



Milaca Market Area Profile

A RETAIL AND SERVICE MARKET ANALYSIS OF THE MILACA AREA

Authored by Liz Templin and Ryan Pesch



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April 2016

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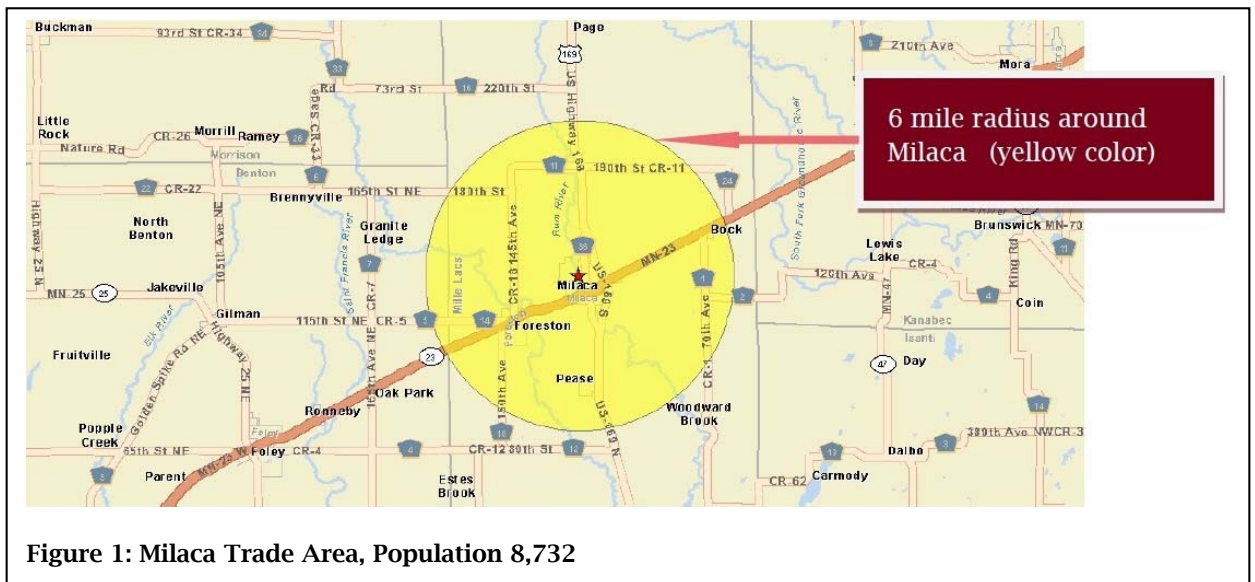
INTRODUCTION

University of Minnesota Extension created the Market Area Profile (MAP) program to assist Minnesota communities in developing their retail and service sectors. The purpose of this report is to provide existing businesses, potential businesses, and economic development organizations with information that will better serve their individual market and business strategies.

Extension staff created this report through secondary data and an analysis compiled through Business Analyst, a Geographic Information System (GIS) software program from Esri (www.Esri.com), along with the U.S. Census. Esri synthesizes national market research data every year from almost 26,000 adult consumers through in-home, face-to-face interviews about their media choices, demographics, lifestyles and attitudes, and usage of almost 6,000 products in 550 categories. Since the major customer for these data are national brands, information is not collected for independent business categories, such as antique stores, attorneys, dental offices, etc. For more information about Esri and the survey data, see Appendix A.

GEOGRAPHIC AREA FOR ANALYSIS

Extension generated all reports and analysis based on the six-mile boundary surrounding Milaca, including the trade area gap analysis, business mix analysis, market profile demographics, commuting patterns, and tapestry segmentation (Figure 1). This area was selected as the primary convenience shopping area for residents in the immediate vicinity. **Milaca is defined as this six-mile radius throughout the report.**



POTENTIAL BUSINESS OPPORTUNITIES

After reviewing the demographics, retail trade gap analysis, and Esri Tapestry LifeStyle profile of Milaca, the study group added their own knowledge of the community to identify the following perceived retail and service opportunities: a full-service family restaurant, a jewelry store, a notions/quilt shop, and a dry cleaner.

Using extensive databases, Esri measures the relative likelihood of adults in a specified trade area to purchase various products and services, based on the local demographic composition. In this report, the authors added data from Esri, where available, to information provided by the study group.

Family Restaurant

The trade area gap analysis shows Milaca has the potential to support 5.9 full-service restaurants, but only three exist currently. The retail committee also noted a lack of evening family dining options other than fast food restaurants. Based on the lifestyle modes calculated by Esri, nearly a third of Milaca area residents frequent a family restaurant at least weekly (Figure 2). Of these trips to a family restaurant, 11% are for breakfast, 20% for lunch and 49% for dinner (Figure 3).

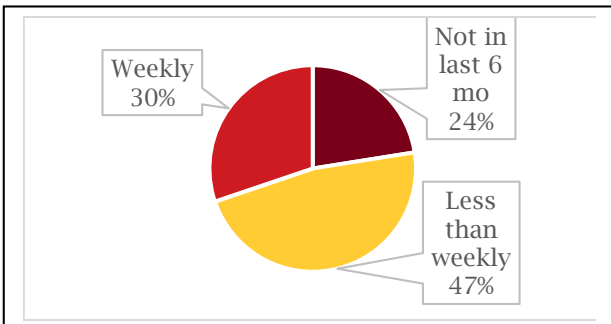


Figure 2: Adult Family Restaurant Dining Past Six Months (Source: Esri)

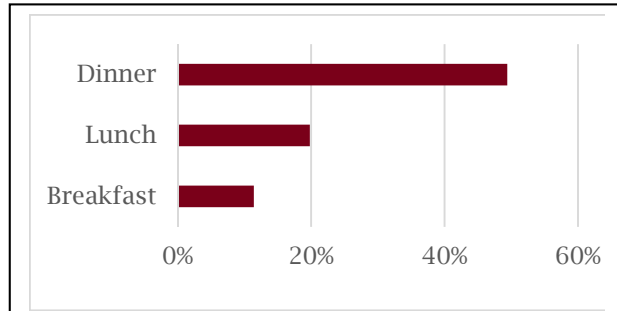


Figure 3: Adult Family Restaurant Meals Past Six Months (Source: Esri)

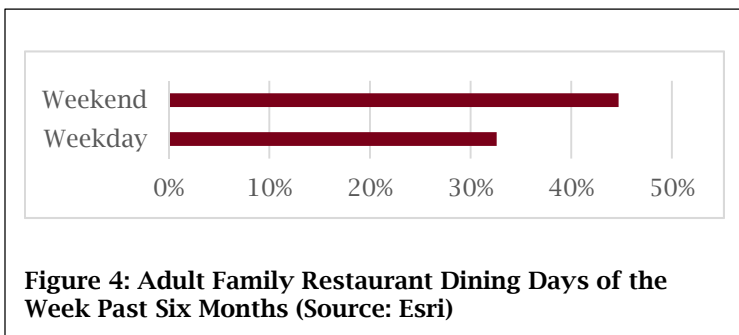


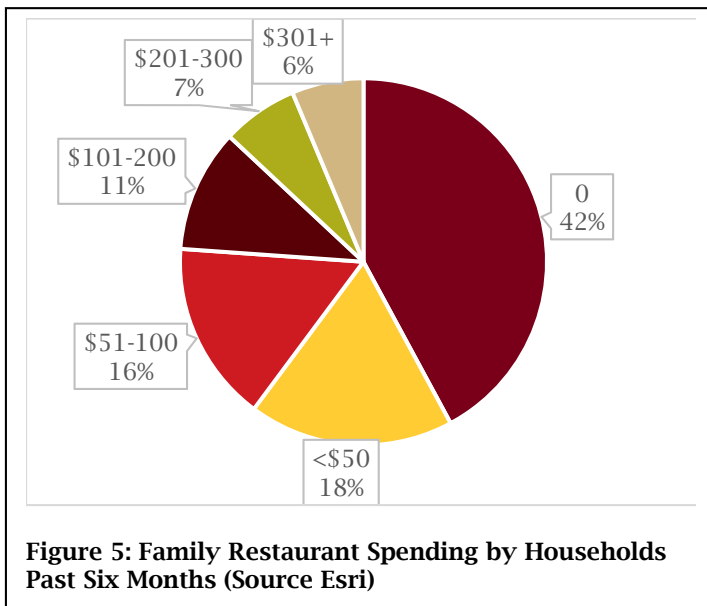
Figure 4: Adult Family Restaurant Dining Days of the Week Past Six Months (Source: Esri)

The committee noted current family dining restaurants are open for breakfast and lunch and wondered about the barriers these or other restaurants faced being open for dinner as well.

Adding a family restaurant is a common desire of city residents. Anecdotal evidence from other communities suggests that

restauranters experience weekend sales but limited weekday night sales. According to Esri's analysis of Milaca lifestyles, dining would be heavier on weekends than weekdays (Figure 4).

Esri's estimates of resident dining expenditures are included in Figure 5. Note that estimates are for residents—people commuting to Milaca to work and visitors are not included in these estimates.



Esri data also compares the lifestyles and demographics of an area to regional and national chain stores. In this case, the three chain restaurants most closely matching Milaca resident preferences are Applebee's (27% of adults), Olive Garden (17%), and Cracker Barrel (14%).

Jewelry Store

Esri estimates household spending by comparing Milaca's information with the national average in many consumer categories. For instance, Milaca households spend 29% less than the national average on watches and jewelry. Additionally, Esri estimates an average annual spending of \$102.20 per

household on these goods for a total of \$349,532 across 3,420 Milaca area households.

The committee reported that Milaca formerly supported two jewelry stores that are no longer open. Therefore, they suggest store owners consider whether or not this could be added to their existing merchandise.

Notions / Quilt Shop / Dry Cleaner

Esri estimates households in the Milaca area spend \$68.90 on apparel products and services. This category includes the following:

- Material for making clothes
- Sewing patterns and notions
- Shoe repair and other shoe services
- Apparel laundry and dry cleaning
- Alterations, repair, and tailoring of apparel
- Clothing rental and storage
- Watch
- Jewelry repair

Notions: The committee observed that the area has a large number of quilters who seek both fabrics and notions to complete their projects, so they encourage business owners to consider adding a notions section to their store.

Quilt Shop: For a quilt shop to be economically viable, additional customers would need to visit the Milaca area. The committee noted that some quilt shops have organized bus excursions to various stores throughout the state as a way to collaboratively market their products.

Dry Cleaners: The committee would also like a drop off/pick up location within the city as an additional service for an existing business. If a quilt shop opened, this could be an additional service offered.

Trade Area Gap Analysis

Milaca



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This report estimates the potential number of trade area businesses across various categories based on the spending of the area residents (demand) compared to the number of businesses in the trade area (supply). Those categories where demand is greater than supply are possible opportunities for businesses development. Demand estimates are calculated from the 2007 US Economic Census and supply listings are manually inventoried in the community. THESE CALCULATIONS ARE PROVIDED FOR THE STUDY OF ECONOMIC CONCEPTS. THEY SHOULD NOT BE USED AS THE SOLE DETERMINANT OF BUSINESS FEASIBILITY.

NAICS	Name	U.S. Sales Per Capita	Average Sales per U.S. Store	Potential Sales in Trade Area	No. of Businesses (Demand)	No. of Businesses (Supply)*	Bus. Gap (Demand - Supply)
44111000	New car dealers	\$ 2,280	\$ 27,632,089	\$ 15,462,512	0.6	1	-0.4
44112000	Used car dealers	\$ 268	\$ 633,563	\$ 1,815,669	2.9	5	-2.1
44121000	Recreational vehicle dealers	\$ 65	\$ 2,426,928	\$ 437,794	0.2	4	-3.8
44122000	Motorcycle, boat, & other motor vehicles	\$ 162	\$ 1,039,132	\$ 1,096,449	1.1	2	-0.9
44130000	Automotive parts, accessories, & tire stores	\$ 249	\$ 789,354	\$ 1,688,575	2.1	2	0.1
44210000	Furniture stores	\$ 197	\$ 1,271,871	\$ 1,334,934	1.0	2	-1.0
44220000	Home furnishings stores	\$ 172	\$ 775,414	\$ 1,168,340	1.5	3	-1.5
44311000	Appliance, television, & other electronics stores	\$ 286	\$ 1,437,590	\$ 1,940,704	1.3	-	1.3
44312000	Computer & software stores	\$ 68	\$ 1,008,571	\$ 461,950	0.5	-	0.5
44313000	Camera & photographic supplies stores	\$ 13	\$ 1,034,341	\$ 89,699	0.1	-	0.1
44411000	Home centers	\$ 447	\$ 14,117,083	\$ 3,034,127	0.2	2	-1.8
44412000	Paint & wallpaper stores	\$ 34	\$ 1,024,804	\$ 228,644	0.2	-	0.2
44413000	Hardware stores	\$ 68	\$ 948,935	\$ 462,244	0.5	1	-0.5
44419000	Specialized building material dealers	\$ 393	\$ 2,014,250	\$ 2,664,831	1.3	1	0.3
44420000	Lawn & garden equipment & supplies stores	\$ 123	\$ 1,165,506	\$ 834,616	0.7	2	-1.3
44510000	Grocery stores	\$ 1,631	\$ 3,570,309	\$ 11,058,651	3.1	1	2.1
44520000	Specialty food stores	\$ 62	\$ 258,156	\$ 420,715	1.6	3	-1.4
44530000	Beer, wine, & liquor stores	\$ 127	\$ 877,029	\$ 861,395	1.0	1	0.0
44611000	Pharmacies & drug stores	\$ 671	\$ 4,218,922	\$ 4,548,482	1.1	1	0.1
44612000	Cosmetics, beauty supplies, perfume stores	\$ 39	\$ 116,573	\$ 264,755	2.3	1	1.3
44613000	Optical goods stores	\$ 27	\$ 518,023	\$ 185,507	0.4	-	0.4
44619000	Other health care (vitamin, medical equip)	\$ 50	\$ 218,306	\$ 339,212	1.6	-	1.6
44710000	Gasoline stations	\$ 1,499	\$ 3,506,684	\$ 10,162,069	2.9	7	-4.1
44811000	Men's clothing stores	\$ 29	\$ 696,349	\$ 197,432	0.3	-	0.3
44812000	Women's clothing stores	\$ 134	\$ 754,680	\$ 906,941	1.2	2	-0.8
44813000	Children's & infants' clothing stores	\$ 32	\$ 675,687	\$ 215,958	0.3	-	0.3
44814000	Family clothing stores	\$ 281	\$ 1,984,619	\$ 1,902,389	1.0	1	0.0
44815000	Clothing accessories stores	\$ 21	\$ 231,336	\$ 143,668	0.6	-	0.6
44819000	Specialized clothing stores (dress, etc)	\$ 40	\$ 308,106	\$ 271,046	0.9	-	0.9
44821000	Shoe stores	\$ 89	\$ 803,282	\$ 603,223	0.8	-	0.8
44831000	Jewelry stores	\$ 103	\$ 434,934	\$ 697,731	1.6	1	0.6
44832000	Luggage & leather goods stores	\$ 6	\$ 544,354	\$ 43,915	0.1	-	0.1
45111000	Sporting goods stores	\$ 119	\$ 803,722	\$ 808,135	1.0	1	0.0
45112000	Hobby, toy, & game stores	\$ 55	\$ 650,609	\$ 369,733	0.6	1	-0.4
45113000	Sewing, needlework, & piece goods stores	\$ 15	\$ 200,733	\$ 98,666	0.5	-	0.5
45114000	Musical instrument & supplies stores	\$ 20	\$ 552,036	\$ 134,038	0.2	-	0.2

Assumptions:	
Trade Area Population	8,732
Trade Area Per Capita Income	\$ 21,865
U.S. Per Capital income	\$ 28,155

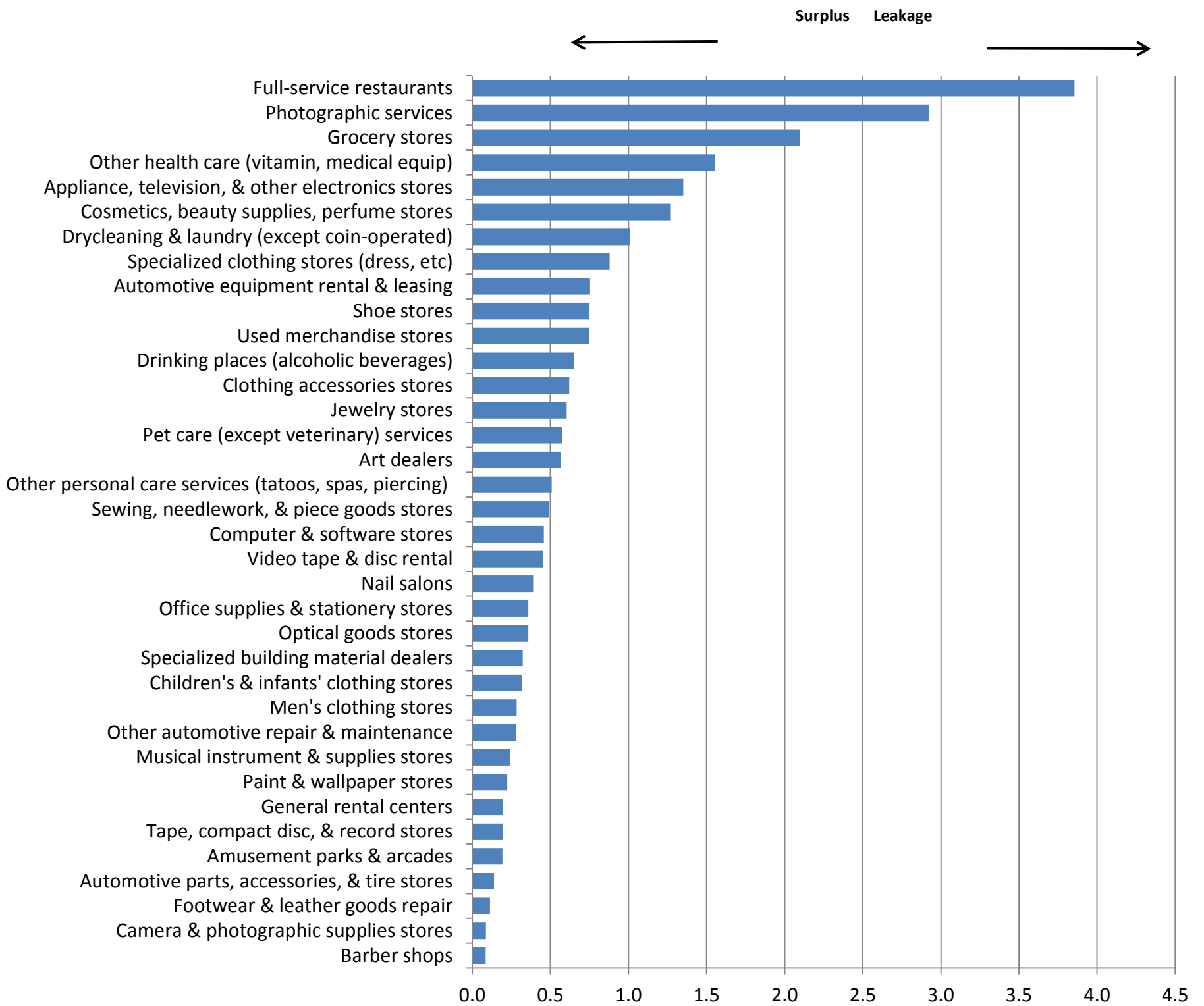
Trade Area Gap Analysis

Milaca

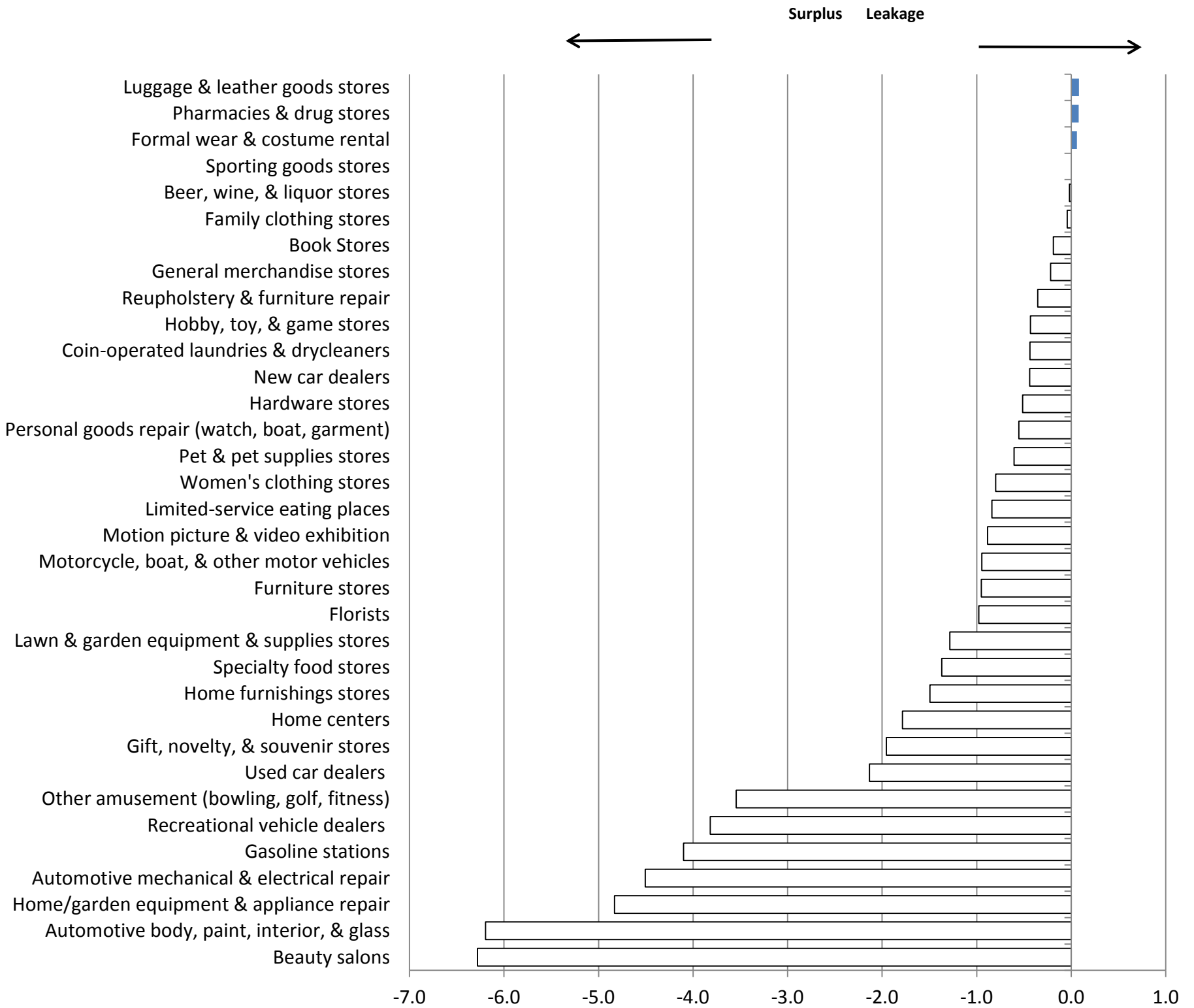


NAICS	Name	U.S. Sales Per Capita	Average Sales per U.S. Store	Potential Sales in Trade Area	No. of Businesses (Demand)	No. of Businesses (Supply)*	Bus. Gap (Demand - Supply)
45121000	Book Stores	\$ 61	\$ 512,938	\$ 415,475	0.8	1	-0.2
45122000	Tape, compact disc, & record stores	\$ 12	\$ 434,504	\$ 84,369	0.2	-	0.2
45200000	General merchandise stores	\$ 1,919	\$ 7,301,449	\$ 13,012,191	1.8	2	-0.2
45310000	Florists	\$ 24	\$ 160,175	\$ 163,615	1.0	2	-1.0
45321000	Office supplies & stationery stores	\$ 77	\$ 1,454,735	\$ 522,747	0.4	-	0.4
45322000	Gift, novelty, & souvenir stores	\$ 60	\$ 199,283	\$ 407,636	2.0	4	-2.0
45330000	Used merchandise stores	\$ 37	\$ 143,185	\$ 250,180	1.7	1	0.7
45391000	Pet & pet supplies stores	\$ 39	\$ 674,074	\$ 267,321	0.4	1	-0.6
45392000	Art dealers	\$ 32	\$ 383,996	\$ 217,365	0.6	-	0.6
45399000	Miscellaneous store retailers	\$ 47	\$ 824,344	\$ 320,094	0.4	7	-6.6
51213000	Motion picture & video exhibition	\$ 42	\$ 2,475,216	\$ 285,667	0.1	1	-0.9
53210000	Automotive equipment rental & leasing	\$ 153	\$ 1,373,285	\$ 1,035,156	0.8	-	0.8
53222000	Formal wear & costume rental	\$ 3	\$ 373,468	\$ 22,672	0.1	-	0.1
53223000	Video tape & disc rental	\$ 31	\$ 469,109	\$ 212,406	0.5	-	0.5
53230000	General rental centers	\$ 15	\$ 529,977	\$ 103,360	0.2	-	0.2
54192000	Photographic services	\$ 32	\$ 73,585	\$ 215,087	2.9	-	2.9
71310000	Amusement parks & arcades	\$ 46	\$ 1,612,717	\$ 311,950	0.2	-	0.2
71390000	Other amusement (bowling, golf, fitness)	\$ 214	\$ 325,347	\$ 1,449,886	4.5	8	-3.5
72210000	Full-service restaurants	\$ 651	\$ 753,543	\$ 4,412,828	5.9	2	3.9
72220000	Limited-service eating places	\$ 618	\$ 585,250	\$ 4,191,145	7.2	8	-0.8
72240000	Drinking places (alcoholic beverages)	\$ 66	\$ 272,183	\$ 449,334	1.7	1	0.7
81111000	Automotive mechanical & electrical repair	\$ 169	\$ 208,632	\$ 1,146,172	5.5	10	-4.5
81112000	Automotive body, paint, interior, & glass	\$ 113	\$ 272,517	\$ 764,529	2.8	9	-6.2
81119000	Other automotive repair & maintenance	\$ 52	\$ 153,086	\$ 349,436	2.3	2	0.3
81141000	Home/garden equipment & appliance repair	\$ 14	\$ 80,522	\$ 94,023	1.2	6	-4.8
81142000	Reupholstery & furniture repair	\$ 6	\$ 66,174	\$ 42,748	0.6	1	-0.4
81143000	Footwear & leather goods repair	\$ 1	\$ 61,281	\$ 6,961	0.1	-	0.1
81149000	Personal goods repair (watch, boat, garment)	\$ 21	\$ 322,837	\$ 143,606	0.4	1	-0.6
81211100	Barber shops	\$ 2	\$ 142,252	\$ 12,074	0.1	-	0.1
81211200	Beauty salons	\$ 64	\$ 251,893	\$ 432,977	1.7	8	-6.3
81211300	Nail salons	\$ 10	\$ 172,519	\$ 67,273	0.4	-	0.4
81219000	Other personal care services (tatoos, spas, piercin	\$ 27	\$ 51,973	\$ 182,311	3.5	3	0.5
81231000	Coin-operated laundries & drycleaners	\$ 14	\$ 169,403	\$ 95,553	0.6	1	-0.4
81232000	Drycleaning & laundry (except coin-operated)	\$ 30	\$ 203,248	\$ 205,031	1.0	-	1.0
81291000	Pet care (except veterinary) services	\$ 12	\$ 52,185	\$ 82,088	1.6	1	0.6

Retail Gap Estimates by Store Format



Retail Gap Estimates by Store Format



With few exceptions, businesses are listed in only one category for the trade area gap analysis. As a result, local knowledge is needed to compare the gap analysis to the mix of goods and services of existing businesses. For example, the gap analysis indicates a grocery store gap in Milaca, but nearly every gas station sells groceries. In this case, the analysis may overstate the store gap.

How businesses can use this information:

- In categories where a retail gap exists, are there opportunities to expand store merchandise to offer additional goods and services?
- Categories with a surplus of stores may indicate Milaca is a destination for shopping in those retail areas. Across all categories, are stores providing a range of goods that will continue drawing customers to Milaca?

BUSINESS MIX ANALYSIS

The business mix analysis compares the number of Milaca businesses to averages from downtowns in similar-sized Minnesota cities. The average number of businesses within one mile of the town center, for 65 Greater Minnesota cities with populations (in the city limits) between 2,500 and 4,999 people, is shown in Figure 6. (To view the full report, *Retail and Service Business Mix of Minnesota’s Downtowns*, visit <http://www.extension.umn.edu/community/research/reports/docs/2014-Business-Mix-Report.pdf>).

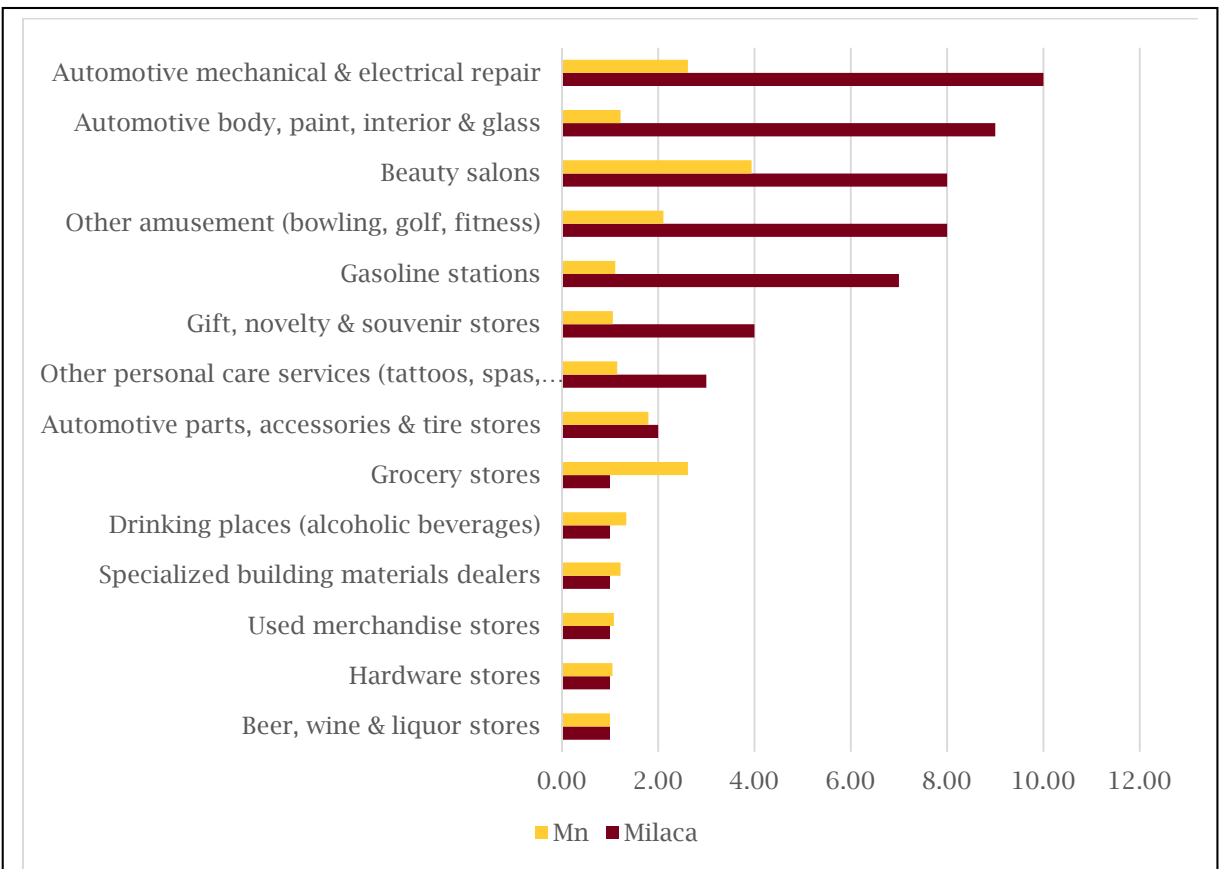
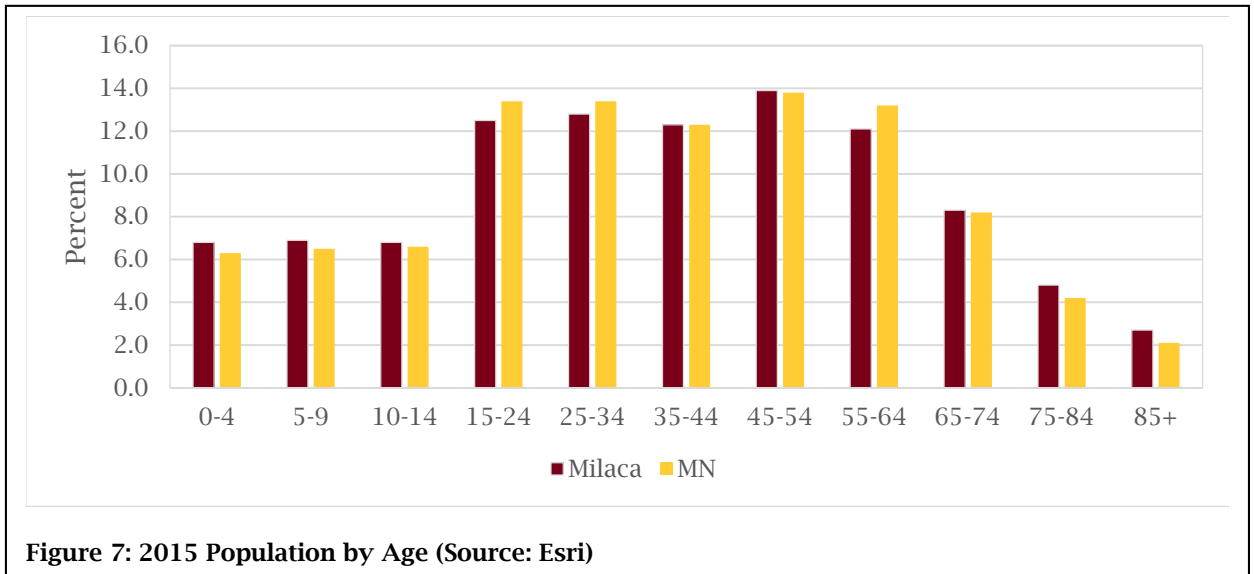


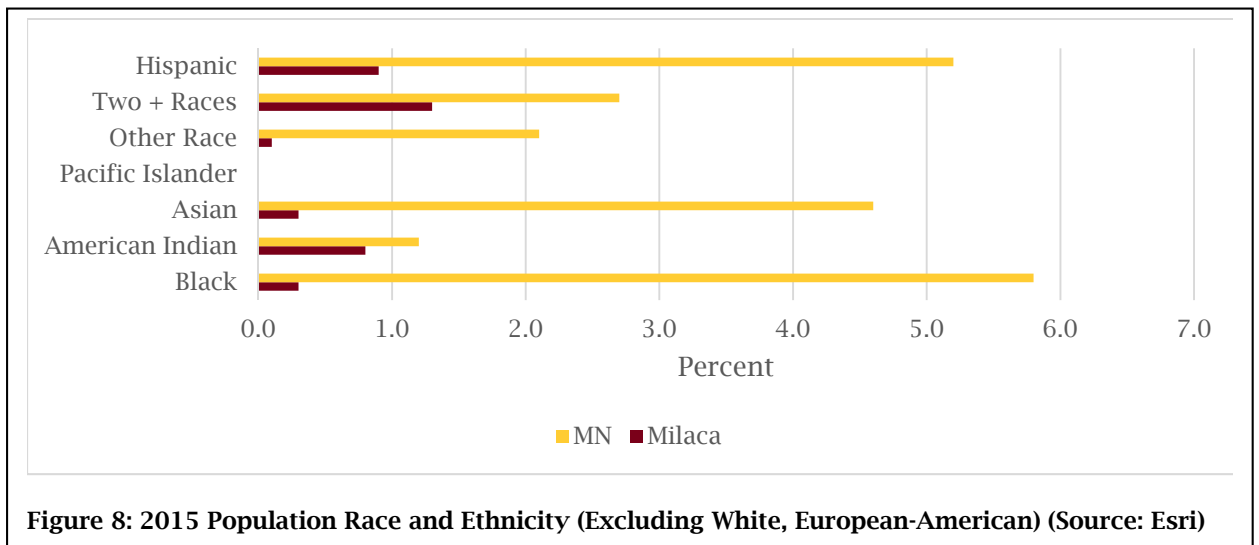
Figure 6: Milaca Retail Compared to 65 Other Rural Minnesota Cities with Populations of 2,500-5,000 (Source: Retail and Service Business Mix of Minnesota's Downtowns, University of Minnesota Extension, 2014)

MARKET PROFILE DEMOGRAPHICS

Predicting consumer spending starts with knowing the area's population. Understanding the demographics of the market area provides retailers with an indication of the types of goods and services households will purchase, as well as at what likely price points.



Milaca has slightly more children ages 0-14 and adults 65+ years old than the Minnesota average (Figure 7). The resulting Milaca median age of 38.6 is slightly older than the state median age of 38.1.



The Milaca area population is 97.2% white and 2.8% identifying as another race (Figure 8). Hispanics make up 0.9% of Milaca's population.

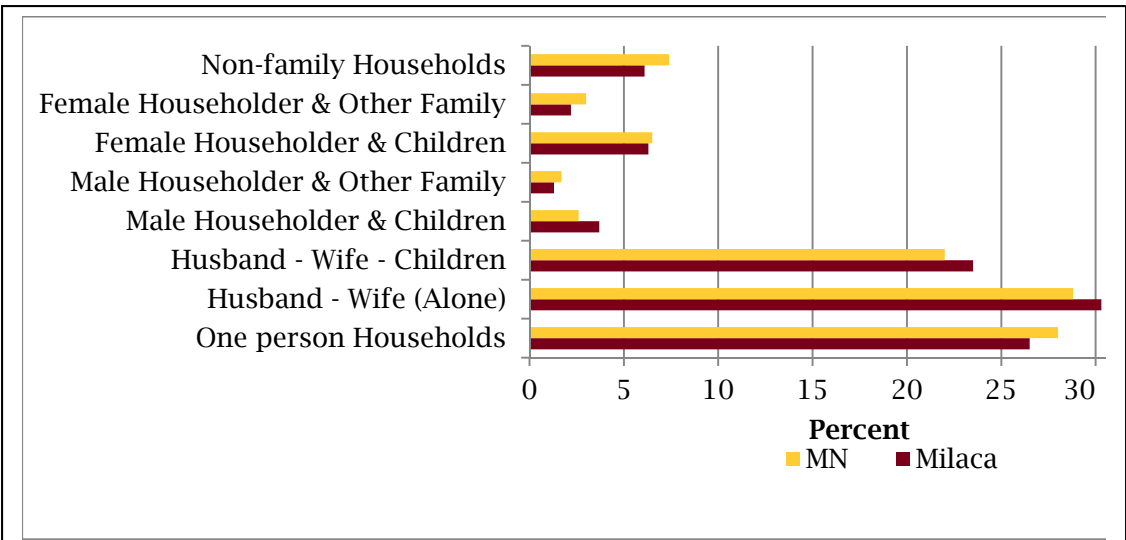
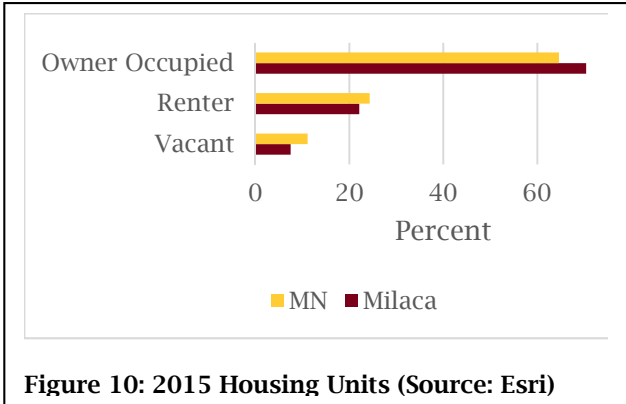


Figure 9: 2010 Household Compositions (Source: U.S. Census)



More than half of Milaca’s households (54%) are husband-wife or husband-wife-children, while a quarter (27%) are one person households (Figure 9). In addition, 2.1% of Milaca residents (183 people) live in group quarters/institutions. Housing is more owner-occupied than the state average of 65% (Figure 10).

Figure 10: 2015 Housing Units (Source: Esri)

Education levels of Milaca adults are below state averages. One-third (33%) of Milaca’s adults are either high school graduates or have earned their GED. More than a fourth (27%) has some college, and just under a fourth (24%) holds either an associate’s or bachelor’s degree. Only 5% have a graduate or professional degree. (Figure 11).

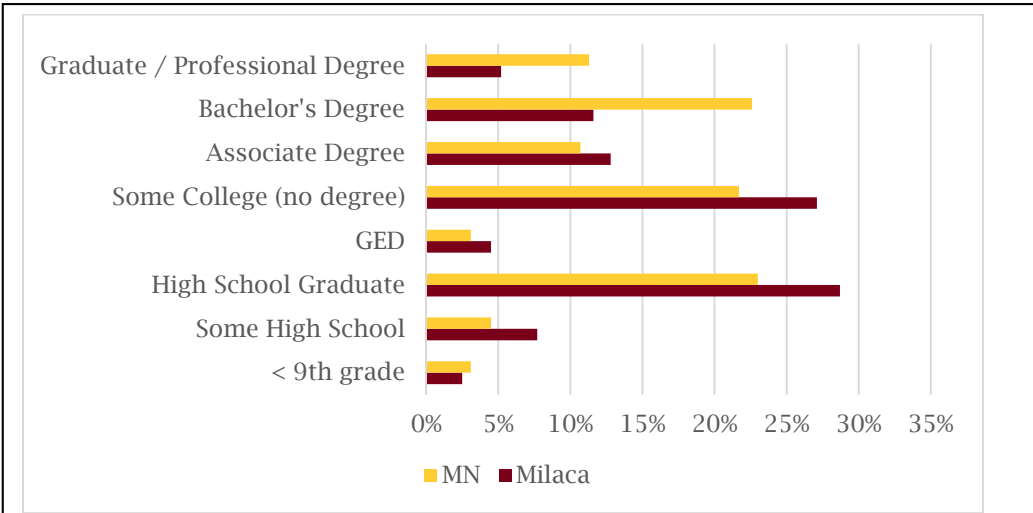
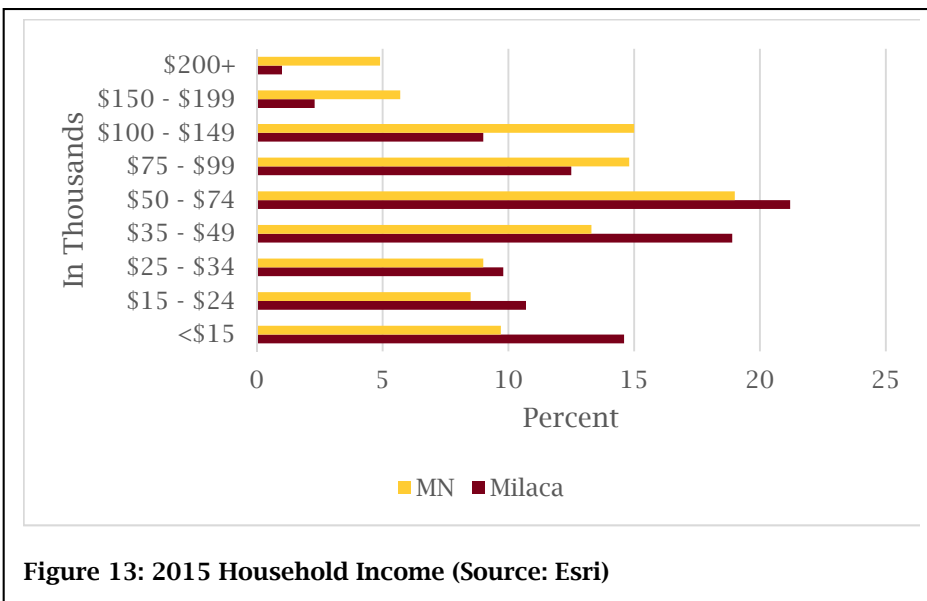


Figure 11: 2015 Highest Education Level of Adults Ages 25+ (Source: Esri)



Nearly half of residents (48.8%) work in white collar occupations, with 33.7% holding blue collar jobs and 17.5% working in service occupations (Figure 12).

Figure 12: Occupations of Milaca Residents (Source: Esri)



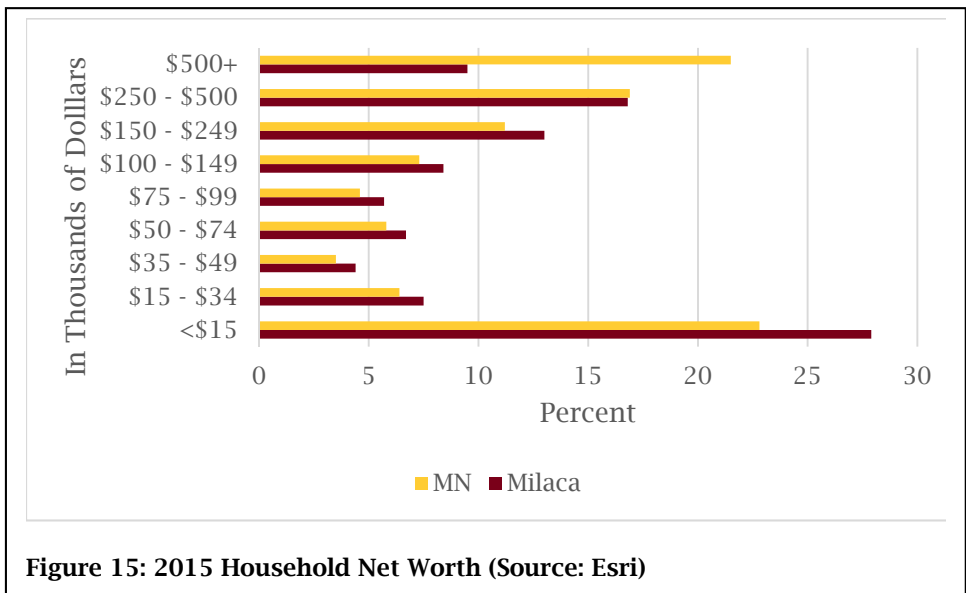
Milaca's household income is substantially less than state averages (Figure 13). The median household income in Milaca in 2015 was \$45,784. In comparison, the state median was \$60,056. Milaca's per capita income is \$21,865 compared to the Minnesota's of \$31,711.

Figure 13: 2015 Household Income (Source: Esri)

Demographic data suggests Milaca has a high concentration of households living in poverty. The federal government defines poverty level in 2015 for all states, except Alaska and Hawaii as follows: (Source: Federal Register, 2015, January 22).

Household Size	Poverty Level
1	\$11,770
2	\$15,930
3	\$20,090
4	\$24,250
5	\$28,410
6	\$32,570
7	\$36,730

Table 14: Poverty Levels



Milaca’s median household net worth is \$89,130 compared to the state median of \$146,619 (Figure 14). Households headed by persons 55-64, however, have an average net worth of \$482,337 and those ages 65-74 have an average net worth of \$653,010 (see page 42). Twenty-eight percent of Milaca households have less than \$15,000 in net worth.

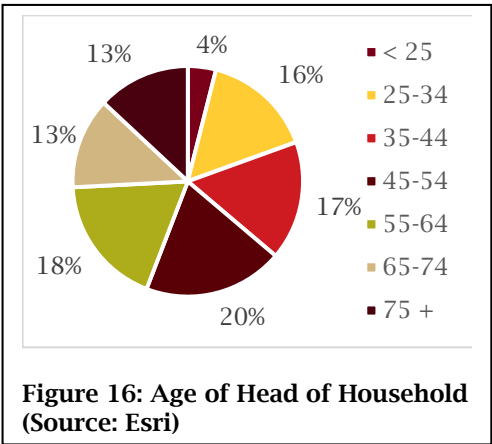
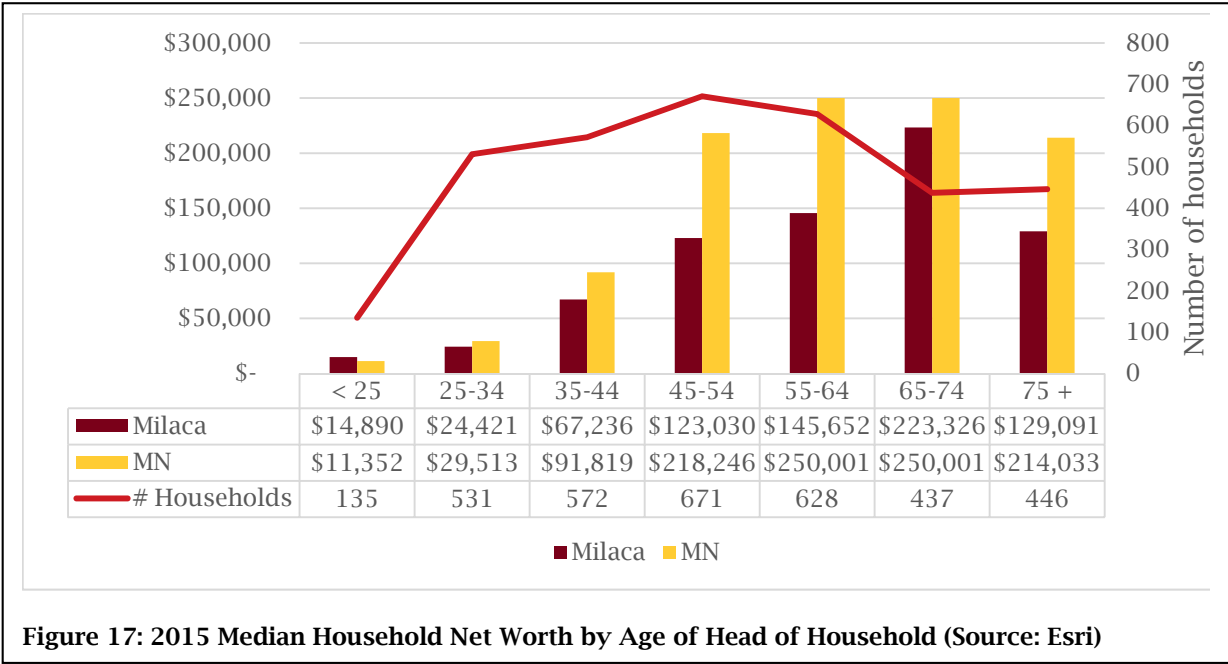


Figure 15 suggests that 166 households (20%) in Milaca are headed by someone age 34 and younger. Figure 17 shows that these households have the lowest net worth, similar to the rest of Minnesota.



How businesses can use demographic information:

A list of helpful tools for communities to use to strengthen their downtowns can be found at <http://www.extension.umn.edu/community/retail/downtown/>. The following information is excerpt from this site.

- **Age** is an important factor to consider, as personal expenditures change as people grow older. As baby boomers age, catering to the needs of this generation may be beneficial to retailers. Consumer spending at drug stores and for assisted care services flourishes in areas with a large elderly population. In general, however, older populations tend to spend less on a majority of goods and services. Studies indicate that nightlife and entertainment spending (e.g., restaurants, bars, and theaters) by people over 65 is roughly half than the amount spent by those under 65. Older adults also spend considerably less on apparel than other age groups.

At the other end of the spectrum, toy stores, day care centers, and stores with baby care items do well in areas with families that have children. Clothing stores and fast food establishments also thrive in areas with a high adolescent population. Some entertainment and recreational venues, such as movie theatres and golf courses, serve a broad section of the population. Other venues, such as water parks or arcades, target certain age groups.

- Data show that **race and ethnicity** affects spending habits as much as other demographic characteristics, such as income and age. Retailers using segmentation based on race and ethnic groups must ensure their efforts accurately reflect the true preferences and behaviors of the community.
- **Home ownership** directly correlates with expenditures for home furnishings and equipment. Furniture, appliances, hardware, paint/wallpaper, floor covering, gardening items, and other home improvement products all prosper in active housing markets.
- In general, people living in areas with high levels of **educational attainment** tend to prefer shopping at smaller, non-chain specialty retail stores located downtown. They also tend to visit cultural establishments like museums and theaters at a frequency more than three times greater than those without a college degree. On the other hand, less educated populations generally have lower incomes and thus tend to prefer shopping at discount retail outlets and chain stores. This group also spends more money on car maintenance and tobacco products than those with a college degree.
- **Occupational concentrations** of white and blue-collar workers are used as another gauge for a market's taste preferences. Specialty apparel stores thrive in middle-to-upper income areas and those with above-average white-collar employment levels. Second-hand clothing stores and used car dealerships are successful in areas with a higher concentration of blue-collar workers. Office supply stores and large music and video stores are especially sensitive to the occupational profile, as these retailers target growth areas with a majority of white-collar workers.
- **Household income** data is a good indicator of residents' spending power, as it positively correlates with retail expenditures in many product categories. When evaluating a market, retailers should look at the median, or average, household income in a trade area

and seek a minimum number of households within a certain income range before establishing a business or setting prices.

Another common practice is to analyze the distribution of household incomes. A few store categories, such as auto parts, are more commonly found in areas with lower household incomes. Highly affluent households with annual incomes above \$100,000 are strong consumers, as well as physically active and civic-minded. Gearing a retail mix toward this segment may require a focus in luxury goods and services.

Middle-income households with an annual income between \$20,000 and \$50,000 are more mindful of their expenses than highly affluent families. These households tend to be more frugal and selective with their buying behavior, shopping at discount outlets for groceries and other goods rather than high-end stores.

Big box stores are particularly popular for middle and low-income households. Low-income households with annual incomes below \$20,000 are living in poverty and thus spend very little on goods and services across the board.

COMMUTING PATTERNS

People tend to buy goods and services near where they live or work. Therefore, it is important to understand commuting patterns to better identify retail competition.

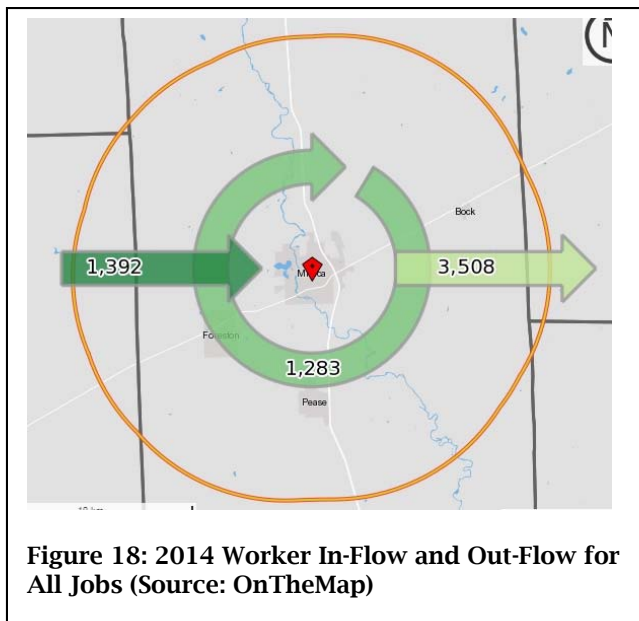


Figure 17 shows the U.S. Census Bureau's calculations of worker in-flows and out-flows in Milaca (<http://onthemap.ces.census.gov/>). In 2014 (the most recent year data is available), 6,183 employees either lived or worked in Milaca.

Of the 4,791 employed residents, nearly three-fourths (73%) commute outside of Milaca with just over one-fourth (27%) both living and working in Milaca.

Milaca employers draw 52% of their workers from outside a six-mile radius of the city limits.

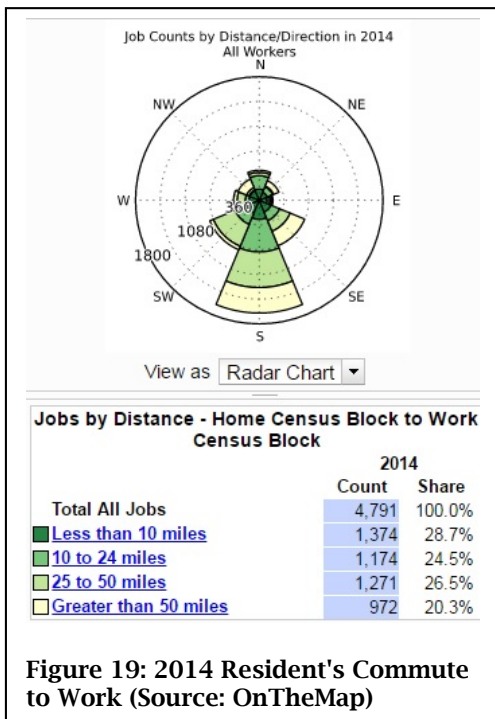


Figure 19: 2014 Resident's Commute to Work (Source: OnTheMap)

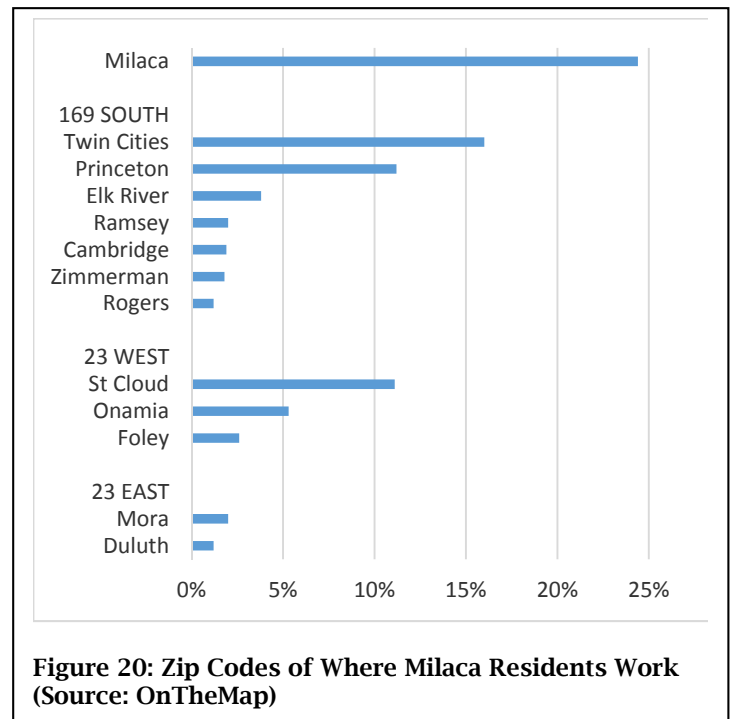


Figure 20: Zip Codes of Where Milaca Residents Work (Source: OnTheMap)

Nearly half (47%) of Milaca area residents commute more than 25 miles. Primary work locations identified in Figure 20 show that 38% of employed residents travel south on Highway 169 while another 11% work in St. Cloud.

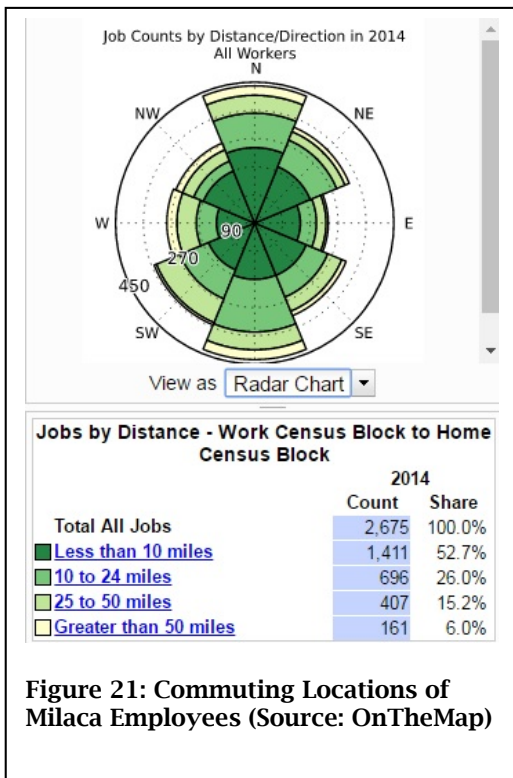


Figure 21: Commuting Locations of Milaca Employees (Source: OnTheMap)

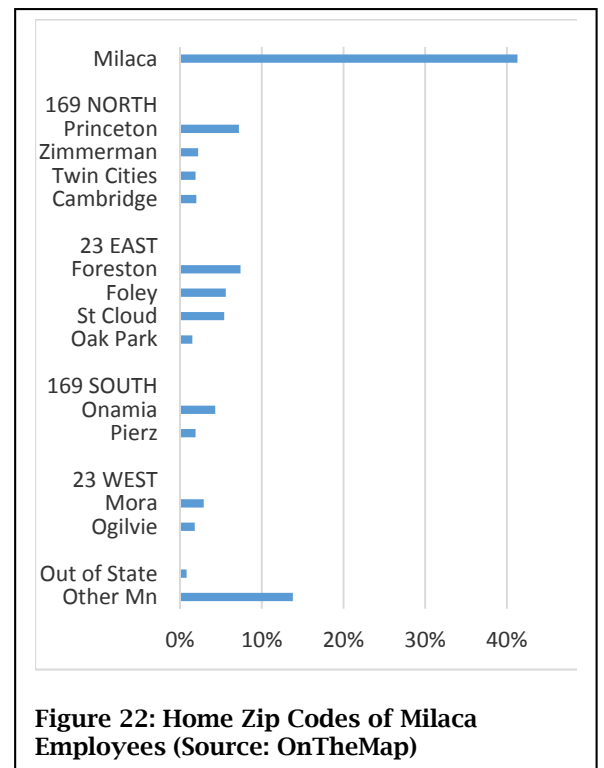


Figure 22: Home Zip Codes of Milaca Employees (Source: OnTheMap)

How businesses can use this information:

- Identifying the commuting distance of your customers can help identify competitors. Once you have identified competitors in your area, you can then compare your merchandise selection, quality, price point, and service.
- Identifying residents' work hour and commuting times can inform store hours. If stores are closed evenings and weekends, commuting residents will shop out of town.
- Consider increasing customer convenience by providing online shopping and local delivery or shipping.
- Expanding your services, or better marketing them, can give your store an advantage over big box retailers.

TAPESTRY SEGMENTS

Tapestry segmentation starts by classifying communities based on socioeconomic composition. Esri then combines the latest data mining techniques of national consumer surveys to create robust and compelling detailed descriptions of consumers into 14 LifeModes, which are overarching categories of consumers with some similar consumer preferences. Each LifeMode is further refined into 67 distinct LifeStyle segments.

Segmentation systems operate on the theory that people with similar tastes, lifestyles, and behaviors seek others with the same tastes—"like seeks like." These behaviors can be measured, predicted, and targeted. Esri's segmentation system, Community Tapestry™, combines the "who" of lifestyle demography with the "where" of local neighborhood geography to create a model of various lifestyle classifications, or segments, of actual neighborhoods with addresses—distinct behavioral market segments.

Milaca's consumer diversity is reflected in three LifeStyle segments: Small Town Simplicity, Middleburg, and Salt of the Earth.

Small Town Simplicity (43% of Milaca)

This segment includes young families and senior households bound by community ties. The lifestyle is down-to-earth and semirural, with television for entertainment and news. They place an emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits such as online computer games, scrapbooking, and rural activities like hunting and fishing. Since almost one in four households are below the poverty level, residents also keep their finances simple—paying bills in person and avoiding debt.

Middleburg (36% of Milaca)

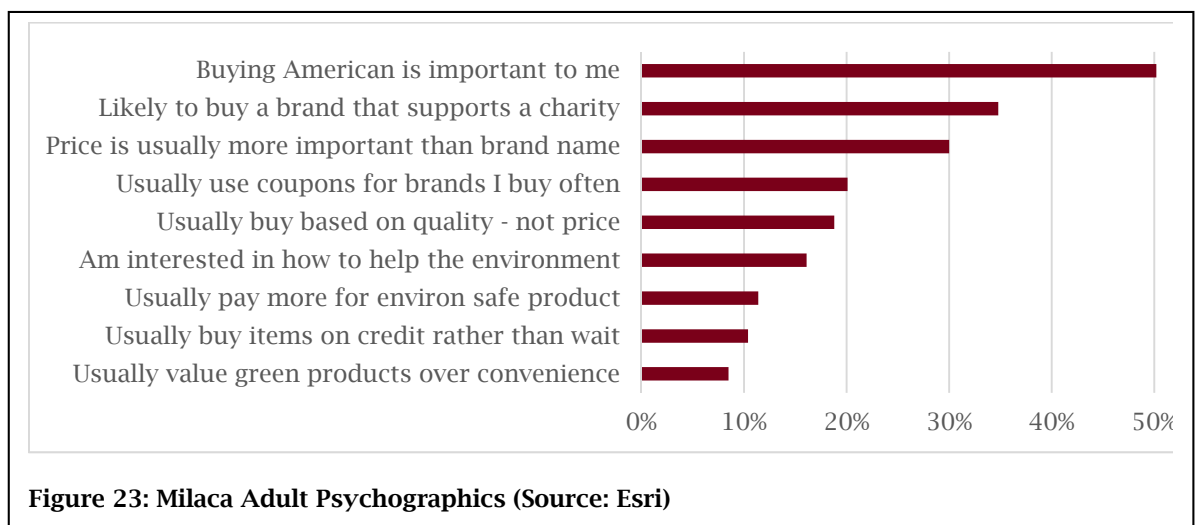
Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, when the housing boom occurred. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the U.S. This market is younger but growing in size and assets.

Salt of the Earth (20% of Milaca)

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens in this category are older, and many have grown children that have moved away. They still cherish family time, tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors and spend most of their free time preparing for their next fishing, boating, or camping trip. The majority have at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing or related industries. They may be experts with do-it-yourself projects, but the latest technology is not their forte. They use it when absolutely necessary but seek face-to-face contact in their routine activities.

ADULT PSYCHOGRAPHICS

The influence LifeStyles have on shopping preferences can be seen in product characteristics noted in Figure 23. For example, buying American is an important consideration for half of Milaca's residents. Businesses that support charities is also important to a thirds of adults. Price and incentives, such as coupons, influence 30% and 20% of adults, respectively. Because only 10% of adults buy on credit, they prefer to save for their purchases. Products that are environmentally safe rank low on purchasing criteria.



How businesses can use this information:

- Inform customers of American-made products within your merchandise selection.
- If you support charities, ensure your customers are aware of your donations.
- Explore coupons or other incentives for your customers.

HOUSEHOLD BUDGET INDEX

For each LifeStyle segment, Esri compares the average household expenditures to the average amount spent by all United States households. An index of 100 is the national average; an index of 40 is 40% of the national average. As noted in Figure 24, only healthcare for Salt of the Earth LifeStyle is at or above the national average. Milaca area spending is notably less in apparel and services.

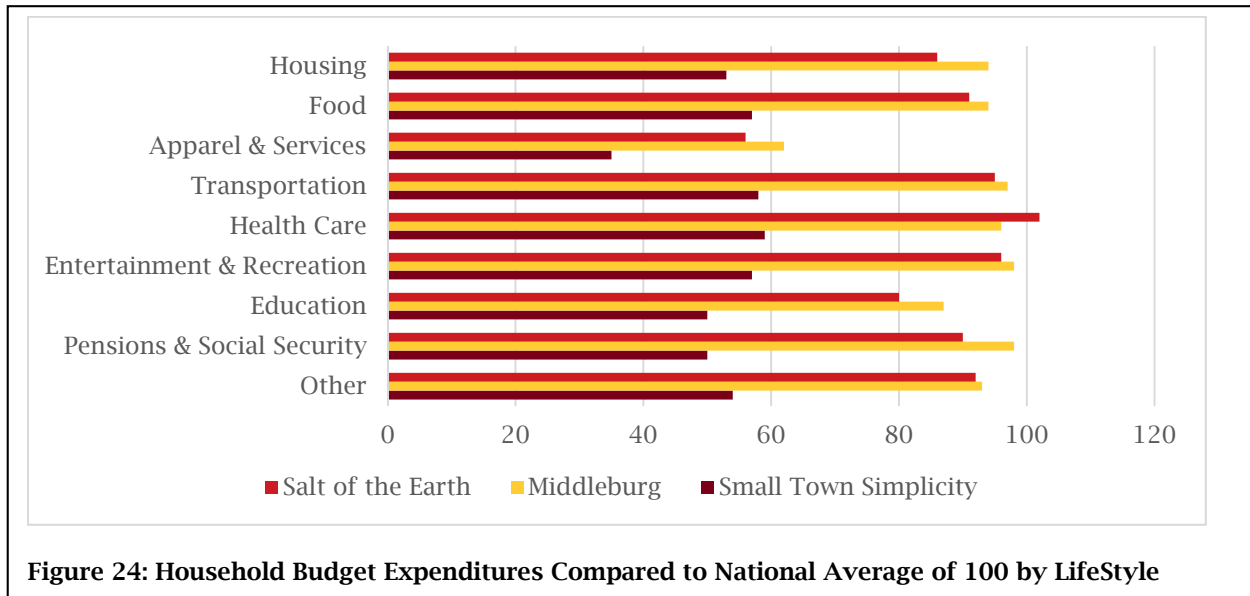


Figure 24: Household Budget Expenditures Compared to National Average of 100 by LifeStyle

How businesses can use this information:

- After identifying the lifestyle customers for your business, examine merchandise to determine whether or not your price range fits with their household budget and spending patterns.

APPENDIX A: ESRI METHODOLOGY

Esri's Data Collection Process

The following information describes Esri's data collection process:

These data are based upon national propensities to use various products and services, applied to local demographic composition. Usage data were collected by GfK MRI in a nationally representative survey of U.S. households. Esri forecasts for 2015 and 2020.

The *Survey of the American Consumer* provides a detailed view of the 226 million adult consumers in the U.S. – their media choices, demographics, lifestyles and attitudes, and usage of almost 6,000 products in 550 categories. Data are collected in person, with in-home, face-to-face interviews. At each state of the data collection process—from recruiting respondents and interviewing them, to working with them to understand and complete a comprehensive product and lifestyle questionnaire—GfK MRI relies on direct personal interaction. Every year, GfK MRI interviews almost 26,000 adult consumers in the 48 contiguous states for the *Survey of the American Consumer*. Data collection for the *Survey* is a two-state process, and in each state the personal approach advances the reliability of the data.

During the initial in-home interview, GfK MRI interviewers observe and verify household and respondent characteristics and collect a wide range of demographic and media usage data.

The interviewer also solicits cooperation for participation in the second, self-administered phase of the data collection process. The interviewer explains how to fill out the questionnaire booklet and arranges for its return to GfK MRI, often by personally picking it up the completed booklet. This level of attention makes it highly likely that participants will complete the questionnaire, further enhancing the reliability of *Survey* data.

For more detailed information about the data collection, visit:

<http://www.gfkmri.com/Products/TheSurveyoftheAmericanConsumer.aspx>

To view personal interview questions, visit:

http://www.gfkmri.com/PDF/GfKMRI_Wave65PersonalInterview.pdf

To view the survey, visit:

http://www.gfkmri.com/PDF/GfKMRI_Wave65ProductBooklet.pdf

APPENDIX B: RETAIL AND SERVICE BUSINESS CATEGORIES BY NAICS CODE

NAICS	NAICS Category	Definition
44111000	New car dealers	This industry comprises establishments primarily engaged in retailing new automobiles and light trucks, such as sport utility vehicles, and passenger and cargo vans, or retailing these new vehicles in combination with activities, such as repair services, retailing used cars, and selling replacement parts and accessories.
44112000	Used car dealers	This industry comprises establishments primarily engaged in retailing used automobiles and light trucks, such as sport utility vehicles, and passenger and cargo vans.
44121000	Recreational vehicle dealers	This industry comprises establishments primarily engaged in retailing new and/or used recreational vehicles commonly referred to as RVs or retailing these vehicles in combination with activities, such as repair services and selling replacement parts and accessories.
44122000	Motorcycle, boat, & other motor vehicles	This industry comprises establishments primarily engaged in retailing new and/or used motorcycles, boats, and other vehicles (except automobiles, light trucks, and recreational vehicles), or retailing these vehicles in combination with activities, such as repair services and selling replacement parts and accessories.
44130000	Automotive parts, accessories, & tire stores	This industry group comprises one or more of the following: (1) establishments known as automotive supply stores primarily engaged in retailing new, used, and/or rebuilt automotive parts and accessories; (2) automotive supply stores that are primarily engaged in both retailing automotive parts and accessories and repairing automobiles; (3) establishments primarily engaged in retailing and installing automotive accessories; and (4) establishments primarily engaged in retailing new and/or used tires and tubes or retailing new tires in combination with automotive repair services.
44210000	Furniture stores	This industry group comprises establishments primarily engaged in retailing new furniture, such as household furniture (e.g., baby furniture, box springs and mattresses) and outdoor furniture; office furniture (except those sold in combination with office supplies and equipment); and/or furniture sold in combination with major appliances, home electronics, home furnishings, or floor coverings.
44220000	Home furnishings stores	This industry group comprises establishments primarily engaged in retailing new home furnishings (except furniture).
44311000	Appliance, television, & other electronics stores	This industry comprises establishments primarily engaged in one of the following: (1) retailing an array of new household-type appliances and consumer-type electronic products, such as radios, televisions, and computers; (2) specializing in retailing a single line of new consumer-type electronic products (except computers); and (3) retailing these new products in combination with repair services.
44312000	Computer & software stores	This industry comprises establishments primarily engaged in retailing new computers, computer peripherals, and prepackaged computer software without retailing other consumer-type electronic products or office equipment, office furniture, and office supplies; or retailing these new products in combination with repair and support services.
44313000	Camera & photographic supplies stores	This industry comprises establishments primarily engaged in either retailing new cameras, photographic equipment, and photographic supplies or retailing new cameras and photographic equipment in combination with activities, such as repair services and film developing.
44411000	Home centers	This industry comprises establishments known as home centers primarily engaged in retailing a general line of new home repair and improvement materials and supplies, such as lumber, plumbing goods, electrical goods, tools, housewares, hardware, and lawn and garden supplies, with no one merchandise line predominating. The merchandise lines are normally arranged in separate departments.
44412000	Paint & wallpaper stores	This industry comprises establishments known as paint and wallpaper stores primarily engaged in retailing paint, wallpaper, and related supplies.
44413000	Hardware stores	This industry comprises establishments known as hardware stores primarily engaged in retailing a general line of new hardware items, such as tools and builders' hardware.
44419000	Specialized building material dealers	This industry comprises establishments (except those known as home centers, paint and wallpaper stores, and hardware stores) primarily engaged in retailing specialized lines of new building materials, such as lumber, fencing, glass, doors, plumbing fixtures and supplies, electrical supplies, prefabricated buildings and kits, and kitchen and bath cabinets and countertops to be installed.
44420000	Lawn & garden equipment & supplies stores	This industry group comprises establishments primarily engaged in retailing new lawn and garden equipment and supplies.

44510000	Grocery stores	This industry group comprises establishments primarily engaged in retailing a general line of food products.
44520000	Specialty food stores	This industry group comprises establishments primarily engaged in retailing specialized lines of food.
44530000	Beer, wine, & liquor stores	This industry group comprises establishments primarily engaged in retailing packaged alcoholic beverages, such as ale, beer, wine, and liquor.
44611000	Pharmacies & drug stores	This industry comprises establishments known as pharmacies and drug stores engaged in retailing prescription or nonprescription drugs and medicines.
44612000	Cosmetics, beauty supplies, perfume stores	This industry comprises establishments known as cosmetic or perfume stores or beauty supply shops primarily engaged in retailing cosmetics, perfumes, toiletries, and personal grooming products.
44613000	Optical goods stores	This industry comprises establishments primarily engaged in one or more of the following: (1) retailing and fitting prescription eyeglasses and contact lenses; (2) retailing prescription eyeglasses in combination with the grinding of lenses to order on the premises; and (3) selling nonprescription eyeglasses.
44619000	Other health care (vitamin, medical equip)	This industry comprises establishments primarily engaged in retailing health and personal care items (except drugs, medicines, optical goods, perfumes, cosmetics, and beauty supplies).
44710000	Gasoline stations	This industry group comprises establishments primarily engaged in retailing automotive fuels (e.g., diesel fuel, gasohol, gasoline) in combination with or without convenience store or food mart items. These establishments may also provide automotive repair services and/or food services.
44811000	Men's clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new men's and boys' clothing. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44812000	Women's clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new women's, misses', and juniors' clothing, including maternity wear. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44813000	Children's & infants' clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new children's and infants' clothing. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44814000	Family clothing stores	This industry comprises establishments primarily engaged in retailing a general line of new clothing for men, women, and children, without specializing in sales for an individual gender or age group. These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44815000	Clothing accessories stores	This industry comprises establishments primarily engaged in retailing single or combination lines of new clothing accessories, such as hats and caps, costume jewelry, gloves, handbags, ties, wigs, toupees, and belts.
44819000	Specialized clothing stores (dress, etc.)	This industry comprises establishments primarily engaged in retailing specialized lines of new clothing (except general lines of men's, women's, children's, infants', and family clothing). These establishments may provide basic alterations, such as hemming, taking in or letting out seams, or lengthening or shortening sleeves.
44821000	Shoe stores	This industry group comprises establishments primarily engaged in retailing all types of new footwear (except hosiery and specialty sports footwear, such as golf shoes, bowling shoes, and spiked shoes). Establishments primarily engaged in retailing new tennis shoes or sneakers are included in this industry.
44831000	Jewelry stores	This industry comprises establishments primarily engaged in retailing one or more of the following items: (1) new jewelry (except costume jewelry); (2) new sterling and plated silverware; and (3) new watches and clocks. Also included are establishments retailing these new products in combination with lapidary work and/or repair services.
44832000	Luggage & leather goods stores	This industry comprises establishments known as luggage and leather goods stores primarily engaged in retailing new luggage, briefcases, and trunks, or retailing these new products in combination with a general line of leather items (except leather apparel), such as belts, gloves, and handbags.
45111000	Sporting goods stores	This industry comprises establishments primarily engaged in retailing new sporting goods, such as bicycles and bicycle parts; camping equipment; exercise and fitness equipment; athletic uniforms; specialty sports footwear; and sporting goods, equipment, and accessories.
45112000	Hobby, toy, & game stores	This industry comprises establishments primarily engaged in retailing new toys, games, and hobby and craft supplies (except needlecraft).
45113000	Sewing, needlework, & piece goods stores	This industry comprises establishments primarily engaged in retailing new sewing supplies, fabrics, patterns, yarns, and other needlework accessories or retailing these products in combination with selling new sewing machines.
45114000	Musical instrument & supplies stores	This industry comprises establishments primarily engaged in retailing new musical instruments, sheet music, and related supplies; or retailing these new products in combination with musical instrument repair, rental, or music instruction.

45121000	Book Stores	This industry comprises establishments primarily engaged in retailing new books, newspapers, magazines, and other periodicals.
45122000	Tape, compact disc, & record stores	This industry comprises establishments primarily engaged in retailing new prerecorded audio and video tapes, compact discs (CDs), digital video discs (DVDs), and phonograph records.
45200000	General merchandise stores	Industries in the General Merchandise Stores subsector retail new general merchandise from fixed point-of-sale locations. Establishments in this subsector are unique in that they have the equipment and staff capable of retailing a large variety of goods from a single location. This includes a variety of display equipment and staff trained to provide information on many lines of products.
45310000	Florists	This industry group comprises establishments known as florists primarily engaged in retailing cut flowers, floral arrangements, and potted plants purchased from others. These establishments usually prepare the arrangements they sell
45321000	Office supplies & stationery stores	This industry comprises establishments primarily engaged in one or more of the following: (1) retailing new stationery, school supplies, and office supplies; (2) retailing a combination of new office equipment, furniture, and supplies; and (3) retailing new office equipment, furniture, and supplies in combination with retailing new computers.
45322000	Gift, novelty, & souvenir stores	This industry comprises establishments primarily engaged in retailing new gifts, novelty merchandise, souvenirs, greeting cards, seasonal and holiday decorations, and curios.
45330000	Used merchandise stores	This industry group comprises establishments primarily engaged in retailing used merchandise, antiques, and secondhand goods (except motor vehicles, such as automobiles, RVs, motorcycles, and boats; motor vehicle parts; tires; and mobile homes).
45391000	Pet & pet supplies stores	This industry comprises establishments primarily engaged in retailing pets, pet foods, and pet supplies.
45392000	Art dealers	This industry comprises establishments primarily engaged in retailing original and limited edition art works. Included in this industry are establishments primarily engaged in displaying works of art for retail sale in art galleries.
51213000	Motion picture & video exhibition	This industry comprises establishments primarily engaged in operating motion picture theaters and/or exhibiting motion pictures or videos at film festivals, and so forth
53210000	Automotive equipment rental & leasing	This industry group comprises establishments primarily engaged in renting or leasing the following types of vehicles: passenger cars and trucks without drivers, and utility trailers. These establishments generally operate from a retail-like facility. Some establishments offer only short-term rental, others only longer-term leases, and some provide both types of services.
53222000	Formal wear & costume rental	This industry comprises establishments primarily engaged in renting clothing, such as formal wear, costumes (e.g., theatrical), or other clothing (except laundered uniforms and work apparel).
53223000	Video tape & disc rental	This industry comprises establishments primarily engaged in renting prerecorded video tapes and discs for home electronic equipment.
53230000	General rental centers	This industry group comprises establishments primarily engaged in renting a range of consumer, commercial, and industrial equipment. Establishments in this industry typically operate from conveniently located facilities where they maintain inventories of goods and equipment that they rent for short periods of time. The type of equipment that establishments in this industry provide often includes, but is not limited to: audio visual equipment, contractors' and builders' tools and equipment, home repair tools, lawn and garden equipment, moving equipment and supplies, and party and banquet equipment and supplies.
54192000	Photographic services	This industry comprises establishments primarily engaged in providing still, video, or digital photography services. These establishments may specialize in a particular field of photography, such as commercial and industrial photography, portrait photography, and special events photography. Commercial or portrait photography studios are included in this industry.
71310000	Amusement parks & arcades	This industry group comprises establishments primarily engaged in operating amusement parks and amusement arcades and parlors.
71390000	Other amusement (bowling, golf, fitness)	This industry group comprises establishments primarily engaged in operating golf courses (whether or not in conjunction with dining facilities (country clubs); skiing facilities; Marinas; fitness and recreational sports centers; bowling centers; and all other amusement and recreation industries. Included in this industry group are public swimming pools, miniature golf courses and riding stables.
72210000	Full-service restaurants	This industry group comprises establishments primarily engaged in providing food services to patrons who order and are served while seated (i.e., waiter/waitress service) and pay after eating. Establishments that provide this type of food service to patrons with any combination of other services, such as take-out services,

		are classified in this industry.
72220000	Limited-service eating places	This industry group comprises establishments primarily engaged in providing food services where patrons generally order or select items and pay before eating. Most establishments do not have waiter/waitress service, but some provide limited service, such as cooking to order (i.e., per special request), bringing food to seated customers, or providing off-site delivery.
72240000	Drinking places (alcoholic beverages)	This industry group comprises establishments primarily engaged in preparing and serving alcoholic beverages for immediate consumption.
81111000	Automotive mechanical & electrical repair	This industry comprises establishments primarily engaged in providing mechanical or electrical repair and maintenance services for automotive vehicles, such as passenger cars, trucks and vans, and all trailers. These establishments may specialize in a single service or may provide a wide range of these services.
81112000	Automotive body, paint, interior, & glass	This industry comprises establishments primarily engaged in providing one or more of the following: (1) repairing or customizing automotive vehicles, such as passenger cars, trucks, and vans, and all trailer bodies and interiors; (2) painting automotive vehicle and trailer bodies; (3) replacing, repairing, and/or tinting automotive vehicle glass; and (4) customizing automobile, truck, and van interiors for the physically disabled or other customers with special requirements.
81119000	Other automotive repair & maintenance	This industry comprises establishments primarily engaged in providing automotive repair and maintenance services (except mechanical and electrical repair and maintenance; transmission repair; and body, paint, interior, and glass repair) for automotive vehicles, such as passenger cars, trucks, and vans, and all trailers.
81141000	Home/garden equipment & appliance repair	This industry comprises establishments primarily engaged in repairing and servicing home and garden equipment and/or household-type appliances without retailing new equipment or appliances. Establishments in this industry repair and maintain items, such as lawnmowers, edgers, snow- and leaf-blowers, washing machines, clothes dryers, and refrigerators.
81142000	Reupholstery & furniture repair	This industry comprises establishments primarily engaged in one or more of the following: (1) reupholstering furniture; (2) refinishing furniture; (3) repairing furniture; and (4) repairing and restoring furniture.
81143000	Footwear & leather goods repair	This industry comprises establishments primarily engaged in repairing footwear and/or repairing other leather or leather-like goods without retailing new footwear and leather or leather-like goods, such as handbags and briefcases.
81149000	Personal goods repair (watch, boat, garment)	This industry comprises establishments primarily engaged in repairing and servicing personal or household-type goods without retailing new personal or household-type goods (except home and garden equipment, appliances, furniture, and footwear and leather goods). Establishments in this industry repair items, such as garments; watches; jewelry; musical instruments; bicycles and motorcycles; motorboats, canoes, sailboats, and other recreational boats.
81211100	Barber shops	This U.S. industry comprises establishments known as barber shops or men's hair stylist shops primarily engaged in cutting, trimming, and styling men's and boys' hair; and/or shaving and trimming men's beards.
81211200	Beauty salons	This U.S. industry comprises establishments (except those known as barber shops or men's hair stylist shops) primarily engaged in one or more of the following: (1) cutting, trimming, shampooing, coloring, waving, or styling hair; (2) providing facials; and (3) applying makeup (except permanent makeup).
81211300	Nail salons	This U.S. industry comprises establishments primarily engaged in providing nail care services, such as manicures, pedicures, and nail extensions.
81219000	Other personal care services (tattoos, spas, piercing)	This industry comprises establishments primarily engaged in providing personal care services (except hair, nail, facial, or nonpermanent makeup services).
81231000	Coin-operated laundries & dry cleaners	This industry comprises establishments primarily engaged in (1) operating facilities with coin-operated or similar self-service laundry and dry-cleaning equipment for customer use on the premises and/or (2) supplying and servicing coin-operated or similar self-service laundry and dry-cleaning equipment for customer use in places of business operated by others, such as apartments and dormitories.
81232000	Dry cleaning & laundry (except coin-operated)	This industry comprises establishments primarily engaged in one or more of the following: (1) providing dry-cleaning services (except coin-operated); (2) providing laundering services (except linen and uniform supply or coin-operated); (3) providing dropoff and pickup sites for laundries and/or dry cleaners; and (4) providing specialty cleaning services for specific types of garments and other textile items (except carpets and upholstery), such as fur, leather, or suede garments; wedding gowns; hats; draperies; and pillows. These establishments may provide all, a combination of, or none of the cleaning services on the premises.
81291000	Pet care (except veterinary) services	This industry comprises establishments primarily engaged in providing pet care services (except veterinary), such as boarding, grooming, sitting, and training pets.

APPENDIX C: MILACA BUSINESSES IN TRADE AREA			
Reviewed by the committee in November, 2015			
NAICS Category	Name	Address	City
Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures			
	VRIESEN AND VRIESEN STUDIOS	9753 190th St	Milaca
All Other Amusement and Recreation Industries			
	RUNESTONE TOURS	15053 140th Ave	Milaca
All Other General Merchandise Stores			
	DOLLAR GENERAL		
	MILACA UNCLAIMED FREIGHT, INC.	11556 160th St	Milaca
All Other Home Furnishings Stores			
	CHINA PANDA OF MILACA	131 1st St W	Milaca
All Other Miscellaneous Store Retailers (except Tobacco Stores)			
	CAROL S COLLECTIBLES	12387 133rd Ave	Milaca
	DUTCHMAN AUCTION COMPANY	840 Pioneer Dr	Milaca
	E N F GENERAL STORE	16733 100th Ave	Milaca
	JAYCAL, LLC	12455 Rolling Ridge Rd	Milaca
	MACBETH BARGAINS LLC	410 4th Ave NW APT 105	Milaca
	TROPHY EXTERIORS, LLC	9818 130th St	Milaca
All Other Personal Services			
	NORTHERN LIGHTS BALLROOM AND BANQUET CENTER, INC.	10376 112th Ave	Milaca
All Other Specialty Food Stores			
	HERBALIFE INDEPENDENT DISTRIBUTOR	11469 150th Ave	Foreston
	TIM CHEESE LLC	723 2nd St Ne	Milaca
	FORESTON MUNICIPAL LIQUOR STORE	196 Washington Ave	Foreston
Appliance Repair and Maintenance			
	ATHMAN COOLING & REPAIR INC.	179 Main St	Foreston
	BAKER'S TV AND APPLIANCE REPAIR	125 1st St W	Milaca
	DOUG CICHY	13335 100th St	Foreston
	J&T AUTO REPAIR	10171 134th St	Milaca
	MARK THORSBAKKEN REPAIR	12797 State Highway 23	Milaca
Automotive Glass Replacement Shops			
	AUTO GLASS BY MIKE NELSON	450 5th St SW Ste 101	Milaca
Automotive Parts and Accessories Stores			
	EAST SIDE AUTO PARTS	8467 State Highway 23	Milaca
	RIGS AND SQUADS	235 1st St W	Milaca
Automotive Transmission Repair			
	BOB'S MIDWEST TRANSMISSION	940 6th Ave Ne	Milaca
	VIKING GAS TRANSMISSION	13224 125th Ave	Milaca
Beauty Salons			
	CONFIDENCE CO	450 5th St SW Ste 100	Milaca
	CUTS ON CENTRAL	176 2nd Ave SW	Milaca
	HAIR EXPRESSIONS	176 2nd Ave SW	Milaca
	MARILYN'S SECOND	160 2nd Ave SW	Milaca

	RADIANCE SALON & SPA	210 Central Ave S	Milaca
	SHEAR BEAUTY	215 Central Ave N	Milaca
	SHIRLEY'S BEAUTY SHOPPE	255 2nd Ave SE	Milaca
	ULTRA SALON & TAN INC	1014 5th St SE	Milaca
Boat Dealers			
	PRINCE BAIT & MARINE, INC	19196 US Highway 169	Milaca
	REIMAN RACING		
Book Stores			
	COVER-2-COVER BOOK STORE		
Bowling Centers			
	BACK ALLEY BOWL LLC	6394 140th St	Milaca
	LAKEWAY LANES INC	130 7th St Ne	Milaca
Camera and Photographic Supplies Stores			
	KIELS APPLIANCE & TV	207 Central Ave	Pease
Car Washes			
	TOUCH AND GO CAR WASH		
	DU NORTH DETAILING		
Cemeteries and Crematories			
	FOREST HILL CEMETERY ASSOCIATION	260 Central Ave S	Milaca
Coin-Operated Laundries and Drycleaners			
	MILACA CAR WASH	525 Central Ave N	Milaca
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and M			
	BOB'S PORTA WELDING INC	1087 Archer St	Milaca
	CODY WELDING INC	8251 130th St	Milaca
	WESTLING MACHINE	1233 110th Ave	Milaca
	WHITE BOY CUSTOMS	12271 150th Ave	Foreston
Computer and Office Machine Repair and Maintenance			
	NORTECH SYSTEMS INCORPORATED	925 6th Ave Ne	Milaca
Drinking Places (Alcoholic Beverages)			
	BLUE MOON SALOON	130 8th St Ne	Milaca
	FAT JACKS CABARET	1682 Wall Ave	Bock
Electronic Shopping			
	SAL INTERNET MARKETING LLC	1115 4th Ave Ne	Milaca
Family Clothing Stores			
	COMMUNITY CLOSET	155 2nd Ave SW	Milaca
Fitness and Recreational Sports Centers			
	FITNESS CONNECTION	345 Central Ave S	Milaca
	HEARTLAND VOLLEYBALL CLUB	15761 Rivers Edge Dr	Milaca
	JEANNIES SERENITY SALON N SPA	12815 100th St	Milaca
	SNAP FITNESS	600 B State Hwy 23	Milaca
Floor Covering Stores			
	CORROW'S CARPET & VINYL	17828 US Highway 169	Milaca
	RB FLOORING LLC	15849 65th Ave	Milaca
Florists			
	BLOOM TYME FLOWER SHOP		
	MILACA FLORAL & GIFT	1002 5th St SE	Milaca

Full-Service Restaurants			
	HIWAY CAFE	1030 Central Ave N	Milaca
	KOUNTRY KETTLE	1683 Wall Ave	Bock
Funeral Homes and Funeral Services			
	PETERSON-JOHNSON FUNERAL HOME	260 Central Ave S	Milaca
Furniture Stores			
	COUNTRY SALES & FURNITURE INC	12333 85th Ave	Milaca
	NORTH BOUND ANTIQUES	Hwy 169	Milaca
Gasoline Stations with Convenience Stores			
	CORNER MART OF MILACA INC	220 2nd Ave N	Milaca
	LITTLE DUKES 64	410 10th Ave SE	Milaca
	MARATHON OIL	161 Highway 23	Foreston
General Automotive Repair			
	BYKER'S GARAGE	12 E Main St	Milaca
	HENDY'S AUTO SERVICE	13045 Central Ave	Milaca
	MOBILE GARAGE LLC	18358 90th Ave	Milaca
	OSCAR'S	680 Central Ave S	Milaca
Golf Courses and Country Clubs			
	STONES THROW GOLF COURSE	15679 Central Ave	Milaca
Hardware Stores			
	KOCH'S HARDWARE HANK		
Hobby, Toy, and Game Stores			
	REIMAN RACING		
Home and Garden Equipment Repair and Maintenance			
	PRO EDGE TOOL & POWER EQUIPMEN	560 Central Ave N	Milaca
Home Centers			
	CREATIVE WOOD PRODUCTS	19746 US Highway 169	Milaca
	DO IT BEST	100 3rd Ave SW	Milaca
Hotels (except Casino Hotels) and Motels			
	PHOENIX HOTEL & BANQUET CENTER	210 Highway 23 E	Milaca
	SUPER 8	635 10th Ave SE	Milaca
Jewelry Stores			
	STEWART JEWELERS	615 4th Ave SE	Milaca
Limited-Service Restaurants			
	HARDEE'S	925 1st St E	Milaca
	HOBNETTI'S PIZZA	110 Central Ave S	Milaca
	JIGGERS GRILL	130 Central Ave S	Milaca
	PIZZA HUT	345 Central Ave S	Milaca
	SUBWAY	410 10th Ave SE	Milaca
Meat Markets			
	DUNLAP MEATS	15686 120th St	Foreston
Motion Picture Theaters (except Drive-Ins)			
	THE MILACA THEATRE	160 Central Ave S	Milaca
Museums			
	QUIET MOMENTS	150 7th Ave SE	Milaca
New Car Dealers			
	NORTH STAR GARAGE INC	125 Central Ave S	Milaca

Nursery, Garden Center, and Farm Supply Stores			
	FLOWER POT GREENHOUSE NURSER	14206 170th St	Milaca
Office Supplies and Stationery Stores			
	3D PRINTING		
	HINCKLEY FLORAL AND GIFTS	8628 190th St	Milaca
	MILACA DEPOT FLORAL	110 1st St E	Milaca
	THIS N THAT GIFTS OF ONAMIA	17901 130th Ave	Milaca
Other Automotive Mechanical and Electrical Repair and Maintenance			
	CHAPMAN AUTO REPAIR	255 1st St W	Milaca
	JIMMYS AUTOMOTIVE AIR CONDITIONING	10679 110th St	Milaca
	MILAC AUTO & EQUIPMENT	14394 105th Ave	Milaca
	RIVER SIDE AUTO	12176 200th St	Milaca
	ABT	11824 150th Ave	Foreston
	DAN'S AUTO BODY	10249 140th St	Milaca
	DAVE'S AUTO BODY	16089 78th Ave	Milaca
	JOHNSON AUTO BODY	330 River Dr W	Milaca
	MARUDAS AUTO REPAIR	10001 Fieldstone Rd	Milaca
	PIERCEY AUTO BODY	10846 85th Ave	Milaca
	ROBERT E DARVEAUX	11255 US Highway 169	Milaca
	TACHENY'S COLLISION CENTER	219 4th Ave N	Milaca
Other Building Material Dealers			
	LATCHAM LIND LUMBER & FARM SUP	16255 117th Ave	Milaca
Other Gasoline Stations			
	HOLIDAY SUPERSTORE	410 10th Ave SE	Milaca
	BILLINGS SERVICE INC	305 Central Ave N	Milaca
	HOLIDAY SUPERSTORE	405 Central Ave S	Milaca
	NEWGARD'S BOCK GARAGE	6717 State Hwy 23	Bock
Other Personal and Household Goods Repair and Maintenance			
	MIDLAND ARMORY	106 Whitetail Ln	Foreston
	CHI-SCENTIALS	605 2nd Ave SW	Milaca
	COVER-2-COVER BOOK STORE TANNING		
	WAIKIKI TAN	450 5th St SW Ste 102	Milaca
Outdoor Power Equipment Stores			
	MILACA LAWN AND GARDEN LLC	170 Central Ave S	Milaca
Pet and Pet Supplies Stores			
	DREAN MAKERS APPALOOSAS	7182 165th St	Milaca
Pet Care (except Veterinary) Services			
	VON NOBLE HAVS KENNELS	19443 Ne 135th St	Foreston
Pharmacies and Drug Stores			
	THRIFTY DRUG STORES, INC.	127 2nd Ave SW	Milaca
	WHOLESALE BODY SUPPLY	9444 80th St	Milaca
Recreational Vehicle Dealers			
	HI-WAY AUTO		
	NORTHLAND AUTO CENTER		
	UNCLAIMED FREIGHT ICE CASTLES		
	KLEINS RV AND SOLAR INC	12856 70th Ave	Milaca

Reupholstery and Furniture Repair			
	FRANK'S CUSTOM FURNITURE REPAIR	11201 150th Ave	Foreston
Snack and Nonalcoholic Beverage Bars			
	BLOOM TYME FLOWER SHOP		
	MILACA FLORAL & GIFT	1002 5th St SE	Milaca
	COFFEE CORNER		
Sporting Goods Stores			
	PRINCE GUN SHOP	19184 US Highway 169	Milaca
Supermarkets and Other Grocery (except Convenience) Stores			
	TEAL'S MKT.	235 2nd Ave SW	Milaca
Tobacco Stores			
	CENTRAL MN E-CIGS		
Used Car Dealers			
	CENTRAL MN AUTO SALES		
	HI WAY AUTO SALES INC	319 4th Ave S	Pease
	MACH MOTORS	11399 Easy Edge	Milaca
	NORTHLAND AUTO CENTER	16138 US Highway 169	Milaca
	STONY HILL AUTO	18752 US Highway 169	Milaca
Used Merchandise Stores			
	DISCOVERY THRIFT STORE	205 3rd Ave NW	Milaca
Women's Clothing Stores			
	ALFRED OLSON CO INC	11788 85th Ave	Milaca
	RIVERSIDE NORTH MATERNITY CARE	9149 130th Ave	Milaca

APPENDIX D: BUSINESS MIX ANALYSIS

Source: <http://www.extension.umn.edu/community/research/reports/docs/2014-Business-Mix-Report.pdf>

All Minnesota Cities (2,500–4,999 pop) Average of 86 downtowns		Greater Minnesota Cities (2,500–4,999 pop) Average of 65 downtowns	
<i>Business category</i>	<i>Average number of businesses</i>	<i>Business category</i>	<i>Average number of businesses</i>
Beauty salons	2.69	Beauty salons	3.02
Automotive mechanical & electrical repair	1.49	Grocery stores	1.71
Grocery stores	1.47	Automotive mechanical & electrical repair	1.65
Automotive parts, accessories, & tire stores	1.09	Automotive parts, accessories, & tire stores	1.26
Other amusement (bowling, golf, fitness)	1.08	Other amusement (bowling, golf, fitness)	1.18
Drinking places (alcoholic beverages)	1.05	Drinking places (alcoholic beverages)	1.17
Beer, wine, & liquor stores	0.76	Other personal care services (tattoos, spas, piercing)	0.83
Other personal care services (tattoos, spas, piercing)	0.74	Gift, novelty, & souvenir stores	0.82
Gift, novelty, & souvenir stores	0.71	Hardware stores	0.80
Used merchandise stores	0.70	Beer, wine, & liquor stores	0.80
Hardware stores	0.67	Used merchandise stores	0.80
General merchandise stores	0.65	General merchandise stores	0.75
Specialized building material dealers	0.64	Florists	0.74
Florists	0.62	Barber shops	0.74
Automotive body, paint, interior, & glass	0.60	Specialized building material dealers	0.72

TABLE 2: Top downtown businesses of cities between 2,500-4,999 in population (within ½-mile radius of city center) **Source:** InfoUSA

MINNESOTA CITIES BY POPULATION GROUP *DENOTES CITY IN SEVEN-COUNTY METRO

Pop. 1,000-2,499

Ada
Adrian
Aitkin
Appleton
Arlington
Atwater
Aurora
Avon
Babbitt
Bagley
Baudette
Bird Island
Blooming Prairie
Braham
Breezy Point
Buhl
Canby
Clara
Clearwater
Coleraine
Cologne*
Cottonwood
Crosby
Crosslake
Dassel
Dawson
Dellwood*
Dundas
East Gull Lake
Eden Valley
Edgerton
Elbow Lake
Elgin
Esko
Excelsior*
Eyota
Fairfax
Fosston
Frazee
Fulda
Gaylord
Gilbert
Glyndon
Goodhue
Grand Marais
Grand Meadow
Harmony
Harris
Hawley
Hayfield
Hector
Hinckley
Houston
Howard Lake
Hoyt Lakes
Janesville
Keewatin
Kenyon
Lakefield
Lakeland*
Lake St. Croix Beach*
Lake Shore
Lauderdale*
Lester Prairie
Lewiston
Lexington*
Little Rock
Long Lake
Madelia
Madison
Madison Lake
Mahnommen
Mantorville

Maple Lake*
Maple Plain*
Mapleton
Mayer*
Medford
Menahga
Minneota
Mountain Lake
New London
New Richland
New York Mills
Nicollet
Nisswa
Oakport
Olivia
Oronoco
Ortonville
Osakis
Parkers Prairie
Paynesville
Pelican Rapids
Pequot Lakes
Pierz
Preston
Redby
Red Lake
Red Lake Falls
Renville
Rice
Richmond
Rock Creek
Rockville
Royalton
Rushford
St. Bonifacius*
Shafer
Sherburn
Silver Bay
Slayton
Spicer
Springfield
Spring Grove
Spring Park*
Spring Valley
Stacy
Starbuck
Tonka Bay*
Tracy
Truman
Tyler
Wanamingo
Warren
Warroad
Waterville
Waverly
Wells
Wheaton
Winnebago
Winsted
Winthrop

Pop. 2,500-5,000

Afton*
Albany
Annandale
Arnold
Barnesville
Bayport*
Becker
Benson
Blue Earth
Breckenridge
Caledonia
Cannon Falls

Carver*
Centerville*
Chatfield
Chisago City
Chisholm
Circle Pines*
Cohasset
Cokato
Cold Spring
Columbus*
Dayton*
Deephaven*
Dilworth
Dodge Center
Eagle Lake
Elko New Market*
Ely
Eveleth
Foley
Glenwood
Goodview
Granite Falls
Grant*
Greenfield*
Hanover
Independence*
Jackson
La Crescent
Lake Crystal
Le Center
Le Sueur
Lindstrom
Long Prairie
Lonsdale
Luverne
Melrose
Milaca
Montgomery
Montrose
Moose Lake
Mora
Mountain Iron
Newport*
North Oaks*
Norwood Yng America*
Nowthen*
Oak Park Heights*
Osseo*
Park Rapids
Perham
Pine City
Pine Island
Pipestone
Plainview
Princeton
Proctor
Rockford
Roseau
Rush City
St. Augusta
St. Charles
St. James
Sandstone
Sauk Centre
Scandia*
Sleepy Eye
Staples
Two Harbors
Wabasha
Wadena
Watertown*
Wayzata*
Windom
Zumbrota

Pop. 5,000-10,000

Albertville
Arden Hills*
Baxter
Belle Plaine*
Byron
Cambridge
Corcoran*
Crookston
Delano
Detroit Lakes
East Grand Forks
Falcon Heights*
Glencoe
Hermantown
International Falls
Isanti
Jordan*
Kasson
Lake City
Lake Elmo*
Litchfield
Little Canada*
Little Falls
Mahtomedi*
Medina*
Minnetrista*
Montevideo
Morris
Mound*
New Prague
Oak Grove*
Orono*
Redwood Falls
Rogers*
St. Anthony*
St. Francis*
St. Joseph
St. Paul Park*
Shorewood*
Spring Lake Park*
Stewartville
Thief River Falls
Victoria*
Virginia
Waite Park
Waseca
Wyoming
Zimmerman

Pop. 10,000-25,000

Albert Lea
Alexandria
Anoka*
Austin
Bemidji
Big Lake
Brainerd
Buffalo
Champlin*
Chanhassen*
Chaska*
Cloquet
Columbia Heights*
Crystal*
East Bethel*
Elk River
Fairmont
Faribault
Farmington*
Fergus Falls
Forest Lake*
Golden Valley*
Grand Rapids

Ham Lake*
Hastings*
Hibbing
Hopkins*
Hugo*
Hutchinson
Lino Lakes*
Marshall
Mendota Heights*
Monticello
Mounds View*
New Brighton*
New Hope*
New Ulm
North Branch
Northfield
North Mankato
North St. Paul*
Otsego
Prior Lake*
Ramsey*
Red Wing
Robbinsdale*
Rosemount*
St. Michael
St. Peter
Sartell
Sauk Rapids
South St. Paul*
Stillwater*
Vadnais Heights*
Waconia*
West St. Paul*
White Bear Lake*
Willmar
Worthington

Pop. 25,000-50,000

Andover*
Brooklyn Center*
Cottage Grove*
Edina*
Fridley*
Inver Grove Heights*
Mankato
Maplewood*
Moorhead
Oakdale*
Owatonna
Richfield*
Roseville*
St. Louis Park*
Savage*
Shakopee*
Shoreview*
Winona

Pop. 50,000-100,000

Apple Valley*
Blaine*
Bloomington*
Brooklyn Park*
Burnsville*
Coon Rapids*
Duluth
Eagan*
Eden Prairie*
Lakeville*
Maple Grove*
Minnetonka*
Plymouth*
St. Cloud
Woodbury*

Minnesota cities with 2,500-5,000 population (Average of 86 downtowns) Source: InfoUSA

NAICS	NAICS Description	.25-Mile Buffer		.5-Mile Buffer		1-Mile Buffer	
		Number	Sales (000's)	Number	Sales (000's)	Number	Sales (000's)
44111000	New car dealers	0.10	1,239	0.15	2,456	0.26	5,439
44112000	Used car dealers	0.21	570	0.44	1,202	0.88	1,974
44121000	Recreational vehicle dealers	0.03	97	0.05	384	0.10	890
44122000	Motorcycle, boat, & other motor vehicles	0.17	289	0.24	410	0.48	1,854
44130000	Automotive parts, accessories, & tire stores	0.67	604	1.09	975	1.56	1,518
44210000	Furniture stores	0.26	313	0.33	391	0.43	633
44220000	Home furnishings stores	0.33	269	0.43	345	0.65	651
44311000	Appliance, television, & other electronics stores	0.00	-	0.00	-	0.00	-
44312000	Computer & software stores	0.00	-	0.00	-	0.00	-
44313000	Camera & photographic supplies stores	0.00	-	0.00	-	0.00	-
44411000	Home centers	0.02	41	0.03	57	0.07	147
44412000	Paint & wallpaper stores	0.10	95	0.12	112	0.17	200
44413000	Hardware stores	0.63	959	0.67	992	0.90	1,435
44419000	Specialized building material dealers	0.35	600	0.64	1,131	1.09	1,927
44420000	Lawn & garden equipment & supplies stores	0.12	249	0.20	387	0.37	478
44510000	Grocery stores	0.86	3,827	1.47	6,941	2.26	11,797
44520000	Specialty food stores	0.28	284	0.34	988	0.48	1,270
44530000	Beer, wine, & liquor stores	0.52	826	0.76	1,134	0.93	1,442
44611000	Pharmacies & drug stores	0.48	930	0.59	1,121	0.90	1,634
44612000	Cosmetics, beauty supplies, perfume stores	0.01	3	0.02	6	0.03	8
44613000	Optical goods stores	0.09	45	0.12	60	0.15	82
44619000	Other health care (vitamin, medical equip)	0.21	116	0.36	207	0.44	249
44710000	Gasoline stations	0.34	987	0.57	1,813	0.95	3,932
44811000	Men's clothing stores	0.09	49	0.09	49	0.12	65
44812000	Women's clothing stores	0.22	154	0.23	160	0.26	169
44813000	Children's & infants' clothing stores	0.01	2	0.03	15	0.05	22
44814000	Family clothing stores	0.22	317	0.27	360	0.31	375
44815000	Clothing accessories stores	0.06	25	0.06	25	0.06	25
44819000	Specialized clothing stores (dress, etc)	0.07	79	0.12	88	0.15	94
44821000	Shoe stores	0.10	42	0.12	75	0.14	99
44831000	Jewelry stores	0.28	315	0.28	315	0.40	399
44832000	Luggage & leather goods stores	0.02	21	0.02	21	0.03	35
45111000	Sporting goods stores	0.13	50	0.21	74	0.50	175
45112000	Hobby, toy, & game stores	0.10	59	0.27	116	0.33	141
45113000	Sewing, needlework, & piece goods stores	0.19	85	0.21	90	0.22	107
45114000	Musical instrument & supplies stores	0.08	55	0.10	60	0.13	76
45121000	Book Stores	0.12	60	0.14	76	0.14	76
45122000	Tape, compact disc, & record stores	0.00	-	0.00	-	0.00	-
45200000	General merchandise stores	0.50	601	0.65	875	0.84	1,729
45310000	Florists	0.44	99	0.62	151	1.77	1,215
45321000	Office supplies & stationery stores	0.08	25	0.09	49	0.12	68
45322000	Gift, novelty, & souvenir stores	0.63	235	0.71	269	0.94	384
45330000	Used merchandise stores	0.59	213	0.70	238	0.99	340
45391000	Pet & pet supplies stores	0.07	44	0.09	68	0.10	84
45392000	Art dealers	0.13	307	0.21	378	0.23	395
51213000	Motion picture & video exhibition	0.20	114	0.21	121	0.23	136
53210000	Automotive equipment rental & leasing	0.06	80	0.16	199	0.33	590
53222000	Formal wear & costume rental	0.00	-	0.00	-	0.02	3
53223000	Video tape & disc rental	0.20	50	0.34	76	0.50	157
53230000	General rental centers	0.02	20	0.07	38	0.16	126
54192000	Photographic services	0.38	95	0.51	117	0.62	138
71310000	Amusement parks & arcades	0.00	-	0.01	2	0.02	6
71390000	Other amusement (bowling, golf, fitness)	0.79	318	1.08	444	1.90	945
72210000	Full-service restaurants	0.00	-	0.00	-	0.00	-
72220000	Limited-service eating places	0.00	-	0.00	-	0.00	-
72240000	Drinking places (alcoholic beverages)	0.91	357	1.05	418	1.21	477
81111000	Automotive mechanical & electrical repair	0.79	347	1.49	585	2.36	981
81112000	Automotive body, paint, interior, & glass	0.34	89	0.60	181	1.17	369
81119000	Other automotive repair & maintenance	0.05	15	0.15	48	0.44	134
81141000	Home/garden equipment & appliance repair	0.16	56	0.29	85	0.38	126
81142000	Reupholstery & furniture repair	0.03	5	0.05	7	0.12	15
81143000	Footwear & leather goods repair	0.01	1	0.05	5	0.06	12
81149000	Personal goods repair (watch, boat, garment)	0.12	61	0.20	88	0.43	178
81211100	Barber shops	0.52	49	0.58	53	0.64	57
81211200	Beauty salons	2.22	406	2.69	466	3.53	662
81211300	Nail salons	0.06	8	0.07	10	0.12	15
81219000	Other personal care services (tattoos, spas, piercing)	0.57	75	0.74	99	1.07	139
81231000	Coin-operated laundries & drycleaners	0.06	6	0.06	6	0.15	16
81232000	Dry cleaning & laundry (except coin-operated)	0.10	16	0.19	54	0.26	80
81291000	Pet care (except veterinary) services	0.20	30	0.33	52	0.42	63
Total		17.78	13,010	24.80	16,456	37.13	28,333

Minnesota non-metro cities with 2,500-5,000 population (Average of 65 downtowns) Source: InfoUSA

NAICS	NAICS Description	.25-Mile Buffer		.5-Mile Buffer		1-Mile Buffer	
		Number	Sales (000's)	Number	Sales (000's)	Number	Sales (000's)
44111000	New car dealers	0.11	1,070	0.17	8,025	0.29	13,517
44112000	Used car dealers	0.22	661	0.49	1,466	0.95	2,261
44121000	Recreational vehicle dealers	0.05	128	0.06	508	0.11	616
44122000	Motorcycle, boat, & other motor vehicles	0.20	339	0.28	478	0.55	2,284
44130000	Automotive parts, accessories, & tire stores	0.78	651	1.26	994	1.80	1,641
44210000	Furniture stores	0.34	414	0.42	513	0.51	659
44220000	Home furnishings stores	0.35	290	0.45	342	0.72	710
44311000	Appliance, television, & other electronics stores	0.00	-	0.00	-	0.00	-
44312000	Computer & software stores	0.00	-	0.00	-	0.00	-
44313000	Camera & photographic supplies stores	0.00	-	0.00	-	0.00	-
44411000	Home centers	0.03	54	0.05	75	0.09	194
44412000	Paint & wallpaper stores	0.09	58	0.09	58	0.17	175
44413000	Hardware stores	0.74	1,067	0.80	1,111	1.05	1,661
44419000	Specialized building material dealers	0.40	753	0.72	1,286	1.22	2,231
44420000	Lawn & garden equipment & supplies stores	0.11	166	0.18	332	0.35	412
44510000	Grocery stores	0.97	4,673	1.71	112	2.62	123
44520000	Specialty food stores	0.34	312	0.42	1,243	0.57	1,555
44530000	Beer, wine, & liquor stores	0.51	810	0.80	1,203	1.00	1,545
44611000	Pharmacies & drug stores	0.54	1,045	0.69	1,298	0.98	1,791
44612000	Cosmetics, beauty supplies, perfume stores	0.02	4	0.03	8	0.05	10
44613000	Optical goods stores	0.09	44	0.12	64	0.17	93
44619000	Other health care (vitamin, medical equip)	0.23	137	0.35	188	0.45	229
44710000	Gasoline stations	0.37	1,106	0.66	2,170	1.11	4,360
44811000	Men's clothing stores	0.12	65	0.12	65	0.14	71
44812000	Women's clothing stores	0.22	136	0.22	136	0.23	141
44813000	Children's & infants' clothing stores	0.02	2	0.05	20	0.05	20
44814000	Family clothing stores	0.17	104	0.18	263	0.23	378
44815000	Clothing accessories stores	0.06	24	0.06	24	0.06	24
44819000	Specialized clothing stores (dress, etc)	0.03	35	0.09	47	0.09	47
44821000	Shoe stores	0.14	55	0.15	100	0.17	111
44831000	Jewelry stores	0.29	179	0.29	179	0.37	223
44832000	Luggage & leather goods stores	0.00	-	0.00	-	0.02	18
45111000	Sporting goods stores	0.15	64	0.23	82	0.54	184
45112000	Hobby, toy, & game stores	0.11	62	0.29	125	0.31	127
45113000	Sewing, needlework, & piece goods stores	0.23	108	0.26	114	0.26	114
45114000	Musical instrument & supplies stores	0.09	45	0.11	48	0.12	59
45121000	Book Stores	0.12	57	0.14	72	0.14	72
45122000	Tape, compact disc, & record stores	0.00	-	0.00	-	0.00	-
45200000	General merchandise stores	0.60	611	0.75	877	0.98	1,981
45310000	Florists	0.51	118	0.74	187	0.92	233
45321000	Office supplies & stationery stores	0.11	34	0.12	65	0.14	67
45322000	Gift, novelty, & souvenir stores	0.74	272	0.82	303	1.06	438
45330000	Used merchandise stores	0.68	232	0.80	86	1.08	169
45391000	Pet & pet supplies stores	0.03	31	0.06	63	0.06	63
45392000	Art dealers	0.17	406	0.22	451	0.23	464
51213000	Motion picture & video exhibition	0.26	150	0.28	160	0.31	180
53210000	Automotive equipment rental & leasing	0.06	41	0.17	2,675	0.34	6,093
53222000	Formal wear & costume rental	0.00	-	0.00	-	0.02	3
53223000	Video tape & disc rental	0.22	55	0.38	182	0.54	446
53230000	General rental centers	0.02	2	0.05	12	0.14	92
54192000	Photographic services	0.49	115	0.63	141	0.74	160
71310000	Amusement parks & arcades	0.00	-	0.00	-	0.02	5
71390000	Other amusement (bowling, golf, fitness)	0.92	301	1.18	410	2.11	954
72210000	Full-service restaurants	0.00	-	0.00	-	0.00	-
72220000	Limited-service eating places	0.00	-	0.00	-	0.00	-
72240000	Drinking places (alcoholic beverages)	1.00	404	1.17	460	1.34	526
81111000	Automotive mechanical & electrical repair	0.94	376	1.65	632	2.62	1,066
81112000	Automotive body, paint, interior, & glass	0.35	92	0.66	183	1.22	375
81119000	Other automotive repair & maintenance	0.03	5	0.14	35	0.51	135
81141000	Home/garden equipment & appliance repair	0.20	73	0.34	100	0.45	151
81142000	Reupholstery & furniture repair	0.02	3	0.03	4	0.08	9
81143000	Footwear & leather goods repair	0.02	1	0.05	6	0.05	6
81149000	Personal goods repair (watch, boat, garment)	0.09	47	0.18	80	0.38	143
81211100	Barber shops	0.66	62	0.74	68	0.78	70
81211200	Beauty salons	2.49	380	3.02	437	3.94	589
81211300	Nail salons	0.05	4	0.05	4	0.06	5
81219000	Other personal care services (tattoos, spas, piercing)	0.69	91	0.83	110	1.15	145
81231000	Coin-operated laundries & drycleaners	0.06	7	0.06	7	0.18	20
81232000	Dry cleaning & laundry (except coin-operated)	0.12	18	0.20	45	0.23	48
81291000	Pet care (except veterinary) services	0.17	28	0.26	41	0.37	56
Total		20.00	13,666	27.60	19,280	39.58	31,668



APPENDIX E: Market Profile

Milaca, Minnesota, United States
Rings: 6 mile radii

Prepared by Esri
Latitude: 45.75580
Longitude: -93.65441

	6 miles
Population Summary	
2000 Total Population	6,814
2010 Total Population	8,711
2015 Total Population	8,782
2015 Group Quarters	183
2020 Total Population	8,903
2015-2020 Annual Rate	0.27%
Household Summary	
2000 Households	2,589
2000 Average Household Size	2.56
2010 Households	3,370
2010 Average Household Size	2.53
2015 Households	3,420
2015 Average Household Size	2.51
2020 Households	3,476
2020 Average Household Size	2.51
2015-2020 Annual Rate	0.33%
2010 Families	2,272
2010 Average Family Size	3.05
2015 Families	2,291
2015 Average Family Size	3.04
2020 Families	2,321
2020 Average Family Size	3.04
2015-2020 Annual Rate	0.26%
Housing Unit Summary	
2000 Housing Units	2,694
Owner Occupied Housing Units	76.8%
Renter Occupied Housing Units	19.3%
Vacant Housing Units	3.9%
2010 Housing Units	3,635
Owner Occupied Housing Units	71.0%
Renter Occupied Housing Units	21.7%
Vacant Housing Units	7.3%
2015 Housing Units	3,696
Owner Occupied Housing Units	70.4%
Renter Occupied Housing Units	22.1%
Vacant Housing Units	7.5%
2020 Housing Units	3,759
Owner Occupied Housing Units	70.2%
Renter Occupied Housing Units	22.3%
Vacant Housing Units	7.5%
Median Household Income	
2015	\$45,784
2020	\$51,661
Median Home Value	
2015	\$130,576
2020	\$182,294
Per Capita Income	
2015	\$21,874
2020	\$24,726
Median Age	
2010	37.4
2015	38.6
2020	38.9

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

February 20, 2016



Market Profile

Milaca, Minnesota, United States
Rings: 6 mile radii

Prepared by Esri
Latitude: 45.75580
Longitude: -93.65441

6 miles

2015 Households by Income

Household Income Base	3,420
<\$15,000	14.6%
\$15,000 - \$24,999	10.7%
\$25,000 - \$34,999	9.8%
\$35,000 - \$49,999	18.9%
\$50,000 - \$74,999	21.2%
\$75,000 - \$99,999	12.5%
\$100,000 - \$149,999	9.0%
\$150,000 - \$199,999	2.3%
\$200,000+	1.0%
Average Household Income	\$55,734

2020 Households by Income

Household Income Base	3,476
<\$15,000	14.5%
\$15,000 - \$24,999	8.2%
\$25,000 - \$34,999	8.1%
\$35,000 - \$49,999	17.1%
\$50,000 - \$74,999	20.6%
\$75,000 - \$99,999	15.4%
\$100,000 - \$149,999	12.1%
\$150,000 - \$199,999	2.8%
\$200,000+	1.2%
Average Household Income	\$62,905

2015 Owner Occupied Housing Units by Value

Total	2,602
<\$50,000	7.4%
\$50,000 - \$99,999	23.8%
\$100,000 - \$149,999	30.7%
\$150,000 - \$199,999	18.1%
\$200,000 - \$249,999	10.0%
\$250,000 - \$299,999	4.5%
\$300,000 - \$399,999	3.5%
\$400,000 - \$499,999	1.0%
\$500,000 - \$749,999	0.6%
\$750,000 - \$999,999	0.2%
\$1,000,000 +	0.1%
Average Home Value	\$148,520

2020 Owner Occupied Housing Units by Value

Total	2,639
<\$50,000	6.7%
\$50,000 - \$99,999	18.4%
\$100,000 - \$149,999	15.0%
\$150,000 - \$199,999	15.2%
\$200,000 - \$249,999	13.5%
\$250,000 - \$299,999	9.1%
\$300,000 - \$399,999	11.1%
\$400,000 - \$499,999	4.1%
\$500,000 - \$749,999	2.5%
\$750,000 - \$999,999	4.3%
\$1,000,000 +	0.1%
Average Home Value	\$228,011

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

February 20, 2016



Market Profile

Milaca, Minnesota, United States
Rings: 6 mile radii

Prepared by Esri
Latitude: 45.75580
Longitude: -93.65441

6 miles

2010 Population by Age	
Total	8,712
0 - 4	7.3%
5 - 9	7.3%
10 - 14	7.4%
15 - 24	11.8%
25 - 34	13.1%
35 - 44	13.3%
45 - 54	14.7%
55 - 64	10.5%
65 - 74	7.3%
75 - 84	4.8%
85 +	2.4%
18 +	73.7%
2015 Population by Age	
Total	8,781
0 - 4	6.8%
5 - 9	6.9%
10 - 14	6.8%
15 - 24	12.5%
25 - 34	12.8%
35 - 44	12.3%
45 - 54	13.9%
55 - 64	12.1%
65 - 74	8.3%
75 - 84	4.8%
85 +	2.7%
18 +	75.7%
2020 Population by Age	
Total	8,906
0 - 4	6.6%
5 - 9	6.6%
10 - 14	6.9%
15 - 24	11.8%
25 - 34	13.2%
35 - 44	12.0%
45 - 54	12.2%
55 - 64	12.8%
65 - 74	9.4%
75 - 84	5.7%
85 +	2.7%
18 +	76.1%
2010 Population by Sex	
Males	4,426
Females	4,285
2015 Population by Sex	
Males	4,465
Females	4,317
2020 Population by Sex	
Males	4,519
Females	4,384

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



Market Profile

Milaca, Minnesota, United States
Rings: 6 mile radii

Prepared by Esri
Latitude: 45.75580
Longitude: -93.65441

		6 miles
2010 Population by Race/Ethnicity		
Total		8,711
White Alone		97.2%
Black Alone		0.3%
American Indian Alone		0.8%
Asian Alone		0.3%
Pacific Islander Alone		0.0%
Some Other Race Alone		0.1%
Two or More Races		1.3%
Hispanic Origin		0.9%
Diversity Index		7.3
2015 Population by Race/Ethnicity		
Total		8,782
White Alone		96.7%
Black Alone		0.4%
American Indian Alone		0.7%
Asian Alone		0.4%
Pacific Islander Alone		0.0%
Some Other Race Alone		0.2%
Two or More Races		1.5%
Hispanic Origin		1.1%
Diversity Index		8.6
2020 Population by Race/Ethnicity		
Total		8,905
White Alone		96.0%
Black Alone		0.5%
American Indian Alone		0.7%
Asian Alone		0.7%
Pacific Islander Alone		0.0%
Some Other Race Alone		0.3%
Two or More Races		1.9%
Hispanic Origin		1.4%
Diversity Index		10.4
2010 Population by Relationship and Household Type		
Total		8,711
In Households		97.9%
In Family Households		82.4%
Householder		26.0%
Spouse		20.8%
Child		31.0%
Other relative		1.8%
Nonrelative		2.7%
In Nonfamily Households		15.5%
In Group Quarters		2.1%
Institutionalized Population		1.9%
Noninstitutionalized Population		0.2%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

February 20, 2016



Market Profile

Milaca, Minnesota, United States
Rings: 6 mile radii

Prepared by Esri
Latitude: 45.75580
Longitude: -93.65441

6 miles

2015 Population 25+ by Educational Attainment

Total	5,885
Less than 9th Grade	2.5%
9th - 12th Grade, No Diploma	7.7%
High School Graduate	28.7%
GED/Alternative Credential	4.5%
Some College, No Degree	27.1%
Associate Degree	12.8%
Bachelor's Degree	11.6%
Graduate/Professional Degree	5.2%

2015 Population 15+ by Marital Status

Total	6,980
Never Married	24.6%
Married	58.3%
Widowed	5.1%
Divorced	11.9%

2015 Civilian Population 16+ in Labor Force

Civilian Employed	95.9%
Civilian Unemployed	4.0%

2015 Employed Population 16+ by Industry

Total	4,484
Agriculture/Mining	1.9%
Construction	8.9%
Manufacturing	16.9%
Wholesale Trade	1.6%
Retail Trade	12.4%
Transportation/Utilities	5.7%
Information	0.6%
Finance/Insurance/Real Estate	4.3%
Services	42.0%
Public Administration	5.9%

2015 Employed Population 16+ by Occupation

Total	4,485
White Collar	48.8%
Management/Business/Financial	9.7%
Professional	18.6%
Sales	9.9%
Administrative Support	10.6%
Services	17.5%
Blue Collar	33.7%
Farming/Forestry/Fishing	0.8%
Construction/Extraction	5.9%
Installation/Maintenance/Repair	6.6%
Production	9.6%
Transportation/Material Moving	10.9%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



Market Profile

Milaca, Minnesota, United States
Rings: 6 mile radii

Prepared by Esri
Latitude: 45.75580
Longitude: -93.65441

	6 miles
2010 Households by Type	
Total	3,371
Households with 1 Person	26.5%
Households with 2+ People	73.5%
Family Households	67.4%
Husband-wife Families	53.8%
With Related Children	23.6%
Other Family (No Spouse Present)	13.6%
Other Family with Male Householder	5.0%
With Related Children	3.7%
Other Family with Female Householder	8.6%
With Related Children	6.4%
Nonfamily Households	6.1%
All Households with Children	34.5%
Multigenerational Households	2.2%
Unmarried Partner Households	8.5%
Male-female	8.2%
Same-sex	0.3%
2010 Households by Size	
Total	3,369
1 Person Household	26.6%
2 Person Household	34.7%
3 Person Household	14.0%
4 Person Household	14.2%
5 Person Household	7.0%
6 Person Household	2.3%
7 + Person Household	1.3%
2010 Households by Tenure and Mortgage Status	
Total	3,370
Owner Occupied	76.6%
Owned with a Mortgage/Loan	54.6%
Owned Free and Clear	22.0%
Renter Occupied	23.4%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

February 20, 2016



Market Profile

Milaca, Minnesota, United States
Rings: 6 mile radii

Prepared by Esri
Latitude: 45.75580
Longitude: -93.65441

6 miles

Top 3 Tapestry Segments

1. Small Town Simplicity
2. Middleburg (4C)
3. Salt of the Earth (6B)

2015 Consumer Spending

Apparel & Services: Total \$	\$5,812,296
Average Spent	\$1,699.50
Spending Potential Index	73
Computers & Accessories: Total \$	\$641,573
Average Spent	\$187.59
Spending Potential Index	72
Education: Total \$	\$3,347,152
Average Spent	\$978.70
Spending Potential Index	64
Entertainment/Recreation: Total \$	\$8,605,551
Average Spent	\$2,516.24
Spending Potential Index	76
Food at Home: Total \$	\$13,870,973
Average Spent	\$4,055.84
Spending Potential Index	78
Food Away from Home: Total \$	\$8,313,618
Average Spent	\$2,430.88
Spending Potential Index	74
Health Care: Total \$	\$13,005,708
Average Spent	\$3,802.84
Spending Potential Index	80
HH Furnishings & Equipment: Total \$	\$4,815,288
Average Spent	\$1,407.98
Spending Potential Index	76
Investments: Total \$	\$5,743,866
Average Spent	\$1,679.49
Spending Potential Index	61
Retail Goods: Total \$	\$68,511,980
Average Spent	\$20,032.74
Spending Potential Index	79
Shelter: Total \$	\$39,185,453
Average Spent	\$11,457.73
Spending Potential Index	70
TV/Video/Audio: Total \$	\$3,523,739
Average Spent	\$1,030.33
Spending Potential Index	79
Travel: Total \$	\$4,635,447
Average Spent	\$1,355.39
Spending Potential Index	69
Vehicle Maintenance & Repairs: Total \$	\$2,883,944
Average Spent	\$843.26
Spending Potential Index	76

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2011 and 2012 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.

February 20, 2016



Net Worth Profile

Milaca, Minnesota, United States
 Ring: 6 mile radius

Prepared by Esri
 Latitude: 45.75580
 Longitude: -93.65441

Summary	Census 2010	2015	2020	2015-2020 Change	2015-2020 Annual Rate
Population	8,711	8,782	8,903	121	0.27%
Median Age	37.4	38.6	38.9	0.3	0.15%
Households	3,370	3,420	3,476	56	0.33%
Average Household Size	2.53	2.51	2.51	0.00	0.00%

2015 Households by Net	Number	Percent
Total	3,420	100.0%
<\$15,000	954	27.9%
\$15,000-\$34,999	258	7.5%
\$35,000-\$49,999	149	4.4%
\$50,000-\$74,999	230	6.7%
\$75,000-\$99,999	194	5.7%
\$100,000-\$149,999	288	8.4%
\$150,000-\$249,999	446	13.0%
\$250,000-\$500,000	576	16.8%
\$500,000+	325	9.5%

Median Net Worth	\$89,130
Average Net Worth	\$321,223

2015 Net Worth by Age of Householder	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	135	532	573	672	628	434	445
<\$15,000	68	230	159	184	155	55	102
\$15,000-\$34,999	27	59	56	45	33	12	26
\$35,000-\$49,999	13	26	36	22	29	13	10
\$50,000-\$99,999	10	112	76	64	56	43	63
\$100,000-\$149,999	3	52	72	39	44	44	34
\$150,000-\$249,999	8	30	91	103	83	63	67
\$250,000+	6	22	82	214	228	205	144
Median Net Worth	\$14,890	\$24,421	\$67,236	\$123,030	\$145,652	\$223,326	\$129,091
Average Net Worth	\$51,840	\$77,341	\$202,215	\$320,747	\$482,337	\$653,010	\$298,232

Data Note: Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri Forecasts for 2015 and 2020.



LifeMode Group: Hometown

Small Town Simplicity



Households: 2,305,000

Average Household Size: 2.25

Median Age: 40.0

Median Household Income: \$27,000

WHO ARE WE?

Small Town Simplicity includes young families and senior householders that are bound by community ties. The lifestyle is down-to-earth and semirural, with television for entertainment and news, and emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits including online computer games, scrapbooking, and rural activities like hunting and fishing. Since almost 1 in 4 households is below poverty level, residents also keep their finances simple—paying bills in person and avoiding debt.

OUR NEIGHBORHOOD

- They reside in small towns or semirural neighborhoods, mostly outside metropolitan areas.
- Homes are a mix of older single-family houses (61%), apartments, and mobile homes.
- A majority, 51%, of homes are owner occupied. (Index 80).
- Median home value of \$88,000 is about half the US median.
- Average rent is \$600 (Index 62).
- This is an older market, with almost half of the householders aged 55 years or older, and predominantly single-person households (Index 139).

SOCIOECONOMIC TRAITS

- Education: 65% with high school diploma or some college.
- Unemployment higher at 11.9% (Index 138).
- Labor force participation lower at 51% (Index 81), which could result from lack of jobs or retirement.
- Income from wages and salaries (Index 82), Social Security (Index 142) or retirement (Index 112), increased by Supplemental Security Income (Index 203).
- Price-conscious consumers that shop accordingly, with coupons at discount centers.
- Connected, but not to the latest or greatest gadgets; keep their landlines.
- Community-orientated residents; more conservative than middle-of-the-road.
- Rely on television or newspapers to stay informed.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.

Consumer preferences are estimated from data by GfK MRI.



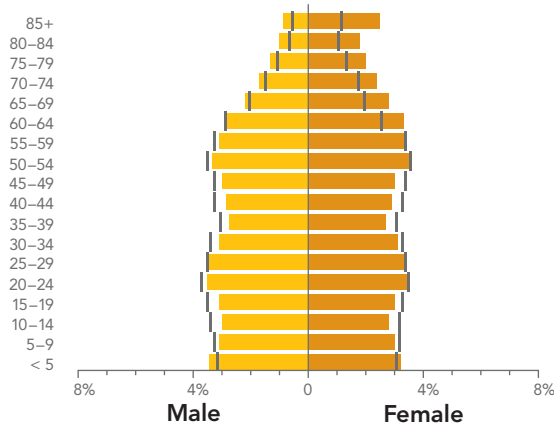
Small Town Simplicity



AGE BY SEX (Esri data)

Median Age: **40.0** US: 37.6

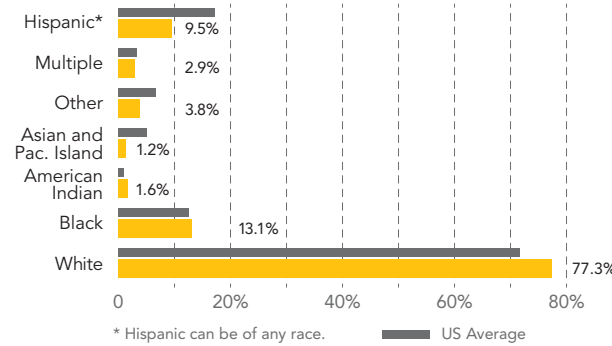
I Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

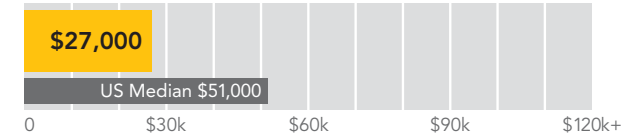
Diversity Index: **49.1** US: 62.1



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

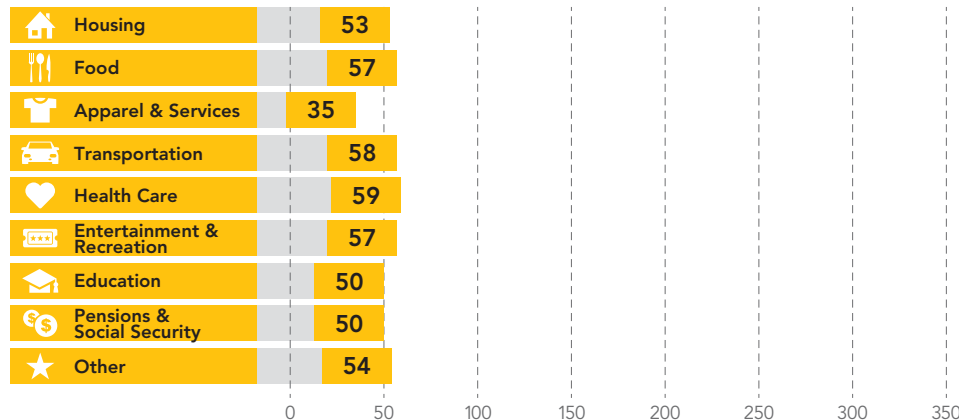


Median Net Worth



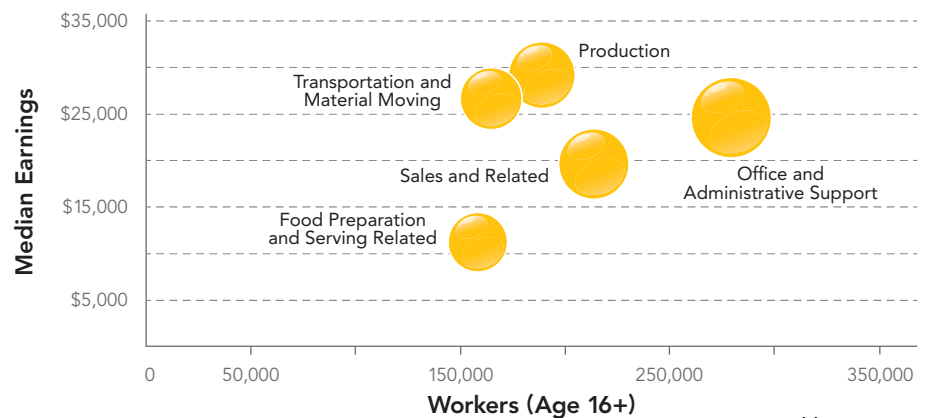
AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- *Small Town Simplicity* features a semirural lifestyle, complete with trucks (domestic, of course), ATVs, and vegetable gardens.
- Hunting, fishing, and target shooting are favorite pastimes.
- A large senior population visit doctors and health practitioners regularly.
- However, a largely single population favors convenience over cooking—frozen meals and fast food.
- Home improvement is not a priority, but vehicle maintenance is.

HOUSING

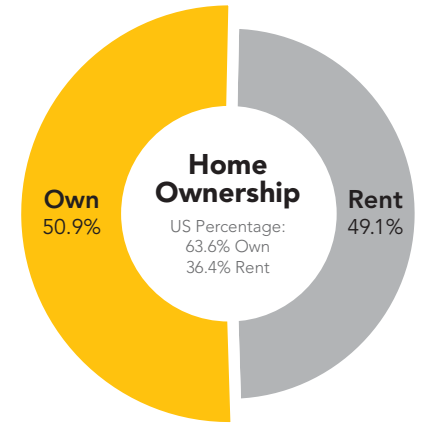
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

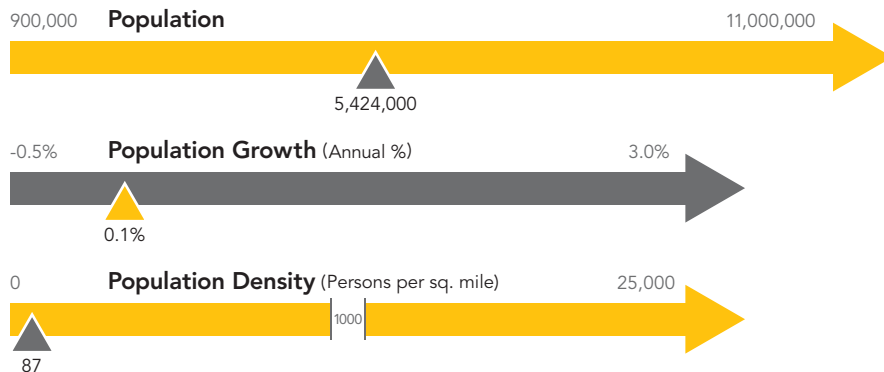
Median Value:
\$88,000

US Median: \$177,000



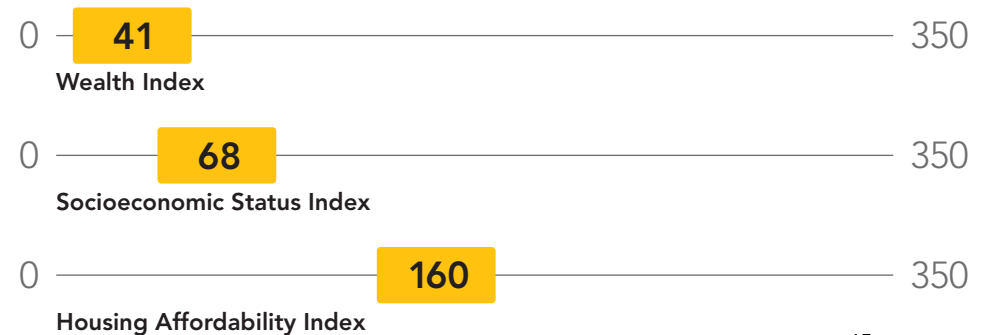
POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.



ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Family Landscapes
Middleburg

4C

Households: 3,319,000

Average Household Size: 2.73

Median Age: 35.3

Median Household Income: \$55,000

WHO ARE WE?

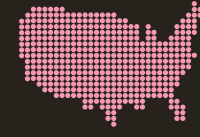
Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, when the housing boom reached out. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

OUR NEIGHBORHOOD

- Semirural locales within metropolitan areas.
- Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- Include a number of mobile homes (Index 152).
- Affordable housing, median value of \$158,000 (Index 89) with a low vacancy rate.
- Young couples, many with children; average household size is 2.73.

SOCIOECONOMIC TRAITS

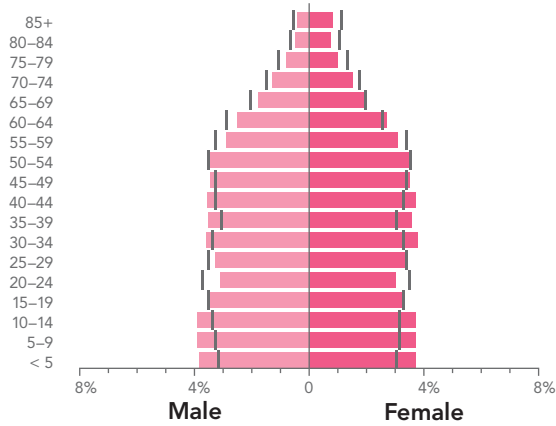
- Education: 66% with a high school diploma or some college.
- Unemployment rate lower at 7.4% (Index 85).
- Labor force participation typical of a younger population at 66.7% (Index 106).
- Traditional values are the norm here—faith, country, and family.
- Prefer to buy American and for a good price.
- Comfortable with the latest in technology, for convenience (online banking or saving money on landlines) and entertainment.



AGE BY SEX (Esri data)

Median Age: **35.3** US: 37.6

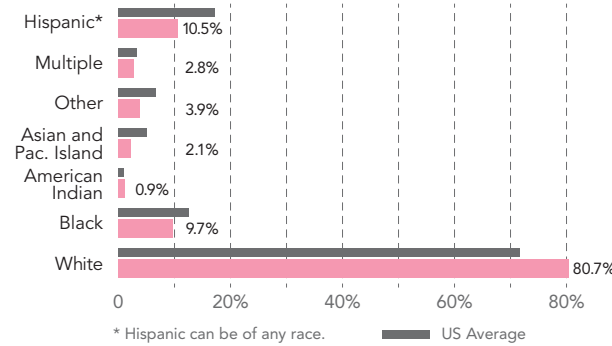
I Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

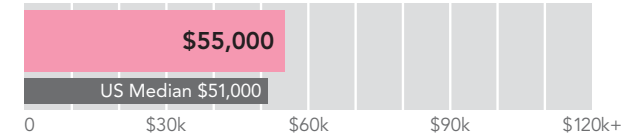
Diversity Index: **46.3** US: 62.1



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

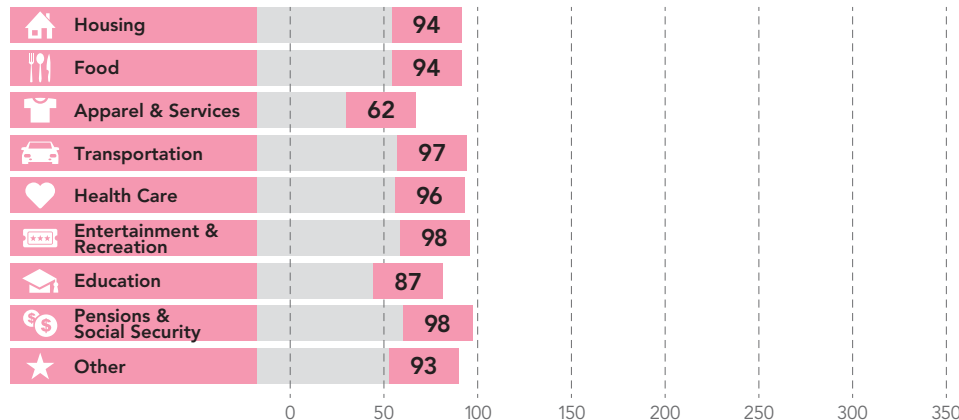


Median Net Worth



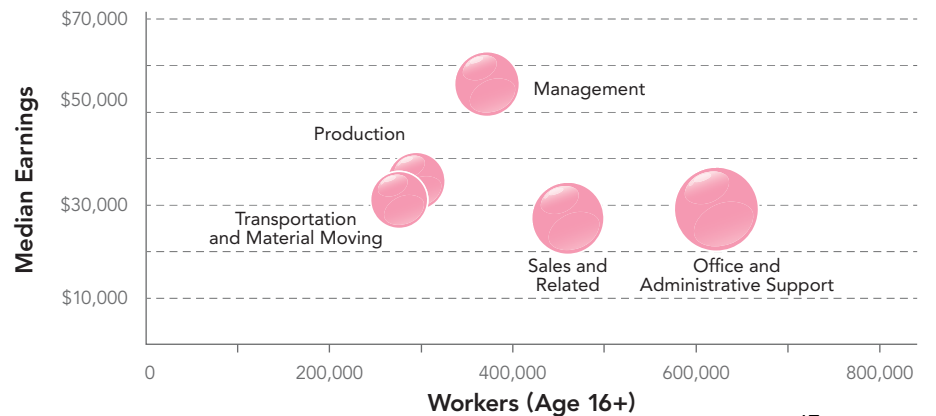
AVERAGE HOUSEHOLD BUDGET INDEX

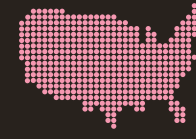
The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Residents are partial to trucks, SUVs, and occasionally, convertibles, or motorcycles.
- Entertainment is primarily family-oriented, TV and movie rentals or theme parks and family restaurants.
- Spending priorities also focus on family (children’s toys and apparel) or home DIY projects.
- Sports include hunting, target shooting, bowling, and baseball.
- TV and magazines provide entertainment and information.
- Media preferences include country and Christian channels.

HOUSING

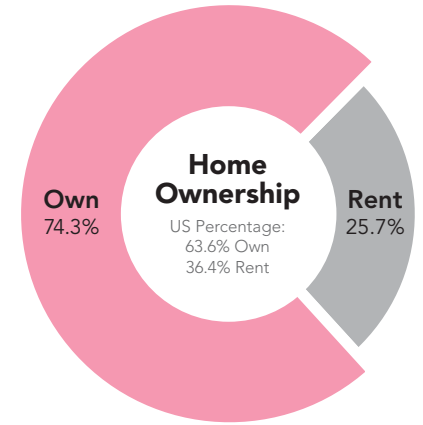
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau’s American Community Survey.



Typical Housing:
Single Family

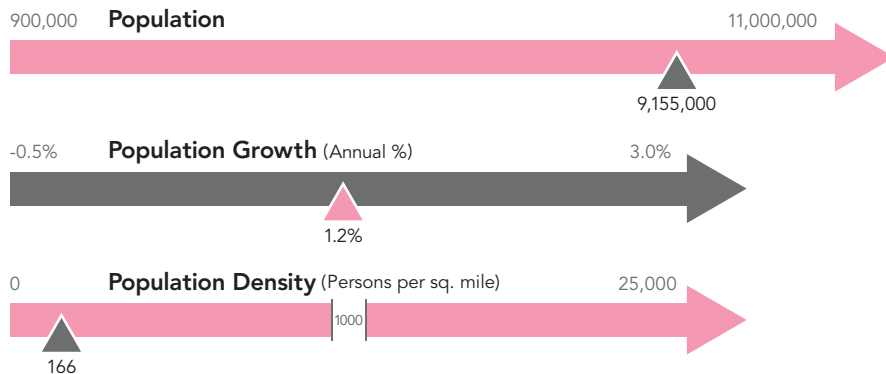
Median Value:
\$158,000

US Median: \$177,000



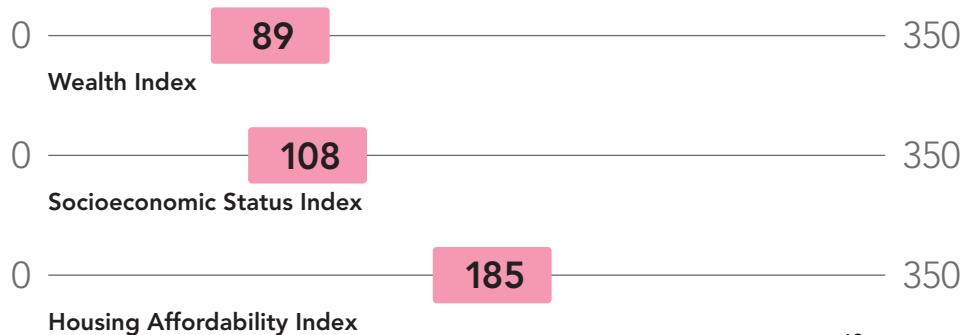
POPULATION CHARACTERISTICS

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ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





LifeMode Group: Cozy Country Living

Salt of the Earth

6B

Households: 3,517,000

Average Household Size: 2.58

Median Age: 43.1

Median Household Income: \$53,000

WHO ARE WE?

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens here are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating, or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary, but seek face-to-face contact in their routine activities.

OUR NEIGHBORHOOD

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana.
- Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries.
- Home ownership rates are very high (Index 132). Single-family homes are affordable, valued at 25 percent less than the national market.
- Two in three households are composed of married couples; less than half have children at home.

SOCIOECONOMIC TRAITS

- Steady employment in construction, manufacturing, and related service industries.
- Completed education: 42% with a high school diploma only.
- Household income just over the national median, while net worth is double the national median.
- Spending time with family their top priority.
- Cost-conscious consumers, loyal to brands they like, with a focus on buying American.
- Last to buy the latest and greatest products.
- Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.



Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.

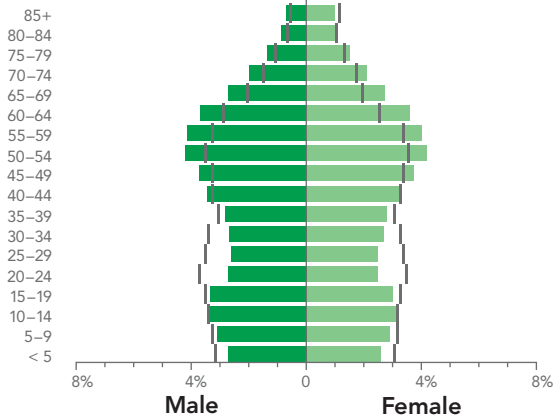
Consumer preferences are estimated from data by GfK MRI.



AGE BY SEX (Esri data)

Median Age: 43.1 US: 37.6

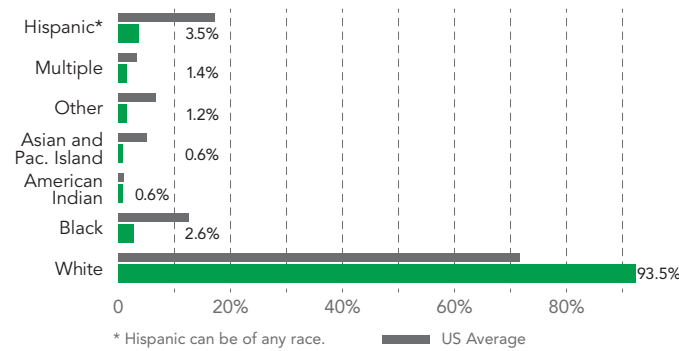
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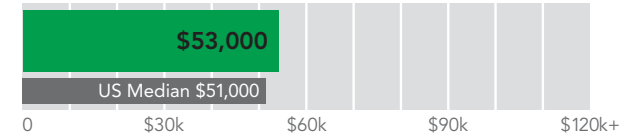
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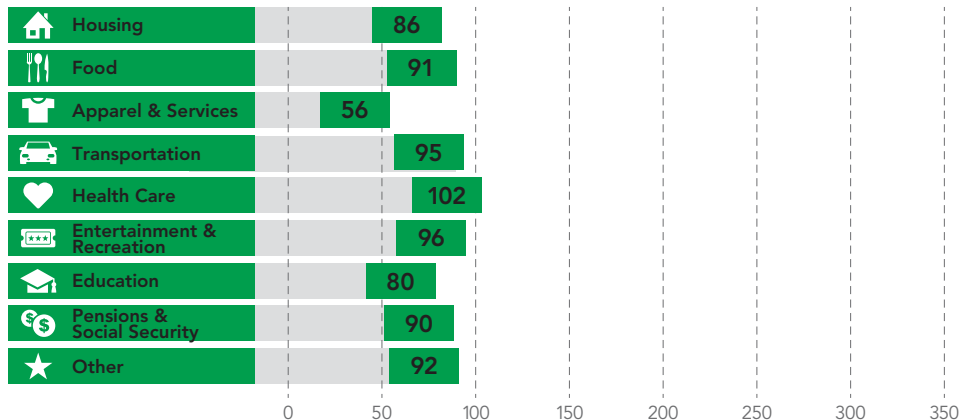


Median Net Worth



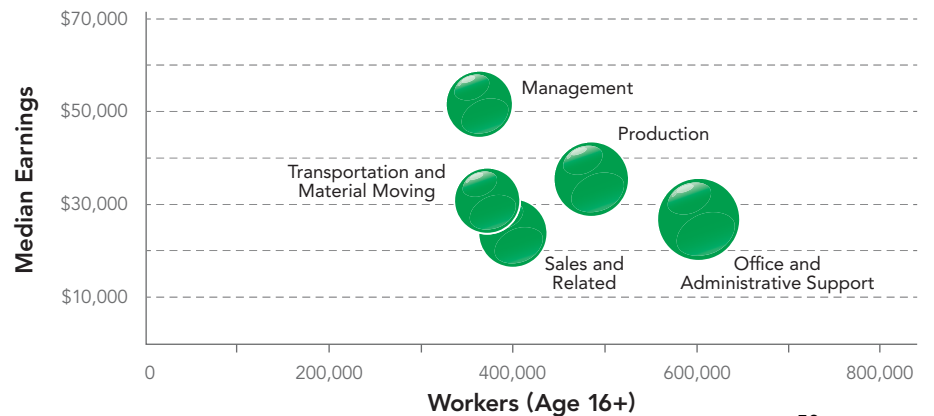
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OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.





MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips are popular.
- To support their pastimes, truck ownership is high; many also own an ATV.
- They own the equipment to maintain their lawns and tend to their vegetable gardens.
- Residents often tackle home remodeling and improvement jobs themselves.
- Due to their locale, they own satellite dishes, and many still require dial-up modems to access the Internet.
- These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

HOUSING

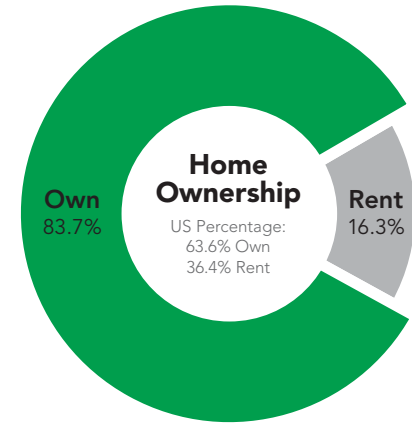
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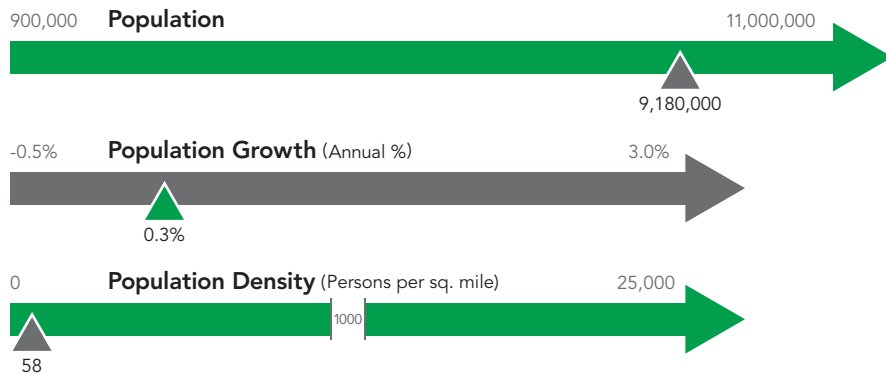
Median Value:
\$134,000

US Median: \$177,000



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ESRI INDEXES

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