LOCAL ECONOMIC AREA REPORT

Bernalillo County, New Mexico

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Criteria Used for Analysis

Income:	Age:	Population Stats:	Segmentation:
Median Household Income	**Median Age**	**Total Population**	**1st Dominant Segment**
$47,373	**36.6**	**674,971**	**Up and Coming Families**

Consumer Segmentation

Life Mode

What are the people like that live in this area?

Ethnic Enclaves
Established diversity–young, Hispanic homeowners with families

Urbanization

Where do people like this usually live?

Suburban Periphery
Affluence in the suburbs, married couple-families, longer commutes

Top Tapestry Segments	Up and Coming Families	Old and Newcomers	In Style	Exurbanites	Emerald City
% of Households	22,704 (8.3%)	19,158 (7.0%)	17,768 (6.5%)	15,407 (5.6%)	14,644 (5.4%)
% of New Mexico	34,396 (4.2%)	36,751 (4.5%)	38,212 (4.7%)	33,901 (4.2%)	20,581 (2.5%)
Lifestyle Group	Ethnic Enclaves	Middle Ground	GenXurban	Affluent Estates	Middle Ground
Urbanization Group	Suburban Periphery	Metro Cities	Metro Cities	Suburban Periphery	Metro Cities
Residence Type	Single Family	Multi-Units; Single Family	Single Family	Single Family	Multi-Units; Single Family
Household Type	Married Couples	Singles	Married Couples Without Kids	Married Couples	Singles
Average Household Size	3.1	2.11	2.33	2.48	2.05
Median Age	30.7	38.5	41.1	49.6	36.6
Diversity Index	72.4	50.1	36.9	32.6	48.1
Median Household Income	$64,000	$39,000	$66,000	$98,000	$52,000
Median Net Worth	$96,000	$23,000	$128,000	$451,000	$37,000
Median Home Value	$174,000	–	$214,000	$346,000	–
Homeownership	74.1 %	46.4 %	68.8 %	85.4 %	49.6 %
Average Monthly Rent	–	$850	–	–	$1,030
Employment	Professional or Services	Professional or Services	Professional or Management	Professional or Management	Professional or Management
Education	College Degree	College Degree	College Degree	College Degree	College Degree
Preferred Activities	Visit theme parks, zoos. Contract for home and landscaping services.	Buy frozen, convenience foods. Support environmental organizations.	Support arts, concerts, theaters, museums. Use coupons, mobile coupons.	Contract for home care services. Prefer natural, organic products.	Travel frequently. Buy, eat organic foods.
Financial	Hold student loans, mortgages	Bank online or in person	Hold retirement savings, insurance policies	Invest actively; use financial planners	Contribute to NPR, PBS
Media	Go online to shop, bank, for entertainment	Watch movies at home	Carry, use smartphones	Support public TV/radio	Read books, magazines on tablets
Vehicle	Own late-model compact car, SUV	View car as transportation only	Own late-model SUVs or trucks	Choose late-model luxury cars, SUVs	Take public transportation

6/6/2016

About this segment
Up and Coming Families

This is the
#1
dominant segment
for this area

In this area
8.3%
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

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

Our Neighborhood

- New suburban periphery: new families in new housing subdivisions.
- Building began in the housing boom of the 2000s and continues in this fast-growing market.
- Single-family homes with a median value of $174,000 and a lower vacancy rate.
- The price of affordable housing: longer commute times.

Socioeconomic Traits

- Education: 66% have some college education or degree(s).
- Hard-working labor force with a participation rate of 71% and low unemployment at 7%.
- Most households (63%) have two or more workers.
- Careful shoppers, aware of prices, willing to shop around for the best deals and open to influence by others' opinions.
- Seek the latest and best in technology.
- Young families still feathering the nest and establishing their style.

Market Profile

- Rely on the Internet for entertainment, information, shopping and banking.
- Prefer imported SUVs or compact cars, late models.
- Carry debt from credit card balances to student loans and mortgages, but also maintain retirement plans and make charitable contributions.
- Busy with work and family; use home and landscaping services to save time.
- Find leisure in family activities, movies at home, trips to theme parks or the zoo, and sports, from backpacking and baseball to weight lifting and yoga.

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 2015. Update Frequency: Annually.

6/6/2016

About this segment
Old and Newcomers

This is the
#2
dominant segment
for this area

In this area
7.0%
of households fall
into this segment

In the United States
2.3%
of households fall
into this segment

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

Who We Are

The Old and Newcomers market features singles' lifestyles, on a budget. The focus is more on convenience than consumerism, economy over acquisition. Old and Newcomers is composed of neighborhoods in transition, populated by renters who are just beginning their careers or retiring. Some are still in college; some are taking adult education classes. They support environmental causes and Starbucks. Age is not always obvious from their choices.

Our Neighborhood

- Metropolitan city dwellers.
- Predominantly single households, with a mix of married couples (no children); average household size lower at 2.11.
- 54% renter occupied; average rent, $800.
- 45% of housing units are single-family dwellings; 44% are multi-unit buildings in older neighborhoods, built before 1980.
- Average vacancy rate at 11%.

Socioeconomic Traits

- Unemployment is lower at 7.8%, with an average labor force participation rate of 62.6%, despite the increasing number of retired workers.
- 30% of households are currently receiving Social Security.
- 28% have a college degree, 33% have some college education, 10% are still enrolled in college.
- Consumers are price aware and coupon clippers, but open to impulse buys.
- They are attentive to environmental concerns.
- They are more comfortable with the latest technology than buying a car.

Market Profile

- Residents are strong supporters of environmental organizations.
- They prefer cell phones to landlines.
- Entertainment features the Internet (dating sites and games), movies at home, country music and newspapers.
- Vehicles are basically just a means of transportation.
- Food features convenience, frozen and fast food.
- They do banking as likely in person as online.

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 2015. Update Frequency: Annually.

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About this segment

In Style

This is the	In this area	In the United States
#3	**6.5%**	**2.3%**
dominant segment for this area	of households fall into this segment	of households fall into this segment

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

Who We Are

In Style denizens embrace an urbane lifestyle that includes support of the arts, travel and extensive reading. They are connected and make full use of the advantages of mobile devices. Professional couples or single households without children, they have the time to focus on their homes and their interests. The population is slightly older and already planning for their retirement.

Our Neighborhood

- City dwellers of large metropolitan areas.
- Married couples, primarily with no children or single households; average household size at 2.33.
- Home ownership average at 69%; more than half, 51%, mortgaged.
- Primarily single-family homes, in older neighborhoods (built before 1980), with a mix of town homes and smaller (5-19 units) apartment buildings.
- Median home value at $213,500.
- Vacant housing units at 8.8%.

Socioeconomic Traits

- College educated: 46% are graduates; 75% with some college education.
- Low unemployment is at 5.6%; higher labor force participation rate is at 68% with proportionately more two-worker households.
- Median household income of $65,600 reveals an affluent market with income supplemented by investments and a substantial net worth.
- Connected and knowledgeable, they carry smartphones and use many of the features.
- Attentive to price, they use coupons, especially mobile coupons.

Market Profile

- Partial to late model SUVs or trucks.
- Homes integral part of their style; invest in home remodeling/maintenance, DIY or contractors; housekeeping hired.
- Prefer organic foods, including growing their own vegetables.
- Financially active, from a variety of investments to home equity lines of credit.
- Meticulous planners, both well insured and well invested in retirement savings.
- Generous with support of various charities and causes.
- Actively support the arts, theater, concerts and museums.

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 2015. Update Frequency: Annually.

6/6/2016

About this segment
Exurbanites

This is the

#4

dominant segment
for this area

In this area

5.6%

of households fall
into this segment

In the United States

2.0%

of households fall
into this segment

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

Who We Are

Exurbanites residents are approaching retirement but showing few signs of slowing down. They are active in their communities, generous in their donations, and seasoned travelers. They take advantage of their proximity to large metropolitan centers to support the arts, but prefer a more expansive home style in less crowded neighborhoods. They have cultivated a lifestyle that is both affluent and urbane.

Our Neighborhood

- Established neighborhoods (most built between 1970 and 1990) found in the suburban periphery of large metropolitan markets.
- A larger market of empty nesters, married couples with no children; average household size is 2.48.
- Primarily single-family homes with a high median value of $346,000, most still carrying mortgages.
- Higher vacancy rate at 9%.

Socioeconomic Traits

- Residents are college educated; more than half have a bachelor's degree or higher; almost 80% have some college education.
- This labor force is beginning to retire. One in three households currently receive Social Security or retirement income. Labor force participation has declined to less than 60%.
- Unemployment remains low at 5.5%; more of the residents prefer self-employment or working from home.
- Consumers are more interested in quality than cost. They take pride in their homes and foster a sense of personal style.
- Exurbanites residents are well connected, using the Internet for everything from shopping to managing their finances.
- Sociable and hardworking, they still find time to stay physically fit.

Market Profile

- Exurbanites residents' preferred vehicles are late-model luxury cars or SUVs.
- They are active supporters of the arts and public television/radio.
- Attentive to ingredients, they prefer natural or organic products.
- Gardening and home improvement are priorities, but they also use a number of services, from home care and maintenance to personal care.
- Financially active with wide-ranging investments, these investors rely on financial planners, extensive reading and the Internet to handle their money.

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 2015. Update Frequency: Annually.

About this segment
Emerald City

This is the
#5
dominant segment for this area

In this area
5.4%
of households fall into this segment

In the United States
1.4%
of households fall into this segment

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

Who We Are

Emerald City's denizens live in lower-density neighborhoods of urban areas throughout the country. Young and mobile, they are more likely to rent. Well educated and well employed, half have a college degree and a professional occupation. Incomes close to the U.S. median come primarily from wages and self-employment. This group is highly connected, using the Internet for entertainment and making environmentally friendly purchases. Long hours on the Internet are balanced with time at the gym. Many embrace the "foodie" culture and enjoy cooking adventurous meals using local and organic foods. Music and art are major sources of enjoyment. They travel frequently, both personally and for business.

Our Neighborhood

- There are mostly older, established neighborhoods with homes built before 1960; around 30% built before 1940.
- Just over half of all homes are renter occupied.
- Single-person and non-family types make up over half of all households.
- Median home value and average rent are slightly above the U.S. levels; around half of owned homes are worth $150,000-$300,000.

Socioeconomic Traits

- Well educated, these consumers research products carefully before making purchases.
- They buy natural, green and environmentally friendly products.
- Very conscious of nutrition, they regularly buy and eat organic foods.
- Cell phones and text messaging are a huge part of everyday life.
- They place importance on learning new things to keep life fresh and variable.
- They are interested in the fine arts and especially enjoy listening to music.

Market Profile

- Liberal segment that contributes to NPR and PBS.
- Shop at Trader Joe's and Whole Foods.
- Budget time—utilize home cleaning services so there's time for yoga.
- Use the web for professional networking, blogging and online dating.
- Read magazines and books on a tablet, sometimes while exercising at home.
- Go to art galleries and make art at home.

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 2015. Update Frequency: Annually.

Bernalillo County, New Mexico: 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, 2015

Update Frequency: Annually

- ◼ 2015
- ◼ 2020 (Projected)

Bernalillo County	674,971
	688,630
New Mexico	2,105,288
	2,154,125
United States	316,296,988
	327,981,317

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, 2015

Update Frequency: Annually

- ◼ 2015
- ◼ 2020 (Projected)

Bernalillo County	578.3
	597.6
New Mexico	17.3
	17.8
United States	89.6
	92.9

Population Change Since 2010

This chart shows the percentage change in area's population from 2010 to 2015, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2015

Update Frequency: Annually

- ◼ 2015
- ◼ 2020 (Projected)

Bernalillo County	1.87%
	2.02%
New Mexico	2.24%
	2.32%
United States	2.45%
	3.69%

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, 2015

Update Frequency: Annually

- ◼ 2015
- ◼ 2020 (Projected)

Bernalillo County	2.43
	2.43
New Mexico	2.53
	2.52
United States	2.57
	2.57

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, 2015

Update Frequency: Annually

▨	2015
▨	2020 (Projected)

Bernalillo County: 508,392 / 524,830

New Mexico: 1,648,057 / 1,700,716

United States: 248,227,810 / 256,810,292

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, 2015

Update Frequency: Annually
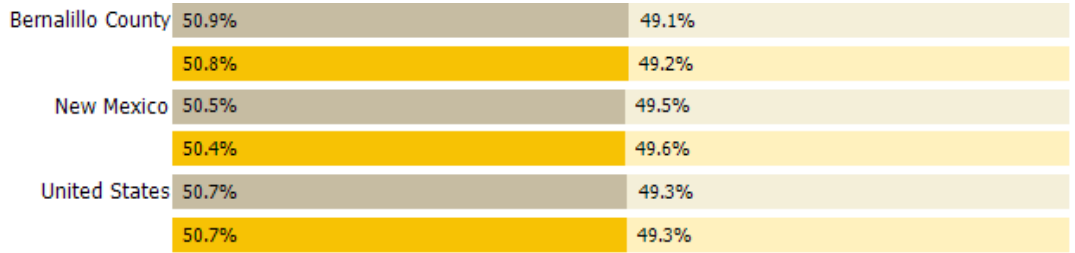
▨	Women 2015
▨	Men 2015
▨	Women 2020 (Projected)
▨	Men 2020 (Projected)

Bernalillo County: 50.9% / 49.1% — 50.8% / 49.2%

New Mexico: 50.5% / 49.5% — 50.4% / 49.6%

United States: 50.7% / 49.3% — 50.7% / 49.3%

Bernalillo County, New Mexico: 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, 2015

Update Frequency: Annually

- 2015
- 2020 (Projected)

	2015	2020 (Projected)
Bernalillo County	36.6	37.1
New Mexico	37.3	37.9
United States	37.7	38.2

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, 2015

Update Frequency: Annually

- 2015
- 2020 (Projected)

Age Group	2015	2020 (Projected)
Children	13.1%	13.1%
Tweens	3.9%	3.8%
Teens	8.9%	8.8%
20s	14.9%	14.0%
30s	13.7%	14.6%
40s	12.1%	11.9%
50s	13.6%	12.0%
60s	10.9%	11.4%
70s	5.7%	7.0%
Over 80	3.4%	3.6%

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Bernalillo County, New Mexico: 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, 2015

Update Frequency: Annually

■ Married
■ Unmarried

	Married	Unmarried
Bernalillo County	43.7%	56.3%
New Mexico	45.8%	54.2%
United States	51.6%	48.4%

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, 2015

Update Frequency: Annually

Bernalillo County	43.7%
New Mexico	45.8%
United States	51.6%

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, 2015

Update Frequency: Annually

Bernalillo County	38.0%
New Mexico	35.8%
United States	31.6%

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, 2015

Update Frequency: Annually

Bernalillo County	5.5%
New Mexico	6.2%
United States	6.1%

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, 2015

Update Frequency: Annually

Bernalillo County	12.9%
New Mexico	12.1%
United States	10.8%

6/6/2016

Bernalillo County, New Mexico: 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, 2015
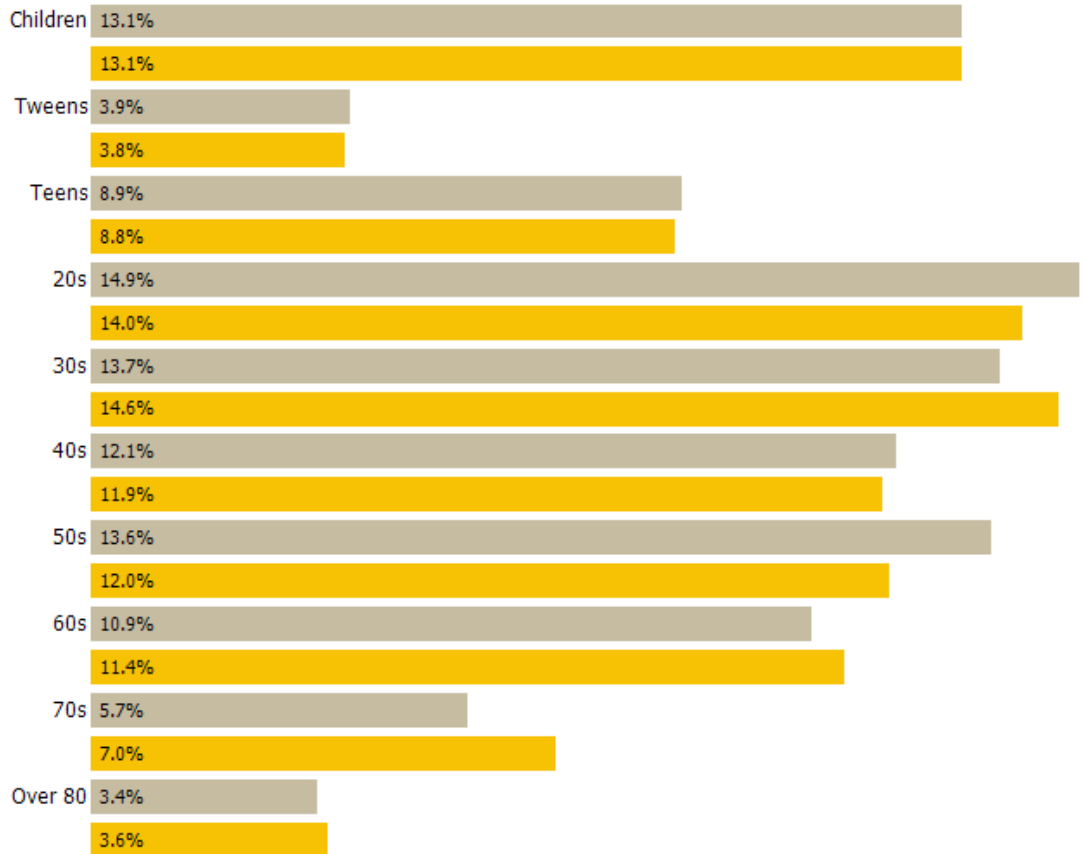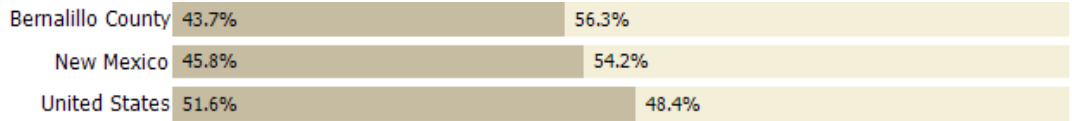
Update Frequency: Annually

- 2015
- 2020 (Projected)

Bernalillo County $64,624 / $72,449
New Mexico $59,357 / $66,726
United States $72,809 / $83,937

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, 2015

Update Frequency: Annually

- 2015
- 2020 (Projected)

Bernalillo County $47,373 / $52,294
New Mexico $43,760 / $49,839
United States $52,076 / $59,599

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, 2015

Update Frequency: Annually

- 2015
- 2020 (Projected)

Bernalillo County $26,960 / $29,395
New Mexico $23,928 / $26,021
United States $27,871 / $32,168

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, 2015

Update Frequency: Annually

Bernalillo County $53,428
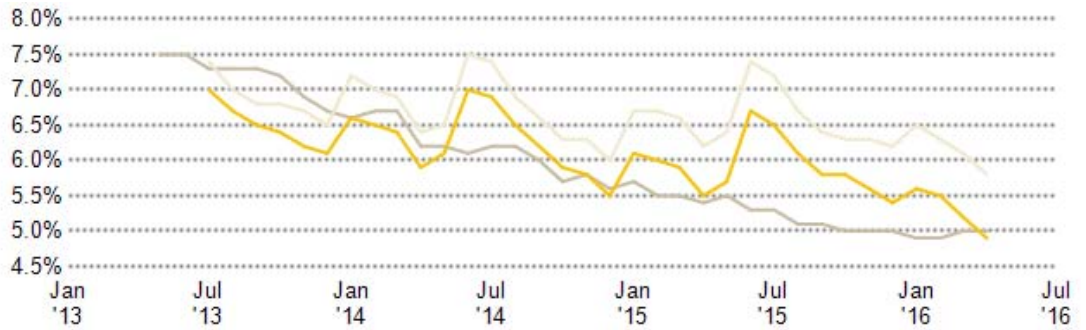**New Mexico** $49,992
United States $56,755

Unemployment Rate

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

Data Source: Bureau of Labor Statistics via 3DL

Update Frequency: Monthly

- Bernalillo County
- New Mexico
- United States

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, 2015

Update Frequency: Annually

Industry	Count
Health Care and Social Assistance	44,981
Retail Trade	33,639
Education	31,410
Professional, Scientific and Technical	31,086
Accommodation and Food	26,839
Public Administration	21,699
Construction	19,428
Manufacturing	17,275
Other	16,109
Administrative Support and Waste Management	12,762
Finance and Insurance	9,758
Transportation and Warehousing	8,645
Arts, Entertainment and Recreation	8,525
Wholesale Trade	6,163
Information	5,468
Real Estate, Rental and Leasing	5,195
Agriculture, Forestry, Fishing and Hunting	2,330
Utilities	2,123
Mining	659
Business Management	34

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Bernalillo County, New Mexico: 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, 2015

Update Frequency: Annually

Bernalillo County	5.7%
New Mexico	7.5%
United States	6.0%

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, 2015

Update Frequency: Annually

Bernalillo County	23.7%
New Mexico	23.4%
United States	21.3%

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, 2015

Update Frequency: Annually

Bernalillo County	4.0%
New Mexico	4.5%
United States	3.9%

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, 2015

Update Frequency: Annually

Bernalillo County	19.6%
New Mexico	22.0%
United States	24.2%

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, 2015

Update Frequency: Annually

Bernalillo County	23.7%
New Mexico	23.4%
United States	21.3%

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, 2015

Update Frequency: Annually

Bernalillo County	7.6%
New Mexico	7.8%
United States	7.7%

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, 2015

Update Frequency: Annually

Bernalillo County	18.1%
New Mexico	15.1%
United States	18.0%

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, 2015

Update Frequency: Annually

Bernalillo County	15.0%
New Mexico	11.6%
United States	10.7%

Bernalillo County, New Mexico: 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

Bernalillo County	$174,090
New Mexico	$160,000
United States	$319,140

12-Month 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

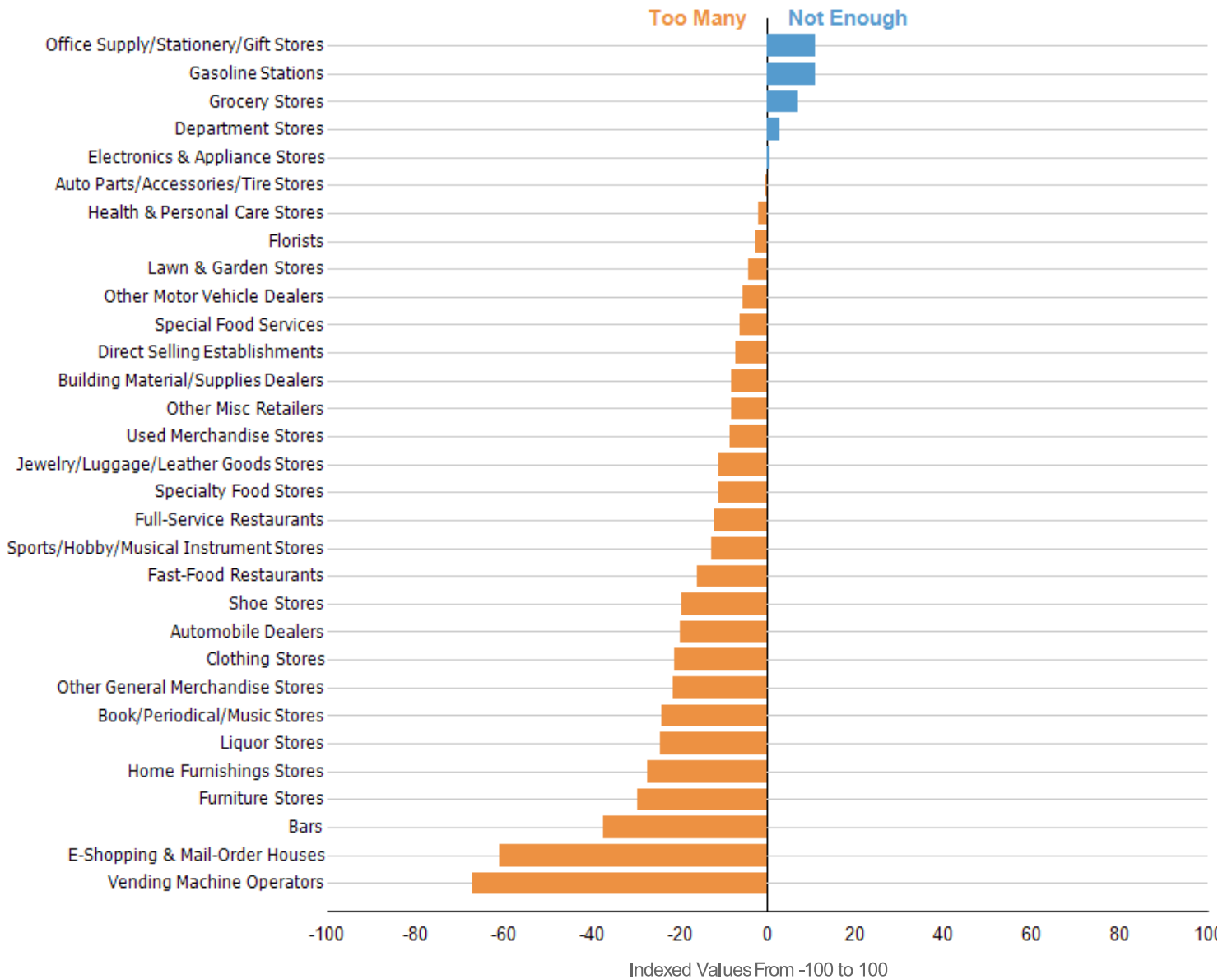|	
Bernalillo County	-0.5%
New Mexico	+2.5%

Best Retail Businesses

This chart shows the types of businesses that consumers are leaving an area to find. The business types represented by blue bars are relatively scarce in the area, so consumers go elsewhere to have their needs met. The orange business types are relatively plentiful in the area, meaning there are existing competitors for the dollars that consumers spend in these categories.

Data Source: Retail Marketplace via Esri, 2015

Update Frequency: Annually

Too Many   Not Enough

Categories (top to bottom):
- Office Supply/Stationery/Gift Stores
- Gasoline Stations
- Grocery Stores
- Department Stores
- Electronics & Appliance Stores
- Auto Parts/Accessories/Tire Stores
- Health & Personal Care Stores
- Florists
- Lawn & Garden Stores
- Other Motor Vehicle Dealers
- Special Food Services
- Direct Selling Establishments
- Building Material/Supplies Dealers
- Other Misc Retailers
- Used Merchandise Stores
- Jewelry/Luggage/Leather Goods Stores
- Specialty Food Stores
- Full-Service Restaurants
- Sports/Hobby/Musical Instrument Stores
- Fast-Food Restaurants
- Shoe Stores
- Automobile Dealers
- Clothing Stores
- Other General Merchandise Stores
- Book/Periodical/Music Stores
- Liquor Stores
- Home Furnishings Stores
- Furniture Stores
- Bars
- E-Shopping & Mail-Order Houses
- Vending Machine Operators

X-axis: -100 -80 -60 -40 -20 0 20 40 60 80 100

Indexed Values From -100 to 100

6/6/2016

About Our Data

RPR compiles the data in this report from a variety of sources:

• Census data from the U.S. Census American Community Survey, provided by data partner 3DL

• Demographic data known as Tapestry Segmentation, provided by data partner Esri. Tapestry classifies U.S. residential neighborhoods into unique market segments based on socioeconomic and demographic characteristics.

• Valuation calculations are based on public records and MLS sources where licensed

• Retail Marketplace data shown in the Best Businesses analysis is provided by data partner Esri. This analysis compares supply and demand for specific retail products. The results are presented as the gap between the two in a location.

Most data types in this report are refreshed on an annual basis. The U.S. Census source dates are shown with each chart. The Esri Tapestry Segment data is 2015. The home valuation information is refreshed monthly.

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