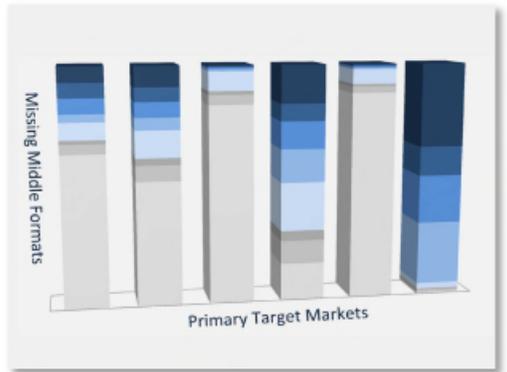


Target Market Analysis Residential & Retail

Mason County, MI TMA Workbook

July 1, 2015



Sections C-G



Prepared for:

The Mason County
Steering Committee



Prepared By:



Acknowledgments

Collaborative Partners

Pennies from Heaven Foundation
John Wilson, President

Habitat for Humanity of Mason County
Jamie Healy, Executive Director
Sara Jeruzal, President

United Way of Mason County
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Mason County Growth Alliance
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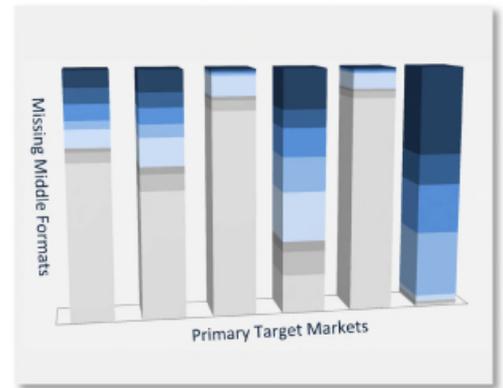
The City of Ludington, Michigan
John Shay, City Manager
Heather Tykoski, Community Development Director

Ludington Downtown Development Authority
John Henderson, Chairman

Ludington & Scottville Area Chamber of Commerce
Kathy Maclean, CEO/President

TMA Consultant

Sharon M. Woods, MA, CRE, MCP, NCI
TMA Team Leader, Project Manager
LandUse|USA



TMA Team

Prepared for:
Mason County, Michigan
Collaborative Partners



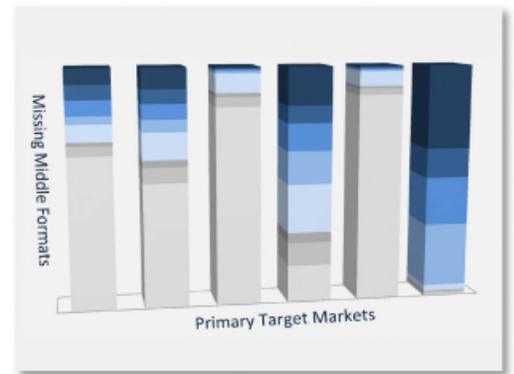
Prepared By:



TMA Workbook

Table of Contents

Target Markets	C
Maps	D
Lifestyle Indicators	E
Narratives	F
Lifestyle Clusters	G



TOC

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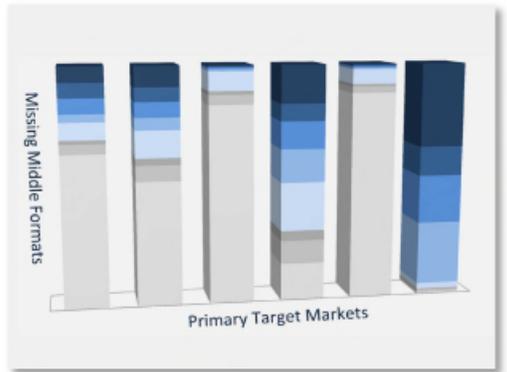
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Target Market Analysis Residential & Retail

Mason County, MI Target Markets

July 1, 2015



Section C



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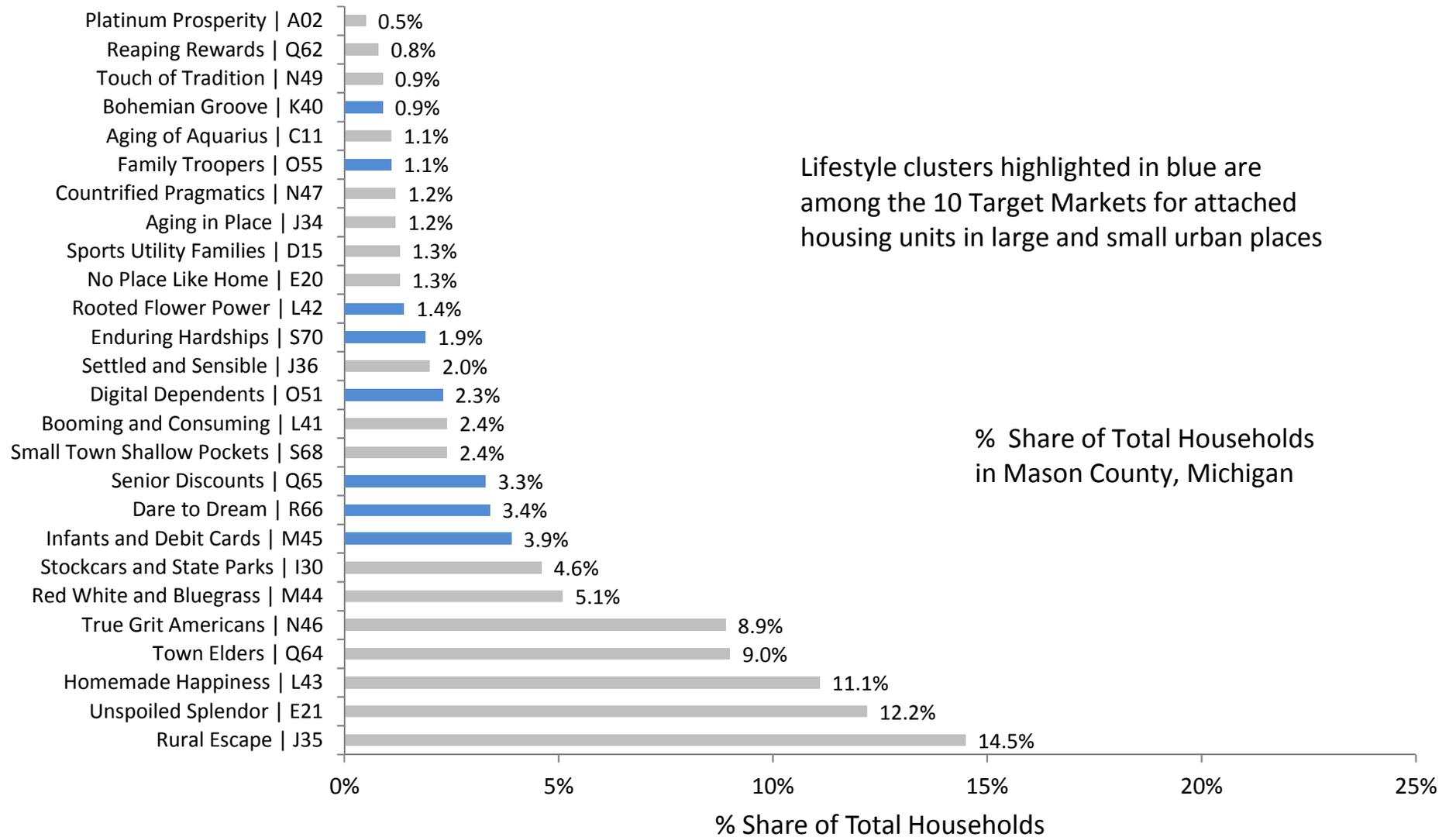


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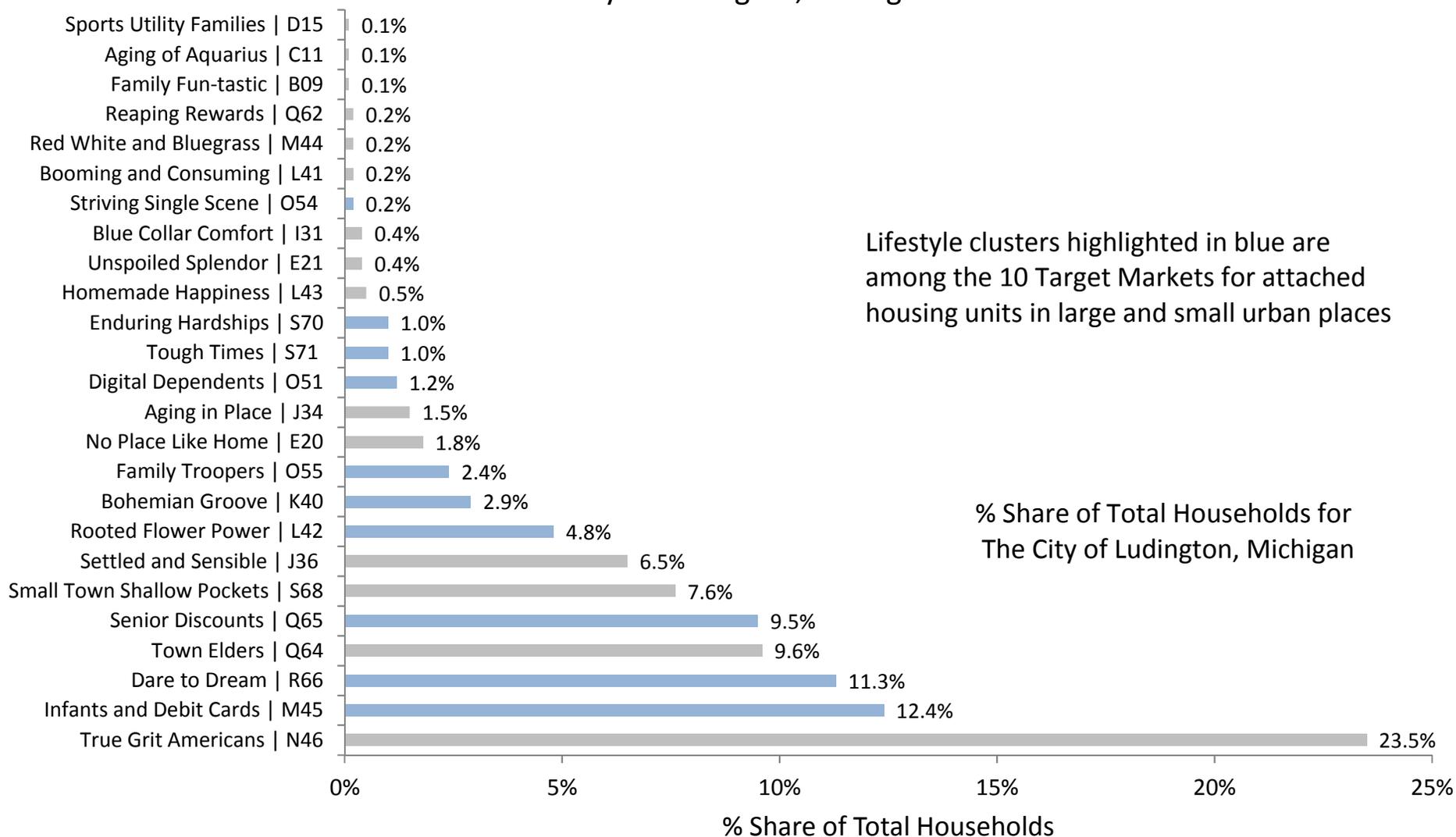
25 Most Prevalent Lifestyle Clusters by Share of Total Households for Mason County, Michigan - 2014

Exhibit C.1



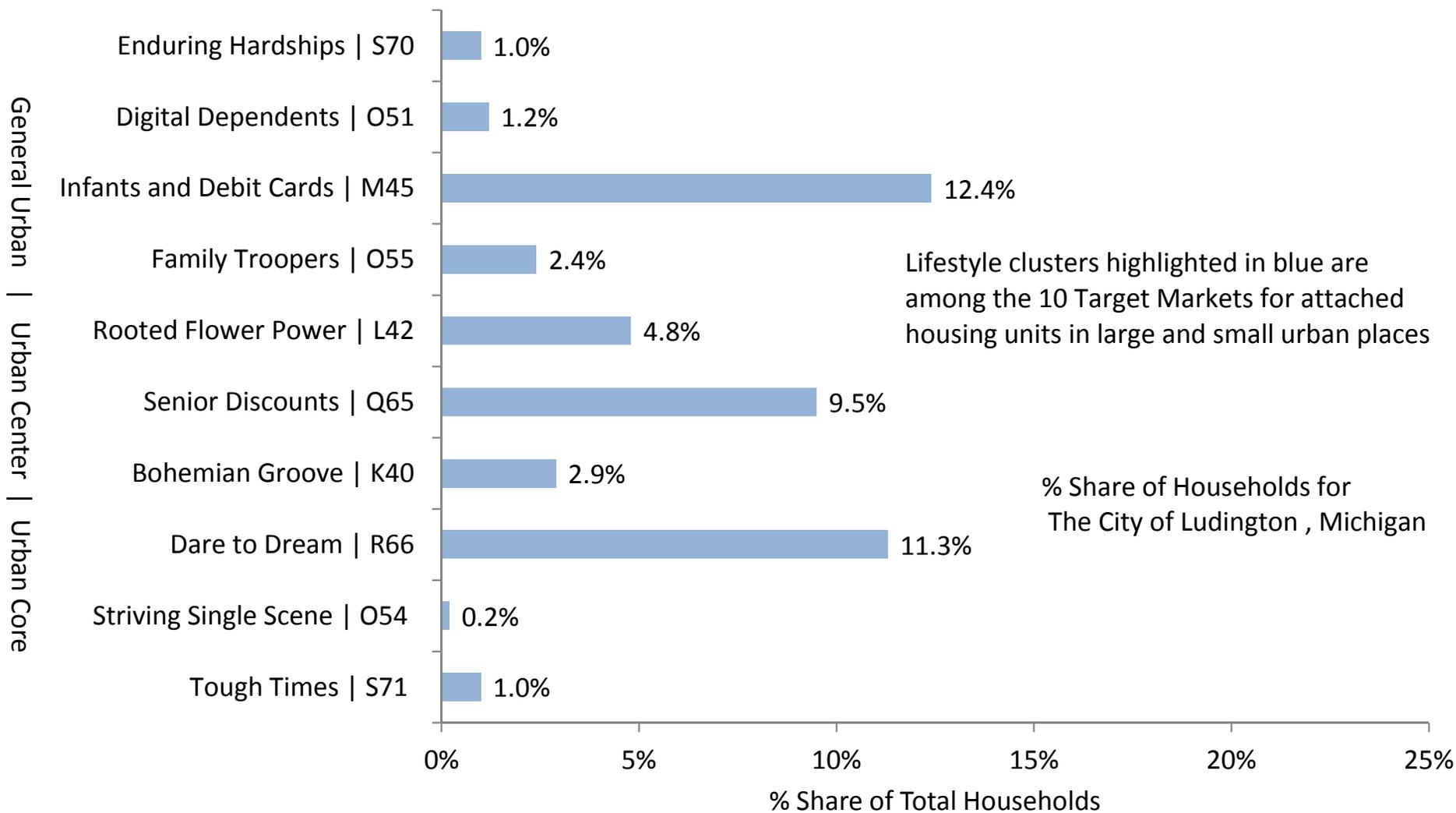
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25 Most Prevalent Lifestyle Clusters by Share of Total Households for The City of Ludington, Michigan - 2014



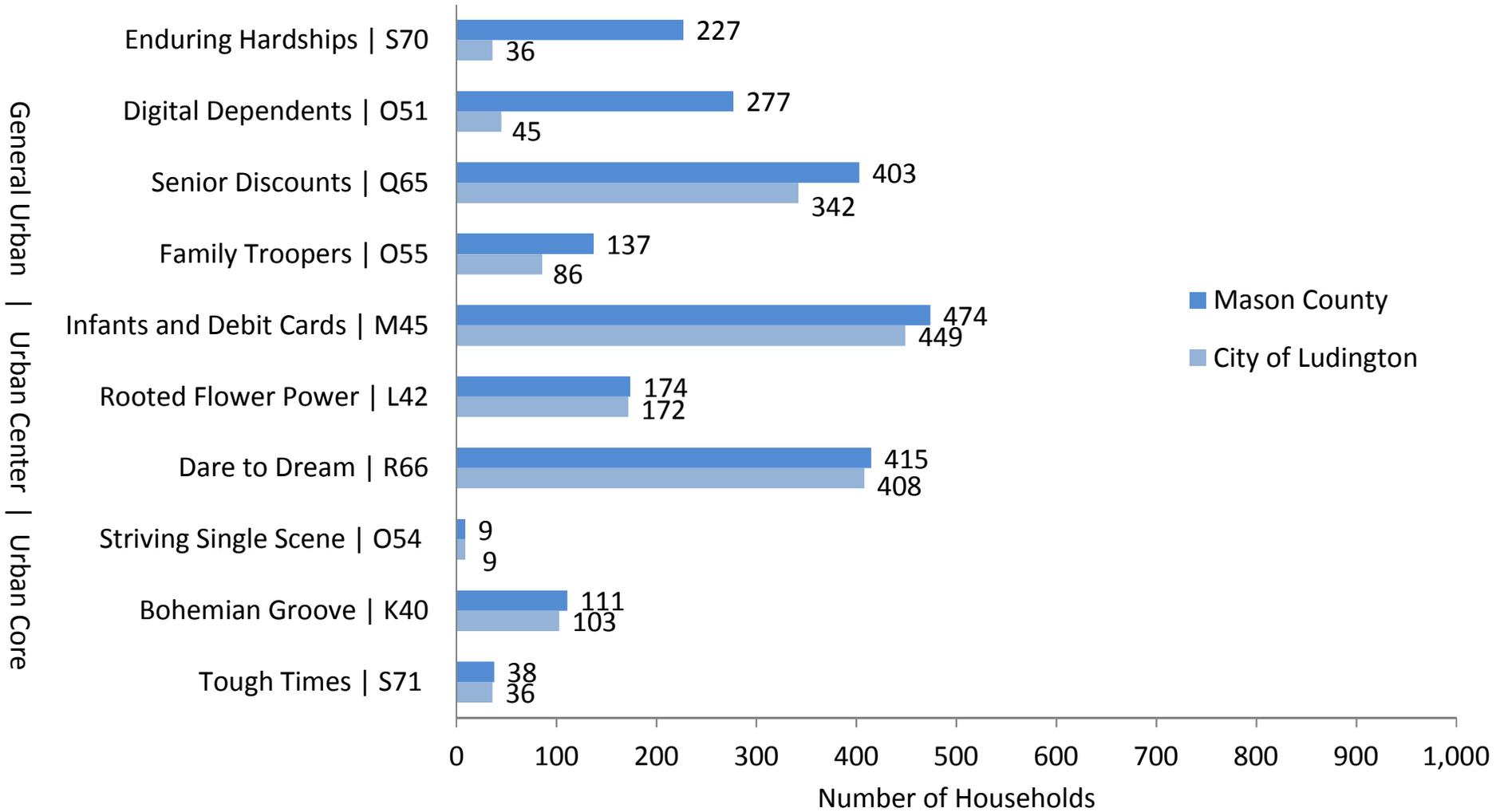
Source: Underlying data provided by Experian; powered by Sites | USA. Data analysis and exhibit prepared by LandUse | USA with all rights reserved © 2015.

10 Primary Target Markets by Share of Total Households for The City of Ludington, Michigan - 2014



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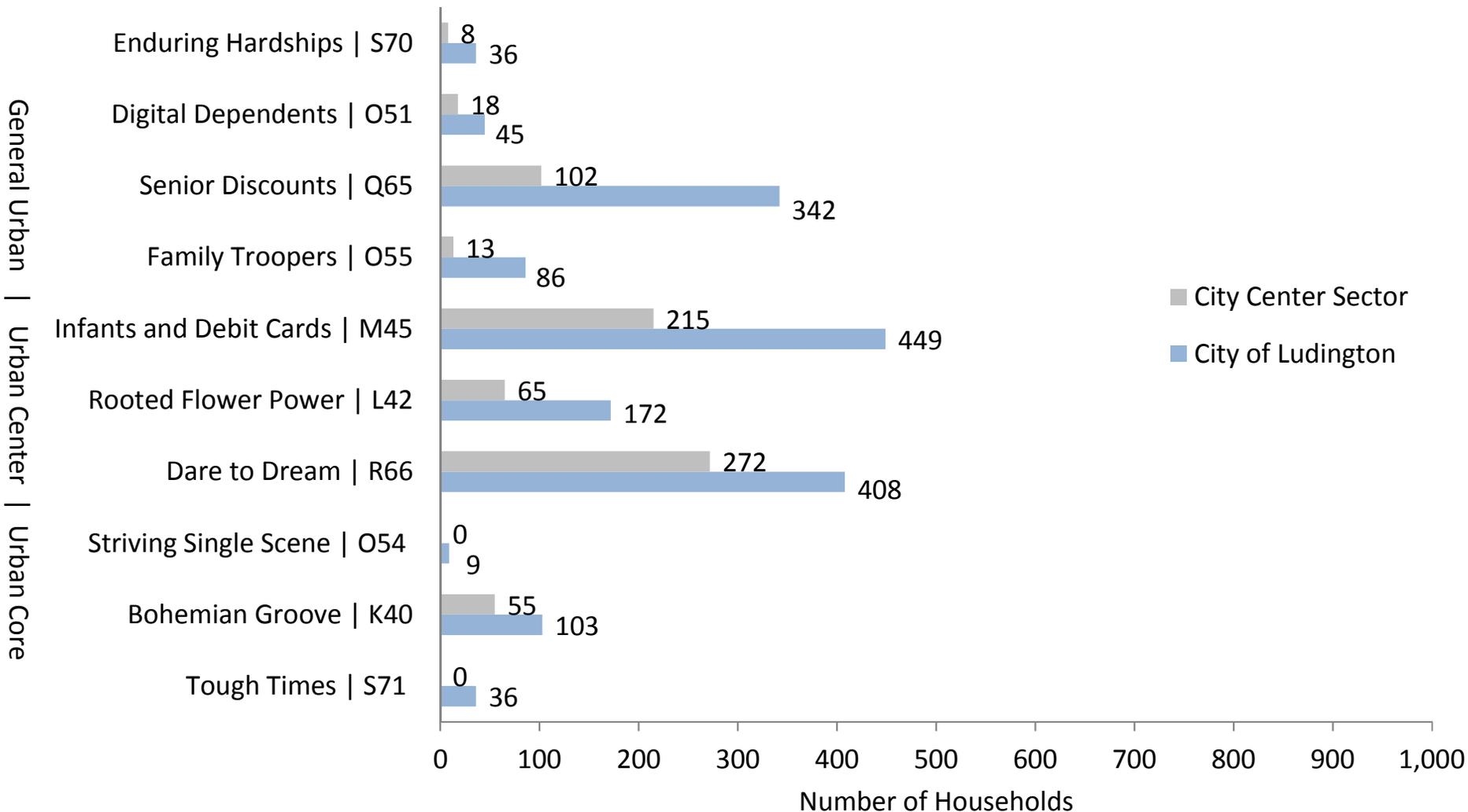
10 Primary Target Markets By Number of Households The City of Ludington v. Mason County, Michigan - 2013



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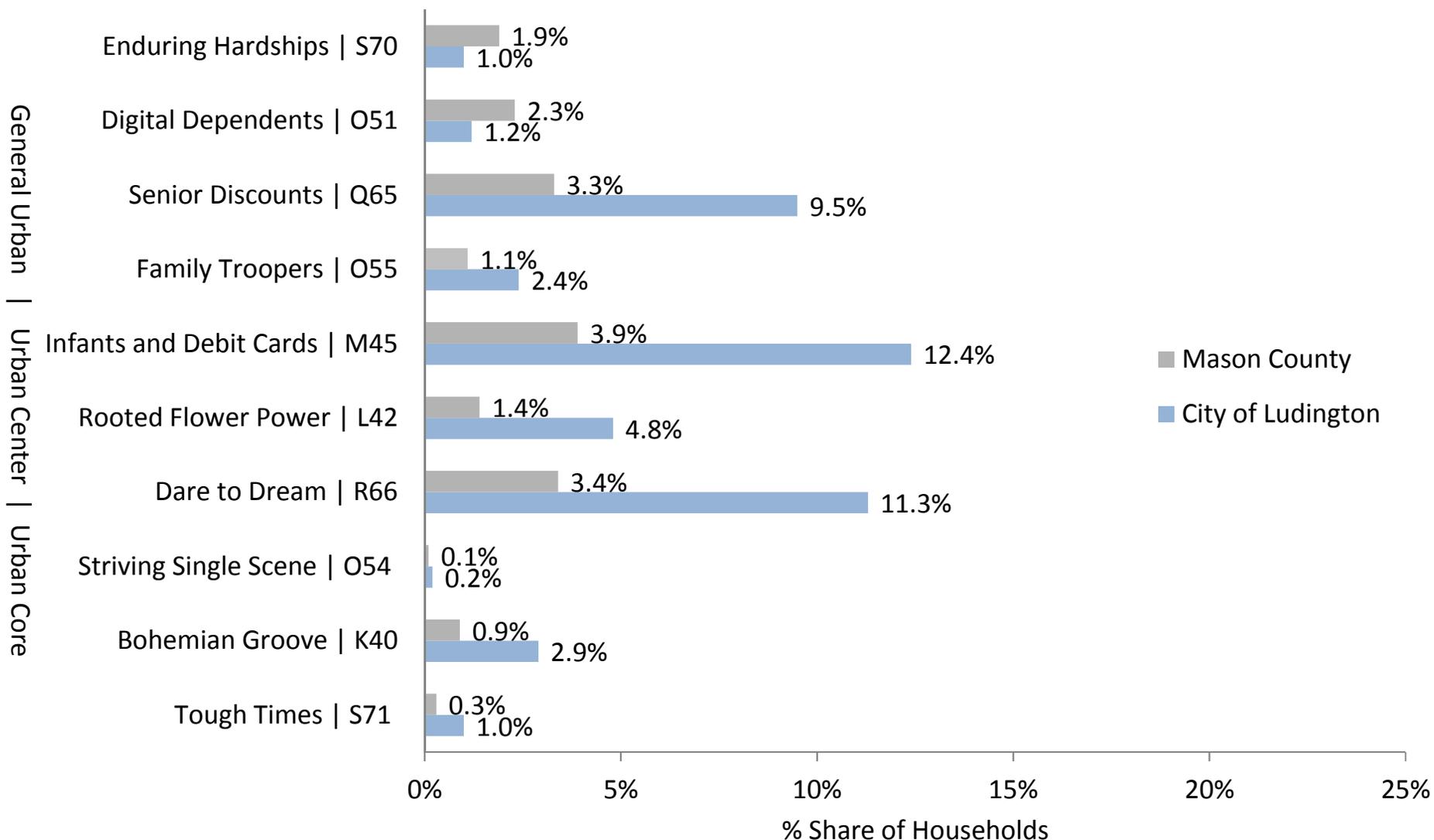
10 Primary Target Markets By Number of Households

City Center Sector v. The City of Ludington, Michigan - 2013



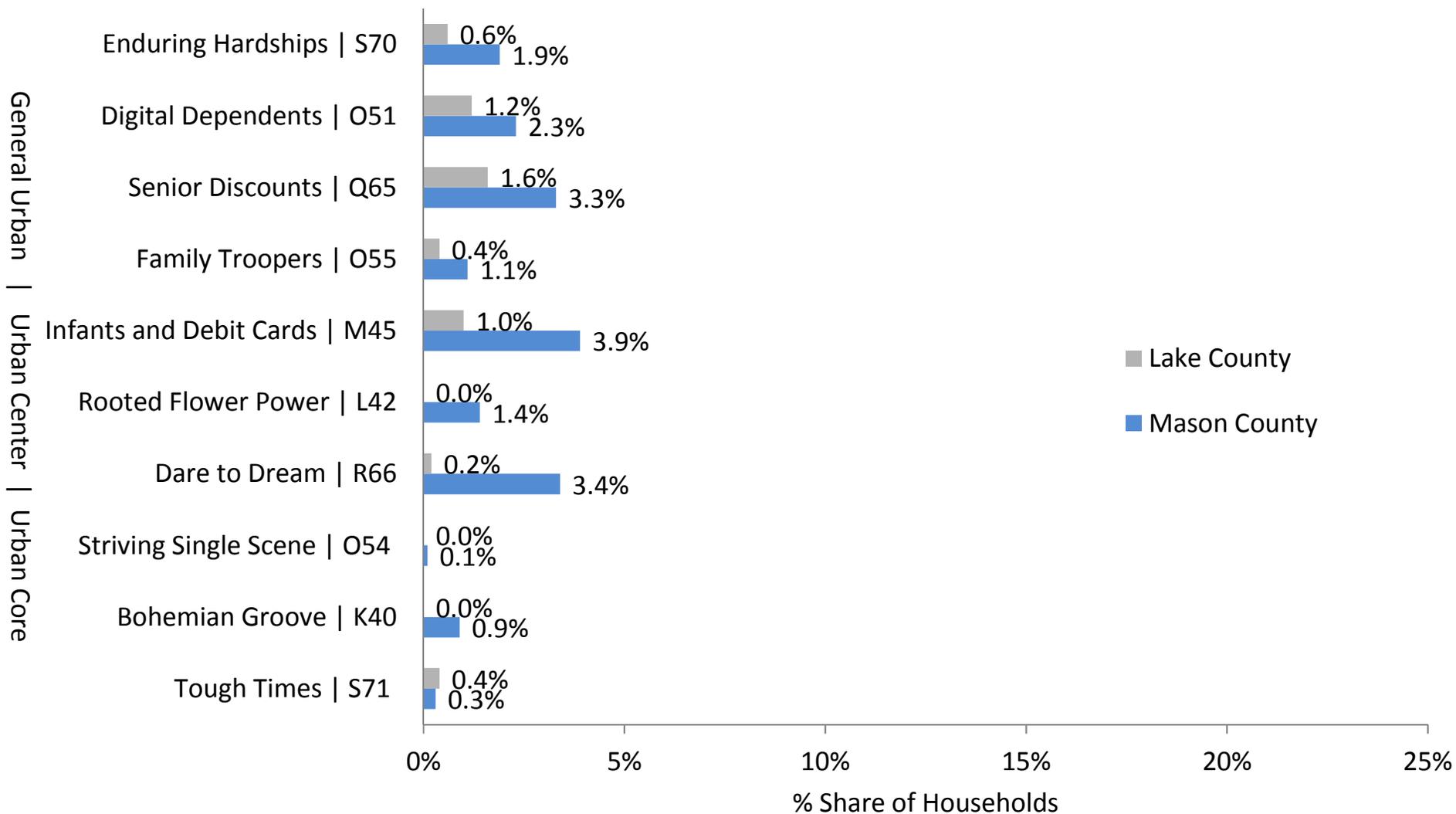
Source: Underlying data provided by Experian; powered by Sites|USA. Data analysis and exhibit prepared by LandUse|USA with all rights reserved © 2015. The City of Ludington includes City of Ludington City Center.

10 Primary Target Markets By % Share of Households The City of Ludington v. Mason County, Michigan - 2013



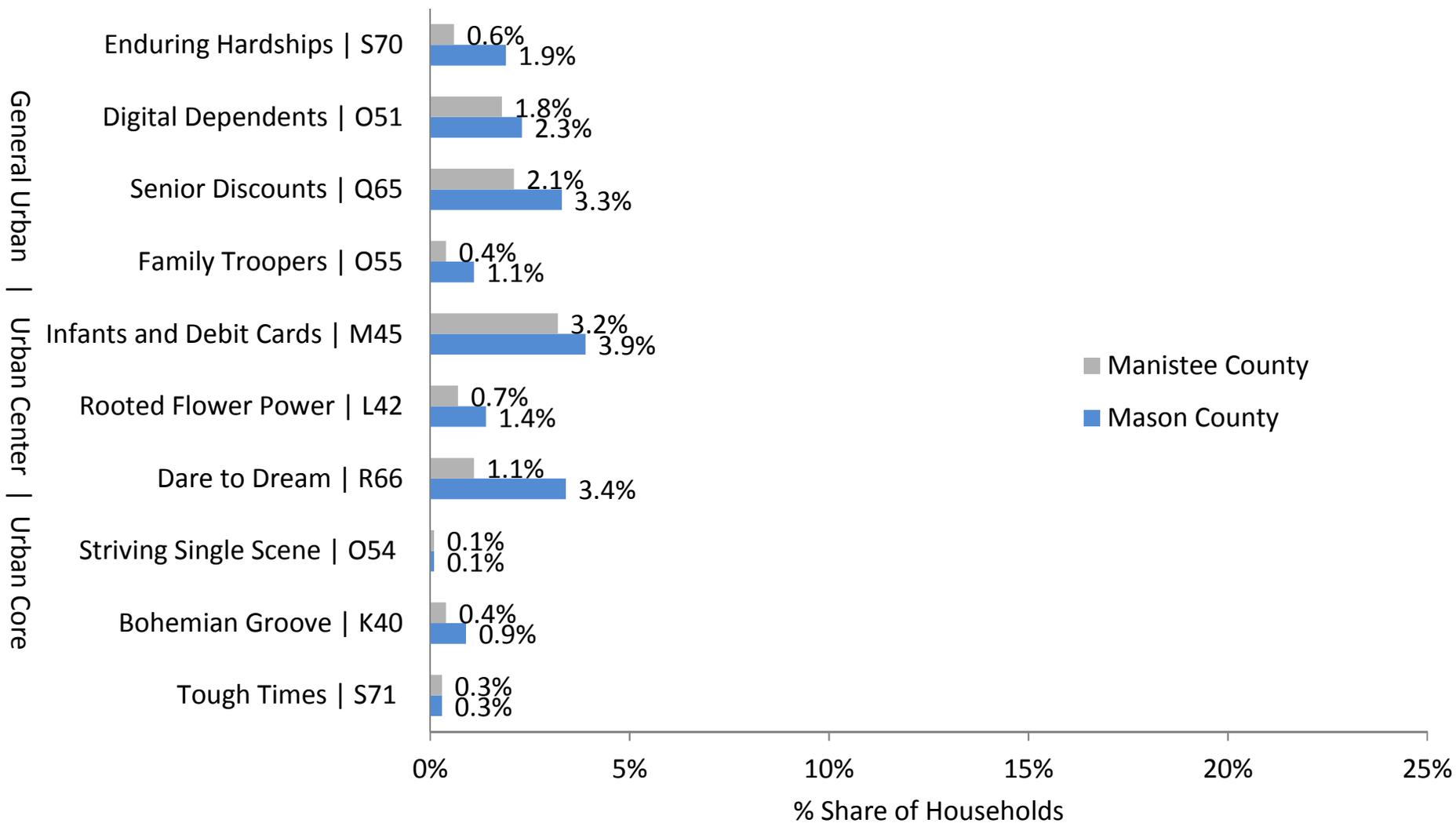
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10 Primary Target Markets By % Share of Households Lake County v. Mason County, Michigan - 2013



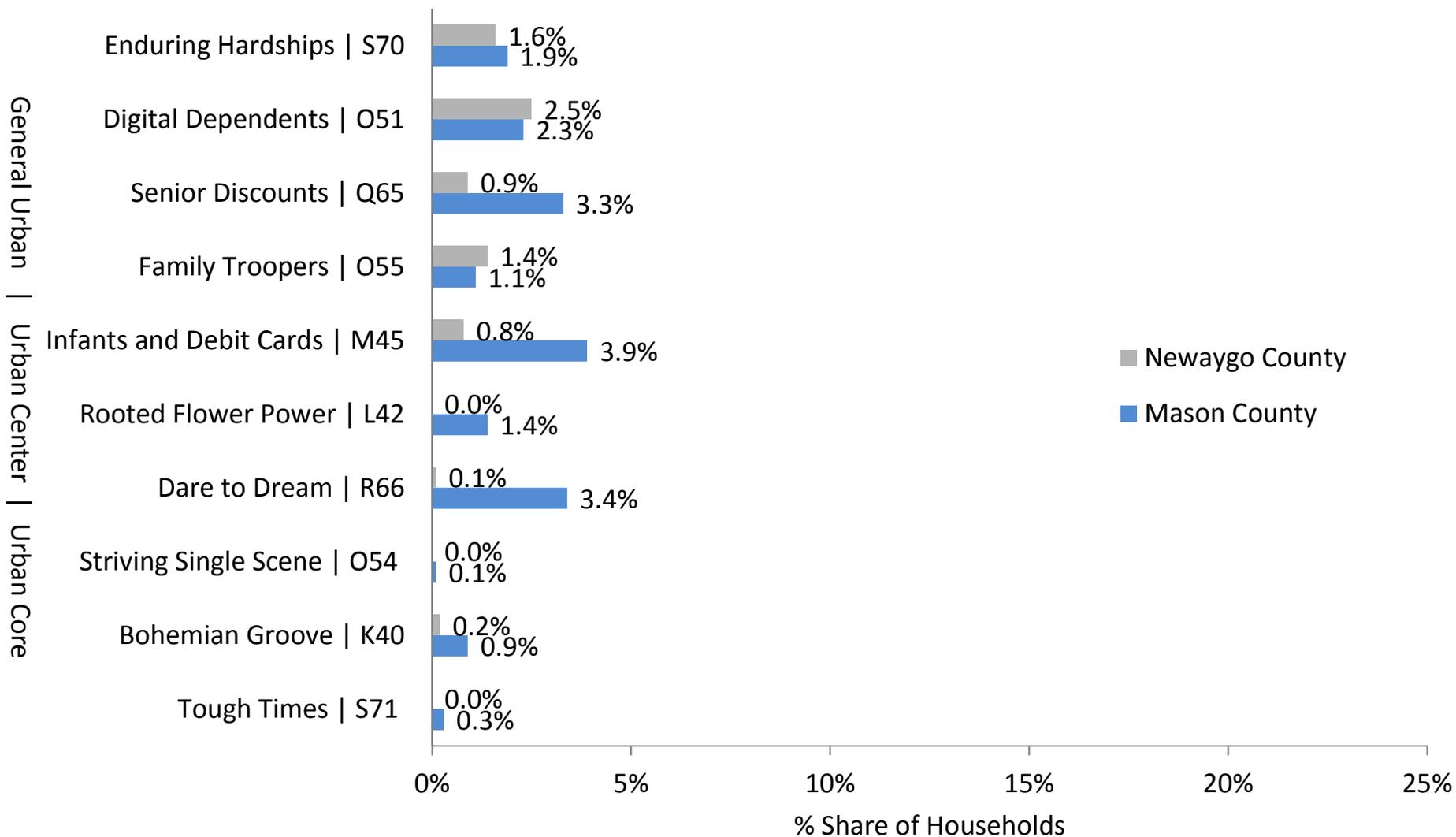
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10 Primary Target Markets By % Share of Households Manistee County v. Mason County, Michigan - 2013



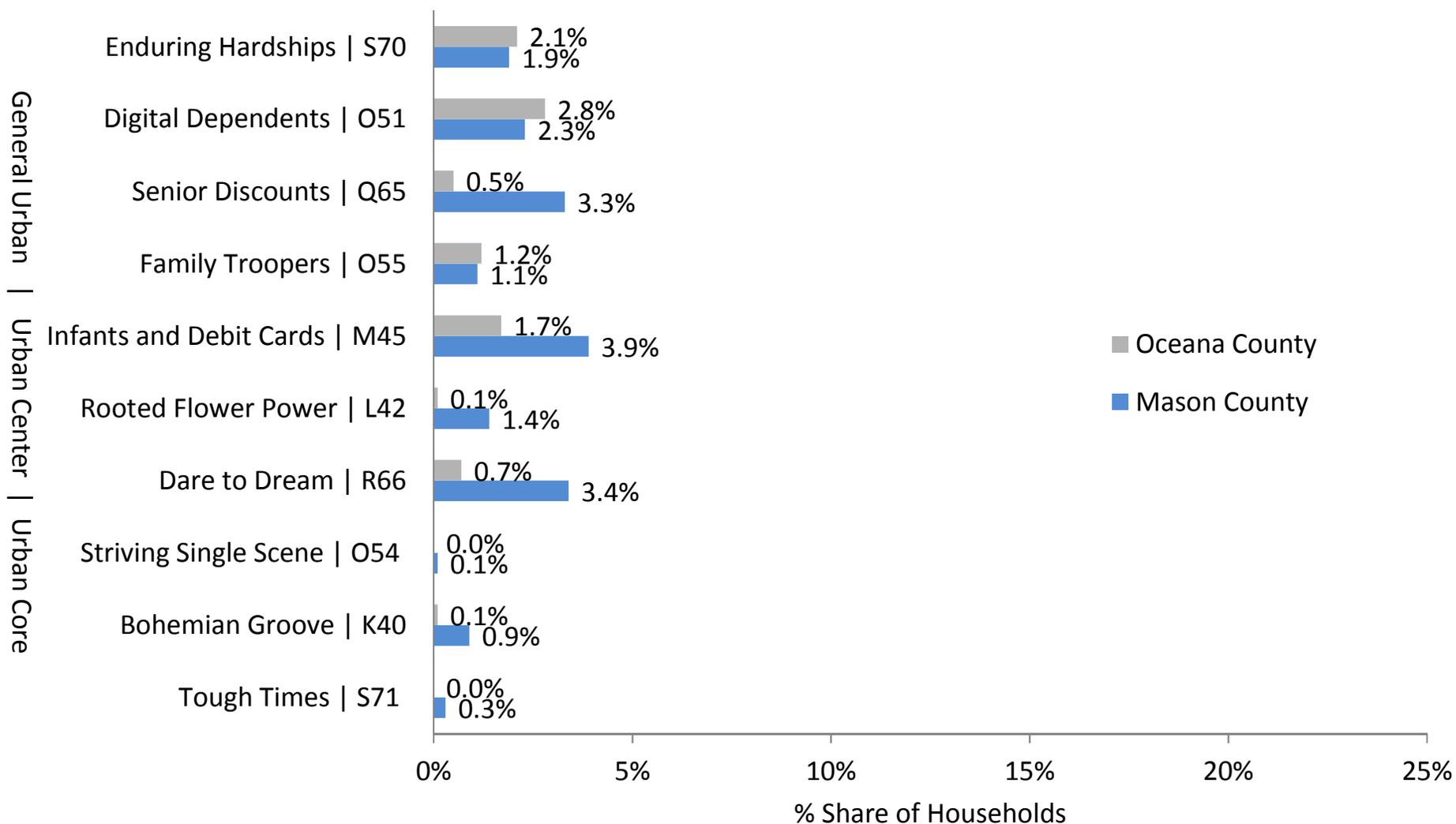
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10 Primary Target Markets By % Share of Households Newaygo County v. Mason County, Michigan - 2013



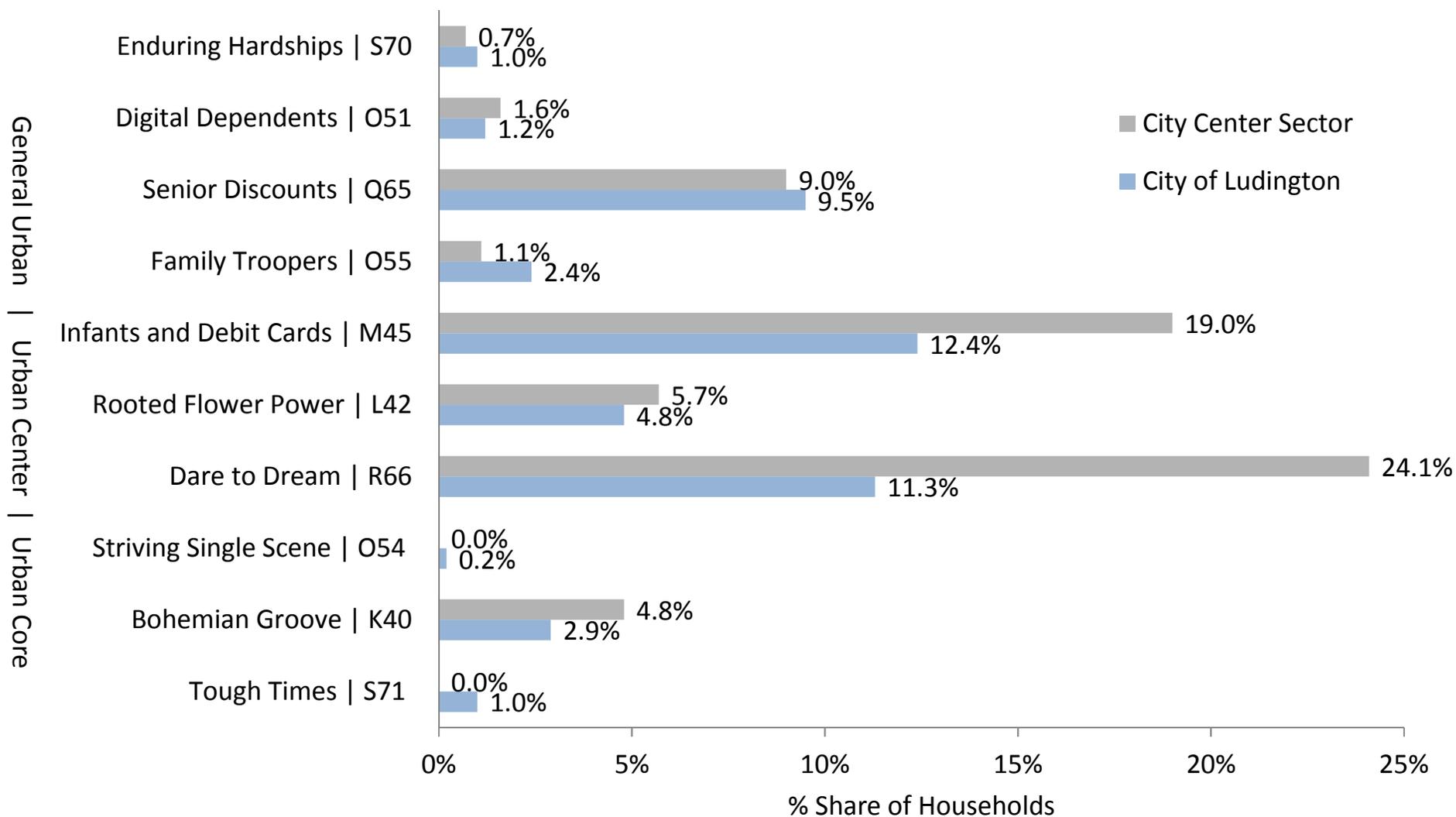
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10 Primary Target Markets By % Share of Households Oceana County v. Mason County, Michigan - 2013



Source: Underlying data provided by Experian; powered by Sites|USA. Data analysis and exhibit prepared by LandUse|USA with all rights reserved © 2015.

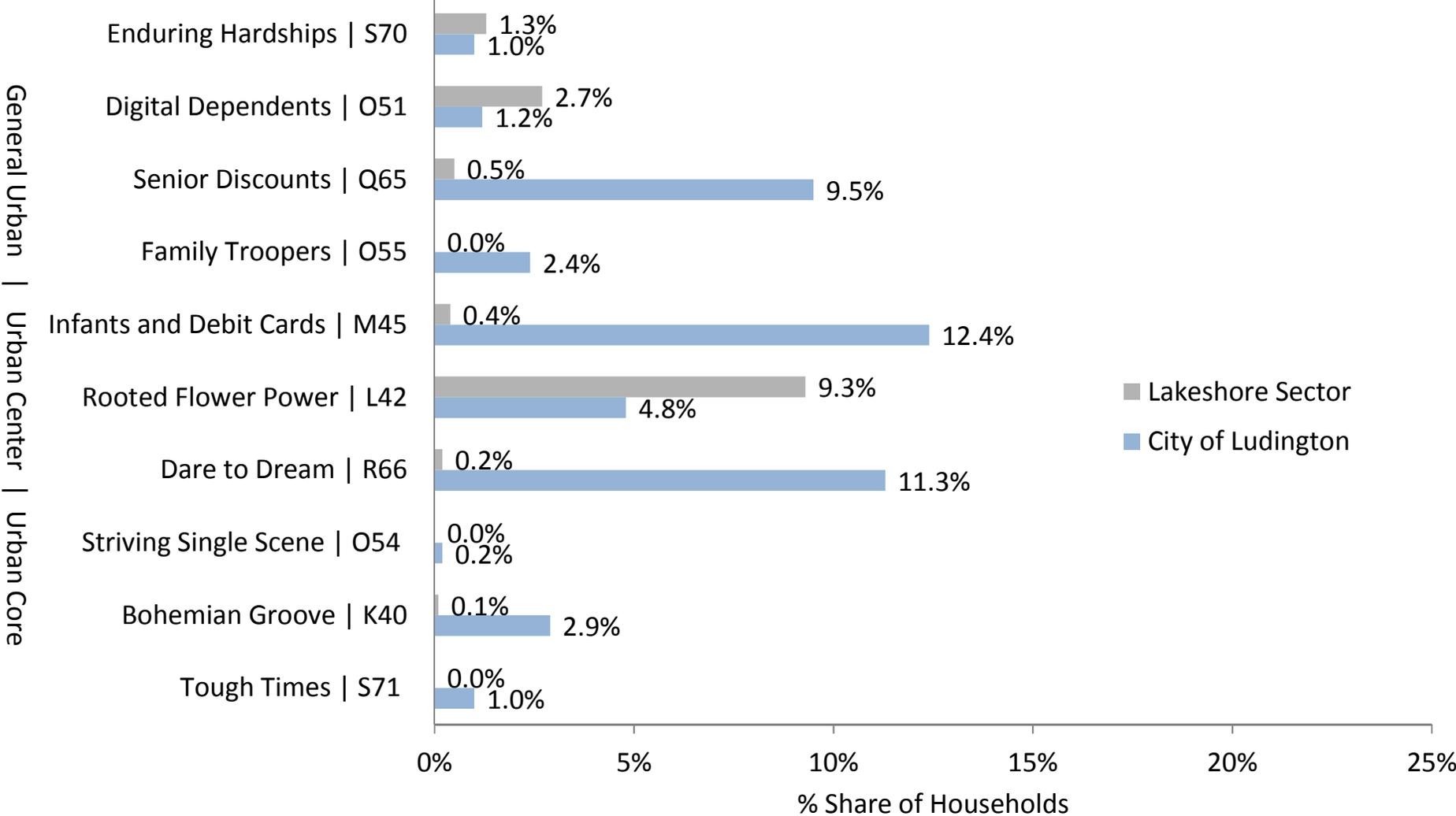
10 Primary Target Markets By % Share of Households City Center Sector v. The City of Ludington, Michigan - 2013



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10 Primary Target Markets By % Share of Households

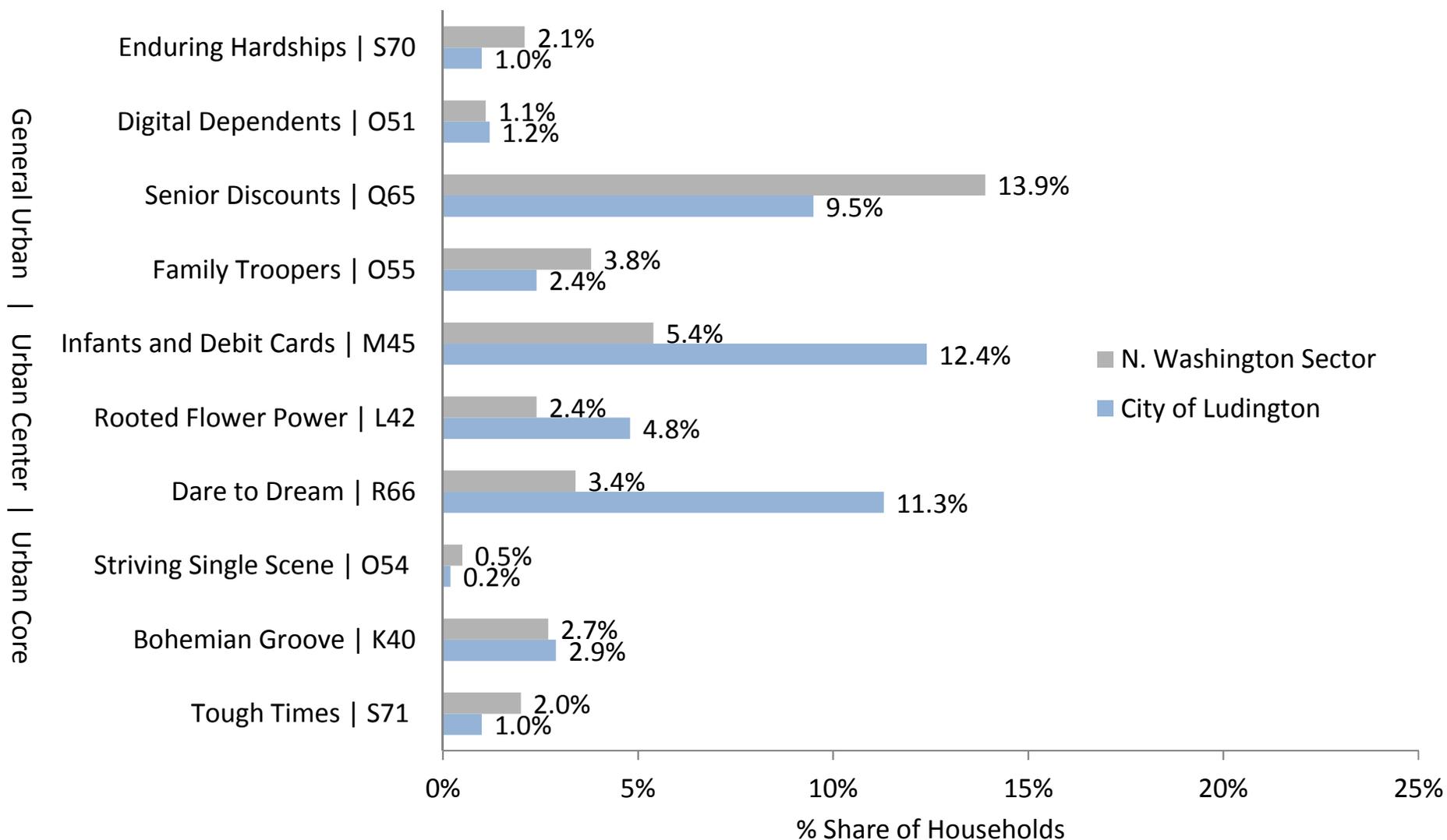
Lakeshore Sector v. The City of Ludington, Michigan - 2013



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10 Primary Target Markets By % Share of Households

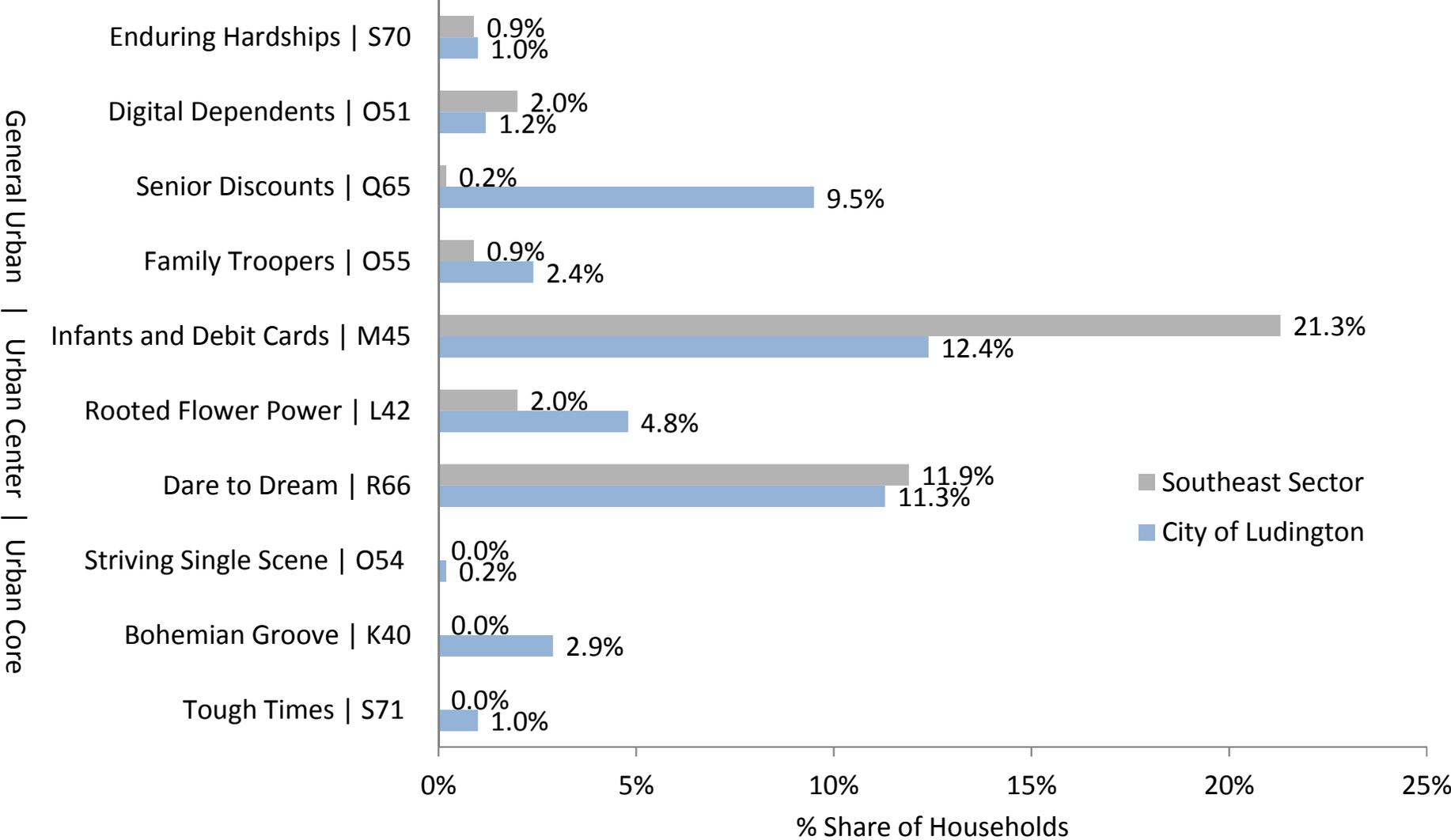
N. Washington Sector v. The City of Ludington, Michigan - 2013



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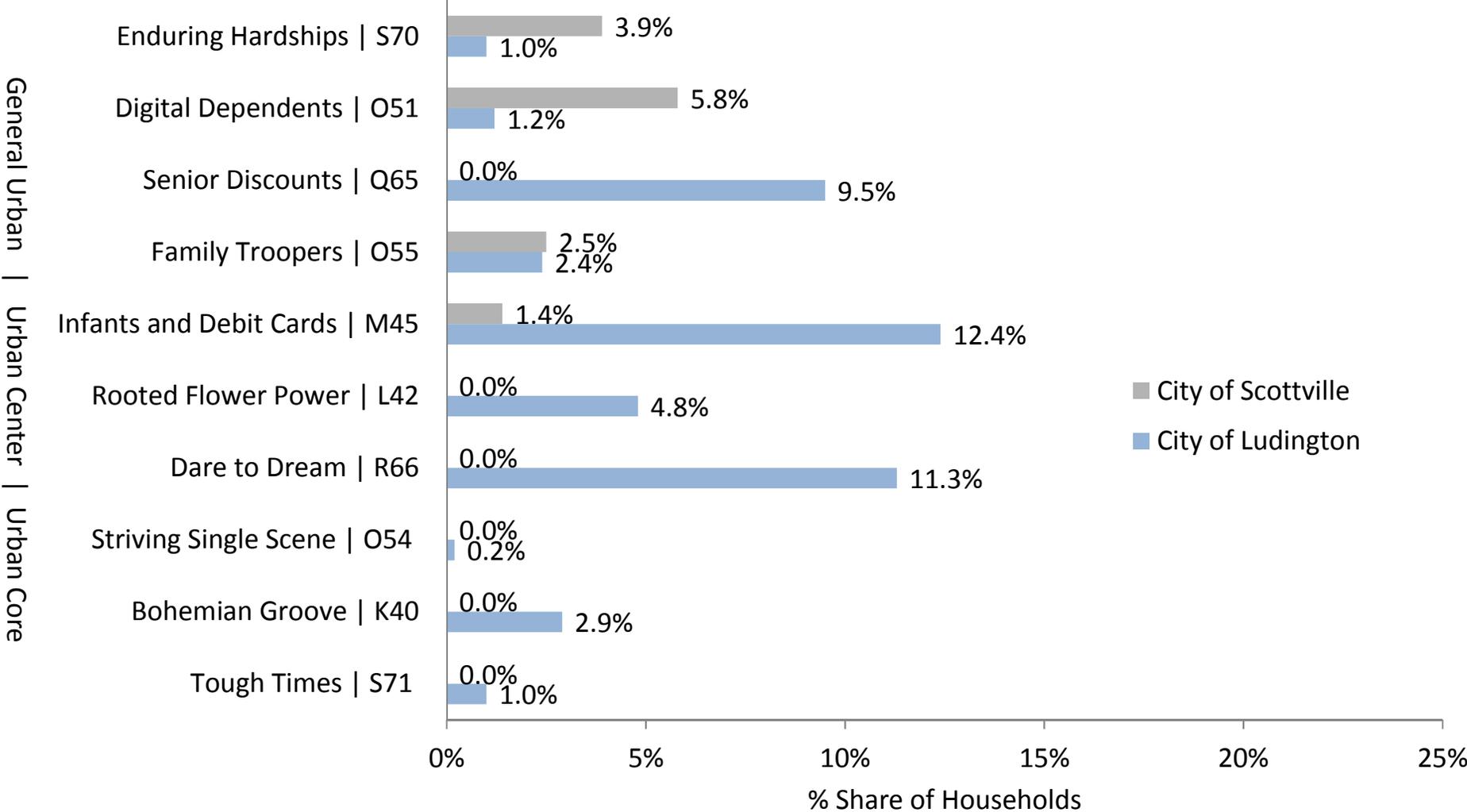
10 Primary Target Markets By % Share of Households

Southeast Sector v. The City of Ludington, Michigan - 2013



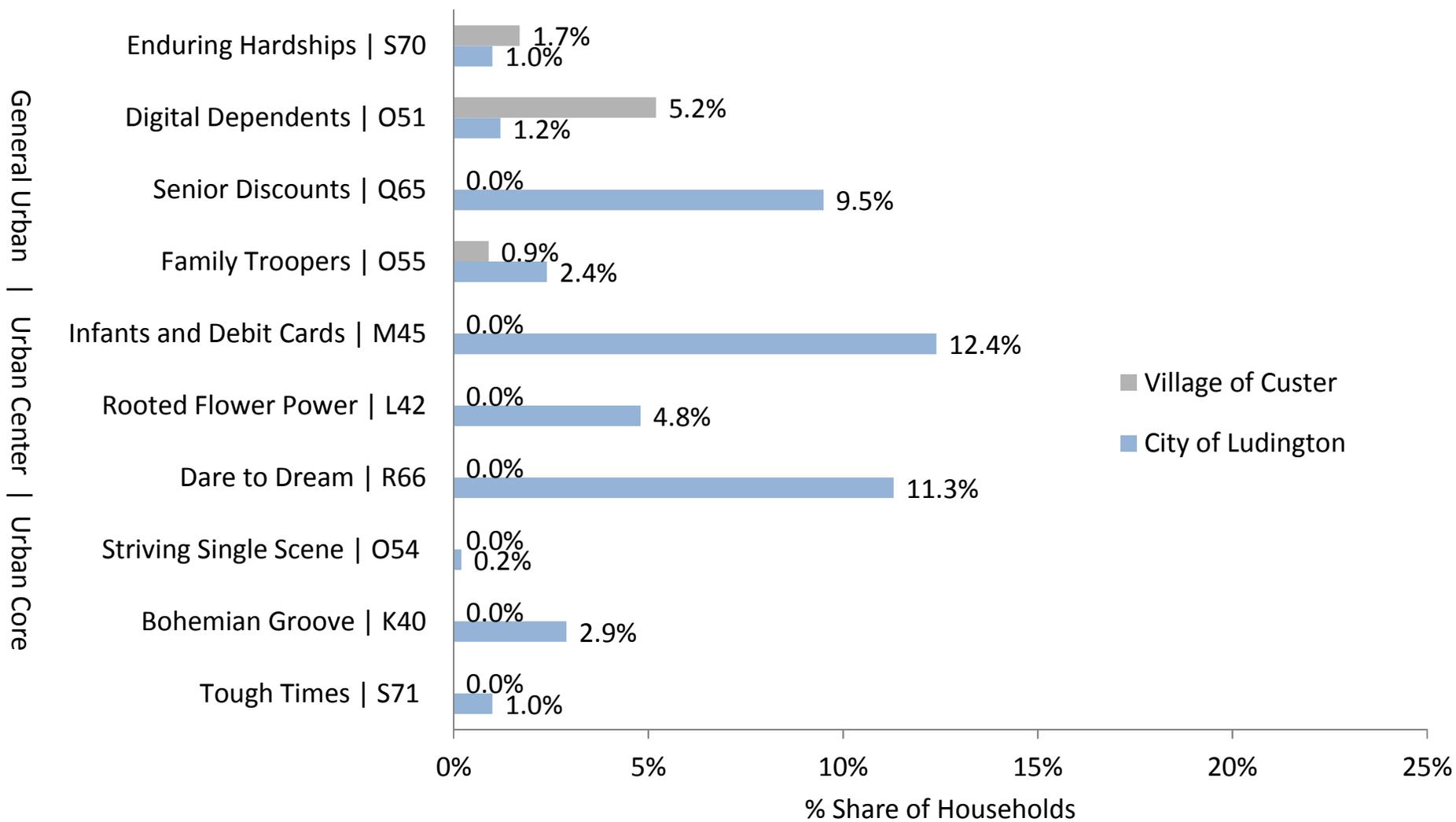
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10 Primary Target Markets By % Share of Households The City of Scottville v. The City of Ludington, Michigan - 2013



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10 Primary Target Markets By % Share of Households The Village of Custer v. The City of Ludington, Michigan - 2013



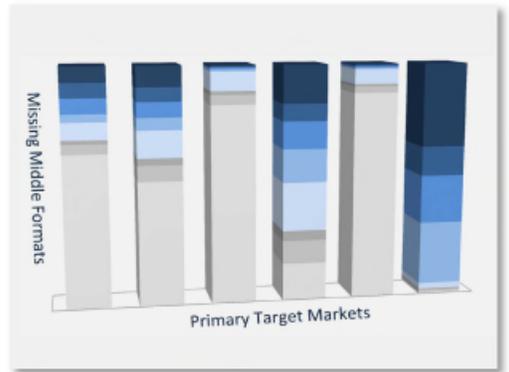
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Target Market Analysis Residential & Retail

Mason County, MI

Maps

July 1, 2015



Section

D



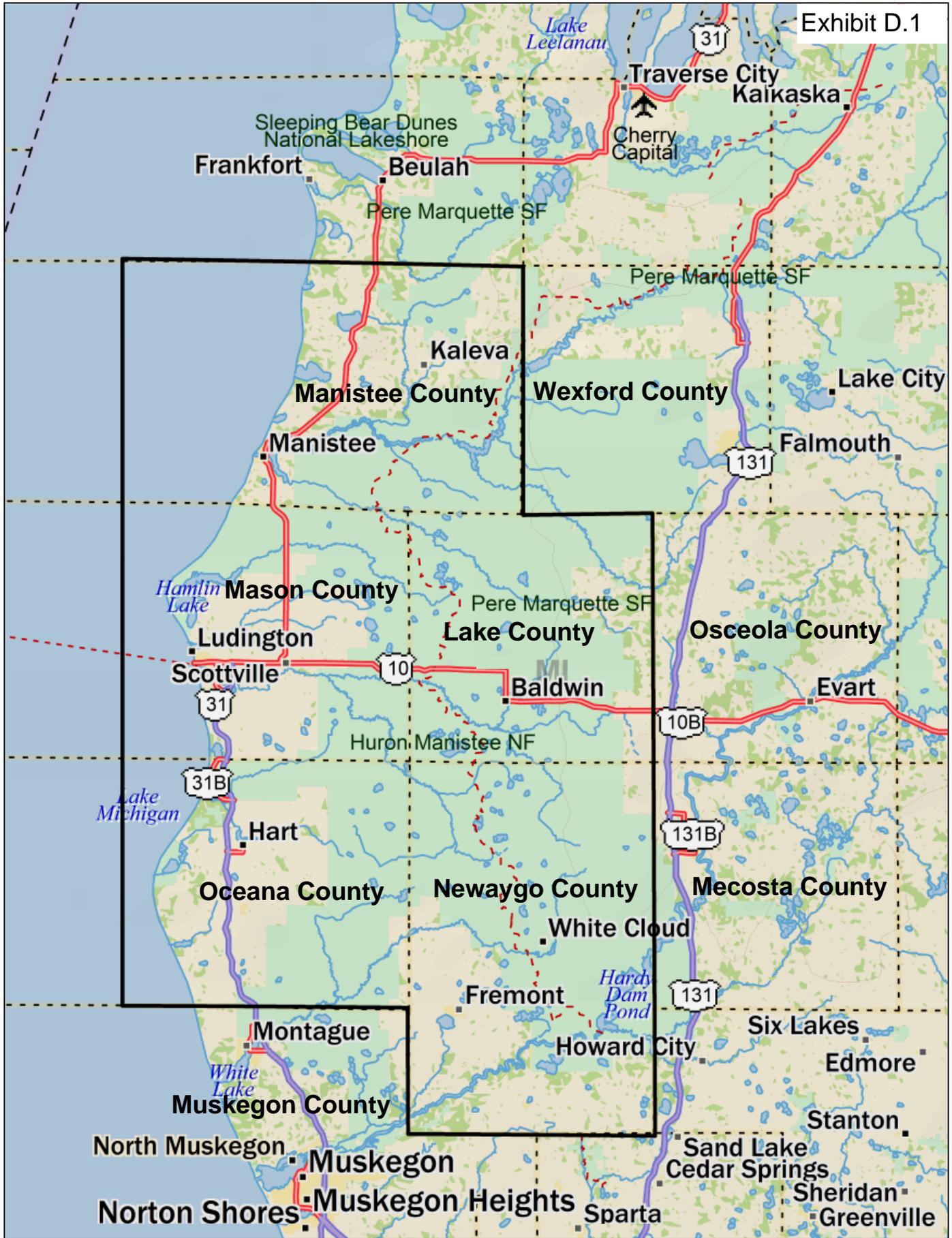
Prepared for:

The Mason County
Steering Committee



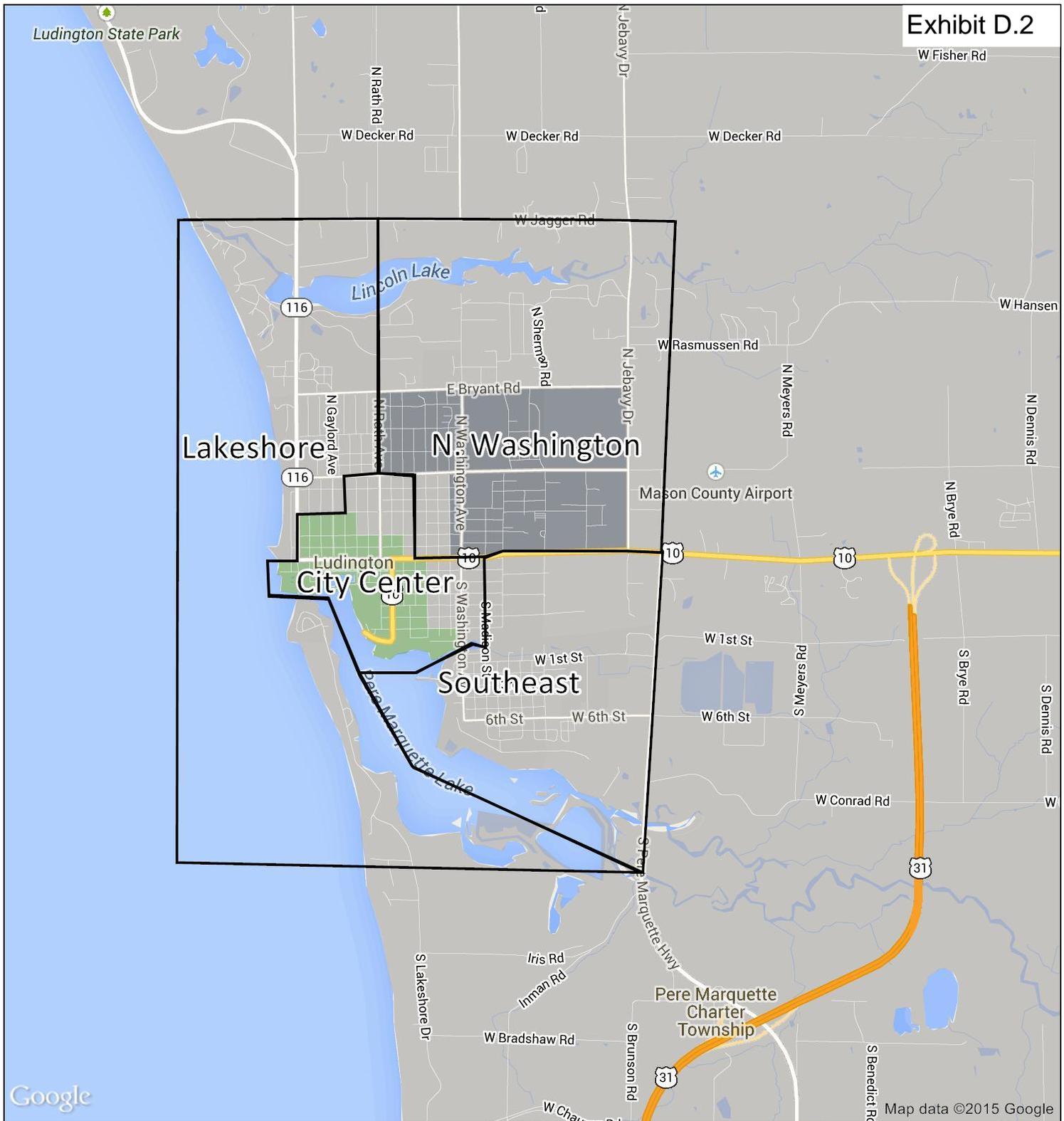
Prepared By:





Mason County, Michigan Draw Area, January, 2015

Source: Analysis and exhibit prepared by LandUse|USA, and underlying mapping provided by Delorme (XMap 8); 2015.



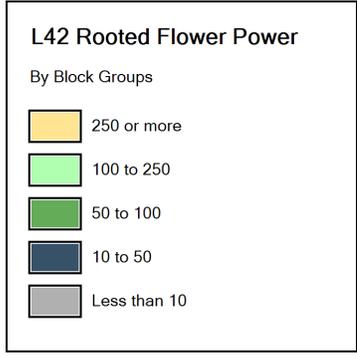
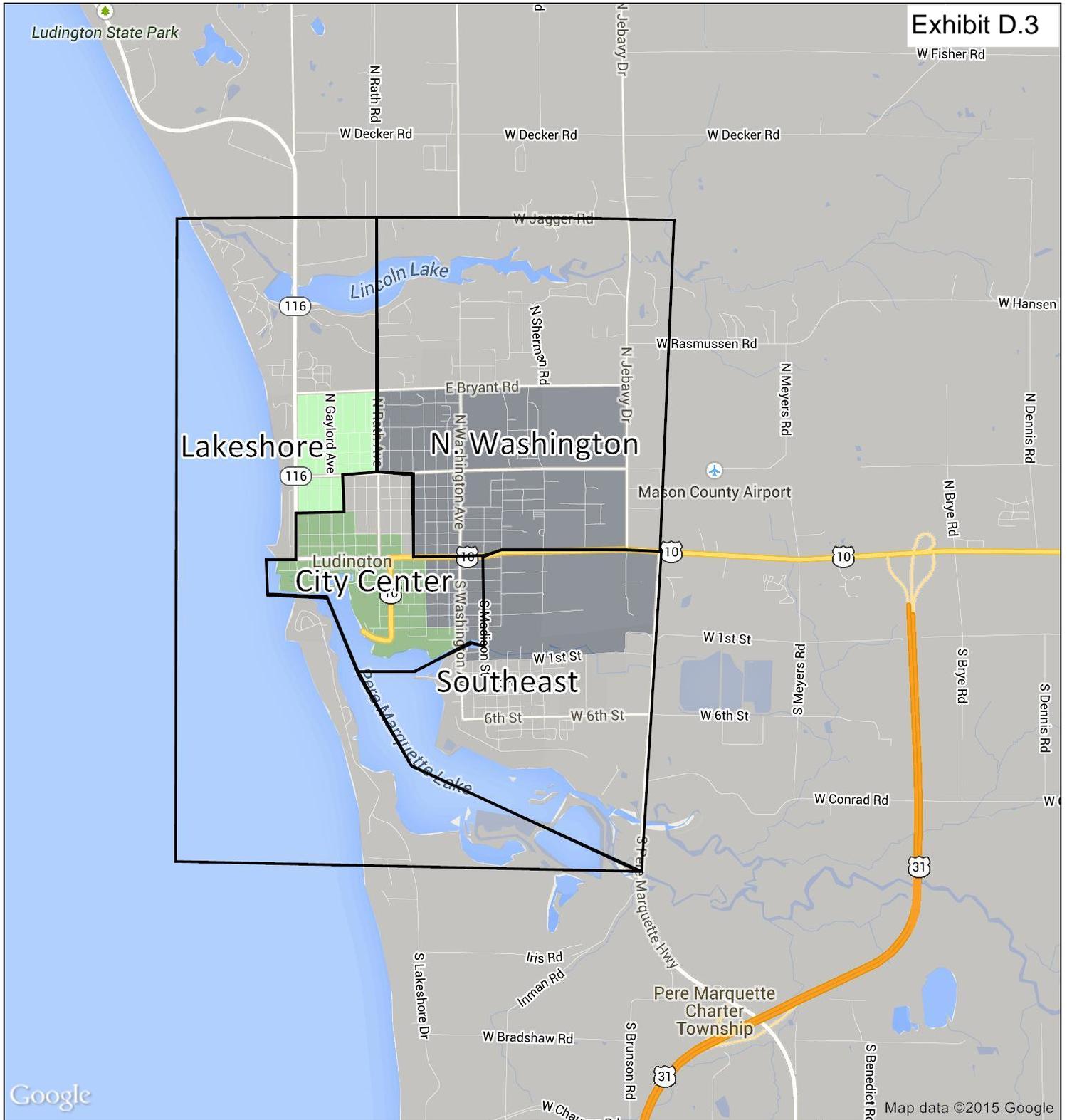
K40 Bohemian Grove

By Block Groups

- 250 or more
- 100 to 250
- 50 to 100
- 10 to 50
- Less than 10

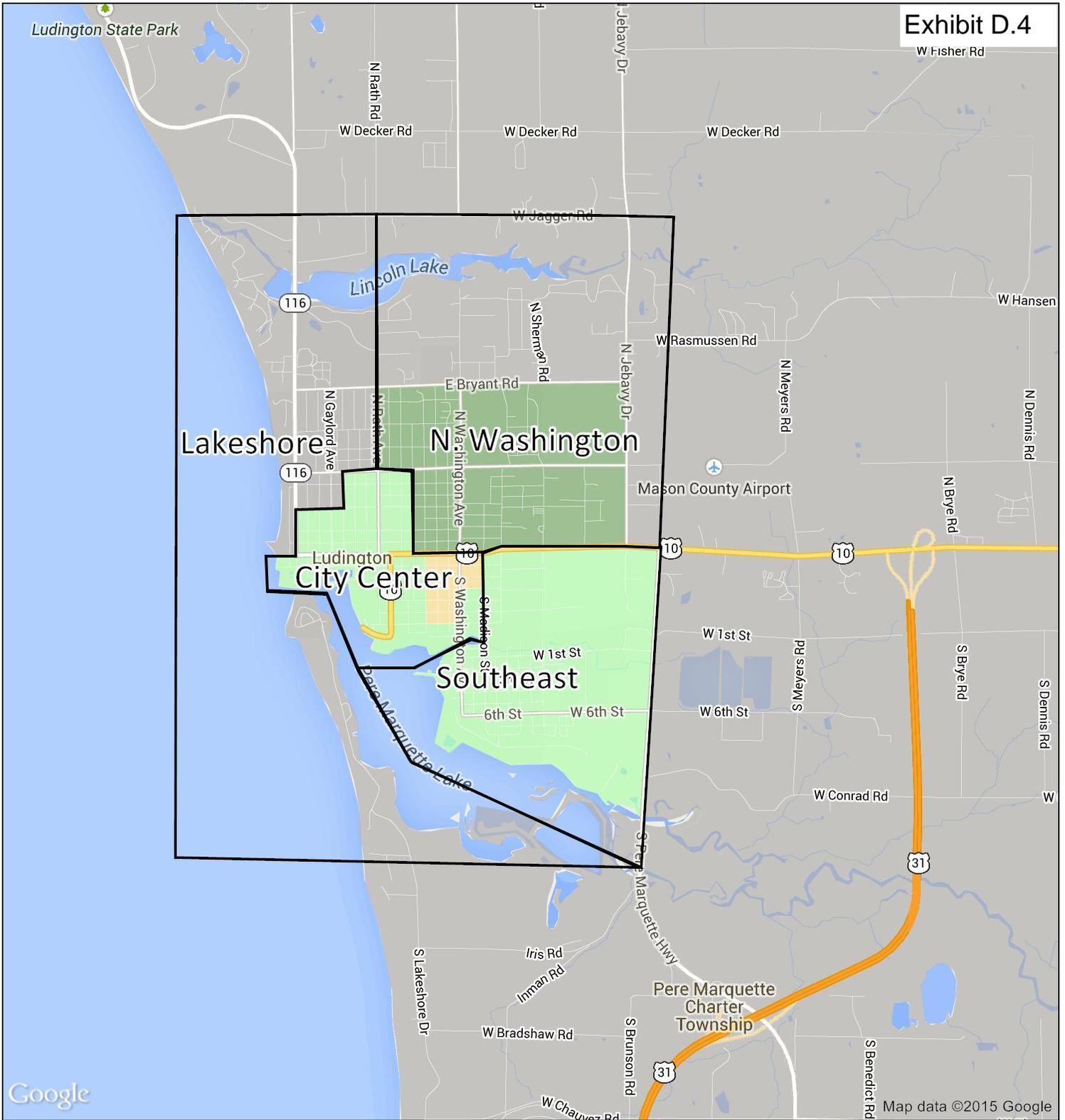
**The City of Ludington, Michigan - Downtown Focus
Spatial Distribution of Population
(With Data through December 2014)
K40 | Bohemian Grove**

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



The City of Ludington, Michigan - Downtown Focus
Spatial Distribution of Population
 (With Data through December 2014)
L42 | Rooted Flower Power

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



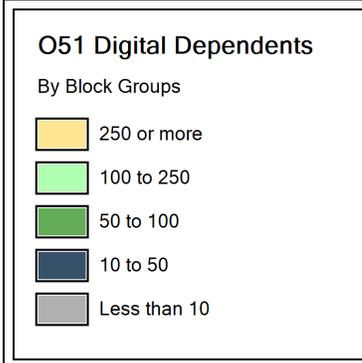
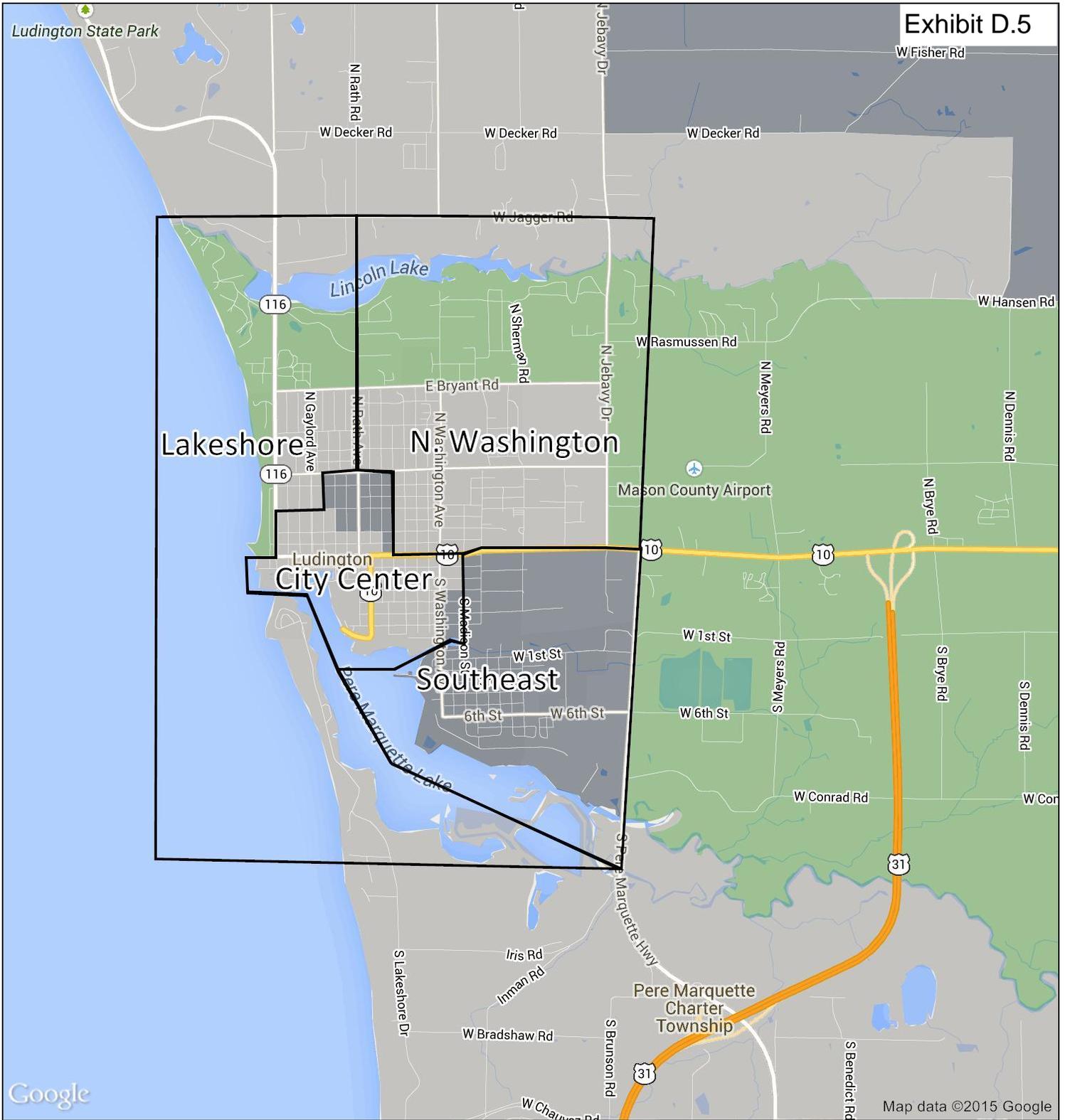
M45 Infants and Debit Cards

By Block Groups

- 250 or more
- 100 to 250
- 50 to 100
- 10 to 50
- Less than 10

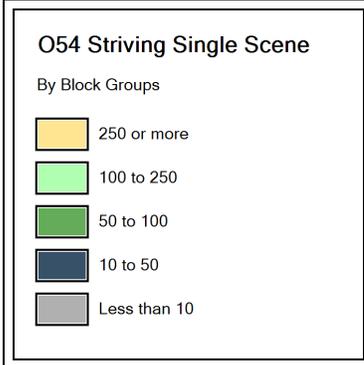
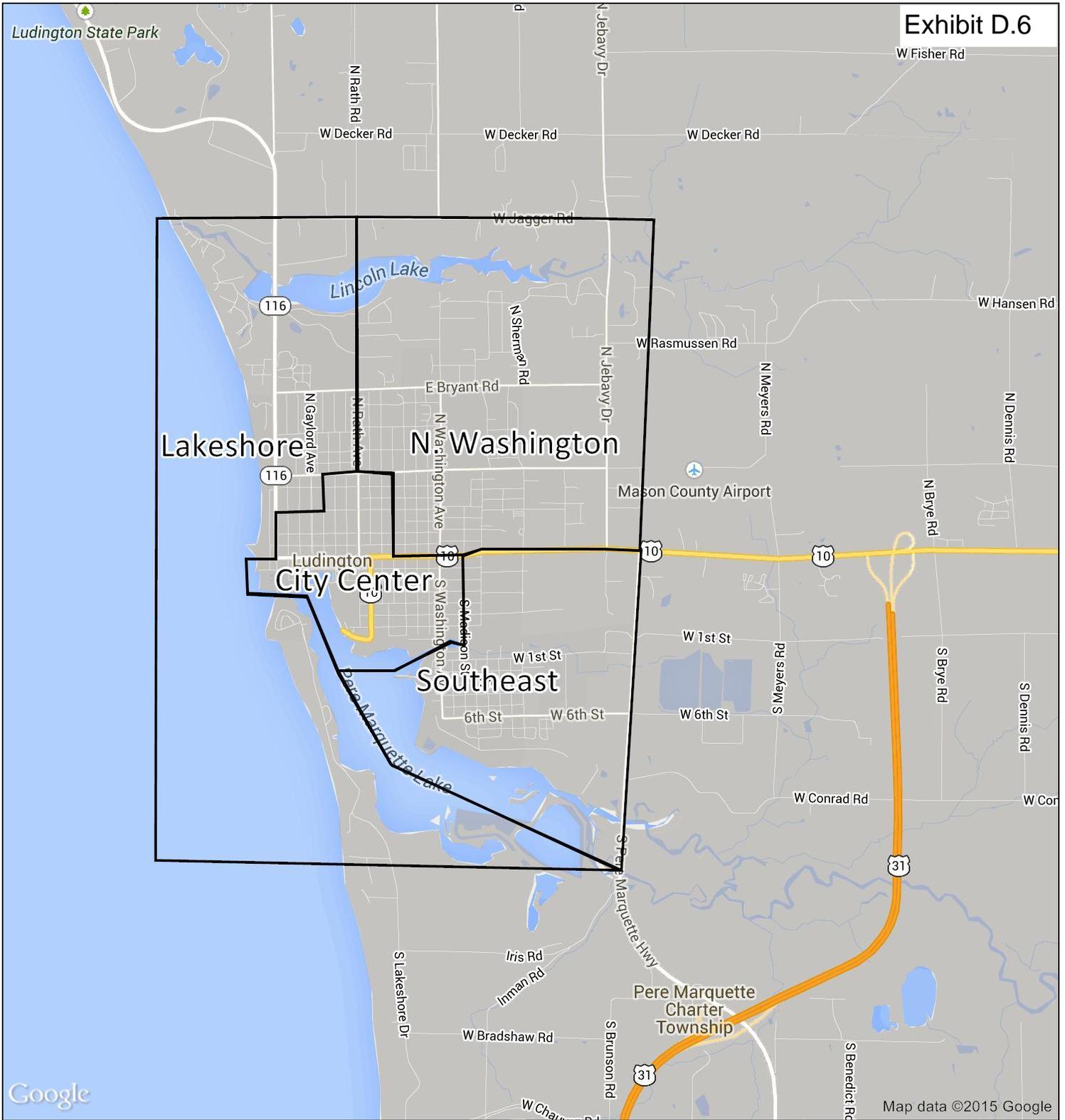
The City of Ludington, Michigan - Downtown Focus
Spatial Distribution of Population
(With Data through December 2014)
M45 | Infants and Debit Cards

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



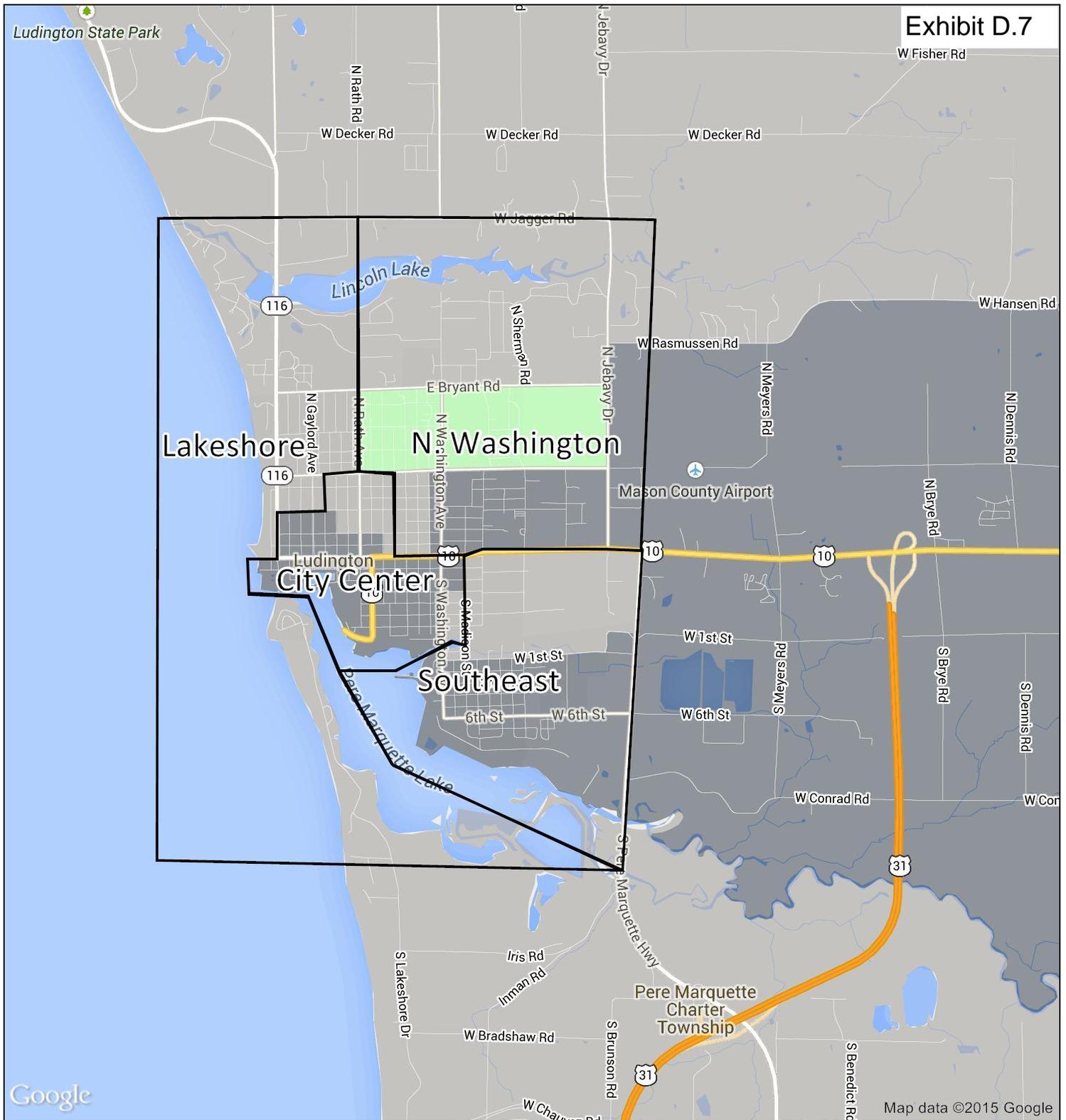
The City of Ludington, Michigan - Downtown Focus
Spatial Distribution of Population
(With Data through December 2014)
051 | Digital Dependents

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



The City of Ludington, Michigan - Downtown Focus
Spatial Distribution of Population
(With Data through December 2014)
O54 | Striving Single Scene

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



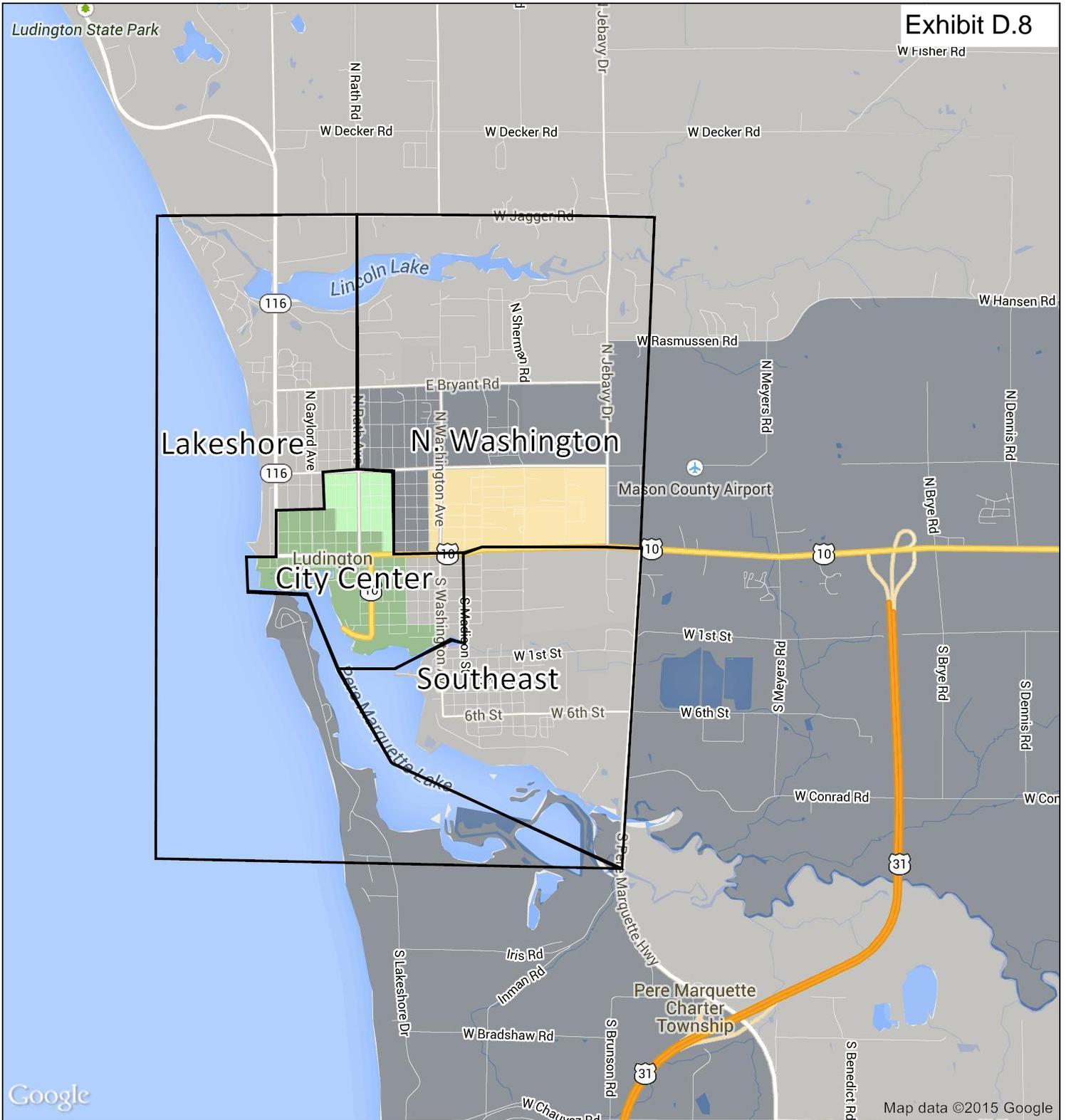
O55 Family Troopers

By Block Groups

- 250 or more
- 100 to 250
- 50 to 100
- 10 to 50
- Less than 10

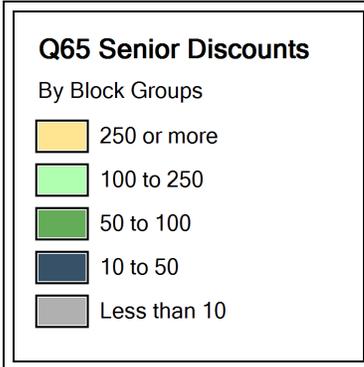
The City of Ludington, Michigan - Downtown Focus
Spatial Distribution of Population
(With Data through December 2014)
O55 | Family Troopers

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



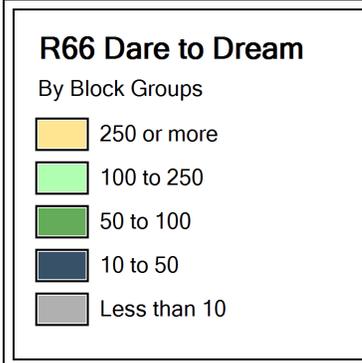
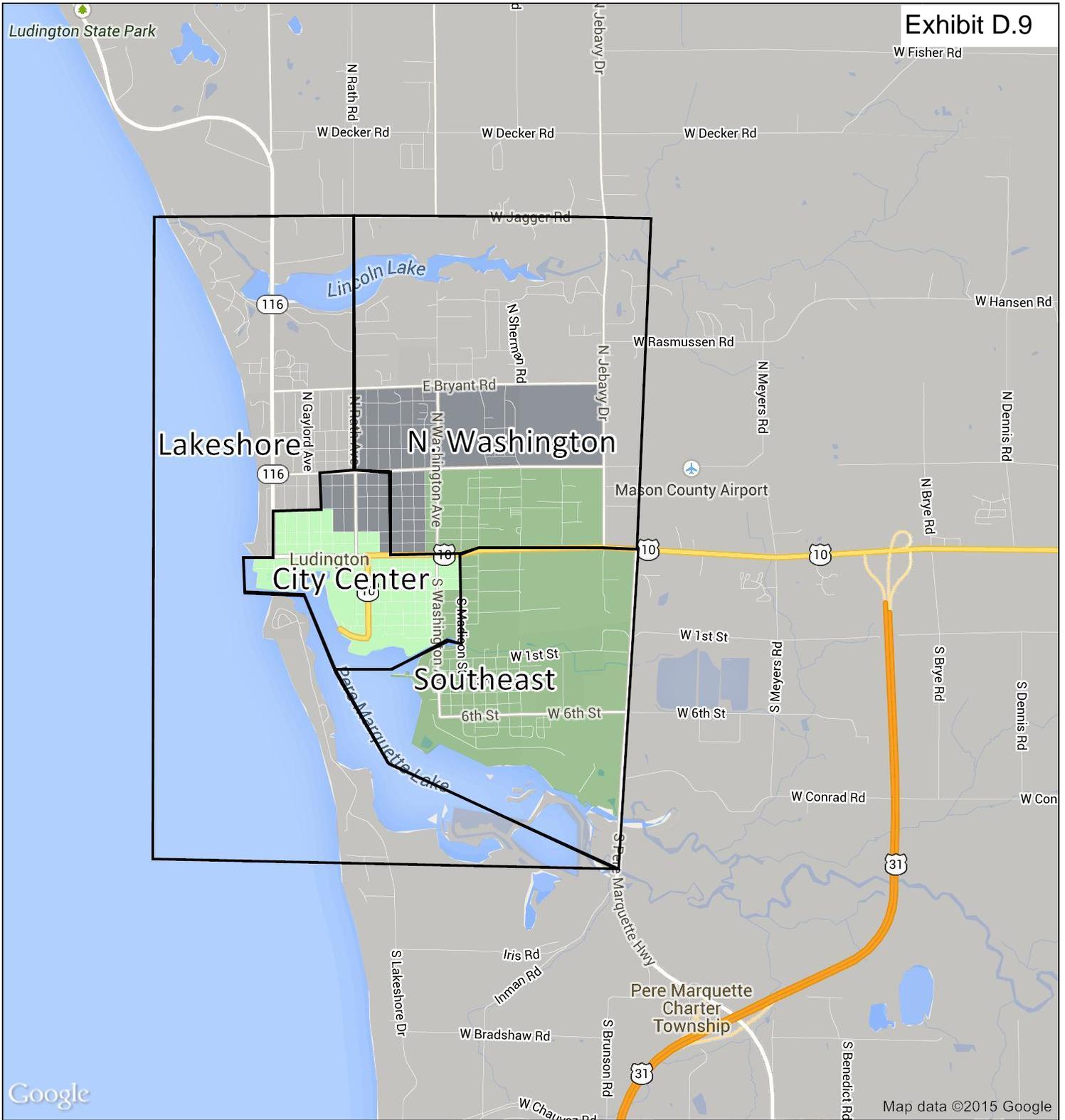
Google

Map data ©2015 Google



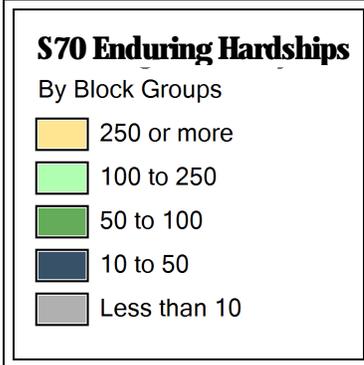
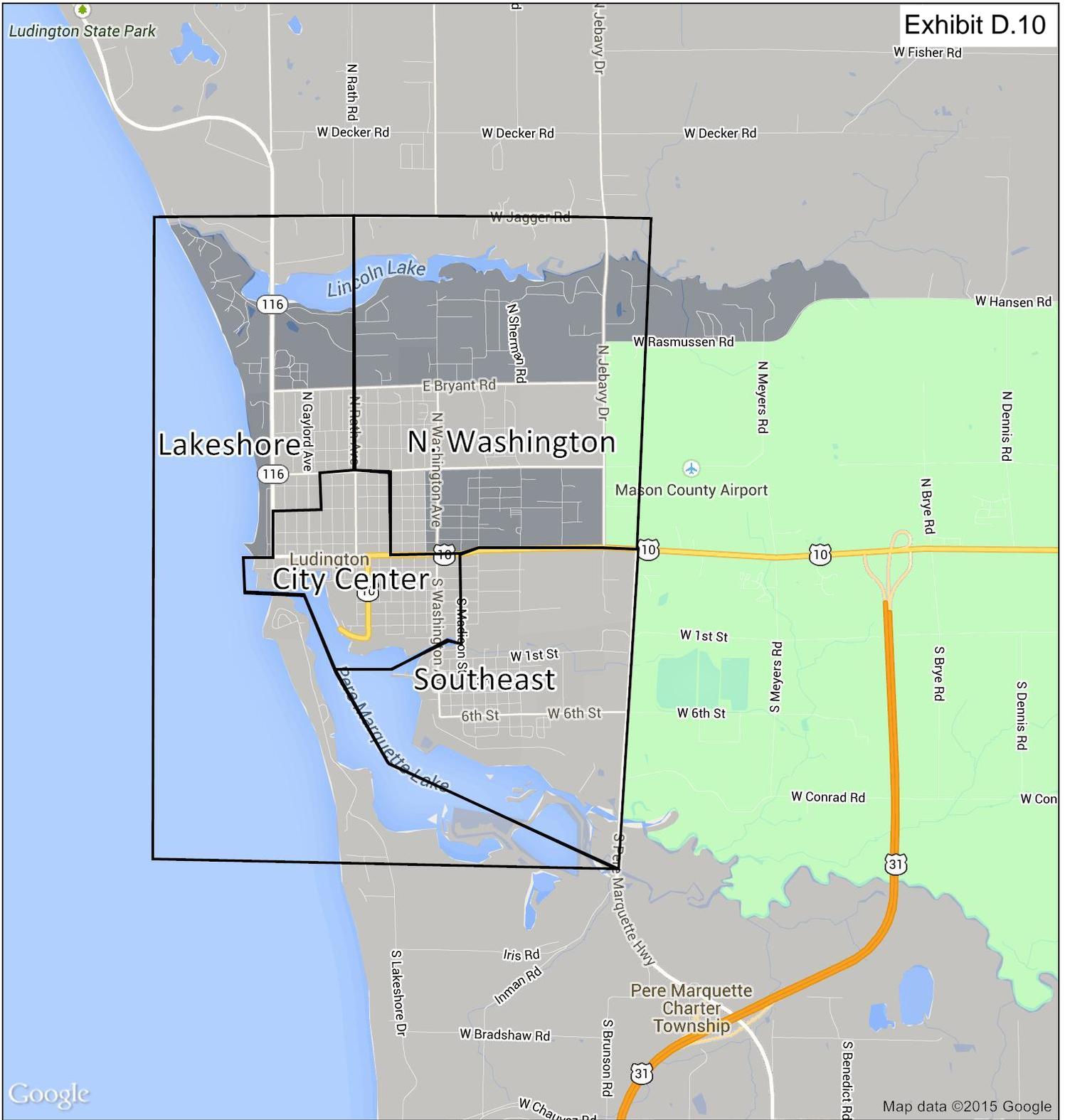
The City of Ludington, Michigan - Downtown Focus
Spatial Distribution of Population
 (With Data through December 2014)
Q65 | Senior Discounts

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



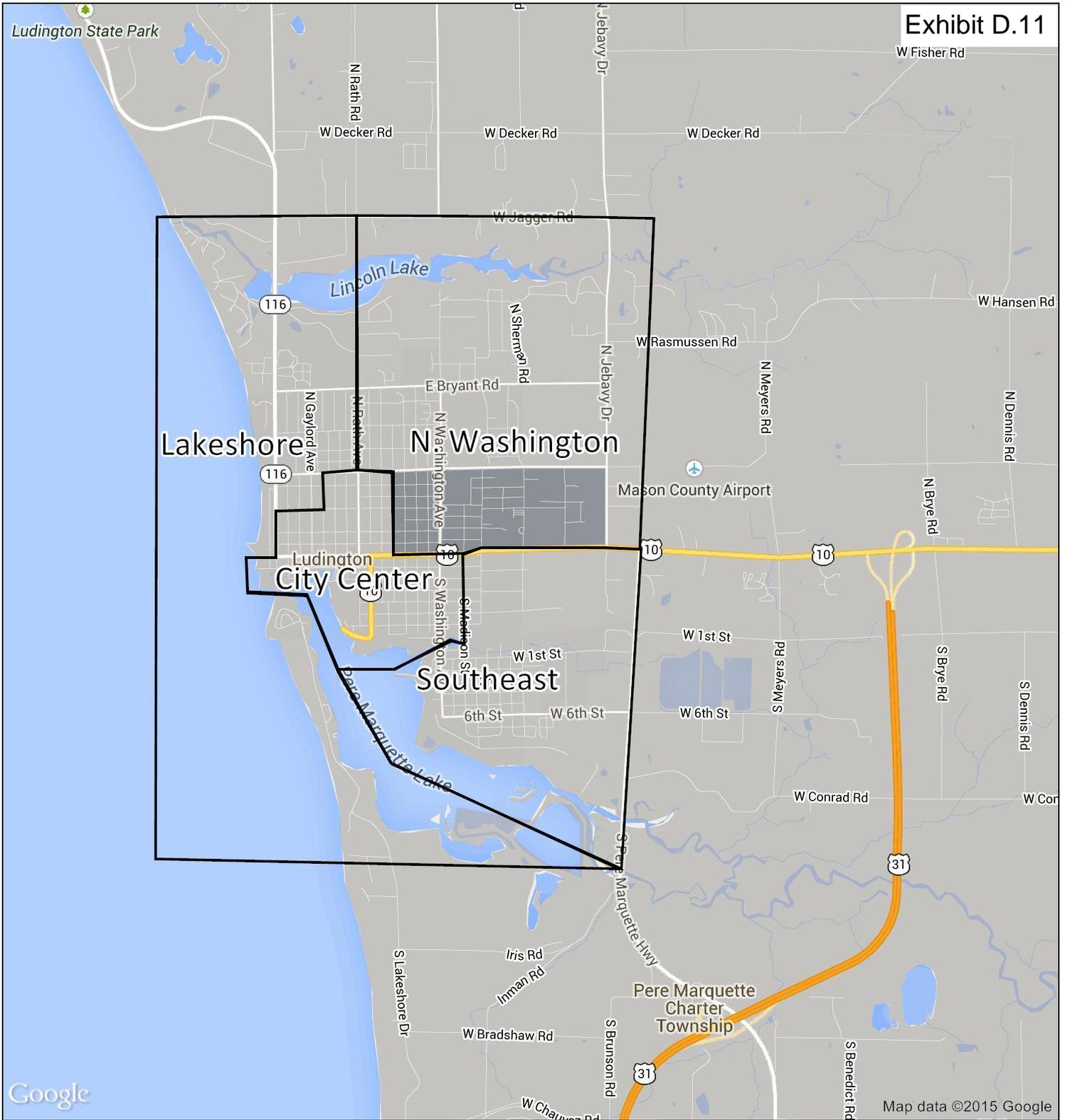
The City of Ludington, Michigan - Downtown Focus
Spatial Distribution of Population
(With Data through December 2014)
R66 | Dare to Dream

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



The City of Ludington, Michigan - Downtown Focus
Spatial Distribution of Population
 (With Data through December 2014)
S70 | Enduring Hardships

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



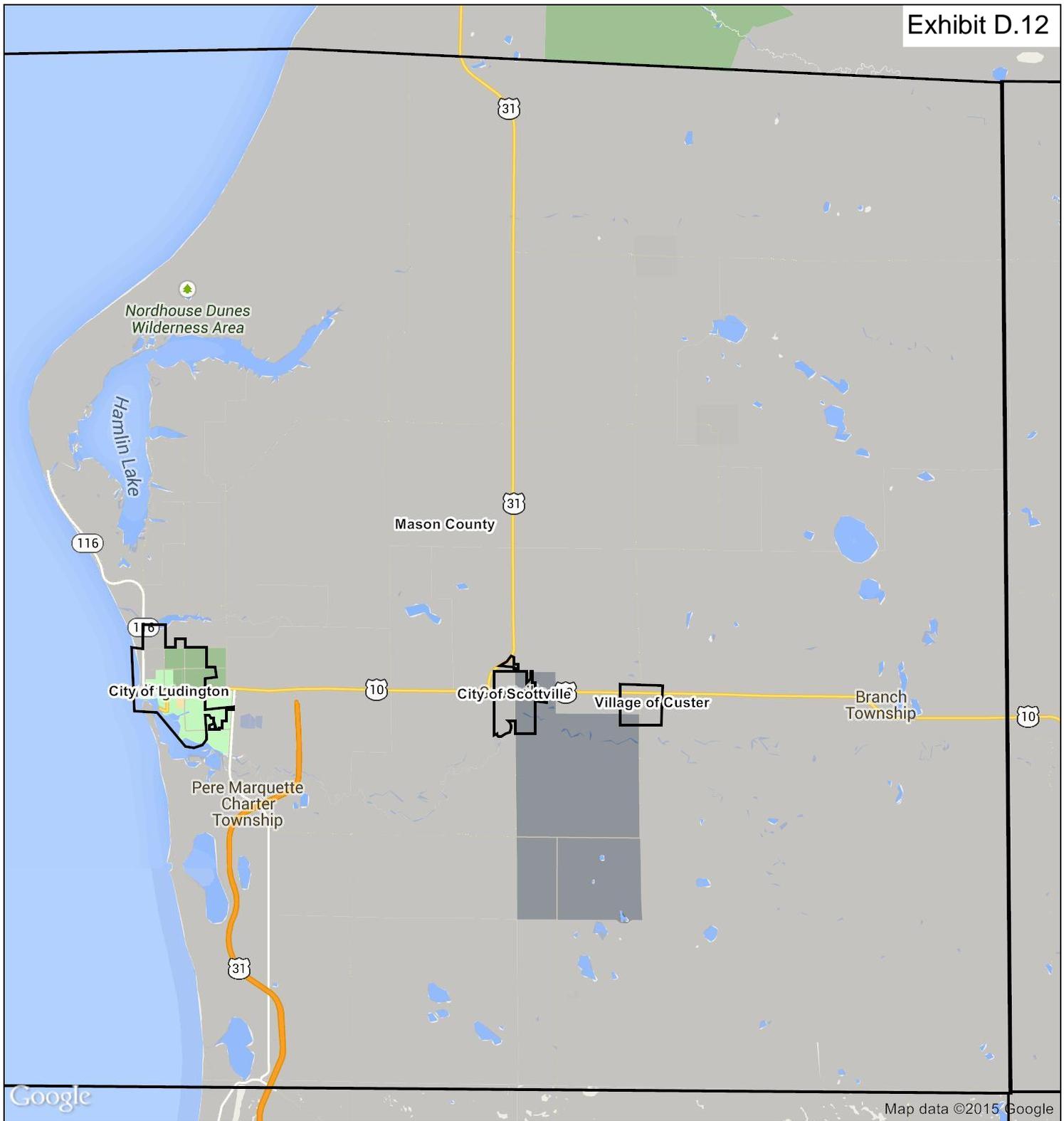
S71 Tough Times

By Block Groups

- 250 or more
- 100 to 250
- 50 to 100
- 10 to 50
- Less than 10

The City of Ludington, Michigan - Downtown Focus
Spatial Distribution of Population
(With Data through December 2014)
S71 | Tough Times

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



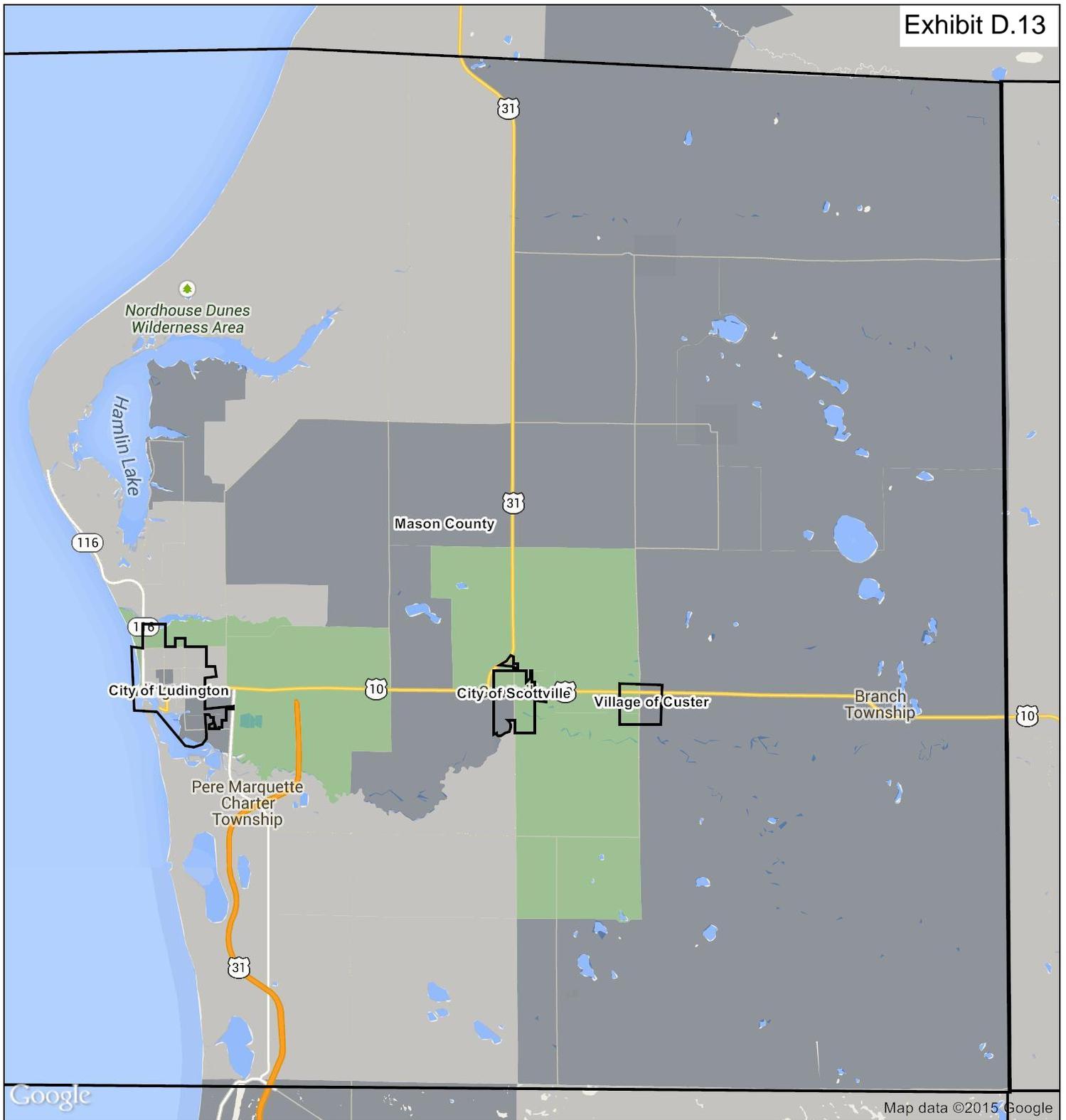
M45 Infants and Debit Cards

By Block Groups

- 250 or more
- 100 to 250
- 50 to 100
- 10 to 50
- Less than 10

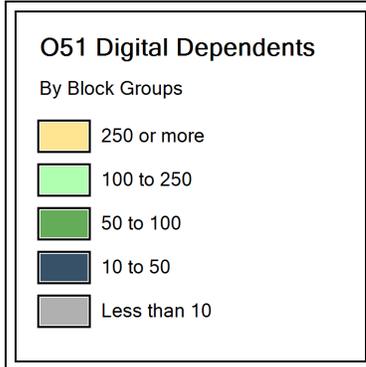
**Mason County, Michigan - Overview
Spatial Distribution of Population
(With Data through December 2014)
M45 | Infants and Debit Cards**

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



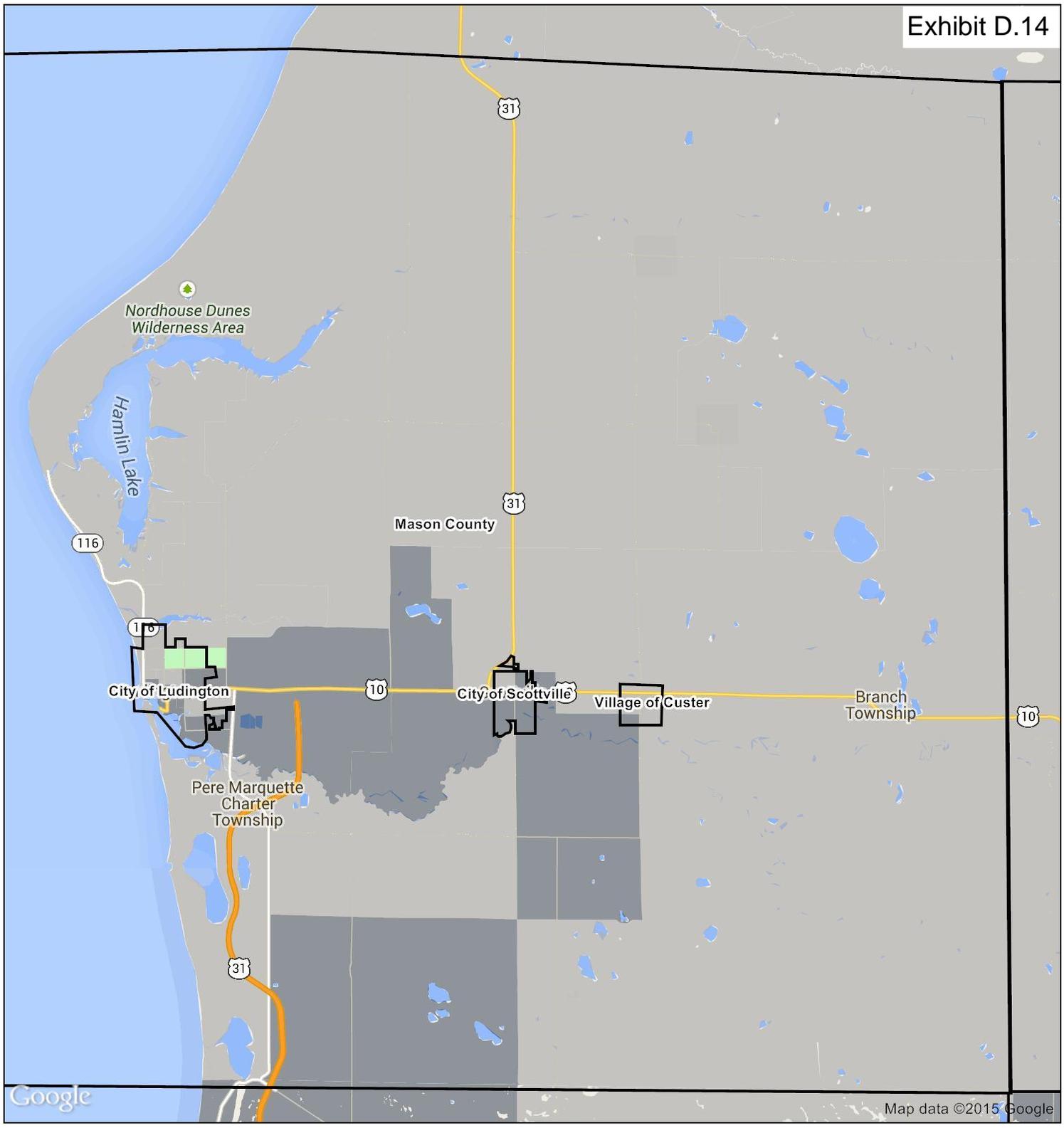
Google

Map data ©2015 Google



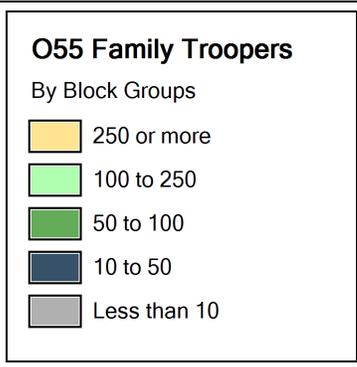
Mason County, Michigan - Overview
Spatial Distribution of Population
(With Data through December 2014)
O51 | Digital Dependents

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



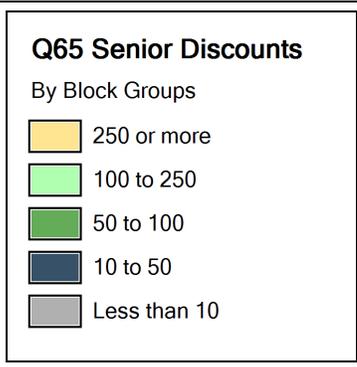
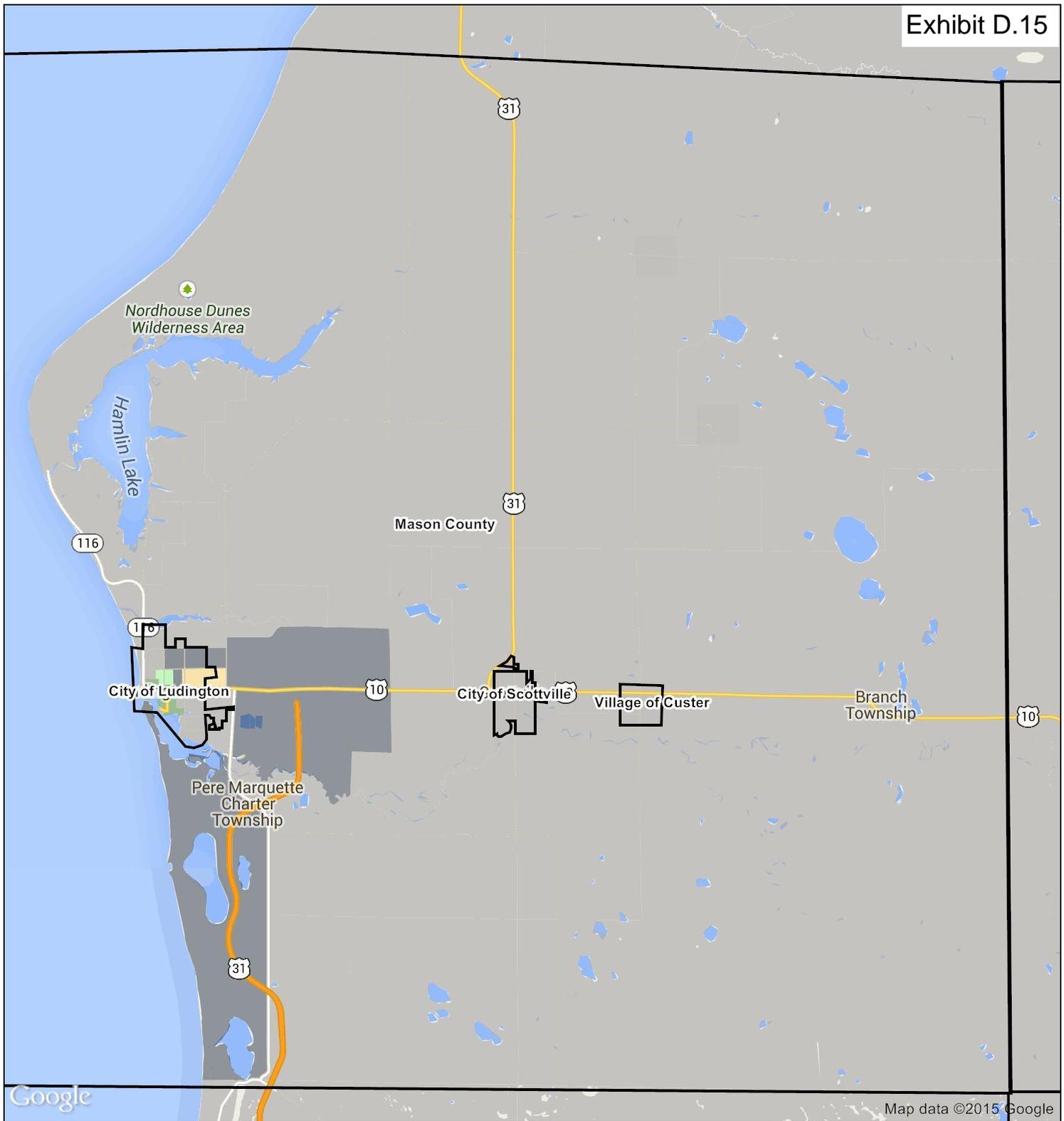
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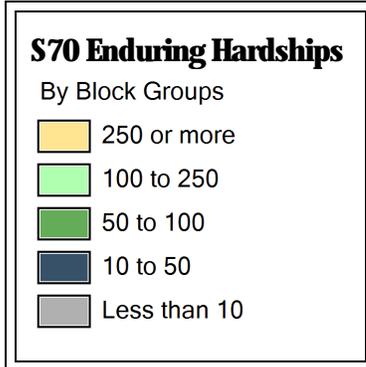
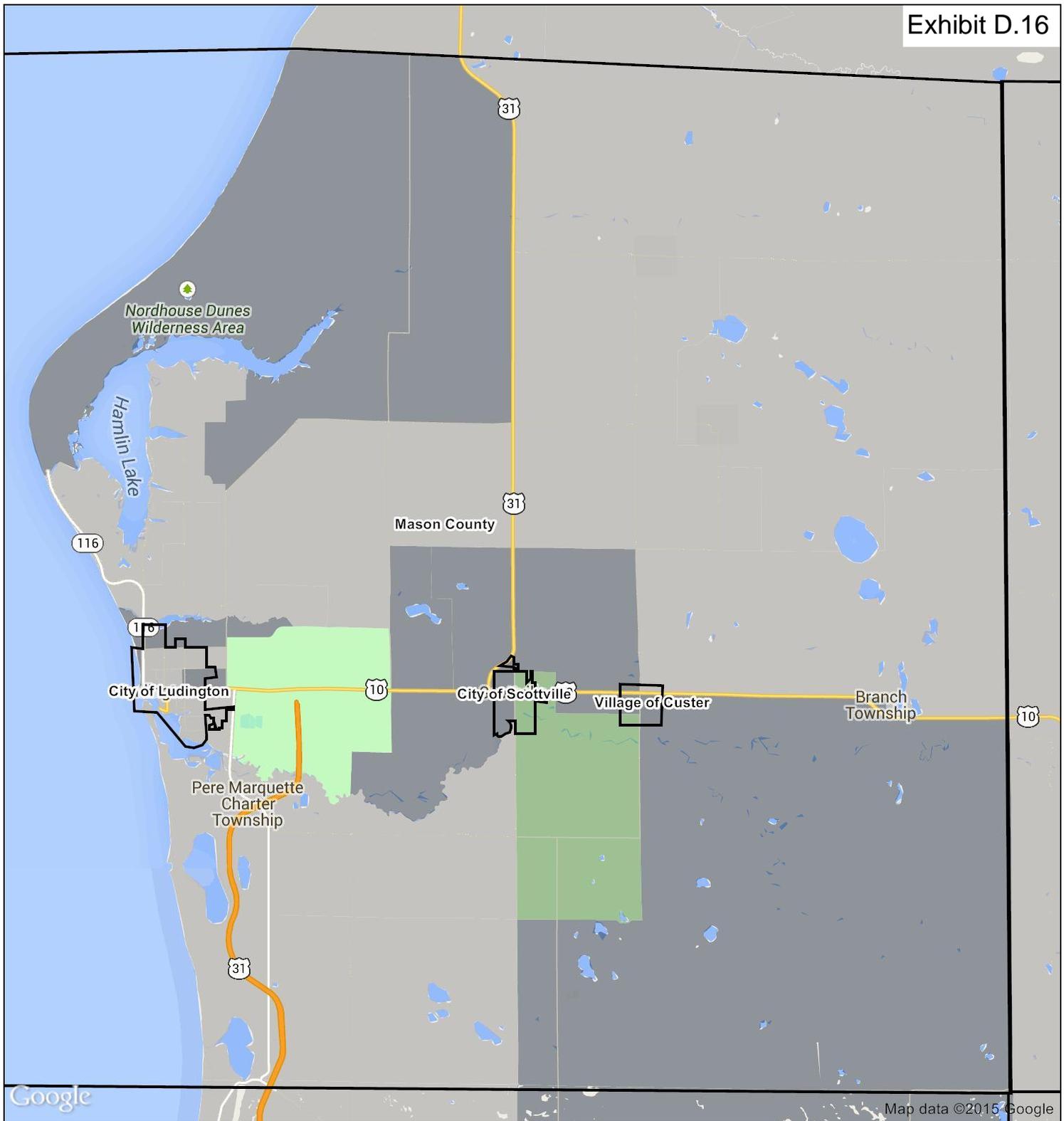
Mason County, Michigan - Overview
Spatial Distribution of Population
(With Data through December 2014)
O55 | Family Troopers

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



**Mason County, Michigan - Overview
Spatial Distribution of Population
(With Data through December 2014)
Q65 | Senior Discounts**

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015



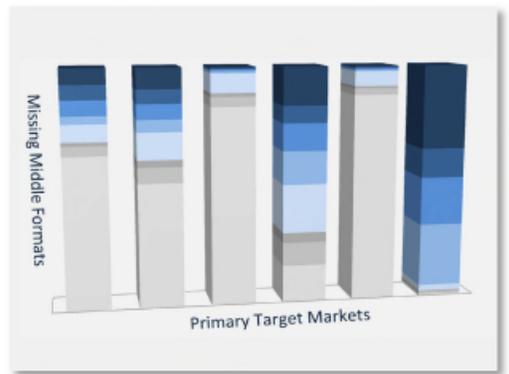
**Mason County, Michigan - Overview
Spatial Distribution of Population
(With Data through December 2014)
S70 | Enduring Hardships**

Source: Analysis and exhibit prepared by LandUse | USA and Lonex Consulting, and underlying mapping provided by Sites USA; 2015

Target Market Analysis Residential & Retail

Mason County, MI Lifestyle Indicators

July 1, 2015



Section E



Prepared for:
The Mason County
Steering Committee



Prepared By:



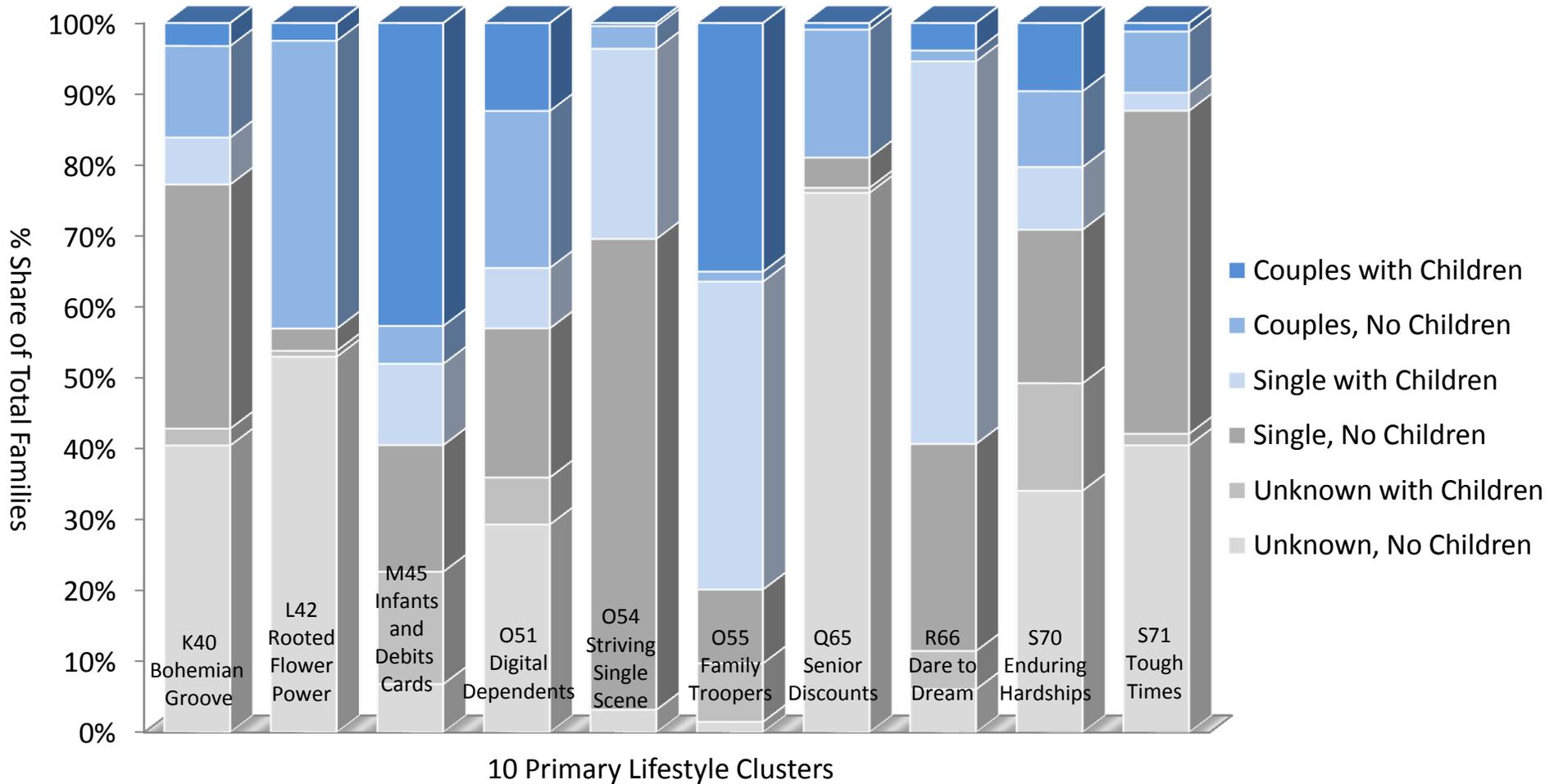
Selected Lifestyle Indicators - AGE, HOUSING, and URBANICITY
 10 Primary Target Markets for Mason County, Michigan

Exhibit E.1

	Bohemian Groove K40	Rooted Flower Power L42	Diapers and Debit Cards M45	Digital Dependents O51	Striving Single Scene O54	Family Troopers O55	Senior Discounts Q65	Dare to Dream R66	Tight Money S70	Tough Times S71
Head of household age	52	60	38	31	31	30	73	41	47	59
Presence of Children	8.6%	3.2%	80.0%	25.0%	18.7%	92.5%	1.6%	53.8%	34.6%	3.5%
Median Hhld. Income	\$32,000	\$44,000	\$31,500	\$37,000	\$33,000	\$28,500	\$20,000	\$25,000	\$19,000	\$20,000
Household Tenure										
Owner Occupancy	11.4%	91.9%	61.4%	61.9%	3.1%	0.7%	16.1%	3.0%	1.0%	3.1%
Renter Occupancy	78.4%	4.1%	20.7%	21.0%	95.7%	93.0%	76.5%	76.8%	97.3%	94.3%
Median Home Value	\$133,000	\$131,000	\$49,500	\$116,000	\$203,000	\$121,500	\$128,500	\$63,500	\$97,500	\$143,500
Median Contract Rent	\$425	\$550	\$500	\$500	\$450	\$425	\$375	\$400	\$350	\$375
Urbanicity Index	1.10	1.03	0.97	0.92	1.15	0.99	1.05	1.13	0.82	1.22

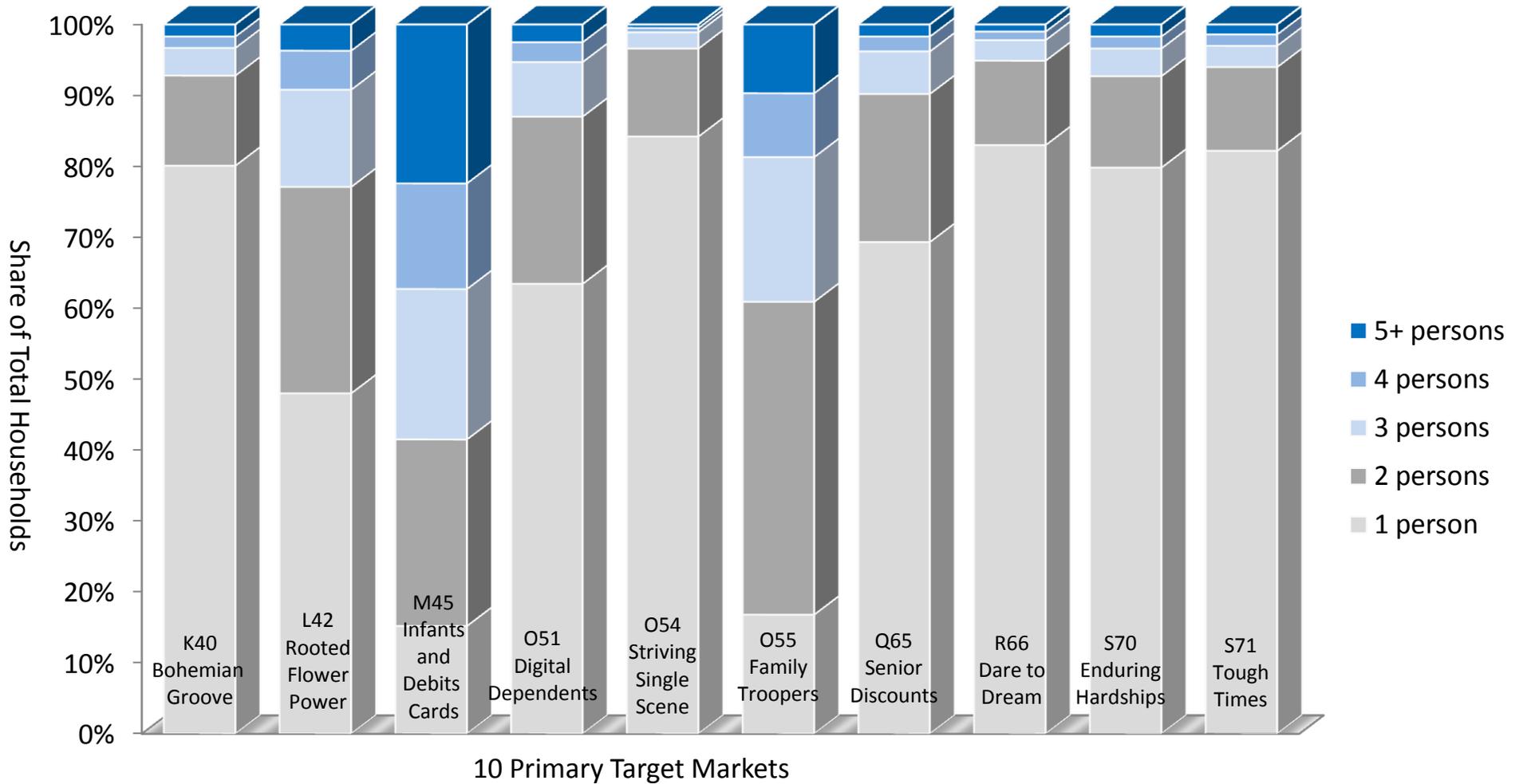
Source: Underlying data provided by Experian Decision Analytics; 2013 and American Community Survey; 2014.
 Analysis and exhibits prepared by LandUse|USA; 2015 © with all rights reserved.

Family Composition and Presence of Children Stacked by Share of Total Families Mason County, Michigan - 2015



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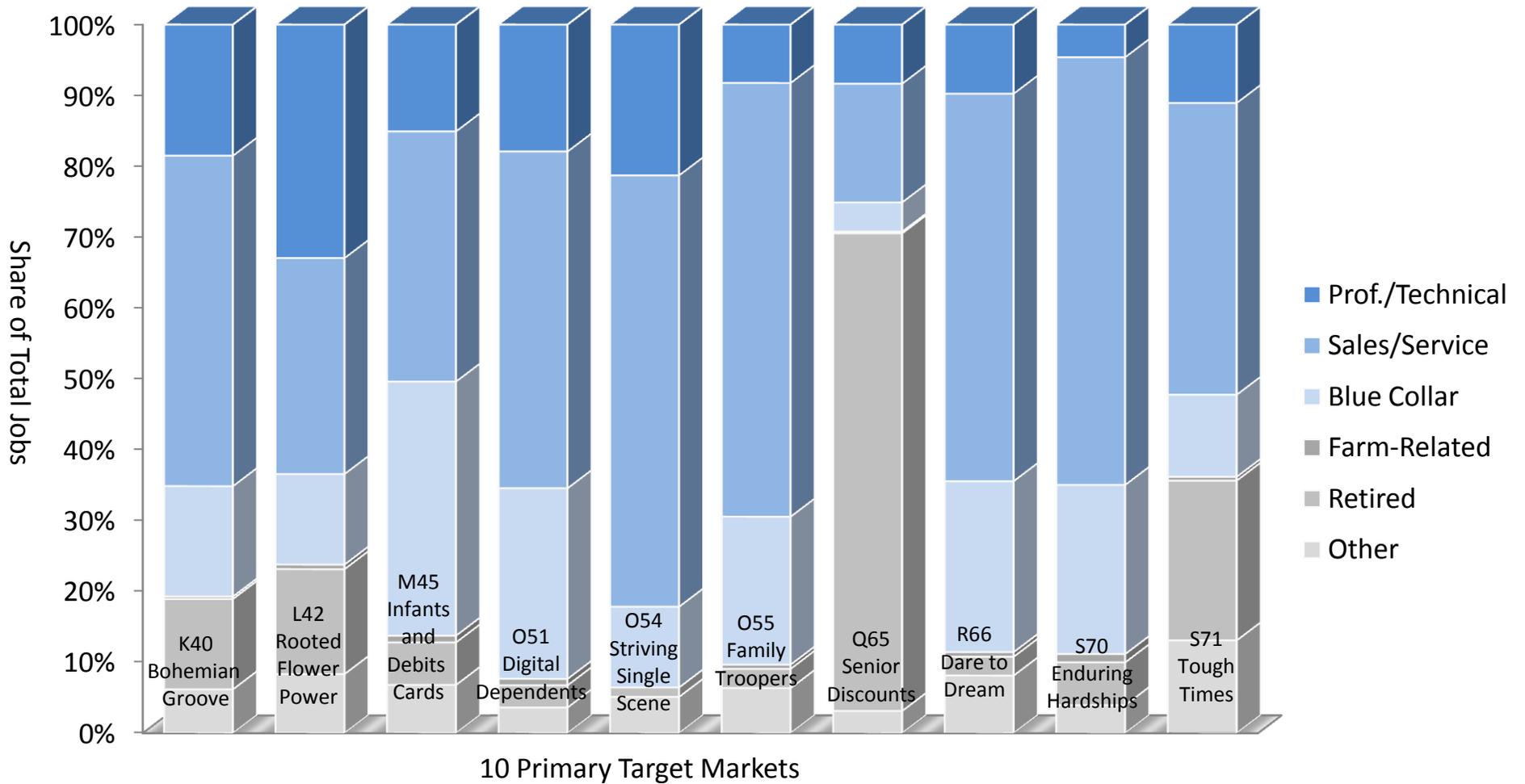
Household Size Stacked by Share of Total Households Mason County, Michigan - 2015



Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Analysis, and exhibit prepared by LandUse|USA © 2015 with all rights reserved.

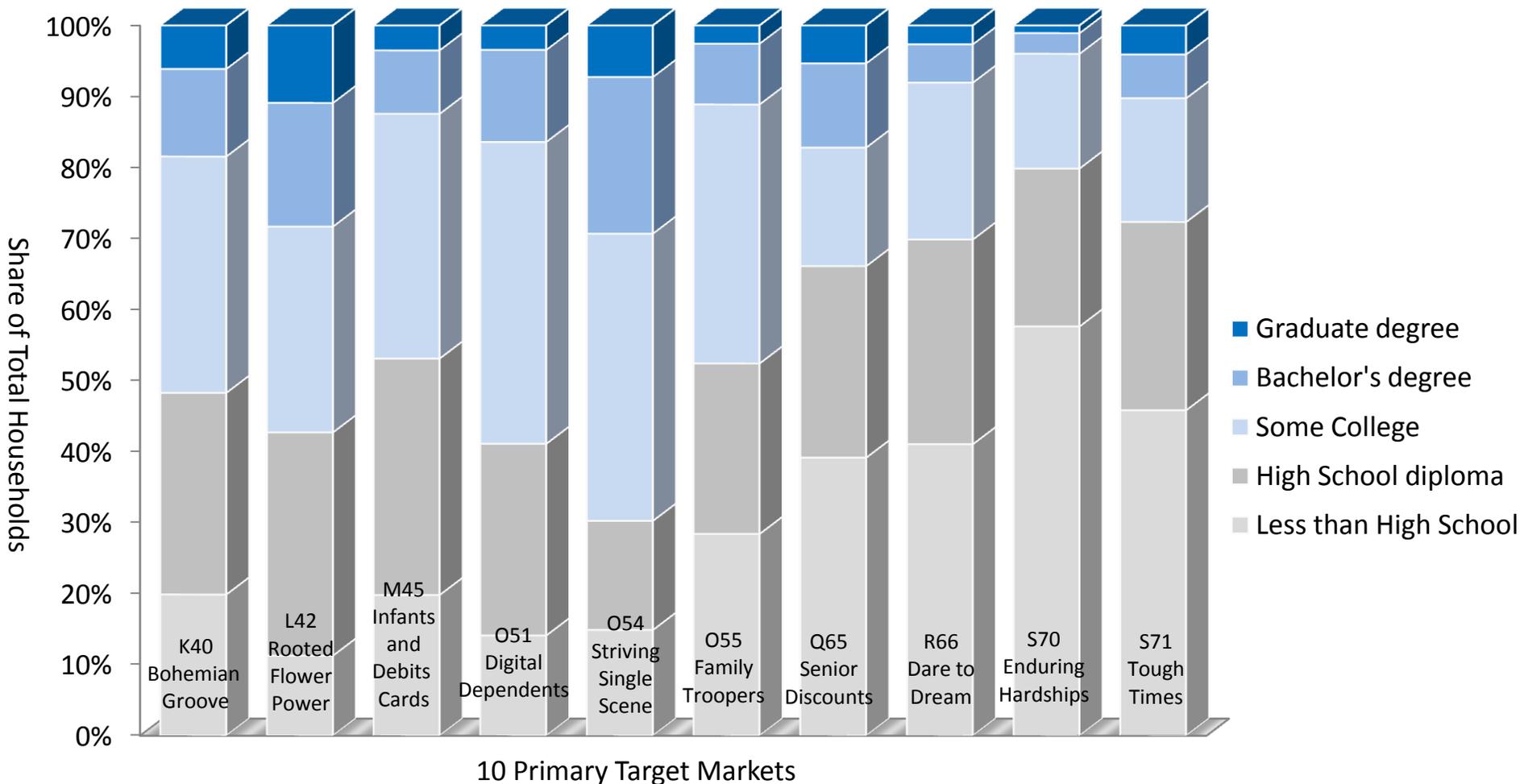
Employment by Occupation
Stacked by Share of Total Jobs
Mason County, Michigan - 2015

Exhibit E.4



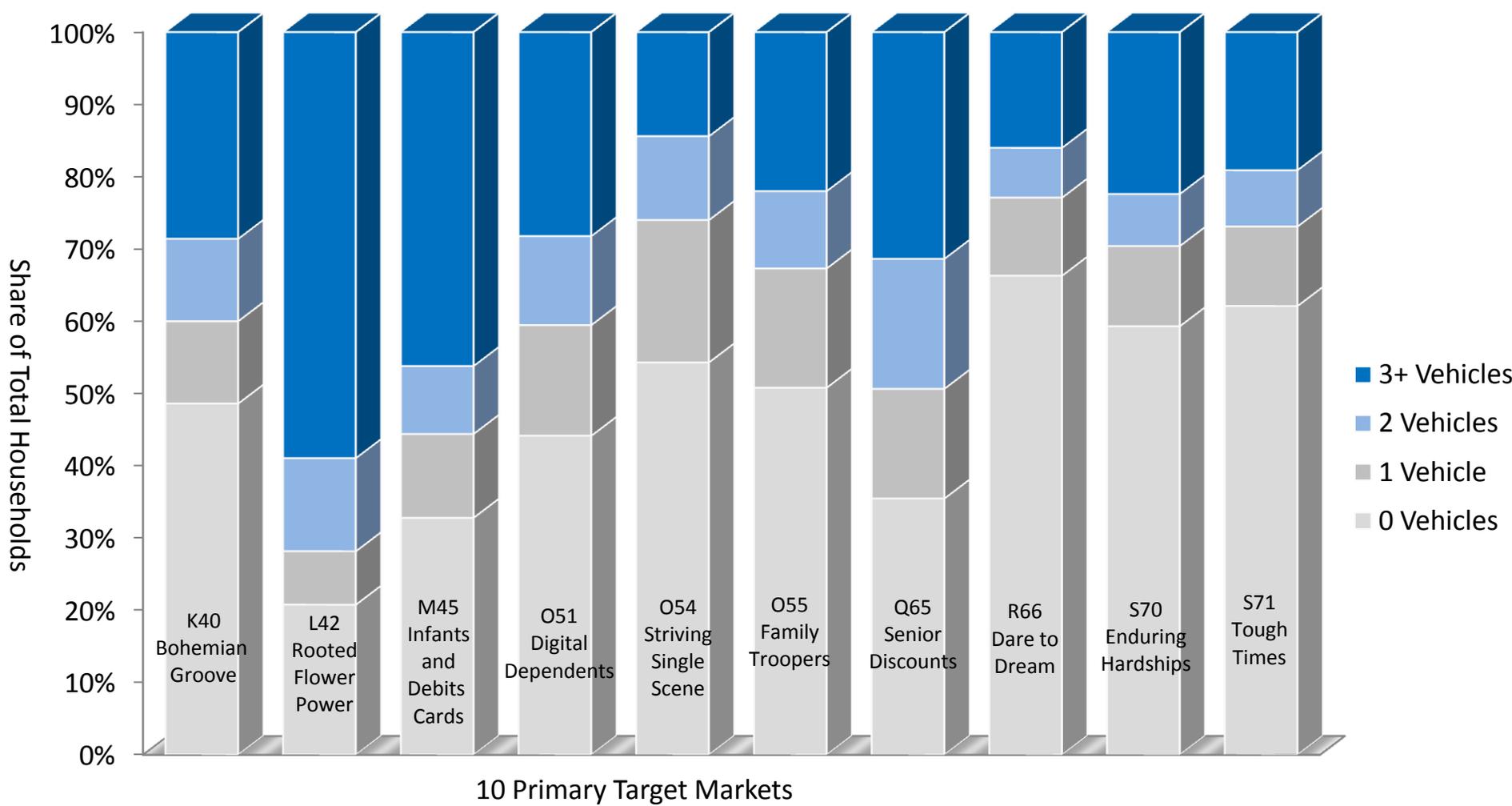
Source: Underlying Mosaic|USA data provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Analysis, and exhibit prepared by LandUse|USA © 2015 with all rights reserved.

Educational Attainment by Someone in Household Stacked by Share of Total Households Mason County, Michigan - 2015



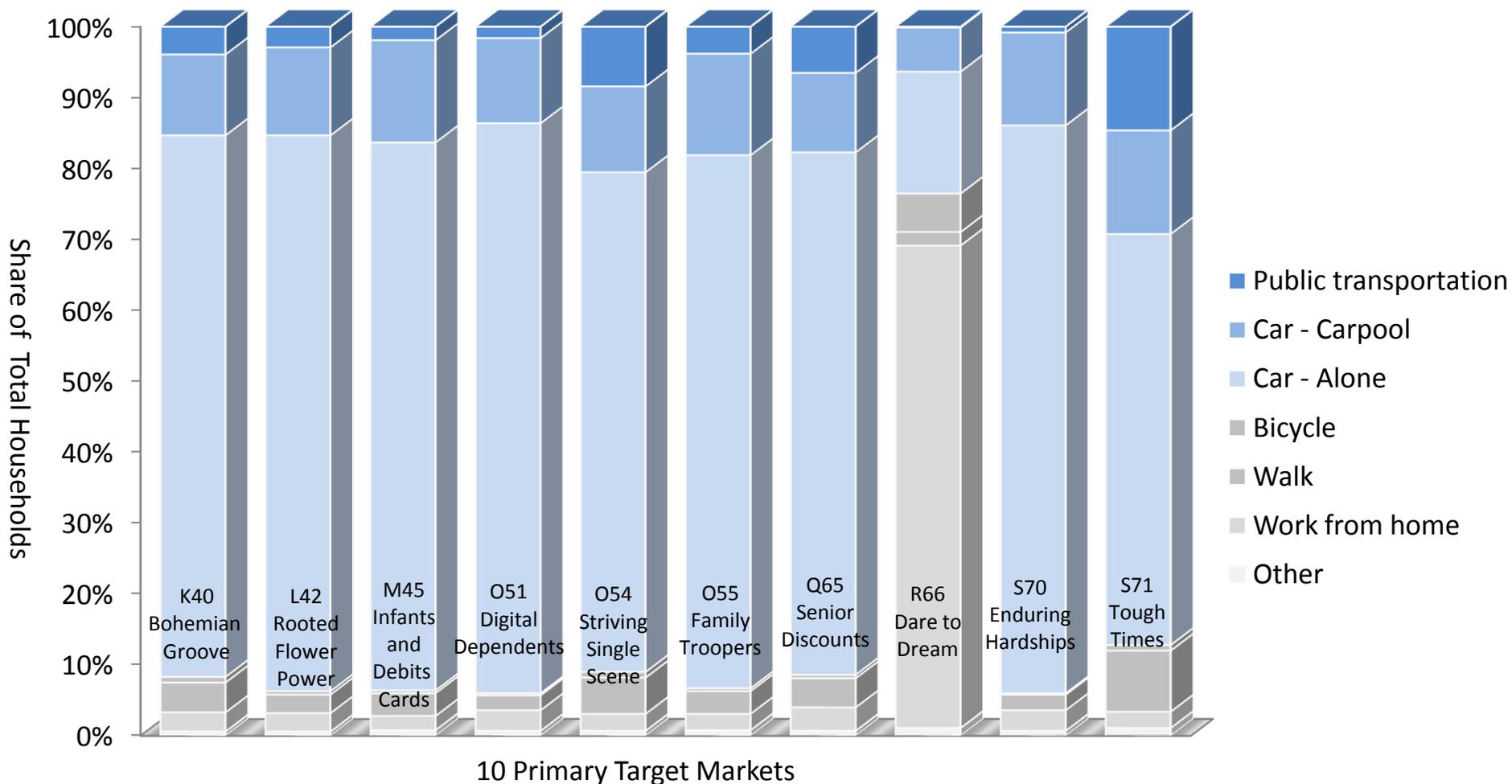
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Vehicle Ownership Stacked by Share of Total Households Mason County, Michigan - 2015



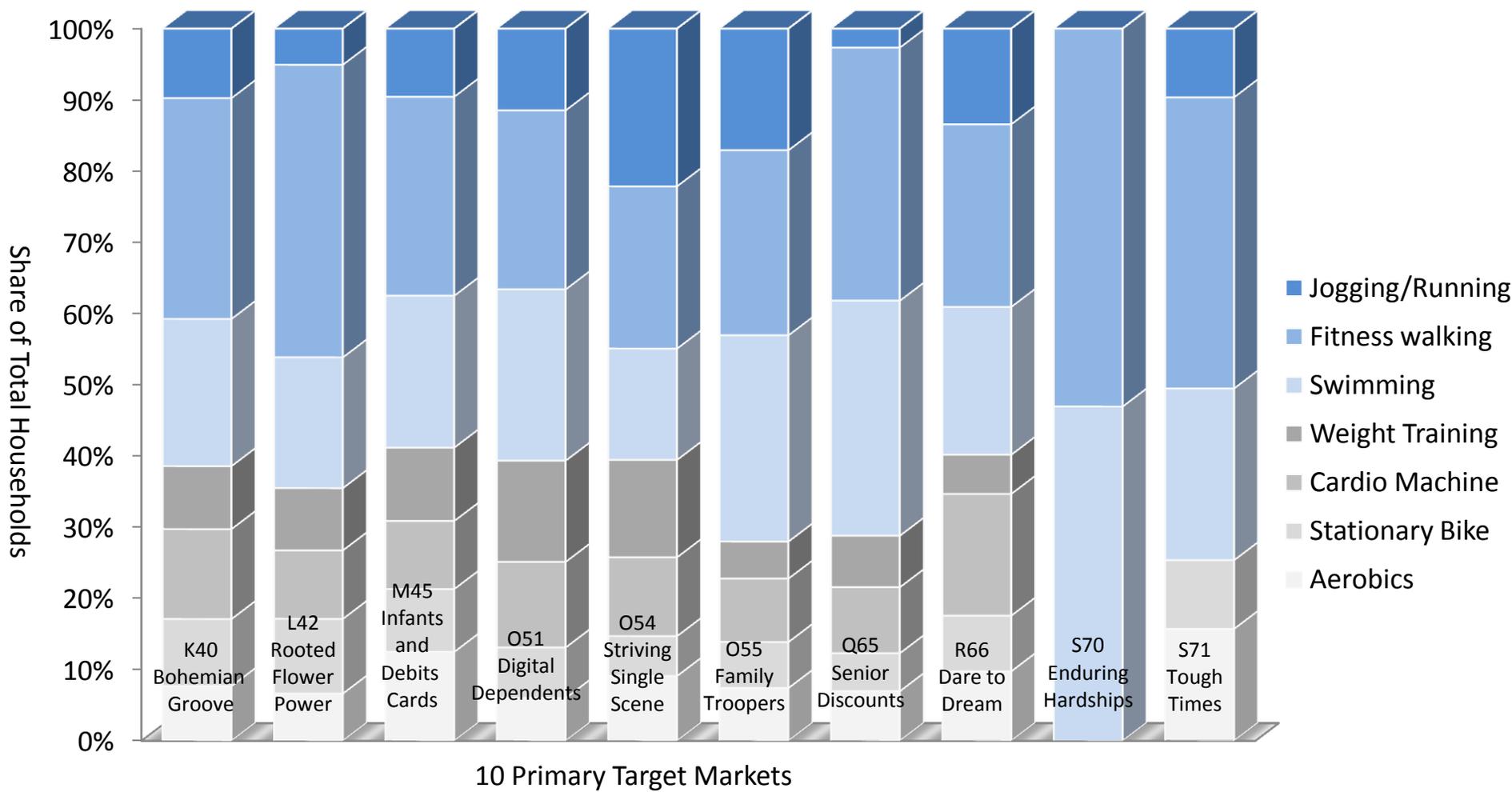
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Modes of Transportation to Work Stacked by Share of Total Households for Mason County, Michigan - 2015



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Fitness Activities Participation Stacked by Share of Total Households for Mason County, Michigan - 2015

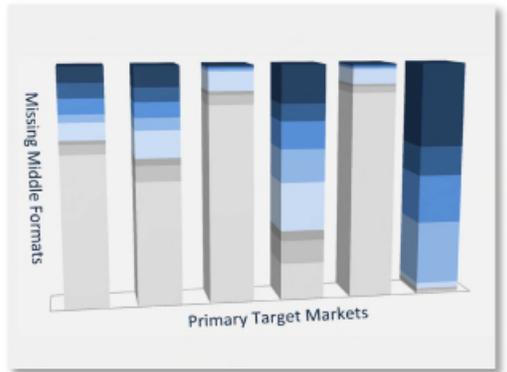


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Target Market Analysis Residential & Retail

Mason County, MI Narratives

July 1, 2015



Section F



Prepared for:
The Mason County
Steering Committee



Prepared By:



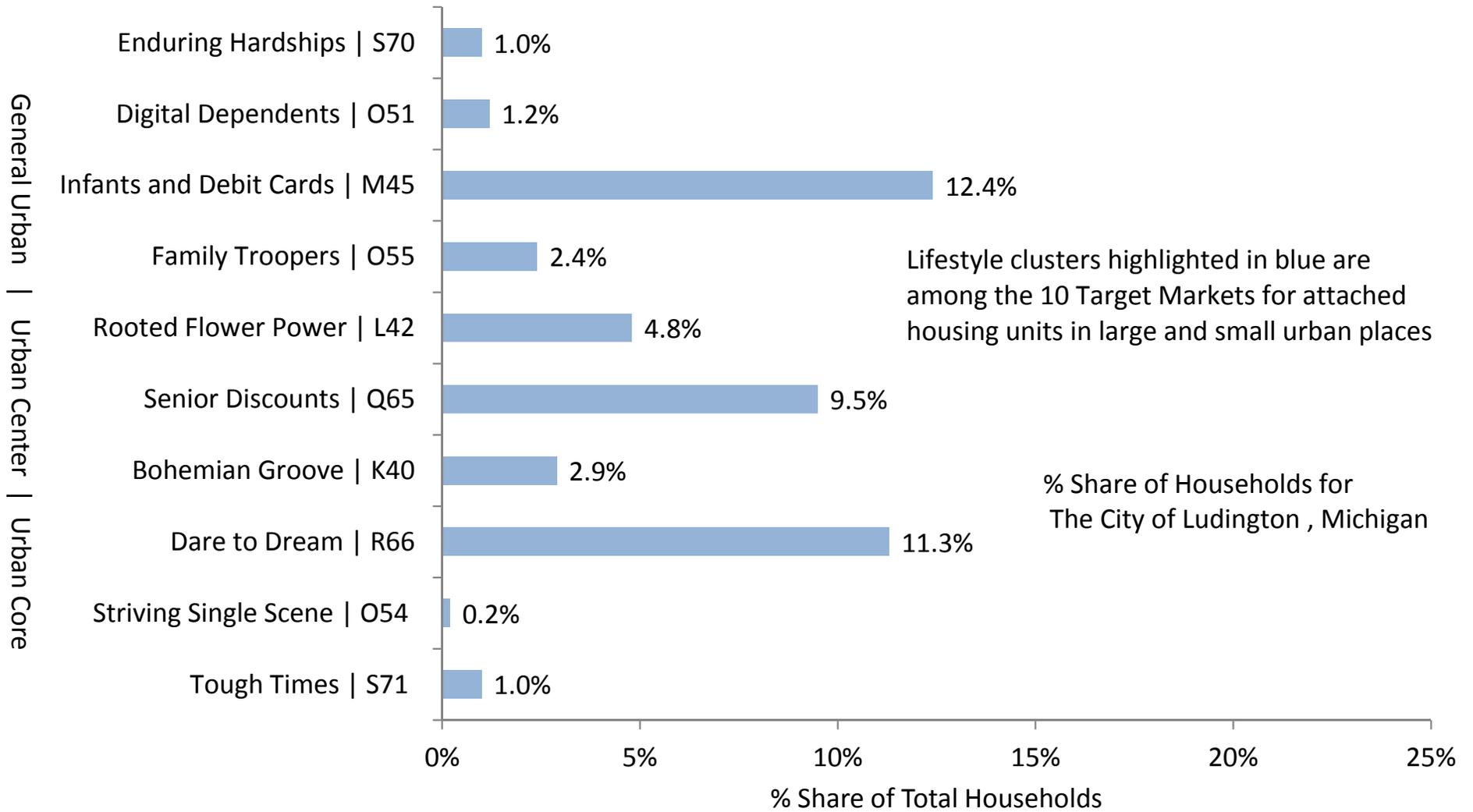
The Primary Target Markets – Summary
Mason County, Michigan

Exhibit F.1

Primary Target Markets - High to moderate propensity for choosing attached units in urban places. Among these targets, at least some households are already living in the Mason County market.

Experian Lifestyle Cluster	% Living in Mason County	% Detached Housing	Experian Lifestyle Cluster Description
K40 Bohemian Groove	0.9%	80.3%	Older divorced and widowed individuals enjoying settled urban lives
L42 Rooted Flower Power	1.4%	9.3%	Mid-scale baby boomer singles and couples rooted in established suburban communities and approaching retirement
M45 Infants and Debit Cards	3.9%	6.1%	Young, working-class families and single parent households living in small established, city residences
O51 Digital Dependents	2.3%	11.7%	Mix of Generation Y and X singles who live digital-driven, urban lifestyles
O54 Striving Single Scene	0.1%	98.4%	Young, multi-ethnic singles living in Midwest and Southern city centers
O55 Family Troopers	1.1%	82.0%	Families and single-parent households living in small cities.
Q65 Senior Discounts	3.3%	100.0%	Downscale, settled retirees in metro apartment communities
R66 Dare to Dream	3.4%	60.5%	Young singles, couples and single parents with lower incomes starting out in city apartments
S70 Enduring Hardships	1.9%	90.7%	Middle-aged, down-scale singles and divorced individuals in transitional small town and ex-urban apartments
S71 Tough Times	0.3%	97.6%	Middle-aged, down-scale singles and divorced individuals in transitional small town and ex-urban apartments

10 Primary Target Markets by Share of Total Households for The City of Ludington, Michigan - 2014



Source: Underlying data provided by Experian; powered by Sites|USA. Data analysis and exhibit prepared by LandUse|USA with all rights reserved © 2015.

Geography: Settled in second-tier cities, and scattered across the country, but more likely to be found in the Northeast or West.

Housing Format: Affordable city apartments, including low-rise garden apartments and row houses of varying vintage.

Housing Tenure: Nearly 80 percent are renters.

Movership: A transient group and half have been in the same residence for fewer than three years. They don't like to accumulate possessions, including homes, in case they get the urge to move on.

Age: Older adults; about two-thirds are between the ages of 46 and 65; and most are over 50 years old.

Family Composition: The majority of this segment has never-married, but nearly a third has been married and they are starting over as divorced or widowed individuals. They are part of the growing wave of older singles, and prize their individuality.

Education: Average educations, with a mix of high school graduates and some college. They are still hungry for learning, and often take adult education classes. Favorite classes are in painting, cooking, furniture refinishing, and other subjects that allow them to mingle with other graying singles.

Jobs and Work: Holding down modestly paying jobs in the service sector, particularly jobs in health care, social services, and the military.

Income: Low incomes; average incomes are less than two-thirds the national average.

Transportation: They manage to sink down roots quickly. They own cars, and prefer compact and mid-sized economy cars.

Leisure: An eclectic group with laid-back, quiet, and unassuming lifestyles. They cultivate large circles of friends from a wide variety of backgrounds, and are active in community groups. Free time is spent at home, listening to music, cooking, making crafts, and painting.

Retail Shopping: Dining out is usually to a casual dining or bistro restaurant, including moderate chains. They patronize discount and dollar stores but will declare that they prefer local stores. They are good consumers for craft and hobby stores, musical instrument stores, fresh produce, health foods, vitamins, and alternative medicines. However, they are slow to buy technology products, and have little interest in conspicuous consumption or the latest fashions. They rarely use the internet to make a purchase. They will also patron movie theaters.

Geography: Widely scattered throughout the country in the older, more populous inner-ring suburbs that have been overtaken by metro sprawl.

Housing Formats: Detached homes, typically older Cape Cods, ranches and ramblers, all on small lots.

Housing Tenure: More than 90 percent own their own homes.

Movership: Nearly two-thirds of all households have lived at the same address for over ten years.

Age: 80 percent of household heads are between the ages of 50 and 65.

Family Composition: 40 percent of households contain married couples - a relatively low rate - and more than half are home to singles, divorced and widowed individuals - twice the national average. Less than five percent of all households still have children living at home.

Education: Above average for both high school diplomas and college degrees.

Jobs and Work: The highest percentage is employed in white-collar management, health care and technical professions, but a significant minority also work in sales and the service sector.

Income: They earn middle-class incomes of more than \$60,000.

Transportation: Commuters who have a high rate of auto ownership.

Leisure: They pursue laid-back lifestyles. Many like to stay home when they have free time to read books, garden, cook and do crafts like needlework and woodworking. With their average budgets, they're not big on nightlife, and their idea of going out is meeting for dinner at a mid-scale restaurant.

Retail Shopping: They are price-sensitive consumers who tend to visit a store only when they absolutely need to buy something, and always look for bargains and not brands. They spend time researching their purchases and are eclectic in their retail tastes, shopping at discount to middle brow stores. Somewhat slow purchasers of technology, they purchase things like books and collectibles from mail order and only use the internet as a library and communication tool. They also will purchase things such as equipment for yoga, tickets to concerts, tools, and gardening and kitchen supplies.

Geography: Tend to live in older city neighborhoods in small cities and inner-ring suburbs. They are often found living near small factories and industrial businesses - not the most desirable addresses.

Housing Formats: Living in worker houses that are affordable and typically built before 1960.

Housing Tenure: Most own small houses with low values. However, about 15% are renters, which is still four times the national average.

Movership: Transient; their current lifestyle is transitional, and most have lived at the same residence for fewer than five years. They are continually seeking to change their circumstances, hopefully for the better. They have little time or interest in putting down roots and most don't intend to stay long.

Age: Most are under the age of 35.

Family Composition: Young families with young children, and single-parent households just starting out or trying to start over after a divorce. Almost one-third of the households are comprised of an unmarried parent with children. About 80% have a child at home, often in pre-school or elementary school.

Education: Average or moderate levels of educational attainment; almost evenly divided between those with high school diplomas and those with some college.

Jobs and Work: Working in blue-collar and manual jobs in construction and manufacturing; and sales and service-sector jobs, including in health care and retail.

Income: Lower middle-class incomes sustained by entry level salaries; and in-debt from college loans, mortgages, and home-improvement loans. They are overwhelmed by the here-and-now expense of raising and caring for young children.

Transportation: They prefer to live where public transportation is nearby. Only a small percent own cars or sedans, and they have below-average rates for buying cars.

Leisure: Focused on budget-minded and child-centered activities at parks, public ballparks, county fairs, country music in the park, campgrounds, and zoos.

Retail Shopping: They can be found at the bowling alleys, but don't go to bars, nightclubs, or even the movie theater, and certainly don't have discretionary income for cultural arts and entertainment. Meals often involve fast food, takeout meals, or frozen dinners. Shopping is an infrequent leisure activity that takes them to the discount stores, dollar, value, and hardware stores. However, they do buy plenty of toys and board games, and are a strong market for sporting goods – particularly team sports, hunting, target shooting, archery, camping, and fishing gear. They also enjoy collectibles like ornaments and sports memorabilia. They are less likely than average to have hand-held electronic gadgets, and can't afford a health club membership.

Geography: Most are located in second-tier cities scattered across the country; and in a mix of urban areas that include transient neighborhoods.

Housing Formats: A mix of apartments, condominiums, and small houses.

Housing Tenure: A surprising number are first-time homeowners, although the values are modest and they have needed a co-signer to secure the mortgage.

Movership: They show little interest in staying for any length of time, and are not rooted in their community. They are footloose and accustomed to moving frequently in a constant search for better paying jobs and better living arrangements. More than two-thirds have lived at the same address for fewer than three years.

Age: This the first wave of the Generation Yers and they are now 20-somethings moving into their early thirties. About 90% of the group is under the age of 35 years; 65% are under the age of 30.

Family Composition: They have begun to leave the nest and start their own independent lives and young families, but overall tend to be single. They are unattached and still looking for a perfect mate. One one-third of this group has children, and long-time friends are more important than members of their extended family.

Education: Tend to well-educated and most have gone to college.

Jobs and Work: Many hold jobs in sales and the service sector, and good schooling has led to a range of occupations – from sales to social services; and from construction to health care. They are early in their careers.

Income: Modest incomes supported by entry-level jobs while paying off student and car loans.

Transportation: About 44 percent of the households are without wheels; and those who buy new will choose funky compact models.

Leisure: They are into athletics like pick-up basketball, volleyball, or racquetball. They will also lift weights or take a yoga class, and attend spectator sports. Although they spend a lot of time in the virtual world, they are also active and adventurous, and a surprisingly high share will take advantage of campgrounds, fishing, horseback riding, and hiking. In searching for their perfect mate, they put a lot of stock in their personal fitness and appearance.

Retail Shopping: They revel in telecommunication devices that allow them to multi-task and bounce between cell phones, iPods, laptops, and video game consoles. They are known to buy sports equipment like skateboards, camping supplies, and racquetball gear. In the marketplace, they have champagne tastes but not the budget, so end up at the discount stores, clearance racks at the more upscale shops. They belong to gyms and are night owls, spending a lot of time at bars, nightclubs, cinemas and theaters, and billiards halls.

Geography: Big cities throughout the South and West, and close to the urban action.

Housing Format: Nearly all are living in older apartment buildings, in the city. Their units are compact and located in low-rise and high-rise buildings built between 1960 and 1990. Many of the buildings are dilapidated.

Housing Tenure: Nearly all (96%) are renters.

Movership: This group has high movership rates partly motivated by an ongoing search for better jobs and larger apartments. The majority just moved in during the last year, and 80 percent have stayed at the same address for fewer than three years.

Age: 20-somethings; and over 90 percent are younger than 35 years of age.

Family Composition: This group has the highest percent of singles in the nation, usually deferring marriage and families until they have advanced farther in their careers. A whopping 95 percent are single; and nearly 90 percent have never been married and do not have children.

Education: They tend to be well-educated, and nearly three-quarters have gone to college. They also like taking adult education courses to improve their skills in painting, photography, and aerobics and yoga (while also making new friends).

Jobs and Work: Tend to be employed in entry-level sales and service-sector jobs, including jobs in construction, public administration, health care, and professional services. They are an ambitious bunch and self-described workaholics, spending a lot of time on their careers to advance as quickly as possible. Many are already talking about starting their own businesses.

Income: Many are concerned with paying down their student loans and car loans, and aren't thinking about saving for retirement.

Transportation: Few own cars, but they are happy to walk or take public transportation.

Leisure: If they have time after work to relax at home, they choose carefree activities like reading a book; downloading books/music/videos/games; and cooking with friends. They are also active in the dating scene.

Retail Shopping: They tend to frequent bars, restaurants, health clubs, movie theaters, and other entertainment venues like concerts. They can't afford high-end stores, but they will bypass the discount stores in preference for the latest, in-season fashions. They surf the malls and mainstream apparel stores for sales and bargains. They also like the latest trends in everything from health food to electronic devices. They can be impulsive in the retail stores, but have also fully integrated the internet for entertainment and planned shopping excursions.

Geography: Live in the small towns and cities.

Housing Formats: These families tend to live in older attached housing products such as duplexes and low-rise apartment buildings. Some also live in detached housing like ranch houses.

Housing Tenure: More than 90 percent of households rent their units.

Movership: One of the most transient populations in the nation, nearly half have lived at the same address for less than a year, nearly three-quarters for fewer than three years.

Age: Nearly two-thirds are younger than 30 years old; some 90 percent are under 35.

Family Composition: They have mixed household types: about half are single, 40 percent are married and a striking 55 percent contain single parents - more than five times the national average. All told, more than 90 percent of households have at least one child at home.

Education: The members of this segment have below-average educations, with only about half having gone beyond high school.

Jobs and Work: Many work in lower paying jobs as factory laborers; some have worked or currently are working in the Armed Forces.

Income: Low incomes; their pay is typically 40 percent below average and they do not much of a financial background.

Transportation: Many own a vehicle.

Leisure: Most spend their evenings at home, reading books, playing cards or board games, watching TV or cooking for fun. On weekends, they work out by playing basketball, baseball, football and soccer; this is also a segment full of seriously athletic people who are into boxing and martial arts.

Retail Shopping: They lead frugal lifestyles, but will spend money to go out to a bar, bowling alley, or to the movies. For a big date, they'll purchase tickets to a rock concert or comedy club. Those with children are willing to splurge on their kids, taking them to an aquarium, zoo or theme park, and are good consumers for toy stores as they buy their children virtually every game and toy at rates more than twice the national average. With many young and unattached, they care about their appearance and will spend money on athletic gear for working out, and new clothes for every season from discount department stores.

Geography: They are found throughout the country, typically in metro communities, big cities, and inner-ring suburbs - sometimes in dicey neighborhoods.

Housing Formats: Typically in large, multi-unit apartment buildings located in the city and geared for seniors. They prefer the security of a building with attached units, preferably with a door attendant, to being on their own.

Housing Tenure: Renting rather than coping alone with the maintenance of a home; or finding that finances are too fragile to continue maintaining a house. More than three-quarters can only afford to rent, and they often rely on rent-controlled rates.

Movership: Many have moved into their current location within the past seven years.

Age: Mostly elderly and retired residents and most are over the age of 75 years.

Family Composition: Three-quarters are widowed grandparents with grown children who are located too far away or otherwise incapable of sharing their home. The group cherishes their families and friends and they like to meet new people and entertain in their apartments.

Education: Limited educations and over 40% are high school dropouts. However, they will take classes to keep informed and learn new hobbies.

Jobs and Work: Those still in the workforce tend to hold low-level service-sector jobs in industries like health care.

Income: Fixed and modest incomes, some taking advantage of rent-controlled rates and senior discounts to stretch their budgets. They get by on small pensions that supplement their Social Security checks.

Transportation: May or may not own a car, and may rely on van services.

Leisure: Senior Discounts may be older, but they haven't lost a step and show little evidence of slowing down. Many have active leisure and social lives, but they also spend a lot of time in their apartments reading newspapers and magazines, listening to pre-rock music, and watching television. They rarely access the internet except for health information, political news, and sports standings. They have an abundance of pride and want friends and family to think that they're doing well.

Retail Shopping: They regularly attend plays and concerts, and will patron casinos. They are more interested in discounts than designer labels, and will patron dollar stores and clearance racks even when shopping mid-scale stores. They also spend on collectibles like coins and porcelain; vitamins and health care supplies; and exercise equipment.

Geography: Scattered across the country, particularly in the Northeast, Midwest, and Mid-Atlantic states; in mid-sized cities; and within old and transient city neighborhoods.

Housing Format: Sharing over-crowded downscale apartments to make ends meet. Living in buildings typically built before 1925 and offering few amenities. Not all are in apartments, and those with children can also be found living in older ranch houses and duplexes. Their housing is usually overcrowded and not designed for growing families.

Housing Tenure: Low-rent and unlikely to be home owners, they are always searching for a better place to live.

Movership: The majority has moved to their current unit within the past year, and nearly three-quarters have lived at their address for fewer than 3 years. Most seem disconnected from their communities.

Age: Comprised of 20- and 30-Somethings, they are of the youngest segments in the nation. More than a third of the household heads are under 35 years old.

Family Composition: Comprised of singles, unmarried couples, and single parents, with nearly 90% being unmarried. They do not consider marriage as the only path to forming a family, and often share apartments with unrelated roommates.

Education: Low educational attainment; and 40% rate of high school dropouts is double the national average. However, they will also take an adult education course and talk about wanting to advance their careers.

Jobs and Work: Low-paying, entry-level jobs in sales and service sectors, such as health care, food services, and manufacturing. A high percent are unemployed.

Income: Limited means and budgets are tight.

Transportation: Most can't afford to own a car, and will use alternative modes that include walking, biking, public transit, and skateboarding.

Leisure: They spend their time on the go, hanging out with friends at bars and nightclubs, attending movies and dance performances, and catching a meal at moderate chain restaurants. They enjoy kicking back at their apartments listening to music or throwing a dinner party. They also enjoy video and board games. If they want to work out, they bypass the health club in favor of a pickup game of soccer or basketball at the nearby park.

Retail Shopping: They love to shop for clothes but typically end up in discount department stores and at the clearance racks. They will splurge on electronics, music, and MP3 players. They will also purchase games and sports equipment, and spend money on a nightlife, including bars, comedy clubs, nightclubs, movie theaters, and chain restaurants.

Geography: Centered in the South and Midwest, and located in exurban towns and small cities, and small bedroom communities to larger metro areas. They are often located in tired and worn neighborhoods where the residents often worry about crime and violence.

Housing Formats and Tenure: Living in low-rise apartments and duplexes. Few can afford to own a home, and over 95 percent are renters.

Movership: They lack roots and are dealing with the challenges of a transient existence. More than 40% have lived at the same address for less than a year and two-thirds for fewer than three years.

Age: Middle-aged singles and divorced individuals in their 30's and 40's. The majority of household heads are between the ages of 35 and 50.

Family Composition: Nearly one-quarter are single parents; and three-quarters are without children. Most are single or divorced, although some are older single parents with children still living at home.

Education: Low educational attainment. 60 percent never finished high school, and fewer than 5 percent have a college degree.

Jobs and Work: Most are holding minimum-wage jobs as laborers and service-sector workers. Nearly two-thirds of the adults work at low-level sales or service-sector jobs, mostly in health care, food services, or tech support. Many would like to start their own business or try a new line of work.

Income: One of the lowest average incomes in the country, they struggle to support even a simple lifestyle. They worry about living beyond their means; have few investments or savings; get by with occasional loans; and prefer paying with cash and money orders.

Transportation: They would prefer to own a car, but nearly 60 percent of the households can't afford to. Those who can buy a car will settle for a used economy car that's reliable.

Leisure: Unable to afford many leisure activities, they spend quiet evenings at home watching television, listening to music, or cooking. These are stressed-out Americans who dislike their standard of living but aren't sure if they can improve it.

Retail Shopping: They occasionally splurge on a concert or trip to a casino or racetrack. However, they lack the discretionary income for regular movies or nights out. Outdoor exercise might include fishing, water skiing, and camping trips. Dinner out is to fast-food chains or buffets. They patronize discount and dollar stores. They will buy some electronics to enhance television viewing, but shy away from the newest technologies. They will also buy sports memorabilia. They shop discount, dollar, and value stores, and are loyal to American-made products.

Geography: Aging city neighborhoods, mostly east of the Mississippi.

Housing Format: Neighborhoods filled predominantly with low-rise apartments, and also some high-rise buildings. Often living in complexes built in the urban renewal era of the 1960s to 1980s, when tenement row houses in downtown ghettos were bulldozed to create new housing for the poor and disadvantaged. Today those buildings are often dilapidated, and the tenants are intent on finding safer accommodations.

Housing Tenure: Over 90 percent are renters.

Movership: A majority of residents have lived at the same address for less than three years, and two-thirds have stayed fewer than five years.

Age: Most of the adults are between 50 and 75 years old.

Family Composition: Adults living on their own as single, divorced or widowed individuals. One-quarter of the households have a retiree. Many are destitute seniors without family support.

Education: Nearly half of the head-of-householders never graduated from high school, and only 10 percent have a college degree. Even in middle age, they are 40 percent more likely than average to sign up for adult education courses.

Jobs and Work: Working in service sectors, particularly in education and public administration. They are the underclass of the working poor, but are optimistic and constantly seeking better jobs.

Income: The most economically-challenged consumers in the United States. They are earning minimum wages or are on fixed retirement incomes. Most are living on incomes of less than \$15,000 per year, nearly one-fifth of the national average. This group is the

Transportation: Two-thirds do not own a car. They will travel domestically, usually by bus or train.

Leisure: Regularly attend local bars, billiard halls, and casinos. An above-average share of the population belongs to arts groups. Many have a passion for the arts, and attend plays, dance performances, concerts, and zoos. However, they rarely eat out, even at fast food chains.

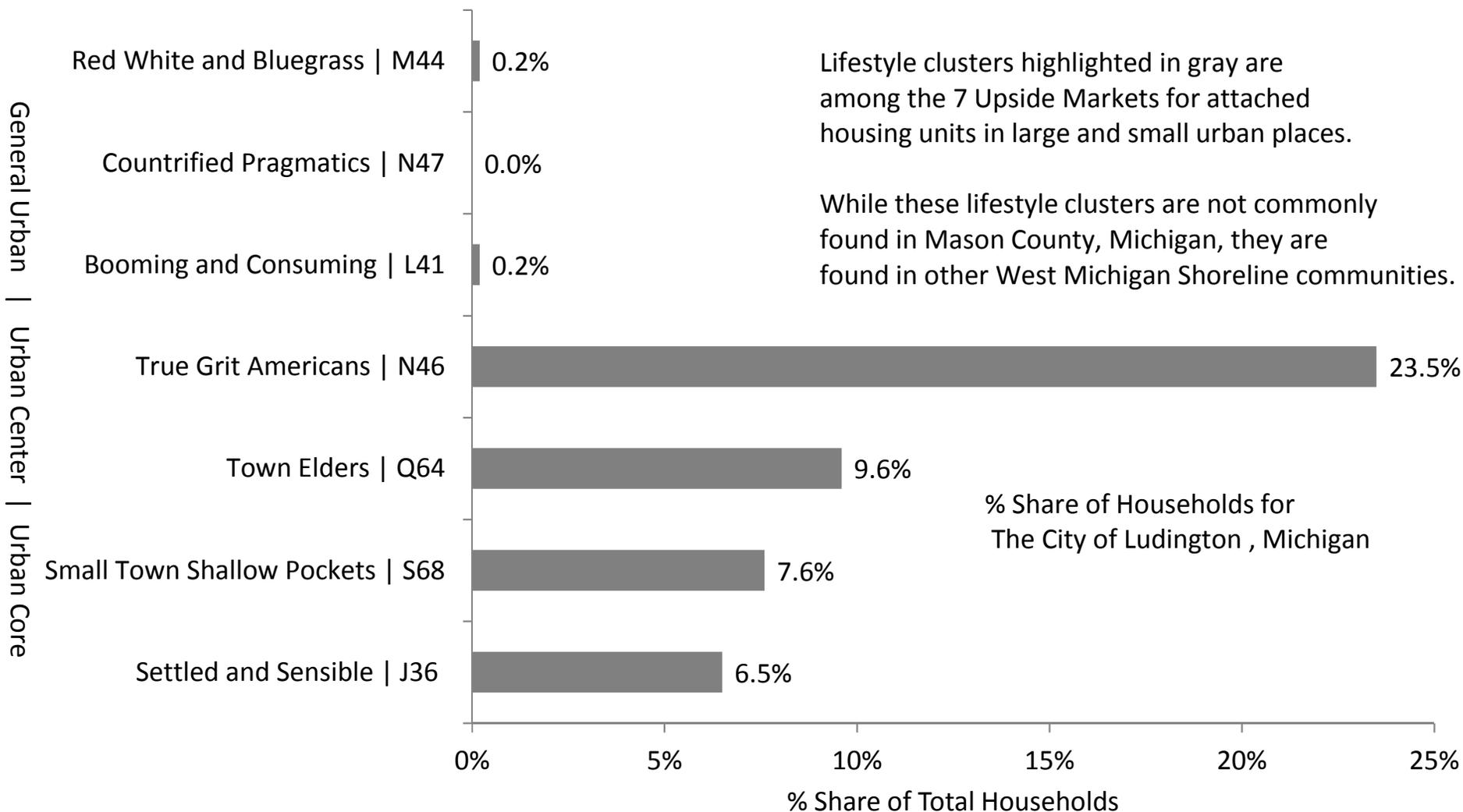
Retail Shopping: Consumer goods include at-home fitness supplies (treadmills, rowing machines, and exercise mats). Other shopping is at discount and dollar stores. They also prefer the convenience of local stores over national chains, but will still wait for the sales. They would rather buy healthy produce and cook at home, rather than eat at fast food restaurants.

Upside Target Markets - High to moderate propensity for choosing attached units in urban places.

These targets are not evident yet in Mason County, but they could be reasonably attracted with new choices among attached housing formats (based on their tendency to choose other Lake Michigan's coastal communities, and their higher propensity to live in attached housing or to rent).

Experian Lifestyle Cluster	% Living in Mason County	Detached Housing	Experian Lifestyle Cluster Description
C12 Golf Carts and Gourmets	0.1%	36.6%	Upscale retirees and empty-nesters in comfortable communities
J36 Settled and Sensible	2.0%	4.0%	Older, middle-class and empty-nesting couples and singles in city neighborhoods
L41 Booming and Consuming	2.4%	13.4%	Older empty-nesting couples and singles enjoying relaxed lives in small towns
M44 Red White and Bluegrass	5.1%	4.1%	Lower middle-income rural families with diverse adult and children household dynamics
N46 True Grit Americans	8.9%	5.1%	Older, middle-class households in town and country communities located in the nation's midsection
Q64 Town Elders	9.0%	4.8%	Stable, minimalist seniors living in older residences and leading sedentary lifestyles
S68 Small Town Shallow Pockets	2.4%	8.5%	Older, down-scale singles and empty-nesters living in modest ex-urban small towns

7 Upside Target Markets by Share of Total Households for The City of Ludington, Michigan - 2014



Source: Underlying data provided by Experian; powered by Sites|USA. Data analysis and exhibit prepared by LandUse|USA with all rights reserved © 2015.

Geography: Nearly half of all households live in Florida, and can be found in many of the nation's well-known retirement communities that are centered in Sun Belt states and beach communities.

Housing Formats: Relatively new detached housing products and attached housing like condos in recently-built, nicely landscaped and well-protected communities where the real estate is sought after and pricey.

Housing Tenure: Predominantly home owners.

Movership: The communities are relatively mobile, and many members have lived at the same residence for only a handful of years.

Age: Two-thirds of members are over 65 years.

Family Composition: More than nine out of ten households are childless, and the overwhelming majority of these are married couples. However, about a quarter contain widows, widowers and divorced individuals.

Education: College educated.

Jobs and Work: Most of these households are enjoying active retirements, but about a third of these educated residents are still in the workforce and earn solid paychecks from professional and technical occupations.

Income: With their salaries, pensions and investments, these households report incomes of more than \$120,000 annually, and have amassed large nest eggs and are typically drawing down their retirement accounts.

Transportation: Conveying a sense of status, they tend to drive luxury cars.

Leisure: They enjoy comfortable, but not lavish, lifestyles, with plenty of leisure time and active social lives. Frequent travelers, they are twice as likely as average Americans to have taken a cruise in recent years. They also like to visit friends and relatives throughout the country. At home, they enjoy reading, playing cards, doing needlework and, especially watching TV.

Retail Shopping: They like to patron theatres, museums, and venues with classical concerts, and will pay for gym memberships, golf course fees, and country clubs. They like to frequent malls and shop at middle-brow department stores, and are brand-loyal shoppers who look for bargains. At supermarkets they typically carry wads of coupons. However, they will splurge on expensive cameras, TVs and DVD players. They consider themselves foodies and like dining out and going to casinos. They are a good consumer of home goods, designer labels, and exercise apparel. At the grocery store, they are health conscious and looking for organic foods.

Geography: This segment can be found in mid-sized cities traditionally dependent on manufacturing and industry, and are highly concentrated in the Rust Belt of the Northeast and Midwest.

Housing Formats: Modest detached housing products in older neighborhoods.

Housing Tenure: They are predominantly homeowners.

Movership: 50 percent of households have lived in their homes for more than 20 years.

Age: More than a third of household heads are over 65 years old; three-quarters are over 50.

Family Composition: Most have begun to empty nests; households typically contain married couples or widowed individuals, and ten percent include an aged parent - a rate double the national average.

Education: Mostly high school educated, with more than a third that attended college.

Jobs and Work: A third are retired. The remaining members earn decent wages from jobs in retail, manufacturing and the trades.

Income: The two thirds of the segment that are still in the workforce earn mid-scale wages, around \$50,000.

Transportation: High rates of automobile ownership, and they typically purchase mid-range sedans or used economy vehicles.

Leisure: They lead unassuming, home-based lifestyles. They like to spend their free time watching TV, reading books and newspapers, listening to music, woodworking, and managing their extensive collections of collectibles. Their idea of going out is taking in a dance at the union hall or veterans' club. To escape from their sometimes dreary neighborhoods, they like to get away by train, RV or camper for a fishing trip.

Retail Shopping: They are conservative consumers who are brand loyal and slow to buy technology products. When they do shop, they tend to be value-conscious and choose comfortable styles from low priced stores or specialty chains, and have little interest in conspicuous consumption or the latest fashions. They are good consumers of outdoor equipment and gear, gardening supplies, tools, books, and collectibles. These households regularly go out on the town to go bowling or the casino, but they prefer meeting friends and family at family-style restaurants. They look for healthy options at the grocery store, and will spend money on vitamins and preventative medicine.

Geography: Scattered around the country, they are mostly concentrated in small-town Sun Belt communities in the South and West.

Housing Formats: They tend to live in above-average value, recently built, ranch-style detached exurban homes or contemporary attached housing such as condos. A small percentage lives in homes with sprawling yards more than two acres in size.

Housing Tenure: They are typically home owners.

Movership: Newcomers to their communities, many have moved within the last 7 years.

Age: Typically in their 50s and 60s, with most of these households between 50 and 75 years of age.

Family Composition: Mostly married older couples and widowed singles that are beginning to enjoy the first years of their empty nests and retirement.

Education: Average education.

Jobs and Work: Those in the workforce work in service-sector or white-collar professions. However, more than 20 percent are already retired.

Income: Solidly middle class with mid-level incomes.

Transportation: High rates of vehicle ownership, typically large trucks or luxury imports.

Leisure: They enjoy a variety of outdoor sports such as fishing, hunting, canoeing and kayaking, and have cultured sensibilities, enjoying plays, museums and concerts. They also like to spend quiet evenings at home reading, cooking, watching TV, and polishing their antiques, but they're not homebodies. They like to get out and tend their gardens or go bird-watching in nearby woods. Dinner out means ordering steak at chain restaurants, and they'll drive to a nearby city to attend a play or a concert.

Retail Shopping: Consumption evangelists; they are passionate about what they buy and willing to influence others about their preferences. Consumed with getting the best deal, they purchase clothes from discounters, and will spend money on furniture, home décor, gym memberships, outdoor apparel and gear, and art. Early adopters of technology, they love to purchase new DVD players and flat screen TVs. At the health food store, these calorie counters seek nutritious food options, love trying new foods and drinks, and will seek out gourmet foods to cook at home.

Geography: Found in rustic farming and small-town communities located mostly in the Midwest. Nearly three-quarters of the households are classified as “rural” - the highest percentage in the nation.

Housing Formats: Detached older cottages, ranch or craftsman-style houses built before 1970.

Housing Tenure: Almost all of the household heads own their homes.

Movership: A majority of households have been at the same address for more than eight years.

Age: Nearly two-thirds of the population is over the age of 45.

Family Composition: Typically living as couples or widowed or divorced individuals, only a quarter still have children living at home. Few are unmarried singles.

Education: Two-thirds have either high-school degrees or some college experience.

Jobs and Work: A higher-than-average incidence of blue-collar and farming occupations; a small but significant number of workers hold jobs in the wholesale and retail trades, public administration and education.

Income: Lower middle-class incomes below \$58,000.

Transportation: High rates of multiple vehicles, including motorcycles and trucks.

Leisure: They enjoy active and unpretentious lifestyles, and are outdoorsy households that like to fish, hunt, camp and go boating. Many describe themselves as homebodies who like to cook, garden, collect coins and read, and they often join book clubs. Their favorite hobbies include woodworking, needlework and sports.

Retail Shopping: They have enough disposable income to enjoy going out, whether it's to a bar, movie or to one of their favorite chain restaurants. These conservative consumers look for products that have stood the test of time. They tend to stick to familiar brands they've used for many years and refuse to be seduced by designer goods sold at high-end retailers. Instead they frequent discount and mid-scale stores. For sports gear, many turn to local stores, and there are few products for athletics and outdoor activities that they don't buy, purchasing things from golf balls to hunting rifles. Not at all health conscious, they search out foods that please the palette at the grocery store.

Geography: Scattered across the country, Town Elders live in small towns and rural villages, often in economically depressed areas.

Housing Formats: Detached ranch houses and bungalows typically situated on small lots, and were built more than a half-century ago.

Housing Tenure: Mostly home owners.

Movership: One-third of segment members have been at the same residence for over 25 years, two-thirds for more than 15 years.

Age: Nearly two-thirds of household heads are over 75 years old; all are over 65.

Family Composition: Nearly two-thirds are widowed individuals while the rest are married couples. While none have children living at home, more than three-quarters are grandparents.

Education: Only 13 percent have a college degree.

Jobs and Work: 90 percent are retired.

Income: Fixed incomes with few income-producing assets.

Transportation: More than half own three or more vehicles.

Leisure: They cultivate home-centered lifestyles. These households spend a lot of time reading books, gardening, doing needlework and generally puttering around their homes. They have time to enjoy hobbies like coin collecting and bird-watching, and target shooting. Their social lives revolve around their local church and veterans' club, where they enjoy the camaraderie and bingo games.

Retail Shopping: They are reluctant shoppers, and like the convenience of nearby local stores and retailers where they can find their favorite brands. They typically choose comfort over style, shop for American made goods, and patronize both discount and mid-market mall retailers. Many in this segment like to shop by phone or mail-order, buying books, women's apparel and gardening tools at more than twice the national average. For a treat, they will go out for fast food.

Geography: Located in second-tier cities and exurban towns, and located far from the large urban centers. Some of the cities were once industrial boomtowns that have since fallen on hard times. They are in downscale neighborhoods, often in cities and towns that have seen better days and are quietly deteriorating. They will also choose to live in small towns offering scenery rich environments.

Housing Format: Inexpensive housing stock with a mix of bungalows, cottages, and ranch houses. Most houses are small and their lots are modest in size. Features a mix of housing styles, including clapboard houses and ranches built before 1950. Yards are rarely landscaped.

Housing Tenure: About 20% are renters, with a recent trend of renting houses that originally were built decades ago for young working families. They will settle for renting a house after exhausting other rental options.

Movership: The majority have lived at their same address for five years or less.

Age: Half of the head of householders are ages 50 and older. They are at the cusp of retirement, and over 15 percent are already retired.

Family Composition: Single, unmarried, divorced, and/or widowed empty-nesters.

Education: Educational levels are low, and less than 10 percent have a college degree.

Jobs and Work: The majority work in service-sector such as health care and social services, plus blue collar jobs.

Income: This segment has low incomes but they have managed to set aside some savings for retirement. They buy safe investments like savings bonds and long-term CDs; they are careful with their money, and half carry life insurance.

Transportation: Status is measured by having a new truck or sporty car in the driveway.

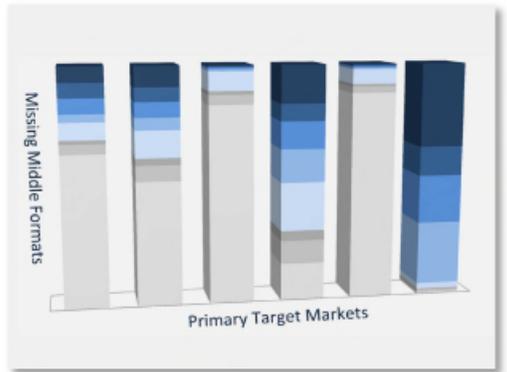
Leisure: Bluegrass, hunting, fast cars, and full churches are all touchstones of this segment. Within stereotypes, the men like to fish, the women do needlework, and everyone likes to play bingo. Union halls, veteran's clubs, and churches are social centers. They will also gather with friends for a game of cards, and a quiet night at home is spent watching television or reading newspapers and magazines. They also spend a lot of their leisure outdoors, hunting, fishing, bird-watching, and gardening.

Retail Shopping: This group isn't big on shopping, but they are consumers of craft supplies, outdoor sportsman supplies, hunting gear, and collectibles (coins and porcelains). They will patron billiard halls, antique malls, flea markets, and the race track. They also shop discount and dollar stores, but are not interested in buying electronic gadgets.

Target Market Analysis Residential & Retail

Mason County, MI Lifestyle Clusters

July 1, 2015



Section G



Prepared for:
The Mason County
Steering Committee



Prepared By:



Exhibit G.1

71 Lifestyle Clusters with Share of All Households (%) United States Averages through December 2014

Share of USA
Households

A	Power Elite 5.19%	A01	American Royalty	1.20%
		A02	Platinum Prosperity	.97%
		A03	Kids and Cabernet	.78%
		A04	Picture Perfect Families	.79%
		A05	Couples with Clout	.78%
		A06	Jet Set Urbanites	.67%
B	Flourishing Families 4.25%	B07	Generational Soup	1.09%
		B08	Babies and Bliss	1.36%
		B09	Family Fun-tastic	0.98%
		B10	Cosmopolitan Achievers	0.82%
C	Booming with Confidence 6.65%	C11	Aging of Aquarius	2.85%
		C12	Golf Carts and Gourmets	.57%
		C13	Silver Sophisticates	1.84%
		C14	Boomers and Boomerangs	1.40%
D	Suburban Style 5.00%	D15	Sports Utility Families	1.59%
		D16	Settled in Suburbia	.89%
		D17	Cul de Sac Diversity	.77%
		D18	Suburban Attainment	1.74%
E	Thriving Boomers 6.43%	E19	Full Pockets, Empty Nests	1.48%
		E20	No Place Like Home	2.29%
		E21	Unspoiled Splendor	2.66%
F	Promising Families 3.23%	F22	Fast Track Couples	1.92%
		F23	Families Matter Most	1.31%
G	Young, City Solos 2.46%	G24	Status Seeking Singles	1.25%
		G25	Urban Edge	1.21%
H	Middle-class Melting Pot 3.90%	H26	Progressive Potpourri	1.22%
		H27	Birkenstocks and Beemers	1.18%
		H28	Everyday Moderates	.73%
		H29	Destination Recreation	.77%
I	Family Union 4.74%	I30	Stockcars and State Parks	1.40%
		I31	Blue Collar Comfort	1.16%
		I32	Steadfast Conventionalists	1.08%
		I33	Balance and Harmony	1.09%
J	Autumn Years 7.35%	J34	Aging in Place	2.64%
		J35	Rural Escape	2.88%
		J36	Settled and Sensible	1.83%

Source: Mosaic|USA provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Data is current through December 2014.

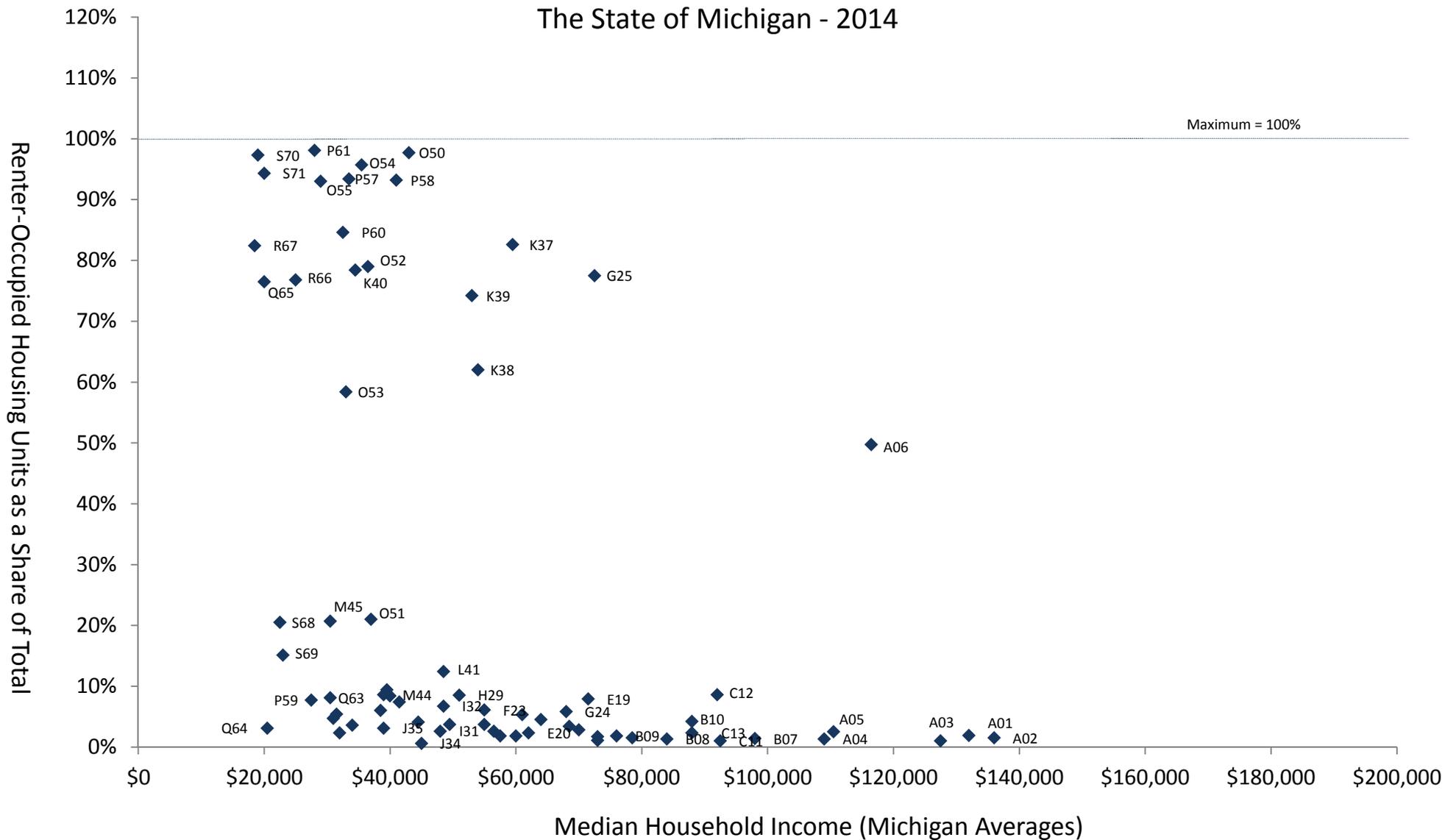
71 Lifestyle Clusters with Share of All Households (%)
 United States Averages through December 2014

Share of USA
 Households

K	Significant Singles 4.64%	K37	Wired for Success	0.89%
		K38	Gotham Blend	1.18%
		K39	Metro Fusion	.49%
		K40	Bohemian Groove	2.08%
L	Blue Sky Boomers 6.82%	L41	Booming and Consuming	.99%
		L42	Rooted Flower Power	3.10%
		L43	Homemade Happiness	2.72%
M	Families in Motion 3.13%	M44	Red, White and Bluegrass	1.70%
		M45	Infants and Debit Cards	1.43%
N	Pastoral Pride 4.77%	N46	True Grit Americans	1.44%
		N47	Countrified Pragmatics	1.16%
		N48	Rural Southern Bliss	1.32%
		N49	Touch of Tradition	.86%
O	Singles and Starters 9.85%	O50	Full Steam Ahead	.58%
		O51	Digital Dependents	3.27%
		O52	Urban Ambition	1.23%
		O53	Colleges and Cafes	.81%
		O54	Striving Single Scene	2.14%
		O55	Family Troopers	1.81%
P	Cultural Connections 5.17%	P56	Mid-scale Medley	1.10%
		P57	Modest Metro Means	.82%
		P58	Heritage Heights	.58%
		P59	Expanding Horizons	1.22%
		P60	Striving Forward	.94%
		P61	Humble Beginnings	.52%
Q	Golden Year Guardians 9.01%	Q62	Reaping Rewards	1.81%
		Q63	Footloose and Family Free	.49%
		Q64	Town Elders	4.65%
		Q65	Senior Discounts	2.06%
R	Aspirational Fusion 2.92%	R66	Dare to Dream	1.68%
		R67	Hope for Tomorrow	1.24%
S	Economic Challenges 4.50%	S68	Small Town Shallow Pockets	1.75%
		S69	Urban Survivors	1.62%
		S70	Enduring Hardships	.28%
		S71	Tough Times	.84%

Source: Mosaic|USA provided by Experian Decision Analytics and licensed to LandUse|USA through Sites|USA. Data is current through December 2014.

% Renter Occupied v. Median Household Income 71 Lifestyle Clusters (Mosaic|USA) The State of Michigan - 2014



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