Building on African American Assets

Resource Data for the ONE MKE Summit

$3.557 billion

2011 income of African Americans
in Milwaukee County:
U.S. Census Bureau estimate

Source: U.S. Census Bureau American Community Survey (2007-2011)

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Introduction

The ONE MKE Summit has raised important concerns about who defines the assets of Milwaukee neighborhoods and where the considerable income from residents in central city neighborhoods is spent. This paper, prepared for the NAACP Young Adult Committee and the African American Chamber of Commerce, details Census Bureau American Community Survey five-year estimates for 2011 by zip code and race to help describe concentrations of income for African Americans. Purchasing power profiles prepared from the 2000s are included to show the comparative advantages of urban neighborhoods with dense housing and large numbers of workers.

A decade ago the Employment and Training Institute published a series of research reports on the assets of central city Milwaukee neighborhoods along with analyses of racially biased, anti-urban stereotype promulgated by a number of the largest international marketing firms to describe densely populated urban areas. We revisited that research in preparation for the January 2013 workshop on economic development at this year's ONE MKE Summit sponsored by the NAACP Young Adult Committee. Regrettably, we found the same concerns as expressed a decade ago – (1) an under-appreciation of the strong purchasing power of densely populated majority African American urban neighborhoods, and (2) inaccurate stereotypes promoted by national marketing firms who continue to denigrate the economic potential of majority minority neighborhoods.

Findings

1. **African American residents of Milwaukee County had annual income totaling over $3.5 billion in 2011**, according to the Census Bureau American Community Survey five-year estimates. Over 70% of this income ($2.56 billion out of the $3.55 billion total) is concentrated in the 9 zip codes where African Americans make up a majority of the population.

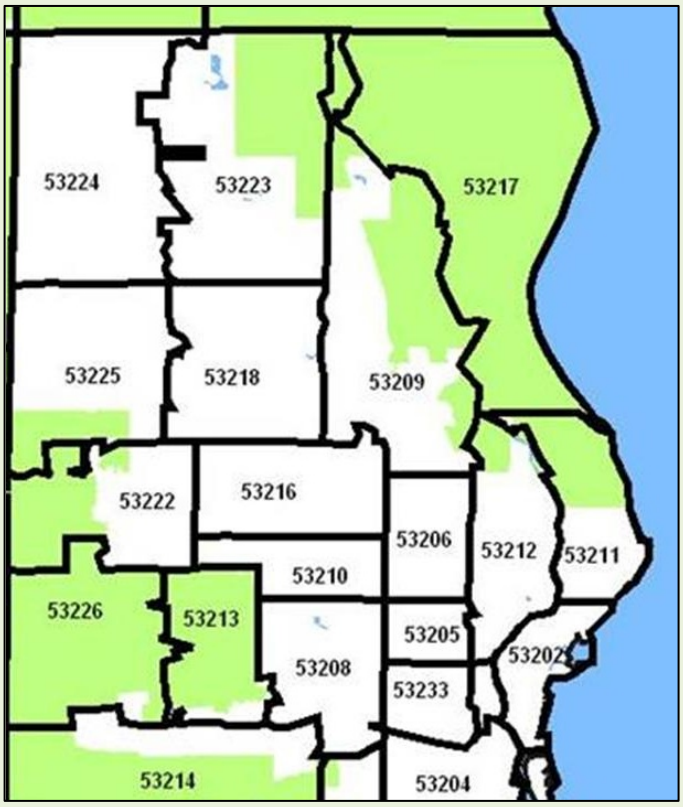
2. **African American income has tremendous economic development potential if tapped for locally-owned businesses and recycled through the community.**

3. **There is a need for locally-developed, accurate descriptions of the assets of the African American community** as called for by ONE MKE Summit participants. Several of the largest data marketing firms continue to denigrate predominantly African American neighborhoods and to ignore the relative advantages of urban density for retail locations.

Where's the Money?

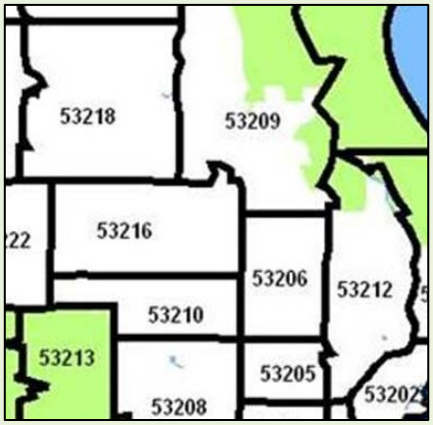
In 11 zip codes African Americans showed over $100 million income in 2011, according to Census estimates. African Americans living in the downtown and "North Shore" zip codes showed $49 million annual income.

ZIP Code	2011 Estimated Total African American Income
53209	$462,062,967
53216	$434,339,030
53218	$400,654,145
53206	$311,871,568
53210	$264,763,035
53223	$255,711,069
53224	$214,297,163
53225	$200,355,972
53212	$190,099,660
53208	$175,667,485
53222	$103,752,523
53205	$ 85,137,307
53217	$ 49,395,402
53202	$ 49,335,255



African American income PER SQUARE MILE is highest in Milwaukee zip code 53206, generally viewed as the poorest neighborhood of Milwaukee. Given the dense housing in the area, black residents' annual income exceeds $115 million per square mile. In zip code 53205, often considered the second poorest zip code of the city, black residents' annual income was over $60 million per square mile.

ZIP code	2011 Est. African American Income PER SQUARE MILE
53206	$115,851,251
53210	$104,032,627
53216	$93,647,915
53218	$68,184,844
53205	$60,295,543
53212	$46,926,601



The table below shows the Census Bureau ACS (2011) income estimates for African American residents in each of the zip codes of Milwaukee County. The Census Bureau estimated $3.55 billion in total income for African Americans in the county.

2011 Income of African American Residents in Milwaukee County: American Community Survey Estimates

	AFRICAN AMERICAN RESIDENTS			Zip code population, % black
Milwaukee County zip codes	Est. 2011 income	Est. income per sq. mile	Residents per square mile	
53209 Milw, Brown Deer, Glendale, River Hills	$462,062,967	$42,426,129	2,739	65%
53216 Milwaukee	$434,339,030	$93,647,915	5,714	82%
53218 Milwaukee	$400,654,145	$68,184,844	4,701	68%
53206 Milwaukee	$311,871,568	$115,851,251	10,313	95%
53210 Milwaukee	$264,763,035	$104,032,627	8,249	76%
53223 Milwaukee, Brown Deer	$255,711,069	$25,118,966	1,384	48%
53224 Milwaukee	$214,297,163	$21,829,191	1,188	54%
53225 Milwaukee, Wauwatosa	$200,355,972	$29,125,741	1,844	53%
53212 Milwaukee	$190,099,660	$46,926,601	4,304	55%
53208 Milwaukee	$175,667,485	$45,008,323	3,769	47%
53222 Milwaukee, Wauwatosa	$103,752,523	$18,727,892	1,152	24%
53205 Milwaukee	$85,137,307	$60,295,543	5,445	80%
53217 Whitefish Bay, Fox Pt, Glendale, R Hills	$49,395,402	$3,485,668	105	5%
53202 Milwaukee	$49,335,255	$24,255,287	927	8%
53233 Milwaukee	$44,335,812	$26,218,694	3,056	34%
53204 Milwaukee	$36,141,786	$11,008,768	1,433	11%
53215 Milwaukee	$34,721,293	$6,134,504	705	7%
53219 Milw, Greenfield, West Allis, West Milw	$28,715,861	$5,804,702	278	4%
53214 West Allis, Milwaukee, West Milw	$27,153,301	$3,733,952	257	5%
53221 Milwaukee, Greenfield	$27,098,126	$2,942,889	226	6%
53211 Milwaukee, Shorewood, Whitefish Bay	$26,542,682	$6,805,816	243	3%
53213 Wauwatosa, Milwaukee	$22,567,505	$5,595,712	256	4%
53154 Oak Creek	$20,378,877	$715,023	22	2%
53132 Franklin	$19,264,752	$553,712	49	5%
53227 W Allis, Milwaukee, Greenfield	$13,266,373	$2,605,848	183	4%
53228 Greenfield, Milwaukee	$10,538,295	$2,026,595	78	3%
53207 Milwaukee	$9,369,723	$953,079	57	2%
53226 Wauwatosa, Milwaukee	$7,602,798	$1,104,897	106	4%
53235 St. Francis	$6,280,259	$2,473,517	94	3%
53220 Greenfield, Milwaukee	$5,585,313	$1,008,908	64	1%
53130 Hales Corners	$5,054,938	$1,573,767	41	2%
53172 South Milwaukee	$4,993,706	$1,040,572	97	2%
53110 Cudahy	$4,926,955	$1,033,338	84	2%
53129 Greendale	$2,084,873	$405,066	38	1%
Milwaukee County	**$3,554,065,808**	**$14,752,058**	**1,032**	**26%**

This table uses Census Bureau Zip Code Tabulation Areas, ZCTAs (i.e., geographic areas that approximate the delivery area for the five-digit ZIP Codes but are not precisely the mail delivery definitions). "Total income" includes wages, salary, commissions, bonuses, or tips; self-employment income, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support, or alimony.

Highest concentrations of working families

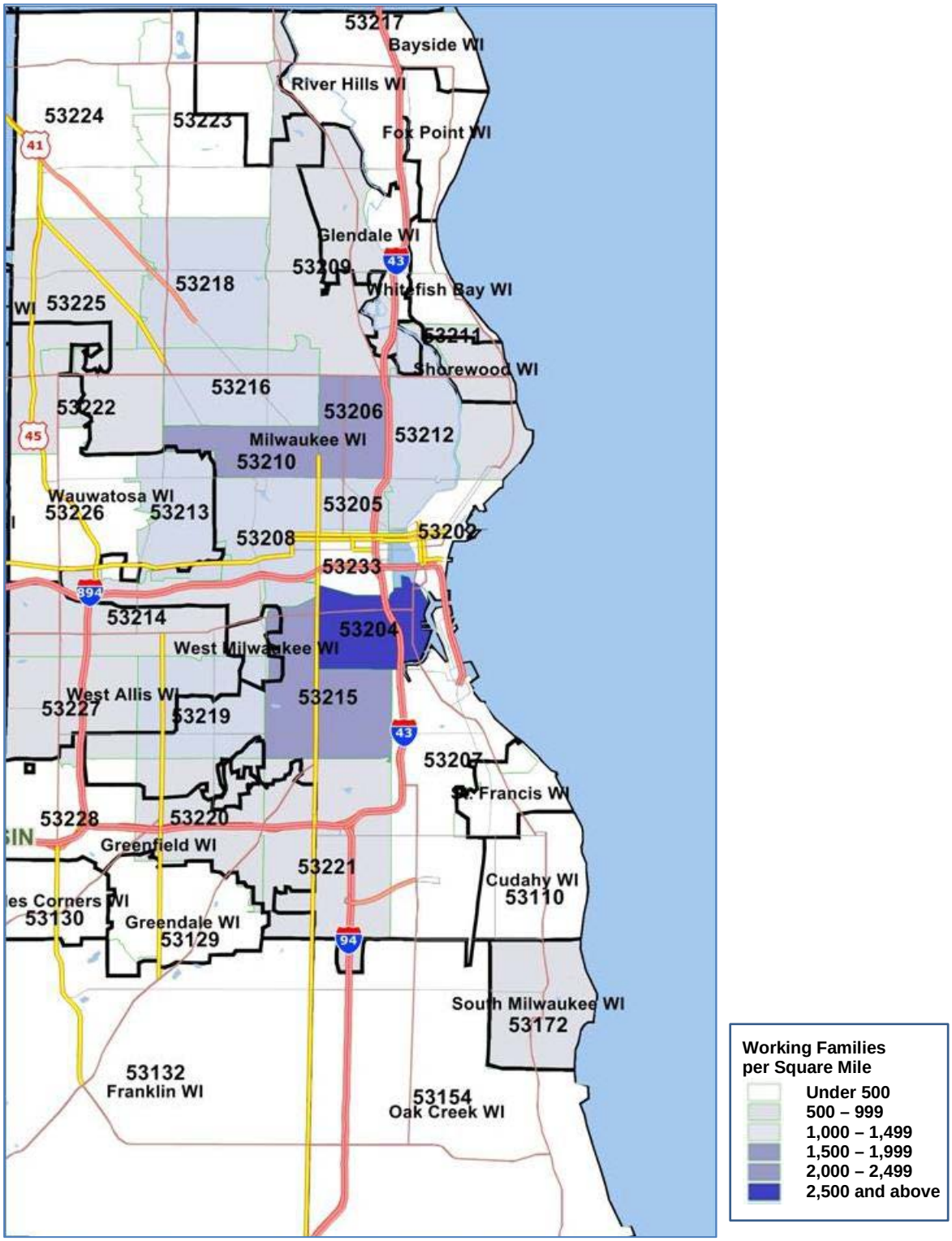
Wisconsin income tax data show high concentrations of working families in central city Milwaukee and particularly in the neighborhoods with majority Latino and African American populations. Contrary to the persistent – and totally inaccurate – urban myth that children are growing up in central city neighborhoods where they see very few employed families, state tax returns show the highest concentrations of working families in the central city.

WORKING FAMILIES PER SQUARE MILE

Source: 2011 Wisconsin working age income tax filers with dependents

Milwaukee County zip codes	Working families per square mile
53204 Milwaukee	2,847
53215 Milwaukee	2,241
53210 Milwaukee	2,006
53206 Milwaukee	1,676
53208 Milwaukee	1,291
53216 Milwaukee	1,250
53218 Milwaukee	1,214
53213 Wauwatosa, Milwaukee	1,194
53205 Milwaukee	1,173
53219 Milwaukee, Greenfield, West Allis, West Milwaukee	980
53212 Milwaukee	929
53209 Milwaukee, Brown Deer, Glendale, River Hills	743
53211 Milwaukee, Shorewood, Whitefish Bay	727
53222 Milwaukee, Wauwatosa	718
53225 Milwaukee, Wauwatosa	716
53220 Greenfield, Milwaukee	655
53214 West Allis, Milwaukee, West Milwaukee	655
53221 Milwaukee, Greenfield	616
53172 South Milwaukee	587
53227 West Allis, Milwaukee, Greenfield	583
53233 Milwaukee	488
53110 Cudahy	482
53207 Milwaukee	469
53235 St. Francis	443
53202 Milwaukee	435
53223 Milwaukee, Brown Deer	432
53228 Greenfield, Milwaukee	397
53224 Milwaukee	377
53129 Greendale	349
53226 Wauwatosa, Milwaukee	341
53130 Hales Corners	330
53217 Whitefish Bay, Fox Point, Glendale, River Hills	325
53154 Oak Creek	188
53132 Franklin	137

THE LARGEST CONCENTRATIONS OF WORKING FAMILIES ARE IN 4 CENTRAL CITY MILWAUKEE ZIP CODES: 53204, 53215, 53210 and 53206



Source: Wisconsin Department of Revenue 2011 working age income tax filers with dependents.

Comparative advantages of dense urban neighborhoods

The advantages of urban density can be seen when the purchasing power of Milwaukee zip code 53206 (a 2.7 square mile area in Milwaukee's central city) was compared with estimated consumer spending by residents of Grafton zip code 53024 (a 27 square mile tract in exurban Ozaukee County). In spite of their lower average incomes, in 2002 the residents of Milwaukee zip code 53206 spent an estimated $28.7 million per square mile on 16 categories of consumer expenditures, **more than eleven times** the estimated $2.6 million spending per square mile in Grafton zip code 53024. (See Appendix A)

Grafton zip code 53024
607 people per square mile
96% white

Milwaukee zip code 53206
10,479 people per square mile
95% African American

Source: Census ACS(2010), maps from Google Earth

Marketing company stereotypes of white suburban and black city neighborhoods

Rather than identifying strong purchasing power per square mile as a major economic asset, marketing companies usually rank neighborhoods based primarily on race and class. Sparsely populated suburban areas with high average household income are rated as "winners" while densely populated urban areas with higher **concentrations** of income are ranked as "losers." These rankings are often used to steer businesses toward upper income neighborhoods while writing off urban centers. Here, for example, are the contrasting (and racially tinged) descriptions offered online for zip codes 53024 and 53206 by Nielsen/Claritas, one of the world's largest data marketing firms.

Zip code 53024, Grafton

Nielsen/Claritas describes the residents of Grafton 53024 as belonging to categories it calls "**God's Country**" and "**Country Squires**." The company website intones: "When city dwellers and suburbanites began moving to the country in the 1970s, **God's Country** emerged as the most affluent of the nation's exurban lifestyles. Today, wealthier communities exist in the hinterlands, but **God's Country** remains a haven for upscale couples in spacious homes. Typically college educated Baby Boomers, these **Americans** try to maintain a balanced lifestyle between high power jobs and laid back leisure."

The illustration for the people of "**God's Country**" shows white joggers.

The company praises the advantages of urban sprawl, writing a second description featuring an illustration of a white woman with a horse: "The wealthiest residents in exurban America live in **Country Squires**, an oasis for affluent Baby Boomers who've fled the city for the charms of small-town living. In their bucolic communities noted for their recently built homes on sprawling properties, the families of executives live in six-figure comfort. **Country Squires** enjoy country club sports like golf, tennis, and swimming as well as skiing, boating, and biking."

Zip code 53206, Milwaukee

Nielsen/Claritas describes the residents of Milwaukee zip code 53206 as belonging to categories labeled "**Bottom-Line Blues**" and "**Low-Rise Living**." The company website writes, "**Bottom-Line Blues** is the most financially challenged of all P$YCLE segments. No segment has fewer income-producing assets, and few rank lower when it comes to income or home ownership. Concentrated in inner-city neighborhoods, the segment is the address for mostly younger, multi-ethnic singles and single-parent families living in low-cost apartments. . . . Surveys show that members of **Bottom-Line Blues** have modest lifestyles, spending their leisure time going online, eating at fast-food restaurants, and listening to music. This segment ranks number one for tuning in to black-oriented media, including BET, urban contemporary radio, and magazines like Jet, Essence, and Ebony."

FACT CHECK: Milwaukee zip code 53206 has 64 churches, nearly six times as many as in "God's Country" zip code 53024 (which has 11 churches), according to online listings of houses of worship by ZIPsLocal.com.

The illustration for the "**Low-Rise Living**" residents of zip code 53206 shows an African American male basketball player (making a call at a pay phone) and a baby with a pacifier.

Nielsen/Claritas descriptions and illustrations are from *www.claritas.com/MyBestSegments/Default.jsp?ID=20, accessed 1/3/2013.*

Who defines Milwaukee neighborhoods?

ESRI, another of the world's largest data marketing firms, sells its segmentation data and descriptions to businesses and to colleges and universities for "market research" purposes. It is instructive to examine the ESRI-produced ***Community Sourcebook of ZIP Code Demographics*** [the 2006 and 2008 versions are cited here], that is available at the reference rooms of the Milwaukee Public Library Central Library and the UWM Golda Meir Library. In that 755-page book data are provided for each U.S. residential zip code along with descriptions of the largest Tapestry marketing segment for each zip code.

So, what are the descriptions provided by ESRI for predominantly African American Milwaukee neighborhoods?

- Milwaukee zip codes 53205, 53206, 53208 and 53212 are all labeled "**City Commons**," an ESRI category identified as mainly African American. ESRI provides this sweeping description of the category:

  "This market has the highest unemployment rate among all of the Tapestry segments. Baby and children's products are the major purchases. Residents enjoy playing basketball, softball, and backgammon. A yearly family outing to a theme park is common. They prefer courtroom TV shows when watching television…."

- The data fields offered by ESRI for each zip code identify the average per capita income, the median household income, distributions of household income, and distributions of the zip code population by age and race. None of the data tables in the voluminous report, however, compare per square mile concentrations of income earners or per square mile purchasing power as retail assets.

  Instead, ESRI presents a series of "spending potential indices" that estimate zip code spending per household compared to the national per household average. For example, ESRI estimates that households in Grafton 53024 spend 129% of the national household average for **major appliances** while households in Milwaukee 53206 spend only 44% of the national average for major appliances. The estimated 8 to 1 advantage in spending per square mile on major appliances in Milwaukee 53206 compared to Grafton 53024 (see p. 13) is totally ignored in the ESRI segmentation marketing approach.

- Similarly, Milwaukee 53206's estimated 6 to 1 advantage in spending per square mile on **home repair commodities** is ignored by ESRI, who instead calculates that the average Grafton household spends 140% of the national household average on home repair items while the average Milwaukee 53206 household spends only 35% of the national per household average on home repair purchases.

  Indeed, residents of suburban ESRI Tapestry segmentation groups -- such as the "**Sophisticated Squires**" residents of Franklin (53132) and Germantown (53022) – are described as doing "*their own lawn and landscaping work as well as home improvement and remodeling projects. They like to barbecue on their gas grills….*" In the ESRI Community Sourcebook the 53205, 53206, 53208 and 53212 "**City Commons**" residents are not described as doing home improvement work or mowing their own yards.

- There is no reference in the ESRI "**City Commons**" write-up to engagement in **civic or political activities**. By contrast, the so-called "**Connoisseurs**" in Milwaukee County's "North Shore" (53217) and Elm Grove (53122); "**Exurbanites**" in Brookfield (53005 and 53045), Mequon (53097), and New Berlin (53151); "**Metropolitans**" in Wauwatosa (53213) and the Milwaukee east side and Shorewood (53211); and "**Main Street USA**" residents of South Milwaukee (53172), Menomonee Falls (53051), and Waukesha (53186) – are all described as engaged in "civic" activities. For

example, the "**Connoisseurs**" of the North Shore and Elm Grove are described as *"active in the community, they work for political candidates or parties, write or visit elected officials, and participate in local civic issues*."

- African Americans are not alone is receiving broad-brush stereotypes. Milwaukee's two majority **Hispanic** zip codes (53204 and 53215) are described as "**City Dimensions**" whose residents "*enjoy roller skating, playing soccer and chess, attending auto races and shows, going to the movies, and renting movies on DVD*."

Teaching stereotypes?

ESRI not only provides stereotypic segmentation descriptions of urban neighborhoods, but also encourages schools to use these profiles for "marketing research projects." One **"educational" activity** recommended by ESRI suggests that elementary school teachers "*assign a My Neighborhood project, requiring the students to use [Tapestry] segmentation to learn about their neighborhoods – who lives there, what they are like, and what they buy*." ESRI writes, "*Kids can put this information into a sample scrapbook with pictures to illustrate the information.*" "*Older students*," advises ESRI, *"can create a business scenario and use segmentation to define the best types of customers and where to locate the business. This type of research project can be increasingly complex appropriate to the grade level, from elementary grades through graduate programs."* [1] The notion that school children – or college students -- would be encouraged to accept the stereotypes presented in the published ESRI materials as accurate descriptions of Milwaukee neighborhoods is very troubling.

A history of cluster marketing and past work in Milwaukee developing more accurate purchasing power data on urban neighborhoods can be found in the ETI report on **Confronting Anti-Urban Marketing Stereotypes: A Milwaukee Economic Development Challenge**, posted at www.eti.uwm.edu/purchasing/markets.htm.[2]

[1] "Tapestry Segmentation for Educators," in **Tapestry Segmentation Reference Guide** (ESRI, Redlands, CA, 2012), p. 90, online at www.esri.com/library/brochures/pdfs/tapestry-segmentation.pdf, accessed on 1/24/2013.

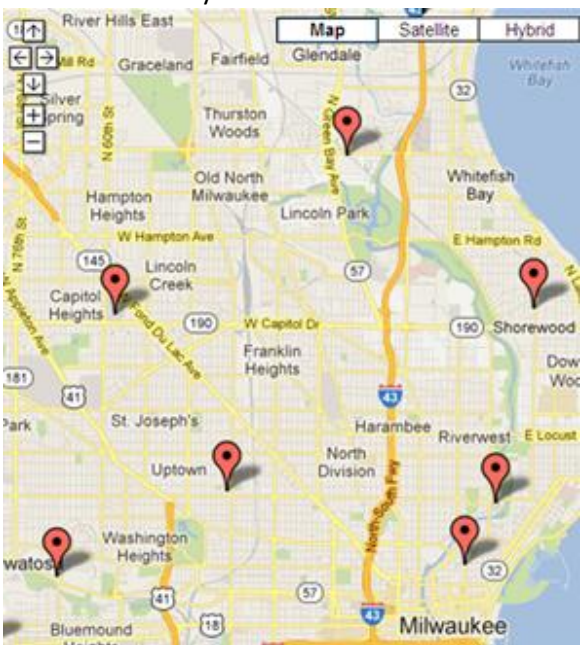
[2] See also, Greg J. Borowski and Jason Gertzen, "Portrayals of city seen as racist: Norquist fights descriptions," ***Milwaukee Journal Sentinel*** (June 13, 2001); Jason Gertzen, "Market research firm to end vice references: Company criticized by Norquist says it will stop mentioning alcohol, gambling, smoking," ***Milwaukee Journal Sentinel*** (June 19, 2001); Gregory Stanford, "You're 53212? What does that say about you?" ***Milwaukee Journal Sentinel*** (June 17, 2001).

Retail trade leakage from Milwaukee neighborhoods

Loss of retail revenue from neighborhoods can be viewed through two perspectives: (1) leakage from the neighborhood when the spending of residents shopping outside the neighborhood exceeds the spending of non-residents coming into the neighborhood to shop, and (2) when retail businesses are largely owned by outsiders and retail establishment profits immediately leave the neighborhood. Retail trade leakage, as traditionally measured by marketing data companies, was examined by the Employment and Training Institute in 2005 with estimates developed of retail sales by zip code for 15 categories of consumer spending. (See Appendix A.)

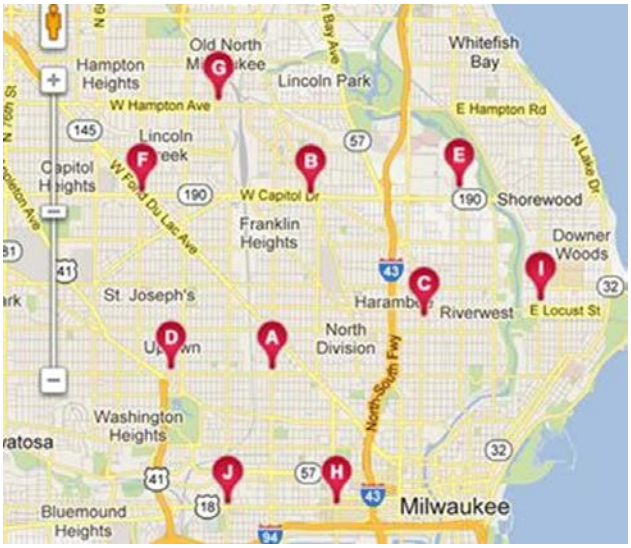
In spite of their high level of consumer spending per square mile, many African American neighborhoods in Milwaukee are underserved by retail establishments. The retail trade leakage problem can be seen when examining the absence of major retailers from zip code 53206.

No Pick 'n Save locations in 53206 but stores in other northside city locations.



Best Buy stores in suburban locations

Walgreen's seeks out city locations and has a store in 53206.



The second perspective on retail trade leakage – that is, measuring the extent to which retail dollars spent remain and are recycled in the community -- is critically important but beyond the scope of this paper. The ONE MKE Summit, NAACP Young Adult Committee, and African American Chamber of Commerce are researching and advancing strategies to address this issue.

For more information

The African American Chamber of Commerce of Greater Milwaukee website is at www.aaccmke.org. The NAACP Young Adult Committee website is at www.milwaukeenaacp.org/#!young-adult-onemke.

University of Wisconsin-Milwaukee Employment and Training Institute research is posted at www.eti.edu. Purchasing power drilldowns for each U.S. zip code are available at www.eti.uwm.edu/PurchasingPower/purchasing.htm.

Appendix A

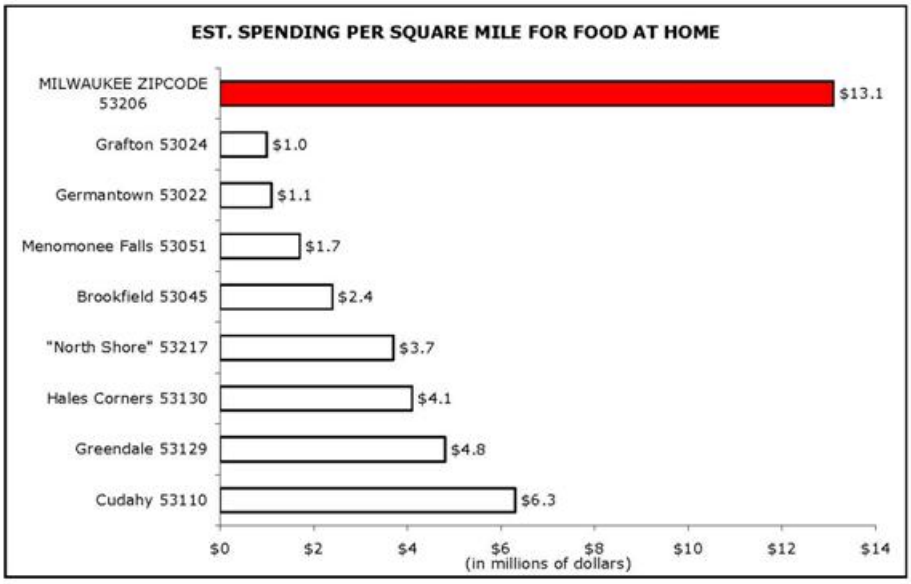
2002/03 purchasing power estimates for Milwaukee's central city

Urban density is a critical asset for Milwaukee's African American neighborhoods where the population is very high and the large number of working families per square mile offers a competitive advantage for retailers. The Employment and Training Institute utilized the U.S. Census Bureau Consumer Expenditures Surveys (CES) and detailed state income tax files disaggregated by family types to estimate spending levels of Milwaukee area families and individuals and to help identify neighborhoods that are currently underserved, where residents are required to travel to other areas for their consumer needs. Purchasing power estimates are shown for 15 consumer spending categories for Milwaukee zip code 53206 compared with other zip codes in the Milwaukee area.

The tables below examine the estimated purchasing power spending per square mile in Milwaukee zip code 53206 (the Milwaukee neighborhood bordered by North Avenue, N. 27th Street, Capitol Drive, and 7th Street), based on data from 2002 and 2002-03. The difference in per square mile purchasing power between 53206 and exurban zip codes in the Milwaukee area results from their population density and higher income **per square mile**.

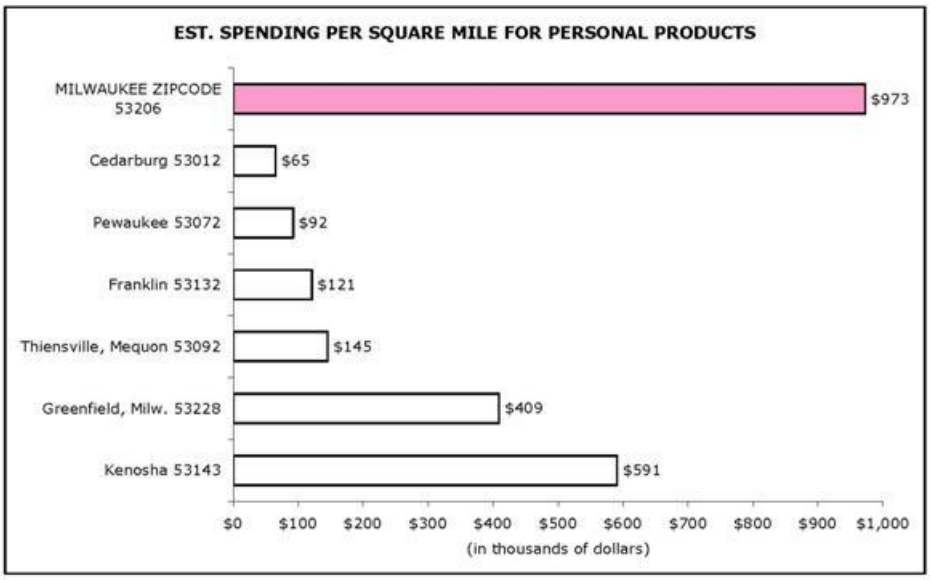
EST. CONSUMER EXPENDITURES PER SQUARE MILE

Consumer category	Grafton zip code 53024	Milwaukee zip code 53206	53206 per square mile purchasing power advantage
Food at home	$956,533	$13,145,667	13 to 1
Food away from home	$387,381	$3,445,864	9 to 1
Apparel and related services	$354,527	$3,907,787	11 to 1
Television equipment, tapes, discs	$148,748	$1,706,388	11 to 1
Audio equipment, DCs, tapes	$39,026	$405,370	10 to 1
Household textiles	$26,190	$204,568	7 to 1
Furniture	$123,182	$832,017	6 to 1
Floor coverings	$13,146	$75,257	5 to 1
Major appliances	$53,039	$445,727	8 to 1
Small appliances and housewares	$17,056	$139,168	8 to 1
Computer hardware and software	$45,766	$389,003	8 to 1
Miscellaneous household equipment	$84,560	$619,796	7 to 1
Non-prescription drugs and supplies	$80,694	$863,320	10 to 1
Housekeeping supplies	$157,168	$1,381,559	8 to 1
Personal products	$79,632	$973,510	12 to 1
Home repair commodities	$30,136	$203,636	6 to 1
Total, for 16 categories	**$2,596,784**	**$28,738,637**	**11 to 1**



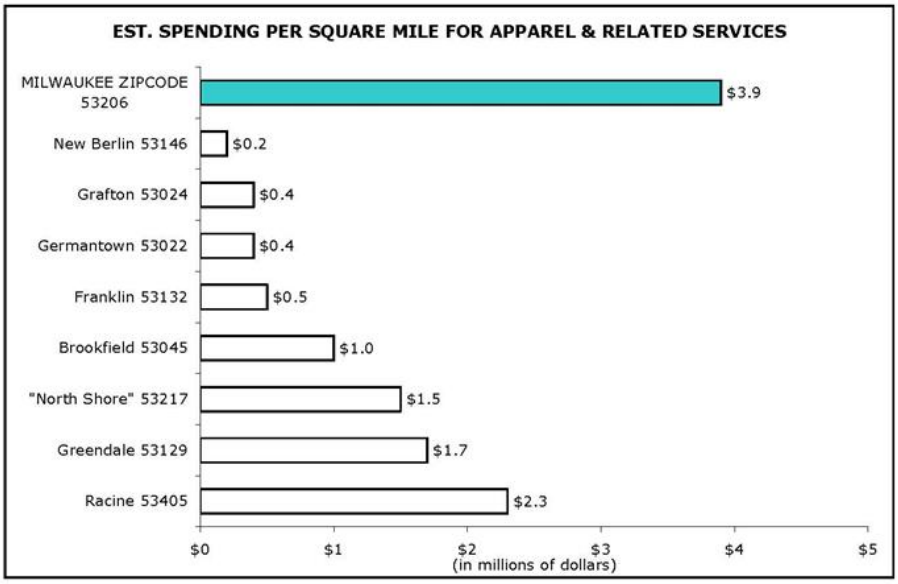
Residents in zip code 53206 spend an estimated $36.7 million each year for food at home. Expenditures averaging $13.1 million per square mile are far more than in most suburban areas.

"FOOD AT HOME" includes expenditures for food purchased at grocery stores and convenience stores, and food prepared at home for out-of-town trips.



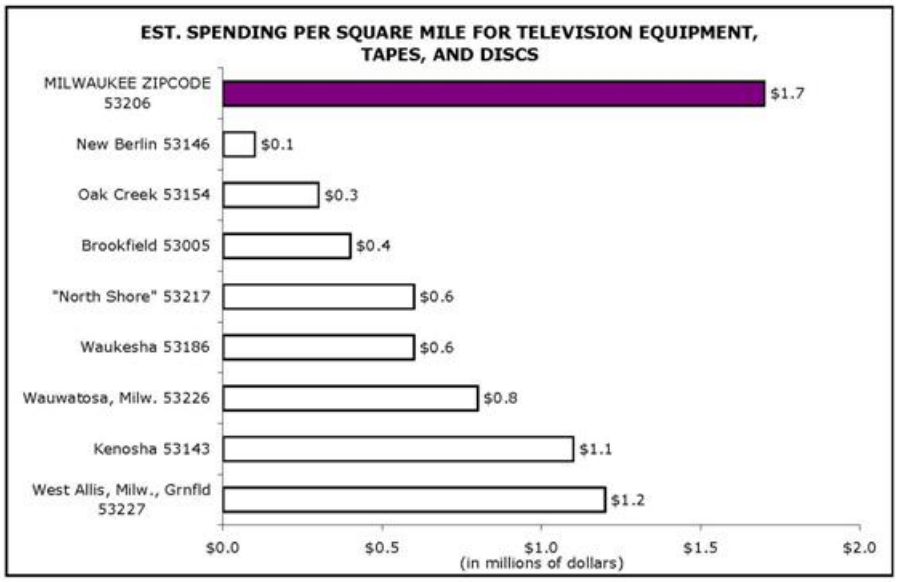
Residents in zip code 53206 spend an estimated $2,647,950 each year for personal products, averaging $973,510 per square mile.

"PERSONAL PRODUCTS" includes expenditures for hair care products, nonelectric articles for hair, wigs and hairpieces, oral hygiene products and articles, shaving needs, cosmetics, perfume, bath preparation products, deodorants, feminine hygiene articles, and miscellaneous personal care items.



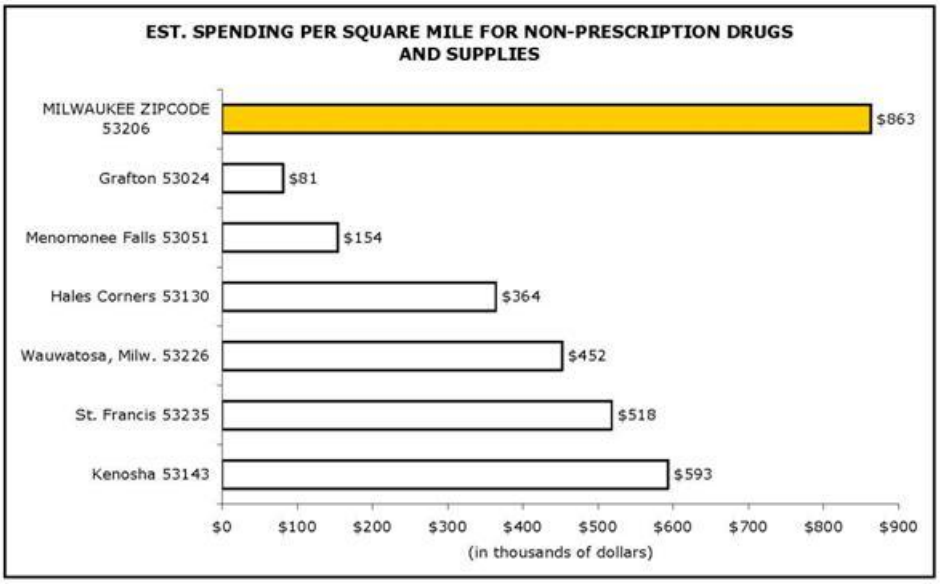
Residents in zip code 53206 spend an estimated $10,629,180 each year for apparel and related services, averaging $3.9 million per square mile.

"APPAREL AND RELATED SERVICES" include expenditures for closing (suits, coats, sweaters, shirts, skirts, nightware, undergarments, hosiery, uniforms, costumes, etc.), accessories, footwear, material for making clothes, watches, jewelry, shoe repair, laundry and dry cleaning costs, and clothing storage.



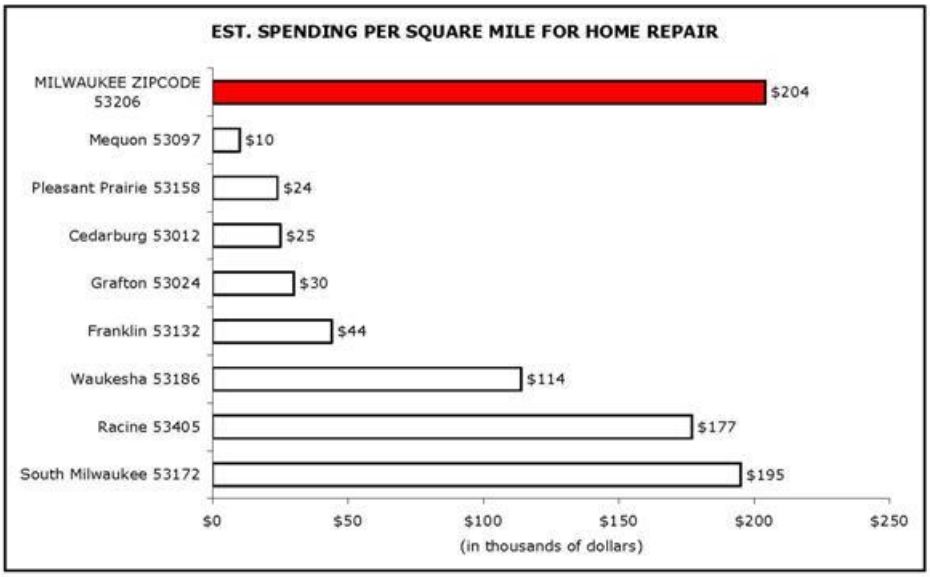
Residents in zip code 53206 spend an estimated $4,641,375 each year for television equipment, tapes and discs, averaging $1.7 million per square mile.

"TELEVISION EQUIPMENT, TAPES AND DISCS" includes expenditures for TVs, VCRs and video disc players, video cassettes, tapes, and discs; video game hardware and software; cable and sattelite service; repairs of TVs, radio and sound equipment, and rental of televisions.



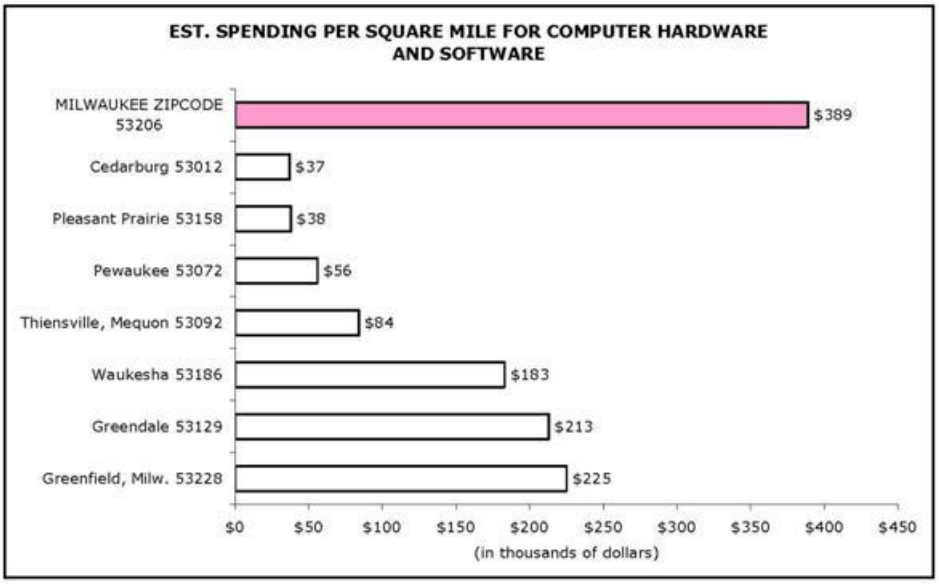
Residents in zip code 53206 spend an estimated $2,348,230 each year for non-prescription drugs and supplies, averaging $863,320 per square mile.

"NON-PRESCRIPTION DRUGS AND SUPPLIES" includes expenditures for non-prescription drugs, non-prescription vitamins, eyeglasses and contact lenses, topicals and dressings, medical equipment for general use, supportive and convalescent medical equipment, and rental and repair of medical equipment.



Residents in zip code 53206 spend an estimated $203,636 per square mile for home repair commodities.

"HOME REPAIR COMMODITIES" includes expenditures for paints; wallpapers; electrical supplies for heating and cooling equipment; materials for hard surface flooring, repair and replacement; materials and equipment for roof and gutters; materials for plastering, paneling, siding, windows, doors, screens, awnings; materials for patios, walks, fences, driverways, brick, masonry and stucco work; materials for landscaping maintenance; materils to finish basements, remodel rooms, or build patios, walks, etc.



Residents in zip code 53206 spend an estimated $1,058,100 each year for computer hardware and software, averaging $389,000 per square mile.

"COMPUTER HARDWARE AND SOFTWARE' includes expenditures for computers, computer hardware, computer software and accessories, for nonbusiness use.

For listings of all 16 consumer expenditure categories analyzed and a description of the methodology used, see ***Purchasing Power Profile of Milwaukee ZIP Code 53206*** *(University of Wisconsin-Milwaukee Employment and Training Institute, 2004), posted at www.eti.uwm/MilwPurchase/Purchasing53206.pdf.*

Retail trade leakage, as traditionally measured by marketing data companies, was examined by the Employment and Training Institute in 2005 with estimates developed of retail sales by zip code for 15 categories of consumer spending. (Spending for food-away-from-home was not included.) Those zip codes where estimated neighborhood retail sales fell below the estimated purchases of residents were said to have a **retail sales leakage**. The following zip codes showed substantial retail trade leakage.

Milwaukee zip code	Est. retail trade leakage for 15 basic consumer categories	Est. spending leaving the neighborhood
53210	$54.3 million	68%
53206	$47.8 million	66%
53216	$56.1 million	59%
53218	$65.2 million	59%
53208	$46.4 million	52%
53212	$36.1 million	47%
53205	$6.6 million	29%

Source: University of Wisconsin-Milwaukee Employment and Training Institute, 2005. The analysis is based on 2000 Census data, the 2002 Bureau of Labor Statistics Consumer Expenditure Survey, and the U.S. Census 2000 Place-of-Work Census Transportation Planning Package (CTPP) tabulations released in 2005.