



Staff Report

TO: The Mayor and Members of the City Council

DATE: August 7, 2008

SUBJECT: Briefing and Post-City Council Briefing Agenda for August 11, 2008

PREPARED BY: J. Brent McFall, City Manager

Please Note: Study Sessions and Post City Council briefings are open to the public, and individuals are welcome to attend and observe. However, these briefings are not intended to be interactive with the audience, as this time is set aside for City Council to receive information, make inquiries, and provide Staff with policy direction.

Looking ahead to Monday night's Briefing and Post-City Council meeting briefing, the following schedule has been prepared:

Dinner	6:00 P.M.
Council Briefing (<i>The public is welcome to attend.</i>)	6:30 P.M.
CITY COUNCIL MEETING	7:00 P.M.
POST BRIEFING (<i>The public is welcome to attend.</i>)	

PRESENTATIONS

1. Presentation of the Westminster Industry Base Analysis (Attachment)

CITY COUNCIL REPORTS

1. Report from Mayor (5 minutes)
2. Reports from City Councillors (10 minutes)

EXECUTIVE SESSION

1. Consultation with City Attorney Concerning Negotiations and Possible Settlement of a Property Damage Claim with Ann and Charles Ragsdale and Obtaining Council Direction thereon, pursuant to Section 1-11-3(C)(7) and 1-11-3(C)(8) of the Westminster Municipal Code and CRS 24-6-402(4)(e)

INFORMATION ONLY – do not require City Council action

None at this time.

Items may come up between now and Monday night. City Council will be apprised of any changes to the post-briefing schedule.

Respectfully submitted,

J. Brent McFall
City Manager



WESTMINSTER

Staff Report

City Council Post Meeting
August 11, 2008



SUBJECT: Presentation of the Westminster Industry Base Analysis

PREPARED BY: Susan F. Grafton

Recommended City Council Action:

Review attached report.

Summary Statements:

- The attached “Westminster Industry Base Analysis” was prepared by Development Research Partners on behalf of the City.
- Patty Silverstein, President of Development Research Partners will present the report findings to Council.
- The study was commissioned by the Economic Development staff to establish a clear understanding of the primary employers (non-retail) in Westminster, as well as to determine unique industry clusters and growth opportunities.
- The information from this study helps support Council’s goal to build a “Strong, Balanced Local Economy” by providing insight into the City’s current economic strengths and weaknesses.

Expenditure Required: \$0

Source of Funds: N/A

Policy Issue: None identified at this time.

Alternative: None identified at this time.

Background Information

The Economic Development staff commissioned an analysis of the City's economy so that the City could get a good understanding of the following:

1. Strengths and weaknesses in our economy
2. Industries which have clustered in the City
3. Opportunities for future economic growth

Though the retail industry clearly makes up almost 19% of businesses in Westminster, the study did not focus on the retail sector. The focus of the study was to set the groundwork for employment type growth, both with existing businesses and in recruiting new businesses.

Significant findings of the study include:

1. The four primary clusters in the City that have growth potential:
 - Computer Information Technology
 - Healthcare and Bioscience
 - Financial Services
 - Business Services
2. The City has a very significant small business base with over 74% of Westminster's businesses having fewer than 10 employees.
3. The Business Services sector will be useful in growing the small businesses, as well as attracting new businesses to the area.
4. There are over 44,000 people employed in Westminster in 4,680 businesses.
5. Only 15% of the people working in the City live in Westminster.

The Economic Development staff is already working on "next steps" as a result of the study. These will include the following:

1. Incorporating the new data about Westminster businesses into our business data base for future tracking.
2. Expanding our "Existing Business Services" program to further aid in growing and supporting the City's small businesses per the study recommendations.
3. Analyzing the focus industries further to identify trends, growth opportunities and recruitment strategies.

4. Utilizing the data in the City's new marketing materials.

Patty Silverstein, President of Development Research Partners, will present the study to Council. Patty has served as the economist for the Metro Denver Economic Development Corporation for over 10 years. Her work helped in establishing the focus industries for the metro-wide economic development efforts. The Economic Development staff will also be present to answer questions.

Respectfully submitted,

J. Brent McFall
City Manager

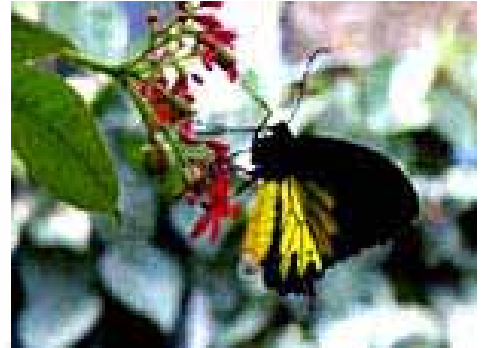
Attachment: Report "Presentation of the Westminster Industry Base Analysis"

Westminster Industry Base Analysis

Prepared For:



Office of Economic Development



July 3, 2008

Development Research Partners specializes in economic research and analysis for local and state government and private-sector businesses. Founded in 1994, Development Research Partners combines extensive experience in real estate economics and economic development to provide clients with reliable consulting services in four areas of expertise:

- ◆ **Economic and Demographic Research**
Research in support of business and community activities, ranging from community profiles to evaluating and forecasting economic and market conditions.
- ◆ **Industry and Workforce Studies**
Specialized research projects including industry cluster research, industry trends analysis, workforce issue studies, and strategic competitive analysis.
- ◆ **Fiscal and Economic Impact Analysis**
Comprehensive analysis and analytical tools to evaluate and forecast site-specific activities and model public-private sector relationships.
- ◆ **Real Estate Economics**
Preparation of strategic market data and analysis for prospective real estate development and public-private partnerships.

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ACKNOWLEDGEMENTS

Development Research Partners appreciates the information and assistance that the City of Westminster staff provided throughout the development of this report. In particular, we extend our thanks to the following individuals:

- ◆ Malgorzata Broussalian, Software Engineer II, Information Technologies Division
- ◆ Barb Dolan, Sales Tax Manager, Sales Tax Division
- ◆ Susan Grafton, Economic Development Manager
- ◆ John Hall, Business Development Officer

TABLE OF CONTENTS

- EXECUTIVE SUMMARY i**
- INTRODUCTION1**
 - STUDY GEOGRAPHY1
 - STUDY METHODOLOGY2
- INDUSTRY BASE OVERVIEW3**
 - WESTMINSTER RESIDENTS3
 - WESTMINSTER INDUSTRIES4
- INDUSTRY CLUSTER IDENTIFICATION7**
 - EMPLOYMENT CONCENTRATION7
- COMPUTER INFORMATION TECHNOLOGY9**
 - COMPANIES9
 - EMPLOYMENT10
 - GROWTH STRATEGIES10
- HEALTH CARE AND BIOSCIENCE.....12**
 - COMPANIES12
 - EMPLOYMENT13
 - GROWTH STRATEGIES13
- FINANCIAL SERVICES15**
 - COMPANIES15
 - EMPLOYMENT16
 - GROWTH STRATEGIES16
- BUSINESS SUPPORT17**
 - COMPANIES17
 - EMPLOYMENT18
 - GROWTH STRATEGIES18
- OTHER MAJOR BUSINESSES20**
- SUMMARY21**
- APPENDIX A: POTENTIAL CLUSTERS..... A-1**
- APPENDIX B: SHED REPORTS.....B-1**
- APPENDIX C: CLUSTER DEFINITIONS C-1**
- APPENDIX D: INDUSTRY CLUSTER DETAIL D-1**



EXECUTIVE SUMMARY

A major step in crafting a city's economic development strategy focuses on what types of industries to target for growth and retention. This report is an Industry Base Analysis for the City of Westminster to help focus Westminster's economic development efforts.

This study includes data and information on the current industrial makeup of businesses in the City of Westminster. This project involved three tasks:

1. Industry Base Overview
2. Industry Cluster Identification
3. Industry Cluster Summary Data

Together, these three tasks allow the City of Westminster to understand how its current industrial composition fits within the Metro Denver area and how it can position itself to recruit and retain businesses that would thrive in Westminster.

The City of Westminster has a thriving and diverse economy. Though retail and hospitality businesses are substantial employers in the City, several other high-growth, high-technology industries are located in the City due to its central location in the nine-county region.

Four industry clusters are of primary importance to the City due to their relative concentration compared to the region and the country as a whole, their employment base, and their growth.

- ◆ Computer Information Technology
- ◆ Health Care and Bioscience
- ◆ Financial Services
- ◆ Business Support

The computer information technology industry in Westminster has almost 180 companies employing almost 3,420 workers, representing 7.1 percent of total City employment. The industry cluster has a wide variety of businesses involved in hardware and software development and production as well as data

and information technology and communication. Though employment in the industry in Westminster declined over the past five years, similar to the region and the nation, the industry grew by 9.1 percent in 2007 and the industry has the possibility for future growth.

The health care and bioscience industry employs almost 3,500 workers in almost 260 Westminster companies, representing 7.3 percent of total employment in the City. Employment in this industry that includes the businesses involved in the full range of health and wellness services as well as the research and production of pharmaceuticals and biosciences has grown at an average annual rate of four percent over the past five years. Companies such as St. Anthony North Hospital and Allos Therapeutics make Westminster an important center for health care and bioscience in the region.

Over 360 financial services companies employed almost 2,430 workers in the City of Westminster in 2007. Financial services companies handle the banking, investment, and insurance needs of business and residential consumers throughout the region. The industry has seen moderate employment growth over the past five years with an average annual increase of 1.8 percent since 2002. The majority of the employees in the financial services industry work in insurance or other financial services.

The business support industry is the largest cluster in Westminster and employs over 4,410 in almost 810 companies. The City's economy is composed of small businesses with 74 percent employing fewer than 10 workers. These small businesses, and small businesses across the nine-county region, need business support companies including professional, operational, and employment services to assist in their daily business needs.

The City of Westminster is built on entrepreneurship with 74 percent of its companies employing fewer than 10 employees and over one-third of all businesses being home-based companies. The four

EXECUTIVE SUMMARY

industry clusters, in addition to including many of those small and home-based businesses, provide assistance to those businesses through basic, daily business support, financial operations, insurance, and information technology needs. Growth in these four industry clusters allows for the further development of the core entrepreneurs of Westminster.

The four industry clusters provide a key training opportunity for the region. With training facilities, such as Front Range Community College, University of Phoenix, and Westwood School of Technology, Westminster is a prime location for supplying the training needs of computer information technology, health care and bioscience, financial services, and business support companies. With the nursing shortage and the ever-changing technology industry, solid training resources are needed now more than ever. The City can position itself as a key training resource for its industry clusters throughout the nine-county region.

These four industry clusters employ more than 13,750 employees in over 1,600 companies, representing 28.6 percent of all employment in the City of Westminster. Given the importance of these four industries to the City's economic base, they should play a key role in the City's business retention program.

INTRODUCTION

A major step in crafting a city's economic development strategy focuses on what types of industries to target for growth and retention. This report is an Industry Base Analysis for the Westminster Department of Community Development to help focus Westminster's economic development efforts.

This study includes data and information on the current industrial makeup of businesses in the City of Westminster. This project involved three tasks:

1. Industry Base Overview
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Together, these three tasks allow the City of Westminster to understand how its current industrial composition fits within the Metro Denver area and how it can position itself to recruit and retain businesses that would thrive in Westminster.

Study Geography

This study includes data for three main geographic areas:

- ◆ City of Westminster
- ◆ Nine-county Metro Denver and Northern Colorado Region
- ◆ The United States

Data was collected from a variety of sources including the City of Westminster's business license database, the Colorado Department of Labor and Employment, and Dun and Bradstreet's MarketPlace database (D&B).

Whenever possible, City of Westminster data reflects the official city boundaries. However, data from D&B is only available at the zip code level, requiring that the City of Westminster be defined by relevant zip codes. While the City's boundaries do not match exactly with zip code boundaries, the inclusion of four zip codes

encompasses the majority of the City's business base. These four zip codes include 80021, 80030, 80031, and 80234.

There is also an area of Westminster included in zip code 80020, which is primarily a Broomfield zip code. In order to avoid undercounting Westminster businesses, the D&B data was used for the above four zip codes and supplemented with the City's business licensing list for the 80020 area. While this method is not precise, it provides a reasonable approximation of the City's business base.

The analysis compares data for Westminster to like data for the nine-county Metro Denver and Northern Colorado region (nine-county region). The nine-county Metro Denver and Northern Colorado region includes Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson, Larimer, and Weld Counties.

Other geographic comparisons used in the report include the 10-county Denver-Aurora Metropolitan Statistical Area (Denver-Aurora MSA)¹ and the one-county Boulder MSA.² Counties in these two MSAs may also be combined and called Metro Denver.

Data for Metro Denver prior to 2000 is defined by the Denver Metropolitan Statistical Area and includes Adams, Arapahoe, Denver, Douglas, and Jefferson Counties.

National data includes all 50 states and the District of Columbia but no protectorates such as Guam or the U.S. Virgin Islands.

¹ The 10-county Denver-Aurora MSA includes Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, and Park Counties.

² The Boulder MSA includes Boulder County.

INTRODUCTION

Study Methodology

In order to understand the economic composition of the City of Westminster, the study first identifies the economic structure of the City and how it compares to the other geographic areas. This overview profiles demographic and socioeconomic characteristics of the City and the nine-county region's resident population as well as the businesses and workers in the given geographies. This summary data includes the number of businesses and employment by industry, as defined by federal government industry classifications.

Following a solid understanding of the overall economy of Westminster, the study analyzes employment and company data by industry. The study moves beyond the federal industry classification system to aggregate industries into clusters. An industry cluster consists of industries that share the same or similar workforce, factors of production, or infrastructure. It may also include the production of similar or complementary outputs, or other interdependent relations.

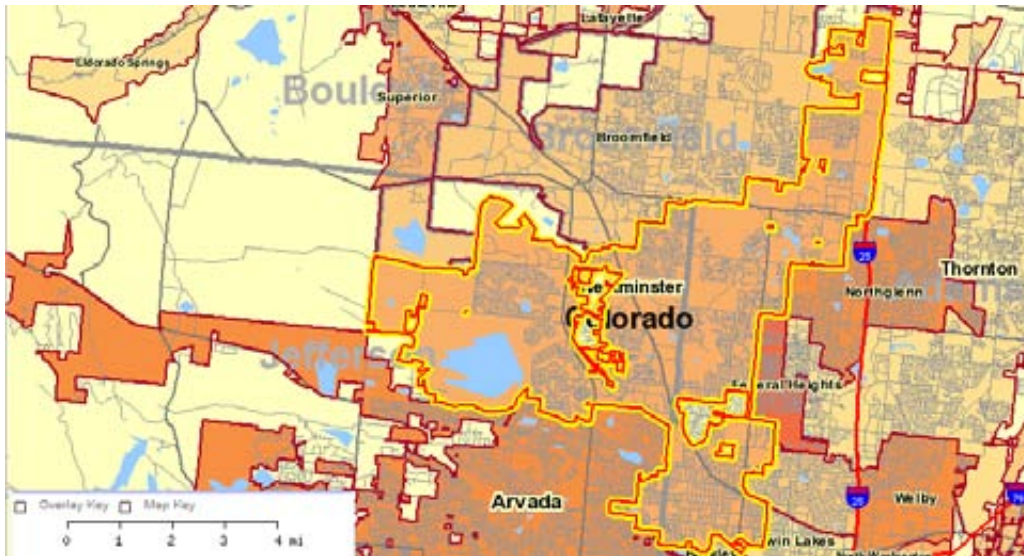
The study used employment concentrations (industry employment as a share of total employment) to determine industry cluster strength. The analysis considered the 2007 employment concentrations of each four-digit Standard Industrial Classification (SIC) code in the City of Westminster as defined by the five zip codes. The employment concentration in each SIC code was compared to the national and nine-county regional concentrations for the industry to determine if the City of Westminster has relative national or regional strength.

By aggregating the four-digit SIC industries with strong employment concentrations and combining with additional relevant industries, the study identifies industry clusters that either exist or have the potential to exist in the City of Westminster. Each industry cluster is defined by a set of four-digit SIC codes and corresponding

North American Industry Classification System (NAICS) codes. The analysis resulted in the identification of "candidate" industry clusters.

The City of Westminster staff and Development Research Partners selected four target industry clusters from the candidate industry cluster list for further study. The basis of the cluster selection was criteria such as which industry clusters best meet the City's economic development goals, long-term growth potential, retention versus attraction goals, and the like. The study profiles these four industry clusters including data on the current and historic levels of employment and companies in the City, region, and country.

INDUSTRY BASE OVERVIEW



The City of Westminister lies in the northwest quadrant of the Denver metropolitan area and covers approximately 33.6 square miles in Adams and Jefferson Counties. Westminister’s position makes it a prime location for access to much of the region. The Denver/Boulder Turnpike (U.S. 36) bisects the City whereas the northern portion of the City is adjacent to I-25. West 104th Avenue crosses the City and provides direct access to Denver International Airport, the fifth busiest airport in the nation.³

Westminister Residents

In 2007, an estimated 109,700 people lived in the City of Westminister.⁴ Based on the 2000 U.S. Census, Westminister has a younger, more affluent population than Metro Denver. The median age of a Westminister resident was 33 compared to 34 for Metro Denver. Six percent of Westminister’s population was over the age of 65 compared to nine percent in Metro Denver. Although Westminister has a younger resident base, the impacts of an aging population are

2007 Population Estimates			
	Population	Labor Force	Unemployment Rate
City of Westminister	109,700	68,700	3.5%
Adams County	424,300	223,600	4.3%
Jefferson County	538,400	313,400	3.7%
Nine-County Region	3,240,900	1,816,500	3.8%

Sources: Denver Regional Council of Governments; Colorado State Demography Office; and Colorado Department of Labor and Employment, Local Area Unemployment Statistics, 2007

³ Bureau of Transportation Statistics, 2006.

⁴ Denver Regional Council of Governments, *Westminister Community Profile*, 2007.

INDUSTRY BASE OVERVIEW

beginning in Westminster. In 2004, almost 13 percent of the City's residents were age 55 or older, up from just 10 percent in 2002.⁵ This aging population will continue to influence the City's workforce needs and the provision of resident services in the years to come.

The median household income in Westminster in 1999 was \$56,320 compared to \$53,330 in the Denver MSA. Westminster's three percent poverty rate was half that of the Denver MSA. The distribution of higher-wage jobs is also growing in the City. In 2004, more than 41 percent of Westminster residents earned monthly wages in excess of \$3,400, up from 39 percent in 2002.

The nine-county Metro Denver and Northern Colorado region has a commuter-based workforce with many residents working in counties different from where they live. In 2004, more than 95 percent of Westminster residents worked within the nine-county region but only 10 percent worked within the City itself. For a complete listing of cities and counties where Westminster residents work, see Appendix A.

Westminster Industries

Companies

In 2007, over 4,680 businesses employed more than 44,560 workers in the City of Westminster.

Almost three-quarters of all businesses in Westminster were in one of three industries:

- ◆ Services (40.8 percent) - the largest portion being in business services at 11.4 percent
- ◆ Retail Trade (18.9 percent)
- ◆ Finance, Insurance, and Real Estate (12.6 percent)

In 2002, these same three industries represented the largest portion of businesses in Westminster. However, these industries are more concentrated in the City today. In 2002, these three industries represented 68.9 percent of all companies in Westminster. By 2007, that percentage grew to 72.3 percent.

These three major industries are also the largest in the nine-county region. While Westminster's percentage of services companies is lower than

Industry	2007 Westminster		2002 Westminster		2007 Nine-County	
	Businesses	Employees	Businesses	Employees	Businesses	Employees
Agriculture, Forestry, and Fishing	1.6%	1.5%	1.3%	0.6%	2.7%	1.5%
Mining	0.3%	1.0%	0.1%	0.4%	0.6%	0.6%
Construction	8.5%	4.8%	9.4%	4.1%	9.1%	6.9%
Manufacturing	4.2%	3.7%	3.7%	4.0%	4.8%	9.5%
Transportation, Communications, and Public Utilities	3.2%	6.2%	3.7%	9.9%	3.3%	4.6%
Wholesale Trade	3.8%	2.6%	3.9%	3.4%	4.8%	5.3%
Retail Trade	18.9%	29.0%	20.6%	30.6%	14.1%	17.1%
Finance, Insurance, and Real Estate	12.6%	7.2%	10.9%	7.4%	10.8%	8.1%
Services	40.8%	40.0%	37.4%	34.9%	43.0%	39.8%
Public Administration	6.2%	3.9%	8.9%	4.8%	6.7%	6.8%
Total Count	4,680	44,561	4,500	43,093	164,610	1,370,982

Sources: D&B Marketplace, 2002-2007 and Westminster Business Registry List, 2007.

⁵ U.S. Census Bureau, Local Employment Dynamics.

INDUSTRY BASE OVERVIEW

the percentage in the nine-county region, it has higher concentrations of retail trade and finance, insurance, and real estate companies.

Mining and agriculture, forestry, and fishing account for the fewest number of businesses in the City and throughout the nine-county region.

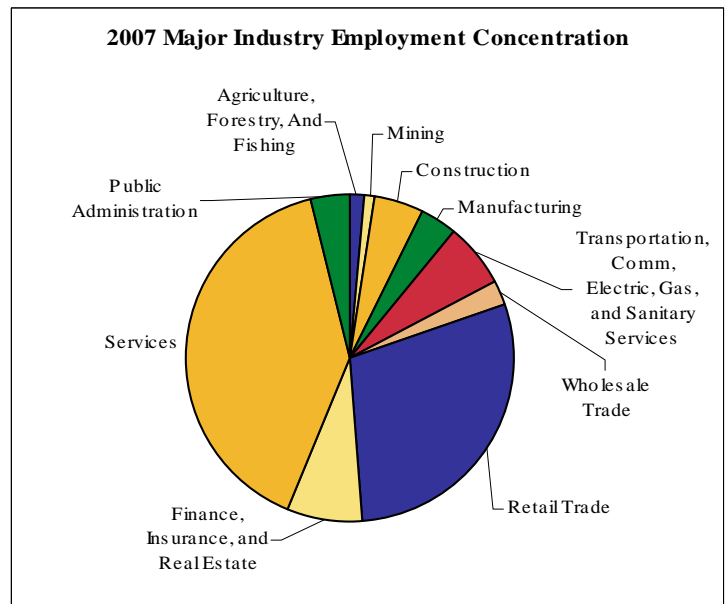
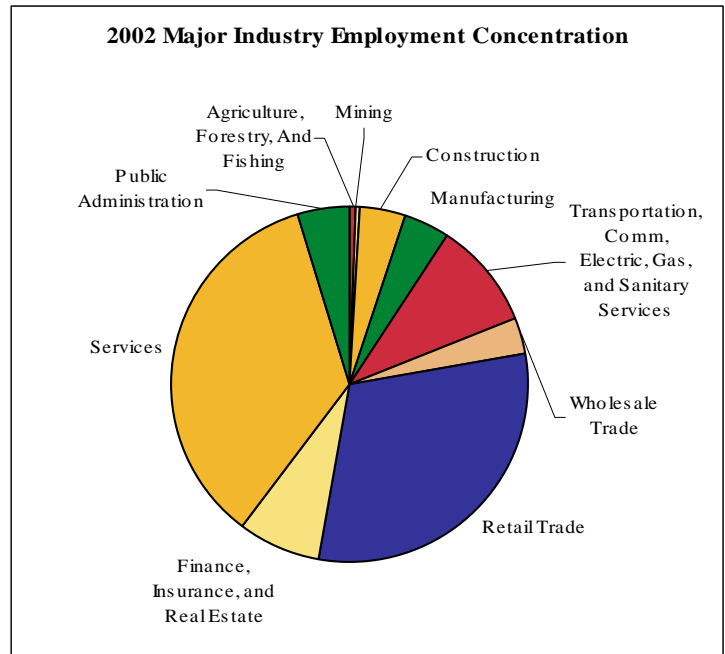
Employment

In terms of employment, 44,560 employees worked in Westminster in 2007.⁶ This is an increase of 3.4 percent from the 2002 employment level of 43,090. More than 15 percent of Westminster employees live in the City and 90 percent live within the nine-county region. The industries in Westminster with the largest shares of employment in 2007 included:

- ◆ Services (40 percent) - the largest portion working in business services (11.2 percent)
- ◆ Retail Trade (29 percent) - the largest portion working in eating and drinking places (9.5 percent)
- ◆ Finance, Insurance, and Real Estate (7.2 percent)

These three industries account for more than three-quarters of all employment in Westminster. Employment concentration has changed little in Westminster over the past five years. The main difference is that transportation, communications, and public utilities (TCPU), the third largest employer in 2002, fell from 9.9 percent in 2002 to 6.2 percent of employment in 2007.

Westminster has significantly higher employment concentrations in retail trade and TCPU than the nine-county region. The City has lower employment concentrations in manufacturing, wholesale trade, and public administration than the nine-county region.



⁶ Dun & Bradstreet Inc., Marketplace Database and Development Research Partners.

INDUSTRY BASE OVERVIEW

Another key facet of the Westminster economic base is its strong base of small businesses. Approximately 74 percent of the businesses in Westminster employ fewer than 10 workers. Further, of the more than 3,100 businesses included in the City of Westminster's 2007 business license database, 34 percent of the businesses are home-based. The City should consider the predominance of small businesses in its economic development strategies.

Westminster Business Size

Employees	Percentage
1	27.3%
2 to 4	35.0%
5 to 9	11.7%
10 to 24	8.3%
25 to 49	3.7%
50 to 99	2.2%
100 to 249	1.2%
250 to 499	0.2%
500 to 999	0.2%
1,000 to 2,499	0.0%
5,000 to 9,999	0.0%
Unknown	10.2%
Total/Avg	4,654

Source: D&B Marketplace, 2007.

INDUSTRY CLUSTER IDENTIFICATION

Employment Concentration

In order to understand the regional competitive advantages in Westminster, employment data by four-digit Standard Industrial Classification (SIC) codes were collected for the City using the Marketplace database from Dun and Bradstreet. Marketplace allows for a time-series analysis of data at the zip code level, something that is not possible with publicly available governmental sources. Marketplace still uses the old SIC system for its industry analysis instead of the new North American Industrial Classification System (NAICS). The analysis divided the industry employment totals by the total employment for the geographic area to estimate employment concentration levels for Westminster, the nine-county region, and the U.S.

This data identified industries that have higher and lower employment concentrations relative to the nine-county region and the nation as a whole. An understanding of the industries that have either higher or lower employment concentration in Westminster helps guide economic development retention and recruitment strategic planning.

For example, a lack of concentration in a particular industry may signal a potential target industry for recruitment purposes, especially if this industry fits within a cluster strategy for the area. A high concentration in a particular industry may signal the base for an industry cluster. On the other hand, it may signal an over-representation in the area and should not be targeted in recruitment efforts. Instead, if the area is trying to diversify its industry base, that industry may become a key focus of retention efforts.

Westminster has a number of different industry areas with concentrations higher than the region and the nation. Industries such as telecommunications, entertainment, retail, business services, and real estate all have

employment concentrations higher than the nine-county region and the U.S.

Over 1,000 separate four-digit SIC codes were analyzed and aggregated into 19 potential industry clusters:

1. Aerospace
2. Aviation
3. Beverage
4. Bioscience
5. Business Support
6. Construction
7. Education
8. Energy
9. Entertainment
10. Finance and Real Estate
11. Government
12. Hardware
13. Health Care
14. Manufacturing
15. Personal Services
16. Retail
17. Software
18. Telecommunications
19. Wholesale

These clusters were analyzed based on five separate criteria:

1. Employment concentration in Westminster
2. Difference in Westminster employment concentration from the nine-county region
3. Difference in Westminster employment concentration from the U.S.

INDUSTRY CLUSTER IDENTIFICATION

4. Average annual employment change in Westminster
5. Total current employment in Westminster

Based on this analysis, nine of the 19 potential industry clusters have strong economic identifiers in the City:

1. Business Support
2. Construction
3. Education
4. Entertainment
5. Financial Services
6. Health Care
7. Software
8. Telecommunications
9. Wholesale

Of the nine industries, four clusters were selected for detailed analysis based on their fit with potential City and Metro Denver growth strategies. In addition, selected clusters represent “primary” employer industries. The candidate clusters only include “primary” employer industries, or industries that primarily sell their goods or services to customers located outside of the region.

The top four Westminster industry clusters that present the greatest opportunity for growth include:

- ◆ Computer Information Technology (including software, hardware, and telecommunications)
- ◆ Health Care and Bioscience
- ◆ Financial Services
- ◆ Business Support

The following sections describe these four industry clusters in detail.

COMPUTER INFORMATION TECHNOLOGY

The computer information technology industry (IT) cluster includes businesses involved in services related to the research, development, manufacturing, and servicing of hardware, software, and telecommunications equipment. Specifically, the cluster includes electronic computer and semiconductor manufacturing, data processing services, software publishing, telecommunications, and computer systems design services.

The computer information technology industry cluster is defined by 33, six-digit North American Industry Classification System (NAICS) codes and two, five-digit NAICS codes. For a complete list of computer information technology NAICS codes see Appendix C.

In today's global marketplace, the computer information technology industry cluster interfaces with every other business in numerous ways. Computer hardware and software innovation is essential to competitiveness in every industry. New technologies allow businesses to offer higher quality products and services at lower costs. Businesses often interact with customers and suppliers across the globe. Computer information technology collaborates with companies to meet their data and connectivity needs.

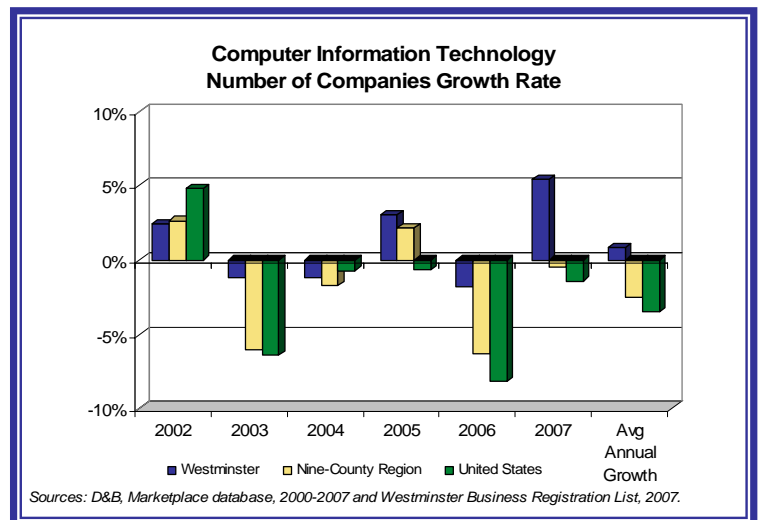
Companies

Almost 180 computer information technology companies were located in the City of Westminster in 2007. The number of companies increased an average of 0.8 percent per year from 2002 to 2007. During the same period, IT companies in the nine-

Major Westminster Computer Information Technology Companies

(i) Structure	IT infrastructure	www.pksis.com
Avaya	Communications technology	www.avaya.com
Global Crossing	IP networking	www.globalcrossing.com
Managed Storage	IT and storage management	www.managedstorage.com
Nexgen Technologies Inc.	Software development	www.nexgeninc.com
Polycom Inc.	Teleconferencing equipment	www.polycom.com
Silver Creek Systems	Product data solutions	www.silvercreeksystems.com
Spatial Corp	3D software components	www.spatial.com
Western Electronics	Hardware manufacturing	www.westernelectronics.com
Wire One Communications	Video conferencing technology	www.wireone.com
Clear Technology, Inc.	Insurance company software	www.clear-technology.com
Trimble	Advanced positioning technologies	www.trimble.com

county region declined at an average annual rate of 2.5 percent and across the U.S. declined by 3.5 percent.



	Westminster	Nine-County Region	U.S.
Direct Employment, 2007	3,420	64,310	3,117,560
One-Year Direct Employment Growth, 2006-2007	9.1%	-10.0%	-2.0%
Five-Year Direct Employment Growth, 2002-2007	-26.0%	-33.1%	-27.3%
Avg. Annual Direct Employment Growth, 2002-2007	-5.8%	-7.7%	-6.2%
Number of Direct Industry Cluster Companies, 2007	180	4,620	213,780
Direct Employment Concentration	7.1%	4.7%	2.7%

COMPUTER INFORMATION TECHNOLOGY

More than 60 percent of the companies in the computer information technology cluster are concentrated in three industries:

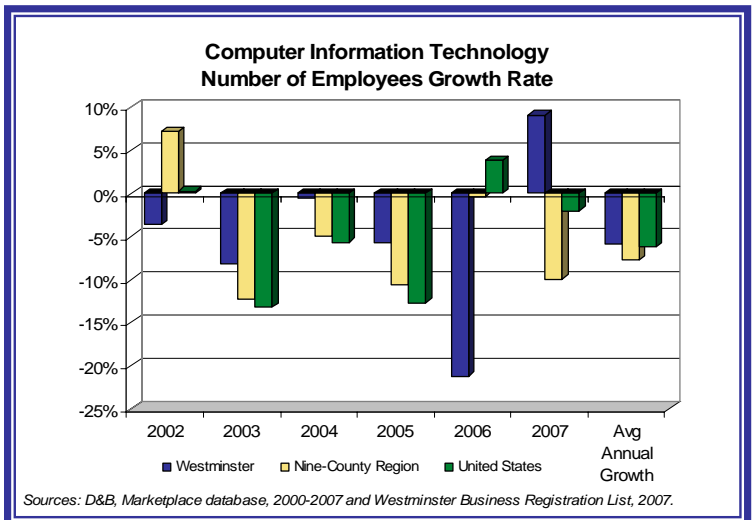
- ◆ Custom computer programming services (22.3 percent)
- ◆ Prepackaged software (10.3 percent)
- ◆ Other computer related services (27.4 percent).

Westminster computer information technology companies represent a higher portion of larger businesses than other clusters. In 2007, 17.7 percent of companies in the computer information technology cluster employed 25 or more workers compared to 7.5 percent of all companies in Westminster have 25 employees or more. The large business concentration is even more pronounced at the larger level as four percent of the computer information technology companies have 100 or more employees compared to 1.6 percent of all companies in the City.

Employment

The IT industry employed almost 3,420 computer information technology workers in the City of Westminster in 2007, representing 7.1 percent of total employment in the City. This concentration of computer information technology employees is almost twice the nine-county's level of 4.7 percent and three times that of the national employment concentration of 2.7 percent.

Employment in this cluster in the City has been on the decline over the past five years, losing an average of 5.8 percent per year. But, there is opportunity in the cluster as a large increase occurred in 2007 with the addition of nearly 300 workers, a 9.1 percent increase. The major reason for the overall decline has been layoffs experienced at Avaya where over 1,500 jobs have been lost since 2001. The recent growth of moderately-sized businesses contributed to the increase in employment in 2007.



Almost 60 percent of the employment in the computer information technology cluster is concentrated in three industries:

- ◆ Telephone and telegraph apparatus (32.5 percent)
- ◆ Custom computer programming services (15.5 percent)
- ◆ Other computer related services (11.2 percent).

For a complete listing of total employment, number of businesses, and employment concentration by SIC code for Westminster, the Metro Denver region, and the U.S., see Appendix D.

Growth Strategies

The Metro Denver Economic Development Corporation targets three information technology-related clusters including hardware, software, and broadcasting and telecommunications. Although hardware and broadcasting and telecommunications have not been growing recently, the industries are still important because of their sheer size and their export potential. The growing software industry is targeted at the regional and state level. The Colorado Software and Internet Association (www.csiaonline.com) is a resource for the recruitment and growth of IT companies in Colorado. It brings a competitive edge to technology companies through high-level business connections,

COMPUTER INFORMATION TECHNOLOGY

providing avenues to develop professional networks, legislative and regulatory advocacy, and events and business specific activities.

The IT industry also has strong ties to other Westminster clusters including health care and biosciences and business support. The IT industry also connects with other Metro Denver Economic Development Corporation clusters such as energy and aerospace. For example, though Westminster may not have a substantial amount of energy manufacturing jobs, the technology behind the operations of the energy industry is researched and produced in the IT cluster.

To diversify the IT industry cluster, some underserved segments include:

- ◆ Noncommercial research organizations which has no employment in Westminster compared to 2.8 percent employment concentration in Metro Denver;
- ◆ Electronic Computers which has an employment concentration of 0.5 percent in Westminster compared to 4.9 percent in Metro Denver;
- ◆ Semiconductors and related devices which has an employment concentration of 0.1 percent in Westminster compared to four percent in Metro Denver.

These industries have lower concentrations in the City of Westminster than the nine-county region and provide an opportunity to expand the IT cluster in Westminster.

HEALTH CARE AND BIOSCIENCE

The Westminster health care and bioscience industry cluster includes businesses involved in the full range of health and wellness services as well as the research and production of pharmaceuticals and other bioscience products. The cluster includes hospitals and continuing care facilities, offices of physicians, dentists and mental health practitioners, as well as bioscience research, development, and manufacturing facilities.

The health care and bioscience industry cluster is defined by 50, six-digit North American Industry Classification System (NAICS) codes and six, five-digit NAICS codes. For a complete list of health care and bioscience NAICS codes, see Appendix C.

The health care and bioscience industry is a diverse cluster with operations spanning personal service and care to technical research and development. As technology continues to change the way scientific research and health care is provided, this industry becomes increasingly interconnected with the computer information technology industry. New hardware devoted to research, diagnosis, and treatment requires businesses that are savvy with bioscience as well as technology. Health care software platforms are now commonplace in the industry which streamline and optimize business operations.

Companies

Almost 260 health care and bioscience companies were located in the City of Westminster in 2007. The number of companies increased at an average of four percent per year from 2002 to 2007. During the same

Major Westminster Health Care and Bioscience Companies

Allos Therapeutics	Pharmaceuticals	www.allos.com
Clear Creek Care Center	Care facilities	www.clearcreekcarecenter.com
Devereux Cleo Wallace	Disability services	www.devereux.org
Covenant Village of CO	Senior Living	www.covenantretirement.com
Gilead Sciences, Inc.	Pharmaceuticals	www.gilead.com
Kaiser Permanente	Hospitals	www.kaiserpermanente.org
Life Care Center	Care facilities	www.lcca.com
North Metro Community Services	Disability services	www.nmcommserv.com
Park Forest Care Center	Senior Living	www.prestigecare.com
Renaissance Health Care	Kidney health services	www.usrenal.com
St. Anthony North Hospital	Hospitals	www.stanthonyhosp.org

period, health care and bioscience companies in the nine-county region grew by an average annual rate of 0.9 percent. Across the country, the number of health care and bioscience companies decreased at an average annual rate of 2.4 percent between 2002 and 2007.

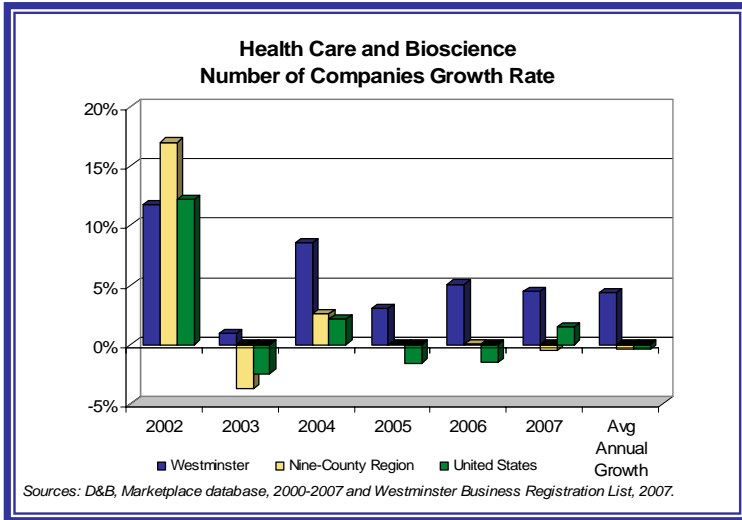
The majority of health care and bioscience companies in Westminster provide health care services to clients. Over 60 percent of the companies in the health care and bioscience cluster operate offices and clinics of health care providers including:

- ◆ Offices and clinics of medical doctors (21.6 percent)
- ◆ Dentists (31.5 percent)
- ◆ Health practitioners (12.7 percent)
- ◆ Chiropractors (12.4 percent).

Health care and bioscience companies in Westminster are mostly small businesses. In 2007, 78.8 percent of companies in the health care and bioscience cluster employed fewer than 10 workers

	Westminster	Nine-County Region	U.S.
Direct Employment, 2007	3,500	126,440	11,908,840
One-Year Direct Employment Growth, 2006-2007	7.2%	1.0%	-1.6%
Five-Year Direct Employment Growth, 2002-2007	21.8%	4.4%	-11.6%
Avg. Annual Direct Employment Growth, 2002-2007	4.0%	0.9%	-2.4%
Number of Direct Industry Cluster Companies, 2007	260	9,520	767,750
Direct Employment Concentration	7.3%	9.2%	10.2%

HEALTH CARE AND BIOSCIENCE

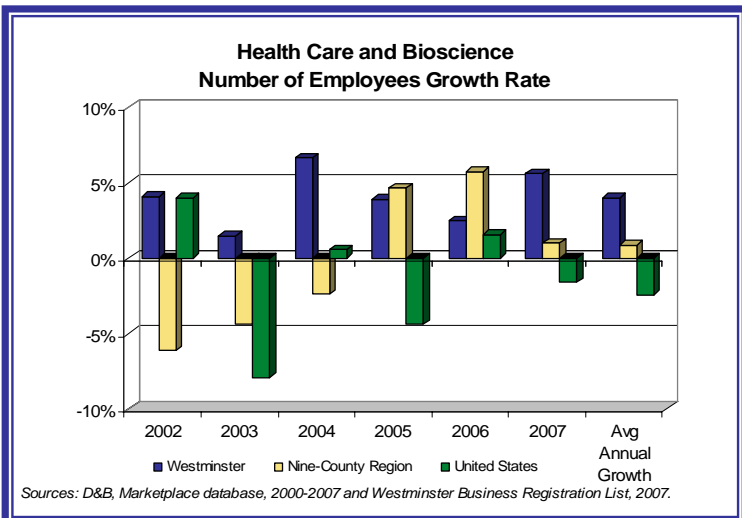


compared to 74 percent of all companies in Westminister that have fewer than 10 employees.

Employment

The industry employed almost 3,500 health care and bioscience workers in the City of Westminister in 2007, representing 7.3 percent of total employment in the City.

Health care and bioscience employment has grown almost 22 percent in Westminister over the past five years, from 2,870 in 2002 to 3,500 in 2007. This represents an average annual increase of four percent. Growth in the industry is expected to



continue as firms such as McKesson, a health care services company, relocates an estimated 500 jobs to Westminister in 2008. Major bioscience companies such as Allos Therapeutics and Gilead Sciences, Inc. also continue to drive employment in this cluster.

Over half of the employment in the health care and bioscience cluster is concentrated in providing health care services to people including:

- ◆ Skilled nursing care facilities (18.3 percent)
- ◆ General medical and surgical hospitals (18 percent)
- ◆ Offices and clinics of medical doctors (10.8 percent)
- ◆ Residential care (10.2 percent)

For a complete listing of total employment, number of businesses, and employment concentration by SIC code for Westminister, the Metro Denver region, and the U.S., see Appendix D.

Growth Strategies

The bioscience industry cluster is a key recruitment industry for the Metro Denver Economic Development Corporation and the state of Colorado. The industry definition for these organizations does not include health care, but does include the production of pharmaceuticals, biotechnology research, and medical device and instruments manufacturing.

With the aging baby-boomers and a population more focused on wellness, health care and bioscience has never been more important. Strong recruitment efforts through organizations such as the Colorado BioScience Association (www.cobioscience.com) and the Metro Denver Health and Wellness Commission (www.mdhwc.org) provide opportunities to grow the health care and bioscience industry in the region and Westminister. The Colorado BioScience Association (CBSA) facilitates the growth of the industry in Colorado through advocacy, representation, and service. CBSA supports the economic development of Colorado through the creation of a premier bioscience cluster

HEALTH CARE AND BIOSCIENCE

within the state. The Metro Denver Health and Wellness Commission works to make Denver America's healthiest community with a focus on promoting programs and policies that improve physical, environmental, and mental health across all sectors of our community.

To diversify the health care and bioscience industry cluster, some under-served segments include:

- ◆ Offices and clinics of medical doctors which has an employment concentration of 10.8 percent in Westminster compared to 17.8 percent in Metro Denver;
- ◆ Home health care services which has an employment concentration of 0.3 percent in Westminster compared to 5.5 percent in Metro Denver;
- ◆ General medical and surgical hospitals which has an employment concentration of 18 percent in Westminster compared to 20.4 percent in Metro Denver.

These industries have lower concentrations in the City of Westminster than the nine-county region and provide an opportunity to expand the health care and bioscience cluster in Westminster.

FINANCIAL SERVICES

The financial services industry cluster includes businesses involved in banking, investment, and insurance, including commercial banks and credit institutions, brokers and investors, trusts, and life, title, and health insurance companies.

The financial services industry cluster is defined by 46, six-digit North American Industry Classification System (NAICS) codes. For a complete list of financial services NAICS codes, see Appendix C.

Similar to the business support industry cluster, financial services in Westminster help support the activities of other industries in the City. Financial service companies provide capital, funding, and operational support to emerging and growing businesses. Westminster's large and growing home-based businesses rely on financial services companies to assist them in their daily operations. Many financial services companies are themselves small, home-based companies with more than 14 percent of financial services companies being sole proprietorships. These businesses support other businesses and residents in Westminster. Financial services also crosses over to other industries such as energy with traders who specialize in oil royalties.

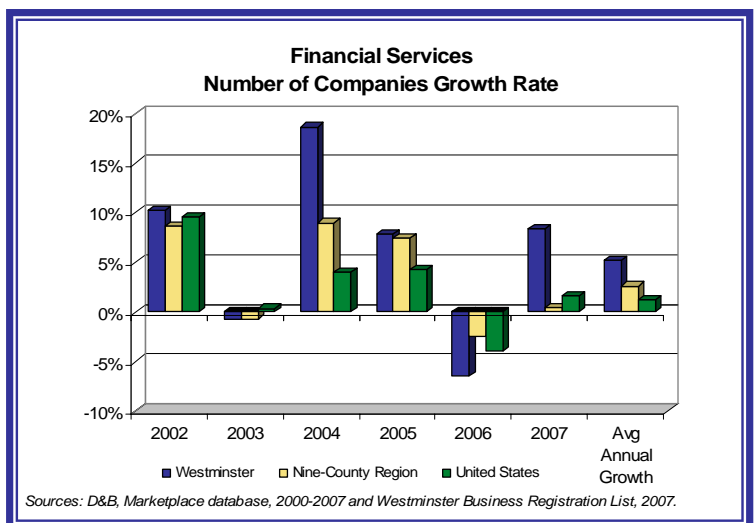
The financial services industry requires a diverse occupational mix from high-level executives to entry-level customer service positions. This mix provides a broad employment base for Westminster residents to fill.

Major Westminster Financial Services Companies

Alliance Data Systems Corp	Credit Card Services	www.alliandedata.com
B & R Check Holders	Loan Services	www.checkholder.com
Compass Bank	Banking	www.compassbank.com
Gillingham Associates	Insurance	www.outdoorinsurance.com
JPMorgan Chase & Co.	Banking	www.chase.com
United Life Insurance	Insurance	www.unitedfiregroup.com
Wells Fargo	Banking	www.wellsfargo.com

Companies

Over 360 financial services companies were located in the City of Westminster in 2007. The number of financial services companies increased an average of 5.2 percent per year from 2002 to 2007. During the same period, financial services companies in the nine-county region increased at an average annual rate of 2.6 percent and 1.2 percent across the country.



	Westminster	Nine-County Region	U.S.
Direct Employment, 2007	2,430	77,470	5,340,180
One-Year Direct Employment Growth, 2006-2007	6.4%	2.9%	-1.3%
Five-Year Direct Employment Growth, 2002-2007	9.1%	-17.1%	-16.4%
Avg. Annual Direct Employment Growth, 2002-2007	1.8%	-3.7%	-3.5%
Number of Direct Industry Cluster Companies, 2007	360	10,270	616,060
Direct Employment Concentration	5.1%	5.7%	4.6%

FINANCIAL SERVICES

Over half of the companies in the financial services cluster are concentrated in three industries:

- ◆ Insurance agents, brokers, and services (32.3 percent)
- ◆ Mortgage bankers and loan correspondents (9.9 percent)
- ◆ Loan brokers (8.8 percent)

Financial services companies in Westminster are mostly small businesses. In 2007, 80.9 percent of companies in the financial services cluster employed fewer than 10 workers compared to 74 percent of all companies in Westminister having fewer than 10 employees.

Employment

The industry employed almost 2,430 financial services workers in the City of Westminister in 2007, representing 5.1 percent of total employment in the City. Employment has grown over nine percent from 2,140 in 2002 to 2,430 in 2007, an average annual increase of 1.8 percent. Financial services employment in both the nine-county region and the nation fell during the same five-year period at average annual rates of 3.7 percent and 3.5 percent, respectively.

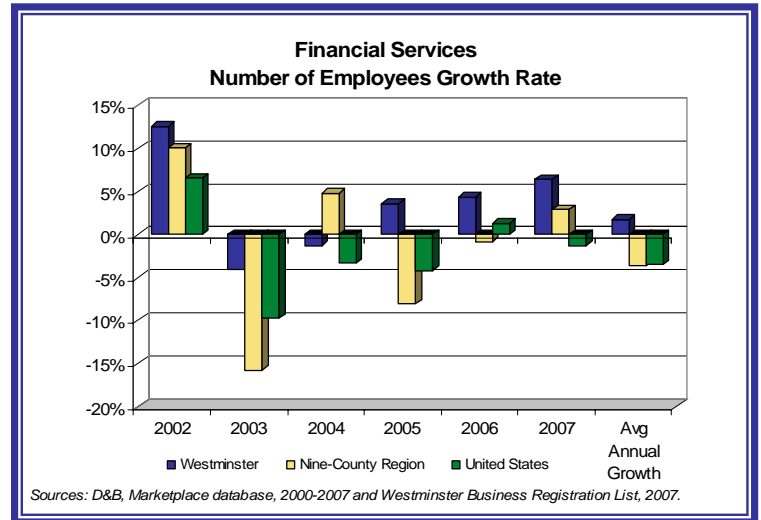
Employment in the financial services cluster is concentrated in primarily two areas:

- ◆ Insurance agents, brokers, and services (21 percent)
- ◆ Other financial services (21.1 percent)

For a complete listing of total employment, number of businesses, and employment concentration by SIC code for Westminister, the Metro Denver region, and the U.S., see Appendix D.

Growth Strategies

The financial services industry is one of the key industry clusters for the Metro Denver Economic Development Corporation, supporting Metro Denver's reputation as the Wall Street of the West. Most of the financial services companies are located



in Denver (Downtown) or Arapahoe Counties (Denver Tech Center and along the south I-25 corridor). Focusing on financial services in Westminister provides an opportunity to grow the cluster in north Metro Denver, serving as a support base for growing businesses in the north central part of the nine-county region.

To diversify the financial services industry cluster, some under-served segments include:

- ◆ Functions related to deposit banking which has an employment concentration of 3.3 percent in Westminister compared to 9.9 percent in Metro Denver;
- ◆ Security brokers and dealers which has an employment concentration of three percent in Westminister compared to 6.8 percent in Metro Denver;
- ◆ Loan brokers which has an employment concentration of 5.4 percent in Westminister compared to 7.9 percent in Metro Denver.

These industries have lower concentrations in the City of Westminister than the nine-county region and provide an opportunity to expand the financial services cluster in Westminister.

BUSINESS SUPPORT

The business support industry cluster includes a diverse mix of businesses involved in services related to the general operation of all businesses including professional services such as legal and accounting services, human resources and employment services, marketing and design services, technical and computer support services and security, janitorial, and repair services.

The business support industry cluster is defined by 69, six-digit North American Industry Classification System (NAICS) codes and 14, five-digit NAICS codes. For a complete list of business support NAICS codes see Appendix C.

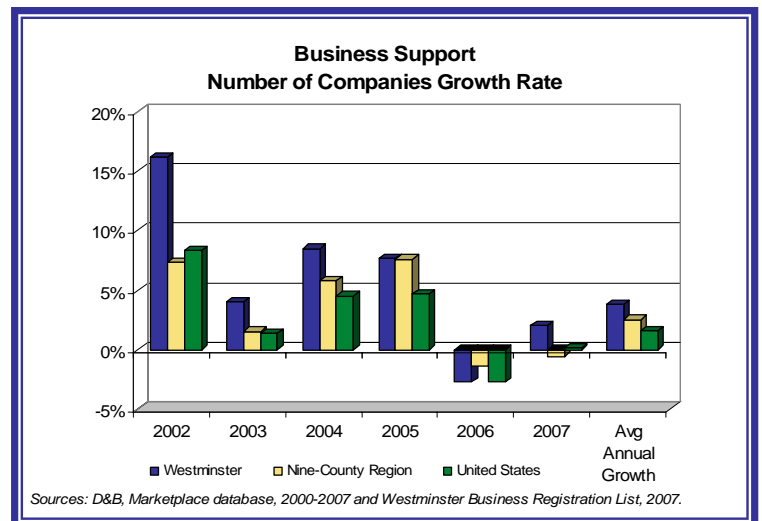
The business support industry cluster is important to the economic vitality of the City of Westminster because it supports the functions of all other businesses, especially the other industry clusters. Financial services, health care and bioscience, and computer information technology all rely on business support services in their daily operations. Business support companies are especially important for the City's substantial number of small and home-based businesses. These small businesses rarely have the time, resources, or knowledge to perform vital business operations such as accounting, legal, and human resources tasks.

Major Westminster Business Support Companies

Convergys	Human resources consulting	www.convergys.com
Fair Isaac Corporation	Decision management	www.fairisaac.com
Protogenic Inc	Prototype manufacturing	www.protogenic.com
Syncroness Inc	Product development	www.syncroness.com
Verint Video Solutions	Information organization software	www.verint.com
Zenith Administrators Inc	Employee benefit programs	www.zenithadm.com

Companies

Almost 810 business support companies were located in the City of Westminster in 2007. The number of business support companies increased an average of 3.8 percent from 2002 to 2007. During the same period, business support companies in the nine-county region grew by an average annual rate of 2.6 percent and increased 1.6 percent across the country.



	Westminster	Nine-County Region	U.S.
Direct Employment, 2007	4,410	181,830	12,107,050
One-Year Direct Employment Growth, 2006-2007	18.7%	5.2%	-1.4%
Five-Year Direct Employment Growth, 2002-2007	40.5%	-8.2%	-16.2%
Avg. Annual Direct Employment Growth, 2002-2007	7.0%	-1.7%	-3.5%
Number of Direct Industry Cluster Companies, 2007	810	31,100	1,843,310
Direct Employment Concentration	9.2%	13.3%	10.4%

BUSINESS SUPPORT

Over half of the companies in the business support cluster are concentrated in three industries:

- ◆ Management consulting (11.3 percent)
- ◆ Business consulting (10.4 percent)
- ◆ Other business services (28.6 percent)

Business support companies in Westminster are mostly small businesses. In 2007, 87.7 percent of companies in the business support cluster employed fewer than 10 workers compared to 74 percent of all companies in Westminster having fewer than 10 employees.

Employment

The business support industry employed over 4,410 workers in the City of Westminster in 2007, representing 9.2 percent of total employment in the City. Employment has grown over 40 percent from 3,140 in 2002 to 4,410 in 2007, an average annual increase of seven percent.

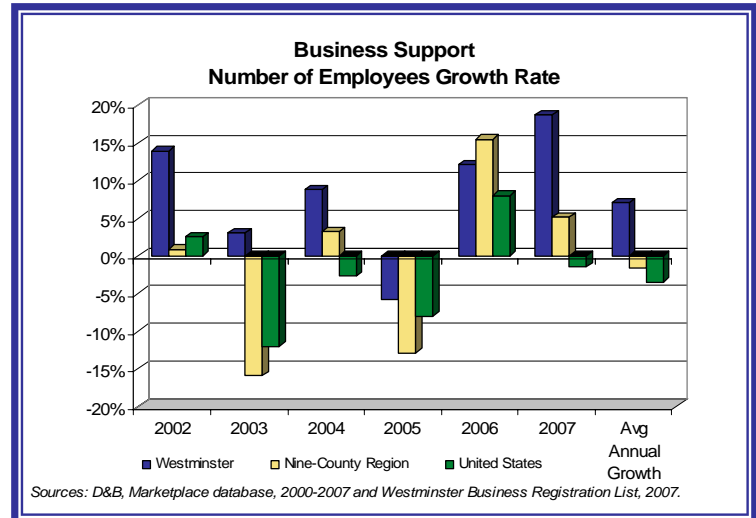
Almost half of the employment in the business support cluster is concentrated in three industries:

- ◆ Management consulting (13.8 percent)
- ◆ Business consulting (10 percent)
- ◆ Other business services (20.4 percent)

For a complete listing of total employment, number of businesses, and employment concentration by SIC code for Westminster, the Metro Denver region, and the U.S., see Appendix D.

Growth Strategies

The Metro Denver Economic Development Corporation does not have any key clusters similar to the Westminster business support cluster. Still, the business support cluster is a foundation for all other companies targeted for recruitment and retention. Business support services are used by all companies and by growing the number of businesses in Westminster and Metro Denver, the business support cluster will benefit from a larger customer base.



Each of the other three Westminster industry clusters utilize the business support cluster on an ongoing basis. Whether an IT company needs a marketing consultant to help launch a new product or a bioscience company needs legal support for an IPO, the Westminster cluster businesses all rely on business support companies to achieve their business goals.

It is important to note that Westminster's concentration of business support employment is lower than the region's. This means that there may be opportunity to capture a greater share of business spending on support services by expanding the base of providers. To diversify business services, some of the under-served segments of the business support cluster include:

- ◆ Legal services which has an employment concentration of seven percent in Westminster compared to 8.8 percent in Metro Denver;
- ◆ Building maintenance services which has an employment concentration of four percent in Westminster compared to 5.9 percent in Metro Denver;

BUSINESS SUPPORT

- ◆ Accounting, auditing and bookkeeping which has an employment concentration of four percent in Westminster compared to 5.3 percent in Metro Denver;
- ◆ Advertising agencies which has an employment concentration of 0.3 percent in Westminster compared to 1.6 percent in Metro Denver.

These services have lower concentrations in the City of Westminster than the nine-county region and provide an opportunity to expand the business support cluster in Westminster.

OTHER MAJOR BUSINESSES

In addition to the four targeted industry clusters, the City of Westminster has several key companies with large employment bases. These businesses are important to the City and to its economic development efforts. These businesses range from packaging to construction and offer Westminster residents a large base of occupations from which to choose.

Other Major Westminster Primary Employers

Ball Corporation	Packaging operations	www.ball.com
Lafarge	Construction materials	www.lafarge.com
Northern Electric, Inc.	Construction	www.northernelec.com
Tri-State Generation and Transmission	Electric utility wholesaler	www.tristategt.org
Westin Westminster Hotel	Lodging	www.westindenverboulder.com

Several of the City's largest employers are retailers who bring in much needed tax dollars and visitors to the City. The following table lists the largest retailers and the estimated employment for all Westminster locations in 2007.

Largest Westminster Retailers

Costco	210 Employees
Dillard's	150 Employees
Goodwill Industries	680 Employees
JCPenney	490 Employees
Lowe's Home Centers	320 Employees
Macy's	250 Employees
Wal-Mart	650 Employees

SUMMARY

The City of Westminster has a thriving and diverse economy. Though retail and hospitality businesses are substantial employers in the City, several other high-growth, high-technology industries are located in the City due to its central location in the nine-county region.

Four industry clusters are of primary importance to the City due to their relative concentration compared to the region and the country as a whole, their employment base, and their growth. These clusters include:

- ◆ Computer Information Technology
- ◆ Health Care and Bioscience
- ◆ Financial Services
- ◆ Business Support

The computer information technology industry in Westminster has almost 180 companies employing almost 3,420 workers, representing 7.1 percent of total City employment. The industry cluster has a wide variety of businesses involved in hardware and software development and production as well as data and information technology and communication. Though employment in the industry in Westminster declined over the past five years, similar to the region and the nation, the industry grew by 9.1 percent in 2007 and has the possibility for future growth.

The health care and bioscience industry employs almost 3,500 workers in almost 260 Westminster companies, representing 7.3 percent of total employment in the City. Employment in this industry that includes the businesses involved in the full range of health and wellness services as well as the research and production of pharmaceuticals and biosciences has grown at an average annual rate of four percent over the past five years. Companies such as St. Anthony North Hospital and Allos Therapeutics make Westminster an important center for health care and bioscience in the region.

Over 360 financial services companies employed almost 2,430 workers in the City of Westminster in 2007. Financial services companies handle the

banking, investment, and insurance needs of business and residential consumers throughout the region. The industry has seen moderate employment growth over the past five years with an average annual increase of 1.8 percent since 2002. The majority of the employees in the financial services industry work in insurance or other financial services.

The business support industry is the largest cluster in Westminster and employs over 4,410 in almost 810 companies. The City's economy is composed of small businesses with 74 percent employing fewer than 10 workers. These small businesses, and small businesses across the nine-county region, need business support companies including professional, operational, and employment services to assist in their daily business needs.

The City of Westminster is built on entrepreneurship with 74 percent of its companies employing fewer than 10 employees and over one-third of all businesses being home-based companies. The four industry clusters, in addition to including many of those small and home-based businesses, provide assistance to those businesses through basic, daily business support, financial operations, insurance, and information technology needs. Growth in these four industry clusters allows for the further development of the core entrepreneurs of Westminster.

The four industry clusters provide a key training opportunity for the region. With training facilities such as Front Range Community College, University of Phoenix, and Westwood School of Technology, Westminster is a prime location for supplying the training needs of computer information technology, health care and bioscience, financial services, and business support companies. With the nursing shortage and the ever-changing technology industry, solid training resources are needed now more than ever. The City can position itself as a key training resource for its industry clusters throughout the nine-county region.

SUMMARY

These four industry clusters employ more than 13,750 employees in over 1,600 companies, representing 28.6 percent of all employment in the City of Westminster. Given the importance of these four industries to the City's economic base, they should play a key role in the City's business recruitment and retention program. By focusing efforts on these primary industries in Westminster, the City will be able to provide a diverse mix of occupational opportunities in these growing businesses now and in the future.

Appendix A: Commute Shed Report
Where Westminster Residents are Employed

<u>Resident-Held Jobs by Category</u>	<u>2004</u>		<u>2003</u>		<u>2002</u>	
	Count	Share	Count	Share	Count	Share
All Jobs	54,157	100.0%	53,681	100.0%	55,485	100.0%
All Jobs (Private Sector Only)	47,424	87.6%	47,837	89.1%	48,675	87.7%
All Primary Jobs (Worker's highest paying job)	51,125	94.4%	50,765	94.6%	52,307	94.3%
All Primary Jobs (Private Sector Only)	44,753	82.6%	45,258	84.3%	45,881	82.7%
<u>Baseline Count of Jobs</u>	<u>2004</u>		<u>2003</u>		<u>2002</u>	
	Count	Share	Count	Share	Count	Share
Denver, Colorado	12,574	24.6%	12,557	24.7%	12,999	24.9%
Westminster, Colorado	5,258	10.3%	5,058	10.0%	5,513	10.5%
Broomfield, Colorado	3,240	6.3%	3,048	6.0%	2,981	5.7%
Lakewood, Colorado	3,140	6.1%	3,052	6.0%	3,235	6.2%
Boulder, Colorado	3,030	5.9%	3,256	6.4%	3,625	6.9%
Aurora, Colorado	1,897	3.7%	2,132	4.2%	2,022	3.9%
Arvada, Colorado	1,740	3.4%	1,739	3.4%	1,732	3.3%
Thornton, Colorado	1,290	2.5%	1,245	2.5%	1,233	2.4%
Northglenn, Colorado	1,107	2.2%	558	1.1%	1,234	2.4%
Commerce City, Colorado	1,045	2.0%	1,041	2.1%	969	1.9%
All Other Locations	16,804	32.9%	17,079	33.6%	16,764	32.0%
<u>Counties Where Residents are Employed</u>	<u>2004</u>		<u>2003</u>		<u>2002</u>	
	Count	Share	Count	Share	Count	Share
Denver, Colorado	12,574	24.6%	12,557	24.7%	12,999	24.9%
Adams, Colorado	10,112	19.8%	9,795	19.3%	10,465	20.0%
Jefferson, Colorado	9,853	19.3%	9,806	19.3%	10,023	19.2%
Boulder, Colorado	5,588	10.9%	5,632	11.1%	5,962	11.4%
Arapahoe, Colorado	4,843	9.5%	5,083	10.0%	5,167	9.9%
Broomfield, Colorado	3,240	6.3%	3,048	6.0%	2,981	5.7%
Douglas, Colorado	1,052	2.1%	1,041	2.1%	992	1.9%
El Paso, Colorado	1,039	2.0%	962	1.9%	993	1.9%
Larimer, Colorado	760	1.5%	742	1.5%	722	1.4%
Weld, Colorado	596	1.2%	616	1.2%	611	1.2%
All Other Locations	1,468	2.9%	1,483	2.9%	1,392	2.7%
Nine-County Region	48,618	95.2%	48,320	95.2%	49,922	95.6%
<i>Data Sources: US Census Bureau, LED Worker Origin/Destination Database (2nd Quarter 2004)</i>						

Appendix A: Labor Shed Report
Where Workers Live that are Employed in Westminster

<u>Area Employment by Category</u>	<u>2004</u>		<u>2003</u>		<u>2002</u>	
	Count	Share	Count	Share	Count	Share
Total Employers:	2,234	2,169	2,166			
All Jobs	36,815	100.0%	36,761	100.0%	37,710	100.0%
All Jobs (Private Sector Only)	31,961	86.8%	32,222	87.7%	32,645	86.6%
All Primary Jobs (Worker's highest paying job)	34,053	92.5%	34,007	92.5%	34,695	92.0%
All Primary Jobs (Private Sector Only)	29,613	80.4%	29,878	81.3%	30,143	79.9%
<u>Cities/Towns Where Workers Live</u>	<u>2004</u>		<u>2003</u>		<u>2002</u>	
	Count	Share	Count	Share	Count	Share
Westminster, Colorado	5,258	15.4%	5,058	14.9%	5,513	15.9%
Denver, Colorado	3,520	10.3%	3,424	10.1%	3,397	9.8%
Thornton, Colorado	2,663	7.8%	2,669	7.8%	2,748	7.9%
Arvada, Colorado	2,532	7.4%	2,653	7.8%	2,715	7.8%
Aurora, Colorado	1,608	4.7%	1,691	5.0%	1,618	4.7%
Broomfield, Colorado	1,537	4.5%	1,419	4.2%	1,485	4.3%
Lakewood, Colorado	1,192	3.5%	1,142	3.4%	1,248	3.6%
Northglenn, Colorado	1,095	3.2%	1,150	3.4%	1,221	3.5%
Colorado Springs, Colorado	861	2.5%	882	2.6%	835	2.4%
Boulder, Colorado	609	1.8%	632	1.9%	645	1.9%
All Other Locations	13,178	38.7%	13,287	39.1%	13,270	38.2%
<u>Counties Where Workers Live</u>	<u>2004</u>		<u>2003</u>		<u>2002</u>	
	Count	Share	Count	Share	Count	Share
Adams, Colorado	9,572	28.1%	9,684	28.5%	10,252	29.5%
Jefferson, Colorado	7,904	23.2%	7,942	23.4%	8,361	24.1%
Denver, Colorado	3,520	10.3%	3,424	10.1%	3,397	9.8%
Arapahoe, Colorado	2,844	8.4%	2,667	7.8%	2,647	7.6%
Boulder, Colorado	2,417	7.1%	2,252	6.6%	2,238	6.5%
Broomfield, Colorado	1,537	4.5%	1,419	4.2%	1,485	4.3%
El Paso, Colorado	1,145	3.4%	1,199	3.5%	1,117	3.2%
Douglas, Colorado	1,087	3.2%	1,022	3.0%	914	2.6%
Larimer, Colorado	1,050	3.1%	1,029	3.0%	1,048	3.0%
Weld, Colorado	787	2.3%	912	2.7%	811	2.3%
All Other Locations	2,190	6.4%	2,457	7.2%	2,425	7.0%
Nine-County Region	30,718	90.2%	30,351	89.3%	31,153	89.7%
<u>Job counts in States Where Workers Live</u>	<u>2004</u>		<u>2003</u>		<u>2002</u>	
	Count	Share	Count	Share	Count	Share
Colorado	32,796	96.3%	32,491	95.5%	33,204	95.7%
California	305	0.9%	339	1.0%	325	0.9%
Texas	113	0.3%	177	0.5%	150	0.4%
All Other Locations	839	2.5%	1,000	2.9%	1,016	2.9%
<i>Data Sources: US Census Bureau, LED Worker Origin/Destination Database (2nd Quarter 2004)</i>						

Appendix B: Potential Westminster Industry Clusters

	2007 Westy Bus.	2007 Westy Emp.	2002 Westy Emp.	2007 Nine- County Emp.	2007 US Emp.	Westy Avg. Annual Emp. Change (2002- 2007)	2007 Westy Emp. Concentration	Concentration Difference from the Nine-County Region	Emp. Concentration Difference from the US
Aerospace	6	75	366	7,145	569,148	-27.2%	0.2%	-0.4%	-0.3%
Aviation	16	82	98	15,083	1,175,428	-3.5%	0.2%	-0.9%	-0.8%
Beverage	4	354	4	4,560	414,183	145.1%	0.8%	0.5%	0.4%
Bioscience	15	199	81	17,022	849,117	19.7%	0.4%	-0.8%	-0.3%
Medical Devices	8	65	49	9,588	422,087	5.8%	0.1%	-0.6%	-0.2%
Pharmaceuticals and Biotechnology	7	134	32	7,434	427,030	33.2%	0.3%	-0.2%	-0.1%
Business Support	933	7,264	7,332	192,030	12,926,514	-0.2%	16.3%	2.3%	5.2%
Construction	404	2,662	1,714	102,631	7,137,381	9.2%	6.0%	-1.5%	-0.1%
Education	98	2,307	1,581	77,806	8,673,135	7.9%	5.2%	-0.5%	-2.2%
Energy	83	830	756	48,099	3,448,929	1.9%	1.9%	-1.6%	-1.1%
Fossil Fuels	17	51	235	12,803	1,074,652	-26.3%	0.1%	-0.8%	-0.8%
Renewables and Research	66	779	521	35,296	2,374,277	8.4%	1.7%	-0.8%	-0.3%
Entertainment	319	6,151	5,541	109,445	8,901,138	2.1%	13.8%	5.8%	6.2%
Finance and Real Estate	527	2,933	2,940	99,154	6,821,967	0.0%	6.6%	-0.7%	0.7%
Banking and Finance	117	801	974	34,887	2,252,682	-3.8%	1.8%	-0.7%	-0.1%
Insurance	138	599	664	21,871	1,807,604	-2.0%	1.3%	-0.3%	-0.2%
Investments	90	420	135	15,651	930,399	25.5%	0.9%	-0.2%	0.1%
Real Estate	182	1,113	1,167	26,745	1,831,282	-0.9%	2.5%	0.5%	0.9%
Government	7	1,651	1,522	13,609	1,533,306	1.6%	3.7%	2.7%	2.4%
Hardware	31	437	478	33,612	1,123,226	-1.8%	1.0%	-1.5%	0.0%
Healthcare	234	2,649	1,984	105,436	10,549,070	6.0%	5.9%	-1.7%	-3.1%
Manufacturing	4	159	170	277	25,827	-1.3%	0.4%	0.3%	0.3%
Personal Services	209	1,099	1,210	44,690	4,177,975	-1.9%	2.5%	-0.8%	-1.1%
Retail	475	7,406	7,649	109,971	10,165,537	-0.6%	16.6%	8.6%	7.9%
Software	138	1,799	2,125	33,320	1,720,929	-3.3%	4.0%	1.6%	2.6%
Telecommunications	52	2,559	3,988	21,053	1,440,056	-8.5%	5.7%	4.2%	4.5%
Wholesale	29	315	218	5,669	532,457	7.6%	0.7%	0.3%	0.3%
ALL INDUSTRIES	4,681	44,561	45,593	1,370,982	116,904,827	-0.5%			

Sources: D&B Marketplace, 2002-2007 and Westminster Business Registry List, 2007.

Appendix C: Industry Cluster Definitions

Business Support

NAICS	NAICS Description	SIC	SIC Description
44312	Computer and Software Stores (pt)	7378	Computer maintenance and repair
51224	Sound Recording Studios	7389-11	Music and broadcasting services
53242	Office Machinery and Equipment Rental and Leasing (pt)	7377	Computer rental and leasing
54137	Surveying and Mapping (except Geophysical) Services (pt)	7389-08	Mapmaking services
54141	Interior Design Services	7389-06	Interior design services
54149	Other Specialized Design Services	7389-04	Textile and apparel services
54149	Other Specialized Design Services	7389-18	Design services
54171	Research and Development in the Physical, Engineering, and Life Sciences (pt)	8733	Noncommercial research organizations
54187	Advertising Material Distribution Services	7389-16	Mailing and messenger services
54189	Other Services Related to Advertising (pt)	7389-15	Lettering and sign painting services
54199	All Other Professional, Scientific, and Technical Services	7389-14	Auction, appraisal, and exchange services
56145	Credit Bureaus	7323	Credit reporting services
56199	All Other Support Services	7389-07	Finishing services
71141	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures (pt)	7389-01	Personal service agents, brokers, and brueaus
71141	Agents and Managers for Artists, Athletes, Entertainers, and Other Public Figures (pt)	7389-17	Brokers' services
514199	All Other Information Services (pt)	8999-99	Services, nec, nec
532299	All Other Consumer Goods Rental	7359-00	Equipment rental and leasing, nec
541110	Offices of Lawyers	8111	Legal Services
541120	Offices of Notaries	7389	Business Services, Nec
541191	Title Abstract & Settlement Offices	6541	Title Abstract Offices
541199	All Other Legal Services	7389	Business Services, Nec
541199	All Other Legal Services	7389-13	Legal and tax services
541211	CPA Offices	8721	Accounting, Auditing, and Bookkeeping
541213	Tax Preparation Services	7291	Tax Return Preparation Services
541219	Other Accounting Services	8721	Accounting, Auditing, and Bookkeeping
541310	Architectural Services	8712	Architectural Services
541330	Engineering Services	8711	Engineering Services
541340	Drafting Services	7389	Business Services, Nec
541350	Building Inspection Services	7389	Business Services, Nec
541360	Geophysical Surveying and Mapping Services	1382	Oil and Gas Exploration Services
541370	Surveying and Mapping (except Geophysical) Services	8713	Surveying Services
541380	Testing Laboratories	8734	Testing Laboratories
541410	Interior Design Services	7389	Business Services, Nec
541420	Industrial Design Services	7389	Business Services, Nec
541430	Graphic Design Services	7336	Commercial Art and Graphic Design
541490	Other Specialized Design Services	7389	Business Services, Nec
541611	Administrative Management and General Management Consulting Services	8742	Management Consulting Services
541612	Human resources and executive search consulting services	7361	Employment agencies
541612	Human Resources and Executive Search Consulting Services (pt)	8999-10	Personal services

Appendix C: Industry Cluster Definitions

Business Support (Continued)

NAICS	NAICS Description	SIC	SIC Description
541613	Marketing Consulting Services	8742	Management Consulting Services
541614	Process, Physical Distribution, and Logistics Consulting Services	8742	Management Consulting Services
541618	Other Management Consulting Services	8748	Business Consulting, Nec
541690	Other Scientific and Technical Consulting Services	8748	Business Consulting, Nec
541720	Research and Development in the Social Sciences and Humanities	8732	Commercial Nonphysical Research
541810	Advertising Agencies	7311	Advertising Agencies
541820	Public Relations Agencies	8743	Public Relations Services
541830	Media Buying Agencies	7319	Advertising, Nec
541840	Media Representatives	7313	Radio, Television, Publisher Representatives
541850	Display Advertising	7312	Outdoor Advertising Services
541860	Direct Mail Advertising	7331	Direct Mail Advertising Services
541870	Advertising Material Distribution Services	7319	Advertising, Nec
541890	Other Services Related to Advertising	7389	Business Services, Nec
541910	Marketing Research and Public Opinion Polling	8732	Commercial Nonphysical Research
541922	Commercial Photography	7335	Commercial Photography
541930	Translation and Interpretation Services	7389	Business Services, Nec
541990	All Other Professional, Scientific, and Technical Services	7389	Business Services, Nec
561110	Office Administrative Services	8741	Management Services
561210	Facilities Support Services	8744	Facilities Support Services
561310	Employment placement agencies	7361	Employment agencies
561320	Temporary Help Services	7363	Help Supply Services
561330	Professional Employer Organizations	7363	Help Supply Services
561410	Document Preparation Services	7338	Secretarial and Court Reporting
561421	Telephone Answering Services	7389	Business Services, Nec
561421	Telephone Answering Services	7389-10	Telephone services
561422	Telemarketing Bureaus	7389	Business Services, Nec
561431	Private Mail Centers	7389	Business Services, Nec
561439	Other Business Service Centers (including Copy Shops)	7334	Photocopying and Duplicating Services
561439	Other Business Service Centers (including Copy Shops)	7389-12	Packaging and Labeling services
561440	Collection Agencies	7322	Adjustment and Collection Services
561491	Repossession Services	7389	Business Services, Nec
561492	Court Reporting and Stenotype Services	7338	Secretarial and Court Reporting
561499	All Other Business Support Services	7389	Business Services, Nec
561499	All Other Business Support Services	7389-00	Business Services, Nec
561499	All Other Business Support Services	7389-02	Inspection and testing services
561499	All Other Business Support Services	7389-03	Advertising, promotional, and trade show services
561499	All Other Business Support Services	7389-19	Metal cutting services
561499	All Other Business Support Services	7389-99	Business Services, nec, nec
561599	All Other Travel Arrangement and Reservation Services (pt)	7389-05	Reservation services
561611	Investigation Services	7381	Detective and Armored Car Services
561612	Security Guards and Patrol Services	7381	Detective and Armored Car Services

Appendix C: Industry Cluster Definitions

Business Support (Continued)

NAICS	NAICS Description	SIC	SIC Description
561613	Armored Car Services	7381	Detective and Armored Car Services
561621	Security Systems Services (except Locksmiths)	7382	Security Systems Services
561622	Locksmiths	7699-11	Lock and key services
561710	Exterminating and pest control services	7342	Disinfecting and pest control services
561720	Janitorial services	7342	Disinfecting and pest control services
561720	Janitorial services	7349	Building maintenance services, nec
561740	Carpet and upholstery cleaning services	7217	Carpet and upholstery cleaning
561790	Other services to buildings and dwellings	7349	Building maintenance services, nec
561910	Packaging and Labeling Services	7389	Business Services, Nec
561920	Convention and Trade Show Organizers	7389	Business Services, Nec
561990	All Other Support Services	7389	Business Services, Nec
811212	Computer and office machine repair and maintenance	7629	Electrical repair shops
811213	Communication equipment repair and maintenance	7629	Electrical repair shops
811219	Other electronic and precision equipment repair and maintenance	7629	Electrical repair shops

Financial Services

NAICS	NAICS Description	SIC	SIC Description
521110	Monetary Authorities	6011	Federal reserve banks
522110	Commercial Banking	6021	National commercial banks
522110	Commercial Banking	6022	State commercial banks
522110	Commercial Banking	6029	Commercial banks, nec
522110	Commercial Banking	6081	Foreign bank and branches and agencies
522120	Savings Institutions	6035	Federal savings institutions
522120	Savings Institutions	6036	Savings institutions, except federal
522130	Credit Unions	6061	Federal credit unions
522130	Credit Unions	6062	State credit unions
522190	Other Depository Credit Intermediation	6022	State commercial banks
522210	Credit Card Issuing	6021	National commercial banks
522210	Credit Card Issuing	6022	State commercial banks
522210	Credit Card Issuing	6141	Personal credit institutions
522210	Credit Card Issuing	6153	Short-term business credit institutions, except agricultural
522220	Sales Financing	6141	Personal credit institutions
522220	Sales Financing	6153	Short-term business credit institutions, except agricultural
522220	Sales Financing	6159	Miscellaneous business credit institutions
522291	Consumer Lending	6141	Personal credit institutions
522292	Real Estate Credit	6111	Federal and federally sponsored credit agencies
522292	Real Estate Credit	6159	Miscellaneous business credit institutions
522292	Real Estate Credit	6162	Mortgage bankers and loan correspondents
522293	International Trade Financing	6081	Foreign bank and branches and agencies
522293	International Trade Financing	6082	Foreign trade and international banks
522293	International Trade Financing	6111	Federal and federally sponsored credit agencies

Appendix C: Industry Cluster Definitions

Financial Services (Continued)

NAICS	NAICS Description	SIC	SIC Description
522293	International Trade Financing	6159	Miscellaneous business credit institutions Federal and federally sponsored credit agencies
522294	Secondary Market Financing	6111	
522294	Secondary Market Financing	6159	Miscellaneous business credit institutions
522298	All Other Nondepository Credit Intermediation	6019	Central reserve depository, nec
522298	All Other Nondepository Credit Intermediation	6081	Foreign bank and branches and agencies
522298	All Other Nondepository Credit Intermediation	6082	Foreign trade and international banks Federal and federally sponsored credit agencies
522298	All Other Nondepository Credit Intermediation	6111	
522298	All Other Nondepository Credit Intermediation	6141	Personal credit institutions
522298	All Other Nondepository Credit Intermediation	6159	Miscellaneous business credit institutions
522310	Mortgage and Nonmortgage Loan Brokers	6163	Loan brokers
522320	Financial Transactions Processing, Reserve, & Clearinghouse Activities	6099	Functions related to deposit banking
522320	Financial Transactions Processing, Reserve, & Clearinghouse Activities	6153	Short-term business credit institutions, except agricultural
522390	Other Activities Related to Credit Intermediation	6099	Functions related to deposit banking
522390	Other Activities Related to Credit Intermediation	6162	Mortgage bankers and loan correspondents
523110	Investment Banking & Securities Dealing	6211	Security brokers and dealers
523120	Securities Brokerage	6211	Security brokers and dealers
523130	Commodity Contracts Dealing	6221	Commodity contracts brokers, dealers
523130	Commodity Contracts Dealing	6231	Security and commodity exchanges
523130	Commodity Contracts Dealing	6799	Investors, nec
523140	Commodity Contracts Brokerage	6221	Commodity contracts brokers, dealers
523210	Securities and Commodity Exchanges	6231	Security and commodity exchanges
523910	Miscellaneous Intermediation	6211	Security brokers and dealers
523910	Miscellaneous Intermediation	6792	Oil royalty traders
523910	Miscellaneous Intermediation	6799	Investors, nec
523920	Portfolio Management	6282	Investment advice
523920	Portfolio Management	6733	Trusts, nec
523920	Portfolio Management	6799	Investors, nec
523930	Investment Advice	6282	Investment advice
523991	Trust, Fiduciary and Custody Activities	6091	Nondeposit trust facilities
523991	Trust, Fiduciary and Custody Activities	6289	Security and commodity service
523991	Trust, Fiduciary and Custody Activities	6733	Trusts, nec
523999	Miscellaneous Financial Investment Activities	6211	Security brokers and dealers
523999	Miscellaneous Financial Investment Activities	6289	Security and commodity service
524113	Direct Life Insurance Carriers	6311	Life insurance
524113	Direct Life Insurance Carriers	6321	Accident and health insurance
524114	Direct Health and Medical Insurance Carriers	6321	Accident and health insurance

Appendix C: Industry Cluster Definitions

Financial Services (Continued)

NAICS	NAICS Description	SIC	SIC Description
524114	Direct Health and Medical Insurance Carriers	6324	Hospital and medical service plans
524126	Direct Property & Casualty Insurance Carriers	6331	Fire, marine, and casualty insurance
524126	Direct Property & Casualty Insurance Carriers	6351	Surety insurance
524127	Direct Title Insurance Carriers	6361	Title insurance
524128	Other Direct Insurance Carriers	6331	Fire, marine, and casualty insurance
524128	Other Direct Insurance Carriers	6399	Insurance carriers, nec
524130	Reinsurance Carriers	6311	Life insurance
524130	Reinsurance Carriers	6321	Accident and health insurance
524130	Reinsurance Carriers	6324	Hospital and medical service plans
524130	Reinsurance Carriers	6331	Fire, marine, and casualty insurance
524130	Reinsurance Carriers	6351	Surety insurance
524130	Reinsurance Carriers	6361	Title insurance
524210	Insurance Agencies & Brokerages	6411	Insurance agents, brokers, and service
524291	Claims Adjusting	6411	Insurance agents, brokers, and service
524292	Third Party Administration of Insurance & Pension Funds	6371	Pension, health, and welfare funds
524292	Third Party Administration of Insurance & Pension Funds	6411	Insurance agents, brokers, and service
524298	All Other Insurance Related Activities	6411	Insurance agents, brokers, and service
525110	Pension Funds	6371	Pension, health, and welfare funds
525120	Health & Welfare Funds	6371	Pension, health, and welfare funds
525190	Other Insurance Funds	6321	Accident and health insurance
525190	Other Insurance Funds	6324	Hospital and medical service plans
525190	Other Insurance Funds	6331	Fire, marine, and casualty insurance
525910	Open-End Investment Funds	6722	Management investment, open-end
525920	Trusts, Estates & Agency Accounts	6733	Trusts, nec
525930	Real Estate Investment Trusts	6798	Real estate investment trusts
525990	Other Financial Vehicles	6726	Investment offices, nec
551111	Offices of Bank Holding Companies	6712	Bank holding companies
551112	Offices of Other Holding Companies	6719	Holding companies, nec
561450	Credit Bureaus	7323	Credit reporting services
522320	Financial Transactions Processing, Reserve, and Clearinghouse Activities	7389-09	Financial Services

Health Care and Bioscience

NAICS	NAICS Description	SIC	SIC Description
23599	All Other Special Trade Contractors	1799-9919	Gas system installation, medical
42145	Medical, Dental, and Hospital Equipment and Supplies Wholesalers	5047	Medical and Hospital Equipment
42149	Other Professional Equipment and Supplies Wholesalers	5049-0103	Laboratory equipment, except medical or dental
42199	Other Miscellaneous Durable Goods Wholesalers (pt)	5099-0302	Lifesaving and survival equipment (non-medical)
42221	Drugs and Druggists' Sundries Wholesalers	5122-9903	Medical rubber goods

Appendix C: Industry Cluster Definitions

Health Care and Bioscience (Continued)

NAICS	NAICS Description	SIC	SIC Description
51412	Libraries and Archives	8231-0102	Medical library
	Men's and Boys' Cut and Sew Work Clothing		
315225	Manufacturing	2326-0101	Medical and hospital uniforms, men's
325411	Medicinal and Botanical Manufacturing	2833	Medicinals and botanicals
325412	Pharmaceutical Preparation Manufacturing	2834	Pharmaceutical preparations
325413	In-Vitro Diagnostic Substance Manufacturing Biological Product (except Diagnostic)	2835	Diagnostic substances
325414	Manufacturing	2836	Biological products except diagnostic
	Rubber Product Manufacturing for Mechanical		Medical and surgical rubber tubing (extruded
326291	Use	3061-9903	and lathe-cut)
	Glass Product Manufacturing Made of		Medical and laboratory glassware: made from
327215	Purchased Glass	3231-0501	purchased glass
333298	All Other Industrial Machinery Manufacturing	3559-9922	Pharmaceutical machinery
334510	Electromedical apparatus mfg	3845	Electromedical equipment
334516	Analytical laboratory instrument mfg	3826	Analytical instruments
334517	Irradiation apparatus mfg	3844	X-ray apparatus and tubes
339111	Laboratory apparatus & furniture mfg	3821	Laboratory apparatus and furniture
339112	Surgical & medical instrument mfg	3841	Surgical and medical instruments
			Orthopedics, prosthetics, and surgical
339113	Surgical appliance & supplies mfg	3842	appliances
	Surgical Appliance and Supplies Manufacturing		Medical and laboratory rubber sundries and
339113	(pt)	3069-01	related products
339114	Dental Equipment and Supplies Manufacturing	3843	Dental equipment and supplies
339116	Dental laboratories	8072	Dental laboratories
446199	All Other Health and Personal Care Stores (pt)	5999-09	Medical apparatus and supplies
532291	Home Health Equipment Rental	7352	Medical Equipment Rental
541710	R&D in physical, engineering & life sciences	8731-01	Biological research
541710	R&D in physical, engineering & life sciences	8731-9902	Medical research commercial
			Noncommercial biological research
541710	R&D in physical, engineering & life sciences	8733-01	organization
562211	Hazardous Waste Treatment and Disposal	4953-9904	Medical waste disposal
611519	Other Technical and Trade Schools (pt)	8249-03	Medical training services
611519	Other Technical and Trade Schools (pt)	8299-9910	Meditation therapy
611519	Other Technical and Trade Schools (pt)	8299-9909	Hypnosis school
611519	Other Technical and Trade Schools (pt)	8299-9912	Prenatal instruction
621111	Offices of physicians (except mental health specialists)	8011	Offices and clinics of medical doctors
621111	Offices of physicians (except mental health specialists)	8031	Offices and clinics of osteopathic physicians

Appendix C: Industry Cluster Definitions

Health Care and Bioscience (Continued)

NAICS	NAICS Description	SIC	SIC Description
621112	Office of physicians, mental health specialists	8011	Offices and clinics of medical doctors
621112	Office of physicians, mental health specialists	8031	Offices and clinics of osteopathic physicians
621210	Offices of dentists	8021	Offices and clinics of dentists
621310	Offices of chiropractors	8041	Offices and clinics of chiropractors
621320	Offices of optometrists	8042	Offices and clinics of optometrists
621330	Offices of mental health practitioners (except physicians)	8049	Offices of health practitioner
621340	Offices of physical, occupational speech therapists, and audiologists	8049	Offices of health practitioner
621391	Offices of podiatrists	8043	Offices and clinics of podiatrists
621399	Offices of all other misc health practitioners	8049	Offices of health practitioner
621410	Family planning centers	8093	Specialty outpatient clinics, nec
621410	Family planning centers	8099	Health and allied services, nec
621420	Outpatient mental health and substance abuse centers	8093	Specialty outpatient clinics, nec
621491	HMO medical centers	8011	Offices and clinics of medical doctors
621492	Kidney dialysis centers	8092	Kidney dialysis centers
621493	Freestanding ambulatory surgical and emergency centers	8011	Offices and clinics of medical doctors
621498	All other outpatient care centers	8093	Specialty outpatient clinics, nec
621511	Medical laboratories	8071	Medical laboratories
621512	Diagnostic imaging centers	8071	Medical laboratories
621610	Home health care services	8082	Home health care services
621910	Ambulance services	4119-9902	Ambulance services
621910	Ambulance services	4522-9903	Ambulance services, Air
621991	Blood and organ banks	8099	Health and allied services, nec
621999	All other misc ambulatory health care services	8099	Health and allied services, nec
622110	General medical and surgical hospitals	8062	General medical and surgical hospitals
622110	General medical and surgical hospitals	8069	Specialty hospitals, except psychiatric
622210	Psychiatric and substance abuse hospitals	8063	Psychiatric hospitals
622210	Psychiatric and substance abuse hospitals	8069	Specialty hospitals, except psychiatric
622310	Specialty (except psychiatric and substance abuse hospitals)	8069	Specialty hospitals, except psychiatric
623110	Nursing care facilities	8051	Skilled nursing care facilities
623110	Nursing care facilities	8052	Intermediate care facilities
623110	Nursing care facilities	8059	Nursing and personal care, nec
623210	Residential mental retardation facilities	8361	Residential Care
623220	Residential mental health and substance abuse facilities	8361	Residential Care
623311	Continuing care retirement communities	8051	Skilled nursing care facilities
623311	Continuing care retirement communities	8052	Intermediate care facilities
623311	Continuing care retirement communities	8059	Nursing and personal care, nec
623312	Homes for the elderly	8361	Residential Care
623990	Other residential care facilities	8361	Residential Care

Appendix C: Industry Cluster Definitions

Computer Information Technology

NAICS	NAICS Description	SIC	SIC Description
	Computer and Computer Peripheral Equipment and Software Wholesalers	5045-99	Computers, peripherals, and software, nec
42143	Computer Training	8243	Data processing schools
61142	Office Machinery Mfg (pt)	3578	Calculating & accounting equipment
333313	Office Machinery Mfg (pt)	3579	Office machines NEC
334111	Electronic Computer Mfg	3571	Electronic computers
334112	Computer Storage Device Mfg	3572	Computer storage devices
334113	Computer Terminal Mfg	3575	Computer terminals
334119	Other Computer Peripheral Equipment Mfg (pt)	3577	Computer peripheral equipment NEC
334119	Other Computer Peripheral Equipment Mfg (pt)	3578	Calculating & accounting equipment
334210	Telephone Apparatus Mfg	3661	Telephone & telegraph apparatus
334220	Radio & TV Broadcasting & Wireless Communications Equipment Mfg (pt)	3663	Radio & TV communications equipment
334290	Other Communications Equipment Mfg	3669	Communications equipment NEC
334411	Electron Tube Mfg	3671	Electron Tubes
334412	Bare Printed Circuit Board Mfg	3672	Printed Circuit Boards
334413	Semiconductor and Related Device Mfg	3674	Semiconductors and Related Devices
334414	Electronic Capacitor Mfg	3675	Electronic Capacitors
334415	Electronic Resistor Mfg	3676	Electronic Resistors
334416	Electronic Coil, Transformed, and Other Inductor Mfg	3677	Electronic Coils, Transformers, and Inductors
334417	Electronic Connector Mfg	3678	Electronic Connectors
334418	Printed Circuit Assembly (Electronic Assembly) Mfg (pt)	3577	Computer peripheral equipment NEC
334419	Other Electronic Component Mfg	3679	Electronic Components, NEC
334519	Other Measuring and Controlling Device Manufacturing	3829-0218	Solarimeters
334611	Software Reproducing	7372	Prepackaged software
334613	Magnetic & Optical Recording Media Mfg (pt)	3577	Computer peripheral equipment NEC
334613	Magnetic and Optical Recording Media Mfg	3695	Magnetic and Optical Recording Media
335921	Fiber Optic Cable Mfg	3357	Drawing & Insulating of Nonferrous Wire
511210	Software Publishers	7372	Prepackaged software
516110	Internet Publishing and Broadcasting	8999-0800	Communication Services
518111	Internet Service Providers	7375	Information retrieval services
518210	Data Processing, Hosting & Related Services	7374	Data processing
541511	Custom Computer Programming Services	7371	Custom computer programming services
541512	Computer Systems Design Services (pt)	7373	Computer integrated systems design
541513	Computer facilities management services	7376	Computer facilities management
541519	Other Computer Related Services	7379	Computer related services NEC
541710	Research & Development in the Physical, Engineering, & Life Sciences	8731-0203	Commercial Physical Research, Computer Hardware Development
541710	Research and Development in the Physical, Engineering, and Life Sciences	8731-0300	Natural resource research
541710	Research and Development in the Physical, Engineering, and Life Sciences	8731-0301	Energy research

Appendix C: Industry Cluster Definitions

Computer Information Technology (Continued)

NAICS	NAICS Description	SIC	SIC Description
541710	Research and Development in the Physical, Engineering, and Life Sciences	8731-0302	Environmental research
541710	Research and Development in the Physical, Engineering, and Life Sciences	8733-9902	Research institute
926110	Administration of General Economic Programs Regulation and Administration of Communications, Electric, Gas, and Other	9611-9903	Energy development and conservation agency, gov't
926130	Utilities	9631-9905	Nuclear energy inspection & reg. office, gov't.

Appendix D: Industry Cluster Detail

Computer & Information Technology		Westminster Total		Employment Concentration		
		Businesses	Employment	Westminster	Nine-County	U.S.
3357	Nonferrous wiring and insulating	-	-	-	0.1%	1.3%
3571	Electronic computers	2	17	0.5%	4.9%	2.6%
3572	Computer storage devices	-	-	-	15.6%	1.2%
3575	Computer terminals	1	52	1.5%	0.1%	0.5%
3577	Computer peripheral equipment, nec	2	21	0.6%	2.6%	2.7%
3578	Calculating and accounting equipment	1	1	0.0%	0.3%	0.5%
3579	Office machines, nec	2	56	1.6%	0.2%	0.8%
3661	Telephone and telegraph apparatus	6	1,111	32.5%	0.5%	1.9%
3663	Radio and t.v. communications equipment	2	29	0.8%	2.0%	4.1%
3669	Communications equipment, nec	1	11	0.3%	0.2%	1.1%
3671	Electron tubes	-	-	-	0.0%	0.2%
3672	Printed circuit boards	1	45	1.3%	1.6%	2.6%
3674	Semiconductors and related devices	2	2	0.1%	4.0%	5.2%
3675	Electronic capacitors	-	-	-	0.0%	0.4%
3676	Electronic resistors	-	-	-	0.0%	0.1%
3677	Electronic coils and transformers	-	-	-	0.2%	0.5%
3678	Electronic connectors	-	-	-	0.0%	1.1%
3679	Electronic components, nec	3	39	1.1%	3.5%	4.1%
3695	Magnetic and optical recording media	-	-	-	0.2%	0.6%
3829	Measuring and controlling devices, nec	-	-	-	0.0%	0.0%
5045	Computers, peripherals, and software	5	49	1.4%	2.0%	2.5%
7371	Custom computer programming services	39	530	15.5%	19.9%	18.1%
7372	Prepackaged software	18	300	8.8%	6.1%	8.3%
7373	Computer integrated systems design	17	217	6.4%	9.3%	9.7%
7374	Data processing and preparation	17	289	8.5%	6.3%	9.2%
7375	Information retrieval services	5	227	6.6%	2.7%	2.4%
7376	Computer facilities management	1	25	0.7%	0.5%	0.5%
7379	Computer related services, nec	48	383	11.2%	12.2%	12.4%
8243	Data processing schools	-	-	-	0.6%	0.7%
8731	Commercial physical research	-	-	-	0.6%	1.3%
8733	Noncommercial research organizations	-	-	-	2.8%	1.6%
8999	Services, nec	2	11	0.3%	0.3%	0.6%
9611	Administration of general economic programs	-	-	-	0.5%	1.0%
9631	Regulation, administration of utilities	-	-	-	0.0%	0.2%
TOTAL		175	3,415			

Appendix D: Industry Cluster Detail

Health Care and Bioscience		Total		Employment Concentration		
		Businesses	Employment	Westminster	Nine-County	U.S.
1799	Special trade contractors, nec	-	-	-	0.0%	0.0%
2326	Men's and boy's work clothing	-	-	-	0.0%	0.0%
2833	Medicinals and botanicals	-	-	-	0.4%	0.3%
2834	Pharmaceutical preparations	2	124	3.5%	1.9%	1.4%
2835	Diagnostic substances	-	-	-	0.1%	0.2%
2836	Biological products, except diagnostic	-	-	-	0.1%	0.2%
3061	Mechanical rubber goods	-	-	-	0.0%	0.0%
3069	Fabricated rubber products, nec	-	-	-	0.0%	0.0%
3231	Products of purchased glass	-	-	-	0.0%	0.0%
3559	Special industry machinery, nec	-	-	-	0.0%	0.0%
3821	Laboratory apparatus and furniture	-	-	-	0.2%	0.2%
3826	Analytical instruments	1	5	0.1%	0.5%	0.3%
3841	Surgical and medical instruments	3	40	1.1%	2.3%	1.3%
3842	Surgical appliances and supplies	2	4	0.1%	1.0%	0.8%
3843	Dental equipment and supplies	1	1	0.0%	0.5%	0.2%
3844	X-ray apparatus and tubes	-	-	-	0.0%	0.1%
3845	Electromedical equipment	-	-	-	3.0%	0.3%
4119	Local passenger transportation, nec	-	-	-	0.8%	1.2%
4522	Air transportation, nonscheduled	-	-	-	0.4%	0.0%
4953	Refuse systems	-	-	-	0.1%	0.0%
5047	Medical and hospital equipment	6	24	0.7%	1.8%	1.5%
5049	Professional equipment, nec	-	-	-	0.8%	0.1%
5099	Durable goods, nec	-	-	-	0.0%	0.0%
5122	Drugs, proprietaries, and sundries	-	-	-	0.0%	0.0%
7352	Medical equipment rental	-	-	-	0.3%	0.3%
8011	Offices and clinics of medical doctors	56	379	10.8%	17.8%	19.1%
8021	Offices and clinics of dentists	35	292	8.3%	6.8%	5.7%
8031	Offices and clinics of osteopathic physicians	2	16	0.5%	0.2%	0.3%
8041	Offices and clinics of chiropractors	32	72	2.1%	1.4%	1.1%
8042	Offices and clinics of optometrists	11	43	1.2%	0.8%	0.8%
8043	Offices and clinics of podiatrists	3	17	0.5%	0.2%	0.3%
8049	Offices of health practitioner	33	81	2.3%	3.5%	2.2%
8051	Skilled nursing care facilities	7	640	18.3%	8.3%	9.8%
8052	Intermediate care facilities	5	16	0.5%	0.9%	1.6%
8059	Nursing and personal care, nec	-	-	-	1.9%	3.2%
8062	General medical and surgical hospitals	1	631	18.0%	20.4%	26.2%

Appendix D: Industry Cluster Detail

Health Care and Bioscience (cont.)		Total		Employment Concentration		
SIC Code	SIC Description	Businesses	Employment	Westminster	Nine-County	U.S.
8063	Psychiatric hospitals	2	235	6.7%	1.7%	1.4%
8069	Specialty hospitals, except psychiatric	1	10	0.3%	3.6%	1.9%
8071	Medical laboratories	5	13	0.4%	1.1%	1.6%
8072	Dental laboratories	6	34	1.0%	0.6%	0.5%
8082	Home health care services	7	10	0.3%	5.5%	4.7%
8092	Kidney dialysis centers	-	-	-	0.7%	0.5%
8093	Specialty outpatient clinics, nec	10	343	9.8%	2.9%	3.1%
8099	Health and allied services, nec	15	32	0.9%	2.0%	2.0%
8249	Vocational schools, nec	2	6	0.2%	0.3%	0.2%
8299	Schools and educational services, nec	2	2	0.1%	0.0%	0.0%
8361	Residential care	6	357	10.2%	3.9%	4.6%
8731	Commercial physical research	1	69	2.0%	0.6%	0.6%
8733	Noncommercial research organizations	2	2	0.1%	0.7%	0.5%
TOTAL		259	3,498			

Financial Services		Total		Employment Concentration		
SIC Code	SIC Description	Businesses	Employment	Westminster	Nine-County	U.S.
6011	Federal reserve banks	1	5	0.2%	0.0%	0.0%
6019	Central reserve depository, nec	-	-	-	0.0%	0.0%
6021	National commercial banks	12	153	6.3%	4.7%	10.1%
6022	State commercial banks	8	85	3.5%	4.1%	7.2%
6029	Commercial banks, nec	3	7	0.3%	0.6%	1.1%
6035	Federal savings institutions	4	28	1.2%	1.1%	2.5%
6036	Savings institutions, except federal	1	9	0.4%	0.8%	0.7%
6061	Federal credit unions	3	85	3.5%	2.1%	2.0%
6062	State credit unions	2	7	0.3%	1.6%	1.4%
6081	Foreign bank and branches and agencies	-	-	-	0.0%	0.1%
6082	Foreign trade and international banks	-	-	-	0.0%	0.3%
6091	Nondeposit trust facilities	-	-	-	0.0%	0.1%
6099	Functions related to deposit banking	6	80	3.3%	9.9%	1.4%
6111	Federal and federally sponsored credit agencies	1	30	1.2%	0.7%	0.7%
6141	Personal credit institutions	6	30	1.2%	1.6%	2.4%
6153	Short-term business credit institutions, except agricultural	6	41	1.7%	1.3%	1.1%
6159	Miscellaneous business credit institutions	-	-	-	0.9%	1.2%
6162	Mortgage bankers and loan correspondents	36	166	6.8%	8.7%	6.3%

Appendix D: Industry Cluster Detail

Financial Services (cont.)		Total		Employment Concentration		
SIC Code	SIC Description	Businesses	Employment	Westminster	Nine-County	U.S.
6163	Loan brokers	32	130	5.4%	7.9%	3.8%
6211	Security brokers and dealers	17	73	3.0%	6.8%	6.8%
6221	Commodity contracts brokers, dealers	1	1	0.0%	0.2%	0.3%
6231	Security and commodity exchanges	-	-	-	0.0%	0.1%
6282	Investment advice	24	92	3.8%	4.4%	3.1%
6289	Security and commodity service	-	-	-	0.3%	0.4%
6311	Life insurance	1	1	0.0%	1.9%	2.7%
6321	Accident and health insurance	3	6	0.2%	0.4%	1.3%
6324	Hospital and medical service plans	3	45	1.9%	1.2%	4.1%
6331	Fire, marine, and casualty insurance	1	13	0.5%	2.3%	4.1%
6351	Surety insurance	1	-	0.0%	0.8%	0.6%
6361	Title insurance	8	55	2.3%	2.3%	1.2%
6371	Pension, health, and welfare funds	-	-	-	0.5%	0.6%
6399	Insurance carriers, nec	4	7	0.3%	0.5%	0.4%
6411	Insurance agents, brokers, and service	117	510	21.0%	18.8%	20.1%
6712	Bank holding companies	14	37	1.5%	0.1%	0.3%
6719	Holding companies, nec	-	-	0.0%	3.3%	2.8%
6722	Management investment, open-end	2	8	0.3%	0.5%	0.7%
6726	Investment offices, nec	3	14	0.6%	1.3%	0.7%
6733	Trusts, nec	5	49	2.0%	0.9%	0.8%
6792	Oil royalty traders	1	35	1.4%	0.1%	0.0%
6798	Real estate investment trusts	5	6	0.2%	1.8%	1.0%
6799	Investors, nec	21	108	4.4%	2.7%	2.2%
7323	Credit reporting services	-	-	-	0.4%	0.6%
7389	Business services, nec	10	511	21.1%	2.6%	2.6%
TOTAL		362	2,427			

Business Support		Total		Employment Concentration		
SIC Code	SIC Description	Businesses	Employment	Westminster	Nine-County	U.S.
1382	Oil and gas exploration services	5	14	0.3%	1.4%	0.4%
6541	Title abstract offices	11	44	1.0%	0.4%	0.6%
7217	Carpet and upholstery cleaning	9	28	0.6%	0.7%	0.6%
7291	Tax return preparation services	10	49	1.1%	0.6%	1.0%
7311	Advertising agencies	5	12	0.3%	1.6%	1.7%
7312	Outdoor advertising services	-	-	0.0%	0.1%	0.1%

Appendix D: Industry Cluster Detail

Business Support (cont.)		Total		Employment Concentration		
		Businesses	Employment	Westminster	Nine-County	U.S.
7313	Radio, television, publisher representatives	2	4	0.1%	0.1%	0.3%
7319	Advertising, nec	6	11	0.2%	0.3%	0.3%
7322	Adjustment and collection services	2	5	0.1%	1.1%	0.9%
7323	Credit reporting services	-	-	0.0%	0.2%	0.3%
7331	Direct mail advertising services	3	6	0.1%	0.5%	0.8%
7334	Photocopying and duplicating services	2	37	0.8%	0.6%	0.5%
7335	Commercial photography	2	2	0.0%	0.5%	0.3%
7336	Commercial art and graphic design	10	16	0.4%	0.9%	1.0%
7338	Secretarial and court reporting	11	18	0.4%	0.5%	0.4%
7342	Disinfecting and pest control services	3	7	0.2%	0.2%	1.0%
7349	Building maintenance services, nec	33	177	4.0%	5.9%	6.2%
7359	Equipment rental and leasing, nec	4	10	0.2%	1.0%	0.9%
7361	Employment agencies	21	195	4.4%	3.0%	3.3%
7363	Help supply services	21	97	2.2%	6.2%	3.6%
7377	Computer rental and leasing	-	-	0.0%	0.0%	0.1%
7378	Computer maintenance and repair	5	10	0.2%	0.3%	0.5%
7381	Detective and armored car services	17	125	2.8%	2.3%	3.5%
7382	Security systems services	6	54	1.2%	0.8%	0.9%
7389	Business services, nec	230	902	20.4%	14.4%	14.4%
7629	Electrical repair shops	6	16	0.4%	0.5%	0.8%
7699	Repair services, nec	2	2	0.0%	0.1%	0.1%
8111	Legal services	62	308	7.0%	8.8%	11.5%
8711	Engineering services	45	286	6.5%	9.1%	7.1%
8712	Architectural services	7	18	0.4%	1.7%	1.9%
8713	Surveying services	3	17	0.4%	0.4%	0.6%
8721	Accounting, auditing, and bookkeeping	36	177	4.0%	5.3%	5.8%
8732	Commercial nonphysical research	6	43	1.0%	2.4%	1.4%
8733	Noncommercial research organizations	6	140	3.2%	2.6%	1.9%
8734	Testing laboratories	3	16	0.4%	0.7%	1.0%
8741	Management services	25	359	8.1%	5.6%	7.9%
8742	Management consulting services	91	609	13.8%	8.6%	8.6%
8743	Public relations services	7	21	0.5%	0.5%	0.9%
8744	Facilities support services	4	134	3.0%	0.4%	0.7%
8748	Business consulting, nec	84	441	10.0%	9.2%	5.9%
8999	Services, nec	1	3	0.1%	0.4%	0.3%
TOTAL		806	4,413			



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