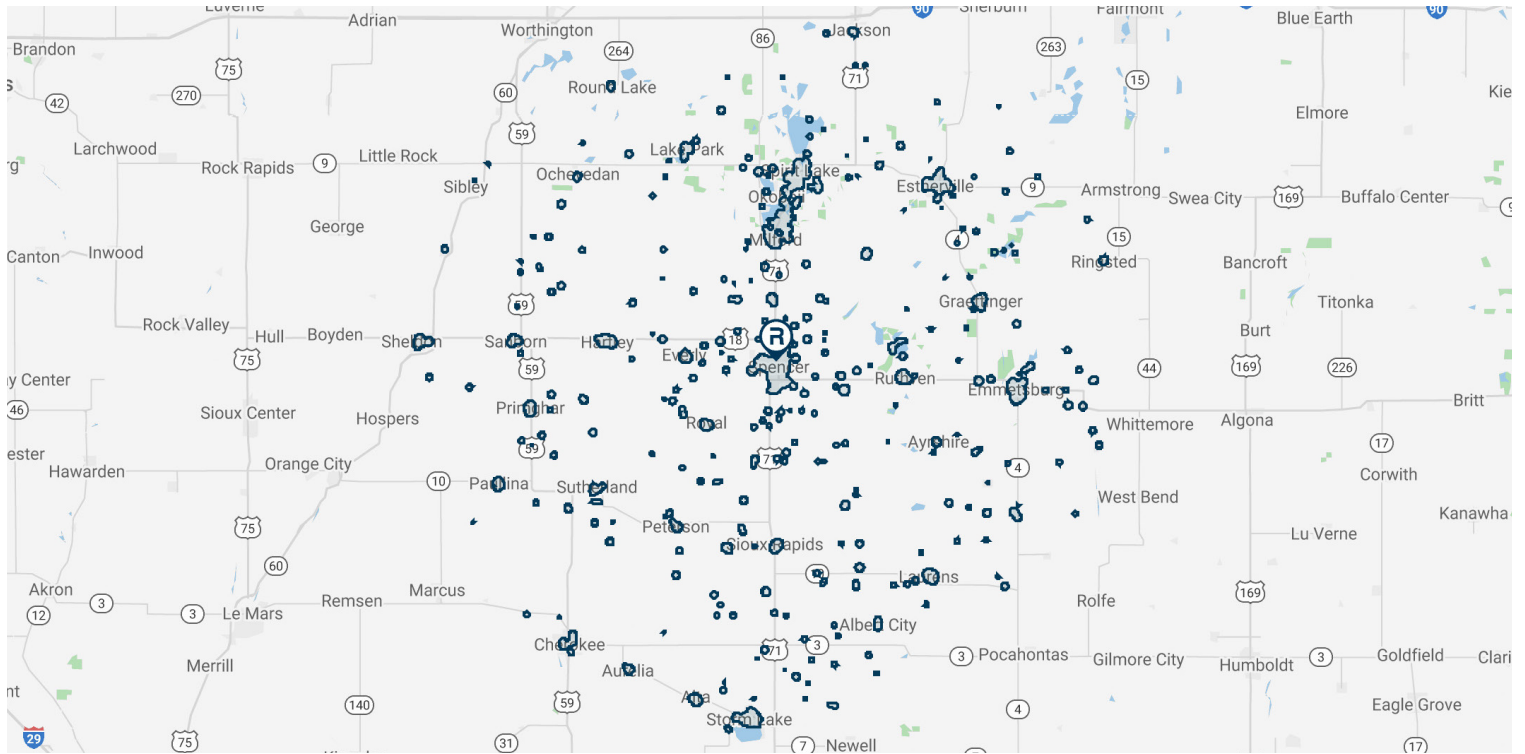# Primary Retail Trade Area Psychographic Profile

SPENCER, IOWA

Prepared for City of Spencer
June 2023

Primary Retail Trade Area • Demographic Snapshot

Spencer, Iowa

Population

2020	72,131
2023	72,081
2028	72,447

Educational Attainment (%)

Graduate or Professional Degree	6.43%
Bachelors Degree	16.45%
Associate Degree	12.49%
Some College	22.44%
High School Graduate (GED)	32.04%
Some High School, No Degree	5.80%
Less than 9th Grade	4.36%

Income

Average HH	$78,891
Median HH	$61,406
Per Capita	$34,118

Age

0 - 9 Years	12.37%
10 - 17 Years	10.41%
18 - 24 Years	8.83%
25 - 34 Years	10.87%
35 - 44 Years	11.92%
45 - 54 Years	10.20%
55 - 64 Years	12.52%
65 and Older	22.86%
Median Age	41.24
Average Age	42.00

Race Distribution (%)

White	81.98%
Black/African American	1.61%
American Indian/Alaskan	0.45%
Asian	3.33%
Native Hawaiian/Islander	0.93%
Other Race	5.27%
Two or More Races	6.42%
Hispanic	11.89%

Dan Gifford
City of Spencer
City Manager

101 West 5th Street
Spencer, Iowa 51301

Phone   712.580.7200 ext. 210
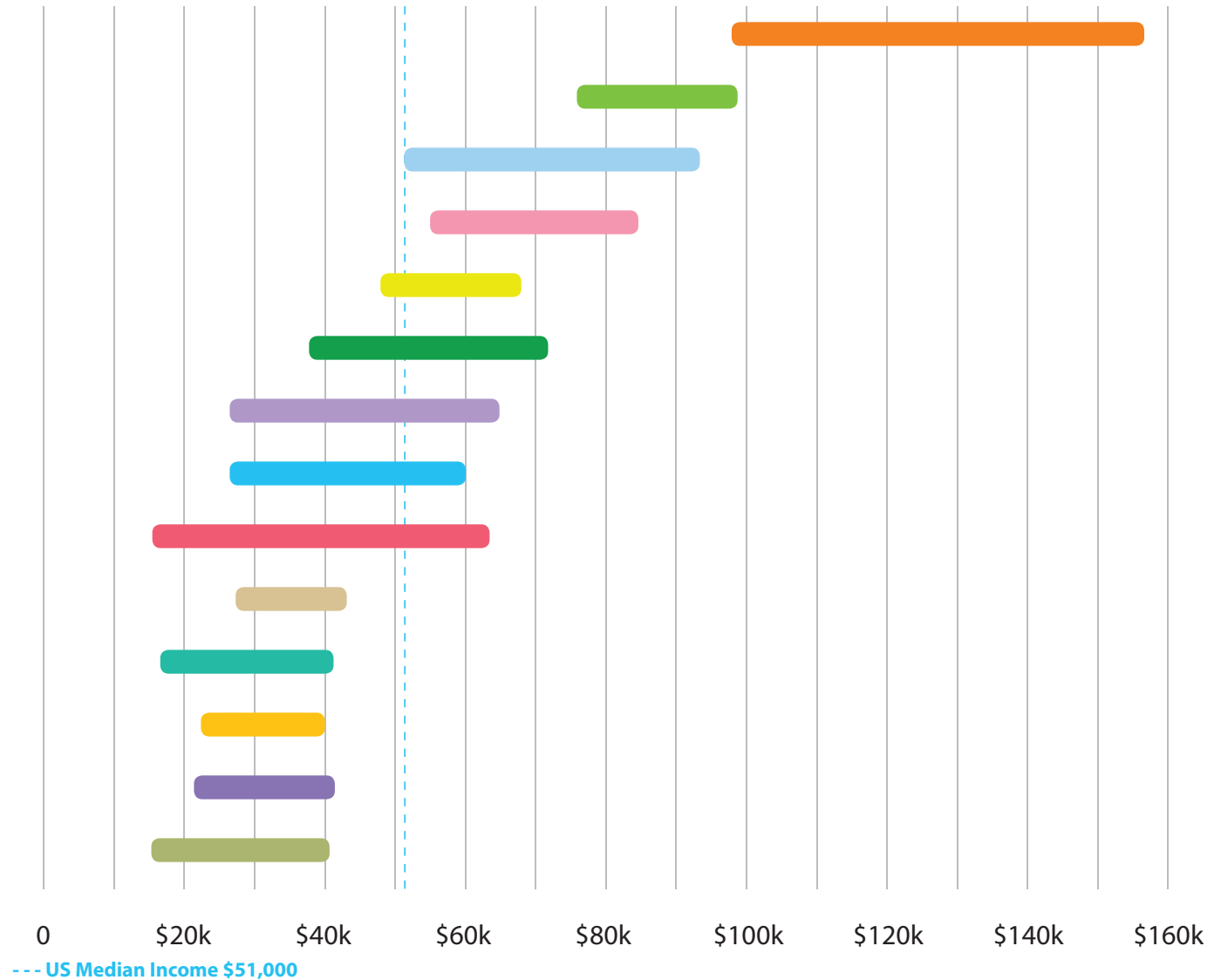DGifford@SpencerIowaCity.com
www.SpencerIowaCity.com

Kyle Cofer
The Retail Coach, LLC
Project Director

Office   662.844.2155
Cell   662.319.7144
KyleCofer@TheRetailCoach.net
www.TheRetailCoach.net

Income Range of Lifemode Summary Groups
Spencer, Iowa

Chart x-axis: 0, $20k, $40k, $60k, $80k, $100k, $120k, $140k, $160k

- - - US Median Income $51,000

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

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

+ L3 UPTOWN INDIVIDUALS
Younger, urban singles on the move

+ L4 FAMILY LANDSCAPES
Successful younger families in newer housing

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

+ L6 COZY COUNTRY
Empty nesters in bucolic settings

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

+ L8 MIDDLE GROUND
Lifestyles of thirtysomethings

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

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

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

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

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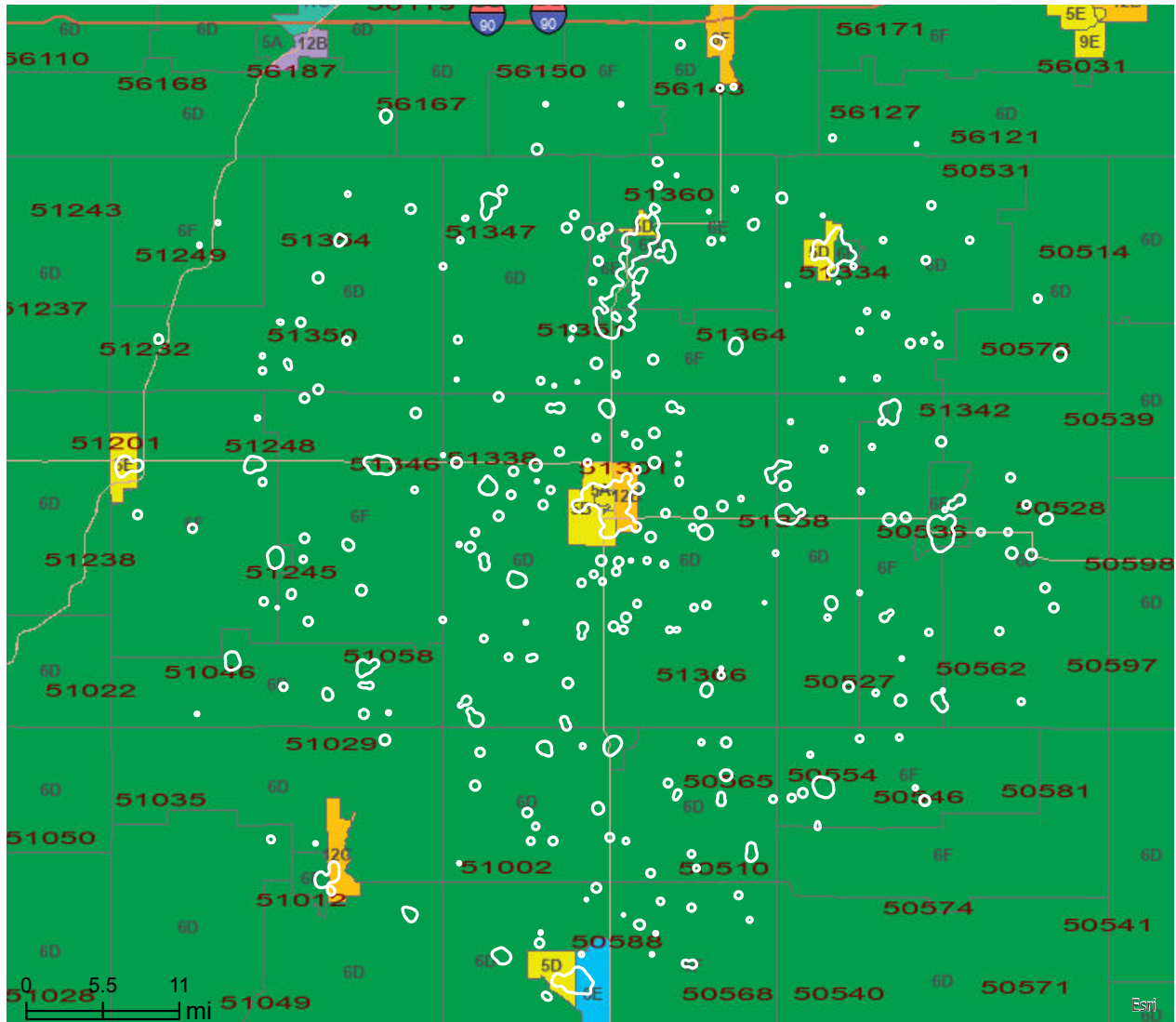Urban denizens; young, diverse,
hardworking families

+ L14 SCHOLARS AND PATRIOTS
College campuses and military neighborhoods

Primary Retail Trade Area • Lifemode Summary Groups Map
Spencer, Iowa

+ **L1 AFFLUENT ESTATES**
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College campuses and military neighborhoods

Primary Retail Trade Area • Top Tapestry Segments

Spencer, Iowa

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

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

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	TAPESTRY SEGMENTATION	HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	US HOUSEHOLDS PERCENT	CUMULATIVE PERCENT	INDEX
1	Heartland Communities (6F)	26.3%	26.3%	2.2%	2.2%	1198
2	Prairie Living (6D)	19.8%	46.1%	1.0%	3.2%	2,022
3	Traditional Living (12B)	12.6%	58.7%	1.9%	5.0%	675
4	Midlife Constants (5E)	9.0%	67.8%	2.4%	7.5%	374
5	Rustbelt Traditions (5D)	7.9%	75.6%	2.1%	9.6%	369
	Subtotal	75.6%		9.6%		
6	Rural Resort Dwellers (6E)	5.1%	80.8%	1.0%	10.6%	514
7	Comfortable Empty Nesters (5A)	4.7%	85.5%	2.4%	13.0%	196
8	Front Porches (8E)	3.2%	88.7%	1.6%	14.6%	202
9	Forging Opportunity (7D)	2.9%	91.6%	1.0%	15.6%	276
10	In Style (5B)	2.6%	94.2%	2.2%	17.9%	116
	Subtotal	18.5%		8.2%		
11	Set to Impress (11D)	2.2%	96.4%	1.4%	19.2%	163
12	Small Town Sincerity (12C)	2.0%	98.4%	1.8%	21.0%	110
13	Old and Newcomers (8F)	0.9%	99.3%	2.3%	23.3%	38
14	Silver & Gold (9A)	0.7%	99.9%	0.8%	24.1%	85
15	Hometown Heritage (8G)	0.1%	100.0%	1.2%	25.3%	5
	Subtotal	5.9%		7.5%		
	Total	100.0%		25.3%		395

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

■ Indicates US
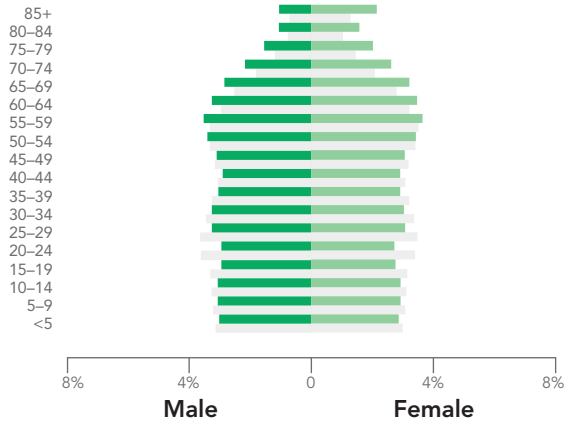
Male | Female
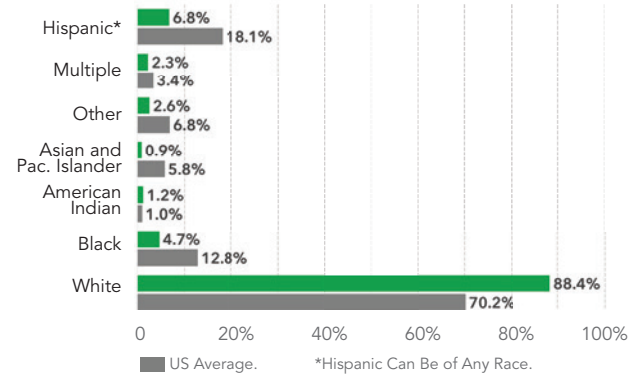
RACE AND ETHNICITY (Esri data)

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).
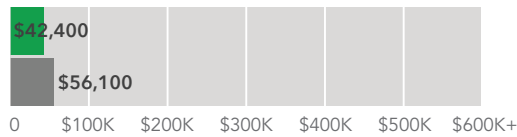
Diversity Index: 31.5 US: 64.0

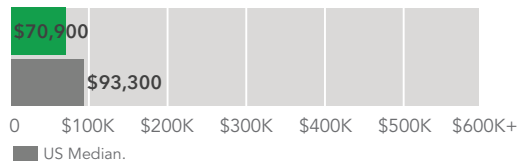|	
Hispanic*	6.8% / 18.1%
Multiple	2.3% / 3.4%
Other	2.6% / 6.8%
Asian and Pac. Islander	0.9% / 5.8%
American Indian	1.2% / 1.0%
Black	4.7% / 12.8%
White	88.4% / 70.2%

■ US Average.   *Hispanic Can Be of Any Race.

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

$42,400
$56,100

0 $100K $200K $300K $400K $500K $600K+

Median Net Worth

$70,900
$93,300

0 $100K $200K $300K $400K $500K $600K+
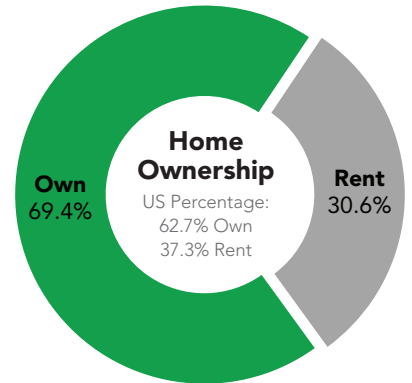
■ US Median.

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.
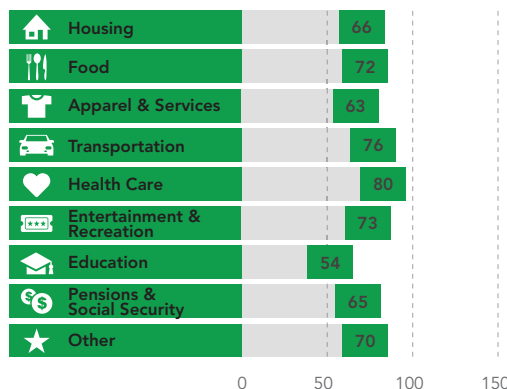
Typical Housing:
Single Family

Median Value:
$95,700

US Median: $207,300

Home Ownership
US Percentage: 62.7% Own 37.3% Rent

Own 69.4%   **Rent 30.6%**

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.

Category	Index
Housing	66
Food	72
Apparel & Services	63
Transportation	76
Health Care	80
Entertainment & Recreation	73
Education	54
Pensions & Social Security	65
Other	70

0 50 100 150 200 250 300 350

TheRetailCoach

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.
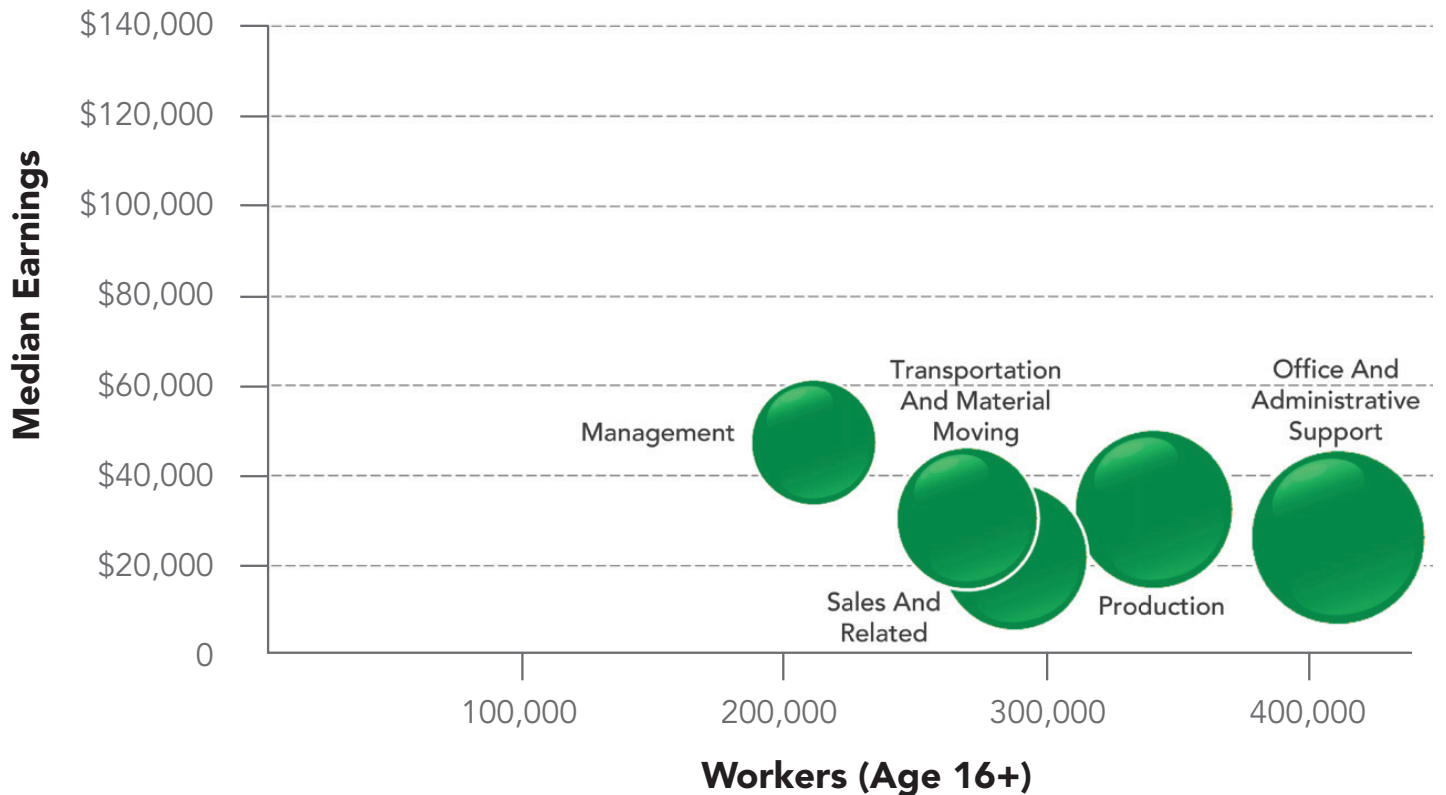
6D LifeMode Group: Cozy Country Living
Prairie Living

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.
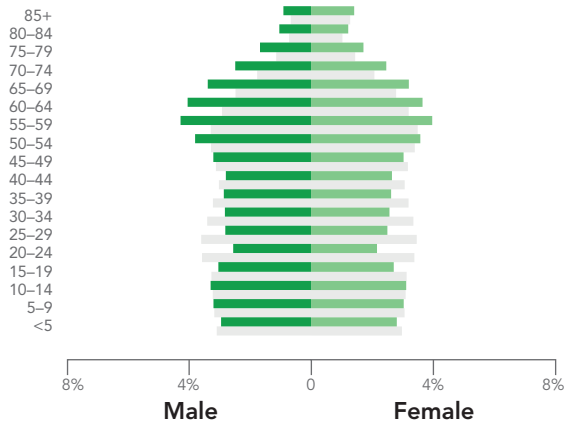
SOCIOECONOMIC TRAITS

- 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

85+	
80–84	
75–79	
70–74	
65–69	
60–64	
55–59	
50–54	
45–49	
40–44	
35–39	
30–34	
25–29	
20–24	
15–19	
10–14	
5–9	
<5	

8%   4%   0   4%   8%

Male   **Female**

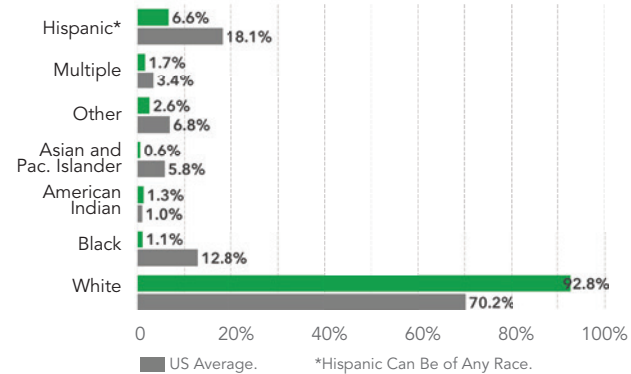## RACE AND ETHNICITY (Esri data)

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).
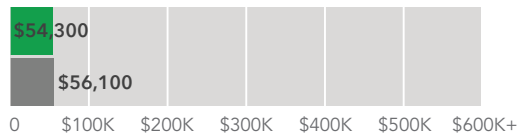
Diversity Index: 24.6 US: 64.0

Group	Value	US
Hispanic*	6.6%	18.1%
Multiple	1.7%	3.4%
Other	2.6%	6.8%
Asian and Pac. Islander	0.6%	5.8%
American Indian	1.3%	1.0%
Black	1.1%	12.8%
White	92.8%	70.2%

0   20%   40%   60%   80%   100%

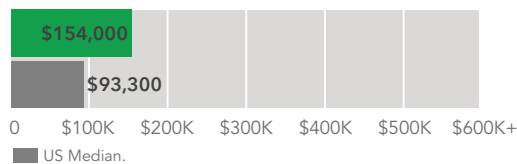■ US Average.   *Hispanic Can Be of Any Race.

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

$54,300
$56,100

0   $100K $200K $300K $400K $500K $600K+

Median Net Worth

$154,000
$93,300

0   $100K $200K $300K $400K $500K $600K+
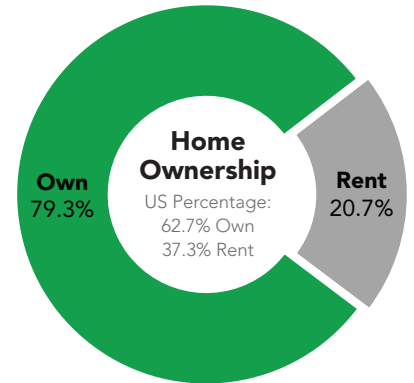
■ US Median.

HOUSING

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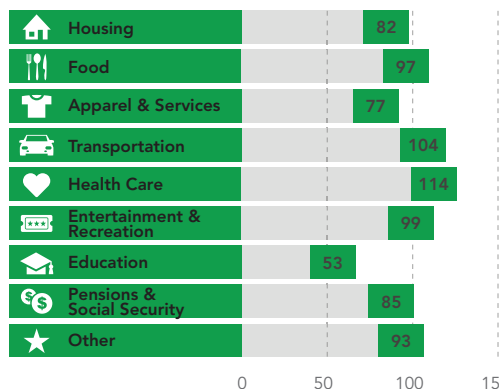
Typical Housing:
Single Family

Median Value:
$139,800
US Median: $207,300

Home Ownership
US Percentage: 62.7% Own 37.3% Rent

Own 79.3%   **Rent 20.7%**

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.

Category	Index
Housing	82
Food	97
Apparel & Services	77
Transportation	104
Health Care	114
Entertainment & Recreation	99
Education	53
Pensions & Social Security	85
Other	93

0   50   100   150   200   250   300   350

The**Retail**Coach.

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.
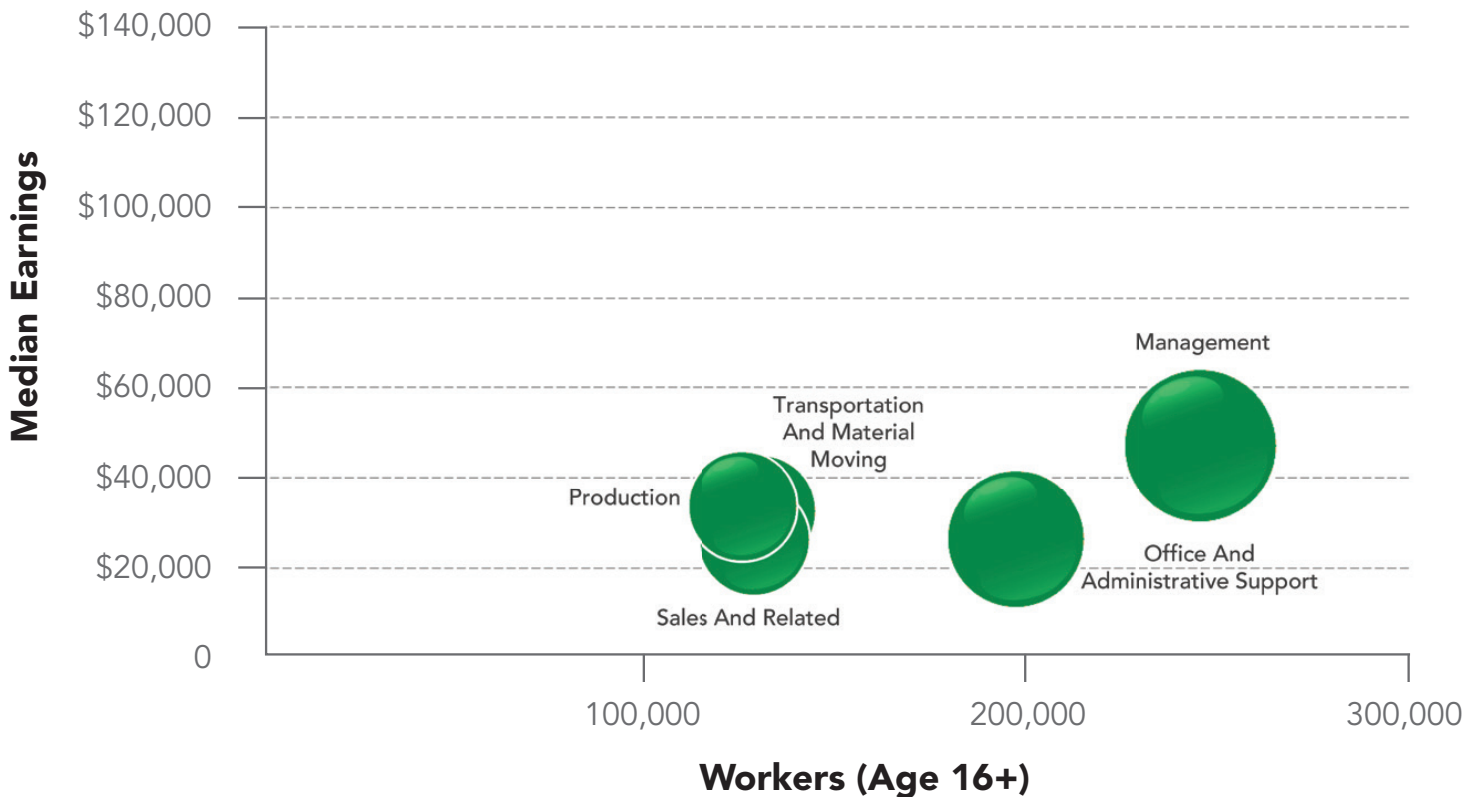
12B LifeMode Group: Hometown Traditional Living

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.
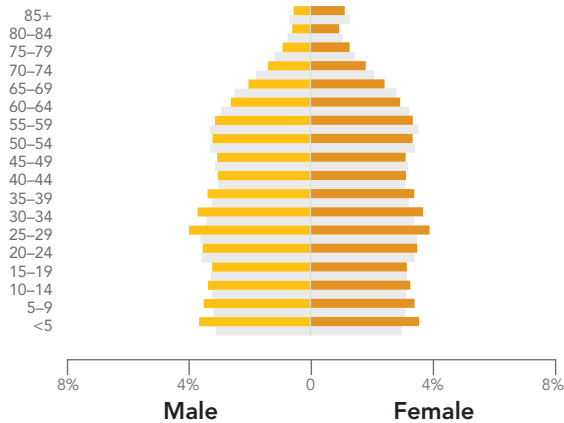
SOCIOECONOMIC TRAITS

- 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

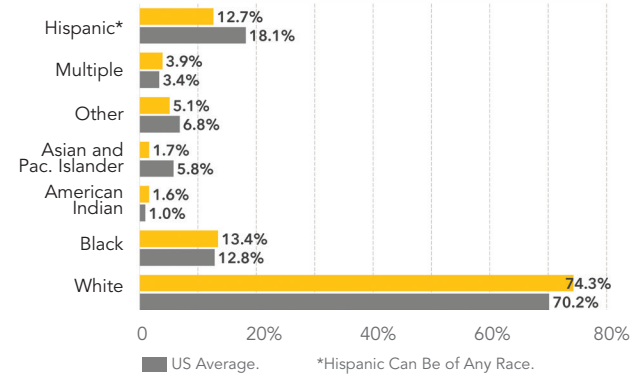## AGE BY SEX (Esri data)

Median Age: 35.5 US: 38.2

▨ Indicates US

8% 4% 0 4% 8%
Male   **Female**

Age groups: 85+, 80–84, 75–79, 70–74, 65–69, 60–64, 55–59, 50–54, 45–49, 40–44, 35–39, 30–34, 25–29, 20–24, 15–19, 10–14, 5–9, <5

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).
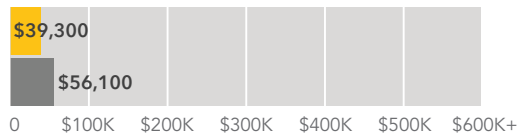
Diversity Index: 55.6 US: 64.0

Group	%	US Average
Hispanic*	12.7%	18.1%
Multiple	3.9%	3.4%
Other	5.1%	6.8%
Asian and Pac. Islander	1.7%	5.8%
American Indian	1.6%	1.0%
Black	13.4%	12.8%
White	74.3%	70.2%

0   20%   40%   60%   80%

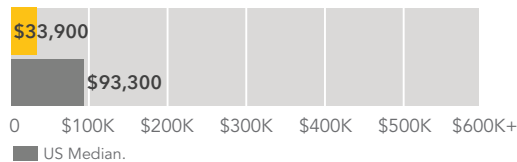▨ US Average.   *Hispanic Can Be of Any Race.

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

$39,300
$56,100

0 $100K $200K $300K $400K $500K $600K+

Median Net Worth

$33,900
$93,300

0 $100K $200K $300K $400K $500K $600K+

▨ US Median.

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.
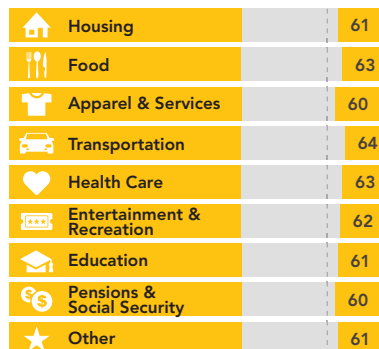

Typical Housing:
Single Family

Median Value:
$83,200

US Median: $207,300
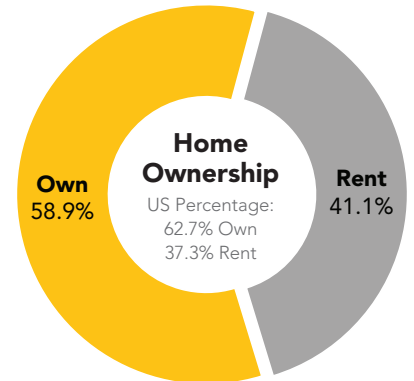
Home Ownership
US Percentage:
62.7% Own
37.3% Rent

Own 58.9%   **Rent 41.1%**

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.

Category	Index
🏠 Housing	61
🍴 Food	63
👕 Apparel & Services	60
🚗 Transportation	64
❤ Health Care	63
🎟 Entertainment & Recreation	62
🎓 Education	61
💲 Pensions & Social Security	60
★ Other	61

0   50   100   150   200   250   300   350

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.
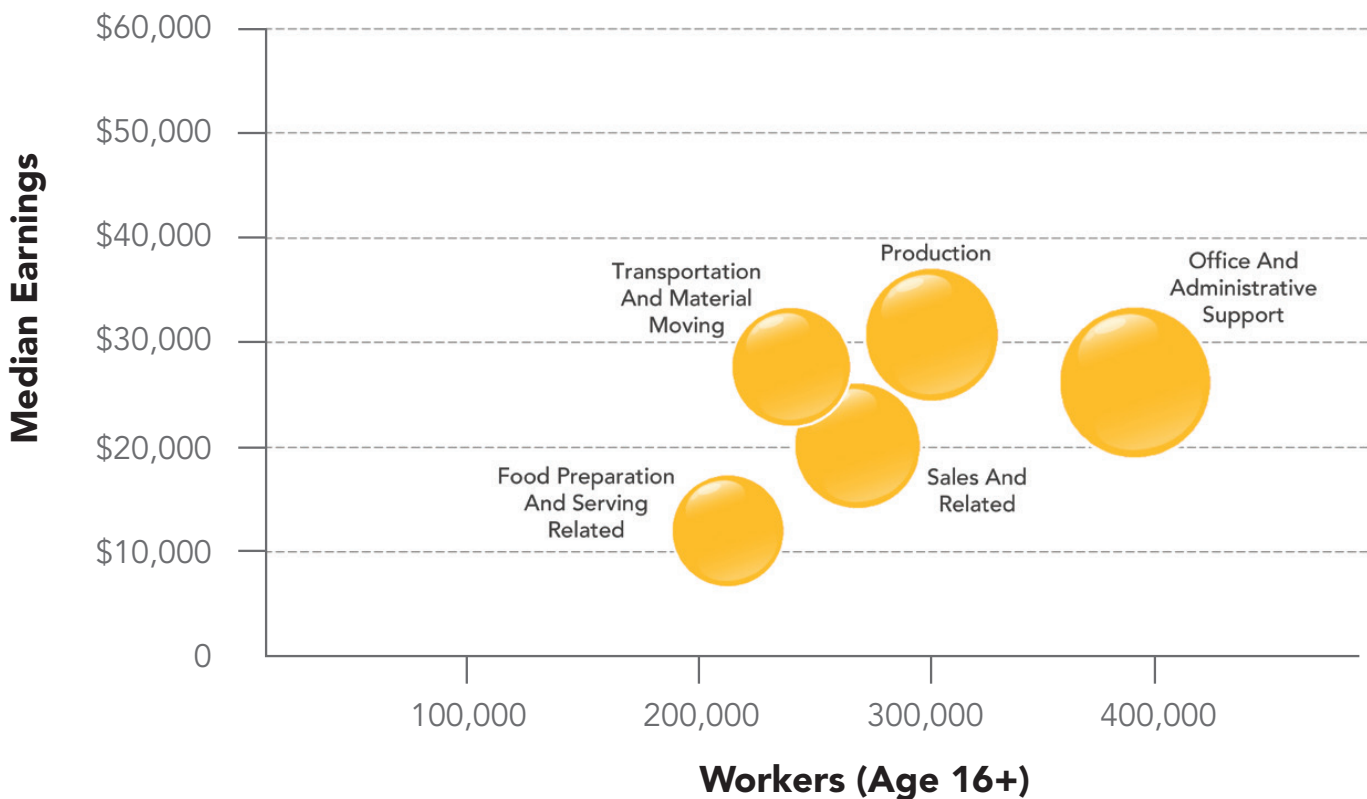
5E LifeMode Group: GenXurban
Midlife Constants

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).
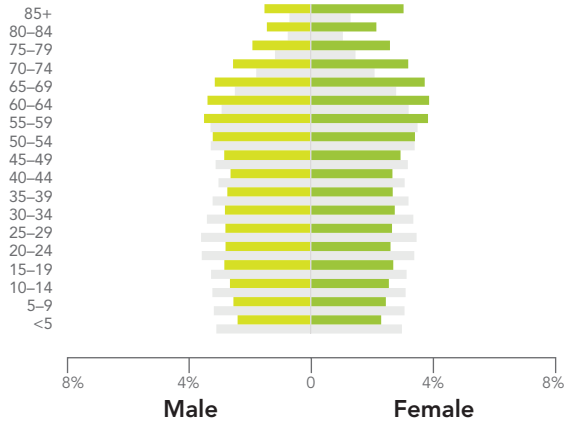
SOCIOECONOMIC TRAITS

- 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

☐ Indicates US

Age groups (top to bottom): 85+, 80–84, 75–79, 70–74, 65–69, 60–64, 55–59, 50–54, 45–49, 40–44, 35–39, 30–34, 25–29, 20–24, 15–19, 10–14, 5–9, <5

Axis: 8% 4% 0 4% 8%

Male   **Female**

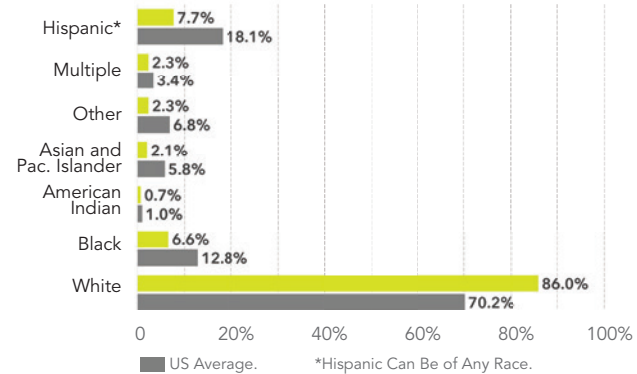## RACE AND ETHNICITY (Esri data)

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).
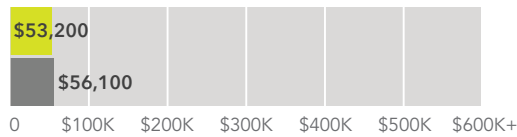
Diversity Index: 36.2 US: 64.0

Group	Value	US Average
Hispanic*	7.7%	18.1%
Multiple	2.3%	3.4%
Other	2.3%	6.8%
Asian and Pac. Islander	2.1%	5.8%
American Indian	0.7%	1.0%
Black	6.6%	12.8%
White	86.0%	70.2%

Axis: 0 20% 40% 60% 80% 100%

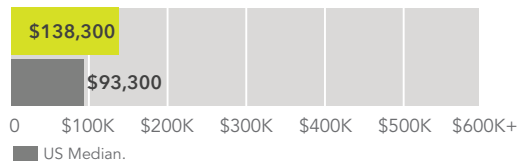☐ US Average.   *Hispanic Can Be of Any Race.

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

$53,200
$56,100

0 $100K $200K $300K $400K $500K $600K+

Median Net Worth

$138,300
$93,300

0 $100K $200K $300K $400K $500K $600K+

☐ US Median.

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.
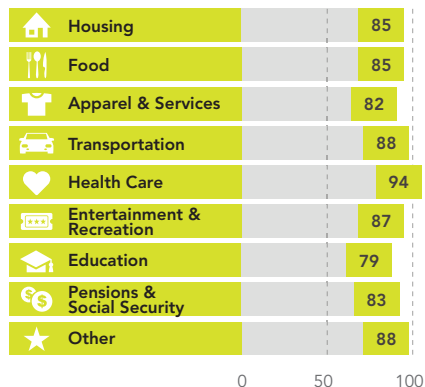
Typical Housing:
Single Family

Median Value:
$154,100
US Median: $207,300
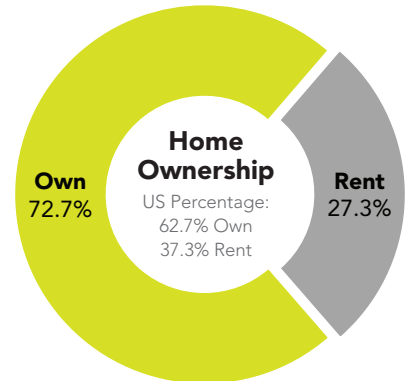
Home Ownership
US Percentage:
62.7% Own
37.3% Rent

Own 72.7%   **Rent 27.3%**

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.

Category	Index
Housing	85
Food	85
Apparel & Services	82
Transportation	88
Health Care	94
Entertainment & Recreation	87
Education	79
Pensions & Social Security	83
Other	88

Axis: 0 50 100 150 200 250 300 350

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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.
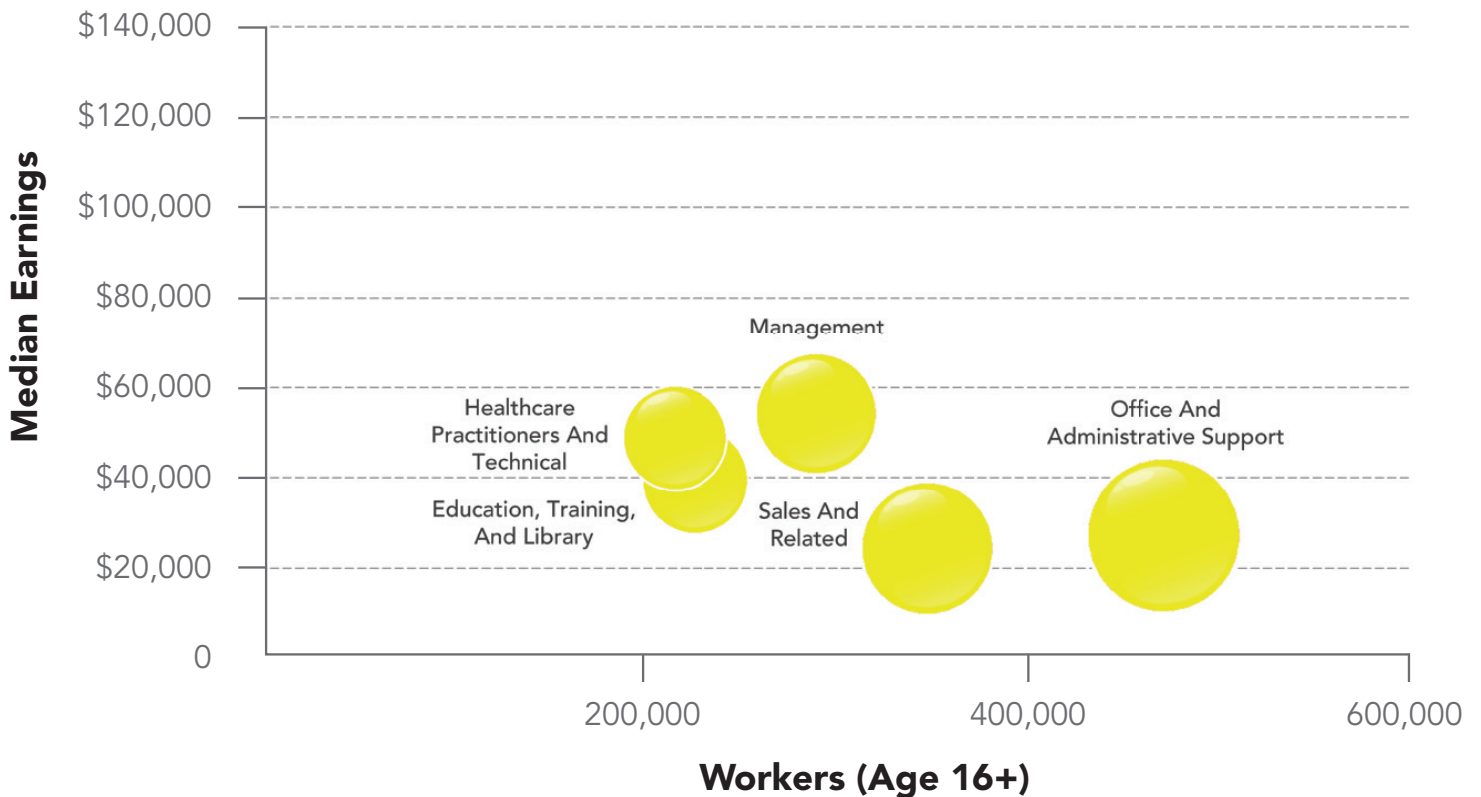
5D LifeMode Group: GenXurban
Rustbelt Traditions

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

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

WHO ARE WE?

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

OUR NEIGHBORHOOD

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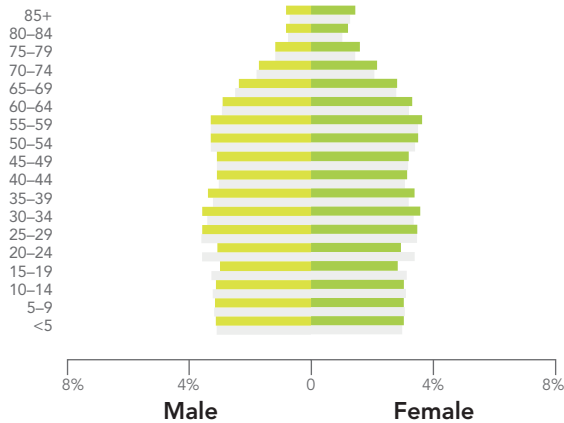- Most households have 1 to 2 vehicles available.

SOCIOECONOMIC TRAITS

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

5D LifeMode Group: GenXurban
Rustbelt Traditions

AGE BY SEX (Esri data)

Median Age: 39.0 US: 38.2

▢ Indicates US

Age groups (top to bottom): 85+, 80–84, 75–79, 70–74, 65–69, 60–64, 55–59, 50–54, 45–49, 40–44, 35–39, 30–34, 25–29, 20–24, 15–19, 10–14, 5–9, <5
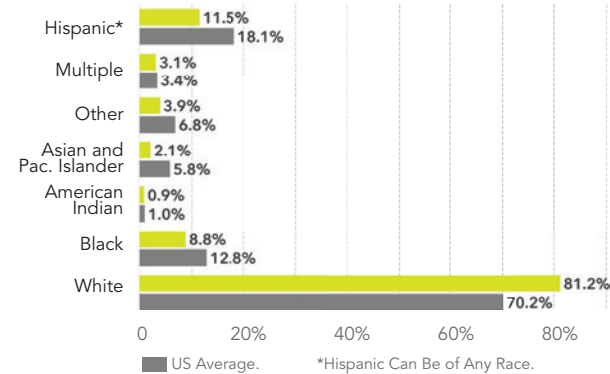
Axis: 8% 4% 0 4% 8%

Male   **Female**

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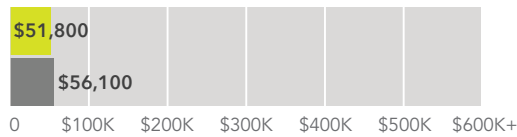
Diversity Index: 46.8 US: 64.0

Category	This Market	US Average
Hispanic*	11.5%	18.1%
Multiple	3.1%	3.4%
Other	3.9%	6.8%
Asian and Pac. Islander	2.1%	5.8%
American Indian	0.9%	1.0%
Black	8.8%	12.8%
White	81.2%	70.2%

Axis: 0 20% 40% 60% 80%
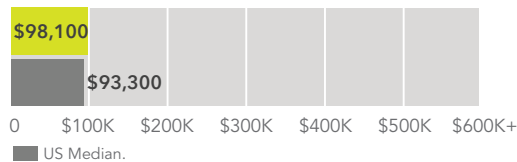
▢ US Average.   *Hispanic Can Be of Any Race.

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

$51,800
$56,100

0 $100K $200K $300K $400K $500K $600K+

Median Net Worth

$98,100
$93,300

0 $100K $200K $300K $400K $500K $600K+
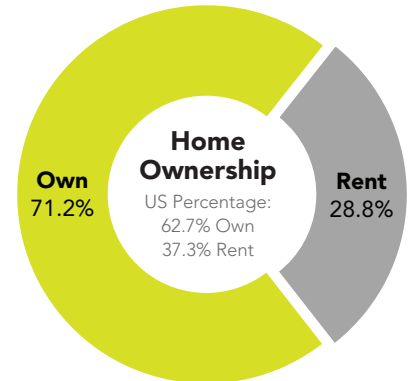
▢ US Median.

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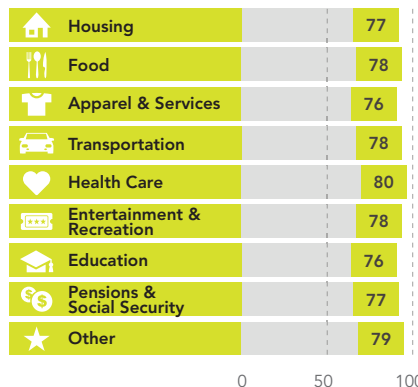
Typical Housing:
Single Family

Median Value:
$123,400

US Median: $207,300

Home Ownership
US Percentage: 62.7% Own 37.3% Rent

Own 71.2%   **Rent 28.8%**

AVERAGE HOUSEHOLD BUDGET INDEX

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Category	Index
Housing	77
Food	78
Apparel & Services	76
Transportation	78
Health Care	80
Entertainment & Recreation	78
Education	76
Pensions & Social Security	77
Other	79

Axis: 0 50 100 150 200 250 300 350

The**Retail**Coach.

5D LifeMode Group: GenXurban
Rustbelt Traditions

Market Profile

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

OCCUPATION BY EARNINGS

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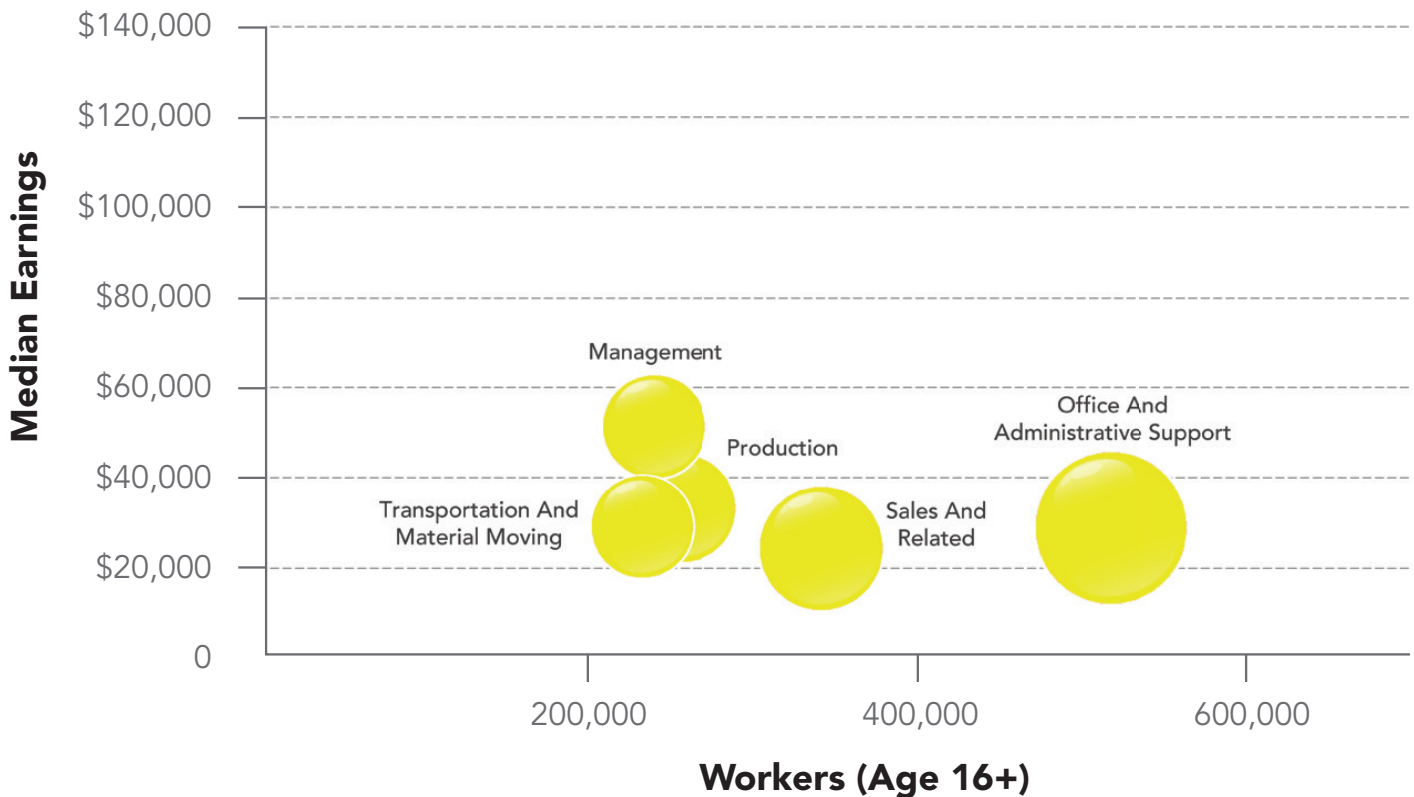
About The Retail Coach®

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.

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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