

YUCAIPA, CA

Shopping Centers
GLA in thousands



★ Proposed Retail Location

▭ Trade Area

★ APPLEBEE'S NEIGHBORHOOD GRILL

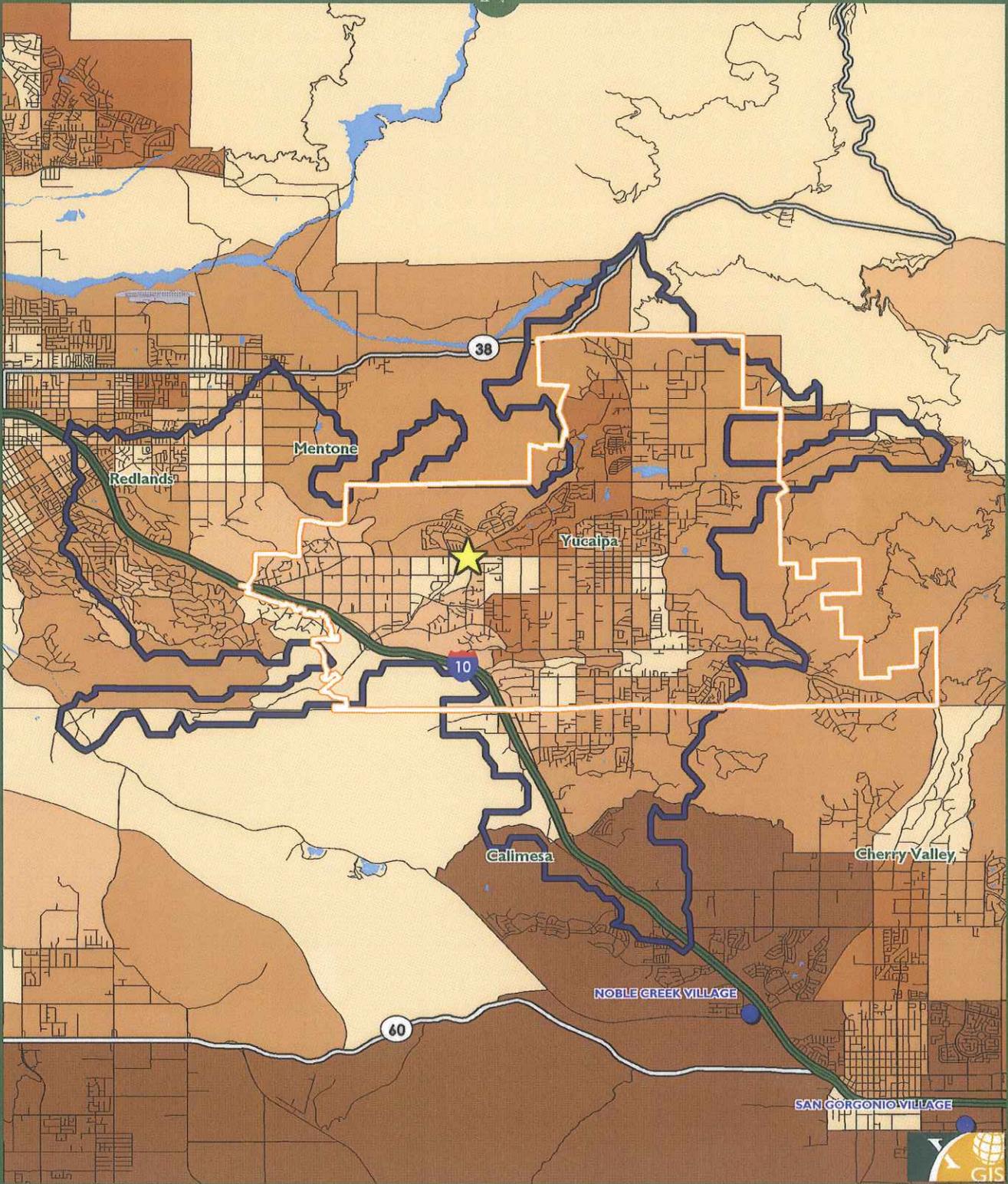
Dominant Segment Households

■ | Dot = 1 Household

Miles



CommunityID





CITY OF
Yucaipa

YUCAIPA, CA: Population Map



Shopping Centers

GLA in thousands

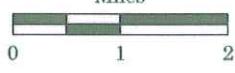
- 1000+
- 500 to 1000

- ★ Proposed Retail Location
- Trade Area

2008 Population By Block Group

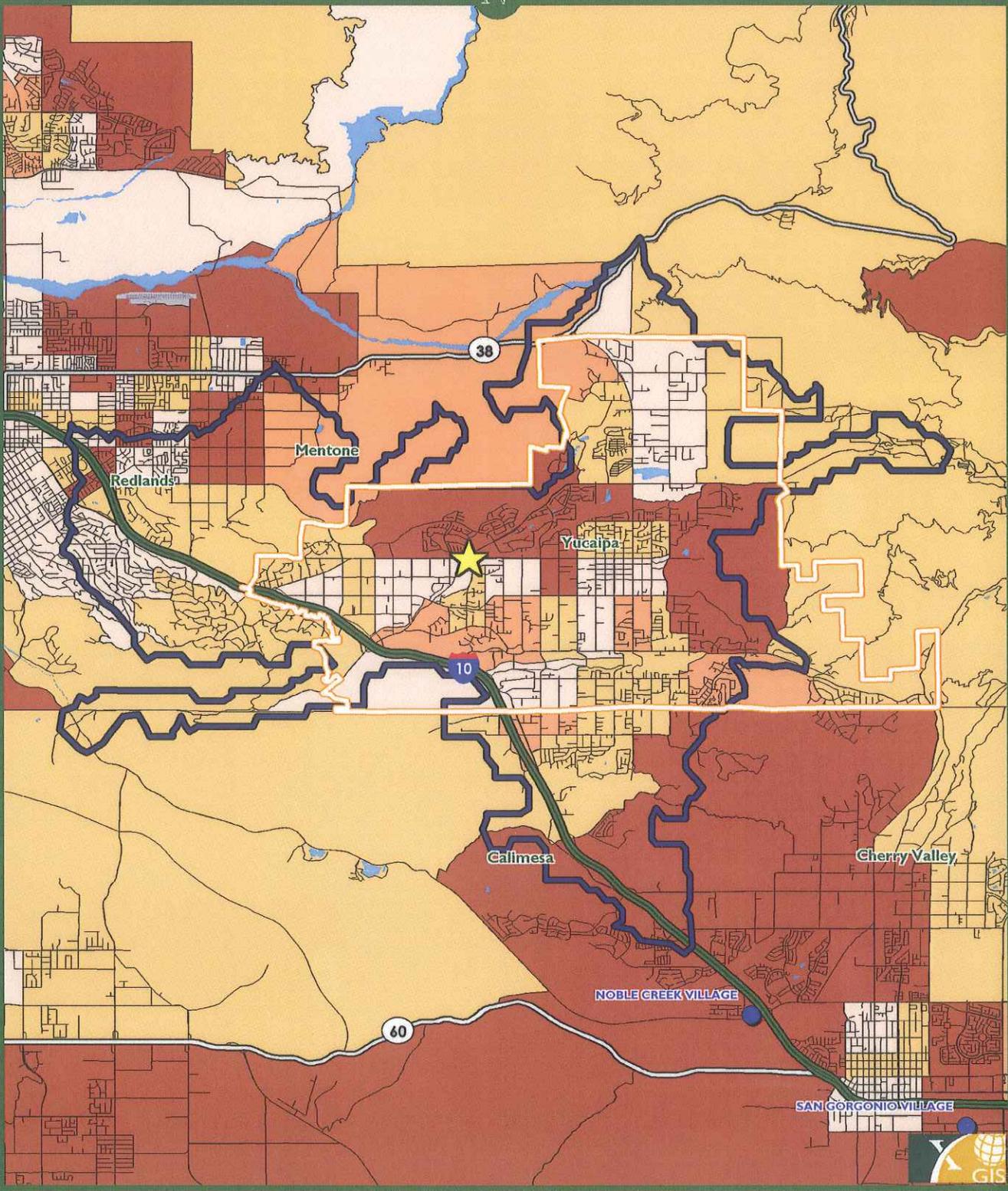
- 5,000 and Above
- 3,000 to 5,000
- 1,500 to 3,000
- 1,000 to 1,500
- 1,000 and Below

Miles





*Mapak® USA is a registered trademark of Experian®. **National Business Database Source: Experian®. ***Census Estimates and Projections 2008 Data. Data Source: Applied Geographic Solutions™ Source: 2009 RetailCenters.com/theretailplanet.com.

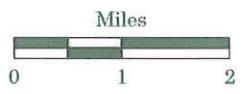


YUCAIPA, CA: Population Growth

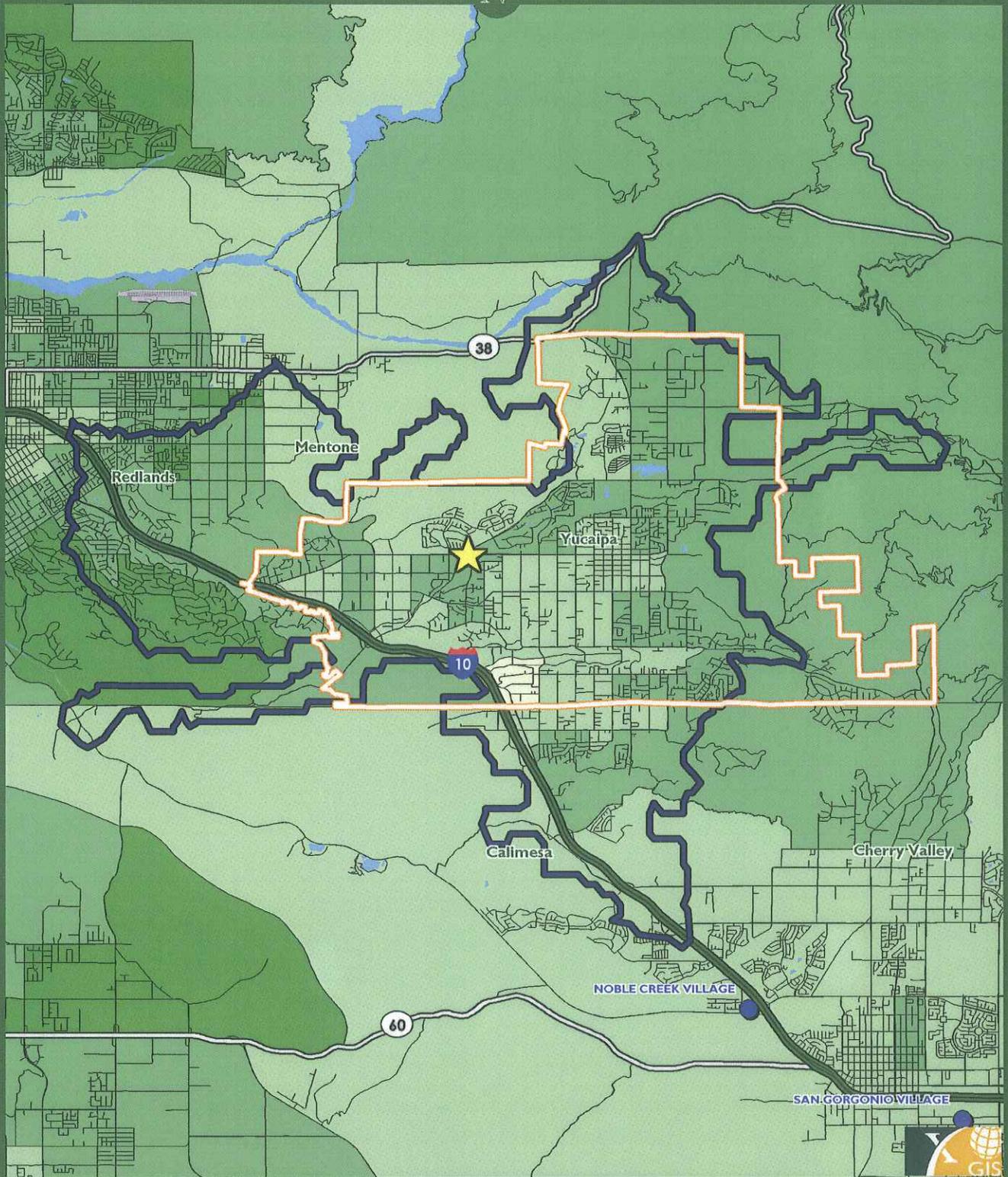
Shopping Centers
 GLA in thousands
 ● 1000+
 ● 500 to 1000

★ Proposed Retail Location
 □ Trade Area

**Projected Change 2000-2010
 % Change By Block Group**
 ■ 15% and Above
 ■ 10% to 15%
 ■ 5% to 10%
 ■ 0% to 5%
 ■ Population Loss



*Mobile & USA is a registered trademark of Experian. **National Business Database Source: Experian. *Census Estimates and Projections: 2008 Data. Data Source: Applied Geographic Solutions. **Source: 2469 areallcenters.com/theretailplanet.com.



YUCAIPA, CA: Median Income

Shopping Centers

GLA in thousands

- 1000+
- 500 to 1000



Proposed Retail Location

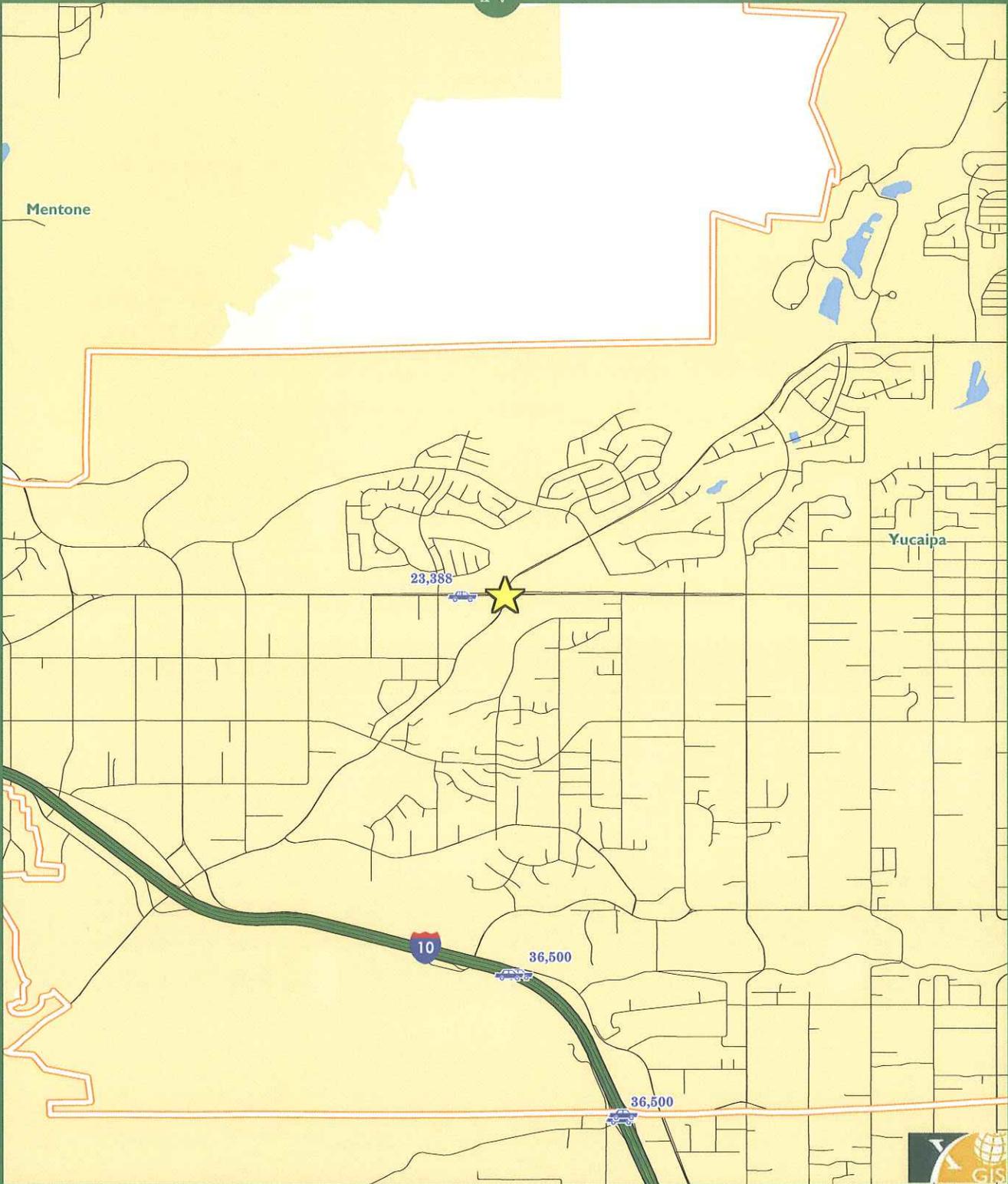


Trade Area

Median Household Income By Block Group

- \$200,000 and Above
- \$100,000 to \$200,000
- \$50,000 to \$100,000
- \$25,000 to \$50,000
- \$25,000 and Below





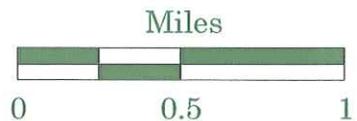
YUCAIPA, CA: Traffic



Proposed Retail Location



Traffic Count





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.

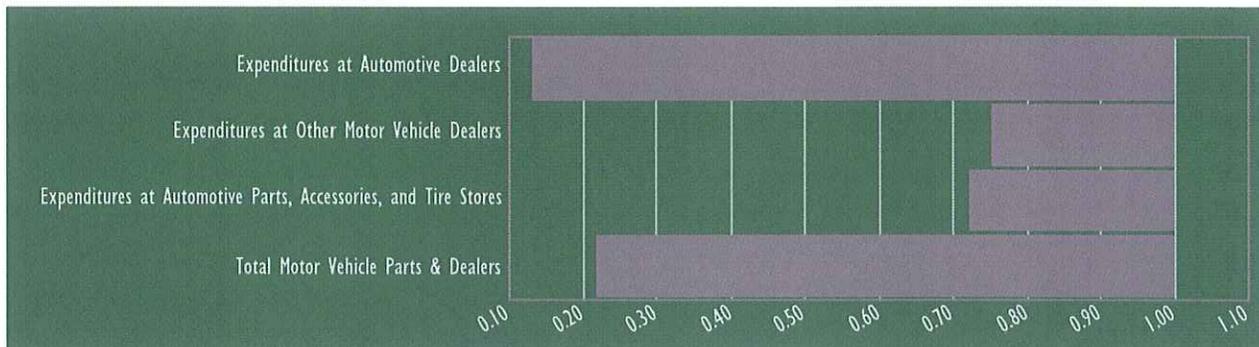
Figure 1 provides the leakage/surplus indices and following is the sales potential and actual sales for major store types.

Figure 1. Leakage/Surplus Index and Actual and Potential Sales by Major Store Types



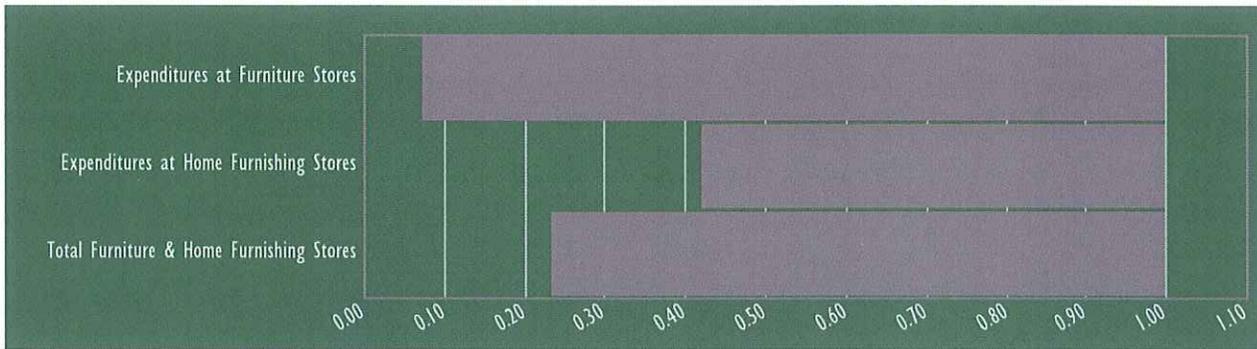
Store Type	Potential	Actual Sales	Leakage
Motor Vehicle Parts & Dealers	191,741,639	41,804,948	0.2
Furniture & Home Furnishing Stores	27,742,564	6,469,785	0.2
Electronics & Appliance Stores	25,163,041	7,783,824	0.3
Building Material & Garden Equipment & Supply Dealers	121,860,631	23,575,538	0.2
Food & Beverage Stores	129,256,526	56,490,471	0.4
Health & Personal Care Stores	48,424,330	24,096,184	0.5
Gasoline Stations	111,528,871	156,722,602	1.4
Clothing & Clothing Accessories Stores	50,480,685	10,392,598	0.2
Sporting Goods, Hobby, Book, & Music Stores	19,704,799	9,317,103	0.5
General Merchandise Stores	127,822,663	37,661,586	0.3
Miscellaneous Store Retailers	26,784,660	21,599,562	0.8
Foodservice & Drinking Places	105,035,214	58,564,953	0.6
Total	985,545,621	454,479,155	0.5

Sub-Categories of Motor Vehicle Parts & Dealers



Store Type	Potential	Actual Sales	Leakage
Expenditures at Automotive Dealers	164,633,073	21,845,826	0.1
Expenditures at Other Motor Vehicle Dealers	12,047,732	9,075,567	0.8
Expenditures at Automotive Parts, Accessories, and Tire Stores	15,060,834	10,883,555	0.7
Total Motor Vehicle Parts & Dealers	191,741,639	41,804,948	0.2

Sub-Categories of Furniture & Home Furnishing Stores



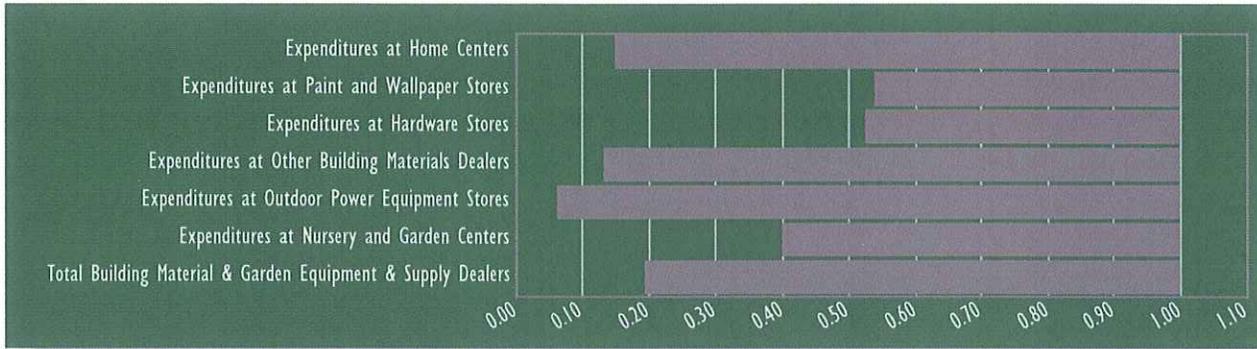
Store Type	Potential	Actual Sales	Leakage
Expenditures at Furniture Stores	14,930,930	1,082,797	0.1
Expenditures at Home Furnishing Stores	12,811,634	5,386,988	0.4
Total Furniture & Home Furnishing Stores	27,742,564	6,469,785	0.2

Sub-Categories of Electronics & Appliance Stores



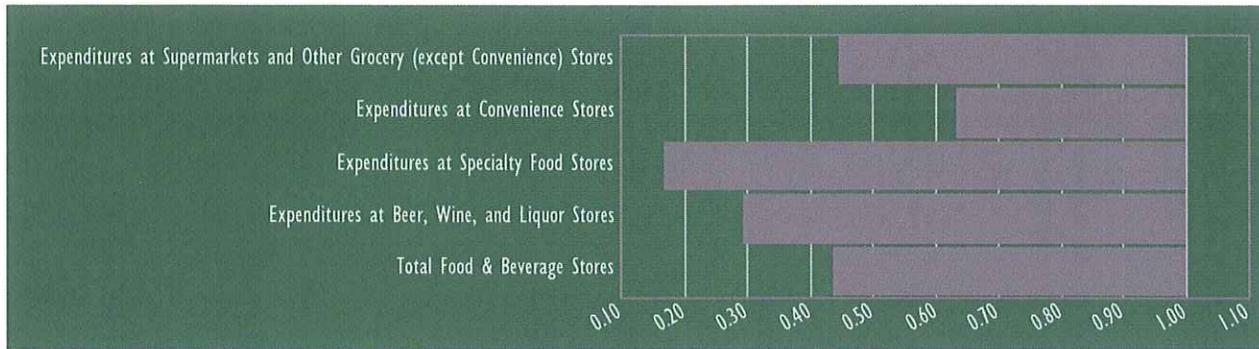
Store Type	Potential	Actual Sales	Leakage
Expenditures at Appliance, Television, and Other Electronics Stores	19,296,672	7,172,662	0.4
Expenditures at Computer and Software Stores	4,933,734	611,162	0.1
Expenditures at Camera and Photographic Equipment Stores	932,635	0	0.0
Total Electronics & Appliance Stores	25,163,041	7,783,824	0.3

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



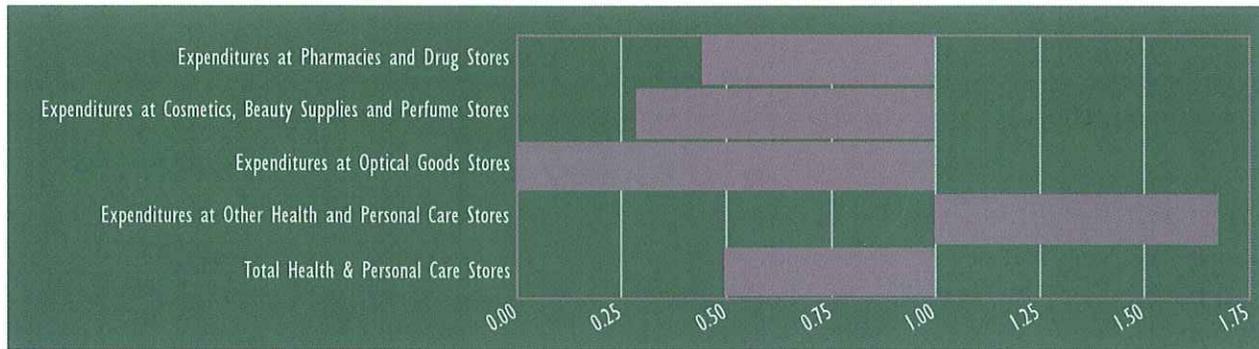
Store Type	Potential	Actual Sales	Leakage
Expenditures at Home Centers	44,727,819	6,722,158	0.2
Expenditures at Paint and Wallpaper Stores	2,657,262	1,430,869	0.5
Expenditures at Hardware Stores	9,119,374	4,782,735	0.5
Expenditures at Other Building Materials Dealers	55,819,666	7,321,415	0.1
Expenditures at Outdoor Power Equipment Stores	1,465,957	90,113	0.1
Expenditures at Nursery and Garden Centers	8,070,553	3,228,249	0.4
Total Building Material & Garden Equipment & Supply Dealers	121,860,631	23,575,538	0.2

Sub-Categories of Food & Beverage Stores



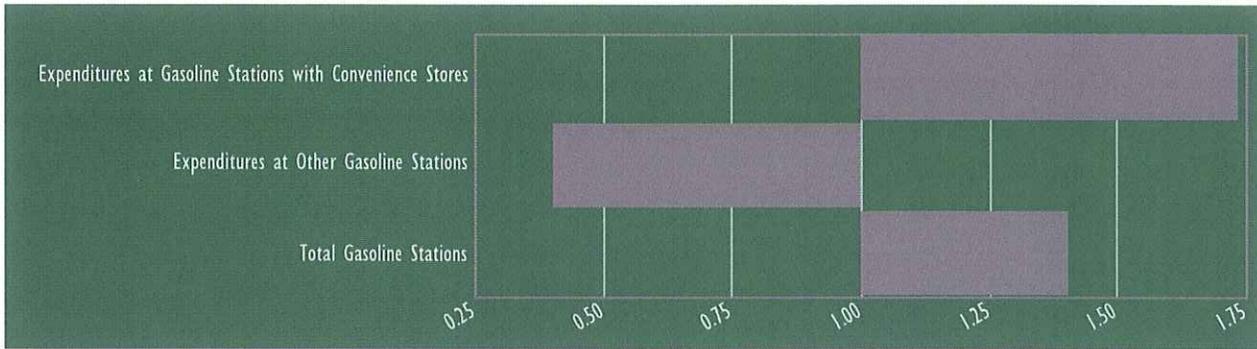
Store Type	Potential	Actual Sales	Leakage
Expenditures at Supermarkets and Other Grocery (except Convenience) Stores	111,970,388	49,952,125	0.4
Expenditures at Convenience Stores	5,649,891	3,588,096	0.6
Expenditures at Specialty Food Stores	3,760,337	632,834	0.2
Expenditures at Beer, Wine, and Liquor Stores	7,875,909	2,317,416	0.3
Total Food & Beverage Stores	129,256,526	56,490,471	0.4

Sub-Categories of Health & Personal Care Stores



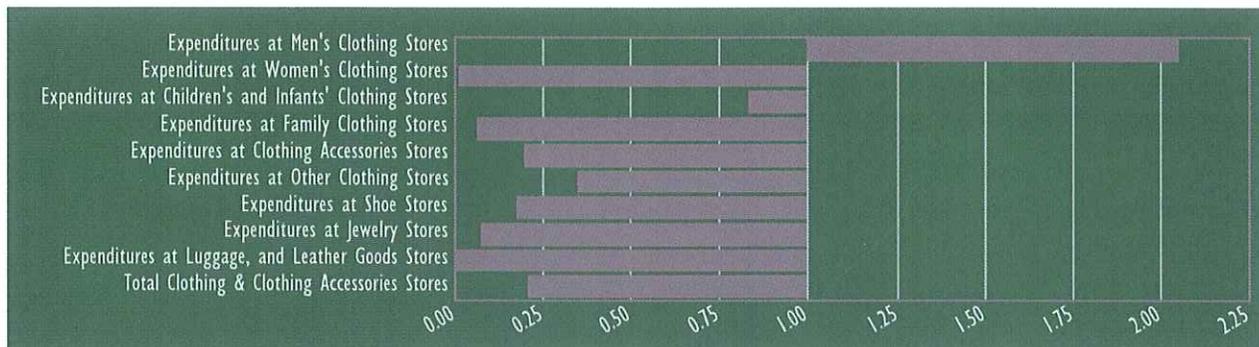
Store Type	Potential	Actual Sales	Leakage
Expenditures at Pharmacies and Drug Stores	41,887,045	18,648,382	0.4
Expenditures at Cosmetics, Beauty Supplies and Perfume Stores	1,636,225	469,229	0.3
Expenditures at Optical Goods Stores	1,931,060	0	0.0
Expenditures at Other Health and Personal Care Stores	2,969,999	4,978,573	1.7
Total Health & Personal Care Stores	48,424,330	24,096,184	0.5

Sub-Categories of Gasoline Stations



Store Type	Potential	Actual Sales	Leakage
Expenditures at Gasoline Stations with Convenience Stores	83,894,498	145,605,289	1.7
Expenditures at Other Gasoline Stations	27,634,373	11,117,313	0.4
Total Gasoline Stations	111,528,871	156,722,602	1.4

Sub-Categories of Clothing & Clothing Accessories Stores



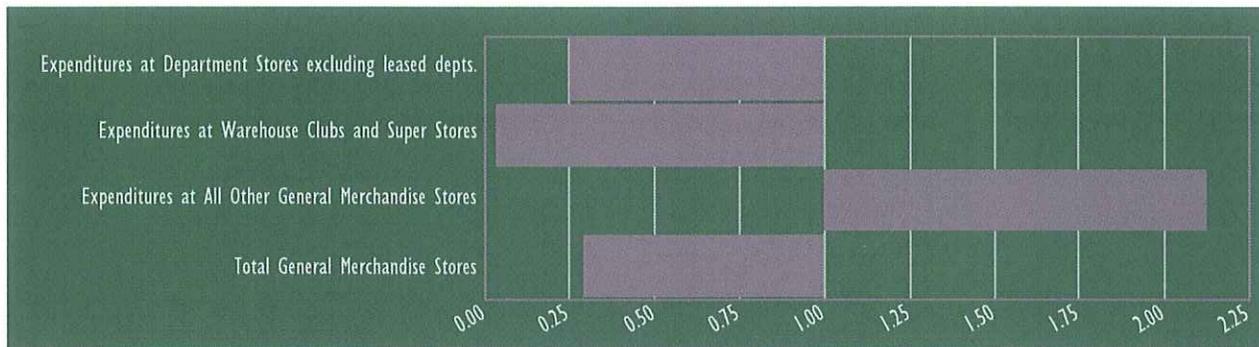
Store Type	Potential	Actual Sales	Leakage
Expenditures at Men's Clothing Stores	2,324,941	4,769,376	2.1
Expenditures at Women's Clothing Stores	9,243,491	94,273	0.0
Expenditures at Children's and Infants' Clothing Stores	1,924,844	1,604,827	0.8
Expenditures at Family Clothing Stores	19,380,987	1,243,312	0.1
Expenditures at Clothing Accessories Stores	858,680	168,996	0.2
Expenditures at Other Clothing Stores	2,320,720	818,663	0.4
Expenditures at Shoe Stores	6,508,169	1,154,231	0.2
Expenditures at Jewelry Stores	7,333,153	535,365	0.1
Expenditures at Luggage, and Leather Goods Stores	585,698	3,557	0.0
Total Clothing & Clothing Accessories Stores	50,480,685	10,392,598	0.2

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



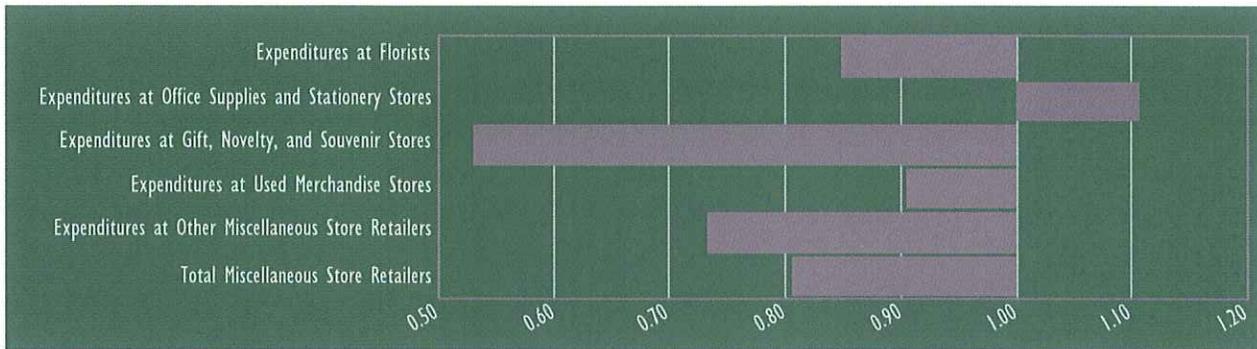
Store Type	Potential	Actual Sales	Leakage
Expenditures at Sporting Goods Stores	6,590,487	1,746,031	0.3
Expenditures at Hobby, Toys and Games Stores	4,186,055	873,998	0.2
Expenditures at Sew/Needlework/Piece Goods Stores	1,187,419	2,430,239	2.0
Expenditures at Musical Instrument and Supplies Stores	1,360,821	677,975	0.5
Expenditures at Book Stores and News Dealers	4,286,060	1,316,757	0.3
Expenditures at Prerecorded Tape, Compact Disc, and Record Stores	2,093,957	2,272,103	1.1
Total Sporting Goods, Hobby, Book, & Music Stores	19,704,799	9,317,103	0.5

Sub-Categories of General Merchandise Stores



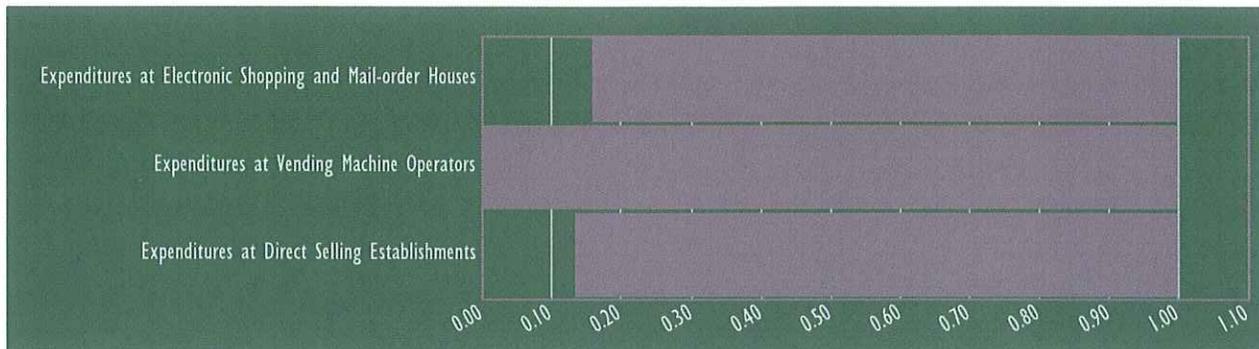
Store Type	Potential	Actual Sales	Leakage
Expenditures at Department Stores excluding leased depts.	60,843,722	15,315,696	0.3
Expenditures at Warehouse Clubs and Super Stores	57,418,288	1,982,096	0.0
Expenditures at All Other General Merchandise Stores	9,560,653	20,363,794	2.1
Total General Merchandise Stores	127,822,663	37,661,586	0.3

Sub-Categories of Miscellaneous Store Retailers



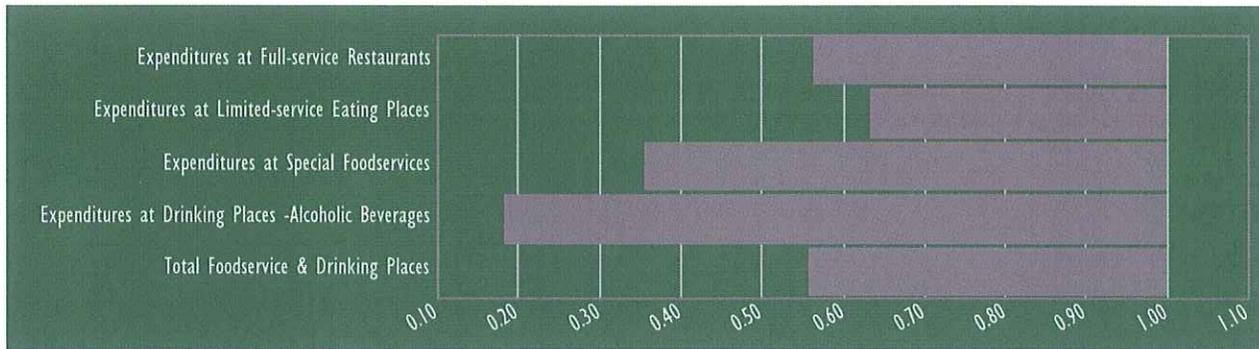
Store Type	Potential	Actual Sales	Leakage
Expenditures at Florists	2,003,830	1,699,312	0.8
Expenditures at Office Supplies and Stationery Stores	6,085,544	6,737,174	1.1
Expenditures at Gift, Novelty, and Souvenir Stores	4,713,928	2,505,248	0.5
Expenditures at Used Merchandise Stores	2,334,527	2,114,454	0.9
Expenditures at Other Miscellaneous Store Retailers	11,646,831	8,543,374	0.7
Total Miscellaneous Store Retailers	26,784,660	21,599,562	0.8

Sub-Categories of Expenditures at Direct Selling Establishments



Store Type	Potential	Actual Sales	Leakage
Expenditures at Electronic Shopping and Mail-order Houses	47,046,862	7,484,096	0.2
Expenditures at Vending Machine Operators	2,699,413	3,674	0.0
Expenditures at Direct Selling Establishments	15,953,590	2,148,062	0.1

Sub-Categories of Foodservice & Drinking Places



Store Type	Potential	Actual Sales	Leakage
Expenditures at Full-service Restaurants	48,357,590	27,312,381	0.6
Expenditures at Limited-service Eating Places	42,841,363	27,188,024	0.6
Expenditures at Special Foodservices	8,776,728	3,137,608	0.4
Expenditures at Drinking Places -Alcoholic Beverages	5,059,533	926,940	0.2
Total Foodservice & Drinking Places	105,035,214	58,564,953	0.6

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.

Analysis Geography: Yucaipa Blvd & Oak Glen Rd
Yucaipa, CA

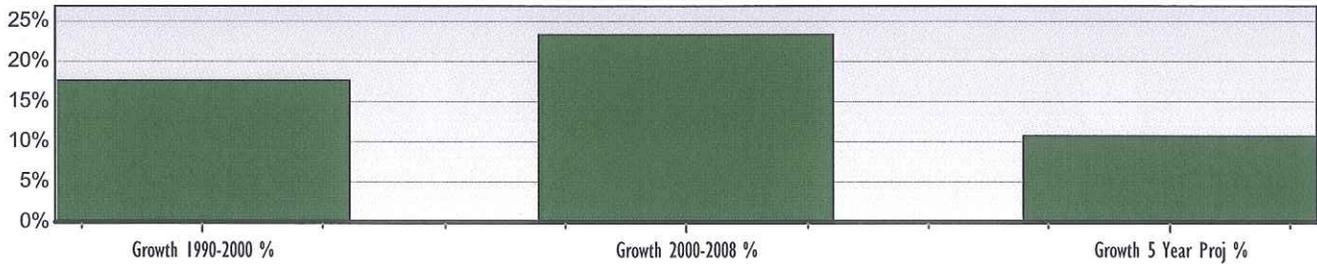
Date: 11/25/2009

**10 Min Drive
Time**

Population Profile

2013 Projection	74,255
2008 Estimate	67,066
2000 Census	54,347
1990 Census	46,215

Population Change



**10 Min Drive
Time**

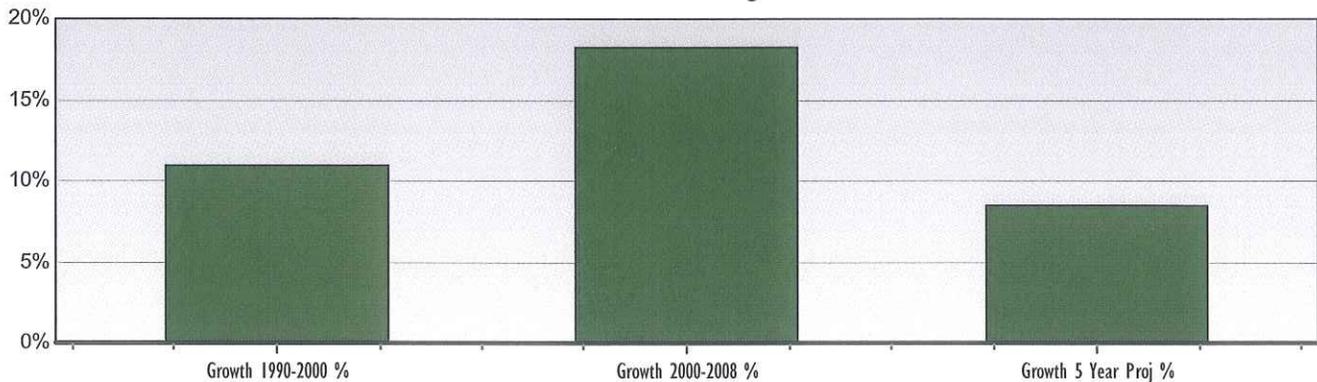
Work Place Population

Total	50,917
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Household Profile

2013 Projection	25,910
2008 Estimate	23,890
2000 Census	20,197
1990 Census	18,209

Household Change



Analysis Geography: Yucaipa Blvd & Oak Glen Rd
Yucaipa, CA

Date: 11/25/2009

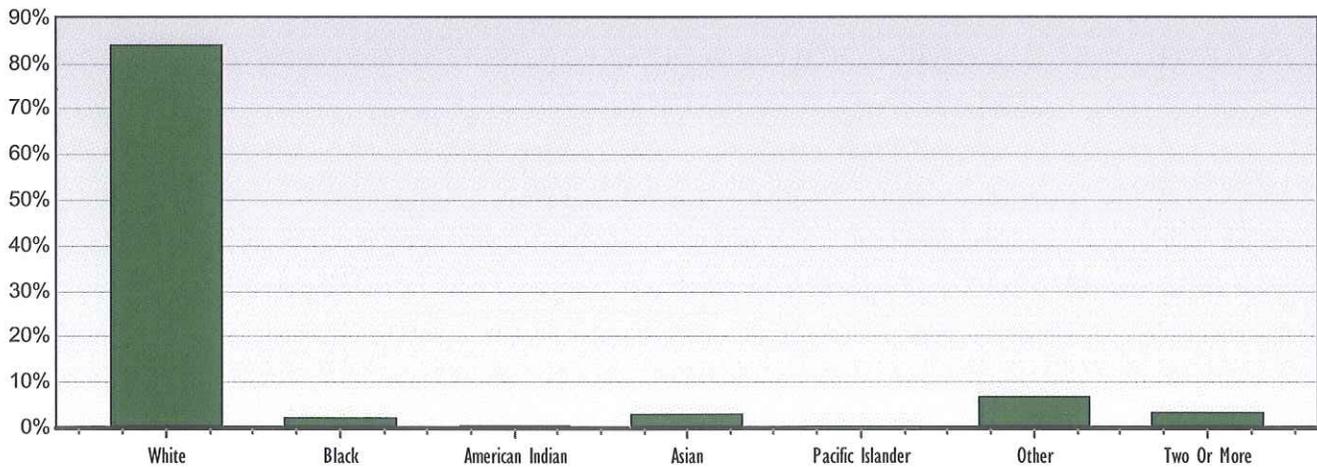
**10 Min Drive
Time**

Population By Race (Current)

White	56,345
Black	1,380
American Indian	390
Asian	2,035
Pacific Islander	102
Other	4,616
Two Or More	2,198

Total Population By Race **67,066**

Population By Race (Current)



**10 Min Drive
Time**

Population By Hispanic Origin (Current)

Hispanic Origin	20,000
Non Hispanic Origin	47,066

Analysis Geography: Yucaipa Blvd & Oak Glen Rd
Yucaipa, CA

Date: 11/25/2009

Population By Age (Current)

10 Min Drive
Time

0 to 4 years	4,099
5 to 9 years	4,347
10 to 13 years	3,957
14 to 17 years	4,459
18 to 19 years	1,930
20 to 24 years	4,273
25 to 34 years	8,672
35 to 44 years	9,333
45 to 49 years	4,895
50 to 54 years	4,565
55 to 59 years	4,030
60 to 64 years	2,997
65 to 74 years	4,276
75 to 84 years	3,433
85+ Years	1,799

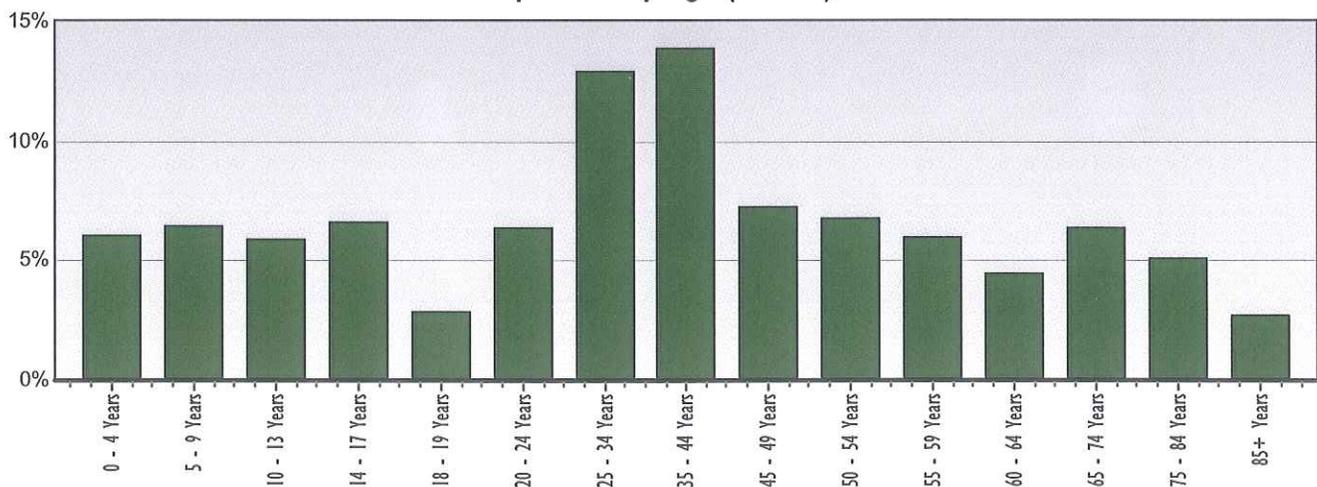
Total Population By Age

67,066

Median Age

37.3

Population By Age (Current)



Analysis Geography: Yucaipa Blvd & Oak Glen Rd
Yucaipa, CA

Date: 11/25/2009

**10 Min Drive
Time**

Households By Income (Current)

Under \$15,000	2,969
\$15,000 to \$24,999	2,612
\$25,000 to \$34,999	2,692
\$35,000 to \$49,999	3,317
\$50,000 to \$74,999	4,220
\$75,000 to \$99,999	2,735
\$100,000 to \$149,999	3,181
\$150,000 to \$249,999	1,467
\$250,000 to \$499,999	423
\$500,000 +	274

Total Households By Income

23,890

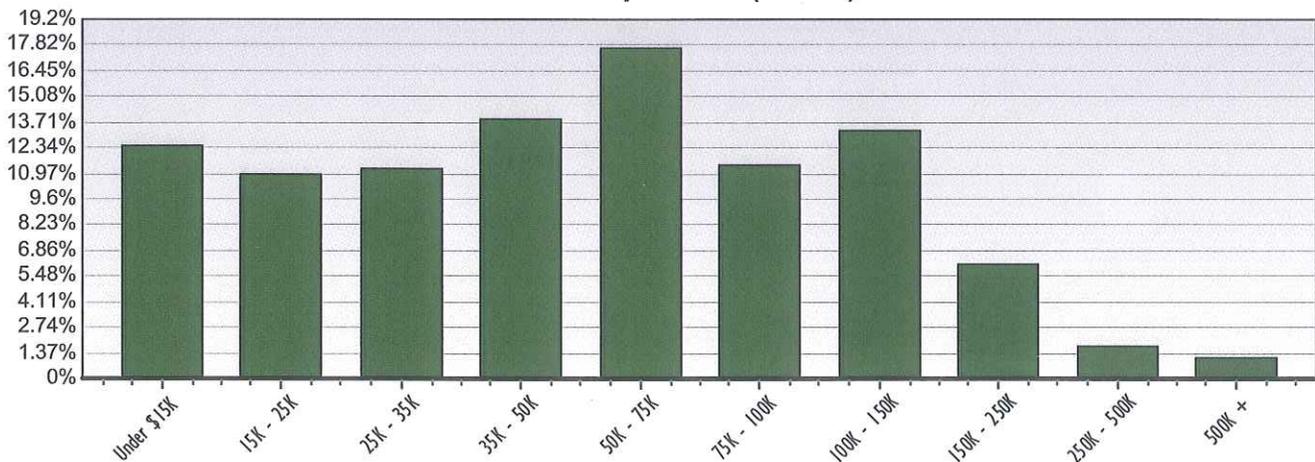
Average Household Income

\$75,367

Median Household Income

\$58,330

Households By Income (Current)



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 middleaged 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.

Mosaic USA Segment Descriptions

Group A: Affluent Suburbia

■ Segment A01: America's Wealthiest

The nation's most wealthy households are financially secure with expensive tastes, living the most luxurious of lifestyles in the most affluent and exclusive communities

■ Segment A02: Dream Weavers

Well-off families with school age children, living an affluent, suburban version of the American Dream

■ Segment A03: White-collar Suburbia

A haven for upscale, college educated Baby Boomers living in suburban comfort in expensive new subdivisions

■ Segment A04: Upscale Suburbanites

A portrait of pleasant living, consisting of affluent, middle-aged empty nesting couples and singles in established suburban neighbourhoods

■ Segment A05: Enterprising Couples

A collection of married couples with children and childless duos living in upper-middle-class commuter communities

■ Segment A06: Small-town Success

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

■ Segment A07: New Suburbia Families

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

Group B: Upscale America

■ Segment B01: Status-conscious Consumers

Middle-aged Baby Boomer households living in suburban neighborhoods within a manageable commute to well-paying city jobs

■ Segment B02: Affluent Urban Professionals

Affluent singles and couples who live in the chic high-rise neighborhoods of many big cities, owning swank condos and apartments

■ 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

■ Segment B04: Solid Suburban Life

A mix of upper-middle class younger and middle-aged couples and singles who enjoy upscale comfort in maturing bedroom suburbs

■ Segment B05: Second-generation Success

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

■ Segment B06: Successful Suburbia

Middle-age, married couples with children who enjoy an upscale life far from the downtown hustle of city living

Group C: Small-town Contentment

■ Segment C01: Second City Homebodies

Financially conservative, dual working, middle-aged couples and families living in small, satellite cities along the East and West coasts

■ Segment C02: Prime Middle America

A mix of young, upper-middle-class couples and families living in both small towns and midsized cities working in well paying white-collar and blue-collar jobs

■ Segment C03: Suburban Optimists

A portrait of middle-class diversity containing middle-aged couples and families living in older suburban homes, duplexes and apartments located in coastal states

■ Segment C04: Family Convenience

Sprawling families living in remote towns and military bases containing dual-income couples working at skilled blue-collar jobs in manufacturing and construction as well as in the military

■ Segment C05: Mid-market Enterprise

Located in small towns throughout New England, these households are mix of middle-aged and middle-income singles and couples with high school degrees and some college education

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

■ Segment D02: Working Rural Communities

Middle-class empty-nesting couples, middle-aged families and single seniors living in older, industrial towns skilled in blue-collar construction and manufacturing jobs

■ Segment D03: Lower-income essentials

Lower-income empty-nesting couples and aging seniors, living in out of the way towns in aging houses and mobile homes

■ Segment D04: Small-city Endeavors

A mix of lower income, young and old, singles, families and single parents living in older homes and small apartments in working-class towns

Group E: American Diversity

Segment E01: Ethnic Urban Mix

An ethnic mix of young and diverse city dwellers who are middle-aged singles and families living in older inner-city neighbourhoods

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

Segment E03: Professional Urbanites

An upper-middle-class retirement oasis in the metropolitan sprawl containing very active empty nesting couples and older singles

Segment E04: Suburban Advantage

Empty-nesting couples and retirees living in middle-class homes and condominium developments in dense retirement communities along the Atlantic and Pacific coasts

Segment E05: American Great Outdoors

Older rural couples and retirees scattered in remote communities around the country living on low wage and Social Security in modest homes, small apartment buildings and mobile homes

Segment E06: Mature America

Home to the Greatest Generation, these senior residents earn modest and fixed incomes and live primarily in city neighborhoods in high-rise apartments, mobile homes and assisted living facilities

Group F: Metro Fringe

■ Segment F01: Steadfast Conservatives

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

■ Segment F02: Moderate Conventionalists

Highly mobile, middle-class singles and childless couples living in modest homes, semidetached houses and apartments scattered throughout second-tier cities

■ Segment F03: Southern Blues

Racially mixed, young and lower-middle-class singles and couples living in older, garden style apartments in satellite cities throughout the South

■ Segment F04: Urban Grit

Young, ethnically mixed, working-class singles and single-parent households living in blue-collar neighborhoods in second-tier cities scattered around the country

■ Segment F05: Grass-roots Living

Less educated, racially diverse mix of middle-aged couples, families and singles living in lowermiddle- class rural villages and aging industrial towns throughout the Midwest and South

Group G: Remote America

■ Segment G01: Hardy Rural Families

Predominantly middle-class, older Americans living rustic lifestyles in older single-family houses and mobile homes located in tiny towns and isolated villages

■ Segment G02: Rural Southern Living

Low income, blue-collar couples and families scattered in sparsely settled mobile home communities across the South

■ Segment G03: Coal and Crops

Rural, low-income families and singles living in small, racially mixed hamlets in sparsely populated areas working in mining and farming jobs throughout the Midwest and South

■ Segment G04: Native Americana

Young low-income, blue-collar families living in small towns and isolated communities in the Western states

Group H: Aspiring Contemporaries

Segment H01: Young Cosmopolitans

Residents are young, single, college educated and earning upper-middle-class incomes as white-collar professionals, managers and executives living in luxury apartments and condos in fast growing cities

Segment H02: Minority Metro Communities

Concentrated in inner-ring suburbs, these married couples and single-parent minorities earn above-average incomes from a mix of service industry and white-collar jobs in transportation, health care, education and public administration

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

Segment H04: Aspiring Hispania

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

Group I: Rural Villages and Farms

■ Segment I01: Industrious Country Living

High school educated, upper-middle-class hard-working couples and families found in industrial remote towns and villages across the country

■ Segment I02: America's Farmlands

Remote farming communities scattered across the nation earning middle-class incomes living in older, single-family homes on large plots of land

■ Segment I03: Comfy Country Living

Older, empty-nesting college-educated couples and retirees reside in quiet small-town communities

■ Segment I04: Small-town Connections

Relatively young high-school educated couples and single households living in older houses and mobile homes earning lower-middle-class incomes

■ Segment I05: Hinterland Families

Blue-collar, middle-aged families and couples settled in isolated towns and villages throughout the South

Group J: Struggling Societies

■ Segment J01: Rugged Rural Style

Rural working-class households of older married couples and retirees residing in aging houses and mobile homes located in the most isolated communities in the Southwest and Western states

■ 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

■ Segment J03: Struggling City Centers

Young, single and single-parent minority renters living in very low-income city neighborhoods throughout the South

■ Segment J04: College Town Communities

Young, single and college educated households and students living in and around college oriented communities

■ Segment J05: Metro Beginnings

Very low income, less educated singles and single-parent Hispanic and minority households living in high-rise apartments in diverse inner-city neighborhoods

Group K: Urban Essence

Segment K01: Unattached Multi-cultures

Highly mobile, multi-ethnic singles, single parents and unmarried couples living in low-income downtown urban neighbourhoods

Segment K02: Academic Influences

Multi-ethnic campus communities dominated by young college-educated families and students living in gentrifying neighbourhoods

Segment K03: African-American Neighborhoods

Young, working-class minority city dwellers and single-parent families with low educational levels living in older homes and low-rise apartments

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

Segment K05: New Generation Activists

Less educated, young, low income minority singles and single-parent families concentrated in the nation's inner cities

Segment K06: Getting By

Very low income minority single and single-parent households located in dense neighborhoods of small cities

Group L: Varying Lifestyles

Segment L01: Military Family Life

Young American and ethnically-mixed couples and families who live in small towns on and around military bases and serving in the U.S. armed forces

Segment L02: Major University Towns

Dormitory living students and college educated households located in satellite cities that house sprawling universities

Segment L03: Gray Perspectives

Scattered in small towns across the country, these residents are a reflection of America's prison and institutionalized population, with some military barracks and households who support these facilities