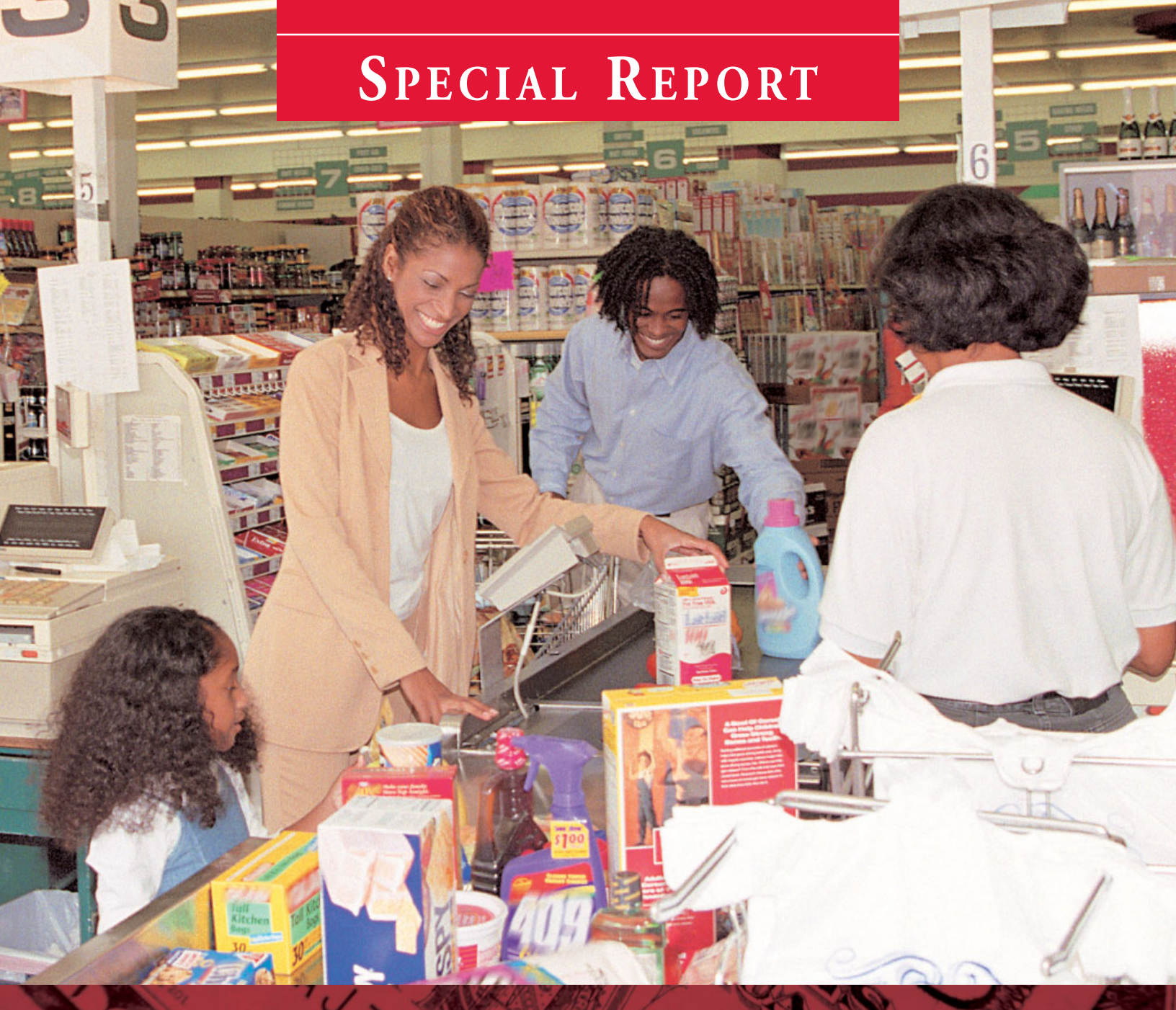


SPECIAL REPORT



PHILADELPHIA'S NEW MARKETS: Ripe Opportunity for Retailers



food for every child

ACKNOWLEDGEMENTS:

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Introduction

The need for more supermarkets in Philadelphia has been well documented. Philadelphia has the second-lowest number of supermarkets per capita of any major city in the nation.

The lack of access to supermarkets disproportionately impacts lower-income populations. The number of supermarkets in the lowest-income areas in the region is 156% lower than the highest-income areas.¹ The lack of significant food retailing in Philadelphia undermines the health of its citizenry and curtails the economic revitalization of its neighborhoods.

Accurate information about the underlying market potential of Philadelphia's neighborhoods is crucial to attracting new retail development. Yet conventional market analysis continually underestimates the economic strength of urban markets by undercounting urban residents, failing to include locally collected data in trend analysis, and relying too heavily on median income levels to determine market viability.

The analytical techniques used in this market study provide a comprehensive view of retail opportunity in the Philadelphia market, combining conventional metrics with an analytical methodology that captures urban market trends by examining on-the-ground information (such as community surveys), retail business point data, and local datasets (for example, from city agencies).

This study utilizes two powerful metrics to reveal the untapped strength of inner-city markets: concentration of buying power and retail float.

CONCENTRATION OF BUYING POWER represents the potential dollars available to be spent in retail stores by consumers who live in a defined geographic area.

RETAIL FLOAT, also known as leakage, measures the amount of unmet consumer demand for retail sales in any given geographic area.

This report describes buying power, float, and other pertinent demographic trends on several geographic levels: the city overall, twelve large community clusters, and five potential food retail target areas. The food retail target areas, each with a two-mile radius, were chosen for potential food retail development. In each area, both the community and the supermarket industry have expressed interest in exploring new food retail development. The five target areas are not meant to serve as a comprehensive list of potential development sites; rather, they are examples of areas of untapped demand for food retail development in Philadelphia.

The report also details various social and economic factors which further bolster the case for food retail opportunities in Philadelphia. These include declining crime rates, increased housing development in numerous neighborhoods, and improvements to the city's transportation system. These improvements challenge the outdated perception that Philadelphia and its neighborhoods are dangerous and declining. The reality is that Philadelphia's renewed economic and social vitality has created an investment climate primed for development.



¹ Food for Every Child: The Need for More Supermarkets in Philadelphia, The Food Trust, 2001.

Summary of Findings

The Philadelphia Retail Opportunity

FINDING #1:

Philadelphia's inner city communities each contain at least \$50 million dollars of retail buying power per square mile.

- The city of Philadelphia has an enormous buying power advantage over the rest of the metropolitan area. Per square mile, all sections of the city have more buying power than the overall metropolitan area.
- Many lower-income neighborhoods contain a concentration of buying power that exceeds the city average as well as the buying power of higher-income neighborhoods.
- The retail potential of the five targeted areas studied is very promising, with the areas of South Philadelphia and Olney having the highest buying power.

FINDING #2:

Retail dollars that could be spent in the city of Philadelphia are being spent in other areas of the region.

- All sections of the city, from high- to low-income communities, show unmet retail demand and significant retail potential.
- The Olney, Southwest Philadelphia, and Parkside target areas studied exhibit significant unmet retail demand.

FINDING #3:

Crime, often seen as the biggest deterrent to operating in urban markets, is declining in Philadelphia and is low compared to other major cities in the United States.

- In the past decade, crime by every measure has decreased in the city of Philadelphia.
- Property crime is down by at least 10% in every section of the city.
- Philadelphia crime rates compare very favorably with other large US cities; out of 15 major cities, Philadelphia ranked third in percentage decrease in both index and property crime rate from 1999-2003, and ranked fourth lowest in property crime rate per 100,000 residents in 2003.

FINDING #4:

The Philadelphia housing market renaissance is expanding beyond the central city into lower-income communities and serves as a catalyst to broader economic revitalization.

- During the last five years, Philadelphia's housing permit and construction rate has been at least three times greater than any other county in the metropolitan area.
- Several communities have outperformed the city's overall home purchase loan rate, with at least 1,100 loans per 10,000 residents in 2003.

Philadelphia and its neighborhoods present tremendous opportunity for new retail development. Many Philadelphia residents must travel miles from their homes to shop due to the lack of retail stores in their neighborhoods. The findings of this report are inspiring: retailers, developers, government, and community stakeholders must capitalize on the plethora of opportunities for retail investment in the city. The time to act is now.

Philadelphia's Buying Power

Urban markets such as Philadelphia boast incredible untapped income and consumer density.

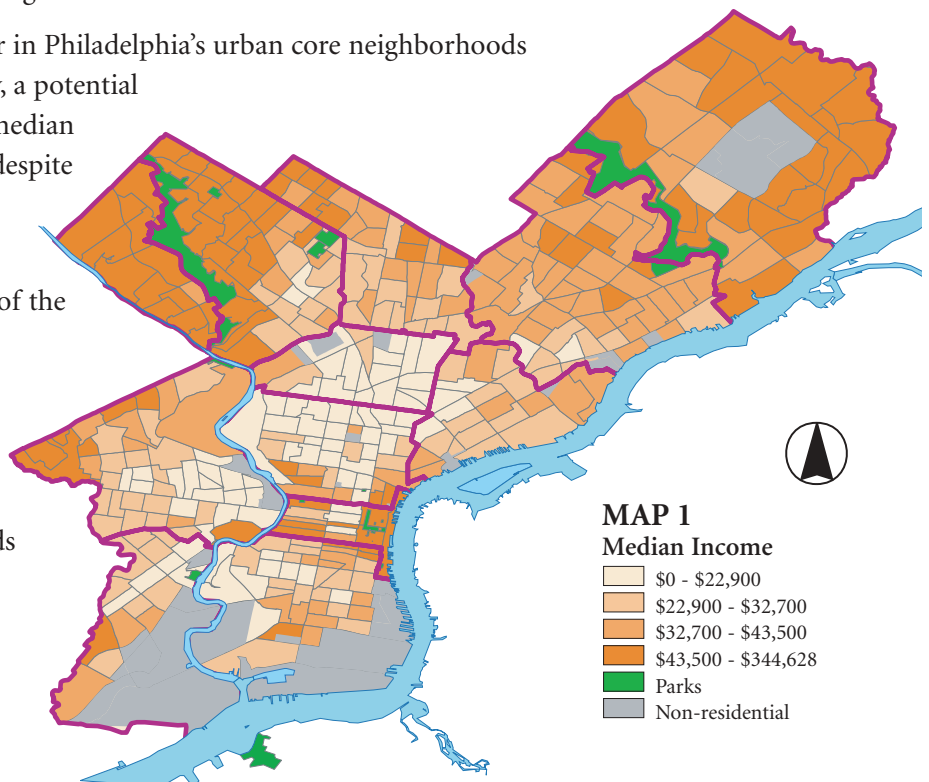
That concentration of buying power makes sales potential per square mile significantly higher in cities than in the suburbs. In lower-income urban communities, where consumers spend a higher percentage of earnings on retail products such as food and apparel, pioneering retailers are finding explosive untapped sales potential.²

Conventional market data fails to demonstrate the concentrated buying power in urban neighborhoods. While important, conventional income measures give an incomplete view of the urban marketplace. First, conventional market analysis focuses primarily on measures such as median household income while ignoring the importance of consumer density. Second, most conventional market indices fail to capture the nuances of urban economies, including substantial unrecorded private enterprises such as tutors, nannies, and other small businesses, which total more than \$1 trillion annually.³

The density of urban areas translates into significantly higher buying power than low-density suburban areas. Philadelphia is the fifth-densest city in the nation among cities with 500,000 or more persons. Concentration of buying power, which represents the potential dollars available to be spent in retail stores by consumers who live in a defined geographic area, captures the inherent advantages of density. This metric, which accounts for income distribution, age, and density factors, presents a comprehensive picture of retail potential in Philadelphia. In simplest terms, the number of potential consumers in a neighborhood compensates for the fact that their median household income may be lower than that of another neighborhood.

Median household income tends to be lower in Philadelphia's urban core neighborhoods (see Map 1). In a conventional market study, a potential retailer may view neighborhoods with low median income levels as economically undesirable, despite the existence of a large untapped consumer demand in the neighborhood.

The buying power metric gives a clear view of the amount of income potential for the dense neighborhoods in Philadelphia's urban core (see Map 2). For example, the majority of households in Lower North Philadelphia have a median income of less than \$23,000, yet Lower North Philadelphia neighborhoods house between \$77 million and \$1 billion of buying power per square mile. This phenomenon is present in communities throughout West, South, and Upper North Philadelphia – all sections of the city with lower-than-average median incomes.



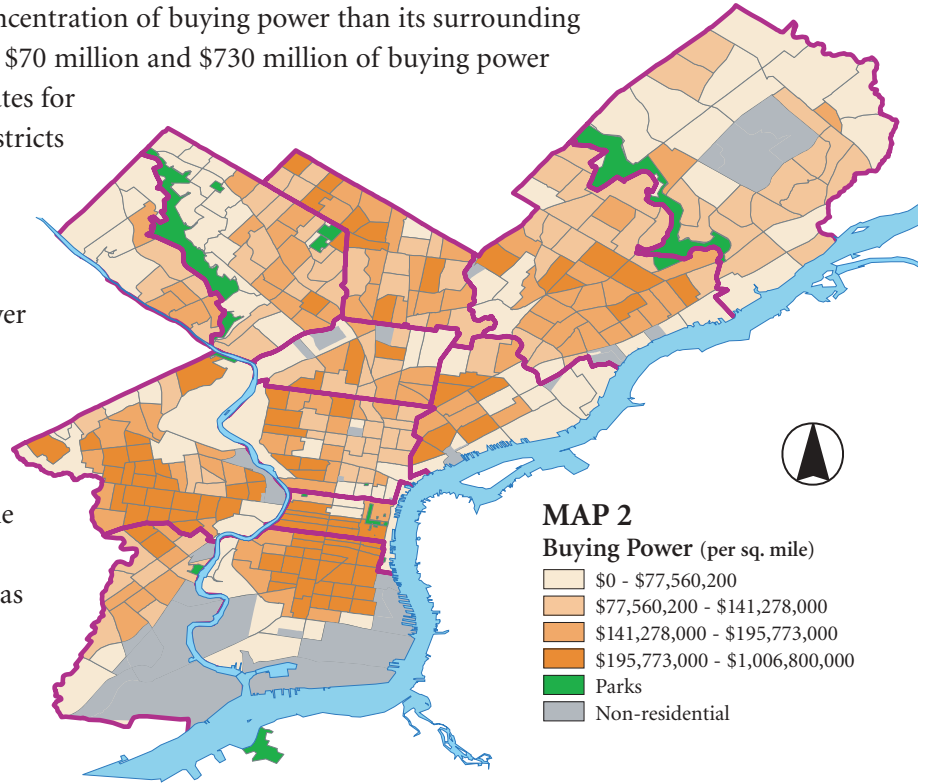
² New Markets: The Untapped Retail Buying Power In America's Inner Cities, US Dept. of Housing and Urban Development, July 1999.

³ The Market Potential of Inner-City Neighborhoods: Filling the Information Gap, Robert Weissboard and Christopher Berry, Brookings Institution Center on Urban and Metropolitan Policy, March 1999.

Philadelphia's Buying Power

The city of Philadelphia exhibits a greater concentration of buying power than its surrounding suburbs. All areas of the city possess between \$70 million and \$730 million of buying power per square mile, making them strong candidates for retail development compared to suburban districts with lower population density.

Throughout the city, communities with median household incomes below the city average exhibit concentrations of buying power greater than the city average. Lower North Philadelphia (with \$130 million per square mile), West Philadelphia (\$130M), and Upper North Philadelphia (\$118M), all exceed the city's buying power per square mile (\$97M), by more than \$20 million (see Chart 1). Among the five target retail areas chosen to demonstrate potential food retail development in strategic areas of the city, all five have more buying power per square mile than the city average, ranging from \$116 million in Kensington to \$259 million in South Philadelphia. Looking specifically at food retail buying power, the five target areas all have above average food retail buying power. South Philadelphia (\$42M), Olney (\$25M), and Parkside (\$21M) all exceed the city's food retail buying power of \$16M per square mile. (See Charts 2 and 3).



MAP 2
Buying Power (per sq. mile)

- \$0 - \$77,560,200
- \$77,560,200 - \$141,278,000
- \$141,278,000 - \$195,773,000
- \$195,773,000 - \$1,006,800,000
- Parks
- Non-residential

CHART 1
Concentrated Buying Power (2003)

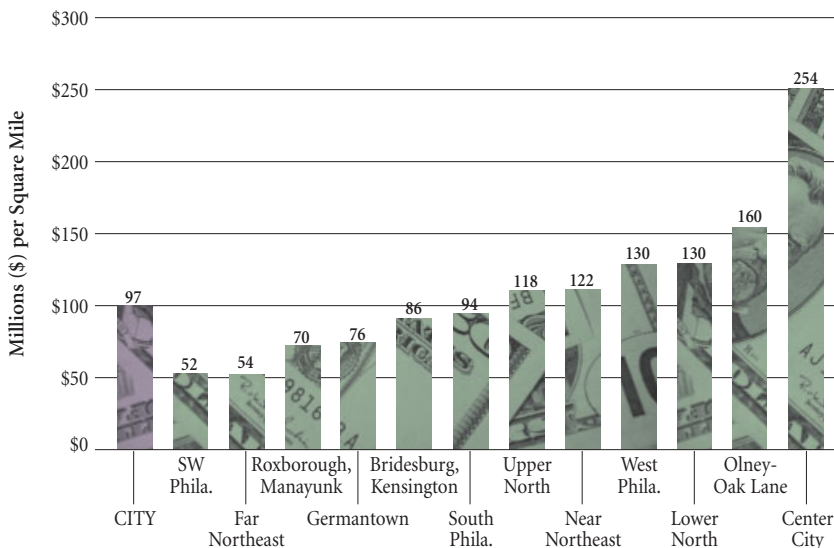


CHART 2
Concentration of Buying Power for Retail (2003)

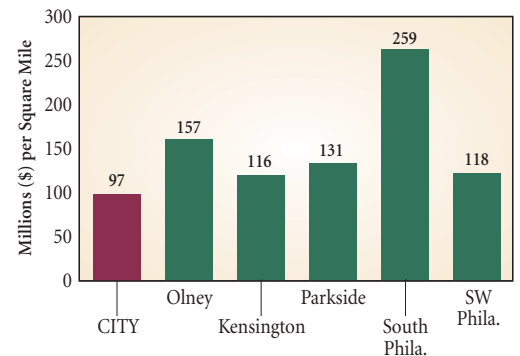
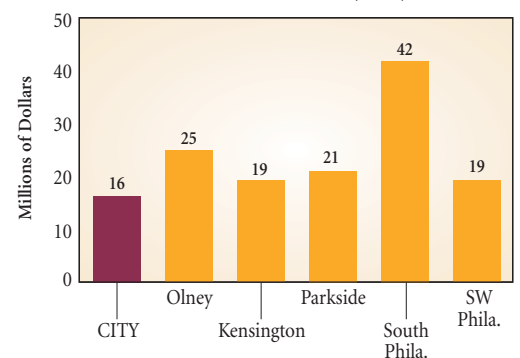


CHART 3
Concentration of Buying Power for Food Retailers (2003)



Unmet Retail Demand in Philadelphia

Retail float, also known as retail leakage, measures the amount of dollars being spent outside the neighborhood as a consequence of the lack of retailers in the area.

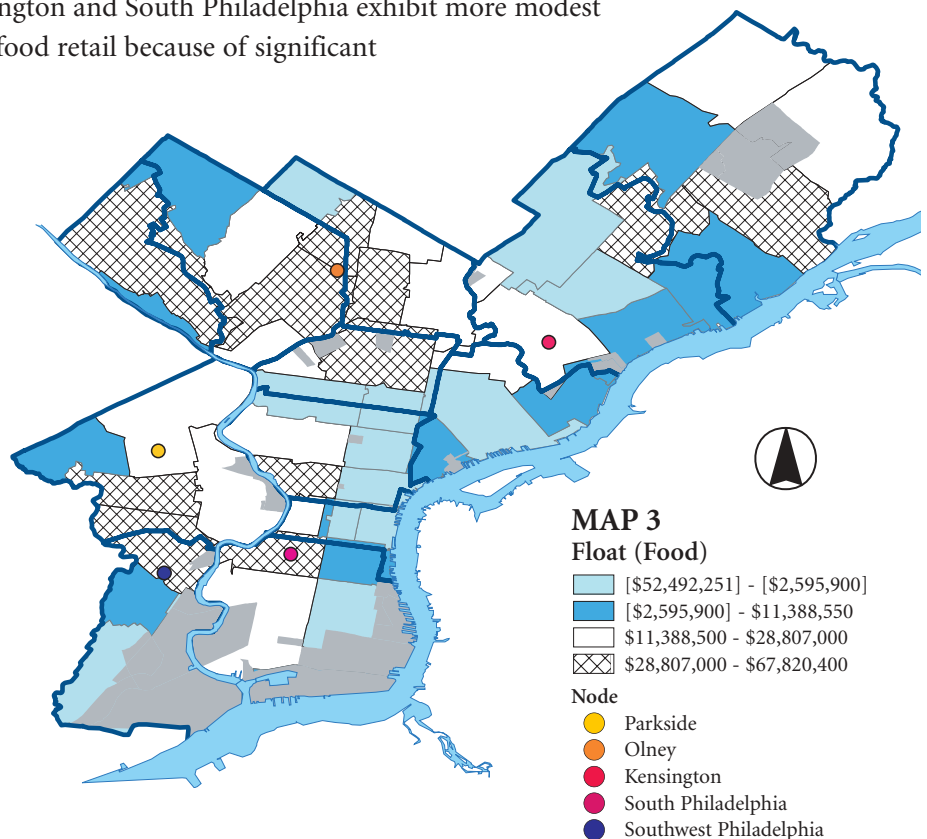
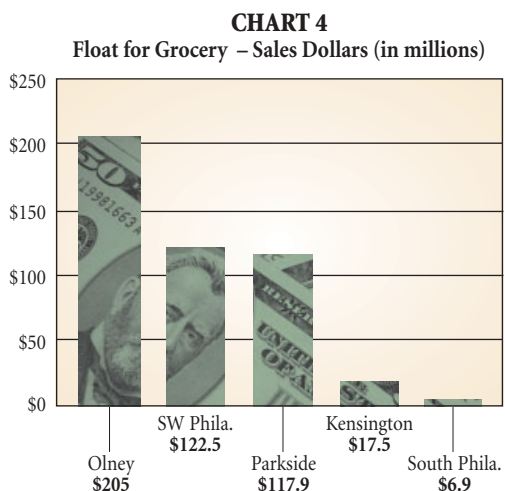
Retail float is one way to measure the unmet demand for retail within a geographic area. Nationally, close to one-quarter of the annual urban retail consumer spending – \$21 billion – is spent outside of the urban marketplace.⁴ Retail float is substantial in many areas of Philadelphia; specifically high- and low-income communities throughout the city exhibit a large amount of food retail float.

Food Retail Float in the city of Philadelphia

Underserved communities such as West Philadelphia and Olney-Oak Lane exhibit at least \$11 million of food retail float per square mile (as analyzed by zip code), with some sections of those communities reaching over \$67 million per square mile (see Map 3).

Residents of the targeted food retail areas spend from \$11 million to more than \$67 million outside of their neighborhoods (see Chart 4). Olney has \$205 million worth of unmet demand for food retail within its 2 mile targeted area. Southwest Philadelphia (\$122.5M) and Parkside (\$117.9M) also have notable potential for food retail development.

Areas such as Olney and Parkside, with significant food retail leakage and strong buying power, could potentially support a wide variety of food retail development types such as grocery-anchored shopping centers or large stand-alone supermarkets. While Kensington and South Philadelphia exhibit more modest figures, these areas could also support more food retail because of significant concentration of buying power and positive economic investment trends including a large number of home purchase loans and a high rate of building permit issuance.



⁴ The Business Case for Pursuing Retail Opportunity in the Inner City, The Boston Consulting Group and The Initiative for a Competitive Inner City, June 1998.

Declining Crime Rates in Philadelphia

Philadelphia compares very favorably with other large cities in its efforts to reduce crime and develop a secure retail sector.

Crime, by every measure, has decreased in the city over the past decade.

Every stakeholder in the urban retail development process, from developer to retail operator to consumer, views crime prevention and public safety as keystones to a successful retail operation and a vibrant community. In a recent survey detailing factors which influence retailers' decisions to establish stores in underserved markets, 93% considered crime, whether perceived or real, as a significant factor in where to place their operations.⁵

Philadelphia's crime rates compare favorably with other cities throughout the United States. Cities with populations above 500,000 were examined using index crime rates (a combination of all violent and property crimes) and property crime rates.⁶ Philadelphia ranked third out of 15 comparable cities in percentage decrease in index crime rates from 1999 to 2003 (see Chart 5). Philadelphia's index crime rate decreased more than 10% over that five-year span, outperforming cities like Chicago, Boston, Phoenix, and Seattle.

Philadelphia also turns in a strong performance with its property crime rates. Property crime decreased by 12% between 1999 and 2003, the third most significant decline in the nation (see Chart 6). Philadelphia had the fourth-lowest property crime rate per 100,000 residents in 2003, outperforming Boston, Baltimore, Washington, DC, and Detroit, among others (see Chart 7). Philadelphia had 13% fewer property crimes than Boston and almost half as many property crimes per 100,000 residents as Seattle.

Property crime has decreased in all of Philadelphia's neighborhoods from 1999 to 2003. Every area of the city has seen at least a 10% decrease in crimes against property, with many areas perceived as havens for crime boasting significant decreases. Communities such as West, Lower, and Upper Philadelphia, and Bridesburg/Kensington exhibit marked decreases in crimes against property during recent years (see Chart 8).

⁵ Development in Underserved Retail Markets, International Council of Shopping Centers and Business for Social Responsibility, July 2002.

⁶ Uniform Crime Report, 1999-2003, Federal Bureau of Investigation.

CHART 5
Percentage Change in Index Crime Rate, 1999-2003

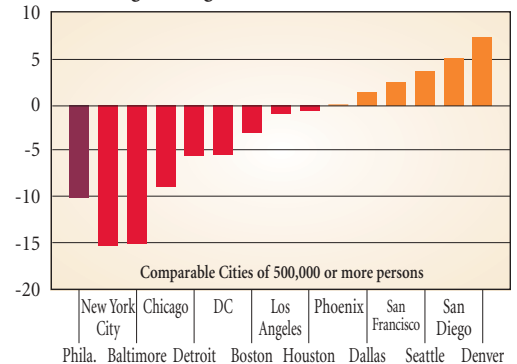


CHART 6
Percentage Change in Property Crime Rate, 1999-2003

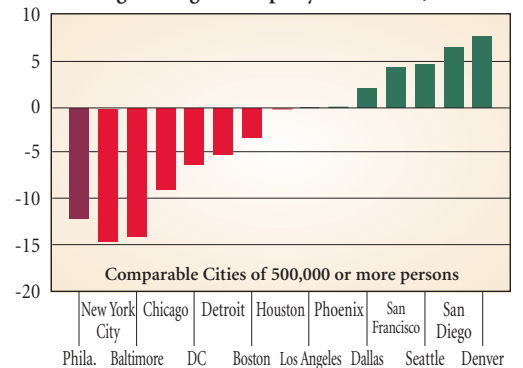


CHART 7
Property Crime Rate, 2003 (Rate per 100,000)

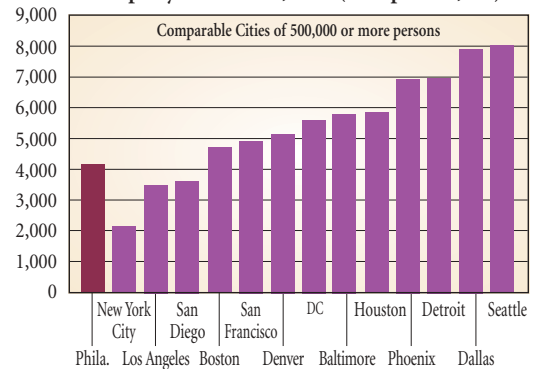
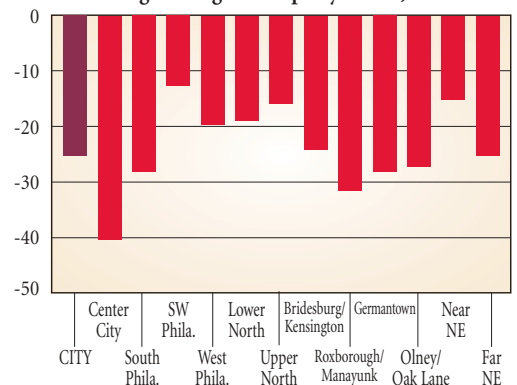


CHART 8
Percentage Change in Property Crime, 1999-2003



Increased Housing Investment in Philadelphia

Philadelphia's public and private investment trends reflect an excellent environment for retail development.

Historically low mortgage rates, improving population trends, and the availability of affordable housing have contributed to the resurgence of the private housing market in the city, with both single- and multi-family residential construction activity demonstrating vigorous growth.⁷

Between 1999 and 2003, the number of residential housing building permits issued in Philadelphia has increased by over 96%. This is over three times the issuance rate of the next most active county in the metropolitan area (see Chart 9).⁸ This housing boom is not just occurring in Center City Philadelphia. Communities throughout Philadelphia are seeing increased housing sales and construction. By these measures, housing development in several communities is outperforming the city average. Communities such as Bridesburg/Kensington/Richmond, South Philadelphia, and West Philadelphia exhibit noteworthy new home purchase loan investment, which provides a strong indicator for positive economic strength and growth potential. Each community boasts over 1,100 new home purchase loans per 10,000 households, all above the city's overall rate (see Chart 10).⁹ West Philadelphia had \$103.6 million worth of new purchase loans in 2003; the city as a whole totaled \$1.7 billion in new purchase loans.

Communities such as Southwest Philadelphia, Upper North Philadelphia, and Bridesburg/Kensington/Richmond experienced considerable increases in building permits issued in recent years. The Upper North Philadelphia community in particular has seen its rate of building permits issued per 10,000 households jump 424% since 2001 (see Chart 11).

The City of Philadelphia has embarked on an aggressive and ambitious campaign to revitalize Philadelphia's neighborhoods and communities. Since 2000, the Neighborhood Transformation Initiative (NTI) has spearheaded the creation of 3,500 units of affordable and market rate housing throughout the city, with over 9,000 housing units currently in the construction phase of development. For example, in West Philadelphia the Lucien Blackwell Homes represent 627 new affordable housing units, as well as a 2.5 acre landscaped park. In Lower North Philadelphia the Richard Allen Homes, completed in 2003, provide 408 new homes; the Pradera Homes add an additional 50 affordable housing units to the neighborhood. In South Philadelphia, the Greater Grays Ferry Estates is a mixed-income community development with 550 new units, revitalized recreational space, a workforce training center, and dedicated retail space.

CHART 9
Percentage Change in New Housing Units Authorized by Permit, 2000-2004

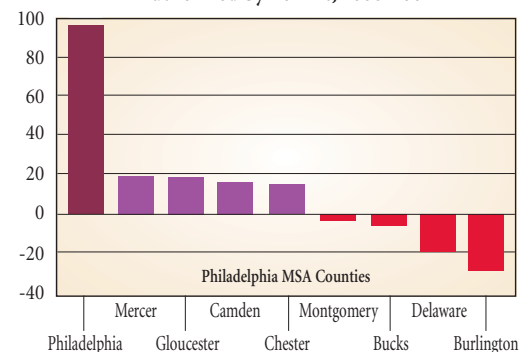


CHART 10
HMDA Loans 2003 per 10,000 Households

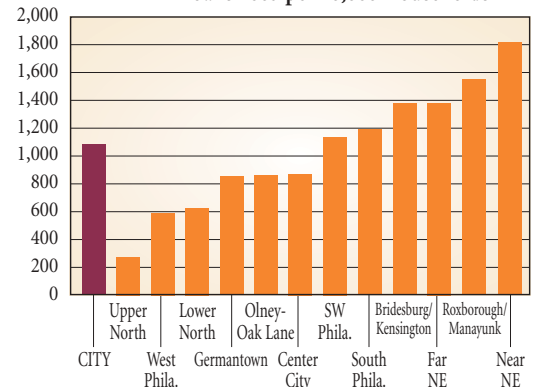
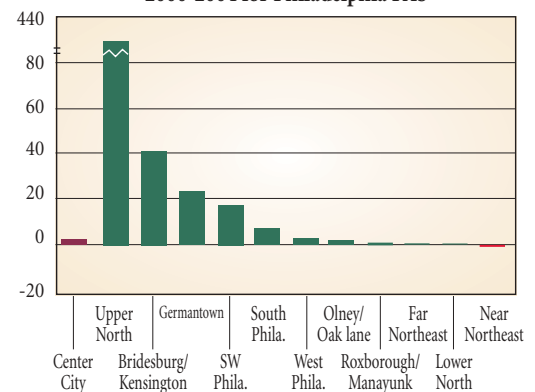


CHART 11
Percentage Increase in Building Permits 2000-2004 for Philadelphia PAS



⁷ Regional Economic Update for Philadelphia, Economics Division, PNC Financial Services Group, July 2005.

⁸ Delaware Valley Regional Planning Commission, Data Bulletin #80, Housing Units Authorized by Residential Building Permits, 2000-2004, May 2005.

⁹ The Home Mortgage Disclosure Act (HMDA). The HMDA provides public loan data from a wide variety of financial institutions. Using the loan data submitted by these financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate and disclosure reports for each metropolitan area.

Public Transit Infrastructure & Investment in Philadelphia

Many consumers throughout Philadelphia are forced to travel long distances in order to obtain quality household products, including food.

The average household in the Philadelphia metropolitan area owns between 1 and 2 vehicles, while 15% of households do not own a vehicle. In the city of Philadelphia, the number of households that do not own an automobile increases to over 35%.¹⁰

While Philadelphia has one of the lowest car-ownership rates in the nation, the city boasts one of the best public transportation infrastructures in the country. No less than three modes of transportation – bus, train, and light rail – cover every section of the city and extend throughout the metropolitan area into New Jersey, Delaware and the surrounding suburban counties (see Map 4), taking advantage of the region's densities of population and retail corridors.

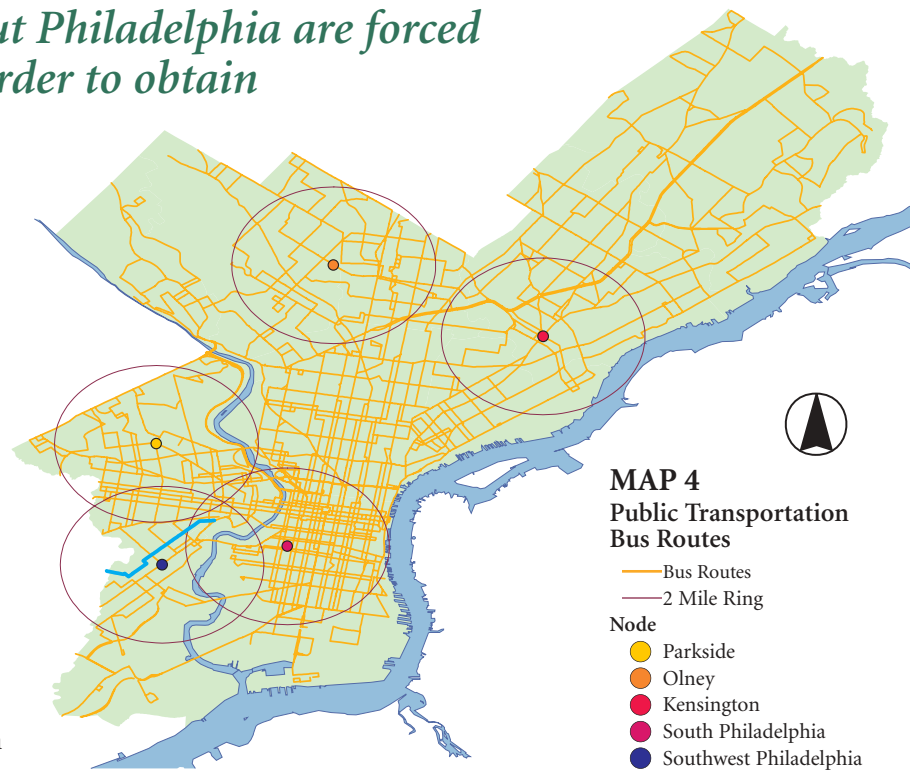
SEPTA is the primary provider of public transportation in Philadelphia. In 2004, SEPTA's annual ridership topped 301 million.¹¹

Much of Philadelphia's public transit serves its commercial corridors and districts, and connects those areas to residential areas. Millions of dollars have been allocated and spent for capital construction and infrastructural projects to renovate and revitalize SEPTA stations and routes. Many commercial corridors that were once hampered by poor transportation design and aging infrastructure will benefit immensely from recent public transit investments. Prime examples include the Frankford Transportation Center, the Girard Avenue Corridor, and the Market Street Elevated Reconstruction project.

Frankford Transportation Center (FTC): Part of SEPTA's \$650 million modernization of the Market-Frankford Elevated line, the \$187 million transportation center revitalizes the hub of the elevated line with a reconfigured bus depot, a new terminal building complex, a 1,000-car parking garage, and pedestrian bridge over Bridge street. The FTC's new design and amenities provide the Frankford Avenue commercial corridor with superior aesthetic and logistical advantages for retailers, serving as a catalyst for further residential and commercial development in the area.

Route 15-Girard Avenue Corridor: The redevelopment of the Girard Avenue corridor, an 8.2-mile thoroughfare which extends from the Overbrook section of West Philadelphia to Port Richmond, affects numerous communities throughout Philadelphia. The Route 15 trolley operates with 18 vintage 1947 cars and a rebuilt track. SEPTA's restoration of light rail service along Girard Avenue, in conjunction with increased housing sales and construction, provides the perfect environment for retail development.

Market Street, a major commercial corridor in the city, serves as an anchor for countless neighborhoods; its vitality is critical to the economic and commercial health of the city. SEPTA has initiated a \$567 million reconstruction of the Market-Frankford line from 46th to 69th Street, including replacing 11,000 feet of the above-ground support structure. This project will increase traffic flow on the street level as well as create a more inviting and open space for pedestrians shopping along the Market Street commercial corridor.



MAP 4
Public Transportation
Bus Routes

- Bus Routes
- 2 Mile Ring
- Node
 - Parkside
 - Olney
 - Kensington
 - South Philadelphia
 - Southwest Philadelphia

¹⁰ Census 2000 Summary File 4 (SF4), Vehicles Available and Household Income, Census Bureau

¹¹ SEPTA Website – <http://www.septa.org>

Capturing Philadelphia's Untapped Retail Markets

Many of the barriers to retail development are based on perception rather than data.

This report challenges the reader to look at retail development opportunity in Philadelphia through a new lens. The concentrated buying power within Philadelphia's communities amounts to tens of millions of dollars per square mile. Currently, many of Philadelphia's dollars are being spent in suburbs and in surrounding states. Philadelphia's unmet demand can support a variety of new food retailers, from large chain supermarkets to smaller independent markets to neighborhood corner stores.

NEXT STEPS

1. Philadelphia should conduct a detailed market analysis of the entire city as part of a strategy to promote retail development opportunities.

Following the lead of Chicago and other cities, Philadelphia needs to create marketing packages with site-specific market information in order to attract new retail investment. These packages should include non-traditional market data to capture the nuances of a potential retail site or market area and could take the form of neighborhood profiles, or a site-specific data bank accessible to investors, real estate developers, retailers, and public agencies.

2. The City should give priority to assembling land for retail development as part of a strategy to promote retail development.

New sites are needed to meet unmet retail demand in neighborhoods throughout the city. The City should acquire, assemble, and bank land in areas with significant need for retail services such as supermarkets. Sites should be made available to retail developers at reduced cost to stimulate the market.

3. The City should simplify planning and update zoning regulations for retail development by adopting Building Industry Association recommendations, and integrating sustainable design.

Zoning and planning regulations should promote a physical environment which promotes retail growth. The Building Industry Association of Philadelphia's report on development reform provides several suggestions to update outdated zoning and planning codes.¹² While most urban land parcels do not fit the prescribed "suburban" retail model, there is ample opportunity to create alternative design paradigms for retail space that fit Philadelphia's unique spatial dynamics.

4. Philadelphia should combat perceptions of crime by marketing its low crime rates and expanding community safety initiatives.

Crime has decreased over the past decade, with significant drops in property crime throughout all areas of the city. While most retailers state that crime is one of the preeminent concerns regarding entry into the urban marketplace, much of their information is based on hearsay, outdated market data, or negative media coverage. Philadelphia needs to aggressively promote its successes and address crime issues to retail development.

5. Philadelphia should create a public agency dedicated to attracting and retaining retail businesses and jobs.

Similar to economic development agencies dedicated to industrial development, this agency would: facilitate retail development; market Philadelphia as a prime retail location; target financial incentives; provide developer services; and coordinate local, state, and federal economic development resources.

¹² If We Fix It, They Will Come: A Report from The Building Industry Association of Philadelphia, October 2004

Variables and Metrics, Definitions, and Sources

Variables and Metrics	Definitions	Source
RETAIL POTENTIAL		
Retail Establishments	Retail establishments in the study area.	<i>Claritas Business Point Data 2004 and on the ground knowledge</i>
Demand	Equivalent to Buying Power: a measure of potential dollars available to be spent in retail stores by the consumers who live in the study area.	<i>Claritas Business Facts 2003, MetroEdge Calculations</i>
Supply	Total dollar amount of actual retail sales for the retail category under analysis.	<i>Claritas Business Facts 2003, Census Retail Trade 2003, MetroEdge Calculations</i>
Float	Measure of the amount of unmet retail opportunity in the study area, and is calculated as the difference between buying power (demand) and retail sales (supply).	<i>MetroEdge Calculations</i>
Float (Food)	Measure of the amount of unmet food retail opportunity in the study area, and is calculated as the difference between buying power (demand) and retail sales (supply).	<i>Claritas Business Facts 2003, MetroEdge Calculations</i>
Float as a Percentage of Demand	Percentage of demand that is met outside the study area.	<i>MetroEdge Calculations</i>
Near Float	Amount of demand of the study area that is being met by nearby competition.	<i>Claritas Business Point 2004, Claritas Business Fact 2003, MetroEdge Calculations</i>
Adjusted Float	Adjusts float for the amount that is captured by establishments immediately outside of the target area. Near Float is subtracted from overall Float.	<i>MetroEdge Calculations</i>
Demand Competition Index	Measure of the impact of competition. Near Float as a percentage of unadjusted Float.	<i>MetroEdge Calculations</i>
Estimated Square Footage	Estimated total additional amount of square footage available in the study area for retail development. These figures are based on adjusted float, which is a more conservative estimate of float.	<i>ICSC 2003, MetroEdge Calculations</i>
Service Sector Gap (number of establishments)	Estimated gap in the number of service sector establishments in the study area by category. The gap is calculated based on the average number of establishments per 1,000 households in the county.	<i>MetroEdge Calculations, Claritas Business Facts 2003</i>
Service Sector Gap (number of employees)	Estimated gap in the number of service sector employees in the study area by category. The gap is calculated based on the average number of establishments per 1,000 households in the county.	<i>MetroEdge Calculations, Claritas Business Facts 2003</i>
BUYING POWER		
Buying Power	Potential dollars available to be spent in retail stores by the consumers who live in the study area.	<i>Claritas Business Facts 2003, Retail Trade Potential, MetroEdge Calculations</i>
Concentration of Buying Power	Potential dollars available to be spent in retail stores by the consumers who live in the study area per square mile.	<i>Claritas Business Facts 2003, Retail Trade Potential, MetroEdge Calculations</i>
Future Concentration of Buying Power	Future projection of potential dollars that will be available to be spent in retail stores by consumers in the area.	<i>Camiros Mid-South Housing Report, Claritas Business Facts 2003, Census 2000, MetroEdge Calculations</i>
GROWTH INDEX		
Growth Index	Percentage of change over a period of time, taking the first year as the base.	<i>MetroEdge Calculations</i>
CAGR		
Compound Annual Growth Rate	Yearly growth rate during a period of time, including in the calculation the growth occurred each year.	<i>MetroEdge Calculations</i>

Variables and Metrics, Definitions, and Sources (cont'd)

Variables and Metrics	Definitions	Source
DEMOGRAPHICS		
Population	Population count for the study area.	<i>Claritas Population Facts 2003, Census 2000</i>
Population Growth Estimates	Population growth rate estimates according to Plan for Transformation for the 2005-2019 period.	<i>Cameros Mid-South Housing Report, Claritas Business Facts 2003, Census 2000, MetroEdge Calculations</i>
Households	Household county for the study area.	<i>Claritas Population Facts 2003, Census 2000</i>
Average Household Income	Average of the aggregated income reported from wages, self-employment income, interest and dividends.	<i>Claritas Population Facts 2003, Census 2000</i>
Median Household Income	Median annual household income.	<i>Claritas Population Facts 2003, Census 2000</i>
Total Middle Income Households	Total number of households with annual income between \$35K and \$75K.	<i>Claritas Population Facts 2003, Census 2000</i>
Concentrated Middle Income	Total number of households with annual income between \$35K and \$75K, per square mile.	<i>Claritas Population Facts 2003, Census 2000</i>
Average Concentrated Middle Income	Average total number of households with annual income between \$35K and \$75K, per square mile.	<i>Claritas Population Facts 2003, Census 2000</i>
Total Middle to Upper Middle Income Households	Total number of households with annual income between \$50K and \$150K.	<i>Claritas Population Facts 2003, Census 2000</i>
INVESTMENT TRENDS		
Building Permits	Permits for new construction, repair, conversion, addition, and demolition.	<i>The City of Philadelphia, Department of Licenses and Inspections, 2001-2004</i>
Building Permits, New Construction	Permits for new construction and additions.	<i>The City of Philadelphia, Department of Licenses and Inspections, 2001-2004</i>
Building Permits, Rehab	Permits for conversions and additions.	<i>The City of Philadelphia, Department of Licenses and Inspections, 2001-2004</i>
Building Permits, Demolition	Permits for demolition.	<i>The City of Philadelphia, Department of Licenses and Inspections, 2001-2004</i>
HMDA Loans/ New Purchase Loans	Home Mortgage Disclosure Act Loans. Number of loans related to housing for a period of time in an area.	<i>Federal Financial Institutions Examination Council 1993-2003 and MetroEdge Calculations</i>
Housing Trends	Trend in number of units sold and median price for 2000 to 2003 in study area and Philadelphia.	<i>MLS data 2000 to 2003</i>
CRIME		
Violent Crime	Violent crime is composed of four offenses: murder and non-negligent manslaughter, forcible rape, robbery, and aggravated assault. Violent crimes involve force or threat of force.	<i>Uniform Crime Reports, 1999-2003, Federal Bureau of Investigation</i>
Property Crime	Property crime includes the offenses of burglary, larceny-theft, motor vehicle theft, and arson. The object of the theft-type offenses is the taking of money or property, but there is no force or threat of force against the victims. The property crime category includes arson because the offense involves the destruction of property; however, arson victims maybe subjected to force.	<i>Uniform Crime Reports, 1999-2003, Federal Bureau of Investigation</i>

Variables and Metrics, Definitions, and Sources (cont'd)

Variables and Metrics	Definitions	Source
CRIME (cont'd)		
Index Crime	Aggregation of the seven main offense classifications (Violent and Property Crime), plus Arson.	<i>Uniform Crime Reports, 1999-2003, Federal Bureau of Investigation</i>
Retail Theft	The unlawful taking of property from a retail establishment without the use of force against a person.	<i>University of Pennsylvania, Cartographic Modeling Lab, CrimeBase</i>
Vandalism	Willful, wanton, and malicious destruction of the property of others.	<i>University of Pennsylvania, Cartographic Modeling Lab, CrimeBase</i>
Commercial Burglary	The unlawful entry of a commercial structure with intent to commit a felony or a theft.	<i>University of Pennsylvania, Cartographic Modeling Lab, CrimeBase</i>
GEOGRAPHY		
The Planning Analysis Section (PAS) boundaries have been used since 1960 to describe and manage twelve large community areas that make up the entire City of Philadelphia. The PAS boundaries have remained aligned with Census Tract boundaries and provide a consistent foundation for data analysis and projection.		
Abbreviated PAS Name (as in report)	Full PAS Name	PAS Boundaries
Center City	Center City Philadelphia	<i>Vine Street/Delaware River/South Street/Schuylkill River</i>
South Phila.	South Philadelphia	<i>South Street/Schuylkill River/Delaware River</i>
SW Phila.	Southwest Philadelphia	<i>Baltimore Avenue/Schuylkill River/Delaware County Border</i>
West Phila.	West Philadelphia	<i>City Avenue/Delaware County Border/Schuylkill River</i>
Lower North	Lower North Philadelphia	<i>Lehigh Avenue/East Park/Vine Street/Frankford Avenue</i>
Upper North	Upper North Philadelphia	<i>Winghocking Street/B Street-Whitaker Street/Kelly Drive/Abbotsford Avenue</i>
Bridesburg, Kensington	Bridesburg, Kensington, Richmond	<i>Delaware River/Frankford Creek-Cayuga Street/Frankford Avenue-Front Street</i>
Roxborough	Roxborough, Manayunk	<i>Northwestern Avenue/Schuylkill River/Henry Avenue-Wissahickon Park Drive</i>
Germantown	Germantown, Chestnut Hill	<i>Henry Avenue-Wissahickon Park Drive/Northwestern Avenue/Stenton Avenue/Wister Street/Roosevelt Blvd/Kelly Drive</i>
Olney-Oak Lane	Olney-Oak Lane	<i>Ivy Hill Road/Cheltenham Avenue/Stenton Avenue/Wister Avenue/Cayuga Street/Tacony Creek</i>
Near Northeast	Near Northeast Philadelphia	<i>Frankford Creek/Tacony Creek/Delaware River/Pennypack Park</i>
Far Northeast	Far Northeast Philadelphia	<i>Pennypack Park/Montgomery County Border/Poquessing Creek</i>
PHILADELPHIA MSA (9 COUNTY PA-NJ) Bucks County, PA Burlington County, NJ Chester County, PA Camden County, NJ Delaware County, PA Gloucester County, NJ Montgomery County, PA Salem County, NJ Philadelphia County, PA		2 MILE FOOD RETAIL TARGET AREAS Olney Chew Street and Church Street Kensington Frankford Avenue and Oxford Avenue South Philadelphia 21st Street and Washington Avenue Southwest Philadelphia 58th Street and Woodland Avenue Parkside 52nd Street and Lancaster Avenue



Building Strong Communities through Healthy Food

The Food Trust is a nationally-recognized nonprofit organization working to ensure that every child and family has equal access to affordable and nutritious food. The Food Trust's programs work to increase the availability of fresh foods, develop a stable food supply in underserved communities, and improve the connection between urban and agricultural communities.

The Food Trust partners with over 100 organizations in the Mid-Atlantic region. Our goal is to create a fair and responsible food and farming system that optimizes resources for lower-income people, especially children, and consists of better food stores, nutrition education in schools, and grassroots leaders in underserved communities working with state and federal government leaders to ensure that everyone has equal access to affordable and nutritious food.

To bring this new food system to fruition, we focus our work in three key areas: initiatives to improve food access; education and marketing campaigns to help consumers improve their health and sustain the environment; and public policies that advance these initiatives. We work with farmers, teachers, health practitioners, food retailers, nutrition educators, policy makers, grassroots leaders, anti-hunger advocates, and nonprofit and for-profit entrepreneurs.

Financial support for the work of The Food Trust comes from individual contributions, grants from private sources, churches, government agencies and foundations, and fees for services.

For more information, or to order additional copies of this report, visit www.TheFoodTrust.org or contact The Food Trust at:

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food for every child



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