



TheRetailCoach®

DOWNTOWN SECONDARY RETAIL TRADE AREA PSYCHOGRAPHIC PROFILE

San Marcos, Texas

Prepared for
The Greater San Marcos Partnership & The City of San Marcos
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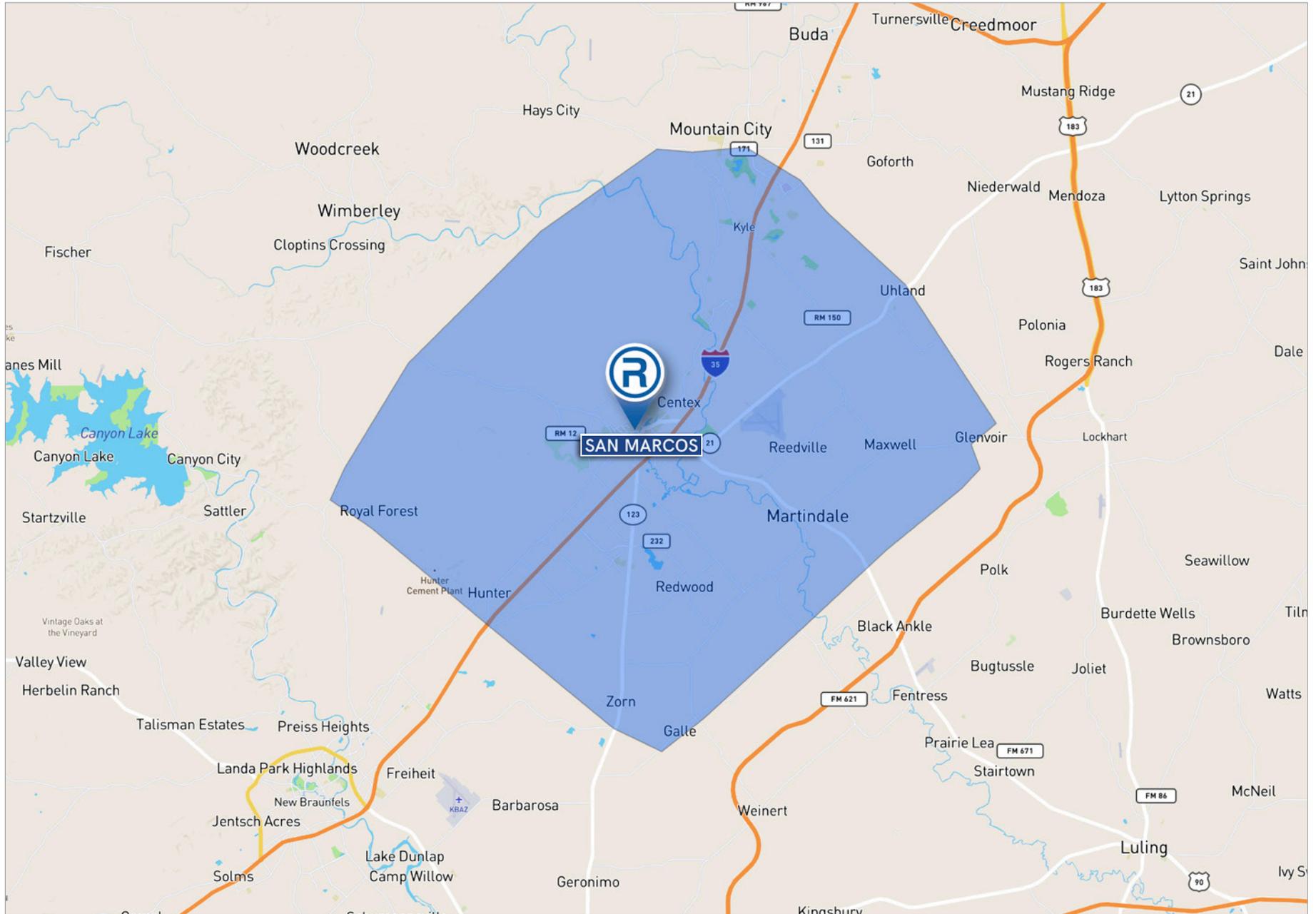
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DOWNTOWN SECONDARY RETAIL TRADE AREA

San Marcos, Texas





TAPESTRY SEGMENTATION PROFILE

+ WHAT IS TAPESTRY SEGMENTATION?

Tapestry Segmentation is a market segmentation system that classifies US neighborhoods based on their socioeconomic and demographic compositions. Tapestry is a system for classifying consumers and constituents using all the variables that can distinguish consumer behavior, from household characteristics such as income and family type to personal traits like age, education, or employment and even housing choices.

Tapestry Segmentation classifies US neighborhoods into 67 distinct market segments. Neighborhoods with the most similar characteristics are grouped together, while neighborhoods with divergent characteristics are separated. Tapestry Segmentation combines the “who” of lifestyle demography with the “where” of local neighborhood geography to create a model of various lifestyle classifications, or segments, of actual neighborhoods with addresses—distinct behavioral market segments.

+ WHO SHOULD USE TAPESTRY SEGMENTATION?

All companies, agencies, and organizations need to understand consumers/constituents in order to supply them with the right products and services and to reach them via their preferred media. These applications require a robust segmentation system that can accurately profile these diverse markets. The versatility and predictive power of Tapestry Segmentation allow users to integrate their own data or national consumer surveys into Tapestry Segmentation to identify their best market segments and reach them through the most effective channels.

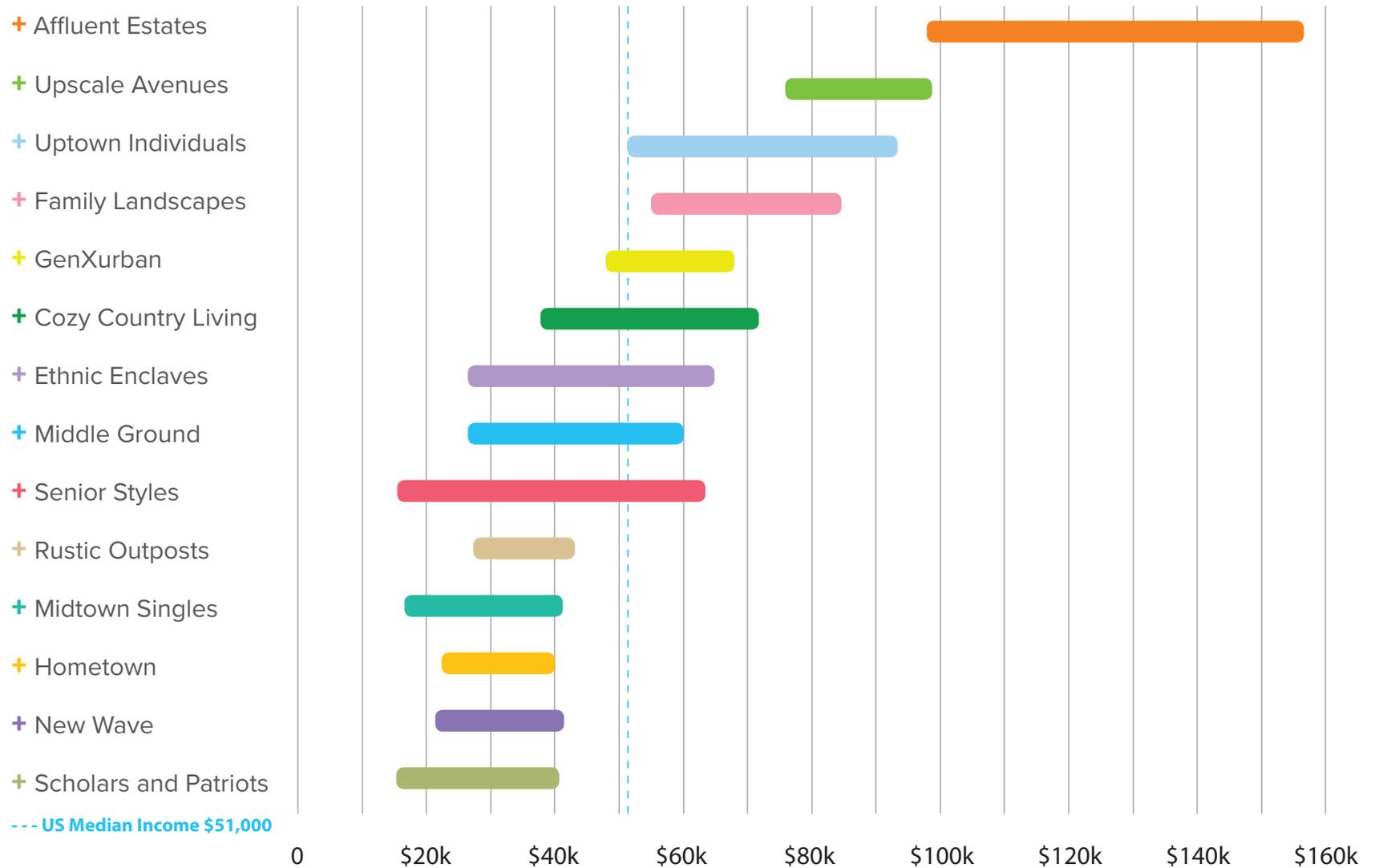
+ TAPESTRY SEGMENTATION SUMMARY GROUPS

Esri’s Tapestry Segmentation provides a robust, powerful portrait of the 67 US consumer markets. To provide a broader view of these 67 segments, Esri combined them into 14 LifeMode Summary Groups based on lifestyle and lifestage composition.

- L1 Affluent Estates
- L2 Upscale Avenues
- L3 Uptown Individuals
- L4 Family Landscapes
- L5 GenXurban
- L6 Cozy Country Living
- L7 Ethnic Enclaves
- L8 Middle Ground
- L9 Senior Styles
- L10 Rustic Outposts
- L11 Midtown Singles
- L12 Hometown
- L13 New Wave
- L14 Scholars and Patriots



INCOME RANGE OF LIFEMODE SUMMARY GROUPS





DOWNTOWN SECONDARY RETAIL TRADE AREA • TOP TAPESTRY SEGMENTS

San Marcos, Texas

	TAPESTRY SEGMENTATION	HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	US HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	INDEX
1	Up and Coming Families (7A)	22.8%	22.8%	2.4%	2.4%	967
2	College Towns (14B)	16.9%	39.7%	1.0%	3.4%	1,765
3	Dorms to Diplomas (14C)	15.9%	55.6%	0.5%	3.9%	3,099
4	Young and Restless (11B)	7.9%	63.5%	1.7%	5.6%	458
5	Set to Impress (11D)	5.6%	69.1%	1.4%	7.0%	404
	Subtotal	69.1%		7.0%		
6	Middleburg (4C)	4.9%	74.0%	2.9%	9.9%	171
7	Down the Road (10D)	4.3%	78.3%	1.1%	11.0%	379
8	Green Acres (6A)	3.5%	81.8%	3.2%	14.2%	108
9	Exurbanites (1E)	3.0%	84.8%	1.9%	16.1%	153
10	Soccer Moms (4A)	2.7%	87.5%	2.9%	19.0%	95
	Subtotal	18.4%		12.0%		
11	Southern Satellites (10A)	2.5%	90.0%	3.1%	22.1%	79
12	Metro Fusion (11C)	2.5%	92.5%	1.4%	23.5%	173
13	Hardscrabble Road (8G)	1.7%	94.2%	1.2%	24.7%	139
14	Barrios Urbanos (7D)	1.6%	95.8%	1.0%	25.7%	153
15	American Dreamers (7C)	1.4%	97.2%	1.5%	27.2%	97
	Subtotal	9.7%		8.2%		
16	In Style (5B)	1.1%	98.3%	2.2%	29.4%	50
17	Front Porches (8E)	1.0%	99.3%	1.6%	31.0%	62
18	Southwestern Families (7F)	0.8%	100.1%	0.8%	31.8%	93
	Subtotal	2.9%		4.6%		
	Total	100.0%		31.9%		313



LifeMode Group • Ethnic Enclaves

7A

UP AND COMING FAMILIES

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.

US Household // 2,562,000
Average Household Size // 3.10
Median Age // 30.7
Median Household Income // \$64,000

+ 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 \$174,000 and a lower vacancy rate.
- The price of affordable housing: longer commute times (Index 116).



+ MARKET PROFILE

(Consumer preferences are estimated from data by GfK MRI)

- 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 backpacking and baseball to weight lifting and yoga.

+ SOCIOECONOMIC TRAITS

- Education: 66% have some college education or degree(s).
- Hard-working labor force with a participation rate of 71% (Index 114) and low unemployment at 7% (Index 81).
- Most households (63%) 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.

+ 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:

\$174,000

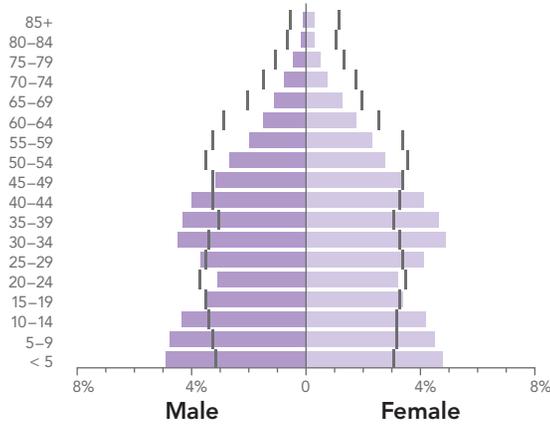
US Median: \$177,000



AGE BY SEX (Esri data)

Median Age: 30.7 US: 37.6

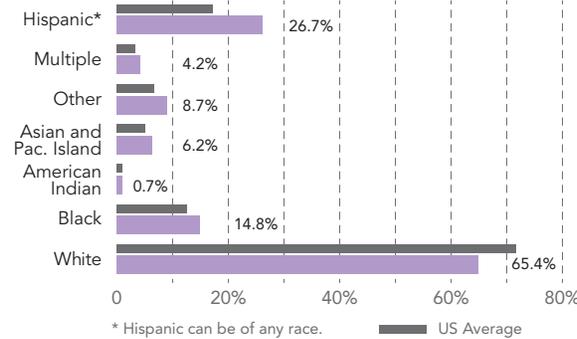
I Indicates US



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: 72.4 US: 62.1



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

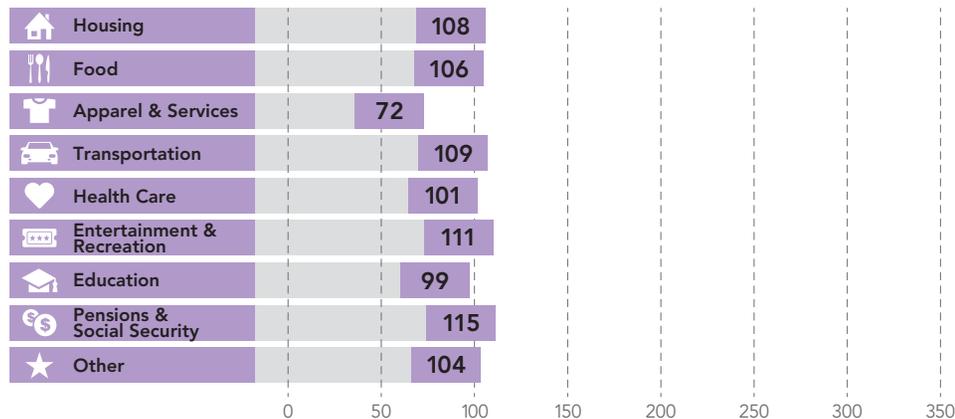


Median Net Worth



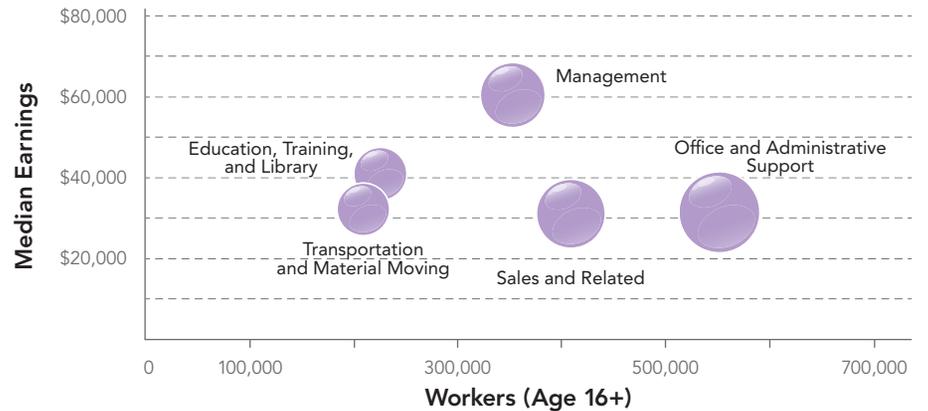
AVERAGE HOUSEHOLD BUDGET INDEX

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.



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.





LifeMode Group • Scholars and Patriots

14B COLLEGE TOWNS

About half the residents of College Towns are enrolled in college, while the rest work for a college or the services that support it.

Students have busy schedules, but make time between studying and part-time jobs for socializing and sports. Students that are new to managing their own finances tend to make impulse buys and splurge on the latest fashions. This digitally engaged group uses computers and cell phones for all aspects of life including shopping, school work, news, social media, and entertainment. College Towns are all about new experiences, and residents seek out variety and adventure in their lives.

US Household // 1,104,000
Average Household Size // 2.12
Median Age // 24.3
Median Household Income // \$28,000

+ OUR NEIGHBORHOOD

- These are non-family households with many students living alone or with roommates for the first time.
- This segment is a mix of densely developed student housing and dorms with local residences.
- Off-campus, low rent apartments comprise half of the housing stock.
- Over three-quarters of the households are renter occupied, with one in ten remaining vacant.
- One-third of homes are single family; mostly occupied by local residents who own their homes.
- This market is bike and pedestrian friendly.



+ MARKET PROFILE

(Consumer preferences are estimated from data by GfK MRI)

- Own a laptop and a portable MP3 player.
- Watch movies and TV programs online; MTV and Comedy Central on TV.
- Use the Internet for social media connections, blogging, paying bills, and downloading music.
- Have cell phones only (no landlines) and enjoy customizing them.
- Popular activities: backpacking, Pilates, and Frisbee.
- Go out to the movies and out for drinks.

+ SOCIOECONOMIC TRAITS

- Their limited incomes result in thrifty purchases.
- They do not eat the healthiest foods, nor do they see a doctor regularly.
- They dress to impress with the latest fashions of the season.
- They prefer environmentally friendly products and vehicles that get good gas mileage.
- They're heavily influenced by celebrity endorsements and trends in magazines.
- They feel anything that can be done online is easier than in person.
- They have liberal political views.

+ 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:

Multiunit Rentals;
Single Family

Average Rent:

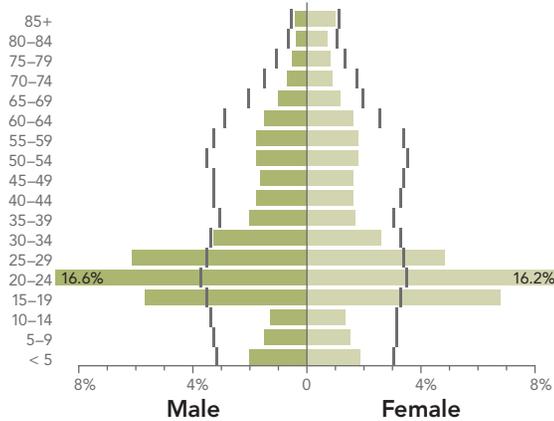
\$890
US Average: \$990



AGE BY SEX (Esri data)

Median Age: 24.3 US: 37.6

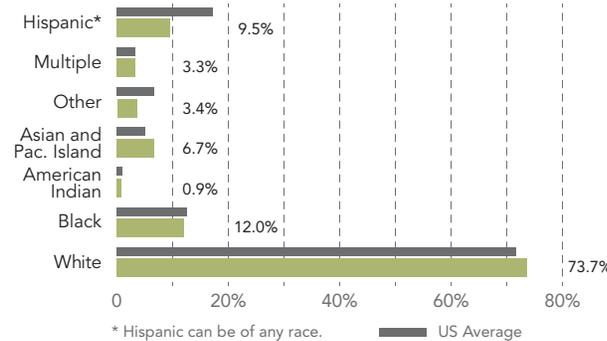
I Indicates US



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).

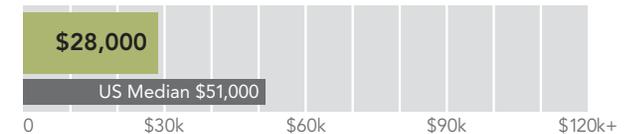
Diversity Index: 53.5 US: 62.1



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

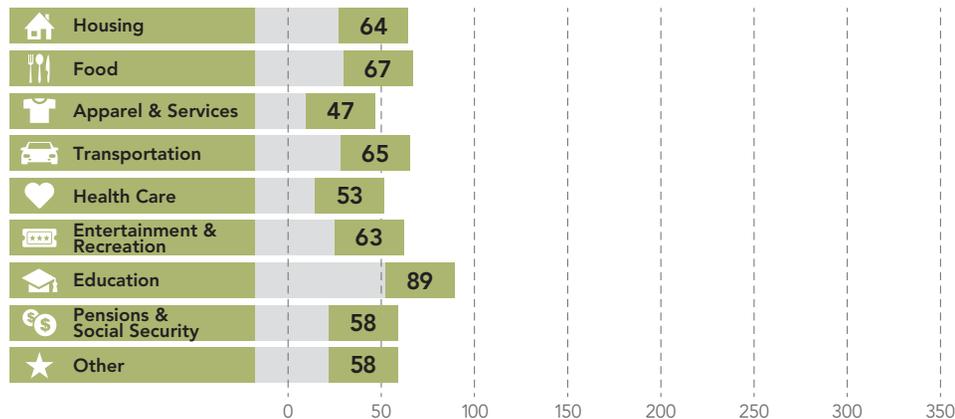


Median Net Worth



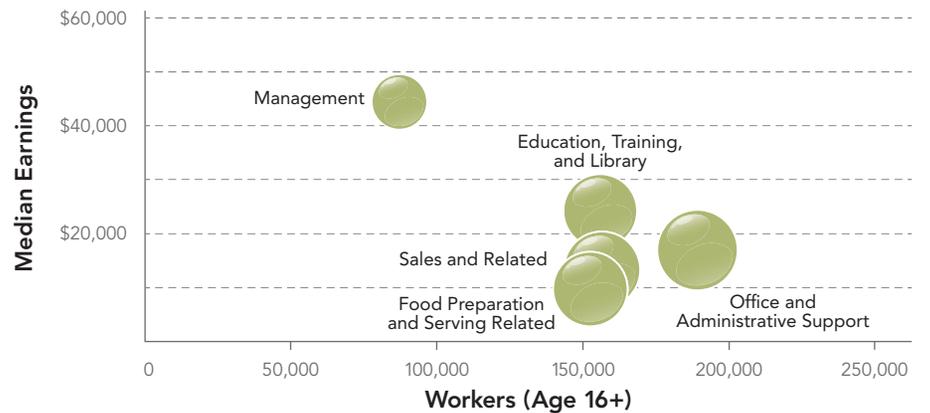
AVERAGE HOUSEHOLD BUDGET INDEX

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.



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.





LifeMode Group • Scholars and Patriots

14C DORMS TO DIPLOMAS

On their own for the first time, Dorms to Diplomas residents are just learning about finance and cooking.

Frozen dinners and fast food are common options. Shopping trips are sporadic, and preferences for products are still being established. Many carry a balance on their credit card so they can buy what they want now. Although school and part-time work take up many hours of the day, the remainder is usually filled with socializing and having fun with friends. They are looking to learn life lessons inside and outside of the classroom. This is the first online generation, having had lifelong use of computers, the Internet, cell phones, and MP3 players.

US Household // 589,000
Average Household Size // 2.20
Median Age // 21.5
Median Household Income // \$17,000

+ OUR NEIGHBORHOOD

- Mix of dorms, on-campus and off-campus housing cater to young renters.
- Off-campus householders are commonly students living alone or with roommates; average household size is 2.2.
- 80% of the housing are apartments; many older homes in town have been converted into multifamily living units.
- With limited parking on campus, many walk, bike, or carpool to class.
- Only one in ten homes are owner occupied.



+ MARKET PROFILE

(Consumer preferences are estimated from data by GfK MRI)

- They enjoy going out to bars for drinks and maybe a game of billiards.
- With little experience cooking, fast food and frozen dinners are the “go-to” choices.
- Appearance and fashion preferences come from magazines; hair color and teeth whiteners are commonplace.
- They listen to all the latest music on mobile MP3 players.
- They’re very active, participating in many sports, especially yoga.
- Use a computer for just about everything including news, entertainment, shopping, blogging, social media, TV, movies, and homework.

+ SOCIOECONOMIC TRAITS

- They’re the youngest market with half of the population aged 20–24.
- They’re impulse buyers who experiment with different brands.
- They buy trendy clothes on a budget.
- Vehicles are just a means of transportation—economy and environmental impact are factors in purchases; used, imported subcompact cars are a popular choice.
- They value socializing, having fun, and learning new things.
- They’re always connected; their cell phone is never out of reach.

+ 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.



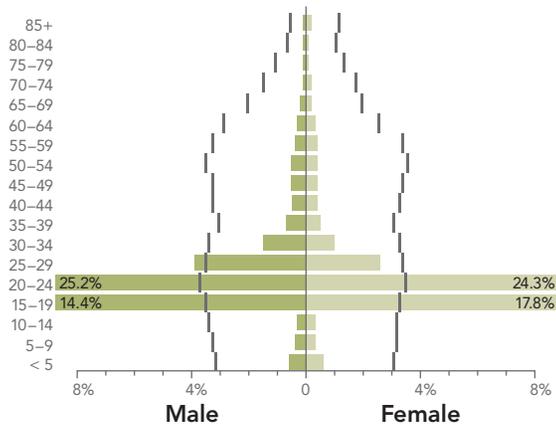
Typical Housing:
Multiunit Rentals
Average Rent:
\$990
US Average: \$990



AGE BY SEX (Esri data)

Median Age: 21.5 US: 37.6

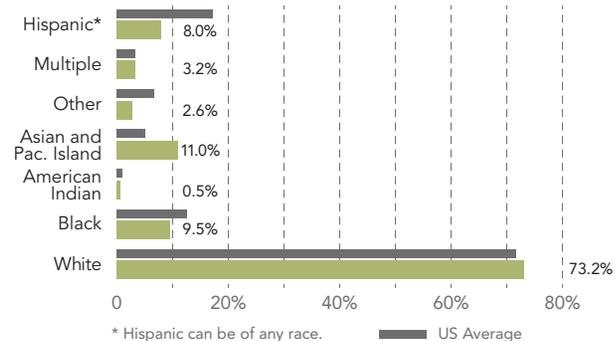
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RACE AND ETHNICITY (Esri data)

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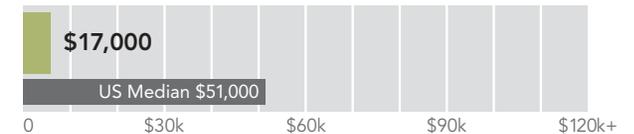
Diversity Index: 52.5 US: 62.1



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

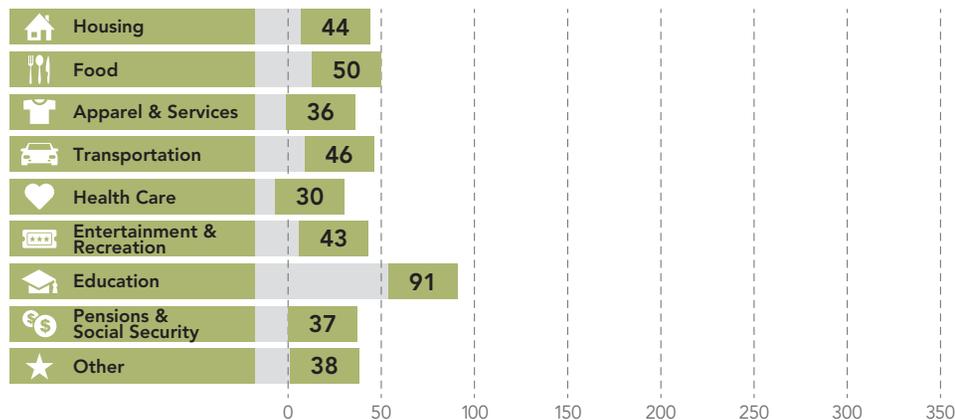


Median Net Worth



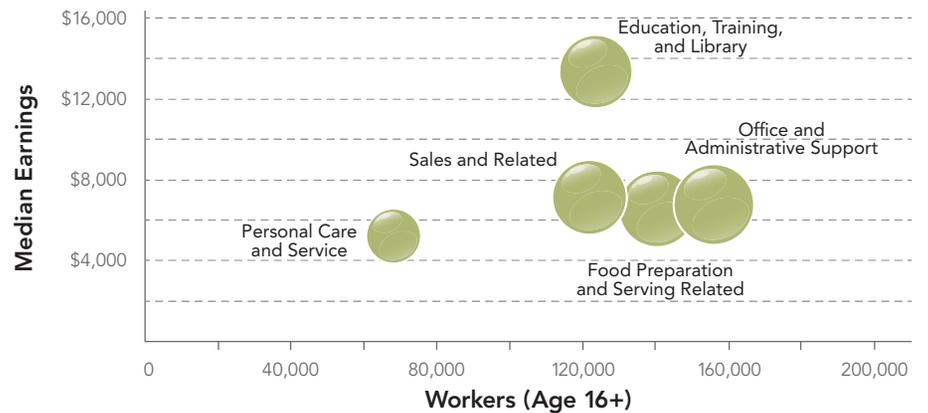
AVERAGE HOUSEHOLD BUDGET INDEX

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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.





LifeMode Group • Midtown Singles

11B YOUNG AND RESTLESS

Gen Y comes of age: Well-educated young workers, some of whom are still completing their education, are employed in professional/technical occupations, as well as sales and office/administrative support roles.

These residents are not established yet, but striving to get ahead and improve themselves. This market ranks in the top 5 for renters, movers, college enrollment, and labor force participation rate. Almost 1 in 5 residents move each year. Close to half of all householders are under the age of 35, the majority living alone or in shared nonfamily dwellings. Median household income is still below the US. Smartphones are a way of life, and they use the Internet extensively. Young and Restless consumers are diverse, favoring densely populated neighborhoods in large metropolitan areas; over 50% are located in the South (almost a fifth in Texas), with the rest chiefly in the West and Midwest.

US Household // 2,005,000
Average Household Size // 2.02
Median Age // 29.4
Median Household Income // \$36,000

+ OUR NEIGHBORHOOD

- One of the youngest markets: Half the householders under age 35; median age 29.4.
- Primarily single-person households (Index 163) with some shared households (Index 201).
- Highly mobile market, beginning careers and changing addresses frequently.
- Naturally, one of the top 5 renter markets (Index 237).
- Apartment rentals popular: 45% in 5–19 unit buildings (Index 507), 26% in 20+ unit buildings (Index 325).
- Majority of housing built in 1970 or later (83%).



+ MARKET PROFILE

(Consumer preferences are estimated from data by GfK MRI)

- No landline telephone for majority of HHs, preferring a cell phone only.
- Use their cell phone to text, listen to music, pay bills, redeem coupons, look up directions, and access financial information.
- Online activities include banking (with paperless statements), purchasing items on eBay, accessing Twitter and Facebook, and watching movies and TV shows.
- Enjoy dancing, playing pool, watching MTV and Comedy Central programs, reading fashion magazines, and playing volleyball.
- Listen to blues, jazz, rap, hip hop, and dance music, and read music magazines.
- Purchase natural/organic food, but frequent fast food restaurants.

+ SOCIOECONOMIC TRAITS

- Education completed: 2 out of 3 have some college, an associate's degree, or a bachelor's degree or higher. Education in progress: almost 15% are still enrolled in college (Index 185).
- Labor force participation rate is exceptionally high at 75.4%; unemployment is low at 7.8%.
- These are careful shoppers, aware of prices, and demonstrate little brand loyalty.
- They like to be the first to try new products, but prefer to do research before buying the latest electronics.
- Most of their information comes from the Internet and TV, rather than traditional media.
- Carry their cell phone everywhere they go.

+ 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:

Multiunit Rentals

Average Rent:

\$920

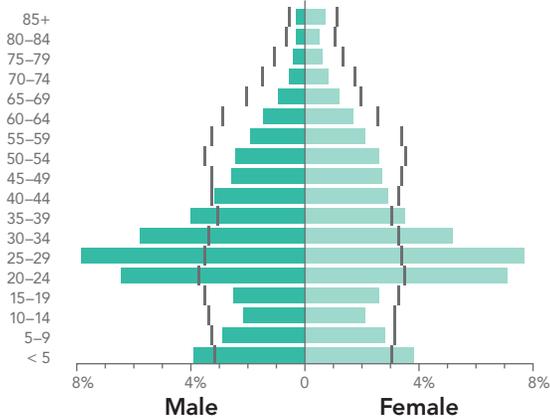
US Average: \$990



AGE BY SEX (Esri data)

Median Age: 29.4 US: 37.6

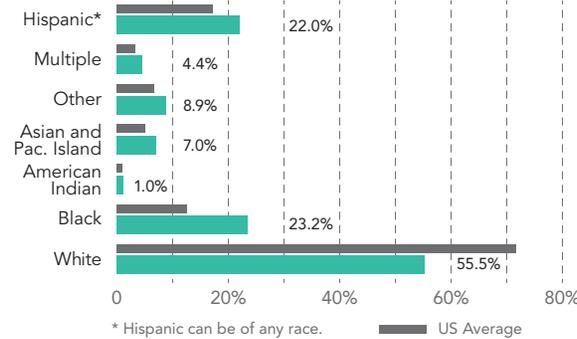
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RACE AND ETHNICITY (Esri data)

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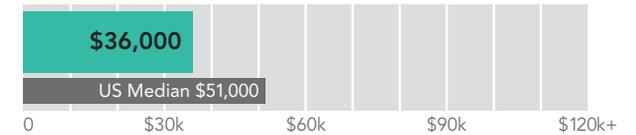
Diversity Index: 76.0 US: 62.1



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

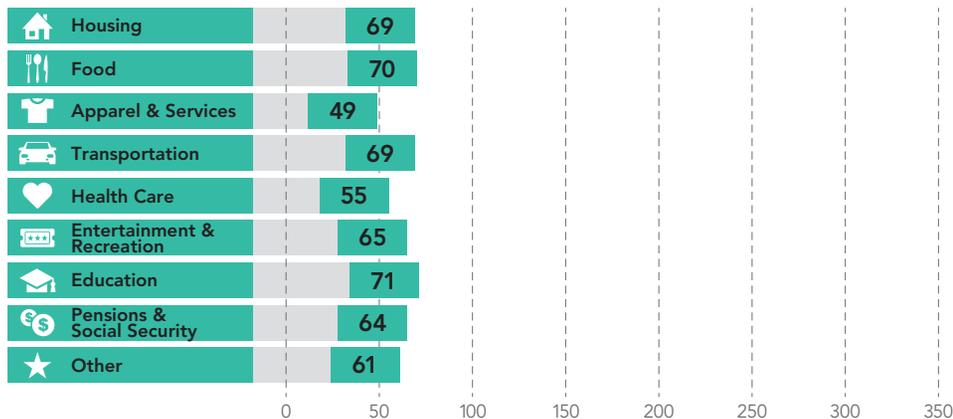


Median Net Worth



AVERAGE HOUSEHOLD BUDGET INDEX

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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.





LifeMode Group • Midtown Singles



SET TO IMPRESS

Set to Impress is depicted by medium to large multiunit apartments with lower than average rents.

These apartments are often nestled into neighborhoods with other businesses or single-family housing. Nearly one in three residents is 20 to 34 years old, and over half of the homes are nonfamily households. Although many residents live alone, they preserve close connections with their family. Income levels are low; many work in food service while they are attending college. This group is always looking for a deal. They are very conscious of their image and seek to bolster their status with the latest fashion. Set to Impress residents are tapped into popular music and the local music scene.

US Household // 1,657,000
Average Household Size // 2.10
Median Age // 33.1
Median Household Income // \$29,000

+ OUR NEIGHBORHOOD

- Apartment complexes represented by multiple multiunit structures are often nestled in neighborhoods with either single-family homes or other businesses.
- Renters make up nearly three quarters of all households.
- They're found mostly in urban areas, but also in suburbs.
- Single-person households make up over 40% of all households.
- It is easy enough to walk or bike to work for many residents.



+ MARKET PROFILE

(Consumer preferences are estimated from data by GfK MRI)

- They listen to a variety of the latest music and download music online.
- Majority have cell phones only, no landlines.
- They use the Internet for social media and managing finances.
- They own used, imported vehicles.
- They shop at Walgreens.
- They enjoy leisure activities including going to rock concerts, night clubs, and the zoo.

+ SOCIOECONOMIC TRAITS

- Residents are better educated and mobile.
- Unemployment is higher, although many are still enrolled in college (Index 146).
- They always have an eye out for a sale and will stock up when the price is right.
- They prefer name brands, but will buy generic when it is a better deal.
- Quick meals on the run are a reality of life.
- They're image-conscious consumers that dress to impress and often make impulse buys.
- They maintain close relationships with family.

+ 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:

Multiunit Rentals;
Single Family

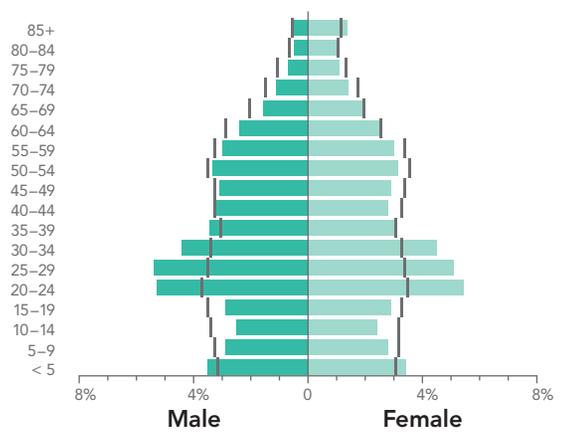
Average Rent:

\$750
US Average: \$990



AGE BY SEX (Esri data)

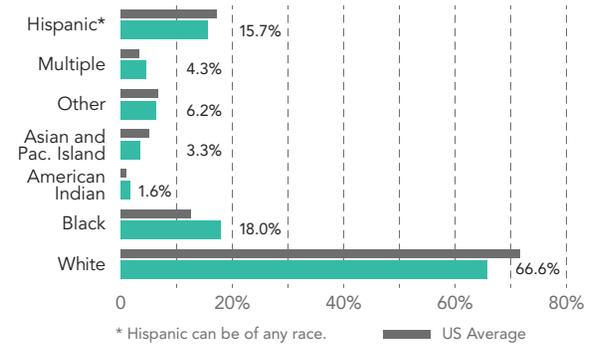
Median Age: 33.1 US: 37.6
 | Indicates US



RACE AND ETHNICITY (Esri data)

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Diversity Index: 64.9 US: 62.1



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

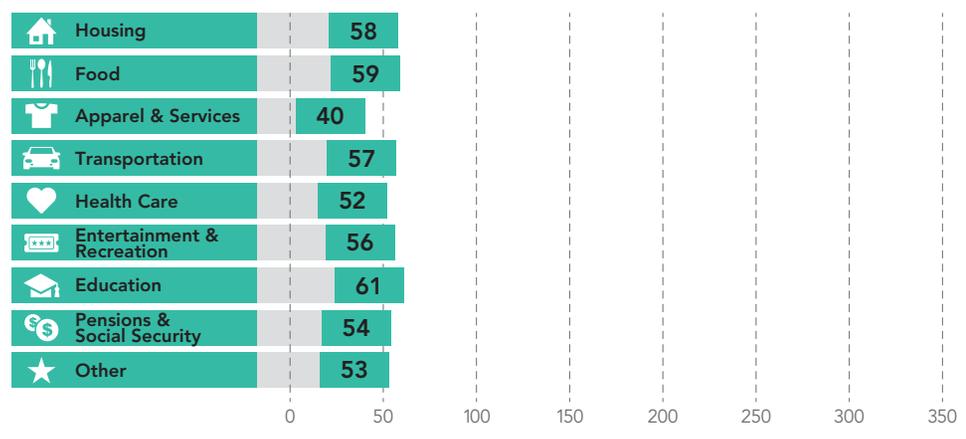


Median Net Worth



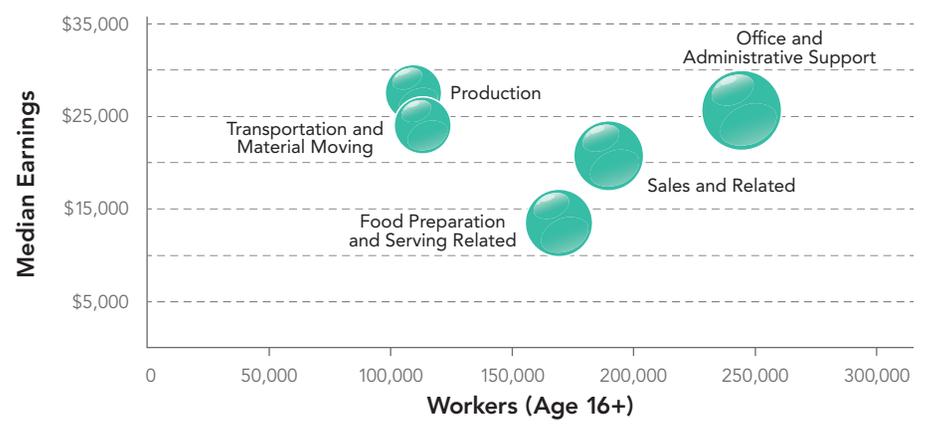
AVERAGE HOUSEHOLD BUDGET INDEX

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.



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, LLC, is a national retail analytics and locational intelligence firm that specializes in all aspects of retail market analyses and recruitment, from “macro to micro” trade area assessment to actively recruiting retailers on behalf of our clients.

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.



C. Kelly Cofer
President & CEO
The Retail Coach, LLC

Retail360®

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” data gathered through extensive visits within 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 helps assure our clients that they are receiving the latest and best information for their retail recruitment efforts—all with personal service and coaching guidance that continues beyond the initial project scope and timeline.

Our Retail360® 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 Retail Coach –

“It’s not about data. It’s about your success.”



ACKNOWLEDGEMENTS

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, Nielsen 2016/2017, ESRI 2016, U.S. Census Bureau, Economy.com, 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 MapInfo, Nielsen, ESRI and/or Microsoft Corporation.

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