TARGET MARKET DESCRIPTIONS
— Appendix Three —
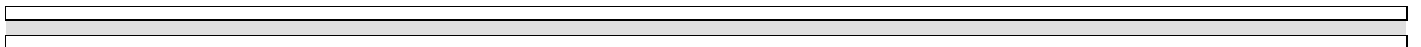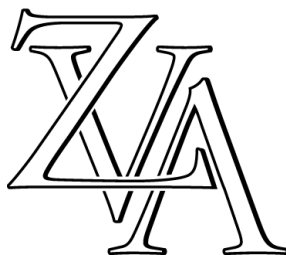
An Analysis of Residential Market Potential

The City of Sault Ste. Marie

Chippewa County,
Michigan

February, 2014

ZIMMERMAN/VOLK ASSOCIATES, INC.

P.O. Box 4907
Clinton, New Jersey 08809

908-735-6336
info@ZVA.cc • www.ZVA.cc

Research & Strategic Analysis

TABLE OF CONTENTS

TARGET MARKET DESCRIPTIONS

The following target market lifestyle and values profiles have been developed by Zimmerman/Volk Associates, Inc., based on United States Bureau of Census data, the Nielsen Company (formerly Claritas) PRIZM household cluster segmentation, and Zimmerman/Volk Associates' lifestyle and housing correlation methodology. The target market lifestyle and values profiles have been devised for use by design, marketing, and merchandising professionals in perfecting the position of newly-created housing within the marketplace.

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EMPTY NESTERS & RETIREES

– Metropolitan Cities –

❧

The Urban Establishment

Configuration: Empty-nest couples; older singles (divorced and widowed).

Typical household size—2 persons.

Predominant age range of adults—45 to 64.

Characteristics: Affluent, educated and sophisticated older couples.

Success achieved through intelligence, connections and contacts.

Nearly 80 percent college educated; 30 percent with advanced degrees.

High-ranking professionals in medicine, law, business and finance; arts and entertainment.

Housing characteristics: Exclusive urban neighborhoods.

Elegant mansions, townhouses (the city version) and condominiums (the mid- to high-rise version).

Nearly a fifth lease large, luxurious apartments.

Consumption patterns: Drive a Jaguar XJL.

Blue-chip assets.

Shop at Lord & Taylor and other high-end retailers.

Read *The New Yorker*.

Watch *Frontline* on PBS.

Listen to (and contribute to) NPR.

Icons: The red Cartier box; Italian whites in the undercounter cooler.

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"Luxury must be comfortable, otherwise it is not luxury."

— Coco Chanel

❖

COSMOPOLITAN COUPLES

Configuration:	Empty-nest couples; widows and widowers.
	Typical household size—1 or 2 persons.
	Predominant age range of adults—55 and older.

Characteristics:	Ethnically-diverse neighborhoods, including white, Asian, African-American, and Latino residents.
	Active social lives; urban nightlife.
	College-educated.
	Public service lawyers, social service administrators, educators.

Housing characteristics:	Vibrant urban neighborhoods in high-growth cities.
	Urban townhouses and high-rises; vintage houses on urban lots.
	Mainly homeowners.

Consumption patterns:	Still drive the Lincoln Town Car.
	Conservative investments.
	Shop at Trader Joe's.
	Read *Sierra* magazine.
	Watch *60 Minutes*.
	Listen to jazz radio.

Icons:	Symphony subscription; Treasury notes.

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"Join the United States and join the family–
But not much in between unless a college."
– Robert Frost

❖

MULTI-ETHNIC RETIREES

Configuration:	Older couples; mostly retired, a few caring for grandchildren.
	Typical household size—2 persons.
	Predominant age range of adults—55 and up.
Characteristics:	Middle-class Latino, African-American, Asian and white households.
	Over 80 percent graduated high school; a third attended or graduated from college.
	Approximately 25 percent have a working spouse.
	Social services; health care employees; service workers; administrative support.
Housing characteristics:	Rowhouses, duplexes, mid- and high-rise apartments.
	Long-time residents in urban neighborhoods.
	Nearly 65 percent own their dwelling units, which they have owned for many years.
Consumption patterns:	Drive a Toyota Corolla.
	Football fans.
	Catalogue shoppers.
	Read *Catholic Digest*.
	Watch *Law and Order*.
	Listen to all-news radio.
Icons:	Football memorabilia; the daily paper.

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"Before a group can enter the open society,

it must first close ranks."

– Stokely Carmichael and

Charles Vernon Hamilton

❖

Configuration: Singles, mostly widows or widowers.

Average household size—1 person.

Predominant age range of adults—75 and over.

Characteristics: Lower-income households from diverse backgrounds.

Over 60 percent African-American or Latino

Over 20 percent graduated or have some college; 45 percent are high school graduates; and nearly a third did not finish high school.

Most are retired and living on fixed incomes, from Social Security and pensions.

Former service workers, clerks and health-care support jobs.

Housing characteristics: Long-time residents of in-town neighborhoods.

More than half own their homes, which they've owned for years.

Owners live in rowhouses and duplexes; renters in apartment buildings.

Consumption patterns: Still drive the old Chevy.

Churchgoers.

Shop at the corner bodega.

Read *AARP—The Magazine*.

Watch *ABC This Morning*.

Listen to gospel radio.

Icons: Lottery ticket; Medicaid card.

❖

"I have been young, and now am old."

– Psalms 37:25

❖

MULTI-ETHNIC SENIORS

Configuration: Retired singles.

Average household size—1 person.

Predominant age range of adults—60 and over.

Characteristics: Majority African-American and Latino households.

Nearly a quarter have some college education; 58 percent are high-school graduates.

Social Security, pensions; some require public assistance.

Retired from personal care, health-care support, and maintenance jobs.

Housing characteristics: Downtown neighborhoods.

Most are renters.

Apartments in older mid- and high-rise buildings.

Consumption patterns: Use transit.

Smokers.

Shop at the Dollar Store.

Read Spanish language *People*.

Watch soap operas.

Listen to talk radio.

Icons: Daily lottery card; family photo albums.

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"Few, save for the poor, feel for the poor."

– Letitia Elizabeth Landon

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EMPTY NESTERS & RETIREES

– Small Cities/Satellite Cities –

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COSMOPOLITAN ELITE

Configuration: Empty-nester couples; some with college-aged children.

Average household size—2 persons.

Predominant age range of adults—55 and older.

Characteristics: Upper-middle- to high-income empty-nesters.

The cultural elite of America's smaller cities.

Well educated—Over half attended college or earned a bachelor's degree; another 28 percent received a graduate degree.

Prominent lawyers, doctors, professors and executives in local management, finance, and tech companies.

Housing characteristics: Detached houses in wealthy enclaves, often near the country club.

Downtown condominiums as second-homes, future move-down option.

Nearly all are homeowners.

Consumption patterns: Drive a Mercedes.

Civic club activities, *e.g.*—historic preservation, beautification programs.

Shop at Whole Foods.

Read *Condé Nast Traveler*.

Watch NBC *Nightly News*.

Listen to classical music radio.

Icons: Dog-eared passport; the annual cruise.

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"Once discover comfort, there is no turning back."

– Mason Cooley

❖

MIDDLE-CLASS MOVE-DOWNS

Configuration: Older married couples, widows/widowers, divorcés/divorcées.

Average household size—2 persons.

Predominant age range of adults—55 to 64.

Characteristics: Empty-nest couples in the middle of the socio-economic scale.

Some members of this group have already taken early retirements.

95 percent are high school graduates; a third graduated college.

Middle managers; social service workers; librarians; teachers.

Housing characteristics: Mid-sized third-tier cities with lower cost of living.

Moderate-value bungalows and ranches; new townhouses as move-down alternatives.

Over 85 percent own their homes.

Consumption patterns: Drive a new Hyundai.

Veterans/fraternal club members.

Shop at Pottery Barn.

Read most sections of the Sunday paper.

Watch *Entertainment Tonight*.

Listen to "oldies" radio.

Icons: Home workshop; upright piano.

❖

"So always look for the silver lining
And try to find the sunny side of life."
– P.G. Wodehouse

❖

BLUE-COLLAR RETIREES

Configuration:	Older singles and couples.
	Average household size—1.5 persons.
	Predominant age range of adults—55 and over.
Characteristics:	Modest incomes and modest lifestyles.
	A third are high school graduates; a quarter attended college.
	Former nurses, retail and restaurant personnel, maintenance workers.
	Most live on social security and small pensions.
Housing characteristics:	Older neighborhoods.
	Nearly 70 percent own their homes.
	Small detached houses, duplexes or rowhouses.
Consumption patterns:	Drive a 10-year-old Buick.
	Drink light beer.
	Shop at J.C. Penney.
	Read *Family Handyman*.
	Watch *The Price Is Right*.
	Listen to news radio.
Icons:	Framed needlepoints; cherished old Buick.

❖

"You will be safest in the middle."

– Ovid

❖

HOMETOWN RETIREES

Configuration:	Retired widows or widowers, some couples.
	Average household size—1 person.
	Predominant age range of adults—70 and over.
Characteristics:	Low-income racially-diverse population.
	Few attended school beyond high school, and
	more than a third dropped out.
	Former factory workers, clerks, cashiers.
	Most live on social security.
Housing characteristics:	Long-time residents of older neighborhoods.
	Nearly 40 percent are renters.
	Older detached houses or rowhouses.
Consumption patterns:	Drive a 10-year-old Chrysler PT Cruiser.
	Book clubs, music clubs and exercise at the seniors center.
	WNBA fans.
	Read *American Legion Magazine*.
	Watch *The View*.
	Listen to "nostalgia" radio.
Icons:	Stamp collection; coin collection.

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"If I'd known I was going to live this long,
I'd have taken better care of myself."
– Eubie Blake

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SECOND CITY SENIORS

Configuration:	Retired singles.
	Average household size—1 person.
	Predominant age range of adults—75 and older.
Characteristics:	Low-income seniors of all races.
	Fixed incomes.
	Low high-school graduation rates.
	Former blue-collar employment.
Housing characteristics:	Older neighborhoods of satellite cities
	Well-kept garden apartments; seniors towers.
	More than 70 percent are renters.
Consumption patterns:	Drive a '90s Oldsmobile.
	Play Bingo.
	Shop at WalMart.
	Read *Soap Opera Weekly.*
	Watch daytime soap operas and game shows.
	Listen to talk and gospel radio.
Icons:	20-year-old toaster oven; single-serving prepared meals.

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"Cessation of work is not accompanied by cessation of expenses."
– Cato the Elder

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EMPTY NESTERS & RETIREES

– Metropolitan Suburbs –

❦

OLD MONEY _____

Configuration: Empty-nest couples; children away at boarding school or college.

Average household size—2 to 3 persons.

Predominant age range of adults—55 to 74.

Characteristics: Upper crust, wealthy American families—one in 10 is a multi-millionaire.

Heirs to "old money;" accustomed to privilege and luxury.

Highly educated, with college and graduate degrees.

Judges; medical specialists; chief executive officers.

Housing characteristics: Old, exclusive metropolitan suburbs.

Estate homes in high-prestige neighborhoods; secluded older estates.

Urban *pieds-à-terre*; country retreats.

Consumption patterns: Drive luxury imports: Mercedes S550, Lexus LS600.

World travel.

Shop at Neiman Marcus.

He reads *Barron's*; she reads *Wine Spectator*.

Watch *Meet the Press*.

Listen to NPR.

Icons: Threadbare Oriental carpets; chipped Waterford crystal.

❖

"They [the very rich] are different from you and me."

– F. Scott Fitzgerald

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SUBURBAN ESTABLISHMENT

Configuration:	Empty-nest couples.
	Average household size—2 persons.
	Predominant age range of adults—55 to 64.
Characteristics:	Upper-middle-income couples in their peak earning years.
	Two-thirds attended or graduated from college.
	Mostly white-collar managers and professionals, with many years at the same firm.
Housing characteristics:	Vintage 1950s and '60s suburban subdivisions.
	Many still live in the houses they bought new, 30 or 40 years ago; when they move, they downsize to an apartment in an urban neighborhood or a resort condominium.
	Their original detached houses have been upgraded over the years to match their rising income and status.
Consumption patterns:	Drive an Infiniti EX.
	Bermuda vacations.
	Shop at Target.
	Read *USA Today*.
	Watch *Masterpiece Theater*.
	Listen to classic rock radio.
Icons:	Safe annuities; backyard pool.

❖

"Just enjoy your ice cream while it's on your plate."

– Thornton Wilder

❖

Configuration: Empty-nest couples.

Average household size—2 persons.

Predominant age range of adults—65 and older.

Characteristics: Older established couples, often with two incomes.

Significant financial resources—untapped equity in their homes.

Nearly two-thirds attended or graduated from college.

Small-business owners; corporate officers; sales directors.

Housing characteristics: Eighty-five percent own their homes.

Detached houses with high property values.

High percentage of vacation/weekend homes.

Likely to move to or near downtown or an urban neighborhood when last child has left home.

Consumption patterns: Drive a Cadillac CTS sedan.

All-inclusive foreign travel/cruises.

Shop from Lands End catalogue.

Read *The Atlantic*.

Watch *Washington Week*.

Listen to light classical radio.

Icons: Framed map of Europe; Lord & Taylor charge account.

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"We made our money the old-fashioned way; we earned it."

– Variation on Advertisement

❖

MAINSTREAM RETIREES

Configuration: Retired singles and couples.

Average household size—2 persons.

Predominant age range of adults—70 and older.

Characteristics: Middle- to upper-middle-income households.

Prefer to spend their "golden years" with people of all ages.

Two-thirds attended or graduated from college.

Country lawyers, doctors, and shopkeepers.

Housing characteristics: Small suburban towns.

Cottages; townhouses; condominiums.

Consumption patterns: Still drive the Crown Victoria.

Play golf.

Shop at Costco.

Read *Saturday Evening Post*.

Watch *Antiques Roadshow*.

Listen to "nostalgia" radio.

Icons: Charles Schwab account; his 'n her golf clubs.

❖

"And love can come to everyone,
The best things in life are free."
– Buddy De Sylva

❖

Configuration: Older singles and couples.

Average household size—2 persons.

Predominant age range of adults—45 to 64.

Characteristics: Middle-income Baby Boomers.

Over half attended or graduated from college.

Predominantly white.

Sales and marketing employees, health technicians, teachers, white-collar and clerical employment.

Housing characteristics: Old and new suburbia.

Single-family houses and townhouses.

Three-quarters own their homes.

Consumption patterns: Drive a Mitsubishi Outlander Sport.

Bowling team.

Shop at Sam's Club.

Read motorcycle magazines.

Watch *The Office*.

Listen to news radio.

Icons: Home treadmill; new Harley Davidson.

❖

"You will be safest in the middle."

– Ovid

❖

Configuration:	Retired couples and singles.
	Average household size—1 or 2 persons.
	Predominant age range of adults—65 and older.
Characteristics:	Middle-income households with middle-class sensibilities.
	Family- and community-oriented.
	Most are high school graduates; 20 percent graduated from college.
	Former secretaries; accountants; small business owners.
Housing characteristics:	Older inner-ring suburbs.
	Well-kept bungalows, ramblers, colonials.
	Nearly 80 percent own their residences and the mortgage is paid off.
Consumption patterns:	Drive a Chevrolet Cobalt.
	Own an RV.
	Shop at Lowe's.
	Read *VFW* MAGAZINE.
	Watch *The View*.
	Listen to AM morning news.
Icons:	Walmart credit card; his 'n' hers bowling balls.

❖

"Grow old along with me!
The best is yet to be."
– Robert Browning

❖

SUBURBAN RETIREES

Configuration:	Older married couples; some singles.
	Average household size—1 or 2 persons.
	Predominant age range of adults—65 and over.
Characteristics:	Mainly white, lower middle-income households who are part of close-knit families.
	Three-quarters are high school graduates; a quarter have some college education.
	Although officially "retired," many hold part-time jobs.
	Former service workers, clerks and low-level management jobs.
Housing characteristics:	Older inner-ring suburbs.
	Modest three-bedroom ranch houses with carports; mobile homes.
	Very high home ownership.
Consumption patterns:	Drive a new Kia Rio.
	Heavy coupon users.
	Shop from catalogues.
	Read *American Legion*.
	Watch *The 700 Club*.
	Listen to adult standards "nostalgia" radio.
Icons:	Coupon organizer; frozen dinners.

❖

"There is no substitute for hard work."

– Thomas Alva Edison

❖

SUBURBAN SENIORS

Configuration: Singles.

Average household size—1 person.

Predominant age range of adults—65 and over.

Characteristics: Racially-diverse lower-income widows and widowers.

One-third graduated from high school; another 25 percent went to community colleges.

Fixed incomes; most rely on Social Security.

Former maintenance and health care employment.

Housing characteristics: Older inner-ring suburbs.

Predominantly renters.

Older mid- and high-rise apartment buildings; rowhouses.

Consumption patterns: Drive a well-maintained Ford Taurus.

Belong to the Elks Club.

Shop from the *Home Shopping Network*.

Read *TV Guide*.

Watch morning shows, soap operas, game shows and primetime.

Listen to Sunday morning services.

Icons: His 'n her recliners; weekly lottery.

❖

"Power is conferred only on adults. It is denied to youth and seniors."

– Virginia Satir

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EMPTY NESTERS & RETIREES

– Town & Country/Exurbs –

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SMALL-TOWN ESTABLISHMENT

Configuration: Empty-nest couples.

Average household size—2 persons.

Predominant age range of adults—55 to 64.

Characteristics: The leading citizens of small-town communities.

More than half have college or graduate degrees.

Most have annual incomes of $100,000 or more.

Small-town lawyers, doctors, bankers, chief executives.

Housing characteristics: Large single-family houses on the best street in town.

Second homes in the city.

Tech-enhanced homes.

Consumption patterns: Drive an Audi A6.

Multiple club memberships: the country club; the garden club; Sunday afternoon at home with the weekend paper.

Shop at Talbots.

Read *Kiplinger's Personal Finance*.

Watch *News Hour*.

Listen to BBC NEWS.

Icons: Blue-chip investment portfolios; Framed advanced degrees.

❖

"The life of the wealthy is one long Sunday."

– Anton Chekhov

❖

Configuration: Empty-nest couples; a small percentage have a youngest child still at home.

Average household size—2 to 3 persons.

Predominant age range of adults—45 to 64.

Characteristics: Middle-aged and upper-middle-class.

Dual-income households.

High disposable income.

Small business owners; local homebuilders.

Housing characteristics: Semi-rural small towns fast becoming middle-class suburbs.

The nicest house in the nicest neighborhood.

Consumption patterns: Drive an old Corvette.

Dining out.

Shop online.

Read *Outdoor Life*.

Watch *CBS Sports*.

Listen to classic rock radio.

Icons: Travel club; Chamber of commerce membership.

❖

"In the small town each citizen had done something
in his own way to build the community"
– Daniel J. Boorstin

❖

Configuration: Older couples.

Average household size—2 persons.

Predominant age range of adults—55 and older.

Characteristics: Empty-nest, middle-income households.

Former policemen, firemen, repairmen, technicians.

High-school grads; over half went to college.

Most are retired or nearing retirement.

Housing characteristics: Detached houses in small towns.

Most stay in their homes, but a few choose to retire in resort locations.

Vacation/weekend homes.

More than 20 percent are still living in the same house they bought when they got married.

Consumption patterns: Drive a Toyota Avalon and an RV.

Own a timeshare.

Shop at Sam's Club.

Read *Country Living* Magazine.

Watch *This Old House*.

Listen to "easy listening" radio.

Icons: Winnebago; Cracker Barrel rocking chair.

❖

"To travel hopefully is a better thing than to arrive."

– Robert Louis Stevenson

❖

Configuration: Middle-aged married couples with older children no longer living at home.

Average household size—2 persons.

Predominant age range of adults—45 to 64.

Characteristics: Middle-income, middle-class households.

High-school educated.

"Old-fashioned" outdoor-oriented lifestyles.

Farmers; blue-collar workers, many in the construction industry; machinists.

Housing characteristics: Small towns and villages

Modest detached houses or mobile homes; ranch houses.

Over 80 percent own their homes.

Consumption patterns: Drive a GMC Sierra pickup; hot rod or motorcycle for fun.

Deer hunting; target shooting.

Shop at Tractor Supply Company.

Read *Car Craft*.

Watch NASCAR.

Listen to country music radio.

Icons: Camouflage as a fashion statement; handgun.

❖

"Far and away the best prize that life offers
is the chance to work hard at work worth doing."
– Thomas Jefferson

❖

EXURBAN SUBURBANITES

Configuration:	Singles and married couples without children.
	Average household size—2 persons.
	Predominant age range of adults—45 to 64.
Characteristics:	High-school graduates.
	Middle-income households.
	Employed in manufacturing, construction; waiters and waitresses.
Housing characteristics:	Exurban towns that are growing rapidly.
	Three-quarters own their homes.
	Detached houses; two-family houses; mobile homes.
Consumption patterns:	Drive a Dodge Ram pickup.
	Fast food and smoking.
	Shop at Home Depot.
	Read *Four Wheel and Off Road*.
	Watch *Everybody Loves Raymond*.
	Listen to '50s music.
Icons:	Dale Earnhardt, Sr.; Riding lawnmower.

❖

"A hard-working man and a thrifty woman are the real treasures of any family."

– Chinese Proverb

❖

HEARTLAND EMPTY NESTERS

Configuration: Older married couples, a small percentage with adult children living at home.

Average household size—2 persons.

Predominant age range of adults—55 and older.

Characteristics: Lower-middle-income households.

More than half were born and raised in the same town; the rest moved from nearby small towns.

High-school graduates.

White-collar or well-paid skilled craftsmen; farmers.

Housing characteristics: Small middle-class towns.

New ranch-house developments surrounding old town centers.

Most own their own detached homes, be it two-story, bi-level, ranch, or mobile home.

Some own farms.

Consumption patterns: Well-maintained Dodge Dakota.

Hunting; fishing; boating.

Shop at the local hardware store.

Read the local paper.

Watch *New Yankee Workshop*.

Listen to local high school radio station.

Icons: The pop-up camper; needlepoint.

❖

"His first, best country ever is, at home."
– Oliver Goldsmith

❖

Configuration: Married couples.

Average household size—2 persons.

Predominant age range of adults—45 to 64.

Characteristics: Lower-middle-income rural couples.

High-school graduates.

Comfortable rural lifestyle.

Job base includes farming, ranching, forestry, fishing and mining.

Housing characteristics: The American heartland; isolated farms and villages.

Brick homes on several acres, with barns and grain silos.

Mobile homes for the 20 percent who rent.

Consumption patterns: Drive a Chevrolet Silverado Diesel pickup.

Hunting and fishing for him; crafts and sewing for her.

Shop at IGA.

Read *Bassmaster*.

Watch Country Music Television.

Listen to country music radio.

Icons: Trophy antlers from a 12-point buck; handmade quilts.

❖

"Ah too fortunate farmers, if they knew their own good fortune!"

– Virgil

❖

SMALL-TOWN SENIORS

Configuration: Older couples, some singles.

Average household size—2 persons.

Predominant age range of adults—70 and over.

Characteristics: Lower-middle-income households.

Some have limited mobility or chronic health problems.

Former blue-collar workers, retired for years; significant percentage served
in the military.

Housing characteristics: Rural small towns.

Mobile homes or older wood-framed houses on acre-plus lots or farms.

Most own their homes, having paid off the mortgage years ago.

Consumption patterns: Drive a GMC Canyon compact pickup.

Veterans' organizations.

Shop at local grocery store.

Read *Reader's Digest*.

Watch *Fox News*.

Listen to talk radio.

Icons: JCPenney credit card; corner booth at Shoney's.

❖

"Do not go gentle into that good night,
Old age should burn and rave at close of day;
Rage, rage against the dying of the light."
– Dylan Thomas

❖

Configuration:	Singles; a few couples.
	Average household size—1 person.
	Predominant age range of adults—45 to 64.
Characteristics:	Lower-middle-income blue-collar singles and couples.
	High-school graduates; few went on to college.
	Self-reliant and cautious.
	A variety of blue-collar occupations, none high-paying.
Housing characteristics:	Small towns and villages.
	Mobile homes; small ramblers and cottages.
	Most live within 50 miles of where they were born.
Consumption patterns:	Drive older compact-sized pickup.
	Hunting and fishing.
	Shop at Rent-A-Center.
	Read *Game & Fish Magazine*.
	Watch *The Jerry Springer Show*.
	Listen to country music and gospel radio.
Icons:	Fishing tackle; gun collection.

❖

"There is a passion for hunting something
deeply implanted in the human breast."
– Charles Dickens

❖

Configuration: Predominantly white households headed by seniors.

Average household size—1 or 2 persons.

Predominant age range of adults—65 and over.

Characteristics: Aging farmers and small-town retirees.

Few went to college.

Other family members contribute to the household income.

Farm-related occupations.

Housing characteristics: Tiny farm communities.

A few own old farmhouses; most need fixing-up.

Most own their '50s ranch houses, ramblers or mobile homes on farmland.

Consumption patterns: Drive a used Chevrolet Colorado compact pickup.

Hunting and fishing; sewing and canning vegetables.

Shop at Save-A-Lot.

Read *VFW Magazine*.

Watch CBS Morning News.

Listen to gospel radio.

Icons: John Deere gimme hats; farmer tans.

❖

"Some folks rail against other folks,
because other folks have what some folks would be glad of."
– Henry Fielding

❖

Configuration: Older singles, few couples.

Average household size—1 person.

Predominant age range of adults—75 and over.

Characteristics: Many households are below the poverty level.

Former blue-collar employment.

More than 60 percent were high school graduates.

Most have no income other than social security.

Housing characteristics: On the outskirts of rural towns.

Many live in seniors facilities, from independent apartments to nursing homes.

Because of affordability, mobile homes and small ranch houses predominate.

Consumption patterns: Community bus.

Bingo, television, craft projects.

Shop at Stop&Shop.

Read *Family Circle.*

Watch soap operas, talk shows and game shows.

Listen to "nostalgia" radio.

Icons: Cane or walker; hand-embroidered aprons.

❖

"Cast me not off in the time of old age; forsake me not when my strength faileth."

– Psalms 71:9

❖

Configuration: Older singles; few couples.

Average household size—1 person.

Predominant age range of adults—65 and over.

Characteristics: Downscale lifestyles.

Former employment in mining and mill work.

High school educations.

Most live on social security, supplemented with small pensions.

Housing characteristics: Sticking it out in declining manufacturing and mill towns.

Two-thirds own their homes; one-third are renters.

Mobile homes, pre-1960 ranch and two-family houses.

Consumption patterns: Drive a rebuilt Oldsmobile.

Fishing, hunting and camping.

Shop at Shop 'n Save.

Read *Hunting* magazine.

Watch daytime soaps.

Listen to "lite" radio.

Icons: TV antennae; lawn chairs in the driveway.

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"Use it up, wear it out;

Make it do, or do without."

– Aphorism

❖

❧

TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Cities* –

❧

FULL-NEST URBANITES

Configuration: Traditional and non-traditional families; some multi-generational households.

Average household size—3 to 4 persons.

Predominant age range of adults—35 to 50.

Characteristics: Ethnically diverse, upper-middle-income.

Many immigrants, second-generation Americans.

Well-educated—two-thirds have attended or graduated from college.

Multi-racial, multi-lingual.

White-collar office and "knowledge" workers; government and arts.

Housing characteristics: Single-family houses, duplexes or apartments in urban neighborhoods.

Relatively settled—nearly two-thirds have lived in the same dwelling for more than five years.

More than half own their homes.

Consumption patterns: Drive a Volkswagen Tiguan.

Family-style restaurants.

Shop at Key Foods.

Read *Ebony*.

Watch *E! Entertainment*.

Listen to urban contemporary radio.

Icons: Green card; transit card.

❖

"America, the land of unlimited possibilities."

– Ludwig Max Goldberger

❖

MULTI-CULTURAL FAMILIES

Configuration: Families with several children; single-parent families.

Average household size—5 persons.

Predominant age range of adults—35 to 54.

Characteristics: Middle-income immigrant Hispanic families.

High-school graduates.

First-generation Americans.

Jobs range widely, from day laborers to management professionals.

Housing characteristics: Older urban rowhouse and bungalow neighborhoods.

Half own, half rent their dwelling units.

Dream of moving to a larger house in a nicer neighborhood.

Consumption patterns: Drive an Acura.

Attend NBA games regularly.

Shop at bodegas; Mexican taquerias; Czech bakeries; German hofbraus;
pizzerias.

Read foreign-language newspapers.

Watch *Noticiero Univision*.

Listen to Latin radio.

Icons: World Cup "futbol" jerseys; Region-free DVD player for movies from home.

❖

"America is God's crucible, the great melting pot where all
the races are melting and reforming."
– Israel Zangwill

❖

INNER-CITY FAMILIES

Configuration: Families, often single-parent, with children; some multi-generational.

Average household size—3 to 5 persons.

Predominant age range of adults—21 to 34.

Characteristics: Many recent immigrants.

Almost half are Latino, 25 percent are African-American; the rest multi-cultural.

A quarter did not finish high school.

Manual laborers; maintenance workers; government clerks.

Housing characteristics: High-rise and low-rise apartments in older neighborhoods; rowhouses.

Highly mobile: nearly 80 percent have moved within the past four years.

More than 80 percent are renters.

Consumption patterns: Use public transportation.

Vibrant street life; sitting on the stoop chatting with the neighbors.

Shop at Footlocker.

Read *People en Espanol*.

Watch *Ultima Hora*.

Listen to contemporary hit "top 40" radio.

Icons: Salsa; Café Cubano.

❖

"Con pan y vino se anda el camino.
[With bread and wine you can walk your road.]"
– Proverb

❖

SINGLE-PARENT FAMILIES

Configuration:	Single parents with children.
	Average household size—3 to 6 persons.
	Predominant age range of adults—21 to 44.
Characteristics:	Significant percentage require public assistance to survive.
	Latino; African-American; immigrant households.
	Nearly 40 percent did not finish high school.
	High unemployment; those who can find work are employed in blue-collar or service jobs.
Housing characteristics:	High-density apartments or rowhouses in inner-city, often distressed neighborhoods.
	More than 75 percent have moved within the past four years.
	More than 85 percent are renters.
Consumption patterns:	Use public transportation.
	Pre-paid cell phone; check-cashing service, "payday" loans.
	Shop at local Mom and Pop stores.
	Read *Baby Talk* magazine.
	Watch Law and Order.
	Listen to rap music.
Icons:	Air Jordans; R.C. Cola.

❖

"Before a group can enter the open society,
it must first close ranks."

– Stokely Carmichael and
Charles Vernon Hamilton

❖

❦

TRADITIONAL & NON-TRADITIONAL FAMILIES

– Small Cities/Satellite Cities –

❦

Configuration: Families with school-age children.

Average household size—4 persons.

Predominant age range of adults—35 to 54.

Characteristics: Upper-middle-income families; both spouses work.

One-third graduated from college.

On the move; frequent transfers for better jobs, better pay.

Computer-savvy, career-oriented middle managers.

Housing characteristics: Single-family detached houses in brand-new subdivisions just outside second- and third-tier cities.

Two-story uniboxes, easy to resell when the next transfer comes.

More than 45 percent moved in the past four years.

Consumption patterns: Drive a Suburban LTZ.

Cleaning service; laundry service.

Shop at Super Target.

Read *Parents* magazine.

Kids watch *The Disney Channel*; parents still watch *Saturday Night Live*.

Listen to '80s pop internet radio.

Icons: National Park annual pass; 529 college savings plans.

❖

"They change their clime, not their disposition."

– Horace

❖

MULTI-ETHNIC FAMILIES _____

Configuration:	Middle-class families with children.
	Average household size—4-plus persons.
	Predominant age range of adults—25 to 44.
Characteristics:	A large percentage of Spanish-speaking households; many recent immigrants.
	More than 90 percent finished high school.
	A high percentage are in the Armed Forces.
	Construction workers; maintenance workers; government employees.
Housing characteristics:	Low-rise apartments in older neighborhoods; rowhouses; cottages.
	Less than 35 percent are renters.
	Highly mobile: over half have moved within the last four years.
Consumption patterns:	Drive a Mazda 5 minivan.
	Play soccer (adults as well as kids); attend NHL games.
	Buy clothes online.
	Read *OK! Weekly*.
	Watch soccer on television.
	Listen to hip hop.
Icons:	World Cup jerseys; Xbox 360.

❖

"In this country 'American' means white.
Everyone else has to hyphenate."
– Toni Morrison

❖

IN-TOWN FAMILIES

Configuration:	One- and two-parent families with several children.
	Average household size—3 to 6 persons.
	Predominant age range of adults—25 to 44.

Characteristics:	Ethnically diverse, white and Latinos, African-Americans.
	A few are college-educated; nearly 40 percent graduated from high school.
	Some multi-generational households.
	Wide range of entry-level jobs, including lower-echelon white-collar salespeople, clerks, and technicians; military service.

Housing characteristics:	Downtown neighborhoods of small cities and "second cities."
	Sixty percent rent apartments in rowhouses, small apartment buildings or mid-rises; the rest own small detached cottages and bungalows.
	The majority have recently moved into the neighborhood.

Consumption patterns:	Drive an old Mitsubishi Galant.
	Children's videos.
	Shop at Toys "R" Us.
	Read *Life & Style Weekly.*
	Watch the *Cartoon Network*.
	Listen to contemporary hit "top 40" radio.

Icons:	Kool-Aid; yard-sale toys.

❖

"It's no disgrace t' be poor, but it might as well be."
– Frank McKinney Hubbard

❖

❦

TRADITIONAL & NON-TRADITIONAL FAMILIES

– Metropolitan Suburbs –

❦

Configuration: Older families with teen-aged children.

Average household size—4 to 5 persons.

Predominant age range of adults—40 to 54.

Characteristics: Very high-income white and Asian families.

Pre-empty nesters; professional parents who had their children in their 30s.

80 percent are college-educated; more than a quarter with advanced degrees.

Prominent professionals and executives in local business, finance, law, and
communications industries.

Housing characteristics: Million-dollar homes.

Detached houses in wealthy enclaves, often near the country club; expensive
condominiums or exclusive co-ops in the city.

Over 75 percent have owned their residences five years or longer.

Consumption patterns: Mom drives a Range Rover, Dad drives a Mercedes-Benz, and the kids drive a
Volkswagen Jetta and a Jeep.

Involvement in civic activities—historic preservation, culture and the arts.

Shop at Nordstrom.

Read the *New York Times*.

Watch *HBO*.

Listen to progressive jazz on vinyl.

Icons: Acoustically-neutral audiophile multi-media room; the genuine club tie.

❖

"Wealth is not without its advantages."

– John Kenneth Galbraith

❖

Configuration:	Families with children.
	Average household size—4 to 5 or more persons.
	Predominant age range of adults—35 to 54.
Characteristics:	Big spenders with high incomes.
	Highly mobile; more than half moved within the past four years.
	Highly-educated.
	Investment analysts; business owners; high-tech careers.
Housing characteristics:	New-money subdivisions.
	McMansions in the suburbs; penthouses in the city.
Consumption patterns:	Drive a Mercedes GL550 SUV.
	Disney "platinum package" family vacations.
	Shop at Ann Taylor and Ralph Lauren.
	Read *Fortune* and *Money* magazines.
	Watch *American Idol*.
	Listen to classic hits radio.
Icons:	The black titanium AmEx Centurion card; outdoor kitchen.

❖

"A sumptuous dwelling the rich man hath."

– Mary Elizabeth Hewitt

❖

Configuration: Older families with younger children.

Average household size—3 to 4 persons.

Predominant age range of adults—45 to 60.

Characteristics: Middle-aged Baby Boomers who married late; had children even later.

High percentage of college graduates.

White-collar employment.

Technicians; financial specialists; accountants; engineers.

Housing characteristics: Suburban subdivisions outside fast-growing metro areas.

Detached houses—two-story "colonials."

Nearly 90 percent own their homes; frequently refinance.

Consumption patterns: Drive a Chrysler Town & Country minivan.

Outdoor activities.

Shop at Kohl's.

Read *Family Fun* magazine.

Watch awards shows.

Listen to adult contemporary and smooth jazz radio.

Icons: Babolat AeroPro Drive tennis raquets; WebMD.

❖

"Welcome to the great American two-career family

and pass the aspirin, please."

– Anastasia Toufexis

❖

FULL-NEST SUBURBANITES

Configuration: Families with two or more children.

Average household size—4-plus persons.

Predominant age range of adults—25 to 44.

Characteristics: Upper-middle-income suburban families; many Latinos and Asians.

Significant numbers of stay-at-home Moms.

Well educated—more than two-thirds went to college.

Officers of small corporations; sales managers; communications and technology.

Housing characteristics: New upscale suburban subdivisions.

Over 60 percent have moved within the past four years.

Relatively high property values.

Consumption patterns: Drive family vehicles—minivan for carpooling (*e.g.*—Honda Odyssey) and SUV for show (*e.g.*—Ford Expedition).

Theme parks, water parks, zoos and other family-oriented pursuits.

Shop at Target.

She reads *Glamour*; he reads *Muscle & Fitness*; they read *Parenting*.

Watch PBS *Kids Sprout*.

Listen to "top 40" radio.

Icons: Family YouTube channel; "My child is an honor student at . . ." bumper stickers.

❖

"Hail wedded love, mysterious law, true source of human offspring."

– John Milton

❖

Configuration:	Married couples with several children.
	Average household size—5-plus persons.
	Predominant age range of adults—25 to 44.
Characteristics:	Ethnically diverse, middle-class households with working-class values.
	Some multi-generational households.
	Most are high-school grads; many also attended two-year colleges or technical schools.
	Military families, policemen/firemen, technical or sales workers.
Housing characteristics:	Older single-family detached houses in post-war subdivisions of capes and ranches.
	A significant number live in townhouses, both rental and ownership.
	Two-thirds own their homes.
Consumption patterns:	Drive a Dodge Grand Caravan minivan.
	Do-it-yourself home and auto maintenance.
	Shop at gas station convenience stores.
	Read *Baby Talk* and ESPN *The Magazine*.
	Watch *Animal Planet.*
	Listen to soft rock radio.
Icons:	Above-ground swimming pool with custom deck; Six-pack of Keystone Light.

❖

"Nice work if you can get it,

And you can get it if you try."

– Ira Gershwin

❖

Configuration: Single-parent families, many recently divorced.

Average household size—5 persons.

Predominant age range of adults—35 to 54.

Characteristics: Working-class single parents and a few married couples.

Half graduated from high school and some went to college.

Ethnically diverse, and often on the move.

Primary employment in construction, transportation and health care support.

Housing characteristics: Inner-ring suburbs of major metropolitan areas.

Sixty percent own, forty percent rent; more than half are recent arrivals.

Small garden apartment properties, rowhouses, duplexes and
modest single-family houses.

Consumption patterns: Drive a Ford Escape.

She does aerobics; he does karate.

Shop at Super Fresh.

Read *People* magazine.

Watch Indy Car Series races.

Listen to "oldies" radio.

Icons: Krystal's Hamburgers; roller skates.

❖

"It [tradition] cannot be inherited, and if
you want it you must obtain it by great labor."

– T.S. Eliot

❖

❦

TRADITIONAL & NON-TRADITIONAL FAMILIES

– Town & Country/Exurbs –

❦

Configuration: Married couples with children.

Average household size—4 persons.

Predominant age range of adults—35 to 54.

Characteristics: Wealthy families living in private luxury.

Highly-educated; 80 percent went to college.

Former residents of cities or metropolitan suburbs who have "escaped" urban stress.

Executives; professionals; entrepreneurs; freelance consulting businesses.

Housing characteristics: "Retreat" locations—the New England coast; horse farms in Virginia and New Jersey; Monterey County, California.

"Estate" homes—custom if new; restored if old.

Among the highest home values in the nation.

Consumption patterns: Drive a Lexus LX570.

Vacation at ski resorts.

Shop online.

Read *Martha Stewart Living* and *Ski* magazine.

Watch *The Movie Network*.

Listen to satellite radio.

Icons: E*Trade; Rolex chronographs.

❖

"Far from the madding crowd's ignoble strife,
Their sober wishes never learn'd to stray;
Along the cool sequester'd vale of life
They kept the noiseless tenor of their way."
– Thomas Gray

❖

FULL-NEST EXURBANITES

Configuration: Married couples with children.

Average household size—4 persons.

Predominant age range of adults—35 to 54.

Characteristics: Upper-middle-income families who relocate frequently.

Family- and outdoor-oriented.

Well educated, with college degrees.

Professional and managerial workers, following high-tech companies.

Housing characteristics: New subdivisions in rural, upscale boomtowns.

Detached houses; farmettes.

Close to corporations located along major highway corridors.

Consumption patterns: Drive a GMC Yukon XL.

Camping in state forests; hiking; backpacking; kayaking; whitewater rafting; power boating; dirt biking.

Shop at Best Buy.

Read *Country Living*.

Watch *National Geographic Channel*.

Listen to classic rock radio.

Icons: Her horse; his power boat.

❖

"A piece of land not so very large, which would contain a garden,

and near the house a spring of ever-flowing water,

and beyond these a bit of wood."

– Horace

❖

NEW-TOWN FAMILIES

Configuration:	Families with children of all ages.
	Average household size—4 persons.
	Predominant age range of adults—25 to 44.
Characteristics:	Dual-income families.
	High-school graduates, half have gone to local universities.
	Cost-conscious early adopters.
	Local white- and blue-collar occupations.
Housing characteristics:	New subdivisions, both infill and greenfields.
	New ranches, capes, cottages, bungalows, "colonials."
	Nearly 75 percent own their homes, with high leverage mortgages.
Consumption patterns:	Drive a Kia Sedona minivan.
	Little League, Pop Warner, traveling soccer team.
	Shop at Home Depot.
	She reads *Self*; he reads *Car Craft*.
	Watch *Nickelodeon*, *Disney Channel*, *Cartoon Network*.
	Listen to soft rock.
Icons:	PlayStation; camping gear.

❖

"The root of the state is in the family."

– Mencius

❖

SMALL-TOWN FAMILIES

Configuration: Married couples, with one to three school-aged children.

Average household size—3 to 5 persons.

Predominant age range of adults—35 to 54.

Characteristics: Solid middle-class citizens.

High-school graduates.

Raising kids in an old-fashioned way of life.

Blue-collar and farming-related employment.

Housing characteristics: Rural middle-class towns.

Farmhouses, of the front-porch variety; ranches, ramblers, and mobile homes.

Some own farms

Predominantly homeowners.

Consumption patterns: Drive a Ford F-Series pickup.

Attend Friday night high school football; play beer league softball.

Shop at Food Lion.

Read *American Hunter* and *Guns & Ammo*.

Watch the *Outdoor Channel*.

Listen to country radio.

Icons: Garage full of sports equipment; all terrain vehicles.

❖

"No Farmers, No Food."

– Bumper Sticker

❖

KIDS 'R' US

<table>
<tr><td>Configuration:</td><td>Large families with several young children.</td></tr>
<tr><td></td><td>Average household size—5-plus persons.</td></tr>
<tr><td></td><td>Predominant age range of adults—25 to 44.</td></tr>
</table>

<table>
<tr><td>Characteristics:</td><td>Young child-rearing families concerned with cost and convenience.</td></tr>
<tr><td></td><td>High proportion of military personnel.</td></tr>
<tr><td></td><td>High-school graduates.</td></tr>
<tr><td></td><td>Construction, transportation and manufacturing jobs.</td></tr>
</table>

<table>
<tr><td>Housing characteristics:</td><td>Former exurban towns/now bedroom suburbs.</td></tr>
<tr><td></td><td>Older brick houses and double-wides; base housing.</td></tr>
<tr><td></td><td>Two-thirds own their homes.</td></tr>
</table>

<table>
<tr><td>Consumption patterns:</td><td>Drive used Pontiac Montana minivan.</td></tr>
<tr><td></td><td>Maternity clothes.</td></tr>
<tr><td></td><td>Shop at Kmart.</td></tr>
<tr><td></td><td>Read American Baby.</td></tr>
<tr><td></td><td>Watch The Disney Channel.</td></tr>
<tr><td></td><td>Listen to contemporary hit "top 40" radio.</td></tr>
</table>

<table>
<tr><td>Icons:</td><td>Disposable diapers; Swing sets.</td></tr>
</table>

❖

"There's always room for one more."

– Saying

❖

RUSTIC FAMILIES

Configuration:	Married couples with children of all ages.
	Average household size—5 persons.
	Predominant age range of adults—25 to 44.
Characteristics:	Lower-income families.
	High school educated.
	Horses, well-tended gardens, cattle, sheep, goats for extra money.
	Blue-collar workers, many in the lumber industry; military recruits.
Housing characteristics:	Rural crossroads villages.
	Mobile homes; modest ranch houses on small lots.
	Just under 80 percent own their homes.
Consumption patterns:	Drive Dodge Ram diesel pick-up with gun rack.
	Deer hunting; bass fishing; woodworking; chewing tobacco.
	Shop at Piggly Wiggly.
	Read *Guns & Ammo*.
	Watch *Cops*.
	Listen to country music.
Icons:	His 12-gauge shotgun; her 410-bore shotgun.

❖

"When you're running down our country, man,
You're walking on the fightin' side of me."

– Merle Haggard

❖

SUBSISTENCE FAMILIES

Configuration: Young married couples and single parents.

                       Average household size—5-plus persons.

                       Predominant age range of adults—18 to 44.

Characteristics: Significant number of families below the poverty level.

                       Grade school graduates; half are high-school drop-outs.

                       Constant worry over lay-offs.

                       Farming, logging and mining jobs.

Housing characteristics: Small, isolated rural settlements.

                       Older clapboard houses that require constant upkeep, and mobile homes.

                       Houses can be a quarter-mile apart.

Consumption patterns: Drive used pickup.

                       Convenience foods: Pop-Tarts, Instant Breakfast and Lunchables..

                       Shop at Dollar Store and Save-A-Lot;

                       He reads *Hot Rod*; she reads *Soap Opera Digest*.

                       She watches soap operas; he watches *Law & Order*.

                       Listen to gospel radio.

Icons: Her camo tank top; his Bud Ice T-shirt.

❖

"When a great many people are unable to find work,
unemployment results."
– Calvin Coolidge

❖

❦

YOUNGER SINGLES & COUPLES

– Metropolitan Cities –

❦

Configuration: Mostly singles and couples, a few with babies.

Average household size—1 or 2 persons.

Predominant age range of adults—25 to 44.

Characteristics: High-living, high-energy city-dwellers.

More than a quarter hold advanced degrees, some just a few years out of grad school.

Multi-ethnic, with significant numbers of Asians.

e-Businesses, information technologies.

Housing characteristics: Upscale urban neighborhoods, often near universities.

70 percent rent; 30 percent own urban apartments.

Median home value is second highest in the nation.

Consumption patterns: Drive an BMW i3.

World travellers; concert-goers; spa devotees; drink exotic beers and imported red wines.

Shop at Bloomingdale's.

Read *Wired* and *The Economist*.

Watch IFC.

Listen to NPR podcasts.

Icons: Bandwidth (everything's in the cloud); IPO red herring.

❖

"In the future, everything will be digital"

– Bill Gates

❖

New Bohemians

Configuration:	Mostly singles; some couples; a few with young children.
	Average household size—1 or 2 persons.
	Predominant age range of adults—25 to 44.
Characteristics:	Unconventional, ethnically-diverse, upper-middle-income households.
	Heart of the real "creative class;" alternative lifestyles: hippies, political leftists, community activists.
	The social and political *avant-garde*; one-third are gay.
	Executives; students; actors; artists; writers; boutique owners; public-interest advocates.
Housing characteristics:	In-town and downtown neighborhoods.
	Three-quarters owners; funky flats in brownstones, apartment houses, and converted lofts.
Consumption patterns:	Transit cards; drive an Audi s4.
	Early adopters, poetry readings and gallery openings.
	Shop at boutiques.
	Read alternative weeklies.
	Watch *Tattoos After Dark*.
	Listen to jazz.
Icons:	Imported non-filter cigarettes; state-of the-art haircuts.

❖

"Sacred cows make the tastiest hamburger."

– Abbie Hoffman

❖

Configuration:	Mostly singles, some couples.
	Average household size—1.5 persons.
	Predominant age range of adults—18 to 34.
Characteristics:	College-educated.
	One-third are foreign-born.
	Ethnically diverse; multi-lingual; many are recent immigrants.
	Students; junior administrators; entertainment and media occupations.
Housing characteristics:	Diverse urban neighborhoods, often in port cities.
	Nearly 80 percent are renters.
	Lofts, apartments and townhouses.
Consumption patterns:	Transit cards; drive a Toyota Yaris.
	Ethnic clubs and restaurants.
	Shop at Trader Joe's.
	Read comic books, *Elle*, *Blender* and *Spin*; foreign newspapers online.
	Watch foreign music and videos online.
	Listen to alternative rock radio.
Icons:	Skype; credit cards and green cards.

❖

"¿Que pasa, dude?"
– Greeting

❖

SOUL CITY SINGLES

Configuration: Young singles, a few couples.

Average household size—1 person.

Predominant age range of adults—18 to 34.

Characteristics: Ethnically-diverse college students and singles in older neighborhoods.

Three-quarters have college or high school educations; a
quarter are still in school.

Low-paying jobs as waiters or waitresses, bartenders, factory workers on the
night shift, sales clerks in small neighborhood stores.

Housing characteristics: Downtown, in-town neighborhoods adjacent to universities.

Mid- and high-rise apartments.

Nearly 60 percent are new to the neighborhood; the rest are long-time
residents.

Consumption patterns: Few own cars.

Mobile phone only (no land line).

Shop at Rent-A-Center.

Read *Penthouse*.

Watch *The Simpsons*.

Listen to eclectic music: hip-hop to thrash metal.

Icons: Vintage Pumas; graffiti tags.

❖

"Man, if you gotta ask you'll never know."

– Louis Armstrong

❖

✿

YOUNGER SINGLES & COUPLES

– Small Cities/Satellite Cities –

✿

THE VIPS _____

Configuration:	Couples and some singles; no children by choice.
	Average household size—2 persons.
	Predominant age range of adults—30 to 50.

Characteristics:	Dual-income, dual-career couples.
	Over half have college or post-graduate degrees.
	Yesterday: *Twentysomethings*. Tomorrow: *Nouveau Money*.
	White-collar professionals: executive vice presidents; department heads; in tech, business and finance.

Housing characteristics:	Upper-middle-class neighborhoods in second-tier cities.
	New, upscale condos and townhouses in more urban areas.
	Three-quarters are home owners.

Consumption patterns:	Drive a BMW M1.
	Imported white wine for her; exotic imported beer for him.
	Shop at Whole Foods.
	Read *Runner's World*.
	Watch *The Office*.
	Listen to blues records on vinyl.

Icons:	Wine cellar; 128-GB Smart Phone.

❖

"Power is the great aphrodisiac."

– Henry Kissinger

❖

Configuration: Mostly singles; couples.

Average household size—1 or 2 persons.

Predominant age ranges—20 to 30.

Characteristics: Middle-income singles and couples.

Recent college graduates who have moved to second- or third-tier cities.

Highly athletic, technologically advanced, active nightlife.

Starter positions in info-tech start-ups, public and private service industries.

Housing characteristics: Fast-growing smaller cities; smaller-city suburbs.

Nearly 45 percent rent lofts and apartments.

The 55 percent who are owners bought starter houses, townhouses, or condominiums.

Consumption patterns: Drive a Nissan Altima Hybrid.

Health clubs and night clubs; back-packing and camping; mountain-biking; ethnic take-out, fast food, and happy hour grazing.

Shop at Amazon.com.

Read *Bicycling*, *Backpacker* (as well as *Playboy* and *Maxim*).

Watch *South Park*.

Listen to reggae and alternative rock radio.

Icons: txt msg; Craig's List.

❖

"You can't always get what you want

But if you try sometimes

You just might find

You get what you need."

– Mick Jagger and Keith Richard

❖

Configuration: Singles and couples.

Average household size—1 or 2 persons.

Predominant age ranges—18 to 44.

Characteristics: Students and relatively young working-class households.

Highly mobile—75 percent have moved in the last four years.

Almost a quarter are college graduates.

Housing characteristics: Fast-growing satellite cities and college towns.

Sixty percent are renters in apartment complexes or houses.

Students living off-campus.

Consumption patterns: Drive a Kia Forte.

Competitive activities from volleyball to chess.

Shop at Rent-A-Center.

Read *Seventeen* and *PC Gamer* magazines.

Watch *The Real World*.

Listen to rap.

Icons: Jack-and-Coke at a singles bar; music videos on YouTube.

❖

"Youth is wholly experimental."

– Robert Louis Stevenson

❖

BLUE-COLLAR SINGLES

Configuration: Singles; a few couples.

Average household size—1 person.

Predominant age range of adults—25 to 44.

Characteristics: Ethnically- and racially-diverse.

Over 45 percent attended college, 35 percent graduated high school, and the rest percent dropped out of high school.

Modest and transient lifestyles.

Lower-income blue-collar jobs.

Housing characteristics: Working-class neighborhoods in small cities.

Older duplexes, rowhouses, and apartments in mid-rise buildings.

Two-thirds have moved in the past four years.

Consumption patterns: Drive a used Suzuki SX4

Movies, beer, bowling and playground basketball.

Shop at Stop-N-Go.

Read *The National Enquirer*.

Watch *Fox Sports*.

Listen to "top 40" radio.

Icons: Kid Rock; white "wife-beater" shirts.

❖

"To travel hopefully is a better thing than to arrive."

– Robert Louis Stevenson

❖

❦

YOUNGER SINGLES & COUPLES

– Metropolitan Suburbs –

❦

THE ENTREPRENEURS

Configuration:	Married couples; very few with children.
	Average household size—2 persons.
	Predominant age range of adults—30 to 50.
Characteristics:	Wealthy, dual-income couples.
	High percentage of home-based businesses.
	Well educated—Nearly 70 percent hold college or advanced degrees.
	Business owners, executives and white-collar professionals.
Housing characteristics:	High-value condominiums in the city; exclusive townhouses in the suburbs.
	Very high property values.
	Nearly half have moved within the past four years.
Consumption patterns:	Drive a supercharged Range Rover and a BMW M6 convertible.
	Tennis players; theatre lovers, museumgoers; online stock traders.
	Shop at Restoration Hardware.
	Read *Wired* and *Smart Money* magazines.
	Watch the *Tonight Show Starring Jimmy Fallon*.
	Listen to alternative rock on satellite radio.
Icons:	Cloud-connected home office; European ski vacations.

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"A creative economy is the fuel of magnificence."
– Ralph Waldo Emerson

❖

Configuration:	Singles and couples.
	Average household size—1 or 2 persons.
	Predominant age range of adults—25 to 40.
Characteristics:	Upper-middle-income households.
	Type-A college grads.
	Career- and lifestyle-oriented techies.
	Employed by software and IT companies, communications firms, law offices.
Housing characteristics:	High-value close-in suburbs of large cities; downtowns of small cities.
	Upscale condominiums, townhouses, and apartments.
	Nearly three quarters own their residences.
Consumption patterns:	Drive a BMW X6 crossover SUV
	Download everything.
	Shop online.
	Read *NYTimes.com* daily.
	Watch *Saturday Night Live*.
	Listen to NPR and jazz radio.
Icons:	Podcasts and MP3s; i-Pad.

❖

"Nothing succeeds like success."

– Alexandre Dumas, père

❖

UPSCALE SUBURBAN COUPLES

Configuration:	Married dual-income couples.
	Average household size—2 persons.
	Predominant age range of adults—25 to 44.
Characteristics:	Well-educated suburban couples.
	Predominantly white and Asian households.
	Management, computer, business and financial specialists.
Housing characteristics:	Close-in suburbs.
	Detached residences in small new housing developments, many at cluster densities.
Consumption patterns:	Drive a Mazda CX-5 crossover SUV.
	Exercise at home daily.
	Shop at Costco.
	He reads *Men's Fitness*; she reads *Prevention*.
	Watch *X-Games*.
	Listen to alternative rock radio.
Icons:	Elliptical trainer; networked smart TVs.

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"The home should be the treasure chest of living"

– Le Corbusier

❖

Configuration: Mostly singles, some couples.

Average household size—1 or 2 persons.

Predominant age range of adults—18 to 34.

Characteristics: Recent college grads.

Over 85 percent have moved in the past four years.

White-collar workers anticipating upward mobility; balancing work and play.

High-tech employment; entertainment, sports and media jobs.

Housing characteristics: Older suburbs near the big city.

One-third own their homes—soft lofts and townhouses.

Two-thirds are renters living in suburban apartment complexes.

Consumption patterns: Drive a Volkswagen GTI.

Softball, racquetball and billiards.

Shop at IKEA.

Read *Rolling Stone*.

Watch *Survivor*.

Listen to hip hop and rap music.

Icons: T-shirt collection; selfies.

❖

"Yo!"

– Greeting

❖

WORKING-CLASS SINGLES

Configuration:	Ethnically-mixed singles and couples.
	Average household size—1 or 2 persons.
	Predominant age range of adults—18 to 40.

Characteristics:	Multi-lingual, multi-ethnic households in gateway suburbs.
	High-school and college graduates.
	First- and second-generation immigrants; young people in transition.
	Transient blue- and white-collar workers seeking upward mobility.

Housing characteristics:	Older suburbs within commuting distance of the big city.
	Just over 20 percent own their homes—starter single-family, townhouses, or condominiums.
	The rest are renters in suburban apartment complexes.

Consumption patterns:	Drive a used Mitsubishi.
	Building the social media network.
	Shop at Victoria's Secret.
	Read *Cosmopolitan* and *Soap Opera Digest*.
	Watch the *Jerry Springer Show*.
	Listen to soft rock, pop.

Icons:	Internet dating; ESL classes.

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"In America, getting on in the world means getting
out of the world we have known before."
– Ellery Sedgwick

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YOUNGER SINGLES & COUPLES

– Town & Country/Exurbs –

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EX-URBAN POWER COUPLES

Configuration:	Older married couples, no children.
	Average household size—2 persons.
	Predominant age range of adults—35 to 54.
Characteristics:	Well-educated upper-income urban-exile couples.
	Urban tastes in a rural environment.
	High-powered jobs/laid-back leisure.
Housing characteristics:	An hour's drive from the closest metro in scenic, formerly rural areas.
	Large detached residences in small new housing developments, many at cluster densities.
	His and her home offices.
Consumption patterns:	Drive an Acura MDX SUV.
	Skiing, both cross-country and downhill; diving, both SCUBA and snorkel.
	Shop at Brooks Brothers.
	Read *House Beautiful*, *Ski* and *Consumer Reports*.
	Watch *Cinemax*.
	Listen to new age, folk and classic hits on satellite radio.
Icons:	Six-burner professional range; "race stock" cross-country skis.

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"Knowledge is power"

– Francis Bacon

❖

CROSS-TRAINING COUPLES

Configuration: Married couples, very few children.

Average household size—2 persons.

Predominant age range of adults—25 to 44.

Characteristics: College-educated; 10 percent with advanced degrees.

Active engagement in outdoor activities.

Engineers; high school teachers; physical therapists.

Housing characteristics: New construction in or just outside small towns.

Detached houses and townhouses close to their jobs.

Plenty of storage for their skis, bikes, kayaks.

Consumption patterns: Drive a Volkswagen Jetta SportWagen.

Mountain biking; skiing; canoeing; backpacking; boating.

Shop at L.L. Bean and Sierra Trading Post.

Read *Audubon* and *Outdoor Life*.

Watch NBC *Sports Network*.

Listen to classical radio.

Icons: Carabiners; Everything Gore-Tex.

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"Sport is the bloom and glow of a perfect health."

– Ralph Waldo Emerson

❖

Configuration: Mostly singles.

Average household size—1 person.

Predominant age range of adults—18 to 34.

Characteristics: Lower-income small-town singles.

High-school graduates, who move frequently.

Fast-paced lifestyle.

Construction workers, waiters and waitresses, medical assistants.

Housing characteristics: Exurban towns.

Small garden apartments and townhouses.

A quarter have bought their first house.

Consumption patterns: Drive an old Pontiac Torrent SUV.

Smoke Camels.

Shop at True Value.

Read *Dirt Rider* magazine.

Watch *Indy Car* racing.

Listen to '80s rock.

Icons: Camping gear; wolf-image black T-shirts.

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"Every man loves what he is good at."
— Thomas Shadwell

❖

Zimmerman/Volk Associates, Inc.

P.O. Box 4907
Clinton, New Jersey 08809

908 735-6336
www.ZVA.cc • info@ZVA.cc

Research & Strategic Analysis

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