



The **Retail** Coach®

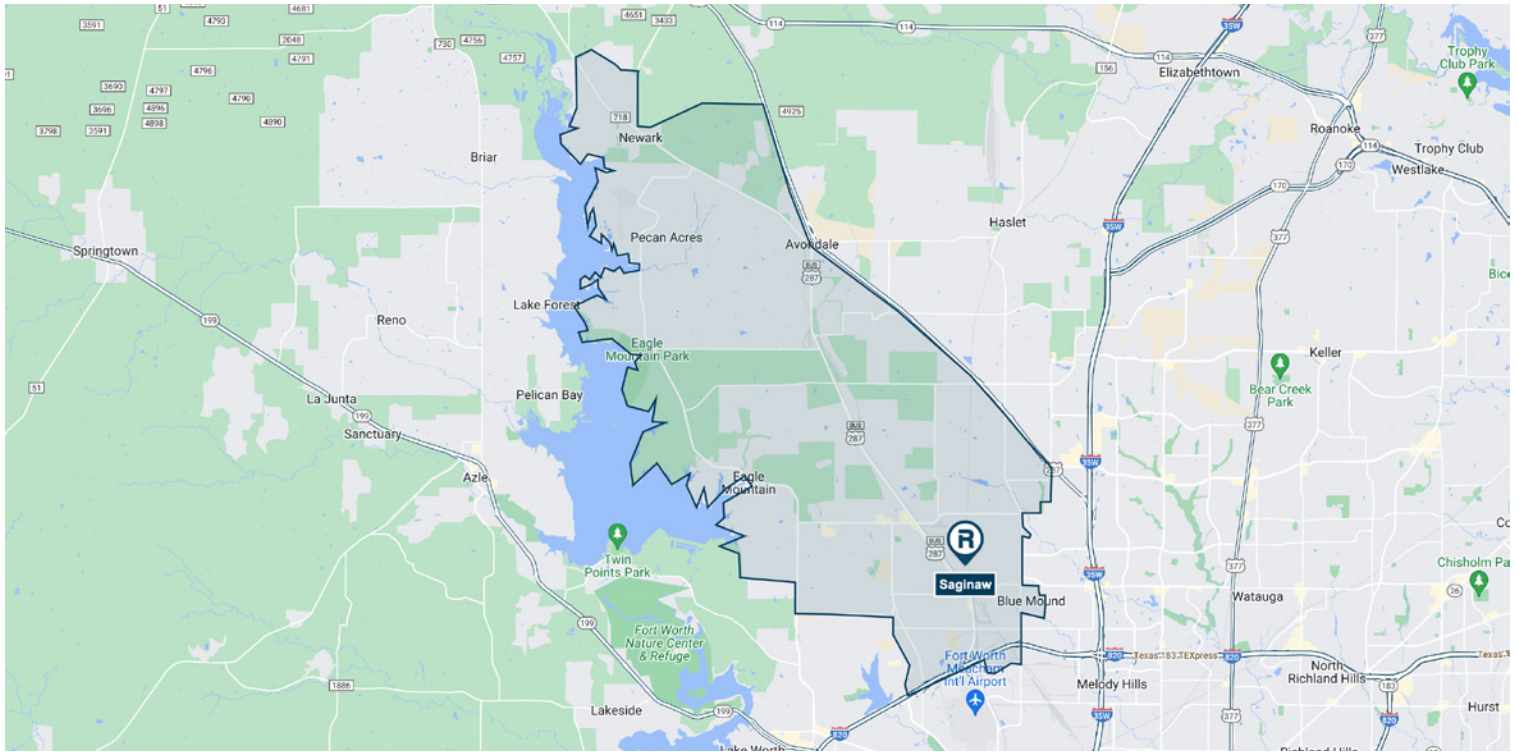
Retail Trade Area Psychographic Profile

SAGINAW, TEXAS

Prepared for City of Saginaw, Texas
August 2024

Retail Trade Area • Demographic Snapshot

Saginaw, Texas



Population

2020	100,953
2024	110,531
2029	120,999

Educational Attainment (%)

Graduate or Professional Degree	9.97%
Bachelors Degree	25.23%
Associate Degree	9.78%
Some College	22.67%
High School Graduate (or GED)	24.60%
Some High School, No Degree	4.83%
Less than 9th Grade	2.93%

Income

Average HH	\$124,009
Median HH	\$102,291
Per Capita	\$39,749

Age

0 - 9 Years	13.88%
10 - 17 Years	13.15%
18 - 24 Years	9.85%
25 - 34 Years	12.21%
35 - 44 Years	16.08%
45 - 54 Years	13.51%
55 - 64 Years	10.64%
65 and Older	10.69%
Median Age	35.61
Average Age	35.74

Race Distribution (%)

White	57.23%
Black/African American	10.83%
American Indian/Alaskan	0.90%
Asian	5.26%
Native Hawaiian/Islander	0.19%
Other Race	9.53%
Two or More Races	16.07%
Hispanic	29.13%



City of Saginaw

Pedro Zambrano

City of Saginaw, Texas
Director of Economic & Community Engagement

333 West McLeroy Boulevard
Saginaw, Texas 76179

Phone 817.230.0336

Cell 817.614.8146

PZambrano@SaginawTX.org

www.SaginawTX.org

Aaron Farmer

The Retail Coach, LLC
President

Office 662.844.2155

Cell 662.231.0608

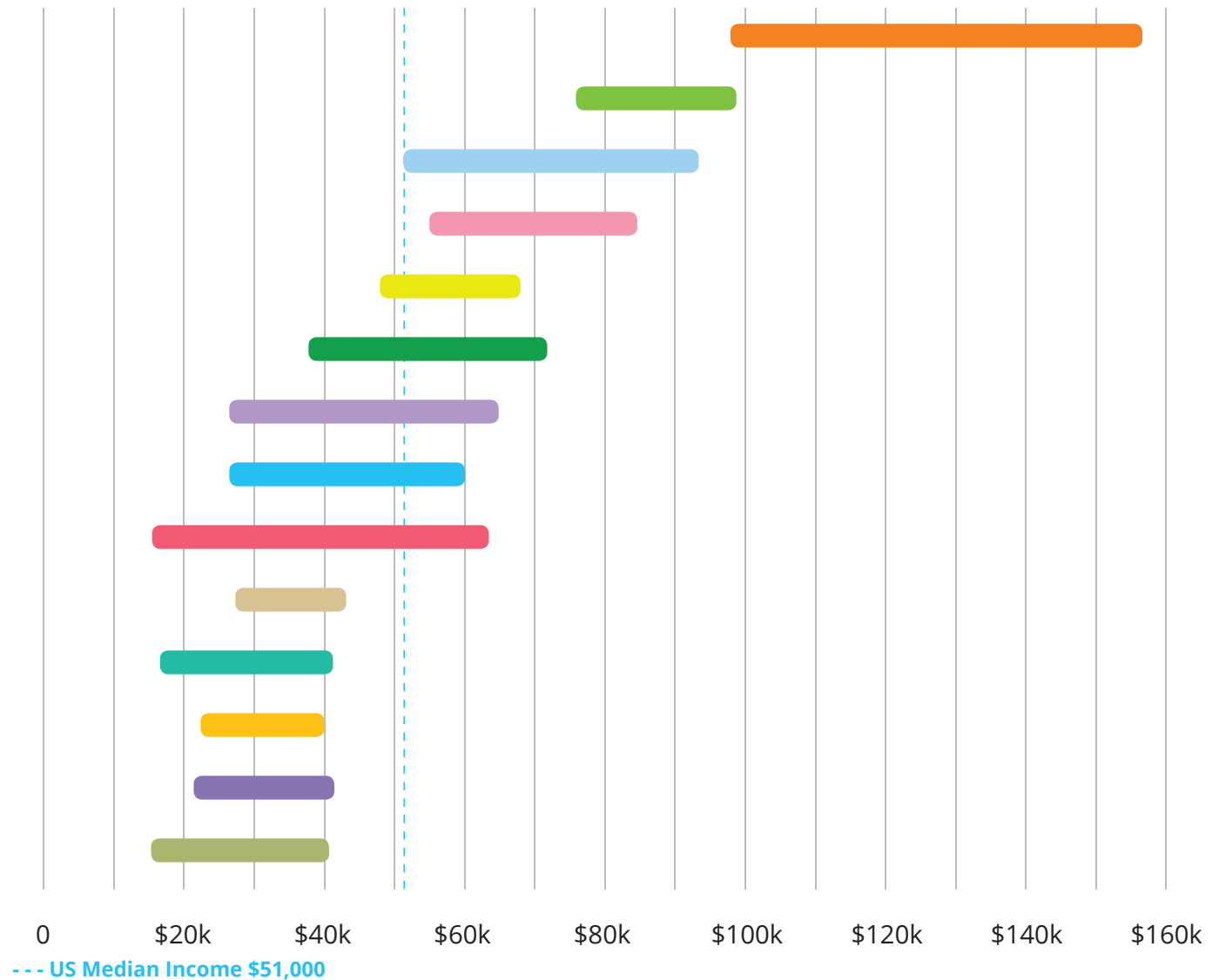
AFarmer@TheRetailCoach.com

www.TheRetailCoach.com



Income Range of Lifemode Summary Groups

Saginaw, Texas



+ 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

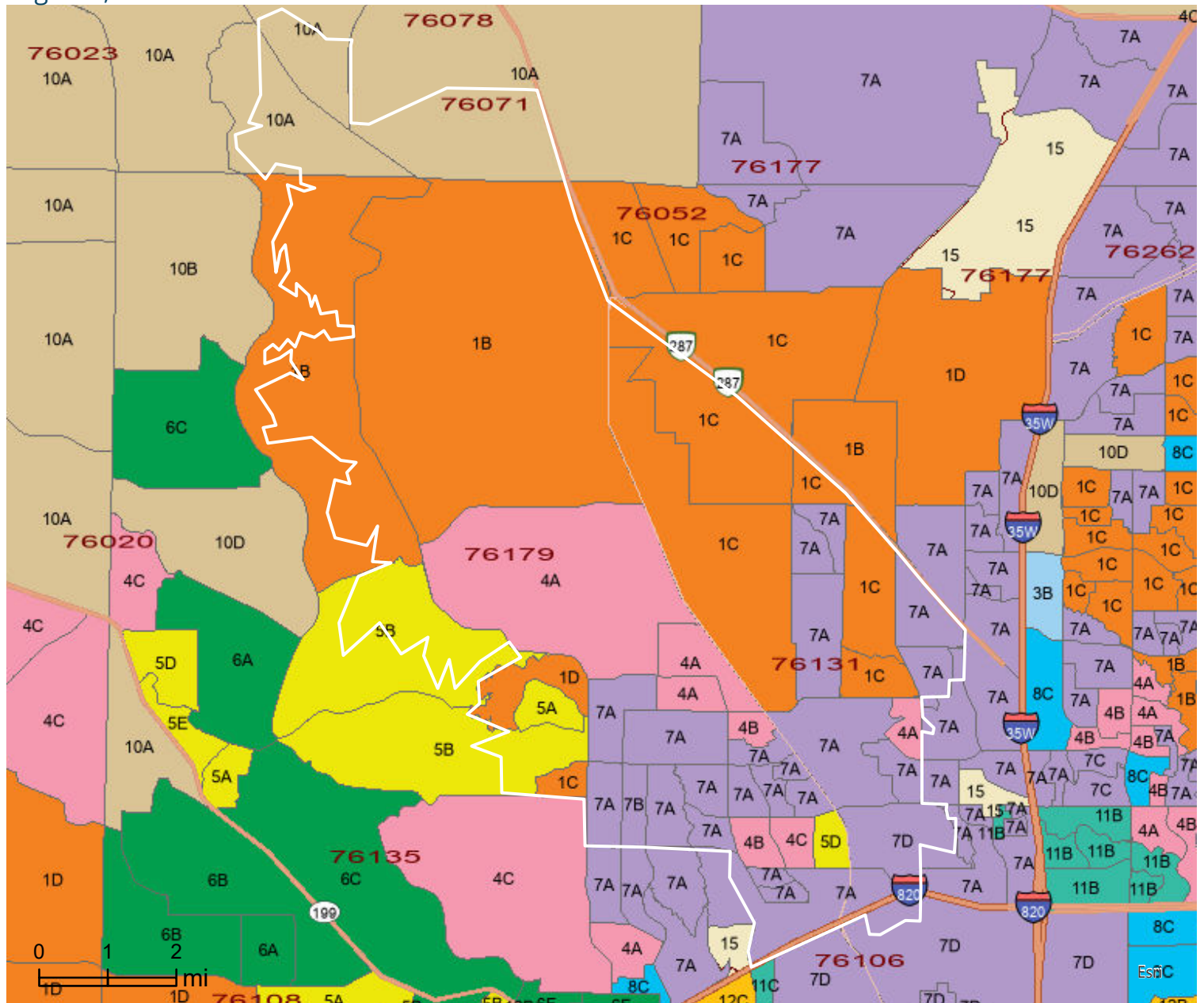
+ L14 SCHOLARS AND PATRIOTS

College campuses and military neighborhoods



Retail Trade Area • Lifestode Summary Groups Map

Saginaw, Texas



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Retail Trade Area • Top Tapestry Segments

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College campuses and military neighborhoods

	TAPESTRY SEGMENTATION	HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	US HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	INDEX
1	Up and Coming Families (7A)	46.7%	46.7%	2.9%	2.9%	1,605
2	Boomburbs (1C)	17.0%	63.6%	2.0%	4.9%	860
3	Workday Drive (4A)	10.1%	73.8%	3.1%	8.0%	327
4	Southern Satellites (10A)	5.5%	79.2%	3.1%	11.1%	174
5	In Style (5B)	3.7%	82.9%	2.2%	13.3%	166
	Subtotal	83.0%		13.3%		
6	Professional Pride (1B)	3.6%	86.5%	1.6%	15.0%	220
7	Home Improvement (4B)	3.0%	89.6%	1.7%	16.7%	180
8	Middleburg (4C)	2.3%	91.9%	3.1%	19.8%	73
9	Savvy Suburbanites (1D)	1.9%	93.7%	3.0%	22.8%	64
10	Forging Opportunity (7D)	1.8%	95.6%	1.0%	23.8%	174
	Subtotal	12.6%		10.4%		
11	Rustbelt Traditions (5D)	1.8%	97.3%	2.1%	25.9%	83
12	Comfortable Empty Nesters (5A)	1.4%	98.7%	2.4%	28.4%	56
13	Urban Villages (7B)	1.3%	100.0%	1.0%	29.4%	126
	Subtotal	4.5%		5.5%		
	Total	100.0%		29.4%		340

7A LifeMode Group: Ethnic Enclaves Up and Coming Families

US Households: 2,901,200
Average Household Size: 3.12

Median Age: 31.4
Median Household Income: \$72,000

WHO ARE WE?

Up and Coming Families is a market in transition—residents are younger and more mobile and ethnically diverse than the previous generation. They are ambitious, working hard to get ahead, and willing to take some risks to achieve their goals. The recession has impacted their financial well-being, but they are optimistic. Their homes are new; their families are young. And this is one of the fastest-growing markets in the country.

OUR NEIGHBORHOOD

- New suburban periphery: new families in new housing subdivisions.
- Building began in the housing boom of the 2000s and continues in this fast-growing market.
- Single-family homes with a median value of \$194,400 and a lower vacancy rate.
- The price of affordable housing: longer commute times (Index 217).

SOCIOECONOMIC TRAITS

- Education: 67% have some college education or degree(s).
- Hard-working labor force with a participation rate of 71% (Index 114) and low unemployment at 4.6% (Index 84).
- Most households (61%) have 2 or more workers.
- Careful shoppers, aware of prices, willing to shop around for the best deals and open to influence by others' opinions.
- Seek the latest and best in technology.
- Young families still feathering the nest and establishing their style.

7A LifeMode Group: Ethnic Enclaves Up and Coming Families

AGE BY SEX (Esri data)

Median Age: 31.4 US: 38.2

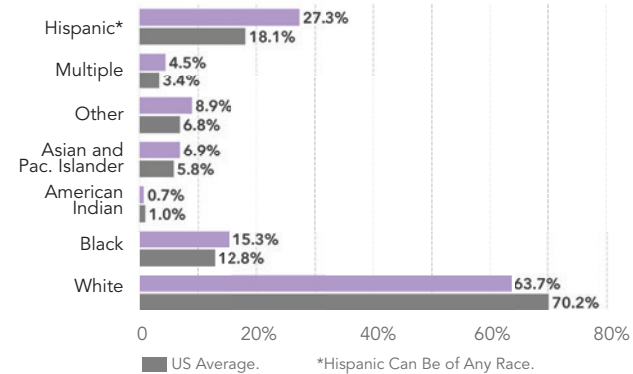
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RACE AND ETHNICITY (Esri data)

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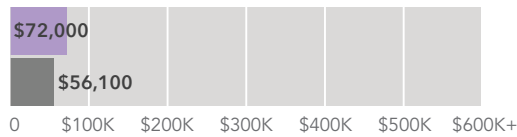
Diversity Index: 73.9 US: 64.0



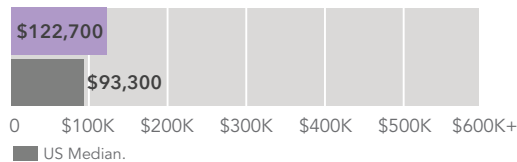
INCOME AND NET WORTH

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

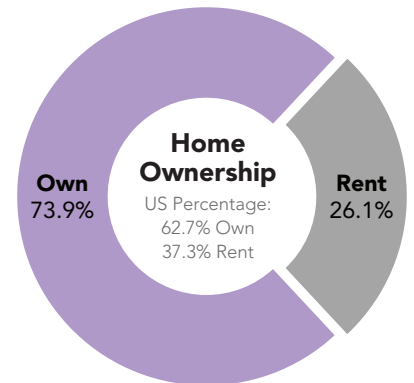
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Typical Housing:
Single Family

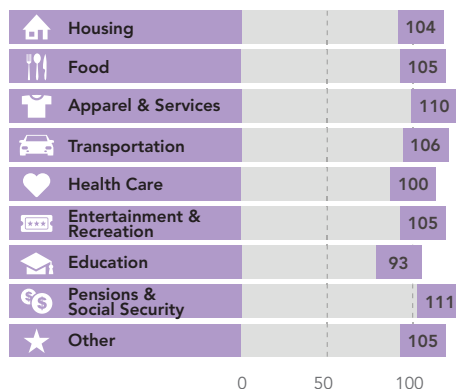
Median Value:
\$194,400

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.



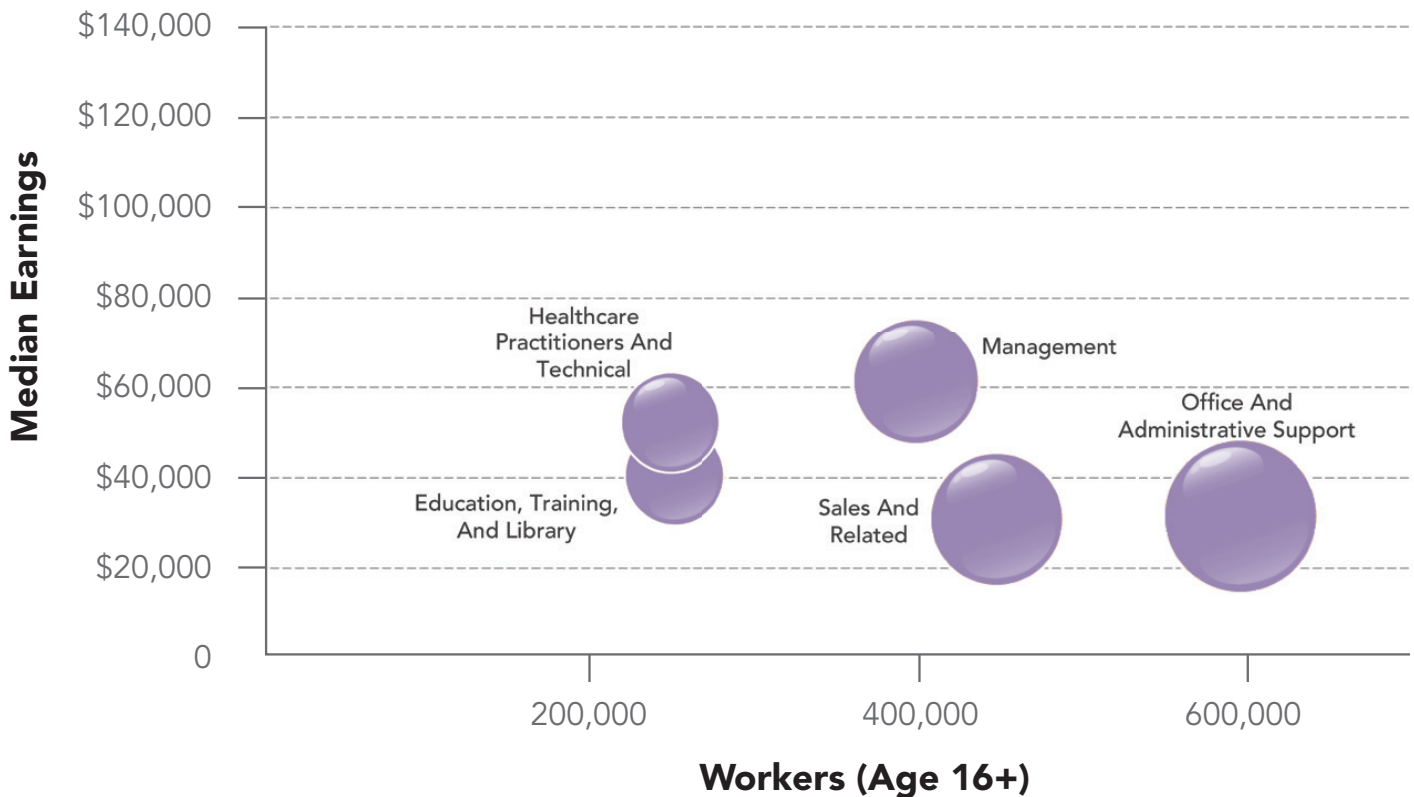
7A LifeMode Group: Ethnic Enclaves Up and Coming Families

Market Profile

- Rely on the Internet for entertainment, information, shopping, and banking.
- Prefer imported SUVs or compact cars, late models.
- Carry debt from credit card balances to student loans and mortgages, but also maintain retirement plans and make charitable contributions.
- Busy with work and family; use home and landscaping services to save time.
- Find leisure in family activities, movies at home, trips to theme parks or the zoo, and sports; from golfing, weight lifting, to taking a jog or run.

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.



1C LifeMode Group: Affluent Estates Boomburbs

US Households: 2,004,400
Average Household Size: 3.25

Median Age: 34.0
Median Household Income: \$113,400

WHO ARE WE?

This is the new growth market, with a profile similar to the original: young professionals with families that have opted to trade up to the newest housing in the suburbs. The original Boomburbs neighborhoods began growing in the 1990s and continued through the peak of the housing boom. Most of those neighborhoods are fully developed now. This is an affluent market but with a higher proportion of mortgages. Rapid growth still distinguishes the Boomburbs neighborhoods, although the boom is more subdued now than it was 10 years ago. So is the housing market. Residents are well-educated professionals with a running start on prosperity.

OUR NEIGHBORHOOD

- Growth markets are in the suburban periphery of large metropolitan areas.
- Young families are married with children (Index 220); average household size is 3.25.
- Home ownership is 84% (Index 134), with the highest rate of mortgages, 71.5% (Index 173).
- Primarily single-family homes, in new neighborhoods, 66% built since 2000 (Index 441).
- Median home value is \$350,000 (Index 169).
- Lower housing vacancy rate at 3.7%.
- The cost of affordable new housing comes at the expense of one of the longest commutes to work, over 30 minutes average, including a disproportionate number (33.6%) commuting across county lines (Index 141).

SOCIOECONOMIC TRAITS

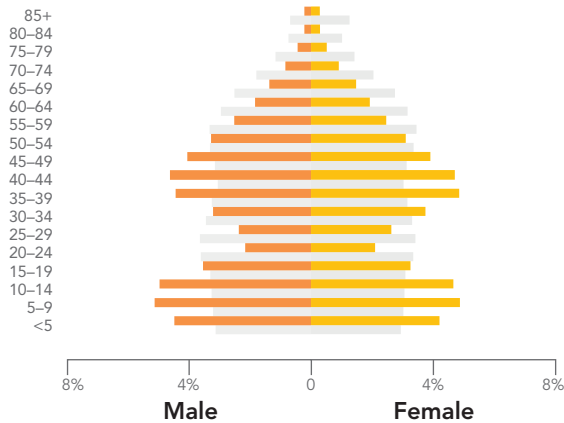
- Well educated young professionals, 55% are college graduates (Index 178).
- Unemployment is low at 3.3% (Index 61); high labor force participation at 71.3% (Index 114); most households have more than two workers (Index 124).
- Longer commute times from the suburban growth corridors have created more home workers (Index 156).
- They are well connected: own the latest devices and understand how to use them efficiently; biggest complaints—too many devices and too many intrusions on personal time.
- Financial planning is well under way for these professionals.

1C LifeMode Group: Affluent Estates Boomburbs

AGE BY SEX (Esri data)

Median Age: 34.0 US: 38.2

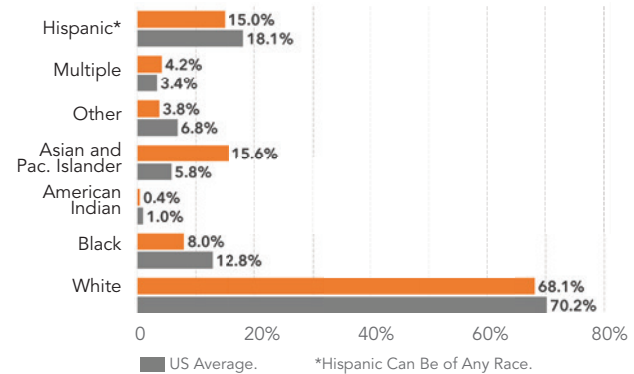
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RACE AND ETHNICITY (Esri data)

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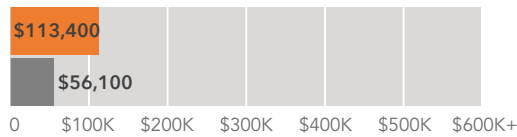
Diversity Index: 63.2 US: 64.0



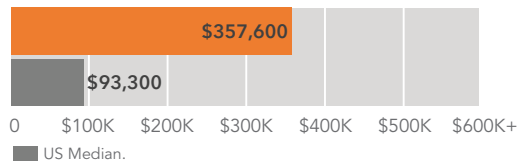
INCOME AND NET WORTH

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Median Household Income



Median Net Worth



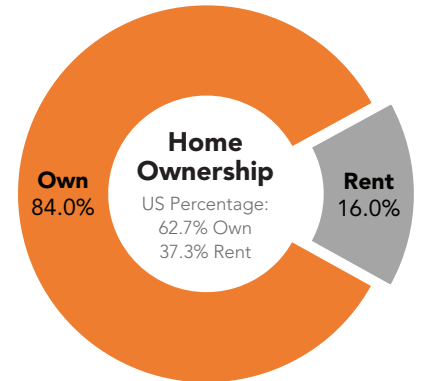
HOUSING

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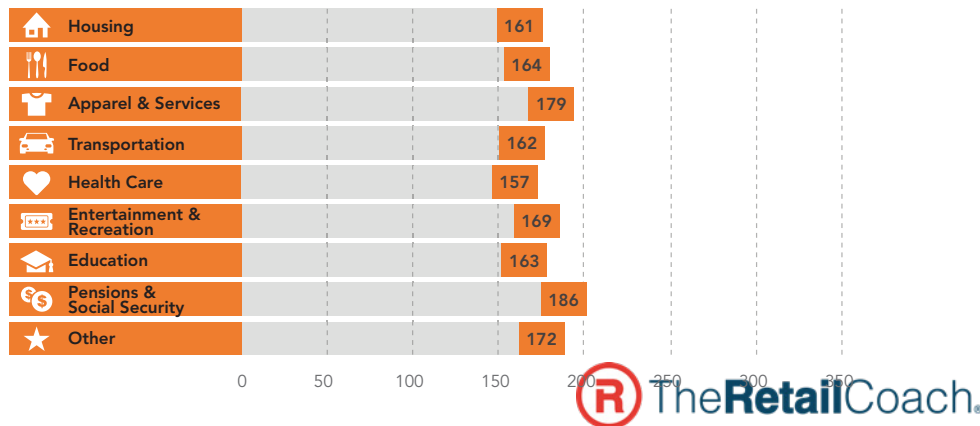
Typical Housing:
Single Family

Median Value:
\$350,000
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.



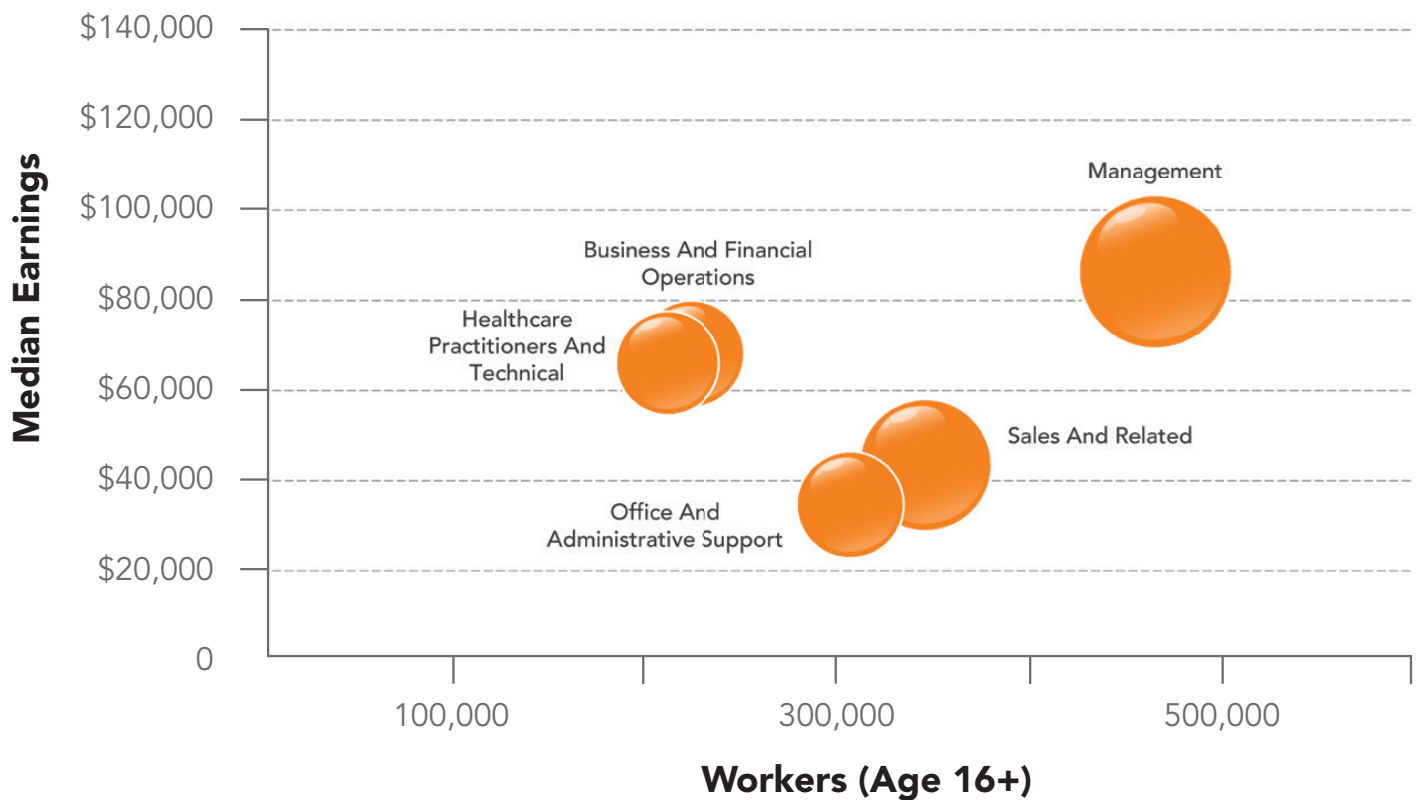
1C LifeMode Group: Affluent Estates Boomburbs

Market Profile

- Boomburbs residents prefer late model imports, primarily SUVs, and also luxury cars and minivans.
- This is one of the top markets for the latest in technology, from smartphones to tablets to Internet connectable televisions.
- Style matters in the Boomburbs, from personal appearance to their homes. These consumers are still furnishing their new homes and already remodeling.
- They like to garden but more often contract for home services.
- Physical fitness is a priority, including club memberships and home equipment.
- Leisure includes a range of activities from sports (hiking, bicycling, swimming, golf) to visits to theme parks or water parks.
- Residents are generous supporters of charitable organizations.

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

Workday Drive

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

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

WHO ARE WE?

Workday Drive 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

- Workday Drive 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

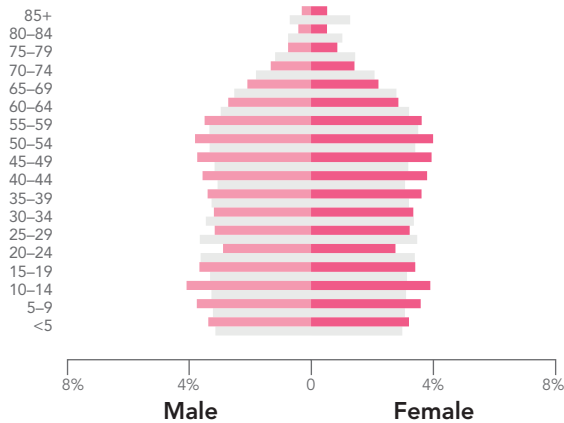
- Education: 40.5% college graduates; more than 72% with some college education.
- Low unemployment at 3.8%; high labor force participation rate at 71%; 2 out of 3 households include 2+ workers (Index 124).
- Connected, with a host of wireless devices from iPods to tablets—anything that enables convenience, 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 Workday Drive

AGE BY SEX (Esri data)

Median Age: 37.0 US: 38.2

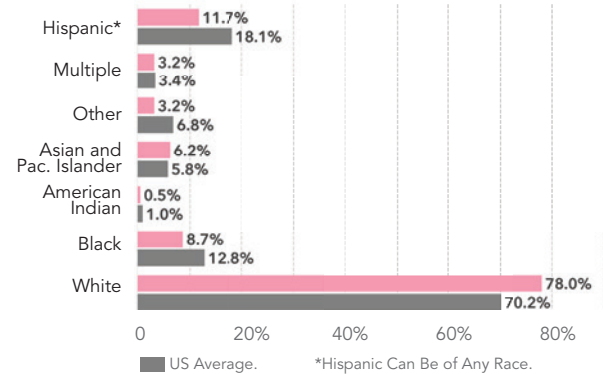
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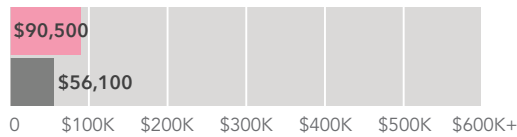
Diversity Index: 50.8 US: 64.0



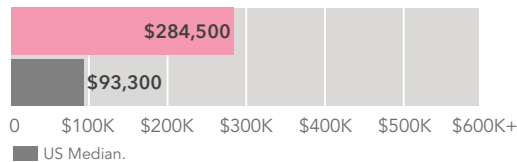
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Median Net Worth



HOUSING

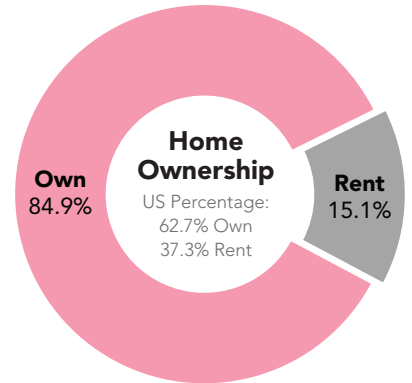
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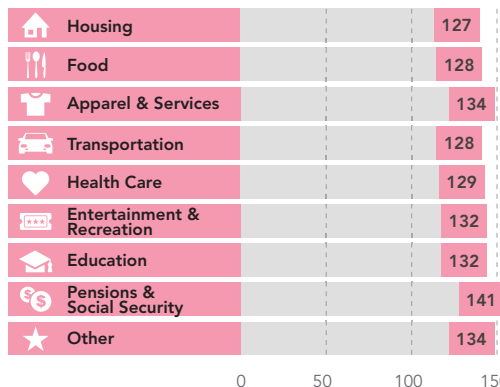
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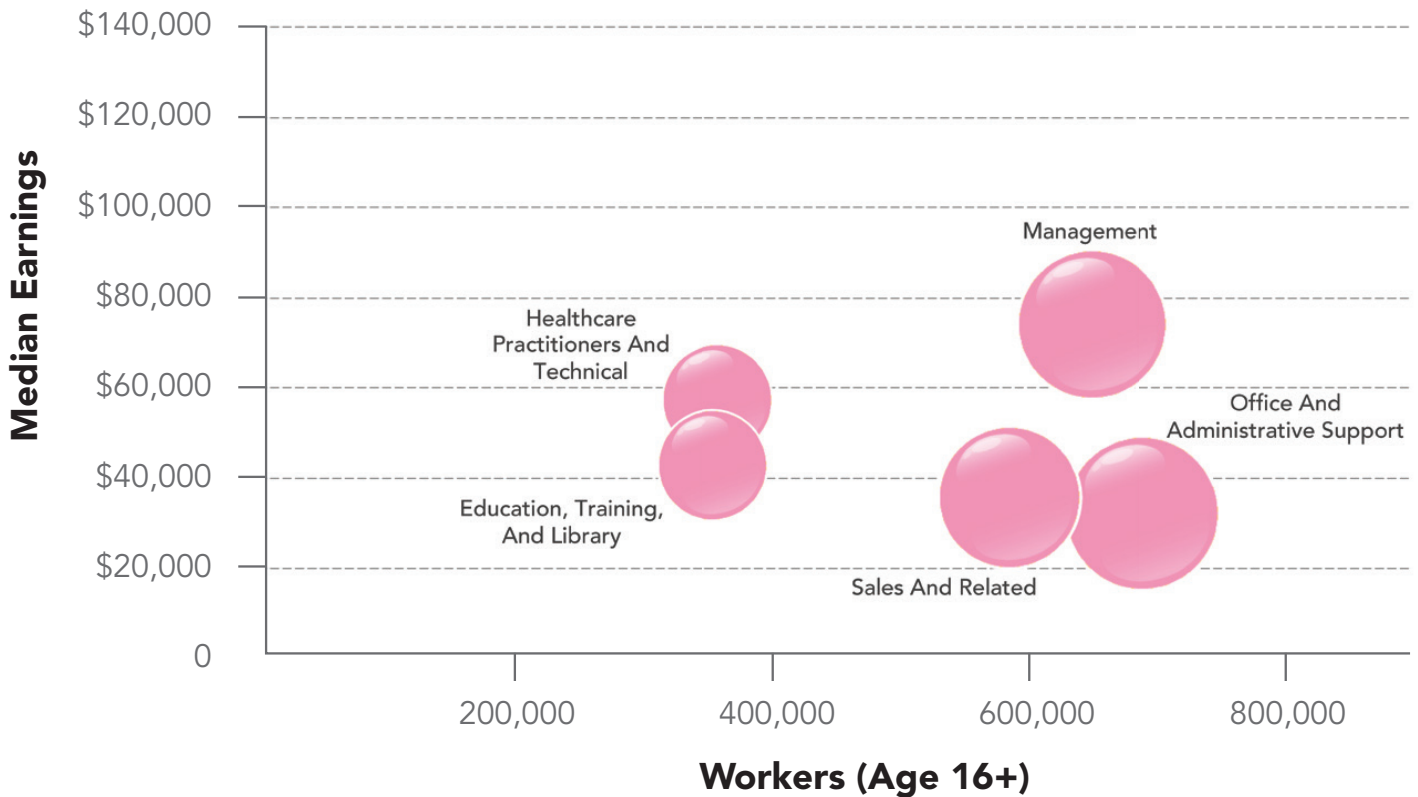
4A LifeMode Group: Family Landscapes Workday Drive

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.



10A LifeMode Group: Rustic Outposts Southern Satellites

US Households: 3,856,800
Average Household Size: 2.67

Median Age: 40.3
Median Household Income: \$47,800

WHO ARE WE?

Southern Satellites is the second largest market found in rural settlements but within metropolitan areas located primarily in the South. This market is typically nondiverse, slightly older, settled married-couple families, who own their homes. Two-thirds of the homes are single-family structures; almost a third are mobile homes. Median household income and home value are below average. Workers are employed in a variety of industries, such as manufacturing, health care, retail trade, and construction, with higher proportions in mining and agriculture than the US. Residents enjoy country living, preferring outdoor activities and DIY home projects.

OUR NEIGHBORHOOD

- About 78% of households are owned.
- Married couples with no children are the dominant household type, with a number of multigenerational households (Index 112).
- Most are single-family homes (67%), with a number of mobile homes (Index 509).
- Most housing units were built in 1970 or later.
- Most households own 1 or 2 vehicles, but owning 3+ vehicles is common (Index 144).

SOCIOECONOMIC TRAITS

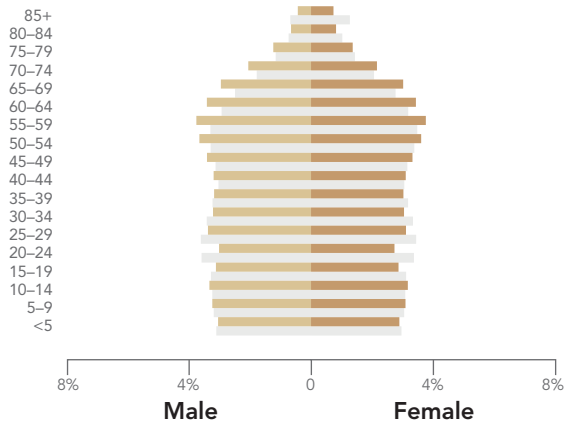
- Education: almost 40% have a high school diploma only (Index 140); 45% have college education (Index 73).
- Unemployment rate is 6%, slightly higher than the US rate.
- Labor force participation rate is 59.1%, slightly lower than the US.
- These consumers are more concerned about cost rather than quality or brand loyalty.
- They tend to be somewhat late in adapting to technology.
- They obtain a disproportionate amount of their information from TV, compared to other media.

10A LifeMode Group: Rustic Outposts Southern Satellites

AGE BY SEX (Esri data)

Median Age: 40.3 US: 38.2

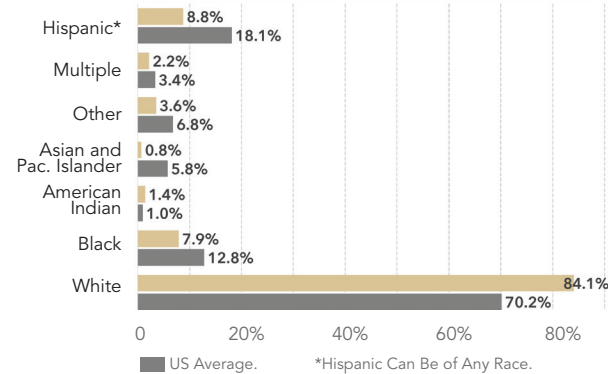
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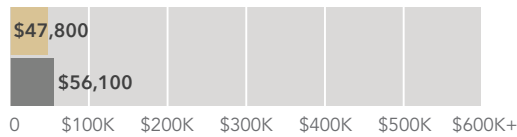
Diversity Index: 40.1 US: 64.0



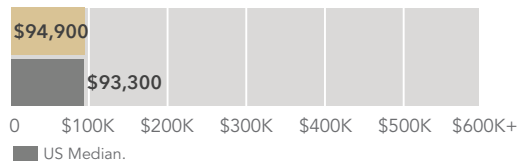
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Median Household Income



Median Net Worth



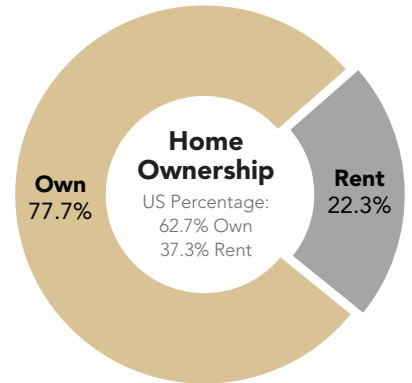
HOUSING

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.



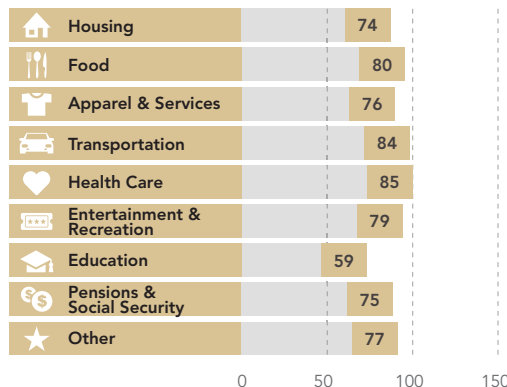
Typical Housing:
Single Family;
Mobile Homes

Median Value:
\$128,500



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.



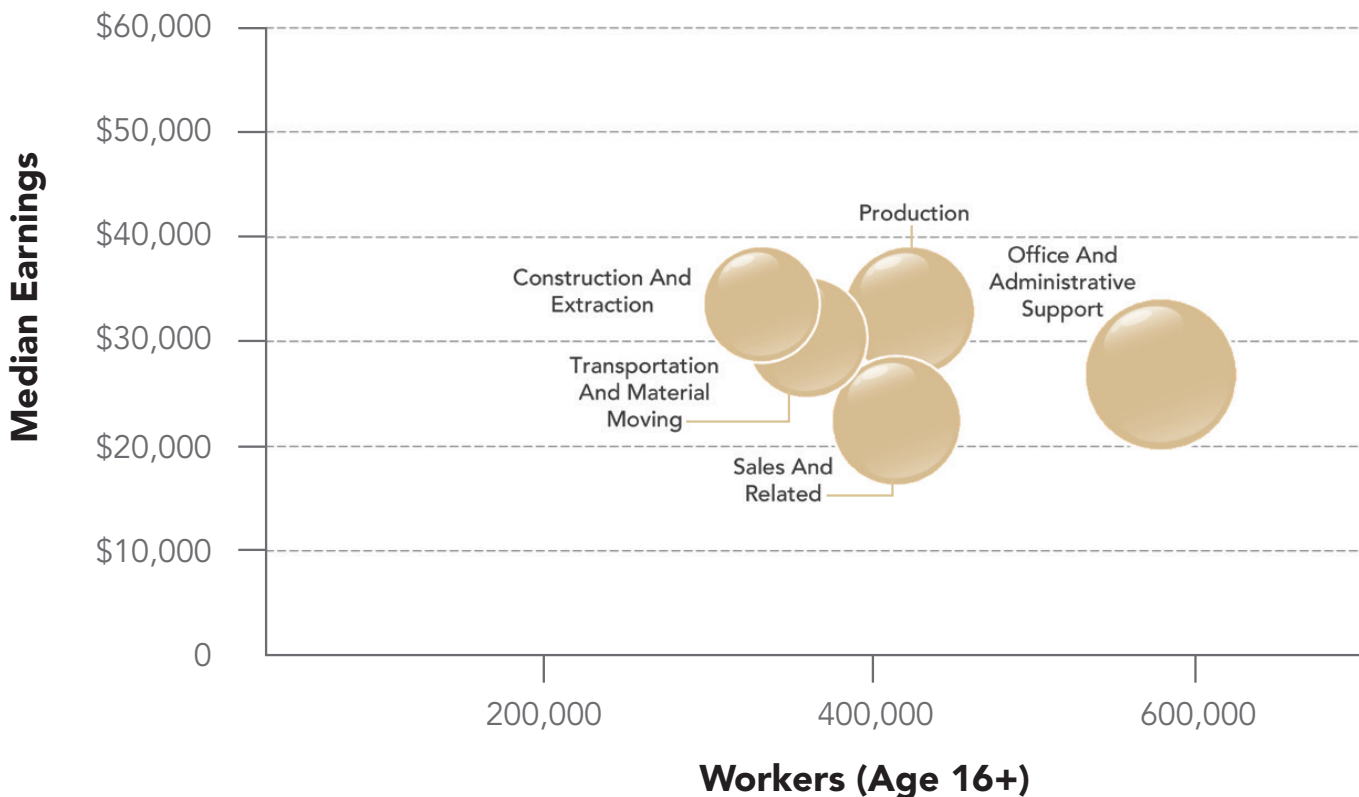
10A LifeMode Group: Rustic Outposts Southern Satellites

Market Profile

- Usually own a truck; likely to service it themselves.
- Frequent the convenience store, usually to fill up a vehicle with gas.
- Typical household has a satellite dish.
- Work on home improvement and remodeling projects.
- Own a pet, commonly a dog.
- Participate in fishing and hunting.
- Prefer to listen to country music and watch Country Music Television (CMT).
- Read fishing/hunting and home service magazines.
- Partial to eating at low-cost family restaurants and drive-ins.
- Use Walmart for all their shopping needs (groceries, clothing, pharmacy, etc.).

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.



5B LifeMode Group: GenXurban In Style

US Households: 3,024,200
Average Household Size: 2.52

Median Age: 48.0
Median Household Income: \$75,000

WHO ARE WE?

In Style denizens embrace an urbane lifestyle that includes support of the arts, travel, and extensive reading. They are connected and make full use of the advantages of mobile devices. Professional couples or single households without children, they have the time to focus on their homes and their interests. The population is slightly older and already planning for their retirement.

OUR NEIGHBORHOOD

- City dwellers of large metropolitan areas.
- Married couples, primarily with no children (Index 112) or single households (Index 109); average household size at 2.35.
- Home ownership average at 68% (Index 108); nearly half, 47%, mortgaged (Index 114).
- Primarily single-family homes, in older neighborhoods (built before 1980), with a mix of town homes (Index 132) and smaller (5 –19 units) apartment buildings (Index 110).
- Median home value at \$243,900.
- Vacant housing units at 8.6%.

SOCIOECONOMIC TRAITS

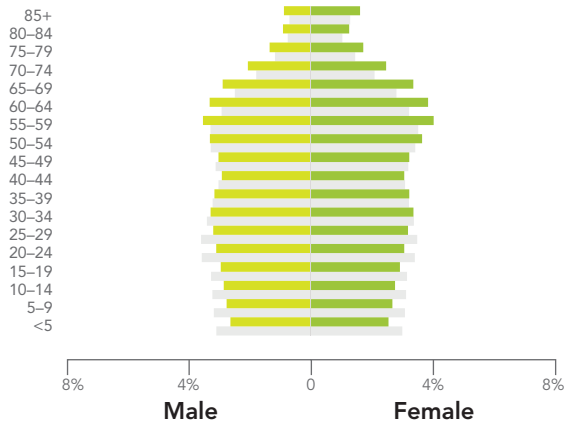
- College educated: 48% are graduates (Index 155); 77% with some college education.
- Low unemployment is at 3.6% (Index 66); higher labor force participation rate is at 67% (Index 108) with proportionately more 2-worker households (Index 110).
- Median household income of \$73,000 reveals an affluent market with income supplemented by investments (Index 142) and a substantial net worth (Index 178).
- Connected and knowledgeable, they carry smartphones and use many of the features.
- Attentive to price, they use coupons, especially mobile coupons.

5B LifeMode Group: GenXurban In Style

AGE BY SEX (Esri data)

Median Age: 42.0 US: 38.2

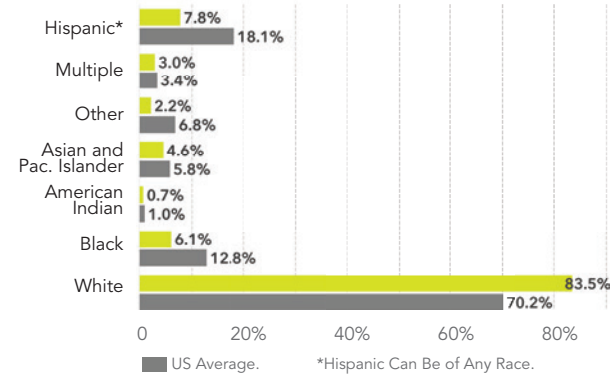
■ Indicates US



RACE AND ETHNICITY (Esri data)

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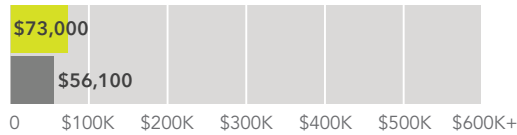
Diversity Index: 39.8 US: 64.0



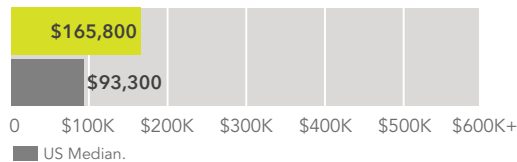
INCOME AND NET WORTH

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

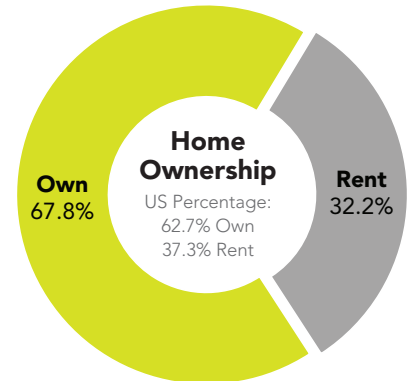
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:
Single Family

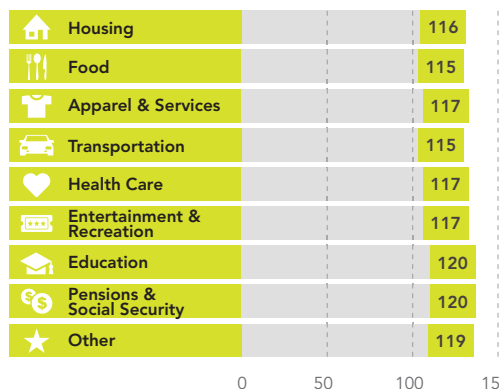
Median Value:
\$243,900

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.



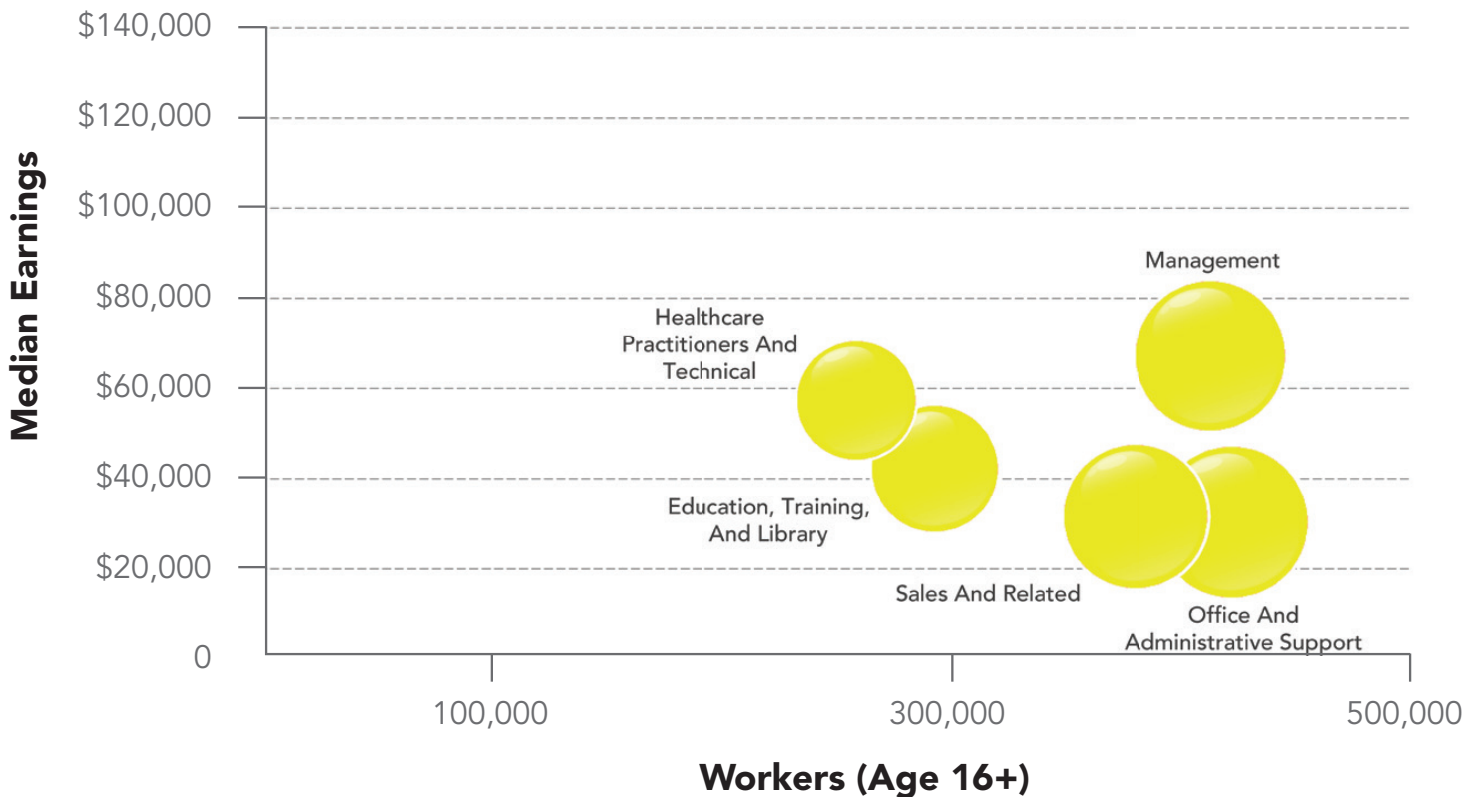
5B LifeMode Group: GenXurban In Style

Market Profile

- Partial to late model SUVs: compact SUVs are gaining popularity.
- Homes integral part of their style; invest in home remodeling/maintenance, DIY or contractors; housekeeping hired.
- Prefer organic foods, including growing their own vegetables.
- Financially active, own a variety of investments often managed by a financial planner.
- Meticulous planners, both well insured and well invested in retirement savings.
- Generous with support of various charities and causes.
- Actively support the arts, theater, concerts, and museums.

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.



1B LifeMode Group: Affluent Estates Professional Pride

US Households: 1,982,300
Average Household Size: 3.13

Median Age: 40.8
Median Household Income: \$138,100

WHO ARE WE?

Professional Pride consumers are well-educated career professionals that have prospered through the Great Recession. To maintain their upscale suburban lifestyles, these goal oriented couples work, often commuting far and working long hours. However, their schedules are fine-tuned to meet the needs of their school age children. They are financially savvy; they invest wisely and benefit from interest and dividend income. So far, these established families have accumulated an average of 1.6 million dollars in net worth, and their annual household income runs at more than twice the US level. They take pride in their newer homes and spend valuable time and energy upgrading. Their homes are furnished with the latest in home trends, including finished basements equipped with home gyms and in-home theaters.

OUR NEIGHBORHOOD

- Typically owner occupied (Index 146), single-family homes are in newer neighbor hoods: 67% of units were built in the last 20 years.
- Neighborhoods are primarily located in the suburban periphery of large metropolitan areas.
- Most households own three or more vehicles; long commutes are the norm.
- Homes are valued at more than twice the US median home value, although three out of four homeowners have mortgages to pay off.
- Families are mostly married couples (almost 80% of households), and nearly half of these families have kids. Their average household size, 3.13, reflects the presence of children.

SOCIOECONOMIC TRAITS

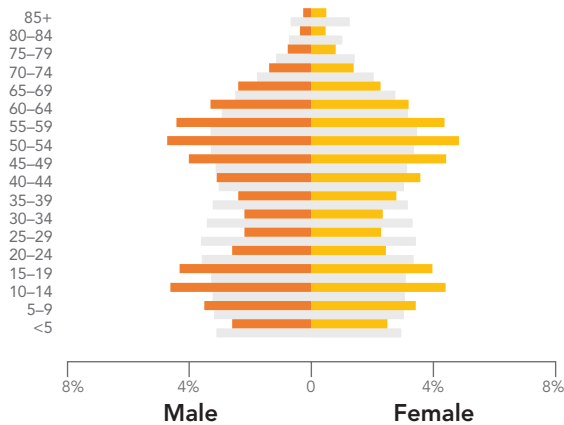
- Professional Pride consumers are highly qualified in the science, technology, law, or finance fields; they've worked hard to build their professional reputation or their start-up businesses.
- These consumers are willing to risk their accumulated wealth in the stock market.
- They have a preferred financial institution, regularly read financial news, and use the Internet for banking transactions.
- These residents are goal oriented and strive for lifelong earning and learning.
- Life here is well organized; routine is a key ingredient to daily life.

1B LifeMode Group: Affluent Estates Professional Pride

AGE BY SEX (Esri data)

Median Age: 40.8 US: 38.2

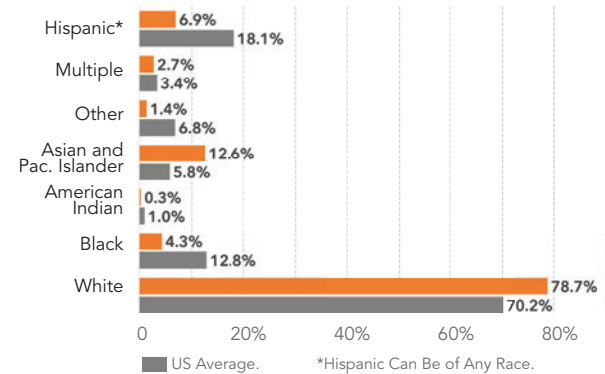
■ Indicates US



RACE AND ETHNICITY (Esri data)

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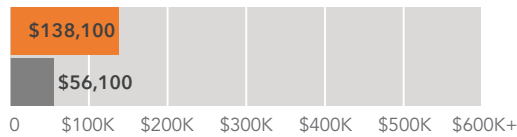
Diversity Index: 44.5 US: 64.0



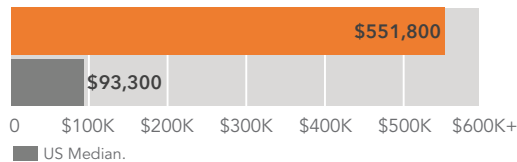
INCOME AND NET WORTH

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

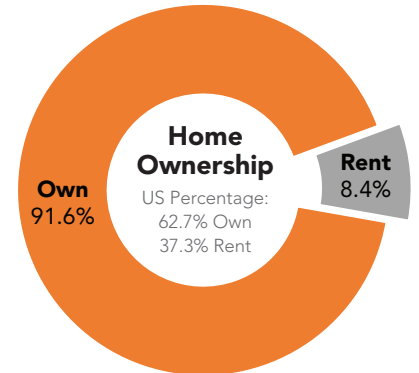
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Typical Housing:
Single Family

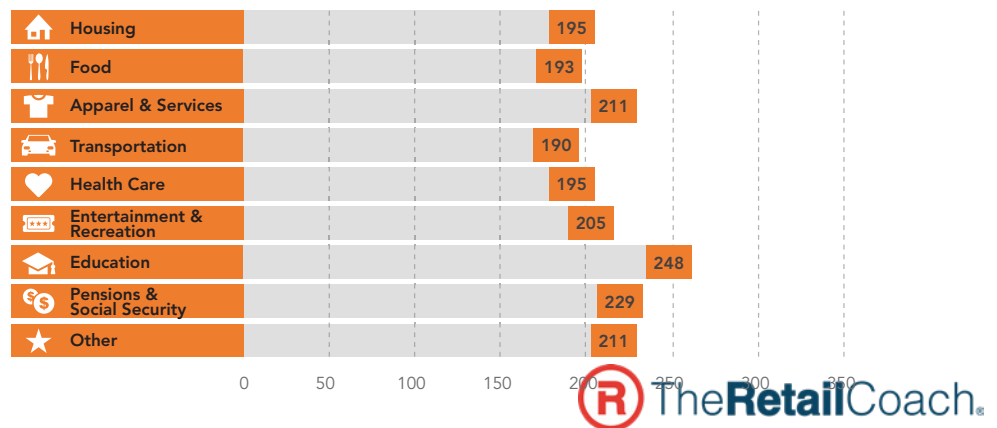
Median Value:
\$433,400

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.



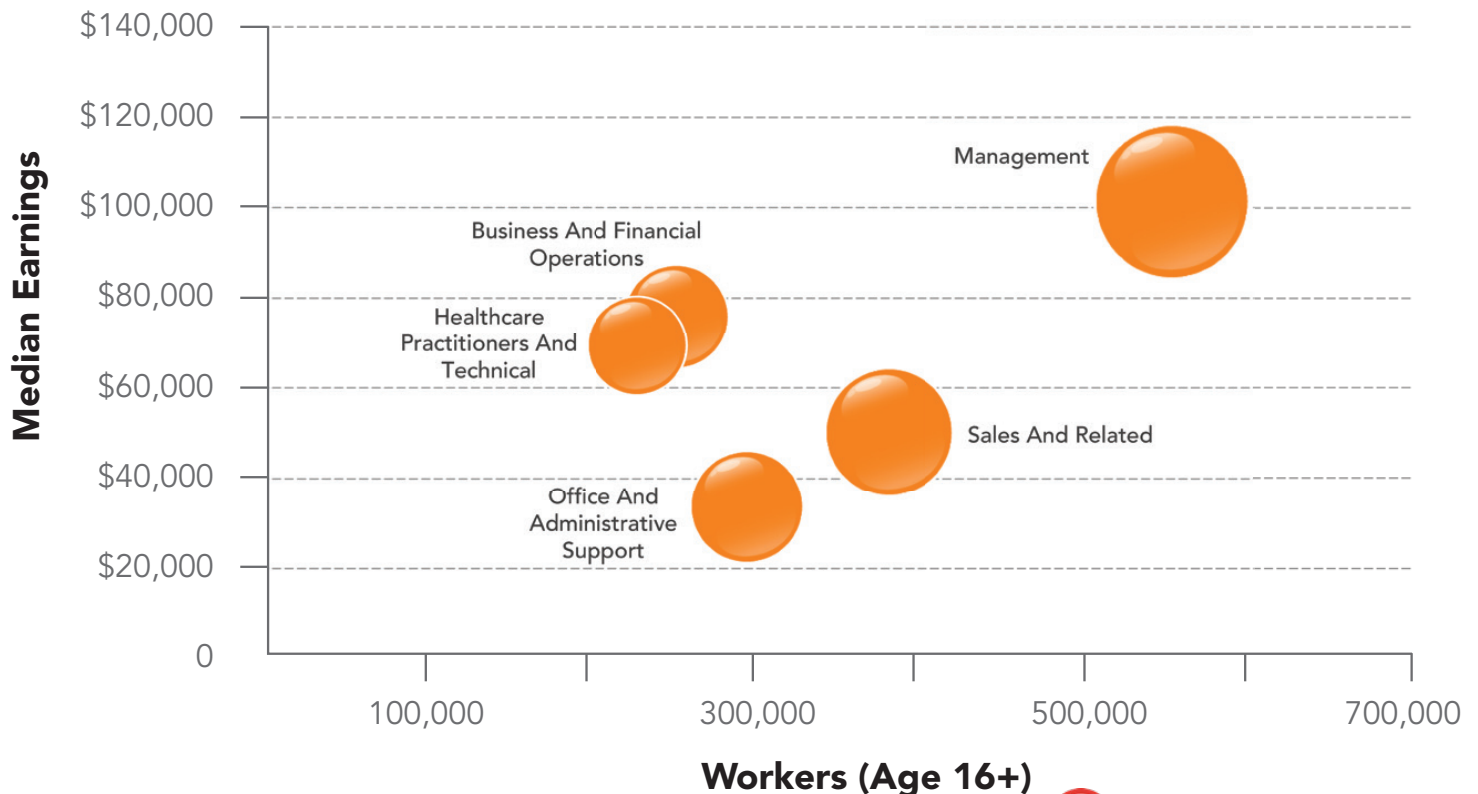
1B LifeMode Group: Affluent Estates Professional Pride

Market Profile

- These frequent travelers take several domestic trips a year, preferring to book their plane tickets, accommodations, and rental cars via the Internet.
- Residents take pride in their picture-perfect homes, which they continually upgrade. They shop at Home Depot and Bed Bath & Beyond to tackle the smaller home improvement and remodeling tasks but contract out the larger projects.
- To keep up with their busy households, they hire housekeepers or professional cleaners.
- Residents are prepared for the ups and downs in life; they maintain life insurance; homeowners and auto insurance; as well as medical, vision, dental, and prescription insurance through work. They are actively investing for the future; they hold 401(k) and IRA retirement plans, plus securities.
- Consumers spend on credit but have the disposable income to avoid a balance on their credit cards. They spend heavily on Internet shopping; Amazon.com is a favorite website.
- Consumers find time in their busy schedules for themselves. They work out in their home gyms, owning at least a treadmill, an elliptical, or weightlifting equipment. They also visit the salon and spa regularly.
- All family members are avid readers; they read on their smartphones, tablets, and e-readers but also read hard copies of epicurean, home service, and sports magazines.
- Residents, both young and old, are tech savvy; they not only own the latest and greatest in tablets, smartphones, and laptops but actually use the features each has to offer.

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.



4B LifeMode Group: Family Landscapes Home Improvement

US Households: 2,114,500
Average Household Size: 2.88

Median Age: 37.7
Median Household Income: \$72,100

WHO ARE WE?

Married-couple families occupy well over half of these suburban households. Most Home Improvement residences are single-family homes that are owner occupied, with only one-fifth of the households occupied by renters. Education and diversity levels are similar to the US as a whole. These families spend a lot of time on the go and therefore tend to eat out regularly. When at home, weekends are consumed with home improvement and remodeling projects.

OUR NEIGHBORHOOD

- These are low density suburban neighborhoods.
- Eight of every 10 homes are traditional single-family dwellings, owner occupied.
- Majority of the homes were built between 1970 and 2000.
- More than half of the households consist of married-couple families; another 12% include single-parent families.

SOCIOECONOMIC TRAITS

- Higher participation in the labor force and lower unemployment than US levels; most households have 2+ workers.
- Cautious consumers that do their research before buying, they protect their investments.
- Typically spend 4–7 hours per week commuting, and, therefore, spend significant amounts on car maintenance (performed at a department store or auto repair chain store).
- They are paying off student loans and home mortgages.
- They spend heavily on eating out, at both fast-food and family restaurants.
- They like to work from home, when possible.

4B LifeMode Group: Family Landscapes Home Improvement

AGE BY SEX (Esri data)

Median Age: **37.7** US: 38.2

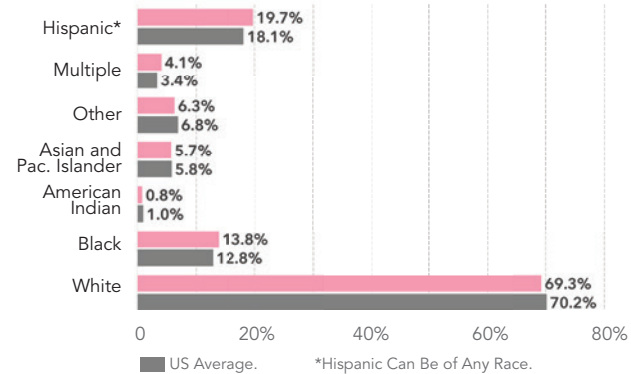
■ Indicates US



RACE AND ETHNICITY (Esri data)

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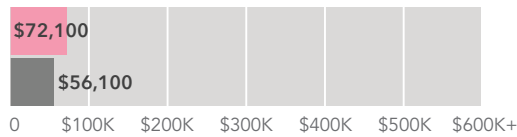
Diversity Index: **65.7** US: 64.0



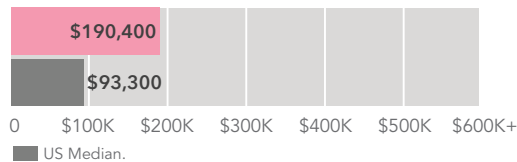
INCOME AND NET WORTH

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

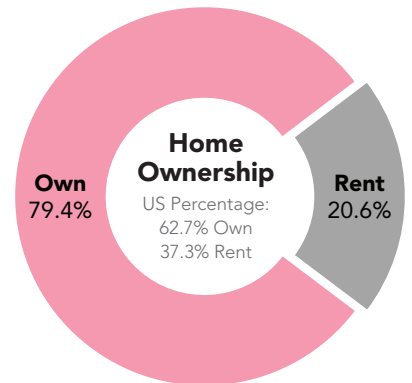
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Typical Housing:
Single Family

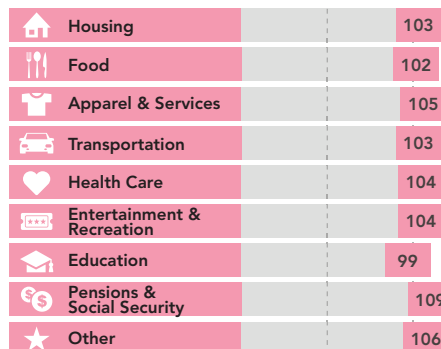
Median Value:
\$192,600

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.



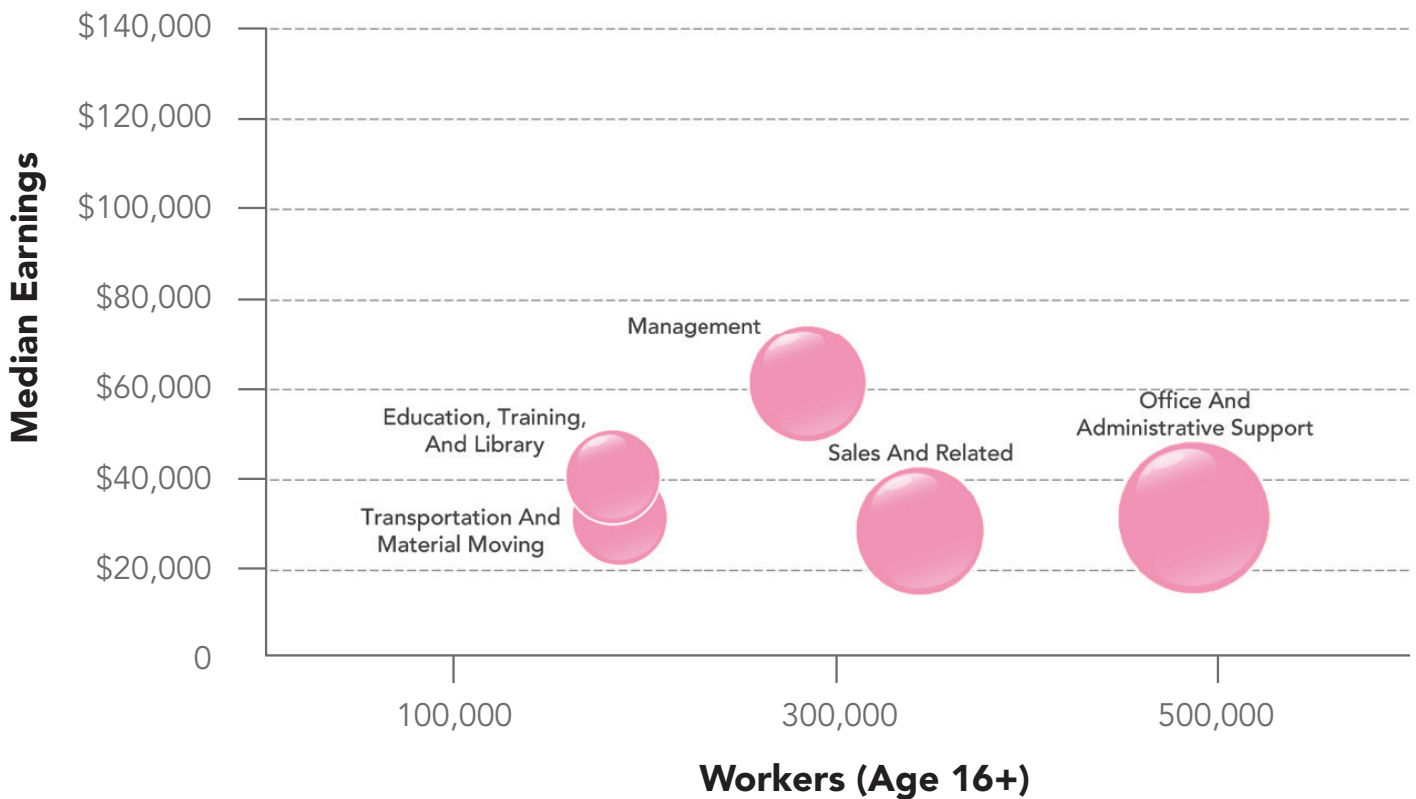
4B LifeMode Group: Family Landscapes Home Improvement

Market Profile

- Enjoy working on home improvement projects and watching DIY networks.
- Make frequent trips to warehouse/club and home improvement stores in their minivan or SUV.
- Own a giant screen TV with fiber-optic connection and premium cable; rent DVDs from Redbox or Netflix.com.
- Very comfortable with new technology; embrace the convenience of completing tasks on a mobile device.
- Enjoy dining at Chili's, Chick-fil-A, and KFC.
- Frequently buy children's clothes and toys.

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.



4C LifeMode Group: Family Landscapes Middleburg

US Households: 3,511,200
Average Household Size: 2.75

Median Age: 36.1
Median Household Income: \$59,800

WHO ARE WE?

Middleburg neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, when the housing boom reached out. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

OUR NEIGHBORHOOD

- Semirural locales within metropolitan areas.
- Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- Include a number of mobile homes (Index 150).
- Affordable housing, median value of \$175,000 (Index 84) with a low vacancy rate.
- Young couples, many with children; average household size is 2.75.

SOCIOECONOMIC TRAITS

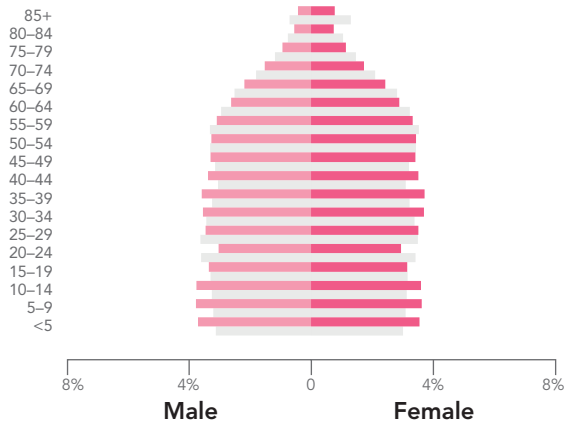
- Education: 65% with a high school diploma or some college.
- Unemployment rate lower at 4.7% (Index 86).
- Labor force participation typical of a younger population at 66.7% (Index 107).
- Traditional values are the norm here—faith, country, and family.
- Prefer to buy American and for a good price.
- Comfortable with the latest in technology, for convenience (online banking or saving money on landlines) and entertainment.

4C LifeMode Group: Family Landscapes Middleburg

AGE BY SEX (Esri data)

Median Age: 36.1 US: 38.2

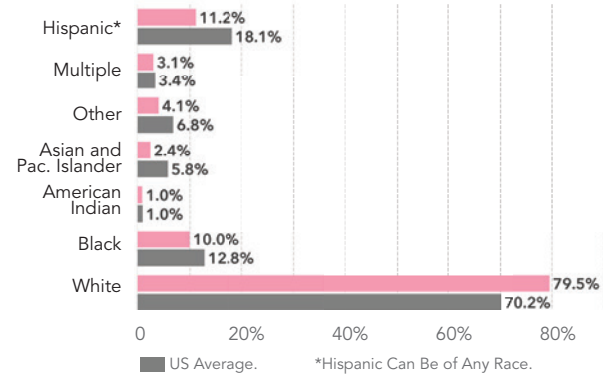
■ Indicates US



RACE AND ETHNICITY (Esri data)

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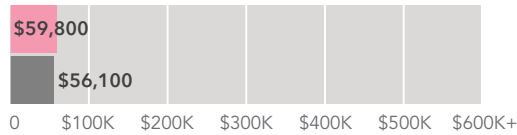
Diversity Index: 48.5 US: 64.0



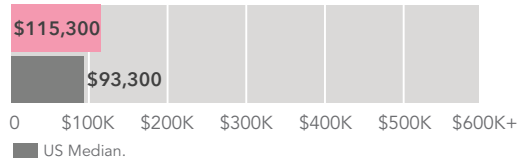
INCOME AND NET WORTH

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

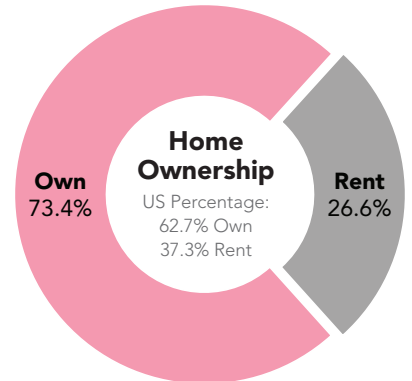
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Typical Housing:
Single Family

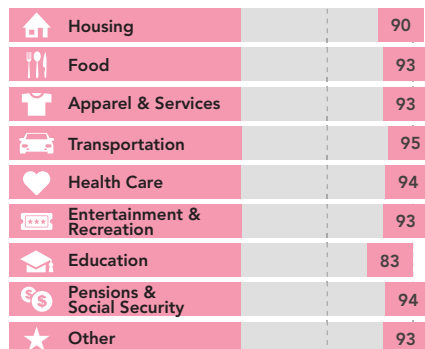
Median Value:
\$175,000

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.



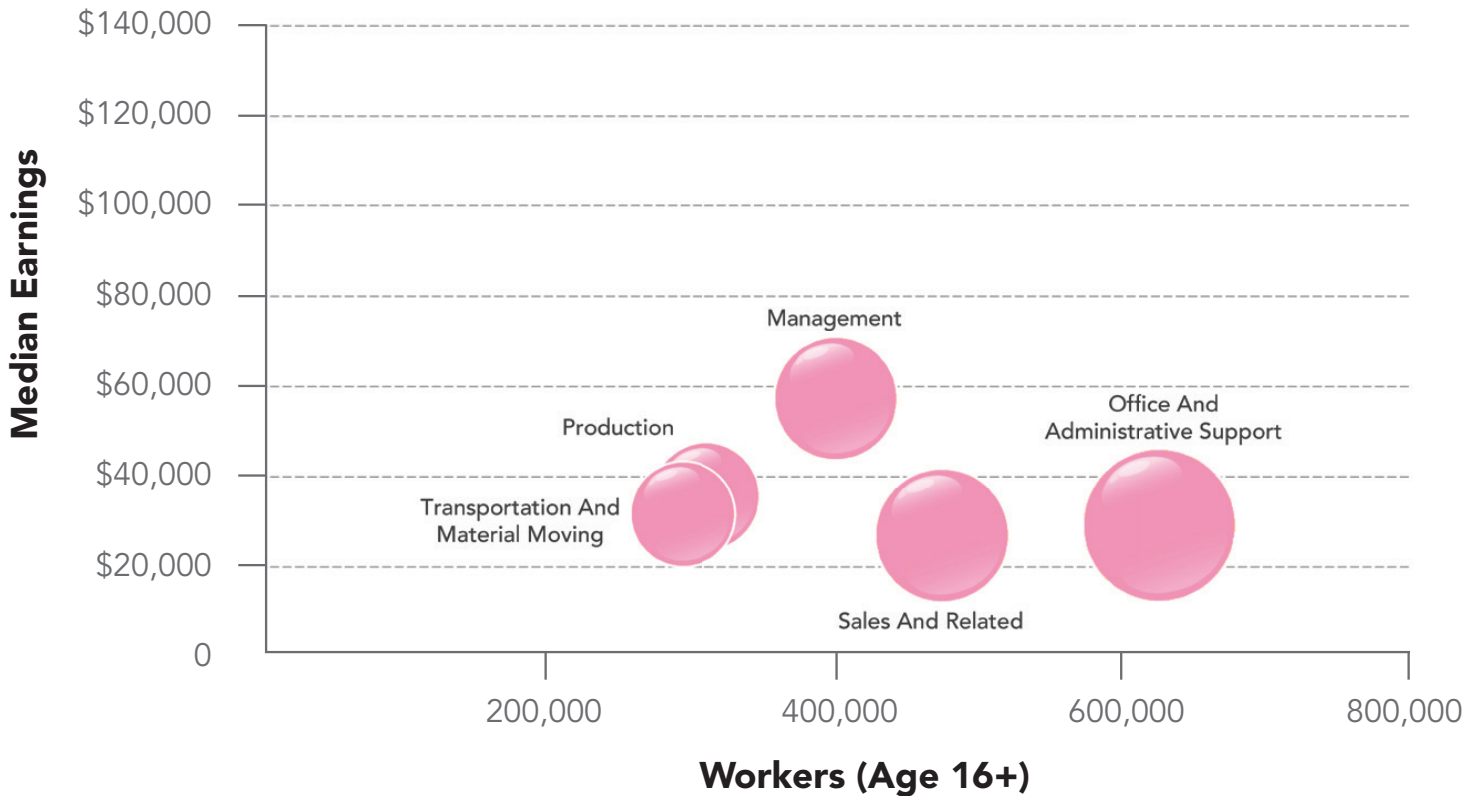
4C LifeMode Group: Family Landscapes Middleburg

Market Profile

- Residents are partial to domestic vehicles; they like to drive trucks, SUVs, or motorcycles.
- Entertainment is primarily family-oriented, TV and movie rentals or theme parks and family restaurants.
- Spending priorities also focus on family (children's toys and apparel) or home DIY projects.
- Sports include hunting, fishing, bowling, and baseball.
- TV and magazines provide entertainment and information.
- Media preferences include country and Christian channels.

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.



1D LifeMode Group: Affluent Estates Savvy Suburbanites

US Households: 3,664,200
Average Household Size: 2.85

Median Age: 45.1
Median Household Income: \$108,700

WHO ARE WE?

Savvy Suburbanites residents are well educated, well read, and well capitalized. Families include empty nesters and empty nester wannabes, who still have adult children at home. Located in older neighborhoods outside the urban core, their suburban lifestyle includes home remodeling and gardening plus the active pursuit of sports and exercise. They enjoy good food and wine, plus the amenities of the city's cultural events.

OUR NEIGHBORHOOD

- Established neighborhoods (most built between 1970 and 1990) found in the suburban periphery of large metropolitan markets.
- Married couples with no children or older children; average household size is 2.85.
- 91% owner occupied; 66% mortgaged (Index 160).
- Primarily single-family homes, with a median value of \$362,900 (Index 161).
- Low vacancy rate at 3.8%.

SOCIOECONOMIC TRAITS

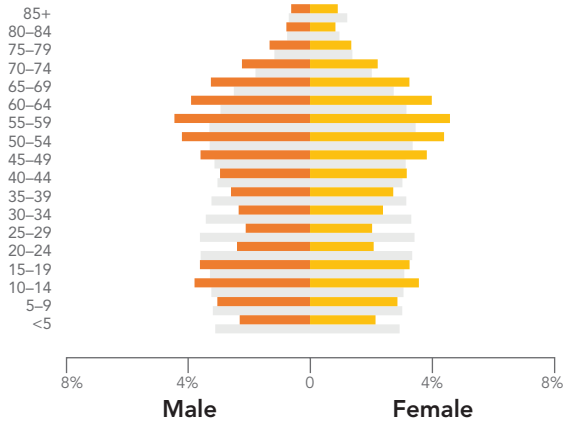
- Education: 50.6% college graduates; 77.6% with some college education.
- Low unemployment at 3.5% (Index 65); higher labor force participation rate at 67.9% (Index 109) with proportionately more 2-worker households at 62.2%, (Index 120).
- Well-connected consumers that appreciate technology and make liberal use of it for everything from shopping and banking to staying current and communicating.
- Informed shoppers that do their research prior to purchasing and focus on quality.

1D LifeMode Group: Affluent Estates Savvy Suburbanites

AGE BY SEX (Esri data)

Median Age: 45.1 US: 38.2

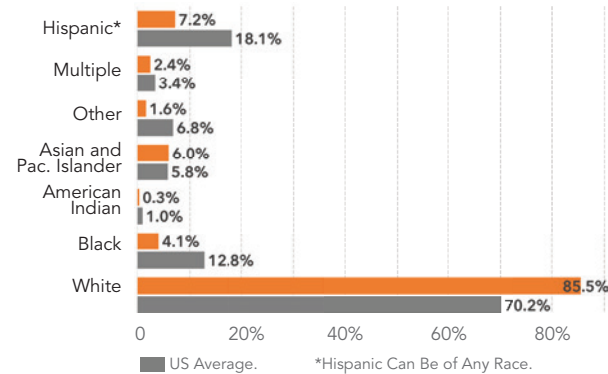
■ Indicates US



RACE AND ETHNICITY (Esri data)

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Diversity Index: 36.2 US: 64.0



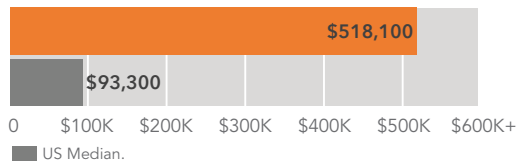
INCOME AND NET WORTH

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

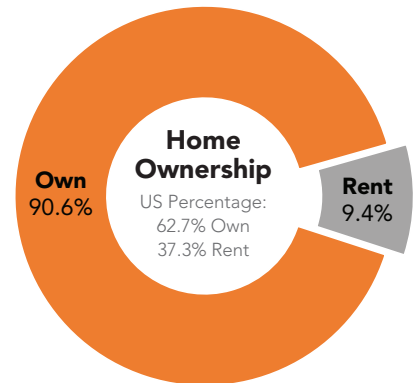
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Typical Housing:
Single Family

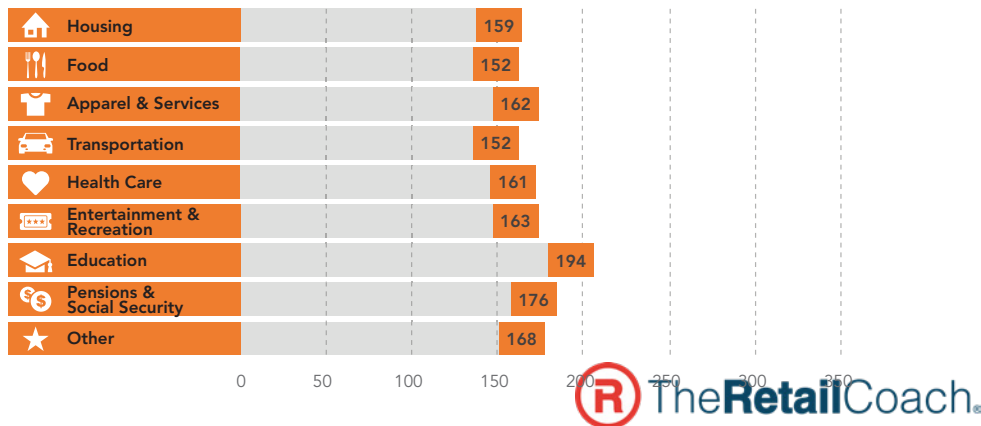
Median Value:
\$362,900

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.



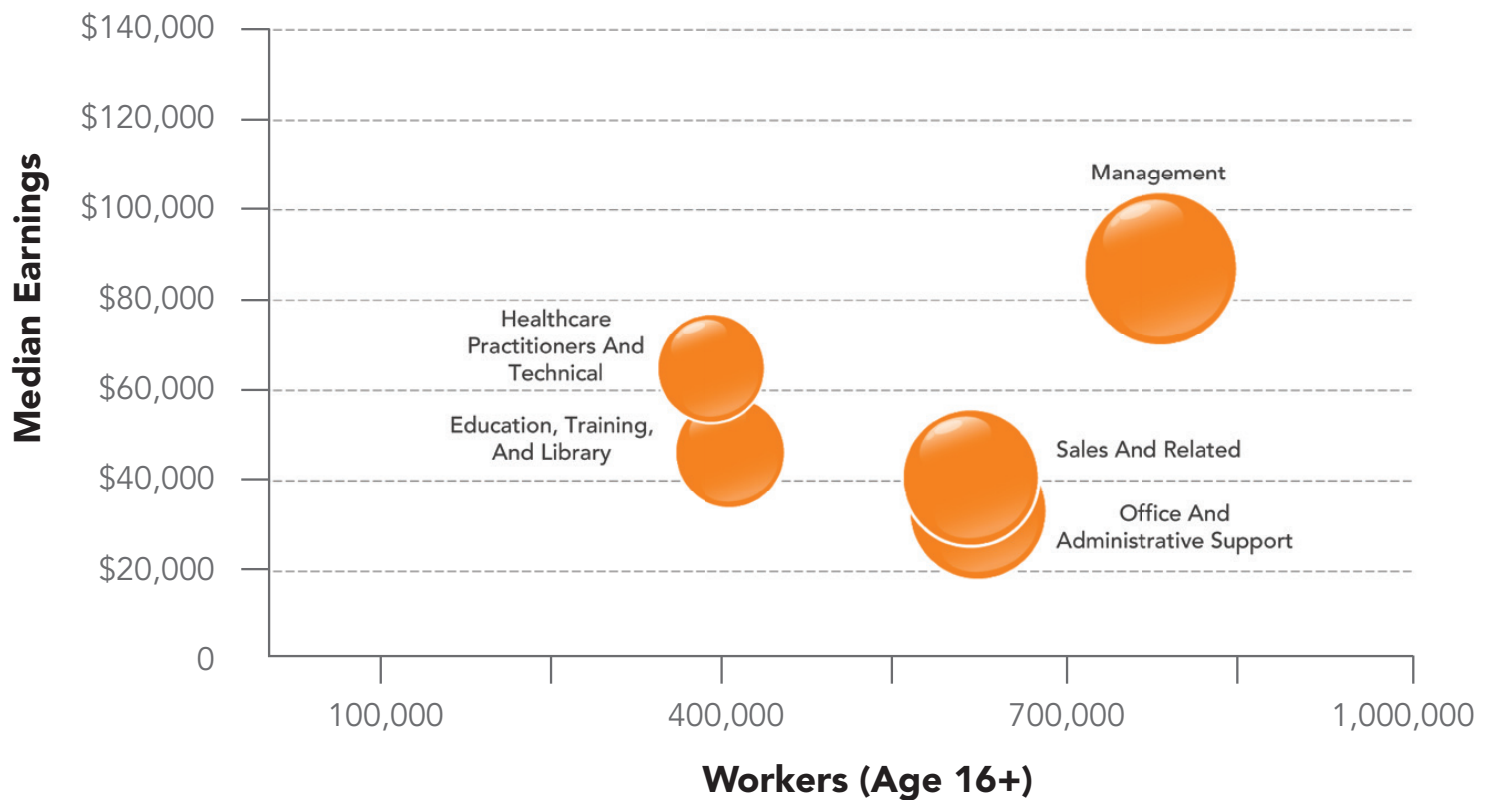
1D LifeMode Group: Affluent Estates Savvy Suburbanites

Market Profile

- Residents prefer late model, family-oriented vehicles: SUVs, minivans, and station wagons.
- Gardening and home remodeling are priorities, usually DIY. Riding mowers and power tools are popular, although they also hire contractors for the heavy lifting.
- There is extensive use of housekeeping and personal care services.
- Foodies: They like to cook and prefer natural or organic products.
- These investors are financially active, using a number of resources for informed investing. They are not afraid of debt; many households carry first and second mortgages, plus home equity credit lines.
- Physically fit, residents actively pursue a number of sports, from skiing to golf, and invest heavily in sports gear and exercise equipment.

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.



7D LifeMode Group: Ethnic Enclaves Forging Opportunity

US Households: 1,289,900
Average Household Size: 3.62

Median Age: 28.9
Median Household Income: \$38,000

WHO ARE WE?

Family is central within these diverse communities. Hispanics make up more than 70% of the residents. More than one in four are foreign born, bringing rich cultural traditions to these neighborhoods in the urban outskirts. Dominating this market are younger families with children or single-parent households with multiple generations living under the same roof. These households balance their budgets carefully but also indulge in the latest trends and purchase with an eye to brands. Most workers are employed in skilled positions across the manufacturing, construction, or retail trade sectors.

OUR NEIGHBORHOOD

- Family market; over a third of all households are married couples with children, with a number of multigenerational households and single-parent families; household size is higher at 3.62.
- While most residents live in single-family homes, almost 10% of householders reside in mobile home parks.
- Homes are owner occupied, with slightly higher monthly costs (Index 103) but fewer mortgages (Index 83).
- Most are older homes, nearly 60% built from 1950 to 1989.
- Most households have one or two vehicles; many commuters car pool or walk to work (Index 145).
- Barrios Urbanos residents live within the urban periphery of larger metropolitan areas across the South and West.

SOCIOECONOMIC TRAITS

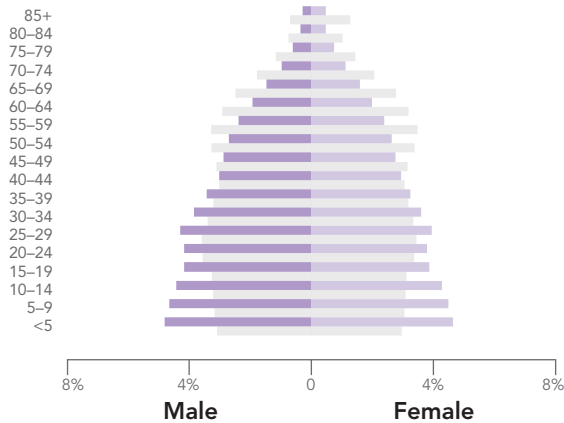
- While a majority finished high school, over 40% have not (Index 321).
- Unemployment is higher at 8.4% (Index 155); labor force participation is slightly lower at 61%.
- More than one in four households is below the poverty level (Index 183).
- Residents balance their budgets carefully by spending only on necessities and limiting activities like dining out.
- Many have no financial investments or retirement savings, but they have their homes.

7D LifeMode Group: Ethnic Enclaves Forging Opportunity

AGE BY SEX (Esri data)

Median Age: 28.9 US: 38.2

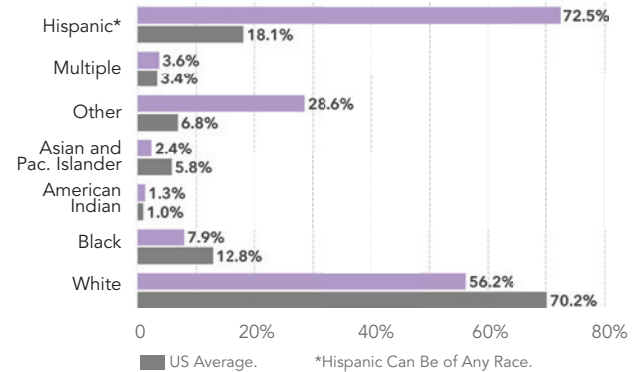
■ Indicates US



RACE AND ETHNICITY (Esri data)

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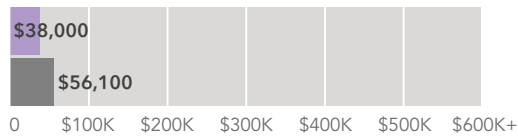
Diversity Index: 80.6 US: 64.0



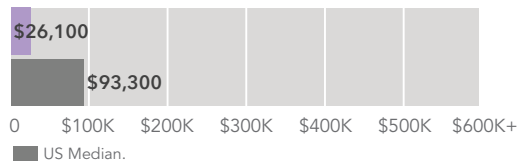
INCOME AND NET WORTH

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

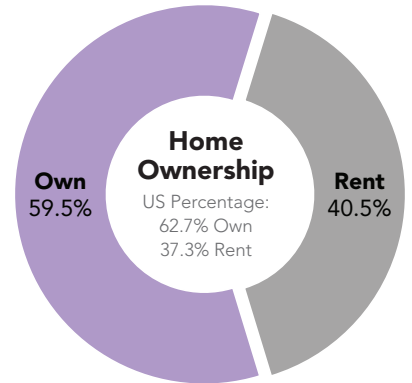
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Typical Housing:
Single Family

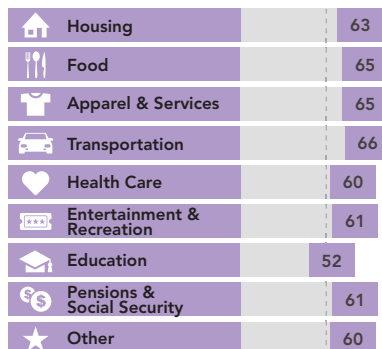
Median Value:
\$92,200

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.



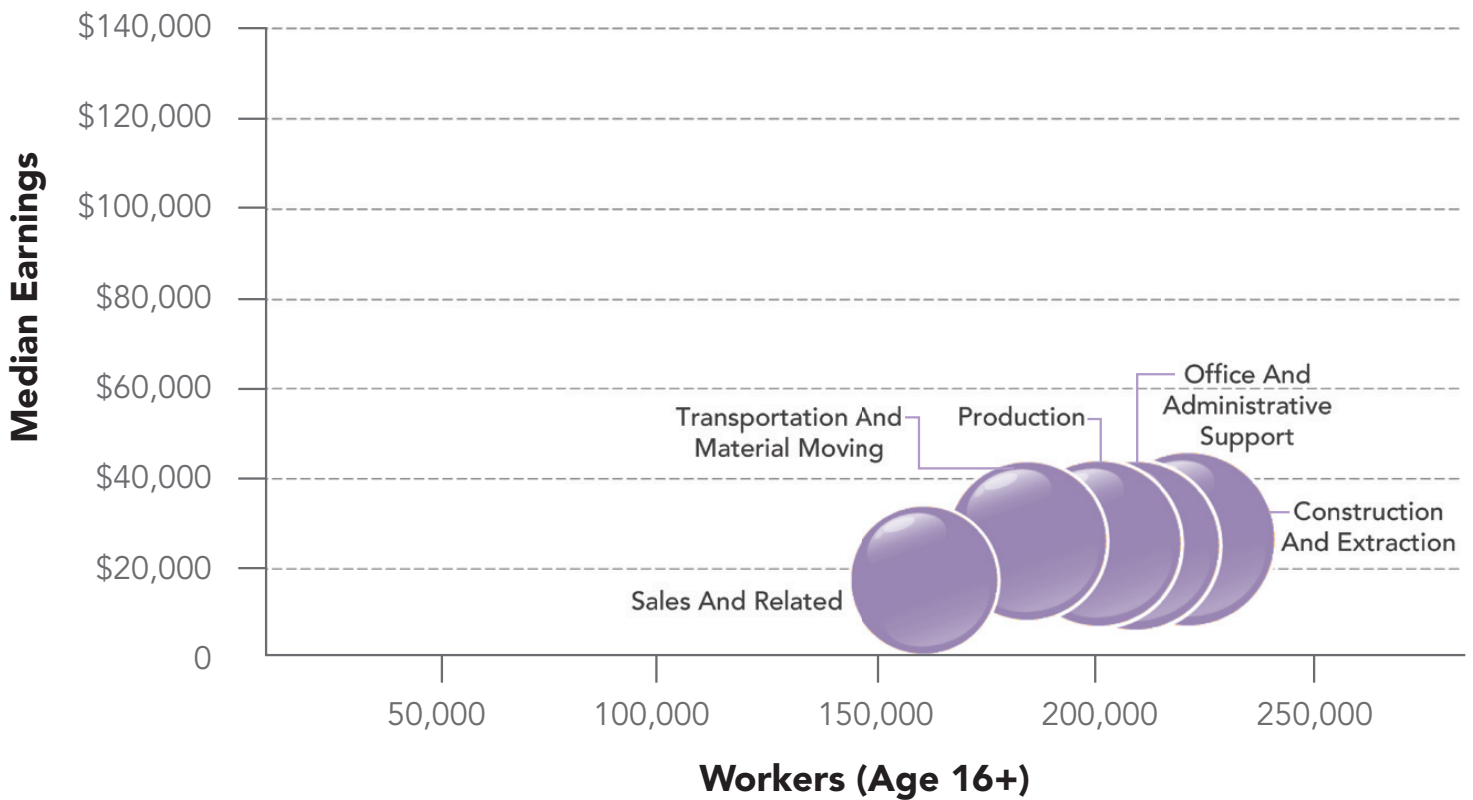
7D LifeMode Group: Ethnic Enclaves Forging Opportunity

Market Profile

- Residents shop at discount and department stores like Walmart, Dollar General/Family Dollar, and JC Penney for baby and children's products.
- Many households subscribe to satellite television to watch their favorite Hispanic programs.
- Magazines are extremely popular sources of news and the latest trends, including women's fashion, bridal, and parenthood types of magazines.
- Typical of this diverse segment, Hispanic programming dominates the radio dials.

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.



5D LifeMode Group: GenXurban Rustbelt Traditions

US Households: 2,716,800
Average Household Size: 2.47

Median Age: 39.1
Median Household Income: \$51,800

WHO ARE WE?

The backbone of older industrial cities in states surrounding the Great Lakes, Rustbelt Traditions residents are a mix of married-couple families and singles living in older developments of single-family homes. While varied, the work force is primarily white collar, with a higher concentration of skilled workers in manufacturing, retail trade, and health care. Rustbelt Traditions represents a large market of stable, hard-working consumers with modest incomes but an average net worth of nearly \$400,000. Family oriented, they value time spent at home. Most have lived, worked, and played in the same area for years.

OUR NEIGHBORHOOD

- Almost half (46%) of the households are married-couple families, similar to the US (48%), most without children (also similar to the US); the slightly higher proportion of singles (Index 105) reflects the aging of the population.
- Average household size is slightly lower at 2.47.
- They are movers, slightly more mobile than the US population (Index 109), but over 70 percent of house holders moved into their current homes before 2010.
- Most residents live in modest, single-family homes in older neighborhoods built in the 1950s (Index 224).
- Nearly three quarters own their homes; nearly half of households have mortgages.
- A large and growing market, Rustbelt Traditions residents are located in the dense urban fringe of metropolitan areas throughout the Midwest and South.
- Most households have 1 to 2 vehicles available.

SOCIOECONOMIC TRAITS

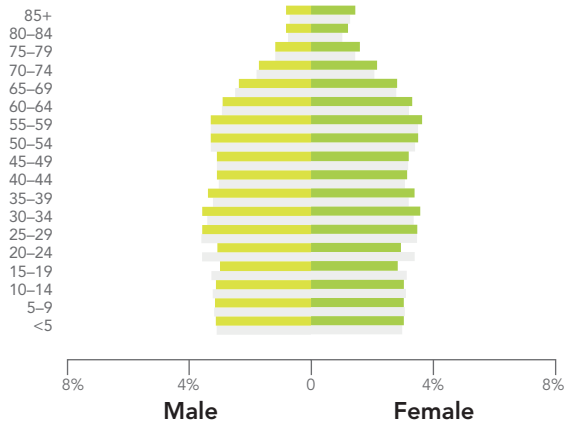
- Most have graduated from high school or spent some time at a college or university.
- Unemployment below the US at 5.2%; labor force participation slightly higher than the US at 67%.
- While most income derived from wages and salaries, nearly 31% of households collecting Social Security and nearly 20% drawing income from retirement accounts.
- Family-oriented consumers who value time spent at home.
- Most lived, worked, and played in the same area for years.
- Budget aware shoppers that favor American-made products.
- Read newspapers, especially the Sunday editions.

5D LifeMode Group: GenXurban Rustbelt Traditions

AGE BY SEX (Esri data)

Median Age: **39.0** US: 38.2

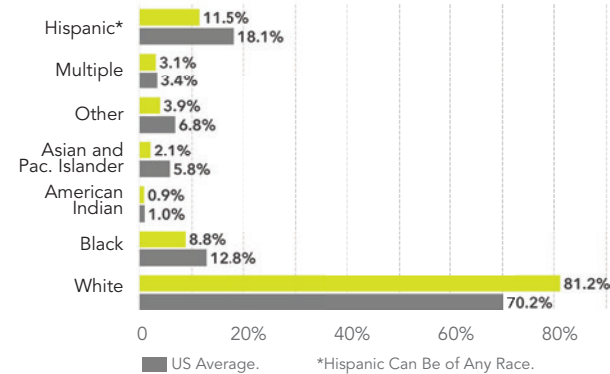
■ Indicates US



RACE AND ETHNICITY (Esri data)

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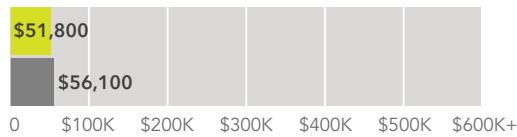
Diversity Index: **46.8** US: 64.0



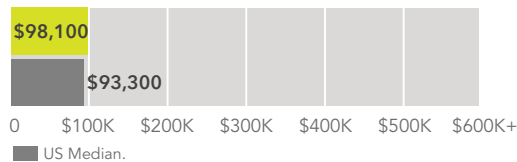
INCOME AND NET WORTH

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

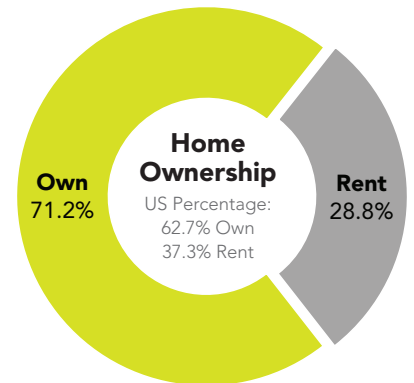
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Typical Housing:
Single Family

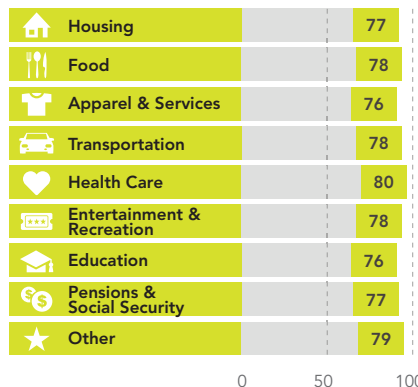
Median Value:
\$123,400

US Median: \$207,300



AVERAGE HOUSEHOLD BUDGET INDEX

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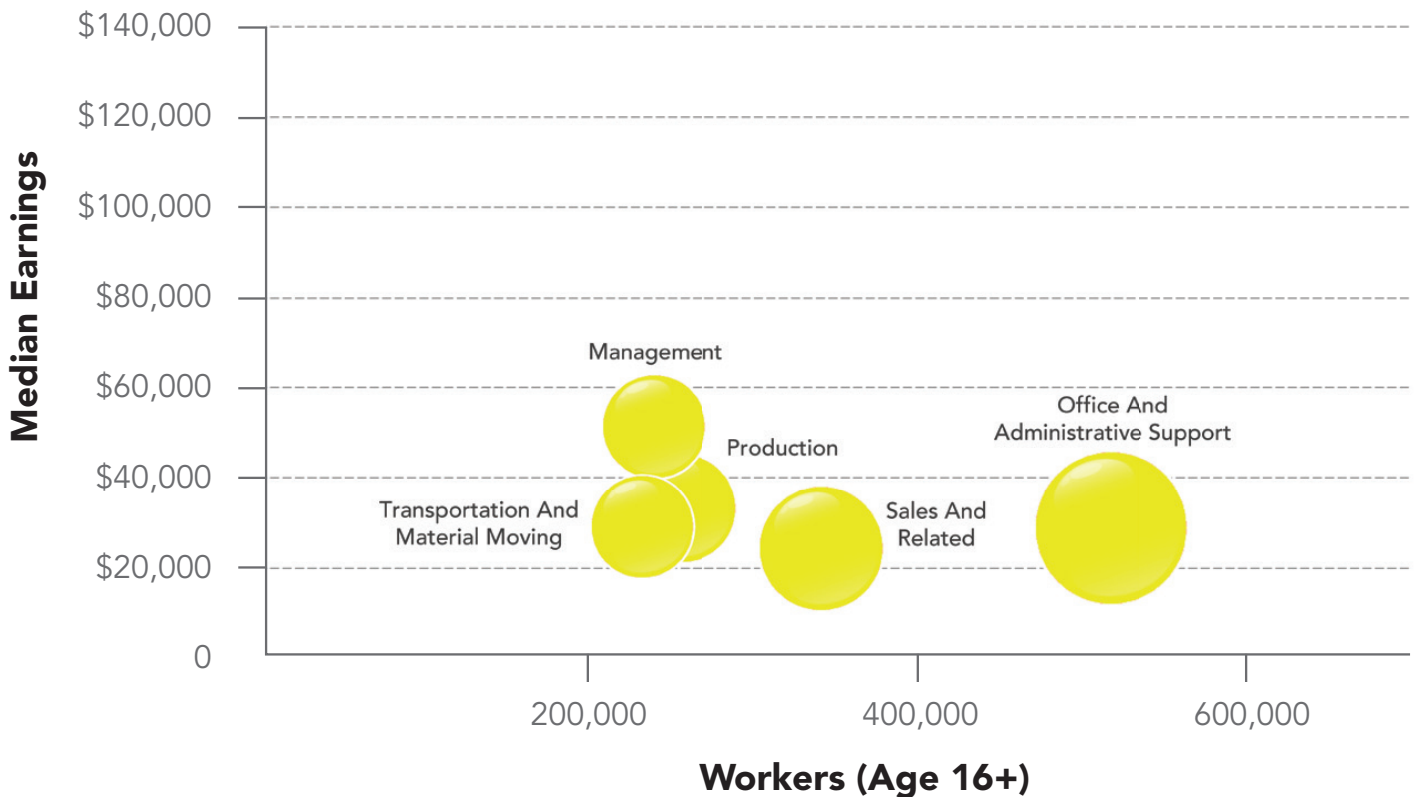
5D LifeMode Group: GenXurban Rustbelt Traditions

Market Profile

- Residents take advantage of convenience stores for fueling up and picking up incidentals.
- Watching television is a common pastime; many households have more than four TVs.
- Favorite programming ranges from ABC Family Channel, A&E, and TNT to children's shows on Nickelodeon and the Disney Channel.
- Residents are connected; entertainment activities like online gaming dominate their Internet usage.
- Favorite family restaurants include Applebee's, Arby's, and Texas Roadhouse.
- Radio dials are typically tuned to classic rock stations.

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.



5A LifeMode Group: GenXurban Comfortable Empty Nesters

US Households: 3,024,200
Average Household Size: 2.52

Median Age: 48.0
Median Household Income: \$75,000

WHO ARE WE?

Residents in this large, growing segment are older, with nearly half of all householders aged 55 or older; many still live in the suburbs where they grew up. Most are professionals working in government, health care, or manufacturing. These Baby Boomers are earning a comfortable living and benefitting from years of prudent investing and saving. Their net worth is well above average (Index 314). Many are enjoying the transition from child rearing to retirement. They value their health and financial well-being.

OUR NEIGHBORHOOD

- Married couples, some with children, but most without (Index 149).
- Average household size slightly higher at 2.52.
- Found throughout the suburbs and small towns of metropolitan areas, where most residents own and live in single-family detached homes (Index 142).
- Most homes built between 1950 and 1990 (Index 131).
- Households generally have one or two vehicles.

SOCIOECONOMIC TRAITS

- Education: 36% college graduates; nearly 68% with some college education.
- Low unemployment at 4%; average labor force participation at 61%.
- Most households income from wages or salaries, but a third also draw income from investments (Index 150) and retirement (Index 159).
- Comfortable Empty Nesters residents physically and financially active.
- Prefer eating at home instead of dining out.
- Home maintenance a priority among these homeowners.

5A LifeMode Group: GenXurban Comfortable Empty Nesters

AGE BY SEX (Esri data)

Median Age: **48.0** US: 38.2

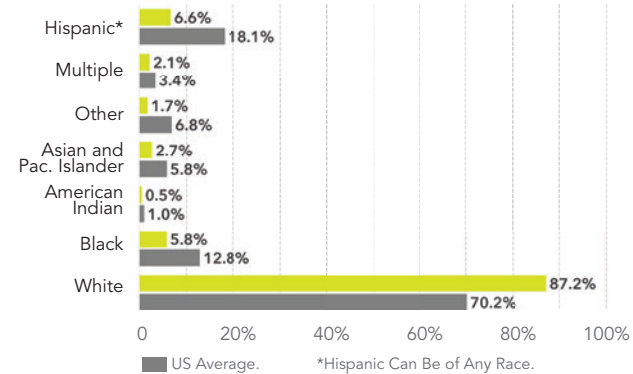
■ Indicates US



RACE AND ETHNICITY (Esri data)

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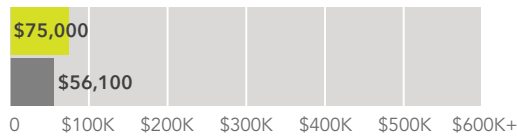
Diversity Index: **33.0** US: 64.0



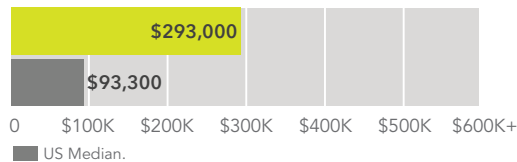
INCOME AND NET WORTH

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Median Household Income



Median Net Worth



HOUSING

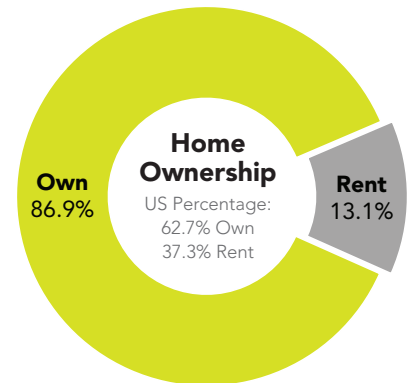
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Typical Housing:
Single Family

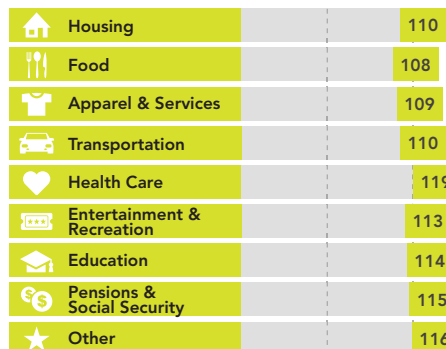
Median Value:
\$203,400

US Median: \$207,300



AVERAGE HOUSEHOLD BUDGET INDEX

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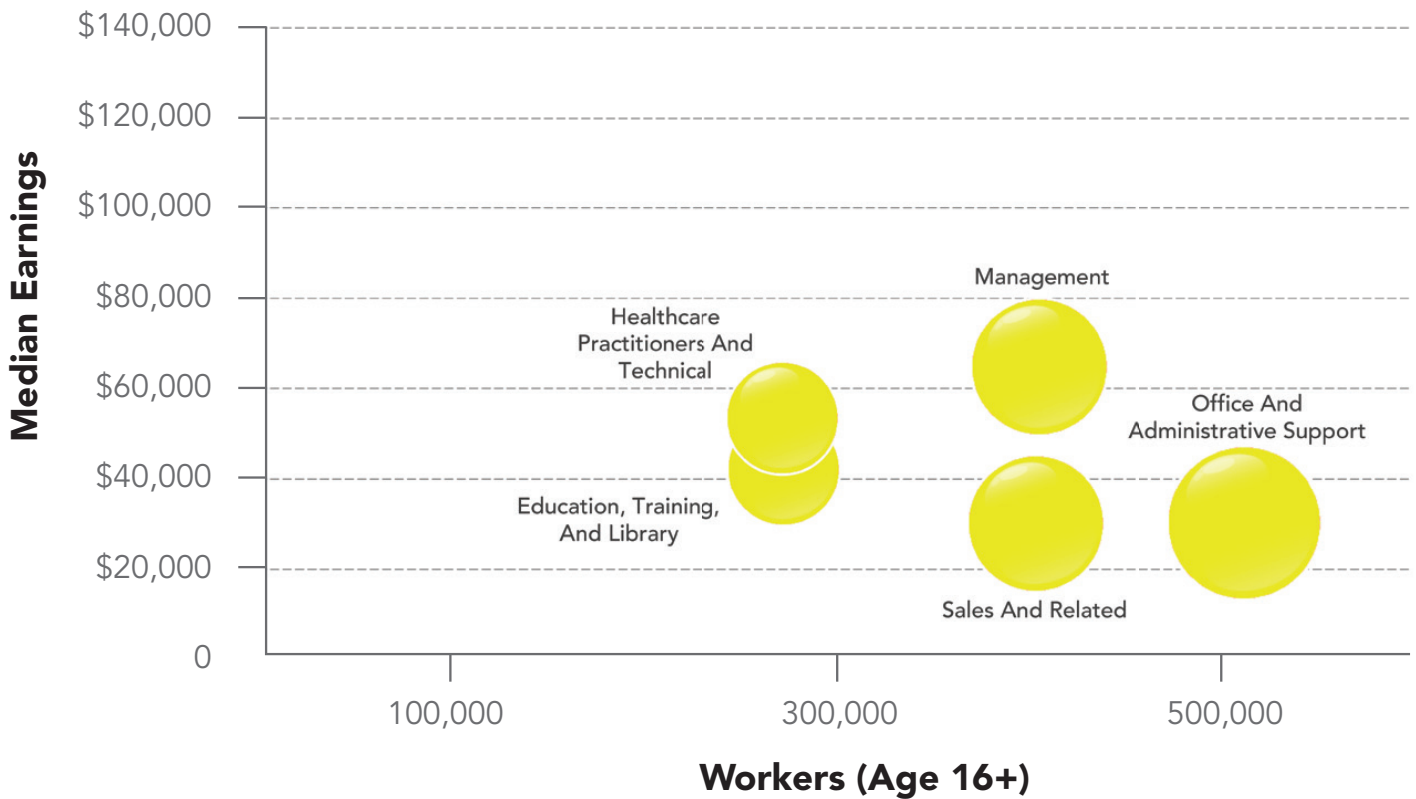
5A LifeMode Group: GenXurban Comfortable Empty Nesters

Market Profile

- Residents enjoy listening to sports radio or watching sports on television.
- Physically active, they play golf, ski, ride bicycles, and work out regularly.
- Spending a lot of time online isn't a priority, so most own older home computers.
- Financial portfolio includes stocks, certificates of deposit, mutual funds, and real estate.

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

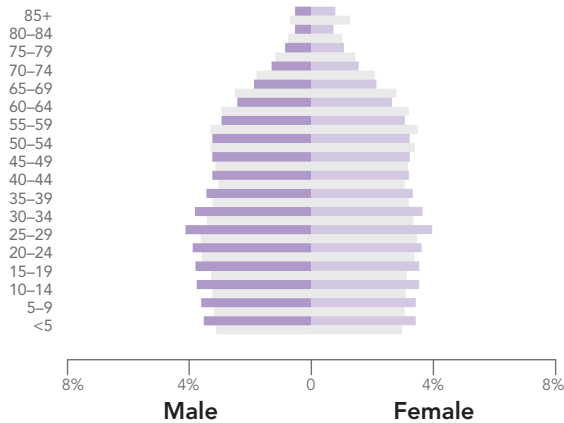
- Multicultural market including recent immigrants (Index 277) and some language barriers (Index 289).
- Education: more than half the population aged 25 or older have a high school diploma or some college.
- Labor force participation rate higher than the US, but so is the unemployment rate at 6.2%.
- 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

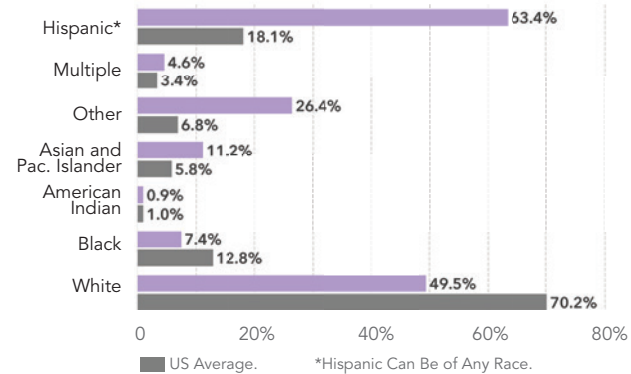
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RACE AND ETHNICITY (Esri data)

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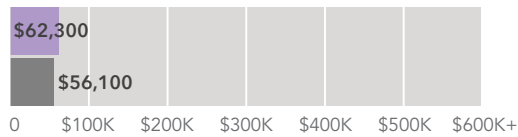
Diversity Index: 86.0 US: 64.0



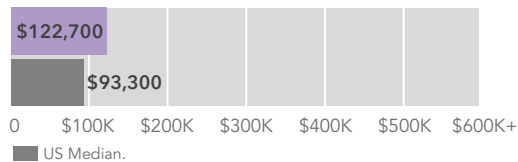
INCOME AND NET WORTH

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Median Household Income



Median Net Worth



HOUSING

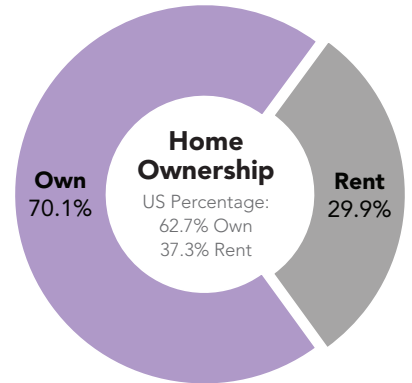
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Typical Housing:
Single Family

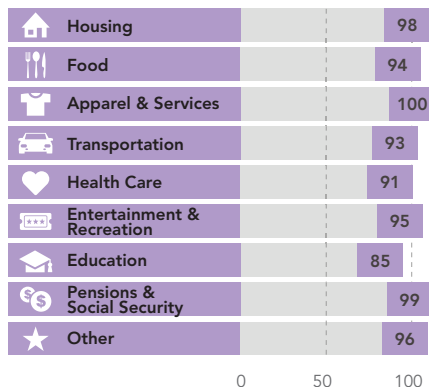
Median Value:
\$325,100

US Median: \$207,300



AVERAGE HOUSEHOLD BUDGET INDEX

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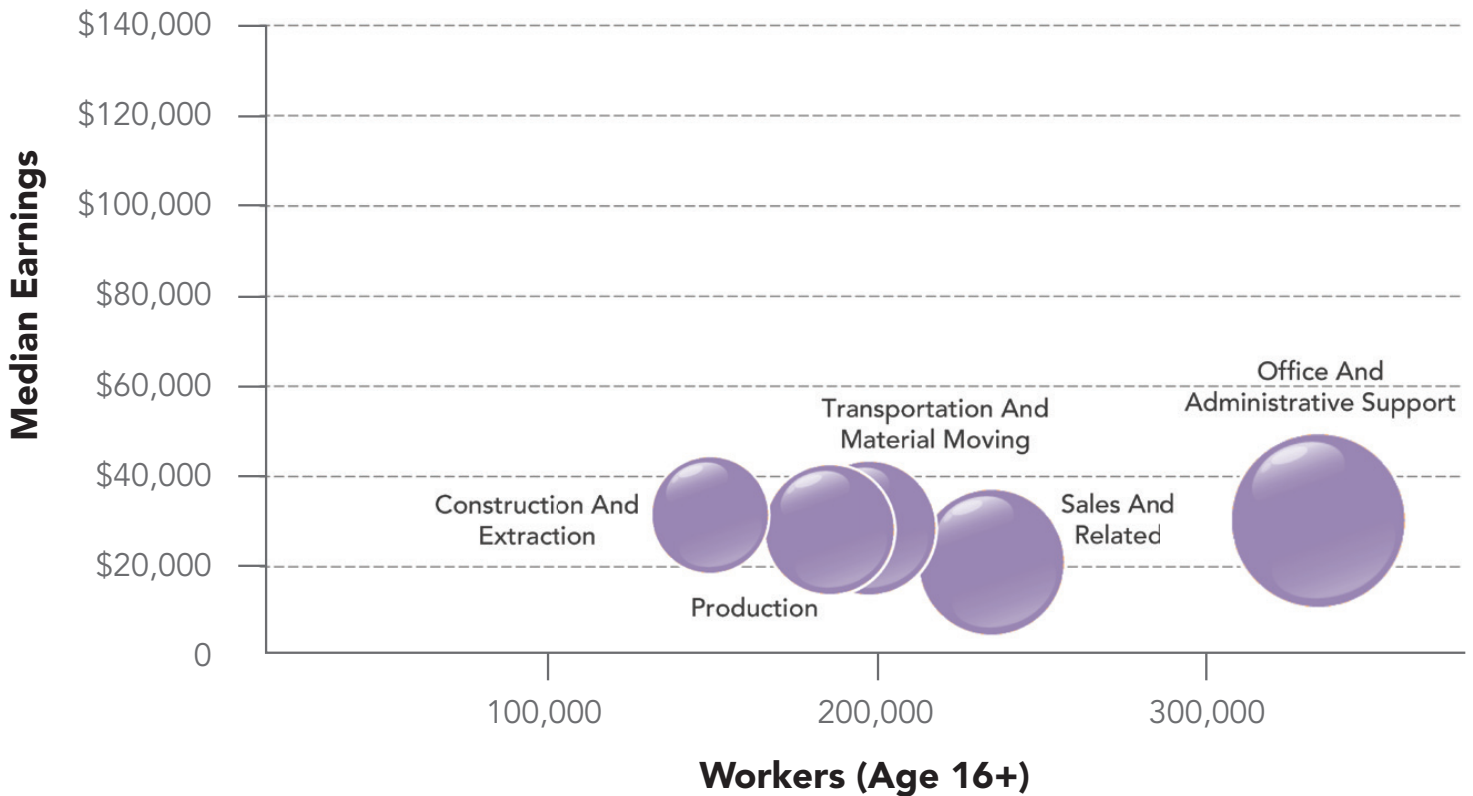
7B LifeMode Group: Ethnic Enclaves Urban Villages

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.



Retail Trade Area • Psychographic Profile

Saginaw, Texas

PSYCHOGRAPHIC LIFEMODE GROUPS	2024 HOUSEHOLDS			2024 ADULT POPULATION		
	DATA	%	INDEX	DATA	%	INDEX
Total:	35,426	100.0%		80,652	100.0%	
1. Affluent Estates	7,971	22.5%	222	18,308	22.7%	208
Top Tier (1A)	0	0.0%	0	0	0.0%	0
Professional Pride (1B)	1,275	3.6%	220	2,984	3.7%	198
Boomburbs (1C)	6,022	17.0%	860	13,872	17.2%	784
Savvy Suburbanites (1D)	673	1.9%	64	1,532	1.9%	58
Exurbanites (1E)	0	0.0%	0	0	0.0%	0
2. Upscale Avenues	0	0.0%	0	0	0.0%	0
Urban Chic (2A)	0	0.0%	0	0	0.0%	0
Pleasantville (2B)	0	0.0%	0	0	0.0%	0
Pacific Heights (2C)	0	0.0%	0	0	0.0%	0
Enterprising Professionals (2D)	0	0.0%	0	0	0.0%	0
3. Uptown Individuals	0	0.0%	0	0	0.0%	0
Laptops and Lattes (3A)	0	0.0%	0	0	0.0%	0
Metro Renters (3B)	0	0.0%	0	0	0.0%	0
Trendsetters (3C)	0	0.0%	0	0	0.0%	0
4. Family Landscapes	5,456	15.4%	195	12,340	15.3%	186
Workday Drive (4A)	3,578	10.1%	327	8,307	10.3%	310
Home Improvement (4B)	1,063	3.0%	180	2,339	2.9%	163
Middleburg (4C)	815	2.3%	73	1,694	2.1%	68
5. GenXurban	2,409	6.8%	61	4,920	6.1%	57
Comfortable Empty Nesters (5A)	496	1.4%	56	968	1.2%	51
In Style (5B)	1,311	3.7%	166	2,581	3.2%	155
Parks and Rec (5C)	0	0.0%	0	0	0.0%	0
Rustbelt Traditions (5D)	638	1.8%	83	1,371	1.7%	83
Midlife Constants (5E)	0	0.0%	0	0	0.0%	0
6. Cozy Country Living	0	0.0%	0	0	0.0%	0
Green Acres (6A)	0	0.0%	0	0	0.0%	0
Salt of the Earth (6B)	0	0.0%	0	0	0.0%	0
The Great Outdoors (6C)	0	0.0%	0	0	0.0%	0
Prairie Living (6D)	0	0.0%	0	0	0.0%	0
Rural Resort Dwellers (6E)	0	0.0%	0	0	0.0%	0
Heartland Communities (6F)	0	0.0%	0	0	0.0%	0
7. Sprouting Explorers	17,642	49.8%	661	40,891	50.7%	582
Up and Coming Families (7A)	16,544	46.7%	1,605	38,148	47.3%	1,499
Urban Villages (7B)	461	1.3%	126	1,290	1.6%	112
Urban Edge Families (7C)	0	0.0%	0	0	0.0%	0
Forging Opportunity (7D)	638	1.8%	174	1,532	1.9%	153
Farm to Table (7E)	0	0.0%	0	0	0.0%	0
Southwestern Families (7F)	0	0.0%	0	0	0.0%	0

Retail Trade Area • Psychographic Profile

Saginaw, Texas

PSYCHOGRAPHIC LIFEMODE GROUPS	2024 HOUSEHOLDS			2024 ADULT POPULATION		
	DATA	%	INDEX	DATA	%	INDEX
8. Middle Ground	0	0.0%	0	0	0.0%	0
City Lights (8A)	0	0.0%	0	0	0.0%	0
Emerald City (8B)	0	0.0%	0	0	0.0%	0
Bright Young Professionals (8C)	0	0.0%	0	0	0.0%	0
Downtown Melting Pot (8D)	0	0.0%	0	0	0.0%	0
Front Porches (8E)	0	0.0%	0	0	0.0%	0
Old and Newcomers (8F)	0	0.0%	0	0	0.0%	0
Hometown Heritage (8G)	0	0.0%	0	0	0.0%	0
9. Senior Styles	0	0.0%	0	0	0.0%	0
Silver & Gold (9A)	0	0.0%	0	0	0.0%	0
Golden Years (9B)	0	0.0%	0	0	0.0%	0
The Elders (9C)	0	0.0%	0	0	0.0%	0
Senior Escapes (9D)	0	0.0%	0	0	0.0%	0
Retirement Communities (9E)	0	0.0%	0	0	0.0%	0
Social Security Set (9F)	0	0.0%	0	0	0.0%	0
10. Rustic Outposts	1,948	5.5%	69	4,113	5.1%	65
Southern Satellites (10A)	1,948	5.5%	174	4,113	5.1%	164
Rooted Rural (10B)	0	0.0%	0	0	0.0%	0
Economic BedRock (10C)	0	0.0%	0	0	0.0%	0
Down the Road (10D)	0	0.0%	0	0	0.0%	0
Rural Bypasses (10E)	0	0.0%	0	0	0.0%	0
11. Midtown Singles	0	0.0%	0	0	0.0%	0
City Strivers (11A)	0	0.0%	0	0	0.0%	0
Young and Restless (11B)	0	0.0%	0	0	0.0%	0
Metro Fusion (11C)	0	0.0%	0	0	0.0%	0
Set to Impress (11D)	0	0.0%	0	0	0.0%	0
City Commons (11E)	0	0.0%	0	0	0.0%	0
12. Hometown	0	0.0%	0	0	0.0%	0
Family Foundations (12A)	0	0.0%	0	0	0.0%	0
Traditional Living (12B)	0	0.0%	0	0	0.0%	0
Small Town Sincerity (12C)	0	0.0%	0	0	0.0%	0
Modest Income Homes (12D)	0	0.0%	0	0	0.0%	0
13. Next Wave	0	0.0%	0	0	0.0%	0
Diverse Convergence (13A)	0	0.0%	0	0	0.0%	0
Family Extensions (13B)	0	0.0%	0	0	0.0%	0
NeWest Residents (13C)	0	0.0%	0	0	0.0%	0
Fresh Ambitions (13D)	0	0.0%	0	0	0.0%	0
High Rise Renters (13E)	0	0.0%	0	0	0.0%	0
14. Scholars and Patriots	0	0.0%	0	0	0.0%	0
Military Proximity (14A)	0	0.0%	0	0	0.0%	0
College Towns (14B)	0	0.0%	0	0	0.0%	0
Dorms to Diplomas (14C)	0	0.0%	0	0	0.0%	0
Unclassified (15)	0	0.0%	0	0	0.0%	0



Retail Trade Area • Psychographic Profile

Saginaw, Texas

PSYCHOGRAPHIC URBANIZATION GROUPS	2024 HOUSEHOLDS			2024 ADULT POPULATION		
	DATA	%	INDEX	DATA	%	INDEX
Total:	35,426	100.0%		80,652	100.0%	
1. Principal Urban Center	0	0.0%	0	0	0.0%	0
Laptops and Lattes (3A)	0	0.0%	0	0	0.0%	0
Metro Renters (3B)	0	0.0%	0	0	0.0%	0
Trendsetters (3C)	0	0.0%	0	0	0.0%	0
Downtown Melting Pot (8D)	0	0.0%	0	0	0.0%	0
City Strivers (11A)	0	0.0%	0	0	0.0%	0
NeWest Residents (13C)	0	0.0%	0	0	0.0%	0
Fresh Ambitions (13D)	0	0.0%	0	0	0.0%	0
High Rise Renters (13E)	0	0.0%	0	0	0.0%	0
2. Urban Periphery	1,736	4.9%	30	4,113	5.1%	29
Pacific Heights (2C)	0	0.0%	0	0	0.0%	0
Rustbelt Traditions (5D)	638	1.8%	83	1,371	1.7%	83
Urban Villages (7B)	461	1.3%	126	1,290	1.6%	112
Urban Edge Families (7C)	0	0.0%	0	0	0.0%	0
Forging Opportunity (7D)	638	1.8%	174	1,532	1.9%	153
Southwestern Families (7F)	0	0.0%	0	0	0.0%	0
City Lights (8A)	0	0.0%	0	0	0.0%	0
Bright Young Professionals (8C)	0	0.0%	0	0	0.0%	0
Metro Fusion (11C)	0	0.0%	0	0	0.0%	0
Family Foundations (12A)	0	0.0%	0	0	0.0%	0
Modest Income Homes (12D)	0	0.0%	0	0	0.0%	0
Diverse Convergence (13A)	0	0.0%	0	0	0.0%	0
Family Extensions (13B)	0	0.0%	0	0	0.0%	0
3. Metro Cities	1,311	3.7%	21	2,581	3.2%	19
In Style (5B)	1,311	3.7%	166	2,581	3.2%	155
Emerald City (8B)	0	0.0%	0	0	0.0%	0
Front Porches (8E)	0	0.0%	0	0	0.0%	0
Old and Newcomers (8F)	0	0.0%	0	0	0.0%	0
Hometown Heritage (8G)	0	0.0%	0	0	0.0%	0
Retirement Communities (9E)	0	0.0%	0	0	0.0%	0
Social Security Set (9F)	0	0.0%	0	0	0.0%	0
Young and Restless (11B)	0	0.0%	0	0	0.0%	0
Set to Impress (11D)	0	0.0%	0	0	0.0%	0
City Commons (11E)	0	0.0%	0	0	0.0%	0
Traditional Living (12B)	0	0.0%	0	0	0.0%	0
College Towns (14B)	0	0.0%	0	0	0.0%	0
Dorms to Diplomas (14C)	0	0.0%	0	0	0.0%	0

Retail Trade Area • Psychographic Profile

Saginaw, Texas

PSYCHOGRAPHIC URBANIZATION GROUPS	2024 HOUSEHOLDS			2024 ADULT POPULATION		
	DATA	%	INDEX	DATA	%	INDEX
4. Suburban Periphery	29,652	83.7%	258	68,070	84.4%	251
Top Tier (1A)	0	0.0%	0	0	0.0%	0
Professional Pride (1B)	1,275	3.6%	220	2,984	3.7%	198
Boomburbs (1C)	6,022	17.0%	860	13,872	17.2%	784
Savvy Suburbanites (1D)	673	1.9%	64	1,532	1.9%	58
Exurbanites (1E)	0	0.0%	0	0	0.0%	0
Urban Chic (2A)	0	0.0%	0	0	0.0%	0
Pleasantville (2B)	0	0.0%	0	0	0.0%	0
Enterprising Professionals (2D)	0	0.0%	0	0	0.0%	0
Workday Drive (4A)	3,578	10.1%	327	8,307	10.3%	310
Home Improvement (4B)	1,063	3.0%	180	2,339	2.9%	163
Comfortable Empty Nesters (5A)	496	1.4%	56	968	1.2%	51
Parks and Rec (5C)	0	0.0%	0	0	0.0%	0
Midlife Constants (5E)	0	0.0%	0	0	0.0%	0
Up and Coming Families (7A)	16,544	46.7%	1,605	38,148	47.3%	1,499
Silver & Gold (9A)	0	0.0%	0	0	0.0%	0
Golden Years (9B)	0	0.0%	0	0	0.0%	0
The Elders (9C)	0	0.0%	0	0	0.0%	0
Military Proximity (14A)	0	0.0%	0	0	0.0%	0
5. Semirural	815	2.3%	24	1,694	2.1%	23
Middleburg (4C)	815	2.3%	73	1,694	2.1%	68
Heartland Communities (6F)	0	0.0%	0	0	0.0%	0
Farm to Table (7E)	0	0.0%	0	0	0.0%	0
Senior Escapes (9D)	0	0.0%	0	0	0.0%	0
Down the Road (10D)	0	0.0%	0	0	0.0%	0
Small Town Sincerity (12C)	0	0.0%	0	0	0.0%	0
6. Rural	1,948	5.5%	33	4,113	5.1%	32
Green Acres (6A)	0	0.0%	0	0	0.0%	0
Salt of the Earth (6B)	0	0.0%	0	0	0.0%	0
The Great Outdoors (6C)	0	0.0%	0	0	0.0%	0
Prairie Living (6D)	0	0.0%	0	0	0.0%	0
Rural Resort Dwellers (6E)	0	0.0%	0	0	0.0%	0
Southern Satellites (10A)	1,948	5.5%	174	4,113	5.1%	164
Rooted Rural (10B)	0	0.0%	0	0	0.0%	0
Economic BedRock (10C)	0	0.0%	0	0	0.0%	0
Rural Bypasses (10E)	0	0.0%	0	0	0.0%	0
Unclassified (15)	0	0.0%	0	0	0.0%	0

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 Psychographic trends, The Retail Coach goes well beyond other retail consulting and market research firms' offerings by combining current national and statewide Psychographics 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

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