



Retail Site Assessment

April 2010

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Buxton CommunityID Staff

Chas Stoker, Territory Business Manager, cstoker@buxtonco.com

Bill Shelton, Partner/CommunityID Division, bshelton@buxtonco.com

Janet Ehret, Client Services, jehret@buxtonco.com

Philip Davis, Manager/Senior GIS Analyst, pdavis@buxtonco.com

Nadine Grosse, Senior GIS Analyst, ngrosse@buxtonco.com

All Buxton personnel may be reached by phone at 817.332.3681

Selecting Leon Valley's Retail Site

To begin the CommunityID process, the City of Leon Valley selected Bandera Hwy & Poss Rd to be analyzed for possible retail development or revitalization. The location of the site is shown on the opposite page.

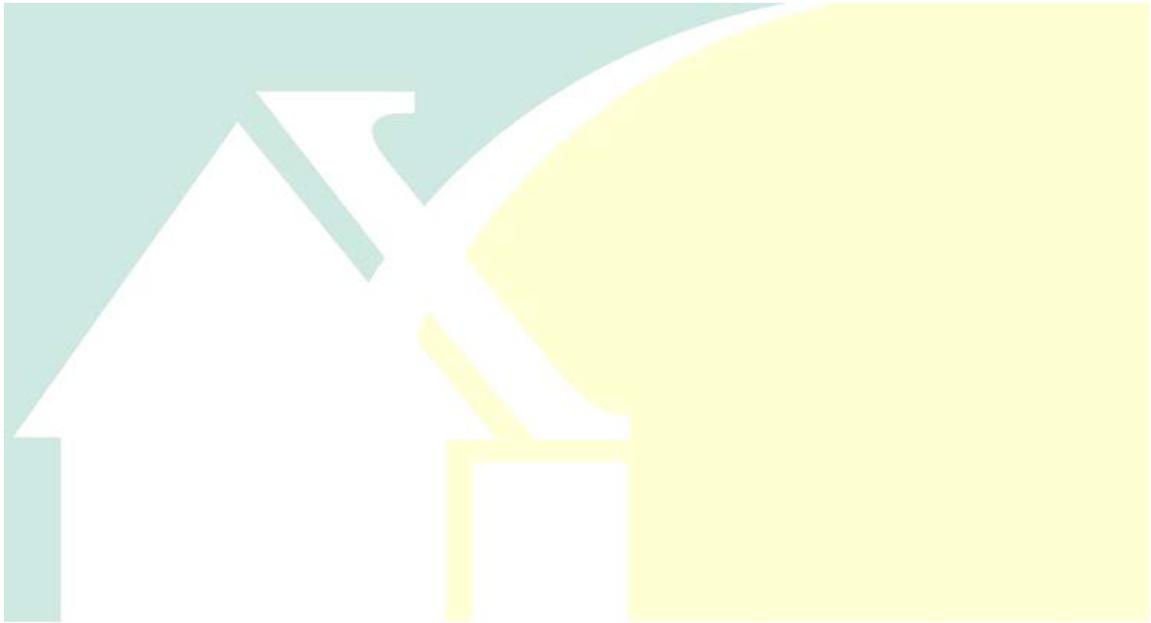
For the Proposed Site, Buxton has performed the following analyses:

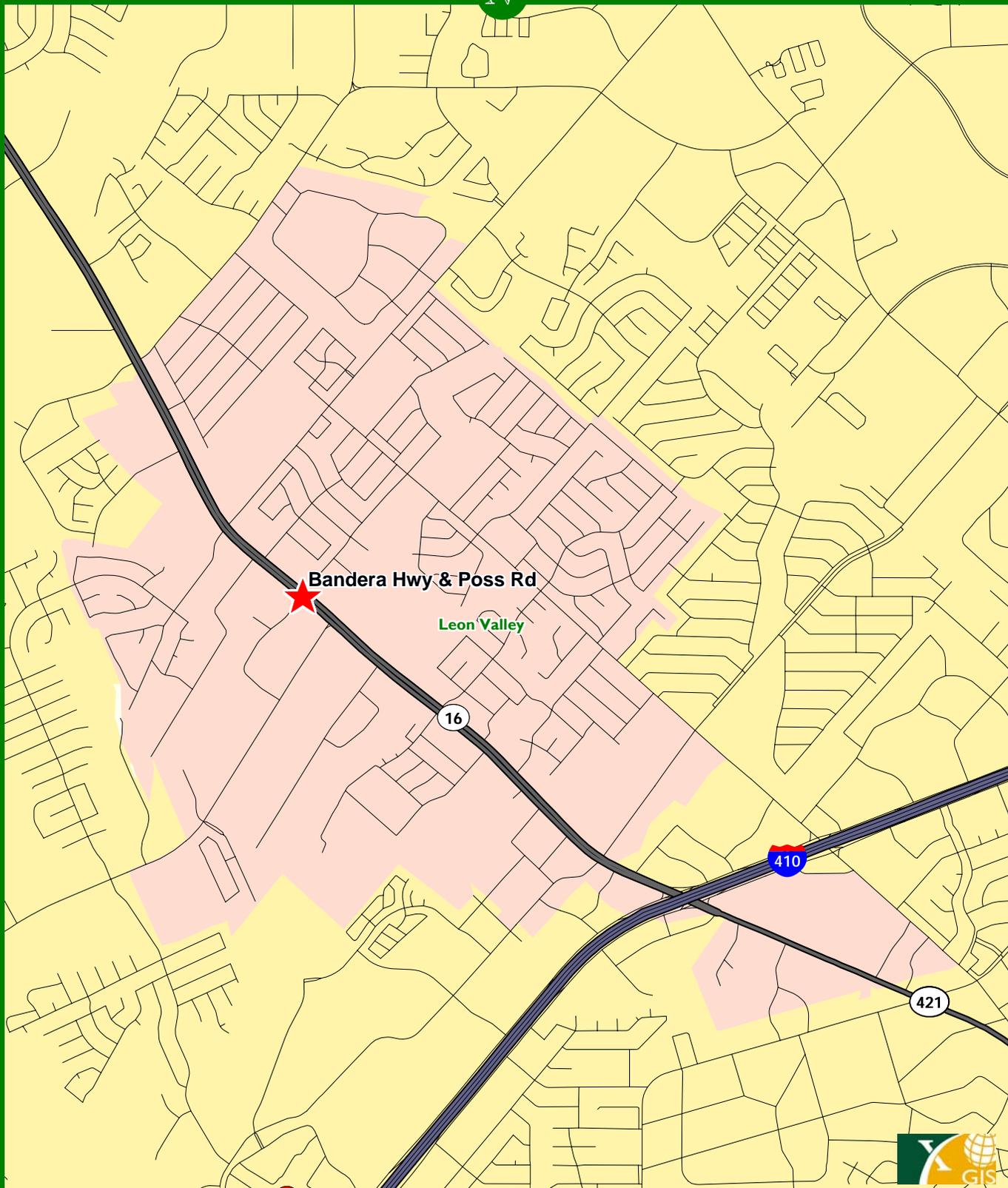
- A primary drive-time trade area was delineated for the site
- The customers in the trade area were segmented according to buying habits and lifestyles
- A profile of Leon Valley's customers within the trade areas was developed
- The surplus and leakage for 11 major store types and 49 minor store types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

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

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

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





Leon Valley, Texas: Overview

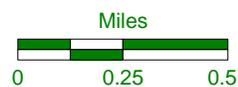
Shopping Centers

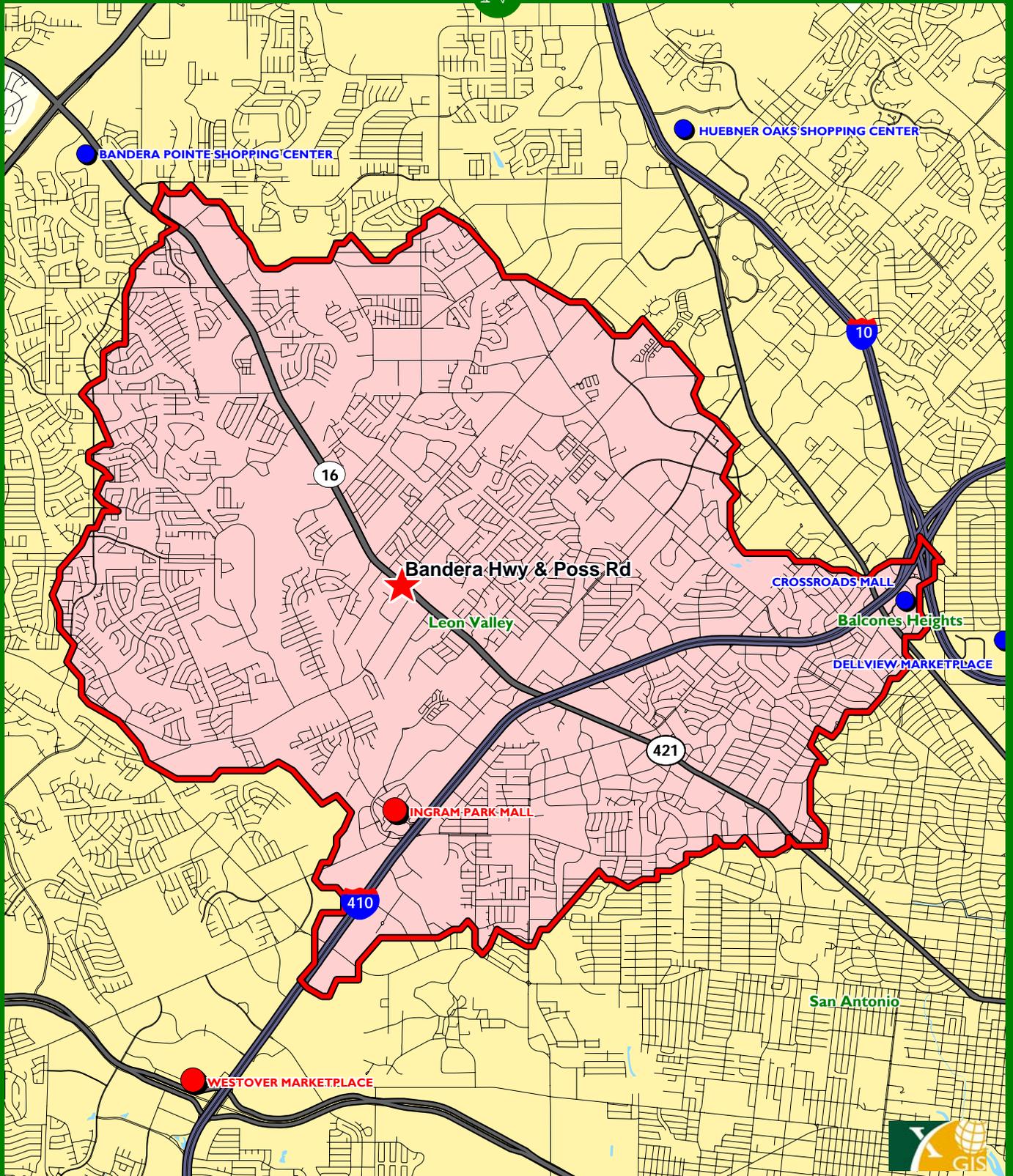
GLA in thousands



City Limits

Site





Leon Valley, Texas: Trade Area



Shopping Centers

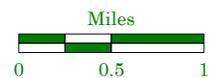
GLA in thousands

● 1000+

● 500 to 1000

□ 8 Minute Drive Time

★ Site



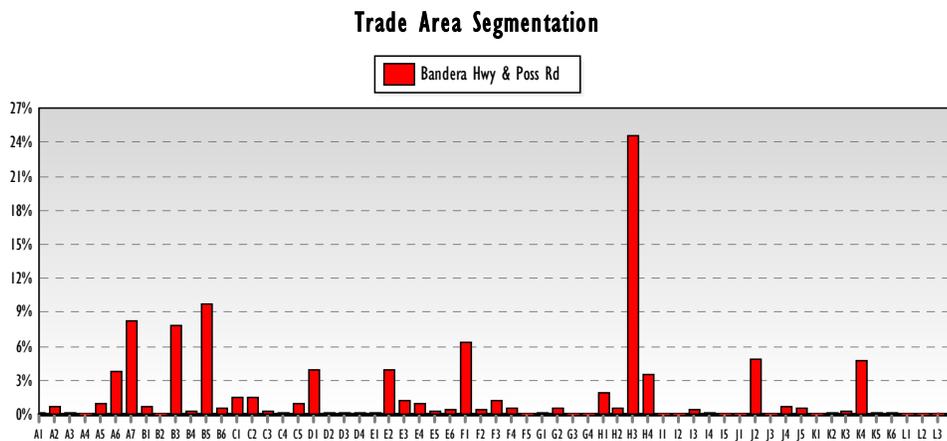
Site Analysis: Bandera Hwy & Poss Rd

Drive-Time Trade Area

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

Psychographics

The psychographic profile of the households within an eight-minute drive-time of the Site is presented below.



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Dominant Segments

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

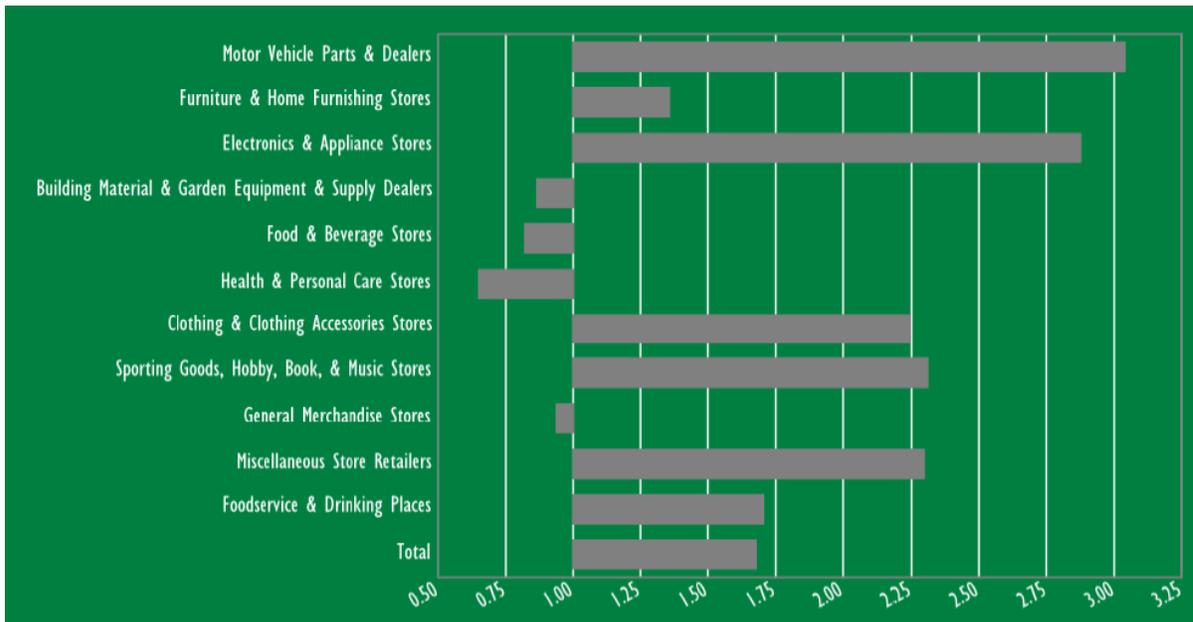
Dominant Segments	Description	Households	% of All Households
A06	SMALL-TOWN SUCCESS	1,539	3.80%
A07	NEW SUBURBIA FAMILIES	3,320	8.20%
B03	URBAN COMMUTER FAMILIES	3,174	7.84%
B05	SECOND-GENERATION	3,915	9.67%
D01	NUEVO HISPANIC FAMILIES	1,579	3.90%
E02	URBAN BLUES YOUNG	1,603	3.96%
F01	STEADFAST CONSERVATIVES	2,598	6.42%
H03	STABLE CAREERS	9,944	24.56%
H04	ASPIRING HISPANIA	1,419	3.50%
J02	LATINO NUEVO	1,973	4.87%
K04	URBAN DIVERSITY	1,909	4.71%

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Site Analysis (continued)

Leakage Analysis

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

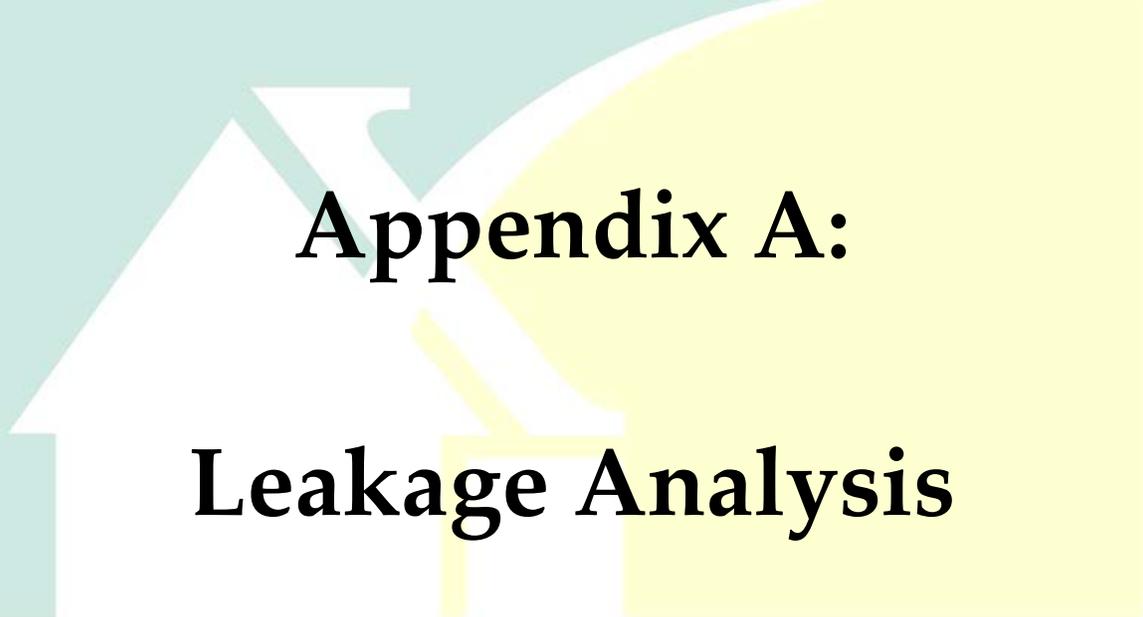


Source: Mosaic® USA is a registered trademark of Experian; Census Data. Data Source: Applied Geographic Solutions, 2000; Census Estimates and Projections 2008 Data

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

Trade Potential Variables	Site
Estimated Household Count	40,488
Number of Households in Dominant Segments	32,973
Traffic Count	52,780
Total Demand	\$865,497,042
Total Supply	\$1,453,301,564
Leakage/Surplus	\$587,804,522

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Appendix A:
Leakage Analysis



Retail Leakage and Surplus Analysis

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

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

Understanding Retail Leakage

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

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

Understanding Retail Surplus

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

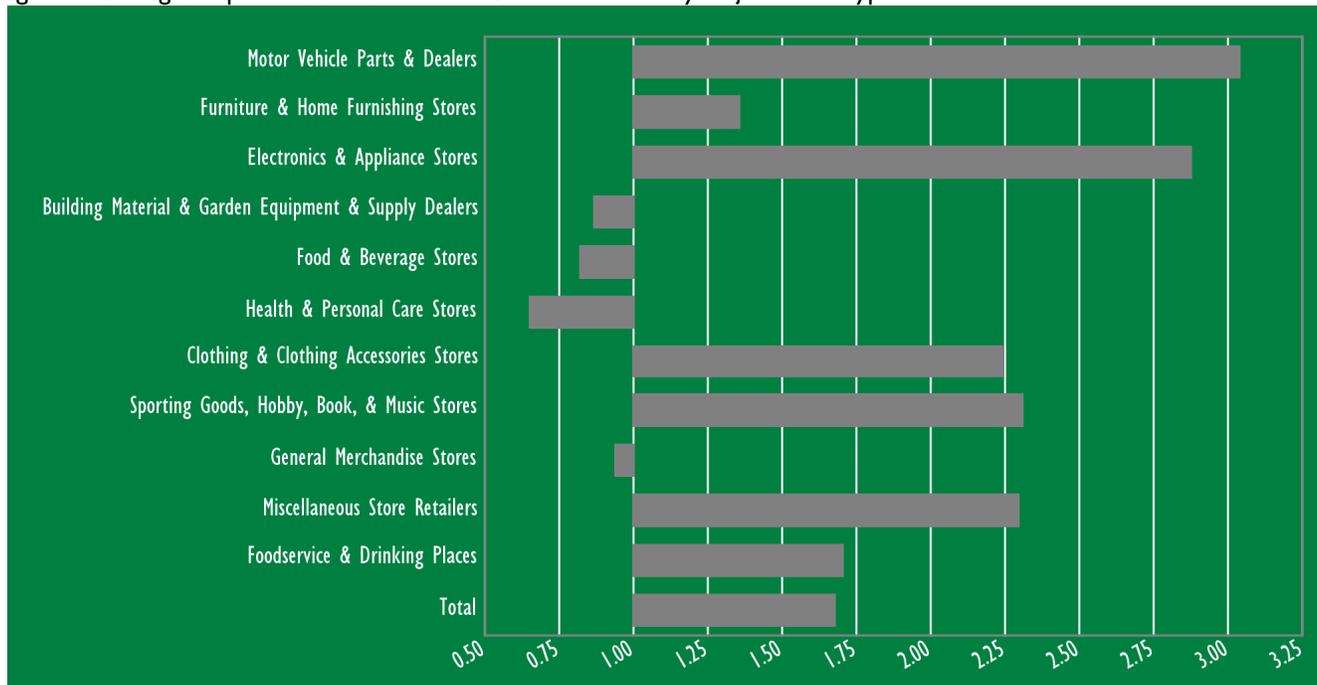
Examining the quantitative aspects (Leakage/Surplus) is only part of the evaluation of community's retail opportunities. Before any conclusions can be drawn about potential business expansion or recruitment opportunities, qualitative considerations such as trade area psychographics and buying habits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

Leakage/Surplus Index by Major Store Type

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

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

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



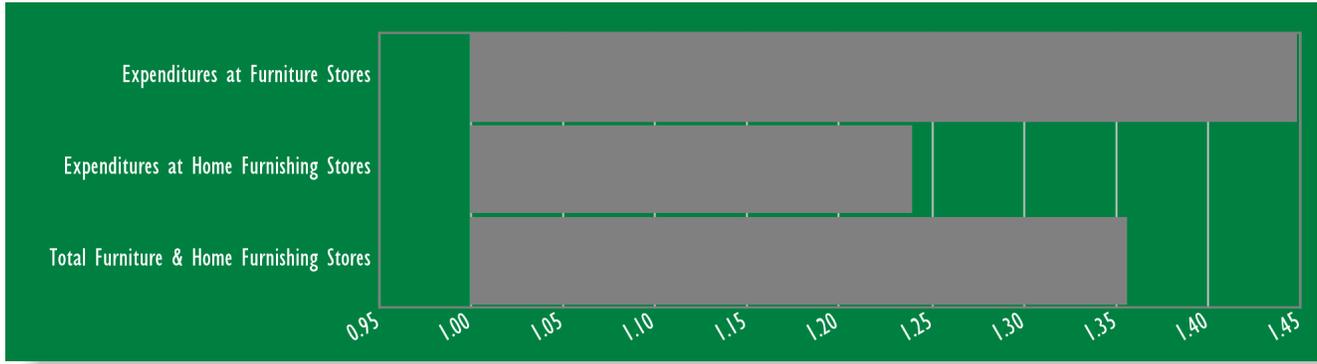
Store Type	Potential	Actual Sales	Leakage
Motor Vehicle Parts & Dealers	200,147,661	608,758,748	3.0
Furniture & Home Furnishing Stores	24,330,922	33,001,492	1.4
Electronics & Appliance Stores	23,689,143	68,118,547	2.9
Building Material & Garden Equipment & Supply Dealers	105,959,718	91,943,863	0.9
Food & Beverage Stores	130,534,744	107,488,896	0.8
Health & Personal Care Stores	57,221,680	37,275,051	0.7
Clothing & Clothing Accessories Stores	48,130,953	107,855,188	2.2
Sporting Goods, Hobby, Book, & Music Stores	17,500,085	40,414,941	2.3
General Merchandise Stores	125,119,072	117,864,351	0.9
Miscellaneous Store Retailers	24,272,753	55,779,020	2.3
Foodservice & Drinking Places	108,590,312	184,801,466	1.7
Total	865,497,042	1,453,301,564	1.7

Sub-Categories of Motor Vehicle Parts & Dealers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Automotive Dealers	172,613,196	557,283,194	3.2
Expenditures at Other Motor Vehicle Dealers	11,675,298	3,742,837	0.3
Expenditures at Automotive Parts, Accessories, and Tire Stores	15,859,167	47,732,717	3.0
Total Motor Vehicle Parts & Dealers	200,147,661	608,758,748	3.0

Sub-Categories of Furniture & Home Furnishing Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Furniture Stores	13,580,230	19,674,606	1.4
Expenditures at Home Furnishing Stores	10,750,692	13,326,887	1.2
Total Furniture & Home Furnishing Stores	24,330,922	33,001,492	1.4

Sub-Categories of Electronics & Appliance Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Appliance, Television, and Other Electronics Stores	18,066,580	61,959,182	3.4
Expenditures at Computer and Software Stores	4,772,212	5,243,828	1.1
Expenditures at Camera and Photographic Equipment Stores	850,351	915,537	1.1
Total Electronics & Appliance Stores	23,689,143	68,118,547	2.9

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



Store Type	Potential	Actual Sales	Leakage
Expenditures at Home Centers	38,416,938	27,133,694	0.7
Expenditures at Paint and Wallpaper Stores	2,160,760	5,344,097	2.5
Expenditures at Hardware Stores	7,847,930	3,633,728	0.5
Expenditures at Other Building Materials Dealers	48,867,039	53,462,416	1.1
Expenditures at Outdoor Power Equipment Stores	1,331,360	209,619	0.2
Expenditures at Nursery and Garden Centers	7,335,692	2,160,308	0.3
Total Building Material & Garden Equipment & Supply Dealers	105,959,718	91,943,863	0.9

Sub-Categories of Food & Beverage Stores



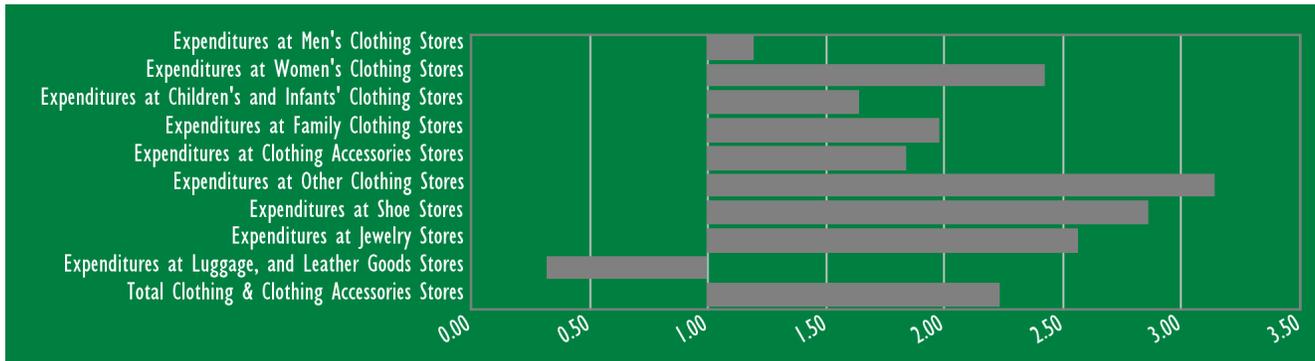
Store Type	Potential	Actual Sales	Leakage
Expenditures at Supermarkets and Other Grocery (except Convenience) Stores	112,320,675	100,071,169	0.9
Expenditures at Convenience Stores	5,647,669	1,435,187	0.3
Expenditures at Specialty Food Stores	3,816,159	2,756,639	0.7
Expenditures at Beer, Wine, and Liquor Stores	8,750,240	3,225,901	0.4
Total Food & Beverage Stores	130,534,744	107,488,896	0.8

Sub-Categories of Health & Personal Care Stores



Store Type	Potential	Actual Sales	Leakage
Expenditures at Pharmacies and Drug Stores	49,964,007	28,336,360	0.6
Expenditures at Cosmetics, Beauty Supplies and Perfume Stores	2,000,798	2,883,375	1.4
Expenditures at Optical Goods Stores	1,680,948	3,947,768	2.3
Expenditures at Other Health and Personal Care Stores	3,575,927	2,107,548	0.6
Total Health & Personal Care Stores	57,221,680	37,275,051	0.7

Sub-Categories of Clothing & Clothing Accessories Stores



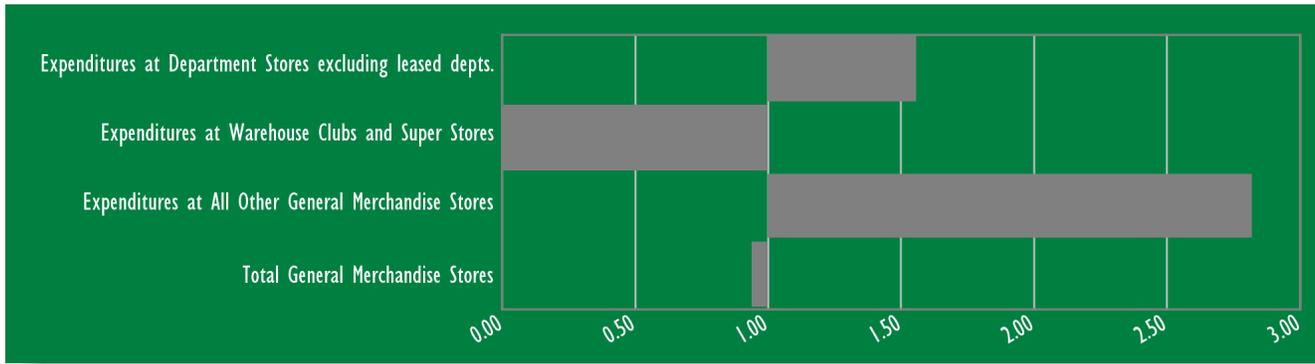
Store Type	Potential	Actual Sales	Leakage
Expenditures at Men's Clothing Stores	2,237,303	2,675,790	1.2
Expenditures at Women's Clothing Stores	8,798,752	21,366,668	2.4
Expenditures at Children's and Infants' Clothing Stores	2,139,850	3,522,830	1.6
Expenditures at Family Clothing Stores	18,754,358	37,189,149	2.0
Expenditures at Clothing Accessories Stores	770,144	1,417,136	1.8
Expenditures at Other Clothing Stores	2,223,214	6,987,069	3.1
Expenditures at Shoe Stores	6,626,111	18,970,058	2.9
Expenditures at Jewelry Stores	6,061,850	15,557,503	2.6
Expenditures at Luggage, and Leather Goods Stores	519,372	168,985	0.3
Total Clothing & Clothing Accessories Stores	48,130,953	107,855,188	2.2

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



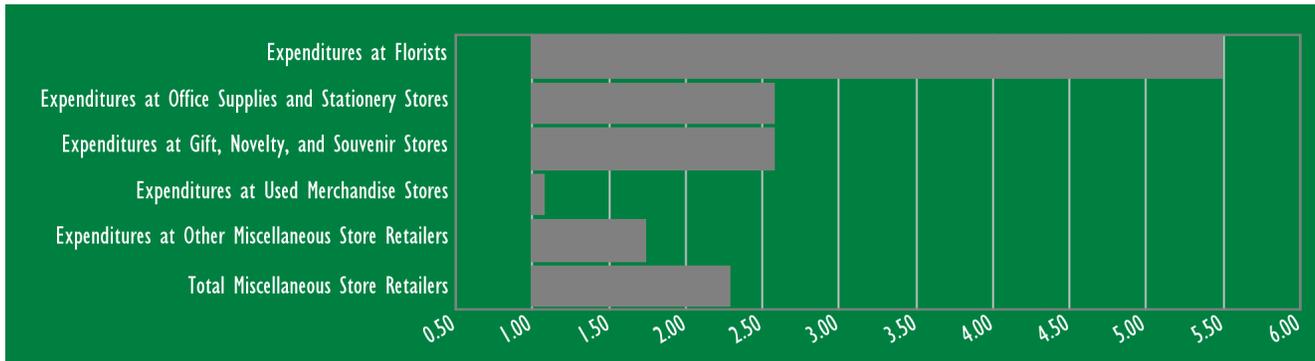
Store Type	Potential	Actual Sales	Leakage
Expenditures at Sporting Goods Stores	6,078,490	5,530,353	0.9
Expenditures at Hobby, Toys and Games Stores	3,984,718	18,098,277	4.5
Expenditures at Sew/Needlework/Piece Goods Stores	960,481	4,465,047	4.6
Expenditures at Musical Instrument and Supplies Stores	1,256,348	3,303,413	2.6
Expenditures at Book Stores and News Dealers	3,561,261	4,970,215	1.4
Expenditures at Prerecorded Tape, Compact Disc, and Record Stores	1,658,787	4,047,636	2.4
Total Sporting Goods, Hobby, Book, & Music Stores	17,500,085	40,414,941	2.3

Sub-Categories of General Merchandise Stores



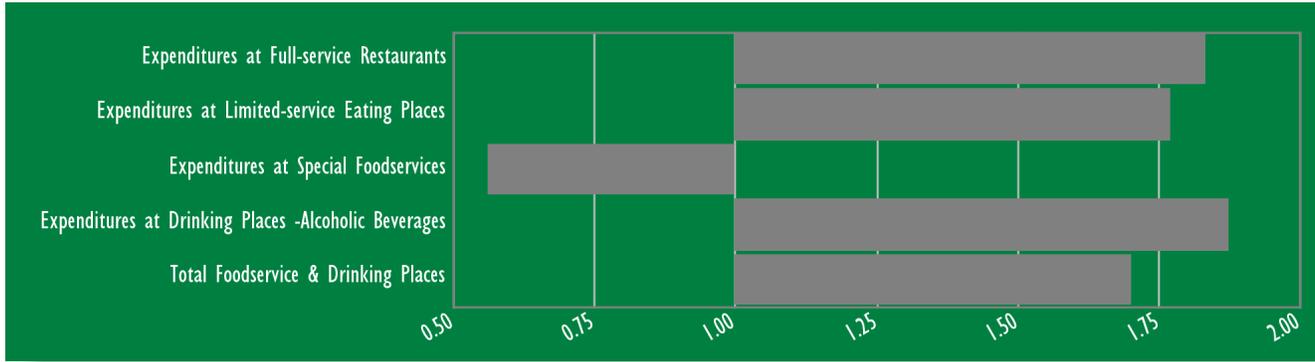
Store Type	Potential	Actual Sales	Leakage
Expenditures at Department Stores excluding leased depts.	59,259,919	92,528,902	1.6
Expenditures at Warehouse Clubs and Super Stores	56,877,717	0	0.0
Expenditures at All Other General Merchandise Stores	8,981,435	25,335,450	2.8
Total General Merchandise Stores	125,119,072	117,864,351	0.9

Sub-Categories of Miscellaneous Store Retailers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Florists	1,815,860	9,996,143	5.5
Expenditures at Office Supplies and Stationery Stores	5,323,284	13,752,394	2.6
Expenditures at Gift, Novelty, and Souvenir Stores	4,027,833	10,435,170	2.6
Expenditures at Used Merchandise Stores	2,082,836	2,266,762	1.1
Expenditures at Other Miscellaneous Store Retailers	11,022,940	19,328,550	1.8
Total Miscellaneous Store Retailers	24,272,753	55,779,020	2.3

Sub-Categories of Foodservice & Drinking Places



Store Type	Potential	Actual Sales	Leakage
Expenditures at Full-service Restaurants	49,842,782	91,341,515	1.8
Expenditures at Limited-service Eating Places	44,769,198	79,226,990	1.8
Expenditures at Special Foodservices	9,126,405	5,127,428	0.6
Expenditures at Drinking Places -Alcoholic Beverages	4,851,927	9,105,533	1.9
Total Foodservice & Drinking Places	108,590,312	184,801,466	1.7

Sources and Methodology

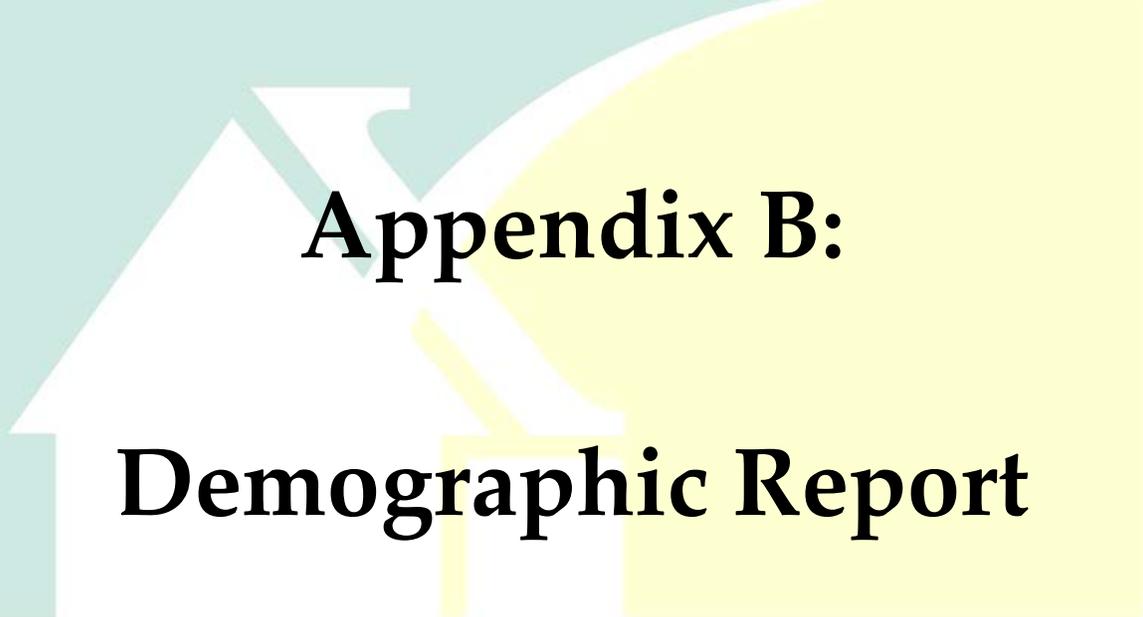
The primary data sources used in the construction of the database include:

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

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

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

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



Appendix B:
Demographic Report

Analysis Geography: Bandera Hwy & Poss Rd
Leon Valley, TX

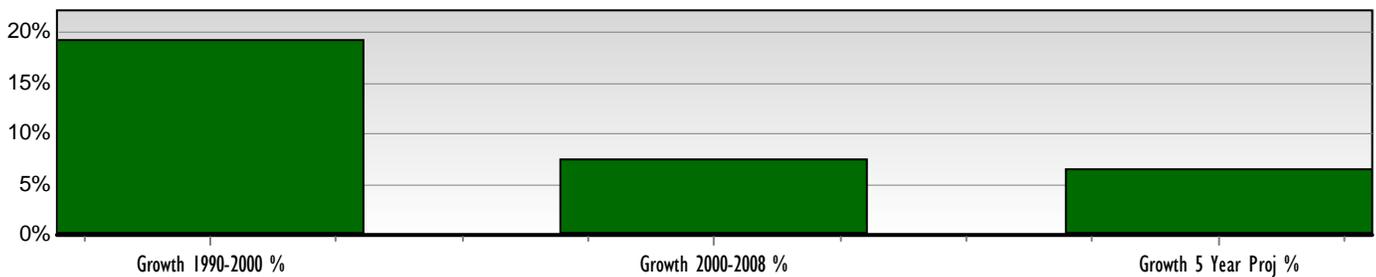
Date: 4/13/2010

**8 Min Drive
Time**

Population Profile

2013 Projection	112,089
2008 Estimate	105,320
2000 Census	98,030
1990 Census	82,192

Population Change



**8 Min Drive
Time**

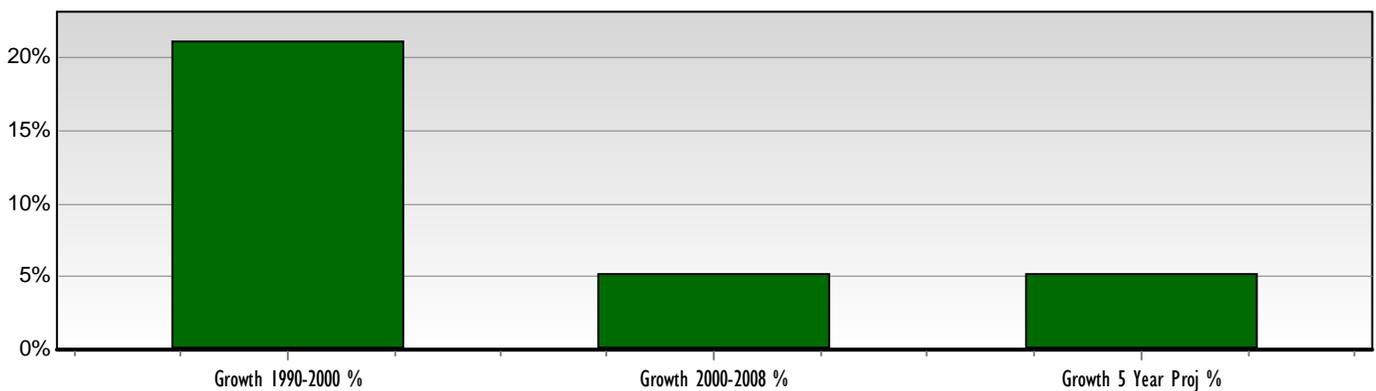
Work Place Population

Total	76,101
-------	--------

Household Profile

2013 Projection	42,591
2008 Estimate	40,488
2000 Census	38,474
1990 Census	31,759

Household Change



Analysis Geography: Bandera Hwy & Poss Rd
Leon Valley, TX

Date: 4/13/2010

**8 Min Drive
Time**

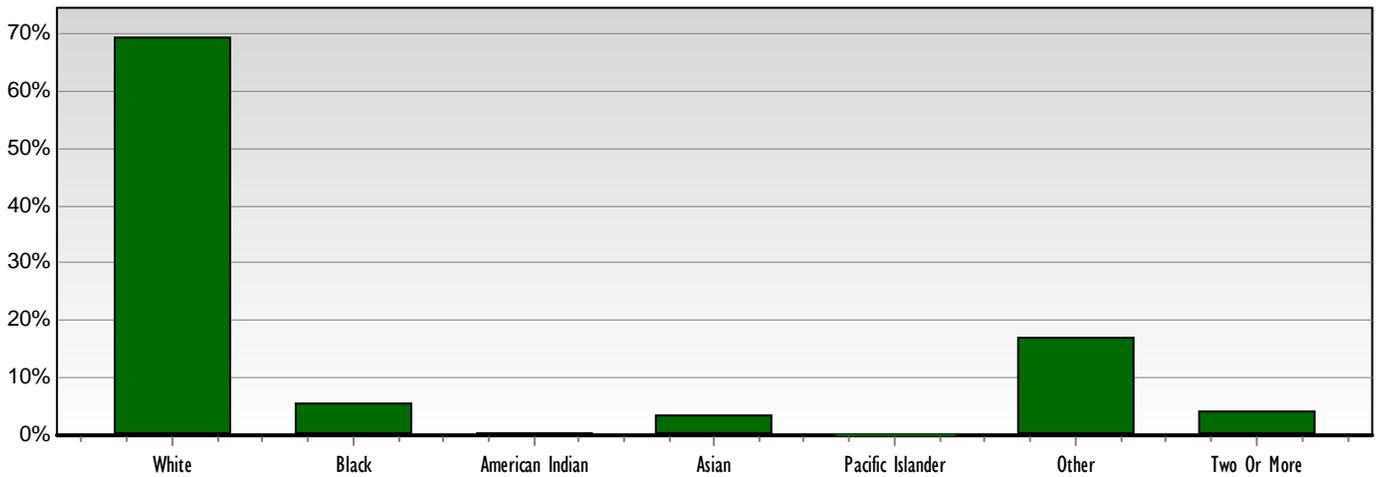
Population By Race (Current)

White	72,988
Black	5,681
American Indian	320
Asian	3,742
Pacific Islander	177
Other	18,061
Two Or More	4,351

Total Population By Race

105,320

Population By Race (Current)



**8 Min Drive
Time**

Population By Hispanic Origin (Current)

Hispanic Origin	58,271
Non Hispanic Origin	47,049

Analysis Geography: Bandera Hwy & Poss Rd
Leon Valley, TX

Date: 4/13/2010

8 Min Drive
Time

Population By Age (Current)

0 to 4 years	8,424
5 to 9 years	7,379
10 to 13 years	5,375
14 to 17 years	5,578
18 to 19 years	2,764
20 to 24 years	8,997
25 to 34 years	16,546
35 to 44 years	14,627
45 to 49 years	7,524
50 to 54 years	6,828
55 to 59 years	5,607
60 to 64 years	4,484
65 to 74 years	5,754
75 to 84 years	3,857
85+ Years	1,575

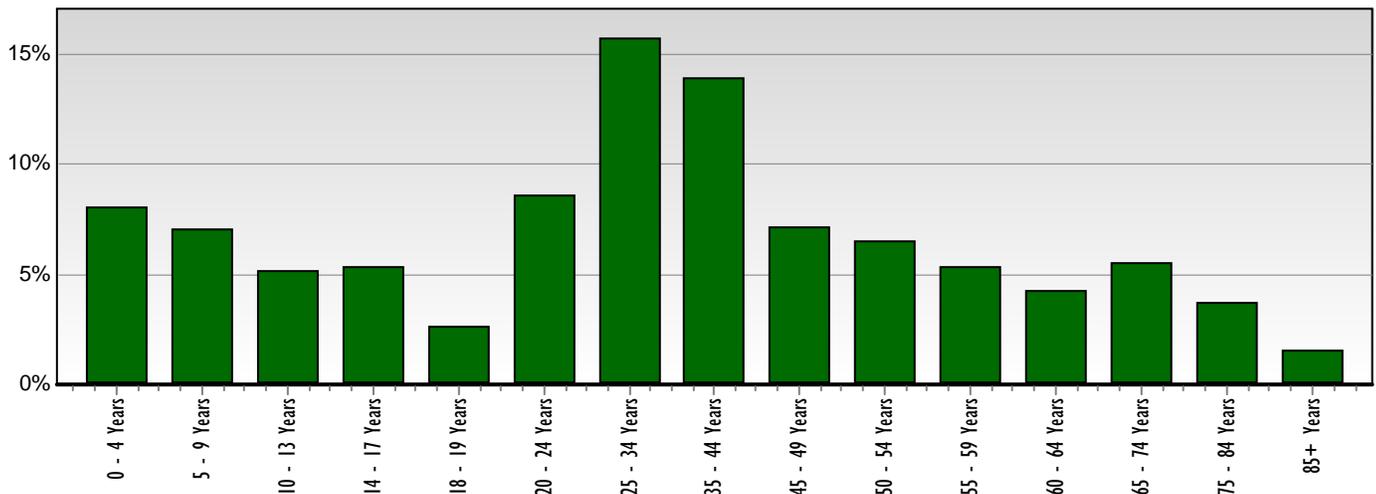
Total Population By Age

105,320

Median Age

34.2

Population By Age (Current)



Analysis Geography: Bandera Hwy & Poss Rd
Leon Valley, TX

Date: 4/13/2010

**8 Min Drive
Time**

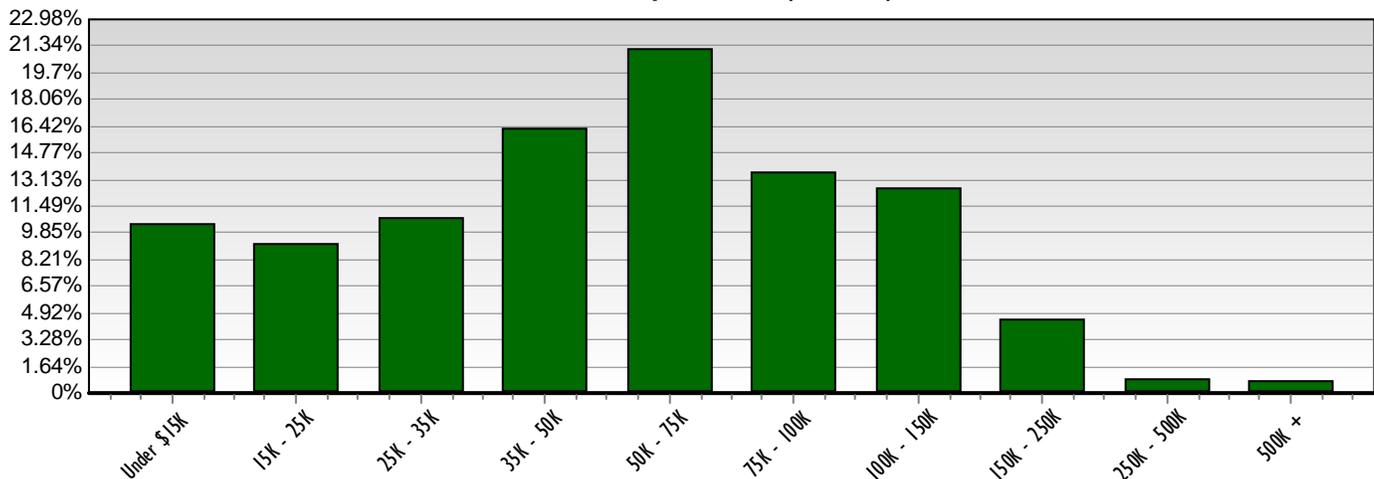
Households By Income (Current)

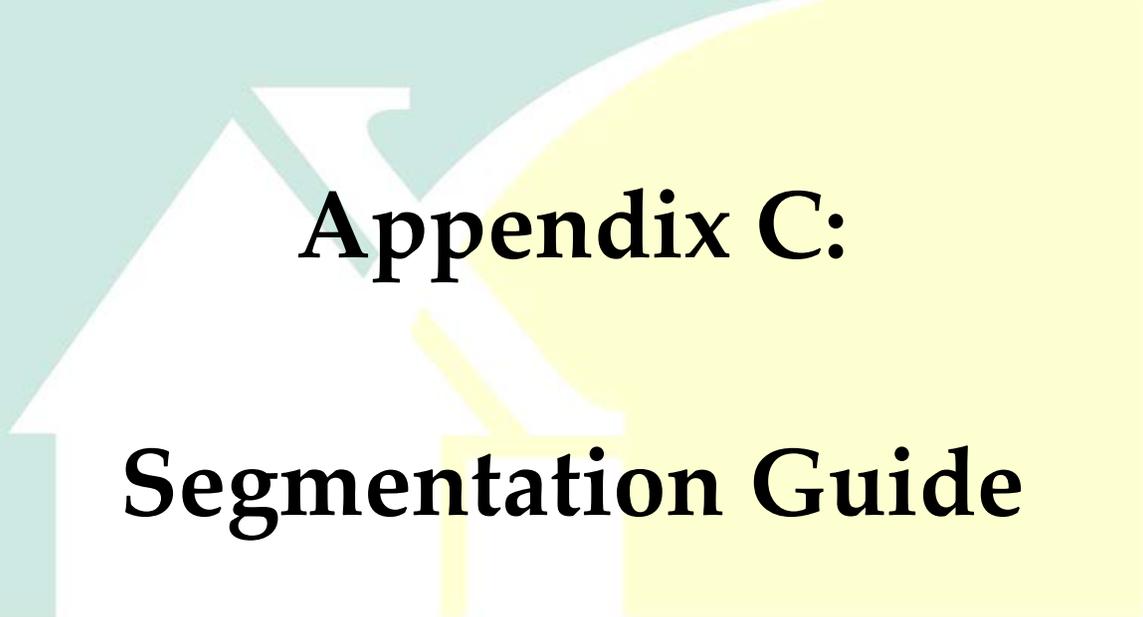
Under \$15,000	4,231
\$15,000 to \$24,999	3,716
\$25,000 to \$34,999	4,380
\$35,000 to \$49,999	6,564
\$50,000 to \$74,999	8,563
\$75,000 to \$99,999	5,489
\$100,000 to \$149,999	5,092
\$150,000 to \$249,999	1,827
\$250,000 to \$499,999	346
\$500,000 +	280

Total Households By Income

Total Households By Income	40,488
Average Household Income	\$55,033
Median Household Income	\$55,832

Households By Income (Current)





Appendix C:

Segmentation Guide

Group Structure

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

Mosaic USA Group Descriptions

A full Mosaic media guide is available online at: www.buxtonco.com/mosaic.asp

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

Group B: Upscale America

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

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

Group C: Small-town Contentment

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

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

Group D: Blue-collar Backbone

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

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

Group E: American Diversity

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

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

Group F: Metro Fringe

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

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

Group G: Remote America

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

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

Group H: Aspiring Contemporaries

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

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

Group I: Rural Villages and Farms

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

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

Group J: Struggling Societies

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

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

Group K: Urban Essence

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

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

Group L: Varying Lifestyles

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

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

Group A: Affluent Suburbia

Segment A06: Small-town Success

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

Demographics

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

Lifestyles

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

Media

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

Group A: Affluent Suburbia

Segment A07: New Suburbia Families

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

Demographics

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

Lifestyles

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

Media

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

Group B: Upscale America

Segment B03: Urban Commuter Families

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

Demographics

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

Lifestyles

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

Media

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

Group B: Upscale America

Segment B05: Second-generation Success

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

Demographics

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

Lifestyles

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

Media

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

Group D: Blue-collar Backbone

Segment D01: Nuevo Hispanic Families

Young and lower income Latino family households living, in working-class neighborhoods of large cities

Demographics

Centered in the nation's big cities, Nuevo Hispanic Families is a cluster of young Hispanic family households living in working-class neighborhoods. Nearly eight in ten residents are Hispanic. About two-thirds of the households are under 45 years old and many contain large families with mixed-aged children that have settled into comfortable bungalows and low-rise apartments. Education attainment is low, with one-third having less than a high school education. They earn lower-middle incomes from jobs as construction laborers, retail clerks and food service workers. A fairly mobile group, many express the hope that they'll be trading up soon to better jobs and bigger homes.

Lifestyles

With their modest educations and salaries, households in Nuevo Hispanic Families pursue economical lifestyles. They lack the discretionary income for many leisure activities or vacation travel as they support family members. They're avid fans of outdoor sports, especially soccer, basketball and baseball. As a family, they are frequent shoppers who like to browse stores patronizing retailers that sell athletic attire, such as Nike, Finish Line and Footlocker. These typical bi-lingual consumers claim that they can afford to buy designer clothes, and many like to clothes shop at specialty stores where they can converse with knowledgeable clerks. Nuevo Hispanic Families households want to stand out in a crowd, and many concede that they need more money to look the part. They own relatively few cars or financial investments at above-average rates.

Media

What Nuevo Hispanic Families may lack in money, they more than make up in their passion for various media. They have high rates for watching network and cable television, listening to the radio and reading newspapers and magazines. Their favorite cable channels feature family-friendly fare: Disney, Nickelodeon and Cartoon Network are among the most popular. They tune in to Spanish and Mexican music stations at more than eight times the national average. Their top-rated magazines are all Spanish oriented—Hispanic Magazine, Urban Latino and Latina Style—in addition to several English language titles on fashion and gaming. Their Internet activity is low which can be linked to a low propensity to own desktop and laptops computers.

Group E: American Diversity

Segment E02: Urban Blues

Young Hispanic families, singles, and single parents living in urban areas working in low paying, entry-level blue-collar and service jobs

Demographics

While many residents in this cluster may be singing the Urban Blues, the tune probably has a Latin beat. More than three-quarters of all households in this segment are Hispanic—roughly six times the U.S. average. They tend to be mostly young singles, families and single parents living in urban areas primarily in the Southwest in cities as Houston, TX, San Antonio, TX, Phoenix, AZ and Albuquerque, NM. Their schooling is modest and their unemployment rate is more than twice the national average. Those who do find work typically hold entry-level blue-collar jobs in agriculture, retail and food services. Nearly two-thirds of residents own single-family and mobile homes and the houses are older and valued at less than half the national average.

Lifestyles

The working-class members of Urban Blues make do with low-key lifestyles. They like to spend their free time participating in team sports including soccer, baseball, basketball, volleyball and football. These family-oriented households like to keep busy around the house cooking, listening to Spanish music and entertaining friends. However, without a lot of discretionary income, their activities can be limited and even going to movies or out to dinner can be a challenge for most. Many residents like to shop for new fashion at specialty stores—typically those where clerks speak Spanish—but they also patronize large discount chains such as Ross Dress for Less and Payless Shoes. At the grocery store, they stock up on baby food, energy drinks, meat alternatives and cheese typically paying in cash. With little or no banking services and credit cards, Urban Blues households provide a new market opportunity for financial services and credit cards companies for tapping this underserved and underbanked consumer market.

Media

Urban Blues is dominated by Latin media. Residents tune their radios to stations that play Tejano and ranchera music. They read magazines like Urban Latino and Hispanic Magazine, along with English language titles that reflect their passion for music. They have high rates for watching broadcast television, including English language comedies and cartoons like “George Lopez” and “King of the Hill.” Urban Blues households have low Internet usage rates, but those adults who do go online like to download music and games. These consumers are more comfortable with traditional media, which they often enjoy together as a family.

Group F: Metro Fringe

Segment F01: Steadfast Conservatives

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

Demographics

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

Lifestyles

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

Media

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

Group H: Aspiring Contemporaries

Segment H03: Stable Careers

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

Demographics

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

Lifestyles

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

Media

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

Group H: Aspiring Contemporaries

Segment H04: Aspiring Hispania

Young, married and single Hispanic households earning lower-middle-class incomes and living in urban gateway communities

Demographics

A cluster of urban gateway communities, Aspiring Hispania is the first stop for many relatively young Hispanics striving for better lives in America. More than half the residents are Hispanic and split fairly evenly between married and single households. Many of these newcomers have large families and feel squeezed between high rents and lower-middle-class incomes. With their modest educations—more than one-quarter have not completed high school—the cluster’s residents typically work in low-paying service industries including food services, retail and transportation. Their housing choices are also limited with a majority living in small apartment buildings or semi-detached houses. Reflecting economic challenges combined with ambitions to improve their living conditions and opportunities, two out of three households have multiple workers in the family.

Lifestyles

Aspiring Hispania households tend to have low-key lifestyles. They lack discretionary income to spend on many leisure activities, but they do enjoy playing sports like soccer, baseball and basketball. When they can, they will splurge on their kids, taking them to theme parks and buying an array of games, toys, dolls and action figures. They outfit their homes and apartments with furnishings from Ikea and Levitz Furniture. Even with their limited financial resources, they are also willing to spend money on the latest photography equipment including digital camcorders and cameras to capture their new experiences. Although they may not be able to afford frequent trips home—they’re more likely to take domestic car trips than travel abroad—they do send money to relatives at high rates. Aspiring for a better life in America, many would like to own their own business. They want to get to the top in their career give and will give up time with the family in order to do so.

Media

Aspiring Hispania represents one of the few Mosaic segments with above-average usage rates for every kind of media—TV, radio, magazines and movies. They’re big fans of television, especially news shows, animation programs and the music videos on MTV, VH1 and E! Entertainment. They listen to a mix of urban contemporary and Mexican and Spanish music on their compact car radios. Their taste in magazines reflects their varied passions for fashions (Vogue), family (Parenting), music (FHM) and their Hispanic heritage (Latin Style). When online they use instant messaging, frequent chat rooms, watch streaming video and visit sports sites.

Group J: Struggling Societies

Segment J02: Latino Nuevo

Primarily young, un-educated, but large-family Hispanic households concentrated in the barrios of border states like Texas and California earning very low incomes as laborers and service workers

Demographics

In Latino Nuevo, the American Dream lives in young, recent immigrants looking for better lives. Concentrated in the barrios of border states as Texas and California, the populace is more than 90 percent Hispanic and more than three-quarters of adults are under the age of 45. These households are filled with child-rearing families—no cluster contains more large families—and they tend to live in old apartments and homes valued at half the national average. With half of the residents never completing high school, the vast majority of adults work as laborers or service workers. Although their incomes are one of the lowest in the country—household income is 40 percent below the U.S. average—many residents may have come from countries where economic conditions are worse. For them, Latino Nuevo holds the promise of opportunity.

Lifestyles

Latino Nuevo households are typically living paycheck to paycheck. Residents are unable to afford many leisure activities, so they gravitate to sports that can be played in public parks including soccer, basketball, baseball and volleyball. They support large families and manage to buy infant toys, dolls, video games and Disney related products. To stretch their budgets, residents frequent stores like Toys R Us, Foot Locker and Ross Dress for Less. They're above-average purchasers of many inexpensive grocery items—such as dry soup, Jell-o, powdered soft drinks—in addition to Mexican food, cheese and fresh chicken. They mostly pay in cash since many don't have bank accounts or the creditworthiness to qualify for credit cards, debit cards and loans. While they're off the radar for many traditional banking services, they are frequent users of money transfer companies using them most likely to send money to support relatives in their home countries.

Media

The households of Latino Nuevo are traditional media fans who seek out Spanish-language formats wherever they can find them. Their favorite radio stations play Tejano, ranchera and other forms of Mexican and Spanish music. Their preferred magazines are targeted to Hispanic readers including Latin Style, Latina Style, Hispanic Magazine, Urban Latino and Hispanic Business. Few can afford cable packages, but many homemakers keep their TV sets on all day, watching a variety of ethnic-oriented sitcoms, talk shows and animation like "The Simpsons." Newspapers are another popular source of information, especially news related to the Hispanic community. A small percentage of households are exploring the Internet to download music, gamble and visit chat rooms.

Group K: Urban Essence

Segment K04: Urban Diversity

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

Demographics

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

Lifestyles

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

Media

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