TheRetailCoach®

PRIMARY RETAIL TRADE AREA PSYCHOGRAPHIC PROFILE

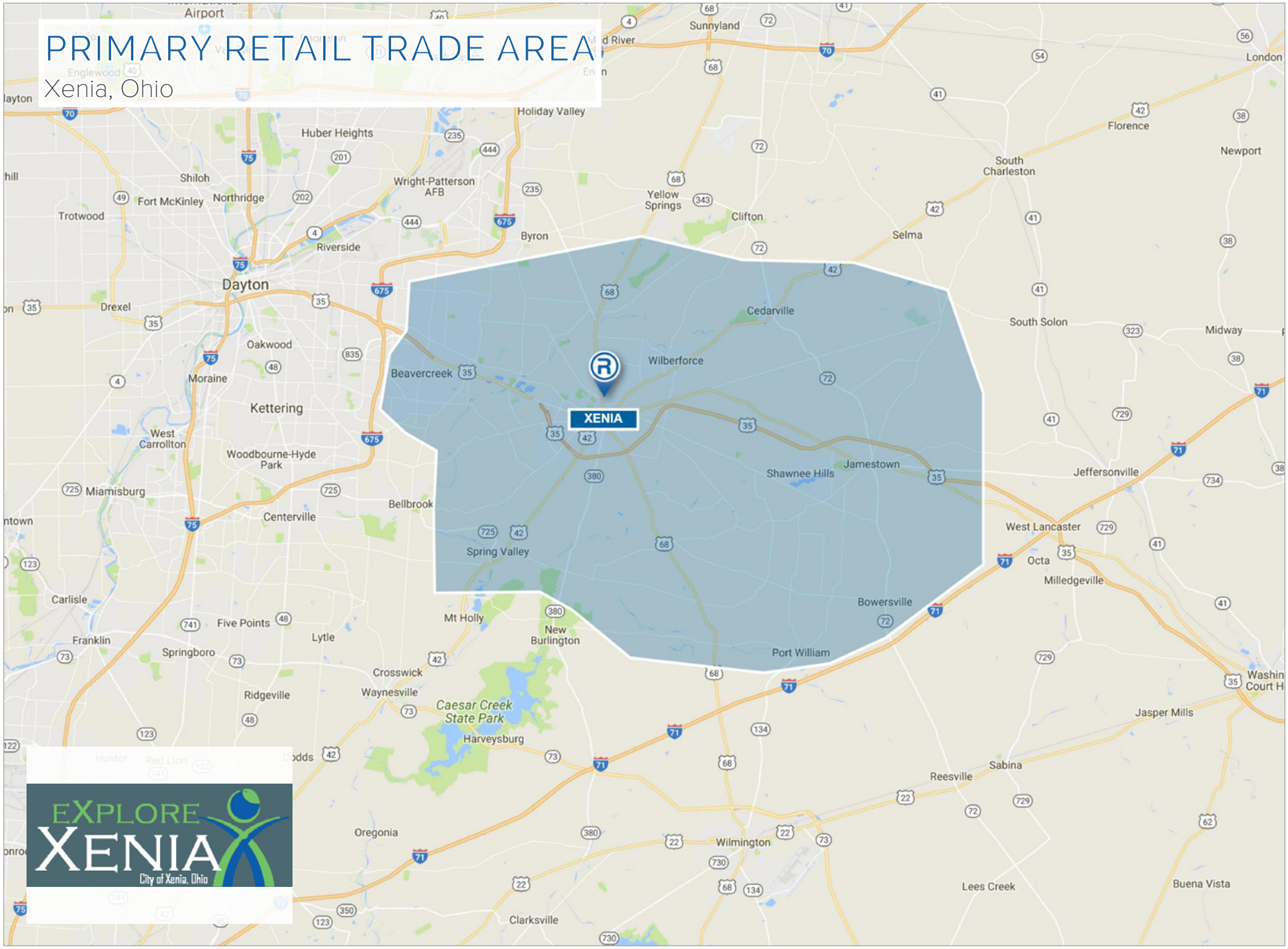
Xenia, Ohio

Prepared for
City of Xenia, Ohio
July 2018

EXPLORE XENIA
City of Xenia, Ohio

PRIMARY RETAIL TRADE AREA

Xenia, Ohio



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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?

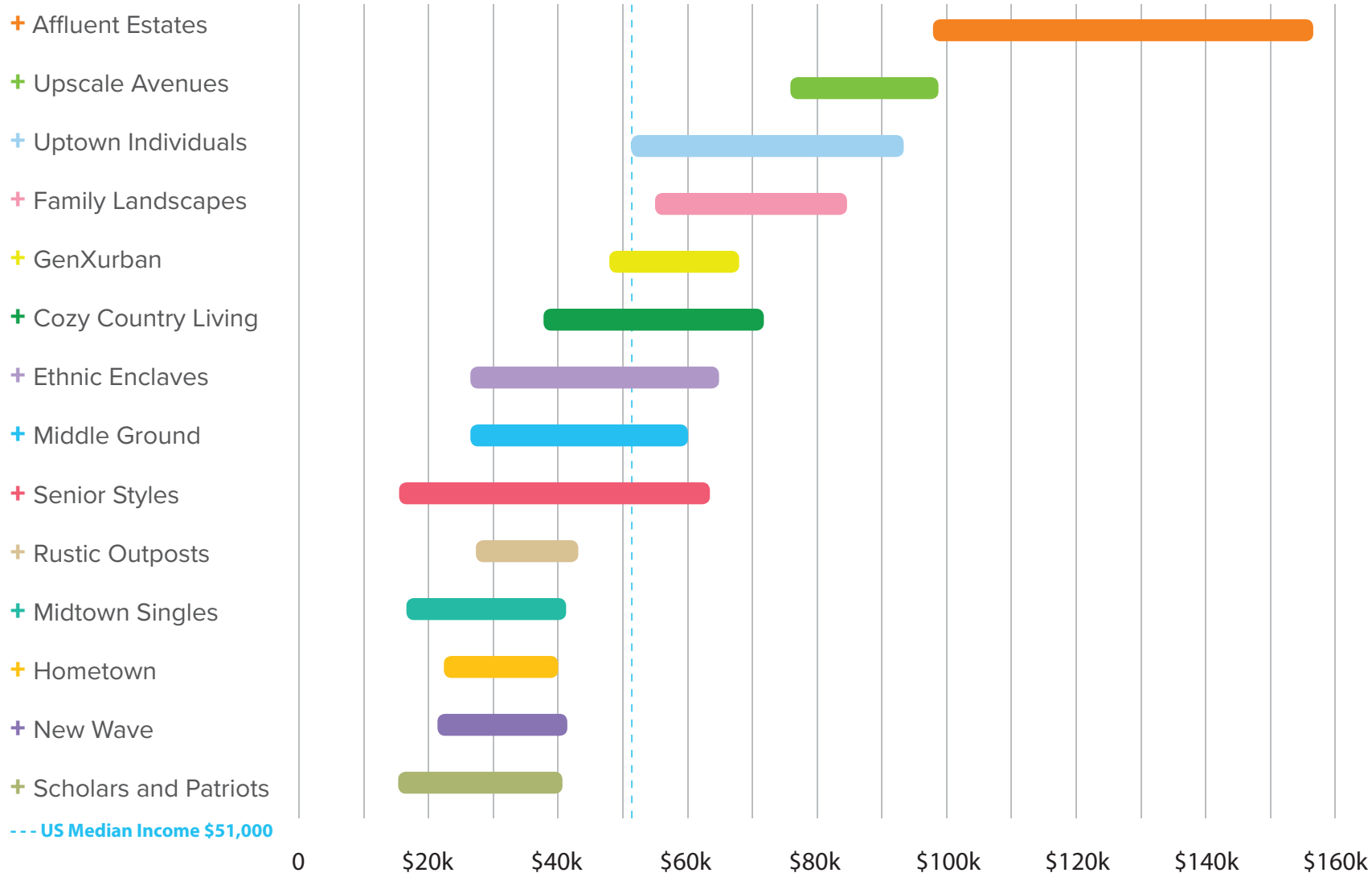
All companies, agencies, and organizations need to understand consumers/constituents in order to supply them with the right products and services and to reach them via their preferred media. These applications require a robust segmentation system that can accurately profile these diverse markets. The 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



PRIMARY RETAIL TRADE AREA • LIFEMODE SUMMARY GROUPS MAP

Xenia, Ohio

+ L1 AFFLUENT ESTATES
Established wealth — educated, well-traveled married couples

+ L2 UPSCALE AVENUES
Prosperous, married couples in higher density neighborhoods

+ L3 UPTOWN INDIVIDUALS
Younger, urban singles on the move

+ L4 FAMILY LANDSCAPES
Successful younger families in newer housing

+ L5 GENXURBAN
Gen X in middle age; families with fewer kids and a mortgage

+ L6 COZY COUNTRY
Empty nesters in bucolic settings

+ L7 ETHNIC ENCLAVES
Established diversity — young, Hispanic homeowners with families

+ L8 MIDDLE GROUND
Lifestyles of thirtysomethings

+ L9 SENIOR STYLES
Senior lifestyles reveal the effects of saving for retirement

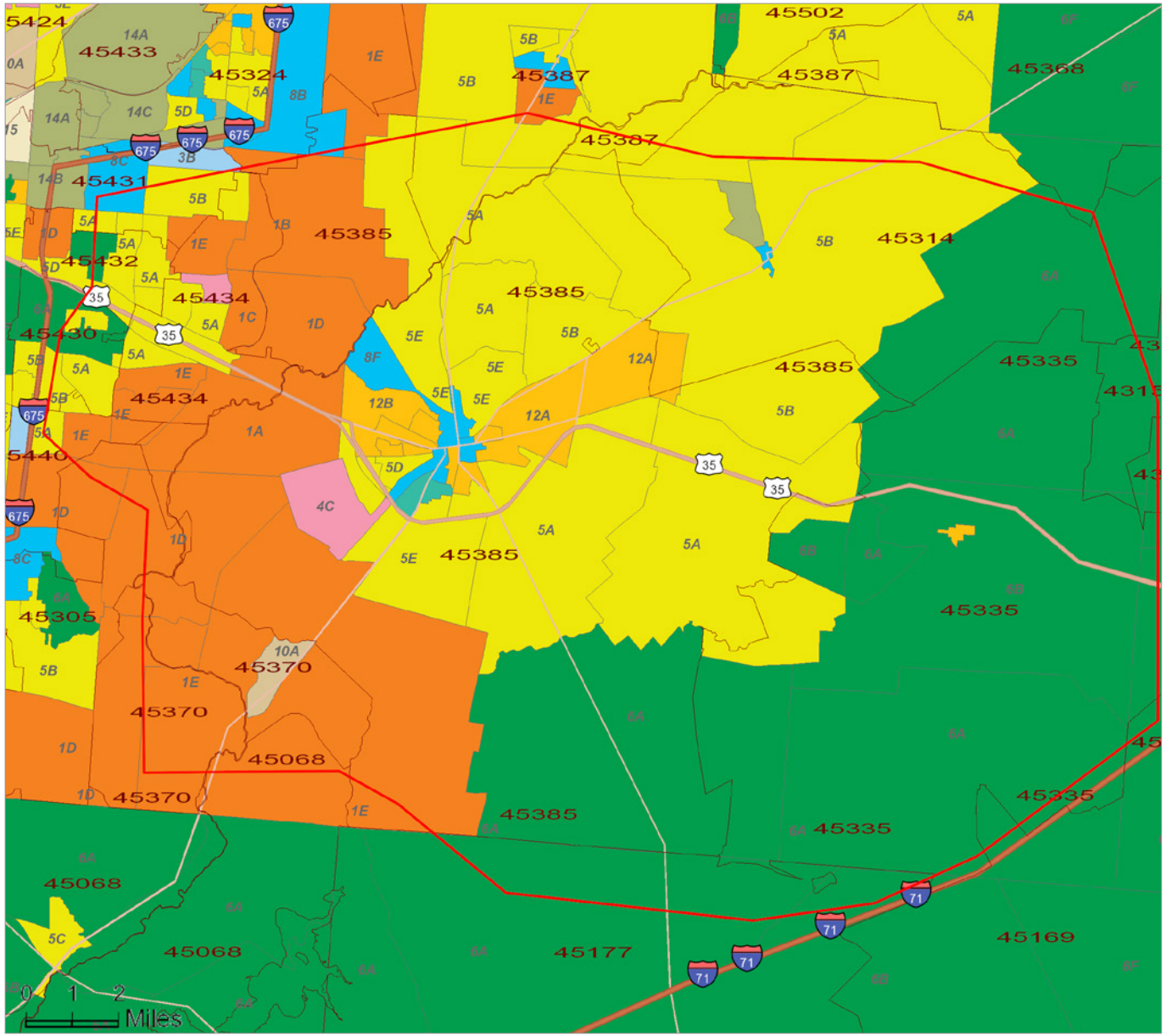
+ L10 RUSTIC OUTPOSTS
Country life with older families, older homes

+ L11 MIDTOWN SINGLES
Millennials on the move; single, diverse, and urban

+ L12 HOMETOWN
Growing up and staying close to home; single householders

+ L13 NEXT WAVE
Urban denizens; young, diverse, hardworking families

+ L14 SCHOLARS AND PATRIOTS
College campuses and military neighborhoods



PRIMARY RETAIL TRADE AREA • TOP TAPESTRY SEGMENTS

Xenia, Ohio

	TAPESTRY SEGMENTATION	HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	US HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	INDEX
1	Comfortable Empty Nesters (5A)	20.1%	20.1%	2.5%	2.5%	820
2	Exurbanites (1E)	10.1%	30.2%	1.9%	4.4%	519
3	Green Acres (6A)	8.5%	38.7%	3.2%	7.6%	265
4	Traditional Living (12B)	8.4%	47.1%	1.9%	9.5%	434
5	Midlife Constants (5E)	7.7%	54.8%	2.5%	12.0%	311
	Subtotal	**54.8%**		**12.0%**		
6	In Style (5B)	7.1%	61.9%	2.2%	14.2%	314
7	Rustbelt Traditions (5D)	5.6%	67.5%	2.2%	16.4%	255
8	Middleburg (4C)	4.3%	71.8%	2.9%	19.3%	150
9	Salt of the Earth (6B)	4.1%	75.9%	2.9%	22.2%	144
10	Savvy Suburbanites (1D)	3.9%	79.8%	3.0%	25.2%	130
	Subtotal	**25.0%**		**13.2%**		
11	Old and Newcomers (8F)	3.3%	83.1%	2.3%	27.5%	143
12	Boomburbs (1C)	2.4%	85.5%	1.7%	29.2%	141
13	Top Tier (1A)	2.0%	87.5%	1.7%	30.9%	120
14	Hardscrabble Road (8G)	1.8%	89.3%	1.2%	32.1%	149
15	Professional Pride (1B)	1.7%	91.0%	1.6%	33.7%	103
	Subtotal	**11.2%**		**8.5%**		
16	Bright Young Professionals (8C)	1.5%	92.5%	2.2%	35.9%	67
17	Home Improvement (4B)	1.4%	93.9%	1.7%	37.6%	84
18	Small Town Simplicity (12C)	1.4%	95.3%	1.9%	39.5%	77
19	Set to Impress (11D)	1.4%	96.7%	1.4%	40.9%	103
20	Family Foundations (12A)	1.2%	97.9%	1.0%	41.9%	115
	Subtotal	**6.9%**		**8.2%**		
	Total	**98.0%**		**41.9%**		**234**

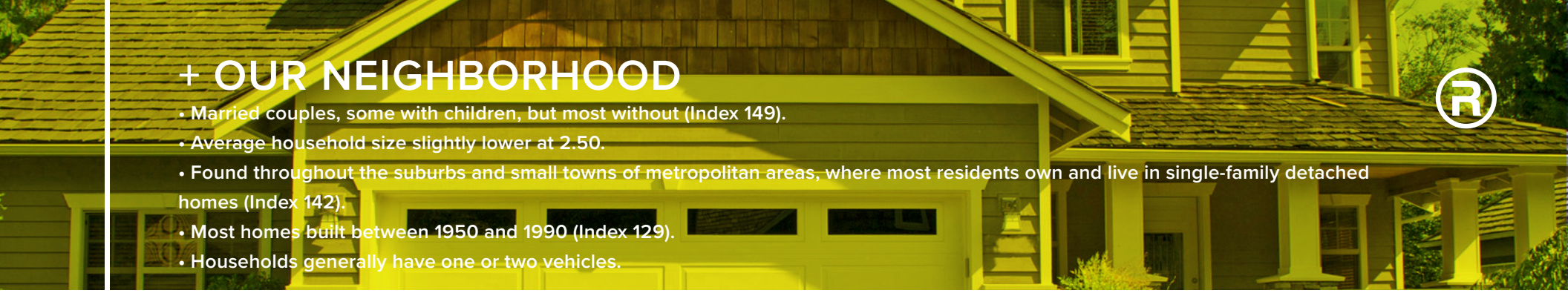
LifeMode Group • GenXurban

5A COMFORTABLE EMPTY NESTERS

Residents in this large, growing segment are older, with more than 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 benefiting from years of prudent investing and saving. Their net worth is well above average (Index 363). Many are enjoying the transition from child rearing to retirement. They value their health and financial well-being.

US Household // 2,973,000
Average Household Size // 2.50
Median Age // 46.8
Median Household Income // $68,000



+ OUR NEIGHBORHOOD

- Married couples, some with children, but most without (Index 149).
- Average household size slightly lower at 2.50.
- 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 129).
- Households generally have one or two vehicles.

+ MARKET PROFILE

(Consumer preferences are estimated from data by GfK MRI)

- 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.

+ SOCIOECONOMIC TRAITS

- Education: 34% college graduates; nearly 66% with some college education.
- Low unemployment at 7%; average labor force participation at 61%.
- Most households income from wages or salaries, but a third also draw income from investments (Index 154) and retirement (Index 166).
- Comfortable Empty Nesters residents physically and financially active.
- Prefer eating at home instead of dining out.
- Home maintenance a priority among these homeowners.

+ 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.

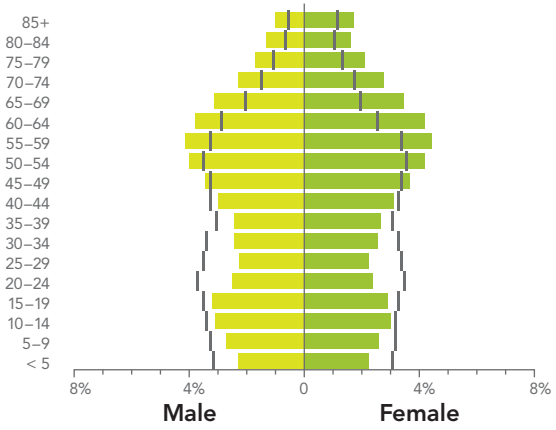
Typical Housing:
Single Family
Median Value:
$187,000
US Median $177,000

COMFORTABLE EMPTY NESTERS LifeMode Group • GenXurban

AGE BY SEX (Esri data)

Median Age: 46.8 US: 37.6

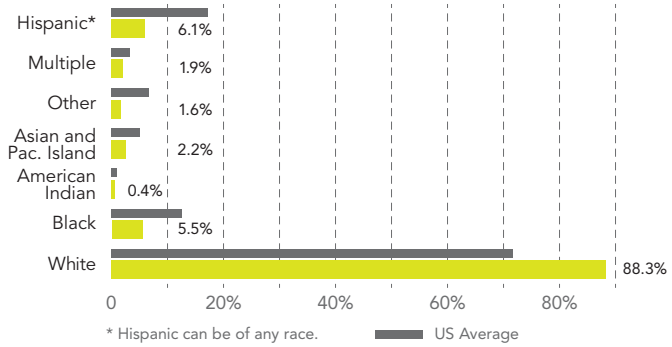
Indicates US



RACE AND ETHNICITY (Esri data)

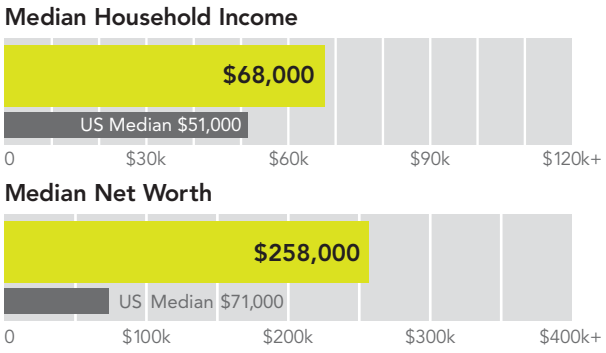
The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

Diversity Index: 30.6 US: 62.1



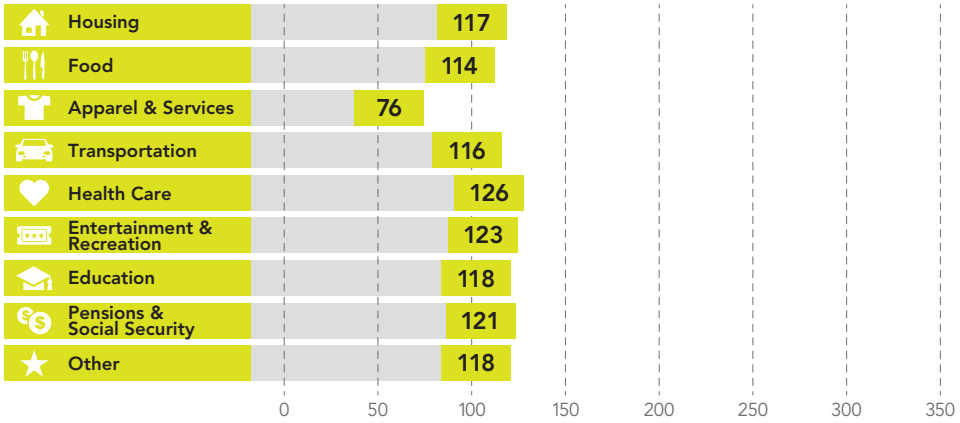
INCOME AND NET WORTH

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.



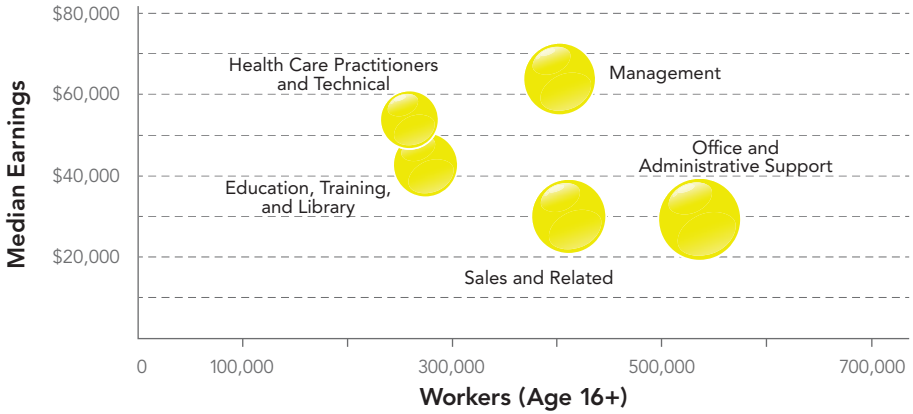
AVERAGE HOUSEHOLD BUDGET INDEX

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.



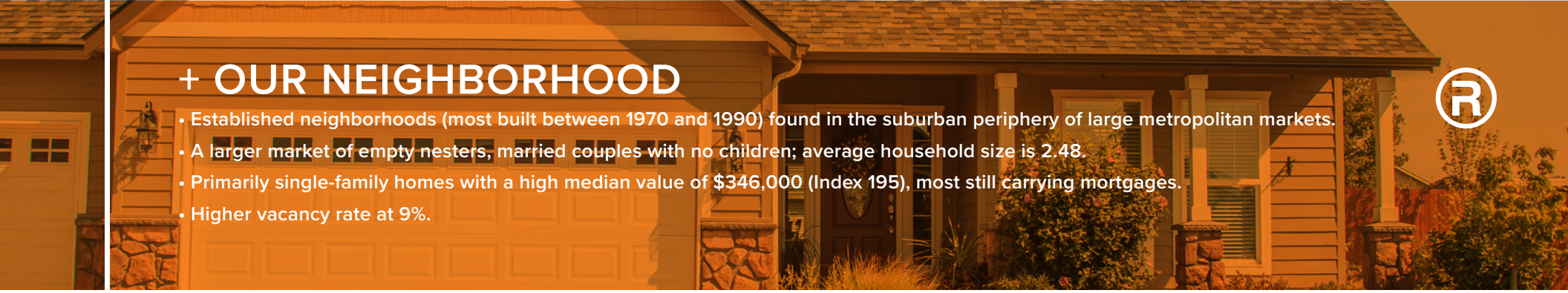
LifeMode Group • Affluent Estates

1E EXURBANITES

Ten years later, Exurbanites residents are now approaching retirement but showing few signs of slowing down.

They are active in their communities, generous in their donations, and seasoned travelers. They take advantage of their proximity to large metropolitan centers to support the arts, but prefer a more expansive home style in less crowded neighborhoods. They have cultivated a lifestyle that is both affluent and urbane.

US Household // 2,320,000
Average Household Size // 2.48
Median Age // 49.6
Median Household Income // $98,000



+ OUR NEIGHBORHOOD

- **Established neighborhoods (most built between 1970 and 1990) found in the suburban periphery of large metropolitan markets.**
- **A larger market of empty nesters, married couples with no children; average household size is 2.48.**
- **Primarily single-family homes with a high median value of $346,000 (Index 195), most still carrying mortgages.**
- **Higher vacancy rate at 9%.**

+ MARKET PROFILE

(Consumer preferences are estimated from data by GfK MRI)

• Exurbanites residents' preferred vehicles are late model luxury cars or SUVs.

• They are active supporters of the arts and public television/radio.

• Attentive to ingredients, they prefer natural or organic products.

• Gardening and home improvement are priorities, but they also use a number of services, from home care and maintenance to personal care.

• Financially active with wide-ranging investments, these investors rely on financial planners, extensive reading, and the Internet to handle their money.

+ SOCIOECONOMIC TRAITS

• Residents are college educated; more than half have a bachelor's degree or higher; almost 80% have some college education.

• This labor force is beginning to retire. 1 in 3 households currently receive Social Security or retirement income. Labor force participation has declined to less than 60% (Index 94).

• Unemployment remains low at 5.5% (Index 64); more of the residents prefer self-employment (Index 184) or working from home (Index 181).

• Consumers are more interested in quality than cost. They take pride in their homes and foster a sense of personal style.

• Exurbanites residents are well connected, using the Internet for everything from shopping to managing their finances.

• Sociable and hardworking, they still find time to stay physically fit.

+ 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.

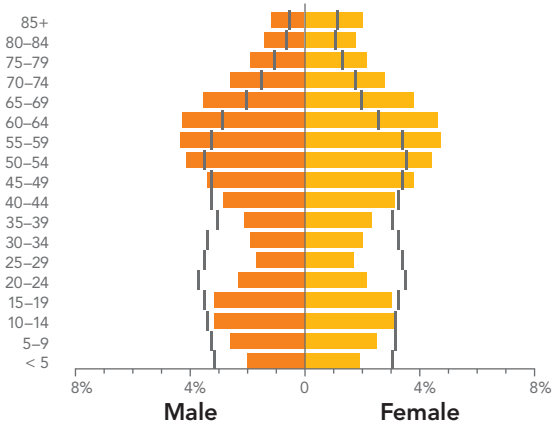
Typical Housing:
Single Family
Median Value:
$346,000
US Median: $177,000

1E EXURBANITES LifeMode Group • Affluent Estates

AGE BY SEX (Esri data)

Median Age: 49.6 US: 37.6

Indicates US



RACE AND ETHNICITY (Esri data)

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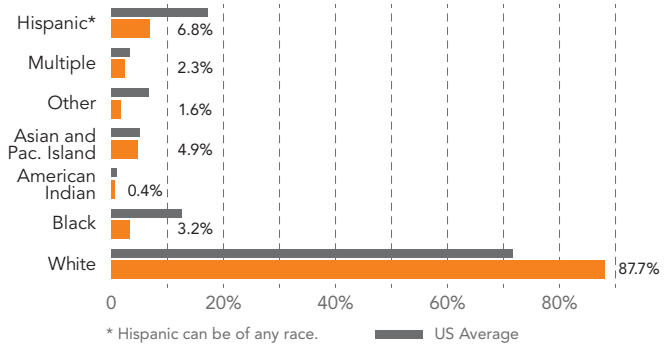
Diversity Index: 32.6 US: 62.1



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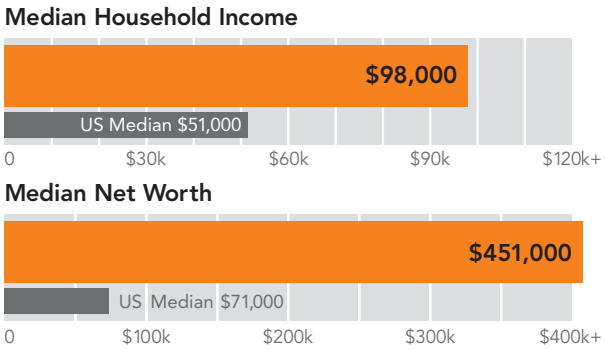

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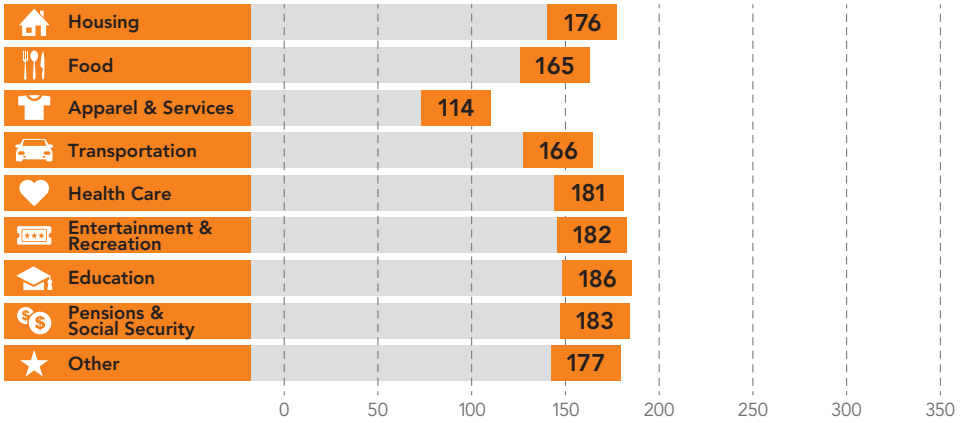

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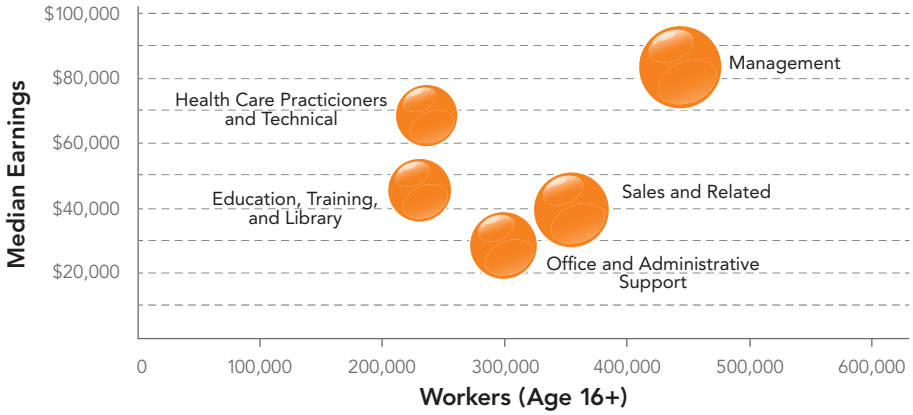


LifeMode Group • Cozy Country Living

6A GREEN ACRES

The Green Acres lifestyle features country living and self-reliance.

They are avid do-it-yourselfers, maintaining and remodeling their homes, with all the necessary power tools to accomplish the jobs. Gardening, especially growing vegetables, is also a priority, again with the right tools, tillers, tractors, and riding mowers. Outdoor living also features a variety of sports: hunting and fishing, motorcycling, hiking and camping, and even golf. Self-described conservatives, residents of Green Acres remain pessimistic about the near future yet are heavily invested in it.

US Household // 3,794,000
Average Household Size // 2.69
Median Age // 43.0
Median Household Income // $72,000

+ OUR NEIGHBORHOOD

- **Rural enclaves in metropolitan areas, primarily (not exclusively) older homes with acreage; new housing growth in the past 10 years.**
- **Single-family, owner-occupied housing, with a median value of $197,000.**
- **An older market, primarily married couples, most with no children.**

+ MARKET PROFILE

(Consumer preferences are estimated from data by GfK MRI)

• Purchasing choices reflect Green Acres' residents country life, including a variety of vehicles from trucks and SUVs to ATVs and motorcycles, preferably late model.

• Homeowners favor DIY home improvement projects and gardening.

• Media of choice are provided by satellite service, radio, and television, also with an emphasis on country and home and garden.

• Green Acres residents pursue physical fitness vigorously, from working out on home exercise equipment to playing a variety of sports.

• Residents are active in their communities and a variety of social organizations, from fraternal orders to veterans' clubs.

+ SOCIOECONOMIC TRAITS

• Education: 60% are college educated.

• Unemployment is low at 6% (Index 70); labor force participation rate is high at 67.4% (Index 108).

• Income is derived not only from wages and salaries but also from self-employment (more than 15% of households), investments (30% of households), and increasingly, from retirement.

• They are cautious consumers with a focus on quality and durability.

• Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the Internet is not viewed as entertainment.

• Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.

+ 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:
$197,000
US Median: $177,000

GREEN ACRES LifeMode Group • Cozy Country Living

AGE BY SEX (Esri data)

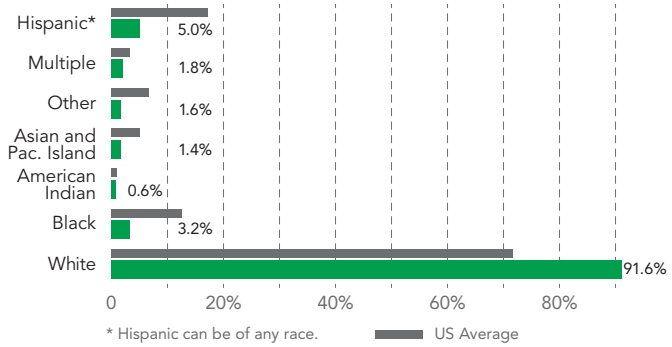
Median Age: 43.0 US: 37.6

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: 24.0 US: 62.1



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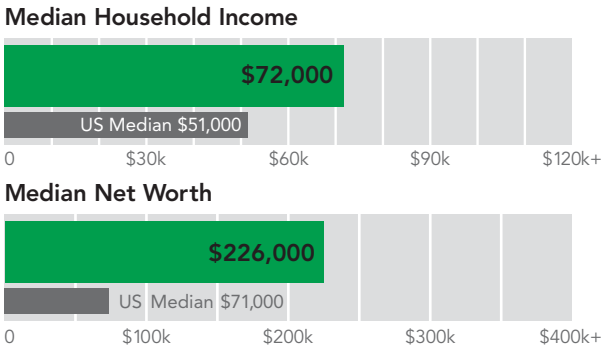

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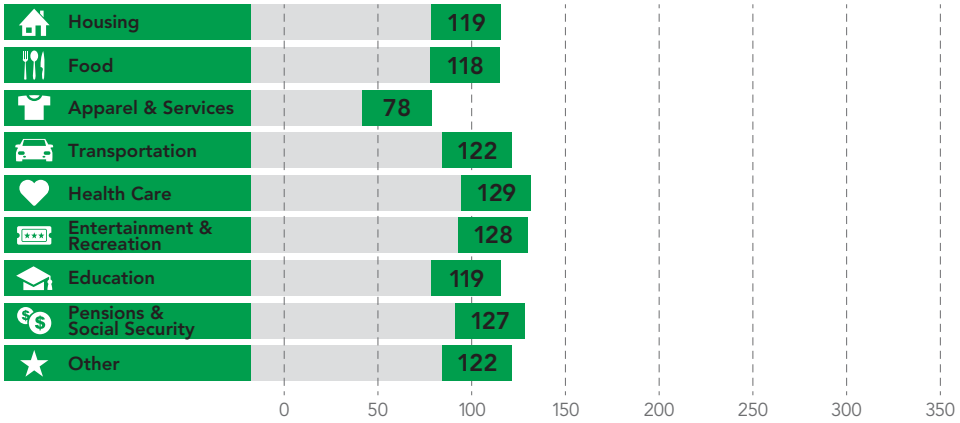

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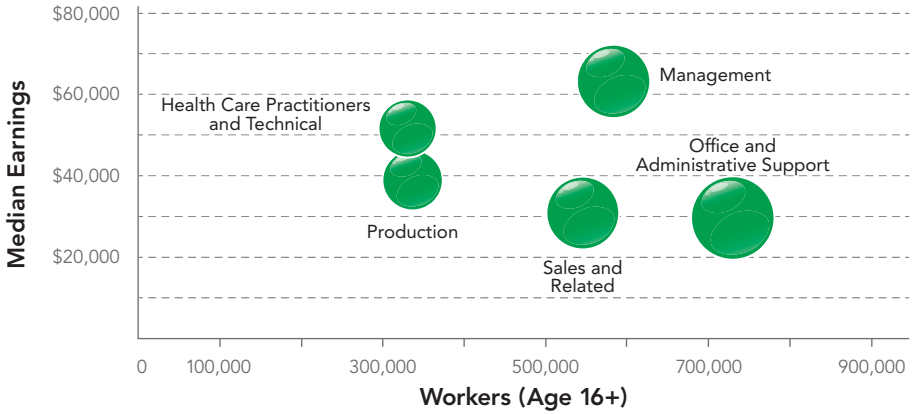


LifeMode Group • Hometown

12B TRADITIONAL LIVING

Residents in this segment live primarily in low-density, settled neighborhoods in the Midwest.

The households are a mix of married-couple families and singles. Many families encompass two generations who have lived and worked in the community; their children are likely to follow suit. The manufacturing, retail trade, and health care sectors are the primary sources of employment for these residents. This is a younger market—beginning householders who are juggling the responsibilities of living on their own or a new marriage, while retaining their youthful interests in style and fun.

US Household // 2,369,000
Average Household Size // 2.50
Median Age // 34.8
Median Household Income // $37,000

+ OUR NEIGHBORHOOD

• Married couples are the dominant household type, but fewer than expected from the younger age profile and fewer with children (Index 79); however, there are higher proportions of single-parent (Index 146) and single-person households (Index 112).
• Average household size is slightly lower at 2.50.
• Homes are primarily single family or duplexes in older neighborhoods, built before 1940 (Index 183).
• Most neighborhoods are located in lower-density urban clusters of metro areas throughout the Midwest and South.
• Average commuting time to work is slightly shorter (Index 88).
• Households have one or two vehicles.

+ MARKET PROFILE

(Consumer preferences are estimated from data by GfK MRI)

• They shop for groceries at discount stores such as Walmart supercenters; Kmart is also a favorite for apparel and sundry household and personal care products.

• Convenience stores are commonly used for fuel or picking up incidentals like lottery tickets.

• They tend to carry credit card balances, have student loans, and pay bills in person.

• Half of households have abandoned landlines for cell phones only.

• They watch their favorite channels including QVC, CMT, and Game Show Network.

• They're fast food devotees.

• They enjoy outdoor activities such as camping and taking trips to the zoo.

+ SOCIOECONOMIC TRAITS

• Over 70% have completed high school or some college.

• Unemployment is higher at 10.9% (Index 127); labor force participation is also a bit higher at 64.6%.

• Over three quarters of households derive income from wages and salaries, augmented by Supplemental Security Income (Index 122) and public assistance (Index 149).

• Cost-conscious consumers that are comfortable with brand loyalty, unless the price is too high.

• Connected and comfortable with the Internet, they are more likely to participate in online gaming or to access dating websites.

• TV is seen as the most trusted media.

+ HOUSING

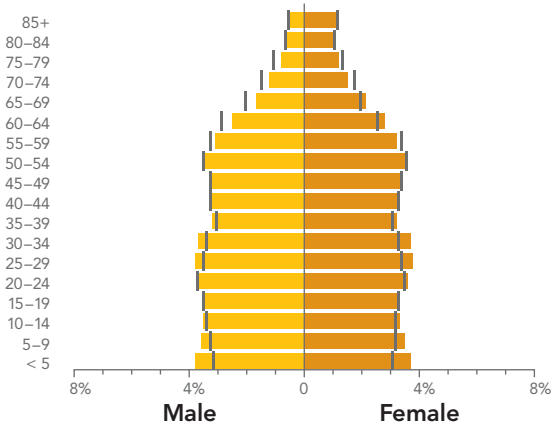
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.

Typical Housing:
Single Family
Median Value:
$79,000
US Median: $177,000

AGE BY SEX (Esri data)

Median Age: 34.8 US: 37.6

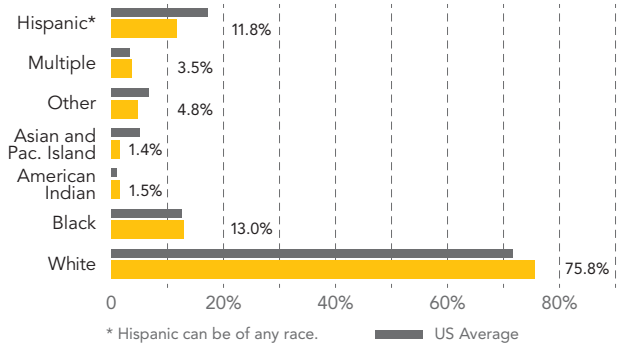
Indicates US



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: 53.1 US: 62.1



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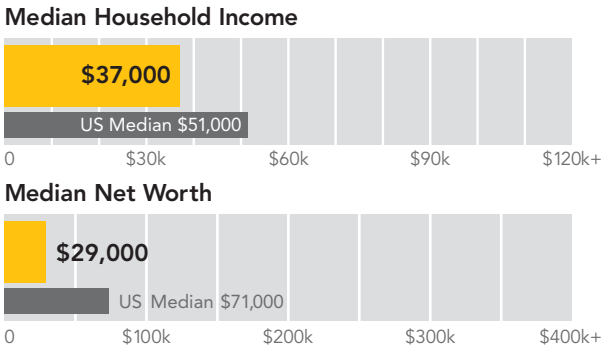
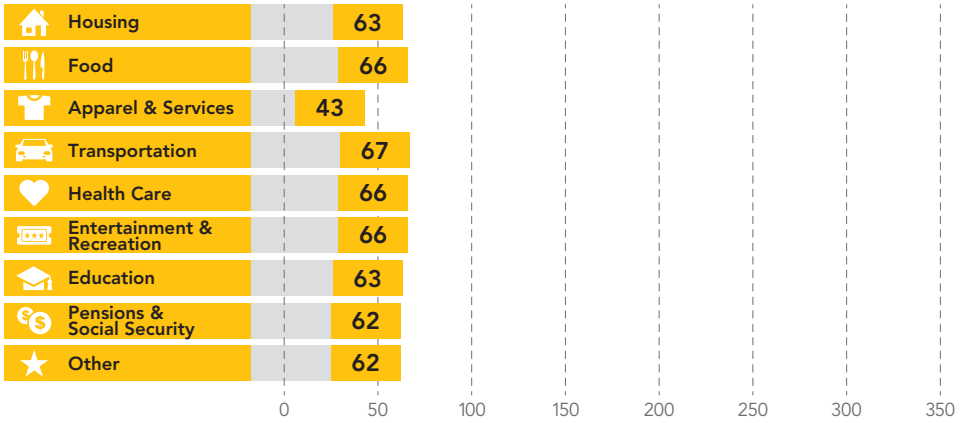


AVERAGE HOUSEHOLD BUDGET INDEX

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.



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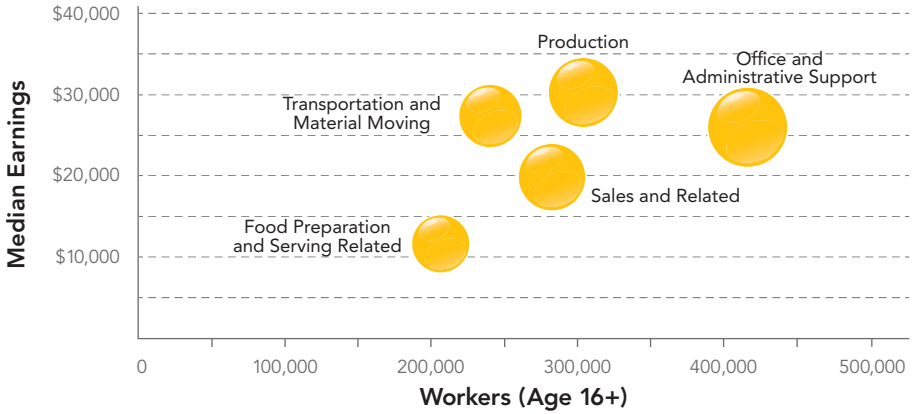


LifeMode Group • GenXurban

5E MIDLIFE CONSTANTS

Midlife Constants residents are seniors, at or approaching retirement, with below average labor force participation and above average net worth.

Although located in predominantly metropolitan areas, they live outside the central cities, in smaller communities. Their lifestyle is more country than urban. They are generous, but not spendthrifts.

US Household // 3,043,000
Average Household Size // 2.30
Median Age // 45.9
Median Household Income // $48,000

+ OUR NEIGHBORHOOD

- Older homes (most built before 1980) found in the suburban periphery of smaller metropolitan markets.
- Primarily married couples, with a growing share of singles.
- Settled neighborhoods with slow rates of change and residents that have lived in the same house for years.
- Single-family homes, less than half still mortgaged, with a median home value of $141,000 (Index 80).

+ MARKET PROFILE

(Consumer preferences are estimated from data by GfK MRI)

- Prefer practical vehicles like SUVs and trucks (domestic, of course).
- Sociable, church-going residents belonging to fraternal orders, veterans' clubs and charitable organizations and do volunteer work and fund-raising.
- Contribute to arts/cultural, educational, political, and social services organizations.
- DIY homebodies that spend on home improvement and gardening.
- Media preferences: country or Christian channels.
- Leisure activities include scrapbooking, movies at home, reading, fishing, and golf.

+ SOCIOECONOMIC TRAITS

- Education: 64% have a high school diploma or some college.
- Unemployment is lower in this market at 7.4% (Index 86), but so is the labor force participation rate (Index 89).
- Almost 42% of households are receiving Social Security (Index 150); 28% also receive retirement income (Index 160).
- Traditional, not trendy; opt for convenience and comfort, not cutting-edge. Technology has its uses, but the bells and whistles are a bother.
- Attentive to price, but not at the expense of quality, they prefer to buy American and natural products.
- Radio and newspapers are the media of choice (after television).

+ HOUSING

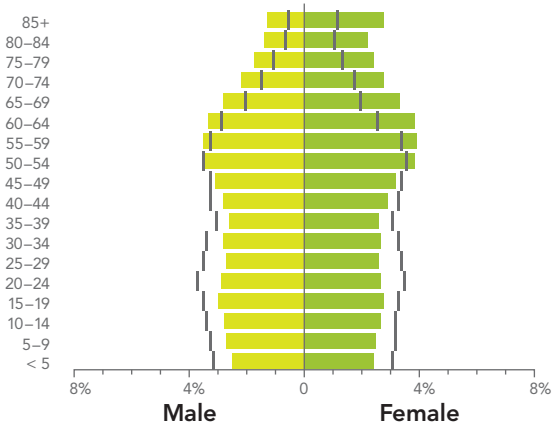
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.

Typical Housing:
Single Family
Median Value:
$141,000
US Median $177,000

AGE BY SEX (Esri data)

Median Age: 45.9 US: 37.6

Indicates US



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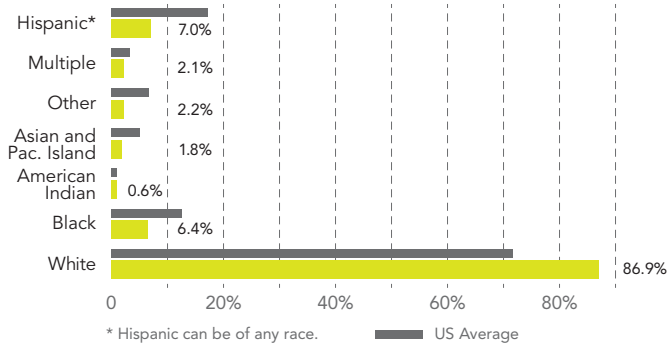

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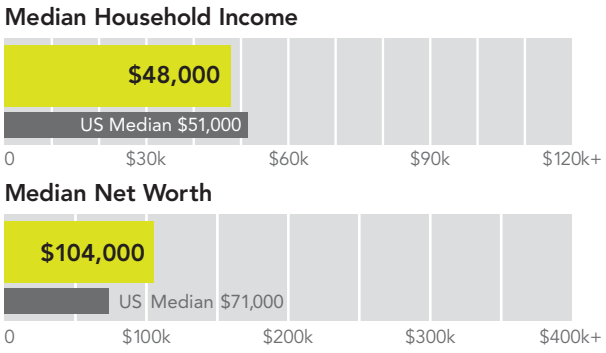

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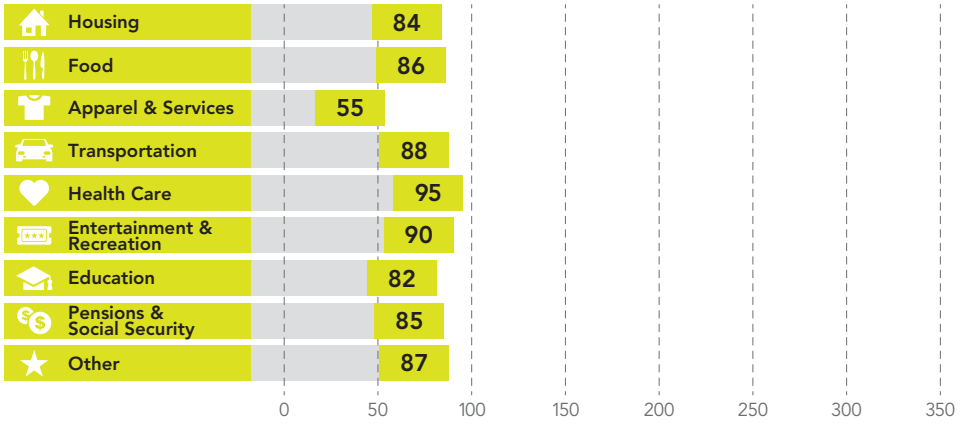

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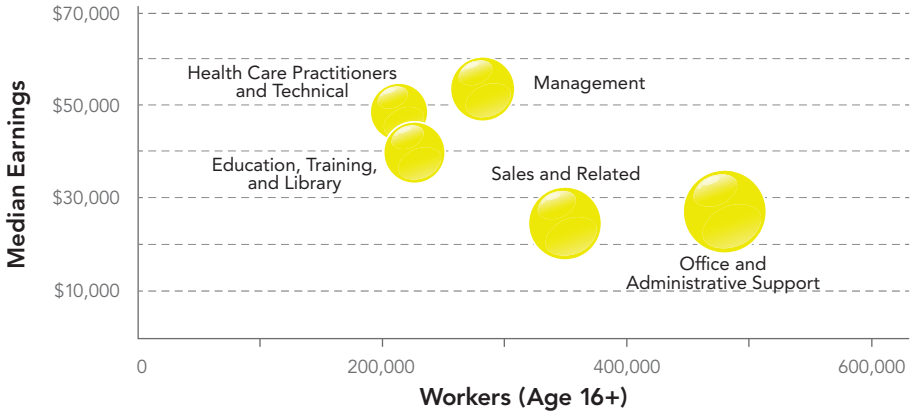

ABOUT THE RETAIL COACH

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, Environics Analytics 2018, ESRI 2017, 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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