



The**Retail**Coach<sup>®</sup>

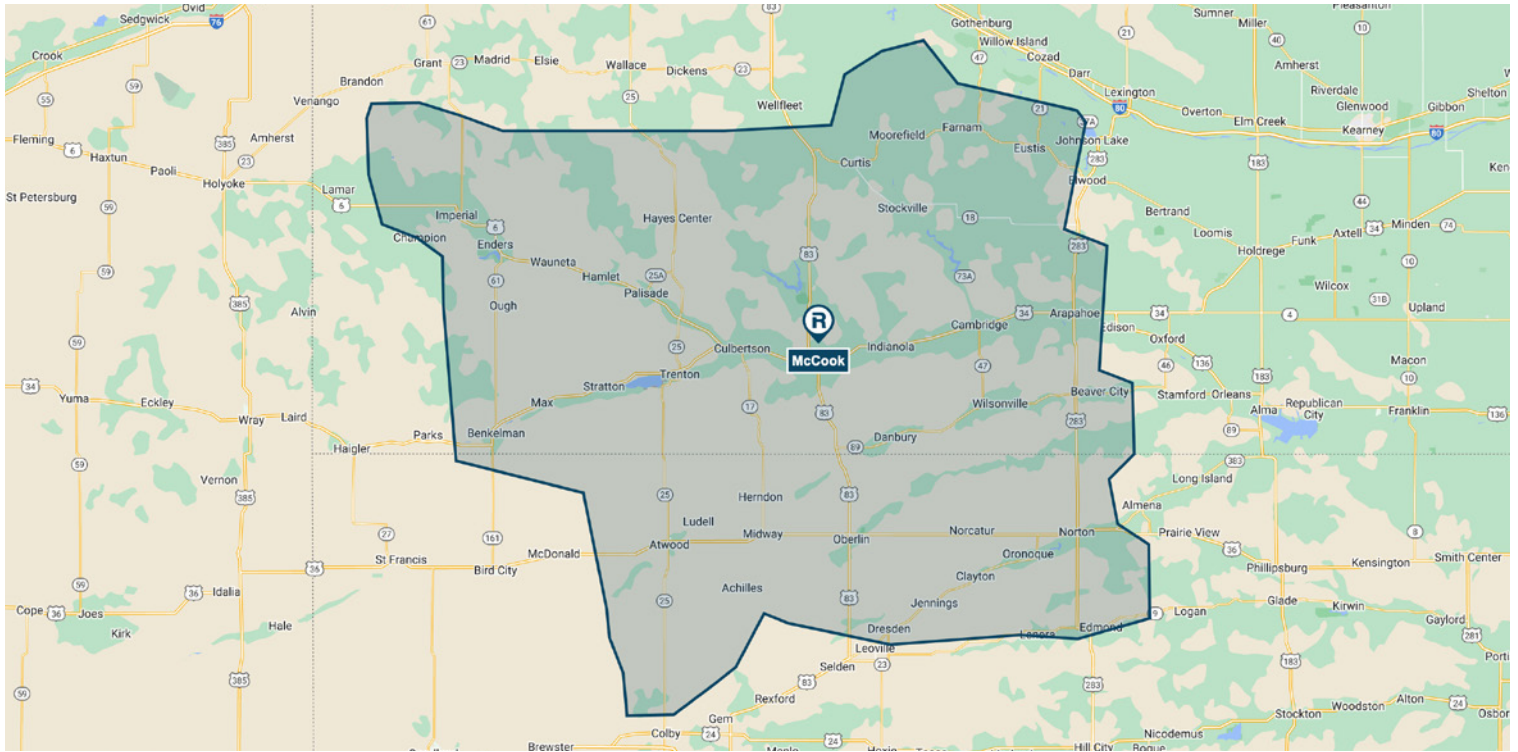
# Primary Retail Trade Area Psychographic Profile

MCCOOK, NEBRASKA

Prepared for McCook Economic Development Corporation  
March 2024

# Primary Retail Trade Area • Demographic Snapshot

McCook, Nebraska



## Population

2020	35,908
2023	35,220
2028	34,573

## Educational Attainment (%)

Graduate or Professional Degree	5.65%
Bachelors Degree	15.86%
Associate Degree	12.21%
Some College	28.51%
High School Graduate (GED)	30.13%
Some High School, No Degree	5.51%
Less than 9th Grade	2.13%

## Income

Average HH	\$79,147
Median HH	\$59,521
Per Capita	\$34,553

## Age

0 - 9 Years	11.82%
10 - 17 Years	9.74%
18 - 24 Years	8.22%
25 - 34 Years	10.45%
35 - 44 Years	10.81%
45 - 54 Years	10.32%
55 - 64 Years	13.64%
65 and Older	25.00%
Median Age	44.03
Average Age	43.50

## Race Distribution (%)

White	89.83%
Black/African American	1.01%
American Indian/Alaskan	0.42%
Asian	0.37%
Native Hawaiian/Islander	0.06%
Other Race	2.77%
Two or More Races	5.54%
Hispanic	6.87%



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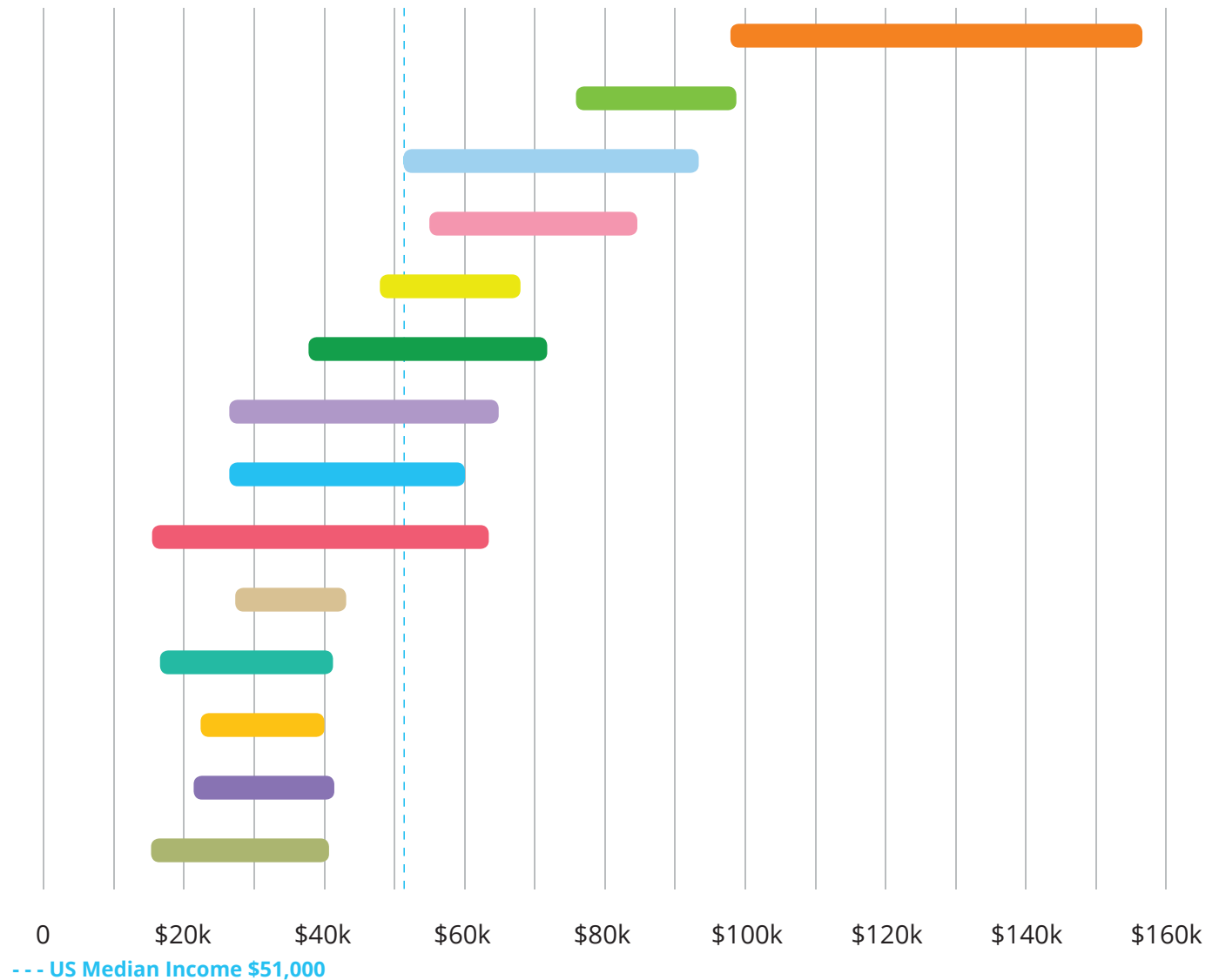


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# Income Range of Lifemode Summary Groups

McCook, Nebraska



**+ 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

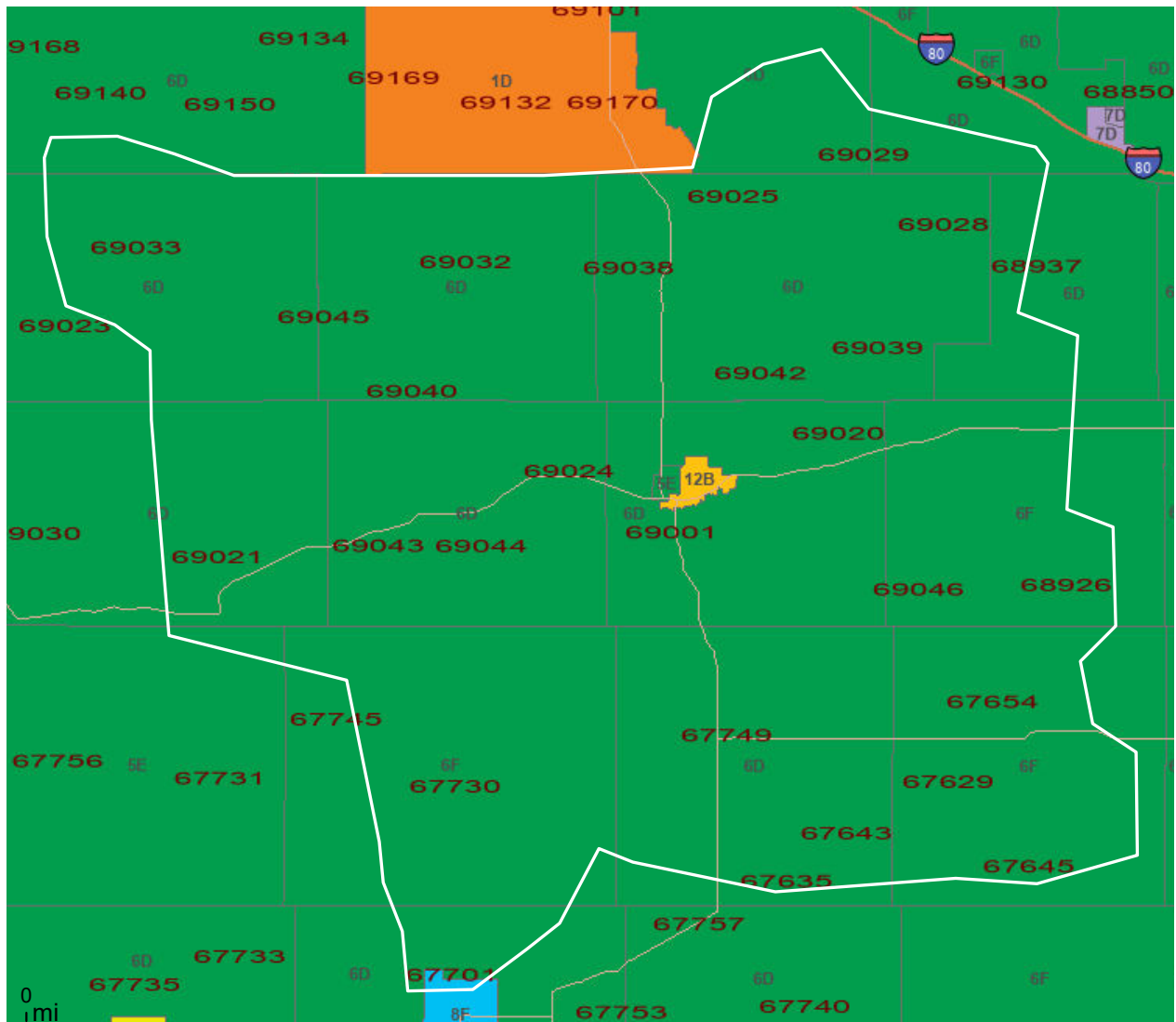
**+ L14 SCHOLARS AND PATRIOTS**

College campuses and military neighborhoods



# Primary Retail Trade Area • Lifestyle Summary Groups Map

McCook, Nebraska



**+ L1 AFFLUENT ESTATES**

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Urban denizens; young, diverse, hardworking families

**+ L14 SCHOLARS AND PATRIOTS**

College campuses and military neighborhoods



# Primary Retail Trade Area • Top Tapestry Segments

McCook, Nebraska

## + 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

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Established diversity — young, Hispanic homeowners with families

## + L8 MIDDLE GROUND

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Urban denizens; young, diverse, hardworking families

## + L14 SCHOLARS AND PATRIOTS

College campuses and military neighborhoods

	TAPESTRY SEGMENTATION	HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	US HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	INDEX
1	Prairie Living (6D)	46.4%	46.4%	1.0%	1.0%	4740
2	Heartland Communities (6F)	32.8%	79.1%	2.2%	3.2%	1,492
3	Midlife Constants (5E)	8.8%	87.9%	2.4%	5.6%	363
4	Traditional Living (12B)	7.0%	94.9%	1.9%	7.5%	373
5	Rural Resort Dwellers (6E)	2.9%	97.8%	1.0%	8.5%	290
	Subtotal	97.9%		8.5%		
6	Small Town Sincerity (12C)	2.1%	99.9%	1.8%	10.2%	121
7	Old and Newcomers (8F)	0.1%	100.0%	2.3%	12.5%	3
8	Comfortable Empty Nesters (5A)	0.0%	100.0%	2.4%	14.9%	1
	Subtotal	2.2%		6.5%		
	Total	100.0%		14.9%		670

# 6D LifeMode Group: Cozy Country Living Prairie Living

**US Households:** 1,323,200  
**Average Household Size:** 2.51

**Median Age:** 44.4  
**Median Household Income:** \$54,300

## WHO ARE WE?

Prairie Living is Tapestry Segmentation's most rural market, comprising about 1.2 percent of households, located mainly in the Midwest, with a predominance of self-employed farmers. These agricultural communities are not diverse, dominated by married-couple families that own single-family dwellings and many vehicles. Median household income is similar to the US, and labor force participation is slightly higher. Faith is important to this hardworking market. When they find time to relax, they favor outdoor activities.

## OUR NEIGHBORHOOD

- About four-fifths of households are owner occupied.
- Dominant household type is married-couples with no children.
- Most are single-family homes (87%) built before 1980; a higher proportion were built before 1940 (Index 218).
- Higher percentage of vacant housing units is at 16.5% (Index 146).
- Most households own 2 or 3 vehicles; this is the highest ranked market for owning 4 or more vehicles.

## SOCIOECONOMIC TRAITS

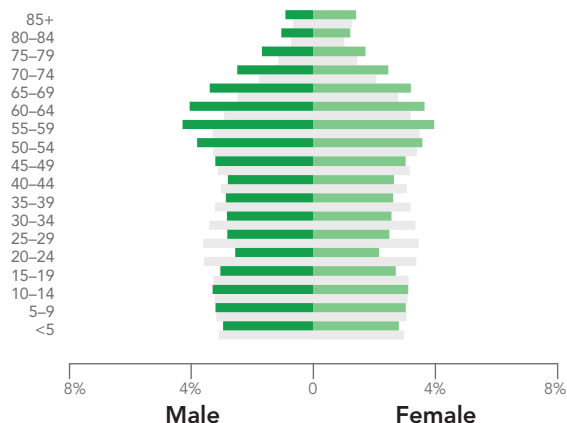
- More than half have completed some college education or hold a degree.
- At 2.9%, the unemployment rate is almost less than half the US rate.
- Labor force participation rate slightly higher at 65%.
- Wage and salary income for 72% of households plus self-employment income for 23% (Index 217).
- Faith and religion are important to these residents.
- Tend to buy things when they need them, rather than when they want them or to be trendy.
- Somewhat resistant to new technology.
- Creatures of habit when purchasing food items.

# 6D LifeMode Group: Cozy Country Living Prairie Living

## AGE BY SEX (Esri data)

**Median Age: 44.4** US: 38.2

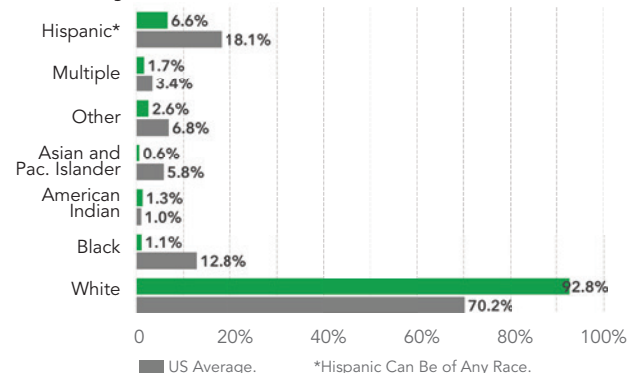
■ Indicates US



## RACE AND ETHNICITY (Esri data)

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

**Diversity Index: 24.6** US: 64.0



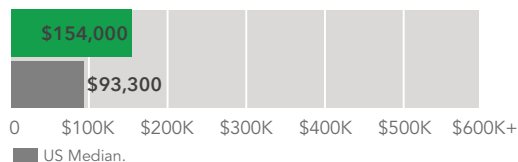
## INCOME AND NET WORTH

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

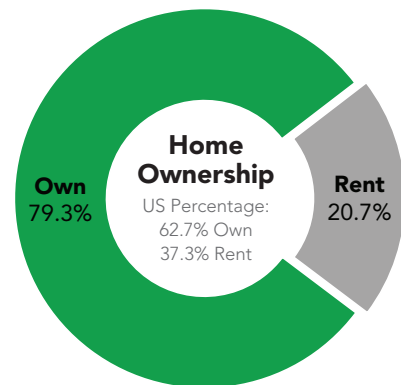
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**Typical Housing:**  
Single Family

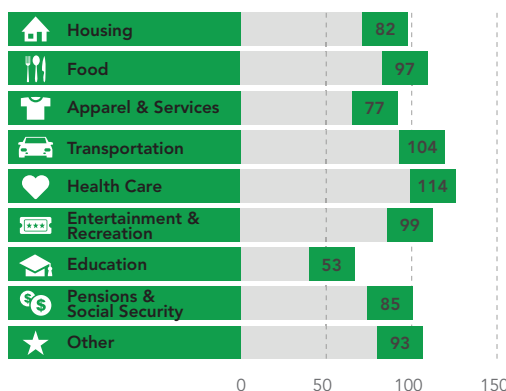
**Median Value:**  
\$139,800

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.





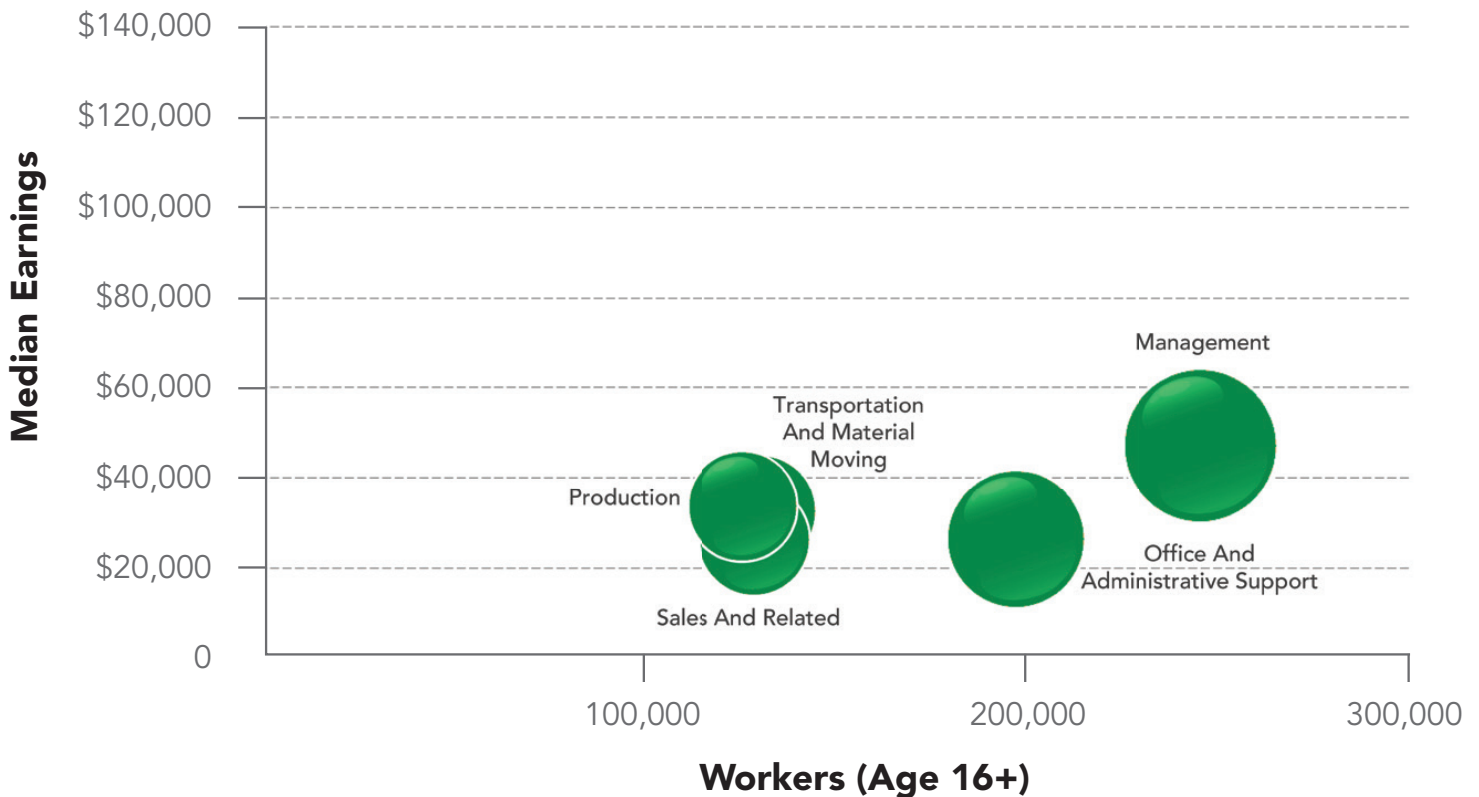
# 6D LifeMode Group: Cozy Country Living Prairie Living

## Market Profile

- Many own a truck, riding lawn mower, and ATV/UTV and have a satellite dish.
- They purchased plants and seeds in the past year for their vegetable garden, where their tiller comes in handy.
- They favor banking in person, have noninterest checking accounts, invest in CDs (more than 6 months), and have term/whole life insurance.
- They are pet owners.
- Leisure activities include fishing, hunting, boating, camping, and attending country music concerts.
- Residents prefer to listen to faith and inspirational, as well as country music on the radio.
- They read the local newspaper as well as home service, and fishing/hunting magazines.
- They contribute to religious organizations and belong to religious clubs.
- Walmart is a favorite shopping stop; Subway is a favorite eating spot.

## 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.





# 6F LifeMode Group: Cozy Country Living Heartland Communities

**US Households:** 2,850,600  
**Average Household Size:** 2.39

**Median Age:** 42.3  
**Median Household Income:** \$42,400

## WHO ARE WE?

Well settled and close-knit, Heartland Communities are semirural and semiretired. These older householders are primarily homeowners, and many have paid off their mortgages. Their children have moved away, but they have no plans to leave their homes. Their hearts are with the country; they embrace the slower pace of life here but actively participate in outdoor activities and community events. Traditional and patriotic, these residents support their local businesses, always buy American, and favor domestic driving vacations over foreign plane trips.

## OUR NEIGHBORHOOD

- Rural communities or small towns are concentrated in the Midwest, from older Rustbelt cities to the Great Plains.
- Distribution of household types is comparable to the US, primarily (but not the majority) married couples, more with no children, and a slightly higher proportion of singles (Index 112) that reflects the aging of the population.
- Residents own modest, single-family homes built before 1970.
- They own one or two vehicles; commutes are short (Index 82).

## SOCIOECONOMIC TRAITS

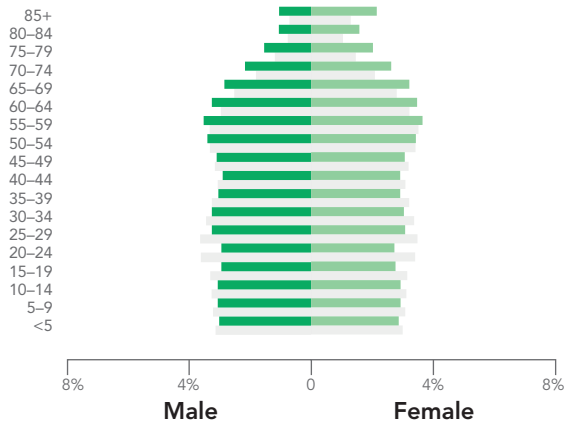
- Retirees in this market depress the average labor force participation rate to less than 60% (Index 94), but the unemployment rate is comparable to the US.
- More workers are white collar than blue collar; more skilled than unskilled.
- The rural economy of this market provides employment in the manufacturing, construction, utilities, healthcare, and agriculture industries.
- These are budget savvy consumers; they stick to brands they grew up with and know the price of goods they purchase. Buying American is important.
- Daily life is busy, but routine. Working on the weekends is not uncommon.
- Residents trust TV and newspapers more than any other media.
- Skeptical about their financial future, they stick to community banks and low-risk investments.

# 6F LifeMode Group: Cozy Country Living Heartland Communities

## AGE BY SEX (Esri data)

**Median Age: 42.3** US: 38.2

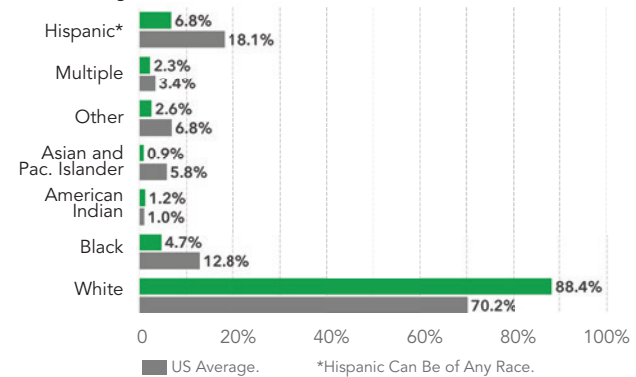
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## RACE AND ETHNICITY (Esri data)

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: 31.5** US: 64.0



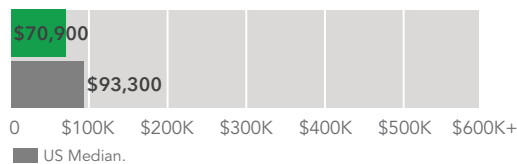
## INCOME AND NET WORTH

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### Median Household Income



### Median Net Worth



## HOUSING

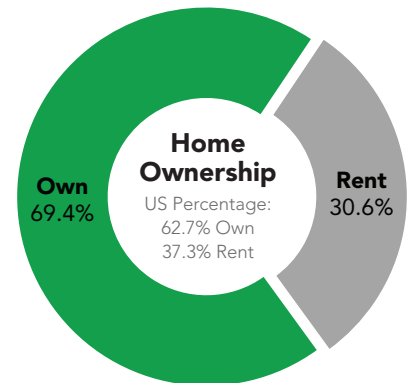
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**Typical Housing:**  
Single Family

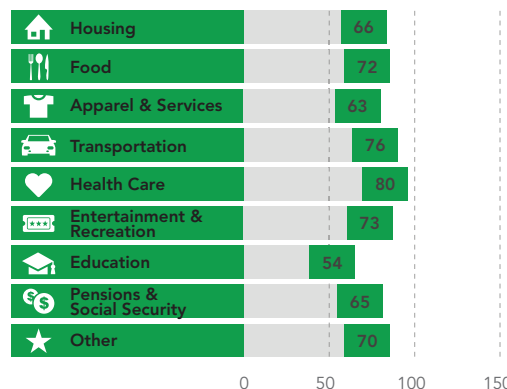
**Median Value:**  
\$95,700

US Median: \$207,300



## AVERAGE HOUSEHOLD BUDGET INDEX

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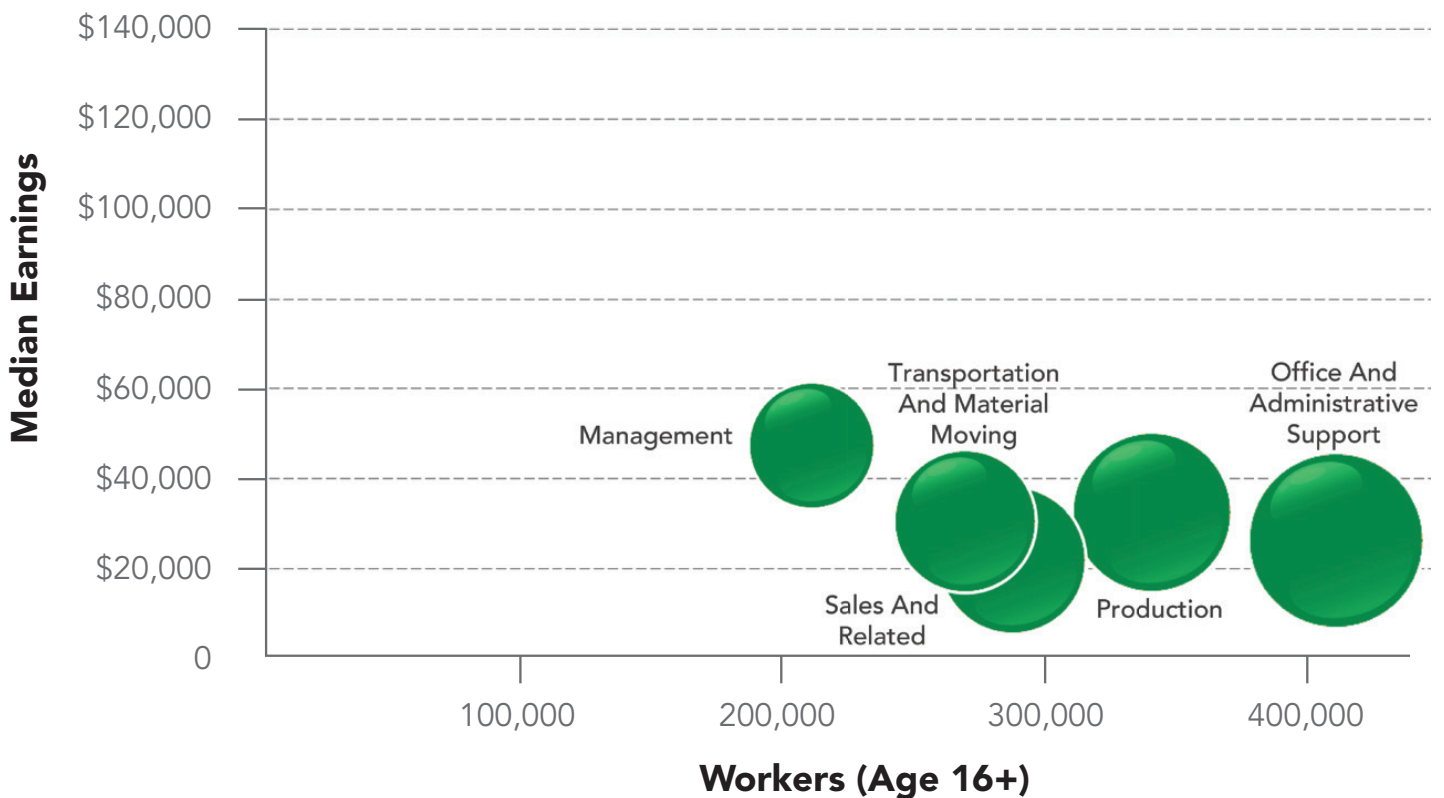
# 6F LifeMode Group: Cozy Country Living Heartland Communities

## Market Profile

- Traditional in their ways, residents of Heartland Communities choose to bank and pay their bills in person and purchase insurance from an agent.
- Most have high-speed Internet access at home or on their cell phone but aren't ready to go paperless.
- Many residents have paid off their home mortgages but still hold auto loans and student loans. Interest checking accounts are common.
- To support their local community, residents participate in public activities.
- Home remodeling is not a priority, but homeowners do tackle necessary maintenance work on their cherished homes. They have invested in riding lawn mowers to maintain their larger yards.
- They enjoy country music and watch CMT.
- Motorcycling, hunting, and fishing are popular; walking is the main form of exercise.
- To get around these semirural communities, residents prefer domestic trucks or SUVs.

## 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.



# 5E LifeMode Group: GenXurban Midlife Constants

**US Households:** 3,068,400  
**Average Household Size:** 2.31

**Median Age:** 47.0  
**Median Household Income:** \$53,200

## WHO ARE WE?

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.

## 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 \$154,100 (Index 74).

## SOCIOECONOMIC TRAITS

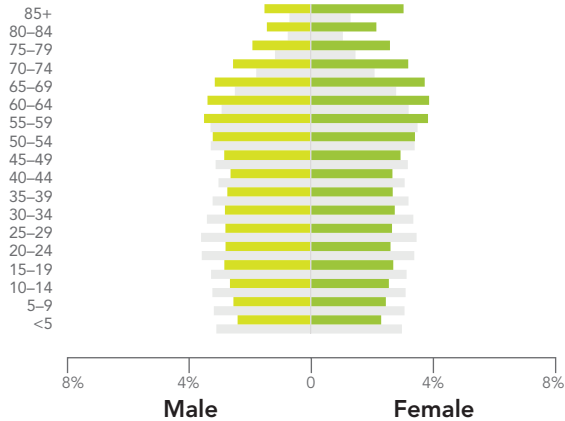
- Education: 63% have a high school diploma or some college.
- Unemployment is lower in this market at 4.7% (Index 86), but so is the labor force participation rate (Index 91).
- Almost 42% of households are receiving Social Security (Index 141); 27% also receive retirement income (Index 149).
- Traditional, 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).

# 5E LifeMode Group: GenXurban Midlife Constants

## AGE BY SEX (Esri data)

**Median Age: 47.0** US: 38.2

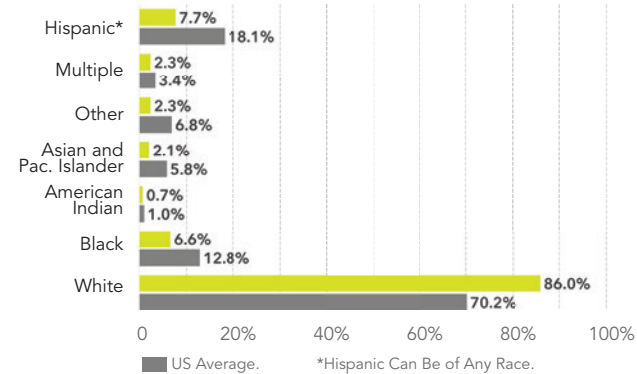
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## RACE AND ETHNICITY (Esri data)

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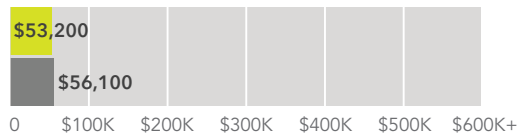
**Diversity Index: 36.2** US: 64.0



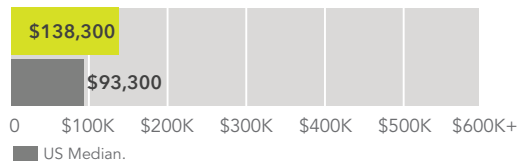
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### Median Household Income



### Median Net Worth



## HOUSING

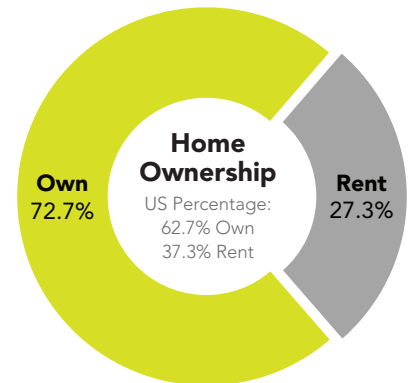
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**Typical Housing:**  
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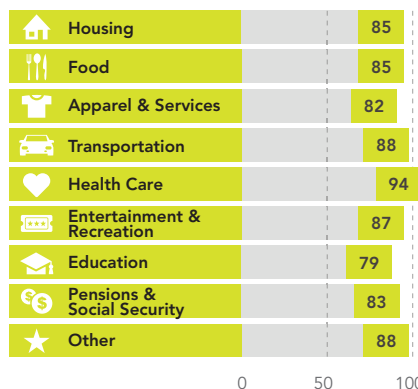
**Median Value:**  
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US Median: \$207,300



## AVERAGE HOUSEHOLD BUDGET INDEX

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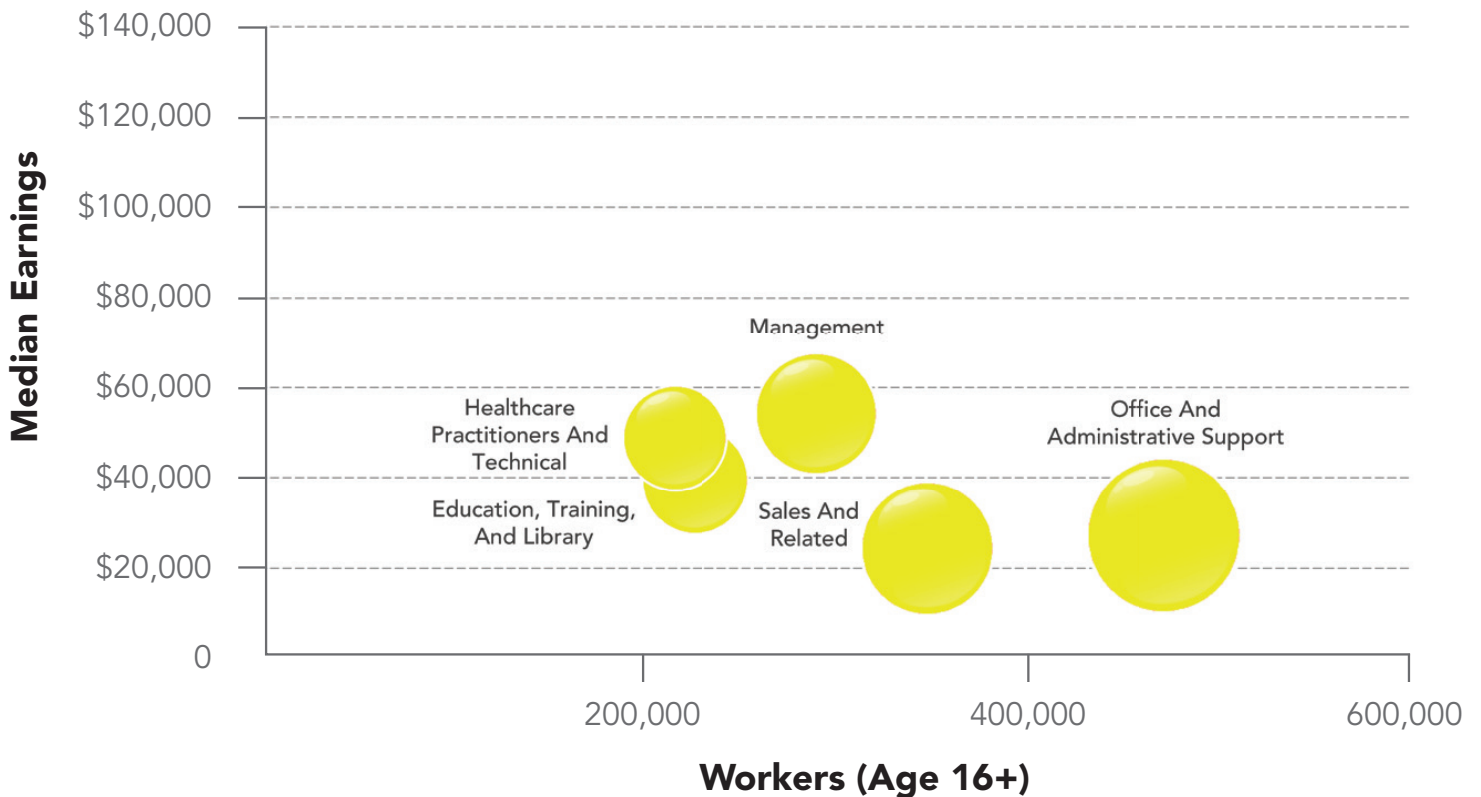
# 5E LifeMode Group: GenXurban Midlife Constants

## Market Profile

- 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, health, and social services organizations.
- DIY homebodies that spend on home improvement and gardening.
- Media preferences: country or movie channels.
- Leisure activities include movies at home, reading, fishing, and golf.

## 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.



# 12B LifeMode Group: Hometown Traditional Living

**US Households:** 2,395,200  
**Average Household Size:** 2.51

**Median Age:** 35.5  
**Median Household Income:** \$39,300

## WHO ARE WE?

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.

## 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 2.51.
- Homes are primarily single family or duplexes in older neighborhoods, built before 1940 (Index 228).
- Most neighborhoods are located in lower-density urban clusters of metro areas throughout the Midwest and South.
- Average commuting time to work is very short (Index 22).
- Households have one or two vehicles.

## SOCIOECONOMIC TRAITS

- Over 70% have completed high school or some college.
- Unemployment is higher at 7.3% (Index 134); labor force participation is also a bit higher at 63.4%.
- Almost three quarters of households derive income from wages and salaries, augmented by Supplemental Security Income (Index 139) and public assistance (Index 152).
- 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 posting pics on social media.
- TV is seen as the most trusted media.

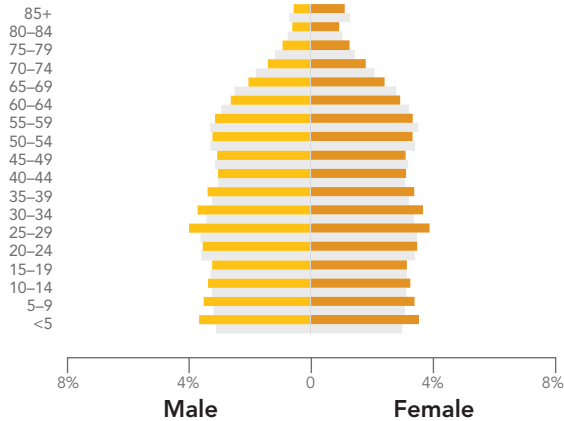


# 12B LifeMode Group: Hometown Traditional Living

## AGE BY SEX (Esri data)

Median Age: **35.5** US: 38.2

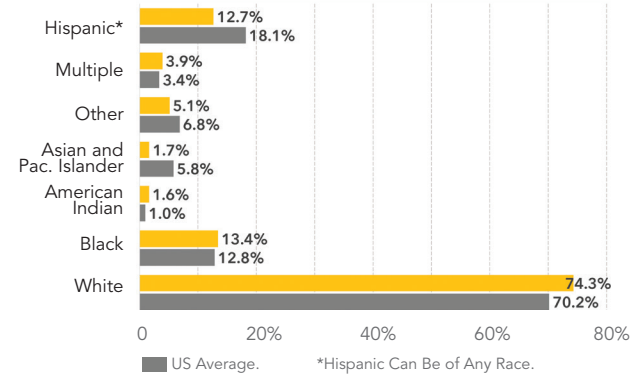
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## RACE AND ETHNICITY (Esri data)

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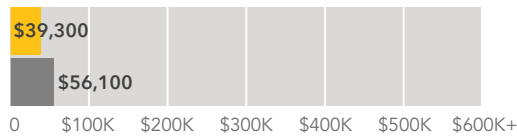
Diversity Index: **55.6** US: 64.0



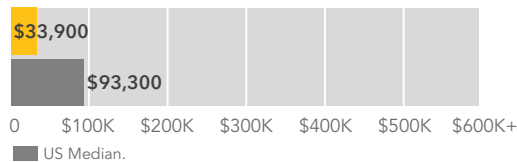
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### Median Household Income



### Median Net Worth



## HOUSING

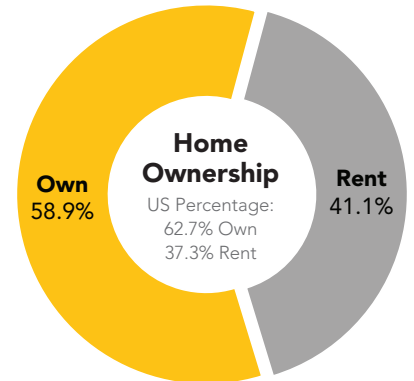
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



Typical Housing:  
Single Family

Median Value:  
\$83,200

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.

Housing	61
Food	63
Apparel & Services	60
Transportation	64
Health Care	63
Entertainment & Recreation	62
Education	61
Pensions & Social Security	60
Other	61



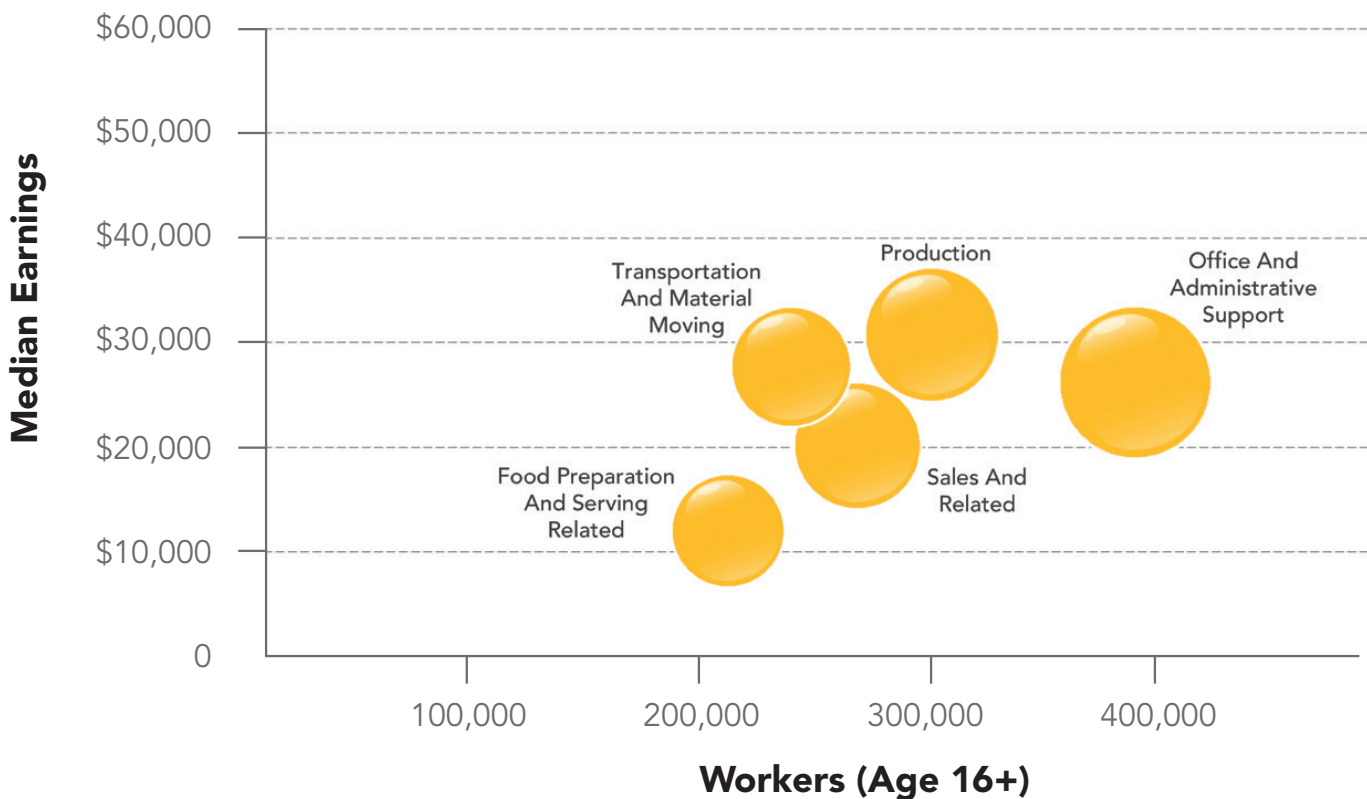
# 12B LifeMode Group: Hometown Traditional Living

## Market Profile

- 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 personal loans, and pay bills in person.
- Half of households have abandoned landlines for cell phones only.
- They watch their favorite channels including ABC Family, CMT, and Game Show Network.
- They're fast food devotees.
- They enjoy outdoor activities such as fishing and taking trips to the zoo.

## 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.



# 6E LifeMode Group: Cozy Country Living Rural Resort Dwellers

**US Households:** 1,227,200  
**Average Household Size:** 2.22

**Median Age:** 54.1  
**Median Household Income:** \$50,400

## WHO ARE WE?

Although the Great Recession forced many owners of second homes to sell, Rural Resort Dwellers residents remain an active market, just a bit smaller. These communities are centered in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities. Retirement looms for many of these blue collar, older householders, but workers are postponing retirement or returning to work to maintain their current lifestyles. Workers are traveling further to maintain employment. They are passionate about their hobbies, like freshwater fishing and hunting, but otherwise have very simple tastes.

## OUR NEIGHBORHOOD

- Housing is owner-occupied, single-family homes, with some mobile homes. A strong market for second homes, these rural areas contain homes valued near the US median. Over half of the housing units are vacant due to a high seasonal vacancy rate.
- In this older market, 42% of households consist of married couples with no children at home, while another 28% are single person. Married couples with children at home have older school-age children.
- Set in scenic rural locations with proximity to outdoor activities, two vehicles are essential to get around.

## SOCIOECONOMIC TRAITS

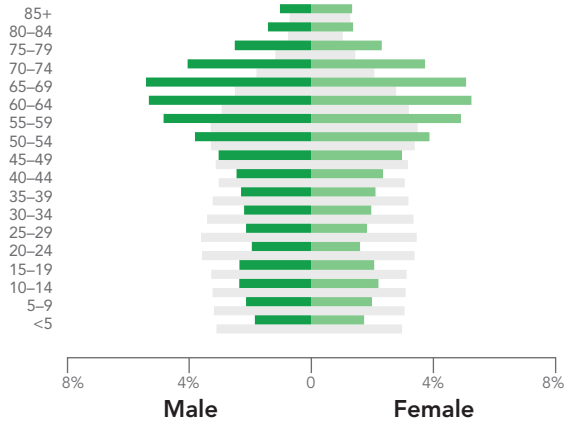
- Rural Resort Dwellers residents are close to retirement. They've accumulated wealth and begun to shift their portfolios to low-risk assets. These active residents continue to work in skilled occupations.
- Simple tastes and modesty characterize these blue collar residents. They shop for timeless, comfortable clothing, but only when something must be replaced. They pay little attention to advertising and usually stick to the brands they know.
- They spend time with their spouses and also maintain a social calendar.

# 6E LifeMode Group: Cozy Country Living Rural Resort Dwellers

## AGE BY SEX (Esri data)

**Median Age: 54.1** US: 38.2

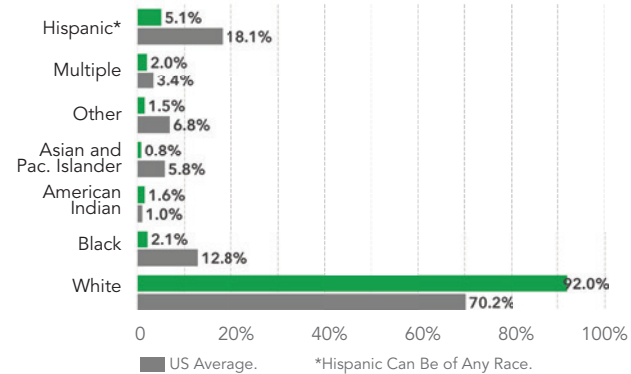
■ Indicates US



## RACE AND ETHNICITY (Esri data)

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

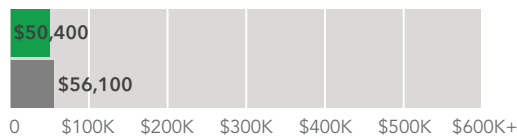
**Diversity Index: 23.4** US: 64.0



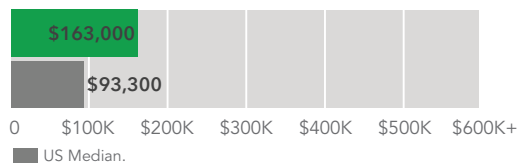
## INCOME AND NET WORTH

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

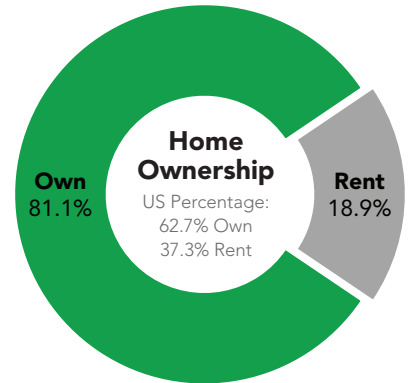
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**Typical Housing:**  
Single Family/Seasonal

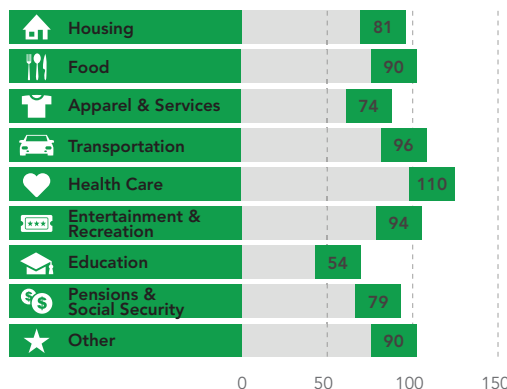
**Median Value:**  
\$209,200

US Median: \$207,300



## AVERAGE HOUSEHOLD BUDGET INDEX

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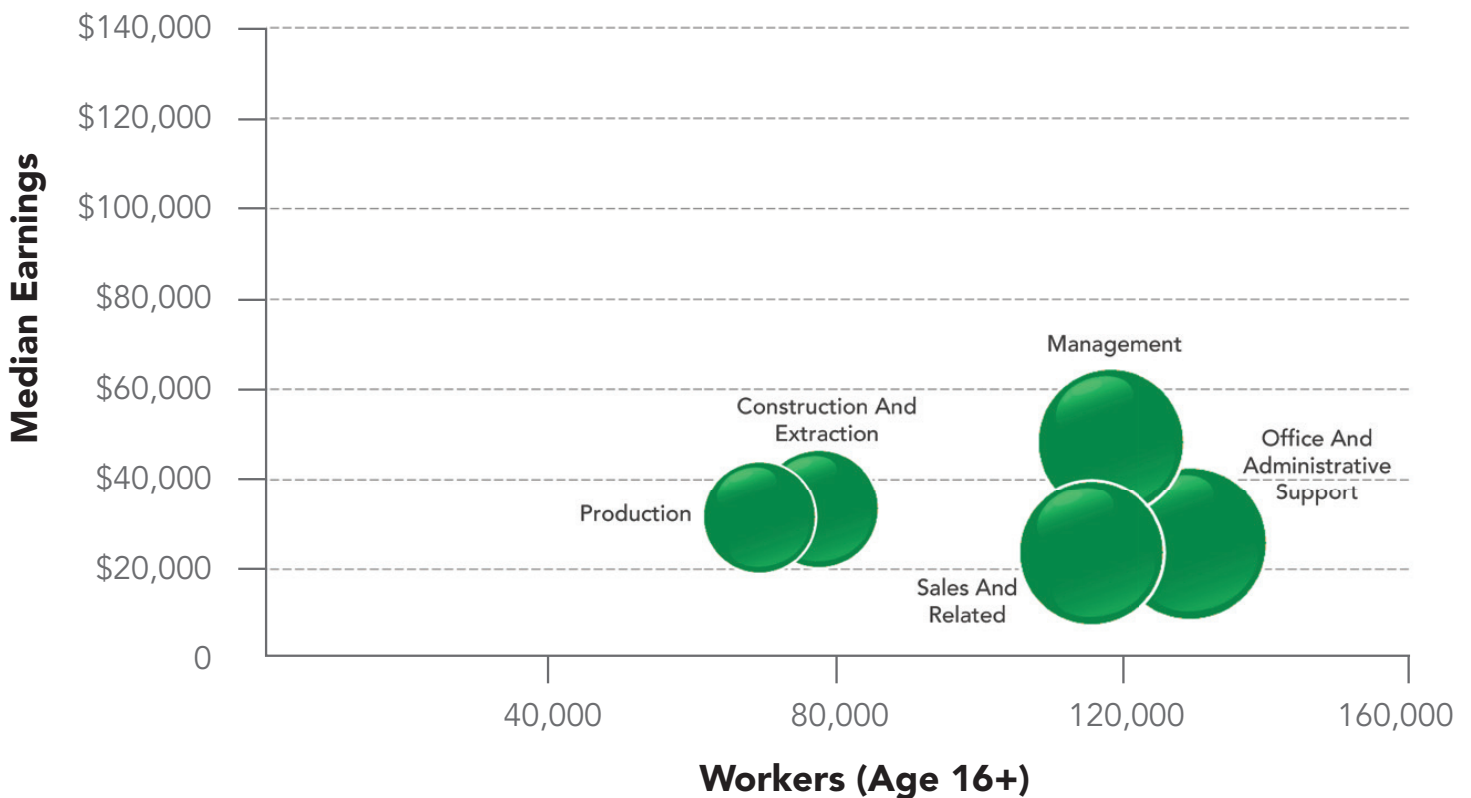
# 6E LifeMode Group: Cozy Country Living Rural Resort Dwellers

## Market Profile

- Residents drive older domestic vehicles and prefer to spend their disposable income on gear to support their hobbies, which include freshwater fishing, hunting with a rifle or shotgun, and motorcycling.
- At home, Rural Resort Dwellers residents spend any free time working on their vehicles and maintaining their gear. They make frequent trips to their local hardware store for parts and tools. These hands-on consumers are also passionate about vegetable gardening.
- Due to their remote locations, these neighborhoods have satellite dishes. A few residents still rely on dial-up modems to stay connected. They don't access the Internet often but will make online purchases for items difficult to find in nearby stores.
- Their taste in TV shows reflects their hobbies—National Geographic, Discovery Channel, and the Weather Channel.

## OCCUPATION BY EARNINGS

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



# About The Retail Coach®

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

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

## Retail:360® Process

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

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



The**RetailCoach**.®

## ACKNOWLEDGMENTS

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

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

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

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