

Segment Code: 01
Segment Name: *Top Rung*
LifeMode Group: L1 High Society
Urbanization Group: U3 Metro Cities I

Demographic: *Top Rung* residents are uniformly mature, married, well educated and wealthy. Most are in their peak earning years of 45-64; their median age is 43 years. Almost 75 percent of the households are made up of married couples. This is a monochromatic market with little diversity save the presence of children.

Socioeconomic: *Top Rung* is the wealthiest consumer market, representing less than one percent of all U.S. households. Their median household income, over \$170,000, and median net worth, \$464,000, are four times the national medians. Their wealth derives from investments—interest, dividends, and rental properties—or the remuneration from owning or managing companies in the entertainment, sports, finance, real estate, legal, health practitioners, and sales industries. Self-employment income is twice the national average. They are highly educated; 70 percent of the adult population aged 25 or older hold Bachelor's or graduate degrees.

Residential: The enclaves of the wealthy are dotted throughout major U.S. cities, with higher concentrations located on the coasts. Residents own at least one single-family home, with a median home value of more than \$999,800, the highest in the U.S. Travel is part of their lives, including the highest rate of interstate commuting.

Preferences: With the purchasing power to indulge any choice, what does the *Top Rung* prefer? Aside from the obvious investments and financial services, like stocks valued at more than \$75,000, money market shares, mutual funds, personal liability insurance and life insurance policies valued above \$500,000, they like to travel. This is the top market for foreign and domestic travel, both business and pleasure. They also like to travel in style. Vehicles are important to *Top Rung* residents; this is the top market for new luxury or imported cars.

Top Rungs are shoppers; among their favorites are Nordstrom, Bloomingdale's, Ann Taylor, Macy's, Banana Republic, Lord & Taylor and warehouse stores. They also rely extensively on mail order and the Internet for purchases, especially electronic toys and computers. Laptop and desktop computers, handheld devices, cell and portable phones are necessary for them to keep up with their busy lives and to keep in touch. They own more than three cell phones and have at least two phone lines in their homes.

Their home life includes a range of interests. They are avid readers of newspapers, usually two or more daily, magazines, especially airline, travel and fashion magazines, and books—biographies, history and novels. They usually purchase their books online or from a warehouse store. They enjoy puttering about in their gardens, purchasing outdoor plants, potting soil and fertilizer, but leave the lawn care chores to maintenance services. Health-conscious *Top Rungs* work out at the gym or on high-ticket equipment at home, play tennis, golf or ski, snorkeling/diving or sailing. They take vitamins and buy low-fat foods.

Top Rungs are active in their communities and causes, donating to charitable organizations, belonging to business clubs, and addressing public meetings. They listen to classical, public and all-news radio and watch CNN, MSNBC, Bravo, the History Channel and, of course, PBS.

Segment Code: 02
Segment Name: *Suburban Splendor*
LifeMode Group: L1 High Society
Urbanization Group: U7 Suburban Periphery I

Demographic: Residents of *Suburban Splendor* live with maturing families in growing neighborhoods. They are slightly older, with a median age of 40 years, and married, with growing children. Their neighborhoods are a bit younger, with most homes built after 1980, and still increasing. Household growth in these suburbs is over two percent annually. Diversity is low with a predominantly white population.

Socioeconomic: These successful suburbanites are the epitome of upward mobility, just a couple rungs below *Top Rung* in affluence. With a median household income of almost \$114,000 and median net worth of \$246,000, their wealth is more than double the U.S. medians. Labor force participation rates are high for both men and women in this market, indicating dual incomes for many households. Most of the labor force works in management and professional positions; more than half hold Bachelor's or graduate degrees. Their salaries are supplemented by other income from interest, dividends, and rentals at a rate almost two times that of the national average.

Residential: Families in the *Suburban Splendor* segment rank first among Tapestry's segments for home ownership; 92 percent own their homes. Homes are large, luxurious, with a median home value of \$378,000, and newer. Located in growing neighborhoods, most homes, more than 60 percent, are relatively new, built after 1980. Since dual incomes commonly require multiple vehicles, over 85 percent of these households own two or more vehicles. *Suburban Splendor* neighborhoods are located mostly in the metropolitan areas of California and the Northeast.

Preferences: The homes in *Suburban Splendor* feature the latest amenities, from spas to espresso machines, and reflect the latest in home design, like hardwood flooring. Spending on home improvements also focuses on upgrades and all the newest gadgets, from snow blowers to lawn edgers, although these residents are more likely to hire home services than undertake DIY projects.

Their free time is devoted to family, travel, and self-improvement pursuits like physical fitness, reading, and visits to museums or the theatre. Fitness includes regular exercise on high-ticket equipment at home or at the gym, plus sports like racquetball, skiing, tennis and golf. Reading materials range from multiple newspapers to books and magazines, especially airline, travel, business and finance. As expected, they rack up the miles in frequent flyer programs as they frequently travel in the U.S. and overseas for business and pleasure.

Suburban Splendor residents are very active investors, using the Internet to check their holdings and make stock trades. They hold home equity credit lines, consult with financial planners, and own life insurance policies exceeding \$500,000. They are also shoppers, favoring upscale retailers like Nordstrom, Lord & Taylor, Ann Taylor, and Barnes & Noble. They use the Internet frequently to purchase books and apparel. Use of the Internet, however, favors convenience, not entertainment. Media preferences include all-news, talk, sports, and classical music radio.

Segment Code: 03
Segment Name: *Connoisseurs*
LifeMode Group: L1 High Society
Urbanization Group: U3 Metro Cities I

Demographic: *Connoisseurs* are a slightly older market, with a median age of almost 45 years. Although they appear closer to retirement than child rearing, many of these married couples have children still living at home. Ethnic diversity is negligible.

Socioeconomic: With a median net worth of \$289,000, *Connoisseurs* are second only to Tapestry's *Top Rung* segment in affluence. Labor force participation is high, although many of the women work only part-time. This labor force is also well educated; more than 60 percent hold Bachelor's or graduate degrees. *Connoisseurs* earn high wages from occupations in the entertainment, sports, finance, real estate, legal, health care, and sales industries. Many are self-employed, at a rate almost twice the national average. With a median household income over \$115,000, they also supplement their salaries with income from interest, dividends, and rental properties.

Residential: Their neighborhoods tend to be older, bastions of affluence where median home value is over \$511,000, and growth is slow. Most of the homes are single-family structures, built before 1970. More than 80 percent are owner-occupied. *Connoisseurs* are located in densely populated city centers and in established affluent neighborhoods. Commuting is a way of life, and many *Connoisseurs* live in a different state from where they work.

Preferences: *Connoisseurs* may be second in wealth, but they rank first in conspicuous consumption. Their homes include the latest gadgets and upgrades. However, *Connoisseurs* are not "do-it-yourselfers". They own electric chain saws, but hire contractors for their home improvement and remodeling projects. They love their gardens, but use landscaping and gardening services to do the maintenance. They do grind their own coffee beans. *Connoisseurs* love their coffee, especially Starbucks, and their espresso/cappuccino machines.

Physical fitness appears prominent among their priorities. They favor bicycling, exercise programs with high-ticket equipment, golf, tennis and swimming. They do not participate quite as frequently as other segments in any of these pursuits, but they spend more on suitable attire. They enjoy travel, domestic and foreign. Although they do not travel as extensively as other markets, they tend to be the top spenders on personal/vacation travel. *Connoisseurs* frequently use the Internet to track their investments, purchase airline tickets and shop online. They order from the Eddie Bauer and Land's End catalogs and shop at Nordstrom, Lord & Taylor and Macy's.

Connoisseurs are well read. This is the top market for books, especially mysteries, history and biographies. They also read two or more daily newspapers and magazines, from epicurean to business/finance. *Connoisseurs* are not just readers, they are doers—working actively for political candidates or party, participating in civic activities and volunteering for charitable organizations. They tend to be liberal and include support of environmental issues among their activities.

Segment Code: 04
Segment Name: *Boomburbs*
LifeMode Group: L1 High Society
Urbanization Group: U5 Urban Outskirts I

Demographic: The newest additions to the suburbs, these communities are home to younger families with a busy, upscale lifestyle. Both the neighborhoods and the families are growing. *Boomburbs* is the fastest growing market in the U.S., almost 6 percent annually since 2000. It is also home to one of the highest concentrations of young families with children. Their median age is less than 34 years; most *Boomburbs* residents are between 35 and 44 years of age. There is also little ethnic diversity in this population; white is the predominant race.

Socioeconomic: Two incomes support most of these households. *Boomburbs* include one of the highest concentrations of dual income households, complemented by one of the highest rates of labor force participation, over 73 percent. The labor force is college-educated and employed primarily in professional or management occupations. Their median household income is over \$100,000, more than double the U.S. median. Median net worth here is over \$145,000. Net worth is not as high as their household income implies, but most residents have recently upgraded their homes. More than half of these households do receive additional income from interest, dividends, or rental properties.

Residential: Most of the homes in *Boomburbs* were built after 1990. These are the newest developments in growing areas. Most homes are single-family structures, and home value is high, over \$275,000. Houses have a high median home value of nearly \$250,000, more than \$100,000 higher than the U.S. average. The rate of home ownership rate is 92 percent, compared to 67 percent across the U.S. Commuting links the dual career households with their suburban lifestyle. Many work outside their resident county; 36 percent cross county lines to work (compared to 24 percent for the U.S.). *Boomburbs* neighborhoods are concentrated in the South Atlantic and Mountain states.

Preferences: *Boomburbs'* represent the top market for home built-ins and recent purchases of everything from household furnishings, baby furniture and equipment to cars (including motorcycles) and camcorders. Their product preferences reflect their suburban lifestyle. They are one of the top markets for sport utility vehicles, lawn care, new trees, and casual apparel. They're active and favor golf, tennis and swimming. *Boomburbs* are likely to do their food shopping at upscale grocery stores such as Harris-Teeter.

Boomburbs are also technically savvy. The adults own PDAs, computers, MP3 players, and cellular phones, and their children represent the top markets for game boys and PC use among the under 18 crowd. These consumers also stay in touch through newspapers, a variety of magazines including business and finance, travel, airline and sports magazines, radio and television. They listen to talk radio and favor cable channels like CNN, The Discovery Channel and The Learning Channel.

Segment Code: 05
Segment Name: *Wealthy Seaboard Suburbs*
LifeMode Group: L1 High Society
Urbanization Group: U3 Metro Cities I

Demographics: *Wealthy Seaboard Suburbs* remain established quarters of affluence characteristic of coastal metropolitan areas. Neighborhoods are older and slow to change. The typical resident is married with no children, forty-something, homeowner, and white. Diversity in these neighborhoods includes younger households, older children still living at home, or Asian or Hispanic ethnicities.

Socioeconomic: As the name implies, *Wealthy Seaboard Suburbs* represent an affluent market with a median household income over \$90,000. Their income derives from a variety of sources—They are well educated and well employed in professional occupations. About 60 percent of these households receive supplemental income from interest, dividends, or rentals. More than 20 percent now receive retirement income. They have accumulated more than \$200,000 in assets, almost twice the U.S. median net worth.

Residential: These older, affluent neighborhoods are located in coastal metropolitan areas, primarily on the California and New England coasts. Ninety percent of the homes are single-family structures; three fourths were built before 1970. Median home value is \$372,000, and the vacancy rate is the lowest in the country, less than 3 percent. Slow to change, these homeowners are the least likely to have moved since 1995. They rank in the top five segments for out-of-state commutes to work.

Preferences: *Wealthy Seaboard Suburbs* maintain their homes and tend to their gardens, more often with lawn maintenance services and contractors than DIY projects. They donate to charities and write to their representatives, but they are not activists. They diet more than exercise, although they represent the top market for stationary bicycles. Favorite pastimes reflect their locale—going to the beach, sailing and skiing.

Shopping includes upscale retailers like Bloomingdale's, Lord & Taylor, Macy's and Nordstrom's, cost effective warehouse stores like Price Costco and the Internet. These computer-savvy residents own PCs, and peripherals, but use the Internet for convenience over entertainment. They shop, track and trade investments and make travel plans. *Wealthy Seaboard Suburbs* travel frequently, both in the U.S. and abroad. Canada and Mexico head the list of favorite destinations.

To reach *Wealthy Seaboard Suburbs*, the media of choice include newspapers, all-news, classical music and sports radio, business/finance, travel and epicurean magazines. Television viewing is more limited than many markets; favorites include A&E, Bravo, cable movie channels—and sports, especially baseball and hockey.

Segment Code: 06
Segment Name: *Sophisticated Squires*
LifeMode Group: L1 High Society
Urbanization Group: U7 Suburban Periphery I

Demographics: *Sophisticated Squires* enjoy cultured country living in newer home developments on the fringe of urbanized areas. They have traded longer commutes for fewer neighbors. These urban escapees are mostly married couple families. About 40 percent have children; ranging from toddlers to over 18 years. The median age of the population in *Sophisticated Squires* is 37 years; the majority of householders are between 35 and 54 years of age—mostly Baby Boomers. This segment is not ethnically diverse; most of the residents are white.

Socioeconomic: *Sophisticated Squires* are college educated. About one-third of the labor force has a Bachelor's or graduate degree; another third has some college to their credit. Labor force participation rates are high for males and females, although most of the women, over 60 percent, are part-time workers. The range of occupations varies from blue collar to management, but the most common occupations are professionals. Their median income is just above \$79,000. Wage or salary income, earned by 90 percent of the households, is supplemented with interest, dividend, or rental income among almost half of the households. Their median net worth is \$168,000.

Residential: *Sophisticated Squires* reside in less densely populated areas. Concentrated in the Atlantic coast states, over 90 percent of the homes are single-family structures and owner occupied. Median home value is \$214,000. About 75 percent of the homes in the area were built before 1989, and 55 percent were built between 1970 and 1989. Over 80 percent of these households own at least two vehicles.

Preferences: The vehicles of choice among the *Squires* are SUVs and minivans. Cargo space is vital to families, suburban DIY projects, and golfers. Golf is very important to *Sophisticated Squires*. They play golf, attend golfing events, purchase golf clothing, and watch golf tournaments and The Golf Channel. They also enjoy tennis and mountain biking. To stay fit, many own a treadmill, join Weight Watchers for diet control and take vitamins and dietary supplements. To keep up with their lawn maintenance, *Sophisticated Squires* own mowers, trimmers and leaf shredders and purchase lawn fertilizer and insecticides. To tackle home improvement projects such as painting or installing hardwood floors, they own most of the power tools stocking the shelves of Home Depot. Many have a second mortgage.

Sophisticated Squires shop suburban classics like L.L. Bean, Land's End and Eddie Bauer. Mail order is common, as is shopping online. To reach *Sophisticated Squires*, their preferred media include all-talk, sports and classic hits radio (drive times), newspapers and magazines, especially business/finance and home/garden features. They are light television viewers, but prefer news, weather and home improvement programs, in addition to golf.

Segment Code: 07
Segment Name: *Exurbanites*
LifeMode Group: L1 High Society
Urbanization Group: U7 Suburban Periphery I

Demographic: *Exurbanites* live beyond the urban fringe—preferring open space, with affluence. The majority of households are empty nesters, married couples with no children living at home. But 45 percent of the married couple households still have children at home. Most householders are between the ages of 45 and 64 years, with a median age of 43 years, which places them directly between college expenses and the care of elderly parents. Life stage is as important to understanding this market as their lifestyle. There is little ethnic diversity in this market; most residents are white.

Socioeconomic: Labor force participation remains above average among *Exurbanites*, 67 percent. The labor force is college educated, over 40 percent hold a Bachelor's or a graduate degree, and well-employed, about half hold professional or managerial positions. Adaptation to their lifestyle is evident in the increased number who are self-employed or work from home, rather in longer commutes. Median net worth is over \$200,000, almost twice that of the national median; median household income, over \$80,000. Over 20 percent have begun to draw retirement income. Almost 60 percent of the households receive additional income from their investments.

Residential: *Exurbanites* households are growing by almost two percent annually, but these are not the newest neighborhoods. Recent construction comprises less than 20 percent of the housing stock. Over half of the homes were built before 1970. Most homes are single-family structures. Median home value is about \$235,000, more than 1.5 times the national median. Exurban living is not supported by public transportation. Almost 80 percent of households own at least two vehicles.

Preferences: *Exurbanites'* life stage highlights their focus on investments and financial services. They consult with financial planners, own shares in tax-exempt funds and track their investments on the Internet. They are well insured between personal property policies and life insurance policies ranging from \$250,000 to \$500,000. Many have second mortgages or home equity lines of credit.

Exurbanites' lifestyle includes work on their homes and gardens and outdoor activities. Purchase of lawn care products, shrubs and outdoor plants is popular to enhance their properties. Interior improvements also rank high with this segment; they contract for carpet and ceramic tile floor installation, remodeling and exterior painting. They frequently use the Yellow Pages to find general contractors. To perform their own home improvement projects, *Exurbanites* own equipment such as electric sanders, chain saws and glue guns. Leisure time includes golf, boating, hiking and kayaking—and vacations.

Shopping is practical. They are more likely to buy from the Land's End, L.L. Bean, Old Navy or Target than shop at upscale retailers. They listen to public radio and donate to PBS. Reading and dining well are also important to *Exurbanites*. They are also active in their communities, volunteering, participating in civic activities and donating to charitable organizations.

Segment Code: 08
Segment Name: *Laptops and Lattes*
LifeMode Group: L4 Solo Acts
Urbanization Group: U1 Principal Urban Centers I

Demographic: *Laptops and Lattes* enjoy the single life. Single persons living alone or with a roommate represent the majority of all households in this segment. Average household size remains constant at 1.8. Although the market is increasing in size very slowly, it is maturing and diversifying more quickly. The median age of the population is 38 years, two years older than the U.S. median age. The Diversity Index, which measures the likelihood that any two people from this segment represent different racial or ethnic origins, has increased by six points since 2000—twice as fast as the U.S. Most of the population is white, but the faster growth of the African American, Asian, Hispanic and multiracial populations is increasing diversity among *Laptops and Lattes*.

Socioeconomic: With a median income over \$87,000, these singles are affluent. Their median net worth is \$262,000 despite the minority of homeowners here. The labor force of *Laptops and Lattes* is elite. They are extremely well educated; 37 percent hold Bachelor's degrees, and 32 percent have earned graduate degrees. Two-thirds hold professional or management positions, especially in information, finance and insurance, or scientific and technology industries. Over half of the households also earn income from their investments.

Residential: *Laptops and Lattes* love city life and prefer to live in the major metropolitan areas of New York, Boston, DC, Chicago, Los Angeles, or San Francisco. By the virtue of their lifestyle or locale, these householders are more likely to rent than own their homes. Less than 40 percent are homeowners. Most of the population in *Laptops and Lattes* lives in multistory apartment buildings with more than twenty units. The neighborhoods are older and virtually untouched by urban renewal. Forty percent of the housing was built before 1940; only five percent of the housing inventory was added in the past ten years. However, these are not inexpensive districts. Average rent is over \$1200 monthly, and median home value is \$639,000. Typical city dwellers, many residents in *Laptops and Lattes* do not own a car.

Preferences: *Laptops and Lattes* are both cosmopolitan and connected. This is the top market for notebook PCs and PDAs. They use the Internet daily, to trade stocks, purchase everything from apparel to peripherals, or arrange travel plans. While residents are not overly concerned with local transportation, they are well traveled, especially abroad.

In the city, they shop upscale and spend their leisure at concerts, sporting events, shows and museums. They dine out frequently and take adult education courses. In short, they enjoy metropolitan amenities. Personally, they are health-conscious and physically fit; they ski, sail and participate regularly in an exercise program at the gym. Regular dieters, *Laptops and Lattes* represent the top market for organic or natural foods and select vitamin supplements. They frequently participate in environmental groups and consider themselves liberal. They listen to classical, all-news and public radio and read airline, travel and women's fashion magazines.

Segment Code: 09
Segment Name: *Urban Chic*
LifeMode Group: L2 Upscale Avenues
Urbanization Group: U3 Metro Cities I

Demographic: The *Urban Chic* are professional couples with an urbane, exclusive lifestyle. Over half the households are married couples, like the U.S. Less than half of the married couple families have children, like the U.S. Unlike the U.S., there are fewer single-parent families and more single-person households. The population is also slightly older, with a median age of 41 years. Diversity is slightly below average compared to the U.S.

Socioeconomic: A median household income over \$82,000 and median net worth of \$236,000 enable a stylish life for the *Urban Chic*. From a well-educated base, more than half hold Bachelor's or graduate degrees, they are pursuing a variety of occupations, from self-employment through professional and technical jobs. Over half of the households also receive additional income from investments.

Residential: *Urban Chic* neighborhoods also parallel U.S. housing type and ownership: The setting is urban, homes range from pre-war to post-2000, high-rise to single-family. About 60 percent live in single-family homes; 30 percent live in multiunit structures. Two-thirds own their homes and 33 percent rent. But the preference for uptown living is also evident. Median home value is \$472,000, over three times the U.S. median home value. *Urban Chic* clearly prefers expensive townhouses or high-rises in the city. Major concentrations of *Urban Chic* households are found on the Northern and Southern California coasts and the Northern East Coast.

Preferences: *Urban Chic* attends to lifestyle more than ambience. They travel extensively, maintain luxury cars, and embrace city life by visiting museums, attending dance performances, participating in civic activities like working for political parties, and upscale shopping. They are more inclined to buy dress clothes than casual wear, but they purchase apparel for every pursuit, running, hiking, golf, skiing, and yoga.

The busy, computer-savvy *Urban Chic* residents are connected. They not only use PCs extensively, they read the manuals. To keep in touch and track their busy schedules, they frequently use handheld PDAs and cell phones. They access the Internet to arrange travel plans, buy books or tickets for concerts and sporting events, check their investment portfolios and trade stocks. *Urban Chic* residents own \$75,000+ in stocks, use stock rating services, and keep money market accounts.

To connect with *Urban Chic*, consider their favorite media. This is one of the top markets for all news/talk/public radio. They also read multiple newspapers and magazines, especially travel, fashion, airline and sports magazines. TV viewing is not as predominant in this market, but they have their favorites, including channels like Bravo, A&E, CNN and MSNBC plus select series like *The West Wing*.

Segment Code: 10
Segment Name: *Pleasant-ville*
LifeMode Group: L2 Upscale Avenues
Urbanization Group: U3 Metro Cities I

Demographic: Prosperous domesticity distinguishes the settled lives of *Pleasant-ville* residents. Families, especially middle-aged married couples characterize *Pleasant-ville* neighborhoods. Average family size is 3.3; average children per family, 1.03. Almost 40 percent of the households have children. About 14 percent of the households have adult children. This population is slightly older than the U.S. norm, with a median age of 38.7 years. However, the diversity of *Pleasant-ville*'s population is comparable to the U.S.

Socioeconomic: A median household income close to \$72,000 and a median net worth of \$164,000 place *Pleasant-ville* among the upscale households. Labor force participation remains well above average for residents, but unemployment has increased since 2000 when it was only 4 percent. Because the labor force is diversified in *Pleasant-ville*, the unemployment rate is expected to decline. About one in five *Pleasant-ville* households are drawing retirement income, and that ratio is expected to increase. Additionally, 45 percent of the households draw income from interest, dividends, or rental properties.

Residential: Most of the homes in *Pleasant-ville* are single family units built between 1950 and 1970 with a median value of \$272,000 today. Concentrated in the Northeast and California, home values are unlikely to decline in *Pleasant-ville*. Despite the increase in home value, home ownership remains high, over 85 percent, and vacancy rates are low, less than three percent. *Pleasant-ville* residents are settled and enjoy where they live; two-thirds have lived in the same house since 1995. To maintain their comfortable lifestyle, 12 percent are willing to commute more than 60 minutes to work. Vehicles are important to *Pleasant-ville* residents; two thirds of the households maintain two or more vehicles.

Preferences: Older homes require maintenance and renovation. For the homeowners of *Pleasant-ville*, home improvement is a priority. Doing the projects personally is not. When it is time for home improvement, *Pleasant-ville* residents will hire remodeling contractors. Their yards are also important, but they are far more likely to contract lawn maintenance service than do yard work.

Pleasant-ville residents spend their leisure time with their families, dining out, going to ball games, the beach or vacationing. In addition to Disneyland, they like to travel abroad, including cruises. Prudent investors, they hold CDs and own mutual funds and savings bonds. They own PCs, but use them more for consumer purchases, like flowers and toys, than anything else. Many purchased their home computers more than five years ago.

Their choice of media includes radio, especially talk, all-news, jazz and sports radio programs. They are likely to read two or more Sunday newspapers and several magazines, including epicurean, travel, business and news weeklies. Their shopping favorites represent both cost conscious buying at warehouses, Kmart and TJ Maxx, plus department stores like Macy's, Lord & Taylor, Marshall's, and Nordstrom.

Segment Code: 11
Segment Name: *Pacific Heights*
LifeMode Group: L2 Upscale Avenues
Urbanization Group: U1 Principal Urban Centers I

Demographic: *Pacific Heights* are upscale neighborhoods in Pacific coastal cities. Over three fourths of the households are families, primarily married couples with children or other relatives present. Average family size is over 3.6, and increasing. Median age of residents is slightly older, almost 38 years. Representing less than one percent of U.S. households, *Pacific Heights* has the highest percentage of Asian or Pacific Islander populations.

Socioeconomic: Labor force participation is slightly below average, less than 60 percent, and unemployment has increased since 2000, to over 6 percent. However, their occupations are focused more in professional and technical jobs, and the majority of households include more than one wage earner. Median household income in *Pacific Heights* has increased to over \$71,000. Education remains a priority among these first- and second-generation Americans. Almost half have attended college or completed undergraduate or graduate degrees. College enrollment is 1.5 times the national average. Wages and salaries comprise over 80 percent of household income, but 45 percent of the households supplement their income with investments. Their median net worth is about \$180,000.

Residential: *Pacific Heights'* households are found in the high-rent districts of California and Hawaii, close to their jobs. These small, affluent neighborhoods have median home values over \$435,000 and a rate of homeownership, 69 percent, which exceeds the national average. *Pacific Heights* residents favor single detached houses or townhouses. Most live in densely populated urban centers in homes built before 1980.

Preferences: Financially savvy *Pacific Heights'* residents might have re-financed a mortgage or established a home equity line of credit recently. They trade stocks, bonds or mutual funds regularly on the Internet. To stay connected, the majority of households use cellular phones; many of them own three or more cells and often make overseas phone calls. True urbanites, they consider themselves liberal—participating in environmental groups and making contributions to public television. Health conscious *Pacific Heights'* residents exercise at the gym regularly, practice yoga, take vitamins, and eat nutrition/energy bars. Less health conscious residents favor iced cappuccino, sourdough bread and Starbucks.

Home improvement projects are contracted, as are lawn maintenance services. They are not “do-it-yourselfers.” Travel, both at home and abroad, is a priority. At home, it’s visiting theme parks, or Las Vegas. They listen to all-news, sports, alternative, jazz and classical radio and read photography magazines. Style is also important, and they favor upscale retailers like Macy’s, Ann Taylor, Nordstrom, or Banana Republic.

Segment Code: 12
Segment Name: *Up and Coming Families*
LifeMode Group: L9 Family Portrait
Urbanization Group: U7 Suburban Periphery I

Demographic: *Up and Coming Families* represent Tapestry's second highest growth market, with an annual household growth rate of 5 percent. This segment represents the youngest of Tapestry's affluent family markets. These days, residents are more Generation X than Baby Boom. Despite the change in generations, the profile remains that of young, affluent families with small children. The median age of *Up and Coming Families* is less than 32 years. They are married couples with children. Population in this segment is still predominantly white, but the diversity of the population is increasing with its size.

Socioeconomic: At the beginning of their careers, *Up and Coming Families* are earning above average income, but have not had time to accumulate much wealth. Median household income is over \$67,000, well above the national median, but median net worth, \$95,000, is still below average. It is no surprise that more than 90 percent of their income is derived from wage and salary compensation. Most of the labor force, 65 percent, have attended or completed college. Labor force participation is well above average, over 73 percent, and unemployment remain slow. Although half the households have children, they also have working parents.

Residential: *Up and Coming Families* own new single-family homes; half were built in the last ten years. Houses in these neighborhoods are valued at \$169,000, slightly above the U.S. median home value. They are located in suburban outskirts of mid-size metropolitan areas (populations greater than 250,000). *Up and Coming Families* neighborhoods are scattered across the country, but concentrated in South Atlantic and Mountain states.

Preferences: Consumer choices for *Up and Coming Families* are dictated by their priorities, family and home. Since many are first-time homeowners, they are still purchasing basics in household furniture and yard care products, especially lawn fertilizer, with or without weed control. Many are beginning or expanding their families; so maternity clothes, baby equipment, children's clothing and toys are also high on the list of "must haves". Vying for attention in the family budget are car and student loans, personal lines of credit and the requisite mortgage insurance policy.

Add pets (cat or dog) to the mix, and there is not a lot of personal time left. Fast food is a staple in the family diet, including pizza, of course, (Papa John's and Domino's), not-a-burger drive-bys (Chick-Fil-A, Del Taco), and family dining (Chuck E Cheese). Leisure time includes visits to the zoo, attending ball games, or taking adult education classes. When they do travel, they travel domestically and favor theme parks or Las Vegas.

Segment Code: 13
Segment Name: *In Style*
LifeMode Group: L2 Upscale Avenues
Urbanization Group: U7 Suburban Periphery I

Demographic: *In Style* households live in the suburbs, but favor the lifestyle of city dwellers. Professional couples predominate, with higher labor force participation and fewer children. Married couple households represent 55 percent of all households. Households without children, including singles and nonfamily households, are over 60 percent of all households—and increasing. The population is slightly older; median age is 37.8 years. There is little diversity *In Style*.

Socioeconomic: *In Style* households are prosperous, with a median household income over \$65,000 and a median net worth of \$162,000, roughly 1.5 times the national median. Wages and salaries provide income for 85 percent of these residents; 45 percent also have some form of investment or rental property income. *In Style* residents are very well educated compared to the average U.S. residents; nearly 40 percent hold a college or graduate degree. Labor force participation is above average, 71 percent, and unemployment is low, less than five percent. Most of the labor force is engaged in professional or managerial positions with above average concentrations in the financial services, insurance and technical service industries.

Residential: *In Style* live in affluent neighborhoods of metropolitan areas. More suburban than urban, these households nevertheless embrace an urbane lifestyle, with many favoring townhomes over the traditional single-family dwellings. More than 75 percent of their homes were built in the last 30 years and carry a median value of \$204,000. Homeownership is just slightly above average at 70 percent among households *In Style*. Neighborhoods are freckled across the South and Gulf Coast; some are found in the Midwest. A concentration of these neighborhoods is also found in Arizona.

Preferences: *In Style* residents are computer-savvy; they own and use cell phones, PDAs, and PCs with a host of software from accounting to web authoring and utilities. They would probably purchase computer hardware from Dell Computer. Online activities include computer equipment purchases, researching real estate information, tracking investments and planning travel. They use tax preparation software, own mutual fund shares, insured money market accounts through a bank and contribute to 401k retirement accounts. Looking toward the future, *In Style* residents hold long-term care and disability insurance policies. Home remodeling and yard care are contracted out to various services.

Physical fitness is an integral part of their lifestyle. They subscribe to Weight Watchers for diet control, work out in a regular exercise program and take vitamins. They own treadmills and weights, practice yoga, play tennis and go scuba diving. Rock concerts, live theater and museum visits fill up leisure time. Domestic travel for business and leisure ranks high for this segment. They read airline magazines; listen to public, news-talk, classical and alternative radio. They subscribe to cable (digital, of course); E! and The Golf Channel are cable channel favorites. They enjoy dining out at Cheesecake Factory, Don Pablo's, and Chili's Grill and Bar. Shopping preferences include Nordstrom, Eddie Bauer, Banana Republic, amazon.com, L.L. Bean and Land's End.

Segment Code: 14
Segment Name: *Prosperous Empty Nesters*
LifeMode Group: L5 Senior Styles
Urbanization Group: U7 Suburban Periphery I

Demographic: Over half of the householders are aged 55 years or older. Most households are married couples with no children living at home. Well educated and experienced, *Prosperous Empty Nesters* are enjoying the segue from child rearing to retirement. The median age of this population is 46 years. This segment is increasing slowly now, at one percent annually, but the pace is likely to accelerate as the Baby Boom matures. *Prosperous Empty Nesters* are not ethnically diverse; 90 percent of these residents are white.

Socioeconomic: A median income of \$64,000 supports their current priorities of travel and home improvement and enables saving. With a median net worth over \$180,000, they are investing prudently for the future. Although these households still earn approximately 70 percent of their income from wages and salaries, 37 percent collect Social Security income, and 58 percent collect some form of investment or dividend income. Almost 40 percent hold college degrees; another 30 percent attended college. Many *Prosperous Empty Nesters* residents are still working in well-established careers holding professional and management positions in the finance, legal and education industries.

Residential: *Prosperous Empty Nesters* live in well-established neighborhoods located throughout the U.S., but concentrated more on the Eastern seaboard. The neighborhoods experience little turnover and nominal change from year to year. Most of the homes (over 75 percent) were built before 1980, and most are single-family houses with a median home value of \$180,000.

Preferences: *Prosperous Empty Nesters* are active physically and financially. Maintaining their financial and personal well being are priorities. They plan their investments and save for retirement through the use of financial services and brokerage firms. They invest in tax exempt funds, mutual funds (bonds), annuities and stocks, while maintaining money market accounts and home equity lines of credit. Concern about their physical as well as financial health leads *Prosperous Empty Nesters* to play golf, bicycle, ski and work out regularly. They also take multiple vitamins and get regular checkups from their doctors.

Prosperous Empty Nesters also display active interests in their homes and communities. Remodeling and lawn care services are part of home maintenance. Civic participation includes work on political campaigns, joining fraternal organizations, writing to a newspaper or magazine editor and donating to charities. Personal interests include extensive travel, at home and abroad and reading—history and mystery books, two or more daily newspapers, and magazines, especially airline, travel, business, epicurean and home magazines. *Prosperous Empty Nesters* also enjoy listening to talk or sports radio and watching news or sports (like golf or skiing) on television.

Segment Code: 15
Segment Name: *Silver and Gold*
LifeMode Group: L5 Senior Styles
Urbanization Group: U7 Suburban Periphery I

Demographic: *Silver and Gold* are the wealthiest, and almost the oldest, seniors—predominantly retired from professional occupations, with a median age of 58 years. Half of the households are comprised of married couples without children. Nearly 70 percent of the householders are aged 55 years or older. This market is small, less than one percent of all U.S. households, but growing over 3 percent annually. *Silver and Gold* neighborhoods are not ethnically diverse; more than 90 percent are white.

Socioeconomic: These seniors are well educated and prosperous. Median household income is over \$65,000, and median net worth is \$239,000. Half the households still receive wage and salary income; half collect Social Security benefits. Well over half of these households also earn income from investments. Labor force participation is down in *Silver and Gold*. Only 28 percent of the labor force is employed full-time; many work from home. Nearly one fourth are self-employed.

Residential: The affluence of *Silver and Gold* has afforded the opportunity to relocate to sunnier climates. More than half live in the South, mainly in Florida. California and Arizona are also popular. A quarter of the homes are located in the West. Neighborhoods are exclusive, with median home value over \$275,000 and a high share of seasonal housing. Because they've moved to newer single-family houses and townhouses, these seniors are not living in the homes in which they brought up their children.

Preferences: *Silver and Gold* residents have the free time and resources to pursue their interests, and they have many. Travel, both at home (beach, golf vacations) and abroad (including cruises), is one pursuit. Other interests include home remodeling, civic activities, reading, dining out, and leisure pursuits like golf, bicycling and aerobics.

Silver and Gold residents are prototypes of active seniors, but they are not do-it-yourselfers. Although they own the tools, they contract home services from remodeling to housecleaning. They take an active role in their communities, however, joining civic clubs, writing to the editors of newspapers and magazines, attending public meetings, volunteering, fund raising, and supporting political candidates.

Golf is more a way of life than a mere leisure pursuit with *Silver and Gold*. They play golf frequently, attend tournaments, watch The Golf Channel and purchase all the necessary accoutrements from clothes to clubs. However, golf is not their only sport. They also enjoy power boating, deep sea fishing, bicycling—and motorcycles. They enjoy dining out, cooking at home and imported wines.

Silver and Gold consumers are avid readers, books, newspapers (usually two or more), and magazines (travel, boating, epicurean, business and home). Preferred media also includes television (likely to own 4+ sets) and the Internet. They like news channels and news programs, cable channels like A&E and Bravo, and select network programming, especially The West Wing. They use the Internet for research, tracking their investments and seeking information about real estate.

Segment Code: 16
Segment Name: *Enterprising Professionals*
LifeMode Group: L2 Upscale Avenues
Urbanization Group: U3 Metro Cities I

Demographic: This market is home to young, highly educated, working professionals. Either single or recently married, *Enterprising Professionals* are singularly young, with a median age of 32 years. 45 percent of this group is single, living alone or with roommates. This is not the largest Tapestry segment, about 1.5 percent of U.S. households, but it is one of the fastest-growing markets with household growth over 3 percent annually. The diversity of the population is average compared to the U.S.

Socioeconomic: Household income exceeds expectations, with a median of almost \$65,000. Their median net worth is growing, now at \$132,000. *Enterprising Professionals* earn 90 percent of their income from wages and salaries, yet almost 40 percent of households have some form of investment income. Highly educated, 47 percent hold a college or graduate degree, almost twice the U.S. average of 25 percent. Nine percent are currently enrolled in college. Ranked in Tapestry's top five segments for labor force participation, these working professionals are employed in finance, computer, engineering and sales occupations.

Residential: *Enterprising Professionals* seek growth opportunities and go where the jobs are located, in states like California, Florida, Arizona and major cities like Chicago, Atlanta and Seattle—changing cities, or homes frequently. They prefer renting to owning and newer neighborhoods with townhomes or apartments, typically in cities. Owner occupied housing in these neighborhoods has a median home value of \$213,000. *Enterprising Professionals* pay over \$900 monthly in rent.

Preferences: Their lifestyle reflects their youth, their mobility and their growing consumer clout. *Enterprising Professionals* are connected, but still nomadic. They rely on cell phones, PDAs, and PCs to stay in touch and the Internet for everything from finding the next job or home to tracking their investments and buying consumer goods. *Enterprising Professionals* collect electronic equipment; in addition to PDAs and notebook PCs, they own DVD players, MP3 players, digital camcorders and multiple TVs. They also represent the top market for digital cable service.

Although *Enterprising Professionals* often rent a truck to move their household goods, they are not yet nesting. Purchase of household goods and furnishings remains nominal excepting the occasional foray into domesticity with a pasta maker or trip to Pier 1. They are, however, romantic. This is the top market for engagement rings and among the top ten markets for buying flowers online.

Enterprising Professionals also love to travel—for both business and pleasure, making multiple trips both foreign and domestic. To stay physically fit, they practice yoga, take aerobics classes, jog, golf, play tennis and go rollerblading. Other leisure pursuits include attending adult education classes or rock concerts and going to the movies. Favorite media include airline and computer magazines, all-talk, alternative, and public radio and TV.

Segment Code: 17
Segment Name: *Green Acres*
LifeMode Group: L2 Upscale Avenues
Urbanization Group: U10 Rural I

Demographic: Married couples with and without children make up 70 percent of the households in *Green Acres*. Most of the families are blue collar Baby Boomers, many with children aged 6-17 years. With 9.5 million people, *Green Acres* represents one of the largest markets, currently over three percent of the U.S. population and growing by two percent annually. The median age for *Green Acres* residents is 39 years. This segment is not ethnically diverse; over 90 percent are white.

Socioeconomic: The labor force of *Green Acres* is college educated and hard working. Over half have completed some college or a degree program. Labor force participation is about 70 percent, with employment concentrated in skilled labor and farming occupations in agriculture, manufacturing, or construction industries. Over 12 percent of households earn income from self-employment ventures. Median household income is \$61,000; median net worth is over \$130,000.

Residential: A little bit country, *Green Acres* residents live in pastoral settings of developing suburban fringe areas. Development has been consistent—single family homes. Excepting a few mobile homes and some seasonal housing, over 90 percent of the housing inventory is owner-occupied, single family dwellings. (Home ownership is also consistent in *Green Acres*.) These newer homes carry a median value of \$168,000. *Green Acres* are located throughout the country, but very common in Indiana, Michigan, Ohio and Pennsylvania. Typical of rural residents, *Green Acres*' homeowners own multiple vehicles. Almost 80 percent own two or more vehicles in addition to their lawn or garden tractors. They favor domestic models with four-wheel drive, four-door sedans and trucks.

Preferences: Country living describes the lifestyle of *Green Acres* residents. They are do-it-yourselfers, maintaining and remodeling their homes with paint, decks and patios and spas. Of course, they own the all the necessary power tools to accomplish their projects, power saws, drill presses, and welders. Gardening, especially vegetables, is also a priority, again with the right tools—tillers, tractors, riding mowers, edgers, and even separate home freezers for the harvest.

Leisure in *Green Acres* includes hiking, backpacking, hunting and bicycling. They also own motorcycles, watch motorcycle events on TV and read motorcycle magazines. Accommodating the country lifestyle, many households employ satellite dishes in lieu of cable TV. Favorite programming includes Home & Garden Television, sports, especially pro football and NASCAR races, and the Speed Channel. They listen to news/talk radio and read fishing, hunting and boating magazines. Living in the country does not preclude connection to the rest of world. *Green Acres*' residents own and use PCs, probably purchased by catalog. They own a variety of software packages, including education software for their children. They also use the Internet, primarily to purchase consumer goods like videos, clothing and CDs, or to track investments.

Segment Code: 18
Segment Name: *Cozy and Comfortable*
LifeMode Group: L2 Upscale Avenues
Urbanization Group: U8 Suburban Periphery II

Demographic: These middle-aged, married couples are comfortably settled in single-family homes in older neighborhoods. The median age for *Cozy and Comfortable* residents is 40.4 years, well above the U.S. median age of 36 years. Most of these residents are married, without children, or married couples with school-aged and adult children. This is a relatively large segment, 8.4 million people, and growing moderately at about one percent annually. This segment is not ethnically diverse.

Socioeconomic: Although the labor force is older, they are in no hurry to retire. Labor force participation remains above average, about 67 percent. Unemployment has crept up in the past few years but remains relatively low at 5.4 percent. Employment represents a variety of industries and occupations, from professional or managerial to service workers. Median household income is \$61,000, drawn from wages and salaries for 80 percent of *Cozy and Comfortable*, from investments for 45 percent of households, and from Social Security for 29 percent. Their net worth is over \$133,000.

Residential: Many of them are still living in the homes in which they raised their children, single family homes built before 1970 with a current market value of \$151,000. *Cozy and Comfortable* neighborhoods are located mainly in suburban areas in the Midwest and Northeast. Over 88 percent of the residents are homeowners, and vacancies are low, 3.8 percent

Preferences: *Cozy and Comfortable* residents prefer mutual funds and consult financial planners. They are likely to have a second mortgage, hold home equity credit lines and refinance their mortgages. Home improvements, including lawn care, are important to *Cozy and Comfortable* residents. They own leaf shredders, trimmers and buy grass seed. Contracting for concrete or masonry work and adding a deck, porch or patio are popular home improvement projects for *Cozy and Comfortable* residents. Leisure time includes golf.

Although they have home computers, owning the “latest and greatest” technology doesn’t rank particularly high with *Cozy and Comfortable* residents. Their computers are several years old and they’re not running the latest Windows operating system software. They use the Internet to obtain information about real estate, cars, or to play games. Television is more important than technology to *Cozy and Comfortable* residents; many households own four or more sets. They watch The Golf Channel and enjoy Home and Garden Television for information about home improvement projects. They enjoy attending hockey and pro football games as well as playing golf at home and on vacation.

Segment Code: 19
Segment Name: *Milk and Cookies*
LifeMode Group: L9 Family Portrait
Urbanization Group: U3 Metro Cities I

Demographic: Upscale living with a family allowance, this market represents young, affluent married couples that are starting their families. Many have young children already. The age of householders ranges from 25 to 55 years. Their median age, under 33 years, represents the presence of children in these households, too. The diversity of these neighborhoods is comparable to the U.S. with above average ratios of African American and Hispanic households.

Socioeconomic: Most of their household income is derived from wages. Labor force participation in this market is well above average at 72 percent. Although unemployment has risen since 2000, this market has one of the highest concentrations of multiple wage earners in the family. Median household income has increased to over \$58,000. *Milk and Cookies* residents have a median net worth of \$105,000, slightly above the U.S. median net worth of \$100,000. Almost 40 percent of the labor force have attended college or completed a degree program.

Residential: Residents of *Milk-and-Cookies* land favor single-family homes in suburban neighborhoods of cities largely in the South and West, especially Texas. Their 20- to 30-year-old homes have a median value of more than \$124,000. Given the concentration of dual income families, it is not surprising that over 70 percent of the households have at least two vehicles. Families with 2+ workers, 1+ children and 3+ vehicles are the norm.

Preferences: As *Milk and Cookies* residents settle into their family lifestyle, they are focused on family and their futures. *Milk and Cookies* residents are building their portfolios and making sure they're properly insured. They consult stock rating services and contribute to 401K retirement plans. They might carry a non-education personal loan or refinance their mortgages.

The presence of children in *Milk and Cookies* households drives their large purchases of baby and children's products including baby food, baby lotion, toy cars, electronic toys, dolls and children's video tapes/DVDs. They own PCs and invest in software—primarily for their children's use. Leisure time is spent with their children, visiting the zoo, going to the movies, and visiting theme parks. Accommodating their busy lifestyle also includes time savers like fast food and instant breakfasts. In their spare time, *Milk and Cookies* residents work on their yards, buy lawn care products and equipment.

Favorite media includes TV, top of the list, with family shows including The Cartoon Network, Toon Disney and The Discovery Channel. More adult fare includes The Speed Channel, pay-per-view sporting events and Home Shopping Network. They read the Sunday newspapers, primarily for movie listings, sports and the classifieds.

Segment Code: 20
Segment Name: *City Lights*
LifeMode Group: L3 Metropolis
Urbanization Group: U1 Principal Urban Centers I

Demographic: City lights have attracted a diverse array of residents to the Northeast. This dense urban market is a mixture of housing, household types and cultures that all share the same city walks. Households include both families and singles, similar to the U.S. distribution of households by type. The population is a bit older, with a median age of 38 years. There are fewer children and slightly more persons aged 75 or older than the U.S. population. The ethnic/racial diversity of population is also a bit higher than the U.S., with higher ratios of Asian, Hispanic and multiracial populations.

Socioeconomic: Residents earn a good living in white collar and service occupations, with median household income of \$56,500. Labor force participation is on a par with the U.S., about 63 percent, but unemployment has increased from 5 percent to almost 7 percent since 2000. Their income is derived primarily from wages, but includes some investment income. Their median net worth is \$154,000.

Residential: Housing ranges from owner-occupied townhouses to rented apartments in buildings with two to 50 or more units. Unlike the U.S., single-family homes are unusual in *City Lights*, less than 40 percent of the housing inventory. The housing is also much older than the average, with about two-thirds of the structures built before 1960. Most of the households are owner occupied, but the ratio is lower than the national average, only 54 percent. The median home value of owner-occupied homes in *City Lights* is \$309,000.

Preferences: Residents of *City Lights* lead an urban life—taking advantage of the opportunities presented by life in the city. They spend on household furnishings, groceries (including fast food and takeout), personal goods and entertainment. They are more likely to spend on household furnishings than on home maintenance or repair, aside from basics, like painting. Style is important to these city dwellers. They are likely to buy clothes, shoes and jewelry from department stores like Nordstrom, Macy's and Lord & Taylor. Electronic goods, like their PCs, are more likely to be purchased from the manufacturer. They buy toys, books and CDs online.

City Lights residents are conservative investors, owning savings bonds and short-term CDs; however they are unlikely to sign up for overdraft protection at the bank. They carry education loans and homeowners' or renters' insurance policies. Health-conscious *City Lights* residents take vitamins, play racquetball and tennis to stay fit; they also enjoy attending baseball games. Other leisure pursuits include visiting theme parks, Atlantic City, or going to the beach.

City Lights residents might join a union or fraternal order. They listen to all-news, variety and jazz radio and they are unlikely to listen to public radio. They read bridal, epicurean and women's fashion magazines—and the daily newspapers.

Segment Code: 21
Segment Name: *Urban Villages*
LifeMode Group: L9 Family Portrait
Urbanization Group: U1 Principal Urban Centers I

Demographic: *Urban Villages* are the multicultural young families unique to densely populated cities in gateway states, particularly California. The households are a family mix of married couples with and without children, single parents, and other families. The average family size is 4.09, with almost 40 percent of households comprised of married couples with children. The median age of residents is 31 years. The diversity of residents is especially high; virtually every race and a multitude of cultures live in *Urban Villages*. Most of the population is white or other races, the majority of Hispanic origin (Mexican). A little over a third are foreign born.

Socioeconomic: Almost 40 percent of *Urban Villages*' residents have not completed high school. About a fourth have graduated from high school but not gone on to college; however, enrollment in college classes is above average here. A fourth have completed some college or a degree program. Unemployment has been increasing here, but there are many two-income households. From work primarily in the manufacturing, transportation, and production sectors, they earn a median household income of \$54,400. Their median net worth is \$113,500.

Residential: Most of the housing in *Urban Villages* are older, single-family homes. Over 70 percent were built before 1970. Less than 20 percent of the housing inventory is apartments. Most of the householders are also homeowners, over 72 percent. Median home value has increased to over \$240,000, and vacancy rates barely support turnover, less than three percent. Typical of Californians, they own multiple vehicles.

Preferences: Family and home are priorities in the household budgets of *Urban Villages*. Since most of the housing is older, it's no surprise that home maintenance requires some spending, especially on roofing, doors, paint, and bedroom remodeling. Spending on groceries and children's apparel is also important. Large families dictate the average amount of \$150 spent by *Urban Villages*' residents during weekly trips to the grocery store. Besides groceries, they like to shop at drug stores, convenience stores, and warehouse/club stores like Price Costco.

Leisure, too, is a family affair. Possibly by virtue of proximity, this is the top market for California attractions like Disneyland and Sea World. *Urban Village's* residents also like to go to the movies, the beach, and out to eat. When dining out, residents frequent fast food and family/steakhouse establishments like Sizzler, Marie Callenders and Tony Roma's. They travel abroad when they're able and follow soccer closely. Soccer is important in *Urban Villages*' neighborhoods; residents play and attend matches.

Electronics and computer preferences include pagers, a tape backup, and a Packard Bell or IBM computer. Internet activities include trading stocks and visiting chat rooms; however, they are unlikely to purchase items such as clothes from the Internet or mail order catalogs. They rent foreign videos, listen to Hispanic radio and watch syndicated daily programming on television.

Segment Code: 22
Segment Name: *Metropolitans*
LifeMode Group: L3 Metropolis
Urbanization Group: U3 Metro Cities I

Demographic: *Metropolitans* favor city living in older neighborhoods populated by singles or childless couples. Residents include both Generation X and retirees; their median age is 37.2 years. Most of the residents in these neighborhoods are white with some black and Hispanic populations represented.

Socioeconomic: Despite the retired householders in the neighborhood, labor force participation is well above average, almost 72 percent. The rate of unemployment has increased among *Metropolitans* since 2000, but remains below average at 4.8 percent. *Metropolitans* are highly educated; 75 percent have attended college or completed a degree program. Almost 30 percent have a bachelor's degree, and 20 percent hold a graduate degree. Half of *Metropolitans'* workforce holds professional and management positions. Median household income is \$55,500. Almost half the households earn interest and dividend income. Median net worth is over \$125,000.

Residential: *Metropolitans* are distributed throughout the country, although they are clearly partial to Colorado, Minnesota and Washington. They prefer older neighborhoods with an eclectic mix of single-family homes and multi-unit structures, even some seasonal housing. Most of the homes, 60 percent, were built before 1960. These neighborhoods are slow to change, with an annual increase of less than one percent in households. *Metropolitans* are a bit more mobile; one in two households is likely to move within five-years. Contrary to their mobility status, most *Metropolitans* (over 60 percent) are homeowners. Median home value is \$183,200.

Preferences: Owners of older homes have maintenance and remodeling costs, and *Metropolitans* are no different. Their list includes new gutters and downspouts, light fixtures, and, of course, new paint. They are more likely to contract home repair or remodeling than to do it personally. They have yards and gardens, but they are also more likely to contract lawn maintenance services.

Metropolitans pursue an active, urbane lifestyle. They travel frequently, on personal trips and for business, belonging to three or more frequent flyer programs. At home, they listen to classical, public, jazz, news/talk and sports radio, play backgammon, participate in yoga, roller blading, hiking/backpacking and snorkeling, go to museums and zoos, attend rock concerts, rent foreign videos/DVDs, and read epicurean magazines. Health-conscious *Metropolitans* buy natural/organic foods. Pathmark and Foodtown are their grocery stores of choice.

Metropolitans participate in numerous civic activities, such as volunteering for environmental causes, addressing public meetings and working for a political party/candidate. They use the Internet daily and prefer owning and using a laptop computer. *Metropolitans* like to order books, airline tickets, and clothes online, and use a stock rating service.

Segment Code: 23
Segment Name: *Trendsetters*
LifeMode Group: L4 Solo Acts
Urbanization Group: U1 Principal Urban Centers I

Demographic: *Trendsetters* are mainly singles living along or sharing rent with a roommate, accounting for more than half of the residents. The remaining population is in family households. *Trendsetters* are younger than the U.S., with a median age of 34.7 years. Ethnically diverse, almost 12 percent of the population is Asian (about 3 times the U.S. percent), and over 20 percent is Hispanic.

Socioeconomic: These well-educated professionals hold substantive jobs and earn a median household income of \$55,600. At least a fourth of *Trendsetters* earned a bachelor's degree, with 17 percent holding a graduate degree. Another fourth have some college to their credit. Although wages account for most of their income, *Trendsetters* also collect interest and dividends, revenue from rental properties, and income from self-employment ventures. Median net worth is \$138,100.

Residential: On the cutting edge of urban style, *Trendsetters* are young, diverse, and mobile, living on the West Coast primarily. Eschewing homeowner responsibilities, about 70 percent rent in upscale, multiunit settlements in older city districts. Their average gross rent is relatively high at about \$900. Single-family homes and town houses comprise the rest of the housing market, with median home value at \$407,000. Most housing was built before 1950. Twenty percent of households do not own a vehicle due to city living with public transportation.

Preferences: *Trendsetters* are spenders; they buy from stores and online. Fashion conscious residents shop for essentials at discount and warehouse stores, but buy branded apparel at trendy stores like Banana Republic and Old Navy. They stay current with trends by reading women's fashion, epicurean, and food and home service magazines.

To keep up and to keep in touch, *Trendsetters* are never far from their electronic gadgets and computers. They own the latest and greatest equipment like laptop computers, handheld PDAs, cell phones and MP3 players. They're frequently online researching real estate or investment information or buying airline tickets, flowers and cameras. They take an interest in the business/finance and science and technology sections of the newspaper. Many of these young residents are already preparing for retirement through investments such as mutual funds and stocks.

Trendsetters are health conscious and exercise regularly. Health-food favorites include energy bars, frozen yogurt and frozen veggie burgers. They exercise at home, at fitness clubs and outdoors by bicycling, jogging or roller skating. Residents try their hand at other activities from hiking and golfing to snorkeling and yoga. These sports fans watch games on TV, often attend sporting events and read sports magazines. Other leisure time is spent at bars or nightclubs, live theatre, theme parks and museums or cooking and gardening for fun.

Segment Code: 24
Segment Name: *Main Street, USA*
LifeMode Group: L10 Traditional Living
Urbanization Group: U5 Urban Outskirts I

Demographic: *Main Street, USA* is comprised of a mix of household types, similar to the U.S. distribution, with a median age of 35.8 years, also similar to the U.S. Almost half of the households are married couple families (with and without children); 27 percent, single-person households; and the remainder, shared or other families. Most residents are white (80 percent).

Socioeconomic: Residents of *Main Street, USA* earn a comfortable median household income of \$50,400, with income mainly derived from wages (80 percent of households). A fourth of the households receive Social Security benefits. Median net worth is \$114,500. *Main Street, USA* residents primarily work in services and manufacturing industries, with another 30 percent employed in professional and management occupations. Almost a fifth of *Main Street, USA* residents have earned a bachelor's or graduate degree, while 30 percent have some college credits.

Residential: *Main Street, USA* has a mix of single-family homes and multi-unit dwellings, similar to the U.S. These neighborhoods are found in the suburbs of smaller metropolitan cities, primarily in the Northeast and Midwest. Almost two-thirds of the housing was built before 1970. About 64 percent of the householders are homeowners, with a median home value of \$165,000.

Preferences: Residents of *Main Street, USA* are active members of their communities, taking part in fund-raisers and volunteer programs. They take day trips to the beach, theme park or the zoo and occasionally go on domestic vacations. For evening leisure time, they enjoy dinner and a movie or play billiards at their favorite bar. Applebees, Outback Steakhouse and Red Lobster are their favorite family restaurants. Many residents prefer to cook at home and play board games or rent a movie.

They use the Internet to play games or search for employment, but shopping online is growing in popularity. If they do not have access at home, they may access the Internet at work, school or the public library. They rely extensively on the Yellow Pages for restaurants, stores, contractors and more.

Because *Main Street, USA* Homes are older, householders invest in small home remodeling and improvement projects. Residents are more likely to complete work by themselves than hire an outside contractor. To complete the job, they purchase tools and supplies from Home Depot or Lowe's. Residents keep up their gardens by planting new bulbs, fertilizing their lawns and using insecticide regularly. They treat their pets with dog biscuits, but prefer the convenience of dry cat or dog food to canned foods.

Segment Code: 25
Segment Name: *Salt of the Earth*
LifeMode Group: L11 Factories & Farms
Urbanization Group: U10 Rural I

Demographic: *Salt of the Earth* households are dominated by married couples with and without children (65 percent). More households are comprised of married couples without children, at 36 percent, but 29 percent include children (still higher than the U.S. percent). One fifth of *Salt of the Earth* residents live in single-person households. Average household size is 2.60, slightly above the U.S., whereas average family size is 3.00, slightly below. An older market, the median age is 39.8 years. Nearly 95 percent of *Salt of the Earth* residents are white, making it the second least diverse of all the markets, behind *The Elders*.

Socioeconomic: *Salt of the Earth* residents live in blue collar neighborhoods, working primarily in agriculture, manufacturing, and mining. Workers are slightly older with low unemployment rates. Median household income is \$47,400, closer to the U.S. median than any other segment. Income sources include wages, dividends, rental income, retirement income and Social Security benefits, all above average proportions. Sixteen percent of households earn income through self-employment, also higher than the U.S. Median net worth is \$94,100. A fourth of *Salt of the Earth* residents have some college credits and 13 percent have a bachelors or graduate degree. Over 80 percent graduated from high school.

Residential: *Salt of the Earth* residents live in rural areas throughout the U.S., primarily in Midwest states, such as Ohio, Pennsylvania, and Michigan. Eighty-five percent own their home. Median home value is \$114,800 with 83 percent living in single-family homes and 12 percent living in mobile homes. Twenty-two percent of households were built before 1940. With 28 percent of households owning 3 or more vehicles, *Salt of the Earth* is among the top five with this distinction.

Preferences: *Salt of the Earth* households are rooted in their settled, traditional and hard working lifestyles. Independent and self-reliant, they take on small home improvement projects by themselves, as many homes are older. They enjoy reaping the rewards from their gardens, and spend time and money on them. Practical, they often choose used cars over new ones and take on the maintenance themselves. These rural area households prefer trucks or SUVs to sedans, and domestic vehicles to imported ones.

They are active in their civic duties and tend to be politically conservative. Voting in elections and participating in fundraising, veteran's club and church are an integral part of these rural communities. They handle their finance with care and invest in retirement savings accounts, but with a higher proportion in fixed income assets than usual. They carry insurance policies to protect themselves and their families.

Salt of the Earth residents enjoy dining out, usually at full-service restaurants on the weekends with friends and families, and fast food stops during the week for convenience. Going to the movies is not as much a routine as it is in other segments. Fishing and hunting do fit into their rural lifestyles. Their family portraits often include pets, usually dogs. They watch TV, but somewhat less often than the average households do. They stay informed by reading newspapers regularly and thoroughly. Their radio dials are often tuned to country music programs. They get to their vacation destinations usually by car, preferring domestic to foreign locations.

Segment Code: 26
Segment Name: *Midland Crowd*
LifeMode Group: L12 American Quilt
Urbanization Group: U10 Rural I

Demographic: *Midland Crowd* represents Tapestry's largest market, with close to eleven million people, nearly four percent of the U.S. population, and still growing. Their annual population growth since 2000 is over 2 percent. *Midland Crowd's* median age of 36 parallels the U.S. median. The majority of residents are in married-couple families (over 60 percent), half with children and half without. Almost one fifth live alone. Residents are predominately white, almost 87 percent of the population.

Socioeconomic: With over four million households, *Midland Crowd* is the largest market, with annual growth since 2000 of 2.5 percent. Median household income is \$47,000, slightly lower than the U.S. median. Income is mainly derived from wages, and it's worth noting that income from self-employment ventures is slightly higher than the U.S. percent. Median net worth is \$78,600, somewhat below the U.S. median. Workers are employed in blue collar occupations. Almost 30 percent of *Midland Crowd* residents have some college credits, and 15 percent have a bachelors or graduate degree. About 80 percent graduated from high school.

Residential: *Midland Crowd* residents live in new housing developments in rural areas throughout the U.S. (more village or town than farm), primarily in the South. Almost two-thirds of the housing has been built since 1990. Over 80 percent own their home, with a median home value of \$109,400. Two-thirds of the households are single-family homes, and 28 percent are mobile homes. A fourth of the households own three or more vehicles.

Preferences: The rural location and their traditional lifestyle dictate the consumer preferences of *Midland Crowd* residents. How they take care of their homes and vehicles demonstrates their do-it-yourself mentality. The vehicle of choice is a truck, probably a Chevrolet or Ford, that is purchased with a few miles on it. Hunting and fishing reflect their rural lifestyles. This is one of the more politically conservative market segments.

This large market is the youngest among the eight rural Tapestry segments. The demands of the large number of children translate into high consumption of children's products. The strong TV viewership in this market is due to the large presence of children as well as the program preferences of adults. Favorites include The Disney Channel and Toon Disney for the kids and the Country Music Television, The Nashville Network, or sports like NASCAR races and fishing, for the adults. Country music is also popular, as are DVD players and video rentals. Many households have a home PC to meet the children's needs. The adults use it to make online purchases or look up information.

Although *Midland Crowd* is similar to *Salt of the Earth* in many ways, they also display distinct differences. In addition to being younger with newer homes that require fewer repairs, *Midland Crowd* residents are not as interested in reading the newspaper or gardening. But they are more politically conservative, devoted pet lovers, interested in domestic travel and dependent on the convenience of various products and services—fast food restaurants, cell phones and the Internet.

Segment Code: 27
Segment Name: *Metro Renters*
LifeMode Group: L4 Solo Acts
Urbanization Group: U1 Principal Urban Centers I

Demographic: *Metro Renters* are young, well-educated singles, beginning their professional careers in America's largest cities such as New York, Chicago, and Los Angeles. Because their average monthly rent is about \$900, *Metro Renters* sometimes live with a roommate. Three-fourths of households are either single-person (59 percent) or shared (16 percent). With a median age of 33.8 years, nearly a third are in their twenties, and nearly a fourth are in their thirties. *Metro Renters* are racially and ethnically diverse, with 70 percent white, 11 percent black, 11 percent Asian, and 4 percent of two or more races. Twelve percent of the population is of Hispanic origin.

Socioeconomic: *Metro Renters* have a median household income of \$50,400, which is above the U.S. median and rising. Income sources include mainly wages, interest/dividends, and self-employment income. Almost 60 percent work in professional and management occupations, with a majority in service industries. Their median net worth is \$116,900. A fourth of *Metro Renters* have a graduate degree and a third have a bachelor's degree, which makes this market one of the top five with this distinction. Another 22 percent are attending college.

Residential: As the name, *Metro Renters*, implies, almost 80 percent of households pay rent, with a preference for living in high-rise apartments. Almost 90 percent of the housing stock is apartments, with 40 percent in high-rise buildings.

Preferences: Because they rent, "home and hearth" products are not the primary expenditures for *Metro Renters*. They spend on themselves, buying ski and workout clothes, women's designer jeans and other merchandise from traditional stores or online. Favorite stores include Bloomingdale's, Banana Republic, Lord & Taylor, Macy's and the Gap. Online destinations include barnes&noble.com, priceline.com and amazon.com.

Metro Renters work out regularly in an exercise program, buy organic foods, and wear eyeglasses or soft contact lenses. They also play racquetball and tennis, practice yoga, ski and jog. Other leisure activities include attending rock concerts and the movies and going dancing. *Metro Renters* also enjoy cooking with friends and drinking imported wines and beers. They shop at warehouse/club stores for groceries. *Metro Renters* read a wide variety of books including personal and business self-help, science fiction and non-fiction. They also read airline and women's fashion magazines. They listen to public, alternative, jazz and classical radio. They're too busy to watch television, so they own only one set.

Surfing the Internet is an important part of *Metro Renters'* lives. They go online to search for employment, listen to the radio and order airline and concert tickets. Many purchase their home PCs online. Laptop computers and Apple Power Macs are the preferred hardware for *Metro Renters*. Always on the go, *Metro Renters* bank by ATM or phone, own shares in mutual funds, and hold renters' insurance policies. They search the Yellow Pages for employment agencies, restaurants and theaters.

Segment Code: 28
Segment Name: *Aspiring Young Families*
LifeMode Group: L7 High Hopes
Urbanization Group: U4 Metro Cities II

Demographic: Most *Aspiring Young Families* are young, start-up families, a mix of married couple families (with and without children), and single parents with children. Average family size is 3.14, close to the U.S. average. Two-thirds of the households are families; 26 percent are single-person households, and 9 percent are shared households. Annual population growth is 1.8 percent (higher than the U.S. growth). *Aspiring Young Families* have a median age of 30.1 years, with almost a fifth of the population in their twenties. They are ethnically diverse, with 65 percent white, 18 percent African American, 5 percent Asian, and 4 percent of two or more races. Seventeen percent of the population is of Hispanic origin.

Socioeconomic: *Aspiring Young Families* have a median household income of \$46,400, and income is derived mainly from wages. Over a fourth of households earn income from interest, dividends and rental properties. Median net worth for this market is \$89,600. Nearly half of *Aspiring Young Families* work in professional, management, and service occupations, with 30 percent in office/administrative support and sales. Thirty-five percent have some college credits and 22 percent have a bachelor's or graduate degree. Eighty-five percent have graduated from high school.

Residential: *Aspiring Young Families* are attracted to the large, growing metropolitan areas in the South and West; the highest concentrations of these neighborhoods are in California, Florida, and Texas. Half of the householders rent, and half own their home. *Aspiring Young Families* live in single-family homes and start-up townhouses, most built after 1970, with median home value over \$134,000. They also live in moderately priced, newer apartments. Average gross rent of almost \$700 is slightly higher than the U.S. average.

Preferences: *Aspiring Young Families* spend much of their discretionary income on their children and their homes. They buy baby and children's products and toys. Home furnishings include bedroom and dining room furniture. Electronic purchases include cameras and video/DVD players. *Aspiring Young Families* spend time online visiting chat rooms, searching for employment, playing games, researching information about real estate and making travel plans. Domestic travel may involve business or vacation time. Vacations are likely to include visits to theme parks.

Aspiring Young Families sign up for direct deposit of their payroll checks and hold credit cards. They carry life and medical insurance, usually obtained through work, and home insurance policies. Leisure time may include dining out, going out dancing or to the movies, playing baseball or basketball, joining religious clubs, write or phone radio and TV stations in addition to visiting theme parks. They also exercise at home, practice aerobics, lift weights and attend pro ball games. They read bridal and airline magazines and watch sports, entertainment or children's television programs. When they eat out, *Aspiring Young Families* prefer family restaurants such as the International House of Pancakes (IHOP), Jack-in-the-Box, Red Robin or Fuddruckers.

Segment Code: 29
Segment Name: *Rustbelt Retirees*
LifeMode Group: L5 Senior Styles
Urbanization Group: U8 Suburban Periphery II

Demographic: Households in neighborhoods of *Rustbelt Retirees* are mainly comprised of married couple families with no children (34 percent) and single-person households (27 percent). About a fifth are married couples with children. This older market has a median age of 43.4 years. A fifth of residents are 65 or older, and almost a fifth of householders are 75 or older. Seventeen percent are veterans. Over 90 percent of *Rustbelt Retirees* are white.

Socioeconomic: *Rustbelt Retirees* work in professional, management, office/administrative support, service, sales, production, and transportation occupations. Although many householders are still working, labor force participation is low. About 40 percent of households draw Social Security benefits, and 28 percent receive retirement income. Most households derive income from wages and interest/dividend and rental properties. Median household income is \$46,200 (below the U.S.) and median net worth is almost \$112,000 (above the U.S.). About 28 percent of *Rustbelt Retirees* have some college credits and 18 percent have a bachelor's or graduate degree. Over 83 percent have graduated from high school.

Residential: Most *Rustbelt Retirees* can be found in older, industrial Northeastern cities, especially in Pennsylvania, and other states surrounding the Great Lakes. Eighty-seven percent of householders live in single-family homes, which they own, with a median home value of \$111,000. Most of the housing was built after 1970. Unlike many retirees, those in the Rustbelt are not inclined to move.

Preferences: *Rustbelt Retirees* are settled, hard working residents who have lived in the same home for years. They are loyal to their communities and country, participating in volunteer and fund-raising work. In addition, residents serve on religious boards and some are veteran's club members. They make an effort to vote in elections and prefer to drive older, domestic vehicles. They invest in major repairs and replacement parts.

Rustbelt Retirees are practical individuals who take pride in their homes and gardens. They continue to update their homes with new household furnishings and remodeling projects. Householders own a selection of electrical tools to speed up work they tackle. They watch their pennies, looking for bargains at discount stores and warehouse clubs. They dine out occasionally and would rather rent a movie than attend the theatre.

Rustbelt Retirees are pet-lovers, many owning more than one pet. They enjoy a variety of shows on TV, especially news programs and game shows, and tune into sports events. They also read the daily paper thoroughly, taking an interest in the sports, comics, and home/gardening sections. Most are Internet savvy, but go online to use email or play games, and occasionally to make travel plans.

Segment Code: 30
Segment Name: *Retirement Communities*
LifeMode Group: L5 Senior Styles
Urbanization Group: U4 Metro Cities II

Demographic: Single-person households (almost half) and married couple families with no children (a fifth) dominate *Retirement Communities*. This older market has a median age of 50.3 years, with a third of residents aged 65 or older. Twenty-two percent of the population and 30 percent of householders are age 75 years or older. Residents are predominately white (85 percent).

Socioeconomic: Median household income for *Retirement Communities* is \$44,400 (below the U.S.), but median net worth is \$175,000 (significantly higher than the U.S.). Sources of income mainly include wages, interest/dividends, Social Security benefits, and retirement income. Half of households earn income from interest/dividends and rental properties, 45 percent receive Social Security benefits, and 26 percent receive retirement income. Those who are still working are in professional, management, office/admin support, service, and sales occupations. *Retirement Communities* are a well-educated market, 13 percent with a graduate degree, 19 percent with a bachelor's degree, and 26 percent with some college credits.

Residential: *Retirement Communities* are found mostly in cities scattered across the United States. Congregate housing, which commonly includes meals and other services in the rent, is characteristic of these neighborhoods. Residents also live in single family homes, with a median home value of \$174,500. About 42 percent of householders live in single family homes and 57 percent live in multi-unit dwellings. Most housing was built after 1960.

Preferences: *Retirement Communities* spend their leisure time playing golf, horseback riding, gambling in Atlantic City, playing a musical instrument, attending adult education courses, doing woodworking, and indoor gardening/taking care of plants. They enjoy going to ice hockey games, college basketball games, and soccer games. Residents rent videos and listen to all-news and jazz on the radio, in addition to golf tournaments and ice hockey games. They like to spend time with their grandchildren and spoil them with toys, and they usually have some home remodeling or improvement project in the works. They tend to belong to a civic club, and own or lease a Mercury.

Retirement Communities watch syndicated television programs, such as *Home Improvement*, *Access Hollywood*, *Live with Regis & Kelly*, *The Oprah Winfrey Show*, and *Jeopardy*. Favorite cable stations are Bravo, The Golf Channel, CNBC, and The Travel Channel. They especially like to watch news programs such as *Inside Edition*, *Meet The Press*, *Dateline NBC Sunday*, and *ABC This Week*, and they enjoy watching horse racing, bicycle racing, track and field events, and ice hockey games on TV.

Retirement Communities like to drink Maxwell House decaffeinated ground coffee and champagne. They eat at family restaurants and steak houses, which include Baker's Square, Ponderosa, Big Boy, Red Robin, and Shoney's. They do not eat at fast food restaurants often, but when they do, their favorite is Checkers. They are most likely to shop for groceries at Giant Eagle, Stop'N Shop, Fred Meyer, and Acme. Their drug store of choice is CVS, and their favorite department stores are Lord & Taylor and Ames.

Good health is uppermost in their minds, so *Retirement Communities* residents visit their internists regularly, use Weight Watchers as their diet method, use a stationary bicycle for exercise, and take vitamins and dietary supplements. Fiscally responsible, residents own savings certificates, shares in mutual funds (bonds), tax-exempt funds, and common stock, and certificates of deposit (more than six months). They are likely to carry renter insurance.

Segment Code: 31
Segment Name: *Rural Resort Dwellers*
LifeMode Group: L12 American Quilt
Urbanization Group: U10 Rural I

Demographic: Favoring milder climates and pastoral settings, *Rural Resort Dwellers* live in rural nonfarm areas throughout the United States. About 40 percent of *Rural Resort Dwellers* are married with no children living at home. They are older than most Tapestry segments, with a median age of 46 years. Half of the householders are 55 or older. There is little diversity in these communities; residents are predominantly white.

Socioeconomic: Although retirement officially looms for many, most *Rural Resort Dwellers* are still working. Their median household income is \$43,400. With a higher than average presence of 65 or older, income from retirement and Social Security benefits is common. Nineteen percent are self-employed, nearly twice the national level. More than half have gone beyond high school, comparable to the U.S. in general. Their median net worth is \$95,300.

Residential: These low-density communities are small, but growing at over two percent annually. Most own their homes. Typical of areas with rustic appeal, the housing inventory features single-family homes and mobile homes. Three-quarters of the households live in single family homes and one-sixth in mobile homes. The median value of \$155,000 is slightly above the national figure. A significant inventory of seasonal housing is available in these communities.

Preferences: Simple living and consumer tastes describe the *Rural Resort Dwellers*. Gardening tools and equipment are an integral part of maintaining their properties. Home improvements are common projects in this market segment. Their simple living also includes baking and home-cooked meals. Many households have pets, particularly dogs.

The rural settings mean higher than average numbers of riding lawnmowers and satellite dishes. Additionally, many households own multiple vehicles, and they much prefer domestic to import. Four-wheel drive trucks are popular. *Rural Resort Dwellers* actively participate in local civic issues. They read magazines related to fishing, hunting and home improvement; listen to country music; go hunting and zoom around in powerboats.

With the aging population, general healthcare and prescription medications for age-related issues take on a significant role, and so do financial and retirement related matters. Many *Rural Resort Dwellers* are actively managing or planning their investments and retirement savings. With the high proportion of self-employed, IRA accounts are more popular than 401K plans.

Segment Code: 32
Segment Name: *Rustbelt Traditions*
LifeMode Group: L10 Traditional Living
Urbanization Group: U5 Urban Outskirts I

Demographic: *Rustbelt Traditions* are the backbone of older industrial cities in states bordering the Great Lakes. Their median age is 36 years, same as the U.S. as a whole. One of the largest Tapestry markets, *Rustbelt Traditions* are a mix of married couple, single parent and single person households. Most of these residents are white.

Socioeconomic: Slightly below the U.S. median, their median household income is \$44,000. Their median net worth is \$88,000, 12 percent below the U.S. median. Most have graduated from high school or community college. For years, these residents sustained the manufacturing industry that drove the local economies. Now the service sector predominates. Many find employment in administrative, production and sales positions.

Residential: Most live in modest, single-family homes. The median home value of \$93,000 is about two-thirds of the U.S. median. The relatively lower home value in part reflects the older homes in these communities; two-thirds of the homes were built before 1960.

Preferences: Residents of *Rustbelt Traditions* are aptly named. They are solid citizens who have lived, worked, spent and played in the same area for years. They do not follow fads; they stick with the products and services they know.

They prefer domestic car manufacturers to foreign ones. Some purchases reflect the attentive maintenance of their homes and yards; *Rustbelt Traditions* own work boots and gloves, lawnmowers and snow blowers. For specialized projects, *Rustbelt Traditions* will contract for roofing, flooring and carpet installations.

Financially conservative *Rustbelt Traditions* may have a personal loan that is not associated with a student or a vacation loan. They hold low-value variable life and homeowners' insurance policies. *Rustbelt Traditions* will see a doctor for diet control, buy lenses and sunglasses from optical discount stores, and have a stationary bike at home for exercise.

Their favorite leisure activities include bowling and fishing. They are devoted pet owners. Watching television is a common pastime for *Rustbelt Traditions*. They subscribe to cable and watch it regularly, but their favorite programs are sports, baseball, basketball, football, bowling and ice hockey. *Rustbelt Traditions* watch their pennies and look for bargains in the JC Penney catalog, and at Sam's Club warehouse store, Shop 'N Save, Aldi, Walgreen's and Lerner.

Segment Code: 33
Segment Name: *Midlife Junction*
LifeMode Group: L10 Traditional Living
Urbanization Group: U8 Suburban Periphery II

Demographic: Phasing out of their child-rearing years, *Midlife Junction* residents are approaching retirement. The median age is 40 years, and nearly a fifth of the residents are 65 or older. Their household types are mixed: married couples with and without children, and single persons. Most of these residents are white.

Socioeconomic: Most *Midlife Junction* residents are still working, although their labor force participation rate is below average, under 62 percent. Nearly a third of the households are now drawing Social Security benefits. Although their median household income of \$43,000 is below the U.S. median, their median net worth of \$109,000 is not much different from the U.S. median of \$100,000. Their education level is also comparable to the U.S.

Residential: *Midlife Junction* communities are found in the suburbs across the country. Two-thirds of the households own their homes, usually a single-family home. Their median home value of \$122,000 is lower than the U.S. median by about \$24,000. The rest of households have opted for apartment living in multi-unit buildings of varying styles and sizes.

Preferences: As *Midlife Junction* residents pass from child rearing into retirement, they live quiet, settled lives. They have been planning and saving for their retirement, actively participating in IRA or 401K accounts. They spend their money carefully and do not succumb to fads.

Midlife Junction households enjoy dining out at full-service restaurants, particularly on weekends, and take advantage of the convenience of fast food restaurants. They enjoy tending to their gardens. They prefer vehicles from a domestic manufacturer to a foreign one. Politically, they tend to lean toward the conservative side.

They are comfortable making purchases by phone or Internet. Comfortable with computer technology, they use email to communicate with friends and families, and navigate the Internet at home or at work. The *Midlife Junction* households subscribe to cable and watch television at a higher rate than the U.S. in general. They also like reading the newspaper and books. Mindful of their expenses, they search for bargains at Wal-Mart, Kmart and JC Penney.

Segment Code:	34
Segment Name:	<i>Family Foundations</i>
LifeMode Group:	L10 Traditional Living
Urbanization Group:	U4 Metro Cities II

Demographic: Family is the cornerstone of life in this market segment. A mix of married couples, single parents, grandparents, and young and adult children populate *Family Foundations* neighborhoods. The householders in these communities are slightly older than the U.S. average. The median age of the population is 38 years, but almost 70 percent of the householders are 45 years or older. There is little diversity in this segment; most residents are black.

Socioeconomic: *Family Foundations'* median household income is \$42,000. Labor force participation runs well below average, under 60 percent, as workers begin to retire. About a third of the households currently receive Social Security benefits. As the labor force participation is low, unemployment is high in this market, now at almost 13 percent. Nearly a quarter are government employees. Their median net worth is \$89,000. Their educational level is slightly below the U.S.

Residential: *Family Foundations* represent stability. The number of households is virtually unchanged since 2000; there is little turnover in these neighborhoods. Three out of four householders are homeowners in these small urban neighborhoods of large metropolitan areas, and most live in single-family houses built before 1960. Their median home value is \$95,400.

Preferences: *Family Foundations* are active in their communities, attending church services, serving on church boards, helping with fundraising projects, and participating in civic activities. As consumers, they spend on home maintenance and their families. Style is important to residents, who spend money on clothing, casual and dressy, for themselves and their children. Baby products and apparel are also a priority in their budgets. They watch their budgets carefully. They do not dine out as often, opting to prepare meals at home. They shop at discount stores, such as Wal-Mart and Kmart and department stores like JC Penney and Marshall's. They take advantage of savings from shopping at Sam's Club or similar stores.

One of their favorite entertainment sources is television, and many households own multiple television sets. Although very high in television viewership, *Family Foundations* households subscribe to cable at about the same rate as the average U.S. households do. They listen to urban format radio and read magazines of various types and newspapers. They enjoy playing basketball and attending basketball games, both professional and college.

Segment Code: 35
Segment Name: *International Marketplace*
LifeMode Group: L8 Global Roots
Urbanization Group: U1 Principal Urban Centers I

Demographic: Located primarily in cities of gateway states on both coasts, *International Marketplace* neighborhoods are developing urban markets with a rich blend of cultures and household types. The population is young, with a median age of only 30 years. Families with children, either married couples or single parents, represent 44 percent of the households. These neighborhoods are very diverse. About half of the residents are Hispanic. One in eight are Asian, more than three times the U.S. average. This market has a high proportion of immigrants, with many recent arrivals.

Socioeconomic: Although one in five households are not yet fluent in English, the labor force participation of residents is 62 percent, just a little below average. *International Marketplace* residents hold positions in manufacturing, retail, healthcare, and other service industries. Part-time jobs are more prevalent, and unemployment is higher here, over 10 percent. Over 80 percent of their income derives from wages, but 10 percent of the households generate income from self-employment. They also receive supplemental income from assistance programs. Median household income is \$42,000 and median net worth, \$97,000. Their education level is slightly below the U.S., but college enrollment is above average.

Residential: Located in cities like New York and Los Angeles, *International Marketplace* represents older urban neighborhoods, densely settled microcosms in the largest cities. Population density is over 10,000 persons per square mile. Most residents rent apartments in older, multi-unit structures. The median age of housing in these neighborhoods is 45 years. There is some newer housing, built after 1990, and there are changes among the tenants, too. Some are beginning to look to home ownership. A third of the households have realized the American dream of buying a home. Owner occupied homes in *International Marketplace* have a median value over \$252,000.

Preferences: “Home and hearth” products are not the first consumer spending considerations for *International Marketplace* residents. Family is their priority. They buy medical insurance, groceries, diapers and children’s apparel. Keeping in touch with families abroad is also important, by either long distance calls or traveling. However, they do keep an eye on how much they spend on these items. With the larger than average household size and the higher cost of living in urban centers, a careful watch on expenditure becomes a necessity. Target is these consumers’ favorite department store, followed by Wal-Mart and Kmart. They also shop frequently at Macy’s and Marshall’s. They rely heavily on the convenience of 7-Eleven and other similar stores.

Newspapers and magazines are not the best media to reach these households. Television and radio are more effective. Although their subscription rate to cable is lower than the U.S. average, they enjoy watching television. On the radio, they are loyal listeners of contemporary hit, Hispanic and urban formats. They are movie buffs, both by videos and at theatres, and they enjoy dining out. Beers, both domestic and imported, are popular in this market. They are just as likely to own a Toyota as a Ford; foreign and domestic car manufacturers are equally appealing.

Segment Code: 36
Segment Name: *Old and Newcomers*
LifeMode Group: L4 Solo Acts
Urbanization Group: U4 Metro Cities II

Demographic: *Old and Newcomers* are neighborhoods in transition, populated by renters who are starting their careers or retiring. Householders are either in their twenties or over the age of 75. The median age, 36 years, simply splits this age disparity. These neighborhoods have more single-person and shared households than families. Most of these residents are white. The racial diversity here reflects the U.S.

Socioeconomic: Although one in four households is receiving Social Security now, *Old and Newcomers* have above average rates of labor force participation and below average unemployment rates. Median household income of \$40,400 is lower than the U.S. in general, but their median net worth of almost \$103,000 is slightly higher. Their educational attainment is slightly above the U.S. average. They work manufacturing, retail, healthcare and other service industries.

Residential: Spread throughout metropolitan areas of the U.S., neighborhoods of *Old and Newcomers* sustain a lot of transition. Over half the residents moved in the last five years. With 62 percent of households renting, *Old and Newcomers* live in older, mid- or high-rise buildings. Six out of ten homes were built between the 1960s and 1980s. Median home value in these neighborhoods is \$143,000.

Preferences: What the *Old and Newcomers* buy or do not buy reflects their unencumbered lifestyle as mainly renters and singles. Compact cars are popular among *Old and Newcomers* to fit the needs of the nonfamily household. Although they prefer domestic cars to foreign models, the gap is not pronounced. They are more likely to have renters' and medical insurance, including long term and disability care, than combined home/auto or life insurance policies. They enjoy the company of pets, but prefer cats to dogs, possibly because of apartment living.

They like reading books, either fiction or nonfiction. Among the markets with median household income below the U.S. level, *Old and Newcomers* have the highest readership. But their fondness of books does not translate into heavy readership in newspapers or magazines. They enjoy watching television and listening to the radio, but at a more moderate level than the average. Contemporary hit radio trumps other formats. They like going to the movies and renting videos.

Consumer choices are also as varied as the ages of *Old and Newcomers*. They pursue sports like racquetball and golf in addition to jogging or walking. They like tee shirts and designer jeans—and women's fur coats. They fly kites, go to the zoo and enjoy cooking. Age is not always obvious from their choices.

Segment Code: 37
Segment Name: *Prairie Living*
LifeMode Group: L11 Factories & Farms
Urbanization Group: U11 Rural II

Demographic: Small, family-owned farms in the Midwest dominate this stable market. At a median age of 40 years, these married couples, with and without children, are somewhat older than the United States median age of 36 years. The rural setting renders multiple vehicles in a household a necessity. Three-quarters of the households have two or more vehicles, and one-third have three or more. These communities have little ethnic diversity; most *Prairie Living* residents are white.

Socioeconomic: One in four residents are self-employed. Labor force participation is higher, 66 percent, and unemployment is naturally low, about four percent. Agricultural jobs are an important part of the *Prairie Living* economy, although workers may also be employed in manufacturing or construction. Almost a third of the households are now receiving Social Security, and over 40 percent receive some type of investment income. Their median income is \$40,000, and their median net worth is \$82,000. Most have graduated from high school or attended college.

Residential: Single-family homes, many built before 1940, are characteristic of these farm communities. Mobile homes and seasonal housing are also common. The median home value in *Prairie Living* neighborhoods is \$92,000. Despite the long-term decline in agricultural employment and family farms, *Prairie Living* is growing, although slowly at less than one percent annually.

Preferences: Their purchases reflect their rural lifestyle; *Prairie Living* residents buy work boots and hunting clothes. They own separate freezers, coal and wood stoves and pressure cookers. To fill those freezers, *Prairie Living* residents plant vegetable gardens in addition to crops and hunt or fish.

To take care of their possessions, *Prairie Living* households own riding lawn mowers, gardening equipment, vehicle and home repair tools. They service their own vehicles and tackle home improvement projects such as remodeling their kitchens. They own pets, particularly dogs. Since cable television is not available in many rural neighborhoods, they often have satellite dishes.

Prairie Living residents are loyal country music fans and turn to both radio and television for their favorite music. They enjoy hunting and fishing. Politically, they lean toward the conservative side. They prefer their vehicles, often a truck, to be from a domestic manufacturer. Civic-minded *Prairie Living* residents serve on church boards, address public meetings, volunteer for charitable organizations, and help with fundraising.

Prairie Living households shop for bargains. Wal-Mart is by far their department store of choice, followed at a distance by Kmart and JC Penney. They often rely on a Walmart Supercenter for their extra grocery shopping.

Segment Code: 38
Segment Name: *Industrious Urban Fringe*
LifeMode Group: L8 Global Roots
Urbanization Group: U5 Urban Outskirts I

Demographic: Family is central to most *Industrious Urban Fringe* households. More than half of these households have children, primarily in married-couple households and secondarily in single-parent families. Multigenerational households are relatively popular. The comparatively low median age of 29 years reflects the high proportion of children. Hispanics make up 57 percent of the residents. A quarter of *Industrial Urban Fringe* residents were foreign born, bringing rich and diverse cultures to these urban outskirt neighborhoods.

Socioeconomic: The median household income is \$39,000, and median net worth, \$64,000. With a large household size, their discretionary income is low compared with market segments of similar median income. Settled on the fringe of metropolitan cities, these households take advantage of their proximity to metropolitan cities for employment opportunities. These diverse families rely mainly on skilled and administrative work in the service and manufacturing industries for their livelihood. The education level is less than the U.S. average, and unemployment, higher.

Residential: Two-thirds of *Industrious Urban Fringe* households own their homes. Most live in single-family homes. The median home value of \$105,000 is about 25 percent less than the U.S. median. Living further out from urban centers allows many households to find the space to raise a family and have an affordable home. The majority of these neighborhoods are located in the states of California, Texas, Arizona and Florida.

Preferences: *Industrious Urban Fringe* households balance their budgets carefully. Mortgage payments take priority. They shop at Wal-Mart, Kmart, Target and other major discount stores for baby and children's products. They dine out less often than the average households do. Many have no financial investments or retirement savings other than their homes and are less likely to carry health insurance than general.

Keeping in touch is important to these residents. They often have a second phone line at home and various phone services. Having pets, particularly dogs, is an integral part to their family lifestyle. They enjoy watching movies, both at the theatres and on videos. Multiple visits to the movie theatres in a month are quite common.

Newspapers and magazines are not the best media to reach the *Industrious Urban Fringe* households. Television and radio are more effective. They watch television just as much as the average U.S. households, but with a lower subscription rate to cable. They are heavy radio listeners. Contemporary hit and Hispanic formats dominate the radio dials.

Segment Code: 39
Segment Name: *Young and Restless*
LifeMode Group: L4 Solo Acts
Urbanization Group: U4 Metro Cities II

Demographic: Change is the constant for the *Young and Restless* households. With a median age less than 29 years, this population is young and on the go. Almost 60 percent of these households are either single-person or shared. Half of the householders are younger than 35. These neighborhoods are diverse. While the majority of residents are white, there is an above than average representation of other cultures, including black, Asian and Hispanic.

Socioeconomic: The median household income is \$40,000 and the median net worth, \$80,000. *Young and Restless* is one of the better educated market segments. Although their income is below the U.S., they have higher discretionary income than segments with similar income level because few households have children. Career is a common element shared by the ethnically diverse residents. Both men and women participate in the labor force at a much higher rate than the U.S. *Young and Restless* is the market segment where women are most likely to work. These residents hold a mix of professional, service and administrative positions.

Residential: *Young and Restless* residents are renters in multi-unit buildings. The majority of the buildings were built in the 1970s and 1980s. They are mobile; 85 percent of the householders moved in the last 5 years. Their pursuit of a career affects their decision on where to live. They have found job opportunities in metropolitan areas throughout the country, with many of them in Texas and California.

Preferences: These young single professionals are pursuing their careers and living a busy lifestyle. They are technologically savvy and take advantage of the convenience of many products and services. *Young and Restless* residents rely on the Internet to communicate with friends and families, shop, bank and look for new employment opportunities. They enjoy the convenience of cell phones, voice mails, and other phone services.

They read magazines to keep up-to-date on the latest trends in lifestyle and entertainment, and are just as likely to read a music magazine as a business one. But they do not read the newspaper as much as the general population. Television viewing is about the average rate. Radio is a good way to reach them and their favorite formats are contemporary hit and urban.

Movies at theatres and on videos are a major source of entertainment, and so are going to bars or nightclubs. Their busy schedule also includes working out at the gym and playing various sports. Vehicles with a domestic label have a slight edge over those with a foreign one in this market. They are one of the more politically liberal segments. Some are still paying off school loans. Many have not yet taken advantage of retirement savings or contributed to investments.

Segment Code: 40
Segment Name: *Military Proximity*
LifeMode Group: L6 Scholars and Patriots
Urbanization Group: U8 Suburban Periphery II

Demographic: *Military Proximity* residents are young, married and embracing parenthood. Excluding the college student segment of *Dorms to Diplomas*, this is Tapestry's youngest market, with a median age of 22.5 years. Over 90 percent of the householders are under 45 years. Their households are large; two-thirds are married couples with children. Less than six percent of these households are singles. While most residents are white, blacks make up a fifth of this market.

Socioeconomic: The Armed Forces are the common tie among the residents in this segment. More than three quarters of the labor force are on active duty or work in civilian jobs on military bases. Their median household income is \$39,000 and median net worth, \$83,000. Most households are too young to have accumulated much wealth. The educational attainment in this market is unique. While the ratio of population with a bachelor's degree or higher is about the same as the U.S., *Military Proximity* ranks first with college attendance or community college degrees.

Residential: Their housing is a mix of types, with most units built between 1950 and 1980. Most reside in single-family attached homes; the rest live in small multi-unit buildings. More than nine in ten households are renting. Moving is a routine to the *Military Proximity* households; three-quarters have recently lived elsewhere.

Preferences: *Military Proximity*'s home life revolves primarily around the family. Shopping for baby and children's products and clothing from major discount department stores is a part of their routines. They shop at the military commissary wherever available.

They entertain their children with videos. Subscriptions to cable television are for the adults as much as for the children; both Nickelodeon and MTV are popular. Besides listening to music on the radio, they also tune in for news and talk programs. The family portrait of a *Military Proximity* household is not complete without pets, particularly dogs. To transport their families, many households own sports utility vehicles. Having two cars is common to juggle their daily needs.

Military Proximity households are comfortable with personal computers and the Internet. In fact, their Internet usage exceeds the general population. The home PC's are for both the adults and children. Renters insurance is popular in this market, although the coverage is usually on the lower end. Despite their youth, the proportion of households investing in retirement savings is similar to the U.S. average. To ensure the stability of their families' financial future, *Military Proximity* households are more likely to have disability income insurance.

Segment Code: 41
Segment Name: *Crossroads*
LifeMode Group: L12 American Quilt
Urbanization Group: U9 Small Towns

Demographic: *Crossroads* neighborhoods are primarily home to families—married couples with and without children and single parents. The residents are young, with a median age of 32 years. The householders tend to be younger than the U.S. average, with half of them under 45 years. This market segment is growing at a faster pace than the U.S. population, over two percent annually. Most of the residents are white; a fifth are Hispanic.

Socioeconomic: *Crossroads*' median household income is \$38,000, more than \$10,000 below than the U.S. median. Their median net worth is \$48,000, less than half of the U.S. median. Educational attainment is also less than the U.S. average, with only a third completing education beyond high school, compared to half of the U.S. population. *Crossroads* residents find employment opportunities from a variety of sectors, including manufacturing, construction, retail and other services. Unemployment is slightly higher than the U.S. average.

Residential: Found most often in small towns throughout the South and West, these growing neighborhoods have a median home value of \$56,000, less than 40 percent of the U.S. median. These small towns provide affordable housing for young households and the opportunity to own their homes. They are more likely than the general population to have moved or relocated in the last five years. Three quarters of the households own their homes. Half of the *Crossroads* households live in mobile homes and a third in single-family homes. Most of the homes were built after 1970.

Preferences: Mindful of their expenses, *Crossroads* households budget what to buy and where to spend their money. They shop at discount department stores such as Wal-Mart and Kmart. Many visit Walmart Supercenter for their groceries. Their priorities are their families and their cars. Children are the focus of their lives, and they spend on children's goods in addition to groceries. They prefer domestic cars or trucks, commonly buy used vehicles and undertake the maintenance themselves. Investing and saving for retirement also take a lower priority; many households do not own mutual funds, stocks or retirement savings accounts. Home improvement projects also rank low.

Crossroads residents enjoy watching television, especially cartoon channels for the kids and fishing or NASCAR racing for the adults. They are less likely to subscribe to cable, but more likely to have a satellite dish. They also like to listen to the radio, preferring country and contemporary hit music to other formats. They read the newspaper less frequently than the average U.S. households do, but they read magazines, especially automotive, boating, motorcycle and fishing magazines. They like to fish and go to the movies. Most households have pets—cats, dogs and especially birds.

Segment Code: 42
Segment Name: *Southern Satellites*
LifeMode Group: L11 Factories & Farms
Urbanization Group: U11 Rural II

Demographic: Primarily found in the rural South, this market segment makes up about three percent of all U.S. households. It is one of the most sparsely populated market segments in the U.S. Most *Southern Satellites* households are married couples, with or without children, and some single-person households are typical. Their median age is 37 years, slightly older than the U.S. Almost 40 percent of the householders are 55 years or older. This segment is not ethnically diverse; more than 87 percent of the population is white.

Socioeconomic: Median household income for *Southern Satellites* residents is \$37,000 and their median net worth, \$51,000. Although some *Southern Satellites* residents receive Social Security benefits, most of the income for this segment comes from wages or salary. These neighborhoods are dominated by a single manufacturing and/or construction industry. Almost one-third does not have a high school diploma, a figure well above the U.S. average of one-fifth.

Residential: Single-family homes and mobile homes are the primary housing types in *Southern Satellites* neighborhoods. Two-thirds are single-family homes, while almost a third are mobile homes. *Southern Satellites* homes are newer; two-thirds were built after 1970. The median home value of \$79,000 is about half the U.S. median. Most households own their homes. They tend to move less often than the average U.S. households do. Vacancy rates in the *Southern Satellites* neighborhoods are above average.

Preferences: These rural residents enjoy the country living. Fishing and hunting are two of their favorite leisure activities, and *Southern Satellites* residents would spend money on magazines, clothes and gear related to these interests. Their taste in music is, of course, country. Their rural setting makes satellite dishes common and, in many cases, necessary when cable is not available.

Their households often include pets, cats and especially dogs. Home activities do not include many home improvement projects, but they do invest time in their property with vegetable gardening. They are likely to own riding mowers, garden tractors and tillers. Trucks are also common in these neighborhoods. *Southern Satellites* households prefer domestic car manufacturers to foreign ones. Most households have two or more vehicles to meet their transportation needs.

Politically, they tend to consider themselves conservative. Newspaper and magazine readership is low, but they listen to the radio. *Southern Satellites* households enjoy watching television. Favorite channels include Country Music Television, The Nashville Network and ESPN; favorite programming includes fishing and NASCAR racing. Home personal computers and accessing the Internet have not made the inroad in this market as much as in the other segments.

Segment Code: 43
Segment Name: *The Elders*
LifeMode Group: L5 Senior Styles
Urbanization Group: U8 Suburban Periphery II

Demographic: *The Elders* represents Tapestry's oldest market with a median age of 73 years. More than three-quarters of the householders are aged 65 or older. Married couples with no children and single persons comprise nine in ten households. These seniors are independent; more than four in ten householders live alone, one of the highest in Tapestry. The small average household size of 1.67 reflects these two household types. *The Elders* is one of the growth markets in the U.S, with a growth rate over 2.1 percent annually. They are not ethnically diverse; more than 96 percent of the residents are white.

Socioeconomic: Mostly retired, 80 percent of these households draw Social Security benefits, more than three times the national average. Sixty-five percent obtain other income from various forms of investments, about double the national average. Even though their median income of \$37,000 is lower than the national median, their median net worth of \$176,000 is significantly higher. About twenty percent of the population is still in the labor force.

Residential: Representing the highest concentration of retirees, *The Elders* favor communities designed for senior living, primarily in warm climates. Half of them live in Florida, and most of the rest live in Arizona and California. Nine in ten households own their homes with a median value of \$128,000. Their housing types are varied. Single family homes—detached or attached—are most common, with multi-unit buildings also typical and mobile homes easily found. Seasonal housing is available in many of these neighborhoods.

Preferences: These seniors are informed, independent and involved. Many of *The Elders* pay attention to their diets and require prescription drugs to deal with various health conditions. Golfing is one of their favorite activities. They buy golf clothing, play golf and watch matches on The Golf Channel. They enjoy dining out and attending live theater performances. *The Elders* actively manage their savings and investments for their retirement. With the freedom of retirement, many enjoy traveling.

The Elders' daily routine includes television, and their subscription rate to cable is high. They stay informed by watching cable news programs such as CNN and Fox News. They read the newspapers regularly and thoroughly, but not magazines. They also enjoy reading books. Radio is not as popular in this market as in general.

Long distance telephone calls are one way they stay in touch with friends and families. They use cordless phones and answering machines, but they do not feel the need to have many other telephone features and services, such as caller ID.

Segment Code: 44
Segment Name: *Urban Melting Pot*
LifeMode Group: L8 Global Roots
Urbanization Group: U1 Principal Urban Centers I

Demographic: The ethnically rich *Urban Melting Pot* neighborhoods are made up of recently settled immigrants; more than half are foreign-born. Half are recent arrivals, immigrating to the U.S. in the last ten years. Their median age is 35 years, slightly younger than the U.S. population. Distinctly diverse, this population is composed of whites, Hispanics and Asians. Their household types are equally diverse with a mix of married couples with or without children and single persons.

Socioeconomic: The median household income of \$37,000 is derived primarily from wages or salary. Some residents receive Social Security benefits. Their net worth is \$107,000, the highest in the *Global Roots* market group. As expected in any large urban centers, their educational level is mixed. While the proportion of people with no high school diploma is high compared to the U.S., the proportion with a college degree or higher is comparable. Although the cost of urban living is high, urban centers provide employment opportunities in various service industries for *Urban Melting Pot* workers. Unemployment in this market is higher than average.

Residential: Over three-quarters of *Urban Melting Pot* residents rent apartments, primarily in high-density, high-rise, pre-1950s buildings. Most *Urban Melting Pot* neighborhoods are located in the urban canyons of large cities, particularly in New York and California. They have the highest population density of all the Tapestry segments. With widely accessible public transportation, one in two households do not have vehicles.

Preferences: Fashion-conscious yet cost-conscious, *Urban Melting Pot* residents love to shop. Macy's is one of their favorite stores, but they frequently visit many upscale retailers to find a bargain or window shop. They also shop for baby products and children's toys. They enjoy the outdoors with trips to the beach, theme parks and walking for leisure. Soccer is important to *Urban Melting Pot* residents; they play and attend matches. They keep healthy with a regular exercise program and diet control; they are likely to purchase low-fat foods, energy bars and vitamin/dietary supplements. Above all, they dine out less often; dining out usually means visits to fast food instead of full-service restaurants.

They save money to make foreign trips to their country of origin. Keeping in touch is important; they purchase long-distance telephone cards to make cheaper calls. Package deals offered by cell phone companies are growing in popularity in this segment; many use cell phone service in place of a traditional telephone service.

Reflecting their diversity in age and upbringing, their taste in music is also diverse; they listen to urban, Hispanic and contemporary hits radio programs. TV is part of their lifestyles, with favorite programs including anything from documentaries and news programming to sitcoms.

Segment Code: 45
Segment Name: *City Strivers*
LifeMode Group: L3 Metropolis
Urbanization Group: U2 Principal Urban Centers II

Demographic: *City Strivers* represent a young, relatively diverse urban market. They include various household types. Married couple, single parent and other families together make up 68 percent of all *City Strivers* households. The median age of 32 years is lower than the national median. Black residents represent 76 percent of the population; Hispanics, 15 percent.

Socioeconomic: Their median income is \$37,000 and their net worth, \$89,000. The educational level is lower than the U.S.; 14 percent have obtained a bachelor's or graduate degree, compared to 24 percent nationwide. Unemployment is more than twice the national average. Workers find jobs in the city in the service sector, particularly in healthcare. Governments of all levels are commonly a source of employment, with the local government representing the major employer. One in five workers hold administrative support positions.

Residential: *City Strivers* are urban denizens, resident populations of densely settled neighborhoods in major metropolitan areas, primarily in New York City and Chicago. Most of them are renters, living in older, multi-unit buildings. Most of the buildings were built before 1960, and small buildings of two to four units are most popular in this neighborhood. The urban settings allow many households to rely on public transportations; two in five households do not own a vehicle.

Preferences: Their rental homes are moderately equipped with the essentials. Regular purchases of household furnishing include bedding and bath linens, cooking, serving and table settings. The high cost of living and rent in the cities lower the discretionary income. *City Strivers* spend their money on groceries and children's clothing and education. They prefer accessible grocery stores that include Pathmark, Foodtown, and Kroger. Their homes offer proximity to a multitude of department stores.

They enjoy a variety of activities like dancing, nightclubs, movie theatres and musical performances offered by their city lifestyles, but many also visit the beach, the zoo, theme parks and museums with their children. *City Strivers* eat out occasionally, preferring fast food restaurants such as Boston Market and White Castle. Cable TV is available to all. Favorite channels include BET, MTV and cable movie channels like HBO; favorite programs range from *Meet the Press* to *Maury*. They are sports fans, watching games on TV and reading the sports section in the newspaper.

Segment Code: 46
Segment Name: *Rooted Rural*
LifeMode Group: L12 American Quilt
Urbanization Group: U11 Rural II

Demographic: The *Rooted Rural* population is older, with a median age of 40.7 years that is high compared to the U.S. median of 36 years. Married couples are the majority household types among these rural neighborhoods. More often than not, these married couples are empty nesters. Householders in this market are also older; 45 percent are 55 years or above, compared to 36 percent nationwide. Diversity is low among *Rooted Rural* residents; most are white.

Socioeconomic: The median household income for *Rooted Rural* households is \$36,000; their net worth is \$56,000. About one-third of the households are already drawing Social Security benefits. Self-employment is higher than usual. Although the agricultural industry is more prominent in this market than in many other markets, many skilled workers find jobs in the service sector or manufacturing industries. A third have gone beyond high school education, compared with half of the U.S. population.

Residential: *Rooted Rural* neighborhoods are located in rural areas throughout the country, but most are found in the South. They include mainly single family homes, although a quarter is mobile homes. Four in five households own their homes, with a median home value of \$83,000. Most homes were built after 1970. A high proportion of seasonal housing, almost 10 percent, contributes to high vacancy rates in *Rooted Rural* neighborhoods, almost twice the national average. Local residents tend to “stay put” and do not move very often.

Preferences: *Rooted Rural* residents are “do-it-yourselfers”. These settled families take pride in their homes, keeping home with home improvement and remodeling activities. Many households work on their vehicles themselves. Typical of their rural lifestyles, each home owns some tools, including electric drills, chainsaws, screwdrivers and sanders.

For their vehicles, they prefer trucks to sedans and domestic to imported. To get around, households tend to own more than one vehicle. They also take pride in their gardens, making regular purchases of potting soil, fertilizer, bulbs and vegetable plants. This is one of the top markets for purchase of work boots.

Families rarely dine out; they enjoy preparing meals at home with freshly grown vegetables from their gardens. Many homes own a separate freezer to store their produce. They prefer to shop at Walmart Supercenter, if available in their market, otherwise Winn Dixie, IGA and Safeway are popular. They frequently visit nearby convenience stores for essentials, like milk. For apparel and other items, many have adopted catalogue shopping for convenience.

Access to cable TV is limited; in fact more households subscribe to satellite TV than cable TV. They also tune into their radio regularly, particularly country music programs. Internet usage is lower than nationwide and home personal computers are not as popular.

Segment Code: 47
Segment Name: *Las Casas*
LifeMode Group: L8 Global Roots
Urbanization Group: U2 Principal Urban Centers II

Demographic: *Las Casas* residents are the latest wave of western pioneers. Nearly half were born outside of the U.S. They are Hispanic and family-oriented. One of Tapestry's youngest segments, nearly half of their residents is under 25 and two out of three, under 35. Sixty-two percent of these households are married couples with children or single parents, compared to 36 percent for the U.S. Their average household size of 4.2 ranks *Las Casas* highest among Tapestry's segments.

Socioeconomic: Their median household income, \$35,000, and median net worth, \$64,000, are still relatively low compared to the rest of the U.S., but high compared to householders in the same age group. Despite the youth of most residents, some residents are receiving Social Security benefits. Most are skilled workers, working predominantly in the service and manufacturing industries. Part-time employment is common in this market segment. Their unemployment rate of 12 percent is more than twice the U.S. average. More than 60 percent have not finished high school.

Residential: Primarily located in California, 58 percent of *Las Casas*' households are renting. For owner-occupied homes, the median value is \$201,000. Demands for housing are strong in these neighborhoods; vacancy rates are only 5.2 percent, almost half the U.S. average. Housing is a mix of older apartment buildings and single-family homes. Most homes were built before 1970.

Preferences: The large household size among the *Las Casas* market segment limits their discretionary income. The presence of children in these households influences the purchases made by *Las Casas*' residents. Their lifestyles are modest, but vehicles are essential in their communities. They drive older vehicles, and many upgrade to larger vehicles to accommodate their families. This is a strong market for baby and children's products. They shop at Albertson's, Ralph's and Vons for groceries.

Home improvement or remodeling is not on their list of projects. TV is primarily for children who watch cartoon network, Disney channel or Nickelodeon. TV viewership is high in this market segment, but subscription to cable is not. They watch the news or sports, in particular soccer and baseball. Hispanic radio is by far their favorite listening option, but contemporary hit and urban radio programs are popular, too. For entertainment away from home, they attend movies once or twice a week, and many treat their children to a family outing at a theme park.

Segment Code: 48
Segment Name: *Great Expectations*
LifeMode Group: L7 High Hopes
Urbanization Group: U5 Urban Outskirts I

Demographic: Young singles and married couples dominate the *Great Expectations* market. About half of the married couples have children. The median age of the residents is 32.8 years. Some of these residents are just starting out in their careers or family lives. An above-average percentage of the householders are still in their twenties and early thirties. Their ethnic diversity is comparable to the U.S.

Socioeconomic: The median household income of \$36,000 and net worth of \$69,000 are low compared to those of the U.S. Although their educational level is slightly lower than the U.S., many have attended college or obtained a degree. The relatively large proportion of younger residents improves labor force participation, currently over 68 percent. Manufacturing, retail and other service industries are the primary employers of workers in *Great Expectations*.

Residential: *Great Expectations'* neighborhoods are home to a blend of homeowners and renters. Nearly half own single-family houses with a median value of \$96,000, which is equivalent to about two-thirds of the U.S. median. The other half rent apartments in low- or mid-rise buildings. Most homes in these older suburban neighborhoods were built before 1960. *Great Expectations* neighborhoods are located throughout the country, with higher proportions in the Midwest and South.

Preferences: *Great Expectations* homeowners are not afraid to tackle smaller maintenance and remodeling projects, often preferring to complete them on their own, but they also enjoy a young and active lifestyle. Going to bars, dancing and playing pool are some of the leisure activities they enjoy. They go out for dinner and a movie, attend music concerts, visit a theme park and go to the zoo or the beach occasionally. Singles take advantage of the convenience of fast food restaurants. An adventurous bunch, they have tried their hand at different sports like fishing, hunting, canoeing, rollerblading or boating.

They enjoy and often do watch TV, for entertainment and news. Their entertainment programs include sitcoms, major sports events and MTV. From country to rock, their taste in music is varied. Traveling does not rank high in this market segment. Still focused on starting a career, many have not prepared for their retirement by investing for the future. They shop at major discount stores and department stores, like Sears and JC Penney, but many residents buy through the Internet or from catalogs for good deals. They dress young too, preferring to wear brand name athletic shoes and jeans.

Segment Code: 49
Segment Name: *Senior Sun Seekers*
LifeMode Group: L5 Senior Styles
Urbanization Group: U9 Small Towns

Demographic: With a median age of 51.5 years, this market boasts one of the oldest populations. Over 60 percent of the householders are 55 years or older. Married couples without children and singles make up 70 percent of all households. This is one of the fastest growing markets; their annual household growth rate is 2.3 percent. The segment is not very ethnically diverse; the majority is white.

Socioeconomic: Many *Senior Sun Seekers* are retired or anticipate retirement. Labor force participation is under 45 percent, and over half of the households receive Social Security benefits. A third also receive retirement income. Their net worth is \$87,000. Their education is below the U.S. average.

Residential: Escaping from cold winter climates, many *Senior Sun Seekers* have permanently relocated to warmer areas, and others are “snowbirds” that move South for the winter. This is one of the best markets for seasonal housing, behind two other *Senior Styles* markets, *Silver and Gold* and *Rural Resort Dwellers*. Favorite areas are growth markets, primarily in Florida and portions of California, Nevada, Arizona, and New Mexico. They live in single-family or mobile homes with a median value of \$92,000. Single-family homes make up 47 percent of the homes and mobile homes, 39 percent. Most of the homes were built after 1970.

Preferences: *Senior Sun Seekers* travel long distances frequently, usually by car. Many are prepared for roadside emergencies, with membership in auto clubs. Preferring to trade in their old cars and to take advantage of bank loans or dealer financing, they also rely on car dealers to service their vehicles.

Most residents use full-service banks, but some use a credit union. Homeowners do invest time and limited funds in home improvement and remodeling, like interior painting and faucet replacement. Gardening is a hobby for these small town senior residents.

TV is very much a part of their daily routines; residents tune into a wide variety of programs that span family, news, movie and informational channels. They have above average readership of daily and Sunday newspapers and take the time to read all section of the paper. With plenty of leisure time, *Senior Sun Seekers* also enjoy reading books as a pastime—both fiction and nonfiction books.

Many do volunteer work as part of their religious or veteran club activities. They also enjoy activities like swimming and walking and embark on different pursuits such as fishing, hunting, boating, golfing and bicycling.

Segment Code: 50
Segment Name: *Heartland Communities*
LifeMode Group: L5 Senior Styles
Urbanization Group: U9 Small Towns

Demographic: Well settled and close knit, Heartland Communities are older than average with a median age of 41 years. About half of the residents have already retired, many in the same towns where they have lived and worked their whole lives. Married couples dominate this market, however, less than half of couples have children at home. Their children have grown up and left home.

Socioeconomic: Median household income for *Heartland Communities* residents is \$32,200; over 65 percent of households earn wage and salary income. Retirees rely upon other sources of income including retirement income and interest and dividend income from investments. Forty percent of residents draw Social Security benefits. Driven by low home values, their median net worth is less than \$80,000. Heartland Communities are not college educated. Only 12 percent hold college or graduate degrees. Unemployment runs close to the U.S. rate at 6 percent. About one third of residents are employed in blue-collar professions such as production, transportation/moving, construction and agriculture, and almost 35 percent are employed in service industries.

Residential: Preferred by more than six million people, *Heartland Communities* neighborhoods are small towns scattered across the Midwest and the South. Low-density neighborhoods dominate with 43 percent of households in urban clusters and 39 percent in rural nonfarm areas. Their homes are older; more than half of the homes were built before 1960. The majority of homes are owned rather than rented. More than 75 percent of their homes are single-family dwellings with a median home value of \$70,900, less than half that of the U.S. median of \$145,900.

Preferences: *Heartland Communities* invest time and money in their cherished homes and communities. They are avid gardeners and especially take pride in growing their own vegetables. Their relatively large lots demand riding lawn mowers but provide ample room for the family pets. Heartland Communities are more likely to tackle home improvement projects, such as interior painting and faucet replacement themselves, but rely upon contractors to conduct major home remodeling efforts. They purchase their hardware at traditional hardware stores like True Value and Ace Hardware but home improvement giants, Home Depot and Lowe's, are tapping into this market.

Heartland Communities have a distinctly country lifestyle. They attend county music performances, go bowling and enjoy outdoor activities like hunting and freshwater fishing. They also read fishing, hunting and gardening magazines and listen to country music. Fifteen percent of residents are veterans are members of the veterans club. Community members participate in religious and civic activities and many take an interest in local politics. Residents still prefer to bank at their local branch or ATM machine, but telephone banking is growing in popularity. *Heartland Communities* are 'wired' with availability of cable or satellite television and Internet access for most residents, however their use of the Internet is limited to email and games.

They eat out at family restaurants such as Applebee's and Cracker Barrel as well as fast-food chains like McDonalds and Pizza Hut. *Heartland Communities* take domestic vacations, primarily traveling by road. Their shopping patterns reflect the proximity of stores. Wal-Mart, Kmart, Target and JC Penney are close to Heartland Communities; however some residents use catalog and Internet shopping.

Segment Code: 51
Segment Name: *Metro City Edge*
LifeMode Group: L3 Metropolis
Urbanization Group: U6 Urban Outskirts II

Demographic: *Metro City Edge*, one of Tapestry's youngest segments, is home to single parents, singles and multigenerational families. The median age of residents is only 28.8 years, attributable to the children, including adult children, which make up half of the segment's population. Married couples still make up one third of households, but this is the older generation. Grandparents are caregivers in four percent of households, twice the U.S. rate.

Socioeconomic: Median income for *Metro City Edge* residents is \$30,200; their median net worth is \$49,100. Although nearly 80 percent of households receive wage income, over 8 percent of households receive public assistance and Supplemental Security Income. Less than ten percent of *Metro City Edge* holds Bachelor's or graduate degrees compared to 25 percent nationwide; 30 percent have not finished high school. Their unemployment rate is high. Those who do work find service and skilled labor occupations and are likely to be employed in healthcare, food preparation, building maintenance, administrative support, production or government industries.

Residential: *Metro City Edge* residents live in older suburban neighborhoods of large metropolitan cities, particularly in the Midwest and South. Seventy percent of homes are single-family units. Another 14 percent live in two- to four-unit buildings, many of which are converted from single-family structures. Relatively old homes, pre-1970, are valued at median of \$73,400. Although homes are relatively inexpensive, many families are young and unsettled and, therefore, still rent their homes.

Preferences: *Metro City Edge* residents' primary concern is the welfare of their children and must spend their budget wisely. They tend to shop at grocery stores such as Food Lion, Kroger and Piggly Wiggly, but will make trips to superstores and wholesalers, to purchase household and children's items in bulk. Most make apparel purchases at Wal-Mart but also visit department stores like JC Penney and Sears, too. More people rely upon car dealerships for vehicle servicing instead of auto repair chains, but a substantial number of drivers service their vehicles themselves.

For entertainment they tune into movies, news and sports events on cable TV. Internet access at home is not a necessity; so many residents use the Internet at work or at the library. In addition to the Internet, newspapers and yellow pages are their source of information. They tend to exercise at home and enjoy walking and participating in community sports such as basketball and football. Most meals are made at home; families go out to restaurants only once in a while.

Segment Code: 52
Segment Name: *Inner City Tenants*
LifeMode Group: L8 Global Roots
Urbanization Group: U4 Metro Cities II

Demographic: *Inner City Tenants* are a microcosm of urban diversity; their population is represented by white, African American, Hispanic and Asian cultures. This multicultural market is young with a median age of 27.8 years. Their household composition reflects their youth, too. Single persons and single parents as well as those residing in shared households make up a large portion of this market—66 percent of all households. Turnover is high in these neighborhoods because many individuals are enrolled in nearby colleges and work part-time. These neighborhoods are also a stepping stone for recent immigrants that maintain population growth above the U.S rate of 1.2 percent a year.

Socioeconomic: Median income for *Inner City Tenants* is \$30,000; their median net worth is \$55,000. Since few homes are owned, most of their net worth is savings. Wages and salaries provide income for more than 80 percent, but seven percent do receive public assistance. Although many residents are not college educated, 23 percent have earned some college credits. Earning a college degree is at the forefront of their goals, and many work part-time and even full time to fund their college education. Working in service and unskilled labor occupations, *Inner City Tenants* might be employed in food preparation, building maintenance, administrative support and production positions.

Residential: *Inner City Tenants* rent economical apartments in mid- or high-rise buildings. Owner-occupied homes, built predominantly in the 1960's to the 1980's, are valued at \$98,600. Most households own only one vehicle or depend upon other modes of transportation for their 25 minute average commute to work or college.

Preferences: With their busy lifestyles, *Inner City Tenants*, frequently eat at fast-food restaurants and will shop for groceries at nearby stores like Wal-Mart, Albertson's and Kroger. They prefer easy-to-prepare frozen and canned foods. Along with fresh milk and break, bottled water, cola and children's snacks and food are on their weekly shopping list. Internet access is not available to all; those that have no access at home surf the Internet at work or the library. Tenants use the yellow pages for employment agencies and restaurants, in particular pizza places.

Inner City Tenants enjoy activities like reading, playing cards and board games. They walk, swim, play basketball or do aerobics for exercise. They will go out to a restaurant, the movies, and attend music performances occasionally. The youngsters also enjoy the nightlife, visiting bars, nightclubs and going dancing. Residents prefer to shop at discount stores, but will shop the sales at department or other stores including Dillard's, Old Navy and The Gap.

Segment Code: 53
Segment Name: *Home Town*
LifeMode Group: L11 Factories & Farms
Urbanization Group: U8 Suburban Periphery II

Demographic: Young single-person households, married couple, and single parents families hold the median age for *Home Town* residents to 33.6 years. This is about three years younger than the U.S.; yet, 24 percent of householders are over 65 years of age. Many families have two generations that have lived and worked in the community and children that plan to do the same. *Home Town* neighborhoods are predominantly white with some black population.

Socioeconomic: The median household income for *Home Town* residents is \$28,800; their net worth is \$48,800. With slightly more than 70 percent of their income derived from wages and salaries, they also rely on supplemental security income and public assistance for support. Retirees draw Social Security benefits. Some draw retirement income, but very few are invested in the stock market. In educational attainment, 34 percent have not graduated from high school, compared to 20 percent nationally. Only seven percent hold a Bachelor's or graduate degree, compared to 25 percent nationally. Although unemployment is fairly high, most of the employed find service or skilled labor jobs. The manufacturing, retail trade, construction, transportation and support services industries are the primary sources of employment for these residents.

Residential: These low-density, settled neighborhoods in the Midwest and South rarely change. *Home Town* residents may move from one house to another, but they seldom cross the county line. More than 70 percent live in single-family detached homes; another 12 percent live in two- to four-unit structures. Over half of the homes are owner-occupied with a median value of \$58,900. Many of those that rent live in multi-unit structures, paying very reasonable rates of less than \$500 per month. With population declining in these neighborhoods, new construction is scarce. Homes are little run down; many housing units are vacant. Most homes were built before 1970.

Preferences: *Home Town* residents savor their somewhat country lifestyle by spending time outdoors, gardening, fishing, swimming and walking and, when indoors, reading and playing cards. Many are pet-owners that enjoy the benefits of pre-packaged dry pet foods over moist foods. They make the most of their urban locations, enjoying nightclubs, bars, movies, museums and zoos. They use the Internet primarily for email and games, either at home, work or the local library. Their primary means of communication is still the telephone with the majority of their use being local. To keep up with current events, *Home Town* households subscribe to the daily and Sunday newspapers and tune into news and informational channels such as CNN, FOX News and The Discovery Channel. Movie channels are also popular.

They shop for groceries at the discount stores—Wal-Mart, if available, otherwise Kroger and Aldi are favorites. Perhaps hindered by lack of choice, *Home Town* shoppers buy apparel at discount stores or small local malls; however, they are gaining confidence in Internet/catalog and mail order shopping. Residents don't dine out very often, but Applebee's, Cracker Barrel and Golden Corral are their restaurants of choice.

Segment Code: 54
Segment Name: *Urban Rows*
LifeMode Group: L3 Metropolis
Urbanization Group: U2 Principal Urban Centers II

Demographic: With just over one million people, *Urban Rows* is one of Tapestry's smallest segments and still shrinking due to urban renewal programs. Singles and married couples each make up over one quarter of all households, but it's the single-parent households, many with adult children, that depress the market's low median age of 32.9 years. Grandparents are caregivers in many households; many homes are multigenerational. *Urban Rows'* neighborhoods are almost 70 percent black, some of whom are Hispanic with West Indian or Puerto Rican ancestry.

Socioeconomic: Median household income for *Urban Rows* residents is \$28,500; their net worth is \$49,800. Households do supplement their wage and salary income with Social Security, Supplemental Security Income and public assistance benefits. They rank lowest of the Tapestry segments for education attainment; 38 percent did not finish high school, compared to 20 percent nationally. Only seven percent hold a Bachelor's or graduate degree. *Urban Rows* has one of Tapestry's highest unemployment rates, 15 percent. Those who are working hold jobs in the service sector, healthcare, fire fighting or law enforcement, food preparation, building maintenance, administrative support, transportation/moving and local government industries.

Residential: Row houses, or single-family attached units, make up 75 percent of *Urban Rows'* housing. These homes are characteristic of housing in large, Mid-Atlantic cities like Philadelphia and Baltimore. Built decades ago, *Urban Rows* are mostly owner-occupied. Gentrification is beginning, although the housing vacancy rate of 17.8 percent in these neighborhoods is still well above the U.S. average. Despite their prime urban locations, homes have a low median home value of \$62,600, compared to the national median value of \$145,900. Because they live in densely populated urban centers, 43 percent of *Urban Rows'* residents rely on public transportation; 15 percent commute more than an hour to work.

Preferences: Many homes have been in the family for generations; therefore, only a small proportion of households hold a mortgage. For most homeowners, major home improvements are necessary, but they can only afford minor or critical work. Relatively few homes have air conditioning or central heating; others rely on separate room air conditioners, ceiling and portable fans, and space heaters. Most rely upon the local laundromat for their laundry, although washing machines and dryers are becoming more common.

Internet access is not widespread in *Urban Rows'* neighborhoods. Cable TV is available in most neighborhoods, but most householders do not subscribe. News and game shows are the most popular TV programs. Others keep up with current events via the tabloids or news radio. They listen to urban radio stations, too. They rarely eat out, but do enjoy movies once in a while. The younger households are basketball fans, participating in the sport as well as attending pro basketball games when they can.

Segment Code: 55
Segment Name: *College Towns*
LifeMode Group: L6 Scholars and Patriots
Urbanization Group: U6 Urban Outskirts II

Demographic: With a median age of 24.3 years, this group is the third youngest of the Tapestry segments. Most residents of *College Towns* are between 18 and 34 years of age and live in single-person or shared households. One quarter of households are married couples, most with no children. Neighborhoods are predominantly white; their race profile closely reflects the U.S profile.

Socioeconomic: Education is the key focus of *College Towns*. Nearly 42 percent of residents are enrolled in college, often the center for higher education in the area. Other residents are on the teaching and research staff; many continued on at the college where they attended. Naturally, *College Towns*' residents are very well educated; forty percent have either a bachelor's or a graduate degree. Their median household income, \$28,100, ranks among the nation's lowest since most residents work only part-time. Working around their class schedules, they rank second to Tapestry's *Dorms to Diplomas* segment for part-time employment; 52 percent work only part-time. Most of them are employed in the service industry and hold jobs on and off-campus in education, library and food preparation.

Residential: One-third of *College Towns*' residents live on campus. Students who prefer off-campus housing live in low-income apartment rentals. About one quarter of the homes are owner-occupied by town residents, married couples living in single-family houses. The median value of these homes is \$120,000.

Preferences: *College Towns*' residents prefer ready-made or easy-to-prepare meals and purchase, ready-made pasta sauces, frozen pasta meals, pizza crusts and peanut butter and jelly, usually at the most convenient grocery store. With their busy lifestyles, they frequently eat out or order in from fast food restaurants, particularly McDonalds, Taco Bell and pizza outlets during the week, but many will cook at home over the weekend. They purchase books online and in stores. They hold student loans and bank in person or by phone. These computer-savvy students own laptop computers or expensive desktop PCs and the peripherals to match. Connection to the Internet is important to this segment; they go online to research school assignments, search for employment and visit chat rooms. Keeping in touch is also important; they purchase cellular phones and accessories as well as pre-paid calling cards.

New to living on their own, many *College Towns*' residents purchase bedding, bath and cooking products. They own few appliances--at a minimum, a microwave oven, a toaster and an upright vacuum. Their lifestyle is very casual, including sandals in the summer and athletic shoes in the winter. They rank high for participation in almost every outdoor sport and athletic activity.

College Towns' residents attend rock concerts, college football games, play pool, go the movies and go to bars. They also participate in public activities, including fund raising and volunteer work. They listen to contemporary hit radio, rock and alternative music. They watch MTV and Comedy Central on cable television. They shop at discount stores, but prefer to buy branded apparel at stores such as Old Navy and The Gap.

Segment Code: 56
Segment Name: *Rural Bypasses*
LifeMode Group: L11 Factories & Farms
Urbanization Group: U11 Rural II

Demographic: The age and household composition of *Rural Bypasses*' households closely match that of the U.S. Half are married couples; half are singles or single parents. The median age of this segment is 36.7 years, close to the U.S median of 36 year. Most families with children have older children between the ages of 6 and 18 years. Although most of this segment is white, African Americans make up nearly over one third of the population.

Socioeconomic: The median household income of \$26,800 for *Rural Bypasses* comes primarily from wages; however, dependence on social security, Supplemental Security Income and public assistance is above average. Driven by low home values and household debt, their median net worth is just above their annual income at \$31,800. Education is not a priority for this segment. Almost 40 percent have no high school diploma, and only eight percent hold Bachelor's or graduate degrees. Those who are not retired work in blue collar jobs available in agriculture, mining, manufacturing, construction, or transportation industries.

Residential: *Rural Bypasses* families live in small, forgotten southern towns along country back roads. Open space, undeveloped and farm land, is found in *Rural Bypasses*' neighborhoods; population density is only 29 people per square mile. While most live in modest, post-1970 single family homes, 32 percent live in mobile homes. The vacancy rate is especially high, almost 14 percent. Primarily owner-occupied, the median home value of their housing ranks among Tapestry's lowest five segments with a value of \$55,600.

Preferences: Typical of their country lifestyle, *Rural Bypasses* residents prefer trucks to sedans, and country radio over urban radio. To save money, households dine in rather than out and maintain their homes and garden on their own. The majority of neighborhoods have cable available, and most residents do subscribe to limited channels. They regularly watch sports on TV, in particular NASCAR racing, football and fishing programs. They read fishing/hunting as well as auto magazines. Since individuals are conservative with long distance calling, demand for cost-effective cellular service deals is growing. Like many markets, they shop at discounts stores for the essentials, but occasionally purchase apparel at JCPenney or Sears. They visit home improvement chains like Lowe's and Home Depot, too. Residents take advantage of Wal-Mart's pharmacy, but most still use the traditional pharmacies such as CVS and Rite-Aid.

Segment Code: 57
Segment Name: *Simple Living*
LifeMode Group: L5 Senior Styles
Urbanization Group: U6 Urban Outskirts II

Demographic: This market skews older, although the median age is 39.5 years. Almost one third of *Simple Living* residents are 65 years or older and twenty percent are over 75 years old. Many retirees are single; others are married without children. Half of the households are singles; another 20 percent are married couples without children. Young families with children and ethnic cultures are the minority in this segment.

Socioeconomic: Household income is a modest \$26,800. Many are retirees that depend upon Social Security; a few others depend on Supplemental Security Income and public assistance income. With age on their side, residents have built equity in their homes and saved their hard-earned dollars to have a median net worth of \$69,000. Only 14 percent of *Simple Living* residents hold a Bachelor's or graduate degree; 28 percent did not finish high school. They work in service and skilled labor occupations in the healthcare, retail trade and accommodations/food services industries.

Residential: *Simple Living* neighborhoods are found throughout the U.S in urban outskirts or suburban areas. Homes are relatively old in these neighborhoods; over 60 percent were built before 1970. Over half of the residents rent homes in multi-unit dwelling of varying size. Senior citizens live alone or in congregate housing (assisted living). Those homes that are owner occupied have a median home value of almost \$93,000. Most households have at least one vehicle and benefit from a less than 30-minute commute to work.

Preferences: The lifestyle of *Simple Living* residents is represented by both the young and the old; with hunting and fishing in addition to team sports such as softball and volleyball. The younger residents enjoy dancing and nightclubs; the seniors participate in bingo nights and pursue hobbies like photography, bird watching and woodwork. Community activities are also important; they serve on church or school boards, join veteran's clubs and union activities. Typical of a retirement lifestyle, they enjoy walking, swimming and playing golf to stay fit.

Simple Living households spend wisely on a restricted budget. They shop at discount stores for the essentials and occasionally treat themselves to dinner and a movie. Cable or satellite TV is a must for these heavy viewers of family programs and game shows. Most households own VCRs and CD Players, but PCs, cellular phones and DVD players are high on the list of electronics they don't own.

Segment Code: 58
Segment Name: *NeWest Residents*
LifeMode Group: L8 Global Roots
Urbanization Group: U2 Principal Urban Centers II

Demographic: Among the newest residents in the West, more than half of this young population is foreign born, many of whom arrived in the U.S. in the last 10 years. Most households are families with small children—married couples, but with a significant number of single parent families. With 3.56 people per household, *NeWest Residents* rank high among Tapestry segments for average household size. They are also among Tapestry's youngest segments with a median age of 25.2 years; dependent children make up 35 percent of the population and nearly 40 percent of householders are under 35 years of age. Hispanic cultures are predominant in this family-oriented segment.

Socioeconomic: Most *NeWest Residents* are not only new to America, but also beginning their careers and families. They earn a modest median income of \$26,200. Most arrived in the country with few funds, but began saving their hard-earned dollars. They have a net worth of almost \$50,000. Language is a significant barrier for many; this market has the highest concentration of people who speak a language other than English. This is reflected in their education levels. Almost 60 percent have not completed their high school education. Lack of education limits their employment options. They work in service and skilled labor positions and find employment in food preparation, building maintenance, construction, production, transportation and agricultural sectors.

Residential: *NeWest Residents* rent apartments in mid- or high-rise buildings in major cities in Texas and other western states. Their housing tends to be older, most built in 1980 or earlier. Seventeen percent of residents own their homes with a median home value of \$121,200. Rent averages less than \$600 monthly.

Preferences: Children come first for *NeWest Residents*. They lead a strong family-oriented lifestyle with an emphasis on spending for baby and children's goods as well as groceries. These purchases are usually essentials only; baby food, baby supplies, baby car seats and children's clothing top their list. They shop for groceries at Albertson's, Wal-Mart Supercenter and Kroger, but will stop at local convenience stores to purchase soft drinks, candy and occasionally a lottery ticket. To save money, they prepare their meals at home, steering away from pre-prepared meals. Residents prefer to use cash; credit card use and ownership is low in this market.

Since most households are renters, they do not participate in gardening or invest in big-ticket furniture items. They purchase the basic bedding and bath goods as well as cooking and serving items. They own one television set, relatively few have Internet access and cable TV is not considered a necessity. They do tune into sports on TV, baseball, soccer and football in particular. They listen to Hispanic radio stations as well as contemporary hits, but are unlikely to purchase magazines. They economize on long distance telephone calls, purchasing long distance calling cards to benefit from lower rates.

Segment Code: 59
Segment Name: *Southwestern Families*
LifeMode Group: L9 Family Portraits
Urbanization Group: U6 Urban Outskirts II

Demographic: These young families form the foundation of Hispanic life in the Southwest. Comprised of married couples with children and single parents, *Southwestern Families* have a young median age, 28.2 years. Children are the center of these family-oriented neighborhoods; average family size is 3.99 persons. Not all householders are young; over half are older than 45 years. Grandparents are caregivers in many of these older households. Ethnic diversity is high in these settled neighborhoods; over 80 percent are of Hispanic ethnicity. This diversity is evident in the 30 percent of residents who are foreign born, the majority of which immigrated before 1990. Younger households represent second generation Americans.

Socioeconomic: *Southwestern Families* earn a modest median income of \$25,800. From month to month, their income is well budgeted for the upkeep of their homes and families. With little chance to save, their median net worth is only \$37,700. Amongst recent arrivals and the older generations, linguistic isolation remains prevalent. They rank lowest of the Tapestry segments for education attainment; 57 percent have no high school diploma. Unemployment is also very high. Workers represent blue collar and service occupations; many are skilled workers. Most work in the manufacturing, construction and retail industries but employment in the agricultural sector is above average.

Residential: Home ownership is important to this suburban market. Two-thirds of *Southwestern Families* own small and modest homes, primarily single family houses with a median home value of \$50,700. Some own mobile homes and live in rural nonfarm areas.

Preferences: The *Southwestern Families* market ranks high for purchase of baby and children products. They are buyers of disposable diapers and pre-moistened wipes, but not many purchase prepared baby foods for the convenience. They purchase the necessary baby equipment, a car seat and a crib, but will not necessarily buy a stroller.

Many resident do invest in a camera, some in a camcorder, to capture family events. They use cost-effective film development at grocery and discount stores. Cell phones are important to this market too and long-distance telephone expenses are part of their budget. For clothing and sometimes groceries, they shop at discount stores. Many take advantage of pharmacies at these stores, but Walgreens, Rite-Aid and CVS are still the popular options. Albertsons, H.E. Butt, Kroger and Vons are their preferred grocery stores. More households purchase used cars than new cars, and many save money by conducting minor car maintenance, such as changing motor oil, by themselves. The majority relies on car dealers and garages to service their vehicles.

All households own a TV and VCR or a TV/VCR combination unit. Though available in most neighborhoods, less than half subscribe to cable TV. Many treat their older children to a video game system and frequently visit Blockbuster to rent comedy or action movies. For entertainment, they will go to the movies, go out dancing or to the nightclubs and even gambling. *Southwestern Families* listen to Hispanic and contemporary radio.

Segment Code: 60
Segment Name: *City Dimensions*
LifeMode Group: L8 Global Roots
Urbanization Group: U4 Metro Cities II

Demographic: Diversity in household type and ethnicity characterize *City Dimensions*' neighborhoods. These residents are primarily young and single with a median age of 28.7 years; almost one third are married; another third are single; another third are single parents. Ethnic diversity is emphasized since less than half of the population is white. Most are African American or some other race; thirty percent are of Hispanic origin.

Socioeconomic: *City Dimensions*' median household income is \$26,000. Over 10 percent of the households receive Supplemental Security Income and public assistance benefits. A lack of college, and even high school, education restricts the type of work available to this market. They work full-time or part-time jobs primarily in service or manufacturing sectors in skilled and unskilled roles. Although most homes have a vehicle available, they seek jobs that are close by, commuting on average 23 minutes to work.

Residential: *City Dimensions*' neighborhoods have a mix of housing type, but most of the real estate is on the older side. Over half of the structures were built before 1950. Single-family homes, two- and four-unit building and apartments are equally common. Population density remains high, at over 3000 persons per square mile. Two-thirds of the homes are renter occupied. The urban locations of *City Dimensions* keep average monthly rent around \$500.

Preferences: *City Dimensions* are heavy TV viewers of cable television, enjoying movies and news programs over documentaries. Most households own more than one television set and a VCR. Video game systems are also popular. They are avid supporters of sports like football, basketball and soccer, but do not participate much in these sports. They represent one of the top markets for team sports clothing and prefer branded athletic shoes.

Few homes are equipped with central air conditioning; they rely on room air conditioners or ceiling fans, if necessary. Since many households have moved recently, they have purchased household furnishing items like bedding/bath linens, kitchen items and a variety of furnishings. Families with children spend wisely on children's and baby products, preferring to shop at discount stores and use store brand products, particularly expensive items like diapers.

Households that do own vehicles prefer domestic cars and buy used vehicles over new. Those with the know-how service their own cars; others rely on the car dealer or a nearby garage. For entertainment, they dine out and enjoy going dancing, attending music performances and visiting bars very occasionally. They attend movies more frequently, and parents will treat their children to a theme park once in a year.

Segment Code: 61
Segment Name: *High Rise Renters*
LifeMode Group: L8 Global Roots
Urbanization Group: U2 Principal Urban Centers II

Demographic: *High Rise Residents* represent a diverse mix of race and ethnicity. Over half are of Hispanic Origin, primarily of West Indian ancestry and the racial composition spans black, white and Asian. Many residents speak a language other than English. Led by single-parent households and adult children, the population is younger with a median age of 29.5 years. Given the presence of young children, adult children and other relatives including grandparents, average family size, 3.5, is much higher than the U.S. average, 3.1.

Socioeconomic: *High Rise Renters* are employed primarily in service occupations and earn a median income of \$22,100. However, with the high unemployment rate, 17 percent, about one-third of the residents receive either public assistance or some type of supplemental income. Part-time work is just as common as full-time work; many can only afford to work part-time in order to take care of young children at home. Although some have attended college, nearly half have not yet finished high school. They emphasize the importance of school for their children; elementary and high school enrollment is above average.

Residential: With over nine out of ten households renting in these densely populated neighborhoods, this market ranks the highest among Tapestry segment for tenants. They rent in mid- and high-rise apartment buildings, primarily in New York City. These pre-1970 high-rises still draw monthly gross rents of over \$500, boasting below average vacancy rates. The few owner occupied homes in the area are expensive, valued at a median of \$237,500. Lack of parking and lack of funds preclude owning a vehicle for three quarters of the households; most rely on the subway for transportation. On average, workers commute 41 minutes each way to work.

Preferences: Outdoor gardens are scarce in this market. Some tenants enjoy indoor gardening, while others pursue a variety of other indoor activities such as playing cards, cooking, board games and crossword puzzles. Residents are heavy viewers of cable TV, particularly primetime TV, and listen to urban and contemporary radio. They watch a wide variety of TV shows, news programs, sitcoms and movies, however sports games on TV are most popular. Internet access is not widespread in these homes; in fact PC ownership is not the norm.

For groceries *High Rise Residents* prefer to shop at their local stores, Pathmark and Albertson's, but some will travel a distance to shop at Wal-Mart Supercenters. For other household items and apparel, they shop at discount stores and affordable department stores, but also frequent the sale rack at Macy's. They do not dine out regularly; even their fast food purchases are limited. With young children, residents of this segment make necessary purchases of baby and children's apparel, but spending is limited by budget.

Segment Code: 62
Segment Name: *Modest Income Homes*
LifeMode Group: L3 Metropolis
Urbanization Group: U6 Urban Outskirts II

Demographic: Residents of *Modest Income Homes* are predominantly young singles and single parent households. A high concentration of adult children and younger children hold median age below 35 years, but older families also live in these neighborhoods. Over a quarter of householders are aged 65 years or older and retired. Many are caregivers to their grandchildren, demonstrating a strong family focus that is common in the African American culture that these neighborhoods represent.

Socioeconomic: The majority of retirees in this segment rely upon Social Security income; a few have some retirement income too. Most of the younger residents are employed in part-time and full-time jobs earning a median household income of \$20,900. Many must rely on Supplemental Security Income or public assistance to support their young children. They save little or nothing; any equity they have in their homes contributes to a median net worth of \$38,500. Nearly half of them have graduated from high school; 20 percent have attended college. They work in service or blue collar occupations.

Residential: Located primarily in the older suburbs of metropolitan areas, single-family detached homes represent two thirds of housing in *Modest Income Homes*. Vehicles are important in this suburban market; seventy percent of households own one or more cars. The market is evenly split between owner occupied and renter occupied homes, but declining population and households in these areas have increased the vacancy rate to over 15 percent of housing units. Since housing is not in high demand here, homes are very moderately valued at about \$51,000.

Preferences: Residents of *Modest Income Homes* tend to watch a lot of daytime and primetime TV. They prefer to wait for movies to be aired on TV and attend movies very occasionally. They watch old movies on Lifetime, TNT, USA Network, but also tune into major football, basketball and baseball events. Their favorite radio stations are urban but some enjoy country music stations, too. Those interested in current events tend to keep up via newspapers rather than television or radio.

To save money they shop at discount stores, limit their long distance telephone usage and restrict nonessential services like Internet access and fitness center membership. They prefer to exercise at home without the use of expensive equipment. Most households drive used, domestic sedans purchased with a trade in and/or cash. Since homes are relatively old, homeowners do invest some time and money in small incremental home improvements including painting and faucet replacement.

Segment Code:	63
Segment Name:	<i>Dorms to Diplomas</i>
LifeMode Group:	L6 Scholars & Patriots
Urbanization Group:	U4 Metro Cities II

Demographic: *Dorms to Diplomas* are college students and represent the youngest segment in Tapestry, with a median age of only 21.6 years. Over 80 percent of this market is enrolled in college; very few haven't completed high school. Ethnic diversity for this group is relatively low. Most residents are white; others are black or Asian.

Socioeconomic: To support themselves while they attend school, nearly three-fourths of the *Dorms to Diplomas* residents work part-time in low paying service jobs. Median household income for this segment is \$17,300. Educational attainment among the twenty percent of the population aged twenty-five and older is high—over half hold a bachelor's or post-graduate degree. The educational institutions at the center of these communities employ many. More than 30 percent of residents work in the educational services sector, but the retail trade and accommodation/ food services sectors attract part-time employees.

Residential: Almost half the residents live on-campus in dormitories; most others rent apartments off-campus in multi-unit apartment buildings. Over 40 percent of households are shared with one or more roommates. The majority of these communities are either urban locations or part of a major campus that itself is the core of an urban cluster. Although the majority of households own a vehicle, the dorm-based population usually does not have access to a vehicle.

Preferences: Spending patterns of *Dorms to Diplomas* residents reflect their carefree lifestyle, but also their key focus on their education. When they don't eat at the dining hall or one of the nearby fast food restaurants, they use convenient pre-prepared and frozen foods. Most individuals own or share a refrigerator and microwave. PC's are considered a necessity. Internet access is available to all and used frequently to research school assignments, employment opportunities, make travel plans and keep in touch with family. Most students also own a cellular phone.

Aside from the exercise they get from participating in college sports and walking or jogging around campus, they take advantage of gyms on campus. Among their extensive list of activities are rock concerts, dancing, movies, theme parks and pool. Typical of dorm life, they enjoy spending time with friends each evening whether watching a sports game or movie or even playing board and card games. They shop at discount stores regularly, but, for apparel, they prefer branded items from Old Navy, The Gap and Banana Republic.

Segment Code: 64
Segment Name: *City Commons*
LifeMode Group: L9 Family Portrait
Urbanization Group: U2 Principal Urban Centers II

Demographic: Single persons or single parents head these very young households. With a median age of 24.2 years, *City Commons* is one of Tapestry's youngest markets. Just over half are families with children; some homes are multigenerational, with adult children still living at home or grandparents as caregivers. Average household size of 2.78 is above the U.S. norm of 2.58. *City Commons'* neighborhoods are not ethnically diverse; most residents are African American.

Socioeconomic: Employed in service and blue-collar occupations, *City Commons'* residents earn a median household income of \$15,600. Nearly one-third of the residents receive public assistance or some type of supplemental income. Though some of the population has completed some college, more than 40 percent have not graduated from high school. Their employment options are limited, thus employment in part-time jobs is common.

Residential: *City Commons'* neighborhoods are found in cities of large metropolitan areas, where most residents rent apartments in mid-rise buildings. Average monthly rent is very economical, under \$400 a month, but vacancy rates still run over 15 percent. Over twenty percent of households own their single-family homes that are also moderately valued at \$67,000. Typical of a young renters market, they are movers. Whether for better rental agreements or job opportunities, sixty percent move house within five years.

Preferences: Baby and children's products, food and clothing are the primary purchases made by *City Commons'* residents. They shop primarily at discount stores and occasionally at department stores, but their top choices for pharmacies, electronics and hardware stores are traditional, Walgreen's, Radio Shack and Ace Hardware respectively.

Most families will enjoy fast food several times a month as a break from preparing meals at home; many go out to family restaurants too. For exercise they take their children to nearby city parks and playgrounds. Once in a while they will treat themselves to tickets for a sporting event, particularly baseball games. Many young individuals participate in community basketball. Residents tune into primetime TV, and many watch court programs like Judge Judy, Judge Mathis and Divorce Court on daytime TV. Most households do not rent movies from video stores. Some do visit the movie theatres once in a while, but they enjoy movies shown on television.

Segment Code: 65
Segment Name: *Social Security Set*
LifeMode Group: L5 Senior Styles
Urbanization Group: U2 Principal Urban Centers II

Demographic: Four in ten of *Social Security Set* households are aged over 65 years. Most of these elderly folks live alone; only a few are still married. Somewhat ethnically diverse, Social Security Set neighborhoods are a blend of different racial backgrounds, predominantly blacks and whites; about 16 percent are Hispanic. Several individuals are foreign born and speak a language other than English.

Socioeconomic: *Social Security Set* individuals subsist on very low fixed incomes; their median household income is \$15,700. Over their lifetime they have accumulated a median wealth of \$53,600 that they tap into for support now that they are retired. The educational attainment of residents is mixed; nearly one fifth have some college education, while more than one third have not completed high school. Unemployment levels are high among the relatively younger residents who are still part of the labor force. Many rely on public assistance and Supplemental Security Income. The service industry provides more than half of jobs held by these residents.

Residential: Most *Social Security Set* residents can only afford to rent apartments in low-rent, high-rise buildings, but a few elderly resident opt to live in congregate housing. Owner occupied homes in the neighborhoods hold a value of \$102,000. Located in large cities scattered across the United States, these communities are dispersed among business districts and around city parks. Most rely on easily accessible public transportation; only one half of these households own a car.

Preferences: Limited resources somewhat restrict the activities and purchases of residents in the *Social Security Set*. They shop at discount stores, but prefer grocery stores close to home. This market ranks high for dependence on Medicare or Medicaid to cover healthcare costs. They prefer to use cash and bank in person rather than use the phone or Internet.

Most homes subscribe to cable or satellite television; they watch both daytime and primetime TV. Their taste in sports entertainment is more diverse, including football and basketball and also boxing, wrestling, figure skating and golf.

Segment Code: 66
Segment Name: *Unclassified*

Unclassified neighborhoods include unpopulated areas such as parks, golf courses, open space or other types of undeveloped land. Institutional group quarters, such as prisons, juvenile detention homes, and mental hospitals, or any area with insufficient data for classification also fall into this category.