Psychographics is a term used to describe characteristics of people and neighborhoods which, instead of being purely demographic, speak more to attitudes, interests, opinions and lifestyles. PRIZM NE (Claritas, Inc.) is a leading system for characterizing neighborhoods and the local workforce into one of 65 distinct market segments.

Psychographic analysis uses geographic and demographic information as part of its methodology, but the resulting segment profiles include a richer set of information on wants, needs, and consumer behavior tendencies based on a variety of survey and other data sources.

Commercial retail developers are particularly interested in understanding a community's psychographic profile, as this is an indication of its resident's propensity to spend across select retail categories and in specific retail formats (i.e., lifestyle centers, regional malls, downtowns, etc.). Residential developers are also interested in understanding this profile as it tends to suggest preferences for certain housing products, especially those that might not exist in the market today. Psychographics, in combination with demographic analyses and community survey information is often used in lending requests for development types that are still unproven in their respective markets.

Households in the Garland Trade Area can generally be described as living in a diverse mix of relatively affluent white collar and more modest, blue-collar neighborhoods, with concentrations of retirees (all ethnically diverse), with both singles and families represented. Detailed information on the majority of segments represented is presented in the Appendix section of this report. A comparison of psychographic profiles for the City of Garland and Garland Trade Area is presented on the following pages. The last page of the psychographic discussion summarizes the "daytime" (or workforce) population's psychographic profile. A comparison of a community daytime and nighttime populations can be useful when "telling an investment story" to individuals and groups either outside a respective region or within.

Top Resident Psychographic (PRIZM) Segments

The City of Garland, even more so than the Trade Area overall, includes residents spanning a wide variety of different demographic and psychographic segments. While the City includes a strong middle class, it also is home to the opposite ends of the income distribution.

With a solid base of Hispanic and middle class demographics, the City of Garland encompasses a broad diversity of psychographic / lifestyle groups. The top categories, which represent 42% of total Garland households, can be considered highly stable – preferring to move within the community as lifestyle forces dictate, rather than move elsewhere. Households in the Garland Trade Area can generally be described as living in a diverse mix of relatively affluent white collar and more modest, blue-collar neighborhoods, with concentrations of retirees (all ethnically diverse), with both singles and families represented.

As the mix presented tends to play out geographically -- with less diversity and greater affluence located on the fringe and more of a blue-collar and stronger ethnic mix concentrated towards the older core -- there are also areas within these locations where contrasting segments live in close proximity.

Top City of Garland Resident Psychographic (PRIZM) Segments

		Garland Households (with comparison to U.S.)
Multi-Culti Mosaic	Immigrant gateway community... urban home for mixed populace of younger Hispanic, Asian, and African-American singles & families. Nearly ¼ foreign born – a mecca for first-generation Americans striving to improve their lower-middle class status.	7,951 (x 6.6)
American Dreams	Living example of ethnically diverse nation: ½ are Hispanic, Asian, or African-American. Multilingual neighborhoods--one in ten speaks a language other than English middle aged immigrants & children live in upper-middle-class comfort.	7,942 (x 5.2)
Kids and Cul-de-Sacs	Upper-middle class, couples with kids – large families in newer subdivisions. A refuge for college-educated, white-collar professionals with administrative jobs and strong incomes (incl. many Hispanic & Asian). Education + affluence + children – large outlays for child-centered products	5,803 (x 5.0)
Blue-Chip Blues	A comfortable lifestyle for ethnically-diverse, young, sprawling families with well-paying blue-collar jobs. Aging neighborhoods feature compact, modestly priced homes surrounded by retail catering to child-filled households	4,807 (x 5.3)
The Cosmopolitans	Educated, midscale, and ethnically diverse – urbane couples in America's fast-growing cities. Older, empty-nesting homeowners. Vibrant social scene surrounds older homes and apartments residents love nightlife and enjoy leisure-intensive lifestyles.	3,443 (x 4.1)

Resident Psychographic (PRIZM) Comparisons

City of Garland Rank	Segment	City of Garland Households	Pct. Of Garland Households	Per Capita Index to U.S. (100% = expected)
1	Mosaic	7,951	11.0%	664%
2	Dreams	7,942	11.0%	517%
3	Sacs	5,803	8.0%	496%
4	Blue-Chip Blues	4,807	6.7%	535%
5	Cosmopolitans	3,443	4.8%	413%
6	Home	3,357	4.7%	254%
7	Close-In Couples	3,322	4.6%	401%
8	Beltway Boomers	2,553	3.5%	368%
9	Brains	2,317	3.2%	162%
10	New Beginnings	2,261	3.1%	210%
11	Big City Blues	2,141	3.0%	271%
12	Influentials	2,138	3.0%	203%
13	Urban Achievers	2,044	2.8%	190%
14	Winner's Circle	1,905	2.6%	242%
15	Pioneers	1,883	2.6%	254%
16	Shakers	1,826	2.5%	159%
17	Estates	1,785	2.5%	253%
18	Low-Rise Living	1,750	2.4%	173%
19	Suburban Sprawl	1,680	2.3%	178%
20	Bohemian Mix	1,612	2.2%	127%
	Totals	62,520	87%	

Trade Area Rank	Segment	Trade Area Households	Pct. Of Trade Area Households	Per Capita Index to U.S. (100% = expected)
1	Urban Achievers	21,680	7.9%	528%
2	Mosaic	19,124	6.9%	417%
3	Sacs	15,279	5.5%	341%
4	Dreams	14,820	5.4%	252%
5	Brains	10,587	3.8%	193%
6	Close-In Couples	10,264	3.7%	324%
7	Home	9,770	3.5%	193%
8	Bohemian Mix	9,172	3.3%	189%
9	Blue-Chip Blues	8,605	3.1%	250%
10	Cosmopolitans	8,223	3.0%	258%
11	Big City Blues	7,773	2.8%	257%
12	Boomers	7,651	2.8%	288%
13	Shakers	6,979	2.5%	158%
14	Winner's Circle	6,420	2.3%	213%
15	New Beginnings	6,339	2.3%	154%
16	Suburban Sprawl	5,837	2.1%	161%
17	Pools and Patios	5,793	2.1%	160%
18	Families	5,765	2.1%	119%
19	Influentials	5,737	2.1%	143%
20	Estates	5,422	2.0%	201%
	Totals	191,240	69%	

(Note: Segments for the remaining 13% of Garland and remaining 31% of Trade Area households are not shown, but are available.)

Workforce Psychographic (PRIZM) Segments

Employees working in Garland come from generally similar psychographic segments as Garland resident households. Segments where workers are substantially more numerous than residents – indicating lifestyle groups who work in Garland, but prefer to live elsewhere, present potential targets.

Top Trade Area psychographics have some overlap with top City categories, yet suggest greater wealth and a larger pool of target markets for alternative housing, retail and employment product types.

Despite concerns (expressed in the community survey) that ethnic groups represent the lower income segments of the population, the largest psychographic profiles, while ethnically diverse, have healthy incomes.

The chart on the following page shows, by PRIZM psychographic segment, the number of households with members working in Garland (light blue) versus the number of Garland resident households (dark blue). This is sometimes referred to daytime versus nighttime population.

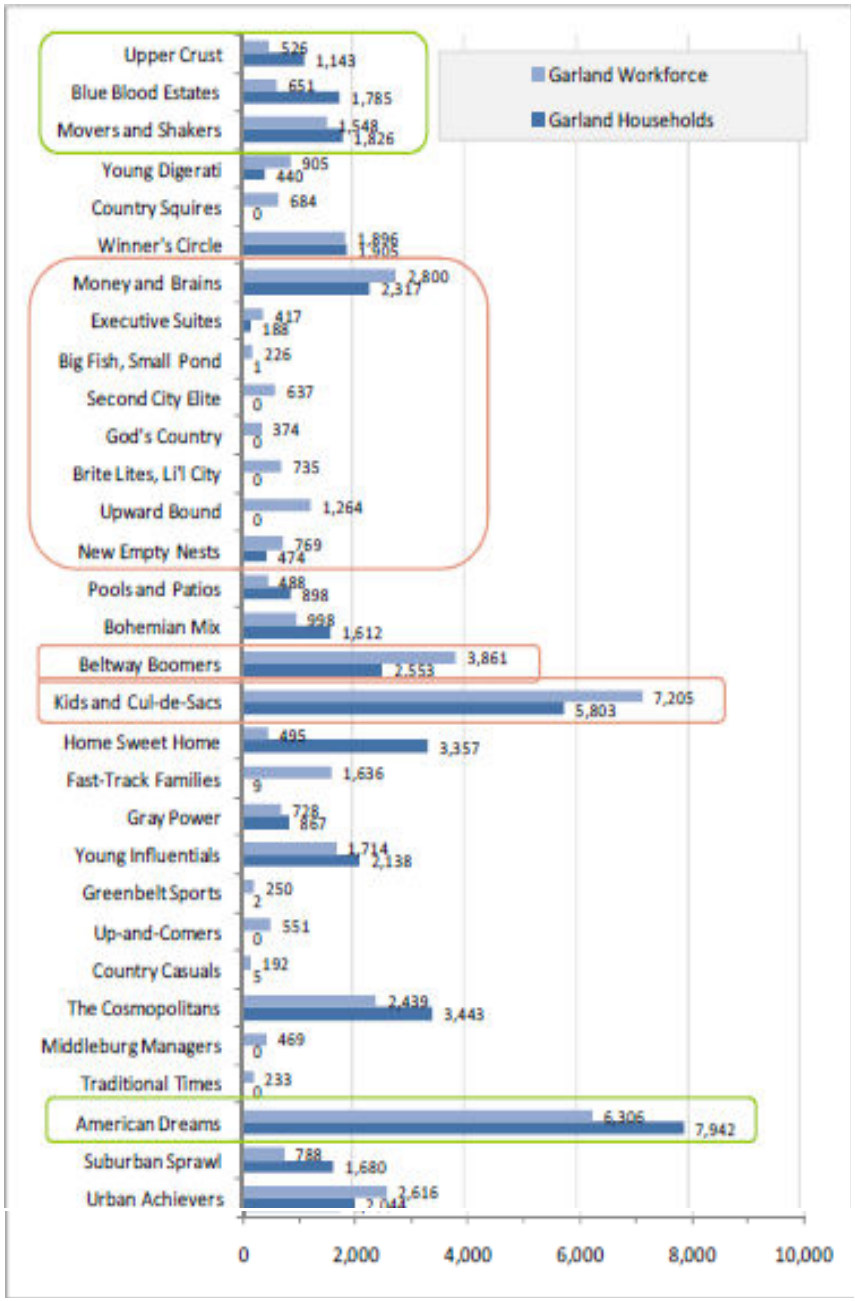
Across the PRIZM spectrum of lifestyle segments (arranged here from highest to lowest socio-economic group), **employees working in Garland come from generally similar psychographic segments as Garland resident**

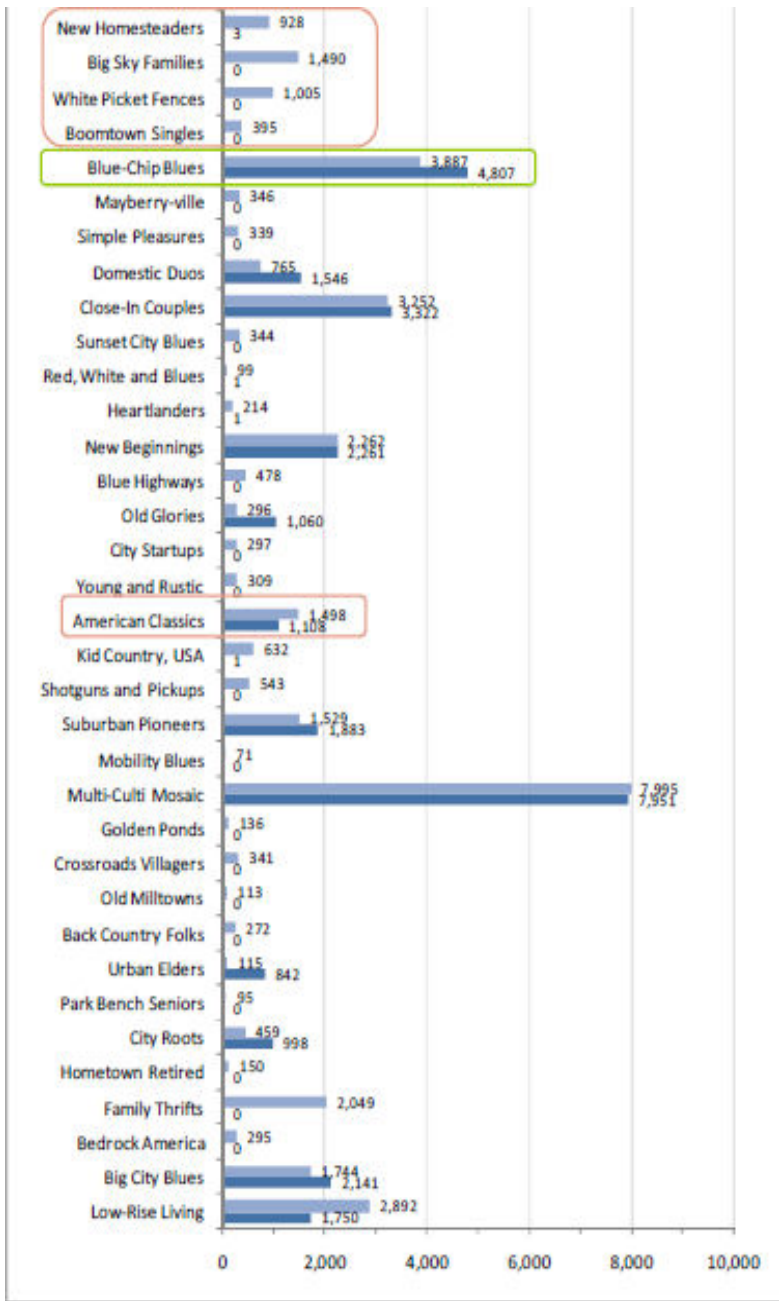
Interpreting Day/Night Mismatches:

In terms of housing and development strategy, it is important to look for segments where workers are substantially more numerous than residents – indicating lifestyle groups who work in Garland but prefer to live elsewhere. These segments are highlighted in red.

While retailers can seek to attract these segments by offering goods and services to complement their particular desires, residential developers and city officials could explore changes to product offerings (including neighborhood amenities) that would encourage a better complement between living and working environments.

Conversely, local employers can view segments where Garland households outnumber Garland workers as opportunities to recruit employees who already live in the area – especially if the segment profile seems to fit well with the job description. Examples of this are highlighted in green. Retailers such as dining establishments can also see these segments as opportunities to capture spending dollars from non-residents.


Garland Workforce
Garland Households
Upper Crust 526 1,143
Blue Blood Estates 651 1,785
Movers and Shakers 1,548 1,826
Young Digerati 905 440
Country Squires 684 0
Winner's Circle 1,896 1,905
Money and Brains 2,800 2,317
Executive Suites 417 188
Big Fish, Small Pond 226 1
Second City Elite 637 0
God's Country 374 0
Brite Lites, Li'l City 735 0
Upward Bound 1,264 0
New Empty Nests 769 474
Pools and Patios 488 898
Bohemian Mix 998 1,612
Beltway Boomers 3,861 2,553
Kids and Cul-de-Sacs 7,205 5,803
Home Sweet Home 495 3,357
Fast-Track Families 1,636 9
Gray Power 728 867
Young Influentials 1,714 2,138
Greenbelt Sports 250 2
Up-and-Comers 551 0
Country Casuals 192 5
The Cosmopolitans 2,439 3,443
Middleburg Managers 469 0
Traditional Times 233 0
American Dreams 6,306 7,942
Suburban Sprawl 788 1,680
Urban Achievers 2,616
0
2,000
4,000
6,000
8,000
10,000


New Homesteaders 928 3
Big Sky Families 1,490 0
White Picket Fences 1,005 0
Boomtown Singles 395 0
Blue-Chip Blues 3,887 4,807
Mayberry-ville 346 0
Simple Pleasures 339 0
Domestic Duos 765 1,546
Close-In Couples 3,252 3,322
Sunset City Blues 344 0
Red, White and Blues 99 1
Heartlanders 214 1
New Beginnings 2,262 2,261
Blue Highways 478 0
Old Glories 296 1,060
City Startups 297 0
Young and Rustic 309 0
American Classics 1,498 1,108
Kid Country, USA 632 1
Shotguns and Pickups 543 0
Suburban Pioneers 1,529 1,883
Mobility Blues 71 0
Multi-Culti Mosaic 7,995 7,951
Golden Ponds 136 0
Crossroads Villagers 341 0
Old Milltowns 113 0
Back Country Folks 272 0
Urban Elders 115 842
Park Bench Seniors 95 0
City Roots 459 998
Hometown Retired 150 0
Family Thrifts 2,049 0
Bedrock America 295 0
Big City Blues 1,744 2,141
Low-Rise Living 2,892 1,750
0
2,000
4,000
6,000
8,000
10,000

Implications for Economic Development – Psychographic Profile

- As noted, Garland's psychographic profile reflects a diverse mix of relatively affluent white collar and more modest blue collar neighborhoods, with growing senior and ethnic populations. As is the case with "inner ring" suburbs, the City shows more diversity than the Trade Area. Key to economic development efforts will be the identification of concentrations of psychographic groups throughout the Trade Area which can be targeted for new development and redevelopment opportunities.

- Garland's resident psychographic profile reflects the "family" environment that was evident in the City's demographics. Heavily represented groups such as American Dreams, Kids and Cul-de-Sacs, Blue-Chip Blues, Home Sweet Home, and Beltway Boomers reflect this primarily suburban lifestyle. The categories that are represented to a greater degree in the Trade Area, such as Urban Achievers, Money and Brains, and Bohemian Mix, reflect the types of lifestyle groups that seek a more urban environment. Therefore, Garland as a community, can again market itself as both an urban and suburban environment.

- Psychographic segments will also be used to target specific land use opportunities. For example, the more "urban" segments identified above will support the development (or redevelopment) of higher-density, lower-maintenance housing products. They also tend to support a unique type of retail and employment environment. The more "suburban" lifestyle categories will support another range of housing, retail and office products, primarily those in a lower-density environment.

- To the extent possible, these psychographic segments will be used at the catalyst area level to identify market opportunities for various real estate products.

Appendix: Top Resident PRIZM Profiles

PRIZM Segment Profiles

Multi-Culti Mosaic

	An immigrant gateway community, Multi-Culti Mosaic is the urban home for a mixed populace of younger Hispanic, Asian, and African-American singles and families. With nearly a quarter of the residents foreign-born
Examples of Lifestyle / Consumer Traits	• Go to professional basketball games • Buy Spanish/Latin music • Jet magazine
Demographic Traits	
Ethnic Diversity	**Black, White, Asian, Hispanic**
Presence of Kids	**Mostly w/ Kids**
Age Ranges	**Age 35-54**
Employment	**WC, Service, Mix**
Homeownership	**Homeowners**
Urbanicity	**Urban**
Income	**Lower-Mid**
Assets	**Below Avg.**

PRIZM Segment Profiles

American Dreams

	American Dreams is a living example of how ethnically diverse the nation has become: just under half the residents are Hispanic, Asian, or African-American. In these multilingual neighborhoods, one in ten
Examples of Lifestyle / Consumer Traits	• Shop at Old Navy • Buy motivational tapes • Read Black Enterprise
Demographic Traits	
Ethnic Diversity	**White, Black, Asian, Hispanic**
Presence of Kids	**Family Mix**
Age Ranges	**Age 35-54**
Employment	**White Collar, Mix**
Homeownership	**Homeowners**
Urbanicity	**Urban**
Income	**Upper-Mid**
Assets	**Above Avg.**

A more affluent version of the previous group (Multi-Culti Mosaic) – very targetable for retailers and homebuilders

PRIZM Segment Profiles

Kids & Cul-de-Sacs

	Upper-middle class, suburban, married couples with children--that's the skinny on Kids & Cul-de-Sacs, an enviable lifestyle of large families in recently built subdivisions. With a high rate of Hispanic and Asian
Examples of Lifestyle / Consumer Traits	• Shop at The Disney Store • Go to Chuck E. Cheese • Parenting magazines • Nickelodeon TV
Demographic Traits	
Ethnic Diversity	**White, Asian, Hispanic, Mix**
Presence of Kids	**HH w/ Kids**
Age Ranges	**Age 25-44**
Employment	**White Collar, Mix**
Homeownership	**Mostly Owners**
Urbanicity	**Suburban**
Income	**Upper-Mid**
Assets	**Moderate**

PRIZM Segment Profiles

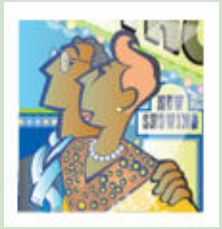
Blue-Chip Blues

	Blue-Chip Blues is known as a comfortable lifestyle for ethnically-diverse, young, sprawling families with well-paying blue-collar jobs. The segment's aging neighborhoods feature
Examples of Lifestyle / Consumer Traits	• Eat at family restaurant • Attend NBA games • Read Baby Talk • Watch Univision
Demographic Traits	
Ethnic Diversity	**White, Black, Asian, Hispanic**
Presence of Kids	**HH w/ Kids**
Age Ranges	**Age 25-44**
Employment	**Blue Collar, Service, Mix**
Homeownership	**Mix, Owners**
Urbanicity	**Suburban**
Income	**Midscale**
Assets	**Below Average**

Think Raytheon floor workers

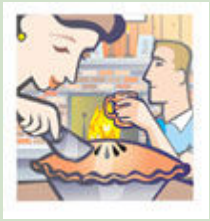
PRIZM Segment Profiles

The Cosmopolitans

	Educated, midscale, and ethnically diverse, The Cosmopolitans are urbane couples in America's fast-growing cities. Concentrated in a handful of metros--such as Las Vegas, Miami, and Albuquerque, these households
Examples of Lifestyle / Consumer Traits	• Shop at Macy's • Travel to Central/South America • Harper's Bazaar magazine
Demographic Traits	
Ethnic Diversity	**White, Black, Asian, Hispanic**
Presence of Kids	**Mostly w/o Kids**
Age Ranges	**Age 55+**
Employment	**White Collar, Mix**
Homeownership	**Homeowners**
Urbanicity	**Urban**
Income	**Midscale**
Assets	**High**

PRIZM Segment Profiles

Home Sweet Home

	Widely scattered across the nation's suburbs, the residents of Home Sweet Home tend to be upper-middle-class married couples living in mid-sized homes with few children. The adults in the segment, mostly
Examples of Lifestyle / Consumer Traits	• Order from Home Shopping Network • Go Bowling • Read Cigar Aficionado
Demographic Traits	
Ethnic Diversity	**White, Black, Asian, Mix**
Presence of Kids	**Mostly w/o Kids**
Age Ranges	**<55**
Employment	**Professional**
Homeownership	**Mostly owners**
Urbanicity	**Suburban**
Income	**Upper-Mid**
Assets	**Above Average**

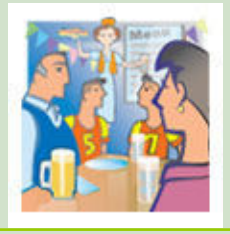
PRIZM Segment Profiles

Close-In Couples

	Close-In Couples is a group of predominantly older, African-American couples living in older homes in the urban neighborhoods of mid-sized metros. High school educated and empty nesting, these
Examples of Lifestyle / Consumer Traits	• Shop at Macy's • Eat at Denny's • Read Sunday newspaper • Regularly Count TV
Demographic Traits	
Ethnic Diversity	**White, Black, Asian, Hispanic**
Presence of Kids	**Mostly w/o Kids**
Age Ranges	**Age 55+**
Employment	**Mostly Retired**
Homeownership	**Homeowners**
Urbanicity	**Urban**
Income	**Lower-Mid**
Assets	**Above Avg.**

PRIZM Segment Profiles

Beltway Boomers

	The members of the postwar Baby Boom are all grown up. One segment of this huge cohort--college-educated, upper-middle class, and home-owning--is found in Beltway
Examples of Lifestyle / Consumer Traits	• Order from Gevalia Kaffe • Buy collectables online • Seventeen magazine
Demographic Traits	
Ethnic Diversity	**White, mix**
Presence of Kids	**Households without kids**
Age Ranges	**Age <55**
Employment	**Professional**
Homeownership	**Homeowners**
Urbanicity	**Second City**
Income	**Upscale**
Assets	**High**