



The **Retail** Coach®

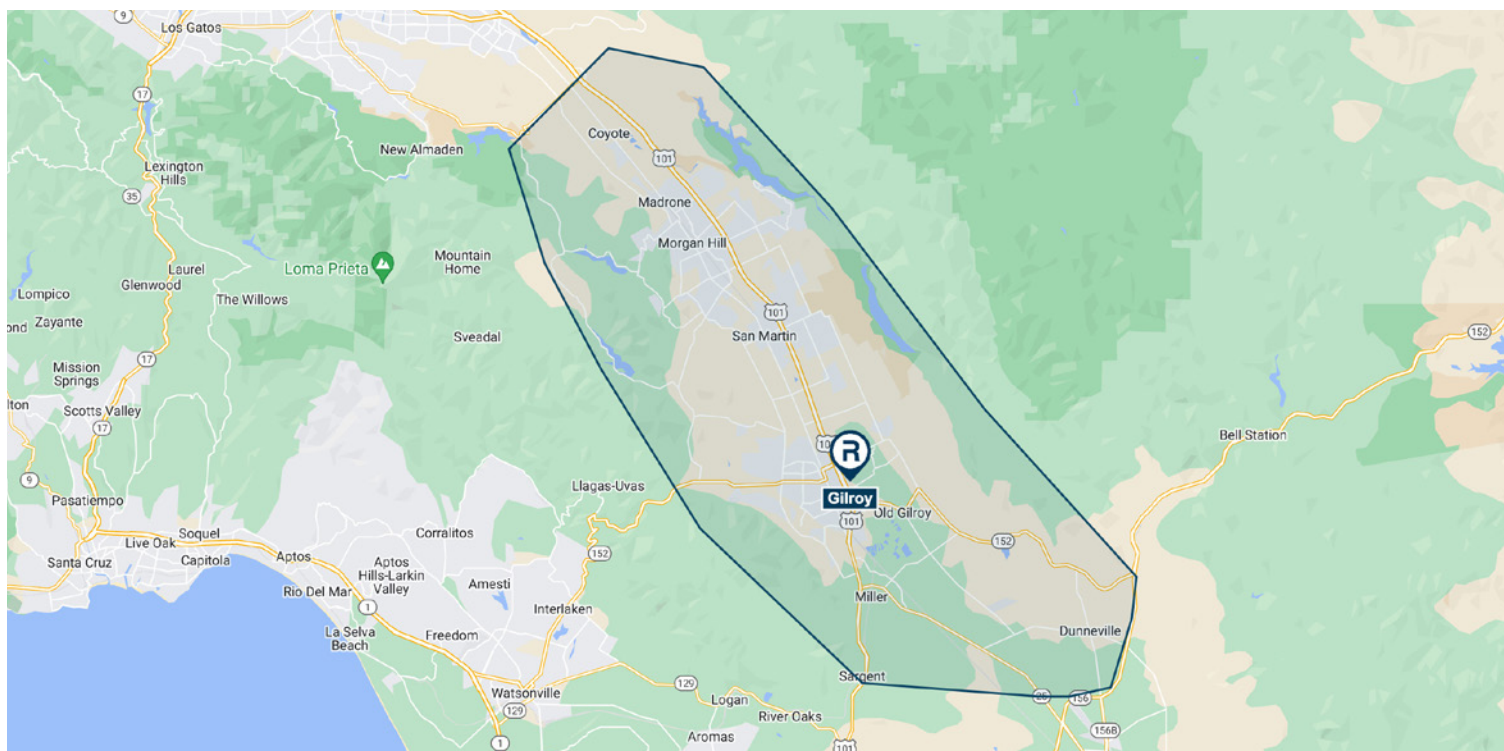
Primary Retail Trade Area Psychographic Profile

GILROY, CALIFORNIA

Prepared for Gilroy Chamber of Commerce & Economic Development
November 2023

Primary Retail Trade Area • Demographic Snapshot

Gilroy, California



Population

2020	127,648
2023	126,379
2028	128,041

Educational Attainment (%)

Graduate or Professional Degree	10.78%
Bachelors Degree	22.62%
Associate Degree	8.71%
Some College	23.00%
High School Graduate (or GED)	20.31%
Some High School, No Degree	5.58%
Less than 9th Grade	8.99%

Income

Average HH	\$186,805
Median HH	\$132,401
Per Capita	\$58,360

Age

0 - 9 Years	13.00%
10 - 17 Years	10.74%
18 - 24 Years	8.51%
25 - 34 Years	14.85%
35 - 44 Years	13.05%
45 - 54 Years	12.86%
55 - 64 Years	12.57%
65 and Older	14.42%
Median Age	37.14
Average Age	38.40

Race Distribution (%)

White	40.97%
Black/African American	2.14%
American Indian/Alaskan	2.09%
Asian	12.39%
Native Hawaiian/Islander	0.34%
Other Race	23.88%
Two or More Races	18.19%
Hispanic	45.71%



Jane Howard

Gilroy Chamber of Commerce & Economic Development
Interim President / CEO

7471 Monterey Highway
Gilroy, California 95020

Phone 408.842.6437
Jane@Gilroy.org
www.Gilroy.org

Charles R. Parker

The Retail Coach, LLC
Project Director

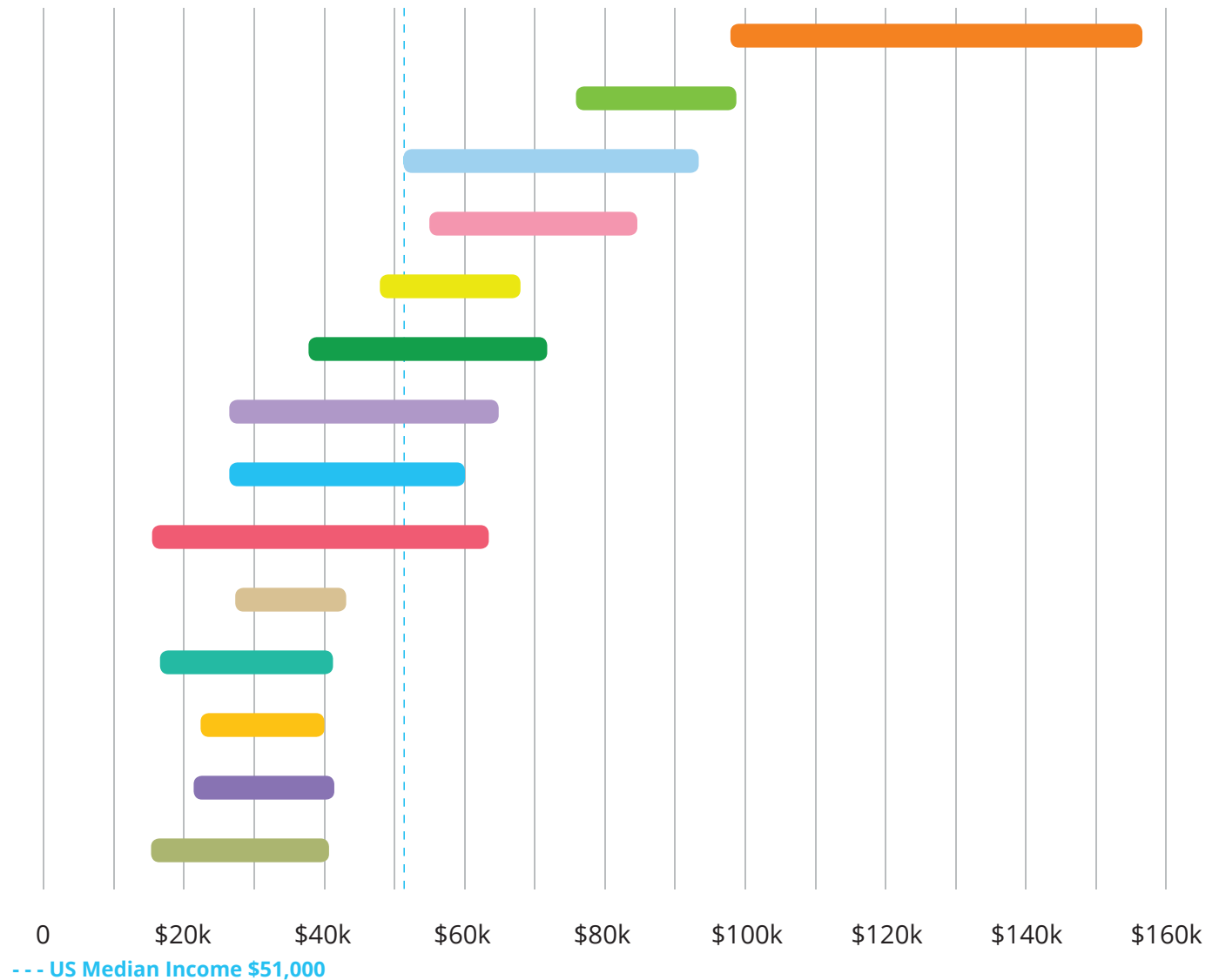
Office 662.844.2155
Cell 662.231.9078

CParker@TheRetailCoach.net
www.TheRetailCoach.net



Income Range of Lifemode Summary Groups

Gilroy, California



+ L1 AFFLUENT ESTATES

Established wealth — educated, well-traveled married couples

+ L2 UPSCALE AVENUES

Prosperous, married couples in higher density neighborhoods

+ L3 UPTOWN INDIVIDUALS

Younger, urban singles on the move

+ L4 FAMILY LANDSCAPES

Successful younger families in newer housing

+ L5 GENXURBAN

Gen X in middle age; families with fewer kids and a mortgage

+ L6 COZY COUNTRY

Empty nesters in bucolic settings

+ L7 ETHNIC ENCLAVES

Established diversity — young, Hispanic homeowners with families

+ L8 MIDDLE GROUND

Lifestyles of thirtysomethings

+ L9 SENIOR STYLES

Senior lifestyles reveal the effects of saving for retirement

+ L10 RUSTIC OUTPOSTS

Country life with older families, older homes

+ L11 MIDTOWN SINGLES

Millennials on the move; single, diverse, and urban

+ L12 HOMETOWN

Growing up and staying close to home; single householders

+ L13 NEXT WAVE

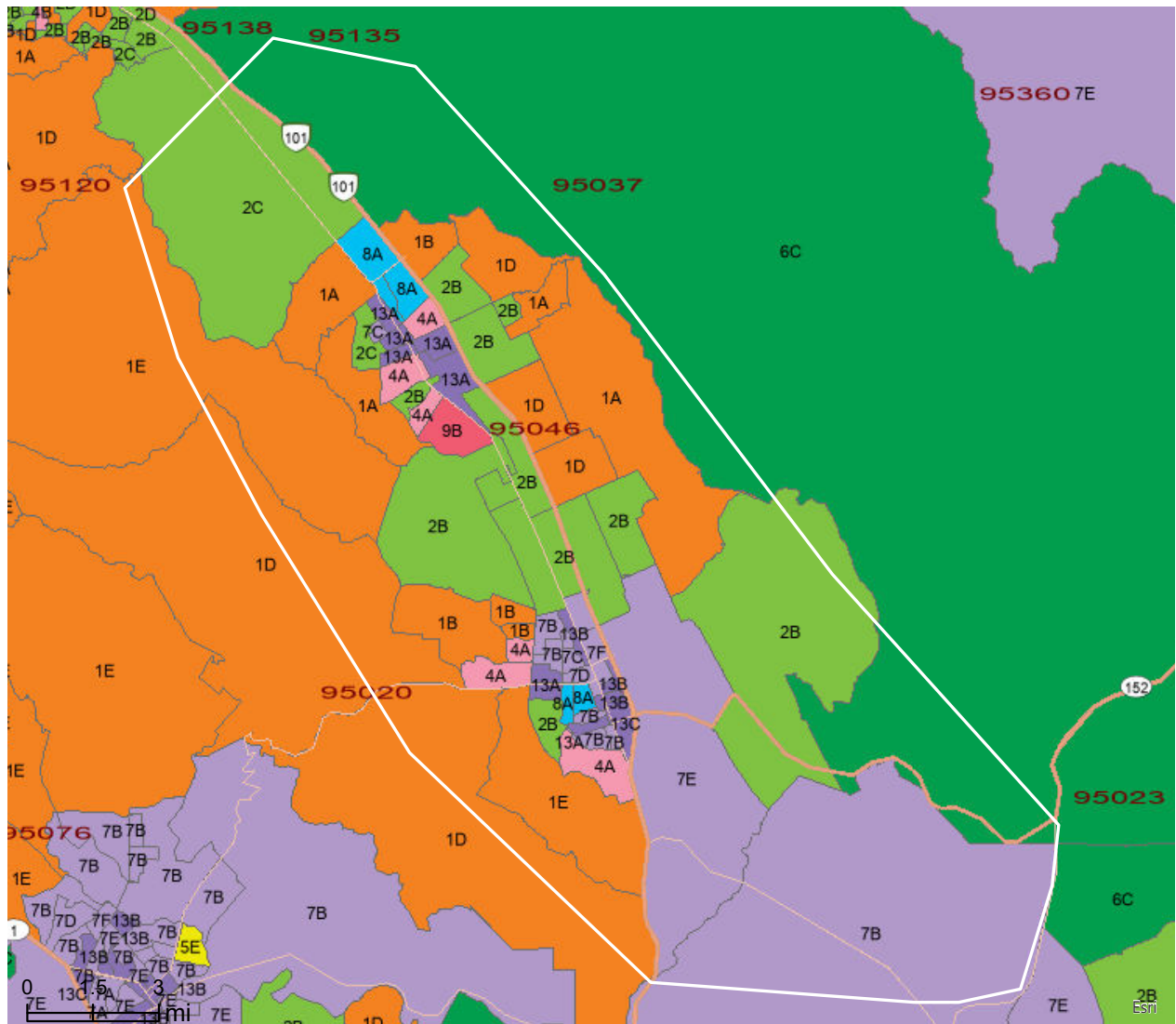
Urban denizens; young, diverse, hardworking families

+ L14 SCHOLARS AND PATRIOTS

College campuses and military neighborhoods



Primary Retail Trade Area • Lifemode Summary Groups Map Gilroy, California



+ L1 AFFLUENT ESTATES

Established wealth — educated, well-traveled married couples

+ L2 UPSCALE AVENUES

Prosperous, married couples in higher density neighborhoods

+ L3 UPTOWN INDIVIDUALS

Younger, urban singles on the move

+ L4 FAMILY LANDSCAPES

Successful younger families in newer housing

+ L5 GENXURBAN

Gen X in middle age; families with fewer kids and a mortgage

+ L6 COZY COUNTRY

Empty nesters in bucolic settings

+ L7 ETHNIC ENCLAVES

Established diversity — young, Hispanic homeowners with families

+ L8 MIDDLE GROUND

Lifestyles of thirtysomethings

+ L9 SENIOR STYLES

Senior lifestyles reveal the effects of saving for retirement

+ L10 RUSTIC OUTPOSTS

Country life with older families, older homes

+ L11 MIDTOWN SINGLES

Millennials on the move; single, diverse, and urban

+ L12 HOMETOWN

Growing up and staying close to home; single householders

+ L13 NEXT WAVE

Urban denizens; young, diverse, hardworking families

+ L14 SCHOLARS AND PATRIOTS

College campuses and military neighborhoods



Primary Retail Trade Area • Top Tapestry Segments

Gilroy, California

+ L1 AFFLUENT ESTATES

Established wealth — educated, well-traveled married couples

+ L2 UPSCALE AVENUES

Prosperous, married couples in higher density neighborhoods

+ L3 UPTOWN INDIVIDUALS

Younger, urban singles on the move

+ L4 FAMILY LANDSCAPES

Successful younger families in newer housing

+ L5 GENXURBAN

Gen X in middle age; families with fewer kids and a mortgage

+ L6 COZY COUNTRY

Empty nesters in bucolic settings

+ L7 ETHNIC ENCLAVES

Established diversity — young, Hispanic homeowners with families

+ L8 MIDDLE GROUND

Lifestyles of thirtysomethings

+ L9 SENIOR STYLES

Senior lifestyles reveal the effects of saving for retirement

+ L10 RUSTIC OUTPOSTS

Country life with older families, older homes

+ L11 MIDTOWN SINGLES

Millennials on the move; single, diverse, and urban

+ L12 HOMETOWN

Growing up and staying close to home; single householders

+ L13 NEXT WAVE

Urban denizens; young, diverse, hardworking families

+ L14 SCHOLARS AND PATRIOTS

College campuses and military neighborhoods

	TAPESTRY SEGMENTATION	HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	US HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	INDEX
1	Diverse Convergence (13A)	16.4%	16.4%	1.2%	1.2%	1324
2	Pleasantville (2B)	14.1%	30.5%	2.1%	3.4%	667
3	Workday Drive (4A)	12.6%	43.1%	3.1%	6.4%	409
4	Urban Villages (7B)	7.3%	50.4%	1.0%	7.5%	706
5	City Lights (8A)	6.8%	57.2%	1.4%	8.9%	472
	Subtotal	57.2%		8.8%		
6	Professional Pride (1B)	6.8%	64.0%	1.6%	10.6%	412
7	Savvy Suburbanites (1D)	6.6%	70.6%	3.0%	13.5%	222
8	Top Tier (1A)	6.4%	77.0%	1.6%	15.1%	397
9	Family Extensions (13B)	4.0%	81.0%	0.7%	15.9%	553
10	Exurbanites (1E)	3.9%	84.9%	1.9%	17.8%	205
	Subtotal	27.7%		8.8%		
11	Urban Edge Families (7C)	2.9%	87.9%	1.5%	19.3%	195
12	Pacific Heights (2C)	2.7%	90.6%	0.7%	20.0%	388
13	Golden Years (9B)	2.4%	92.9%	1.3%	21.3%	181
14	NeWest Residents (13C)	2.0%	94.9%	0.8%	22.1%	250
15	Southwestern Families (7F)	1.7%	96.6%	0.8%	22.9%	208
	Subtotal	11.7%		5.1%		
16	Farm to Table (7E)	1.5%	98.1%	0.2%	23.1%	651
17	Forging Opportunity (7D)	1.2%	99.3%	1.0%	24.2%	113
18	Fresh Ambitions (13D)	0.6%	99.9%	0.7%	24.8%	85
19	The Great Outdoors (6C)	0.1%	100.0%	1.6%	26.4%	8
	Subtotal	3.4%		3.5%		
	Total	100.0%		26.4%		379

13A LifeMode Group: Next Wave International Marketplace

US Households: 1,528,100
Average Household Size: 3.07

Median Age: 32.8
Median Household Income: \$46,500

WHO ARE WE?

International Marketplace neighborhoods are a rich blend of cultures, found in densely populated urban and suburban areas, almost entirely in the Middle Atlantic (especially in New York and New Jersey) or in California. Almost 40% of residents are foreign-born; nearly 1 in 4 households are linguistically isolated. Young, Hispanic families renting apartments in older buildings dominate this market; about one quarter of households have children. Over one-fifth of households have no vehicle, typically those living in the city. Workers are mainly employed in white collar and service occupations (especially food service and building maintenance). One-fifth of workers commute using public transportation and more walk or bike to work than expected. Median household income is lower, but home values are higher, reflecting the metropolitan areas in which they live. Consumers are attentive to personal style; purchases reflect their youth and their children. True to their culture, residents visit Spanish language websites, watch programs on Spanish TV networks, and listen to Hispanic music.

OUR NEIGHBORHOOD

- Densely settled urban periphery of large metropolitan areas, East and West Coasts.
- Young, diverse family market: 41% families with children (married couple or single parent), plus married couples without children and a notable proportion of multigenerational households (Index 174).
- Approximately 76% of householders in multiunit apartment buildings, 30% in 2–4 unit structures (Index 372).
- Majority of apartments built before 1970 (65%), 29% built before 1940 (Index 223).
- 1 or 2 vehicles for two-thirds of households; 22% have no vehicle (Index 243).

SOCIOECONOMIC TRAITS

- Almost 40% of the population were born abroad; almost 1 in 5 households have residents who do not speak English.
- 27% have no high school diploma (Index 210); 28% have a high school diploma only (Index 103).
- Labor force participation rate is 67% and higher than the US average; unemployment is also slightly higher, at 6%.
- These are hard-working consumers, striving to get ahead; style matters to them.
- Preserving the environment and being in tune with nature are very important.
- Media used most often is the Internet.

13A LifeMode Group: Next Wave International Marketplace

AGE BY SEX (Esri data)

Median Age: 32.8 US: 38.2

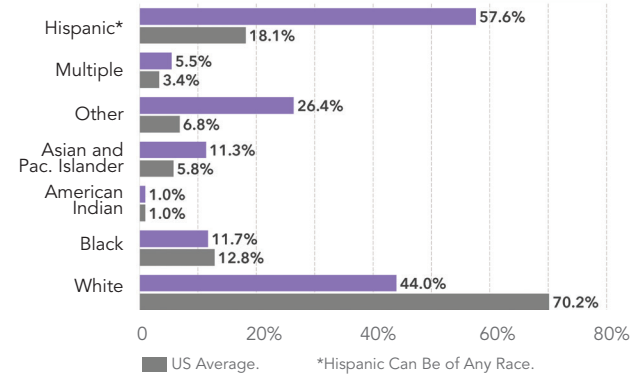
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: 88.7 US: 64.0



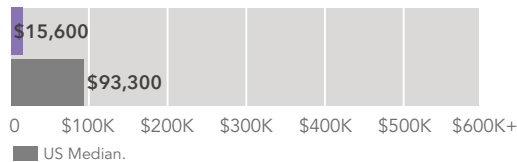
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income



Median Net Worth



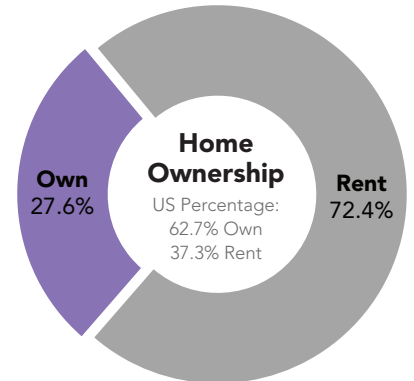
HOUSING

Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



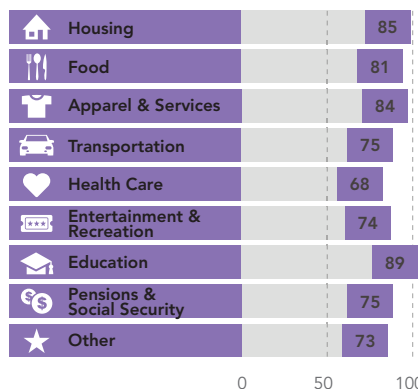
Typical Housing:
High-Density Apartments;
Single Family

Average Rent:
\$1,191



AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



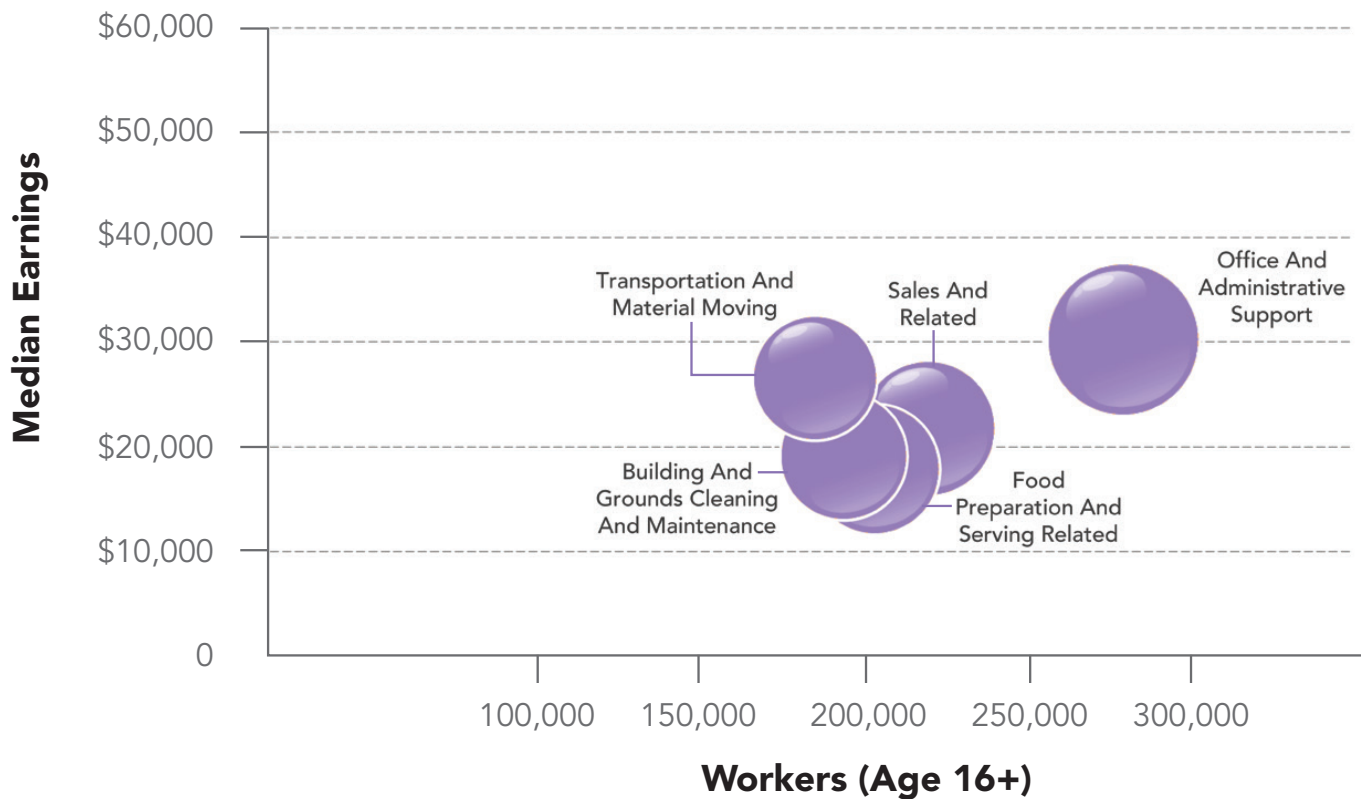
13A LifeMode Group: Next Wave International Marketplace

Market Profile

- To make ends meet, consumers shop at warehouse clubs and low-cost retailers.
- Unlikely to own a credit card, they pay their bills in person.
- This market supports multigenerational families; they are often primary caregivers for elderly family members. On average, International Marketplace residents have a higher reliance on Medicaid.
- For entertainment, they listen to gospel and R&B music and prefer to watch BET.
- The recreational activity of choice for residents is basketball.

OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.



2B LifeMode Group: Upscale Avenues Pleasantville

US Households: 2,718,100
Average Household Size: 2.88

Median Age: 42.6
Median Household Income: \$92,900

WHO ARE WE?

Prosperous domesticity best describes the settled denizens of Pleasantville. Situated principally in older housing in suburban areas in the Northeast (especially in New York and New Jersey) and secondarily in the West (especially in California), these slightly older couples move less than any other market. Many couples have already transitioned to empty nesters; many are still home to adult children. Families own older, single-family homes and maintain their standard of living with dual incomes. These consumers have higher incomes and home values and much higher net worth (Index 364). Older homes require upkeep; home improvement and remodeling projects are a priority—preferably done by contractors. Residents spend their spare time participating in a variety of sports or watching movies. They shop online and in a variety of stores, from upscale to discount, and use the Internet largely for financial purposes.

OUR NEIGHBORHOOD

- Suburban periphery of large metropolitan areas, primarily in Middle Atlantic or Pacific states.
- Most homes owned (and mortgaged) (Index 146).
- Households composed of older married-couple families, more without children under 18, but many with children over 18 years (Index 141).
- Older, single-family homes: two-thirds built before 1970, close to half from 1950 to 1969.
- One of the lowest percentages of vacant housing units at 4.5% (Index 39).
- Suburban households with 3 or more vehicles and a longer travel time to work (Index 132).

SOCIOECONOMIC TRAITS

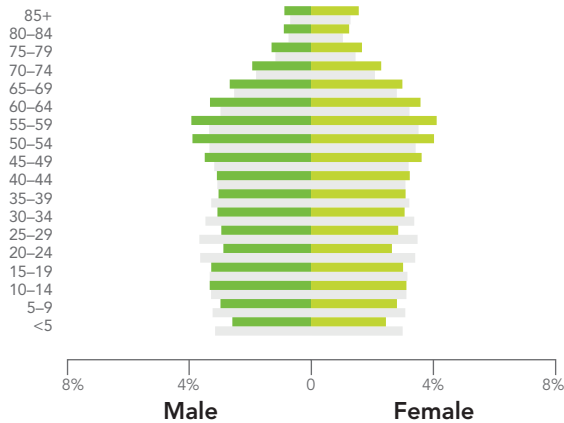
- Education: 66% college educated, 37% with a bachelor's degree or higher.
- Low unemployment at 4.6%; higher labor force participation rate at 67% (Index 107); higher proportion of HHs with 2 or more workers (Index 118).
- Many professionals in finance, information/technology, education, or management.
- Median household income denotes affluence, with income primarily from salaries, but also from investments (Index 130) or Social Security (Index 106) and retirement income (Index 122).
- Not cost-conscious, these consumers willing to spend more for quality and brands they like.
- Prefer fashion that is classic and timeless as opposed to trendy.
- Use all types of media equally (newspapers, magazines, radio, Internet, TV).

2B LifeMode Group: Upscale Avenues Pleasantville

AGE BY SEX (Esri data)

Median Age: 42.6 US: 38.2

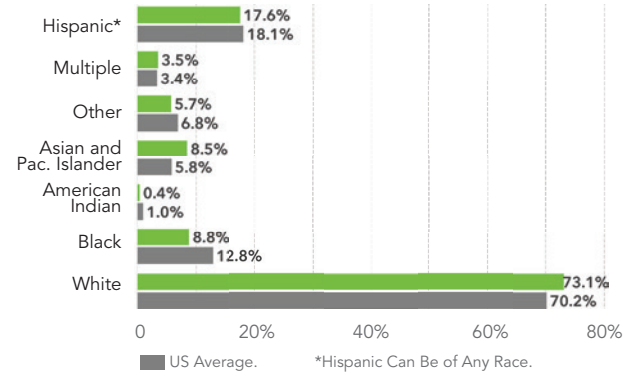
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

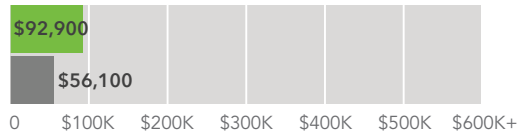
Diversity Index: 61.0 US: 64.0



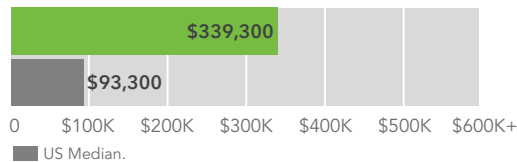
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income



Median Net Worth



HOUSING

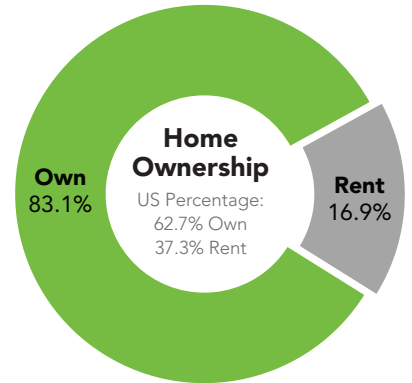
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

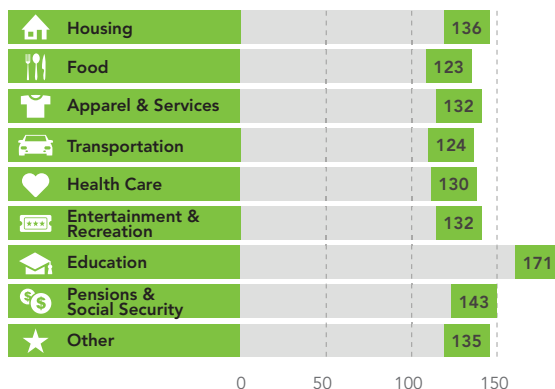
Median Value:
\$382,000

US Median: \$207,300



AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



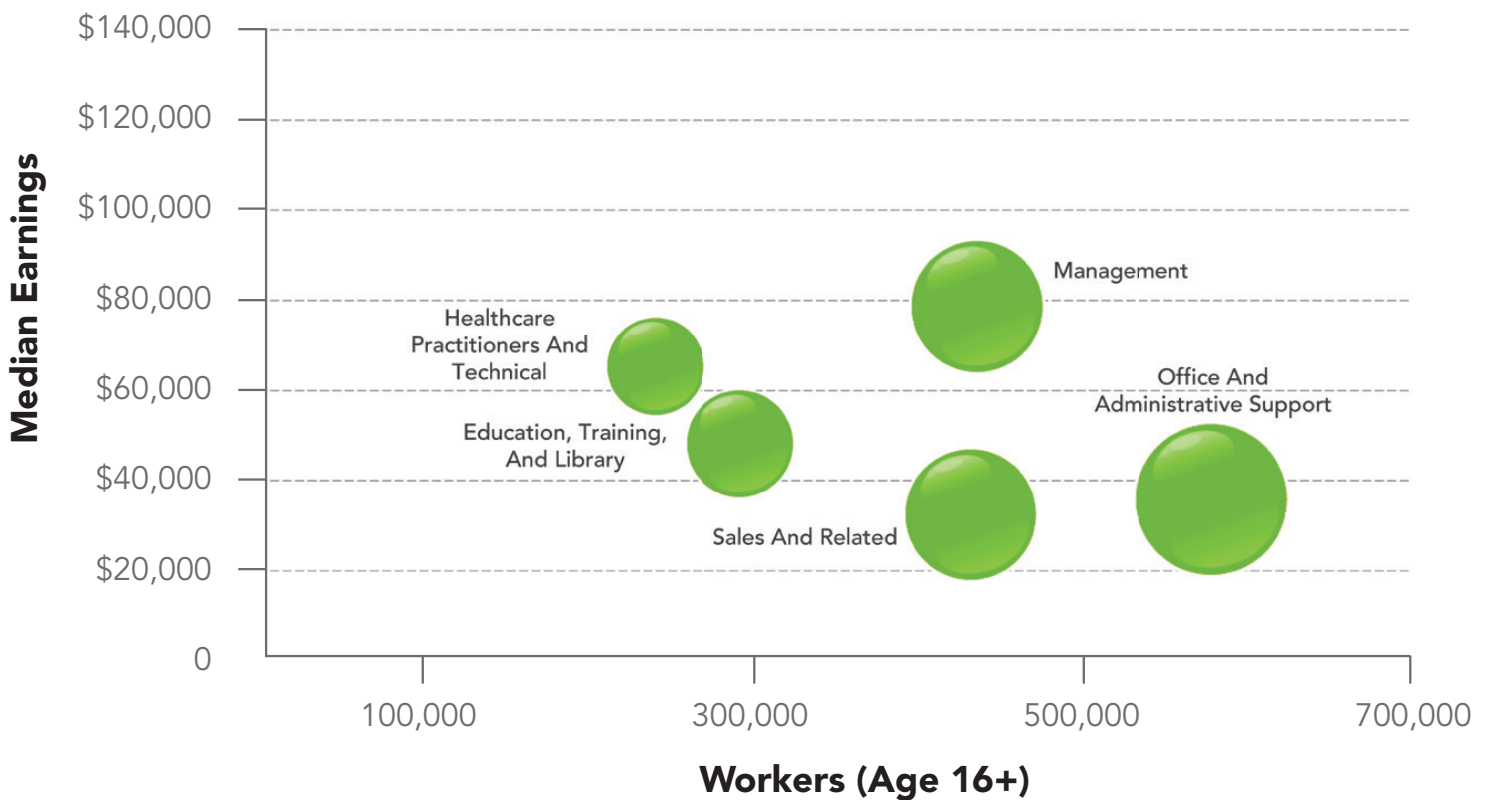
2B LifeMode Group: Upscale Avenues Pleasantville

Market Profile

- Prefer imported SUVs, serviced by a gas station or car dealer.
- Invest in conservative securities and contribute to charities.
- Work on home improvement and remodeling projects, but also hire contractors.
- Have bundled services (TV/Internet/phone).
- Access the Internet via fiber optics or cable modem, on a newer computer, to pay bills, make purchases, and track investments.
- Subscribe to premium channels (HBO, Showtime, or Starz) and use video-on-demand to watch TV shows and movies.
- Enjoy outdoor gardening, going to the beach, visiting theme parks, frequenting museums, and attending rock concerts.

OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.



4A LifeMode Group: Family Landscapes

Soccer Moms

US Households: 3,541,300
Average Household Size: 2.97

Median Age: 37.0
Median Household Income: \$90,500

WHO ARE WE?

Soccer Moms is an affluent, family-oriented market with a country flavor. Residents are partial to new housing away from the bustle of the city but close enough to commute to professional job centers. Life in this suburban wilderness offsets the hectic pace of two working parents with growing children. They favor time-saving devices, like banking online or housekeeping services, and family-oriented pursuits.

OUR NEIGHBORHOOD

- Soccer Moms residents prefer the suburban periphery of metropolitan areas.
- Predominantly single family, homes are in newer neighborhoods, 34% built in the 1990s (Index 236), 31% built since 2000.
- Owner-occupied homes have high rate of mortgages at 68% (Index 164), and low rate vacancy at 4%.
- Median home value is \$257,400.
- Most households are married couples with children; average household size is 2.97.
- Most households have 2 or 3 vehicles; long travel time to work including a disproportionate number commuting from a different county (Index 132).

SOCIOECONOMIC TRAITS

- Education: 40.5% college graduates; more than 72% with some college education.
- Low unemployment at 3.8%; high labor force participation rate at 71%; 2 out of 3 households include 2+ workers (Index 124).
- Connected, with a host of wireless devices from iPods to tablets—anything that enables convenience, like banking, paying bills, or even shopping online.
- Well insured and invested in a range of funds, from savings accounts or bonds to stocks.
- Carry a higher level of debt, including first (Index 149) and second mortgages (Index 154) and auto loans (Index 149).

4A LifeMode Group: Family Landscapes Soccer Moms

AGE BY SEX (Esri data)

Median Age: 37.0 US: 38.2

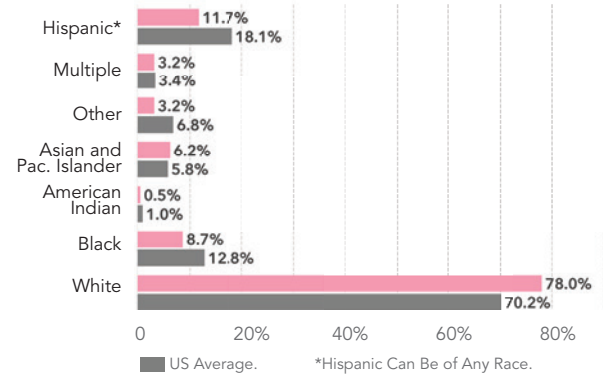
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

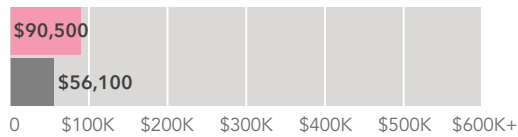
Diversity Index: 50.8 US: 64.0



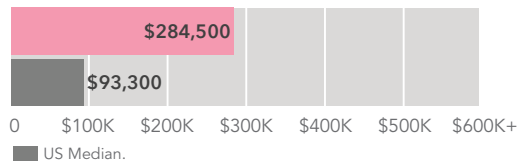
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income



Median Net Worth



HOUSING

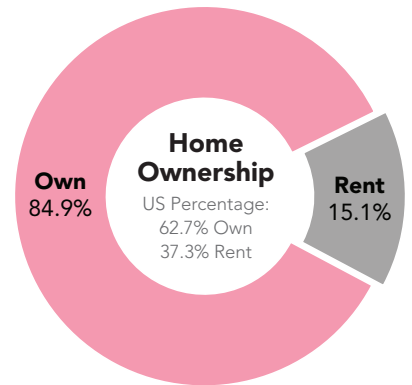
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

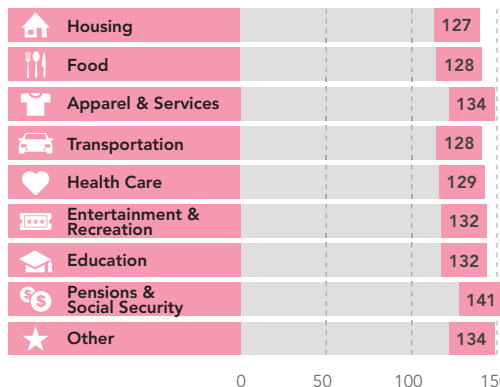
Median Value:
\$257,400

US Median: \$207,300



AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



4A LifeMode Group: Family Landscapes

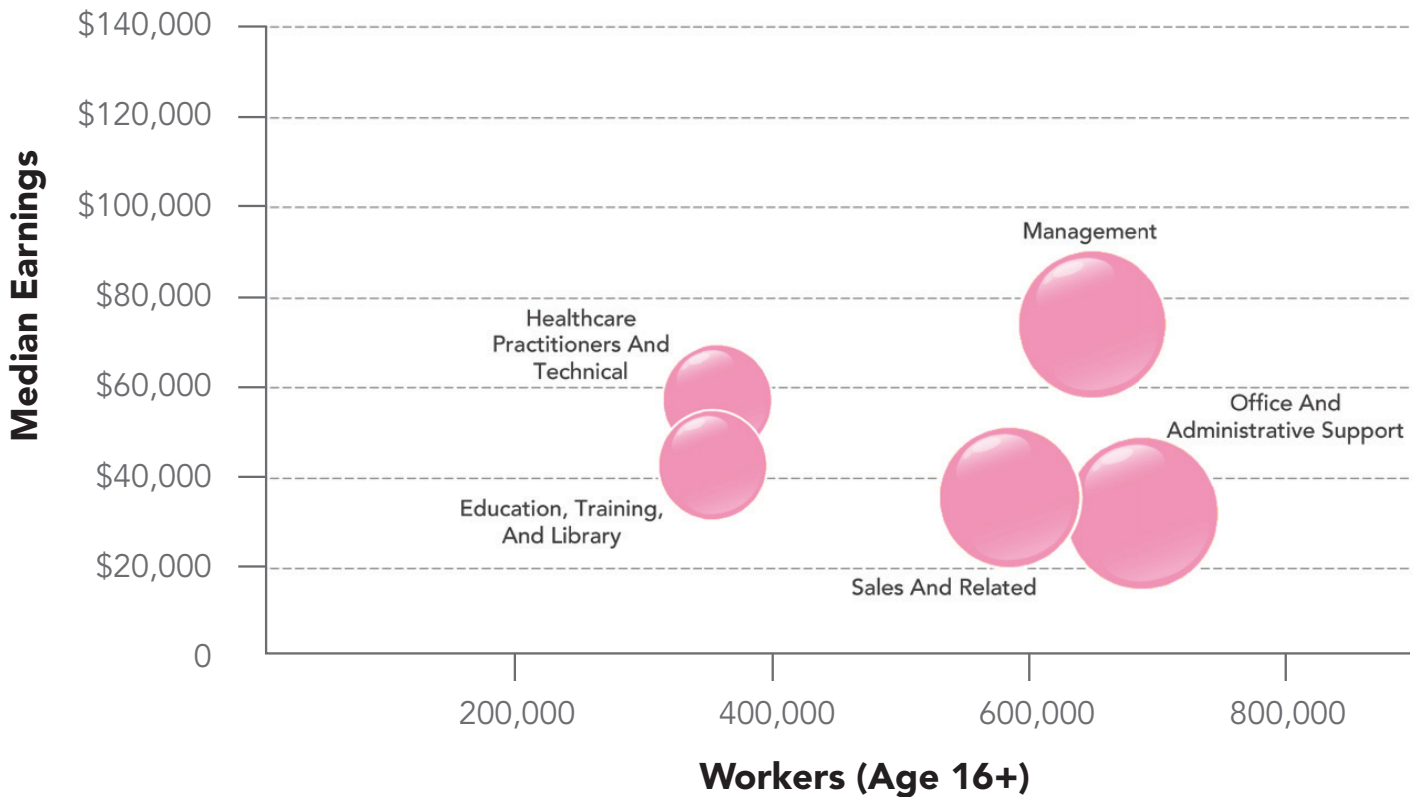
Soccer Moms

Market Profile

- Most households own at least 2 vehicles; the most popular types are minivans and SUVs.
- Family-oriented purchases and activities dominate, like 4+ televisions (Index 154), movie purchases or rentals, children's apparel and toys, and visits to theme parks or zoos.
- Outdoor activities and sports are characteristic of life in the suburban periphery. They attend sporting events, as well as participate in them like bicycling, jogging, golfing, and boating.
- Home maintenance services are frequently contracted, but these families also like their gardens and own the tools for minor upkeep, like lawn mowers, trimmers, and blowers.

OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.



7B LifeMode Group: Ethnic Enclaves Urban Villages

US Households: 1,319,200
Average Household Size: 3.78

Median Age: 34.0
Median Household Income: \$62,300

WHO ARE WE?

Urban Villages residents are multicultural, multigenerational, and multilingual. Trendy and fashion conscious, they are risk takers. However, these consumers focus on their children and maintain gardens. They are well connected with their smartphones, but more likely to shop in person. Their favorite stores are as diverse as they are, Costco or Trader Joe's, Target or Macy's.

OUR NEIGHBORHOOD

- Older homes (most built before 1970) are found in the urban periphery of large metropolitan markets.
- Married couples with children, and grandparents; many households are multigenerational (Index 322). Average household size is 3.78.
- Homes are older, primarily single family, with a higher median value of \$325,100 (Index 157) and a lower vacancy rate of 4.7%.

SOCIOECONOMIC TRAITS

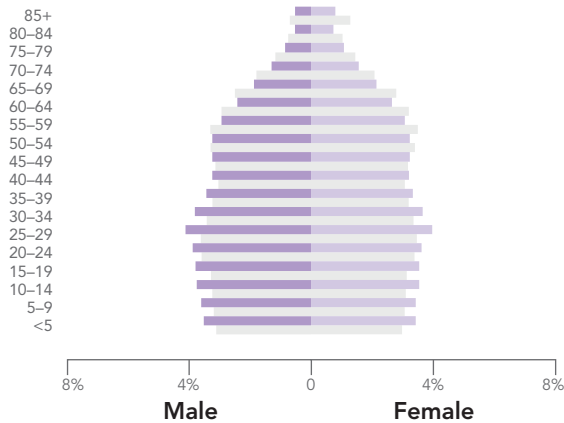
- Multicultural market including recent immigrants (Index 277) and some language barriers (Index 289).
- Education: more than half the population aged 25 or older have a high school diploma or some college.
- Labor force participation rate higher than the US, but so is the unemployment rate at 6.2%.
- Brand conscious but not necessarily brand loyal; open to trying new things.
- Status-conscious consumers; choices reflect their youth—attention to style and pursuit of trends.
- Comfortable with technology and interested in the latest innovations.

7B LifeMode Group: Ethnic Enclaves Urban Villages

AGE BY SEX (Esri data)

Median Age: 34.0 US: 38.2

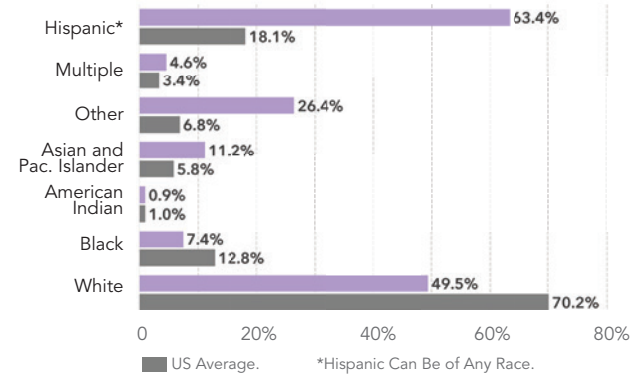
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

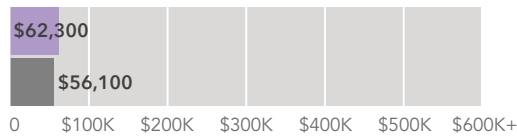
Diversity Index: 86.0 US: 64.0



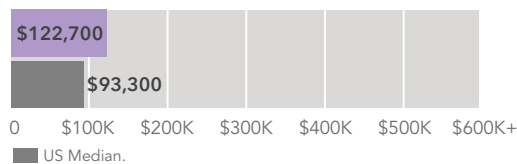
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income



Median Net Worth



HOUSING

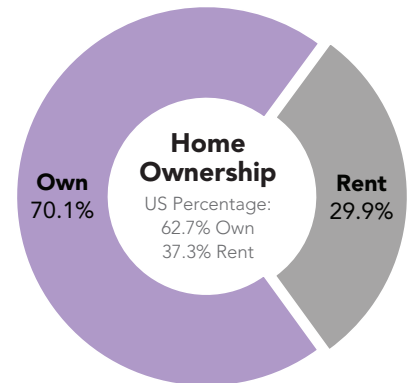
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

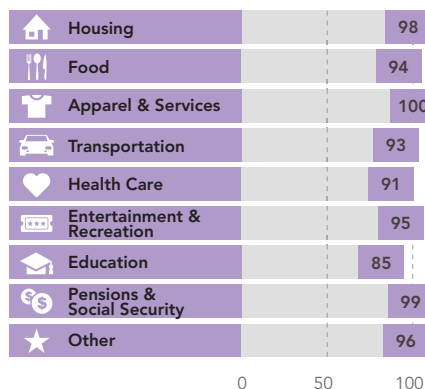
Median Value:
\$325,100

US Median: \$207,300



AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



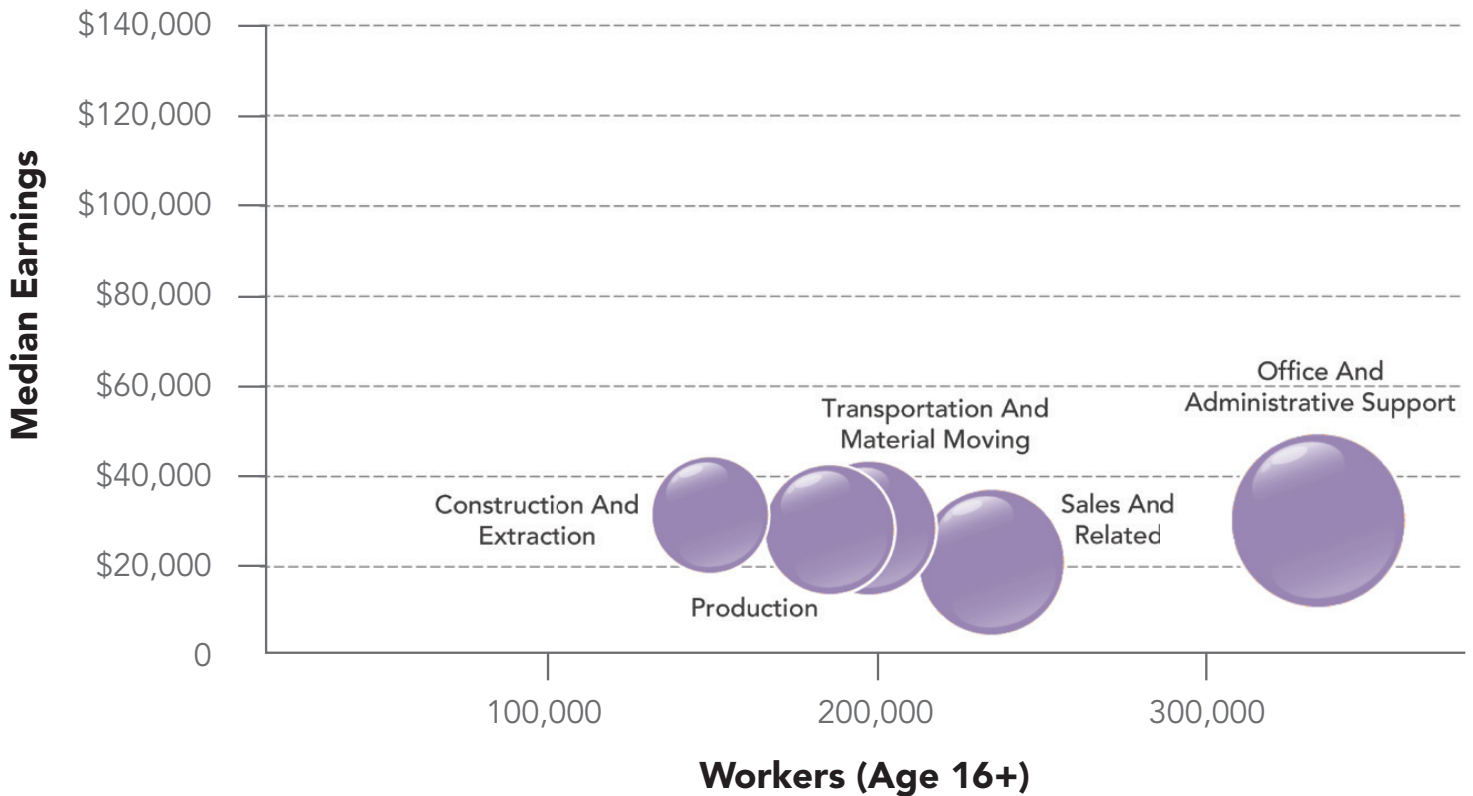
7B LifeMode Group: Ethnic Enclaves Urban Villages

Market Profile

- Fashion matters to Urban Villages residents, who spend liberally on new clothes for the whole family.
- Saving is more limited than spending in this young market.
- They carry credit cards, but banking is basic. They are likely to pay bills in person or online.
- Media preferences vary, but feature culturally specific channels or children's shows.
- Leisure includes family activities like going to water parks, theme parks, watching movies, and gardening, plus sports like soccer and basketball.

OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.



8A LifeMode Group: Middle Ground City Lights

US Households: 1,813,400
Average Household Size: 2.59

Median Age: 39.3
Median Household Income: \$69,200

WHO ARE WE?

City Lights, a densely populated urban market, is the epitome of equality. The wide-ranging demographic characteristics of residents mirror their passion for social welfare and equal opportunity. Household types range from single person to married-couple families, with and without children. A blend of owners and renters, singlefamily homes and town homes, midrise and high-rise apartments, these neighborhoods are both racially and ethnically diverse. Many residents have completed some college or a degree, and they earn a good income in professional and service occupations. Willing to commute to their jobs, they work hard and budget well to support their urban lifestyles, laying the foundation for stable financial futures.

OUR NEIGHBORHOOD

- More than half of the homes are single-family residences or townhomes.
- Tenure is 50-50: about half of households are owned and half are rented. Median home value (Index 185) and average gross rent (Index 129) exceed US values.
- Households include families, both married couples and single parents, as well as singles. The distribution is similar to the US, with slightly more single-person households (Index 109).
- Housing is older in this market: nearly 2 out of 3 homes were built before 1970.
- Most households own one vehicle, but public transportation is still a necessity for daily commutes.

SOCIOECONOMIC TRAITS

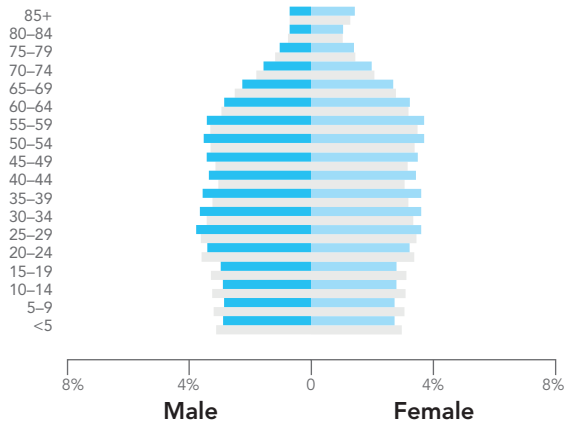
- City Lights residents earn above average incomes, but lag the nation in net worth.
- Labor force participation exceeds the US average (Index 108). Residents work hard in professional and service occupations but also seek to enjoy life.
- These consumers save for the future, often to achieve their dream of home ownership. They often engage in discussion about financial products and services among their peers. They earn dividend incomes from their portfolios but steer away from risky investments.
- These consumers are price savvy but will pay for quality brands they trust.
- Reflecting the diversity of their neighborhoods, residents stand by their belief in equal opportunity.
- Attuned to nature and the environment, and when they can, purchase natural products.

8A LifeMode Group: Middle Ground City Lights

AGE BY SEX (Esri data)

Median Age: 39.3 US: 38.2

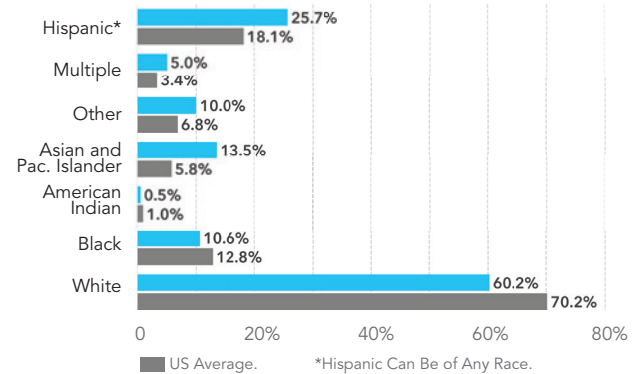
■ Indicates US



RACE AND ETHNICITY (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

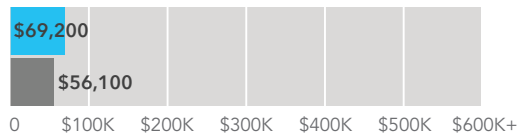
Diversity Index: 75.8 US: 64.0



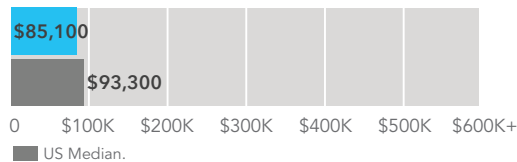
INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income



Median Net Worth



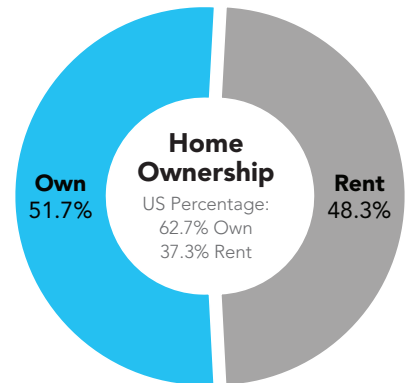
HOUSING

Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



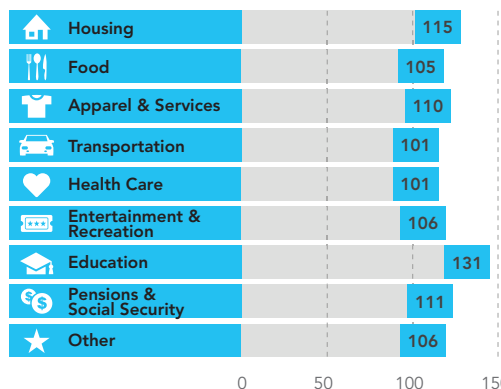
Typical Housing:
Multiunits;
Single Family

Median Value:
\$383,400



AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



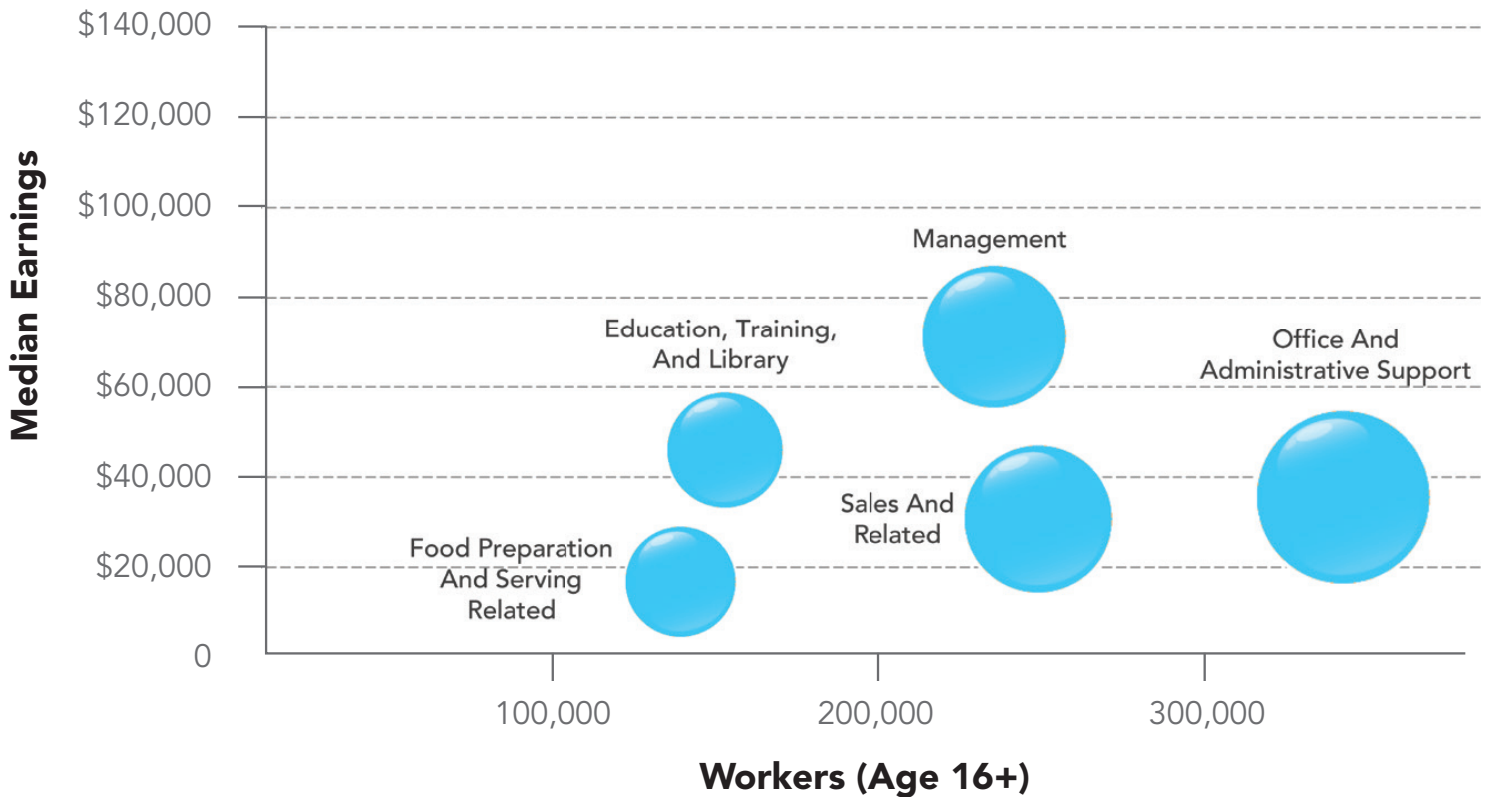
8A LifeMode Group: Middle Ground City Lights

Market Profile

- Price-conscious consumers, they seek out deals on brands they like at warehouse clubs, Marshalls, Target, or Bed, Bath & Beyond.
- Residents are traditional in many ways. They prefer to bank in person but are increasingly paying their bills online. They rarely carry a credit card balance but occasionally buy on credit.
- Most residents have high-speed Internet access at home and use their computers for basic browsing and some shopping. Although most still own landlines, they use their cell phones frequently from news to entertainment to redeeming mobile coupons.
- These are health-conscious consumers, who purchase vitamins, low-sodium foods, and spend 7+ hours exercising per week.
- Dreaming of a brighter future, they often try their luck on the lottery.
- Their taste in music is varied, typically rhythmic, contemporary, urban, and even R&B music; listening at home and during their daily commutes.

OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.



About The Retail Coach®

The Retail Coach is a national retail recruitment and development firm that combines strategy, technology, and creative expertise to develop and deliver high-impact retail recruitment and development plans to local governments, chambers of commerce, economic development organizations and private developers.

Through its unique Retail360® Process, The Retail Coach offers a dynamic system of products and services that better enable communities to maximize their retail development potential.

Retail:360® Process

Providing more than simple data reports of psychographic and demographic trends, The Retail Coach goes well beyond other retail consulting and market research firms' offerings by combining current national and statewide demographics and trend data with real-world, "on-the-ground" information gathered through extensive visits to our clients' communities. Every community is different, and there is no "one size fits all" retail recruitment solution. Compiling the gathered data into client-tailored information packets that are uniquely designed for, and targeted to, specific retailers and restaurants who meet the community's needs help assure our clients that they are receiving the latest and best information for targeted retail recruitment efforts — all with personal service and coaching guidance that continues beyond the initial project scope and timeline.

Our Retail:360® Process assures that communities get timely, accurate and relevant information. Translating that data into the information that retailers need and seek assures our clients even better possibilities for tremendous retail growth and success.





The**RetailCoach**.®

ACKNOWLEDGMENTS

The observations, conclusions and recommendations contained in this study are solely those of The Retail Coach, LLC and should not be construed to represent the opinions of others, including its clients, or any other entity prior to such entity's express approval of this study.

All information furnished is from sources deemed reliable and is submitted subject to errors, omissions, change of terms and/or conditions.

Sources used in completing this study include: infoUSA™, Applied Geographic Solutions, Environics Analytics, ESRI, U.S. Census Bureau, Economy.com, Placer.AI, Spatial Insights Inc., Urban Land Institute, CensusViewer.com, International Council of Shopping Centers, and/or U.S. Bureau of Labor and Statistics. To better represent current data, where applicable, portions of estimated actual sales may be calculated using an average sales per square foot model. Mapping data is provided by Google, Nielsen, ESRI and/or Microsoft Corporation.

All information furnished is from sources deemed reliable and is submitted subject to errors, omissions, change of terms and/or conditions.