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EXTENSION CENTER FOR COMMUNITY VITALITY

# Onamia Market Area Profile

**A RETAIL AND SERVICE MARKET ANALYSIS OF THE ONAMIA AREA**

Authored by Liz Templin and Ryan Pesch



**PROGRAM SPONSORS: MILLE LACS COUNTY AND THE ONAMIA CIVIC ASSOCIATION**



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**June 2016**

Authored by Liz Templin and Ryan Pesch, Extension Educators, Center for Community Vitality

**Editor:**

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**We would like to thank Richard Baker, Mille Lacs County Community Development Coordinator and all participating businesses for their input and direction on this project:**

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# Table of Contents

<b>INTRODUCTION</b>	<b>3</b>
Geographic Trade Area	3
<b>TRADE AREA GAP ANALYSIS</b>	<b>4</b>
<b>BUSINESS MIX ANALYSIS</b>	<b>8</b>
<b>MARKET PROFILE DEMOGRAPHICS</b>	<b>9</b>
Age	9
Race and Ethnicity	9
Household Composition	10
Housing Units	10
Education	10
Occupation	11
Household Income	11
Household Net Worth	12
Age of Head of Household	12
Median Household Net Worth by Age of Head of Household	12
<b>COMMUTING PATTERNS</b>	<b>14</b>
<b>TAPESTRY SEGMENTATION AREA PROFILE</b>	<b>17</b>
<b>ADULT PSYCHOGRAPHICS</b>	<b>18</b>
<b>HOUSEHOLD BUDGET INDEX</b>	<b>18</b>
<b>APPENDIX</b>	<b>20</b>
A. Esri Methodology	20
B. Retail and Service Business Categories by NAICS Code definitions	21
C. Onamia Businesses in Trade Area	25
D. Business Mix Analysis for Cities 1,000-2,499 Population	27
E. Onamia Market Area Profile data	31
F. LifeStyle Profile: Small Town Simplicity	39
G. LifeStyle Profile: Rural Resort Dwellers	42
H. LifeStyle Profile: The Great Outdoors	45





## 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 help 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](http://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 Onamia school district boundaries, 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. **Onamia is defined as the school district boundaries throughout the report.**

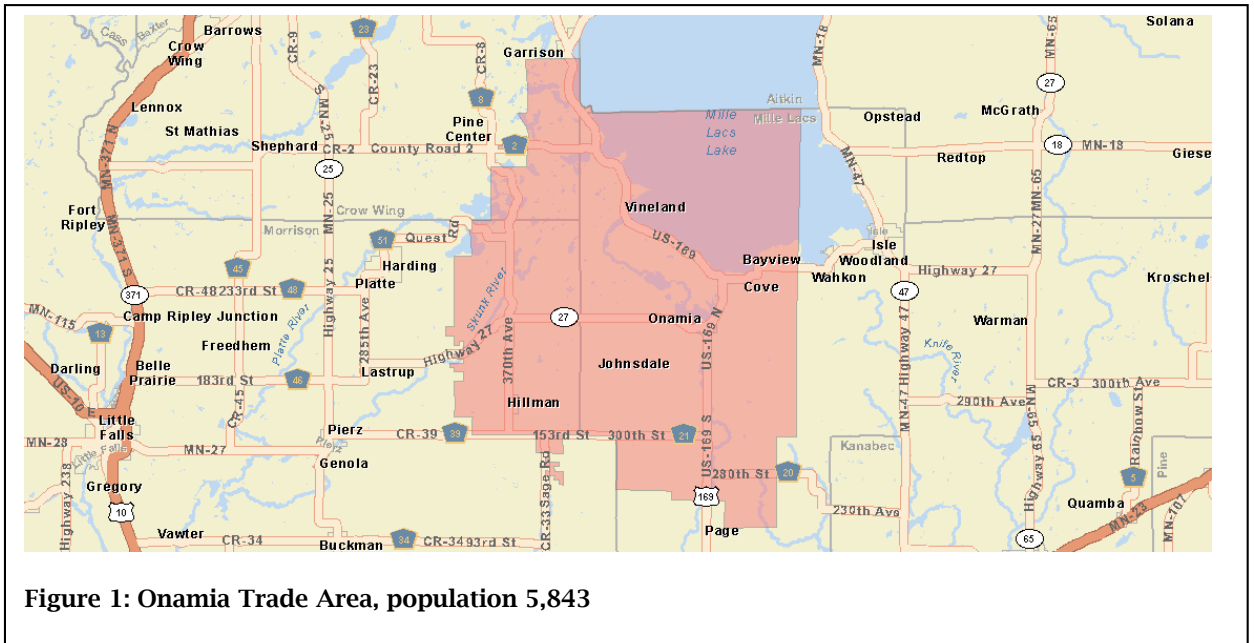


Figure 1: Onamia Trade Area, population 5,843



# Trade Area Gap Analysis



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## Onamia Trade Area (School Dist)

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	\$ 9,071,109	0.3	-	0.3
44112000	Used car dealers	\$ 268	\$ 633,563	\$ 1,065,165	1.7	1	0.7
44121000	Recreational vehicle dealers	\$ 65	\$ 2,426,928	\$ 256,833	0.1	-	0.1
44122000	Motorcycle, boat, & other motor vehicles	\$ 162	\$ 1,039,132	\$ 643,233	0.6	3	-2.4
44130000	Automotive parts, accessories, & tire stores	\$ 249	\$ 789,354	\$ 990,605	1.3	1	0.3
44210000	Furniture stores	\$ 197	\$ 1,271,871	\$ 783,141	0.6	-	0.6
44220000	Home furnishings stores	\$ 172	\$ 775,414	\$ 685,409	0.9	1	-0.1
44311000	Appliance, television, & other electronics stores	\$ 286	\$ 1,437,590	\$ 1,138,517	0.8	-	0.8
44312000	Computer & software stores	\$ 68	\$ 1,008,571	\$ 271,004	0.3	1	-0.7
44313000	Camera & photographic supplies stores	\$ 13	\$ 1,034,341	\$ 52,622	0.1	-	0.1
44411000	Home centers	\$ 447	\$ 14,117,083	\$ 1,779,976	0.1	-	0.1
44412000	Paint & wallpaper stores	\$ 34	\$ 1,024,804	\$ 134,134	0.1	1	-0.9
44413000	Hardware stores	\$ 68	\$ 948,935	\$ 271,176	0.3	2	-1.7
44419000	Specialized building material dealers	\$ 393	\$ 2,014,250	\$ 1,563,328	0.8	-	0.8
44420000	Lawn & garden equipment & supplies stores	\$ 123	\$ 1,165,506	\$ 489,629	0.4	2	-1.6
44510000	Grocery stores	\$ 1,631	\$ 3,570,309	\$ 6,487,576	1.8	4	-2.2
44520000	Specialty food stores	\$ 62	\$ 258,156	\$ 246,813	1.0	2	-1.0
44530000	Beer, wine, & liquor stores	\$ 127	\$ 877,029	\$ 505,339	0.6	2	-1.4
44611000	Pharmacies & drug stores	\$ 671	\$ 4,218,922	\$ 2,668,374	0.6	2	-1.4
44612000	Cosmetics, beauty supplies, perfume stores	\$ 39	\$ 116,573	\$ 155,319	1.3	-	1.3
44613000	Optical goods stores	\$ 27	\$ 518,023	\$ 108,828	0.2	1	-0.8
44619000	Other health care (vitamin, medical equip)	\$ 50	\$ 218,306	\$ 198,999	0.9	-	0.9
44710000	Gasoline stations	\$ 1,499	\$ 3,506,684	\$ 5,961,595	1.7	9	-7.3
44811000	Men's clothing stores	\$ 29	\$ 696,349	\$ 115,824	0.2	-	0.2
44812000	Women's clothing stores	\$ 134	\$ 754,680	\$ 532,058	0.7	-	0.7
44813000	Children's & infants' clothing stores	\$ 32	\$ 675,687	\$ 126,692	0.2	-	0.2
44814000	Family clothing stores	\$ 281	\$ 1,984,619	\$ 1,116,040	0.6	-	0.6
44815000	Clothing accessories stores	\$ 21	\$ 231,336	\$ 84,283	0.4	-	0.4
44819000	Specialized clothing stores (dress, etc)	\$ 40	\$ 308,106	\$ 159,009	0.5	1	-0.5
44821000	Shoe stores	\$ 89	\$ 803,282	\$ 353,882	0.4	-	0.4
44831000	Jewelry stores	\$ 103	\$ 434,934	\$ 409,325	0.9	-	0.9
44832000	Luggage & leather goods stores	\$ 6	\$ 544,354	\$ 25,763	0.0	-	0.0
45111000	Sporting goods stores	\$ 119	\$ 803,722	\$ 474,094	0.6	3	-2.4
45112000	Hobby, toy, & game stores	\$ 55	\$ 650,609	\$ 216,904	0.3	1	-0.7
45113000	Sewing, needlework, & piece goods stores	\$ 15	\$ 200,733	\$ 57,882	0.3	1	-0.7
45114000	Musical instrument & supplies stores	\$ 20	\$ 552,036	\$ 78,633	0.1	-	0.1

Assumptions:	
Trade Area Population	5,843
Trade Area Per Capita Income	\$ 18,976
U.S. Per Capital income	\$ 27,871

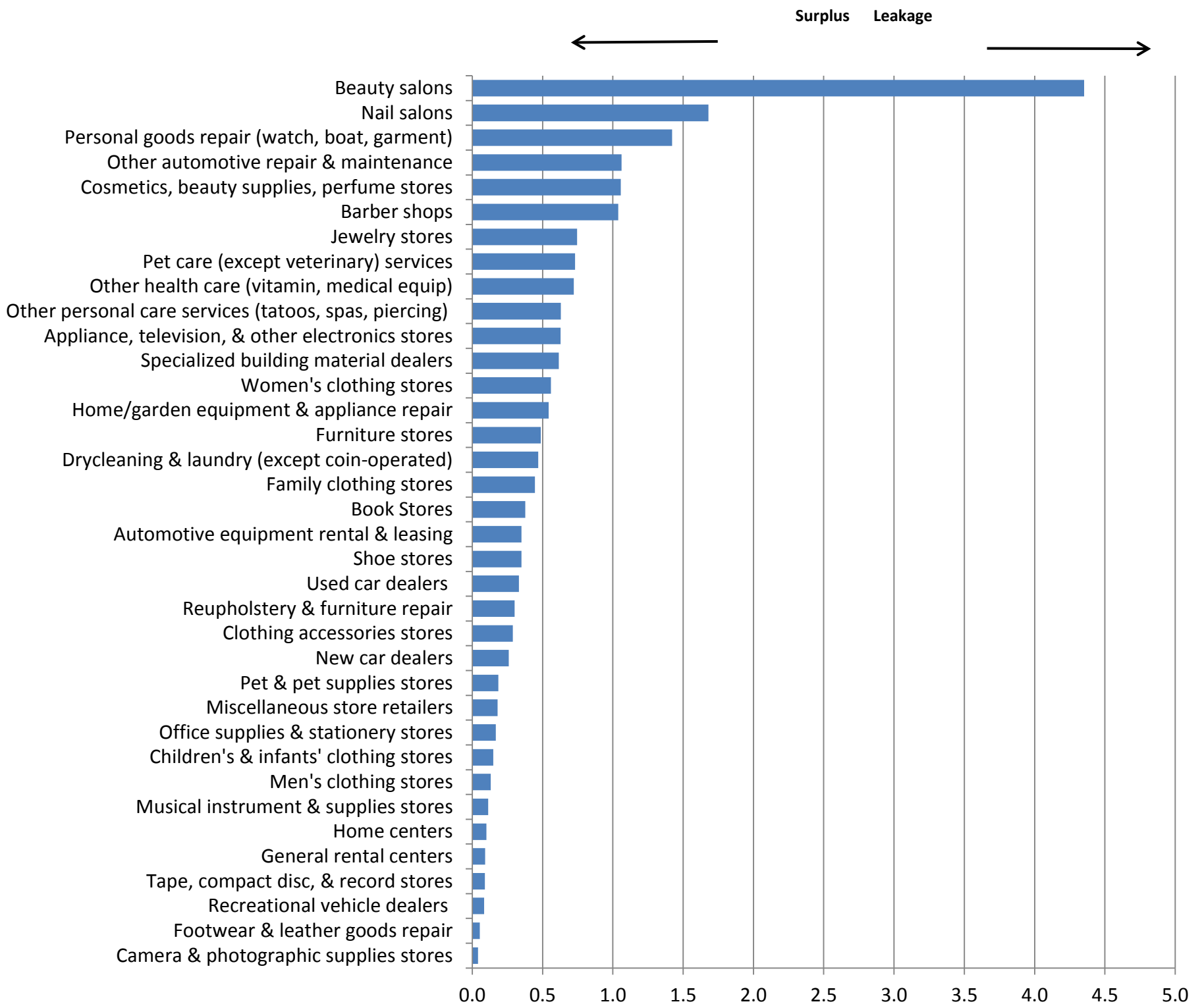
# Trade Area Gap Analysis

Onamia Trade Area (School Dist)

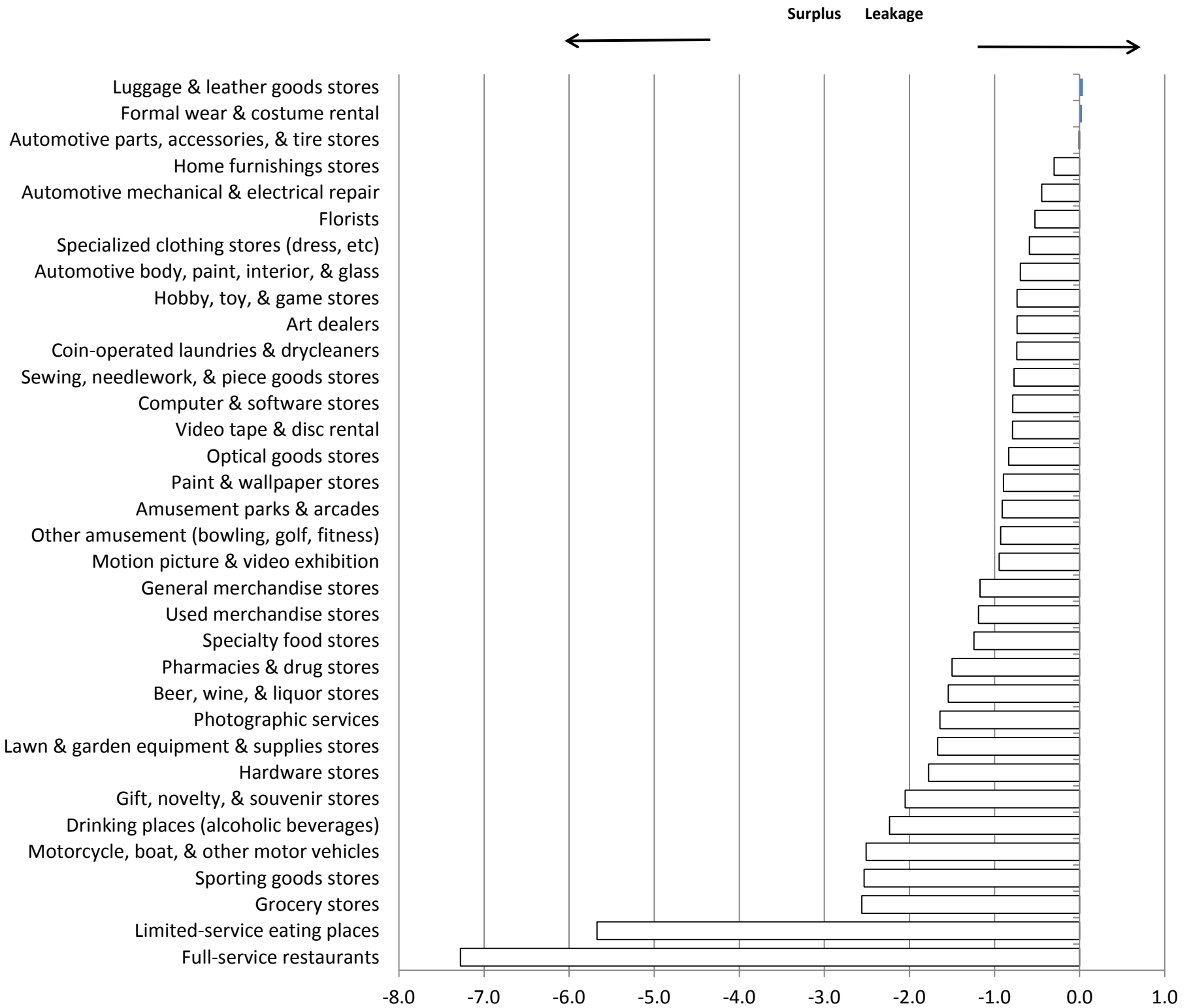


NAICS	Name	U.S. Sales Per Capita	Average Sales per U.S. Store	Potential Sales in Trade Area	No. of Businesses (Demand)	No. of Businesses (Supply)*	Bus. Gap (Demand - Supply)
45121000	Book Stores	\$ 61	\$ 512,938	\$ 243,739	0.5	-	0.5
45122000	Tape, compact disc, & record stores	\$ 12	\$ 434,504	\$ 49,495	0.1	-	0.1
45200000	General merchandise stores	\$ 1,919	\$ 7,301,449	\$ 7,633,624	1.0	2	-1.0
45310000	Florists	\$ 24	\$ 160,175	\$ 95,985	0.6	1	-0.4
45321000	Office supplies & stationery stores	\$ 77	\$ 1,454,735	\$ 306,670	0.2	-	0.2
45322000	Gift, novelty, & souvenir stores	\$ 60	\$ 199,283	\$ 239,140	1.2	3	-1.8
45330000	Used merchandise stores	\$ 37	\$ 143,185	\$ 146,768	1.0	2	-1.0
45391000	Pet & pet supplies stores	\$ 39	\$ 674,074	\$ 156,824	0.2	-	0.2
45392000	Art dealers	\$ 32	\$ 383,996	\$ 127,518	0.3	1	-0.7
45399000	Miscellaneous store retailers	\$ 47	\$ 824,344	\$ 187,784	0.2	-	0.2
51213000	Motion picture & video exhibition	\$ 42	\$ 2,475,216	\$ 167,587	0.1	1	-0.9
53210000	Automotive equipment rental & leasing	\$ 153	\$ 1,373,285	\$ 607,276	0.4	-	0.4
53222000	Formal wear & costume rental	\$ 3	\$ 373,468	\$ 13,301	0.0	-	0.0
53223000	Video tape & disc rental	\$ 31	\$ 469,109	\$ 124,608	0.3	1	-0.7
53230000	General rental centers	\$ 15	\$ 529,977	\$ 60,636	0.1	-	0.1
54192000	Photographic services	\$ 32	\$ 73,585	\$ 126,181	1.7	3	-1.3
71310000	Amusement parks & arcades	\$ 46	\$ 1,612,717	\$ 183,006	0.1	1	-0.9
71390000	Other amusement (bowling, golf, fitness)	\$ 214	\$ 325,347	\$ 850,578	2.6	3	-0.4
72210000	Full-service restaurants	\$ 651	\$ 753,543	\$ 2,588,793	3.4	10	-6.6
72220000	Limited-service eating places	\$ 618	\$ 585,250	\$ 2,458,742	4.2	9	-4.8
72240000	Drinking places (alcoholic beverages)	\$ 66	\$ 272,183	\$ 263,603	1.0	3	-2.0
81111000	Automotive mechanical & electrical repair	\$ 169	\$ 208,632	\$ 672,404	3.2	3	0.2
81112000	Automotive body, paint, interior, & glass	\$ 113	\$ 272,517	\$ 448,512	1.6	2	-0.4
81119000	Other automotive repair & maintenance	\$ 52	\$ 153,086	\$ 204,997	1.3	-	1.3
81141000	Home/garden equipment & appliance repair	\$ 14	\$ 80,522	\$ 55,159	0.7	-	0.7
81142000	Reupholstery & furniture repair	\$ 6	\$ 66,174	\$ 25,078	0.4	-	0.4
81143000	Footwear & leather goods repair	\$ 1	\$ 61,281	\$ 4,084	0.1	-	0.1
81149000	Personal goods repair (watch, boat, garment)	\$ 30	\$ 38,909	\$ 118,931	3.1	1	2.1
81211100	Barber shops	\$ 9	\$ 25,983	\$ 34,067	1.3	-	1.3
81211200	Beauty salons	\$ 102	\$ 50,439	\$ 404,429	8.0	2	6.0
81211300	Nail salons	\$ 19	\$ 34,935	\$ 74,042	2.1	-	2.1
81219000	Other personal care services (tatoos, spas, piercin	\$ 27	\$ 51,973	\$ 106,953	2.1	1	1.1
81231000	Coin-operated laundries & drycleaners	\$ 14	\$ 169,403	\$ 56,057	0.3	1	-0.7
81232000	Drycleaning & laundry (except coin-operated)	\$ 30	\$ 203,248	\$ 120,282	0.6	-	0.6
81291000	Pet care (except veterinary) services	\$ 12	\$ 52,185	\$ 48,157	0.9	-	0.9

# Retail Gap Estimates by Store Format



# Retail Gap Estimates by Store Format



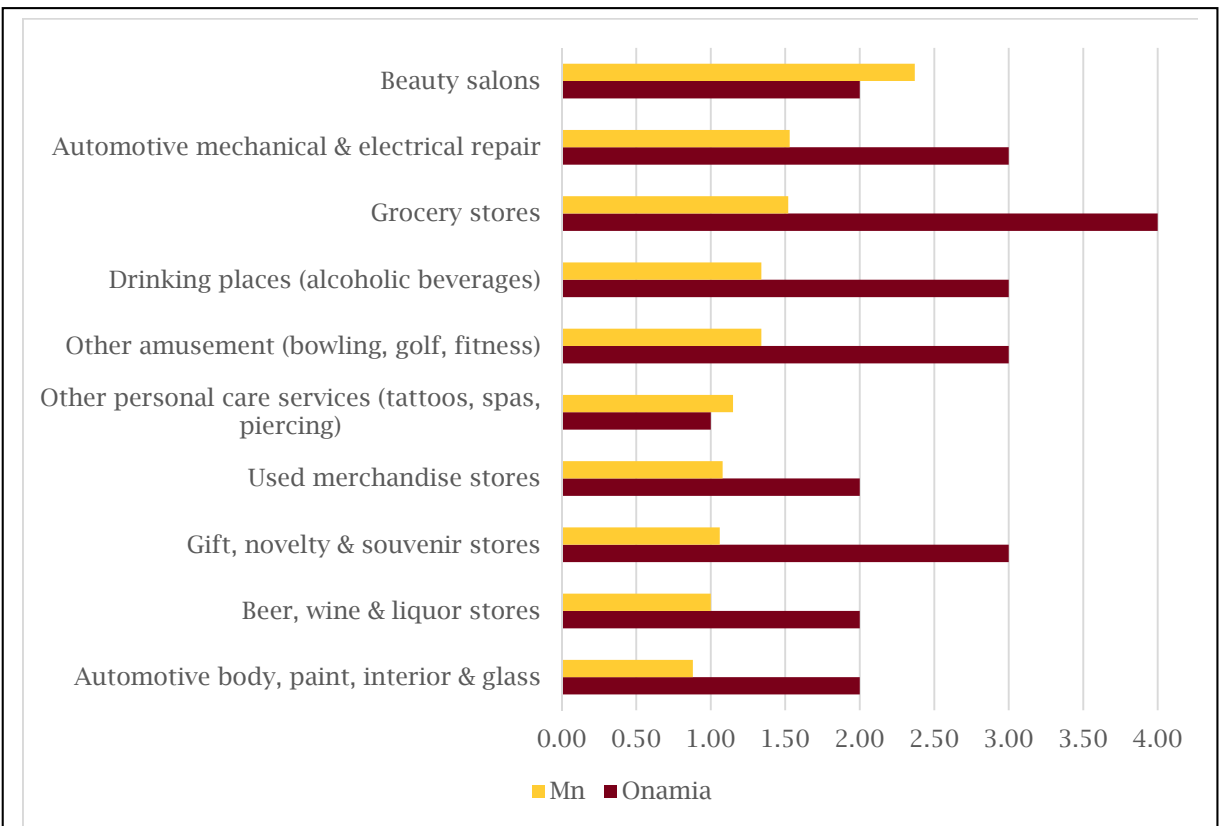
With few exceptions, businesses are listed in only one category for the trade area gap analysis. As a result, local knowledge is needed to compare the gap analysis to the mix of goods and services of existing businesses. It is important to note that this gap analysis is based on national average spending, which 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 Onamia is a shopping destination for those retail areas. Across all categories, are stores providing a range of goods that will continue drawing customers to Onamia?

**BUSINESS MIX ANALYSIS**

The business mix analysis compares the number of Onamia businesses to averages from downtowns in similar-sized Minnesota cities. The average number of businesses within one mile of the town center, for 120 Greater Minnesota cities with populations (in the city limits) between 1,000 – 2,500 people, is shown in Figure 2. (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 2: Onamia Retail Compared to 120 Other Rural Minnesota Cities with Populations of 1,000-2,500 (Source: Retail and Service Business Mix of Minnesota’s Downtowns, University of Minnesota Extension, 2014)**

## MARKET PROFILE DEMOGRAPHICS

Predicting consumer spending begins 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 price points.

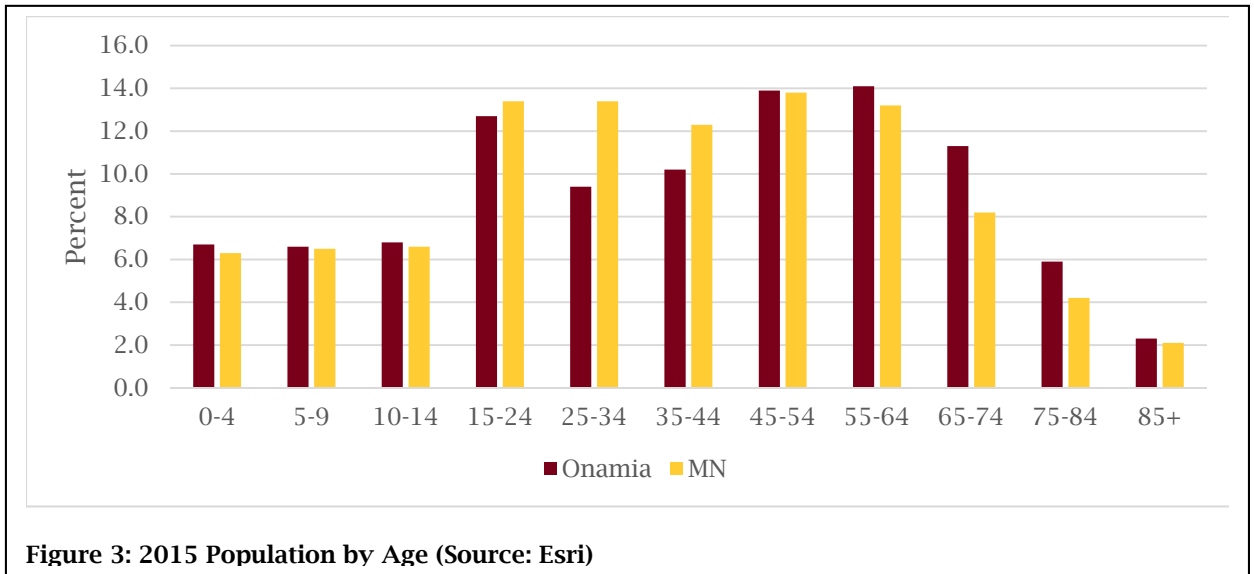


Figure 3: 2015 Population by Age (Source: Esri)

Onamia has slightly more children ages 0-14 and adults 45+ years old than the Minnesota average (Figure 3). The resulting Onamia median age of 42.7 is older than the state median age of 38.1.

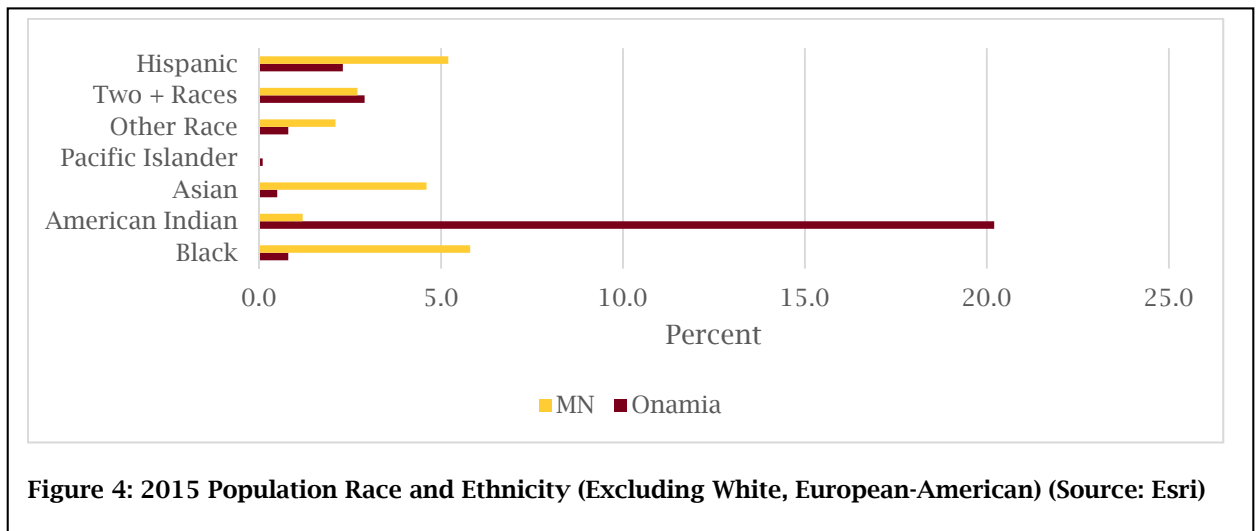


Figure 4: 2015 Population Race and Ethnicity (Excluding White, European-American) (Source: Esri)

The Onamia area population is 73.8% white, 22% American Indian, and 4.2% identifying as another race (Figure 4). Hispanics make up 1.8% of Onamia's population.

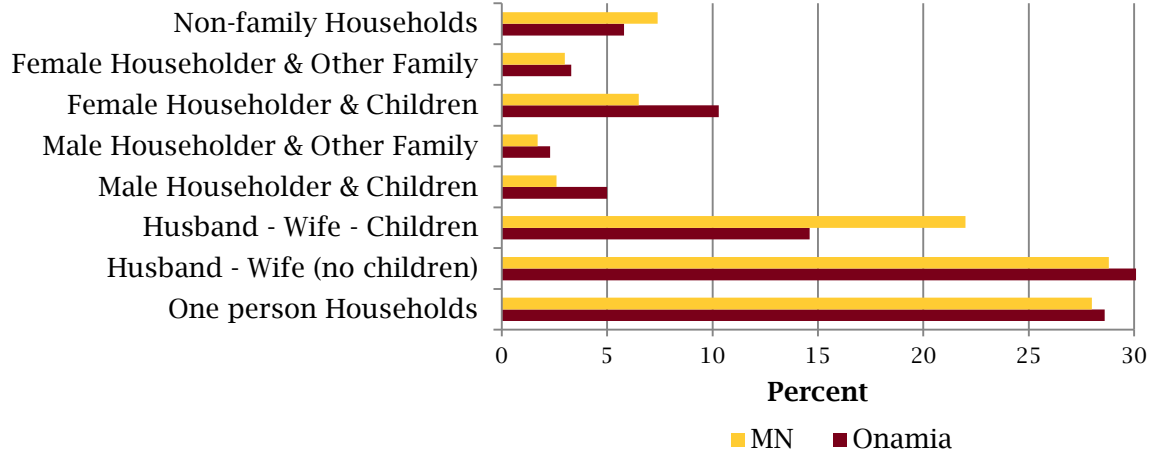


Figure 5: 2010 Household Compositions (Source: U.S. Census)

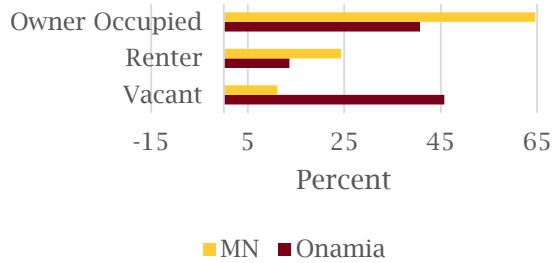


Figure 6: 2015 Housing Units (Source: Esri)

Of the 44.7% of husband - wife households in Onamia, one-third have related children living in their home. More than a quarter (28.6%) are one person households (Figure 5). In addition, 3.1% of Onamia residents live in group quarters/institutions. Housing is less owner-occupied than the state average of 65%. The properties identified as vacant are likely cabins (Figure 6).

Education levels of Onamia adults are below state averages. Forty percent (40.3%) of Onamia's adults are either high school graduates or have earned their GED. More than a fourth (25.4%) has some college, and 15.8% hold either an associate's or bachelor's degree. Only 3.1% have a graduate or professional degree. (Figure 7).

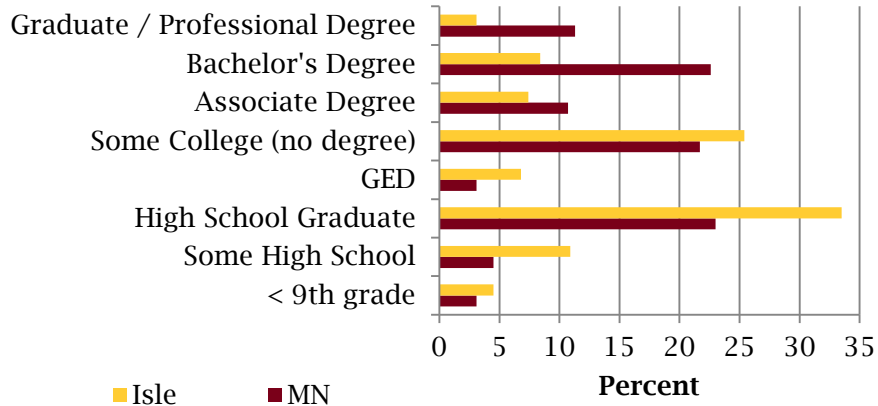
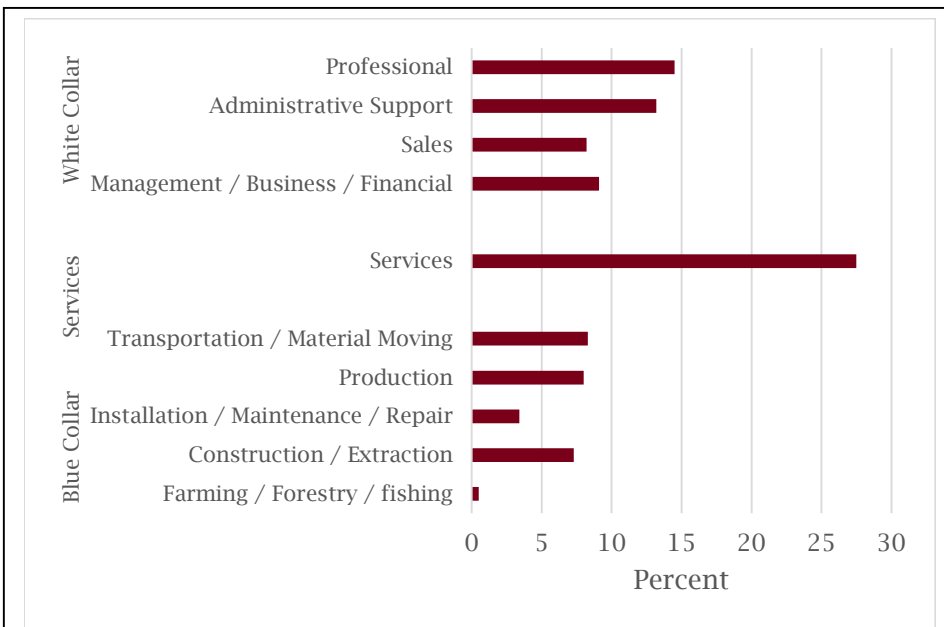
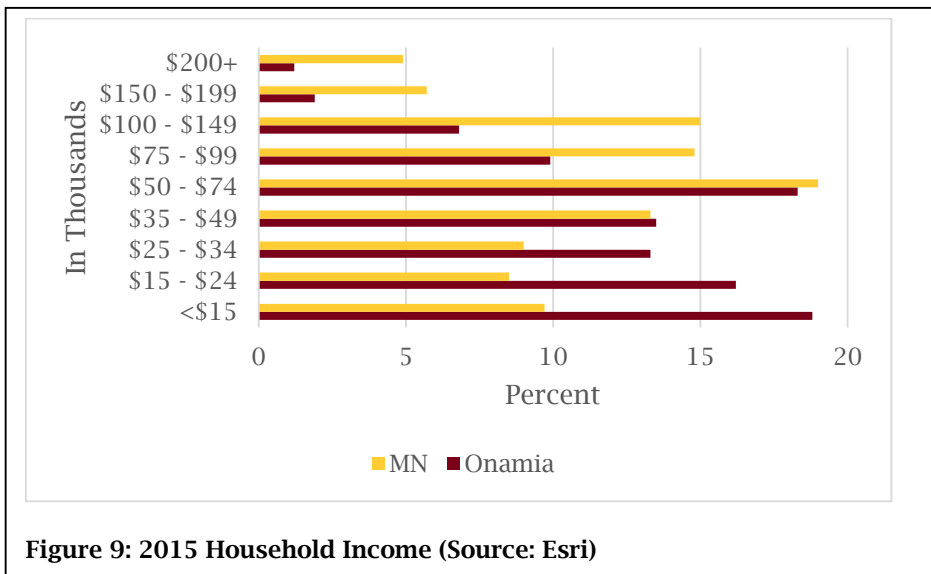


Figure 7: 2015 Highest Education Level of Adults Ages 25+ (Source: Esri)



Nearly half of residents (45.1%) work in white collar occupations, with 27.4% holding blue collar jobs and 27.5% working in service occupations (Figure 8).

**Figure 8: Occupations of Onamia Residents (Source: Esri)**



Onamia's household income is substantially less than state averages (Figure 9). The median household income in Onamia in 2015 was \$36,396, which is 60% of the state median of \$60,056. Onamia's per capita income is \$18,976 compared to Minnesota's of \$31,711.

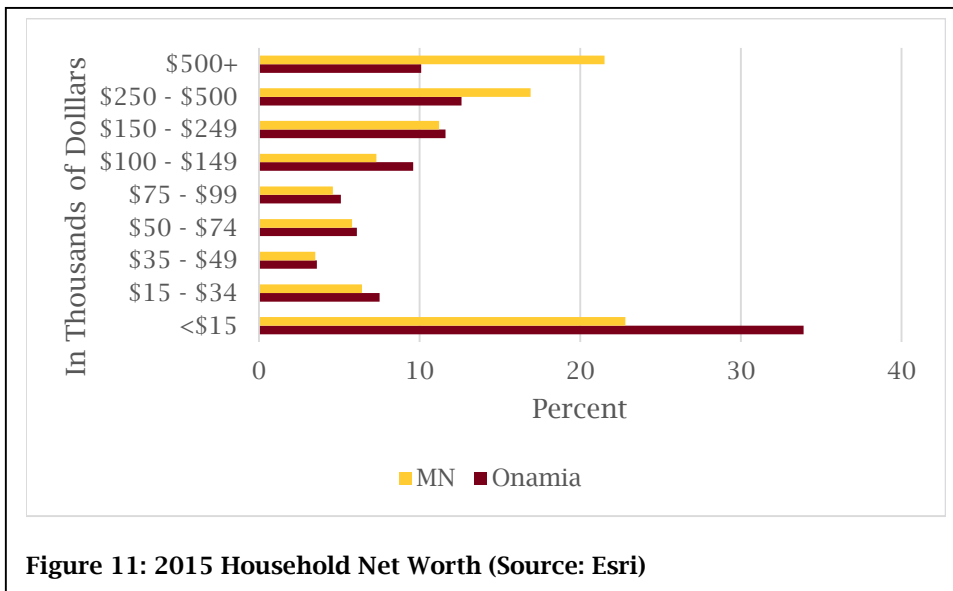
**Figure 9: 2015 Household Income (Source: Esri)**

Demographic data suggests Onamia 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 10: Poverty Levels**





Onamia's median household net worth is \$69,653 compared to the state median of \$146,619 (Figure 11). One-third (33.9%) of Onamia households have less than \$15,000 in net worth. Largest net worth is in households headed by those age 55-74 with average net worth of \$670,067 (see page 38)

Figure 11: 2015 Household Net Worth (Source: Esri)

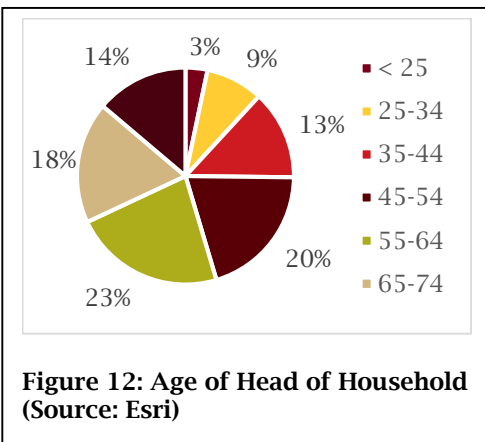


Figure 12 suggests that 271 households (12%) in Onamia are headed by someone age 34 and younger. Figure 13 shows that these households have the lowest net worth, similar to the rest of Minnesota.

Figure 12: Age of Head of Household (Source: Esri)

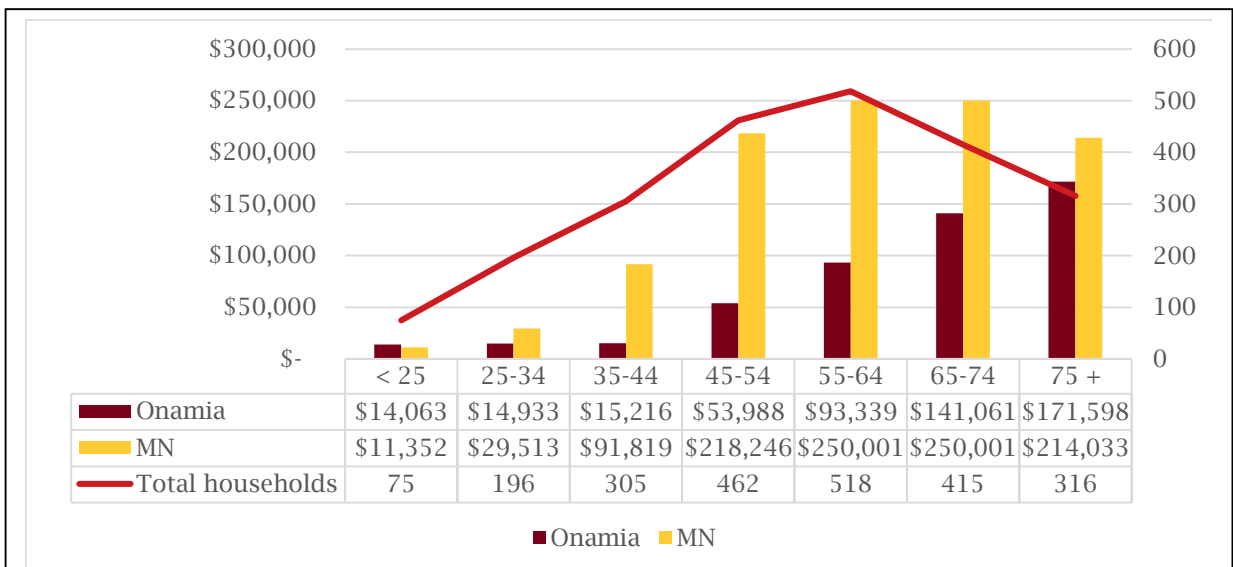


Figure 13: 2015 Median Household Net Worth by Age of Head of Household (Source: Esri)

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 an excerpt from the 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 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 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** affect 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 **education** 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 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 resident 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.

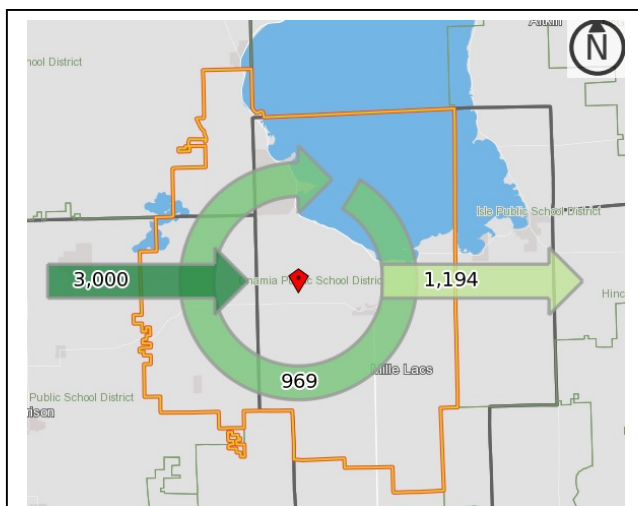
Another common practice is to analyze the distribution of household incomes. A few store categories, such as auto parts, are more commonly found in areas with lower household incomes. Highly affluent households with annual incomes above \$100,000 are strong consumers, as well as physically active and 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.

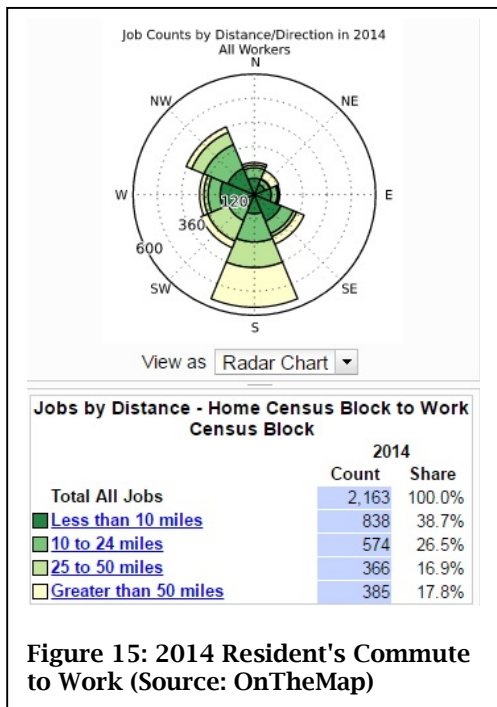


**Figure14: 2014 Worker In-Flow and Out-Flow for All Jobs (Source: OnTheMap)**

Figure 14 shows the U.S. Census Bureau's calculations of worker in-flows and out-flows in Onamia (<http://onthemap.ces.census.gov/>). In 2014 (the most recent year data is available), 5,163 employees either lived or worked in Onamia.

Of the 2,163 employed residents, nearly half (44.8%) both live and work in Onamia, with just more than half (55.2%) commuting outside of Onamia.

Onamia employers draw over three-fourths (80%) of their workers from outside Onamia.



Over one-third (35%) of Onamia area residents commute more than 25 miles (Figure 15). Primary work locations identified in Figure 16 shows Onamia, Brainerd Lakes, Milaca and the Twin Cities as the four most common commuting destinations.

Figure 15: 2014 Resident's Commute to Work (Source: OnTheMap)

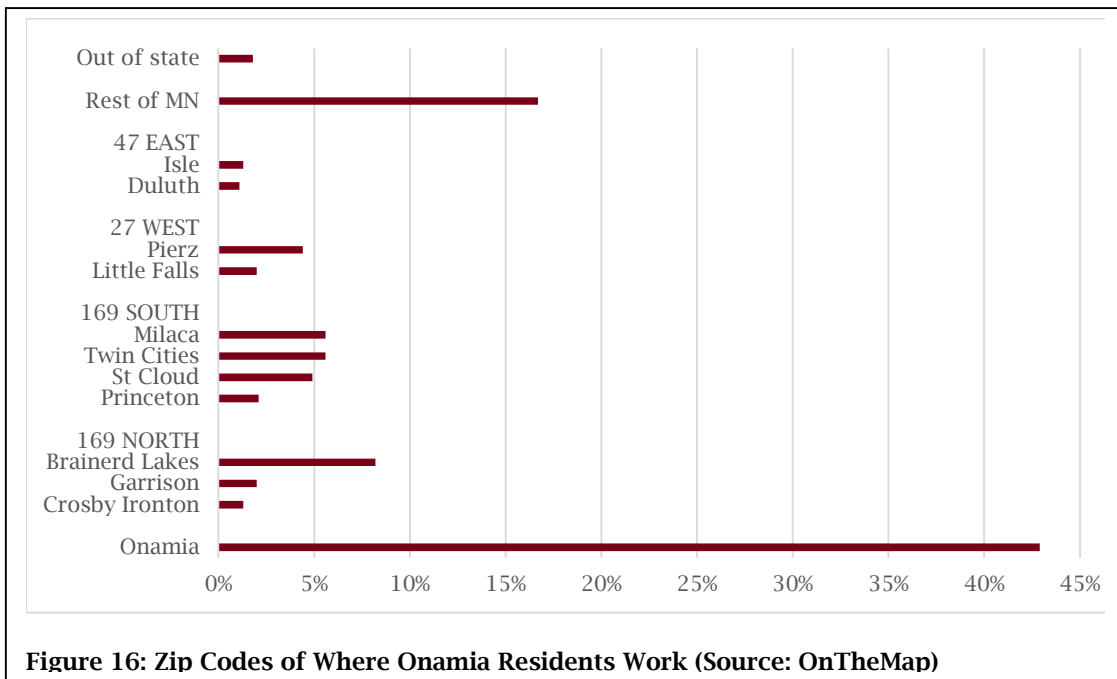
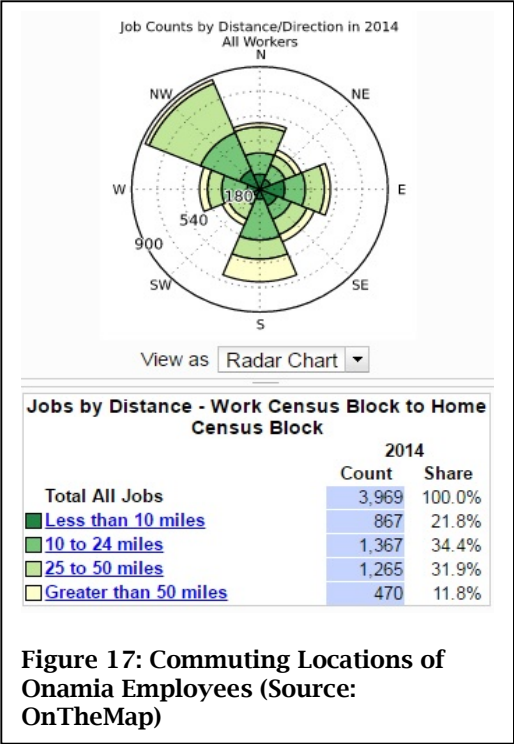


Figure 16: Zip Codes of Where Onamia Residents Work (Source: OnTheMap)



Twenty percent of Onamia employees come from within the Onamia zip code, with 15% coming from the Brainerd Lakes area and 8% coming from Milaca (Figure 18).

Figure 17: Commuting Locations of Onamia Employees (Source: OnTheMap)

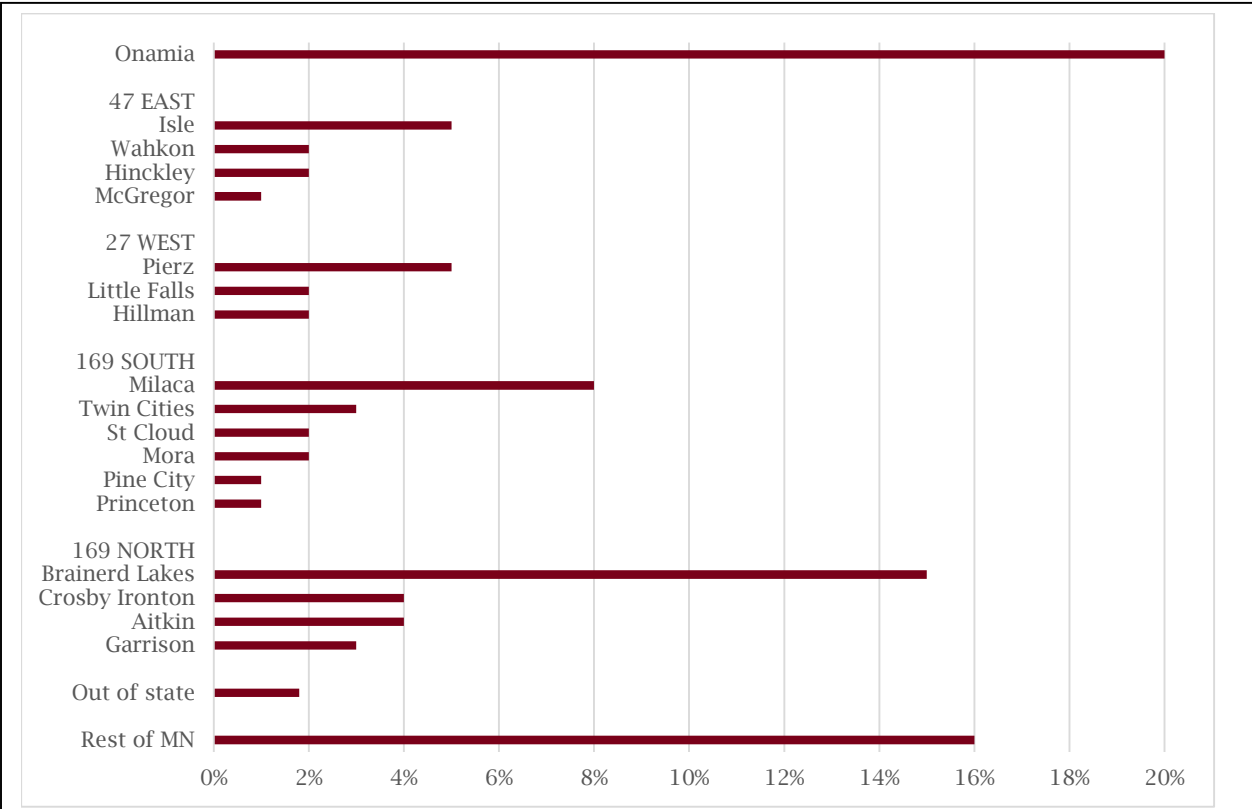


Figure 18: Home Zip Codes of Onamia Employees (Source: OnTheMap)

### How businesses can use this information:

- Determining 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 hours and commuting times can inform store hours. If stores are closed evenings and weekends, commuters 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 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.

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

### **Small Town Simplicity (44% of Onamia)**

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 and 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.

### **Rural Resort Dwellers (44% of Onamia)**

Although the Great Recession forced many owners of second homes to sell, Rural Resort Dwellers residents remain an active, though smaller, market. These communities are centered in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities. Retirement looms for many of these blue collar, older householders, but workers are postponing retirement or returning to work to maintain their current lifestyles. Workers are also traveling further to maintain employment. They are passionate about their hobbies, like freshwater fishing and hunting, but otherwise have very simple tastes.

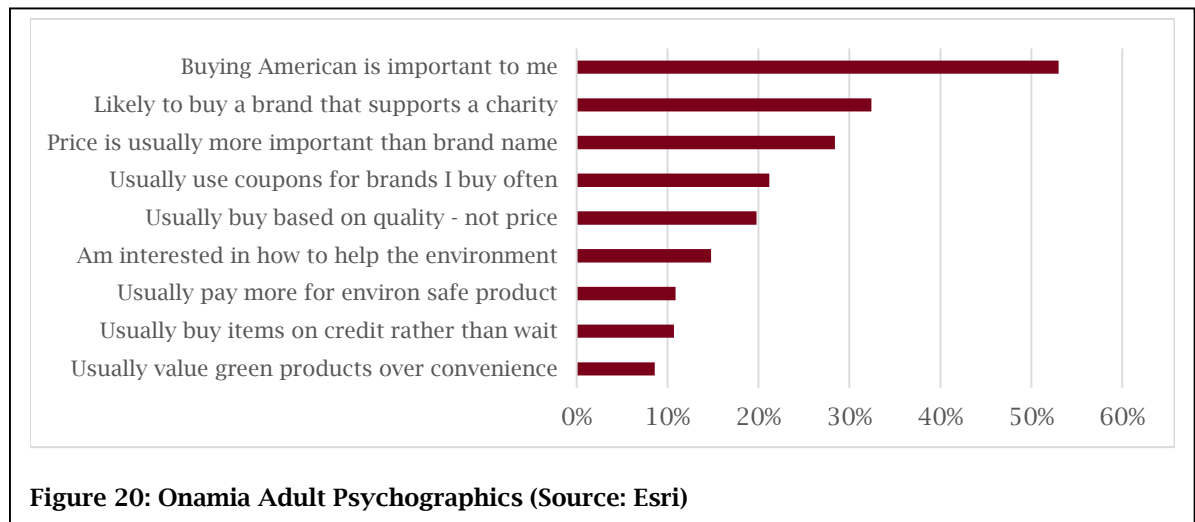


## The Great Outdoors (9% of Onamia)

These neighborhoods are found in pastoral settings throughout the United States. Consumers are educated empty nesters living an active but modest lifestyle. Their focus is land. They are more likely to invest in real estate or a vacation home than stocks. They are active gardeners and partial to homegrown and home-cooked meals. Although retirement beckons, most of these residents still work, with incomes slightly above the U.S. level.

## ADULT PSYCHOGRAPHICS

Consumers may also weigh certain values in their purchasing decisions, as illustrated in Figure 20. For example, buying American is an important consideration for over half (53%) of Onamia's residents. Businesses that support charities is also important to a third (32%) of adults. Price and incentives, such as coupons, influence 28% and 21% of adults, respectively. Because only 11% of adults buy on credit, they prefer to save for their purchases. Products that are environmentally safe rank low on purchasing criteria.

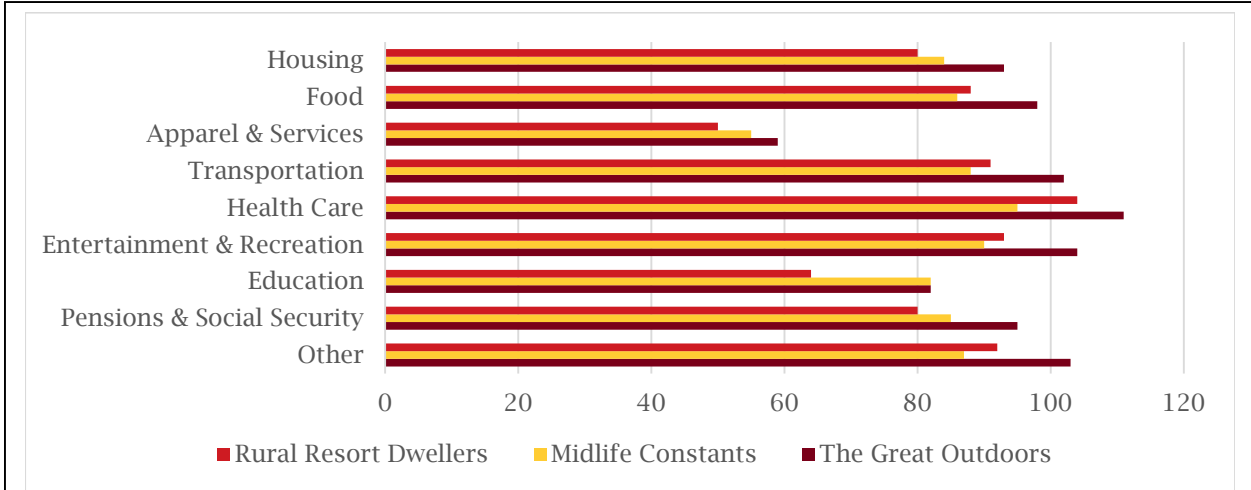


### How businesses can use this information:

- 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 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 19, expenditures are largest by The Great Outdoors, exceeding the national average in transportation, health care, entertainment and recreation, and other. Rural Resort Dwellers also exceed the national average in health care expenditures. Onamia area spending is notably less, however, in apparel and services.



**Figure 19: Household Budget Expenditures Compared to National Average of 100 by LifeStyle**  
 (Source: Esri)

How businesses can use this information:

- After identifying the lifestyle segments of your customers, examine merchandise to determine whether or not your price range fits within 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. 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](http://www.gfkmri.com/PDF/GfKMRI_Wave65PersonalInterview.pdf)

To view the survey, visit:

[http://www.gfkmri.com/PDF/GfKMRI\\_Wave65ProductBooklet.pdf](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.

<b>APPENDIX C: ONAMIA SCHOOL DISTRICT BUSINESS LIST</b>		
Reviewed 5/5/2014 by Onamia Civic Association		
<b>Business Category</b>	<b>NAICS</b>	<b>Business Name</b>
All Other General Merchandise Stores	452990	DOLLAR DISCOUNTS
All Other General Merchandise Stores	452990	NORTHERN NECESSITIES
Amusement Arcades	713120	GRAND CASINO MILLE LACS
Art Dealers	45392002	ONAMIA AUCTION HOUSE
Automotive Body, Paint, and Interior Repair and Maintenance	81112102	PINE CENTER AUTO BODY
Automotive Body, Paint, and Interior Repair and Maintenance	81112102	ONAMIA SERVICE CENTER
Automotive Parts and Accessories Stores	44131011	CONTRERAS AUTO PARTS
Beauty Salons	81211202	SALON ON THE BAY
Beauty Salons	81211202	A CUT ABOVE
Beer, Wine, and Liquor Stores	44531004	TRAIL-SIDE LIQUORS
Beer, Wine, and Liquor Stores	44531004	TROPHY'S
Boat Dealers	44122801	POWER LODGE
Boat Dealers	44122801	EAGLE RIDGE ENTERPRISES & RNTL
Boat Dealers	44122802	MILLE LACS MARINE
Camera and Photographic Supplies Stores	44314272	WAY COOL VIDEO
Coin-Operated Laundries and Drycleaners	812310	SUNCLEAN CENTER
Computer and Office Machine Repair and Maintenance	811212	EARNIE'S COMPUTER SERVICE
Computer and Software Stores	443120	EARNIE'S COMPUTER SERVICE
Convenience Stores	44512001	MILLE LACS CONVENIENCE
Convenience Stores	44512001	NORTHERN NECESSITIES
Drinking Places (Alcoholic Beverages)	72241001	BAYVIEW BAR & GRILL
Drinking Places (Alcoholic Beverages)	72241001	ONAMIA VETS CLUB
Drinking Places (Alcoholic Beverages)	72241001	GENO'S BAR & GRILL
Drinking Places (Alcoholic Beverages)	72251115	PIZZA PLUS
Drinking Places (Alcoholic Beverages)	72251117	LOONEY BEND
Drinking Places (Alcoholic Beverages)	72251117	PORKY PINES
Drinking Places (Alcoholic Beverages)	72251117	HILLMAN BAR & GRILL
Floor Covering Stores	44221001	JOHN'S FLOOR COVERING
Florists	45311001	SUNSHINE FLOWER SHOPPE
Fruit and Vegetable Markets	445230	FARM MARKET CAFÉ
Full-Service Restaurants	722110	WOODLANDS STEAKHOUSE
Full-Service Restaurants	722110	GRAND BUFFET
Full-Service Restaurants	722110	SVOBODA'S SPOTLITE FAMILY
Full-Service Restaurants	722110	PORKY PINES
Full-Service Restaurants	722110	CEDARWOOD FAMILY RESTAURANT
Full-Service Restaurants	722110	SPIRIT OF THE LAKE
Full-Service Restaurants	722110	THE Y CLUB
Full-Service Restaurants	722110	GRAND NORTHERN GRILL
Full-Service Restaurants	722110	GATEWAY CAFÉ
Full-Service Restaurants	722110	CHICO'S
General Automotive Repair	81111104	ONAMIA SERVICE CENTER
General Automotive Repair	81111104	ANDERSON BROTHERS
General Automotive Repair	81111104	J&D AUTO REPAIR
Gift, Novelty, and Souvenir Stores	45322013	SUNSHINE FLOWER & GIFT SHOP
Gift, Novelty, and Souvenir Stores	45322013	TROST & TROST DISTRIBUTORS INC

Gift, Novelty, and Souvenir Stores	45322013	A WALK IN THE WOODS
Golf Courses and Country Clubs	71391002	IZATY GOLF COURSE
Golf Courses and Country Clubs	71391002	HARDWOODS GOLF CLUB
Golf Courses and Country Clubs	71391002	MILLE LACS GOLF COURSE
Hardware Stores	44413005	BEAR TRAX STORE & HARDWARE
Hardware Stores	44413005	AGNEW HARDWARE HANK
Hobby, Toy, and Game Stores	45112011	SURREYCRAFT
Limited-Service Restaurants	722211	SUBWAY
Limited-Service Restaurants	722211	MORNING STAR MARKET
Limited-Service Restaurants	722211	MC DONALD'S
Limited-Service Restaurants	722211	DAIRY QUEEN
Limited-Service Restaurants	722211	HAPPY'S DRIVE-IN
Limited-Service Restaurants	722211	FARM MARKET CAFE LLC
Limited-Service Restaurants	722211	PIZZA PLUS
Limited-Service Restaurants	722211	BILLIE'S DELI
Limited-Service Restaurants	722211	ONAMIA VETS CLUB
Meat Markets	445210	LAKES MEATS
Motion Picture Theaters (except Drive-Ins)	51213101	GRAND MAKWA CINEMA
Nursery, Garden Center, and Farm Supply Stores	444220	AGNEW HARDWARE HANK
Nursery, Garden Center, and Farm Supply Stores	444220	EAGLE RIDGE
Optical Goods Stores	446130	MILLE LACS FAMILY EYE CARE
Other Clothing Stores	448190	NOBLEWEAR
Other Gasoline Stations	44719005	ANDERSON BROTHERS
Other Gasoline Stations	44719005	MLB CONOCO
Other Gasoline Stations	44719005	J & D'S SVC
Other Gasoline Stations	44719005	GATEWAY CAFE & STATION
Other Gasoline Stations	44719005	MORNING STAR MARKET
Other Gasoline Stations	44719005	BILLIE'S MARKET
Other Gasoline Stations	44719005	MELEEN'S
Other Gasoline Stations	44719005	SUPER AMERICA
Other Gasoline Stations	44719005	HOLIDAY STATION
Other Personal and Household Goods Repair and Maintenance	811490	ALL ABOVE CANVAS
Other Personal Care Services	81219908	PEACEFUL JOURNEY
Paint and Wallpaper Stores	444120	AGNEW HARDWARE HANK
Pharmacies and Drug Stores	44611009	ONAMIA DRUG
Pharmacies and Drug Stores	44611009	GARRISON DRUG
Photography Studios, Portrait	541921	LESLIE BARSODY
Photography Studios, Portrait	541921	STACEY PEDERSON
Photography Studios, Portrait	541921	ZAMBORY VIDEO SERVICE
Sewing, Needlework, and Piece Goods Stores	451130	QUILT SHOP
Sporting Goods Stores	45111017	LUNDEEN'S TACKLE CASTLE
Sporting Goods Stores	45111055	MELEEN'S SPORTS CTR
Sporting Goods Stores	45111055	REEDS SPORTING GOODS
Supermarkets and Other Grocery (except Convenience) Stores	44511003	GRAND MARKET
Supermarkets and Other Grocery (except Convenience) Stores	44511003	BILLIE'S MARKET
Used Car Dealers	441120	ONAMIA AUTO SALES
Used Merchandise Stores	453310	ONAMIA AUCTION HOUSE
Used Merchandise Stores	453310	FAMILY PATHWAYS
Video Tape and Disc Rental	532230	BILLIE'S MARKET

## APPENDIX D: BUSINESS MIX ANALYSIS

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

### MOST COMMON BUSINESS CATEGORIES IN MINNESOTA'S DOWNTOWNS BY SIZE

The following tables summarize average numbers for the 15 most common business categories in a ½-mile radius of the center of Minnesota downtowns by community size according to the InfoUSA database. As noted, we also calculated averages for cities located outside the seven-county Twin Cities metro area; these are listed under the “Greater Minnesota Cities” label:

All Minnesota Cities (1,000–2,499 pop) Average of 133 downtowns		Greater Minnesota Cities (1,000–2,499 pop) Average of 120 downtowns	
<i>Business type (by NAICS code)</i>	<i>Average number of businesses</i>	<i>Business type (by NAICS code)</i>	<i>Average number of businesses</i>
Beauty salons	2.01	Beauty salons	2.09
Grocery stores	1.18	Grocery stores	1.19
Automotive mechanical & electrical repair	1.14	Automotive mechanical & electrical repair	1.07
Other amusement (bowling, golf, fitness)	0.82	Other amusement (bowling, golf, fitness)	0.86
Gasoline stations	0.66	Gasoline stations	0.68
Automotive parts, accessories, & tire stores	0.62	Hardware stores	0.65
Hardware stores	0.61	Automotive parts, accessories, & tire stores	0.64
Beer, wine, & liquor stores	0.59	Beer, wine, & liquor stores	0.59
Drinking places (alcoholic beverages)	0.59	Drinking places (alcoholic beverages)	0.59
Used merchandise stores	0.57	Used merchandise stores	0.55
Automotive body, paint, interior, & glass	0.53	Florists	0.52
Florists	0.50	Automotive body, paint, interior, & glass	0.52
Gift, novelty, & souvenir stores	0.48	Pharmacies & drug stores	0.51
Pharmacies & drug stores	0.47	Specialized building material dealers	0.47
Specialized building material dealers	0.45	Gift, novelty, & souvenir stores	0.47

Top downtown businesses of cities between 1,000-2,499 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\*  
Minnetrissa\*  
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\*

# FULL REPORTS OF BUSINESS MIX OF MINNESOTA DOWNTOWNS BY SIZE

Minnesota cities with 1,000-2,500 population (Average of 133 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	0.08	730	0.10	911	0.15	1,408
44112000	Used car dealers	0.19	479	0.38	923	0.52	1,488
44121000	Recreational vehicle dealers	0.02	58	0.02	58	0.05	149
44122000	Motorcycle, boat, & other motor vehicles	0.11	155	0.15	290	0.27	538
44130000	Automotive parts, accessories, & tire stores	0.42	272	0.62	413	0.83	639
44210000	Furniture stores	0.08	71	0.10	90	0.16	163
44220000	Home furnishings stores	0.26	169	0.33	210	0.47	485
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	0.11	211	0.14	281	0.19	751
44412000	Paint & wallpaper stores	0.02	20	0.03	28	0.03	28
44413000	Hardware stores	0.53	483	0.61	625	0.70	756
44419000	Specialized building material dealers	0.29	305	0.45	575	0.76	1,035
44420000	Lawn & garden equipment & supplies stores	0.11	243	0.26	547	0.51	874
44510000	Grocery stores	0.88	3,675	1.18	4,761	1.50	5,887
44520000	Specialty food stores	0.23	339	0.31	458	0.40	610
44530000	Beer, wine, & liquor stores	0.43	767	0.59	1,042	0.71	1,188
44611000	Pharmacies & drug stores	0.43	692	0.47	790	0.52	916
44612000	Cosmetics, beauty supplies, perfume stores	0.00	-	0.02	3	0.03	6
44613000	Optical goods stores	0.02	10	0.03	13	0.05	18
44619000	Other health care (vitamin, medical equip)	0.06	23	0.08	62	0.11	73
44710000	Gasoline stations	0.43	1,570	0.66	2,676	0.89	3,977
44811000	Men's clothing stores	0.02	4	0.02	4	0.02	4
44812000	Women's clothing stores	0.10	68	0.11	71	0.14	115
44813000	Children's & infants' clothing stores	0.01	5	0.01	5	0.02	6
44814000	Family clothing stores	0.07	94	0.08	102	0.08	115
44815000	Clothing accessories stores	0.05	33	0.05	35	0.07	40
44819000	Specialized clothing stores (dress, etc)	0.08	29	0.11	34	0.11	34
44821000	Shoe stores	0.03	9	0.04	11	0.05	29
44831000	Jewelry stores	0.08	45	0.08	107	0.10	122
44832000	Luggage & leather goods stores	0.00	-	0.00	-	0.00	-
45111000	Sporting goods stores	0.14	63	0.29	222	0.41	302
45112000	Hobby, toy, & game stores	0.01	1	0.03	8	0.05	11
45113000	Sewing, needlework, & piece goods stores	0.10	46	0.11	47	0.13	58
45114000	Musical instrument & supplies stores	0.04	99	0.04	99	0.05	108
45121000	Book Stores	0.03	12	0.06	28	0.08	70
45122000	Tape, compact disc, & record stores	0.00	-	0.00	-	0.00	-
45200000	General merchandise stores	0.23	131	0.29	244	0.38	418
45310000	Florists	0.40	79	0.50	103	0.61	129
45321000	Office supplies & stationery stores	0.02	10	0.02	10	0.05	16
45322000	Gift, novelty, & souvenir stores	0.45	218	0.48	240	0.59	281
45330000	Used merchandise stores	0.53	151	0.57	159	0.65	186
45391000	Pet & pet supplies stores	0.02	14	0.03	21	0.05	26
45392000	Art dealers	0.10	70	0.11	75	0.14	106
51213000	Motion picture & video exhibition	0.13	82	0.13	82	0.14	92
53210000	Automotive equipment rental & leasing	0.02	20	0.08	60	0.17	195
53222000	Formal wear & costume rental	0.01	3	0.01	3	0.02	5
53223000	Video tape & disc rental	0.05	19	0.10	35	0.11	38
53230000	General rental centers	0.02	12	0.04	20	0.05	26
54192000	Photographic services	0.16	33	0.29	478	0.41	538
71310000	Amusement parks & arcades	0.01	3	0.02	5	0.02	11
71390000	Other amusement (bowling, golf, fitness)	0.52	231	0.82	359	1.41	758
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)	0.47	139	0.59	204	0.66	236
81111000	Automotive mechanical & electrical repair	0.74	255	1.14	443	1.63	629
81112000	Automotive body, paint, interior, & glass	0.37	114	0.53	164	0.92	363
81119000	Other automotive repair & maintenance	0.08	55	0.14	95	0.25	154
81141000	Home/garden equipment & appliance repair	0.10	35	0.12	39	0.20	56
81142000	Reupholstery & furniture repair	0.08	7	0.11	17	0.16	25
81143000	Footwear & leather goods repair	0.02	1	0.02	1	0.02	1
81149000	Personal goods repair (watch, boat, garment)	0.09	36	0.15	54	0.24	115
81211100	Barber shops	0.28	23	0.29	24	0.32	27
81211200	Beauty salons	1.56	201	2.01	245	2.29	280
81211300	Nail salons	0.01	2	0.03	5	0.05	9
81219000	Other personal care services (tattoos, spas, piercing)	0.26	31	0.35	41	0.42	50
81231000	Coin-operated laundries & drycleaners	0.04	4	0.08	9	0.08	10
81232000	Dry cleaning & laundry (except coin-operated)	0.05	10	0.08	22	0.11	29
81291000	Pet care (except veterinary) services	0.09	39	0.14	49	0.17	56
Total		12.31	11,842	16.77	17,289	22.45	18,648

Minnesota non-metro cities with 1,000-2,500 population (Average of 120 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	0.09	809	0.10	866	0.15	1,410
44112000	Used car dealers	0.18	442	0.38	833	0.52	1,448
44121000	Recreational vehicle dealers	0.03	64	0.03	64	0.05	165
44122000	Motorcycle, boat, & other motor vehicles	0.09	129	0.12	152	0.21	299
44130000	Automotive parts, accessories, & tire stores	0.45	284	0.64	414	0.86	656
44210000	Furniture stores	0.08	79	0.11	99	0.18	181
44220000	Home furnishings stores	0.28	184	0.35	222	0.43	419
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	0.12	233	0.15	295	0.20	799
44412000	Paint & wallpaper stores	0.03	22	0.03	22	0.03	22
44413000	Hardware stores	0.58	528	0.65	634	0.73	763
44419000	Specialized building material dealers	0.28	318	0.47	616	0.76	1,072
44420000	Lawn & garden equipment & supplies stores	0.12	258	0.28	482	0.51	732
44510000	Grocery stores	0.90	3,639	1.19	4,686	1.52	864
44520000	Specialty food stores	0.23	369	0.30	421	0.38	492
44530000	Beer, wine, & liquor stores	0.44	808	0.59	1,061	0.69	1,182
44611000	Pharmacies & drug stores	0.48	767	0.51	814	0.55	24
44612000	Cosmetics, beauty supplies, perfume stores	0.00	-	0.02	3	0.03	7
44613000	Optical goods stores	0.03	11	0.03	14	0.04	16
44619000	Other health care (vitamin, medical equip)	0.06	23	0.07	28	0.09	38
44710000	Gasoline stations	0.44	1,578	0.68	2,749	0.91	4,095
44811000	Men's clothing stores	0.02	5	0.02	5	0.02	5
44812000	Women's clothing stores	0.07	55	0.08	59	0.09	68
44813000	Children's & infants' clothing stores	0.00	-	0.00	-	0.01	1
44814000	Family clothing stores	0.05	53	0.06	62	0.07	76
44815000	Clothing accessories stores	0.03	27	0.03	27	0.05	32
44819000	Specialized clothing stores (dress, etc)	0.08	31	0.12	37	0.12	37
44821000	Shoe stores	0.03	8	0.03	11	0.04	14
44831000	Jewelry stores	0.06	32	0.06	32	0.07	34
44832000	Luggage & leather goods stores	0.00	-	0.00	-	0.00	-
45111000	Sporting goods stores	0.12	47	0.28	208	0.39	279
45112000	Hobby, toy, & game stores	0.01	1	0.03	6	0.04	10
45113000	Sewing, needlework, & piece goods stores	0.10	43	0.10	43	0.13	56
45114000	Musical instrument & supplies stores	0.03	105	0.03	105	0.05	114
45121000	Book Stores	0.03	9	0.06	27	0.08	57
45122000	Tape, compact disc, & record stores	0.00	-	0.00	-	0.00	-
45200000	General merchandise stores	0.23	135	0.28	253	0.35	398
45310000	Florists	0.43	85	0.52	107	0.63	135
45321000	Office supplies & stationery stores	0.03	11	0.03	11	0.05	16
45322000	Gift, novelty, & souvenir stores	0.43	196	0.47	220	0.57	259
45330000	Used merchandise stores	0.52	131	0.55	139	0.62	152
45391000	Pet & pet supplies stores	0.02	8	0.03	16	0.03	20
45392000	Art dealers	0.08	63	0.09	68	0.13	103
51213000	Motion picture & video exhibition	0.13	77	0.13	77	0.15	88
53210000	Automotive equipment rental & leasing	0.02	16	0.08	60	0.16	114
53222000	Formal wear & costume rental	0.01	4	0.01	4	0.02	5
53223000	Video tape & disc rental	0.04	15	0.07	24	0.07	5,857
53230000	General rental centers	0.01	5	0.03	14	0.04	21
54192000	Photographic services	0.15	33	0.28	525	0.39	583
71310000	Amusement parks & arcades	0.01	4	0.02	6	0.03	12
71390000	Other amusement (bowling, golf, fitness)	0.55	215	0.86	347	1.34	607
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)	0.48	127	0.59	185	0.67	217
81111000	Automotive mechanical & electrical repair	0.71	251	1.07	438	1.53	617
81112000	Automotive body, paint, interior, & glass	0.34	96	0.52	137	0.88	233
81119000	Other automotive repair & maintenance	0.07	11	0.14	56	0.23	114
81141000	Home/garden equipment & appliance repair	0.08	21	0.11	25	0.18	43
81142000	Reupholstery & furniture repair	0.08	8	0.11	11	0.14	16
81143000	Footwear & leather goods repair	0.02	2	0.02	2	0.02	2
81149000	Personal goods repair (watch, boat, garment)	0.10	40	0.16	54	0.26	121
81211100	Barber shops	0.29	23	0.31	25	0.34	28
81211200	Beauty salons	1.63	190	2.09	231	2.37	256
81211300	Nail salons	0.01	3	0.02	3	0.02	3
81219000	Other personal care services (tattoos, spas, piercing)	0.27	28	0.34	35	0.39	43
81231000	Coin-operated laundries & drycleaners	0.03	3	0.07	7	0.08	8
81232000	Dry cleaning & laundry (except coin-operated)	0.05	5	0.06	6	0.08	9
81291000	Pet care (except veterinary) services	0.09	42	0.14	51	0.17	53
Total		12.40	12,024	16.72	17,396	21.90	18,235



# APPENDIX E: Market Profile

Onamia School District

Prepared By Business Analyst Desktop

1

<b>Population Summary</b>	
2000 Total Population	5,239
2010 Total Population	5,666
2015 Total Population	5,843
2015 Group Quarters	179
2020 Total Population	5,969
2015-2020 Annual Rate	0.43%
<b>Household Summary</b>	
2000 Households	2,072
2000 Average Household Size	2.45
2010 Households	2,243
2010 Average Household Size	2.45
2015 Households	2,312
2015 Average Household Size	2.45
2020 Households	2,362
2020 Average Household Size	2.45
2015-2020 Annual Rate	0.43%
2010 Families	1,473
2010 Average Family Size	2.95
2015 Families	1,508
2015 Average Family Size	2.97
2020 Families	1,533
2020 Average Family Size	2.98
2015-2020 Annual Rate	0.33%
<b>Housing Unit Summary</b>	
2000 Housing Units	3,568
Owner Occupied Housing Units	46.7%
Renter Occupied Housing Units	11.4%
Vacant Housing Units	41.9%
2010 Housing Units	4,144
Owner Occupied Housing Units	40.7%
Renter Occupied Housing Units	13.5%
Vacant Housing Units	45.9%
2015 Housing Units	4,254
Owner Occupied Housing Units	40.7%
Renter Occupied Housing Units	13.6%
Vacant Housing Units	45.7%
2020 Housing Units	4,362
Owner Occupied Housing Units	40.8%
Renter Occupied Housing Units	13.4%
Vacant Housing Units	45.9%
<b>Median Household Income</b>	
2015	\$36,396
2020	\$42,272
<b>Median Home Value</b>	
2015	\$134,148
2020	\$145,166
<b>Per Capita Income</b>	
2015	\$18,976
2020	\$21,556
<b>Median Age</b>	
2010	42.0
2015	42.7
2020	43.6

**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.

April 07, 2016



2015 Households by Income	
Household Income Base	2,312
<\$15,000	18.8%
\$15,000 - \$24,999	16.2%
\$25,000 - \$34,999	13.3%
\$35,000 - \$49,999	13.5%
\$50,000 - \$74,999	18.3%
\$75,000 - \$99,999	9.9%
\$100,000 - \$149,999	6.8%
\$150,000 - \$199,999	1.9%
\$200,000+	1.2%
Average Household Income	\$48,718

2020 Households by Income	
Household Income Base	2,362
<\$15,000	18.2%
\$15,000 - \$24,999	12.8%
\$25,000 - \$34,999	11.3%
\$35,000 - \$49,999	13.5%
\$50,000 - \$74,999	19.3%
\$75,000 - \$99,999	12.1%
\$100,000 - \$149,999	8.3%
\$150,000 - \$199,999	3.0%
\$200,000+	1.5%
Average Household Income	\$55,317

2015 Owner Occupied Housing Units by Value	
Total	1,732
<\$50,000	9.5%
\$50,000 - \$99,999	23.2%
\$100,000 - \$149,999	25.4%
\$150,000 - \$199,999	17.1%
\$200,000 - \$249,999	9.4%
\$250,000 - \$299,999	6.8%
\$300,000 - \$399,999	5.5%
\$400,000 - \$499,999	2.1%
\$500,000 - \$749,999	0.9%
\$750,000 - \$999,999	0.2%
\$1,000,000 +	0.1%
Average Home Value	\$157,776

2020 Owner Occupied Housing Units by Value	
Total	1,778
<\$50,000	5.9%
\$50,000 - \$99,999	19.7%
\$100,000 - \$149,999	27.1%
\$150,000 - \$199,999	21.6%
\$200,000 - \$249,999	11.0%
\$250,000 - \$299,999	6.7%
\$300,000 - \$399,999	5.3%
\$400,000 - \$499,999	1.7%
\$500,000 - \$749,999	0.8%
\$750,000 - \$999,999	0.2%
\$1,000,000 +	0.1%
Average Home Value	\$165,037

**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.



2010 Population by Age	
Total	5,667
0 - 4	7.1%
5 - 9	7.0%
10 - 14	6.7%
15 - 24	12.9%
25 - 34	9.2%
35 - 44	10.7%
45 - 54	15.0%
55 - 64	13.0%
65 - 74	10.9%
75 - 84	5.5%
85 +	2.1%
18 +	74.1%
2015 Population by Age	
Total	5,844
0 - 4	6.7%
5 - 9	6.6%
10 - 14	6.8%
15 - 24	12.7%
25 - 34	9.4%
35 - 44	10.2%
45 - 54	13.9%
55 - 64	14.1%
65 - 74	11.3%
75 - 84	5.9%
85 +	2.3%
18 +	75.3%
2020 Population by Age	
Total	5,970
0 - 4	6.8%
5 - 9	6.2%
10 - 14	6.5%
15 - 24	11.9%
25 - 34	10.2%
35 - 44	9.7%
45 - 54	11.9%
55 - 64	15.0%
65 - 74	12.1%
75 - 84	6.9%
85 +	2.6%
18 +	75.8%
2010 Population by Sex	
Males	2,908
Females	2,758
2015 Population by Sex	
Males	3,004
Females	2,839
2020 Population by Sex	
Males	3,086
Females	2,883

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



2010 Population by Race/Ethnicity	
Total	5,666
White Alone	73.8%
Black Alone	0.7%
American Indian Alone	22.0%
Asian Alone	0.3%
Pacific Islander Alone	0.1%
Some Other Race Alone	0.6%
Two or More Races	2.5%
Hispanic Origin	1.8%
Diversity Index	42.7
2015 Population by Race/Ethnicity	
Total	5,843
White Alone	74.6%
Black Alone	0.8%
American Indian Alone	20.2%
Asian Alone	0.5%
Pacific Islander Alone	0.1%
Some Other Race Alone	0.8%
Two or More Races	2.9%
Hispanic Origin	2.3%
Diversity Index	42.9
2020 Population by Race/Ethnicity	
Total	5,968
White Alone	74.6%
Black Alone	1.0%
American Indian Alone	19.0%
Asian Alone	0.8%
Pacific Islander Alone	0.1%
Some Other Race Alone	1.0%
Two or More Races	3.5%
Hispanic Origin	2.8%
Diversity Index	44.0
2010 Population by Relationship and Household Type	
Total	5,666
In Households	96.9%
In Family Households	81.0%
Householder	25.4%
Spouse	17.2%
Child	30.8%
Other relative	3.3%
Nonrelative	4.3%
In Nonfamily Households	15.8%
In Group Quarters	3.1%
Institutionalized Population	2.9%
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.



<b>2015 Population 25+ by Educational Attainment</b>	
Total	3,925
Less than 9th Grade	4.5%
9th - 12th Grade, No Diploma	10.9%
High School Graduate	33.5%
GED/Alternative Credential	6.8%
Some College, No Degree	25.4%
Associate Degree	7.4%
Bachelor's Degree	8.4%
Graduate/Professional Degree	3.1%
<b>2015 Population 15+ by Marital Status</b>	
Total	4,666
Never Married	30.2%
Married	51.3%
Widowed	6.8%
Divorced	11.8%
<b>2015 Civilian Population 16+ in Labor Force</b>	
Civilian Employed	88.2%
Civilian Unemployed	11.7%
<b>2015 Employed Population 16+ by Industry</b>	
Total	2,259
Agriculture/Mining	1.9%
Construction	6.7%
Manufacturing	11.6%
Wholesale Trade	1.6%
Retail Trade	9.2%
Transportation/Utilities	5.9%
Information	0.8%
Finance/Insurance/Real Estate	4.2%
Services	51.0%
Public Administration	7.1%
<b>2015 Employed Population 16+ by Occupation</b>	
Total	2,258
White Collar	45.1%
Management/Business/Financial	9.1%
Professional	14.5%
Sales	8.2%
Administrative Support	13.2%
Services	27.5%
Blue Collar	27.4%
Farming/Forestry/Fishing	0.5%
Construction/Extraction	7.3%
Installation/Maintenance/Repair	3.4%
Production	8.0%
Transportation/Material Moving	8.3%

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





2010 Households by Type	
Total	2,243
Households with 1 Person	28.6%
Households with 2+ People	71.4%
Family Households	65.7%
Husband-wife Families	44.7%
With Related Children	14.6%
Other Family (No Spouse Present)	21.0%
Other Family with Male Householder	7.3%
With Related Children	5.0%
Other Family with Female Householder	13.6%
With Related Children	10.3%
Nonfamily Households	5.8%
All Households with Children	30.4%
Multigenerational Households	5.6%
Unmarried Partner Households	10.5%
Male-female	9.9%
Same-sex	0.5%
2010 Households by Size	
Total	2,243
1 Person Household	28.6%
2 Person Household	36.3%
3 Person Household	12.9%
4 Person Household	11.0%
5 Person Household	6.5%
6 Person Household	2.5%
7 + Person Household	2.2%
2010 Households by Tenure and Mortgage Status	
Total	2,243
Owner Occupied	75.1%
Owned with a Mortgage/Loan	44.7%
Owned Free and Clear	30.4%
Renter Occupied	24.9%

**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.



**Top 3 Tapestry Segments**

1. Small Town Simplicity
2. Rural Resort Dwellers (6E)
3. Salt of the Earth (6B)

**2015 Consumer Spending**

Apparel & Services: Total \$	\$2,094,563
Average Spent	\$905.95
Spending Potential Index	40
Computers & Accessories: Total \$	\$376,395
Average Spent	\$162.80
Spending Potential Index	64
Education: Total \$	\$1,740,160
Average Spent	\$752.66
Spending Potential Index	51
Entertainment/Recreation: Total \$	\$5,435,917
Average Spent	\$2,351.18
Spending Potential Index	73
Food at Home: Total \$	\$8,770,726
Average Spent	\$3,793.57
Spending Potential Index	75
Food Away from Home: Total \$	\$4,844,006
Average Spent	\$2,095.16
Spending Potential Index	65
Health Care: Total \$	\$8,441,878
Average Spent	\$3,651.33
Spending Potential Index	79
HH Furnishings & Equipment: Total \$	\$2,449,926
Average Spent	\$1,059.66
Spending Potential Index	59
Investments: Total \$	\$5,864,515
Average Spent	\$2,536.55
Spending Potential Index	94
Retail Goods: Total \$	\$41,575,367
Average Spent	\$17,982.43
Spending Potential Index	72
Shelter: Total \$	\$22,012,420
Average Spent	\$9,520.94
Spending Potential Index	59
TV/Video/Audio: Total \$	\$2,143,413
Average Spent	\$927.08
Spending Potential Index	73
Travel: Total \$	\$2,705,930
Average Spent	\$1,170.38
Spending Potential Index	61
Vehicle Maintenance & Repairs: Total \$	\$1,743,787
Average Spent	\$754.23
Spending Potential Index	69

**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.



# Net Worth Profile

Onamia School District

Prepared By Business Analyst Desktop

Summary	Census 2010	2015	2020	2015-2020 Change	2015-2020 Annual Rate
Population	5,666	5,843	5,969	126	0.43%
Median Age	42.0	42.7	43.6	0.9	0.42%
Households	2,243	2,312	2,362	50	0.43%
Average Household Size	2.45	2.45	2.45	0.00	0.00%

2015 Households by Net	Number	Percent
Total	2,312	100.0%
<\$15,000	783	33.9%
\$15,000-\$34,999	174	7.5%
\$35,000-\$49,999	83	3.6%
\$50,000-\$74,999	141	6.1%
\$75,000-\$99,999	117	5.1%
\$100,000-\$149,999	222	9.6%
\$150,000-\$249,999	268	11.6%
\$250,000-\$500,000	291	12.6%
\$500,000+	234	10.1%

Median Net Worth	\$69,653
Average Net Worth	\$366,265

2015 Net Worth by Age of Householder	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	75	224	305	463	517	414	315
<\$15,000	40	112	152	176	157	81	65
\$15,000-\$34,999	14	30	27	36	35	19	13
\$35,000-\$49,999	7	10	15	13	17	16	5
\$50,000-\$99,999	6	31	47	49	55	44	26
\$100,000-\$149,999	2	16	29	39	51	55	30
\$150,000-\$249,999	3	8	22	55	59	59	62
\$250,000+	3	16	13	94	144	141	115
Median Net Worth	\$14,063	\$14,933	\$15,216	\$53,988	\$93,339	\$141,061	\$171,598
Average Net Worth	\$94,129	\$113,474	\$98,614	\$376,177	\$574,001	\$670,067	\$597,934

**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.

April 07, 2016



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.



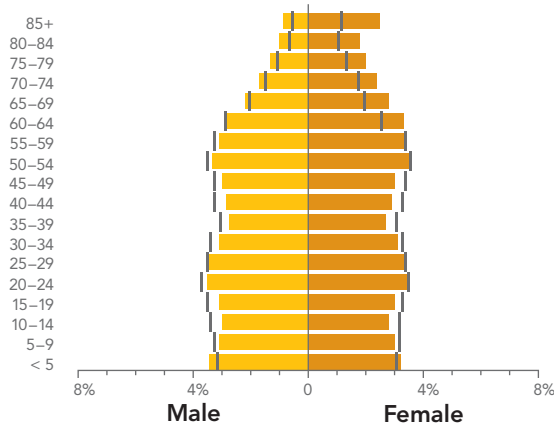
# Small Town Simplicity



## AGE BY SEX (Esri data)

Median Age: **40.0** US: 37.6

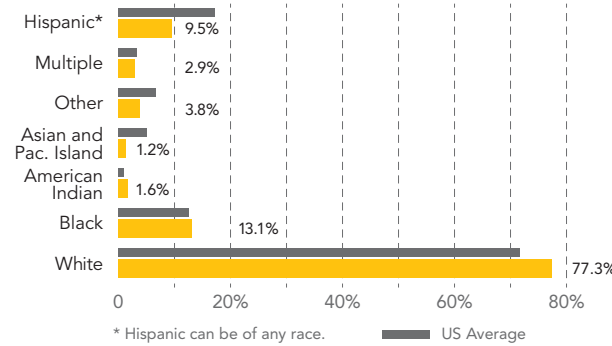
I Indicates US



## 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).

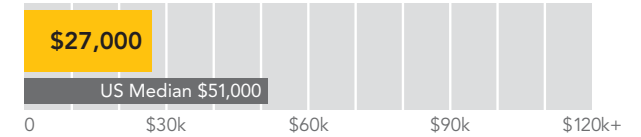
Diversity Index: **49.1** US: 62.1



## 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

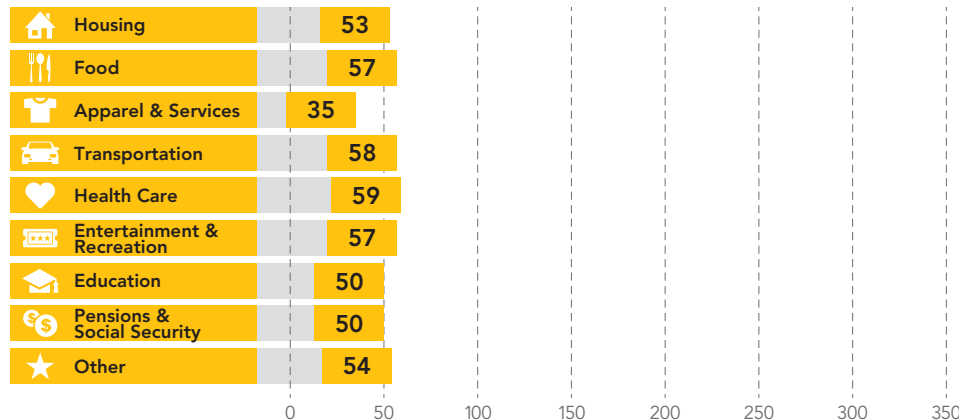


### Median Net Worth



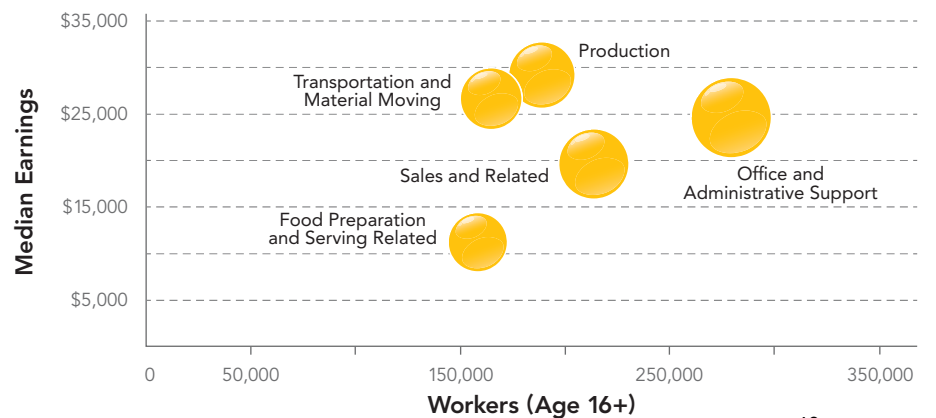
## AVERAGE HOUSEHOLD BUDGET INDEX

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

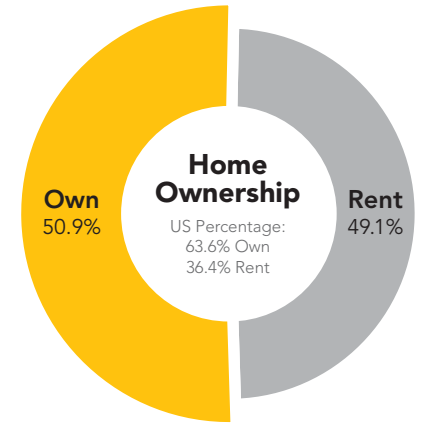
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family

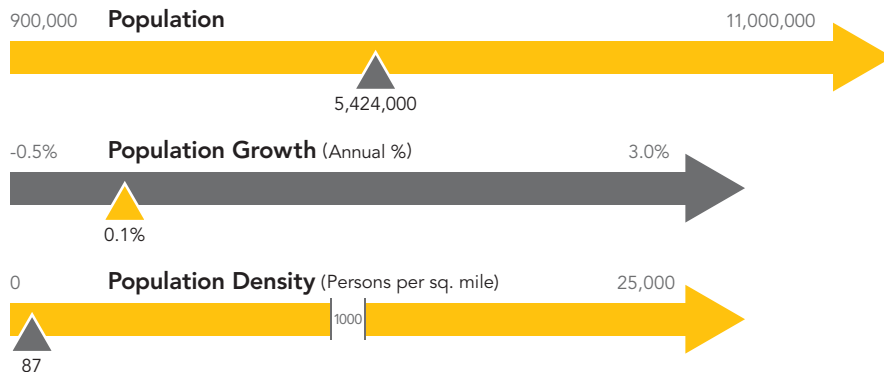
**Median Value:**  
\$88,000

US Median: \$177,000



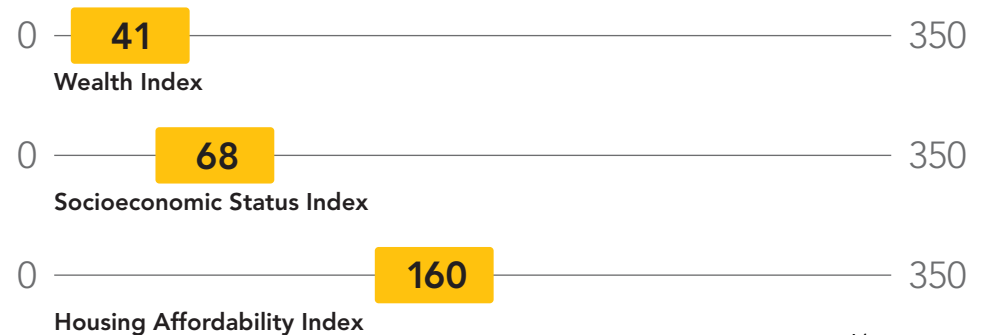
## POPULATION CHARACTERISTICS

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: Cozy Country Living Rural Resort Dwellers

**Households:** 1,215,000

**Average Household Size:** 2.21

**Median Age:** 52.4

**Median Household Income:** \$46,000

## WHO ARE WE?

Although the Great Recession forced many owners of second homes to sell, *Rural Resort Dwellers* residents remain an active market, just a bit smaller. These communities are centered in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities. Retirement looms for many of these blue collar, older householders, but workers are postponing retirement or returning to work to maintain their current lifestyles. Workers are traveling further to maintain employment. They are passionate about their hobbies, like freshwater fishing and hunting, but otherwise have very simple tastes.

## OUR NEIGHBORHOOD

- Housing is owner-occupied, single-family homes, with some mobile homes. A strong market for second homes, these rural areas provide affordable homes valued at 8% less than the US median home value. Over half of the housing units are vacant due to a high seasonal vacancy rate.
- In this older market, 42% of households consist of married couples with no children at home, while another 28% are single person. Married couples with children at home have older school-age children.
- Set in scenic rural locations with proximity to outdoor activities, two vehicles are essential to get around.

## SOCIOECONOMIC TRAITS

- *Rural Resort Dwellers* residents are close to retirement. They've accumulated wealth and begun to shift their portfolios to low-risk assets. These active residents continue to work in skilled occupations.
- Simple tastes and modesty characterize these blue collar residents. They shop for timeless, comfortable clothing, but only when something must be replaced. They pay little attention to advertising and usually stick to the brands they know.
- They spend time with their spouses and also maintain a social calendar.



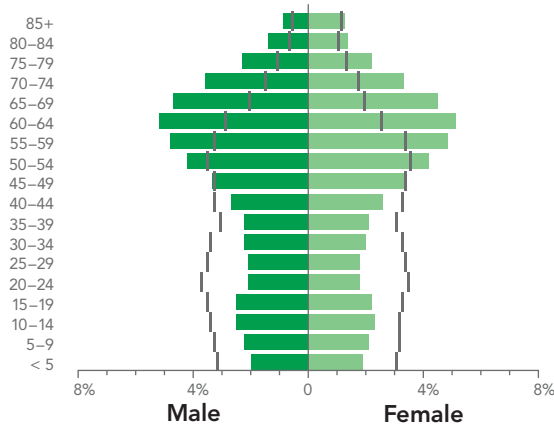
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.



## AGE BY SEX (Esri data)

Median Age: **52.4** US: 37.6

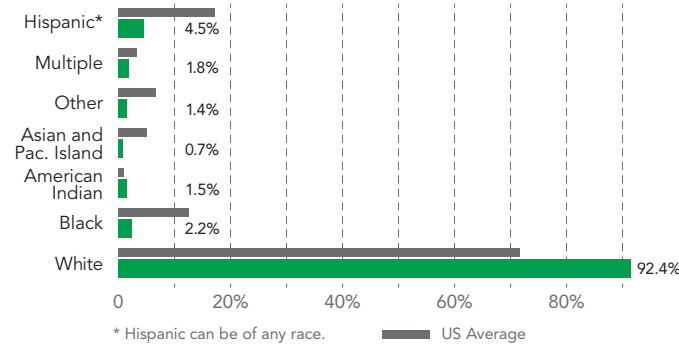
I Indicates US



## 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).

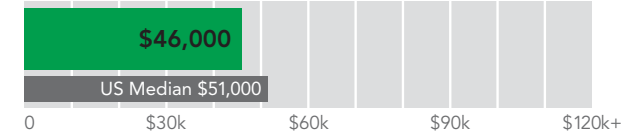
Diversity Index: **21.9** US: 62.1



## 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

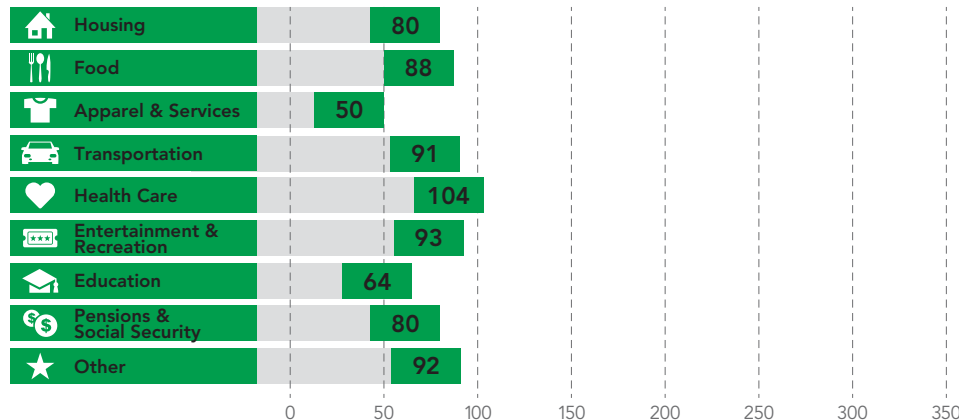


### Median Net Worth



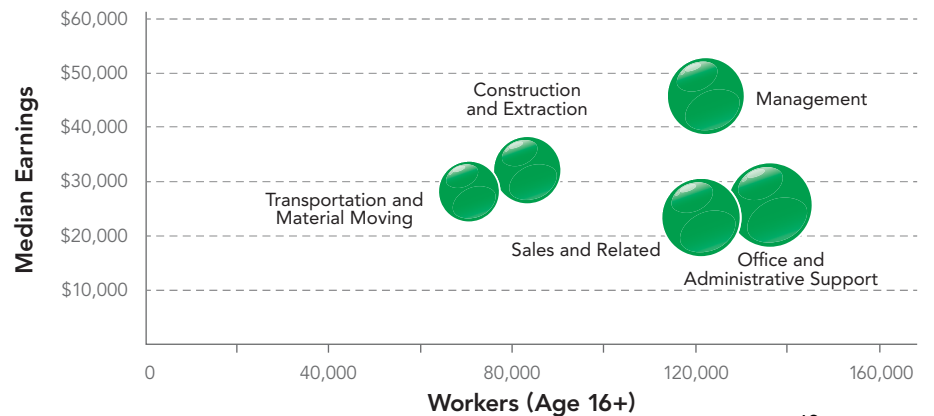
## AVERAGE HOUSEHOLD BUDGET INDEX

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 drive older domestic vehicles and prefer to spend their disposable income on gear to support their hobbies, which include freshwater fishing, hunting with a rifle or shotgun, and motorcycling.
- At home, *Rural Resort Dwellers* residents spend any free time working on their vehicles and maintaining their gear. They make frequent trips to their local hardware store for parts and tools. These hands-on consumers are also passionate about vegetable gardening.
- Due to their remote locations, these neighborhoods have satellite dishes. A few residents still rely on dial-up modems to stay connected. They don't access the Internet often but will make online purchases for items difficult to find in nearby stores.
- Their taste in TV shows reflects their hobbies—Animal Planet, Discovery Channel, and the DIY Network.

## HOUSING

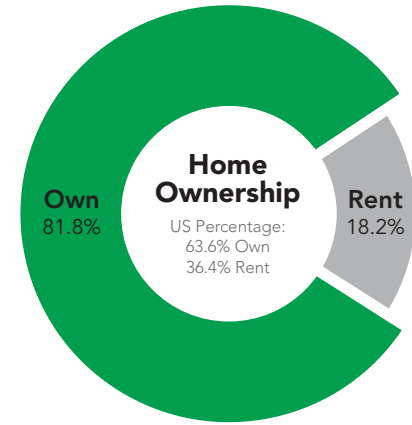
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family

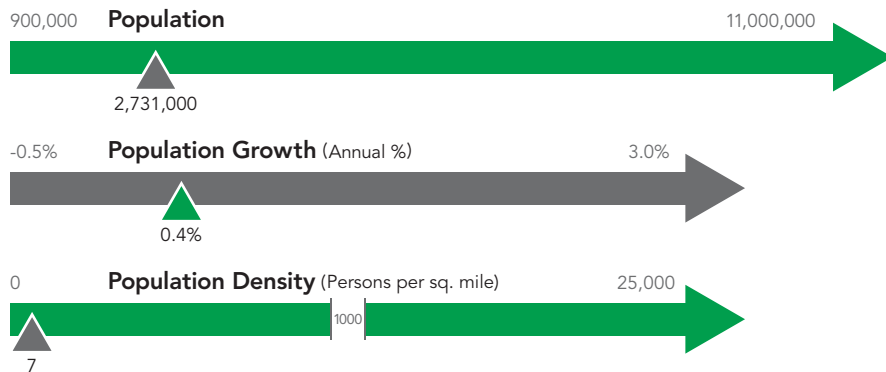
**Median Value:**  
\$163,000

US Median: \$177,000



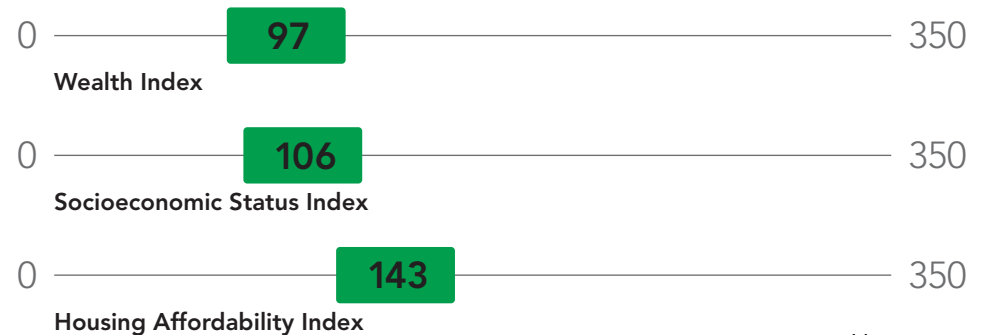
## POPULATION CHARACTERISTICS

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: Cozy Country Living

# The Great Outdoors



**Households:** 1,850,000

**Average Household Size:** 2.43

**Median Age:** 46.3

**Median Household Income:** \$53,000

### WHO ARE WE?

These neighborhoods are found in pastoral settings throughout the United States. Consumers are educated empty nesters living an active but modest lifestyle. Their focus is land. They are more likely to invest in real estate or a vacation home than stocks. They are active gardeners and partial to homegrown and home-cooked meals. Although retirement beckons, most of these residents still work, with incomes slightly above the US level.

### OUR NEIGHBORHOOD

- Over 55% of households are married-couple families; 36% are couples with no children living at home.
- Average household size is slightly smaller at 2.43.
- Typical of areas with rustic appeal, the housing inventory features single-family homes (76%) and mobile homes (16%); a significant inventory of seasonal housing is available (Index 398).
- Residents live in small towns and rural communities throughout the West, South, and Northeast regions of the country.
- More than half of all homes were constructed between 1970 and 2000.
- Most households have one or two vehicles; average travel time to work is slightly higher (28 minutes) despite a disproportionate number that work from home (Index 155).

### SOCIOECONOMIC TRAITS

- Nearly 60% have attended college or hold a degree.
- Unemployment is lower at 8% (Index 88), but so is labor force participation at 60%.
- Typical of neighborhoods with older residents, income from retirement and Social Security is common, but residents also derive income from self-employment and investments.
- Residents are very do-it-yourself oriented and cost conscious.
- Many service their own autos, work on home improvement and remodeling projects, and maintain their own yards.
- They prefer domestic travel to trips abroad.



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



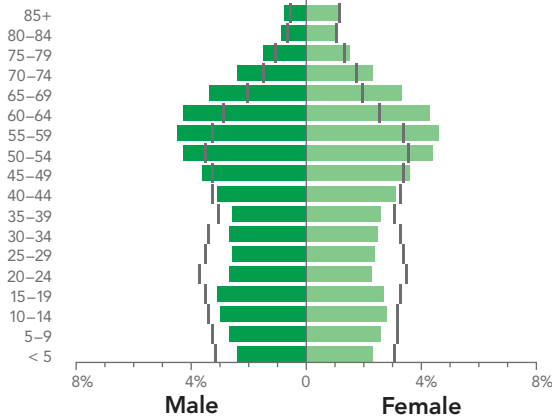
# The Great Outdoors



## AGE BY SEX (Esri data)

Median Age: **46.3** US: 37.6

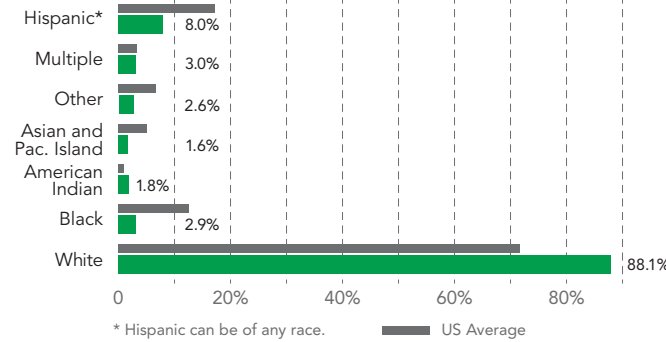
I Indicates US



## 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).

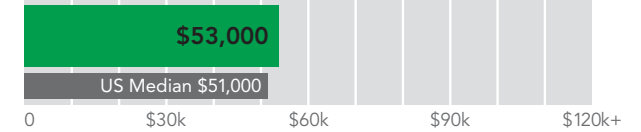
Diversity Index: **33.7** US: 62.1



## 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

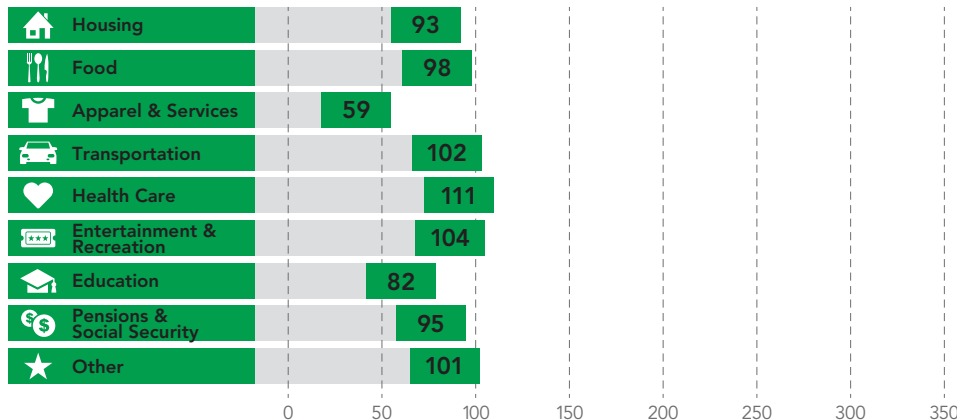


### Median Net Worth



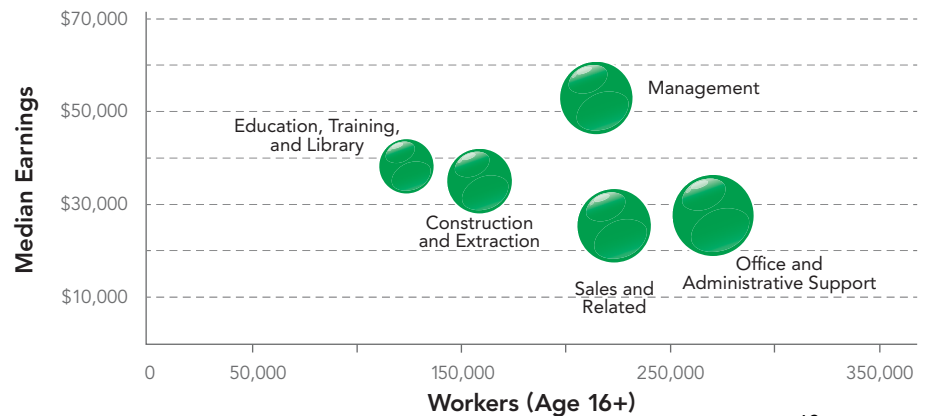
## AVERAGE HOUSEHOLD BUDGET INDEX

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)

- Satellite dishes and riding lawn mowers are familiar sights in these rural settings, along with multiple vehicles; four-wheel drive trucks are popular, too.
- Residents are members of AARP and veterans' clubs and support various civic causes.
- Technology is not central in their lives: light use of Internet connectivity for shopping and entertainment.
- Most households have pets—dogs or cats.
- Television channels such as CMT, History, and Fox News are popular.
- They enjoy outdoor activities such as hiking, hunting, fishing, and boating.

## HOUSING

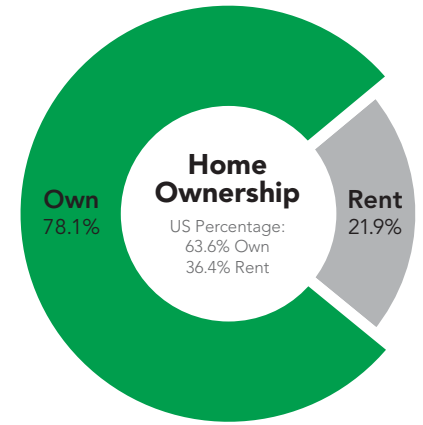
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family

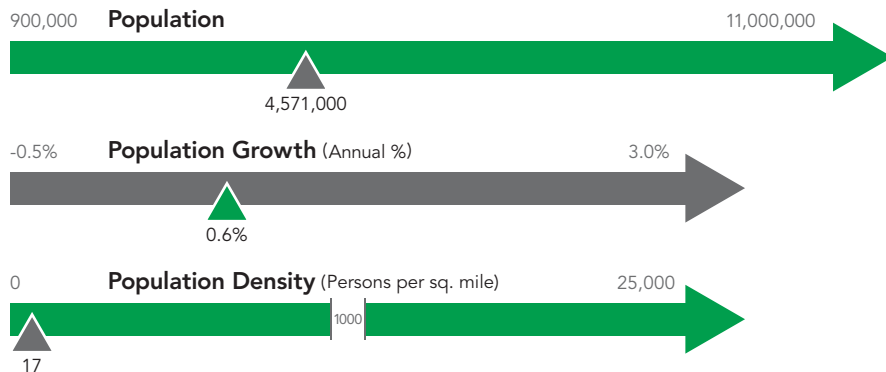
**Median Value:**  
\$189,000

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.

