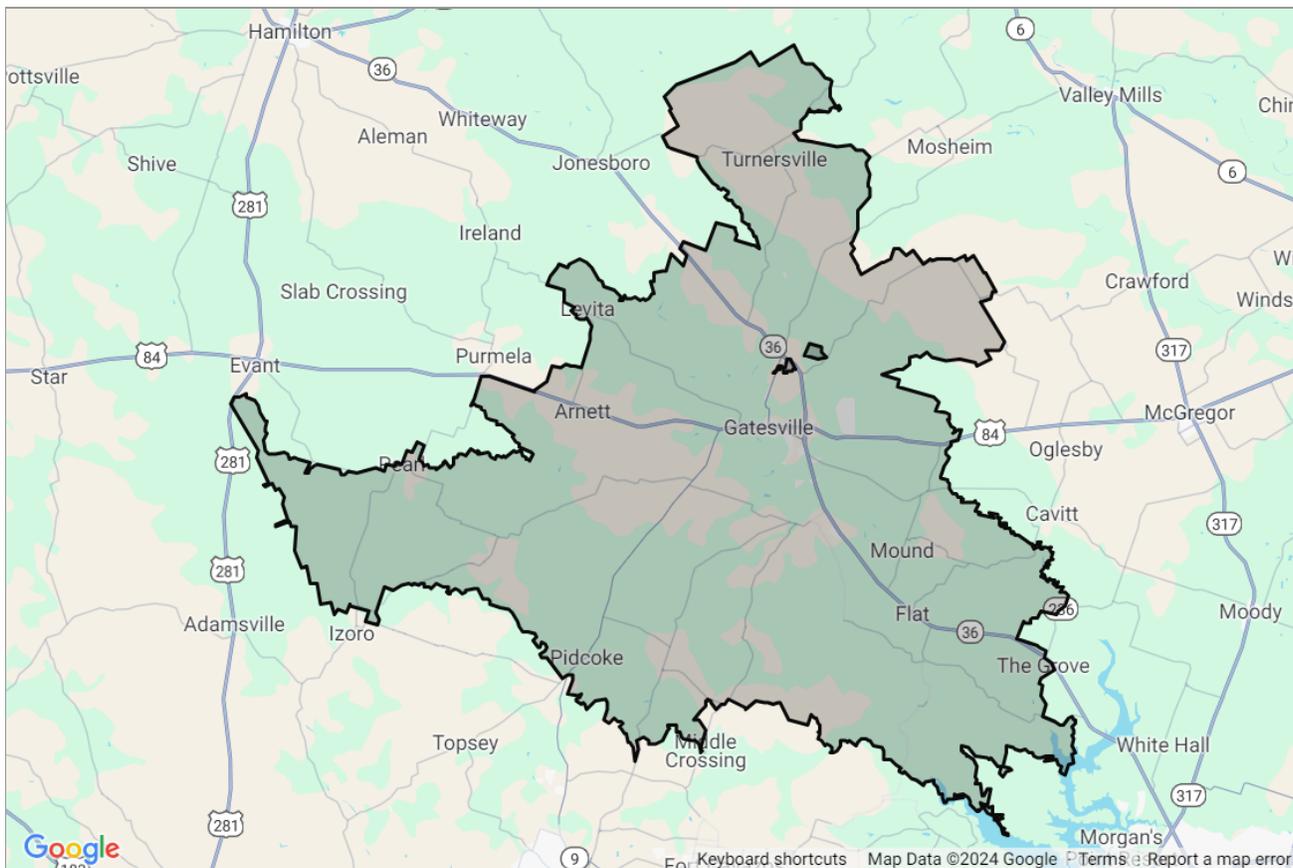


TRADE AREA REPORT

Gatesville, TX 76528



Presented by
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2424 E. Main St.
Gatesville, TX 76528

Criteria Used for Analysis

Median Household Income
\$62,493

Median Age
38.6

Total Population
24,645

1st Dominant Segment
Salt of the Earth

Consumer Segmentation

<p>Life Mode</p> <p>What are the people like that live in this area?</p>	<p>Cozy Country Living</p> <p>Empty nesters in bucolic settings</p>	<p>Urbanization</p> <p>Where do people like this usually live?</p>	<p>Rural</p> <p>Country living featuring single-family homes with acreage, farms, and rural resort areas</p>
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Top Tapestry Segments

	Salt of the Earth	Small Town Sincerity	Manufacturing Traditions	Rooted Rural	Heartland Communities
% of Households	2,528 (35.5%)	1,079 (15.2%)	994 (14.0%)	718 (10.1%)	655 (9.2%)
% of Coryell County	3,463 (12.8%)	1,079 (4.0%)	1,919 (7.1%)	1,098 (4.1%)	655 (2.4%)
Lifestyle Group	Cozy Country Living	Hometown	GenXurban	Rustic Outposts	Cozy Country Living
Urbanization Group	Rural	Semirural	Urban Periphery	Rural	Semirural
Residence Type	Single Family	Single Family	Single Family	Single Family ; Mobile Homes	Single Family
Household Type	Married Couples	Singles	Married Couples	Married Couples	Married Couples
Average Household Size	2.52	2.24	2.42	2.41	2.35
Median Age	45	41.8	40	46.2	43
Diversity Index	28.3	58.8	60.2	35.1	41.1
Median Household Income	\$72,300	\$39,900	\$62,900	\$53,700	\$53,700
Median Net Worth	\$231,300	\$31,600	\$155,800	\$155,200	\$127,100
Median Home Value	\$220,300	\$127,800	\$176,700	\$170,600	\$135,700
Homeownership	85.4 %	53 %	72.5 %	82.3 %	72 %
Employment	Professional or Mgmt/Bus/Financial	Services or Professional	Professional or Services	Professional or Services	Professional or Services
Education	High School Diploma	High School Diploma	High School Diploma	High School Diploma	High School Diploma
Preferred Activities	Spending time with family is their top priority . Outdoor sports and activities.	Community-oriented residents . Enjoy outdoor activities like hunting and fishing.	Value time spent at home . Watching television and gaming are common pastimes.	Do-it-yourself mentality . Go hunting, fishing.	Motorcycling, hunting, and fishing are popular . Support their local community.
Financial	Prefer to conduct business in person	Price-conscious consumers that shop accordingly	Budget aware shoppers	Avoid using the Internet for financial transactions.	Stick to community banks and low-risk investments
Media	Satellite dishes and high speed internet through DSL	Rely on television or newspapers to stay informed	Read newspapers, especially Sunday editions	Listen to faith-based radio, gospel music	Trust TV and newspapers more than any other media
Vehicle	Own truck, ATV	Own, maintain domestic trucks, ATVs	Own 2-3 vehicles	Own, maintain cars, ATVs	Own domestic truck, SUV

About this segment

Salt of the Earth

This is the

#1

dominant segment for this area

In this area

35.5%

of households fall into this segment

In the United States

2.8%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

Salt of the Earth residents are entrenched in their traditional, rural lifestyles. Citizens are older, and many have grown children that have moved away. They still cherish family time and also tending to their vegetable gardens and preparing homemade meals. Residents embrace the outdoors; they spend most of their free time preparing for their next fishing, boating or camping trip. The majority has at least a high school diploma or some college education; many have expanded their skill set during their years of employment in the manufacturing and related industries. They may be experts with DIY projects, but the latest technology is not their forte. They use it when absolutely necessary but seek face-to-face contact in their routine activities.

Our Neighborhood

- This large segment is concentrated in the Midwest, particularly in Ohio, Pennsylvania, and Indiana. Due to their rural setting, households own two vehicles to cover their long commutes, often across county boundaries. Homeownership rates are very high. Single-family homes are affordable, valued at 25% less than the national market. Nearly two in three households are composed of married couples; less than half have children at home.

Socioeconomic Traits

- Steady employment in construction, manufacturing, and related service industries. Completed education: 40% with a high school diploma only. Household income just over the national median, while net worth is nearly double the national median. Spending time with family is their top priority. Cost-conscious consumers, loyal to brands they like, with a focus on buying American. Last to buy the latest and greatest products. Try to eat healthy, tracking the nutrition and ingredients in the food they purchase.

Market Profile

- Outdoor sports and activities, such as fishing, boating, hunting, and overnight camping trips are popular. To support their pastimes, truck ownership is high; many also own an ATV. They own the equipment to maintain their lawns and tend to their vegetable gardens. Residents often tackle home remodeling and improvement jobs themselves. Due to their locale, they own satellite dishes, and have access to high-speed internet connections like DSL. These conservative consumers prefer to conduct their business in person rather than online. They use an agent to purchase insurance.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Small Town Sincerity

This is the

#2

dominant segment for this area

In this area

15.2%

of households fall into this segment

In the United States

1.8%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

Small Town Sincerity includes young families and senior householders that are bound by community ties. The lifestyle is down-to-earth and semirural, with television for entertainment and news, and emphasis on convenience for both young parents and senior citizens. Residents embark on pursuits including online computer games, renting movies, indoor gardening, and rural activities like hunting and fishing. Residents keep their finances simple—paying bills in person and avoiding debt.

Our Neighborhood

- Reside in small towns or semirural neighborhoods, mostly outside metropolitan areas. Homes are a mix of older single-family houses (61%), apartments, and mobile homes. Half of all homes are owner-occupied. Median home value of \$92,300 is about half the US median. Average rent is \$639. This is an older market, with half of the householders aged 55 years or older, and predominantly single-person households

Socioeconomic Traits

- Education: 67% with high school diploma or some college. Labor force participation lower at 52%, which could result from lack of jobs or retirement. Income from wages and salaries, Social Security or retirement, increased by Supplemental Security Income. Price-conscious consumers that shop accordingly, with coupons at discount centers. Connected, but not to the latest or greatest gadgets; keep their landlines. Community-oriented residents; more conservative than middle-of-the-road. Rely on television or newspapers to stay informed.

Market Profile

- Small Town Simplicity features a semirural lifestyle, complete with domestic trucks and SUVs, ATVs, and vegetable gardens. Residents enjoy outdoor activities like hunting and fishing as well as watching NASCAR and college football and basketball on TV. A large senior population visit doctors and health practitioners regularly. However, a largely single population favors convenience over cooking, frozen meals and fast food. Home improvement is not a priority, but vehicle maintenance is.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Manufacturing Traditions

This is the

#3

dominant segment for this area

In this area

14.0%

of households fall into this segment

In the United States

2.1%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

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

Our Neighborhood

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

Market Profile

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

Socioeconomic Traits

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

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Rooted Rural

This is the

#4

dominant segment for this area

In this area

10.1%

of households fall into this segment

In the United States

1.8%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

Rooted Rural is heavily concentrated in the Appalachian mountain range as well as in Texas and Arkansas. Employment in the forestry industry is common, and Rooted Rural residents live in many of the heavily forested regions of the country. This group enjoys time spent outdoors, hunting, fishing, or working in their gardens. Indoors, they enjoy watching television with a spouse and spending time with their pets. When shopping, they look for American-made and generic products. These communities are heavily influenced by religious faith and family history.

Our Neighborhood

- This market is dominated by married couples, few with children at home. 80% of homes are owner occupied: primarily single family (73%) or mobile homes (24%). Nearly one in five housing units are vacant, with a high proportion for seasonal use. Home values are very low —almost half of owned homes are valued under \$100,000.

Socioeconomic Traits

- Shoppers that use coupons frequently and buy generic goods. Do-it-yourself mentality; grow their own produce and work on their cars and ATVs. Pay bills in person and avoid using the Internet for financial transactions. Often find computers and cell phones too complicated and confusing. Clothes a necessity, not a fashion statement; only buy new clothes when old clothes wear out.

Market Profile

- They own a riding lawn mower, as well as a garden tiller, and have vegetable gardens. More than half of the households have a high-speed Internet connection. They use a satellite dish to watch CMT, the History Channel, and GSN (Game Show Network). Pets are popular, dogs, cats, and birds. Leisure activities include hunting and fishing. They listen to faith-based radio, country, and gospel music. Many are on Medicare and frequent the Walgreens pharmacy.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

About this segment

Heartland Communities

This is the

#5

dominant segment for this area

In this area

9.2%

of households fall into this segment

In the United States

2.2%

of households fall into this segment

An overview of who makes up this segment across the United States

Who We Are

Well settled and close-knit, Heartland Communities are semirural and semiretired. These older householders are primarily homeowners, and many have paid off their mortgages. Their children have moved away, but they have no plans to leave their homes. Their hearts are with the country; they embrace the slower pace of life here but actively participate in outdoor activities and community events. Traditional and patriotic, these residents support their local businesses, always buy American, and favor domestic driving vacations over foreign plane trips.

Our Neighborhood

- Rural communities or small towns are concentrated in the Midwest, from older Manufacturing cities to the Great Plains. Distribution of household types is comparable to the US, primarily (but not the majority) married couples, more with no children, and a slightly higher proportion of singles that reflects the aging of the population. Residents own modest, single-family homes built before 1970. They own one or two vehicles; commutes are short.

Socioeconomic Traits

- Retirees in this market depress the average labor force participation rate to less than 60%. More workers are white collar than blue collar; more skilled than unskilled. The rural economy of this market provides employment in the manufacturing, construction, utilities, healthcare, and agriculture industries. These are budget savvy consumers; they stick to brands they grew up with and know the price of goods they purchase. Buying American is important. Daily life is busy, but routine. Working on the weekends is not uncommon. Residents trust TV and newspapers more than any other media. Skeptical about their financial future, they stick to community banks and low-risk investments.

Market Profile

- Traditional in their ways, residents of Heartland Communities choose to bank and pay their bills in person and purchase insurance from an agent. Most have high-speed Internet access at home or on their cell phone but aren't ready to go paperless. Many residents have paid off their home mortgages but still hold auto loans and student loans. Interest checking accounts are common. To support their local community, residents participate in public activities. Home remodeling is not a priority, but homeowners do tackle necessary maintenance work on their cherished homes. They have invested in riding lawn mowers to maintain their larger yards. They enjoy country music and watch CMT. Motorcycling, hunting, and fishing are popular; walking is the main form of exercise. To get around these semirural communities, residents prefer domestic trucks or SUVs.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2023. Update Frequency: Annually.

Gatesville, TX 76528: Population Comparison

Total Population

This chart shows the total population in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Population Density

This chart shows the number of people per square mile in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Population Change Since 2020

This chart shows the percentage change in area's population from 2020 to 2023, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Total Daytime Population

This chart shows the number of people who are present in an area during normal business hours, including workers, and compares that population to other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 76528



Daytime Population Density

This chart shows the number people who are present in an area during normal business hours, including workers, per square mile in an area, compared with other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

76528



Average Household Size

This chart shows the average household size in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

2023
2028 (Projected)



Population Living in Family Households

This chart shows the percentage of an area's population that lives in a household with one or more individuals related by birth, marriage or adoption, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

2023
2028 (Projected)



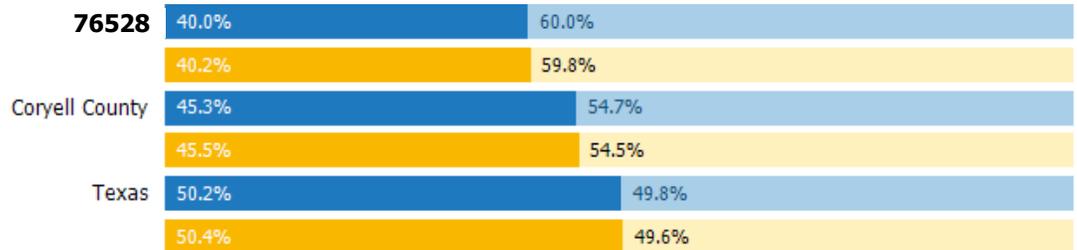
Female / Male Ratio

This chart shows the ratio of females to males in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

Women 2023
Men 2023
Women 2028 (Projected)
Men 2028 (Projected)



Gatesville, TX 76528: Age Comparison

Median Age

This chart shows the median age in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



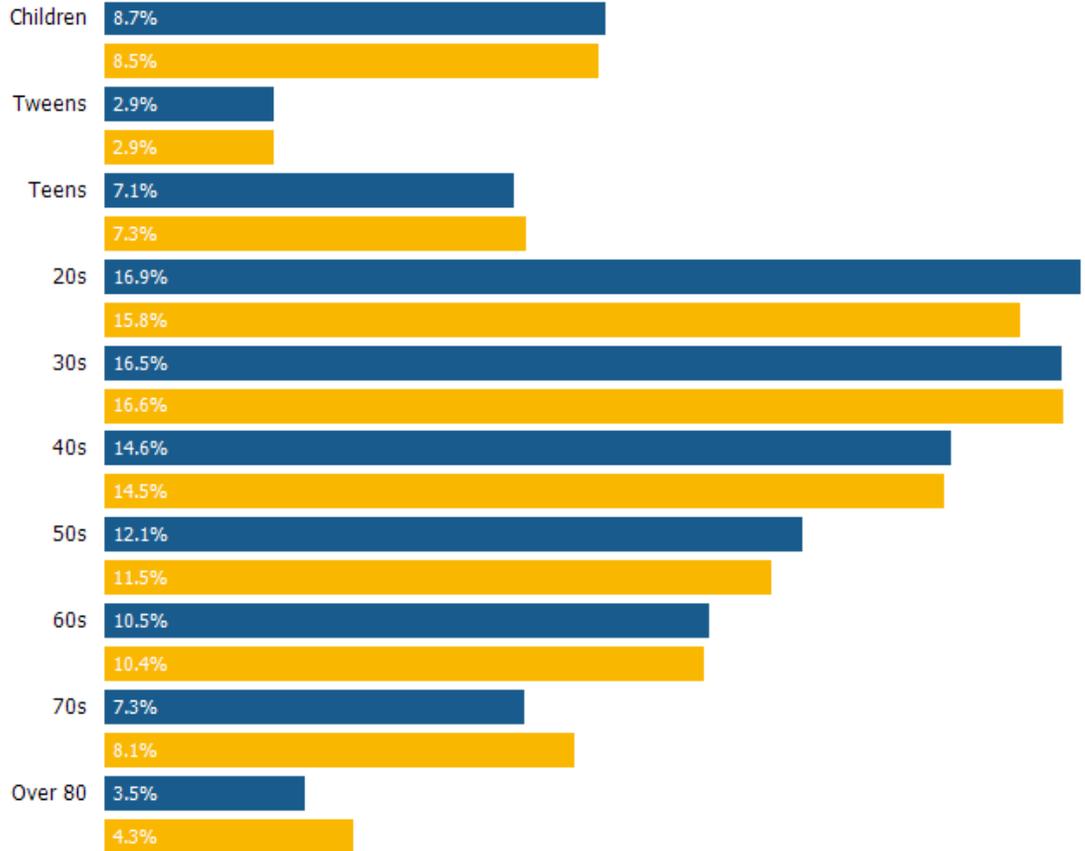
Population by Age

This chart breaks down the population of an area by age group.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



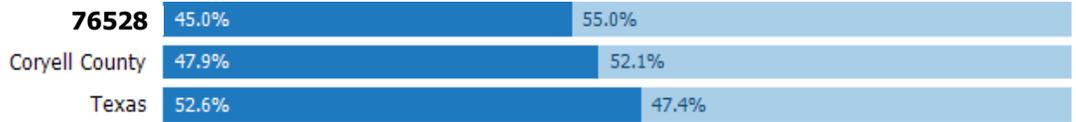
Gatesville, TX 76528: Marital Status Comparison

Married / Unmarried Adults Ratio

This chart shows the ratio of married to unmarried adults in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Married

This chart shows the number of people in an area who are married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Never Married

This chart shows the number of people in an area who have never been married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Widowed

This chart shows the number of people in an area who are widowed, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Divorced

This chart shows the number of people in an area who are divorced, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Gatesville, TX 76528: Economic Comparison

Average Household Income

This chart shows the average household income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Median Household Income

This chart shows the median household income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Per Capita Income

This chart shows per capita income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



Average Disposable Income

This chart shows the average disposable income in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 2023
■ 2028 (Projected)



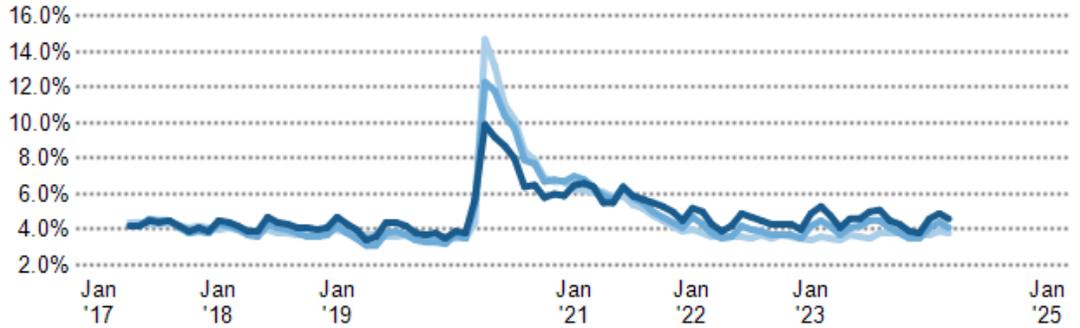
Unemployment Rate

This chart shows the unemployment trend in an area, compared with other geographies.

Data Source: Bureau of Labor Statistics via PolicyMap

Update Frequency: Monthly

- Coryell County
- Texas
- USA

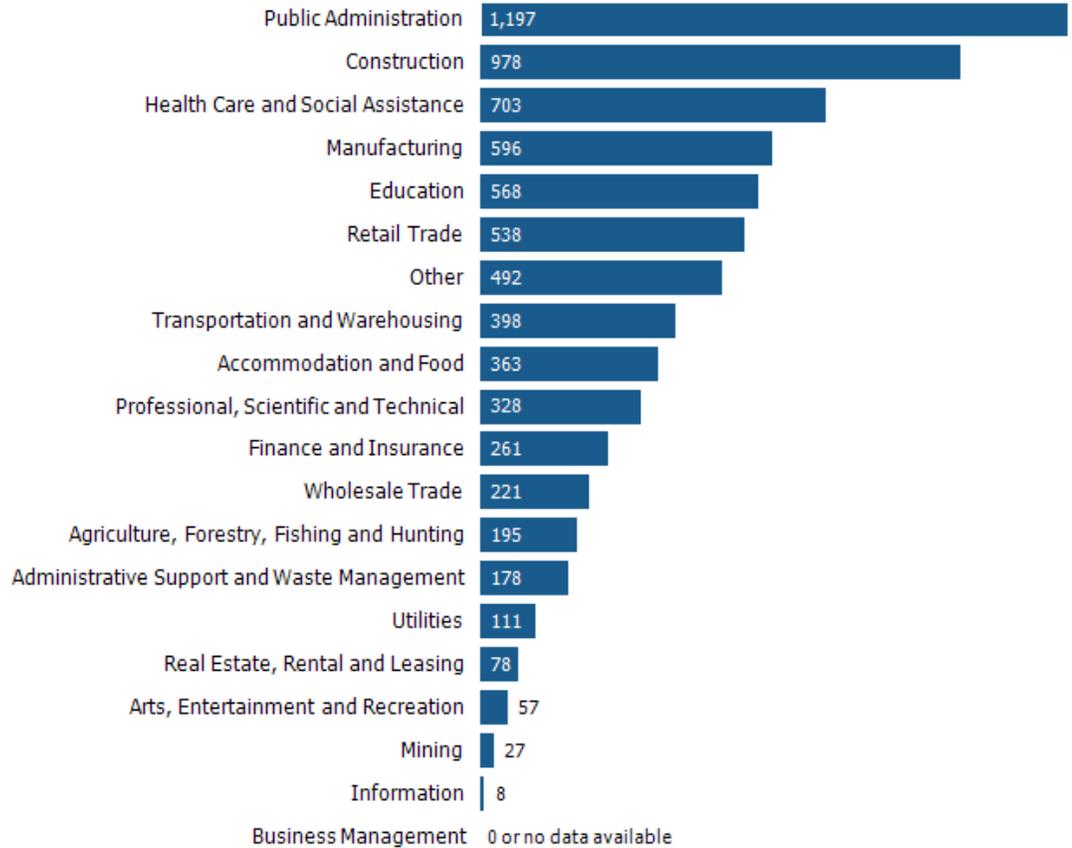


Employment Count by Industry

This chart shows industries in an area and the number of people employed in each category.

Data Source: Bureau of Labor Statistics via Esri, 2023

Update Frequency: Annually



Gatesville, TX 76528: Education Comparison

Less than 9th Grade

This chart shows the percentage of people in an area who have less than a ninth grade education, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Some High School

This chart shows the percentage of people in an area whose highest educational achievement is some high school, without graduating or passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



High School GED

This chart shows the percentage of people in an area whose highest educational achievement is passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



High School Graduate

This chart shows the percentage of people in an area whose highest educational achievement is high school, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Some College

This chart shows the percentage of people in an area whose highest educational achievement is some college, without receiving a degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Associate Degree

This chart shows the percentage of people in an area whose highest educational achievement is an associate degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Bachelor's Degree

This chart shows the percentage of people in an area whose highest educational achievement is a bachelor's degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Grad/Professional Degree

This chart shows the percentage of people in an area whose highest educational achievement is a graduate or professional degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually



Gatesville, TX 76528: Commute Comparison

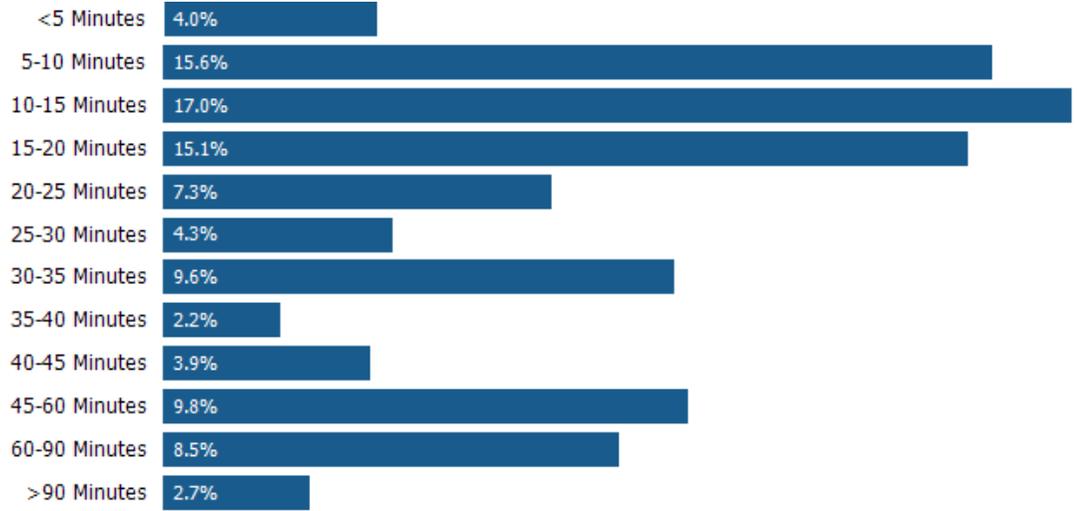
Average Commute Time

This chart shows average commute times to work, in minutes, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 76528



How People Get to Work

This chart shows the types of transportation that residents of the area you searched use for their commute, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2023

Update Frequency: Annually

■ 76528



Gatesville, TX 76528: Home Value Comparison

Median Estimated Home Value

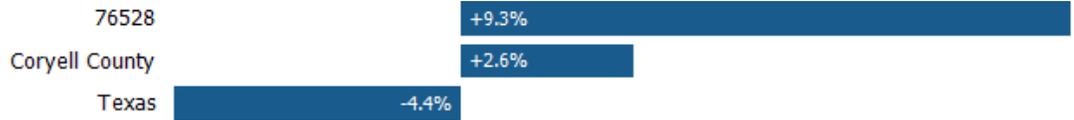


This chart displays property estimates for an area and a subject property, where one has been selected. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly

12 mo. Change in Median Estimated Home Value



This chart shows the 12-month change in the estimated value of all homes in this area, the county and the state. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly

Median Listing Price



This chart displays the median listing price for homes in this area, the county, and the state.

Data Source: Listing data

Update Frequency: Monthly

12 mo. Change in Median Listing Price

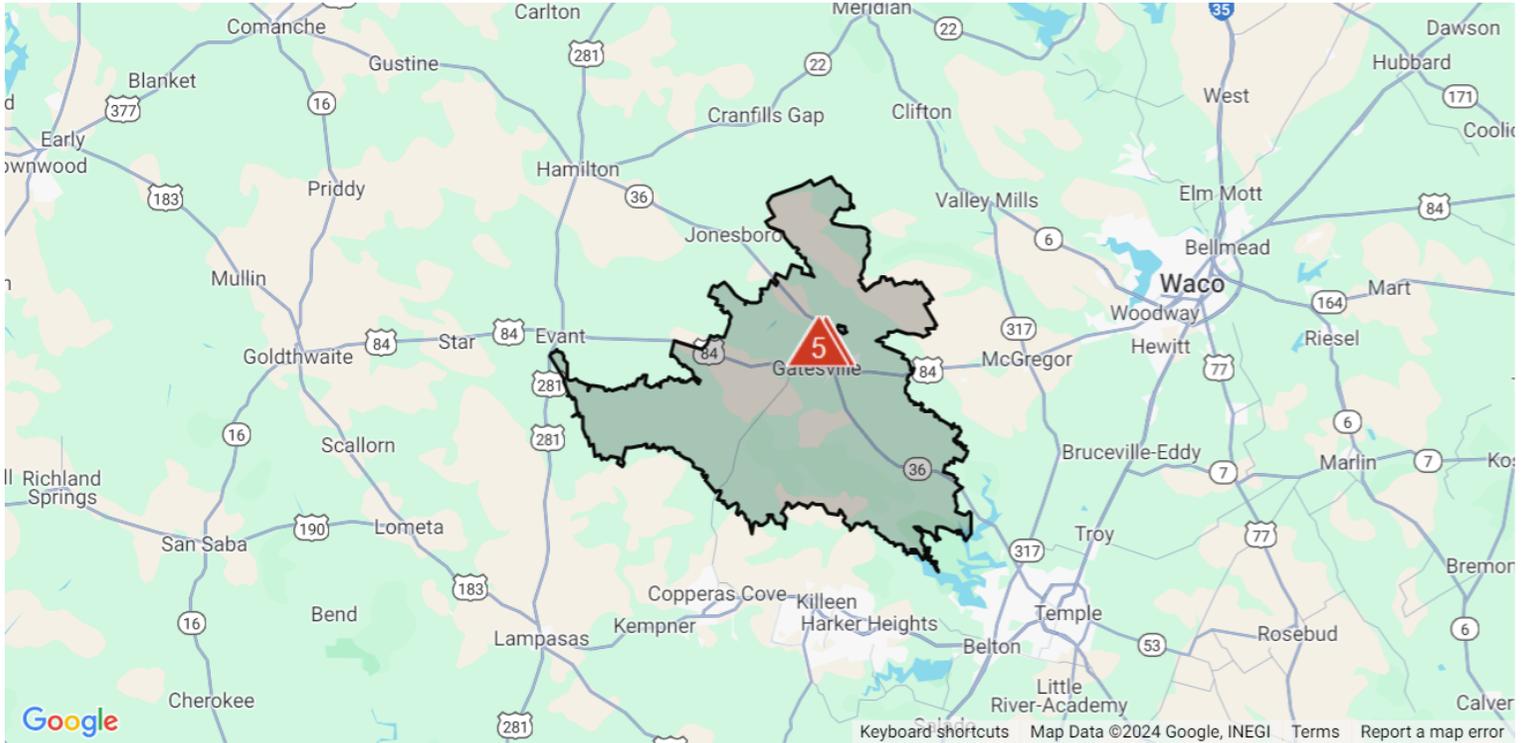


This chart displays the 12-month change in the median listing price of homes in this area, and compares it to the county and state.

Data Source: Listing data

Update Frequency: Monthly

Traffic Counts



Daily Traffic Counts: ▲ Up 6,000 / day ▲ 6,001 – 15,000 ▲ 15,001 – 30,000 ▲ 30,001 – 50,000 ▲ 50,001 – 100,000 ▲ Over 100,000 / day

1	2	3	4	5																																																																											
19,065	18,943	18,172	17,502	16,869																																																																											
2023 Est. daily traffic counts	2023 Est. daily traffic counts	2023 Est. daily traffic counts	2023 Est. daily traffic counts	2023 Est. daily traffic counts																																																																											
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NOTE: Daily Traffic Counts are a mixture of actual and Estimates (*)

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