Appendix 5c.
Psychograhics for Marshalltown

City of Marshalltown

Tapestry Segment	2018 Households	% of Total Households	U.S. Index=100*
Midlife Constants	2,081	20.1%	810
Heartland Communities	1,885	18.2%	792
Hardscrabble Road	1,647	15.9%	1,311
Traditional Living	1,574	15.2%	786
Comfortable Empty Nesters	799	7.7%	314
Total Above Segments	**7,986**	**77.0%**	**--**

LifeMode Group	2018 Households	% of Total Households	U.S. Index=100*
GenXurban	2,880	27.8%	245
Cozy Country Living	2,723	26.3%	219
Middle Ground	1,647	15.9%	146
Hometown	1,574	15.2%	247
Ethnic Enclaves	612	5.9%	83
Total Above Groups	**9,436**	**91.0%**	**--**

Urbanization Group	2018 Households	% of Total Households	U.S. Index=100*
Metro Cities	3,571	34.4%	189
Suburban Periphery	2,880	27.8%	87
Semirural	2,468	23.8%	255
Rural	838	8.1%	48
Urban Periphery	612	5.9%	35
Total Above Groups	**10,369**	**100.0%**	**--**
Total Trade Area	**10,369**	**100.0%**	**--**

* Indicates concentration of this segment relative to U.S. average.
 A segment index of 200 would mean that this group contains 2 times the
 concentration of households compared to the average U.S. neighborhood.
Source: ESRI and Ricker | Cunningham.

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.

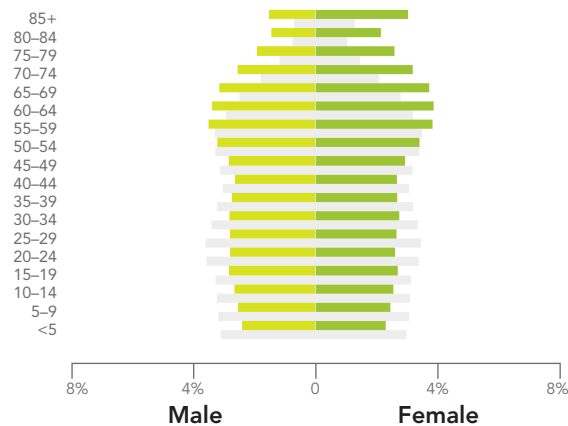- Radio and newspapers are the media of choice (after television).

TAPESTRY
SEGMENTATION
esri.com/tapestry

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.
Consumer preferences are estimated from data by GfK MRI.
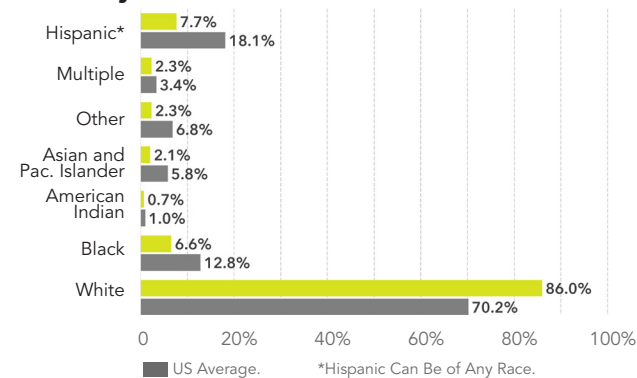
AGE BY SEX (Esri data)

Median Age: 47.0 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: 36.2 US: 64.0

Group	This Market	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%

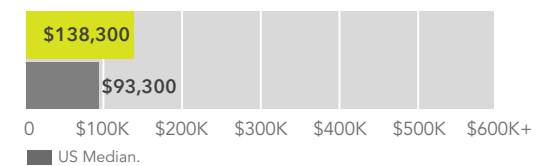■ US Average. *Hispanic Can Be of Any Race.

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.
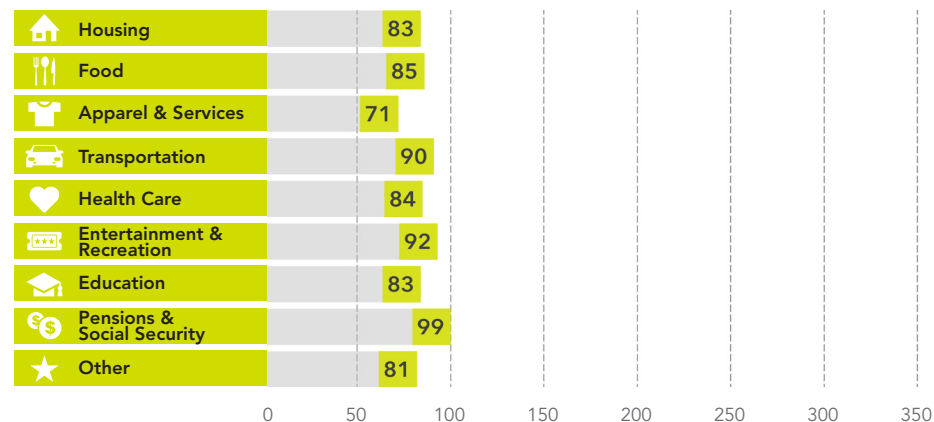
Median Household Income

$53,200
$56,100

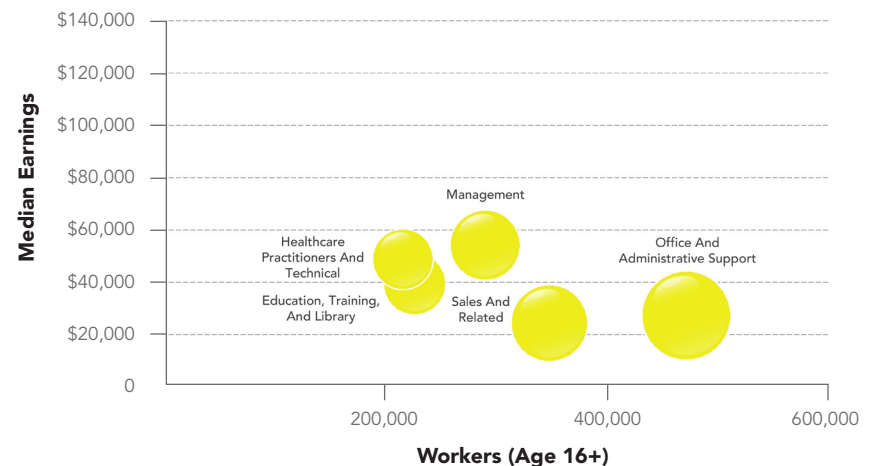### Median Net Worth

$138,300
$93,300

■ US Median.

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	83
Food	85
Apparel & Services	71
Transportation	90
Health Care	84
Entertainment & Recreation	92
Education	83
Pensions & Social Security	99
Other	81

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.

Management
Healthcare Practitioners And Technical
Office And Administrative Support
Education, Training, And Library
Sales And Related

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, 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.

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.
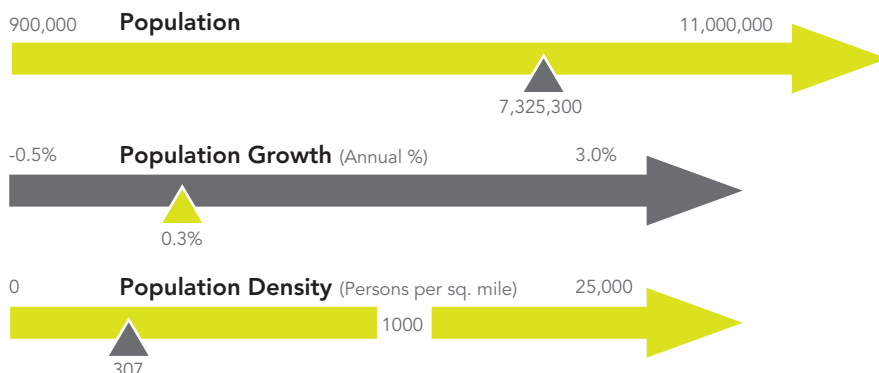
Typical Housing:
Single Family

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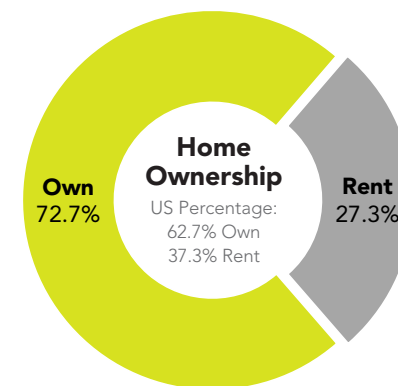
Home Ownership
US Percentage:
62.7% Own
37.3% Rent

Own 72.7%
Rent 27.3%

POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.

Population
900,000 — 11,000,000
7,325,300

Population Growth (Annual %)
-0.5% — 3.0%
0.3%

Population Density (Persons per sq. mile)
0 — 25,000
1000
307

ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.

0 — **107** — 350
Wealth Index
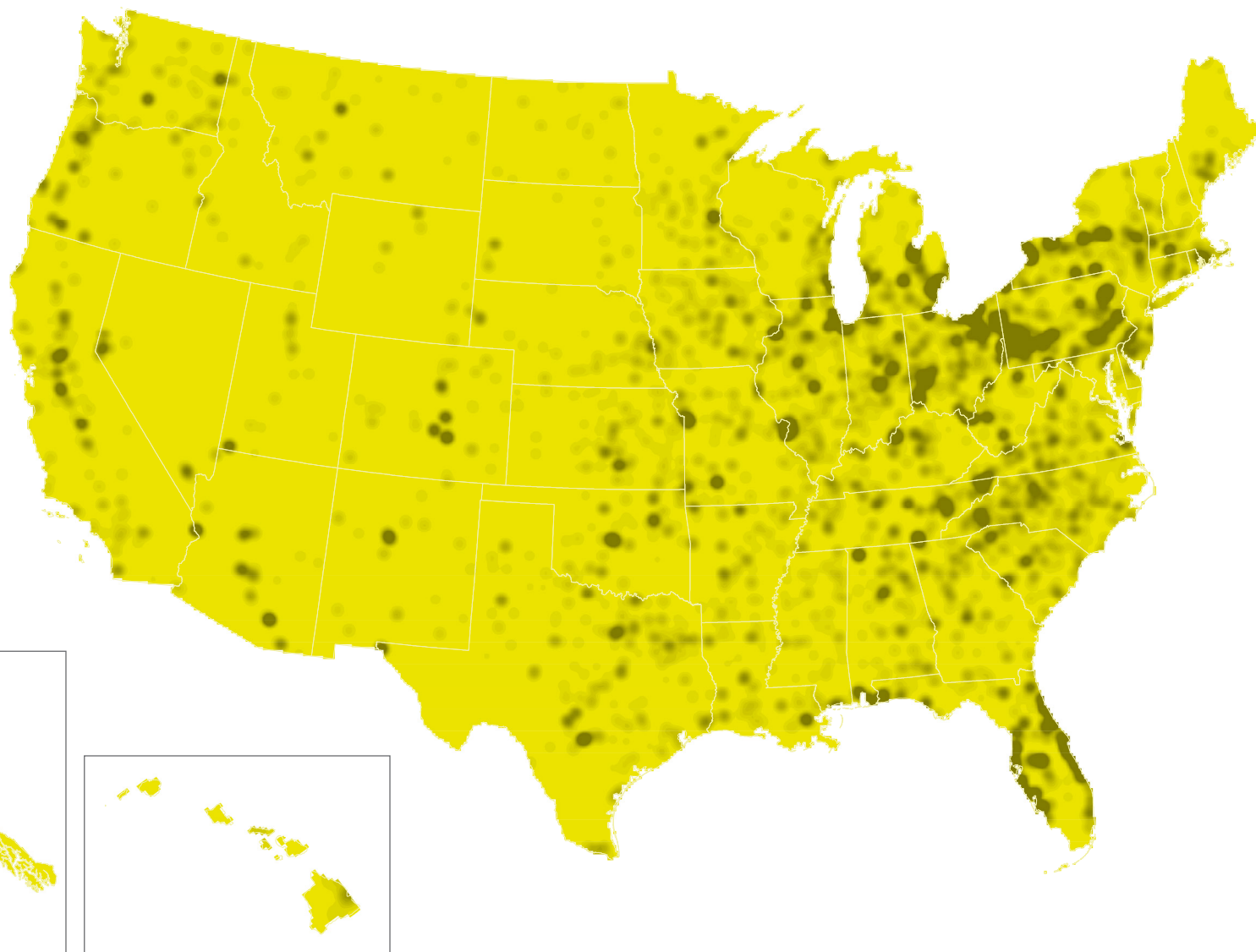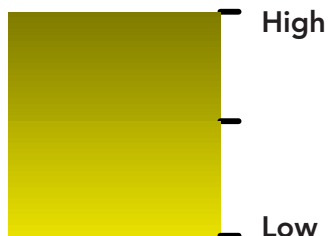
0 — **104** — 350
Socioeconomic Status Index

0 — **163** — 350
Housing Affordability Index

SEGMENT DENSITY

This map illustrates the density and distribution of the *Midlife Constants* Tapestry Segment by households.

High

Low

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Heartland Communities

6F

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.

TAPESTRY SEGMENTATION
esri.com/tapestry

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100.
Consumer preferences are estimated from data by GfK MRI.

AGE BY SEX (Esri data)

Median Age: 42.3 US: 38.2

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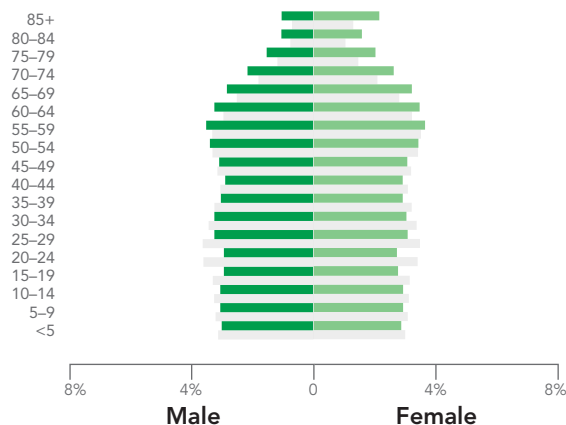
Male   Female
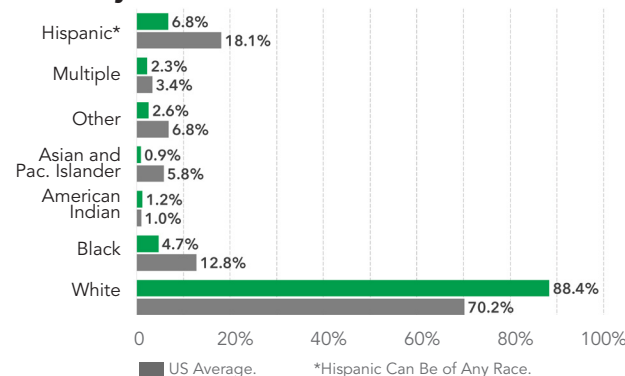
RACE AND ETHNICITY (Esri data)

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

Group	%
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%

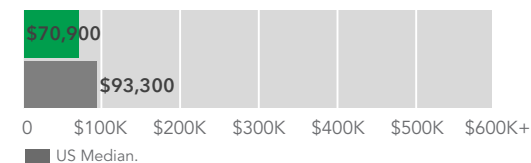■ US Average.   *Hispanic Can Be of Any Race.

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.
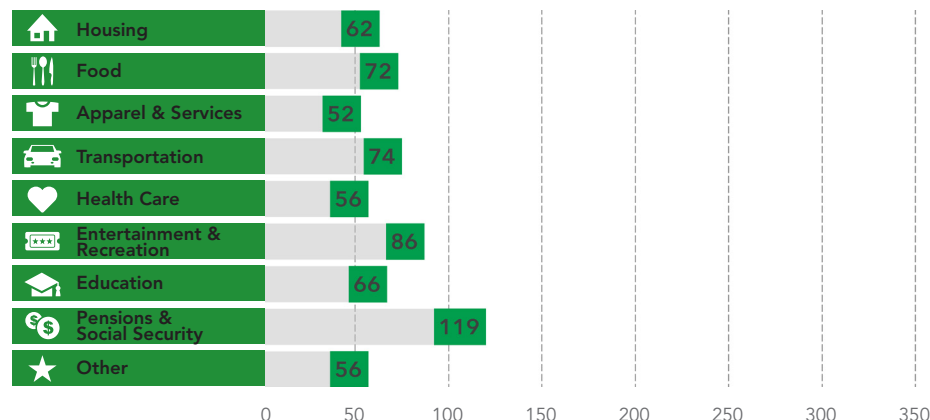
Median Household Income

$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+
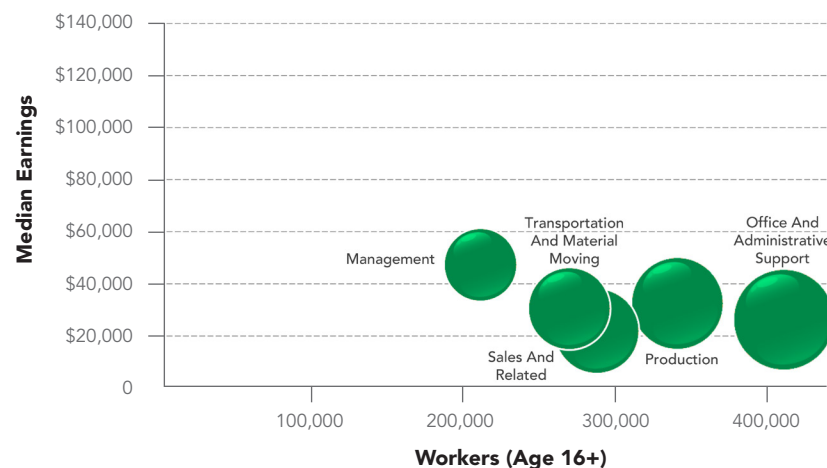
■ US Median.

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	62
Food	72
Apparel & Services	52
Transportation	74
Health Care	56
Entertainment & Recreation	86
Education	66
Pensions & Social Security	119
Other	56

0 50 100 150 200 250 300 350

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.

Management

Transportation And Material Moving

Office And Administrative Support

Sales And Related

Production

Workers (Age 16+)

Median Earnings

MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- 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.
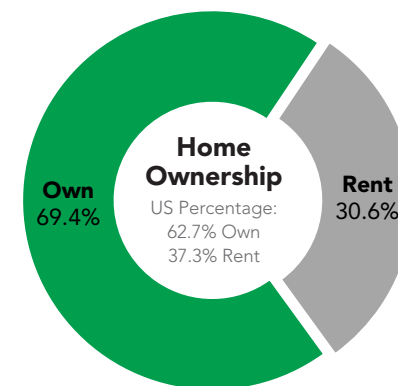
HOUSING

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.
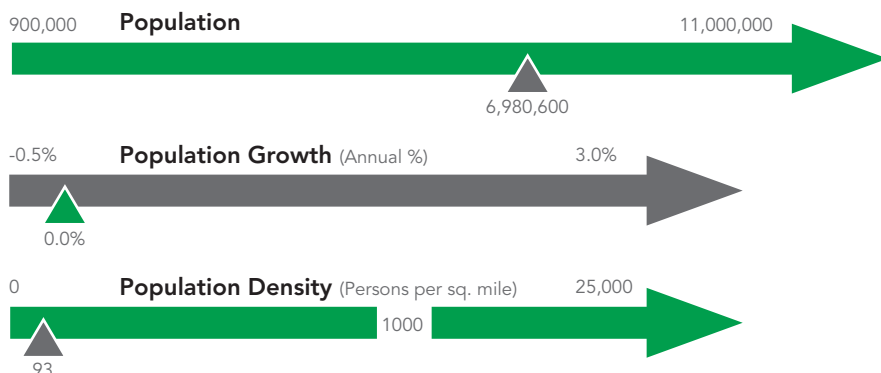
Typical Housing:
Single Family

Median Value:
$95,700
US Median: $207,300

Home Ownership
US Percentage:
62.7% Own
37.3% Rent

Own 69.4%
Rent 30.6%

POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.

Population
900,000 — 11,000,000
6,980,600

Population Growth (Annual %)
-0.5% — 3.0%
0.0%

Population Density (Persons per sq. mile)
0 — 25,000
1000
93

ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.
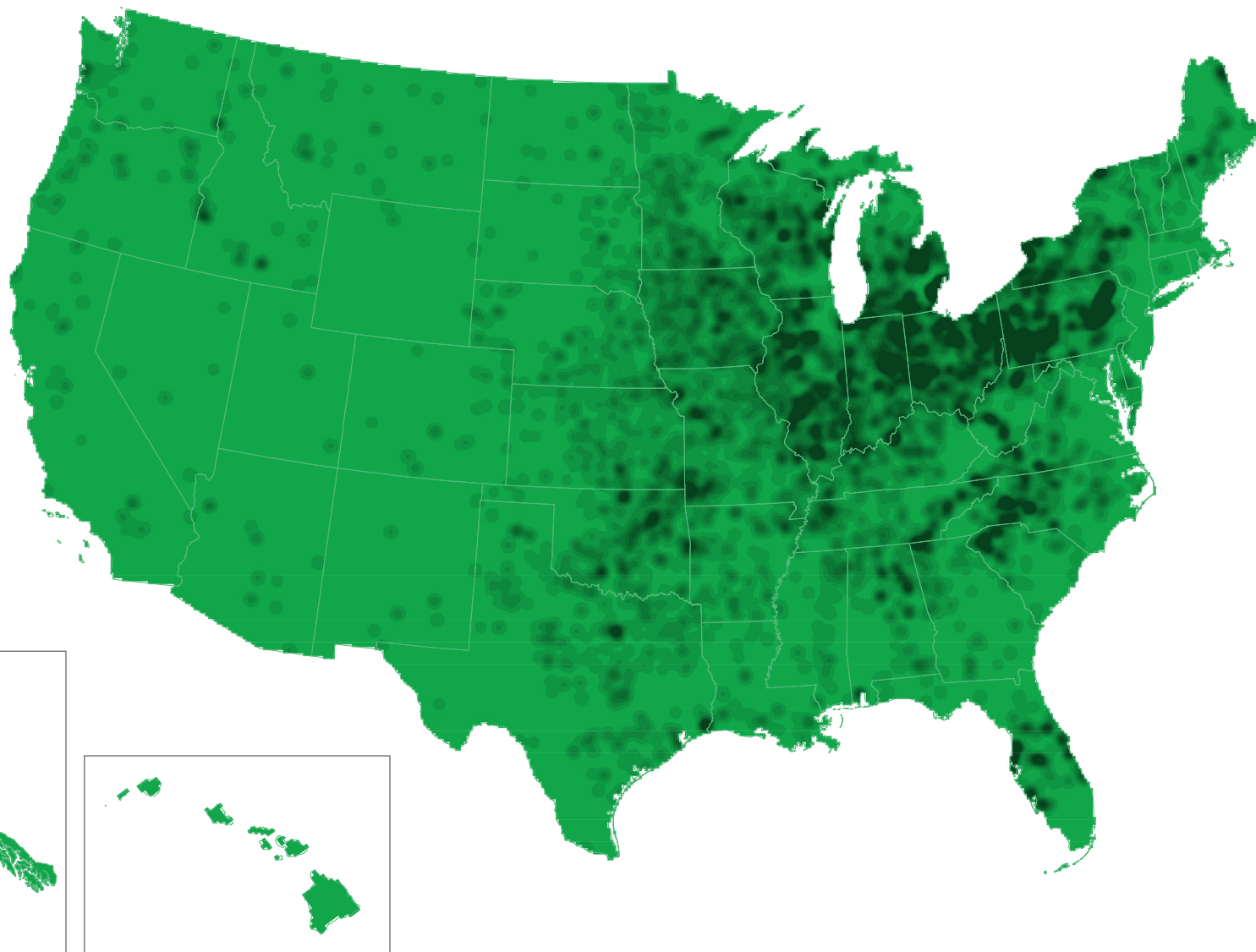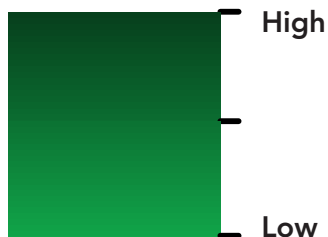
0 — **60** — 350
Wealth Index

0 — **86** — 350
Socioeconomic Status Index

0 — **205** — 350
Housing Affordability Index

SEGMENT DENSITY
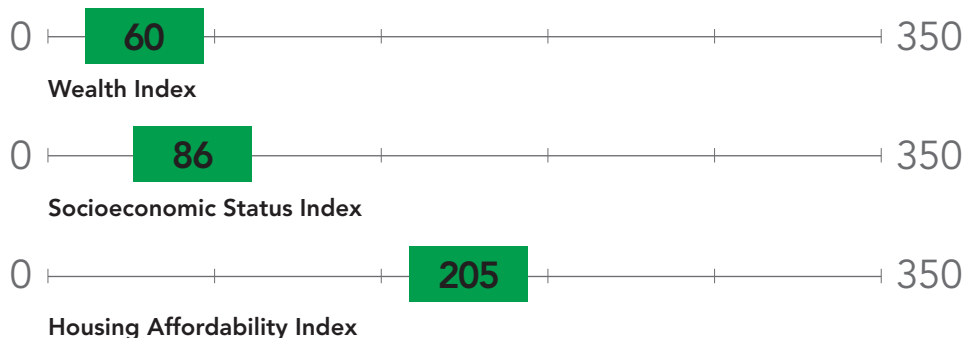
This map illustrates the density and distribution of the *Heartland Communities* Tapestry Segment by households.

High

Low

For more information
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info@esri.com
esri.com

esri ®

THE SCIENCE OF WHERE ™

Hardscrabble Road

8G

Households: 1,507,700

Average Household Size: 2.66

Median Age: 32.4

Median Household Income: $28,200

WHO ARE WE?

Hardscrabble Road neighborhoods are in urbanized areas within central cities, with older housing, located chiefly in the Midwest and South. This slightly smaller market is primarily a family market, married couples (with and without children) and single parents. Younger, highly diverse (with higher proportions of black, multiracial, and Hispanic populations), and less educated, they work mainly in service, manufacturing, and retail trade industries. Unemployment is high (almost twice the US rate), and median household income is half the US median. Almost 1 in 3 households have income below the poverty level. 60% of householders are renters, living primarily in single-family homes, with a higher proportion of dwellings in 2–4 unit buildings. This market is struggling to get by.

OUR NEIGHBORHOOD

- Renters: About three-fifths of households.

- Primarily family households, married couples with or without children, single parents (Index 203), and multigenerational households (Index 137).

- Primarily single-family homes (61%), with a higher proportion of dwellings in 2–4 unit buildings (Index 225).

- Older housing, built before 1960 (59%), with a higher proportion built in the 1940s (Index 215) or earlier (Index 257).

- Almost four-fifths of owned homes valued under $100,000 (more than 3.5 times the US).

- Higher percentage of vacant housing units at 18% (Index 155).

- Most households with 1 or 2 vehicles (71%), but 19% have no vehicle (Index 204).

SOCIOECONOMIC TRAITS

- Education completed: 38% with a high school diploma only (Index 137); 28% with some college or an associate's degree (Index 97).

- Unemployment rate is higher at 11.2%, almost twice the US rate.

- Labor force participation rate is lower at 57.1%.

- Wages and salaries are the primary source of income for 70% of households, with contributions from Supplemental Security Income for 12% (Index 232) and public assistance for 7% (Index 254).

- These cost-conscious consumers purchase sale items in bulk and buy generic over name brands.

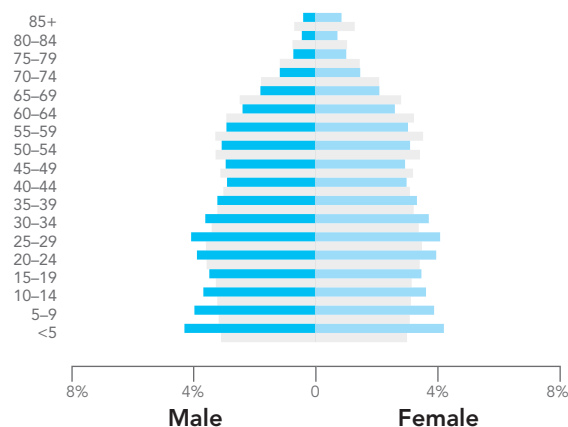- They tend to save money for a specific purpose.

TAPESTRY SEGMENTATION
esri.com/tapestry

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.

AGE BY SEX (Esri data)
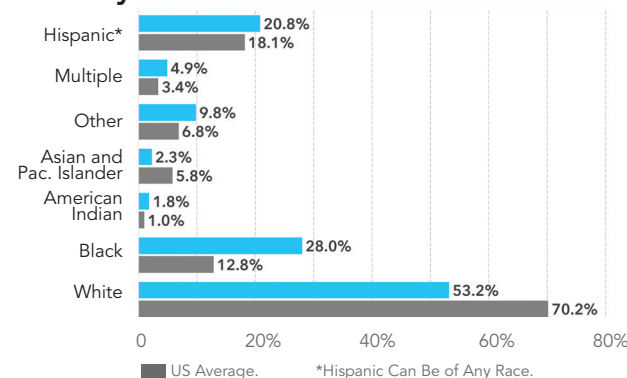
Median Age: 32.4 US: 38.2

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: 75.7 US: 64.0

Category	This market	US Average
Hispanic*	20.8%	18.1%
Multiple	4.9%	3.4%
Other	9.8%	6.8%
Asian and Pac. Islander	2.3%	5.8%
American Indian	1.8%	1.0%
Black	28.0%	12.8%
White	53.2%	70.2%

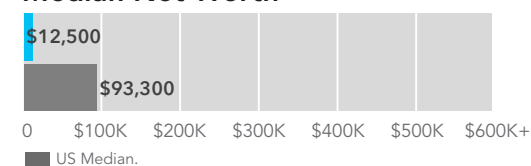US Average. *Hispanic Can Be of Any Race.

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.
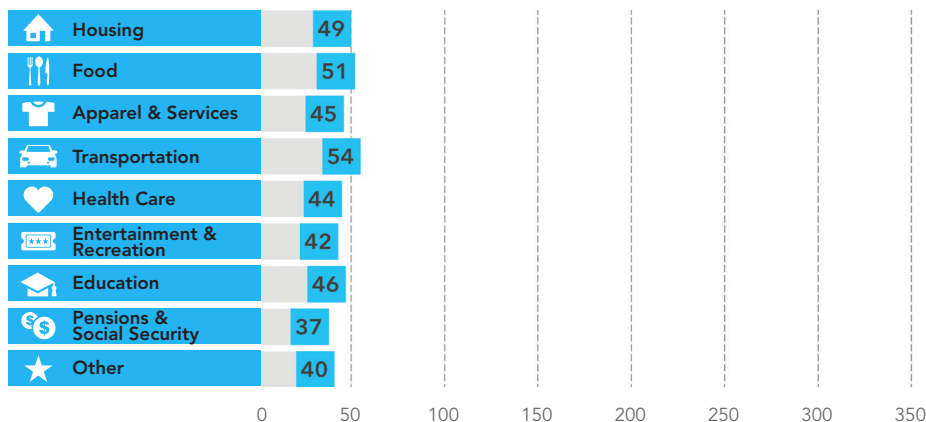
Median Household Income

$28,200
$56,100

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

Median Net Worth

$12,500
$93,300

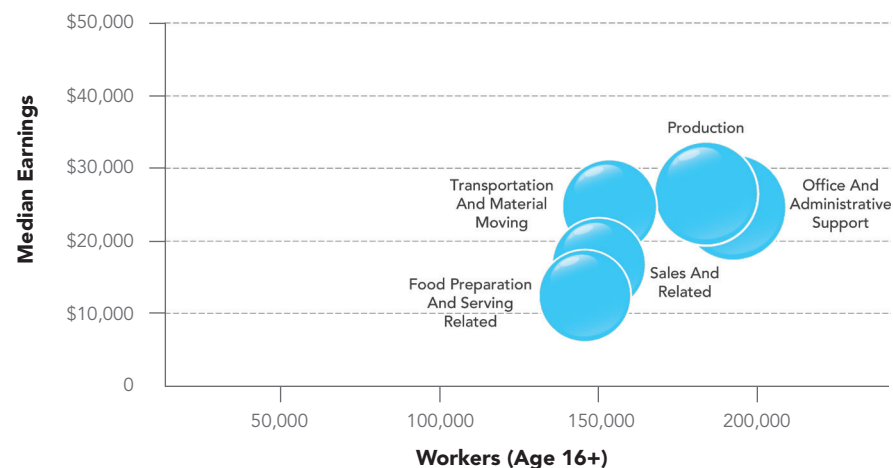0 $100K $200K $300K $400K $500K $600K+

US Median.

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	49
Food	51
Apparel & Services	45
Transportation	54
Health Care	44
Entertainment & Recreation	42
Education	46
Pensions & Social Security	37
Other	40

0   50   100   150   200   250   300   350

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.

Production

Office And Administrative Support

Transportation And Material Moving

Sales And Related

Food Preparation And Serving Related

Median Earnings

Workers (Age 16+)

MARKET PROFILE (Consumer preferences are estimated from data by GfK MRI)

- Little extra money to invest in retirement savings plans, stocks, or bonds.
- For those with young children at home, watching Disney Channel, Cartoon Network, and Nickelodeon on TV is popular; diapers, baby food, and children's clothing are priority expenditures.
- Favor shopping at their local discount store, search for bargains on the Internet, or purchasing from in-home sales representatives.
- Read parenting and health magazines.
- Watch programs on BET, VH1, and Game Show Network.
- Prefer to listen to gospel, R&B, rap, and hip-hop music.
- Like to listen to sports on the radio and watch on TV. Favorite sports include NASCAR racing, professional wrestling, and basketball.
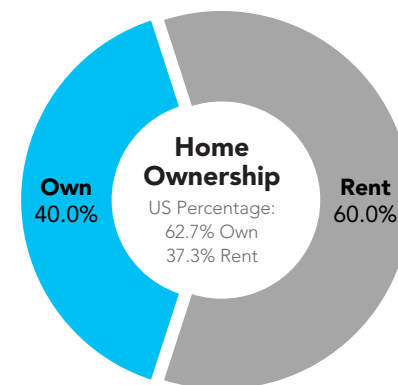
HOUSING

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.
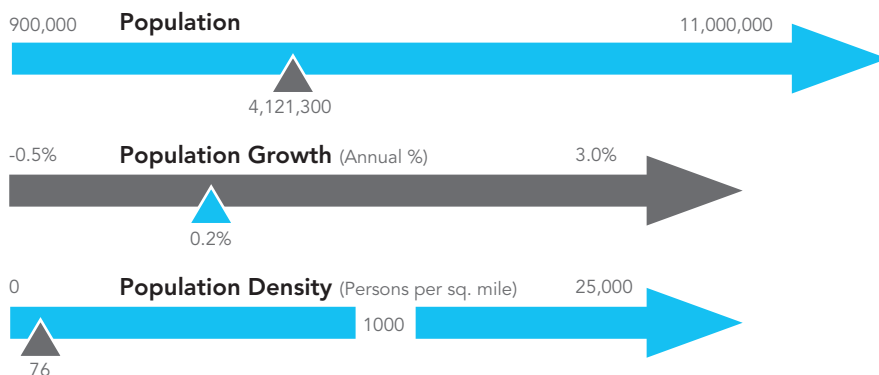
Typical Housing:
Single Family

Average Rent:
$710
US Average: $1,038

Home Ownership
US Percentage:
62.7% Own
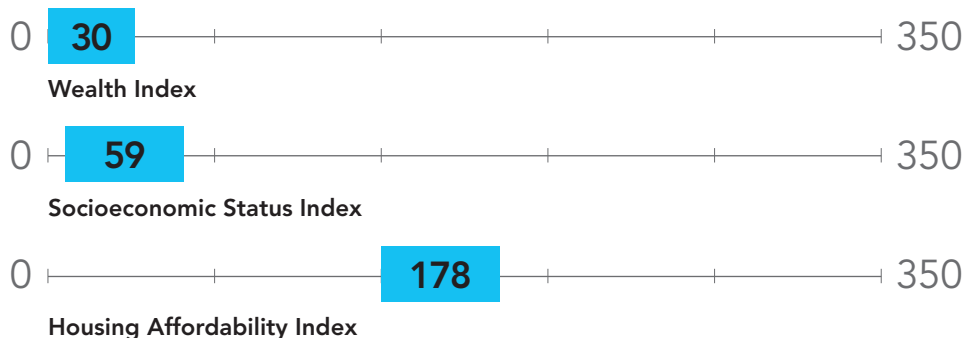37.3% Rent

Own 40.0%
Rent 60.0%

POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.

Population
900,000 — 11,000,000
4,121,300

Population Growth (Annual %)
-0.5% — 3.0%
0.2%

Population Density (Persons per sq. mile)
0 — 25,000
1000
76

ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status and housing affordability for the market relative to the US.

0 — **30** — 350
Wealth Index
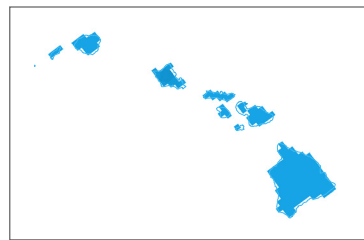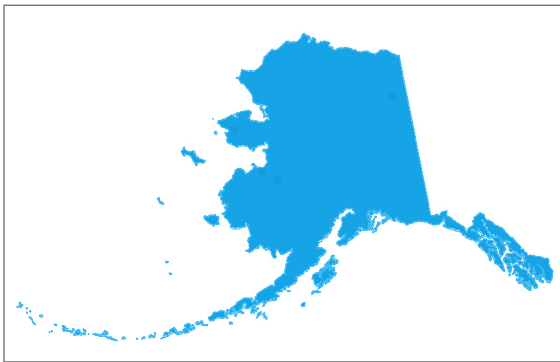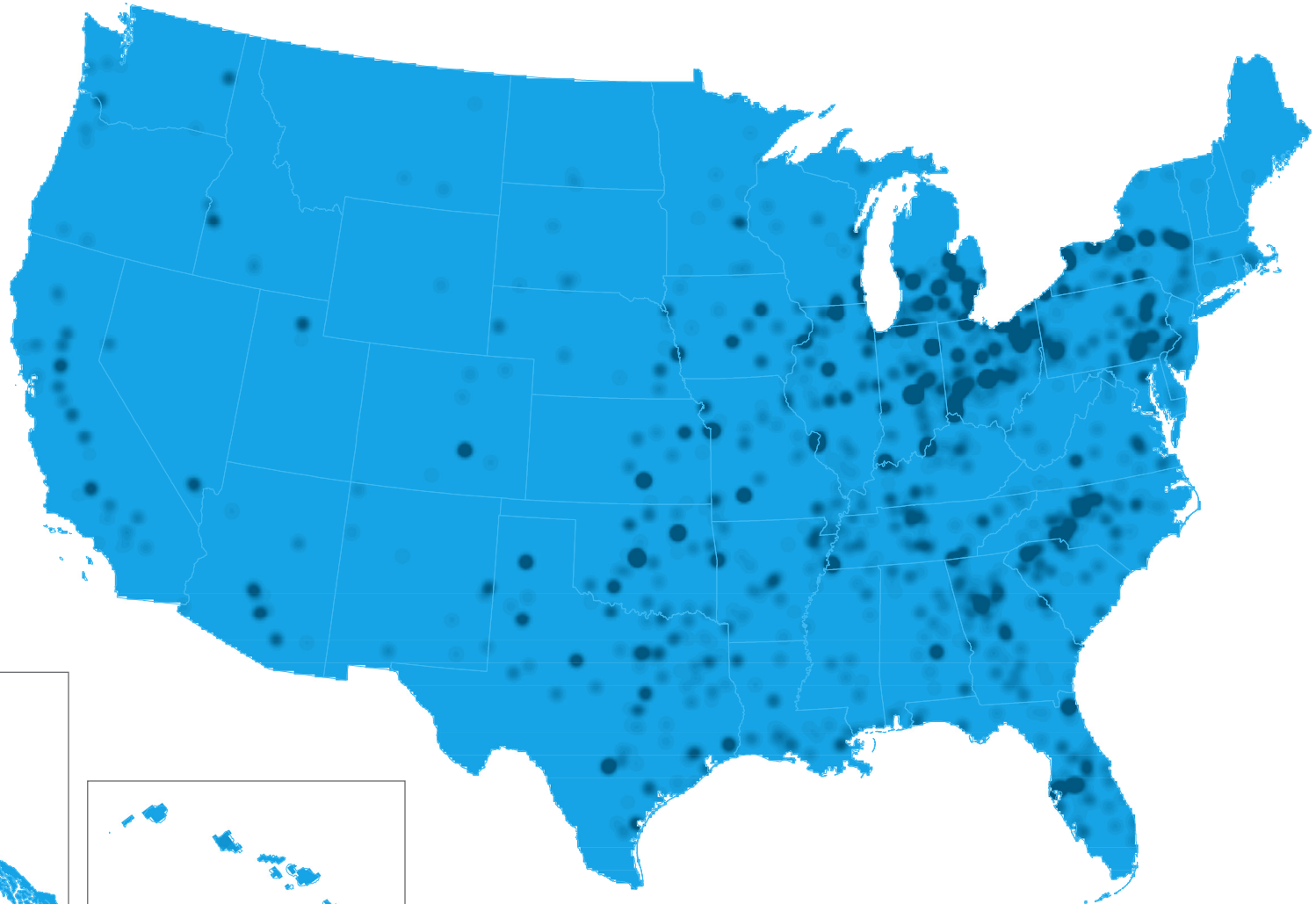
0 — **59** — 350
Socioeconomic Status Index

0 — **178** — 350
Housing Affordability Index

SEGMENT DENSITY

This map illustrates the density and distribution of the *Hardscrabble Road* Tapestry Segment by households.
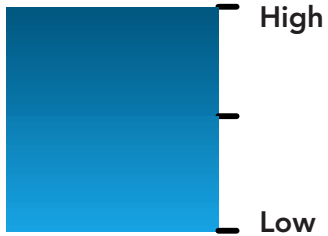
High

Low

For more information
1-800-447-9778
info@esri.com
esri.com

esri

THE
SCIENCE
OF
WHERE™

Traditional Living

12B

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.
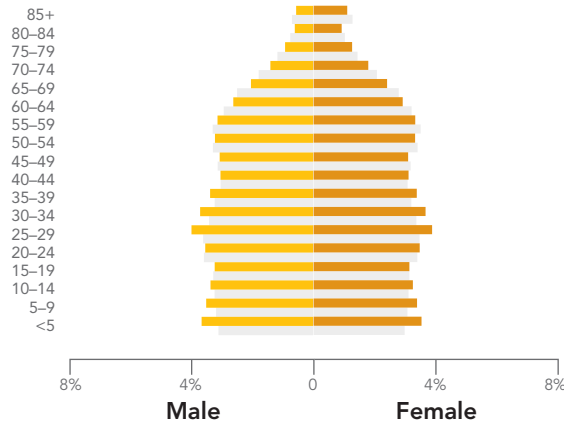
- TV is seen as the most trusted media.

TAPESTRY SEGMENTATION™

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Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.

12B

LifeMode Group: Hometown
Traditional Living

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SEGMENTATION
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AGE BY SEX (Esri data)
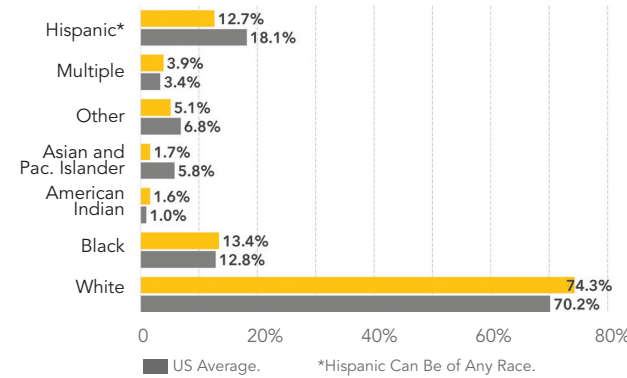
Median Age: 35.5 US: 38.2

▨ 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: 55.6 US: 64.0

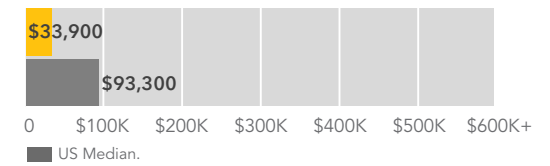| Group	This market	US Average
Hispanic*	12.7%	18.1%
Multiple	3.9%	3.4%
Other	5.1%	6.8%
Asian and Pac. Islander	1.7%	5.8%
American Indian	1.6%	1.0%
Black	13.4%	12.8%
White	74.3%	70.2%

■ 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.
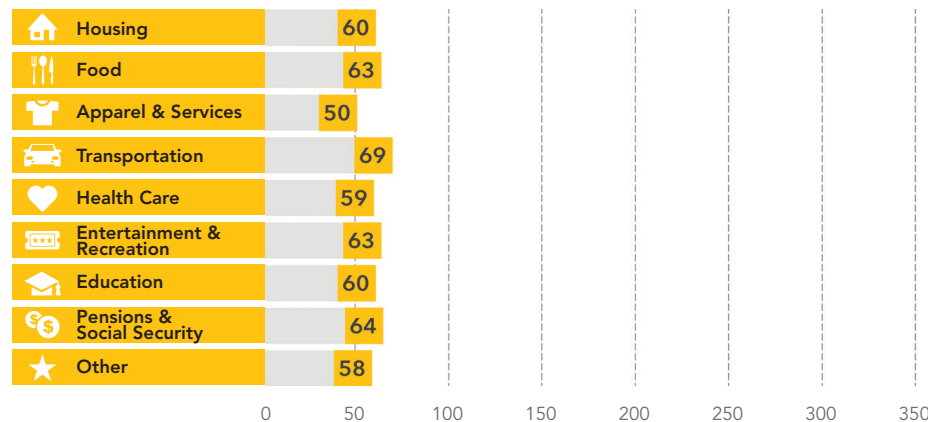
Median Household Income

$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+
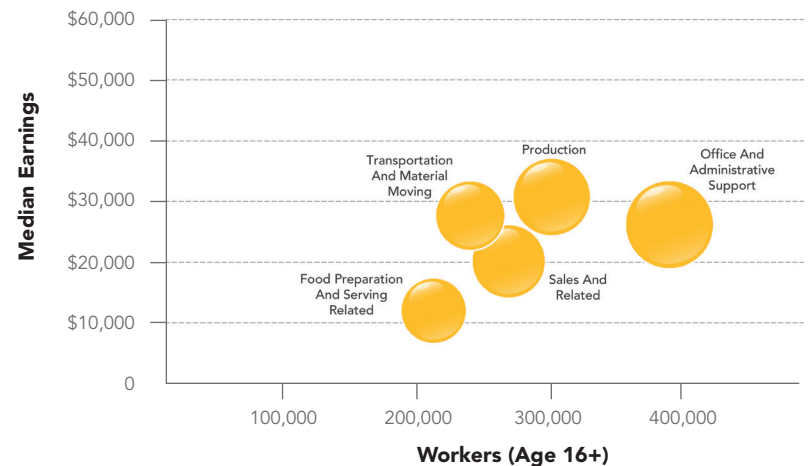
■ US Median.

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	60
Food	63
Apparel & Services	50
Transportation	69
Health Care	59
Entertainment & Recreation	63
Education	60
Pensions & Social Security	64
Other	58

0   50   100   150   200   250   300   350

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.

Median Earnings — Workers (Age 16+)

Transportation And Material Moving
Production
Office And Administrative Support
Food Preparation And Serving Related
Sales And Related

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 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.
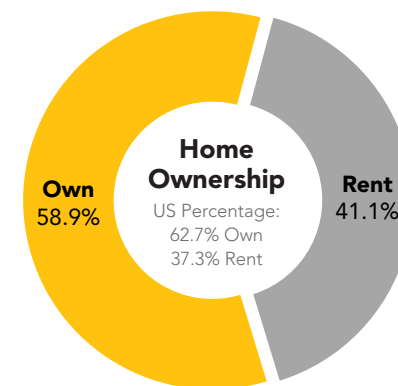
HOUSING

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.
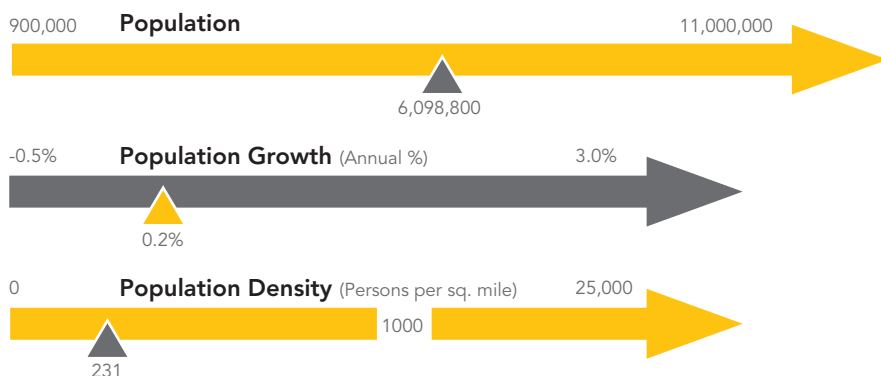
Typical Housing:
Single Family

Median Value:
$83,200
US Median: $207,300

Home Ownership
US Percentage:
62.7% Own
37.3% Rent

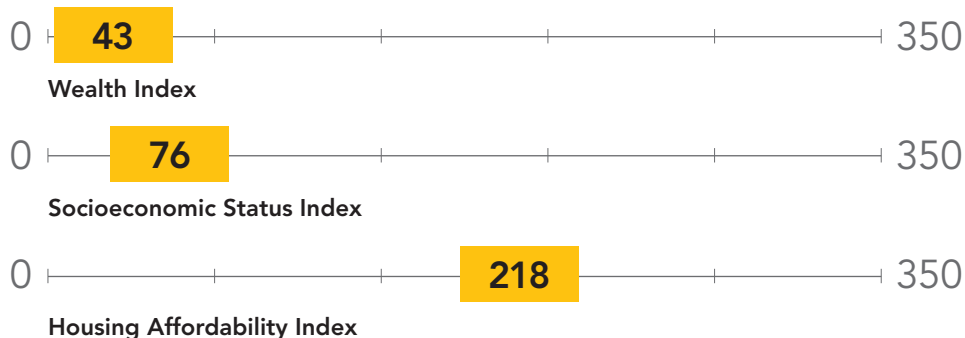**Own** 58.9%

Rent 41.1%

POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.

Population
900,000 — 11,000,000
6,098,800

Population Growth (Annual %)
-0.5% — 3.0%
0.2%

Population Density (Persons per sq. mile)
0 — 25,000
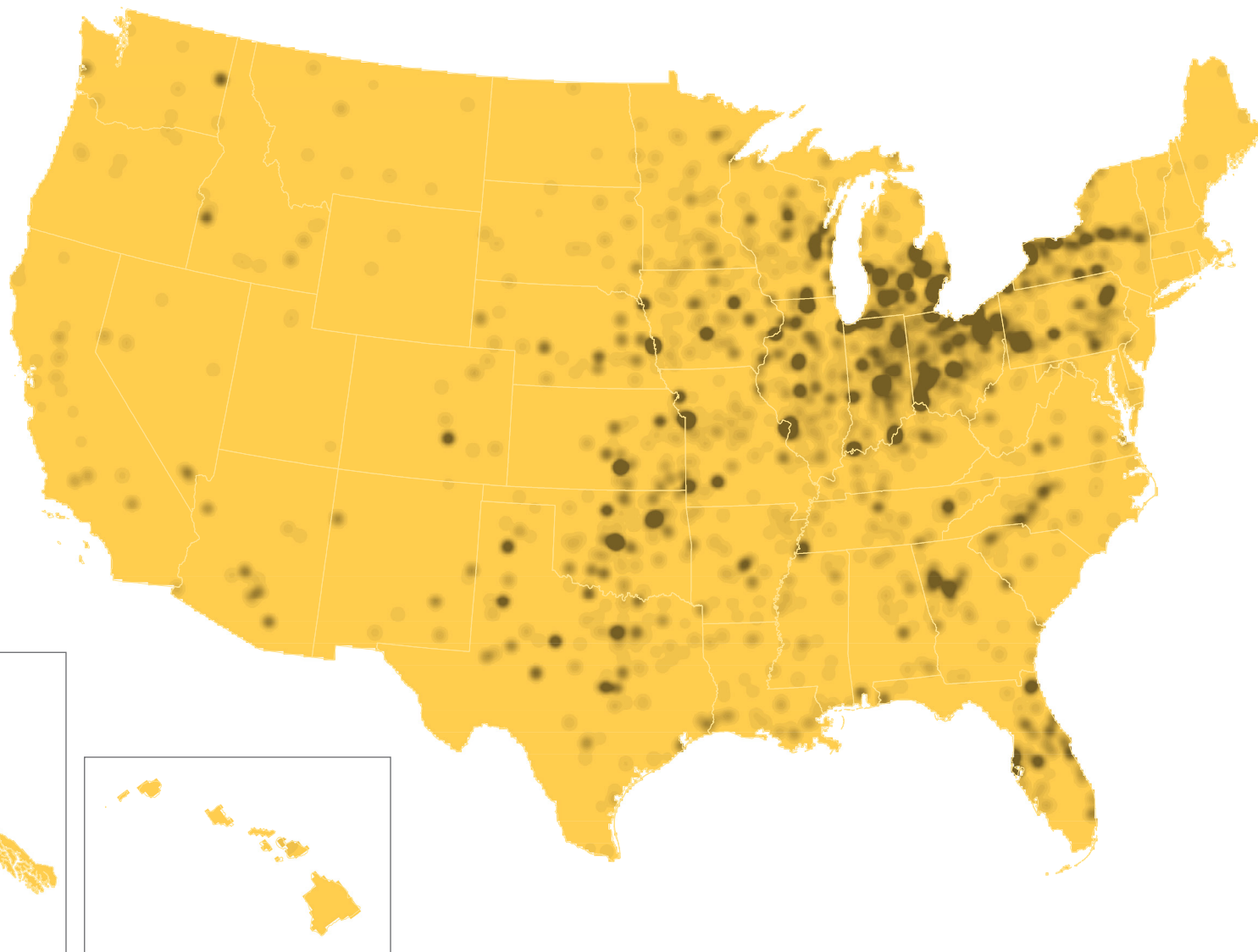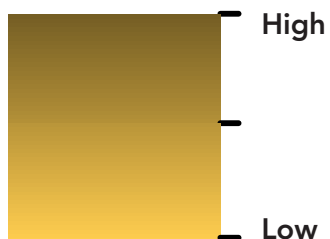1000
231

ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.

0 — **43** — 350
Wealth Index

0 — **76** — 350
Socioeconomic Status Index

0 — **218** — 350
Housing Affordability Index

12B

LifeMode Group: Hometown
Traditional Living

TAPESTRY
SEGMENTATION
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SEGMENT DENSITY

This map illustrates the density and distribution of the *Traditional Living* Tapestry Segment by households.

High

Low

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Comfortable Empty Nesters

5A

Households: 3,024,200

Average Household Size: 2.52

Median Age: 48.0

Median Household Income: $75,000

WHO ARE WE?

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

OUR NEIGHBORHOOD

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

SOCIOECONOMIC TRAITS

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

TAPESTRY SEGMENTATION

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Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.

AGE BY SEX (Esri data)
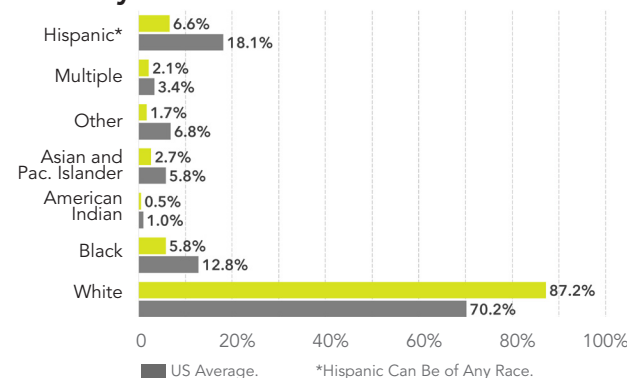
Median Age: 48.0 US: 38.2

■ 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: 33.0 US: 64.0

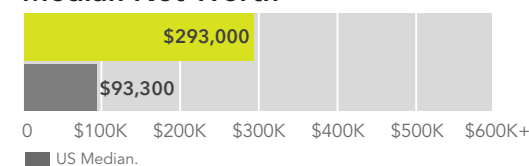| Race/Ethnicity	Market	US Average
Hispanic*	6.6%	18.1%
Multiple	2.1%	3.4%
Other	1.7%	6.8%
Asian and Pac. Islander	2.7%	5.8%
American Indian	0.5%	1.0%
Black	5.8%	12.8%
White	87.2%	70.2%

■ 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.
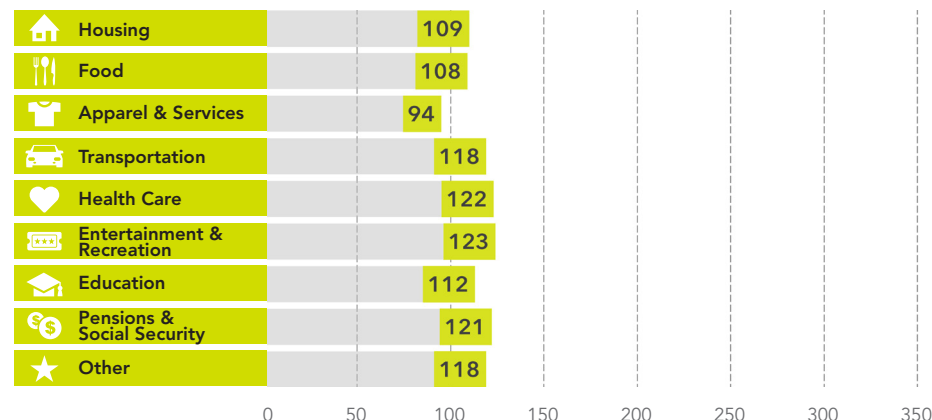
Median Household Income

$75,000
$56,100

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

Median Net Worth

$293,000
$93,300

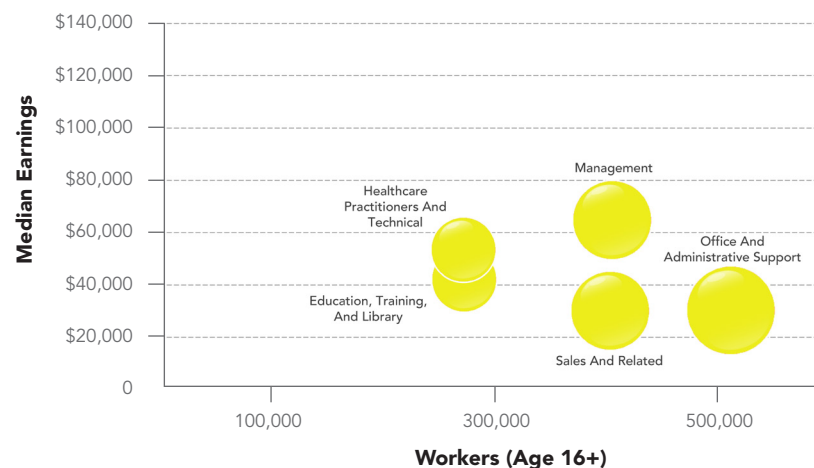0 $100K $200K $300K $400K $500K $600K+

■ US Median.

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	109
Food	108
Apparel & Services	94
Transportation	118
Health Care	122
Entertainment & Recreation	123
Education	112
Pensions & Social Security	121
Other	118

0 50 100 150 200 250 300 350

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.

Management
Healthcare Practitioners And Technical
Office And Administrative Support
Education, Training, And Library
Sales And Related

Median Earnings

Workers (Age 16+)

5A

Comfortable Empty Nesters

TAPESTRY SEGMENTATION
esri.com/tapestry

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.
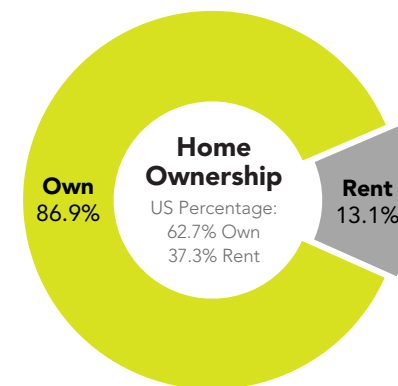- Financial portfolio includes stocks, certificates of deposit, mutual funds, and real estate.

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.
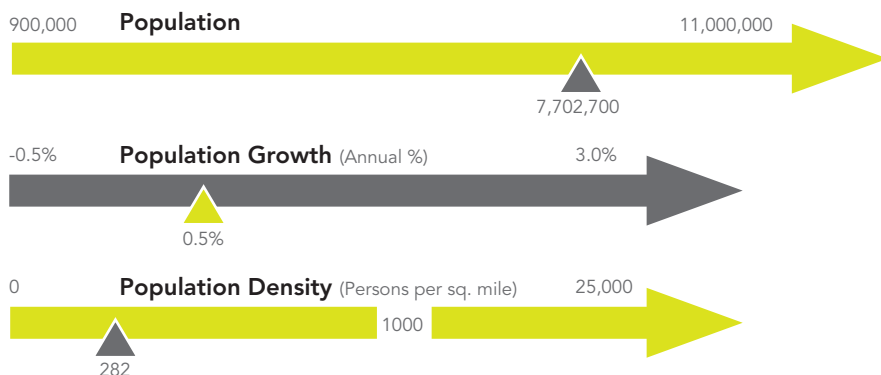
Typical Housing:
Single Family

Median Value:
$203,400
US Median: $207,300

Home Ownership
US Percentage:
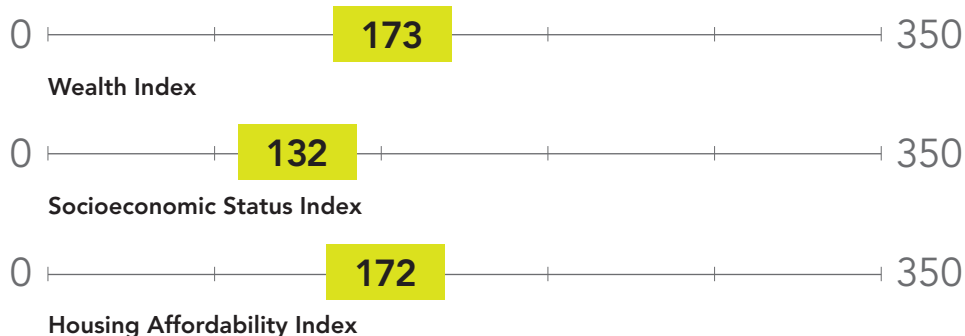62.7% Own
37.3% Rent

Own 86.9%

Rent 13.1%

POPULATION CHARACTERISTICS

Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.

Population
900,000 — 11,000,000
7,702,700

Population Growth (Annual %)
-0.5% — 3.0%
0.5%

Population Density (Persons per sq. mile)
0 — 25,000
1000
282

ESRI INDEXES

Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.

0 — **173** — 350
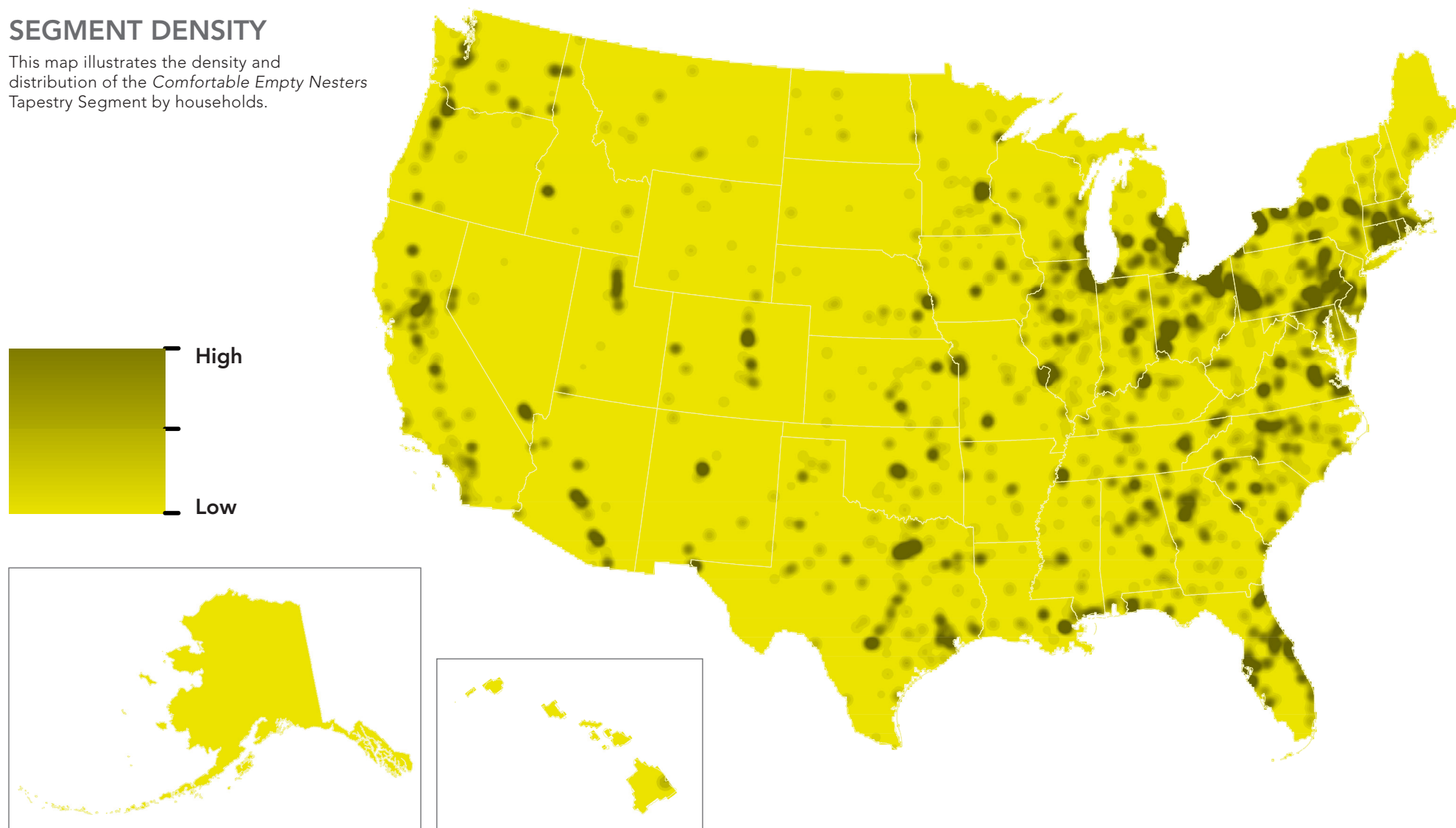**Wealth Index**

0 — **132** — 350
Socioeconomic Status Index

0 — **172** — 350
Housing Affordability Index

SEGMENT DENSITY

This map illustrates the density and distribution of the *Comfortable Empty Nesters* Tapestry Segment by households.

High

Low

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