

March 29, 2011

Healthcare Industry

Market Snapshot

Prepared exclusively for:

*Southfield Downtown Development
Authority*

18000 West Nine Mile Road
Southfield, Michigan 48075

© Anderson Economic Group, LLC, 2011
Permission to reproduce in entirety granted with proper citation. All other rights reserved.



**DOCUMENT
INFORMATION**

Prepared exclusively for:
Southfield Downtown Development Authority

Prepared by: Lauren Branneman, Senior Analyst
Reviewed by: Scott Watkins, Senior Consultant
March 29, 2011

Copyright (c) 2011 by Anderson Economic Group, LLC. Permission to reproduce granted provided proper citation is given.

CONTENTS

Market Summary Narrative

The Market Areap. 1
Market Datap. 1
Workforce and Industry Data..... p. 3
Incomes and Expenditures p. 4
Data Notes and Cautions.....p. 4

Maps and Figures

Map 1: Market Areas and 2010 Median Household Incomesp. 6
Figure 1: 2010 Population by Agep. 7
Figure 2: Projected Change in Population Age, 2010-15p. 7
Map 2: 2010 Population Densityp. 8
Map 3: 2010 Share of Population Aged 45 Years +p. 8
Figure 3: 2010 Average Household Sizep. 9
Figure 4: 2010 Population by Household Income Bracketsp. 9
Figure 5: 2010 Educational Attainment.....p. 9

Data Table.....p. 10

Glossary.....p. 14

**ABOUT ANDERSON
ECONOMIC GROUP**

Anderson Economic Group, LLC is a research and consulting firm specializing in economics, finance, public policy, and market analysis. Since its founding in 1996, the firm has helped publicly-held corporations, private businesses, governments, and non-profit organizations. Our work has included markets throughout the United States, as well as in Canada, Mexico, and Barbados.

The firm has offices in East Lansing, Michigan and Chicago, Illinois. More information can be found online at www.AndersonEconomicGroup.com, by contacting our East Lansing office at (517)-333-6984, or by writing us at: Anderson Economic Group, LLC, 1555 Watertower Place, Suite 100, East Lansing, Michigan 48823.

Narrative

This market assessment has been prepared exclusively for Southfield Downtown Development Authority (DDA). The drive-time information presented here is for the location at 18000 West Nine Mile Road, Southfield, Michigan 48075.

THE MARKET AREAS

The Detroit region has a strong healthcare industry with a notable base of establishment and employment, along with a skilled workforce and strong education programs. The city of Southfield is central to this regional medical hub, flanked by three of Michigan's top medical research universities. Southfield's proximity to these research universities—15 minutes northwest of Wayne State University, 25 minutes south of Oakland University and its recently established medical school, and less than 40 minutes from the University of Michigan—expands its access to resources and a highly skilled workforce. Southfield's own Oakland Community College is also a valuable resource with expanding programs in the healthcare field.

As the Baby-Boom generation in this region continues to age,¹ the need for greater access to care will increase substantially. With Southfield's ease of access to and from several major interstates and highways, proximity to major medical research centers and skilled workforce, and strong industry base, the city is well positioned to be a regional anchor in the healthcare industry.

For the purposes of this report, we have defined the *primary market area* as the region within a 30-minute drive-time from the Southfield DDA's location. This area is outlined by the inner-most purple line in Map 1: Market Areas and 2010 Median Household Incomes. Your *secondary market area* is represented by the outer-most dark purple line, which is a 60-minute drive from your location. These provide reasonable measures of geographic areas that can be served by your location.

MARKET DATA

Population and Density. The 2010 population of the city of Southfield is estimated to have been 78,387, and is expected to hold relatively steady, with a slight decline of 1.0 percent through 2015, to 77,640. Your primary market area's estimated population of 3,234,720 is projected to decrease at a higher average annual rate (-2.5 percent) to 3,153,574. The secondary market area's estimated population, 4,838,224, is expected to decline at the same rate as the city's, to 4,788,389. Note that the population of the secondary market is inclusive of the city of Southfield and primary market's populations.

1. A 2006 presentation from the U.S. Census Bureau's Age and Special Populations Branch refers to the Baby-Boom generation as the population born between 1946 and 1964. Today, this population falls roughly between 45 and 65 years of age.

As shown in Map 2: 2010 Population Density, population density in the primary market area is highest to the southeast toward Detroit, but there is also notable concentration throughout the rest of the market area. The inset of the map shows Southfield's population concentration, which is mainly north and southeast of I-696. Within the primary and secondary market areas, Southfield is positioned in the center of the high density, providing the city with a market advantage in the provision of health care services to a large population base, and attracting a skilled workforce.

Population Age. The population in the city of Southfield has a median age of 40.9, higher than the median age for the population of the primary (37.9 years) and secondary (37.6 years) market areas, as well as the nation (37.0).

As shown in Figure 1 on page 7, 16.7 percent of Southfield's population is 65 years of age and older, compared to 13.3 percent in the primary market area and 13.4 percent in the secondary market area. The Baby-Boom generation (ages 45 to 64)¹ comprises 28.0 percent of Southfield's population, 26.6 percent of the primary market area's, and 26.9 percent of the secondary market area's population. Combined, these two age groups represent a heavy share of the market areas' populations, and a large health care recipient base with increasing needs.

Map 3: 2010 Share of Population Aged 45 Years + shows the density of the population aged 55 years and older by census tract. The greatest concentrations are found within Southfield's city limits and immediately north and northwest of the city. Outside of the primary market area, there are several areas to the west and north with high concentrations of population in this age group. Southfield's proximate location to these highly concentrated areas provides an advantage in the ability to reach a broad spectrum of the population with growing health care needs.

As shown in Figure 2 on page 7, the populations of the 65 to 69 and 70 to 74 year age cohorts are projected to grow substantially by 2015 in Southfield, by 32.6 and 32.2 percent (respectively). The primary and secondary market areas are also expected to have large shifts in these age cohorts: 24.4 and 18.8 percent in the primary market area and 25.4 and 22.7 percent in the secondary market area, respectively. The shifting of these large population segments into higher age brackets is a signal that the need for greater access to health care will also increase in coming years.

1. Our data allows us to analyze the population cohorts between the ages of 45 and 64, rather than the Baby-Boom cohort of 45 to 65 that is referred to by the Census Bureau.

Lifestyle Clusters. "Lifestyle Clusters" describe common demographic and behavioral attributes of population segments that are useful in evaluating a market territory's customer base and preferences. As shown in the table on page 11, Southfield's population is dominated by three lifestyle clusters: Old and Newcomers (19.1 percent), In Style (11.6 percent), and Cozy and Comfortable (11.3 percent).

Old and Newcomers neighborhoods are in transition, populated by renters (comprising more than 60 percent of this market) who are starting their careers or those who are retiring. The proportion of householders either in their twenties or aged 75 or older is higher than the proportion at the U.S. level. Typically, residents have substantial life insurance policies, renters' insurance, and medical insurance, which includes long-term and disability care.

In Style residents, with a median age of 40.2, live in the suburbs but prefer the city lifestyle. Professional couples and households without children predominate. Residents of this market are prosperous (\$72,000 median household income), and are more educated compared to the U.S. level. Residents are computer savvy and use the Internet daily to track medical issues, sports, investments, and stocks. They also have long-term care, universal life insurance, and contribute to IRA and 401(k) retirement accounts.

Cozy and Comfortable residents, also dominant in the primary and secondary market areas, tend to be middle-aged, married couples with older children. One of the largest segments in the U.S., these residents are representative of the Baby-Boom generation, and are comfortably settled in single-family homes in older neighborhoods. Typically, they have a second mortgage, new car loan, and medical insurance with Blue Cross/Blue Shield, as well as insurance to cover loss of income from medical causes.

The primary and secondary market areas are dominated by Cozy and Comfortable (12.0 percent) and Rustbelt Traditions households (8.4 percent). Rustbelt Traditions households traditionally sustained the manufacturing industry that drove local economies. Residents of this market do not follow fads; they stick with the products and services they know. They are also financially conservative, watching their pennies and using coupons regularly. For more information on the concept of lifestyle clusters please see the Glossary of Terms beginning on page 10.

WORKFORCE AND INDUSTRY DATA

Education Levels. As shown in Figure 5 on page 9, the city of Southfield has substantially higher levels of education attainment than the primary or secondary market areas: 41.8 percent of the adult population (ages 25+) in Southfield has a bachelor's degree or higher, compared to 27.0 percent in the primary market and 28.9 percent in the secondary market area. Over 70 percent have earned a high school degree or more in the city, compared to 56.4 percent in the primary market area and 59.2 percent in the secondary market area.

Industry Employment. Employment by industry, shown in the Market Snapshot Table on page 9, indicates that the largest employment industry sector by volume in Southfield is health care and social assistance (5,074 in employment, and 15.6 percent of total employment), which also had the largest gain in employment between 2000 and 2010. The health care and social assistance sector in the primary market area stood at 182,242 in employment in 2010, comprising 14.9 percent of total employment. The secondary market area's largest employment industry sector is also health care and social assistance, with over 31,000 in employment, and a 6.0 percent gain since 2000.

Occupational Employment. As shown in the table on page 10, in 2010 Southfield had 2,604 people employed in the healthcare practitioners and technicians occupation and 713 in healthcare support (a combined share of 10.2 percent of employment). These occupations showed 8.0 and 11.4 percent increases (respectively) from 2000 levels. In the primary market area, healthcare practitioners and technicians comprised 6.2 and 2.9 percent of occupational employment (75,791 and 34,897 employed), and increased by similar rates from 2000 levels. The secondary market area had 121,897 and 50,137 employed in the healthcare practitioners and technicians and healthcare support occupations, which also increased substantially from 2000 (13.4 percent and 16.6 percent).

Employers. Southfield and its Healthcare Corridor is home to several employers in the healthcare sector. Providence Hospital, which is a part of the St. John Providence Health System, is Southfield's largest employer with over 3,400 staff and 1,200 physicians.¹ Major employers also include the Health Alliance Plan, the Northland Park Dialysis Center, and CSL Plasma Center. Furthermore, Southfield is home to Oakland Community College, which has an expanding health and nursing program.

1. <http://www.stjohnprovidence.org/Newsroom/SJHInfo/ProvidenceFacts/>

INCOMES AND EXPENDITURES

Incomes. The 2010 \$33,696 per capita income level of Southfield was higher than the average levels in the primary and secondary market areas (\$28,151 and \$29,927). As shown in Figure 4, the city has a higher proportion of households with income between \$100,000 and \$199,999 compared to the primary and secondary market areas, but a slightly lower proportion of households making \$200,000 or more.

Geographically, income within the city is mixed; however, the primary and secondary market areas reveal greater disparity among income levels in the region. Generally, incomes are highest north and west of the city, and lowest south and east toward Detroit (see Map 1). Southfield's location on the cusp of these extreme income levels positions it as a center where the health care and social services is accessible to a large, diverse population base.

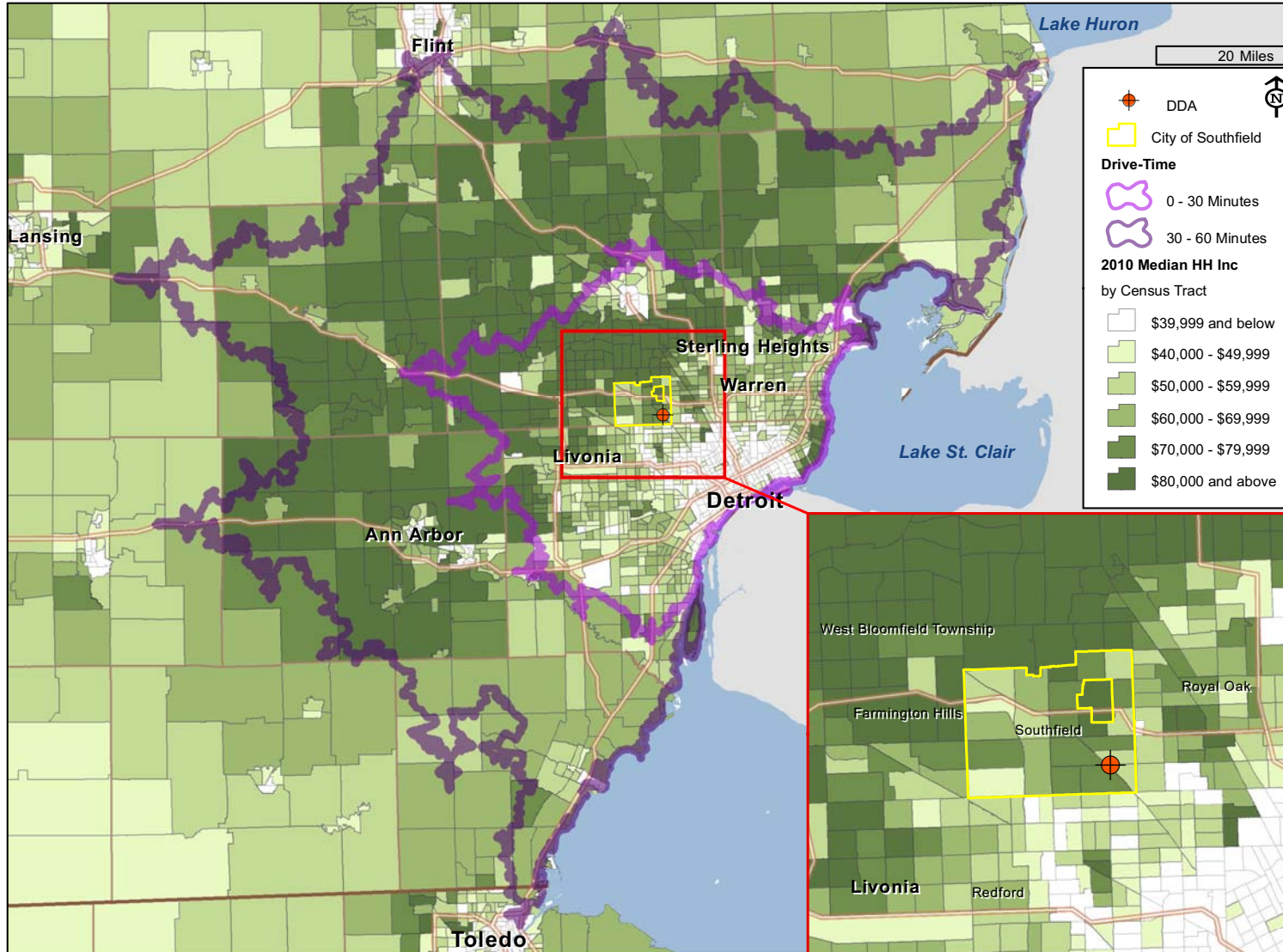
Expenditures. Of the expenditures tracked and identified on page 11, consumers in the city of Southfield allocate an average of \$4,009 annually to health care, compared to \$3,909 in the primary market area and \$4,111 in the secondary market area. These amounts account for about 5.5, 5.7, and 5.6 percent of the average annual budget expenditures in the market areas, respectively. Of the average annual health care expenditures, over 50 percent is spent on health insurance, and an additional 16 percent is spent on prescription and non-prescription drugs.

DATA NOTES AND CAUTIONS

This report is based on our analysis of specific data, and is intended only to offer a basic overview of the market. The narrow scope of this report does not allow for the detailed analyses required to offer market strategies or other advice. We are of course available to provide such services to clients seeking to further understand their market.

Because economic, market, and industrial conditions change; and data can prove incomplete or misleading, we cannot warrant that actual market conditions will align with those projected in this report, nor guarantee the future outcome of any venture. We recommend careful consideration be given to market, business, and industry conditions before making any investment decision.

Map 1: Market Areas and 2010 Median Household Incomes



Source: ESRI, Inc.
 Analysis: Anderson Economic Group, LLC 2011.

Figure 1: 2010 Population by Age

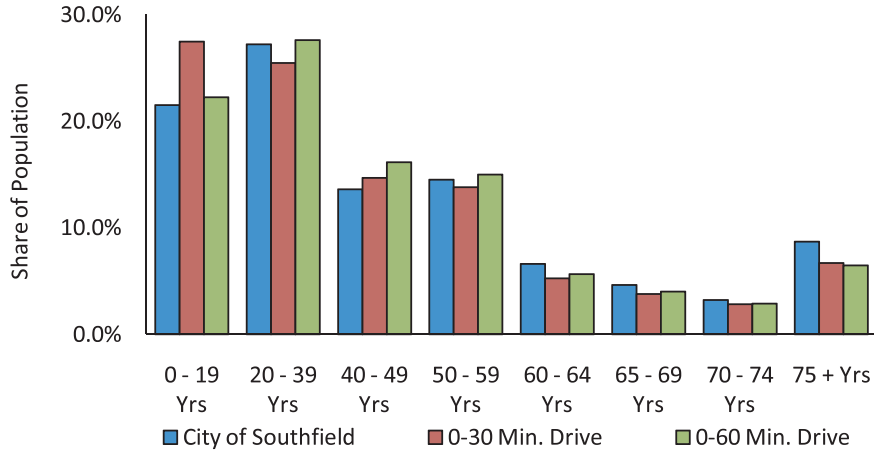
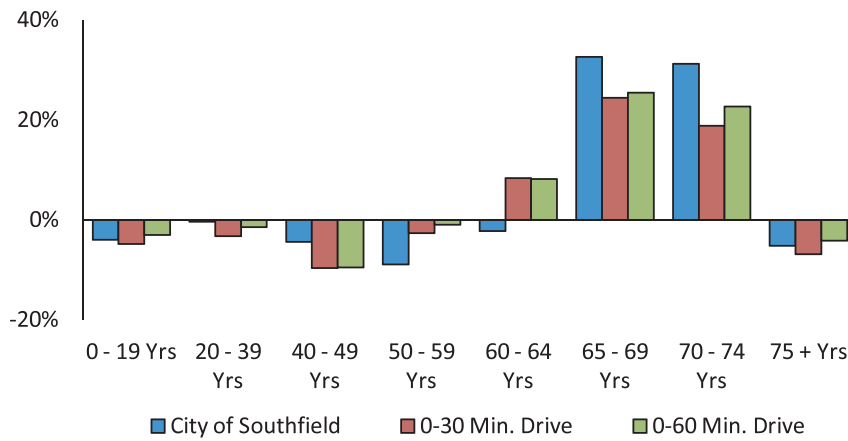
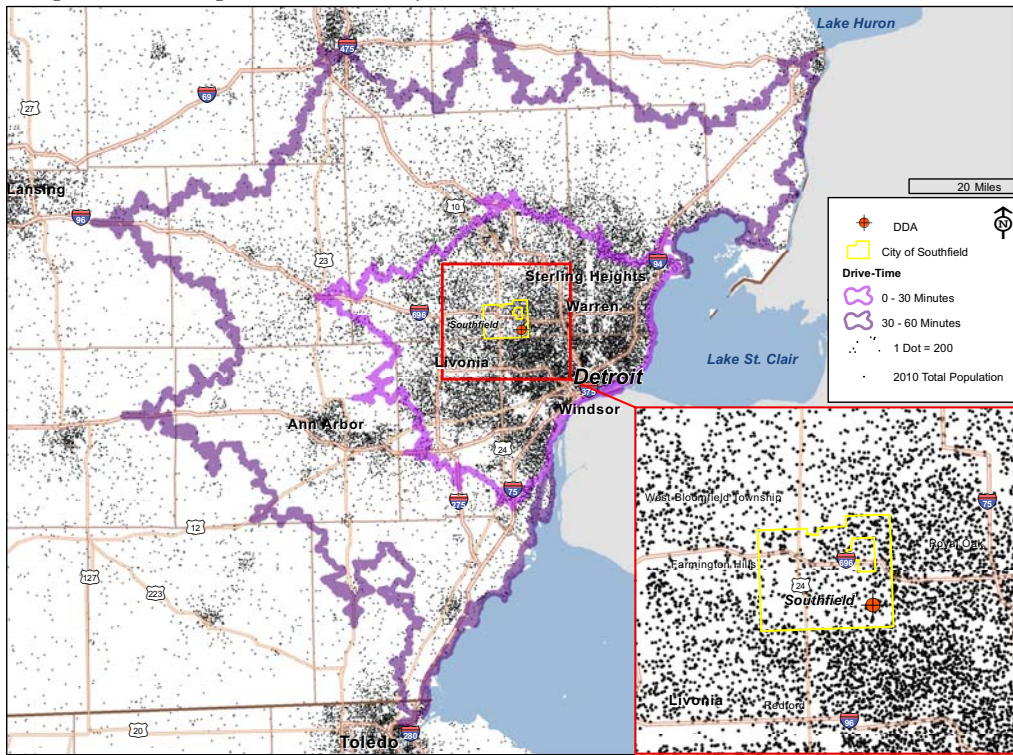


Figure 2: Projected Change in Population Age, 2010-15

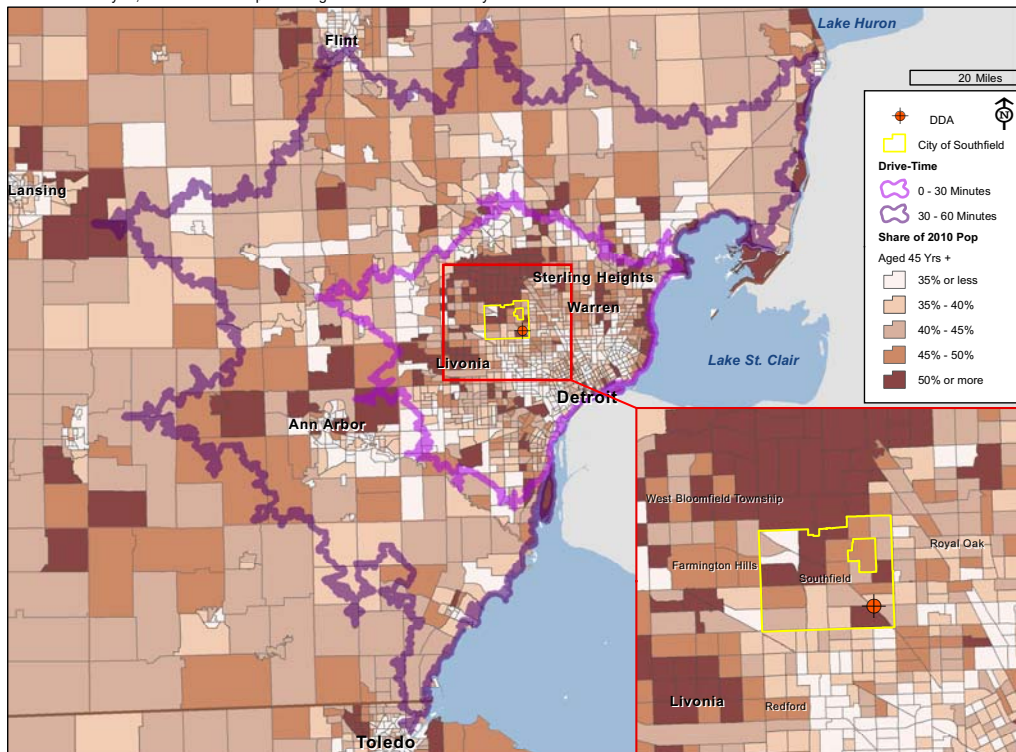


Map 2: 2010 Population Density



Source: ESRI, Inc.
Analysis: Anderson Economic Group, LLC 2011.

Map 3: 2010 Share of Population Aged 45 Years +



Source: ESRI, Inc.
Analysis: Anderson Economic Group, LLC 2011.

Figure 3: 2010 Average Household Size

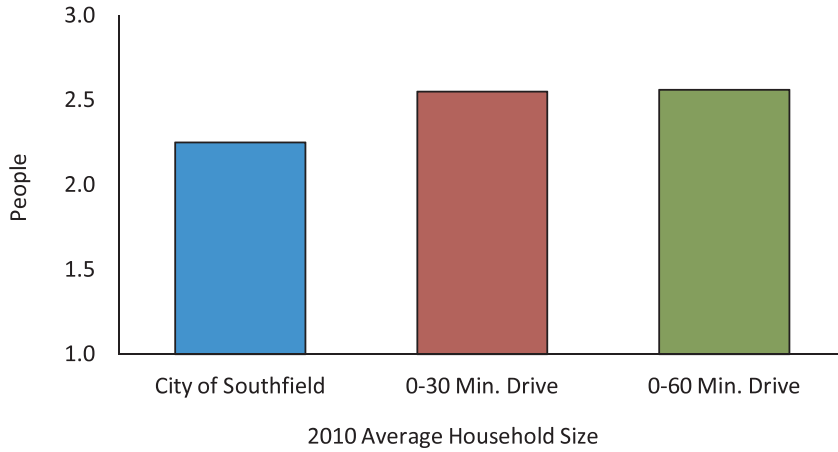


Figure 4: 2010 Population by Household Income Brackets

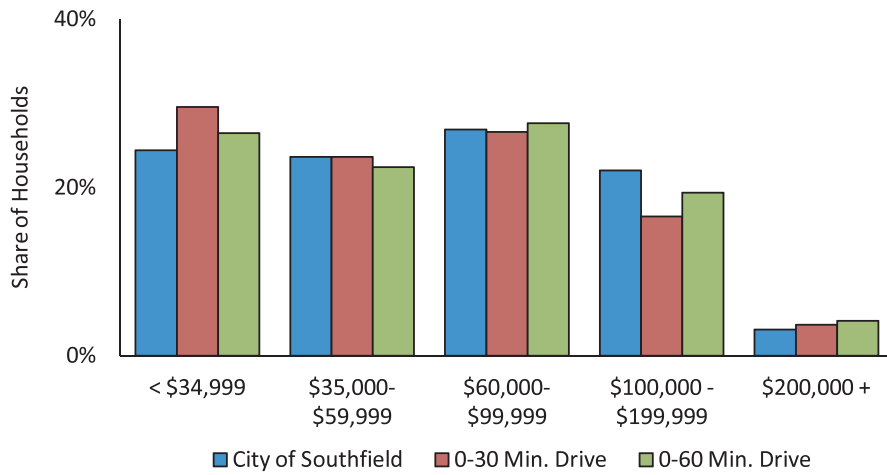
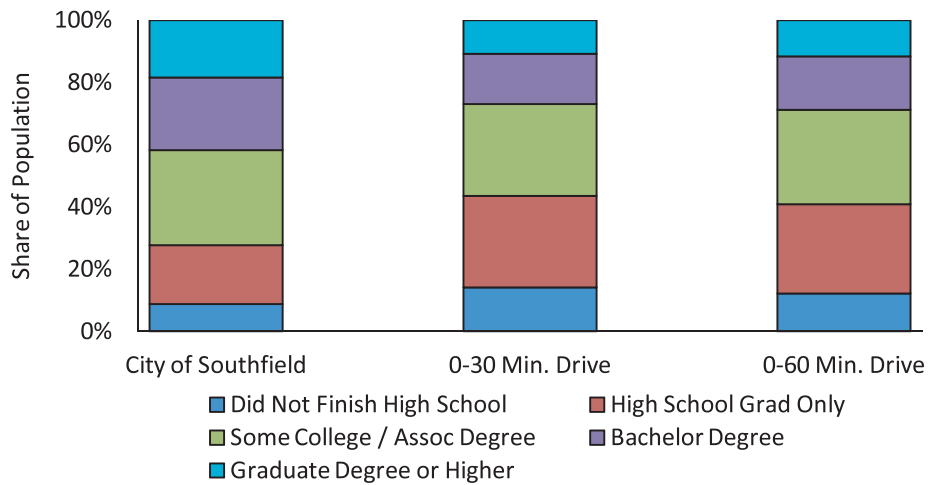


Figure 5: 2010 Educational Attainment





Market Snapshot

18000 W. Nine Mile Road, Southfield, Michigan, 48075

	City of Southfield			0-30 Min. Drive			0-60 Min. Drive		
	2010	2015 Proj.	% Change	2010	2015 Proj.	% Change	2010	2015 Proj.	% Change
Population									
Total Population	78,387	77,640	-1.0%	3,234,720	3,153,574	-2.5%	4,838,224	4,788,389	-1.0%
Total Households	34,286	34,049	-0.7%	1,251,753	1,222,315	-2.4%	1,860,339	1,844,747	-0.8%
Average Household Size	2.3	2.2	-0.4%	2.6	2.5	-0.4%	2.6	2.6	-0.4%
Total Family Households	19,496	19,175	-1.6%	807,922	783,483	-3.0%	1,231,410	1,214,689	-1.4%
Average Family Size	3.0	3.0	0.3%	3.2	3.2	0.3%	3.2	3.2	0.0%
Population in Group Quarters	1,254	-	-	46,826	-	-	81,429	-	-
Age									
Median Age	40.9	41.3	1.0%	37.9	38.3	1.1%	37.6	38.0	1.1%
Population: Under 20	16,862	16,187	-4.0%	888,521	845,641	-4.8%	1,332,816	1,292,740	-3.0%
Population: Age 20-24	5,174	5,034	-2.7%	194,941	197,227	1.2%	300,719	305,881	1.7%
Population: Age 25-29	5,921	6,139	3.7%	206,557	206,016	-0.3%	308,059	306,466	-0.5%
Population: Age 30-34	4,897	5,494	12.2%	199,628	197,468	-1.1%	301,701	306,792	1.7%
Population: Age 35-39	5,342	4,584	-14.2%	222,730	196,129	-11.9%	334,410	307,356	-8.1%
Population: Age 40-44	5,271	5,126	-2.8%	231,762	212,133	-8.5%	353,952	323,418	-8.6%
Population: Age 45-49	5,403	5,080	-6.0%	242,985	216,908	-10.7%	373,507	334,847	-10.4%
Population: Age 50-54	5,693	5,060	-11.1%	238,420	219,696	-7.9%	361,506	341,524	-5.5%
Population: Age 55-59	5,678	5,294	-6.8%	208,574	215,274	3.2%	314,042	327,541	4.3%
Population: Age 60-64	5,186	5,068	-2.3%	170,290	184,548	8.4%	254,608	275,466	8.2%
Population: Age 65+	12,955	14,569	12.5%	430,312	462,533	7.5%	602,902	666,357	10.5%
% of Population: Under 20	21.5%	20.8%	-3.1%	27.5%	26.8%	-2.4%	27.5%	27.0%	-2.0%
% of Population: Age 65+	16.5%	18.8%	13.5%	13.3%	14.7%	10.3%	12.5%	13.9%	11.7%
Ethnicity And Race									
White / Caucasian	22,001	18,345	-16.6%	1,980,043	1,879,484	-5.1%	3,389,897	3,296,491	-2.8%
Black / African American	50,998	54,027	5.9%	972,695	963,670	-0.9%	1,063,280	1,062,962	0.0%
Asian, American Indian, and Pacific	2,842	2,910	2.4%	142,506	162,768	14.2%	200,645	230,873	15.1%
Other or More Than One Race	2,546	2,357	-7.4%	139,478	147,652	5.9%	184,403	198,063	7.4%
Hispanic Ethnicity (any race)	1,045	1,071	2.5%	139,138	155,928	12.1%	186,700	211,915	13.5%
% White / Caucasian	28.1%	23.6%	-15.8%	61.2%	59.6%	-2.6%	70.1%	68.8%	-1.7%
% Black / African American	65.1%	69.6%	7.0%	30.1%	30.6%	1.6%	22.0%	22.2%	1.0%
% Asian, American Indian, and Pacific	3.6%	3.7%	3.4%	4.4%	5.2%	17.2%	4.1%	4.8%	16.3%
% Other or More Than One Race	3.2%	3.0%	-6.5%	4.3%	4.7%	8.6%	3.8%	4.1%	8.5%
% Hispanic Ethnicity (any race)	1.3%	1.4%	3.5%	4.3%	4.9%	15.0%	3.9%	4.4%	14.7%

	City of Southfield			0-30 Min. Drive			0-60 Min. Drive		
Incomes	2010	2015 Proj.	% Change	2010	2015 Proj.	% Change	2010	2015 Proj.	% Change
Per Capita Income	\$33,696	\$38,464	14.2%	\$28,151	\$31,985	13.6%	\$29,927	\$33,961	13.5%
Median Household Income	\$62,417	\$75,098	20.3%	\$56,344	\$63,583	12.8%	\$61,069	\$68,917	12.9%
Median Family Income	\$75,106	\$91,402	21.7%	\$66,997	\$75,626	12.9%	\$72,118	\$81,906	13.6%
Households w/Inc \$14,999 and Below	2,949	2,250	-23.7%	145,776	117,971	-19.1%	188,026	152,045	-19.1%
Households w/Inc \$15,000 - \$29,999	4,043	2,958	-26.8%	164,172	125,156	-23.8%	221,677	168,443	-24.0%
Households w/Inc \$30,000 - \$44,999	4,960	3,507	-29.3%	175,335	129,078	-26.4%	244,394	179,212	-26.7%
Households w/Inc \$45,000 - \$59,999	4,514	4,891	8.4%	180,555	196,327	8.7%	254,726	274,844	7.9%
Households w/Inc \$60,000 - \$74,999	3,500	3,384	-3.3%	155,334	149,310	-3.9%	237,090	227,825	-3.9%
Households w/Inc \$75,000 - \$99,999	5,712	6,058	6.1%	177,602	188,314	6.0%	277,057	293,840	6.1%
Households w/Inc \$100,000 - \$124,999	3,841	4,762	24.0%	102,784	126,990	23.6%	176,066	217,937	23.8%
Households w/ Inc \$125,000 - \$149,999	2,143	2,779	29.7%	58,646	75,152	28.1%	103,383	132,491	28.2%
Households w/Inc \$150,000 - \$199,999	1,565	2,122	35.6%	45,545	57,826	27.0%	80,967	102,938	27.1%
Households w/Inc \$200,000 and Above	1,058	1,337	26.4%	45,972	56,157	22.2%	76,919	95,136	23.7%
Adult Educational Attainment	2000	2010	% Change	2000	2010	% Change	2000	2010	% Change
Population 25+ by Educ Base	55,419	56,350	1.7%	2,191,996	2,151,259	-1.9%	3,123,111	3,204,688	2.6%
Less than HS Grad	7,011	4,964	-29.2%	425,144	304,788	-28.3%	531,794	390,107	-26.6%
HS Grad	10,707	10,660	-0.4%	623,406	632,177	1.4%	877,696	917,566	4.5%
Some College	13,718	13,084	-4.6%	498,854	480,378	-3.7%	726,425	726,947	0.1%
Associate Degree	3,660	4,073	11.3%	134,211	152,667	13.8%	206,200	244,918	18.8%
Bachelor Degree	11,971	13,170	10.0%	315,988	349,277	10.5%	479,225	551,393	15.1%
Graduate Degree or Higher	8,351	10,397	24.5%	194,394	231,972	19.3%	301,772	373,757	23.9%
% Less Than HS Grad	12.7%	8.8%	-30.4%	19.4%	14.2%	-27.0%	17.0%	12.2%	-28.5%
% HS Grad	19.3%	18.9%	-2.1%	28.4%	29.4%	3.3%	28.1%	28.6%	1.9%
% Some College	24.8%	23.2%	-6.2%	22.8%	22.3%	-1.9%	23.3%	22.7%	-2.5%
% Associate Degree	6.6%	7.2%	9.4%	6.1%	7.1%	15.9%	6.6%	7.6%	15.8%
% Bachelor Degree	21.6%	23.4%	8.2%	14.4%	16.2%	12.6%	15.3%	17.2%	12.1%
% Graduate Degree or Higher	15.1%	18.5%	22.4%	8.9%	10.8%	21.6%	9.7%	11.7%	20.7%
Housing Unit Growth & Occupancy	2010	2015 Proj.	% Change	2010	2015 Proj.	% Change	2010	2015 Proj.	% Change
Total Housing Units	37,714	38,288	1.5%	1,417,517	1,418,813	0.1%	2,083,246	2,111,980	1.4%
% Owner Occupied Housing Units	48.5%	47.4%	-2.2%	60.2%	58.8%	-2.4%	63.4%	62.1%	-2.0%
% Renter Occupied Housing Units	42.4%	41.5%	-2.1%	28.1%	27.3%	-2.6%	25.9%	25.2%	-2.7%
% Vacant Housing Units	9.1%	11.1%	21.8%	11.7%	13.8%	18.4%	10.7%	12.7%	18.3%

	City of Southfield			0-30 Min. Drive			0-60 Min. Drive		
Employment by Industry (Civ. Pop 16+)	2000	2010	% Change	2000	2010	% Change	2000	2010	% Change
Ag, Forestry, Fishing, Hunting, Mining	11	11	0.0%	1,624	1,702	4.8%	4,986	5,581	11.9%
Construction	1,227	787	-35.9%	72,648	47,417	-34.7%	121,128	83,210	-31.3%
Manufacturing	7,426	4,070	-45.2%	328,532	185,931	-43.4%	501,004	296,554	-40.8%
Wholesale Trade	1,151	837	-27.3%	52,756	38,956	-26.2%	76,018	58,458	-23.1%
Retail Trade	4,283	3,392	-20.8%	171,352	138,290	-19.3%	255,494	214,731	-16.0%
Transportation and Warehousing	1,443	1,104	-23.5%	57,858	45,012	-22.2%	80,355	64,736	-19.4%
Utilities	304	233	-23.4%	12,492	9,592	-23.2%	18,297	14,532	-20.6%
Information	1,571	1,005	-36.0%	39,180	25,509	-34.9%	55,340	37,199	-32.8%
Finance, Insurance, Real Estate	3,755	3,299	-12.1%	95,889	86,137	-10.2%	134,020	125,061	-6.7%
Prof, Scientific and Tech Services	3,448	2,986	-13.4%	107,208	95,190	-11.2%	156,647	144,867	-7.5%
Mgmt of Companies and Enterprises	20	49	145.0%	815	1,803	121.2%	1,117	2,628	135.3%
Admin, Support, and Waste Mgmt Svcs	1,245	1,166	-6.3%	54,351	51,993	-4.3%	73,735	73,409	-0.4%
Educational Services	3,788	3,852	1.7%	103,369	107,112	3.6%	177,907	192,061	8.0%
Health Care and Social Assistance	4,734	5,074	7.2%	168,645	182,242	8.1%	248,463	279,602	12.5%
Arts, Entertainment and Recreation	703	525	-25.3%	24,761	19,048	-23.1%	35,327	28,075	-20.5%
Accommodation and Food Services	1,445	1,239	-14.3%	86,973	75,686	-13.0%	126,035	113,499	-9.9%
Other Services (excl Publ Adm)	1,807	1,540	-14.8%	70,145	61,209	-12.7%	99,250	89,937	-9.4%
Public Administration	1,353	1,305	-3.5%	51,414	50,398	-2.0%	71,913	73,047	1.6%
Employment Total	39,714	32,474	-18.2%	1,500,012	1,223,227	-18.5%	2,237,036	1,897,187	-15.2%
Employment by Occupation (Civ. Pop. 16+)	2000	2010	% Change	2000	2010	% Change	2000	2010	% Change
Management, incl. Farm Managers	3,940	3,288	-16.5%	122,188	103,429	-15.4%	194,979	172,522	-11.5%
Business and Financial	2,391	1,982	-17.1%	69,740	58,951	-15.5%	101,467	89,268	-12.0%
Computer and Mathematical	1,671	1,286	-23.0%	40,886	32,245	-21.1%	61,736	50,539	-18.1%
Architecture and Engineering	1,725	1,252	-27.4%	56,631	42,778	-24.5%	91,007	71,852	-21.0%
Life, Physical, and Social Science	315	270	-14.3%	9,417	7,760	-17.6%	18,010	15,499	-13.9%
Community and Social Services	882	944	7.0%	20,236	21,230	4.9%	29,132	31,705	8.8%
Legal	520	511	-1.7%	16,742	16,432	-1.9%	22,509	22,879	1.6%
Education/Training and Library	2,808	2,908	3.6%	67,637	71,734	6.1%	110,647	122,399	10.6%
Arts, Design, Entertain, Sports, Media	772	609	-21.1%	29,903	23,504	-21.4%	45,432	37,190	-18.1%
Healthcare Practitioners and Techs	2,411	2,604	8.0%	69,744	75,791	8.7%	107,490	121,897	13.4%
Healthcare Support	640	713	11.4%	30,963	34,897	12.7%	43,007	50,137	16.6%
Protective Service	464	494	6.5%	27,523	29,425	6.9%	37,534	41,379	10.2%
Food Preparation and Serving Related	1,134	994	-12.3%	72,112	64,986	-9.9%	105,779	98,540	-6.8%
Building/Grounds Cleaning and Maint	625	565	-9.6%	42,954	39,041	-9.1%	60,960	57,368	-5.9%
Personal Care and Service	1,161	1,110	-4.4%	42,999	42,128	-2.0%	62,239	63,093	1.4%
Sales and Related	4,786	4,008	-16.3%	167,248	143,291	-14.3%	247,058	220,060	-10.9%
Office and Administrative Support	6,477	4,458	-31.2%	242,507	170,671	-29.6%	346,347	252,140	-27.2%
Fishing and Forestry	35	20	-42.9%	1,467	847	-42.3%	2,965	1,808	-39.0%
Construction and Extraction	953	631	-33.8%	61,227	41,274	-32.6%	100,440	70,877	-29.4%
Installation and Maintenance/Repair	985	735	-25.4%	58,136	44,311	-23.8%	88,970	70,576	-20.7%
Production	3,347	1,750	-47.7%	162,624	87,444	-46.2%	235,889	131,477	-44.3%
Transportation and Material Moving	1,673	1,342	-19.8%	87,125	71,053	-18.4%	123,439	103,982	-15.8%
Employment Total	39,715	32,474	-18.2%	1,500,009	1,223,222	-18.5%	2,237,036	1,897,187	-15.2%

City of Southfield			0-30 Min. Drive		0-60 Min. Drive	
Consumer Expenditures	2010 Total	Per Household	2010 Total	Per Household	2010 Total	Per Household
Alcoholic Beverages	\$23,011,793	\$671	\$774,004,689	\$618	\$1,222,186,310	\$657
Apparel and Services	\$64,466,432	\$1,880	\$2,199,743,856	\$1,757	\$3,489,499,713	\$1,876
Computer	\$8,399,435	\$245	\$282,613,070	\$226	\$453,028,173	\$244
Education (inc. school books & supplies)	\$48,068,410	\$1,402	\$1,665,133,627	\$1,330	\$2,659,530,005	\$1,430
Entertainment/Recreation	\$122,354,012	\$3,569	\$4,230,602,601	\$3,380	\$6,742,475,741	\$3,624
Food at Home	\$168,380,433	\$4,911	\$5,824,165,226	\$4,653	\$9,162,654,297	\$4,925
Food Away from Home	\$123,318,415	\$3,597	\$4,228,407,363	\$3,378	\$6,696,551,211	\$3,600
Financial	\$238,453,824	\$6,955	\$8,276,521,020	\$6,612	\$13,239,199,810	\$7,117
Health Care	\$137,466,670	\$4,009	\$4,892,781,147	\$3,909	\$7,648,549,771	\$4,111
<i>Health Insurance</i>	\$71,694,018	\$2,091	\$2,556,132,678	\$2,042	\$3,984,565,062	\$2,142
<i>Nonprescription Drugs</i>	\$3,674,608	\$107	\$130,292,991	\$104	\$204,668,744	\$110
<i>Prescription Drugs</i>	\$18,003,381	\$525	\$659,437,741	\$527	\$1,019,437,678	\$548
<i>Eyeglasses & Contact Lenses</i>	\$2,892,103	\$84	\$102,672,398	\$82	\$162,086,060	\$87
Shelter	\$615,820,350	\$17,961	\$20,726,564,755	\$16,558	\$33,002,401,119	\$17,740
HH Furnish., Appliances., & Other Goods	\$67,761,035	\$1,976	\$2,331,811,837	\$1,863	\$3,729,524,230	\$2,005
HH Operations & Services	\$50,035,588	\$1,459	\$1,725,627,077	\$1,379	\$2,771,453,285	\$1,490
Life/Other Insurance (other than home)	\$15,199,400	\$443	\$552,497,059	\$441	\$875,003,448	\$470
Personal Care Products	\$15,046,680	\$439	\$518,612,948	\$414	\$822,147,297	\$442
Smoking Products	\$15,996,113	\$467	\$566,857,061	\$453	\$872,012,444	\$469
Transportation	\$265,519,294	\$7,744	\$9,260,017,922	\$7,398	\$14,733,330,249	\$7,920
Travel	\$72,331,426	\$2,110	\$2,456,782,540	\$1,963	\$3,943,186,057	\$2,120
Annual Budget Expenditures	\$2,510,724,450	\$73,229	\$86,546,313,182	\$69,140	\$137,362,586,433	\$73,837

Top Lifestyle Clusters	Lifestyle Segment	% of HHs	Lifestyle Segment	% of HHs	Lifestyle Segment	% of HHs
#1 Most Prevelant	Old and Newcomers	19.1%	Cozy and Comfortable	12.0%	Cozy and Comfortable	10.3%
#2 Most Prevelant	In Style	11.6%	Rustbelt Traditions	8.4%	Rustbelt Traditions	6.4%
#3 Most Prevelant	Cozy and Comfortable	11.3%	Metro City Edge	7.2%	Sophisticated Squires	5.6%
#4 Most Prevelant	Main Street USA	9.0%	Family Foundations	6.0%	Main Street USA	5.1%
#5 Most Prevelant	Young and Restless	8.7%	Modest Income Homes	5.1%	Metro City Edge	4.9%
#6 Most Prevelant	Retirement Communities	8.1%	Main Street USA	5.1%	Family Foundations	4.1%
#7 Most Prevelant	Prosperous Empty Nesters	7.6%	Rustbelt Retirees	4.0%	Exurbanites	4.0%
#8 Most Prevelant	Exurbanites	5.8%	In Style	3.7%	In Style	3.8%
#9 Most Prevelant	Metro Renters	4.7%	Old and Newcomers	3.5%	Suburban Splendor	3.8%
#10 Most Prevelant	Milk and Cookies	3.3%	Retirement Communities	3.3%	Modest Income Homes	3.5%

Source: ESRI, Inc.

Analysis: Anderson Economic Group, LLC, 2011.

Glossary of Terms

SOCIOECONOMIC AND DEMOGRAPHIC DATA

Average Household Income. Average household income is calculated by dividing the aggregate household income by the number of households.

Household. A household is any occupied housing unit, which may include houses, apartments, mobile homes, group of rooms, or single room that is occupied as separate living quarters.

Family Household. A family household consists of a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. All persons in a household who are related to the householder are regarded as members of his or her family.

Population in Group Quarters. Group quarters is a place people live or stay in a group living arrangement that is managed by an entity or organization providing housing and/or services for residents. Places include, but are not limited to, college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories.

Housing Unit. A single-family house, townhouse, mobile home or trailer, apartment, group of rooms, or single room that is occupied as a separate living quarters or, if vacant, is intended for occupancy as a separate living quarters.

Median Household Income. The value that divides the distribution of household income into two equal parts. Pareto interpolation is used if the median falls in an income interval other than the first or last. For the lowest interval, less than \$10,000, linear interpolation is used. If the median falls in the upper income interval of \$500,000 and up, it is represented by the value of \$500,001.

Median Family Income. The value is derived using the same method described above for median household income. However, the population includes only family households (see the definition above).

Per Capita Income. The average mean income for all persons calculated from the aggregate income of persons 15 years and older.

Employment by Industry and Occupation. Employment numbers reflect all employed persons aged 16 and higher within each geographic area in the given industry or occupation.

**CONSUMER
EXPENDITURE
CATEGORIES**

Consumer expenditures data from ESRI is based on the Bureau of Labor Statistics' (BLS) Consumer Expenditures Survey. Expenditures reflect spending by households that are in each geographic area, and are shown as aggregates and averages.

Alcoholic Beverages. Includes alcoholic beverages at home and away from home.

Apparel and Services. Includes men's, women's, and children's apparel and footwear, and watches and jewelry. Also contains apparel products and services, which includes sewing patterns and clothing materials, shoe repair and services, dry cleaning, clothing alterations and repair, clothing rental and storage, and watch and jewelry repair.

Education. Includes education tuition, school books, and supplies for college, secondary education, preschool, and vocational and technical schools.

Entertainment and Recreation. Includes fees and admissions; TV/video/sound equipment (including rentals and repairs); pets; toys and games; dating services; recreational vehicles and fees (including docking and landing fees, purchases, rentals, and camp fees); sports/recreation/exercise equipment; photo equipment and supplies (including professional service, film processing, and repair and rental service fees); and reading (including newspapers, magazines, subscriptions, and books).

Food at Home. Includes bakery and cereal products; meat, poultry, fish, and eggs; dairy products; fruits and vegetables; and snacks and other food at home.

Food Away from Home. Includes expenditures for meals at restaurants, carry-out orders, food purchased on out-of-town trips, school lunches, and meals as pay.

Financial. Includes investments and vehicle loans.

Health Care. Includes commercial, Blue Cross / Blue Shield, HMO, and Medicare health insurance and supplements; medical services (including convalescent/nursing home care), supplies, and drugs and vitamins.

Shelter. Expenses for owned and rented dwellings, including mortgage payment and basics, rent payments, maintenance and remodeling services/materials, property management and security, home insurance, and home improvement. Also includes expenses for vacation homes and housing while attending school.

Utilities/Fuel/Public Services. Includes electricity, natural gas, fuel oil, bottled gas and other fuel sources, telephone services, water and sewer maintenance, and trash and garbage collection, and other services for owned, rented, and vacation dwellings.

Household Furnishings and Equipment. Includes household textiles, furniture, floor coverings, major appliances, and small appliances and housewares.

Household Operations & Services. Includes child care, lawn and garden (supplies, equipment, and care service, indoor plants, fresh flowers, and repair/rental of equipment), moving/storage/freight express, and housekeeping services.

Insurance (other than home and health). Includes vehicle insurance, life, and other personal insurance.

Personal Care Products. Includes personal body care products; oral hygiene and bath products; perfume and cosmetics; and personal care appliances.

Smoking Products. Includes cigarettes, cigars, pipe tobacco, other tobacco products, and smoking accessories.

Transportation. Includes vehicle purchases (net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters); gasoline and motor oil; and vehicle maintenance and repairs.

Travel. Costs associated with travel, including airfares, train/bus/taxi/limousine/ship fares, lodging, vacation clubs, auto rentals, gasoline, parking fees and tolls, food and drinks, and entertainment.

LIFESTYLE CLUSTERS

“Lifestyle clusters” is a segmentation system that creates unique portraits of U.S. consumer markets. A lifestyle cluster is a classification of a neighborhood that incorporates several different variables such as income, family status, racial composition, consumer spending behaviors, media and advertising influences, and leisure and recreational activities. Based on the premise that birds of a feather flock together, segmentation assumes that households within a neighborhood are similar in their demographics, lifestyles, and purchasing behaviors.

There are 65 lifestyle clusters at the most detailed level, which are grouped into 12 different LifeModes (based on lifestyle and lifestage compositions) and 11 different Urbanization Groups (based on geographic and physical features). A full-page description for each of the 65 lifestyle clusters can be found on ESRI’s website here: <http://www.esri.com/library/brochures/pdfs/tapestry-segmentation.pdf>.