STI: LandScape™
Category, Segment, and Index Descriptions

Provided by
Synergos Technologies, Inc.
Austin, Tx
Introduction — Delivering a Sophisticated New Tool

While the United States is well known around the world as a melting pot with a diverse range of educational levels, races, income levels, and more — as well as a place of fierce individuality — our neighborhoods are still overwhelmingly homogeneous. This speaks to the fact that while we like our freedom to be who we are, we also like to live near people who are like us. This birds-of-a-feather geographic flocking propensity is a boon for retailers, because it makes it easier to analyze their customers’ demographics and find more similar customers using the science of neighborhood segmentation.

Many retailers today segment their customers by a variety of means: including demographics (describes consumer types), psychographics (identifies consumers’ values, attitudes, and product preferences), custom models (marketing programs), and geodemographics (mappable neighborhood segments). While each system has its place in the business world, only neighborhood segmentation recognizes that geographic groups of people share similar needs, desires, and expectations for the products or services that they purchase.

Sophisticated neighborhood segmentation systems identify, categorize, and describe neighborhood subgroups so that businesses can better identify their unique consumer niches and more effectively focus their resources. Thanks to people’s penchant for geographic clustering, the science of market segmentation has expanded significantly since the 1960s — becoming increasingly fine-tuned as researchers learned more about people’s consumption habits and created more sophisticated tools for segmenting consumers according to geo-demographic factors.

When Synergos Technologies entered the market segmentation industry in 2002, we approached the science with our own unique set of market-targeting skills, a proven expertise in optimized location selection, and an innovative new perspective on identifying consumer clusters at the neighborhood level. The result: We created STI: LandScape™, a precise and powerful neighborhood geodemographic segmentation system that consistently delivers better-defined neighborhood segments than traditional systems.

STI: LandScape — A Powerful Geodemographic Tool

The U.S. Census Bureau updates the Census every 10 years, creating what is widely recognized to be the greatest consumer database of all time. It allows us to link vast amounts of demographic data, lifestyle data, and local neighborhood geographic data (such as zip codes and Census tracts) to create classifications of actual, addressable, and mappable neighborhoods where people live and shop. However, the Census Bureau delivers its data in a “raw” form that is unusable to most businesses. That’s where STI: LandScape enters the picture.
STI: LandScape takes the U.S. Census Bureau’s raw data and runs it through intelligent mathematical models, which identify the primary factors that characterize neighborhoods and refine those factors into smaller and smaller sub groups to improve the homogeneity of each subgroup. These models found that seven primary demographic factors have the greatest impact on distinguishing market segments: age, income, ethnicity, education, marital status, dwelling type, and presence of children. These were used in the creation of STI: LandScape. Other, less significant, demographic factors also played a minor role in the analysis.

The final result was the creation of 72 well-defined neighborhood segments with residents who share similar geodemographic characteristics and are statistically different from other neighborhood’s segments. Each segment gives market researchers a demographic snapshot of the residents’ general “personality” in each neighborhood. All 72 of STI: LandScape’s neighborhood segments are grouped into 15 overall neighborhood categories. The factors that influenced the creation of the broad neighborhood categories include: degree of urbanization, affluence, age, family status, and ethnicity.

If your company is looking for a powerful neighborhood segmentation tool that gives you the ability to find your ideal consumers and make the most profitable site selection decisions, take a look at STI: LandScape’s 72 neighborhood segments. You’re sure to find your customers living in one or more of these well-defined neighborhoods.

Why Choose STI: LandScape?

Today’s consumers can be hard to pin down. Changing interests. New behavior patterns. Fickle preferences. Here-today-gone-tomorrow trends and fads. Mobile lifestyles. These are just some of the characteristics contributing to a constantly changing consumer LandScape. Today’s retailers struggle to connect with consumers that are more sophisticated, more demanding, and increasingly difficult to find. This reality has made the science of geodemographically targeting consumers a greater challenge than ever before.

Where does your company stand? Are you still trying to target consumers by the old rules and by using outdated neighborhood segmentation tools? Many retailers on the leading-edge have realized that their traditional practices, assumptions, and methodologies for acquiring meaningful consumer geo-demographic insight are increasingly out of data and effectively useless.

STI: LandScape helps retailers overcome these challenges and achieve high-impact results including:

- Find more of your ideal consumers
- Make the most profitable site selection decisions
- Reduce the risks of new product development and launches
- Create targeted marketing strategies
- Increase market share
- Boost profitability

The bottom line: By employing STI: LandScape’s highly targeted neighborhood segmentations, you gain the ability to create accurate portraits of your current and targeted consumers where they live. As a result, you can make better and more profitable consumer-focused business decisions today and into the future.
Overview of the 15 STI: LandScape Neighborhood Categories

STI: LandScape’s neighborhood segmentation system is formulated into 15 categories and 72 individual neighborhood segments — resulting in the grouping of consumers who share similar geodemographic characteristics and are statistically different from other neighborhood’s segments. The 15 neighborhood categories have been segmented by STI: LandScape by traditional geodemographic factors, including family status, affluence, age, family status, ethnicity, and degree of urbanization. Here is a quick overview of STI: LandScape’s 15 neighborhood segments.

**Category A: Crème de la Crème.** Urban neighborhoods with residents that measure far above average in all traditional classifications, including income, education, and family status.

**Category B: Urban Cliff Climbers.** Urban neighborhoods with residents that represent the definitive “working class,” and are young and in pursuit of their individual American dreams.

**Category C: Urban Cliff Dwellers.** Urban neighborhoods with 30-somethings pursuing a comfortable, classically American, working-class lifestyle.

**Category D: Seasoned Urban Dwellers.** Urban neighborhoods predominately home to working-class, mid-to-late-40-somethings, plus a high percent of residents who are 65-plus.

**Category E: Thriving Alone.** Neighborhoods distinguished by a large number of residents who are flourishing in solitary, highly urban, high-income lifestyles.

**Category F: Going It Alone.** Urban neighborhoods that are a testament to the opportunities available to Americans who, even without higher educations, can live comfortable lives alone.

**Category G: Struggling Alone.** Urban neighborhoods where the single residents with minimal education and many children are struggling alone financially.

**Category H: Single in the Suburbs.** Residents of these suburban neighborhoods are among the lower income levels of modern suburbia, but are neither rich, nor poor.

**Category I: Married in the Suburbs.** These suburban neighborhoods are home to upper-middle-class residents with high incomes, married-couple households, and white-collar jobs.

**Category J: Retired in the Suburbs.** Suburban neighborhoods with a 40-plus demographic, high incomes, few children, and a comfortable standard of living.

**Category K: Living With Nature.** Rural areas inhabited by a patchwork of people who have both chosen the rural lifestyle and whose vocations chose it for them.

**Category L: Working With Nature.** Rural areas home predominately to 40-plus-year-olds working the land for a living.

**Category M: Harlem Gateway.** Urban neighborhoods comprised predominantly of African Americans.

**Category N: Espaniola.** Urban neighborhoods that are home mainly to Hispanic Americans.
Category O: Specialties. Neighborhoods across the U.S. that are so unique they do not fit into easily definable groups, for example: rich and poor senior citizens, Asians, apartment dwellers, trailer park residents, military personnel, and college students.

The following chart illustrates the relative size of each category.

**National Household Counts**

*by Category*

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**Introduction to STI: Landscape’s 72 Neighborhood Segments**

STI: Landscape is a unique neighborhood assessment tool that segments neighborhoods by traditional geodemographic characteristics, assessing them at the US Census Block Group level. STI: Landscape’s 72 individual neighborhood segments allow retailers to precisely target their consumers, better understand the populations they serve, and make more informed site selection, product, and marketing decisions.
A — Crème de la Crème

If you are looking for people with high incomes, college educations, and traditional married-with-
children family compositions, you’re in the right neighborhood. Crème de la Crème 
neighborhoods are just what the name implies — above average in all traditional classifications, 
including income, education, and family status. By any measure, this group is the most 
successful: It’s a veritable who’s who of the classic American dream.

In this category, you’ll find not only 40-something Empire Builders such as Bill Gates, Michael 
Dell, and the Walton family, but many other 30- and 40-year-olds who enjoy the very best of the 
“good life” in many of American’s best urban neighborhoods. Crème de la Crème are the 
neighborhoods many Americans drive through, dreaming of the grandeur that lies within, but do 
not themselves reside. The homes are likely to be filled with the finest furnishings, designer label 
clothing, and valuable artwork, while the garages are filled with upscale vehicles.

The average incomes in most Crème de la Crème neighborhood segments range from $70,000 to 
$80,000, with one group rising into a median $90,000 income range. Overall, the income for 
these residents comes from multiple revenue streams, including higher-than-the-national-average 
employment in upper-level, white-collar management and professional positions. Every segment 
also enjoys higher-than-average income from self-employment enterprises, and interest/dividend 
payments. And with two segments home to a larger percent of retirees than the norm, they also 
enjoy a comfortable living from a higher-than-average rate of retirement investment and social 
security income.

Overall the inhabitants of the six Crème de la Crème neighborhood segments are in their 40s. 
However, two segments are younger: American Knight areas are in the 20- to 30-age range and 
Urban Squires have a higher-than-average number of 30-somethings. Also, three segments are 
homé to more 65-plus residents than is average nationally: Empire Builders, Marquis Class, and 
Regents. Crème de la Creme segments are largely home to families who are married with children — most at a higher-than-average percentile.
A-1 Empire Builders

Empire Builders are the upper echelons of the nation’s top-ranking urban neighborhood category, the Crème de la Cremes. These areas are home to the leading income earners in several categories, including management and professional salaries (for those who have to work), self-employment earnings, and interest/dividend proceeds. In fact, Empire Builders contain over two-times-the-national-average in white-collar professionals, two-times-the-average in self-employed business people, and two-times-the-average in interest/dividend income earners. All this adds up to a median annual income of $90,000. With these credentials, it’s no surprise these areas also house three-times-the-average in educated adults. Empire Builders’ residents tend to be in their 40s, but are also home to a slightly above-average number of 65-plus-year-olds. Empire Builders are typically populated by traditional families who are married-with-children, though many of the families may have fewer children than the national norm.

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A-2 Grand Masters

Grand Masters are highly urban neighborhoods that enjoy the stature of their Crème de la Crème brethren in most measured areas, including education, occupation, and family composition. Grand Masters are home to 40-something white-collar professionals who are married-with-children, college-educated, and employed overriding in management and professional positions. Residents in these areas enjoy incomes of between $70,000 and $80,000 on average. While residents in Grand Masters earn an average level of income from their management and professional positions, they also have a higher-than-average population earning income from self-employment enterprises and interest/dividend income. They have a slightly higher-than-average percentage of families with children; with a modestly higher-than-average number of teens aged 13 to 17. Also, Grand Masters have slightly over two-times-the-national-average in college-educated residents, and nearly twice-the-average number of people in white-collar management positions.
A-3 Marquis Class

While the highly urban Marquis Class share many of “the good life” characteristics with other Crème de la Crème urban segments, they are uniquely home to a larger number of 65-plus-year-old residents than other areas in this upscale category. Marquis Class sectors also have a slightly above-average number of 40-year-olds, and they have lower-than-average percentiles of children and teenagers. Understandably, based on the age demographics, Marquis Class areas show higher-than-average levels of retirement/social security income. However, they also have higher-than-average incomes in other areas, such as interest/dividend income and self-employment earnings. The residents who have to work are typically employed in white-collar management and professional occupations. Overall, this group enjoys an annual income in the $70,000s and $80,000s. Also, presumably owing to the age distribution, while these neighborhoods have a near-national-average ratio of married-with-children families, they also show a slight up-tick in the married-with-no-children division. Marquis Class segments also measure twice-the-national-average in college-educated residents.

A-4 American Knights

American Knights are the “youngsters” of the highly urban Crème de la Crème category of neighborhood segments. Not only is the median age range in the 20s and 30s, but also these areas have an above-average number of children below the age of six. These characteristics correlate to the higher-than-average number of married-with-children-under-18 households. Though young, these urban neighborhoods are home to higher-than-average number of earners in white-collar management and professional occupations. These mostly college-educated residents enjoy incomes in the $70,000s and $80,000s, largely from salaries and wages. They also earn incomes at a slightly-higher-than-average level from interest/dividends. However, unlike many other Crème de la Crème neighborhoods, who have higher self-employment income levels, the American Knights residents are just at the national average in this measurement.
A-5  Urban Squires

Urban Squires have the greatest number of national-average measurements than other segments within the Crème de la Crème category. But, however ordinary these Urban Squire residents may appear, they are definitely living very comfortably compared to the nation as a whole, with a median income range in the $70,000s and $80,000s. The residents of these highly urban areas tend to be in their 30s, but weigh in at an average level in all other age categories. Other national-average measurements include married-with-children, income from wages, and social security income. Urban Squires’ standout characteristics included a twice-the-national-average level of college-educated residents, a slightly higher level of residents employed in white-collar management and professional jobs, and a higher level of income from interest/dividends.

A-6  Regents

Regents are highly urban Crème de la Creme neighborhoods with the vast majority of their residents in their 40s, fewer-than-average children under 17 years old, and a higher-than-average number of 65-plus-year-olds. Though they have fewer children, the residents in these areas have a higher-than-national-average quota of married couples. Also higher-than-average are the number of college-educated residents, people employed in white-collar management and professional positions, and income from retirement investments/social security. The combination of income avenues, put these neighborhoods solidly in the $70,000s to $80,000s median annual income range — making their “middle-age” years extremely financially secure and materially comfortable.
B — Urban Cliff Climbers

Good old America — where you don’t have to be rich or have a college education to live a relatively good life. This truism fully characterizes residents of neighborhoods in the Urban Cliff Climbers category, which represent the definitive “working class” — and residents who are still young and in pursuit of their individual dreams. Most of these citizens enjoy much of what this country has to offer in terms of a comfortable middle-class urban lifestyle, without necessarily having college educations, although the majority of people have graduated from high school. While some may have gone to a two-year or four-year college, others are just as likely to have attained their ability to earn a good income from on-the-job-training in a wide spectrum of the nation’s middle-class, white- and blue-collar occupations.

Urban Cliff Climbers are home to 20- to 30-something residents whose income is generated mainly from wages and salaries. They are employed in a cross-section of America’s white- and blue-collar professions, including management, protective services, sales, office administration, construction, maintenance, and healthcare. The income of the residents living in these segments also spans a wide range, from below $30,000 to the $60,000s. Some residents in the lower income levels may supplement their salaries with public assistance.

Besides their urban city residence, the six Urban Cliff Climbers segments share two other main qualities: they are married with some children under 13 years old. But that’s where their similarities end. Although they are all in the same stage of life, each neighborhood segment has taken its own approach to life, making different educational and career choices — which also helps explain their diverse income levels.

While differences among the Urban Cliff Climbers segments are most obvious in the area of income, other variations also occur including: Charmed Life, Sitting Pretty, and Kindred Spirits have more residents with some level of college education, while Blue Collar Starts contain some residents without high school degrees. Four of the segments are home to a fair share of white-collar workers, but Middle of the Road and Blue-Collar Starts employ more blue-collar workers. Only one segment has any level of income from interest/dividends: Charmed Life. The two segments with median incomes below $30,000 rely on some public assistance income to get by: White-Collar Status and Blue-Collar Starts.

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<tr>
<th>Groups</th>
<th>Median Age</th>
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<td>B1: Charmed Life</td>
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<td>B2: Sitting Pretty</td>
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<td>B3: Kindred Spirit</td>
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<td>B4: Middle of the Road</td>
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<td>B5: White Collar Status</td>
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<td>B6: Blue Collar Starts</td>
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B-1 Charmed Life

Married. 20- to 30-something-years-old. Children of all ages. Some college education. Incomes between $50,000 and $60,000. White-collar jobs in management, sales, and personal care industries. Based on these fundamental demographics, it’s clear that the residents of Charmed Life neighborhood segments are a cross-section of young, working Americana. It’s easy to imagine these neighborhoods filled with the middle-class cars, toys, and home furnishings — all of the merchandise that helps keep commerce humming at a pleasant pace in the United States. Positioned at the high-end of the Urban Cliff Climbers category, Charmed Life areas are home to Norman Rockwell-esque family images — hard-working citizens, who are in the full swing of their children-rearing years: housing, schooling, and entertaining children ranging from babies to teenagers.

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B-2 Sitting Pretty

Among the Urban Cliff Climbers neighborhoods that are home to the backbone of America’s workforce are the Sitting Pretty segments. This group is young (20s to 30s), but enjoying good income levels (between $50,000 and $60,000). Their relatively high earnings range comes from middle-class white-collar jobs in several occupations, including management, protective services, personal care, sales, office administration, and repair services. Their higher-than-average salaries keep them and their mostly newborn to 13-year-old children very comfortable in their urban abodes, in all probability surrounded by all of the creature comforts required to please all of the senses — from big-screen-high-def TVs to fully equipped SUVs. With good college educations and good jobs, the Sitting Pretty residents have earned their comforts they enjoy.
B-3 Kindred Spirits

Kindred Spirits are home to people who keep America humming — because they are the ones doing the work, as well as their fair share of the spending. The residents of these Urban Cliff Climber neighborhoods are 20- to 30-years-old, married-with-children of all ages (but slightly more in the younger ranges), earning between $40,000 and $50,000, enjoying some years of college education, and employed in a cross-section of the nation’s middle-class occupations. These residents earn an income slightly above the national-average in a wide range of jobs, such as protective services, food preparation, personal care, sales, office administration, construction, and repair services. With kids to raise and relatively good incomes, Kindred Spirits no doubt enjoy a big slice of classic middle-class life.

B-4 Middle of the Road

If you’re looking for higher-than-average earners in the nation’s blue-collar occupations, you’re in the right neighborhood. Middle of the Road areas are a cross-section of America’s heartland, but in an urban setting. Middle of the Road sectors are one of two blue-collar segments within the Urban Cliff Climbers category. While lower-than-the-national-average in white-collar workers, these areas have an above-average percent of people employed in construction, repair services, production, and transportation. These jobs give these married-with-children 20- to 30-year-olds an average annual income of between $40,000 to $50,000 — a relatively good income level, owing to a strong work ethic. And with their good incomes, they can probably be found playing as hard as they work.
B-5  White-Collar Status

The urban White-Collar Status neighborhoods prove that a lack of college education and an income range of less than $30,000 doesn’t equate to blue-collar occupations. In fact, this group of Urban Cliff Climbers, which are home to people largely in their 20s and 30s and married-with-young-children, are employed in middle-class white-collar occupations, probably with a lot of room for advancement. They measure above-average employment in several fields, including healthcare, protective services, food preparation, and grounds maintenance. With only high-school educations supporting them, this group of citizens keeps their heads-above-water while they work their way up into higher-paying jobs by shopping for high-value with every purchase and making use of a higher-than-average level of public-assistance income.

B-6  Blue-Collar Starts

The residents in Blue-Collar Starts neighborhoods struggle financially the most among their Urban Cliff Climbers brethren. They not only support themselves in blue-collar positions, they also have a commensurately lower education level: a significant percent have less-than-high-school education levels. While an average-number of these 20- to 30-year-old are married-with-children, they have higher rates of residents who are single householders (either male or female) with children, especially younger children. All of these factors help explain the fact that Blue-Collar Starts supplement their less-than-$30,000 incomes from production, transportation, construction, and building maintenance jobs with some level of public-assistance income. They most likely enjoy fewer of life’s comforts than many other Americas — and work harder for what they do own.
C — Urban Cliff Dwellers

Urban Cliff Dwellers neighborhoods are a family portrait of 30-somethings in the mature stages of life — including their pursuit of a comfortable, classically American, working-class lifestyle. They are also a study in cause-and-effect dynamics related to educational levels and income earnings. To wit, the Urban Cliff Dwellers with more education earn higher incomes than those with less education.

This group of highly urban neighborhoods are home to residents who have many years of working under their belts, perhaps a decade or more of home mortgage equity, and the creature comforts of middle-class Americana. Not all of the Urban Cliff Dwellers communities have children. Those that do largely have kids who are growing into their teenage years. As a result, it’s easy to imagine these areas getting ready to face the added financial burdens of trendy clothing, an additional car, and college savings.

Though they are a collection of areas housing working-class 30-year-olds, Urban Cliff Dwellers segments span three income levels, from less-than-$30,000 up to $60,000. As a group they have high-school degrees, but no college education; their residents are employed in the nation’s middle-class white-collar occupations; and their income is nearly exclusively from wages and salaries. Among the occupations most commonly represented among Urban Cliff Dwellers households are protective services, office administration, repair services, construction, production, transportation, and healthcare support.

The primary differences among the Urban Cliff Dwellers neighborhoods are their income levels and number of children. The two highest income earners are Social Whirls and Managing Business: both enjoy a comfortable median income in the $50,000s to $60,000s. Next in line are the Nest Builders and Gainfully Employed in the $30,000 and $40,000 range. The last segment is the aptly named Strapped, whose residents earn less-than-$30,000. Strapped is the only segment in this category whose inhabitants rely on some level of public-assistance to make ends meet.

The second big difference among these segments is their household composition. Social Whirls, Nest Builders, and Strapped have the highest percentage of traditional families with children under 18, which is slightly above the national-average. The remaining two segments, Managing Business and Gainfully Employed, are dominantly married but are slightly below-the-national-average in children.
C-1 Social Whirls

Enjoying their very comfortable $50,000 to $60,000 income range, the married-with-children residents of highly urban Social Whirls neighborhoods within the Urban Cliff Dwellers category will have plenty to keep them busy and spending on in the coming years, as their children continuing to grow into their teenage years. Although these areas’ residents depend on wages to pay their bills, they also enjoy a slightly above-the-national-average income from interest/dividends. This is likely to help make the extra car payments for their teenagers and start college funds. Though their occupation categories span the range of typical middle-class white-collar jobs, they tip slightly above-average in a few categories, including protective services, office administration, and repair services. The higher salaries of the residents speak to the fact that some residents have some level of college education.

C-2 Managing Business

Managing Business neighborhoods are largely 30-somethings, but also have an above-average number of residents over 65-years-old. This demographic measurement no doubt contributes to these areas slightly below-national-average percentage of families with children and slight up-tick in widows and widowers. As a result, it’s easy to imagine that the younger residents may help the older ones with small home repairs, while the older residents may water plants when their younger neighbors go on vacations. Naturally this demographic impacts the areas’ higher-than-average level of social-security income. This, combined with an on-average level of salaries from middle-class, white-collar jobs, and a slightly higher level of interest/dividend income, puts residents in Managing Business areas at a comfortable $50,000 and $60,000 income range. For those still in the workforce, the above-average occupation categories include: office administration, protective services, and repair services. As a group, these Urban Cliff Dwellers have some minimal level of college education.
C-3  Nest Builders

Nest Builders are a fairly average bunch of 30-year-old Americas. In fact, their most notable feature is their very average-ness. They are home to traditional families with children of all ages. These Urban Cliff Dwellers as a group have high-school degrees, with some smattering of college education. They earn their money by working at traditional middle-class, white-collar jobs, such as repair services, production, transportation, construction, and office administration. These occupations pay their incomes, which are in the $30,000s to $40,000s. It’s easy to assume that the advertising campaigns of many of today’s nationally retailers are aimed at this Jack-and-Jane-average demographic.

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C-4  Gainfully Employed

True to their Urban Cliff Dwellers category, Gainfully Employed neighborhoods are distinguished by a dominant age range in the 30s. But they are not entirely generationally homogenous, because they are also home to an above-average number of 65-plus-year-olds. This fact speaks to their slightly-less-than-average percent of children in their largely two-couple families. This fact also gives these areas a nearly-dead-on-average income from wages and salaries, as well as a somewhat higher-than-average income from retirement/social security. For those who are still working, their primary occupations are production, repair services, transportation, office administration, and healthcare support. The salary range for Gainfully Employed is $30,000s to $40,000s.
C-5 Strapped

Strapped neighborhoods, which consist of 30-year-olds (some with kids) and a smattering of retirees, are the financial strugglers of the Urban Cliff Dwellers category. One reason for their harder-row-to-hoe status may be their lower education level. They have a higher-than-average number of residents without high-school degrees. Plus, this group subsists on less than $30,000-a-year, which they earn from a combination of both wages and public assistance. The older residences are naturally already dipping into social security. They are the only segment in this category with statistically significant measurements in the blue-collar occupational category. Their occupations vary across the traditional blue-collar range, with a particularly large number in the production industries. Other common occupational industries are repair services, construction, grounds maintenance, food preparation, and healthcare support. Strapped residents’ no-frills shopping strategy probably includes keeping a sharp eye out for sales on the basic necessities of life.
D — Seasoned Urban Dwellers

Neighborhoods classified as Seasoned Urban Dwellers rank as predominately home to working-class mid-to-late-40-somethings. But they also have a high percent of residents who are 65-plus, making them a generationally mixed environment. While the majority of these households have the traditional composition of married-couples-with-children, they also have their share of single people and a growing number of retirees, who most likely raised their own families in these same urban stomping grounds.

With their mature years in full swing and larger number of households without children, citizens in Season Urban Dwellers domains are likely to be focused on planning for retirement (assuming they aren’t already there). However, a significantly higher-than-national-average number of residents among the segments are already in their retirement years. Plus, this percent is likely to increase as the residents continue to age.

The three urban neighborhoods in this category demonstrate classic parallels of America’s aging middle-class: namely, those with more education rank higher in middle-class white-collar occupations, while those with less higher education rank higher in traditional blue-collar, low-paying jobs. This speaks to this categories wide-ranging income ranges and sources of income. Seasoned Urban Dwellers earn from below-$30,000 to the $60,000s, and draw income from several sources, including salaries, interest/dividend, social security/retirement accounts, and public assistance.

Of the three segments in the Seasoned Urban Dwellers category, Gray Eminence earn the most ($50,000s to $60,000s), Fall Years earn less ($30,000s to $40,000s), and Still in the Game areas earn the least (less than $30,000). True to their gradually descending level status, the segments demonstrate an corresponding increasing level of public-assistance income: Gray Eminence areas rank far below the national-average; Fall Years fall near-average, and Still in the Game ranks significantly above-average. What’s more, planning for their impending retirement years may be more difficult for residents of Still in the Game neighborhoods, since they are already relying more on more public-assistance than residents of the category’s other segments.
D-1 Gray Eminence

The median age of Gray Eminence neighborhoods is 40-years-old, but their residents are aging. In fact, they already house a significantly high number of retirees. While the highly urban Gray Eminence areas are right-on-average with traditional married-couples, they have less-children-than-average. They also have a high (and likely growing) number of widows and widowers. These middle-class, white-collar neighborhoods in the Seasoned Urban Dwellers category have an average level of college-educated residents. This speaks to their average-level of denizens employed in middle-class management and professional occupations, along with the traditional service industry occupations. Their working-class status has put them in a comfortable $50,000s to $60,000s income range, the sources of which include salaries, interest/dividends, and social security/retirement income. It’s easy to picture these residents gracefully living into their advancing years.

D-2 Fall Years

Fall Years neighborhoods are home to residents who are working hard to make ends meet, or have their working years behind them and are relying on social security and retirement income to retain their mix of middle-class, white-collar and blue-collar, highly urban lifestyle. With an annual income range in the $30,000s and $40,000s, these Seasoned Urban Dwellers have to make every penny count. Fall Years dwellers are still predominantly in their mid-to-late-40s, but also have a higher-than-average percent of 65-plus-year-olds. This explains their growing percentage of income from social security/retirement accounts. It also speaks to a significantly higher-than-average number of widows and widowers, and their slightly lower-than-average number of households with children. This group measured an average level of college, perhaps attaining two-year technical degrees to obtain their jobs in fields such as healthcare, protective services, and office administration. The blue-collar brethren among them have jobs in production, transportation, and repair services, among other traditional manual-labor jobs.
D-3 Still in the Game

Still in the Game neighborhoods struggle the most financially among the Seasoned Urban Dwellers. This explains their higher reliance on public-assistance income to keep their heads above water and supplement their median annual incomes, which are less than $30,000. It also speaks to their lower level of education: A higher-than-average number of residents do not have high school degrees. The occupants’ occupational levels also reflect their higher-than-average rankings in low-income, blue-collar jobs. They rate particularly high in the transportation, production, and healthcare support industries. Still in the Game sectors are also home to higher-than-average number of workers in food preparation, building maintenance, repair services, and construction. While the 40-years-old is the median age group, Still in the Game areas are also aging: They rank significantly higher-than-average in 65-plus residents, many of whom are also widowed. The younger residents tend to be married-with-children, who spanning all age ranges from babies to teenagers.
E — Thriving Alone

One of the unique features of modern American life is the increase in the number of people who are living alone — and liking it. Today living alone no longer carries the stigma it once had in past decades, when a more traditional family-with-children standard ruled our society. Today single adults revel in their aloneness: Creating lifestyles of their own design, working long hours at careers they love, enjoying their free-time in pursuit of their specific interests, and making purchases that satisfy their specific preferences. This presents an important new trend for retailers.

Granted, not all people who are living alone are doing so by choice. Circumstances such as divorce or the death of a spouse play a role in some people’s single status. Yet, today a growing number of people are single-by-choice and many of the people who’ve become single-by-circumstances are finding that they enjoy it, and so are choosing to stay single. And you’ll find a lot of these people living in highly urban, high-income Thriving Alone neighborhood, which include Gurus, Wizards, and Apprentices.

Thriving Alone segments are distinguished by the large number of residents who are flourishing in solitary highly urban lifestyles — enjoying relatively high income levels, have college educations, and are employed in white-collar management positions, financial operations, and other professional careers. These neighborhoods measure nearly two-times-the-national-average in single households and much lower-than-average on the presence of households with children. With incomes ranging from the $50,000s and $60,000s. With so many singles and few dependents, it’s easy to imagine these neighborhoods characterized by signs of highly disposable income — such as high-end cars, comfortable dwellings, plush furnishings, and designer-label clothing.

While characterized as a group by their single status, high incomes, educations, and occupations, the three Thriving Alone neighborhood segments differ primarily in age. Gurus are the elders of the group, with a median age range in the 40s and a relatively high percent of people over 65. Wizards are the playgrounds of the 30-somethings of the category. And Apprentices are the home base of singles in their 20s and low-30s.

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E-1 Gurus

Gurus may very well be among the leaders of the going-it-alone-and-loving-it phenomenon that has emerged in America’s urban areas over the past few decades. After all, they are the elder statesmen (and women) among the three Thriving Alone segments. Gurus median age is in the 40s, but they are also home to nearly twice-the-national-average of 65-plus residents. Therefore, quite logically, these areas are home to the trailblazers for younger generations of happy singles. Gurus tend to be single widows and widowers, but a higher-than-average number have also never been married. If Gurus did help to make this lifestyle attractive, there are good reasons why: Their median income is in the more-than-comfortable $50,000s and $60,000s, they are college educated, and they have white-collar careers predominantly in management professions. What’s more, even with a large number of 65-plus residents, Gurus segments are not pulling a correlatively high level of income from retirement/social security. This could mean they like their jobs and so are continuing to work into traditional “retirement” years. However, they are earning an above-average level of income from interest/dividends, which makes them smart investors as well as dependent-free consumers. You might expect to find Gurus eating many meals in fine restaurants and splurging on ultra-lux vacation resorts.

E-2 Wizards

What could be better than being in your 30s, having a college degree and a professional career, having no children, and earning in the $50,000s and $60,000s? Apparently, the cherry on top of this scenario for residents of the highly urban Wizards neighborhoods is having all that plus being single. These segments, which are in the urban Thriving Alone category, are dominated by 30-something single people, who are alone mainly either because they’ve never been married or because they are divorced. These neighborhoods measure at higher-than-twice-the-national-average in non-family households. Indeed, you won’t find many children or people in their retirement years among the Wizards. What you will find is a relatively youthful group that enjoys their relatively high incomes from salaries earned in white-collar management and professional careers. These residents also earn a slightly higher-than-average level of income from interests/dividends and self-employment income — indicating that there are many smart investors and entrepreneurs (and no doubt savvy spenders) among the inhabitants. After a hard-charging 9-to-5 workweek, Wizards
likely bust out on the weekends to spend their time reveling in child-free entertainment and to spend their money enjoying their independent lives.

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E-3 Apprentices

Sharing the spotlight in the illustrious emerging single-by-choice-or-circumstance demographic are the residents of the highly urban Apprentices neighborhoods. These areas are home to the youngest residents of the Thriving Alone category. They are dominated by single people in their 20s and low-30s without children, who are alone primarily because they’ve never been married. In fact, Apprentices rank at almost three-times-the-national-average in non-family households. Owing to their young age, it’s too early to tell if the Apprentices’ dwellers will remain single, but for now they are living the good life with incomes in the $50,000s and $60,000s. You can imagine this group being able to, on a whim, drop off their briefcases in their well-decorated homes and take off for a weekend at the shore or on the slopes. These overriding college-educated segments’ residents generate their income from white-collar management and professional occupations. They earn less from interest/dividends than other Thriving Alone sectors, but this will likely change as the segment matures.
F — Going it Alone

The United States has become known around the globe as a nation with a particularly unique demographic — successful singles. Few other nations have as many single adults and single-parent families with middle-class-income levels — and who are living alone — as North America. Many experts speculate as to why, but certainly reasons contributing to this unique trend include a combination of a stronger-than-average independent streak and a higher-than-average divorce rate. Both factors presumably contribute to the growth of today’s highly urban Going it Alone neighborhoods across the country.

Another factor that may be at play in the rising single status of many single urban segments — opportunity. Certainly the U.S. has long been a land of opportunity for those willing to work hard. The Going it Alone segments are a testament to the opportunities available to Americans who, even without higher educations, can attain good white-collar jobs and decent salaries — and who can live comfortable lives, even though they are not in traditional two-adult households.

Besides their single-household status, Going it Alone segments share many other characteristics, including the fact that their residents are chiefly employed in white-collar jobs, they have incomes in the $30,000s to $40,000s, and they have high-school degrees, but very little college education. These residents are single for many reasons, including being divorced, widowed, and never married. These residences have fewer children than other segments. As a result, their modest, but comfortable income in all likelihood stretches farther than it would in a multi-person household.

The four Going it Alone segments also have several differences including: age and the need for public assistance. Two groups have the youngest single residents: SM Seeks SF and Solo Acts are principally in their 20s and low-30s. Hard Act to Follow segments are in the 30 age range. While Down But Not Out are mainly in their 40s, but also are home to a growing number of 65-plus-year-olds. With a growing population of retirees, Down But Not Out is the only one of the four segments with a significant level of income from social security and retirement.
F-1 Hard Act to Follow

Hard Act to Follow segments are highly urban areas with a predominantly single population in their 30s and without children. In fact, these Going it Alone areas weight in with a nearly 50-percent-above-average level of singles. The households are single for a variety of reasons, including slightly higher-than-average levels of divorce, widowhood, and non-marriage. This group has some college education and an average annual income level in the $30,000s and $40,000s. The source of income for these singles is predominately wages from white-collar jobs in occupations such as office administration, food service, sales, healthcare, and personal care. One might logically expect to find Hard Act to Follow residents willing to explore dating opportunities, but not sitting at home on weekends waiting for the phone to ring. Instead, they’re likely enjoying a full life of leisurely mornings over coffee and the newspaper, and evenings at movies, the theater, and museums.

F-2 SM Seeks SF

SM Seeks SF neighborhoods are characterized largely by their 50-percent-higher-than-average level of singles who have never been married. Not only that, but they rank at more than two-times-the-average in non-family households. Some of the households in these highly urban areas have children, but only a few. Owing to their never-married status and relatively young age (20s and 30s), it’s logical to assume that this group is in the market to change their single status into married-coupledom. As a result, they may seek out free-time activities with groups of young adults, but they have not put their lives on hold until they find a mate. Instead, they’re likely spending equal amounts of time and money socializing and creating comfortable lifestyles. The residents have an average level of college education and have incomes in the $30,000s and $40,000s. In these Going it Alone neighborhoods, income is generated almost exclusively from salaries in white-collar occupations such as food preparation, maintenance, personal care, and healthcare. In fact, they measure at a 50-percent-higher-than-average level of food preparation jobs. Overall, they only show a slightly above-average level of income from public assistance — no doubt to help those with children-but-no-partner help make their single-incomes stretch to cover the essentials of life.
F-3 Solo Acts

Solo Acts are urban neighborhoods with relatively young single populations, but with an over-50-percent-higher-than-average number of divorced residents. These 20- and 30-year-olds also have more children than other Going it Alone segments. Some of these residents are single due to the death of a spouse and because they’ve never been married. Whatever the reason, the households tend to be single females or males with some kids to take care of. With only a little college education and incomes in the $30,000s and $40,000s, it’s not difficult to imagine this group struggling to make ends meet. They may, in fact, rely on family members and friends for a Friday night supper or weekend splurge at a theme park to ease their struggle — all the while keeping their calendars clear for any dating opportunities (to turn their single status into more comfortable couplehood). Incomes for this population are generated from a variety of white-collar jobs in food preparation, maintenance, healthcare, office administration, and personal care. They register a slight up-tick on the public assistance income measurement, which helps supplement their single-income households.

F-4 Down But Not Out

It’s not always easy to be in your 40s, single-with-some-children, and earning in the $30,000 to $40,000 range. Just ask Down But Not Out residents. They are the oldest of the Going it Alone urban neighborhood segments, and the most financially stresses. In fact, while the median age is in the 40s, they also are home to nearly two-times-the-average in residents over 65 years of age. Owing to the aging population, their primarily single status is due to a combination of three factors: two-times-the-average level of widows and widowers, a 50-percent-higher level of divorcees, and a slightly higher-than-average level of people who have never married. These neighborhoods have an average level of college education. They earn $30,000 to $40,000 annually both from wages and retirement/social security. Those who are still working are employed in white-collar occupations such as food preparation, office administration, personal care, maintenance, and healthcare. One could see Down But Not Out residents resigned to living out their remaining years alone, but working hard to make their singlehood as comfortable as possible.
G — Struggling Alone

Unlike any other country around the world, the United States is experiencing the rapid growth of a new demographic — single households. In many instances this phenomenon is a personal preference for single-and-successful Americans, who are either single-by-choice or circumstances, but either way, are happy with the result. However, not all singles are living on easy street. Some people are more aptly described as “struggling alone” — hence, the name of this neighborhood category.

Residents of the urban Struggling Alone areas are the hardest hit by today’s growing single trend. Contributing to their struggles are the fact that these people have no higher education, some children to raise, and are single by circumstances such as divorce and death rather than by choice. It all adds up to people living on low incomes, with few options for making their lives better. In particular, without partners to help make ends meet the residents of the three Struggling Alone sectors must count every penny and watch every purchase closely — undoubtedly keeping dollar stores and discount merchants in business.

With far below the national-average in college education, but slightly above-average in high-school degrees, members of the Struggling Alone demographic earn below $30,000. As a result, they rely heavily on public assistance to stretch their wages from jobs in blue-collar occupations such as food preparation, building maintenance, healthcare, production, and transportation. In fact, all three segments rank at just-under or well-over-two-times-the-national-average in public-assistance income. The group with the oldest residents is also starting to receive social security checks.

Struggling Alone neighborhoods are home to some children within the single families. The majority of households have either singles-with-no-children, men raising children alone, women raising children alone, or widows and widowers. In fact, as a group these areas measure nearly two-times-the-national-average in single-parent families.

The three Struggling Alone segments differ in a few areas, most notably, their ages. Residents of the Urban Moms & Dads segments are in their 20s and low-30s; Apron Strings & Hard Hats residents are in their 30s; and Solemn Widows & Widowers’ median age is in the 40s, with a growing number of 65-plus-year-olds.
G-1  Urban Moms & Dads

Urban Moms and Dads rank slightly above-the-national-average in single residents. Residents of these highly urban areas are single both because they’ve never married and due to divorce, ranking at nearly 50-percent-above-average in both categories. What’s more, they weight in a two-times-the-average in either male or female single-heads-of-households-with-children. Their children are a mix of ages, but tend to be younger. This group is the youngest of the Struggling Alone segments: The residents are predominantly in their 20s and low-30s. Some residents in these areas have high-school degrees, but over two-times-the-average have not completed high school. They also have low-paying jobs in a variety of blue-collar occupations. In fact, they rank at over 50-percent-average for jobs in these areas: healthcare, food preparation, building maintenance, and production. Owing to their low incomes and single-householder status, this group relies heavily on public assistance: Urban Moms and Dads measure nearly-two-time-average in supplemental security income and two-and-a-half-time-average in public-assistance income — clearly an economic break they need to keep food on the table and a roof over their heads.

G-2  Apron Strings & Hard Hats

Apron Strings & Hard Hats rank almost 50-percent-higher-than-the-national-average in single households. A slightly-above-average number of the predominately 30-year-old residents of this highly urban Struggling Alone category have never been married, but more often they are divorced or widowed: They measure 50-percent-higher-than-average in both circumstances. These singles have some children, creating neighborhoods with either single men or women raising children under 17 alone. In fact, the household compositions measure 75-percent-higher-than-average in single-parent families. Some of these residents have never been married, but over 50-percent-more-than-average are widowed or divorced. Apron Strings areas are below-average in education, measuring below-average on college and 50-percent-higher-than-average level of people without high-school degrees. This number correlates to their occupational categories, which are predominately in these areas: Those who have jobs work in blue-collar positions, with about a 50-percent-higher-than-average showing in healthcare, food preparation, building maintenance, production, and transportation. Incomes for this group are below or in the $30,000s. Not surprisingly, they rely heavily on public assistance to make ends meet: Measuring at almost two-times-
average in this area. Apron Strings’ above-average number of 65-plus-year-olds are also pulling some income from social security. Overall, residents of Apron Strings & Hard Hats segments have their lives full just to keep it together.

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G-3 Solemn Widows & Widowers

Solemn Widows & Widowers segments suffer the most among the Struggling Singles category, primarily because they are the oldest — and getting older. Due to their ages, many of these residents are single widows and widowers: They measure in at over-two-times-the-national-average in this demographic. Over 50-percent-above-average are also divorced. With incomes below $30,000, this group has a very tough time getting by. Thankfully they measure below average in children, so there aren’t many children to support. While the average age of Solemn Widows & Widowers is 40-something, these neighborhoods also have a large percent of 65-plus-year-olds: In fact, they very nearly have two-times-average of people at retirement age. This fact explains their 50-percent-higher-than-average level of income from social security. Those who work are employed in blue-collar jobs: for example, they have over 50-percent-the-average number of workers in healthcare, food preparation, and building maintenance. Between the retirees and single parents, Solemn Widows & Widowers also weights in with a very high percent of income from public assistance: nearly two-and-a-half-times-the-national-average — a blessing for a segment truly in need of today’s social services.
At first glance, the word “suburb” conjures images of “Leave it to Beaver-type” neighborhoods where everyone has a good income, owns a big house with expansive green yards, and has a couple of new vehicles in the driveway. But in reality the demographics of the suburbs are not all middle-class American Dream-land. In fact, the number of low- to middle-income households is on the rise outside of America’s urban areas. Most of these suburbanites are not “poor,” but neither are they well-off in the traditional sense. The suburbs are defined as areas that are predominantly residential with very little commercial enterprise intermixed. By definition suburbs tend to be on the outskirts of urban areas.

Single in the Suburbs segments constitute a group of neighborhoods that are among the lower income levels of modern suburbia. Their annual incomes range from the low-$30,000s to the $40,000s. These neighborhoods are classically suburban in the sense that they are primarily residential, but the denizens are likely to include moderately priced dwellings such as duplexes and apartment complexes, along with somewhat modest single-family homes. Most of the households in these areas have children, with a much higher-than-average rate of single-parent homes. The lowest-income segment in this category requires a high level of public-assistance to make ends meet.

Other similarities among Single in the Suburbs segments are their residents’ ages, which are in the 20s and low-30s. Their relatively young ages help to explain their lower incomes. Presumably they could be viewed as “starter suburbanites” who may move up to better suburban environs as they mature. However, this group of neighborhoods is also home to people with lower levels of education. Most have high-school, but no college, degrees. This lack of education will keep the residents tied to their lower-income jobs, which include a range of occupations from food service to building maintenance.

The distinctive variations among the three Single in the Suburbs segments occur primarily in the areas of income, level of public assistance, education, and occupation. Two segments have incomes in the $30,000s and $40,000s: Educated Earners and Suburban Singles. The income level for the third segment is below $30,000s, and is supplemented by a high level of public assistance. These three segments have a wide range of educational levels: Educated Earners residents have some level of college education; Suburban Singles segments are right-on-average in both high-school and college education; Hard Hats & Hair Nets’ residents have high-school degrees, but are far below-average on college degrees. On the occupation front, there is a correlating steady decline from middle-class white-collar jobs to strictly blue-collar vocations as educational levels fall within the segments.

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H-1 Educated Earners

Residents of Educated Earners segments are an anomaly: They have a relatively high level of college education (50-percent-above-average) and are employed in a slightly above-average level of professional, white-collar jobs, yet their annual income is only in the $30,000s and $40,000s. Contributing to this relatively low-income level could be their young age, which is in the 20s and low-30s. However, they could also be held down by their relatively high rate of single-parent households. This Single in the Suburbs segments has a 50-percent-higher-than-average level of single parents (both male and female) with children, especially kids under six years old. Some of the singles have never been married (50-percent-above-average) and a slightly lower divorce rate. One could easily presume that because these suburbanites have a 50-percent-above-average level of college education and an average level of employment in fields such as management, sales, and office support, they may one day work their way into a higher income level. However, reaching that goal may mean moving out of the suburbs and into a city.

H-2 Suburban Singles

Residents of the Suburban Singles neighborhoods have some things going for them and some things working against them. While they do have an average level of high-school education, some college, and a propensity for middle-class white-collar jobs, they tend to be single-with-children-under-six and incomes only in the $30,000s and $40,000s. Combined, these factors add up to Single in the Suburbs neighborhoods with hard-working men and women who may be struggling to raise some kids. They rank more-than-75-percent-higher-than-average in single-parent households. The adults are single both because they have never been married and because they are divorced (almost 50-percent-higher-than-average). These factors point to an explanation for their average-level of public-assistance. Though they are relatively young at 20- and 30-something, their relatively low level of education and single-parent status, may hold down any career advancement aspirations. Though Suburban Singles rank as a middle-class, white-collar sector, they show a particularly high level of employment in the food preparation industry, as well as building maintenance, office administration, healthcare support, and construction.
H-3 Hard Hats & Hair Nets

Among Single in the Suburbs segments, Hard Hats & Hair Nets are the lowest-income neighborhoods. Their annual incomes are below $30,000, and aren’t generated exclusively from salaries: These people also rely on a high level of public-assistance to make ends meet. In fact, they rank at over two-times-the-national-average in supplemental-public-assistance income. Like other segments in the Single in the Suburbs category, these residents are in their 20s and 30s. While relatively young, they may not have a lot of hope for rising above their current situations, because not only are college educations few and far between, but also a large number of residents do not even have high-school degrees. In fact, they rank nearly 50-percent-below-average in this measurement. Residents of these areas are also encumbered by two-times-or-more-than-average number of single-parent families, particularly of children under six-years-old. The people are single due to both above-average-levels of never-married people and divorce. Owing to their low education levels, these manual laborers work predominantly in blue-collar jobs. They rank particularly high in food preparation jobs and building maintenance. They’re also employed in healthcare support, construction, and personal care.
I — Married in the Suburbs

After World War II moving to the suburbs was a central part of the American Dream of upward mobility. In the decades since then, America’s suburbs have come to symbolize the fulfillment of the simple desire of ordinary people to own a piece of land, however humble, where they may live in relative comfort and peace. Neighborhoods within the Married in the Suburbs segments are havens of upper-middle-class values, structure, and consumption. In fact, these 30-something suburbanites are enjoying the fruits of the high-quality suburban lifestyles that were pioneered by their ancestors. The suburbs are defined as areas that are predominantly residential with very little commercial enterprise intermixed. By definition suburbs tend to be on the outskirts of urban areas.

Residents of the Married in the Suburbs neighborhoods earn very good incomes by any standard. They rank either in the $70,000s and $80,000s or in the $50,000s and $60,000s. These high salaries help support the children that most of the married-couple households have under their upper-middle-class roofs. However, not every segment in this category ranks high in the children column: Some sectors are more childless than others.

The Married in the Suburbs areas are havens for well-educated, white-collar workers. Everyone has a high-school degrees and the vast majority are college-educated. These industrious people are employed centrally in management and professional positions. Scattered throughout the segments are some smart investors, who are reaping the income benefits of their savvy investments. A few members of the community are also enterprising business owners, earning incomes from self-employment ventures.

Among the distinct differences within the five Married in the Suburbs segments, the most pronounced are the presence of children. In fact, when it comes to ranking kids, three segments are definitely the “haves” and two are decidedly the “have nots.” You’ll find children in Bonds and Babies, Great Generations, and Kith & Kin. If you’re looking for well-off 30-somethings with no children, look at Couples With Capital and Sublime Suburbia. Other differences include college education: Kith & Kin segments have some college under their belts and Sublime Suburbia ranks the lowest with fewer college-degreed residence. Three segments are smart investors, including Bonds & Babies (the smartest), Great Generations, and Couples With Capital. Bonds & Babies are the most entrepreneurial of the bunch.
I-1 Bonds & Babies

If your dream customer is a smart, well-off, white-collar, two-parent family with lots of children under 17-years-old — drive to almost any home in a Bonds & Babies suburban neighborhood. These Married in the Suburbs areas are the epitome of the classic American dream — surrounded by everything from big, green lawns (for their many children to play in) to big, new vehicles (to drive into their white-collar jobs). Plus, ranked between the $70,000s and $80,000s income levels, they have the funds to support these high-end lifestyles. Bonds & Babies areas rank well over two-times-average in college education. They have a similarly high ranking of white-collar managerial, professional, and sales jobs. Along with incomes from these positions, they also generate a 75-percent-higher-than-average level of income from interest/dividends. These neighborhoods are also home to a relatively high number of people generating well-above-the-average in self-employment income. Other above-average rankings of Bonds & Babies includes the percent of married households with children. While there are children of all ages in these areas, they show a slightly higher percent of kids ages six to 17.

I-2 Great Generations

Living happily in the land that previous generations created as an escape from city life — including large rambling homes on an acre or two of land — are the Great Generations suburban segments. They are home to Americans who are able to enjoy all that suburban life has to offer thanks to their college educations (ranking at rank 75-percent-above-average) and well-paying white-collar careers. The Great Generations good-life in all likelihood includes a never-ending source of new toys, the latest fashions, and other high-life material possessions. The residents of these Married in the Suburbs segments earn incomes in the $70,000s and $80,000s. While a high percent of the income comes from their salaries in management, professional, and sales jobs, they also earn well above the national average in interest/dividend income. Great Generations are also home to a slightly-above-average level of people earning self-employment income. These 30-year-olds are overwhelmingly married and raising a slightly-above-average number of children of all ages, from babies to 17-year-olds — and will no doubt pass on their comfortable-living legacy to their kids.
I-3 Couples & Capital

When people think of suburbs, they invariably think of kids, bicycles, ice cream trucks, and baseball games. But Couples & Capital neighborhoods defy this stereotypical suburb scenario — simply because they are home to a below-the-national-average level of children. Since these areas also rank below-average in single residences, what you’ll find if you knock on most doors are white-collar working couples. Most likely, the doors on which you knock are located in some pretty impressive homes — because people in these areas earn annual incomes of $70,000s and $80,000s. Since residents of these Married in the Suburbs segments aren’t spending their money on children, it’s logical to assume their spending it on nice homes, nice vacations, and other luxuries. However, since these 30-somethings are relatively young, the possibility of adding children to their homes is alive and well. But for now they’ll continue to spend their days driving to their white-collar management and professional jobs — instead of to soccer games. And they’ll continue looking for the wise investments that have them ranking well-above-average in interest/dividend income.

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I-4 Kith & Kin

The suburbs of America are the land of opportunity for many people of many income levels and family compositions. And Kith & Kin neighborhoods are the land where many 30-year-olds are enjoying very comfortable married-with-children lifestyles in the $50,000s and $60,000s income ranges. These are the places of multi-family backyard barbecues and sprawling birthday parties, making them noisy as well as big purchasers. Kith & Kin segments, as their name implies, are home to many children, who are living primarily in traditional two-parent households. While the kids span all ages up to 17, then tend to be in the higher ages — indicating that these 30-somethings started their families at relatively young ages. Residents of these Married in the Suburbs areas have an above-average level of college education. This group of suburbanites gains most of their income from salaries, earned from a variety of white-collar positions such as management, protective services, sales, office administration, and repair services. They register a slightly above up-tick in investment income, as well.
I-5 Sublime Suburbia

Incomes go farther when there are no children to clothe, house, educate, and entertain. For a glimpse of suburban lifestyles with predominately married 30-year-olds, earning $50,000s and $60,000s, and with no children to support, take a drive through Sublime Suburbia segments. You’re likely to find very comfortable homes on average size lots, because residents in these areas are able to maintain a solid average level of the American dreamscape by working hard and investing moderately. These segments are the most average in the Married in the Suburbs category — including average rankings in married-households, college educations, and employment in jobs such as management, food preparation, personal care, sales, office administration, and the repair industry. This group is also earning a slightly above-average level of investment income, which speaks to their comfortable lifestyle. They also show a slightly above-average level of retirement income, which indicates a patchwork of 65-plus residents among the “youngsters.”
J — Retired in the Suburbs

Today it’s all about the 50-year-olds. This age group represents the peak of the “baby-boomer” generation — that paragon of many of today’s most powerful trends. Who knew that the “love children” of the 70s would be today’s high-income suburbanites? Certainly not them. The Retired in the Suburbs neighborhoods represent the high-end of success in all categories, including education, income level, and occupation. The suburbs are defined as areas that are predominantly residential with very little commercial enterprise intermixed. By definition suburbs tend to be on the outskirts of urban areas.

While the median age range of the Retired in the Suburbs is in the 40s, these segments are also aging. All three segments in this category rank high-above-average on 65-plus-year-olds. In fact, two of the categories weight in at 50-percent-higher-than-the-national-average on this demographic. There is a smattering of children, but they are fewer and more far between than in the average suburban neighborhood.

Residents of these areas enjoy salaries in the $70,000s and $80,000s. The fact that the Retired in the Suburbs segments are aging correlates to their higher-than-average level of income from social security and retirement accounts. Also, interest/dividend income ranks very high in this group, owing to intelligent investment strategies in the 1980s and 90s.

Also correlating with the aging demographic in these areas is the presence of children. While most of the households are comprised of married-couples, a less-than-average number still have children, especially young kids. Predictably as the number of 65-plus members of community increase in some segments, so do the numbers of widows and widowers.

The Retired in the Suburbs neighborhoods are also home to many college graduates. In fact, one of the three segments ranks at more than two-times-average in college-educated residents: Stocks & Scholars. Marmalade & Money weight in at 50-percent-above-average in college graduates. While the third segment, Stately Suburbs, are right at the national-average on this front. Among the residents living in Retired in the Suburbs neighborhoods who have to work, they are predominately employed in managerial and professional positions.

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<th>Groups</th>
<th>Median Age</th>
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<td>J1: Stocks and Scholars</td>
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<td>J2: Marmalade &amp; Money</td>
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<tr>
<td>J3: Stately Suburbs</td>
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J-1 Stocks & Scholars

As their name implies, Stocks & Scholars segments are chock-a-block with high-income smarties. You can almost see them searching their Sunday papers, not just for local arts and leisure activities, but also for the next great investment opportunity. This Retired in the Suburbs segment ranks in with one of the highest levels of college-educated residents: over two-times-the-national-average. This group of neighborhoods also weighs in with one of the highest levels of income from interest/dividends. However, the group is also notable for a 50-percent-higher-than-average level of residents with self-employment income. Those who have to work in traditional occupations are largely employed in white-collar management, financial, and other professional positions. Add to that a growing population of seniors drawing retirement income, and it all adds up to a median-income range of in the $70,000s and $80,000s. Stocks & Scholars neighborhoods are inhabited predominately by married-couples. Those who have children tend to have older kids in the 13- to 17-age range.

J-2 Marmalade & Money

Sitting pretty in the suburbs is the Marmalade & Money set. With a median-age still in the 40s, plus an expanding 65-plus-year-old population, few children underfoot, annual incomes in the $70,000s and $80,000s from a combination of white-collar jobs, interest/dividends, and retirement accounts — you can imagine this population having the time and money to savor the good things life in suburban American has to offer. You can visualize them serving up dinner on the best china, organizing their brand-name clothing collections in large walk-in closets, and dabbling in the world of art collection. The Retired in the Suburbs category neighborhoods are composed mainly of married couples with few children. However, they also rank at 50-percent-higher-than-average in retirement-age residents. They also rank at the same level in college-degreed folks. Those who have to work are employed in management, professional, and sales jobs. However, this group ranks 50-percent-above-average in interest/dividend income and near the same percent in retirement/social security income. Among the segment is a smattering of self-employed entrepreneurs. All in all, life is good in Marmalade & Money enclaves.
J-3 Stately Suburbs

The Stately Suburbs set have a lower educational ranking than other Retired in the Suburbs segments: Yet they’re doing something right, because they’re earning the same comfortable living of $70,000s and $80,000s. In these areas, there’s no shortage of high-end vehicles, homes, and other comforts of the good life. This group weights in right at the national-average in college-educated individuals. These predominantly 40-something areas are also home to a growing number of 65-plus retirees. If they ever had children, they are overwhelmingly grown and out of the house, as these married-couples show a lower-than-average number of children at home. Due to the aging population, this is the only Retired in the Suburbs segment with an above-average number of widows and widowers. Owing no doubt to their increasing number of retirees, incomes for these areas are generated by a significantly above-average level of social-security income and interest/dividends. Some of the residents are still working, because the segment ranks in at an average level of management, professional, and office administration workers.
Ahhh … country living. It conjures images of clean air, rolling countryside, horses running in the wind, and farms bursting with their bounty. While this idealized vision may not quite be the reality, rural country life is, in fact, still a huge enticement for certain types of people — and they’re not all farmers. Some people simply eschew any semblance of “citified” living. Instead, they need the wide (and not so wide) open spaces of rural America. Rural areas are defined as areas that are lightly populated and far from any type of urban center. However, rural areas may have some local commercial activity, but it’s typically on a scale just large enough to serve the population living nearby.

Living With Nature is a neighborhood category that includes people who have predominately chosen the rural lifestyle over urban or suburban, though for some their vocations have a large impact on their rural-living decision. Among the segments in this rural category are people who still work in cities (the “long-haul” commuters, so to speak) and the people living in rural communities, because that is where they work.

You won’t find a single type of demographic living in today’s rural areas: White-collar professionals may be as attracted to these areas as much as farmers. That being said, many of the segments in this category rank well-above-national-averages in people in farming, fishing, and forestry occupations — the highest segment ranks at four-times-average on this measurement scale!

However, even with that commonality, diversity is the name of the game in Living With Nature segments. For example, some residents are white-collar, some are blue-collar: some have college educations, some don’t even have high school degrees; most are married-with-kids, some households have no children; and some people are self-employed, some are retired, and some need public assistance to make ends meet. What’s more, the Living With Nature segments represent a expansive range of income levels — from less than $30,000 to the $80,000s.

While they are represent several demographics, the seven segments within this category share more than just rural addresses: They are also defined as a group by their age. The residents of Living With Nature segments are predominantly in their 30s. The relatively youthful age of these areas proves that, contrary to popular news reports, not all young people are leaving rural areas and rural occupations for city life.
K-1 Country Villas

If you’re single and looking for a partner, don’t drive out to Country Villas rural neighborhoods: They are overwhelmingly home to married couples. These residents share demographics that make them perfect partners in living the good life in the country. Residents in these Living With Nature areas are predominately in their 30s, college-educated, employed in white-collar management and other professions, rather than the more common blue-collar rural occupations.

What’s more, Country Villas’ residents are members of one of the highest-income levels in rural environs — the $70,000s and $80,000s. With all of this going for them, living must really be good in their sparsely populated areas. But that’s not all of their advantages: Country Villas also rank high in entrepreneurs earning self-employment income (50-percent-higher-than-average) and smart investors earning nearly the same level of interest/dividend income. These good income levels are helping to support a slightly above-average number of children, especially ages six to 17.

K-2 Pastoral Vistas

Pastoral Vistas neighborhoods rank at just over-50-percent-higher-than-average in farming, fishing, and forestry occupations. And they measure just a little lower than this percentage in self-employment income. If you put two-and-two together it’s logical to assume Pastoral Vistas rural neighborhoods are inhabited by many people earning a living off the land. However, this segment within Living With Nature is not just a group of farmers, tilling the soil from sun up to sun down. Other above-average ranking occupations include construction, repair services, production, and transportation. Whether or not they are farmers, residents in these areas are clearly blue-collar. The residents rank in at 25-percent-above-average in high-school education, but only a small percent have some level of college education. Presumably any education beyond high school is from a community college or trade school. Nonetheless, this group is fairly comfortable financially with average incomes in the $50,000s and $60,000s. There are a few smart investors among the residents, but also few people seeking out public assistance. These areas also rank at above-average in the married-couple category and in children above six and under 17.
K-3 Terra Firma

True to their rural Living With Nature category roots, the Terra Firma neighborhoods are home to an above-average number of people working in farming, fishing, and forestry occupations. In fact, they rank at nearly three-times-the-national-average on this scale. Combine this with their 50-percent-above-average level of self-employment income, and it’s clear Terra Firma areas are inhabited by many independent people working and living close to Mother Earth. They also rank higher-than-average in other employment sectors: namely, production, transportation, repair services, and construction. Along with their blue-collars, these residents share other demographics with the classic perception of a “true-blue American.” They are predominately married with children (slightly more in their teens than in diapers). They have high-school educations, with a smattering of college. And they invest a little money (they rank slightly above-average in interest/dividend income), even though they’re living on a relatively modest income level. The median income range for Terra Firma areas is from the high-$30,000s to the $40,000s. However, they’re smart spenders, because very few are seeking public assistance to pay the bills.

K-4 Stock in Trade

Stock in Trade areas are home to the “salt of the earth” types — in other words, these rural segments are the most ordinary of all segments in the Living With Nature category. Thinking of an average rural dweller and you think of the many workers that are keeping America’s farmers, factory workers, and construction backbone. They have a near-average level of married couples with an average level of children. They do, however, have a slightly above-average level of high-school educated individuals. Other standout demographics are occupations: They rank over 50-percent-above-average in construction, repair services, and production. However, they weight in at two-times-the-national-average for employment in farming, fishing, and forestry. These hard-working manual-laborers earn incomes in a median range from the high-$30,000s to the $40,000s. While some of them are self-employed, a well-below-average percentage have income from investments/dividends. And they range from slightly below-average-to-average in receiving income from public assistance and supplemental security.
**K-5  Rough & Ready**

Rough & Ready neighborhood segments are, as their name implies, home to many rugged individualists. The segment has both a higher-than-average percentage of people earning self-employment income and working in manual-labor blue-collar jobs, such as production, transportation, repair services, and construction. But what really distinguishes these areas are the number of people employed in farming, fishing, and forestry — over-three-times-the-national average! This group has nearly 50-percent-higher-than-average percent of people with high-school degrees, but very few with college educations, and virtually no college degrees. Like many other segments in the Living With Nature category, Rough & Ready residents are generally married and rank at slightly above-average in households with children. This group lives on a fairly low-income level in the low-$30,000s or less. As a result, some residents rely on a little public assistance to occasionally put food on the table, though probably not to put a roof over their heads.

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**K-6  The Outback**

Of all the Living With Nature segments, the residents of The Outback areas appear to be struggling the most financially. Not only do they weight in at the fairly low annual income level in the low $30,000s or less, but also they have the highest ranking in this category on supplemental security income: two-times-the-national-average. Like their rural neighbors, these residents rank high in the farming, fishing, and forestry occupations: they are well-above-three-times-the-national-average. However, they also are home to two-times-the-average number of production workers, and have high rankings in the areas of construction, repair services, and transportation. Another higher ranking is in education: The Outback sectors weight in at nearly two-times-average in people without high-school degrees. True to their average rankings, these areas have a level of married-couples and children that is right at the national-average.
K-7 Cornucopia

Like the patchwork of freshly plowed fields, rows of crops, and seas of wheat blowing in the wind that you might see out the window of a plane as you fly over a typical rural area in America, the Cornucopia is a patchwork of rural communities that don’t fit into any of the other segments. This group of Living With Nature segments is young: the residents range from 20-somethings to the low-30s. This group of mixed demographics is primarily married-with-children, but they have even more children than the other segments. They have the least-educated demographic in this segment, with close to 50-percent-higher-than-average percent without even high-school degrees. These segments are home to a well-above-average number of self-employed individuals, and a similarly high-level of people seeking public assistance. They are not easily pegged on income levels, since the median household income is too broad to classify without misleading market researchers. However, the Cornucopia segments are a pretty solidly blue-collar bunch, working in areas such as construction, repair services, production, and transportation. But while they rank at or near 50-percent-above-average in these jobs, they rank at a spectacular four-times-the-national-average in the category of farming, fishing, and forestry.
L — Working With Nature

Give me land, lots of land … give me acres and acres of land. This could be a line from a theme song written about (or by) members of Working With Nature communities. The five segments within this category are predominately home to people with lots of land, many who are still working it to earn a living. As the name connotes, Working With Nature segments are rural communities. Rural areas are defined as areas that are lightly populated and far from any type of urban center. However, rural areas may have some local commercial activity, but it’s typically on a scale just large enough to serve the population living nearby.

Working With Nature segments share several commonalities, particularly the age range: Residents living in these areas are chiefly in their 40s. However, they are aging, demonstrated by the fact that most sectors have an above-the-national-average level of people 65 and older. Continuing on this aging theme, these generally married-couples have some children, particular in their teenage years. However, owing to their aging demographic, there is also a growing demographic of widows and widowers.

Occupationally, the people who have to work show an overwhelming presence in the farming/fishing/forestry sector. Nevertheless, this is not the sum-total of their income-generating activities, because many of the five sectors have high rankings in other occupations, four of which are primarily blue-collar. That being said, many sectors rate highly in self-employment income — no doubt reflecting their Working With Nature occupational dominance in the farming category.

Residents of Working With Nature areas have a strong across-the-board showing in high-school degrees: most rank well-above-average. However, one sector has a particular large number of people who have college degrees: the Land Barons. It’s no coincidence that this segment also has the lowest number of farmers and the highest number of white-collar management professionals in this category.

Another big area of differentiation among Working With Nature segments is income levels: They range from the Land Barons at the high-end with incomes in the $70,000s and $80,000s, all the way down to Crops & Tractors segments with incomes below the $30,000s. Not surprisingly, Land Barons have the highest level of interest-income in this category, while Crops & Tractors rely heavily on public-assistance to pay the bills.
L-1 Land Barons

With their college educations, high income levels, white-collar jobs, and high level of occupational independence, the Land Barons are truly the kings of the Working With Nature hill … and fields … and dales in today’s rural areas. Though residents of Land Barons segments aren’t necessarily working the land, they may have inherited smart land-investments in rural America. In fact, the residents of these areas earn well over-50-percent-above-average levels of income from self-employment ventures. But since they rank at only slightly above-25-percent-average in the farming, fishing, and forestry occupations, they are presumably not out tilling the fields. Instead they rank higher in management jobs and other professional positions. Contributing also to their incomes, which are in the $70,000s and $80,000s, is a 50-percent-higher-than-average level of interest/dividend income and a 25-percent-above-average level of retirement income. Though they show only a slight up-tick over average on being the home of 65-plus-year-olds, Land Barons are likely to be married and have none or only a couple of children still living in the household.

L-2 Fertile Acres

Fertile Acres are most likely home to many farmers working the land — and doing it well, based on their basic statistics. These rural Working With Nature areas show nearly two-times-the-average level of people in the farming/fishing/forestry occupational category. Combine that with a 50-percent-above-average level of income generated from self-employment and a median salary range in the $50,000s and $60,000s, and you’ve got yourself a group of hard-working country folks who are living very comfortably out in the country. These land tillers are predominately married, but tend to have fewer children than average. This could speak to the fact that the residents in these areas are starting to age: They have a 25-percent-above-average level of 65-plus-year-olds. This correlates to a similar ranking in retirement/social security income. But they don’t just labor for their daily bread, these areas also rank about 25-percent-above-average in interest income. While there is some level of college education among these residents, they are more likely to have high-school degrees.
L-3 Breadbasket

Breadbasket are rural segments that are likely to be areas that grow an abundance of America’s produce, because they are most certainly the home to an abundance of people working with nature. In fact, these areas rank at well-above-three-times-the-national-average in people working in the farming, fishing, and forestry. These segments are also home to a number of retired farmers: showing a nearly 50-percent-higher-than-average number of people 65-and-over. However, like other Working With Nature segments the median-age is in the 40s. These manual-labor blue-collar workers are also employed in construction, repair services, production, transportation, and healthcare. Also, like other segments in this category, Breadbasket residents are mostly married, but with few children comprising the households. If there are kids present, they are most likely teenagers. Other distinguishing characteristics are that over 50-percent-above-average are self-employed; they earn about 25-percent-above-average level of interest/dividend income; and they receive an above-25-percent-average level of social security income. Overall, the annual income of these rural folks ranges in the high-$30,000s and $40,000s. They all tend to have high-school educations, but very little higher education.

L-4 Farmers Circle

Three-times-the-national-average of people living in Farmers Circle rural segments are employed in the farming, fishing, and forestry industries — or were, in their younger days! While this segment, like its fellow Working With Nature sectors, has a median age in the 40s, this area has a growing number of 65-plus-year-olds: The current calculation is well over a 25-percent-higher-than-average ranking. This aging demographic explains other dominant characteristics of Farmers Circle residents, including a nearly 25-percent-higher-than-average number of widows/widowers and a similar high-level of social security/retirement income. Overall, these folks are married with either no kids or a few teenagers under foot. That’s good, because their modest incomes, which range from high-$30,000s to the $40,000s, will stretch farther. This group also has a lower-level of interest/income than other segments in the Working With Nature category. Besides farmers, Farmers Circle areas are also inhabited by a higher-than-average level of people working in construction, repair services, production, and transportation.
Among the five Working With Nature segments, Crops & Tractors are the grandpas and grandmas of the bunch. Yes, the median age is in the 40s, but these sectors are also home to a nearly 50-percent-higher-than-average level of people who are 65-plus. They also have the fewest number of children, the highest level of social security income (nearly 50-percent-higher-than-average-nationally), and a well-above-average level of widows and widowers. Although this group by-and-large has high-school educations, they earn the lowest income levels of this category: in the low-$30,000s or less. Another top-ranking feature of these rural areas is an over four-times-the-average number of people employed as farmers. Other occupations include transportation, construction, repair, production, and healthcare. This group also counts on the highest level of public-assistance income of all five Working With Nature segments: at just below 50-percent-higher-than-average.
M — Harlem Gateway

According to the 2003 U.S. Census figures, approximately 38.7 million African Americans live in the United States (including both blacks and people who are a mix of black and other races). This represents 13.3% of the total U.S. population: an increase from the historical low of 9.7% in the 1930s. At the time of the 2000 Census, 54.8% of African Americans lived in the South, 17.6% in the Northeast, 18.7% in the Midwest, and 8.9% in Western states. Almost 88% lived in urban areas, including over two million African American residents in New York City. By July 1, 2050, the projected single-race black population of the U.S. is estimated to be 61.4 million. According to this projection, black residents would constitute 15% of the nation’s total population on that date.

In the years since the Civil Rights Movement, many African Americans have improved their social and economic standing, including the expansion of a vibrant middle-class. However, collectively, these citizens remain at an economic, educational, and social disadvantage. Economically, the median-income of black Americans is roughly 60% that of whites. Persistent social problems for many include inadequate healthcare access and delivery; institutional racism and discrimination in housing, policing, criminal justice and employment; crime; and substance abuse.

Market segmentation analytics bear out these facts. The Harlem Gateway category is comprised of predominantly black neighborhoods across the U.S. These areas are overwhelmingly in highly urban areas, with residents who are primarily young, poor, single, parents without college educations, and working hard at blue-collar jobs — usually with some level of public-assistance sustaining them. As of July 1, 2003, 32% of the black population was under 18 (while only 8% were 65 or older).

Several trends are found within the five Harlem Gateway segments (though these events are not unique to black Americans). For example, when the percent of married-couple households is high, so is the percent of income from wages; and as the number of single-parent households is higher, so is the percent of income from social services. Similarly, when these residents are married, they rank a lower number of children and higher incomes; and as the number of children increases in single-family homes, so does the median-income range.

Another point of differentiation among the five Harlem Gateway segments is their occupations. One segment shows a high-level of white-collar workers: Upper East Side. Two segments rank with a mix of white-collar and blue-collar workers: Harlem Gentry and East Side. And two segments are predominately home to blue-collar workers: Lower East Side and Between Jobs. Also, one Harlem Gateway segment has a higher income level (Harlem Gentry), while the other four are lower.
African Americans in the U.S. are working in a wide range of occupations, including over 31,000 physicians, nearly 34,000 lawyers, over 26,000 chief executives, and 1,500 legislators. You are likely to find many of these white-collar workers living in the highly urban Harlem Gentry neighborhoods. These market segments are predominately home to well-off 30-something African Americans, who are married with some children of all ages. However, they also have a 50-percent-above-average level of households with single mothers. Their median annual income range is in the $50,000s and $60,000s, earned largely through salaries. These segments rank the lowest among the five Harlem Gateway segments on income from public assistance, though they are still slightly higher-than-the-national-average on this measurement. Along with a relatively high percent of white-collar jobs, these segments also show many blue-collar workers mixed in. Across the board these areas have an average percent of high-school and a below-average standing on college-education. Two occupations have a particularly strong showing: healthcare support services and protective services (both are over 50-percent-above-average). Other areas ranking above-average are transportation, office administration, and building maintenance.
M-2 East Side

Within occupations such as healthcare, protective services, and office administration, you’ll find levels of status and income. Residents of East Side market segments are at the higher ends of both scales, estimated chiefly on the neighborhoods’ median income range, which is high-$30,000s to the $40,000s. They also have the second lowest ranking on public-assistance income in the Harlem Gateway market segmentation category: about 50-percent-the-national-average. Overall, these demographic facts put the East Side residents in a very comfortable consumer category. Residents inhabiting these areas are overwhelmingly in their 30s, have high-school degrees, are single-parent households, and have an average number of children under their roofs. Specifically, East Side segments have about a 50-percent-higher-than-average percent of single-parent homes, but well-over-two-times-the-national-average are with female-heads-of-households. These areas also have an over-25-percent-higher-than-average number of divorcees and widows/widowers.

M-3 Upper East Side

Residents of Upper East Side neighborhoods may face greater challenges than most Americans, but you can’t say they aren’t trying. These Harlem Gateway areas are home to people in their 20s to low-30s, who rank at the national-average in income from salaries and wages. However, they also show about two-and-a-half-times-average-higher rate of public-assistance income. These residents are working at a wide variety of jobs, including an over two-times-average level of employment in healthcare services; nearly two-times-average in building maintenance; and over 50-percent-above-average in protective services, food preparation, and personal care industries. All in all their positions are categorized as white-collar, unlike the Lower East Side segments, which work in similar fields, but weight in as blue-collar. But with a 50-percent-higher-than-average-level of residents without high-school educations, and a median-salary range in the low-$30,000s or less, these residents may continue to carefully spend the money they bring home. Additional distinctions include a between 50-and-75-percent-above-average percentage who’ve never married; a well above-average number of children; and a 50-percent-below-average number of married-couple households. Additionally, there is a 50-percent-higher-than-average percent of single-male parents and nearly two-times-average number of single-female parent families.
M-4 Lower East Side

Lower East Side segments are similar to Upper East Side segments in many demographics such as age (20-to-low-30-years-old), except for one predominant distinction — they are home to the “blue-collar” workers in occupations such as healthcare, building maintenance, production, and transportation. In these employment fields, they rank at over two-times-the-national-average. However, their median annual income is still the same as residents of Upper East Side areas: the low-$30,000s or less. Also, Lower East Side neighborhoods rank at between 50-and-75-percent-above-average in residents who’ve never been married. In fact, they rank at 50-percent-below-average number of married-couple households, including a 50-percent-higher-than-average percent of single-male parents and nearly two-times-average number of single-female parent families. Other similarities to their Upper East Side Harlem Gateway neighbors include: an above-average level of income from public-assistance (nearly three-times-the-national-average). Though many residents have high-school degrees, a two-times-average level of residents do not have high-school educations.

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M-5 Between Jobs

Based on the demographic statistics of the highly urban Between Jobs segments, these neighborhoods may very well be the so-called “mean streets” across our nation that are frequently referenced in popular media. Two demographics, in particular, point to this possibility: age and marital status. Like the majority of Harlem Gateway segments, Between Job neighborhoods are home to black residents in their 20s and low-30s. However, these residents have a high propensity to be widows and widowers: nearly two-times-the-national-average number of males are widowers and nearly 50-percent-above-average of females are widows. Furthermore, between 50-and-75-percent-above-average percentage never married. Overall, these facts make for predominantly single-parent communities, especially single-females. In fact, these areas rate a 50-percent-below-average level of married-couples. And while there are a 50-percent-higher-than-average level of single-males-with-children, there are nearly four-times-the-national-average number of single-females-with-children. Other statistics that speak to a hardscrabble life in Between Jobs areas are a two-times-the-average percent without high-school educations, incomes in the low-$30,000s or less, a well above-the-national-average number of children. It all adds up to markets with one of the highest levels of public-assistance income: three-to-four-times-
the-national-average. Of the residents who are employed, these occupations dominate this segments: over three-times-average in healthcare support; over two-times-average in building maintenance; nearly two-times-average in protective services; and 50-percent-above-average in food preparation and personal care services.
N — Espaniola

Hispanics are the fast-growing population within the U.S. They have not only increased in numbers to become the largest ethnic minority population in the U.S., but they have also increased in purchasing power — representing an estimated $680 billion in 2004 and expected to grow at an average annual rate of 8%. As a result, marketing to the U.S. Hispanic sector is becoming a priority for many businesses. Yet, understanding the market can be difficult. Market segmentation bears out this fact: In particular, income levels are difficult to categorize, and the mix of incomes and family compositions is quite diverse. In fact, the Hispanic markets are one of the most challenging types of demographics to segment into neighborhoods.

The category Espaniola represents predominantly Hispanic neighborhoods. Since it is the fastest-growing of all categories, the neighborhoods were divided into six relatively small segments. Based on predictions, each segment will probably double in population over the next ten years. According to the U.S. Census Bureau’s 2000 census, 35.5 million residents were Hispanic. However, by 2003 that number grew to about 40 million people. In fact, throughout the early 2000s the Hispanic population growth was about 2.4% per annum — faster than any other group in the U.S. If this growth rate continues, Hispanics in the U.S. will number anywhere from 80 million to 100 million by 2050.

The definition of Hispanic used by the Census Bureau was established by the Office of Management and Budget (OMB): a person of Cuban, Mexican, Puerto Rican, South or Central America, or other Spanish culture or origin regardless of race. Hispanics tend to gather around major urban areas. According to the 2000 U.S. Census, half of all Hispanics in the U.S. lived in two states: California and Texas. Further, Hispanics tend to group themselves by country of origin. Most Latinos of Mexican heritage live in the Southwest. While Cubans tend to reside in Miami. Other less-known Hispanic pockets are the Salvadorans in Washington DC and the Hondurans in New Orleans.

Among the six segments, market researchers will find some differentiation, but more similarities. The distinctions include ages: The median age of two segments are in the 20s and low-30s, two are in the high-30s, and one is in the 40s. Few of the segments rank high with senior citizens. Further, three segments are home to Hispanics with incomes in the high-$30,000s and $40,000, while the other three have median household incomes that are too broad to classify without misleading market researchers.

Among the similarities, across the board you’ll find residents who have some high-school education, little-to-no college education, are blue-collar workers, and rely on some level of public-assistance (from slightly above-average to very-high). Also, while many of the residents are married-with-children, the majority of the segments rank higher on single-parent households.
Among the six predominantly Hispanic Espaniola market segments, two of them share the highest median age range — Anos de Quincenera is one of them. That fact, combined with the fact that these areas are home to the largest percent of married-with-children families, has given the segment its name, which is a Spanish term that means “parents with daughters coming of marriage age.” As a result, with older children under their roofs, these residents may very likely be at the peak of their purchasing years. While the median household income of the areas is too broad to classify without misleading market researchers, one indicator in particular points to the lower-end of the income scale: Residents living in these areas are seeking public-assistance at a rate of over-50-percent-above-average. Bolstering this assumption are the facts that these areas rank as blue-collar, and show only some high-school education, but very little higher education. In fact, the highly urban neighborhoods ranks at a nearly two-times-average-level of resident without high-school degrees. The largely urban Anos de Quincenera areas show an average-level-of-income from wages/salaries, with particularly high standings in building maintenance (over-50-percent-above-average) and transportation (over-25-percent-above-average).
N-2 Los Padres

As anyone who knows anything about Hispanic culture knows, family is very important to this demographic. In particular, parents are regarded as the kings and queens of their castles. The aptly named Los Padres (Spanish for “parents”) neighborhoods weight in with the second-largest percentage of children — which, of course, means there are many parents as well. In these highly urban Espaniola neighborhoods, the percentage of married-couple households is just below the national-norm; the level of single-female-parent homes is 25-percent-above-average; and (interestingly) the level of single-male-parent homes is more than 50-percent-above-average. The children in the homes span all ages, but show the highest ranking in kids-under-six (nearly 50-percent-above-average). This is obviously because of the residents’ relatively young age: The median age of Los Padres areas is in the 30s. The median household income in these areas is too broad to classify without misleading market researchers. But by looking at other factors, one can assume the income levels are lower-than-average. These residents have two-and-a-half-times-average number of people with less-than-high-school educations. They also rank very high in four blue-collar occupations: farming/fishing/forestry (two-and-a-half-times-average), building maintenance (two-times-average), construction (over 50-percent-above-average), and production (over 50-percent-above-average). This group also shows a 50-percent to two-times-average level of income from public-assistance.

N-3 Los Novios

Los Novios neighborhoods are neighborhoods with the highest percentage of married-with-children households. So their Spanish name, which means “newlyweds” is a perfect fit. What’s more the median-age range of residents is in the lowest category — 20s and low-30s. Fittingly, these areas rank highest in children under six at nearly 75-percent-above-average. But they also have a 50-percent-higher-than-average level of kids six- to 13-years-old. While many of the residents are married, there are also above-average levels of single-parent households: with the highest level (interestingly) in single-male-with-children at over 75-percent-above-average. The highly urban Los Novios areas share several demographics with their fellow Espaniola segments, including a high percent of residents without high-school educations (three-times-the national-average); median household incomes too broad to classify without misleading market researchers; and high rankings on income from public-
assistance (three-times-above-average). However, the residents also rank at an average-level of income from their predominantly blue-collar jobs. They rank extremely high in five occupations: farming/fishing/forestry (a whooping seven-times-the-average), building maintenance (two-and-a-half-times-average), construction and production (both at nearly two-times-average), and transportation (about 75-percent-above-average).

N-4 Los Padrinos

Among the predominantly Hispanic Espaniola segments, Los Padrinos is one of two segments with a median age in the 40s. These neighborhoods also show higher percentages of single-parent households than other segments. As a result, these areas have been names Los Padrinos, which means “godparents,” a very common honorarium bestowed on older singles in the Hispanic culture. The number of single-parent homes ranks high for both males (75-percent-above-average) and females (over 75-percent-above-average). However, these neighborhoods rank at an overall average-level of children in all age groups, indicating that the homes are not bursting at the seams with kids. Los Padrinos areas also rate the highest percentage of residents over-65-years-old in this category. Owing, no doubt, to the older median age, these areas show above-average levels of widows/widowers and divorcees. Los Padrinos is one of three segments within the Espaniola category with the highest median-income levels: the high-$30,000s and $40,000s. While some of this income is generated by jobs, they also rank high in public-assistance: about two-and-a-half-above-average. Those who are employed are primarily blue-collar workers; presumably a reflection of a two-times-the-national-average number of people with less-than-high-school educations. The residents’ dominant job categories include building maintenance (two-times-average), food preparation (50-percent-above-average), and personal care and transportation (both 25-percent-above-average).
N-5 Los Solteros

Among the six primarily Hispanic Espaniola neighborhood segments, the Los Solteros are among three with the highest income-levels: the high-$30,000s to $40,000s. However, that doesn’t mean they aren’t struggling, because other factors speak to people working hard to make ends meet. For one things, these highly urban areas are home to predominately single-households, in particular single-parent families: hence their name — Los Solteros mean “singles” in Spanish. They rank at two-times-the-national-average for single-male-parent and single-female-parent households. A 50-percent-higher-than-average number of these residents have never been married. There are above-average numbers of children of all ages in the households, with the highest percent in the younger group (under six-years-old) and fewer in the oldest grouping (13 to 17 years old). Another fact pointing to their financial struggle is the high level of income from public-assistance: more than three-times-average. With a two-and-a-half-times-average level of residents with less-than-high-school educations, residents of Los Solteros areas are employed in predominantly blue-collar manual-labor jobs, with higher-than-average rankings in all of these occupations: building maintenance, food preparation, construction, production, transportation, healthcare support, and farming/fishing/forestry.

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N-6 Los Trabajadores

The Spanish-language name for this category should not be misconstrued to mean that everyone is generating income from jobs. While an average level of Los Trabajadores (“workers”) residents are generating income from their occupations, these neighborhoods ranks the highest among the primarily Hispanic Espaniola areas for public-assistance income: over four-and-a-half-times-above-average. But nonetheless these areas are among the three segments within this category with the highest income levels: the high-$30,000s to $40,000s. As a result, those who work are in all likelihood hard workers. It helps that they are young: They are one of two segments with a median-age in the 20s. The dominant areas of employment for these workers are blue-collar jobs in farming/fishing/forestry (nearly four-times-average); building maintenance (over two-and-a-half-times-average); and transportation, construction, and food preparation (all at or above 50-percent-higher-than-national-averages). Like other Espaniola segments, Trabajadores have a higher-than-average-level of people with less-than-high-school educations (nearly three-times-
average). Los Trabajadores areas have the highest percent of children of all the segments, especially kids under six (over 50-percent-above-average). They are also predominately single-parent homes, with about two-and-a-half-above-average levels of both single-male-parents and single-female-parents.
O — Specialties

Diversity and individuality are among the hallmarks of the American lifestyle — cherished as two of the primary essential characteristic of a thriving democracy. As such, there are neighborhoods across the United States that are so different and unique they do not fit into easily definable groups: for example, military areas, apartment denizens, and college students. In fact, to aggregate these unique neighborhoods into another segment would be a disservice to market researchers. As such, we have created a category comprised solely of seven specialty neighborhood types. We’ve grouped these diverse areas under one heading — Specialties. While grouped together because of their differences, there is one commonality among these unique neighborhood entities: They are all located in highly urban areas.

Among the seven Specialty neighborhood segments are these: Golden Heritage and Legacy Years represent households that are fully retired with residents of the former living extremely comfortably and in the later on very tight budgets. East Meets West are areas comprised mainly of Asians, but also containing other groups for whom English or Spanish is not the primary language spoken at home. Group Quarters are inhabited by people living predominately in apartments or other group housing quarters. Doublewides are households where mobile homes dictate their lifestyle. Centurions are areas with households dominated by military personnel. Collegians are home to currently enrolled college students living in either dorms or off campus areas dedicated to college students.

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| O1: Golden Heritage | ● | O | ● | ● | ● | ● | ● | ● | ● | ● | 4 | 4 | C |
| O2: East Meets West | ● | O | ● | ● | ● | ● | ● | ● | ● | ● | 2 | 2 | C |
| O3: Group Quarters | ● | O | ● | ● | ● | ● | ● | ● | ● | ● | 1 | 1 | B |
| O4: Doublewides | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | 2 | 2 | B |
| O5: Centurions | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | 1 | 1 | B |
| O6: Legacy Years | ● | ● | ● | ● | ● | ● | ● | ● | ● | ● | 4 | 4 | A |
| O7: Collegian | ● | O | O | ● | ● | ● | ● | ● | ● | ● | 1 | 1 | A |
O-1  Golden Heritage

When you think of senior citizens in America there are typically two images that come to mind. One is of very well off older citizens living comfortably, usually by the ocean, having the money both for a nice primary residence and for frequent vacations (perhaps in a comfortable recreational vehicle), playing shuffleboard or cards, and basically enjoying their post-working years to the hilt. The other image is less appealing: of older Americas struggling to make ends meet and waiting each month for their social security checks to arrive. Market segmentation analytics bear out the reality of both of these images. And Golden Heritage segments are neighborhoods that are home to the former: in other words, the senior citizens living the good life in places like Florida, Arizona, and other appealing climates. The media age of these residents is 50s to low-60s. But they also show a nearly four-times-average number of people over 65-years-old. These seniors are living comfortably on incomes in the median-range of the $50,000s and $60,000s. Much of their income is from social security and retirement (two-and-a-half-times-above-average). However, they also have a 75-percent-above-average level of interest/dividend income. Some of these seniors are still working at white-collar jobs in areas like management, professional and sales positions. There are many married-couples, but few children living in Golden Heritage neighborhoods. Obviously due to the residents’ advanced years, these neighborhoods have a 50-percent-above-average level of widows and widowers.

O-2  East Meets West

When most Americans think of people from the “East” then tend to think of Asians. And while many Asians moved to the United States in the past century, immigration trends of recent decades have brought many other citizens of other Eastern countries to the U.S shores. You’ll find many of them living together in East Meets West neighborhoods, which are areas comprised mainly of Asians, but also contain other groups for whom English or Spanish is not the primary language spoken at home. Among the shared demographics of these areas are a very interesting correlation to “national-average” measurements — which, interestingly, points to the fact that these groups of people have done a great job of assimilating into America culture. They rank at near-average levels in married-couple-with-children household compositions, and have averages standings in all age ranges for kids. Some differences-from-the-average include: over 25-percent-average number of people with less-than-high-
school educations, nearly 25-percent-average number of single-males-without-children, and nearly two-times-average level of public-assistance income. However, the median income range for East Meets West is quite high at $50,000s and $60,000s, which speaks to the fact that many residents are hard working citizens. They show average levels of employment in a wide range of occupational categories, where they hold both blue- and white-collar jobs.

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O-3 Group Quarters

Group Quarters is the name of the neighborhoods identified as home to people living predominately in apartments or other group housing quarters. The residents of multifamily rental housing are different from both homeowners and single-family home renters. It’s logical to imagine this group being much more transient than home-owning citizens, and not investing as much in their home purchases. Apartment renters account for 15% of all U.S. households by a narrow definition that restricts the count to residence in structures with at least five apartments. A broader definition of two to four apartments per quarters increases this percentage to 22%. Among the shared demographics of the highly urban Group Quarters residents are a median-age in the 30s, very few children, more singles than married-couples, and a two-times-the-national-average level of people with less-than-high-school educations. Income for these rental-housing residents ranks 50-percent-higher-than-average on public-assistance. However, many of the residents are employed in blue-collar jobs, such as farming/fishing/forestry (nearly four-times-average), protective services (nearly two-and-a-half-times-average), and healthcare support, building maintenance, and transportation (all about 25-percent-above-average). Incomes are in the high-$30,000s and $40,000s ranges.

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O-4 Doublewides

In America there tends to be a particular stigma attached to living in mobile homes and mobile home parks. But they are not all so called “trailer trash.” In fact, many people chose this lifestyle as a preference for several reasons, including mobility and low-cost housing. In fact, the median income of residents
of Doublewides neighborhoods is a very respectable high-$30,000s and $40,000s. Doublewides are areas were mobile homes dictate the lifestyles of the residents, who share a median age in the 30s. While residents in Doublewides do have a higher-than-average level of income from public-assistance, many others are hardworking Americas, with a higher-than-average representation in several manual-labor blue-collar occupations, including farming/fishing/forestry (nearly three-times-average), construction (75-percent-above-average), repair services (over-50-percent-above-average), transportation (50-percent-above-average), and production (nearly 50-percent-above-average). These occupations are a reflection of the residents’ low educational achievements: There is an over-50-percent-average number of people with less-than-high-school educations. However, 25-percent-above-average have high-school degrees. Also owing to their residents’ ages, these areas have slightly more younger children than older. They tend to have married-couple households, but also have a nearly 50-percent-higher-than-average number of single-fathers.

O-5 Centurions

It would come as no surprise to most people that military personnel living across the country have their own unique demographics and lifestyle segmentation characteristics from non-military people. Just one example of this, and reason for this fact, is that this population tends to retire at a considerably younger age than workers in civilian sectors. Among the explanations for this pattern is that many military tasks require the physical stamina of youth. Market segmentation bears out this fact, as the population of Centurions segments are in their 20s and low-30s. Centurions neighborhoods are classified as highly urban areas with households dominated by military personnel. Other commonalities of the residents include salary ranges in the high-$30,000s and the $40,000s, and a two-times-the-national-average percentage of married-couple-with-children households. Their income is generated largely from salaries; and this segment has a very low level of income from public-assistance. No doubt owing to their younger age, there is a significantly above-average level of children under six-years-old. This group also has a nearly two-times-the-average number of people with some years of college under their military belts. Their occupational ranking is a mix of white-collar and blue-collar jobs in areas such as healthcare support, protective services, personal care, and farming.
O-6 Legacy Years

There are two images of that come to mind when you say “senior citizen” in the United States. One is of a very well off retired person living out their golden years in comfort. A second image is of an older person who is struggling to make ends meet and suffering the indignities of a combination of old-age and low-income. Legacy Years are areas representing households that are fully retired with residents on very tight budgets. The median age in these neighborhoods is the 50s and low-60s, but they also have a nearly three-times-the-national-average number of people over 65-years-old. The median income of these households is the low-$30,000s or less. While many residents are drawing on social security and retirement income, they also have a 75-percent-above-average ranking in public-assistance. This group of senior citizens also ranks above-average on several occupational categories, which is either a reflection of the employment of the younger members of the neighborhood or the need for some seniors to continue working. They show above-average levels of employment in both blue- and white-collar jobs in these areas: healthcare support, building maintenance, farming/fishing/forestry, protective services, and food preparation. An above-average percent have high-school degrees, but a higher percent have less-than-high-school educations. These areas have an average level of married-couples and few children, but above-average levels of single-households (over 50-percent-above-average), widows (well over two-times–average), and widowers (over two-and-a-half-times–average).

O-7 Collegians

According to the U.S. Dept. of Labor’s Bureau of Labor Statistics, in October 2004, 66.7% of high-school graduates from the class of 2004 were enrolled in colleges or universities across the United States. This is obviously a huge annual boon to retailers who sell the staples of college life, including low-cost dorm-style furniture, pens and notebooks, and inexpensive home furnishings. Market researchers will find many of these students in Collegians neighborhood segments. Collegians areas are home to currently enrolled college students living in either dorms or off campus areas dedicated to college students. Market researchers will find a very homogenous group of young adults within these unique areas. Collegians are home to residents sharing a median-age-range in the 20s and low-30s. They are predominately not married, and have no children. Naturally, they all have high-school degrees. For those students who are working to help pay the ever-increasing cost of higher education, they
are employed a mix of white- and blue-collar occupations, such as protective services (over-two-times-average), personal care (nearly two-times-average), and management and sales (nearly 50-percent-above-average). Through these jobs they generate annual incomes at the low-$30,000s-or-less range. Residents in these areas generate almost no public-assistance income.

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**O-8 Undefined**

These represent block groups with no population or numbers too low to calculate viable estimates.
Table Legend

By using table descriptions, the user of STI: LandScape is able to quickly ascertain the meaning of a segment, as well as, compare the segments to one another. The following synopsis defines the meaning of the symbols that are shown in the preceding tables. A very simple explanation of the symbols are: the darkened circle means 'Yes' or 'Mostly', the partial circle means 'Some' or 'Partially', and the empty circle means 'No' or 'None' relative to their demographic topic. **Important**, the demographic characteristics of individual block groups may differ from the table descriptions provided.

| Urbanization       |   ● Urban - densely populated and very commercial   |
|                    | ○ Suburban - densely populated, but very little commercial enterprise |
|                    | ○ Rural - lightly populated and very little commercial enterprise |

**Family Status**

| Married             | ● Married - Vast majority are married |
|                     | ○ Mixed - Majority married          |
|                     | ○ Single - Vast majority are single  |

| Children            | ● Families - Most households have children |
|                     | ○ Some Children - children presence or very small families |
|                     | ○ No Children - little to no presence of children |

**Education**

| College             | ● College - Vast majority hold a 4 year degree |
|                     | ○ Some College - Many with a 4 year or 2 year degree |
|                     | ○ No College - Very few college educated |

| High School         | ● Vast majority have a high school degree |
|                     | ○ Most have a high school degree |
|                     | ○ Most do not have a high school degree |

**Occupation**

| White Collar        | ● Heavily populated with white-collar workers |
|                     | ○ Evenly split between white and blue collar |
|                     | ○ Very few white-collar workers |

| Blue Collar         | ● Heavily populated with blue-collar workers |
|                     | ○ Evenly split between white and blue collar |
|                     | ○ Very few blue-collar workers |
Income Sources

Wage/Salaried  ● Majority are employed
            ○ Most are employed
            ○ Very few are employed

Self Employed  ● High percentage of self-employed
                ○ Many are self-employed
                ○ Very little self-employment

Interest Income  ● High percentage receiving income from interest, rents, and royalties
                ○ Some income generating assets
                ○ Very little income generating assets

SS/Public Asst.  ● Heavily dependent on Social security or government assistance
                ○ Moderately dependent on Social security or government assistance
                ○ Very little dependence on government programs

Age

Median Age  1 - Median age in the 20's and low 30's
            2 - Median age in the 30's
            3 - Median age in the 40's
            4 - Median age in the 50's and low 60's

Household Income

HH Income  A - Median Household Income in the low 30's or less
           B - Median Household Income in the 40's and high 30's
           C - Median Household Income in the 50's and 60's
           D - Median Household Income in the 70's and 80's
           E - Median Household Income over 90,000
           X - Median Household Income to broad to classify without misleading the reader
STI: LandScape’s 15 Consumer Lifestyle Indices

The STI: LandScape neighborhood segmentation system includes 15 Consumer Lifestyle Indices, which can be appended to the product’s neighborhood segmentation segments for added consumer targeting impact. The 15 Lifestyle indices are broken down into three categories: Social, Crime and Health. Social Indices relate to the human condition and the attitudes that form that condition. Crime measures the propensity for certain types of crime. Health Indices relate to lifestyle decisions that ultimately affect health. Here is a brief overview of the 15 Lifestyle Indices:

STI: LandScape’s Social Indices:

- **Conservatism.** Measures people’s support of conservative issues in general elections.
- **Power Brokers.** Measures people’s financial contributions to political activities and social issues.
- **Technology Pioneers.** Measures individuals who are either at the forefront of innovation or are early-adopters of new technologies.
- **Gay Chic.** Measures the likelihood that people are associated with a homosexual lifestyle.
- **Urban Views.** Measures the density of both people and businesses in a specific location.

STI: LandScape’s Crime Indices:

- **Robbery.** Propensity to take anything of value from a person by force or threat.
- **Assault.** Propensity for the unlawful attack by one person upon another.
- **Larceny.** Propensity for the unlawful taking of property, this includes shoplifting.
- **Burglary.** Propensity for the unlawful or forcible entry of a residence.
- **Auto Theft.** Propensity for auto theft.

STI: LandScape’s Health Indices:

- **Health Zone.** Measures the general health of a population by combining the scores of the four other health indices.
- **Size Matters.** Measures consumers’ height-to-weight ratio, which is considered to be the primary statistic for health.
- **Eat Your Veggies.** Measures the number of servings of fruits and vegetables a person eats each day.
- **Smoker Signals.** Measures the number of smokers in a neighborhood.
- **Bodies in Motion.** Measures people’s daily activity levels
STI: LandScape’s Health Lifestyle Index: “Bodies in Motion”

**Introduction.** The STI: LandScape Bodies in Motion lifestyle index represents the level of leisure-time physical activity or inactivity in which the average individual participates daily, relative to an ideal activity level. This measure accounts for both casual activities, like walking, and strenuous activities, like heavy lifting. The data source is a survey conducted by the Centers for Disease Control and Prevention’s (CDC) National Center for Health Statistics, which combines data from three years of the National Health Interview Survey to examine the health behaviors by age, gender, ethnicity, education, income level, marital status, geographic region, and place of residence.

**Major Attitudes of Today’s “Bodies in Motion” Consumers**

Look around America and, at a glance, it would seem that people are on an upward trend toward greater physical activity. From the rapid growth of 30-minute workout franchises, to “rush hours” at health clubs, to more and more exercise equipment infomercials (aimed irony at today’s couch potatoes), it seems as if Americans must be working out more than ever, right? Well … take another look and you’ll see that we are heavier than ever. So what’s wrong with this picture?

According to American Sports Data in a nationwide study of American’s physical activity levels in 2003, “Physical fitness activity, as it relates to body weight, is a complex issue. For the 1990’s, we have a slight erosion of sports and fitness behavior, and rising obesity levels, but at the same time a major plea for help as evidenced by skyrocketing health club and personal trainer usage. Americans are very fitness conscious, but we are constantly struggling to overcome a perennial lack of discipline. Fitness behavior simply lags enlightened attitudes.”

According to the CDC, more Americans report that they are physically active in their free time than 10 years ago, but many are still too idle. Many healthcare professionals are hoping that increased media attention, the high cost of poor health, and an increase in health promotions will reverse the trend. The U.S. government has set a goal to encourage 80% of Americans to live active lifestyles by 2010.

A CDC study of Americans’ health behaviors reported these findings about leisure-time physical activity levels:

- 61.4% of adults engaged in at least some leisure-time physical activity.
- Nearly four in 10 (38.6%) of adults were inactive during their leisure time — never engaging in any light, moderate, or vigorous leisure-time activity.
- 24.7% of adults engaged in light-to-moderate physical activity at least five times per week, and about one in 10 adults engaged in vigorous physical activity at least five times per week.
- Men were slightly more likely than women to minimally exercise, but increasingly likely to engage in regular and strengthening activities.
- Married women were significantly more likely than any other marital status group to exercise.
- Exercising at least five times a week was more prevalent in white and Asian adults than in black and Hispanic adults.
- Exercising increased with education and income levels.
STI: LandScape's Social Lifestyle Index: Conservatism

Introduction. STI: LandScape’s Conservatism lifestyle index is a measurement of the degree to which individuals in a neighborhood support conservative issues in general elections. The data source is precinct-level election results. (Note: Some states do not use precincts to tally results, so this index may not be available in those states.)

Primary Attitudes of Today’s “Conservatism” Consumers

Americans don’t have to look back any further than the 2000 presidential election to see how many of today’s U.S. citizens vote on the side of conservatism — the hare’s-breath closeness of the campaign reveals a nearly 50-50 split between conservatives (usually Republicans) and non-conservatives (usually Democrats). In these early years of the 21st Century, conservatism has only a narrow majority over liberalism. However, retailers targeting either end of the political spectrum, will enjoy a large group of potential customers.

People who favor conservatism over liberalism support traditional values and an established social order. They retain a political philosophy based on traditional and social stability. While liberals tend to prefer abrupt “revolutionary” change over gradual development.

The division of the United States into conservative red states and liberal blue states is artificial and does not reflect the actual distribution of voters of either stripe. People who live in homogeneous communities, such as small towns, tend to vote Republican. People who live in heterogeneous communities, such as big cities and college campuses, tend to vote Democrat. Thus, within each state, there is a division between city and country, between town and gown.

Conservative voters tend to be mature, mid-career people, who hold conservative social, moral, and ethical values; seek a disciplined, ordered society that is safe and predictable; hold a strong tendency toward authoritarianism; have blue-chip business preferences; and enjoy feeling in control. However, they include members of several loosely affiliated groups with these generalized points-of-view according to Wikipedia.org:

- Christians, especially those who identify themselves as Fundamentalist. Their political goals include an increased role of what they consider to be traditional family values in government, such as laws or constitutional amendments against induced abortion, gay marriage, and pornography. These are often designated as “right wing conservatives.”
- The military, including people who support a strong American military. Their political goals include the use of military power to defend American interests throughout the world, and support for the military actions of American troops currently deployed.
- Businessmen, whose political goals include lower taxes and reduced restrictions on capitalism; in particular, weakened anti-trust laws, weakened environmental laws, and abolition of or no increase in the minimum wage.
- Reactionaries, who want to roll back the changes created by modern liberalism in the second half of the 20th Century, especially in the areas of welfare and civil rights. Their political goals include an end to affirmative action, restrictions on immigration, and limitations on the rights of people accused of crimes.
- Some libertarians or classical liberals oppose contemporary liberalism and desire to return to what they believe was a more laissez-faire political and economic system.

Retailers looking for more liberal-minded consumers can expect to find similarly distinct groups, but with attitudes at the opposite ends of these five spectrums.
STI: LandScape’s Health Lifestyle Index: “Eat Your Veggies”

Introduction. STI: LandScape’s Eat Your Veggies lifestyle index defines people by the number of servings of fruits and vegetables they eat each day compared to what is considered adequate by most nutritionists and the United States Department of Agriculture (USDA). The data source is a survey conducted by the Centers for Disease Control and Prevention’s (CDC).

Prevailing Attitudes of Today’s “Eat Your Veggies” Consumers

Have you ever eaten starfruit, papaya, mangos, bok choy, or loki? These are just some of the more exotic fruits and vegetables from around the world that are now available in U.S. supermarkets. But even with this blossoming variety of fresh foods, Americans are still not eating the recommended daily servings (however, today we’re eating 20% more than we did in the 1970s). Many organizations are working to change today’s shortcoming in order to help more Americans gain the wide-ranging health benefits associated with higher fruit and vegetable consumption — and many retailers would gain considerable insight knowing who among their consumers were eating or not eating their veggies.

The well-worn axiom, “as apple a day keeps the doctor away,” is not just an old-wives’ tale. In fact, uncountable studies have proven that eating a diet rich in apples, as well as other fresh fruits and vegetables, can help prevent many illnesses — from heart disease to cancer. Today the USDA and Department of Health and Human Services recommend that American adults eat five to nine servings every day. But, according to the CDC, average intake is one serving short of the minimum. A study by the Harvard School of Public Health found that Americans get only three servings. In one study, only 26% of the population reported consuming five or more servings per day.

One argument explaining the shortcoming is cost. But a study by the Economic Research Service of the U.S. Dept. of Agriculture found that fresh fruits and veggies only cost about 25 cents per serving. Another study found that low-income households spent $3.59 per capita per week on fruits and vegetables, while higher-income households spend $5.02.

A Food Marketing Institute annual trends study found in 2004 that consumers’ perceptions of their own diets are off target with reality: six in 10 shoppers claim to be eating more fruits and vegetables to improve their diets. But when pressed for a reality check, about 23% of shoppers admit that their diets could be “a lot” healthier; about 40% say their diets could be “somewhat” healthier; 26% say they are “healthy enough”; and 11% say they are “as healthy as they could possibly be.”

Among the findings from a CDC study on Americans’ fruit and vegetable consumption were these:

- Women consume more fruits and vegetables than men (4.2 daily servings versus 3.5)
- People with higher educations eat more fruits and vegetables: 4.1 servings for people with higher-than-high-school degrees, 3.8 for high school graduates, and 3.6 for less-than-high-school degrees
- Non-smokers eat 4.1 servings versus smokers who eat 3.4
- People 65-plus consumer 4.3 servings, while other age groups average 3.8
- Whites, Hispanics, and African Americans showed similar consumption levels
STI: LandScape’s Social Lifestyle Index: Gay Chic

Introduction. The Gay Chic Lifestyle Index is a measurement of the likelihood that consumers are associated with a homosexual lifestyle. Our index is based on several studies from leading organizations that correlate specific demographic characteristics with the probability of being gay and lesbian, including the 2000 U.S. Census, Johnson & Johnson, and The Kinsey Institute. Since the percent of U.S. residents who self-identify with as being “gay” is a difficult number to pinpoint (population estimates as of 2004 ranged from 2% to 15% of the population), we opted to base our model on a relatively conservative estimate of 7%.

Outstanding Attitudes of Today’s “Gay Chic” Consumers

Imagine your dream customer. What comes to mind? Are they well educated, professional, quality conscious, cultured, tech-savvy, and loaded with disposable income? If so, you just pictured the quintessential gay consumer. What’s more, you wouldn’t be the first company to have gay men and women in your marketing sights. This consumer market segment is on the rise in every way including: the number of people who define themselves as “gay” (12 to 23 million), the group’s spending power ($400 to $800 billion annually), and the number of companies marketing directly to them (uncountable). So if you sell products and services chic enough for today’s savvy gay shoppers, you need to know where to find them.

Today’s exploding gay marketing trend was first identified in the mass media in the early 1990s. In fact, in 1991, even the conservative “Wall Street Journal” reported that gay and lesbian consumers are “a dream market.” According to GayPoll™ Statistics in 2005, gay men and women earn more, travel more, and buy more brand-name products than any other consumer group. They are the ultimate double-income-no-kids consumers. This explains why every year the number of companies and percent of advertising dollars directed at this market is rising — Dell, Orbitz, Avis, EarthLink, Toyota, American Airlines, and other marketers must know what they’re doing.

While as recently as 1990 there was very little qualitative data to measure this niche’s attitudinal qualities, today there is much data to draw on. Although there is still some quantitative variation among the studies, they all generally point in the same qualitative direction. These gay lifestyle facts were gathered from today’s leading gay consumer monitoring organizations:

- Leading interests among gays include arts/culture, personal care, exercise/fitness, fashion, travel, and technology
- The highest concentration of gay citizens is in urban areas, especially racially and ethnically diverse neighborhoods
- Gay consumers visited restaurants for lunch and dinner an average of nearly 17 times in 30 days (spending nearly $14,000 each on dining out every year)
- Over 95% take a vacation or business trip each year (spending nearly $7,000 per vacation)
- Over 40% own a home
- 30% own new import cars and 26% own new domestic vehicles
- 59% are college educated
- The average annual income is $57,000, and 27% have annual incomes over $100,000
- Gay are leading users of Internet chat, fashion, and entertainment sites
**STI: LandScape’s Health Lifestyle Index: Health Zone**

**Introduction.** STI: LandScape’s Health Zone Index is an amalgamated score of multiple health indices that measure the general health of each population. The data source is a survey conducted by the Centers for Disease Control and Prevention’s (CDC) National Center for Health Statistics, which combines data from three years of the National Health Interview Survey to examine Americans’ health behaviors by age, gender, ethnicity, education, income level, marital status, geographic region, and place of residence.

**Significant Attitudes of Today’s “Health Zone” Consumers**

Americans want to be healthy, but we also want to be satisfied — physically, mentally, and emotionally. What does this mean for our health? If means that while we may strive to eat right, we are loathe to give up good taste for health reasons. We may want to exercise more, but we also want to sit around watching our favorite TV shows. And while we know smoking and drinking aren’t good for us, those among us who want to enjoy a cigarette or an alcoholic beverage will do so. Knowing where their consumers stand within the wide-ranging U.S. “health zone” could be smart insight for many retailers.

Despite our self-indulgent culture, many studies still point to a “health consciousness revolution” underway across America. In fact, health has been identified by Datamonitor as one of the 10 “mega-trends” impacting consumer behaviors and buying habits into the next decade. However, this isn’t to say that everyone across the nation is acting on his or her health consciousness. Instead, studies indicate that slow and gradual changes are underway that may eventually lead to a reduction in the gap between consumers’ health attitudes and actual behaviors.

Not surprisingly, household income levels often impact the reality of what people do for their health versus what they know they should do. For example, shoppers with incomes of $75,000-plus are taking much better care of themselves than shoppers with incomes under $15,000.

Among the overall findings about the often-conflicting health consciousness of today’s consumers are these:

- A growing number of people are interested in healthier, nutritional, and weight-curbing options
- Taste is a pivotal factor in food and beverage selection, with 46% of consumers rarely giving up good taste for health benefits
- “Indulgent” products (versus healthy and nutritional) represent 50% of purchase for even the most health-conscious consumers
- More than three-quarters of American attach importance to improving physical health through diet
- Over 65% of food shoppers strongly agree that eating healthfully is a better way to manage illness than medicine
- 90% of Americans believe it’s important to manage stress, and more than one-half of took steps to reduce their stress levels during 2003-2004
- Three consumer groups show particularly strong interest in making healthier choices: obese and diabetic consumers, aging 55-plus consumers, and families with children
STI: LandScape’s Social Lifestyle Index: Power Brokers

Introduction. STI: LandScape’s Power Broker lifestyle index is a measurement of people’s financial contributions to political activities or social issues. Although, in most cases, Power Brokers tend to be affluent, the reverse is not necessarily true: Affluent people are not always Power Brokers. The data source for this index is political contributions reported to the Federal Elections Committee (FEC).

Predominant Attitudes of Today’s “Power Brokers” Consumers

Despite the mega-bucks political campaigns of many of today’s U.S. politicians, only a tiny fraction of Americans actually give campaign contributions to political candidates, parties, and political action committees (PACs), according to the non-partisan Center for Responsive Politics (CRP). The number of people who do give contributions large enough to be itemized (over $200) is even smaller. However, the impact of those donations is huge — giving the donors a true “power broker” status that many retailers will find enticing.

According the CRP study reported on OpenSecrets.org, less than one-tenth of 1 percent of the U.S. population (nearly 237,000 donors) gave 83 percent of all itemized campaign contributions for the 2002 elections ($728 million of the almost $873 million raised that year). And just over 600,000 people (0.21 percent of the U.S. population) gave contributions large enough to be itemized at all. The percent of donors for the 2000 presidential election cycle was similar — 0.28 percent of the nation's population gave itemized contributions.

Differences in political parties were also revealed in the study: namely, Republican candidates and parties topped their Democratic counterparts, $68 million to $44 million, in fundraising from individuals who contributed under $1,000 in itemized contributions for the 2002 elections. Among donors giving $1,000 or more, Republicans again beat out Democrats $317 million to $307 million. But the trend was reversed among individuals at higher giving levels, from whom Democrats raised far more money than Republicans. Among donors of $10,000 or more, Democrats out-raised Republicans $140 million to $111 million. Among donors of $100,000 or more, Democrats raised $72 million to the Republicans' $34 million. And among donors who contributed $1 million or more, Democrats far outdistanced Republicans $36 million to just over $3 million.

A study of the 2002 election cycle by the Center for Responsive Politics revealed the following findings about donors and their donations:

- 600,322 donors gave $200 or more to a candidate, party or PAC, for a total of $872.7 million
- 236,552 donors gave $1,000 or more for a total of $728.1 million
- 8,870 donors gave $10,000 or more for a total of $275.6 million
- 310 donors gave $100,000 or more for a total of $105.8 million
- 14 donors gave a million dollars or more for a total of $39.8 million
- Republicans raised more than Democrats from individuals who contributed small and medium amounts of money
- Democrats far outpaced Republicans among deep-pocketed givers
STI: LandScape’s Health Lifestyle Index: Size Matters

Introduction. The STI: LandScape Size Matters lifestyle index is centered around the Body Mass Index (BMI), which measures the relationship of height-to-weight and is considered by most doctors to be the primary statistic for understanding health as it relates to obesity, diabetes, and many heart-related diseases. The data source is a survey conducted by the Centers for Disease Control and Prevention’s (CDC) National Center for Health Statistics, which combines data from three years of the ongoing National Health Interview Survey to examine the health behaviors by age, gender, ethnicity, education, income level, marital status, geographic region, and place of residence.

Widespread Attitudes of Today’s “Size Matters” Consumers

You’d have to live under a rock not to know about America’s growing obesity epidemic, which started accelerating in the 1980s. From The New York Times to People magazine to the nightly news, every media has been reporting that Americans are fatter today than at any other time in history. Size matters to many retailers, and this lifestyle index helps partition people according to their body mass attitudes.

According to the CDC Americans’ growing body mass problem is truly alarming. In 1999-2001:
- About 22% of U.S. adults were obese (defined as a body mass index of 30 or higher)
- About 35% were overweight (a body mass index of more than 25 and less than 30)
- About 40% were a healthy weight range
- About 2% were underweight

This trend may continue for some time, because research is finding that Americans may not be ready to reduce. A Preventive Healthcare Study by Yankelovich found that weight loss is a relatively low priority for U.S. consumers — with dieting and exercising ranking only 13 and 17 among respondents asked to rank the top ways of maintaining health.

What’s more, an Obesity-Weight Control Report conducted by American Sports Data in 2004 found that the U.S. population was not yet convinced that overeating can be lethal. Yet, the study also found that 49% of the population reported that they had attempted to lose weight through diet and exercise, but only 20% felt that they were successful.

In a three-year study on American’s health behaviors, the CDC reported these findings about people’s body mass measurements:
- Men are more likely than women to be overweight, especially single men
- Obesity levels were significantly higher among adults with less education
- Older adults were less likely to be obese than middle-aged adults
- Men with incomes at or over four times the poverty level were more likely than men below the poverty level to be overweight
- Women below the poverty level were considerably more likely to be overweight than women with the highest incomes
- Obesity was lowest among married women than non-married women
- Rates of obesity were higher among blacks than whites
- Hispanics were more likely than non-Hispanics to be overweight, but black women were more likely to be obese than Hispanic (and other) women
- Asian adults were the least likely of all the single-race groups studied to be obese
STI: LandScape’s Health Lifestyle Index: Smoker Signals

**Introduction.** The STI: LandScape Smoker Signals lifestyle index measures the incidences of smokers living in neighborhoods across the nation. The data source is a survey conducted by the Centers for Disease Control and Prevention’s (CDC) National Center for Health Statistics, which combines data from three years of the National Health Interview Survey to examine the health behaviors by age, gender, ethnicity, education, income level, marital status, geographic region, and place of residence.

**Common Attitudes of Today’s “Smoker Signals” Consumers**

“I’d rather fight than switch” — this old cigarette slogan still has relevance today. Americans are an independent lot — and especially U.S. citizens who smoke. They would have to be to make such an unpopular and unhealthy lifestyle choice. Unlike generations in the past, today’s smokers face oppression from several directions — including smoking bans, anti-smoking campaigns, and heavy media reportage on deaths due to smoking-related illnesses.

Despite ongoing resistance many people have made the lifestyle choice to smoke. In fact, as a group, smokers show a dichotomous nature: they both desire individuality and are strongly influenced by peer-group acceptance. A message posted on the Smokers World Web Ring, a smokers’ rights Web site, expresses this fact: “There’s still a good bit of the old James Dean rebellion about the smoker of today, vestiges of the rugged individualist of prior years.”

In the U.S. alone, nearly 50 million people (23 to 25% of Americans) currently smoke some days or every day. Among the adult smokers, about 19% smoke daily and daily smokers smoke an average of just under a pack a day of cigarettes. About 23% of the population in 2001 were former smokers. Meanwhile over half of Americans have never smoked.

Each day an estimated 3,000 to 4,000 young people smoke their first cigarette, and 70% of teenage smokers feel they need or are dependent on cigarettes. Almost one-third of adult smokers started smoking before the age of 21.

Over 70% of today’s smokers say they want to quit, and 30 to 40% are trying at any given time. About 2.5% succeed, but less than five percent of those who try to quit actually stay smoke-free for three to 12 months. Yet, in the long run, eventually, 50% of smokers do quit.

An ongoing study of Americans’ health behaviors conducted by the Centers for Disease Control and Prevention (CDC) reported these findings about Americans who smoke:

- Men are slightly more likely to be smokers: approximately 28% of men smoke and 24% of women
- Asian adults are the least likely ethnic group to smoke
- Black men are more likely to be smokers than white men, but white women are more likely to be smokers than black women
- Hispanic women have lower rates of smoking than non-Hispanic women
- Adults with higher levels of education and income generally show lower percentages of smokers than people with lower education and income levels
STI: LandScape’s Crime Data Index — The Crime Warp

Introduction. STI: LandScape’s Crime Index ranks the levels of crime in neighborhoods across the United States. The Index ranks five areas of crime under the two primary categories, as defined by the Federal Bureau of Investigation (FBI) — property crime (including burglary, larceny-theft, and motor vehicle theft), and violent crime (including robbery and assault).

Insight From the FBI’s 2005 Uniform Crime Report (UCR)

Every 3.1 seconds in America one property crime is committed and every 22.7 seconds one violent crime is committed, according to the Federal Bureau of Investigations (FBI). These and other crime facts represent critical information for retail businesses — because high crime could mean low business volume.

In fact, the slow recovery of New Orleans after Katrina is an excellent example of the impact of crime on retail business. Although residents had steadily return to many of the city’s neighborhoods in the months and years after the disaster, the return of retail business did not keep pace with the population re-growth. One of the leading reasons for this imbalance was the post-Katrina escalation of New Orleans’ crime rate. Two years after the hurricane hit, New Orleans had one of the highest crime areas in the U.S. As a result, existing businesses stayed closed and new businesses would not invest in the worst neighborhoods.

The problem “is not just the levels of crime, but the fear of crime” that impacts retail locations, says an expert on crime from Ohio State University. “Customers are less likely to visit businesses in neighborhoods with crime. What’s more, it may make it more difficult to find employees who are willing to work there.”

Owing to the immense impact of crime on business, it’s critical for every retailer to assess crime levels before moving into new areas, designing their stores, or planning their security measures. While the overall crime level is valuable information, also essential is an understanding of the two primary crime categories. For example, in a given neighborhood, property theft could be low, but aggravated assault rates could be high, and visa versa.

Overall, property crime consistently ranks at about three-quarters of all of the crimes committed across the U.S. In the most recent FBI Uniform Crime Report (2005), property crimes decreased by 2.4% in the U.S. and violent crimes increased by 1.3%. This document provides an overview of the crime statistics included in STI: LandScape’s Crime Index.

All of the crime data presented in this document is from the FBI’s Uniform Crime Reporting (UCR) Program presented in the 2005 edition of Crime in the United States, a statistical compilation of offense and arrest data reported by law enforcement agencies nationwide. In 2005, more than 17,000 city, county, state, tribal, and federal law enforcement agencies, representing 94% of the nation’s population, voluntarily participated in the Program, which is recalculated annually.

Property Crime

Property crime includes crimes in which property is stolen or taken against the owner’s will, including burglary, larceny-theft, and motor vehicle theft. Major findings from the FBI’s 2005
UCR on property crime include:

- The 2-year and 10-year trends show that the rate of property crimes in 2005 decreased by 2.4% and 22.9%, respectively.
- During 2005, there were an estimated 3,429.8 property crimes per 100,000 inhabitants.
- Two-thirds of all property crimes in 2005 were larceny-thefts.

**Burglary Crime Risk**

Burglary is the unlawful or forcible entry of any residence, including a garage or hotel room. This crime usually, but not always, involves theft. The illegal entry may be with or without force. Burglary is the second most common of the three categories of property theft. Major findings from the FBI’s 2005 UCR on burglary include:

- Burglary accounted for 21.2% of the estimated number of property crimes committed in 2005.
- There was a 0.5% increase in burglary from 2004 to 2005.
- The 5-year and 10-year trends show a 1.8% and 14.1% increase in burglaries, respectively.
- The average dollar loss per burglary offense was $1,725.
- Of burglaries in 2005, 65.8% were residential structures.

**Larceny Crime Risk**

Larceny is the unlawful taking of property. Examples of larceny include shoplifting, pocket-picking, or stealing. Most states identify larceny as either grand or petty. Grand larceny—which is a felony—occurs when anything above a certain value is stolen. Petty larceny is a misdemeanor that involves the theft of anything of small value. Major findings from the FBI’s 2005 UCR on larceny-theft include:

- Two-thirds of all property crimes in 2005 were larceny-thefts.
- During 2005, there were an estimated 2,286.3 larceny-theft offenses per 100,000 inhabitants, and 6.8 million offenses nationwide.
- The 2-year and 10-year trends reveal a 2.3% and 14.3% decrease, respectively.
- The average value for property stolen during a larceny-theft was $764.

**Motor Vehicle Theft Risk**

Motor vehicle theft includes stealing automobiles, trucks, buses, motorcycles, snowmobiles, etc. Major findings from the FBI’s 2005 UCR on motor vehicle theft include:

- Nationwide in 2005, there were an estimated 1.2 million motor vehicle thefts, or approximately 416.7 motor vehicles stolen for every 100,000 inhabitants.
- The estimated rate of motor vehicle thefts decreased 1.1% from 2004 to 2005.
- An estimated 93.3% of the nation’s motor vehicle thefts occurred in Metropolitan Statistical Areas in 2005.
- Property losses due to motor vehicle theft in 2005 were estimated at $7.6 billion, averaging $6,173 per stolen vehicle.
Violent Crime

Violent crime includes four offenses involving force or threat of force: robbery, aggravated assault, murder, and rape. STI: LandScape’s Crime Index uses data only from the two predominant violent crimes: robbery and aggravated assault. Major findings from the FBI’s 2005 UCR on violent crime include:

- An estimated 1,390,695 violent crimes occurred nationwide in 2005 (469.2 violent crimes per 100,000 inhabitants) — 62.1% of which were, aggravated assault and 30% of which were robbery.
- After an eight-year trend of relatively flat or declining crime rates (1996 to 2004), violent crime in many of the nation’s cities began to spike upwards: 2005 showed the largest single-year increase in 14 years.
- The biggest increase in crime came in midsize cities, with violent crime up four times the national average.

Aggravated Assault Crime Risk

Aggravated assault is an unlawful attack by one person upon another for the purpose of inflicting severe or aggravated bodily injury. Major findings from the FBI’s 2005 UCR on aggravated assault include:

- Nationwide, an estimated 862,947 aggravated assaults were reported in 2005 (291.1 offenses per 100,000 inhabitants).
- In the 2-year and 10-year trends, the estimated number of aggravated assaults increased 1.8% and declined 16.8%, respectively.
- 25% of aggravated assaults were physical confrontations, while 21% involved firearms.

Robbery Crime Risk

Robbery is taking or attempting to take anything of value from a person or persons by force or threat of force or violence. From California to the Carolinas, robbery is becoming more prevalent and more violent. Major findings from the FBI’s 2005 UCR on robbery include:

- Robberies grew more than any other crime from 2004 to 2005.
- Robbery had declined from 1996 to 2005 by 22.1%, but increased by 3.9% from 2004 to 2005.
- Nationwide in 2005, there were an estimated 417,122 robbery offenses.
- Most robberies (44.1%) were committed on streets or highways.
- Firearms were used in 42.1% of reported robberies.
- The average dollar value of property stolen per robbery offense was $1,230.
STI: LandScape’s Migration Index — “Americans on the Move”

**Introduction.** STI: LandScape’s Migration Index ranks population migration across the United States at the county level based on data from the Internal Revenue Service’s migration files. For each census block group, “Americans on the Move” includes:

- The top 50 counties people are moving from
- The percent of international migration,
- The percent of people migrating from within that state who are not already accounted for in the top 50, and
- The number of people migrating from outside the state who are not already accounted for in the top 50.

In addition, the index monitors the top 50 counties people are migrating to.

**Highlights of U.S. Population Migration Patterns**

North Americans are more mobile than ever before, according to leading research — ranging from residents moving within and between states to international migrants moving from other countries. Between 2002 and 2003, 40.1 million U.S. residents moved, with nearly half of those moves from one county to another, according to the Population Reference Bureau in Washington, DC. People move for a variety of reasons, including greater economic opportunity, better climate, lower cost of living, and closer proximity to loved ones.

In fact, today U.S. migration is playing a larger role in population redistribution as compared to birth and death in the past, according to the U.S. Census Bureau. This constant movement of people from one location to the next continually changes the personalities of neighborhoods in many ways, including socially, economically, environmentally, and politically. What’s more, people don’t just move with their household possessions; they also bring their regional retail knowledge, preferences, and purchasing personalities with them. This is why more retailers today are asking two critical population migration questions: where people moving from? and where are they moving to?

More and more retailers understand that there is a common experience for people who move from one area of the country to another — they don’t always recognize the names of the retail businesses, like grocery stores, drug stores, and department stores. With no name recognition to go on, the new residents select their primary retail resources based on proximity, cost, and product offering. However, savvy retailers can use population migration patterns to their advantage to attract new residents who both recognize and don’t recognize their names. The key is understanding the specific population migration patterns of each market.

In 2004, the Census Bureau researched the major migration trends across the U.S. and reported these general highlights:

- The Midwest experienced a significant increase from the 1990s, from an average of 73,000 to 161,000 in 2004
- The South was the primary destination for migrants in 2004 with an average rate of 353,000 migrants, which was a slight dip from 380,000 in the 1990s
- The West averaged a migration rate of 55,000 migrants per year by 2004, significantly up from 7,000 per year in the 1990s
STI: LandScape’s Weather Data Index — The Business Climate

Introduction. STI: LandScape’s Weather Index ranks weather data, including climate and norms, from the National Climatic Data Center (NCDC) for the United States at the neighborhood level.

Highlights of Research on Weather’s Impact on Retail

When infomercial advertisers launch new products they pray for rain. Why? Because on rainy days more people will be at home in front of their TVs. The impact of weather on consumer habits is equally understood by today’s successful retail operations. This is why smart retailers study the weather norms of every neighborhood in which they are located or plan to be located — right along with essential population data. Understanding weather patterns can greatly improve sales forecasting, product selection, and promotional strategies.

There are several ever-changing theories on how and in what ways weather impacts consumer spending habits. But some general understandings have arisen from the study of weather and retail. For example, consumers’ perceptions of weather differ in different regions of the country: residents of northern states have a very different perception of “cold” and “hot” weather than residents of the southern states.

Research has also found that while U.S. weather conditions have not changed significantly in the past 50 years — despite news of El Ninos and global warming — consumers’ lifestyles have changed in ways that make weather’s influence much more important. For example, people today are in a bigger rush than ever and don’t plan their purchasing needs far in advance. As a result, consumers today typically buy seasonal items closer to the time of their need, rather than watching the calendar and planning ahead.

Weather Impacts Many Fronts

Studying weather patterns across the vast U.S. geography has proven to be such a complex task, that the National Climatic Data Center has broken the job down into six regional organizations — each studying their areas’ weather conditions down to the last raindrop. This insight, which is taken to the neighborhood level in LandScape, adds valuable insight to retails’ geodemographic research, because five truths of, unlike the weather, are unchangeable:

- Weather can cause shifts in the timing of consumers’ purchases.
- Weather can cause purchases that might not otherwise occur or a permanent loss of demand.
- Weather can be responsible for lost or increased production, especially in agriculture, construction, and energy.
- Weather is one cause of seasonality in the business cycle
- When long weather patterns persist, they can have a long-term impact on sales.
STI: LandScape’s Ecoregions Index — Exploring Ecoregions

Introduction. STI: LandScape’s Ecoregions Index ranks geographical data from the U.S. Geological Survey organization (USGS) at the neighborhood level.

Exploring the Impact of Ecoregions on Consumer Behavior

The United States is comprised of multiple ecoregions, each one with its own unique climate, vegetation, soils, fauna, and land-surface forms. It only makes sense that the residents of each ecoregion would be unique as well, right? But do different ecoregions have an impact on consumer behavior? Moreover, do residents of similar ecoregions share similar purchasing attitudes and behaviors?

These questions present an intriguing theory to today’s forward-thinking retailers, who are seeing the value of more and finer-grained market research. However, these are questions that can only be answered by practically applying ecoregional data to market research at the neighborhood level. For adventurous and knowledge-driven retailers, the answers may offer insightful new ways to analyze locations and consumers.

An Overview of U.S. Ecoregions

According to NationalAtlas.gov, earth scientists from multiple geographical organization, including the USDA, use a four-level hierarchy to differentiate the major ecoregions by climates. Interestingly, all four the world’s major ecosystems, called “Domains,” exist in the U.S.:

- **Dry Domain** — includes roughly the central western part of the U.S., west of the Mississippi and east of the Rockies
- **Humid Tropical Domain** — includes two areas of the U.S. (separated by the Dry Domain), one is roughly east of the Mississippi and one is the West coast (west of the Rockies)
- **Humid Temperate Domain** — includes the bottom tip of Florida
- **Polar Domain** — includes Alaska

These four Domains are divided into 19 Divisions, which are differentiated based on precipitation levels and patterns, and temperature. The Divisions are subdivided into 34 Provinces, which are differentiated based on vegetation and other natural land covers. The finest level of detail is defined as subregions, called Sections, based on terrain features.

Fascinating four-color maps of U.S. ecoregional Domains, Divisions, and Provinces created by the USDA Forest Service can be found at these Web sites:

- **U.S. Ecoregional Domains** — [http://www.fs.fed.us/colorimagemap/ecoreg1_domains.html](http://www.fs.fed.us/colorimagemap/ecoreg1_domains.html)
- **U.S. Ecoregional Divisions** — [http://www.fs.fed.us/colorimagemap/ecoreg1_divisions.html](http://www.fs.fed.us/colorimagemap/ecoreg1_divisions.html)
- **U.S. Ecoregional Provinces** — [http://www.fs.fed.us/colorimagemap/ecoreg1_provinces.html](http://www.fs.fed.us/colorimagemap/ecoreg1_provinces.html)
STI: LandScape’s Planting Index — The Gardening Zone

Introduction. STI: LandScape’s Planting Index ranks geographical planting zone data from the United States Department of Agriculture (USDA) at the neighborhood level.

Unearthing U.S. Planting Zones’ Impact on Gardening

It’s no fluke that a growing number of retailers either have gardening departments or are expanding their sale of plants and gardening equipment. Home building suppliers, grocery stores, even drug stores all sell this merchandise category to fulfill their customers’ love of beautiful gardens and yards. In its 35th annual survey of lawn and garden market trends, the National Gardening Association (NGA) reports 91 million (83%) American households participated in indoor and outdoor lawn and garden activities in 2005. “That’s 91 million households,” says Bruce Butterfield, NGA’s Research Director.

The 2006 National Gardening Survey, conducted for NGA by Harris Interactive Inc., cites retail sales increases in nine of the 16 lawn and garden categories including:

- Lawn care, up 9%, from $8.887 billion to $9.657 billion
- Flower gardening, up 10%, from $2.735 billion to $3.003 billion
- Vegetable gardening, up 9%, from $1.058 billion in 2004 to $1.154 billion
- Container gardening, up 8%, from $1.196 billion in 2004 to $1.295 billion

Getting in the Gardening Zone

But gardening is a finicky pursuit, demanding special care and constant attention. Similarly, successfully selling in this category requires careful attention to general customers’ desires, experienced gardeners’ demands, and an understanding of which plants grow best in which regions of the United States. If your retail operation currently sells gardening items and plants or is planning to expand into this product category, this Index could be very valuable.

According to the USDA, there are 11 planting zones in the U.S., called “Plant Hardiness Zones*.” Each zone is defined by a 10-degree Fahrenheit difference in the average annual minimum temperature. The higher the numbers, the warmer the temperatures for gardening in those zones. Specific zones are better for growing particular plants.

The Plant Hardiness Zones provides invaluable advice for the agriculture industry. Now plants can be rated by zones, taking the guesswork out of choosing plant varieties. The maps have been revised over the years, to reflect changes in climate. The USDA’s Plant Hardiness Zones Map can be viewed in two ways at these two Web sites:

- [http://extension.missouri.edu/webster/webster/weather/HardinessZones-compressed.JPG](http://extension.missouri.edu/webster/webster/weather/HardinessZones-compressed.JPG)

* Also called USDA plant zones, USDA growing zones, USDA plant growing zones
STI: LandScape’s Terrain Index — Birds-Eye Views

Introduction. STI: LandScape’s Terrain Index ranks geographical data on elevation and terrain from the U.S. Geological Survey organization (USGS) at the neighborhood level.

Evaluating the Impact Elevation and Terrain

Buying land sight-unseen in the U.S. is among the riskiest of investments. An enticing advertisement offering “10 acres of unspoiled forested land in the West with water access,” could actually be a cliff over a raging river with the 10 acres measured vertically. Retailers face similar sight-unseen risks when marketing to consumers in areas where they aren’t familiar with the terrain.

For example, sending a direct mail campaign for pool services to residents in wealthy neighborhoods would seem to be a slam-drunk. But if a large percent of those high-priced homes were built on elevated terrains with no room for pools, the advertising dollars would be wasted.

The question of elevation and terrain in today’s neighborhoods is becoming a bigger and more important issue as the most popular communities across the U.S. continue to grow and develop on elevated land, which in the past would not have been considered accessible. But thanks to high-tech building capabilities more consumers than ever before live in homes that are perched on the edge of cliffs.

Retailers who learn what terrain obstacles might be in their customers’ way, will enjoy a better view of their market potential.
STI: LandScape’s Water Access Index — Water World

Introduction. STI: LandScape’s Water Access Index ranks the proximity of U.S. neighborhoods to navigable bodies of water based on geographical data from the U.S. Geological Survey organization (USGS) at the neighborhood level. High scoring neighborhoods are within two-hour drives to lakes, rivers, oceans, and reservoirs.

Navigating the Impact of Water Access on Consumer Behavior

When realtors speak of “location, location, location,” among the most desirable characteristics of U.S. real estate is its proximity to water. Americans love to live near water of any kind, including lakes, rivers, oceans, and reservoirs. Today about 90 percent of Americans live less than an hour from a navigable body of water, according to the National Marine Manufacturers Association (NMMA).

Boating has become as American as apple pie — weather its sailing, motor boating, kayaking, or canoeing. Boat owners spend an average of 31 days a year on the water. “America’s boaters use our waterways to relax and recreate with friends and family,” said Monita Fontaine, NMMA Vice President. “Waterways are vitally important to local economies, providing jobs and financial benefits.”

In fact, recreational boating is a major U.S. consumer goods industry generating $39.5 billion in sales and service in 2006, according to NMMA. The Freedonia Group estimates that U.S. recreational boating demand will grow 5.3 percent annually through 2011. Powerboats will drive the boat category, led by outboard and stern-drive types. Propulsion systems will be the fastest growing segments. The South offers the best prospects based on its warmer climate and favorable demographics.

U.S. Boating Sales Reached Record Highs in 2006

The following boating statistics are from a 2006 report by NMMA:

- Recreational boating participation increased by an estimated 1.7 million people in 2006, up from 71.3 million in 2005
- The number of recreational boats in use reached nearly 18 million
- Powerboat sales were at about 291,900 in 2006, totaling $9.6 billion in sales
- Canoes, kayaks, and personal watercraft sales increased, while sailboats, inflatables, and jet boats declined slightly in 2006
- The U.S. has about 12,073 marinas in operation, and nearly 875,000 total slips
- Florida, New York, Michigan, Vermont, and California account for nearly half of all marinas
- Demographic data shows that American boaters are largely “middle-class,” with three out of four boat owners having an average household income of $100,000
- The Great Lakes had the highest concentration of boat owners, followed by the Inland and Mid-Atlantic regions