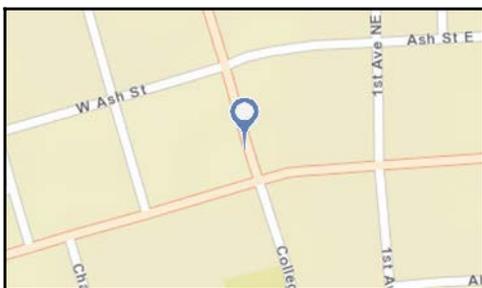
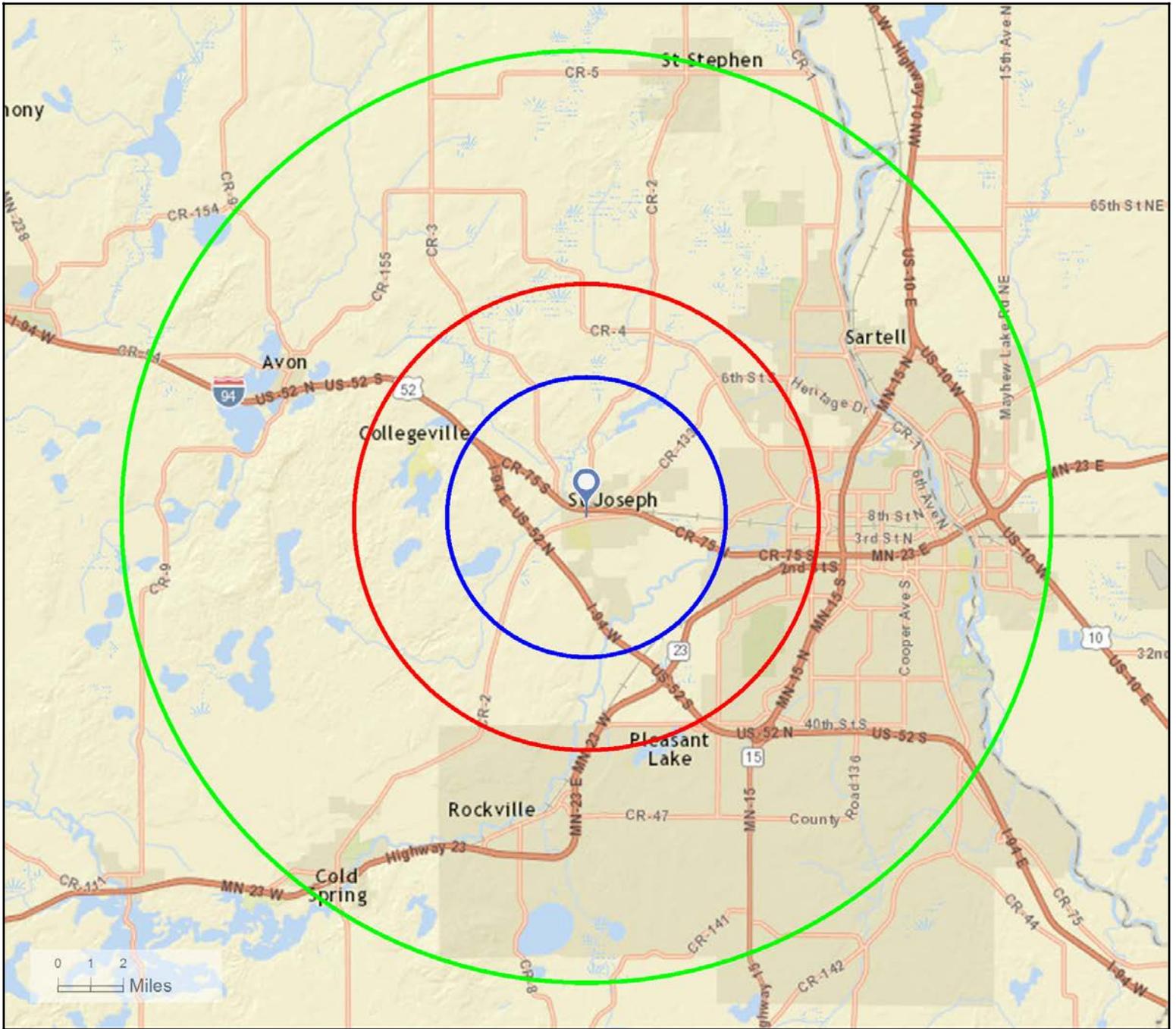


25 College Avenue North, St. Joseph , Minnesota, 56374  
Rings: 3, 5, 10 mile radii

Latitude: 45.565070  
Longitude: -94.31815





# Market Profile

25 College Avenue North, St. Joseph , Minnesota, 56374  
Rings: 3, 5, 10 mile radii

Latitude: 45.56507  
Longitude: -94.31815

	3 mile	5 mile	10 mile
<b>Population Summary</b>			
2000 Total Population	7,000	21,689	115,877
2010 Total Population	8,633	26,386	132,684
2015 Total Population	8,891	27,435	136,027
2015 Group Quarters	1,702	2,952	9,765
2020 Total Population	9,205	28,648	140,275
2015-2020 Annual Rate	0.70%	0.87%	0.62%
<b>Household Summary</b>			
2000 Households	1,878	6,939	42,341
2000 Average Household Size	2.85	2.70	2.53
2010 Households	2,645	9,266	49,895
2010 Average Household Size	2.60	2.52	2.46
2015 Households	2,785	9,745	51,600
2015 Average Household Size	2.58	2.51	2.45
2020 Households	2,924	10,268	53,512
2020 Average Household Size	2.57	2.50	2.44
2015-2020 Annual Rate	0.98%	1.05%	0.73%
2010 Families	1,792	5,943	30,058
2010 Average Family Size	2.95	3.02	3.00
2015 Families	1,864	6,205	30,855
2015 Average Family Size	2.94	3.02	2.99
2020 Families	1,943	6,508	31,874
2020 Average Family Size	2.92	3.01	2.98
2015-2020 Annual Rate	0.83%	0.96%	0.65%
<b>Housing Unit Summary</b>			
2000 Housing Units	1,902	7,068	43,502
Owner Occupied Housing Units	79.5%	64.5%	62.7%
Renter Occupied Housing Units	19.2%	33.7%	34.7%
Vacant Housing Units	1.3%	1.8%	2.7%
2010 Housing Units	2,747	9,866	53,385
Owner Occupied Housing Units	76.7%	61.9%	58.9%
Renter Occupied Housing Units	19.5%	32.0%	34.5%
Vacant Housing Units	3.7%	6.1%	6.5%
2015 Housing Units	2,893	10,374	55,249
Owner Occupied Housing Units	76.1%	62.1%	58.6%
Renter Occupied Housing Units	20.1%	31.8%	34.8%
Vacant Housing Units	3.7%	6.1%	6.6%
2020 Housing Units	3,036	10,914	57,187
Owner Occupied Housing Units	76.0%	62.5%	58.7%
Renter Occupied Housing Units	20.4%	31.6%	34.9%
Vacant Housing Units	3.7%	5.9%	6.4%
<b>Median Household Income</b>			
2015	\$60,648	\$55,447	\$52,340
2020	\$69,836	\$63,206	\$59,943
<b>Median Home Value</b>			
2015	\$165,821	\$165,028	\$158,637
2020	\$213,839	\$192,684	\$199,417
<b>Per Capita Income</b>			
2015	\$23,432	\$25,184	\$26,072
2020	\$26,409	\$28,509	\$29,740
<b>Median Age</b>			
2010	26.0	29.5	31.1
2015	27.4	31.0	32.1
2020	28.7	32.0	33.1

**Data Note:** Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by the total population.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



# Market Profile

25 College Avenue North, St. Joseph , Minnesota, 56374  
 Rings: 3, 5, 10 mile radii

Latitude: 45.56507  
 Longitude: -94.31815

	3 mile	5 mile	10 mile
<b>2015 Households by Income</b>			
Household Income Base	2,785	9,745	51,591
<\$15,000	10.1%	11.0%	12.6%
\$15,000 - \$24,999	7.4%	8.6%	9.4%
\$25,000 - \$34,999	9.8%	10.5%	11.4%
\$35,000 - \$49,999	10.7%	13.5%	14.0%
\$50,000 - \$74,999	22.8%	21.0%	19.0%
\$75,000 - \$99,999	19.1%	16.2%	14.4%
\$100,000 - \$149,999	15.7%	13.4%	12.6%
\$150,000 - \$199,999	3.2%	4.2%	3.8%
\$200,000+	1.4%	1.5%	2.8%
Average Household Income	\$68,967	\$66,280	\$66,922
<b>2020 Households by Income</b>			
Household Income Base	2,924	10,268	53,503
<\$15,000	9.4%	10.4%	11.9%
\$15,000 - \$24,999	5.4%	6.4%	7.1%
\$25,000 - \$34,999	7.7%	8.6%	9.4%
\$35,000 - \$49,999	9.5%	12.1%	12.6%
\$50,000 - \$74,999	21.2%	20.0%	18.3%
\$75,000 - \$99,999	21.8%	18.6%	17.0%
\$100,000 - \$149,999	18.6%	16.4%	15.2%
\$150,000 - \$199,999	4.8%	5.7%	5.2%
\$200,000+	1.6%	1.7%	3.4%
Average Household Income	\$77,518	\$74,770	\$76,188
<b>2015 Owner Occupied Housing Units by Value</b>			
Total	2,203	6,446	32,368
<\$50,000	1.1%	3.8%	1.6%
\$50,000 - \$99,999	4.7%	5.7%	10.6%
\$100,000 - \$149,999	34.2%	29.6%	33.1%
\$150,000 - \$199,999	31.8%	36.3%	27.3%
\$200,000 - \$249,999	13.2%	11.6%	10.8%
\$250,000 - \$299,999	5.9%	5.3%	5.9%
\$300,000 - \$399,999	3.9%	3.4%	5.0%
\$400,000 - \$499,999	2.0%	1.5%	2.1%
\$500,000 - \$749,999	1.7%	1.3%	1.6%
\$750,000 - \$999,999	0.3%	0.3%	0.5%
\$1,000,000 +	1.3%	1.1%	1.5%
Average Home Value	\$200,227	\$190,402	\$198,290
<b>2020 Owner Occupied Housing Units by Value</b>			
Total	2,306	6,821	33,559
<\$50,000	1.0%	3.6%	1.4%
\$50,000 - \$99,999	3.9%	5.3%	9.9%
\$100,000 - \$149,999	16.0%	15.1%	18.0%
\$150,000 - \$199,999	24.4%	30.5%	21.0%
\$200,000 - \$249,999	17.0%	16.0%	13.4%
\$250,000 - \$299,999	9.4%	8.6%	10.2%
\$300,000 - \$399,999	10.0%	7.7%	10.4%
\$400,000 - \$499,999	9.5%	7.0%	8.4%
\$500,000 - \$749,999	4.6%	3.3%	4.1%
\$750,000 - \$999,999	2.1%	1.3%	1.3%
\$1,000,000 +	2.1%	1.6%	1.9%
Average Home Value	\$281,394	\$247,108	\$260,238

**Data Note:** Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



# Market Profile

25 College Avenue North, St. Joseph , Minnesota, 56374  
 Rings: 3, 5, 10 mile radii

Latitude: 45.56507  
 Longitude: -94.31815

	3 mile	5 mile	10 mile
<b>2010 Population by Age</b>			
Total	8,632	26,388	132,682
0 - 4	6.0%	6.7%	6.4%
5 - 9	5.1%	5.8%	6.0%
10 - 14	4.8%	5.3%	5.7%
15 - 24	32.8%	24.6%	22.2%
25 - 34	12.9%	15.1%	14.6%
35 - 44	9.3%	10.3%	11.3%
45 - 54	11.2%	12.7%	12.9%
55 - 64	8.4%	9.7%	9.8%
65 - 74	5.2%	5.4%	5.3%
75 - 84	3.2%	3.5%	3.8%
85 +	1.0%	1.0%	1.8%
18 +	81.7%	78.9%	78.2%
<b>2015 Population by Age</b>			
Total	8,891	27,434	136,028
0 - 4	5.7%	6.5%	6.2%
5 - 9	5.3%	6.2%	6.0%
10 - 14	4.8%	5.5%	5.7%
15 - 24	31.0%	21.6%	20.3%
25 - 34	13.4%	16.5%	16.0%
35 - 44	9.6%	10.9%	11.1%
45 - 54	10.1%	10.9%	11.7%
55 - 64	9.3%	10.8%	10.9%
65 - 74	6.5%	6.6%	6.5%
75 - 84	3.4%	3.4%	3.7%
85 +	1.0%	1.1%	1.9%
18 +	81.8%	78.7%	78.8%
<b>2020 Population by Age</b>			
Total	9,204	28,648	140,276
0 - 4	5.7%	6.6%	6.2%
5 - 9	5.1%	6.2%	5.8%
10 - 14	5.3%	6.2%	5.8%
15 - 24	29.7%	20.6%	19.4%
25 - 34	12.6%	15.4%	15.7%
35 - 44	10.6%	13.1%	12.3%
45 - 54	9.1%	9.4%	10.2%
55 - 64	9.3%	10.2%	10.9%
65 - 74	7.6%	7.5%	7.7%
75 - 84	4.0%	3.6%	4.0%
85 +	1.0%	1.2%	2.0%
18 +	81.5%	77.8%	78.8%
<b>2010 Population by Sex</b>			
Males	3,509	12,845	66,847
Females	5,124	13,541	65,837
<b>2015 Population by Sex</b>			
Males	3,666	13,330	68,507
Females	5,224	14,105	67,521
<b>2020 Population by Sex</b>			
Males	3,813	13,872	70,495
Females	5,392	14,776	69,779

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



# Market Profile

25 College Avenue North, St. Joseph , Minnesota, 56374  
Rings: 3, 5, 10 mile radii

Latitude: 45.56507  
Longitude: -94.31815

	3 mile	5 mile	10 mile
<b>2010 Population by Race/Ethnicity</b>			
Total	8,633	26,385	132,685
White Alone	94.5%	90.1%	89.3%
Black Alone	1.0%	2.4%	4.6%
American Indian Alone	0.2%	0.4%	0.5%
Asian Alone	2.0%	3.6%	2.7%
Pacific Islander Alone	0.0%	0.0%	0.0%
Some Other Race Alone	0.9%	1.6%	1.0%
Two or More Races	1.4%	1.8%	2.0%
Hispanic Origin	1.8%	3.0%	2.5%
Diversity Index	13.8	23.4	23.8
<b>2015 Population by Race/Ethnicity</b>			
Total	8,891	27,436	136,028
White Alone	93.4%	88.3%	87.6%
Black Alone	1.4%	3.2%	5.6%
American Indian Alone	0.2%	0.4%	0.5%
Asian Alone	2.3%	4.0%	2.9%
Pacific Islander Alone	0.0%	0.0%	0.0%
Some Other Race Alone	1.0%	1.9%	1.1%
Two or More Races	1.7%	2.2%	2.2%
Hispanic Origin	2.1%	3.5%	2.9%
Diversity Index	16.2	27.0	27.1
<b>2020 Population by Race/Ethnicity</b>			
Total	9,205	28,646	140,275
White Alone	92.2%	86.4%	85.8%
Black Alone	1.9%	4.1%	6.8%
American Indian Alone	0.2%	0.4%	0.5%
Asian Alone	2.5%	4.4%	3.0%
Pacific Islander Alone	0.0%	0.0%	0.1%
Some Other Race Alone	1.2%	2.1%	1.3%
Two or More Races	2.1%	2.6%	2.6%
Hispanic Origin	2.4%	4.0%	3.3%
Diversity Index	19.0	30.8	30.5
<b>2010 Population by Relationship and Household Type</b>			
Total	8,633	26,386	132,683
In Households	79.7%	88.5%	92.5%
In Family Households	62.6%	70.1%	70.1%
Householder	20.7%	22.9%	22.6%
Spouse	17.1%	17.9%	17.4%
Child	22.4%	25.3%	26.0%
Other relative	1.0%	1.8%	1.9%
Nonrelative	1.3%	2.0%	2.2%
In Nonfamily Households	17.1%	18.4%	22.4%
In Group Quarters	20.3%	11.5%	7.5%
Institutionalized Population	0.0%	0.1%	1.6%
Noninstitutionalized Population	20.3%	11.5%	5.9%

**Data Note:** Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



# Market Profile

25 College Avenue North, St. Joseph , Minnesota, 56374  
 Rings: 3, 5, 10 mile radii

Latitude: 45.56507  
 Longitude: -94.31815

	3 mile	5 mile	10 mile
<b>2015 Population 25+ by Educational Attainment</b>			
Total	4,735	16,503	84,084
Less than 9th Grade	2.6%	3.8%	3.5%
9th - 12th Grade, No Diploma	2.6%	3.9%	4.3%
High School Graduate	23.6%	23.0%	22.7%
GED/Alternative Credential	1.7%	2.6%	3.4%
Some College, No Degree	22.0%	23.9%	23.8%
Associate Degree	16.9%	15.7%	12.7%
Bachelor's Degree	20.2%	17.6%	19.4%
Graduate/Professional Degree	10.5%	9.4%	10.1%
<b>2015 Population 15+ by Marital Status</b>			
Total	7,490	22,432	111,752
Never Married	51.4%	43.3%	41.4%
Married	40.5%	43.7%	44.9%
Widowed	2.9%	4.1%	5.0%
Divorced	5.2%	8.9%	8.7%
<b>2015 Civilian Population 16+ in Labor Force</b>			
Civilian Employed	96.5%	95.8%	95.4%
Civilian Unemployed	3.5%	4.2%	4.6%
<b>2015 Employed Population 16+ by Industry</b>			
Total	5,265	15,165	72,823
Agriculture/Mining	0.7%	0.7%	1.4%
Construction	3.7%	4.8%	4.9%
Manufacturing	11.4%	13.1%	12.8%
Wholesale Trade	1.4%	1.9%	2.4%
Retail Trade	11.6%	13.1%	13.0%
Transportation/Utilities	4.2%	4.2%	4.6%
Information	0.9%	1.0%	1.2%
Finance/Insurance/Real Estate	4.7%	4.5%	5.0%
Services	57.3%	52.9%	51.4%
Public Administration	3.9%	3.7%	3.4%
<b>2015 Employed Population 16+ by Occupation</b>			
Total	5,264	15,164	72,821
White Collar	50.8%	52.6%	54.9%
Management/Business/Financial	10.1%	10.8%	11.0%
Professional	18.5%	18.4%	19.9%
Sales	8.8%	9.8%	10.4%
Administrative Support	13.4%	13.6%	13.6%
Services	27.8%	26.2%	22.3%
Blue Collar	21.4%	21.3%	22.9%
Farming/Forestry/Fishing	0.2%	0.1%	0.3%
Construction/Extraction	3.9%	3.9%	3.7%
Installation/Maintenance/Repair	2.5%	2.7%	3.7%
Production	8.8%	8.8%	8.1%
Transportation/Material Moving	6.1%	5.7%	6.9%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



## Market Profile

25 College Avenue North, St. Joseph , Minnesota, 56374

Rings: 3, 5, 10 mile radii

Latitude: 45.56507  
Longitude: -94.31815

	3 mile	5 mile	10 mile
<b>2010 Households by Type</b>			
Total	2,645	9,266	49,895
Households with 1 Person	20.6%	24.9%	27.5%
Households with 2+ People	79.4%	75.1%	72.5%
Family Households	67.8%	64.1%	60.2%
Husband-wife Families	55.9%	50.1%	46.2%
With Related Children	24.3%	21.1%	20.2%
Other Family (No Spouse Present)	11.8%	14.1%	14.1%
Other Family with Male Householder	3.7%	4.6%	4.5%
With Related Children	2.2%	2.8%	2.6%
Other Family with Female Householder	8.1%	9.4%	9.6%
With Related Children	5.5%	6.9%	6.7%
Nonfamily Households	11.6%	10.9%	12.3%
All Households with Children	32.4%	31.2%	30.0%
Multigenerational Households	1.2%	1.5%	1.4%
Unmarried Partner Households	6.9%	8.2%	7.8%
Male-female	6.5%	7.8%	7.4%
Same-sex	0.4%	0.4%	0.5%
<b>2010 Households by Size</b>			
Total	2,645	9,264	49,895
1 Person Household	20.6%	24.9%	27.5%
2 Person Household	36.6%	36.8%	34.7%
3 Person Household	17.6%	16.6%	15.5%
4 Person Household	15.5%	13.2%	13.8%
5 Person Household	7.4%	5.7%	5.5%
6 Person Household	1.6%	1.9%	2.0%
7 + Person Household	0.7%	0.9%	1.0%
<b>2010 Households by Tenure and Mortgage Status</b>			
Total	2,645	9,266	49,895
Owner Occupied	79.7%	65.9%	63.1%
Owned with a Mortgage/Loan	59.6%	47.8%	45.7%
Owned Free and Clear	20.1%	18.1%	17.4%
Renter Occupied	20.3%	34.1%	36.9%

**Data Note:** Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



# Market Profile

25 College Avenue North, St. Joseph , Minnesota, 56374  
Rings: 3, 5, 10 mile radii

Latitude: 45.56507  
Longitude: -94.31815

	3 mile	5 mile	10 mile
<b>Top 3 Tapestry Segments</b>			
	1. Bright Young Professionals	Middleburg (4C)	Bright Young Professionals
	2. Middleburg (4C)	Bright Young Professionals	Old and Newcomers (8F)
	3. Green Acres (6A)	Green Acres (6A)	Middleburg (4C)
<b>2015 Consumer Spending</b>			
Apparel & Services: Total \$	\$6,066,986	\$20,566,883	\$109,301,782
Average Spent	\$2,178.45	\$2,110.51	\$2,118.25
Spending Potential Index	94	91	92
Computers & Accessories: Total \$	\$687,116	\$2,323,249	\$12,467,972
Average Spent	\$246.72	\$238.40	\$241.63
Spending Potential Index	97	94	95
Education: Total \$	\$3,861,323	\$12,787,197	\$72,461,409
Average Spent	\$1,386.47	\$1,312.18	\$1,404.29
Spending Potential Index	91	86	92
Entertainment/Recreation: Total \$	\$8,447,344	\$28,338,323	\$151,837,100
Average Spent	\$3,033.16	\$2,907.99	\$2,942.58
Spending Potential Index	92	88	89
Food at Home: Total \$	\$13,414,707	\$45,496,334	\$243,398,905
Average Spent	\$4,816.77	\$4,668.68	\$4,717.03
Spending Potential Index	92	89	90
Food Away from Home: Total \$	\$8,644,635	\$29,207,291	\$155,340,648
Average Spent	\$3,104.00	\$2,997.16	\$3,010.48
Spending Potential Index	94	91	92
Health Care: Total \$	\$11,878,649	\$39,641,321	\$212,987,227
Average Spent	\$4,265.22	\$4,067.86	\$4,127.66
Spending Potential Index	90	86	87
HH Furnishings & Equipment: Total \$	\$4,844,554	\$16,293,558	\$86,348,862
Average Spent	\$1,739.52	\$1,671.99	\$1,673.43
Spending Potential Index	94	91	91
Investments: Total \$	\$5,433,485	\$18,932,539	\$103,866,870
Average Spent	\$1,950.98	\$1,942.80	\$2,012.92
Spending Potential Index	71	71	73
Retail Goods: Total \$	\$65,736,878	\$221,201,900	\$1,179,099,713
Average Spent	\$23,603.91	\$22,699.01	\$22,850.77
Spending Potential Index	93	89	90
Shelter: Total \$	\$42,193,763	\$143,296,336	\$768,978,729
Average Spent	\$15,150.36	\$14,704.60	\$14,902.69
Spending Potential Index	92	89	91
TV/Video/Audio: Total \$	\$3,406,708	\$11,506,685	\$61,645,571
Average Spent	\$1,223.23	\$1,180.78	\$1,194.68
Spending Potential Index	94	90	91
Travel: Total \$	\$4,925,046	\$16,422,783	\$88,005,990
Average Spent	\$1,768.42	\$1,685.25	\$1,705.54
Spending Potential Index	91	86	87
Vehicle Maintenance & Repairs: Total \$	\$2,890,039	\$9,749,818	\$52,049,865
Average Spent	\$1,037.72	\$1,000.49	\$1,008.72
Spending Potential Index	93	90	90

**Data Note:** Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

**Source:** Consumer Spending data are derived from the 2011 and 2012 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2015 and 2020. Esri converted Census 2000 data into 2010 geography.



LifeMode Group: Middle Ground

# Bright Young Professionals

8C

**Households:** 2,613,000

**Average Household Size:** 2.40

**Median Age:** 32.2

**Median Household Income:** \$50,000

## WHO ARE WE?

*Bright Young Professionals* is a large market, primarily located in urban outskirts of large metropolitan areas. These communities are home to young, educated, working professionals. One out of three householders is under the age of 35. Slightly more diverse couples dominate this market, with more renters than homeowners. More than two-fifths of the households live in single-family homes; over a third live in 5+ unit buildings. Labor force participation is high, generally white-collar work, with a mix of food service and part-time jobs (among the college students). Median household income, median home value, and average rent are close to the US values. Residents of this segment are physically active and up on the latest technology.

## OUR NEIGHBORHOOD

- Approximately 56% of the households rent; 44% own their homes.
- Household type is primarily couples, married (or unmarried), with above average concentrations of both single-parent (Index 125) and single-person (Index 115) households.
- Multiunit buildings or row housing make up 55% of the housing stock (row housing (Index 182), buildings with 5–19 units (Index 277)); 44% built 1980–99.
- Average rent is slightly higher than the US (Index 102).
- Lower vacancy rate is at 8.9%.

## SOCIOECONOMIC TRAITS

- Education completed: 36% with some college or an associate's degree, 30% with a bachelor's degree or higher. Education in progress is 10% (Index 127).
- Unemployment rate is lower at 7.1%, and labor force participation rate of 73% is higher than the US rate.
- These consumers are up on the latest technology.
- They get most of their information from the Internet.
- Concern about the environment, impacts their purchasing decisions.



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.



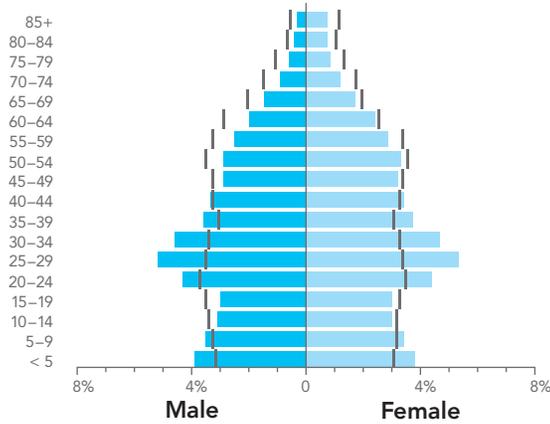
# Bright Young Professionals



## AGE BY SEX (Esri data)

Median Age: **32.2** US: 37.6

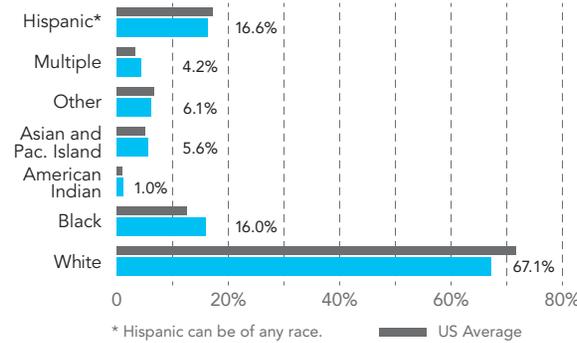
I Indicates US



## RACE AND ETHNICITY (Esri data)

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

Diversity Index: **65.4** US: 62.1



## INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

### Median Household Income

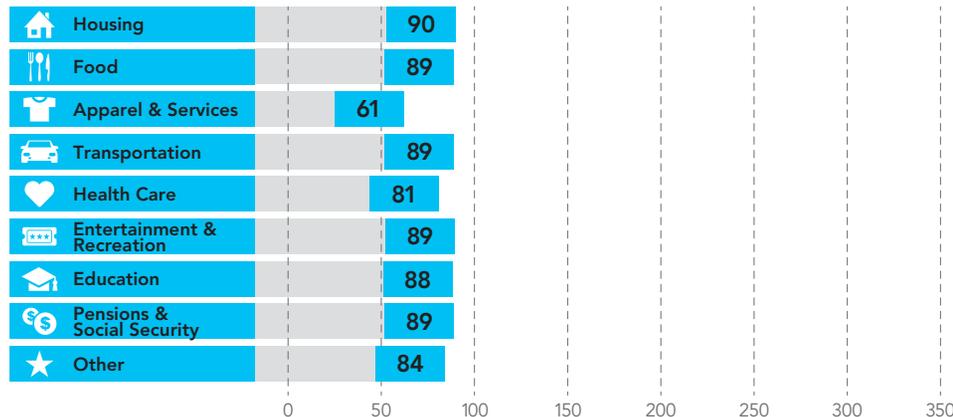


### Median Net Worth



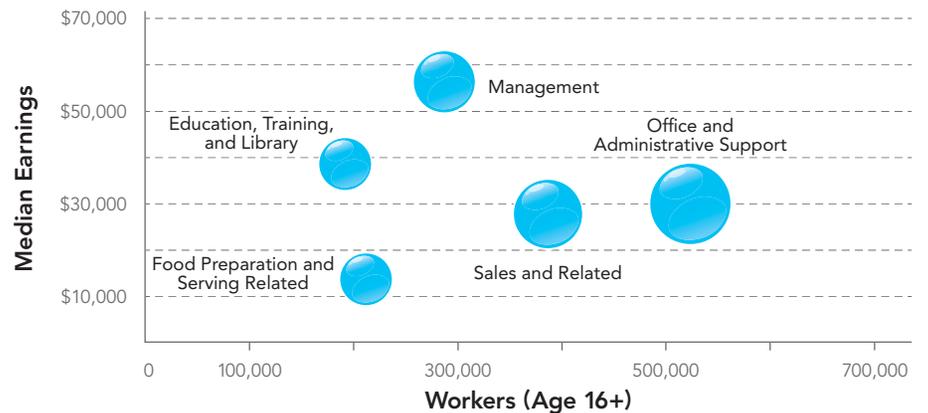
## AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



## OCCUPATION BY EARNINGS

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





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

- Own US savings bonds.
- Own newer computers (desktop, laptop, or both), iPods, and 2+ TVs.
- Go online to do banking, access YouTube or Facebook, visit blogs, and play games.
- Use cell phones to text, redeem mobile coupons, listen to music, and check for news and financial information.
- Find leisure going to bars/clubs, attending concerts, going to the zoo, and renting DVDs from Redbox or Netflix.
- Read sports magazines and participate in a variety of sports, including backpacking, basketball, football, bowling, Pilates, weight lifting, and yoga.
- Eat out often at fast-food and family restaurants.

## HOUSING

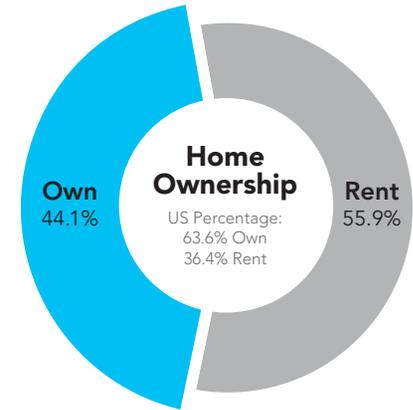
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family;  
Multiunits

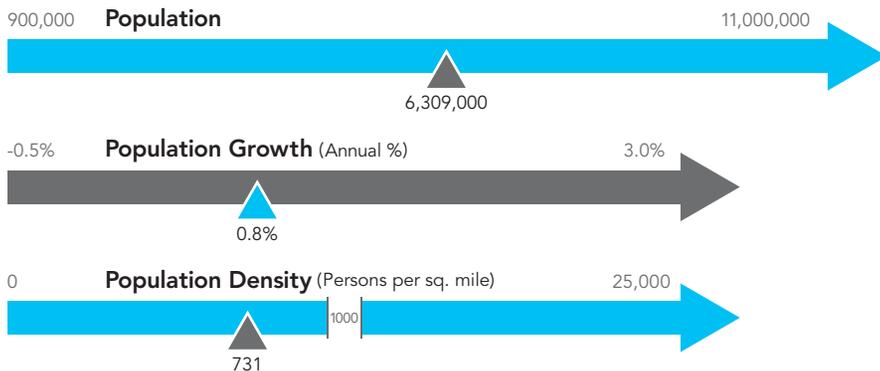
**Average Rent:**  
\$1,000

US Average: \$990



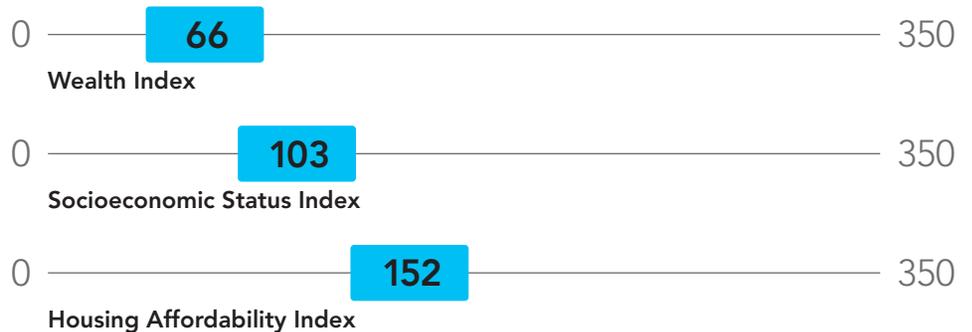
## POPULATION CHARACTERISTICS

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.



## ESRI INDEXES

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





LifeMode Group: Middle Ground

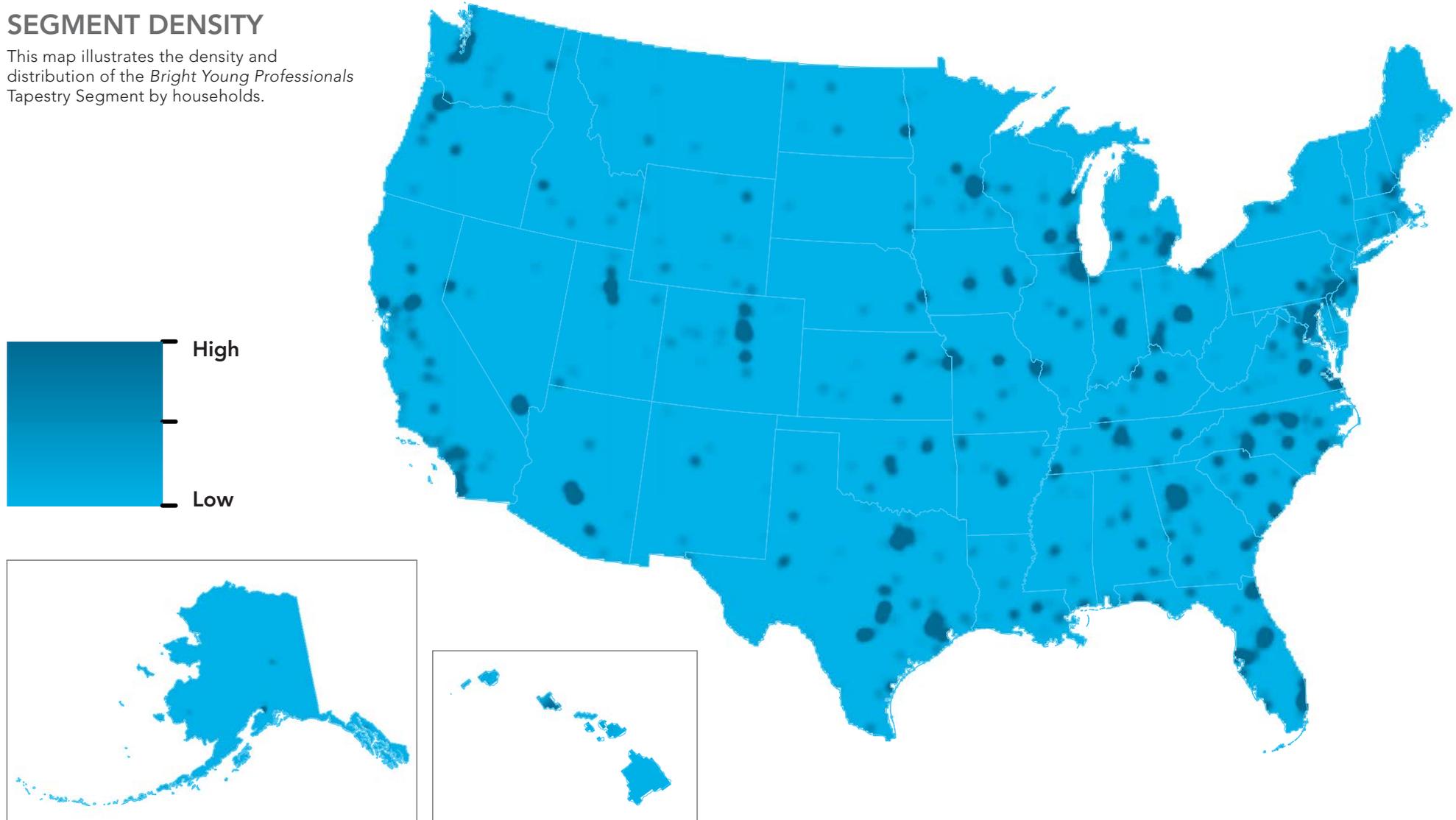
# Bright Young Professionals



**TAPESTRY**  
SEGMENTATION  
[esri.com/tapestry](http://esri.com/tapestry)

## SEGMENT DENSITY

This map illustrates the density and distribution of the *Bright Young Professionals* Tapestry Segment by households.



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For more information  
1-800-447-9778  
[info@esri.com](mailto:info@esri.com)  
[esri.com](http://esri.com)





LifeMode Group: Family Landscapes  
**Middleburg**

4C

**Households:** 3,319,000

**Average Household Size:** 2.73

**Median Age:** 35.3

**Median Household Income:** \$55,000

## WHO ARE WE?

*Middleburg* neighborhoods transformed from the easy pace of country living to semirural subdivisions in the last decade, when the housing boom reached out. Residents are conservative, family-oriented consumers. Still more country than rock and roll, they are thrifty but willing to carry some debt and are already investing in their futures. They rely on their smartphones and mobile devices to stay in touch and pride themselves on their expertise. They prefer to buy American and travel in the US. This market is younger but growing in size and assets.

## OUR NEIGHBORHOOD

- Semirural locales within metropolitan areas.
- Neighborhoods changed rapidly in the previous decade with the addition of new single-family homes.
- Include a number of mobile homes (Index 152).
- Affordable housing, median value of \$158,000 (Index 89) with a low vacancy rate.
- Young couples, many with children; average household size is 2.73.

## SOCIOECONOMIC TRAITS

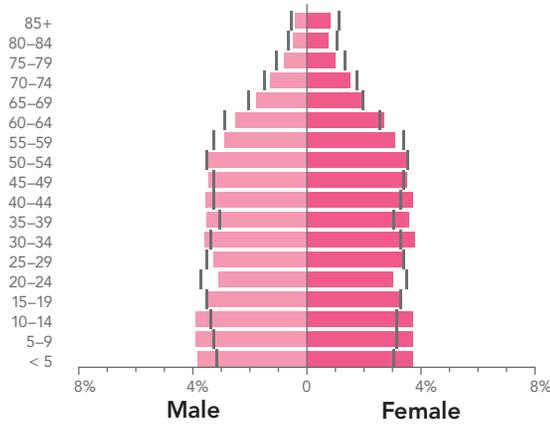
- Education: 66% with a high school diploma or some college.
- Unemployment rate lower at 7.4% (Index 85).
- Labor force participation typical of a younger population at 66.7% (Index 106).
- Traditional values are the norm here—faith, country, and family.
- Prefer to buy American and for a good price.
- Comfortable with the latest in technology, for convenience (online banking or saving money on landlines) and entertainment.



## AGE BY SEX (Esri data)

Median Age: **35.3** US: 37.6

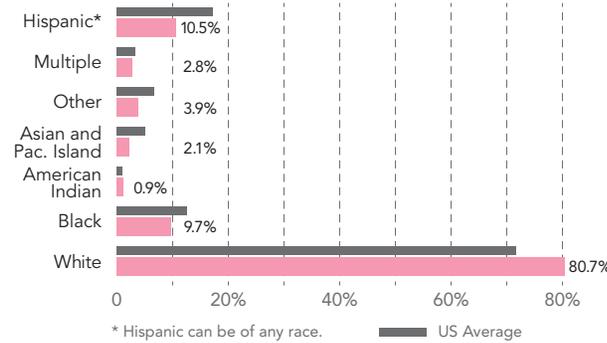
I Indicates US



## RACE AND ETHNICITY (Esri data)

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

Diversity Index: **46.3** US: 62.1



## INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

### Median Household Income

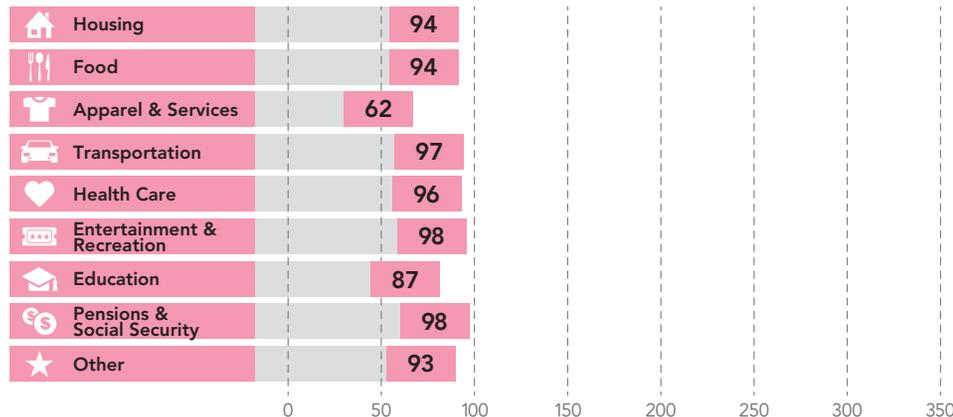


### Median Net Worth



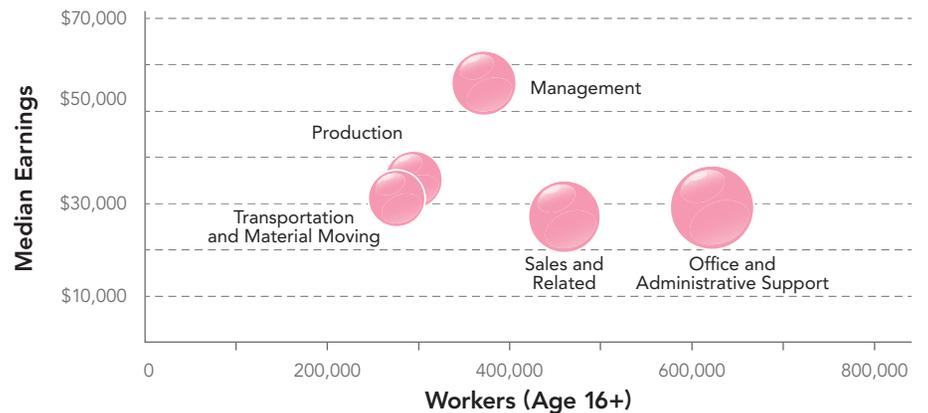
## AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



## OCCUPATION BY EARNINGS

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





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

- Residents are partial to trucks, SUVs, and occasionally, convertibles, or motorcycles.
- Entertainment is primarily family-oriented, TV and movie rentals or theme parks and family restaurants.
- Spending priorities also focus on family (children’s toys and apparel) or home DIY projects.
- Sports include hunting, target shooting, bowling, and baseball.
- TV and magazines provide entertainment and information.
- Media preferences include country and Christian channels.

## HOUSING

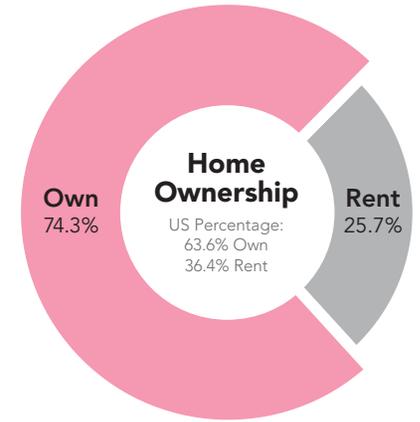
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau’s American Community Survey.



**Typical Housing:**  
Single Family

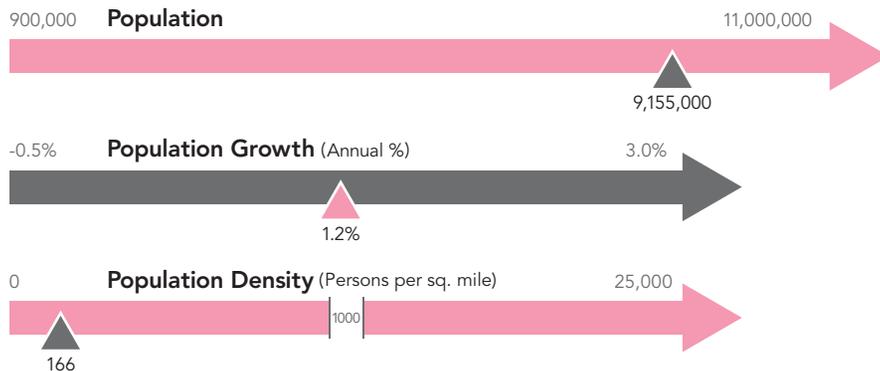
**Median Value:**  
\$158,000

US Median: \$177,000



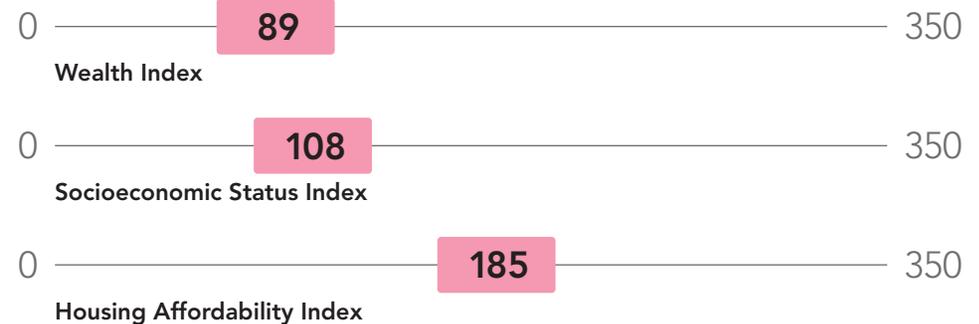
## POPULATION CHARACTERISTICS

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.



## ESRI INDEXES

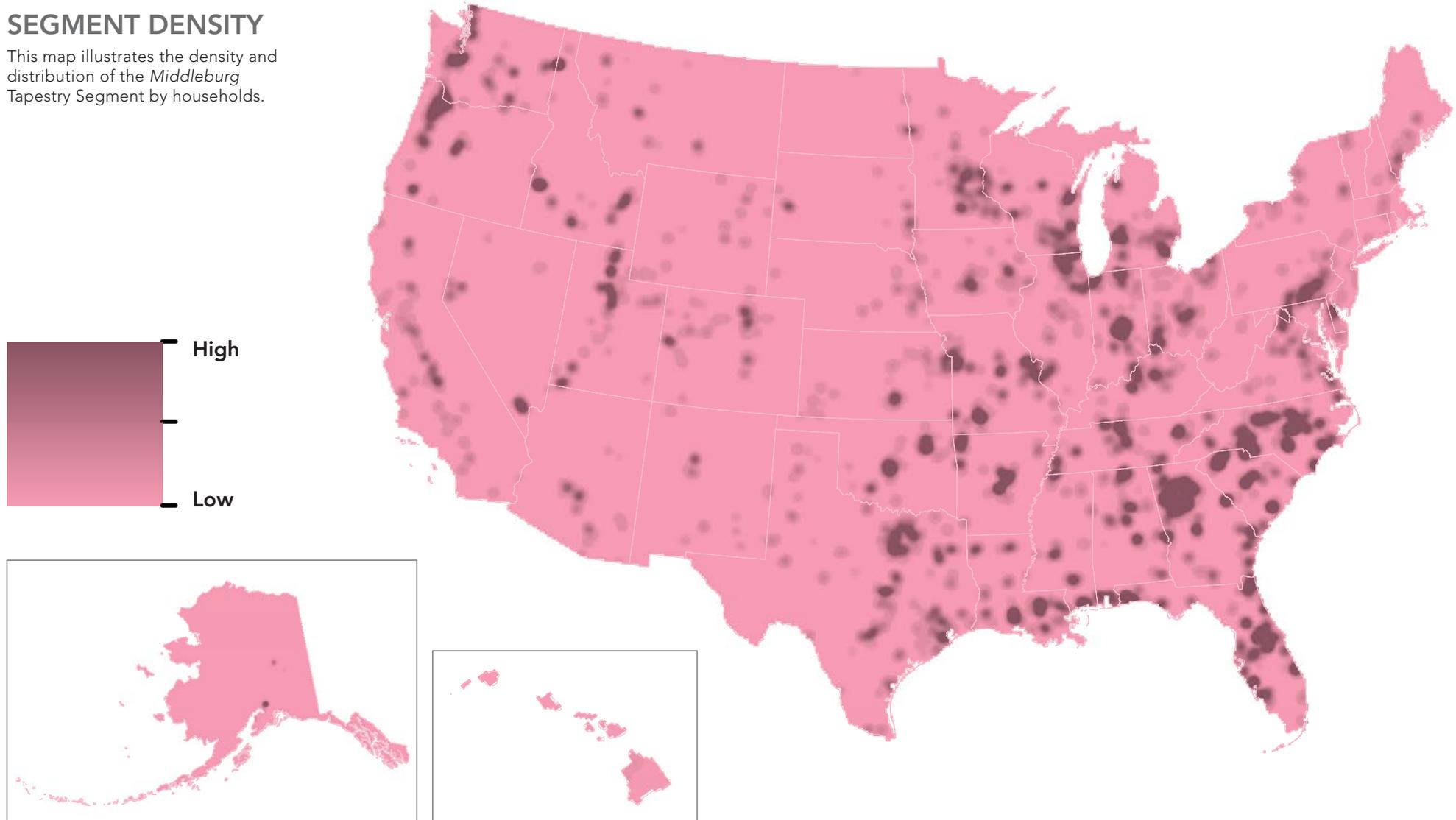
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





## SEGMENT DENSITY

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



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LifeMode Group: Cozy Country Living

# Green Acres

6A

**Households:** 3,794,000

**Average Household Size:** 2.69

**Median Age:** 43.0

**Median Household Income:** \$72,000

## WHO ARE WE?

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

## OUR NEIGHBORHOOD

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

## SOCIOECONOMIC TRAITS

- Education: 60% are college educated.
- Unemployment is low at 6% (Index 70); labor force participation rate is high at 67.4% (Index 108).
- Income is derived not only from wages and salaries but also from self-employment (more than 15% of households), investments (30% of households), and increasingly, from retirement.
- They are cautious consumers with a focus on quality and durability.
- Comfortable with technology, more as a tool than a trend: banking or paying bills online is convenient; but the Internet is not viewed as entertainment.
- Economic outlook is professed as pessimistic, but consumers are comfortable with debt, primarily as home and auto loans, and investments.



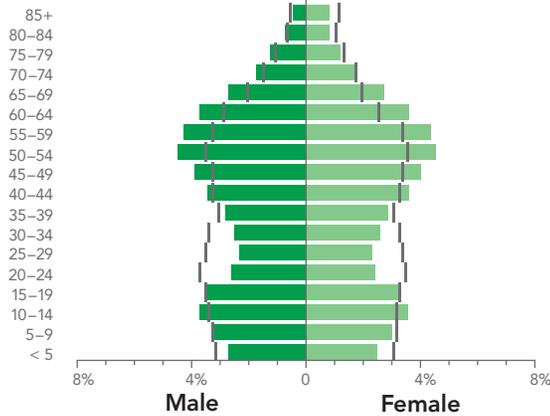
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



## AGE BY SEX (Esri data)

**Median Age: 43.0** US: 37.6

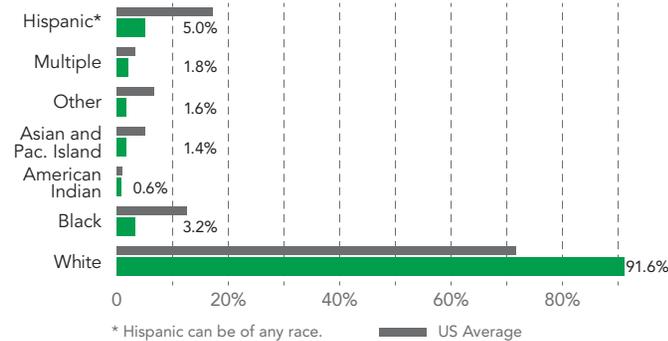
I Indicates US



## RACE AND ETHNICITY (Esri data)

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

**Diversity Index: 24.0** US: 62.1



## INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

### Median Household Income



### Median Net Worth



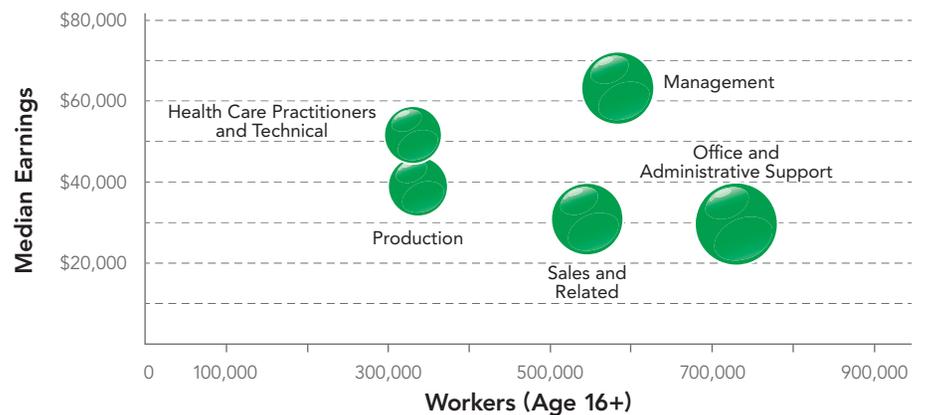
## AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



## OCCUPATION BY EARNINGS

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





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

- Purchasing choices reflect *Green Acres*' residents country life, including a variety of vehicles from trucks and SUVs to ATVs and motorcycles, preferably late model.
- Homeowners favor DIY home improvement projects and gardening.
- Media of choice are provided by satellite service, radio, and television, also with an emphasis on country and home and garden.
- *Green Acres* residents pursue physical fitness vigorously, from working out on home exercise equipment to playing a variety of sports.
- Residents are active in their communities and a variety of social organizations, from fraternal orders to veterans' clubs.

## HOUSING

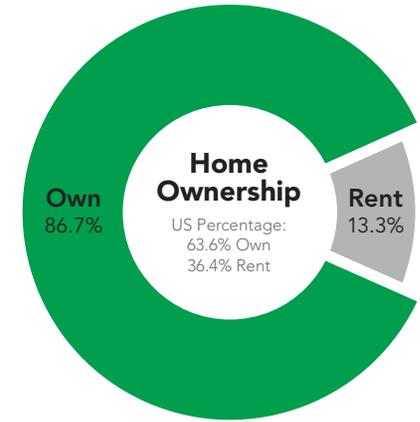
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau's American Community Survey.



**Typical Housing:**  
Single Family

**Median Value:**  
\$197,000

US Median: \$177,000



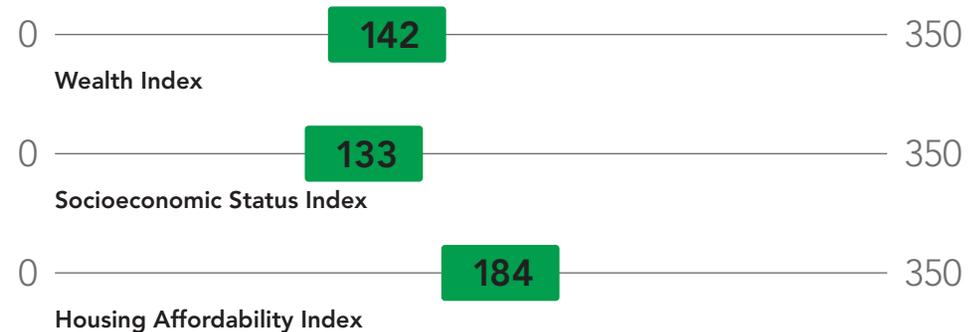
## POPULATION CHARACTERISTICS

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## ESRI INDEXES

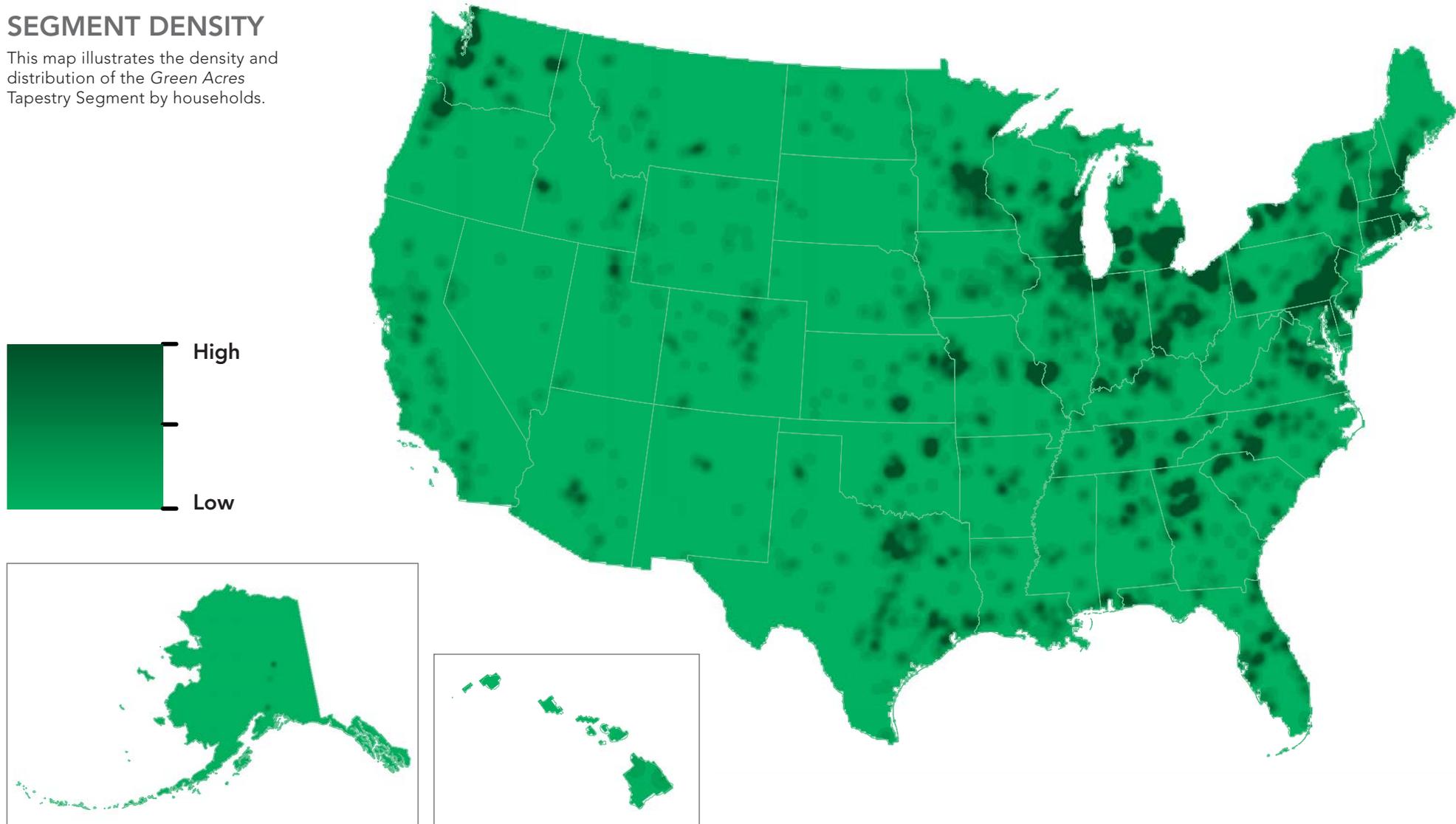
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.





## SEGMENT DENSITY

This map illustrates the density and distribution of the *Green Acres* Tapestry Segment by households.



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LifeMode Group: Middle Ground

# Old and Newcomers



**Households:** 2,774,000

**Average Household Size:** 2.11

**Median Age:** 38.5

**Median Household Income:** \$39,000

## WHO ARE WE?

This market features singles' lifestyles, on a budget. The focus is more on convenience than consumerism, economy over acquisition. *Old and Newcomers* is composed of neighborhoods in transition, populated by renters who are just beginning their careers or retiring. Some are still in college; some are taking adult education classes. They support environmental causes and Starbucks. Age is not always obvious from their choices.

## OUR NEIGHBORHOOD

- Metropolitan city dwellers.
- Predominantly single households (Index 148), with a mix of married couples (no children); average household size lower at 2.11.
- 54% renter occupied; average rent, \$800 (Index 88).
- 45% of housing units are single-family dwellings; 44% are multiunit buildings in older neighborhoods, built before 1980.
- Average vacancy rate at 11%.

## SOCIOECONOMIC TRAITS

- Unemployment is lower at 7.8% (Index 91), with an average labor force participation rate of 62.6%, despite the increasing number of retired workers.
- 30% of households are currently receiving Social Security.
- 28% have a college degree (Index 99), 33% have some college education, 10% are still enrolled in college (Index 126).
- Consumers are price aware and coupon clippers, but open to impulse buys.
- They are attentive to environmental concerns.
- They are more comfortable with the latest technology than buying a car.



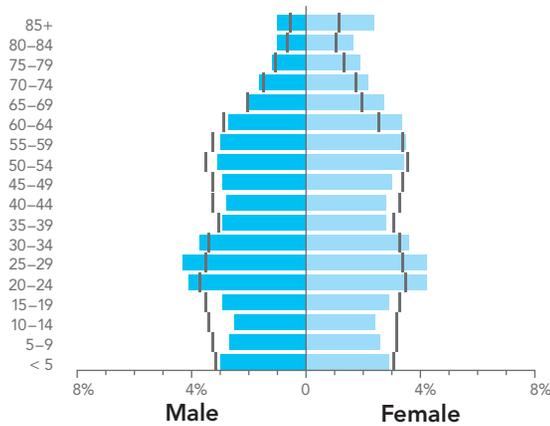
Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.



## AGE BY SEX (Esri data)

Median Age: **38.5** US: 37.6

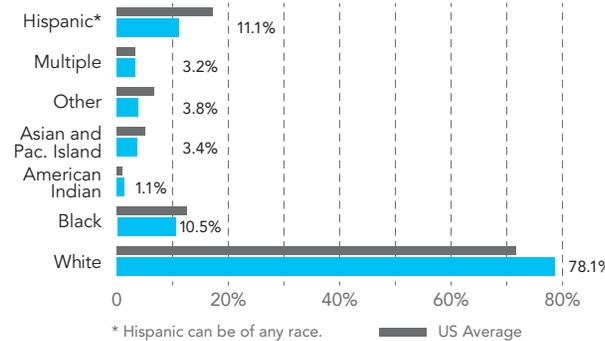
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## RACE AND ETHNICITY (Esri data)

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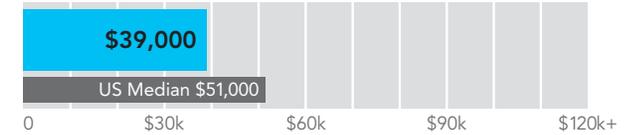
Diversity Index: **50.1** US: 62.1



## INCOME AND NET WORTH

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### Median Household Income

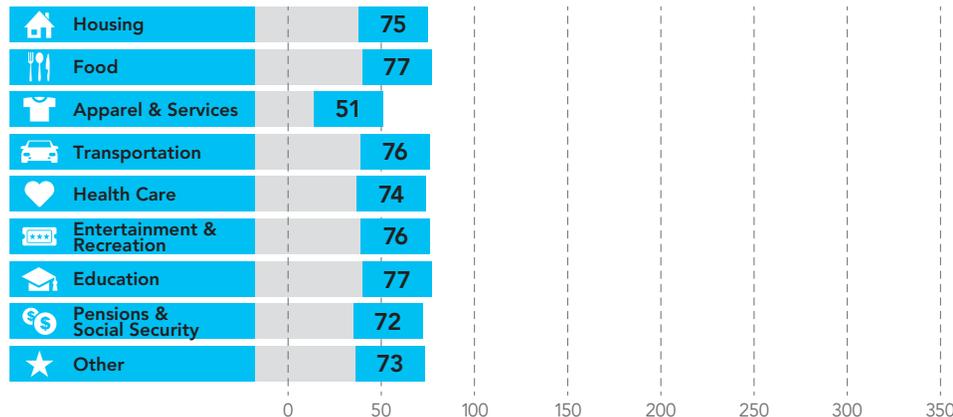


### Median Net Worth



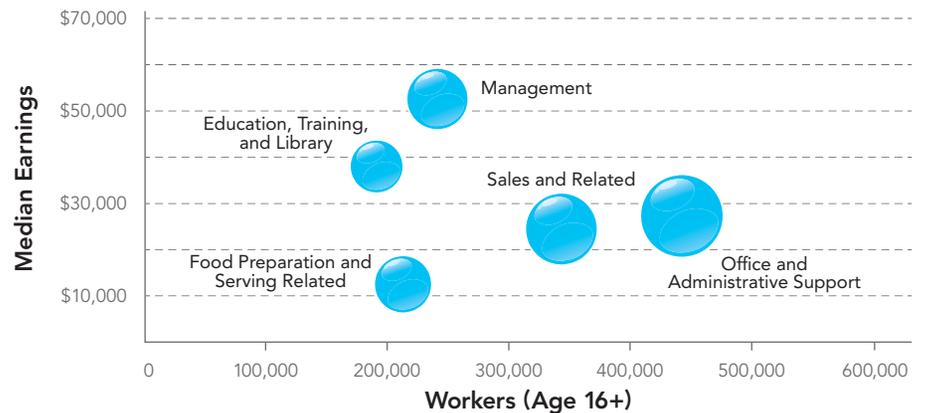
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## OCCUPATION BY EARNINGS

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





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

- Residents are strong supporters of environmental organizations.
- They prefer cell phones to landlines.
- Entertainment features the Internet (dating sites and games), movies at home, country music, and newspapers.
- Vehicles are basically just a means of transportation.
- Food features convenience, frozen and fast food.
- They do banking as likely in person as online.

## HOUSING

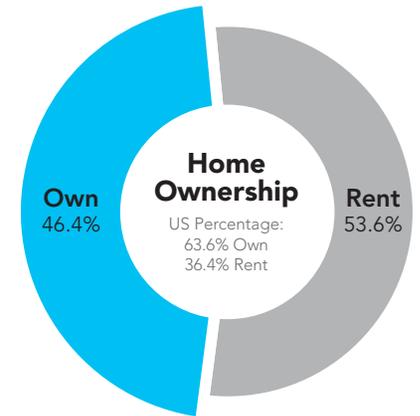
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**Typical Housing:**  
Single Family;  
Multiunits

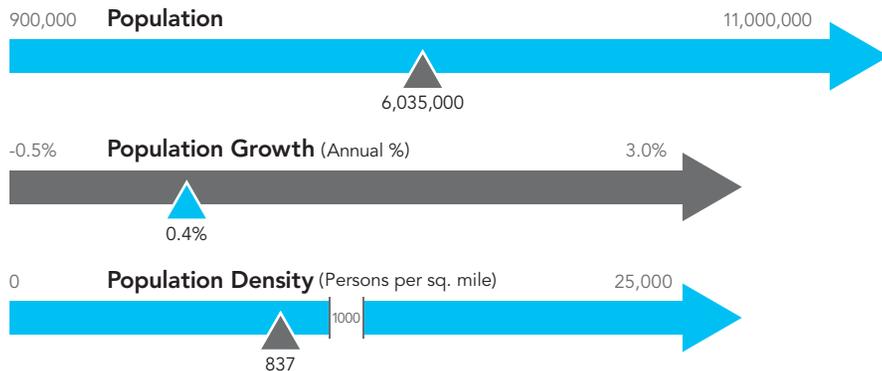
**Average Rent:**  
\$850

US Average: \$990



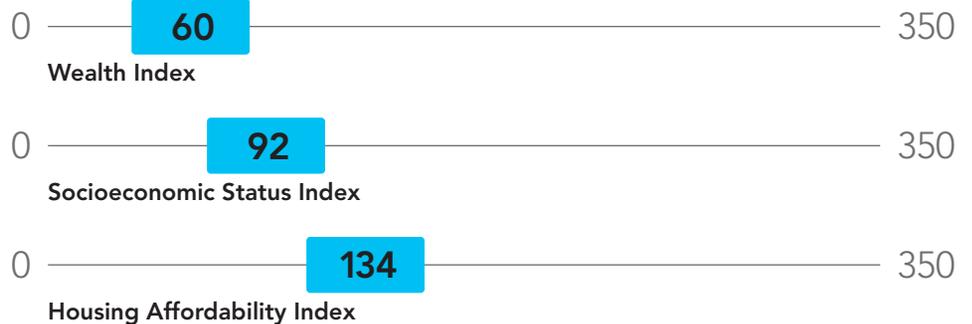
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## ESRI INDEXES

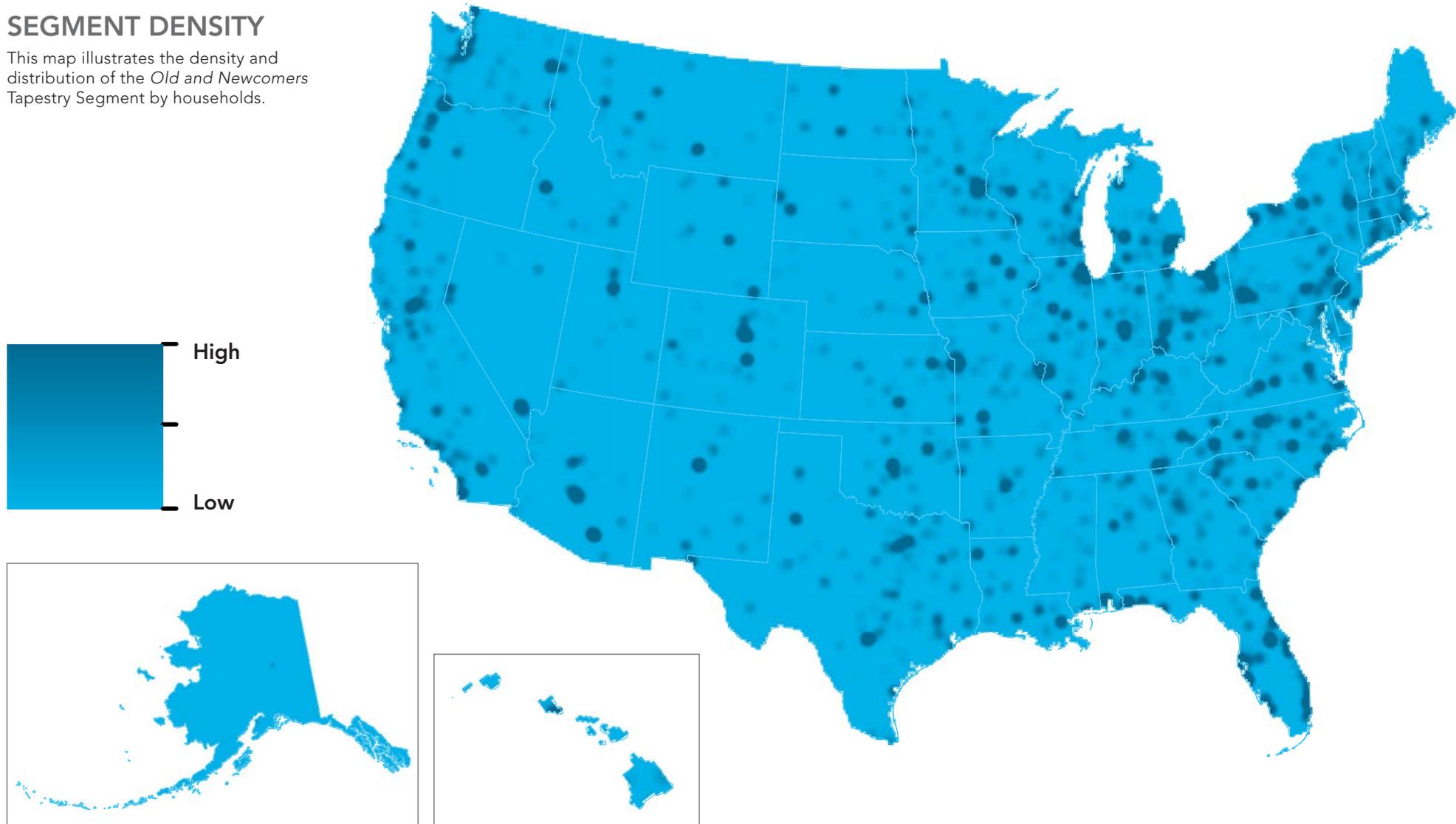
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## SEGMENT DENSITY

This map illustrates the density and distribution of the *Old and Newcomers* Tapestry Segment by households.



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