

Tapestry LifeMode Summary Group Descriptions

Tapestry's 65 distinct market segments profile the diversity of the American population and also provide two ways to summarize and simplify these differences—LifeMode summary groups and Urbanization summary groups. Segments within a LifeMode summary group share an experience such as being born in the same time period, or a trait, like affluence. Urbanization summary groups share a locale, from the urban canyons of the largest cities to the rural lanes of villages or farms.

LifeMode Group: L1 High Society
Segment Codes: 01, 02, 03, 04, 05, 06, 07

The markets in *High Society* are affluent and well educated. Although they represent slightly more than twelve percent of all U.S. households, they generate nearly one quarter of the total U.S. income. Employment in high-paying positions such as professional or managerial occupations is common. As a result, median household income for this group exceeds \$94,000, almost twice that of the national median. Most households are married-couple families residing in affluent neighborhoods where median home values surpass \$290,000. Although this is one of the least diverse group in the U.S., it is one of the fastest growing, increasing by more than two percent annually.

LifeMode Group: L2 Upscale Avenues
Segment Codes: 09, 10, 11, 13, 16, 17, 18

Prosperity is the overriding attribute shared by the seven markets in *Upscale Avenues*. Success has been earned from years of hard work. Like *High Society*, many in this group are also well educated with above average earnings. However, the choice of housing among the segments in this group reveals their distinct preferences. The urban markets of *Urban Chic* and *Pacific Heights* prefer townhouses and high-rises; *Pleasant-ville* tends to choose single-family homes in suburban neighborhoods, while *Green Acres* opt for open spaces. Some have not settled on a home yet, like the renters among *Enterprising Professionals*; others, like *Cozy and Comfortable*, have been settled for years. The median household income for the group is more than \$65,000, and their median net worth exceeds \$153,000.

LifeMode Group: L3 Metropolis
Segment Codes: 20, 22, 45, 51, 54, 62

The six segments of the *Metropolis* group live and work in America's large and small cities. They live in older, single-family homes or row houses built in the 1940s or earlier. Those living in larger cities tend to own fewer vehicles and rely more on public transportation, but the majority of markets in *Metropolis* feature commuters, to service-related jobs. Depending upon the area of the country where they live, the median value of their homes can range from \$51,000 to more than \$300,000. The *Metropolis* summary group reflects the segments' diversity in housing, age, and income. For example, ages among the segments extend from Gen X'ers to retirees; households include married couples with children and single parents with children. Employment status also varies from well-educated professionals to the unemployed. The median household income of the group is about \$37,000.

LifeMode Group: L4 Solo Acts
Segment Codes: 08, 23, 27, 36, 39

The *Solo Acts* summary group features singles that prefer city life. Many are young, start-up households located in America's more densely populated neighborhoods; some are well-established singles that have eschewed home ownership and child-rearing responsibilities. Second only to *High Society*, this group tends to be well educated, working professionals; they are attending college or already hold a degree. Their incomes reflect their employment experience, ranging from a low median of \$39,800 among the newest households to more than \$87,000 among established singles. Contrary to modern migration that is flowing *away* from the largest cities, the *Solo Acts* segments are moving *in* to major cities like New York, Chicago, Washington, Boston, Los Angeles and San Francisco.

LifeMode Group: L5 Senior Styles
Segment Codes: 14, 15, 29, 30, 43, 49, 50, 57, 65

Almost 15 million households in the nine *Senior Styles* segments comprise Tapestry's largest summary group. As the U.S. population ages, two of the fastest growing American markets are found among *The Elders* and the *Silver and Gold* segments. This large group illustrates the diversity within today's "senior" markets. Although incomes within this group cover a wide range, the median is about \$40,000, attributable mostly to retirement income or Social Security payments. Younger, affluent seniors, freed of their child-rearing responsibilities, are traveling and relocating to warmer climates. Less affluent, settled seniors are looking forward to retirement and remaining in their homes. Some of these older, less affluent segments collect Social Security and other benefits. Many live alone. Choice of housing depends upon their income. This group can reside in single-family homes, retirement communities, or high-rises.

LifeMode Group: L6 Scholars & Patriots
Segment Codes: 40, 55, 63

This summary group is unique in the Tapestry system. Their shared traits include youth, the attendant lower incomes, and environment: college life or military service. Due to their transient lifestyle and stage in life, home ownership is low. Most live in townhouses or multi-unit housing; however, over a third live in single-family homes. One segment is dominated by military life; the other two are predominantly students who are pursuing college degrees. The students work part-time at low-paying jobs to support themselves while attending school, while most of the military segment is either on active duty or work in civilian jobs on military bases.

LifeMode Group: L7 High Hopes
Segment Codes: 28, 48

This is the smallest Tapestry summary group, made up of just two segments. *High Hopes* seek the "American Dream" of home ownership and a rewarding job. Most live in single family houses or multi-unit buildings; just under half own their homes. Many are willing to move to a new location to seek better opportunities. The residents in the summary group are young and college educated; a third of the householders are less than 35 years old. Median net worth is over \$79,000—close to 80 percent of the U.S. median. Households in this group include a mix of married couples, single parent families, or single persons.

LifeMode Group: L8 Global Roots
Segment Codes: 35, 38, 44, 47, 52, 58, 60, 61

The common thread among the segments in *Global Roots* is ethnic diversity. *Las Casas* and *NeWest Residents* represent the strong Hispanic influence in this group in addition to a broad mix of racial diversity found in *Urban Melting Pot* and *High Rise Renters*. In general, these households are young, with modest incomes and tend to rent in multi-unit dwellings. The youth of this group reflects recent immigration trends; half of all households have immigrated to the U.S. within the past ten years. The households range from married couples, typically with children, to single parents, or to individuals living alone. Most of these recent arrivals strive to provide a better future for their children, find better jobs and achieve the dream of home ownership.

LifeMode Group: L9 Family Portrait
Segment Codes: 12, 19, 21, 59, 64

The *Family Portrait* group is Tapestry's fastest growing population. This change is driven primarily by the growth in the *Up and Coming Families* segment. Youth, family life, and the presence of children are the common characteristics across the five segments in the *Family Portrait* summary group. The group is young and ethnically diverse, with nearly 30 percent of the residents of Hispanic descent. Many own their single-family homes throughout these neighborhoods. The majority of households include married couples with children, which contributes to the group's large household size averaging over three persons per household.

LifeMode Group: L10 Traditional Living
Segment Codes: 24, 32, 33, 34

Descriptions of the four segments in the *Traditional Living* summary group convey what most of us think of as middle America: hard-working, settled families. They work hard to earn a modest living and typically own single family homes in more established communities. The group's higher median age of 37 years also conveys their life stage—a number of the older residents who are completing their child-rearing responsibilities and looking forward to retirement. Populations in these neighborhoods are experiencing decline as the younger generations migrate in search of better employment opportunities.

LifeMode Group: L11 Factories & Farms
Segment Codes: 25, 37, 42, 53, 56

Some might say that life has passed by the segments in the *Factories & Farms* summary group. Employment in manufacturing and agricultural industries is typical in these small, settled communities across America's breadbasket. The rural South and Rustbelt areas change very little over time, creating a climate with few employment opportunities that hinders growth. Many households include married couples or married couples with children; median household incomes are around \$37,000. Most own their own homes.

LifeMode Group: L12 American Quilt
Segment Codes: 26, 31, 41, 46

Common to the four segments in the *American Quilt* is their location in America's small towns and rural areas. This group includes Tapestry's largest segment, *Midland Crowd*. *Rural Resort Dwellers* and *Rooted Rural* include an older population, anticipating retirement. The residents in *Crossroads* are young,

married couple families with children and single parents who live in small Southern and Western towns. They own modest, single-family houses or mobile homes. Nearly 30 percent of the workforce in this group is employed as skilled laborers, generally in the manufacturing or construction trades.

Table 3. Urbanization Groups by Segment Code

<i>Urbanization Group & Description</i>		<i>Segments</i>
U1	Principal Urban Centers I	08, 11, 20, 21, 23, 27, 35, 44
U2	Principal Urban Centers II	45, 47, 54, 58, 61, 64, 65
U3	Metro Cities I	01, 03, 05, 09, 10, 16, 19, 22
U4	Metro Cities II	28, 30, 34, 36, 39, 52, 60, 63
U5	Urban Outskirts I	04, 24, 32, 38, 48
U6	Urban Outskirts II	51, 55, 57, 59, 62
U7	Suburban Periphery I	02, 06, 07, 12, 13, 14, 15
U8	Suburban Periphery II	18, 29, 33, 40, 43, 53
U9	Small Towns	41, 49, 50
U10	Rural I	17, 25, 26, 31
U11	Rural II	37, 42, 46, 56

Tapestry Urbanization Group Descriptions

Tapestry segmentation includes 65 distinct market segments to profile the diversity of the American population and two ways to summarize and simplify the differences—LifeMode™ groups and Urbanization Groups. Markets within a LifeMode Group share an experience, such as being born in the same period; or a trait, like affluence. Urbanization Groups share a locale, from the urban canyons of the largest cities to the rural lanes of villages or farms.

Urbanization Group: U1 Principal Urban Centers I
Segments: 08, 11, 20, 21, 23, 27, 35, 44

Principal Urban Centers I represents the most affluent populations of the largest metropolitan areas in the country, with populations of 2.5 million or more. Residents of the Big Cities share a lifestyle that features apartments over single-family homes, public transportation over cars, and cats over dogs. High population density personifies life in the Big City with its attendant inconveniences, like high rents and higher mortgage payments, and opportunities, like high-paying jobs. Households are younger and as likely to be singles as married couples. Professional employment is typical, but so is diversity. *Principal Urban Centers I* are home to urbanites who embrace the amenities of city living, from the Starbucks on the corner, to museums, dancing, and dining out. They own the latest in electronics and use the Internet for everything. If they use the yellow pages at all, it's to get a taxi or a locksmith. Home improvement or furnishings are not popular here, save espresso/cappuccino makers.

Urbanization Group: U2 Principal Urban Centers II
Segments: 45, 47, 54, 58, 61, 64, 65

Principal Urban Centers II represents the aspiring populations of the largest cities in the country. This is the youngest (median age of 28 years) and most diverse population among the Urbanization Groups, including many recent arrivals in the large gateway cities like New York, Los Angeles and Chicago. Although the population density is second only to *Principal Urban Centers I*, it is still significantly lower. The search for affordable housing has moved these residents away from high rises and into row houses, duplexes, and relatively lower density buildings. Their lifestyle is characterized not only by their locale, but also by their youth and nascent socioeconomic status. Median household income is \$25,000. They are more likely to use public transportation and less likely to own their homes. Families are also more common in *Principal Urban Centers II*. Residents are more likely to buy baby goods and groceries than electronic gadgets or to visit a theme park than a museum.

Urbanization Group: U3 Metro Cities I
Segments: 01, 03, 05, 09, 10, 16, 19, 22

Upscale homeowners living in densely populated cities characterize the eight segments in *Metro Cities I*. Their distinction lies in the single-family homes in metropolitan cities. They embrace city living with the benefits of suburban single-family homes. *Metro Cities I* and *Suburban Periphery I* have the highest income among all groups, but *Metro Cities I* is second to none in wealth. Their median net worth is 75 percent above the national level, and their median home value is nearly twice the national median. Most householders are over 35 years. Nearly 60 percent of the households are married couples, both with and without children. These well-educated markets are avid readers, particularly novels. They are very active in financial investments, health conscious, and enjoy traveling, both domestically and abroad. Purchasing items by mail, phone or Internet is popular.

Urbanization Group: U4 Metro Cities II
Segments: 28, 30, 34, 36, 39, 52, 60, 63

Metro Cities II are found in larger cities, in densely populated neighborhoods, the third highest in population density, behind *Principal Urban Centers I* and *II*. The eight segments in *Metro Cities II* are neighborhoods in transition, including young, starter households and retirees, single-person households and families. Most householders are renters in multi-unit dwellings. The young population remains mobile. Many are enrolled in college; most are still trying different jobs. The median household income of this group is \$37,900 (below the U.S. level). The varying levels of net worth among the eight segments reflect the wide range of age and life stage in *Metro Cities II*. The consumers in this group share a neighborhood and an emphasis upon economy and convenience. Their preferences include compact or sub-compact cars and fast food over cooking. With the high concentration of renters, tenants' insurance is common; home improvement projects are not.

Urbanization Group: U5 Urban Outskirts I
Segments: 04, 24, 32, 38, 48

The segments in *Urban Outskirts I* reside in higher density suburban neighborhoods that are spread across metropolitan areas. Many of these neighborhoods are part of the main hub of social, cultural, and economic activity within the metro area. The proximity of higher density suburban areas to employment and entertainment combines the convenience of access with the advantage of affordable suburban living. The median household income of *Urban Outskirts I* is \$49,000, on par with the nation, although the population is younger, with a median age of 34, compared to the national median of 36 years. Like established suburban communities, the housing stock is dominated by single-family dwellings, but includes rental apartments to accommodate younger households with growing incomes. DIY projects are popular here, with owners tackling home improvement basics like patios, fencing, flooring, and, naturally lawn care. Residents enjoy an active life that includes a variety of sports, even rollerblading. The media of choice is television, with as many as four television sets in many homes.

Urbanization Group: U6 Urban Outskirts II
Segments: 51, 55, 57, 59, 62

The settlement density and housing preferences of *Urban Outskirts II* are similar to *Urban Outskirts I*—high-density suburban neighborhoods in metropolitan areas. However, here the homes are older, and the population is younger. Homes can be single-family or multiunit dwellings; but almost half of the housing units were built before 1960. Less than 10 percent of the housing is under 10 years old. Median home value is around \$69,000, but just under half own their own home. With a median age of 31 years, the younger population is less affluent, with household income almost half the national median (\$48,100). This group includes a greater variety of household types ranging from the ethnically diverse family households of *Southwestern Families* to the shared and single-person student households found in *College Towns*. Their lifestyle preferences include Folgers over Starbucks, current consumption over saving, going to the movies, participating in recreational football or basketball games, and attending these collegiate or professional sporting events.

Urbanization Group: U7 Suburban Periphery I
Segments: 02, 06, 07, 12, 13, 14, 15

Moving away from the epicenters of city living, peripheral suburban expansion represents lower density housing development. *Suburban Periphery I* is the largest Urbanization Group, with the most population and households, in addition to the highest annual growth (twice as high as the U.S.), located in

metropolitan and micropolitan statistical areas through the U.S. Married couple families dominate, about half with children, primarily living in their own single-family homes, with two cars. They tend to employ a lawn and gardening service, own a security system, and invest in home remodeling and improvements. This well-educated, wealthy group (with the highest median household income) track investments on the Internet frequently and use a financial planning counsel. They enjoy regular exercise at a club, golf, skiing, hiking, and water sports. Northwest is their preferred airline, and *The West Wing* is a favorite TV show.

Urbanization Group: U8 Suburban Periphery II
Segments: 18, 29, 33, 40, 43, 53

Suburban Periphery II represents the highest percent of population in urban clusters (twice the U.S.), living in metropolitan areas, in older housing, with the shortest commute to work. Owned, single family homes and military quarters dominate. Households are a mix. Half are married couple families; almost a third are householders living alone. Median household income and home value are below the U.S., yet median net worth is slightly higher. This group is older, with the highest median age, over 40 years, and one of the highest concentrations of population 65 years and older. They prefer Maxwell House coffee, enjoy gambling, watch QVC, and frequent family restaurants and steak houses, such as Chi-Chi's and Perkins.

Urbanization Group: U9 Small Towns
Segments: 41, 49, 50

Small towns represent the ideal in American communities—affordable, close-knit, and apart from the hustle and bustle of city life, and these *Small Towns* are typical. Residents are active members of the community, including membership in social clubs and church boards and participation in local politics. Households earn a modest living, with a median household income of \$34,400, but sufficient to afford a single family or mobile home. Most of the labor force is employed in manufacturing, construction or retail sectors; many are already retired. *Heartland Communities* are well settled, but *Small Towns* welcome ongoing migration of younger *Crossroads* and older *Senior Sun Seekers*. With retirement still looming for many, they invest conservatively in CDs and annuities rather than the stock market.

Urbanization Group: U10 Rural I
Segments: 17, 25, 26, 31

Small, nonfarm settlements, some of which are developing in suburban fringe areas, characterize the neighborhoods of *Rural I*. Married couple families, many with grown children that have left home, work hard in blue-collar occupations. Some are self-employed with small businesses or farms. Their median age of 39 years is slightly older than the U.S. With a median household income of over \$50,000, they enjoy the comforts of large single-family homes with ample land. As do-it-yourselfers, they take pride in their homes and gardens, investing in major home remodeling and the tools to get the job done. Outdoor activities such as hunting and fishing are an integral part of their lifestyle.

Urbanization Group: U11 Rural II
Segments: 37, 42, 46, 56

Rural II represents the countryside of the extremes in urbanization. Low population density characterizes the country, with its inconveniences, like the need for multiple vehicles to get around, and advantages, like affordable single-family homes with land. Most of the population resides in rural farm areas; the rest

live in the country or in small villages and work in mining or manufacturing. Residents are slightly older, with a median age of 38 years; some are already retired. Most are homeowners; few are movers. Rural residents are settled. Family and home are central in their lives. Their lifestyles reflect an emphasis on comfort and practicality—Western or work boots over dress shoes, wood stoves over espresso/cappuccino makers, recliners over patio furniture, garden tillers over leaf shredders.