



SECONDARY RETAIL TRADE AREA

PSYCHOGRAPHIC PROFILE

Copperas Cove, Texas

May 2023

NaviRetail Inc.

201 Main Street

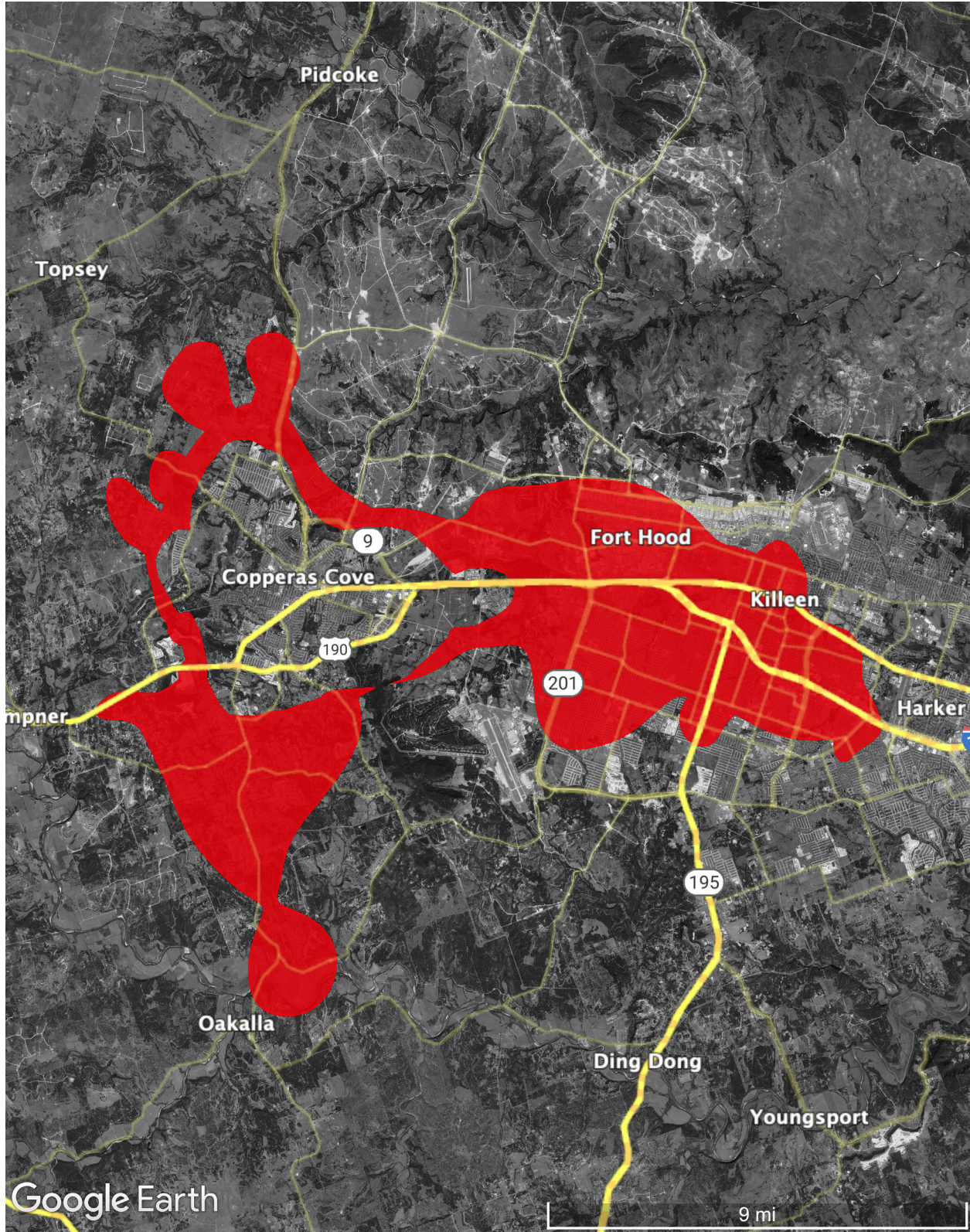
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Copperas Cove, Texas – Secondary Retail Trade Area

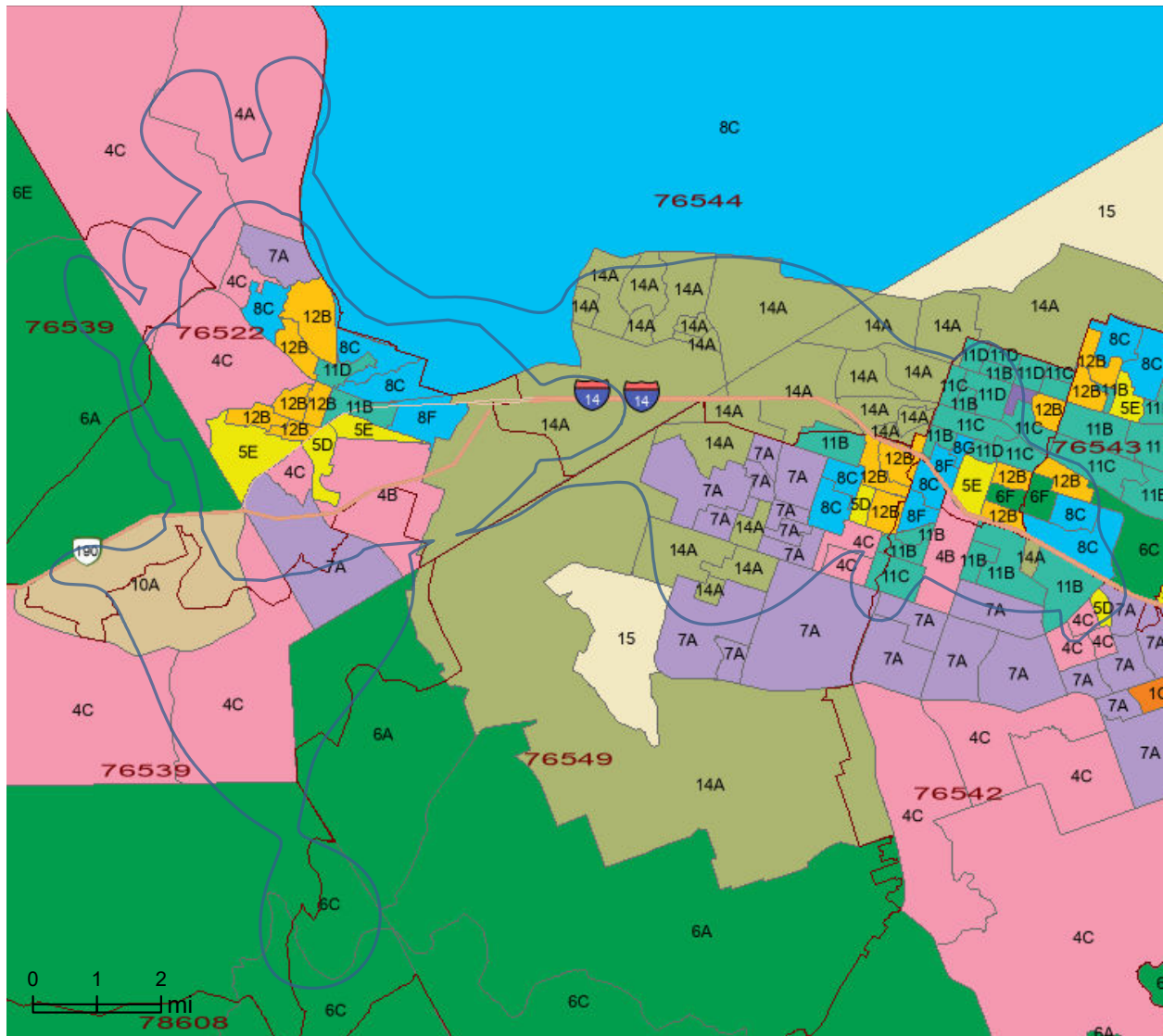


Above: Copperas Cove, Texas Secondary Retail Trade Area

















PSYCHOGRAPHIC PROFILE

Copperas Cove, Texas – Secondary Retail Trade Area



Above: Secondary Retail Trade Area Tapestry LifeMode Groups Map

Tapestry LifeMode Groups Legend *

- | | |
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|  L1: Affluent Estates |  L8: Middle Ground |
|  L2: Upscale Avenues |  L9: Senior Styles |
|  L3: Uptown Individuals |  L10: Rustic Outposts |
|  L4: Family Landscapes |  L11: Midtown Singles |
|  L5: GenXurban |  L12: Hometown |
|  L6: Cozy Country |  L13: Next Wave |
|  L7: Ethnic Enclaves |  L14: Scholars and Patriots |

* Detailed LifeMode group descriptions can be found on the following page.



PSYCHOGRAPHIC PROFILE

Copperas Cove, Texas – Secondary Retail Trade Area

L1: Affluent Estates

- Established wealth—educated, well-traveled married couples
- Accustomed to “more”: less than 10% of all households, with 20% of household income
- Homeowners (almost 90%), with mortgages (70%)
- Married couple families with children ranging from grade school to college
- Expect quality; invest in time-saving services
- Participate actively in their communities
- Active in sports and enthusiastic travelers

L2: Upscale Avenues

- Prosperous married couples living in older suburban enclaves
- Ambitious and hard-working
- Homeowners (70%) prefer denser, more urban settings with older homes and a large share of townhomes
- A more diverse population, primarily married couples, many with older children
- Financially responsible, but still indulge in casino gambling and lotto tickets
- Serious shoppers, from Nordstrom’s to Marshalls or DSW, that appreciate quality and bargains
- Active in fitness pursuits like bicycling, jogging and aerobics
- Also the top market for premium movie channels like HBO and Starz

L3: Uptown Individuals

- Young, successful singles in the city
- Intelligent (best educated market), hard-working (highest rate of labor force participation) and averse to traditional commitments of marriage and home ownership
- Urban denizens, partial to city life, high-rise apartments and uptown neighborhoods
- Prefer debit cards to credit cards, while paying down student loans
- Green and generous to environmental, cultural and political organizations
- Internet dependent, from social connections to shopping for groceries (although partial to showrooming)
- Adventurous and open to new experiences and places

L4: Family Landscapes

- Successful young families in their first homes
- Non-diverse, prosperous married-couple families, residing in suburban or semirural areas with a low vacancy rate (second lowest)
- Homeowners (80%) with mortgages (second highest %), living in newer single-family homes, with median home value slightly higher than the U.S.
- Two workers in the family, contributing to the second highest labor force participation rate, as well as low unemployment
- Do-it-yourselfers, who work on home improvement projects, as well as their lawns and gardens
- Sports enthusiasts, typically owning newer sedans or SUVs, dogs, and savings accounts/plans, comfortable with the latest technology
- Eat out frequently at fast food or family restaurants to accommodate their busy lifestyle
- Especially enjoy bowling, swimming, playing golf, playing video games, watching movies rented via Redbox, and taking trips to a zoo or theme park

L5: GenXurban

- Gen X in middle age; families with fewer kids and a mortgage
- Second largest Tapestry group, comprised of Gen X married couples, and a growing population of retirees
- About a fifth of residents are 65 or older; about a fourth of households have retirement income
- Own older single-family homes in urban areas, with 1 or 2 vehicles
- Live and work in the same county, creating shorter commute times
- Invest wisely, well-insured, comfortable banking online or in person
- News junkies (read a daily newspaper, watch news on TV, and go online for news)
- Enjoy reading, photo album/scrapbooking, playing board games and cards, doing crossword puzzles, going to museums and rock concerts, dining out, and walking for exercise

Tapestry Segments:

- 1A Top Tier
- 1B Professional Pride
- 1C Boomburbs
- 1D Savvy Suburbanites
- 1E Exurbanites

- 2A Urban Chic
- 2B Pleasantville
- 2C Pacific Heights
- 2D Enterprising Professionals

- 3A Laptops and Lattes
- 3B Metro Renters
- 3C Trendsetters

- 4A Soccer Moms
- 4B Home Improvement
- 4C Middleburg

- 5A Comfortable Empty Nesters
- 5B In Style
- 5C Parks and Rec
- 5D Rustbelt Traditions
- 5E Midlife Constants



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L6: Cozy Country

- Empty nesters in bucolic settings
- Largest Tapestry group, almost half of households located in the Midwest
- Homeowners with pets, residing in single-family dwellings in rural areas; almost 30% have 3 or more vehicles and, therefore, auto loans
- Politically conservative and believe in the importance of buying American
- Own domestic trucks, motorcycles, and ATVs/UTVs
- Prefer to eat at home, shop at discount retail stores (especially Walmart), bank in person, and spend little time online
- Own every tool and piece of equipment imaginable to maintain their homes, vehicles, vegetable gardens, and lawns
- Listen to country music, watch auto racing on TV, and play the lottery; enjoy outdoor activities, such as fishing, hunting, camping, boating, and even bird watching

L7: Ethnic Enclaves

- Established diversity—young, Hispanic homeowners with families
- Multilingual and multigenerational households feature children that represent second-, third- or fourth-generation Hispanic families
- Neighborhoods feature single-family, owner-occupied homes built at city's edge, primarily built after 1980
- Hard-working and optimistic, most residents aged 25 years or older have a high school diploma or some college education
- Shopping and leisure also focus on their children—baby and children's products from shoes to toys and games and trips to theme parks, water parks or the zoo
- Residents favor Hispanic programs on radio or television; children enjoy playing video games on personal computers, handheld or console devices
- Many households have dogs for domestic pets

L8: Middle Ground

- Lifestyles of thirty-somethings
- Millennials in the middle: single/married, renters/homeowners, middle/working class
- Urban market mix of single-family, townhome, and multi-unit dwellings
- Majority of residents attended college or attained a college degree
- Householders have ditched their landlines for cell phones, which they use to listen to music (generally contemporary hits), read the news, and get the latest sports updates of their favorite teams
- Online all the time: use the Internet for entertainment (downloading music, watching YouTube, finding dates), social media (Facebook, Twitter, LinkedIn), shopping and news
- Leisure includes night life (clubbing, movies), going to the beach, some travel and hiking

L9: Senior Styles

- Senior lifestyles reveal the effects of saving for retirement
- Households are commonly married empty nesters or singles living alone; homes are single-family (including seasonal getaways), retirement communities, or high-rise apartments
- More affluent seniors travel and relocate to warmer climates; less affluent, settled seniors are still working toward retirement
- Cell phones are popular, but so are landlines
- Many still prefer print to digital media: Avid readers of newspapers, to stay current
- Subscribe to cable television to watch channels like Fox News, CNN, and The Weather Channel
- Residents prefer vitamins to increase their mileage and a regular exercise regimen

Tapestry Segments:

- 6A Green Acres
- 6B Salt of the Earth
- 6C The Great Outdoors
- 6D Prairie Living
- 6E Rural Resort Dwellers
- 6F Heartland Communities

- 7A Up and Coming Families
- 7B Urban Villages
- 7C American Dreamers
- 7D Barrios Urbanos
- 7E Valley Growers
- 7F Southwestern Families

- 8A City Lights
- 8B Emerald City
- 8C Bright Young Professionals
- 8D Downtown Melting Pot
- 8E Front Porches
- 8F Old and Newcomers
- 8G Hardscrabble Road

- 9A Silver & Gold
- 9B Golden Years
- 9C The Elders
- 9D Senior Escapes
- 9E Retirement Communities
- 9F Social Security Set



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L10: Rustic Outposts

- Country life with older families in older homes
- Rustic Outposts depend on manufacturing, retail and healthcare, with pockets of mining and agricultural jobs
- Low labor force participation in skilled and service occupations
- Own affordable, older single-family or mobile homes; vehicle ownership, a must
- Residents live within their means, shop at discount stores and maintain their own vehicles (purchased used) and homes
- Outdoor enthusiasts, who grow their own vegetables, love their pets and enjoy hunting and fishing
- Technology is cost prohibitive and complicated. Pay bills in person, use the yellow pages, read the newspaper and mail-order books

- 10A Southern Satellites
- 10B Rooted Rural
- 10C Diners & Miners
- 10D Down the Road
- 10E Rural Bypasses

L11: Midtown Singles

- Millennials on the move—single, diverse, urban
- Millennials seeking affordable rents in apartment buildings
- Work in service and unskilled positions, usually close to home or public transportation
- Single parents depend on their paycheck to buy supplies for their very young children
- Midtown Singles embrace the Internet, for social networking and downloading content
- From music and movies to soaps and sports, radio and television fill their lives
- Brand savvy shoppers select budget friendly stores

- 11A City Strivers
- 11B Young and Restless
- 11C Metro Fusion
- 11D Set to Impress
- 11E City Commons

L12: Hometown

- Growing up and staying close to home; single householders
- Close knit urban communities of young singles (many with children)
- Owners of old, single-family houses, or renters in small multi-unit buildings
- Religion is the cornerstone of many of these communities
- Visit discount stores and clip coupons, frequently play the lottery at convenience stores
- Canned, packaged and frozen foods help to make ends meet
- Purchase used vehicles to get them to and from nearby jobs

- 12A Family Foundations
- 12B Traditional Living
- 12C Small Town Simplicity
- 12D Modest Income Homes

L13: Next Wave

- Urban denizens, young, diverse, hard-working families
- Extremely diverse with a Hispanic majority, the highest among LifeMode groups
- A large share are foreign born and speak only their native language
- Young, or multigenerational, families with children are typical
- Most are renters in older multi-unit structures, built in the 1960s or earlier
- Hard-working with long commutes to jobs, often utilizing public transit to commute to work
- Spending reflects the youth of these consumers, focus on children (top market for children's apparel) and personal appearance
- Also a top market for movie goers (second only to college students) and fast food
- Partial to soccer and basketball

- 13A International Marketplace
- 13B Las Casas
- 13C NeWest Residents
- 13D Fresh Ambitions
- 13E High Rise Renters

L14: Scholars and Patriots

- College and military populations that share many traits due to the transitional nature of this LifeMode Group
- Highly mobile, recently moved to attend school or serve in military
- The youngest market group, with a majority in the 15 to 24 year old range
- Renters with roommates in non-family households
- For many, no vehicle is necessary as they live close to campus, military base or jobs
- Fast-growing group with most living in apartments built after 2000
- Part-time jobs help to supplement active lifestyles
- Millennials are tethered to their phones and electronic devices, typically spending over 5 hours online every day tweeting, blogging, and consuming media
- Purchases aimed at fitness, fashion, technology and the necessities of moving
- Highly social, free time is spent enjoying music and drinks with friends
- Try to eat healthy, but often succumb to fast food

- 14A Military Proximity
- 14B College Towns
- 14C Dorms to Diplomas



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Rank	Tapestry Segment	2022 Households		2022 U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	Military Proximity (14A)	23.4%	23.4%	0.1%	0.1%	15,967
2	Up and Coming Families (7A)	18.3%	41.7%	2.8%	2.9%	659
3	Young and Restless (11B)	13.1%	54.9%	1.8%	4.7%	741
4	Bright Young Professionals (8C)	8.6%	63.5%	2.3%	7.0%	373
5	Traditional Living (12B)	7.4%	70.9%	1.9%	8.9%	391
	Subtotal	70.8%		8.9%		
6	Middleburg (4C)	5.7%	76.5%	3.1%	12.0%	186
7	Metro Fusion (11C)	5.3%	81.8%	1.5%	13.4%	361
8	Set to Impress (11D)	3.9%	85.7%	1.4%	14.8%	283
9	Old and Newcomers (8F)	3.0%	88.7%	2.3%	17.1%	129
10	Heartland Communities (6F)	2.0%	90.7%	2.2%	19.3%	91
	Subtotal	19.9%		10.5%		
11	Home Improvement (4B)	1.9%	92.6%	1.7%	21.0%	110
12	Rustbelt Traditions (5D)	1.5%	94.0%	2.1%	23.1%	68
13	Green Acres (6A)	1.4%	95.5%	3.3%	26.4%	44
14	Midlife Constants (5E)	1.4%	96.8%	2.4%	28.8%	57
15	Southern Satellites (10A)	1.0%	97.8%	3.1%	31.9%	32
	Subtotal	7.2%		12.6%		
16	Workday Drive (4A)	0.7%	98.5%	3.1%	34.9%	22
17	Hometown Heritage (8G)	0.7%	99.2%	1.2%	36.1%	56
18	NeWest Residents (13C)	0.6%	99.8%	0.8%	36.9%	73
19	The Great Outdoors (6C)	0.2%	100.0%	1.5%	38.5%	15
	Subtotal	2.2%		6.6%		
	Total	100.0%		38.5%		260

LifeMode Group: Scholars and Patriots

Military Proximity

14A

Households: 186,600

Average Household Size: 3.38

Median Age: 22.6

Median Household Income: \$48,600



WHO ARE WE?

One of the youngest markets, residents of *Military Proximity* are married-couple families just beginning parenthood, with an average household size of 3.38. The armed forces are the common bond for these consumers. Most of the labor force are on active duty or have civilian jobs on military bases. The labor force participation rate, with the armed forces, is close to 80%, highest among *Tapestry* markets. Moving is routine to *Military Proximity* householders; 40% have recently lived elsewhere. Consumers live a young, active lifestyle with a focus on their families. These communities are located throughout the United States, but mainly in the South and West.

OUR NEIGHBORHOOD

- *Military Proximity* households consist of young, married couples with children (Index 270).
- Average household size is high at 3.38 (Index 131).
- Residents live in single-family attached homes (Index 783) or apartments in small, multiunit buildings (Index 235).
- Most homes were built in 1970 or later; over 40% were constructed by 2000 or later.
- Young, mobile population, more than nine out of ten households are rented.
- Moving is routine to *Military Proximity* households; 40% have moved in the past year.
- Most neighborhoods are located in the suburbs, outside of the main cities of metropolitan areas across the South and West.
- Short commute times are common since most live close to where they are stationed.
- The majority of households have one to two vehicles available.

SOCIOECONOMIC TRAITS

- Over 27% have a college degree; many are still attending college (Index 170).
- Although civilian labor force participation is low at 22%, total labor force participation, with the armed forces, is closer to 80%, highest among *Tapestry* markets.
- These young residents maintain a healthy and active lifestyle that includes participating in sports and exercise.
- *Military Proximity* consumers are comfortable with personal computers and use the internet for a host of activities, such as entertainment, shopping, making travel arrangements, and paying bills.



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

LifeMode Group: Sprouting Explorers

Up and Coming Families

7A

Households: 2,901,200

Average Household Size: 3.12

Median Age: 31.4

Median Household Income: \$72,000



WHO ARE WE?

Up and Coming Families is a market in transition—residents are younger and more mobile than the previous generation. They are ambitious, working hard to get ahead, and willing to take some risks to achieve their goals. The recession has impacted their financial well-being, but they are optimistic. Their homes are new; their families are young. And this is one of the fastest-growing markets in the country.

OUR NEIGHBORHOOD

- New suburban periphery: new families in new housing subdivisions.
- Building began in the housing boom of the 2000s and continues in this fast-growing market.
- Single-family homes with a median value of \$194,400 and a lower vacancy rate.
- The price of affordable housing: longer commute times (Index 217).

SOCIOECONOMIC TRAITS

- Education: 67% have some college education or degree(s).
- Hardworking labor force with a participation rate of 71% (Index 114).
- Most households (61%) have two or more workers.
- Careful shoppers, aware of prices, willing to shop around for the best deals and open to influence by others' opinions.
- Seek the latest and best in technology.
- Young families still feathering the nest and establishing their style.



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

LifeMode Group: Midtown Singles

Young and Restless

11B

Households: 2,131,500

Average Household Size: 2.04

Median Age: 29.8

Median Household Income: \$40,500



WHO ARE WE?

Gen Y comes of age: Well-educated young workers, some of whom are still completing their education, are employed in professional and technical occupations, as well as sales and office and administrative support roles. These residents are not established yet, but striving to get ahead and improve themselves. This market ranks in the top 5 for renters, movers, college enrollment, and labor force participation rate. Almost one in five residents move each year. More than half of all householders are under the age of 35, the majority living alone or in shared nonfamily dwellings. Median household income is still below the US. Smartphones are a way of life, and they use the internet extensively. *Young and Restless* consumers typically live in densely populated neighborhoods in large metropolitan areas; over 50% are located in the South (almost a fifth in Texas), with the rest chiefly in the West and Midwest.

OUR NEIGHBORHOOD

- One of the youngest markets: More than half the householders under age 35; median age 29.8.
- Primarily single-person households (Index 163) with some shared households (Index 201).
- Highly mobile market, beginning careers and changing addresses frequently.
- One of the top 5 renter markets (Index 233).
- Apartment rentals popular: 44% in 5–19 unit buildings (Index 487), 27% in 20+ unit buildings (Index 318).
- Majority of housing built in 1970 or later (84%).

SOCIOECONOMIC TRAITS

- Education completed: More than two out of three have some college, an associate's degree, or a bachelor's degree or higher. Almost 14% are still enrolled in college (Index 175).
- Labor force participation rate is exceptionally high at 75.0%.
- These careful shoppers are aware of price and demonstrate little brand loyalty.
- Like to be the first to try new products, but prefer to do research before buying the latest electronics.
- Most of their information comes from the internet and TV rather than traditional media.
- Carry their cell phone everywhere they go.



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

Bright Young Professionals

Households: 2,750,200

Average Household Size: 2.41

Median Age: 33.0

Median Household Income: \$54,000



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. More than one out of three householders are 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 57% of the households rent; 43% 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 56% of the housing stock (row housing [Index 178], buildings with 5–19 units [Index 275]); 43% built 1980–99.
- Average rent mirrors the US (Index 100).
- Lower vacancy rate is at 8.2%.

SOCIOECONOMIC TRAITS

- Education completed: 35% with some college or an associate's degree, 33% with a bachelor's degree or higher.
- Labor force participation rate of 72% 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.

Traditional Living

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.
- Labor force participation is a bit higher than the national rate 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, more likely to participate in online gaming or posting pics on social media.
- TV is seen as the most trusted media.



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

ACKNOWLEDGMENTS

All information furnished is from sources deemed reliable and is submitted subject to errors, omissions, change of terms and/or conditions. NaviRetail is a national retail consulting company based in Fort Worth, Texas.

Sources used in completing this study may include: infoUSA, Applied Geographic Solutions, Nielsen, Environmental Systems Research Institute, U.S. Census Bureau, Economy.com, Spatial Insights Inc., Urban Land Institute, CensusViewer.com, International Council of Shopping Centers, and/or U.S. Bureau of Labor and Statistics.

Mapping data may include data provided by MapInfo, Nielsen, MapBox, Environmental Systems Research Institute, Google, and/or Microsoft Corporation.

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