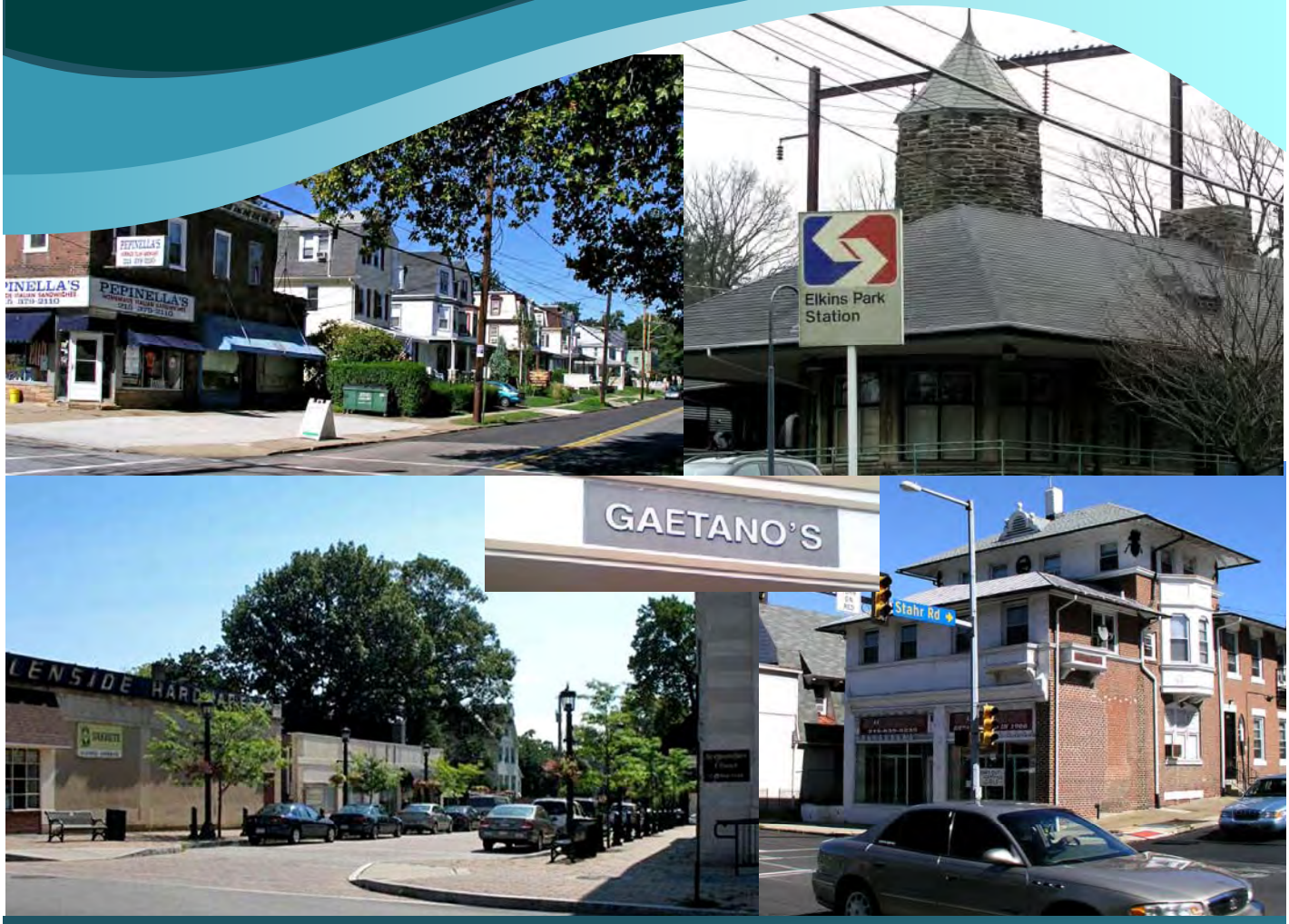
Cheltenham Township



Business Retention and Recruitment Plan

DELTA DEVELOPMENT GROUP
INC.

June 2010

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CHELTENHAM TOWNSHIP BUSINESS RECRUITMENT PLAN

INTRODUCTION

Cheltenham Township, Montgomery County, Pennsylvania, encompasses approximately nine square miles and is located in the suburban Philadelphia metropolitan area. The township is bordered by Willow Grove Avenue and Springfield Township to the west, SEPTA rail line and the City of Philadelphia to the east, Township Line Road and Abington Township to the north, and Cheltenham Avenue and the City of Philadelphia to the south. The Township consists of five designated commercial districts –*downtown Glenside, Elkins Park East, Elkins Park West, Cheltenham Village and East Cheltenham Avenue* –along with other shopping areas that lie outside of these designated commercial districts.

In February 1999, the Township embarked on the development of a vision plan that would enhance and revitalize the five designated commercial districts. The Commercial District Enhancement Plan, adopted by the Township in 2000, is a blueprint for the revitalization of the commercial districts.

The Cheltenham Main Street Program is charged with planning and implementing the special events for each commercial district, keeping a database of all available properties and providing technical assistance to the retail and service establishments.

Delta Development Group (Delta) was retained by Cheltenham Township to conduct an in-depth market study in order to develop a solid business retention and recruitment program. Delta started the work using drive-time market areas to analyze the demographic, life stage and retail potential for the five commercial districts. The same drive-time rings were used for Elkins Park East and Elkins Park West, likewise for East Cheltenham Avenue and Cheltenham Village.

Delta also conducted intercept surveys at the annual Glenside Street Fair and at the Township's annual fall festival. Students from Arcadia University were also surveyed to obtain their spending habits and input into new businesses to be recruited for the downtown Glenside commercial district. Delta also attempted to survey the business owners of each commercial district to gain an understanding of issues facing the businesses. The response from business owners was less than 1%.

DOWNTOWN GLENSIDE

Downtown Glenside is located in the northwestern section of the Township. The commercial core of the area is along Easton Road and Glenside Avenue, with residential neighborhoods within walking distance. Downtown Glenside is serviced by SEPTA Bus Routes 77 and 22, Cheltenham Bus Service. The SEPTA Glenside Station offers passenger rail service on the R1, R2, and R5 rail lines. Neighborhood schools include the Bishop McDevitt High School and Glenside Elementary School. Other community facilities in the area include Grove Park, Renninger Park, the Glenside Post Office, Glenside Library, and Glenside War Memorial Hall.

Arcadia University is located adjacent to downtown Glenside. The university boasts 4,020 undergraduate and graduate students, both full-time and part-time, including 2,000 full-time undergraduates, and 380 faculty members. The commercial district has yet to develop a town-gown relationship that could create a synergy between the district and the university.

SEPTA STATION: GLENSIDE

The Glenside Station is served by the Airport Line Regional Rail, the Warminster Line Regional Rail and the Landsdale/Doylestown Line Regional Rail. The Station has a surface parking lot with 167 daily parking spaces; 93 permit parking spaces and 8 bike racks that accommodate a total of 16 bicycles. The Station is located at the intersection of Easton Road and Glenside Avenue.

On weekdays, 2,052 riders, board and leave the station on both inbound and outbound trains; on Saturdays 675 riders, board and leave the station, and on Sunday 461 riders, board and leave the station.

Ridership, Glenside Station.

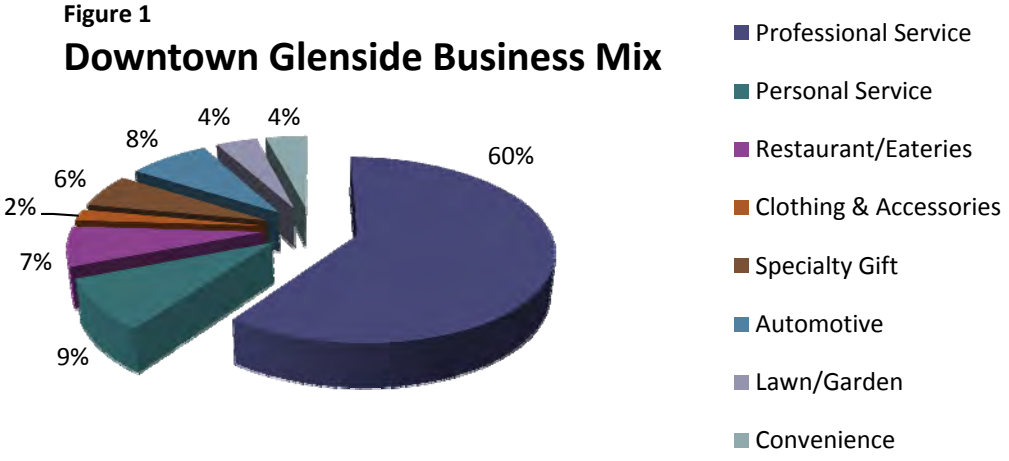
Route	Weekdays			Saturday			Sunday		
	Board	Leave	Total	Board	Leave	Total	Board	Leave	Total
R1	187	38	225	15	28	43	9	13	22
R2	488	417	905	207	169	376	129	117	246
R5	399	523	922	164	131	295	92	101	193

DOWNTOWN GLENSIDE BUSINESS MIX

There are approximately 165 businesses in the downtown Glenside commercial district. These include professional offices, personal services, automotive services, specialty retail, restaurants, and small eateries.

Professional services account for 60% of the business mix. Restaurants comprise 7% of the mix, clothing/accessories only 2%, and specialty gift 6%. Downtown Glenside must strive for a business mix that includes additional restaurants, clothing/accessory, and specialty gift stores.

Figure 1



DEMOGRAPHIC AND ECONOMIC TRENDS

Demographic and economic trends are useful to consider in preparing a market assessment for Glenside.[1] The data to be considered include historical trends and future projections for population, households, age distribution, race/ethnicity, employment, and incomes.

Current and potential effects of these demographic and economic trends on retail market opportunities will be discussed. This information sets the market context for more detailed evaluations of retail sales and Glenside potentials.

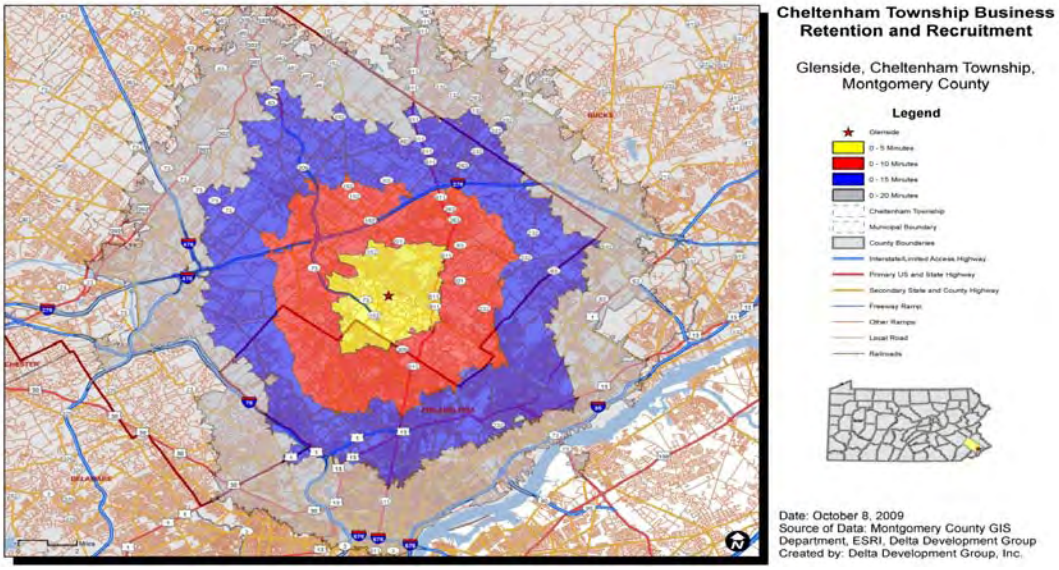
The report will analyze and compare historic trends and future projections for the following areas:

- 5-minute drive time from the intersection of Easton and Waverly Road
- 10-minute drive time from the intersection of Easton and Waverly Road
- 15-minute drive time from the intersection of Easton and Waverly Road
- Cheltenham Township
- Montgomery County
- Pennsylvania (PA)
- United States (US)

Because Glenside will draw the largest number of customers from the 5-minute market area, the study will analyze this area more intensely to determine how the trends and projections will impact opportunities.

GLENSIDE DRIVE TIME-MAP

Map 1 – Glenside



[1] Information in tables and graphs comes from the US Bureau of Census, 2000 Census of Population and Housing, and ESRI Forecasts for 2009-2014.

Population Comparison, Annual Rate of Change

From the period of 2000 to 2009, Cheltenham Township suffered a slight loss in population. It is anticipated the population will increase from 2009 to 2014 by .01% annually. The 5-minute market area has also experienced a loss in population, but unlike Cheltenham Township, this trend is expected to continue from 2009 to 2014. The population will decrease at an annual rate of -.18% from 2009 to 2014.

Although the market areas are experiencing small population losses, the trade area has substantial purchasing power to support new retail and restaurant establishments.

Table 1 – Population Trends

	5-minute	10-minute	15-minute	Cheltenham	Montgomery County	PA	US
2000 Population	71,737	321,077	816,615	36,898	750,097	12,281,054	281,421,906
2009 Population	70,338	311,788	804,192	36,823	786,653	12,598,860	309,731,508
2014 Population	69,726	306,608	794,337	36,837	801,186	12,699,966	324,062,684
2009-2014 Annual Rate	-0.18%	-.34%	-.25%	.01%	.37%	.16%	.91%

Households and Families

As with population, households in the 5-minute market area are decreasing at an annual rate of -.07% from 2009 to 2014. The 5-minute market households are decreasing at a slower rate than the 10-minute or 15-minute markets.

The number of families in the 5-minute market area is decreasing as well. During the period of 2000 to 2009, the 5-minute area lost 754 families; it is expected to lose another 386 families during the period of 2009 to 2014.

Table 2 – Households and Families

	5-minute	10-minute	15-minute	Cheltenham	Montgomery County	PA	US
2000 Households	28,450	123,805	312,024	14,355	286,098	4,777,003	105,480,101
2009 Households	28,277	121,453	309,670	14,448	302,908	4,958,883	116,523,156
2014 Households	28,176	119,852	306,764	14,529	309,446	5,020,042	122,109,448
2009-2014 Annual Rate (HH)	-0.07%	-.27%	-.19%	.11%	.43%	.25%	.94%
2000 Families	18,919	82,096	195,316	9,645	197,640	3,208,388	71,787,347
2009 Families	18,165	78,146	187,997	9,375	203,459	3,242,236	77,956,117
2014 Families	17,779	75,924	183,425	9,261	204,916	3,238,722	80,897,291
2009-2014 Annual Rate (Family)	-0.43%	-.58%	-.49%	-.24%	.14%	-.02%	.74%

Housing Units: Owner Occupied, Renter Occupied, and Vacant

The loss in population, households, and families in the 5-10-15-minute drive times has a direct impact on the housing units. The percentage of owner-occupied units in the 5-10-15-minute drive times has decreased from 2000 to 2009, and will continue to do so through 2014. The number of vacant units will increase from 3.4% to 6.4% in the 5-10-15-minute drive from 2000 to 2014; and by approximately 1% from 2009 to 2014. The housing trends in the drive times of downtown Glenside are following the trends of Pennsylvania.

Cheltenham Township's housing trends are similar to Montgomery County and the national trends where the percentage of vacant housing units is rising, but at a slower rate. From 2000 to 2014, vacancies will increase from 3.7% to 5.4% in the Township, from 3.8% to 4.8% in the County, and from 9% to 11.4% nationally.

Building a stronger, healthier downtown Glenside will assist in attracting residents to fill the vacancies in the 5-10-15-minute drive-time areas.

Table 3 – Occupancy

	5-minute	*10-minute*	*15-minute*	*Cheltenham*	*Montgomery County*	*PA*	*US*
Total 2000 Housing Units	29,502	131,301	334,767	14,906	297,434	5,249,750	115,904,641
2000 Owner Occupied	69%	65.8%	58.1%	62.1%	70.7%	64.9%	60.2%
2000 Renter Occupied	27.5%	28.5%	33.3%	34.2%	25.5%	26.1%	30.8%
2000 Vacant	3.4%	5.7%		3.7%	3.8%	9%	9%
Total 2009 Housing Units	29,863	131,901	342,275	15,202	317,488	5.558,029	131,278,867
2009 Owner Occupied	67.1%	64%	57.5%	60.7%	70.1%	63.6%	58.7%
2009 Renter Occupied	27.6%	28.1%	33%	34.3%	25.3%	25.6%	30%
2009 Vacant	5.3%	7.9%	9.5%	5%	4.6%	10.8%	11.2%
Total 2014 Housing Units	30,088	132,399	345,619	15,360	324,907	5,681,275	137,841,685
2014 Owner Occupied	66.4%	63%	56.5%	60.5%	70.3%	63.2%	59.3%
2014 Renter Occupied	27.3%	27.5%	32.2%	34.1%	25%	25.1%	29.3%
2014 Vacant	6.4%	9.5%	11.2%	5.4%	4.8%	11.6%	11.4%

Median Home Value

Median home values will increase in all markets from 2000 to 2014. Cheltenham has a higher median home value than any of the other comparables. Cheltenham's median home value is almost double that of the median value in the 15-minute drive time.

Table 4 – Median Home Values

	5-minute	*10-minute*	*15-minute*	*Cheltenham*	*Montgomery County*	*PA*	*US*
2000	$127,229	$113,134	$85,153	$164,388	$158,920	$94,817	$111,833
2009	$227,803	$209,882	$168,191	$287,991	$280,721	$161,438	$162,279
2014	$289,009	$267,107	$217,002	$369,333	$360,481	$193,617	$185,242

Average Household Income

In the 5-minute market area, the average household income will rise from $66,730 in 2000, to a projected $89,174 in 2014. The good news for this market area is that the percentage of households with household incomes below $15,000 decreased from 9.4% to 6.0% from 2000 to 2009. It is projected that this trend will continue, and that by 2014, only 5.9% of the households will be earning less than $15,000.

With respect to the higher household income brackets, each bracket will increase in the number of households earning the specific wage range. For example, in 2000, 13.4% of the households were earning between $75,000 and $99,999. By the year 2014, it is anticipated that the percentage of these households will increase to 15.7%. The trend is occurring throughout the entire Cheltenham area.

Figure 2 – Household Income

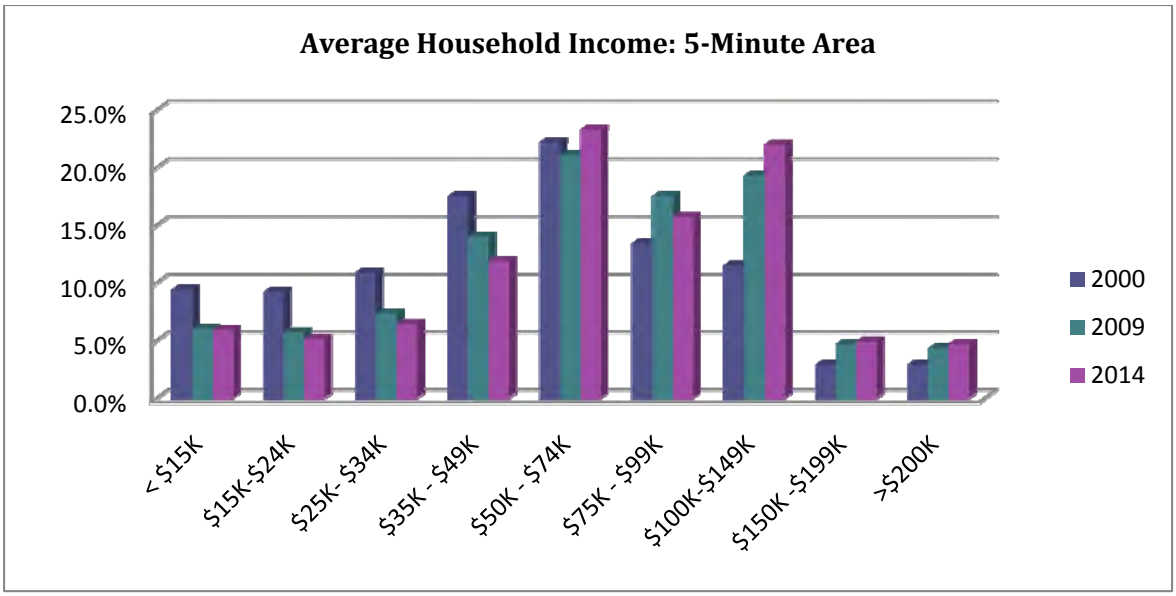
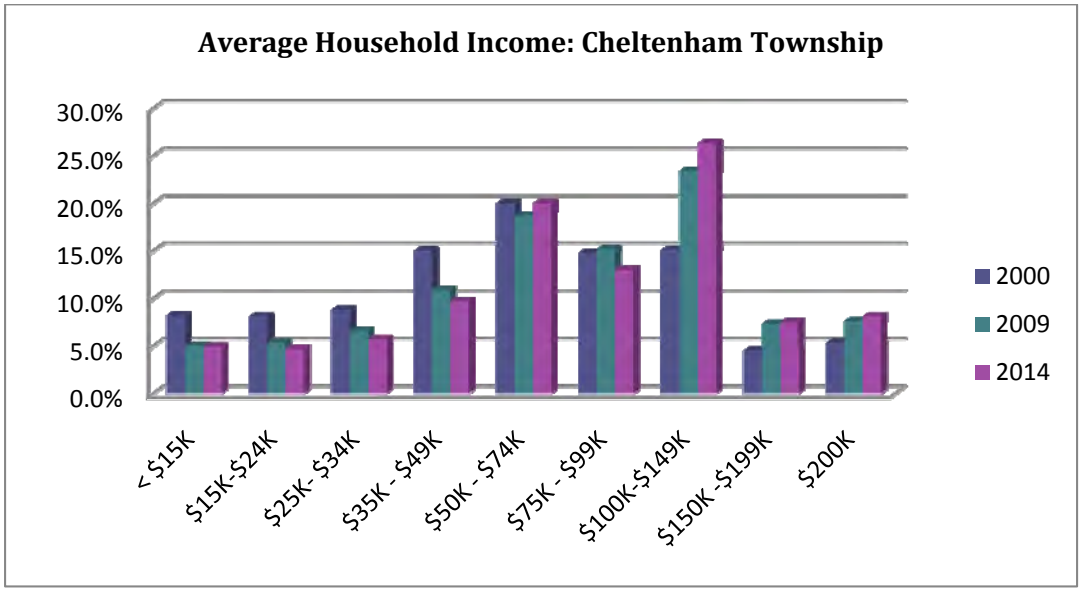


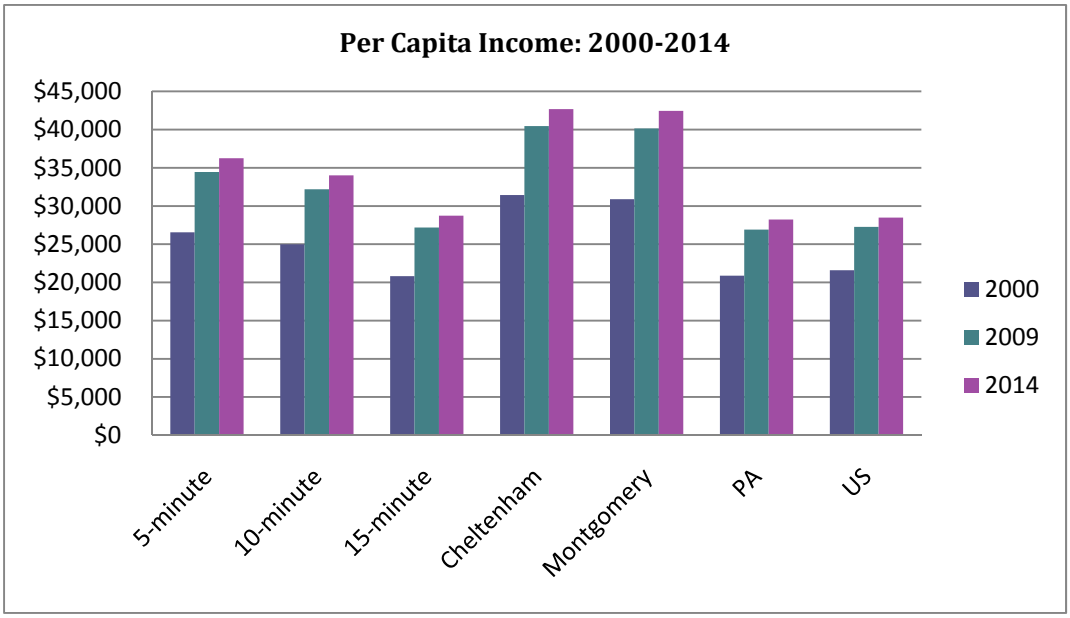
Figure 3 – Household Income



Per Capita Income

The per capita income has also increased over the past decade and will continue this trend through the year 2014. By 2014, the per capita income will be higher than the state or national average in the 5-10-minute drive time, but lower in the 15-minute drive-time market. Cheltenham and Montgomery County will have the highest per capita incomes at $42,676 and $42,445 respectively. The 5-minute market will have the next highest per capita income at $36,256.

Figure 4 – Per Capita Income



2009 Employed Population: 16+ by Occupation

In 2009, 73.8% of the employed population in the 5-minute drive-time market area were employed in white-collar jobs, while 62.4% of the employed population in Pennsylvania were in white-collar jobs, and 61.5% of the employed population in the United States were employed in white-collar jobs.

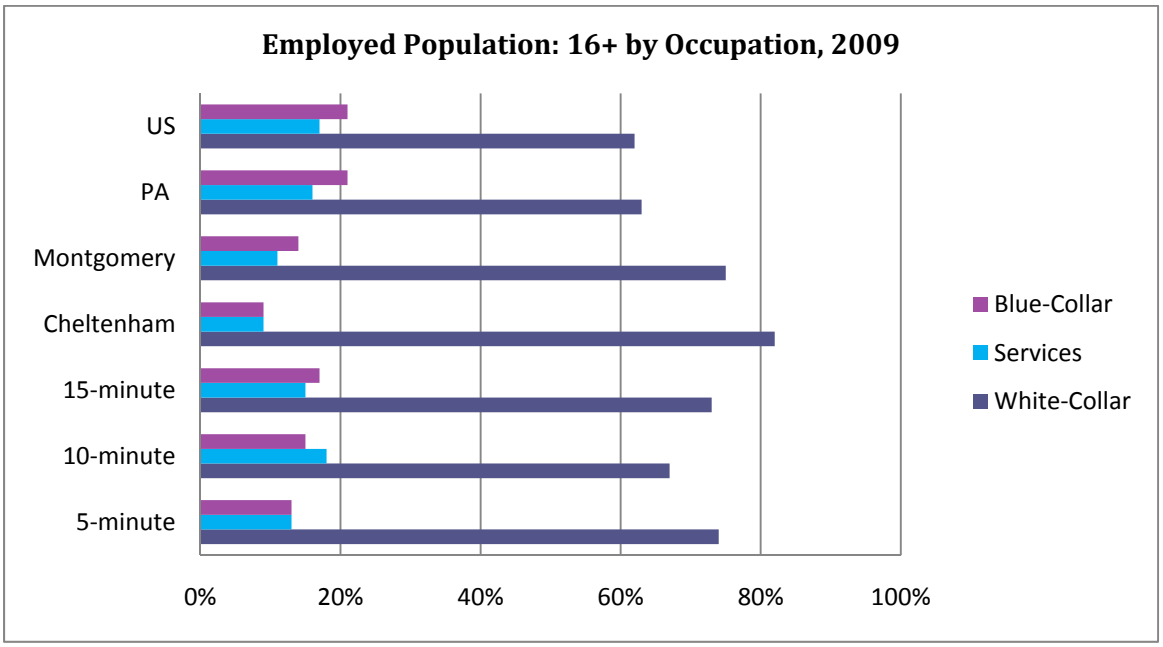
With respect to the service industry, the following is true:

- 5-minute market area – 13.6% are employed in the service industry
- PA – 16.2%
- US – 17.1%

With respect to blue-collar jobs, the following is true:

- 5-minute market area – 12.7%
- PA – 21.4%
- US – 21.4%

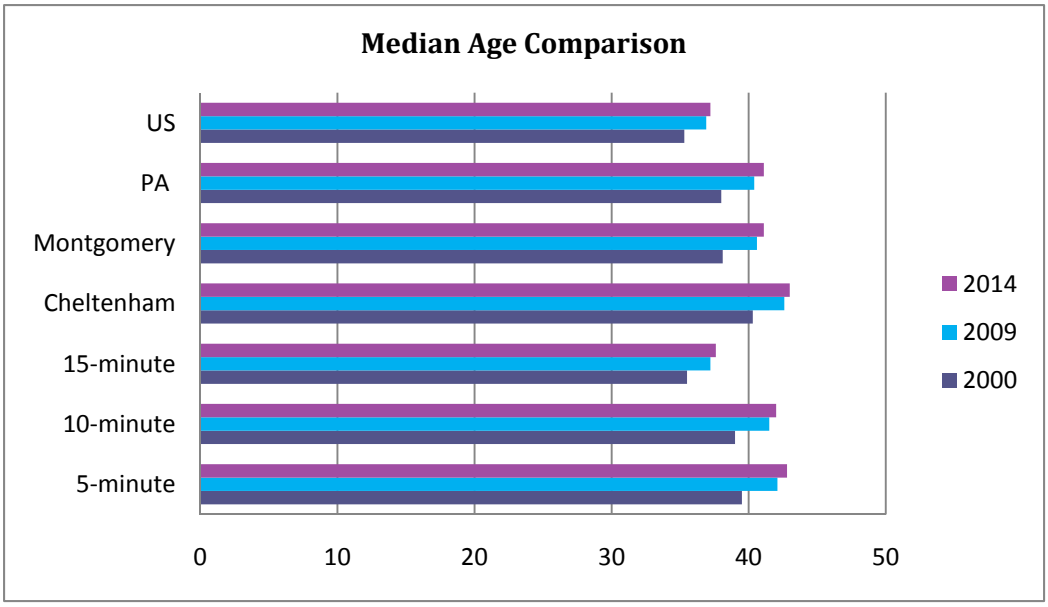
Figure 5 – Occupations



Median Age Comparison

The following chart provides information on median age, comparing the 5-minute, 10-minute, and 15-minute market areas to Cheltenham Township, Montgomery County, Pennsylvania, and the United States. All market areas have a higher median age when compared to the United States. Cheltenham will be the oldest market in 2014, with a median age of 43. Montgomery County will have the same median age as Pennsylvania in 2014 – 41.1. The 5-minute market will have the median age of 42.8 in 2014. The 10-minute market will have a median age of 42 in 2014. The 15-minute market will have a median age of 37.6.

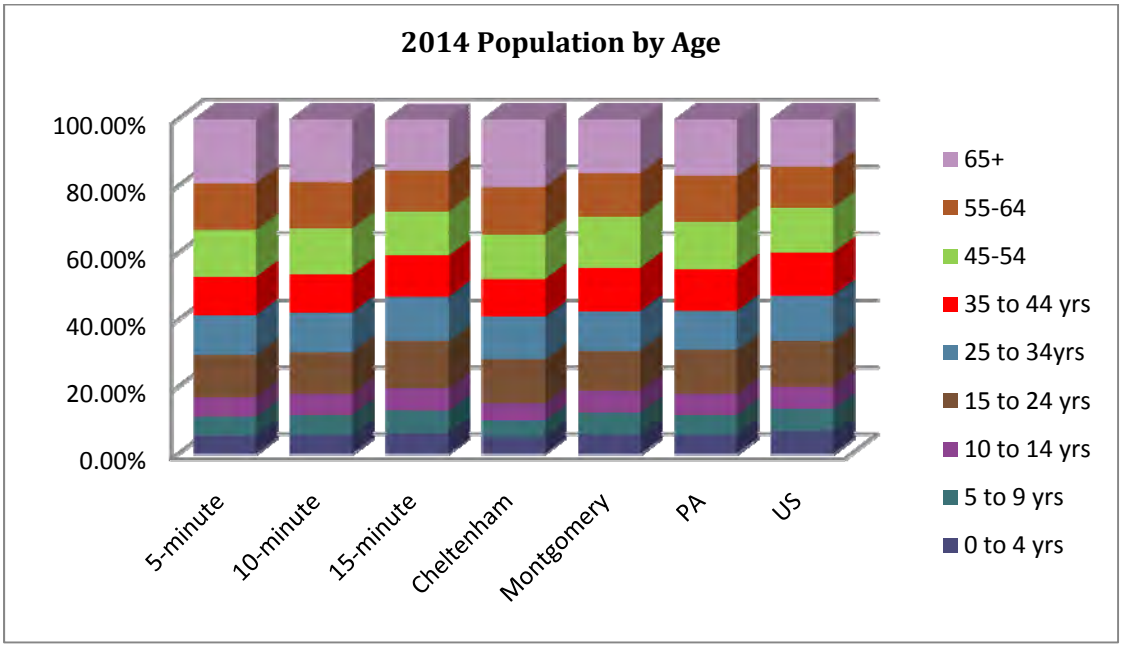
Figure 6 – Median Age



Population by Age

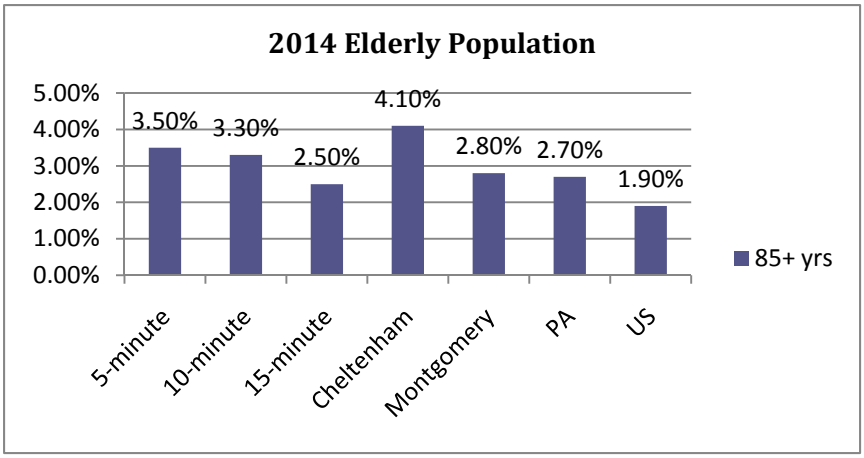
By the year 2014, the demographic makeup of the 5-minute market will be older than the makeup of the United States. By 2014, it is projected that a large percentage of residents in the 5-minute market area will fall between the ages of 45 and 54 (14%), and 55 and 64 (14%), and, incredibly, 19.2% will be over the age of 65. In comparison, 13.5% of the population in the United States will fall between the ages of 45 and 54, 12.3% between 55 and 64, and 14.1% will be over the age of 65. In Montgomery County, 15.2% of residents will fall between the ages of 45 to 54, and 13% will fall between the ages of 55 and 64, and 16.3% will be over the age of 65.

Figure 7 – Population by Age



The Elderly Population

Figure 8 – Elderly Population



By 2014, Cheltenham will have the highest percentage of the elderly population with 4.1%. The 5-minute market will follow with 3.5% of the population over the age of 85. The 15-minute market will have the lowest percentage, with only 2.5% of the population over the age of 85.

2014 Population by Race/Ethnicity

The following graphs depict the race/ethnicity of the market areas. The 5-minute market area has a diversity index of 56.6. The diversity index of the 10-minute market is 59.4. The diversity indexes of Montgomery County, Pennsylvania, and the United States are 38.1, 38.1, and 63.5, respectively. The diversity index measures the probability that two people from the same area will be from different race/ethnic groups.

Figure 9 – Race/Ethnicity

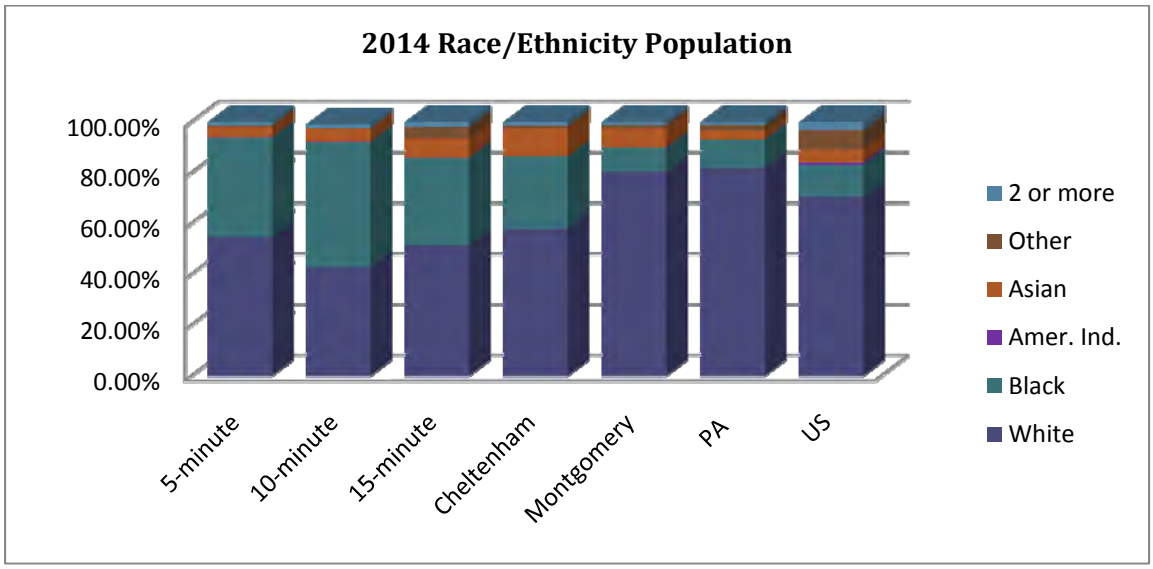
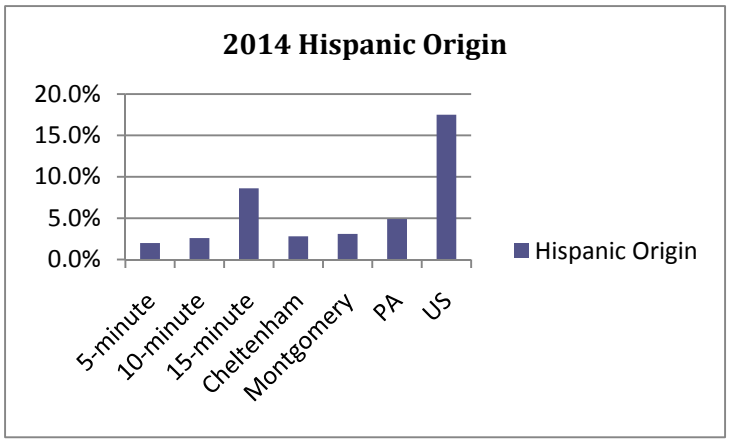


Figure 10 – Hispanic Origin



Persons of Hispanic origin may be of any race. The following provides a comparison of each market area with respect to Hispanic origin. The 5-minute market area has a lower percentage (2%) of persons who are of Hispanic origin, as compared to the other markets. The 10- and 15- minute markets have a larger percentage of persons with Hispanic origin (2.6% and 8.6%, respectively).

CONSUMER SPENDING AND TAPESTRY

Consumer Spending

Delta analyzed consumer spending habits within the drive-time areas. The retail data is organized within subcategories; these subcategories include Apparel and Services; Computer & Accessories; Education; Entertainment/Recreation; Food at Home; Food Away From Home; Health Care; Household (HH) Furnishings & Equip; Investments; Retail Goods; Shelter; TV/Video/Sound Equipment; Travel; and Vehicle Maintenance and Repairs. Descriptions for the subcategories that are not readily identified are as follows:

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

Expenditure data was derived from the U.S. Bureau of the Census, 2000 Census of Population and Housing, Consumer Expenditure Surveys, Bureau of Labor Statistics, and ESRI forecasts for 2009 and 2014.

Table 5 – Expenditures

Item	5-Minute Drive Time	10-Minute Drive Time	15-Minute Drive Time
Apparel and Services	$59,711,341	$249,387,749	$551,006,559
Spending Potential Index	84	82	71
Computers & Accessories	$7,571,034	$30,855,999	$67,692,545
Spending Potential Index	117	111	96
Education	$44,932,084	$189,330,175	$419,091,576
Spending Potential Index	127	124	108
Entertainment/Recreation	$109,966,746	$448,123,628	$967,997,952
Spending Potential Index	120	114	96
Food at Home	$153,515,488	$636,463,247	$1,400,760,263
Spending Potential Index	119	115	99
Food Away From Home	$112,793,115	$467,093,815	$1,028,580,672
Spending Potential Index	120	116	100
Health Care	$132,080,358	$530,838,699	$1,129,949,738
Spending Potential Index	124	116	97
HH Furniture & Equip	$65,150,419	$261,729,329	$559,258,337
Spending Potential Index	106	99	83
Investments	$50,768,595	$207,410,894	$423,834,213
Spending Potential Index	125	119	95
Retail Goods	$824,544,047	$3,359,398,127	$7,271,329,727
Spending Potential Index	113	108	91
Shelter	$544,193,591	$2,264,017,620	$4,933,763,949
Spending Potential Index	123	119	102
TV/Video	$40,797,583	$169,021,470	$372,504,323
Spending Potential Index	119	115	99
Travel	$65,163,377	$262,170,914	$553,060,082
Spending Potential Index	125	117	97
Vehicle Mt. & Repair	$31,494,296	$128,162,714	$227,420,246
Spending Potential Index	119	113	96

The Spending Potential Index (SPI) represents the amount spent in the area relative to the national average of 100. Three categories of particular interest are Entertainment and Recreation, Food Away From Home, and Retail Goods.

- The SPI is higher in the 5-minute market area than that of the 10- and 15-minute market area.
- In the 5-minute drive-time ring, households spent over $109 million on entertainment and recreation with an SPI of 120. These households spent over $112 million on food away from home with an SPI of 120. The households also spent over $824 million on retail goods with an SPI of 113.
- In the 10-minute drive-time ring, households spent over $448 million on entertainment and recreation, with an SPI of 114. The households spent over $467 million on food away from home, with an SPI of 116. Finally, the households spent over $3 billion on retail goods with an SPI of 108.
- In the 15-minute drive-time ring, households spent over $967 million on entertainment and recreation, with an SPI of 96. The households spent over $1 billion on food away from home, with an SPI of 100. Finally, the households spent over $7 billion on retail goods, with an SPI of 91.

COMMUNITY TAPESTRY SEGMENTATION

Community Tapestry Segmentation, provided by ESRI, is a market segmentation system which classifies U.S. neighborhoods into 65 segments based on their socioeconomic and demographic variables such as age, income, home value, occupation, household type, education, and other consumer behavior characteristics.

Segmentation systems operate on the theory that people with similar tastes, lifestyles, and behaviors seek others with the same tastes – hence the adage "like seeks like." These behaviors can be measured, predicted, and targeted. Community Tapestry combines the "who" of lifestyle demography with the "where" of local neighborhood geography to create a model of various lifestyle classifications, or segments, of actual neighborhoods with addresses – distinct behavioral market segments. [2]

Delta analyzed the drive-time rings to determine the customer profiles for downtown Glenside. The three predominant classifications for each drive-time ring are noted in parentheses and shaded in the chart.

[2] ESRI Web site www.esri.com

Table 6 – Tapestry Segmentation

Tapestry Segmentation	0-5-minute drive time	0-10-minute drive time	0-15-minute drive time
Family Foundations	23.89% (1)	12.40% (2)	5.07%
Urban Rows	2.22%	19.51% (1)	24.21% (1)
Retirement Communities	13.29% (2)	5.91%	6.12% (3)
Cozy and Comfortable	11.01% (3)	6.47%	4.90%
In Style	8.69%	3.55%	2.82%
Main Street USA	7.02%	5.72%	7.13% (2)
Pleasant-Ville	6.89%	2.97%	1.58%
Prosperous Empty Nesters	6.53%	6.76%	4.02%
Wealthy Seaboard Suburbs	5.89%	4.27%	2.97%
Exurbanites	4.06%	2.57%	1.62%
Metropolitans	5.22%	7.06% (3)	4.29%
Connoisseurs	.69%	3.71%	4.63%

In the 0-5-minute drive-time area, 23.89%, or 6,797 households, fall into the ***Family Foundations*** Tapestry Segmentation. Family Foundations are active in their communities. The residents attend church, serve on church boards, help with fundraising projects, and participate in civic activities. They spend money on their families and home maintenance projects. Careful consumers, they watch their budgets. They eat at home, shop at discount stores such as Marshalls and T.J. Maxx, and take advantage of savings at Sam's Club. These households are big TV fans; they watch courtroom shows, sports, and news programs. Viewership rates are very high; cable subscriptions are near the U.S. level. Many households own multiple sets so they won't miss anything. They listen to gospel, urban, and jazz radio and read newspapers, *Entertainment Weekly*, and general editorial and newsmagazines. Basketball is a favorite sport; they play, attend professional games, watch games on TV, and listen to games on the radio. ***Retirement Communities*** represent 13.29%, or 3,781 households. With more time to spend on leisure activities and hobbies, residents play musical instruments, paint or draw, work crosswords, play bingo, or attend adult education classes. They also visit museums, attend the theater, go dancing, practice yoga, go canoeing, and play golf. They will travel to gamble in Atlantic City or to visit Disney World. They attend sports events such as golf tournaments, tennis matches, and baseball games. They spend time with their grandchildren and spoil them with toys. Politically active, these residents are "joiners" and belong to civic clubs and charitable organizations. They own stocks and bank online. They prefer to own or lease a domestic vehicle. These residents describe themselves as moderate or frequent viewers of daytime and primetime TV. They watch news programs and baseball games, tennis matches, and golf tournaments. Cable channel favorites are Bravo, truTV, ESPN, and Travel Channel. They listen to classical and public radio. Avid readers, they regularly read daily newspapers. The third-largest Tapestry Segment is ***Cozy and Comfortable****, with* 11.01%, or 3,132 households, falling into this category. Cozy and Comfortable residents prefer to own certificates of deposit and consult a financial planner. They typically hold a second mortgage, a new car loan, a home equity line of credit, and a universal life insurance policy. Home improvement and remodeling projects are important to them. Although they will contract for some work, they attempt many projects, especially painting and lawn care.

Depending on the season, they play golf or ice skate for exercise. They attend ice hockey games, watch science fiction movies on DVD, and take domestic vacations. They eat at family restaurants such as Friendly's, Bob Evans Farms, and Big Boy. Going online isn't a priority, so they own older home computers. Television is very important; many households own four or more sets so they won't miss any of their favorite shows. They watch sports, particularly football, and news programs. Reading the Sunday newspaper is part of the routine for many.

In the 0-10-minute drive time, the household characteristics begin to change. 19.51%, or 23,701 of the households, belong to the ***Urban Rows*** Tapestry Segmentation. Many homes have been in the family for generations; therefore, only a small proportion of households hold a mortgage. Relatively few homes have air conditioning or central heating; others rely on separate room air conditioners, ceiling fans, and space heaters. Residents shop regularly for groceries at Giant or make quick trips to the local Wawa for convenience items. Because Internet access is not widespread in Urban Rows neighborhoods, most residents go online at school or the public library. Although cable TV is readily available, many opt for satellite TV. They watch a lot of daytime TV shows, sitcoms, and sports programs. Music is a big part of their daily lives. They download music from the Internet, read music magazines, and listen to urban and contemporary hit radio. They get their news from the tabloids and radio. They rarely eat out but enjoy going to the movies. Big basketball fans, they play and attend professional games when they can. They also play football. ***Family Foundations*** is the next largest group, consisting of 12.40%, or 15,063 households. This Tapestry Segmentation is described above. The third-largest group in the 0-10-minute drive time is ***Metropolitans***. 7.06%, or 8,581 of the households, fall into this segmentation. Metropolitan's residents are no different from other owners of older homes who incur costs for maintenance and remodeling. They will contract for lawn maintenance and professional housecleaning services. Many will own or lease a station wagon. Planning for the future, residents own shares in investment funds, contribute to IRA savings accounts, and hold large life insurance policies. These residents pursue an active, urbane lifestyle. They travel frequently for business and pleasure. They listen to jazz, classical, public, and alternative music radio. They go to rock concerts, watch foreign films on DVD, read women's fashion magazines, and play a musical instrument. They also practice yoga and go kayaking, hiking/backpacking, and water and snow skiing. Active members of their communities, Metropolitans residents join civic clubs, volunteer for environmental causes, address public meetings, and work for a political party or candidate. They also belong to business clubs and contribute to PBS. They prefer to own and use a laptop computer, preferably an Apple. They go online daily to download music and buy books, airline tickets, CDs, and clothes. They also order merchandise by mail or over the phone.

KEY DEMOGRAPHIC INFORMATION

The following represents the key demographic information which provides some detail on the Glenside retail opportunities and challenges, and give some insight into the consumer:

- The 5-10-15-minute market areas are losing population, families, and households.
- From 2000 to 2014, the vacancy rate for housing units will increase by 3%.
- Housing values are lower in the 5-10-15-minute market area than that of Cheltenham Township as a whole, and Montgomery County, although the values are increasing at approximately the same rate as the Township and County.
- The average household income in 2014 will be $89,174.
- The per capita income is projected to be $36,256 by 2014.
- In 2009, 73.8% of the population over 16 were employed in white-collar jobs.
- The median age is projected to be 42.8 by 2014. 28% of the population will fall between the ages of 45-64, and 19% will be over the age of 65.
- The 5-10-15 market has a higher spending potential index than the national average.
- 23.89% of the households in the 5-minute market area fall into the Family Foundations Tapestry Segmentation group; 13.29% fall into the Retirement Communities group, and 11.01% fall into the Cozy and Comfortable segmentation group.

DOWNTOWN GLENSIDE RETAIL MARKET PLACE: GAP ANALYSIS

The study of supply and demand in the downtown Glenside market area will provide critical information in determining the potential for new and expanded retail opportunities. This section of the market analysis will discuss “leakage” in the market area, where market demand is greater than the supply; and “surplus” in the market area, where the supply is greater than the demand. The data in this report has been obtained from ESRI and infoUSA.

This report will assist in identifying opportunities by retail sector to determine if downtown Glenside is meeting the local demand. The report will identify merchandise or services missing in the downtown Glenside market, and will also assist in developing future marketing campaigns to attract customers to downtown Glenside.

Data Note: The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents “leakage” of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The retail gap represents the difference between retail potential and retail sales. ESRI uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade Sector, as well as four industry groups within the Food Services & Drinking Establishment subsector.

5-Minute Drive-Time Area

The 2009 median disposable income is $54,442. There are a total of 475 retail trade and food & drink businesses in the five-minute drive-time market area; 339 are retail trade, and the remaining 136 are food and drink establishments. Overall, the total retail potential is $754,367,840 (demand) and the retail sales are $802,279,351 (supply), resulting in a retail surplus of $-47,911,511.

Table 7 – 5-Minute Drive Time

Industry Summary	Demand	Supply	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	$754,367,840	$802,279,351	$-47,911,511	-3.1	475
Retail Trade	$642,778,436	$729,688,678	$-86,910,242	-6.3	339
Total Food and Drink	$111,589,404	$72,590,673	$38,998,731	21.2	136

Although the Total Retail Trade and Food & Drink Industry depicts a retail surplus, there are subcategories within a few of the industry groups that do have leakage. These categories could represent retail opportunities in downtown Glenside.

5-minute Drive Time: Retail Industry Groups With Leakage

Table 8 – Leakage

Industry Group	Demand	Supply	Retail Gap	Leakage/Surplus	Number of Businesses
Furniture & Home Furnishings Stores	$24,840,718	$9,786,996	$15,053,722	*43.5*	*13*
Clothing	$26,197,168	$17,939,233	$8,257,935	18.7	36
General Merchandise Stores	$66,399,416	$55,187,137	$11,212,279	9.2	*14*
Office Supplies, Stationery, and Gift Stores	$4,740,375	$2,995,483	$1,744,892	*22.6*	*24*
Full-Service Restaurants	$63,860,135	$31,433,000	$32,427,135	*34*	*75*
Drinking Places - Alcoholic Beverages	$7,836,431	$5,474,183	$2,362,248	*17.7*	*10*

10-Minute Drive-Time Area

The 2009 population of this market area is approximately 297,361. The 2009 median disposable income is $50,582. There are a total of 2,193 retail trade and food & drink businesses in the 10-minute drive-time market area; 1,574 are retail trade, and the remaining 619 are food and drink establishments. Overall, the total retail potential is $3,565,249,841 (demand) and the retail sales are $2,951,673,673 (supply), resulting in a retail surplus of $613,576,168.

Table 9 shows subcategories within industry groups that have leakage. These categories could represent retail opportunities in downtown Glenside.

Table 9 – 10-Minute Drive Time

Industry Group	Demand	Supply	Retail Gap	Leakage/ Surplus	Number of Businesses
Furniture & Home Furnishings Stores	$115,695,653	$72,959,238	$42,700,421	22.6	79
Building Materials, Garden Equipment	$124,504,044	$56,594,032	$67,910,012	37.5	87
Clothing and Clothing Accessory Stores	$154,383,045	$144,589,092	$9,793,953	3.3	281
General Merchandise Stores	$359,020,615	$311,210,152	$47,810,463	7.1	72
Office Supplies, Stationery, and Gift Stores	$22,232,481	$16,942,293	$5,290,188	13.5	90
Full-Service Restaurants	$306,410,470	$137,017,582	$169,392,888	38.2	347
Drinking Places - Alcoholic Beverages	$38,838,078	$18,670,754	$20,167,324	35.1	40

15-Minute Drive Time Area

The 2009 population of this market area is approximately 766,212. The 2009 median disposable income is $44,846. There are a total of 5,684 retail trade and food & drink businesses in the 15-minute drive-time market area; 3,952 are retail trade, and the remaining 1,732 are food and drink establishments. Overall, the total retail potential is $8,143,946,811 (demand) and the retail sales are $7,332,525,599 (supply), resulting in a retail surplus of $811,421,212.

Table 10 shows subcategories within industry groups that have leakage. These categories could represent retail opportunities in downtown Glenside.

Table 10 – 15-Minute Drive Time

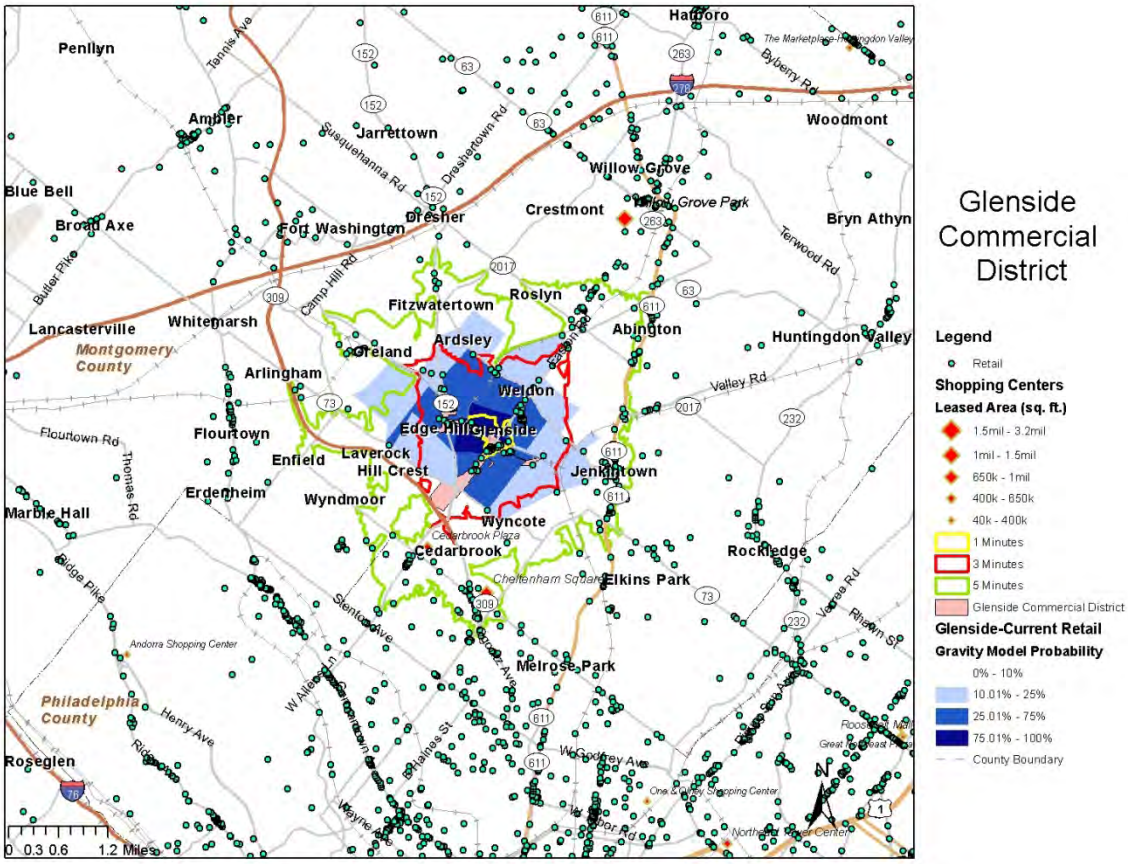
Industry Group	Demand	Supply	Retail Gap	Leakage/ Surplus	Number of Businesses
Furniture & Home Furnishings Stores	$153,643,454	$83,381,968	$70,261,486	29.6	97
Building Materials, Garden Equipment	$277,831,802	$154,463,979	$123,367,823	28.5	234
General Merchandise Stores	$880,979,234	$699,581,107	$181,398,127	11.5	198
Office Supplies, Stationery, and Gift Stores	$50,503,333	$38,859,293	$11,644,040	13	185
Full-Service Restaurants	$706,515,043	$406,017,311	$300,497,732	27	991
Drinking Places - Alcoholic Beverages	$90,296,115	$59,153,001	$31,143,114	20.8	147

GRAVITY MODEL – RETAIL AND RESTAURANT

Although there is a substantial retail gap in a number of industry categories in the three drive-time rings, it is important to understand what portion of that consumer market can be drawn to downtown Glenside. Delta ran a gravity model in order to determine the consumer capture rate.

The following image shows the core of the downtown Glenside commercial district, as well as the shopping center competitors in the 0-20-minute drive time. This map will provide the basis for the gravity model.

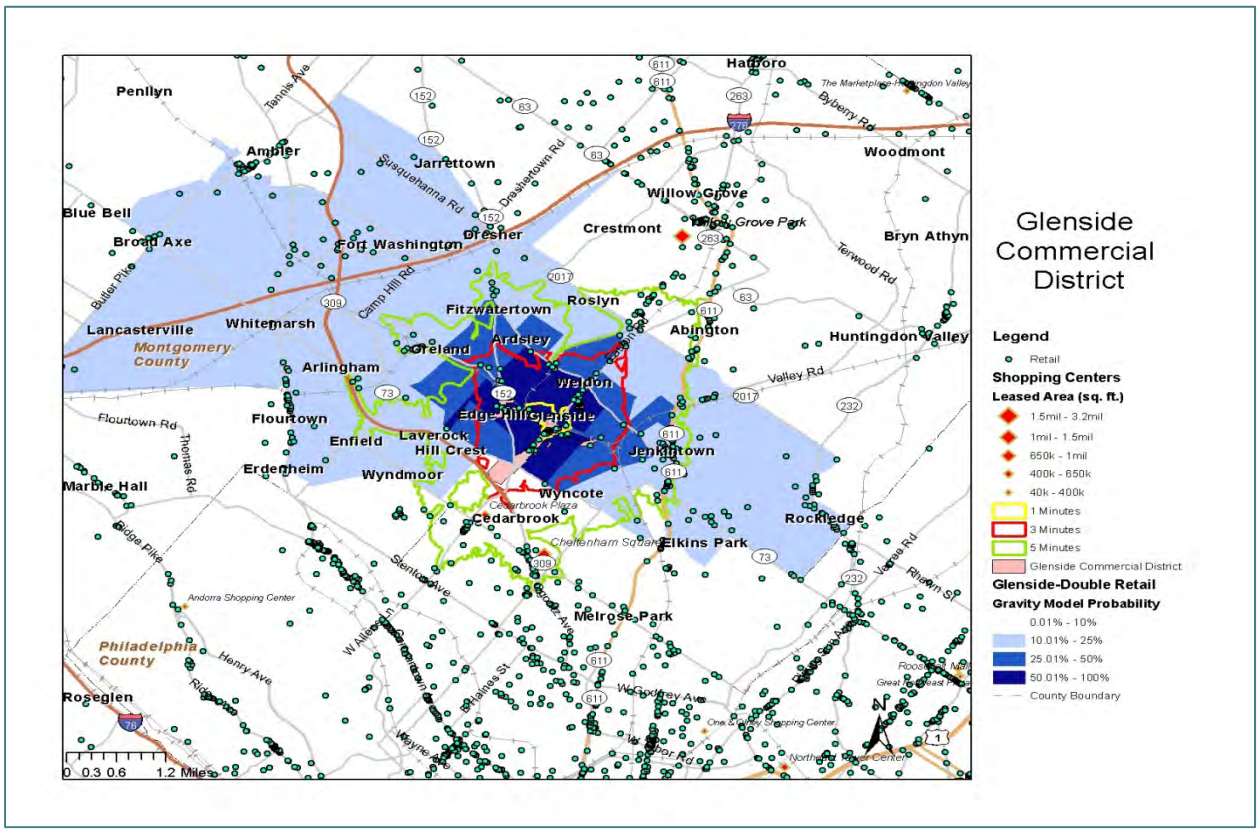
Map 2 – Glenside



Downtown Glenside Current Retail Gravity Model

The Current Retail Gravity Model shows the current retail competition, and the ability of downtown Glenside to capture the retail dollar. The green boundary is the 0-5-minute drive-time area, the red boundary represents a three-minute drive time, and the yellow represents a minute drive time. Downtown Glenside is capturing 75-100% of the 0-1 minute drive time, 25%-75% of the 0-3 minute drive time area, and approximately 10% of the 0-5 minute drive time area. As discussed earlier, the downtown Glenside business mix is negatively influencing the ability for the commercial district to attract the local market, let alone a much larger regional market. Even by doubling the current retail square footage, downtown Glenside will draw from a slightly larger area, but not to a great extent. Downtown Glenside must actively create new retail space and add boutique retailers, restaurants and specialty gift stores in order to draw a larger percentage of the 0-15 minute drive time.

Map 3 – Glenside



Retail Development Potential

Taking data obtained from the retail gap analysis and the gravity model, Delta determined the retail development potential with respect to Gross Leasable Area. Delta used the data from the 0-10-minute drive-time area as the basis for determining the development potential.

Table 2 – Capture

Industry Category	*Retail Gap*	*Gap with Capture Rate 20%*
Furniture/Home Furnishings	$42,700,421	$8,540,084
Clothing	$9,793,953	$1,958,791
Office Supplies/Gift Stores	$5,290,188	$1,058,038
General Merchandise	$47,810,463	$9,562,093
Full Service Restaurants	$169,392,888	$33,878,578

Table 12 – Development Potential

Glenside					
Estimated Development Potential by Retail Industry SubSector					
Industry Summary	**Retail Gap**	**Type of Shopping Center[1]**	**Category Description[2]**	**Median Sales per Square Foot of GLA[3]**	**Estimated Development Potential (in square feet of GLA)**
Furniture Stores	$8,540,084	Super Community	Furniture	$156.40	54,604
General Merchandise	$9,562,093	Super Community	Traditional department store	$151.80	62,991
Office Supplies, Stationary, and Gift Stores	$1,058,038	Super Community	Stationery	$151.70	6,975
Clothing, Boutique	$1,958,791	Super Community		$222.96	8,785
Full Service Restaurants	$33,878,578	Super Community	Restaurant with liquor	$357.98	94,638
Total	$54,997,584				227,994

Notes:

1) The retail industry recognizes five types of shopping centers, which are defined by the tenant mix, gross leasable area, and primary market area. The International Council of Shopping Centers (ICSC) endorses these industry classifications, which include the following:

2) Category Descriptions directly from the Dollars & Cents of Shopping Centers® / The SCORE® 2008 jointly published by the Urban Land Institute and the International Council of Shopping Centers.

3) The median sales per square foot of GLA is based on the selected Type of Shopping Center and Category Description as published in the Dollars & Cents of Shopping Centers® / The Score® 2008.

Shopping Center Type	**Tenant Mix**	**Range in Size (sf)**	**Primary Trade Area**
Super Regional Center	Tenant mix mirrors central business district of major metro area. Principal tenants: at least 3 full-line department stores.	626,987 - 1,489,961 sf	5 - 25 miles
Regional Center	Tenant mix mirrors central business district of small city. Principal tenants: 1 or 2 full-line department stores.	325,659 - 1,122,395 sf	5 - 15 miles
Super Community/Community Center	Wide range of goods & services, including convenience goods. Principal tenant: discount department store or supermarket.	109,195 - 376,200 sf	3 - 6 miles
Neighborhood Center	Primarily convenience goods with a supermarket as principal tenant.	38,431 - 90,146 sf	3 miles
Convenience Center	Like the neighborhood center, provides for the sale of convenience goods, but lacks a major anchor tenant.	10,631 - 27,661 sf	less than 3 miles

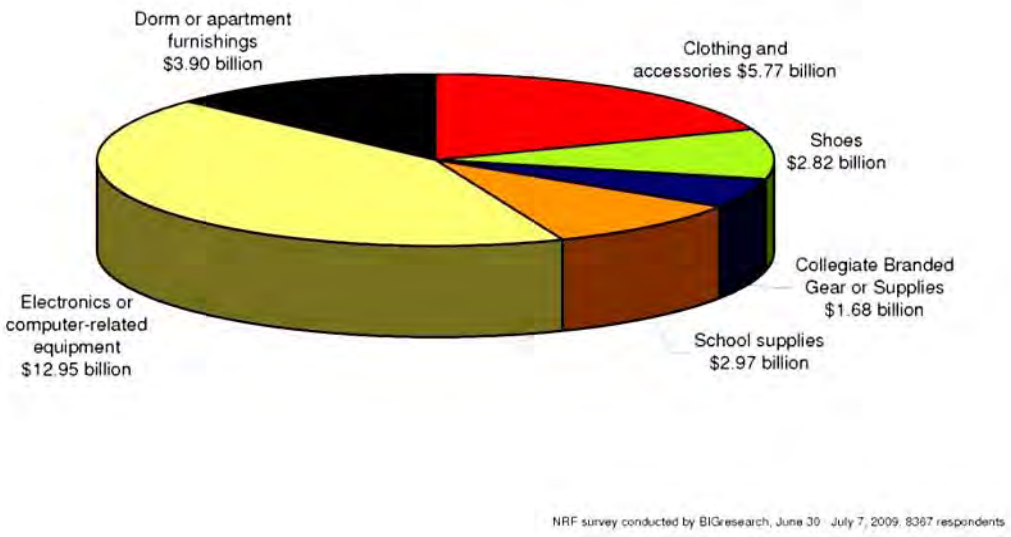
CAPITALIZING ON ARCADIA STUDENTS

There are currently 4,020 students attending Arcadia University; 2,257 undergraduates and 1,763 graduate students. Arcadia students represent an untapped market for the downtown Glenside business district. Delta obtained national data regarding the buying power of college students to determine the untapped retail potential for Glenside.

Back to College Spending

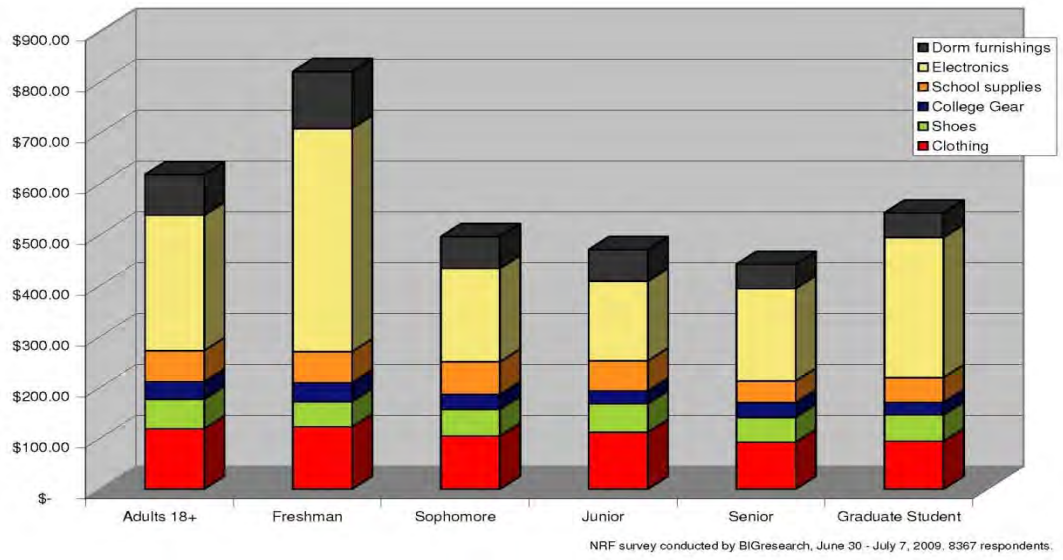
According to the 2009 Back to College Report released from the National Retail Federation, college students spent $5.77 billion on clothing and accessories, $2.82 billion on shoes, $3.90 billion on dorm or apartment furnishings, and $12.95 billion on electronics and computer-related equipment.

Figure 11 – Back to College Spending, Total



The survey was conducted by BIGresearch from the period of June 30 – July 7, 2009, with over 8,367 respondents. Of the 8,367-person survey, approximately 10.5% were parents who had children attending college in the fall, and 10.6% were actual students who planned on attending college in the fall. 69.2% stated they would spend an average of $179 on clothing and accessories; 63.2% would spend $91.36 on shoes; 50.4% would spend approximately $528.11 on electronics or computer-related equipment; and 30.6% would spend approximately $261.30 on dorm or apartment furnishings. 18% who purchase clothing, shoes, electronics, and furnishings will shop after school begins.

Figure 12 – College Spending by Student

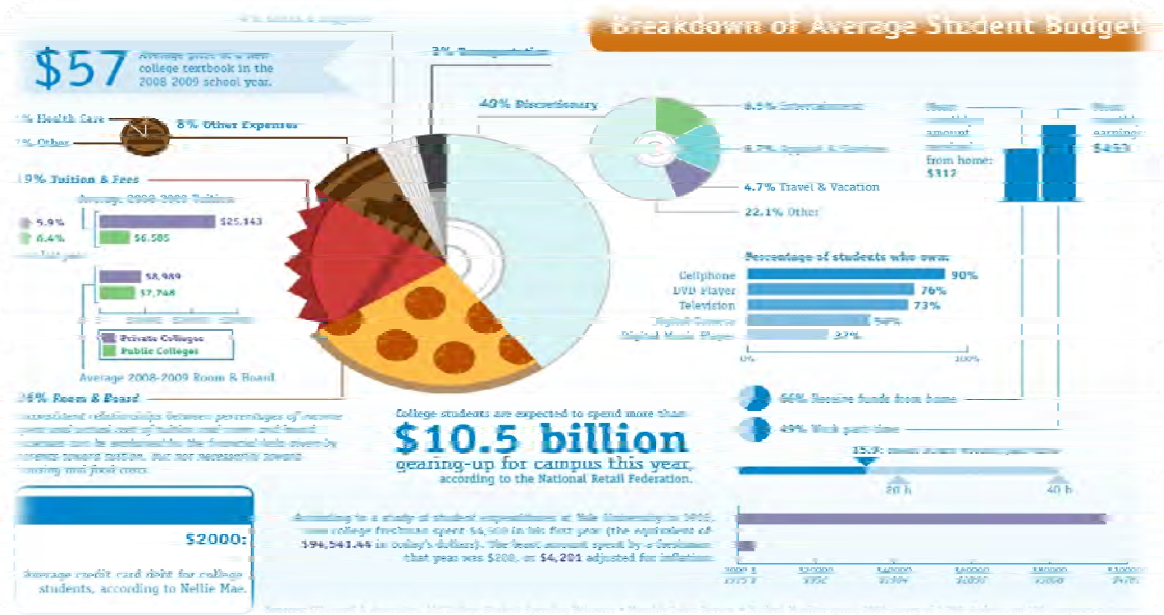


Annual Spending

Data was also collected by the National Federation of Retailers to give a better understanding of the annual spending habits of college students. 66% of college students receive $312 from home each month, while 49% of college students earn $453 monthly from part-time employment.

40% of the money received by students is used on discretionary spending broken down as follows:

- 6.5% on entertainment
- 6.7% apparel and services
- 4.7% travel and vacation
- 22% other



Based on data from the back- to-school spending and annual discretionary spending, Delta estimated what Arcadia students could spend in downtown Glenside.

Back to School Spending – Arcadia Students

Table 13 – Back-to-School Spending – Arcadia Students

Number of Students	69.2% Purchase Clothing	18% Purchase After School Starts	Average Spent on Clothing/Accessories	Total Clothing
4,020	2,782	500	$179.00	$89,500
Number of Students	63.2% Purchase Shoes	18% Purchase After School Starts	Average Spent on Shoes	Total Shoes
4,020	2,541	457	$91.36	$41,752
Number of Students	50.4% Purchase Electronics	18% Purchase After School Starts	Average Spent on Shoes	Total Electronics
4,020	2,026	365	$528.11	$192,760
Number of Students	30.6% Purchase Clothing	18% Purchase After School Starts	Average Spent on Clothing/Accessories	Total Furnishings
4,020	1,230	221	$261.30	$57,747

Annual Spending – Arcadia College Students

Table 14 – Annual Spending – Arcadia College Students

Number of Students	66% Funds From Home	Mean Annual Amount (9 months @ $312)	Estimated Spending College Students	6.7% Spent on Clothing	22% Spent on Other
4,020	2,653	$2,808	$7,449,624	$449,125	$1,638,917
Number of Students	49% Employed	Mean Annual Amount (9 months @ $453)	Estimated Spending College Students	6.7% - Spent on Clothing	22% Spent on Other
4,020	1,969	$4,077	$8,027,613	$537,805	$1,766,075

Although the potential for back-to-school spending by Arcadia students is negligible, the annual spending is substantial. The Arcadia students could support an additional development potential of 7,000 square feet in clothing/accessories, and 7,200 square feet in restaurants/convenience items.

DOWNTOWN GLENSIDE BUSINESS RECRUITMENT STRATEGY

As discussed earlier, the quantity of available retail space in the downtown Glenside commercial district is negatively impacting the ability of the district to attract the larger regional market. An effort to revitalize and create additional retail and restaurant space should become a major focus of the business and community leaders.

Restaurant Strategy

Restaurants and cafes can be used as major anchors of the district. They should be targeted toward each prime corner, and should appeal to Arcadia students and the community at large. Targeting restaurants that are not in the current market will add to the success of the commercial district.

Vacant building located at Glenside/Bickley

Target: Restaurant such as Quaker Steak & Lube

The following restaurants have limited or no presence in the Philadelphia market and should be targeted for downtown Glenside. They would appeal to college students and the community at large.

Table 15 – Restaurants

Restaurant Name	*Preferred GLA*	*Cuisine*
Famous Dave's of America Inc.	5,500 – 6,500 sq. ft.	BBQ
Fuddruckers, Inc.	4,500 – 7,000 sq. ft	Casual dining, burgers, etc.
Chipotle Mexican Grill	1,800 – 2,800 sq. ft.	Mexican
The Melting Pot	5,000 sq. ft.	Fondue
Max and Erma's	5,500 – 7,000 sq. ft	American

Source: www.columbushospitality.com , www.okceats.net and www.edopter.com

Retail Recruitment Strategy

Zanzibar, Lancaster, PA

After restaurants have been attracted to downtown Glenside, the Township should work on attracting boutique clothing and accessory stores, and specialty gift stores. The smaller boutiques will complement retail currently existing in downtown Glenside. As with restaurants, targeting retail establishments that appeal to both Arcadia students and the community at large will create a successful retail mix for downtown Glenside. The boutique clothing stores should not be national retailers, but should be retailers unique to the market. This would aid in attracting a greater percentage of the local market. Identifying other boutique clothing stores in the Philadelphia area, as well as other smaller downtowns, will assist downtown Glenside in filling this retail niche.

Mango, Chestnut Hill, PA

Recruitment Implementation Steps

- Identify one person to lead the recruitment effort. Person should work hand in hand with potential new businesses to complete all paperwork and guide the business owner through the process. This includes zoning, permits, financial incentives, etc. Goal: process is effortless on the part of the new business owner.
- Identify locations available for lease/rent for restaurant space and retail space.
- Develop financial incentives. Work with property owners to develop financial incentives to entice business owners. Incentives should include rent concessions for first six months, etc.
- Prepare recruitment brochures that provide materials such as (1) market information (2) properties available (3) financial incentives (4) contact information.
- Develop Wish List of retail and restaurants and post on Cheltenham Web site. Post all available properties and financial packages.
- Purchase Retail Tenant Directory. Identify retail and restaurants that fall within the market gap analysis requirements.
- Register an account on PlainVanillaShell.com. List properties available and retail/restaurant requests.
- Visit other downtowns to target possible restaurants and retail establishments to recruit to downtown Glenside.
- Assist retail/restaurant establishments in completing all paperwork necessary to do business in Cheltenham Township.

NOTE: This implementation chart should be utilized for all commercial districts.

Elkins Park East and West Commercial Districts

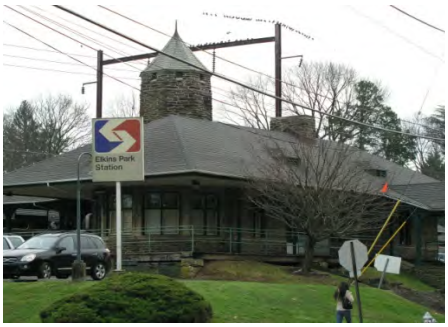
ELKINS PARK EAST

The Elkins Park East commercial district is a neighborhood and transit-oriented commercial district. The key institution is the SEPTA Elkins Park Station. The commercial district is accessed by the Cheltenham Transit Bus, SEPTA Regional Rail R2 and R5, and the SEPTA Bus Route 7. Current retail establishments include galleries, coffee shops, bakeries, and other neighborhood services. A cooperative market is currently being developed. The market will be another key anchor to the Elkins Park East Commercial District.

ELKINS PARK WEST

The Elkins Park West commercial district is an auto-oriented commercial district anchored by the Yorktown Plaza and the Elkins Park Square Shopping Center. Other key institutions in the district include the Beth Shalom Synagogue, the Elkins Park Library, and the Cheltenham Township Administration Building. The commercial district includes a mix of limited retail and a number of restaurant establishments. The restaurants include Marco Polo, Max and David's, Cosi, Tiffin Indian Cuisine, and Szechuan Mandarin Chinese Restaurant.

SEPTA ELKINS PARK EAST STATION



The Elkins Park East Station is served by the Airport Line Regional Rail, Warminster Line Regional Rail, West Trenton Line Regional Rail and the Landsdale/Doylestown Regional Rail. The station is located at 7804 Spring Avenue in Elkins Park. There are a total of 59 daily parking spaces, 36 permit parking spaces and 35 non-SEPTA spaces near this station.

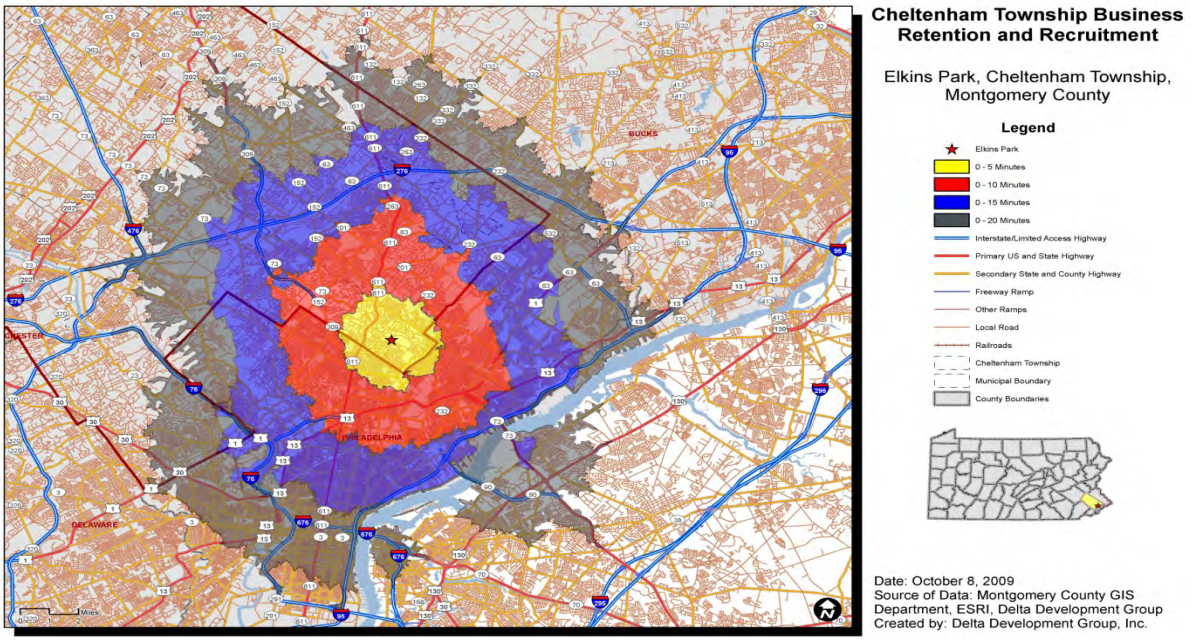
On weekdays, 1,087 riders, board and leave the station on both inbound and outbound trains; on Saturdays 381 riders, board and leave the station, and on Sunday 186 riders, board and leave the station.

Ridership. Elkins Park Station. Source: SEPTA

Route	Weekdays			Saturday			Sunday		
	Board	Leave	Total	Board	Leave	Total	Board	Leave	Total
R1	129	37	166	4	16	20	1	6	7
R2	303	207	510	102	72	174	57	55	112
R3	86	214	300	89	98	187	57	55	112
R5	47	64	111	0	0	0	0	0	0

Elkins Park East and West Drive Time Map

Map 4 – Elkins Park



Population Comparison, Annual Rate of Change

The 5-10-15-minute market area for Elkins Park will experience a loss in population. Although the market areas are experiencing small population losses, the trade area has substantial purchasing power to support new retail and restaurant establishments. For example, over 500,000 persons reside within the 10-minute market area. This represents a large population that can be attracted to the retail and restaurants located in the Elkins Park West and East commercial districts.

Table 16 – Population Trends

	5-minute	10-minute	15-minute	Cheltenham	Montgomery County	PA	US
2000 Population	82,427	544,000	1,085,838	36,898	750,097	12,281,054	281,421,906
2009 Population	80,315	521,902	1,042,165	36,823	786,653	12,598,860	309,731,508
2014 Population	78,849	509,121	1,017,161	36,837	801,186	12,699,966	324,062,684
2009-2014 Annual Rate	-0.37%	-.50%	-.49%	.01%	.37%	.16%	.91%

Households and Families

As with population, households in the Elkins Park 5-minute market area will decrease at an annual rate of -.33% from 2009 to 2014; the 10-minute market area will decrease at an annual rate of -.45%, and the 15-minute market area at an annual rate of -.44%.

The number of families in the 5-minute market area will continue to decrease as well. During the period of 2000 to 2009, the 5-minute area has lost 1,136 families; it is expected to lose another 636 families during the period of 2009 to 2014.

Table 17 – Households and Families

	5-minute	10-minute	15-minute	Cheltenham	Montgomery County	PA	US
2000 Households	31,475	210,955	410,065	14,355	286,098	4,777,003	105,480,101
2009 Households	30,699	193,313	395,718	14,448	302,908	4,958,883	116,523,156
2014 Households	30,190	189,964	387,177	14,529	309,446	5,020,042	122,109,448
2009-2014 Annual Rate (HH)	-.33%	-.45%	-.44%	.11%	.43%	.25%	.94%
2000 Families	21,017	136,199	265,915	9,645	197,640	3,208,388	71,787,347
2009 Families	19,881	127,237	248,837	9,375	203,459	3,242,236	77,956,117
2014 Families	19,245	122,489	239,612	9,261	204,916	3,238,722	80,897,291
2009-2014 Annual Rate (Family)	-0.65%	-.76%	-.75%	-.24%	.14%	-.02%	.74%

Housing Units: Owner Occupied, Renter Occupied, and Vacant

The loss in population, households, and families in the 5-10-15-minute drive-time market area will have a direct impact on the housing units. The percentage of owner-occupied units in the 5-10-15-minute market area has decreased from 2000 to 2009, and will continue to do so through 2014. In the 5-10-15-minute market area, the percentage of vacant housing units is increasing. From 2000 to 2014, the % of vacant housing units will increase in the 5-10-15-minute market areas.

Table 17 – Occupancy

	5-minute	10-minute	15-minute	Cheltenham	Montgomery County	PA	US
Total 2000 Housing Units	33,297	217,720	450,684	14,906	297,434	5,249,750	115,904,641
2000 Owner Occupied	63.3%	63.6%	58.6%	62.1%	70.7%	64.9%	60.2%
2000 Renter Occupied	31.3%	29.2%	32.4%	34.2%	25.5%	26.1%	30.8%
2000 Vacant	5.4%	7.2%	9%	3.7%	3.8%	9%	9%
Total 2009 Housing Units	33,324	216,553	450,463	15,202	317,488	5.558,029	131,278,867
2009 Owner Occupied	61.4%	61.2%	56.3%	60.7%	70.1%	63.6%	58.7%
2009 Renter Occupied	30.8%	28.5%	31.5%	34.3%	25.3%	25.6%	30%
2009 Vacant	7.9%	10.3%	12.2%	5%	4.6%	10.8%	11.2%
Total 2014 Housing Units	33,394	217,054	451,931	15,360	324,907	5,681,275	137,841,685
2014 Owner Occupied	60.3%	59.7%	54.9%	60.5%	70.3%	63.2%	59.3%
2014 Renter Occupied	30.1%	27.8%	30.7%	34.1%	25%	25.1%	29.3%
2014 Vacant	9.6%	12.5%	14.3%	5.4%	4.8%	11.6%	11.4%

Median Home Value

Median home values have been increasing, and will continue to increase through 2014. Cheltenham has a substantially higher median home value than any of the other comparables. Cheltenham's median home value is slightly more than double that of the median value in the 10-15-minute drive times.

Table 19 – Median Home Values

	5-minute	10-minute	15-minute	Cheltenham	Montgomery County	PA	US
2000	$86,647	$68,120	$69,666	$164,388	$158,920	$94,817	$111,833
2009	$169,327	$138,244	$141,809	$287,991	$280,721	$161,438	$162,279
2014	$218,165	$174,690	$179,220	$369,333	$360,481	$193,617	$185,242

Average Household Income

In the 5-minute market area, the average household income will rise from $56,438 in 2000, to a projected $77,208 in 2014. The percentage of households with household incomes below $15,000 decreased from 15.9% to 10.6% from 2000 to 2009, and it is projected to remain the same for 2014.

With respect to the higher household income brackets, each bracket has increased in the number of households earning the specific wage range for the period of 2000 to 2009. For example, in 2000, 19.2% of the households were earning between $50,000 and $74,999. By the year 2009, this percentage

increased to 21.9%. By the year 2014, it is anticipated that the percentage of these households will increase to 25%. The trend is occurring throughout the entire Cheltenham area.

Figure 14 – Household Income

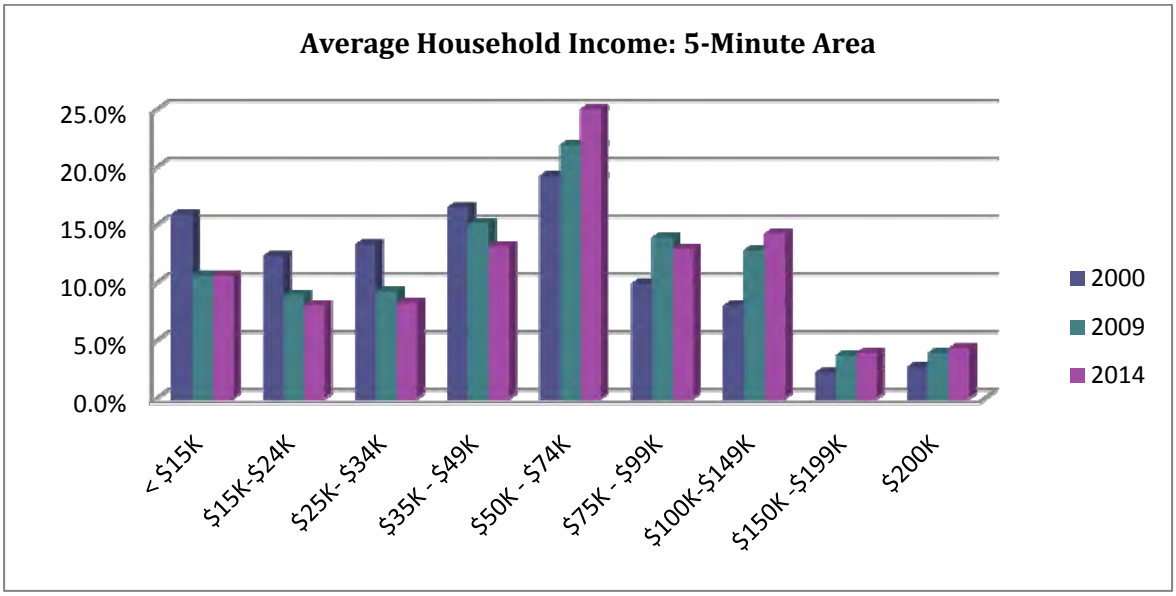
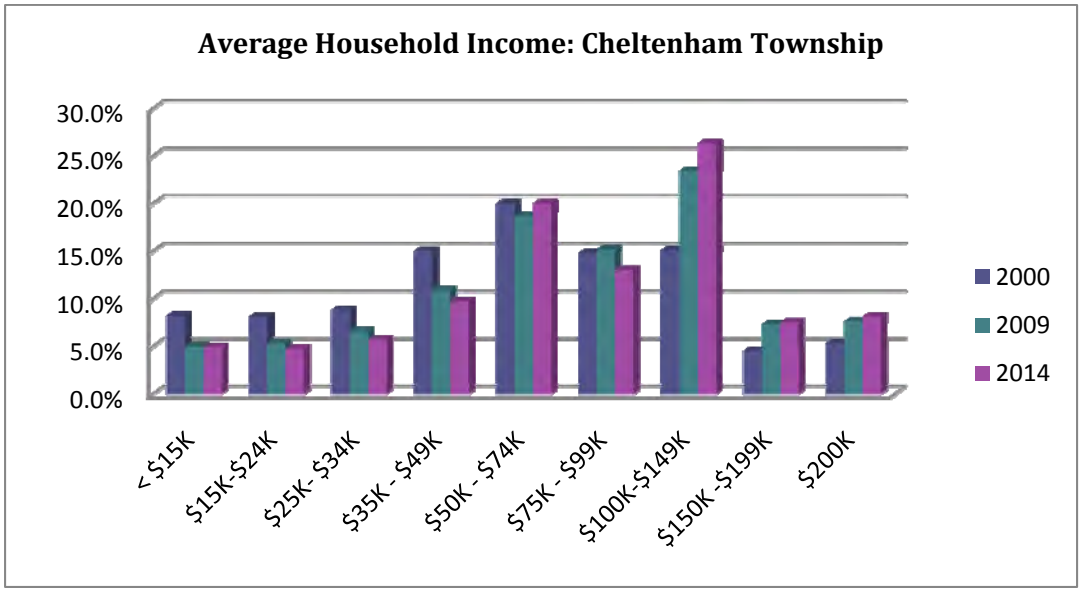


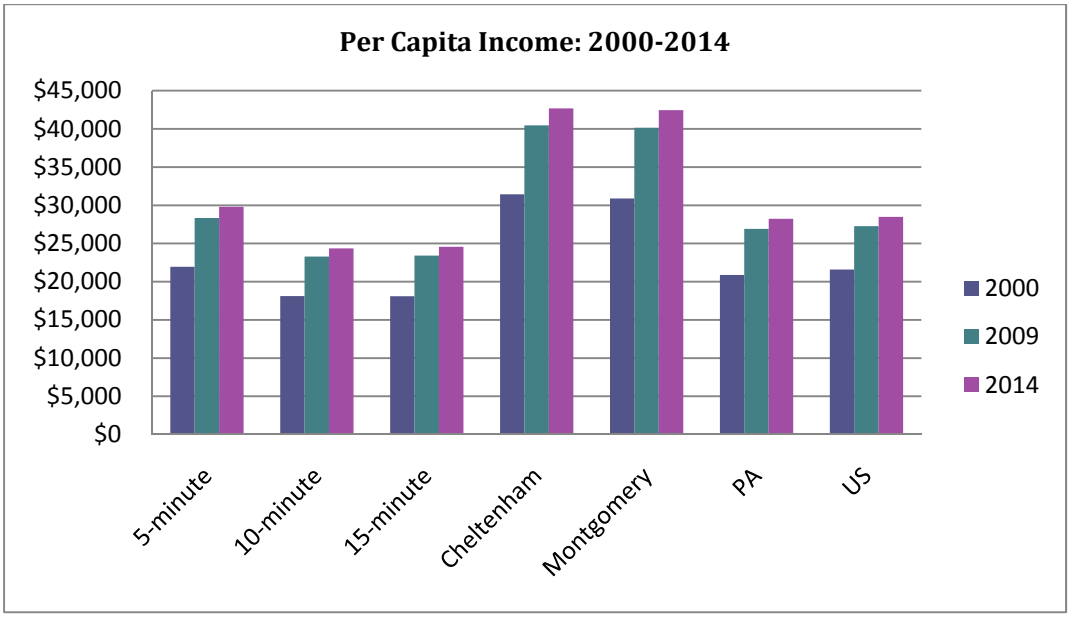
Figure 15 – Household Income



Per Capita Income

The per capita income has also increased over the past decade and will continue this trend through the year 2014. By 2014, the per capita income will be higher than the state or national average in the 5-minute drive time, but lower in the 10-15-minute drive time market. Cheltenham and Montgomery County will have the highest per capita incomes at $42,676 and $42,445 respectively. The 5-minute market will have the next highest per capita income at $29,803.

Figure 16 – Per Capita Income



2009 Employed Population: 16+ by Occupation

In 2009, 69.4% of the employed population, in the 5-minute drive-time market area were employed in white-collar jobs, while 62.4% of the employed population in Pennsylvania were in white-collar jobs, and 61.5% of the employed population in the United States were employed in white-collar jobs.

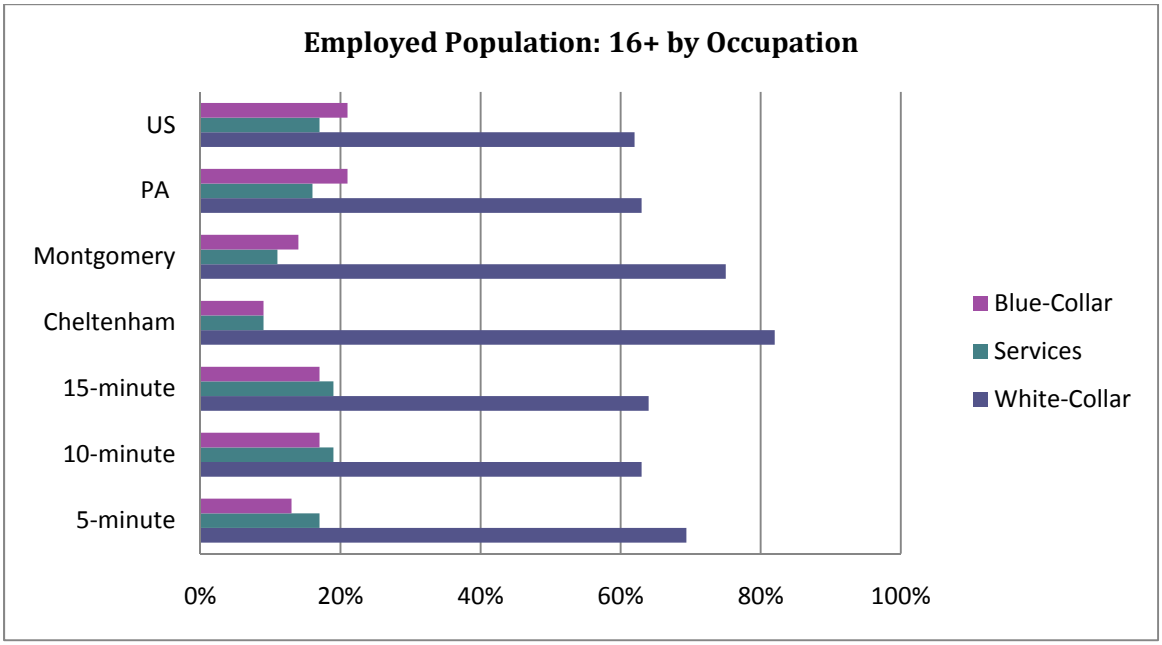
With respect to the service industry, the following is true:

- 5-minute market area – 17.3 % are employed in the service industry
- PA – 16.2%
- US – 17.1%

With respect to blue-collar jobs, the following is true:

- 5-minute market area – 13.3%
- PA – 21.4%
- US – 21.4%

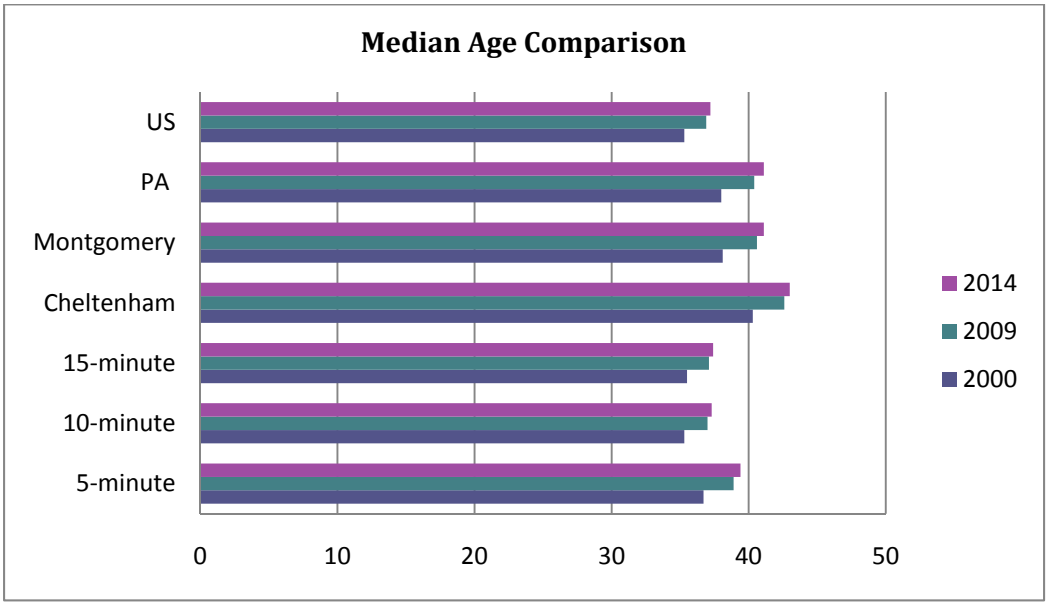
Figure 17 – Occupations



Median Age Comparison

The following chart provides information on median age, comparing the 5-minute, 10-minute, and 15-minute market areas to Cheltenham Township, Montgomery County, Pennsylvania, and the United States. All market areas have a higher median age when compared to the United States. Cheltenham will be the oldest market in 2014, with a median age of 43. Montgomery County will have the same median age as Pennsylvania in 2014 – 41.1. The 5-minute market will have a median age of 39.4 in 2014. The 10-minute market will have a median age of 37.3 in 2014. The 15-minute market will have a median age of 37.4.

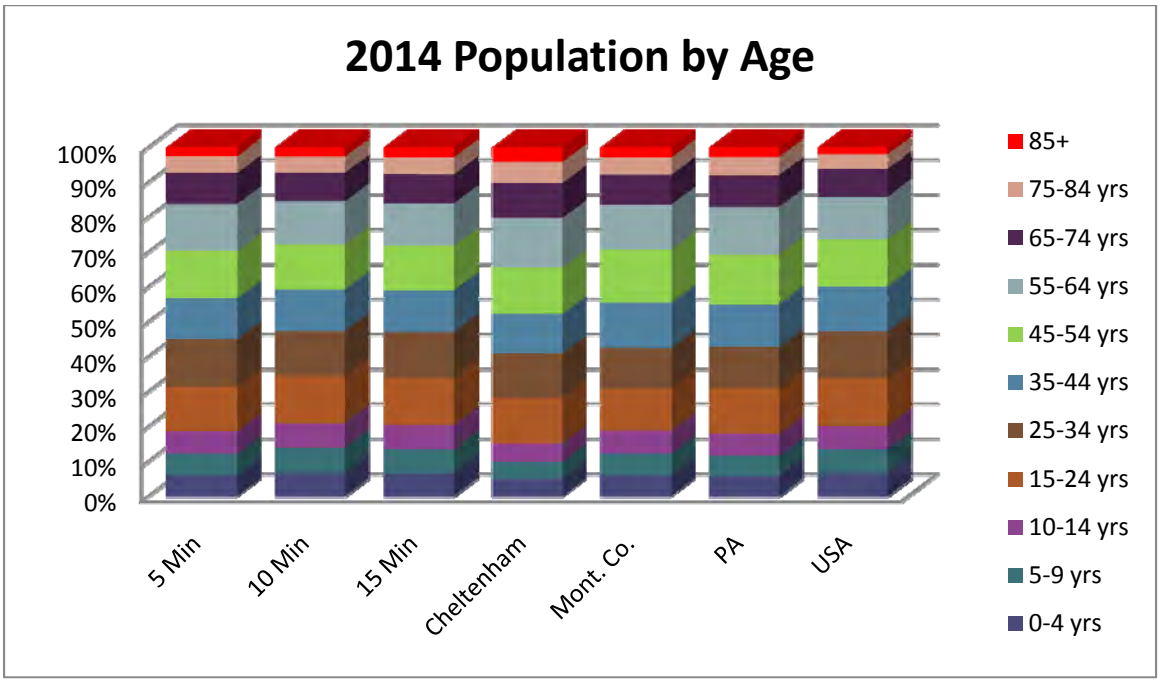
Figure 18 – Median Age



Population by Age

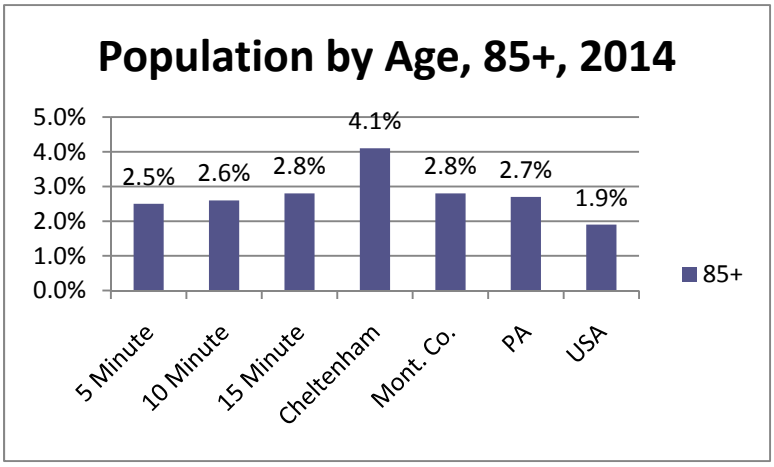
By the year 2014, the demographic makeup of the 5-minute market will be somewhat comparable to the US and Montgomery County. By 2014, it is projected that a large percentage of residents in the 5-minute market area will fall between the ages of 45 and 64 (28%) and 16.2% will be over the age of 65. In comparison, 25.8% of the population in the United States will fall between the ages of 45 and 64 and 14.1% will be over the age of 65. In Montgomery County, 28.2% of residents will fall between the ages of 45 to 64, and 16.3% will be over the age of 65.

Figure 19 – Population by Age



The Elderly Population

Figure 20 – Elderly Population

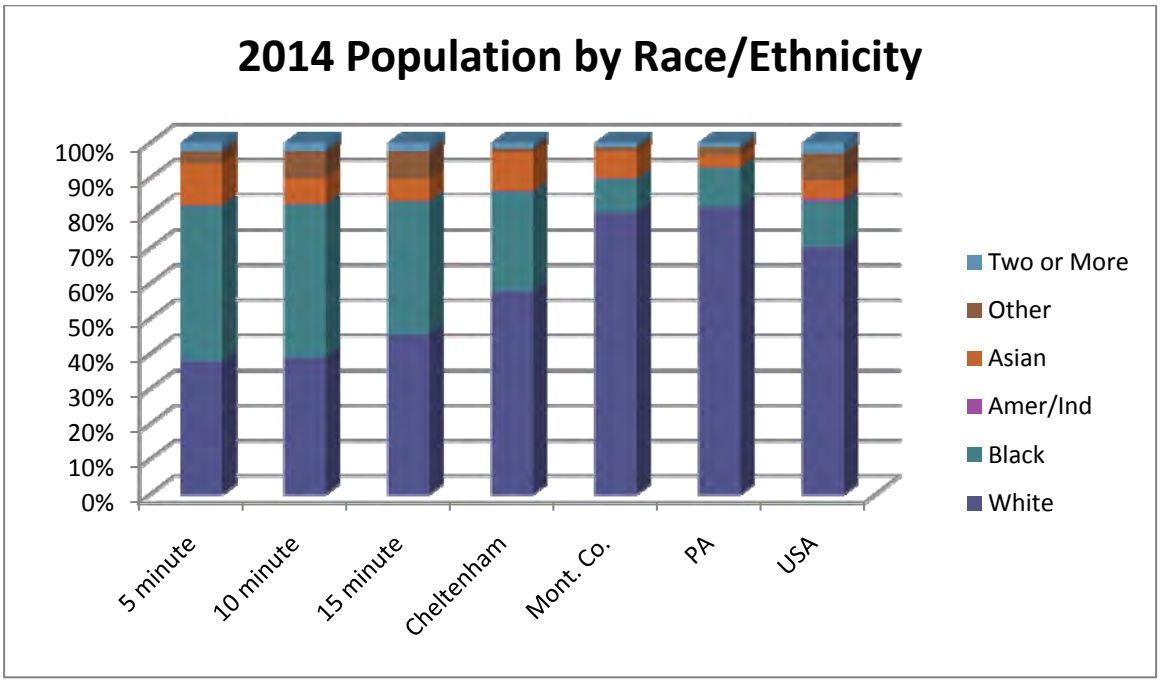


By 2014, 2.5% of the 5-minute market will be over the age of 85, 2.6% of the 10-minute market and 2.8% of the 15-minute market will be over the age of 85.

2014 Population by Race/Ethnicity

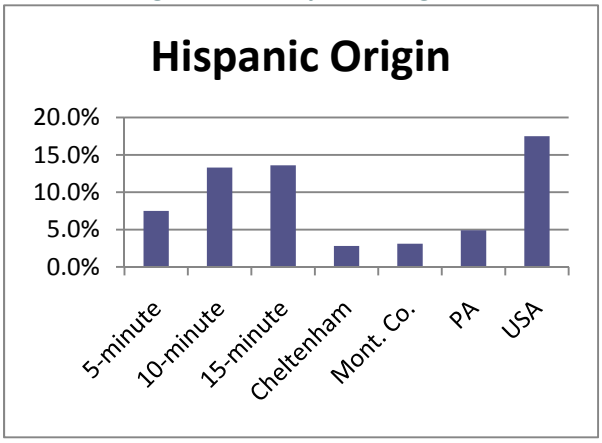
The following graphs depict the race/ethnicity of the market areas. The 5-minute market area has a diversity index of 69.7. The diversity index of the 10-minute market is 73.4, and the 15-minute market is 73. The diversity indexes of Montgomery County, Pennsylvania, and the United States are 38.1, 38.1, and 63.5, respectively. The diversity index measures the probability that two people from the same area will be from different race/ethnic groups.

Figure 21 – Race/Ethnicity



Hispanic Origin

Figure 22 – Hispanic Origin



Persons of Hispanic origin may be of any race. The following provides a comparison of each market area with respect to Hispanic origin. The 5-minute market area has a lower percentage (7.5%) of persons who are of Hispanic origin, as compared to the other markets. The 10- and 15- minute markets have a larger percentage of persons with Hispanic origin (13.3% and 13.6%, respectively).

Consumer Spending

Delta analyzed consumer spending habits within the drive-time areas. The retail data is organized within subcategories; these subcategories include Apparel and Services; Computer & Accessories; Education; Entertainment/Recreation; Food at Home; Food Away From Home; Health Care; Household (HH) Furnishings & Equip; Investments; Retail Goods; Shelter; TV/Video/Sound Equipment; Travel; and Vehicle Maintenance and Repairs. Descriptions for the subcategories that are not readily identified are as follows:

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

Expenditure data was derived from the U.S. Bureau of the Census, 2000 Census of Population and Housing, Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.

Table 20 – Expenditures

Item	5-Minute Drive Time	10-Minute Drive Time	15-Minute Drive Time
Apparel and Services	$57,735,875	$308,843,550	$618,262,673
Spending Potential Index	75	63	62
Computers & Accessories	$7,132,119	$37,177,684	$74,710,159
Spending Potential Index	102	84	83
Education	$43,709,610	$234,767,780	$466,455,965
Spending Potential Index	113	96	94
Entertainment/Recreation	$102,388,120	$543,490,239	$1,083,367,426
Spending Potential Index	103	86	85
Food at Home	$147,665,231	$795,625,630	$1,592,586,137
Spending Potential Index	105	90	88
Food Away From Home	$108,088,233	$579,625,630	$1,158,477,507
Spending Potential Index	106	90	88
Health Care	$120,543,012	$655,393,057	$1,301,559,441
Spending Potential Index	104	90	87
HH Furniture & Equip	$59,369,800	$309,400,718	$618,875,574
Spending Potential Index	89	73	72
Investments	$45,699,676	$237,752,532	$469,072,069
Spending Potential Index	103	85	82
Retail Goods	$770,080,884	$4,088,732,396	$8,165,515,257
Spending Potential Index	98	82	80
Shelter	$519,924,593	$2,758,732,154	$5,517,110,727
Spending Potential Index	108	91	89
TV/Video	$39,169,802	$210,455,669	$421,188,622
Spending Potential Index	105	89	88
Travel	$58,957,965	$308,280,297	$613,045,417
Spending Potential Index	104	86	84
Vehicle Mt. & Repair	$29,443,488	$155,903,353	$311,716,285
Spending Potential Index	102	86	84

The Spending Potential Index (SPI) represents the amount spent in the area relative to the national average of 100. Three categories of particular interest are Entertainment and Recreation, Food Away From Home, and Retail Goods.

- In the 5-minute drive-time ring, households spent over $102 million on entertainment and recreation, with an SPI of 103. These households spent over $108 million on food away from home, with an SPI of 106. The households also spent over $770 million on retail goods, with an SPI of 98.
- In the 10-minute drive-time ring, households spent over $543 million on entertainment and recreation, with an SPI of 86. The households spent over $579 million on food away from home, with an SPI of 90. Finally, the households spent over $4 billion on retail goods, with an SPI of 82.
- In the 15-minute drive-time ring, households spent over $1 billion on entertainment and recreation, with an SPI of 85. The households spent over $1.1 billion on food away from home, with an SPI of 88. Finally, the households spent over $8 billion on retail goods, with an SPI of 80.

Community Tapestry Segmentation

Community Tapestry Segmentation, provided by ESRI, is a market segmentation system which classifies U.S. neighborhoods into 65 segments based on their socioeconomic and demographic variables such as age, income, home value, occupation, household type, education, and other consumer behavior characteristics.

Segmentation systems operate on the theory that people with similar tastes, lifestyles, and behaviors seek others with the same tastes – hence the adage "like seeks like." These behaviors can be measured, predicted, and targeted. Community Tapestry combines the "who" of lifestyle demography with the "where" of local neighborhood geography to create a model of various lifestyle classifications, or segments, of actual neighborhoods with addresses – distinct behavioral market segments.[3]

Delta analyzed the drive time rings to determine the customer profiles for Elkins Park. The three predominant classifications for each drive-time ring are noted in parentheses and shaded in the chart.

Table 21 – Tapestry Segmentation

Tapestry Segmentation	*5 Minute Drive Time*	*10 Minute Drive Time*	*15 Minute Drive Time*
Urban Rows	19.72% (1)	35.31% (1)	32.61% (1)
Family Foundations	7.47% (2)	*7.79% (3)*	*4.18%*
Retirement Communities	6.22% (3)	6.83%	6.70% (3)
Wealthy Seaboard Suburbs	5.78%	1.34%	1.63%
Inner City Tenants	5.50%	.85%	.62%
Simple Living	4.28%	1.68%	1.95%
Prosperous Empty Nesters	5.13%	2.97%	2.83%
Main Street USA	5.07%	4.94%	5.66%
Old and Newcomers	4.55%	1.82%	2.90%
City Strivers	3.97%	1.51%	1.06%
Cozy and Comfortable	3.27%	4.36%	3.97%
Urban Chic	2.99%	.78%	1.20%
Connoisseurs	2.71%	1.37%	2.11%
Rustbelt Traditions	2.65%	9.39% (2)	6.77% (2)
Pleasantville	2.58%	*1.81%*	1.07%
Exurbanites	2.54%	.95%	.87%
Rustbelt Retirees	1.04%	4.14%	4.40%
Metropolitans	2.85%	1.62%	3.09%

[3] ESRI Web site www.esri.com

In the 5-minute drive-time area, 19.72%, or 5,976 households fall into the **Urban Rows** segmentation group. Within these households, many of their homes have been in the family for generations; therefore, only a small proportion of households hold a mortgage. Relatively few homes have air conditioning or central heating; others rely on separate room air conditioners, ceiling fans, and space heaters. Residents shop regularly for groceries at Giant or make quick trips to the local Wawa for convenience items. Because Internet access is not widespread in Urban Rows neighborhoods, most residents go online at school or the public library. Although cable TV is readily available, many opt for satellite TV. They watch a lot of daytime TV shows, sitcoms, and sports programs. Music is a big part of their daily lives. They download music from the Internet, read music magazines, and listen to urban and contemporary hit radio. They get their news from the tabloids and radio. They rarely eat out but enjoy going to the movies. Big basketball fans, they play and attend professional games when they can. They also play football. 7.47%, or 2,265 households, are included in the ***Family Foundations*** Tapestry Segmentation. Family Foundations are active in their communities. The residents attend church, serve on church boards, help with fundraising projects, and participate in civic activities. They spend money on their families and home maintenance projects. Careful consumers, they watch their budgets. They eat at home, shop at discount stores such as Marshalls and T.J. Maxx, and take advantage of savings at Sam's Club. These households are big TV fans; they watch courtroom shows, sports, and news programs. Viewership rates are very high; cable subscriptions are near the U.S. level. Many households own multiple sets so they won't miss anything. They listen to gospel, urban, and jazz radio and read newspapers, *Entertainment Weekly*, and general editorial and newsmagazines. Basketball is a favorite sport; they play, attend professional games, watch games on TV, and listen to games on the radio. ***Retirement Communities*** represent 6.22%, or 1,886 households. With more time to spend on leisure activities and hobbies, residents play musical instruments, paint or draw, work crosswords, play bingo, or attend adult education classes. They also visit museums, attend the theater, go dancing, practice yoga, go canoeing, and play golf. They will travel to gamble in Atlantic City or to visit Disney World. They attend sports events such as golf tournaments, tennis matches, and baseball games. They spend time with their grandchildren and spoil them with toys. Politically active, these residents are "joiners" and belong to civic clubs and charitable organizations. They own stocks and bank online. They prefer to own or lease a domestic vehicle. These residents describe themselves as moderate or frequent viewers of daytime and primetime TV. They watch news programs and baseball games, tennis matches, and golf tournaments. Cable channel favorites are Bravo, truTV, ESPN, and Travel Channel. They listen to classical and public radio. Avid readers, they regularly read daily newspapers.

In the 10-minute drive time, ***Urban Rows*** is again the largest Tapestry Segmentation, with 35.31% or 69,548 of the households. The second-largest group is ***Rustbelt Traditions,*** which includes 9.39%, or 18,494 households. These residents stick close to home; for years, they've lived, worked, shopped, and played in the same area. Not tempted by fads, they stick to familiar products and services. They drive domestic cars. They will spend money on their families, yard maintenance, and home improvements. They will hire contractors for special projects such as the installation of roofing, carpet, and flooring. These financially conservative residents prefer to bank at a credit union and have personal savings. They might carry a personal loan and hold low-value life and homeowner's insurance policies. They're frugal and shop for bargains at Sam's Club, J.C. Penney, and Kmart. They go online weekly to play games and shop. They go bowling, fishing, and hunting and attend car races, country music shows, and ice hockey games. They're big TV fans; they watch sitcoms and sports events. They also subscribe to cable and watch it regularly. Favorite channels are truTV, the Game Show Network, and the Disney Channel. The third-largest group in the 10-minute drive time is ***Family Foundations,*** which includes 7.79% or 15,337 households.

In the 15-minute drive time, ***Urban Rows*** is the largest group with 32.61%, or 128,429 households, included in this Tapestry Segmentation. ***Rustbelt Traditions*** follows with 6.77%, or 26,662 households, and the third-largest group is **Retirement Communities,** with 6.70% or 26,394 households.

KEY DEMOGRAPHIC INFORMATION

The following represents the key demographic information which provides some detail on the Elkins Park retail opportunities and challenges, and gives some insight into the consumer:

- The 5-10-15 minute market areas are losing population, families and households.
- From 2000 to 2014, the vacancy rate for housing units will increase by 4.2%.
- Housing values are lower in the 5-10-15 minute market area than that of Cheltenham Township as a whole, and Montgomery County, although the values will increase at approximately the same rate as the Township and County over the next few years.
- The average household income in 2014 will be $77,208.
- The per capita income is projected to be $29,803 by 2014.
- In 2009, 69.4% of the population over 16 were employed in white-collar jobs.
- The median age is projected to be 39.4 by 2014. 28% of the population will fall between the ages of 45-64 and 16.2% will be over the age of 65.
- The 5-minute market has a slightly higher spending potential index than the national average
- 19.72% of the households in the 5-minute market area fall into the Urban Rows Tapestry Segmentation group, 7.47% in Family Foundations, and 6.22% into the Retirement Communities segmentation group.

ELKINS PARK RETAIL MARKET PLACE: GAP ANALYSIS

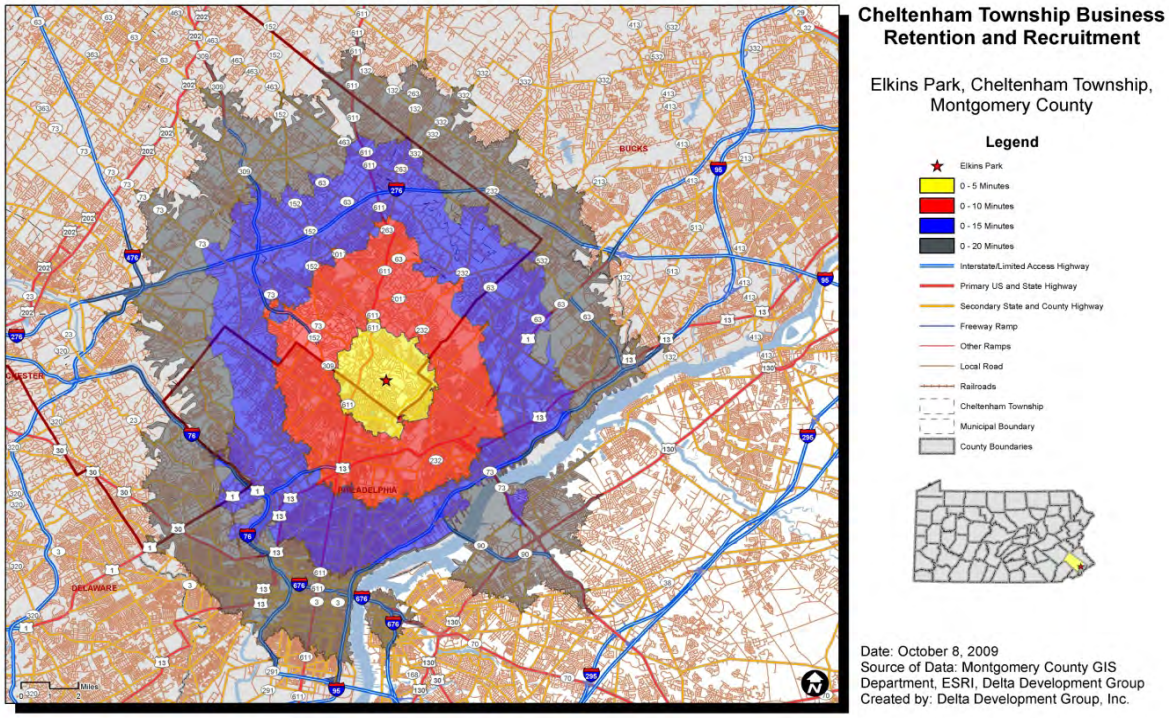
The study of supply and demand for the Elkins Park market area will provide critical information in determining the potential for new and expanded retail opportunities. This section of the market analysis will discuss “leakage” in the market area, where market demand is greater than the supply; and “surplus” in the market area, where the supply is greater than the demand. The data in this report has been obtained from ESRI and infoUSA.

This report will assist in identifying opportunities by retail sector to determine if Elkins Park is meeting the local demand. The report will identify merchandise or services missing in the Elkins Park market, and will also assist in developing future marketing campaigns to attract customers to Elkins Park.

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

Drive Time Map

Map 5 – Elkins Park Drive-Time



5-Minute Drive-Time Area

The 2009 population of the 5-minute drive-time market area is approximately 87,077. The 2009 median disposable income is $45,350. There are a total of 575 retail trade and food & drink businesses in the 5-minute drive-time market area; 403 are retail trade, and the remaining 172 are food and drink establishments. Overall, the total retail potential is $938,360,589 (demand) and the retail sales are $650,288,834 (supply), resulting in a retail surplus of $288,071,755

Table 22 – 5-Minute Drive Time

Industry Summary	Demand	Supply	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	$938,360,589	$650,288,834	$288,071,755	18.1	575
Retail Trade	$796,920,745	$560,957,631	$235,963,114	17.4	403
Total Food and Drink	$141,439,844	$89,331,203	$52,108,641	22.6	172

To understand the retail and restaurant potential for Elkins Park, Delta analyzed the retail gap for the individual industry groups.

5-Minute Drive Time: Retail Industry Groups With Leakage

Table 23 – Leakage

Industry Group	Demand	Supply	Retail Gap	Leakage/ Surplus	Number of Businesses
Furniture & Home Furnishings Stores	$29,286,591	$7,866,234	$21,420,357	57.7	19
Clothing	$33,741,280	$28,760,700	$4,980,580	8.0	68
Sporting Goods/Hobby	$5,658,154	$2,811,525	$2,846,629	33.6	15
General Merchandise Stores	$61,852,197	$38,615,506	$23,236,691	23.1	15
Office Supplies, Stationery, and Gift Stores	$5,824,543	$2,189,512	$3,635,031	45.4	18
Full-Service Restaurants	$81,477,343	$41,957,400	$39,519,943	32.0	103
Drinking Places - Alcoholic Beverages	$10,292,532	$1,480,018	$8,812,514	74.9	6

10-Minute Drive-Time Area

The 2009 population of this market area is approximately 433,853. The 2009 median disposable income is $41,477. There are a total of 3,097 retail trade and food & drink businesses in the ten minute drive time market area; 2,147 are retail trade, and the remaining 950 are food and drink establishments. Overall, the total retail potential is $4,171,132,526 (demand) and the retail sales are $3,618,171,571 (supply), resulting in a retail surplus of $522,960,955.

Table 24 – 10-Minute Drive Time

Industry Group	Demand	Supply	Retail Gap	Leakage/ Surplus	Number of Businesses
Furniture & Home Furnishings Stores	$128,442,428	$74,297,031	$54,145,397	26.7	112
Building Materials, Garden Equipment	$138,804,305	$55,811,029	$82,993,276	42.6	110
General Merchandise Stores	$296,340,616	$293,238,069	$3,102,547	.5	90
Office Supplies, Stationery, and Gift Stores	$25,778,672	$18,120,276	$7,658,396	17.4	95
Full-Service Restaurants	$365,397,967	$194,215,534	$171,182,433	30.6	542
Drinking Places - Alcoholic Beverages	$46,536,357	$32,706,698	$13,829,659	17.5	85

15-Minute Drive Time Area

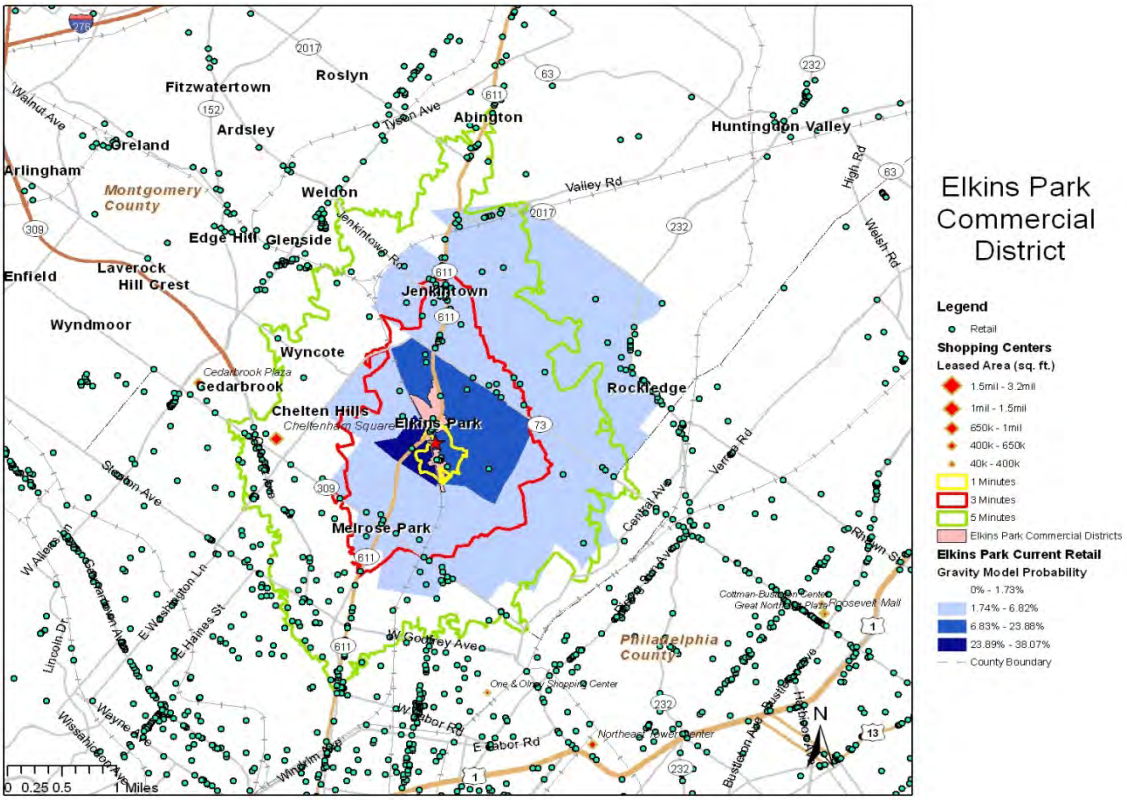
The 2009 population of this market area is approximately 1,027,829. The 2009 median disposable income is $37,781. There are a total of 7,363 retail trade and food & drink businesses in the ten minute drive time market area; 5,031 are retail trade, and the remaining 2,332 are food and drink establishments. Overall, the total retail potential is $9,258,240,815 (demand) and the retail sales are $8,032,874,327 (supply), resulting in a retail surplus of $1,225,366,488.

Table 25 – 15-Minute Drive Time

Industry Group	*Demand*	*Supply*	*Retail Gap*	*Leakage/ Surplus*	*Number of Businesses*
Furniture & Home Furnishings Stores	$281,460,618	$212,382,681	$69,077,937	14.0	298
Building Materials, Garden Equipment	$301,495,037	$151,302,918	$150,192,119	33.2	277
Clothing & Accessories	$418,374,459	$347,645,225	$70,729,234	9.2	727
General Merchandise Stores	$704,250,678	$591,622,012	$112,628,666	8.7	197
Office Supplies, Stationery, and Gift Stores	$56,847,620	$35,145,731	$21,701,889	23.6	187
Full-Service Restaurants	$813,934,622	$552,033,842	$261,900,780	19.2	1,358
Drinking Places - Alcoholic Beverages	$104,382,527	$88,078,879	$16,303,648	8.5	219

Gravity Model – Retail and Restaurant

Map 6 Elkins Park



Elkins Park currently attracts its market from the 5-minute drive-time area. Because of the vast amount of retail on Route 611, it is critical that Elkins Park East and West commercial districts market heavily to the residents of this 5-minute market. The districts should also capitalize on the congregation of the Beth Shalom Synagogue, transit users, and the employees on the Route 611 corridor.

Retail Development Potential

The retail gap of the 5-minute drive-time area was converted to Gross Leasable Area to assist in determining the number of retail and restaurant establishments that could be recruited to the Elkins Park East and West commercial districts. Based on the gravity model, Elkins Park East and West will attract approximately 25% of the 5-minute market.

Table 26 – Capture

Industry Group	Retail Gap	Gap with Capture Rate 25%
Furniture/Home Furnishings	$21,420,357	$5,355,090
Clothing/Accessories	$4,980,580	$1,245,145
Specialty Food Stores	$3,566,713	$891,678
Sporting Goods/Hobby	$2,846,629	$711,657
Office Supplies/Gift	$7,658,396	$1,914,599
Full Service Restaurants	$171,182,433	$42,795,608

Table 27 – Development Potential

Elkins Park East and West Development Potential					
Estimated Development Potential by Retail Industry Subsector					
Industry Summary	**Retail Gap**	**Type of Shopping Center[1]**	**Category Description[2]**	**Median Sales per Square Foot of GLA[3]**	**Estimated Development Potential (in square feet of GLA)**
Furniture Stores	$5,355,090	Super Community	Furniture	$151.60	32,240
Sporting Goods	711,657	Super Community	Sporting Goods	$220.87	3,222
Office Supplies, Stationery, and Gift Stores	$1,914,599	Super Community	Cards and Gifts	$151.70	12,621
Special Food Stores	$891,678	Super Community	Specialty Food	$192.61	4,629
Clothing, Boutique	$1,245,145	Super Community	Women's Specialty	$222.96	5,585
Full Service Restaurants	$42,795,608	Super Community	Restaurant w/liquor	$357.98	119,547
Total	$52,913,777				179,844

Notes:

1) The retail industry recognizes five types of shopping centers, which are defined by the tenant mix, gross leasable area, and primary market area. The International Council of Shopping Centers (ICSC) endorses these industry classifications, which include the following:

2) Category Descriptions directly from the Dollars & Cents of Shopping Centers® / The SCORE® 2008 jointly published by the Urban Land Institute and the International Council of Shopping Centers.

3) The median sales per square foot of GLA is based on the selected Type of Shopping Center and Category Description as published in the Dollars & Cents of Shopping Centers® / The Score® 2008.

Shopping Center Type	**Tenant Mix**	**Range in Size (sf)**	**Primary Trade Area**
Super Regional Center	Tenant mix mirrors central business district of major metro area. Principal tenants: at least 3 full-line department stores.	626,987 - 1,489,961 sf	5 - 25 miles
Regional Center	Tenant mix mirrors central business district of small city. Principal tenants: 1 or 2 full-line department stores.	325,659 - 1,122,395 sf	5 - 15 miles
Super Community/ Community Center	Wide range of goods & services, including convenience goods. Principal tenant: discount department store or supermarket.	109,195 - 376,200 sf	3 - 6 miles
Neighborhood Center	Primarily convenience goods with a supermarket as principal tenant.	38,431 - 90,146 sf	3 miles
Convenience Center	Like the neighborhood center, provides for the sale of convenience goods, but lacks a major anchor tenant.	10,631 - 27,661 sf	less than 3 miles

BUSINESS RECRUITMENT STRATEGY

Elkins Park East

The proposed Creekside Co-op will fill the need for a convenience store by offering local products for sale, to include produce, fruit, bread, eggs, honey, baked goods, artisan cheese, and coffee.

The Elkins Park East commercial district should complement this exciting addition by attracting small cafes and other eateries. There are a number of spaces conducive for outdoor cafes.

Elkins Park West

A good mix of restaurants currently exists in the Yorktown Plaza and Elkins Park Square commercial plazas. Retail offering sporting goods should be added. The Township could either attract a new business, or encourage *Shirley & Company* to expand its product line to include sporting good items. Other new uses should include specialty gift stores comparable to a Duross & Langel. Duross & Langel is located in Philadelphia and offers soaps and cosmetics. It also offers hands-on classes and monthly in-store events. Positioning this use in the building located at Stahr Road and Old York Road would add a much-needed anchor to that corner of the Elkins Park West commercial district, and improve the appearance of the intersection.

Cheltenham Village and East Cheltenham Avenue

EAST CHELTENHAM AVENUE

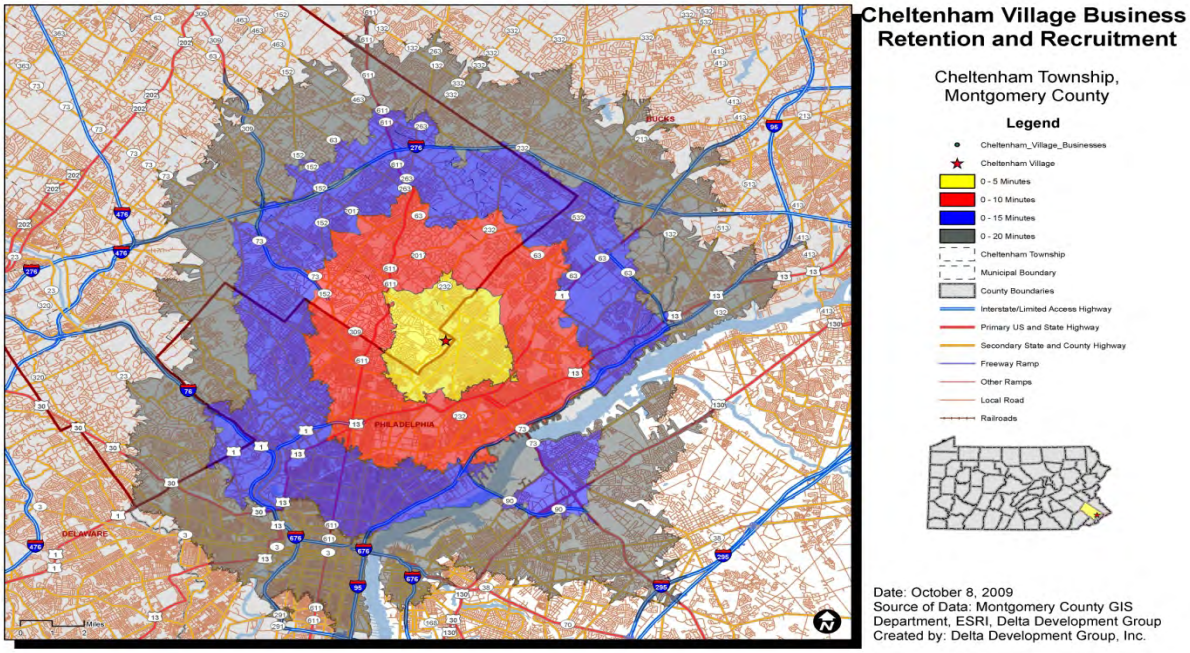
The East Cheltenham Avenue commercial district is an auto-oriented district anchored by the Melrose Shopping Center. Current businesses in the shopping center include Save a Lot grocery store, CVS Pharmacy, financial and medical services, a barbershop, a trophy store, and restaurants that include Scanlons, Gaetanos, and Dunkin Donuts.

CHELTENHAM VILLAGE

Cheltenham Village is the oldest neighborhood in Cheltenham Township. Anchors include the Shovel Shop, the Rolland Community Center, the East Cheltenham Free Library, and the US Post Office. The commercial district is neighborhood-service-oriented, the goal of which is to retain its historic charm. It is serviced by the Cheltenham SEPTA station (R7).

East Cheltenham Avenue and Cheltenham Village Drive Time Map

Map 7 – Drive Time



Population Comparison, Annual Rate of Change

The 5-10-15-minute market area for East Cheltenham Avenue and Cheltenham Village has experienced a loss in population between 2000 and 2009, and will continue to lose population through the year 2014. Although the market areas are experiencing small population losses, the trade area has substantial purchasing power to support new retail and restaurant establishments.

Table 28 – Population Trends

	5-minute	10-minute	15-minute	Cheltenham	Montgomery County	PA	US
2000 Population	128,607	631,534	1,145,197	36,898	750,097	12,281,054	281,421,906
2009 Population	123,790	605,015	1,113,581	36,823	786,653	12,598,860	309,731,508
2014 Population	120,729	589,584	1,092,736	36,837	801,186	12,699,966	324,062,684
2009-2014 Annual Rate	-0.50%	-.52%	-.38%	.01%	.37%	.16%	.91%

Households and Families

As with population, the number of households in the market areas will also decrease. The 5-minute market area will decrease at an annual rate of -.49% from 2009 to 2014; the 10-minute market area will decrease at an annual rate of -.48%, and the 15-minute market area at an annual rate of -.32%.

The number of families in all three market areas will continue to decrease. During the period of 2000 to 2009, the 5-minute area lost 2,267 families; it is expected to lose another 1,210 families during the period of 2009 to 2014.

Table 29 – Households and Families

	5-minute	10-minute	15-minute	Cheltenham	Montgomery County	PA	US
2000 Households	49,883	236,271	432,460	14,355	286,098	4,777,003	105,480,101
2009 Households	47,861	226,869	423,749	14,448	302,908	4,958,883	116,523,156
2014 Households	46,691	221,508	417,058	14,529	309,446	5,020,042	122,109,448
2009-2014 Annual Rate (HH)	-.49%	-.48%	-.32%	.11%	.43%	.25%	.94%
2000 Families	33,123	158,153	265,381	9,645	197,640	3,208,388	71,787,347
2009 Families	30,856	147,448	251,735	9,375	203,459	3,242,236	77,956,117
2014 Families	29,646	141,760	243,797	9,261	204,916	3,238,722	80,897,291
2009-2014 Annual Rate (Family)	-.80%	-.78%	-.64%	-.24%	.14%	-.02%	.74%

Housing Units: Owner Occupied, Renter Occupied, and Vacant

The loss in population, households, and families in the 5-10-15- minute drive-time market area will have a direct impact on the housing units. The percentage of owner-occupied units in the 5-10-15-minute market area has decreased from 2000 to 2009, and will continue to do so through 2014. In the 5-10-15-minute market area, the percentage of vacant housing units is increasing. By 2014 the percentage of vacant housing units in the 5-10-15 market area will increase by 2.3%, 2.3% and 2.0% respectively.

Table 30 – Occupancy

	5-minute	*10-minute*	*15-minute*	*Cheltenham*	*Montgomery County*	*PA*	*US*
Total 2000 Housing Units	52,210	253,732	474,827	14,906	297,434	5,249,750	115,904,641
2000 Owner Occupied	67.3%	63.1%	55.8%	62.1%	70.7%	64.9%	60.2%
2000 Renter Occupied	28.3%	30.1%	34.6%	34.2%	25.5%	26.1%	30.8%
2000 Vacant	4.5%	6.9%	9.7%	3.7%	3.8%	9.0%	9.0%
Total 2009 Housing Units	51,720	252,054	481,593	15,202	317,488	5.558,029	131,278,867
2009 Owner Occupied	65.0%	60.7%	54.1%	60.7%	70.1%	63.6%	58.7%
2009 Renter Occupied	27.6%	29.3%	33.9%	34.3%	25.3%	25.6%	30.0%
2009 Vacant	7.5%	10.0%	12.0%	5.0%	4.6%	10.8%	11.2%
Total 2014 Housing Units	51,761	252,600	485,037	15,360	324,907	5,681,275	137,841,685
2014 Owner Occupied	63.4%	59.1%	53.0%	60.5%	70.3%	63.2%	59.3%
2014 Renter Occupied	26.8%	28.6%	33.0%	34.1%	25.0%	25.1%	29.3%
2014 Vacant	9.8%	12.3%	14.0%	5.4%	4.8%	11.6%	11.4%

Median Home Value

Median home values have been increasing, and will continue to increase through 2014. Cheltenham has a substantially higher median home value than any of the other comparables. By 2014, Cheltenham's median home value will be slightly more than double that of the median home values in the 10-15-minute drive times.

Table 31 – Median Home Values

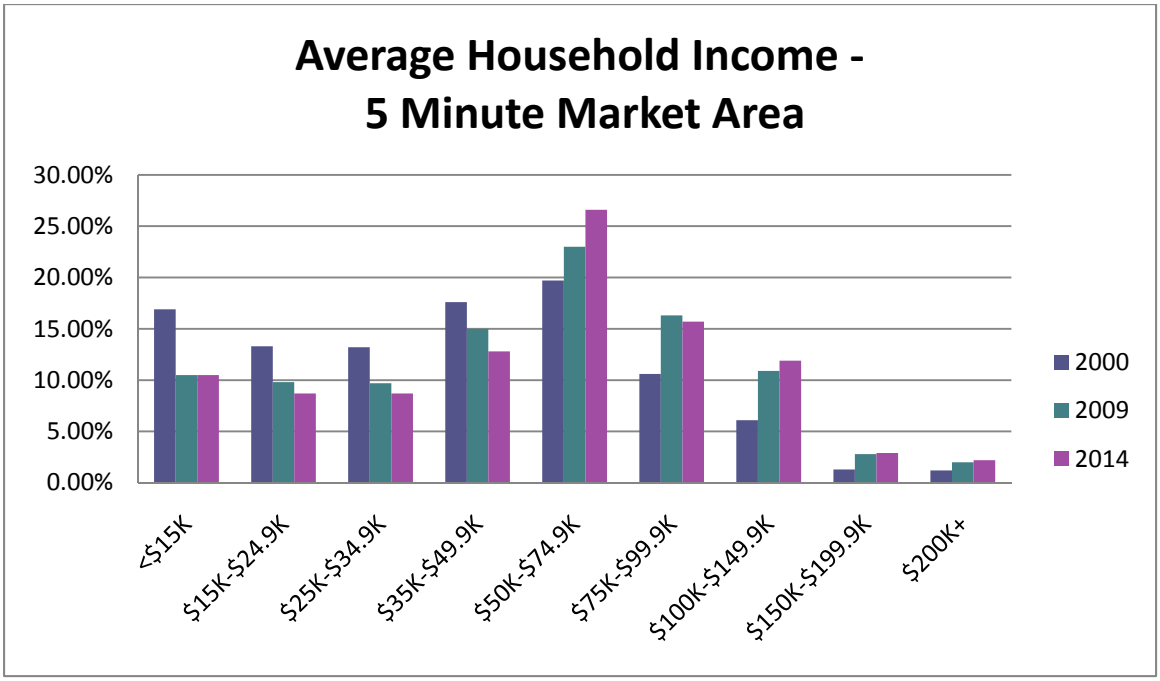
	5-minute	10-minute	15-minute	Cheltenham	Montgomery County	PA	US
2000	$82,430	$67,850	$71,603	$164,388	$158,920	$94,817	$111,833
2009	$162,562	$137,443	$145,340	$287,991	$280,721	$161,438	$162,279
2014	$206,197	$173,563	$184,188	$369,333	$360,481	$193,617	$185,242

Average Household Income – 5-Minute Market Area

In the 5-minute market area, the average household income will rise from $49,720 in 2000, to a projected $68,027 in 2014. The percentage of households with household incomes below $15,000 decreased from 16.9% to 10.5% from 2000 to 2009 but is projected to remain the same for 2014.

With respect to the higher household income brackets, each bracket increased in the number of households earning the specific wage range for the period of 2000 to 2009. For example, in 2000, 19.7% of the households were earning between $50,000 and $74,999; by the year 2009 this percentage increased to 23%; and by the year 2014, it is anticipated that the percentage of these households will increase to 26.6%.

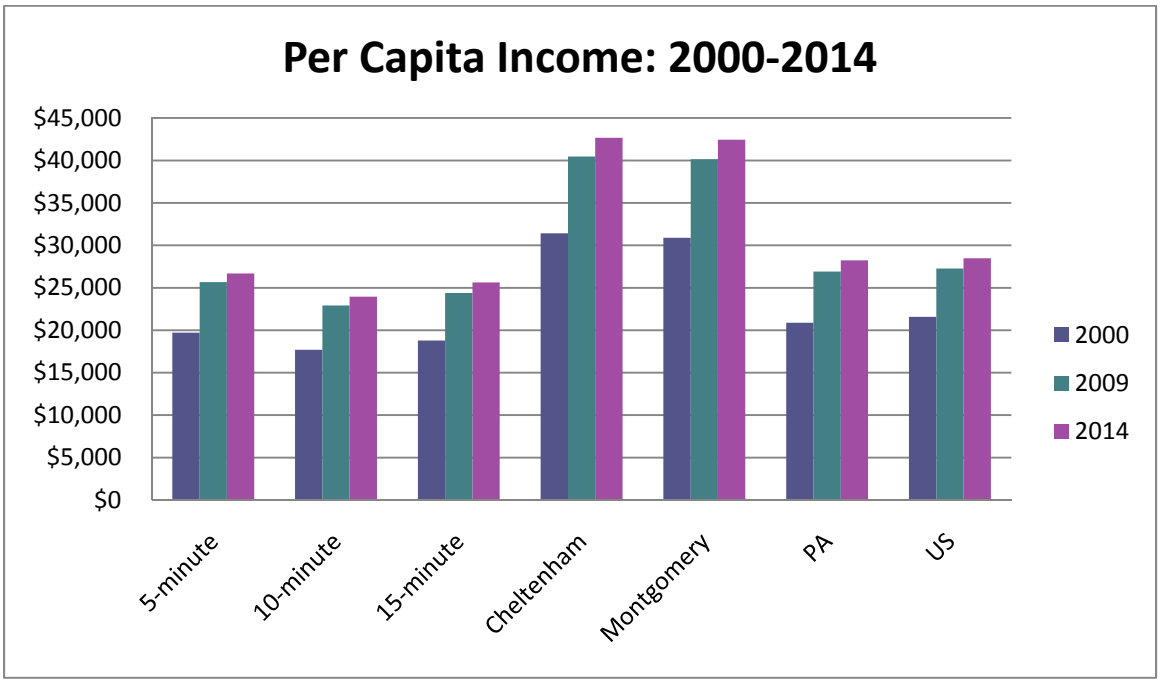
Figure 23 – Household Income



Per Capita Income

Although the per capita income has increased over the past decade and will continue this trend through the year 2014, it is substantially lower that that of Cheltenham Township and Montgomery County. It is just slightly lower than the per capita incomes of Pennsylvania and the US. Lower per capita and household incomes will impact the potential spending indexes and the amount of disposable income needed to support the retail sector.

Figure 24 – Per Capita Income



2009 Employed Population: 16+ by Occupation

In 2009, 66.3% of the employed population in the 5-minute market were employed in white-collar jobs, while 62.4% of the employed population in Pennsylvania were in white-collar jobs, and 61.5% of the employed population in the United States were employed in white-collar jobs.

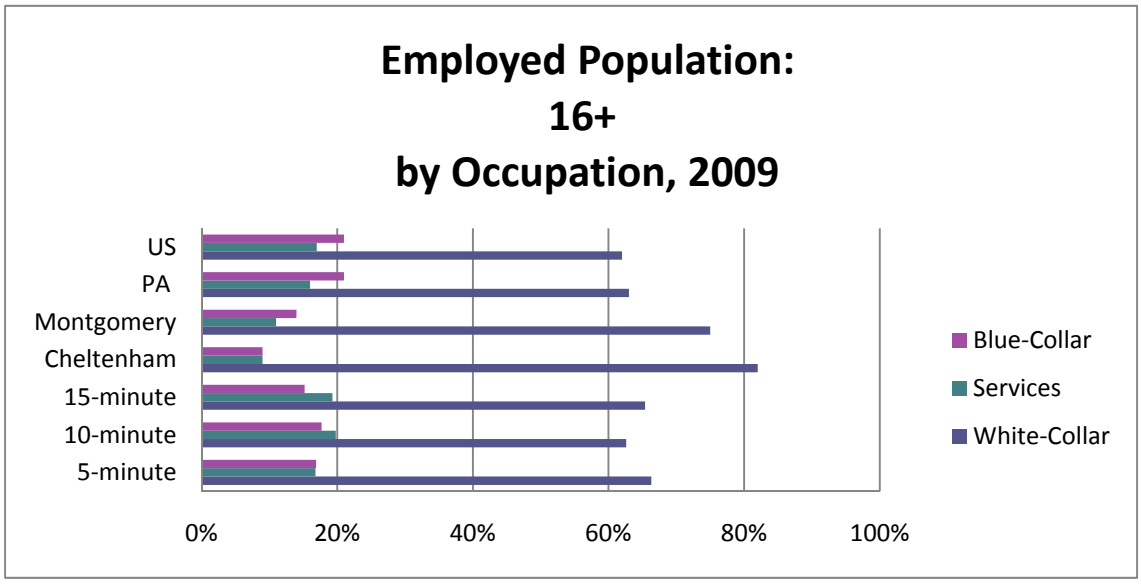
With respect to the service industry, the following is true:

- 5-minute market area – 16.8 % are employed in the service industry
- PA – 16.2%
- US – 17.1%

With respect to blue-collar jobs, the following is true:

- 5-minute market area – 16.9%
- PA – 21.4%
- US – 21.4%

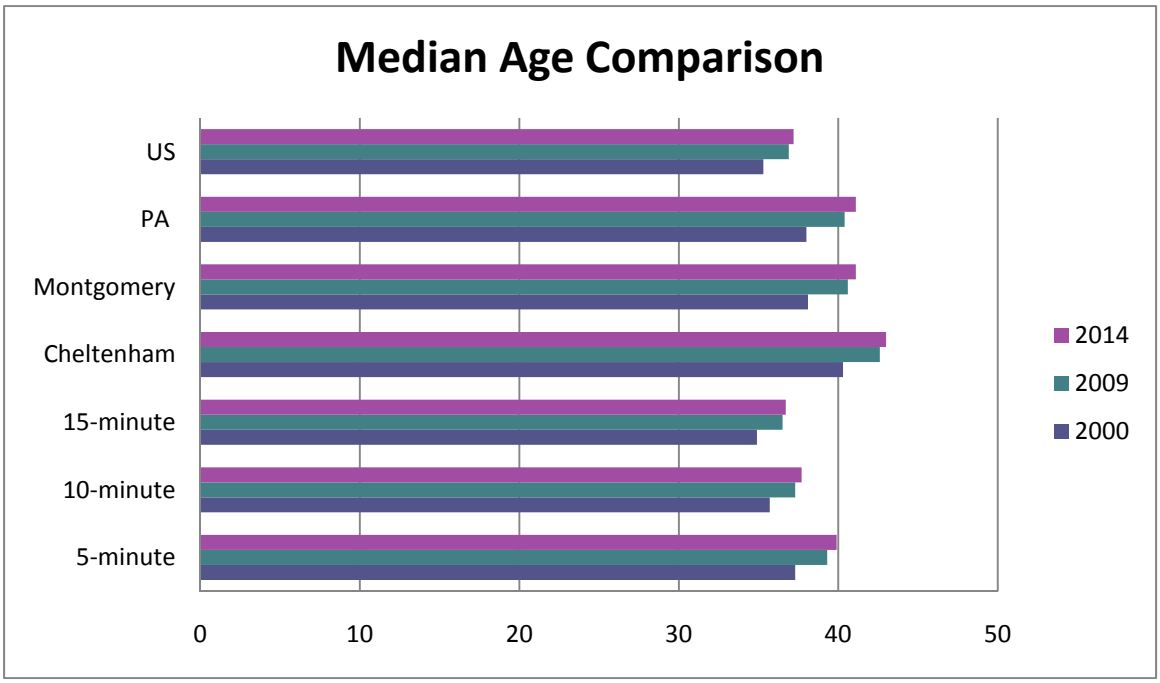
Figure 25 – Employed Population



Median Age Comparison

The following chart provides information on median age, comparing the 5-minute, 10-minute, and 15-minute market areas to Cheltenham Township, Montgomery County, Pennsylvania, and the United States. All market areas have a younger median age when compared to Cheltenham Township, Montgomery County, and Pennsylvania. By 2014, the 5-10-15-minute market areas will have a median age of 39.9, 37.7 and 36.7 respectively. By comparison, by 2014 Cheltenham will have a median age of 43, and Montgomery County will have a median age of 41.1.

Figure 26 – Median Age

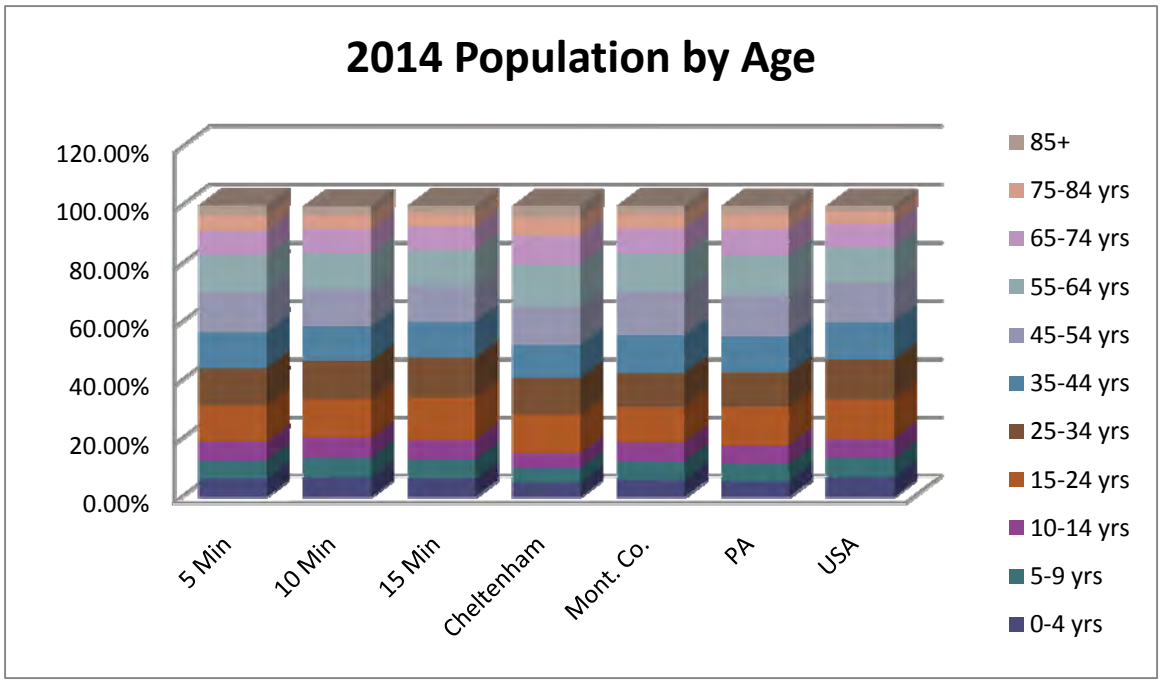


Population by Age

By the year 2014, the population in the 5-minute market area will be younger than that of Cheltenham, but comparable to Montgomery County and Pennsylvania. 31% of the 5-minute market area will fall between the ages of 0-24 years of age, in Cheltenham 28% of the population will fall into this age category and in Montgomery County 31% of the population will all into this age category. In the 55+ age categories, 29.8% of the 5 minute market area's population will fall into this age group, while 34.4 % of Cheltenham's population will be over the age of 55.

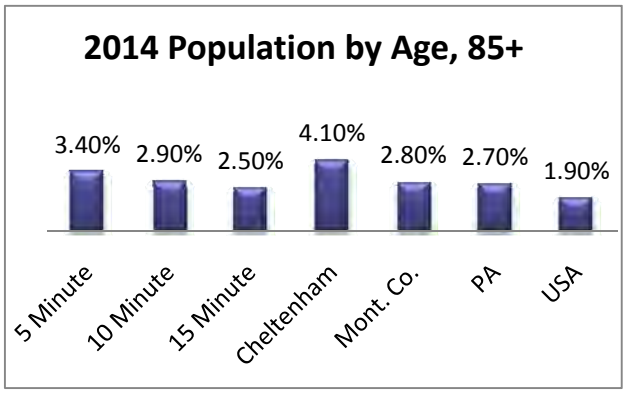
In the 10-15-minute market areas, 33% and 34% of the population will fall into the 0-24 age group, while 28.5% and 27.10% of the population will be over the age of 55.

Figure 27 – Population by Age



The Elderly Population

Figure 28 – Elderly Population



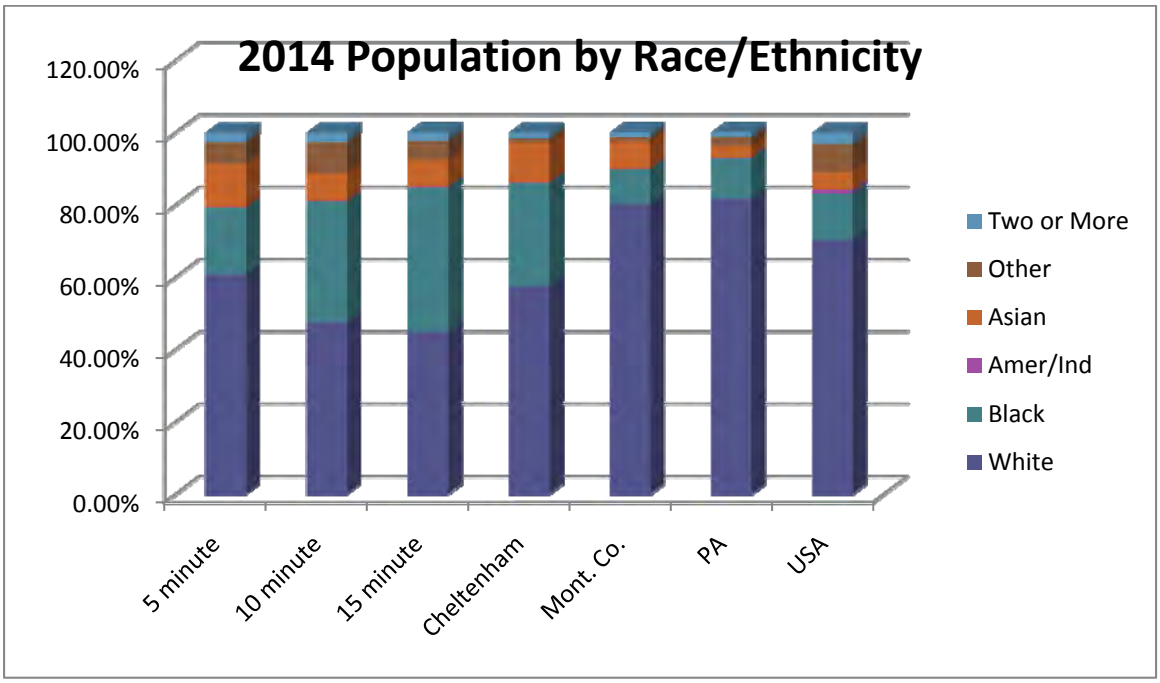
By 2014, 3.4% of the 5-minute market area, 2.9% of the 10-minute market area, and 2.5% of the 15-minute market area will be over the age of 85.

2014 Population by Race/Ethnicity

The following graphs depict the race/ethnicity of the market areas, and the percentage of the market in each race category.

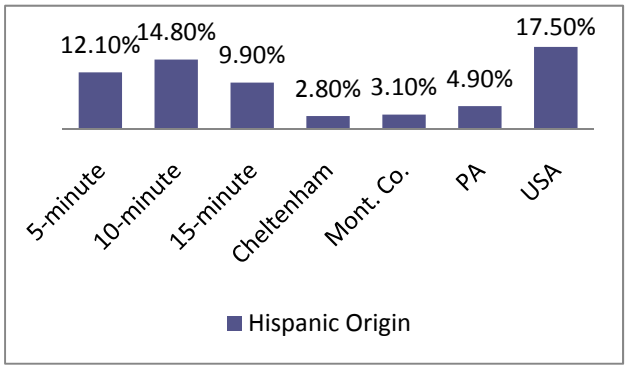
The 5-minute market area has a diversity index of 67.2. The diversity index of the 10-minute market is 74.3, and the diversity index of the 15-minute market is 69.9. The diversity indexes of Montgomery County, Pennsylvania, and the United States are 38.1, 38.1, and 63.5, respectively. The diversity index measures the probability that two people from the same area will be from different race/ethnic groups.

Figure 29 – Race/Ethnicity



Hispanic Origin

Figure 30 – Hispanic Origin



Persons of Hispanic origin may be of any race. The following provides a comparison of each market area with respect to Hispanic origin. The 5-10-15-minute market area has higher percentages of persons who are of Hispanic origin, as compared to the other markets.

CONSUMER SPENDING AND TAPESTRY

Consumer Spending

Delta analyzed consumer spending habits within the drive-time areas. The retail data is organized within subcategories; these subcategories include Apparel and Services; Computer & Accessories; Education; Entertainment/Recreation; Food at Home; Food Away From Home; Health Care; Household (HH) Furnishings & Equip; Investments; Retail Goods; Shelter; TV/Video/Sound Equipment; Travel; and Vehicle Maintenance and Repairs. Descriptions for the subcategories that are not readily identified are as follows:

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

Expenditure data was derived from the U.S. Bureau of the Census, 2000 Census of Population and Housing, Consumer Expenditure Surveys, Bureau of Labor Statistics and ESRI forecasts for 2009 and 2014.

Table 32 – Expenditures

Item	5-Minute Drive Time	10 Minute Drive Time	15 Minute Drive Time
Apparel and Services	$79,120,862	$349,962,302	$679,355,677
Spending Potential Index	66	62	64
Computers & Accessories	$9,910,329	$42,429,357	$82,518,399
Spending Potential Index	91	82	85
Education	$59,851,991	$264,410,802	$515,353,575
Spending Potential Index	100	93	97
Entertainment/Recreation	$143,418,095	$619,247,868	$1,180,070,487
Spending Potential Index	93	84	86
Food at Home	$205,672,091	$907,066,714	$1,732,469,993
Spending Potential Index	94	88	90
Food Away From Home	$149,462,494	$658,332,782	$1,269,033,227
Spending Potential Index	94	87	90
Health Care	$173,630,933	$753,977,982	$1,389,398,613
Spending Potential Index	96	88	87
HH Furniture & Equip	$82,704,948	$352,945,682	$675,742,394
Spending Potential Index	80	72	73
Investments	$61,439,814	$267,485,988	$506,780,246
Spending Potential Index	89	82	83
Retail Goods	$1,075,605,481	$4,664,279,650	$8,886,175,170
Spending Potential Index	87	80	82
Shelter	$707,957,526	$3,120,537,049	$6,047,048,085
Spending Potential Index	95	88	91
TV/Video	$54,409,478	$239,622,191	$460,232,202
Spending Potential Index	94	87	89
Travel	$82,228,902	$350,570,311	$666,171,906
Spending Potential Index	93	84	85
Vehicle Mt. & Repair	$41,109,529	$177,988,914	$339,378,811
Spending Potential Index	92	84	86

The Spending Potential Index (SPI) represents the amount spent in the area relative to the national average of 100. Three categories of particular interest are Entertainment and Recreation, Food Away From Home, and Retail Goods.

- Overall, the SPI of households in the 5-10-15-minute area is lower than the national average in each category; this is due to the lower household income in the 5-10-15-minute market areas.
- In the 5-minute drive-time ring, households spent over $143 million on entertainment and recreation, with an SPI of 93. These households spent over $149 million on food away from home, with an SPI of 94. The households also spent over $1 billion on retail goods, with an SPI of 87.
- In the 10-minute drive-time ring, households spent over $619 million on entertainment and recreation, with an SPI of 84. The households spent over $658 million on food away from home, with an SPI of 87. Finally, the households spent over $4.6 billion on retail goods, with an SPI of 80.
- In the 15-minute drive-time ring, households spent over $1.1 billion on entertainment and recreation with an SPI of 86. The households spent over $1.2 billion on food away from home, with an SPI of 90. Finally, the households spent over $8.8 billion on retail goods, with an SPI of 82.

Community Tapestry Segmentation

Community Tapestry Segmentation, provided by ESRI, is a market segmentation system which classifies U.S. neighborhoods into 65 segments based on their socioeconomic and demographic variables such as age, income, home value, occupation, household type, education, and other consumer behavior characteristics.

Segmentation systems operate on the theory that people with similar tastes, lifestyles, and behaviors seek others with the same tastes – hence the adage “like seeks like.” These behaviors can be measured, predicted, and targeted. Community Tapestry combines the “who” of lifestyle demography with the “where” of local neighborhood geography to create a model of various lifestyle classifications, or segments, of actual neighborhoods with addresses – distinct behavioral market segments [4]

Delta analyzed the drive-time rings to determine the customer profiles for East Cheltenham Avenue and Cheltenham Village.

[4] ESRI Web site www.esri.com

Table 33 – Tapestry Segmentation

Tapestry Segmentation	5 Minute Drive Time	10 Minute Drive Time	15 Minute Drive Time
Rustbelt Traditions	18.02% (1)	12.06% (2)	6.74% (3)
Urban Rows	14.62% (2)	30.89% (1)	31.66% (1)
Main Street USA	13.14% (3)	5.30%	6.39%
Retirement Communities	9.89%	9.09% (3)	6.77% (2)
Rustbelt Retirees	6.86%	7.13%	4.66%
Cozy & Comfortable	4.89%	3.51%	5.24%
Simple Living	4.74%	3.30%	1.91%
Old & Newcomers	4.01%	2.33%	2.59%
Great Expectations	3.38%	2.19%	1.73%
Prosperous Empty Nesters	3.59%	2.74%	3%
Pleasantville	2.11%	1.36%	1.26%
Aspiring Young Families	2.44%	.54%	1.04%
Wealthy Seaboard Suburbs	2.05%	1.35%	1.31%

In the 5-minute drive-time area, 18.02%, or 8,668 households, fall into the ***Rustbelt Traditions*** segmentation group. These residents stick close to home; for years, they've lived, worked, shopped, and played in the same area. Not tempted by fads, they stick to familiar products and services. They drive domestic cars. They will spend money on their families, yard maintenance, and home improvements. They will hire contractors for special projects such as the installation of roofing, carpet, and flooring. These financially conservative residents prefer to bank at a credit union and have personal savings. They might carry a personal loan and hold low-value life and homeowner's insurance policies. They're frugal and shop for bargains at Sam's Club, J.C. Penney, and Kmart. They go online weekly to play games and shop. They go bowling, fishing, and hunting and attend car races, country music shows, and ice hockey games. They're big TV fans; they watch sitcoms and sports events. They also subscribe to cable and watch it regularly. Favorite channels are truTV, the Game Show Network, and the Disney Channel. ***Urban Rows*** is the next-largest segmentation group, which includes 14.62%, or 7,030 of the households in the 5-minute market area. Within these households, many of their homes have been in the family for generations; therefore, only a small proportion of households hold a mortgage. Relatively few homes have air conditioning or central heating; others rely on separate room air conditioners, ceiling fans, and space heaters. Residents shop regularly for groceries at Giant or make quick trips to the local Wawa for convenience items. Because Internet access is not widespread in Urban Rows neighborhoods, most residents go online at school or the public library. Although cable TV is readily available, many opt for satellite TV. They watch a lot of daytime TV shows, sitcoms, and sports programs. Music is a big part of their daily lives. They download music from the Internet, read music magazines, and listen to urban and contemporary hit radio. They get their news from the tabloids and radio. They rarely eat out but enjoy going to the movies. Big basketball fans, they play and attend professional games when they can. They also play football. The third-largest segmentation group in the 5-minute market area is ***Main Street USA.*** 13.14%, or 6,322 households, fall into this segmentation group. Family-oriented and frugal, these residents may occasionally go to the movies or eat out at a family restaurant, such as Friendly's or Red Robin, but are most likely to stay home and watch a rental movie or play games with their children. They own pet cats. They play baseball and basketball and go swimming. They listen to classic hits and rock radio and watch cartoons and courtroom shows on TV. They go to the beach and theme parks or take domestic vacations to visit with family or see national parks. They go online periodically to look for jobs, research real estate, and play games, and are beginning to shop online. Those who do not have Internet access at home will go online at school or the public library. They use the Yellow Pages to find veterinarians or stores. They will invest in small home improvement and remodeling projects, usually doing the work themselves instead of hiring a contractor. They buy the tools and supplies for these

projects from Home Depot or Ace Hardware. They keep up their lawns and gardens by planting bulbs, fertilizing, and applying lawn care products regularly.

The top three segmentation groups in the 10-minute market area are ***Urban Rows*** (30.89% or 67,351 households), ***Rustbelt Traditions*** (12.06% or 26,285 households), and ***Retirement Communities*** (9.09% or 19,810 households). The ***Retirement Community*** segmentation group has more time to spend on leisure activities and hobbies, residents play musical instruments, paint or draw, work crosswords, play bingo, or attend adult education classes. They also visit museums, attend the theater, go dancing, practice yoga, go canoeing, and play golf. They will travel to gamble in Atlantic City or to visit Disney World. They attend sports events such as golf tournaments, tennis matches, and baseball games. They spend time with their grandchildren and spoil them with toys. Politically active, these residents are "joiners" and belong to civic clubs and charitable organizations. They own stocks and bank online. They prefer to own or lease a domestic vehicle. These residents describe themselves as moderate or frequent viewers of daytime and primetime TV. They watch news programs and baseball games, tennis matches, and golf tournaments. Cable channel favorites are Bravo, truTV, ESPN, and Travel Channel. They listen to classical and public radio. Avid readers, they regularly read daily newspapers.

The top three segmentation groups in the 15-minute market area are the same as the 10-minute market area: ***Urban Rows*** (31.66% or 132,682 households); ***Retirement Communities*** (6.77% or 28,356 households); and ***Rustbelt Traditions*** (6.74% or 28,259 households).

KEY DEMOGRAPHIC INFORMATION

The following represents the key demographic information which provides some detail on the East Cheltenham Avenue and Cheltenham Village retail opportunities and challenges, and gives some insight into the consumer:

- The 5-10-15-minute market areas are losing population, families, and households.
- From 2000 to 2014, the vacancy rate for housing units will increase by 5.3%. Owner-occupied units will decrease by 4%. Renter-occupied units will decrease by 1.5%.
- Housing values are lower in the 5-10-15 minute market area than that of Cheltenham Township as a whole, and Montgomery County, although the values will increase at approximately the same rate as the Township and County over the next few years.
- The average household income in 2014 will be $68,027.
- The per capita income is projected to be $26,687 by 2014.
- In 2009, 66.3% of the population over 16 were employed in white-collar jobs.
- The median age is projected to be 39.9 by 2014. 31% of the population will fall between the ages of 0 and 24, and 29.8% will be over the age of 55.
- The 5-minute market has a slightly lower spending potential index than that of the national average.
- 18.02% of the households in the 5-minute market area fall into the Rustbelt Traditions segmentation group, 14.62% fall into the Urban Rows tapestry segmentation group, and 13.14% fall into the Main Street segmentation group.

EAST CHELTENHAM AVENUE AND CHELTENHAM VILLAGE RETAIL GAP ANALYSIS

5-Minute Drive-Time Area

There are a total of 745 retail trade and food & drink businesses in the 5-minute drive-time market area; 480 are retail trade, and the remaining 265 are food and drink establishments. Overall, the total retail potential is $1,053,314,767 (demand) and the retail sales are $717,708,449 (supply), resulting in a retail gap of $335,606,318.

Further analysis of the industry groups will denote which retail sectors provide the greatest opportunities for the East Cheltenham Avenue and Cheltenham Village commercial districts.

5 Minute Drive Time: Retail Industry Groups With Leakage

Table 34 – Leakage

Industry Group	Demand	Supply	Retail Gap	Leakage/Surplus	Number of Businesses
Furniture & Home Furnishings Stores	$31,237,187	$11,374,748	$19,862,439	46.6	23
Clothing/Accessories	$48,429,049	$38,396,145	$10,032,904	11.6	95
Sporting Goods, Hobby, Book	$11,170,840	$4,431,165	$6,739,675	43.2	27
Office Supplies, Stationery, and Gift Stores	$6,452,678	$1,557,874	$4,894,804	61.1	18
Full-Service Restaurants	$93,533,090	$50,033,069	$43,500,021	30.3	164

10-Minute Drive-Time Area

There are a total of 3,906 retail trade and food & drink businesses in the 10-minute drive-time market area; 2,666 are retail trade, and the remaining 1,240 are food and drink establishments. Overall, the total retail potential is $4,972,242,170 (demand) and the retail sales are $4,172,790,229 (supply), resulting in a retail surplus of $799,451,941.

Table 35 – 10-Minute Drive Time

Industry Group	Demand	Supply	Retail Gap	Leakage/Surplus	Number of Businesses
Furniture & Home Furnishings Stores	$147,038,111	$93,019,000	$54,019,111	22.5	153
Clothing and Clothing Accessory Stores	$227,125,133	$197,346,789	$29,778,344	7.0	417
Office Supplies, Stationery, and Gi Stores	$30,468,955	$14,284,561	$16,184,293	36.2	82
Full-Service Restaurants	$440,019,395	$233,632,151	$206,387,244	30.6	721

15-Minute Drive-Time Area

There are a total of 8,951 retail trade and food & drink businesses in the 15-minute drive-time market area; 5,952 are retail trade, and the remaining 2,999 are food and drink establishments. Overall, the total retail potential is $10,263,532,701 (demand) and the retail sales are $9,790,142,513 (supply), resulting in a retail surplus of $473,390,188.

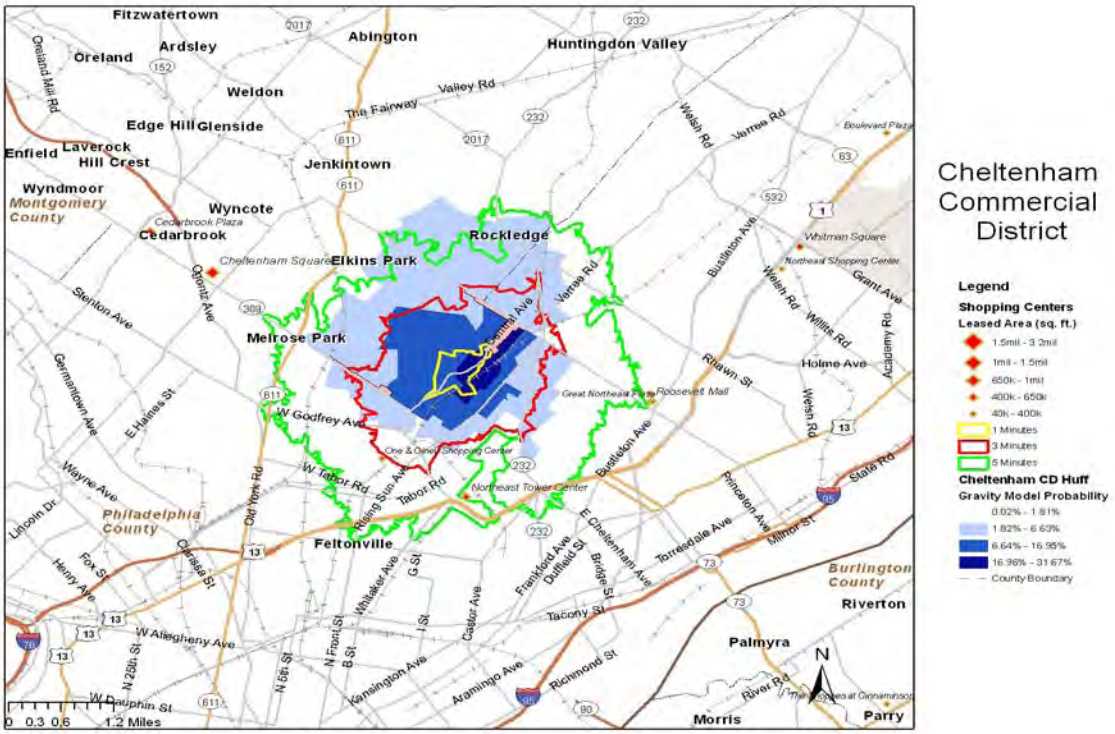
Table 36 – 15-Minute Drive Time

Industry Group	Demand	Supply	Retail Gap	Leakage/Surplus	Number of Businesses
Furniture & Home Furnishings Stores	$308,060,243	$268,543,104	$39,517,139	6.9	361
Clothing/Accessories	$467,274,397	$414,526,393	$52,748,004	6.0	882
Office Supplies, Stationery, and Gift Stores	$62,822,425	$40,006,815	$22,815,610	22.2	214
Full-Service Restaurants	$907,218,240	$762,343,042	$144,875,198	8.7	1,731

EAST CHELTENHAM AVENUE AND CHELTENHAM VILLAGE GRAVITY MODEL

Although the retail gap analysis shows substantial leakage in the 5-10-15-minute market areas, it is critical to understand what percentage of the market will be attracted to the East Cheltenham and Cheltenham Village commercial districts. The gravity model will provide this valuable information.

Map 8 – East Cheltenham Avenue and Cheltenham Village



RETAIL DEVELOPMENT POTENTIAL

As shown on the above gravity model, East Cheltenham Avenue and Cheltenham Village are attracting 32% of the 1-minute market area, 16% of the 3-minute market area, and 6% of a portion of the 5-minute market area. For the purpose of determining recruitment potential, we will assume an overall capture rate of 12% of the 5-minute drive-time area.

Table 37 – Capture

Industry Group	Retail Gap	Gap with Capture Rate 12%
Furniture/Home Furnishings	$19,862,439	$2,383,492
Clothing	$10,032,904	$1,203,950
Sporting Goods	$6,739,675	$808,761
Office Supplies/Gift Stores	$4,894,804	$587,376
Full Service Restaurants	$43,500,021	$5,220,002

Table 38 – Development Potential

East Cheltenham Avenue and Cheltenham Village Development Potential					
Estimated Development Potential by Retail Industry Subsector					
Industry Summary	**Retail Gap**	**Type of Shopping Center[1]**	**Category Description[2]**	**Median Sales per Square Foot of GLA[3]**	**Estimated Development Potential (in square feet of GLA)**
Furniture Stores	$2,383,492	Super Community/Comm. Center	Furniture	$209.28	11,389
Sporting Goods	$808,761	Neighborhood Center	Other Retail	$199.45	4,055
Office Supplies, Stationary, and Gift Stores	$587,376	Neighborhood Center	Stationary	$120.44	4,877
Clothing, Boutique	$1,203,950	Neighborhood Center	Other Retail	$155.59	7,738
Full Service Restaurants	$5,220,002	Neighborhood Center	Restaurant with liquor	$308.18	16,938
Total	**$10,203,581**				**44,997**

Notes:

1) The retail industry recognizes five types of shopping centers, which are defined by the tenant mix, gross leasable area, and primary market area. The International Council of Shopping Centers (ICSC) endorses these industry classifications, which include the following:

2) Category Descriptions directly from the Dollars & Cents of Shopping Centers® / The SCORE® 2008 jointly published by the Urban Land Institute and the International Council of Shopping Centers.

3) The median sales per square foot of GLA is based on the selected Type of Shopping Center and Category Description as published in the Dollars & Cents of Shopping Centers® / The Score® 2008.

Shopping Center Type	Tenant Mix	Range in Size (sf)	Primary Trade Area
Super Regional Center	Tenant mix mirrors central business district of major metro area. Principal tenants: at least 3 full-line department stores.	626,987 - 1,489,961 sf	5 - 25 miles
Regional Center	Tenant mix mirrors central business district of small city. Principal tenants: 1 or 2 full-line department stores.	325,659 - 1,122,395 sf	5 - 15 miles
Super Community/Community Center	Wide range of goods & services, including convenience goods. Principal tenant: discount department store or supermarket.	109,195 - 376,200 sf	3 - 6 miles
Neighborhood Center	Primarily convenience goods with a supermarket as principal tenant.	38,431 - 90,146 sf	3 miles
Convenience Center	Like the neighborhood center, provides for the sale of convenience goods, but lacks a major anchor tenant.	10,631 - 27,661 sf	less than 3 miles

East Cheltenham Avenue

The market will support almost 17,000 additional square feet (gross leasable area) in new restaurant space. The Melrose Shopping Center could become a great location for ethnic restaurants to meet the needs of the diverse residential market.

Small 3,000- square foot restaurants would be perfect for the Melrose Shopping Center. A variety of choices will enable the commercial district to attract a greater percentage of the market. Currently only 10-15% of the 5-minute market is being attracted to the shopping center. Clustering restaurants will change this gravity pattern in a dramatic way. The restaurants shown below are located in the Philadelphia market. This is an example of the mix that should be brought to the Melrose Shopping Center. The Township and the Melrose Shopping Center property owner should approach these restaurants to determine whether they are interested in expanding into the East Cheltenham Avenue commercial district. If they are not interested, the Township and the Melrose Shopping Center property owner should actively seek restaurants that meet this ethnic mix.

Mexican

Thai

Ethiopian

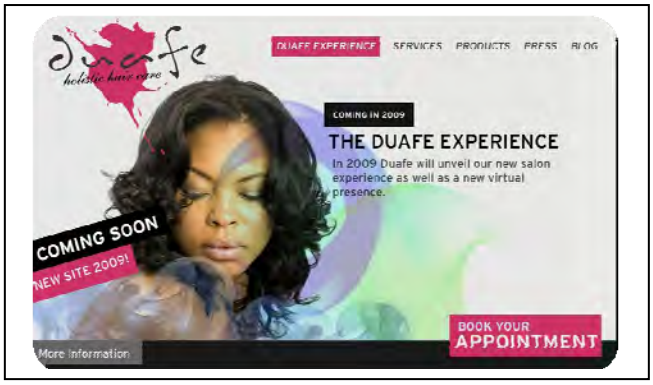
West-African

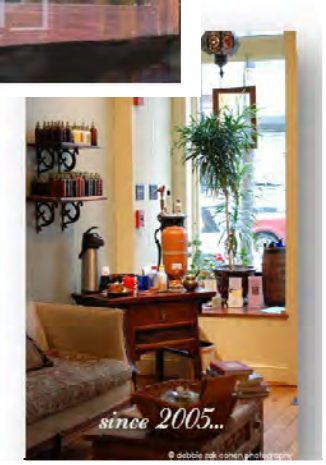
Thai-French

Sources: www.lascazuelas.net, www.padthaiphilly.com, www.dahlakrestaurant.com, www.geecheegirlricecafe.com, www.nanrestaurant.com

Cheltenham Village

The charm of the Cheltenham Village commercial district should be preserved through the careful selection of new businesses. Because the district is located within a residential neighborhood, the Township should seek small galleries, boutique clothing stores, personal salons, and gift shops. The district should respond to the needs of the ethnic market.





Examples: The Duafe Holistic Hair Experience currently has two locations in the Philadelphia market. The Township should approach Duafe to determine expansion needs, and attempt to recruit Duafe to the Cheltenham Village commercial district. *juju Salon & Organics* is also located in the Philadelphia market, and provides all-natural, non-toxic, organic products and services. This salon would meet the needs of the neighborhood market.

Sources: www.dau-fe.com, www.jujusalon.com

CHELTENHAM TOWNSHIP BUSINESS RETENTION PLAN

The existing Cheltenham businesses are part of the Township's economic strength. Retention and expansion of these businesses should be a top priority for the Main Street program. The following methods should be used to strengthen the existing Cheltenham businesses.

IDENTIFY THE POTENTIAL FOR EXISTING BUSINESS ENHANCEMENT AND TRANSITION OF BUSINESS OWNERS

Diversify the Product Line. The Main Street Manager should meet with current business owners to provide the information from the market analysis. Based on the market analysis, the Cheltenham business owners could consider fortifying their current business by diversifying their product line. The businesses could experiment with new products within their current building footprint. Retailers can accomplish this by using a portion of their purchasing budget for new lines/products. This could also lead to the business owner taking a future step in expanding beyond their current square footage, and/or opening a new location in a different commercial district in Cheltenham Township.

Linking Retiring Business Owners to New Individuals. The Township's Main Street Program can provide assistance to business owners by linking owners planning on retiring with entrepreneurial individuals who are interested in becoming business owners. This allows the business to be retained, should the owner not have an heir or person interested in taking over the business. The goal would be to find the prospective buyer in sufficient time to allow for training and smooth transition.

Selling Business on Township Web Site. Another option is to offer the Township's Web site as a tool to be used by business owners interested in selling their business. This allows for a transition in ownership and retention of the business.

PROVIDE ASSISTANCE AND TRAINING FOR SMALL BUSINESS OWNERS

The Main Street Program should develop a strategy to provide options and programs for business owners:

- ***RENT RELIEF FOR STRUGGLING BUSINESS OWNERS***. Work with property owners to build contingency plans to assist struggling business owners with their rent, whether it is reductions in monthly leasing rates or a three-to-six-month concession on the total rent amount.
- ***DEVELOP TURN-AROUND STRATEGIES***. Working with the assistance of the local Small Business Development Center, a turn-around strategy can be developed for struggling business owners.
- ***RELOCATION ASSISTANCE***. Is the product right for the Township, but the business is in the wrong location? Main Street should work with each business owner to determine proper placement within the commercial districts.

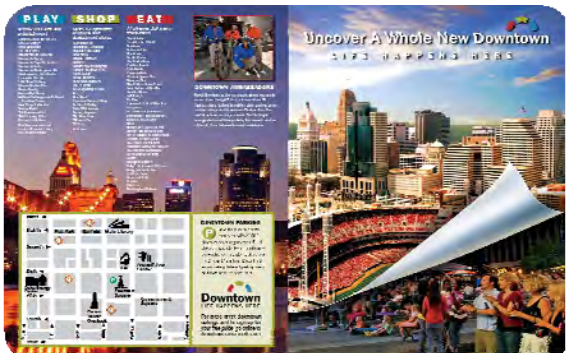
- ***Façade improvement***. Encourage business owners to participate in the Main Street Façade Program. If participation is lacking, review the façade program to ensure it is not cumbersome to the business owner.
- ***Host training seminars*** to educate and advise business owners on the importance of visual merchandising and the relationship between an active storefront and a vibrant commercial district.
- ***Relationship building.*** Main Street should build a strong relationship with the Small Business Development Center. The Philadelphia District Office is located at Parkview Tower, 1150 First Avenue, Suite 1001, Kind of Prussia, PA 19406. The Center can provide training on the following:
- Starting a business
- Business planning
- Finance and accounting
- Marketing and advertising
- Business management
- Government contracting
- Surviving a slow economy
- Utilize the services of the SCORE, Counselors to America's Small Business. SCORE provides one-to-one counseling services for small businesses at no charge (www.score.org). The local SCORE office is located at 1653 The Fairway, Suite 204, Jenkintown, PA 19046. Free online workshop topics for SCORE include the following:
- ***Business Planning.*** Developing a Business Plan, Creating a Strategic Plan, and Can You Afford to Start a Business
- ***Making Your Business Competitive***. Working Out Your Prices; Conducting a Marketing Analysis; Analyze your Competition; Targeting Your Market; Maintaining an Agile Company; Creating a Competitive Advantage
- ***Growing Your Business***. Planning Your Advertising; Creating Customer Loyalty; Establish Your Advisory Board; Develop Efficient Systems
- ***Marketing Your Business***. Pricing Products and Services; Building Your Brand; Promoting Your Business; Advertising Your Business; Building a Web Site
- ***Managing Your Finances.*** Creating Your Cash Reserve; Preparing a Cash Budget; Preparing a Balance Sheet; Managing Your Cash Flow; Running a Profitable Company; Creating a Profit and Loss Statement; Analyzing Your Financial Ratios; Protecting Your Business with Contracts; Assessing Your Company's Financial Needs; Partners and Investors; Valuing a Business.

DEVELOP A SOLID MARKETING PLAN

Delivering a consistent message that promotes both the commercial district and the products and services offered is critical in increasing customer awareness. Main Street should also cross-market each commercial district to increase the consumer awareness of all retail and restaurant establishments that currently exist in Cheltenham Township. Lastly, Main Street should coordinate cooperative marketing opportunities for the participation of all Cheltenham business owners.

Promoting a Consistent Message – Building Consumer Awareness

Each commercial district has an individuality that should be consistently promoted within the defined 5-10 minute market area. The intercept surveys conducted by Delta found the vast majority of consumers were not aware of the other commercial districts and what they had to offer in the way of products and services. The Township has created gateway signage for all commercial districts, using the same color scheme each district should develop a brand image and tag line for all advertising. The following examples are ad campaigns for downtown Cincinnati. The tag line *Life Happens Here* and their Logo are used on all advertising.



Cross- Market Each Commercial District

Posters, restaurant tents, and bag stuffer cards can be used for promoting special events and to create a general awareness campaign. For example, an event occurring in Glenside should be cross-marketed in the other four commercial districts; and likewise for events occurring in Elkins Park East, Elkins Park West, East Cheltenham Avenue, and Cheltenham Village. Using inexpensive marketing tools such as posters, table tents in restaurants, and bag stuffer cards in retail locations can assist in achieving this goal.

Sources: www.downtowncincinnati.com

Table 39 – Production Costs

Product	Normal Cost	Production	Annual Budget
Posters, 11x17	$1.00 per poster	100 posters per event; 5 events	$500
Table Tents. Two-Sided Full Color. 6" x 4.5"	$300 per 500 tents (**www.printplace.com**)	Target 15 prime restaurants; 30 table tents per restaurant; 5 times per year at a minimum	$1,500
Bag Stuffer Cards	$103 per 2,000 **(www.printplace.com)**	2,000 cards; 5 times per year	$515

Media Campaigns

Main Street should work as the conduit to put together and continue to build a marketing campaign that includes cooperative marketing. Television and radio are not included as options, but should be pursued. The tapestry information provided within the market analysis will provide information on cable channels to target.

Advertising Medium	Description	Cost	Breakdown	Annual Budget
Co-op newsprint	Full page ad – Montgomery News/Glenside News/Time Chronicle. Monthly campaign required to obtain aggressive advertising rate.	$13.55 per column inch. Full page 123 column inches =$1,667 per page (16 block ads @ $104)	Cheltenham Township - $416 (middle section – 4 block space ads); 12 business owners: $104/ad	$4,992 (monthly campaign, 12 full ads per year)
Online video – Montgomery News	15-second video	$550 month		$6,600
Online Coupon. Cheltenham's Web site	Online coupon booklet. Featured winter/spring/fall/summer	No Cost		
Cheltenham newsletter	A commercial district and a few businesses should be featured every month in the Cheltenham newsletter. Choose one restaurant, one retailer, and one service provider and write an editorial with a graphic image to catch the reader's attention.			
Optional: Direct mail	Direct mail targeting certain households. Example: Glenside households earning $150,000 + 5-minute market area. 2009 HH: 28,277% earning over $150,000 = 9.6% Total: 2,712	Printing cost: $300.00 (.10/piece) Mailing cost: $1,193 Total Cost: $1,500		$1,500 per district

Sample Layout – Full Page Newsprint Ad

SOCIAL MEDIA

Social media has changed the way people communicate with each other. For businesses, using social media may not always bring the desired results. As with other forms of advertising, the use of social media must be planned and deliberate. Information on the sites must be current, and should be updated on a regular basis.

Social media is an effective way to market the five commercial districts. It creates an opportunity to promote special events, feature businesses and gather important demographic information on current and/or potential customers of the commercial districts.

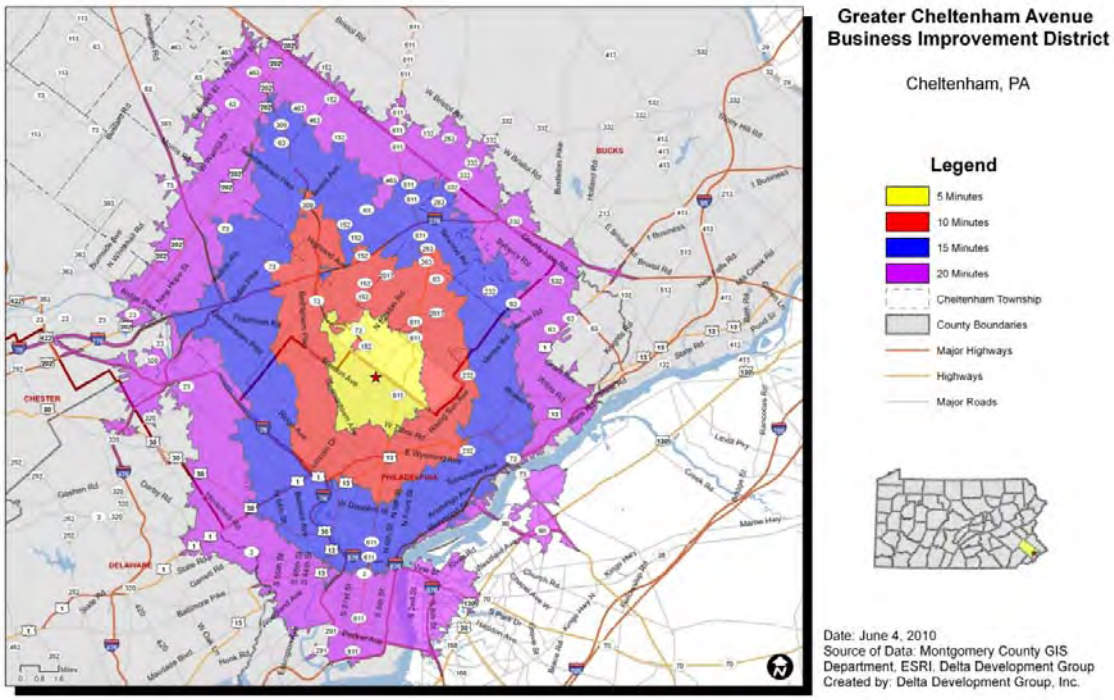
ADDENDUM

GREATER CHELTENHAM AVENUE BUSINESS IMPROVEMENT DISTRICT

The Cheltenham Township Business Retention/Recruitment Plan was presented to the Cheltenham Township Public Affairs Committee on June 2, 2010. The Committee is chaired by Township Commissioner Sharkey; other committee members include Commissioners Hampton, Haywood, Portner, Swavola, and *ex officio* member Simon.

After the presentation, questions arose regarding the commercial area encompassed by the newly formed Greater Cheltenham Avenue Business Improvement District (GCABID), and the exclusion of this district from the Plan. Although the GCBID is not part of the Cheltenham Main Street program, it does represent a critical commercial district for Cheltenham Township. Therefore, in order to address the Commissioners' concerns, Delta has added an addendum to the Business Retention and Recruitment Plan. The information provided within this addendum includes market data to be utilized by the GCBID in developing a marketing plan for the BID, a retail strategy, and a business recruitment brochure.

Greater Cheltenham Business Improvement District Drive-Time Map



The GCBID Drive-Time Map and related market profile and retail information include the following areas:

- 5-minute drive-time area from the intersection of Washington Lane and Ogontz Avenue
- 10-minute drive-time from the intersection of Washington Lane and Ogontz Avenue
- 15-minute drive-time from the intersection of Washington Lane and Ogontz Avenue
- 20-minute drive-time from the intersection of Washington Lane and Ogontz Avenue

Market Profile Reports

The Market Profile Reports provide demographic information for each drive-time area. This data is helpful in understanding trends related to the following:

- Population and income
- Housing trends
- Age
- Ethnic diversity

Retail Reports

The Retail Reports are useful in understanding the consumer spending habits and retail potential for the GCBID. Included within the Retail Reports are the spending potential index (SPI) and expenditure data. The SPI is household-based and represents the amount spent for a product or service related to a national average of 100. The expenditure data has been derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics, and ESRI forecasts for 2009 and 2014.

Sales Data

The final reports provided within this Addendum are the actual sales reports for businesses located within the 5-10-15-20 minute drive-time. The GCBID should organize this data into the appropriate categories in order to compare potential (Retail Report) with actual sales data.

BUILDING THE BUSINESS RECRUITMENT/RETENTION PLAN

Consumer Profile

The GCBID should organize the data into a comprehensive description of who lives in the trade area, their purchasing power, lifestyle, media habits, and more. This information will allow GCBID to determine the following:

- Types of customers in the trade area and their purchasing power
- Consumer spending habits
- Demographics and income levels of households
- Types of media and other information sources
- Leisure activities

Retail Trade Analysis

A Retail Trade Analysis is critical in developing the plan for business retention, expansion, and recruitment. This analysis will lead to understanding the GCBID's actual retail potential and which retailers are attracting consumers. It will assist in identifying the retail opportunities and competition in the marketplace.

The retail leakage and surplus analysis will also assist in understanding additional retail opportunities. By showing the gap between actual and potential retail sales in the GCBID, the report will indicate how well the retail needs of the market are being met.

The GCBID should take the expenditure data and compare it to actual retail sales in the improvement district to determine the actual leakage or surplus that is occuring.

Market Area Profile

Building upon the consumer profile and Retail Trade Analysis, the GCBID should prepare a Market Area Profile that answers the following questions:

- What other businesses would succeed in the market area?
- What media can be used to effectively market the business district to the community and consumers?
- How can the GCBID work with the Cheltenham Main Street Program to cross-market the GCBID with the five other commercial districts?
- What products are missing from the GCBID?
- What additional community events and/or festivals can be held to attract the market area's audiences, to showcase the GCBID, and to help build consumer loyalty?

Define the Business Mix

The GCBID should conduct a work session to determine the preferred business mix for the improvement district. The GCABID should use the economic development tool of business clustering to group together a certain mix of businesses in ways that enable them to benefit from each other's sales and customers.

Develop Business Retention and Recruitment Strategy

Existing businesses are the foundation for the GCBID. The top priority should be retaining and expanding these businesses. The GCBID should extract essential information contained in the market analysis to help existing business owners understand their customers and provide better services and products to their customers as well as to the identified market.

The GCBID should develop a strategy on recruiting businesses that could serve as anchors, complement and strengthen existing businesses, or provide a new niche that supports the needs of the market.

Develop the Marketing Plan

The GCBID should develop a marketing plan that includes the following:

- Category advertising campaigns that market the niches and clusters of the improvement district that can share customers
- Cross-advertising campaigns with the five other commercial districts that can cross-market to customers

- Media most effective for attracting consumers in the marketplace
- Goals and strategies for image development
- Special events
- Business events
- Develop a Web site to actively promote the Greater Cheltenham Business Improvement District

Retail Goods and Services Expenditures

Greater_Cheltenham_DT

ID: 0_1 **Name:** -75.1567979374006 40.0686603025 **Description:** 0 - 5 Minutes

Summary	2009	2014
Population	161,712	157,810
Households	63,343	62,068
Families	40,023	38,577

	Spending Potential Index	Average Amount Spent	Total
Apparel and Services	68	$1,697.58	$107,529,216
Men's	63	$304.13	$19,264,282
Women's	62	$539.99	$34,204,072
Children's	70	$288.97	$18,303,928
Footwear	46	$198.29	$12,560,412
Watches & Jewelry	91	$193.81	$12,276,489
Apparel Products and Services	170	$172.40	$10,920,032
Computer			
Computers and Hardware for Home Use	90	$178.95	$11,334,990
Software and Accessories for Home Use	85	$24.20	$1,532,694
Entertainment & Recreation	92	$2,968.57	$188,036,864
Fees and Admissions	96	$597.33	$37,836,526
Membership Fees for Clubs	97	$166.19	$10,526,819
Fees for Participant Sports, excl. Trips	92	$101.74	$6,444,699
Admission to Movie/Theatre/Opera/Ballet	95	$143.94	$9,117,513
Admission to Sporting Events, excl. Trips	90	$52.44	$3,321,831
Fees for Recreational Lessons	101	$132.11	$8,368,319
Dating Services	115	$0.91	$57,345
TV/Video/Sound Equipment	95	$1,156.49	$73,254,973
Community Antenna or Cable TV	100	$727.16	$46,060,343
Televisions	89	$145.08	$9,189,724
VCRs, Video Cameras, and DVD Players	88	$22.23	$1,407,797
Video Cassettes and DVDs	86	$51.19	$3,242,530
Video Game Hardware and Software	92	$40.41	$2,559,395
Satellite Dishes	67	$0.77	$48,492
Rental of Video Cassettes and DVDs	85	$37.25	$2,359,722
Streaming/Downloaded Video	117	$1.25	$78,974
Sound Equipment	85	$124.21	$7,867,741
Rental and Repair of TV/Radio/Sound Equipment	102	$6.95	$440,254
Pets	105	$460.01	$29,137,947
Toys and Games	93	$120.87	$7,656,293
Recreational Vehicles and Fees	71	$250.52	$15,868,838
Sports/Recreation/Exercise Equipment	63	$125.47	$7,947,619
Photo Equipment and Supplies	86	$100.35	$6,356,321
Reading	97	$157.53	$9,978,347
Food	96	$7,544.74	$477,902,925
Food at Home	96	$4,357.80	$276,034,187
Bakery and Cereal Products	97	$591.36	$37,458,055
Meats, Poultry, Fish, and Eggs	97	$1,041.92	$65,997,864
Dairy Products	95	$484.83	$30,710,621
Fruits and Vegetables	97	$762.29	$48,285,241
Snacks and Other Food at Home	93	$1,477.40	$93,582,405
Food Away from Home	96	$3,186.94	$201,868,738
Alcoholic Beverages	96	$547.81	$34,699,641
Nonalcoholic Beverages at Home	94	$422.67	$26,772,695

Source: ESRI, 2009 Estimates and Projections

Retail Goods and Services Expenditures

Greater_Cheltenham_DT

ID: 0_1 **Name:** -75.1567979374006 40.0686603025 **Description:** 0 - 5 Minutes

	Spending Potential Index	Average Amount Spent	Total
Financial			
Investments	92	$1,321.19	$83,687,208
Vehicle Loans	84	$4,508.75	$285,595,535
Health			
Nonprescription Drugs	87	$91.30	$5,783,379
Prescription Drugs	97	$533.12	$33,768,815
Eyeglasses and Contact Lenses	94	$71.00	$4,497,018
Home			
Mortgage Payment and Basics	92	$8,467.31	$536,340,597
Maintenance and Remodeling Services	94	$1,995.80	$126,418,682
Maintenance and Remodeling Materials	83	$345.31	$21,872,729
Utilities, Fuel, and Public Services	98	$4,410.65	$279,381,442
Household Furnishings and Equipment			
Household Textiles	89	$123.90	$7,848,151
Furniture	87	$558.59	$35,382,239
Floor Coverings	102	$89.21	$5,650,790
Major Appliances	88	$268.02	$16,977,018
Housewares	73	$68.14	$4,316,154
Small Appliances	93	$31.82	$2,015,583
Luggage	88	$8.91	$564,151
Telephones and Accessories	50	$22.65	$1,434,964
Household Operations			
Child Care	91	$399.85	$25,327,208
Lawn and Garden	93	$384.05	$24,326,699
Moving/Storage/Freight Express	81	$43.63	$2,763,780
Housekeeping Supplies	95	$687.12	$43,523,651
Insurance			
Owners and Renters Insurance	93	$440.66	$27,912,364
Vehicle Insurance	95	$1,168.83	$74,036,290
Life/Other Insurance	94	$455.54	$28,854,834
Health Insurance	98	$1,874.65	$118,744,762
Personal Care Products	91	$357.94	$26,848,242
School Books and Supplies	91	$101.99	$6,460,329
Smoking Products	96	$423.86	$26,848,242
Transportation			
Vehicle Purchases (Net Outlay)	85	$4,073.58	$258,030,940
Gasoline and Motor Oil	89	$2,439.86	$154,546,607
Vehicle Maintenance and Repairs	91	$854.68	$54,137,459
Travel			
Airline Fares	92	$392.71	$24,875,033
Lodging on Trips	94	$395.68	$25,063,639
Auto/Truck/Van Rental in Trips	92	$34.14	$2,162,604
Food and Drink on Trips	91	$403.34	$25,548,365

Source: ESRI, 2009 Estimates and Projections

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

Source: Expenditure data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.

Definitions:

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

Membership Fees for Clubs includes membership fees for social, recreational, and civic clubs.

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

Toys and Games includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, and online entertainment and games.

Recreational Vehicles & Fees includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, and camp fees.

Sports/Recreation/Exercise Equipment includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.

Photo Equipment and Supplies includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.

Reading includes magazine and newspaper subscriptions, single copies of magazines and newspapers, and books.

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

Mortgage Payment and Basics includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent.

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

Household Textiles includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers, decorative pillows, and materials for slipcovers and curtains.

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

Housewares includes plastic dinnerware, china, flatware, glassware, serving pieces, nonelectric cookware, and tableware.

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

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

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

School Books and Supplies includes school books and supplies for college, elementary school, high school, and preschool.

Vehicle Purchases (Net Outlay) includes net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters.

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ID: 0_2 **Name:** -75.1567979374006 40.0686603025 **Description:** 0 - 10 Minutes

Summary	2009	2014
Population	510,677	498,975
Households	192,923	189,109
Families	122,100	117,788

	Spending Potential Index	Average Amount Spent	Total
Apparel and Services	69	$1,733.76	$334,482,446
Men's	65	$311.29	$60,055,306
Women's	63	$548.91	$105,897,480
Children's	72	$297.06	$57,308,713
Footwear	47	$202.50	$39,066,138
Watches & Jewelry	93	$198.05	$38,208,577
Apparel Products and Services	173	$175.96	$33,946,232
Computer			
Computers and Hardware for Home Use	92	$184.58	$35,608,701
Software and Accessories for Home Use	88	$25.06	$4,833,862
Entertainment & Recreation	94	$3,035.78	$585,671,965
Fees and Admissions	98	$613.34	$118,328,239
Membership Fees for Clubs	99	$168.94	$32,591,847
Fees for Participant Sports, excl. Trips	94	$103.78	$20,022,393
Admission to Movie/Theatre/Opera/Ballet	98	$148.23	$28,596,991
Admission to Sporting Events, excl. Trips	93	$54.28	$10,472,571
Fees for Recreational Lessons	105	$137.17	$26,463,786
Dating Services	119	$0.94	$180,651
TV/Video/Sound Equipment	97	$1,174.18	$226,526,648
Community Antenna or Cable TV	101	$732.20	$141,257,508
Televisions	92	$148.92	$28,730,603
VCRs, Video Cameras, and DVD Players	90	$22.76	$4,390,398
Video Cassettes and DVDs	89	$52.78	$10,182,868
Video Game Hardware and Software	95	$41.64	$8,033,362
Satellite Dishes	70	$0.80	$154,256
Rental of Video Cassettes and DVDs	88	$38.67	$7,460,795
Streaming/Downloaded Video	118	$1.26	$243,401
Sound Equipment	88	$128.08	$24,710,381
Rental and Repair of TV/Radio/Sound Equipment	104	$7.07	$1,363,076
Pets	107	$466.63	$90,023,990
Toys and Games	95	$123.63	$23,850,703
Recreational Vehicles and Fees	74	$262.95	$50,728,424
Sports/Recreation/Exercise Equipment	66	$130.61	$25,197,193
Photo Equipment and Supplies	89	$103.69	$20,004,436
Reading	99	$160.75	$31,012,332
Food	97	$7,668.02	$1,479,338,951
Food at Home	97	$4,428.01	$854,264,912
Bakery and Cereal Products	98	$600.74	$115,895,983
Meats, Poultry, Fish, and Eggs	99	$1,056.09	$203,743,434
Dairy Products	97	$493.64	$95,234,707
Fruits and Vegetables	99	$776.41	$149,786,597
Snacks and Other Food at Home	95	$1,501.14	$289,604,191
Food Away from Home	97	$3,240.02	$625,074,039
Alcoholic Beverages	98	$561.52	$108,329,673
Nonalcoholic Beverages at Home	95	$428.66	$82,697,689

Source: ESRI, 2009 Estimates and Projections

Retail Goods and Services Expenditures

Greater_Cheltenham_DT

ID: 0_2 **Name:** -75.1567979374006 40.0686603025 **Description:** 0 - 10 Minutes

	Spending Potential Index	Average Amount Spent	Total
Financial			
Investments	94	$1,354.22	$261,260,832
Vehicle Loans	86	$4,590.64	$885,640,842
Health			
Nonprescription Drugs	88	$91.82	$17,713,736
Prescription Drugs	95	$525.20	$101,322,201
Eyeglasses and Contact Lenses	95	$71.69	$13,829,910
Home			
Mortgage Payment and Basics	94	$8,666.23	$1,671,915,052
Maintenance and Remodeling Services	97	$2,046.95	$394,904,537
Maintenance and Remodeling Materials	86	$355.26	$68,538,135
Utilities, Fuel, and Public Services	98	$4,438.82	$856,350,181
Household Furnishings and Equipment			
Household Textiles	92	$126.82	$24,466,679
Furniture	90	$572.59	$110,466,028
Floor Coverings	103	$89.96	$17,355,132
Major Appliances	90	$273.90	$52,841,279
Housewares	74	$69.83	$13,471,327
Small Appliances	95	$32.53	$6,276,495
Luggage	91	$9.12	$1,759,260
Telephones and Accessories	52	$23.30	$4,494,442
Household Operations			
Child Care	94	$413.46	$79,766,078
Lawn and Garden	94	$386.23	$74,512,515
Moving/Storage/Freight Express	84	$45.33	$8,744,269
Housekeeping Supplies	95	$692.79	$133,655,613
Insurance			
Owners and Renters Insurance	92	$438.05	$84,509,887
Vehicle Insurance	96	$1,185.40	$228,690,753
Life/Other Insurance	95	$456.58	$88,084,225
Health Insurance	98	$1,874.61	$361,655,030
Personal Care Products	92	$363.37	$82,747,677
School Books and Supplies	94	$106.11	$20,470,497
Smoking Products	97	$428.92	$82,747,677
Transportation			
Vehicle Purchases (Net Outlay)	87	$4,169.30	$804,354,022
Gasoline and Motor Oil	90	$2,475.66	$477,610,967
Vehicle Maintenance and Repairs	93	$872.08	$168,244,997
Travel			
Airline Fares	96	$406.57	$78,437,226
Lodging on Trips	96	$405.76	$78,279,741
Auto/Truck/Van Rental in Trips	95	$35.19	$6,787,991
Food and Drink on Trips	93	$414.12	$79,893,625

Source: ESRI, 2009 Estimates and Projections

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

Source: Expenditure data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.

Definitions:

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

Membership Fees for Clubs includes membership fees for social, recreational, and civic clubs.

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

Toys and Games includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, and online entertainment and games.

Recreational Vehicles & Fees includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, and camp fees.

Sports/Recreation/Exercise Equipment includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.

Photo Equipment and Supplies includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.

Reading includes magazine and newspaper subscriptions, single copies of magazines and newspapers, and books.

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

Mortgage Payment and Basics includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent.

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

Household Textiles includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers, decorative pillows, and materials for slipcovers and curtains.

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

Housewares includes plastic dinnerware, china, flatware, glassware, serving pieces, nonelectric cookware, and tableware.

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

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

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

School Books and Supplies includes school books and supplies for college, elementary school, high school, and preschool.

Vehicle Purchases (Net Outlay) includes net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters.

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Retail Goods and Services Expenditures

Greater_Cheltenham_DT

ID: 0_3 **Name:** -75.1567979374006 40.0686603025 **Description:** 0 - 15 Minutes

Summary	2009	2014
Population	1,165,126	1,145,832
Households	446,375	440,239
Families	266,774	258,944

	Spending Potential Index	Average Amount Spent	Total
Apparel and Services	67	$1,665.86	$743,598,000
Men's	62	$299.57	$133,721,967
Women's	60	$524.39	$234,072,800
Children's	70	$286.64	$127,947,905
Footwear	45	$194.98	$87,036,051
Watches & Jewelry	89	$190.54	$85,052,583
Apparel Products and Services	167	$169.74	$75,766,694
Computer			
Computers and Hardware for Home Use	90	$178.85	$79,833,020
Software and Accessories for Home Use	85	$24.27	$10,832,902
Entertainment & Recreation	90	$2,904.50	$1,296,498,359
Fees and Admissions	93	$582.12	$259,845,070
Membership Fees for Clubs	93	$159.71	$71,288,451
Fees for Participant Sports, excl. Trips	89	$98.35	$43,902,747
Admission to Movie/Theatre/Opera/Ballet	94	$142.58	$63,643,803
Admission to Sporting Events, excl. Trips	89	$51.87	$23,153,575
Fees for Recreational Lessons	99	$128.71	$57,452,732
Dating Services	114	$0.91	$403,761
TV/Video/Sound Equipment	93	$1,127.69	$503,372,160
Community Antenna or Cable TV	96	$699.15	$312,082,364
Televisions	88	$142.99	$63,827,379
VCRs, Video Cameras, and DVD Players	88	$22.16	$9,891,265
Video Cassettes and DVDs	87	$51.96	$23,191,465
Video Game Hardware and Software	93	$40.67	$18,153,411
Satellite Dishes	69	$0.79	$350,220
Rental of Video Cassettes and DVDs	86	$38.05	$16,985,574
Streaming/Downloaded Video	112	$1.20	$533,601
Sound Equipment	85	$124.01	$55,355,664
Rental and Repair of TV/Radio/Sound Equipment	99	$6.72	$3,001,219
Pets	101	$444.21	$198,285,951
Toys and Games	91	$119.20	$53,208,371
Recreational Vehicles and Fees	71	$251.54	$112,281,377
Sports/Recreation/Exercise Equipment	64	$126.55	$56,488,593
Photo Equipment and Supplies	86	$100.01	$44,641,350
Reading	94	$153.18	$68,375,488
Food	93	$7,354.39	$3,282,817,606
Food at Home	93	$4,243.55	$1,894,214,462
Bakery and Cereal Products	94	$575.27	$256,784,284
Meats, Poultry, Fish, and Eggs	94	$1,010.25	$450,951,299
Dairy Products	93	$473.57	$211,391,569
Fruits and Vegetables	95	$741.94	$331,183,724
Snacks and Other Food at Home	91	$1,442.52	$643,903,586
Food Away from Home	93	$3,110.84	$1,388,603,144
Alcoholic Beverages	95	$544.98	$243,266,090
Nonalcoholic Beverages at Home	91	$411.79	$183,811,717

Source: ESRI, 2009 Estimates and Projections

ID: 0_3 **Name:** -75.1567979374006 40.0686603025 **Description:** 0 - 15 Minutes

	Spending Potential Index	Average Amount Spent	Total
Financial			
Investments	87	$1,256.19	$560,730,593
Vehicle Loans	83	$4,432.74	$1,978,665,347
Health			
Nonprescription Drugs	84	$87.89	$39,229,626
Prescription Drugs	90	$496.83	$221,771,828
Eyeglasses and Contact Lenses	90	$68.09	$30,395,420
Home			
Mortgage Payment and Basics	88	$8,113.58	$3,621,705,028
Maintenance and Remodeling Services	90	$1,900.63	$848,394,960
Maintenance and Remodeling Materials	80	$333.66	$148,936,141
Utilities, Fuel, and Public Services	94	$4,229.09	$1,887,763,470
Household Furnishings and Equipment			
Household Textiles	88	$121.32	$54,154,125
Furniture	86	$548.81	$244,976,896
Floor Coverings	97	$84.41	$37,679,365
Major Appliances	86	$259.67	$115,912,011
Housewares	71	$67.07	$29,940,243
Small Appliances	91	$31.17	$13,914,924
Luggage	87	$8.72	$3,892,520
Telephones and Accessories	51	$22.83	$10,190,107
Household Operations			
Child Care	91	$401.45	$179,199,019
Lawn and Garden	88	$362.21	$161,682,390
Moving/Storage/Freight Express	82	$43.87	$19,580,702
Housekeeping Supplies	91	$660.05	$294,629,330
Insurance			
Owners and Renters Insurance	86	$409.56	$182,818,169
Vehicle Insurance	92	$1,132.31	$505,433,485
Life/Other Insurance	89	$429.31	$191,634,490
Health Insurance	92	$1,775.03	$792,328,312
Personal Care Products	89	$349.22	$186,871,599
School Books and Supplies	94	$106.36	$47,476,419
Smoking Products	95	$418.64	$186,871,599
Transportation			
Vehicle Purchases (Net Outlay)	84	$4,009.06	$1,789,547,367
Gasoline and Motor Oil	87	$2,383.95	$1,064,135,054
Vehicle Maintenance and Repairs	89	$834.33	$372,425,905
Travel			
Airline Fares	91	$386.59	$172,563,298
Lodging on Trips	91	$382.73	$170,842,840
Auto/Truck/Van Rental in Trips	90	$33.36	$14,891,484
Food and Drink on Trips	88	$393.54	$175,664,761

Source: ESRI, 2009 Estimates and Projections

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

Source: Expenditure data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.

Definitions:

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

Membership Fees for Clubs includes membership fees for social, recreational, and civic clubs.

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

Toys and Games includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, and online entertainment and games.

Recreational Vehicles & Fees includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, and camp fees.

Sports/Recreation/Exercise Equipment includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.

Photo Equipment and Supplies includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.

Reading includes magazine and newspaper subscriptions, single copies of magazines and newspapers, and books.

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

Mortgage Payment and Basics includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent.

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

Household Textiles includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers, decorative pillows, and materials for slipcovers and curtains.

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

Housewares includes plastic dinnerware, china, flatware, glassware, serving pieces, nonelectric cookware, and tableware.

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

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

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

School Books and Supplies includes school books and supplies for college, elementary school, high school, and preschool.

Vehicle Purchases (Net Outlay) includes net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters.

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ID: 0_4 **Name:** -75.1567979374006 40.0686603025 **Description:** 0 - 20 Minutes

Summary	2009	2014
Population	1,993,015	1,966,234
Households	774,543	766,087
Families	469,417	457,358

	Spending Potential Index	Average Amount Spent	Total
Apparel and Services	69	$1,722.83	$1,334,403,284
Men's	64	$310.32	$240,358,459
Women's	63	$542.40	$420,110,458
Children's	72	$296.28	$229,484,530
Footwear	47	$201.39	$155,985,128
Watches & Jewelry	93	$198.29	$153,584,603
Apparel Products and Services	172	$174.14	$134,880,106
Computer			
Computers and Hardware for Home Use	93	$185.74	$143,864,837
Software and Accessories for Home Use	89	$25.32	$19,613,556
Entertainment & Recreation	93	$3,019.13	$2,338,446,479
Fees and Admissions	97	$606.98	$470,131,470
Membership Fees for Clubs	98	$166.54	$128,994,097
Fees for Participant Sports, excl. Trips	93	$102.98	$79,761,988
Admission to Movie/Theatre/Opera/Ballet	98	$148.02	$114,645,715
Admission to Sporting Events, excl. Trips	93	$54.27	$42,035,188
Fees for Recreational Lessons	103	$134.25	$103,980,254
Dating Services	117	$0.92	$714,229
TV/Video/Sound Equipment	96	$1,165.68	$902,866,927
Community Antenna or Cable TV	99	$720.25	$557,860,990
Televisions	92	$149.04	$115,440,674
VCRs, Video Cameras, and DVD Players	91	$23.01	$17,818,533
Video Cassettes and DVDs	91	$53.83	$41,697,073
Video Game Hardware and Software	96	$42.06	$32,579,015
Satellite Dishes	72	$0.82	$635,320
Rental of Video Cassettes and DVDs	90	$39.51	$30,601,964
Streaming/Downloaded Video	115	$1.23	$952,996
Sound Equipment	88	$129.01	$99,919,830
Rental and Repair of TV/Radio/Sound Equipment	102	$6.92	$5,360,531
Pets	105	$462.13	$357,940,179
Toys and Games	95	$123.42	$95,595,831
Recreational Vehicles and Fees	75	$265.35	$205,524,260
Sports/Recreation/Exercise Equipment	67	$132.31	$102,476,463
Photo Equipment and Supplies	89	$104.31	$80,794,467
Reading	98	$158.95	$123,116,881
Food	96	$7,602.95	$5,888,817,111
Food at Home	96	$4,385.33	$3,396,630,837
Bakery and Cereal Products	97	$594.18	$460,219,521
Meats, Poultry, Fish, and Eggs	97	$1,042.54	$807,492,975
Dairy Products	96	$489.52	$379,150,482
Fruits and Vegetables	98	$766.63	$593,789,715
Snacks and Other Food at Home	94	$1,492.46	$1,155,978,143
Food Away from Home	97	$3,217.62	$2,492,186,274
Alcoholic Beverages	98	$564.03	$436,868,906
Nonalcoholic Beverages at Home	94	$425.73	$329,744,904

Source: ESRI, 2009 Estimates and Projections

	Spending Potential Index	Average Amount Spent	Total
Financial			
Investments	91	$1,313.96	$1,017,715,961
Vehicle Loans	86	$4,607.82	$3,568,956,939
Health			
Nonprescription Drugs	87	$91.06	$70,531,373
Prescription Drugs	93	$514.10	$398,193,562
Eyeglasses and Contact Lenses	94	$70.76	$54,808,363
Home			
Mortgage Payment and Basics	93	$8,497.83	$6,581,934,646
Maintenance and Remodeling Services	94	$1,991.95	$1,542,848,552
Maintenance and Remodeling Materials	84	$349.94	$271,046,621
Utilities, Fuel, and Public Services	97	$4,367.39	$3,382,732,617
Household Furnishings and Equipment			
Household Textiles	91	$126.41	$97,911,743
Furniture	90	$573.15	$443,930,338
Floor Coverings	101	$87.76	$67,970,762
Major Appliances	89	$270.76	$209,717,748
Housewares	74	$69.81	$54,073,681
Small Appliances	94	$32.33	$25,042,169
Luggage	91	$9.13	$7,073,012
Telephones and Accessories	53	$23.67	$18,336,016
Household Operations			
Child Care	95	$417.25	$323,179,021
Lawn and Garden	91	$377.75	$292,579,595
Moving/Storage/Freight Express	85	$45.69	$35,390,235
Housekeeping Supplies	94	$683.71	$529,566,154
Insurance			
Owners and Renters Insurance	90	$427.09	$330,799,700
Vehicle Insurance	95	$1,172.57	$908,208,116
Life/Other Insurance	93	$447.09	$346,290,655
Health Insurance	96	$1,837.42	$1,423,163,900
Personal Care Products	92	$362.26	$332,427,268
School Books and Supplies	97	$109.59	$84,880,869
Smoking Products	97	$429.19	$332,427,268
Transportation			
Vehicle Purchases (Net Outlay)	87	$4,175.16	$3,233,842,585
Gasoline and Motor Oil	90	$2,469.88	$1,913,031,829
Vehicle Maintenance and Repairs	93	$866.10	$670,834,908
Travel			
Airline Fares	95	$403.78	$312,747,063
Lodging on Trips	95	$399.76	$309,633,815
Auto/Truck/Van Rental in Trips	94	$34.96	$27,074,850
Food and Drink on Trips	92	$410.84	$318,213,378

Source: ESRI, 2009 Estimates and Projections

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

Source: Expenditure data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.

Definitions:

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

Membership Fees for Clubs includes membership fees for social, recreational, and civic clubs.

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

Toys and Games includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, and online entertainment and games.

Recreational Vehicles & Fees includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, and camp fees.

Sports/Recreation/Exercise Equipment includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.

Photo Equipment and Supplies includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.

Reading includes magazine and newspaper subscriptions, single copies of magazines and newspapers, and books.

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

Mortgage Payment and Basics includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent.

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

Household Textiles includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers, decorative pillows, and materials for slipcovers and curtains.

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

Housewares includes plastic dinnerware, china, flatware, glassware, serving pieces, nonelectric cookware, and tableware.

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

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

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

School Books and Supplies includes school books and supplies for college, elementary school, high school, and preschool.

Vehicle Purchases (Net Outlay) includes net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters.

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Retail Goods and Services Expenditures

Greater_Cheltenham_DT

ID: 1 **Name:** **Description:** Whole Layer (Greater_Cheltenham_DT)

Summary	2009	2014
Population	3,830,530	3,768,851
Households	1,477,185	1,457,503
Families	898,315	872,668

	Spending Potential Index	Average Amount Spent	Total
Apparel and Services	68	$1,706.02	$2,520,103,875
Men's	64	$306.95	$453,414,126
Women's	62	$537.71	$794,301,319
Children's	71	$293.17	$433,066,602
Footwear	46	$199.48	$294,662,048
Watches & Jewelry	92	$195.73	$289,123,719
Apparel Products and Services	170	$172.99	$255,536,062
Computer			
Computers and Hardware for Home Use	92	$183.22	$270,650,793
Software and Accessories for Home Use	87	$24.92	$36,813,285
Entertainment & Recreation	92	$2,984.49	$4,408,643,192
Fees and Admissions	96	$599.86	$886,106,376
Membership Fees for Clubs	96	$164.77	$243,389,044
Fees for Participant Sports, excl. Trips	92	$101.63	$150,121,946
Admission to Movie/Theatre/Opera/Ballet	96	$146.23	$216,007,916
Admission to Sporting Events, excl. Trips	91	$53.47	$78,979,911
Fees for Recreational Lessons	102	$132.86	$196,251,400
Dating Services	116	$0.92	$1,356,160
TV/Video/Sound Equipment	95	$1,154.96	$1,706,084,823
Community Antenna or Cable TV	99	$715.76	$1,057,305,145
Televisions	91	$147.03	$217,186,522
VCRs, Video Cameras, and DVD Players	90	$22.69	$33,509,604
Video Cassettes and DVDs	89	$53.02	$78,320,645
Video Game Hardware and Software	95	$41.52	$61,329,874
Satellite Dishes	71	$0.80	$1,188,323
Rental of Video Cassettes and DVDs	88	$38.87	$57,412,273
Streaming/Downloaded Video	114	$1.23	$1,809,020
Sound Equipment	87	$127.17	$187,857,957
Rental and Repair of TV/Radio/Sound Equipment	101	$6.88	$10,165,461
Pets	104	$457.20	$675,374,815
Toys and Games	94	$122.07	$180,318,116
Recreational Vehicles and Fees	73	$260.21	$384,370,947
Sports/Recreation/Exercise Equipment	65	$130.05	$192,109,393
Photo Equipment and Supplies	88	$102.76	$151,796,418
Reading	97	$157.38	$232,482,304
Food	96	$7,534.10	$11,129,250,498
Food at Home	95	$4,347.03	$6,421,360,550
Bakery and Cereal Products	96	$589.22	$870,387,890
Meats, Poultry, Fish, and Eggs	97	$1,034.56	$1,528,241,731
Dairy Products	95	$485.05	$716,512,457
Fruits and Vegetables	97	$760.28	$1,123,075,850
Snacks and Other Food at Home	93	$1,477.91	$2,183,142,622
Food Away from Home	96	$3,187.07	$4,707,889,948
Alcoholic Beverages	97	$557.28	$823,211,369
Nonalcoholic Beverages at Home	93	$421.78	$623,050,250

Source: ESRI, 2009 Estimates and Projections

Retail Goods and Services Expenditures

Greater_Cheltenham_DT

ID: 1 **Name:** **Description:** Whole Layer (Greater_Cheltenham_DT)

	Spending Potential Index	Average Amount Spent	Total
Financial			
Investments	91	$1,301.92	$1,923,174,891
Vehicle Loans	85	$4,548.51	$6,718,995,185
Health			
Nonprescription Drugs	86	$90.21	$133,260,242
Prescription Drugs	93	$511.14	$755,051,462
Eyeglasses and Contact Lenses	93	$70.09	$103,528,732
Home			
Mortgage Payment and Basics	92	$8,401.58	$12,410,679,572
Maintenance and Remodeling Services	93	$1,971.46	$2,912,210,383
Maintenance and Remodeling Materials	83	$345.48	$510,343,849
Utilities, Fuel, and Public Services	96	$4,336.88	$6,406,372,445
Household Furnishings and Equipment			
Household Textiles	90	$124.82	$184,377,763
Furniture	88	$565.09	$834,735,863
Floor Coverings	100	$87.09	$128,649,335
Major Appliances	88	$267.69	$395,431,364
Housewares	73	$68.92	$101,801,437
Small Appliances	93	$31.99	$47,249,809
Luggage	89	$9.00	$13,288,357
Telephones and Accessories	52	$23.33	$34,457,944
Household Operations			
Child Care	93	$411.25	$607,492,602
Lawn and Garden	91	$374.40	$553,062,129
Moving/Storage/Freight Express	84	$45.01	$66,479,984
Housekeeping Supplies	93	$677.90	$1,001,380,677
Insurance			
Owners and Renters Insurance	89	$423.77	$625,991,296
Vehicle Insurance	94	$1,161.94	$1,716,392,770
Life/Other Insurance	92	$443.29	$654,827,288
Health Insurance	95	$1,825.01	$2,695,875,804
Personal Care Products	91	$358.28	$628,972,328
School Books and Supplies	96	$107.85	$159,313,873
Smoking Products	96	$425.79	$628,972,328
Transportation			
Vehicle Purchases (Net Outlay)	86	$4,119.85	$6,085,773,613
Gasoline and Motor Oil	89	$2,443.46	$3,609,438,838
Vehicle Maintenance and Repairs	92	$856.80	$1,265,649,329
Travel			
Airline Fares	94	$398.46	$588,596,709
Lodging on Trips	94	$395.20	$583,782,516
Auto/Truck/Van Rental in Trips	93	$34.47	$50,913,440
Food and Drink on Trips	91	$405.70	$599,294,409

Source: ESRI, 2009 Estimates and Projections

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

Source: Expenditure data are derived from the 2005 and 2006 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2009 and 2014.

Definitions:

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

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

Toys and Games includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, and online entertainment and games.

Recreational Vehicles & Fees includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, and camp fees.

Sports/Recreation/Exercise Equipment includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.

Photo Equipment and Supplies includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.

Reading includes magazine and newspaper subscriptions, single copies of magazines and newspapers, and books.

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

Mortgage Payment and Basics includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent.

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

Household Textiles includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers, decorative pillows, and materials for slipcovers and curtains.

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

Housewares includes plastic dinnerware, china, flatware, glassware, serving pieces, nonelectric cookware, and tableware.

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

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

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

School Books and Supplies includes school books and supplies for college, elementary school, high school, and preschool.

Vehicle Purchases (Net Outlay) includes net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters.

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Market Profile

Greater_Cheltenham_DT

Area ID: 0 **Name:** -75.1567979374006 40.0686603025768

Demographic	0 - 5 Minutes	0 - 10 Minutes	0 - 15 Minutes
2000 Total Population	169,290	532,275	1,193,274
2000 Group Quarters	4,743	15,003	41,763
2009 Total Population	161,712	510,677	1,165,126
2014 Total Population	157,810	498,975	1,145,832
2009-2014 Annual Rate	-0.49%	-0.46%	-0.33%
2000 Households	65,502	199,510	453,744
2000 Average Household Size	2.51	2.59	2.54
2009 Households	63,343	192,923	446,375
2009 Average Household Size	2.47	2.57	2.51
2014 Households	62,068	189,109	440,239
2014 Average Household Size	2.46	2.56	2.50
2009-2014 Annual Rate	-0.41%	-0.40%	-0.28%
2000 Families	42,713	130,173	280,042
2000 Average Family Size	3.13	3.23	3.25
2009 Families	40,023	122,100	266,774
2009 Average Family Size	3.10	3.21	3.23
2014 Families	38,577	117,788	258,944
2014 Average Family Size	3.09	3.21	3.22
2009-2014 Annual Rate	-0.73%	-0.72%	-0.59%
2000 Housing Units	71,021	216,932	501,976
Owner Occupied Housing Units	60.5%	60.1%	56.4%
Renter Occupied Housing Units	31.9%	31.9%	34.1%
Vacant Housing Units	7.5%	8.0%	9.5%
2009 Housing Units	70,950	216,475	510,222
Owner Occupied Housing Units	58.0%	58.1%	54.4%
Renter Occupied Housing Units	31.2%	31.0%	33.1%
Vacant Housing Units	10.7%	10.9%	12.5%
2014 Housing Units	71,204	217,087	514,237
Owner Occupied Housing Units	56.7%	56.8%	53.3%
Renter Occupied Housing Units	30.5%	30.3%	32.3%
Vacant Housing Units	12.8%	12.9%	14.4%
Median Household Income			
2000	$39,119	$38,424	$35,796
2009	$51,802	$51,447	$48,755
2014	$54,360	$54,076	$52,165
Median Home Value			
2000	$72,739	$77,192	$75,841
2009	$146,303	$154,585	$152,611
2014	$185,900	$196,013	$193,830
Per Capita Income			
2000	$20,465	$20,044	$19,542
2009	$26,197	$25,763	$25,421
2014	$27,498	$27,110	$26,786
Median Age			
2000	37.7	35.6	35.1
2009	40.0	37.5	36.7
2014	40.6	37.8	37.0

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: 0 **Name:** -75.1567979374006 40.0686603025768

Demographic	0 - 5 Minutes	0 - 10 Minutes	0 - 15 Minutes
2000 Household by Income			
Household Income Base	65,403	199,386	453,923
<15,000	17.5%	20.0%	22.8%
$15,000 - $24,999	13.3%	12.9%	13.6%
$25,000 - $34,999	13.6%	12.8%	12.6%
$35,000 - $49,999	17.1%	16.2%	15.3%
$50,000 - $74,999	18.6%	17.6%	16.9%
$75,000 - $99,999	9.4%	9.5%	8.9%
$100,000 - $149,999	6.8%	6.9%	6.2%
$150,000 - $199,999	1.8%	2.0%	1.7%
$200,000+	1.9%	2.2%	2.0%
Average Household Income	$52,411	$52,676	$49,732
2009 Household by Income			
Household Income Base	63,343	192,917	446,367
<15,000	12.4%	14.2%	16.4%
$15,000 - $24,999	9.6%	10.0%	11.0%
$25,000 - $34,999	10.0%	9.5%	9.4%
$35,000 - $49,999	16.2%	14.9%	14.4%
$50,000 - $74,999	21.9%	20.4%	19.5%
$75,000 - $99,999	13.9%	13.4%	13.0%
$100,000 - $149,999	10.1%	11.1%	10.1%
$150,000 - $199,999	3.1%	3.4%	3.2%
$200,000+	2.8%	3.2%	3.1%
Average Household Income	$66,052	$67,292	$64,290
2014 Household by Income			
Household Income Base	62,069	189,104	440,229
<15,000	12.4%	14.1%	16.3%
$15,000 - $24,999	8.7%	9.1%	10.0%
$25,000 - $34,999	8.9%	8.5%	8.5%
$35,000 - $49,999	14.0%	12.9%	12.4%
$50,000 - $74,999	25.2%	23.4%	22.5%
$75,000 - $99,999	13.3%	12.7%	12.4%
$100,000 - $149,999	11.1%	12.2%	11.2%
$150,000 - $199,999	3.3%	3.5%	3.4%
$200,000+	3.0%	3.5%	3.4%
Average Household Income	$68,943	$70,479	$67,468
2000 Owner Occupied HUs by Value			
Total	42,862	130,401	282,702
<50,000	20.2%	25.6%	28.2%
$50,000 - $99,999	50.8%	37.8%	37.8%
$100,000 - $149,999	13.3%	16.8%	15.3%
$150,000 - $199,999	8.4%	10.3%	8.6%
$200,000 - $299,999	5.3%	5.9%	5.8%
$300,000 - $499,999	1.6%	2.4%	2.8%
$500,000 - $999,999	0.3%	1.0%	1.1%
$1,000,000 +	0.1%	0.2%	0.3%
Average Home Value	$96,847	$107,284	$107,014
2000 Specified Renter Occupied HUs by Contract Rent			
Total	22,659	68,960	170,674
With Cash Rent	96.2%	96.4%	96.2%
No Cash Rent	3.8%	3.6%	3.8%
Median Rent	$532	$502	$499
Average Rent	$559	$532	$536

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: 0 **Name:** -75.1567979374006 40.0686603025768

Demographic	0 - 5 Minutes	0 - 10 Minutes	0 - 15 Minutes
2000 Population by Age			
Total	169,287	532,277	1,193,276
0 - 4	5.9%	6.6%	6.4%
5 - 9	7.2%	7.7%	7.3%
10 - 14	7.8%	8.0%	7.3%
15 - 24	12.9%	13.6%	14.2%
25 - 34	12.3%	13.3%	14.5%
35 - 44	14.3%	15.1%	15.0%
45 - 54	14.4%	13.4%	12.5%
55 - 64	10.3%	8.7%	8.4%
65 - 74	7.7%	6.9%	7.1%
75 - 84	5.2%	5.0%	5.3%
85 +	1.9%	1.8%	1.8%
18 +	74.8%	73.3%	75.0%
2009 Population by Age			
Total	161,712	510,674	1,165,128
0 - 4	5.8%	6.5%	6.5%
5 - 9	6.2%	6.7%	6.6%
10 - 14	6.5%	6.8%	6.5%
15 - 24	14.2%	14.8%	15.1%
25 - 34	11.3%	12.2%	13.1%
35 - 44	12.4%	12.8%	13.3%
45 - 54	14.2%	14.4%	13.8%
55 - 64	13.0%	11.7%	10.9%
65 - 74	8.3%	6.8%	6.7%
75 - 84	5.4%	4.9%	5.0%
85 +	2.7%	2.5%	2.5%
18 +	77.0%	75.5%	76.3%
2014 Population by Age			
Total	157,811	498,974	1,145,830
0 - 4	5.8%	6.5%	6.4%
5 - 9	6.2%	6.7%	6.6%
10 - 14	6.4%	6.8%	6.6%
15 - 24	13.2%	13.8%	14.4%
25 - 34	12.2%	13.1%	13.6%
35 - 44	11.3%	11.7%	12.3%
45 - 54	13.1%	13.1%	12.9%
55 - 64	13.5%	12.7%	12.0%
65 - 74	10.1%	8.5%	8.1%
75 - 84	5.3%	4.6%	4.7%
85 +	2.8%	2.5%	2.5%
18 +	77.8%	76.2%	76.8%
2000 Population by Sex			
Males	44.6%	45.9%	46.9%
Females	55.4%	54.1%	53.1%
2009 Population by Sex			
Males	44.4%	45.8%	47.0%
Females	55.6%	54.2%	53.0%
2014 Population by Sex			
Males	44.4%	45.9%	47.0%
Females	55.6%	54.1%	53.0%

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: 0 **Name:** -75.1567979374006 40.0686603025768

Demographic	0 - 5 Minutes	0 - 10 Minutes	0 - 15 Minutes
2000 Population by Race/Ethnicity			
Total	169,290	532,276	1,193,274
White Alone	19.7%	39.9%	53.8%
Black Alone	75.1%	48.6%	35.7%
American Indian Alone	0.2%	0.3%	0.2%
Asian or Pacific Islander Alone	2.3%	4.1%	4.4%
Some Other Race Alone	0.7%	4.9%	3.9%
Two or More Races	1.9%	2.3%	2.0%
Hispanic Origin	1.8%	8.5%	7.1%
Diversity Index	41.8	66.5	63.7
2009 Population by Race/Ethnicity			
Total	161,712	510,676	1,165,125
White Alone	17.3%	36.5%	49.5%
Black Alone	76.8%	50.3%	37.2%
American Indian Alone	0.2%	0.3%	0.3%
Asian or Pacific Islander Alone	3.1%	5.2%	6.2%
Some Other Race Alone	0.8%	5.5%	4.7%
Two or More Races	1.8%	2.2%	2.1%
Hispanic Origin	2.1%	9.6%	8.6%
Diversity Index	40.4	67.8	67.3
2014 Population by Race/Ethnicity			
Total	157,810	498,975	1,145,832
White Alone	16.3%	34.8%	47.2%
Black Alone	77.4%	50.9%	37.9%
American Indian Alone	0.2%	0.3%	0.3%
Asian or Pacific Islander Alone	3.6%	6.0%	7.4%
Some Other Race Alone	0.9%	5.8%	5.1%
Two or More Races	1.7%	2.2%	2.2%
Hispanic Origin	2.3%	10.2%	9.4%
Diversity Index	40.1	68.6	69.2
2000 Population 3+ by School Enrollment			
Total	163,437	511,168	1,147,816
Enrolled in Nursery/Preschool	2.1%	2.1%	1.9%
Enrolled in Kindergarten	1.3%	1.5%	1.4%
Enrolled in Grade 1-8	12.7%	13.2%	12.3%
Enrolled in Grade 9-12	7.0%	6.9%	6.4%
Enrolled in College	5.0%	5.0%	5.6%
Enrolled in Grad/Prof School	1.7%	1.7%	1.9%
Not Enrolled in School	70.2%	69.6%	70.5%
2009 Population 25+ by Educational Attainment			
Total	108,772	333,014	761,904
Less Than 9th Grade	2.9%	4.5%	4.9%
9th to 12th Grade, No Diploma	12.1%	13.0%	14.3%
High School Graduate	32.1%	31.1%	33.1%
Some College, No Degree	19.0%	16.9%	15.6%
Associate Degree	6.4%	6.2%	5.8%
Bachelor's Degree	15.3%	16.2%	15.2%
Graduate/Professional Degree	12.3%	12.0%	10.9%

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: 0 **Name:** -75.1567979374006 40.0686603025768

Demographic	0 - 5 Minutes	0 - 10 Minutes	0 - 15 Minutes
2009 Population 15+ by Marital Status			
Total	131,676	408,480	937,289
Married	43.5%	44.6%	44.3%
Never Married	37.5%	38.1%	38.4%
Widowed	8.3%	7.6%	8.1%
Divorced	10.7%	9.8%	9.2%
2000 Population 16+ by Employment Status			
Total	131,367	405,581	926,551
In Labor Force	61.6%	60.6%	58.6%
Civilian Employed	55.1%	54.8%	53.1%
Civilian Unemployed	6.5%	5.6%	5.4%
In Armed Forces	0.1%	0.1%	0.1%
Not In Labor Force	38.4%	39.4%	41.4%
2009 Civilian Population 16+ in Labor Force			
Civilian Employed	84.3%	85.1%	85.1%
Civilian Unemployed	15.7%	14.9%	14.9%
2014 Civilian Population 16+ in Labor Force			
Civilian Employed	88.9%	89.5%	89.6%
Civilian Unemployed	11.1%	10.5%	10.4%
2000 Females 16+ by Employment Status and Age of Children			
Total	75,044	226,723	503,845
Own Children < 6 Only	5.4%	6.1%	6.3%
Employed/in Armed Forces	3.7%	3.7%	3.7%
Unemployed	0.4%	0.4%	0.4%
Not in Labor Force	1.3%	2.0%	2.2%
Own Children <6 and 6-17 Only	4.8%	5.7%	5.6%
Employed/in Armed Forces	3.2%	3.4%	3.1%
Unemployed	0.3%	0.4%	0.4%
Not in Labor Force	1.3%	1.9%	2.1%
Own Children 6-17 Only	16.6%	17.4%	15.5%
Employed/in Armed Forces	12.4%	12.2%	10.4%
Unemployed	0.7%	0.9%	0.8%
Not in Labor Force	3.4%	4.3%	4.2%
No Own Children < 18	73.2%	70.8%	72.6%
Employed/in Armed Forces	33.5%	32.1%	31.9%
Unemployed	4.5%	3.4%	3.4%
Not in Labor Force	35.1%	35.3%	37.4%
2009 Employed Population 16+ by Industry			
Total	69,307	214,132	477,495
Agriculture/Mining	0.1%	0.1%	0.2%
Construction	2.7%	3.6%	4.1%
Manufacturing	4.6%	5.7%	6.7%
Wholesale Trade	1.8%	2.3%	2.9%
Retail Trade	8.6%	9.5%	10.2%
Transportation/Utilities	6.3%	5.3%	5.2%
Information	2.2%	2.2%	2.2%
Finance/Insurance/Real Estate	9.3%	8.8%	8.4%
Services	55.7%	55.6%	53.3%
Public Administration	8.7%	6.9%	6.8%

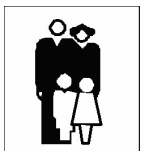
Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: 0 **Name:** -75.1567979374006 40.0686603025768

Demographic	0 - 5 Minutes	0 - 10 Minutes	0 - 15 Minutes
2009 Employed Population 16+ by Occupation			
Total	69,307	214,132	477,495
White Collar	67.0%	67.0%	66.3%
Management/Business/Financial	13.0%	12.9%	12.9%
Professional	27.5%	27.2%	25.9%
Sales	9.0%	9.7%	10.2%
Administrative Support	17.5%	17.1%	17.3%
Services	20.0%	19.0%	18.7%
Blue Collar	12.9%	13.9%	15.1%
Farming/Forestry/Fishing	0.1%	0.1%	0.1%
Construction/Extraction	2.4%	3.0%	3.4%
Installation/Maintenance/Repair	2.2%	2.5%	2.8%
Production	3.6%	3.8%	4.0%
Transportation/Material Moving	4.7%	4.5%	4.7%

2000 Workers 16+ by Means of Transportation to Work			
Total	70,740%	217,532%	480,936%
Drove Alone - Car, Truck, or Van	55.8%	59.1%	57.5%
Carpooled - Car, Truck, or Van	12.0%	11.6%	11.6%
Public Transportation	26.7%	22.0%	19.9%
Walked	2.8%	4.0%	7.3%
Other Means	0.6%	0.9%	1.3%
Worked at Home	2.1%	2.4%	2.3%
2000 Workers 16+ by Travel Time to Work			
Total	70,741	217,531	480,936
Did not Work at Home	97.9%	97.6%	97.7%
Less than 5 minutes	0.9%	1.6%	1.9%
5 to 9 minutes	4.6%	6.0%	6.9%
10 to 19 minutes	15.5%	19.6%	23.1%
20 to 24 minutes	11.4%	12.0%	13.4%
25 to 34 minutes	26.0%	24.0%	22.3%
35 to 44 minutes	9.7%	9.2%	7.9%
45 to 59 minutes	14.7%	13.0%	11.0%
60 to 89 minutes	10.4%	8.4%	7.7%
90 or more minutes	4.6%	3.8%	3.5%
Worked at Home	2.1%	2.4%	2.3%
Average Travel Time to Work (in min)	35.6	32.6	30.6
2000 Households by Vehicles Available			
Total	65,521	199,466	453,744
None	25.4%	25.2%	29.4%
1	44.4%	42.1%	40.1%
2	23.7%	25.4%	23.8%
3	4.9%	5.5%	5.1%
4	1.0%	1.2%	1.1%
5+	0.6%	0.6%	0.6%
Average Number of Vehicles Available	1.1	1.2	1.1



2000 Households by Type			
Total	65,500	199,509	453,742
Family Households	65.2%	65.2%	61.7%
Married-couple Family	35.2%	38.3%	37.5%
With Related Children	15.9%	18.9%	17.5%
Other Family (No Spouse)	30.0%	27.0%	24.2%
With Related Children	19.0%	17.5%	15.4%
Nonfamily Households	34.8%	34.8%	38.3%
Householder Living Alone	30.0%	29.3%	32.1%
Householder Not Living Alone	4.7%	5.5%	6.2%
Households with Related Children	35.0%	36.4%	32.8%
Households with Persons 65+	27.0%	25.7%	26.8%

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: 0 **Name:** -75.1567979374006 40.0686603025768

Demographic	0 - 5 Minutes	0 - 10 Minutes	0 - 15 Minutes
2000 Households by Size			
Total	65,502	199,510	453,744
1 Person Household	30.0%	29.3%	32.1%
2 Person Household	29.5%	28.4%	28.7%
3 Person Household	17.6%	16.9%	15.9%
4 Person Household	12.5%	13.4%	12.5%
5 Person Household	6.0%	6.9%	6.4%
6 Person Household	2.5%	2.9%	2.6%
7 + Person Household	1.8%	2.1%	1.8%
2000 Households by Year Householder Moved In			
Total	65,522	199,467	453,744
Moved in 1999 to March 2000	13.3%	14.4%	16.3%
Moved in 1995 to 1998	22.4%	23.9%	25.1%
Moved in 1990 to 1994	13.2%	14.8%	14.3%
Moved in 1980 to 1989	17.0%	17.4%	15.9%
Moved in 1970 to 1979	17.3%	13.8%	11.5%
Moved in 1969 or Earlier	16.8%	15.8%	16.8%
Median Year Householder Moved In	1,989	1,991	1,992
2000 Housing Units by Units in Structure			
Total	71,053	216,918	501,975
1, Detached	16.5%	22.4%	17.6%
1, Attached	52.5%	49.7%	51.9%
2	7.8%	7.4%	7.3%
3 or 4	6.0%	6.2%	6.3%
5 to 9	2.4%	2.6%	3.7%
10 to 19	2.4%	2.2%	2.5%
20 +	12.4%	9.4%	10.5%
Mobile Home	0.1%	0.1%	0.3%
Other	0.0%	0.0%	0.0%
2000 Housing Units by Year Structure Built			
Total	71,053	216,920	501,975
1999 to March 2000	0.1%	0.2%	0.6%
1995 to 1998	0.3%	0.7%	1.7%
1990 to 1994	0.8%	1.0%	2.0%
1980 to 1989	2.1%	2.8%	5.1%
1970 to 1979	5.1%	5.3%	8.4%
1969 or Earlier	91.6%	90.0%	82.3%
Median Year Structure Built	1,947	1,946	1,948

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: 0 **Name:** -75.1567979374006 40.0686603025768

2009 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Demographic	0 - 5 Minutes	0 - 10 Minutes	0 - 15 Minutes
Apparel & Services: Total $	$107,529,216	$334,482,446	$743,598,000
Average Spent	$1,697.58	$1,733.76	$1,665.86
Spending Potential Index	68	69	67
Computers & Accessories: Total $	$12,867,683	$40,442,563	$90,665,922
Average Spent	$203.14	$209.63	$203.12
Spending Potential Index	89	92	89
Education: Total $	$80,760,290	$253,401,888	$564,646,662
Average Spent	$1,274.98	$1,313.49	$1,264.96
Spending Potential Index	102	105	101
Entertainment/Recreation: Total $	$188,036,864	$585,671,965	$1,296,498,359
Average Spent	$2,968.57	$3,035.78	$2,904.50
Spending Potential Index	92	94	90
Food at Home: Total $	$276,034,187	$854,264,912	$1,894,214,462
Average Spent	$4,357.80	$4,428.01	$4,243.55
Spending Potential Index	96	97	93
Food Away from Home: Total $	$201,868,738	$625,074,039	$1,388,603,144
Average Spent	$3,186.94	$3,240.02	$3,110.84
Spending Potential Index	96	97	93
Health Care: Total $	$227,436,147	$693,646,247	$1,522,004,360
Average Spent	$3,590.58	$3,595.45	$3,409.70
Spending Potential Index	95	95	90
HH Furnishings & Equip: Total $	$107,730,727	$336,489,712	$744,639,099
Average Spent	$1,700.77	$1,744.17	$1,668.19
Spending Potential Index	78	80	77
Investments: Total $	$83,687,208	$261,260,832	$560,730,593
Average Spent	$1,321.19	$1,354.22	$1,256.19
Spending Potential Index	92	94	87
Retail Goods: Total $	$1,419,311,084	$4,408,542,335	$9,754,492,897
Average Spent	$22,406.93	$22,851.29	$21,852.66
Spending Potential Index	87	89	85
Shelter: Total $	$961,514,664	$3,002,928,022	$6,632,751,839
Average Spent	$15,179.61	$15,565.41	$14,859.13
Spending Potential Index	97	100	95
TV/Video/Sound Equipement:Total $	$73,254,973	$226,526,648	$503,372,160
Average Spent	$1,156.49	$1,174.18	$1,127.69
Spending Potential Index	95	97	93
Travel: Total $	$106,709,733	$334,556,958	$734,968,841
Average Spent	$1,684.65	$1,734.15	$1,646.53
Spending Potential Index	91	94	89
Vehicle Maintenance & Repairs: Total $	$54,137,459	$168,244,997	$372,425,905
Average Spent	$854.68	$872.08	$834.33
Spending Potential Index	91	93	89

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Market Profile

Greater_Cheltenham_DT

Area ID: **Whole Layer** **Name:**

Demographic	Whole Layer (Greater_Cheltenham_DT)
2000 Total Population	3,923,272
2000 Group Quarters	130,824
2009 Total Population	3,830,530
2014 Total Population	3,768,851
2009-2014 Annual Rate	-0.32%
2000 Households	1,501,664
2000 Average Household Size	2.53
2009 Households	1,477,185
2009 Average Household Size	2.50
2014 Households	1,457,503
2014 Average Household Size	2.49
2009-2014 Annual Rate	-0.27%
2000 Families	941,948
2000 Average Family Size	3.21
2009 Families	898,315
2009 Average Family Size	3.19
2014 Families	872,668
2014 Average Family Size	3.18
2009-2014 Annual Rate	-0.58%
2000 Housing Units	1,655,361
Owner Occupied Housing Units	57.7%
Renter Occupied Housing Units	33.4%
Vacant Housing Units	9.0%
2009 Housing Units	1,680,446
Owner Occupied Housing Units	55.6%
Renter Occupied Housing Units	32.4%
Vacant Housing Units	12.1%
2014 Housing Units	1,693,207
Owner Occupied Housing Units	54.5%
Renter Occupied Housing Units	31.6%
Vacant Housing Units	13.9%
Median Household Income	
2000	$37,022
2009	$50,253
2014	$53,288
Median Home Value	
2000	$78,806
2009	$157,440
2014	$200,048
Per Capita Income	
2000	$20,002
2009	$25,979
2014	$27,365
Median Age	
2000	35.4
2009	37.1
2014	37.4

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: **Whole Layer** **Name:**

Demographic	Whole Layer (Greater_Cheltenham_DT)
2000 Household by Income	
Household Income Base	1,501,935
<15,000	21.6%
$15,000 - $24,999	13.3%
$25,000 - $34,999	12.6%
$35,000 - $49,999	15.5%
$50,000 - $74,999	17.3%
$75,000 - $99,999	9.2%
$100,000 - $149,999	6.6%
$150,000 - $199,999	1.8%
$200,000+	2.1%
Average Household Income	$51,173
2009 Household by Income	
Household Income Base	1,477,151
<15,000	15.4%
$15,000 - $24,999	10.6%
$25,000 - $34,999	9.4%
$35,000 - $49,999	14.4%
$50,000 - $74,999	19.7%
$75,000 - $99,999	13.3%
$100,000 - $149,999	10.6%
$150,000 - $199,999	3.3%
$200,000+	3.2%
Average Household Income	$66,033
2014 Household by Income	
Household Income Base	1,457,471
<15,000	15.4%
$15,000 - $24,999	9.6%
$25,000 - $34,999	8.4%
$35,000 - $49,999	12.5%
$50,000 - $74,999	22.5%
$75,000 - $99,999	12.8%
$100,000 - $149,999	11.7%
$150,000 - $199,999	3.5%
$200,000+	3.5%
Average Household Income	$69,267
2000 Owner Occupied HUs by Value	
Total	951,353
<50,000	26.2%
$50,000 - $99,999	37.5%
$100,000 - $149,999	16.3%
$150,000 - $199,999	9.5%
$200,000 - $299,999	6.2%
$300,000 - $499,999	2.9%
$500,000 - $999,999	1.1%
$1,000,000 +	0.3%
Average Home Value	$109,804
2000 Specified Renter Occupied HUs by Contract Rent	
Total	549,129
With Cash Rent	96.2%
No Cash Rent	3.8%
Median Rent	$505
Average Rent	$540

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: **Whole Layer** **Name:**

Demographic	Whole Layer (Greater_Cheltenham_DT)
2000 Population by Age	
Total	3,923,273
0 - 4	6.4%
5 - 9	7.3%
10 - 14	7.5%
15 - 24	13.9%
25 - 34	14.2%
35 - 44	15.1%
45 - 54	12.8%
55 - 64	8.6%
65 - 74	7.1%
75 - 84	5.2%
85 +	1.8%
18 +	74.7%
2009 Population by Age	
Total	3,830,529
0 - 4	6.4%
5 - 9	6.6%
10 - 14	6.6%
15 - 24	14.9%
25 - 34	12.8%
35 - 44	13.3%
45 - 54	14.0%
55 - 64	11.2%
65 - 74	6.8%
75 - 84	5.0%
85 +	2.5%
18 +	76.2%
2014 Population by Age	
Total	3,768,853
0 - 4	6.4%
5 - 9	6.6%
10 - 14	6.6%
15 - 24	14.2%
25 - 34	13.4%
35 - 44	12.2%
45 - 54	13.1%
55 - 64	12.2%
65 - 74	8.2%
75 - 84	4.7%
85 +	2.5%
18 +	76.7%
2000 Population by Sex	
Males	46.7%
Females	53.3%
2009 Population by Sex	
Males	46.8%
Females	53.2%
2014 Population by Sex	
Males	46.8%
Females	53.2%

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: **Whole Layer** **Name:**

Demographic	Whole Layer (Greater_Cheltenham_DT)
2000 Population by Race/Ethnicity	
Total	3,923,272
White Alone	51.8%
Black Alone	37.9%
American Indian Alone	0.2%
Asian or Pacific Islander Alone	4.2%
Some Other Race Alone	3.8%
Two or More Races	2.0%
Hispanic Origin	7.0%
Diversity Index	64.0
2009 Population by Race/Ethnicity	
Total	3,830,530
White Alone	48.0%
Black Alone	39.3%
American Indian Alone	0.3%
Asian or Pacific Islander Alone	5.9%
Some Other Race Alone	4.5%
Two or More Races	2.1%
Hispanic Origin	8.3%
Diversity Index	67.1
2014 Population by Race/Ethnicity	
Total	3,768,850
White Alone	45.8%
Black Alone	39.9%
American Indian Alone	0.3%
Asian or Pacific Islander Alone	7.0%
Some Other Race Alone	4.9%
Two or More Races	2.2%
Hispanic Origin	9.1%
Diversity Index	68.8
2000 Population 3+ by School Enrollment	
Total	3,773,583
Enrolled in Nursery/Preschool	1.9%
Enrolled in Kindergarten	1.4%
Enrolled in Grade 1-8	12.4%
Enrolled in Grade 9-12	6.5%
Enrolled in College	5.5%
Enrolled in Grad/Prof School	1.8%
Not Enrolled in School	70.4%
2009 Population 25+ by Educational Attainment	
Total	2,511,464
Less Than 9th Grade	4.7%
9th to 12th Grade, No Diploma	13.7%
High School Graduate	32.7%
Some College, No Degree	16.0%
Associate Degree	6.0%
Bachelor's Degree	15.7%
Graduate/Professional Degree	11.3%

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: **Whole Layer** **Name:**

Demographic	Whole Layer (Greater_Cheltenham_DT)
2009 Population 15+ by Marital Status	
Total	3,080,685
Married	45.0%
Never Married	37.7%
Widowed	8.0%
Divorced	9.3%
2000 Population 16+ by Employment Status	
Total	3,038,121
In Labor Force	59.4%
Civilian Employed	53.9%
Civilian Unemployed	5.4%
In Armed Forces	0.1%
Not In Labor Force	40.6%
2009 Civilian Population 16+ in Labor Force	
Civilian Employed	85.4%
Civilian Unemployed	14.6%
2014 Civilian Population 16+ in Labor Force	
Civilian Employed	89.8%
Civilian Unemployed	10.2%
2000 Females 16+ by Employment Status and Age of Children	
Total	1,658,910
Own Children < 6 Only	6.3%
Employed/in Armed Forces	3.8%
Unemployed	0.4%
Not in Labor Force	2.2%
Own Children <6 and 6-17 Only	5.6%
Employed/in Armed Forces	3.2%
Unemployed	0.4%
Not in Labor Force	2.0%
Own Children 6-17 Only	15.9%
Employed/in Armed Forces	10.9%
Unemployed	0.8%
Not in Labor Force	4.2%
No Own Children < 18	72.2%
Employed/in Armed Forces	32.2%
Unemployed	3.4%
Not in Labor Force	36.7%
2009 Employed Population 16+ by Industry	
Total	1,593,465
Agriculture/Mining	0.2%
Construction	4.1%
Manufacturing	6.5%
Wholesale Trade	2.8%
Retail Trade	10.2%
Transportation/Utilities	5.2%
Information	2.2%
Finance/Insurance/Real Estate	8.6%
Services	53.5%
Public Administration	6.7%

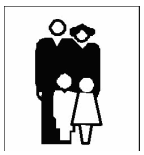
Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: **Whole Layer** **Name:**

Demographic	Whole Layer (Greater_Cheltenham_DT)
2009 Employed Population 16+ by Occupation	
Total	1,593,465
White Collar	66.6%
Management/Business/Financial	13.1%
Professional	26.2%
Sales	10.2%
Administrative Support	17.2%
Services	18.5%
Blue Collar	14.9%
Farming/Forestry/Fishing	0.1%
Construction/Extraction	3.4%
Installation/Maintenance/Repair	2.8%
Production	4.0%
Transportation/Material Moving	4.7%

2000 Workers 16+ by Means of Transportation to Work	
Total	1,602,653%
Drove Alone - Car, Truck, or Van	58.9%
Carpooled - Car, Truck, or Van	11.5%
Public Transportation	19.6%
Walked	6.4%
Other Means	1.2%
Worked at Home	2.4%
2000 Workers 16+ by Travel Time to Work	
Total	1,602,653
Did not Work at Home	97.6%
Less than 5 minutes	1.8%
5 to 9 minutes	6.9%
10 to 19 minutes	22.5%
20 to 24 minutes	13.1%
25 to 34 minutes	22.5%
35 to 44 minutes	8.1%
45 to 59 minutes	11.4%
60 to 89 minutes	7.8%
90 or more minutes	3.5%
Worked at Home	2.4%
Average Travel Time to Work (in min)	30.9
2000 Households by Vehicles Available	
Total	1,501,640
None	27.7%
1	40.2%
2	24.9%
3	5.4%
4	1.2%
5+	0.6%
Average Number of Vehicles Available	1.1



2000 Households by Type	
Total	1,501,666
Family Households	62.7%
Married-couple Family	38.3%
With Related Children	18.0%
Other Family (No Spouse)	24.5%
With Related Children	15.5%
Nonfamily Households	37.3%
Householder Living Alone	31.3%
Householder Not Living Alone	6.0%
Households with Related Children	33.6%
Households with Persons 65+	26.6%

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: **Whole Layer** **Name:**

Demographic	Whole Layer (Greater_Cheltenham_DT)
2000 Households by Size	
Total	1,501,664
1 Person Household	31.3%
2 Person Household	28.8%
3 Person Household	16.2%
4 Person Household	12.8%
5 Person Household	6.5%
6 Person Household	2.6%
7 + Person Household	1.8%
2000 Households by Year Householder Moved In	
Total	1,501,640
Moved in 1999 to March 2000	15.9%
Moved in 1995 to 1998	24.8%
Moved in 1990 to 1994	14.4%
Moved in 1980 to 1989	16.3%
Moved in 1970 to 1979	12.1%
Moved in 1969 or Earlier	16.6%
Median Year Householder Moved In	1,992
2000 Housing Units by Units in Structure	
Total	1,655,380
1, Detached	20.0%
1, Attached	50.1%
2	7.1%
3 or 4	6.1%
5 to 9	3.5%
10 to 19	2.5%
20 +	10.3%
Mobile Home	0.3%
Other	0.0%
2000 Housing Units by Year Structure Built	
Total	1,655,381
1999 to March 2000	0.5%
1995 to 1998	1.6%
1990 to 1994	2.0%
1980 to 1989	4.9%
1970 to 1979	8.2%
1969 or Earlier	82.8%
Median Year Structure Built	1,949

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.

Area ID: **Whole Layer** **Name:**

Demographic

2009 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

	Whole Layer (Greater_Cheltenham_DT)
Apparel & Services: Total $	$2,520,103,875
Average Spent	$1,706.02
Spending Potential Index	68
Computers & Accessories: Total $	$307,464,078
Average Spent	$208.14
Spending Potential Index	91
Education: Total $	$1,912,929,515
Average Spent	$1,294.98
Spending Potential Index	103
Entertainment/Recreation: Total $	$4,408,643,192
Average Spent	$2,984.49
Spending Potential Index	92
Food at Home: Total $	$6,421,360,550
Average Spent	$4,347.03
Spending Potential Index	95
Food Away from Home: Total $	$4,707,889,948
Average Spent	$3,187.07
Spending Potential Index	96
Health Care: Total $	$5,180,462,011
Average Spent	$3,506.98
Spending Potential Index	93
HH Furnishings & Equip: Total $	$2,536,698,873
Average Spent	$1,717.25
Spending Potential Index	79
Investments: Total $	$1,923,174,891
Average Spent	$1,301.92
Spending Potential Index	91
Retail Goods: Total $	$33,160,640,821
Average Spent	$22,448.54
Spending Potential Index	87
Shelter: Total $	$22,525,224,513
Average Spent	$15,248.75
Spending Potential Index	98
TV/Video/Sound Equipement:Total $	$1,706,084,823
Average Spent	$1,154.96
Spending Potential Index	95
Travel: Total $	$2,507,949,158
Average Spent	$1,697.79
Spending Potential Index	92
Vehicle Maintenance & Repairs: Total $	$1,265,649,329
Average Spent	$856.80
Spending Potential Index	92

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2009 and 2014.