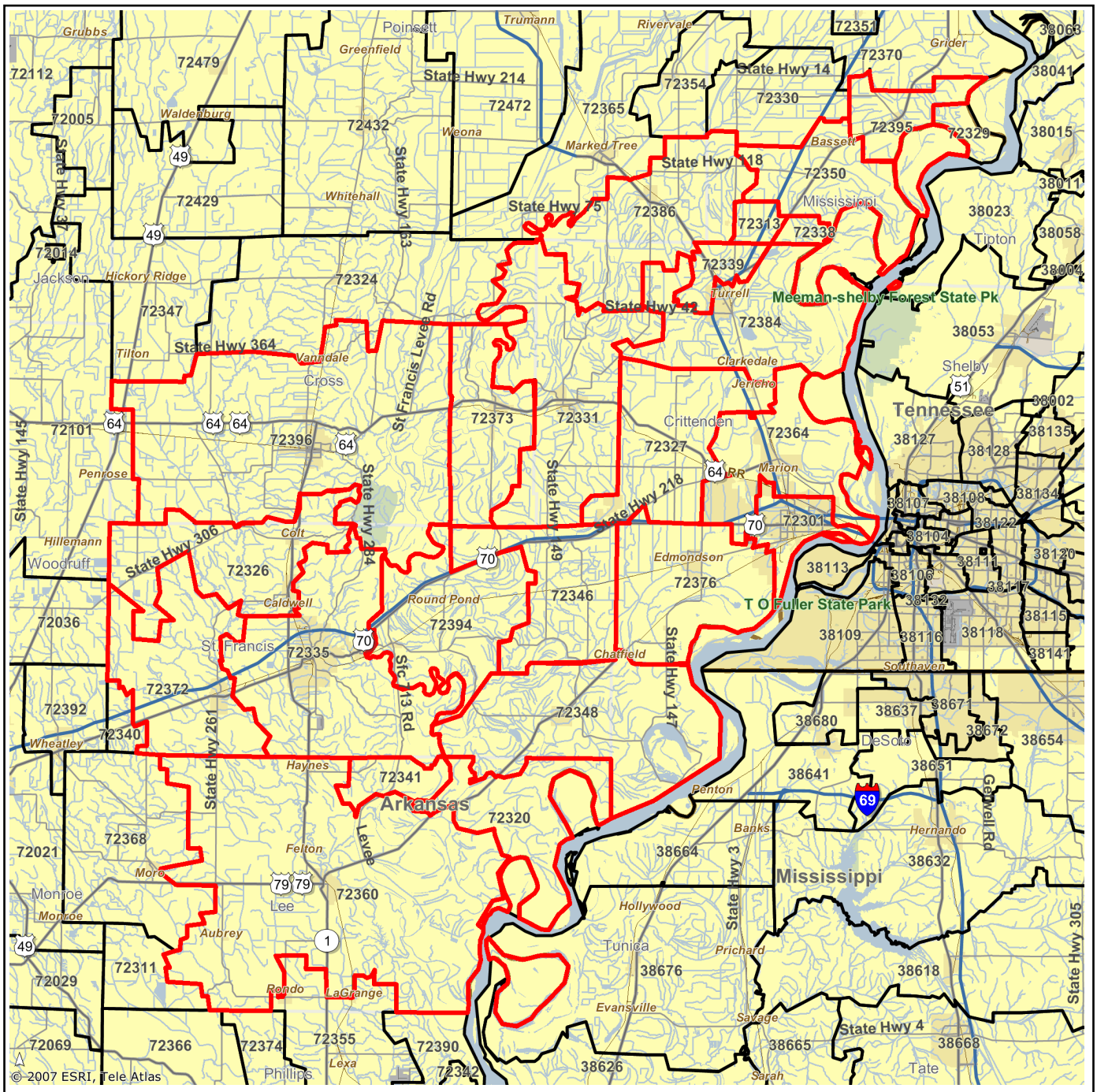


# Standard Map

Prepared by  
February 13, 2009



ZIPs: 72301 (West Memphis, AR), 72376 (Proctor, AR), et. al.





# Household Budget Expenditures

Prepared by

ZIPs: 72301 (West Memphis, AR), 72376 (Proctor, AR), et. al.

Demographic Summary	2008	2013
Population	113,453	114,268
Households	41,000	41,736
Families	28,633	28,762
Median Age	34.6	35.4
Median Household Income	\$36,423	\$42,610

	Spending Potential Index	Average Amount Spent	Total	Percent
Total Expenditures	66	\$46,530.98	\$1,907,770,141	100.0%
Food	69	\$5,697.94	\$233,615,740	12.2%
Food at Home	69	\$3,387.03	\$138,868,317	7.3%
Food Away from Home	67	\$2,310.91	\$94,747,423	5.0%
Alcoholic Beverages	63	\$375.36	\$15,389,571	0.8%
Housing	64	\$12,845.79	\$526,677,386	27.6%
Shelter	61	\$9,512.65	\$390,018,616	20.4%
Utilities, Fuel and Public Services	73	\$3,333.14	\$136,658,770	7.2%
Household Operations	65	\$944.28	\$38,715,569	2.0%
Housekeeping Supplies	71	\$541.96	\$22,220,531	1.2%
Household Furnishings and Equipment	60	\$1,384.28	\$56,755,435	3.0%
Apparel and Services	56	\$1,499.33	\$61,472,434	3.2%
Transportation	70	\$7,500.36	\$307,514,938	16.1%
Travel	60	\$1,139.39	\$46,715,141	2.4%
Health Care	73	\$3,004.06	\$123,166,293	6.5%
Entertainment and Recreation	68	\$2,530.00	\$103,729,881	5.4%
Personal Care Products & Services	66	\$515.48	\$21,134,512	1.1%
Education	60	\$819.68	\$33,607,052	1.8%
Smoking Products	82	\$372.82	\$15,285,681	0.8%
Miscellaneous <sup>1</sup>	69	\$911.55	\$37,373,746	2.0%
Support Payments/Cash Contributions/Gifts in Kind	68	\$1,565.33	\$64,178,554	3.4%
Life/Other Insurance	71	\$409.83	\$16,803,017	0.9%
Pensions and Social Security	65	\$4,473.53	\$183,414,653	9.6%

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

<sup>1</sup> **Miscellaneous** includes lotteries, pari-mutuel losses, legal fees, funeral expenses, safe deposit box rentals, checking account/banking service charges, cemetery lots/vaults/maintenance fees, accounting fees, miscellaneous personal services/advertising/fines, finance charges excluding mortgage & vehicle, occupational expenses, expenses for other properties, credit card membership fees, and shopping club membership fees.

**Source:** Consumer Spending data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013.



ZIPs: 72301 (West Memphis, AR), 72376 (Proctor, AR), et. al.

Demographic Summary	2008	2013
Population	113,453	114,268
Households	41,000	41,736
Families	28,633	28,762
Median Age	34.6	35.4
Median Household Income	\$36,423	\$42,610

	Spending Potential Index	Average	Total
<b>Assets</b>			
<b>Market Value</b>			
Checking Accounts	65	\$3,037.17	\$124,524,050
Savings Accounts	62	\$6,912.45	\$283,410,460
U.S. Savings Bonds	59	\$431.20	\$17,679,060
Stocks, Bonds & Mutual Funds	55	\$17,103.62	\$701,248,544
<b>Annual Changes</b>			
Checking Accounts	54	\$85.68	\$3,512,889
Savings Accounts	64	\$217.59	\$8,921,000
U.S. Savings Bonds	34	\$42.23	\$1,731,569
<b>Earnings</b>			
Dividends, Royalties, Estates, Trusts	61	\$561.84	\$23,035,469
Interest from Savings Accounts or Bonds	63	\$483.87	\$19,838,841
Retirement Plan Contributions	60	\$897.25	\$36,787,052
<b>Liabilities</b>			
Original Mortgage Amount	52	\$14,325.01	\$587,325,343
Vehicle Loan Amount <sup>1</sup>	72	\$2,382.15	\$97,667,962
<b>Amount Paid: Interest</b>			
Home Mortgage	59	\$2,555.86	\$104,790,400
Lump Sum Home Equity Loan	62	\$65.07	\$2,667,683
New Car/Truck/Van Loan	71	\$174.36	\$7,148,828
Used Car/Truck/Van Loan	79	\$143.99	\$5,903,448
<b>Amount Paid: Principal</b>			
Home Mortgage	61	\$1,253.38	\$51,388,519
Lump Sum Home Equity Loan	63	\$93.49	\$3,832,928
New Car/Truck/Van Loan	71	\$929.75	\$38,119,622
Used Car/Truck/Van Loan	80	\$691.70	\$28,359,809
Checking Account and Banking Service Charges	70	\$20.18	\$827,421
Finance Charges, excluding Mortgage/Vehicle	69	\$179.24	\$7,348,685

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the asset value or amount spent for a product or service relative to a national average of 100. Annual change may be negative.

<sup>1</sup> **Vehicle Loan Amount** is the amount of a loan for a car, truck, van, boat, camper, motorcycle, motor scooter, or moped, excluding interest.

**Source:** Consumer Spending data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013.



ZIPs: 72301 (West Memphis, AR), 72376 (Proctor, AR), et. al.

**2008 Housing Summary**

Housing Units	46,490
2008-2013 Percent Change	3.03%
Percent Occupied	88.2%
Percent Owner HHs	64.4%
Median Home Value	\$78,243

**2008 Demographic Summary**

Population	113,453
Households	41,000
Families	28,633
Median Age	34.6
Median Household Income	\$36,423

	Spending Potential Index	Average Amount Spent	Total
<b>Owned Dwellings</b>	60	\$7,030.80	\$288,262,862
Mortgage Interest	59	\$2,555.86	\$104,790,400
Mortgage Principal	61	\$1,253.38	\$51,388,519
Property Taxes	61	\$1,324.87	\$54,319,720
Homeowners Insurance	72	\$345.54	\$14,167,282
Ground Rent	69	\$42.91	\$1,759,185
Maintenance and Remodeling Services	57	\$1,182.26	\$48,472,459
Maintenance and Remodeling Materials	70	\$291.33	\$11,944,402
Property Management and Security	51	\$34.66	\$1,420,895
<b>Rented Dwellings</b>	66	\$2,237.32	\$91,730,087
Rent	66	\$2,150.10	\$88,153,959
Rent Received as Pay	79	\$44.14	\$1,809,803
Tenant Insurance	78	\$9.27	\$380,062
Maintenance and Repair Services	75	\$24.02	\$984,833
Maintenance and Repair Materials	87	\$9.79	\$401,430
<b>Owned Vacation Homes</b>	55	\$193.84	\$7,947,531
Mortgage Payment	55	\$66.13	\$2,711,404
Property Taxes	60	\$52.47	\$2,151,154
Homeowners Insurance	61	\$5.44	\$223,220
Maintenance and Remodeling	49	\$60.46	\$2,478,829
Property Management and Security	66	\$9.34	\$382,924
Housing While Attending School	58	\$50.69	\$2,078,136
<b>Household Operations</b>	65	\$944.28	\$38,715,569
Child Care	63	\$261.01	\$10,701,209
Care for Elderly and Handicapped	74	\$38.21	\$1,566,484
Appliance Rental and Repair	67	\$16.10	\$660,098
Computer Information Services	67	\$145.41	\$5,961,932
Home Security System Services	64	\$15.28	\$626,680
Non-apparel Household Laundry/Dry Cleaning	57	\$16.36	\$670,646
Housekeeping Services	57	\$76.43	\$3,133,633
Lawn & Garden	69	\$292.99	\$12,012,519
Moving/Storage/Freight Express	62	\$32.30	\$1,324,125
PC Repair (Personal Use)	65	\$4.39	\$179,873
Reupholstering/Furniture Repair	55	\$6.44	\$264,015
Termite/Pest Control	65	\$15.30	\$627,398
Water Softening Services	87	\$4.71	\$193,093
Internet Services Away from Home	55	\$2.98	\$122,042
Other Home Services <sup>1</sup>	54	\$16.39	\$671,822

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

**Source:** Consumer Spending data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013.



ZIPs: 72301 (West Memphis, AR), 72376 (Proctor, AR), et. al.

	Spending Potential Index	Average Amount Spent	Total
<b>Utilities, Fuels, Public Services</b>	73	\$3,333.14	\$136,658,770
Bottled Gas	108	\$78.26	\$3,208,633
Electricity	78	\$1,282.94	\$52,600,385
Fuel Oil	58	\$62.72	\$2,571,632
Natural Gas	65	\$435.30	\$17,847,444
Telephone Services	72	\$1,093.65	\$44,839,807
Water and Other Public Services	69	\$354.75	\$14,544,608
Coal/Wood/Other Fuel	98	\$25.52	\$1,046,261
<b>Housekeeping Supplies</b>	71	\$541.96	\$22,220,531
Laundry and Cleaning Supplies	74	\$156.65	\$6,422,810
Postage and Stationery	68	\$158.75	\$6,508,551
Other HH Products <sup>2</sup>	70	\$226.57	\$9,289,170
<b>Household Textiles</b>	65	\$90.89	\$3,726,336
Bathroom Linens	66	\$12.05	\$493,998
Bedroom Linens	66	\$43.91	\$1,800,230
Kitchen and Dining Room Linens	65	\$2.33	\$95,667
Curtains and Draperies	61	\$17.15	\$703,103
Slipcovers, Decorative Pillows	65	\$3.68	\$150,969
Materials for Slipcovers/Curtains	66	\$10.49	\$429,952
Other Linens	67	\$1.28	\$52,417
<b>Furniture</b>	62	\$405.95	\$16,644,083
Mattresses and Box Springs	62	\$51.37	\$2,106,271
Other Bedroom Furniture	67	\$87.97	\$3,606,706
Sofas	59	\$88.71	\$3,637,073
Living Room Tables and Chairs	63	\$59.70	\$2,447,856
Kitchen, Dining Room Furniture	57	\$38.55	\$1,580,726
Infant Furniture	59	\$7.39	\$302,945
Outdoor Furniture	59	\$15.06	\$617,509
Wall Units, Cabinets and Other Furniture <sup>3</sup>	60	\$57.20	\$2,344,997
<b>Major Appliances</b>	67	\$203.07	\$8,325,713
Dishwashers and Disposals	68	\$16.53	\$677,780
Refrigerators and Freezers	65	\$54.20	\$2,222,206
Clothes Washers	71	\$33.16	\$1,359,702
Clothes Dryers	70	\$23.40	\$959,552
Cooking Stoves and Ovens	63	\$34.69	\$1,422,451
Microwave Ovens	59	\$8.43	\$345,634
Window Air Conditioners	73	\$5.43	\$222,787
Electric Floor Cleaning Equipment	71	\$16.42	\$673,308
Sewing Machines and Miscellaneous Appliances	76	\$10.79	\$442,293

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

**Source:** Consumer Spending data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013.



ZIPs: 72301 (West Memphis, AR), 72376 (Proctor, AR), et. al.

	Spending Potential Index	Average Amount Spent	Total
<b>Household Items</b>			
Floor Coverings	61	\$59.35	\$2,433,444
Housewares	61	\$58.15	\$2,384,075
Small Appliances	68	\$23.81	\$976,308
Window Coverings	50	\$21.14	\$866,582
Lamps and Other Lighting Fixtures	62	\$16.73	\$685,725
Infant Equipment	47	\$7.72	\$316,531
Rental of Furniture	105	\$4.09	\$167,571
Laundry and Cleaning Equipment	70	\$16.74	\$686,527
Closet and Storage Items	39	\$9.34	\$382,934
Luggage	60	\$6.02	\$246,678
Clocks and Other Household Decoratives	44	\$118.37	\$4,853,326
Telephones and Accessories	59	\$25.34	\$1,038,767
Telephone Answering Devices	67	\$0.89	\$36,492
Outdoor Equipment	41	\$19.94	\$817,457
Power Tools	55	\$35.59	\$1,459,191
Hand Tools	76	\$6.92	\$283,557
Office Furniture/Equipment for Home Use	63	\$12.13	\$497,293
Computers and Hardware for Home Use	63	\$133.05	\$5,454,990
Software and Accessories for Home Use	60	\$17.36	\$711,779
Other Household Items <sup>4</sup>	70	\$91.71	\$3,760,076

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100.

<sup>1</sup> **Other Home Services** includes miscellaneous home services and small repair jobs not already specified.

<sup>2</sup> **Other HH Products** includes paper towels, napkins, toilet tissue, facial tissue, and miscellaneous household products, such as paper, plastic and foil products.

<sup>3</sup> **Wall Units, Cabinets and Other Furniture** includes modular wall units, shelves or cabinets, and other living room, family or recreation room furniture including desks.

<sup>4</sup> **Other Household Items** includes the purchase/rental of smoke alarms and detectors for owned and rented homes, other household appliances for owned and rented homes, curtain and drapery hardware, rope, portable ladders, sheds, non-permanent shelves and shelving, Personal Digital Assistants, and miscellaneous household equipment and parts.

**Source:** Consumer Spending data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013.



ZIPs: 72301 (West Memphis, AR), 72376 (Proctor, AR), et. al.

Demographic Summary	2008	2013
Population	113,453	114,268
Households	41,000	41,736
Families	28,633	28,762
Median Household Income	\$36,423	\$42,610
Males per 100 Females	100.3	100.7

Population by Age	2008	2013
Population <5 Years	7.8%	7.7%
Population 5 - 17 Years	18.9%	18.6%
Population 65+ Years	11.5%	12.1%
Median Age	34.6	35.4

	Spending Potential Index	Average Amount Spent	Total
<b>Health Care</b>	73	\$3,004.06	\$123,166,293
<b>Medical Care</b>	74	\$1,531.99	\$62,811,473
Physician Services	72	\$166.34	\$6,819,800
Dental Services	66	\$245.09	\$10,048,713
Eyecare Services	71	\$41.09	\$1,684,524
Lab Tests, X-Rays	76	\$39.90	\$1,636,089
Hospital Room and Hospital Service	83	\$231.92	\$9,508,527
Convalescent and Nursing Home Care	70	\$37.86	\$1,552,398
Other Medical Services <sup>1</sup>	70	\$70.91	\$2,907,434
Nonprescription Drugs	76	\$86.35	\$3,540,403
Prescription Drugs	78	\$443.50	\$18,183,343
Nonprescription Vitamins	71	\$49.95	\$2,047,929
Eyeglasses and Contact Lenses	70	\$53.98	\$2,213,329
Hearing Aids	79	\$17.93	\$734,951
Medical Equipment for General Use	74	\$6.81	\$279,080
Other Medical Supplies <sup>2</sup>	69	\$40.36	\$1,654,953
<b>Health Insurance</b>	73	\$1,472.07	\$60,354,820
Blue Cross/Blue Shield	74	\$441.41	\$18,097,949
Commercial Health Insurance	75	\$298.92	\$12,255,837
Health Maintenance Organization	61	\$248.11	\$10,172,627
Medicare Payments	79	\$300.62	\$12,325,259
Long Term Care Insurance	63	\$30.95	\$1,269,030
Other Health Insurance <sup>3</sup>	78	\$152.05	\$6,234,118

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

<sup>1</sup> **Other Medical Services** includes Services by Medical Professionals other than Physicians, Nursing Services, Therapeutic Treatments, Blood Donation, Ambulance, Emergency Room, and Outpatient Hospital Services.

<sup>2</sup> **Other Medical Supplies** includes Topicals, Dressings, Supportive and Convalescent Medical Equipment, Rental of Medical Equipment for General Use, and Rental of Supportive and Convalescent Medical Equipment.

<sup>3</sup> **Other Health Insurance** includes Medicare Supplements and Other Health Insurance excluding Blue Cross/Blue Shield.

**Source:** Consumer Spending data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013.



ZIPs: 72301 (West Memphis, AR), 72376 (Proctor, AR), et. al.

**Demographic Summary**

	2008	2013
Population	113,453	114,268
Households	41,000	41,736
Families	28,633	28,762
Median Age	34.6	35.4
Median Household Income	\$36,423	\$42,610

	Spending Potential Index	Average Amount Spent	Total
<b>Entertainment/Recreation Fees and Admissions</b>	59	\$364.20	\$14,932,079
Admission to Movies, Theater, Opera, Ballet	59	\$87.39	\$3,583,174
Admission to Sporting Events, excl. Trips	59	\$36.25	\$1,486,221
Fees for Participant Sports, excl. Trips	58	\$66.50	\$2,726,402
Fees for Recreational Lessons	56	\$71.78	\$2,942,873
Membership Fees for Social/Recreation/Civic Clubs	61	\$101.91	\$4,178,474
Dating Services	61	\$0.36	\$14,935
Rental of Video Cassettes and DVDs	68	\$34.72	\$1,423,565
<b>Toys &amp; Games</b>	70	\$104.76	\$4,295,304
Toys and Playground Equipment	70	\$101.57	\$4,164,525
Play Arcade Pinball/Video Games	66	\$1.81	\$74,316
Online Entertainment and Games	64	\$1.38	\$56,463
<b>Recreational Vehicles and Fees</b>	79	\$344.72	\$14,133,476
Docking and Landing Fees for Boats and Planes	66	\$5.58	\$228,579
Camp Fees	57	\$23.54	\$965,265
Purchase of RVs or Boats	82	\$311.62	\$12,776,337
Rental of RVs or Boats	52	\$3.98	\$163,295
<b>Sports, Recreation and Exercise Equipment</b>	62	\$133.00	\$5,453,065
Exercise Equipment and Gear, Game Tables	65	\$67.56	\$2,769,802
Bicycles	61	\$11.58	\$474,783
Camping Equipment	44	\$7.33	\$300,458
Hunting and Fishing Equipment	61	\$27.14	\$1,112,767
Winter Sports Equipment	54	\$2.96	\$121,353
Water Sports Equipment	62	\$4.45	\$182,433
Other Sports Equipment	64	\$9.71	\$398,211
Rental/Repair of Sports/Recreation/Exercise Equipment	64	\$2.27	\$93,258
<b>Photographic Equipment and Supplies</b>	67	\$84.86	\$3,479,172
Film	73	\$12.29	\$503,747
Film Processing	68	\$20.61	\$844,850
Photographic Equipment	65	\$31.04	\$1,272,638
Photographer Fees/Other Supplies & Equip Rental/Repair	64	\$20.93	\$857,937
<b>Reading</b>	65	\$186.76	\$7,657,121
Magazine/Newspaper Subscriptions	64	\$99.93	\$4,096,925
Magazine/Newspaper Single Copies	72	\$34.25	\$1,404,285
Books	62	\$52.58	\$2,155,911

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

**Source:** Consumer Spending data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013.



# Retail Goods and Services Expenditures

Prepared by

ZIPs: 72301 (West Memphis, AR), 72376 (Proctor, AR), et. al.

Top Tapestry Segments:		Demographic Summary		2008	2013
Rural Bypasses	17.1%	Population		113,453	114,268
Modest Income Homes	10.8%	Households		41,000	41,736
Southern Satellites	10.1%	Families		28,633	28,762
Metro City Edge	8.1%	Median Age		34.6	35.4
City Commons	6.9%	Median Household Income		\$36,423	\$42,610

	Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>	56	\$1,499.33	\$61,472,434
Men's	55	\$274.42	\$11,251,410
Women's	53	\$497.51	\$20,397,969
Children's	66	\$271.71	\$11,140,100
Footwear	47	\$227.69	\$9,335,281
Watches & Jewelry	63	\$139.95	\$5,738,083
Apparel Products and Services <sup>1</sup>	70	\$88.04	\$3,609,591
<b>Computer</b>			
Computers and Hardware for Home Use	63	\$133.05	\$5,454,990
Software and Accessories for Home Use	60	\$17.36	\$711,779
<b>Entertainment &amp; Recreation</b>	68	\$2,530.00	\$103,729,881
<b>Fees and Admissions</b>	59	\$364.20	\$14,932,079
Membership Fees for Clubs <sup>2</sup>	61	\$101.91	\$4,178,474
Fees for Participant Sports, excl. Trips	58	\$66.50	\$2,726,402
Admission to Movie/Theatre/Opera/Ballet	59	\$87.39	\$3,583,174
Admission to Sporting Events, excl. Trips	59	\$36.25	\$1,486,221
Fees for Recreational Lessons	56	\$71.78	\$2,942,873
Dating Services	61	\$0.36	\$14,935
<b>TV/Video/Sound Equipment</b>	68	\$979.01	\$40,139,357
Community Antenna or Cable TV	72	\$533.65	\$21,879,554
Televisions	63	\$184.89	\$7,580,624
VCRs, Video Cameras, and DVD Players	69	\$23.02	\$943,692
Video Cassettes and DVDs	68	\$44.30	\$1,816,287
Video Game Hardware and Software	67	\$24.13	\$989,294
Satellite Dishes	72	\$0.80	\$32,823
Rental of Video Cassettes and DVDs	68	\$34.72	\$1,423,565
Streaming/Downloaded Video	56	\$0.45	\$18,525
Sound Equipment <sup>3</sup>	61	\$128.97	\$5,287,941
Rental and Repair of TV/Radio/Sound Equipment	70	\$4.07	\$167,052
Pets	75	\$332.69	\$13,640,307
Toys and Games	70	\$104.76	\$4,295,304
Recreational Vehicles and Fees <sup>4</sup>	79	\$344.72	\$14,133,476
Sports/Recreation/Exercise Equipment <sup>5</sup>	62	\$133.00	\$5,453,065
Photo Equipment and Supplies <sup>6</sup>	67	\$84.86	\$3,479,172
Reading <sup>7</sup>	65	\$186.76	\$7,657,121
<b>Food</b>	69	\$5,697.94	\$233,615,740
<b>Food at Home</b>	69	\$3,387.03	\$138,868,317
Bakery and Cereal Products	70	\$471.09	\$19,314,591
Meat, Poultry, Fish, and Eggs	70	\$857.99	\$35,177,788
Dairy Products	69	\$384.38	\$15,759,699
Fruit and Vegetables	66	\$547.57	\$22,450,571
Snacks and Other Food at Home <sup>8</sup>	70	\$1,125.99	\$46,165,668
<b>Food Away from Home</b>	67	\$2,310.91	\$94,747,423
Alcoholic Beverages	63	\$375.36	\$15,389,571
Nonalcoholic Beverages at Home	72	\$316.57	\$12,979,339



# Retail Goods and Services Expenditures

Prepared by

ZIPs: 72301 (West Memphis, AR), 72376 (Proctor, AR), et. al.

	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Investments	54	\$550.52	\$22,571,364
Vehicle Loans	73	\$4,249.22	\$174,218,120
<b>Health</b>			
Nonprescription Drugs	76	\$86.35	\$3,540,403
Prescription Drugs	78	\$443.50	\$18,183,343
Eyeglasses and Contact Lenses	70	\$53.98	\$2,213,329
<b>Home</b>			
Mortgage Payment and Basics <sup>9</sup>	60	\$5,522.56	\$226,425,106
Maintenance and Remodeling Services	57	\$1,182.26	\$48,472,459
Maintenance and Remodeling Materials <sup>10</sup>	70	\$291.33	\$11,944,402
Utilities, Fuel, and Public Services	73	\$3,333.14	\$136,658,770
<b>Household Furnishings and Equipment</b>			
Household Textiles <sup>11</sup>	65	\$90.89	\$3,726,336
Furniture	62	\$405.95	\$16,644,083
Floor Coverings	61	\$59.35	\$2,433,444
Major Appliances <sup>12</sup>	67	\$203.07	\$8,325,713
Housewares <sup>13</sup>	61	\$58.15	\$2,384,075
Small Appliances	68	\$23.81	\$976,308
Luggage	60	\$6.02	\$246,678
Telephones and Accessories	59	\$25.34	\$1,038,767
<b>Household Operations</b>			
Child Care	63	\$261.01	\$10,701,209
Lawn and Garden <sup>14</sup>	69	\$292.99	\$12,012,519
Moving/Storage/Freight Express	62	\$32.30	\$1,324,125
Housekeeping Supplies <sup>15</sup>	71	\$541.96	\$22,220,531
<b>Insurance</b>			
Owners and Renters Insurance	72	\$354.81	\$14,547,344
Vehicle Insurance	70	\$972.72	\$39,881,707
Life/Other Insurance	71	\$409.83	\$16,803,017
Health Insurance	73	\$1,472.07	\$60,354,820
Personal Care Products <sup>16</sup>	68	\$296.68	\$12,163,972
School Books and Supplies <sup>17</sup>	66	\$77.90	\$3,193,740
Smoking Products	82	\$372.82	\$15,285,681
<b>Transportation</b>			
Vehicle Purchases (Net Outlay) <sup>18</sup>	69	\$3,586.30	\$147,038,255
Gasoline and Motor Oil	74	\$1,864.02	\$76,424,800
Vehicle Maintenance and Repairs	67	\$667.12	\$27,352,058
<b>Travel</b>			
Airline Fares	55	\$231.69	\$9,499,231
Lodging on Trips	61	\$260.21	\$10,668,728
Auto/Truck/Van Rental on Trips	54	\$21.08	\$864,335
Food and Drink on Trips	62	\$291.70	\$11,959,527

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

**Source:** Consumer Spending data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013.



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<sup>1</sup>**Apparel Products and Services** includes material for making clothes, sewing patterns and notions, shoe repair and other shoe services, apparel laundry and dry cleaning, alteration, repair and tailoring of apparel, clothing rental and storage, and watch and jewelry repair.

<sup>2</sup>**Membership Fees for Clubs** includes membership fees for social, recreational, and civic clubs.

<sup>3</sup>**Sound Equipment** includes sound components and systems, Digital Audio Players, records, CDs, audio tapes, streaming/downloaded audio, tape recorders, radios, musical instruments and accessories, and rental and repair of musical instruments.

<sup>4</sup>**Toys and Games** includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, and online entertainment and games.

<sup>5</sup>**Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, and camp fees.

<sup>6</sup>**Sports/Recreation/Exercise Equipmen** includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.

<sup>7</sup>**Photo Equipment and Supplies** includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.

<sup>8</sup>**Reading** includes magazine and newspaper subscriptions, single copies of magazines and newspapers, and books.

<sup>9</sup>**Snacks and Other Food at Home** includes candy, chewing gum, sugar, artificial sweeteners, jam, jelly, preserves, margarine, fat, oil, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips, nuts, salt, spices, seasonings, olives, pickles, relishes, sauces, gravy, other condiments, soup, prepared salad, prepared dessert, baby food, miscellaneous prepared food, and nonalcoholic beverages.

<sup>10</sup>**Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent.

<sup>11</sup>**Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for hard surface flooring, materials for roofing/gutters, materials for plaster/panel/siding, materials for patio/fence/brick work, landscaping materials, and insulation materials for owned homes.

<sup>12</sup>**Household Textiles** includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers, decorative pillows, and materials for slipcovers and curtains.

<sup>13</sup>**Major Appliances** includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.

<sup>14</sup>**Housewares** includes plastic dinnerware, china, flatware, glassware, serving pieces, nonelectric cookware, and tableware.

<sup>15</sup>**Lawn and Garden** includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.

<sup>16</sup>**Housekeeping Supplies** includes soaps and laundry detergents, cleaning products, toilet tissue, paper towels, napkins, paper/plastic/foil products, stationery, giftwrap supplies, postage, and delivery services.

<sup>17</sup>**Personal Care Products** includes hair care products, nonelectric articles for hair, wigs, hairpieces, oral hygiene products, shaving needs, perfume, cosmetics, skincare, bath products, nail products, deodorant, feminine hygiene products, and personal care appliances.

<sup>18</sup>**School Books and Supplies** includes school books and supplies for college, elementary school, high school, and preschool.

<sup>19</sup>**Vehicle Purchases (Net Outlay)** includes net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters.



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**Summary Demographics**

2008 Population	113,453
2008 Households	41,000
2008 Median Disposable Income	\$31,116
2008 Per Capita Income	\$18,107

**Industry Summary**

	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$820,011,124	\$812,065,115	\$7,946,009	0.5	765
Total Retail Trade (NAICS 44-45)	\$720,436,146	\$738,432,476	-\$17,996,330	-1.2	614
Total Food & Drink (NAICS 722)	\$99,574,978	\$73,632,639	\$25,942,339	15.0	151

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$173,515,190	\$81,182,290	\$92,332,900	36.3	133
Automobile Dealers (NAICS 4411)	\$149,331,060	\$69,495,024	\$79,836,036	36.5	80
Other Motor Vehicle Dealers (NAICS 4412)	\$14,830,417	\$4,958,328	\$9,872,089	49.9	9
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$9,353,713	\$6,728,938	\$2,624,775	16.3	44
Furniture & Home Furnishings Stores (NAICS 442)	\$16,510,891	\$6,448,701	\$10,062,190	43.8	21
Furniture Stores (NAICS 4421)	\$13,410,815	\$5,128,371	\$8,282,444	44.7	15
Home Furnishings Stores (NAICS 4422)	\$3,100,076	\$1,320,330	\$1,779,746	40.3	6
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$10,500,270	\$4,146,274	\$6,353,996	43.4	23
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$27,289,759	\$8,801,074	\$18,488,685	51.2	41
Building Material and Supplies Dealers (NAICS 4441)	\$24,333,101	\$6,983,510	\$17,349,591	55.4	31
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$2,956,658	\$1,817,564	\$1,139,094	23.9	10
Food & Beverage Stores (NAICS 445)	\$123,812,513	\$95,307,675	\$28,504,838	13.0	103
Grocery Stores (NAICS 4451)	\$118,068,310	\$88,175,550	\$29,892,760	14.5	76
Specialty Food Stores (NAICS 4452)	\$1,274,186	\$794,024	\$480,162	23.2	7
Beer, Wine, and Liquor Stores (NAICS 4453)	\$4,470,017	\$6,338,101	-\$1,868,084	-17.3	20
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$17,342,030	\$15,020,200	\$2,321,830	7.2	34
Gasoline Stations (NAICS 447/4471)	\$153,515,978	\$302,749,872	-\$149,233,894	-32.7	59
Clothing and Clothing Accessories Stores (NAICS 448)	\$19,888,978	\$10,167,696	\$9,721,282	32.3	53
Clothing Stores (NAICS 4481)	\$15,608,377	\$7,878,934	\$7,729,443	32.9	40
Shoe Stores (NAICS 4482)	\$2,174,530	\$1,608,547	\$565,983	15.0	6
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$2,106,071	\$680,215	\$1,425,856	51.2	7
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$4,968,089	\$1,512,955	\$3,455,134	53.3	27
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$1,721,889	\$915,757	\$806,132	30.6	21
Book, Periodical, and Music Stores (NAICS 4512)	\$3,246,200	\$597,198	\$2,649,002	68.9	6

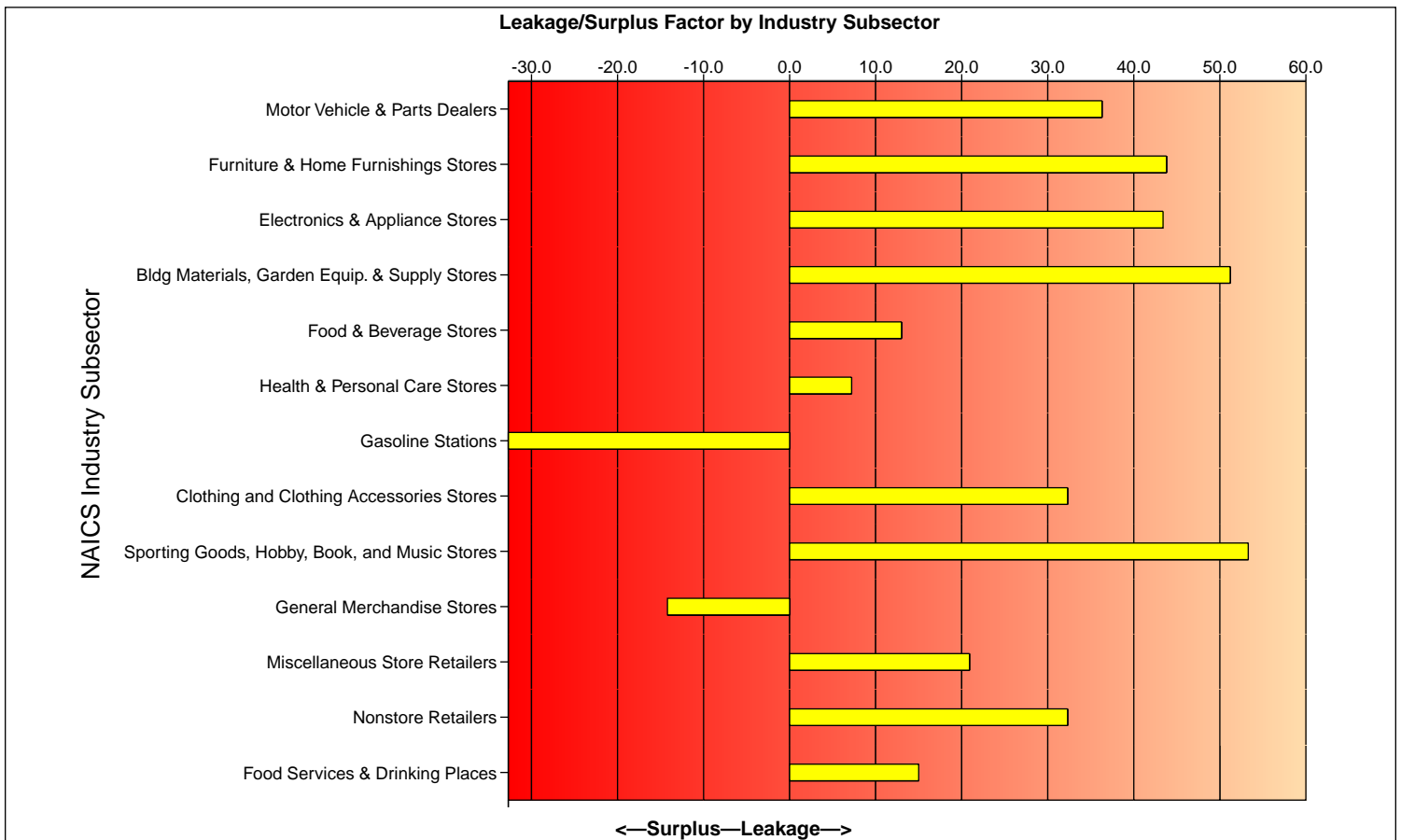
**Data Note:** Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents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

Source: ESRI and infoUSA®



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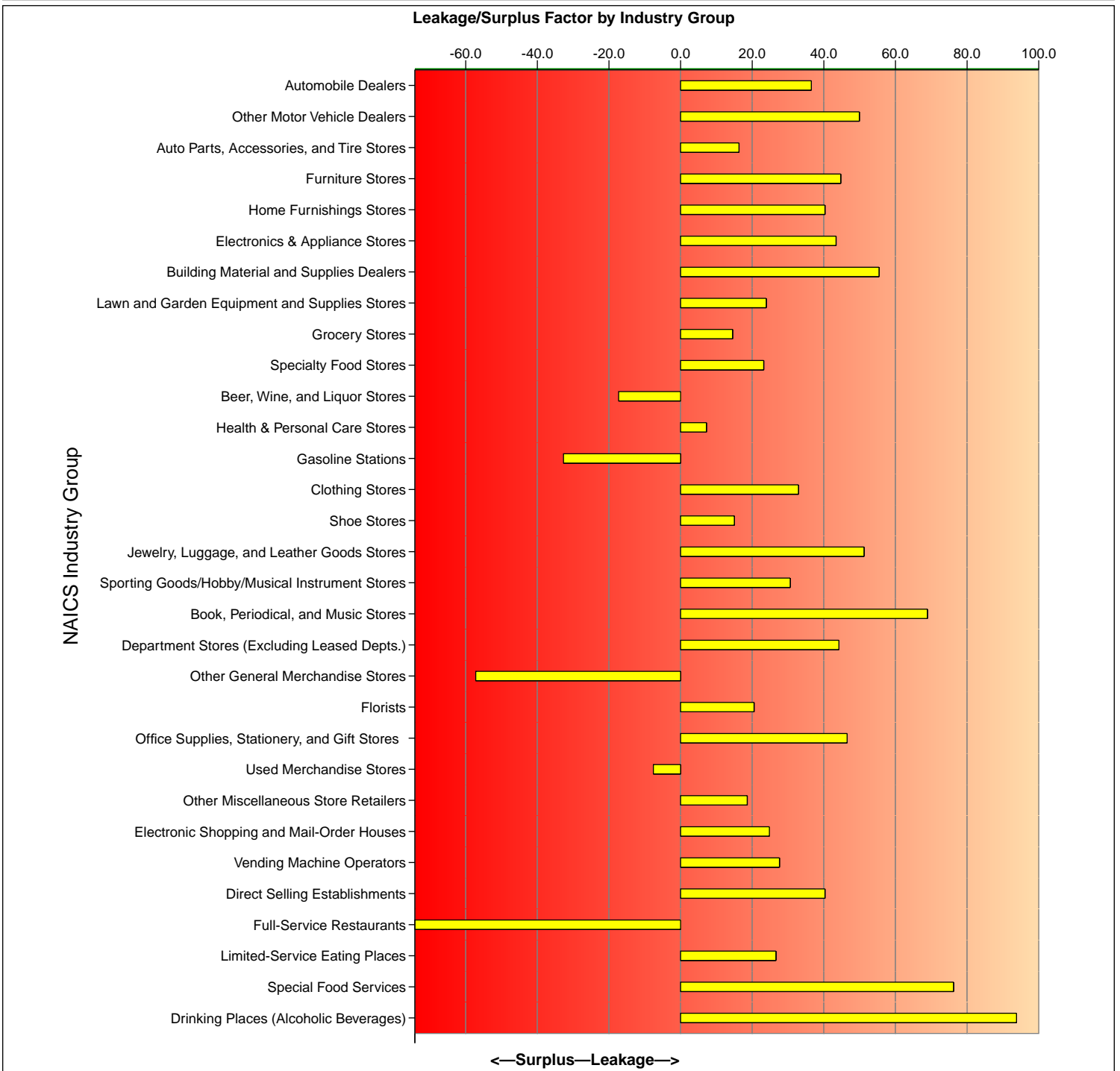
Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$150,189,481	\$199,868,931	-\$49,679,450	-14.2	40
Department Stores Excluding Leased Depts.(NAICS 4521)	\$107,107,262	\$41,426,001	\$65,681,261	44.2	15
Other General Merchandise Stores (NAICS 4529)	\$43,082,219	\$158,442,930	-\$115,360,711	-57.2	25
Miscellaneous Store Retailers (NAICS 453)	\$10,604,481	\$6,940,293	\$3,664,188	20.9	76
Florists (NAICS 4531)	\$855,557	\$564,449	\$291,108	20.5	17
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$2,134,435	\$778,649	\$1,355,786	46.5	13
Used Merchandise Stores (NAICS 4533)	\$781,293	\$910,718	-\$129,425	-7.6	15
Other Miscellaneous Store Retailers (NAICS 4539)	\$6,833,196	\$4,686,477	\$2,146,719	18.6	31
Nonstore Retailers (NAICS 454)	\$12,298,486	\$6,286,515	\$6,011,971	32.3	4
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$5,035,702	\$3,032,713	\$2,002,989	24.8	1
Vending Machine Operators (NAICS 4542)	\$1,168,760	\$663,604	\$505,156	27.6	2
Direct Selling Establishments (NAICS 4543)	\$6,094,024	\$2,590,198	\$3,503,826	40.3	1
Food Services & Drinking Places (NAICS 722)	\$99,574,978	\$73,632,639	\$25,942,339	15.0	151
Full-Service Restaurants (NAICS 7221)	\$3,678,216	\$24,857,695	-\$21,179,479	-74.2	98
Limited-Service Eating Places (NAICS 7222)	\$82,447,174	\$47,828,797	\$34,618,377	26.6	49
Special Food Services (NAICS 7223)	\$5,020,306	\$677,397	\$4,342,909	76.2	2
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$8,429,282	\$268,750	\$8,160,532	93.8	2



Source: ESRI and infoUSA®



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