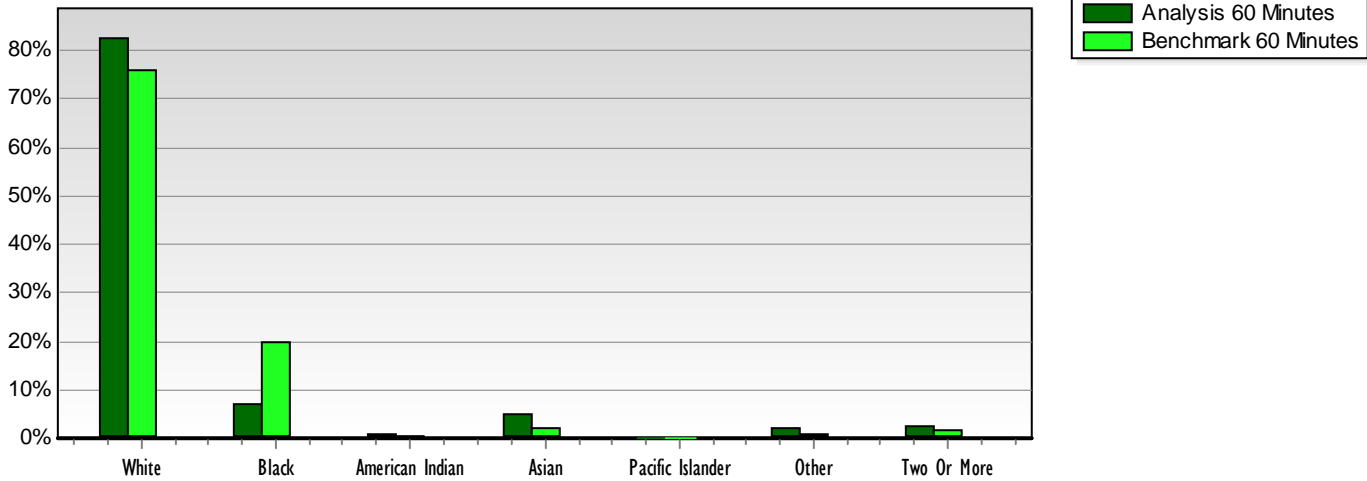
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** St. Charles, MO

Population By Race (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
White	2,195,462	1,961,609	112
Black	185,855	508,333	37
American Indian	23,989	6,867	349
Asian	130,974	51,106	256
Pacific Islander	1,459	1,242	117
Other	56,341	17,110	329
Two Or More	67,762	40,108	169
<b>Total Population By Race</b>	<b>2,661,842</b>	<b>2,586,375</b>	<b>103</b>

**Population By Race (Current)**



Population By Hispanic Origin (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Hispanic Origin	124,129	54,073	230
Non Hispanic Origin	2,537,713	2,532,302	100

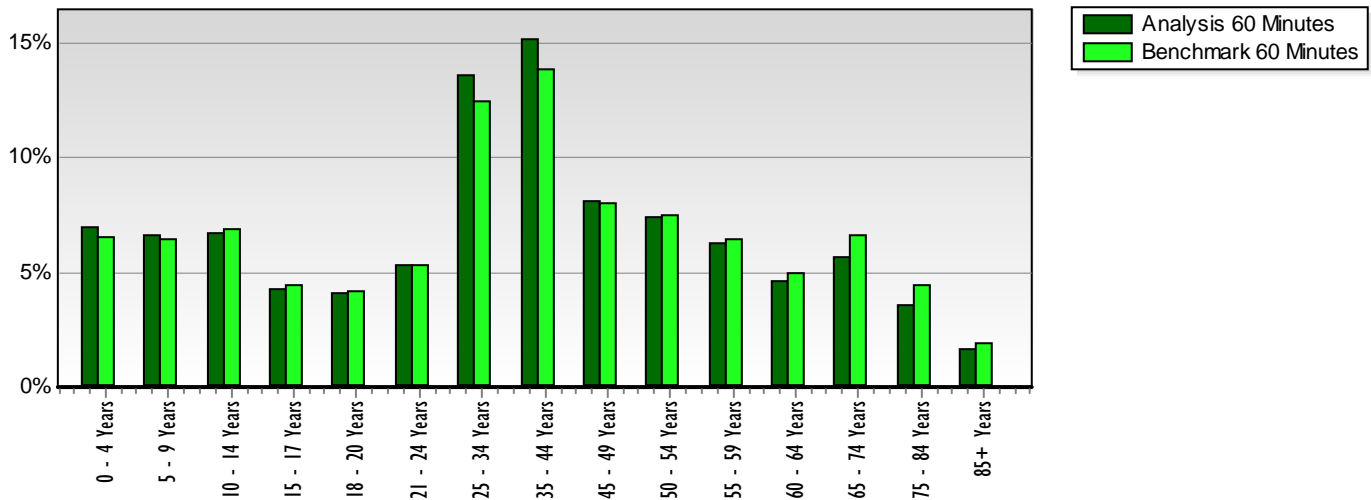
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** St. Charles, MO

Population By Age (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
0 to 4 years	185,115	168,807	110
5 to 9 years	177,195	167,396	106
10 to 14 years	178,767	178,065	100
15 to 17 years	113,332	115,634	98
18 to 20 years	109,460	107,005	102
21 to 24 years	141,118	138,424	102
25 to 34 years	360,545	322,521	112
35 to 44 years	403,267	359,094	112
45 to 49 years	216,182	206,999	104
50 to 54 years	196,175	193,000	102
55 to 59 years	167,556	167,107	100
60 to 64 years	122,689	127,716	96
65 to 74 years	151,063	171,000	88
75 to 84 years	94,814	114,881	83
85+ Years	44,564	48,726	91
<b>Total Population By Age</b>	<b>2,661,842</b>	<b>2,586,375</b>	<b>103</b>
Average Age	36.9	37.9	97
Median Age	37.3	38.2	98

**Population By Age (Current)**



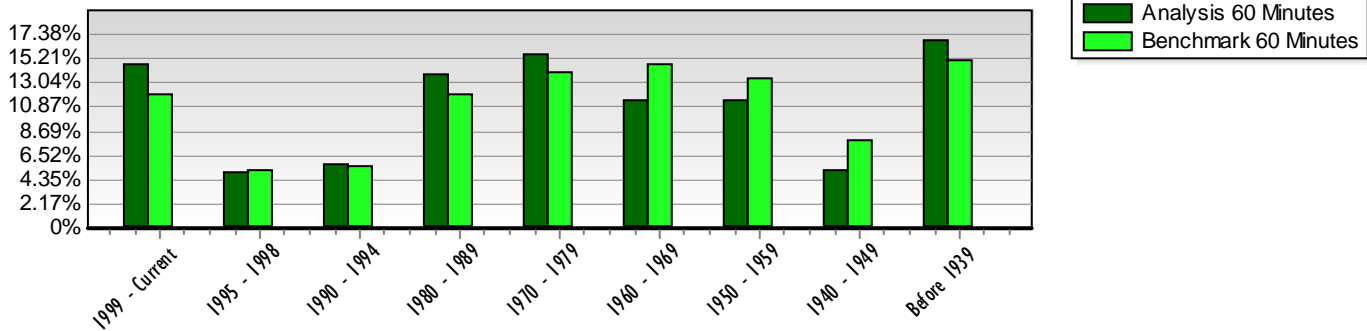
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** St. Charles, MO

Housing Units By Year Built (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
1999 to Current	162,214	135,013	120
1995 to 1998	55,902	57,370	97
1990 to 1994	64,207	62,171	103
1980 to 1989	153,389	135,314	113
1970 to 1979	173,217	156,104	111
1960 to 1969	126,884	164,350	77
1950 to 1959	127,863	151,564	84
1940 to 1949	58,487	87,855	67
Before 1939	187,093	169,696	110

**Housing Units By Year Built (Current)**



Housing Units By Type (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Single-Unit Detached	62.7%	68.1%	92
Single-Unit Attached	6.6%	3.3%	203
Multi-Units 2	3.5%	4.7%	76
Multi-Units 3 - 19	9.7%	14.7%	66
Multi-Units 20 - 49	6.3%	1.9%	325
Multi-Units 50+	8.5%	3.0%	281
Mobile	2.5%	4.2%	58
Other	0.1%	0.1%	153

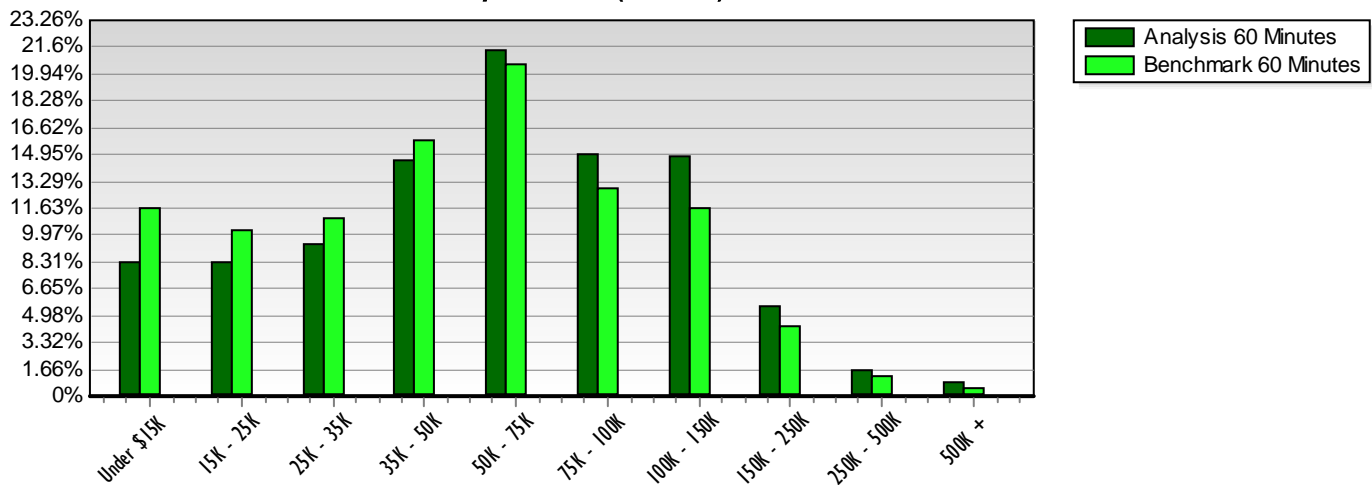
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** St. Charles, MO

Households By Income (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Under \$15,000	87,029	119,879	73
\$15,000 to \$24,999	86,289	105,644	82
\$25,000 to \$34,999	98,898	113,410	87
\$35,000 to \$49,999	153,173	162,561	94
\$50,000 to \$74,999	223,797	210,946	106
\$75,000 to \$99,999	155,968	132,364	118
\$100,000 to \$149,999	155,736	120,100	130
\$150,000 to \$249,999	58,826	44,652	132
\$250,000 to \$499,999	17,321	12,288	141
\$500,000 +	8,473	5,587	152
<b>Total Households By Income</b>	<b>1,045,510</b>	<b>1,027,431</b>	<b>102</b>
Average Household Income	\$77,053	\$66,791	115
Per Capita Income	\$35,327	\$31,843	111
Median Household Income	\$63,601	\$55,264	115

**Households By Income (Current)**



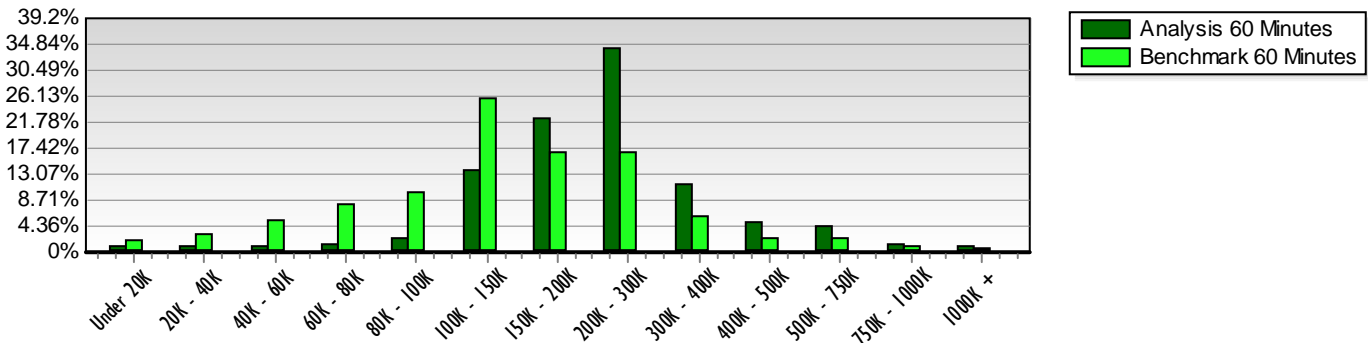
**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** St. Charles, MO

	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
<b>Housing Units By Occupancy (Current)</b>			
Owner - Occupied	67.8%	65.9%	103
Renter - Occupied	26.4%	25.8%	102
Vacant	5.7%	8.2%	70
<b>Owner - Occupied Property Values (Current)</b>			
Under \$20,000	7,474	15,058	50
\$20,000 to \$39,999	6,824	21,756	31
\$40,000 to \$59,999	7,087	39,147	18
\$60,000 to \$79,999	10,458	59,255	18
\$80,000 to \$99,999	18,059	74,884	24
\$100,000 to \$149,999	103,352	190,594	54
\$150,000 to \$199,999	169,228	123,011	138
\$200,000 to \$299,999	257,150	124,380	207
\$300,000 to \$399,999	85,007	43,746	194
\$400,000 to \$499,999	38,559	17,726	218
\$500,000 to \$749,999	31,944	18,302	175
\$750,000 to \$999,999	9,790	6,366	154
\$1,000,000 +	7,575	4,016	189
<b>Total Owner - Occupied Property Values</b>	<b>752,507</b>	<b>738,241</b>	<b>102</b>
<b>Median Property Value</b>	<b>226,748</b>	<b>158,029</b>	<b>143</b>

**Owner - Occupied Property Values (Current)**



**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** St. Charles, MO

<b>Civilian Labor Force (Current)</b>	<b>Analysis 60 Minutes</b>	<b>Benchmark 60 Minutes</b>	<b>Comparison Index*</b>
Unemployed	55,405	73,050	76
Employed	1,474,240	1,289,468	114
<b>Total Civilian Labor Force</b>	<b>1,529,645</b>	<b>1,362,518</b>	<b>112</b>
Unemployment Rate	3.6%	5.4%	68

<b>Population By Education Attained (Current)</b>	<b>Analysis 60 Minutes</b>	<b>Benchmark 60 Minutes</b>	<b>Comparison Index*</b>
Less Than 9th Grade	3.7%	5.5%	67
Some High School, No Diploma	6.6%	10.7%	61
High School Graduate (Includes Equivalency)	26.4%	28.7%	92
Some College, No Degree	24.2%	23.3%	104
Associate Degree	7.4%	6.1%	121
Bachelor's Degree	21.9%	16.4%	133
Master's Degree	6.4%	6.6%	98
Professional School Degree	2.3%	1.9%	123
Doctorate Degree	1.1%	0.9%	125

**Analysis Geography:** State Hwy 47 & 167th Ave, Ramsey, MN

**Date:** 4/9/2009

**Benchmark Geography:** St. Charles, MO

Population 16+ By Occupation (Current)	Analysis 60 Minutes	Benchmark 60 Minutes	Comparison Index*
Administrative Support	237,976	211,461	113
Architecture and Engineering	35,466	27,030	131
Arts	33,325	21,285	157
Building and Grounds Cleaning	36,815	38,571	95
Business Operations	42,659	29,078	147
Computer and Mathematics	53,745	37,365	144
Construction and Extraction	66,687	65,187	102
Education, Training, Library	79,090	70,481	112
Farming	8,947	5,884	152
Financial Specialists	42,189	32,111	131
Health Care	92,282	91,657	101
Installation	47,621	48,068	99
Legal	17,327	12,767	136
Life and Social Sciences	16,910	11,997	141
Management	145,214	115,000	126
Production	129,123	97,490	132
Sales	168,250	153,025	110
Services	146,963	144,041	102
Transportation	73,651	76,970	96
<b>Total Population 16+ By Occupation</b>	<b>1,474,240</b>	<b>1,289,468</b>	<b>114</b>

**Population 16+ By Occupation (Current)**

