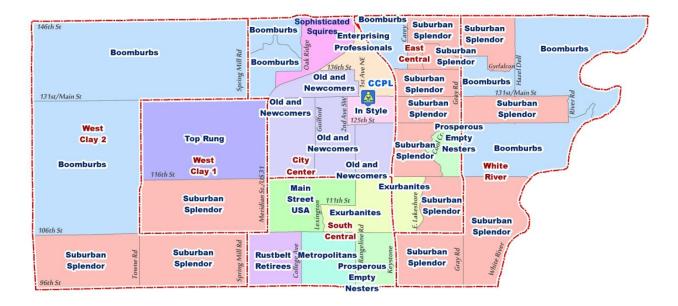
## **Segment Summary**



Potential for growth: 28% of Carmel residents do not have library cards

Segments with greatest potential for increasing cardholders: Boomburbs and Suburban Splendor (71% of non-cardholders live here)

**Note: Boomburbs** and **Suburban Splendor** represent 64% of our service area and over 17,000 residents without library cards

Boomburbs	Enterprising	Exurbanites	In Style
	Professionals	Financially secure	Professional couples in
Young, affluent families	Young and mobile	"sandwich generation"	city-like suburbs
38% of population	1.8% of population	3.0% of population	1.8% of population
32.4% without cards	-2.4% without cards	23.7% without cards	8.8% without cards
patron potential* 124.1	patron potential* -0.4	patron potential* 7.2	patron potential* 1.6
Main Street USA	Metropolitans	Old and Newcomers	Prosperous Empty
Family-oriented and	Eclectic, active, urbane	Transitional	Nesters
frugal	professionals	neighborhoods at start	Moving from child-
		or end of careers	rearing to retirement
3.3% of population	2.4% of population	10.6% of population	3.1% of population
34.4% without cards	34.4% without cards	10.0% without cards	30.0% without cards
patron potential* 11.3	patron potential* 8.2	patron potential* 10.6	patron potential* 9.3
Rustbelt Retirees	Sophisticated Squires	Suburban Splendor	Top Rung
Frugal, hardworking,	Cultured life away from	Families in growing	Mature, married, rich
and settled	city	neighborhoods	
1.1% of population	2.9% of population	26.1% of population	5.6% of population
41.9% without cards	22.8% without cards	28.6% without cards	38.3% without cards
patron potential* 4.4	patron potential* 6.5	patron potential* 74.8	patron potential* 21.4

<sup>\*</sup> Patron potential factors in both the segment's population and the number of non-cardholders.

Boomburbs	Enterprising	Exurbanites	In Style	Main Street USA	Metropolitans
	Professionals				-
Households: Married	Households: Mixed	Households: Married	Households: Mixed	Households: Mixed	Households: Single,
couples w/ kids	(single, married,	couples, Families	(single, married,	(single, married,	Shared
Median age: 36.1	families)	Median age: 46.6	families)	families)	Median age: 37.1
Income: High	Median age: 32.8	Income: Upper middle	Median age: 40.8	Median age: 36.9	Income: Middle
Job type: Professional,	Income: Upper middle	Job type: Professional,	Income: Upper middle	Income: Middle	Job type: Professional,
Management	Job type: Professional,	Management	Job type: Professional,	Job type: Professional,	Management
Education: Some College;	Management	Education: Some College;	Management	Management, Skilled,	Education: Some College;
Bach/Grad	Education: Some College;	Bach/Grad	Education: Some College;	Service	Bach/Grad
Housing type: Single	Bach/Grad	Housing type: Single	Bach/Grad	Education: Some College	Housing type: Single
Family Dwellings	Housing type: Multiunits;	Family Dwellings	Housing type: Single	Housing type: Single	Family; Multiunits
	Townhomes		Family Dwellings;	Family Dwellings;	
Shop online		Enjoy photography	Townhomes	Multiunits	Visit museums
Bank online	Jog, bike, yoga	Consult financial planner			Have student loans
Visit Disney World (FL)	Have student loans	Play golf, bike, hike	Vacation at beach	Buy children's toys,	Participate in water sports
Listen to sports on radio	Go online frequently	Read 2+ Sunday	Trade/track investments	games, clothes	Listen to public radio
Own/Lease SUV	Read computer magazines	newspapers	Shop online	Consult financial planner	Own/Lease station wagon
I	Own/Lease Honda	Own/Lease SUV	Listen to sports on radio	Rent movies on DVD	
			Own/Lease Honda	Watch court shows on TV	
				Own/Lease sedan	
Old and Newcomers	<b>Prosperous Empty</b>	Rustbelt Retirees	Sophisticated Squires	Suburban Splendor	Top Rung
	Nesters	Households: Married	Households: Married	Households: Married	Households: Married
Households: Single,	Households: Married	couples w/out kids;	couples; Families	couple families	couple families
Shared	couples w/out kids	Singles	Median age: 40.0	Median age: 43.4	Median age: 45
Median age: 36.4	Median age: 48.2	Median age: 44.6	Income: Upper middle	Income: High	Income: High
Income: Middle	Income: Upper middle	Income: Middle	Job type: Professional,	Job type: Professional,	Job type: Professional,
Job type: Professional,	Job type: Professional,	Job type: Professional,	Management	Management	Management
Management, Service	Management	Management, Skilled,	Education: Some College;	Education: Bach/Grad	Education: Bach/Grad
Education: Some College;					
Bach/Grad	Education: Some College;	Service	Bach/Grad	degree	degree
	_	Service Education: High school	Bach/Grad Housing type: Single	degree Housing type: Single	,
Housing type: Multiunit	Education: Some College;		,	1	degree
Housing type: Multiunit Rentals	Education: Some College; Bach/Grad Housing type: Single	Education: High school	Housing type: Single	Housing type: Single	degree Housing type: Single
= ::	Education: Some College; Bach/Grad	Education: High school grad; Some College	Housing type: Single	Housing type: Single	degree Housing type: Single
= ::	Education: Some College; Bach/Grad Housing type: Single	Education: High school grad; Some College Housing type: Single	Housing type: Single Family Dwellings	Housing type: Single Family Dwellings	degree Housing type: Single Family Dwellings
Rentals	Education: Some College; Bach/Grad Housing type: Single Family Dwellings	Education: High school grad; Some College Housing type: Single	Housing type: Single Family Dwellings Home improvement	Housing type: Single Family Dwellings Gardening	degree Housing type: Single Family Dwellings Participate in public/civic
Rentals  Go dancing, attend	Education: Some College; Bach/Grad Housing type: Single Family Dwellings Attend golf tournaments	Education: High school grad; Some College Housing type: Single Family Dwellings	Housing type: Single Family Dwellings  Home improvement Hold large life insurance	Housing type: Single Family Dwellings  Gardening Hold large life insurance	degree Housing type: Single Family Dwellings Participate in public/civic activities
Rentals  Go dancing, attend concerts	Education: Some College; Bach/Grad Housing type: Single Family Dwellings  Attend golf tournaments Own CD longer than 6	Education: High school grad; Some College Housing type: Single Family Dwellings Play bingo	Housing type: Single Family Dwellings  Home improvement Hold large life insurance policies	Housing type: Single Family Dwellings  Gardening Hold large life insurance policies	degree Housing type: Single Family Dwellings  Participate in public/civic activities Own stock worth
Rentals  Go dancing, attend concerts Have renter's insurance	Education: Some College; Bach/Grad Housing type: Single Family Dwellings  Attend golf tournaments Own CD longer than 6 months	Education: High school grad; Some College Housing type: Single Family Dwellings  Play bingo Own annuities	Housing type: Single Family Dwellings  Home improvement Hold large life insurance policies Landscaping	Housing type: Single Family Dwellings  Gardening Hold large life insurance policies Stay at Hilton hotels	degree Housing type: Single Family Dwellings  Participate in public/civic activities Own stock worth \$75,000+
Rentals  Go dancing, attend concerts  Have renter's insurance Play volleyball, word	Education: Some College; Bach/Grad Housing type: Single Family Dwellings  Attend golf tournaments Own CD longer than 6 months Refinish furniture	Education: High school grad; Some College Housing type: Single Family Dwellings  Play bingo Own annuities Belong to fraternal orders,	Housing type: Single Family Dwellings  Home improvement Hold large life insurance policies Landscaping Listen to classic hits radio	Housing type: Single Family Dwellings  Gardening Hold large life insurance policies Stay at Hilton hotels Listen to all-news radio	degree Housing type: Single Family Dwellings  Participate in public/civic activities Own stock worth \$75,000+ Vacation overseas