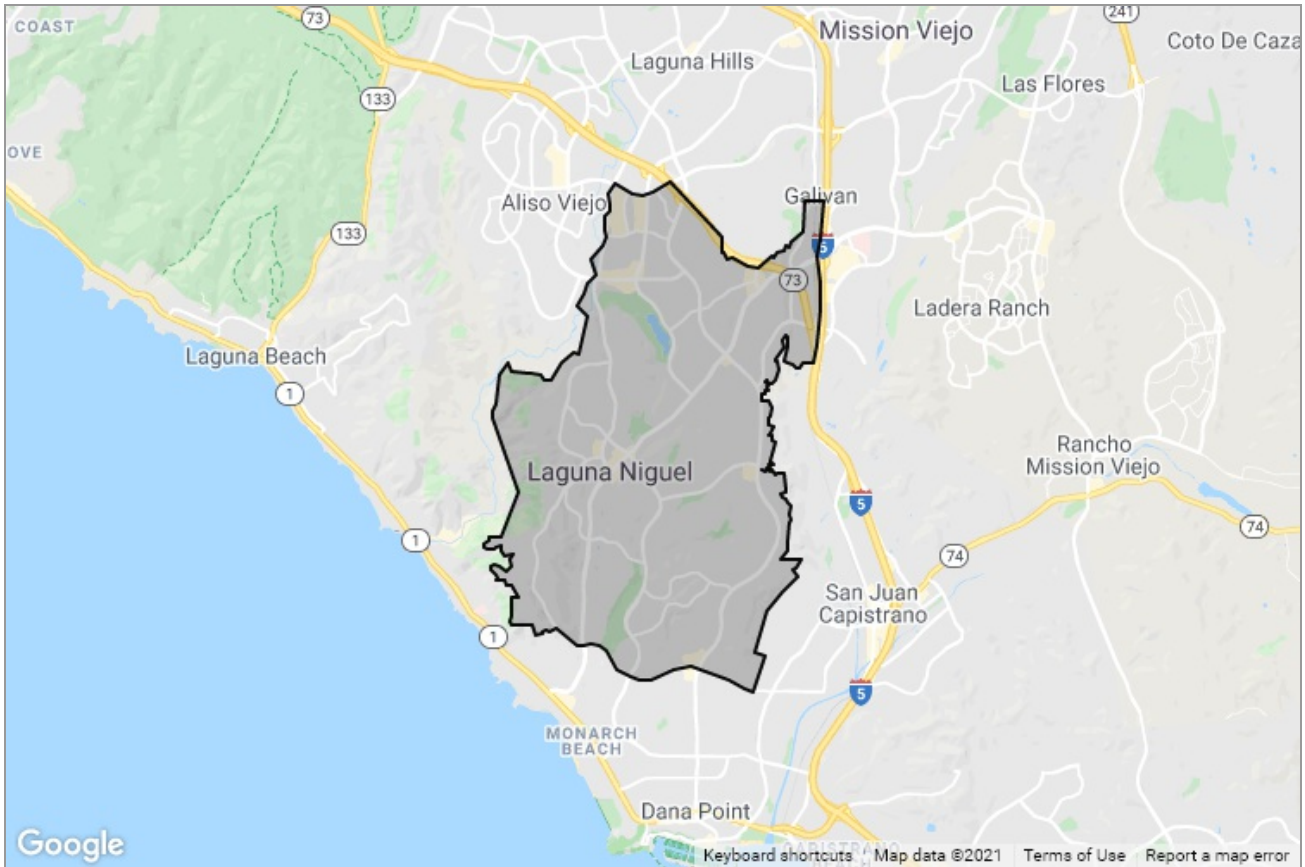


LOCAL ECONOMIC AREA REPORT

Laguna Niguel, California



Criteria Used for Analysis

 Income:
Median Household Income
\$115,254

 Age:
Median Age
44.8

 Population Stats:
Total Population
67,275

 Segmentation:
1st Dominant Segment
Urban Chic
Consumer Segmentation

Life Mode What are the people like that live in this area?	Upscale Avenues Prosperous, married couples in higher-density neighborhoods	Urbanization Where do people like this usually live?	Suburban Periphery Affluence in the suburbs, married couple-families, longer commutes
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Top Tapestry Segments

	Urban Chic	Top Tier	Enterprising Professionals	Professional Pride	Exurbanites
% of Households	4,373 (17.3%)	3,849 (15.2%)	3,572 (14.1%)	3,412 (13.5%)	3,027 (12.0%)
Lifestyle Group	Upscale Avenues	Affluent Estates	Upscale Avenues	Affluent Estates	Affluent Estates
Urbanization Group	Suburban Periphery	Suburban Periphery	Suburban Periphery	Suburban Periphery	Suburban Periphery
Residence Type	Single Family	Single Family	Multi-Units; Single Family	Single Family	Single Family
Household Type	Married Couples	Married Couples	Married Couples	Married Couples	Married Couples
Average Household Size	2.37	2.82	2.46	3.11	2.48
Median Age	38.4	46.2	34.8	40.5	49.6
Diversity Index	45.2	34.4	71.2	41.2	32.6
Median Household Income	\$98,000	\$157,000	\$77,000	\$127,000	\$98,000
Median Net Worth	\$226,000	\$567,000	\$78,000	\$540,000	\$451,000
Median Home Value	\$465,000	\$666,000	\$295,000	\$387,000	\$346,000
Homeownership	66.7 %	90.5 %	52.3 %	92 %	85.4 %
Employment	Professional or Management	Professional or Management	Professional or Management	Professional or Management	Professional or Management
Education	College Degree	College Degree	College Degree	College Degree	College Degree
Preferred Activities	Visit museums, art galleries. Ski; practice yoga; hike; play tennis.	Shop at high-end retailers and chains. Own lavish vacation homes.	Gamble; visit museums. Buy trendy clothes online.	Own latest tablets, smartphones and laptops. Upgrade picture-perfect homes.	Contract for home care services. Prefer natural, organic products.
Financial	Own healthy portfolios	Hire financial advisers	Own 401(k) through work	Hold 401(k) and IRA plans/securities	Invest actively; use financial planners
Media	Shop, bank online	Access radio and newspapers online	Watch movies, TV on demand; use tablets	Read epicurean, sports, home service magazines	Support public TV/radio
Vehicle	Choose luxury imports	Purchase / lease fully equipped luxury cars	Own or lease an imported sedan	Own 2-3 vehicles	Choose late-model luxury cars, SUVs

About this segment

Urban Chic

This is the

#1

dominant segment
for this area

In this area

17.3%

of households fall
into this segment

In the United States

1.3%

of households fall
into this segment

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

Who We Are

Urban Chic residents are professionals who live a sophisticated, exclusive lifestyle. Half of all households are occupied by married-couple families, and about 30 percent are singles. These are busy, well-connected and well-educated consumers—avid readers and moviegoers, environmentally active and financially stable. This market is a bit older, with a median age of almost 43 years, and growing slowly, but steadily.

Our Neighborhood

- More than half of Urban Chic households include married couples; 30% are singles.
- Average household size is slightly lower than average at 2.37.
- Homes range from prewar to recent construction, high-rise to single family.
- Over 60% of householders live in single-family homes; more than one in four live in multi-unit structures.
- Two-thirds of homes are owner occupied.
- Major concentrations of these neighborhoods are found in the suburban periphery of large metropolitan areas on the California coast and along the East Coast.
- Most households have two vehicles available. Commuting time is slightly longer, but commuting by bicycle is common.

Market Profile

- Shop at Trader Joe's, Costco or Whole Foods
- Eat organic foods, drink imported wine, and truly appreciate a good cup of coffee.
- Travel extensively (domestically and internationally).
- Prefer to drive luxury imports and shop at upscale establishments.
- Embrace city life by visiting museums, art galleries and movie theaters for a night out.
- Avid book readers of both digital and audio formats.
- Financially shrewd residents that maintain a healthy portfolio of stocks, bonds and real estate.
- In their downtime, enjoy activities such as skiing, yoga, hiking and tennis.

Socioeconomic Traits

- Well educated, more than 60% of residents hold a bachelor's degree or higher.
- Unemployment rate is well below average at 5%; labor force participation is higher at 69%.
- Residents are employed in white-collar occupations—in managerial, technical and legal positions.
- Over 40% of households receive income from investments.
- Environmentally aware, residents actively recycle and maintain a "green" lifestyle.
- These busy, tech-savvy residents use PCs extensively for an array of activities such as shopping, banking and staying current—a top market for Apple computers.

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 2020. Update Frequency: Annually.

About this segment

Top Tier

This is the
#2
dominant segment
for this area

In this area
15.2%
of households fall
into this segment

In the United States
1.7%
of households fall
into this segment

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

Who We Are

Consumers in Top Tier, Tapestry's wealthiest market, earn more than three times the average U.S. household income. They have the purchasing power to indulge any choice. Aside from expenses for the upkeep of their lavish homes, consumers select upscale salons, spas and fitness centers for their personal well-being and shop at high-end retailers for their personal effects. Whether short or long, domestic or foreign, their frequent vacations spare no expense. Residents fill their weekends and evenings with opera, classical music concerts, charity dinners and shopping. These highly educated professionals have reached their corporate career goals. With an accumulated average net worth of more than \$1.5 million and income from a strong investment portfolio, many of these older residents have moved into consulting roles or operate their own businesses.

Our Neighborhood

- Married couples without children or married couples with older children dominate this market.
- Housing units are owner occupied with the highest home values—and above-average use of mortgages.
- Neighborhoods are older and located in the suburban periphery of the largest metropolitan areas, especially along the coasts.

Socioeconomic Traits

- Top Tier is a highly educated, successful consumer market: more than one in three residents has a postgraduate degree.
- Annually, they earn more than three times the U.S. median household income, primarily from wages and salary, but also self-employment income and investments.
- These are the nation's wealthiest consumers. They hire financial advisers to manage their diverse investment portfolios but stay abreast of current financial trends and products.
- Socially responsible consumers who aim for a balanced lifestyle, they are goal oriented and hardworking but make time for their kids or grandkids and maintain a close-knit group of friends.
- These busy consumers seek variety in life. They take an interest in the fine arts; read to expand their knowledge; and consider the Internet, radio and newspapers as key media sources.
- They regularly cook their meals at home, attentive to good nutrition and fresh organic foods.

Market Profile

- They purchase or lease luxury cars with the latest trim, preferably imports.
- They contribute to arts/cultural organizations, educational and social groups, as well as NPR and PBS.
- Top Tier residents farm out their household chores—every service from property and garden maintenance and professional housekeeping to contracting for home improvement or maintenance projects.
- Consumers spend money on themselves; they frequently visit day spas and salons, use dry cleaning services, and exercise at exclusive clubs.
- Near or far, downtown or at the beach, they regularly visit their lavish vacation homes.
- When at home, their schedules are packed with lunch dates, book club meetings, charity dinners, classical music concerts, opera shows and visits to local art galleries.
- Top Tier consumers are shoppers. They shop at high-end retailers such as Nordstrom (readily paying full price), as well as Target, Kohl's, Macy's and Bed Bath & Beyond, and online at Amazon.com.
- At their level of spending, it makes sense to own an airline credit card. They make several domestic and foreign trips a year for leisure and pay for every luxury along the way—a room with a view, limousines and rental cars are part of the package.

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 2020. Update Frequency: Annually.

About this segment

Enterprising Professionals

This is the

#3

dominant segment for this area

In this area

14.1%

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

Enterprising Professionals residents are well educated and climbing the ladder in STEM (science, technology, engineering and mathematics) occupations. They change jobs often and therefore choose to live in condos, townhomes or apartments; many still rent their homes. The market is fast-growing, located in lower-density neighborhoods of large metro areas.

Enterprising Professionals residents are diverse, with Asians making up over one-fifth of the population. This young market makes over one and a half times more income than the U.S. median, supplementing their income with high-risk investments. At home, they enjoy the Internet and TV on high-speed connections with premier channels and services.

Our Neighborhood

- Almost half of households are married couples, and 30% are single-person households.
- Housing is a mixture of suburban single-family homes, row homes, and larger multi-unit structures.
- Close to three quarters of the homes were built after 1980; 22% are newer, built after 2000.
- Renters make up nearly half of all households.

Socioeconomic Traits

- Median household income one and a half times that of the U.S.
- Over half hold a bachelor's degree or higher.
- Early adopters of new technology in hopes of impressing peers with new gadgets.
- Enjoy talking about and giving advice on technology.
- Half have smartphones and use them for news, accessing search engines and maps.
- Work long hours in front of a computer.
- Strive to stay youthful and healthy, eat organic and natural foods, run and do yoga.
- Buy name brands and trendy clothes online.

Market Profile

- Buy digital books for tablet reading, along with magazines and newspapers.
- Frequent the dry cleaner.
- Go on business trips, a major part of work.
- Watch movies and TV with video-on-demand and HDTV over a high-speed connection.
- Convenience is key—shop at Amazon.com and pick up drugs at the Target pharmacy.
- Eat out at The Cheesecake Factory and Chick-fil-A; drop by Starbucks for coffee.
- Leisure activities include gambling, trips to museums and the beach.
- Have health insurance and a 401(k) through work.

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 2020. Update Frequency: Annually.

About this segment

Professional Pride

This is the

#4

dominant segment for this area

In this area

13.5%

of households fall into this segment

In the United States

1.6%

of households fall into this segment

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

Who We Are

Professional Pride consumers are well-educated career professionals who have prospered through the Great Recession. To maintain their upscale suburban lifestyles, these goal-oriented couples work, often commuting far and working long hours. However, their schedules are fine-tuned to meet the needs of their school-age children. They are financially savvy; they invest wisely and benefit from interest and dividend income. So far, these established families have accumulated an average of \$1.5 million in net worth, and their annual household income runs at more than twice the U.S. average. They take pride in their newer homes and spend valuable time and energy upgrading. Their homes are furnished with the latest in home trends, including finished basements equipped with home gyms and in-home theaters.

Our Neighborhood

- Typically owner-occupied, single-family homes are in newer neighborhoods: 59% of units were built in the last 20 years.
- Neighborhoods are primarily located in the suburban periphery of large metropolitan areas.
- Most households own two or three vehicles; long commutes are the norm.
- Homes are valued at more than twice the U.S. median home value, although three out of four homeowners have mortgages to pay off.
- Families are mostly married couples (almost 80% of households), and more than half of these families have kids. Their average household size, 3.11, reflects the presence of children.

Socioeconomic Traits

- Professional Pride consumers are highly qualified in the science, technology, law or finance fields; they've worked hard to build their professional reputation or their start-up businesses.
- These consumers are willing to risk their accumulated wealth in the stock market.
- They have a preferred financial institution, regularly read financial news, and use the Internet for banking transactions.
- These residents are goal oriented and strive for lifelong learning and learning.
- Life here is well organized; routine is a key ingredient to daily life.

Market Profile

- These frequent travelers take several domestic trips a year, preferring to book their plane tickets, accommodations and rental cars via the Internet.
- Residents take pride in their picture-perfect homes, which they continually upgrade. They shop at Home Depot and Bed Bath & Beyond to tackle the smaller home improvement and remodeling tasks but contract out the larger projects.
- To keep up with their busy households, they hire housekeepers or professional cleaners.
- Residents are prepared for the ups and downs in life; they maintain life insurance; homeowners and auto insurance; as well as medical, vision, dental, and prescription insurance through work. They are actively investing for the future; they hold 401(k) and IRA retirement plans, plus securities.
- Consumers spend on credit but have the disposable income to avoid a balance on their credit cards. They spend heavily on Internet shopping; Amazon.com is a favorite website.
- Consumers find time in their busy schedules for themselves. They work out in their home gyms, owning at least a treadmill, an elliptical or weightlifting equipment. They also visit the salon and spa regularly.
- All family members are avid readers; they read on their smartphones, tablets and e-readers but also read hard copies of epicurean, home service and sports magazines.
- Residents, both young and old, are tech savvy; they not only own the latest and greatest in tablets, smartphones and laptops but actually use the features each has to offer.

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 2020. Update Frequency: Annually.

About this segment

Exurbanites

This is the

#5

dominant segment for this area

In this area

12.0%

of households fall into this segment

In the United States

1.9%

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 2020. Update Frequency: Annually.

Laguna Niguel, California: 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, 2020

Update Frequency: Annually

2020
2025 (Projected)



Population Density

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020
2025 (Projected)



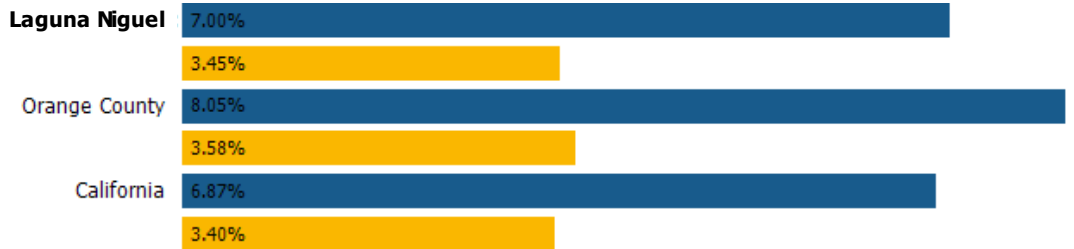
Population Change Since 2010

This chart shows the percentage change in area's population from 2010 to 2020, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020
2025 (Projected)



Total Daytime Population

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

Laguna Niguel



Daytime Population Density

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



■ Laguna Niguel

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, 2020

Update Frequency: Annually



■ 2020
■ 2025 (Projected)

Population Living in Family Households

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



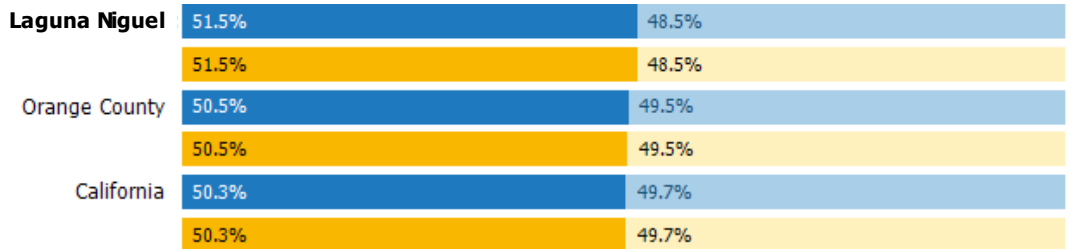
■ 2020
■ 2025 (Projected)

Female / Male Ratio

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



■ Women 2020
■ Men 2020
■ Women 2025 (Projected)
■ Men 2025 (Projected)

Laguna Niguel, California: 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, 2020

Update Frequency: Annually

2020
2025 (Projected)



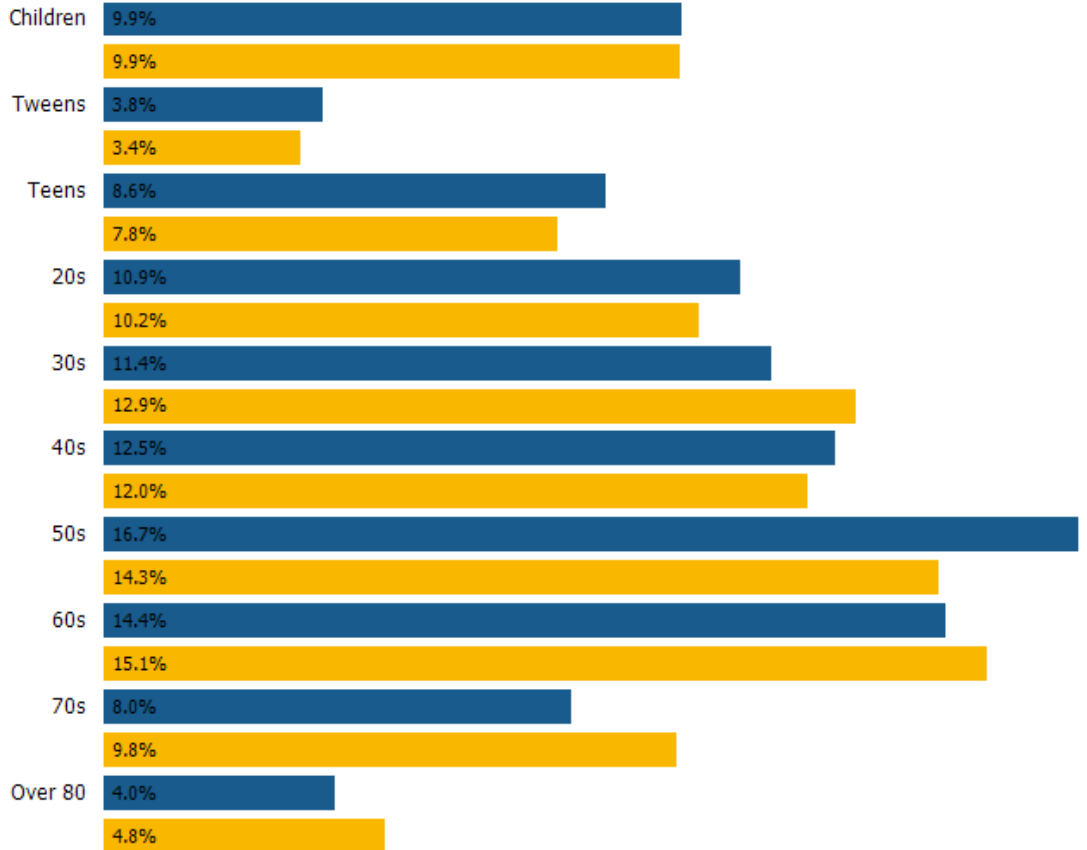
Population by Age

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020
2025 (Projected)



Laguna Niguel, California: 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, 2020

Update Frequency: Annually



Married

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



Never Married

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



Widowed

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



Divorced

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



Laguna Niguel, California: 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, 2020

Update Frequency: Annually

2020
2025 (Projected)



Median Household Income

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020
2025 (Projected)



Per Capita Income

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020
2025 (Projected)



Average Disposable Income

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



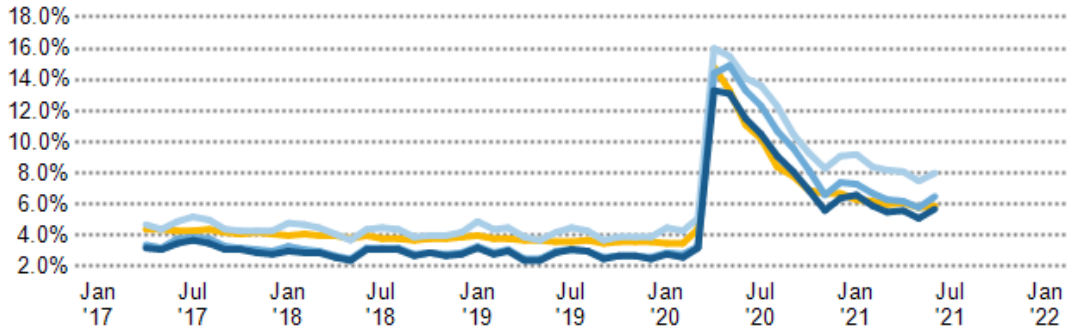
Unemployment Rate

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

Data Source: Bureau of Labor Statistics via 3DL

Update Frequency: Monthly

- Laguna Niguel
- Orange County
- California
- USA

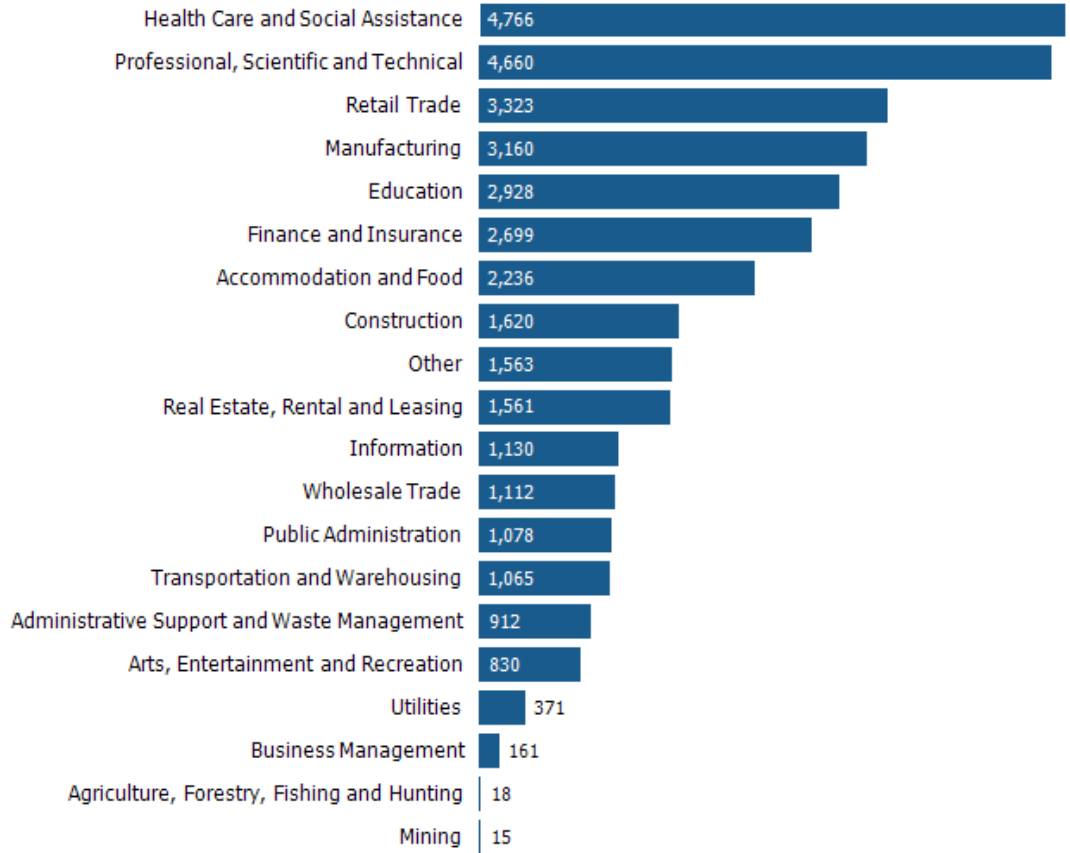


Employment Count by Industry

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

Data Source: Bureau of Labor Statistics via Esri, 2020

Update Frequency: Annually



Laguna Niguel, California: 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, 2020

Update Frequency: Annually



Some High School

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



High School GED

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



High School Graduate

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



Some College

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



Associate Degree

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



Bachelor's Degree

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



Grad/Professional Degree

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



Laguna Niguel, California: Commute Comparison

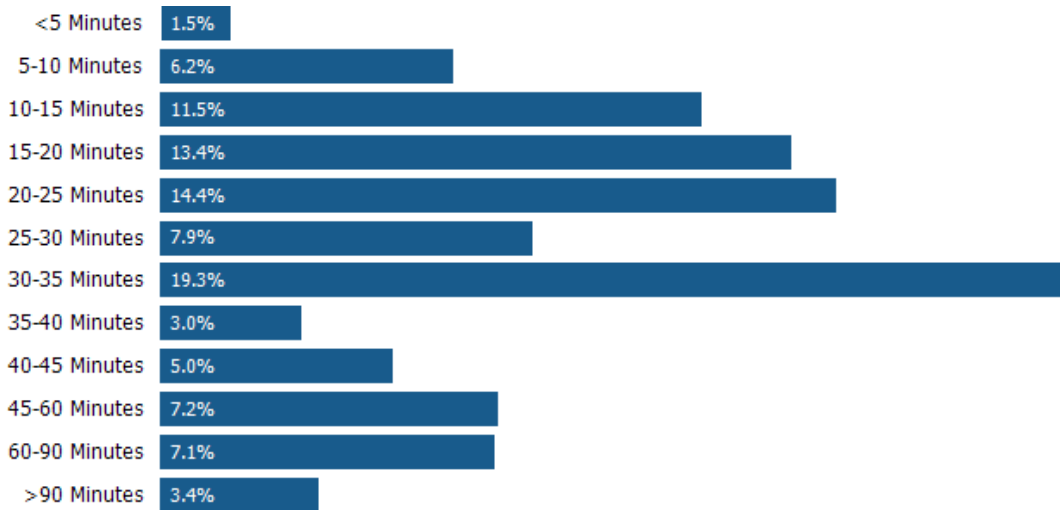
Average Commute Time

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

Laguna Niguel



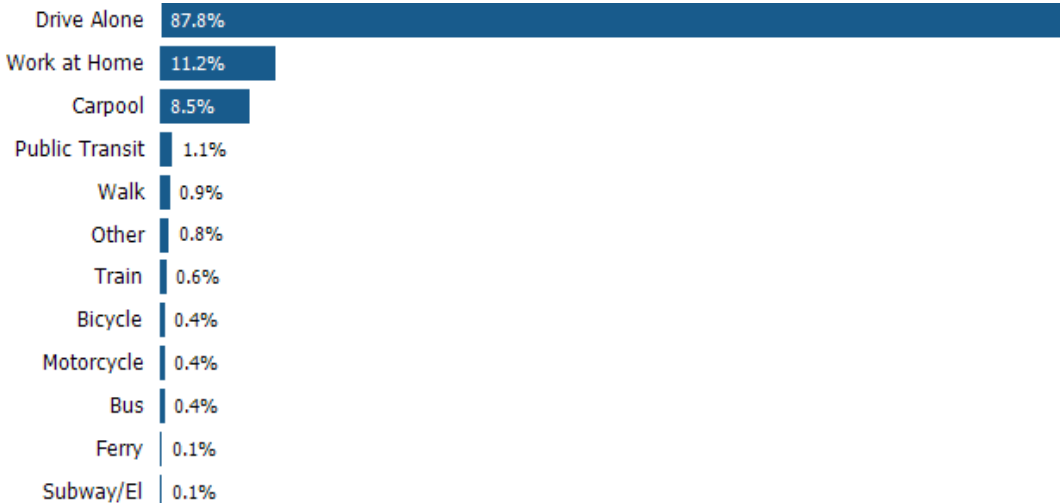
How People Get to Work

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

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

Laguna Niguel



Laguna Niguel, California: Home Value Comparison

Median Estimated Home Value

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

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

Update Frequency: Monthly



12 mo. Change in Median Estimated Home Value

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

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

Update Frequency: Monthly



About RPR (Realtors Property Resource)

- Realtors Property Resource® is a wholly owned subsidiary of the National Association REALTORS®.
- RPR offers comprehensive data – including a nationwide database of 164 million properties – as well as powerful analytics and dynamic reports exclusively for members of the NAR.
- RPR's focus is giving residential and commercial real estate practitioners, brokers, and MLS and Association staff the tools they need to serve their clients.
- This report has been provided to you by a member of the NAR.



About RPR's Data

RPR generates and compiles real estate and other data from a vast array of sources. The data contained in your report includes some or all of the following:

- **Listing data** from our partner MLSs and CIEs, and related calculations, like estimated value for a property or median sales price for a local market.
- **Public records data** including tax, assessment, and deed information. Foreclosure and distressed data from public records.
- **Market conditions and forecasts** based on listing and public records data.
- **Census and employment data** from the U.S. Census and the U.S. Bureau of Labor Statistics.
- **Demographics and trends data** from Esri. The data in commercial and economic reports includes Tapestry Segmentation, which classifies U.S. residential neighborhoods into unique market segments based on socioeconomic and demographic characteristics.
- **Business data** including consumer expenditures, commercial market potential, retail marketplace, SIC and NAICS business information, and banking potential data from Esri.
- **School data and reviews** from Niche.
- **Specialty data sets** such as walkability scores, traffic counts and flood zones.



Update Frequency

- Listings and public records data are updated on a continuous basis.
- Charts and statistics calculated from listing and public records data are refreshed monthly.
- Other data sets range from daily to annual updates.

Learn more

For more information about RPR, please visit RPR's public website: <https://blog.narrpr.com>

