TheRetailCoach

Tapestry Segmentation Area Profile

Montgomery, TX
Ring: 10 mile radius

Prepared by The Retail Coach, L.L.C.
Latitude: 30.38926
Longitude: -95.69323

Top Twenty Tapestry Segments

Tapestry descriptions can be found here

		Households		U.S. Households		
			Cumulative		Cumulative	
Rank	Tapestry Segment	Percent	Percent	Percent	Percent	Index
1	07. Exurbanites	26.8%	26.8%	2.5%	2.5%	1089
2	26. Midland Crowd	23.2%	50.0%	3.2%	5.7%	722
3	15. Silver and Gold	14.2%	64.2%	1.0%	6.7%	1,385
4	17. Green Acres	11.4%	75.6%	3.1%	9.8%	368
5	14. Prosperous Empty Nesters	6.3%	81.8%	2.1%	11.9%	301
	Subtotal	**81.9%**		**11.9%**		
6	31. Rural Resort Dwellers	4.4%	86.3%	1.7%	13.6%	263
7	46. Rooted Rural	3.8%	90.1%	2.3%	15.9%	165
8	42. Southern Satellites	3.7%	93.8%	2.6%	18.5%	143
9	37. Prairie Living	3.4%	97.2%	1.2%	19.6%	287
10	13. In Style	2.3%	99.5%	2.3%	22.0%	98
	Subtotal	**17.6%**		**10.1%**		

07 Exurbanites

Segment Code 07
Segment Name .....*Exurbanites*
LifeMode Summary Group .....L1 *High Society*
Urbanization Summary Group ....U7 *Suburban Periphery I*

Demographic

Exurbanites residents prefer an affluent lifestyle in open spaces beyond the urban fringe. Although 40 percent are empty nesters, another 32 percent are married couples with children still living at home. Half of the householders are aged between 45 and 64 years. They may be part of the "sandwich generation," because their median age of 46.2 years places them directly between paying for children's college expenses and caring for elderly parents. To understand this segment, the lifestage is as important as the lifestyle. There is little ethnic diversity; most residents are white.

Socioeconomic

Approximately half work in substantive professional or management positions. These residents are educated; more than 40 percent of the population aged 25 years and older hold a bachelor's or graduate degree; approximately three in four have attended college. The median household income is $82,074. More than 20 percent earn retirement income; another 57 percent receive additional income from investments.

Residential

Although *Exurbanites* neighborhoods are growing by 1.61 percent annually, they are not the newest areas. Recent construction comprises only 22 percent of the housing. Seventy percent of the housing units were built after 1969. Most are single-family homes. Because *Exurbanites* cannot take advantage of public transportation, nearly 80 percent of the households own at least two vehicles. Their average commute time to work is comparable to the US average.

Preferences

Because of their lifestage, *Exurbanites* residents focus on financial security. They consult with financial planners; have IRA accounts; own shares in money market funds, mutual funds, and tax-exempt funds; own common stock; and track their investments online. Between long-term care insurance and substantial life insurance policies, they are well insured. Many have home equity lines of credit.

To improve their properties, *Exurbanites* residents work on their homes, lawns, and gardens. They buy lawn and garden care products, shrubs, and plants. Although they will also work on home improvements such as interior and exterior painting, they hire contractors for more complicated projects. To help them complete their projects, they own all kinds of home improvement tools such as saws, sanders, and wallpaper strippers.

They are very physically active; they lift weights, practice yoga, and jog to stay fit. They also go boating, hiking, and kayaking; play Frisbee; take photos; and go bird watching. When vacationing in the United States, they hike, downhill ski, play golf, attend live theater, and see the sights. This is the top market for watching college basketball and professional football games. They listen to public and news/talk radio and contribute to PBS. They participate in civic activities, serve on committees of local organizations, address public meetings, and help with fundraising. Many are members of charitable organizations.

26 Midland Crowd

Segment Code 26
Segment Name .....*Midland Crowd*
LifeMode Summary Group .....L12 *American Quilt*
Urbanization Summary Group ....U10 *Rural I*

Demographic

The growing population of 12 million, approximately 4 percent of the US population, identifies *Midland Crowd* as Tapestry Segmentation's largest segment. Since 2000, the population has grown by 2.18 percent annually. The median age of 37.9 years parallels that of the US median. Sixty-two percent of the households are married couple families; half of them have children. Twenty percent of the households are singles who live alone. *Midland Crowd* neighborhoods are not diverse.

Socioeconomic

Median household income is $47,544, slightly lower than the US median. Most income is earned from wages and salaries; however, self-employment ventures are slightly higher for this segment than the national average. Half of the residents who work hold white collar jobs. More than 45 percent of the residents aged 25 years and older have attended college; 16 percent have earned a bachelor's or graduate degree.

Residential

Midland Crowd residents live in housing developments in rural villages and towns throughout the United States, mainly in the South. Three-fourths of the housing was built after 1969. The home ownership rate is 80 percent, higher than the national rate of 64 percent. Two-thirds of the housing is single-family houses; 24 percent are mobile homes.

Preferences

These politically active, conservative residents vote, work for their candidates, and serve on local committees. Their rural location and traditional lifestyle dictate their product preferences. A fourth of the households own three or more vehicles; they typically own or lease a truck, and many own a motorcycle. Proficient do-it-yourselfers, they work on their vehicles, homes, and gardens and keep everything in tip-top shape. They hunt, fish, and do woodworking. Dogs are their favorite pets. They patronize local stores or shop by mail order. They have recently bought radial tires. They often go to the drive-through at a fast-food restaurant.

Many households own a satellite dish so they can watch CMT, the Speed Channel, Home & Garden Television, NASCAR racing, rodeo/bull riding, truck and tractor pulls, fishing programs, and a variety of news programs. They listen to country music on the radio and read fishing and hunting magazines.

15 Silver and Gold

Segment Code 15
Segment Name .....*Silver and Gold*
LifeMode Summary Group .....L5 *Senior Styles*
Urbanization Summary Group ....U7 *Suburban Periphery I*

Demographic

With a median age of 60.5 years, *Silver and Gold* residents are the second oldest of the Tapestry segments. More than 70 percent are aged 55 years or older. Most residents have retired from professional occupations. Half of the households are composed of married couples without children. This segment is small, less than 1 percent of all US households; however, annual household growth is 2.35 percent since 2000. Residents of these neighborhoods are not ethnically diverse; 93 percent of them are white.

Socioeconomic

These are wealthy, educated seniors. Their median household income is $62,761. Fifty-six percent of the households still earn wages or salaries, half collect Social Security benefits, 63 percent receive investment income, and 35 percent collect retirement income. The percentage of those who work from home is higher than the US worker percentage; nearly one-fourth of employed residents are self-employed, also higher than the US level.

Residential

Their affluence enables them to relocate to sunnier climates. More than 60 percent of these households are in the South, mainly in Florida. One-fourth are located in the West, mainly in California and Arizona. Neighborhoods are exclusive, with a home ownership rate of 82 percent. *Silver and Gold* ranks second of the Tapestry segments for the percentage of seasonal housing. Because these seniors have moved to newer single-family homes, they are not living in the homes where they raised their children.

Preferences

Silver and Gold residents have the free time and resources to pursue their interests. They travel domestically and abroad including cruise vacations. They are also interested in home improvement and remodeling projects. Although they own the tools and are interested in home improvement and remodeling projects, they are more likely to contract for remodeling and housecleaning services. Active in their communities, they join civic clubs, participate in local civic issues, and write to newspaper or magazine editors. They prefer to shop by phone from catalogs such as L.L. Bean and Lands' End.

Golf is more a way of life than just a leisure pursuit. They play golf, attend tournaments, and watch The Golf Channel. They also go to horse races, bird watching, saltwater fishing, and power boating. They eat out, attend classical music performances, and relax with a glass of wine. Favorite restaurants include Outback Steakhouse, Cracker Barrel, and Applebee's.

Silver and Gold residents are avid readers of biography and mystery books and watch numerous news programs and news channels such as Fox News and CNN. Favorite non-news programs include detective dramas.

17 Green Acres

Segment Code 17
Segment Name .....*Green Acres*
LifeMode Summary Group .....L2 *Upscale Avenues*
Urbanization Summary Group ....U10 *Rural I*

Demographic

Seventy-one percent of the households in *Green Acres* neighborhoods are married couples with and without children. Many families are blue-collar Baby Boomers, many with children aged 6–17 years. With more than 10 million people, *Green Acres* represents Tapestry Segmentation's third largest segment, currently more than 3 percent of the US population and growing by 1.92 percent annually. The median age is 42 years. This segment is not ethnically diverse; 92 percent of the residents are white.

Socioeconomic

Educated and hard-working, more than one-fourth of *Green Acres* residents hold a bachelor's or graduate degree; more than half have attended college. Occupation distributions are similar to those of the United States. Seventeen percent of the households earn income from self-employment ventures. The median household income is $60,461.

Residential

Although *Green Acres* neighborhoods are located throughout the country, they are found primarily in the Midwest and South, with the highest concentrations in Michigan, Ohio, and Pennsylvania. A "little bit country," these residents live in pastoral settings of developing suburban. Home ownership is at 86 percent. Typical of rural residents, *Green Acres* households own multiple vehicles; 78 percent own two or more vehicles.

Preferences

Country living describes the lifestyle of *Green Acres* residents. Pet dogs or cats are considered part of the family. These do-it-yourselfers maintain and remodel their homes; projects include roofing and installing carpet or insulation. They own all the necessary power tools, including routers, welders, sanders, and various saws, to finish their projects. Residents also have the right tools to maintain their lawns, flower gardens, and vegetable gardens. They own riding lawn mowers, garden tillers, tractors, and even separate home freezers for the harvest. Continuing the do-it-yourself mode, it is not surprising that *Green Acres* is the top market for owning a sewing machine. A favorite pastime is using their ice cream maker to produce homemade ice cream. They prefer motorcycles and full-size pickup trucks.

For exercise, *Green Acres* residents ride their mountain bikes and go fishing, canoeing, and kayaking. They also ride horseback and go power boating, bird watching, target shooting, hunting, motorcycling, and bowling. They listen to auto racing and country music on the radio and read fishing and hunting magazines. Many own satellite dishes so they can watch news programs, the Speed Channel, and auto racing on TV. A favorite channel is Country Music Television.

14 Prosperous Empty Nesters

Segment Code 14
Segment Name .....*Prosperous Empty Nesters*
LifeMode Summary Group .....L5 *Senior Styles*
Urbanization Summary Group ....U7 *Suburban Periphery I*

Demographic

Approximately 6 in 10 householders in *Prosperous Empty Nesters* neighborhoods are aged 55 years or older. Forty percent of the households are composed of married couples with no children living at home. Residents are enjoying the move from child-rearing to retirement. The median age is 47.6 years. Population in this segment is increasing slowly, at 0.53 percent annually; however, the pace will probably accelerate as the Baby Boomers mature. *Prosperous Empty Nesters* residents are not ethnically diverse; approximately 90 percent are white.

Socioeconomic

Prosperous Empty Nesters invest prudently for the future. The median household income is $63,682. Although 71 percent of the households earn income from wages and salaries, 59 percent receive investment income, 30 percent collect Social Security benefits, and 28 percent receive retirement income. Thirty-nine percent of residents aged 25 years and older hold bachelor's or graduate degrees; nearly 70 percent have attended college. Many residents who are still working have solid professional and management careers, especially in the education and health care industry sectors.

Residential

These residents live in established neighborhoods located throughout the United States; approximately one-third of these households are found on the East Coast. These neighborhoods experience little turnover from year to year. Seventy-seven percent of the housing was built before 1980. Most of the housing is single-family.

Preferences

Prosperous Empty Nesters residents value their health and financial well-being. Their investments include annuities, certificates of deposit held longer than six months, mutual funds, money market funds, tax-exempt funds, and common stock. They hold universal life insurance policies. Residents exercise regularly and take a multitude of vitamins. They refinish furniture and play golf. They also attend golf tournaments and sports events, particularly baseball games and college football games. They order by phone from catalogs and use coupons. Households are likely to own or lease a luxury car.

Prosperous Empty Nesters residents take pride in their homes and communities, so home remodeling, improvements, and lawn care are priorities. Residents will join a civic club or charitable organization, help with fund-raising, write to a radio station or newspaper editor, and volunteer. They travel extensively in the United States and abroad. They read biographies, mysteries, and history books; two or more daily newspapers; and business or fitness magazines. They watch golf, news, and talk programs on TV.

31 Rural Resort Dwellers

Segment Code 31
Segment Name .....*Rural Resort Dwellers*
LifeMode Summary Group .....L12 *American Quilt*
Urbanization Summary Group ....U10 *Rural I*

Demographic

These neighborhoods are found in pastoral settings in rural nonfarm areas throughout the United States. Household types include empty-nester married couples, singles, and married couples with children. The median age is 49.4 years; more than half are aged 55 and older. Most residents are white in these low-diversity neighborhoods.

Socioeconomic

Although retirement beckons, most of these residents still work. The median household income is $45,733, slightly below the US level. Six percent of those who are employed work at home, twice the US rate. Because so many residents are aged 65 and older, receipt of retirement income and Social Security benefits is common. More than two-fifths collect investment income; approximately 20 percent receive self-employment income. Nearly one in four residents aged 25 years and older holds a bachelor's or graduate degree; more than half of the residents have attended college.

Residential

The number of households in these small, low-density neighborhoods is growing at 1.5 percent annually. Seventy-eight percent of the housing is single-family structures; 15 percent is mobile homes. Home ownership is at 80 percent. Of the Tapestry segments, *Rural Resort Dwellers* has the highest percentage of seasonal housing, 16 times higher than the national level.

Preferences

These residents live modestly and have simple tastes. They often work on home improvement and remodeling projects and own garden equipment to maintain their yards. They cook and bake at home. Many households own multiple pets, particularly dogs and cats. Riding lawn mowers and satellite dishes are familiar sights in these areas, along with multiple vehicles, including a truck.

Active participants in local civic issues, residents also belong to environmental groups, church and charitable organizations, fraternal orders, unions, and veterans' clubs. They go hiking, boating, canoeing, hunting, fishing, horseback riding, and golfing. They listen to country radio and watch Animal Planet, CMT, BBC America, the National Geographic Channel, and primetime dramas on TV. The older residents focus on their general health care, prescription medications, and financial- and retirement-related matters. Many residents actively manage or plan their investments and retirement savings. The self-employed residents are more likely to have IRAs than 401(k) plans.

46 Rooted Rural

Segment Code 46
Segment Name .....*Rooted Rural*
LifeMode Summary Group .....L12 *American Quilt*
Urbanization Summary Group ....U11 *Rural II*

Demographic

The population of the *Rooted Rural* segment is slightly older, with a median age of 43.7 years; 50 percent are older than age 55. Married-couple families dominate these rural neighborhoods; however, 23 percent are singles who live alone. More of the married-couple families are empty nesters than those who have children. There is little ethnic diversity in the *Rooted Rural* segment; almost 90 percent of the residents are white.

Socioeconomic

The median household income is $37,032. One-third of the households receive Social Security benefits. Although the agricultural industry is more prominent in this market than at the US level, many employed residents work in the service and manufacturing industry sectors. More than three in four people aged 25 or more have graduated from high school; 13 percent hold a bachelor's or graduate degree.

Residential

Although *Rooted Rural* neighborhoods are located in rural areas throughout the country, more than three-fifths of the households are found in the South. Housing types include single-family dwellings (70 percent of households) and mobile homes (26 percent). Home ownership is at 81 percent. Most of the housing units were built after 1970. A higher proportion of seasonal housing contributes to higher vacancy rates in these neighborhoods. Local residents tend to move infrequently.

Preferences

Rooted Rural residents are do-it-yourselfers. These settled families take pride in their homes and keep busy with home improvement and remodeling projects. They also take pride in their gardens, regularly buying lawn and garden insecticides, flower and vegetable seeds, and plants. Typical of their rural lifestyle, many have a lawn or garden tractor and ATVs and own an assortment of tools. They prefer domestic vehicles; most households own or lease a truck. Typically, a household member handles vehicle maintenance. Many homes have pets.

When families eat out, they prefer Ryan's Family Steakhouse, but they generally prepare meals at home with fresh vegetables from their gardens. Many homes own a separate freezer to store their produce. They shop for groceries and buy their favorite Folger's coffee at Winn-Dixie, Piggly Wiggly®, or a Wal-Mart Supercenter.

They hunt, fish, ride horseback, attend country music concerts, and go to car races. They read hunting and fishing magazines and listen to country music and auto racing on the radio. Many have a satellite dish so they can watch rodeo/bull riding, truck and tractor pulls, reality TV, auto races, and fishing programs as well as a variety of shows on CMT.

42 Southern Satellites

Segment Code 42
Segment Name .....*Southern Satellites*
LifeMode Summary Group .....L11 *Factories and Farms*
Urbanization Summary Group ....U11 *Rural II*

Demographic

Found primarily in the rural South, *Southern Satellites* households consist of married couples with and without children; 22 percent are singles. The median age of 39.6 years is near the US median of 37.2. This segment has low diversity; 87 percent of the residents are white.

Socioeconomic

The median household income is $37,185. Most households earn income from wages and salaries; 28 percent receive Social Security benefits. The manufacturing and service industry sectors provide most of their jobs. Educational attainment is lower than the national level; 24 percent of residents aged 25 years and older have not graduated from high school.

Residential

Eighty percent of these households are in the South. Primary housing types in these neighborhoods are newer single-family dwellings for two-thirds of the households; 30 percent live in mobile homes. The home ownership rate is 79 percent. Nearly two-thirds of the housing was built after 1969. Vacancy rates are slightly above average.

Preferences

These rural residents enjoy country life. Fishing and hunting are two favorite leisure activities, and *Southern Satellites* residents spend money for magazines, clothes, and gear related to these interests. Because cable is not always available, many residents own satellite dishes.

Many own pets. They work in their vegetable gardens and might own equipment such as riding mowers and tillers to help with outdoor chores. Most households have two or more vehicles to meet their transportation needs; they prefer domestic cars, and many drive trucks.

They consider themselves to be politically conservative. They read newspapers and magazines infrequently; however, they listen to country radio and watch fishing programs, NASCAR races, and country music programs on TV. Owning personal computers and going online from home isn't important to these residents.

37 Prairie Living

Segment Code 37
Segment Name .....*Prairie Living*
LifeMode Summary Group .....L11 *Factories and Farms*
Urbanization Summary Group ....U11 *Rural II*

Demographic

Small, family-owned farms in the Midwest dominate this stable market. Two-thirds of these households are composed of married couples with or without children. These residents are slightly older, with a median age of 42.9 years. There is little diversity here; 9 in 10 of these residents are white.

Socioeconomic

One in four residents who work are self-employed. Even though agricultural jobs are important to the local economy, 40 percent of the residents work in white-collar jobs. Thirty-one percent of the households receive Social Security benefits; 43 percent collect income from their investments. The median household income is $43,161. Fifty-three percent of the residents aged 25 years and older have graduated from high school; the number of those who hold a bachelor's or graduate degree is below the US level.

Residential

Most of these Midwestern neighborhoods are centered in Iowa, Nebraska, Minnesota, and Kansas. Smaller groups are concentrated in the West and South. Eighty-one percent own their homes. Most housing is single-family; however, 11 percent are mobile homes, slightly higher than the US average. Thirty-six percent of the housing was built before 1940. Multiple vehicles are necessary to cover these rural areas. Approximately three-quarters of the households own two or more vehicles; one-third have three or more.

Preferences

Their purchases reflect their rural lifestyle; *Prairie Living* residents buy work boots and hunting clothes. They can with pressure cookers and fill their separate freezers with produce from their vegetable gardens. They own riding mowers, gardening equipment, and tools to service their vehicles and make home repairs. They will tackle home improvement projects such as kitchen remodeling. They're pet owners.

Many own satellite dishes because cable TV is not available in many rural neighborhoods. *Prairie Living* residents are loyal country music fans and tune in to radio and television for their favorite music. They enjoy hunting, fishing, horseback riding, target shooting, and riding around on their all-terrain vehicles. They tend to be political conservatives. They prefer domestic vehicles, especially trucks. Civic-minded *Prairie Living* residents serve on church boards, speak at public meetings, volunteer for charitable organizations, and help with fund-raising. *Prairie Living* households shop for bargains. Wal-Mart is, by far, their favorite retailer, followed by Kmart and JCPenney. They often rely on a Wal-Mart Supercenter for extra grocery shopping.

13 In Style

Segment Code 13
Segment Name .....*In Style*
LifeMode Summary Group .....L2 *Upscale Avenues*
Urbanization Summary Group ....U7 *Suburban Periphery I*

Demographic

In Style residents live in the suburbs but prefer the city lifestyle. Professional couples predominate. Household distributions by type are similar to those of the United States. Married-couple families represent 54 percent of households. Households without children (married couples without children, single-person, shared, and other family types), comprise more than two-thirds of all households. This count is increasing. The population is slightly older, with a median age of 40.5 years. There is little diversity in these neighborhoods.

Socioeconomic

In Style residents are prosperous, with a median household income of $65,387. Wages and salaries provide income for 84 percent of the households; 47 percent also receive some form of investment income. *In Style* residents are more educated compared to the US level: 42 percent of the population aged 25 years and older hold a bachelor's or graduate degree. Forty-six percent of employed residents have professional or management positions, with above average concentrations in the finance, insurance, health care, technical services, and education industry sectors.

Residential

In Style residents live in affluent neighborhoods of metropolitan areas across the country. More suburban than urban, they embrace an urbane lifestyle; 14 percent prefer townhouses to traditional single-family homes chosen by 56 percent of the households. The 69 percent rate of home ownership is just slightly above average. More than three-quarters of the housing was built in the last 30 years.

Preferences

Computer savvy *In Style* residents go online daily to research real estate information; do their banking; track investments; trade stocks; book travel; and buy computer hardware or software, concert tickets, or tickets to sporting events. They use a financial planner and invest in stocks, bonds, money market funds, money market bank accounts, and securities. Looking toward the future, residents hold life insurance policies and contribute to IRA and 401(k) retirement accounts. To maintain their homes, they hire professional household cleaning services and contractors to remodel their kitchens.

Residents stay fit by exercising, eating a healthy diet to control their weight, buying low-fat foods, and taking vitamins. They attend live musical performances and gamble at casinos. They take domestic vacations to hike, golf, and go backpacking. They read magazines, listen to news-talk radio, and watch professional sports events and golf on TV.