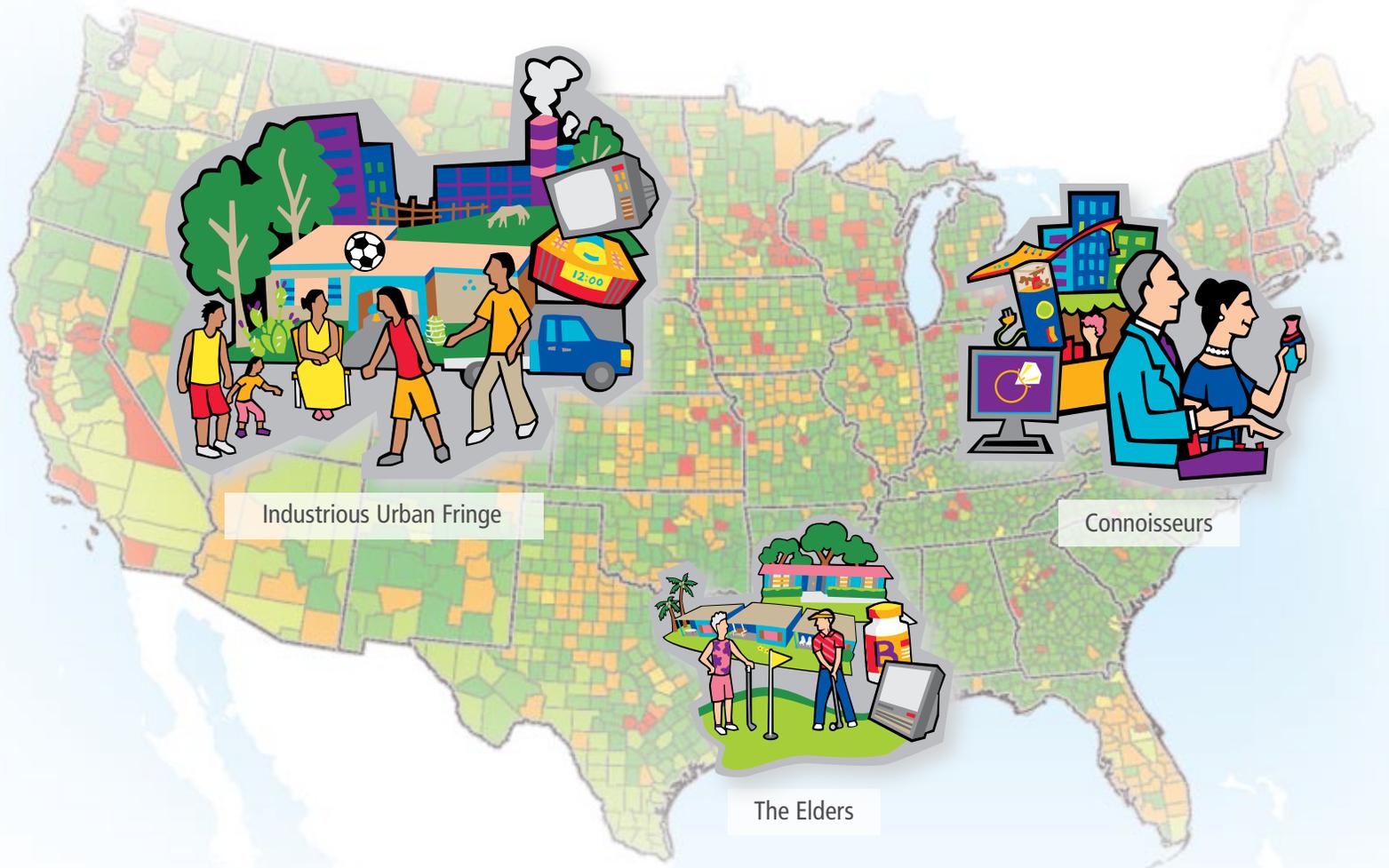
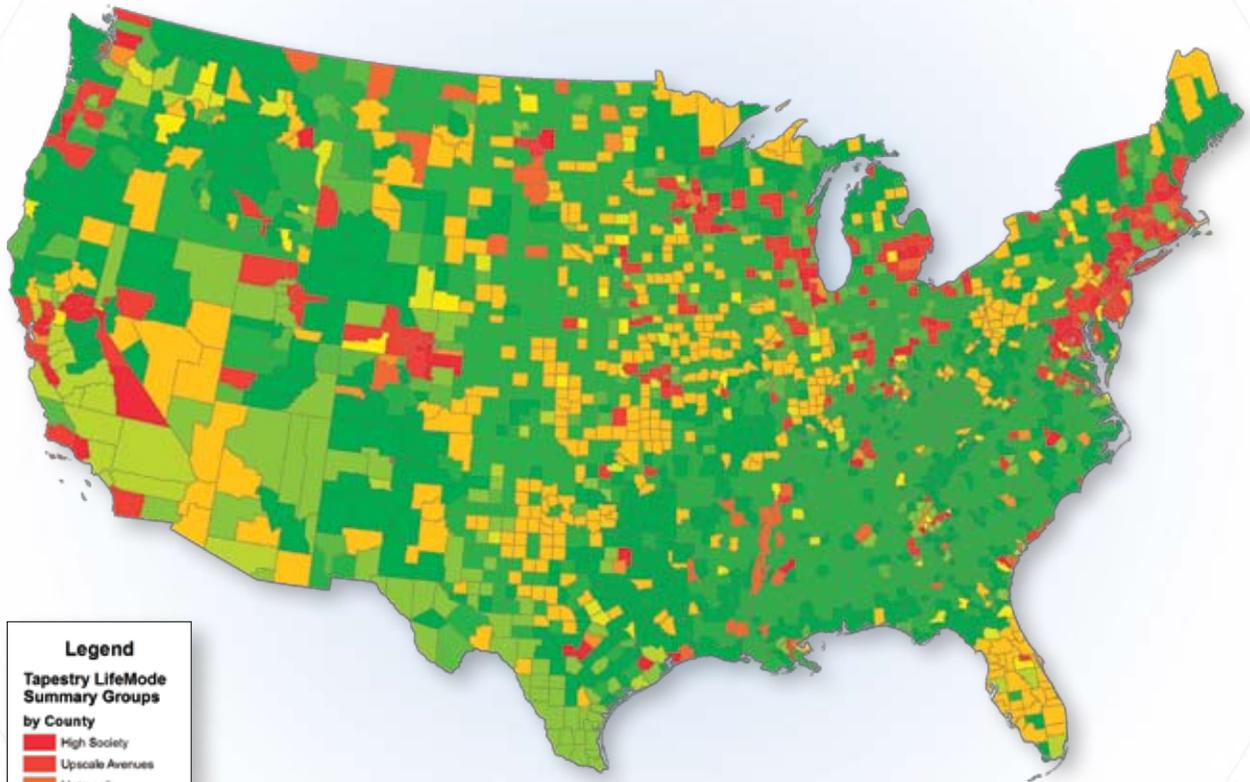


Community Tapestry™

Handbook



Community Tapestry LifeMode Summary Groups by County



Legend	
Tapestry LifeMode Summary Groups by County	
Red	High Society
Dark Red	Upscale Avenues
Orange	Metropolis
Light Orange	Solo Acts
Yellow	Senior Styles
Light Yellow	Scholars & Patriots
Light Green	High Hopes
Light Green	Global Roots
Light Green	Family Portrait
Light Green	Traditional Living
Light Green	Factories & Farms
Light Green	American Quilt

Segments in the 12 Community™ Tapestry™ LifeMode summary groups are characterized by lifestyle and lifestage and share an experience such as being born in the same time period or a trait such as affluence.

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32	11 Pacific Heights	74	53 Home Town
33	12 Up and Coming Families	75	54 Urban Rows
34	13 In Style	76	55 College Towns
35	14 Prosperous Empty Nesters	77	56 Rural Bypasses
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37	16 Enterprising Professionals	79	58 NeWest Residents
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Segmentation 101

For the past 30 years, companies, agencies, and organizations have used segmentation to divide and group their consumer markets to more precisely target their best customers and prospects. This targeting method is superior to using “scattershot” methods that might attract these preferred groups. Segmentation explains customer diversity, simplifies marketing campaigns, describes lifestyle and life stage, and incorporates a wide range of data.

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

Where can you find the largest demographic data source? The decennial census! Census 2000 data included a broad range of demographic variables and provided a rich profile of the U.S. population on April 1, 2000. Users can sift through data on the population: how they live—households and families, labor force and occupation, travel to work, income and housing costs; where they live—cities or farms, single-family homes, apartments, or boats; and where they are from—living in the same house five years ago, born in the same state, immigrated from abroad, ancestry, language. Different areas of the country can also be compared: is this city larger/older/wealthier than that city? Comparisons are limited to conditions on April 1, 2000, and standard geographic areas such as blocks, block groups, census tracts, places, county subdivisions, counties, states, and special interest areas such as congressional districts or school districts.

If the analysis requires user-defined areas such as circles or polygons or questions changes in the data, the user will need more than the public Census 2000 data files. The 1990 Census data is also available online, but geographic areas change with every census. Direct comparisons, even for large areas such as counties, require a correspondence file or “crosswalk” between 1990 and 2000 geographies. Comparable census databases or user-defined polygons require access to private data sources.

Suppose the user wants demographic data more current than the last census. The largest share of Census 2000 data was still being released in the fall of 2002, when it was already two and one-half years out of date! Most data users want to know what is happening today, not 2 to 10 years ago. Given the pace of changes in the economy and society, current data is mandatory and a forecast of current change, prudent.

Again, there are both public and private sources of current demographic data. Data for larger geographic areas—counties, states, and the United States—is also available from the U.S. Census Bureau. There are population estimates that can include characteristics such as age, sex, and race in addition to estimates of households and housing units. Of course, estimates, by definition, are based on data for the time period in question. A 2003 estimate might be based on data such as births and deaths, income tax returns, or building permits for 2003. Because annual public data is commonly released six months to a year after the fact, a 2003 estimate would be published in 2004, at the earliest.

For more demographic detail such as income, employment, or housing characteristics, the user can employ a variety of annual surveys such as the Census Bureau’s Current Population Survey. A wealth of demographic data is available from these sources. However, geographic detail is severely limited by the size of the survey base to states or the largest counties. No small (subcounty) area data is reported from these surveys. In addition, the survey data is likely to be inconsistent with decennial census data. Surveys are useful but are better used to track change over time than as point estimates.

Most of the data items in the decennial census were of special interest to federal government planners, but an ancillary benefit of the census also yielded all the key factors necessary to classify the lifestyles of America's neighborhoods. This data is grouped in nine broad areas of information:

- Population by Age and Sex
- Population by Race and Ethnic Origins
- Household Composition, Marital and Living Arrangements
- Patterns of Migration, Mobility, and Commutation
- General Characteristics of Housing
- Economic Characteristics of Housing
- Educational Enrollment and Attainment
- Employment, Occupations, and Industrial Classifications
- Household, Family, and Personal Incomes

Following each decennial census, marketing information companies with segmentation systems rebuild the models that produce these systems. ESRI's data development team developed Community Tapestry, its fourth-generation segmentation system, building on its foundation of proven segmentation methodology. Hallmarks of a valuable segmentation system are accuracy and stability.

The Next Generation

Census 2000 and ESRI's proprietary annual demographic data updates provide the premier source of information to capture changes at the neighborhood level. Neighborhood is the focus of a valid segmentation system, its predictive power coming from a community's character, formation, and behaviors.

Neighborhoods are natural formations of people drawn together by their common need for a "place"—for security and acceptance. Neighborhood tangibles are housing, land values, available labor, infrastructure, transportation, school system, and other factors that remain stable over decades. Intangibles are elements such as economic opportunities, race, lifestyles, and overall ambience that separate and characterize neighborhoods. The most compelling feature about neighborhoods is the ability to attract or repel residents and shape their living standards and tastes. People need to feel that they belong and will seek places where their lifestyles and behaviors fit.

Conclusion

The benefits of segmentation can be clearly defined by anyone who needs accurate information about their consumers, constituents, or members. Information in this handbook will help you understand ESRI's segmentation system, Community Tapestry.



Community Tapestry

The Fabric of America's Neighborhoods

What Is Community Tapestry?

Community Tapestry represents the fourth generation of market segmentation systems that began 30 years ago. The 65-segment Community Tapestry system classifies U.S. neighborhoods based on their socioeconomic and demographic compositions. The power of Community Tapestry allows you to profile consumers in a number of ways including

- Standard geographic areas including census tract, block group, ZIP Code, and ZIP+4
- User-defined areas such as rings or polygons based on distance, drive time, or other specifications
- Customer addresses or site locations

The versatility of Community Tapestry provides several methods of dividing the 65 segments into summary groups for a broader view of U.S. neighborhoods.

- LifeMode: 12 summary groups based on lifestyle and lifestage
- Urbanization: 11 summary groups based on geographic and physical features along with income
- Custom or industry specific: Optimizing groups to provide more focused applications

Trends Revealed by Community Tapestry

Since Census 2000, several interesting demographic changes have occurred:

- The U.S. population has increased by 24.9 million people.
- Nearly 9.9 million new households have been created.
- An additional 8.7 million people have become homeowners.
- The average household income has increased by 29 percent.
- The average home value has jumped 81 percent.

“Although the demographic landscape of the United States changed significantly in some areas since Census 2000, this mid-decade review and update of the segmentation system further confirms the stability of the Community Tapestry segments as some neighborhoods evolved and moved into other segments,” said Lynn Wombold, chief demographer and manager of data development, ESRI. “Community Tapestry stands as a solid affirmation of the proven segmentation methodology that has been developed and enhanced by ESRI’s data development team for more than 25 years.”

Who Should Use Community Tapestry?

All companies, agencies, and organizations need to understand consumers/constituents to supply them with the right products and services and to reach them via their preferred media. These applications require a robust segmentation system that can accurately profile these diverse markets. The versatility and predictive power of Community Tapestry allow users to integrate their own data or national consumer surveys into Community Tapestry to identify their best market segments and reach them through the most effective channels.

Community Tapestry Methodology Statement

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

Which Attributes Are Used?

Each neighborhood is analyzed and sorted by more than 60 attributes including income, employment, home value, housing type, education, household composition, age, and other key determinants of consumer behavior. U.S. consumer markets are multidimensional and diverse. Using a large array of attributes captures this diversity with the most powerful data available. Data sources such as Census 2000, ESRI's proprietary demographic updates, the InfoBase consumer database from Acxiom Corporation, the Doublebase 2005 consumer survey database from Mediamark Research Inc., and other sources are used to capture the subtlety and vibrancy of the U.S. marketplace.

Why 65 Segments?

A frequently asked question about geodemographic segmentation is why this number of segments. Why not 60 or some other number? Several statistical methods were employed to ensure the optimal number of segments. The most intuitive measure among the range of statistics used is the concept of stability. By examining how many neighborhoods would change their assignment, the stability of a solution could be assessed. From an analysis of solutions with different numbers of segments, the solution with 65 segments proved to be the most stable.

How Is Community Tapestry Built?

Community Tapestry combines the traditional statistical methodology of cluster analysis with ESRI's latest data mining techniques to provide a robust and compelling segmentation of U.S. neighborhoods. ESRI incorporated and developed these data mining techniques to complement and strengthen traditional methods to work with a large geodemographic database.

Geodemographic data covers thousands of neighborhoods with a vast range of attribute values from very large to very small. Robust methods are less susceptible to extreme values and, therefore, crucial to dealing with geodemographic data. The traditional methodology of cluster analysis has a long track record in developing segmentation systems. Complementary use of data mining techniques developed in recent years enhances the effectiveness of traditional statistical methodology in developing Community Tapestry.

Cluster analysis is also used to develop the summary groups. The 65 segments are combined into 12 LifeMode groups based on lifestyle and lifestage. The 11 Urbanization groups present an alternative way of combining the 65 segments that is based on geographic and physical features of the segments along with income. These groups provide a broad view of the segments. They are ideal when users prefer to work with fewer markets than the full 65 segments.

What Verification Steps Are Taken?

Verification procedures follow the creation of the segments to ensure their stability and validity. Replicating the segments with independent samples checks stability. Validity is checked through the use of characteristics that are not used to generate the segments. Linking the Community Tapestry segmentation system to the latest consumer survey data is the critical test. A market segmentation system must be able to distinguish consumer behavior—spending patterns and lifestyle choices—as expected. The validity check provides the answer to the most important question: does it work?

ESRI's Data Development Team

Led by chief demographer Lynn Wombold, ESRI's data development team has a 30-year history of excellence in market intelligence. The combined expertise of the team's economists, statisticians, demographers, geographers, and analysts totals nearly a century of data and segmentation development experience. The team has crafted data methodologies, such as the demographic update, segmentation, the diversity index, and the Retail MarketPlace data, that are now industry benchmarks.

Using Community Tapestry to Enhance Your Business

Data fuels any organization. Customer databases can provide a tremendously rich source of information. Data-based marketing in itself is a broad subject and can be defined as a process of collecting data, then mining it for intelligence. Database-driven decision making, also called database marketing, is a process that involves a partnership between a data vendor, the company, and ESRI.

By partnering with ESRI, companies, agencies, and organizations will have access to segmentation, additional marketing data, and information about geographic areas. Customer data merged with ESRI's data will strengthen a company's database marketing abilities.

ESRI's data can help leverage understanding of geographically based data such as block group, census tract, ZIP Code, and other market-level data. GIS systems can help users take data from database formats, conduct analyses, and display it in usable reports and maps. Solutions can be implemented that allow users to perform this application from the desktop, the field, and the Web. This process begins with a customer database that can be easily enhanced with a data overlay.

Understanding customers, knowing customers' shopping patterns, assessing the media preferences of customers, cross-selling to customers, and successfully retaining existing customers for a lifetime are just some activities that are supported by mining customer files. Some of these marketing activities include

- Customer profiling
- Media targeting
- Direct mail
- Site analysis

Customer Profiling

A cornerstone of an organization's success is a thorough knowledge of customers. All companies realize that this knowledge is key to developing effective marketing programs as they mine the information from their customer databases. Cleansing, geocoding, and appending Community Tapestry segments to a customer or prospect file will further refine and enrich an understanding of customer preferences. Not only will you be able to track customer buying data by segment, you can also use Community Tapestry to track the results of your direct marketing campaigns, plan loyalty programs, and advertising.

A customer profile can reveal the demographics, lifestyles, and product preferences of a company's customers. If a company knows who its customers are, it can respond to their needs with better messaging, products, and services. Address information in a customer database is necessary to begin the profiling process. Data such as latitudes/longitudes, demographics, and segmentation codes can be geocoded and appended to each customer record, creating an enhanced customer database. Adding this data to each customer record provides a detailed portrait of customers. These data-enhanced customer records can be sorted and analyzed to provide more solid business decisions.

ESRI recommends the use of segmentation and the creation of customer profiles when you are

- Looking for the best locations for new stores
- Evaluating the success of existing locations
- Selecting merchandise suited to customer preferences
- Directing advertising with the right message to the right audience
- Targeting direct mail and other promotions to the most responsive recipients

A customer profile illuminates and helps define customer behaviors. The profile will pinpoint your core customer groups as well as groups with opportunity. Customer profiling is used to develop

- Insight into the lifestyle characteristics of your best customers
- A "picture" or map of where these customers live
- Plans to target neighborhoods previously unserved
- New opportunities
- Strategies that attract customers to stores and purchase your products and services

Companies can "paint" customer profiles by using their customer data and Community Tapestry segmentation to fill in their customer picture. When the customer profiling analysis is complete, a detailed picture of the company's customers emerges. Customer profiling is like painting a picture—or weaving a community tapestry.

Success Scenario—Franchise

To attract customers, a successful dry-cleaning franchisor frequently included discount coupons by using saturation mail programs offered by a local mail vendor. He knew that his coupons reinforced loyalty from his regular customers. But because of “casual Fridays” at many local companies, his revenue base was slipping, and he needed some new customers.

To assist the franchisor with a solution, ESRI analysts performed a Community Vision project. Community Vision is a collection of reports, charts, and maps with an accompanying analysis that precisely profiles core and developmental customers (prospects). ESRI analysts carefully sampled the franchisor’s extensive customer file, appended a Community Tapestry segmentation code to each record, and compared the profile of dry-cleaning customers who use coupons to households that use dry-cleaning services gleaned from the Mediamark Research Inc. Doublebase 2005 consumer survey database.

Results from the Community Vision project revealed several segment types that did not use coupons but, according to the Mediamark Research Inc. Doublebase 2005 data, frequently used dry-cleaning services. Working with his mail vendor, the franchisor targeted his special offers to neighborhoods with a density of these potential customers. At the same time, he decreased the special offers to his regular customers who were already coming to his establishments. After six months of running this program, the franchisor realized an increase in his dry-cleaning revenues.

Media Targeting

Companies can use their customer data with Community Tapestry segmentation to develop media targeting programs. Knowing what your customers like to read, watch, and listen to is invaluable information. Using Community Tapestry segmentation, you can rank customer likes and dislikes, correlate one segment profile to another, and build target groups. Some typical media targeting applications could include

- Ranking media preferences
- Analyzing customer promotion responses
- Identifying preferred shopping patterns
- Appending Community Tapestry segments to customer records
- Analyzing and ranking markets based on Community Tapestry segmentation profiles or demographics targeted by age, income, lifestyle preference, and lifestage

Success Scenario—Restaurants

Small restaurant chains often have difficulty choosing the best media for advertising. For example, television spots can be very expensive with limited, untrackable return, while Yellow Pages advertising is reasonably priced but produces inadequate results. A small chain of family-oriented restaurants was crowded at lunchtime but nearly empty during the dinner hour. The restaurants did not have a customer database. To use Community Tapestry segmentation to develop an advertising program, gathering some customer information was essential. Each restaurant in the chain wanted to collect home addresses of its lunchtime patrons. As an incentive, they each launched a birthday club and offered a birthday cake that would serve six to eight people as a dinner dessert. This promotion encouraged lunchtime customers to dine in the restaurants at night.

It is important to note that, for privacy protection, the restaurant owner asked her servers to explain to the patrons why they wanted home addresses. The servers also emphasized that the addresses would not be sold or shared with any other marketing organization. The restaurant chain owner believed that 80 percent of the customers complied with her request and provided their home addresses.

After six months, the restaurants had enough addresses to create a profile. This profile revealed that their patrons watched a lot of sports on television, specifically college sports; preferred listening to news radio to reading newspapers; and enjoyed outdoor activities. Armed with this information, the restaurant owner decided to place ads offering “after the game” specials in the local college’s sporting event programs.

Without the Community Tapestry profile, she might have advertised on television sporting programs but, based on the profile, chose instead to advertise on local news radio specifically during evening drive time. The result? She saw her dinner business double within a year and was delighted with the success of her advertising program and the birthday cake club.

Success Scenario—Restaurant

A local restaurant owner could not figure out why his breakfast and lunch traffic was profitable but the restaurant was nearly empty at dinnertime. He tried various promotions, but none were successful. Using Community Tapestry segmentation, the owner profiled his regular customers based on customer records gathered from his VIP Diner promotions. He then bought a mailing list of residents who lived in the surrounding area and profiled them demographically. Examining these reports, he found that most of his daytime customers came from nearby offices and commuted out of the area after work. Area residents came from very different Community Tapestry segments: *Simple Living* residents were elderly folks living on fixed incomes and unable to eat out often; *Laptops and Lattes* were young, affluent singles and couples with disposable incomes to spend on restaurant dinners.

Based on this information, the owner devised different promotion programs such as “quick serve” meals and “meet and eat” specials for the businesspeople who were his breakfast and lunch patrons. To increase his dinnertime traffic, he devised promotions and menus that would appeal to the area’s two distinct demographic segments. To encourage the area’s elderly population, he designed an early bird dinner menu with reduced prices. He also instituted a senior customer loyalty program with discounts for desserts and specials. He provided a more diverse menu of continental dishes and events such as wine tastings for his younger, affluent patrons.

He created a series of mailings with coupons targeted to each group of local residents advertising these promotions. After a few weeks, he noticed a sizable increase in his dinner receipts and two grateful local populations.

Direct Mail

Direct mail applications are more precise as opposed to print or other advertising media. Advertising goes to everyone, whereas effective direct mail campaigns must be crafted from segmented lists with a targeted message. Responses to direct mail can be tracked to analyze the effectiveness of the campaign. Response analysis is a useful tool. Many companies rely on direct mail as a vehicle to promote stores, products, and events. In this age of “do not call,” many marketers will simply increase the volume of direct mail. This may not be the ideal solution if certain customer segments are resistant to receiving direct mail. Therefore, companies must determine customer segments that will respond and target messages only to those segments. To better understand customer preferences for marketing communications, companies must understand customers individually and learn how each customer wants to be contacted. Once that happens, marketing programs will be more effective. By aligning communication channels with what the customer wants, companies can improve their direct mail and other marketing methods.



Success Scenario—Nonprofit

Nonprofit organizations can see significant results from using segmentation applications in direct mail campaigns. For example, Community Tapestry segmentation may be used to successfully screen “waste” from a direct mail membership campaign.

Recently, a local zoo wanted to increase its membership. Due to budget constraints, the zoo could not review a profile of its members. The board approved a budget sufficient to append Community Tapestry segment codes to its member file. Another part of this activity was to ask zoo visitors to provide their residential ZIP Codes when they purchased tickets. A Community Tapestry profile identified a density of several segments in the membership files that did not appear in the zoo visitor information. This interesting discovery led to the creation of several targeted mailing pieces. One mailing invited members and donors to attend gala events and musical performances that they seemed to prefer, and the other encouraged recipients to visit the zoo.

Sending different messages to two distinctly different audiences, the zoo increased its donations and visitors in the same year. When the program ended, the zoo and ESRI conducted a thorough response analysis with the help of the zoo’s mail house. Messaging and targeting were refined during the next year as the mailing campaigns increased from two to six.

Site Location Analysis

“Location, location, location” is the mantra of commercial real estate. Selecting the right location may be the most important decision that a business can make. Retailers face competition everywhere—specialty mall stores, department stores, boutiques, discounters, big-box stores, mail-order catalogs, and online shopping sites all compete for customers. Savvy retailers know that to successfully compete in today’s marketplace, they must keep abreast of their customers’ changing tastes, product preferences, and spending patterns.

It is not enough to know just where potential customers live; companies must examine other data such as the types of people who live, work, and shop near a store as well as information about the impact of competitors in the area. For a more complete analysis, optional traffic data can be added. Successful site selection analyses using ESRI® data and software solutions will help the user make more informed and profitable decisions.

Understanding geography is crucial for supporting marketing functions. To answer this need, ESRI added Community Tapestry data to the already comprehensive demographic, business, and shopping center datasets that are included with ArcGIS® Business Analyst desktop software. Integrating customer data with these types of data allows for an even more refined level of site location analyses.

Companies can use customer, demographic, business, and shopping center data for store location evaluation, trade area definition, and competitive analysis. Other marketing applications for customer data include

- Conducting store performance evaluations
- Calculating market potential
- Locating untapped market areas
- Visualizing market cannibalization

Success Scenario—Retail Store Chain

A discount shoe chain wanted to expand its operations to new locations in a nearby state. For many years, the chain had collected customer information from its loyalty programs. Although it had used demographics to analyze this data and the effectiveness of these promotions, it had never used segmentation for site analysis.

Community Tapestry segment codes were appended to the customer file, and the existing store locations were analyzed. Using this data, ESRI developed a definition of a standard trade area to be used in the prospective site analyses. ESRI found that several factors appeared to make the existing stores successful such as proximity to a major shopping mall; five to seven competitors within the existing trade area; and the presence of the *Laptops and Lattes*, *Trendsetters*, and *Aspiring Young Families* Community Tapestry segments.

Consumers in these segments have different lifestyles, but all frequently shop for shoes. *Laptops and Lattes* and *Trendsetters* residents are more affluent with disposable income and will shop more frequently, while the more price-conscious *Aspiring Young Families* residents search for bargains. The chain's current demographic criteria of income and home values would not select the *Aspiring Young Families* segment as a target market. Diversity is in the marketplace. Although some similarities exist, the household lifestyle characteristics are very different but important indicators of market potential for the shoe chain. Targeting key Community Tapestry segments enabled the chain to capitalize on other possible markets that might have been missed when straight demographic criteria were used.

When evaluating new sites, these factors were considered. Using the criteria, the chain previewed dozens of sites and selected a new site that matched the characteristics of the chain's best-performing stores.

Conclusion

Customer data should be used and treated as a company's most valuable asset. It is worth its weight in gold—or revenues. ESRI believes that the more information companies can learn about their customers, the better they can serve them, keep them, and find more like them.



Community Tapestry Summary Groups

ESRI's segmentation system, Community Tapestry, provides a robust, powerful portrait of the 65 U.S. consumer markets. To provide a broader view of these 65 segments, ESRI combined them into 12 LifeMode groups based on lifestyle and lifestage composition. For instance, Group L1, *High Society*, consists of the seven most affluent segments whereas Group L5, *Senior Styles*, includes the nine segments with a high presence of seniors.

- | | |
|--|---------------------------------------|
| L1 <i>High Society</i> | L7 <i>High Hopes</i> |
| L2 <i>Upscale Avenues</i> | L8 <i>Global Roots</i> |
| L3 <i>Metropolis</i> | L9 <i>Family Portrait</i> |
| L4 <i>Solo Acts</i> | L10 <i>Traditional Living</i> |
| L5 <i>Senior Styles</i> | L11 <i>Factories and Farms</i> |
| L6 <i>Scholars and Patriots</i> | L12 <i>American Quilt</i> |

Community Tapestry's 65 segments are also organized into 11 Urbanization groups to highlight another dimension of these markets. These 11 groups are based on geographic and physical features such as population density, size of city, location in or outside a metropolitan area, and whether or not it is part of the economic and social center of a metropolitan area. For example, U1, *Principal Urban Centers I*, includes eight segments that are mainly in densely settled cities within a major metropolitan area. The "I" or "II" appearing after each group name designates the relative affluence within the group, with I being more affluent than II.

- | | |
|---|--|
| U1 <i>Principal Urban Centers I</i> | U7 <i>Suburban Periphery I</i> |
| U2 <i>Principal Urban Centers II</i> | U8 <i>Suburban Periphery II</i> |
| U3 <i>Metro Cities I</i> | U9 <i>Small Towns</i> |
| U4 <i>Metro Cities II</i> | U10 <i>Rural I</i> |
| U5 <i>Urban Outskirts I</i> | U11 <i>Rural II</i> |
| U6 <i>Urban Outskirts II</i> | |

Segments provide more differentiating power than groups. However, if the user wants to summarize or analyze a smaller number of markets, groups are appropriate. Choosing between the two ways of grouping segments depends on the application. For certain products or services, Urbanization groups may more effectively distinguish the consumption pattern than LifeMode groups; for example, going to the movies. But for certain lifestyle- or lifestage-related behavior, such as domestic travel, grouping by LifeMode would be more effective.

Users can also define their own groups to capture the dynamics of Community Tapestry segmentation for specific applications. This can be accomplished, for example, by grouping the 65 segments based on their rank order on the consumption rate from customer profiles and consumer surveys.

See the tables for a list of the 65 Community Tapestry segments and how they are organized into LifeMode and Urbanization groups. Each segment is given a short descriptive name in addition to a numeric code ranging from 01 through 65. For example, Segment 01 (*Top Rung*) falls into the LifeMode group of *High Society* and the Urbanization group of *Metro Cities I*.

Table 1

LifeMode Groups by Segment Codes

LifeMode Group	Segment Codes
L1 <i>High Society</i>	01, 02, 03, 04, 05, 06, 07
L2 <i>Upscale Avenues</i>	09, 10, 11, 13, 16, 17, 18
L3 <i>Metropolis</i>	20, 22, 45, 51, 54, 62
L4 <i>Solo Acts</i>	08, 23, 27, 36, 39
L5 <i>Senior Styles</i>	14, 15, 29, 30, 43, 49, 50, 57, 65
L6 <i>Scholars and Patriots</i>	40, 55, 63
L7 <i>High Hopes</i>	28, 48
L8 <i>Global Roots</i>	35, 38, 44, 47, 52, 58, 60, 61
L9 <i>Family Portrait</i>	12, 19, 21, 59, 64
L10 <i>Traditional Living</i>	24, 32, 33, 34
L11 <i>Factories and Farms</i>	25, 37, 42, 53, 56
L12 <i>American Quilt</i>	26, 31, 41, 46

Community Tapestry LifeMode Group Descriptions

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

LifeMode Group: L1 *High Society*

Segment Codes: 01, 02, 03, 04, 05, 06, 07

The markets in *High Society* are affluent and well educated. They represent slightly more than 12 percent of all U.S. households but generate nearly one-quarter of the total U.S. income. Employment in high-paying positions, such as professional or managerial occupations, is common. As a result, the median household income for this group, \$104,934, is almost twice that of the national median. Most households are married-couple families residing in affluent neighborhoods where the median home value approaches \$396,000. Although this is one of the least ethnically diverse groups in the United States, it is one of the fastest growing, increasing by 2 percent annually. Residents of *High Society* are affluent and active—financially, civically, and physically. They participate in a wide variety of public activities and sports and travel extensively. Try the Internet or radio instead of television to reach these markets.

LifeMode Group: L2 *Upscale Avenues*

Segment Codes: 09, 10, 11, 13, 16, 17, 18

Prosperity is the overriding attribute shared by the seven segments in *Upscale Avenues*. Success has been earned from years of hard work. Similar to the *High Society* segments, many in this group are also well educated with above-average earnings. However, the choice of housing among the segments in *Upscale Avenues* reveals their distinct preferences. Urban markets such as *Urban Chic* and *Pacific Heights* favor townhouses and high-rises, *Pleasant-Ville* residents prefer single-family homes in suburban neighborhoods, and *Green Acres* residents opt for open spaces. Some have not settled on a home yet, such as the renters among *Enterprising Professionals*; others, such as *Cozy and Comfortable* residents, have been settled for years. The median household income for the group is more than \$70,504, and their median net worth exceeds \$178,285. Prosperous domesticity also characterizes the lifestyle in *Upscale Avenues*. They invest in their homes, from landscaping and home remodeling among the homeowners to new furnishings among the renters. Their

leisure activities include sports such as golf and bicycling and, of course, domestic vacations. Although they are partial to new cars, they also save and invest their earnings.

LifeMode Group: L3 *Metropolis*

Segment Codes: 20, 22, 45, 51, 54, 62

The six segments of the *Metropolis* group live and work in America's cities. They live in older, single-family homes or row houses built in the 1940s or earlier. Those living in larger cities tend to own fewer vehicles and rely more on public transportation, but the majority of markets in *Metropolis* feature commuters to service-related jobs. The median value of their homes is \$166,249. The *Metropolis* group reflects the segments' diversity in housing, age, and income. For example, ages among segments range from Generation Xers to retirees; households include married couples with children and single parents with children. Employment status also varies from well-educated professionals to unemployed. The median household income of the group is approximately \$41,099. Their lifestyle is also uniquely urban—and media oriented. They like dancing and music, especially urban and jazz formats; watch a variety of television programs from news to syndicated sitcoms; and prefer movies to books.

LifeMode Group: L4 *Solo Acts*

Segment Codes: 08, 23, 27, 36, 39

The *Solo Acts* summary group features singles who prefer city life. Many are young, startup households located in America's more densely populated neighborhoods; some are well-established singles who have eschewed homeownership and child-rearing responsibilities. Second only to *High Society*, this group tends to be well-educated, working professionals who are either attending college or already hold a degree. Their incomes reflect their employment experience, ranging from a low median of \$40,400 among the newest households to approximately \$91,000 among established singles. Contrary to modern migration patterns that flow away from the largest cities, *Solo Acts'* residents are moving into major cities such as New York City; Chicago; Washington, D.C.; Boston; Los Angeles; and San Francisco. With considerable discretionary income and few commitments, their lifestyle is urban, including the best of city life—dining out, attending plays, and visiting museums—and, for a break from constant connectivity, extensive travel domestically and abroad.

Community Tapestry LifeMode Group Descriptions

LifeMode Group: L5 *Senior Styles*

Segment Codes: 14, 15, 29, 30, 43, 49, 50, 57, 65

Nearly 14.2 million households in the nine *Senior Styles* segments comprise one of the largest LifeMode summary groups. As the U.S. population ages, two of the fastest-growing American markets are found among *The Elders* and the *Silver and Gold* segments. *Senior Styles* segments illustrate the diversity among today's senior markets. Although incomes within this group cover a wide range, the median is approximately \$44,094, attributable mostly to retirement income or Social Security payments. Younger, more affluent seniors, freed of their child-rearing responsibilities, are traveling and relocating to warmer climates. Settled seniors are looking forward to retirement and remaining in their homes. Some of the older, less privileged segments live alone and collect Social Security and other benefits. Their choice of housing depends on their income. This group may reside in single-family homes, retirement homes, or high-rises. Their lifestyles can be as diverse as their circumstances, but senior markets do have common traits among their preferences. This is the most politically active market group, from voting to participating in election campaigns. Golf is clearly their sport of choice, from playing to just watching the Golf Channel. They read the newspaper daily and prefer to watch news shows on television. Although their use of the Internet is nearly average, they are more likely to shop through QVC than online.

LifeMode Group: L6 *Scholars and Patriots*

Segment Codes: 40, 55, 63

This summary group is unique in the Community Tapestry system. Their shared traits include youth, with the attendant lower incomes, and atypical environments such as college life or military service. Because of their transient lifestyle and life-stage, their homeownership is low. Most live in townhouses or apartments, although one-quarter reside in single-family homes. One segment, *Military Proximity*, is dominated by military life; the other two, *College Towns* and *Dorms and Diplomas*, are predominantly students who are pursuing college degrees. Although most of the military market is either on active duty or employed in civilian jobs on military bases, the students tend to work part-time at low-paying jobs to support themselves while attending school. However, low personal income does not inhibit their lifestyles. *Scholars and Patriots* residents are the most active participants in a wide variety of sports—from swimming and snorkeling to skiing and ice skating. They are style conscious; well connected with PCs, cell phones, and MP3s; and just beginning to acquire household furnishings.

LifeMode Group: L7 *High Hopes*

Segment Codes: 28, 48

High Hopes includes *Aspiring Young Families* and *Great Expectations*. The *High Hopes* group seeks the "American Dream" of homeownership and a rewarding job. Most live in single-family houses or multiunit buildings; approximately half own their homes. Many are willing to move to a new location to seek better opportunities. The residents in the summary group are young and college educated; one-third of the householders are younger than 35 years. Their median net worth is more than \$58,793—nearly 76 percent of the U.S. median. Households in this group include a mix of married couples, single-parent families, or single persons.

LifeMode Group: L8 *Global Roots*

Segment Codes: 35, 38, 44, 47, 52, 58, 60, 61

The common thread among the markets in *Global Roots* is ethnic diversity. *Las Casas* and *NeWest Residents* represent a strong Hispanic influence in addition to a broad mix of cultural and racial diversity found in *Urban Melting Pot* and *International Marketplace*. Typical of new households, *Global Roots'* households are young with modest incomes and tend to rent in multiunit dwellings. The youth of this group reflects recent immigration trends; half of all households have immigrated to the United States within the past 10 years. The households range from married couples, typically with children, to single parents to individuals who live alone. Because households with children dominate this marketplace, it is not surprising that spending for baby goods, children's apparel, and toys is higher here. Residents of *Global Roots* are less likely to have home PCs but just as likely to use cell phones. They maintain ties with friends and relatives in their countries of origin with foreign travel.

LifeMode Group: L9 *Family Portrait*

Segment Codes: 12, 19, 21, 59, 64

Family Portrait is LifeMode's fastest-growing population. The growth is driven primarily by the rapid increase in the *Up and Coming Families* segment. Youth, family life, and the presence of children are the common characteristics across the five markets in *Family Portrait*. The group is also ethnically diverse: nearly 30 percent of the residents are of Hispanic descent. The neighborhoods are predominantly composed of homeowners who live in single-family homes. The majority of households include married couples with children who contribute to the group's large household size averaging more than 3.11 persons per household. Their lifestyle reflects their youth and family orientation—buying infant and children's apparel and toys. Visits to theme parks and zoos are popular. Their vehicle of choice is typically a minivan or a full-size SUV.

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

Traditional Living includes four markets that convey the common perception of middle America: hardworking, settled families. The group's higher median age of 37.8 years also conveys their lifestage—a number of older residents who are completing their child-rearing responsibilities and looking forward to retirement. The aging of the population has not slowed their participation in the labor force. They work hard to earn a modest living and typically own single-family homes in established neighborhoods that are experiencing slow population growth. Residents in *Traditional Living's* segments buy standard, four-door American cars; belong to veterans' clubs and fraternal organizations; take care of their homes and gardens; and rely on traditional information sources, such as newspapers, for their news.

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

Factories and Farms segments represent rural life—from small towns and villages to farms. Employment in manufacturing and agricultural industries is typical in these small, settled communities across America's breadbasket. Population change is nominal, and the profile is classic. Most households are families, either married couples or married couples with children. By age, the residents of *Factories and Farms* mirror the U.S. distribution, with slightly more retirees. Median household income is a bit lower, almost \$39,699, but so is home value, almost \$100,002. Most own their homes. Their lifestyle reflects their locale, emphasizing home and garden care, fishing and hunting, pets, and local clubs.

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

Location also links the four segments in *American Quilt*—America's small towns and rural areas. Unlike *Factories and Farms*, this group represents a more diverse microcosm of small-town life, including the largest segment of Community Tapestry, *Midland Crowd*. Manufacturing and agriculture workers remain part of the local economy, but *American Quilt* also includes local government, service, construction, communication, and utility workers. In addition to farmers, *American Quilt* includes the *Rural Resort Dwellers* segment, an older population that is retiring to seasonal vacation spots, and the *Crossroads* segment, a younger, family population that favors mobile homes. Households in *American Quilt* are also more affluent, with a median income of \$44,478, and more are homeowners. However, the rural lifestyle is also evident, with fishing and hunting (and power boats) and a preference for pickups and country music.



Table 2

Urbanization Groups by Segment Codes

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

Community Tapestry Urbanization Group Descriptions

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

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

Principal Urban Centers I represents the most affluent populations of the country's largest metropolitan areas, those with populations of 2.5 million or more. Residents of the big cities share a lifestyle that favors apartments to single-family homes, public transportation to cars, and cats to dogs. High population density personifies big-city life with its attendant inconveniences such as high rents and higher mortgage payments and opportunities such as high-paying jobs. Households are younger and as likely to be singles as married couples. Professional employment is typical but so is diversity. The *Principal Urban Centers I* summary group is home to urbanites who embrace the amenities of city living from the Starbucks on the corner to museums, dancing, and dining out. They own the latest in electronics and use the Internet for everything. If they use the Yellow Pages at all, it is to find a taxi or a locksmith. Because going out is more popular than staying in, home improvements or furnishings are not popular here.

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

Principal Urban Centers II represents the aspiring populations of the country's largest cities. This is the youngest (median age of 28.3 years) and most diverse population among the Urbanization groups including many recent arrivals in large "gateway" cities such as New York City, Los Angeles, and Chicago. Although the population density is second only to *Principal Urban Centers I*, it is still significantly lower. The search for affordable housing has moved these residents away from high-rises and into row houses, duplexes, and relatively lower-density buildings. Their lifestyle is characterized not only by their locale but also by their youth and nascent socioeconomic status. Their median household income is \$26,999. They are more likely to use public transportation and less likely to own their homes. Families are also more common in *Principal Urban Centers II*. Residents are more likely to buy baby goods and groceries than electronic gadgets and to visit a theme park than a museum.

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

Upscale homeowners living in densely populated cities characterize the eight segments in *Metro Cities I*. Their distinction lies in the single-family homes in metropolitan cities. They embrace city living with the benefits of suburban single-family homes. *Metro Cities I* and *Suburban Periphery I* residents have the highest income among the Urbanization groups, but *Metro Cities I* residents are second to none in wealth. Both their median net worth and median home value are twice that of the national level. Most householders are older than 35 years. Nearly 60 percent of the households are married couples, both with and without children. These well-educated residents are avid readers, particularly of novels. They are very active in financial investments, health conscious, and enjoy traveling—both domestically and abroad. They are also world-class shoppers, from home furnishings to women's shoes.

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

Metro Cities II segments are found in larger cities and in densely populated neighborhoods, ranking third in population density behind *Principal Urban Centers I* and *II*. The eight markets in *Metro Cities II* are neighborhoods in transition including young, starter households; retirees; single-person households; and families. Most householders rent in multi-unit buildings. The young population remains mobile. Many are enrolled in college; most are still trying different jobs. The median household income of this group is \$41,272. But household wealth varies from \$10,235 (*Dorms to Diplomas*) to \$170,490 (*Retirement Communities*), reflecting the wide range of age and lifestage in *Metro Cities II*. Consumers in this group share a neighborhood with an emphasis on economy and convenience. Their preferences include compact or subcompact cars, fast food, and convenience stores. With the high concentration of renters, tenant insurance is common while home improvement projects are not.

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

The segments in *Urban Outskirts I* reside in higher-density suburban neighborhoods spread across metropolitan areas. Many of these neighborhoods are part of the main hub of social, cultural, and economic activity within the metro area. The proximity of higher-density suburban areas to places of employment and entertainment venues combines the convenience of access with the advantage of affordable suburban living. The median household income of *Urban Outskirts I* residents is \$55,592, on par with the national median, although the population is slightly younger with a median age of 33.9 (compared to the national median of 36.7 years). As in established suburban communities, the housing stock is dominated by single-family dwellings but includes rental apartments to accommodate younger households with growing incomes. “Do-it-yourself” (DIY) projects are popular here, with owners tackling home improvement basics such as patios, fencing, flooring, and lawn care. Residents enjoy an active life that includes a variety of sports from bowling to roller-blading. Televisions are ubiquitous, with as many as four television sets in many homes, but residents are as likely to read a newspaper or listen to the radio.

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

The settlement density and housing preferences of *Urban Outskirts II* are similar to *Urban Outskirts I*—high-density suburban neighborhoods in metropolitan areas. However, here the homes are older and the population is younger, with a median age of 31.1 years. Homes can be single-family or multiunit dwellings, but nearly half of the housing units were built before 1960. Less than 10 percent of the housing is less than 10 years old. Homes are affordable, with a median home value of \$81,472. Half of the households own their own home, although the younger population is less affluent, with household income approximately half that of the national median (\$53,154). This group includes a variety of household types ranging from the ethnically diverse family households of *Southwestern Families* to the shared and single-person student households found in *College Towns*. Their lifestyle preferences include Folgers coffee to Starbucks, current consumption to saving, going to the movies, participating in recreational football or basketball games, and attending these collegiate or professional sporting events.

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

Moving away from the epicenters of city living, peripheral suburban expansion represents lower-density housing development located in metropolitan and micropolitan statistical areas throughout the United States. *Suburban Periphery I* is the largest Urbanization group of Community Tapestry, with the most population and households, in addition to the highest annual growth, 2.1 percent annually. Married-couple families dominate, approximately half with children, primarily living in their own single-family homes, with two cars. They tend to employ a lawn and gardening service, own a security system, and invest in home remodeling and improvements. This well-educated group is second to *Metro Cities I* in household wealth, but second to none in conspicuous consumption. They track investments on the Internet frequently and use a financial planner. They enjoy golfing, skiing, hiking, water sports, and regular exercise at a club. Travel is part of their lifestyle but more domestic than foreign. At home, *The West Wing* and CNN are TV favorites.

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

Suburban Periphery II incorporates a population density similar to *Suburban Periphery I* but is more likely to be found in the smaller cities within metropolitan areas—in urban clusters. Housing is still predominantly owner-occupied, single-family homes but older and closer to employment. Residents here have the shortest commute to work. Households are a mix, similar to that of the United States as a whole. More than half are married-couple families, and one-third are householders who live alone. Although the median household income and home value are below the U.S. median, their median net worth is slightly higher. This is the oldest Urbanization group of Community Tapestry, with the highest median age of 41.1 years and the highest concentration of householders who are older than 65 years. They are more inclined to watch sports than to participate, with the exception of a little golf or fishing. They prefer Folgers decaffeinated coffee and enjoy gambling, watching QVC and the Game Show Network, and frequenting family restaurants such as Bob Evans Farms and Perkins.

Community Tapestry Urbanization Group Descriptions

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

Small towns represent the ideal in American communities—affordable, close-knit, and apart from the hustle and bustle of city life. The *Small Towns* Urbanization group is typical. Residents are active members of the community including membership in social clubs and church boards and participation in local politics. Households earn a modest living, with a median household income of \$37,599, but their earnings are sufficient to afford a single-family or mobile home. Most of the labor force is employed in manufacturing, construction, or retail sectors; many are already retired. *Heartland Communities* is well settled, but *Small Towns* welcomes the ongoing migration of younger *Crossroads* and older *Senior Sun Seekers*. With retirement still looming for many, they invest conservatively in certificates of deposit and annuities instead of the stock market.

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

Small, nonfarm settlements, some of which are developing in suburban fringe areas, characterize the neighborhoods of *Rural I*. Married-couple families, many with grown children who have left home, work hard in blue-collar occupations. Some are self-employed with small businesses or farms. Their median age of 40.4 years is slightly older than that of the United States median. With a median household income of more than \$53,210, they enjoy the comforts of large single-family homes with ample land. As do-it-yourselfers, they take pride in their homes and gardens, investing in major home remodeling projects and the tools to get the job done. Residents of *Rural I* may not be farmers, but they embrace the country lifestyle, from their gardens and pets to their pursuits, hunting and fishing. The vehicle of choice is the pickup—domestic, of course.

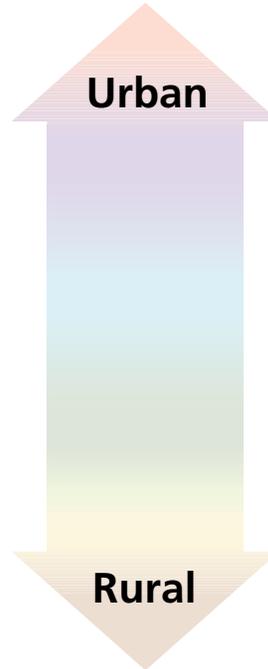
Urbanization Group: U11 *Rural II* Segments: 37, 42, 46, 56

Rural II represents the countryside of the extremes in urbanization. Low population density characterizes the country with its inconveniences such as the need for multiple vehicles to get around and advantages such as affordable single-family homes with land. Most of the population resides in rural farm areas; the rest live in the country or in small villages and work in mining or manufacturing. Residents are slightly older than the U.S. median, with a median age of 39.5 years; some are already retired. Most are homeowners. Few are movers; rural residents are settled. Family and home are central in their lives. Their lifestyles reflect a preference for comfort and practicality—western or work boots to dress shoes, kerosene heaters to espresso/cappuccino makers, recliners to patio furniture, garden tillers to trash compactors.



Urbanization Levels of the Urbanization Groups

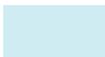
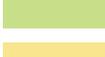
U1: <i>Principal Urban Centers I</i>
U2: <i>Principal Urban Centers II</i>
U3: <i>Metro Cities I</i>
U4: <i>Metro Cities II</i>
U5: <i>Urban Outskirts I</i>
U6: <i>Urban Outskirts II</i>
U7: <i>Suburban Periphery I</i>
U8: <i>Suburban Periphery II</i>
U9: <i>Small Towns</i>
U10: <i>Rural I</i>
U11: <i>Rural II</i>



The "I" or "II" after each Urbanization group name denotes the relative affluence within the group, with I being more affluent than II.

Segment Legend



Color Key	
Urbanization Group (top color)	LifeMode Group (bottom color)
 U1 <i>Principal Urban Centers I</i>	 L1 <i>High Society</i>
 U2 <i>Principal Urban Centers II</i>	 L2 <i>Upscale Avenues</i>
 U3 <i>Metro Cities I</i>	 L3 <i>Metropolis</i>
 U4 <i>Metro Cities II</i>	 L4 <i>Solo Acts</i>
 U5 <i>Urban Outskirts I</i>	 L5 <i>Senior Styles</i>
 U6 <i>Urban Outskirts II</i>	 L6 <i>Scholars and Patriots</i>
 U7 <i>Suburban Periphery I</i>	 L7 <i>High Hopes</i>
 U8 <i>Suburban Periphery II</i>	 L8 <i>Global Roots</i>
 U9 <i>Small Towns</i>	 L9 <i>Family Portrait</i>
 U10 <i>Rural I</i>	 L10 <i>Traditional Living</i>
 U11 <i>Rural II</i>	 L11 <i>Factories and Farms</i>
	 L12 <i>American Quilt</i>

01 Top Rung

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, highly educated, and wealthy. The median age is 41.9 years. Nearly one-third of the residents are in their peak earning years of 45–64. Approximately 77 percent of these households are composed of married couples, half of them with children and half without. This is a monochromatic market with little diversity, except for the presence of children.

Socioeconomic

Top Rung is the wealthiest consumer market, representing less than 1 percent of all U.S. households. The median household income of \$185,415 is more than three and one-half times the U.S. median, while the median net worth of \$614,206 is more than five times the national level. Residents' wealth is derived from investments, such as income from interest, dividends, and rental properties, as well as remuneration from management, professional, and sales positions, particularly in the finance, education, legal, and health care fields. The proportion of households receiving self-employment income is twice that of the national level. The population is highly educated: more than 70 percent of residents aged 25 years and older hold a bachelor's or graduate degree.

Residential

The enclaves of the wealthy are dotted throughout major U.S. cities, with higher concentrations located on the East and West coasts. *Top Rung* residents own at least one single-family home, with a median home value approaching \$1,078,501, the highest, by far, of all the Community Tapestry markets. Travel is part of their lives including the highest rate of interstate commuting.

Preferences

Top Rung residents have the purchasing power to indulge any choice. Aside from the obvious investments, such as stocks valued at more than \$75,000, money market accounts and funds, mutual funds, annuities, and life insurance policies valued above \$500,000, they spend money on domestic and foreign travel. They travel frequently and always in style. For home and property upkeep, residents hire professional cleaning and lawn maintenance services, and for home improvement and remodeling work, they hire contractors. This is the top market for owning or leasing a luxury car. Residents favor new imported vehicles, especially convertibles.

Top Rung residents are shoppers. Favorite places to shop are Nordstrom, Macy's, Banana Republic, and Eddie Bauer as well as warehouse/club stores. They also use the Internet to make purchases, especially books, concert or sports tickets, computer hardware, and airline tickets. Laptop computers and cell phones are necessary for them to network and keep up with their busy lives. They own three or more cell phones and generally have two phone lines in their homes.

Top Rung residents are avid readers of newspapers (usually two or more daily), magazines (especially airline, epicurean, business, finance, and fashion), and books (particularly history and biographies). They listen to classical music and jazz as well as all-news, public, sports, all-talk, and news/talk radio. They prefer to watch BBC America, Independent Film Channel, Bravo, the Golf Channel, CNBC, CNN, and MSNBC News on TV.

Residents enjoy going to the theater, attending dance performances, visiting museums, watching foreign films on DVD, and playing backgammon. They are active in their communities, joining charitable organizations, working for political parties or candidates, writing to elected officials, and contributing to PBS. Health conscious, they exercise (do yoga and aerobics, play tennis, ski, ice skate, and snorkel), take vitamins, and buy low-fat food. Their interest in tennis and skiing extends to watching it on TV also.

02 Suburban Splendor

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



Demographic

Suburban Splendor residents are in families in growing neighborhoods. Approximately 80 percent of the households consist of married-couple families, with or without children. Household growth in these suburbs is 2 percent annually. The median age is 41.2 years, and half of the population is aged 35–64 years. Diversity is low, with a predominantly white population.

Socioeconomic

These successful suburbanites are the epitome of upward mobility, just a couple of rungs below *Top Rung* in affluence. *Suburban Splendor* residents have a median household income of \$129,931 and a median net worth of \$356,341. The wealth of *Suburban Splendor* residents is more than double that of the U.S. median. Labor force participation rates are high for both men and women, indicating dual incomes for many households. The majority of employed residents work in management, professional, and sales occupations. Their salaries are supplemented by income from interest, dividends, and rental property at a rate much higher than the national level. Well educated, more than half the population aged 25 years and older hold a bachelor's or graduate degree.

Residential

The *Suburban Splendor* market shares the lead with *Top Rung* among Community Tapestry segments for home-ownership: 93 percent of householders own their houses. Homes are large and luxurious, with a median home value of \$473,602. Located in growing neighborhoods, 60 percent of the housing units are relatively new, built after 1979. Because dual-income households commonly require multiple vehicles, it is not surprising that 85 percent of these households own two or more vehicles. *Suburban Splendor* neighborhoods are located in metropolitan areas throughout all regions of the United States.

Preferences

The homes in *Suburban Splendor* markets feature the latest amenities, from hot tubs to espresso machines, and reflect the latest in home design such as hardwood floors. A main focus is home improvement and remodeling that is done mostly by contractors, although household members will tackle interior painting jobs. Residents hire a lawn maintenance service to cut the grass but like to plant shrubs and trees; treat their lawn with fertilizer, weed control, or insecticide; and sow grass seed themselves. Households have all the latest gadgets including digital camcorders, video game systems, projection screen TVs, and numerous cell phones. This market prefers to own or lease a minivan or full-size SUV and is one of the top markets for owning or leasing a luxury car.

Free time is devoted to family; travel; and self-improvement pursuits such as physical fitness, reading, and visits to museums or the theater. Fitness activities include weekly workouts at a club or exercising on a treadmill or stationary bike at home in addition to skiing, ice skating, tennis, golf, and bicycling. Reading material ranges from the newspaper to books and magazines (particularly epicurean, airline, travel, business, finance, and boating). As expected, residents rack up the miles in frequent flyer programs because they travel extensively in the United States and overseas for business and pleasure. A favorite hobby is furniture refinishing. When listening to the radio, they prefer classical music as well as all-news, all-talk, news/talk, and sports programs.

Suburban Splendor residents are members of business clubs and are active investors, using the Internet to track and trade their stocks, bonds, and funds. They hold home equity credit lines, consult with financial planners, use stock rating services, and own life insurance policies of \$500,000 or more. They are also shoppers, favoring upscale retailers such as Nordstrom and BJ's Wholesale Club. They use the Internet to make purchases such as airline tickets, flowers, and apparel, but they also order items over the phone.

03 Connoisseurs



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

Demographic

The *Connoisseurs* segment is a somewhat older market, with a median age of 46.9 years. Seventy percent of these households are married-couple families. Although residents appear closer to retirement than child-rearing age, 30 percent of the households consist of married couples with children living at home. Ethnic diversity is negligible.

Socioeconomic

With a median net worth of \$396,030, the *Connoisseurs* market is second only to Tapestry's *Top Rung* segment in affluence. This market is well educated; more than 60 percent of the population aged 25 years and older hold a bachelor's or graduate degree. Employed residents earn wages from high-paying management, professional, and sales jobs. Many are self-employed, at a rate twice that of the national average. They have a median household income of \$123,255, and their salaries are supplemented with income from interest, dividends, and rental properties.

Residential

Connoisseurs neighborhoods tend to be older bastions of affluence, where the median home value is \$772,844, and growth is slow. Most homes are single-family structures built before 1970. Ninety-one percent of these householders own their homes. *Connoisseurs* neighborhoods are located in densely populated city centers and in established affluent areas. Commuting is a way of life; compared to the U.S. average, more *Connoisseurs* residents live in a different state from where they work.

Preferences

Connoisseurs residents may be second to *Top Rung* in wealth, but they rank highest for conspicuous consumption. Their homes include the latest upgrades. However, these residents are not do-it-yourselfers. They hire contractors for their home improvement and remodeling projects, lawn care and landscaping services for property upkeep, and professional household cleaning services. Households have burglar alarms for home security, and residents belong to AAA auto club for vehicle security. *Connoisseurs* residents will grind their own coffee beans, typically the Starbucks brand. It's not surprising that this is one of the top markets for owning or leasing a luxury car or convertible with a navigational system.

Exercise is a priority for these residents: they work out weekly at a club or other facility, ski, play golf, snorkel, play tennis, do yoga, and jog. They also spend money on the latest sports attire to look good while exercising. *Connoisseurs* residents enjoy foreign and domestic travel as well as going to museums, the theater, and dance performances. They use the Internet to make travel plans, track and trade their investments, and shop online. They order from the L.L. Bean and Lands' End catalogs and shop at Nordstrom, Eddie Bauer, Macy's, and Banana Republic.

Connoisseurs residents are well read. They prefer reading history books, mysteries, and biographies and read two or more daily newspapers. Preferred magazine types are airline, epicurean, travel, finance, and business. Residents listen to classical music as well as public, all-news, news/talk, all-talk, and sports radio. Active in their communities, they work for political candidates or parties, write or visit elected officials, and participate in local civic issues.

04 Boomburbs



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 young families who are living a busy, upscale lifestyle. Both the neighborhoods and the families are growing. *Boomburbs* is the fastest-growing market in the United States; the population has been growing at 5.57 percent annually since 2000. It is also home to one of the highest concentrations of young families with children. The median age is 33.8 years; more than one-fifth of *Boomburbs* residents are between 35 and 44 years of age. There is little ethnic diversity in the population; white is the predominant race.

Socioeconomic

The *Boomburbs* market includes one of the highest concentrations of dual-income households, complemented by one of the highest rates of labor force participation, at 73 percent. Residents are well educated: more than 50 percent of the population aged 25 years and older hold a bachelor's or graduate degree. The labor force is employed primarily in management, professional, and sales occupations. The median household income is \$117,782, more than double that of the U.S. median. More than half of these households receive additional income from interest, dividends, and rental property. The median net worth is \$246,566.

Residential

Boomburbs neighborhoods are concentrated in the South, West, and Midwest; the highest state concentrations are found in Texas and California. Approximately three-quarters of the housing units in the *Boomburbs* segment were built after 1989. These are the newest developments in growing areas. Most homes are single-family structures. The homeownership rate is 91 percent, compared to 68 percent for the United States. The median home value of \$360,631 is also high compared to the U.S. median. Commuting links these dual-career households with their suburban lifestyle. Many work outside their resident county; 35 percent cross county lines to work (compared to 23 percent for the United States).

Preferences

The *Boomburbs* segment is the top market for recent purchases of everything from household furnishings, toys and games, men's business and casual apparel, and big-screen TVs to cars and trees. Their product preferences reflect their suburban lifestyle. This is the top market for households owning projection TVs, DVD players, MP3 players, scanners, and laser printers as well as owning or leasing full-size SUVs. It ranks second for owning flat-screen or plasma TVs, video game systems, and digital camcorders and owning or leasing minivans. Residents own laptop computers, all kinds of software, and two or more cellular phones. They use the Internet to make purchases (especially flowers and tickets to sports events), trade and track investments, do banking, and make travel plans. Personal computer use by children younger than 18 years is the highest here.

Boomburbs residents prefer homes with fireplaces and hot tubs. They tend to employ professional household cleaning services. Home improvement work is done by either a household member or contractor. For property maintenance, lawn care and landscaping services are generally used, but homeowners like to do some lawn care themselves. They are well insured, holding life insurance policies worth \$500,000 or more.

Family vacations are a top priority for these residents. Popular vacation destinations are Disney World and Universal Studios in Florida. For exercise, they play tennis and golf, ski, and go jogging. Leisure activities include watching family videos on DVDs, attending baseball games, and going to golf tournaments. When listening to the radio, they enjoy alternative and soft contemporary music as well as sports and all-talk programs. Reading preferences are airline, finance, and business magazines. A favorite TV show is *Scrubs*, and a preferred cable station is the Golf Channel.

05 Wealthy Seaboard Suburbs

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



Demographic

Wealthy Seaboard Suburbs neighborhoods are older, established quarters of affluence characteristic of U.S. coastal metropolitan areas. More than two-thirds of these households are married-couple families, and a few more do not have children than those who do. The median age is 41.9 years. There is little ethnic diversity in the population; white is the predominant race.

Socioeconomic

As the name implies, *Wealthy Seaboard Suburbs* represents an affluent market; the median household income is \$101,041. Household income is derived from a variety of sources. Approximately half of employed residents work in management and professional occupations. Nearly 60 percent of households receive supplemental income from interest, dividends, and rentals, and 23 percent collect retirement income. The median net worth is \$284,136, more than two and one-half times that of the U.S. median.

Residential

Wealthy Seaboard Suburbs neighborhoods are located primarily along the California, New York, New Jersey, and New England coasts. Three-fourths of the housing units were built before 1970. Single-family structures comprise 89 percent of the households, with a median home value of \$512,594. The vacancy rate of 2 percent is the lowest in the country. Slow to change, *Wealthy Seaboard Suburbs* homeowners are the least likely to have moved since 1995. This market ranks in the top five for out-of-state commutes to work.

Preferences

Wealthy Seaboard Suburbs residents maintain and remodel their homes more often by hiring lawn and property maintenance services and contractors, instead of doing the work themselves. Often their homes are oil-heated, but appliances such as dryers and range/ovens are powered by gas. A typical resident has a home equity line of credit, holds life insurance policies worth \$500,000 or more, uses a brokerage firm, owns stock valued at \$75,000 or more, donates to charities, and contributes to PBS.

A favorite activity is shopping, especially at upscale retailers such as Macy's and Nordstrom as well as warehouse stores such as Costco and BJ's Wholesale Club. Ordering items over the Internet and by phone is also common, especially from L.L. Bean, Lands' End, and QVC. Dunkin' Donuts is a favorite stop when they are out and crave a quick snack.

Wealthy Seaboard Suburbs residents take nice vacations, traveling in the United States and abroad. Italy, France, the United Kingdom, Hawaii, Atlantic City, Las Vegas, and Disneyland are popular destinations. Leisure activities include going to the beach, skiing, ice skating, and going to the theater. Residents like to read two or more daily newspapers and prefer to read biographies as well as epicurean, travel, business, finance, and fashion magazines. They listen to classical music and jazz as well as all-news and sports programs on the radio. Television viewing is more limited; favorite cable channels include Bravo and Food Network. Favorite programs include *Access Hollywood*, *ABC This Week*, and *NOVA*.



06 Sophisticated Squires



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

Demographic

Sophisticated Squires residents enjoy cultured country living in newer home developments on the fringe of urbanized areas. They now have longer commutes but fewer neighbors. These urban escapees are mostly married-couple families. The median age is 38.3 years. More than 40 percent of the households consist of married couples with children that range from toddlers to young adults. The majority of householders are between 35 and 54 years old; most are baby boomers. This segment is not ethnically diverse; most residents are white.

Socioeconomic

Sophisticated Squires residents are educated: one-third of the population aged 25 years and older holds a bachelor's or graduate degree, another third has attended college. Labor force participation rates are high for males and females. The range of occupations varies from management to unskilled labor positions, but most are in white-collar occupations. The median household income is \$85,937. Wage or salary income, earned by 90 percent of households, is supplemented with interest, dividend, or rental income for nearly half of the households. The median net worth is \$251,507.

Residential

Sophisticated Squires residents live in less-densely populated areas that are concentrated in states on the Atlantic coast and surrounding the Great Lakes. Approximately 90 percent of the homes are single-family structures; the median home value is \$286,622. Approximately 75 percent of the housing units were built before 1990; 55 percent were built between 1970 and 1989. More than 80 percent of households own at least two vehicles.

Preferences

Sophisticated Squires residents prefer to do their own lawn and landscaping work as well as home improvement and remodeling projects such as installing carpet or hardwood floors, painting home interiors, staining decks, and cleaning carpets with their steam cleaners. They like to barbeque on their gas grills and use their bread-making machines. This is the top market for owning three or more vehicles. They prefer minivans and full-size SUVs; many households own a motorcycle. A typical household owns three or more cell phones. Looking toward the future, many residents own stocks and large life insurance policies. When dieting, Weight Watchers is the favored diet method, and many own a treadmill or stair-stepper to stay fit.

Family activities include playing volleyball, bicycling, playing board games and cards, going to the zoo, and attending soccer and baseball games. Adults also enjoy photography, playing golf, and riding their motorcycles. Children use the home personal computer to play games and typically own a Game Boy or Game Boy Advance video game system. *Sophisticated Squires* residents prefer to read gardening and science/technology magazines and listen to soft adult contemporary music, classic hits, and all-talk radio. Although many households own four or more TVs, residents are light television viewers. When they do watch TV, they prefer news, comedies, and dramas as well as programs on the Golf Channel and Home & Garden Television.



07 Exurbanites

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



Demographic

Exurbanites residents live beyond the urban fringe, preferring open space with affluence. Empty nesters (married couples with no children living at home) comprise 40 percent of these households, yet married couples with children occupy 32 percent. Half of the householders are between 45 and 64 years old. Their median age of 44.6 years places these residents directly between paying college expenses and caring for elderly parents. Their lifestyle is as important to understanding this market as their lifestyle. There is little ethnic diversity; most residents are white.

Socioeconomic

At 66 percent, labor force participation for the *Exurbanites* market is above average. Residents are educated: more than 40 percent of the population aged 25 years and older hold a bachelor's or graduate degree, and more than 30 percent have attended college. They are also well employed. Approximately half of employed persons hold professional or management positions. The median net worth is \$277,391, more than twice that of the national median. The median household income is \$88,195. More than 20 percent of households draw retirement income, and 57 percent of households receive additional income from investments.

Residential

Although *Exurbanites* households are growing by almost 2 percent annually, these are not the newest neighborhoods. Recent construction comprises only 22 percent of the housing stock. However, 70 percent of the housing units were built after 1969. Most homes are single-family structures. The median home value is \$302,435, more than one and one-half times that of the national median. Exurban living is not supported by public transportation. Nearly 80 percent of households own at least two vehicles. The average travel time to work for this market is comparable to the U.S. average.

Preferences

Because of their lifestyle, *Exurbanites* residents focus on financial security. They consult with financial planners; have IRA accounts; own shares in money market funds, mutual funds, and tax-exempt funds; own common stock; and track their investments online. Between long-term care insurance and substantial life insurance policies, they are well insured. Many have home equity lines of credit.

Exurbanites residents work on their homes, lawns, and gardens. To enhance their properties, they purchase garden and lawn care products, shrubs, and plants. Many home improvement tasks, such as interior or exterior painting, are accomplished by a household member, although contractors are hired for some work. They own all kinds of tools, such as saws, sanders, and wallpaper strippers, to help them complete their projects.

Leisure activities include boating, hiking, kayaking, playing Frisbee, photography, and bird-watching. *Exurbanites* residents travel, typically within the United States, and enjoy hiking, playing golf, and visiting national parks on vacation. They listen to public radio and donate to PBS. Participation in civic activities includes addressing public meetings and doing volunteer work. Many are members of fraternal orders and charitable organizations.

08 Laptops and Lattes



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

Demographic

Laptops and Lattes residents enjoy the single life. Singles who live alone or with a roommate represent the majority of households in this segment. Average household size remains constant at 1.82. Although the market is slowly increasing, it is maturing and diversifying more quickly. With a median age of 38.4 years, this segment is slightly older than the U.S median age. Most of the population is white, but Asian populations comprise 11 percent of the total (more than two and one-half times the national level).

Socioeconomic

With a median household income of \$100,428, this market is affluent. The median net worth is \$243,981, despite the minority of homeowners. The composition of *Laptops and Lattes* is elite. Residents are highly educated: 37 percent of the residents aged 25 years and older hold a bachelor's degree, and 32 percent have a graduate degree. The percentage enrolled in college or graduate school is twice that of the national level. Two-thirds of employed residents work in professional or management positions, especially in the scientific, technical, finance, insurance, educational services, health care, and information industry sectors. More than half of these households receive investment income; 19 percent earn self-employment income.

Residential

Laptops and Lattes residents love city life and prefer to live in major metropolitan areas such as New York City, Los Angeles, San Francisco, Boston, and Chicago. Because of their lifestyle or locale, they are more likely to rent than own their homes. Homeownership is at 41 percent. The majority of housing is apartments in multiunit buildings, especially those with 20 or more units. These neighborhoods are older and virtually untouched by urban renewal. Thirty-eight percent of the housing units were built before 1940. However, these are not inexpensive districts. Average gross rent is approximately \$1,217 per month (third highest value of all the Community Tapestry segments), and median home value is \$793,175 (second highest value of all the Community Tapestry segments). Typical of city dwellers, 30 percent of the households do not own a vehicle (three times the national level).

Preferences

Laptops and Lattes residents are both cosmopolitan and connected and consider themselves to be liberals. This is the top market for owning an iPod, as well as a laptop or notebook personal computer. They use the Internet to check e-mail, trade and track their investments, review the latest news, arrange travel plans, and make purchases (frequenting sites such as amazon.com, barnesandnoble.com, and ebay.com). They also order items by phone. This market travels, especially abroad. Preferred overseas destinations are Italy, France, and the United Kingdom. A domestic vacation trip might include casino gambling in Atlantic City or Las Vegas. A favorite hotel chain is Hilton Hotels. When trying to locate a taxicab or limousine service, they use the Yellow Pages. A typical *Laptops and Lattes* resident has renter's insurance and uses laundromats and dry cleaners frequently.

Their favorite department store, by far, is Banana Republic. They also like to shop at upscale establishments and Gap. They spend their leisure time going to the movies, the theater, dance performances, rock concerts, museums, bars, nightclubs, baseball games, and pro basketball games. They enjoy playing backgammon and chess and watching foreign films or classics on DVD. They dine out frequently and take adult education courses. Favorite cable TV stations are Independent Film Channel, BBC America, Bravo, Style, and VH1. A favorite TV show is *Saturday Night Live*.

Laptops and Lattes residents exercise at a club regularly and participate in yoga, downhill skiing, jogging, water skiing, snorkeling, tennis, and snowboarding. When they listen to the radio, they prefer classical music and all-news programs. They also listen to public radio and contribute to PBS. They read two or more daily newspapers, a variety of books (history, biographies, and self-help), and an assortment of magazine types (travel, epicurean, airline, fashion, finance, and business). Residents tend to buy organic food and food labeled as low sodium, low fat, or high fiber. They eat nutrition/energy bars and use vitamins regularly. They get involved in their communities, writing to elected officials, writing published articles, and participating in environmental groups.

09 Urban Chic



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

Demographic

Urban Chic residents are professionals who live a sophisticated, exclusive lifestyle. More than half of these households are married-couple families, similar to proportions in the United States. Fewer than half of them have children. Unlike the United States, there is a smaller proportion of single-parent families and a higher proportion of single-person and shared households. The population is slightly older, with a median age of 41.4 years, and the diversity is slightly below average compared to the United States.

Socioeconomic

A median household income of \$89,521 and a median net worth of \$257,932 enable the *Urban Chic* segment to live a stylish lifestyle. The population is well educated: more than half of the residents aged 25 years and older hold a bachelor's or graduate degree. They pursue a variety of occupations, especially management, professional, and sales positions, in industry sectors such as scientific and technical services, educational services, and health care. One-fifth of these households earn income from self-employment ventures, and 55 percent receive additional income from investments.

Residential

Urban Chic neighborhoods parallel the United States for housing type and ownership. The setting is urban, and homes range from pre-World War II to post-2000, high-rise to single family. Sixty-three percent of households are single-family dwellings; 27 percent are apartments in multiunit structures. Homeownership is at 69 percent. Median home value is \$723,596, more than three and one-half times that of the U.S. median. Major concentrations of *Urban Chic* households are found on the coasts of northern and southern California and along the East Coast.

Preferences

Urban Chic residents focus on lifestyle more than ambience. They travel extensively, visit museums, attend dance performances, shop at upscale establishments, and do volunteer work. They are more inclined to buy dress clothes than casual wear, but they purchase apparel for various pursuits such as running, hiking, golf, and skiing. In addition to buying foods specifically labeled as natural or organic, they take a multitude of vitamins and dietary supplements. They prefer imported vehicles, but domestic wine, and truly appreciate a good cup of coffee.

The busy, computer-savvy *Urban Chic* residents are connected. They not only use PCs extensively, but they also read the manuals. They access the Internet to arrange travel; check their investment portfolios; trade stocks; and purchase books, clothes, flowers, and tickets for concerts and sporting events. They own stock worth \$75,000 or more; use stock rating services; and own shares in tax-exempt funds, mutual funds, and money market funds.

Urban Chic residents are one of the Community Tapestry top markets for listening to classical music, all-talk, and public radio. They are avid readers of newspapers and books. When reading magazines, they favor airline, epicurean, travel, and fashion publications. TV viewing is not as prevalent in this market, but favorite cable channels are Bravo and Independent Film Channel.

10 Pleasant-Ville



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 3.29; nearly 40 percent of the households include children. Approximately 13 percent of the households have adult children. The population is slightly older than the U.S. norm, with a median age of 39.7 years. However, the ethnic diversity of the *Pleasant-Ville* population is slightly below that of the United States.

Socioeconomic

A median household income near \$78,090 and a median net worth of \$212,832 place *Pleasant-Ville* among the upscale households of Community Tapestry. Labor force participation is above average, and unemployment is lower than the national average. Employed residents work in various occupations in diverse industries, similar to U.S. distributions. Approximately one in five households receives retirement income, and that ratio is expected to increase. In addition, 44 percent of households draw income from interest, dividends, or rental properties.

Residential

Homes in *Pleasant-Ville* neighborhoods are single-family units with a median value of \$372,798; nearly half were built between 1950 and 1970. Because they are concentrated in the Northeast and California, home values are unlikely to decline. Despite the increase in home value, homeownership remains high at 86 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 an hour or more 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 *Pleasant-Ville* homeowners, home remodeling is a priority; doing the projects personally is not. When it is time for home improvement, residents hire remodeling contractors. However, they are more likely to do their own yard work than hire a lawn maintenance service. Their shopping favorites represent both cost-conscious buying at warehouses such as BJ's Wholesale Club and Costco and more upscale shopping at department stores such as Macy's and Nordstrom. Appreciating a good discount, they use coupons whenever they can.

Pleasant-Ville residents spend their leisure time with their families, dining out, playing backgammon, attending baseball or ice hockey games, visiting Six Flags theme parks, or vacationing. They like to travel abroad including taking cruises. Their household pet of choice is a bird. They own older PCs and use them to look up information or make small purchases. Many are union members and have medical insurance through the union.

Pleasant-Ville residents enjoy listening to the radio, especially late at night. They prefer all-news, all-talk, and sports programs. These sports fanatics, in addition to listening to ball games on the radio, watch a variety of sports on TV including horse racing, marathons, bicycle racing, bowling, and equestrian events. To keep up with current events, they are likely to read two or more daily newspapers.



11 Pacific Heights



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

Demographic

Upscale neighborhoods in Pacific coastal cities best describe *Pacific Heights*. More than three-fourths of the households include families, primarily married couples with or without children. The average family size for this market is 3.59. Representing less than 1 percent of U.S. households, the *Pacific Heights* segment has the highest percentage of Asian populations, by far, and the highest percentage of Pacific Islander populations also. The median age is 38.9 years.

Socioeconomic

At 61 percent, labor force participation is slightly below the national average, as is unemployment, at 6 percent. The majority of *Pacific Heights* households includes more than one wage earner. The median household income is \$78,607. Education remains a priority among these first- and second-generation Americans. Sixty percent of residents aged 25 years and older have attended college or hold a bachelor's or graduate degree. College and graduate school enrollment is slightly higher than the national average. The majority of households derive income from wages or salaries; 44 percent of households receive income from investments. The median net worth is \$196,984.

Residential

Pacific Heights households are found in the high-rent districts of California and Hawaii. These small, affluent neighborhoods have a median home value of \$665,047, approximately three and one-half times that of the national value. Homeownership is 71 percent. Residents favor single-family homes or townhomes. Most live close to their jobs in densely populated urban centers in homes built before 1980.

Preferences

Distance does not deter *Pacific Heights* residents from keeping in touch with family living overseas; they make frequent phone calls and travel overseas to visit. Many households own three or more cell phones. Residents generally take a trip to Disneyland or Las Vegas during the year and enjoy playing chess, reading history books, and renting classics on DVD to watch on their big-screen or projection TVs. Favorite TV shows are *Nature* and *Access Hollywood*. They listen to soft adult contemporary and classical music in addition to classic hits, all-news, and all-talk radio. Because it is a priority, residents find time to participate in environmental groups.

Pacific Heights residents spend money for home improvements and remodeling to keep their homes looking first rate. This market prefers to own an Apple brand personal computer, most likely purchased at an electronics store. Most households own an imported vehicle, generally a Nissan or Honda. When shopping, their favorite department stores are Macy's and Nordstrom, favorite grocery stores are Safeway and Ralphs, club store of choice is Costco, and drugstore of choice is Longs. When eating out, a preferred family restaurant is Sizzler, and a favorite fast-food restaurant is Carl's Jr.



12 Up and Coming Families



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

Demographic

With an annual growth rate of 4.2 percent, *Up and Coming Families* represents the second highest household growth market and the youngest affluent family market (with a median age of 32.0 years) of Community Tapestry. Residents are a mix of Generation Xers and baby boomers. The profile for this market is young, affluent families with younger children. Eighty percent of households are composed of families. Approximately two-fifths of households consist of married couples with children. Most of the residents in this segment are white; however, the diversity of the population is increasing with its size.

Socioeconomic

At the beginning of their careers, *Up and Coming Families* residents are earning above-average income but have not had time to accumulate much wealth. The median household income is \$77,444, well above the national median. The median net worth is \$162,486. Nearly two-thirds of residents aged 25 years and older have a degree or some college credits. Labor force participation is well above average at 73 percent, and unemployment is low. Understandably, 91 percent of households derive income from wage and salary compensation. Although half of the households have children, they also have working parents.

Residential

Nearly half of *Up and Coming Families* segments are concentrated in the South, the other half in the West and Midwest. These neighborhoods are located in suburban outskirts of mid-sized metropolitan areas with populations higher than 250,000. Households are mainly new single-family dwellings. Homeownership is at 85 percent. More than half of the housing units were built in the last 10 years. Houses in these neighborhoods are valued at \$221,956, slightly above the U.S. median.

Preferences

Consumer choices for *Up and Coming Families* are dictated by family and home. Many are beginning or expanding their families, so maternity clothes and baby equipment are essential purchases in addition to children's clothing and toys. Because many are first-time homeowners, purchases such as basic household furniture and lawn fertilizer, weed control, and insecticide are important. Vying for attention in the family budget are car loans, student loans, and mortgage payments. *Up and Coming Families* residents most likely own or lease an SUV or minivan. They enjoy eating out at family restaurants such as Red Robin, Chili's Grill & Bar, and Olive Garden and fast-food restaurants such as Chick-fil-A, Chuck E. Cheese's, and Papa John's.

Leisure activities include playing softball, going to the zoo, and visiting theme parks (generally Sea World or Disney World), where they make good use of their digital camera or camcorder. They enjoy renting science fiction, comedy, and family-type DVDs. A favorite TV show is *24*. Favorite cable stations are Oxygen, E!, and the Discovery Health Channel. Residents prefer to listen to soft adult contemporary, sports, and classic hits radio.

13 In Style

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



Demographic

In Style residents live in the suburbs but prefer the city lifestyle. Professional couples predominate. Household distributions by type are similar to those of the United States. Married-couple families represent 54 percent of households. Households without children (married couples without children, single-person, shared, and other family types), comprise more than two-thirds of all households. This count is increasing. The population is slightly older, with a median age of 40.2 years. There is little racial diversity in this market.

Socioeconomic

In Style residents are prosperous, with a median household income of \$72,112 and a median net worth of \$187,956 (more than one and one-half times that of the national median). Wages and salaries provide income for 84 percent of the households; 47 percent also receive some form of investment income. *In Style* residents are more educated compared to the U.S. level: nearly 40 percent of the population aged 25 years and older hold a bachelor's or graduate degree, and 31 percent have attended college. At 70 percent, labor force participation is above average, and the unemployment figure of 4 percent is low. Forty-five percent of employed residents have professional or management positions, with above average concentrations in the finance, insurance, technical services, and education industry sectors.

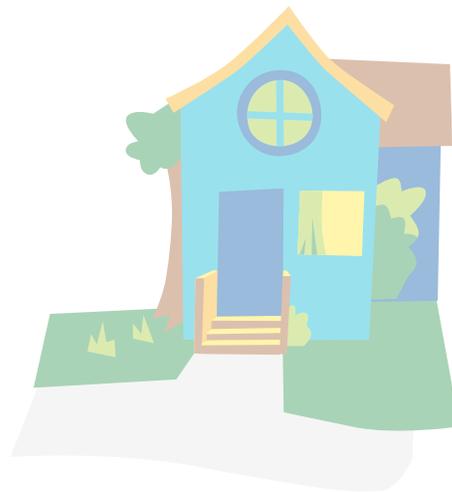
Residential

In Style residents live in affluent neighborhoods of metropolitan areas, scattered all over the country. More suburban than urban, they nevertheless embrace an urbane lifestyle; many prefer townhomes (14 percent of households) to traditional single-family dwellings (56 percent of households). The median home value is \$271,279. Homeownership is just slightly above average at 71 percent. More than three-fourths of the housing units were built in the last 30 years.

Preferences

Computer savvy, *In Style* residents use the Internet daily. Online activities include obtaining information about real estate, new or used cars, medical issues, general news, or sports; tracking investments; trading stocks; making travel arrangements; and buying computer hardware or software, clothes, toys, and concert or sporting events tickets. They use a financial planner and invest in stocks, bonds, money market funds, money market bank accounts, and securities. Looking toward the future, residents have long-term care and universal life insurance and contribute to IRA and 401(k) retirement accounts. To maintain their homes, they hire professional household cleaning services and contractors.

To keep fit, residents exercise, follow a healthy diet method for weight control, buy food specifically labeled as low fat, and take vitamins. They enjoy going to the beach, snorkeling, playing golf, and casino gambling. They favor domestic travel and keep golf in mind when choosing a vacation destination. *In Style* residents read boating, business, and finance magazines and listen to news-talk, classical, and alternative radio formats. TV viewing includes bicycle racing, ski jumping, and golf, so it is not surprising that the Golf Channel is a favorite cable station.



14 Prosperous Empty Nesters

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



Demographic

Fifty-seven percent of householders in the *Prosperous Empty Nesters* segment are aged 55 years or older. Forty percent of households are composed of married couples with no children living at home. Residents are enjoying the lifestage segue from child rearing to retirement. The median age is 48.5 years. Population growth in this segment is increasing slowly, at 0.6 percent annually, but the pace is likely to accelerate as the baby boomers mature. *Prosperous Empty Nesters* residents are not ethnically diverse; 90 percent are white.

Socioeconomic

With a median net worth of \$228,809, *Prosperous Empty Nesters* invest prudently for the future. The median household income is \$69,834. Although 71 percent of households derive income from wages and salaries, 59 percent receive income from investments, 38 percent collect Social Security benefits, and 28 percent receive retirement income. Approximately 40 percent of residents aged 25 years and older hold a bachelor's or graduate degree; another 29 percent have attended college. Many *Prosperous Empty Nesters* residents are still working in well-established careers holding professional and management positions, especially in the education and health care industry sectors.

Residential

Prosperous Empty Nesters residents live in well-established neighborhoods located throughout the United States; approximately one-third of these households are found on the eastern seaboard. These neighborhoods experience little turnover, with nominal change from year to year. Most housing units (77 percent) were built before 1980. Most housing is single-family structures, with a median home value of \$230,594.

Preferences

Prosperous Empty Nesters residents place a high value on their physical and financial well-being. Their investments include annuities, certificates of deposit held longer than six months, mutual funds, money market funds, tax-exempt funds, and common stock. They have insurance to cover loss of income due to medical causes. Residents exercise regularly and take a multitude of vitamins. Leisure activities include refinishing furniture, playing golf and attending golf tournaments, going power boating, attending sports events (college basketball, college football, soccer, and ice hockey games), and going to the horse races. Shopping habits include ordering from catalogs by phone and using coupons. The clothing store of choice is Eddie Bauer. Households are likely to own or lease a luxury car.

Prosperous Empty Nesters residents take an active interest in their homes and communities. Home remodeling, home improvements, and lawn care are priorities. Their civic participation includes being a member of a civic club or charitable organization, engaging in fund-raising, writing to a radio station or newspaper editor, and working as a volunteer. Residents travel extensively, both at home and abroad, and are partial to staying at a Super 8, Holiday Inn, or Comfort Inn. Reading preferences include mystery books, two or more daily newspapers, and business or finance magazines. Residents enjoy listening to news-talk, public, and sports radio and watching Home & Garden Television.

15 Silver and Gold



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

Demographic

With a median age of 59.3 years, *Silver and Gold* residents are the second oldest of the Community Tapestry segments. More than 70 percent of the householders are aged 55 years or older. Most of them are retired from professional occupations. Half of the households are composed of married couples without children. This market is small, less than 1 percent of all U.S. households, but annual household growth is 3.2 percent. *Silver and Gold* residents are not ethnically diverse; 94 percent are white.

Socioeconomic

These are wealthy, educated seniors. Their median household income is \$71,170, and their median net worth is \$294,059. Fifty-six percent of households still receive wages or salary income, half collect Social Security benefits, 63 percent receive income from investments, and 35 percent collect retirement income. Labor force participation is low at 44 percent. Only 28 percent of the population aged 16 years or older is employed full-time. The percentage of those working from home is higher than the U.S. worker percentage, and nearly one-fourth of employed residents are self-employed, also higher than the U.S. level.

Residential

The affluence of *Silver and Gold* residents has allowed them the opportunity to relocate to sunnier climates. More than 60 percent of the households in this market are in the South, mainly in Florida. One-fourth of households are located in the West, mainly in California and Arizona. Neighborhoods are exclusive, with a median home value of \$414,559 and a high share of seasonal housing. *Silver and Gold* is ranked second among all the Community Tapestry segments for the percentage of seasonal housing. Because these seniors have moved to newer single-family dwellings, they are not typically living in the homes in which they raised their children.

Preferences

Silver and Gold residents have the free time and resources to pursue their interests. They travel domestically and abroad including cruise vacations. As a precaution, they buy travel insurance. They are also interested in home improvement and remodeling projects. Although they own the tools, they are more inclined to contract for home services from remodeling to housecleaning. They take an active role in their communities—joining civic clubs, participating in local civic issues, and writing to newspaper or magazine editors. They prefer to shop by phone, ordering from QVC and catalogs such as L.L. Bean and Lands' End.

Golf is more a way of life than just a leisure pursuit for *Silver and Gold* residents. They play golf, attend tournaments, watch the Golf Channel, listen to golf on the radio, and purchase golf clothing. They also enjoy woodworking, playing cards, bird-watching, target shooting, saltwater fishing, and power boating. Residents eat out, attend country music shows, and relax with a glass of wine. Favorite family restaurants include Tony Roma's and Perkins.

Silver and Gold consumers are avid readers of books (biographies and mysteries), magazines (boating, travel, and epicurean), and two or more daily newspapers. They watch numerous news programs and news channels such as CNBC, CNN, and Fox News. They watch nonnews shows, such as *Jeopardy!* and *The Oprah Winfrey Show*, along with programs on cable channels that include National Geographic Channel, A&E Television Network, and Turner Classic Movies.



16 Enterprising Professionals



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, educated, working professionals. Single or married *Enterprising Professionals* residents are singularly young, with a median age of 32.4 years. Forty-three percent of households consist of singles who live alone or with roommates. Similarly, 43 percent of households consist of married-couple families. The number of households in this market is approximately 2 percent of U.S. households but is one of the fastest-growing markets with household growth of 2.3 percent annually. The diversity of the population is similar to that of the United States. The majority of residents are white; however, 12 percent are Asian (approximately three times the U.S. level).

Socioeconomic

Household income exceeds expectations, with a median of \$69,960. The median net worth of \$119,307 is growing. Ninety percent of *Enterprising Professionals* households derive income from wages and salaries; 39 percent have some form of investment income. This is an educated group: 46 percent of the population aged 25 years and older hold a bachelor's or graduate degree and 30 percent have attended college. Nine percent are enrolled in college or graduate school. Ranked second of all the Community Tapestry markets for labor force participation at 75 percent, these working professionals are employed in various jobs, especially management, finance, computer, sales, and office/administrative support occupations.

Residential

Enterprising Professionals residents change cities or homes frequently as they seek growth opportunities and go where the jobs are located, especially in major cities such as Chicago, Atlanta, and Seattle. The majority of households in this market are located in the South (46 percent), West (29 percent), and Midwest (20 percent). Residents prefer renting to owning (just slightly) in newer neighborhoods with townhomes or apartments. The median value is \$282,033 for owner-occupied homes, and the average gross rent is approximately \$894 per month, both higher than U.S. values.

Preferences

Their lifestyle reflects youth, mobility, and growing consumer clout. Many carry renter's insurance because they are still renting. *Enterprising Professionals* residents are connected but still nomadic. They rely on cell phones 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. Favorite sites are barnesandnoble.com and amazon.com. Their thoughtful nature is reflected in their frequent purchases of flowers online and at the florist. They own laptop personal computers, MP3 players, video game systems (preferring Xbox), digital camcorders, and flat-screen or plasma TVs. This is the top market for subscriptions to digital cable service.

Enterprising Professionals residents love to take foreign and domestic trips as often as they can. Leisure activities include participating in yoga, playing Frisbee and football, jogging, going to the movies, watching movies on DVD, and attending horse races and professional basketball games. Residents enjoy reading computer magazines; listening to classical music as well as public, all-talk, and sports radio; and watching bicycle racing and tennis on TV. When eating out, they prefer restaurants such as Cheesecake Factory and Outback Steakhouse. They shop for groceries at Harris Teeter.



17 Green Acres

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



Demographic

Married couples, with and without children, comprise 71 percent of the households in *Green Acres*. Many families are comprised of blue-collar baby boomers, many with children aged 6–17 years. With more than 10 million people, *Green Acres* represents the third largest population of all the Community Tapestry markets, currently more than 3 percent of the U.S. population, and growing by 1.6 percent annually. The median age is 40.6 years. This segment is not ethnically diverse; 93 percent of the residents are white.

Socioeconomic

Green Acres residents are educated and hardworking; more than half who are aged 25 years and older hold a degree or attended college. Labor force participation is approximately 69 percent, with higher employment concentrations in the manufacturing, construction, health care, and retail trade industry sectors. Seventeen percent of households derive income from self-employment ventures. Occupation distributions are similar to the United States. The median household income is \$63,922, and the median net worth is \$163,372.

Residential

Green Acres neighborhoods are located throughout the country but mainly in the Midwest and South. The highest state concentrations are found in Michigan, Ohio, and Pennsylvania. A little bit country, *Green Acres* residents live in pastoral settings of developing suburban fringe areas. Homeownership is at 88 percent. Eighty-seven percent of the household inventory is dominated by single-family dwellings. These newer homes carry a median value of \$205,460. Typical of rural residents, *Green Acres* households own multiple vehicles: 78 percent own two or more vehicles.

Preferences

Country living describes the lifestyle of *Green Acres* residents. Pet dogs or cats are considered part of the family. These do-it-yourselfers maintain and remodel their homes; projects include painting, installing carpet or insulation, or adding a deck or patio. They own all the necessary power tools, including routers, welders, sanders, and various saws, to finish their projects. Residents maintain their lawns, flower gardens, and vegetable gardens, again with the right tools. They own riding lawn mowers, garden tillers, tractors, and even separate home freezers for the harvest. Fitting in with the do-it-yourself mode, it is not surprising that *Green Acres* is the top market for owning a sewing machine. A favorite pastime is using their ice cream maker to produce homemade ice cream. They prefer motorcycles and full-size pickup trucks.

For exercise, *Green Acres* residents ride their mountain bikes and participate in water sports such as waterskiing, canoeing, and kayaking. Other activities include bird-watching, power boating, target shooting, hunting, and attending auto racing events. They prefer to listen to college football, auto racing, and news-talk programs on the radio and read fishing, hunting, and motorcycle magazines. Accommodating the country lifestyle, many households watch TV by satellite dish instead of cable. Events they enjoy watching on TV include alpine skiing, ski jumping, motorcycle racing, equestrian events, and bicycle racing. A favorite station is the Speed Channel.

18 Cozy and Comfortable

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



Demographic

Cozy and Comfortable residents are middle-aged, married couples, comfortably settled in single-family homes in older neighborhoods. The median age is 41.9 years, slightly older than that of the U.S. median. Most residents are married, without children, or married couples with school-age and adult children. This is a relatively large segment, with 8.6 million people (the fifth largest population of all the Community Tapestry segments), and growing moderately by 0.7 percent annually. Most of the residents in this segment are white.

Socioeconomic

Although the labor force is older, they are in no hurry to retire. The labor force participation rate of 66 percent is above average. Unemployment is relatively low, at 5 percent. Employed residents represent a range of occupations, from professional or managerial to service, in a variety of industries. Occupation distributions are similar to U.S. values. The median household income is \$65,768. Income is derived from wages and salaries for 80 percent of *Cozy and Comfortable* households. Forty-six percent of households receive income from investments. The median net worth for this market is \$176,556.

Residential

Cozy and Comfortable neighborhoods are located in suburban areas, primarily in the Midwest, Northeast, and South. Many residents are still living in the homes in which they raised their children. Single-family structures make up 88 percent of the household inventory. The median home value is \$186,456. Sixty-two percent of housing units were built before 1970. Homeownership is at 88 percent, and vacancies are low at 4 percent.

Preferences

Cozy and Comfortable residents prefer to own shares in mutual funds (bonds) and consult a financial planner. Typically, they have a second mortgage, new car loan, and home equity line of credit in addition to medical insurance with Blue Cross/Blue Shield and insurance to cover loss of income from medical causes. Home improvement and remodeling work, including lawn care, are important to *Cozy and Comfortable* residents. Although they will contract for some work, these homeowners will take an active part in many projects, especially painting, hanging wallpaper, and lawn care. For exercise, they play softball and golf, and to relax, they attend ice hockey games, watch science fiction films on DVD, and gamble at casinos. Residents eat at family restaurants such as Bob Evans Farms, Perkins, Big Boy, and Friendly's. Pretzels are a favorite snack along with a caffeine-free diet cola. Vacations are domestic trips, often to the beach. Disney World is a popular destination.

Their home computers are generally several years old, because accessing the Internet is not a priority. Television is significant to *Cozy and Comfortable* residents; many households own four or more sets. Favorites include watching ice hockey and golf games along with programs such as *Live with Regis & Kelly*, *Antiques Roadshow*, and *King of Queens*. Preferred cable stations include QVC, Home & Garden Television, and the History Channel. Residents listen to ice hockey and professional football games along with classic hits, rock, and soft adult contemporary music on the radio.

19 Milk and Cookies

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, *Milk and Cookies* represents young, affluent married couples who are starting their families or already have young children. The median age of 34.2 years represents the presence of kids; nearly half of the households include children. Approximately 70 percent of these householders are aged 25–54 years. The diversity of the population is comparable to the U.S. diversity, and the proportions of population by race and Hispanic origin are close to the U.S. distributions, with slightly above-average ratios of black and Hispanic residents.

Socioeconomic

For 90 percent of *Milk and Cookies* households, income is derived from wages. The labor force participation of 71 percent is above average. Although unemployment is at 6 percent, this market has one of the highest concentrations of multiple wage earners in the family. The median household income is \$63,574, and the median net worth is \$139,152. Approximately 58 percent of residents aged 25 years and older hold a bachelor's or graduate degree or have attended college.

Residential

Milk and Cookies residents prefer single-family homes in suburban neighborhoods of cities, largely in the South, particularly in Texas. Smaller concentrations of households are located in the West and Midwest. The median home value is \$155,183. Housing units are generally 20–30 years old. Given the concentration of dual-income families, 71 percent of households have at least two vehicles. A family with two or more workers, more than one child, and two or more vehicles is the norm for these neighborhoods.

Preferences

As *Milk and Cookies* residents settle into their family-oriented lifestyle, they focus on family and the future. They are properly insured, carry life and accidental death and dismemberment insurance at a minimum, and contribute to 401(k) retirement plans. They use a credit union, have overdraft protection, and usually have a new car loan. They prefer motorcycles, pickup trucks, SUVs, and minivans. Many households own a dog. The presence of children in *Milk and Cookies* households drives their large purchases of baby and children's products including baby food, baby equipment, clothes, shoes, medicine, vitamins, board games, bicycles, toys, video games, and children's DVDs. Most households own a video game system, whether it's a Game Boy Advance, Xbox, or PlayStation 2. Although many households have older personal computers, they invest in software.

To save time in their busy lives, they frequently buy prepared dinners from the grocery store, and fast food (especially from Little Caesars, Whataburger, or Sonic Drive-In). For fun, *Milk and Cookies* residents play various games including chess and backgammon, participate in football, or fly kites. Their interest in basketball is evident: they play basketball, attend professional basketball games, watch games on TV, and listen to them on the radio. Favorite cable channels include Toon Disney, Discovery Health Channel, ESPNNews, and Lifetime Movie Network. In their spare time, *Milk and Cookies* residents work on their lawns, paint the inside of their homes, or do minor maintenance on their vehicles.



20 City Lights



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

Demographic

The *City Lights* segment is composed of diverse neighborhoods situated primarily in the Northeast. This dense urban market is a mixture of housing, household types, and cultures that all share the same city space. Households include families and singles, similar to the U.S. distribution by household type. The population is not much older than that of the United States, with a median age of 37.5 years. Compared to the U.S. population, there are fewer children and slightly more people aged 75 or older. The ethnic or racial diversity is slightly higher than the U.S. level, with higher ratios of Asian, Hispanic, and multiracial populations.

Socioeconomic

City Lights residents earn a good living working in white-collar and service occupations. The median household income for this market is \$63,322. Labor force participation is at 64 percent, similar to the U.S. level. Household income is derived primarily from wages but includes some investment income. The median net worth is \$144,239.

Residential

Housing ranges from single-family homes or townhomes to apartments in buildings with 2 to 50 or more units. Thirty-five percent of housing are apartments in buildings with two to four units, approximately four times the national level. Unlike U.S. housing, the proportion of single-family homes in the *City Lights* market is only 36 percent of the household inventory. Housing is also much older than the U.S. average, because nearly two-thirds of the structures were built before 1960. The homeownership rate of 57 percent is lower than the national average. The median home value is \$420,302.

Preferences

City Lights residents lead an urban life and take advantage of the opportunities presented by life in the city. They buy household furnishings, groceries (including fast food and takeout), personal goods, and entertainment. They are more likely to buy household furnishings than home maintenance. They shop for clothes, shoes, jewelry, and toys at a variety of stores such as Macy's, the Disney Store, Gap, and BJ's Wholesale Club. They shop for groceries at Pathmark and A&P. They usually buy books and CDs online. A typical resident owns U.S. savings bonds and stock, has an education loan, and carries renter's insurance.

City Lights residents take vitamins and play soccer to stay fit. They also watch soccer on TV. Leisure activities include foreign travel, going to the movies, watching science fiction movies on DVD, playing chess, going to horse races, and taking adult education courses. In addition to visiting Atlantic City to gamble, they also like to play the lottery. They listen to news, variety programs, and jazz on the radio. They read two or more daily newspapers and prefer fashion magazines. Residents prefer to watch an assortment of news programs. A favorite cable station is the Movie Channel.



21 Urban Villages

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



Demographic

Urban Villages neighborhoods are the multicultural enclaves of young families, unique to densely populated cities in “gateway” states, primarily California. The average family size of 4.13 is the second largest of all the Tapestry segments. A mix of married couples with and without children, single-parent families, and other families dominate this market. Approximately 40 percent of households consist of married couples with children. The median age is 30.4 years. The diversity of residents is especially high; virtually every race, as well as a multitude of cultures, lives in these neighborhoods. Asian populations comprise 10 percent of the total (two and one-half times the national percentage). Sixty-one percent of the population is Hispanic, primarily of Mexican origin. Slightly more than one-third of the population is foreign born.

Socioeconomic

Approximately 36 percent of *Urban Villages* residents aged 25 years and older have not completed high school, 24 percent are high school graduates but have not attended college, and 40 percent have some college credits or earned a degree. The labor force participation rate is slightly lower than the U.S. rate, and unemployment is slightly higher. Many households have two wage earners, most of whom are employed in the manufacturing, health care, retail trade, construction, and educational services industry sectors. The median household income is \$61,888, and the median net worth is \$126,482.

Residential

Eighty-four percent of *Urban Villages* households are located in California. Most homes are older, single-family structures. Approximately two-thirds of the housing units were built before 1970. The homeownership rate is 73 percent, and the median home value is \$412,552. Only about 12 percent of households live in apartments, and vacancy rates barely support turnover at less than 3 percent. A typical household owns multiple vehicles; 27 percent own three or more.

Preferences

Purchases for family and home are priorities in the household budgets of *Urban Villages* residents. Because most of their housing is older, residents are remodeling and repairing, especially doors, flooring, windows, and roofing. Spending for groceries, baby products, and children’s apparel is typical. Their large families dictate the average amount of \$150 or more spent during weekly trips to grocery stores such as Ralphs and Vons. When traveling, Mexico is a popular destination.

Leisure time is a family affair. Possibly by virtue of proximity, this is the top market for visiting Disneyland in California. Trips to Sea World and Six Flags are regular outings also. *Urban Villages* residents like to play soccer and tennis, go to the movies, and eat out. When dining out, residents frequent fast-food restaurants such as Del Taco and Carl’s Jr. as well as family restaurants or steakhouses such as Sizzler.

Urban Villages residents rent foreign films on DVDs, listen to Hispanic and variety radio formats, and watch soccer on TV. Recent purchases for this market include pagers, answering machines, disposable cameras, video game systems, MP3 players, and big-screen TVs.



22 Metropolitans



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

Demographic

Metropolitans residents favor city living in older neighborhoods. Approximately half of the households are composed of singles who live alone or with others. However, married-couple families comprise 40 percent of households. Compared to the United States, there is a higher proportion of residents aged 20–34 in this market. The median age is 37.6 years. Diversity is low; a white population dominates.

Socioeconomic

At 71 percent, labor force participation is well above average; the unemployment rate of 5 percent is below average. *Metropolitans* residents are educated: 75 percent of the population aged 25 years and older have attended college or completed a degree program; 28 percent hold a bachelor's degree, and 21 percent have a graduate degree. Half of employed persons hold professional or management positions. The median household income is \$61,973. Nearly half of the households earn income from interest, dividends, and rental properties. The median net worth is \$128,602.

Residential

Metropolitans neighborhoods are distributed throughout the country in an eclectic mix of single-family homes and multiunit structures. Three-fifths of the housing units were built prior to 1960. These neighborhoods are slow to change; annual household growth is 0.3 percent. The homeownership rate is 62 percent; the median home value is \$225,172.

Preferences

Owners of older homes have maintenance and remodeling costs; *Metropolitans* residents are no different. They are also more likely to hire a contractor for home repair or remodeling work than to do the work themselves. They are also more likely to use a lawn maintenance service or professional household cleaning service. Owning or leasing a station wagon is common. Residents plan for the future, owning shares in various investment funds, contributing to IRA savings accounts, and holding large life insurance policies.

Metropolitans residents pursue an active, urbane lifestyle. They travel frequently, personally and for business. They listen to classical music and jazz as well as public and news-talk programs on the radio. Leisure activities include going to museums and zoos, watching foreign films on DVD, and reading epicurean magazines. Refinishing furniture and playing a musical instrument are favorite hobbies. Exercise includes yoga, roller-blading, and hiking/backpacking.

Metropolitans residents are members of civic clubs and participate in numerous civic activities such as volunteering for environmental causes, addressing public meetings, and working for a political party or candidate. They also belong to business clubs and contribute to PBS. Preferring to own and use a laptop computer, commonly an Apple, they use the Internet daily, especially to order books, airline tickets, CDs, and clothes. They also order many items over the phone or through the mail.

23 Trendsetters

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



Demographic

On the cutting edge of urban style, *Trendsetters* residents are young, diverse, and mobile. Singles who live alone or share rent with a roommate are the typical household types, accounting for more than half of the households. Families comprise the remainder. With a median age of 35.3 years, this is a slightly younger market compared to that of the United States. Ethnically diverse, 13 percent of the residents are Asian and 24 percent are Hispanic; both percentages are more than three times the U.S. values.

Socioeconomic

Trendsetters residents are educated professionals who have substantive jobs. The median household income is \$62,036. Twenty-six percent of residents aged 25 years and older have a bachelor's degree, 16 percent hold a graduate degree, and another 27 percent have attended college. Although wages account for most of the household income, other sources of revenue include interest and dividends, income from rental properties, and self-employment ventures. The median net worth for this market is \$109,338.

Residential

Trendsetters neighborhoods are located primarily on the West Coast; however, one-fourth of the households are found in the Northeast. Eschewing homeowner responsibilities, approximately 68 percent of householders rent in upscale, multiunit settlements in older city districts. The average gross rent is relatively high, at approximately \$884 per month. Single-family homes and townhomes comprise the rest of the housing market. The median home value for owner-occupied dwellings is \$556,482. Most of the housing units were built prior to 1960. Because public transportation is readily available, 18 percent of households do not own a vehicle.

Preferences

Trendsetters residents are spenders; they purchase items in stores, online, and by phone. Fashion-conscious residents shop for essentials at discount and warehouse stores but buy branded apparel at stores such as Banana Republic, Nordstrom, Macy's, and Gap. Ordering items from QVC is popular also. Residents read fashion and epicurean magazines to stay current with trends. They listen to classical and alternative music as well as public and all-news programs on the radio. Politically, *Trendsetters* is a liberal market.

To keep in touch, *Trendsetters* residents are never far from their electronic gadgets and computers. They own the latest and greatest laptop computers, cell phones, and MP3 players. They are frequently on the Internet, researching real estate or investment information or making purchases, especially airline tickets. Many young residents are already preparing for retirement by investing heavily in stocks.

Health-conscious *Trendsetters* residents take vitamins and exercise regularly. They play tennis, volleyball, baseball, and golf and ice skate, snorkel, and practice yoga. Leisure activities include traveling, going to theme parks and the movies, attending rock concerts, watching science fiction or foreign movies on DVD, and reading biographies. Residents enjoy watching soccer on TV as well as syndicated shows such as *Access Hollywood* and *Seinfeld*. Favorite cable stations are Independent Film Channel, Style, and MTV.

24 Main Street, USA

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



Demographic

Main Street, USA neighborhoods are a mix of household types, similar to the U.S. distribution. Approximately half of the households are composed of married-couple families, nearly one-third are single-person or shared households, and the rest are single-parent or other family households. The median age of 36.7 years matches the U.S. median. The majority of these residents are white.

Socioeconomic

The median household income for this market is \$55,144. Income is mainly derived from wages. The proportion of households with income from other sources is similar to the U.S. distribution. Named appropriately, it is not surprising that the *Main Street, USA* market also exhibits occupation and industry distributions similar to the United States. The median net worth is \$114,319. Approximately one-fifth of residents aged 25 years and older have earned a bachelor's or graduate degree; 30 percent have attended college.

Residential

Main Street, USA neighborhoods are a mix of single-family homes and multiunit dwellings found in the suburbs of smaller metropolitan cities, mainly in the Northeast, West, and Midwest. Sixty-one percent of households are single-family homes, matching the U.S. percentage. Nearly two-thirds of the housing was built before 1970. Homeownership is at 66 percent; the median home value is \$222,126.

Preferences

Residents of *Main Street, USA* are active members of their communities, participating in local civic issues and working as volunteers. They take trips to the beach, visit theme parks, and occasionally go on domestic vacations. In the evenings, they might eat out or play billiards at their favorite bar. Friendly's and Red Robin are their favorite family restaurants. Many residents prefer to go bowling or ice skating, play chess, or rent a movie. For exercise, they use their stationary bikes and take aerobics. They listen to ice hockey games as well as classic hits and variety stations on the radio. Residents of *Main Street, USA* watched Court TV last week.

They use the Internet to play games, visit chat rooms, or search for employment; however, shopping online is growing in popularity. If they do not have access at home, they may access the Internet at school or at the public library. They rely extensively on the Yellow Pages to find restaurants, stores, contractors, and more. Homeholders invest in small home remodeling and improvement projects. Typically, residents finish the work themselves instead of hiring an outside contractor. To complete the jobs, they purchase tools and supplies from Home Depot or Ace Hardware. Residents maintain their lawns and gardens by planting new bulbs, fertilizing, and using insecticide regularly.



25 Salt of the Earth

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



Demographic

Salt of the Earth households are dominated by married couples with children (36 percent) and without (29 percent). Both household percentages are higher than the U.S. values. One-fifth of households are composed of singles who live alone. The average household size for this market is 2.60, extremely close to the U.S. value of 2.59; however, the average family size is 2.99, falling below the U.S. average of 3.14. With a median age of 41.3 years, this is a slightly older market. Because ethnic diversity in these neighborhoods is negligible—94 percent of the residents are white—*Salt of the Earth* neighborhoods are the least diverse of all the Community Tapestry segments.

Socioeconomic

Employed *Salt of the Earth* residents work in a variety of occupations including management and professional positions and unskilled labor jobs. Higher-than-average proportions work in skilled labor occupations. Approximately one-fifth work in the manufacturing industry. The 66 percent labor force participation is high, and unemployment is low at 5 percent. The median household income is \$50,538, close to the U.S. median. Besides wages, household income is supplemented by interest income, dividends, rental income, self-employment income, retirement income, and Social Security benefits, all above national proportions. The median net worth for this market is \$108,631. One-fourth of *Salt of the Earth* residents aged 25 years and older have attended college; 13 percent hold a bachelor's or graduate degree.

Residential

Salt of the Earth neighborhoods are located in rural areas throughout the United States. Nearly half of the households are in the Midwest; the other half are found almost entirely in the South and Northeast. States with the highest concentrations of these households are Pennsylvania, Ohio, Indiana, and Michigan. Homeownership is at 86 percent, and the median home value is \$139,060. The majority of households are single-family units (83 percent); 12 percent are mobile homes. Twenty-two percent of the housing units were built before 1940.

Preferences

Salt of the Earth residents are rooted in their settled, traditional, and hardworking lifestyles. Independent and self-reliant, they take on small home improvement and remodeling projects themselves. They also spend a lot of time and money on their vegetable and flower gardens, owning the necessary tools and equipment to make them a success. Twenty-eight percent of the households own three or more vehicles, making *Salt of the Earth* one of the top segments with this distinction. These rural households typically own or lease many vehicles including a truck. Many own a motorcycle. Overall, they prefer domestic vehicles to imports and handle the maintenance themselves. Most residents carry insurance policies to protect themselves and their families and invest in annuities, certificates of deposit, and U.S. savings bonds. Families often have two or more pets, either dogs or cats.

Salt of the Earth residents enjoy dining out, generally at family restaurants such as Ponderosa, Big Boy, and Bob Evans Farms. However, baking is a favorite home activity. They enjoy fishing, hunting, target shooting, attending country music concerts and auto races, and flying kites. They read fishing and hunting magazines also. Their radio dials are often tuned to country music stations, but they also like to follow auto racing. Many households have a satellite dish. Favorite stations include CMT, Outdoor Life Network, and the Speed Channel. In addition to watching horse racing, auto racing, and truck and tractor pulls/mud racing on TV, a favorite weekly show is *According to Jim*. Families travel to vacation destinations by car; for overnight stays, they prefer a Super 8 motel.

26 Midland Crowd

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



Demographic

The approximately 11.6 million people in *Midland Crowd* neighborhoods represent the largest market of Community Tapestry, nearly 4 percent of the U.S. population, and it is still growing. Since 2000, the population growth has been 2.34 percent annually. The median age of 36.9 years parallels that of the U.S. median. More than half of the households (62 percent) are composed of married-couple families, half of whom have children. One-fifth of households are occupied by those who live alone. Most residents are white.

Socioeconomic

With more than 4.2 million households, *Midland Crowd* has the highest count of all the Community Tapestry markets, with an annual household growth of 2.6 percent since 2000. The median household income is \$49,748, slightly lower than the U.S. median. Households derive primary income from wages and salaries, although the percentage of households that receive income from self-employment ventures is slightly higher than the national level. The median net worth is \$86,362, somewhat below the U.S. median. Half of the employed residents work in white-collar occupations. Approximately 30 percent of *Midland Crowd* residents aged 25 years and older have attended college; 15 percent hold a bachelor's or graduate degree.

Residential

Midland Crowd residents live in housing developments in rural areas throughout the United States (more village or town than farm), mainly in the South. Three-fourths of the housing was built after 1969. Homeownership is at 84 percent; the median home value is \$137,727. Two-thirds of the households are single-family structures; 28 percent are mobile homes. One-fourth of the households own three or more vehicles.

Preferences

Midland Crowd is a somewhat politically conservative market. The rural location and their traditional lifestyle dictate the consumer preferences of these residents. How they take care of their homes, lawns, and vehicles demonstrates their do-it-yourself mentality. Households typically own or lease a truck; many own a used motorcycle. Hunting, fishing, and woodworking are favorite pursuits. Generally, households have pets, especially birds and dogs. Recent purchases include used vehicles, household furniture, and giant-screen TVs. Their department store of choice is Belk. When eating takeout, they often choose a fast-food restaurant and use the drive-through window.

Many households have a satellite dish. Favorite stations include CMT and Outdoor Life Network. In addition to watching rodeo/bull riding, truck and tractor pulls/mud racing, and fishing programs on TV, residents watch a variety of news programs. Fitting right in with their rural surroundings, they prefer to listen to country music on the radio and read fishing and hunting magazines.



27 Metro Renters

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



Demographic

Metro Renters residents are young, well-educated singles who are beginning their professional careers in some of the largest U.S. cities such as New York City, Chicago, and Los Angeles. Because the average gross rent of approximately \$882 per month is high, residents sometimes live with a roommate. Three-fourths of households are either single-person (58 percent) or shared (17 percent). The median age is 33.8 years, slightly younger than that of the United States. Approximately 29 percent of residents are in their 20s; 16 percent are aged 30–34 years. Both of these percentages are more than twice the national levels. Although most residents are white, other race groups are also represented. Twelve percent of residents are Asian, three times the U.S. value.

Socioeconomic

The median household income is \$57,662 and rising. Approximately 60 percent of employed residents work in professional and management occupations, most in the service industry sector. The median net worth is \$85,093. One-fourth of residents aged 25 years and older hold a graduate degree and one-third have a bachelor's degree, which distinguishes *Metro Renters* as one of the Community Tapestry top five markets with such a high percentage of degrees. Another 21 percent have attended college. A higher-than-average percentage (17) of residents are enrolled in college or graduate school, almost three times the national level.

Residential

Metro Renters neighborhoods are located in all regions of the country; the highest state concentrations are in California, New York, and Illinois. As the name *Metro Renters* implies, approximately 78 percent of householders rent. Almost 90 percent of households are in apartments; 37 percent in high-rise buildings.

Preferences

Because they rent, “home and hearth” products are not primary expenditures for *Metro Renters* residents. They spend money on themselves, buying clothes and other merchandise from traditional stores or online. Favorite stores include Banana Republic, Gap, and Macy's. Popular online destinations include amazon.com and barnesandnoble.com. These renters typically have renter's insurance policies and take their clothes to laundromats and dry cleaners.

Active *Metro Renters* residents work out regularly at clubs, play tennis and volleyball, practice yoga, ski, and jog. Leisure activities include dancing, attending rock concerts, going to museums, going to the movies, and throwing Frisbees. Painting and drawing are favorite hobbies. Residents enjoy traveling domestically and overseas and drinking domestic and imported beer and wine. They read two or more daily newspapers; history books; and airline, fashion, epicurean, travel, computer, and music magazines. They listen to alternative, jazz, and classical music as well as all-news and public radio. Little television is watched in this market; households typically own just one TV set, but when they tune in, they watch movies and news programs. They rent foreign and classic films on DVD.

Surfing the Internet is an important part of their lives. They go online to search for employment, make travel arrangements, research real estate, and make purchases. Many purchase their PCs online. Laptop computers are the preferred hardware. They search the Yellow Pages primarily for taxis or limos. Politically, *Metro Renters* is a liberal market.

28 Aspiring Young Families



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

Demographic

Most *Aspiring Young Families* residents are young, startup families, a mix of married-couple families with and without children and single parents with children. The average family size is 3.12, near the U.S. average. Approximately two-thirds of the households are families, 27 percent are single-person households, and 9 percent are shared. Annual population growth is 1.37 percent, higher than the U.S. growth. The median age is 30.5 years; one-fifth of residents are in their 20s. This market is ethnically diverse. Although most residents are white, other race groups are also represented. Seventeen percent of residents are black, and 17 percent are of Hispanic origin.

Socioeconomic

The median household income is \$50,392, and income is derived mainly from wages. The median net worth for this market is \$74,245. Approximately 60 percent of employed residents have professional, management, sales, or office/administrative support positions. Overall, 85 percent of residents aged 25 years and older have graduated from high school, 35 percent have attended college, and 22 percent hold a bachelor's or graduate degree.

Residential

Aspiring Young Families neighborhoods are located in the large, growing metropolitan areas primarily in the South and West, with the highest state concentrations in California, Florida, and Texas. Although almost three-fourths of the households are in the South and West, one-fifth of the housing is located in the Midwest. Half of the households are occupied by renters, half by homeowners. Residents live in moderately priced apartments, single-family houses, and startup townhomes. The average gross rent is approximately \$674 per month, just slightly higher than the U.S. average. The median home value is \$170,342. Most of the housing units were built after 1969.

Preferences

Aspiring Young Families residents spend much of their discretionary income on their children and their homes. They buy baby and children's products and toys and furniture for the home. Electronic purchases include cameras and video game systems. Residents spend time online visiting chat rooms, searching for employment, playing games, researching real estate, and making travel arrangements. They carry multiple life insurance policies.

Vacations are likely to include visits to theme parks. Leisure time includes dining out, dancing, going to the movies, and attending professional football games. Other activities include fishing, weight lifting, playing basketball, and watching dramas or horror movies on DVD. Residents listen to urban stations and professional basketball games on the radio. When watching TV, they favor sports, news, and entertainment programs and courtroom TV shows. When eating out, *Aspiring Young Families* residents prefer family restaurants such as Tony Roma's and IHOP and fast-food establishments such as Checkers and Jack-in-the-Box.



29 Rustbelt Retirees

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



Demographic

Married-couple families with no children (34 percent) and singles who live alone (28 percent) comprise most of the households in *Rustbelt Retirees* neighborhoods. One-fifth of the households are married couples with children. This somewhat older market has a median age of 44.6 years. More than one-fifth of residents are aged 65 or older; one-fifth of householders are aged 75 or older. Seventeen percent of *Rustbelt Retirees* residents are veterans. This is not an ethnically diverse market; approximately 90 percent of the residents are white.

Socioeconomic

Approximately 60 percent of employed residents work in professional, management, sales, or office/administrative support positions. Although many are still working, labor force participation is low. Most households derive income from wages. However, 45 percent of households derive income from interest, dividends, and rental properties; 40 percent draw Social Security benefits; and 28 percent receive retirement income. The median household income is \$50,977, just below that of the U.S. median. The median net worth is \$131,002, slightly above the U.S. value. Overall, 83 percent of residents aged 25 years and older have graduated from high school, approximately 28 percent have attended college, and 18 percent hold a bachelor's or graduate degree.

Residential

Most *Rustbelt Retirees* neighborhoods can be found in older, industrial northeastern cities, especially in Pennsylvania, and other states surrounding the Great Lakes; 67 percent of the households are located in the Northeast and Midwest. In addition, 28 percent can be found in the South. Eighty-four percent of these households are single-family homes with a median value of \$134,314. Three-fourths of the housing units were built before 1970. Unlike many retirees, those in the *Rustbelt Retirees* segment are not inclined to move.

Preferences

The hardworking *Rustbelt Retirees* residents are settled; they have lived in the same house for years. Loyal to their country and communities, they participate in volunteer and fund-raising work, visit elected officials, and work for political parties or candidates. Some are members of veterans' clubs. *Rustbelt Retirees* residents are practical individuals who take pride in their homes and gardens. They continue to update their homes with new furnishings and work on remodeling projects. They watch their pennies, looking for bargains at discount stores and warehouse clubs, and use coupons frequently. These residents own shares in tax-exempt funds and have substantial life insurance policies.

They dine out at family restaurants, such as Perkins and Friendly's, and would rather rent a movie on DVD than go out to the theater. Leisure activities include playing bingo, gambling in Atlantic City, going to horse races, working crosswords, and playing golf. *Rustbelt Retirees* residents enjoy a variety of programs on TV, especially home shows, sports events, news programs, game shows, and old TV shows. Favorite cable channels include QVC, Home & Garden Television, TV Land, and the Weather Channel. Residents listen to classic rock, oldies, and golf tournaments on the radio. They read the daily newspaper thoroughly.

30 Retirement Communities



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

Demographic

Households in *Retirement Communities* neighborhoods are dominated by singles who live alone; one-fourth are married-couple families who have no children living at home. This older market has a median age of 51.4 years. One-third of the residents and 44 percent of householders are aged 65 years or older. Twenty-three percent of the population and 31 percent of householders are aged 75 years or older. Most of the residents are white.

Socioeconomic

The median household income for *Retirement Communities* is \$48,045, slightly below the U.S. median, but the median net worth of \$170,490 is much higher than the U.S. value. Nearly half of the households earn income from interest, dividends, and rental properties; 45 percent receive Social Security benefits; and 26 percent receive retirement income. Most of those still working are employed in white-collar occupations. *Retirement Communities* residents are an educated group: 13 percent of the residents aged 25 years and older hold a graduate degree, 19 percent have a bachelor's degree, and 26 percent have attended college.

Residential

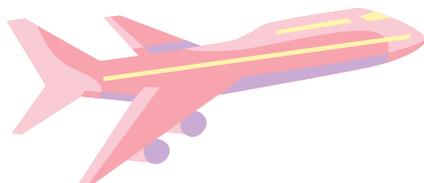
Retirement Communities neighborhoods are found mostly in cities scattered across the United States. Most housing was built after 1959. Congregate housing that commonly includes meals and other services in the rent is a feature of these neighborhoods. Most households are multiunit dwellings (57 percent); however, the housing inventory also includes single-family structures (34 percent) and townhomes (8 percent). Homeownership stands at 58 percent; the median home value is \$233,245.

Preferences

Retirement Communities residents spend their leisure time working crosswords, playing bingo, canoeing, going horse-back riding, gambling in Atlantic City, traveling overseas, attending adult education courses, and gardening indoors. They enjoy going to the movies; attending ice hockey, basketball, and football games; and going to auto races. Residents listen to jazz and public radio. They like to spend time with their grandchildren and spoil them with toys. Home remodeling or improvement projects are usually in the works. These residents belong to civic clubs, have insured money market accounts, and own shares in mutual funds (bonds) and tax-exempt funds. They prefer to own or lease a domestic vehicle.

Retirement Communities residents watch syndicated television programs such as *Home Improvement*, *People's Court*, *Live with Regis & Kelly*, *The Oprah Winfrey Show*, and *Jeopardy!* They also like to watch news programs such as *Inside Edition* and *NBC's Meet the Press* as well as horse racing and bicycle racing. Favorite cable channels are Bravo, Discovery Health Channel, BBC America, and CNBC.

Retirement Communities residents like to drink Maxwell House decaffeinated ground coffee and champagne. They eat at family restaurants and steakhouses including Ponderosa, Big Boy, and Bakers Square. For fast food, they prefer Checkers. Their favorite department store is T.J. Maxx. Good health is a priority, so they visit their doctors regularly, use Weight Watchers as their diet method, exercise regularly, purchase low-sodium and low-cholesterol food, and take vitamins and dietary supplements.



31 Rural Resort Dwellers

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



Demographic

Preferring milder climates and pastoral settings, *Rural Resort Dwellers* residents live in rural nonfarm areas throughout the United States. The chief household type (39 percent of households) for this segment is a married couple with no children living at home. Other significant household types include singles who live alone (24 percent) and married couples with children (21 percent). This somewhat older segment has a median age of 46.9 years. Approximately 35 percent of the population and half of the householders are aged 55 years or older. There is little diversity in these communities: most residents are white.

Socioeconomic

Although retirement officially looms for many *Rural Resort Dwellers* residents, most of them still work. The median household income is \$47,311, slightly below the U.S. level. Six percent of all who are employed work at home, twice that of the U.S. percentage. Because of the higher-than-average presence of residents aged 65 or older, receipt of retirement income and Social Security benefits is common for these households. More than two-fifths of households collect investment income; approximately one-fifth earn self-employment income. More than half of the population aged 25 years and older hold a bachelor's or graduate degree or have attended college, comparable to the U.S. level. The median net worth is \$105,077, slightly below the U.S. median.

Residential

Although these low-density communities are small, households are growing at 2.1 percent annually. Typical of areas with rustic appeal, the household inventory features single-family structures (78 percent) and mobile homes (15 percent). Homeownership is at 83 percent, and the median home value is \$221,645. A significant inventory of seasonal housing exists in these communities; the *Rural Resort Dwellers* market has the highest percentage of seasonal housing of all the Community Tapestry segments, 18 times higher than the national level.

Preferences

Modest living and simple consumer tastes describe *Rural Resort Dwellers* residents. Gardening tools and equipment are an integral part of maintaining their properties. They often work on home remodeling and improvement projects. Their simple lifestyle also includes baking and preparing home-cooked meals. Many households have pets, particularly dogs. The rural setting means higher-than-average numbers of riding lawn mowers and satellite dishes. Many households also own multiple vehicles including a truck. *Rural Resort Dwellers* residents actively participate in local civic issues. They enjoy boating, hunting, fishing, snorkeling, and canoeing. They listen to country music on the radio. The older population focuses on age-related issues such as general health care, prescription medications, and financial and retirement-related matters. Many *Rural Resort Dwellers* residents actively manage or plan their investments and retirement savings. IRA accounts are more popular than 401(k) plans with this high proportion of self-employed residents.



32 Rustbelt Traditions

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



Demographic

Rustbelt Traditions neighborhoods are primarily a mix of married-couple families, single-parent families, and singles who live alone, similar to the U.S. household type distribution. This segment has the sixth largest population of all the Community Tapestry segments, with 8.4 million people. The median age is 36.1 years, just below the U.S. median. Most of the residents are white.

Socioeconomic

The median household income is \$49,579, slightly below that of the U.S. median. Half of the employed residents work in white-collar jobs. For years, these residents sustained the manufacturing industry that drove local economies. Now, the service industry predominates, followed by manufacturing and retail trade. The median net worth for this segment is \$90,754. Overall, 80 percent of residents aged 25 years and older have graduated from high school, 12 percent hold a bachelor's or graduate degree, and 29 percent have attended college.

Residential

Rustbelt Traditions neighborhoods are the backbone of older industrial cities in states that border the Great Lakes. Most residents live in modest, single-family homes. Homeownership is at 76 percent. The median home value of \$107,222 is approximately three-fifths of the U.S. median. The relatively lower median home value is partially due to the age of the homes in these communities; nearly two-thirds of the housing units were built prior to 1960.

Preferences

Residents of *Rustbelt Traditions* are aptly named: They 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. Some of their purchases reflect their attention to the maintenance of their homes and yards. For specialized projects, they will contract for roofing, flooring, and carpet installations.

Financially conservative, *Rustbelt Traditions* residents prefer to use a credit union and invest in certificates of deposit. They are likely to have a personal loan that is not a student or vacation loan, and hold low-value variable life and homeowner's insurance policies. Residents watch their pennies, using coupons regularly, especially at Sam's Club. They prefer to see a doctor for diet control and own a stationary bike for exercise.

Favorite leisure activities include bowling; fishing; hunting; and attending auto races, country music shows, and ice hockey games. Watching television is a common pastime for *Rustbelt Traditions* residents. They subscribe to cable TV and watch it regularly, but their favorite programs are sports events.



33 Midlife Junction

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



Demographic

Midlife Junction residents are phasing out of their child-rearing years. The median age is 41.1 years; nearly one-fifth of residents are aged 65 years or older. Households in this market include a variety of family types as well as singles who live alone or share housing. Nearly half of the households are composed of married-couple families; 31 percent are single-person households. Most of these residents are white.

Socioeconomic

Most *Midlife Junction* residents are still working, although at 61 percent, the labor force participation rate is slightly below average. One-third of the households are now drawing Social Security benefits. Both the median household income of \$47,683 and the median net worth of \$106,734 are slightly below the U.S. medians. Educational attainment levels are comparable to U.S. levels.

Residential

Midlife Junction communities are found in suburbs across the country, more in the South and Midwest than in the Northeast and West. Homeownership is at 67 percent, near the U.S. rate. Nearly two-thirds of the households are single-family structures; most of the remainder are apartments in multiunit buildings. The median home value of \$153,336 is somewhat lower than the U.S. median.

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, owning certificates of deposit and participating in IRA or 401(k) plans. They spend their money carefully and do not succumb to fads. Mindful of their expenses, they always search for bargains.

Midlife Junction residents enjoy dining out at full-service restaurants, particularly on weekends, and also take advantage of the convenience of fast-food restaurants. They favor domestic cars, and prefer to shop by mail or phone from catalogs such as L.L. Bean and Lands' End. They are comfortable shopping by phone or over the Internet. Comfortable with computer technology, they use e-mail to communicate with friends and families. Residents enjoy practicing yoga, attending country music concerts and auto races, refinishing furniture, reading romance novels, and watching classic movies on DVD.



34 Family Foundations

Segment Code..... 34
Segment Name..... *Family Foundations*
LifeMode Group L10 *Traditional Living*
Urbanization Group U4 *Metro Cities II*



Demographic

Family is the cornerstone of life in these communities; 73 percent of the households are composed of various family types. A mix of married couples, single parents, and grandparents, as well as young and adult children, populate *Family Foundations* neighborhoods. The median age is 39.1 years. Householders in this market are slightly older compared to the national level; 41 percent of householders are 45 years or older. There is little diversity in this segment: 85 percent of the population is black.

Socioeconomic

The median household income is \$45,278. As workers are beginning to retire, labor force participation runs below average at 57 percent. Nearly 23 percent of employed residents are government employees. Approximately one-third of the households receive Social Security benefits, and nearly one-fourth of households receive retirement income. At 13 percent, the unemployment rate is high. Some households obtain Supplemental Security Income or public assistance income. Their median net worth is \$92,296. Except for a slightly higher proportion of residents aged 25 years and older who have some college credits, educational attainment levels are slightly below U.S. levels.

Residential

Family Foundations neighborhoods are small urban communities located in large metropolitan areas, primarily in the South and Midwest. This market represents stability. Recording almost no household growth since 2000, there is little turnover in these neighborhoods. More than three in four householders own their homes. Most of these houses are single-family structures, built before 1970. The median home value is \$112,327.

Preferences

Family Foundations residents are active in their communities, attending church services, serving on church boards, helping with fund-raising projects, and participating in civic activities. As consumers, they spend money for home maintenance and their families. Style is important, so they buy casual and dressy clothing for themselves and their children. Buying baby products and apparel is also a priority. They watch their budgets carefully. They do not dine out often, opting to prepare meals at home. Residents shop at discount stores, such as Marshalls and T.J. Maxx, and take advantage of savings at Sam's Club.

A favorite entertainment source is television, so many households own multiple TV sets. Although high in television viewership, *Family Foundations* households subscribe to cable at a rate near the U.S. level. Residents prefer to watch courtroom TV shows, sports, and news programs and listen to gospel, urban, and jazz radio formats. Basketball is a favorite sport; they play it, attend professional games, watch games on TV, and listen to games on the radio.



35 International Marketplace

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



Demographic

Located primarily in cities in “gateway” states on both U.S. 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 30.3 years. Approximately 70 percent of households are occupied by families. Married couples with children and single parents with children represent 44 percent of these households. Of all the Community Tapestry segments, *International Marketplace* is one of the top five most diverse markets. A little more than half of the population is Hispanic. One in nine residents is Asian (nearly three times the national level), and 7 percent of residents are two or more races (more than three times the U.S. percentage). This market has a high proportion of immigrants, many of whom are recent arrivals.

Socioeconomic

One in five *International Marketplace* households is linguistically isolated (household members do not speak English very well). Labor force participation is at 62 percent, just below the national average. Employed residents work jobs in industries such as manufacturing, retail trade, health care, and other services. Unemployment is high at 10 percent. Approximately 82 percent of households derive income from wages; some households receive Supplemental Security Income or public assistance income. The median household income is \$46,380; the median net worth is \$61,566. College and graduate school enrollment is a bit above the U.S. average, but educational attainment levels are below U.S. levels.

Residential

International Marketplace represents older urban neighborhoods, densely settled microcosms in the largest U.S. cities such as New York City and Los Angeles. Most of the households are located in California and northeastern states. Population density is nearly 10,000 persons per square mile. A typical family rents an apartment in an older, multiunit structure, and because renters dominate this market, homeownership is only 34 percent. The median home value is \$355,024. Most of the housing units were built before 1970.

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, either by long-distance calls or traveling, is also important. Because of the larger-than-average household size and higher cost of living in urban centers, they must watch their expenditures carefully. Residents prefer to shop at Macy’s, Marshalls, and Costco. Their favorite drug store is Rite-Aid. To make a quick purchase such as a gallon of milk, they rely on the convenience of a 7-Eleven or AM/PM store.

Newspapers and magazines are not the best media to reach these households. Television and radio are more effective. Residents enjoy watching television, especially movies and sports. They are loyal listeners of contemporary hit, Hispanic, and urban radio formats. Domestic and imported beer is popular in this market. Since foreign and domestic car manufacturers are equally appealing to them, they are just as likely to own a Toyota as a Ford.



36 Old and Newcomers



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

Demographic

Old and Newcomers neighborhoods are in transition, populated by renters who are starting their careers or those who are retiring. The proportion of householders either in their 20s or aged 75 or older is higher than the proportion at the U.S. level. The median age of 37.0 years simply splits this age disparity. These neighborhoods have more single-person and shared households than families. The majority of residents are white, but the racial diversity is very similar to the U.S. level of diversity.

Socioeconomic

Labor force participation is above average at 66 percent, but the unemployment rate mirrors the U.S. rate. The median household income of \$42,971 and the median net worth of \$74,682 are below the U.S. medians. Educational attainment is above average as is college and graduate school enrollment. The distribution of employed residents by occupation is similar to the U.S. distribution, with slightly higher proportions of workers in food preparation and office/administrative support positions.

Residential

Spread throughout metropolitan areas of the United States, *Old and Newcomers* neighborhoods sustain a lot of transition. More than half the population aged five years and older has moved in the last five years. More than 60 percent of these householders rent. Approximately half of the households are mid-rise or high-rise buildings; nearly 14 percent are two- to four-unit buildings. Average gross rent is approximately \$649 per month, very close to the U.S. average. Six in 10 housing units were built from 1960 to 1989. The median home value in these neighborhoods is \$188,795.

Preferences

Purchases of *Old and Newcomers* residents reflect their unencumbered renters' and singles' lifestyle. Compact cars fit the needs of these nonfamily households. Although they prefer domestic cars, the gap is not pronounced. Typically, residents have substantial life insurance policies and renter's insurance as well as medical insurance, which includes long-term and disability care.

Old and Newcomers residents like reading fiction and non-fiction, newspapers, and magazines. *Old and Newcomers* residents have the highest readership among the markets with median household income below the U.S. level. They enjoy watching television and listening to the radio, especially contemporary hit radio. They like going to the movies and renting DVDs.

Leisure activities are also as varied as the ages of *Old and Newcomers* residents. They play sports such as racquetball and golf in addition to jogging or walking. They fly kites, go to the zoo, and enjoy cooking. Age is not always obvious from their activity choices.

37 Prairie Living

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



Demographic

Small, family-owned farms in the Midwest dominate this stable market. Two-thirds of these households are composed of married couples, with and without children. These residents are slightly older, with a median age of 41.2 years. These communities have little ethnic diversity; 93 percent of *Prairie Living* residents are white.

Socioeconomic

The 67 percent labor force participation rate is high; the 4 percent unemployment rate is low. One in four residents who work is self-employed. Agricultural jobs are an important part of the *Prairie Living* economy, although 40 percent of employed residents work in white-collar jobs. Thirty-one percent of households receive Social Security benefits; 43 percent receive investment income. The median household income is \$42,366; the median net worth is \$80,300. Overall, 82 percent of residents aged 25 years and older have graduated from high school. Twenty-nine percent have attended college.

Residential

Prairie Living neighborhoods are primarily located in the Midwest, with much smaller concentrations in the West and South. States with the highest household concentrations are Iowa, Nebraska, Minnesota, and Kansas. Homeownership is at 81 percent and the median home value is \$110,779. Single-family dwellings are characteristic of these farm communities. Notably, 11 percent of housing units are mobile homes, slightly higher than the U.S. percentage. Approximately 36 percent of the housing units in this segment were built before 1940. Due to the long-term decline in agricultural employment and the loss of family farms, household growth in *Prairie Living* neighborhoods is nil. The rural setting renders multiple vehicles a necessity. Approximately three-fourths of households have two or more vehicles; one-third have three or more.

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 and crops. To take care of their possessions, *Prairie Living* households own riding lawn mowers, gardening equipment, and vehicle and home repair tools. They service their own vehicles and tackle home improvement projects such as kitchen remodeling. Families own pets.

Because cable television is not available in many rural neighborhoods, satellite dishes are frequently used. *Prairie Living* residents are loyal country music fans and tune in to radio and television for their favorite music. They enjoy hunting, fishing, horseback riding, target shooting, and riding around on their all-terrain vehicles. They tend to be political conservatives. They prefer domestic vehicles, especially trucks. Civic-minded *Prairie Living* residents serve on church boards, address public meetings, volunteer for charitable organizations, and help with fund-raising. *Prairie Living* households shop for bargains. Wal-Mart is, by far, their favorite retailer, followed by Kmart and J.C. Penney. They often rely on a Wal-Mart Supercenter for extra grocery shopping.



38 Industrious Urban Fringe



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

Demographic

Family is central to *Industrious Urban Fringe* neighborhoods. Slightly more than half of these households have children. Married-couple families (54 percent of households) and single-parent families (17 percent) comprise most of these households. Multigenerational households are relatively common. The comparatively low median age of 28.5 years reflects the high proportion of children. Approximately 57 percent of these residents are Hispanic. More than one-fourth of the residents are foreign born, bringing rich, diverse cultures to these urban outskirt neighborhoods.

Socioeconomic

The median household income is \$42,901; the median net worth is \$54,484. The large average household size of 3.42 lowers the amount of discretionary income compared to segments with similar income. Settled on the fringe of metropolitan cities, these households take advantage of the proximity to metropolitan cities to pursue employment opportunities. These residents rely mainly on work in the manufacturing, construction, retail trade, and service industry sectors for their livelihood. Educational attainment levels are lower than U.S. levels, and the unemployment rate is higher.

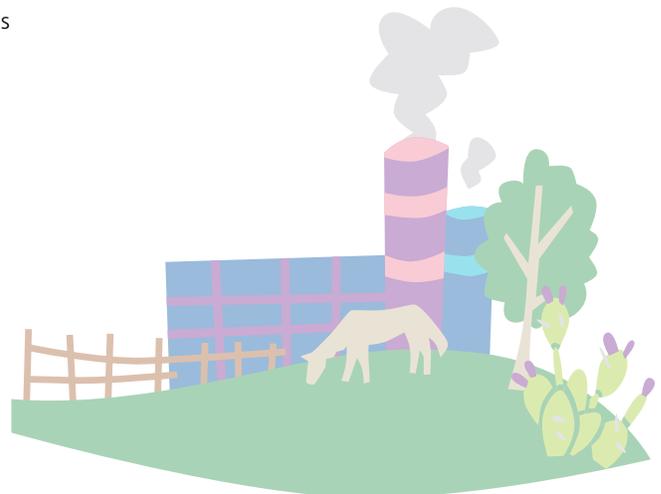
Residential

Approximately half of the *Industrious Urban Fringe* households are located in the West; 40 percent are in the South. States with the highest household concentrations are California, Texas, and Florida. Homeownership is at 67 percent, and the median home value is \$166,992. Single-family dwellings are the dominant household structure in these neighborhoods. Living farther out from urban centers allows many to find the space for an affordable home in which to raise their families.

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 average households. Many have no financial investments or retirement savings other than their homes and are less likely than average to carry health insurance.

Keeping in touch is important to these residents. They often have a second phone line at home and purchase various phone services. They enjoy watching movies, both at theaters and at home. It's quite common for them to make multiple visits to a movie theater in a month. Newspapers and magazines are not the best media to reach the *Industrious Urban Fringe* households. Television and radio are more effective. Residents watch television just as much as average U.S. householders but subscribe to cable less often. They listen to the radio frequently, tuning in to contemporary hit and Hispanic stations.



39 Young and Restless

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 *Young and Restless* households. This young, on-the-go population has a median age of 28.9 years. Approximately two-thirds of them are younger than 35. Fifty-nine percent of these households are either single person or shared. Neighborhoods are diverse. Almost 60 percent of the residents are white; however, there is an above-average representation of other cultures including 20 percent who are black, 8 percent who are Asian, and 19 percent who are Hispanic.

Socioeconomic

The median household income is \$43,645, and the median net worth is \$46,514. Although the median household income is below the U.S. median, because only 23 percent of these households include children, discretionary income is higher than for segments with similar income levels. *Young and Restless* is an educated market; one-third of residents aged 25 years and older hold a bachelor's or graduate degree and another one-third have attended college. Thirteen percent are enrolled in college or graduate school. Career is a common element shared by these ethnically diverse residents. Both men and women participate in the labor force at much higher rates than the U.S. rates. The 75 percent labor force participation rate is the highest among all the Community Tapestry segments; the female labor force participation of 73 percent is also the highest. Most employed residents work in professional, sales, service, and office/administrative support positions.

Residential

Young and Restless neighborhoods are found in metropolitan areas, almost entirely in the South (56 percent), West (23 percent), and Midwest (19 percent). The state with the highest concentration is Texas. Householders are primarily renters who live in multiunit buildings. Because 85 percent of the households rent, this segment is ranked fifth for the highest percentage of renters among all the Community Tapestry segments. Most of the housing units were built in the 1970s and 1980s. This market is mobile; 85 percent of the householders have moved in the last five years. Career pursuit affects their decision of where to live.

Preferences

These young, single professionals are pursuing their careers and living a busy lifestyle. They are technologically savvy and take advantage of the convenience provided by 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 mail, and other phone services.

They read magazines to stay current on the latest lifestyle and entertainment trends and are just as likely to read a music magazine as a business publication. They do not read the newspaper as much as the general population. Television viewing is average. Radio is a good way to reach them; favorite formats are urban and alternative music as well as public radio.

Seeing movies at theaters and on DVD is a major source of entertainment. They also enjoy going to bars or nightclubs. Their busy schedule also includes working out at the gym and playing various sports. Domestic vehicles have a slight edge in this market. These residents are one of the more politically liberal segments. Some are still paying off school loans. Many have not yet begun saving for retirement or contributing to investments.



40 Military Proximity

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 beginning parenthood. This is the second youngest of all the Community Tapestry segments, with a median age of 22.5 years. Ninety-two percent of the householders are younger than 45 years. Two-thirds of the households are composed of married couples with children, the dominant household type for this segment. With an average household size of 3.38, *Military Proximity* has one of the top 10 values of Community Tapestry for household size. Sixty percent of the residents are white, 22 percent are black.

Socioeconomic

The Armed Forces is the commonality among residents in this segment. More than three-fourths of the labor force are on active duty or work in civilian jobs on military bases. The median household income is \$44,073; the median net worth is \$54,468. Most families are too young to have accumulated much wealth. The educational attainment in this market is unique. Although the percentage of residents aged 25 years and older who hold a bachelor's or graduate degree is slightly below the U.S. level, 50 percent have attended college (ranking first among all the Community Tapestry segments) and, overall, 95 percent have graduated from high school. Nine percent are enrolled in college or graduate school.

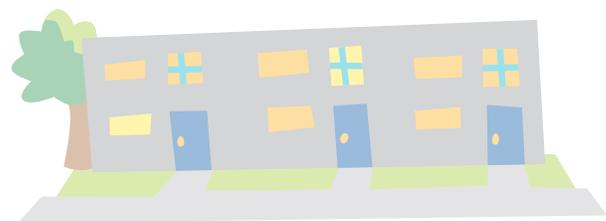
Residential

Moving is routine for *Military Proximity* residents. More than 90 percent of householders have moved within the last five years. These communities are located throughout the United States but mainly in the South and West; the highest state concentrations are in California, Texas, Hawaii, North Carolina, and Virginia. Households live in a mix of townhomes and apartments in small multiunit buildings with fewer than 20 units. Only one-fifth of the housing is single-family dwellings. For the few owner-occupied housing units, the median home value is \$123,972. *Military Proximity* has the second highest percentage of renter-occupied housing units among all Community Tapestry segments; more than 9 in 10 households rent. Most of these housing units were built between 1950 and 1979.

Preferences

Home life for *Military Proximity* residents revolves primarily around the family. They routinely shop for baby and children's products and clothing at major discount department stores. Whenever possible, they shop at the military commissary. They entertain their children with DVDs. Subscribing to cable television is 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 to 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 SUVs. 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 that of the general population. Home personal computers are used by both adults and children. Renter's insurance is popular in this market, although the coverage is usually low. Despite their youth, the proportion of households investing for retirement 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.



41 Crossroads

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



Demographic

Crossroads neighborhoods are primarily home to married-couple families with and without children and single-parent families. These residents are young, with a median age of 32.0 years. Householders tend to be younger than the U.S. average; approximately half of them are younger than 45 years. The population in this segment is growing more than 1.6 percent annually, a faster rate than the U.S. population. Nineteen percent of residents are Hispanic. Although 73 percent of residents are white, other racial groups are represented in this market.

Socioeconomic

The median household income for this market is \$41,213, somewhat below the U.S. median; the median net worth is \$47,371, less than half the U.S. value. Educational attainment levels are lower than U.S. levels; only 36 percent of residents aged 25 years and older hold a bachelor's or graduate degree or have attended college. Most of the employed residents work in the manufacturing, construction, retail trade, and service industry sectors. Labor force participation is comparable to the U.S. level, but unemployment is slightly higher.

Residential

Crossroads communities are growing neighborhoods that are frequently found in small towns throughout the South, Midwest, and West. These small towns provide affordable housing for young families, providing them an opportunity to own their homes. Homeownership is 77 percent; the median home value is \$74,804, much lower than the U.S. median. More than half of *Crossroads* households are mobile homes; 36 percent are single-family dwellings. Most of the housing was built after 1969.

Preferences

Mindful of their expenses, *Crossroads* households budget for what they buy and choose selectively where to spend their money. They shop at discount department stores such as Wal-Mart and Kmart. Many shop for groceries at Wal-Mart Supercenters. Their priorities are their families and their cars. Children are the focus of their lives, and they buy children's products in addition to groceries. They prefer domestic cars or trucks, commonly buy used vehicles, and handle the maintenance themselves. Investing and saving for retirement are a low 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. Typically, they own a satellite dish or subscribe to cable. They also like to listen to the radio, preferring country and contemporary hit music to other formats. They read the newspaper less frequently than average U.S. households; however, they read magazines, especially automotive, boating, motorcycle, and fishing publications. They like to fish and go to the movies. Most households have pets such as cats and dogs. Birds are especially popular.

42 Southern Satellites

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



Demographic

Southern Satellites households, approximately 3 percent of all U.S. households, are found primarily in the rural South. Most households consist of married-couple families with and without children. However, 22 percent are single-person households. This is one of the more sparsely populated Community Tapestry segments. The median age of 37.5 years is near that of the U.S. median. This segment is not ethnically diverse; 87 percent of the residents are white.

Socioeconomic

The median household income for this market is \$39,167; the median net worth is \$52,215. The labor force participation of 61 percent is slightly below the U.S. percentage; however, the unemployment rate is similar. Most households derive income from wages and salaries; 28 percent of households receive Social Security benefits. Most residents work in the manufacturing and service industry sectors. Educational attainment levels are much lower than national levels; 31 percent of residents aged 25 years and older have not graduated from high school.

Residential

As the segment name implies, most of the *Southern Satellites* households—80 percent—are located in the South. Newer single-family dwellings and mobile homes are the primary housing types found in these neighborhoods. Two-thirds of the households are single-family dwellings; 30 percent are mobile homes. Homeownership is at 82 percent; the median home value is \$93,282, approximately half the U.S. median. Nearly two-thirds of the housing units in these neighborhoods were built after 1969. Vacancy rates are slightly above average.

Preferences

These rural residents enjoy country life. Fishing and hunting are two favorite leisure activities, and *Southern Satellites* residents spend money for magazines, clothes, and gear related to these interests. Their taste in music is country. Satellite dishes are a necessity in these rural settings where cable is not always available.

Their households often include pets. Home activities do not include many home improvement projects, but they do invest time in 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 cars. 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 and ESPN; favorite programming includes fishing and NASCAR racing. Home personal computers and accessing the Internet have not made inroads in this market as much as in other segments.

43 The Elders

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



Demographic

With a median age of 73.6 years, *The Elders* represents the oldest market of Community Tapestry. This segment has a population growth of 1.76 percent annually. Approximately 80 percent of these householders are aged 65 years or older; however, 53 percent are aged 75 years or older. Married couples with no children living at home and singles comprise 9 in 10 households. The small average household size of 1.69 reflects these two household types. More than 4 in 10 householders live alone, one of the top 10 ratios among all the Community Tapestry segments. Ethnic diversity is absent from this market; 95 percent of the residents are white.

Socioeconomic

Because most of *The Elders* residents are retired from the labor force, understandably, 80 percent of these households receive Social Security benefits, more than three times the national level. Other sources of income include retirement income collected by 48 percent of households (more than two and one-half times the national level) and investment income received by 65 percent of households. Although the median household income of \$40,987 is lower than the national median, the median net worth of \$186,156 is much higher than the U.S. value. Approximately 20 percent of residents aged 16 years or older are still in the labor force.

Residential

Representing the highest concentration of retirees, *The Elders* residents favor communities designed for senior living, primarily in warm climates. Half of these households are located in Florida, and 30 percent are found in Arizona and California. Nearly 9 in 10 households live in owner-occupied housing, with a median home value of \$204,326. Housing types are varied; half of the households are single-family dwellings, one-third are multiunit buildings, and 17 percent are mobile homes. Seasonal housing is available in many of these neighborhoods, comprising 18 percent of the housing stock, six times the national level.

Preferences

These seniors are informed, independent, and involved. They are members of veterans' clubs and fraternal orders. Many of *The Elders* residents pay attention to their diets; visit their doctors regularly; take vitamins and dietary supplements; buy low-cholesterol, fat-free, low-sodium, low-calorie, and sugar-free food; and take prescription drugs to manage various health conditions. To reduce their caffeine intake, they drink decaffeinated coffee and caffeine-free diet colas. Their diverse investment portfolios include shares in tax-exempt funds, annuities, and insured money market accounts. Many hold long-term care and travel insurance policies.

Golf is an important part of their lives. They play golf, buy golf clothing, listen to golf programs on the radio, and watch tournaments on the Golf Channel. Leisure activities include doing crossword puzzles, fishing, attending horse races, gambling at casinos, going to the theater, and dining out. Residents prefer to eat at family restaurants over fast-food places, and they like to eat out for breakfast especially. The freedom of retirement enables many residents to enjoy traveling both domestically and overseas. Epcot Center and MGM Studios at Disney World, in addition to Universal Studios, are popular Florida destinations. A favorite vacation is taking a cruise.

Television is part of the daily routine for *The Elders* residents. They like to watch a variety of news programs, movies, game shows, home shopping shows, bowling, and horse racing in particular. They prefer to read mystery or adventure books as well as two or more daily newspapers. Occasionally, they listen to jazz on the radio. *The Elders* prefer domestic vehicles, generally owning a Buick or Mercury; many belong to an auto club. They order items from Lands' End, L.L. Bean, QVC, and HSN and favor Dillard's when shopping outside the home.

44 Urban Melting Pot

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 composed of recently settled immigrants; more than half of the population is foreign born. Half of the foreign-born residents are recent arrivals, immigrating to the United States in the last 10 years. The median age is 35.9 years, just below the U.S. median. Distinctly diverse, 27 percent of the residents are Hispanic (nearly twice the national level). Slightly less than half of the residents are white; 29 percent are Asian, more than seven times the national level; and 7 percent are two or more races, more than twice the U.S. percentage. Household types are equally diverse with a mix of married-couple families, single-parent families, other family types, single-person households, and shared housing. Most of the households are married-couple families (45 percent) and singles who live alone (30 percent).

Socioeconomic

The median household income is \$41,510; most households derive income from wages and salaries. Some households receive Supplemental Security Income and public assistance income. The median net worth is \$74,859, the highest in the *Global Roots* summary group. As expected in a large urban center, the educational attainment levels vary. Although the proportion of the population aged 25 years and older who have no high school diploma is high compared to that of the United States, the proportion with a bachelor's or graduate degree is comparable to the U.S. level. Eight percent are enrolled in college or graduate school. Although the cost of urban living is high, generally, urban areas provide better employment opportunities. Nearly half of employed residents in this market work in various service industries. At 8 percent, unemployment is just slightly higher than average.

Residential

Three-fourths of *Urban Melting Pot* households rent apartments in multiunit buildings. Approximately half of these housing units were built before 1950. Most of these neighborhoods are located in the high-density urban canyons of large cities, primarily in New York (70 percent) and California (16 percent). This market has the second highest population density of all Community Tapestry segments. Because public transportation is widely accessible, 47 percent of the households do not own a vehicle.

Preferences

Fashion conscious, yet cost conscious, *Urban Melting Pot* residents love to shop. Macy's is one of their favorite shopping haunts, but they shop at other upscale retailers, as well as warehouse/club stores, especially for clothes and jewelry. When grocery shopping, they prefer Pathmark, in particular. When eating out, they prefer fast-food establishments such as White Castle to family restaurants or steakhouses.

Distance does not deter these residents from contacting family living outside the United States. They keep in touch with phone calls and foreign travel. They use the Yellow Pages to locate general contractors for home remodeling projects and to call for taxis. Because so many rent in this market, they frequently spend their time and money at laundromats. Although they enjoy reading computer magazines, they rarely use the Internet; however, when they do connect, they visit a chat room.

Urban Melting Pot residents spend their leisure time going to the beach, visiting theme parks and museums, playing football, ice skating, and roller-blading. They also like to gamble at casinos and buy lottery tickets. A favorite trip is a gambling jaunt to Atlantic City. These residents watch news programs, movies, boxing, and soccer on TV. A favorite program is *Access Hollywood*. When listening to the radio, residents prefer all-news, variety, jazz, and Hispanic radio formats.

45 City Strivers

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



Demographic

City Strivers residents represent a young, relatively diverse urban market, with a median age of 32.2 years. A mix of family types, such as married-couple families, single-parent families, and other families, comprise 68 percent of all *City Strivers* households. Black residents represent 77 percent of the population.

Socioeconomic

The median household income is \$40,157; the median net worth is \$58,902. Some households receive Supplemental Security Income or public assistance income. Overall, educational attainment levels are lower than U.S. levels; approximately 14 percent of residents aged 25 years and older hold a bachelor's or graduate degree. However, the proportion with some college education is similar to the U.S. level. The 15 percent rate of unemployment is more than twice the national level. Approximately half of employed residents work in the service and health care industry sectors in the city. Twenty-two percent of the residents who are employed are government workers, employed primarily by the local government. Approximately one in five works in an office/administrative support position.

Residential

City Strivers residents are urban denizens, populating densely settled neighborhoods in major metropolitan areas, especially in New York City and Chicago. Nearly two-thirds of the households are located in the Northeast, with smaller concentrations in other regions of the United States. Approximately two-thirds of the households rent apartments in older, multiunit buildings built before 1960. Small buildings with two to four units are more common in these neighborhoods. Because of their urban surroundings, many residents rely on public transportation; two in five households do not own a vehicle.

Preferences

The rental homes in *City Strivers* neighborhoods are moderately equipped with the essentials. The high cost of living and rent lowers discretionary income. Many residents carry renter's insurance. Primary spending is for groceries, baby products, and children's essentials. They prefer accessible grocery stores such as Pathmark and A&P. They also have proximity to a multitude of department and clothing stores. Residents prefer fast-food restaurants such as White Castle, Popeyes, Checkers, and Blimpie Subs & Salads.

City Strivers residents watch a lot of TV. Favorite stations include BET and cable movie channels such as Showtime, Cinemax, the Movie Channel, and HBO. They prefer to watch courtroom TV shows, talk shows, news programs, comedies, science fiction, tennis matches, and professional wrestling. They read music and fashion magazines and listen to urban, all-news, jazz, all-talk, and variety radio formats. Leisure activities include attending professional football and basketball games, dancing, going to the movies, attending dance performances, and visiting theme parks such as Six Flags. Residents also enjoy roller-skating and playing tennis and basketball.



46 Rooted Rural

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



Demographic

The population of the *Rooted Rural* segment is slightly older, with a median age of 41.9 years. Married-couple families dominate these rural neighborhoods; however, 23 percent of households are occupied by singles who live alone. More of the married-couple families are empty-nesters than those who have children. Householders in this market are older; 45 percent are aged 55 years or older. There is little ethnic diversity in the *Rooted Rural* segment; 88 percent of the residents are white.

Socioeconomic

The median household income for this segment is \$37,509; the median net worth is \$57,839. The labor force participation of 57 percent is below the national level. One-third of the households receive Social Security benefits. Although the agricultural industry is more prominent in this market than at the U.S. level, many employed residents work in the service and manufacturing industry sectors. Overall, 73 percent of residents have graduated from high school. Only 11 percent hold a bachelor's or graduate degree.

Residential

Although *Rooted Rural* neighborhoods are located in rural areas throughout the country, more than three-fifths of the households are found in the South. Housing types include single-family dwellings (70 percent of households) and mobile homes (26 percent). Homeownership is at 84 percent; the median home value is \$105,419. Most of the housing units were built after 1970. A higher proportion of seasonal housing contributes to higher vacancy rates in these neighborhoods. Local residents tend to move infrequently.

Preferences

Rooted Rural residents are do-it-yourselfers. These settled families take pride in their homes and keep busy with home improvement and remodeling projects. They also take pride in their gardens, regularly buying lawn and garden insecticides, flower and vegetable seeds, and plants. Typical of their rural lifestyle, many have a lawn or garden tractor and own an assortment of tools. They prefer domestic vehicles; most households own or lease a truck. Typically, a household member handles vehicle maintenance. Many homes have pets.

When families eat out, they prefer Shoney's, but they generally prepare meals at home with freshly grown vegetables from their gardens. Many homes own a separate freezer to store their produce. *Rooted Rural* residents prefer to shop for groceries at IGA or a Wal-Mart Supercenter, where they purchase their favorite blend of Folgers coffee. For convenience, many order apparel and other items from catalogs.

Rooted Rural residents enjoy hunting, fishing, target shooting, boating, attending country music concerts, and going to auto races. They read hunting and fishing magazines and listen to country music and auto racing on the radio. Many households have a satellite dish. Residents prefer to watch rodeo/bull riding, truck and tractor pulls, horse racing, auto racing, and fishing programs as well as a variety of news shows on TV. Favorite stations include Outdoor Life Network and CMT.

47 Las Casas

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 of them were born outside the United States. Eighty-four percent of these residents are Hispanic. Households are dominated by families, mainly married couples with children (42 percent) and single-parent families (21 percent). The median age of this market is 25.8 years. This is a young segment: nearly half of the residents are younger than 25 years; two out of three residents are younger than 35 years. Of all the Community Tapestry segments, *Las Casas* has the highest average household size (4.27).

Socioeconomic

The median household income of \$38,046 and the median net worth of \$37,971 are relatively low compared to the national medians. Most households derive their income from wages and salaries; some receive Supplemental Security Income or public assistance income. Employed residents work predominantly in the service and manufacturing industry sectors. Part-time employment is common in this segment. Unemployment is at 13 percent, almost twice that of the U.S. level. Educational attainment levels are much lower than national levels; only 5 percent of residents aged 25 years and older hold a bachelor’s or graduate degree and only 14 percent have attended college. Sixty-two percent have not finished high school.

Residential

Las Casas neighborhoods are located primarily in California. Fifty-nine percent of householders rent. The median value for owner-occupied homes is \$321,086. There is strong demand for housing in these neighborhoods; vacancy rates are lower than average. Housing is a mix of older apartment buildings, single-family dwellings, and townhomes. Most of the housing units were built before 1970.

Preferences

The large size of *Las Casas* households limits their discretionary income. The presence of children influences their spending habits. They live modest lifestyles. Many drive older vehicles. This is a strong market for purchases of baby and children’s products. They typically shop for groceries at Ralphs or Vons, and AM/PM is their convenience store of choice. Home improvement or remodeling is not a top priority.

Typically, households own one TV set and do not subscribe to cable. Residents watch sports on TV, particularly soccer and weight lifting. Hispanic radio is, by far, their favorite radio format; however, they also listen to variety and contemporary hit radio programs. They enjoy playing soccer and reading books, particularly adventure stories. Many treat their children to a family outing at a theme park, especially Disneyland. Mexico is a popular destination for trips.



48 Great Expectations

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



Demographic

Young singles who live alone and married-couple families dominate the *Great Expectations* market, although all household types are represented. The median age is 33.2 years. Some residents are just beginning their careers or family lives. This segment has a higher proportion of residents in their 20s and a higher proportion of householders younger than 35 years old, compared to the U.S. proportions. The ethnic diversity and racial composition of this segment are similar to the U.S. levels.

Socioeconomic

The median household income of \$37,684 and the median net worth of \$43,152 are low compared to the U.S. values. Approximately 29 percent of residents aged 25 years and older have attended college (slightly above the U.S. average), but only 16 percent hold a bachelor's or graduate degree (somewhat below the U.S. average). Seven percent are enrolled in college or graduate school. The higher proportion of younger residents improves the 68 percent labor force participation rate. The manufacturing, retail, and service industry sectors are the primary employers in this market.

Residential

Great Expectations neighborhoods are located throughout the country, with higher proportions in the Midwest and South. Half of the householders own their homes; the other half rent. More than half of the households are single-family dwellings; approximately 40 percent are apartments in low- or mid-rise buildings. The median home value of \$114,837 is approximately three-fifths that of the U.S. median. Most of the housing units in these older suburban neighborhoods were built before 1960.

Preferences

Great Expectations homeowners are not afraid to tackle smaller maintenance and remodeling projects, but they also enjoy a young and active lifestyle. They go out to dinner, to the movies, to bars, and to nightclubs. They enjoy roller-skating; roller-blading; playing Frisbee, chess, and pool; watching foreign films on DVD; and attending auto races. They read music magazines and listen to rock music on the radio. Residents watch courtroom dramas, reality shows, sitcoms, news programs, and dramas on TV. They occasionally take advantage of the convenience of fast-food restaurants. Little traveling is done in this market. Still focused on starting a career, many are not preparing for retirement by investing for the future. Residents shop at major discount and department stores, and also order frequently from catalogs.



49 Senior Sun Seekers

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



Demographic

With an annual household growth rate of 2.3 percent, the *Senior Sun Seekers* market is one of the faster growing markets. With a median age of 51.9 years, this segment boasts the third oldest population of all the Community Tapestry segments. Approximately 62 percent of householders are aged 55 years or older. Married couples without children and singles comprise 70 percent of all households. This segment is not ethnically diverse; nearly 88 percent of the residents are white.

Socioeconomic

Many *Senior Sun Seekers* residents are retired or are anticipating retirement. The median household income is \$38,062. Labor force participation is at 44 percent; more than one-half of the households receive Social Security benefits. Approximately one-third of the households also receive retirement income. The median net worth for this segment is \$87,376. Educational attainment levels are below the U.S. levels; only 12 percent of residents aged 25 years and older hold a bachelor's or graduate degree. However, 29 percent have attended college.

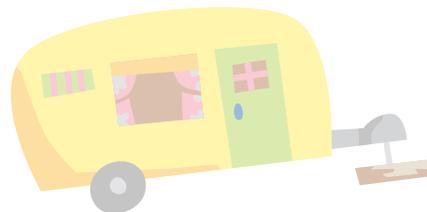
Residential

These neighborhoods are located mainly in the South and West. Forty-three percent of the households are found in Florida alone. Escaping from cold winter climates, many *Senior Sun Seekers* residents have permanently relocated to warmer areas; others are "snowbirds" that move south for the winter. This market has the third highest proportion of seasonal housing of all the Community Tapestry segments. Favorite areas are growth markets, primarily in Florida and portions of California and Arizona. Homeownership is at 84 percent; the median home value is \$144,913. Single-family dwellings comprise almost half of the housing inventory; mobile homes comprise nearly 40 percent. Most housing was built after 1969.

Preferences

Senior Sun Seekers residents frequently take car trips and prefer to stay in reasonably priced motels or hotels such as Motel 6, Super 8, and Comfort Inn. Many are prepared for roadside emergencies with memberships in auto clubs. They eat out frequently at family restaurants, steakhouses, and fast-food establishments. They own all kinds of insurance including life, travel, long-term care, and personal liability. They consult with a financial advisor about their finances. Homeowners invest time and limited funds in home improvement and remodeling tasks such as replacing wallpaper and fencing the yard. They use the Yellow Pages to locate plumbers, roofers, moving/storage companies, and physicians. Many householders hire lawn and property maintenance services; however, some enjoy gardening and caring for the lawn themselves. Many residents are members of veterans' clubs or fraternal orders and do volunteer work through them. For health reasons, these seniors control their diet and take a variety of vitamins and dietary supplements. When they need to purchase an item at a nearby convenience store, they usually choose Circle K.

Television is a part of their daily routine; residents tune in to a wide variety of programs including game shows, dramas, news programs, home improvement shows, sitcoms, and golf tournaments. The Golf Channel is their cable station of choice. With plenty of leisure time, *Senior Sun Seekers* residents enjoy reading, especially boating magazines, romance novels, mysteries, and religious books. They like to rent DVDs, with a preference for science fiction films. They listen to the radio infrequently, but when they do, they listen to jazz. Leisure activities include playing backgammon and bingo, working crosswords, gambling at casinos, attending professional football games, visiting theme parks, and fishing.



50 Heartland Communities



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* residents are slightly older compared to U.S. residents, with a median age of 41.7 years. Approximately half of the residents have already retired, many in the same towns where they have lived and worked their whole lives. Nearly one-third of householders are aged 65 years or older. Although married-couple families comprise nearly half of the household types and almost one-third are singles who live alone, other family types and shared housing are also represented. Children are found in 30 percent of the households. Most of the residents in this market are white.

Socioeconomic

The median household income for this segment is \$35,006. Two-thirds of the households earn wage and salary income, and 39 percent receive Social Security benefits. Driven by low home values, their median net worth is only \$61,258. Employed residents work in occupations ranging from management positions to unskilled labor jobs; approximately 43 percent are employed in service industries. The unemployment rate of 7 percent is close to the U.S. value. Overall, 74 percent of residents aged 25 years and older have graduated from high school. Only 12 percent hold a bachelor's or graduate degree.

Residential

Preferred by more than six million people, *Heartland Communities* neighborhoods are primarily found in small towns scattered across the Midwest and South. Low-density neighborhoods dominate with older homes in urban clusters and rural, nonfarm areas. More than half of the housing units were built before 1960. Homeownership is at 73 percent; the median home value is \$85,240, less than half of the U.S. median. More than three-fourths of the housing is single-family dwellings.

Preferences

Heartland Communities residents invest time and money in their cherished homes and communities. They take pride in their gardening skills and in growing their own vegetables. Many homes own a riding lawn mower to keep up their relatively large lots. Residents tackle home improvement projects such as exterior painting and faucet replacement and shop at traditional hardware stores such as True Value. Many residents order items from catalogs, QVC, and Avon sales representatives. When shopping outside the home, they prefer to visit Wal-Mart. When eating out, favorite restaurants include Ponderosa and Lone Star Steakhouse. The residents in this segment rarely travel by plane.

Heartland Communities residents have a distinctly country lifestyle. They play bingo, do woodworking, and enjoy outdoor activities such as hunting and freshwater fishing. They also read gardening, fishing, and hunting magazines and listen to country music and auto racing on the radio. Reading two or more Sunday newspapers is important to them. Some are members of veterans' clubs. They participate in civic activities and take an interest in local politics. Many *Heartland Communities* households subscribe to cable and usually watch game shows, news programs, and movies on TV.

51 Metro City Edge

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



Demographic

Metro City Edge is home to married-couple, single-parent, and multigenerational families. Grandparents are caregivers in 4 percent of these households, twice the U.S. rate. The median age of this segment is 29.5 years, attributable to the children, including adult children who still live at home, who comprise approximately half of the population. This market has an average family size of 3.42, somewhat higher than the U.S. average. Most residents are black (73 percent), 17 percent are white, and 4 percent are American Indian (four times the U.S. level).

Socioeconomic

The median household income for this segment is \$31,816; the median net worth is \$28,666. Although 78 percent of households derive income from wages and salaries, 9 percent receive public assistance and 9 percent receive Supplemental Security Income. Nearly half of employed residents work in service industries. Unemployment in this market is higher than average, at 16 percent. Nine percent of *Metro City Edge* residents aged 25 years and older have a bachelor's or graduate degree, and 27 percent have attended college. Overall, 70 percent have graduated from high school.

Residential

Metro City Edge residents live in older suburban neighborhoods of large metropolitan cities, primarily in the Midwest and South. Sixty-eight percent of households live in single-family dwellings; 14 percent live in buildings with two to four units, many converted from single-family structures into duplexes. The homeownership rate is 56 percent; the median home value is \$80,795. Although home prices are relatively inexpensive, many families are young, unsettled, and still renting. Seventy percent of the housing units were built before 1970.

Preferences

Because the primary concern of *Metro City Edge* residents is the welfare of their children, they must spend their money wisely. They tend to shop at grocery stores such as Piggly Wiggly, Kroger, and Winn-Dixie but will make trips to superstores and wholesalers to buy household and children's items in bulk. Some residents have their vehicles serviced at auto repair chains; however, a substantial number of residents will service their own vehicles. When eating out, they prefer fast-food restaurants.

For entertainment, *Metro City Edge* residents watch sitcoms, movies, news programs, courtroom TV shows, cartoons, and sports—such as track and field events—on cable TV. Internet access at home is not a priority; they use the Yellow Pages to look up information. Leisure activities include going to the movies, visiting theme parks, going to professional basketball games, roller-skating, and playing basketball. Residents read music, gardening, and baby magazines and listen to urban and gospel radio stations.



52 Inner City Tenants

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



Demographic

Inner City Tenants residents are a microcosm of urban diversity; their population is represented primarily by white, black, and Hispanic cultures. Twenty-nine percent of the residents are Hispanic. This multicultural market is younger than average, with a median age of 27.9 years. The household composition also reflects their youth. Composed of a mix of household types, 34 percent of households are single person, 28 percent are married-couple families, 21 percent are single-parent families, and 10 percent are shared housing. 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, with an annual population growth of 0.72 percent.

Socioeconomic

The median household income for this segment is \$32,497; the median net worth is \$23,508. Because few own their homes, most of their net worth comes from savings. Eighty-three percent of households derive income from wages and salaries; 7 percent receive public assistance income. Thirty percent of the residents aged 25 years and older have attended college. Earning a college degree is at the forefront of their goals, so many work part- and full-time to fund their college education. Approximately half of the employed residents work in white-collar occupations. This market has twice the national level of residents who work in the accommodation/food services industry.

Residential

These neighborhoods are located primarily in the South and West. Most *Inner City Tenants* residents rent economical apartments in mid- or high-rise buildings. One-fifth of the housing is owner-occupied, and the median home value is \$132,310. Most of the housing units were built in the 1960s, 1970s, and 1980s. For their average commute to work of 24.6 minutes, many residents drive their vehicle or depend on other modes of transportation. Seventeen percent of the households do not own a vehicle.

Preferences

With their busy lifestyle, *Inner City Tenants* residents frequently eat at fast-food restaurants and shop for groceries at nearby stores such as Pathmark and Food Lion. They prefer easy-to-prepare frozen and canned foods. Internet access at home is not typical in this market, but those who have no access at home will surf the Internet at school or at the library. Playing games and visiting chat rooms are typical online activities. Residents refer to the Yellow Pages frequently to look up all kinds of information. Recent household purchases by this market include video game systems as well as baby food, baby products, baby furniture, and baby equipment. Many households carry renter's insurance. Residents prefer to shop at discount stores such as Wal-Mart and T.J. Maxx.

Inner City Tenants residents go to the movies and attend professional football and basketball games. They water-ski and play football, basketball, and soccer. They read music, baby, computer, and sports magazines; enjoy religious books and adventure stories; and listen to professional football and urban radio. Some enjoy the nightlife, visiting bars and nightclubs to go dancing.



53 Home Town

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



Demographic

Home Town households are a mix of married-couple families, singles who live alone, and single-parent families. With a median age of 33.9 years, this is a slightly younger market than the U.S. as a whole. However, one-fifth of householders are aged 65 years or older. Many families encompass two generations who have lived and worked in the community; their children plan to do the same. Most residents are white.

Socioeconomic

The median household income for this market is \$32,155; the median net worth is \$35,071. Although 73 percent of households derive income from wages and salaries, some rely on Supplemental Security Income and public assistance for support. The manufacturing, retail trade, and service industry sectors are the primary sources of employment for these residents. Unemployment in this segment is slightly higher than the U.S. level. Overall, 67 percent of residents aged 25 years and older have graduated from high school. Only 7 percent hold a bachelor's or graduate degree, and only 22 percent have attended college.

Residential

Change is rare in these low-density, settled neighborhoods, located primarily in the Midwest and South. *Home Town* residents may move from one house to another, but they seldom cross the county line. Seventy-three percent of households are single-family dwellings, and 11 percent are two- to four-unit structures. Homeownership is at 61 percent; the median home value is \$68,647. The average gross rent of \$448 per month is considered very reasonable. Because the population in these neighborhoods hardly grows, new construction is scarce. Most of the housing was built before 1970.

Preferences

Home Town residents savor their quasi-country lifestyle by spending time outdoors, gardening, fishing, swimming, and playing baseball; when indoors, reading and playing cards, backgammon, and video games. Many own pets. They make the most of their urban location by going to nightclubs, movies, museums, and zoos. They use the Internet primarily for e-mail and games at home, work, or the local library. Their primary means of communication is still the telephone, used mostly for local calls.

To keep up with current events, *Home Town* households subscribe to daily and Sunday newspapers and tune in to news and informational channels such as Fox News and Discovery Health Channel. They purchase groceries at IGA, Aldi, and Piggly Wiggly. *Home Town* shoppers buy apparel at discount department stores such as Wal-Mart, typically in small local malls; however, they are gaining confidence in Internet shopping. When eating out, their favorite family restaurants include Old Country Buffet and Ponderosa; their favorite fast-food restaurant is Hardee's.



54 Urban Rows



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

Demographic

The *Urban Rows* population of approximately 1.2 million people, the smallest of all the Community Tapestry segments, is still shrinking due to urban renewal programs. With a median age of 33.4 years, this market is slightly younger than the national level. Household types are mainly a family mix of married couples, single-parent families, and other families. Grandparents are caregivers in many households; many homes are multigenerational. Seventy percent of the residents are black and 19 percent are white. Most of the Hispanic residents are of Puerto Rican origin.

Socioeconomic

The median household income for this market is \$32,185; the median net worth is \$38,313. Some households supplement their wage and salary income with Supplemental Security Income or public assistance. Nearly half of the employed residents work in white-collar occupations. Almost 20 percent of employed residents work in the health care industry sector. Ten percent of the employed residents work for the local government. *Urban Rows* has one of the higher unemployment rates, at 17 percent. Overall, 63 percent of residents aged 25 years and older have graduated from high school. Eight percent hold a bachelor's or graduate degree; only 20 percent have attended college.

Residential

These neighborhoods are primarily in the Northeast, with a much smaller concentration in the South. Two-thirds of the households are in Pennsylvania; one-fifth are in Maryland. Row houses and single-family dwellings comprise 76 percent of the households in *Urban Rows*. These homes are characteristic of housing in large, mid-Atlantic cities such as Philadelphia and Baltimore. Built decades ago, 62 percent of *Urban Rows* houses are owner occupied. Gentrification is beginning, although the housing vacancy rate of 18 percent in these neighborhoods is still higher than the U.S. rate. Despite prime urban locations, these houses have a low median value of \$99,823, approximately half the U.S. value. Most housing units were built before 1950. Because they live in densely populated urban centers, many residents rely on public transportation; 14 percent commute one hour or more to work. Forty-one percent of households do not own a vehicle and 41 percent own only one vehicle.

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 on the local laundromat for their laundry, although washing machines and dryers in the home are becoming more common.

Internet access is not widespread in *Urban Rows* neighborhoods. Cable TV is available in most neighborhoods, but the majority of householders do not subscribe. Sitcoms and sports are the most popular TV programs. Others keep up with current events via the tabloids or news radio. Residents listen to urban, variety, and jazz radio stations. They rarely eat out but enjoy going to the movies. Residents are big basketball fans; they play the sport and attend professional basketball games when they can. They also enjoy roller skating and playing baseball.



55 College Towns

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 24.4 years, *College Towns* is the third youngest of all the Tapestry segments. Most residents are aged between 18 and 34 years and live in single-person or shared households. One-fourth of households are occupied by married-couple families. The race profile of this market is somewhat similar to the U.S. profile. Approximately three-fourths of the residents are white.

Socioeconomic

Education is the key focus of *College Towns* residents. Approximately 41 percent of residents are enrolled in college or graduate school, often at the local college or university. Other residents are on the teaching and research staffs, because many continued to work at the college they attended. Naturally, *College Towns* residents are educated; 40 percent of residents aged 25 years and older have a bachelor's or graduate degree. Because many students only work part-time, the median household income of \$30,047 ranks near the low end. Fifty-two percent of the employed residents in this market are part-time workers. This segment ranks second to the *Dorms to Diplomas* segment for the highest proportion of part-time employment. Most of the employed residents work in the service industry, holding on- and off-campus jobs in educational services, health care, and food preparation. The median net worth for this market is \$14,782.

Residential

One in seven *College Towns* residents lives in a dorm on campus. Students in off-campus housing live in low-income apartment rentals. Approximately 30 percent of households are occupied by owners, typically town residents, who live with their families in single-family dwellings. The median home value is \$152,965. One-third of the housing is single-family structures.

Preferences

College Towns residents prefer ready-made or easy-to-prepare meals and buy 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 McDonald's, Taco Bell, and pizza outlets during the week; however, many 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 personal computers 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 prepaid calling cards.

New to living on their own, many *College Towns* residents purchase bedding, bath, and cooking products. They own few appliances but, at a minimum, have a microwave oven, a toaster, and an upright vacuum cleaner. Their lifestyle is very casual. They rank high for participating in nearly every outdoor sport and athletic activity.

College Towns residents attend country music and rock concerts and college basketball and football games, play pool, and go to movies and bars. They also participate in public activities including fund-raising and volunteer work. They listen to classical and alternative music, and watch MTV and Comedy Central on cable television. They shop at discount stores but prefer to buy branded apparel from Old Navy and Gap.

56 Rural Bypasses

Segment Code..... 56
Segment Name..... *Rural Bypasses*
LifeMode Group L11 *Factories and Farms*
Urbanization Group..... U11 *Rural II*



Demographic

The age and household composition of the *Rural Bypasses* market is very similar to U.S. distributions. Half of the households consist of married-couple families, 15 percent are single-parent families, and 7 percent are other families. One-fourth of the households consist of a single person. The median age for this segment is 37.8 years, near the U.S. median. Fifty-eight percent of the residents are white; 36 percent are black.

Socioeconomic

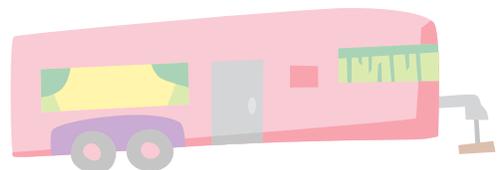
The median household income for this market is \$28,087. Households derive income primarily from wages and salaries, but dependence on Social Security benefits, Supplemental Security Income, and public assistance income is above average. Because of low home values and household debt, the median net worth of \$27,541 is below the median household income. Overall, 61 percent of residents aged 25 years and older have graduated from high school. Only 8 percent hold a bachelor's or graduate degree. Employed residents work in a variety of occupations, with a slightly higher percentage in blue-collar occupations. Higher-than-average proportions of employed residents work in the agricultural, mining, manufacturing, and construction industry sectors. The labor force participation rate of 49 percent is low; the unemployment rate of 11 percent is high.

Residential

Open space, undeveloped land, and farmland are found in *Rural Bypasses* neighborhoods, located almost entirely in the South. Families live in small towns along country back roads. Population density is only 29 people per square mile. Most houses are modest, single-family dwellings; 32 percent are mobile homes. Homeownership is at 78 percent and the median home value is \$68,228. This median is one of the lowest three home values among all the Community Tapestry segments. Most housing in this market was built after 1969. The vacancy rate of 16 percent is high.

Preferences

Typical of their country lifestyle, *Rural Bypasses* residents prefer trucks to sedans and gospel to urban radio. To save money, households eat at home instead of dining out and maintain their homes and gardens on their own. Most neighborhoods have access to cable and will subscribe to limited channels. They regularly watch sports on TV, in particular, NASCAR racing, football, and fishing programs. They read fishing and hunting magazines. Because individuals are conservative with long-distance calls, demand is growing for cost-effective cellular service. Similar to many other markets, they shop at discount stores, preferring to shop at Wal-Mart. They also order items from catalogs and from in-home Avon sales representatives. Residents shop at home improvement chains such as Lowe's and fill their prescriptions at the Wal-Mart Pharmacy instead of using regular pharmacies.



57 Simple Living

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



Demographic

With a median age of 40.5 years, this market is slightly older than the U.S. median. Approximately one-fifth of *Simple Living* residents are aged 65 years or older; 12 percent are aged 75 or older. Half of the householders are singles who live alone or share housing; 32 percent are married-couple families. Young families with children and ethnic cultures are in the minority; most residents are white.

Socioeconomic

The median household income for this market is \$28,202. Nearly 40 percent of households collect Social Security benefits, 8 percent receive Supplemental Security Income, and 6 percent receive public assistance. Over the years, residents have built equity in their homes and saved their hard-earned dollars to achieve their median net worth of \$46,876. Most residents who are employed work in the health care, retail trade, manufacturing, educational services, and accommodation/food services industry sectors. Overall, 71 percent of residents aged 25 years and older have graduated from high school. Only 12 percent hold a bachelor's or graduate degree.

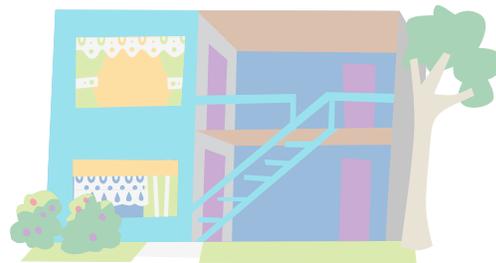
Residential

Simple Living neighborhoods are found in the urban outskirts or suburban areas throughout the United States. Housing is older; approximately 62 percent of the housing units were built before 1970. More than half of the households rent. Forty-two percent of housing is single-family dwellings and 47 percent is in multiunit buildings of varying stories. Some seniors live in congregate housing (assisted living). The median home value for owner-occupied dwellings is \$113,051. Twenty-two percent of households do not own a vehicle; 45 percent own only one vehicle. Workers benefit from an average commute time to work of 20.4 minutes.

Preferences

The lifestyle of *Simple Living* residents is represented by both the young and the old, who enjoy auto racing, bicycling, canoeing, kayaking, fishing, and team sports such as softball and volleyball. Younger residents enjoy dancing and night-clubs; the seniors play chess, participate in bingo nights, and pursue hobbies such as painting and refinishing furniture. Community activities are also important; they serve on church or school boards and join veterans' clubs.

Simple Living households spend wisely on a restricted budget. They buy the essentials at discount stores and occasionally treat themselves to dinner out and a movie. Cable TV is a must for these frequent viewers of family programs, news programs, and game shows. Most households do not place a high importance on owning a personal computer, cellular phone, or a DVD player.



58 NeWest Residents

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



Demographic

The *NeWest Residents* market possesses the third largest average family size (4.03) of all the Community Tapestry segments. Families dominate this market. Children are present in 54 percent of the households, either in married-couple families or single-parent families. Another 19 percent of the households are composed of married-couple families with no children living at home as well as other families. This segment is the fifth youngest of all the Community Tapestry segments, with a median age of 25.5 years. Dependent children are 36 percent of the population; 38 percent of householders are younger than 35 years of age. Approximately half of this young population is foreign born, more than half of whom have arrived in the United States in the last 10 years. Hispanic cultures are predominant in this family-oriented segment. More than three-fourths of the residents are Hispanic. Two-fifths of residents are white, approximately two-fifths are other races populations (second highest of all Community Tapestry segments), and 6 percent are multiracial populations (two times that of the national level). This market is one of the top five most diverse of all Community Tapestry markets.

Socioeconomic

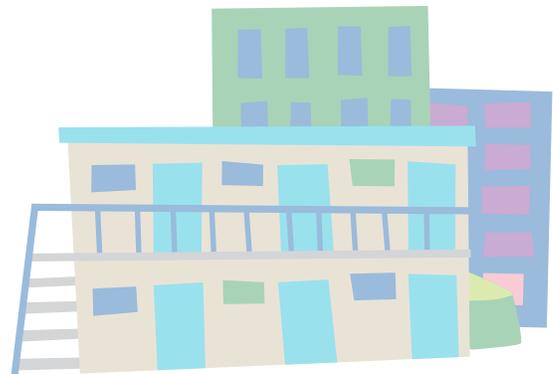
Most *NeWest Residents* are not only new to America but also beginning their careers and families. They arrived in the country with few funds but began saving their hard-earned dollars. The median net worth is about \$15,946. Language is a significant barrier for many; this market has the highest concentration of households who speak a language other than English. Approximately 59 percent of residents aged 25 years and older have not completed high school. Lack of education limits their employment options. Most residents who are employed work in service and skilled labor occupations. Higher-than-average proportions of employed residents work in the construction, manufacturing, accommodation/food services, administrative services, other services, and agricultural industry sectors. The 15 percent rate of unemployment is high. Some households receive Supplemental Security Income or public assistance. The median household income for this segment is \$27,180.

Residential

Most *NeWest Residents* rent apartments in mid- or high-rise buildings in major cities, chiefly in the West and South. California has the largest concentration of households, followed by Texas. The average gross rent is approximately \$556 per month. Most housing units in these neighborhoods were built before 1980. Homeownership is at 18 percent; the median home value is \$179,477.

Preferences

NeWest Residents families put their children first. They lead a strong, family-oriented lifestyle with an emphasis on buying groceries and baby and children's products. They usually buy only the essentials such as baby food, baby supplies, baby car seats, and children's clothing. They shop for groceries at Vons, Pathmark, and Ralphs but will stop at local convenience stores for milk, juice drinks, and nonprescription drugs. To save money, they prepare from-scratch meals at home, steering away from prepackaged meals. Residents prefer to use cash; credit card ownership and usage are low in this market. Because most of these householders rent, they do not participate in gardening or invest in big-ticket furniture items. They buy basic bedding and bath goods as well as cooking and serving items. They own one television set; few have Internet access, and cable TV is not considered a necessity. They like to watch soccer and professional wrestling on TV, in particular, and listen to Hispanic radio stations.



59 Southwestern Families



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

Demographic

A mix of various family types comprise 80 percent of the households in the *Southwestern Families* segment. These young families form the foundation of Hispanic life in the Southwest. Children are the center of these households that are composed mainly of married couples with children and single-parent families. The average family size is 3.97, the fourth largest among all the Community Tapestry segments. The rest of the households in these neighborhoods are married couples, with no children living at home, and other families. Grandparents are caregivers in some of these households. The median age of this young market is 28.6 years. Eighty-two percent of residents are Hispanic. Diversity is also evident in the 28 percent of residents who are foreign born, many of whom immigrated before 1990. Most (57 percent) of the residents are white, 29 percent are other races populations, and 5 percent are American Indian populations. At five times the U.S. level, the *Southwestern Families* segment has the highest percentage of American Indian populations of all Community Tapestry segments.

Socioeconomic

The median household income for this segment is \$27,327. They carefully budget their income month to month to pay for the upkeep of their homes and families. Approximately 10 percent of the households receive Supplemental Security Income; 10 percent receive public assistance. With little chance to save, their median net worth is \$22,981. Linguistic isolation remains prevalent among recent arrivals and the older generations. Educational attainment levels are low in this market; 57 percent of the residents aged 25 years and older have not graduated from high school. Most employed residents work in blue-collar and service jobs. Higher-than-average proportions of employed residents work in the construction, accommodation/food services, administrative and other services, agricultural, and mining industry sectors. The unemployment rate of 15 percent is high.

Residential

As the Community Tapestry name implies, *Southwestern Families* communities are located almost entirely in Southwestern states; 72 percent of the households are in Texas. Home-ownership is important to this settled, suburban market. Two-thirds of *Southwestern Families* householders own their homes; the median home value is \$61,124. This median is the second lowest median home value among all Community Tapestry segments. Residents live in small, modest homes, primarily single-family dwellings. Some live in mobile homes (11 percent of households) in rural, nonfarm areas.

Preferences

The *Southwestern Families* market ranks high for the purchase of baby and children's products. They buy disposable diapers and premoistened wipes but not prepared baby foods. They also buy baby equipment necessities such as car seats and cribs. Many residents invest in a camera, or even a camcorder, to capture family events. They use cost-effective film development at grocery and discount stores. Cell phones are important to this market, so long-distance telephone expenses are part of their budget.

They shop for clothing at discount stores and will also occasionally buy groceries there. Many use the pharmacies at these stores, but Walgreens, Rite-Aid, and CVS are still the popular options. Albertson's, H.E. Butt, Kroger, and Vons are their preferred grocery stores. More households purchase used cars; many save money by performing minor car maintenance such as changing motor oil. Most of the residents rely on car dealers and garages to service their vehicles.

Although cable TV service is available in most neighborhoods, fewer than half subscribe. Many treat their older children to a video game system and frequently visit Blockbuster to rent comedy or action movies. *Southwestern Families* residents listen to Hispanic and urban radio formats. They also enjoy fishing, playing soccer, and going to the movies.

60 City Dimensions



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 characterizes *City Dimensions* neighborhoods. Most of these residents are young, with a median age of 29.2 years. Households are a mix of types; most are singles who live alone (31 percent), married-couple families (30 percent), and single-parent families (23 percent). Ethnic diversity is high. Half of the residents are white and one-fourth are black; however, higher-than-average proportions of other races populations are also represented. Twenty-nine percent of the residents are of Hispanic origin.

Socioeconomic

The median household income for this market is \$27,639. Ten percent of the households receive Supplemental Security Income; 11 percent receive public assistance. Employed residents work full-time or part-time, primarily in the service, manufacturing, and retail trade industry sectors. At 16 percent, unemployment is high. Overall, 60 percent of the residents aged 25 years and older have graduated from high school. Approximately 7 percent hold a bachelor's or graduate degree. The median net worth is \$19,226.

Residential

City Dimensions neighborhoods are a mix of housing types, but more than half of householders live in apartments in multiunit structures. Most of the real estate is older. Nearly 70 percent of the housing units were built before 1960; 42 percent are pre-1940 structures. Sixty-four percent of the householders rent. The urban locations of this segment keep the average gross rent at approximately \$477 per month. Housing types are split between single-family homes and apartments in two- to four-unit buildings. The median home value for owner-occupied dwellings is \$88,841. Population density remains high, with 2,888 people per square mile. Although most homes have a vehicle, residents seek jobs near their homes, commuting an average of 22.3 minutes to work.

Preferences

City Dimensions residents are frequent viewers of cable television, preferring movies and news programs over documentaries. Most households own more than one television set. Video game systems are popular. Residents are avid watchers of sports such as football, basketball, and soccer. They represent one of the top markets for purchasing and wearing team sports clothing, and prefer branded athletic shoes.

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

Households that own vehicles prefer domestic cars and buy used vehicles. Those with automotive repair expertise 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 occasionally visiting bars. They also go to the movies and visit theme parks.

61 High Rise Renters

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



Demographic

High Rise Renters residents represent a diverse mix of race and ethnicity. More than half of the residents are Hispanic, mainly from Puerto Rico or the Dominican Republic. Forty-one percent of the residents are black, 20 percent are white, and 6 percent are of two or more races. A higher-than-average proportion (28 percent) of other races is also represented. Many residents speak a language other than English. Household types are mainly single parent and single person; however, a higher-than-average proportion of other family households is also present. Their median age of 29.9 years is younger than the U.S. median. The presence of young children, adult children, and other relatives including grandparents boosts the average family size of 3.49 to be somewhat higher than the U.S. average.

Socioeconomic

Most employed residents work in service, professional, and office/administrative support occupations. Higher-than-average proportions of employed residents have jobs in the service and transportation industries. Twelve percent of employed residents work for the local government. The median household income for this market is \$24,807. Because of the high unemployment rate, approximately 18 percent of households receive public assistance and 15 percent receive Supplemental Security Income for support. Because so many must care for children at home, part-time workers are just as prevalent as those holding full-time jobs. Elementary and high school enrollment in these communities is above average. Overall, 54 percent of residents aged 25 years and older have graduated from high school. Nine percent hold a bachelor's or graduate degree; 19 percent have attended college. The median net worth for this market is \$22,543.

Residential

High Rise Renters communities are located almost entirely in the Northeast; 86 percent of these households are in New York. With more than 9 out of 10 households renting in these densely populated neighborhoods, this segment ranks highest among all Community Tapestry segments for tenants. Residents live in mid- and high-rise apartment buildings. Approximately 41 percent of households are in 50-plus unit buildings. These pre-1970 buildings still draw an average gross rent of approximately \$520 monthly and have below-average vacancy rates. Thirty percent of the housing units were built before 1940, twice the U.S. level. The few owner-occupied dwellings have a median home value of \$337,046. Lack of parking and funds prevent three-fourths of the households from owning a vehicle; most rely on public transportation. The average commuting time to work is 41.1 minutes, the highest travel time among all the Community Tapestry segments. This segment also has the distinction of having the highest population density of all Community Tapestry segments, with 42,445 people per square mile.

Preferences

Some *High Rise Renters* residents enjoy indoor gardening, while others play cards and board games, cook, and work crossword puzzles. Kickboxing and martial arts are popular forms of exercise. Residents frequently watch cable TV, particularly prime-time TV shows such as news programs, sitcoms, and movies; however, sports games on TV are most popular. They listen to urban, all-news, and Hispanic radio. Internet access is not widespread in these homes; in fact, ownership of personal computers is unusual.

High Rise Renters residents prefer to shop for groceries at their local Pathmark and Albertson's, but some will travel a distance to shop at Wal-Mart Supercenters. They buy household items and apparel at discount stores and affordable department stores and will also search the clearance racks 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 tight budgets limit their spending.

62 Modest Income Homes

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



Demographic

Most of the residents in *Modest Income Homes* neighborhoods are black. Single-person and single-parent household types are predominant; however, a higher-than-average proportion of other family households is also present. The median age of 35.8 years is slightly younger than the national median. Many adult children still live at home. More than one-fourth of the householders are aged 65 years or older and have retired. Many are caregivers for their grandchildren, demonstrating strong family ties in these neighborhoods.

Socioeconomic

Most of the retirees in *Modest Income Homes* rely on Social Security benefits for support. Slightly more employed residents work part-time than full-time, mainly in service and blue-collar occupations. The median household income for this market is \$21,204. At 20 percent, the unemployment rate is high. Thirteen percent of households receive Supplemental Security Income, and 10 percent receive public assistance. With little savings, home equity contributes the lion's share to a household's net worth in these neighborhoods. The median net worth for this market is \$20,614. Overall, 58 percent of residents aged 25 years and older have graduated from high school. Seven percent hold a bachelor's or graduate degree, and one-fifth have attended college.

Residential

Most *Modest Income Homes* neighborhoods are found in the older suburbs of metropolitan areas in the South, with a smaller concentration in the Midwest. Single-family dwellings represent more than two-thirds of the housing; 15 percent are duplexes. The market is almost evenly divided between homeowners and renters. Approximately 71 percent of households own at least one vehicle. *Modest Income Homes* is one of the few Tapestry markets with a declining population. The lack of household and population growth has increased the vacancy rate to 18 percent. Because housing is not in high demand, homes are very moderately priced. The median home value for this market is \$58,764, the lowest median home value of all the Community Tapestry segments.

Preferences

Residents of *Modest Income Homes* tend to be avid viewers of daytime and prime-time TV. They prefer to wait for movies to be aired on TV and attend movies only occasionally. They watch old movies on Lifetime, TNT, and USA Network and also tune in to major football, basketball, and baseball events. Their favorite radio stations are urban and gospel formats. Those interested in current events tend to keep up via newspapers instead of television or radio.

To save money, they shop at discount stores, limit their long-distance telephone usage, and restrict nonessential services such as Internet access and fitness center memberships. 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. Because their homes are relatively old, homeowners invest time and money in small incremental home improvement projects including painting and faucet replacement.



63 Dorms to Diplomas

Segment Code..... 63
Segment Name..... *Dorms to Diplomas*
LifeMode Group L6 *Scholars and Patriots*
Urbanization Group..... U4 *Metro Cities II*



Demographic

Dorms to Diplomas residents are college students who represent the youngest of all the Community Tapestry segments, with a median age of 21.8 years. Approximately 81 percent of residents are enrolled in a college or university. The rest of the population are not students and reside off campus. Approximately 42 percent of the households are shared housing, occupied by one or more roommates; 38 percent are single-person dwellings. Ethnic diversity is relatively low for this segment. Seventy-one percent of the residents are white and 11 percent are Asian.

Socioeconomic

To support themselves while they attend school, nearly three-fourths of the employed residents work part-time in low-paying service jobs. The median household income for this segment is \$18,326; the median net worth is \$10,235. Approximately 52 percent of the residents aged 25 years and older hold a bachelor's or graduate degree. The educational institutions at the center of these communities employ many residents, especially in the educational services, accommodation/food services, and retail trade industry sectors.

Residential

Approximately 43 percent of the residents in the *Dorms to Diplomas* communities live on campus in dormitories; the remainder rent apartments in multiunit buildings off campus. Ninety percent of householders rent. Most of these communities are in urban locations or part of a major campus that is the core of an urban cluster. For the few owner-occupied dwellings, the median home value is \$158,007.

Preferences

Spending patterns of *Dorms to Diplomas* residents reflect their carefree lifestyle and their focus on their education. When they do not eat at the dining hall or in one of the nearby fast-food restaurants, they use convenient prepared and frozen foods. Most individuals own or share a refrigerator and microwave. Personal computers are considered a necessity. Internet access is available to all and used frequently to research school assignments, find employment opportunities, make travel plans, and keep in touch with family. Most students also own cellular phones, and iPods are popular.

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 attending rock concerts, dancing, going to movies, visiting theme parks, and playing pool. Typical of dorm life, they enjoy spending time with friends watching a sports game or movie or playing board and card games. Although they shop at discount stores regularly, they prefer branded apparel items from Old Navy, Gap, and Banana Republic.



64 City Commons

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



Demographic

Single-parent families or singles who live alone comprise most of these very young households. With a median age of 24.6 years, *City Commons* is the fourth youngest market of Community Tapestry. Approximately half of the households have children. Some homes are multigenerational, with adult children still living at home or grandparents providing child care. The average household size of 2.78 is higher than the national average. This market is not ethnically diverse; 83 percent of the residents are black.

Socioeconomic

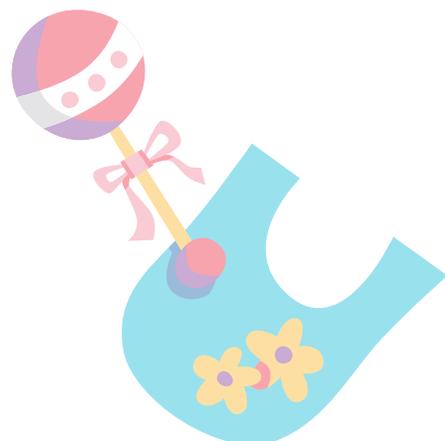
Approximately 31 percent of the employed residents work in service occupations (twice the national level). Nearly 19 percent of the households receive public assistance; 13 percent receive Supplemental Security Income. Overall, 57 percent of residents aged 25 years and older have graduated from high school. Six percent hold a bachelor's or graduate degree; 19 percent have attended college. Because their employment options are limited, more residents work in part-time than in full-time positions. Unemployment is at 27 percent, almost four times the national level, giving this market the highest unemployment rate among all Community Tapestry segments. The median household income is \$16,565, and the median net worth is \$13,079.

Residential

City Commons neighborhoods are found in large metropolitan areas, mainly in the South and Midwest. Approximately 77 percent of the households rent. Although the average gross monthly rent of \$365 is very economical, vacancy rates are high at 18 percent. Approximately 63 percent of households rent apartments in multiunit buildings primarily with fewer than 20 units. One-fourth of the housing is single-family dwellings. The median home value for this market is \$78,982. Typical of a young renters' market, these residents are movers; nearly 50 percent have moved within the last 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. Most families will enjoy fast food several times a month as a break from preparing meals at home or go out to a family restaurant. For exercise, they take their children to nearby city parks and playgrounds. Once in a while, they treat themselves to tickets to a sporting event, particularly a baseball game. An annual outing to a theme park is common. Many young residents participate in community basketball. Residents tune in to prime-time TV, and many watch daytime TV courtroom programs such as *Judge Judy*, *Judge Mathis*, and *Divorce Court*. Most households do not rent movies from video stores. Some go to movie theaters occasionally; they also enjoy watching movies on television. Favorite radio formats are gospel, urban, and jazz.



65 Social Security Set

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



Demographic

Four out of 10 *Social Security Set* householders are aged 65 years or older. This somewhat older market has a median age of 45.6 years. Most of these residents live alone. Somewhat ethnically diverse, *Social Security Set* neighborhoods are a blend of different racial groups, but primarily, the residents are white (52 percent) or black (33 percent).

Socioeconomic

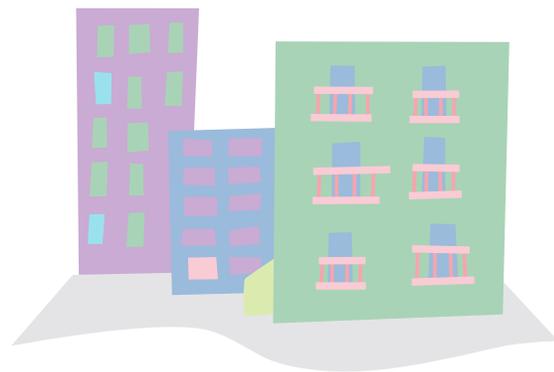
Social Security Set individuals subsist on very low fixed incomes. Residents have accumulated some wealth over their lifetime that they tap into for support now that they are retired. The median household income for this market is \$16,632; the median net worth is \$35,073. Unemployment is high among the younger residents who are still part of the labor force. Approximately 8 percent of households rely on public assistance; 16 percent receive Supplemental Security Income. The service industry provides more than half of the jobs held by these employed residents. Overall, 62 percent of residents aged 25 years and older have graduated from high school. Only one-fifth have some college education; 13 percent hold a bachelor's or graduate degree.

Residential

Located in large cities scattered across the United States, these communities are dispersed among business districts and around city parks. Most *Social Security Set* residents rent apartments in low-rent, high-rise buildings; a few elderly residents opt to live in congregate housing. Approximately 85 percent of the households are renters. The average gross rent is approximately \$404 per month. Owner-occupied households in these neighborhoods have a median value of \$141,444. Because more than half of these households do not own a vehicle, many residents rely on easily accessible public transportation.

Preferences

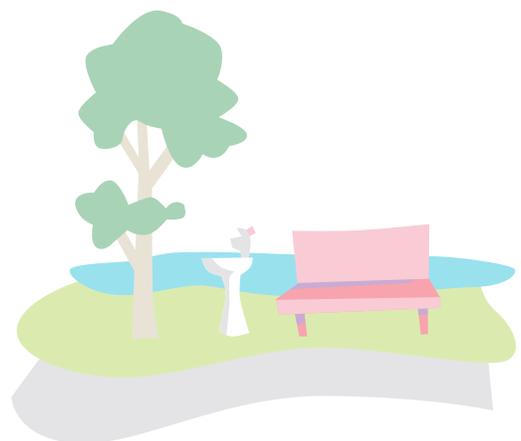
Limited resources somewhat restrict the activities and purchases of residents in the *Social Security Set* markets. They shop at discount stores but prefer grocery stores close to home. This market ranks high for dependence on Medicare or Medicaid to cover health care costs. They bank in person and pay cash when they shop. Most homes subscribe to cable television; residents watch both daytime and prime-time TV. They particularly enjoy watching game shows, sports, and entertainment news shows. Their taste in sports entertainment is diverse including football, basketball, boxing, wrestling, figure skating, and golf.



66 Unclassified

Segment Code..... 66
Segment Name..... Unclassified

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



Community Tapestry for Educators

Segmentation is a valuable tool that can serve a twofold purpose for educators. Teachers at all grade levels can use segmentation in the classroom to assign and perform marketing research projects. Education business offices can use segmentation for student recruitment, alumni tracking, and fund-raising efforts. The same segmentation system can perform all these tasks, providing each institution with a consistent data source across departments.

For example, to introduce segmentation to primary school students, teachers can assign a My Neighborhood project, requiring the students to use segmentation to learn about their neighborhoods—who lives there, what they are like, and what they buy. Kids can put this information into a simple scrapbook with pictures to illustrate the information. Each student can also give a short presentation about the neighborhood.

Older students can create a business scenario and use segmentation to define the best types of customers and where to locate the business. This type of research project can be increasingly complex appropriate to the grade level, from elementary grades through graduate programs.

High school, college, and university business offices can use segmentation to refine marketing messages for student recruitment, alumni tracking, and fund-raising. The institution can profile its current student population to learn about the students, find more like them, and know what types of messaging they respond to best. When recruiting, institutions will target their marketing messages only toward these types of students. This exercise will save money and produce better response rates. To illustrate this point, read the following scenario of how an institution used segmentation to improve student recruitment.

Situation: Declining student enrollment greatly concerned the dean of a small northeastern liberal arts college.

Implementation: The student recruiter used Community Tapestry segmentation to profile the college's current student and alumni populations based on their demographic characteristics. The Community Tapestry analyses showed that most of the students and alumni came from affluent households in the northeastern United States. The recruiter compared these profiles to those of high school seniors in targeted locations and revised his recruitment campaigns to better appeal to those students who fit the college's core student profiles.

Result: Several months later, the dean was pleased to report increased student enrollment from all the targeted areas.

To increase alumni gifts and other fund-raising campaigns, these same segmentation principles can be applied. The institution should profile the core group (i.e., the best donors), find more like them, and tailor marketing messages to generate the best responses. The use of Community Tapestry segmentation will reduce the cost of marketing materials, increase response rates, and more accurately target the best donors.

Used across departments, in the classroom, and in the business office, Community Tapestry segmentation is a valuable tool that can save educators time and money.

NOTE: ESRI staff are available to speak about Community Tapestry segmentation (this speaking offer is for college and university undergraduate and graduate classes only). For more information about how to receive Community Tapestry segmentation materials or to schedule a speaker, please e-mail info@esri.com.

How You Can Access Community Tapestry

For easy and instant access, Community Tapestry is assimilated into many of ESRI's products. Community Tapestry segmentation is available in hard-copy and online reports, integrated into software or customized projects, or licensed by geography.

Reports

To provide you with a better look at your market by geography, the Community Tapestry Segmentation Area Profile Report is available as a PDF or hard copy. Features in this report include

- Cross-referenced segments by Community Tapestry LifeMode and Urbanization summary groups
- Top 20 and top 10 rankings versus the national numbers
- Charts that illustrate the best opportunities in your market
- Easy-to-read format

Book

Community Sourcebook of ZIP Code Demographics includes Community Tapestry segmentation data such as the dominant Community Tapestry lifestyle consumer type for each ZIP Code and a description of each Community Tapestry segment.

Map

The Dominant Tapestry map displays the Community Tapestry segment that is dominant within a specified geography. The Community Tapestry segments are identified on the map by segment number.

Software

- **ArcGIS Business Analyst**—This wizard-driven desktop software allows you to perform quick and easy analyses. Community Tapestry integrates seamlessly into the existing data and the applications.
- **Segmentation Module**—A wizard-driven, optional add-on for ArcGIS Business Analyst can be used to understand consumer behavior; create target profiles of different consumer types; and generate reports, maps, and charts that show detailed data about consumers.
- **Community Coder**—Community Tapestry is included in this geocoding software, now completely integrated into ArcGIS, along with interactive features such as the ability to sort the Tapestry Segmentation Area Profile by segment name, customers, penetration, base, or segment index. A report called Customer Geographic Complete by ZIP Code, State, County, and Core-Based Statistical Area allows you to list the top user-specified areas.
- **Community Sourcebook•America with ArcReader**—Community Tapestry segmentation data at the census tract geography level is included.

Project

Community Vision—A Community Vision project provides detailed information, reports, and maps along with recommendations for potential market opportunities. ESRI will perform the segmentation project work for each Community Vision project.

License

You can license Community Tapestry for unlimited usage during the license period. Use the data to perform your own analyses—customer profiling, territory analysis, site selection and evaluation, store performance based on merchandise mix, and more. To maximize your use of Community Tapestry, you can choose your geography—national, regional, state, county, or market.

Community Tapestry at the ZIP+4 Geography Level

Key objectives for building a ZIP+4 segmentation system are to improve targeting capabilities and save costs. ZIP+4s are smaller than block groups, and as a result, they capture the diversity of the population within a block group. Because ZIP+4-level data is an aggregate of household attributes, it is an effective way to use the vast amount of information from list compilers while maintaining the integrity of the data. A ZIP+4 segmentation system boosts the ability to differentiate consumer behaviors.

A common use of segmentation at the ZIP+4 geography level is to profile customers or prospects for direct mail campaigns. For example, if a customer appends ZIP+4s to an address file to take advantage of postal discounts, a Community Tapestry segment code can also be appended to each ZIP+4 record for more effective targeting by selecting the records of the most profitable customers and, if appropriate, customers who would most likely respond to the mailing.

The Community Tapestry ZIP+4 market segmentation system classifies each U.S. ZIP+4 by one of Tapestry's 65 distinctive market segments. ESRI's data development team built the ZIP+4 model from the ground up using the most stable sources, then applied rigorous steps to validate the results. To create segmentation at this level, the team used InfoBase data from Acxiom Corporation. Acxiom compiles its lists and data from a variety of sources and is considered among the premier data providers for gathering accurate consumer information. ESRI then aggregated household attributes from the InfoBase data as part of the inputs to assign a Community Tapestry segment code to each ZIP+4. Other data sources included Census 2000, ESRI's proprietary demographic data updates, and a nationally syndicated consumer survey from Mediamark Research Inc. When creating Community Tapestry at the ZIP+4 geography level, ESRI employed the same rigorous verification tests that were used when the block group segmentation system was built.

Excluding post office box ZIP+4s, more than 23 million ZIP+4s are currently available in the Community Tapestry ZIP+4 version. The total number of ZIP+4s as reported by the U.S. Postal Service is approximately 65 million. The difference between the U.S. Postal Service figure and the number in the Community Tapestry system is probably due to missing data entries for post office box and business ZIP+4s. Households with post office box addresses receive mail at postal facilities instead of their residences. These occur mainly in rural areas. Consequently, post office box addresses do not enable identification of the actual physical location of a residence and preclude the assignment of any physical description of that residence. Block group segmentation can be substituted for any ZIP+4s that ESRI does not carry in its inventory.

Two versions of the Community Tapestry ZIP+4 stand-alone databases are available for purchase. One version contains the 23 million ZIP+4s with a Community Tapestry segment code appended to each record, and the other consists of all 65 million ZIP+4s as created by the U.S. Postal Service. The Community Tapestry segment field in the complete version has no information for ZIP+4s that are not part of the 23 million records assigned with Community Tapestry segment codes. Choosing between these two versions should be based on specific applications or user preferences.



Community Vision

Community Vision projects are created for companies, agencies, and organizations that have customer lists but are unable to perform marketing analyses in-house. These applications include customer profiling, site selection and evaluation, merchandise mix evaluation, and targeted messaging.

What Is Community Vision?

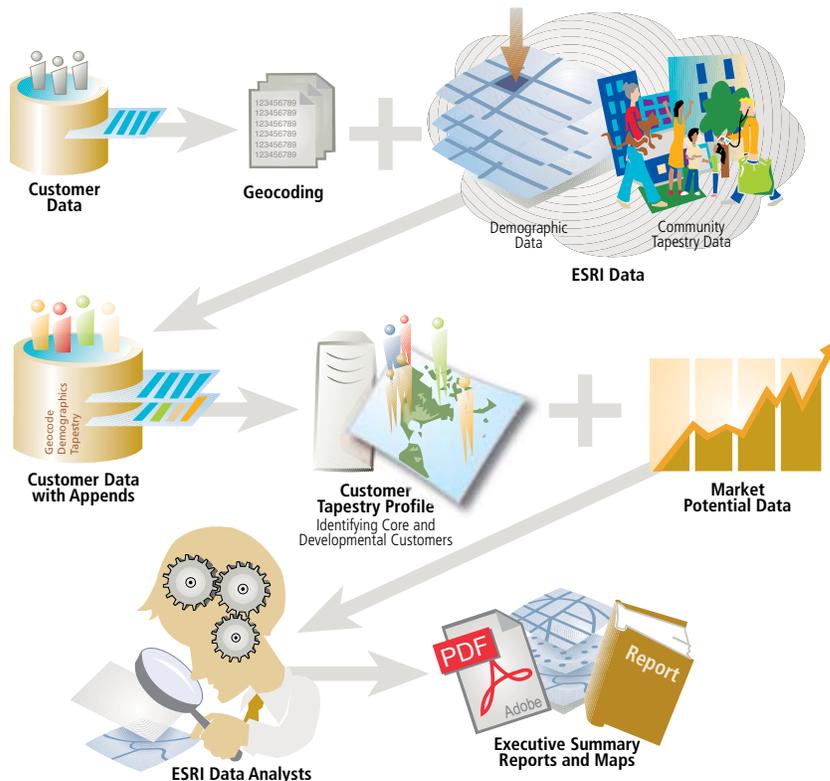
Community Vision is a compilation of reports, maps, and analysis using ESRI's demographic, market potential, and Community Tapestry segmentation data. Delivered in hard-copy or PDF electronic format, each Community Vision project is carefully developed by the ESRI production and statistical analysis teams. An easy-to-understand design guides the reader through the analysis.

Included are summaries of your customer file by geography and segmentation from Community Tapestry as well as a summary-level report of the demographic composition of your customers. Further analysis reveals the makeup of your company's core (best) customers, prospects (developmental), and underserved markets. See the analysis in maps of your current market and potential market. Complete the vision of your customers by studying their lifestyle characteristics and media preferences.

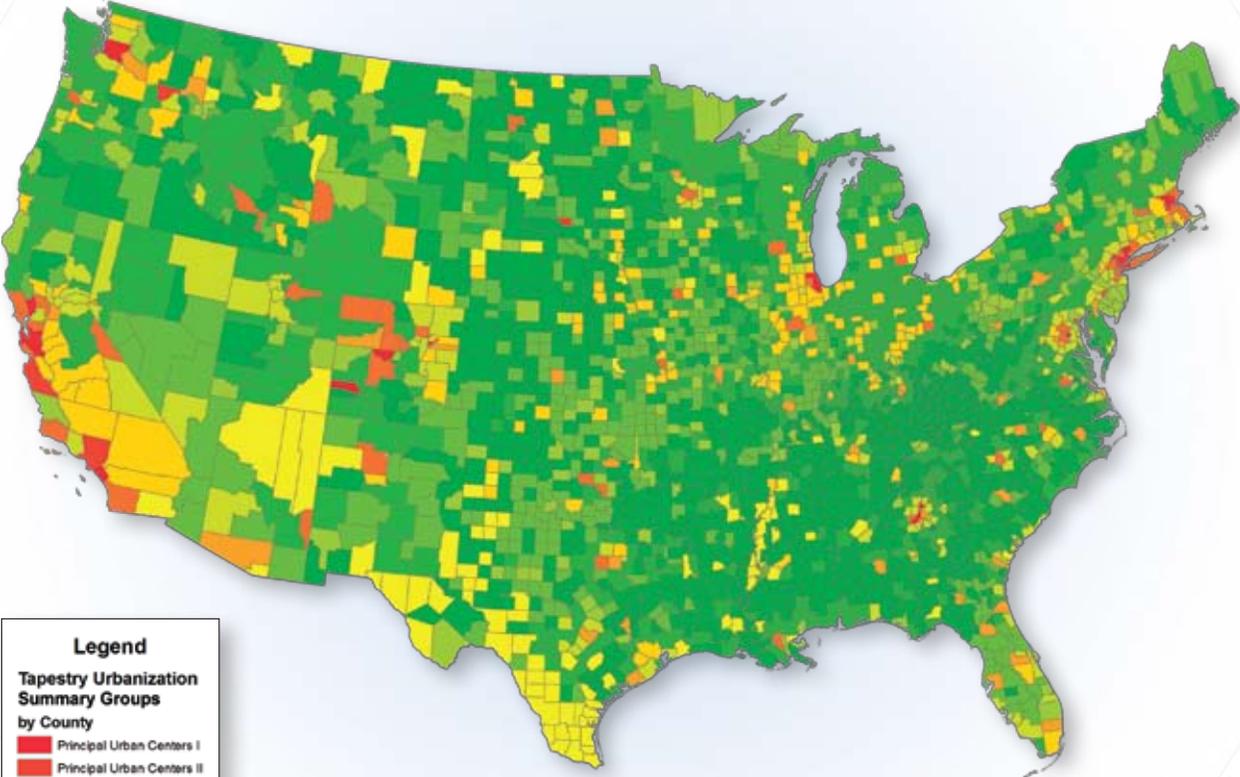
Optional Add-ons

Community Vision projects can be customized to your specific needs by adding Additional Markets, Additional Profiles (if you have more than one customer list or want to specify a profile of a product or region), Standard or Custom Mediamark Research Inc. Comparisons (if you want to compare your customer profile to a customer profile based on a national consumer survey), or Trade Area Analysis (based on the customer's distance from store location, these trade areas can be used as the Market Area definitions for each store location analyzed).

Workflow for ESRI's Community Vision



Community Tapestry Urbanization Summary Groups by County



Legend	
Tapestry Urbanization Summary Groups by County	
Red	Principal Urban Centers I
Dark Red	Principal Urban Centers II
Orange	Metro Cities I
Light Orange	Metro Cities II
Yellow	Urban Outskirts I
Light Yellow	Urban Outskirts II
Light Green	Suburban Periphery I
Medium Green	Suburban Periphery II
Light Green	Small Towns
Medium Green	Rural I
Dark Green	Rural II

The 11 Community Tapestry Urbanization summary groups provide a broader view of U.S. markets based on geographic and physical features and income.



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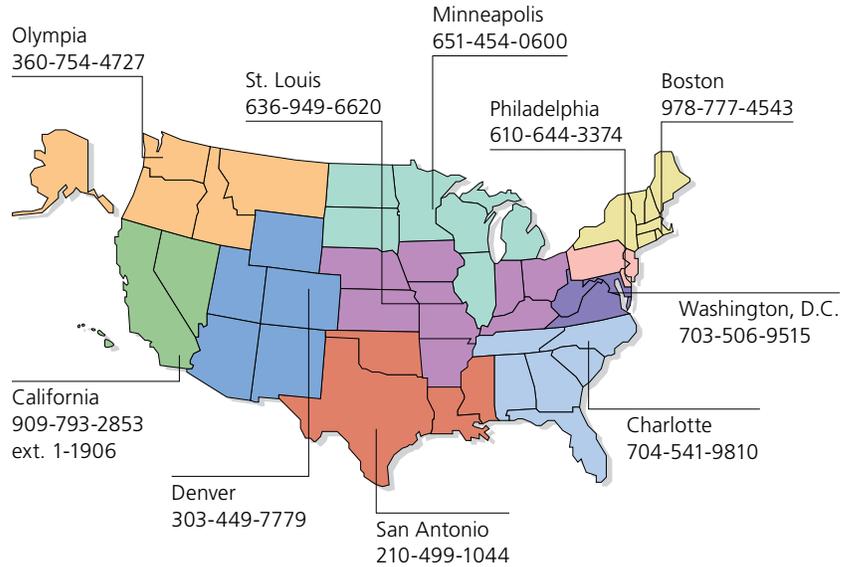
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