

RETAIL COMMITTEE OF THE
SOUTH CENTRAL ASSEMBLY FOR EFFECTIVE GOVERNANCE



BOROUGH OF
SHIPPENSBURG
DRIVE SHED STUDY REPORT®

DEMOGRAPHIC (CENSUS 2000) DATA
AND
CONSUMER SPENDING (CLARITAS) DATA

May 30, 2003



This document has been prepared by the South Central Assembly for Effective Governance.

Further information may be obtained by contacting the Assembly at:

c/o Penn State Harrisburg
777 Harrisburg Pike
114 Church Hall
Middletown, Pennsylvania 17057

Ph: 717.948.6464
Fx: 717.948.6306
E-mail: gam11@psu.edu
www.southcentralassembly.org

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ACKNOWLEDGEMENT

The South Central Region Drive Shed Study Report is the product of the Retail Committee of the South Central Assembly for Effective Governance. Chaired by Cumberland County Housing and Redevelopment Authority Executive Director Chris Gulotta, the Committee consists of dedicated professionals in the economic development, housing and redevelopment fields in the region.

The Report combines demographic and consumer expenditure data from 12 communities in the region into one volume. Each individual report contains a table of contents, a map illustrating the four drive shed polygons, tables of demographic and consumer expenditure data by drive shed, and executive summaries describing the data in narrative format.

A community may use its Drive Shed Report as a marketing tool, as well as a planning tool. Additionally, further analysis may be conducted using the data and GIS maps created in this project. Each community received multiple color copies of their report as well as the raw data in Microsoft Excel spreadsheets, a digital version of their report in Microsoft Word—for future use in marketing or other documents—and a portable and Internet-sharable digital version of their report in .pdf format. Communities also received their ArcGIS files including pre-formatted 5-, 10-, 15-, and 20-minute drive shed layouts with which to populate with any combination of demographic or consumer expenditure data. This will enable communities to conduct queries of their data, or share it with GIS mapping service bureaus.

We believe that South Central Pennsylvania is unique in northeastern United States. We are a rapidly growing region, which enjoys excellent ground transportation systems along with growing multi-modal transportation capacity. Unlike our neighbors in New York, Maryland and Virginia, we can and do drive much further than those neighbors. We believe that this Report provides an accurate picture of potential retail trade to our downtowns given various drive times of five, ten, fifteen and twenty minutes; and that national retailers will be surprised by their potential market. Perhaps even more importantly, we have been told by commercial real estate brokers that a regional marketing plan and data bank would be a valuable tool to lure retailers—both national and regional.

We would like to thank the Department of Community and Economic Development for its support of this study, as well as the communities of Carlisle Borough, Chambersburg Borough, Elizabethtown Borough, Ephrata Borough, Gettysburg Borough, Hanover Borough, City of Harrisburg, City of Lancaster, City of Lebanon, Newport Borough, Shippensburg Borough and City of York for their contribution to this study. We would also like to graciously thank the Pennsylvania Downtown Center for its generous contribution of time and valuable consumer expenditure data.

I would finally like to acknowledge Regional Planner Gwenn Miller and Administrative Assistant Kari Reagan for their work.

W. Craig Zumbrun
Executive Director



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South Central Assembly for Effective Governance

FORWARD

METHODOLOGY

Drive shed polygons were recorded on paper maps by representatives from each of twelve communities participating in this study. Representatives determined the geographic center of their downtown, plotted its point on their respective map, and drove major and minor arteries from downtown plotting points at 5-, 10-, 15- and 20-minute driving intervals. Representatives minimally plotted drive shed points on major arteries in each direction of the compass—east, west, north and south—and typically plotted points on more than four highways representing the four compass directions.

Paper maps with drive shed points were then given to the Center for Geographic Information Systems of the Institute for State and Regional Affairs at Penn State Harrisburg. A team of GIS technicians digitized the paper maps and developed drive shed polygons for each of the four intervals. Technicians digitally related block group Census 2000 demographic data to each of the four drive shed polygons using ESRI ArcGIS software. Census 2000 data is provided at block group levels, which are more closely aligned with drive shed polygons than census tract level data. A block group is the smallest unit of census geography and consists of 5-15 households in a particular area. Block group data are quite valuable for mapping purposes so that your selected area is more precisely defined.

This data report contains the raw demographic and consumer expenditure data tables, summary data tables and executive summary narrative descriptions of consumer expenditure tables. It also contains small maps depicting the four drive shed polygons for this community. It does not include any maps illustrating spatial relationships of the data. The demographic data may be queried to analyze spatial relationships graphically. For example, a map may depict the block groups within a 5-minute drive to the downtown that contain households that own their home and have an income of \$75,000 or more.

HOW TO READ THE CLARITAS TABLES

Consumer Spending Patterns Tables

This data provides expenditure totals for various consumer product groups, including food and alcohol, household equipment, shelter and related expenses, health care, transportation, apparel, entertainment and miscellany. The following expenditure categories are represented: annual average household, weekly aggregate, weekly per capita, weekly average household, and market index.

The data are from Claritas' Consumer Buying Power database, derived using information from the Consumer Expenditure Survey (CES), which is conducted by the Bureau of Labor Statistics.



The "Per Capita" data presented is the weekly "Aggregate" divided by the Population in Households for the area. The "Average Household" (HH) is the weekly aggregate divided by the total number of households.

The "Annual Average Household Expenditure" (AAHE) reflects our estimate of annual expenditures for all households and college group quarters population in a geography, divided by the number of households in a geography. Average HH and per capita expenditures may be higher than expected in geographies with large concentrations of college group quarters expenditures.

The "Weekly Average Household Expenditure" is obtained by dividing the "Annual Average Household Expenditure" by 52.

The "Annual Aggregate" is used to obtain the "Per Capita" and the "Average Household" data by dividing the aggregate by the corresponding total household population and total households, respectively.

Each market index value shown is the ratio of the AAHE for the geography for which this report is being produced, compared to the "AAHE" for the U.S.

Pop Facts: Demographic Quick Facts Table

Contains 2000 Census, current-year (2002) and five-year projections (to 2007) for population, households, sex, age, race, tenure of occupied housing units and income to give you a snapshot of a particular area.

Microvision Area Group Profile Table

MicroVision® is a segmentation and consumer targeting system that classifies every U.S. household into one of 50 unique market segments. Classifications are based on the demographic, lifestyle, socioeconomic, buying, media and behavior characteristics of households within every ZIP + 4 geography. The data comes is based on 1990 Census data, current-year demographics, leading consumer surveys and media measurement data, and other public and private sources of demographic and consumer information.

MicroVision defines every neighborhood in the U.S. in terms of demographically and behaviorally distinct types or "segments." A precision tool for lifestyle segmentation and analysis, MicroVision offers a simple way to identify, understand, and target consumers. MicroVision links with virtually every major marketing database in the U.S., making it a lingua franca for integrated marketing.

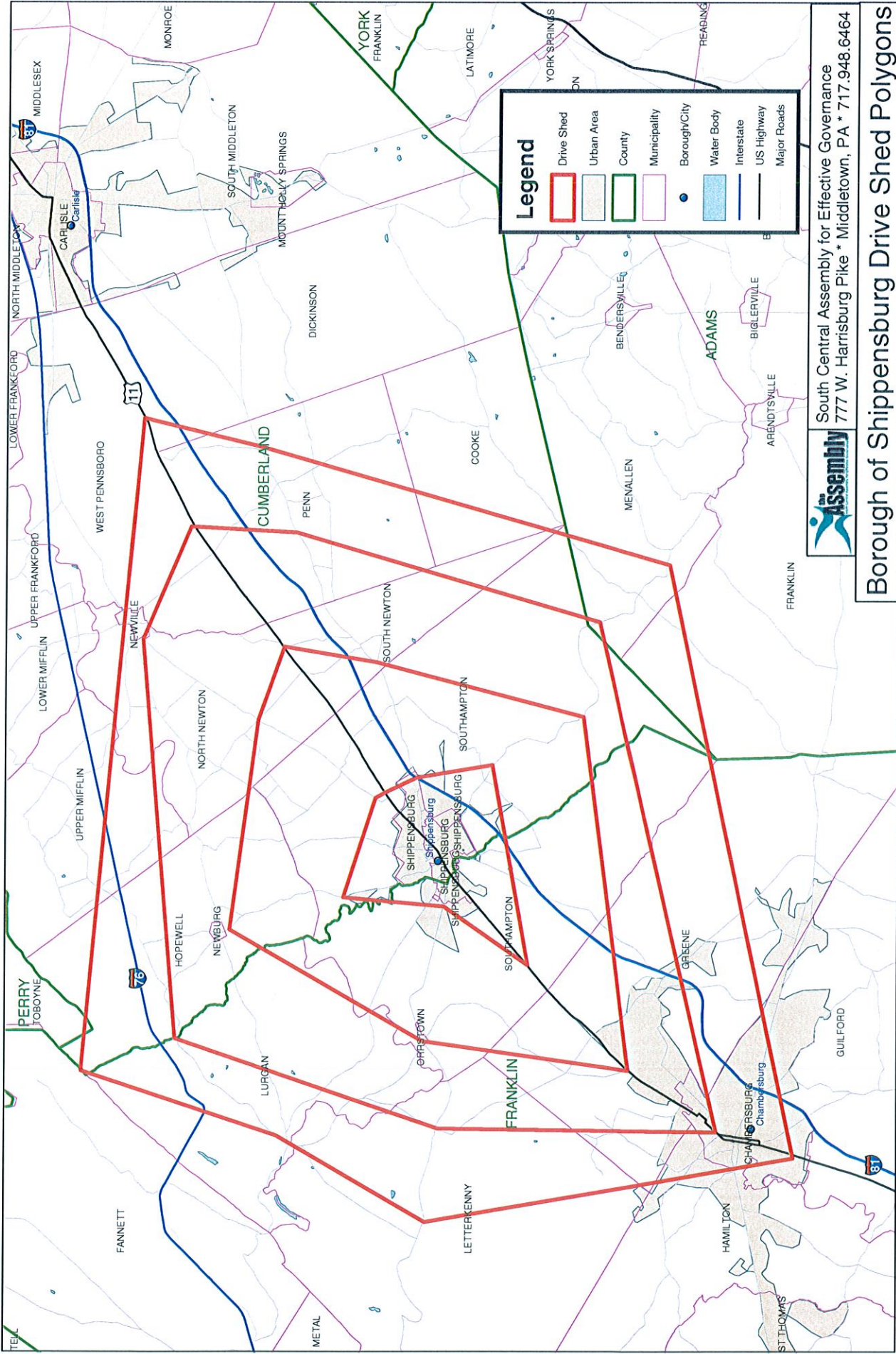


Built with 1990 Census data, current-year demographics, and data from millions of consumer-purchase records, MicroVision contains 48 segments across 9 social groups - from the affluent executives of "Upper Crust" to the remote rural families of "Trying Rural Times" - MicroVision captures the diversity that is America. The MicroVision Group Descriptions are provided at the end of this report and Segment *Definitions* are available at: http://www.dellvader.claritas.com/eReports/Content/MicroVision/seg_par.wjsp.

Marketers use MicroVision to identify which segments perform at above or below average rates for their products and services. By identifying the neighborhoods types where existing customers are, accurate predictions can be made for the neighborhood types where prospective customers are. Armed with this information, target marketing plans that focus on these areas can be implemented.

Retail Trade Potential Table

This report provides estimated current-year sales for thirteen major categories. For the specified geography (drive shed polygon) it provides an estimated total as well as estimates for apparel and accessory stores, automotive dealers, automotive and home supply stores, drug and proprietary stores, eating and drinking places, food stores, furniture and home furnishing stores, home appliance/radio/TV stores, gasoline service stations, general merchandise and department stores, and hardware/lumber/garden stores.



Legend

- Drive Shed
- Urban Area
- County
- Municipality
- Borough/City
- Water Body
- Interstate
- US Highway
- Major Roads



South Central Assembly for Effective Governance
 777 W. Harrisburg Pike • Middletown, PA • 717.948.6464

Borough of Shippensburg Drive Shed Polygons

Census 2000 (Demographic) Data

Demographic Information

The 2000 U.S. Census of Population and Housing is the most valuable data resource available to business, government, and education. It is a detailed breakdown of US demographics that allows you to make accurate and informed decisions based on diverse demographic and economic information. This report uses the Summary File 1 and 3 sets of Census data.

The 2000 U.S. Census of Population and Housing is the most valuable data resource available to business, government, and education.

A **census block group (BG)** is a cluster of census blocks having the same first digit of their four-digit identifying numbers within a census tract. (See also Census Tract.) BGs generally contain between 600 and 3,000 people, with an optimum size of 1,500 people.

BGs never cross the boundaries of states, counties, or statistically equivalent entities. BGs never cross the boundaries of census tracts, but may cross the boundary of any other geographic entity required as a census block boundary.

In decennial census data tabulations, a BG may be split for statistical purposes for every unique combination of congressional district, county subdivision, place, voting district, or other tabulation entity. For example, if BG 3 is partly in a Borough and partly outside the city, there are separate tabulated records for each portion of BG 3.

Summary File 1 (SF 1): The 100-percent data, compiled from the questions asked of all people (The Short Form) and about every housing unit, such as sex, age, race, Hispanic or Latino, household relationship, and tenure

Summary File 3 (SF 3): The sample data, based on questions asked of about one household in six (The Long Form), such as income, education, occupation, and mode of travel to work.

Data elements were compiled at block group level in four drive shed polygon intervals (5-, 10-, 15-, and 20-minute). This report includes the following Census 2000 data elements:

- ✓ Educational Attainment
- ✓ Population by Race
- ✓ Hispanic or Latino Population
- ✓ Total Population by Gender
- ✓ Median Age-Race
- ✓ Household Income (1999)
- ✓ Households-Family, Non-family
- ✓ Housing Units-Occupied (Owner/Renter) and Vacant
- ✓ Per Capita Income (1999)
- ✓ Travel Time to Work by Means of Transportation for Workers 16 Years and Over
- ✓ Vehicles Available

Educational Attainment

Key	Totals (Population 25 years and over)					Percent of Total				
	High School Graduate	Some College	Associate Degree	Bachelor's Degree	Master's, Professional, & Doctorate Degree	High School Graduate	Some College	Associate Degree	Bachelor's Degree	Master's, Professional, & Doctorate Degree
Total 5 Mile	4,902	1,258	422	863	813	46.1	11.8	4.0	8.1	7.6
Total 10 Mile	9,608	2,512	833	1,861	1,350	45.7	12.0	4.0	8.9	6.4
Total 15 Mile	16,429	4,777	1,483	3,806	2,616	44.4	12.9	4.0	10.3	7.1
Total 20 Mile	24,053	7,652	2,259	5,913	3,839	43.0	13.7	4.0	10.6	6.9

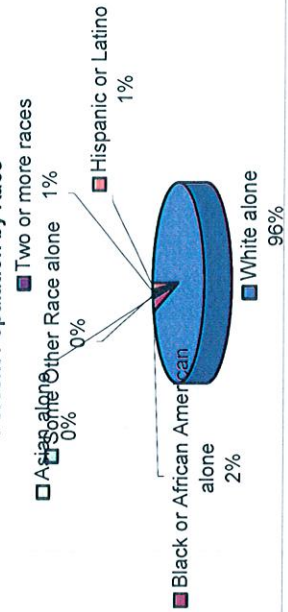
Population by Race

Key	Total	Population by Race									
		White alone	Black or African American alone	American Indian & Alaska Native alone	Asian alone	Native Hawaiian & Other Pacific Islander alone	Some Other Race alone	Two or more races	Hispanic or Latino		
Total 5 Mile	20,398	19,593	483	42	90	0	59	131	212		
Total 10 Mile	36,188	35,111	612	45	147	0	90	183	355		
Total 15 Mile	59,578	57,321	995	80	377	0	287	518	785		
Total 20 Mile	87,272	82,353	2,465	121	580	27	880	846	1,936		

Percent Population by Race

Key	Total	Percent Population by Race									
		White alone	Black or African American alone	American Indian & Alaska Native alone	Asian alone	Native Hawaiian & Other Pacific Islander alone	Some Other Race alone	Two or more races	Hispanic or Latino		
Total 5 Mile	100%	96%	2%	0%	0%	0%	0%	1%	1%		
Total 10 Mile	100%	97%	2%	0%	0%	0%	0%	1%	1%		
Total 15 Mile	100%	96%	2%	0%	1%	0%	0%	1%	1%		
Total 20 Mile	100%	94%	3%	0%	1%	0%	1%	1%	2%		

Percent Population by Race





Total Population								
MALES								
Key	0 to 14	15 to 17	18 to 24	25 to 29	30 to 44	45 to 61	62 to 74	75 years and older
Total 5 Mile	1,890	330	2,604	625	1,719	1,521	864	343
Total 10 Mile	3,673	733	3,208	1,075	3,575	3,088	1,669	739
Total 15 Mile	6,064	1,232	4,086	1,820	6,038	5,606	2,679	1,493
Total 20 Mile	8,745	1,728	5,218	2,875	9,067	8,245	4,086	2,377

FEMALES								
Key	0 to 14	15 to 17	18 to 24	25 to 29	30 to 44	45 to 61	62 to 74	75 years and older
Total 5 Mile	1,723	338	2,878	523	1,805	1,648	931	656
Total 10 Mile	3,432	676	3,459	983	3,538	3,226	1,810	1,304
Total 15 Mile	5,566	1,093	4,498	1,630	6,112	5,731	3,078	2,852
Total 20 Mile	8,334	1,734	5,578	2,461	9,256	8,506	4,683	4,379

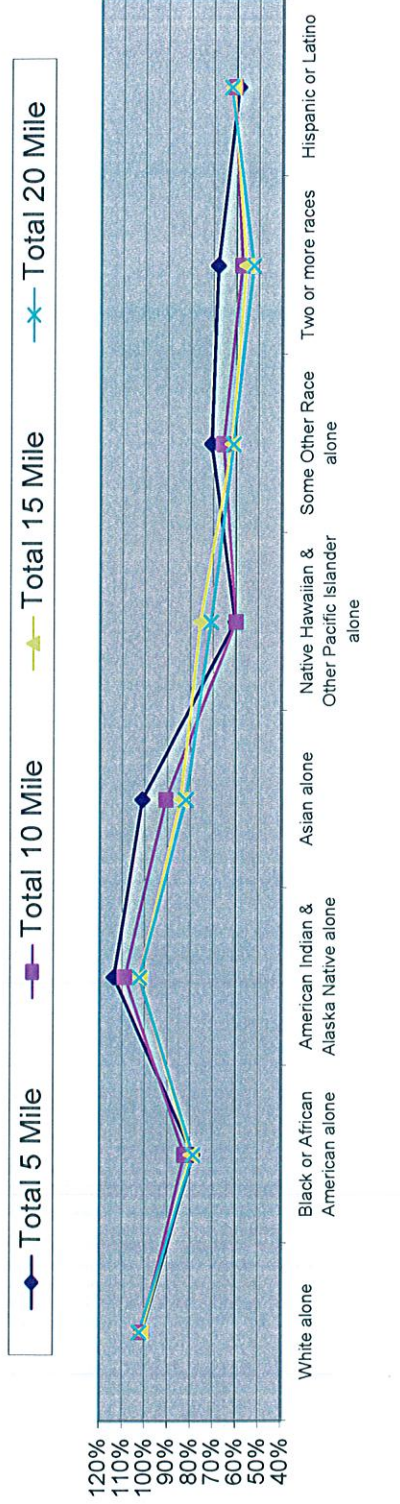
Percent of Total Population								
MALES								
Key	0 to 14	15 to 17	18 to 24	25 to 29	30 to 44	45 to 61	62 to 74	75 years and older
Total 5 Mile	19%	3%	26%	6%	17%	15%	9%	3%
Total 10 Mile	21%	4%	18%	6%	20%	17%	9%	4%
Total 15 Mile	21%	4%	14%	6%	21%	19%	9%	5%
Total 20 Mile	21%	4%	12%	7%	21%	19%	10%	6%

FEMALES								
Key	0 to 14	15 to 17	18 to 24	25 to 29	30 to 44	45 to 61	62 to 74	75 years and older
Total 5 Mile	16%	3%	27%	5%	17%	16%	9%	6%
Total 10 Mile	19%	4%	19%	5%	19%	18%	10%	7%
Total 15 Mile	18%	4%	15%	5%	20%	19%	10%	9%
Total 20 Mile	19%	4%	12%	5%	21%	19%	10%	10%

Median Age									
	Total Population	White alone	Black or African American alone	American Indian & Alaska Native alone	Asian alone	Native Hawaiian & Other Pacific Islander alone	Some Other Race alone	Two or more races	Hispanic or Latino
Total 5 Mile	31.6	32.1	25.0	36.0	32.1	19.2	22.5	21.6	18.7
Total 10 Mile	34.1	34.5	28.2	37.2	31.0	20.5	22.5	19.7	20.8
Total 15 Mile	36.2	36.7	28.8	37.0	30.5	27.5	22.4	20.2	22.3
Total 20 Mile	37.1	38.0	29.3	37.9	30.5	26.4	22.8	19.6	23.2

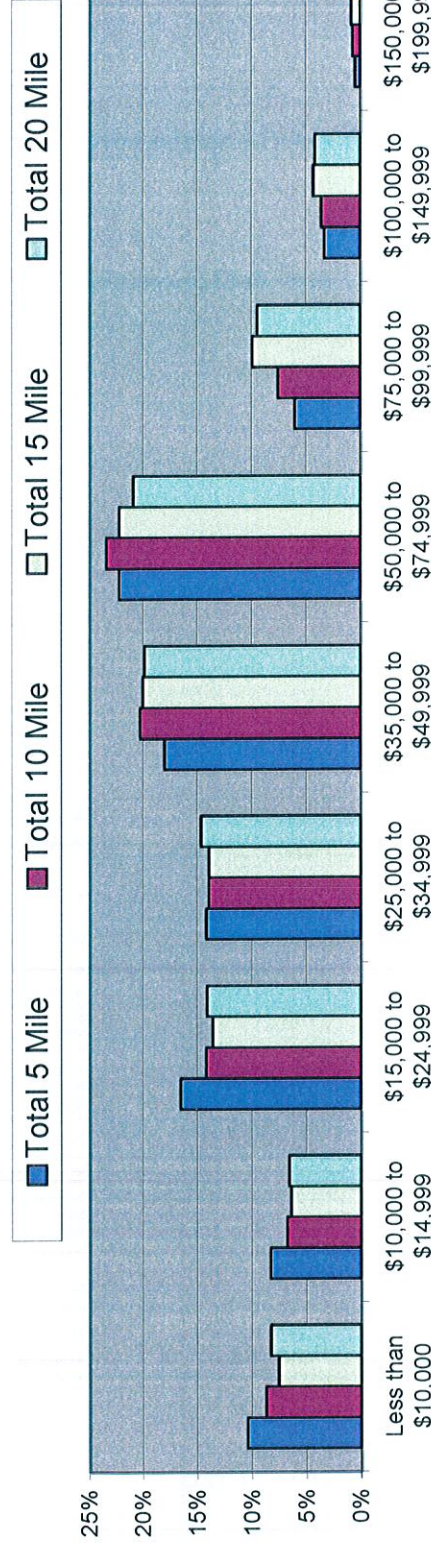
Percent of Median Age									
	Total Population	White alone	Black or African American alone	American Indian & Alaska Native alone	Asian alone	Native Hawaiian & Other Pacific Islander alone	Some Other Race alone	Two or more races	Hispanic or Latino
Total 5 Mile	100%	101%	79%	114%	101%	61%	71%	68%	59%
Total 10 Mile	100%	101%	83%	109%	91%	60%	66%	58%	61%
Total 15 Mile	100%	101%	80%	102%	84%	76%	62%	56%	62%
Total 20 Mile	100%	102%	79%	102%	82%	71%	62%	53%	63%

Percent Median Age by Drive Shed



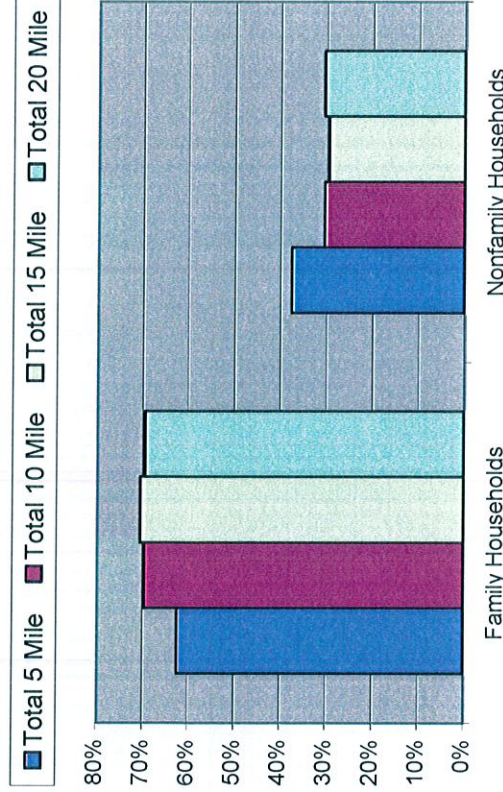
Household Income in 1999												
Key	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or more	Average Household Income (Dollars)	Median Household Income (Dollars)
Total 5 Mile	728	583	1,158	992	1,260	1,551	421	231	31	48	\$ 41,217	\$ 34,558
Total 10 Mile	1,122	869	1,826	1,794	2,607	3,008	972	460	86	109	\$ 46,773	\$ 38,532
Total 15 Mile	1,649	1,399	2,959	3,039	4,363	4,831	2,163	939	182	271	\$ 49,894	\$ 40,535
Total 20 Mile	2,733	2,174	4,645	4,824	6,531	6,869	3,112	1,371	276	368	\$ 48,171	\$ 39,165
Percent of Household Income in 1999												
Key	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or more	Per Capita Income in 1999 (Dollars)	
Total 5 Mile	10%	8%	17%	14%	18%	22%	6%	3%	0%	1%	Total 5 Mile	\$ 14,622
Total 10 Mile	9%	7%	14%	14%	20%	23%	8%	4%	1%	1%	Total 10 Mile	\$ 16,800
Total 15 Mile	8%	6%	14%	14%	20%	22%	10%	4%	1%	1%	Total 15 Mile	\$ 18,615
Total 20 Mile	8%	7%	14%	15%	20%	21%	9%	4%	1%	1%	Total 20 Mile	\$ 18,525

Percent Household Income by Drive Shed

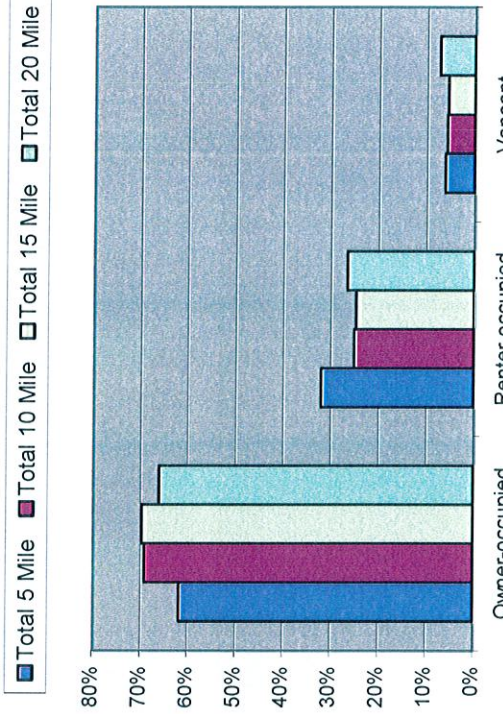


Households				Housing Units			
	Total Households	Family Households	Non-family Households	Owner- Occupied	Renter- Occupied	Vacant	
Total 5 Mile	7,003	4,377	2,626	4,613	2,385	460	
Total 10 Mile	12,853	8,945	3,908	9,403	3,412	792	
Total 15 Mile	21,795	15,366	6,429	16,145	5,703	1,292	
Total 20 Mile	32,903	22,875	10,028	23,474	9,429	2,610	
Percent of Housing Units							
	Total Households	Family Households	Non-family Households	Owner- Occupied	Renter- Occupied	Vacant	
Total 5 Mile	63%	37%	63%	62%	32%	6%	
Total 10 Mile	70%	30%	70%	69%	25%	6%	
Total 15 Mile	71%	29%	71%	70%	25%	6%	
Total 20 Mile	70%	30%	70%	66%	27%	7%	

Percent Household Type by Drive Shed

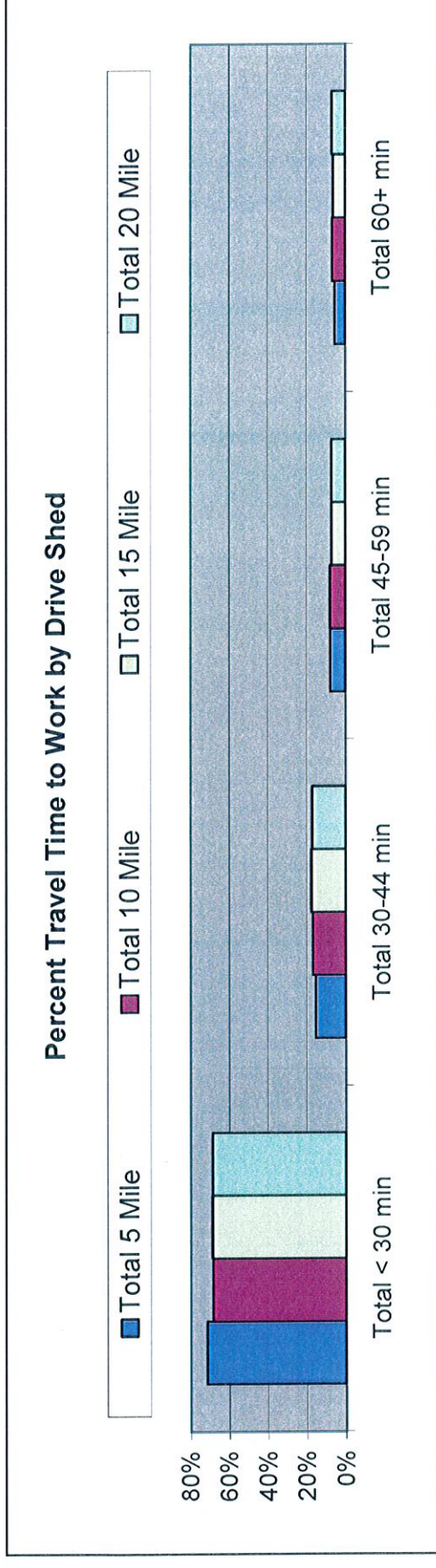


Percent Housing Units by Drive Shed



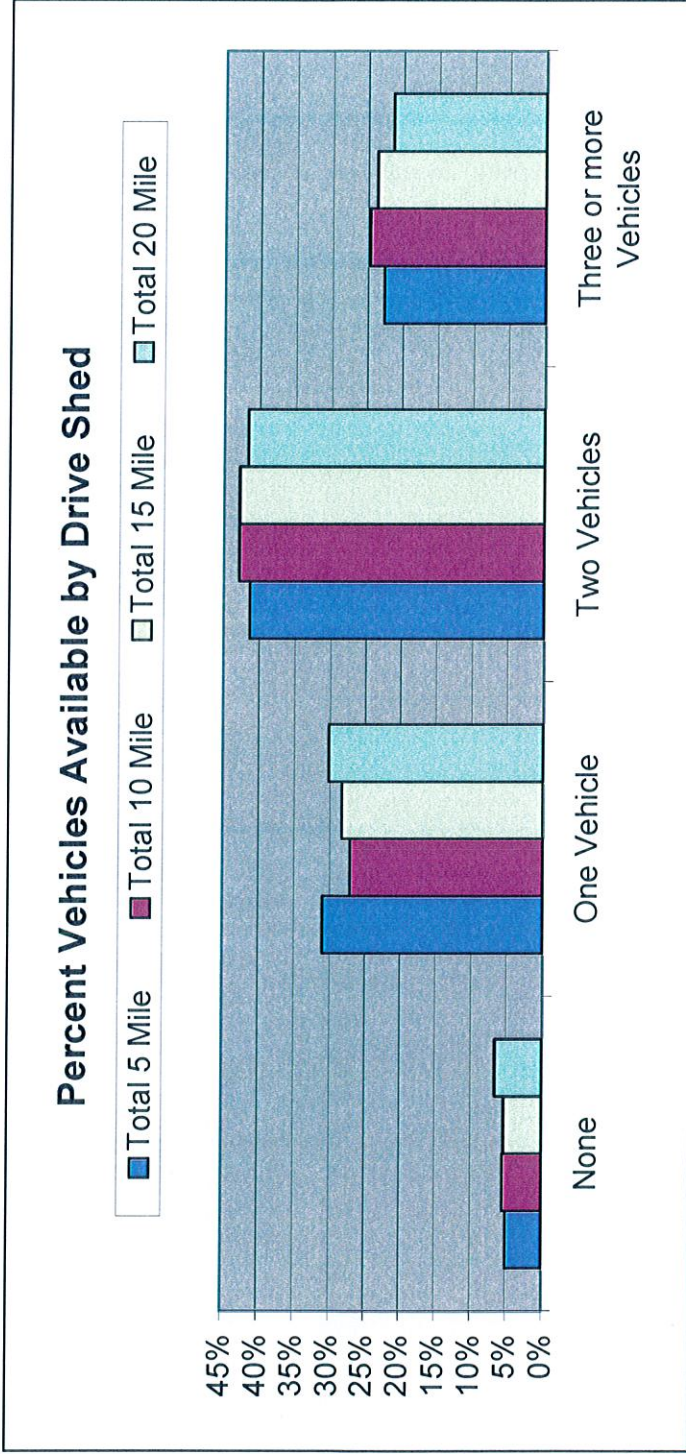
Travel Time to Work by Means of Transportation to Work for workers 16 years and over who did not work at home												
Key	Less than 30 minutes			30 to 44 minutes			45 to 59 minutes			60 or more minutes		
	Total	Public Trans.	Other Means	Total	Public Trans.	Other Means	Total	Public Trans.	Other Means	Total	Public Trans.	Other Means
Total 5 Mile	8,807	9	6,280	1,355	0	1,355	687	0	687	476	0	476
Total 10 Mile	15,912	14	10,884	2,702	0	2,702	1,254	0	1,254	1,058	6	1,052
Total 15 Mile	26,763	14	18,394	4,721	0	4,721	1,942	0	1,942	1,692	25	1,667
Total 20 Mile	39,257	45	26,888	6,785	6	6,779	2,807	0	2,807	2,732	36	2,696

Percent of Travel Time to Work by Means of Transportation to Work for workers 16 years and over who did not work at home												
Key	Less than 30 minutes			30 to 44 minutes			45 to 59 minutes			60 or more minutes		
	Total	Public Trans.	Other Means	Total	Public Trans.	Other Means	Total	Public Trans.	Other Means	Total	Public Trans.	Other Means
Total 5 Mile	100%	0%	100%	15%	0%	100%	8%	0%	100%	5%	0%	100%
Total 10 Mile	100%	0%	100%	17%	0%	100%	8%	0%	100%	7%	1%	99%
Total 15 Mile	100%	0%	100%	18%	0%	100%	7%	0%	100%	6%	1%	99%
Total 20 Mile	100%	0%	100%	17%	0%	100%	7%	0%	100%	7%	1%	99%



Vehicles Available					
	None	One Vehicle	Two Vehicles	Three or more Vehicles	Average No. Vehicle per Occupied Housing Unit
Total 5 Mile	352	2,170	2,891	1,585	1.93
Total 10 Mile	706	3,459	5,486	3,164	1.99
Total 15 Mile	1,165	6,168	9,353	5,162	1.95
Total 20 Mile	2,179	9,944	13,704	7,076	1.88

Percent of Vehicles Available				
	None	One Vehicle	Two Vehicles	Three or more Vehicles
Total 5 Mile	5%	31%	41%	23%
Total 10 Mile	6%	27%	43%	25%
Total 15 Mile	5%	28%	43%	24%
Total 20 Mile	7%	30%	42%	22%



Claritas® (Consumer Expenditure) Data

We gratefully acknowledge the [Pennsylvania Downtown Center](#) for providing this Claritas Data to us free of charge.

Consumer Information

Our consumer spending databases are the best way to track how America spends its money. These databases allow you to segment markets by age and income, and isolate your target audience's revenue potential in order to:

- Analyze customer spending patterns
- Conduct site and competitor analyses
- Create direct mail list selection criteria
- Target marketing plans, promotions and merchandise mix
- Uncover sales potential by market

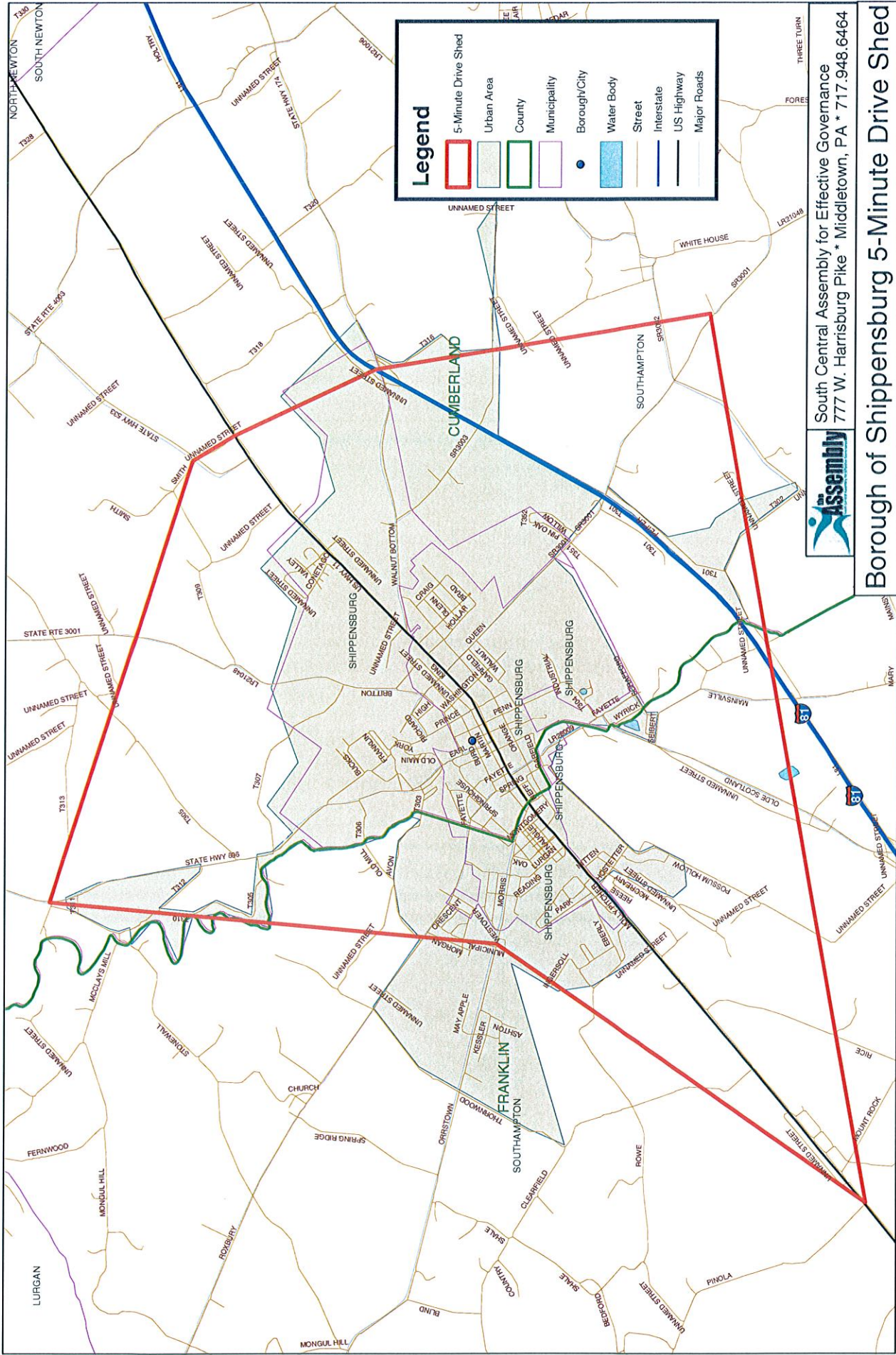
Consumer Behavior & Surveys

Claritas offers the most extensive links to the nation's leading syndicated surveys and databases of consumer behavior. These consumer profiles provide a powerful way to accurately segment consumers by lifestyle, media, and product preferences. National and local market profiles are available.

Each year, Claritas interviews more than 150,000 households about key financial, media and lifestyle habits. All Claritas consumer surveys link to our segmentation systems as well to the most comprehensive marketing information network available: the Claritas Partner Link Network.

MicroVision Area Group Profile

MicroVision® is a segmentation and consumer targeting system that classifies every U.S. household into one of 50 unique market segments. Classifications are based on the demographic, lifestyle, socioeconomic, buying, media and behavior characteristics of households within every ZIP + 4 geography.





Shippensburg 5-Minute Drive Shed Executive Summary for Claritas (Consumer Expenditure) Data

The population in this area is estimated to change from 11,937 to 11,972, resulting in a growth of 0.3% between 2000 and the current year. Over the next five years, the population is projected to grow by 1.0%.

The population in the United States is estimated to change from 281,421,906 to 286,815,107, resulting in a growth of 1.9% between 2000 and the current year. Over the next five years, the population is projected to grow by 4.8%.

The current year median age for this population is 23.8, while the average age is 32.5. Five years from now, the median age is projected to be 23.9.

The current year median age for the United States is 35.6, while the average age is 36.5. Five years from now, the median age is projected to be 36.2.

Of this area's current year estimated population:

94.2% are White Alone, 3.3% are Black or African Am. Alone, 0.1% are Am. Indian and Alaska Nat. Alone, 1.0% are Asian Alone, 0.0% are Nat. Hawaiian and Other Pacific Isl. Alone, 0.4% are Some Other Race, and 1.0% are Two or More Races.

For the entire United States:

74.5% are White Alone, 12.4% are Black or African Am. Alone, 0.9% are Am. Indian and Alaska Nat. Alone, 3.8% are Asian Alone, 0.1% are Nat. Hawaiian and Other Pacific Isl. Alone, 5.7% are Some Other Race, and 2.5% are Two or More Races.

This area's current estimated Hispanic or Latino population is 1.1%, while the United States current estimated Hispanic or Latino population is 13.1%.

The number of households in this area is estimated to change from 3,900 to 3,928, resulting in an increase of 0.7% between 2000 and the current

year. Over the next five years, the number of households is projected to increase by 2.1%.

The number of households in the United States is estimated to change from 105,480,101 to 107,753,802, resulting in an increase of 2.2% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 5.4%.

The average household income is estimated to be \$41,372 for the current year, while the average household income for the United States is estimated to be \$64,338 for the same time frame.

The average household income in this area is projected to increase 15.4% over the next five years, from \$41,372 to \$47,727. The United States is projected to have a 20.9% increase in average household income.

The current year estimated per capita income for this area is \$14,626, compared to an estimate of \$24,636 for the United States as a whole.



For this area, 86.0% of the population is estimated to be age 16 and over for the current year. Of the labor force, 0.3% are in the Armed Forces, 52.5% are employed civilians, 3.1% are unemployed civilians, and 44.1% are not in the labor force.

For the United States, 77.3% of the population is estimated to be age 16 and over for the current year. Of the labor force, 0.8% are in the Armed Forces, 61.2% are employed civilians, 4.0% are unemployed civilians, and 34.0% are not in the labor force.

For the employed population age 16 and over in this area, it is estimated that they are employed in the following occupational categories:

8.6% are in "Executive, Administrative and Managerial", 14.6% are in "Professional Specialty", 29.0% are in "Technical, Sales, and Administrative Support", and 17.7% are in "Service".

9.1% are in "Precision, Production, Craft and Repair", 2.7% are in "Farming, Forestry and Fishing", and 18.2% are in "Operators, Fabricators and Laborers".

For the employed population age 16 and over in the United States, it is estimated that they are employed in the following occupational categories:

12.6% are in "Executive, Administrative and Managerial", 14.1% are in "Professional Specialty", 31.8% are in "Technical, Sales, and Administrative Support", and 12.9% are in "Service".

11.4% are in "Precision, Production, Craft and Repair", 2.5% are in "Farming, Forestry and Fishing", and 14.6% are in "Operators, Fabricators and Laborers".

For the current year, it is estimated that 10.1% of the population age 25 and over in this area had earned a Graduate or Professional Degree and 9.5% had earned a Bachelor's Degree.

In comparison, for the United States, it is estimated that for the population over age 25, 7.3% had earned a Graduate or Professional Degree, while 13.5% had earned a Bachelor's Degree.

Most of the dwellings in this area (51.6%) are estimated to be Owner Occupied for the current year. For the entire country the majority of the housing units are Owner-Occupied (66.3%).

The majority of dwellings in this area are estimated to be structures of 1 Unit Detached (44.8%) for the current year. In the United States, the majority of dwellings are estimated to be structures of 1 Unit Detached (60.2%) for the same year.

The majority of housing units in this area (36.5%) are estimated to have been Housing Unit Built 1939 or Earlier for the current year.

Most of the housing units in the United States (18.4%) are estimated to have been Housing Unit Built 1970 to 1979 for the current year.

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CONSUMER SPENDING PATTERNS

Prepared For: SHIPPENSBURG 5 Minute DRIVE SHED

	Annual Average Household	Weekly Aggregate	Weekly Per Capita	Weekly Average Household	Market Index
Grocery and Other Misc. Exp.:					
Total Food Expenses	8,140.95	614,951	51.37	156.56	0.92
Food at Home	4,405.36	332,772	27.80	84.72	0.95
Cereal Products	258.08	19,495	1.63	4.96	0.99
Bakery Products	516.13	38,988	3.26	9.93	1.00
Meats	536.30	40,511	3.38	10.31	0.93
Poultry	273.05	20,626	1.72	5.25	0.93
Seafood	70.85	5,352	0.45	1.36	0.75
Dairy Products	514.43	38,859	3.25	9.89	0.99
Fruits and Vegetables	468.16	35,364	2.95	9.00	0.86
Juices	128.34	9,694	0.81	2.47	0.93
Sugar and Other Sweets	353.20	26,680	2.23	6.79	1.06
Fats and Oils	39.32	2,970	0.25	0.76	0.89
Nonalcoholic Beverages	607.57	45,895	3.83	11.68	1.02
Prepared Foods	639.93	48,339	4.04	12.31	0.89
Other Misc. Expenses:					
Housekeeping Supplies	270.32	20,420	1.71	5.20	0.88
Food away from Home	3,735.58	282,178	23.57	71.84	0.88
Alcoholic Beverages at Home	670.19	50,625	4.23	12.89	0.96
Alcoholic Beverages away from Home	519.60	39,250	3.28	9.99	0.68
Over the Counter Drugs	176.63	13,342	1.11	3.40	0.94



CONSUMER SPENDING PATTERNS	Annual Aggregate (\$000s)	Annual Per Capita	Annual Average Household	Weekly Average Household	Market Index
Misc. Personal Items:					
Smoking Prods/Supplies	3,898	326	992	19.08	1.32
Personal Care Products and Services	2,615	218	666	12.81	0.81
Household Equipment:					
Household Textiles	1,552	130	395	7.60	0.76
Furniture	1,498	125	381	7.33	0.58
Floor Coverings	73	6	19	0.37	0.46
Major Appliances	957	80	244	4.69	0.73
Small Appliance/Houseware	1,756	147	447	8.60	0.72
Misc Household Equipment	1,524	127	388	7.46	0.80
Home Computer Software/Access	125	10	32	0.62	0.94
Home Computer Hardware	695	58	177	3.40	0.64
Apparel:					
Women's Apparel	5,282	441	1,345	25.87	1.09
Men's Apparel	3,355	280	854	16.42	1.10
Girl's Apparel	619	52	158	3.04	0.60
Boy's Apparel	510	43	130	2.50	0.58
Infant's Apparel	370	31	94	1.81	0.77
Footwear	1,706	142	434	8.35	1.02
Other Apparel Prods/Services	3,088	258	786	15.12	0.78
Entertainment:					
Sports and Recreation	3,485	291	887	17.06	0.76
TV, Radio and Sound Equipment	5,078	424	1,293	24.87	0.88
Reading Materials	2,066	173	526	10.12	1.01
Travel	3,757	314	957	18.40	0.70
Photographic Equipment	601	50	153	2.94	0.85
Shelter and Related Expenses:					
Household Services	845	71	215	4.13	0.45
Household Repairs	2,040	170	519	9.98	0.53



CONSUMER SPENDING PATTERNS	Annual Aggregate (\$000s)	Annual Per Capita	Annual Average Household	Weekly Average Household	Market Index
Fuels	911	76	232	4.46	1.74
Telephone Service	2,465	206	628	12.08	0.91
Room and Board	1,336	112	340	6.54	3.86
Lodging away from Home	724	60	184	3.54	0.70
Transportation Expenses:					
New Autos/Trucks/Vans	5,806	485	1,478	28.42	0.62
Used Vehicles	7,862	657	2,002	38.50	1.00
Gasoline	4,405	368	1,121	21.56	1.01
Motoroil	129	11	33	0.63	1.10
Automotive Maintain/Repair	5,028	420	1,280	24.62	0.82
Rented Vehicles	433	36	110	2.12	0.70
Health Care:					
Medical Services	3,348	280	852	16.38	0.68
Prescription Drugs/Meds	3,311	277	843	16.21	0.66
Medical Supplies	439	37	112	2.15	0.78
Miscellaneous Items:					
Tuition/School Supplies	10,976	917	2,794	53.73	2.87
Pet Expenses	776	65	198	3.81	0.70
Day Care	588	49	150	2.88	0.56
Cash Contributions	3,750	313	955	18.37	0.60



POP-FACTS: DEMOGRAPHIC QUICK FACTS
 Prepared For: LANCASTER 5-MINUTE DRIVE SHED

Description	Polygon Totals
Population	
2007 Projection	12,096
2002 Estimate	11,972
2000 Census	11,937
1990 Census	11,342
Growth 1990 - 2000	5.25%

Households	
2007 Projection	4,011
2002 Estimate	3,928
2000 Census	3,900
1990 Census	3,528
Growth 1990 - 2000	10.54%

2002 Est. Population by Single Classification Race	
White Alone	11,972
Black or African American Alone	94.23%
American Indian and Alaska Native Alone	3.30%
Asian Alone	0.08%
Native Hawaiian and Other Pacific Islander Alone	0.96%
Some Other Race Alone	0.03%
Two or More Races	0.44%
	0.96%

Description	Polygon Totals
2002 Est. Population Hispanic or Latino	11,972
Hispanic or Latino	1.13%
Not Hispanic or Latino	98.87%

2000 Tenure of Occupied Housing Units	
Owner Occupied	3,900
Renter Occupied	51.68%
	48.32%

2000 Average Household Size	
	2.45
2002 Est. Households by Household Income	
Income Less than \$15,000	17.09%
Income \$15,000 - \$24,999	19.70%
Income \$25,000 - \$34,999	16.33%
Income \$35,000 - \$49,999	15.62%
Income \$50,000 - \$74,999	19.22%
Income \$75,000 - \$99,999	6.64%
Income \$100,000 - \$149,999	4.28%
Income \$150,000 - \$249,999	0.74%
Income \$250,000 - \$499,999	0.28%
Income \$500,000 and over	0.10%

2002 Est. Average Household Income	\$41,372
2002 Est. Median Household Income	\$33,092
2002 Est. Per Capita Income	\$14,626

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Prepared For: SHIPPENSBURG 5-MINUTE
DRIVE SHED

**MICROVISION AREA
GROUP PROFILE**

Description	Area Households	Area Pct.	Base Households	Base Pct.	Index
MVG01 Accumulated Wealth	3	0.08	14,385,364	13.35	1
MVG02 Mainstream Families	1,889	48.09	44,170,611	40.99	117
MVG03 Young Accumulators	241	6.14	8,173,047	7.58	81
MVG04 Mainstream Singles	1,493	38.01	19,132,625	17.76	214
MVG05 Asset-Building Families	8	0.20	1,406,256	1.31	15
MVG06 Conservative Classics	172	4.38	5,470,764	5.08	86
MVG07 Cautious Couples	39	0.99	310,441	0.29	341
MVG08 Sustaining Families	58	1.48	8,526,150	7.91	19
MVG09 Sustaining Singles	25	0.64	5,773,869	5.36	12
MVG10 Anomalies	0	0.00	271,767	0.25	0
MVG11 Unclassified	0	0.00	132,908	0.12	0
Totals	3,928	100.00	107,753,802	100.00	100

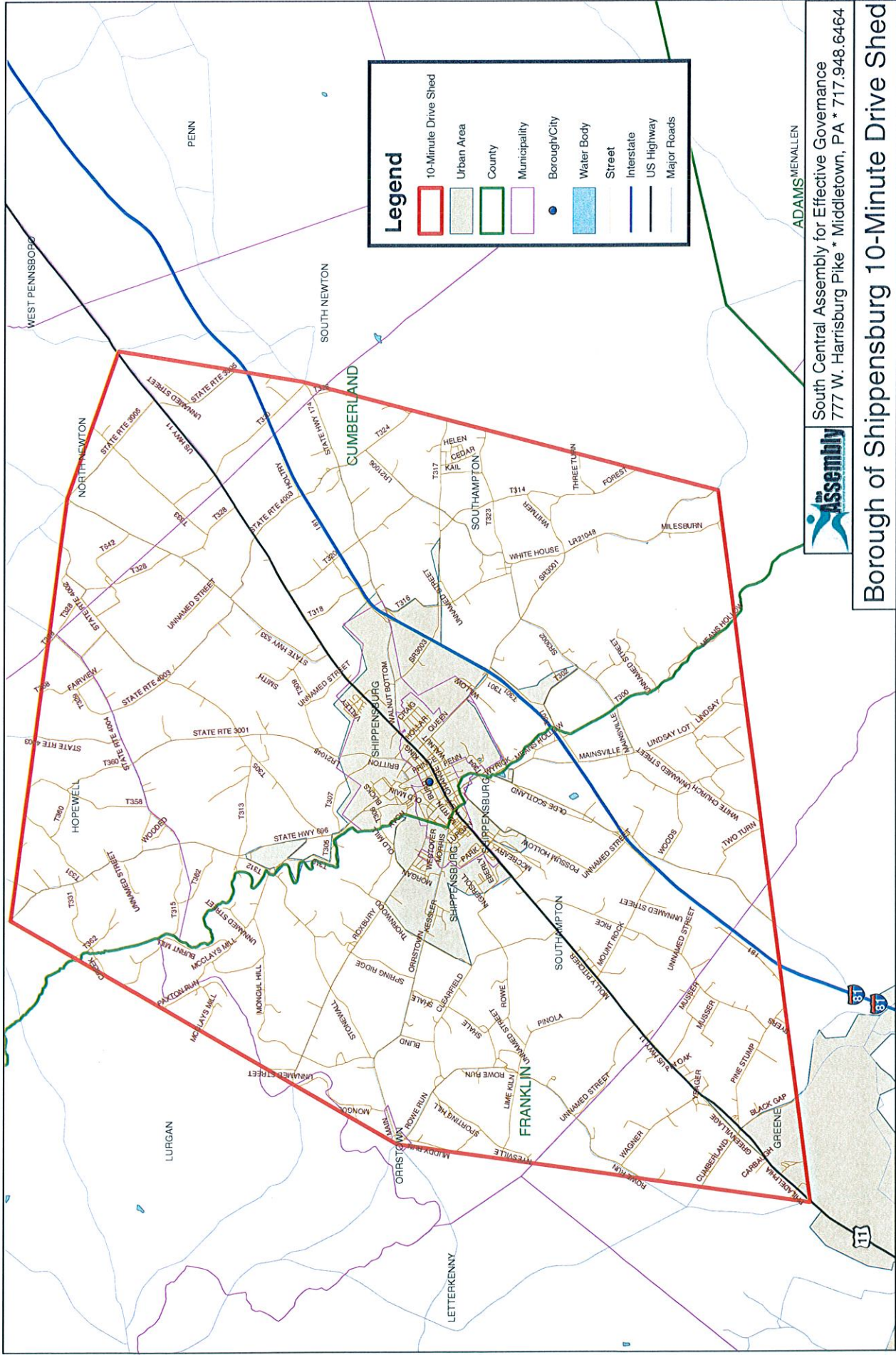
Base Definition Country: United States Prepared on: November 26, 2002

Prepared For:
SHIPPENSBURG 5-MIN
DRIVE SHED

RETAIL TRADE POTENTIAL

Description	Polygon Totals
Total Retail Sales	\$145,020,821
Apparel and Accessory Stores	\$4,317,788
Automotive Dealers	\$32,078,568
Automotive and Home Supply Stores	\$1,576,470
Drug and Proprietary Stores	\$6,265,895
Eating and Drinking Places	\$12,505,971
Food Stores	\$18,674,169
Furniture and Home Furnishings Stores	\$3,285,685
Home Appliance, Radio, and T.V. Stores	\$2,521,832
Gasoline Service Stations	\$12,291,832
General Merchandise	\$17,080,712
Department Stores	\$15,507,658
(Including Leased Depis.)	
Hardware, Lumber and Garden Stores	\$7,613,120

Prepared on: November 26, 2002



Legend

- 10-Minute Drive Shed
- Urban Area
- County
- Municipality
- Borough/City
- Water Body
- Street
- Interstate
- US Highway
- Major Roads



South Central Assembly for Effective Governance
 777 W. Harrisburg Pike * Middletown, PA * 717.948.6464

Borough of Shippensburg 10-Minute Drive Shed

ADAMS MENALLEN



Shippensburg 10-Minute Drive Shed Executive Summary for Claritas (Consumer Expenditure) Data

The population in this area is estimated to change from 23,426 to 23,529, resulting in a growth of 0.4% between 2000 and the current year. Over the next five years, the population is projected to grow by 1.4%.

The population in the United States is estimated to change from 281,421,906 to 286,815,107, resulting in a growth of 1.9% between 2000 and the current year. Over the next five years, the population is projected to grow by 4.8%.

The current year median age for this population is 28.7, while the average age is 34.4. Five years from now, the median age is projected to be 29.5.

The current year median age for the United States is 35.6, while the average age is 36.5. Five years from now, the median age is projected to be 36.2.

Of this area's current year estimated population:

95.6% are White Alone, 2.3% are Black or African Am. Alone, 0.1% are Am. Indian and Alaska Nat. Alone, 0.7% are Asian Alone, 0.0% are Nat. Hawaiian and Other Pacific Isl. Alone, 0.4% are Some Other Race, and 0.9% are Two or More Races.

For the entire United States:

74.5% are White Alone, 12.4% are Black or African Am. Alone, 0.9% are Am. Indian and Alaska Nat. Alone, 3.8% are Asian Alone, 0.1% are Nat. Hawaiian and Other Pacific Isl. Alone, 5.7% are Some Other Race, and 2.5% are Two or More Races.

This area's current estimated Hispanic or Latino population is 1.0%, while the United States

current estimated Hispanic or Latino population is 13.1%.

The number of households in this area is estimated to change from 8,094 to 8,153, resulting in an increase of 0.7% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 2.1%.

The number of households in the United States is estimated to change from 105,480,101 to 107,753,802, resulting in an increase of 2.2% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 5.4%.

The average household income is estimated to be \$46,989 for the current year, while the average household income for the United States is estimated to be \$64,338 for the same time frame.

The average household income in this area is projected to increase 15.2% over the next five years, from \$46,989 to \$54,142. The United States is projected to have a 20.9% increase in average household income.

The current year estimated per capita income for this area is \$16,922, compared to an estimate of \$24,636 for the United States as a whole.



For this area, 80.7% of the population is estimated to be age 16 and over for the current year. Of the labor force, 0.3% are in the Armed Forces, 58.9% are employed civilians, 2.9% are unemployed civilians, and 37.9% are not in the labor force.

For the United States, 77.3% of the population is estimated to be age 16 and over for the current year. Of the labor force, 0.8% are in the Armed Forces, 61.2% are employed civilians, 4.0% are unemployed civilians, and 34.0% are not in the labor force.

For the employed population age 16 and over in this area, it is estimated that they are employed in the following occupational categories:

8.3% are in "Executive, Administrative and Managerial", 11.9% are in "Professional Specialty", 27.2% are in "Technical, Sales, and Administrative Support", and 14.9% are in "Service".

10.6% are in "Precision, Production, Craft and Repair", 4.7% are in "Farming, Forestry and Fishing", and 22.3% are in "Operators, Fabricators and Laborers".

For the employed population age 16 and over in the United States, it is estimated that they are employed in the following occupational categories:

12.6% are in "Executive, Administrative and Managerial", 14.1% are in "Professional Specialty", 31.8% are in "Technical, Sales, and Administrative Support", and 12.9% are in "Service".

11.4% are in "Precision, Production, Craft and Repair", 2.5% are in "Farming, Forestry and Fishing", and 14.6% are in "Operators, Fabricators and Laborers".

For the current year, it is estimated that 7.5% of the population age 25 and over in this area had

earned a Graduate or Professional Degree and 7.0% had earned a Bachelor's Degree.

In comparison, for the United States, it is estimated that for the population over age 25, 7.3% had earned a Graduate or Professional Degree, while 13.5% had earned a Bachelor's Degree.

Most of the dwellings in this area (68.0%) are estimated to be Owner Occupied for the current year. For the entire country the majority of the housing units are Owner-Occupied (66.3%).

The majority of dwellings in this area are estimated to be structures of 1 Unit Detached (57.7%) for the current year. In the United States, the majority of dwellings are estimated to be structures of 1 Unit Detached (60.2%) for the same year.

The majority of housing units in this area (26.7%) are estimated to have been Housing Unit Built 1939 or Earlier for the current year.

Most of the housing units in the United States (18.4%) are estimated to have been Housing Unit Built 1970 to 1979 for the current year.

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CONSUMER SPENDING PATTERNS

Prepared For: SHIPPENSBURG 10-MINUTE DRIVE SHED

POLYGON TOTALS

Grocery and Other Misc. Exp.:

	Annual Average Household	Weekly Aggregate	Weekly Per Capita	Weekly Average Household	Market Index
Total Food Expenses	8,274.46	1,297,414	55.14	159.12	0.93
Food at Home	4,623.52	724,957	30.81	88.91	1.00
Cereal Products	269.51	42,258	1.80	5.18	1.04
Bakery Products	543.40	85,203	3.62	10.45	1.05
Meats	570.09	89,389	3.80	10.96	0.99
Poultry	287.16	45,025	1.91	5.52	0.98
Seafood	76.42	11,982	0.51	1.47	0.80
Dairy Products	542.57	85,073	3.62	10.43	1.04
Fruits and Vegetables	500.47	78,472	3.34	9.62	0.92
Juices	133.17	20,880	0.89	2.56	0.97
Sugar and Other Sweets	369.88	57,996	2.46	7.11	1.11
Fats and Oils	42.04	6,592	0.28	0.81	0.95
Nonalcoholic Beverages	611.74	95,919	4.08	11.76	1.03
Prepared Foods	677.09	106,166	4.51	13.02	0.94
Other Misc. Expenses:					
Housekeeping Supplies	290.88	45,609	1.94	5.59	0.95
Food away from Home	3,650.94	572,458	24.33	70.21	0.86
Alcoholic Beverages at Home	594.90	93,279	3.96	11.44	0.86
Alcoholic Beverages away from Home	498.81	78,212	3.32	9.59	0.65
Over the Counter Drugs	185.12	29,027	1.23	3.56	0.99
Misc Personal Items:					
Smoking Prods/Supplies	7,959	338	976	18.77	1.30
Personal Care Products and Services	5,584	237	685	13.17	0.83
Household Equipment:					
Household Textiles	3,280	139	402	7.73	0.77
Furniture	3,618	154	444	8.54	0.68
Floor Coverings	193	8	24	0.46	0.59



CONSUMER SPENDING PATTERNS

Prepared For: SHIPPENSBURG 10-MINUTE DRIVE SHED

POLYGON TOTALS

	Annual Average Household	Weekly Aggregate	Weekly Per Capita	Weekly Average Household	Market Index
Major Appliances	2,284	97	280	5.38	0.83
Small Appliance/Houseware	3,804	162	467	8.98	0.76
Misc Household Equipment	3,626	154	445	8.56	0.92
Home Computer Software/Access	234	10	29	0.56	0.85
Home Computer Hardware	1,531	65	188	3.62	0.68
Apparel:					
Women's Apparel	9,743	414	1,195	22.98	0.97
Men's Apparel	6,149	261	754	14.50	0.97
Girl's Apparel	1,638	70	201	3.87	0.77
Boy's Apparel	1,377	59	169	3.25	0.75
Infant's Apparel	890	38	109	2.10	0.89
Footwear	3,286	140	403	7.75	0.95
Other Apparel Prods/Services	6,170	262	757	14.56	0.75
Entertainment:					
Sports and Recreation	7,261	309	891	17.13	0.76
TV, Radio and Sound Equipment	10,139	431	1,243	23.90	0.85
Reading Materials	4,051	172	497	9.56	0.95
Travel	7,789	331	955	18.37	0.70
Photographic Equipment	1,249	53	153	2.94	0.85
Shelter and Related Expenses:					
Household Services	1,609	68	197	3.79	0.41
Household Repairs	5,373	228	659	12.67	0.67
Fuels	2,029	86	249	4.79	1.87
Telephone Service	5,016	213	615	11.83	0.89
Room and Board	1,583	67	194	3.73	2.20
Lodging away from Home	1,612	69	198	3.81	0.75
Transportation Expenses:					
New Autos/Trucks/Vans	13,367	568	1,639	31.52	0.69



CONSUMER SPENDING PATTERNS

Prepared For: SHIPPENSBURG 10-MINUTE DRIVE SHED
POLYGON TOTALS

	Annual Average Household	Weekly Aggregate	Weekly Per Capita	Weekly Average Household	Market Index
Used Vehicles	18,880	802	2,316	44.54	1.16
Gasoline	9,639	410	1,182	22.73	1.07
Motoroil	263	11	32	0.62	1.07
Automotive Maintain/Repair	10,754	457	1,319	25.37	0.85
Rented Vehicles	856	36	105	2.02	0.67
Health Care:					
Medical Services	7,842	333	962	18.50	0.77
Prescription Drugs/Meds	7,457	317	915	17.60	0.72
Medical Supplies	957	41	117	2.25	0.81
Miscellaneous Items:					
Tuition/School Supplies	13,808	587	1,694	32.58	1.74
Pet Expenses	2,029	86	249	4.79	0.89
Day Care	1,434	61	176	3.38	0.65
Cash Contributions	8,931	380	1,095	21.06	0.68



POP-FACTS: DEMOGRAPHIC QUICK FACTS
 Prepared For: SHIPPENSBURG 10-MINUTE DRIVE
 SHED

November 26, 2002

Description	Polygon Totals
Population	
2007 Projection	23,854
2002 Estimate	23,529
2000 Census	23,426
1990 Census	21,372
Growth 1990 - 2000	9.61%

Households	
2007 Projection	8,327
2002 Estimate	8,153
2000 Census	8,094
1990 Census	7,124
Growth 1990 - 2000	13.62%

2002 Est. Population by Single Classification Race	
White Alone	23,529
Black or African American Alone	95.59%
American Indian and Alaska Native Alone	2.26%
Asian Alone	0.11%
Native Hawaiian and Other Pacific Islander Alone	0.73%
Some Other Race Alone	0.04%
Two or More Races	0.35%
	0.92%

Description	Polygon Totals
2002 Est. Population Hispanic or Latino	
Hispanic or Latino	23,529
Not Hispanic or Latino	0.96%
	99.04%

2000 Tenure of Occupied Housing Units	
Owner Occupied	8,094
Renter Occupied	68.06%
	31.94%
2000 Average Household Size	
	2.59

2002 Est. Households by Household Income	
Income Less than \$15,000	8,153
Income \$15,000 - \$24,999	12.84%
Income \$25,000 - \$34,999	16.57%
Income \$35,000 - \$49,999	17.07%
Income \$50,000 - \$74,999	17.75%
Income \$75,000 - \$99,999	21.79%
Income \$100,000 - \$149,999	7.63%
Income \$150,000 - \$249,999	4.56%
Income \$250,000 - \$499,999	1.10%
Income \$500,000 and over	0.51%
	0.18%
2002 Est. Average Household Income	
	\$46,989
2002 Est. Median Household Income	
	\$37,973
2002 Est. Per Capita Income	
	\$16,922



MICROVISION AREA GROUP PROFILE

Prepared on: November 26, 2002

Prepared For: SHIPPENSBURG 10-MINUTE DRIVE SHED

Description	Area Households	Area Pct.	Base Households	Base Pct.	Index
MVG01 Accumulated Wealth	4	0.05	14,385,364	13.35	0
MVG02 Mainstream Families	5,172	63.44	44,170,611	40.99	155
MVG03 Young Accumulators	569	6.98	8,173,047	7.58	92
MVG04 Mainstream Singles	1,919	23.54	19,132,625	17.76	133
MVG05 Asset-Building Families	36	0.44	1,406,256	1.31	34
MVG06 Conservative Classics	293	3.59	5,470,764	5.08	71
MVG07 Cautious Couples	75	0.92	310,441	0.29	317
MVG08 Sustaining Families	58	0.71	8,526,150	7.91	9
MVG09 Sustaining Singles	25	0.31	5,773,869	5.36	6
MVG10 Anomalies	2	0.02	271,767	0.25	8
MVG11 Unclassified	0	0.00	132,908	0.12	0
Totals	8,153	100.00	107,753,802	100.00	100

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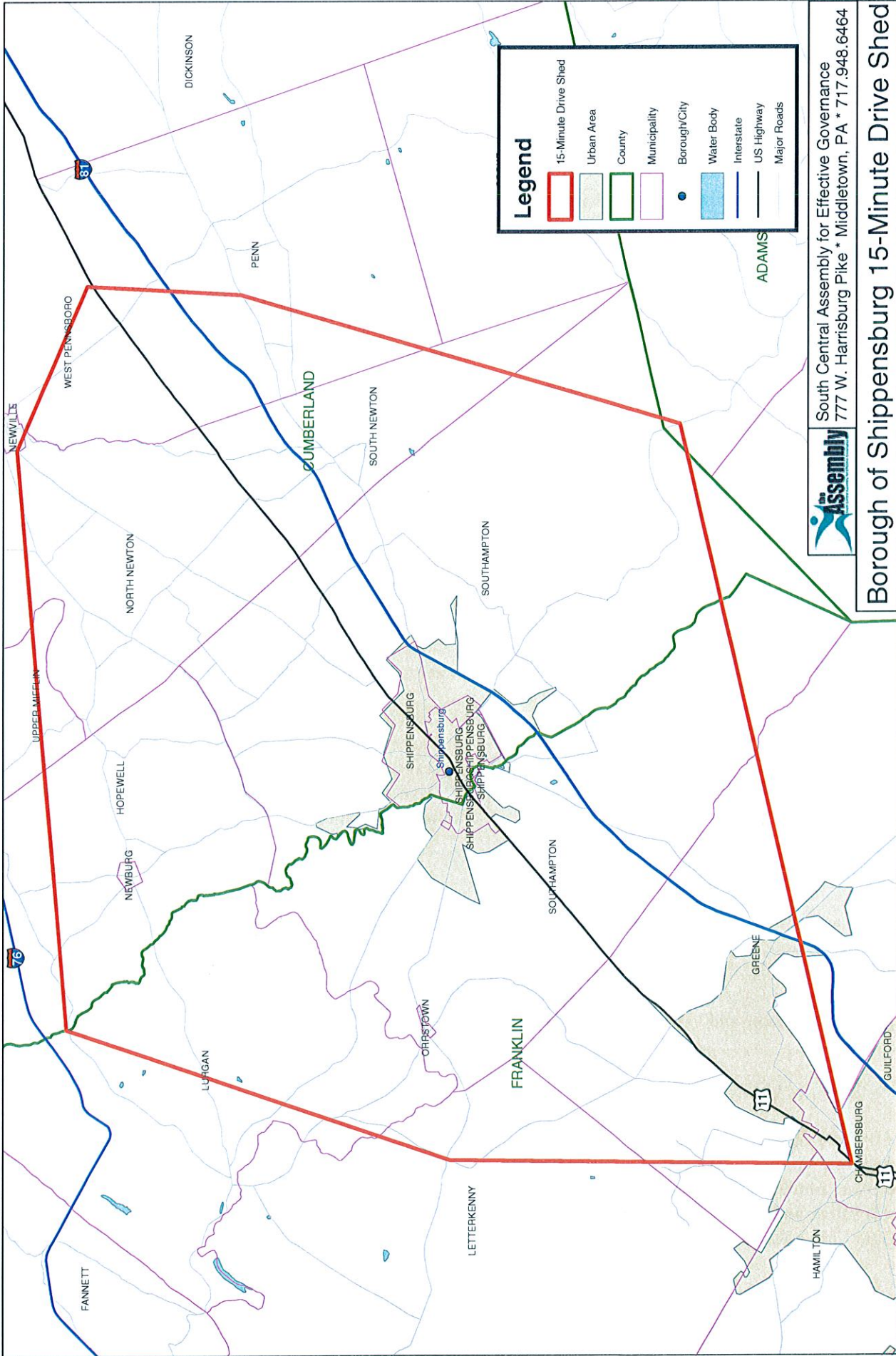
RETAIL TRADE POTENTIAL

November 26, 2002

Prepared For: SHIPPENSBURG-DRIVE SHED10

Description	Polygon Totals
Total Retail Sales	\$277,789,458
Apparel and Accessory Stores	\$8,186,284
Automotive Dealers	\$61,795,071
Automotive and Home Supply Stores	\$2,976,290
Drug and Proprietary Stores	\$12,656,817
Eating and Drinking Places	\$24,371,789
Food Stores	\$37,023,296
Furniture and Home Furnishings Stores	\$6,342,694
Home Appliance, Radio, and T.V. Stores	\$4,951,916
Gasoline Service Stations	\$24,196,303
General Merchandise	\$33,064,806
Department Stores (Including Leased Depts.)	\$29,723,757
Hardware, Lumber and Garden Stores	\$16,320,266

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Legend

- 15-Minute Drive Shed
- Urban Area
- County
- Municipality
- Borough/City
- Water Body
- Interstate
- US Highway
- Major Roads



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Borough of Shippensburg 15-Minute Drive Shed



Shippensburg 15-Minute Drive Shed Executive Summary for Claritas (Consumer Expenditure) Data

The population in this area is estimated to change from 37,649 to 37,889, resulting in a growth of 0.6% between 2000 and the current year. Over the next five years, the population is projected to grow by 1.9%.

The population in the United States is estimated to change from 281,421,906 to 286,815,107, resulting in a growth of 1.9% between 2000 and the current year. Over the next five years, the population is projected to grow by 4.8%.

The current year median age for this population is 33.3, while the average age is 36.5. Five years from now, the median age is projected to be 34.3.

The current year median age for the United States is 35.6, while the average age is 36.5. Five years from now, the median age is projected to be 36.2.

Of this area's current year estimated population:

96.1% are White Alone, 1.9% are Black or African Am. Alone, 0.1% are Am. Indian and Alaska Nat. Alone, 0.6% are Asian Alone, 0.0% are Nat. Hawaiian and Other Pacific Isl. Alone, 0.4% are Some Other Race, and 0.9% are Two or More Races.

For the entire United States:

74.5% are White Alone, 12.4% are Black or African Am. Alone, 0.9% are Am. Indian and Alaska Nat. Alone, 3.8% are Asian Alone, 0.1% are Nat. Hawaiian and Other Pacific Isl. Alone, 5.7% are Some Other Race, and 2.5% are Two or More Races.

This area's current estimated Hispanic or Latino population is 1.1%, while the United States current estimated Hispanic or Latino population is 13.1%.

The number of households in this area is estimated to change from 13,492 to 13,646, resulting in an increase of 1.1% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 3.2%.

The number of households in the United States is estimated to change from 105,480,101 to 107,753,802, resulting in an increase of 2.2% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 5.4%.

The average household income is estimated to be \$49,177 for the current year, while the average household income for the United States is estimated to be \$64,338 for the same time frame.

The average household income in this area is projected to increase 15.4% over the next five years, from \$49,177 to \$56,757. The United States is projected to have a 20.9% increase in average household income.

The current year estimated per capita income for this area is \$18,488, compared to an estimate of \$24,636 for the United States as a whole.



For this area, 80.0% of the population is estimated to be age 16 and over for the current year. Of the labor force, 0.3% are in the Armed Forces, 60.7% are employed civilians, 2.6% are unemployed civilians, and 36.4% are not in the labor force.

For the United States, 77.3% of the population is estimated to be age 16 and over for the current year. Of the labor force, 0.8% are in the Armed Forces, 61.2% are employed civilians, 4.0% are unemployed civilians, and 34.0% are not in the labor force.

For the employed population age 16 and over in this area, it is estimated that they are employed in the following occupational categories:

8.6% are in "Executive, Administrative and Managerial", 11.6% are in "Professional Specialty", 26.5% are in "Technical, Sales, and Administrative Support", and 14.1% are in "Service".

11.6% are in "Precision, Production, Craft and Repair", 5.1% are in "Farming, Forestry and Fishing", and 22.4% are in "Operators, Fabricators and Laborers".

For the employed population age 16 and over in the United States, it is estimated that they are employed in the following occupational categories:

12.6% are in "Executive, Administrative and Managerial", 14.1% are in "Professional Specialty", 31.8% are in "Technical, Sales, and Administrative Support", and 12.9% are in "Service".

11.4% are in "Precision, Production, Craft and Repair", 2.5% are in "Farming, Forestry and Fishing", and 14.6% are in "Operators, Fabricators and Laborers".

For the current year, it is estimated that 6.7% of the population age 25 and over in this area had earned a Graduate or Professional Degree and 7.9% had earned a Bachelor's Degree.

In comparison, for the United States, it is estimated that for the population over age 25, 7.3% had earned a Graduate or Professional Degree, while 13.5% had earned a Bachelor's Degree.

Most of the dwellings in this area (72.0%) are estimated to be Owner Occupied for the current year. For the entire country the majority of the housing units are Owner-Occupied (66.3%).

The majority of dwellings in this area are estimated to be structures of 1 Unit Detached (61.3%) for the current year. In the United States, the majority of dwellings are estimated to be structures of 1 Unit Detached (60.2%) for the same year.

The majority of housing units in this area (24.3%) are estimated to have been Housing Unit Built 1939 or Earlier for the current year.

Most of the housing units in the United States (18.4%) are estimated to have been Housing Unit Built 1970 to 1979 for the current year.

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CONSUMER SPENDING PATTERNS prepared for SHIPPENSBURG 15-MINUTE DRIVE SHED

	Annual Average Household	Weekly Aggregate	Weekly Per Capita	Weekly Average Household	Market Index
Grocery and Other Misc. Exp.:					
Total Food Expenses	8,273.73	2,171,219	57.30	159.11	0.93
Food at Home	4,645.79	1,219,163	32.18	89.34	1.00
Cereal Products	269.14	70,630	1.86	5.18	1.04
Bakery Products	548.41	143,915	3.80	10.55	1.06
Meats	572.23	150,167	3.96	11.00	0.99
Poultry	287.72	75,504	1.99	5.53	0.98
Seafood	77.57	20,355	0.54	1.49	0.82
Dairy Products	546.43	143,395	3.78	10.51	1.05
Fruits and Vegetables	509.52	133,711	3.53	9.80	0.94
Juices	134.09	35,189	0.93	2.58	0.97
Sugar and Other Sweets	372.56	97,769	2.58	7.16	1.12
Fats and Oils	42.24	11,084	0.29	0.81	0.96
Nonalcoholic Beverages	604.19	158,553	4.18	11.62	1.02
Prepared Foods	681.69	178,892	4.72	13.11	0.95
Other Misc. Expenses:					
Housekeeping Supplies	296.47	77,801	2.05	5.70	0.97
Food away from Home	3,627.94	952,056	25.13	69.77	0.86
Alcoholic Beverages at Home	578.84	151,901	4.01	11.13	0.83

	Annual Average Household	Weekly Aggregate	Weekly Per Capita	Weekly Average Household	Market Index
	Alcoholic Beverages away from Home	504.45	132,380	3.49	9.70
Over the Counter Drugs	189.81	49,809	1.31	3.65	1.01
Misc Personal Items:					
Smoking Prods/Supplies	12,957	342	949	18.25	1.26
Personal Care Products and Services	9,468	250	694	13.35	0.85
Household Equipment:					
Household Textiles	5,524	146	405	7.79	0.78
Furniture	6,357	168	466	8.96	0.71
Floor Coverings	342	9	25	0.48	0.61
Major Appliances/ Small Appliance/ Houseware	3,958	104	290	5.58	0.86
Misc Household Equipment	6,498	172	476	9.15	0.77
Home Computer Software/Access	6,288	166	461	8.87	0.96
Home Computer Hardware	377	10	28	0.54	0.82
Hardware	2,644	70	194	3.73	0.70
Apparel:					
Women's Apparel	15,391	406	1,128	21.69	0.92
Men's Apparel	9,741	257	714	13.73	0.92
Girl's Apparel	2,776	73	203	3.90	0.77
Boy's Apparel	2,354	62	172	3.31	0.77



	Annual		Weekly		Weekly		Market Index
	Average	Household	Per Capita	Average	Household	Market	
	Household	Aggregate	Aggregate	Household	Aggregate	Index	
Infant's Apparel	1,533	40	112	2.15		0.92	
Footwear	5,226	138	383	7.37		0.90	
Other Apparel Prods/Services	10,243	270	751	14.44		0.75	
Entertainment:							
Sports and Recreation	12,174	321	892	17.15		0.76	
TV, Radio and Sound Equipment	16,732	442	1,226	23.58		0.84	
Reading Materials	6,774	179	496	9.54		0.95	
Travel	13,206	349	968	18.62		0.71	
Photographic Equipment	2,091	55	153	2.94		0.85	
Shelter and Related Expenses:							
Household Services	2,714	72	199	3.83		0.42	
Household Repairs	9,631	254	706	13.58		0.72	
Fuels	3,459	91	253	4.87		1.90	
Telephone Service	8,249	218	604	11.62		0.88	
Room and Board	1,978	52	145	2.79		1.65	

	Annual		Weekly		Weekly		Market Index
	Average	Household	Per Capita	Average	Household	Market	
	Household	Aggregate	Aggregate	Household	Aggregate	Index	
Lodging away from Home	2,786	74	204	3.92		0.78	
Transportation Expenses:							
New Autos/Trucks/Vans	23,000	607	1,686	32.42		0.71	
Used Vehicles	31,388	828	2,300	44.23		1.15	
Gasoline	16,164	427	1,185	22.79		1.07	
Motoroil	429	11	31	0.60		1.03	
Automotive Maintain/Repair	18,088	477	1,326	25.50		0.85	
Rented Vehicles	1,452	38	106	2.04		0.68	
Health Care:							
Medical Services	13,953	368	1,023	19.67		0.82	
Prescription Drugs/Meds	13,397	354	982	18.88		0.77	
Medical Supplies	1,660	44	122	2.35		0.85	
Miscellaneous Items:							
Tuition/School Supplies	17,931	473	1,314	25.27		1.35	
Pet Expenses	3,562	94	261	5.02		0.93	
Day Care	2,505	66	184	3.54		0.68	
Cash Contributions	15,787	417	1,157	22.25		0.72	



POP-FACTS: DEMOGRAPHIC QUICK FACTS Prepared For: SHIPPENSBURG 15-MINUTE

DRIVE SHED

November 26, 2002

Description	Polygon Totals
Population	
2007 Projection	38,605
2002 Estimate	37,889
2000 Census	37,649
1990 Census	33,880
Growth 1990 - 2000	11.12%
Households	
2007 Projection	14,082
2002 Estimate	13,646
2000 Census	13,492
1990 Census	11,715
Growth 1990 - 2000	15.17%
2002 Est. Population by Single Classification Race	37,889
White Alone	96.05%
Black or African American Alone	1.88%
American Indian and Alaska Native Alone	0.13%
Asian Alone	0.62%
Native Hawaiian and Other Pacific Islander Alone	0.04%
Some Other Race Alone	0.39%
Two or More Races	0.89%

Description	Polygon Totals
2002 Est. Population Hispanic or Latino	37,889
Hispanic or Latino	1.05%
Not Hispanic or Latino	98.95%
2000 Tenure of Occupied Housing Units	13,492
Owner Occupied	72.04%
Renter Occupied	27.96%
2000 Average Household Size	2.57
2002 Est. Households by Household Income	13,646
Income Less than \$15,000	10.79%
Income \$15,000 - \$24,999	14.67%
Income \$25,000 - \$34,999	17.67%
Income \$35,000 - \$49,999	18.72%
Income \$50,000 - \$74,999	22.83%
Income \$75,000 - \$99,999	8.33%
Income \$100,000 - \$149,999	5.18%
Income \$150,000 - \$249,999	1.27%
Income \$250,000 - \$499,999	0.39%
Income \$500,000 and over	0.16%
2002 Est. Average Household Income	\$49,177
2002 Est. Median Household Income	\$40,510
2002 Est. Per Capita Income	\$18,488



MICROVISION AREA GROUP PROFILE

Prepared For: SHIPPENSBURG 15-MINUTE DRIVE SHED

November 26, 2002

Description	Area Households	Area Pct.	Base Households	Base Pct.	Index
MVG01 Accumulated Wealth	197	1.44	14,385,364	13.35	11
MVG02 Mainstream Families	9,253	67.81	44,170,611	40.99	165
MVG03 Young Accumulators	987	7.23	8,173,047	7.58	95
MVG04 Mainstream Singles	2,160	15.83	19,132,625	17.76	89
MVG05 Asset-Building Families	73	0.53	1,406,256	1.31	40
MVG06 Conservative Classics	771	5.65	5,470,764	5.08	111
MVG07 Cautious Couples	116	0.85	310,441	0.29	293
MVG08 Sustaining Families	58	0.43	8,526,150	7.91	5
MVG09 Sustaining Singles	25	0.18	5,773,869	5.36	3
MVG10 Anomalies	6	0.04	271,767	0.25	16
MVG11 Unclassified	0	0.00	132,908	0.12	0
Totals	13,646	100.00	107,753,802	100.00	100

Base Definition Country: United States

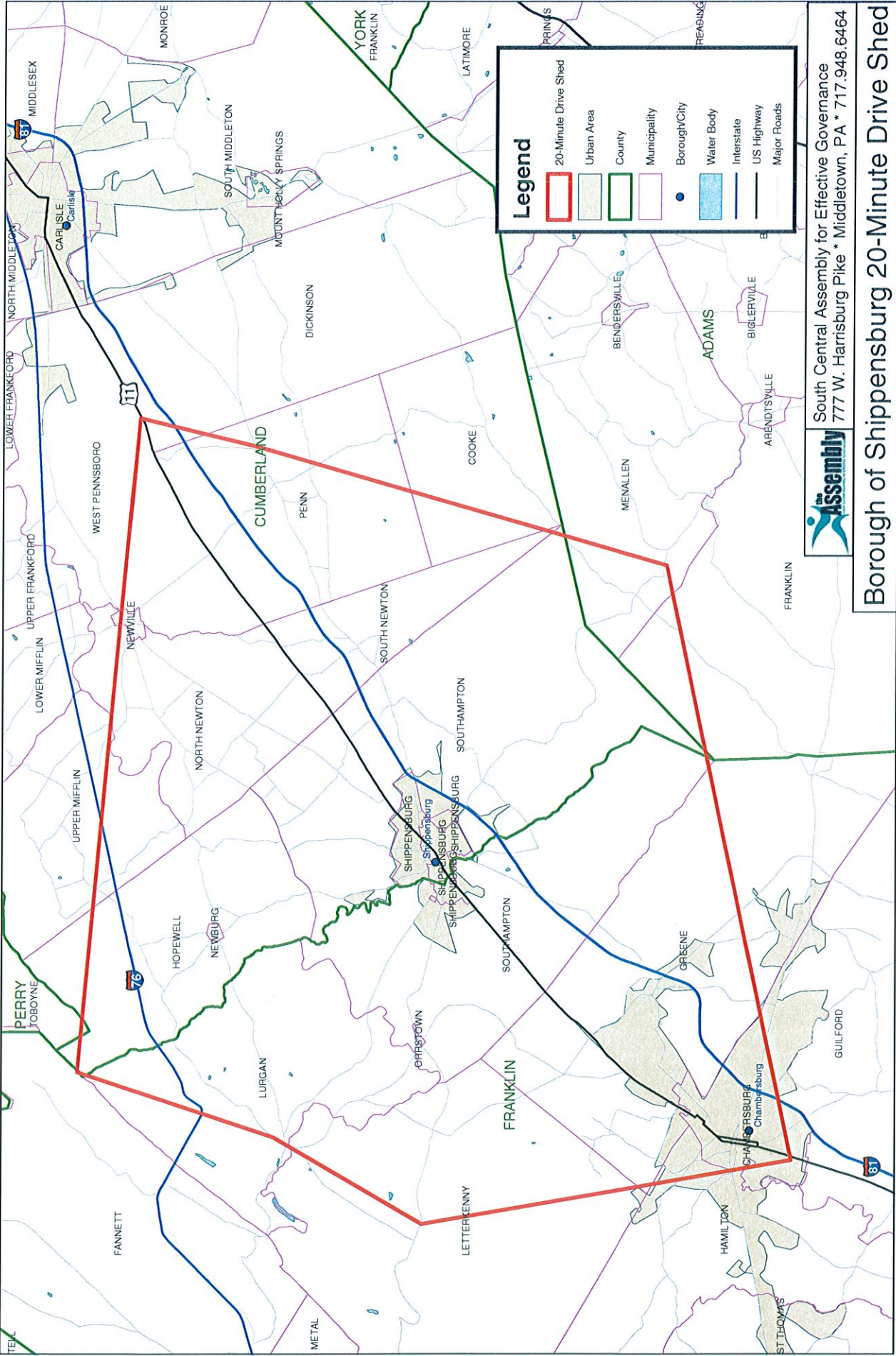
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RETAIL TRADE POTENTIAL		November 26, 2002
Prepared For: SHIPPENSBURG 15-MINUTE DRIVE SHED		
Description		Polygon Totals
Total Retail Sales		\$447,954,795
Apparel and Accessory Stores		\$13,097,508
Automotive Dealers		\$100,028,523
Automotive and Home Supply Stores		\$4,765,199
Drug and Proprietary Stores		\$20,953,012
Eating and Drinking Places		\$39,484,415
Food Stores		\$60,657,834
Furniture and Home Furnishings Stores		\$10,257,444
Home Appliance, Radio, and T.V. Stores		\$8,055,062
Gasoline Service Stations		\$39,496,396
General Merchandise		\$53,546,851
Department Stores (Including Leased Depts.)		\$47,883,469
Hardware, Lumber and Garden Stores		\$27,634,416

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Legend

- 20-Minute Drive Shed
- Urban Area
- County
- Municipality
- Borough/City
- Water Body
- Interstate
- US Highway
- Major Roads



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Borough of Shippensburg 20-Minute Drive Shed



Shippensburg 20-Minute Drive Shed Executive Summary for Claritas (Consumer Expenditure) Data

The population in this area is estimated to change from 65,074 to 65,352, resulting in a growth of 0.4% between 2000 and the current year. Over the next five years, the population is projected to grow by 1.3%.

The population in the United States is estimated to change from 281,421,906 to 286,815,107, resulting in a growth of 1.9% between 2000 and the current year. Over the next five years, the population is projected to grow by 4.8%.

The current year median age for this population is 35.7, while the average age is 37.7. Five years from now, the median age is projected to be 36.7.

The current year median age for the United States is 35.6, while the average age is 36.5. Five years from now, the median age is projected to be 36.2.

Of this area's current year estimated population:

93.8% are White Alone, 3.1% are Black or African Am. Alone, 0.2% are Am. Indian and Alaska Nat. Alone, 0.7% are Asian Alone, 0.0% are Nat. Hawaiian and Other Pacific Isl. Alone, 1.2% are Some Other Race, and 1.1% are Two or More Races.

For the entire United States:

74.5% are White Alone, 12.4% are Black or African Am. Alone, 0.9% are Am. Indian and Alaska Nat. Alone, 3.8% are Asian Alone, 0.1% are Nat. Hawaiian and Other Pacific Isl. Alone, 5.7% are Some Other Race, and 2.5% are Two or More Races.

This area's current estimated Hispanic or Latino population is 2.6%, while the United States current estimated Hispanic or Latino population is 13.1%.

The number of households in this area is estimated to change from 24,447 to 24,655, resulting in an increase of 0.9% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 2.4%.

The number of households in the United States is estimated to change from 105,480,101 to 107,753,802, resulting in an increase of 2.2% between 2000 and the current year. Over the next five years, the number of households is projected to increase by 5.4%.

The average household income is estimated to be \$48,931 for the current year, while the average household income for the United States is estimated to be \$64,338 for the same time frame.

The average household income in this area is projected to increase 15.8% over the next five years, from \$48,931 to \$56,643. The United States is projected to have a 20.9% increase in average household income.

The current year estimated per capita income for this area is \$19,183, compared to an estimate of \$24,636 for the United States as a whole.



For this area, 79.7% of the population is estimated to be age 16 and over for the current year. Of the labor force, 0.3% are in the Armed Forces, 61.6% are employed civilians, 2.7% are unemployed civilians, and 35.3% are not in the labor force.

For the United States, 77.3% of the population is estimated to be age 16 and over for the current year. Of the labor force, 0.8% are in the Armed Forces, 61.2% are employed civilians, 4.0% are unemployed civilians, and 34.0% are not in the labor force.

For the employed population age 16 and over in this area, it is estimated that they are employed in the following occupational categories:

9.0% are in "Executive, Administrative and Managerial", 11.8% are in "Professional Specialty", 26.4% are in "Technical, Sales, and Administrative Support", and 14.4% are in "Service".

11.8% are in "Precision, Production, Craft and Repair", 4.4% are in "Farming, Forestry and Fishing", and 22.3% are in "Operators, Fabricators and Laborers".

For the employed population age 16 and over in the United States, it is estimated that they are employed in the following occupational categories:

12.6% are in "Executive, Administrative and Managerial", 14.1% are in "Professional Specialty", 31.8% are in "Technical, Sales, and Administrative Support", and 12.9% are in "Service".

11.4% are in "Precision, Production, Craft and Repair", 2.5% are in "Farming, Forestry and Fishing", and 14.6% are in "Operators, Fabricators and Laborers".

For the current year, it is estimated that 6.3% of the population age 25 and over in this area had earned a Graduate or Professional Degree and 8.2% had earned a Bachelor's Degree.

In comparison, for the United States, it is estimated that for the population over age 25, 7.3% had earned a Graduate or Professional Degree, while 13.5% had earned a Bachelor's Degree.

Most of the dwellings in this area (68.4%) are estimated to be Owner Occupied for the current year. For the entire country the majority of the housing units are Owner-Occupied (66.3%).

The majority of dwellings in this area are estimated to be structures of 1 Unit Detached (59.5%) for the current year. In the United States, the majority of dwellings are estimated to be structures of 1 Unit Detached (60.2%) for the same year.

The majority of housing units in this area (28.2%) are estimated to have been Housing Unit Built 1939 or Earlier for the current year.

Most of the housing units in the United States (18.4%) are estimated to have been Housing Unit Built 1970 to 1979 for the current year.

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CONSUMER SPENDING PATTERNS prepared for Shippensburg 20-Minute Drive Shed

	Annual Average Household	Weekly Aggregate	Weekly Per Capita	Weekly Average Household	Market Index
Grocery and Other Misc. Exp.:					
Total Food Expenses	8,074.80	3,828,509	58.58	155.28	0.91
Food at Home	4,550.75	2,157,649	33.02	87.51	0.98
Cereal Products	263.10	124,744	1.91	5.06	1.01
Bakery Products	536.92	254,570	3.90	10.33	1.04
Meats	563.79	267,309	4.09	10.84	0.98
Poultry	284.20	134,748	2.06	5.47	0.97
Seafood	76.50	36,270	0.55	1.47	0.80
Dairy Products	535.06	253,686	3.88	10.29	1.03
Fruits and Vegetables	502.75	238,370	3.65	9.67	0.92
Juices	132.29	62,724	0.96	2.54	0.96
Sugar and Other Sweets	363.32	172,259	2.64	6.99	1.09
Fats and Oils	41.31	19,588	0.30	0.79	0.93
Nonalcoholic Beverages	586.88	278,257	4.26	11.29	0.99
Prepared Foods	664.64	315,124	4.82	12.78	0.92
Other Misc. Expenses:					
Housekeeping Supplies	291.03	137,987	2.11	5.60	0.95
Food away from Home	3,524.05	1,670,860	25.57	67.77	0.83
Alcoholic Beverages at Home	553.38	262,375	4.01	10.64	0.80
Alcoholic Beverages away from Home	492.94	233,718	3.58	9.48	0.64

	Annual Average Household	Weekly Aggregate	Weekly Per Capita	Weekly Average Household	Market Index
Over the Counter Drugs	187.24	88,774	1.36	3.60	1.00
Misc Personal Items:					
Smoking Prods/Supplies	23,049	353	935	17.98	1.24
Personal Care Products and Services	16,969	260	688	13.23	0.84
Household Equipment:					
Household Textiles	9,558	146	388	7.46	0.74
Furniture	11,315	173	459	8.83	0.70
Floor Coverings	602	9	24	0.46	0.59
Major Appliances	6,995	107	284	5.46	0.85
Small Appliance/Houseware	11,307	173	459	8.83	0.74
Misc Household Equipment	10,885	167	441	8.48	0.91
Home Computer Software/Access	640	10	26	0.50	0.76
Home Computer Hardware	4,663	71	189	3.63	0.68
Apparel:					
Women's Apparel	26,006	398	1,055	20.29	0.86
Men's Apparel	16,464	252	668	12.85	0.86
Girl's Apparel	4,874	75	198	3.81	0.76
Boy's Apparel	4,129	63	167	3.21	0.75
Infant's Apparel	2,752	42	112	2.15	0.92
Footwear	8,854	135	359	6.90	0.84



	Annual Average Household	Weekly Aggregate	Weekly Per Capita	Weekly Average Household	Market Index
Other Apparel Prods/Services	17,928	274	727	13.98	0.72
Entertainment:					
Sports and Recreation	21,266	325	863	16.60	0.74
TV, Radio and Sound Equipment	29,253	448	1,187	22.83	0.81
Reading Materials	11,878	182	482	9.27	0.92
Travel	23,087	353	936	18.00	0.69
Photographic Equipment	3,627	55	147	2.83	0.82
Shelter and Related Expenses:					
Household Services	5,128	78	208	4.00	0.43
Household Repairs	17,020	260	690	13.27	0.70
Fuels	6,189	95	251	4.83	1.89
Telephone Service	14,497	222	588	11.31	0.85
Room and Board	2,643	40	107	2.06	1.22
Lodging away from Home	4,904	75	199	3.83	0.76

	Annual Average Household	Weekly Aggregate	Weekly Per Capita	Weekly Average Household	Market Index
Transportation Expenses:					
New Autos/Trucks/Vans	40,047	613	1,624	31.23	0.68
Used Vehicles	51,903	794	2,105	40.48	1.05
Gasoline	27,903	427	1,132	21.77	1.02
Motoroil	721	11	29	0.56	0.97
Automotive Maintain/Repair	31,338	480	1,271	24.44	0.82
Rented Vehicles	2,630	40	107	2.06	0.68
Health Care:					
Medical Services	25,176	385	1,021	19.63	0.82
Prescription Drugs/Meds	24,072	368	976	18.77	0.77
Medical Supplies	2,963	45	120	2.31	0.83
Miscellaneous Items:					
Tuition/School Supplies	25,362	388	1,029	19.79	1.06
Per Expenses	6,181	95	251	4.83	0.89
Day Care	4,552	70	185	3.56	0.69
Cash Contributions	28,101	430	1,140	21.92	0.71



POP-FACTS: DEMOGRAPHIC QUICK FACTS prepared for Shippensburg 20-Minute Drive Shed

Description	Polygon Totals
Population	
2007 Projection	66,223
2002 Estimate	65,352
2000 Census	65,074
1990 Census	59,569
Growth 1990 - 2000	9.24%
Households	
2007 Projection	25,259
2002 Estimate	24,655
2000 Census	24,447
1990 Census	21,870
Growth 1990 - 2000	11.78%
2002 Est. Population by Single Classification	
Race	
White Alone	65,352
Black or African American Alone	93.76%
American Indian and Alaska Native Alone	3.05%
Asian Alone	0.16%
Native Hawaiian and Other Pacific Islander Alone	0.67%
Some Other Race Alone	0.04%
Two or More Races	1.19%
	1.12%

Description	Polygon Totals
2002 Est. Population Hispanic or Latino	65,352
Hispanic or Latino	2.64%
Not Hispanic or Latino	97.36%
2000 Tenure of Occupied Housing Units	24,447
Owner Occupied	68.29%
Renter Occupied	31.71%
2000 Average Household Size	2.50
2002 Est. Households by Household Income	24,655
Income Less than \$15,000	11.53%
Income \$15,000 - \$24,999	14.44%
Income \$25,000 - \$34,999	17.13%
Income \$35,000 - \$49,999	19.27%
Income \$50,000 - \$74,999	22.27%
Income \$75,000 - \$99,999	8.45%
Income \$100,000 - \$149,999	5.08%
Income \$150,000 - \$249,999	1.33%
Income \$250,000 - \$499,999	0.35%
Income \$500,000 and over	0.15%
2002 Est. Average Household Income	\$48,931
2002 Est. Median Household Income	\$40,371
2002 Est. Per Capita Income	\$19,183

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November 26, 2002



MICROVISION AREA GROUP PROFILE prepared for Shippensburg 20-Minute Drive Shed

Description	Polygon Totals		Area Pct.	Base Households	Base Pct.	Index
	Households	Area				
MVG01 Accumulated Wealth	499	2.02	14,385,364	13.35	15	
MVG02 Mainstream Families	16,110	65.34	44,170,611	40.99	159	
MVG03 Young Accumulators	1,753	7.11	8,173,047	7.58	94	
MVG04 Mainstream Singles	3,949	16.02	19,132,625	17.76	90	
MVG05 Asset-Building Families	157	0.64	1,406,256	1.31	49	
MVG06 Conservative Classics	1,612	6.54	5,470,764	5.08	129	
MVG07 Cautious Couples	164	0.67	310,441	0.29	231	
MVG08 Sustaining Families	113	0.46	8,526,150	7.91	6	
MVG09 Sustaining Singles	276	1.12	5,773,869	5.36	21	
MVG10 Anomalies	22	0.09	271,767	0.25	36	
MVG11 Unclassified	0	0.00	132,908	0.12	0	
Totals	24,655	100.00	107,753,802	100.00	100	

Base Definition Country: United States

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Prepared on: November 26, 2002



RETAIL TRADE POTENTIAL

Prepared for Shippensburg 20-Minute Drive Shed November 26, 2002

Description	Polygon Totals
Total Retail Sales	\$758,319,549
Apparel and Accessory Stores	\$21,957,809
Automotive Dealers	\$169,737,753
Automotive and Home Supply Stores	\$8,045,520
Drug and Proprietary Stores	\$36,837,567
Eating and Drinking Places	\$68,130,180
Food Stores	\$105,827,563
Furniture and Home Furnishings Stores	\$17,333,094
Home Appliance, Radio, and T.V. Stores	\$13,814,294
Gasoline Service Stations	\$68,497,023
General Merchandise	\$91,421,174
Department Stores (Including Leased Depts.)	\$81,087,543
Hardware, Lumber and Garden Stores	\$50,421,227

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CLARITAS® MICROVISION GROUP DESCRIPTIONS

1. ACCUMULATED WEALTH

The Accumulated Wealth group consists of the following market segments:

1 Upper Crust	4 Mid-Life success	14 Middle Years
2 Lap of Luxury	5 Prosperous Metro Mix	
3 Established Wealth	6 Good Family Life	

The Accumulated Wealth group has the highest income level and highest property value of any MicroVision group. The median income of this group is 92% higher than the national average, and their median property value is twice the national average. The group also ranks first in the percentage of adults between the age of 40 and 59. They are the third most likely to have children and they are more likely than average to be over age ten. Accumulated Wealth households are the most likely of all groups to have children currently enrolled in private high school.

Almost 60% of these households are located in suburban areas, and 81% are single family homes, ranking them first in both categories. Accumulated Wealth also ranks first in the percentage that have received their associates, bachelors, and post graduate degrees and work in white collar occupations, particularly executive and managerial, and professional specialty positions. These households are also more likely than average to have two or more workers.

2. MAINSTREAM FAMILIES

The Mainstream Families group consists of the following market segments:

10 Home Sweet Home	17 Stars and Stripes	23 Settled In
11 Family Ties	18 White Picket Fence	35 Buy American
16 Country Home Families	22 Traditional Times	38 Rustic Homesteaders

This group has the second highest median income and the second highest percentage of households receiving retirement income. Mainstream Families have an above average concentration of adults between the ages of 50 and 84 and children are present in a slightly more than average number of these households.

Mainstream Families households are primarily located in rural and suburban areas of the country. They are more likely than average to be home owners and their property value is slightly below average. They are more likely than average to work in blue collar occupations, particularly farming, forestry, and fishing, as well as precision production and crafts. In addition, Mainstream

Families have an above average percent of civilian veterans and people currently employed in the armed services.

3. YOUNG ACCUMULATORS

The Young Accumulators group consists of the following market segments:

9 Building a Home Life	25 Bedrock America
19 Young and Carefree	28 Building a Family

The Young Accumulators group has an above average percentage of individuals under the age of 18, and mirrors the national age distribution for those over age 18. The young age structure of the group reflects the fact that Young Accumulators are slightly more likely than average to have children. Median household income for the group is 16% below the national average and their per capita income is 23% below average.

These households are primarily located in rural areas of the country, scoring 74% above average in this category. Young Accumulators adults are less likely than average to have continued their education beyond high school. A majority of workers in this group work in blue collar occupations and they rank first in the precision production and crafts positions. They are slightly more likely than average to own their home, but their property value is lower than average. Although almost 65% live in single detached housing units, they also rank third in the percentage that live in mobile homes (13%).

4. MAINSTREAM SINGLES

The Mainstream Singles group consists of the following market segments:

8 Movers and Shakers	32 Metro Singles	40 Trying Metro Times
12 A Good Step Forward	34 Books and New Recruits	
15 Great Beginnings	39 On Their Own	

Over 53% of Mainstream Singles adults are single or divorced. This group contains an above average number of young adults (age 21 to 39) and those in later life (age 70 and older). The median household income within the group is slightly below the national average, but due to their small household size, per capita income is 9% above average.

Mainstream Singles households are found in urban and suburban parts of the country. These households are much more likely than average to contain only one person, and slightly more likely than average to contain two people. They are much less likely than average to contain any children. The percentage of adults with a college or graduate degree is above average, as is the number of workers in white collar occupations. The majority of Mainstream Singles households rent their homes, and pay an above average amount of rent.

5. ASSET-BUILDING FAMILIES

The Asset-Building Families group consists of the following market segments:

27 Middle of the Road	29 Establishing Roots
-----------------------	-----------------------

Within the Asset-Building Families group children are present in a higher than average percentage of households. Thus, they have an above average number of children in all age ranges under 18 years. Median household and per capita income for the group is 26% below the national average.

These households are primarily found in rural America, with a concentration almost twice the national norm. They are less likely than average to have attended college, more likely to be working in blue collar occupations and almost twice as likely to be in the farming, forestry and fishing industries. Almost 65% of Asset-Building Families are home owners, while their median property value is 33% below the national average.

6. CONSERVATIVE CLASSICS

The Conservative Classics group consists of the following market segments:

7 Comfortable Times	21 American Classics	31 Country Classics
20 Secure Adults	30 Domestic Duos	

Conservative Classics ranks first in the number of individuals over the age of 60, and above average for all ages over 55. Due to the older age structure of the group, Conservative Classics ranks first in average age and in the percentage of households receiving retirement income. Their median household income is slightly below average, but due to their small household size, their per capita income is just above the national average.

These households are located in suburban and some rural areas. This group ranks highest in the number of dual-person households (38%) and also has a higher than average concentration of single person households (26%). The Conservative Classics group has the highest percentage of civilian veterans and households with no workers. They are more likely than average to be home owners, with a median property value is just slightly below average.

7. CAUTIOUS COUPLES

The Cautious Couples group consists of the following market segments:

26 The Mature Years	33 Living Off The Land
---------------------	------------------------

The Cautious Couples group has an above average concentration of adults in all age ranges over 55 and children between 5 and 17 years. Most adults in this group are married and over 86% of these households are families. The median household income of the group is 23% below the national average.

Sixty-nine percent of Cautious Couples households are located in rural areas of the country, which is slightly less than three times the national norm. Cautious Couples are the most likely of all the groups to have finished their education upon graduating high school, and they are 35% more likely than average to work in blue collar occupations. Three in four own their home, 73% of which are single detached units and 15% are mobile homes (first among the groups). More than 25% live in structures built prior to 1940 and their median property value is 38% below the national average.

8. SUSTAINING FAMILIES

The Sustaining Families group consists of the following market segments:

24 Borough Ties	42 Trying Rural Times	44 Hard Years
41 Close-Knit Families	43 Manufacturing USA	46 Difficult Times

Sustaining Families households have the highest concentration of children in all age ranges under 18 and an above average percentage of young adults between the ages of 18 and 34 years. Children are present in almost half of these households, ranking Sustaining Families second in this category. Their household income is over 41% below average.

Fifty-six percent of Sustaining Families households are located in urban areas (69% above the national average). They rank first in the percentage of households with five or more persons and have the highest average household size. This group also ranks first in the percentage of family households headed by a female. In terms of education, the Sustaining Families group is less likely than average to have finished high school. They are the most likely to work in blue collar occupations, ranking first as laborers, machine operators, and in service occupations. They are more likely than average to be renters living in single unit attached homes and structures with two to nine units.

9. SUSTAINING SINGLES

The Sustaining Singles group consists of the following market segments:

13 Successful Singles	37 Urban Up and Comers	47 University USA
36 Metro Mix	45 Struggling Metro Mix	48 Urban Singles

Sustaining Singles ranks second in all age ranges between 18 and 29 years and second in the percentage currently enrolled in college (60%). These households are the least likely to contain families or to have children present. Their household income is well below the national norm, but per capita income is just below average.

The vast majority (87%) of these households are located in urban areas, ranking Sustaining Singles first in this category. They also rank first in the percentage of one person households (46%) and in renter occupied households (82%). They are more likely than average to work in a white collar occupation, take public transportation or walk to work, and are over 3.5 times more likely than average to live in structures with ten or more units.



GLOSSARY

Average Annual Household Expenditures - Expenditures (in dollars) as taken from Claritas' Consumer CLOUT database, divided by the number of households in the specified area. Expenditures are drawn from the Consumer Expenditure Survey (CEX), based on a survey of some 40,000 households nationwide conducted by the Bureau of the Census. Claritas then estimates the U.S. consumer expenditures, including small demographic areas within that population, based on CEX data.

Average Income - The average income is the sum of all the income values, divided by the number of households in the distribution. For example, if there are 10 households in an area and 5 of them have household incomes of \$30,000, one has a household income of \$32,000, 3 have a household income of \$35,000 and one has a household income of \$1,000,000, the average is \$128,700.

Block Group - A block group is the smallest unit of census geography and consists of 5-15 households in a particular area. Block group data are quite valuable for mapping purposes so that your selected area is more precisely defined.

Educational Attainment - The data on schooling completed reflects self-reported information on the highest level of school completed or the highest degree received. High school graduates include those who received their diplomas or the equivalent (GED for example) and did not attend college. Graduate/Professional degrees include those in medicine, dentistry, law, pharmacy, chiropractic and the like. Degrees from vocational, trade or business schools were not included unless they were college level degrees. Degrees from barber schools, cosmetology schools and the like were specifically excluded from the professional school category. Data are tabulated as attainment for persons 15 years old and over. Persons are classified according to the highest level of school completed or the highest degree received. The question included instructions to report the level of the previous grade attended or the highest degree received for persons currently enrolled in school.

Family Income - This includes income generated by related persons living in the same dwelling.

Hispanic - There are no universally accepted definitions of race and Hispanic ethnicity. The Census Bureau defines Hispanic origin as an ethnicity, not a race. Hispanic origin is a separate census question, and in census tabulations, persons of Hispanic ethnicity can be of any race. Because Hispanics are included in each race category, the race categories alone sum to total population.

Total Population = White (non-Hispanic) + Black (non-Hispanic) + Asian (non-Hispanic) + American Indian (non-Hispanic) + Other (non-Hispanic) + Hispanic.

Origin can be viewed as the ancestry, nationality group, lineage, or the country in which a person or a person's parents were born before their arrival in the United States. Race reflects the self-identification of the respondents and does not denote any clear-cut scientific definition of

biological stock. For example, a person can state that his race is White and that his origins are Hispanic. Likewise, a person can mark Black as her race while claiming Hispanic origins.

Household – A household is considered a housing unit that is occupied by either a single person or by two or more related or unrelated persons. Units occupied by 10 or more unrelated individuals are called group quarters, not households. A dormitory is an example of group quarters housing.

Household Income – This includes all income generated by people living in a household, regardless of whether they are related.

Housing Units - A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms or a single room occupied as separate living quarters or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from outside the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing Value – This value is estimated and projected for specified owner-occupied housing units. Change in value since 1990 is estimated based on trends in sales price data supplied for major metropolitan areas from the National Association of Realtors. Estimated change in specific counties, tracts, and block groups reflects the trend in the broader market (as measured by the sales price data), but factors in differential income growth at the neighborhood level.

Lifestyle Segmentation – This term refers to the segmentation of households at a ZIP+4 level into a unique segment. Each segment contains households that share similar interests, purchasing patterns, financial behavior, and demand for products and services.

Market Index - Each market index value is the ratio of the Annual Average Household Expenditures (AAHE) for the community for which this report is being produced, compared to the "AAHE" for the U.S. total.

Median Income – The median income is the middle-income value of an income distribution in a geographic area. Half of the households in the geographic area have incomes higher than the median and half of the households have incomes lower than the median.

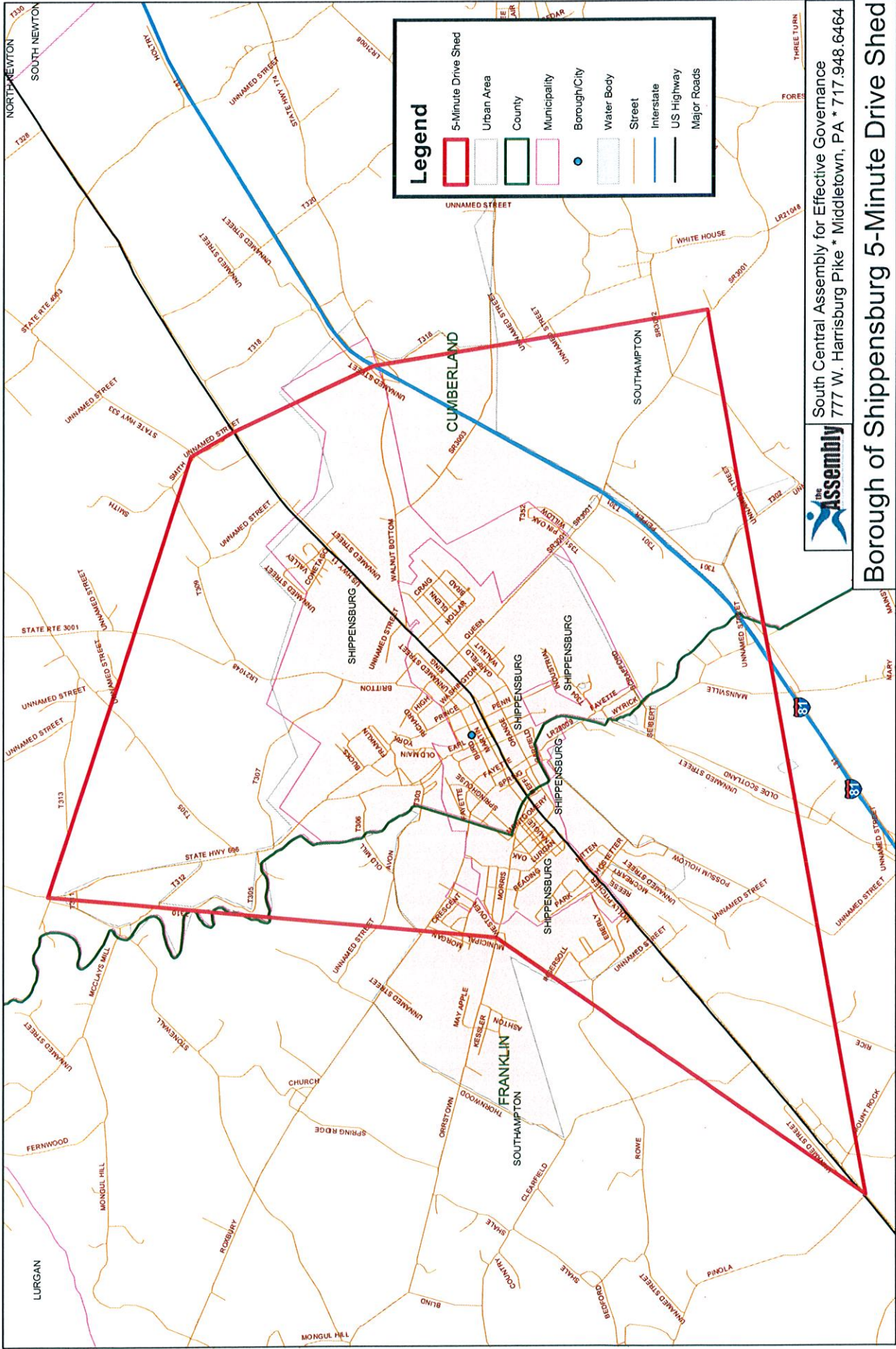
MicroVision Area Segment – Each market segment consists of households that share similar interests, purchasing patterns, financial behavior and demand for products and services. This segmentation system uses data and aggregated consumer demand data at the ZIP+4 level to classify every household in the U.S. into one of 50 unique market segments.

Per Capita Income - The average income computed for every man, woman and child in a particular group.

Standard Geography – This is a specific area that's defined by a pre-set geographic boundary, such as a city, county, or state.

Unemployed - All civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were looking for work during the last four weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week and were waiting to be called back to a job from which they had been laid off.

Vehicles Available - The data on vehicles available were obtained from questionnaire item H13, which was asked at occupied housing units. This item was asked on a sample basis. These data show the number of households with a specified number of passenger cars, vans, and pickup or panel trucks of one-ton capacity or less kept at home and available for the use of household members. Vehicles rented or leased for one month or more, company vehicles, and police and government vehicles are included if kept at home and used for non-business purposes. Dismantled or immobile vehicles are excluded. Vehicles kept at home but used only for business purposes also are excluded.

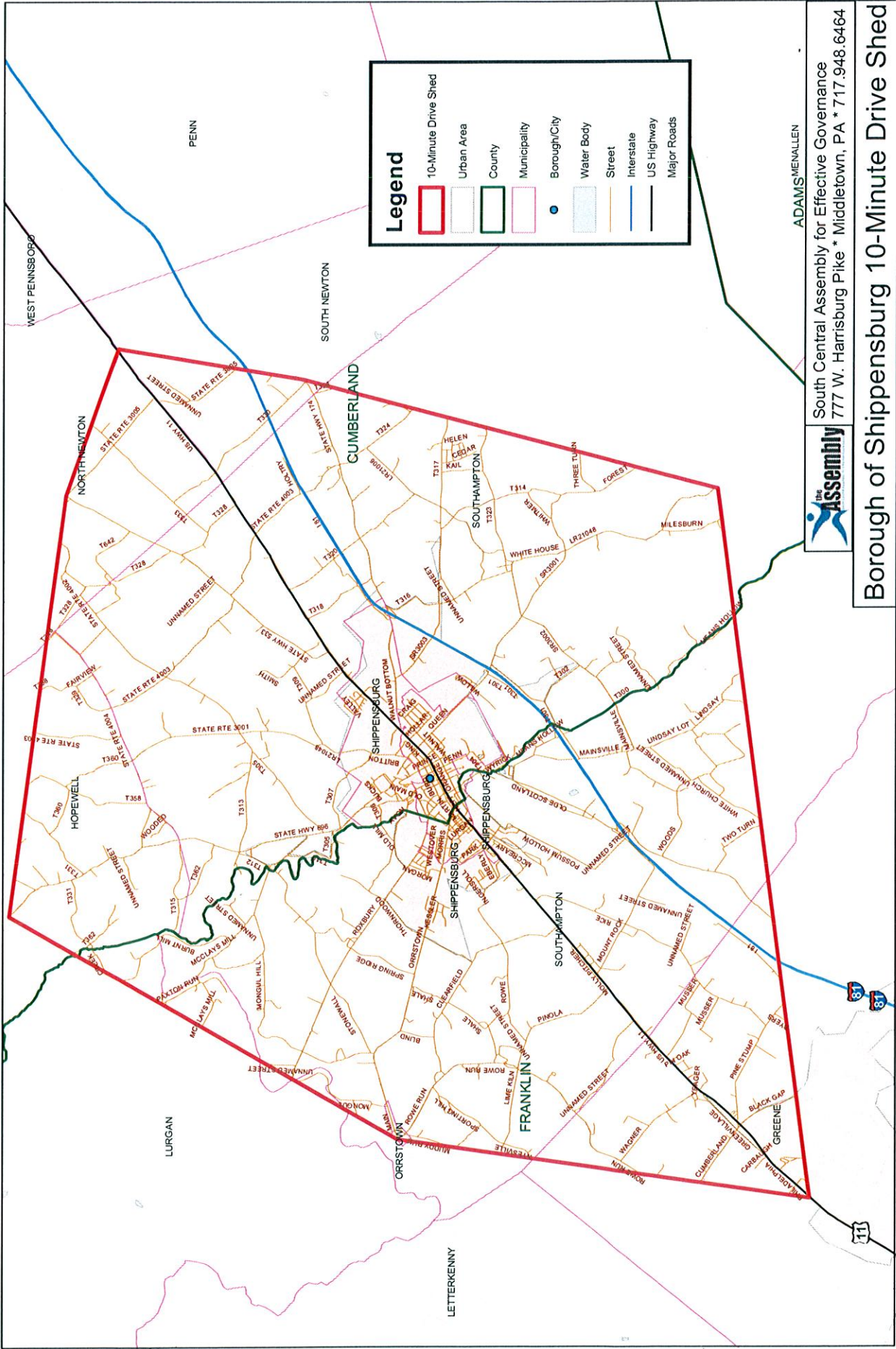


Legend

- 5-Minute Drive Shed (Red outline)
- Urban Area (Light blue fill)
- County (Green outline)
- Municipality (Pink outline)
- Borough/City (Blue outline)
- Water Body (Blue fill)
- Street (Thin black line)
- Interstate (Thick blue line)
- US Highway (Thick black line)
- Major Roads (Thin black line)


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Borough of Shippensburg 5-Minute Drive Shed



Legend

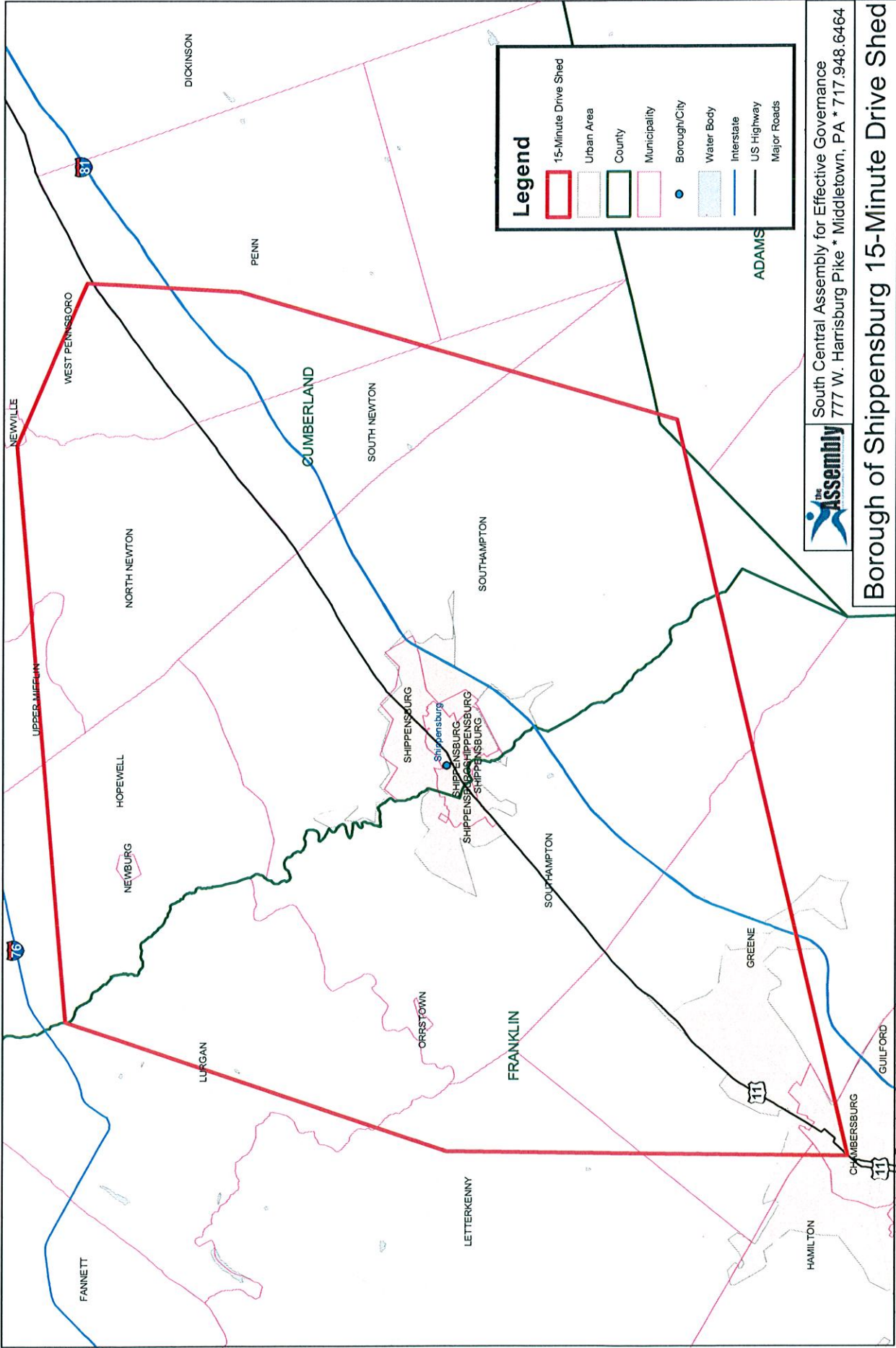
- 10-Minute Drive Shed
- Urban Area
- County
- Municipality
- Borough/City
- Water Body
- Street
- Interstate
- US Highway
- Major Roads

ADAMS MENALLEN

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Borough of Shippensburg 10-Minute Drive Shed



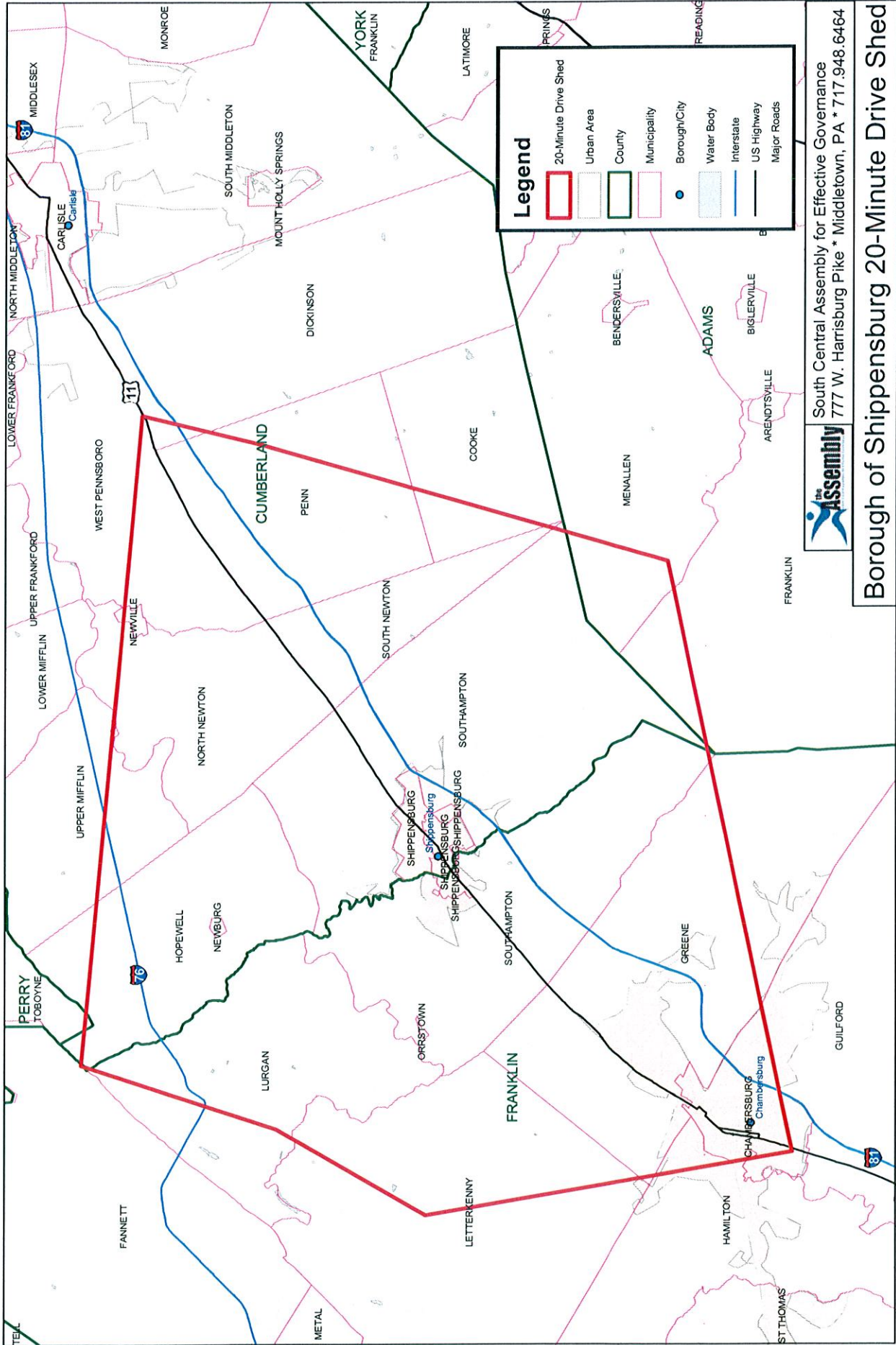
Legend

- 15-Minute Drive Shed
- Urban Area
- County
- Municipality
- Borough/City
- Water Body
- Interstate
- US Highway
- Major Roads



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Borough of Shippensburg 15-Minute Drive Shed



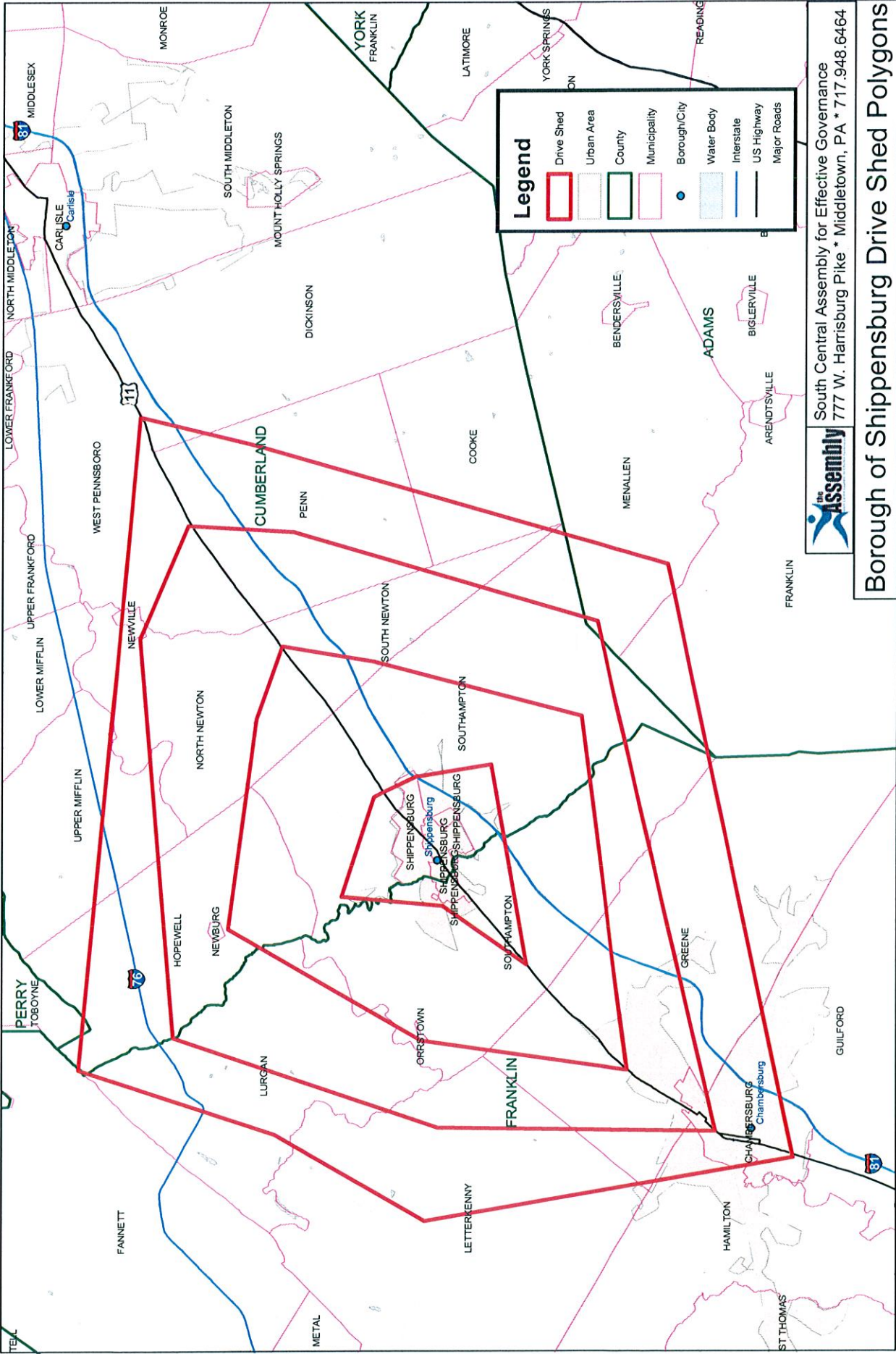
Legend

- 20-Minute Drive Shed
- Urban Area
- County
- Municipality
- Borough/City
- Water Body
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Borough of Shippensburg Drive Shed Polygons

