



Municipal Retail Planning and Recruiting





INTRODUCTION



Retail Strategies is a unique consulting platform that offers unparalleled market research and analysis, strategic planning and retail recruitment services to municipalities and economic development authorities throughout the Southeastern United States.

Retail Strategies' founding principals (Chuck Branch and Robert Jolly) joined forces in 2011 combining a unique mix of research and analysis skills and technological capabilities with vast national retailer relationships and retail recruitment expertise.

Montgomery Project Team:

Chuck Branch is CEO of Decision Data Resources and co-founded Retail Strategies in 2011. Chuck has spent much of his career managing the development and implementation of large database and GIS projects and solutions for municipalities and workforce development related agencies and organizations across the United States.

Robert Jolly is the President of Birmingham based Retail Specialists, Inc. and co-founded Retail Strategies in 2011. He oversees all financial, development and management aspects of both companies. During his time at Retail Specialists, Inc., he has overseen the leasing and management of more than 5,000,000 sf of retail space and has assisted some of the most well-known tenants in the United States with their expansion into new markets in the Southeast. Robert is a native of Montgomery, Alabama.

David Plummer joined Retail Strategies in 2012, coming from Boxer Properties in Houston, Texas where he handled challenging commercial leasing projects and property repositioning efforts. David is a native of Birmingham, and obtained a bachelors degree in Real Estate Finance from The University of Alabama. David will be responsible for the execution of the Strategic Retail Recruitment Strategy for Downtown Montgomery.



PROJECT OVERVIEW

- It is becoming a commonly held principle within municipalities across the United States that Retail is the “new industry” relative to increasing a community's economic tax base.
- Maximizing retail potential enhances a community’s vitality, creates a stable employment platform, and improves the quality of life.
- Cities throughout the country are proactively seeking to recruit new retailers in an effort to accomplish these and other economic and quality-of-life-enhancing objectives. This is especially true in Downtown Montgomery.
- The initial focus of this effort is on research, planning and recruitment of a national/regional grocer to serve the residents of downtown Montgomery.
- The secondary focus of this effort is on the creation of a long term strategic retail recruitment plan for the downtown retail market.
- Retail Strategies has partnered with The City Montgomery to determine, through in-depth research and analysis, opportunities for new retailers to locate within the community.

PROJECT OVERVIEW - CONTINUED

- Retail Strategies will utilize the research discoveries to create and manage, for the City of Montgomery, a Retail Recruitment Strategic Plan specific to the downtown trade area that will identify key retail categories and specific retailers that will be targeted to fill the spending gaps identified in the research.
- Retail Strategies has completed a comprehensive analysis of the Downtown Montgomery market. Included in the study are custom trade areas that expand the boundaries of Downtown Montgomery to include outlying communities that could shop in the downtown trade area for their primary goods and services.
- Additionally, RS has analyzed the Greater Montgomery Trade Area to identify potential expenditure dollars that could be drawn to the Downtown Montgomery area for entertainment and shopping.
- While many demographic factors have been identified and studied by the research team, the most useful studies relative to retail recruitment are the 'Gap and Peer Analysis'.
- Both studies present encouraging conclusions that will be immediately useful in creating and executing the Retail Recruitment Strategic Plan.

SUMMARY OF RETAIL ANALYSIS AND RECRUITMENT SERVICES

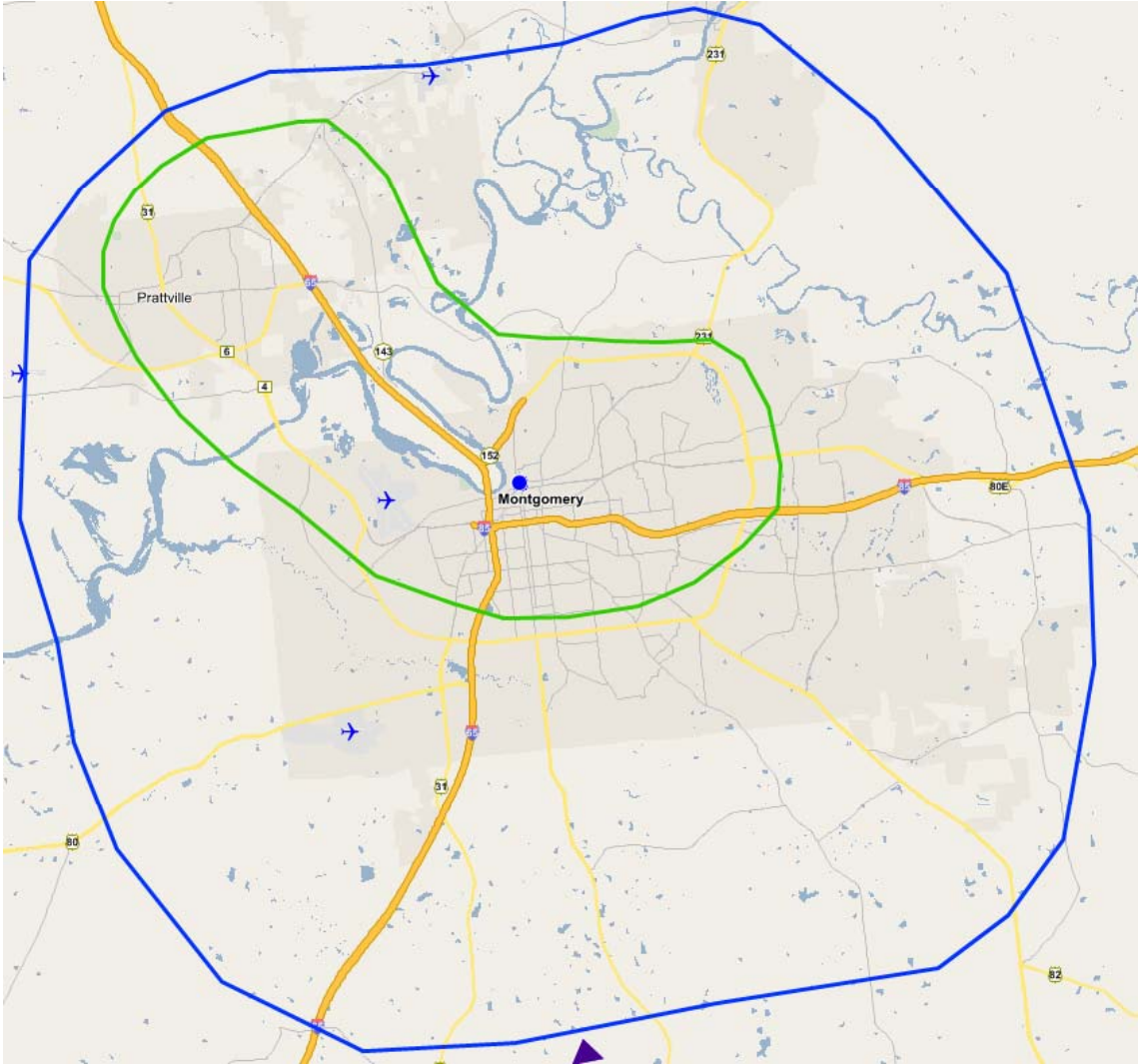
- Demographic Research – Historical, Current, and Projected
- Consumer Expenditure and Retail Potential Analysis
- Consumer Behavior and Attitude Research
- Mosaic Lifestyles
- Retail Gap Analysis
- Retail Peer Analysis

-----> RECRUITMENT

- Market Maximization Summary and Strategic Retail Recruitment Plan
- Identification of Retail Prospects and Cataloging of local commercial properties.
- Execution of Strategic Retail Recruitment Plan by Retail Specialists, Inc.
 - Hosting of broker functions and interaction with local brokerage and development community
 - Coordination and hosting of retailer market visits
 - Host city officials at national and regional ICSC events

Greater Montgomery Retail Trade Area

Downtown - Prattville - Millbrook Retail Trade Area



DOWNTOWN MONTGOMERY ALABAMA - CUSTOM TRADE AREA DEMOGRAPHICS

Downtown Montgomery Worker Expenditures

Retail Category	Weekly Expenditure	Annual Expenditure	CBD Capture	CBD Office Worker Expenditure (10,278 Workers)	CBD Non-Office Worker Expenditure (11,590 Workers)	Total CBD Worker Expenditure (21,868 Workers)
Prepared Food & Beverage						
Limited & Full Service Restaurant	\$25	\$1,300	70.00%	\$9,353,000	3,902,000	\$13,255,000
Drinking Places	\$16	\$832	15.00%	\$1,283,000	\$535,000	\$1,818,000
Retail Goods						
General Merchandise, Apparel, Home Furnishings, Electronics	\$68	\$3,536	10.00%	\$3,634,000	\$1,516,000	\$5,150,000
Grocery	\$29	\$1,508	15.00%	\$2,325,000	\$970,000	\$3,295,000
Convenience Items	\$19	\$988	33.00%	\$3,351,000	\$1,398,000	\$4,749,000
TOTAL	\$157	\$8,164		\$19,946,000	\$8,321,000	\$28,267,000

Montgomery Downtown Trade Area Retail GAP Analysis

Retail Category	CBD Office Worker Expenditure GAP (11,180 Workers)	Non-Office Worker Expenditure GAP (12,607 Workers)	Resident Expenditure GAP	Total Worker and Resident Expenditure GAP
Full and Limited Service Restuarants	\$10,173,821	\$4,244,392	\$1,253,087	\$15,671,300
Drinking Places	\$1,395,596	\$581,945	\$289,310	\$2,266,851
General Merchandise & Apparel	\$2,964,690	\$1,236,769	\$3,555,044	\$7,756,503
Electronics and Computers	\$987,686	\$412,256	\$1,040,645	\$2,440,587
Convenience and Pharmacy	\$3,645,084	\$1,520,671	\$1,804,944	\$6,970,699
Grocery	\$2,529,042	\$1,055,115	\$7,001,930	\$10,586,087

Montgomery Downtown & Maxwell Demographics

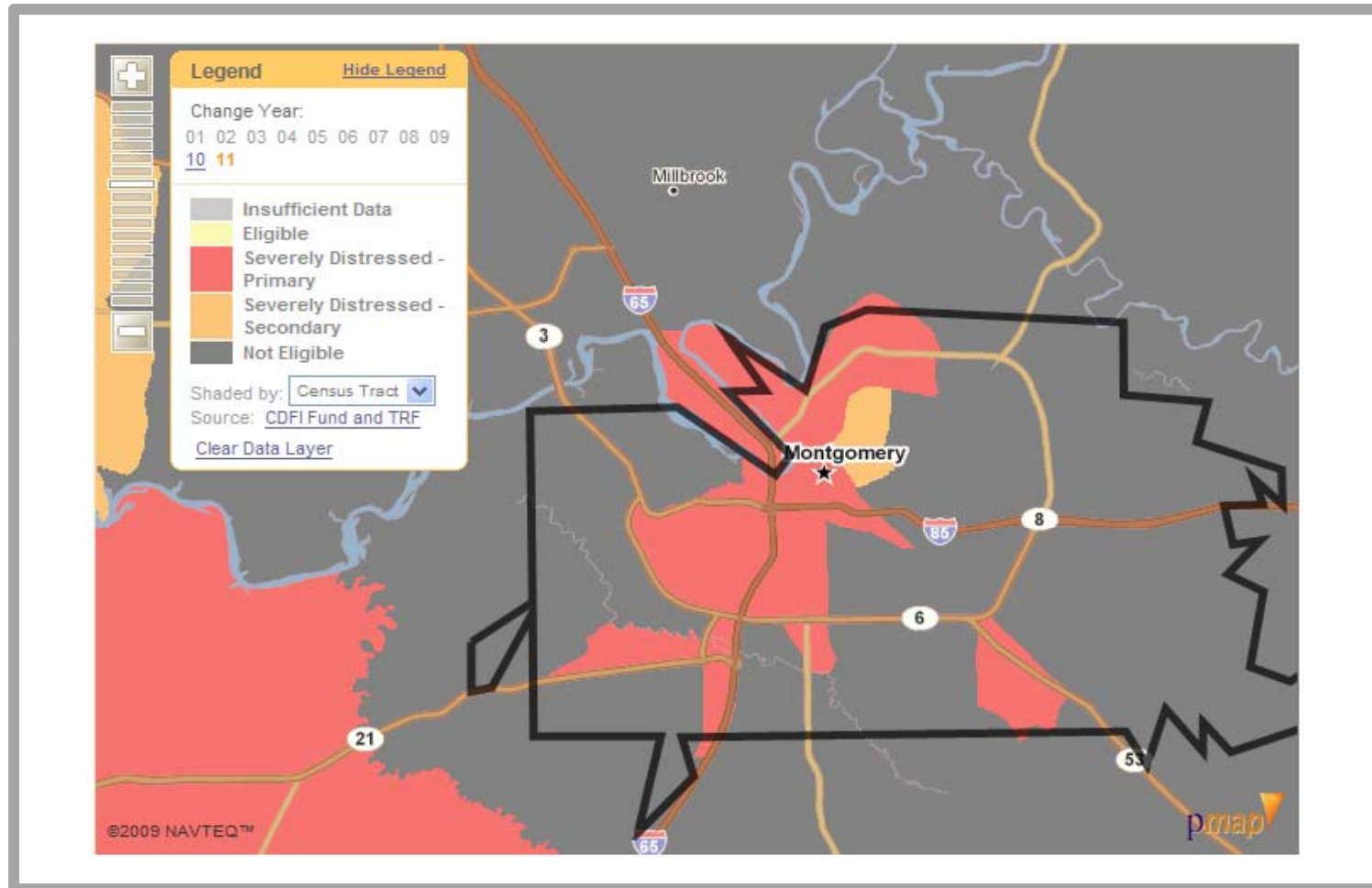
	Downtown Trade Area	Maxwell Air Force Base
Residential Population	7,357	5,845
Housing Units	2,618	3,047
Daytime Population	23,787	15,000+
Residential Average Household Income	\$31,253	\$49,970

DOWNTOWN TRADE AREA – WORKFORCE SPENDING POTENTIAL

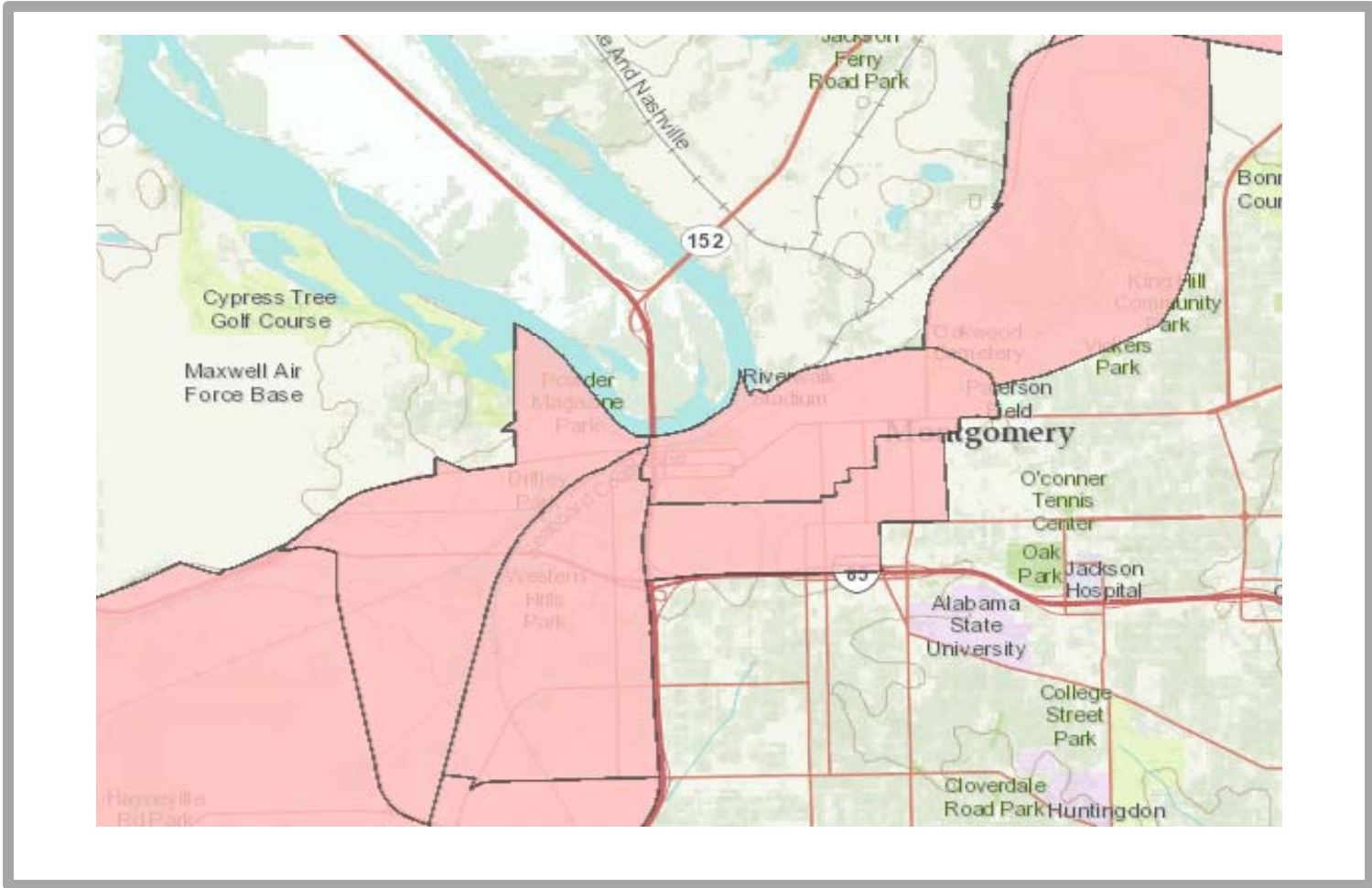
- Zip-code Areas associated with Downtown Montgomery
- 32,849 Employees
- Average Wage is \$44,977
- Average Disposable Income per worker is \$33,732
- Average Disposable Income spent on Retail is 35% or \$11,806
- Total Downtown Workforce Retail Expenditure Potential

\$387 Million

DOWNTOWN MONTGOMERY - NEW MARKET TAX CREDIT ZONE



DOWNTOWN MONTGOMERY FOOD DESERT LOCATOR ZONE



GREATER MONTGOMERY AND DOWNTOWN - PRATTVILLE - MILLBROOK RETAIL TRADE AREA DEMOGRAPHICS

	Population Change			
	Greater Montgomery		Downtown-Prattville-Millbrook	
	Number	Percent Change	Number	Percent Change
1980 Census	222,425		143,597	
1990 Census	236,126	6.2%	140,167	-2.4%
2000 Census	258,943	9.7%	140,451	0.2%
2010 Census	276,239	6.7%	136,708	-2.7%
2011 AGS	280,984	1.7%	139,319	1.9%
2017 Projection	296,955	5.7%	148,109	6.3%

	Households Change			
	Hand-drawn Trade Area		Downtown-Prattville-Millbrook	
	Number	Percent Change	Number	Percent Change
1980 Census	76,623		50,113	
1990 Census	86,579	13.0%	52,581	4.9%
2000 Census	99,003	14.4%	54,098	2.9%
2010 Census	107,590	8.7%	53,408	-1.3%
2011 AGS	108,551	0.9%	53,958	1.0%
2017 Projection	112,413	3.6%	56,360	4.5%

GREATER MONTGOMERY AND DOWNTOWN - PRATTVILLE - MILLBROOK RETAIL TRADE AREA DEMOGRAPHICS

Income (2011)		Greater Montgomery	Downtown-Prattville- Millbrook		
Median Household Income		\$47,234	\$42,609		
Average Household Income		\$66,959	\$62,738		
Average Family Income		\$77,990	\$72,702		
Daytime Population (2011)					
		Greater Montgomery	Downtown-Prattville- Millbrook		
Establishments		12,555	7,938		
Employees		152,793	100,121		
Population by Race (2011)					
		Greater Montgomery		Downtown-Prattville-Millbrook	
		Number	Percent	Number	Percent
White		131,431	46.8%	73,173	52.5%
Black		133,625	47.6%	58,979	42.3%
Asian		5,467	1.9%	1,517	1.1%
Native American		808	0.3%	411	0.3%
Hawaiian / Pacific Islander		219	0.1%	120	0.1%
Two or More		6,381	2.3%	3,430	2.5%
Other Race		3,053	1.1%	1,694	1.2%
Total		280,984	100.0%	139,324	100.0%

Greater Montgomery Retail Trade Area

Restaurant Analysis

Food Away From Home	\$3,177	\$3,472	91.52	6.2%	6.2%	99.81
Lunch	\$853	\$932	91.54	1.7%	1.7%	99.84
Dinner	\$1,277	\$1,395	91.53	2.5%	2.5%	99.83
Snacks / Non-Alcoholic Beverages	\$216	\$236	91.59	0.4%	0.4%	99.89
Breakfast and Brunch	\$194	\$212	91.54	0.4%	0.4%	99.83
Board (incl. At School)	\$54	\$59	91.45	0.1%	0.1%	99.74
Catered Affairs	\$76	\$83	91.42	0.1%	0.1%	99.70
Alcoholic Beverages	\$604	\$670	90.18	1.2%	1.2%	98.35
Beer and Ale at Home	\$181	\$200	90.19	0.4%	0.4%	98.35
Whiskey at Home	\$58	\$64	90.11	0.1%	0.1%	98.28
Wine at Home	\$96	\$107	90.14	0.2%	0.2%	98.30
Beer and Ale not at Home	\$85	\$94	90.25	0.2%	0.2%	98.43
Wine Away From Home	\$41	\$46	90.27	0.1%	0.1%	98.44
Whiskey Away From Home	\$69	\$76	90.25	0.1%	0.1%	98.42

Greater Montgomery Retail Trade Area

MOSAIC Segmentation

	Household Groups			
	Hand-drawn Trade Area		Hand-drawn Trade Area	
	Number	Percent	Number	Percent
Affluent Suburbia	17,387	16.0%	3,234	6.0%
Upscale America	2,427	2.2%	1,488	2.8%
Small-town Contentment	16,471	15.2%	7,302	13.5%
Blue-collar Backbone	5,517	5.1%	4,648	8.6%
American Diversity	4,102	3.8%	3,306	6.1%
Metro Fringe	14,834	13.7%	12,106	22.4%
Remote America	6,040	5.6%	3,116	5.8%
Aspiring Contemporaries	12,634	11.6%	4,533	8.4%
Rural Villages and Farms	3,088	2.8%	839	1.6%
Struggling Societies	7,022	6.5%	5,202	9.6%
Urban Essence	18,468	17.0%	7,861	14.6%
Varying Lifestyles	558	0.5%	322	0.6%
Total	108,548	100.0%	53,957	100.0%

CITY OF MONTGOMERY PEERS

- Identified 9 Peer Communities
- Identified 13 Peer MSAs

- Peer Communities came from 7 States
- Peer MSAs came from 9 States

- Analyzed Retail and Restaurant Companies from all Peers

- Total Peer Companies Identified - 12,000+

- Strategic Recruitment Plan focuses on Retailers and Retail Concepts that best fit the Downtown Montgomery Market

CITY OF MONTGOMERY PEERS

	Population	Average Household Income	Per Capita Income	Total Retail Expenditures
Mobile	198,623	\$ 57,329.00	\$ 23,685.00	\$ 1,613,165,939.00
Montgomery	209,588	\$ 62,645.00	\$ 25,449.00	\$ 1,750,569,092.00
San Bernardino	215,342	\$ 53,585.00	\$ 16,057.00	\$ 1,188,629,616.00
Columbus	194,698	\$ 56,706.00	\$ 23,530.00	\$ 1,531,479,084.00
Shreveport	197,902	\$ 53,977.00	\$ 22,311.00	\$ 1,533,161,649.00
Durham	220,851	\$ 63,823.00	\$ 27,233.00	\$ 1,957,732,847.00
Winston-Salem	213,240	\$ 61,327.00	\$ 26,128.00	\$ 1,832,249,375.00
Amarillo	196,039	\$ 60,215.00	\$ 24,193.00	\$ 1,554,063,628.00
Garland	227,301	\$ 61,508.00	\$ 20,897.00	\$ 1,619,948,502.00
Richmond	206,491	\$ 60,640.00	\$ 28,254.00	\$ 1,891,360,902.00

MONTGOMERY MSA PEERS

Name	Population	Per Capita Income	2011 Household Average Income	2011 Total Retail Expenditure
Beaumont-Port Arthur, TX	393,973	\$24,134	\$60,230	\$3,035,171,577.49
Salem, OR	393,422	\$23,525	\$62,009	\$3,061,029,042.32
Peoria, IL	382,622	\$28,685	\$69,685	\$3,529,245,055.52
Davenport, IA	381,132	\$26,843	\$64,292	\$3,411,488,018.77
Montgomery, AL	379,148	\$25,361	\$63,901	\$3,139,216,956.39
Tallahassee, FL	374,394	\$26,560	\$61,988	\$3,094,537,505.30
Wilmington, NC	373,127	\$27,886	\$65,157	\$3,444,048,770.97
Fayetteville, NC	373,002	\$22,151	\$56,575	\$2,852,611,948.51
Evansville, IN-KY	362,562	\$25,045	\$61,618	\$3,067,265,660.99
Savannah, GA	355,759	\$26,749	\$66,117	\$2,987,984,353.83
Eugene-Springfield, OR	355,227	\$24,823	\$57,459	\$3,024,990,513.62
Rockford, IL	349,449	\$25,035	\$63,550	\$2,922,425,553.53
Ocala, FL	336,935	\$24,203	\$55,802	\$2,806,421,878.90
Kalamazoo-Portage, MI	328,069	\$24,841	\$60,367	\$2,735,949,722.24

GREATER MONTGOMERY GAP SUMMARY

<u>Retail Category</u>	<u>Retail Gap</u>
Limited Service Restaurants	\$104,283,925
Grocery Stores	\$86,758,418
Home Centers	\$47,889,762
Computer Stores	\$32,010,170
Luggage Stores	\$24,099,476
Jewelry Stores	\$22,067,447
Auto Parts & Accessories	\$21,034,459
Office and Stationary Stores	\$17,695,680
Furniture Stores	\$17,372,684
Department Stores	\$15,575,325
Book Stores	\$14,233,855
Liquor Stores	\$13,804,603
Camera & Photography Stores	\$7,647,314
Nursery & Garden Stores	\$5,794,159
Drinking Places	\$4,609,702
General Merchandise Stores	\$2,356,726

DOWNTOWN – PRATTVILLE – MILLBROOK GAP SUMMARY

<u>Retail Sector</u>	<u>Retail Gap</u>
Limited Service Restaurants	\$22,901,794
Grocery Stores	\$18,557,964
Computer Stores	\$16,211,326
Home Centers	\$16,160,980
Family Clothing Stores	\$12,269,884
Book Stores	\$11,763,654
Jewelry Stores	\$8,349,222
Furniture Stores	\$5,413,533
Liquor Stores	\$4,643,508
Camera & Photography Stores	\$3,501,686
Children's and Infant's Clothing Stores	\$2,610,704
Office and Stationary Stores	\$1,615,911

DOWNTOWN MONTGOMERY MARKET MAXIMIZATION SUMMARY

Following is a summary of the primary spending gaps and an explanation of each:

<u>CATEGORY</u>	<u>TRADE AREA</u>	<u>GAP</u>	<u># OF RETAILERS TARGETED IN PLAN</u>	<u>POTENTIAL SF</u>
1. Restaurants (All Categories)	CUSTOM	\$23 Million	5	25,000 sf
2. Grocery Stores	CUSTOM	\$18.5 Million	1	25,000 sf
3. Office Supplies/ Computer	CUSTOM	\$17.8 Million	1	50,000 sf
4. Home Centers	CUSTOM	\$16.1 Million	1	30,000 sf
5. Clothing and Accessories	CUSTOM	\$14.8 Million	3	20,000 sf
6. Book Stores	CUSTOM	\$11.7 Million	1	10,000 sf
7. Jewelry	CUSTOM	\$8.3 Million	1	5,000 sf
8. Furniture	CUSTOM	\$5.4 Million	1	10,000 sf
9. Pharmacy	CUSTOM	\$5.1 Million	1	10,000 sf
10. Camera and Electronics	CUSTOM	\$3.5 Million	1	5,000 sf
TOTAL		\$124.2 Million	16	190,000 sf

SIX MONTH RETAIL RECRUITMENT PLAN

I. CONTINUE TO ANALYZE THE RESEARCH NECESSARY FOR FULL AND LIMITED-SERVICE RESTAURANTS AND INITIATE DISCUSSIONS WITH NATIONAL, REGIONAL AND LOCAL CONCEPTS AND OPERATORS.

- a. Complete research to identify key spending gaps and create a prospect list of targeted retailers to fill the gaps (complete)
- b. Create marketing presentation and flyer (complete)
- c. Meet with local property owners as needed to complete a development plan.

II. CONTINUE TO ANALYZE THE RESEARCH NECESSARY FOR GROCERY RECRUITMENT AND INITIATE DISCUSSIONS WITH LOCAL, REGIONAL & NATIONAL GROCERS

- a. Coordinate meetings with Publix, Aldi, Fresh Market, Winn Dixie, Earth Fare, Whole Foods, Trader Joe's and Piggly Wiggly to discuss interest and present research discoveries.
- b. Create a prospect list of regional independent operators. Begin calling on each to discuss interest and present research discoveries.
- b. Meet with local property owners as needed to complete a development plan.





PHASE I RETAIL RECRUITMENT PLAN

III. MEET WITH ALL KEY PROPERTY OWNERS AND DEVELOPERS TO PRESENT RESEARCH DISCOVERIES AND DISCUSS OPPORTUNITIES FOR DEVELOPMENT/ REDEVELOPMENT.

IV. CREATE AND EXECUTE MARKETING PLAN FOR KEY GAP AND RESTAURANT INITIATIVE.

- a. Create marketing presentation on Downtown Montgomery and local development opportunities
- b. Create a prospect list of targeted retailers and restaurants to fill the gaps (in process)
- c. Identify development opportunities from meetings with local property owners and create a menu of options to present to retailers and restaurants.
- d. Mass marketing to retail and restaurant tenants and regional brokerage community (in process)

DOWNTOWN MONTGOMERY LOCAL PROPERTY CATALOG

1.		The Montgomery CBD	Retail Specialists	(205) 314-0395	For Lease 20,000 sf
2.		The Alley	Partners Realty	(334) 277-1077	For Lease 4,200 sf
3.		Union Station	Chad Emerson		For Lease 6,200sf
4.		263 Molton St	Tom Nichols	(334) 244-0444	For Sale 11,000 sf

DOWNTOWN MONTGOMERY PROSPECT LIST

GROCERY CATEGORY

Gap Category				Gap		
Grocery				\$	54,695,975.00	
Company	Phone	Fax	Web Site	Email	Preferred Size	Comments/ Next Steps
A & R Supermarket Inc.	2056681198	2056681076			10000-12000	
Aldi USA, Inc.	6308798100	6308798152	www.aldifoods.com		10000-16600	
American Consumers, Inc.	7068613347	7068613364	www.shoprte-ga.com		21500-0	
Autry Greer & Sons, Inc.	2514578655	2514563744	www.greers.com	info@greers.com	17500-38000	
Baker Foods Inc.	2058847460	2058848695			15000-0	
C & S Wholesale Grocers, Inc.	6033547000	6033544891	www.cswg.com	nspear@cswg.com	40000-0	
Earth Fare, Inc.	8282814800	8282547556	www.earthfare.com	bart.coleman@earthfare.com	25000-30000	
Food Giant Stores	2054281709	2054281755			28000-0	
Gateway Foodland Inc.	2054895001	2054895858			18000-0	
Hardin & Company, Inc.	2565472529	2565437507			22000-0	
Hometown Grocery Inc.	2567395312	2567391743		htg46638@bellsouth.net	28500-0	
Houchens Industries, Inc.	2708433252	2707816377			15000-26000	
Ingles Markets, Inc.	8286692941	8286693678	www.ingles-markets.com		22500-80000	
JTM Corporation	3342981974		www.pigglywiggly.net	kmilligan@pigglywiggly.net	32000-0	
Kroger Food Stores	5137624000	5137624012	www.kroger.com	jennifer.jones@kroger.com	2200-105000	
L & L Services, Inc.	2563836940	2563814461			26000-40000	
Main Street Food Inc.	3347945136	3347932086			20000-0	
Mannings Inc.	2513444548	2513431822			23000-0	
Publix Super Markets, Inc.	8636881188	8632845332	www.publix.com		1600-56000	
Ragland Bros. Retail Co.	2568593774	2568517758			15000-0	
Rouse Enterprises, LLC	9854475998	9854475563	www.rouses.com	donny.rouses@rouses.com	62000-0	
Save-A-Lot, Ltd.	3145929100	3145929619	www.save-a-lot.com	nancy.carrol@save-a-lot.com	14000-18000	
Southwest Georgia Oil Co., Inc.	2292461553	2292430390	www.inland-stores.com	info@inland-stores.com	3500-0	
The Fresh Market, Inc.	3362721338	3362725800	www.thefreshmarket.com	randykelly@thefreshmarket.com	18000-30000	
Tietgens Enterprises, Inc.	6153730769	6153737325		etietgens@bellsouth.net	15000-0	
Trader Joe's Co., Inc.	6265993700	6265993871	www.traderjoes.com		8000-15000	
Wal-Mart Neighborhood Markets	4792734000	4792736503	www.walmartstores.com		42000-55000	
Whole Foods Market Inc.	5124774455	5124827000	www.wholefoodsmarket.com		18500-80000	

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Montgomery Downtown & Maxwell Demographics

	Downtown Trade Area	Maxwell Air Force Base
Residential Population	7,357	5,845
Housing Units	2,618	3,047
Daytime Population	23,787	15,000+
Residential Average Household Income	\$31,253	\$49,970

Montgomery - Prattville - Millbrook - Wetumpka Demographics

Residential Population	93,938
Housing Units	35,139
Residential Average Household Income	\$51,153

Downtown Montgomery

The downtown area includes many well-attended sporting venues including the Biscuits minor league baseball team, Alabama State University and numerous high school events.

Strong daytime employment base in Downtown Montgomery with over 23,000 employees plus an additional 16,000 within a five-minute drive from the center of the Central Business District supplement the evening and weekend residential consumer base with an additional \$28 million in expenditure.

Montgomery's strength as a major center of government, military and education services provides a stable base of white-collar employment. Downtown Montgomery has an estimated 11,180 office workers, 62 percent of whom go shopping during the workday. The average office worker also eats lunch at a restaurant three out of five days each week, spending \$8.60 per meal. On average, each office worker can support a combined 30 square feet of retail and restaurant space.

Downtown Montgomery supports over 7,000 hotel rooms (city wide), a 140,000 square foot convention center, a 1,800 square foot performing arts center, and contains over 30,000 seats between two stadiums and an amphitheatre.

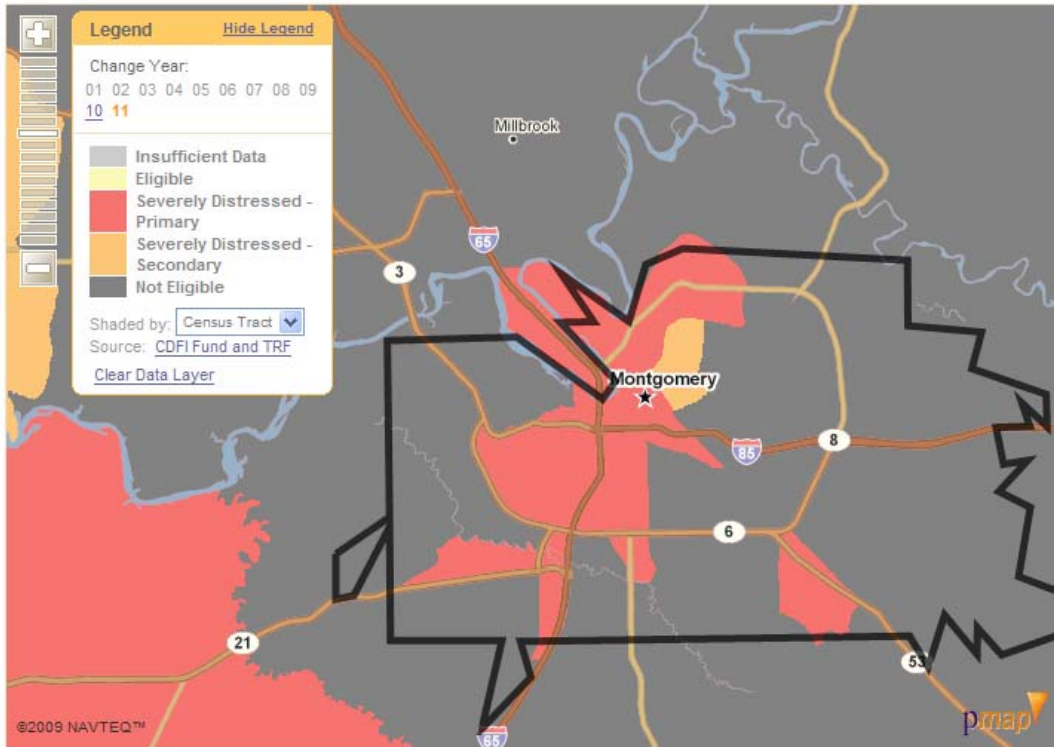
Maxwell Air Force Base

Maxwell-Gunter serves a large population made up of over 25,000 active duty, guard and reserve, family members, civilians, contractors, and retirees. In addition, more than 20,000 students attend Air University schools each year.

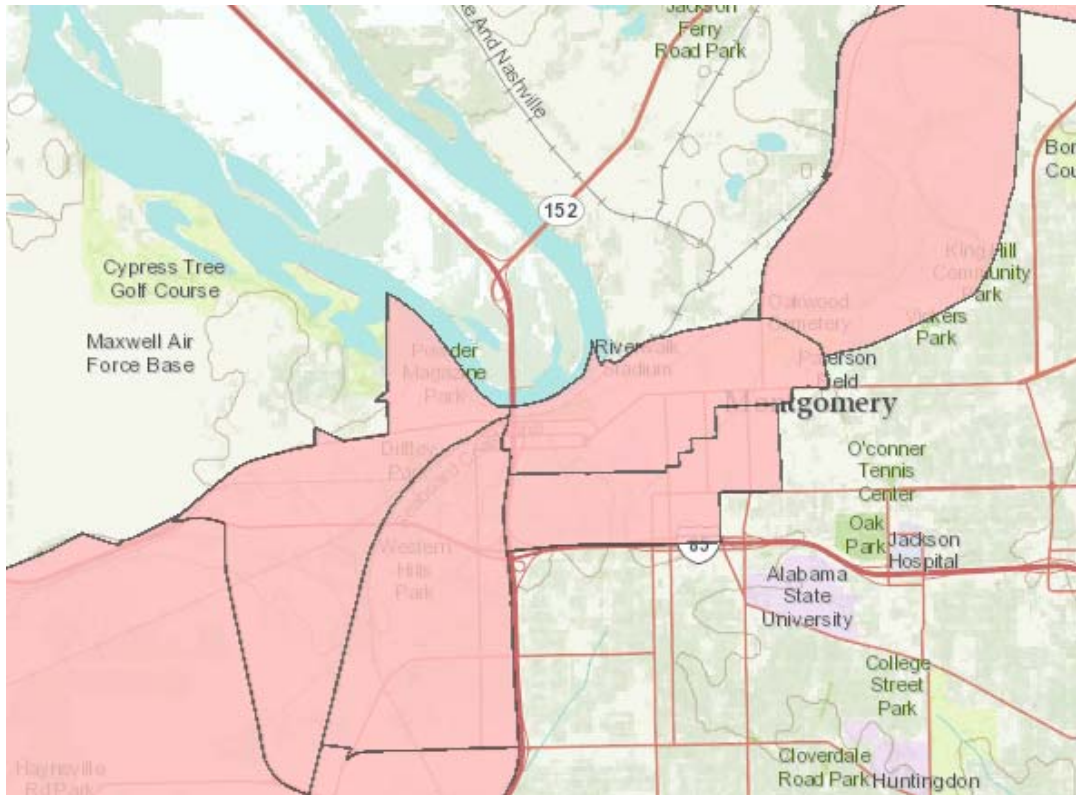
Maxwell Air Force Base is home to Air University and the 42nd Air Base Wing. The 42nd Air Base Wing mission is to provide the foundation for success to the Air Expeditionary Force, Air University, 908th Airlift Wing, 754th Electronic Systems Group and other tenant organizations.

The population of the Maxwell/Gunter permanent party which includes Air University, the 42nd ABW, associated units and civilian employees is more than 15,000. The total military population in Montgomery, counting active duty, dependents, retirees, Guard and Reserve, is estimated at more than 25,500. Additionally, the bases provide approximately 7,155 secondary jobs. Each year, military personnel donate more than 70,000 volunteer man-hours to the community.

New Market Tax Credit Zone



Food Desert *Locator*



Based on GPG's field evaluation, the existing retail hubs, population clusters, highway access, and the retail gravitation in the market, as well as our experience defining trade areas for similar communities throughout the United States, GPG determined that consumers in the downtown trade areas generate enough demand to support a wide variety of additional neighborhood- and lifestyle-scale retailers. This potential will continue to grow over the next five years despite a slight decrease in population, due to sizable and stable white-collar employment in the public administration sector at the Maxwell Air Force Base and Alabama State University, as well as a robust base of visitors to the area for convention, hospitality, entertainment and sporting events.

The downtown area includes many well-attended sporting venues including the Biscuits minor league baseball team, Alabama State University and numerous high school events.

The findings of this study are based on the following rationale:

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Strong daytime employment base in CBD: Downtown Montgomery has over 21,000 employees in the CBD, and an additional 18,000 within a five-minute drive from the center of the CBD. These daytime consumers supplement the evening and weekend residential consumer base with an additional \$28 million in expenditure. Montgomery's strength as a major center of government, military and education services provides a stable base of white-collar employment. Downtown Montgomery has an estimated 10,300 office workers, 62 percent of whom go shopping during the workday. The average office worker also eats lunch at a restaurant three out of five days each week, spending \$8.60 per meal. On average, each office worker can support a combined 30 square feet of retail and restaurant space.

Strong base tourists and area residents: Downtown Montgomery supports over 7,000 hotel rooms (city wide), a 140,000 square foot convention center, a 1,800 square foot performing arts center, and contains over 30,000 seats between two stadiums and an amphitheatre. Over 1.3 million visitors came to Montgomery County in 2010, spending \$593 million in travel-related purchases. Sixty percent of domestic tourists, and 89 percent of international tourists, shop while they are on vacation. Domestic tourists spend one-third of their total trip expenditures on shopping and dining, with an average of \$333 spent during each trip. These tourists cite shopping as a primary or secondary reason for traveling. Tourists' shopping dollars are currently leaking out of downtown Montgomery and spent elsewhere in the region.

Single site critical mass development: The Montgomery downtown district's potential availability of a large single site development could attract new retailers and anchors to the market.

Access to surrounding neighborhoods: Although interstate highways surround downtown Montgomery, local access is not significantly impeded by limited highway crossings or egress ramps. Convenience to surrounding neighborhoods will appeal to numerous modern retailers.

Downtown Montgomery Worker Expenditure

Retail Category	Weekly Expenditure	Annual Expenditure	CBD Capture	CBD Office Worker Expenditure (10,278 Workers)	CBD Non-Office Worker Expenditure (11,590 Workers)	Total CBD Worker Expenditure (21,868 Workers)
Prepared Food & Beverage						
Limited & Full Service Restaurant	\$25	\$1,300	70.00%	\$9,353,000	3,902,000	\$13,255,000
Drinking Places	\$16	\$832	15.00%	\$1,283,000	\$535,000	\$1,818,000
Retail Goods						
General Merchandise, Apparel, Home Furnishings, Electronics	\$68	\$3,536	10.00%	\$3,634,000	\$1,516,000	\$5,150,000
Grocery	\$29	\$1,508	15.00%	\$2,325,000	\$970,000	\$3,295,000
Convenience Items	\$19	\$988	33.00%	\$3,351,000	\$1,398,000	\$4,749,000
TOTAL	\$157	\$8,164		\$19,946,000	\$8,321,000	\$28,267,000

Weekly non-office worker expenditure, in 2011 dollars, is estimated at 37 percent of office workers. Non-office workers are estimated to have slightly less disposable income, to have multiple work locations including at home, and typically are on the road more during their workweek. Retail purchases (general merchandise, apparel, home furnishings, electronics, grocery, and convenience items) make up the majority of the office worker dollars, at \$116 per week.

Restaurant expenditures (full service, limited service, and drinking places) account for the balance at \$41 per week. Adjusted for 2011 dollars, the ICSC survey found the average office worker spent \$8.60 per lunch, eating outside of the office three out of five days each week. Forty-four percent of office workers purchased lunch outside of the office either four or five days of the week. Annualized, each office worker spends \$8,164 before, during, and after work. GPG found one small downtown quick service restaurant selling over 400 sandwiches per day. The potential for increased worker spending in the downtown cannot be over-emphasized.

Much of this potential expenditure can be captured within the downtown with adjustments to parking policy, way-finding signage, management and marketing. In addition, ensuring that new retail and restaurants can be easily accessed by the majority of CBD office workers on foot is essential; when consumption takes place during the limited time constraints of a lunch hour, those establishments located beyond the range of a five minute walking time (about one quarter mile) will not be patronized. The annual impact of the 22,000 downtown workers is \$15.1 million in prepared food and beverage establishments, \$5.2 million in Retail Goods sales, \$3.3 million in grocery purchases, and \$4.7 million in convenience items, totaling \$28.3 million in captured consumer expenditure.



Montgomery Downtown Trade Area Retail GAP Analysis

Retail Category	CBD Office Worker Expenditure GAP (11,180 Workers)	Non-Office Worker Expenditure GAP (12,607 Workers)	Resident Expenditure GAP	Total Worker and Resident Expenditure GAP
Full and Limited Service Restaurants	\$10,173,821	\$4,244,392	\$1,253,087	\$15,671,300
Drinking Places	\$1,395,596	\$581,945	\$289,310	\$2,266,851
General Merchandise & Apparel	\$2,964,690	\$1,236,769	\$3,555,044	\$7,756,503
Electronics and Computers	\$987,686	\$412,256	\$1,040,645	\$2,440,587
Convenience and Pharmacy	\$3,645,084	\$1,520,671	\$1,804,944	\$6,970,699
Grocery	\$2,529,042	\$1,055,115	\$7,001,930	\$10,586,087

Montgomery Downtown & Maxwell Demographics

	Downtown Trade Area	Maxwell Air Force Base
Residential Population	7,357	5,845
Housing Units	2,618	3,047
Daytime Population	23,787	15,000+
Residential Average Household Income	\$31,253	\$49,970

Montgomery - Prattville - Millbrook - Wetumpka Demographics

Residential Population	93,938
Housing Units	35,139
Residential Average Household Income	\$51,153

Downtown Montgomery

The downtown area includes many well-attended sporting venues including the Biscuits minor league baseball team, Alabama State University and numerous high school events.

Strong daytime employment base in Downtown Montgomery with over 23,000 employees plus an additional 16,000 within a five-minute drive from the center of the Central Business District supplement the evening and weekend residential consumer base with an additional \$28 million in expenditure.

Montgomery's strength as a major center of government, military and education services provides a stable base of white-collar employment. Downtown Montgomery has an estimated 11,180 office workers, 62 percent of whom go shopping during the workday. The average office worker also eats lunch at a restaurant three out of five days each week, spending \$8.60 per meal. On average, each office worker can support a combined 30 square feet of retail and restaurant space.

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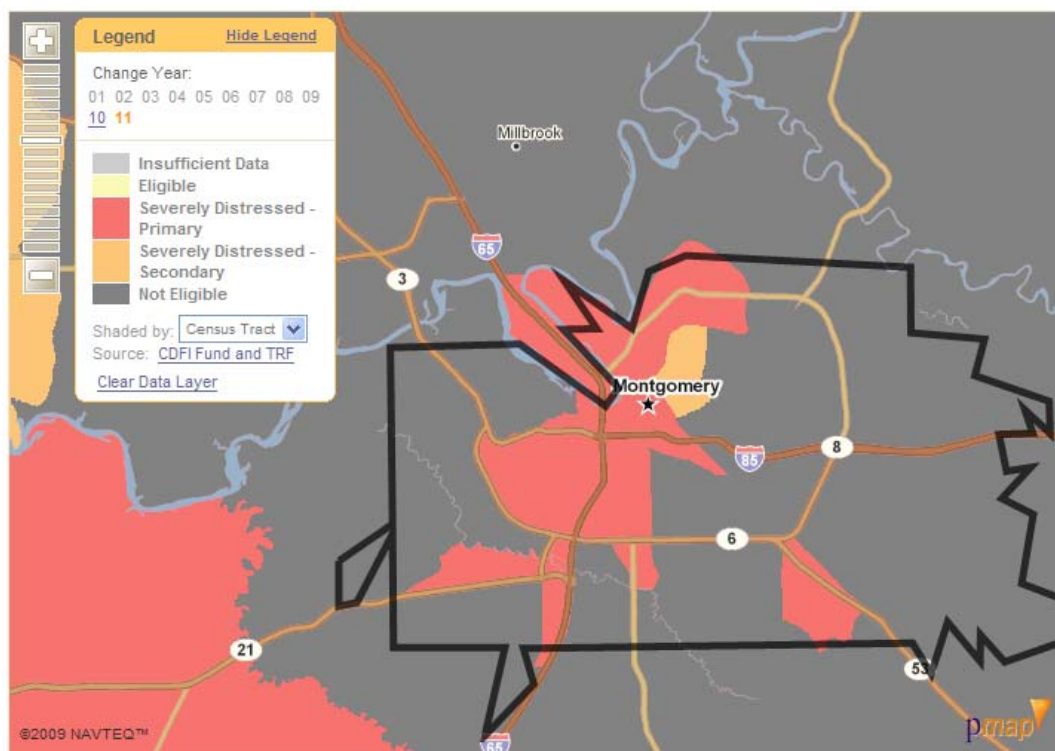
Maxwell Air Force Base

Maxwell-Gunter serves a large population made up of over 25,000 active duty, guard and reserve, family members, civilians, contractors, and retirees. In addition, more than 20,000 students attend Air University schools each year.

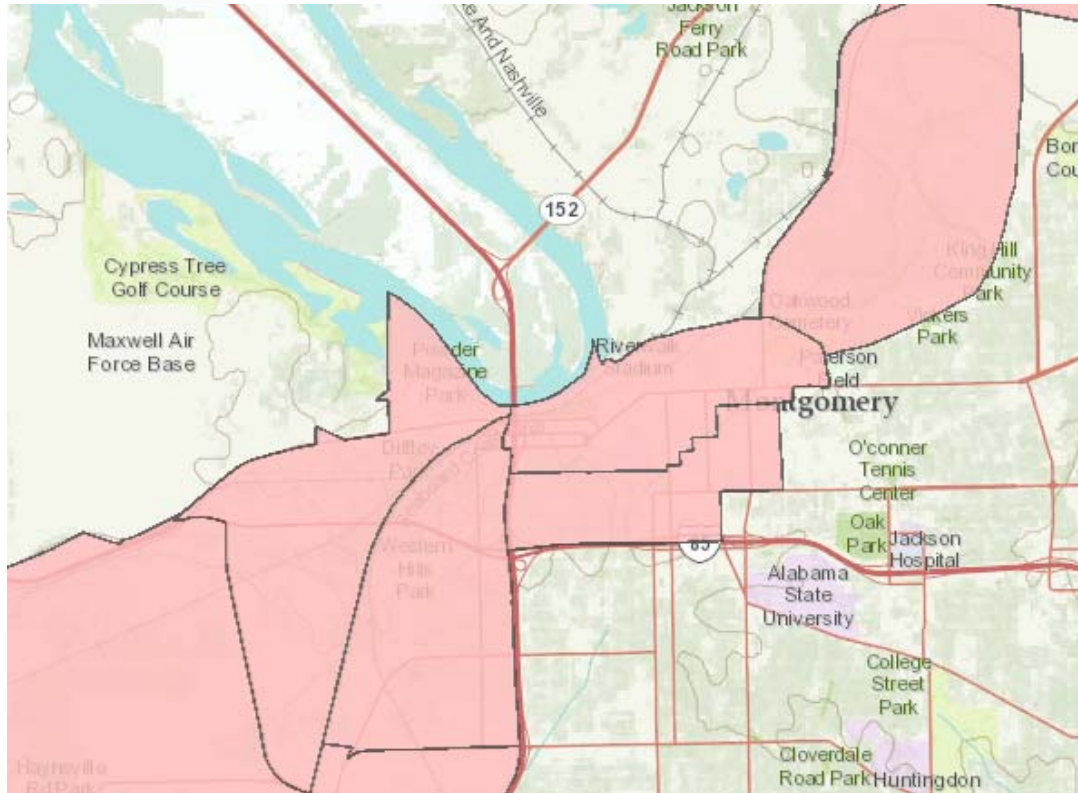
Maxwell Air Force Base is home to Air University and the 42nd Air Base Wing. The 42nd Air Base Wing mission is to provide the foundation for success to the Air Expeditionary Force, Air University, 908th Airlift Wing, 754th Electronic Systems Group and other tenant organizations.

The population of the Maxwell/Gunter permanent party which includes Air University, the 42nd ABW, associated units and civilian employees is more than 15,000. The total military population in Montgomery, counting active duty, dependents, retirees, Guard and Reserve, is estimated at more than 25,500. Additionally, the bases provide approximately 7,155 secondary jobs. Each year, military personnel donate more than 70,000 volunteer man-hours to the community.

New Market Tax Credit Zone



Food Desert *Locator*



Based on GPG's field evaluation, the existing retail hubs, population clusters, highway access, and the retail gravitation in the market, as well as our experience defining trade areas for similar communities throughout the United States, GPG determined that consumers in the downtown trade areas generate enough demand to support a wide variety of additional neighborhood- and lifestyle-scale retailers. This potential will continue to grow over the next five years despite a slight decrease in population, due to sizable and stable white-collar employment in the public administration sector at the Maxwell Air Force Base and Alabama State University, as well as a robust base of visitors to the area for convention, hospitality, entertainment and sporting events.

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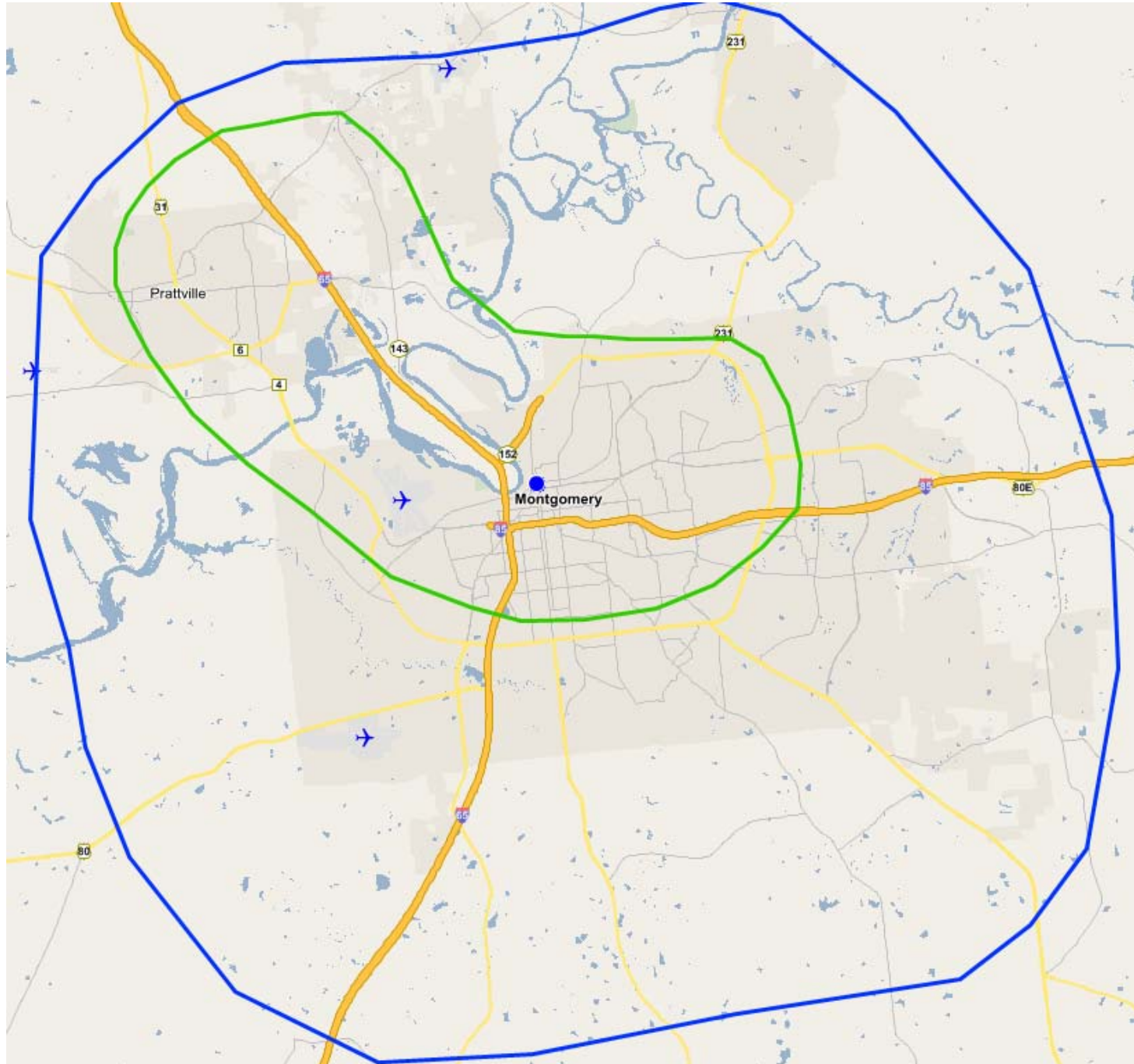
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Greater Montgomery Retail Trade Area

Downtown – Prattville – Millbrook Retail Trade Area



	Gap
Book Stores	\$11,763,654
Camera & Photography Stores	\$3,501,686
Children's and Infant's Clothing Stores	\$2,610,704
Computer Stores	\$16,211,326
Family Clothing Stores	\$12,269,884
Furniture Stores	\$5,413,533
Grocery Stores	\$18,557,964
Home Centers	\$16,160,980
Jewelry Stores	\$8,349,222
Limited Service Restaurants	\$22,901,794
Liquor Stores	\$4,643,508
Office and Stationary Stores	\$1,615,911

	Gap
Auto Parts & Accessories	\$21,034,459
Book Stores	\$29,233,855
Camera & Photography Stores	\$7,647,314
Computer Stores	\$32,010,170
Department Stores	\$15,575,325
Drinking Places	\$4,609,702
Furniture Stores	\$17,372,684
General Merchandise Stores	\$2,356,726
Grocery Stores	\$86,758,418
Home Centers	\$47,889,762
Jewelry Stores	\$22,067,447
Limited Service Restaurants	\$104,283,925
Liquor Stores	\$13,804,603
Luggage Stores	\$24,099,476
Nursery & Garden Stores	\$5,794,159
Office and Stationary Stores	\$17,695,680

Greater Montgomery - Retail Trade Area

Detailed Demographic

Population Change		
	Hand-drawn Trade Area	
	Number	Percent Change
1980 Census	211,590	
1990 Census	224,349	6.0%
2000 Census	243,395	8.5%
2010 Census	256,463	5.4%
2011 Projection	260,887	1.7%
2016 Projection	275,176	5.5%

Households Change		
	Hand-drawn Trade Area	
	Number	Percent Change
1980 Census	73,231	
1990 Census	82,669	12.9%
2000 Census	93,586	13.2%
2010 Census	100,517	7.4%
2011 Projection	101,254	0.7%
2016 Projection	103,983	2.7%

Families (2011)	
	Hand-drawn Trade Area
Families	64,716
Average Household Size	2.49

Population by Race (2011)		
	Hand-drawn Trade Area	
	Number	Percent
White	116,622	44.7%
Black	129,190	49.5%
Asian	5,259	2.0%
Native American	720	0.3%
Hawaiian / Pacific Islander	210	0.1%
Two or More	5,977	2.3%
Other Race	2,912	1.1%
Total	260,890	100.0%

Hispanic Population (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Hispanic	11,620	4.5%
Not Hispanic	249,268	95.5%
Total	260,888	100.0%

Income (2011)	
	Hand-drawn Trade Area
Median Household Income	\$46,222
Average Household Income	\$66,280
Average Family Income	\$77,340

Households by Income (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Less Than \$10,000	8,111	8.0%
\$10,000-\$14,999	7,428	7.3%
\$15,000-\$19,999	5,435	5.4%
\$20,000-\$24,999	6,184	6.1%
\$25,000-\$29,999	6,117	6.0%
\$30,000-\$34,999	5,138	5.1%
\$35,000-\$39,999	6,373	6.3%
\$40,000-\$49,999	9,405	9.3%
\$50,000-\$59,999	7,944	7.8%
\$60,000-\$74,999	9,547	9.4%
\$75,000-\$99,999	12,716	12.6%
\$100,000-\$124,999	6,594	6.5%
\$125,000-\$149,999	3,990	3.9%
\$150,000-\$199,999	3,302	3.3%
\$200,000-\$249,999	1,029	1.0%
\$250,000-\$499,999	1,210	1.2%
\$500,000+	753	0.7%
Total	101,276	100.0%

Households by Tenure (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Owner Occupied	64,337	56.6%
Renter Occupied	36,916	32.5%
Vacant	12,423	10.9%
Total	113,676	100.0%

Daytime Population (2011)	
	Hand-drawn Trade Area
Establishments	11,998
Employees	147,030

Population by Gender (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Male	123,644	47.4%
Female	137,243	52.6%
Total	260,887	100.0%

Marital Status (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Now Married	101,571	49.4%
Separated	10,102	4.9%
Divorced	23,103	11.2%
Never Married	56,762	27.6%
Widowed	14,075	6.8%
Total	205,613	100.0%

Household Structure (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Married Couple Family with Children	18,320	18.8%
Lone Parent Male with Children	2,812	2.9%
Lone Parent Female with Children	14,153	14.6%
Married Couple Family No Children	22,307	22.9%
Lone Parent Male No Children	2,090	2.1%
Lone Parent Female No Children	5,034	5.2%
Non-Family Male Head With Children	116	0.1%
Non-Family Female Head With Children	98	0.1%
Lone Male Householder	13,410	13.8%
Lone Female Householder	18,906	19.4%
Total	97,246	100.0%

Total Population (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Age 0-4	19,047	7.3%
Age 5-9	18,310	7.0%
Age 10-14	17,798	6.8%
Age 15-19	18,600	7.1%
Age 20-24	19,832	7.6%
Age 25-29	19,862	7.6%
Age 30-34	18,141	7.0%
Age 35-39	17,025	6.5%
Age 40-44	17,142	6.6%
Age 45-49	18,101	6.9%
Age 50-54	17,051	6.5%
Age 55-59	15,218	5.8%
Age 60-64	12,633	4.8%
Age 65-69	9,652	3.7%
Age 70-74	7,414	2.8%
Age 75-79	5,720	2.2%
Age 80-84	4,569	1.8%
Age 85+	4,782	1.8%
Total	260,897	100.0%
Median	34.7	

Total Male Population (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Age 0-4	9,643	7.8%
Age 5-9	9,222	7.5%
Age 10-14	8,980	7.3%
Age 15-19	9,404	7.6%
Age 20-24	10,166	8.2%
Age 25-29	10,058	8.1%
Age 30-34	8,837	7.1%
Age 35-39	8,189	6.6%
Age 40-44	7,627	6.2%

Age 45-49	8,225	6.7%
Age 50-54	7,780	6.3%
Age 55-59	6,947	5.6%
Age 60-64	5,820	4.7%
Age 65-69	4,400	3.6%
Age 70-74	3,124	2.5%
Age 75-79	2,265	1.8%
Age 80-84	1,599	1.3%
Age 85+	1,370	1.1%
Total	123,656	100.0%
Median	32.5	

Total Female Population (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Age 0-4	9,403	6.9%
Age 5-9	9,089	6.6%
Age 10-14	8,819	6.4%
Age 15-19	9,196	6.7%
Age 20-24	9,666	7.0%
Age 25-29	9,803	7.1%
Age 30-34	9,304	6.8%
Age 35-39	8,836	6.4%
Age 40-44	9,516	6.9%
Age 45-49	9,876	7.2%
Age 50-54	9,270	6.8%
Age 55-59	8,270	6.0%
Age 60-64	6,813	5.0%
Age 65-69	5,252	3.8%
Age 70-74	4,290	3.1%
Age 75-79	3,456	2.5%
Age 80-84	2,970	2.2%
Age 85+	3,412	2.5%
Total	137,241	100.0%
Median	36.9	

Population by Household Type (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Family	209,206	80.2%
Non-Family	43,257	16.6%
Group Quarters	8,424	3.2%
Total	260,887	100.0%

Employment Status 16 Plus (2011)		
	Hand-drawn Trade Area	
	Number	Percent
In Armed Forces	2,799	1.4%
Employed	117,521	58.2%
Unemployed	10,730	5.3%
Not In Labor Force	70,919	35.1%
Total	201,969	100.0%

Income and Disposable Income Trend

Greater Montgomery - Retail Trade Area

Households by Income Trends						
	2000 CENSUS		2011 ESTIMATE		2016 FORECAST	
	Number	Percent	Number	Percent	Number	Percent
Less Than \$10,000	11,484	12.3%	8,111	8.0%	7,042	6.8%
\$10,000 - \$14,999	6,575	7.0%	7,428	7.3%	7,936	7.6%
\$15,000 - \$19,999	6,596	7.0%	5,435	5.4%	5,164	5.0%
\$20,000 - \$24,999	6,571	7.0%	6,184	6.1%	5,965	5.7%
\$25,000 - \$29,999	6,663	7.1%	6,117	6.0%	5,793	5.6%
\$30,000 - \$34,999	6,476	6.9%	5,138	5.1%	4,650	4.5%
\$35,000 - \$39,999	5,823	6.2%	6,373	6.3%	6,465	6.2%
\$40,000 - \$49,999	9,772	10.4%	9,405	9.3%	8,969	8.6%
\$50,000 - \$59,999	8,277	8.8%	7,944	7.8%	7,758	7.5%
\$60,000 - \$74,999	8,414	9.0%	9,547	9.4%	9,738	9.4%
\$75,000 - \$99,999	7,951	8.5%	12,716	12.6%	14,774	14.2%
\$100,000 - \$124,999	4,142	4.4%	6,594	6.5%	7,570	7.3%
\$125,000 - \$149,999	1,872	2.0%	3,990	3.9%	4,866	4.7%
\$150,000 - \$199,999	1,410	1.5%	3,302	3.3%	3,943	3.8%
\$200,000+	1,571	1.7%	2,992	3.0%	3,370	3.2%
Total	93,599	100.0%	101,277	100.0%	104,004	100.0%
Median	\$37,090		\$46,222		\$50,023	

Households by Disposable Income Trends					
	2011 ESTIMATE		2016 FORECAST		
	Number	Percent	Number	Percent	
Less Than \$10,000	9,121	9.0%	8,092	7.8%	
\$10,000 - \$14,999	7,152	7.1%	7,592	7.3%	
\$15,000 - \$19,999	6,201	6.1%	5,925	5.7%	
\$20,000 - \$24,999	7,600	7.5%	7,284	7.0%	
\$25,000 - \$29,999	7,107	7.0%	6,567	6.3%	
\$30,000 - \$34,999	7,664	7.6%	7,623	7.3%	
\$35,000 - \$39,999	6,284	6.2%	5,947	5.7%	
\$40,000 - \$49,999	11,347	11.2%	11,053	10.6%	
\$50,000 - \$59,999	8,814	8.7%	9,008	8.7%	
\$60,000 - \$74,999	12,114	12.0%	14,020	13.5%	
\$75,000 - \$99,999	8,579	8.5%	9,941	9.6%	
\$100,000 - \$124,999	4,240	4.2%	5,148	5.0%	
\$125,000 - \$149,999	1,938	1.9%	2,309	2.2%	
\$150,000 - \$199,999	1,369	1.4%	1,588	1.5%	
\$200,000+	1,734	1.7%	1,901	1.8%	
Total	101,263	100.0%	103,999	100.0%	
Median	\$39,604		\$42,687		

Greater Montgomery - Retail Trade Area

Household Wealth

Income Summary	
	Hand-drawn Trade Area
Households	101,254
Median Household Income	\$46,222
Average Household Income	\$63,886
Median Disposable Income	\$39,604

Assets		
	Hand-drawn Trade Area	
	Number	Percent of Households
Transaction Accounts	92,599	91.5%
Certificates of Deposit	16,575	16.4%
Savings Bonds	15,674	15.5%
Bonds	1,872	1.8%
Stocks	19,980	19.7%
Mutual Funds	12,961	12.8%
Retirement Accounts	54,506	53.8%
Life Insurance with Cash Value	23,784	23.5%
Other Managed Assets	6,182	6.1%
Other Financial Assets	9,624	9.5%
Any Financial Assets	94,357	93.2%
Vehicle Assets	87,004	85.9%
a Primary Residence	64,337	63.5%
Investment Real Estate	8,943	8.8%
Business Assets	13,260	13.1%
Other Non-Financial Assets	7,550	7.5%
Any Non-Financial Assets	92,233	91.1%

Aggregate Assets (\$ Million)		
	Hand-drawn Trade Area	
	Number	Percent
Transaction Accounts	\$813	0.6%
Certificates of Deposit	\$1,952	1.5%
Savings Bonds	\$148	0.1%
Bonds (Not US Savings)	\$6,750	5.3%
Stocks	\$1,900	1.5%
Mutual Funds	\$5,818	4.6%
Retirement Accounts	\$5,670	4.5%
Cash Value Life Insurance	\$875	0.7%
Other Managed Accounts	\$6,548	5.2%
Other Financial Assets	\$1,042	0.8%
Any Financial Assets	\$8,019	6.3%
Vehicles Owned	\$1,692	1.3%
Home Equity	\$14,757	11.7%
Investment Property Equity	\$7,728	6.1%
Business Equity	\$12,106	9.6%
Other Non-Financial Assets	\$1,887	1.5%
Any Non-Financial Assets	\$48,615	38.5%
Total	\$126,320	100.0%

Average Asset Value		
	Hand-drawn Trade Area	
	Average	Percent of Households
Transaction Accounts	\$8,780	91.5%
Certificates of Deposit	\$117,772	16.4%
Savings Bonds	\$9,440	15.5%
Bonds	\$3,605,477	1.8%
Stocks	\$95,107	19.7%
Mutual Funds	\$448,900	12.8%
Retirement Accounts	\$104,023	53.8%
Life Insurance with Cash Value	\$36,790	23.5%
Other Managed Assets	\$1,059,228	6.1%
Other Financial Assets	\$108,276	9.5%
Any Financial Assets	\$84,987	93.2%
Vehicle Assets	\$19,447	85.9%
a Primary Residence	\$229,367	63.5%
Investment Real Estate	\$864,117	8.8%
Business Assets	\$913,010	13.1%
Other Non-Financial Assets	\$249,895	7.5%
Any Non-Financial Assets	\$527,094	91.1%

Debts		
	Hand-drawn Trade Area	
	Number	Percent of Households
Households Having A Mortgage Debt	46,631	46.1%
Installment Payment Debt	46,494	45.9%
Other Lines of Credit Debt	1,434	1.4%
Credit Card Debt	44,827	44.3%
Investment Real Estate Debt	6,514	6.4%
Other Debt	6,939	6.9%
Hhlds with Any Debt	77,128	76.2%

Aggregate Debts (\$ Million)		
	Hand-drawn Trade Area	
	Number	Percent
Mortgage Debt	\$7,545	43.5%
Installment Loan Debt	\$1,316	7.6%
Lines of Credit Debt	\$467	2.7%
Credit Card Debt	\$336	1.9%
Investment Real Estate Debt	\$7,208	41.5%
Other Debt	\$484	2.8%
Total	\$17,356	100.0%

Average Debt Value		
	Hand-drawn Trade Area	
	Average	Percent of Households (2011)
Households Having Mortgage Debt (2011)	\$161,800	46.1%
Households With Installment Payment Debt (2011)	\$28,301	45.9%
Households With Other Lines of Credit Debt (2011)	\$325,423	1.4%
Households With Credit Card Debt (2011)	\$7,498	44.3%
Households With Investment Real Estate Debt (2011)	\$1,106,453	6.4%
Households With Other Debt (2011)	\$69,784	6.9%
Any Debt (2011)	\$225,020	76.2%

Greater Montgomery - Retail Trade Area

Retail Spending - Personal Items

Personal Items						
	Area Exp / Hhld \$	US Exp / Hhld \$	Expenditure Index*	Area Exp Allocation %	US Exp Allocation %	Allocation Index**
Total Apparel	\$2,442	\$2,694	90.62	4.8%	4.8%	99.67
Men's	\$463	\$511	90.66	0.9%	0.9%	99.72
Boys'	\$118	\$130	90.94	0.2%	0.2%	100.02
Women's	\$814	\$898	90.66	1.6%	1.6%	99.71
Girls'	\$161	\$177	90.64	0.3%	0.3%	99.68
Infants'	\$109	\$120	90.75	0.2%	0.2%	99.82
Footwear	\$392	\$421	93.10	0.8%	0.7%	102.40
Apparel Services / Accessories	\$385	\$438	87.98	0.8%	0.8%	96.76
Material For Making Clothes	\$7	\$8	87.97	0.0%	0.0%	96.76
Sewing Notions And Patterns	\$3	\$3	87.92	0.0%	0.0%	96.70
Watches	\$37	\$42	87.90	0.1%	0.1%	96.67
Jewelry	\$154	\$175	87.87	0.3%	0.3%	96.65
Repair And Alterations	\$13	\$15	88.02	0.0%	0.0%	96.80
Dry Cleaning	\$110	\$125	88.08	0.2%	0.2%	96.88
Coin-Operated Laundry	\$62	\$70	88.08	0.1%	0.1%	96.88
Contributions	\$1,892	\$2,168	87.29	3.7%	3.9%	96.01
Total Education	\$1,224	\$1,403	87.20	2.4%	2.5%	95.90
Books And Supplies	\$171	\$196	87.17	0.3%	0.3%	95.87
Tuition	\$1,053	\$1,207	87.20	2.1%	2.2%	95.91
Total Gifts	\$1,345	\$1,527	88.05	2.6%	2.7%	96.84
Gifts of Apparel	\$268	\$304	88.06	0.5%	0.5%	96.85
Gifts of Watches	\$4	\$5	87.96	0.0%	0.0%	96.75
Gifts of Jewelry	\$30	\$34	88.37	0.1%	0.1%	97.20
Other Gifts	\$1,043	\$1,184	88.03	2.0%	2.1%	96.82
Total Health Care	\$3,149	\$3,391	92.86	6.2%	6.0%	102.14
Health Care Insurance	\$1,521	\$1,638	92.84	3.0%	2.9%	102.11
Health Care Services	\$762	\$819	93.07	1.5%	1.5%	102.36
Hospital Services	\$125	\$134	93.22	0.2%	0.2%	102.53
Physician Services	\$201	\$216	92.86	0.4%	0.4%	102.14
Dental Services	\$289	\$311	93.05	0.6%	0.6%	102.34
Eyecare Services	\$38	\$40	93.83	0.1%	0.1%	103.19
Other Medical Services	\$110	\$118	93.05	0.2%	0.2%	102.34
Health Care Supplies & Equipment	\$866	\$934	92.72	1.7%	1.7%	101.98
Total Personal Care Expenses	\$742	\$812	91.31	1.5%	1.4%	100.43
Wigs and Hairpieces	\$58	\$63	91.35	0.1%	0.1%	100.47
Electric personal Care Appliances	\$15	\$16	91.19	0.0%	0.0%	100.30
Personal Care Services	\$497	\$544	91.31	1.0%	1.0%	100.43
Personal Care Services for Females	\$328	\$359	91.30	0.6%	0.6%	100.41
Personal Care Services for Males	\$169	\$185	91.34	0.3%	0.3%	100.46
Personal Insurance	\$520	\$591	88.07	1.0%	1.1%	96.87
Total Reading Expenses	\$168	\$185	90.89	0.3%	0.3%	99.97
Newspapers	\$72	\$79	90.86	0.1%	0.1%	99.93
Magazines	\$34	\$38	90.90	0.1%	0.1%	99.98
Books	\$61	\$68	90.92	0.1%	0.1%	100.00

Greater Montgomery - Retail Trade Area

Retail Spending - Household Items

Household Items								
	Area Exp / Hhld \$	US Exp / Hhld \$	Expenditure Index*	Area Exp Allocation %	US Exp Allocation %	Allocation Index**		
Total Entertainment	\$2,846	\$3,145	90.48	5.6%	5.6%	99.51		
Fees and Admissions	\$732	\$838	87.41	1.4%	1.5%	96.13		
Video and Audio Equipment	\$993	\$1,081	91.90	1.9%	1.9%	101.07		
Cable Television	\$424	\$461	91.92	0.8%	0.8%	101.09		
Televisions	\$126	\$137	91.87	0.2%	0.2%	101.04		
VCRs and Related Equipment	\$52	\$57	91.93	0.1%	0.1%	101.10		
Video Game Hardware and Software	\$32	\$35	91.86	0.1%	0.1%	101.03		
Audio Equipment	\$86	\$94	91.74	0.2%	0.2%	100.90		
Records / Tapes / CD Purchases	\$138	\$150	91.91	0.3%	0.3%	101.09		
Rental and Repair of Equipment	\$5	\$6	92.35	0.0%	0.0%	101.57		
Musical Instruments	\$42	\$46	91.88	0.1%	0.1%	101.06		
Video Cassette Rentals	\$77	\$84	91.94	0.2%	0.1%	101.12		
Recreational Equipment and Supplies	\$1,120	\$1,227	91.32	2.2%	2.2%	100.44		
Photographic Equipment and Supplies	\$124	\$136	91.47	0.2%	0.2%	100.60		
Film	\$42	\$46	91.47	0.1%	0.1%	100.60		
Photographic Equipment	\$26	\$28	91.47	0.1%	0.0%	100.60		
Film Processing	\$57	\$62	91.46	0.1%	0.1%	100.60		
Pet Supplies and Services	\$277	\$303	91.62	0.5%	0.5%	100.76		
Total Hhld Furnishings and Equipment	\$2,234	\$2,492	89.63	4.4%	4.4%	98.58		
Household Textiles	\$158	\$175	90.61	0.3%	0.3%	99.65		
Furniture	\$608	\$682	89.04	1.2%	1.2%	97.93		
Mattress and Springs	\$65	\$73	89.06	0.1%	0.1%	97.96		
Other Bedroom Furniture	\$115	\$129	89.03	0.2%	0.2%	97.92		
Sofas	\$135	\$152	89.14	0.3%	0.3%	98.04		
Living Room Chairs	\$57	\$64	89.11	0.1%	0.1%	98.01		
Living Room Tables	\$26	\$29	89.12	0.1%	0.1%	98.02		
Kitchen / Dining Room Furniture	\$72	\$81	89.06	0.1%	0.1%	97.95		
Infant Furniture	\$12	\$13	89.13	0.0%	0.0%	98.03		
Outdoor Furniture	\$22	\$25	89.23	0.0%	0.0%	98.14		
Wall Units and Cabinets	\$104	\$117	88.76	0.2%	0.2%	97.63		
Floor Coverings	\$76	\$89	86.07	0.1%	0.2%	94.66		
Major Appliances			\$259	\$287	90.33	0.5%	0.5%	99.35
Dishwashers and Disposal			\$20	\$22	89.97	0.0%	0.0%	98.95
Refrigerator / Freezer			\$77	\$86	89.97	0.2%	0.2%	98.96
Clothes Washer			\$36	\$40	90.58	0.1%	0.1%	99.62
Clothes Dryer			\$25	\$27	90.50	0.0%	0.0%	99.54
Stoves and Ovens			\$34	\$37	90.59	0.1%	0.1%	99.64
Microwave Ovens			\$15	\$17	90.47	0.0%	0.0%	99.50
Portable Dishwasher			\$2	\$2	90.67	0.0%	0.0%	99.73
Window Air Conditioning			\$21	\$24	90.73	0.0%	0.0%	99.78
Electric Floor Cleaning Equipment			\$23	\$26	90.45	0.0%	0.0%	99.48
Sewing Machines			\$6	\$7	90.26	0.0%	0.0%	99.27
Housewares and Small Appliances			\$1,133	\$1,260	89.90	2.2%	2.2%	98.88

China and Glassware	\$31	\$35	89.90	0.1%	0.1%	98.88
Flatware and Serving Pieces	\$16	\$18	89.78	0.0%	0.0%	98.74
Small Electric Kitchen Appliances	\$34	\$38	90.75	0.1%	0.1%	99.81
Clocks	\$6	\$7	89.60	0.0%	0.0%	98.55
Lamps and Fixtures	\$20	\$22	89.88	0.0%	0.0%	98.86
Telephones and Accessories	\$43	\$48	89.74	0.1%	0.1%	98.70
Lawn and Garden Equipment	\$87	\$96	89.96	0.2%	0.2%	98.94
Power Tools	\$37	\$41	89.97	0.1%	0.1%	98.96
Hand Tools	\$22	\$24	89.48	0.0%	0.0%	98.42
Luggage	\$9	\$10	89.80	0.0%	0.0%	98.77
Computer Hardware	\$353	\$393	89.91	0.7%	0.7%	98.89
Computer Software	\$27	\$31	89.90	0.1%	0.1%	98.88
Smoke Alarms	\$2	\$2	90.26	0.0%	0.0%	99.27
Indoor Plants and Fresh Flowers	\$72	\$80	89.93	0.1%	0.1%	98.90
Other Miscellaneous House wares	\$204	\$227	89.77	0.4%	0.4%	98.74

Greater Montgomery - Retail Trade Area

Retail Spending - Food, Beverage, Tobacco

Food, Beverage, Tobacco						
	Area Exp / Hhld \$	US Exp / Hhld \$	Expenditure Index*	Area Exp Allocation %	US Exp Allocation %	Allocation Index**
Total Food and Beverage	\$7,838	\$8,528	91.91	15.4%	15.2%	101.08
Food at Home	\$4,090	\$4,387	93.23	8.0%	7.8%	102.53
Cereal and Cereal Products	\$194	\$207	93.64	0.4%	0.4%	102.99
Bakery Products	\$381	\$409	93.27	0.7%	0.7%	102.58
Meat	\$858	\$920	93.24	1.7%	1.6%	102.55
Fish and Seafood	\$164	\$179	91.68	0.3%	0.3%	100.83
Eggs	\$47	\$50	94.14	0.1%	0.1%	103.54
Dairy	\$429	\$460	93.24	0.8%	0.8%	102.55
Fresh Fruits	\$234	\$252	92.84	0.5%	0.4%	102.11
Fresh Vegetables	\$226	\$243	93.18	0.4%	0.4%	102.49
Processed Fruits and Vegetables	\$248	\$265	93.58	0.5%	0.5%	102.92
Sugar and Other Sweets	\$156	\$168	92.85	0.3%	0.3%	102.12
Fats and Oils	\$111	\$119	93.59	0.2%	0.2%	102.93
Non-Alcoholic Beverages	\$348	\$373	93.32	0.7%	0.7%	102.64
Soup	\$54	\$58	93.43	0.1%	0.1%	102.76
Frozen Meals	\$124	\$133	93.39	0.2%	0.2%	102.72
Snack Foods	\$132	\$141	93.43	0.3%	0.3%	102.76
Seasonings and Condiments	\$138	\$148	93.45	0.3%	0.3%	102.78
Prepared Salads	\$25	\$27	93.45	0.0%	0.0%	102.79
Prepared Desserts	\$15	\$16	93.42	0.0%	0.0%	102.74
Baby Foods	\$40	\$43	93.34	0.1%	0.1%	102.66
Misc. Prepared Foods	\$107	\$115	93.43	0.2%	0.2%	102.76
Food Away From Home	\$3,149	\$3,472	90.70	6.2%	6.2%	99.76
Lunch	\$846	\$932	90.75	1.7%	1.7%	99.81
Dinner	\$1,265	\$1,395	90.70	2.5%	2.5%	99.76
Snacks / Non-Alcoholic Beverages	\$214	\$236	90.80	0.4%	0.4%	99.87
Breakfast and Brunch	\$193	\$212	90.73	0.4%	0.4%	99.79
Board (incl. At School)	\$53	\$59	90.73	0.1%	0.1%	99.79
Catered Affairs	\$75	\$83	90.57	0.1%	0.1%	99.61
Alcoholic Beverages	\$599	\$670	89.50	1.2%	1.2%	98.44
Beer and Ale at Home	\$179	\$200	89.49	0.4%	0.4%	98.43
Whiskey at Home	\$58	\$64	89.39	0.1%	0.1%	98.32
Wine at Home	\$96	\$107	89.44	0.2%	0.2%	98.37
Beer and Ale not at Home	\$84	\$94	89.63	0.2%	0.2%	98.58
Wine Away From Home	\$41	\$46	89.60	0.1%	0.1%	98.55
Whiskey Away From Home	\$68	\$76	89.59	0.1%	0.1%	98.54

Greater Montgomery - Retail Trade Area

Retail Spending - Transportation

Transportation						
	Area Exp / Hhld \$	US Exp / Hhld \$	Expenditure Index*	Area Exp Allocation %	US Exp Allocation %	Allocation Index**
Total Transportation Expenses	\$10,197	\$11,133	91.59	20.0%	19.8%	100.74
New Vehicle Purchases	\$2,611	\$2,900	90.03	5.1%	5.2%	99.02
New Car Purchases	\$1,195	\$1,327	90.07	2.3%	2.4%	99.07
New Truck Purchases	\$1,415	\$1,573	90.00	2.8%	2.8%	98.98
Used Vehicle Purchases	\$1,646	\$1,751	94.02	3.2%	3.1%	103.41
Used Car Purchases	\$880	\$936	94.07	1.7%	1.7%	103.46
Used Truck Purchases	\$766	\$815	93.97	1.5%	1.5%	103.35
Motorcycles (New & Used)	\$69	\$75	92.34	0.1%	0.1%	101.56
Vehicle Finance Charges	\$483	\$525	92.04	0.9%	0.9%	101.23
Gasoline and Oil	\$2,278	\$2,460	92.58	4.5%	4.4%	101.82
Gasoline	\$2,235	\$2,414	92.58	4.4%	4.3%	101.82
Diesel Fuel	\$26	\$28	92.82	0.1%	0.0%	102.09
Motor Oil	\$17	\$18	92.58	0.0%	0.0%	101.83
Vehicle Repair And Maintenance	\$794	\$864	91.95	1.6%	1.5%	101.13
Coolant and Other Fluids	\$8	\$9	91.96	0.0%	0.0%	101.14
Vehicle Repair	\$787	\$855	91.95	1.5%	1.5%	101.13
Tires	\$144	\$157	91.88	0.3%	0.3%	101.06
Parts Equipment And Accessories	\$67	\$73	91.99	0.1%	0.1%	101.18
Body Work And Painting	\$44	\$48	91.93	0.1%	0.1%	101.11
Transmission / Clutch / Drive Shaft	\$62	\$68	91.88	0.1%	0.1%	101.05
Brakes (Incl.Adjustment)	\$71	\$77	92.01	0.1%	0.1%	101.20
Steering or Front End	\$24	\$26	91.99	0.0%	0.0%	101.18
Engine Cooling System	\$26	\$29	92.01	0.1%	0.1%	101.20
Motor Tune Up	\$57	\$62	91.92	0.1%	0.1%	101.10
Oil Change And Lube	\$68	\$73	92.04	0.1%	0.1%	101.23
Front End Alignment and Balancing	\$14	\$15	91.89	0.0%	0.0%	101.07
Shock Absorber	\$6	\$7	92.11	0.0%	0.0%	101.31
Air Conditioning	\$21	\$22	91.92	0.0%	0.0%	101.09
Exhaust System	\$23	\$25	92.06	0.0%	0.0%	101.26
Electrical System	\$37	\$40	92.11	0.1%	0.1%	101.30
Motor Repair / Replacement	\$93	\$102	91.93	0.2%	0.2%	101.11
Accessories	\$10	\$11	91.65	0.0%	0.0%	100.81
Auto Repair Service Policy	\$9	\$9	91.90	0.0%	0.0%	101.07
Vehicle Insurance	\$1,157	\$1,255	92.20	2.3%	2.2%	101.41
Public Transportation	\$585	\$663	88.32	1.1%	1.2%	97.14
Airline Fares	\$377	\$427	88.31	0.7%	0.8%	97.13
Intercity Bus Fares	\$17	\$19	88.31	0.0%	0.0%	97.12
Mass Transit	\$101	\$114	88.42	0.2%	0.2%	97.24
Taxi	\$22	\$25	88.35	0.0%	0.0%	97.17
Other Public Transportation	\$68	\$77	88.21	0.1%	0.1%	97.02
Other Transportation Costs	\$574	\$642	89.47	1.1%	1.1%	98.40
Leasing Costs	\$342	\$381	89.58	0.7%	0.7%	98.52
Registration And License	\$123	\$137	89.38	0.2%	0.2%	98.31
Rental	\$50	\$56	89.20	0.1%	0.1%	98.11
Parking / Tolls / Towing	\$50	\$57	89.22	0.1%	0.1%	98.12
Automobile Service Clubs	\$10	\$11	89.34	0.0%	0.0%	98.26

Greater Montgomery - Retail Trade Area

MOSAIC Segmentation - Household Summary

Household Groups		
	Hand-drawn Trade Area	
	Number	Percent
Affluent Suburbia	17,387	17.2%
Upscale America	2,126	2.1%
Small-town Contentment	12,533	12.4%
Blue-collar Backbone	5,207	5.1%
American Diversity	4,102	4.1%
Metro Fringe	13,769	13.6%
Remote America	5,323	5.3%
Aspiring Contemporaries	12,312	12.2%
Rural Villages and Farms	2,854	2.8%
Struggling Societies	6,712	6.6%
Urban Essence	18,468	18.2%
Total	101,252	100.0%

MOSAIC Segmentation - Population Summary

Population Groups		
	Hand-drawn Trade Area	
	Number	Percent
Affluent Suburbia	43,525	16.7%
Upscale America	5,406	2.1%
Small-town Contentment	32,347	12.4%
Blue-collar Backbone	14,577	5.6%
American Diversity	9,596	3.7%
Metro Fringe	34,974	13.4%
Remote America	14,671	5.6%
Aspiring Contemporaries	26,964	10.3%
Rural Villages and Farms	6,932	2.7%
Struggling Societies	17,197	6.6%
Urban Essence	49,366	18.9%
Total	260,890	100.0%

Group A: Affluent Suburbia

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

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

Group B: Upscale America

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

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

Group C: Small-town Contentment

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

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

Group D: Blue-collar Backbone

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

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

Group F: Metro Fringe

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

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

Group G: Remote America

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

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

Group H: Aspiring Contemporaries

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

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

Group I: Rural Villages and Farms

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

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

Group J: Struggling Societies

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

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

Group K: Urban Essence

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

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

Name	Name	2011 Population	5 Year Projected Population Growth	2000 Population	2011 Per Capita Income	2011 Household Average Income	2016 Population	2011 Average Apparel	2011 Average Food and Beverages	2011 Average Household Furnishing and Equip.	2011 Total Retail Expenditure	2016 Total Apparel	2016 Total Food and Beverages	2016 Total Household Furnishing and Equip.	Name
Beaumont-Port Arthur, TX Metro	Texas	393,973	5.44%	384,885	\$24,134	\$60,230	415,409	\$340,824,251.26	\$1,101,204,901.03	\$310,375,051.87	\$3,035,171,577.49	\$369,305,763.96	\$1,185,500,618.46	\$337,819,270.15	Texas
Salem, OR Metro	Oregon	393,422	2.93%	347,021	\$23,525	\$62,009	404,950	\$343,847,184.13	\$1,111,511,908.48	\$314,178,321.90	\$3,061,029,042.32	\$385,553,047.56	\$1,239,376,851.51	\$355,856,076.89	Oregon
Peoria, IL Metro	Illinois	382,622	3.80%	366,659	\$28,685	\$69,685	397,159	\$396,231,243.00	\$1,270,369,937.71	\$367,322,254.62	\$3,529,245,055.52	\$434,583,310.04	\$1,383,295,619.43	\$405,533,532.21	Illinois
Davenport-Moline-Rock Island, IA-IL Metro	Illinois*	381,132	1.91%	375,669	\$26,843	\$64,292	388,424	\$382,065,608.80	\$1,230,964,513.60	\$352,148,915.63	\$3,411,488,018.77	\$419,645,697.52	\$1,342,254,385.33	\$390,058,482.18	Illinois*
Montgomery, AL Metro	Alabama	379,148	5.45%	346,042	\$25,361	\$63,901	399,829	\$352,621,122.14	\$1,134,313,898.66	\$323,372,519.73	\$3,139,216,956.39	\$399,723,926.01	\$1,278,468,884.52	\$369,346,299.50	Alabama
Tallahassee, FL Metro	Florida	374,394	7.53%	320,244	\$26,560	\$61,988	402,568	\$348,587,467.45	\$1,119,018,379.48	\$318,333,750.86	\$3,094,537,505.30	\$396,912,952.23	\$1,267,247,211.82	\$364,434,693.58	Florida
Wilmington, NC Metro	North Carolina	373,127	12.03%	274,118	\$27,886	\$65,157	418,009	\$385,892,398.76	\$1,239,152,854.94	\$354,756,572.02	\$3,444,048,770.97	\$451,847,435.48	\$1,439,643,380.38	\$418,000,623.82	North Carolina
Fayetteville, NC Metro	North Carolina	373,002	7.13%	336,572	\$22,151	\$56,575	399,613	\$319,956,472.74	\$1,040,026,518.64	\$289,190,554.09	\$2,852,611,948.51	\$374,402,540.71	\$1,209,802,237.44	\$341,994,524.89	North Carolina
Evansville, IN-KY Metro	Indiana*	362,562	4.43%	342,685	\$25,045	\$61,618	378,630	\$343,510,353.88	\$1,110,786,217.27	\$316,037,454.90	\$3,067,265,660.99	\$367,904,016.27	\$1,182,403,675.01	\$340,423,127.12	Indiana*
Savannah, GA Metro	Georgia	355,759	9.39%	292,704	\$26,749	\$66,117	389,165	\$336,928,109.70	\$1,079,448,486.97	\$309,432,934.02	\$2,987,984,353.83	\$391,066,064.96	\$1,247,363,811.92	\$361,023,993.62	Georgia
Eugene-Springfield, OR Metro	Oregon	355,227	4.06%	322,863	\$24,823	\$57,459	369,632	\$337,796,543.93	\$1,098,857,416.10	\$307,166,967.95	\$3,024,990,513.62	\$391,391,910.99	\$1,268,456,006.91	\$359,397,510.51	Oregon
Rockford, IL Metro	Illinois	349,449	0.61%	319,677	\$25,035	\$63,550	351,579	\$328,454,979.96	\$1,057,371,434.82	\$302,062,264.19	\$2,922,425,553.53	\$352,663,767.94	\$1,131,018,282.29	\$326,399,426.45	Illinois
Ocala, FL Metro	Florida	336,935	6.69%	258,913	\$24,203	\$55,802	359,487	\$311,601,831.12	\$1,021,391,928.81	\$282,029,100.19	\$2,806,421,878.90	\$361,184,329.52	\$1,176,685,650.03	\$330,369,747.04	Florida
Kalamazoo-Portage, MI Metro	Michigan	328,069	1.60%	314,866	\$24,841	\$60,367	333,313	\$306,756,754.64	\$989,457,739.12	\$280,677,187.76	\$2,735,949,722.24	\$325,665,303.72	\$1,045,613,113.51	\$299,774,077.75	Michigan

Downtown Montgomery – Prattville – Millbrook Retail Trade Area

Detailed Demographics

Population Change		
	Hand-drawn Trade Area	
	Number	Percent Change
1980 Census	143,597	
1990 Census	140,167	-2.4%
2000 Census	140,451	0.2%
2010 Census	136,708	-2.7%
2011 AGS	139,319	1.9%
2016 Projection	148,109	6.3%

Households Change		
	Hand-drawn Trade Area	
	Number	Percent Change
1980 Census	50,113	
1990 Census	52,581	4.9%
2000 Census	54,098	2.9%
2010 Census	53,408	-1.3%
2011 AGS	53,958	1.0%
2016 Projection	56,360	4.5%

Families (2011)	
	Hand-drawn Trade Area
Families	34,083
Average Household Size	2.46

Population by Race (2011)		
	Hand-drawn Trade Area	
	Number	Percent
White	73,173	52.5%
Black	58,979	42.3%
Asian	1,517	1.1%
Native American	411	0.3%
Hawaiian / Pacific Islander	120	0.1%
Two or More	3,430	2.5%
Other Race	1,694	1.2%
Total	139,324	100.0%

Hispanic Population (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Hispanic	6,680	4.8%
Not Hispanic	132,640	95.2%
Total	139,320	100.0%

Income (2011)	
	Hand-drawn Trade Area
Median Household Income	\$42,609
Average Household Income	\$62,738
Average Family Income	\$72,702

Households by Income (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Less Than \$10,000	4,945	9.2%

\$10,000-\$14,999	4,177	7.7%
\$15,000-\$19,999	3,054	5.7%
\$20,000-\$24,999	3,216	6.0%
\$25,000-\$29,999	3,769	7.0%
\$30,000-\$34,999	2,884	5.3%
\$35,000-\$39,999	3,616	6.7%
\$40,000-\$49,999	5,074	9.4%
\$50,000-\$59,999	3,983	7.4%
\$60,000-\$74,999	5,437	10.1%
\$75,000-\$99,999	6,075	11.3%
\$100,000-\$124,999	3,032	5.6%
\$125,000-\$149,999	1,843	3.4%
\$150,000-\$199,999	1,564	2.9%
\$200,000-\$249,999	437	0.8%
\$250,000-\$499,999	512	0.9%
\$500,000+	352	0.7%
Total	53,970	100.0%

Households by Tenure (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Owner Occupied	33,418	54.2%
Renter Occupied	20,541	33.3%
Vacant	7,671	12.4%
Total	61,630	100.0%

Daytime Population (2011)	
	Hand-drawn Trade Area
Establishments	7,938
Employees	100,121

Population by Gender (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Male	66,203	47.5%
Female	73,117	52.5%
Total	139,320	100.0%

Marital Status (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Now Married	53,026	48.1%
Separated	5,628	5.1%
Divorced	12,868	11.7%
Never Married	30,046	27.2%
Widowed	8,785	8.0%
Total	110,353	100.0%

Household Structure (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Married Couple Family with Children	9,465	18.2%
Lone Parent Male with Children	1,535	3.0%
Lone Parent Female with Children	7,409	14.2%
Married Couple Family No Children	11,609	22.3%
Lone Parent Male No Children	1,183	2.3%
Lone Parent Female No Children	2,883	5.5%
Non-Family Male Head With Children	62	0.1%
Non-Family Female Head With Children	94	0.2%

Lone Male Householder	7,439	14.3%
Lone Female Householder	10,327	19.9%
Total	52,006	100.0%

Total Population (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Age 0-4	9,804	7.0%
Age 5-9	9,527	6.8%
Age 10-14	9,633	6.9%
Age 15-19	9,991	7.2%
Age 20-24	10,430	7.5%
Age 25-29	10,698	7.7%
Age 30-34	9,914	7.1%
Age 35-39	9,485	6.8%
Age 40-44	9,425	6.8%
Age 45-49	10,075	7.2%
Age 50-54	8,897	6.4%
Age 55-59	8,125	5.8%
Age 60-64	6,575	4.7%
Age 65-69	5,127	3.7%
Age 70-74	3,988	2.9%
Age 75-79	2,916	2.1%
Age 80-84	2,281	1.6%
Age 85+	2,435	1.7%
Total	139,326	100.0%
Median	34.8	

Total Male Population (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Age 0-4	4,890	7.4%
Age 5-9	4,747	7.2%
Age 10-14	4,846	7.3%
Age 15-19	5,080	7.7%
Age 20-24	5,374	8.1%
Age 25-29	5,459	8.2%
Age 30-34	4,880	7.4%
Age 35-39	4,620	7.0%
Age 40-44	4,101	6.2%
Age 45-49	4,562	6.9%
Age 50-54	4,057	6.1%
Age 55-59	3,786	5.7%
Age 60-64	3,051	4.6%
Age 65-69	2,325	3.5%
Age 70-74	1,724	2.6%
Age 75-79	1,171	1.8%
Age 80-84	824	1.2%
Age 85+	713	1.1%
Total	66,210	100.0%
Median	32.8	

Total Female Population (2011)		
	Hand-drawn Trade Area	
	Number	Percent
Age 0-4	4,914	6.7%
Age 5-9	4,781	6.5%
Age 10-14	4,787	6.5%
Age 15-19	4,911	6.7%

Age 20-24	5,056	6.9%
Age 25-29	5,240	7.2%
Age 30-34	5,034	6.9%
Age 35-39	4,865	6.7%
Age 40-44	5,323	7.3%
Age 45-49	5,513	7.5%
Age 50-54	4,840	6.6%
Age 55-59	4,340	5.9%
Age 60-64	3,524	4.8%
Age 65-69	2,802	3.8%
Age 70-74	2,264	3.1%
Age 75-79	1,746	2.4%
Age 80-84	1,457	2.0%
Age 85+	1,722	2.4%
Total	73,119	100.0%
Median	36.9	

Population by Household Type (2011)

	Hand-drawn Trade Area	
	Number	Percent
Family	109,316	78.5%
Non-Family	23,653	17.0%
Group Quarters	6,351	4.6%
Total	139,320	100.0%

Employment Status 16 Plus (2011)

	Hand-drawn Trade Area	
	Number	Percent
In Armed Forces	1,541	1.4%
Employed	60,536	55.8%
Unemployed	5,812	5.4%
Not In Labor Force	40,513	37.4%
Total	108,402	100.0%

Downtown Montgomery – Prattville – Millbrook Retail Trade Area

Household Wealth

Income Summary	
	Hand-drawn Trade Area
Households	53,958
Median Household Income	\$42,609
Average Household Income	\$59,481
Median Disposable Income	\$36,913

Assets		
	Hand-drawn Trade Area	
	Number	Percent of Households
Transaction Accounts	49,064	90.9%
Certificates of Deposit	8,635	16.0%
Savings Bonds	8,073	15.0%
Bonds	926	1.7%
Stocks	10,211	18.9%
Mutual Funds	6,589	12.2%
Retirement Accounts	28,131	52.1%
Life Insurance with Cash Value	12,378	22.9%
Other Managed Assets	3,185	5.9%
Other Financial Assets	5,062	9.4%
Any Financial Assets	50,054	92.8%
Vehicle Assets	46,033	85.3%
a Primary Residence	33,418	61.9%
Investment Real Estate	4,569	8.5%
Business Assets	6,762	12.5%
Other Non-Financial Assets	3,925	7.3%
Any Non-Financial Assets	48,843	90.5%

Aggregate Assets (\$ Million)		
	Hand-drawn Trade Area	
	Number	Percent
Transaction Accounts	\$401	0.6%
Certificates of Deposit	\$1,018	1.6%
Savings Bonds	\$76	0.1%
Bonds (Not US Savings)	\$3,371	5.2%
Stocks	\$961	1.5%
Mutual Funds	\$2,991	4.6%
Retirement Accounts	\$2,842	4.4%
Cash Value Life Insurance	\$446	0.7%
Other Managed Accounts	\$3,526	5.5%
Other Financial Assets	\$522	0.8%
Any Financial Assets	\$3,921	6.1%
Vehicles Owned	\$871	1.4%
Home Equity	\$7,548	11.7%
Investment Property Equity	\$4,032	6.3%
Business Equity	\$6,087	9.4%
Other Non-Financial Assets	\$948	1.5%
Any Non-Financial Assets	\$24,857	38.6%
Total	\$64,418	100.0%

Average Asset Value		
	Hand-drawn Trade Area	
	Average	Percent of Households
Transaction Accounts	\$8,181	90.9%
Certificates of Deposit	\$117,943	16.0%
Savings Bonds	\$9,429	15.0%
Bonds	\$3,639,052	1.7%
Stocks	\$94,094	18.9%
Mutual Funds	\$453,931	12.2%
Retirement Accounts	\$101,021	52.1%
Life Insurance with Cash Value	\$36,054	22.9%
Other Managed Assets	\$1,106,969	5.9%
Other Financial Assets	\$103,122	9.4%
Any Financial Assets	\$78,344	92.8%
Vehicle Assets	\$18,930	85.3%
a Primary Residence	\$225,863	61.9%
Investment Real Estate	\$882,625	8.5%
Business Assets	\$900,234	12.5%
Other Non-Financial Assets	\$241,462	7.3%
Any Non-Financial Assets	\$508,912	90.5%

Debts		
	Hand-drawn Trade Area	
	Number	Percent of Households
Households Having A Mortgage Debt	23,948	44.4%
Installment Payment Debt	24,580	45.6%
Other Lines of Credit Debt	769	1.4%
Credit Card Debt	23,675	43.9%
Investment Real Estate Debt	3,291	6.1%
Other Debt	3,655	6.8%
Hhlds with Any Debt	40,718	75.5%

Aggregate Debts (\$ Million)		
	Hand-drawn Trade Area	
	Number	Percent
Mortgage Debt	\$3,865	43.0%
Installment Loan Debt	\$688	7.7%
Lines of Credit Debt	\$239	2.7%
Credit Card Debt	\$172	1.9%
Investment Real Estate Debt	\$3,763	41.9%
Other Debt	\$255	2.8%
Total	\$8,982	100.0%

Average Debt Value		
	Hand-drawn Trade Area	
	Average	Percent of Households (2011)
Households Having Mortgage Debt (2011)	\$161,370	44.4%
Households With Installment Payment Debt (2011)	\$28,002	45.6%
Households With Other Lines of Credit Debt (2011)	\$310,928	1.4%
Households With Credit Card Debt (2011)	\$7,268	43.9%
Households With Investment Real Estate Debt (2011)	\$1,143,403	6.1%
Households With Other Debt (2011)	\$69,684	6.8%
Any Debt (2011)	\$220,583	75.5%

Downtown Montgomery – Prattville – Millbrook Retail Trade Area

Retail Spending – Personal Items

Demographic Updates		
	2011	2016
Population	139,319	148,109
Households	53,958	56,360
Average Household Income	\$59,481	
Total Expenditures	\$48,680	
Total Non-Retail Expenditures	\$27,944	
Total Retail Expenditures	\$20,735	

Personal Items						
	Area Exp / Hhld \$	US Exp / Hhld \$	Expenditure Index*	Area Exp Allocation %	US Exp Allocation %	Allocation Index**
Total Apparel	\$2,328	\$2,694	86.41	4.8%	4.8%	99.69
Men's	\$441	\$511	86.31	0.9%	0.9%	99.56
Boys'	\$113	\$130	86.98	0.2%	0.2%	100.34
Women's	\$777	\$898	86.52	1.6%	1.6%	99.80
Girls'	\$154	\$177	86.53	0.3%	0.3%	99.82
Infants'	\$104	\$120	86.60	0.2%	0.2%	99.90
Footwear	\$378	\$421	89.91	0.8%	0.7%	103.72
Apparel Services / Accessories	\$362	\$438	82.71	0.7%	0.8%	95.41
Material For Making Clothes	\$7	\$8	82.74	0.0%	0.0%	95.45
Sewing Notions And Patterns	\$3	\$3	82.58	0.0%	0.0%	95.27
Watches	\$35	\$42	82.64	0.1%	0.1%	95.34
Jewelry	\$145	\$175	82.53	0.3%	0.3%	95.21
Repair And Alterations	\$12	\$15	82.78	0.0%	0.0%	95.49
Dry Cleaning	\$103	\$125	82.88	0.2%	0.2%	95.61
Coin-Operated Laundry	\$58	\$70	82.88	0.1%	0.1%	95.61
Contributions	\$1,773	\$2,168	81.80	3.6%	3.9%	94.36
Total Education	\$1,145	\$1,403	81.60	2.4%	2.5%	94.14
Books And Supplies	\$160	\$196	81.51	0.3%	0.3%	94.03
Tuition	\$986	\$1,207	81.62	2.0%	2.2%	94.15
Total Gifts	\$1,263	\$1,527	82.71	2.6%	2.7%	95.42
Gifts of Apparel	\$252	\$304	82.80	0.5%	0.5%	95.52
Gifts of Watches	\$4	\$5	82.63	0.0%	0.0%	95.32
Gifts of Jewelry	\$28	\$34	83.14	0.1%	0.1%	95.91
Other Gifts	\$979	\$1,184	82.68	2.0%	2.1%	95.38
Total Health Care	\$3,034	\$3,391	89.49	6.2%	6.0%	103.24
Health Care Insurance	\$1,465	\$1,638	89.47	3.0%	2.9%	103.21
Health Care Services	\$735	\$819	89.73	1.5%	1.5%	103.51
Hospital Services	\$121	\$134	89.92	0.2%	0.2%	103.73
Physician Services	\$193	\$216	89.47	0.4%	0.4%	103.21
Dental Services	\$279	\$311	89.72	0.6%	0.6%	103.50
Eyecare Services	\$36	\$40	90.67	0.1%	0.1%	104.59
Other Medical Services	\$106	\$118	89.72	0.2%	0.2%	103.50
Health Care Supplies & Equipment	\$834	\$934	89.32	1.7%	1.7%	103.03

Total Personal Care Expenses	\$709	\$812	87.21	1.5%	1.4%	100.60
Wigs and Hairpieces	\$55	\$63	87.27	0.1%	0.1%	100.67
Electric personal Care Appliances	\$14	\$16	87.01	0.0%	0.0%	100.37
Personal Care Services	\$474	\$544	87.21	1.0%	1.0%	100.61
Personal Care Services for Females	\$313	\$359	87.18	0.6%	0.6%	100.57
Personal Care Services for Males	\$161	\$185	87.27	0.3%	0.3%	100.67
Personal Insurance	\$489	\$591	82.74	1.0%	1.1%	95.45
Total Reading Expenses	\$160	\$185	86.63	0.3%	0.3%	99.94
Newspapers	\$69	\$79	86.59	0.1%	0.1%	99.90
Magazines	\$33	\$38	86.65	0.1%	0.1%	99.96
Books	\$59	\$68	86.66	0.1%	0.1%	99.98

Downtown Montgomery – Prattville – Millbrook Retail Trade Area

Retail Spending – Household Items

Demographic Updates		
	2011	2016
Population	139,319	148,109
Households	53,958	56,360
Average Household Income	\$59,481	
Total Expenditures	\$48,680	
Total Non-Retail Expenditures	\$27,944	
Total Retail Expenditures	\$20,735	

Household Items						
	Area Exp / Hhld \$	US Exp / Hhld \$	Expenditure Index*	Area Exp Allocation %	US Exp Allocation %	Allocation Index**
Total Entertainment	\$2,706	\$3,145	86.04	5.6%	5.6%	99.25
Fees and Admissions	\$685	\$838	81.78	1.4%	1.5%	94.34
Video and Audio Equipment	\$952	\$1,081	88.06	2.0%	1.9%	101.58
Cable Television	\$406	\$461	88.10	0.8%	0.8%	101.63
Televisions	\$120	\$137	87.97	0.2%	0.2%	101.48
VCRs and Related Equipment	\$50	\$57	88.08	0.1%	0.1%	101.60
Video Game Hardware and Software	\$31	\$35	88.02	0.1%	0.1%	101.55
Audio Equipment	\$82	\$94	87.89	0.2%	0.2%	101.39
Records / Tapes / CD Purchases	\$132	\$150	88.10	0.3%	0.3%	101.63
Rental and Repair of Equipment	\$5	\$6	88.50	0.0%	0.0%	102.09
Musical Instruments	\$40	\$46	88.00	0.1%	0.1%	101.52
Video Cassette Rentals	\$74	\$84	88.11	0.2%	0.1%	101.64
Recreational Equipment and Supplies	\$1,069	\$1,227	87.16	2.2%	2.2%	100.55
Photographic Equipment and Supplies	\$119	\$136	87.42	0.2%	0.2%	100.85
Film	\$40	\$46	87.45	0.1%	0.1%	100.88
Photographic Equipment	\$24	\$28	87.37	0.1%	0.0%	100.79
Film Processing	\$54	\$62	87.42	0.1%	0.1%	100.85
Pet Supplies and Services	\$265	\$303	87.56	0.5%	0.5%	101.01

Total Hhld Furnishings and Equipment	\$2,110	\$2,492	84.65	4.3%	4.4%	97.65
Household Textiles	\$150	\$175	86.13	0.3%	0.3%	99.36
Furniture	\$572	\$682	83.85	1.2%	1.2%	96.73
Mattress and Springs	\$61	\$73	83.95	0.1%	0.1%	96.84
Other Bedroom Furniture	\$108	\$129	83.79	0.2%	0.2%	96.66
Sofas	\$127	\$152	83.96	0.3%	0.3%	96.86
Living Room Chairs	\$53	\$64	83.97	0.1%	0.1%	96.86
Living Room Tables	\$24	\$29	83.96	0.0%	0.1%	96.86
Kitchen / Dining Room Furniture	\$68	\$81	83.87	0.1%	0.1%	96.75
Infant Furniture	\$11	\$13	83.91	0.0%	0.0%	96.80
Outdoor Furniture	\$21	\$25	84.08	0.0%	0.0%	97.00
Wall Units and Cabinets	\$98	\$117	83.57	0.2%	0.2%	96.41
Floor Coverings	\$71	\$89	79.91	0.1%	0.2%	92.18
Major Appliances	\$246	\$287	85.84	0.5%	0.5%	99.02
Dishwashers and Disposal	\$19	\$22	85.43	0.0%	0.0%	98.55
Refrigerator / Freezer	\$73	\$86	85.43	0.2%	0.2%	98.55

Clothes Washer	\$34	\$40	86.12	0.1%	0.1%	99.34
Clothes Dryer	\$23	\$27	86.05	0.0%	0.0%	99.26
Stoves and Ovens	\$32	\$37	86.15	0.1%	0.1%	99.38
Microwave Ovens	\$15	\$17	86.01	0.0%	0.0%	99.22
Portable Dishwasher	\$1	\$2	86.23	0.0%	0.0%	99.47
Window Air Conditioning	\$20	\$24	86.26	0.0%	0.0%	99.52
Electric Floor Cleaning Equipment	\$22	\$26	85.94	0.0%	0.0%	99.14
Sewing Machines	\$6	\$7	85.79	0.0%	0.0%	98.97
Housewares and Small Appliances	\$1,070	\$1,260	84.93	2.2%	2.2%	97.98
China and Glassware	\$30	\$35	84.88	0.1%	0.1%	97.92
Flatware and Serving Pieces	\$15	\$18	84.76	0.0%	0.0%	97.78
Small Electric Kitchen Appliances	\$32	\$38	86.16	0.1%	0.1%	99.39
Clocks	\$6	\$7	84.55	0.0%	0.0%	97.54
Lamps and Fixtures	\$19	\$22	84.88	0.0%	0.0%	97.92
Telephones and Accessories	\$41	\$48	84.69	0.1%	0.1%	97.69
Lawn and Garden Equipment	\$82	\$96	85.00	0.2%	0.2%	98.05
Power Tools	\$35	\$41	85.04	0.1%	0.1%	98.10
Hand Tools	\$21	\$24	84.33	0.0%	0.0%	97.28
Luggage	\$8	\$10	84.76	0.0%	0.0%	97.77
Computer Hardware	\$333	\$393	84.95	0.7%	0.7%	98.00
Computer Software	\$26	\$31	84.94	0.1%	0.1%	97.99
Smoke Alarms	\$2	\$2	85.36	0.0%	0.0%	98.47
Indoor Plants and Fresh Flowers	\$68	\$80	84.88	0.1%	0.1%	97.91
Other Miscellaneous Housewares	\$193	\$227	84.79	0.4%	0.4%	97.81

Downtown Montgomery – Prattville – Millbrook Retail Trade Area

Retail Spending – Food & Beverage

Demographic Updates		
	2011	2016
Population	139,319	148,109
Households	53,958	56,360
Average Household Income	\$59,481	
Total Expenditures	\$48,680	
Total Non-Retail Expenditures	\$27,944	
Total Retail Expenditures	\$20,735	

Food & Beverage						
	Area Exp / Hhld \$	US Exp / Hhld \$	Expenditure Index*	Area Exp Allocation %	US Exp Allocation %	Allocation Index**
Total Food and Beverage	\$7,519	\$8,528	88.17	15.4%	15.2%	101.71
Food at Home	\$3,953	\$4,387	90.11	8.1%	7.8%	103.95
Cereal and Cereal Products	\$188	\$207	90.78	0.4%	0.4%	104.72
Bakery Products	\$368	\$409	90.13	0.8%	0.7%	103.97
Meat	\$829	\$920	90.16	1.7%	1.6%	104.01
Fish and Seafood	\$157	\$179	88.02	0.3%	0.3%	101.54
Eggs	\$46	\$50	91.59	0.1%	0.1%	105.65
Dairy	\$414	\$460	90.10	0.9%	0.8%	103.93
Fresh Fruits	\$226	\$252	89.59	0.5%	0.4%	103.35
Fresh Vegetables	\$219	\$243	90.08	0.4%	0.4%	103.91
Processed Fruits and Vegetables	\$240	\$265	90.62	0.5%	0.5%	104.54
Sugar and Other Sweets	\$151	\$168	89.57	0.3%	0.3%	103.32
Fats and Oils	\$108	\$119	90.70	0.2%	0.2%	104.63
Non-Alcoholic Beverages	\$336	\$373	90.22	0.7%	0.7%	104.08
Soup	\$52	\$58	90.38	0.1%	0.1%	104.26
Frozen Meals	\$120	\$133	90.30	0.2%	0.2%	104.17
Snack Foods	\$127	\$141	90.33	0.3%	0.3%	104.21
Seasonings and Condiments	\$133	\$148	90.36	0.3%	0.3%	104.24
Prepared Salads	\$24	\$27	90.40	0.0%	0.0%	104.28
Prepared Desserts	\$15	\$16	90.35	0.0%	0.0%	104.23
Baby Foods	\$39	\$43	90.27	0.1%	0.1%	104.14
Misc. Prepared Foods	\$104	\$115	90.37	0.2%	0.2%	104.25
Food Away From Home	\$2,998	\$3,472	86.35	6.2%	6.2%	99.61
Lunch	\$806	\$932	86.42	1.7%	1.7%	99.70
Dinner	\$1,204	\$1,395	86.33	2.5%	2.5%	99.59
Snacks / Non-Alcoholic Beverages	\$204	\$236	86.49	0.4%	0.4%	99.77
Breakfast and Brunch	\$183	\$212	86.38	0.4%	0.4%	99.65
Board (incl. At School)	\$51	\$59	86.55	0.1%	0.1%	99.84
Catered Affairs	\$71	\$83	86.18	0.1%	0.1%	99.42

Alcoholic Beverages	\$568	\$670	84.86	1.2%	1.2%	97.89
Beer and Ale at Home	\$170	\$200	84.81	0.3%	0.4%	97.84
Whiskey at Home	\$54	\$64	84.69	0.1%	0.1%	97.70
Wine at Home	\$91	\$107	84.75	0.2%	0.2%	97.77
Beer and Ale not at Home	\$80	\$94	85.07	0.2%	0.2%	98.14
Wine Away From Home	\$39	\$46	84.95	0.1%	0.1%	98.00
Whiskey Away From Home	\$65	\$76	84.97	0.1%	0.1%	98.02

Downtown Montgomery – Prattville – Millbrook Retail Trade Area

Retail Spending - Transportation

Demographic Updates		
	2011	2016
Population	139,319	148,109
Households	53,958	56,360
Average Household Income	\$59,481	
Total Expenditures	\$48,680	
Total Non-Retail Expenditures	\$27,944	
Total Retail Expenditures	\$20,735	

	Transportation					
	Area Exp / Hhld \$	US Exp / Hhld \$	Expenditure Index*	Area Exp Allocation %	US Exp Allocation %	Allocation Index**
Total Transportation Expenses	\$9,731	\$11,133	87.41	20.0%	19.8%	100.84
New Vehicle Purchases	\$2,461	\$2,900	84.89	5.1%	5.2%	97.93
New Car Purchases	\$1,127	\$1,327	84.95	2.3%	2.4%	97.99
New Truck Purchases	\$1,334	\$1,573	84.85	2.7%	2.8%	97.88
Used Vehicle Purchases	\$1,591	\$1,751	90.85	3.3%	3.1%	104.81
Used Car Purchases	\$851	\$936	90.92	1.7%	1.7%	104.88
Used Truck Purchases	\$740	\$815	90.78	1.5%	1.5%	104.72
Motorcycles (New & Used)	\$65	\$75	87.33	0.1%	0.1%	100.75
Vehicle Finance Charges	\$461	\$525	87.96	0.9%	0.9%	101.47
Gasoline and Oil	\$2,188	\$2,460	88.95	4.5%	4.4%	102.61
Gasoline	\$2,147	\$2,414	88.94	4.4%	4.3%	102.60
Diesel Fuel	\$25	\$28	89.29	0.1%	0.0%	103.01
Motor Oil	\$16	\$18	89.01	0.0%	0.0%	102.68
Vehicle Repair And Maintenance	\$761	\$864	88.06	1.6%	1.5%	101.59
Coolant and Other Fluids	\$8	\$9	88.05	0.0%	0.0%	101.57
Vehicle Repair	\$753	\$855	88.06	1.5%	1.5%	101.59
Tires	\$138	\$157	87.96	0.3%	0.3%	101.47
Parts Equipment And Accessories	\$64	\$73	88.14	0.1%	0.1%	101.68
Body Work And Painting	\$42	\$48	88.00	0.1%	0.1%	101.51
Transmission / Clutch / Drive Shaft	\$60	\$68	88.03	0.1%	0.1%	101.55
Brakes (Incl.Adjustment)	\$68	\$77	88.14	0.1%	0.1%	101.68
Steering or Front End	\$23	\$26	88.18	0.0%	0.0%	101.72
Engine Cooling System	\$25	\$29	88.06	0.1%	0.1%	101.58
Motor Tune Up	\$54	\$62	87.99	0.1%	0.1%	101.51
Oil Change And Lube	\$65	\$73	88.18	0.1%	0.1%	101.73
Front End Alignment and Balancing	\$14	\$15	87.92	0.0%	0.0%	101.42
Shock Absorber	\$6	\$7	88.23	0.0%	0.0%	101.78
Air Conditioning	\$20	\$22	88.02	0.0%	0.0%	101.54
Exhaust System	\$22	\$25	88.23	0.0%	0.0%	101.79
Electrical System	\$36	\$40	88.21	0.1%	0.1%	101.75
Motor Repair / Replacement	\$89	\$102	88.05	0.2%	0.2%	101.58
Accessories	\$9	\$11	87.59	0.0%	0.0%	101.04
Auto Repair Service	\$8	\$9	88.03	0.0%	0.0%	101.55

Policy						
Vehicle Insurance	\$1,109	\$1,255	88.43	2.3%	2.2%	102.02
Public Transportation	\$551	\$663	83.13	1.1%	1.2%	95.90
Airline Fares	\$355	\$427	83.12	0.7%	0.8%	95.88
Intercity Bus Fares	\$16	\$19	83.15	0.0%	0.0%	95.92
Mass Transit	\$95	\$114	83.23	0.2%	0.2%	96.02
Taxi	\$21	\$25	83.16	0.0%	0.0%	95.94
Other Public Transportation	\$64	\$77	83.03	0.1%	0.1%	95.79
Other Transportation Costs	\$543	\$642	84.62	1.1%	1.1%	97.62
Leasing Costs	\$323	\$381	84.70	0.7%	0.7%	97.71
Registration And License	\$116	\$137	84.64	0.2%	0.2%	97.64
Rental	\$47	\$56	84.27	0.1%	0.1%	97.22
Parking / Tolls / Towing	\$48	\$57	84.37	0.1%	0.1%	97.33
Automobile Service Clubs	\$9	\$11	84.55	0.0%	0.0%	97.54

Downtown Montgomery – Prattville – Millbrook Retail Trade Area

MOSAIC Household Summary

Household Groups		
	Hand-drawn Trade Area	
	Number	Percent
Affluent Suburbia	3,234	6.0%
Upscale America	1,488	2.8%
Small-town Contentment	7,302	13.5%
Blue-collar Backbone	4,648	8.6%
American Diversity	3,306	6.1%
Metro Fringe	12,106	22.4%
Remote America	3,116	5.8%
Aspiring Contemporaries	4,533	8.4%
Rural Villages and Farms	839	1.6%
Struggling Societies	5,202	9.6%
Urban Essence	7,861	14.6%
Varying Lifestyles	322	0.6%
Total	53,957	100.0%

MOSIAC Population Summary

Population Groups		
	Hand-drawn Trade Area	
	Number	Percent
Affluent Suburbia	8,104	5.8%
Upscale America	3,827	2.7%
Small-town Contentment	19,527	14.0%
Blue-collar Backbone	12,982	9.3%
American Diversity	7,924	5.7%
Metro Fringe	29,831	21.4%
Remote America	8,737	6.3%
Aspiring Contemporaries	9,101	6.5%
Rural Villages and Farms	1,781	1.3%
Struggling Societies	12,779	9.2%
Urban Essence	20,582	14.8%
Varying Lifestyles	4,144	3.0%
Total	139,319	100.0%

MOSAIC Definitions

Group A: Affluent Suburbia

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

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

Group B: Upscale America

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

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

Group C: Small-town Contentment

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

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

Group D: Blue-collar Backbone

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

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

■ Group F: Metro Fringe

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

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

■ Group G: Remote America

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

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

■ Group H: Aspiring Contemporaries

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

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

■ Group I: Rural Villages and Farms

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

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

Group J: Struggling Societies

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

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

Group K: Urban Essence

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

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