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## Pelican Rapids Seasonal Market Area Profile, May 2008

Results based on an analysis using Business Analyst from ESRI ([www.esri.com](http://www.esri.com)) and the 2,425 seasonal housing records from Otter Tail County Assessor found in the 4 zip codes of the Pelican Rapids Trade Area

### *How large is the seasonal resident market ?*

3,035 households or 42% of total households in the 4 zip codes of the Pelican Rapids trade area

### *Where do all those seasonal households live the rest of the year ?*

Minnesota	51%	'Cities' Cluster	18%
North Dakota	36%	'Flatlanders' Cluster	51%
Arizona	1.4%	'Lakes District' Cluster	15%

#### *Top Zip Codes*

56560 (Moorhead)  
 58103 (Fargo)  
 58102 (Fargo)  
 58104 (Fargo)  
 56572 (Pelican Rapids)  
 58078 (West Fargo)

'Cities' Cluster includes residents from the MSP metro area and Greater St. Cloud.

'Flatlanders' includes residents generally along the I-29 corridor, including residents from the Red River Valley, Eastern Dakotas, and Southwest Minnesota.

'Lakes District' includes residents from nearby communities in Ottertail, Becker, Douglas, Pope, Todd, and Wadena Counties

### *How do local residents compare to the seasonal residents of Pelican Rapids?*

	<i>Seasonal Resident Profile</i>	<i>Pelican Rapids Resident Profile</i>
<b><u>Income</u></b>		
Median Household Income	\$63,428	\$43,029
Median Disposable Income	\$48,431	\$34,147
Median Net Worth	\$154,297	\$96,363
<b><u>Personal</u></b>		
Median Age	39.5	43.5
Households with children	33.1%	32.3%
Households 65+	19.1%	30.0%
Have bachelor's degree	21.2%	12.3%
<b><u>Housing</u></b>		
Median Home Value	\$194,478	\$144,739
<b><u>Customer Type</u></b>		
Top Customer Segment	College Towns	Rural Resort Dwellers

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# Pelican Rapids Seasonal Market Area Profile

## *Introduction:*

The University of Minnesota Extension created the Market Area Profile (MAP) program to assist Minnesota communities to develop their retail and service sectors. The authors intend existing businesses, potential businesses, and economic development organizations to use the information in this report to better serve their market and develop individual business and main street strategies.

University of Minnesota Extension staff created the report through sound secondary data and analysis compiled chiefly through Business Analyst, a GIS software program from ESRI.

## *Report:*

Created: May, 2008 by Ryan Pesch and John Bennett, Extension Educators, University of Minnesota Extension

Sponsors: Pelican Rapids Economic Development Corporation and City of Pelican Rapids

Thanks to Kirsten Olson, Otter Tail County, and Otter Tail County Assessor's Office for property tax data.

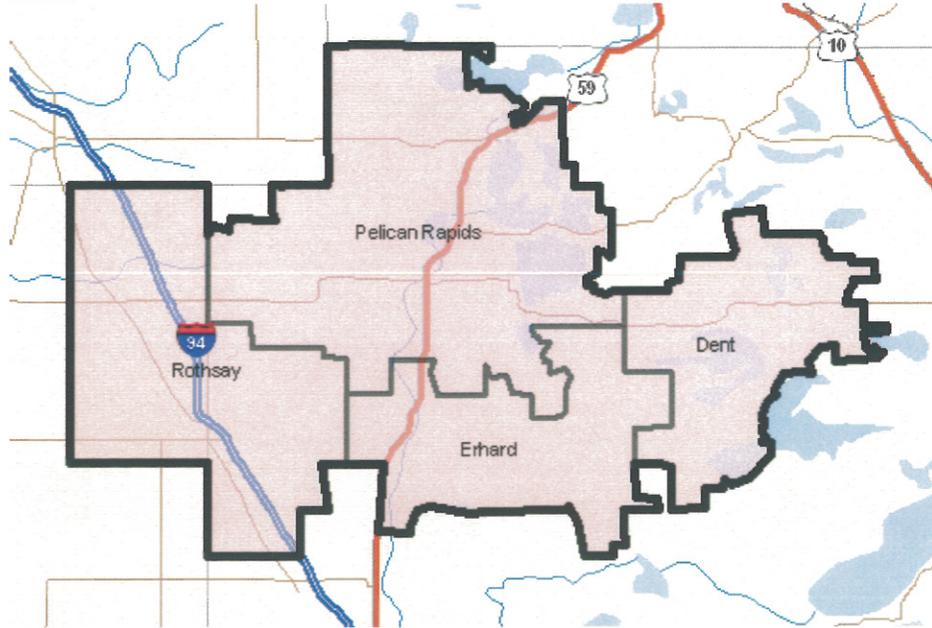
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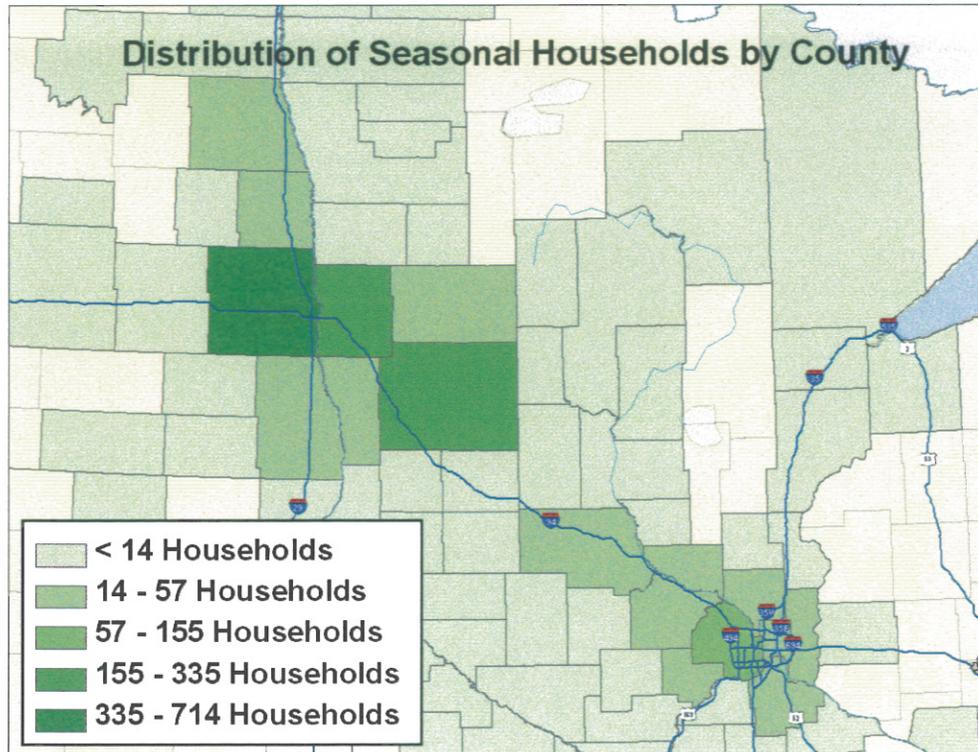
# Pelican Rapids Seasonal Market Area Profile

The property tax records used to profile the seasonal residents of the Pelican Rapids Trade Area included all residences which fell within the boundaries of the Trade Area. Demographic information about these seasonal residents was added to their records based on the block group of their home address (note: a block group is the smallest geographic boundary for which complete demographic information is available. A block group contains between 600-3,000 residents). A profile is created by “averaging” this demographic information across all seasonal residents.

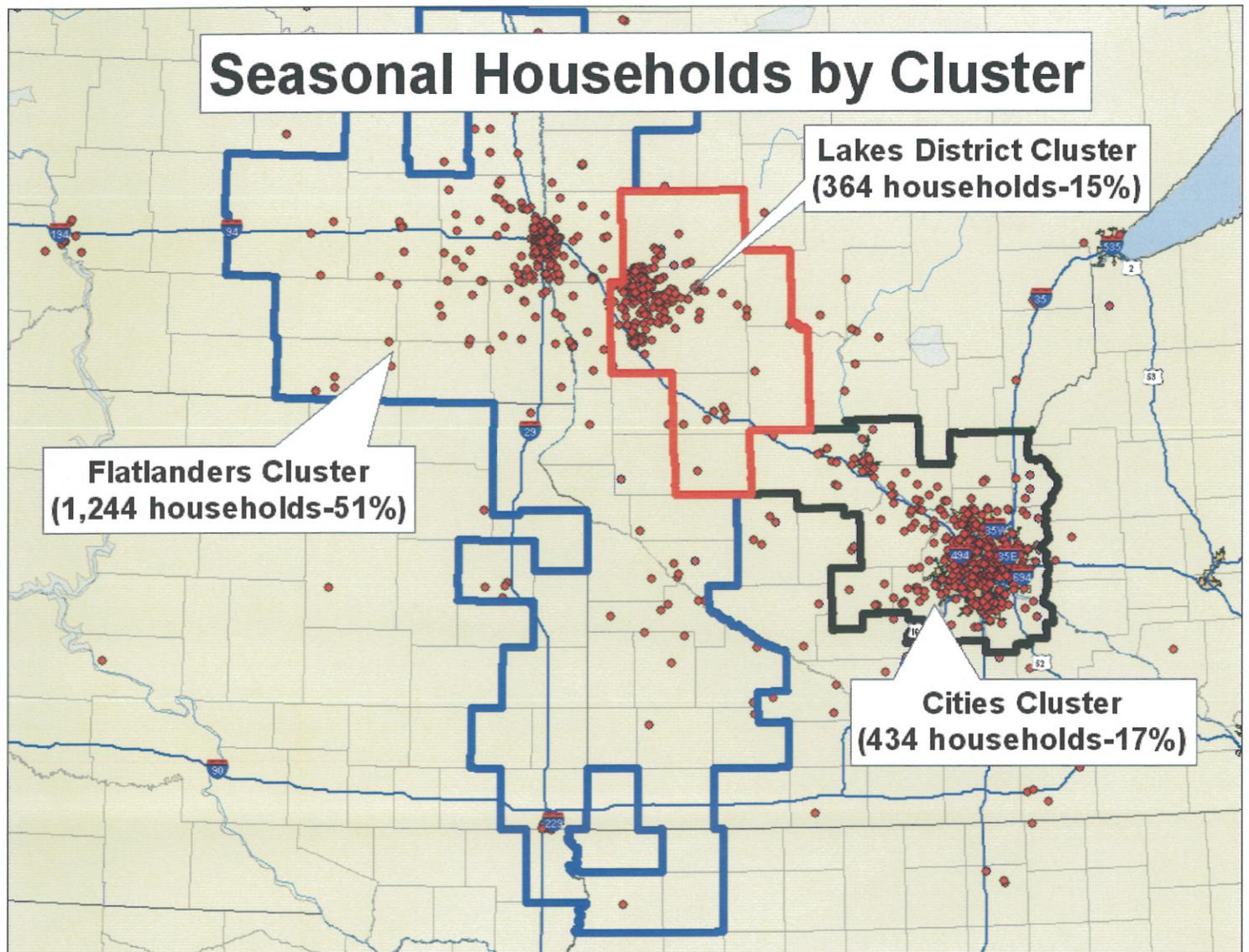
Pelican Rapids Trade Area:



The figure below shows the distribution of seasonal households by county. Note: the darker the color, the more seasonal residents.



Information was compiled according to three broad clusters to organize the profile.



# Geographic Customer Summary

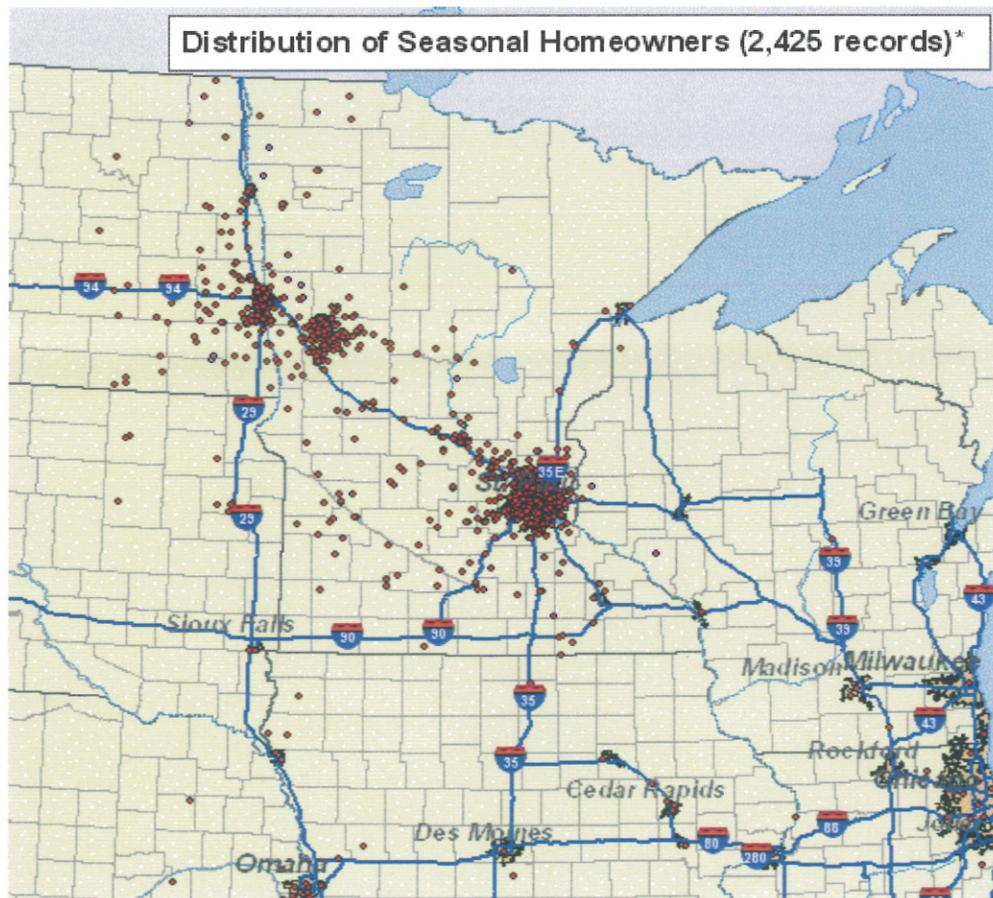
## Where do your customers live?

Another important aspect of understanding your customer base is knowing where they live. If you have a specific location and you know where your customers live, you get a better idea of how commuting patterns, competitive locations, etc. may play a role in who comes to your location. Additionally, if you are interested in reaching your customers for a targeted marketing mail campaign, knowing where they live allows you to target your marketing message to specific geographic areas rather than distributing them across the entire market.

ESRI further analyzed customer records and created the Customer Geographic Summary Report. You can use this report to see where most of your current customers are located. This report summarizes your customer records at the state, county, ZIP Code, Core Based Statistical Areas (CBSA) levels to find your top 20 geographic areas. Each record is assigned to the state, county, ZIP Code, and CBSA according to a point-in-polygon approach from the record's latitude and longitude. Each geographic level is analyzed according to the record count and the percentages. Records that cannot be matched are noted at the end of each section.

This report shows you the geographic areas and percentages where most of your customers are located, ranked top to bottom according to the numbers of customers in each area. Now, you can begin to see where you should concentrate your business and marketing planning efforts!

The state with the highest number of customers is Minnesota (51.4%) of your customer base. When you look at other levels of geography, you find that the Fargo, ND-MN CBSA (Core Based Statistical Areas) has the highest percentage of customers (42.3%). You should further review the list to identify other top concentrations of your customers and look at these potential opportunities.



\*Source: Otter Tail County Property Tax Records, County Assessor, March 2008

# Geographic Customer Summary

The geographic summary displays the top 20 states, counties, ZIP Codes and MAs in rank order.

A. 1,247 (51.4%) of your records are in the state of Minnesota (27).

B. 714 (29.4%) of your records are in Otter Tail County, MN.

C. Records that cannot be matched at the designated level are noted at the bottom of each section.

D. 208 (8.6%) of your records are in Fergus Falls ZIP Code 56537. The top-ranked ZIP Code.

E. In addition of the top 20 ZIP Codes, there are 1,047 'Other ZIP Codes' represented in your customer database (43.2% of all records).

F. 1,026 (42.3%) of your records are located within the Fargo, ND-MN Metropolitan Area.

## Top 20 States

Minnesota	1,247	51.4%
North Dakota	879	36.2%
Arizona	34	1.4%
California	32	1.3%
Illinois	28	1.2%
Iowa	23	0.9%
Florida	22	0.9%
Colorado	19	0.8%
Nebraska	16	0.7%
South Dakota	16	0.7%
Nevada	12	0.5%
Texas	11	0.5%
Wisconsin	11	0.5%
Indiana	9	0.4%
Washington	7	0.3%
Montana	7	0.3%
Virginia	6	0.2%
New Mexico	5	0.2%
Missouri	5	0.2%
Kansas	4	0.2%
Other States	32	1.3%
Non-geocoded Records	0	0.0%

## Top 20 Counties

Cass County, ND	714	29.4%
Otter Tail County, MN	335	13.8%
Clay County, MN	312	12.9%
Hennepin County, MN	155	6.4%
Dakota County, MN	57	2.4%
Ramsey County, MN	49	2.0%
Richland County, ND	43	1.8%
Anoka County, MN	42	1.7%
Grand Forks County, ND	38	1.6%
Wilkin County, ND	31	1.3%
Washington County, MN	26	1.1%
Maricopa County, AZ	25	1.0%
Carver County, MN	23	0.9%
Stearns County, MN	19	0.8%
Wright County, MN	18	0.7%
Becker County, MN	18	0.7%
Burleigh County, ND	18	0.7%
Sherburne County, MN	17	0.7%
Traill County, ND	16	0.7%
Ransom County, ND	14	0.6%
Other Counties	455	18.8%
Non-geocoded Records	0	0.0%

## Top 20 ZIP Codes

56560 Moorhead	208	8.6%
58103 Fargo	193	8.0%
58102 Fargo	174	7.2%
58104 Fargo	165	6.8%
56572 Pelican Rapids	156	6.4%
58078 West Fargo	100	4.1%
56537 Fergus Falls	74	3.1%
56528 Dent	50	2.1%
56514 Barnesville	47	1.9%
58201 Grand Forks	26	1.1%
58075 Wahpeton	26	1.1%
56529 Dilworth	19	0.8%
58047 Horace	19	0.8%
56501 Detroit Lakes	18	0.7%
56534 Erhard	16	0.7%
56549 Hawley	14	0.6%
58051 Kindred	13	0.5%
56573 Perham	11	0.5%
56579 Rothsay	11	0.5%
55304 Andover	11	0.5%
Other ZIP Codes	1047	43.2%
Records with no ZIP Code	27	1.1%

## Top 20 CBSAs

Fargo, ND-MN	1026	42.3%
Minneapolis-St. Paul-Bloomington, MN-WI	406	16.7%
Fergus Falls, MN	335	13.8%
Wahpeton, ND-MN	74	3.1%
Grand Forks, ND-MN	49	2.0%
Phoenix-Mesa-Scottsdale, AZ	26	1.1%
St. Cloud, MN	25	1.0%
Bismarck, ND	19	0.8%
Chicago-Naperville-Joliet, IL-IN-WI	18	0.7%
Denver-Aurora, CO	15	0.6%
Omaha-Council Bluffs, NE-IA	13	0.5%
Las Vegas-Paradise, NV	11	0.5%
Tampa-St. Petersburg-Clearwater, FL	9	0.4%
Washington-Arlington-Alexandria, DC-VA-M	8	0.3%
Los Angeles-Long Beach-Santa Ana, CA	7	0.3%
Tucson, AZ	7	0.3%
Mankato-North Mankato, MN	7	0.3%
Riverside-San Bernardino-Ontario, CA	6	0.2%
Alexandria, MN	6	0.2%
Brainerd, MN	6	0.2%
Other CBSAs	203	8.4%
Records not in an CBSAs	149	6.1%



## Seasonal Profile

### Pelican Rapids

Cluster:	Pelican Overall	Flat-landers	Cities	Lakes District
<b>2006 Estimated Total Population</b>	6,114	3,095	1,160	891
<b>2006 Households</b>	2,425	1,244	434	364
<i>Percent of Total Households</i>	100.0%	51.3%	17.9%	15.0%
2006 Average Household Size	2.52	2.49	2.67	2.45
2000-2006 Annual Rate	1.98%	2.25%	2.20%	0.35%
2006-2011 Annual Rate	1.32%	1.36%	1.73%	0.43%
<b>2006 Median Household Income</b>	\$63,428	\$60,168	\$83,962	\$45,122
<b>2006 Household by Income</b>				
<15,000	8.5%	8.7%	4.6%	13.0%
\$15,000 - \$24,999	8.8%	9.4%	4.9%	12.1%
\$25,000 - \$34,999	9.5%	9.9%	5.8%	12.8%
\$35,000 - \$49,999	14.5%	14.8%	10.8%	18.0%
\$50,000 - \$74,999	21.9%	22.8%	20.0%	22.5%
\$75,000 - \$99,999	13.9%	13.7%	17.0%	11.0%
\$100,000 - \$149,999	14.1%	13.4%	21.2%	7.8%
\$150,000 - \$199,999	4.1%	3.4%	7.9%	1.5%
\$200,000+	4.7%	4.0%	7.9%	1.5%
Average Household Income	\$77,929	\$73,449	\$102,879	\$55,416
<b>2006 Households by Net Worth</b>				
Median Net Worth	\$154,297	\$136,297	\$218,306	\$108,768
<b>2006 Households by Disposable Income</b>				
Median Disposable Income	\$48,431	\$46,619	\$61,244	\$35,357
<b>Per Capita Income</b>				
2000	\$23,908	\$22,504	\$29,180	\$19,032
2006	\$30,203	\$28,604	\$37,966	\$22,668
<b>2000 Households by Urban/Rural</b>				
Urban Area	56.9%	67.8%	74.3%	0.0%
Urban Cluster	7.9%	2.7%	9.1%	17.1%
Rural Farm	3.9%	4.2%	0.8%	7.5%
Rural Non-farm	31.2%	25.3%	15.9%	75.4%

**Data Note:** Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony.

**Data Note:** Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth,

**Source:** U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.



# Seasonal Profile

## Pelican Rapids

	Pelican Overall	Flat-landers	Cities	Lakes District
<b>2000 Households by Type</b>				
Married-couple Family	56.3%	58.6%	62.1%	41.5%
With Related Children	27.2%	29.2%	32.1%	17.4%
Other Family (No Spouse)	8.9%	9.0%	10.1%	6.4%
With Related Children	5.9%	6.0%	6.6%	4.3%
Households with Related Children	33.1%	35.2%	38.6%	21.6%
Households with Persons 65+	19.1%	18.6%	16.8%	19.4%
<b>2006 Median Age</b>	39.5	37.6	38.0	44.4
<b>2006 Population by Age</b>				
Estimated Total	6,114	3,095	1,160	891
0 - 4	6.4%	6.6%	7.0%	5.5%
5 - 9	6.2%	6.3%	7.1%	5.0%
10 - 14	6.9%	7.1%	7.6%	5.6%
15 - 24	13.9%	14.7%	13.1%	13.6%
25 - 34	11.4%	12.7%	11.4%	8.2%
35 - 44	14.3%	14.3%	16.6%	11.9%
45 - 54	16.4%	16.4%	15.9%	17.5%
55 - 64	11.2%	10.1%	10.7%	14.1%
65 - 74	6.8%	5.8%	5.4%	10.2%
75 - 84	4.6%	4.1%	3.6%	5.9%
85 +	1.9%	1.8%	1.5%	2.4%
18 +	76.3%	75.6%	74.0%	79.6%
<b>2006 Population by Race/Ethnicity</b>				
Estimated Total	6,114	3,095	1,160	891
White Alone	93.1%	95.3%	89.7%	95.0%
Black Alone	1.4%	0.5%	3.2%	0.3%
American Indian Alone	0.9%	1.1%	0.4%	0.8%
Asian or Pacific Islander Alone	1.9%	1.2%	3.8%	0.6%
Some Other Race Alone	1.3%	0.8%	1.2%	2.0%
Two or More Races	1.3%	1.1%	1.7%	1.2%
Hispanic Origin	3.0%	1.9%	2.8%	3.3%
Diversity Index	15.9	12.1	21.5	12.4
<b>2000 Population 25+ by Educational Attainment</b>				
Less Than 9th Grade	4.6%	4.2%	2.7%	8.2%
9th to 12th Grade, No Diploma	1.8%	1.6%	1.9%	1.9%
High School Graduate	25.6%	23.8%	24.3%	32.5%
Some College, No Degree	24.5%	25.5%	23.7%	23.2%
Associate Degree	8.9%	9.8%	8.0%	8.2%
Bachelor's Degree	21.2%	22.5%	25.2%	13.3%
Master's/Prof/Doctorate Degree	9.3%	9.2%	11.1%	6.1%
<b>2000 Households by Vehicles Available</b>				
Average Number of Vehicles Available	2.0	2.0	2.0	2.0
<b>2000 Households by Year Householder Moved In</b>				
Moved from other county (1995-2000)	21.0%	20.5%	21.8%	19.5%
Moved within same county (1995-2000)	22.0%	24.1%	19.8%	17.2%
Median Year Householder Moved In	1993	1993	1993	1992

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

## Seasonal Profile

### Pelican Rapids

	Pelican Overall	Flat-landers	Cities	Lakes District
<b>2006 Employed Population 16+ by industry</b>				
Agriculture/Mining	3.6%	4.2%	0.7%	5.6%
Construction	7.1%	7.0%	6.7%	7.9%
Manufacturing	10.0%	8.4%	13.2%	12.2%
Wholesale Trade	4.9%	5.9%	4.9%	3.0%
Retail Trade	12.6%	13.2%	11.0%	13.6%
Transportation/Utilities	4.8%	4.5%	4.8%	6.0%
Information	1.7%	1.5%	2.1%	1.8%
Finance/Insurance/Real Estate	7.8%	8.0%	9.8%	4.1%
Services	43.6%	43.9%	43.4%	41.8%
Public Administration	3.8%	3.4%	3.4%	4.1%
<b>2006 Employed Population 16+ by Occupation</b>				
White Collar	63.7%	64.1%	69.2%	54.5%
Management/Business/Financial	16.1%	15.6%	19.1%	13.6%
Professional	21.7%	21.4%	23.9%	18.6%
Sales	12.8%	13.5%	12.3%	11.7%
Administrative Support	13.1%	13.7%	13.9%	10.5%
Services	14.4%	14.6%	12.0%	16.2%
Blue Collar	21.9%	21.3%	18.7%	29.3%
Farming/Forestry/Fishing	1.0%	1.1%	0.2%	1.9%
Construction/Extraction	5.7%	5.4%	5.1%	7.2%
Installation/Maintenance/Repair	3.9%	4.1%	3.0%	4.8%
Production	5.5%	4.7%	5.7%	7.7%
Transportation/Material Moving	5.9%	6.0%	4.7%	7.7%
<b>2000 Workers 16+ by Travel Time to Work</b>				
Average Travel Time to Work (in min)	20.1	17.6	23.8	21.7
<b>Median Home Value</b>				
2006	\$194,478	\$148,705	\$286,743	\$158,268
<b>2006 Housing Units</b>				
Owner Occupied Housing Units	71.2%	71.7%	83.0%	53.5%
Renter Occupied Housing Units	18.9%	23.0%	14.2%	11.3%
Vacant Housing Units	9.9%	5.2%	2.8%	35.3%
<b>2000 Housing Units by Units in Structure</b>				
1, Detached	72.0%	68.3%	76.2%	77.0%
1, Attached	5.1%	5.5%	7.1%	1.0%
2	1.6%	1.5%	1.7%	1.5%
3 or 4	2.0%	2.4%	1.0%	1.3%
5 to 9	2.5%	3.2%	1.5%	1.4%
10 to 19	3.6%	5.1%	2.1%	1.8%
20 +	7.8%	9.9%	8.6%	2.4%
Mobile Home	5.2%	4.2%	1.8%	12.3%
Other	0.2%	0.0%	0.1%	1.2%
<b>2000 Housing Units by Year Structure Built</b>				
1999 to March 2000	3.8%	4.0%	3.4%	2.0%
1995 to 1998	9.4%	9.6%	10.4%	7.0%
1990 to 1994	9.6%	10.4%	10.7%	6.2%
1980 to 1989	14.6%	13.2%	18.5%	13.0%
1970 to 1979	19.7%	20.9%	17.4%	18.9%
1969 or Earlier	42.8%	41.9%	39.6%	52.9%
Median Year Structure Built	1971	1971	1974	1967

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2006 and 2011.



# Summary Tapestry Segmentation Profile

Pelican Rapids

Community Tapestry classifies US neighborhoods into 65 market segments grouped together according to a detailed national profile. Data sources include Census 2000, Axiom's InfoBase consumer database, and Mediamark Research's Doublebase national customer survey (see appendix 1 for more details).

## Tapestry LifeMode Groups

## 2006 Households

Rank	Tapestry Segment	Number	Percentage	Index
1	55 College Towns	369	17.5%	2,155
2	12 Up and Coming Families	321	15.2%	473
3	31 Rural Resort Dwellers	262	12.4%	775
4	39 Young and Restless	186	8.8%	615
5	37 Prairie Living	126	6.0%	584
6	33 Midlife Junction	121	5.7%	229
7	06 Sophisticated Squires	102	4.8%	181
8	32 Rustbelt Traditions	94	4.4%	155
9	04 Boomburbs	87	4.1%	191
10	50 Heartland Communities	71	3.4%	153
11	17 Green Acres	55	2.6%	84
12	36 Old and Newcomers	49	2.3%	118
13	28 Aspiring Young Families	49	2.3%	98
14	18 Cozy and Comfortable	44	2.1%	73
15	13 In Style	42	2.0%	80
16	24 Main Street, USA	36	1.7%	65
17	02 Suburban Splendor	31	1.5%	86
18	25 Salt of the Earth	28	1.3%	48
19	07 Exurbanites	27	1.3%	52
20	22 Metropolitans	25	1.2%	99

### 55 College Towns

Education is the key focus for College Towns residents. College and graduate school enrollment is approximately 41 percent. The median age for this market is 24.5 years, with a high concentration of 18–24-year-olds. One out of eight residents lives in a dorm on campus. Students in off-campus housing rent low-income apartments. Approximately 31 percent of the households are typically town residents who live in owner-occupied, single-family dwellings. The median home value is \$132,900. Convenience is the primary consideration for food purchases; residents frequently eat out, order in, or eat easy-to-prepare food. Many own a laptop computer. In their leisure time, they jog, go horseback riding, practice yoga, play tennis, rent videos, play chess or pool, attend concerts, attend college football or basketball games, and go to bars. They listen to classical music and public radio programs.

### 12 Up and Coming Families

Up and Coming Families represents the second highest household growth market and, with a median age of 31.9 years, is the youngest of Community Tapestry's affluent family markets. The profile for these neighborhoods is young, affluent families with young children. Approximately half of the households are concentrated in the South, with the other half in the West and Midwest. Neighborhoods are located in suburban outskirts of midsized metropolitan areas. The homes are newer, with a median value of \$185,500. Because family and home priorities dictate their consumer purchases, they frequently shop for baby and children's products and household furniture. Leisure activities include playing softball, going to the zoo, and visiting theme parks (generally SeaWorld or Disney World). Residents enjoy watching science fiction, comedy, and family-type movies on VHS or DVD.

### 31 Rural Resort Dwellers

Favoring milder climates and pastoral settings, Rural Resort Dwellers live in rural nonfarm areas. These small, growing communities mainly consist of single-family and mobile homes, with a significant inventory of seasonal housing. This somewhat older market has a median age of 46.0 years. Most households consist of married couples with no children living at home or singles who live alone. A higher than average proportion of residents are self-employed and work from home. The median household income is \$45,600. Modest living and simple consumer tastes describe this market. The rural setting calls for more riding lawn mowers and satellite dishes. Lawn maintenance and gardening is a priority, and households own a plethora of tools and equipment. Many households own or lease a truck. Residents enjoy boating, hunting, fishing, snorkeling, canoeing, and listening to country music.

Tapestry LifeMode Groups	2006 Households		
	Number	Percent	Index
<b>Total</b>	2,114	100.0%	
<b>L1. High Society</b>	269	12.7%	102
01 Top Rung	7	0.3%	47
02 Suburban Splendor	31	1.5%	86
03 Connoisseurs	13	0.6%	44
04 Boomburbs	87	4.1%	191
05 Wealthy Seaboard Suburbs	2	0.1%	7
06 Sophisticated Squires	102	4.8%	181
07 Exurbanites	27	1.3%	52
<b>L2. Upscale Avenues</b>	160	7.6%	55
09 Urban Chic	3	0.1%	11
10 Pleasant-Ville	1	0.0%	3
11 Pacific Heights	3	0.1%	23
13 In Style	42	2.0%	80
16 Enterprising Professionals	12	0.6%	34
17 Green Acres	55	2.6%	84
18 Cozy and Comfortable	44	2.1%	73
<b>L3. Metropolis</b>	30	1.4%	26
20 City Lights	1	0.0%	4
22 Metropolitans	25	1.2%	99
45 City Strivers	1	0.0%	6
51 Metro City Edge	3	0.1%	15
54 Urban Rows	0	0.0%	0
62 Modest Income Homes	0	0.0%	0
<b>L4. Solo Acts</b>	252	11.9%	174
08 Laptops and Lattes	5	0.2%	23
23 Trendsetters	1	0.0%	4
27 Metro Renters	11	0.5%	39
36 Old and Newcomers	49	2.3%	118
39 Young and Restless	186	8.8%	615
<b>L5. Senior Styles</b>	135	6.4%	51
14 Prosperous Empty Nesters	4	0.2%	10
15 Silver and Gold	17	0.8%	86
29 Rustbelt Retirees	17	0.8%	38
30 Retirement Communities	3	0.1%	10
43 The Elders	11	0.5%	84
49 Senior Sun Seekers	7	0.3%	28
50 Heartland Communities	71	3.4%	153
57 Simple Living	4	0.2%	13
65 Social Security Set	1	0.0%	7
<b>L6. Scholars &amp; Patriots</b>	384	18.2%	1,236
40 Military Proximity	2	0.1%	45
55 College Towns	369	17.5%	2,155
63 Dorms to Diplomas	13	0.6%	137

Tapestry LifeMode Groups	2006 Households		
	Number	Percent	Index
<b>Total</b>	2,114	100.0%	
<b>L7. High Hopes</b>	72	3.4%	82
28 Aspiring Young Families	49	2.3%	98
48 Great Expectations	23	1.1%	61
<b>L8. Global Roots</b>	11	0.5%	6
35 International Marketplace	2	0.1%	7
38 Industrious Urban Fringe	3	0.1%	9
44 Urban Melting Pot	0	0.0%	0
47 Las Casas	0	0.0%	0
52 Inner City Tenants	5	0.2%	15
58 NeWest Residents	1	0.0%	5
60 City Dimensions	0	0.0%	0
61 High Rise Renters	0	0.0%	0
<b>L9. Family Portrait</b>	348	16.5%	218
12 Up and Coming Families	321	15.2%	473
19 Milk and Cookies	25	1.2%	62
21 Urban Villages	1	0.0%	6
59 Southwestern Families	1	0.0%	5
64 City Commons	0	0.0%	0
<b>L10. Traditional Living</b>	251	11.9%	134
24 Main Street, USA	36	1.7%	65
32 Rustbelt Traditions	94	4.4%	155
33 Midlife Junction	121	5.7%	229
34 Family Foundations	0	0.0%	0
<b>L11. Factories &amp; Farms</b>	175	8.3%	86
25 Salt of the Earth	28	1.3%	48
37 Prairie Living	126	6.0%	584
42 Southern Satellites	2	0.1%	3
53 Home Town	19	0.9%	60
56 Rural Bypasses	0	0.0%	0
<b>L12. American Quilt</b>	289	13.7%	149
26 Midland Crowd	15	0.7%	20
31 Rural Resort Dwellers	262	12.4%	775
41 Crossroads	7	0.3%	22
46 Rooted Rural	5	0.2%	10
66 Unclassified	0	0.0%	0

**Data Note:** This report identifies neighborhood segments in the area, and describes the settlement density of the immediate neighborhood. The index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the US average.

Tapestry Urbanization Groups	2006 Households		Index
	Number	Percent	
<b>Total</b>	2,114	100.0%	
<b>U1. Principal Urban Centers I</b>	24	1.1%	14
08 Laptops and Lattes	5	0.2%	23
11 Pacific Heights	3	0.1%	23
20 City Lights	1	0.0%	4
21 Urban Villages	1	0.0%	6
23 Trendsetters	1	0.0%	4
27 Metro Renters	11	0.5%	39
35 International Marketplace	2	0.1%	7
44 Urban Melting Pot	0	0.0%	0
<b>U2. Principal Urban Centers II</b>	3	0.1%	3
45 City Strivers	1	0.0%	0
47 Las Casas	0	0.0%	0
54 Urban Rows	0	0.0%	0
58 NeWest Residents	1	0.0%	0
61 High Rise Renters	0	0.0%	0
64 City Commons	0	0.0%	0
65 Social Security Set	1	0.0%	0
<b>U3. Metro Cities I</b>	88	4.2%	37
01 Top Rung	7	0.3%	47
03 Connoisseurs	13	0.6%	44
05 Wealthy Seaboard Suburbs	2	0.1%	7
09 Urban Chic	3	0.1%	11
10 Pleasant-Ville	1	0.0%	3
16 Enterprising Professionals	12	0.6%	34
19 Milk and Cookies	25	1.2%	62
22 Metropolitans	25	1.2%	99
<b>U4. Metro Cities II</b>	305	14.4%	131
28 Aspiring Young Families	49	2.3%	98
30 Retirement Communities	3	0.1%	10
34 Family Foundations	0	0.0%	0
36 Old and Newcomers	49	2.3%	118
39 Young and Restless	186	8.8%	615
52 Inner City Tenants	5	0.2%	15
60 City Dimensions	0	0.0%	0
63 Dorms to Diplomas	13	0.6%	137
<b>U5. Urban Outskirts I</b>	243	11.5%	105
04 Boomburbs	87	4.1%	191
24 Main Street, USA	36	1.7%	65
32 Rustbelt Traditions	94	4.4%	155
38 Industrious Urban Fringe	3	0.1%	9
48 Great Expectations	23	1.1%	61

**Tapestry Urbanization Groups**

**2006 Households**

	<b>Number</b>	<b>Percent</b>	<b>Index</b>
<b>Total</b>	2,114	100.0%	
<b>U6. Urban Outskirts II</b>	377	17.8%	340
51 Metro City Edge	3	0.1%	15
55 College Towns	369	17.5%	2,155
57 Simple Living	4	0.2%	13
59 Southwestern Families	1	0.0%	5
62 Modest Income Homes	0	0.0%	0
<b>U7. Suburban Periphery I</b>	544	25.7%	168
02 Suburban Splendor	31	1.5%	86
06 Sophisticated Squires	102	4.8%	181
07 Exurbanites	27	1.3%	52
12 Up and Coming Families	321	15.2%	473
13 In Style	42	2.0%	80
14 Prosperous Empty Nesters	4	0.2%	10
15 Silver and Gold	17	0.8%	86
<b>U8. Suburban Periphery II</b>	214	10.1%	104
18 Cozy and Comfortable	44	2.1%	73
29 Rustbelt Retirees	17	0.8%	38
33 Midlife Junction	121	5.7%	229
40 Military Proximity	2	0.1%	45
43 The Elders	11	0.5%	84
53 Home Town	19	0.9%	60
<b>U9. Small Towns</b>	85	4.0%	83
41 Crossroads	7	0.3%	22
49 Senior Sun Seekers	7	0.3%	28
50 Heartland Communities	71	3.4%	153
<b>U10. Rural I</b>	360	17.0%	153
17 Green Acres	55	2.6%	84
25 Salt of the Earth	28	1.3%	48
26 Midland Crowd	15	0.7%	20
31 Rural Resort Dwellers	262	12.4%	775
<b>U11. Rural II</b>	133	6.3%	81
37 Prairie Living	126	6.0%	584
42 Southern Satellites	2	0.1%	3
46 Rooted Rural	5	0.2%	10
56 Rural Bypasses	0	0.0%	0
66 Unclassified	0	0.0%	0

**Data Note:** This report identifies neighborhood segments in the area, and describes the settlement density of the immediate neighborhood. The index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the US average.

## Appendix I: Data and Methodology (Organized by Report Section)

### *Tapestry Segmentation Profile Section:*

Segmentation systems operate on the theory that people with similar tastes, lifestyles, and behaviors seek others with the same tastes—"like seeks like." These behaviors can be measured, predicted, and targeted. ESRI's segmentation system, Community™ Tapestry™, combines the "who" of lifestyle demography with the "where" of local neighborhood geography to create a model of various lifestyle classifications or segments of actual neighborhoods with addresses—distinct behavioral market segments.

### *Segmentation Methodology:*

Based on the foundation of proven segmentation methodology introduced more than 30 years ago, the Community Tapestry system classifies U.S. neighborhoods into 65 market segments. Neighborhoods with the most similar characteristics are grouped together while neighborhoods showing divergent characteristics are separated.

Each neighborhood is analyzed and sorted by more than 60 attributes including income, employment, home value, housing type, education, household composition, age, and other key determinants of consumer behavior. U.S. consumer markets are multidimensional and diverse. Using a large array of attributes captures this diversity with the most powerful data available.

Data sources such as Census 2000 data, ESRI's proprietary demographic updates, Acxiom's InfoBase consumer database, Mediamark Research Inc.'s Doublebase 2004 national consumer survey, and other sources are used to capture the subtlety and vibrancy of the U.S. marketplace.

Source: Community Tapestry Handbook, May 2006. Available at <http://www.esri.com>

### *Media and Leisure Data:*

These habits are derived from an ongoing, comprehensive study of the adult population of the United States called *The Survey of the American Consumer*. The survey is conducted by Mediamark Research, a national marketing firm. Conducted continuously since 1979, Mediamark surveys the demographics, product usage, and media exposure of all persons aged 18 and over in the contiguous 48 states.

### *Media and Leisure Methodology:*

One adult per household is selected to participate in the survey. Each listed household is predesignated with the sex of the prospective respondent. If the household does not have any adult member of the predesignated sex, then the available respondent is selected. This is done in such a way that men and women constitute, in effect, separate samples of randomly selected individuals.

The completed Mediamark sample consists of over 25,000 respondents. Each year the sample is completely redrawn, with 13,000 new respondents entering the survey every six months. 2,400 new clusters are selected yearly from a continuously updated master list.

Resulting data is weighted to reflect the probabilities of selection inherent in the sample design and then balanced so that major study demographics match the most recent independent estimates. Weighting and subsequent balancing are accomplished within the male and female portions of the sample. The samples are then balanced on a set of population parameters.

For more information, see <http://www.mediamark.com> and follow *The Survey of the American Consumer*.

#### ***Retail Goods and Services Section:***

To estimate consumer spending patterns, the (2001-2003) Consumer Expenditure Surveys (CEX) from the Bureau of Labor Statistics (BLS) were combined with ESRI Community™ Tapestry™ segmentation. A conditional probability model links spending by the consumers surveyed to all households with similar socioeconomic characteristics. Spending patterns are developed by Tapestry markets and updated to 2005 by adjusting to current levels of income. Expenditures represent 2005 annual averages and totals.

#### ***More about the Consumer Expenditure Survey (CEX):***

These continuing surveys include a Diary Survey for daily purchases and an Interview Survey for general purchases. The Diary Survey represents record-keeping by consumer units (CU) for two consecutive weeklong periods. This component of the CEX collects data on small, daily purchases that could be overlooked by the quarterly Interview Survey. The Interview Survey collects expenditure data from consumers in five interviews conducted every three months. The data from both surveys is integrated to provide a comprehensive database on all consumer expenditures. To compensate for the relatively small CEX survey bases and the variability of single-year data, expenditures are combined from the 2001-2003 surveys. The combined years account for 45,000 independent households nationwide.

#### ***Market Profile Section:***

All data derives from the 2000 census from the US Census Bureau, a division of the US Department of Commerce. ESRI demographers created all projections and updates to 2006.

#### ***Market Potential Section:***

Market potential is an estimate of the full spending of all residents, not the actual spending of residents in a community. These estimates are given for a range of retail and service categories and compared to the average sales per establishment to help identify a “gap” or business opportunity in the community. Those categories where the market potential is greater than the average sales per establishment are opportunities for new business development, although these measurements are based on broad industry averages and do not substitute for individual business planning.

### *Definition of Terms*

#### **Sales Per Capita**

Based on the US Economic Census, per capita (or “per person”) sales are calculated by dividing Minnesota total sales in a category by Minnesota total population.

#### **Average Sales per Establishment**

Based on the US Economic Census, average sales per establishment are calculated by dividing Minnesota total sales in a category by Minnesota total number of establishment in the same category.

#### **Market Potential**

Market Potential is calculated by multiplying per capita (or per person) spending in Minnesota times the number of residents in the local community.

#### **Market Potential by Establishment**

Based on the US Economic Census, market potential by establishment is calculated by dividing market potential by average sales per establishment. This gives an indication of how many stores the local market could support. Anytime this measure is over one is an indication that a store in that category may be an opportunity for business development in the community. Certainly the number of businesses currently operating in the community need to be taken into consideration when measuring the support for any additional businesses.

#### **US Economic Census**

Conducted every 5 years by the US Census Bureau, the Economic Census collects business information from most every business with employees across all geographies and industries in the United States as well as a sample of small businesses (those without employees and with less than 4 employees).

#### **Pull Factor**

The pull factor was developed by Dr. Ken Stone, an economist from Iowa State University Extension Service to provide a precise measure of sales activity in a locality. It is derived by dividing the per capita current dollar sales of a city or county by the per capita sales for the state. For example, if a city's per capita sales are \$20,000 per year and the state per capita sales are \$10,000 per year, the pull factor is 2.0 ( $\$20,000 \div \$10,000$ ). The interpretation is that the city is selling to 200 percent of the city population.

# Tapestry Segment Descriptions

## 1. Top Rung

*Top Rung* is the wealthiest consumer market, representing less than one percent of all U.S. households. The median household income of \$179,000 is three and one-half times that of the national median, and the median net worth of \$556,400 is more than five times that of the national level. The median home value is approximately \$1,014,600. These educated residents are in their peak earning years, 45–64, in married-couple households, with or without children. The median age is 42.3 years. With the purchasing power to indulge any choice, *Top Rung* residents travel in style, both domestically and overseas. This is the top market for owning or leasing a luxury car; residents favor new imported vehicles, especially convertibles. Avid readers, these residents find time to read two or more daily newspapers and countless books.

## 2. Suburban Splendor

These successful suburbanites are the epitome of upward mobility, just a couple of rungs below the top, situated in growing neighborhoods of affluent homes with a median value of \$408,100. Most households are composed of two-income, married-couple families with or without children. The population is well educated and well employed, with a median age of 40.5 years. Home improvement and remodeling are a main focus of *Suburban Splendor* residents. Their homes feature the latest amenities and reflect the latest in home design. Residents travel extensively in the United States and overseas for business and pleasure. Leisure activities include physical fitness, reading, visiting museums, or attending the theater. This market is proactive in tracking investments, financial planning, and holding life insurance policies.

## 3. Connoisseurs

Second in wealth to *Top Rung* but first for conspicuous consumption, *Connoisseurs* residents are well educated and somewhat older, with a median age of 45.4 years. Although residents appear closer to retirement than child rearing age, many of these married couples have children who still live at home. Their neighborhoods tend to be older bastions of affluence where the median home value is \$664,500. Growth in these neighborhoods is slow. Residents spend money for nice homes, cars, clothes, and vacations. Exercise is a priority; they work out weekly at a club or other facility, ski, play golf, snorkel, play tennis, practice yoga, and jog. Active in the community, they work for political candidates or parties, write or visit elected officials, and participate in local civic issues.

## 4. Boomburbs

The newest additions to the suburbs, *Boomburbs* communities are home to younger families who live a busy, upscale lifestyle. The median age is 33.8 years. This market has the highest population growth at 4.6 percent annually—more than four times the national figure. The median home value is \$308,700, and most households have two earners and two vehicles. This is the top market for households to own projection TVs, MP3 players, scanners, and laser printers as well as owning or leasing full-sized SUVs. It is the second-ranked market for owning flat-screen or plasma TVs, video game systems, and digital camcorders as well as owning or leasing minivans. Family vacations are a top priority. Popular vacation destinations are Disney World and Universal Studios, Florida. For exercise, residents play tennis and golf, ski, and jog.

## 5. Wealthy Seaboard Suburbs

*Wealthy Seaboard Suburbs* neighborhoods are established quarters of affluence located in coastal metropolitan areas, primarily along the California, New York, New Jersey, and New England coasts. Neighborhoods are older and slow to change, with a median home value that exceeds \$444,600. Households consist of married-couple families. Approximately half of employed persons are in management and professional occupations. The median age is 41.7 years. Residents enjoy traveling and shopping. They prefer to shop at Lord & Taylor, Macy's, and Nordstrom as well as Costco Wholesale, their favorite club store. They also purchase many items online or by phone. Residents take nice vacations, traveling in the United States and abroad. Europe; Hawaii; Atlantic City, New Jersey; Las Vegas, Nevada; and Disneyland are popular destinations. Leisure activities include going to the beach, skiing, ice skating, and attending theater performances.

## 6. Sophisticated Squires

*Sophisticated Squires* residents enjoy cultured country living in newer home developments with low density and a median home value of \$244,500. These urban escapees are primarily married-couple families, educated, and well employed. They prefer to commute to maintain their semirural lifestyle. The median age is 37.4 years. They do their own lawn and landscaping work as well as home improvement and remodeling projects such as installing carpet or hardwood floors and interior painting. They like to barbeque on their gas grills and make bread with their bread-making machines. This is the top market for owning three or more vehicles. Vehicles of choice are minivans and full-sized SUVs. Family activities include playing volleyball, bicycling, playing board games and cards, going to the zoo, and attending soccer and baseball games.

## 7. Exurbanites

Open areas with affluence define these neighborhoods. Empty nesters comprise 40 percent of these households; married couples with children occupy 32 percent. Half of the householders are between the ages of 45 and 64 years. The median age is 43.6 years. Approximately half of those who work hold professional or managerial positions. The median home value is approximately \$255,900; the median household income is \$83,200. Financial health is a priority for the *Exurbanites* market; they consult with financial planners and track their investments online. They own a diverse investment portfolio and hold long-term care and substantial life insurance policies. Residents work on their homes, lawns, and gardens. Leisure activities include boating, hiking, kayaking, playing Frisbee, photography, and bird-watching. Many are members of fraternal orders and participate in civic activities.

## 8. Laptops and Lattes

Community Tapestry's most eligible and unencumbered market, *Laptops and Lattes* residents are affluent, single, and single-parent. They are highly educated, professional, and partial to city life, preferring major metropolitan areas such as New York, Los Angeles, San Francisco,

Boston, and Chicago. The median household income is \$91,000; the median age is 38.1 years. Technologically savvy, this is the top market for owning a laptop or notebook PC; they use the Internet on a daily basis, especially to shop. Their favorite department store, by far, is Banana Republic. Leisure activities include going to the movies, rock concerts, shows, museums, and nightclubs. These residents exercise regularly and take vitamins. They enjoy yoga, jogging, skiing, reading, watching foreign films on VHS/DVD, dining out, and traveling abroad. They embrace liberal philosophies and work for environmental causes.

### **9. Urban Chic**

*Urban Chic* residents are well-educated professionals living an urban, exclusive lifestyle. Most own expensive single-family homes with a median value of \$633,000. Married couple families and singles comprise most of these households. The median age is 41.4 years. *Urban Chic* residents travel extensively, visit museums, attend dance performances, play golf, and go hiking. They use the Internet frequently to trade or track investments or to buy concert and sports tickets, clothes, flowers, and books. They appreciate a good cup of coffee while reading a book or newspaper and prefer to listen to classical music, all-talk, or public radio programs. Civic minded, many residents would probably volunteer in their communities.

### **10. Pleasant-Ville**

Prosperous domesticity distinguishes the settled homes of *Pleasant-Ville* neighborhoods. Most residents live in single-family homes with a median value of \$326,500; approximately half were built in the 1950s and 1960s. Located primarily in the Northeast and California, these households are headed by middle-aged residents, some nearing early retirement. The median age is 39.4 years. Approximately 40 percent of households include children. Home remodeling is a priority for residents who live in older homes. Shopping choices are eclectic, ranging from upscale department stores to warehouse or club stores. Sports fanatics, they attend ball games, listen to sports programs and games on the radio, and watch a variety of sports on TV.

### **11. Pacific Heights**

*Pacific Heights* neighborhoods are found in the high-rent districts of California and Hawaii. The median home value is approximately \$573,600; residents prefer single family homes or townhomes. This market is small but affluent; one in two households earns approximately \$76,000 annually. The median age is 38.4 years. Distance does not deter *Pacific Heights* residents from keeping in touch with family living overseas, as they make frequent phone calls and travel overseas to visit. Many households own three or more cell phones. Residents generally visit Disneyland or Las Vegas, Nevada, during the year and enjoy playing chess, reading history books, and renting classic movies on DVD to watch on their large-screen or projection TVs. This is the top market for owning an Apple iMac.

### **12. Up and Coming Families**

*Up and Coming Families* represents the second highest household growth market and, with a median age of 31.9 years, is the youngest of Community Tapestry's affluent family markets. The profile for these neighborhoods is young, affluent families with young children. Approximately half of the households are concentrated in the South, with the other half in the West and Midwest. Neighborhoods are located in suburban outskirts of mid-sized metropolitan areas. The homes are newer, with a median value of \$185,500.

Because family and home priorities dictate their consumer purchases, they frequently shop for baby and children's products and household furniture. Leisure activities include playing softball, going to the zoo, and visiting theme parks (generally SeaWorld or Disney World). Residents enjoy watching science fiction, comedy, and family-type movies on VHS or DVD.

### **13. In Style**

*In Style* residents live in affluent neighborhoods of metropolitan areas. More suburban than urban, they nevertheless embrace an urban lifestyle. Townhome ownership is more than double that of the national level; however, more than half of the households live in traditional single-family homes. Labor force participation is high, and professional couples predominate. The median household income is \$67,800. Nearly one-third of these households include children. The median age is 39.3 years. *In Style* residents are computer savvy; they use the Internet daily to research information, track investments, or shop. They own a diverse investment portfolio, contribute to retirement savings plans, and hold long-term care and life insurance policies. They enjoy going to the beach, snorkeling, playing golf, casino gambling, and domestic travel.

### **14. Prosperous Empty Nesters**

*Prosperous Empty Nesters* neighborhoods are well established, located throughout the United States; approximately one-third are on the eastern seaboard. The median age is 47.2 years. More than half of the householders are aged 55 or older. Forty percent of household types are married couples with no children living at home. Educated and experienced, residents are enjoying the life stage transition from child rearing to retirement. The median household income is \$66,200. Residents place a high value on their physical and financial well-being and take an active interest in their homes and communities. They travel extensively, both at home and abroad. Leisure activities include refinishing furniture, playing golf, attending sports events, and reading mysteries. Civic participation includes joining civic clubs, engaging in fund-raising, and working as volunteers.

### **15. Silver and Gold**

*Silver and Gold* residents are the second oldest of the Community Tapestry segments and the wealthiest seniors, with a median age of 58.5 years; most are retired from professional occupations. Their affluence has allowed them to move to sunnier climates. More than 60 percent of the households are in the South (mainly in Florida); 25 percent reside in the West, primarily in California and Arizona. Neighborhoods are exclusive, with a median home value of \$326,600 and a high proportion of seasonal housing. Residents enjoy traveling, woodworking, playing cards, bird-watching, target shooting, saltwater fishing, and power boating. Golf is more a way of life than a mere leisure pursuit; they play golf, attend tournaments, watch golf on TV, and listen to golf programs on the radio. They are avid readers but also find time to watch their favorite TV shows and a multitude of news programs.

## 16. Enterprising Professionals

This fast-growing market is home to young, educated, working professionals, with a median age of 32.4 years. Single or married, they prefer newer neighborhoods with townhomes or apartments. The median household income is \$66,000. The *Enterprising Professionals* segment is ranked second of all the Community Tapestry markets for labor force participation, at 75 percent. Their lifestyle reflects their youth, mobility, and growing consumer clout. Residents rely on cell phones and PCs to stay in touch. They use the Internet to find their next job or home, track their investments, and shop. They own the latest electronic gadgets. Leisure activities include yoga, playing Frisbee and football, jogging, going to the movies, and attending horse races and basketball games. These residents also travel frequently, both domestically and overseas.

## 17. Green Acres

A "little bit country," *Green Acres* residents live in pastoral settings of developing suburban fringe areas, mainly in the Midwest and South. The median age is 39.9 years. Married couples with and without children comprise most of the households and live in single-family dwellings. This upscale market has a median household income of \$62,300 and a median home value of \$179,700. These do-it-yourselfers maintain and remodel their homes—paint, install carpet, or add a deck—and own all the necessary tools to accomplish these tasks. They also take care of their lawn and gardens, again, with the right tools. Vehicles of choice are motorcycles and full-sized pickup trucks. For exercise, residents ride their bikes and go water skiing, canoeing, and kayaking. Other activities include bird-watching, power boating, target shooting, hunting, and attending auto races.

## 18. Cozy and Comfortable

*Cozy and Comfortable* residents are settled, married, and still working. Many couples are still living in the pre-1970s, single-family homes in which they raised their children. Households are located primarily in suburban areas of the Midwest, Northeast, and South. The median age is 41 years, and the median home value is \$164,000. Home improvement and remodeling are important to *Cozy and Comfortable* residents. Although some work is contracted, homeowners take an active part in many projects, especially painting and lawn care. They play softball and golf, attend ice hockey games, watch science fiction films on VHS/DVD, and gamble at casinos. Television is significant; many households have four or more sets. Preferred cable stations include QVC, Home & Garden Television, and The History Channel.

## 19. Milk and Cookies

*Milk and Cookies* households are composed mainly of young, affluent married-couple families. Approximately half of the households include children. The median age for this market is 33.5 years. Residents prefer single-family homes in suburban areas, chiefly in the South, particularly in Texas. Smaller concentrations of households are located in the West and Midwest. The median home value is \$131,900. Families with two or more workers, more than one child, and two or more vehicles is the norm for this market. Residents are well insured for the future. The presence of children drives their large purchases of baby and children's products and timesavers such as fast food. For fun, residents play video games, chess, backgammon, basketball and football, or fly kites. Favorite cable channels include Toon Disney, The Discovery Health Channel, ESPNNews, and Lifetime Movie Network.

## 20. City Lights

*City Lights* neighborhoods are diverse, situated primarily in the Northeast. This dense, urban market is a mixture of housing, household types, and cultures, sharing the same city sidewalks. Housing types include single-family homes, townhomes, and apartments. Thirty-five percent of households are apartments in buildings with two to four units, almost four times the national level. Approximately two-thirds of the housing units were built before 1960. Households include both families and singles. The median age of 37.8 years is slightly older than the U.S. median. *City Lights* residents are more likely to spend for household furnishings than home maintenance. They shop at a variety of stores, especially Macy's, Lord & Taylor, The Disney Store, The Gap, and BJ's Wholesale Club. They favor overseas travel. Being conservative investors, they own U.S. savings bonds.

## 21. Urban Villages

*Urban Villages* neighborhoods are multicultural enclaves of young families, unique to U.S. gateway cities located primarily in California. The median age is 30.7 years. All family types dominate this market. The average family size of 4.12 is the second highest of all the Community Tapestry segments. Many households have two wage earners, chiefly employed in the manufacturing, health care, retail trade, construction, and educational services industries. The median household income is \$56,200. Most residents own older, single-family homes with a median value of \$355,600, and multiple vehicles. Family and home dictate purchases. To maintain their older homes, time and money are spent on home remodeling and repairs. Leisure activities include playing soccer and tennis, renting foreign films, listening to Hispanic and variety radio, and visiting Disneyland, SeaWorld, or Six Flags theme parks.

## 22. Metropolitans

*Metropolitans* residents favor city living in older neighborhoods. Approximately half of the households are composed of singles who live alone or with others. However, married-couple families are 40 percent of the households. The median age is 37.1 years. Half of employed persons hold professional or management positions. These neighborhoods are an eclectic mix of single-family homes and multiunit structures, with a median home value of \$194,100. The median household income is \$57,600. Residents lead busy, active lifestyles. They travel frequently and participate in numerous civic activities. They enjoy going to museums and zoos and listening to classical music and jazz on the radio. Refinishing furniture and playing a musical instrument are favorite hobbies. Exercise includes yoga, roller blading, and hiking/backpacking.

## 23. Trendsetters

These neighborhoods are located primarily on the West Coast. On the cutting edge of urban style, *Trendsetters* residents are young, diverse, mobile, educated professionals with substantive jobs. The median age is 35.0 years. More than half of the households are single-person or

shared. Most still rent, preferring upscale, multiunit dwellings in older city districts. The median household income is \$56,700. Residents are spenders: they shop in stores, online, and via the phone. They own the latest laptop computers, cell phones, and MP3 players, and use the Internet daily. Exercise includes playing tennis, volleyball, baseball, and golf as well as ice skating, snorkeling, and yoga. Leisure activities include traveling, attending rock concerts, and reading biographies. Residents also enjoy syndicated TV shows such as *Access Hollywood* and *Seinfeld*.

#### **24. Main Street, USA**

*Main Street, USA* neighborhoods are a mix of single-family homes and multiunit dwellings found in the suburbs of smaller metropolitan cities, mainly in the Northeast, West, and Midwest. This market is similar to the United States when comparing household type, age, race, educational attainment, housing type, occupation, industry, and household income type distributions. The median age of 36.3 years matches that of the U.S. median. The median household income is a comfortable \$51,200. Homeownership is at 66 percent, and the median home value is \$190,200. Active members of the community, residents participate in local civic issues and work as volunteers. They take care of their lawns and gardens, and work on small home projects. They enjoy going to the beach and visiting theme parks as well as playing chess, going bowling or ice skating, and participating in aerobic exercise.

#### **25. Salt of the Earth**

A rural or small-town lifestyle best describes the *Salt of the Earth* market. The median age is 40.4 years. Labor force participation is higher than the U.S. level, and unemployment is lower. Above-average numbers of employed residents work in the manufacturing, construction, mining, and agricultural industries. The median household income is \$48,800. Households are dominated by married-couple families who live in single-family dwellings, with homeownership at 86 percent. Twenty-eight percent of the households own three or more vehicles. Most homes own a truck; many own a motorcycle. Residents are settled, hardworking, and self-reliant, taking on small home projects as well as vehicle maintenance. Families often own two or more pets, usually dogs or cats. Residents enjoy fishing, hunting, target shooting, attending country music concerts and auto races, and flying kites.

#### **26. Midland Crowd**

Approximately 10.8 million people represent *Midland Crowd*, Community Tapestry's largest market. The median age of 36.3 years matches the U.S. median. Most households are composed of married-couple families, half with children and half without. The median household income is \$48,200. Housing developments are generally in rural areas throughout the United States (more village or town than farm), mainly in the South. Homeownership is at 84 percent. Two-thirds of households are single-family structures; 28 percent are mobile homes. This is a somewhat conservative market politically. These do-it-yourselfers take pride in their homes, lawns, and vehicles. Hunting, fishing, and woodworking are favorite pursuits. Pet ownership, especially birds or dogs, is common. Many households have a satellite dish, and TV viewing includes various news programs as well as shows on CMT and Outdoor Life Network.

#### **27. Metro Renters**

*Metro Renters* residents are young (approximately 30 percent are in their 20s), well-educated singles beginning their professional careers in some of the largest U.S. cities such as New York City, Chicago, and Los Angeles. The median age is 33.6 years; the median household income is \$52,300. As the name *Metro Renters* implies, most residents are renting apartments in high-rise buildings, living alone or with a roommate. Their interests include traveling, reading two or more daily newspapers, listening to classical music and public radio programs, and surfing the Internet. For exercise, they work out regularly at clubs, play tennis and volleyball, practice yoga, ski, and jog. They enjoy dancing, attending rock concerts, going to museums or the movies, and throwing a Frisbee. Painting and drawing are favorite hobbies. Politically, this market is liberal.

#### **28. Aspiring Young Families**

*Aspiring Young Families* neighborhoods are located in large, growing metropolitan areas in the South and West, with the highest concentrations in California, Florida, and Texas. Mainly composed of young, married-couple families or single parents with children, the median age for this segment is 30.4 years. Half of the households are owner-occupied, single-family dwellings or townhomes, and half are occupied by renters, many living in newer, multiunit buildings. Residents spend much of their discretionary income on baby and children's products and toys as well as home furnishings. Recent electronic purchases include cameras and video game systems. Leisure activities include dining out, dancing, going to the movies, attending professional football games, fishing, weight lifting, and playing basketball. Vacations would probably include visits to theme parks. Internet usage mainly involves chat room visits.

#### **29. Rustbelt Retirees**

Most *Rustbelt Retirees* neighborhoods can be found in older, industrial cities in the Northeast and Midwest, especially in Pennsylvania and other states surrounding the Great Lakes. Households are mainly occupied by married couples with no children and singles who live alone. The median age is 43.8 years. Although many residents are still working, labor force participation is below average. More than 40 percent of the households receive Social Security benefits. Most residents live in owned, single-family homes, with a median value of \$118,500. Unlike many retirees, these residents are not inclined to move. They are proud of their homes and gardens and participate in community activities. Some are members of veterans' clubs. Leisure activities include playing bingo, gambling in Atlantic City, going to the horse races, working crossword puzzles, and playing golf.

#### **30. Retirement Communities**

*Retirement Communities* neighborhoods are found mostly in cities scattered across the United States. The majority of households are multiunit dwellings. Congregate housing, which commonly includes meals and other services in the rent, is a trait of this segment, dominated by singles who live alone. This educated, older market has a median age of 50.7 years. One-third of residents are aged 65 years or older. Although the median household income is a modest \$45,100, the median net worth is \$172,000. Good health is a priority; residents visit their doctors

regularly, diet and exercise, purchase low-sodium food, and take vitamins. They spend their leisure time working crossword puzzles, playing bingo, gardening indoors, canoeing, gambling, and traveling overseas. They like to spend time with their grandchildren and spoil them with toys. Home remodeling projects are usually in the works.

### **31. Rural Resort Dwellers**

Favoring milder climates and pastoral settings, *Rural Resort Dwellers* residents live in rural, nonfarm areas. These small, growing communities mainly consist of single-family and mobile homes, with a significant inventory of seasonal housing. This somewhat older market has a median age of 46.0 years. Most households consist of married couples with no children living at home or singles who live alone. A higher-than-average proportion of residents are self employed and work from home. The median household income is \$45,600. Modest living and simple consumer tastes describe this market. Because of the rural setting, residents have riding lawn mowers and satellite dishes. Lawn maintenance and gardening is a priority, and households own a plethora of tools and equipment. Many households own or lease a truck. Residents enjoy boating, hunting, fishing, snorkeling, canoeing, and listening to country music.

### **32. Rustbelt Traditions**

*Rustbelt Traditions* neighborhoods are the backbone of older, industrial cities in states bordering the Great Lakes. Most employed residents work in the service, manufacturing, and retail trade industries. Most residents own and live in modest single-family homes that have a median value of \$97,000. Households are primarily a mix of married-couple families, single-parent families, and singles who live alone. The median age is 35.9 years; the median household income is \$45,300. Residents prefer to use a credit union and invest in certificates of deposit. They use coupons regularly, especially at Sam's Club, work on home remodeling or improvement projects, and buy domestic vehicles. Favorite leisure activities include hunting, bowling, fishing, and attending auto races, country music shows, and ice hockey games (in addition to listening to games on the radio).

### **33. Midlife Junction**

*Midlife Junction* communities are found in suburbs across the country. Residents are phasing out of their child-rearing years. Approximately half of the households are composed of married-couple families; 31 percent are singles who live alone. The median age is 40.5 years; the median household income is \$43,600. One-third of the households receive Social Security benefits. Nearly two-thirds of the households are single-family structures; most of the remaining dwellings are apartments in multiunit buildings. These residents live quiet, settled lives. They spend their money prudently and do not succumb to fads. They prefer to shop by mail or phone from catalogs such as J.C. Penney, L.L. Bean, and Lands' End. They enjoy yoga, attending country music concerts and auto races, refinishing furniture, and reading romance novels.

### **34. Family Foundations**

Family is the cornerstone of life in *Family Foundations* communities. A family mix of married couples, single parents, grandparents, and young and adult children populate these small, urban neighborhoods located in large metropolitan areas, primarily in the South and Midwest. This market represents stability. Hardly any household growth has occurred since 2000; these neighborhoods experience little turnover. The median age is 38.1 years; the median household income is \$42,100. Most households are single-family structures built before 1970, occupied by owners. Many residents are members of church boards or religious clubs and participate in fund-raising. Basketball is a favorite sport; residents play it, attend professional games, watch games on TV and listen to games on the radio. They watch courtroom TV shows, sports, and news programs on TV and listen to gospel, urban, and jazz radio formats.

### **35. International Marketplace**

Located primarily in cities in coastal gateway states, *International Marketplace* neighborhoods are developing, urban markets with a rich blend of cultures and household types. Approximately 70 percent of households are occupied by families. Married couples with children and single parents with children represent 44 percent of households. A typical family rents an apartment in an older, multiunit structure. Most of the households are located in California and northeastern states. The median age is 30.4 years, and the median household income is \$42,600. Top purchases include groceries and children's clothing. Residents shop at stores such as Marshalls and Costco, but for convenience, they stop at 7-Eleven or other similar convenience stores. They are loyal listeners of Hispanic radio programs and prefer to watch movies and sports on TV.

### **36. Old and Newcomers**

*Old and Newcomers* neighborhoods are in transition, populated by those who are starting their careers or retiring. The proportion of householders in their 20s or aged 75 years or older is higher than the national level. The median age is 36.6 years. Spread throughout metropolitan areas of the United States, these neighborhoods have more single-person and shared households than families. Many residents have moved in the last five years. Sixty percent of households are occupied by renters; approximately half live in mid-rise or high-rise buildings. Residents have substantial life insurance policies and investments in certificates of deposit, bonds, and annuities. Leisure activities include roller skating, roller blading, playing golf, gambling at casinos, playing bingo, and attending college ball games. They listen to classic hits on the radio. Many residents are members of fraternal orders or school boards.

### **37. Prairie Living**

Agriculture plays an important part of the *Prairie Living* economy; small, family-owned farms dominate this stable market located mainly in the Midwest. Two-thirds of the households are married-couple families; the median age is 40.5 years. Homeownership is at 81 percent; the median home value is \$96,300. Although single-family dwellings are characteristic of these communities, 11 percent of the households live in mobile homes. Approximately 36 percent of the housing units were built before 1940. These residents are big country music fans and enjoy hunting, fishing, target shooting, and horseback riding. They work on their vegetable gardens, vehicles, and home projects. Many are members of church boards or civic clubs and get involved in civic issues. Because cable TV can be unavailable in these rural areas, many households have a satellite dish. Families with pet cats or dogs are common.

### 38. Industrious Urban Fringe

*Industrious Urban Fringe* neighborhoods are found on the fringe of metropolitan cities. Approximately half of these households are located in the West; 40 percent are in the South. Most employed residents work in the manufacturing, construction, retail trade, and service industries. Family is central, and children are present in more than half of the households. Many live in multigenerational households. The median age is 28.5 years; the median household income is \$40,200. Two-thirds of the households own their single-family dwellings, with a median value of \$131,400. Necessities for babies and children are among their primary purchases along with toys and video games. Big movie fans, residents visit the cinema several times a month and watch movies at home frequently. They prefer to watch syndicated TV and listen to Hispanic radio.

### 39. Young and Restless

Change is the constant in this diverse market. With a median age of 28.9 years, the population is young and on the go. About 85 percent of householders moved in the last five years. *Young and Restless* householders are primarily renters, living in apartments in multiunit buildings. Almost 60 percent are single-person or shared households. This educated market has the highest labor force participation among all the Community Tapestry segments, at 75 percent, and the highest female labor force participation, at 73 percent. The median household income is \$40,900. Residents use the Internet daily to visit chat rooms, play games, obtain the latest news, and search for employment. They read computer and music magazines and listen to public radio. They watch movies in the theater and on VHS/DVD, attend rock concerts, play pool, go dancing, and exercise weekly at a gym.

### 40. Military Proximity

*Military Proximity* communities depend upon the military for their livelihood. More than 75 percent of the labor force is in the armed forces, and others work in civilian jobs on military bases. The median household income is \$40,100, and the median age is 22.5 years. Two-thirds of the households are composed of married couples with children. Housing types are mainly townhomes and apartments in small, multiunit buildings; 93 percent are occupied by renters. Residents participate in civic activities and are members of business clubs. Many homes have a pet, most likely a dog. Residents use the Internet to trade stocks and make purchases. For exercise, they snorkel, play tennis, practice yoga, and jog. Families visit theme parks and the zoo, throw Frisbees, and go bowling. Recent purchases include MP3 players, digital cameras, video game systems, cell phones, apparel, and jewelry.

### 41. Crossroads

Young families living in mobile homes typify *Crossroads* neighborhoods, found in small towns throughout the South, Midwest, and West. These growing communities are home to married-couple and single-parent families. The median age is 31.9 years. Homeownership is at 77 percent, and the median home value is \$60,300. More than half of the householders live in mobile homes; 36 percent live in single-family dwellings. Employment is chiefly in the manufacturing, construction, retail trade, and service industries. Many homes have dogs. Residents generally shop at discount stores but also frequent convenience stores. They prefer domestic cars and trucks, often buying and servicing used vehicles. Residents go fishing, attend auto races, participate in auto racing, and play the lottery. An annual family outing to SeaWorld is common. *OuterLimits* is a favorite weekly TV show.

### 42. Southern Satellites

*Southern Satellites* neighborhoods are rural settlements found primarily in the South, with employment chiefly in the manufacturing and service industries. Married-couple families dominate this market. The median age is 37.1 years, and the median household income is \$37,700. Most housing is newer, single-family dwellings or mobile homes with a median value of \$81,400, occupied by owners. Residents enjoy country living. They listen to gospel and country music on the radio and attend country music concerts. They participate in fishing, hunting, and auto racing. Favorite TV stations are CMT and Outdoor Life Network. Satellite dishes are popular in these rural locations. Households own older, domestic vehicles, particularly trucks and two-door sedans. Residents invest time in vegetable gardening, and households are likely to own riding mowers, garden tractors, and tillers.

### 43. The Elders

*The Elders* residents' median age of 73.4 years represents Community Tapestry's oldest market. The highest concentration of retiree residents prefer communities designed for senior living, primarily in warm climates. Half of these households are located in Florida, and 30 percent are situated in Arizona or California. Approximately 80 percent of households collect Social Security benefits; 48 percent receive retirement income. These residents are members of veterans' clubs and fraternal orders. Health conscious, they take vitamins, visit doctors regularly, and watch their diets. Leisure activities include traveling, working crossword puzzles, fishing, attending horse races, gambling at casinos, going to the theater, and dining out. They play golf, listen to golf on the radio, and watch tournaments on The Golf Channel. Their daily routine includes watching TV and reading newspapers.

### 44. Urban Melting Pot

The ethnically rich *Urban Melting Pot* neighborhoods are made up of recently settled immigrants; more than half of whom were born abroad. Half of the foreign-born residents immigrated to the United States in the last 10 years. Most rent apartments in high-density, urban canyons of large cities, primarily in New York and California. Approximately half of the housing units were built before 1950. The median age is 35.7 years, and the median household income is \$37,400. These fashion- and costconscious residents love to shop, from upscale retailers to warehouse/club stores. Leisure activities include going to the beach, visiting theme parks and museums, playing football, ice skating, and roller blading. Distance does not deter these residents from contacting family living outside the United States. They keep in touch with phone calls and overseas travel.

### 45. City Strivers

*City Strivers* residents are urban denizens of densely settled neighborhoods in major metropolitan areas such as New York City and Chicago, Illinois. Most households are composed of a mix of family types. The median age is 32.1 years, and the median household income is \$36,800.

Employment is concentrated in the city, with half of employed residents working in the service industry, particularly in health care. Twenty two percent are government workers. Unemployment is twice that of the U.S. level. Housing is mostly older, rented apartments in smaller, multiunit buildings. Primary spending is for groceries, baby products, and children's essentials. Residents enjoy going to dance performances, football and basketball games, and Six Flags theme parks. They listen to urban, all-news, and jazz radio formats and watch TV, especially movies, sitcoms, news programs, courtroom TV and talk shows, tennis, and wrestling.

#### **46. Rooted Rural**

*Rooted Rural* neighborhoods are located in rural areas throughout the country; however, more than three-fifths of the households are located in the South. Households are dominated by married-couple families, approximately one-third of whom already receive Social Security benefits. The median age is 41.0 years. Housing is predominantly single-family dwellings, with a strong presence of mobile homes and some seasonal housing. The median home value is \$89,900. Stable and settled, residents tend to move infrequently. They are do-it-yourselfers, constantly working on their homes, gardens, and vehicles. Many families have pets. Residents enjoy hunting, fishing, target shooting, boating, attending country music concerts, and listening to country music on the radio. Many households have a satellite dish; favorite stations include Outdoor Life Network and CMT.

#### **47. Las Casas**

*Las Casas* residents are the latest wave of western pioneers. Settled primarily in California, approximately half were born outside the United States. Young, Hispanic families dominate these households; 63 percent include children. This market has the highest average household size (4.27) among all the Community Tapestry segments. The median age is 25.4 years, and the median household income is \$35,400. Most households are occupied by renters, although homeownership is at 42 percent. The median home value is \$278,400. Housing is a mix of older apartment buildings, single-family homes, and townhomes. This is a strong market for the purchase of baby and children's products. Residents enjoy listening to Hispanic radio, reading adventure stories, and playing soccer. Many treat their children to a family outing at a theme park, especially Disneyland. When taking a trip, Mexico is a popular destination.

#### **48. Great Expectations**

*Great Expectations* neighborhoods are located throughout the country, with higher proportions found in the Midwest and South. Young singles and married-couple families dominate. The median age is 33.0 years. Labor force participation is high. Manufacturing, retail, and service industries are the primary employers. Approximately half of the households are owners living in single-family dwellings with a median value of \$100,600; the other half are renters, mainly living in apartments in low-rise or mid-rise buildings. Most of the housing units in these older, suburban neighborhoods were built before 1960. Residents enjoy a young and active lifestyle. They go out to dinner, to the movies, to bars, and to nightclubs. They enjoy roller skating; roller blading; playing Frisbee, chess, and pool; and attending auto races. They read music magazines and listen to rock music on the radio.

#### **49. Senior Sun Seekers**

The *Senior Sun Seekers* market is one of Community Tapestry's faster growing markets, located mainly in the South and West, especially in Florida. Escaping from cold winter climates, many residents have permanently relocated to warmer areas; others are "snowbirds" who move south for the winter. Most residents are retired or are anticipating retirement. The median age is 51.4 years; 62 percent of the householders are aged 55 years or older. Most households are single-family dwellings or mobile homes with a median value of \$107,500. There is a high proportion of seasonal housing. Many residents are members of veterans' clubs or fraternal orders. They own high-paying insurance policies and consult with financial advisors. Leisure activities include dining out, reading (especially boating magazines), watching TV, fishing, playing backgammon and bingo, working crossword puzzles, and gambling at casinos.

#### **50. Heartland Communities**

*Heartland Communities* neighborhoods are preferred by approximately six million people. These neighborhoods can be found primarily in small towns in the Midwest and South. More than 75 percent of the households are single-family dwellings with a median home value of \$74,400. Most homes are older, built before 1960. The median age is 41.3 years; nearly one-third of the householders are aged 65 years or older. The distinctly country lifestyle of these residents is reflected in their interest in hunting, fishing, woodworking, playing bingo, and listening to country music. In addition to working on home improvement projects, they are avid gardeners and read gardening magazines. They participate in civic activities and take an interest in local politics. Residents order items from catalogs, QVC, and Avon sales representatives.

#### **51. Metro City Edge**

*Metro City Edge* residents live in older, suburban neighborhoods of large, metropolitan cities, primarily in the Midwest and South. This market is home to married-couple, single-parent, and multigenerational families. The median age is 29.1 years, and the median household income is \$30,200. Nearly half of employed residents work in the service industry. Most households live in single-family dwellings; 14 percent live in buildings with two to four units, many of them duplexes. Homeownership is at 56 percent, and the median home value is \$74,100. Prudent shoppers, residents buy household and children's items at superstores and wholesalers. They enjoy watching TV (especially sitcoms and courtroom TV shows), going to the movies, visiting theme parks, roller skating, and playing basketball. They read music, gardening, and baby magazines and listen to urban and gospel radio.

#### **52. Inner City Tenants**

*Inner City Tenants* neighborhoods are a microcosm of urban diversity, located primarily in the South and West. This multicultural market is young, with a median age of 27.8 years. Households are a mix of singles and families. Most residents rent economical apartments in mid- or high-rise buildings. Recent household purchases by this market include video game systems, baby food, baby products, and furniture. Internet access at home is not typical; those who have no access at home surf the Internet at school or at the library. Playing games and visiting chat rooms are typical online activities. Residents frequently eat at fast-food restaurants. They enjoy going to the movies; attending football and

basketball games; water skiing; and playing football, basketball, and soccer. Some enjoy the nightlife, visiting bars and nightclubs to go dancing.

### 53. Home Town

These low-density, settled neighborhoods, located chiefly in the Midwest and South, rarely change. *Home Town* residents stay close to their home base. Although they may move from one house to another, they rarely cross the county line. Household types are a mix of singles and families. The median age is 33.7 years. Single-family homes predominate in this market. Homeownership is at 61 percent, and the median home value is \$61,800. The manufacturing, retail trade, and service industries are the primary sources of employment. Residents enjoy fishing and playing baseball, bingo, backgammon, and video games. Favorite cable TV stations include CMT, Nickelodeon, Game Show Network, and TV Land. When shopping, Belk and Wal-Mart are favorite stops, but residents also purchase items from Avon sales representatives.

### 54. Urban Rows

With approximately 1.2 million people, *Urban Rows* is the smallest Community Tapestry segment. Row houses are characteristic of these neighborhoods found primarily in large, northeastern cities, with much smaller concentrations in the South. Two-thirds of the households are in Pennsylvania; one-fifth are in Maryland. Homeownership is 62 percent, and the median home value is \$81,300. Most housing was built before 1950. Households are a mix of family types. Nearly half of the households do not own a vehicle. The median age is 32.9 years. These residents rarely eat out. They prefer BJ's Wholesale Club for general shopping; preferred grocery stores are Acme, Pathmark, and Giant. Residents enjoy roller skating; playing baseball; attending basketball games; listening to urban, variety, and jazz radio programs; and watching sitcoms and sports on TV. Many households do not subscribe to cable TV.

### 55. College Towns

Education is the key focus for *College Towns* residents. College and graduate school enrollment is approximately 41 percent. The median age for this market is 24.5 years, with a high concentration of 18–24-year-olds. One out of eight residents lives in a dorm on campus. Students in off-campus housing rent low-income apartments. Approximately 31 percent of the households are typically town residents who live in owner-occupied, single-family dwellings. The median home value is \$132,900. Convenience is the primary consideration for food purchases; residents frequently eat out, order in, or eat easy-to-prepare food. Many own a laptop computer. In their leisure time, they jog, go horseback riding, practice yoga, play tennis, rent videos, play chess or pool, attend concerts, attend college football or basketball games, and go to bars. They listen to classical music and public radio programs.

### 56. Rural Bypasses

Open space, undeveloped land, and farmland are found in *Rural Bypasses* neighborhoods located almost entirely in the South. This market is home to families who live in small towns along country back roads. The median age is 37.1 years. Higher-than-average proportions of employed residents work in the agricultural, mining, manufacturing, and construction industries. Labor force participation is low, and unemployment is high. Although most households are single-family dwellings, 32 percent are mobile homes. Homeownership is at 78 percent, and the median home value is \$58,500. Residents save money by maintaining their homes, gardens, and vehicles themselves. They enjoy hunting, reading fishing and hunting magazines, and listening to gospel radio. They prefer to watch courtroom TV and talk shows as well as cartoons. Recent purchases include baby products, clothes, and toys.

### 57. Simple Living

*Simple Living* neighborhoods are found in urban outskirts or suburban areas throughout the United States. Half of the households are singles who live alone or share housing, and 32 percent consist of married-couple families. The median age is 40.1 years. Approximately one-third of householders are aged 65 years or older; 19 percent are aged 75 years or older. Housing is a mix of single-family dwellings and multiunit buildings of varying stories. Some seniors live in congregate housing (assisted living). Fifty-five percent of households are occupied by renters. Approximately 40 percent of households receive Social Security benefits. Younger residents enjoy going out dancing, whereas seniors prefer going to bingo night. To stay fit, residents play softball and volleyball. Many households do not own a computer, cell phone, or DVD player. Residents watch hours of TV per day, especially sitcoms and science fiction shows.

### 58. NeWest Residents

Most *NeWest Residents* members rent apartments in mid- or high-rise buildings in primarily major western and southern cities. California has the largest concentration of these households, followed by Texas. Families dominate this market. Children reside in 54 percent of the households, either in married-couple or single-parent families. Approximately half of the population is foreign-born. This young market has a median age of 25.3 years. Most of the employed residents work in service and skilled labor occupations. These residents lead a strongly family-oriented lifestyle. Budget constraints restrict their purchases to essentials such as baby food, equipment, and products as well as children's clothing. For fun, families go to the movies, visit theme parks, and play soccer. They like to watch sports on TV, especially wrestling and soccer, and listen to Hispanic radio.

### 59. Southwestern Families

These families are the bedrock of the Hispanic culture in the Southwest, more with children than without. Two-thirds of the households live in owner-occupied, singlefamily dwellings with a median home value of \$52,100. Most employed residents work in blue collar or service occupations. *Southwestern Families* is an ethnically diverse market, with a median age of 28.2 years and a median household income of \$26,600. Recent purchases include baby and children's products. Households generally own or lease a two-door sedan. The grocery store of choice is H.E. Butt. When eating fast food, Whataburger is a favorite stop. Residents enjoy fishing, water skiing, playing soccer, and to the movies. They read gardening and parenthood magazines and listen to urban radio formats. Typical TV viewing includes comedies as well as wrestling and boxing.

## **60. City Dimensions**

Diversity in household type and ethnicity characterize *City Dimensions* neighborhoods that are located in large, urban cities. Population density remains high, with approximately 2,900 people per square mile. This market is young, with a median age of 29.0 years. Nearly 63 percent of households rent; more than half are apartments in multiunit structures. Most of the real estate is older. Approximately 70 percent of the housing units were built before 1960, 42 percent of which were built before 1940. Many households lease their vehicles, preferring Mercury or Ford models. Residents shop at BJ's Wholesale Club, Kmart, Marshalls, and T.J. Maxx. They enjoy roller skating, playing soccer and chess, attending auto races and shows, going to the movies, and renting movies on DVD (especially classics, horror, and science fiction). Video game systems are also popular.

## **61. High Rise Renters**

This segment has the highest percentage of renters among all the Community Tapestry segments; more than nine in ten households are renters in these densely populated neighborhoods. Approximately 41 percent rent in buildings with 50 or more units. *High Rise Renters* communities are located almost entirely in the Northeast; 86 percent of the households are in New York. Residents represent a diverse mix of cultures; many speak a language other than English. The median age is 29.6 years. Household types are mainly single parent and single person. Part-time work is just as common as full time. Residents do aerobics and play soccer. They enjoy dancing; attending basketball and football games; watching movies on VHS and DVD; and listening to all-news, urban, and Hispanic radio. They watch a variety of news programs and are avid viewers of daytime TV.

## **62. Modest Income Homes**

*Modest Income Homes* neighborhoods are found primarily in the older suburbs of metropolitan areas. Single-family dwellings represent more than two-thirds of the housing; 15 percent are duplexes. The median home value is \$52,800. Household types are mainly single person and single parent. However, approximately 64 percent of households are family types. The median age is 35 years. Slightly more employed residents work part time than full time, mainly in service and blue collar occupations. At 20 percent, unemployment is high. These frugal residents shop at discount stores, do not pay for Internet access, and rarely eat out. They are content to wait for movies to be shown on TV instead of going to the theater. They watch daytime and primetime TV, especially courtroom TV shows and sitcoms, and listen to urban and gospel radio. A favorite cable channel is BET.

## **63. Dorms to Diplomas**

*Dorms to Diplomas* is Community Tapestry's youngest market, with a median age of 21.8 years. College and graduate school enrollment is approximately 81 percent. Nearly three-fourths of employed residents work part time in low-paying service industry jobs. Approximately 43 percent of residents live in on-campus dormitories; the remainder rent apartments in off-campus, multiunit buildings. Ninety percent of households are renters. Computers are a necessity, and the Internet is easily accessible to research assignments, search for jobs, obtain the latest news, and keep in touch with family. For exercise, residents participate in a variety of sports. They enjoy going to college football and basketball games, rock concerts, movies, and bars as well as dancing, playing pool, and renting VHS and DVD movies. They listen to classic hits, public, and rock radio programs.

## **64. City Commons**

*City Commons* neighborhoods are found in cities of large metropolitan areas, mainly in the South and Midwest. This younger market has a median age of 24.2 years. Singleparent families and singles dominate these households, and children abound. Approximately 77 percent of the households are renters; approximately 63 percent of the rentals are apartments in multiunit buildings, primarily with fewer than 20 units. More residents work part time instead of full time. This market has the highest unemployment rate among all the Community Tapestry segments. Baby and children's products are the major purchases. Residents enjoy playing basketball, softball, and backgammon. A yearly family outing to a theme park is common. They prefer to watch courtroom TV shows; listen to gospel, urban, and jazz programs on the radio; and read music, baby, parenthood, and fashion magazines.

## **65. Social Security Set**

Four in ten residents in the *Social Security Set* segment are aged 65 years or older; the median age is 44.6 years. Most of these residents live alone. Located in large cities scattered across the United States, these communities are dispersed among business districts and around city parks. The service industry provides more than half of the jobs held by residents who work. Households subsist on very low, fixed incomes. Most residents rent apartments in low-rent, high-rise buildings. Many rely on public transportation, because more than half of these households do not own a vehicle. Limited resources somewhat restrict the purchases and activities of these residents, although many have invested their savings in stock. They enjoy going to movies and soccer games and reading science fiction. Many households subscribe to cable TV; residents particularly enjoy watching game shows, sports, and entertainment news shows.