

The City of River Rouge, Michigan Target Market Analysis

Appendix One TMA Resources

August 16, 2021

Prepared by:



LandUseUSA
UrbanStrategies



Acknowledgements

Through a collaborative effort among public and private stakeholders, and with funding assistance from the State of Michigan, LandUseUSA | Urban Strategies has been engaged to conduct Target Market Analysis (TMA) for a total of six cities within Wayne County. This work has been funded by the Community Services Division within the Michigan Department of Treasury, and through a program designed to focus on some of the state's most economically distressed communities.

In order of completion, the cities analyzed in Wayne County include Hamtramck (2019), Inkster (2020), Harper Woods (2020 – 2021), and the three Downriver Communities of River Rouge, Ecorse, and Melvindale (2020 – 2021). A similar study is also underway for the City of Muskegon Heights (2020 – 2021).

With the exception of the City of Hamtramck, the work on all of the other places has included a housing study and residential Target Market Analysis, plus a retail study. The Hamtramck work focused on housing only, and did not include a retail study.



Most of the seven cities are also receiving technical support in the form of housing strategic plans; master plan updates; corridor or subarea plans; zoning code reviews; preparation of developer request for qualifications; and related types of consultation services. Some of these technical services have sponsored by the Michigan Economic Development Corporation's (MEDC) Redevelopment Ready Communities (RRC) program; or with additional funding from the Department of Treasury's Community Services Division.

The Target Market Analyses for all seven places, including the City of River Rouge, have been prepared by Sharon Woods, President of LandUseUSA | Urban Strategies. The firm was founded in 2008 and is located in the Greater Lansing Metropolitan Area. Lansing is also home to the state capital, department of treasury, state land bank, and economic development corporation. LandUseUSA's contact information is provided below:

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This study has also been completed with considerable support and dedication by city staff and local ambassadors. The enclosed report has been prepared and customized for the City of River Rouge; and the local leadership team includes the following:

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General Work Approach

Introduction

The Target Market Analysis (TMA) approach focuses on identifying the magnitude of potential for adding missing housing formats and shopping choices within counties, cities, and urban places of all sizes. It involves rigorous data analysis and modeling and is generally based on in-migration into the each county and city; internal migration within those places; movership rates by tenure and lifestyle cluster; and housing preferences among households that are on the move.

Most of the Target Market Analyses reports completed in Michigan in 2020 and 2021 share a similar structure and outline. This is intentional and designed to help keep the reports succinct and easy to navigate. It also enables easy comparisons between several cities within the state and Wayne County.

The study results are documented in four reports that are customized for each unique place. In all of the studies, results of the Residential TMA are assembled into one report; and results of the Retail TMA are assembled into a second and separate report. The residential and retail studies also share appendices, including Appendix One with TMA resources, and Appendix Two with demographics.

Table 1

Target Market Analysis
Four Documents for Each City

Retail TMA – Target Market Analysis

Residential TMA – Target Market Analysis

Appendix One – TMA Resources

Appendix Two – Demographics

Results of the Residential TMA and study are presented by target market (lifestyle cluster), tenure (renter and owner), building format (detached and attached), price point (value and rent), and unit sizes (square feet). It is essential that stakeholders review Appendix One and Appendix Two alongside each county's Market Strategy Report, because they help explain the work approach, process, and key terminology.

Existing Households – River Rouge

Section A₁

Introduction – Experian Decision Analytics has defined 71 lifestyle clusters across the nation, and assigned codes that are generally based on income. The highest income cluster (American Royalty) has a code of A01, and the lowest income cluster (Tough Times) has a code of S71. Note: See the last page of this narrative for additional information about Experian.

Profiles for all 71 lifestyle clusters are provided for the City of River Rouge and with comparisons to the City of Detroit. Each profile is two (2) pages long, with clusters A01 through J36 on the first page; and clusters K37 through S71 on the second page.

The City of River Rouge – There currently is only one (1) household in the Family Fantastic lifestyle cluster that is living in the City of River Rouge. In addition, there are fifteen (15) households in the Suburban Attainment cluster; and 123 households in the Rural Escape cluster. The city also has 291 households in the Infants and Debit Cards cluster; 223 households in the Rural Southern Bliss cluster; and 153 households in the Expanding Horizons Cluster.

River Rouge's fifteen (15) Suburban Attainment households represent just 1% of the city's total number of existing households. In comparison, this same lifestyle cluster represents 9% of the City of Detroit's total households. Households in this cluster are targets for River Rouge because they already are residing in the city (albeit in small numbers); and because they also are residing in the City of Detroit in larger numbers.

River Rouge currently does not have any households among the Striving Singles, and this cluster is also a target market. Although they are bypassing River Rouge (and they also represent just 2% of all households living in the City of Detroit), they have exceptionally high movership rates throughout Michigan and could be intercepted by adding new and missing housing formats in the Downriver region.

71 Clusters – Mosaic Descriptions

Section B₁

Target markets are a subset of the 71 lifestyle clusters; and they have been hand-selected for the City of River Rouge based on their a) prevalence in both Detroit and River Rouge; b) movership rate and inclination to migrate into the Downriver region; c) propensity to live in urban places; and d) inclination to new housing formats that align with IncDev's step building typology.

These attributes are high for some of the target markets and low for others; and the analysis measures the magnitude of market potential for both detached and attached formats. For example, only 4% of the Suburban Attainment households will choose attached housing formats; whereas 97% of the Striving Single households will choose attached units. Both of these lifestyle clusters are included among the target markets for the City of River Rouge.

Five summary profiles listing all 71 lifestyle clusters are provided with a focus on the following criteria, and also based on averages for the State of Michigan. In each profile, the top target markets for the City of River Rouge and other Downriver communities are shaded in blue; and all other lifestyle clusters are shaded gray:

Profiles of 71 Lifestyle Clusters – By Household Attribute

- 1) Share that are singles (for any reason) without children.
- 2) Share that move in any given year (a.k.a., movership rate).
- 3) Share that live in metro cities and urban places.
- 4) Share that are renters rather than owners.
- 5) Share that live in buildings with three or more units.

In general, moderate-income single renters tend to have higher movership rates; are more likely to live in compact urban places; and are more likely to choose attached units. However, there are many exceptions and better-income households are also showing renewed interest in renting attached formats – especially townhouses with private entrances and private front porches or stoops.

Across the nation, single-person households are gaining as a share of total and they now represent the majority, albeit by a small margin. Households with unrelated roommates and multi-generational households are also gaining as a share of total. These diverse householders span all ages, incomes, and tenures; and many are seeking new alternatives to detached houses.

Clustering Criteria – Based on a robust database of socio-economic attributes and behavior, Experian Decision Analytics has grouped all existing households living in the United States into discrete 71 lifestyle clusters (Mosaics). Experian's definitions of these clusters are based primarily on a) geographic region in the United States; b) household density; c) household income; d) tenure (owner and renter-occupancy); e) consumer behavior (credit and debt); and e) a wide variety of socio-economic variables – of which ethnicity is just one factor.

Experian is most commonly known as a credit reporting agency, credit bureau, or consumer reporting agency. It is known for its collection of household financial data; and for its reporting of consumer credit scores. There are three credit agencies in the United States, including Trans Union, Equifax, and Experian. Along with other data vendors like Nielsen/Claritas (Prizms) and ESRI (Tapestries), all three of the credit bureaus have created their own versions of lifestyle cluster data.

LandUseUSA | Urban Strategies has 30 years of experience working with a variety of lifestyle cluster data; and is confident that Experian's Mosaics are the most relatable, current, accurate, and reliable. The depth and range of available data variables are unsurpassed by Experian's competitors; and the resource is used with a high level of confidence in the Target Market Analysis approach.

Target Market Profiles - Shoppers

Section C₁

Summary profiles for all 71 lifestyle clusters are provided with a focus on their inclination to shop various retail categories and patron revenue-generating types of entertainment venues. In each profile, the top target markets for the City of River Rouge and other Downriver Communities are shaded blue; and all other lifestyle clusters are shaded gray.

The profiles are organized with the most popular retail categories first, and based on the share of Michigan shoppers inclined to shop each category in any given month:

Profiles of 71 Lifestyle Clusters – By Retail Preference

- 1) Pharmacies and drug stores
- 2) Hardware and home improvement stores
- 3) Convenience stores, with or without gasoline
- 4) Internet shopping as a supplement to brick-and-mortar stores
- 5) Restaurants, eateries, and drinking establishments
- 6) Game, toy, and hobby shops
- 7) Home electronics and small appliance stores
- 8) Sporting goods stores, including bicycle shops
- 9) Novelty, art, antiques, and gift shops
- 10) Home furnishings, décor, and furniture stores
- 11) Theaters, cinemas, excluding performing arts
- 12) Beaches, boating, kayaking, fishing, water skiing
- 13) Paths for walking jogging, and biking; rock wall climbing
- 14) Performing arts theatres, studios, and pavilions
- 15) Fitness Centers, YMCA, dance studios, and martial arts
- 16) Night clubs, bars, and dance clubs

In general, Michigan's shoppers are far more inclined to visit at a pharmacy or drug store than a novelty, art, antique, or gift shop. Similarly, they are more likely to dine out at a restaurant (full service or fast food) than go to the movies or a fitness center. They are also far more likely to seek out a beach, river, or lake for recreation than visit a night club or bar. These relationships have been considered as part of the Retail Target Market Analysis.

Target Market Profiles – Owners and Renters Sections D₁ – E₁

Introduction – The housing preferences of migrating households vary between and within the target markets, and it should not be assumed that renters are seeking conventional apartments or that owners are seeking detached (a.k.a. single-family) houses. A small number might be interested in owning a townhouse (detached with private entrances), or a swanky flat adapted from a former warehouse. Others will prefer to rent flats in an apartment house or lofts above street-front retail.

Exhibits – For each of the target markets identified for the City of River Rouge and the other Downriver communities, more detailed profiles are provided, including 1) a map demonstrating the general spatial distribution of where the target market is currently living; 2) an Infographic demonstrating their tenure, movership rate, and inclination to choose attached and detached housing formats; and 3) a one-page narrative describing various lifestyle preferences and behavioral characteristics.

The detailed profiles for the target markets are organized by tenure, with the owners first, followed by the renters. The owner and renter profiles include the following target markets:

Detailed Profiles – Owners

D18 | Suburban Attainment
 E19 | Full Pockets and Empty Nests
 I33 | Balance and Harmony
 L42 | Rooted Flower Power
 M45 | Infants and Debit Cards
 N48 | Rural Bliss
 O51 | Digital Dependents
 P56 | Mid-Scale Medley
 P59 | Expanding Horizons
 Q64 | Town Elders and Leaders
 S68 | Small Towns, Shallow Pockets
 S69 | Urban Survivors

Detailed Profiles - Renters

G25 | Urban Edge
 K40 | Bohemian Groove
 O52 | Urban Ambition
 O54 | Striving Singles
 O55 | Family Troopers
 P60 | Striving Forward
 Q65 | Senior Discounts
 R66 | Daring to Dream
 R67 | Hoping for Tomorrow
 S71 | Tough Times

Appendix One

TMA Resources

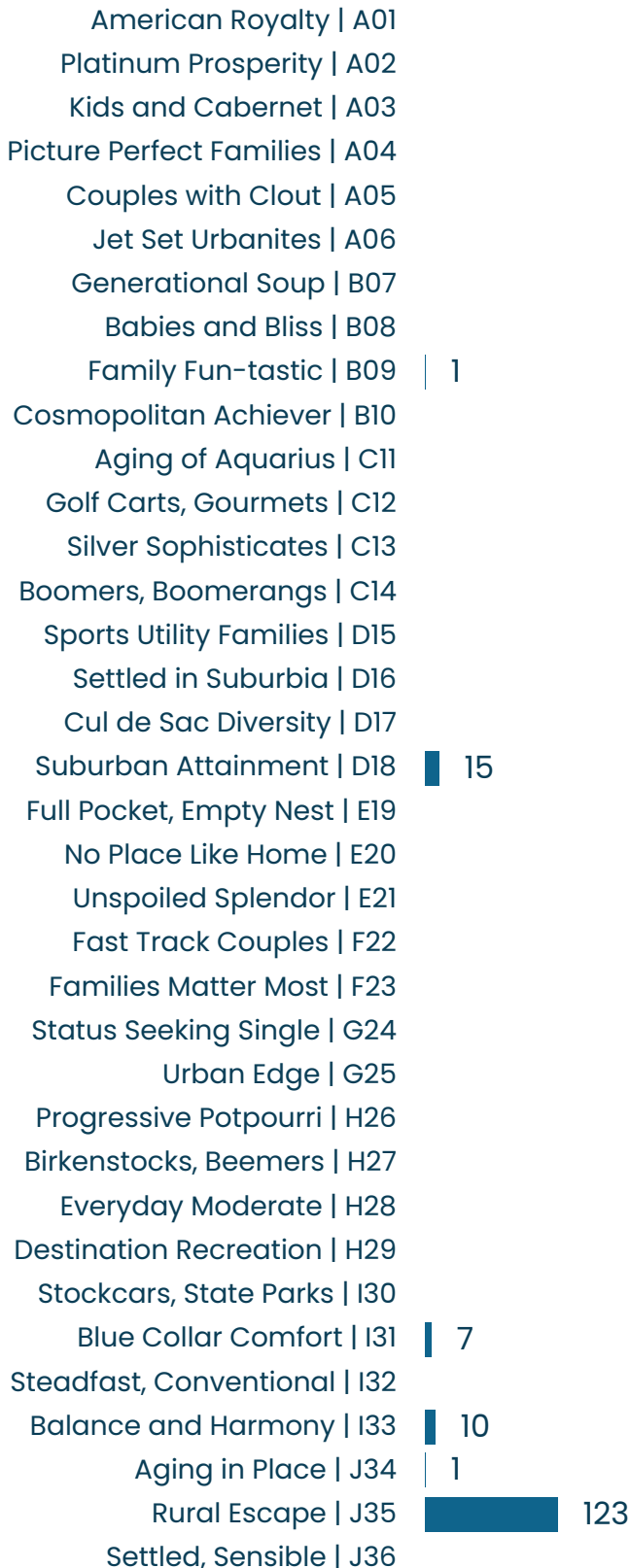
Methodology and Approach

Section A ₁	Existing Households – River Rouge
Section B ₁	71 Clusters – Mosaic Descriptions
Section C ₁	Target Market Profiles – Shoppers
Section D ₁	Target Market Profiles – Owners
Section E ₁	Target Market Profiles – Renters

Section A₁

1-36 Lifestyle Clusters | River Rouge

Number of existing households categorized by relatively affluent lifestyle clusters.



Number of Existing Households

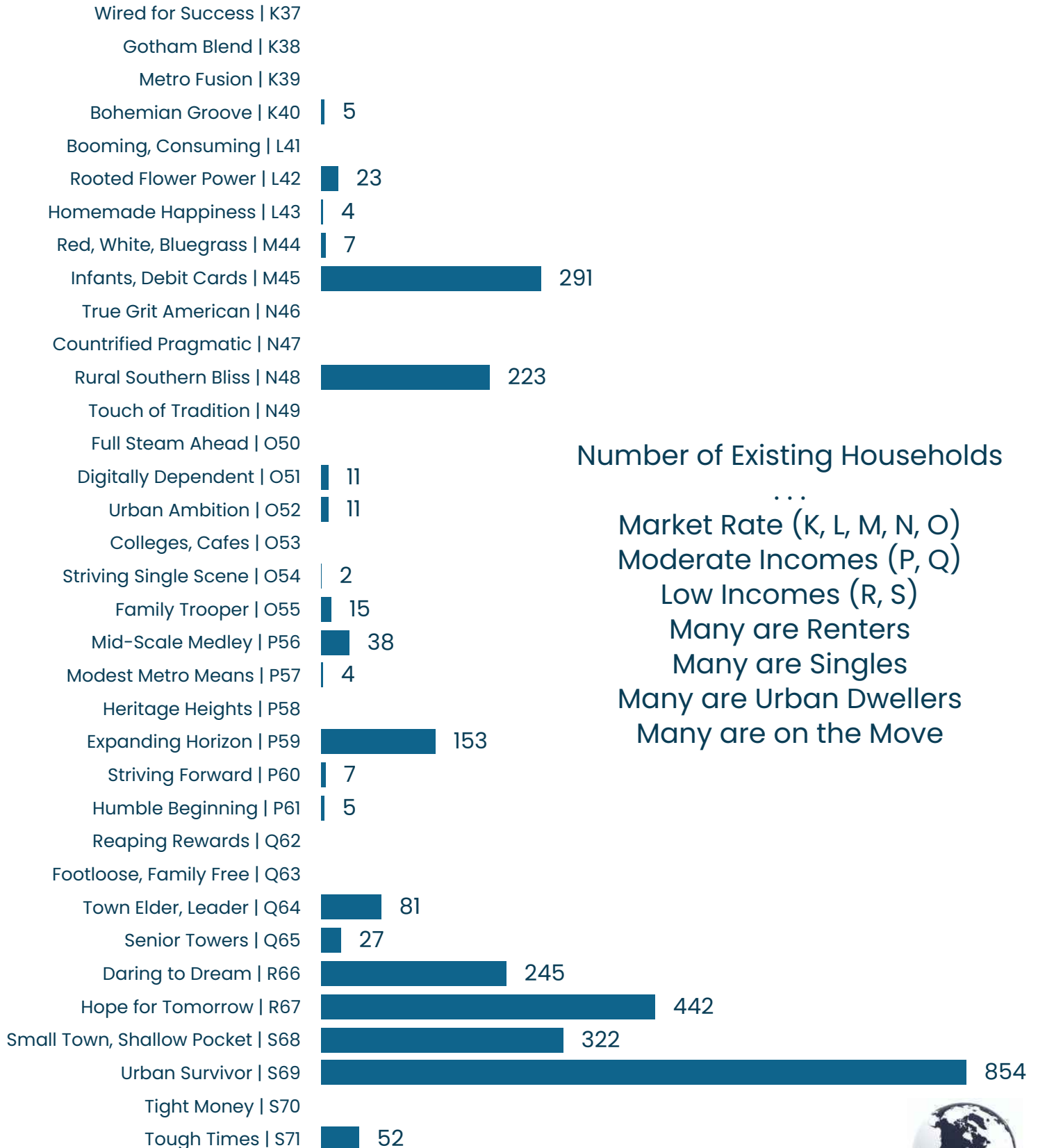
...
 Better to Upper Incomes
 Most are Home Owners
 Most are Families
 Most live in the Suburbs
 Most are Settled

Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through the first quarter of 2020. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



37-71 Lifestyle Clusters | River Rouge

Number of existing households categorized by moderate-to-low income clusters.



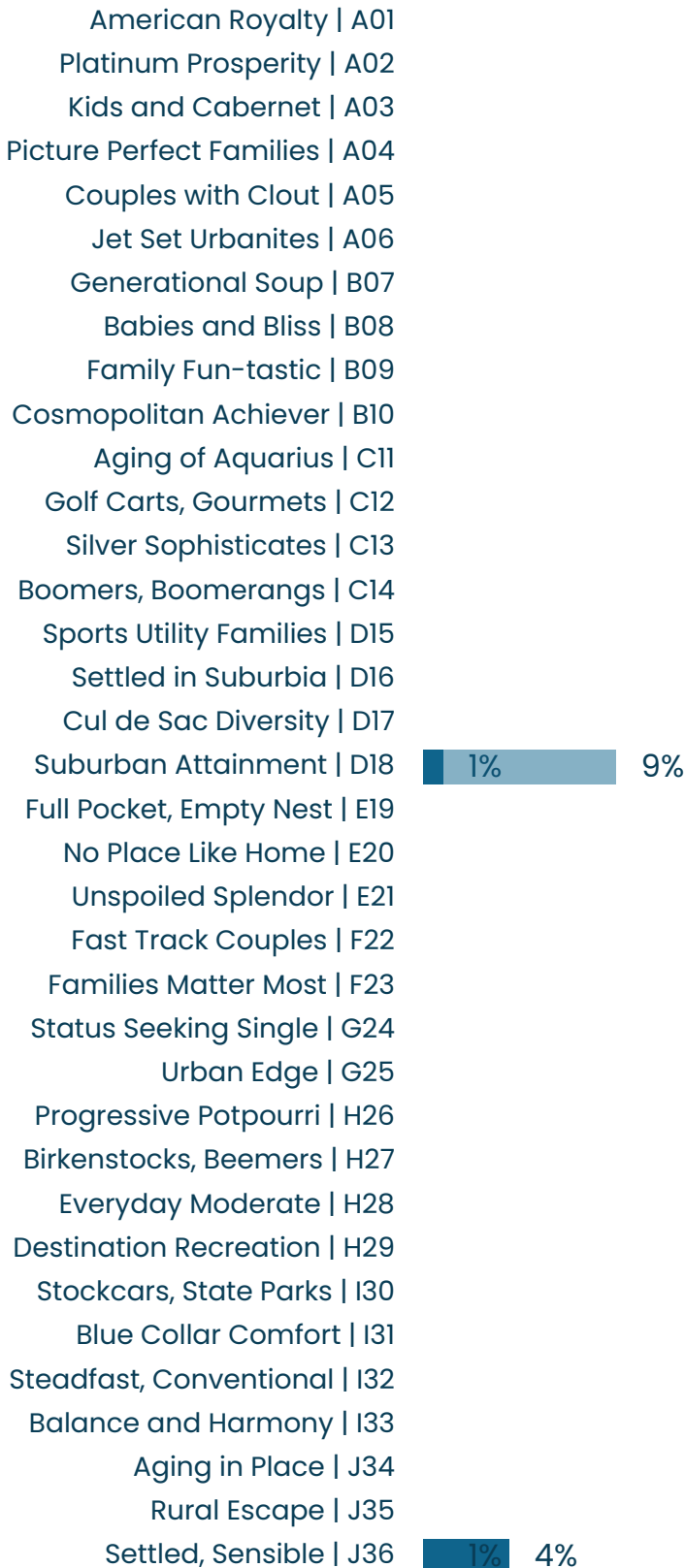
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through the first quarter of 2020. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



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UrbanStrategies

1-36 Lifestyle Clusters | River Rouge

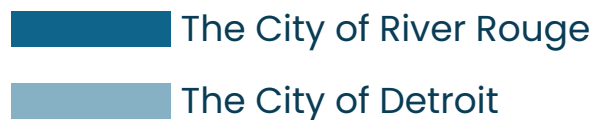
Share of existing households categorized by relatively affluent lifestyle clusters.



Share of Existing Households

...

Better to Upper Incomes
 Most are Home Owners
 Most are Families
 Most live in the Suburbs
 Most are Settled

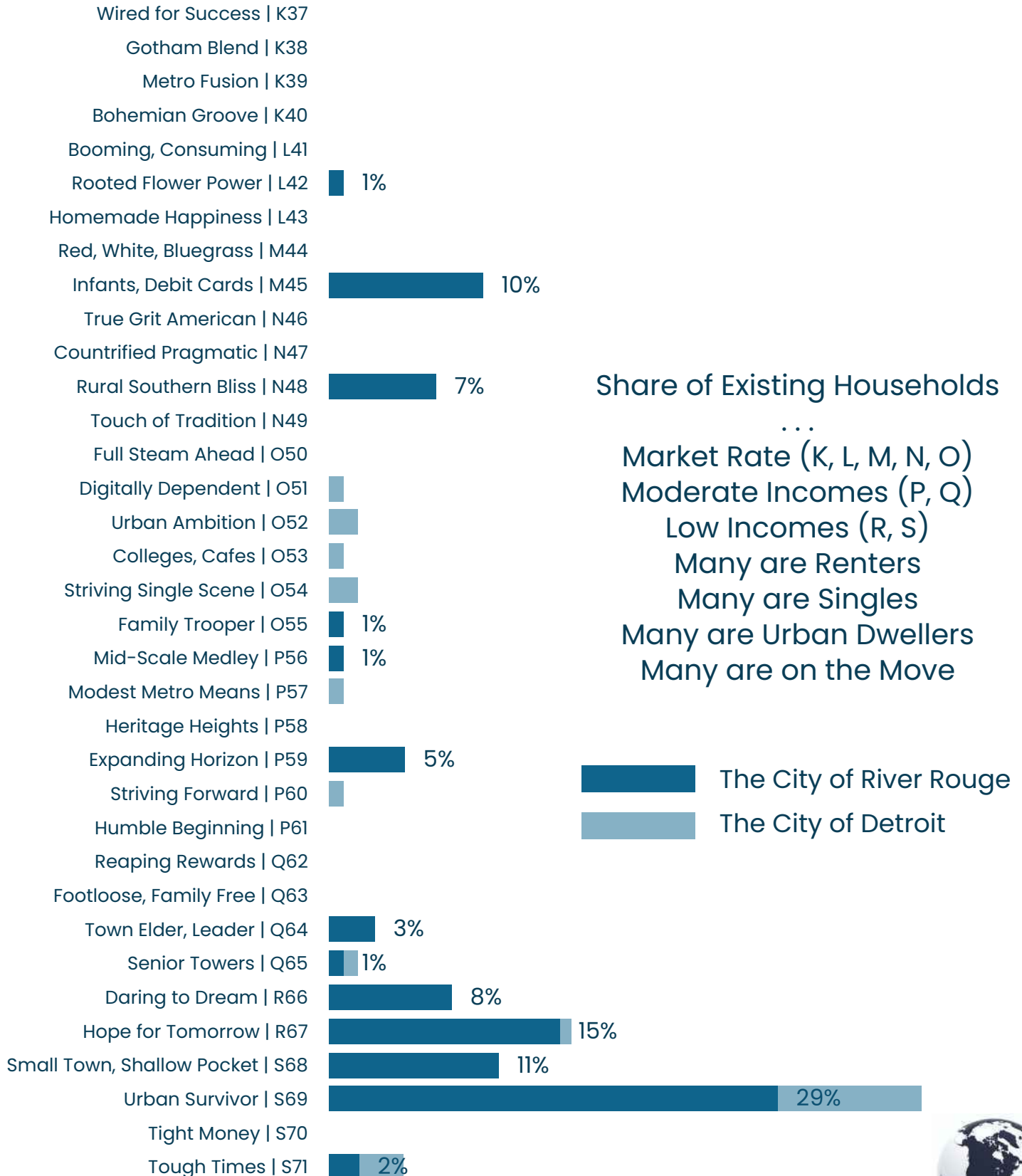


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through the first quarter of 2020. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



37-71 Lifestyle Clusters | River Rouge

The share of existing households categorized by moderate-to-low income clusters.



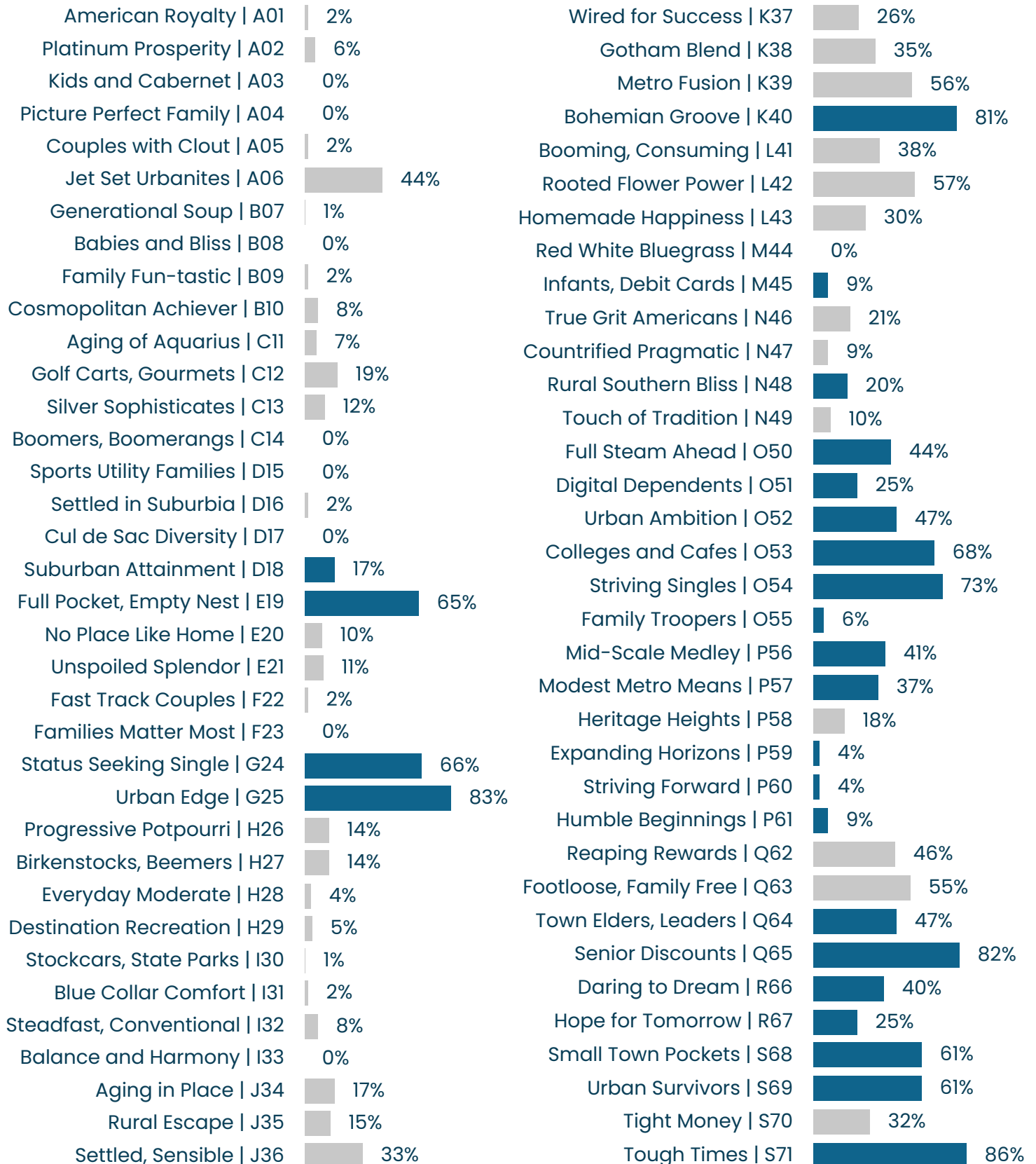
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through the first quarter of 2020. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



Section B₁

Michigan Mosaic | Singles, No Kids

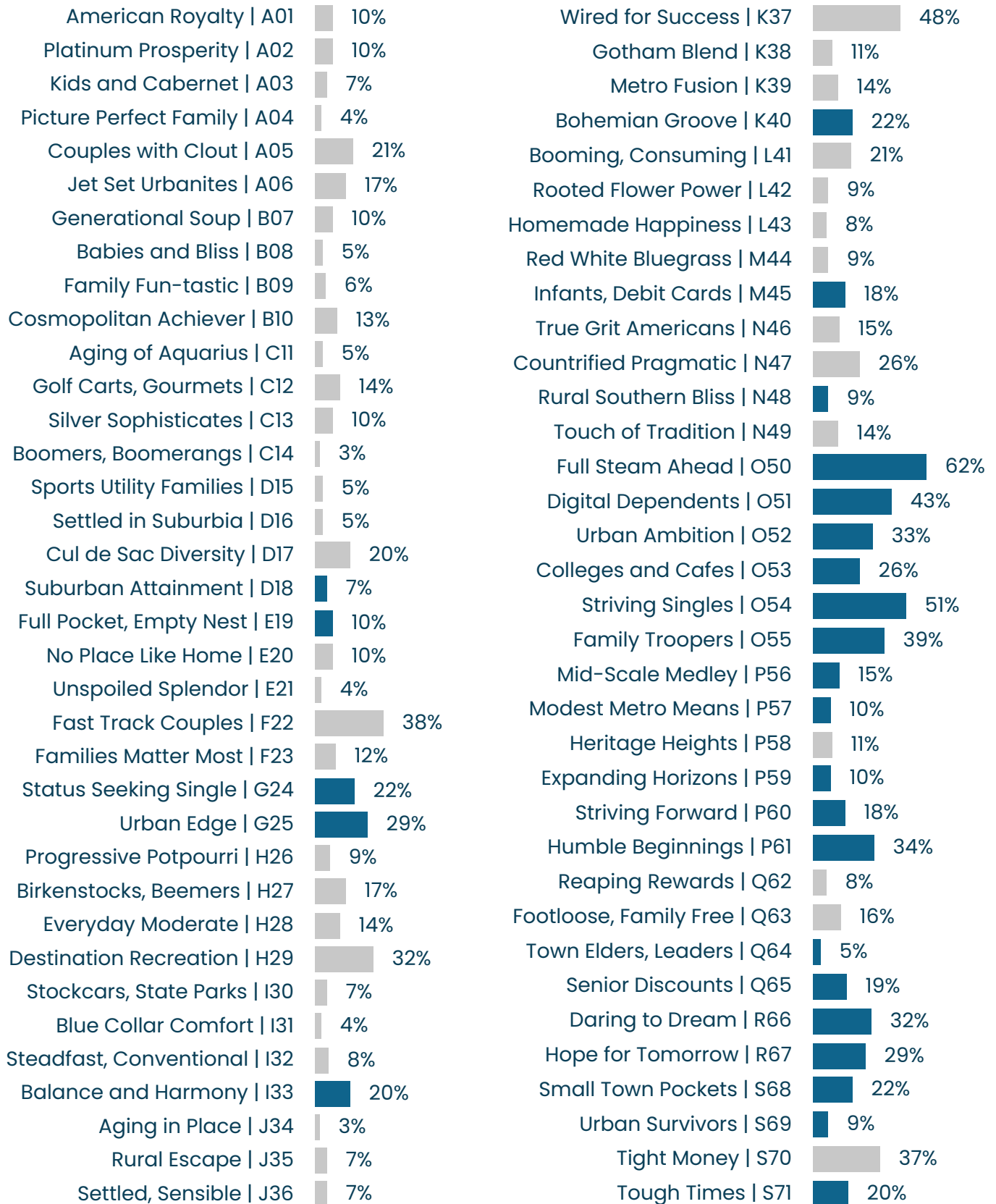
The share of all Michigan householders that are singles without children in 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets for Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

USA Mosaic | Total Movership Rate

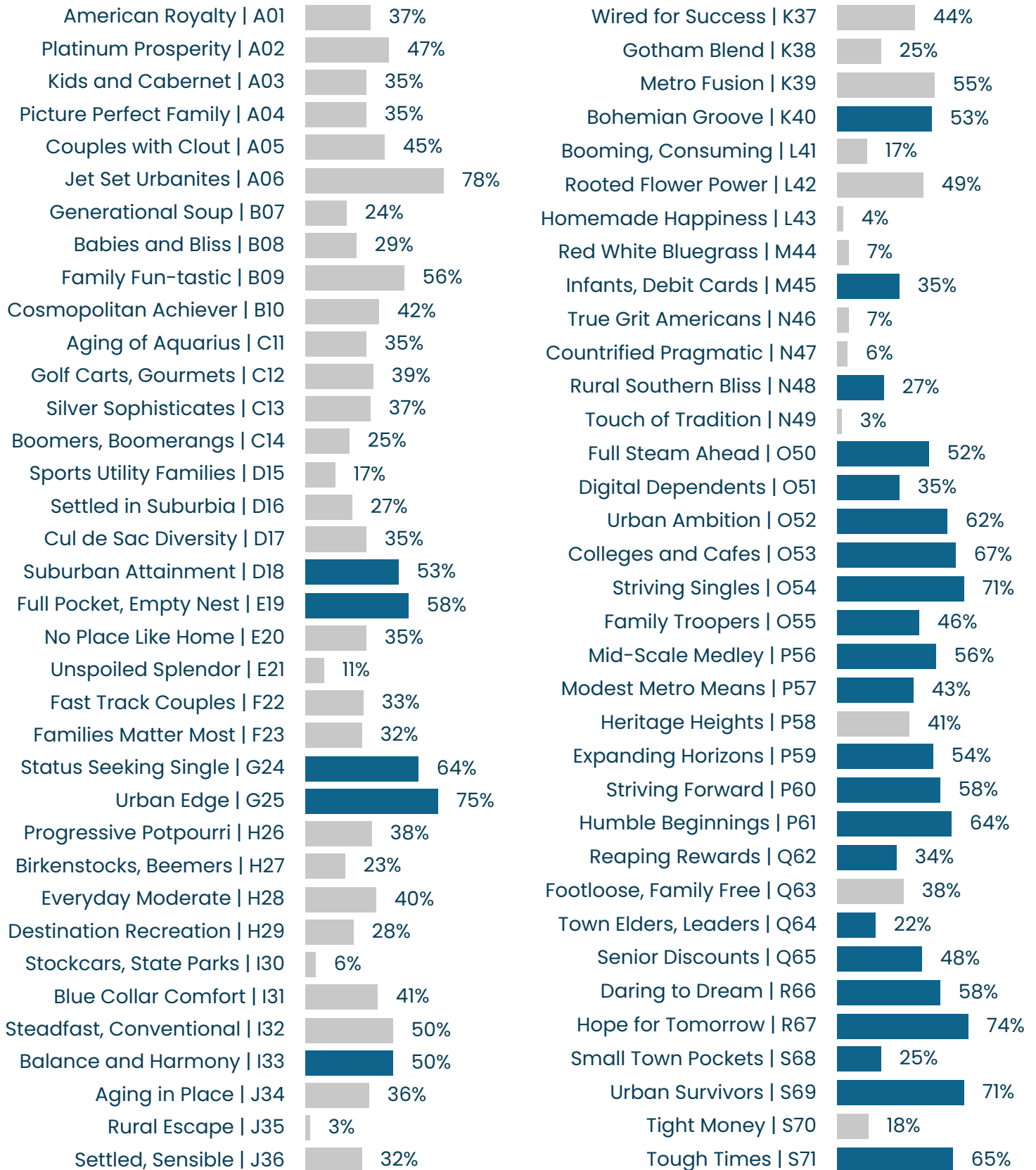
Share of all USA households that moved from one address to another in 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Metro Cities, Urban

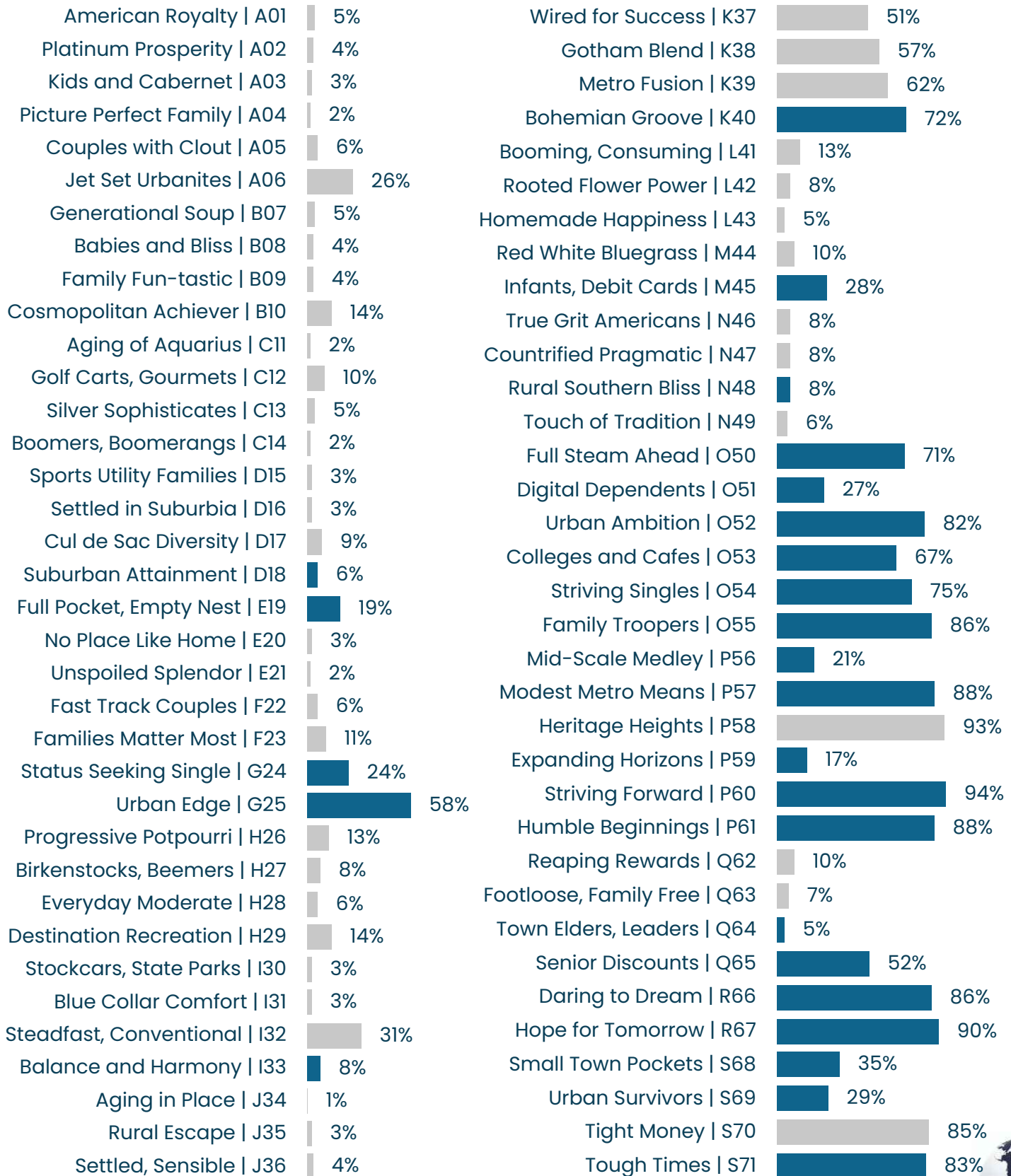
Share of all Michigan households living in a metro cities, excluding suburbs in 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets for Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Home Renters

Share of Michigan households that rented their primary residence in 2019.

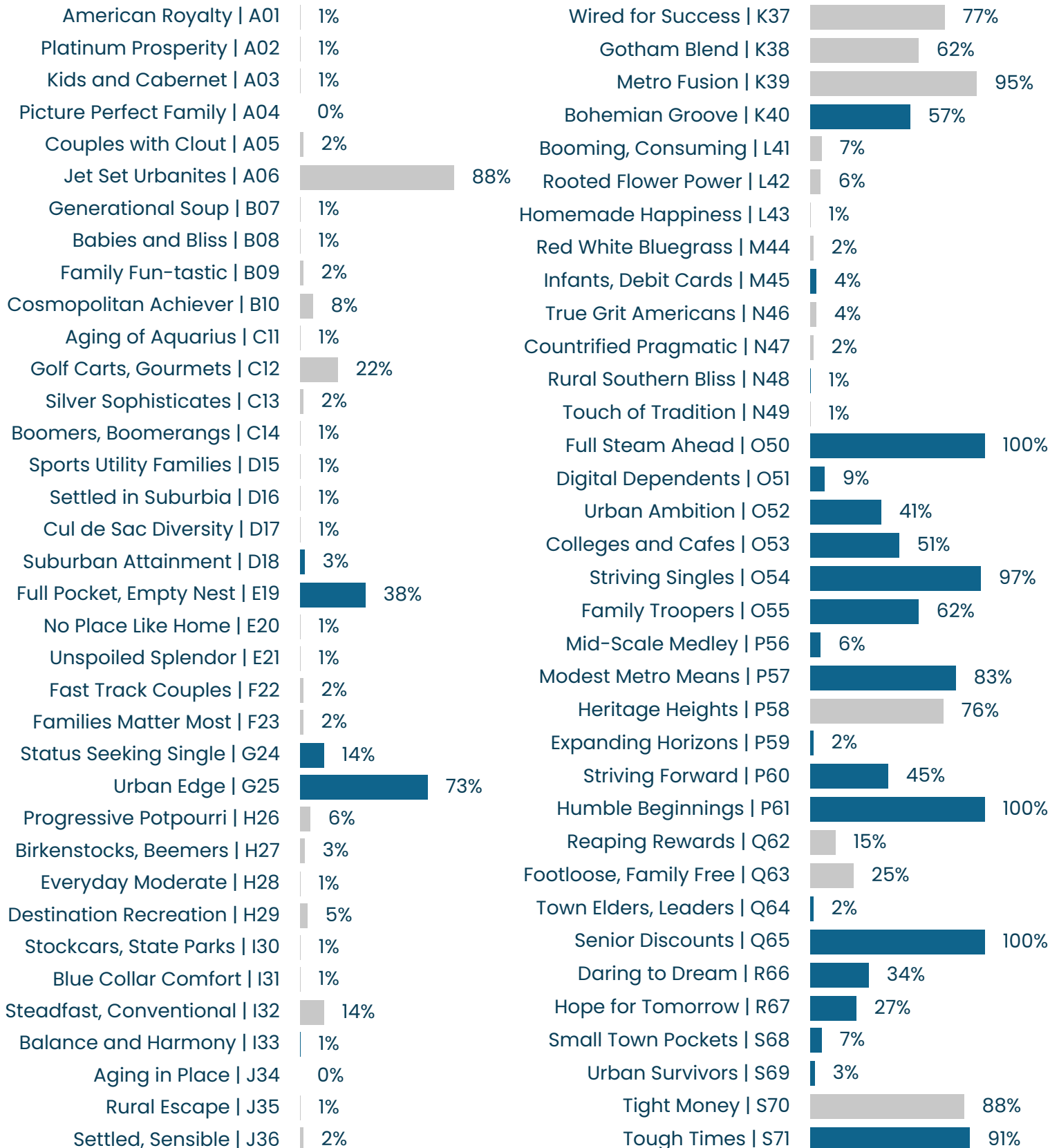


Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets for Detroit, River Rouge, Ecorse, and Melvindale, Michigan.



Michigan Mosaic | Attached Units 3+

Share of all Michigan households living in buildings with three or more units, 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets for Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Half of all Lifestyle Clusters | Nationwide

A01 – J36 | Better-to-Upper Incomes

- A01 | American Royalty - Wealthy influential couples and families in prestigious communities - Suburbs.
A02 | Platinum Prosperity - Wealthy and established empty-nesting couples - Suburbs.
A03 | Children & Cabernet - Prosperous, middle-aged married couples focused on their children's lives - Suburbs.
A04 | Picture Perfect Families - Established families of child-raising households in wealthy communities - Suburbs.
A05 | Couples with Clout - Middle-aged childless couples living in affluent areas - Metros.
A06 | Jet Set Urbanites - Mix of affluent singles and couples enjoying diverse neighborhoods - Urban.
- B07 | Generational Soup - Affluent couples and multi-generational families, wide range of lifestyles - Suburbs.
B08 | Babies & Bliss - Middle-aged couples with large families and active lives - Suburbs.
B09 | Family Funtastic - Upscale, middle-aged families with busy lives focused on older children - Satellite Cities.
B10 | Cosmopolitan Achievers - Affluent middle-aged, established couples & families, dynamic lifestyles - Metros.
- C11 | Aging of Aquarius, Settled - Upscale boomer couples settled in detached houses - Cities, Nearby Suburbs.
C12 | Golf Carts & Gourmets - Upscale retirees & empty-nesters in comfortable golf communities - Urban Edges.
C13 | Silver Sophisticates - Mature, upscale couples & singles in larger detached houses - Suburbs.
C14 | Boomers & Boomerangs - Baby boomer adults with young adult children sharing their house - Suburbs.
- D15 | Sports Utility Families - Upscale, multi-generational, middle-aged families, active lifestyles - Outer Suburbs.
D16 | Settled in Suburbia - Upper-middle-income diverse families & empty nesters - Established Suburbs.
D17 | Cul de Sac Diversity - Culturally diverse, middle-aged families settling into emerging communities - Suburbs.
D18 | Suburban Attainment - Upper middle-class couples and families moving to newer communities - Suburbs.
- E19 | Full Pockets & Empty Nests - Empty-nesters, discretionary income and sophisticated lifestyles - Most Cities.
E20 | No Place Like Home - Middle-to-upper income, multi-generational households, detached houses - Urban Edges.
E21 | Unspoiled Splendor - Comfortably established baby boomer couples, detached houses - Small Cities, Rural.
F22 | Fast Track Couples - Young, upwardly-mobile couples with active lifestyles - Inner Suburbs.
F23 | Families Matter Most - Young, middle-to-upper income families with active, family-focused lives - Suburbs.
- G24 | Status Seeking Singles - Young, upwardly-mobile singles balancing work and leisure - Metros, Urban.
G25 | Urban Edge - Younger, up-and-coming singles living big-city lifestyles - Largest Metros.
- H26 | Progressive Potpourri - Mature couples with comfortable and active lives - Suburbs.
H27 | Birkenstocks & Beemers - Middle-to-upper income couples living leisurely lifestyles - Small Cities.
H28 | Everyday Moderates - Multi-cultural couples & families choosing modest lifestyles - Suburbs to Mid-sized Cities.
H29 | Destination Recreation - Middle-aged couples working hard to support active lifestyles - Small Cities, Suburbs.
- I30 | Stockcars & State Parks - Middle-income couples & families seeking affordable entertainment - Small Cities.
I31 | Blue Collar Comfort - Middle-income families working solid, blue-collar jobs - Small Cities.
I32 | Steadfast Conventionalists - Conventional Gen-X families in conventional detached houses - Coastal Cities.
I33 | Balance & Harmony - Middle-income families with lively lifestyles - City-Centric Neighborhoods.
- J34 | Aging in Place Already - Middle-income seniors established in their homes, preferring to stay - Suburban.
J35 | Rural Escape - Older, middle-income couples & singles, living modestly, comfortably - Small Cities, Rural Edges.
J36 | Settled & Sensible - Older, middle-income, empty nest couples & singles living sensibly - City Neighborhoods.

Half of all Lifestyle Clusters | Nationwide

K37 – S71 | Lower-to-Moderate Incomes

- K37 | Wired for Success - Young, middle-income singles and couples living socially-active lives - Cities.
- K38 | Gotham Blend - Middle-aged, middle-income singles & couples with big city lifestyles - Urban, Large Cities.
- K39 | Metro Fusion - Middle-aged singles living active lifestyles with a wide range of backgrounds - Urban.
- K40 | Bohemian Groove - Older, unattached singles enjoying settled lives in detached houses - Urban Neighborhoods.
- L41 | Booming & Consuming - Older empty nester couples and singles enjoying relaxed lifestyles - Small Cities.
- L42 | Rooted Flower Power - Middle-income baby boomer singles & couples, rooted & nearing retirement - Suburban.
- L43 | Homemade Happiness - Middle-income baby boomers in detached houses - Small Cities, Rural.
- M44 | Red, White, Bluegrass - Middle-income families with diverse household dynamics - Rural.
- M45 | Infants and Debit Cards - Young, working families & single parents in small houses - Urban Neighborhoods.
- N46 | True Grit Americans - Older, middle-income households located in nation's mid-section - Small Cities, Rural.
- N47 | Countrified Pragmatics - Middle-income couples and singles with casual lifestyles - Rural.
- N48 | Rural Country Bliss - Middle-income, multi-generational families in the nation's south - Small Cities, Rural.
- N49 | Touch of Tradition - Working, middle-aged couples and singles in detached houses - Rural.
- O50 | Full Steam Ahead - Young and middle-aged singles on the move forward and upward - Mid-Sized Cities.
- O51 | Digital Dependents - Gen-X and Gen-Y singles living digitally-driven lifestyles - Urban.
- O52 | Urban Ambition - Gen-Y singles, some with children, moving into urban places - Mid-Sized Cities, Urban.
- O53 | Colleges & University Affiliates - Young singles, alumni, recent grads, staff connected to colleges - College Towns.
- O54 | Striving Single Scene - Young singles, upwardly mobile, aspiring in early careers - City Centers, Urban.
- O55 | Family Troopers - Families & single parents, with current or recent connections to the military - Nationwide.
- P56 | Mid-Scale Medley - Middle-aged, moderate-income singles, many starting over - Mid-Sized Cities.
- P57 | Modest Metro Means - Moderate-income singles settled in moderate communities - Inner-City Neighborhoods.
- P58 | Heritage Heights - Moderate-income singles & families settled in apartments - Urban, Compact Neighborhoods.
- P59 | Expanding Horizons - Middle-aged, middle-income families - Border Towns.
- P60 | Striving Forward - Moderate-income families & single parents in newer communities - Urban Edges.
- P61 | Humble Beginnings - Multi-cultural singles, some with children, starting in apartments - Inner-Cities, Urban.
- Q62 | Reaping Rewards - Retired couples and widowed singles living relaxed, quiet lives in detached houses - Suburban.
- Q63 | Footloose and Family Free - Older couples and widowed singles living active, comfortable lives - Urban Edges.
- Q64 | Town Elders & Leaders - Elders and community leaders settled into small houses and living frugally - Small Cities.
- Q65 | Senior Discounts & Towers - Low-income seniors in apartments with some rent assistance - Metros, City Edges.
- R66 | Daring to Dream - Aspiring young couples & singles, some with children, just starting out - Inner-City, Urban.
- R67 | Hoping Tomorrow - Hopeful, young, single parents with low-incomes, living in apartments - Mid-Sized Cities.
- S68 | Small Towns & Shallow Pockets - Older, low-income empty nesters & singles, tight budgets. - Small Satellite Cities.
- S69 | Urban Survivors - Older, low-income singles, some with children, settled & living modestly - Urban Neighborhoods.
- S70 | Tight Money - Middle-aged, low-income, unattached singles seeking to move upward - Small Cities, Urban Edges.
- S71 | Tough Times - Older, low-income singles, struggling to get by, apartments - Inner-Cities, Compact Neighborhoods.

71 Lifestyle Clusters - The Mosaic Experian Decision Analytics; 2019 - 2020

A POWER ELITE

American Royalty A01
Age: 51-65 years, \$250k
Single Family, 5+
Age of children: 13-18
Tech Use: Below Average
Prestigious housing; Luxury living;
Upscale cars; Healthy lifestyles;
Charitable giving; World travelers

Couples with Clout A05
Age: 36-45, \$175-\$199k
Single family, 2
Tech Use: Excellent
Affluent; Designer-brand
conscious; Politically conservative;
Risk takers; Active social lives;
Highly educated

Jet Set Urbanites A06
Age: 51-65 years, \$250k
Multi-family, 1
Tech Use: Excellent
Upscale urban living; Busy social
lives; Highly educated; Supporter
of fine arts; Avid *NY Times* readers;
Politically liberal

Kids and Cabernet A03
Age: 36-45, \$175-\$199k
Single family, 5+
Age of children: 10-12
Tech Use: Below Average
Affluent young families;
Foodies; Politically conservative;
Saving for college; PTA members;
Family vacations

Picture Perfect Families A04
Age: 46-50, \$125-149k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Wealthy households; Educated;
Digitally plugged-in; PTA
members; Practical priorities;
Travel enthusiasts

Platinum Prosperity A02
Age: 51-65 years, \$250k
Single Family, 2
Tech Use: Below Average
Luxury products; Empty-nesters;
Political donor; Country club
members; Philanthropic;
Investment-savvy

B FLOURISHING FAMILIES

Babies and Bliss B08
Age: 35-45, \$100-\$124k
Single family, 5+
Age of children: 4-6
Tech Use: Above Average
Athletic activities; Engaged
Parenting; Child oriented
purchases; Large families; High
credit awareness; Online shoppers

Cosmopolitan Achievers B10
Age: 51-65, \$75-99k
Single family, 2
Age of children: 13-18
Tech Use: Excellent
Bilingual; Luxury living; Family
abroad; Status spenders;
Economic literature;
Progressive liberals

Family Fun-tastic B09
Age: 36-45, \$75-99k
Single Family, 5+
Age of children: 13-18
Tech Use: Above Average
Bargain hunters; Comfortable
spending; Saving for college;
Charity donor; Sports fans;
Active lifestyles

Generational Soup B07
Age: 51-65, \$125-149k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Environmental donor; Outdoor
hobbies; Fitness club members;
Rooted in the suburbs;
Multigenerational households;
Affluent

C BOOMING WITH CONFIDENCE

Aging of Aquarius C11
Age: 51-65, \$75-99k
Single family, 3
Tech Use: Below Average
Affluent; College sports fans;
Upscale housing; Highly educated;
Philanthropic; Savvy investor

Boomers and Boomerangs C14
Age: 51-65, \$75-99k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Suburbanites; Middle-class
families; Politically conservative;
Big spenders; Charitable;
Multigenerational households

Golf Carts and Gourmets C12
Age: 66-75, \$100-124k
Single family, 2
Tech Use: Below Average
Resort sports; Highly educated;
Luxury living; Country club
members; Financially savvy;
Music lover

Silver Sophisticates C13
Age: 66-75, \$175-199k
Single family, 2
Tech Use: Below Average
Retiring in comfort; Experienced
travelers; Art connoisseurs;
Philanthropic; Retirement
investments; Ecological lifestyles

D SUBURBAN STYLE

Cul de Sac Diversity D17
Age: 36-45, \$75-99k
Single family, 2
Age of children: 13-18
Tech Use: Below Average
Bilingual; Career-focused;
2nd generation success; Saving
for college; Outdoor activities;
Professional sports fans

Settled in Suburbia D16
Age: 46-50, \$75-99k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Comfortable lifestyles; Diverse
investments; Confident consumers;
Active kids; Movie-goers; Theme
park vacations

Sports Utility Families D15
Age: 36-45, \$75-99k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Suburb living; Comfortable
spending; Athletic activities;
Outdoor leisure; Saving for college;
Soccer moms/dads

Suburban Attainment D18
Age: 51-65, \$50-75k
Single family, 3
Age of children: 13-18
Tech Use: Below Average
Racially diverse; Politically liberal;
Power shoppers; Active lifestyles;
Jazz listeners; Brick and
mortar shoppers

E THRIVING BOOMERS

Full Pockets, Empty Nests E19
Age: 51-65, \$50-74k
Single family, 1
Tech Use: Below Average
Empty nesters; Highly educated;
City dwellers; Environmental
advocates; Well-traveled;
Fitness minded

No Place Like Home E20
Age: 51-65, \$75-99k
Single family, 5+
Age of children: 0-3
Tech Use: Below Average
Smart shoppers; Contribute to
charities; Multi-generational
homes; Tailgaters; Financially
informed; Conservative values

Unspoiled Splendor E21
Age: 51-65, \$50-74k
Single family, 2
Tech Use: Below Average
Price conscious; Politically
conservative; Do-it-yourselfers;
NASCAR fanatics; Outdoor
enthusiasts; Domestic travelers

F PROMISING FAMILIES

Fast Track Couples F22
Age: 31-35, \$100-124k
Single family, 2
Age of children: 0-3
Tech Use: Above Average
Credit aware; Comfortable spender;
Active lifestyles; Tech savvy; Music
lovers; Football fans

Families Matter Most F23
Age: 31-35, \$75-99k
Single family, 5+
Age of children: 0-3
Tech Use: Excellent
Sprawling families; Family
vacations; PTA parents; Child
related purchases; Internet active;
Credit revolver

G YOUNG CITY SOLOS

Status Seeking Singles G24
Age: 36-45, \$50-74k
Single family, 1
Tech Use: Above Average
Single city dweller; Highly
educated; Upwardly mobile;
Professionals; Physically fit;
Foodies

Urban Edge G25
Age: 25-30, \$50-74k
Multi-family: 101+, 1
Tech Use: Above Average
Progressive views; Urban-
dwellers; Environmental
advocates; Ambitious; Highly
educated; Exercise enthusiasts

H MIDDLE-CLASS MELTING POT

Birkenstocks and Beemers H27
Age: 46-50, \$50-74k
Single family, 1
Age of children: 13-18
Tech Use: Below Average
Suburb living; Active investors;
Comfortable spending; Yogis;
Charitable giving; Outdoor
activities

Destination Recreation H29
Age: 36-45, \$50-74k
Single family, 1
Age of children: 13-18
Tech Use: Below Average
Risk takers; Entrepreneurial spirit;
Money isn't everything;
Sports focused; Outdoor
recreation; Price conscious

Everyday Moderates H28
Age: 51-65, \$50-74k
Single family, 2
Age of children: 13-18
Tech Use: Excellent
Credit aware; Comfortable
living; Brand conscious; Fashion
oriented; Financially alert;
Middle of the road views

Progressive Potpourri H26
Age: 51-65, \$50-74k
Single family, 2
Age of children: 13-18
Tech Use: Below Average
Bilingual; Ethnically diverse; Urban
centric; Status spenders; Family
abroad; Comfortable lifestyles

I FAMILY UNION

Balance and Harmony I33
Age: 36-45, \$50-74k
Single family, 2
Age of children: 10-12
Tech Use: Excellent
Bilingual households; Roots
abroad; Blue-collar income;
Athletic fitness; Soccer fans;
Financially curious

Blue Collar Comfort I31
Age: 36-45, \$50-74k
Single family, 5+
Age of children: 13-18
Tech Use: Excellent
Multi-generational households;
Patriotic; Middle class comfort;
Older homes; Union workers;
Bargain hunters

Steadfast Conventionalists I32
Age: 51-65, \$50-74k
Single family, 5+
Age of children: 10-12
Tech Use: Excellent
Ethnically diverse; Foreign
travelers; Family abroad;
Limited investments; High school
educated; Health conscious

Stock Cars and State Parks I30
Age: 46-50, \$50-74k
Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Country living; Outdoor activities;
Blue-collar jobs; Family-centric
activities; Conservative views;
Motor sports fans

J AUTUMN YEARS

Aging in Place J34
Age: 66-75, \$50-74k
Single family, 2
Tech Use: Very Poor
Retired; Fine arts appreciation;
Financially secure; AARP
members; Avid newspaper reader;
Republican

Rural Escape J35
Age: 66-75, \$35-49k
Single family, 2
Tech Use: Very Poor
Country living; Modest educations;
Risk adverse; Outdoor activities;
Traditional media; Aftermarket
buyers

Settled and Sensible J36
Age: 51-65, \$50-74k
Single family, 2
Tech Use: Very Poor
Humble living; Modest spending;
Limited financial savings;
Retired; Stable lifestyle;
Limited internet activity

K SIGNIFICANT SINGLES

Bohemian Groove K40
Age: 51-65, <\$15k
Single family, 1
Tech Use: Very Poor
Apartment dwellers; Single adults;
Environmentally sympathetic;
Modest living; Value-conscious
shoppers; Eclectic interests

Gotham Blend K38
Age: 51-65, \$50-74k
Multi-family: 2 units, 1
Tech Use: Excellent
City lifestyle; Environmental donor;
Bilingual; Aspirational consumers;
Culturally diverse Newspaper
readers

Metro Fusion K39
Age: 36-45, \$50-74k
Single family, 1
Tech Use: Excellent
City apartment living; Family
abroad; Ethnically diverse; Modest
investments; Digitally dependent;
Youthful perseverance

Wired for Success K37
Age: 36-45, \$35-49k
Multi-family: 101+, 1
Tech Use: Above Average
Conspicuous consumption; Status
seekers; Digital media gurus;
Value education; Liberal
household; Active lifestyles

L BLUE SKY BOOMERS

Booming and Consuming L41
Age: 51-65, \$50-74k
Single family, 1
Tech Use: Below Average
Busy social lives; Diversified
investments; Home and garden
enthusiasts; Open-minded;
Balanced shoppers;
Disposable income

Homemade Happiness L43
Age: 51-65, \$50-74k
Single family, 1
Tech Use: Very Poor
Humble rural living; Hunting/
fishing; Blue-collar and
agricultural jobs; Cash not credit;
Pragmatic shoppers; Traditional
family values

Rooted Flower Power L42
Age: 51-65, \$50-74k
Single family, 1
Tech Use: Above Average
Philanthropist; Deeply rooted;
Single adults; Bargain hunters;
Liberal; Clubs and volunteering

M FAMILIES IN MOTION

Diapers and Debit Cards M45
Age: 31-35, \$35-49k
Single family, 5+
Age of children: 0-3
Tech Use: Excellent
Rural living; Home-based family
activities; Enjoy bargain hunting;
Middle of the road politics; Early
childrearing years; Bowling and
pool leagues

Red, White and Bluegrass M44
Age: 36-45, \$50-74k
Single family, 5+
Age of children: 4-6
Tech Use: Excellent
Family-centered activities; Rural
communities; Working-class
lifestyles; Racing fan; Modest
financial investments; Country life

N PASTORAL PRIDE

Countrified Pragmatics N47
Age: 51-65, \$35-49k
Single family, 1
Age of children: 13-18
Tech Use: Excellent
Remote rural communities;
Patriotic; Independent streak;
Modest housing; Active outdoor
lifestyles; Risk takers

Rural Southern Bliss N48
Age: 51-65, \$50-74k
Single family, 5+
Age of children: 0-3
Tech Use: Excellent
Fashionable; Limited discretionary
spend; Aspirational;
Multigenerational households;
Modest educations; Status
shoppers

Touch of Tradition N49
Age: 36-45, \$35-49k
Single family, 1
Age of children: 13-18
Tech Use: Very Poor
Frugal; Working-class sensibility;
Home-based activities; Sports TV;
Remote settings; Hunting/fishing

True Grit Americans N46
Age: 36-45, \$50-74k
Single family, 1
Age of children: 13-18
Tech Use: Very Poor
Rural residences; Live within
means; Outdoor activities;
After-market buyers; Practical
priorities; Cowboy values

O SINGLES

Colleges and Cafes O53
Age: 19-24, <\$15k
Multi-family: 101+ units, 1
Tech Use: Very Poor
University towns; Single adults;
Risk takers; Active lifestyles;
Politically disengaged;
Well-educated

Digital Dependents O51
Age: 25-30, \$35-49k
Single family, 1
Age of children: 0-3
Tech Use: Excellent
Ambitious; Appearances are
important; Single adults;
Outdoor activities; Music lovers;
Digitally savvy

Family Troopers O55
Age: 25-30, <\$15k
Multi-family: 5-9 units, 2
Age of children: 0-3
Tech Use: Excellent
Renters; Military base communities;
Ethnically diverse; Children's
activities; Limited educations;
Active social lives

Full Steam Ahead O50
Age: 36-45, <\$15k
Multi-family: 101+ units, 1
Age of children: 13-18
Tech Use: Very Poor
Busy lives; Television fans; Single
adults; Informed shopper; Leaning
liberal; Competitive sports

Striving Single Scene O54
Age: 25-30, <\$15k
Multi-family: 101+ units, 1
Tech Use: Excellent
Career-driven; Urban-centric;
Digitally dependent; Active social
lives; Gym memberships; Music fan

Urban Ambition O52
Age: 31-35, <\$15k
Multi-family: 5-9 units, 1
Age of children: 13-18
Tech Use: Very Poor
Racially diverse; Singles and single
parents; City apartment renters;
Music hip; Technology adapting;
Video games

P CULTURAL CONNECTIONS

Expanding Horizons P59
Age: 36-45, \$35-49k
Single family, 5+
Age of children: 10-12
Tech Use: Excellent
Blue-collar jobs; Bilingual;
Style conscious; Budget
constraints; Preteens and teens;
Team sports

Heritage Heights P58
Age: 36-45, <\$15k
Multi-family: 2 units, 1
Age of children: 13-18
Tech Use: Excellent
Ethnically eclectic; Fashion
forward; Artistically inclined;
Bilingual; Single parents;
Appearances matter

Humble Beginnings P61
Age: 36-45, <\$15k
Multi-family: 101+ units, 1
Age of children: 10-12
Tech Use: Excellent
Rental housing; Single parents;
Bilingual; Driven to impress;
Family abroad; Style on a budget

Mid-scale Medley P56
Age: 36-45, \$50-74k
Single family, 1
Age of children: 13-18
Tech Use: Below Average
Modest living; Single adults;
Trendsetters; Cash over credit;
Outdoor leisure; Family abroad

Modest Metro Means P57
Age: 51-65, <\$15k
Multi-family: 2 units, 1
Age of children: 13-18
Tech Use: Very Poor
Public transportation; Ethnically
diverse; Single parents; Rental
housing; TV watchers;
Opportunity seekers

Striving Forward P60
Age: 36-45, <\$15k
Multi-family: 5-9 units, 1
Age of children: 10-12
Tech Use: Excellent
Multi-ethnic; Ambitious;
Single parents; Family activities;
Active athletes; Fashionable

Q GOLDEN YEAR GUARDIANS

Footloose and Family Free Q63
Age: 76+, \$15-24k
Single family, 1
Tech Use: Below Average
Retirees; Epicurean; Healthy living;
Active social lives; Well-invested;
Financially secure

Reaping Rewards Q62
Age: 76+, \$35-49k
Single family, 2
Tech Use: Very Poor
Retirees; Established credit;
Cruise vacations; Daytime
entertainment; Brand loyal;
Republican supporter

Town Elders Q64
Age: 76+, \$15-24k
Single family, 1
Tech Use: Very Poor
Spiritual; Cautious money
managers; Seniors; Home-
centered activities; Health-related
purchases; Rural lifestyle

Senior Discounts Q65
Age: 76+, <\$15k
Multi-family: 101+ units, 1
Tech Use: Very Poor
Discount shoppers; Retirement
residences; TV entertainment;
Active leisure lives; Active health
maintenance; Avid newspaper
readers

R ASPIRATIONAL FUSION

Dare to Dream R66
Age: 26-30, <\$15k
Multi-family: 5-9 units, 1
Age of children: 13-18
Tech Use: Above Average
Single parents; Apartment dweller;
Bilingual; Brand-conscious; Team
sports; Window-shoppers

Hope for Tomorrow R67
Age: 19-24, <\$15k
Single family, 1
Age of children: 13-18
Tech Use: Excellent
Single parents; Striving for
more; City living; Shopping as
entertainment; Seeking approval;
Cash not credit

S ECONOMIC CHALLENGES

Small Town Shallow Pockets S68
Age: 51-65, <\$15k
Single family, 1
Tech Use: Very Poor
Modest spenders; Rural towns;
Single, empty nesters; Frequent
movers; Modest educations;
Status seeking purchases

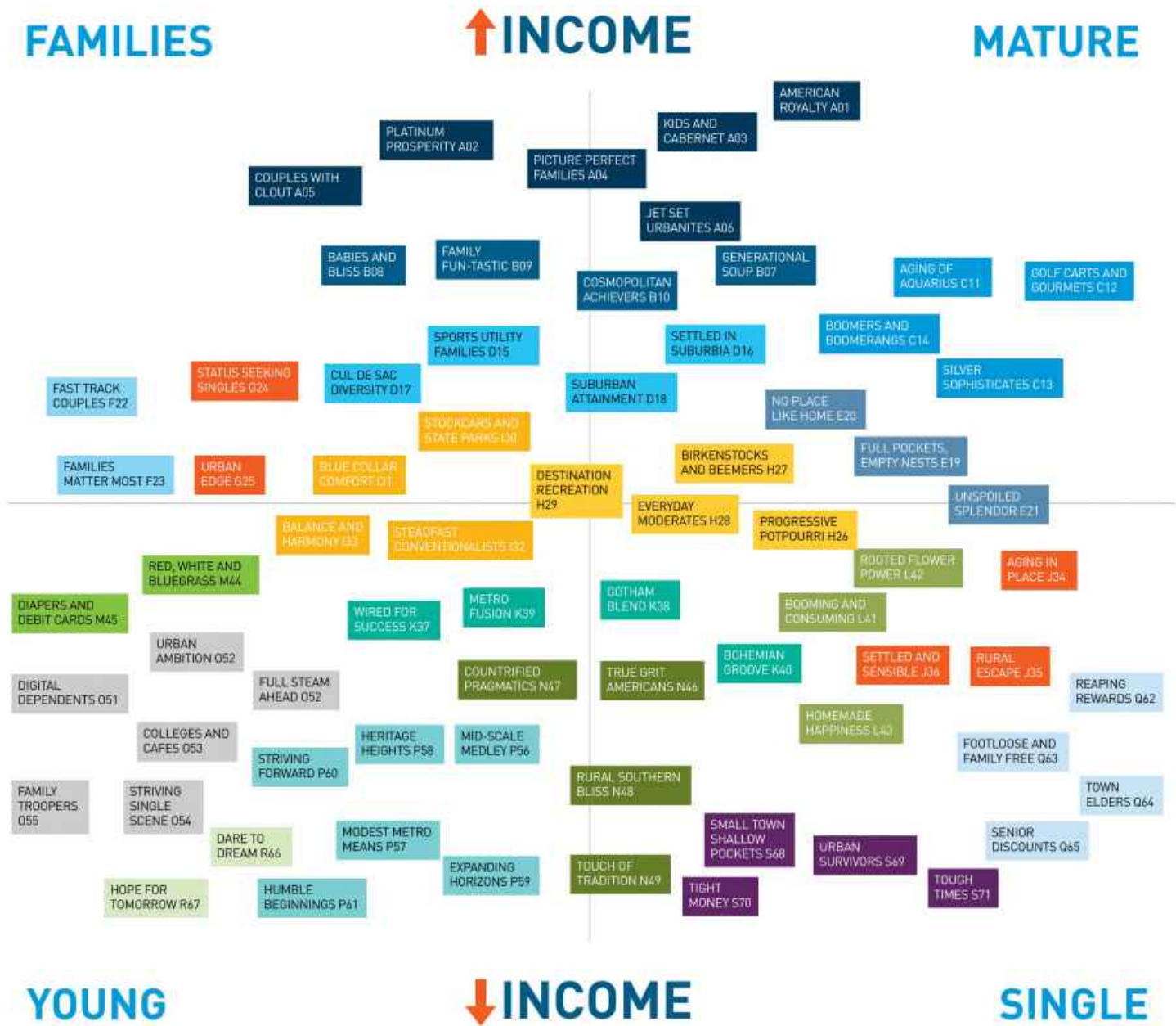
Tight Money S70
Age: 36-45, <\$15k
Multi-family: 20-49 units, 1
Age of children: 13-18
Tech Use: Excellent
Rental housing; Rural towns;
Blue-collar jobs; Simple lifestyles;
Bargain hunters; Status shoppers

Tough Times S71
Age: 51-65, <\$15k
Multi-family: 101+ units, 1
Tech Use: Excellent
City renters; Ethnically diverse;
Brand conscious; Aspirational;
Limited budgets;
Appearances matter

Urban Survivors S69
Age: 51-65, <\$15k
Single family, 1
Age of children: 13-18
Tech Use: Excellent
Modest budgets; Racially
diverse; Entrepreneurial spirit;
Homeowners; Materialistic
aspirations; Style on a budget

71 Lifestyle Clusters - The Mosaic by Income

Experian Decision Analytics; 2019 - 2020



71 Lifestyle Clusters - General Approach Experian Decision Analytics; 2019 - 2020

More than 300 data points have been used to build Mosaic USA. These have been selected as inputs to the classification on the basis of their coverage, quality, consistency and sustainability.

The data variables enable accurate identification and differentiation between a wide range of consumer characteristics and attributes. (See the list below.)

The data variables are updated quarterly to ensure continued accuracy in assignments of the Mosaic codes.

In general, they meet the following criteria:

- Allow the identification and description of consumer segments that are not necessarily distinguished solely by the use of census data.
- Ensure accuracy of Mosaic code by either household or neighborhood.
- Are updated regularly to ensure that changes are monitored.
- Improve differentiation and allow for the identification of a wide range of consumer behaviors.

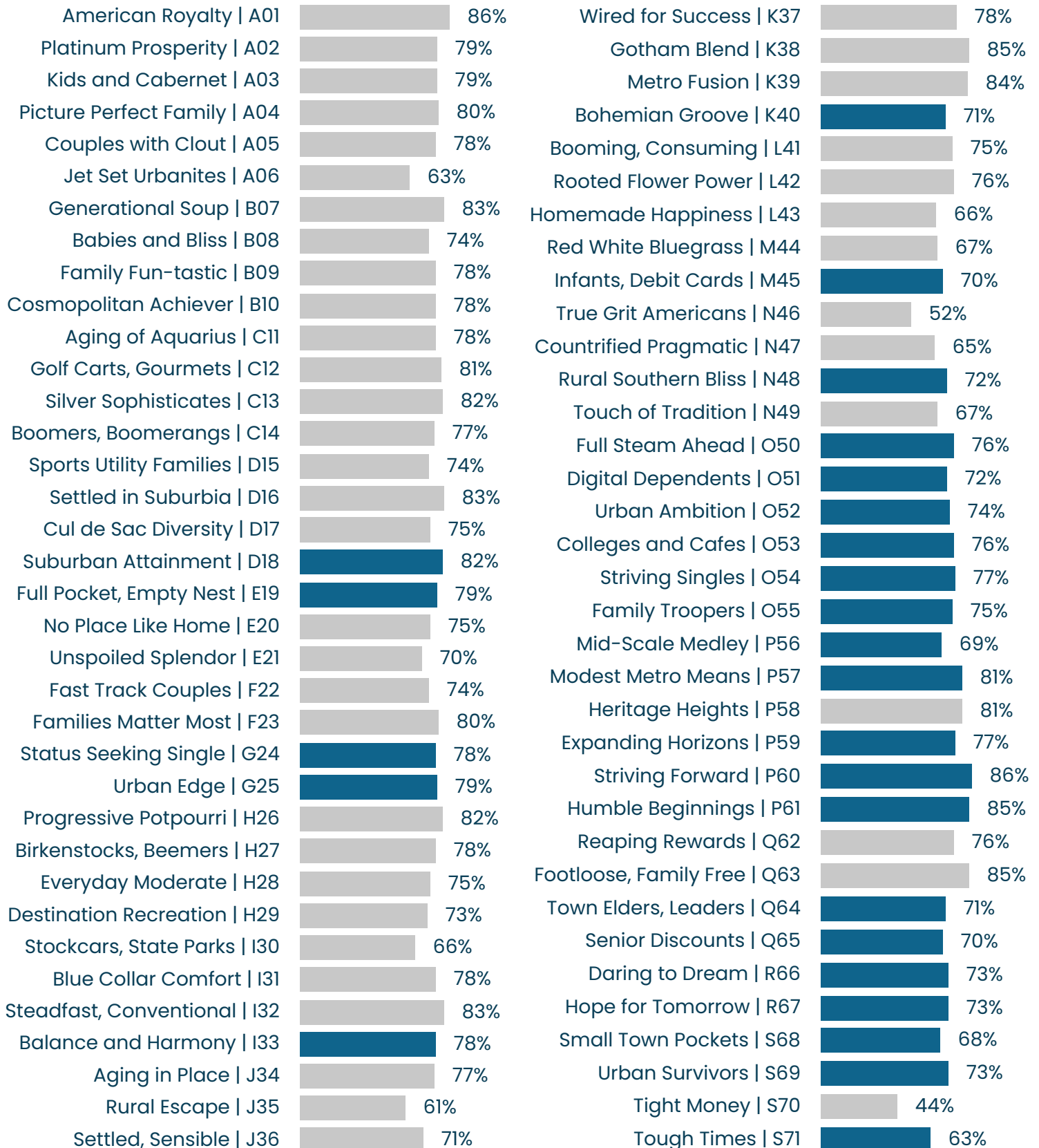
Characteristics and Attributes

Demographics	Socio-economics	Location	Financial measures	Property characteristics
Age	Education/qualifications	Urbanity/rurality	Income	Tenure
Marital status	Occupation	Means of transport	Credit behaviour	Property value
Household composition	Industry	Travel to work time	Owner of multiple homes	Number of rooms
Length of residency	Hours worked		Social security/assistance	Year built
Presence of children	Home business			Number of dwellings
Number of occupants	Vehicle ownership			Rent amount
Ethnicity				Group quarters
Language ability				

Section C₁

Michigan Mosaic | Pharmacies, Drug

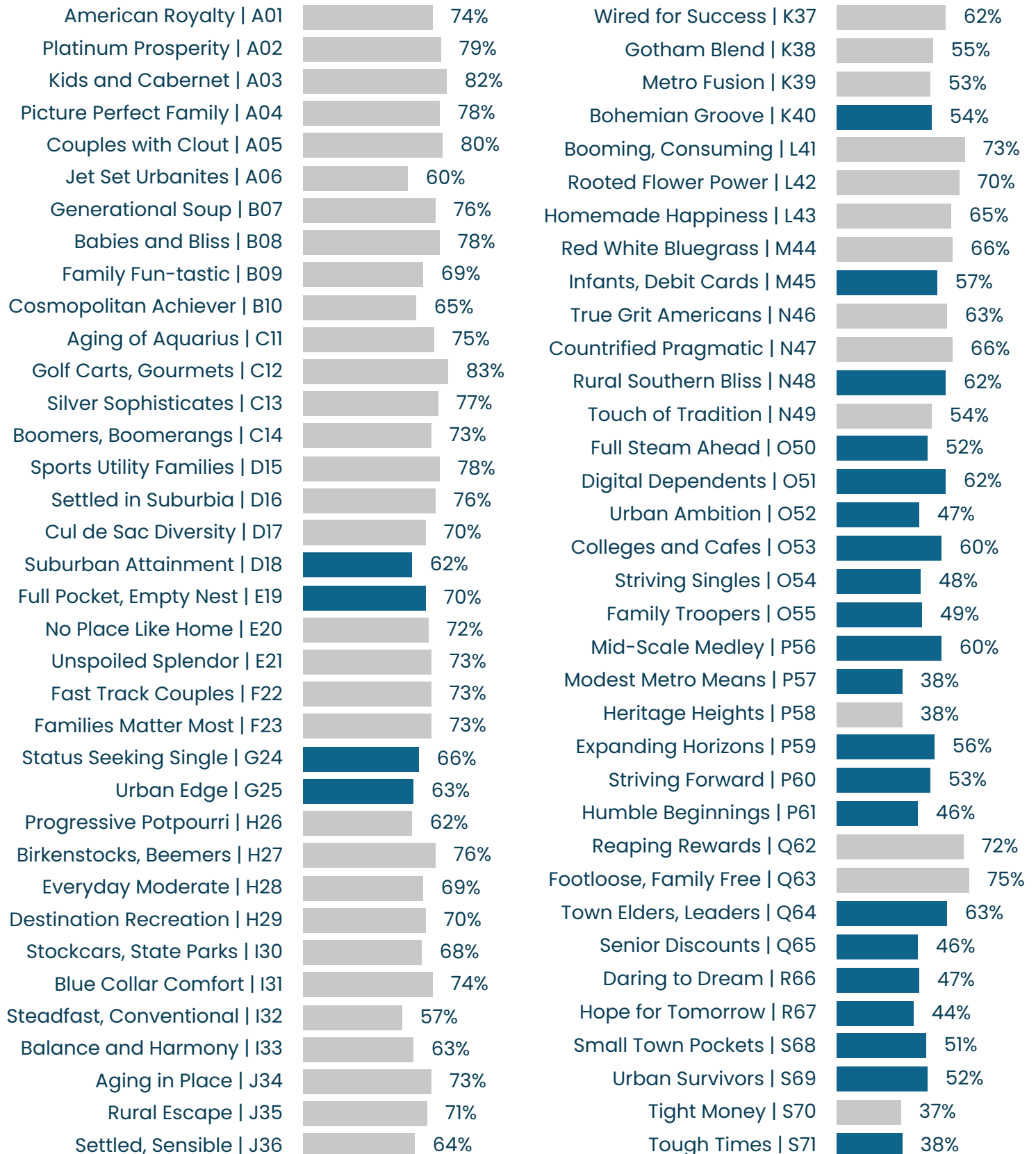
Share of households that shopped at a pharmacy/drug store in past 30 days.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Hardware Stores

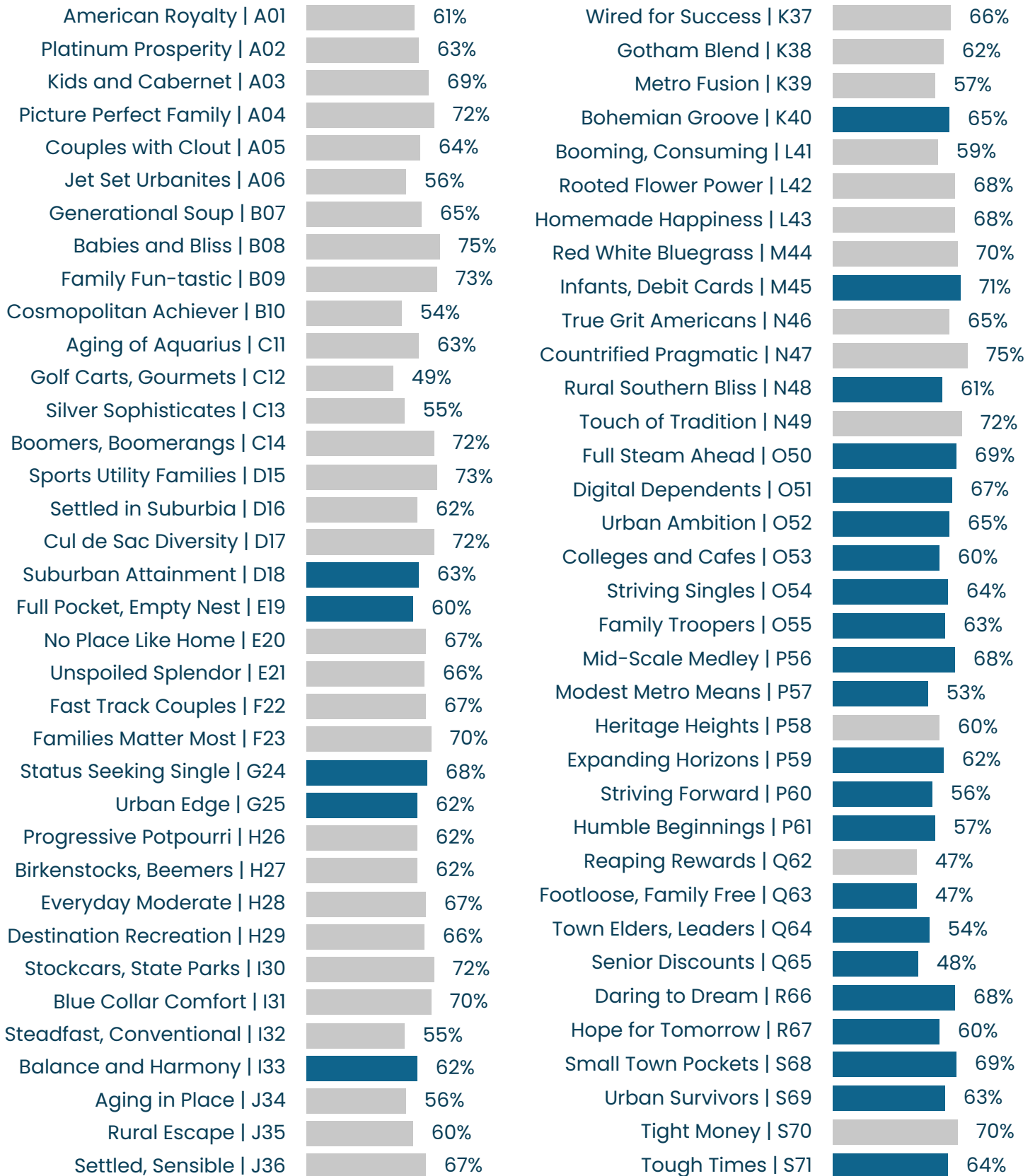
Share of households that shopped at home improvement stores in past 30 days.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Convenience Stores

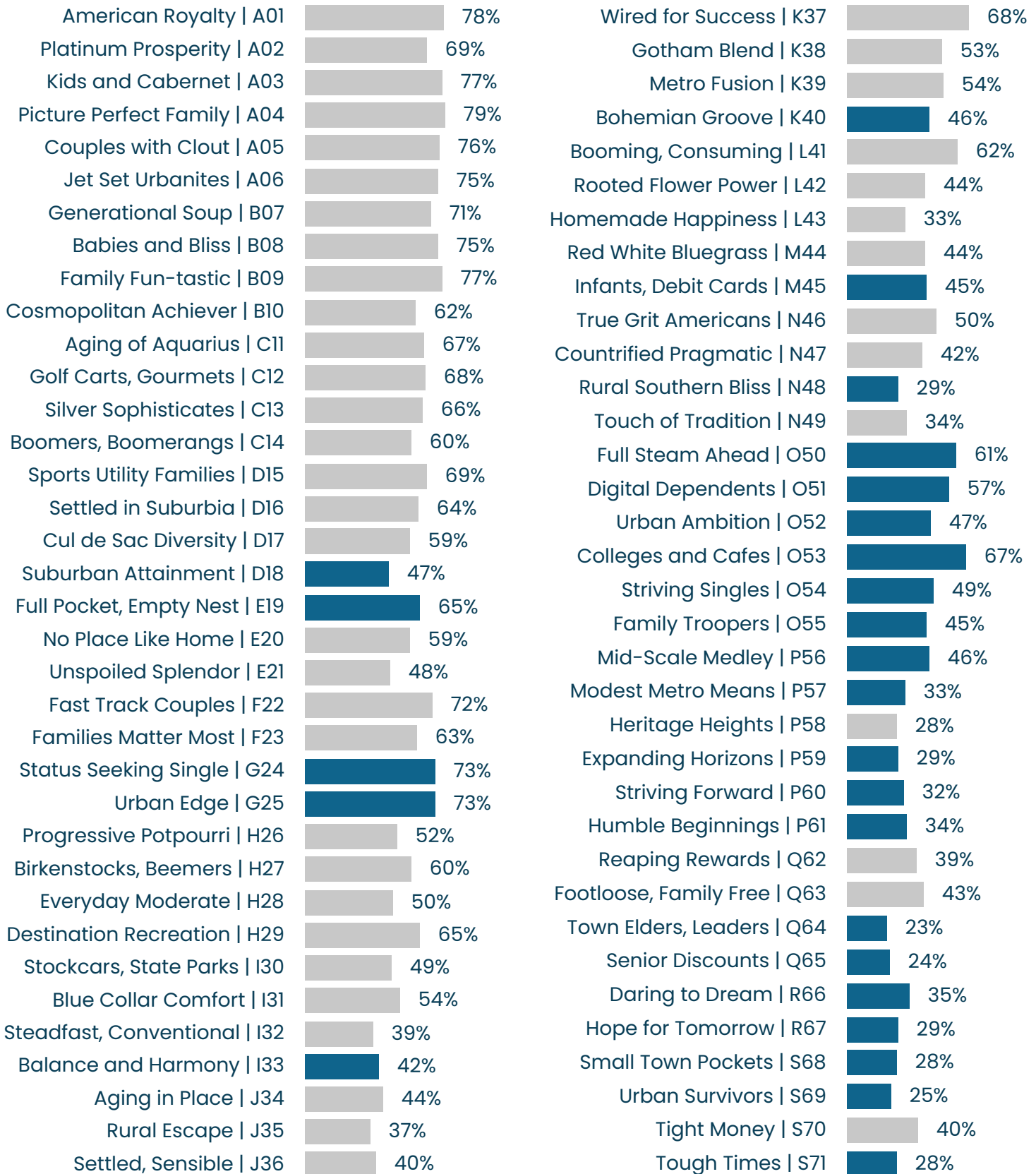
Share of Michigan households that shopped at a convenience store in past 30 days.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Internet Shopping

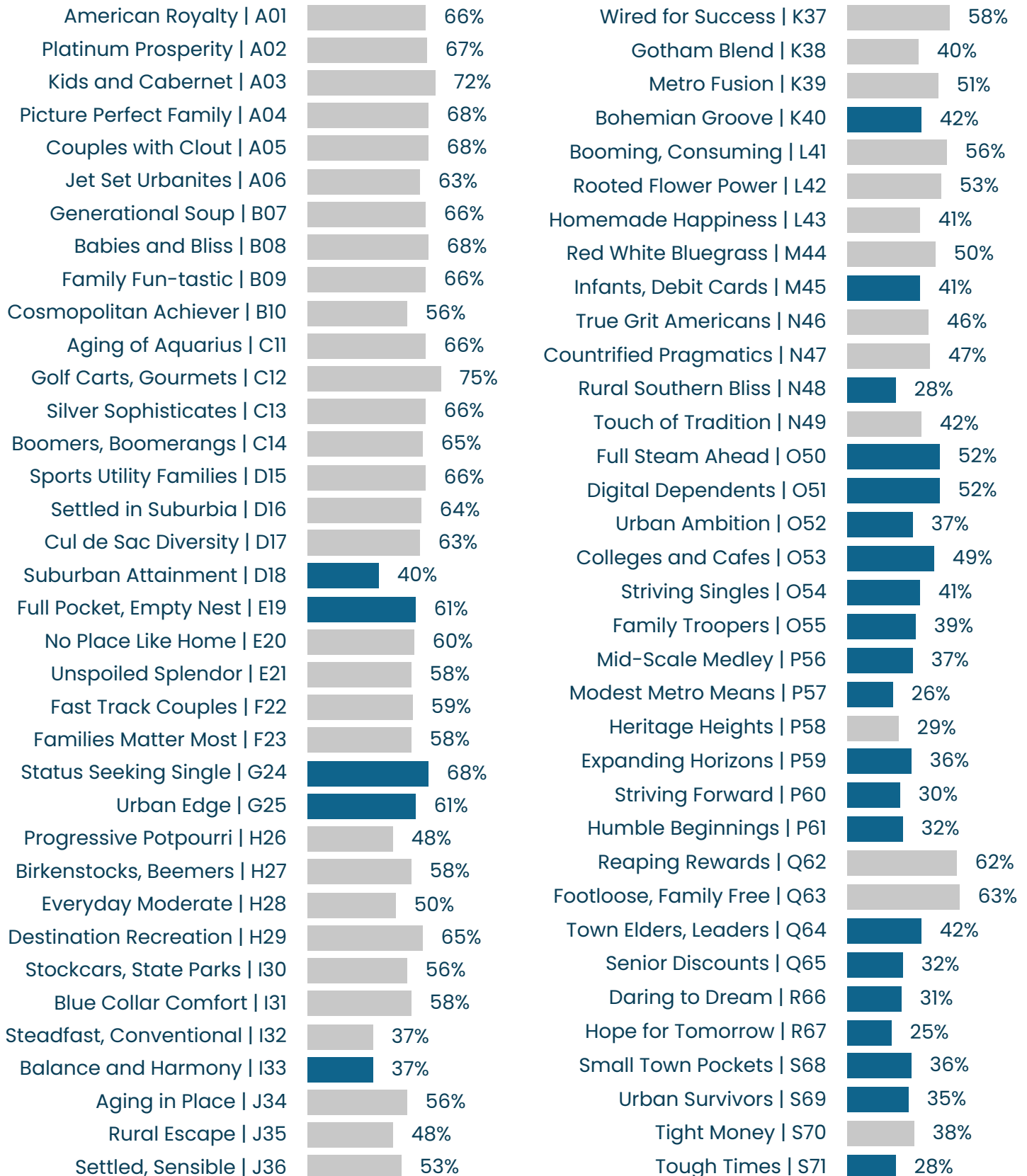
Share of households using internet to buy personal or hard-to-find products, 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Restaurants, Eateries

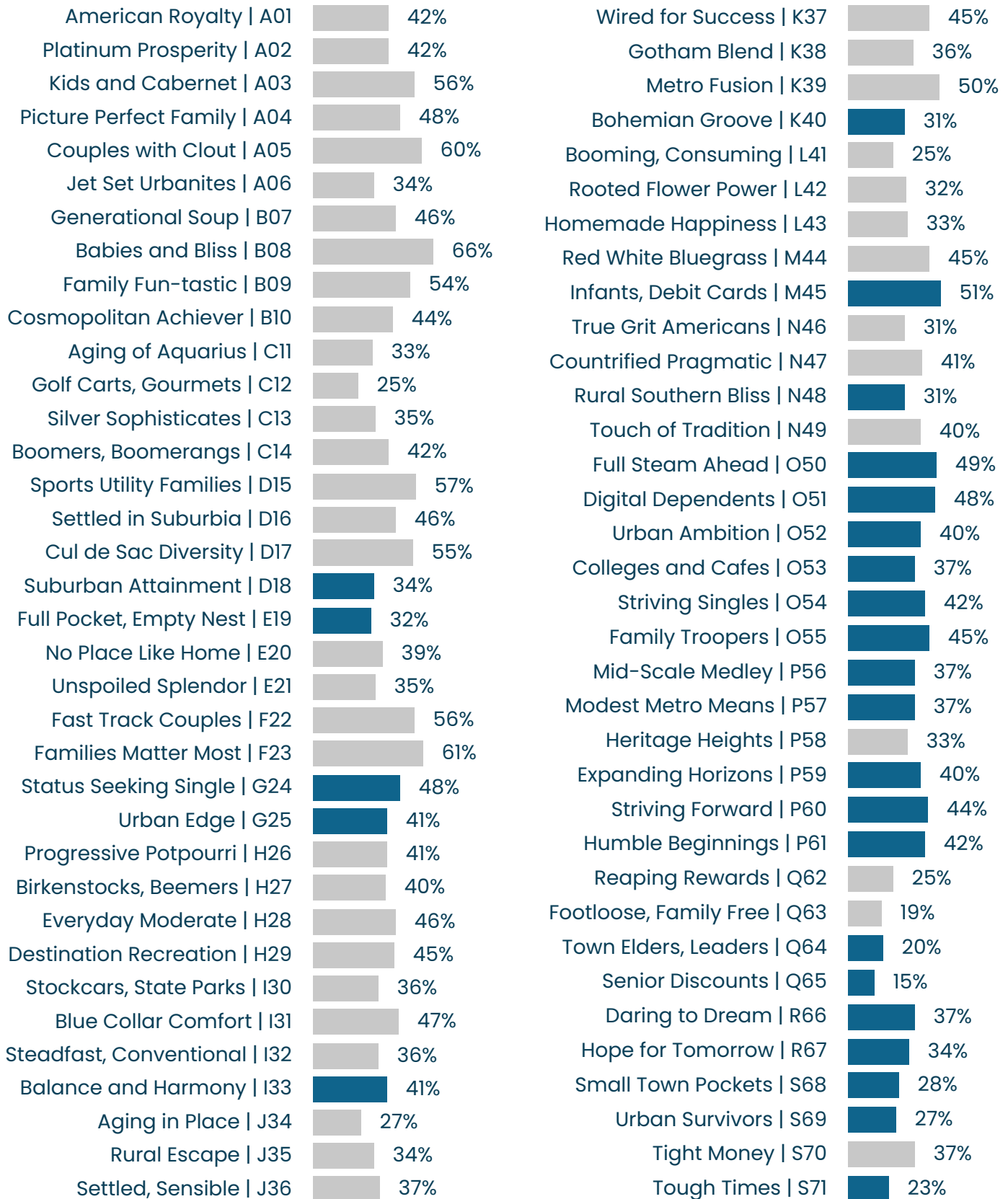
Share of households that dine out at restaurants at least twice a week, 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets for Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Game, Toy Stores

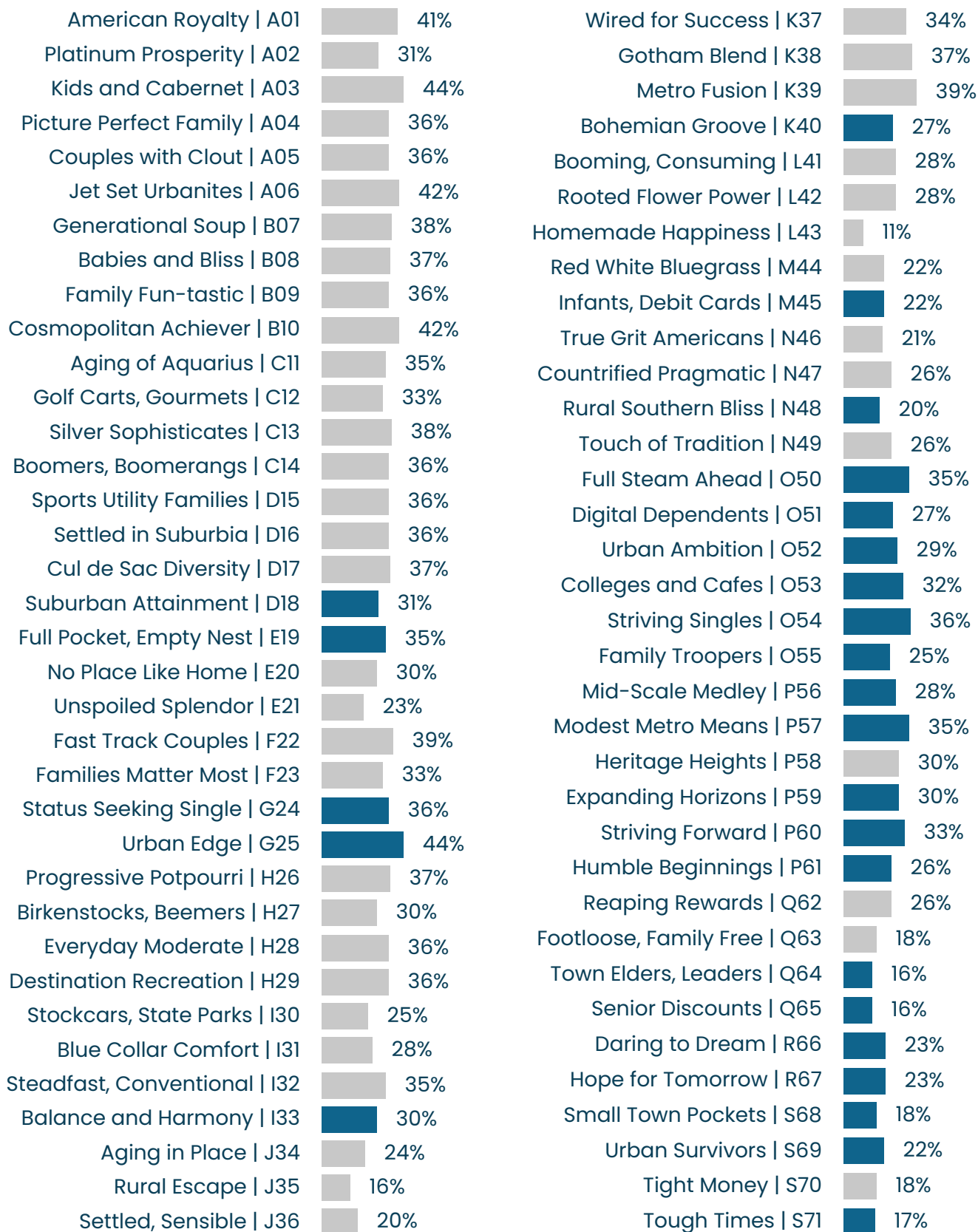
Share of households that shopped video & other game/toy stores in past 30 days.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Electronic Stores

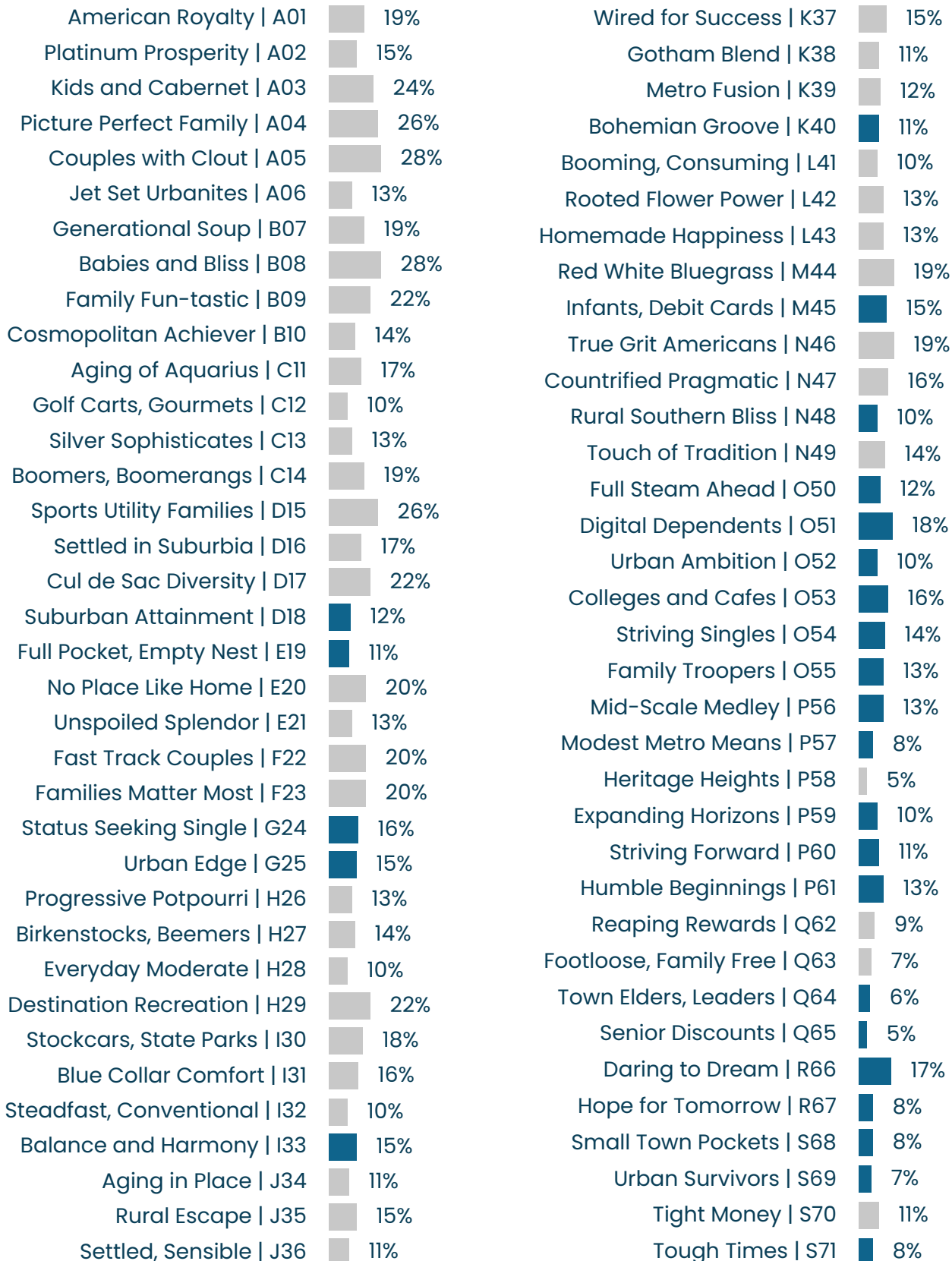
Share of households that shopped at home electronic stores in past 30 days.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Sport. Goods Stores

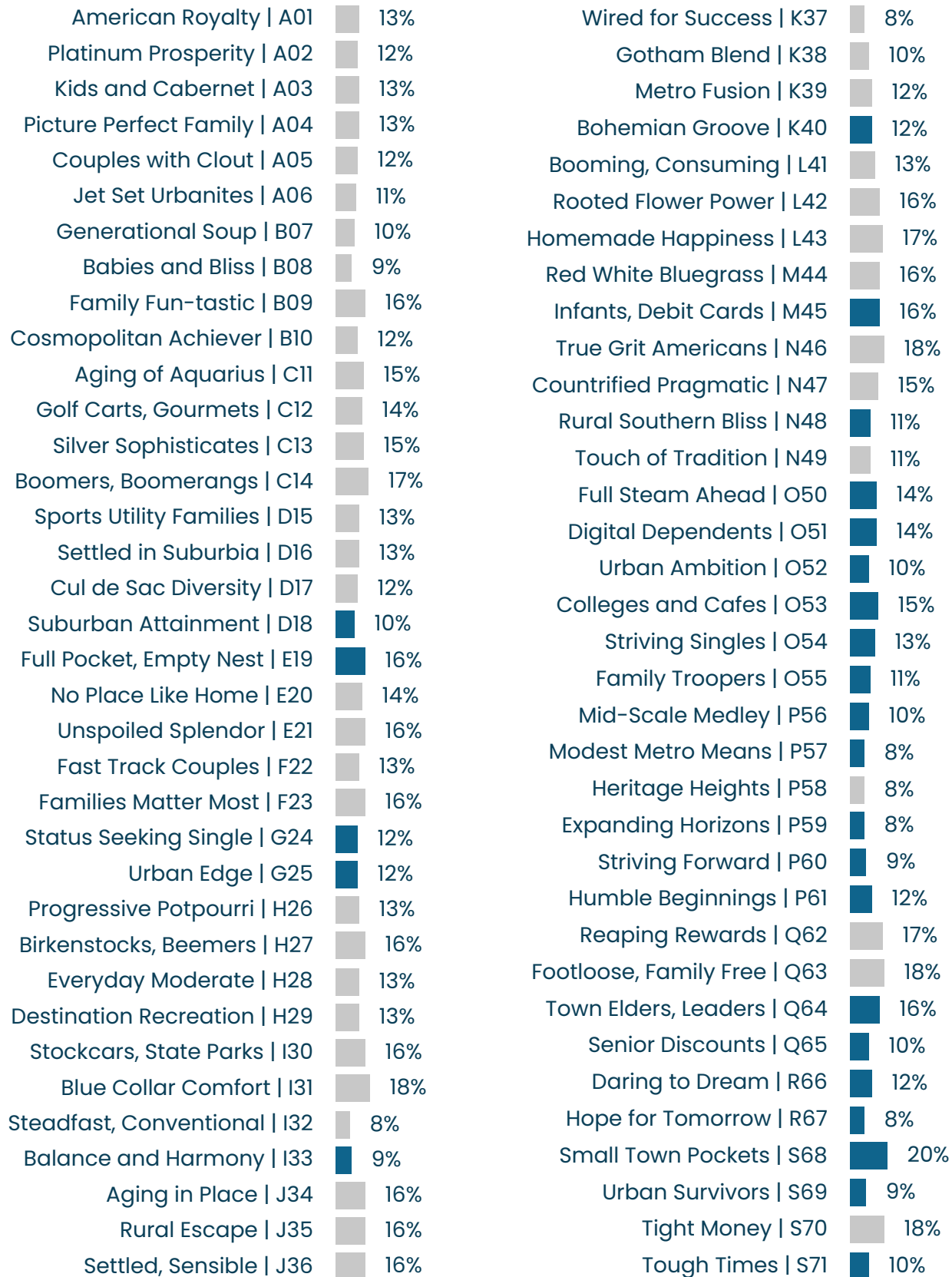
Share of households that shopped at sporting goods stores in past 30 days.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Novelty, Art, Antiques

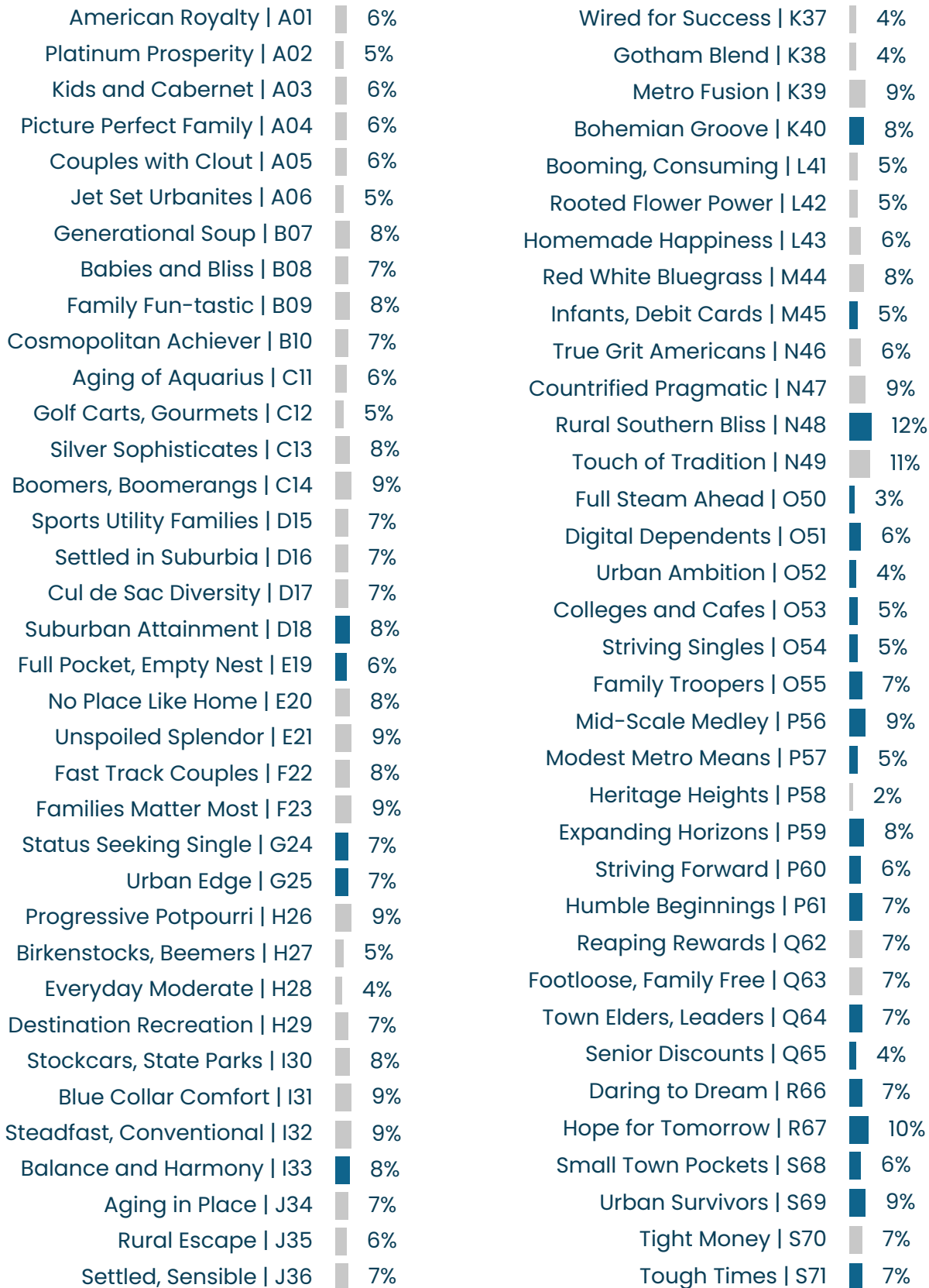
Share of households that shopped at novelty / art / antique stores in past 30 days.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Home Furnish., Decor

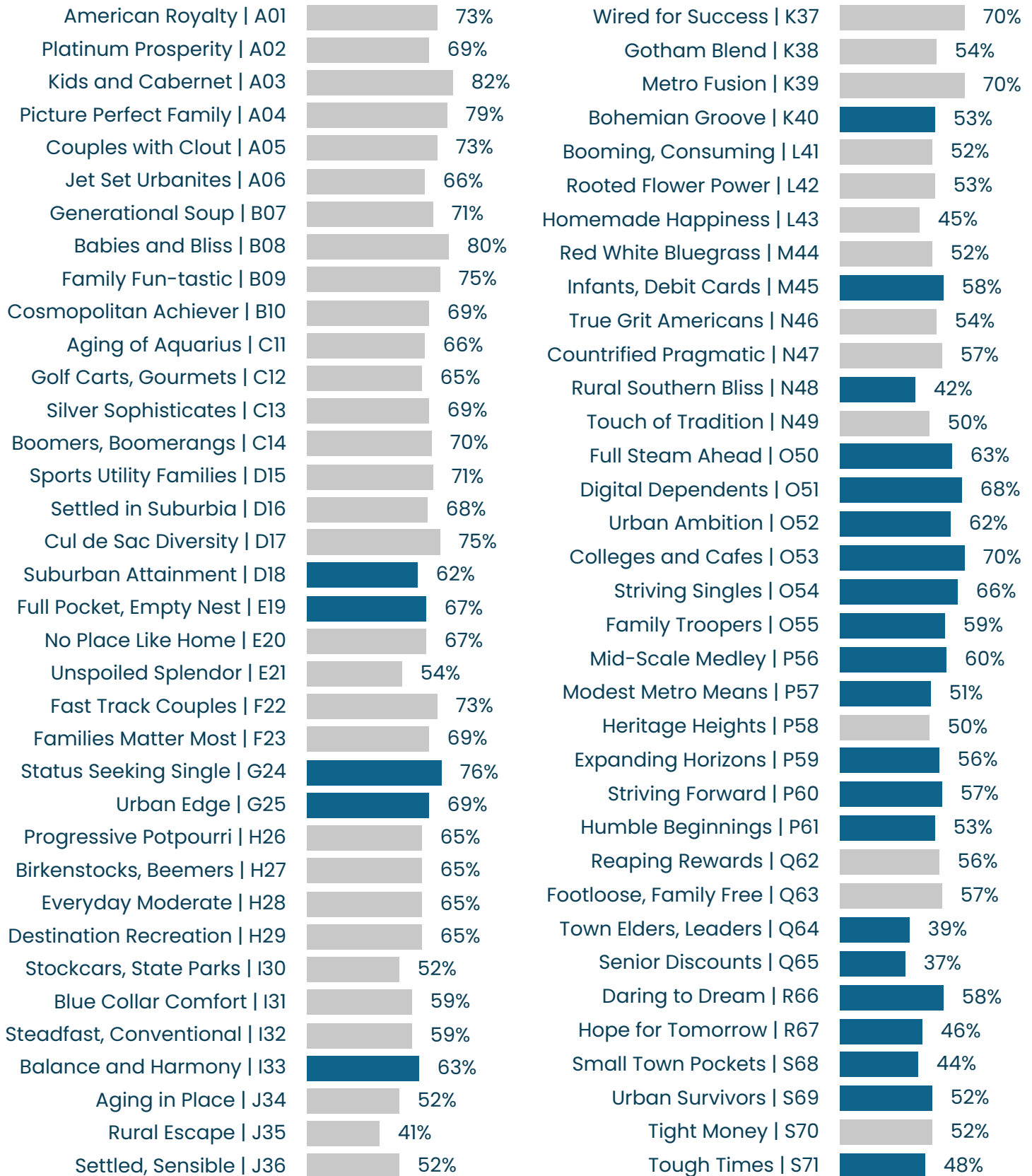
Share of households that shopped at home furnishing/decor stores in past 30 days.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target target markets for Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Theaters, Cinemas

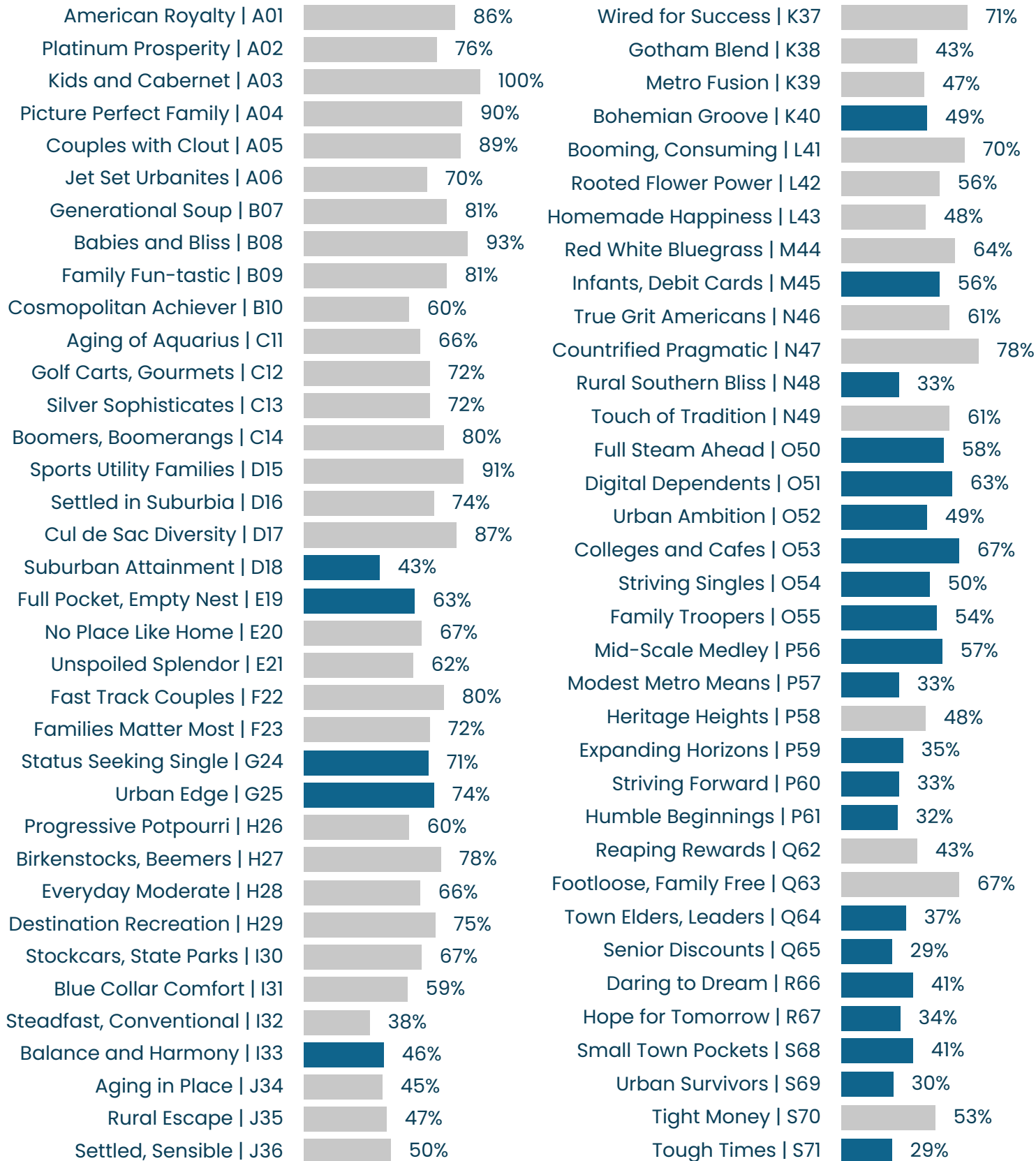
Share of households that routinely goes to either movie theaters or cinemas.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets for Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Beach, Boat, Fish

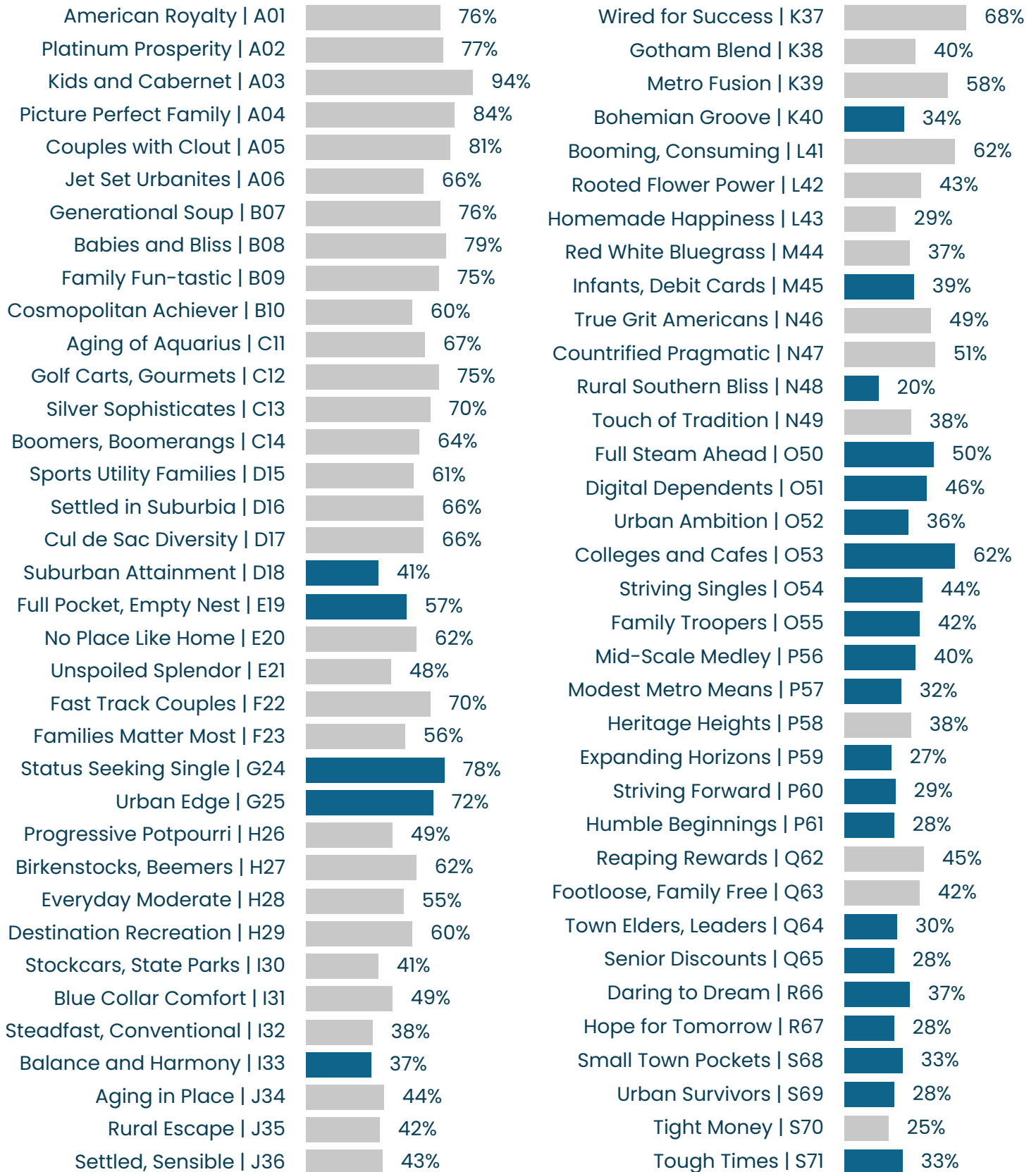
Share of households into beaches, swimming, surfing, water skiing, fishing, rowing.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets for Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Walk, Jog, Bike, Climb

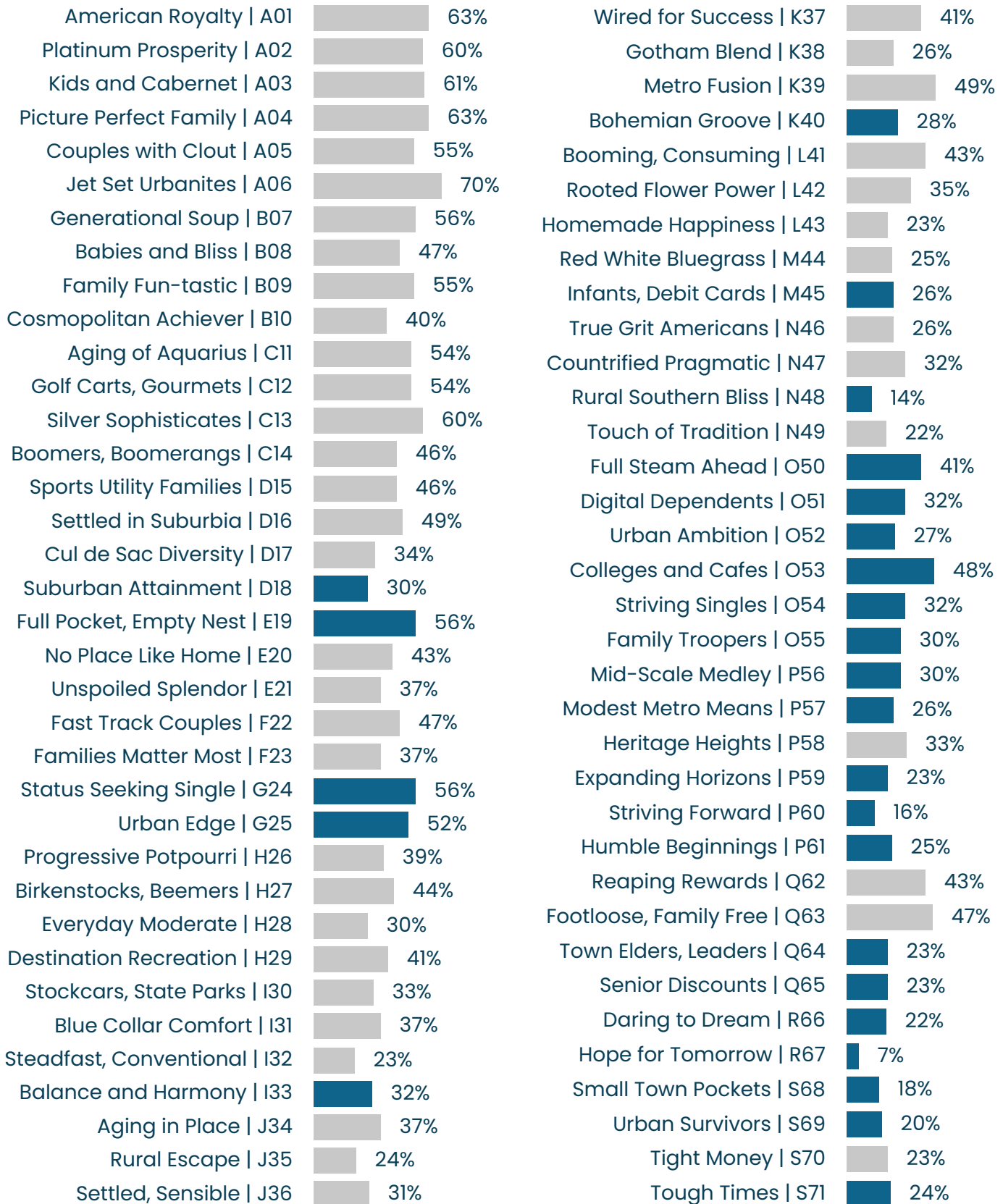
Share of households into walking, jogging, bicycling, and/or climbing in 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Performing Arts

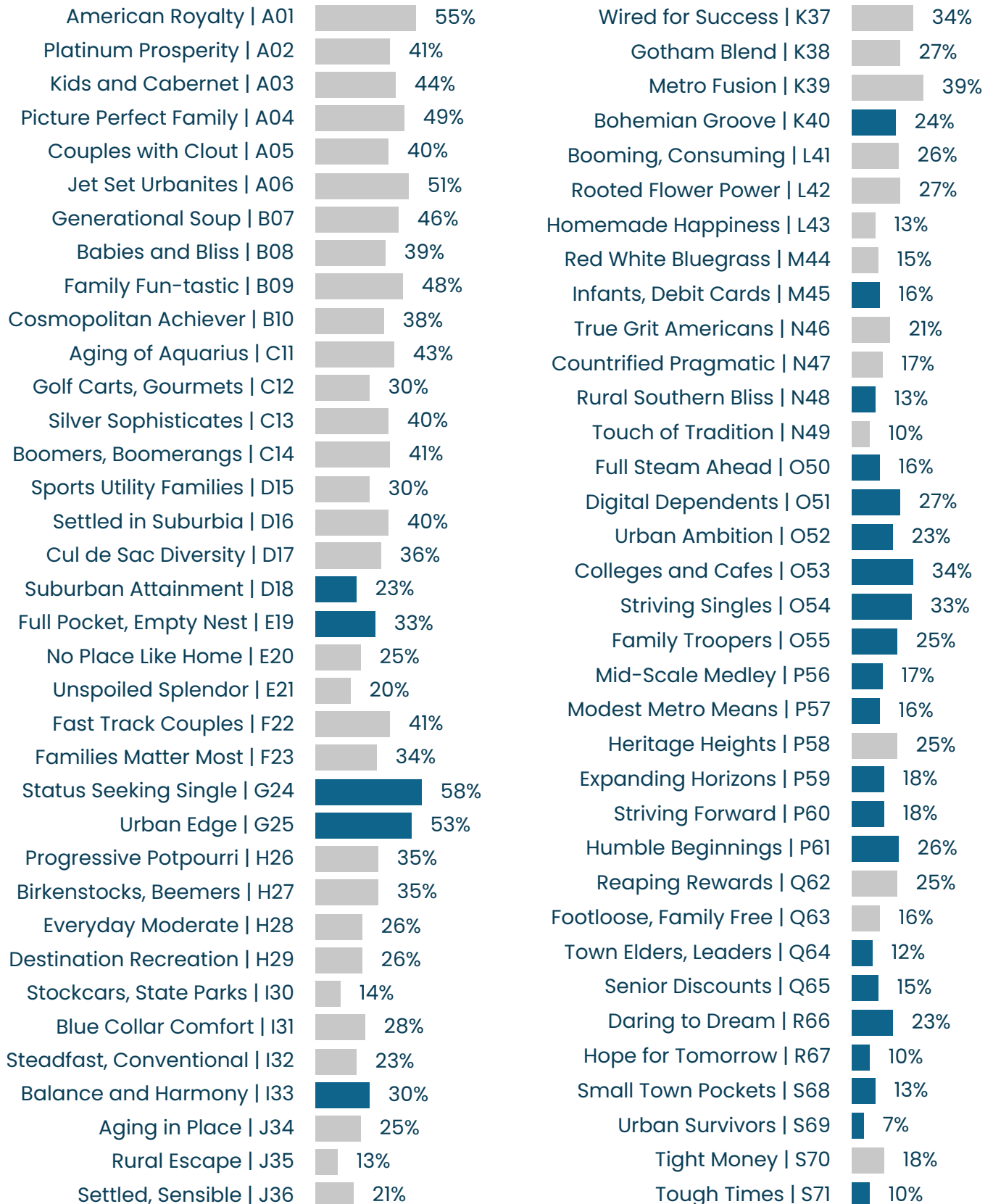
Share of households that routinely attend live theatre, music, or concert events.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets for Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Fitness Ctrs, YMCA

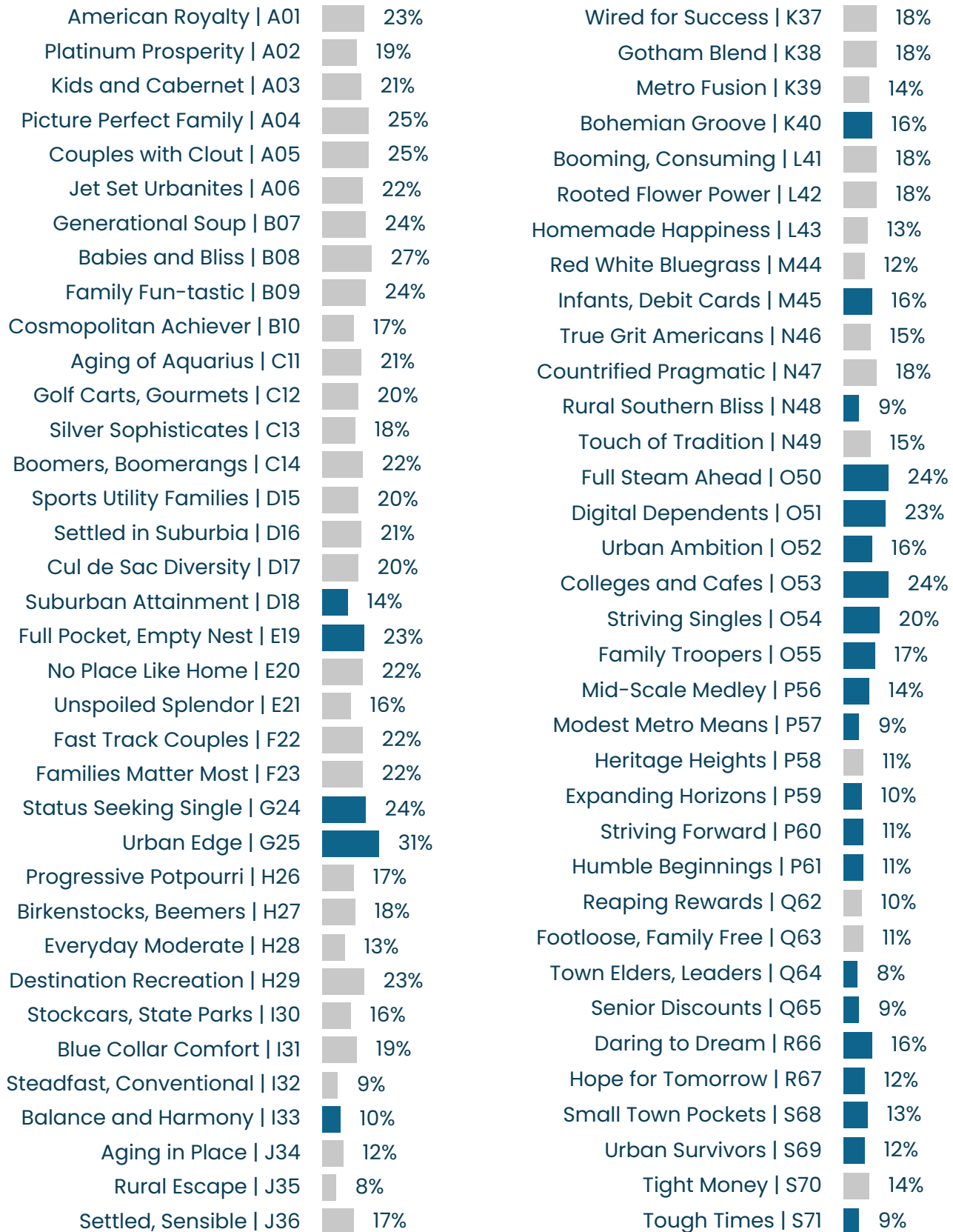
Share of households with fitness programs at private clubs, centers, YMCA in 2019.



Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets in Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Michigan Mosaic | Night Clubs, Bars

Share of households that routinely visit night clubs, bars, and/or dance halls.



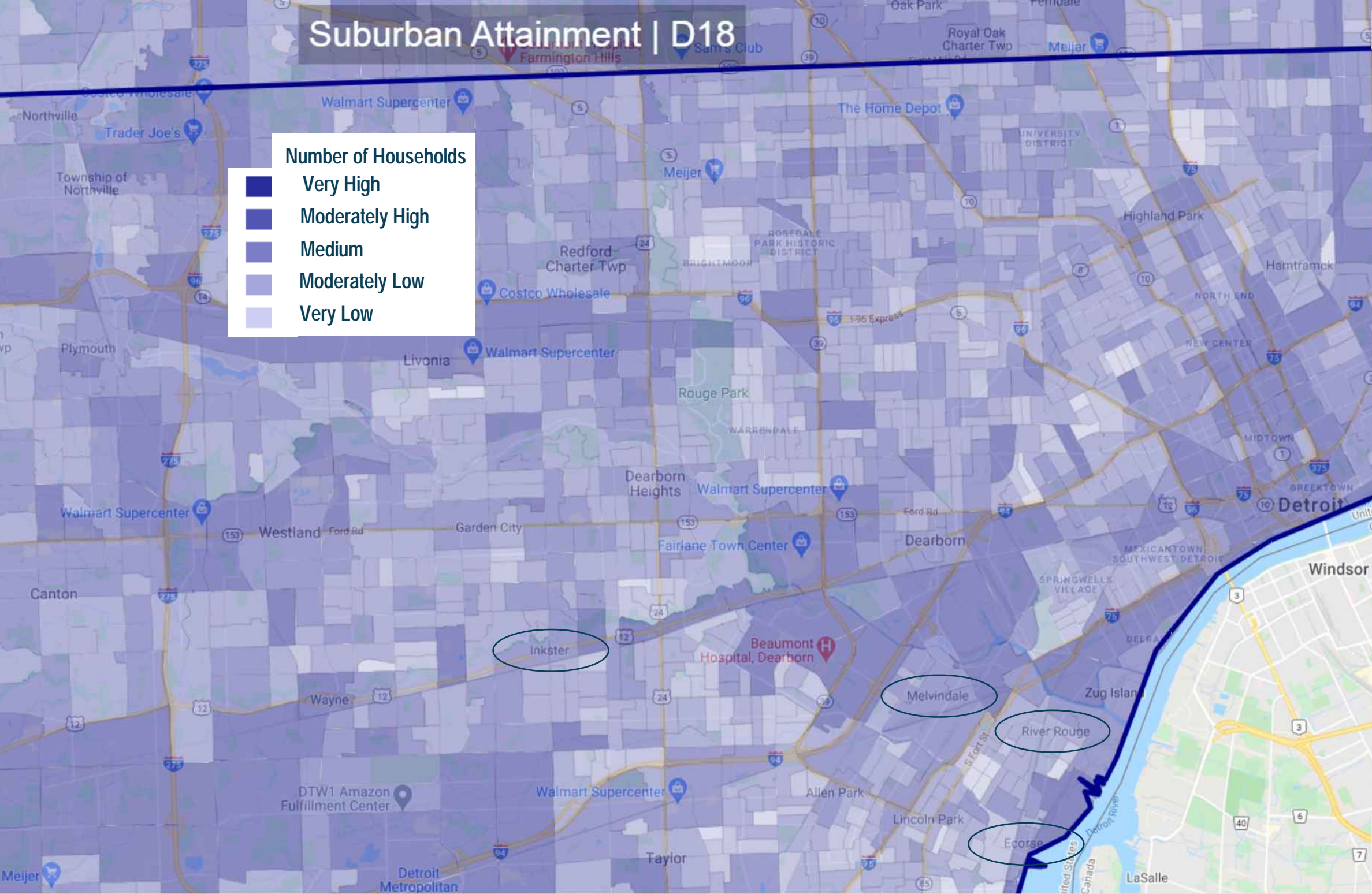
Underlying Mosaic Lifestyle Clusters provided by Experian Decision Analytics through year-end 2019. Analysis & exhibit prepared by LandUseUSA, 2020 - 2021. Blue indicates the top target markets for Detroit, River Rouge, Ecorse, and Melvindale, Michigan.

Section D₁

Suburban Attainment | D18

Number of Households

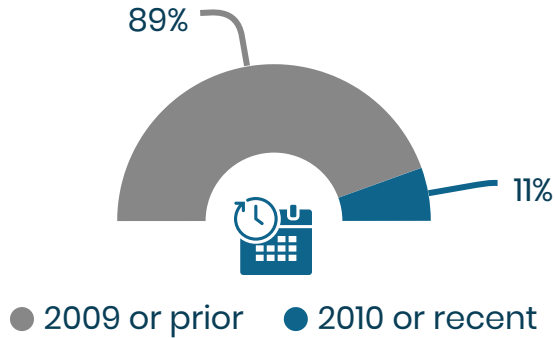
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



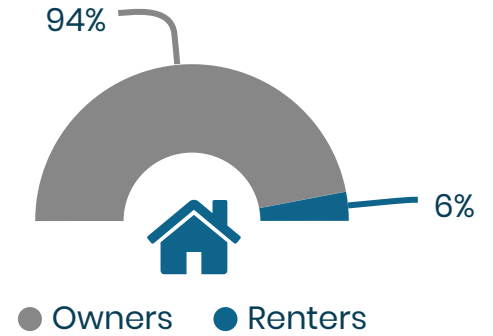
Suburban Attainment | D18

Lifestyles and Housing Preferences | National Averages

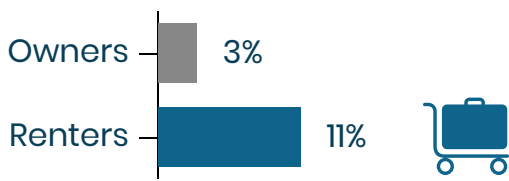
Units by Decade Built



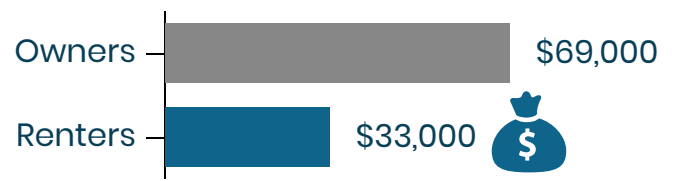
Households by Tenure



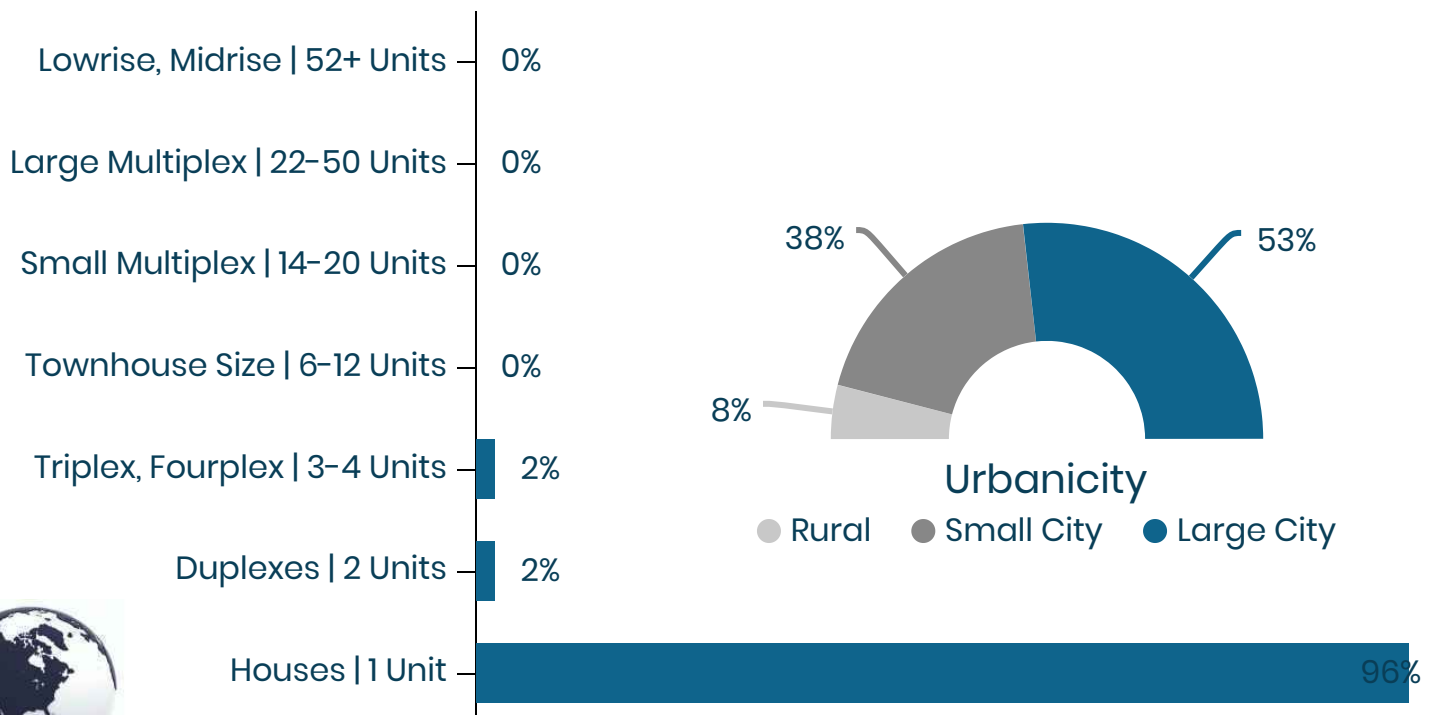
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Suburban Attainment | D18

Better-to-upper income couples and families living mainly in the expanding suburbs

Suburban Attainment households include well-off households living in suburban comfort. Typically found outside large cities in the South and Mid-Atlantic states, these households include a mix of mid-aged couples, families and divorced individuals. Many of the adults are college-educated, holding solid blue-collar jobs that provide middle-to-better household incomes. With most owning older, modestly priced homes, they have substantial disposable income that allows them to spend their free time doing active leisure activities like going to concerts and live theatre performances.

Suburban Attainment households enjoy nightlife and will go to restaurants for dinner and head to theatres, comedy clubs and casinos for entertainment. These are health-conscious individuals when it comes to nutritional choices, though they are slightly less likely to exercise regularly. About 25% of these consumers do not partake in any sports activities, but of those who do, bowling, cardio, swimming and weight training are common.

As consumers, Suburban Attainment households are striving to pursue the good life in a smart way. They like to follow the latest fashion trends and don't mind paying extra for quality goods and to remain on the cutting-edge in regards to both technology and their social and professional status. These shoppers tend to frequent value, dollar, and discount department, and like maximizing their spending dollars. However, they remain a receptive audience for advertising of the latest styles, and a strong audience for a wide variety of ad channels. Radio, television, email and direct mail are all effective for reaching these households.

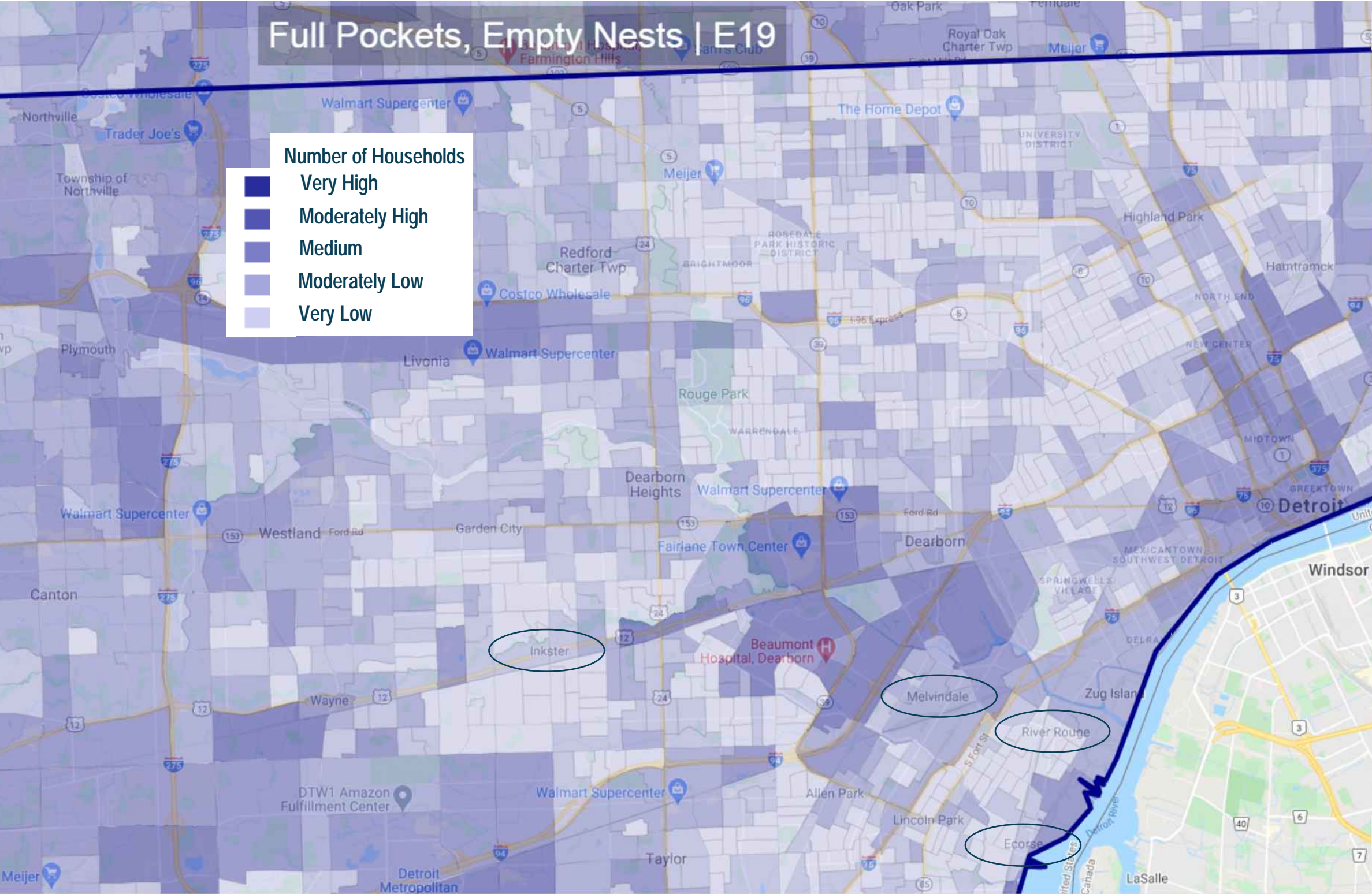
Socially, Suburban Attainment households are traditional in their values. Many are religious, tough on crime and support equal rights and cultural tolerance. Politically, they overwhelmingly side with the Democratic Party. Many are unabashedly upwardly mobile, including they describe themselves as workaholics who want to advance in their careers and start their own business. In fact, many of them are considered experts at using their mobile phones for business as well as personal use. Not surprisingly then, they are considered technology wizards and savvy enough to pick up the next shiny gadget and recommend it to a friend. They put their faith in the insurance industry and own investment instruments like whole-life insurance and tax-sheltered annuities; but they have very low rates for owning stocks and mutual funds.

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Full Pockets, Empty Nests | E19

Number of Households

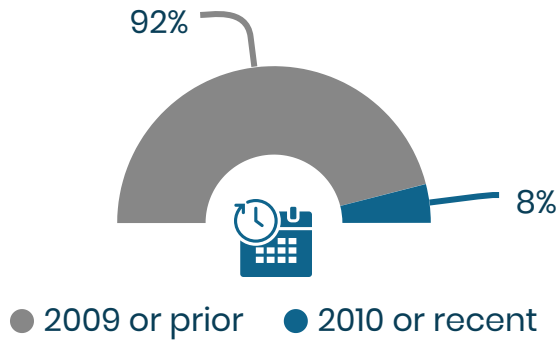
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



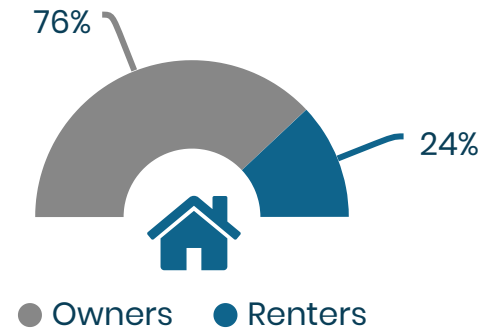
Full Pockets & Empty Nests | E19

Lifestyles and Housing Preferences | National Averages

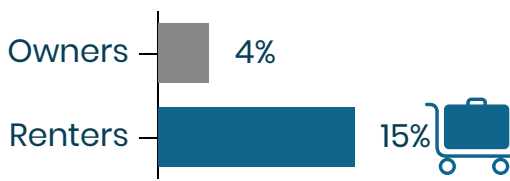
Units by Decade Built



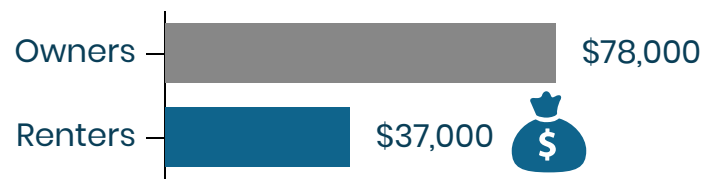
Households by Tenure



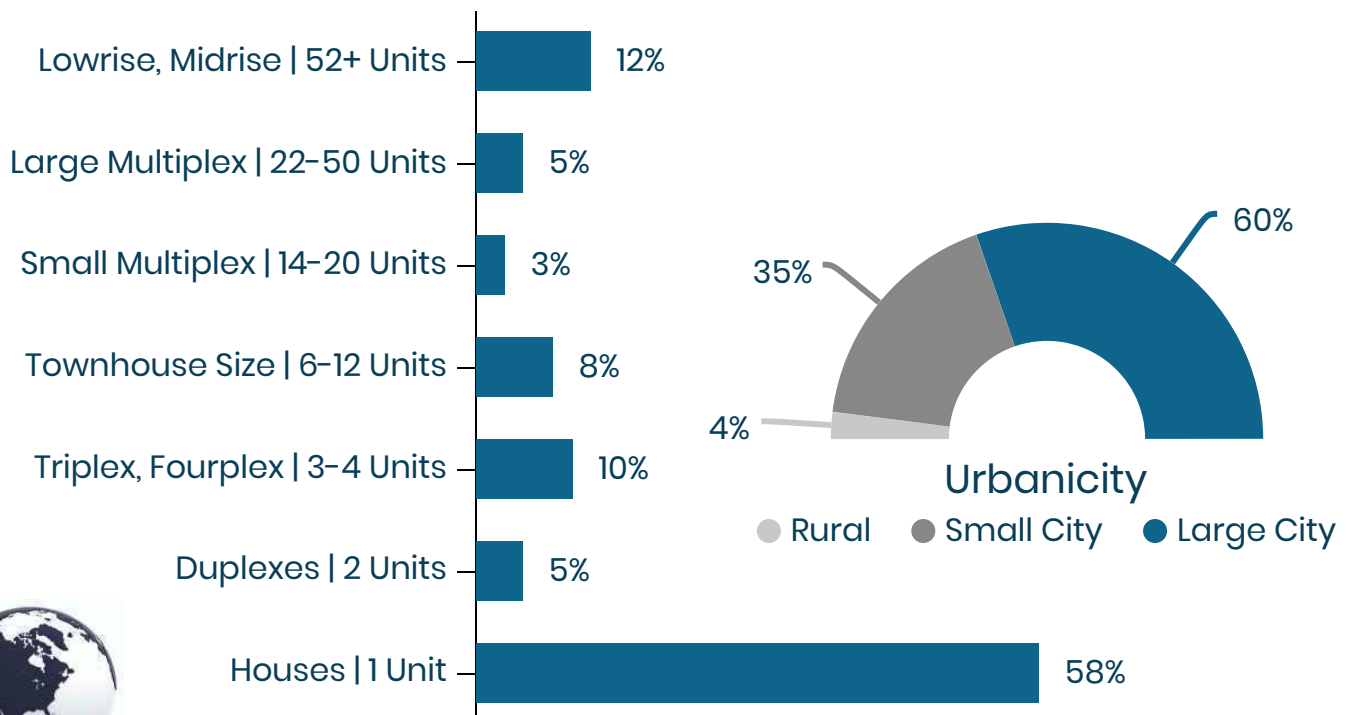
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Full Pockets & Empty Nests | E19

Empty-nest, upper-income households and couples living sophisticated lives

Full Pockets & Empty Nests are better-to-upper income households on the cusp of retirement or already fully retired. They include a wide range of family types, including singles and couples as well as divorced and widowed individuals, all of whom have a comfortable lifestyle. What they don't have are children still living at home. About seventy% are homeowners and forty% own condos and a small share reside in resort and retirement communities in the coastal states. Most of these adults are in their 50s, 60s, and 70s, well-educated and earning good salaries at the peak of their white-collar careers. About 20% of these households include a retiree with a substantial nest egg that will continue funding their spending.

With their children leading lives of their own, these households lead busy social lives. They often go to cultural activities, and many enjoy nightlife and upscale restaurants. They like sports and frequently attend professional sporting events and keep themselves fit on their own at nearby health clubs. These educated households also like to travel, indulging their curiosity while traveling abroad by enjoying museums, concerts and musical performances.

Despite their healthy incomes, these households are not into flaunting their success. They may shop at the high-end department stores and branded chains, but they will also pick up a bargain at a discount department store or warehouse club. Somewhat late adopters, they are content to watch conventional televisions that don't dominate the room.

Full Pockets & Empty Nests households make a good advertising audience. They like to read newspapers and magazines that cover news, business, entertainment and travel, and they enjoy learning about brands while tuning in to their favorite radio and music streaming stations. Another advertising preference is email. As long as it's addressable, targeting them with something that resonates, this consumer market is on board. The same advertising receptivity holds true for messaging across direct mail as well.

They have above-average internet use, going online for utilitarian purposes like sending email, getting the latest headlines, tracking their stocks and comparing prices before shopping.

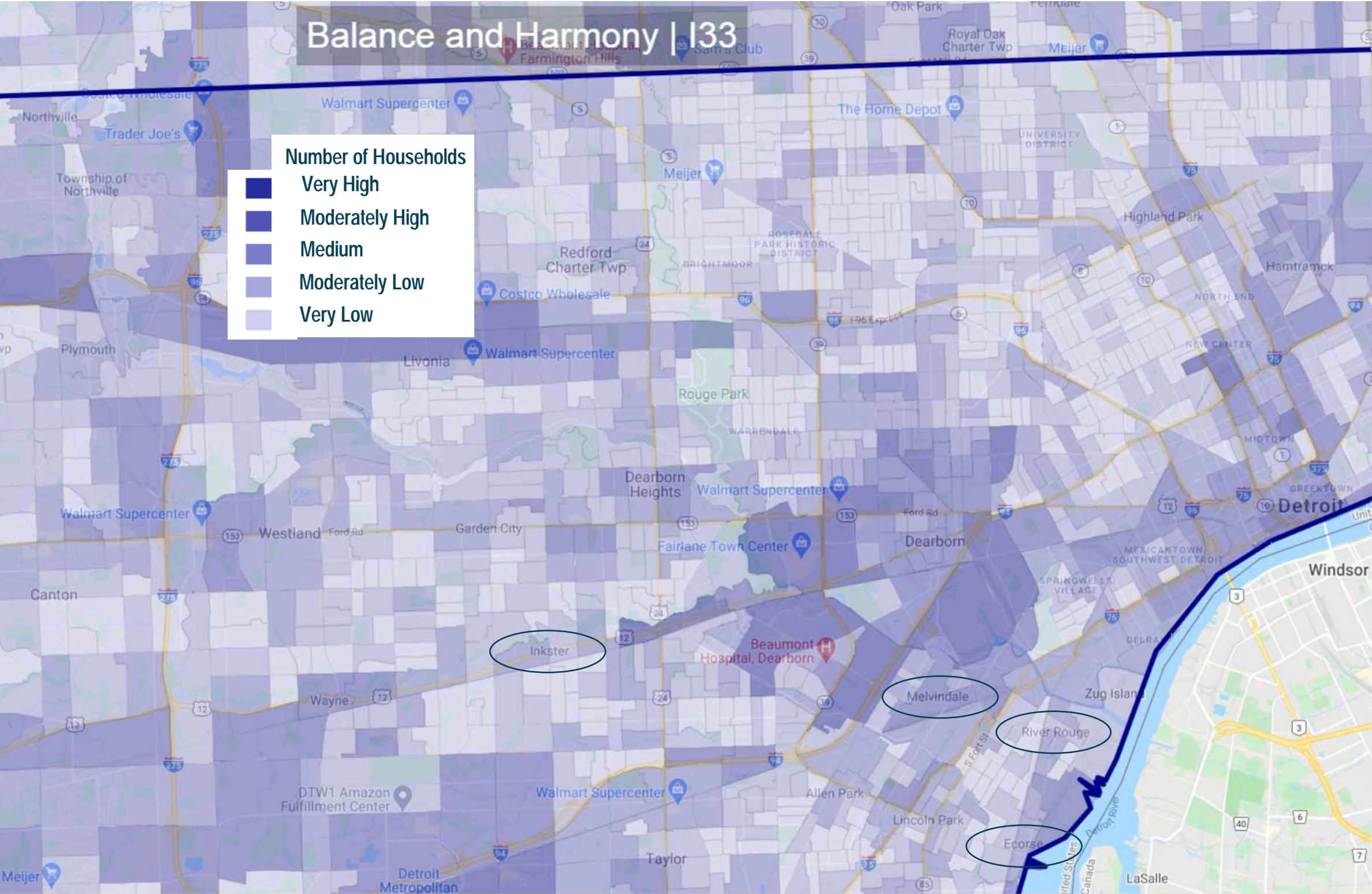
With their child-rearing days behind them, Full Pockets & Empty Nest households have now turned their attention to bettering their communities through civic action. They tend to be liberal in their outlook and donate money to religious causes while also supporting green issues from several angles, including driving hybrids and buying organic food. As the senior managers in their workplaces, they regard their work as important to their identity. More than anything else, they believe that they can control their destiny through hard work and an independent spirit. These are the kind of households that manage their own money, have succeeded in building a substantial nest egg and are happy to give some away to a variety of causes, including arts, environmental, health and public broadcasting.

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Balance and Harmony | I33

Number of Households

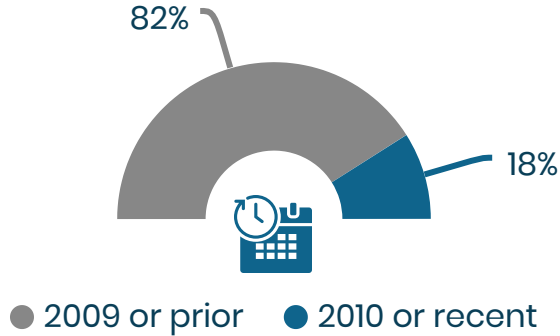
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- Moderately High
- Medium
- Moderately Low
- Very Low



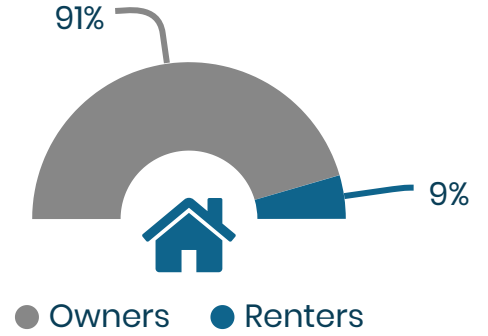
Balance & Harmony | I33

Lifestyles and Housing Preferences | National Averages

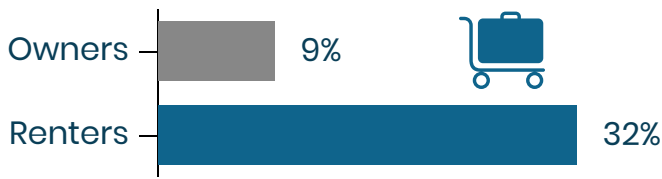
Units by Decade Built



Households by Tenure



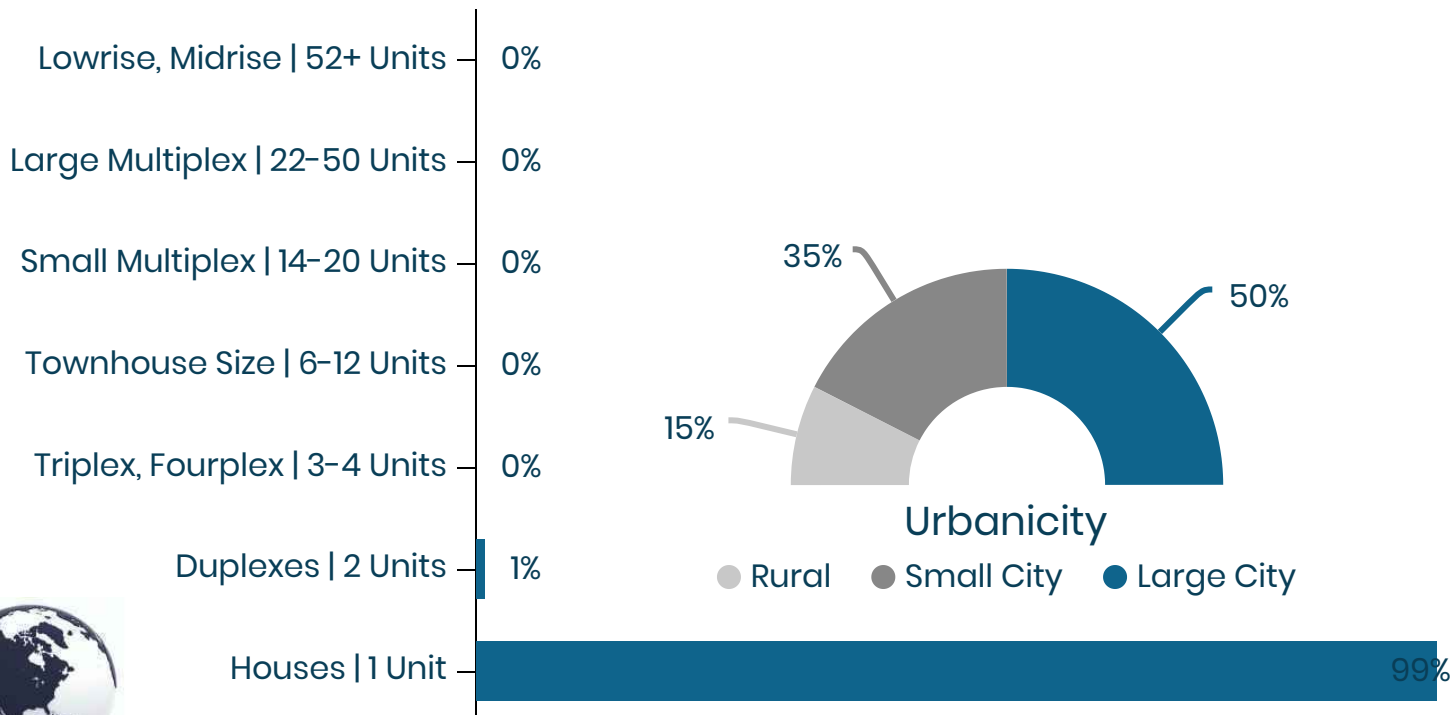
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Balance & Harmony | I33

Middle-income families living lively lifestyles in city and suburban neighborhoods

The Balance & Harmony households have done well in their adopted homelands. Many of the adults are in their 30s and 40s who've only recently moved to mid-sized cities. Most are married and raising school-aged children in their single-family homes or rental houses. Many have less than a high-school education, and only some attended college. Even so, they tend to be earning mixed and sometimes good incomes from blue-collar, construction, and service-sector jobs. In their neighborhoods known for high mobility rates, Spanish is the language of choice at home and in the marketplace.

These households lead relatively active, family-centered lifestyles. They play team sports like soccer and baseball and enjoy mountain biking. The adults in these city neighborhoods like the nearby nightlife and will seek out local bars, billiard halls, and comedy clubs.

As consumers, they are an attractive market for clothing and cosmetics retailers. They are price-sensitive shoppers who look for affordable fashion items at stores like Sears and Family Dollar, but they'll also spring for fancier items at mom-and-pop boutiques. Many of these households are aspirational consumers who are in pursuit of novelty and change, if they can afford it. While they dream of owning luxury cars, for now they drive utilitarian vans and pickups that can double as work vehicles for their blue-collar jobs. Visiting theme parks is a favorite family past-time.

The family, work and religious values of Balance and Harmony are somewhat old-fashioned. Despite their worries about money and their family's health, they are generally happy with all that they've achieved and are optimistic that they'll continue to do better. These aren't active community members who join business and civic groups. They have low levels of political involvement and are unlikely to vote. Financially, they own little investments beyond a savings or checking account. When it comes to gaming, they are just as likely to buy lottery tickets as the average American, but tend to play video games up to twice as often.

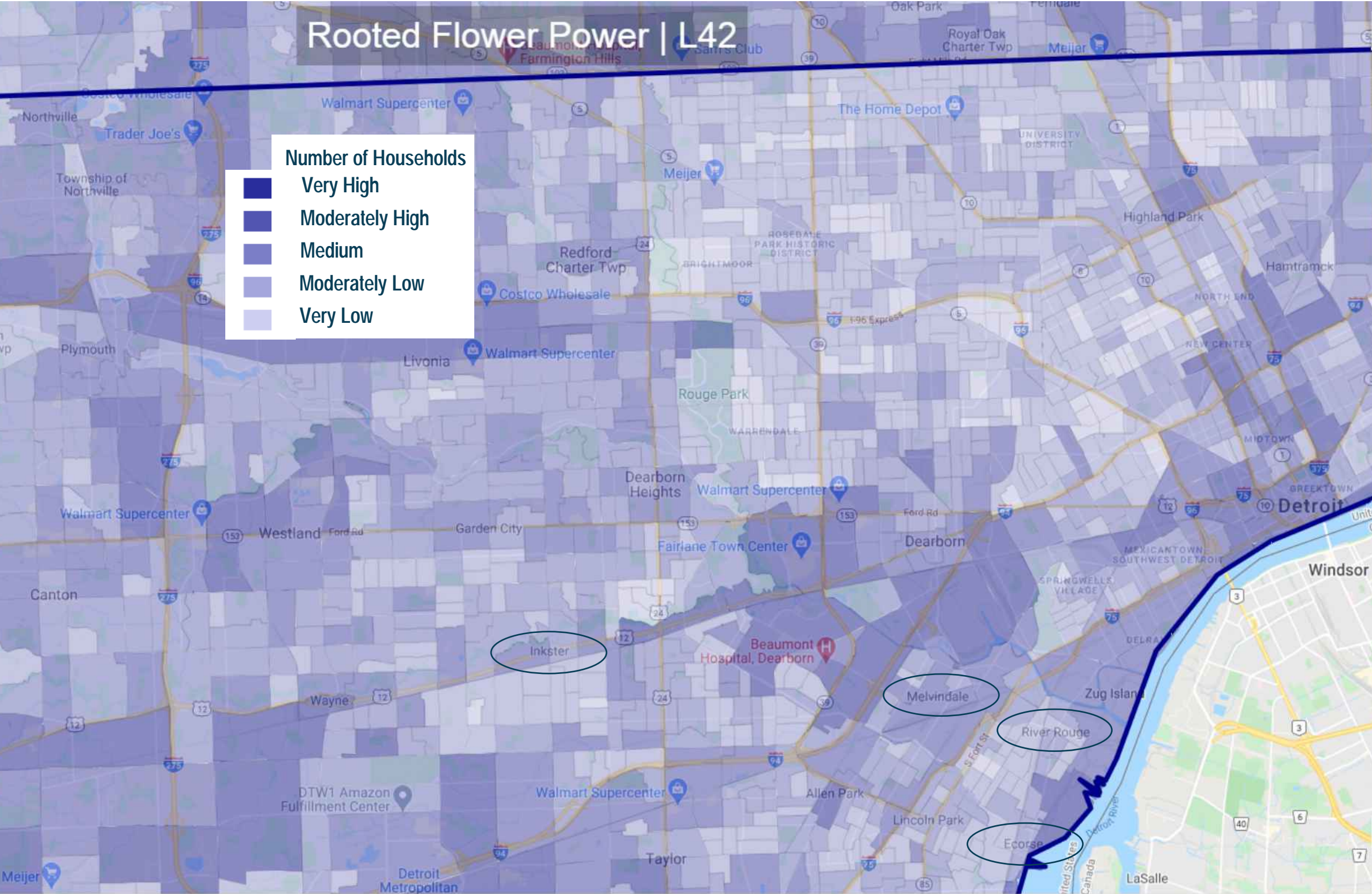
Balance & Harmony households are great media consumers. Their interest in most traditional American media like newspapers, television, and magazines is lower than average. However, their interest in digital advertising is high. Their fondness for all kinds of music helps explain their tendency to listen to the radio, particularly stations that play Latin music and rock. They look to the internet as a cheap way to stay in touch with friends and family by way of email. These households like learning about popular culture and products that will help them feel assimilated. They like to shop as a family and the parents quickly learn what is most popular from their children. They are receptive to learning about products and services via mobile and online display, online video and while streaming television.

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Rooted Flower Power | L42

Number of Households

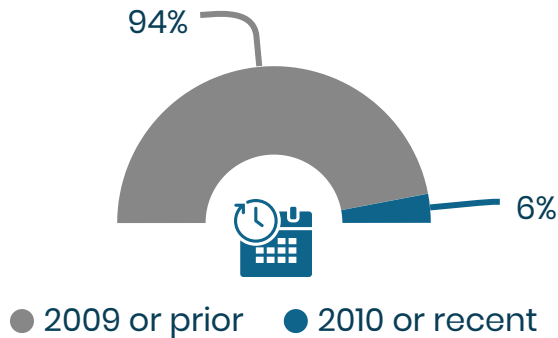
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



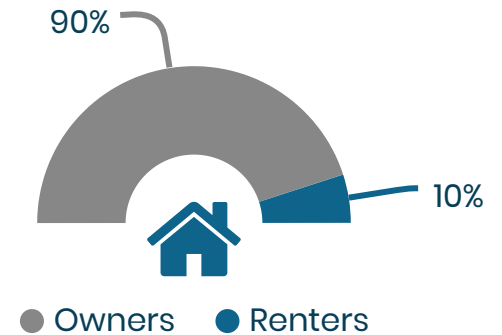
Rooted Flower Power | L42

Lifestyles and Housing Preferences | National Averages

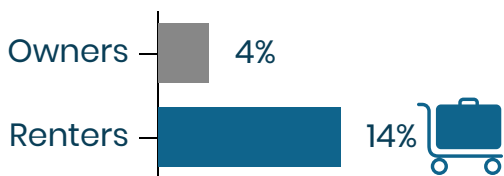
Units by Decade Built



Households by Tenure



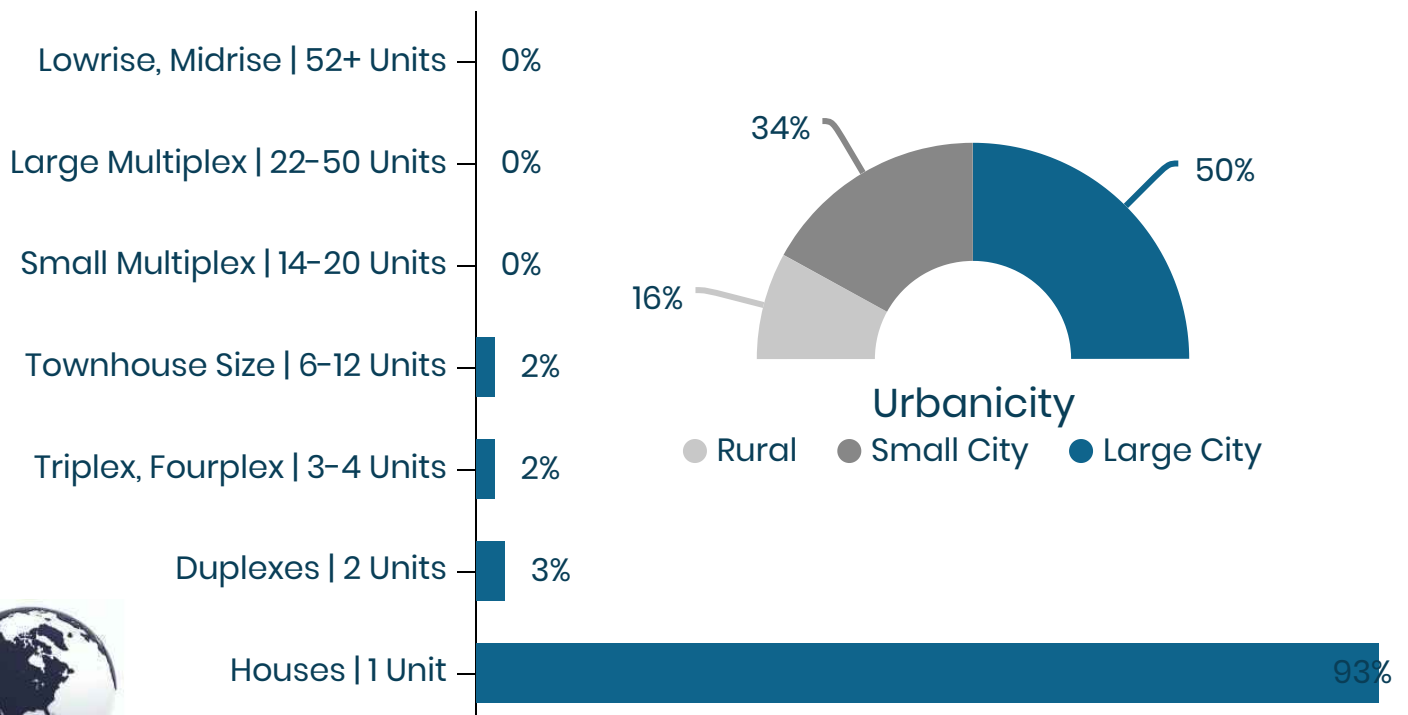
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Rooted Flower Power | L42

Moderate boomer singles and couples rooted in suburbia, approaching retirement

Found in older, inner-ring suburbs, Rooted Flower Power are singles and couples in their 50s and 60s whose children have flown the coop. Many have good educations and well-paying jobs that support relaxed, middle-income lifestyles. In their established neighborhoods, built before 1970 to accommodate the postwar baby boom, they typically live in compact houses that now have stagnant values. Nevertheless, these baby boomers have done a lot of living and are now entertaining thoughts of retirement. More than 50% are divorced, widowed or have never been married. With their mid-level jobs, low expenses and dwindling mortgages, they have the discretionary income to enjoy plenty of home-based leisure activities. With many of these households in the workforce and with stable lifestyles, they are not even considering retiring to an assisted-living community. The vast majority have lived at the same address for more than a decade.

In their quiet neighborhoods, Rooted Flower Power spend their free time around the house reading books and magazines and pursuing traditional hobbies like bird-watching and shopping at antique stores. They spend enough time in their gardens to consider joining a garden club, but they've given up their health club memberships and aerobic sports, although they will take a yoga class to stay flexible. These older suburbanites don't want the hassle of driving to downtown nightlife, so they don't really go to bars and nightclubs. However, they do try to go out to dinner at least one night a week, typically to a casual dining restaurant like Red Lobster or Olive Garden. They will also go on the occasional gambling junket to a casino or take in a play or musical. Eclectic in their musical tastes, they appreciate everything from classical to country music.

Rooted Flower Power households are careful money managers both in their investment strategy as well as bargain hunting at the mall. They tend to have lots of conservative cash deposits and annuities. They are not materialistic and like to buy functional clothes and tried-and-true styles at national brands, chains, and discount stores. They still enjoy driving to stores, but will also shop at home through catalogs. They rarely buy the latest consumer gadget or fancy sports car. They like the appeal of foreign cars and gravitate to mid-range sedans and subcompacts.

Describing themselves as informed consumers, Rooted Flower Power households make an attractive media audience. They subscribe to a daily newspaper to keep up with local events and enjoy reading a number of magazines on health, home economics, music, and mainstream publications. As commuters they tend to listen to the radio every day, tuning in to news talk programs and stations that play a variety of music. They are still not entirely comfortable with the internet, often going online and doing little more than sending email or checking out a news site. To wind down at night, they still prefer watching television; they catch the nightly newscasts after dinner and the range of sitcoms and dramas into the night.

In addition to their fondness for media, Rooted Flower Power households are a good audience for marketers. Almost 35% say they learn about products and services by scrolling through their email and about 25% say that television is where they prefer learning about brands.

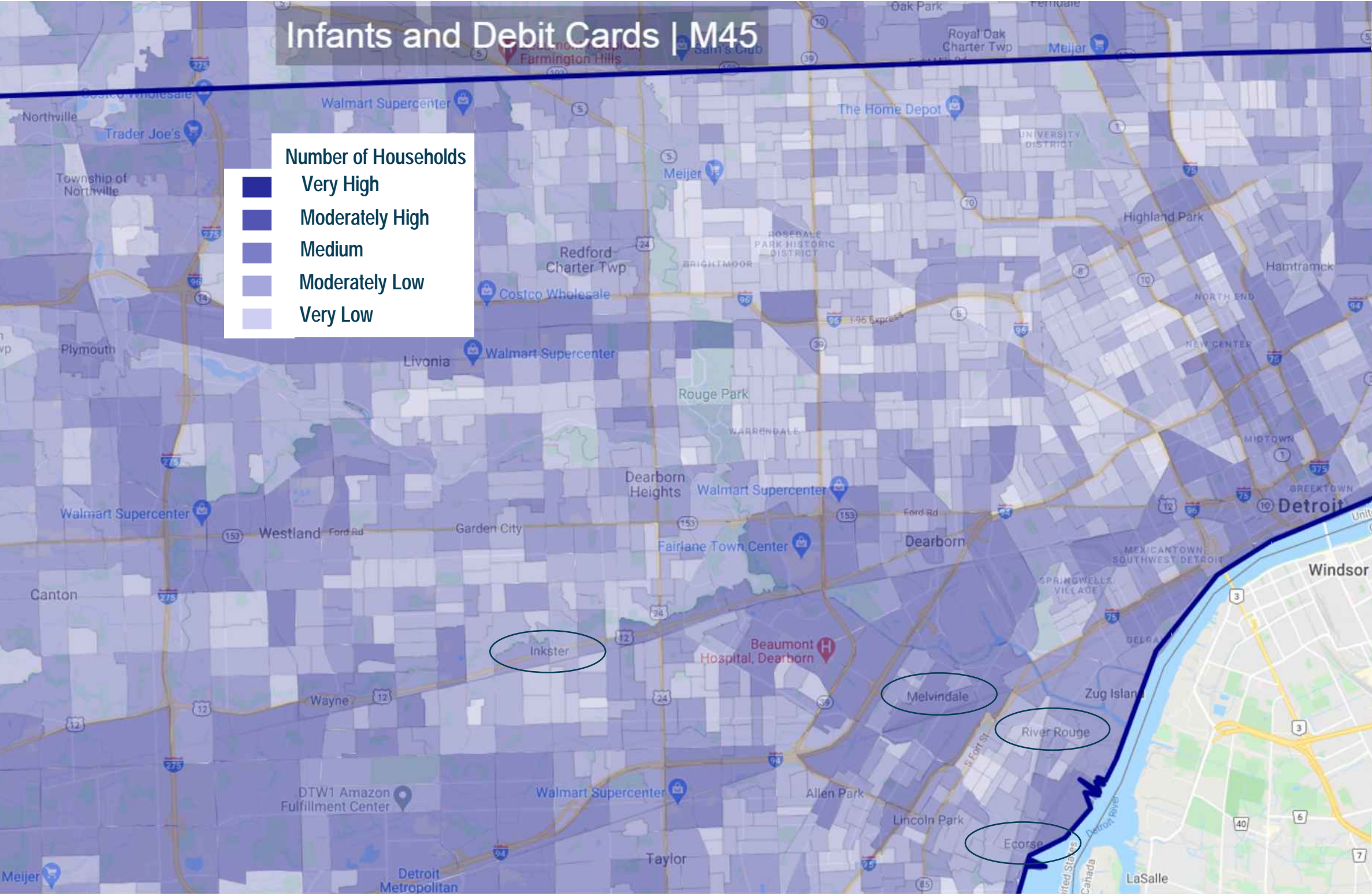
Politically, Rooted Flower Power households tend to be left-of-center Democrats. Firm in their faith and civic activism, they belong to a variety of local groups and volunteer for community causes.

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Infants and Debit Cards | M45

Number of Households

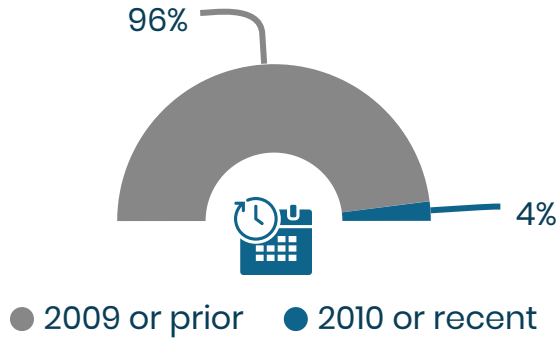
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



Infants & Debit Cards | M45

Lifestyles and Housing Preferences | National Averages

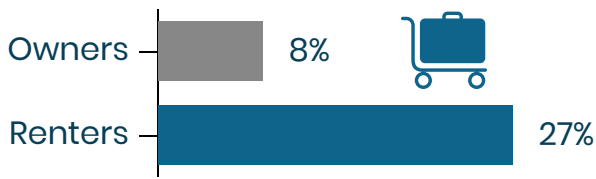
Units by Decade Built



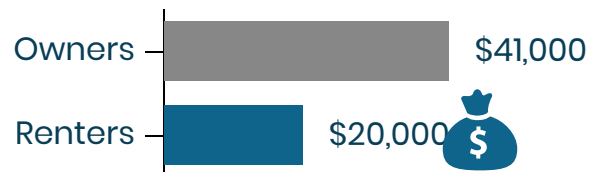
Households by Tenure



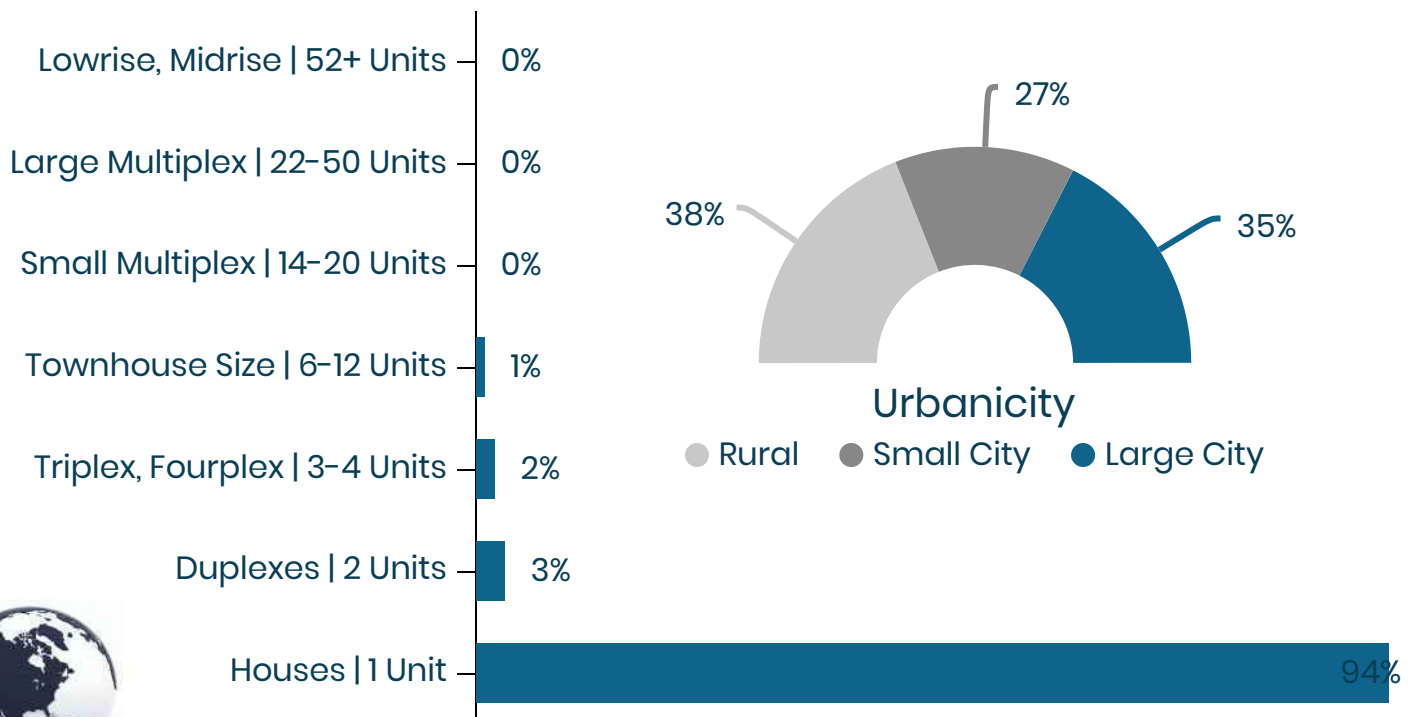
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Infants & Debit Cards | M45

Young working couples and single parents with children, renting houses in small cities

Infants & Debit Cards are young families and single-parent households just starting out or trying to start over after a divorce. Most of the adults are under 35 years and raising young children on low-to-middle incomes. With slightly below average educations and entry-level salaries from blue-collar, sales and service-sector jobs, Infants & Debit Cards tend to live in older city neighborhoods where housing is affordable and public transportation is nearby. Many of these households live a transitional lifestyle, and their high mobility is one indicator that they are seeking to change their circumstances for the better. Nearly half have lived at the same residence for fewer than five years.

These young households pursue budget-minded, child-centered activities. Most households like going to zoos and bowling alleys, buying lots of toys and sports gear, and spending their weekends at ball fields, where they watch and participate in baseball and soccer games. There's not a lot of discretionary cash to pursue travel or cultural activities. Few have started saving for the future, and about 35% own any investments. At night, these households tend to stick around the house to watch television, play games or do small home improvement projects. To celebrate a birthday, they'll typically spring for tickets to a country music concert.

Infants & Debit Card households see shopping as a leisure sport, but their shallow pockets mean that it's an infrequent exercise. They look for sales and typically shop at discount department stores. Although they like to keep up with technological trends, they are somewhat slow to adopt newer devices. Older CD and DVD players are stacked alongside their video game systems. They are also less likely than average to head off to work carrying a smartphone or other digital device.

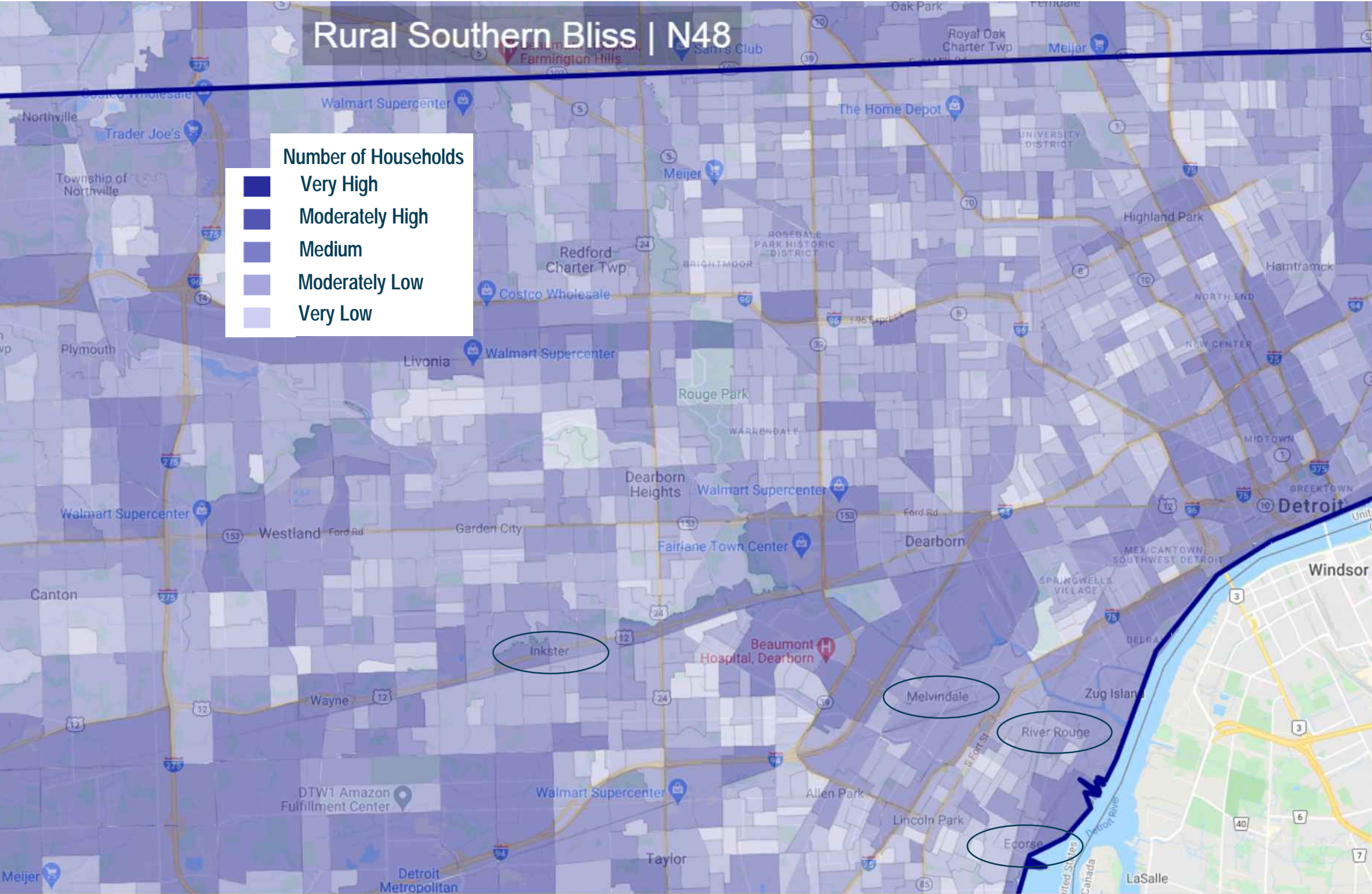
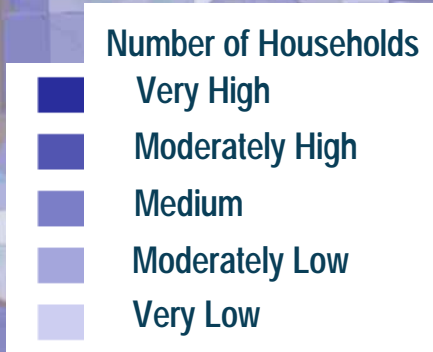
However, these households do enjoy having electronic media around the house. They are music fans who tune into radio stations that play a range of alternative rock, even hip-hop. They are also a strong market for television entertainment, keeping their screens warm during prime time by tuning in comedy shows and music television. Fans of the internet, they go online to look for work, play a game or check out a friend's social media activities. Because they are relative newcomers in their neighborhoods, they have little interaction with their neighbors but maintain virtual communities online.

Being more connected online than in the real world is appropriate for this transient lifestyle; these households have little time, or interest, in putting down roots. These young families live hectic lives where meals often involve fast food, takeout or frozen dinners. They are mostly apathetic on hot-button political issues. They vote Democratic, if they are registered to vote at all, but they are hardly community activists.

They are receptive to learning about brands via their radios and social media. Use messages that encourage this market to buy now as they tend to be more impulsive. Coupon and discount deals draw them in as well, especially if brands are positioned as the preferred choice among consumers.

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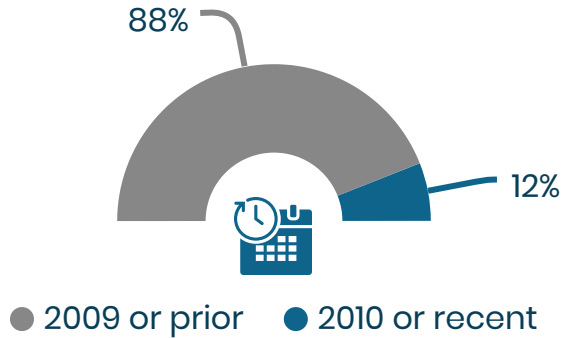
Rural Southern Bliss | N48



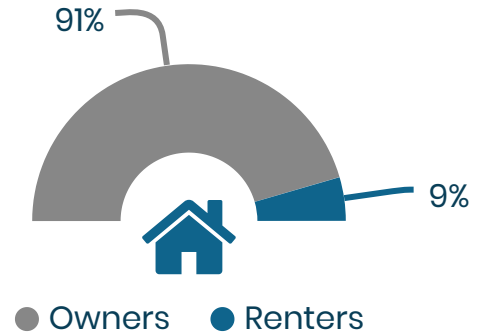
Rural Bliss | N48

Lifestyles and Housing Preferences | National Averages

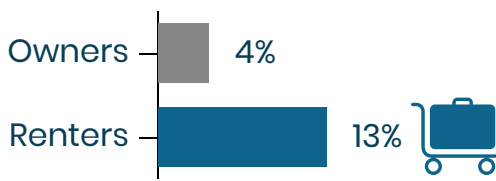
Units by Decade Built



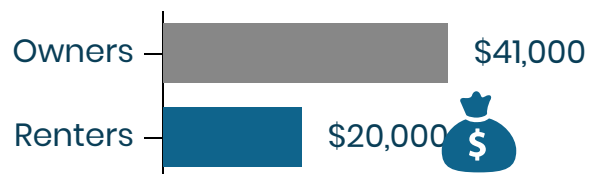
Households by Tenure



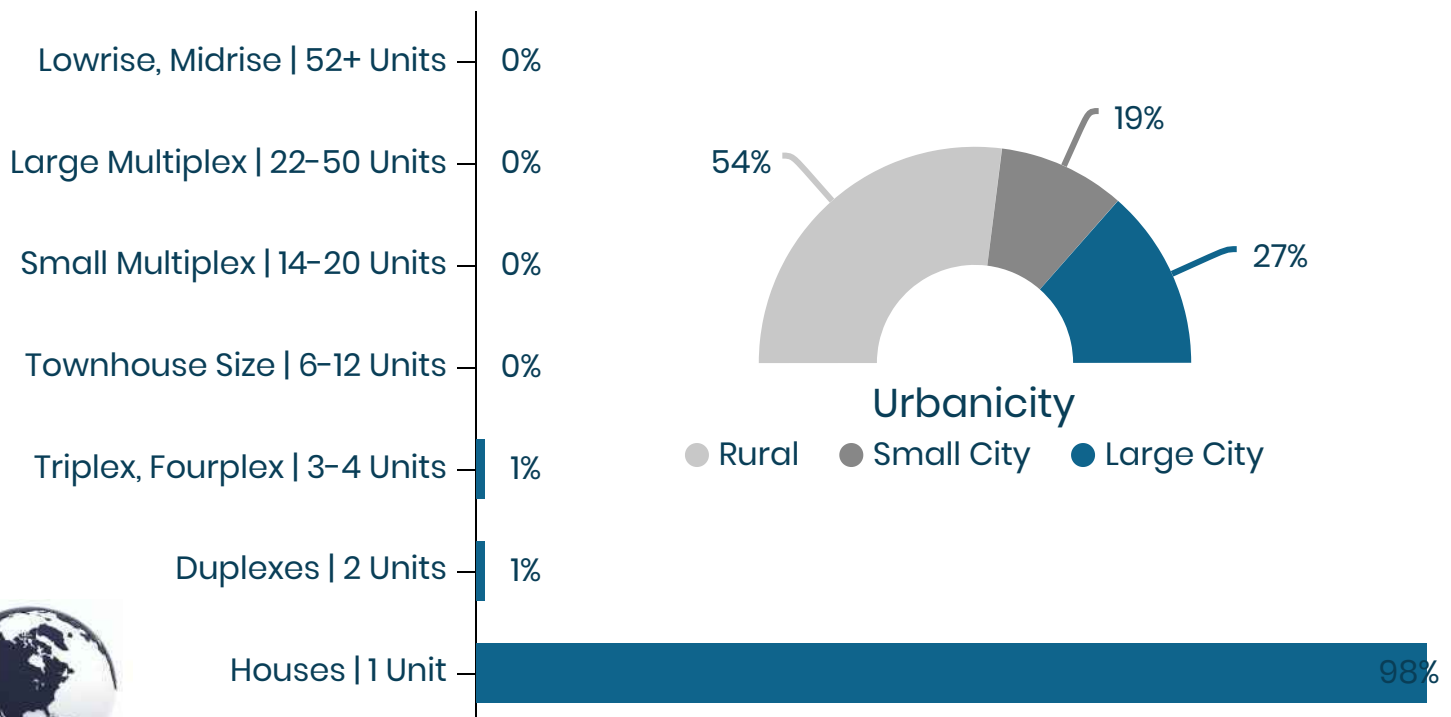
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Rural Town & Country Bliss | N48

Lower to middle-income multi-generational families living in small towns

Concentrated in smaller cities and villages throughout America, Rural Town & Country Bliss are older households that are balancing work with to maintain moderate lifestyles. Most of the residents are over 45 years old, have modest educations. Less than half have gone to college and most are working blue-collar jobs. There's a multi-generational pride in their lives and livelihoods. Many of their children grow up and stay put in their snug, unassuming towns, where they can rely on the support of long-time neighbors and an extended family. They are mostly empty-nesting couples and families, with some divorced individuals and single-parent households.

The decline in manufacturing has hurt the incomes for these households, and many are trying to re-invent themselves in a post-industrial age. A high number now work in health care and public administration as well as farming and retail. Many say that they are working hard to advance in their careers. Their lower middle-income incomes don't allow for many extravagances, and though nearly all the household heads are homeowners, most of the houses are older clapboard homes with bargain basement prices. These townies go to the same churches, meet at the same coffee shops and gather for barbecues on the major holidays. Most have lived in the same neighborhoods for over a decade.

Rural Town & Country Bliss enjoy active social lives. They go to movies and state fairs and many of these households with young adults are into athletics like football and WWE. There's an aspirational quality to these households and they describe themselves as workaholics who are willing to take risks to improve their standard of living. They would like their families to think they are doing well and they make sure to dress the part. Many are enthusiastic shoppers who enjoy making a day out of their shopping outings. They tend to prioritize brands but they are also happy to snap up bargains at discount stores.

Rural Town & Country Bliss tend to have average tastes in most media. These multi-generational households are big fans of television channels with news, movies, and music. They like to read magazines that cover popular culture. They look to their televisions and radios as favorable places to learn about brands and they are also receptive to major digital brand social media.






Although they have a high rate of late-adopters, they increasingly appreciate the internet; many describe themselves as tech wizards, going online to play games. Next year, they hope to acquire even more online services.

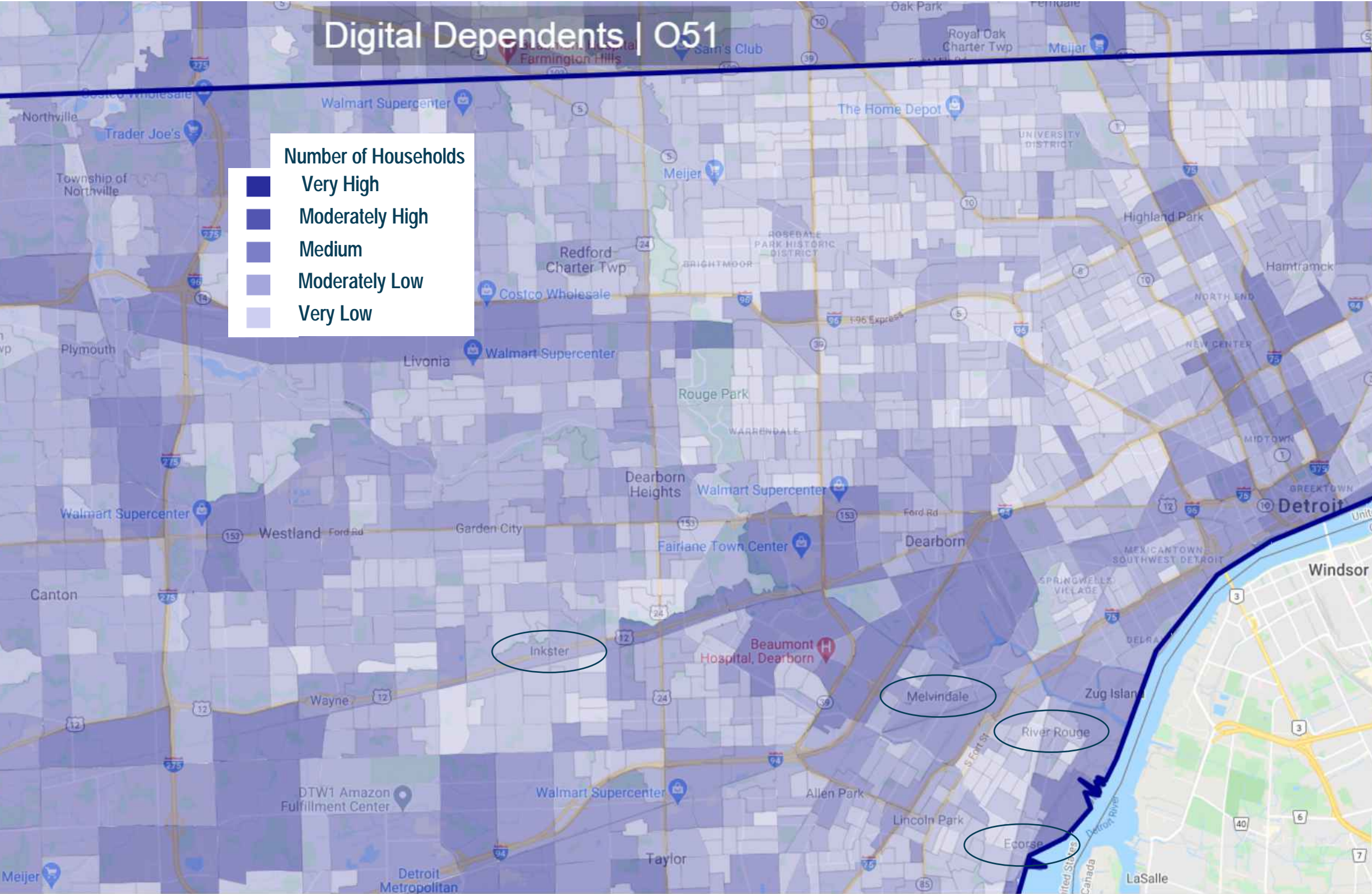
Like other rural households, Rural Town & Country Bliss tends to have a conservative outlook. However, they also are more likely to support the Democratic Party. They are still traditionalists on many social issues but they also see the value of government in protecting the environment and reducing crime. Mostly, they want politicians to preserve their opportunity to achieve upward mobility.

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Digital Dependents | O51

Number of Households

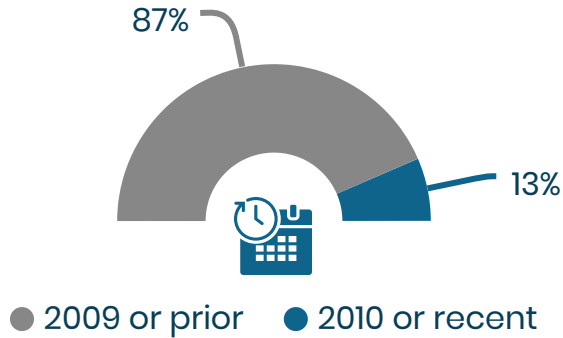
-  Very High
-  Moderately High
-  Medium
-  Moderately Low
-  Very Low



Digital Dependents | O51

Lifestyles and Housing Preferences | National Averages

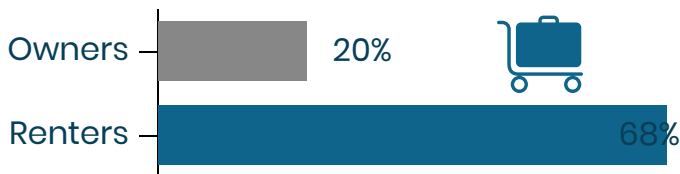
Units by Decade Built



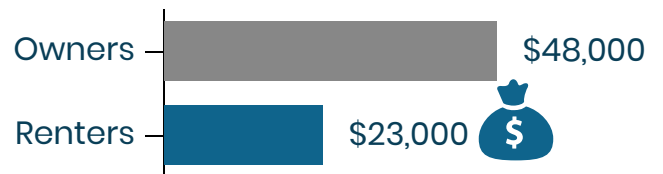
Households by Tenure



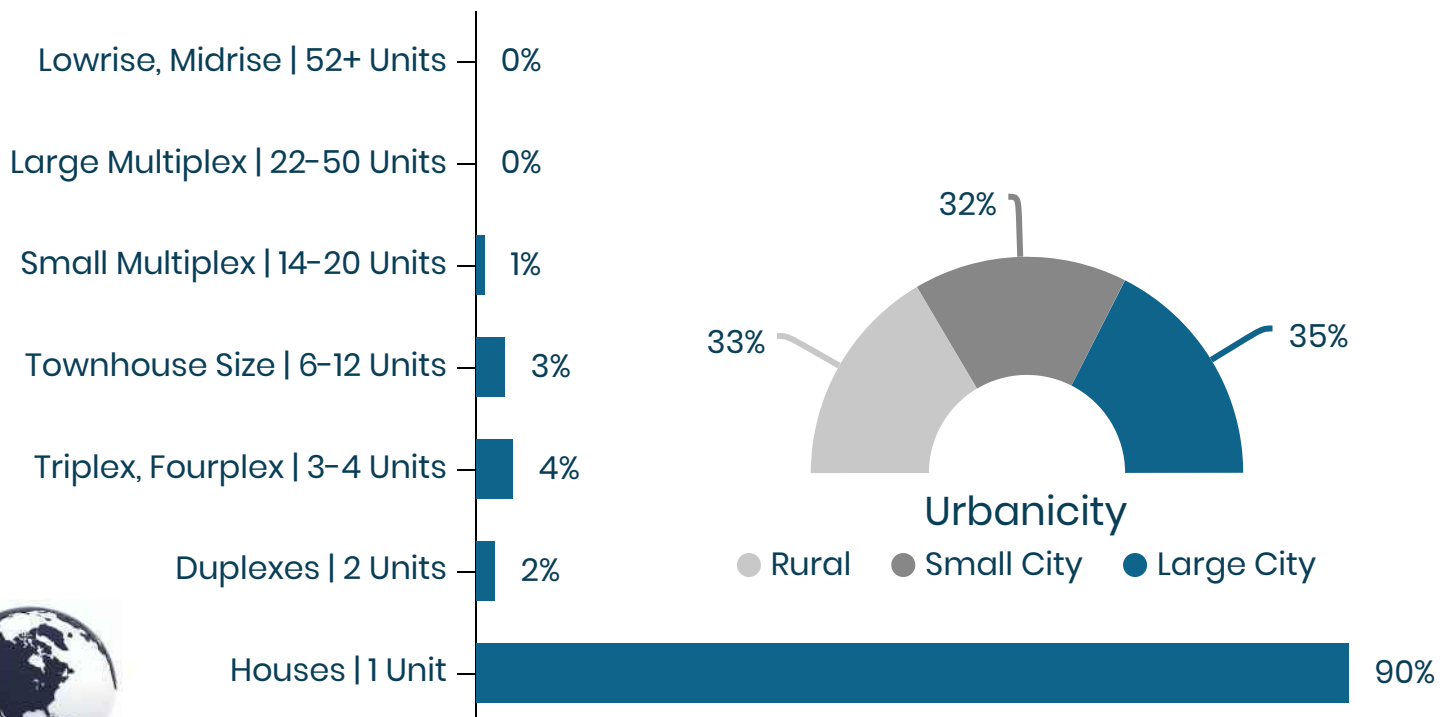
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Digital Dependents | O51

Mix of Generation X and Generation Y households living digital-driven, urban lifestyles

With the first wave of digitally focused consumers are now in their twenties and early thirties, and many have begun to leave the nest and start independent lives and families. That's the story of Digital Dependents households, with nine out of ten under 35 years old. They include a mix of married couples and singles, some having children, with a majority having gone to college. Many hold jobs in blue-collar sales and entry-level positions, providing modest incomes that let them live in primarily single family homes. Most have settled in second-tier cities and suburbs across the country, but they show little intention to stay for any length of time. These households are newer homeowners and renters with more than 65% having lived at the same address for fewer than three years.

Having grown up with ubiquitous telecommunications, these individuals revel in multitasking lifestyles that allow them to bounce between cell phones, other hand-held devices, laptops, and video games. They are into athletics, whether it's playing basketball, working out by lifting weights or taking a yoga class. They have active social lives, going out to bars, theaters, cinemas, and billiard halls. If they stay in, it's typically to go online or play a video game. There's not a gaming console sold in America that they don't own at greater than the national average.

In the marketplace, Digital Dependent households have champagne tastes on moderate budgets. They follow the fashion magazines to check out the latest styles, but they typically go to discount clothiers or the clearance racks in more upscale shops. Over 50% are getting by without a car. Those who can afford a car tend to buy or lease inexpensive subcompacts, and they like imports for the cachet of a foreign brand. Where they won't compromise is on electronics. As the first generation born into the digital media age, these households are early tech adopters who want the latest wireless devices that will support their lifestyle of constant motion. While they have little interest in buying through catalogues, and automatically choose online sites to buy consumer electronics, toys, and books. When it comes to electronics, their friends come to them for advice on what's hot and what's not.

With so much of their free time spent online, Digital Dependents have drastically cut back on more traditional media. It's hard to find a member who subscribes to a newspaper or more than a couple of magazines. They will listen to the radio, mostly through internet apps, and seek out steaming sites for hip-hop, rhythm and blues, and pop music. They will also watch late-night television programs for comedy, music, and movies, but usually after a workout or social outing.

Advertisers will have a hard time connecting with them through traditional media. Instead, use mobile and online video and display to reach this market. Addressable television is another viable option as Digital Dependents are receptive to learning about brands in this channel.

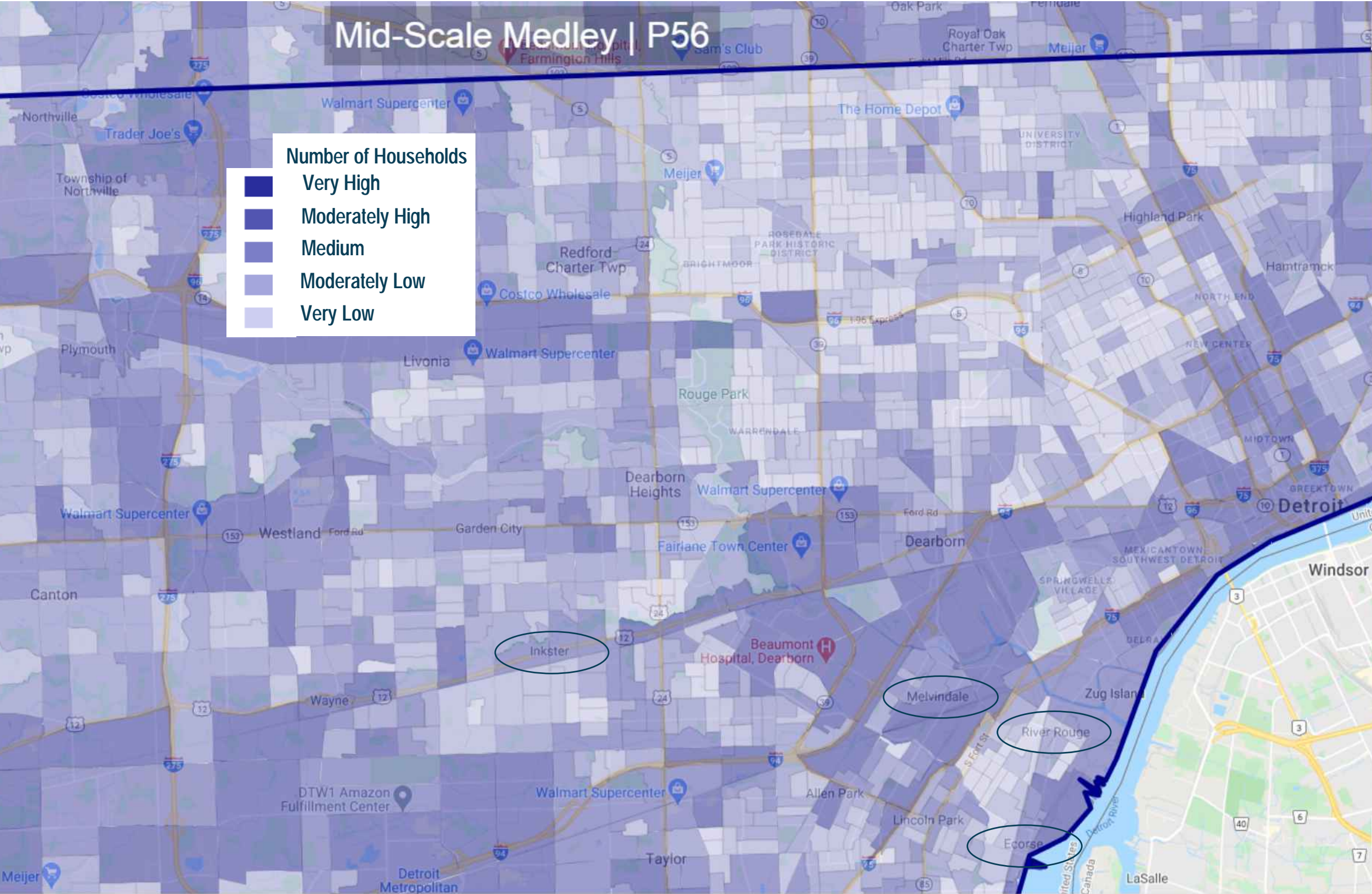
With the world handed to them on a digital device, Digital Dependents have developed progressive attitudes and a global conscious. They tend to be liberals who support the Democratic agenda. They are constantly striving for more out of life, including better careers, the latest fashions, and the newest gaming consoles. These unattached individuals are still looking to find the perfect mate, and they place a lot of stock in their appearance.

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Mid-Scale Medley | P56

Number of Households

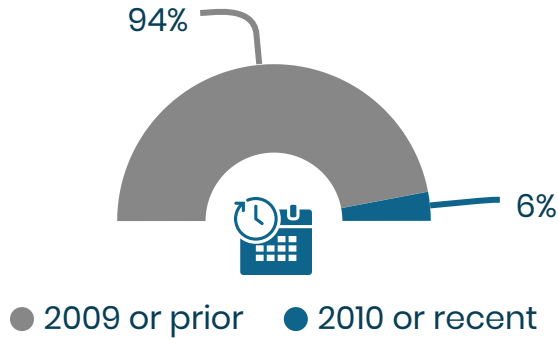
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



Mid-Scale Medley | P56

Lifestyles and Housing Preferences | National Averages

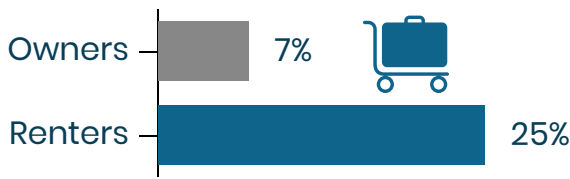
Units by Decade Built



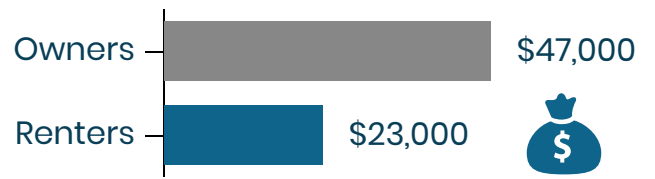
Households by Tenure



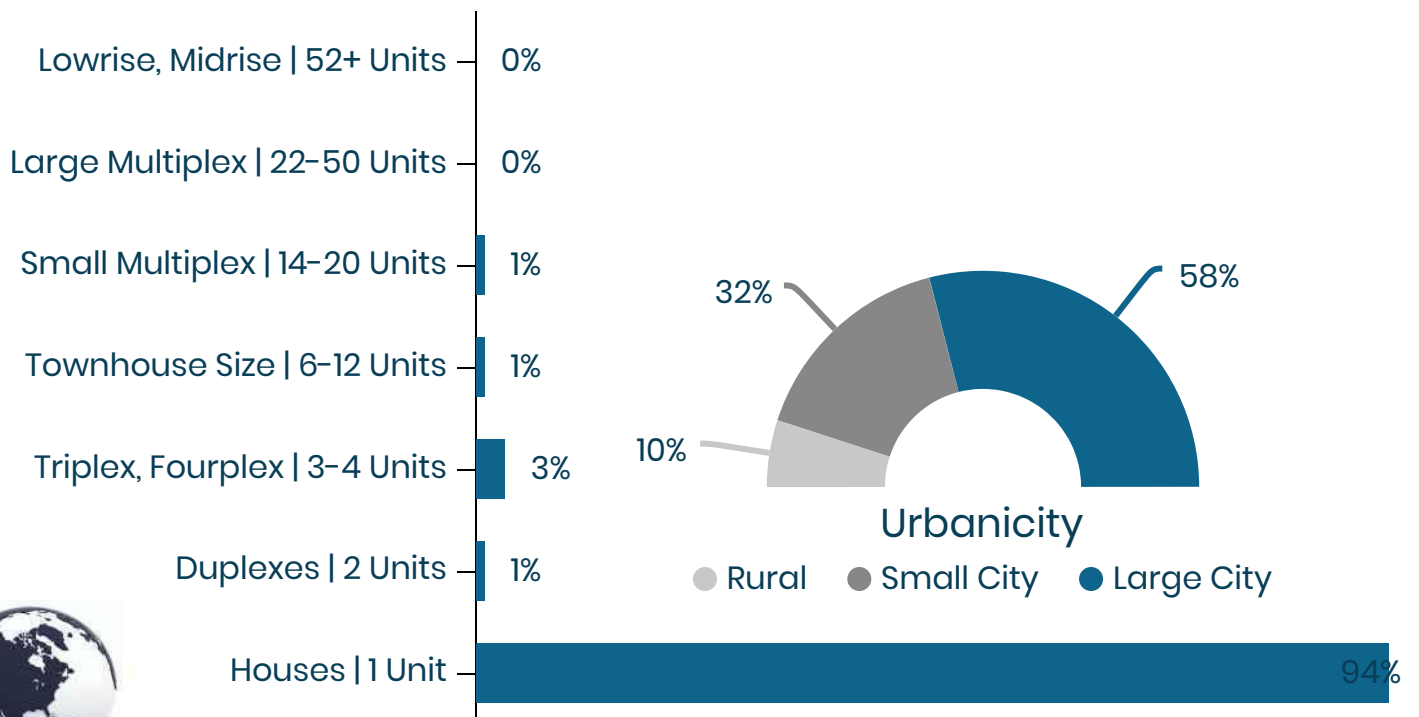
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Moderate Medley, Singles | P56

Mid-aged, middle income, single adults and families living in urban areas

Moderate Medley households are both singles and divorcees living in older, city neighborhoods that have been bypassed for gentrification. These blue-collar laborers often live in worn houses and funky apartments. Most are mid-aged and a little over half are childless. Their educational profile is a mix of some high school, some with diplomas and many who have taken some college classes but never graduated. The majority work at lower-echelon or manual-labor jobs in transportation, food services and construction. Despite their low incomes, many have managed to buy their homes, which typically were built more than a half-century ago.

Moderate Medley singles lead unpretentious lifestyles and are happy to take advantage of nearby city amenities, spending their free time playing pool, going to movies or catching a meal at a fast food joints. On weekends, they like to go to the lake or play a musical instrument. Because they work long hours, they don't spend a lot of time at home, but when they do, they enjoy playing video games and listening to music. Always in search of opportunities to make extra money, they like to gamble by playing bingo, buying lottery tickets, and taking buses to the casinos.

Most prefer to shop at nearby stores, typically buying what they need at the moment and ignoring the designer fashion of high-end boutiques. They shop dollar and value stores, plus discount department stores. With fewer than half owning cars, they rely on public transit to get to their jobs and downtown entertainment. They have a moderate tendency to travel domestically, taking vacations by plane or rental car.

Moderate Medley households regard media as entertainment rather than a vital source of news. They are more likely than average households to watch a wide variety of television programming. They don't read magazines religiously but enjoy content that fuels their aspirations for the home, cars, and travel that they can rarely afford. They use the internet for entertainment, including gaming and downloading music. They rarely bank online; in fact, they rarely set foot inside a real-world bank either. These risk-averse households have few investments and tend to survive by using plastic, including both credit and debit cards are popular among these households, whereas saving for the future is not.

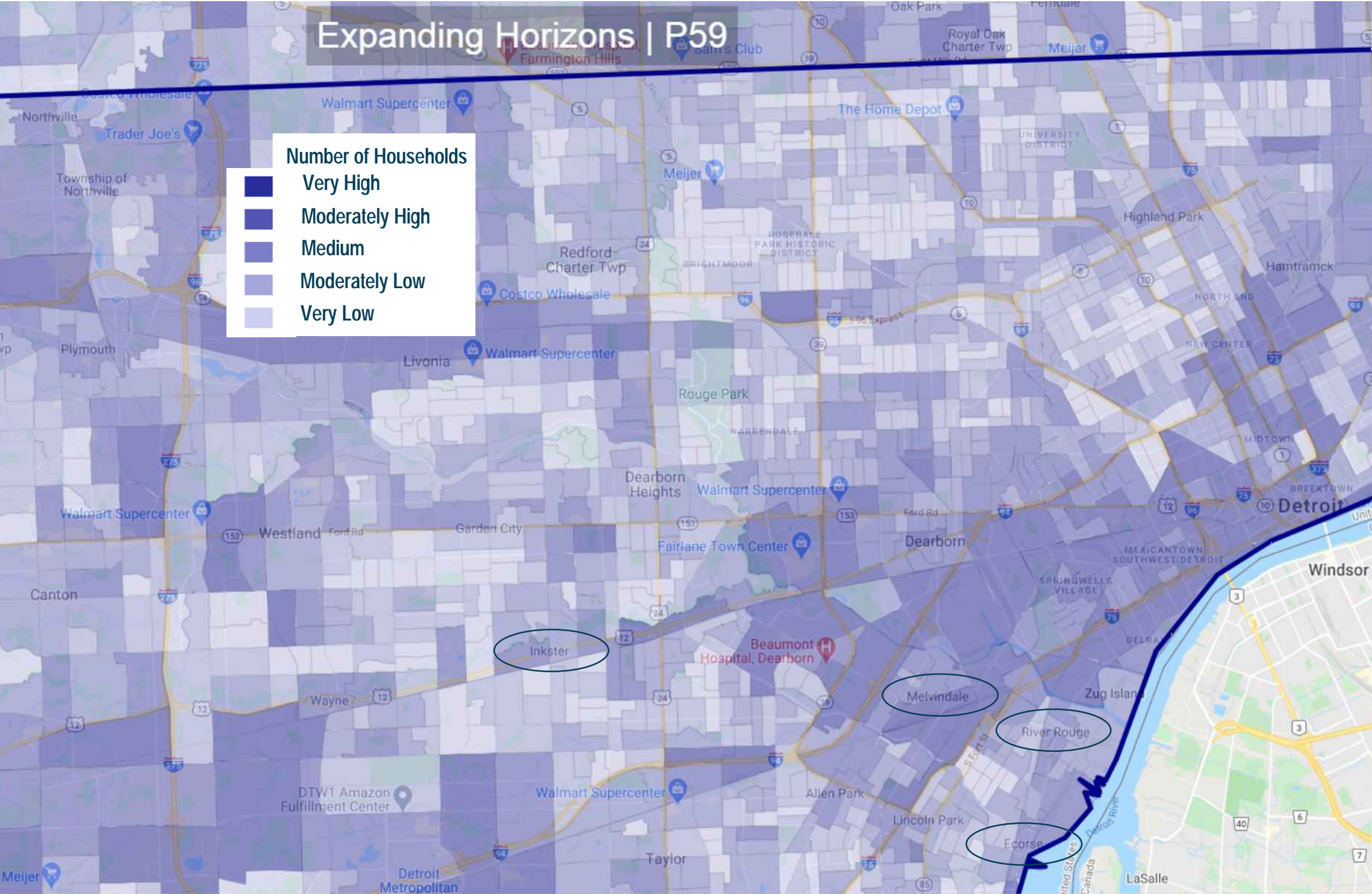
Recognizing that they have a long way to go in fulfilling their dreams, they say that they want to advance on the job and make more money. Politically, they tend to lean Democrat. To resonate with Moderate Medley, brands should use messages that emanate a trendy and elite image - plus a coupon.

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Expanding Horizons | P59

Number of Households

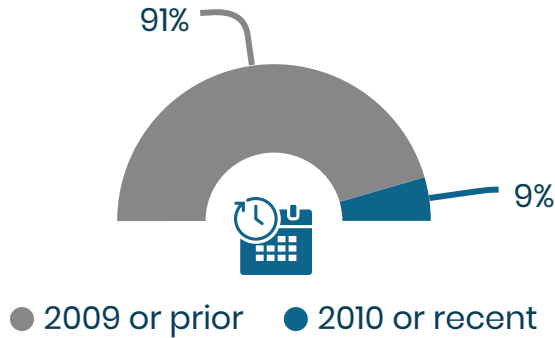
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- Medium
- Moderately Low
- Very Low



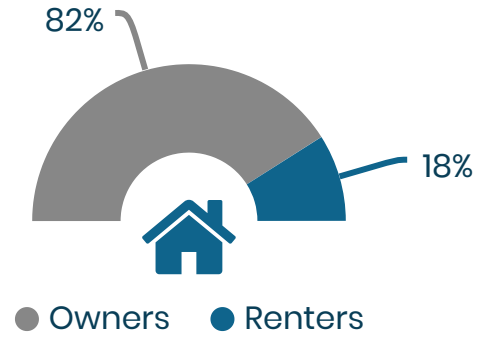
Expanding Horizons | P59

Lifestyles and Housing Preferences | National Averages

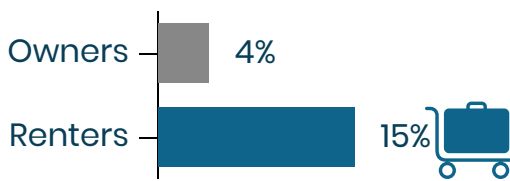
Units by Decade Built



Households by Tenure



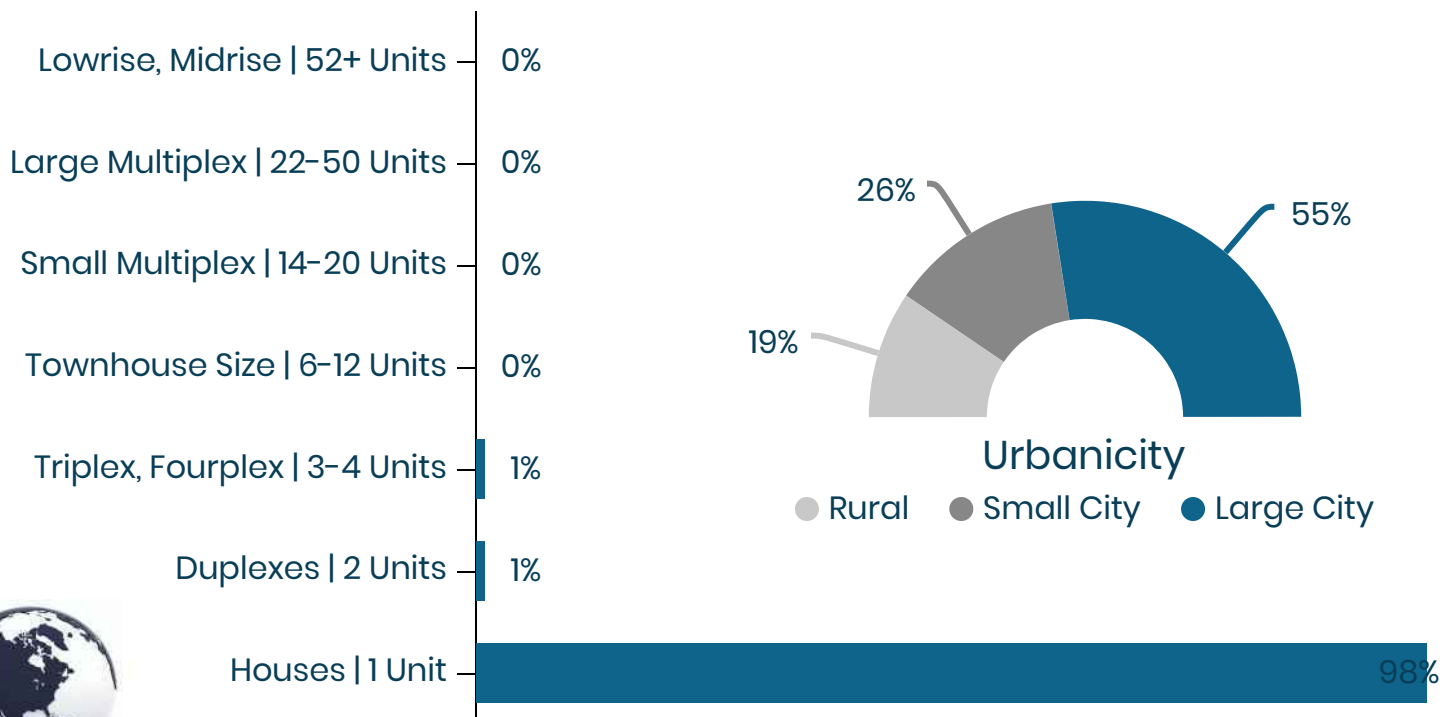
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Expanding Horizons | P59

Mid-aged families earning moderate incomes from blue-collar jobs

Although these households are particularly concentrated in cities along the southern US border, they are also residing into cities across the nation. About 70% of these households are families, typically with teenage children. About 20% are multi-generational families, often living in crowded conditions. The vast majority of adults have little education, and more than half are high school dropouts. The head-of-households is often working as an under-paid laborers or service-sector workers. Despite their low-to-moderate incomes, nearly 75% of these households own their homes. They tend to live in ranch houses and manufactured homes located in aging industrial parts of cities. Although most households have at least one car, they tend to be older trucks and low-end sedans. Although these foreign-born residents have been at the same residence for more than five years, nearly 75% report that Spanish is the predominant language spoken at home.

Many Expanding Horizon households are struggling to make ends meet. However, they can participate in a wide range of leisure activities available near their neighborhoods. They like to play sports at nearby parks and ball fields, including soccer, baseball and basketball are all popular. Many travel to Central or South America every few years to visit family and friends. They have the cash to buy toys, televisions and discount electronics to entertain their families. Many women like the latest fashions, but they stretch their budgets by going to dollar and value chains stores. They often lack credit and debit cards, and tend to pay for everything with cash.

Expanding Horizons are traditionalists when it comes to media. They like to watch Spanish-language movies, news, and evening animation shows on television. They are less likely to use the internet, but younger family members do go online to visit social networking sites. They also use the internet like one big classifieds section to track down jobs, car parts, and mobile phones.

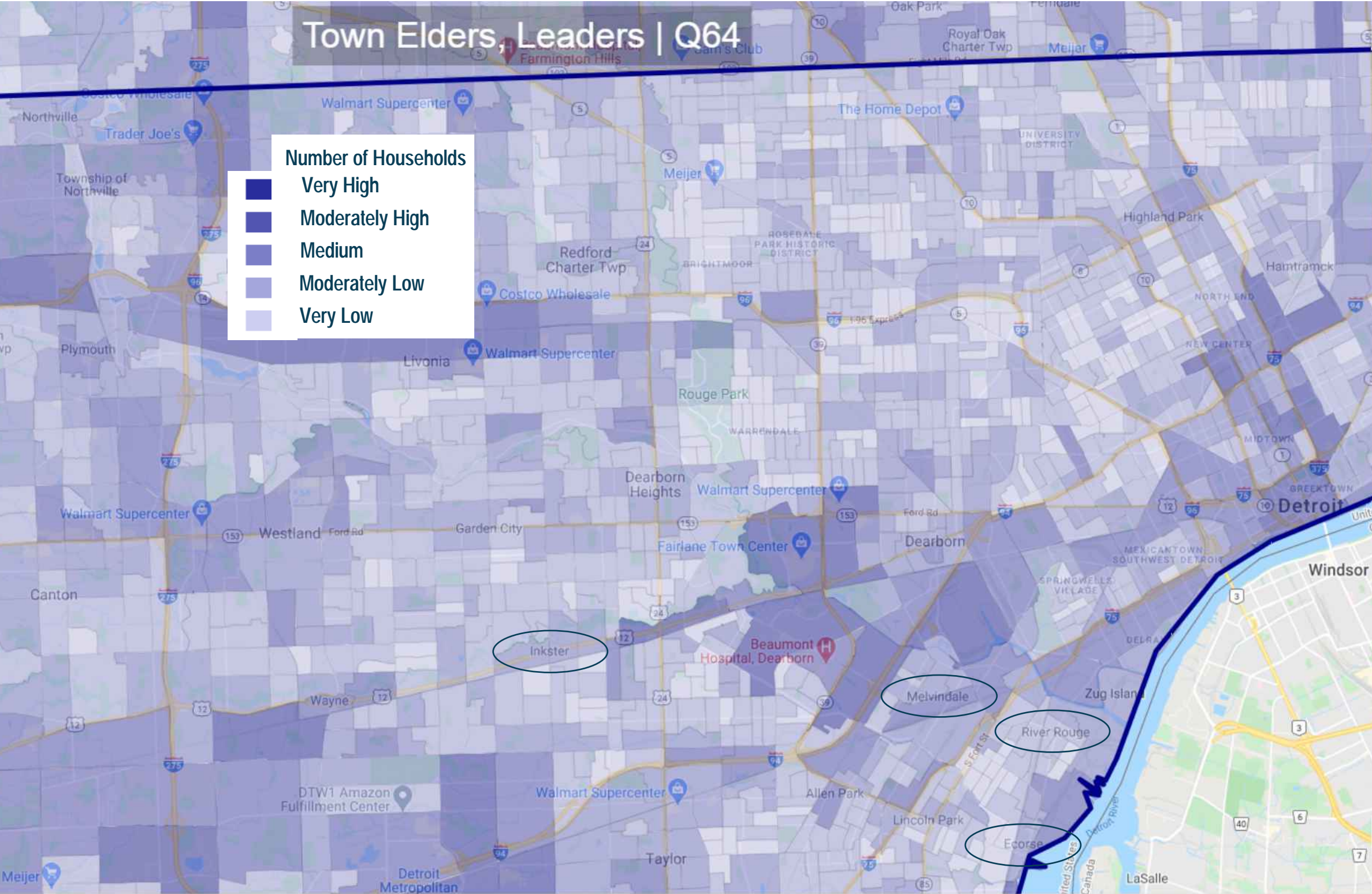
Expanding Horizons have strong family values. They are religious, hard-working and ambitious. Despite the barriers to education, they say that they want to advance to the top of their careers and make a lot of money. Many are not registered to vote, and their views are mostly moderate and non-partisan.

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Town Elders, Leaders | Q64

Number of Households

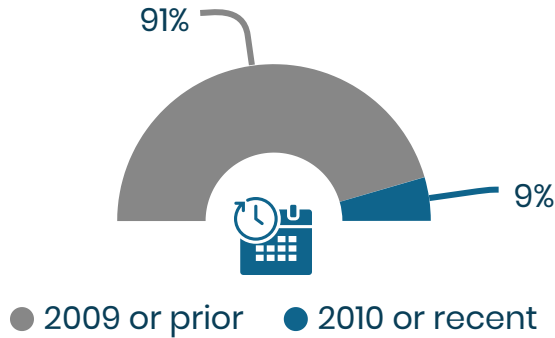
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- Moderately High
- Medium
- Moderately Low
- Very Low



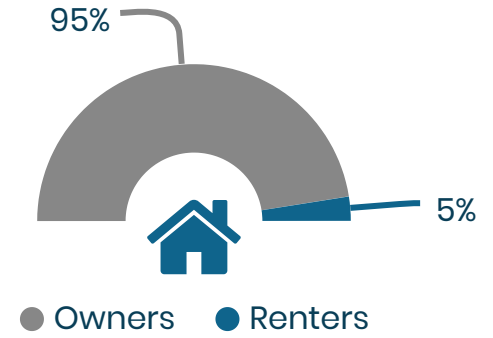
Town Elders & Leaders | Q64

Lifestyles and Housing Preferences | National Averages

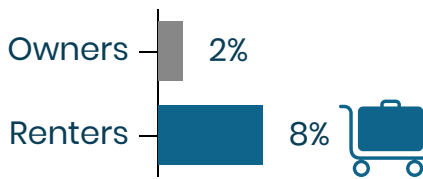
Units by Decade Built



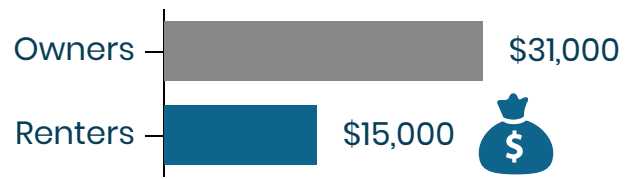
Households by Tenure



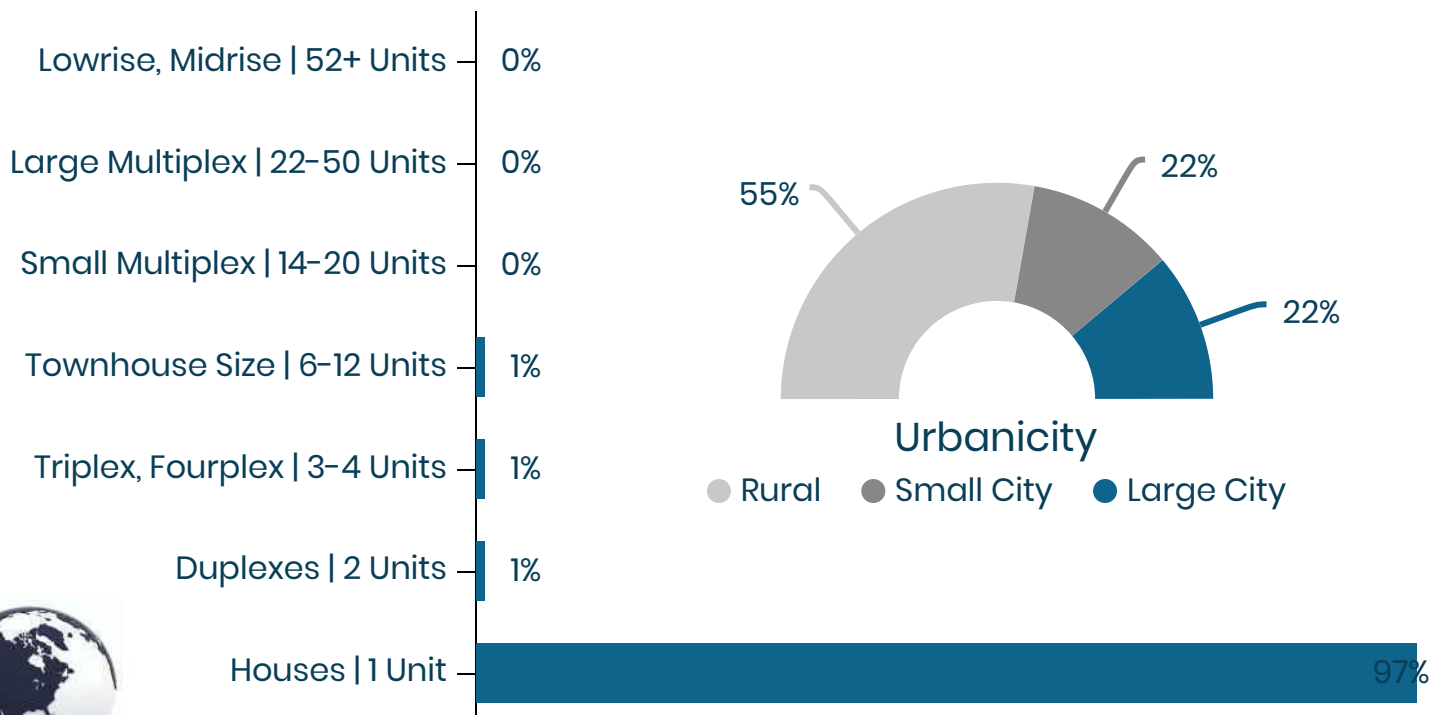
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Town Elders & Leaders | Q64

Wise seniors and community leaders living stable, minimalist, and pragmatic lives

Town Elders & Leaders are older retirees, including a mix of widowed individuals and empty-nesting couples scattered around the country. All are over 65 years of age or better, and almost 80% are retired. Many have aged in place, living in the original ranch houses and ramblers that they bought more than 25 years ago. These are stable and established households with low movership rates and moderate lifestyles. Incomes and investment balances are low, but so are expenses. Many of these seniors say that they are happy with their standard of living.

Town Elders & Leaders are cultivating home-centered lifestyles. They spend a lot of time reading books, gardening, doing needlework and generally puttering around their homes. They have time to enjoy hobbies like coin collecting and bird-watching. They don't eat out much except for the occasional outing to an ice cream parlor for a treat. There's not a lot of money for nightlife and travel. Instead, their social lives revolve around their local church and veterans' club, where they enjoy the camaraderie and bingo games. When they do travel to visit friends and family, most of them will drive. They typically drive sedans or pickup trucks, and more than half of them own at least one vehicle.

Town Elders & Leaders aren't big on shopping; it's too tiring for some. Many like the convenience of nearby local stores and retailers where they can find their favorite brands. They typically choose comfort over style, and shop both discount and mid-market mall retailers. These consumers carry credit cards for moderate chain department stores and a large share like learning about new purchase opportunities from traditional media like direct mail. With a large share having served in the Armed Forces, these households are patriotic in the marketplace. When they can, they buy products made in America.

Town Elders & Leaders are traditional media fans. They get a daily newspaper, subscribe to a number of magazines on hunting and fishing, home economics, and gardening; and they watch television throughout the day. They particularly enjoy movies, documentaries and game shows, and they are more likely to tune in to re-runs on classical movies, series, and shows. The internet has made few inroads among these households. They mostly use the internet to send e-greetings and research health information; and the AARP website is especially popular with these households.

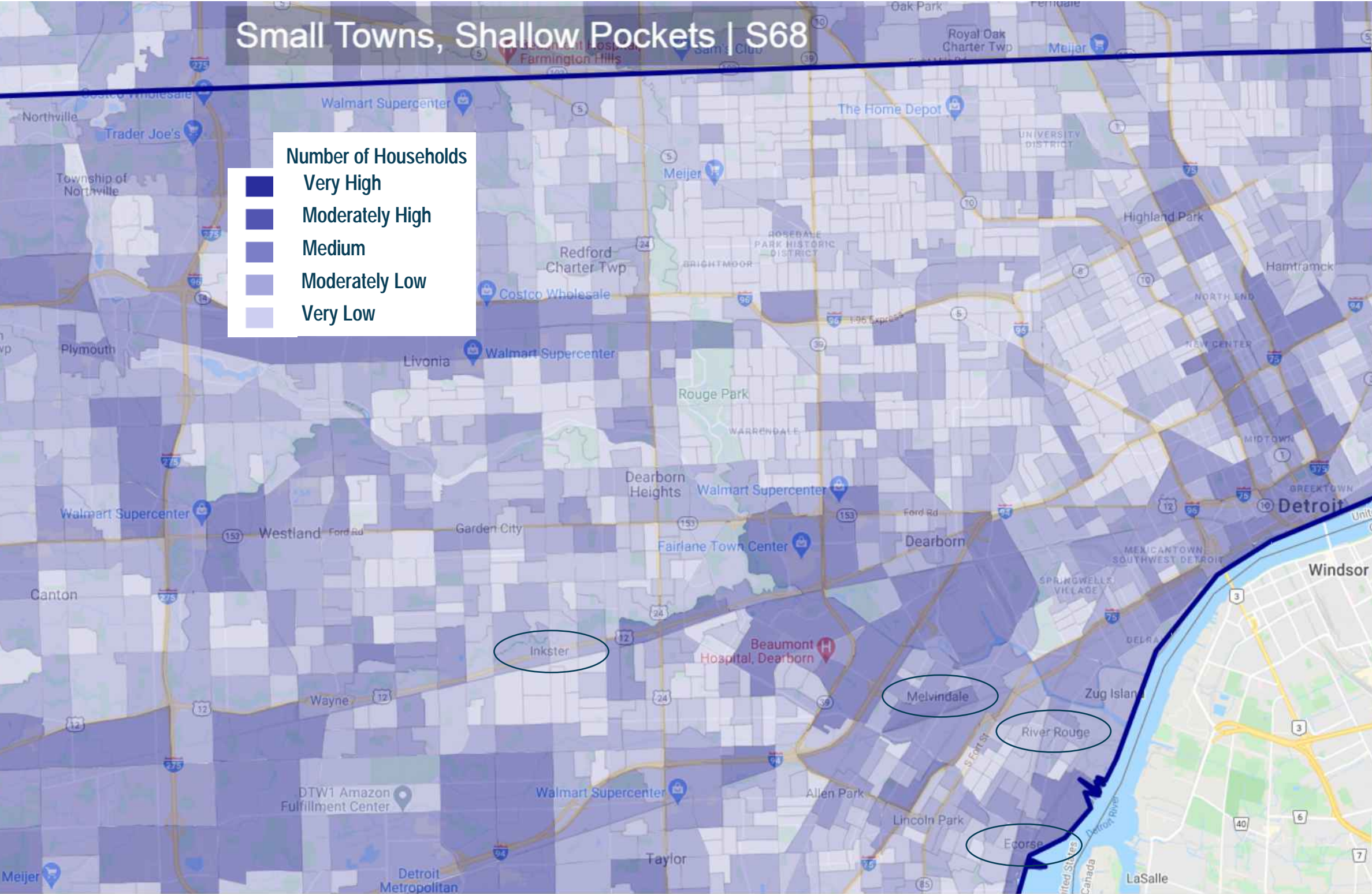
Town Elders & Leaders are traditional, care about their family and cultivate their faith. They espouse conservative political beliefs and support conservative social issues. They like spending time with their family, going to church on Sunday and enjoying the simple things in life. Having lived at the same address for decades, they have deep roots in the community. Even if an issue doesn't affect them personally, they are willing to volunteer for a good cause.

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Small Towns, Shallow Pockets | S68

Number of Households

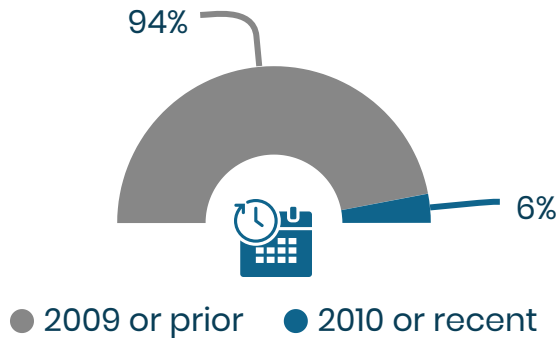
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- Moderately High
- Medium
- Moderately Low
- Very Low



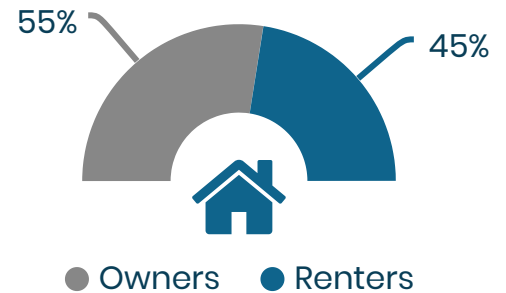
Small Towns, Shallow Pockets | S68

Lifestyles and Housing Preferences | National Averages

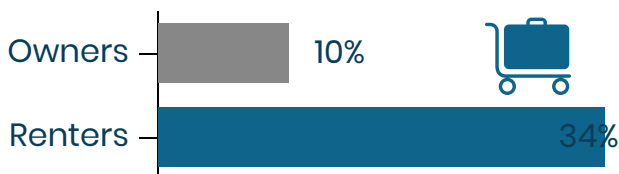
Units by Decade Built



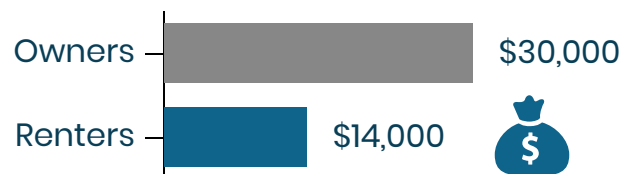
Households by Tenure



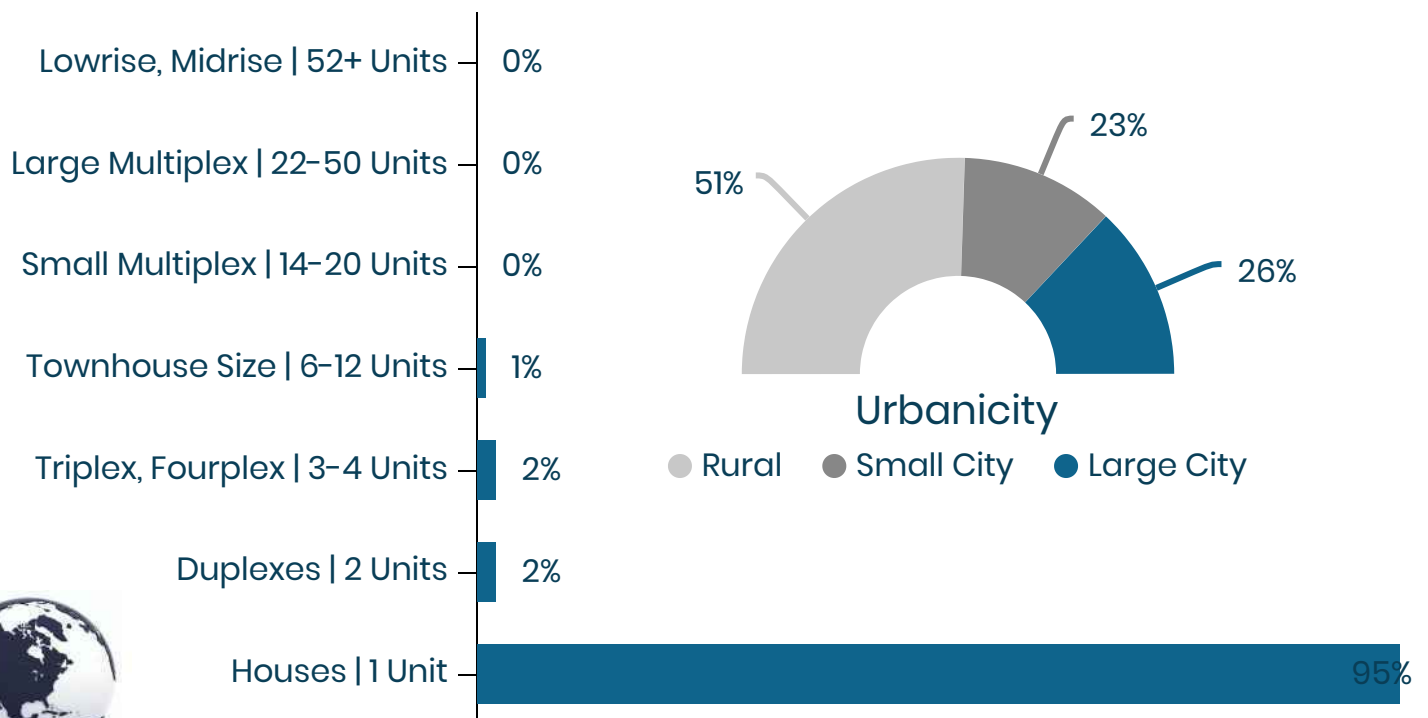
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Small Towns & Shallow Pockets | S68

Older, low-income singles and empty-nesters living in modest, exurban small towns

Small Towns & Shallow Pocket households are older, unmarried empty-nesters in second-tier cities and exurban villages. Their lifestyle is pure small-town America, including bluegrass, fast cars and full churches are all touchstones for these households. Most residents are over 50 years old and include a mix of single, divorced and widowed individuals living in moderate neighborhoods. Less than 10% have a college degree, and the majority work in service-sector and blue-collar jobs. Nearly 15% are already retired.

Their neighborhoods, often found in cities and villages that have seen better days, are quietly aging. The housing stock is a mix of bungalows, cottages and ranch houses typically built in the first half of the 20th century. Most houses are small and their lots modest. Home values are only one-third of the national average and yards are rarely landscaped. In these areas, status is a new truck or a sporty car out front.

Among these households, lifestyles tend to be typical of those living in modest small villages. Fishing and cooking for fun are popular leisure activities, and everyone likes to play bingo at the local community centers and club halls. They enjoy gathering with friends for a game of cards or to shoot pool. Many can afford to travel, though it's often by train to see children and grandchildren in cities across the US. Collecting coins and porcelain figurines are among their favorite hobbies; they also enjoy going to an antiques show or flea markets on the weekends.

In their communities far from downtown stores, Small Towns & Shallow Pocket households care more about convenience than style. They tend to dress conservatively, always on the lookout for bargains at dollar stores and big-box discount stores. They are not interested in electronic gadgets. It would be very unusual to see these consumers carrying hand-held electronic devices like smart phones.

These older households tend to gather around the television at night to watch sitcoms, game shows, newscasts, and movies. Many have old-fashioned media habits that mean reading a newspaper from cover to cover in the morning and leafing through their copy of conventional and steadfast journals and magazines over a cup of coffee later in the day. They also listen to radio stations that play gospel or bluegrass music. Slowly, these older households are getting into the internet. Initially they just sought out listings online or in the yellow pages, but now they are beginning to frequent social media sites to follow their favorite baseball team or racing driver. Among these households, car racing rules as the favorite spectator sport.

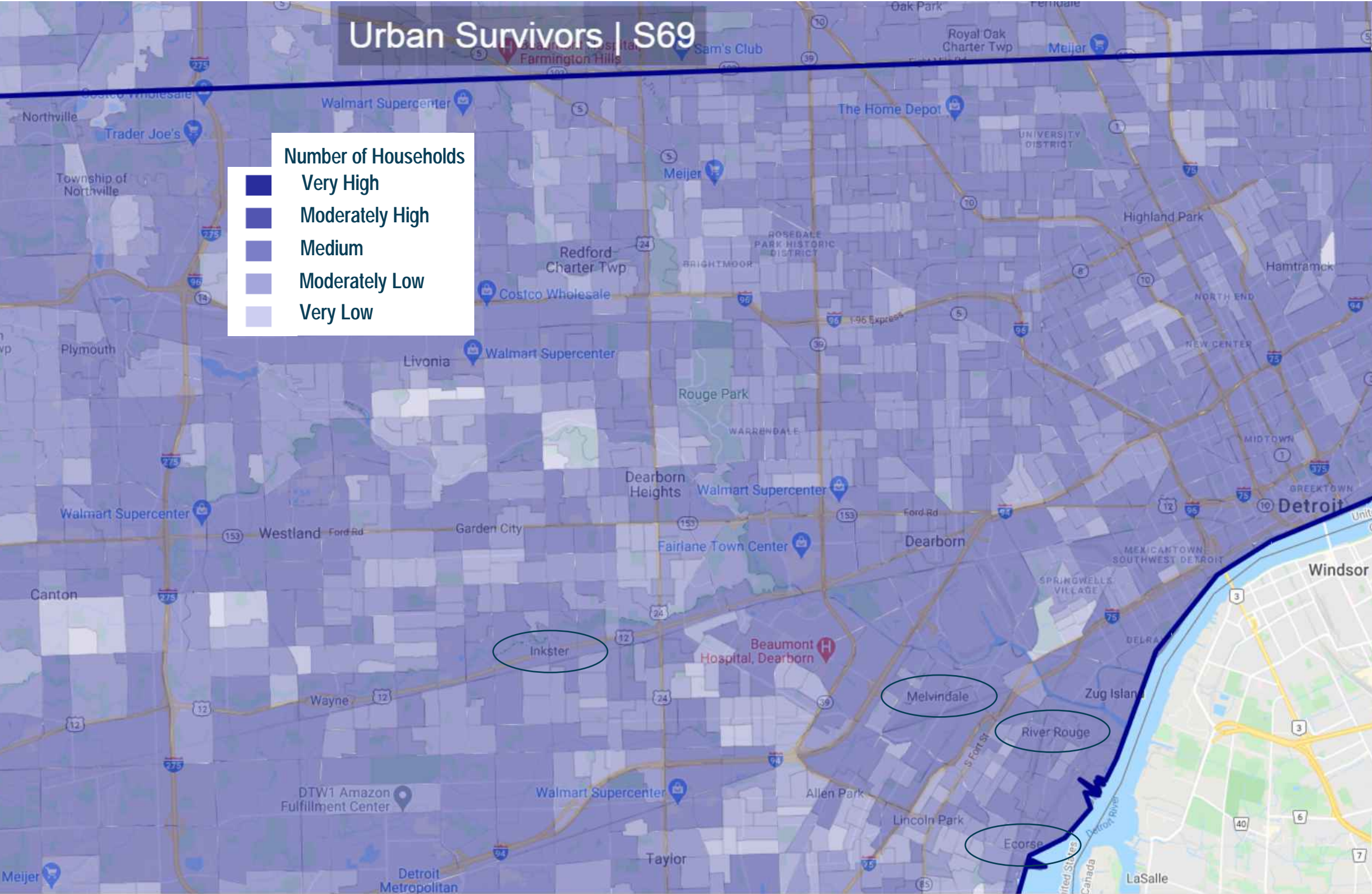
By heritage and inclination, Small Towns & Shallow Pocket households are conservative in their views. Many describe themselves as moderate Democrats. Faith plays an important role among these households; being active in the local church is a given. These older singles are very active church goers. Although many have only lived at the same address for five years, they are still active in their communities.

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Urban Survivors | S69

Number of Households

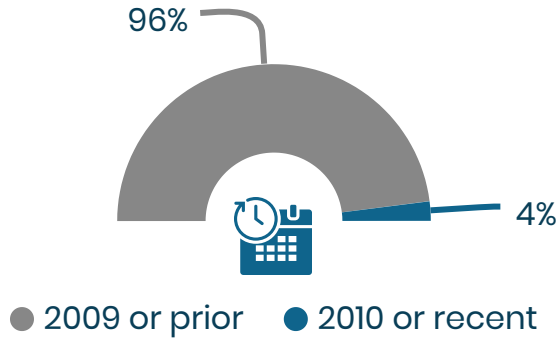
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



Urban Survivors | S69

Lifestyles and Housing Preferences | National Averages

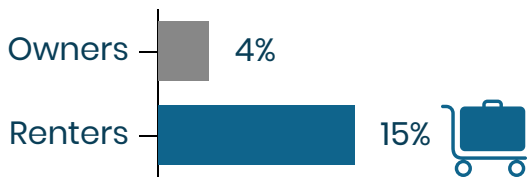
Units by Decade Built



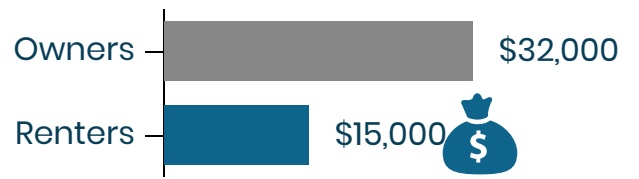
Households by Tenure



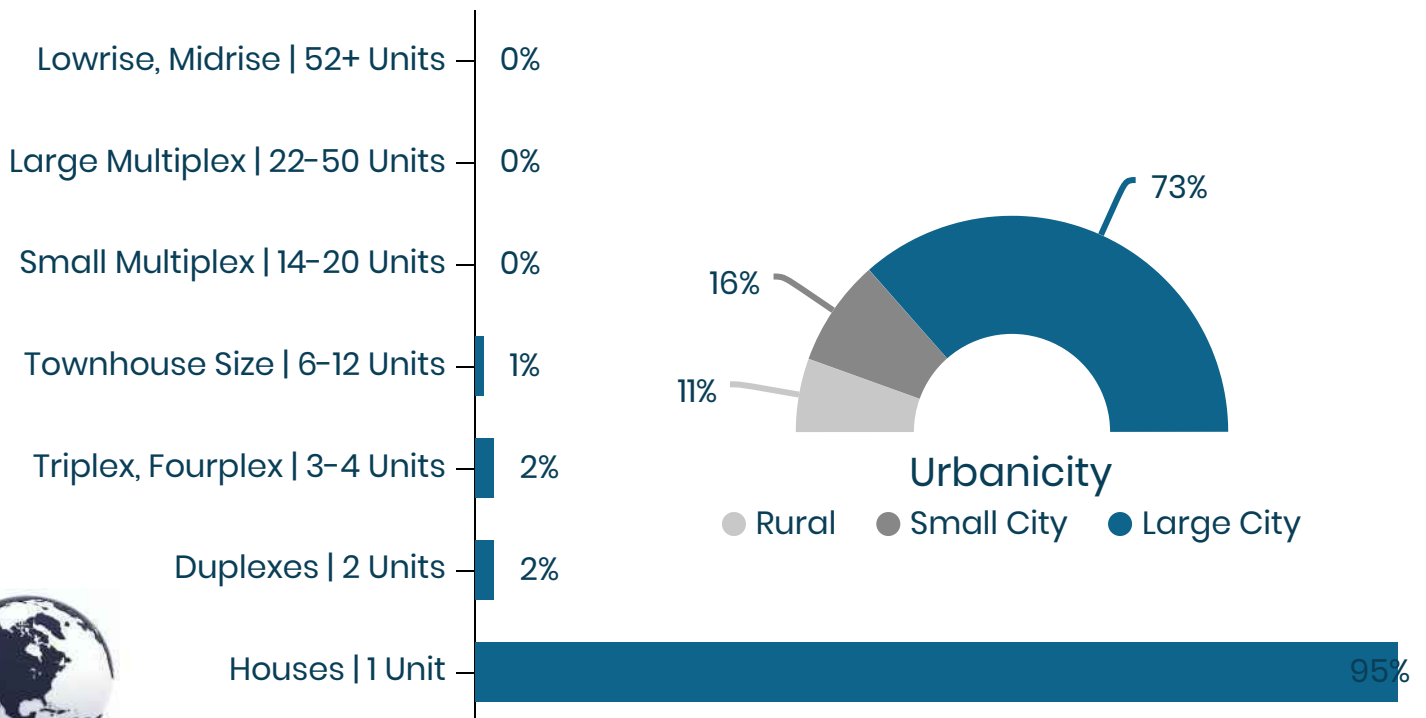
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Urban Survivors | S69

Middle aged, older singles and single parents established in modest urban settings

Centered in moderate neighborhoods in large and second-tier cities, Urban Survivors are older, lower-income households living in aging houses. Most of the householders are over 50 years old and either widowed or divorced. More than 25% did not graduate from high school, and only a select few have earned a bachelor's degree. Many get by on minimum wages from jobs as blue-collar or service sector workers. With household incomes half the national average, these households can only afford modest lifestyles in often old housing.

Urban Survivors are mostly found in the South and Midwest states, typically in older sections of big cities that have struggled with unemployment and poverty for years. These householders own their homes, but their aging bungalows and craftsman-style houses are often in need of repair. Most of the housing stock was built before 1960, and today the structures are valued at less than one-third of the national average.

With their modest budgets, the Urban Survivor households can't afford luxurious lifestyles. They'll occasionally go out to a bar, club or cinema. Most evenings, however, are spent at home, where they cook, do crafts or watch television. Having had few dealings with banks or brokerage houses, they look to collect valuables as a source of wealth, whether it's coins, comics or sports memorabilia. They are fond of the daily lottery and gambling at casino tables and bingo halls in hopes of quick winnings. These households make a mixed market for sports and athletic activities. The younger household members enjoy aerobic sports like football and swimming. The older household members prefer fishing. Everyone seems to enjoy armchair sports; they watch basketball and motorsports on their older televisions.

In the marketplace, Urban Survivors can be hard to pin down. Some enjoy shopping while others rarely venture into malls and stores. Many care about convenience above all and prefer local stores to national chains. They also like stores that carry a wide selection, and many admit that they have a tendency to buy products on the spur of the moment. Yet most are price sensitive and end up at discount department stores and discount chain stores. Nearly 70% are unmarried and many say they want to look attractive. About 25% report that they spend a lot of money on cosmetics, and double the national average.

These urban households are an important media audience. They are fans of the range of traditional media, including television, radio, newspapers and magazines. They tune in to television networks that offer movies, documentaries and history programs. Their taste in music swings from rhythm and blues to hip-hop and reggae. They read magazines that cover music, business, and ethnic issues; and they enjoy leafing through the home and food sections of the daily newspapers. Although they are not hyperactive internet users, they do go online to play games, look for better jobs and participate in social networking websites.

Politically, these households are some of the most Democratic voters in the nation; they align themselves with the party at nearly twice the national average, but the older populace includes both social liberals and conservatives. Many residents are active in the community and are willing to volunteer for groups to better their neighborhoods. Mostly, though, they want to land a more lucrative job to improve their standard of living and upgrade their home. Money, they say, is the best measure of success.

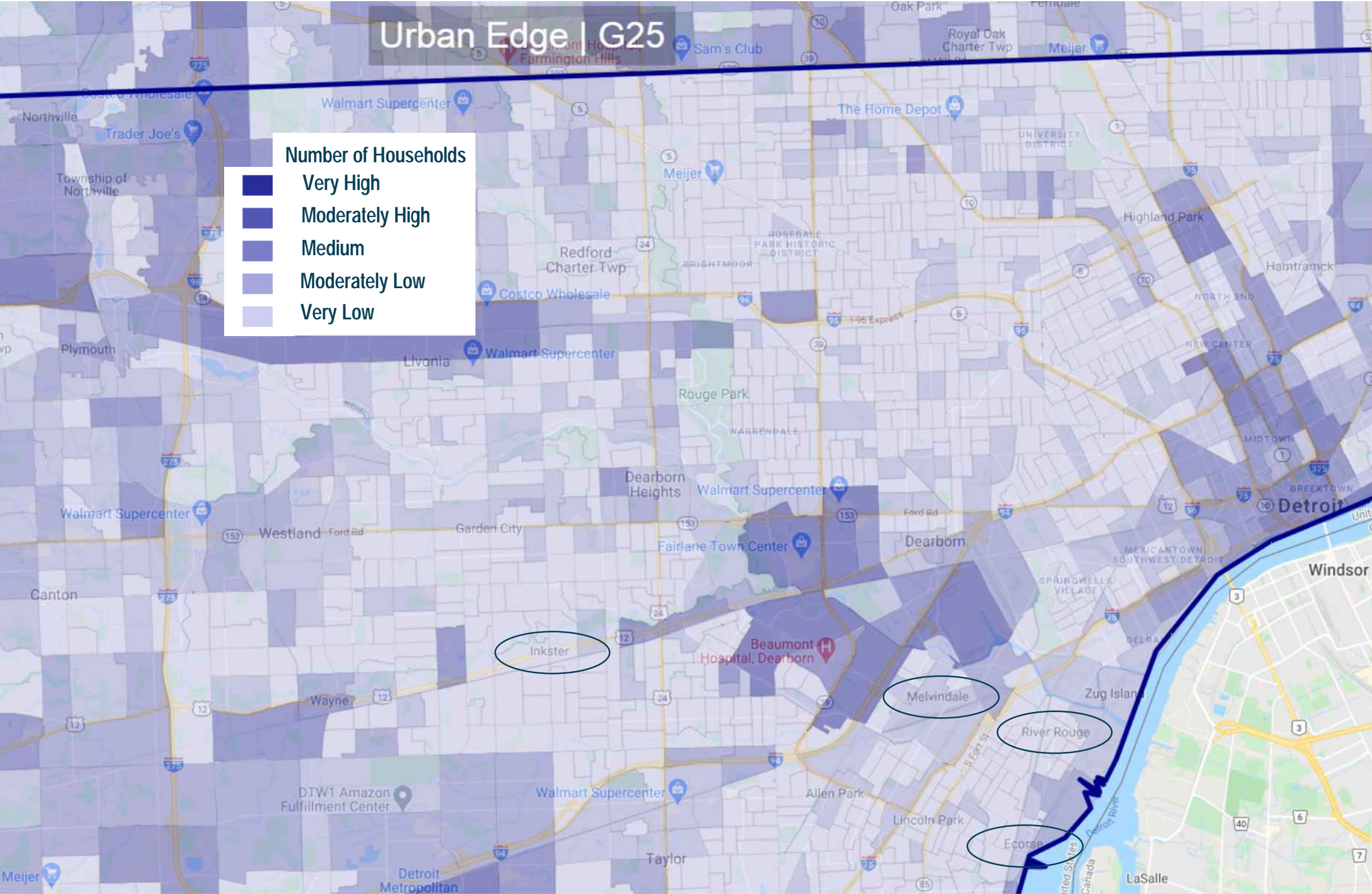
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Section E₁

Urban Edge | G25

Number of Households

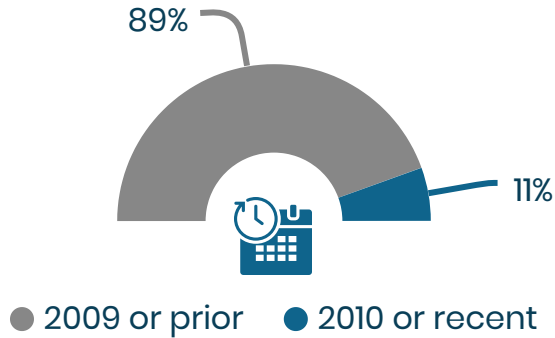
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



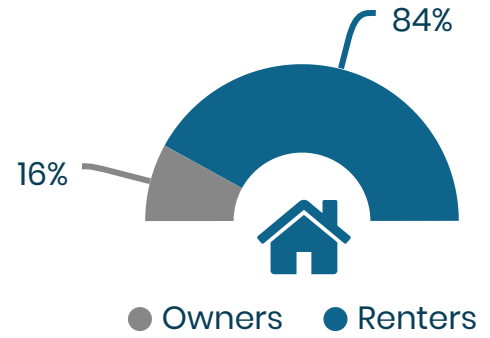
Urban Edge | G25

Lifestyles and Housing Preferences | National Averages

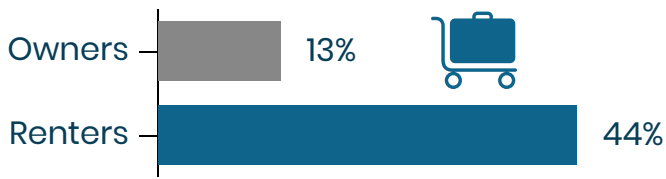
Units by Decade Built



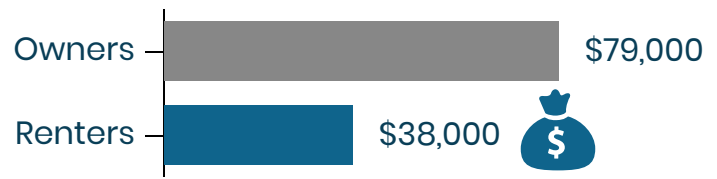
Households by Tenure



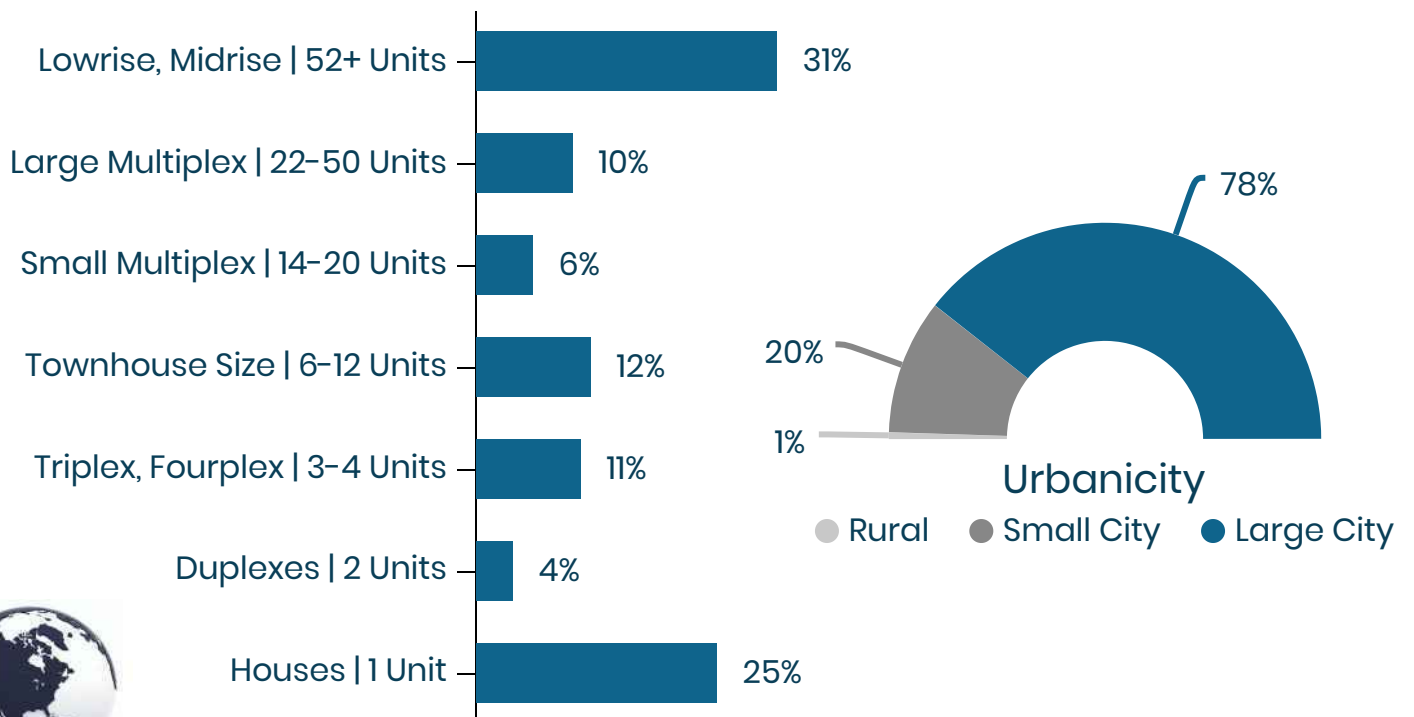
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Urban Edge | G25

Younger, up-and-coming singles, big city lifestyles located in urban neighborhoods

Urban Edge households tend to be unmarried single Millennials living in the funky neighborhoods of the nation's larger cities. Found in iconic urban neighborhoods in metro cities, they thrive in settings known for their cafes, nightclubs, and cultural arts venues. Most are college educated, in their 20s, and living in lofts and urban apartments. They can afford luxury lofts in gentrified buildings, supported by good-paying jobs in business, sales, the arts, and public policy. However, most care less about their residences than their locations near great ethnic restaurants, hip boutiques, trendy music clubs, and other like-minded singles.

Urban Edge households enjoy being on the cutting edge of culture and enjoy the energy only city life can bring. They head out to plays, movies and concerts. They like to read books and take continuing education courses. To keep looking their best, they devote hours each week to keeping fit. They are not just denizens of local health clubs; they adopt and are the first to try the newest in health food trends. During the week, they'll show up for drinks or dinner toting a gym bag and briefcase.

Not surprisingly, these households are liberal in their outlook. They tend to vote Democratic and proudly support a left-wing agenda. They do not conform to the expectation that they should attend weekly church services.

Urban Edge households are fashion-forward shoppers. They shop local boutiques and national chains alike. They are likely to drive an hour to find a new style to adopt, especially if a brand engages them with an incentive. Despite living in some of the nation's most expensive cities, they still like to keep within a budget and don't expect to spend more on household essentials or big ticket items this coming year. Thus knowing what makes them tick is even more important for marketers. Many Urban Edge consumers are somewhat financially savvy and have some type of investment. Over 75% of these households have a credit card.

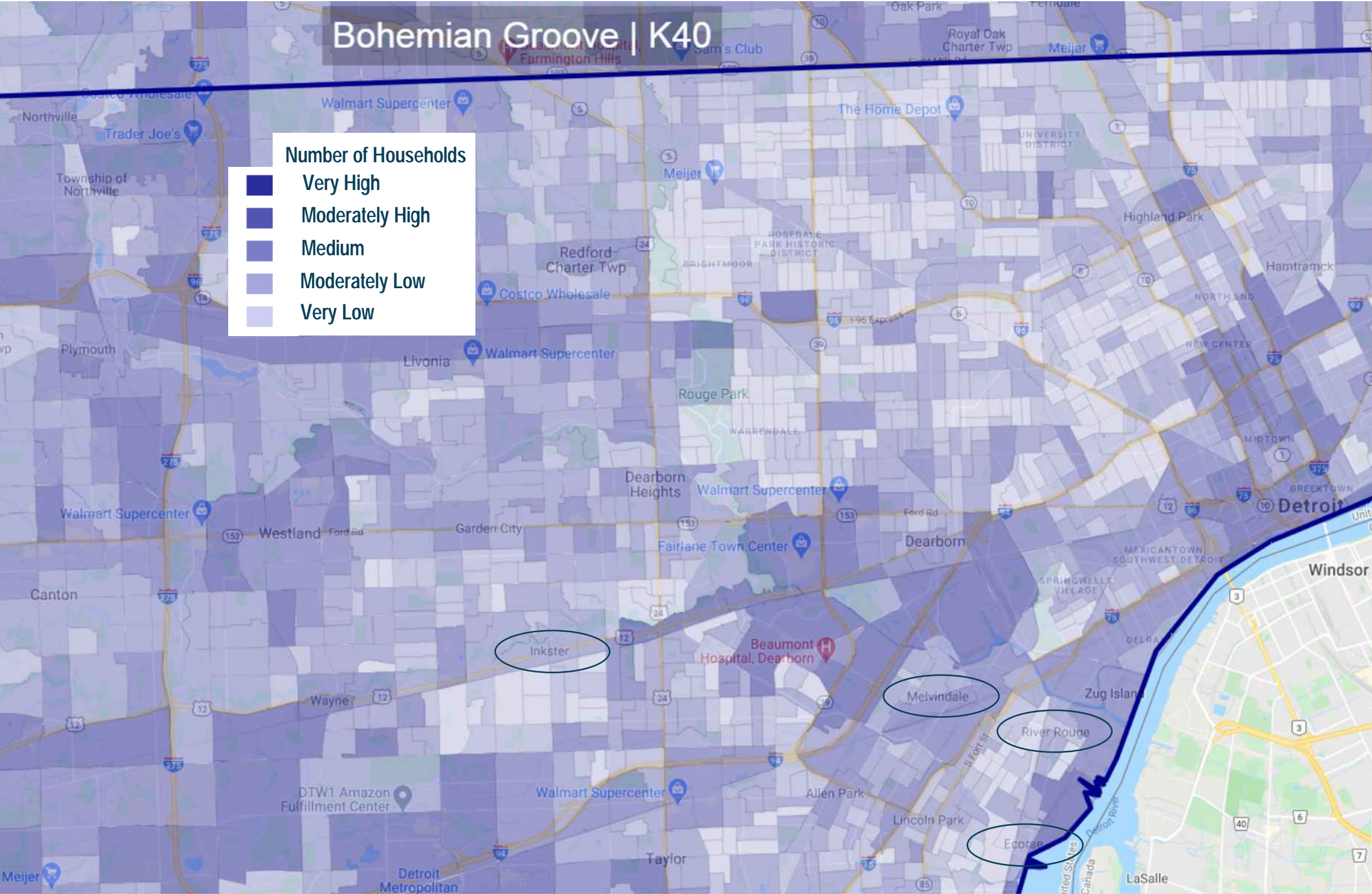
Urban Edge consumers make great Omni-channel audiences. They prefer learning about brands overwhelmingly while streaming or watching television. Internet radio streaming apps are another way to successfully engage these Millennial households. Mobile and online displays are also preferred means of engaging with brands, as well as trendy offering by email.

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Bohemian Groove | K40

Number of Households

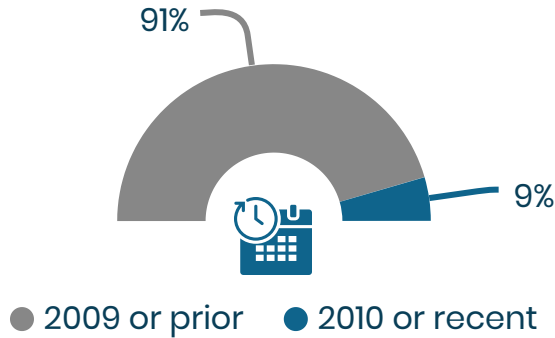
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



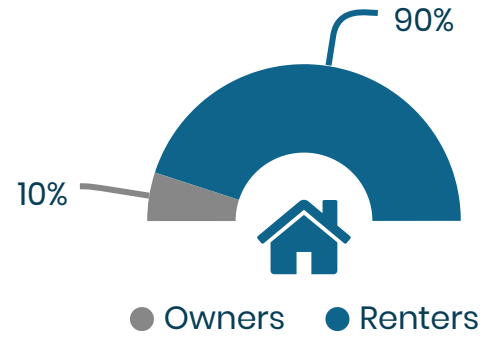
Bohemian Groove | K40

Lifestyles and Housing Preferences | National Averages

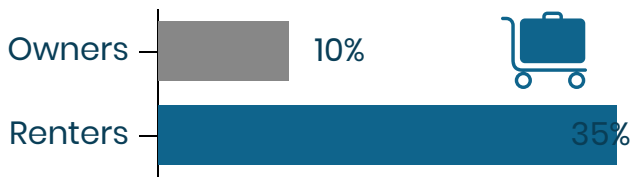
Units by Decade Built



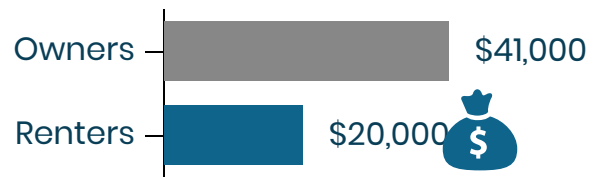
Households by Tenure



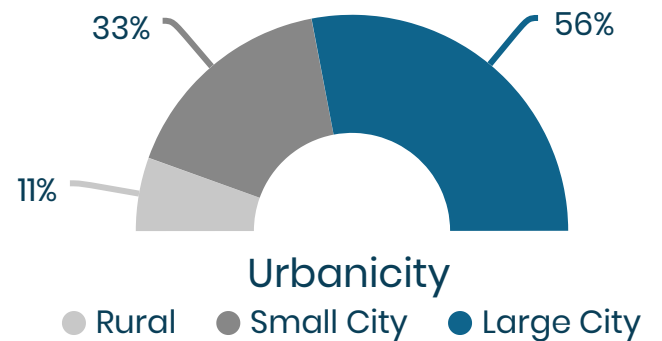
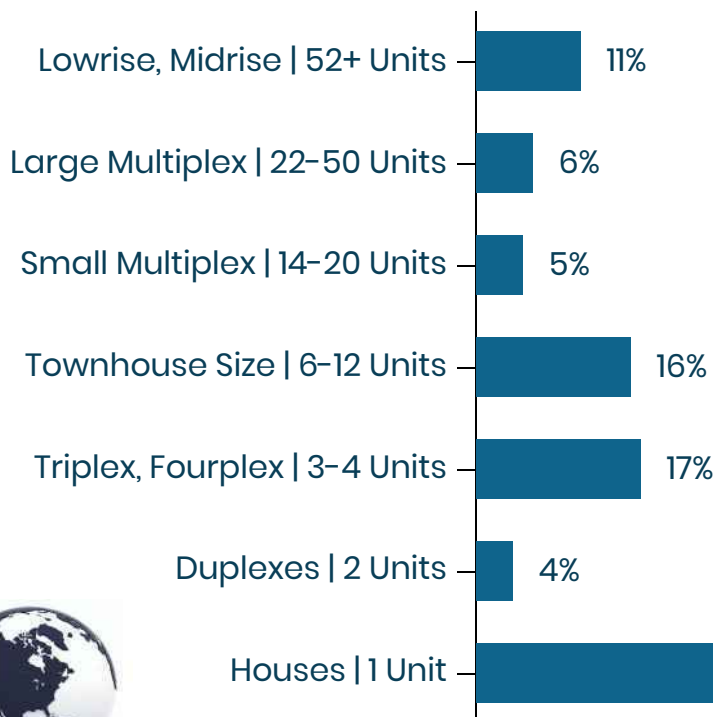
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Source: Underlying data by Experian Decision Analytics; exhibit and analysis by LandUseUSA | Urban Strategies © 2020 with all rights reserved.

Bohemian Groove | K40

Maturing, unattached individuals enjoying settled urban lives, sometimes starting over

Bohemian Groove households are older adults living on their own. While the majority has never-married, over 30% have been married and are now starting over as divorced or widowed individuals. As part of the growing wave of older singles, over half are over the ages of 50. Many have settled in second-tier cities and have chosen to rent affordable apartments. With their average educations, they typically hold down modestly-paying jobs in the service sector. Although their neighborhoods are transient, where sixty% have lived at their residence for fewer than five years, they've managed to sink down roots quickly. They already have a large circle of friends and are active in community groups.

With most adults over 50 years old, these singles lead laid-back lifestyles. They are not quite done with the bar-hopping and club scene but they are done with trolling health clubs for jogging partners. Nor are they interested in taking singles' cruises or Caribbean getaways. Many spend a lot of free time in their apartments enjoying music, cooking, making crafts and painting. If they go out to eat, it's usually to a casual dining or bistro restaurant.

In the marketplace, their low incomes and few income-producing assets make them value-conscious shoppers. They shop at discount department stores known for their wide selections and low prices. They drive small and mid-sized economy cars, typically buying used models made in the US or internationally. They also make a strong market for craft and hobby stores. They are adept adopters for most technology products and they have little interest in conspicuous consumption, which is reflected in their traditional tastes.

Nevertheless, Bohemian Groove households value their individuality and will express it both in the shopping mall and inside the election booth. They tend to be Democrats, although 60% aren't registered with any party and they often have mixed views on hot-button social issues. Many serve as influencers, particularly in the area of health and nutrition. They often prefer alternative medicine to traditional doctors. They consider themselves healthy and try to exercise regularly.

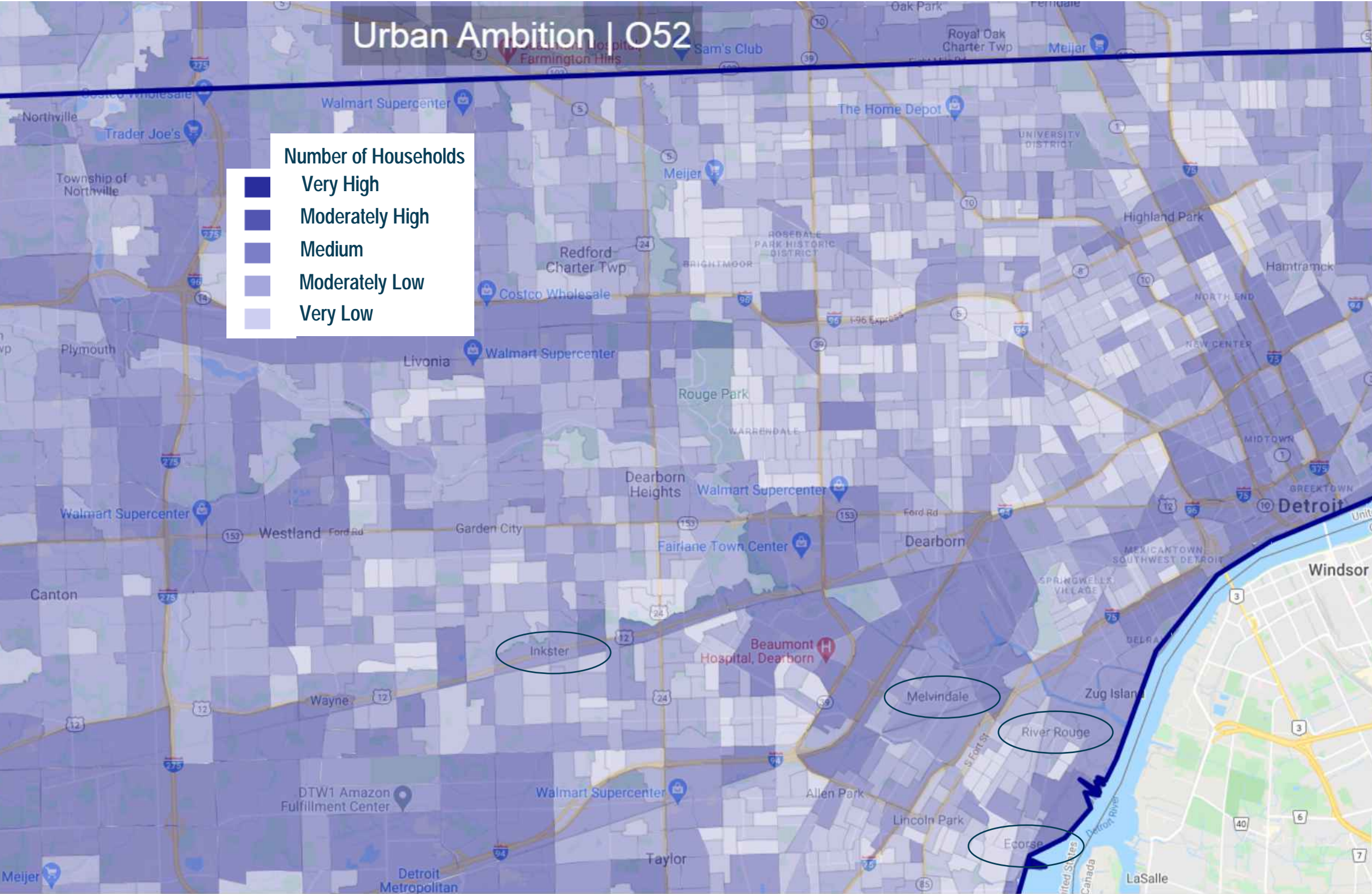
Bohemian Groove households are also an eclectic media market. Many are information hounds who read a daily newspaper and many are receptive to learning about brands while streaming movies and television shows online. They also tend to be more open to mobile display advertisements and are more apt to pay attention to online video ads. They are variety-driven and quick to try products when incentivized. Messages can be used that positions brands as cutting edge and iconic to engage these consumers.

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Urban Ambition | O52

Number of Households

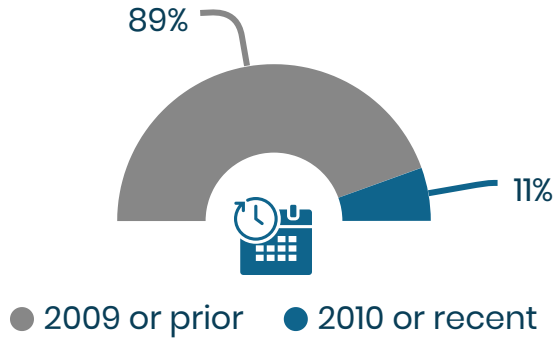
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- Moderately High
- Medium
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- Very Low



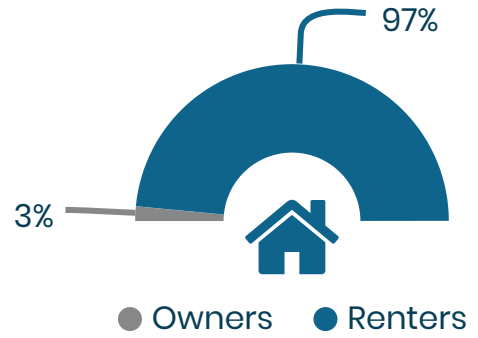
Urban Ambitions | O52

Lifestyles and Housing Preferences | National Averages

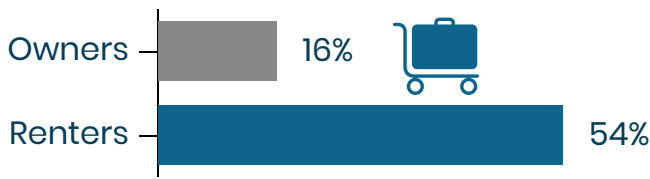
Units by Decade Built



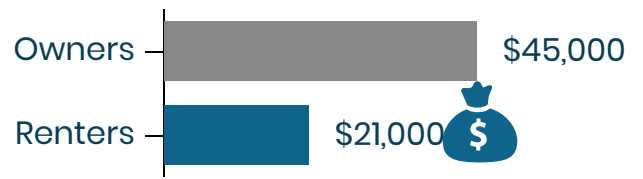
Households by Tenure



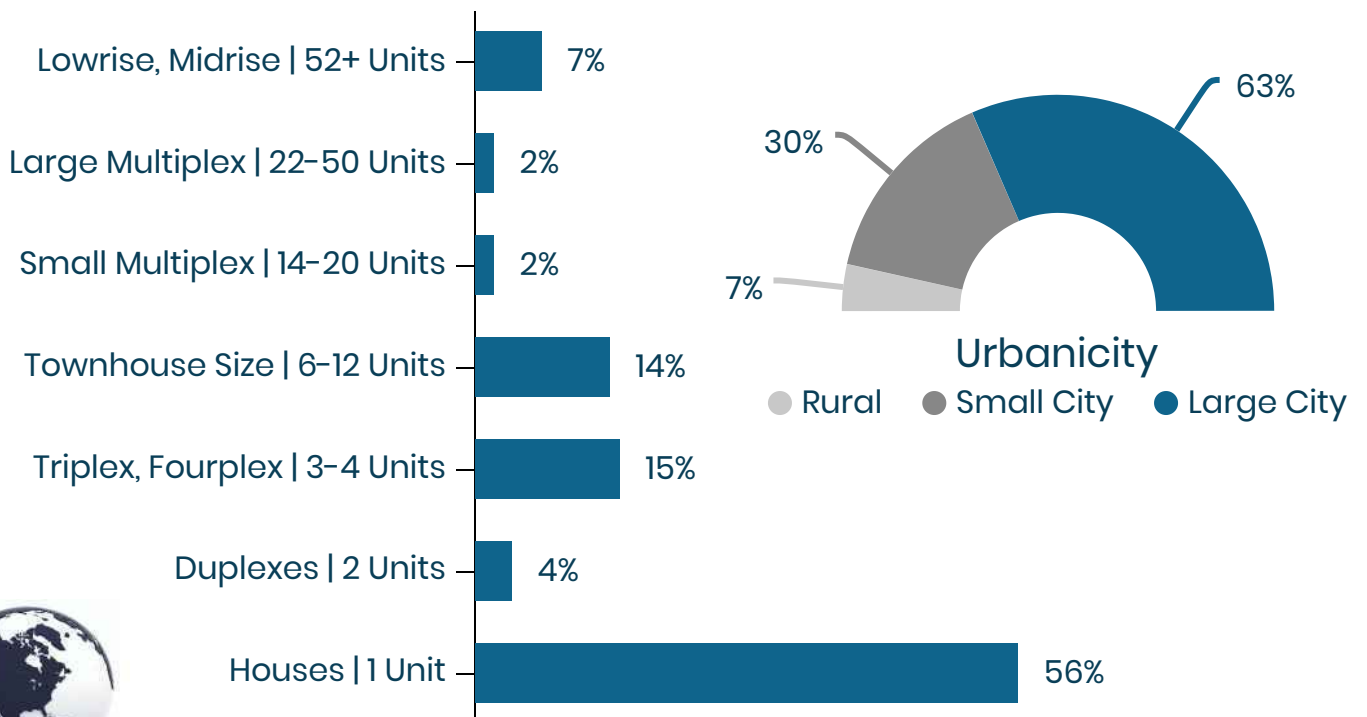
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Urban Ambition, Singles | O52

Generation Y singles and single-families in urban fringes of mid-sized cities

Young singles and single parents are prevalent among the Urban Ambition households. They include apartment-dwellers in urban fringe neighborhoods. Many are under 35 years old, half have children and many have some college education while earning low wages from first-time jobs. Their neighborhoods are characterized by low-rise apartments, rental houses, secondhand stores and funky cafes. These are transient households with young adults, and many are not long removed from living at their parents' homes. Nearly 75% have lived at the same address for fewer than five years, and they are always on the hunt for a better job and larger apartment near reliable transportation.

With their tight budgets, these households can't afford the trendiest fashions, status cars, or yuppie values. They do relatively little traveling and eating at casual-dining restaurants. However, they will shop the clearance racks at value-oriented chain stores, and they spend their nights at home listening to music and watching movies on pay cable channels. They will occasionally splurge on the latest consumer electronics and cell phones, but only if they can get internet access at a bargain price.

There's a lot of pride in these households, with residents vying to create better lives for themselves and their children. They go to colleges and technical schools to improve their employment chances. In their apartments, they lean toward media and radio stations with rhythm and blues and hip-hop music. With many households leery of the high cost of city cinemas, they opt to pay for cable television channels to watch movies and adult sitcoms. They pick up a variety of magazines to stay current with the latest news, literature and pop culture, fitness, fashion, and music.

Online, Urban Ambition households are looking for a job, learning about an illness and seeking entertainment, and streaming music. Although these households like ads that help them keep up with music and fashion trends, they don't rely on them to make purchase decisions. They prefer learning about brands from mobile and online display and video ads. Resonating message themes include those that exemplify a cutting edge status, offer novelty and a variety of styles and are priced right.

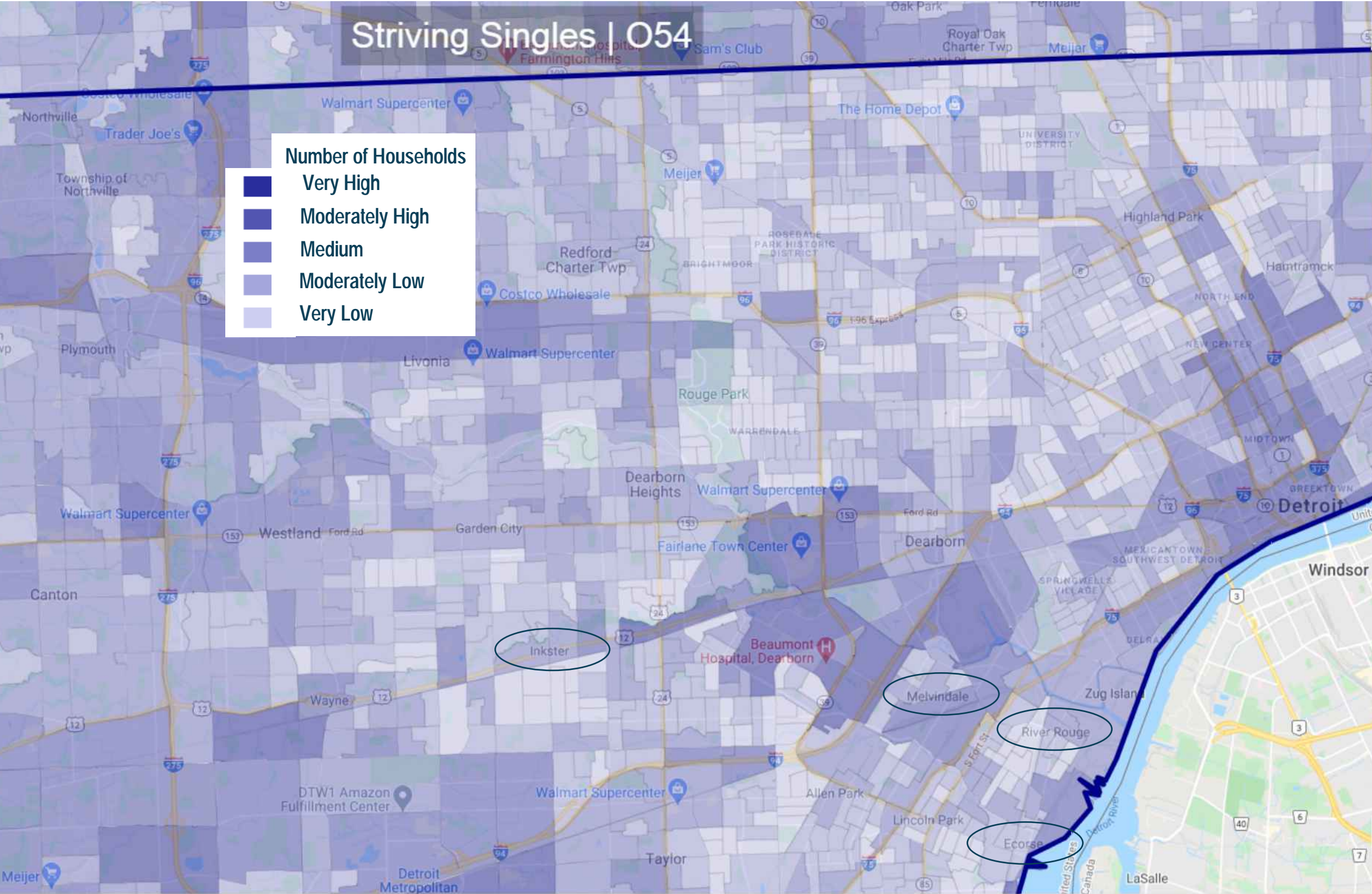
Like other young households, Urban Ambition households are liberal but politically disengaged. They tend to vote Democratic and believe personal achievement is important. They talk of wanting to advance in their careers as soon as possible, and not just to gain the respect of friends and relatives. They see insufficient funds as one of their biggest challenges, and success can be measured in cash.

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Striving Singles | O54

Number of Households

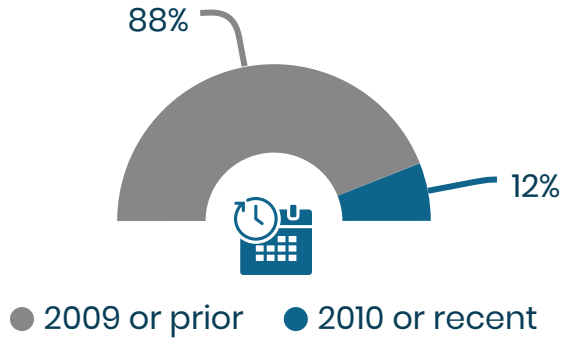
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



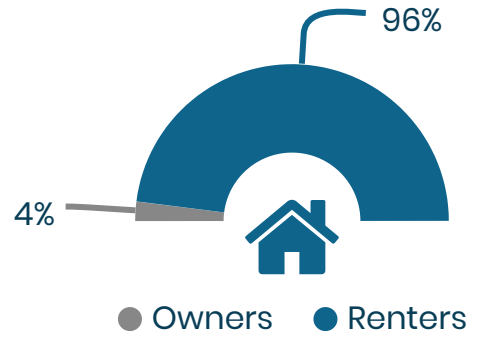
Striving Single Scene | O54

Lifestyles and Housing Preferences | National Averages

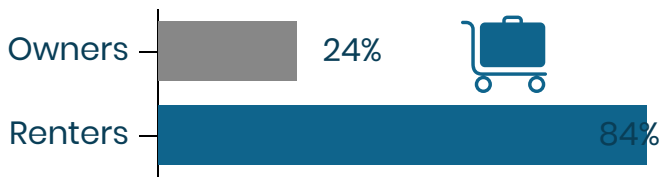
Units by Decade Built



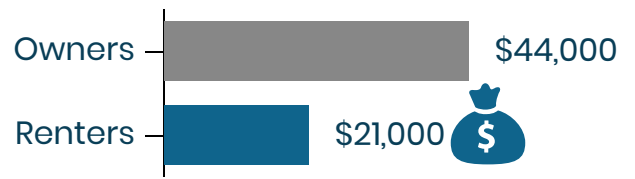
Households by Tenure



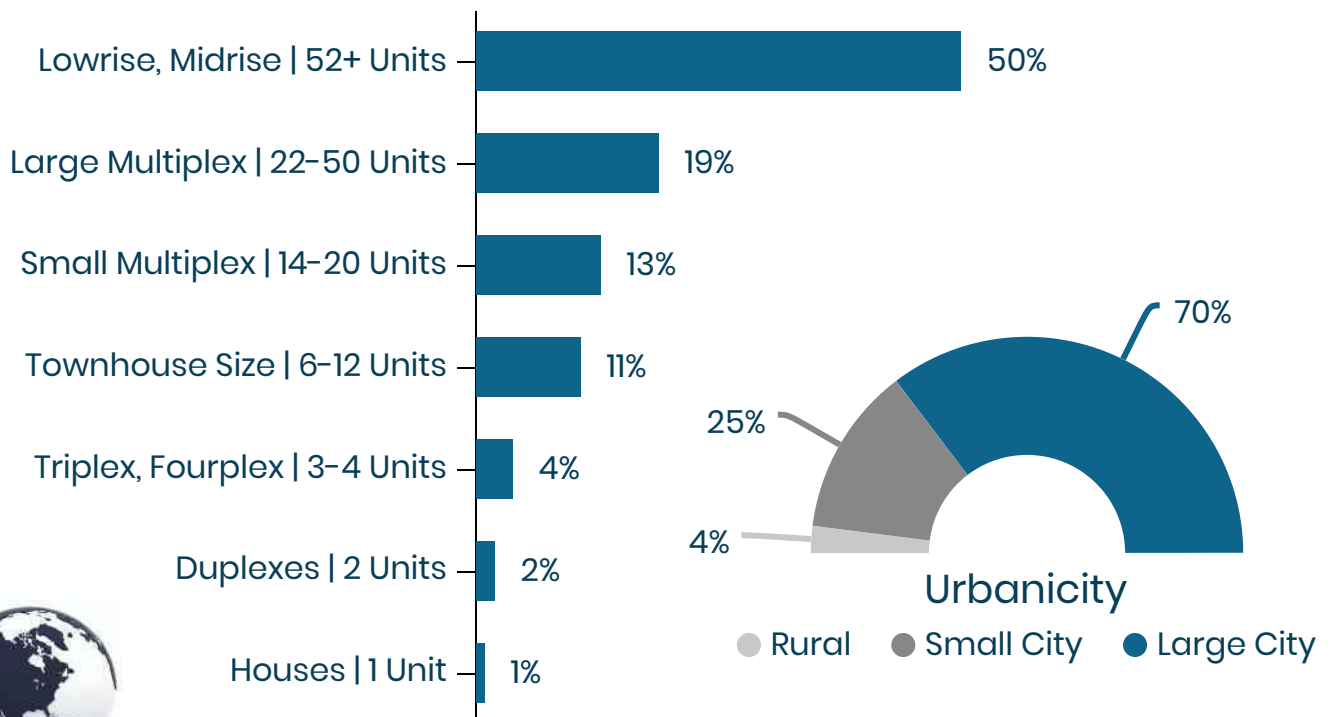
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



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Striving Single Scene | O54

Young singles and city dwellers, well-educated, upwardly mobile, career-driven

Striving Single Scene households have the largest share of singles across the nation, and it represents a way station for young city singles before they marry, settle down, and start families. Found in big cities throughout the South and Midwest, these mobile 20-somethings tend to be educated and employed in entry-level professional jobs. A disproportionate number are renters in older apartment buildings close to the urban action. Without cars, they are happy to walk or take public transportation to bars, health clubs, boutiques and movie theaters.

These young striving singles lead entertainment-intensive leisure lives. They like to go out at night to clubs and concerts. They travel to beaches and they make it a habit to visit a new destination every trip. They like to take adult education courses to make new friends as much as to improve their skills in painting and photography. They try to look their best by working out regularly and taking aerobics and yoga classes. In their apartments, they'll relax with a book, invite friends over for dinner or listen to pop, rhythm and blues, or hip-hop on their favorite radio apps. Having integrated the internet into their lifestyle, they frequently go online to download music, watch videos and play games.

Most of these consumers can't afford high-end stores, but that doesn't stop them from national brand for special sales. They consumers like to stand out and typically buy the latest fashion in season. Self-described early adopters, they enjoy trying out the latest smartphone or health food. That doesn't leave much money for savings, and these households don't often acquire investments, bank cash deposits, and insurance annuities. Instead, many are more concerned with paying down their student and car loans.

With their out-and-about lifestyle, Striving Single Scene households are moderate fans of traditional media, relying on the internet for the information those outlets provide. They've given up on newspapers and magazines, though they do keep up with current affairs and pop culture by visiting various news websites. They put in their ear buds to listen to radio stations on the way to work, and many support public radio. When they are not going out at night, they watch primetime television shows on networks. They turn to the internet to download music, stream videos or keep up their social media conversations with friends.

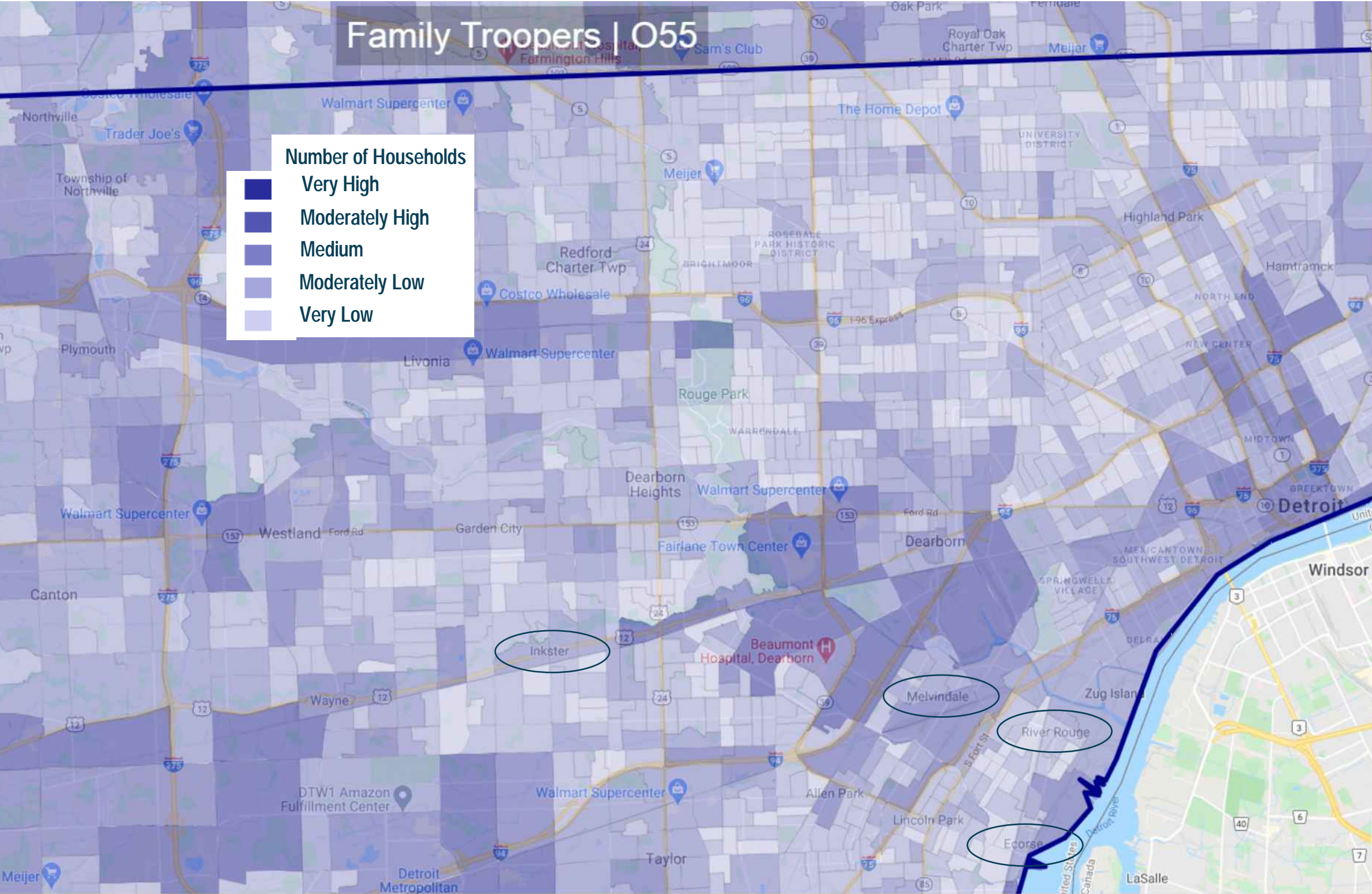
Striving singles are ambitious and spend a lot of time at work and want to advance as quickly as possible. While that doesn't leave them much free time, they still find ways to support liberal causes and tend to lean toward the Democratic Party. They have solid rates for registering to vote, and many are willing to volunteer for a good cause or a worthy protest if the issue moves them.

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Family Troopers | O55

Number of Households

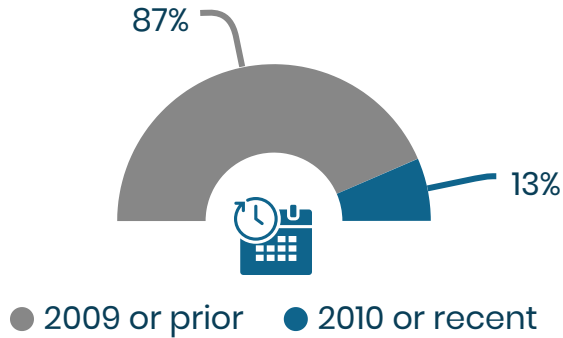
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



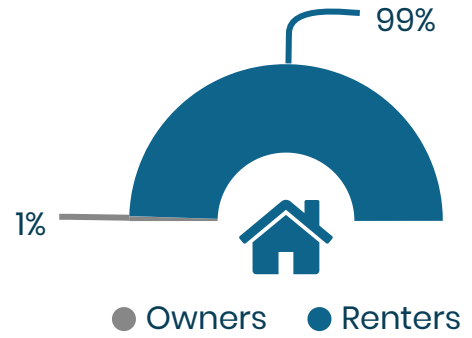
Family Troopers | O55

Lifestyles and Housing Preferences | National Averages

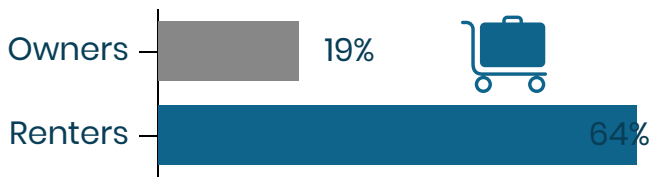
Units by Decade Built



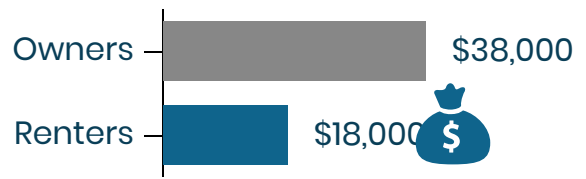
Households by Tenure



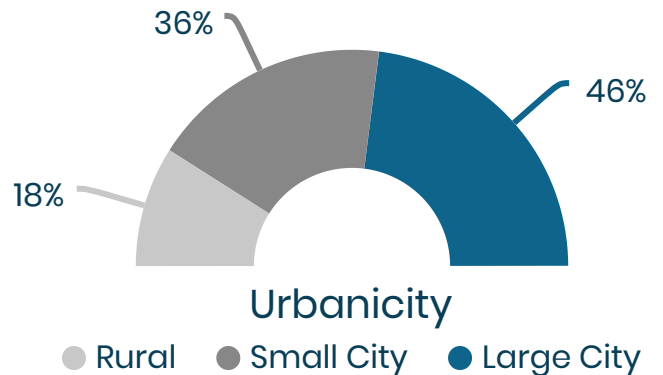
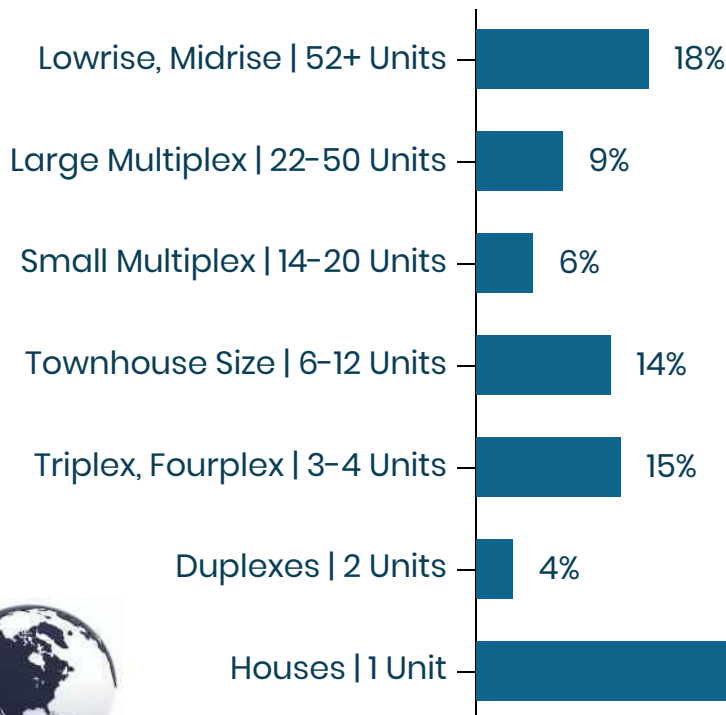
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



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Family Troopers | O55

Young families and single-parents with military affiliations, in many scattered locations

Family Troopers are found concentrated on and around military bases across the country, but they also reside in fringe cities and scattered locations across the nation. They are young families and single-parent households with adults holding ties to the Armed Forces. Some couples are living apart while one is posted at a base or overseas. Others are weekend warriors, dedicating one weekend a month to extended service. Others are career-oriented "lifers" and serving in many supporting roles.

Boasting the highest concentration of Generation Y's in the nation, they reflect an unusual portrait of America, with some of the nation's highest mobility rates. Almost half are raising children alone, which is among the highest rate in the nation. They are a lot like other young and moderate households. Educational achievement is below-average and incomes from Uncle Sam and the service industries around the bases are low. Few of these households can scrape together a down payment to buy a small rambler or ranch-style house at the lowest-end of the price spectrum. However, with their routine deployments to other bases and war zones, they are generally not interested in putting down roots when they'll be gone within a year or two anyway.

A soldier's paycheck doesn't allow for a cushy lifestyle. Among Family Trooper households, incomes do not fund much nightlife, dining out, or traveling on exotic vacations. With over 90% of these households including children, many devote their free time to entertaining their youngsters, taking them to zoos and theme parks, and buying them the latest toys and games. These households enjoy a lot of team sports like baseball and basketball. If they can line up a babysitter, the parents may go to a bar or movie, but white-tablecloth dining or an evening at the theater is generally out of the question. In these households, one weekend night is usually reserved for playing games or cards or watching a movie at home.

Family Troopers like to look sharp and shop for the latest clothing styles whenever they can. However, their thin wallets usually send them to discount department stores. They are more likely to buy toys for their children than for themselves, and they seldom purchase consumer gadgets or cool upgrades for their cars. In fact, they buy no new car makes at high rates. They do appreciate mobile technology and own smartphones and smart devices, which is sensible for households that could be shipped out at a moment's notice. New features of recent technology help hold them together.

Family Troopers like new media. They have only modest interest in magazines, preferring women's, entertainment or fashion magazines, and aren't partial to newspapers. They are big fans of television, especially the cartoons, music videos and fare on children-focused networks to watch as a family. They also like radio for the variety of music it offers; rhythm and blues, alternative rock, country, and hip-hop are favorites. However, their main form of entertainment is the internet. They go online for music, games, videos, and viewing social media profiles.

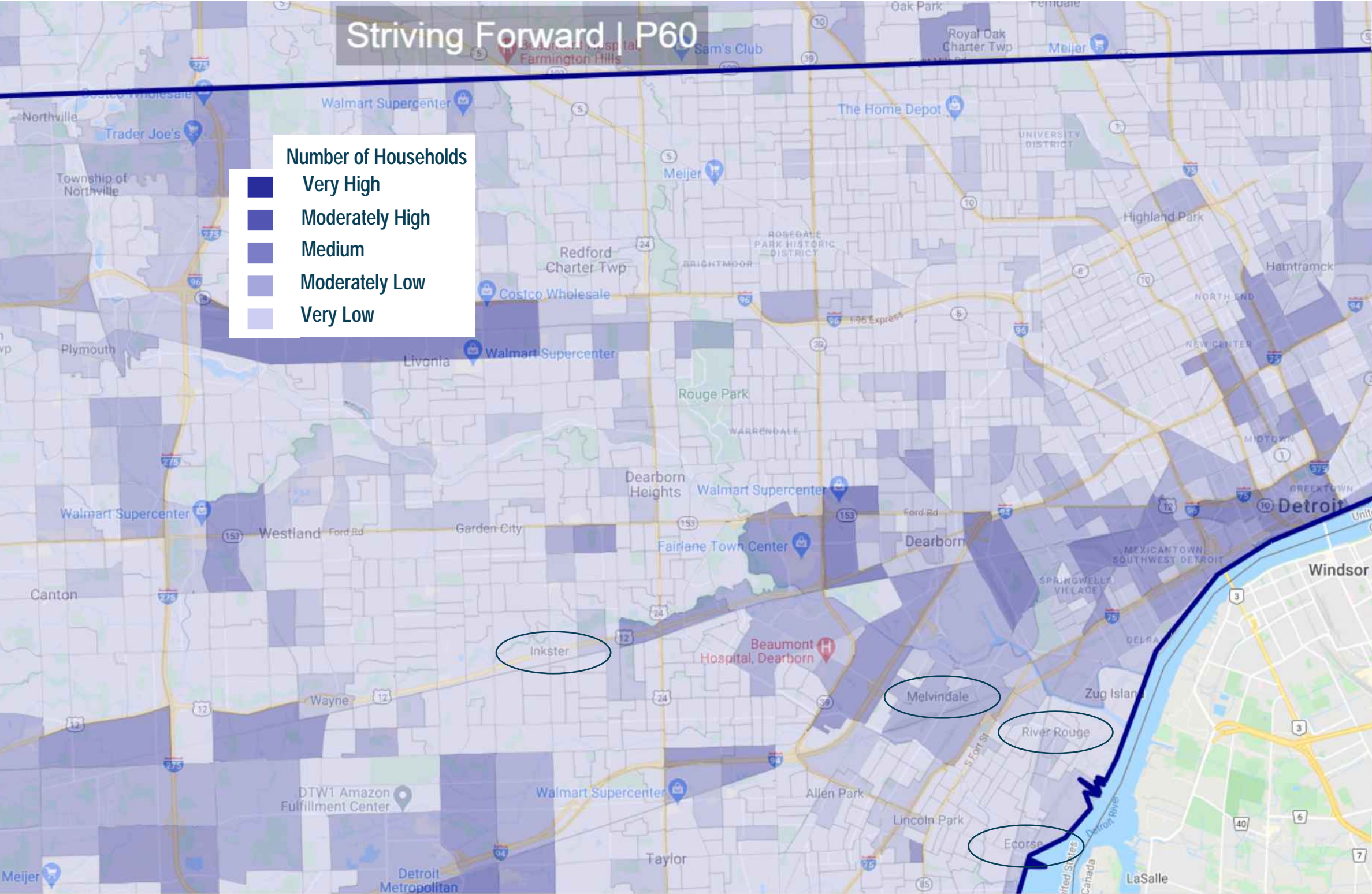
The political values of Family Troopers are still being formed. They are mostly apolitical and for the less than 30% who are registered to vote, they prefer to be called Democrats over Republican. They are into the here-and-now, with little concern about saving for the future, though they are not satisfied with their current standard of living. With their nomadic, high-stress jobs, many simply yearn for a more comfortable lifestyle.

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Striving Forward | P60

Number of Households

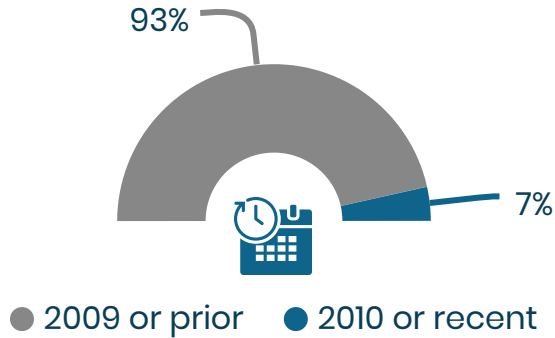
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



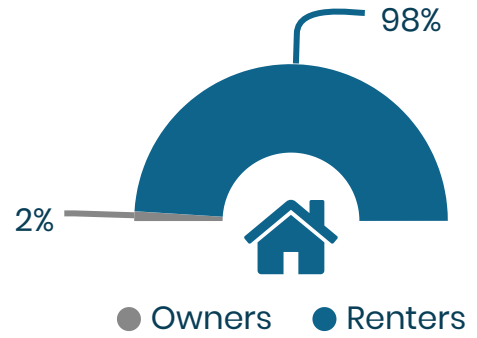
Striving Forward | P60

Lifestyles and Housing Preferences | National Averages

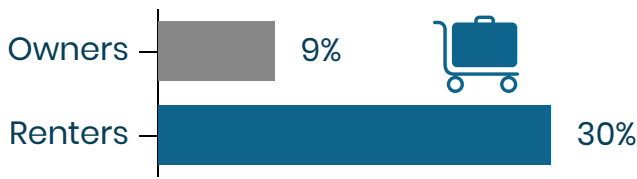
Units by Decade Built



Households by Tenure



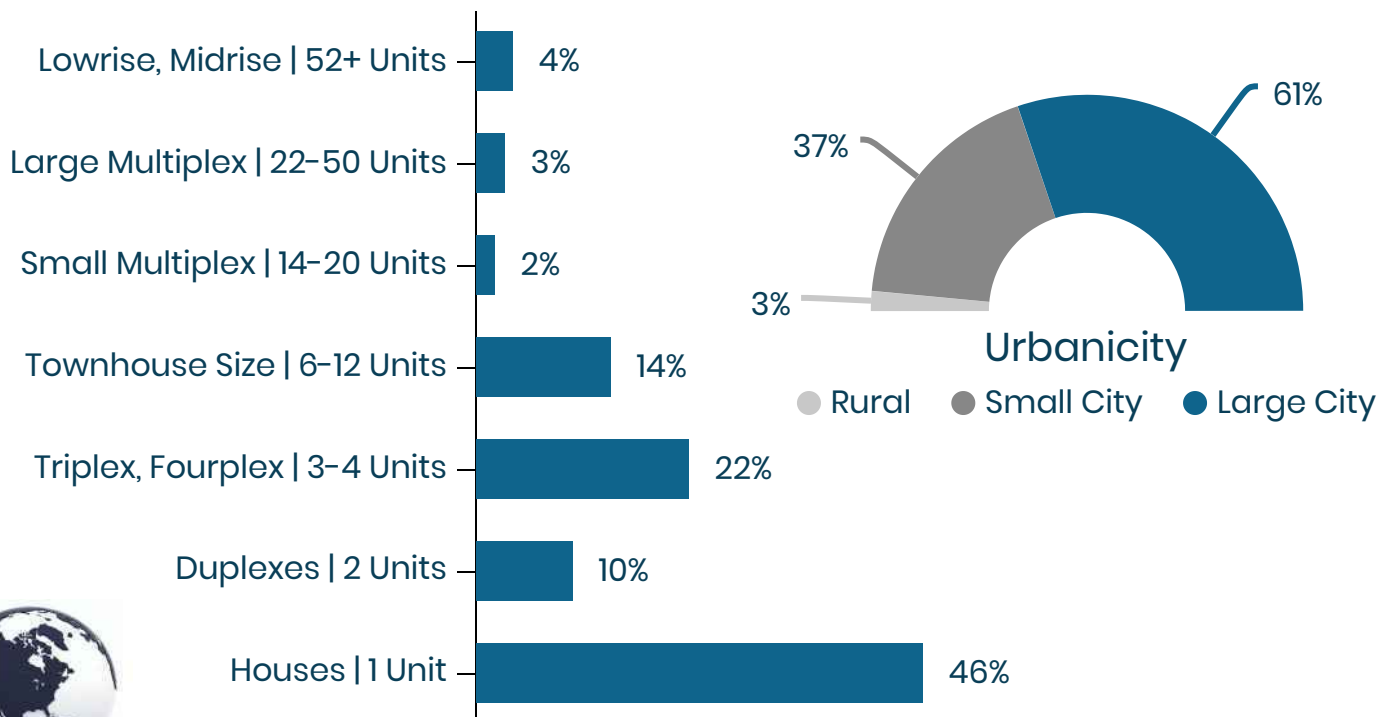
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



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Striving Forward | P60

Mid-aged families and single parents with modest incomes migrating into city gateways

Striving Forwards are families with a mix of single parents and couples with children living in moderate city neighborhoods. About 75% of these household members don't speak English. Many arrived at immigrant gateway communities in big cities in search of a better life. With below average educational attainment, and less than 30% have finished high school. They tend to earn low wages as blue-collar laborers or service-sector workers. Most can't afford to buy a home and they tend to live in inexpensive rental apartments in transitional neighborhoods. Almost 25% of these households move every year.

Striving Forward households have shallow pockets of disposable income, which provides for only modest lifestyles. When they are not working, the parents seek out child-oriented leisure activities that are affordably priced. They take their children to zoos and aquariums, and a big outing is a trip to a theme park. They admit to not exercising regularly and spend their evenings at home, cooking and listening to Latin music, watching television novellas and movies.

In the marketplace, these price-sensitive consumers look to shop at local stores and at discount departments stores where the clearance racks sag with merchandise. They frequent value-price retail chains and toy stores, where they indulge their children with games and dolls. They like to shop with their family, but they also enjoy just browsing to check out new stores and fashion. In these households, they make an effort for health by cooking with fresh ingredients they pick up from a local market or produce stand.

With nearly 90% of Striving Forward households are speaking Spanish at home, and they are an important market for Latin media, including movie channels and magazines. Relatively few have access to the internet, but those who do go online to visit websites with information on jobs and apartments and to keep in touch with friends through social media sites. At home, their radios are on all day, with Latin music providing the soundtrack to their activities.

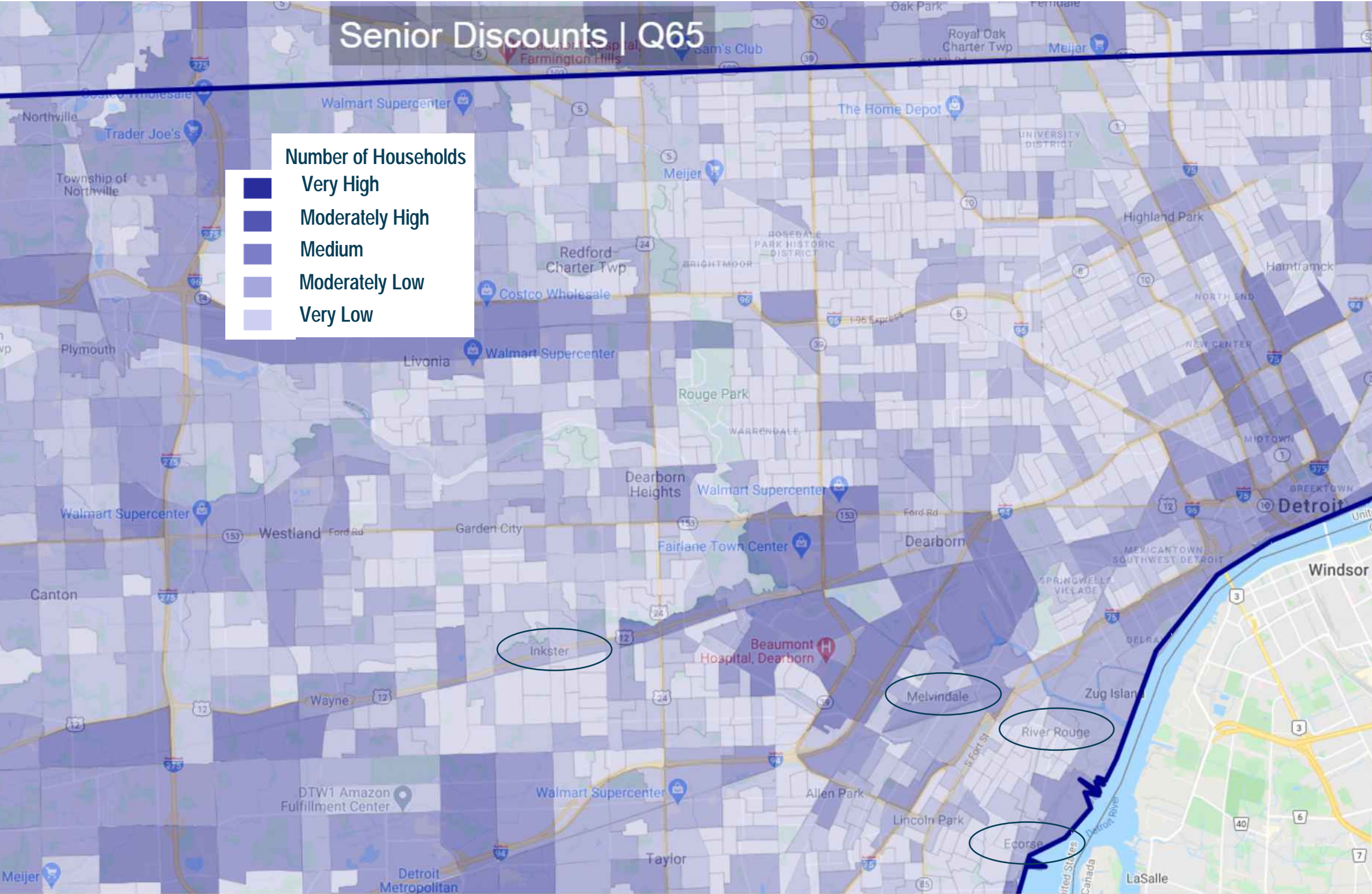
The moderate Striving Forward households are working long hours to slowly improve the lives of their families. Despite some financial challenges, they remain ambitious and optimistic. Most are family-oriented and fill their homes with vibrant food and art. They also express concern about the crime and pollution that are part of their neighborhoods. However, many seem to have apathy toward politics, with few registering to vote or joining a political party. They are more likely to trust their faith, church, and community than the politicians.

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Senior Discounts | Q65

Number of Households

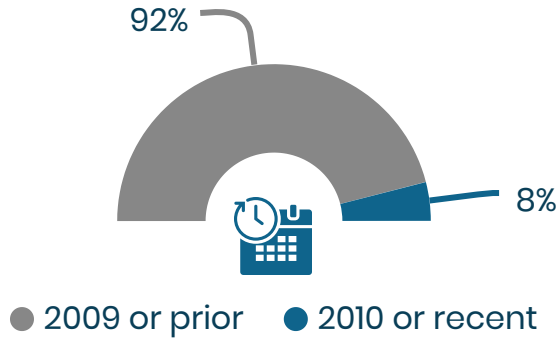
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



Senior Discounts in Towers | Q65

Lifestyles and Housing Preferences | National Averages

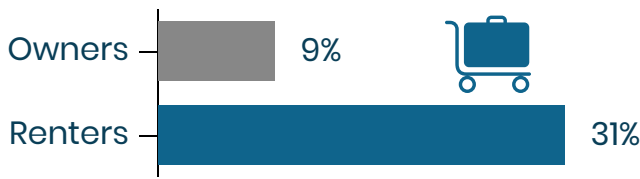
Units by Decade Built



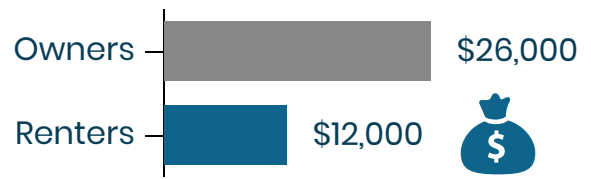
Households by Tenure



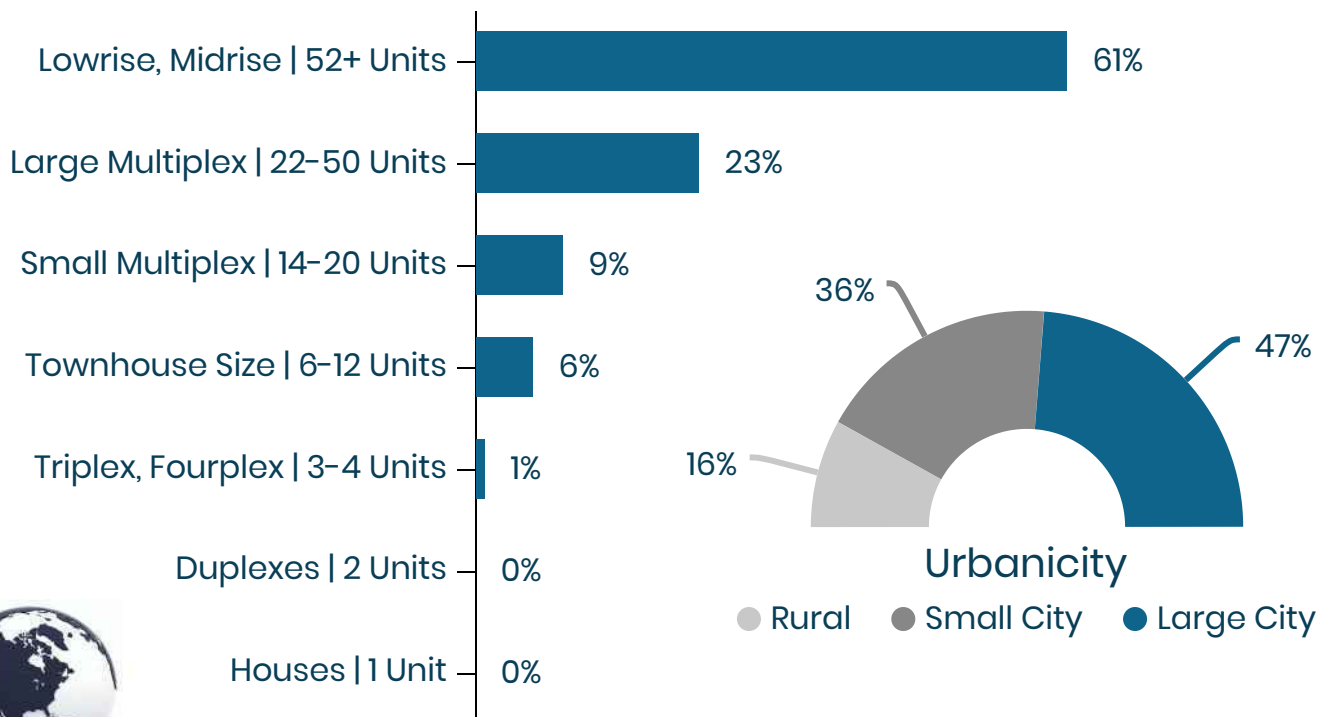
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Senior Discounts & Towers | Q65

Retirees settled in metro apartment communities living frugal, sensible lives

Senior Discounts & Towers are mostly seniors and some elderly residents on fixed incomes who have retired to city apartment buildings geared specifically for them. Most of these residents are over 75 years old, and they tend to seek out these apartments when they become widowed or can no longer cope with the maintenance of a home. While a large share has grown children and most are grandparents, their children are typically too far away or incapable of supporting them in their own homes. Still, despite modest incomes, these elderly residents express satisfaction with their life, have a circle of close friends and enjoy both hobbies and entertainment. They look for opportunities to improve their social life.

Senior Discounts & Towers are found all around the country, typically in metro communities that permit large, multi-unit apartment buildings. Many have moved in within the last seven years. Given their sometimes-dicey neighborhoods, they prefer the security of an apartment building, preferably with a doorman, to being on their own. Some can take advantage of rent-controlled rates and senior discounts to help stretch their budgets.

Many of these households have more active leisure lives. Surveys show that they go out regularly to see plays, attend classical music concerts and gamble at casinos. Their neighborhoods often feature a nearby senior center that offers bingo and exercise programs. At home, they enjoy reading and needlecraft, and some are active collectors of ornaments and porcelain figures. However, most Senior Discounts & Towers wouldn't qualify as sophisticated investors. Few have income-producing assets, and only a small share own stocks or bonds. Many get by on small pensions that supplement their Social Security checks.

As consumers, these older households are more concerned about discounts than designer labels. They tend to shop the same stores and wear the same styles for years. They'll go to both bargain and moderate retailers, though they typically head first to the clearance rack when arriving at a chain or department store. Occasionally, these shoppers will splurge on a high-quality outfit for a special event or when they want to make a statement. Functionality is the most important factor when they consider a purchase.

Spending a lot of time in their apartments, Senior Discounts & Towers are a traditional media market. They like to read newspapers and magazines, listen to golden oldies and classical music on the radio and watch a lot of television. Their favorite cable television channels provide mainstream movies and news; and many will verge on obsessive to watch favorite game shows and nightly newscasts. Although they do not often access the internet, they will go online to websites that offer health information, political news and sports standings featuring their favorite teams.

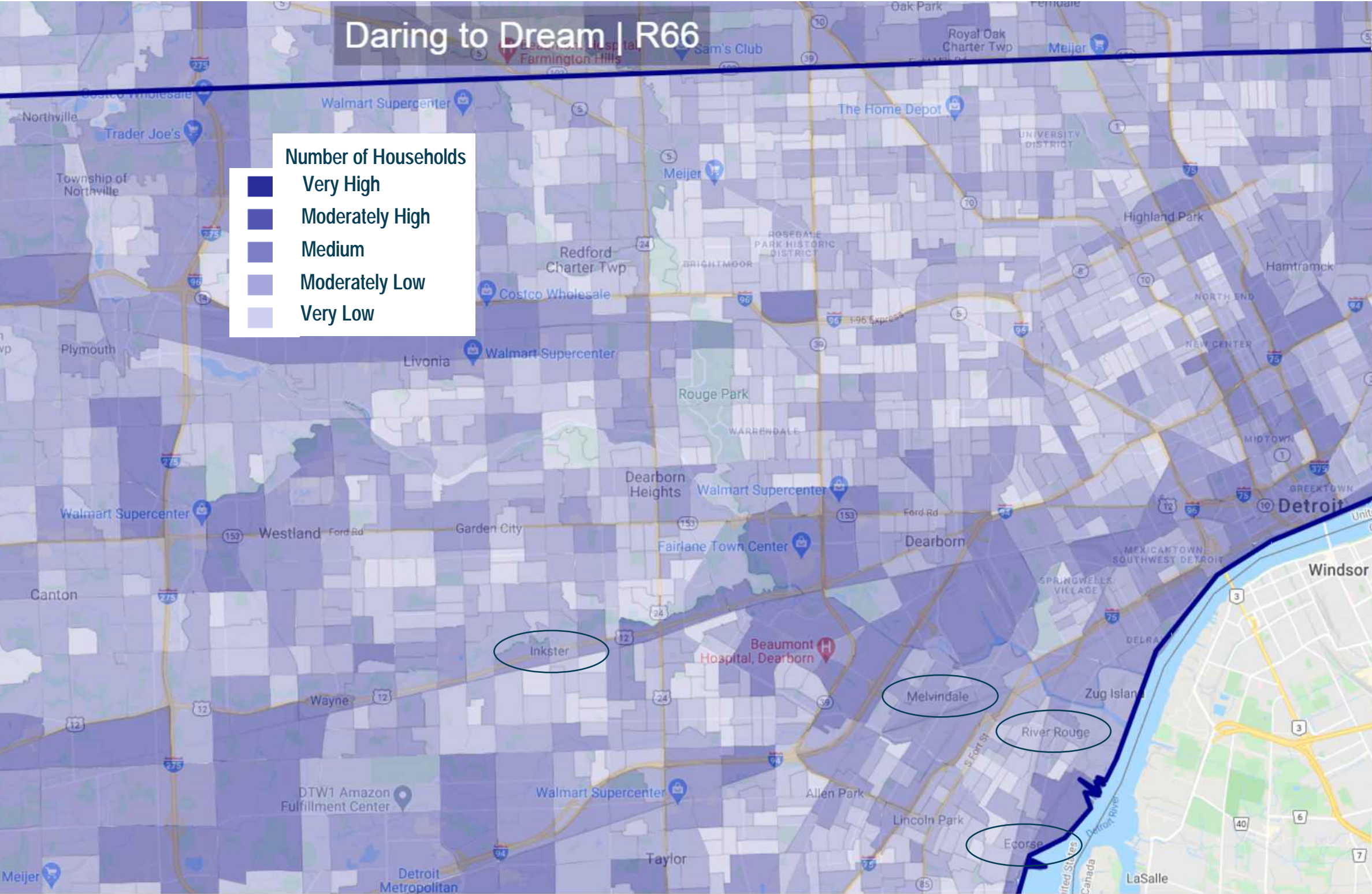
Senior Discounts & Towers are happy with their lives and cherish their families and friends. They like to meet new people, entertain them in their apartments and stay in touch with their far-away families. Faith is important to these seniors, who are active in their churches and synagogues. They are politically active as well, supporting mainly conservative social issues. Monitoring their health is important to these households, who watch their diets, take preventive medicine and listen to their doctors.

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Daring to Dream | R66

Number of Households

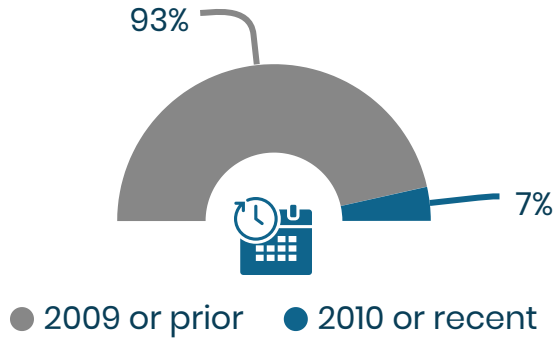
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



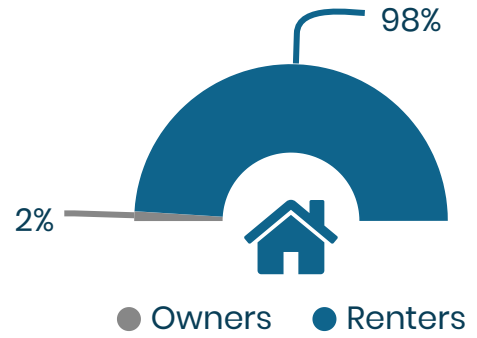
Dare to Dream | R66

Lifestyles and Housing Preferences | National Averages

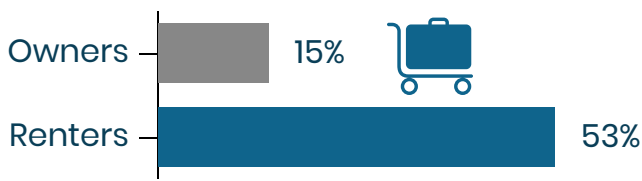
Units by Decade Built



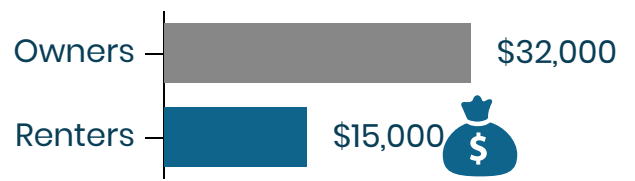
Households by Tenure



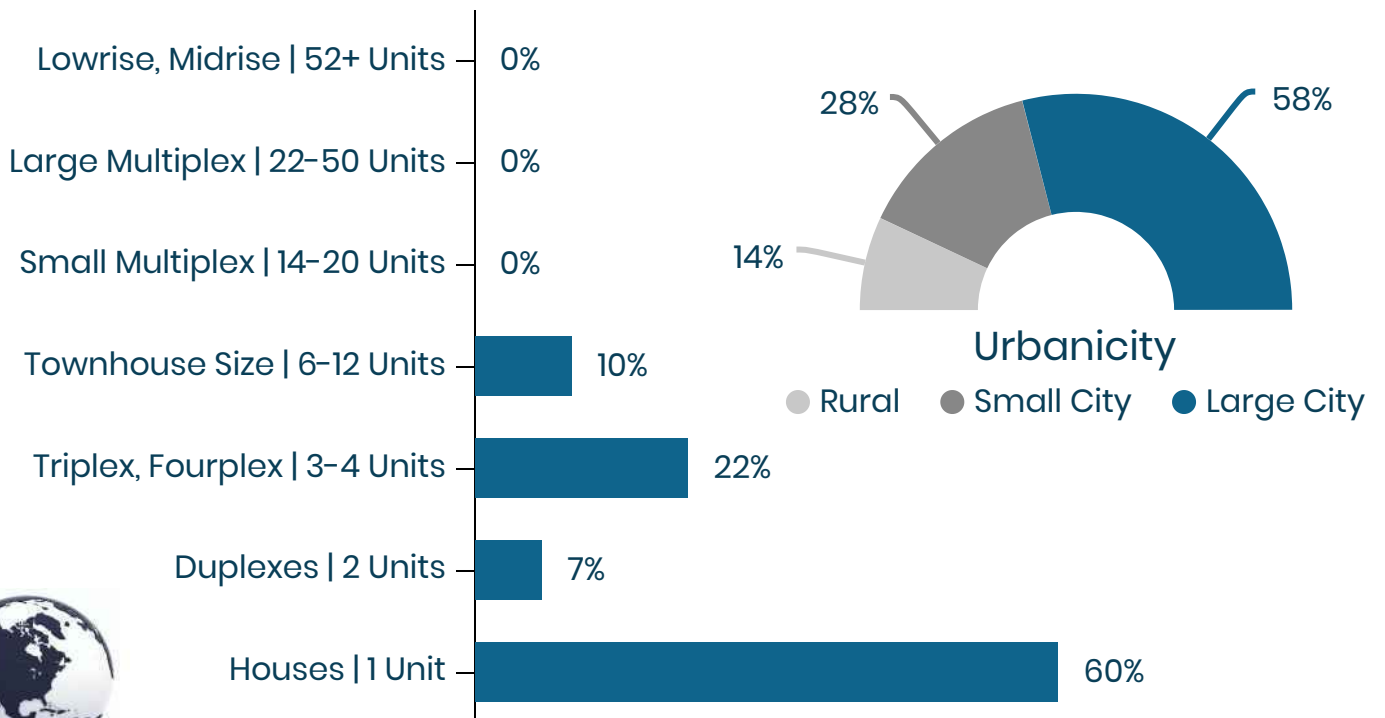
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Daring to Dream | R66

Young singles and single-parents with lower incomes starting out in city apartments

Daring to Dream households are one of the newest demographic trends in American households, including the decline of marriage among lower-income couples. These are singles, cohabitating couples, and single parents of limited means sharing low-rent city apartments. Among of the youngest households in the nation, more than half are under 35 years old. They do not consider marriage as the only path to forming a family.

These young households have low levels of educational attainment, and their rate of high school dropout is twice the national average. They tend to have low-paying entry-level jobs and some manage by sharing apartments to make ends meet. They tend to reside in older transitional neighborhoods scattered across the country; and most are living in buildings built prior to 1940. There are few amenities other than the inexpensive rent to entice these young, mobile singles to sink in roots, including nearly 60% have lived at their address for fewer than three years.

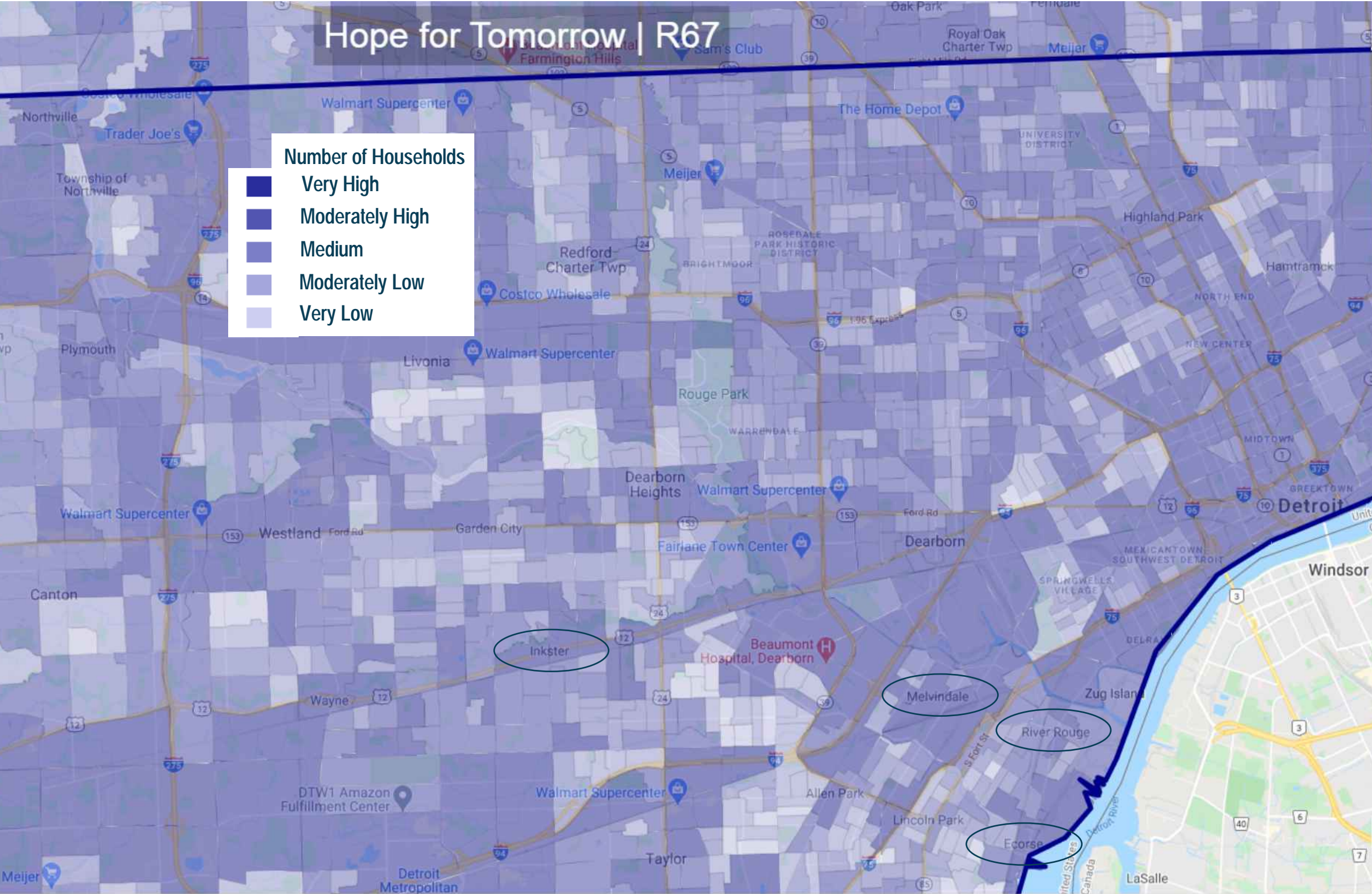
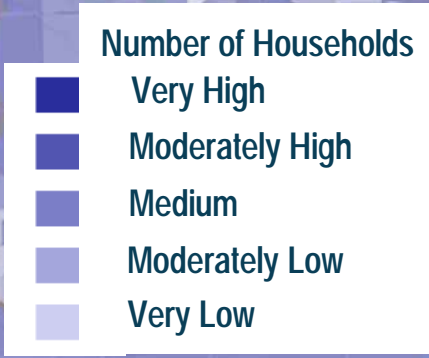
Daring to Dream spend a lot of their free time on the go. They hang out with friends at bars and nightclubs, head to movies and dance performances and catch a meal at casual restaurants. They'll kick back at their apartments to listen to music or throw a dinner party, always on the lookout for a new dish to try or drink to share. There's not a lot of money for travel, except for the virtual kind. These 20- and 30-somethings also enjoy playing video games, computer games and board games. If they want to work out, they'll bypass the health club in favor of a pickup game of soccer or basketball in a nearby park.

While their budgets may be tight, Daring to Dream households enjoy shopping, particularly for clothes. Although they like designer clothes and to keep up with the latest styles, they typically end up in discount departments stores, looking for chic styles on the clearance racks. Most are getting by without a car, but they will splurge on electronics. These music fans buy the latest devices to listen to their favorite music, including the latest in adult contemporary, pop music, and rhythm and blues. These households are relatively disconnected with traditional media, and a newspaper is rarely delivered to their doorsteps.

With few long-time residents in their neighborhoods, the Daring to Dream households often seem disconnected from their communities. They don't often vote or belong to a place of worship. Many simply want to get ahead, make more money and find a better place to live. They take adult education courses and talk about advancing their careers.

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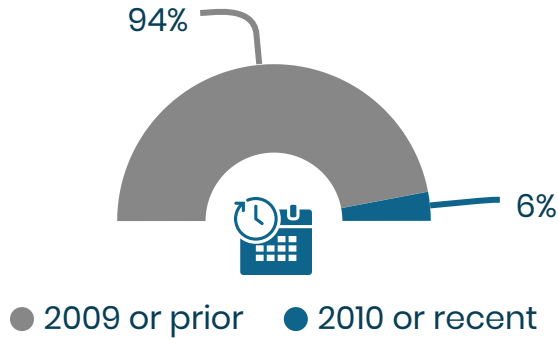
Hope for Tomorrow | R67



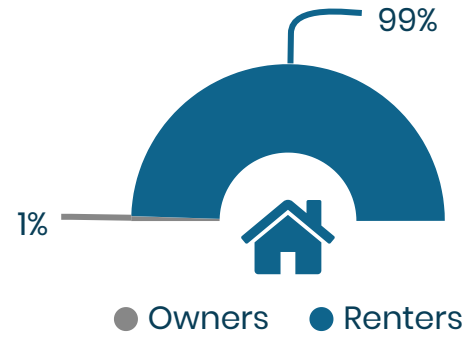
Hope for Tomorrow | R67

Lifestyles and Housing Preferences | National Averages

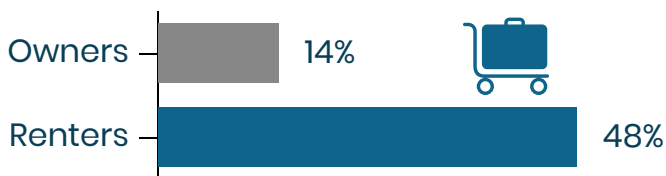
Units by Decade Built



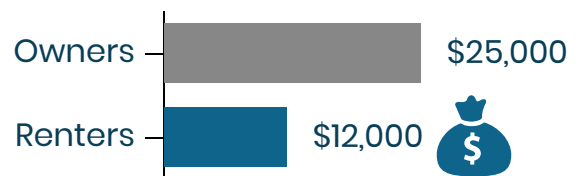
Households by Tenure



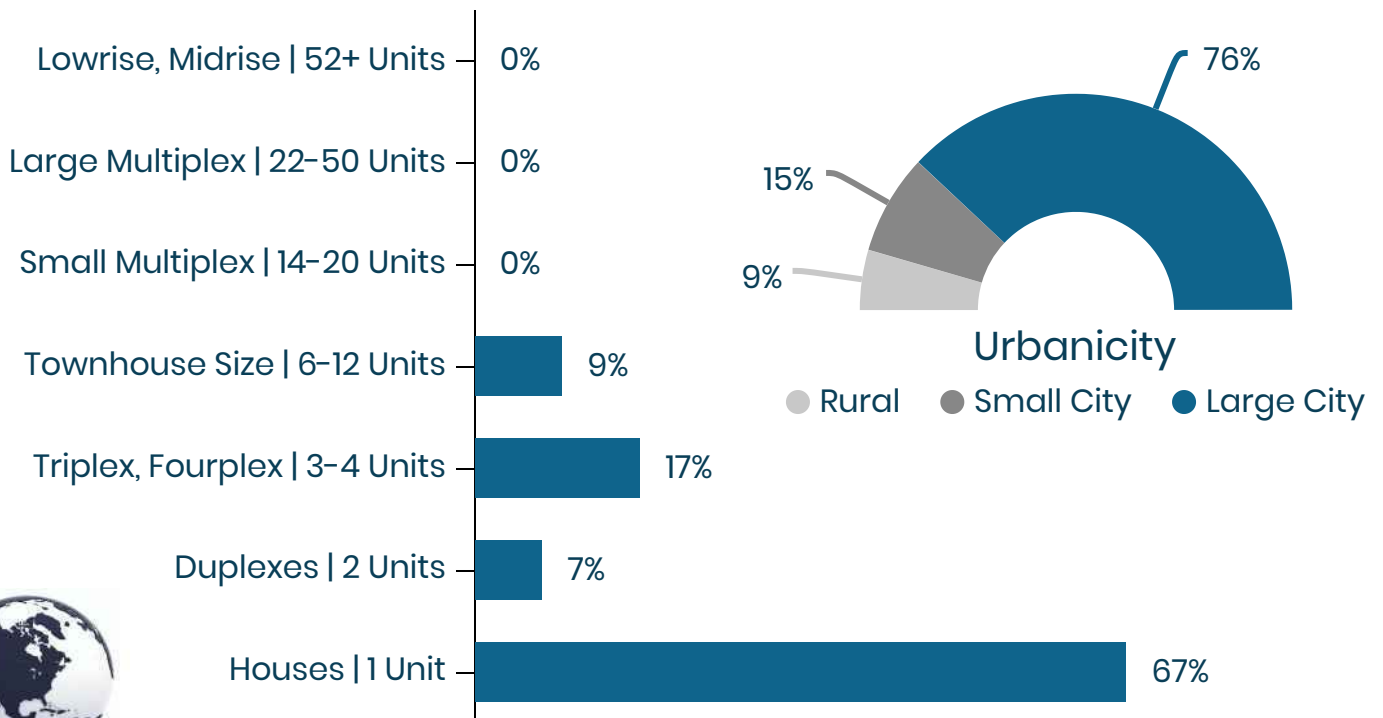
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Hoping for Tomorrow | R67

Young, low-income single parents in city apartments, striving for a higher quality of life

Life can be a struggle for Hoping for Tomorrow households, which is a highly transient group of young singles and single parents living in second-tier cities. These households face tough economic challenges. Almost 30% never graduated high school, the average income is one of the lowest in the nation and more than half of household heads are single parents. For these relatively young adults, over 50% are under the age of 35 – but they are aspiring as they mature.

Hoping for Tomorrow households are found throughout the eastern half of the US, especially in second-tier cities in the Midwest and South. More than nine in ten households rent apartments, typically in old buildings and duplexes built in the first half of the last century, many of which are showing their age. However, that's all they can afford because of their low-paying service-sector jobs as restaurant workers and school aides. Few talk of spending their lives in these settings filled with transient residents; nearly 60% have been at the same address for less than 3 years.

Among these financially-challenged households, most lead modest lifestyles. They are young enough to enjoy nightlife, and that usually means heading to a bar or nightclub. If they want to get exercise, they generally go to a park or playground for a pickup game of basketball. However, they are unlikely to splurge on cars, travel packages or season tickets to cultural and professional sports events. Many members spend their evenings at home just to save money. However, to keep their children's entertained, they often go over-budget to get cable channels and new toys. They are exceptionally receptive to online media and they listen to urban radio stations and watch a lot of television. These young parents also loosen their purse strings to buy toys, books and video games. If they can afford it, they'll also get internet access to download music, stream videos and check out social media sites.

As consumers, Hoping for Tomorrow like the latest fashion and hippest styles, but they can only afford the apparel at discount shops and the clearance racks at pricier chains. They splurge at discount stores and moderate chain stores, and say that they look for clothes that can last a long time.

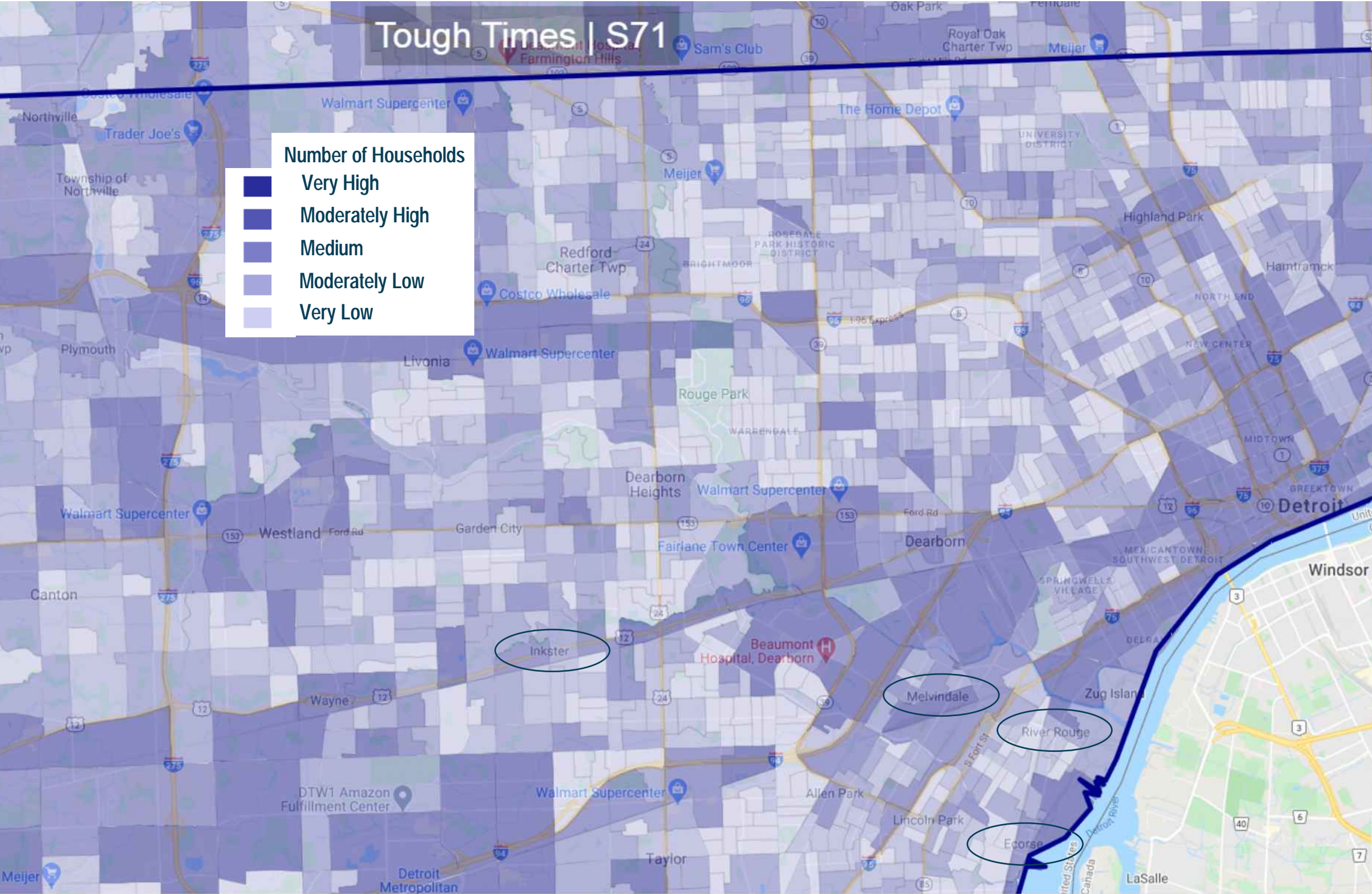
Many Hoping for Tomorrow households are dissatisfied with the limits on their lifestyles. However, they want to get a better job, advance in their careers and be better providers for their children. Some take adult education courses to improve their lives, and they have the support of their church, where they tend to be active members. Although they've only lived in their neighborhoods a short time, they tell researchers that they still want to improve their communities as volunteers.

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Tough Times | S71

Number of Households

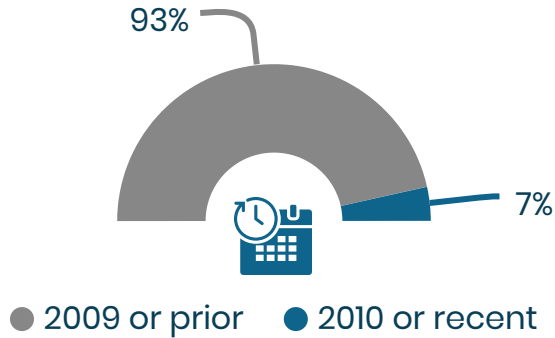
- Very High
- Moderately High
- Medium
- Moderately Low
- Very Low



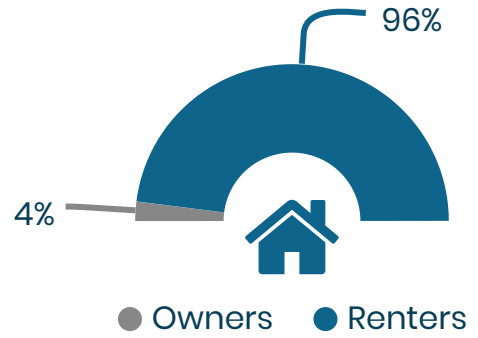
Tough Times | S71

Lifestyles and Housing Preferences | National Averages

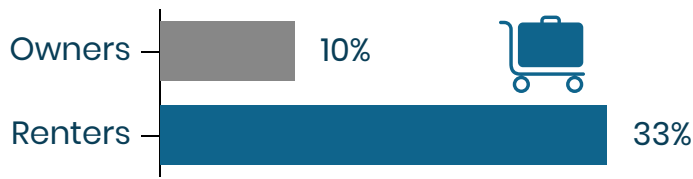
Units by Decade Built



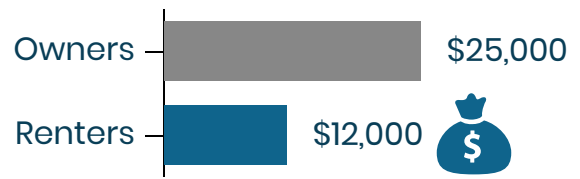
Households by Tenure



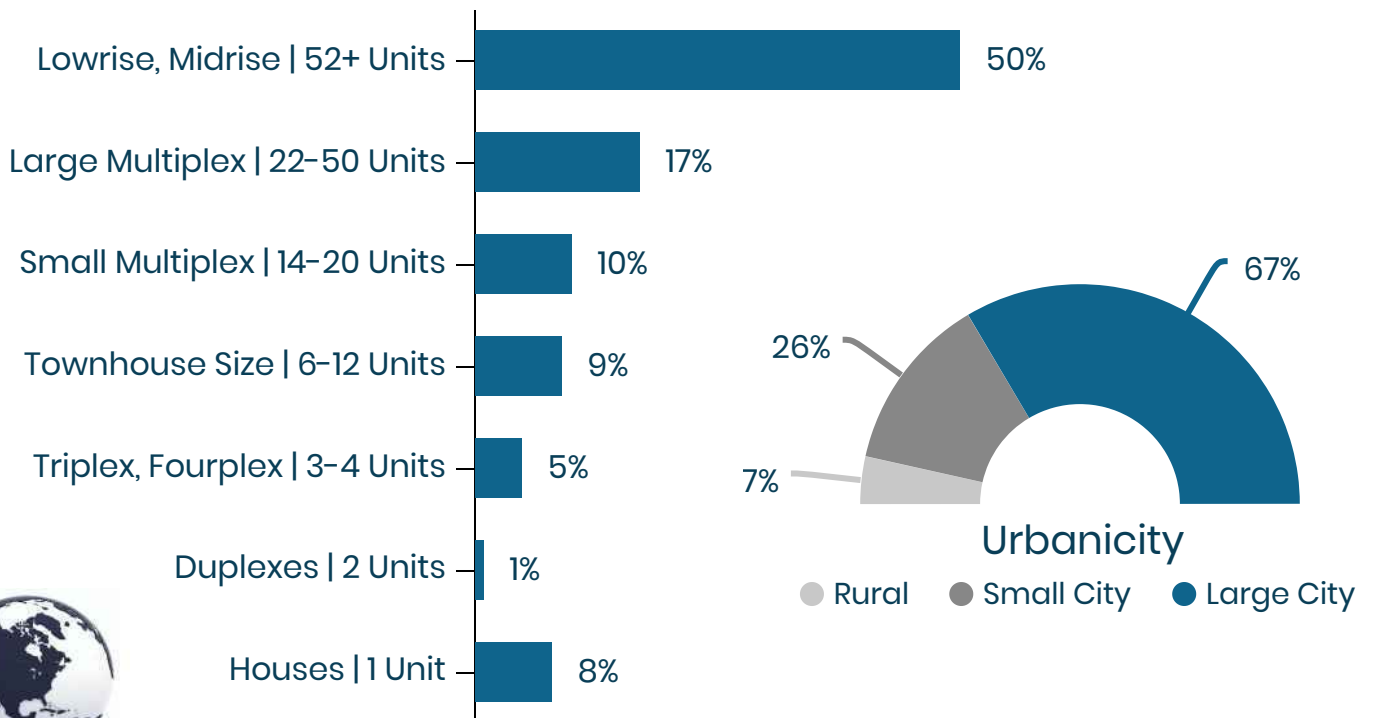
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



Source: Underlying data by Experian Decision Analytics; exhibit and analysis by LandUseUSA | Urban Strategies © 2020 with all rights reserved.

Tough Times | S71

Older, lower-income singles typically concentrated in inner-city apartments

Tough Times are the most economic-challenged households and are usually found in aging city neighborhoods. Most of the adults are between 50 and 75 years and better; and they are usually living on their own as single, divorced, or widowed individuals. They have below-average educational achievement, and a high school diploma is the only degree achieved by 85% of these householders. They are just getting by on minimum wages, usually as service-sector workers. Fifteen% of the households include a retiree, increasing the number of residents getting by on fixed incomes. In Tough Times, a majority of householders report incomes that fall below the poverty line.

The neighborhoods of Tough Times are typically filled with urban and city apartment complexes. Many of these complexes were built in the urban renewal of the 1960s to 1980s, when tenement row houses in downtowns were bulldozed to create new housing for the poor and disadvantaged. Today, however, these buildings are often aging and the communities are not conducive for raising a young family. The majority of these households have lived at the same address for fewer than five years, and they will move if and when they can.

While Tough Times may be financially-challenged, these unattached singles still take advantage of city amenities. They regularly go out to local establishments and casinos. Many are culturally diverse households that enjoy listening to jazz music. They are unlikely to engage in outdoor sports like fishing and hunting, and prefer billiards halls and hanging out at local joints.

In the marketplace, these households struggle to improve on their low budgets. They often juggle credit cards to stay afloat, rarely paying off their balances each month. Because 75% do not own a car, they tend to shop at local stores within walking distance of their home. They enjoy shopping and keeping up with the latest styles, but are more likely to pick up necessities at dollar, value, and discount stores. With money tight, they rarely eat out, not even at fast food restaurants. Many would prefer to buy fresh foods at neighborhood markets for home cooking, but often settle for whatever they can afford at local markets and delis.

Limited means in Tough Times results in a selective media market. They are not big radio listeners due to their lack of cars to make a drive-time audience. Few afford to have a newspaper delivered to their apartments. However, they enjoy television, especially news programs, movies, dramas and sitcoms. While few go online, their interests are similarly eclectic in the digital world, including social networking, health, fantasy sports.

Tough Times households refuse to be defined by their economic circumstances. They are constantly looking for better jobs and they are trying to pursue meaningful lives that don't require a lot of money. Politically, they tend to be moderates who support the Democratic Party.

The City of River Rouge, Michigan Target Market Analysis

Appendix Two Demographics

August 16, 2021

Prepared by:



LandUseUSA
UrbanStrategies



Acknowledgements

Through a collaborative effort among public and private stakeholders, and with funding assistance from the State of Michigan, LandUseUSA | Urban Strategies has been engaged to conduct Target Market Analysis (TMA) for a total of six cities within Wayne County. This work has been funded by the Community Services Division within the Michigan Department of Treasury, and through a program designed to focus on some of the state's most economically distressed communities.

In order of completion, the cities analyzed in Wayne County include Hamtramck (2019), Inkster (2020), Harper Woods (2020 – 2021), and the three Downriver Communities of River Rouge, Ecorse, and Melvindale (2020 – 2021). A similar study is also underway for the City of Muskegon Heights (2020 – 2021).

With the exception of the City of Hamtramck, the work on all of the other places has included a housing study and residential Target Market Analysis, plus a retail study. The Hamtramck work focused on housing only, and did not include a retail study.



Most of the seven cities are also receiving technical support in the form of housing strategic plans; master plan updates; corridor or subarea plans; zoning code reviews; preparation of developer request for qualifications; and related types of consultation services. Some of these technical services have sponsored by the Michigan Economic Development Corporation's (MEDC) Redevelopment Ready Communities (RRC) program; or with additional funding from the Department of Treasury's Community Services Division.

The Target Market Analyses for all seven places, including the City of River Rouge, have been prepared by Sharon Woods, President of LandUseUSA | Urban Strategies. The firm was founded in 2008 and is located in the Greater Lansing Metropolitan Area. Lansing is also home to the state capital, department of treasury, state land bank, and economic development corporation. LandUseUSA's contact information is provided below:

LandUseUSA | Urban Strategies
Sharon Woods, CRE, CNUA, President
(517) 290-5531
sharonwoods@landuseusa.com

This study has also been completed with considerable support and dedication by city staff and local ambassadors. The enclosed report has been prepared and customized for the City of River Rouge; and the local leadership team includes the following:

The City of River Rouge
Administration
Mayor Michael D. Bowdler
(313) 842-4200
mbowdler@cityofriverrouge.org

The City of River Rouge
Community Development
Karl Laub, Director
(313) 842-4203 x224
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General Work Approach

Introduction

The Target Market Analysis (TMA) approach focuses on identifying the magnitude of potential for adding missing housing formats and shopping choices within counties, cities, and urban places of all sizes. It involves rigorous data analysis and modeling and is generally based on in-migration into the each county and city; internal migration within those places; movership rates by tenure and lifestyle cluster; and housing preferences among households that are on the move.

Most of the Target Market Analyses reports completed in Michigan in 2020 and 2021 share a similar structure and outline. This is intentional and designed to help keep the reports succinct and easy to navigate. It also enables easy comparisons between several cities within the state and Wayne County.

The study results are documented in four reports that are customized for each city. In all of the studies, results of the Residential TMA are assembled into one report; and results of the Retail TMA are assembled into a second and separate report. The residential and retail studies also share appendices, including Appendix One with TMA resources, and Appendix Two with demographics.

Table 1

Target Market Analysis
Four Documents for Each City

Retail TMA – Target Market Analysis

Residential TMA – Target Market Analysis

Appendix One – TMA Resources

Appendix Two – Demographics

Results of the Residential TMA and study are presented by target market (lifestyle cluster), tenure (renter and owner), building format (detached and attached), price point (value and rent), and unit sizes (square feet). It is essential that stakeholders review Appendix One and Appendix Two alongside each county's Market Strategy Report, because they help explain the work approach, process, and key terminology.

Demographics

Appendix Two

Introduction – Appendix Two is a supplemental document to the Residential and Retail Target Market Analyses prepared for the City of River Rouge and other Downriver Communities in Wayne County, Michigan. The information is organized by geography, with the City of River Rouge provided first, followed by the City of Detroit, other most relevant places in Wayne County, and lastly the State of Michigan.

Maps in each section are intended as a guide to the geography. All of the exhibits focus on market parameters and variables that are essential for completing the Target Market Analysis. They parameters are all used in the supply-demand and gap models used to measure the market potential for new retail and housing. In other words, none of the variables are superfluous to the study.

The Retail Target Market Analysis relies on two key variables, including population and per capita income. When combined, these two variables are used to measure total personal income and resident expenditure potential on retail trade and complementary types of business categories.

The Residential Target Market Analysis relies on the following variables: the total number of households; number of households by tenure (owner and renter); median household income by tenure; and median home values (owners) and rents of occupied units.

River Rouge Retail Parameters – A review of the market parameters indicates that the City of River Rouge has experienced small population growth over the past two years, which is a positive indicator for future market potential. The city's 2020 population was estimated at about 7,800 residents; and it is expected to slowly grow. Although the city's per capita income is also growing slowly, it is exceptionally low – just \$15,500 for the year 2020.

When multiplied together, these two variables generate a resident retail expenditure potential of about \$60 million. Hypothetically speaking, this volume is roughly equivalent to the annual sales of just one (1) typical Walmart Supercenter, Sam's Club, Costco, Meijer, Home Depot, Lowes, or Menards store.

A considerable amount of River Rouge's retail expenditure potential is currently leaking out of the market; and there is a need to offer more local shopping choices to intercept that export. Additional retail expenditures can also be generated by attracting visitors and intercepting non-resident daytime workers. Note: A complete leakage analysis is provided in the main report for the Retail Target Market Analysis.

River Rouge Residential Parameters – Similar to population growth, the City of River Rouge has experienced modest growth in the number of owner and renter households; and also in their incomes. The city currently has about 1,670 owner households and about 1,310 renter households, for a combined total of 2,980 households. The owners have a median household income of \$46,100 (the statewide average is about \$75,000); and the renters have a median household income of \$17,000 (the statewide average is about \$35,000).

Median home values in the City of River Rouge are suppressed due to the age of housing stock and sluggish recovery from the housing slump that led the nation into the Great Recession. Even with considerable growth and recovery, median home values in the city are expected to remain below \$100,000 by the year 2025. In comparison, the median home value for Michigan was about \$180,000 in 2020 and is projected to reach \$220,000 by 2025.

The median contract rent in River Rouge is currently about \$550, which is low compared to the state average of \$775. Contract rents are commonly referred to as cash, net, or asking rent, and they typically exclude fees for utilities; parking, garages, and storage units; pets and cleaning; amenities like club houses and swimming pools; and services like security, extra keys, van services, and package handling.

Median gross rents almost always include utility expenses, and especially heat, electric, water, and trash removal. They also tend to include the extra fees for special services or perks. The median gross rent in River Rouge currently is about \$725, which is low compared \$925 for the statewide average. Readers are encouraged to study the exhibits within this Appendix Two to draw additional observations about the local market conditions for the City of River Rouge compared to Detroit, the state, and other markets within the region.

Appendix Two

Demographics

Methodology and Approach

Section A₂ Demographics – River Rouge

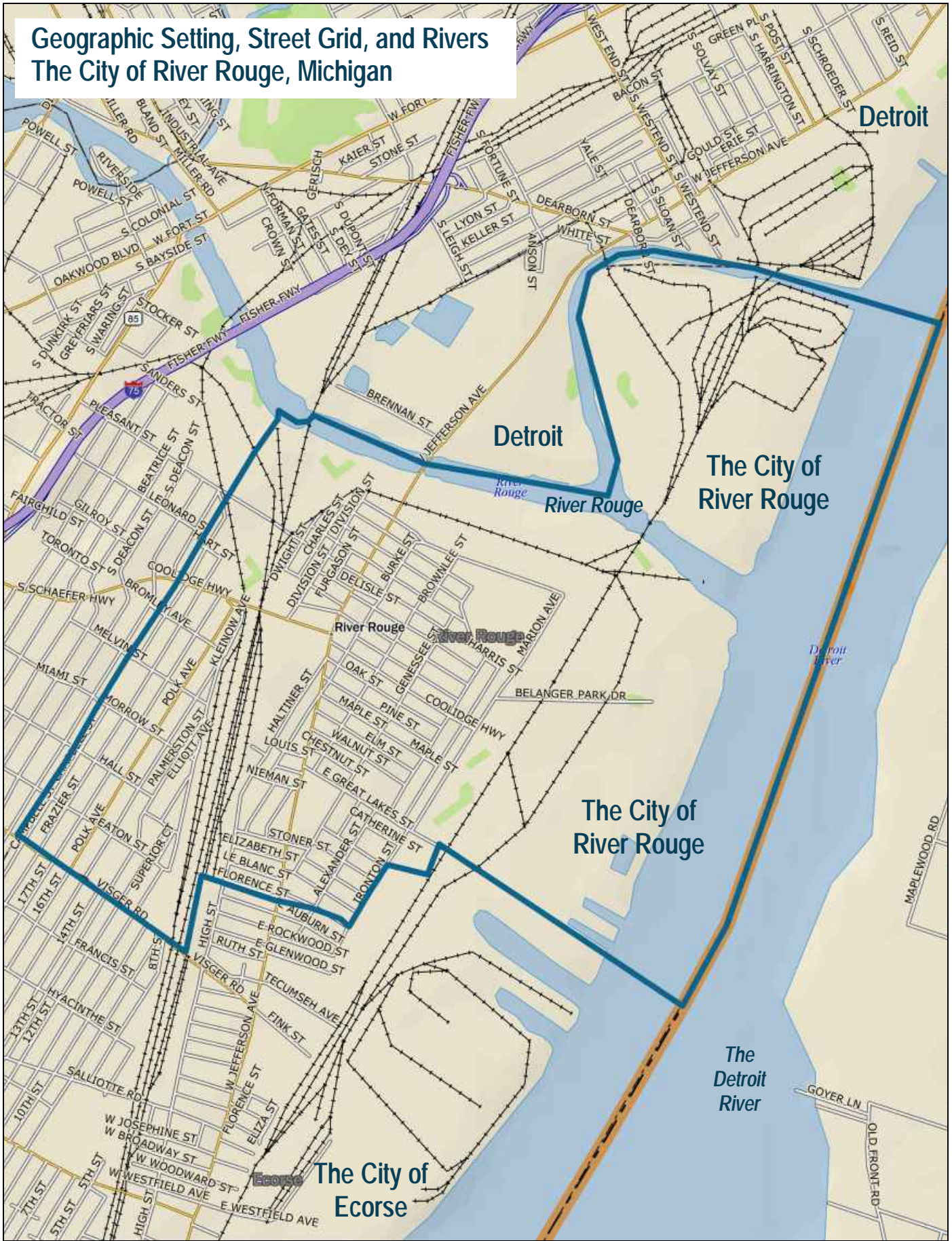
Section B₂ Demographics – Detroit

Section C₂ Demographics – Other Places

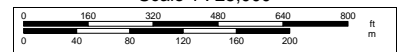
Section D₂ Demographics – Michigan

Section A₂

Geographic Setting, Street Grid, and Rivers The City of River Rouge, Michigan



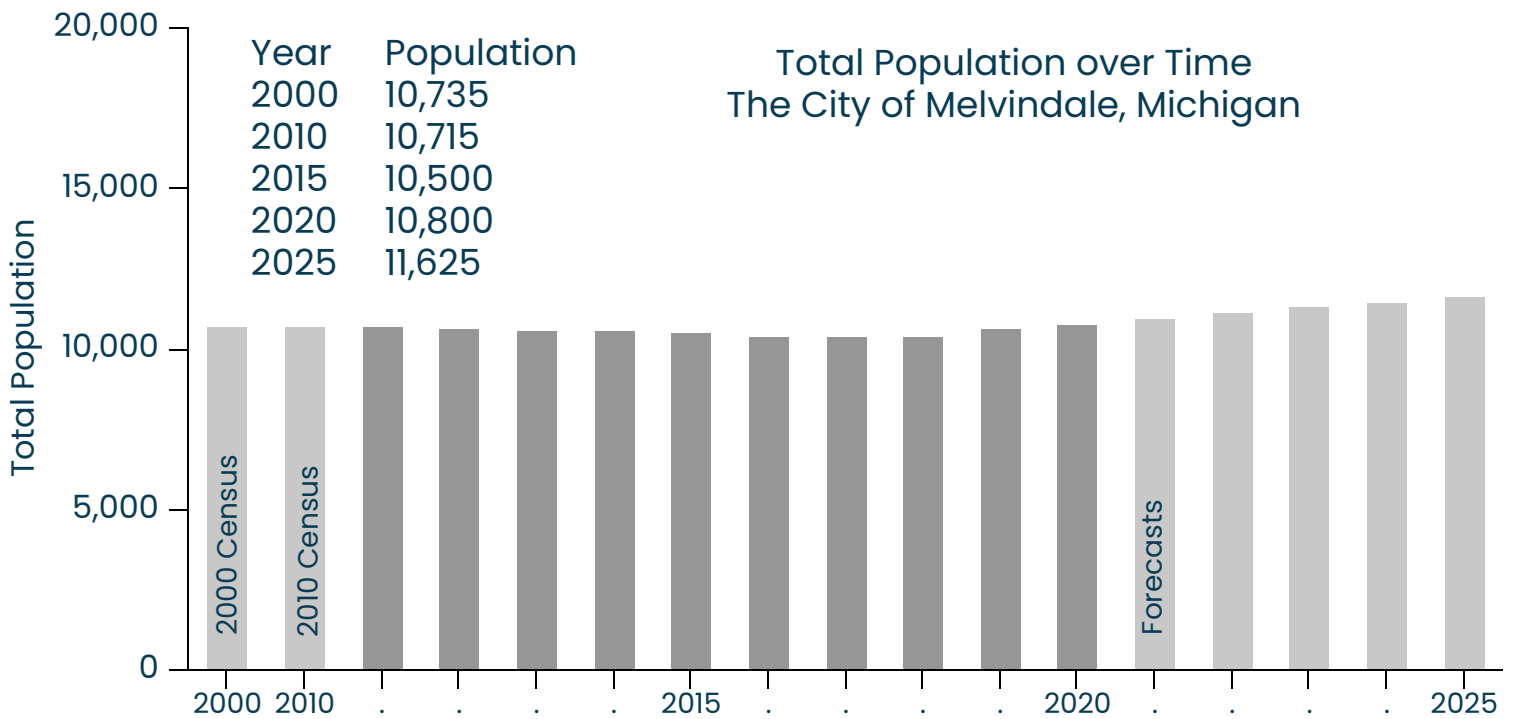
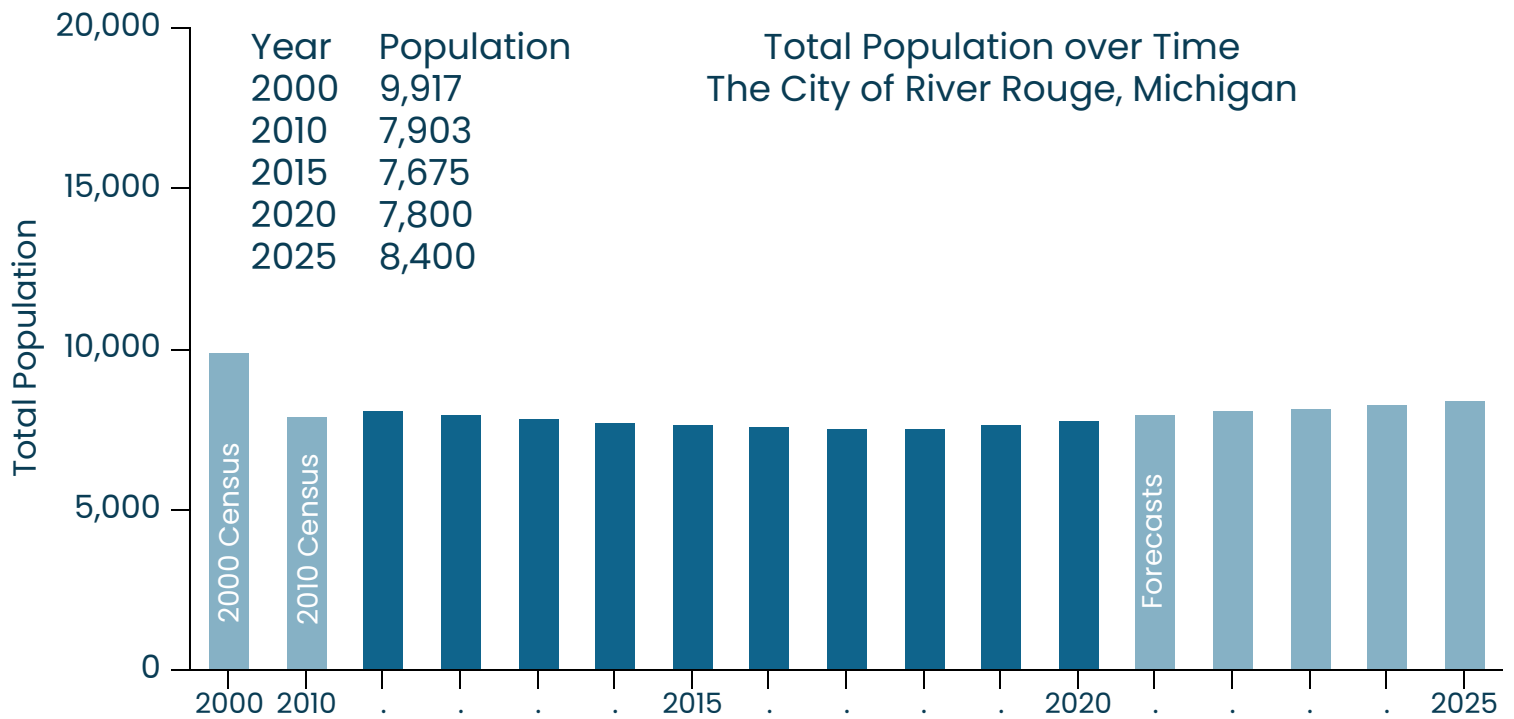
Scale 1 : 25,000



1" = 475 ft

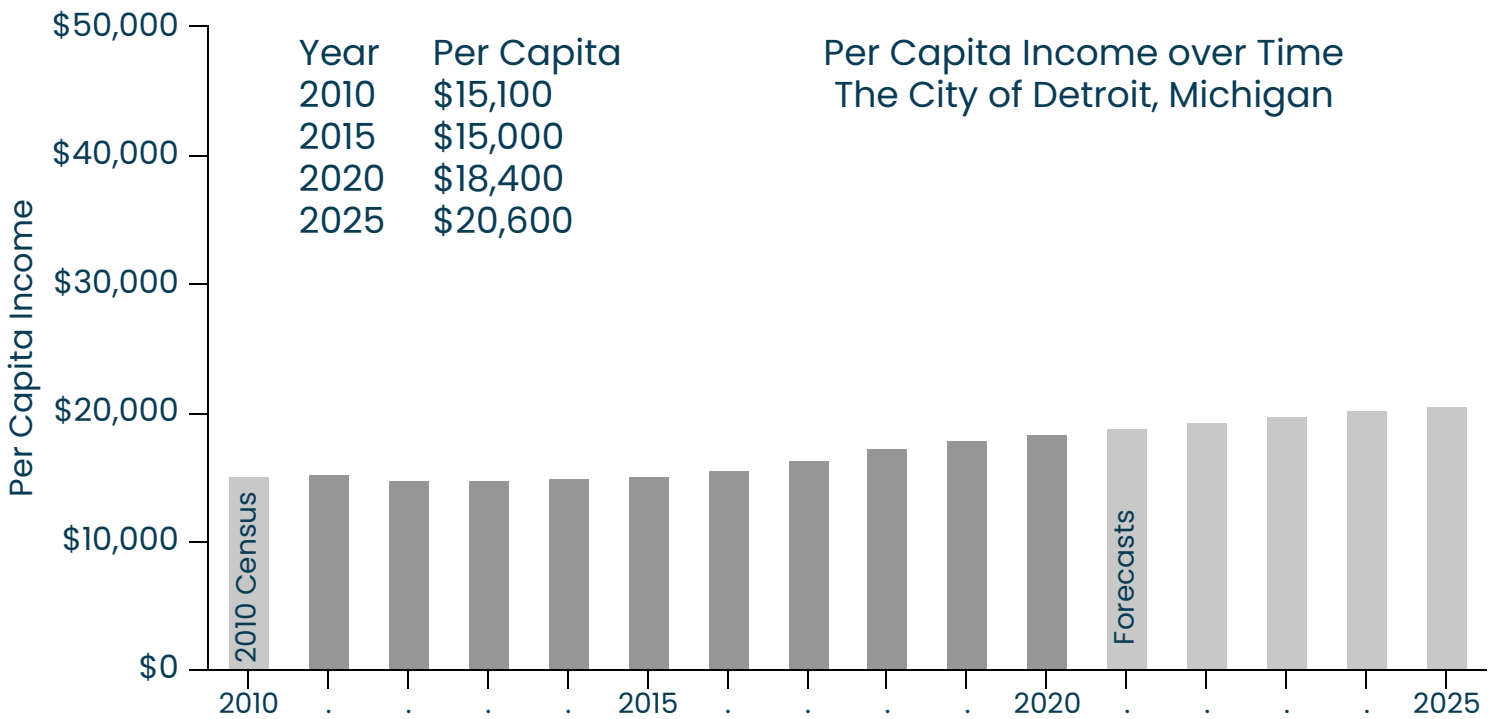
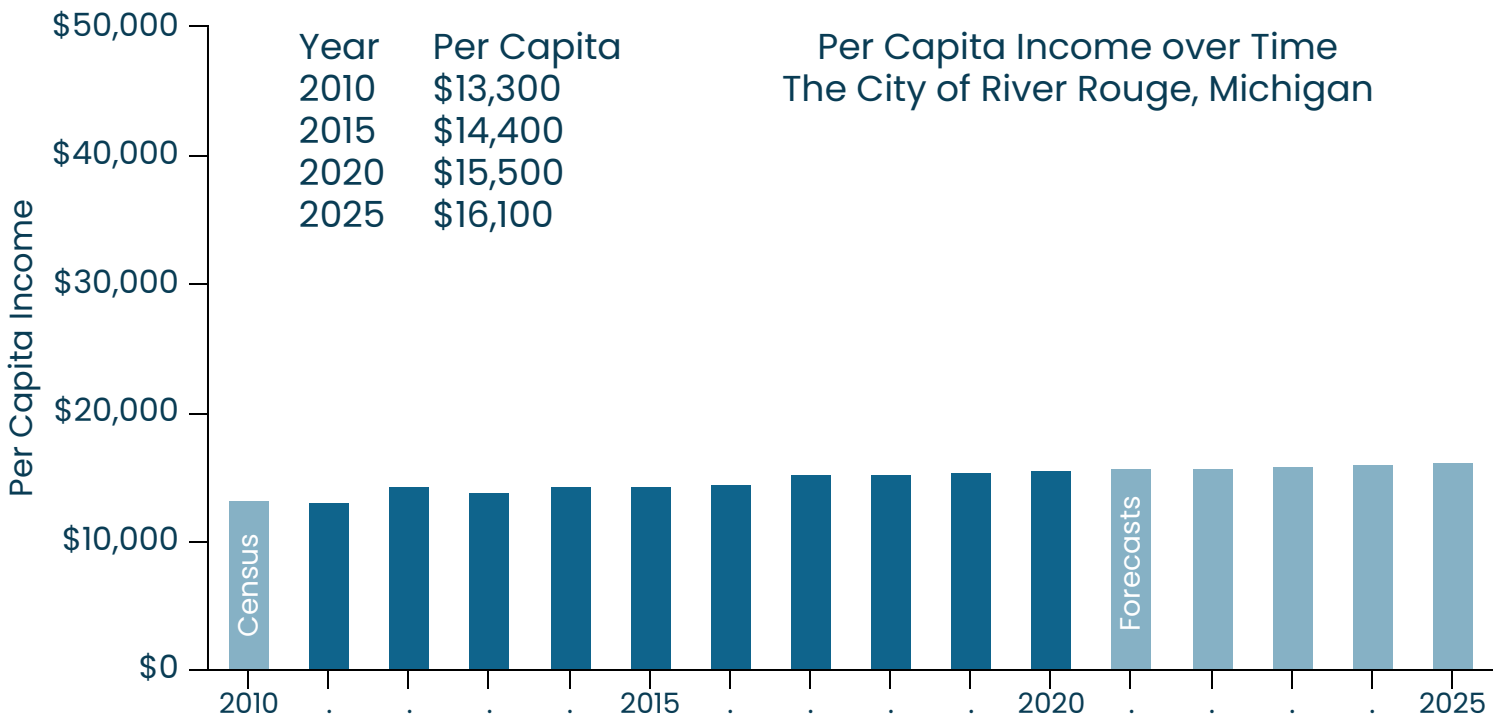
Population Growth | River Rouge

Used to gauge economic stability since the 2010 Census and the Great Recession. Forecasts assume proactive policies towards the development of new housing units.



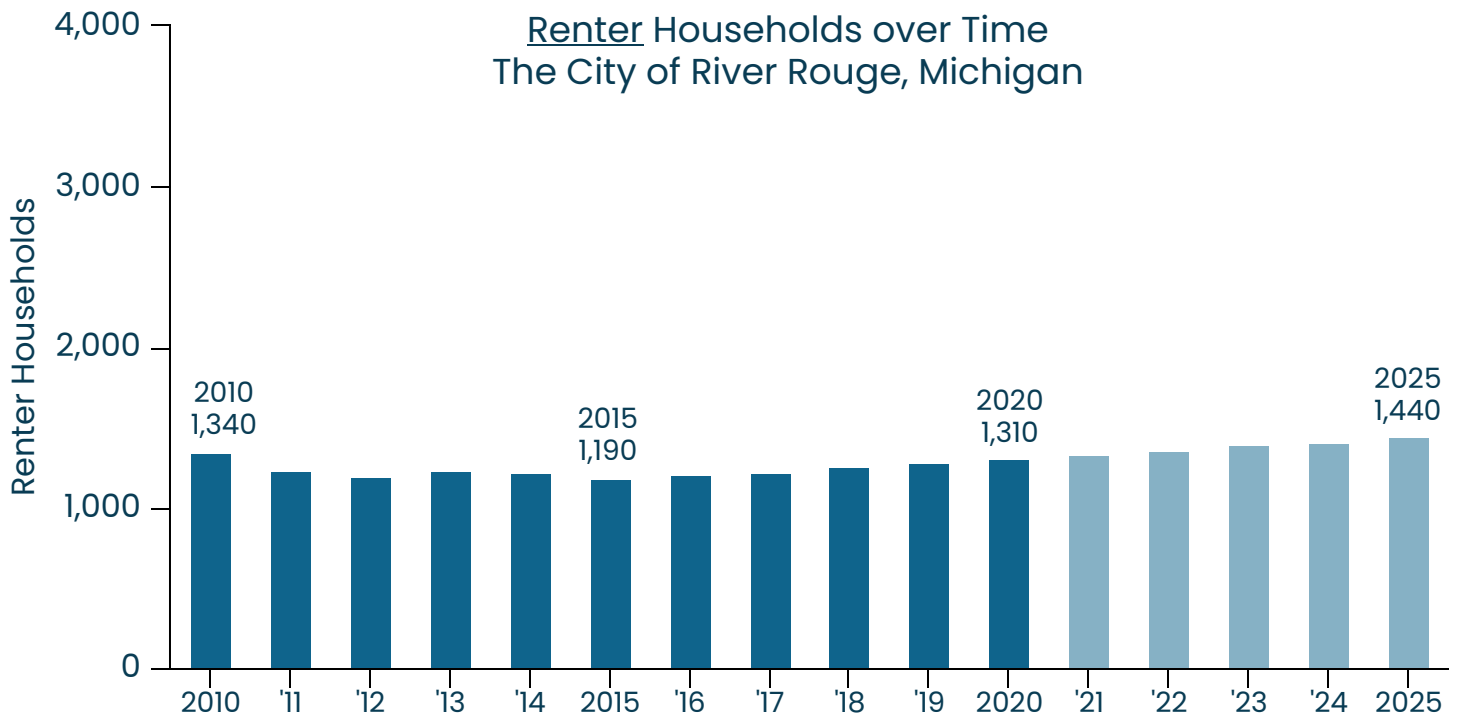
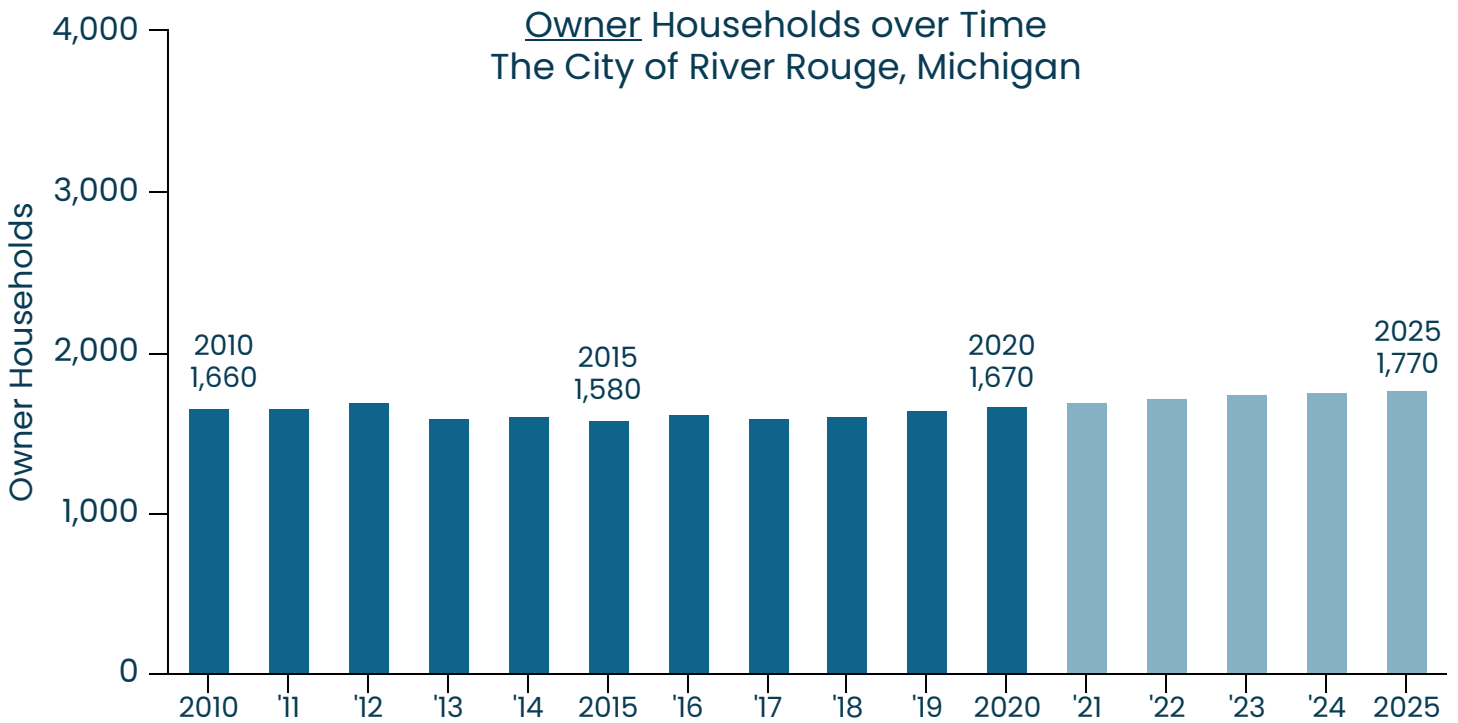
Per Capita Income | River Rouge

Used to gauge economic stability since the 2010 Census and the Great Recession. Also used to forecast the retail expenditure potential of resident shoppers.



Hhld Tenure over Time | River Rouge

Forecasts are based on 2018–2019 gains and assume pro-growth housing policies.

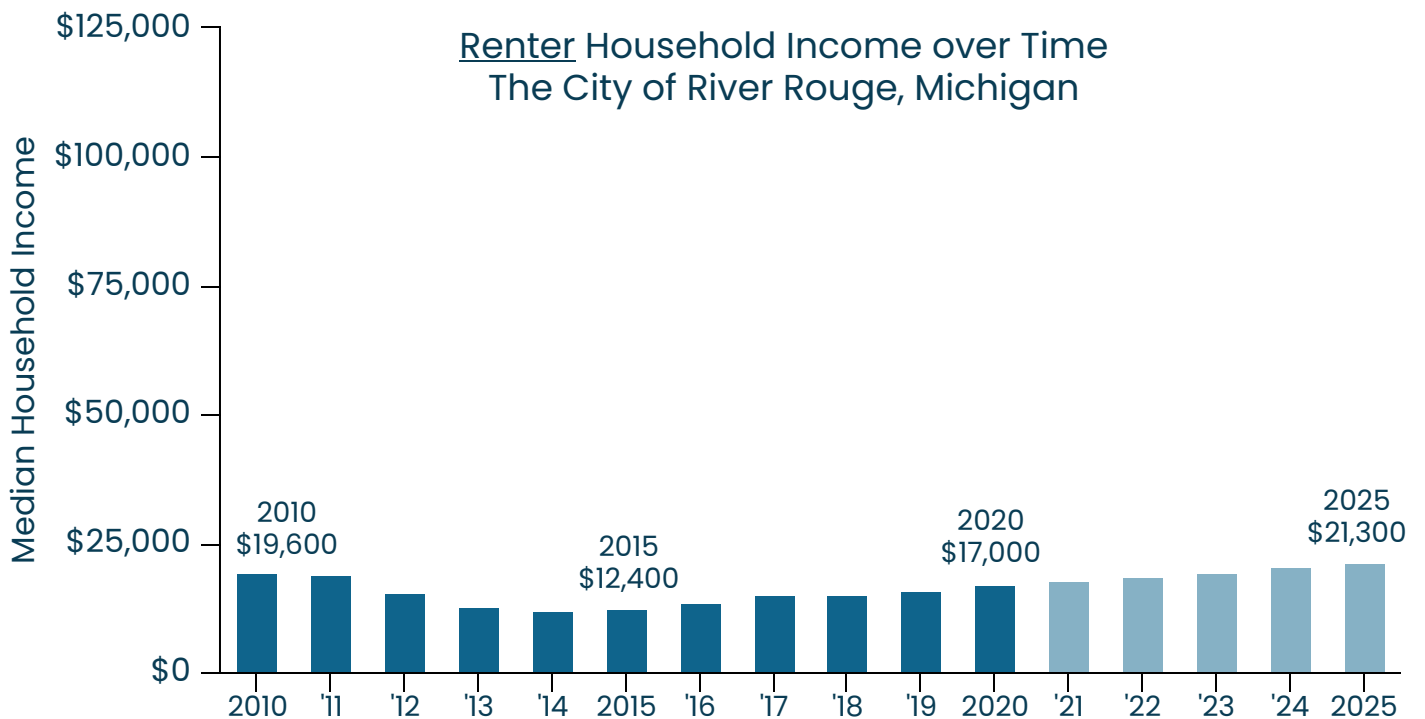
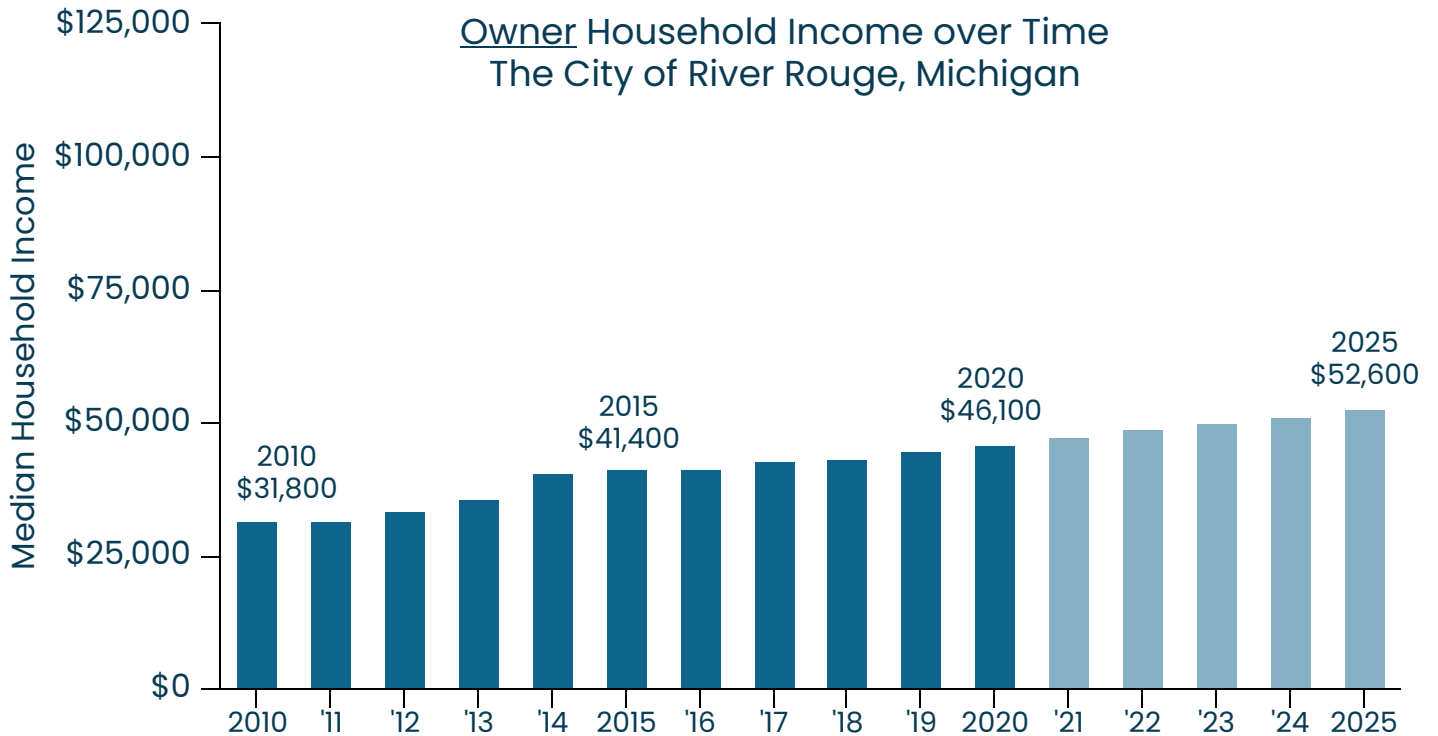


Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



Hhld Income over Time | River Rouge

Household income by tenure is used to forecast price tolerances for housing units.

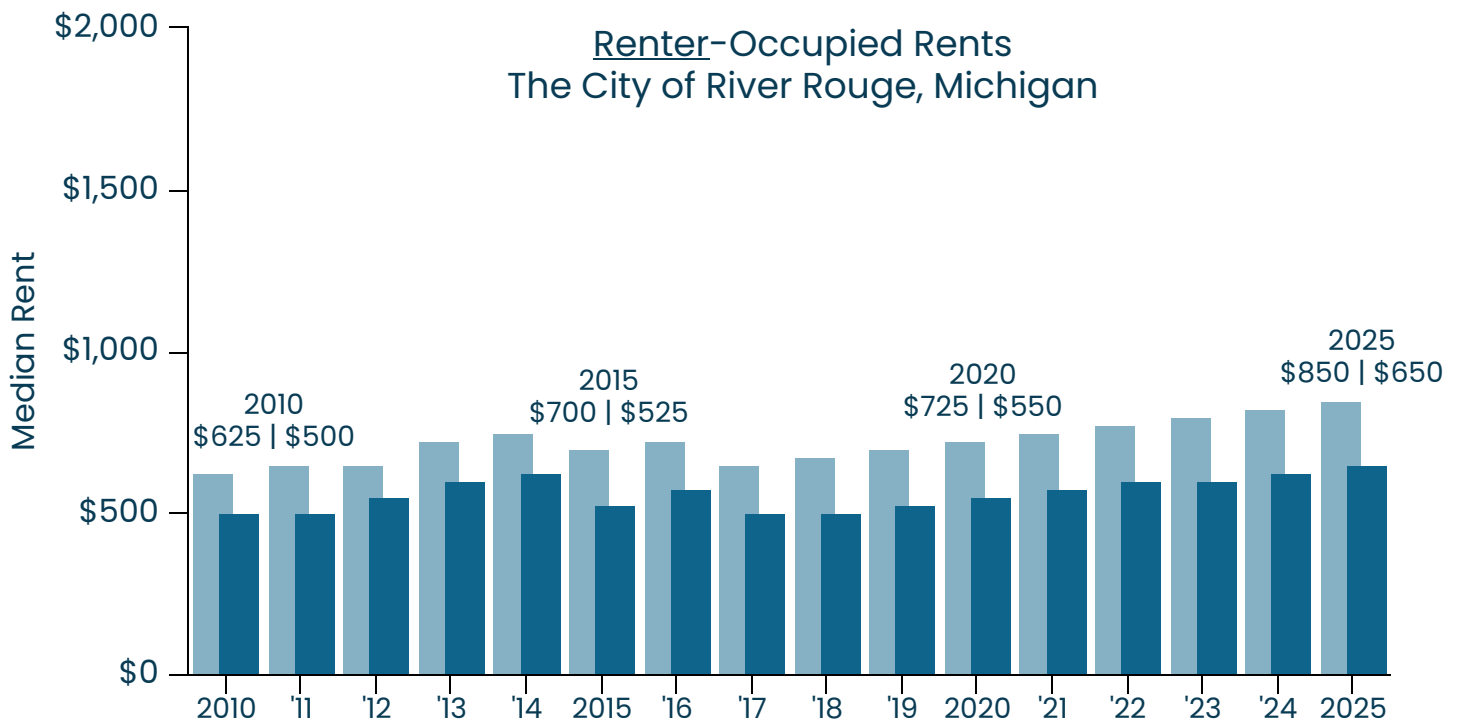
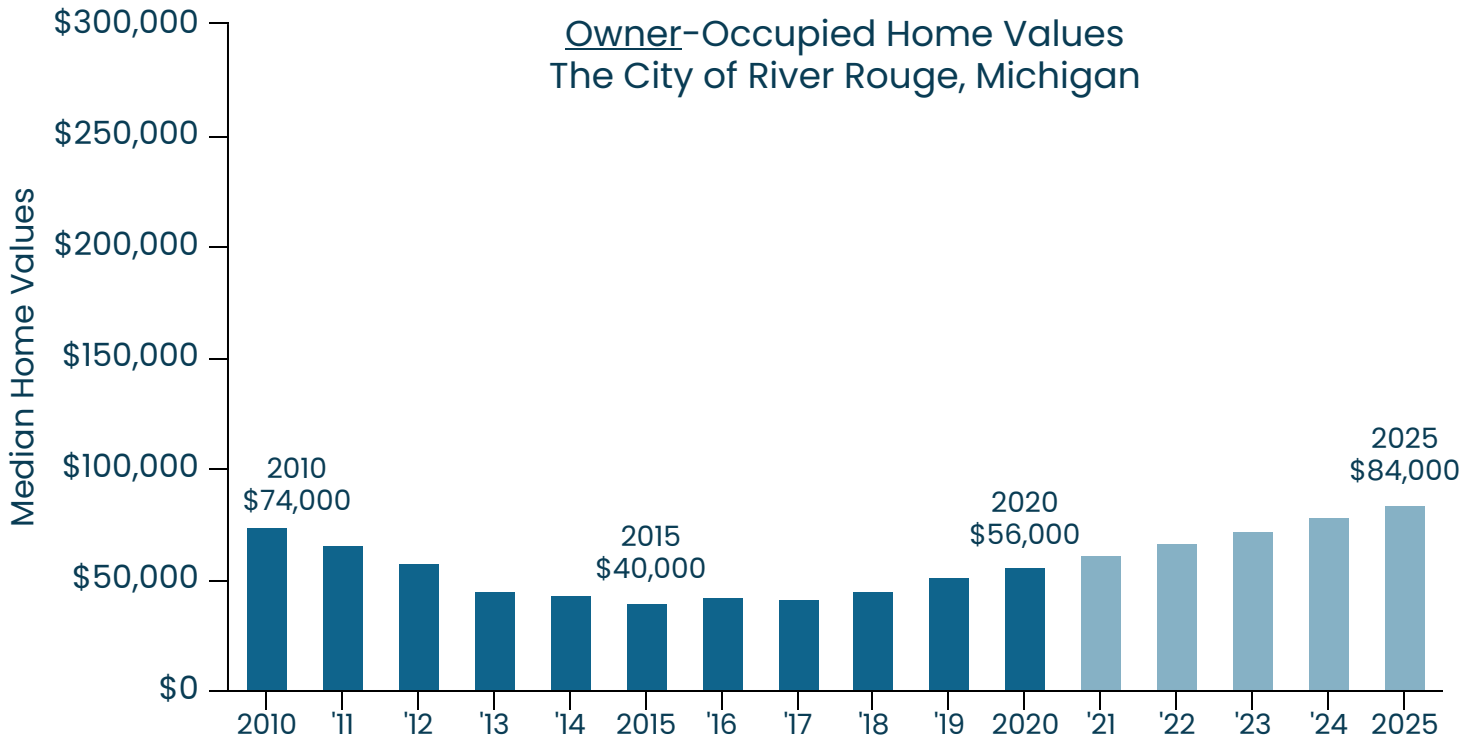


Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



Values, Rents over Time | River Rouge

Median prices of existing units are used to help forecast the prices of new units.



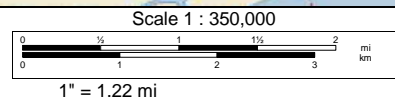
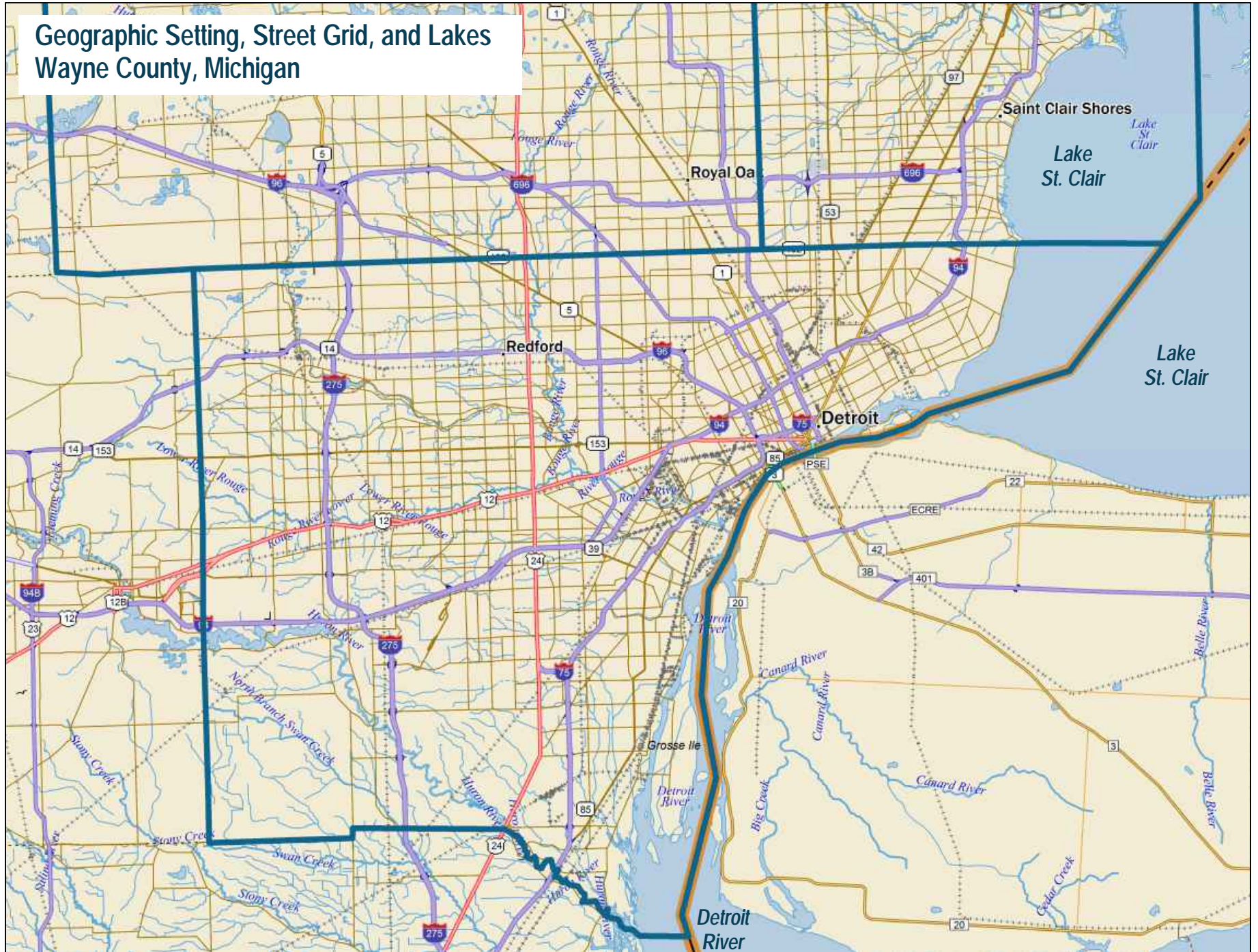
● Gross Rent ● Contract Rent

Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

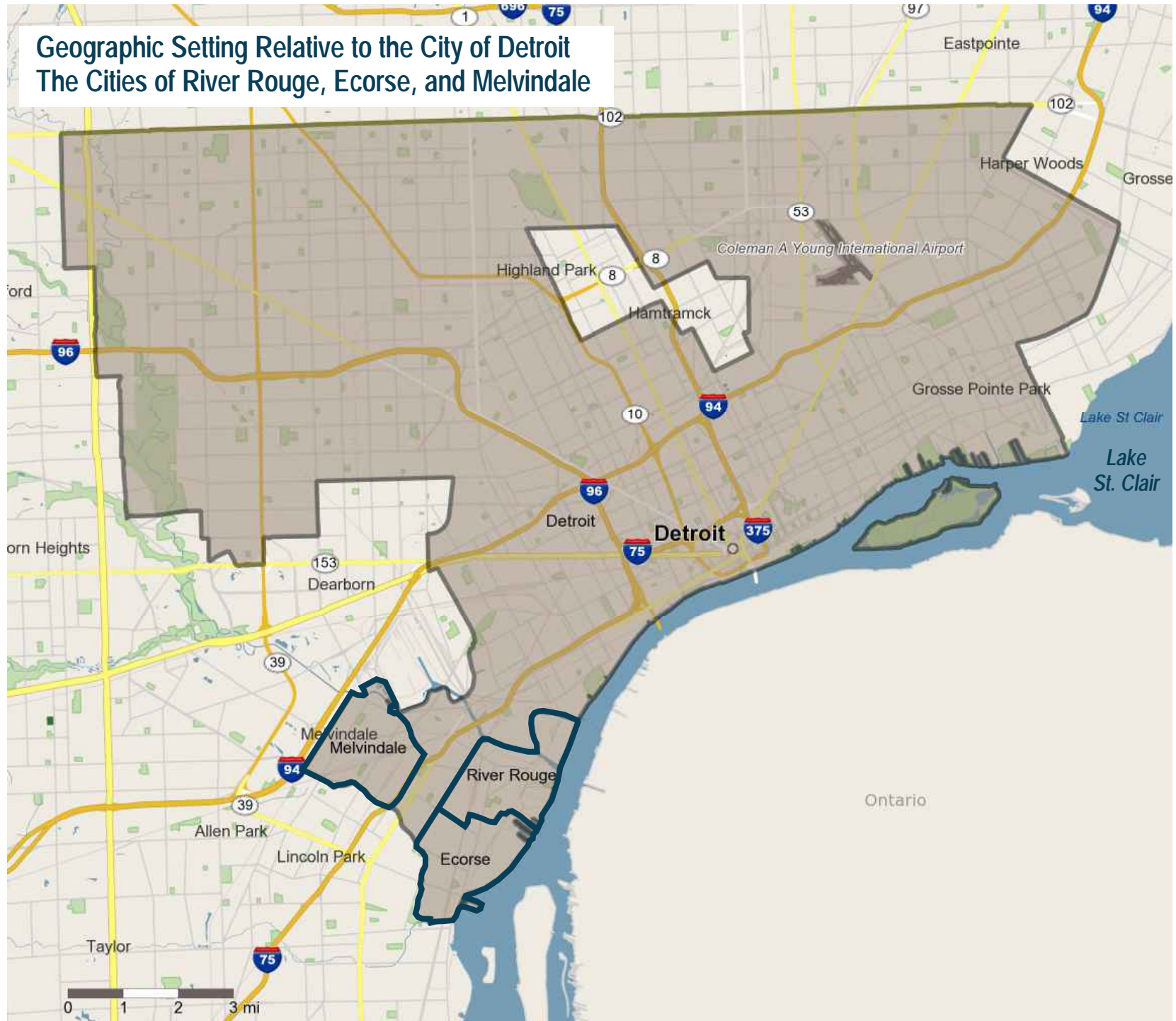


Section B₂

Geographic Setting, Street Grid, and Lakes Wayne County, Michigan

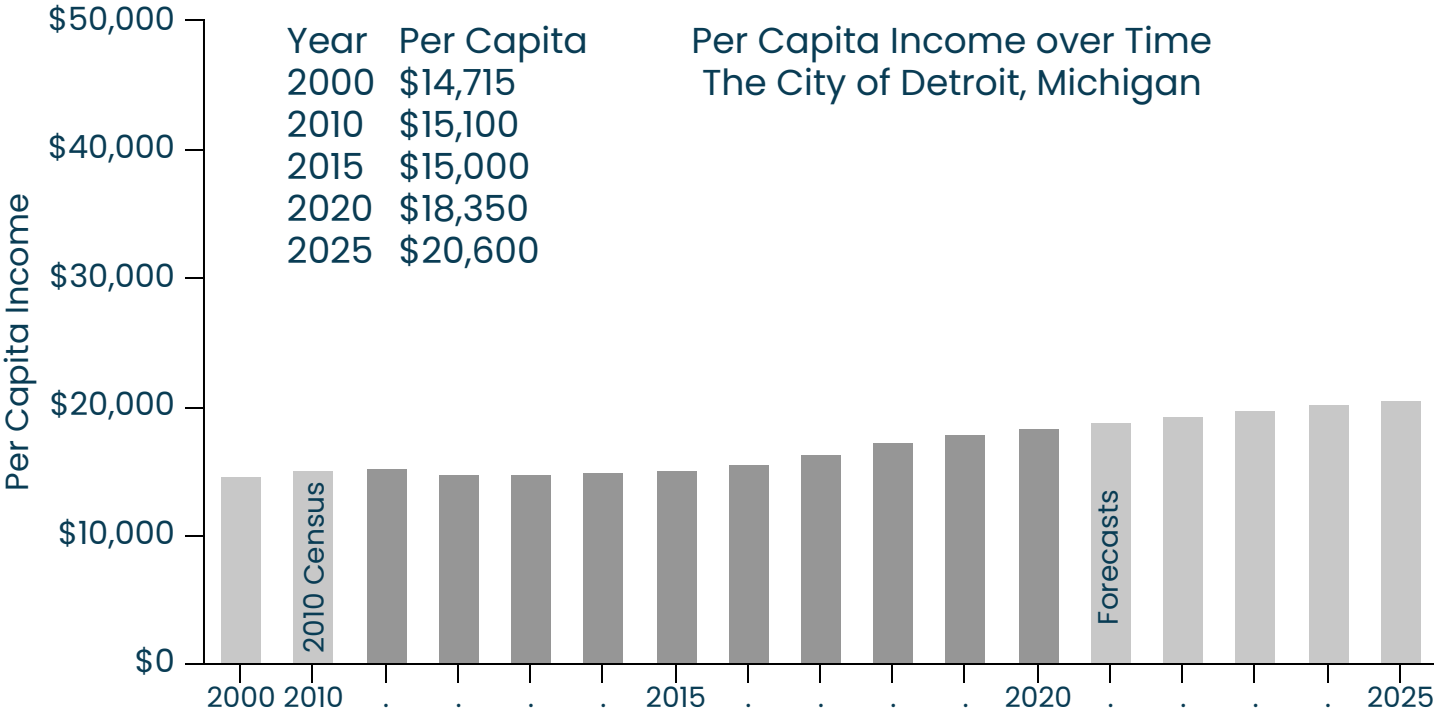
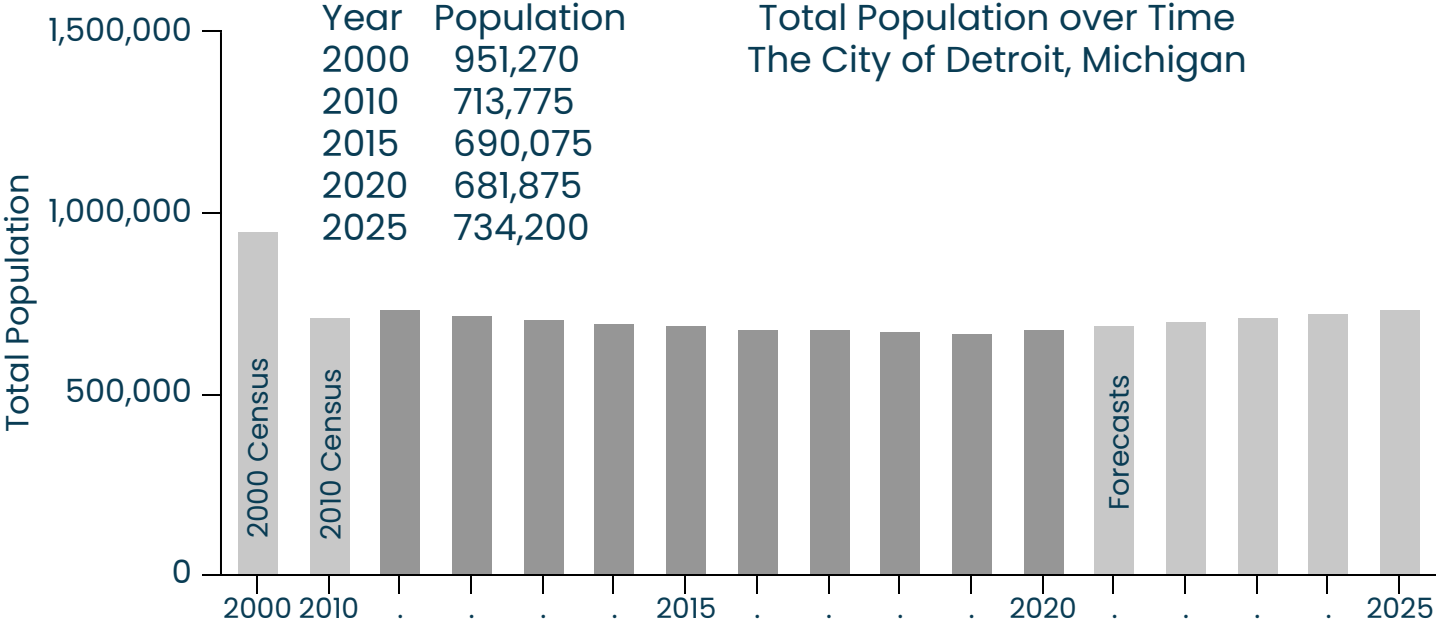


Geographic Setting Relative to the City of Detroit The Cities of River Rouge, Ecorse, and Melvindale



Pop, Per Capita Income | Detroit

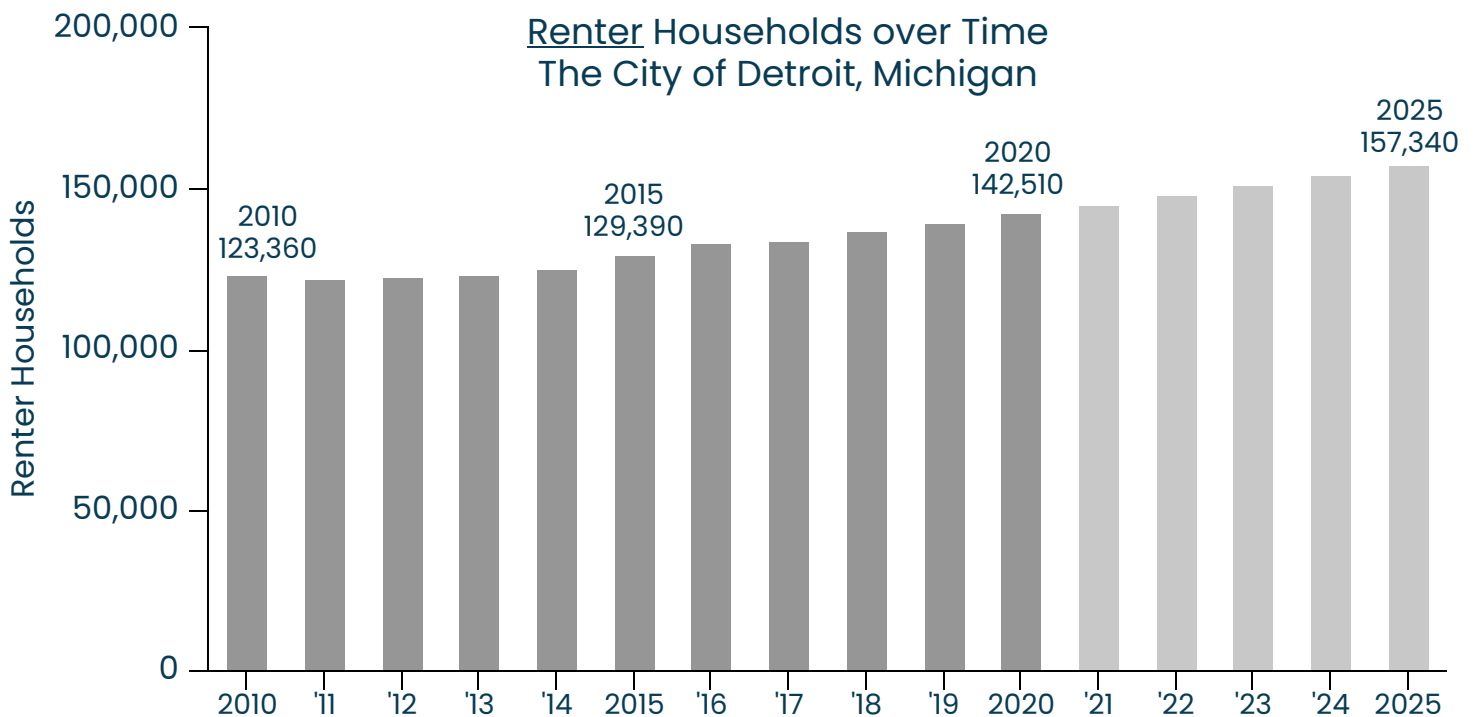
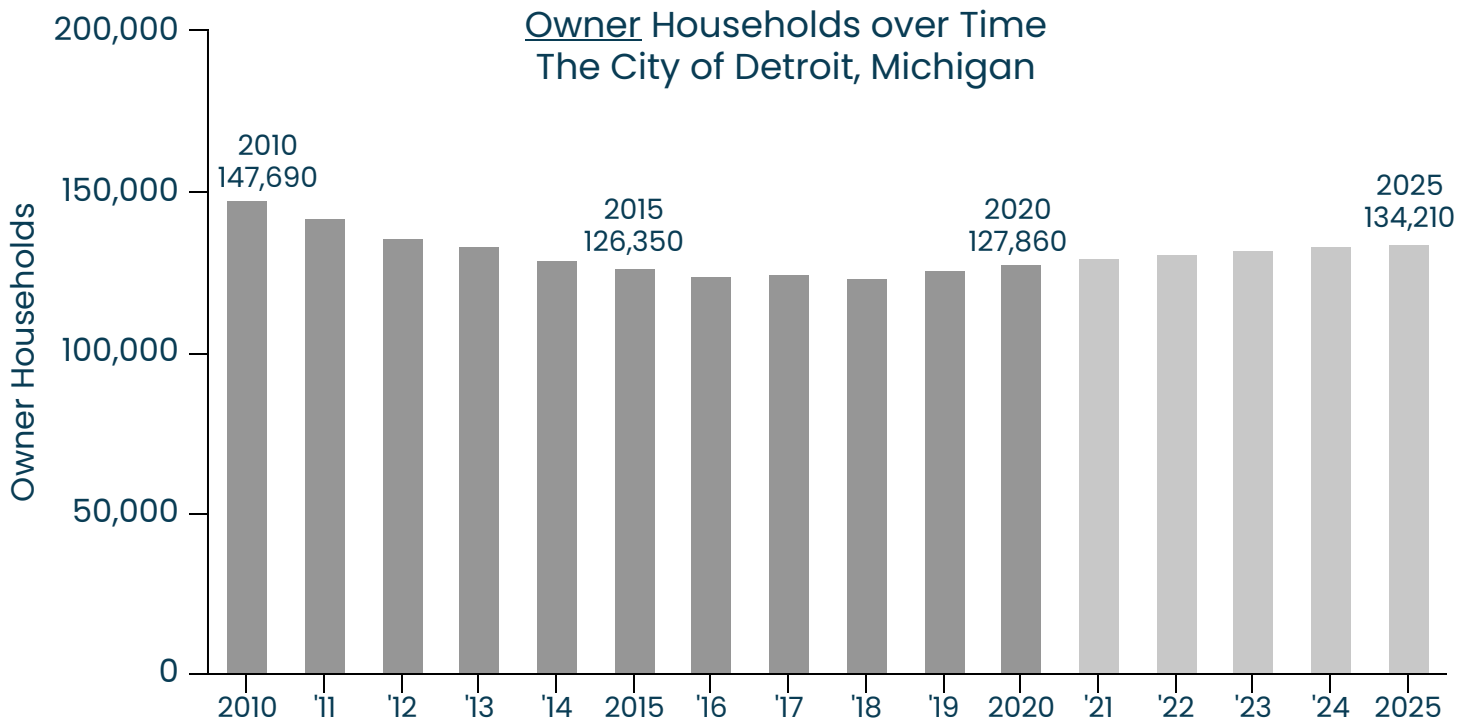
Used to gauge economic stability since the 2010 Census and the Great Recession. Forecasts assume proactive policies towards the development of new housing units.



Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

Hhld Tenure over Time | Detroit

Forecasts are based on 2018–2019 gains and assume pro-growth housing policies.

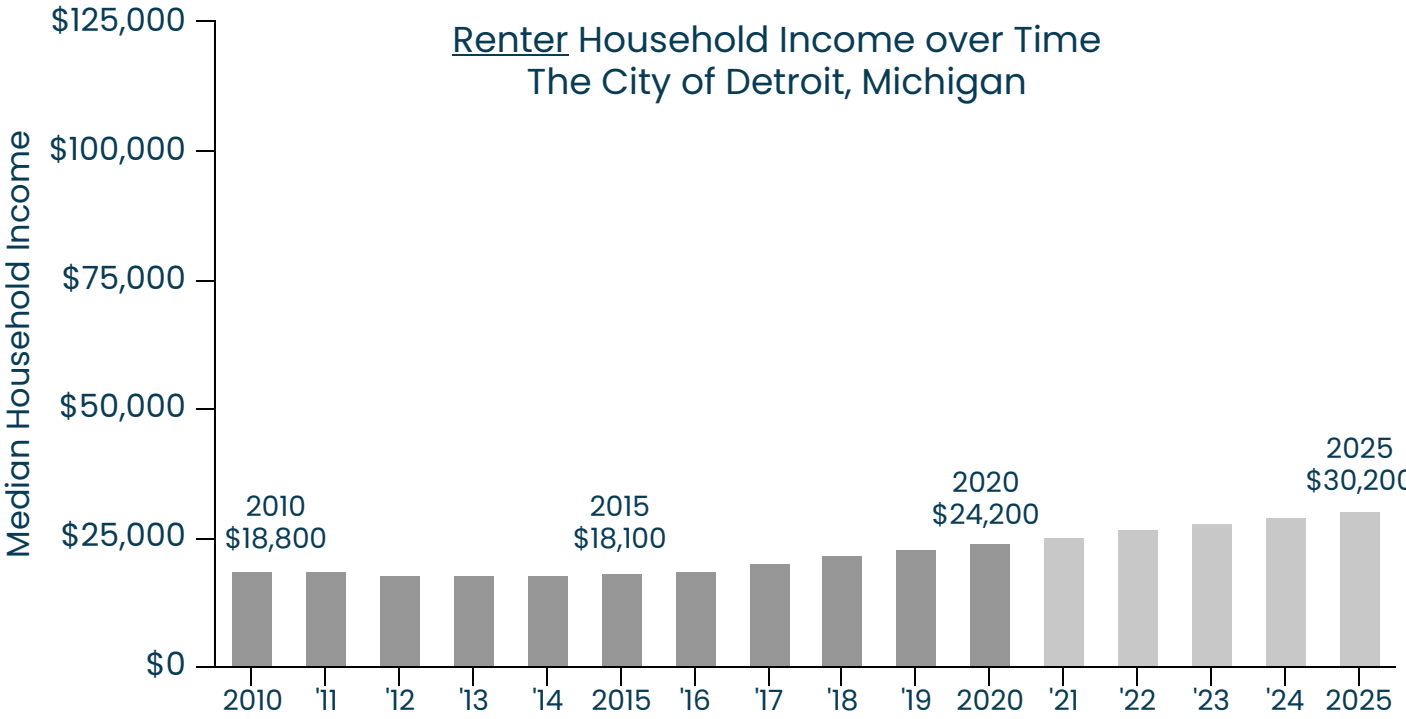
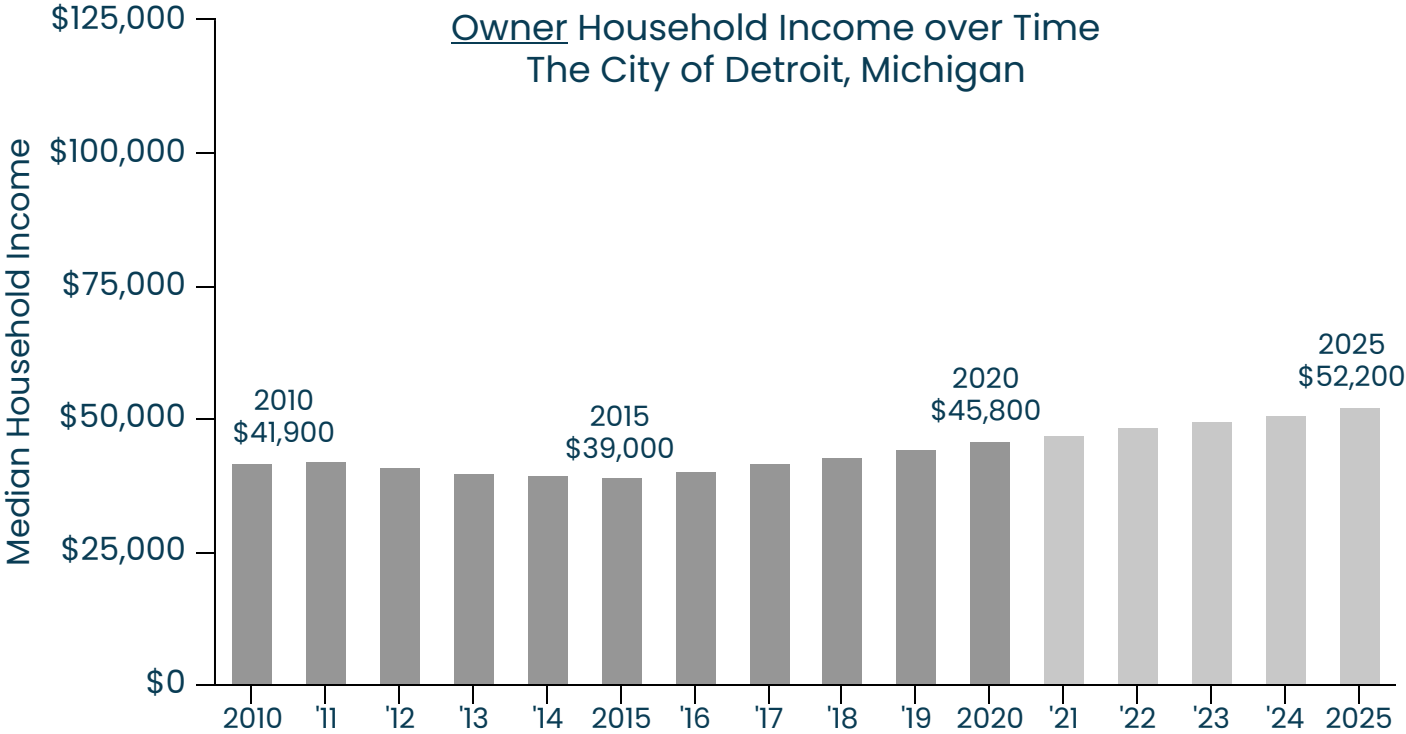


Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



Hhld Income over Time | Detroit

Median income by tenure is used to forecast price tolerance for new housing units.

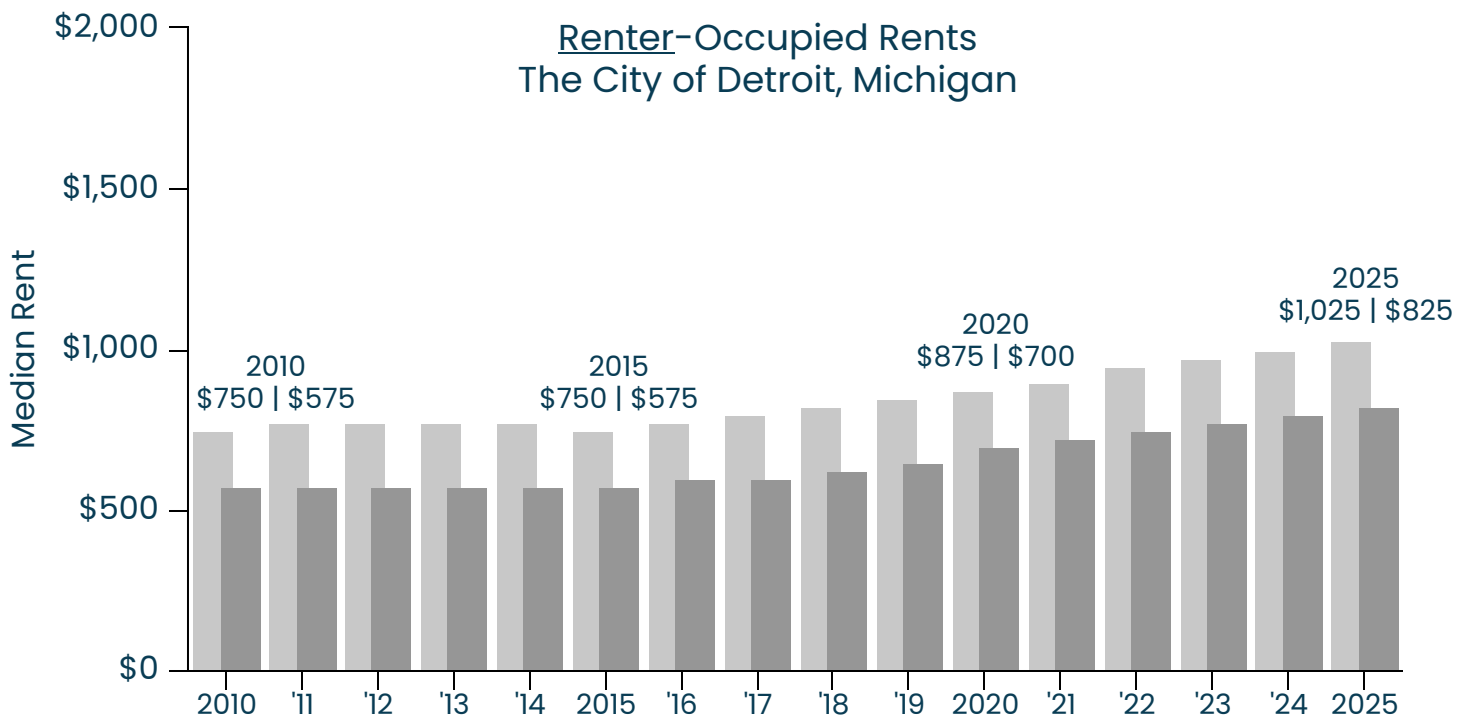
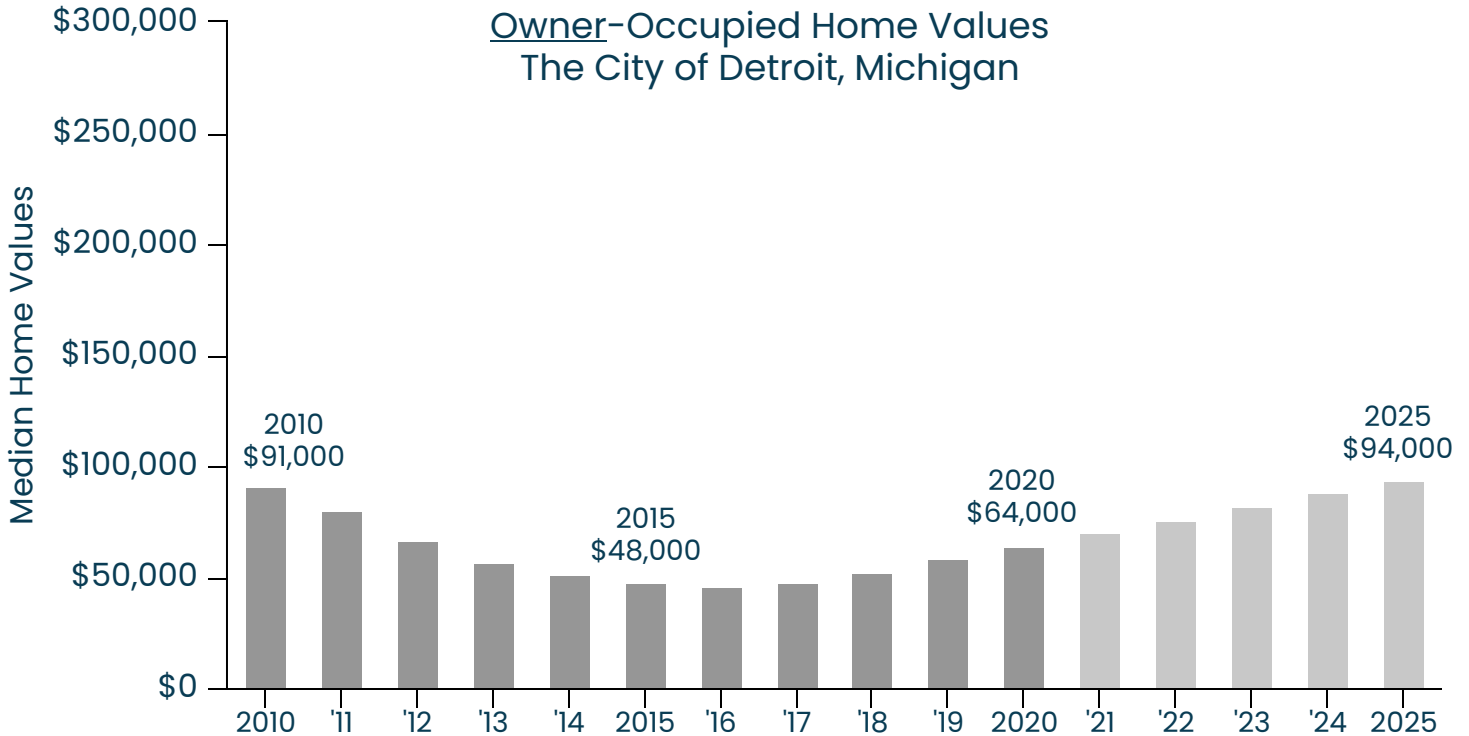


Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



Values, Rents over Time | Detroit

Median prices of existing units are used to help forecast the prices of new units.



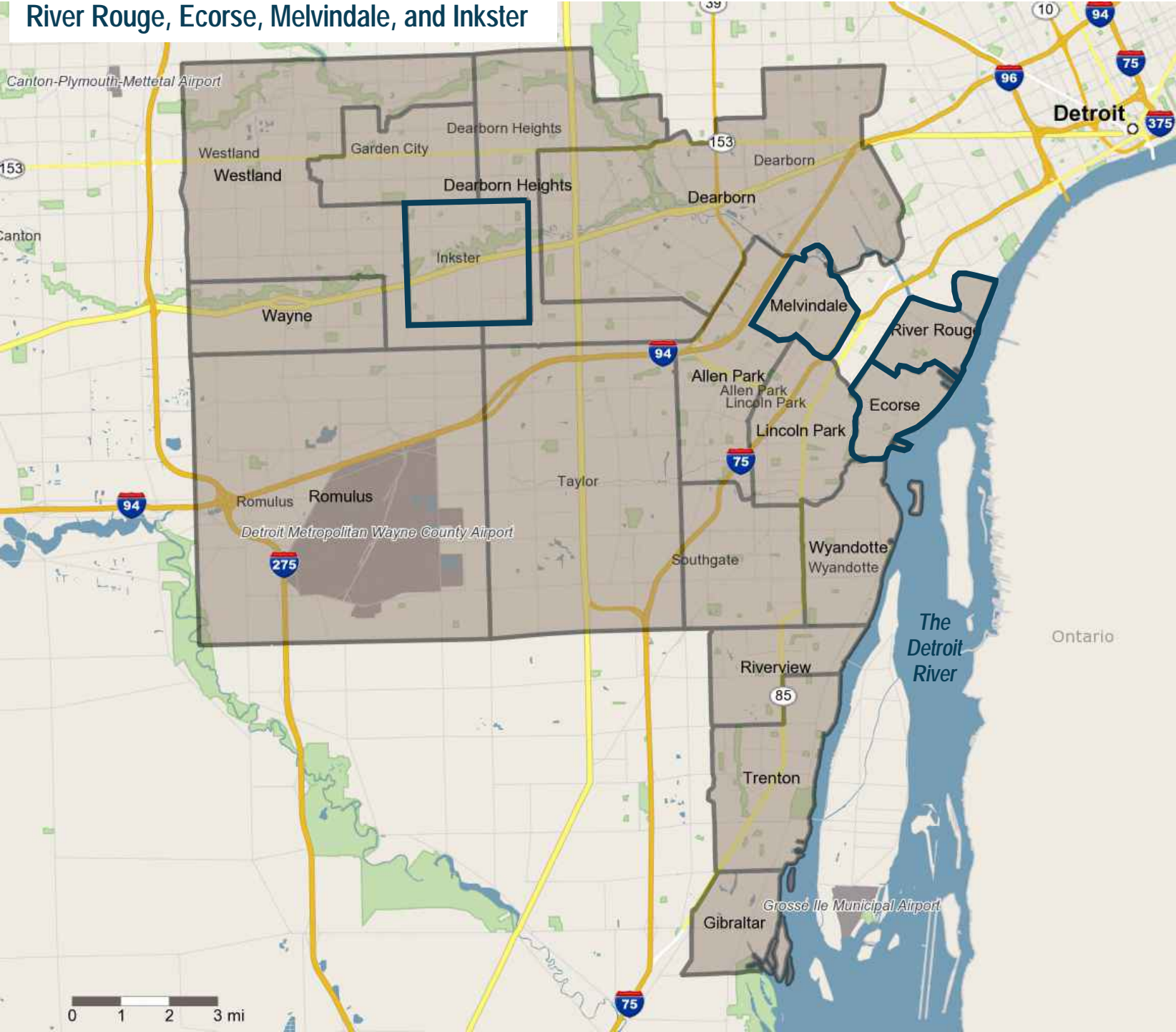
● Gross Rent ● Contract Rent

Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

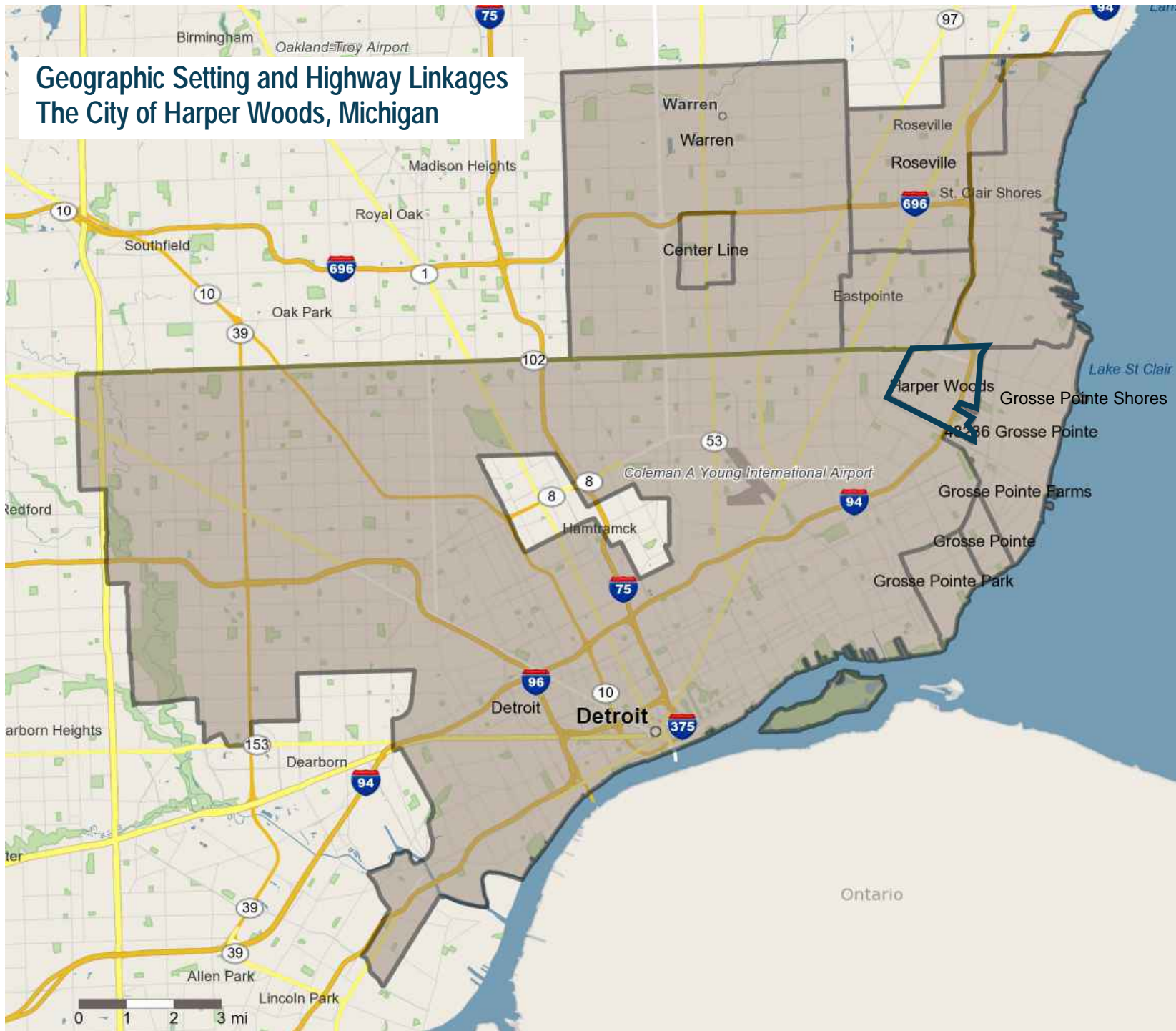


Section C₂

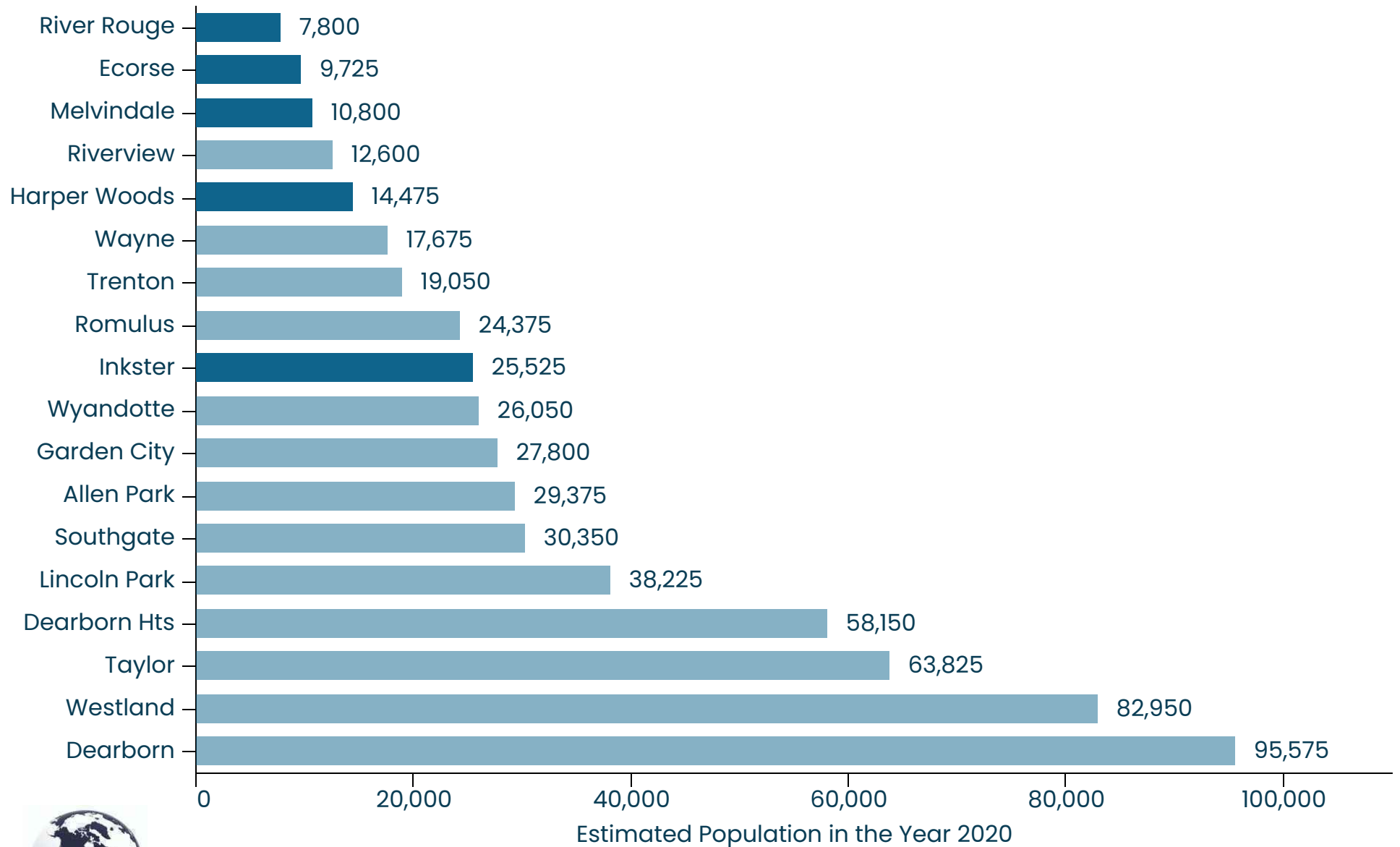
Geographic Setting and Highway Linkages River Rouge, Ecorse, Melvindale, and Inkster



Geographic Setting and Highway Linkages The City of Harper Woods, Michigan

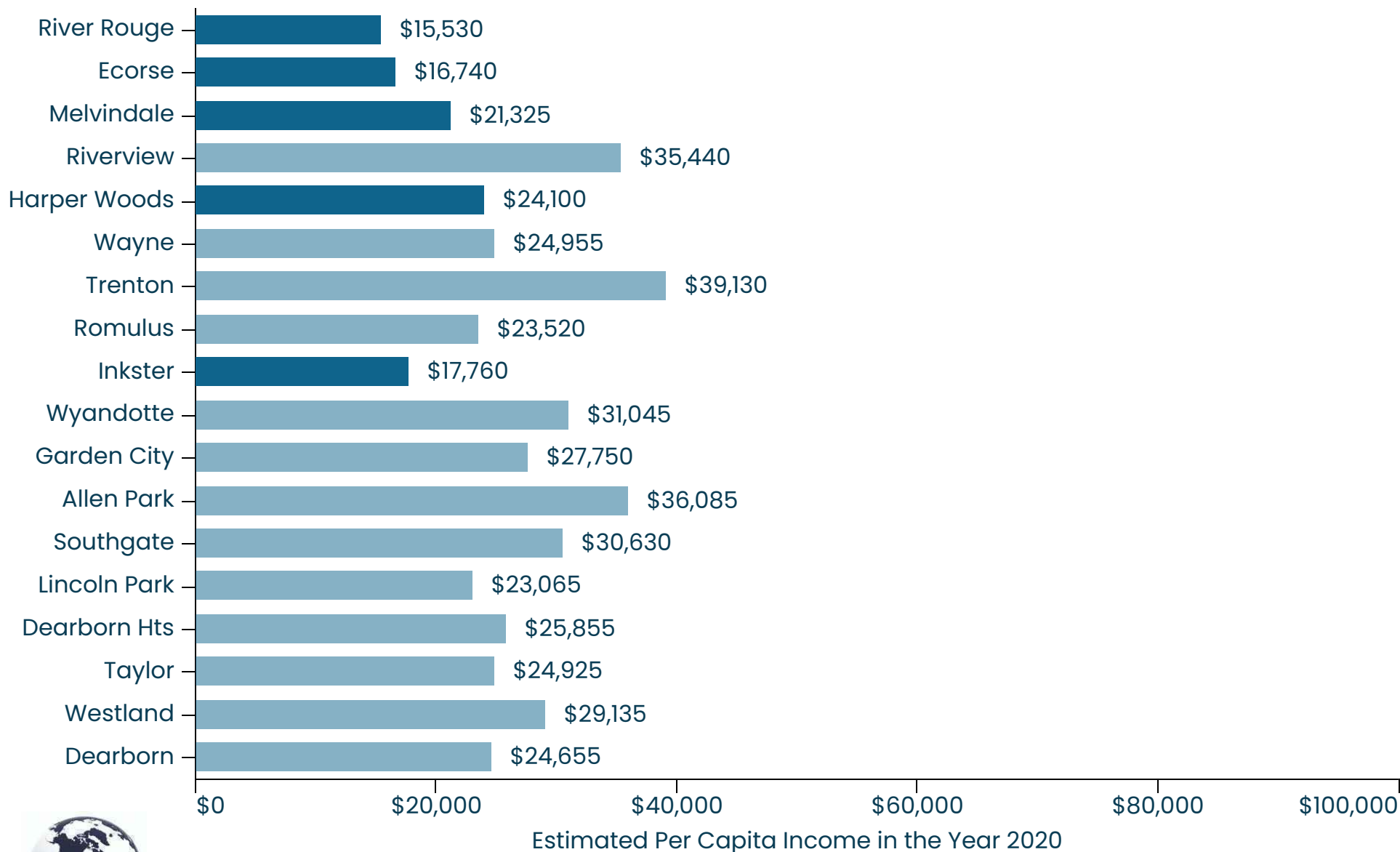


2020 Population | Selected Cities in Wayne Co



Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

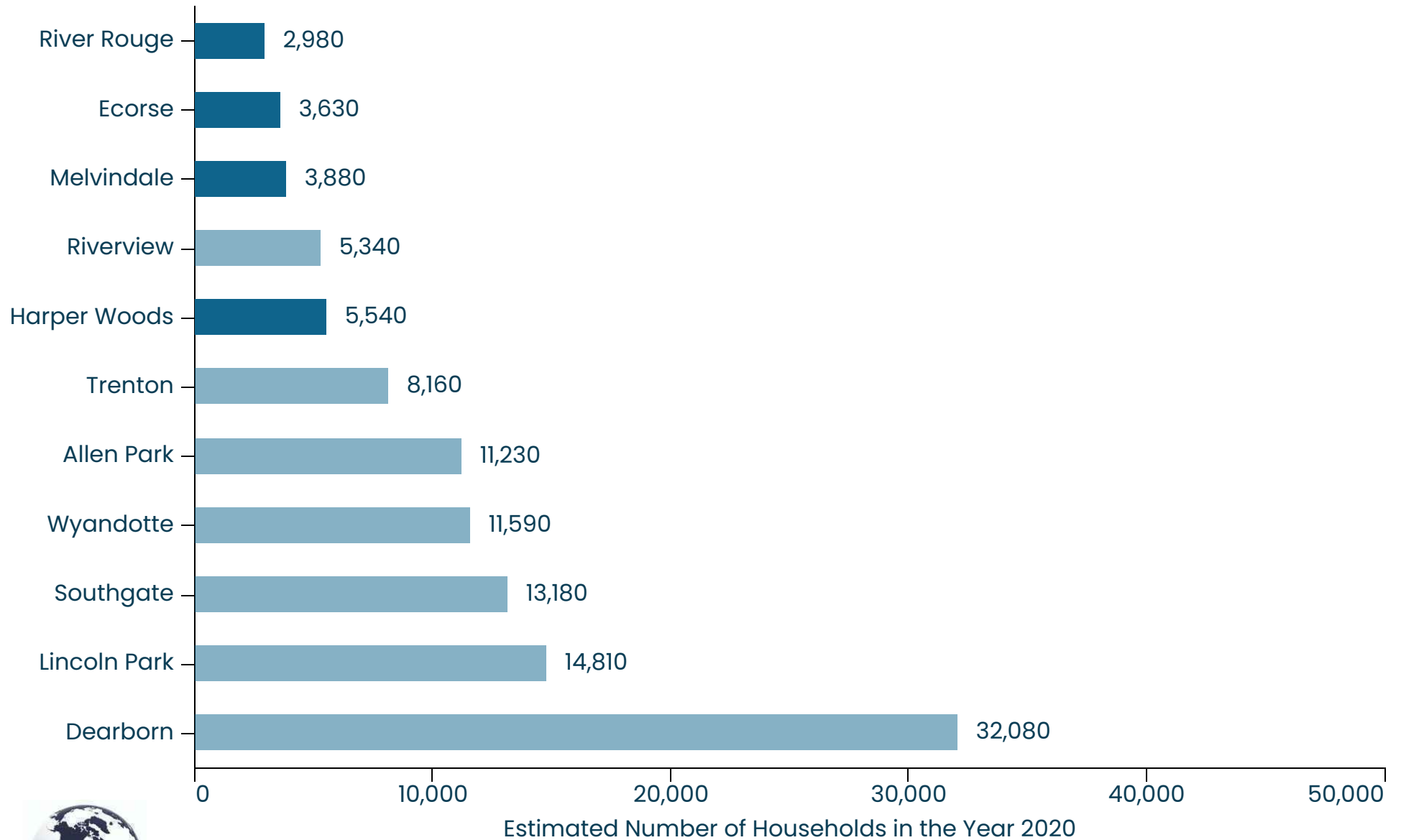
2020 Per Capita Income | Cities in Wayne Co



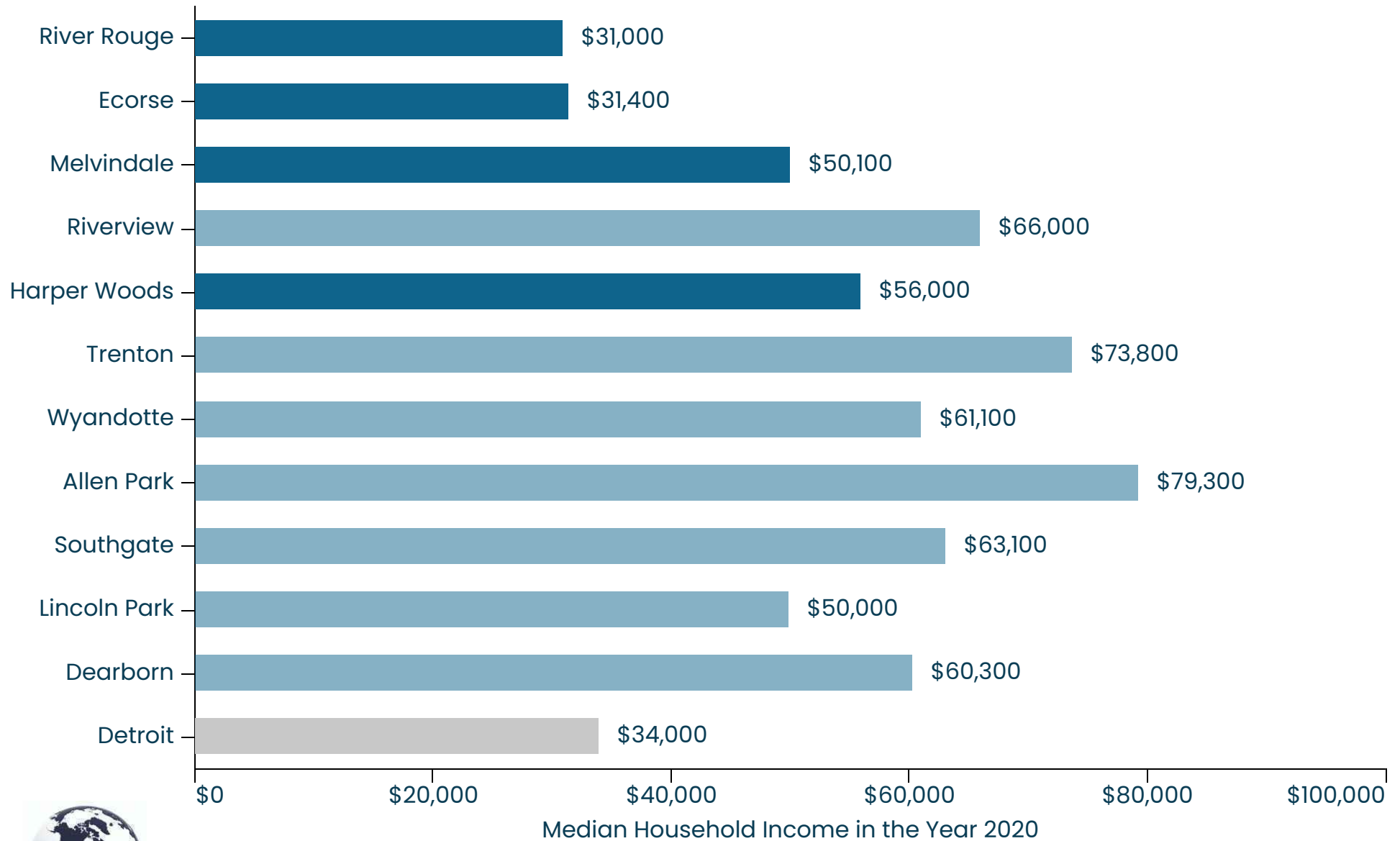
LandUseUSA
UrbanStrategies

Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

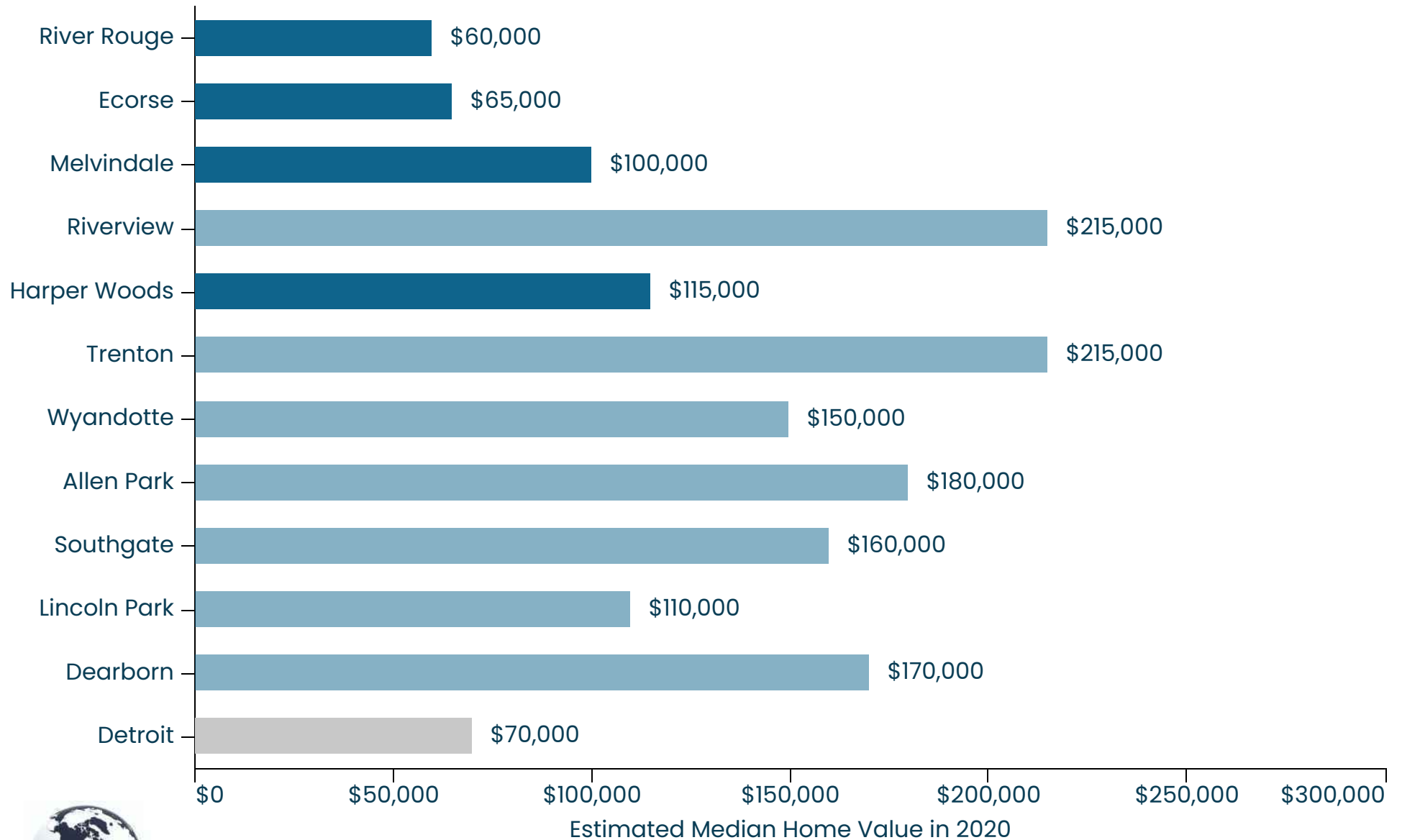
2020 Households | Selected Cities in Wayne Co



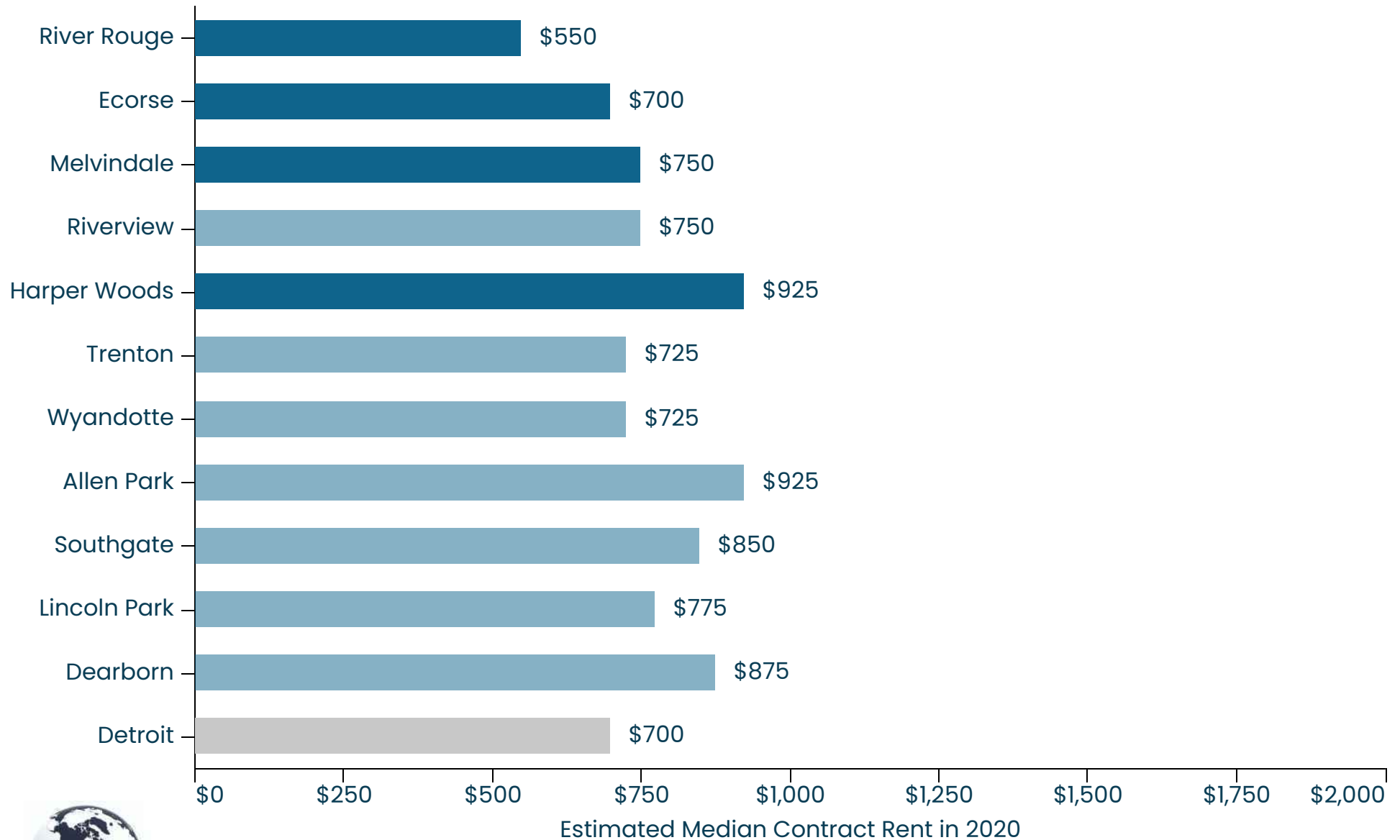
2020 Median Hhld Income | Cities in Wayne Co



2020 Median Home Value | Cities in Wayne Co



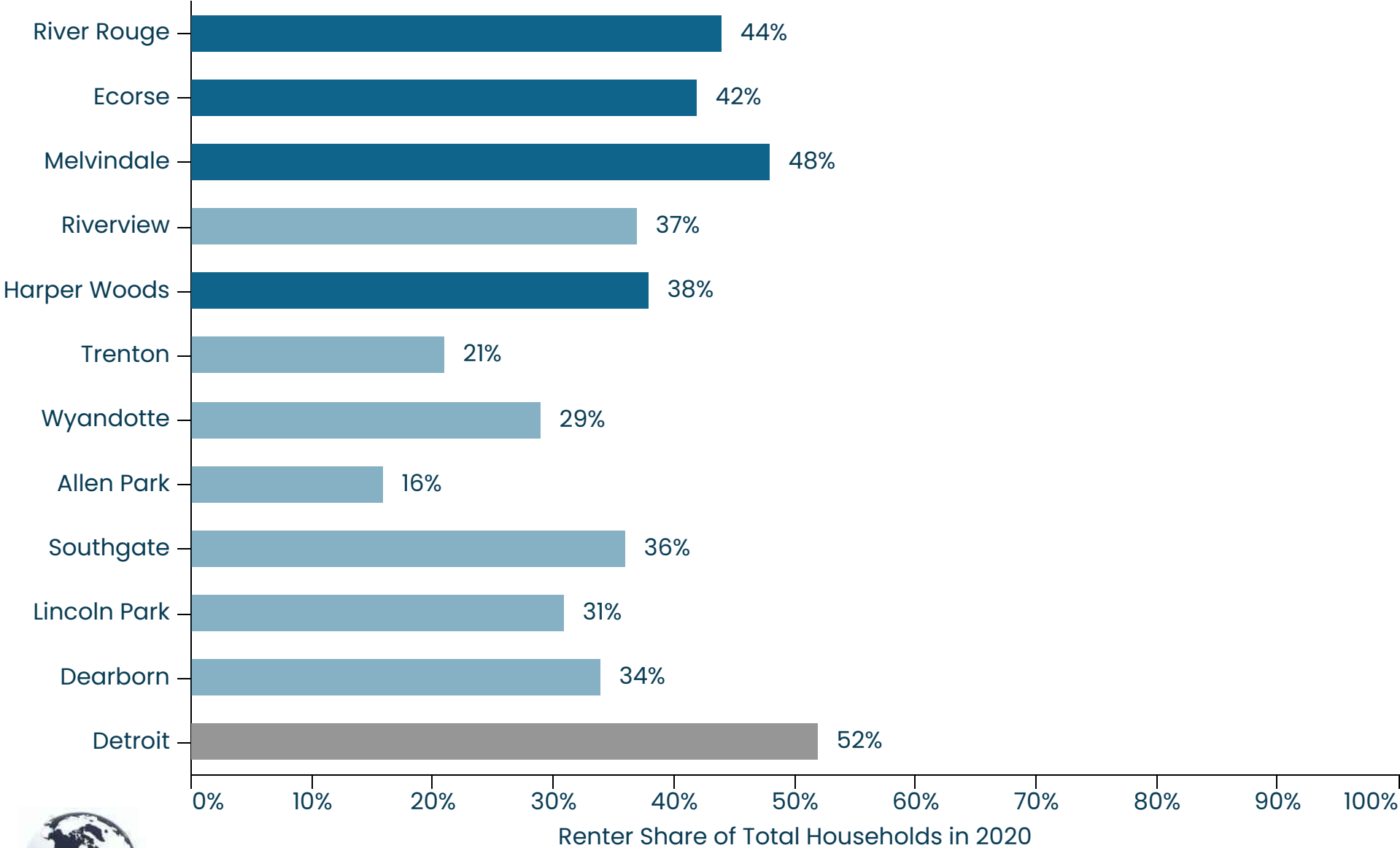
2020 Median Contract Rents | Cities in Wayne Co



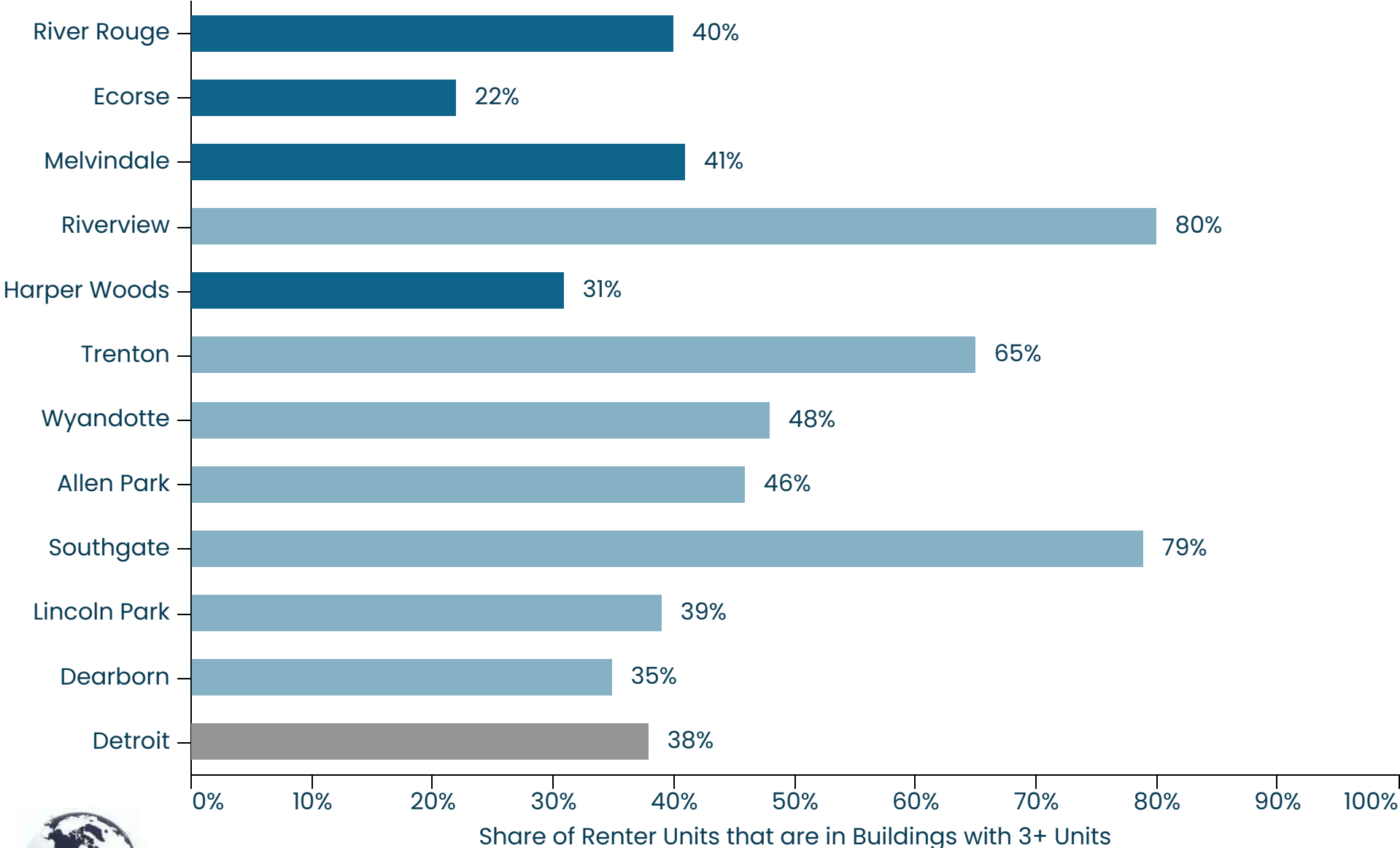
LandUseUSA
UrbanStrategies

Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

2020 Renter Share | Selected Cities in Wayne Co



Renter Attached Units | Selected Cities in Wayne Co



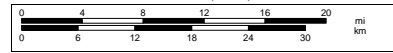
Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis & exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

Section D₂

Geographic Setting The State of Michigan, USA



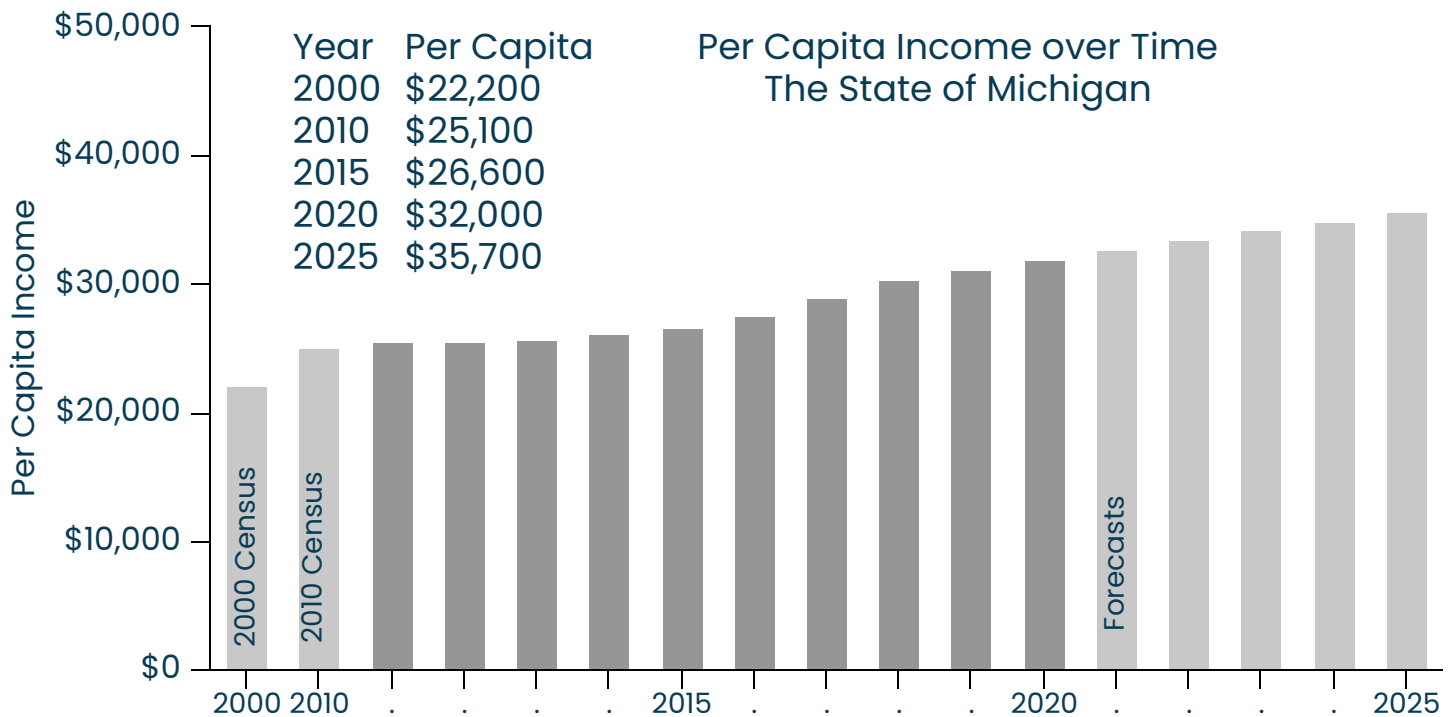
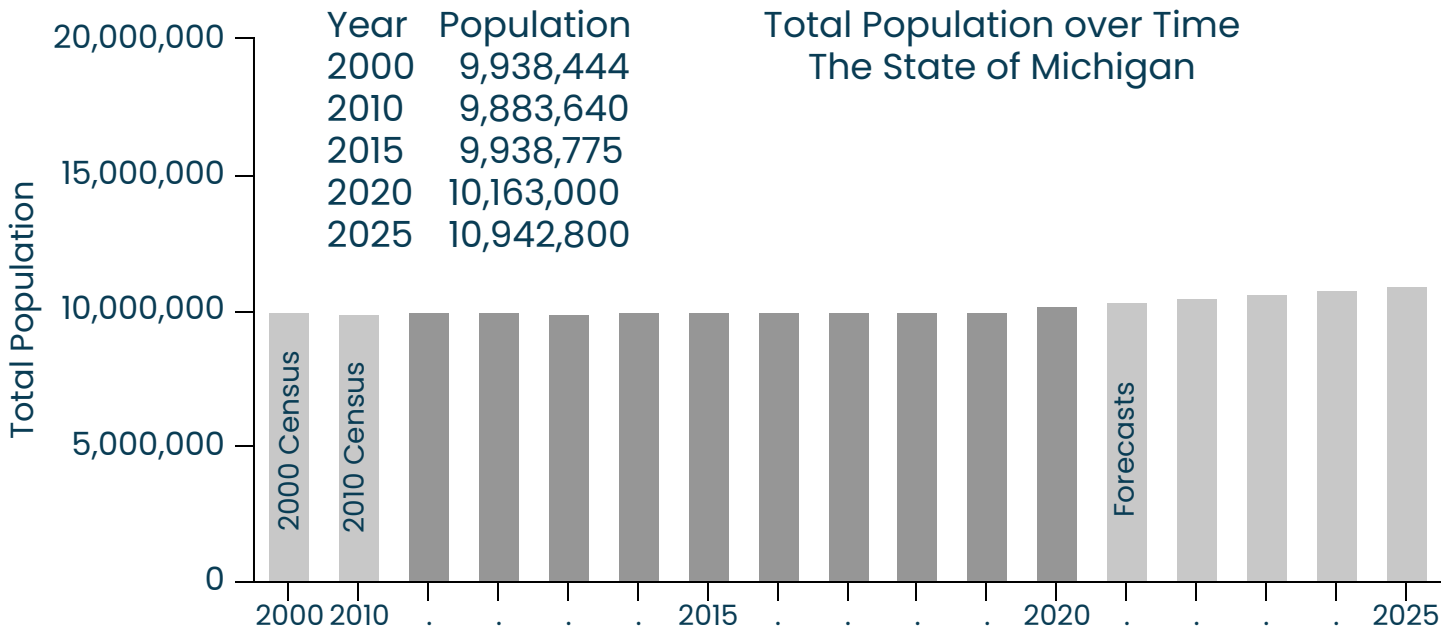
Scale 1 : 3,600,000



1" = 12.5 miles

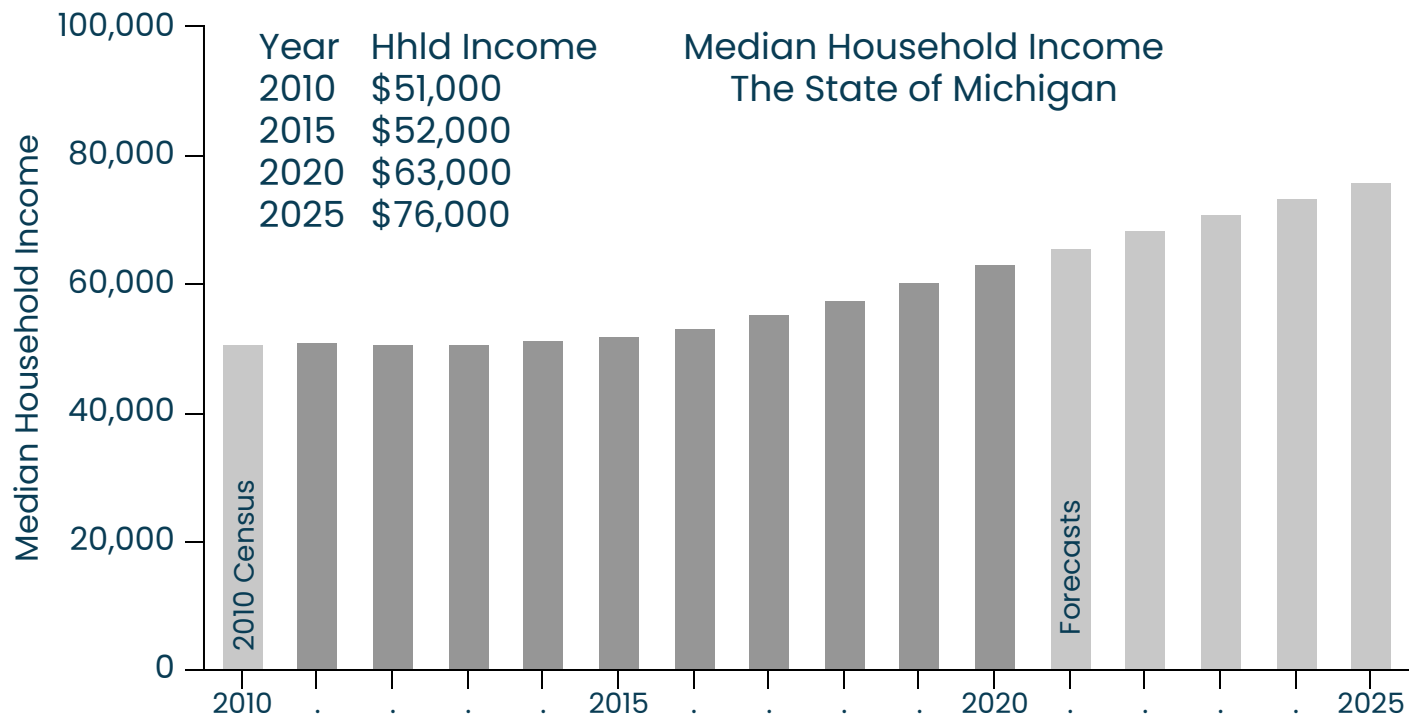
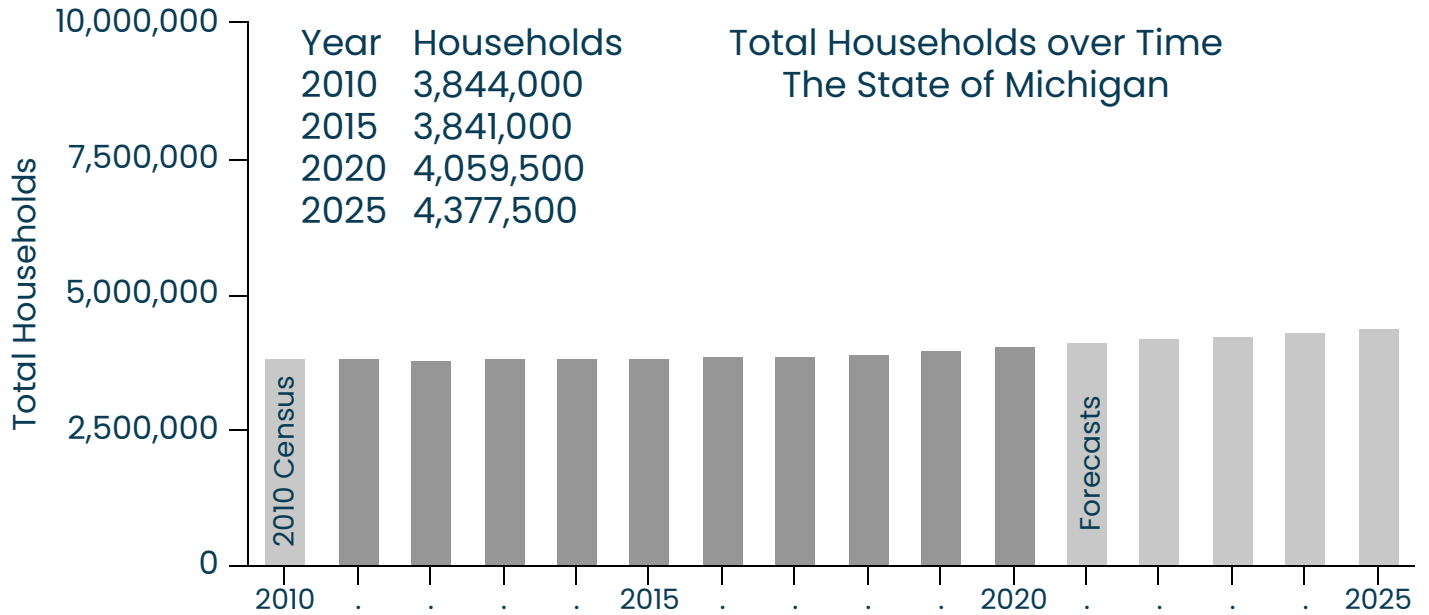
Pop, Per Capita Income | Michigan

Used to gauge economic stability since the 2010 Census and the Great Recession. Forecasts assume proactive policies towards the development of new housing units.



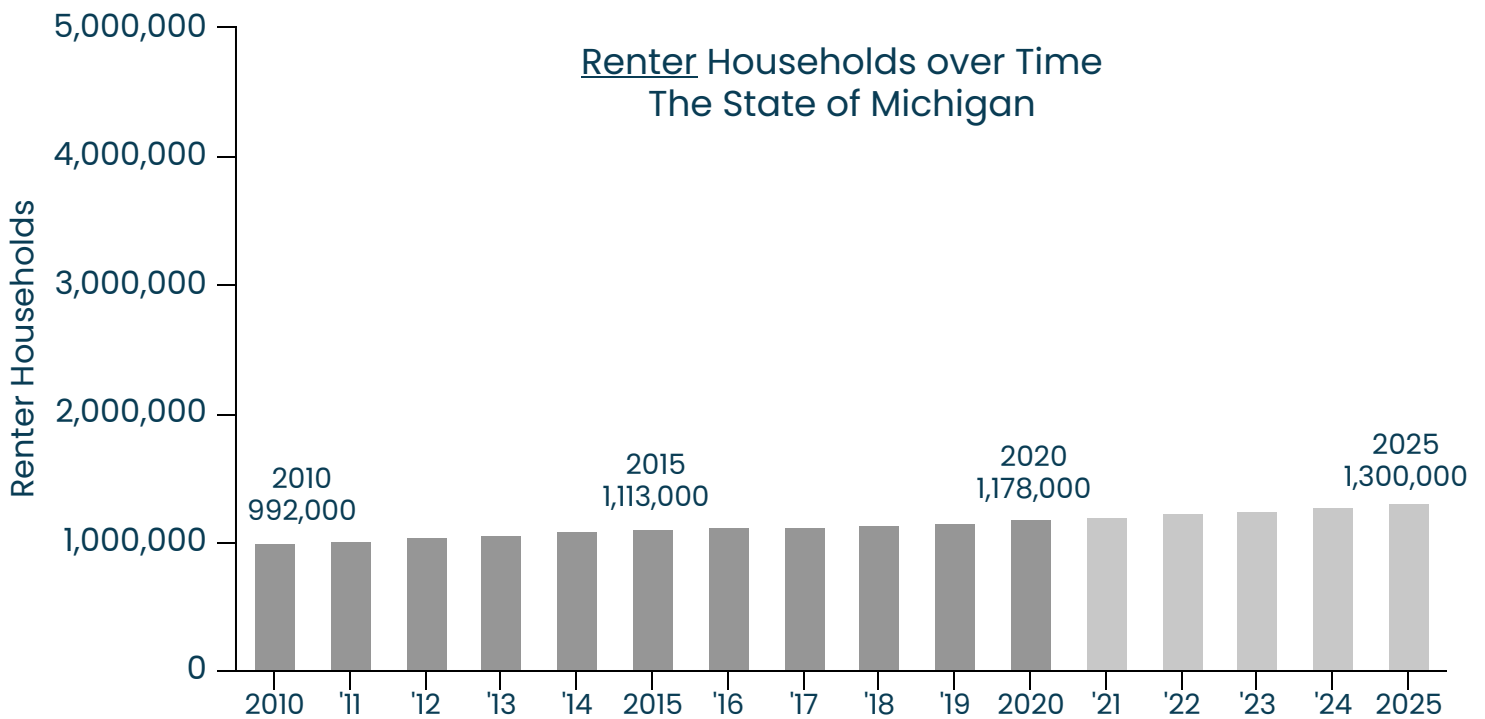
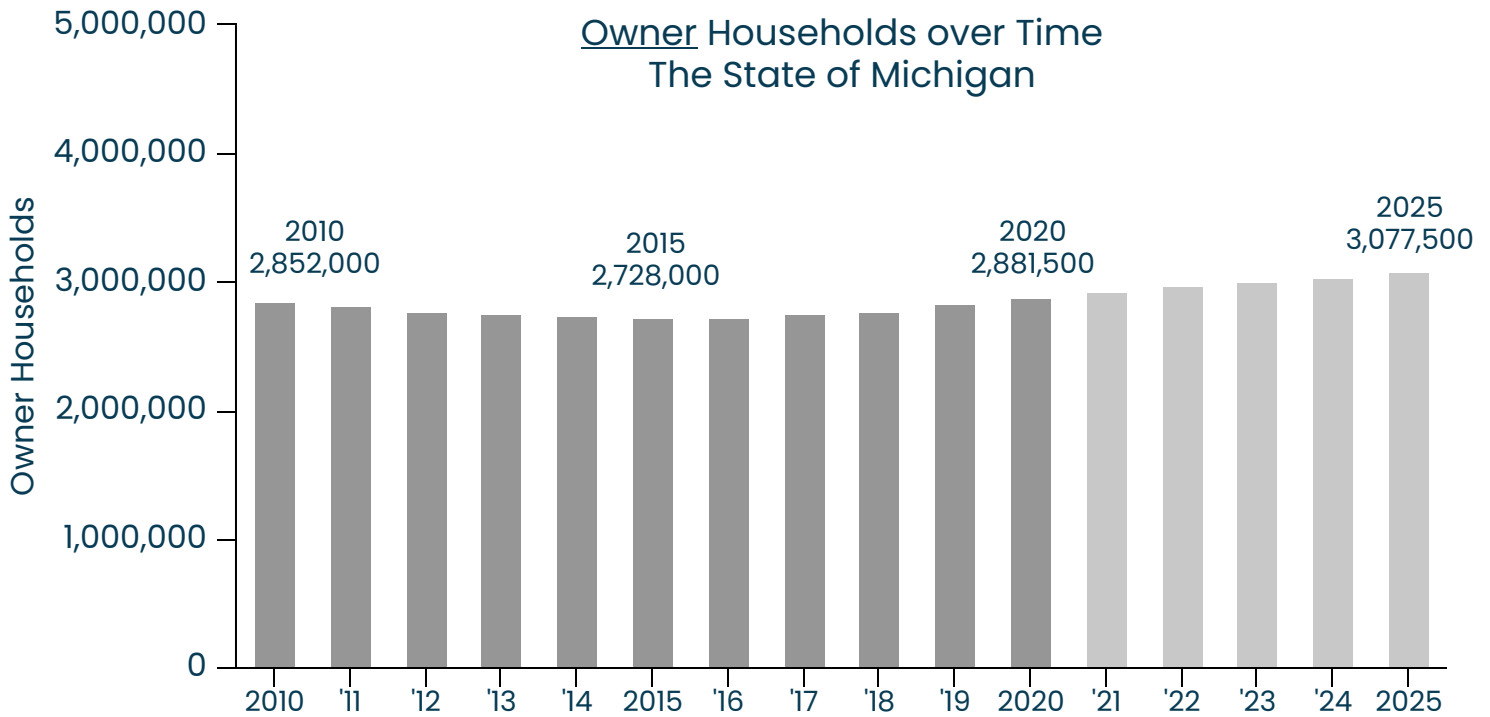
Households, Med Hhld Inc | Michigan

Used to gauge economic stability since the 2010 Census and the Great Recession. Forecasts assume proactive policies towards the development of new housing units.



Hhld Tenure over Time | Michigan

Forecasts are based on 2018–2019 gains and assume pro-growth housing policies.

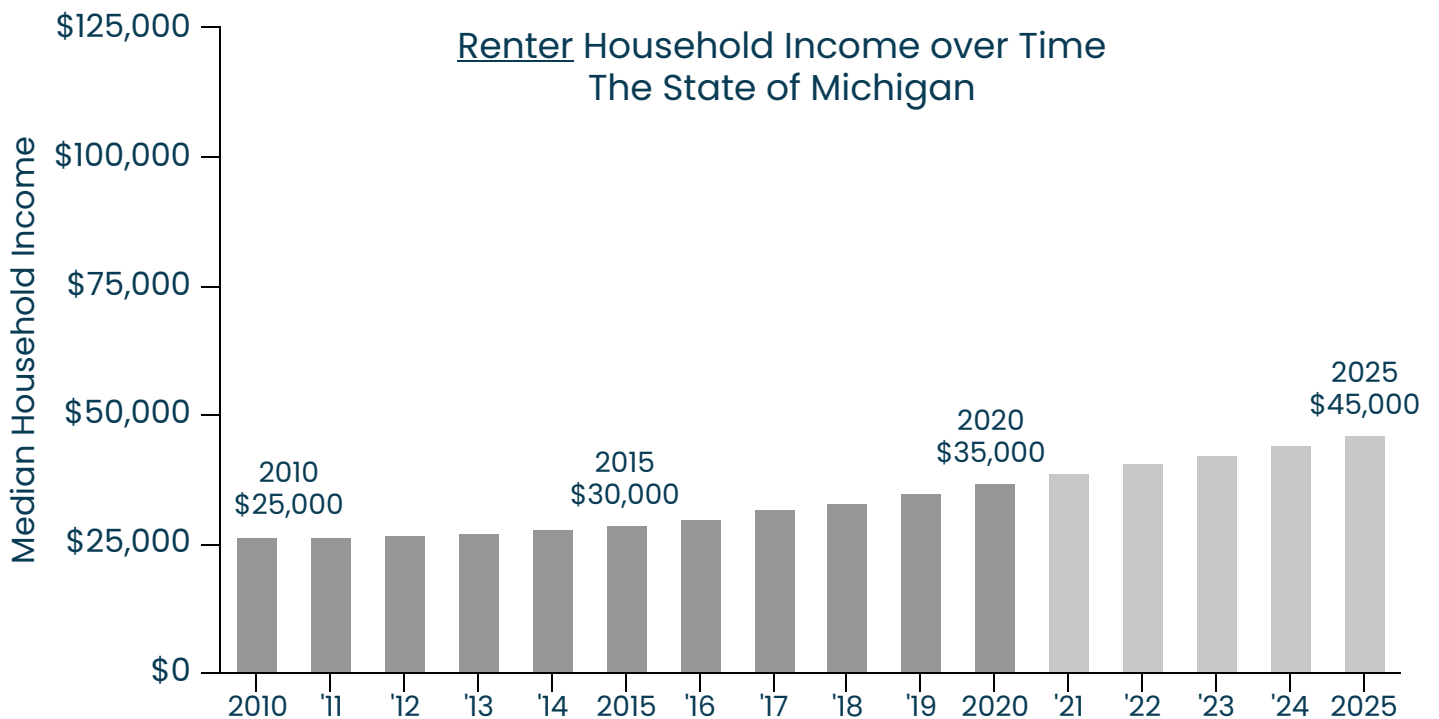
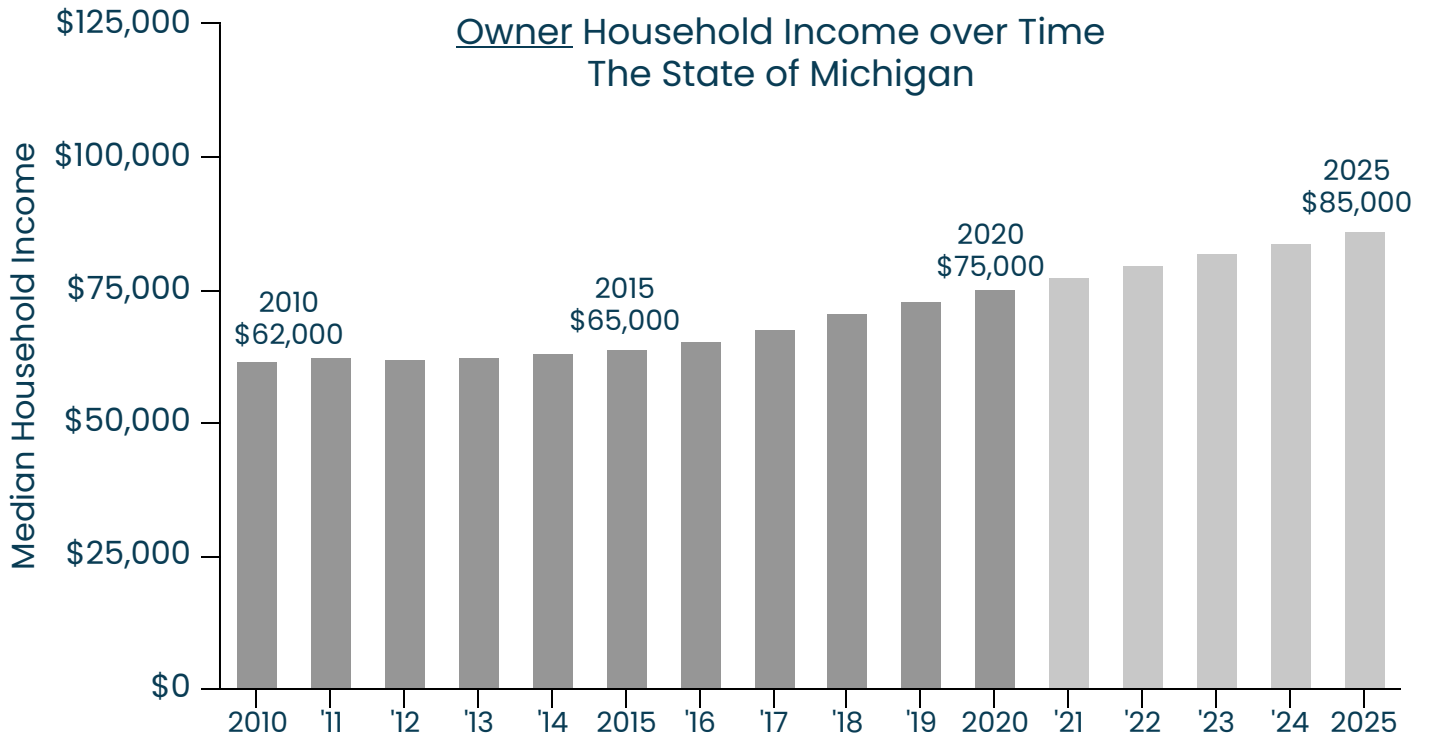


Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



Hhld Income over Time | Michigan

Median income by tenure is used to forecast price tolerance for new housing units.

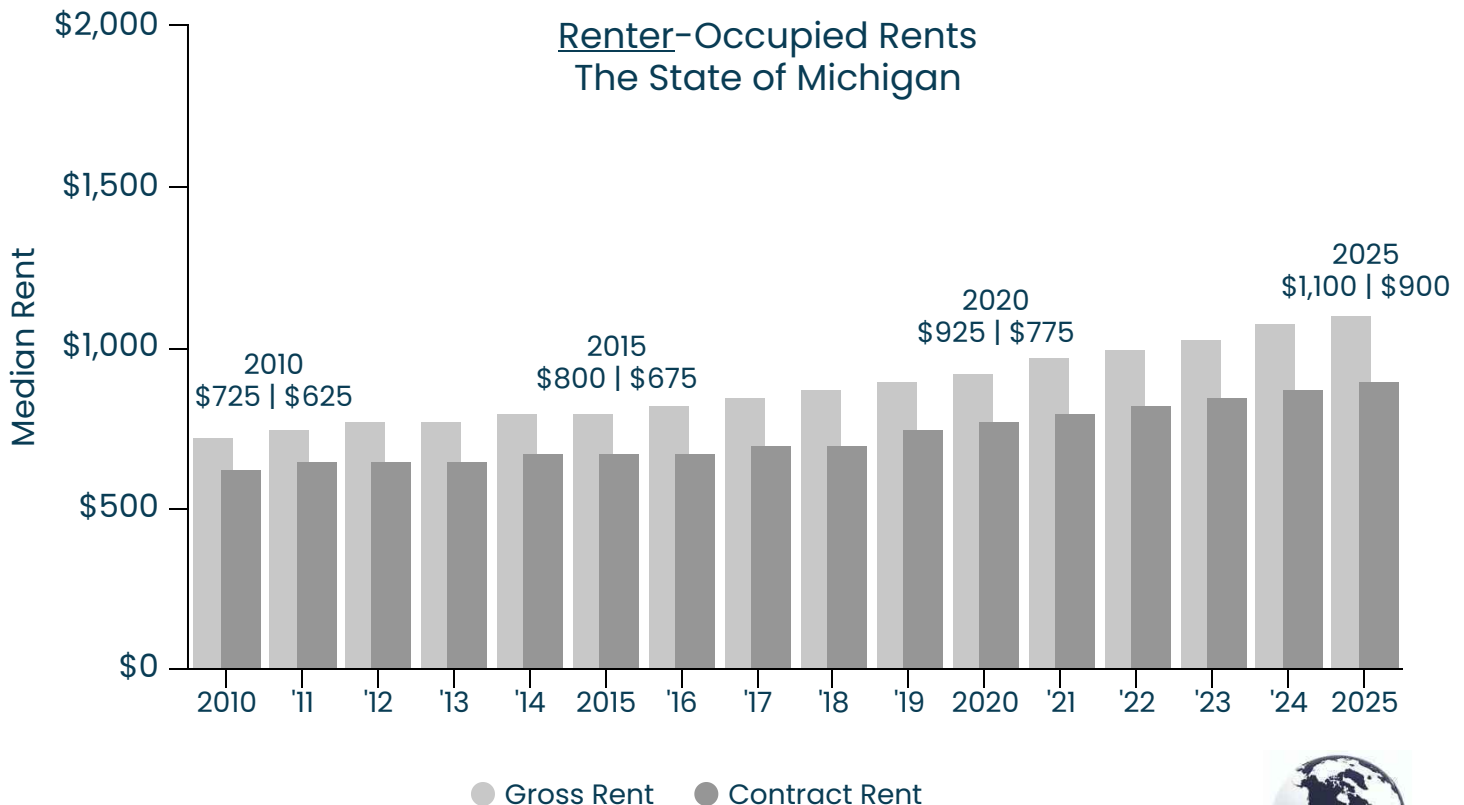
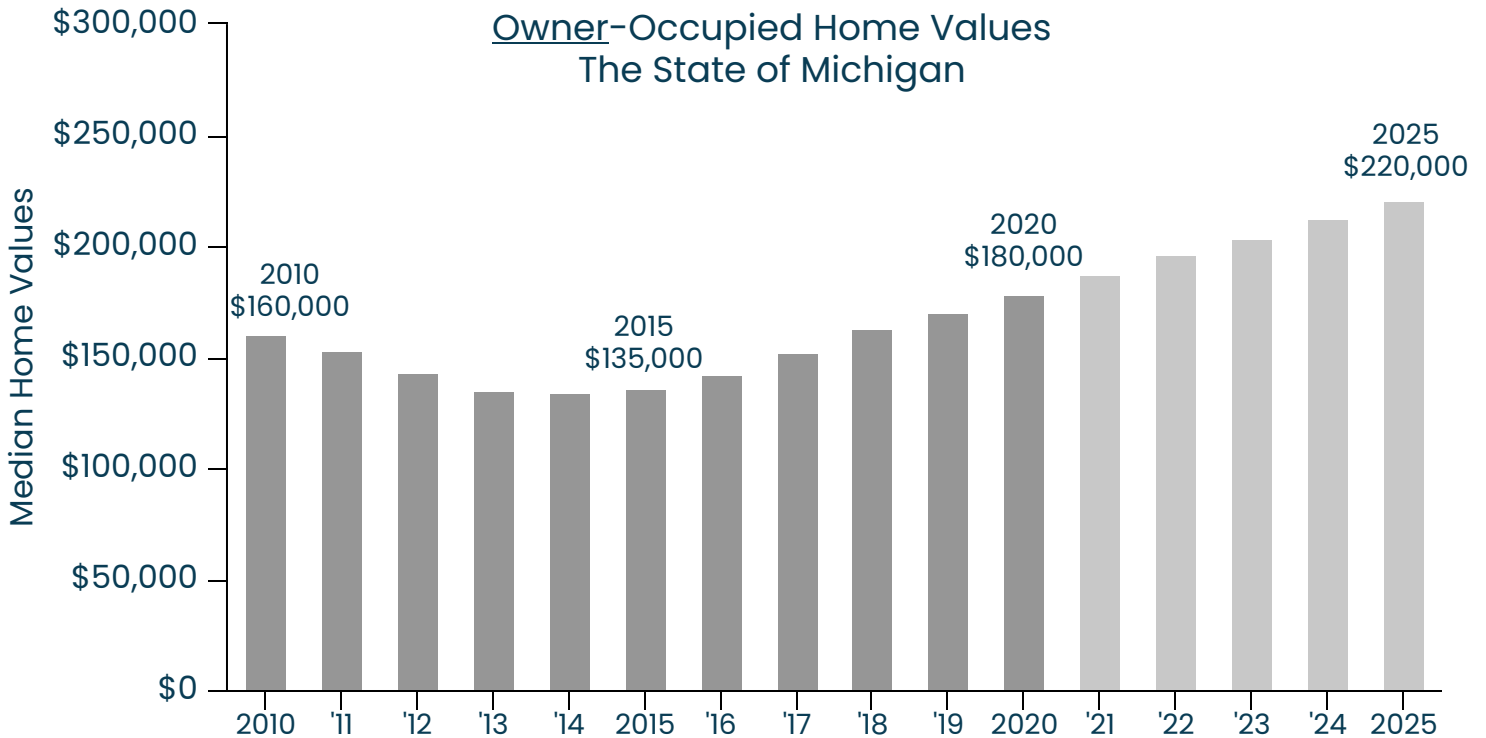


Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.



Values, Rents over Time | Michigan

Median prices of existing units are used to help forecast the prices of new units.



Underlying data by the Decennial Census and American Community Survey (ACS) through the year 2019. Analysis, forecasts, and exhibit prepared by LandUseUSA | Urban Strategies; 2020 - 2021.

