

October 12, 2010

Socioeconomic and Demographic Market Snapshot

Prepared exclusively for:

City of East Lansing, Michigan

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**DOCUMENT
INFORMATION**

Prepared exclusively for:
The City of East Lansing, Michigan

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October 12, 2010

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**ABOUT ANDERSON
ECONOMIC GROUP**

Anderson Economic Group, LLC is a research and consulting firm specializing in economics, finance, public policy, and market analysis. Since its founding in 1996, the firm has helped publicly-held corporations, private businesses, governments, and non-profit organizations. Our work has included markets throughout the United States, as well as in Canada, Mexico, and Barbados.

The firm has offices in East Lansing, Michigan and Chicago, Illinois. More information can be found online at www.AndersonEconomicGroup.com, by contacting our East Lansing office at (517)-333-6984, or by writing us at: Anderson Economic Group, LLC, 1555 Watertower Place, Suite 100, East Lansing, Michigan 48823.

Narrative

This market assessment has been prepared exclusively for the City of East Lansing, Michigan. The data presented is for the location at 325 E. Grand River Avenue, East Lansing Michigan, 48823.

THE MARKET AREA

For the purposes of this report, we have defined your *primary market area* as the region within a 2-mile radius from the business location. This area is outlined by the inner-most red line surrounding the star in Map 1: Market Areas and 2010 Median Family Incomes. Your *secondary market area* is represented by the outer-most maroon line, which is a 4-mile radius from your location.

MARKET DATA

Population and Density. The current population (year 2010) of your primary market area is 51,259. This is expected to increase slightly in coming years, to 51,295 in 2015. Your secondary market area has a current population of 239,313 people, and is expected to decline through 2015, by 0.7 percent, producing a 2015 population of 237,554. Note that the population of the secondary market is inclusive of the primary market's population.

As shown in Map 2: 2010 Population Density, the majority of the primary market area's population is in the central and western portions of the area, with the lowest distribution of density to the south and north of the area. In coming years population growth in the market areas is most likely to occur to the north of your location, as shown in Map 3: 2010 to 2015 Population Change by Block Group.

Population Age. The primary market area's population is significantly younger when compared to the state of Michigan as a whole. As shown in Figure 1 on page 4, 60.0 percent of the population falls between the age cohorts of 15 to 29, compared to 20.1 percent in Michigan. Population growth is expected in the 65 + years and the 30 to 39 years cohorts through 2015 in the primary market area. Population declines are projected for the 40 to 59 years cohort through 2015 in the primary market area. These changes are significantly different from the changes expected for the state, where declines are expected in nearly every cohort, with the largest losses in the 50 and older cohorts. See Figure 2 on page 4.

Your secondary market area's population is also relatively young. The median age for 2010 is 31 years, compared to 23 for the primary market area and 38 for Michigan. As with the primary market area, the secondary market area has a significant concentration of population aged 20 to 29 years. In coming years the secondary market area is expected to see population decline occur through all age cohorts, but most notably in the 60 years and older age cohort.

Education Levels. As shown in Figure 5 on page 6, your primary market area has significantly higher levels of educational attainment than does the secondary market area or the state. In your primary market area, 67.8 percent of the adult popu-

lation (ages 25+) has a bachelor's degree, graduate degree, or higher, compared to 37.8 percent in the secondary market area, and 25.1 percent in the state of Michigan. Nearly 20 percent of the adult population in the primary market area, and over 30 percent in both the secondary market area and Michigan have completed some college or earned an associate's degree. Approximately 12 percent of the adults in the primary market area have a high school degree or less as of 2010. This compares to 31.4 percent in the secondary market area and 43.7 percent in Michigan.

Lifestyle Clusters. "Lifestyle Clusters" describe common demographic and behavioral attributes of population segments that are useful in evaluating a market territory's customer base and preferences. As shown in the table on page 10, your primary market area is heavily dominated by three lifestyle clusters: College Towns, Dorms to Diplomas, and Metropolitans. College Towns and Dorms to Diplomas tend to be dominated by college students living in dormitories and off-campus housing. Metropolitan households tend to be a mix of Generation Xers and retirees who prefer city living and urban lifestyles. Descriptions for the ten most common lifestyle clusters in your primary market area are given on pages 14 through 23.

Your secondary market area is dominated by two different lifestyle clusters: Rustbelt Traditions and Great Expectations. Rustbelt Traditions households tend to be middle-aged owner-occupants who work in the manufacturing and transportation industry sectors. Great Expectations households tend to be younger workers in the manufacturing, retail, and service sectors, and of equal likelihood to own or rent their dwellings. For more information on the concept of lifestyle clusters please see the Glossary of Terms beginning on page 11.

Employment. Employment by industry, shown in the Market Snapshot Table on page 9, indicates that the largest employment industry sector in both the primary and secondary market areas is educational services. The fastest growing sector from 2000 to 2010 in all three geographical areas is management of companies and enterprises, although the actual numbers of employment are low relative to the total employed population. The largest declines in employment have been in the manufacturing sector in the primary and secondary market areas.

Employment by occupation shows much the same pattern as employment by industry. In the primary market area the largest occupational category in 2010 is education/training and library, followed by office and administrative support. In the secondary market area the largest occupational category is office and administrative support, followed by sales and related occupations. The most significant changes to employment by occupation are substantial decreases in production jobs across all three geographies at relatively similar rates, and increases in healthcare support and healthcare practitioners and techs, again across all three geographies at relatively similar rates.

Incomes. The \$23,213 per capita income level of the primary market area is \$3,052 below the Michigan average. Household income levels in the primary market area, as shown in Figure 4, are above the Michigan level by \$16,002. The \$24,856 per capita income of the secondary market area is lower than the state of Michigan average, as is both the median household income (\$48,471) and the median family income (\$63,842). Geographically, the highest family incomes are found to the east and north of your location (see Map 1).

Income estimates in East Lansing are heavily skewed because of the large number of university students living in the community. This is demonstrated by the difference between the median household income and the median family income in the income tables. It is also important to note that although students are often low-income individuals, they tend to have access to resources through family, loans, or grants that are unavailable to other low-income demographic groups.

In addition to wealth in the community and wealth brought into the community by university students, there are also over five million visitors to the Lansing region each year, according to the Greater Lansing Convention and Visitor's Bureau. Many of these visitors travel to East Lansing to visit Michigan State University or one of the many festivals in the City, contributing significantly to the local economy.

Expenditures. Of the expenditures tracked and identified on page 10, your primary market area consumers allocate a relatively larger share of their total household spending to apparel and services, education, food away from home, and shelter than do consumers at the state level. Consumers in your primary market area allocate relatively less of their spending to financial services, healthcare, utilities; household furnishings, insurance, and travel than do consumers at the state level.

When compared to Michigan-wide levels, your secondary market area consumers allocate slightly higher shares of their total spending to education, and shelter. Consumers in the secondary market area spend less than the state average on financial expenditures, health care, and insurance.

DATA NOTES AND CAUTIONS

This report is based on our analysis of specific data, and is intended only to offer a basic overview of the market. The narrow scope of this report does not allow for the detailed analyses required to offer market strategies or other advice. We are of course available to provide such services to clients seeking to further understand their market.

Because economic, market, and industrial conditions change; and data can prove incomplete or misleading, we cannot warrant that actual market conditions will align with those projected in this report, nor guarantee the future outcome of any venture. We recommend careful consideration be given to market, business, and industry conditions before making any investment decision.

Map 1: Market Areas and 2010 Median Family Incomes

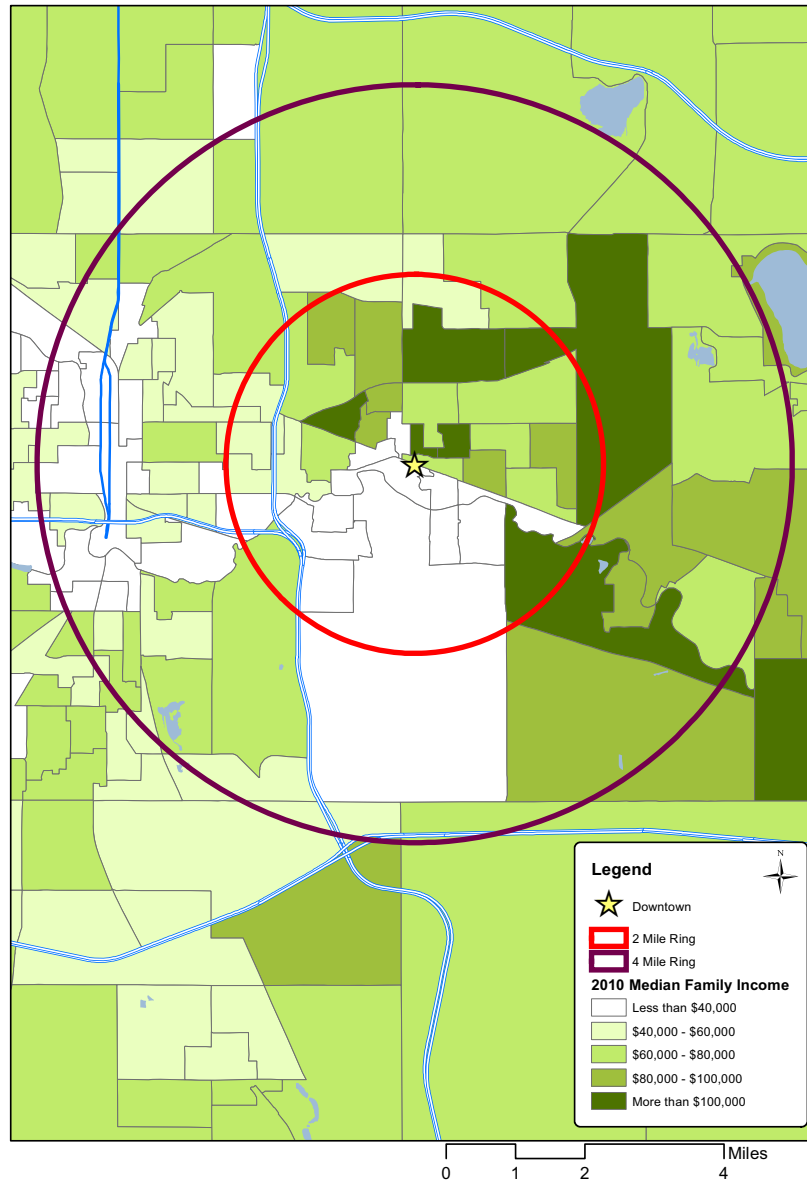


Figure 1: 2010 Population by Age

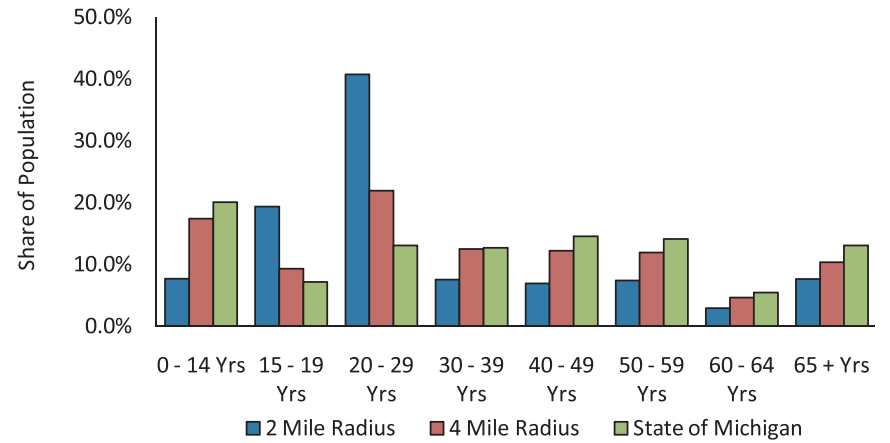
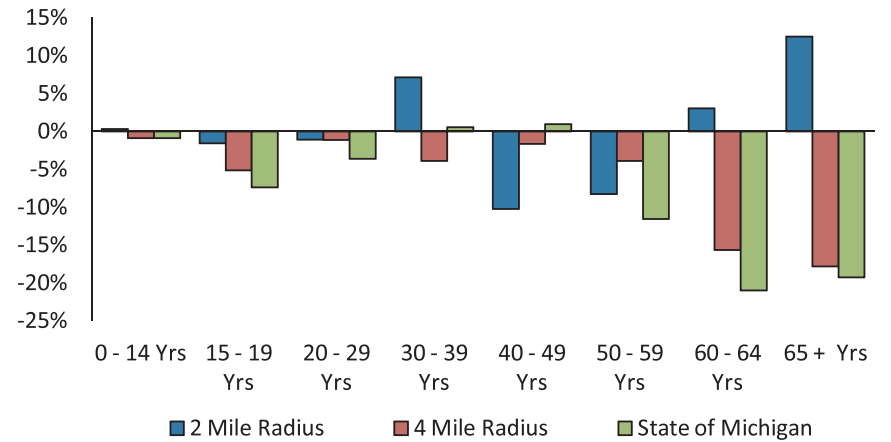
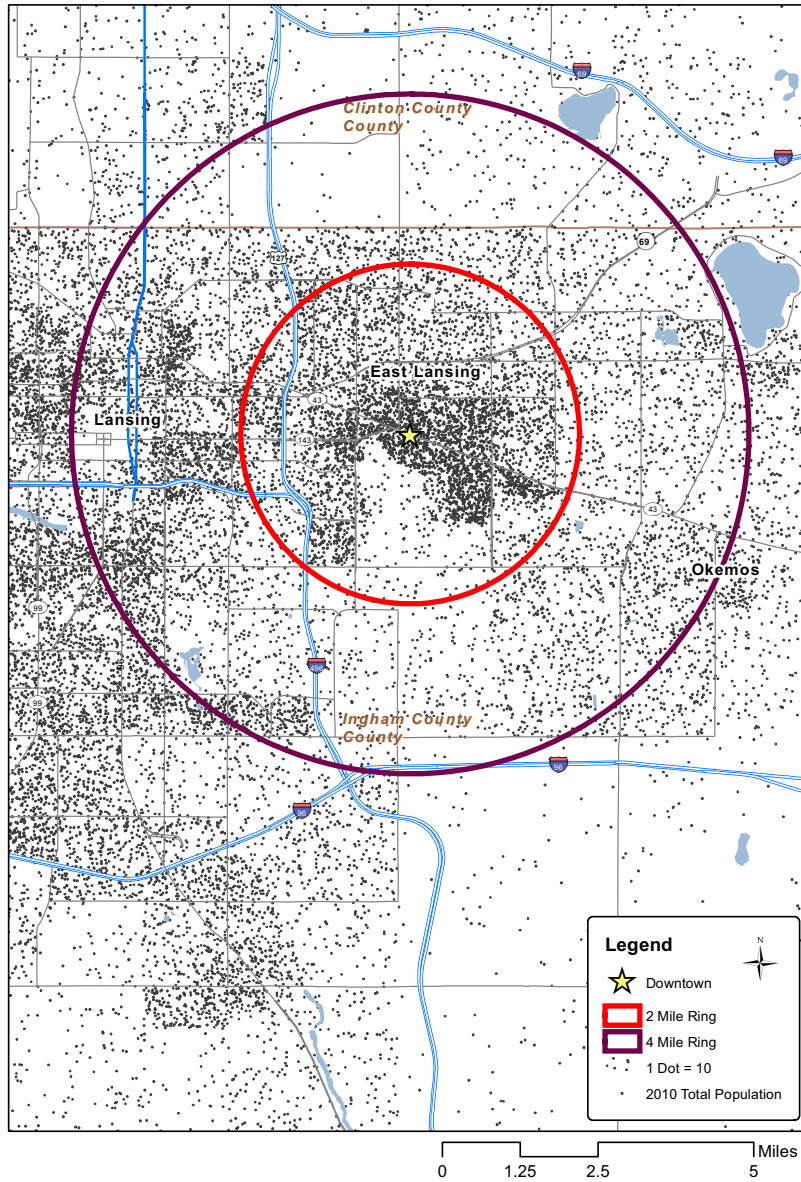


Figure 2: Projected Change in Population Age, 2010-15



Map 2: 2010 Population Density



Map 3: 2010 to 2015 Population Change by Block Group

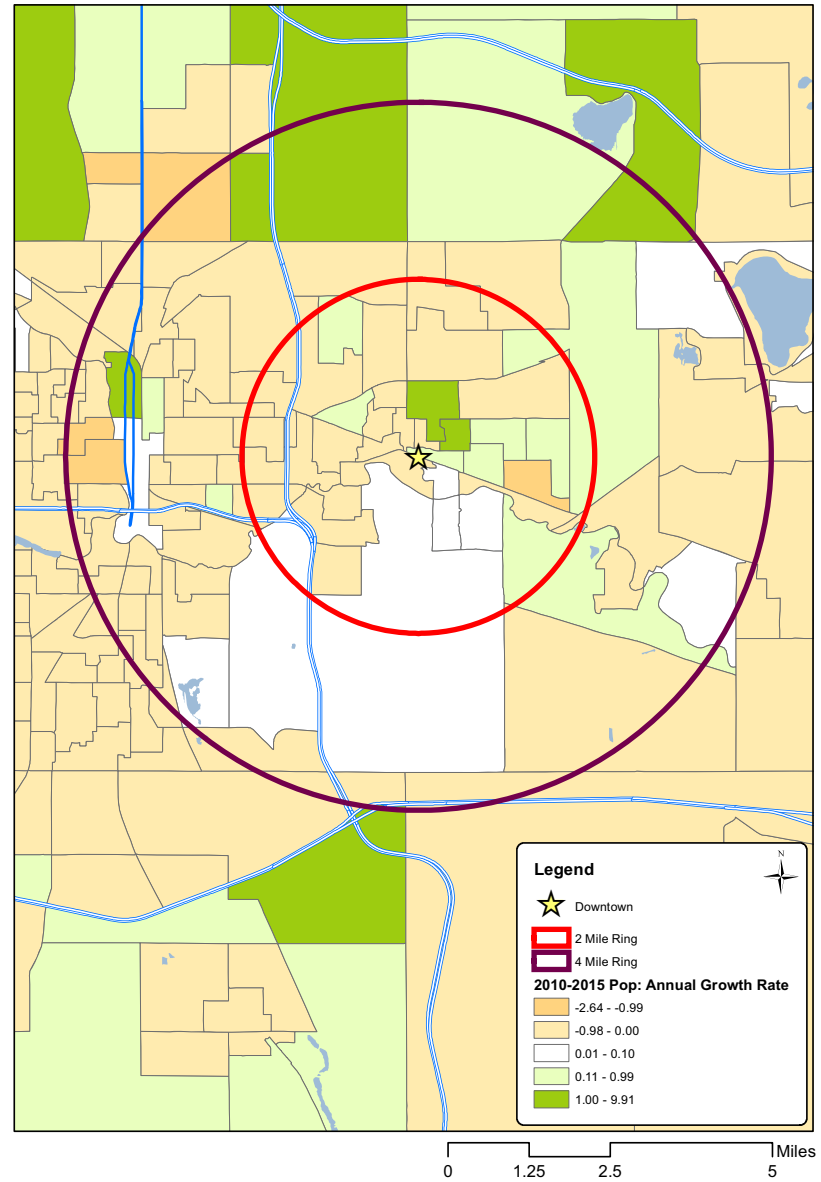


Figure 3: 2010 Average Household Size

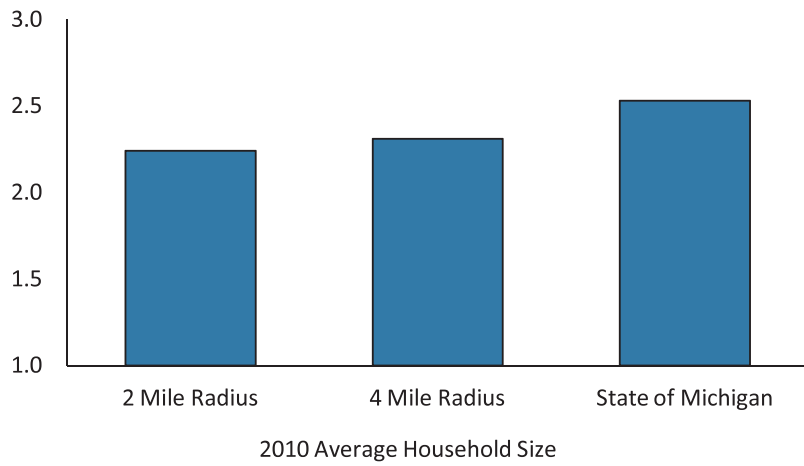


Figure 4: 2010 Population by Household Income Brackets

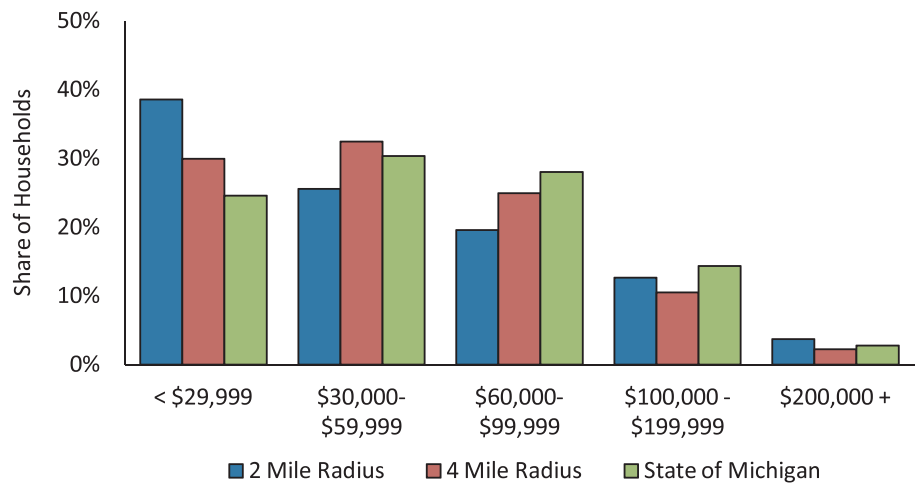
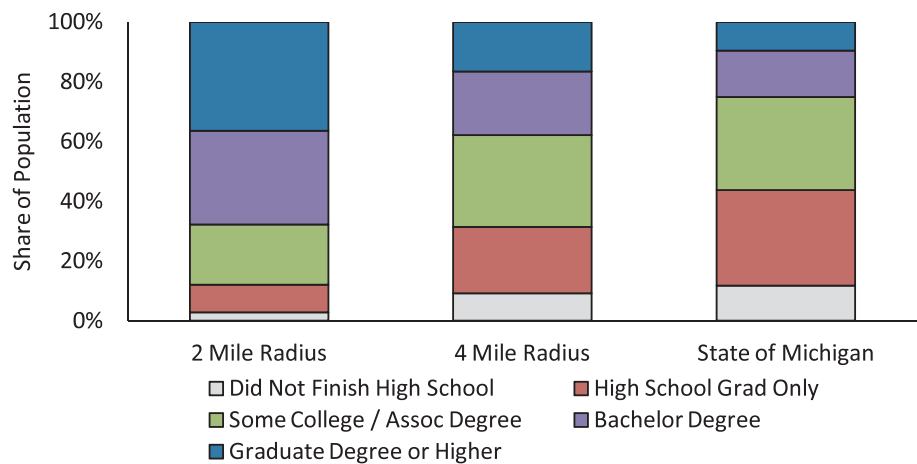


Figure 5: 2010 Educational Attainment





Market Snapshot

City of East Lansing, 325 E. Grand River, East Lansing, MI 48823

| | 2 Mile Radius | | | 4 Mile Radius | | | State of Michigan | | |
|----------------------------------|---------------|------------|----------|---------------|------------|----------|-------------------|------------|----------|
| | 2010 | 2015 Proj. | % Change | 2010 | 2015 Proj. | % Change | 2010 | 2015 Proj. | % Change |
| Population | | | | | | | | | |
| Total Population | 51,259 | 51,295 | 0.1% | 239,313 | 237,554 | -0.7% | 10,104,633 | 10,039,343 | -0.6% |
| Total Households | 16,284 | 16,342 | 0.4% | 96,526 | 96,111 | -0.4% | 3,885,942 | 3,871,753 | -0.4% |
| Average Household Size | 2.2 | 2.2 | -0.4% | 2.3 | 2.3 | -0.4% | 2.5 | 2.5 | 0.0% |
| Total Family Households | 6,416 | 6,376 | -0.6% | 52,442 | 51,830 | -1.2% | 2,615,290 | 2,592,515 | -0.9% |
| Average Family Size | 2.8 | 2.8 | 0.0% | 3.0 | 3.0 | 0.0% | 3.1 | 3.1 | 0.0% |
| Population in Group Quarters | 14,778 | n/a | n/a | 16,239 | n/a | n/a | 258,347 | n/a | n/a |
| Age | | | | | | | | | |
| Median Age | 23.3 | 23.4 | 0.4% | 31.1 | 31.4 | 1.0% | 37.8 | 38.1 | 0.8% |
| Population: Under 20 | 13,836 | 13,694 | -1.0% | 63,770 | 62,255 | -2.4% | 2,749,146 | 2,677,882 | -2.6% |
| Population: Age 20-24 | 17,626 | 17,582 | -0.2% | 33,929 | 33,760 | -0.5% | 667,593 | 667,499 | 0.0% |
| Population: Age 25-29 | 3,232 | 3,205 | -0.8% | 18,506 | 18,386 | -0.6% | 649,144 | 625,683 | -3.6% |
| Population: Age 30-34 | 2,218 | 2,035 | -8.3% | 15,686 | 15,179 | -3.2% | 620,400 | 646,330 | 4.2% |
| Population: Age 35-39 | 1,630 | 1,881 | 15.4% | 14,162 | 14,385 | 1.6% | 660,201 | 638,882 | -3.2% |
| Population: Age 40-44 | 1,634 | 1,638 | 0.2% | 14,139 | 13,364 | -5.5% | 701,442 | 642,869 | -8.4% |
| Population: Age 45-49 | 1,911 | 1,711 | -10.5% | 14,975 | 13,450 | -10.2% | 764,780 | 668,144 | -12.6% |
| Population: Age 50-54 | 1,939 | 1,853 | -4.4% | 14,784 | 13,653 | -7.7% | 753,258 | 703,470 | -6.6% |
| Population: Age 55-59 | 1,852 | 1,781 | -3.8% | 13,637 | 13,165 | -3.5% | 671,587 | 699,093 | 4.1% |
| Population: Age 60-64 | 1,486 | 1,531 | 3.0% | 11,050 | 11,918 | 7.9% | 549,306 | 607,210 | 10.5% |
| Population: Age 65+ | 3,897 | 4,384 | 12.5% | 24,675 | 28,039 | 13.6% | 1,317,776 | 1,462,281 | 11.0% |
| % of Population: Under 20 | 27.0% | 26.7% | -1.1% | 26.6% | 26.2% | -1.7% | 27.2% | 26.7% | -2.0% |
| % of Population: Age 65+ | 7.6% | 8.5% | 12.4% | 10.3% | 11.8% | 14.5% | 13.0% | 14.6% | 11.7% |
| Ethnicity And Race | | | | | | | | | |
| White / Caucasian | 41,708 | 41,260 | -1.1% | 177,147 | 173,778 | -1.9% | 7,980,915 | 7,850,470 | -1.6% |
| Black / African American | 3,572 | 3,493 | -2.2% | 31,392 | 30,805 | -1.9% | 1,408,483 | 1,400,448 | -0.6% |
| Asian and Pacific | 4,016 | 4,467 | 11.2% | 13,157 | 14,603 | 11.0% | 253,956 | 292,564 | 15.2% |
| Other or More Than One Race | 1,963 | 2,074 | 5.7% | 17,617 | 18,368 | 4.3% | 461,279 | 495,861 | 7.5% |
| Hispanic Ethnicity (any race) | 1,528 | 1,586 | 3.8% | 16,828 | 17,297 | 2.8% | 435,379 | 488,928 | 12.3% |
| % White / Caucasian | 81.4% | 80.4% | -1.1% | 74.0% | 73.2% | -1.2% | 79.0% | 78.2% | -1.0% |
| % Black / African American | 7.0% | 6.8% | -2.3% | 13.1% | 13.0% | -1.1% | 13.9% | 13.9% | 0.1% |
| % Asian and Pacific | 7.8% | 8.7% | 11.2% | 5.5% | 6.1% | 11.8% | 2.5% | 2.9% | 16.0% |
| % Other or More Than One Race | 3.8% | 4.0% | 5.6% | 7.4% | 7.7% | 5.0% | 4.6% | 4.9% | 8.2% |
| % Hispanic Ethnicity (any race) | 3.0% | 3.1% | 3.7% | 7.0% | 7.3% | 3.5% | 4.3% | 4.9% | 13.0% |

| | 2 Mile Radius | | | 4 Mile Radius | | | State of Michigan | | |
|--|---------------|-------------------|-----------------|---------------|-------------------|-----------------|-------------------|-------------------|-----------------|
| Incomes | 2010 | 2015 Proj. | % Change | 2010 | 2015 Proj. | % Change | 2010 | 2015 Proj. | % Change |
| Per Capita Income | \$23,213 | \$27,080 | 16.7% | \$24,856 | \$28,438 | 14.4% | \$26,265 | \$29,640 | 12.8% |
| Median Household Income | \$41,935 | \$52,065 | 24.2% | \$48,471 | \$55,125 | 13.7% | \$54,719 | \$60,982 | 11.4% |
| Median Family Income | \$80,044 | \$94,137 | 17.6% | \$63,842 | \$70,511 | 10.4% | \$64,042 | \$70,949 | 10.8% |
| Households w/Inc \$14,999 and Below | 3,355 | 2,934 | -12.5% | 13,861 | 11,904 | -14.1% | 412,240 | 345,962 | -16.1% |
| Households w/Inc \$15,000 - \$29,999 | 2,919 | 2,418 | -17.2% | 15,031 | 12,087 | -19.6% | 542,958 | 427,985 | -21.2% |
| Households w/Inc \$30,000 - \$44,999 | 2,258 | 1,879 | -16.8% | 15,541 | 12,215 | -21.4% | 589,916 | 462,744 | -21.6% |
| Households w/Inc \$45,000 - \$59,999 | 1,904 | 2,130 | 11.9% | 15,759 | 17,678 | 12.2% | 588,787 | 652,822 | 10.9% |
| Households w/Inc \$60,000 - \$74,999 | 1,542 | 1,550 | 0.5% | 13,790 | 13,815 | 0.2% | 564,934 | 550,069 | -2.6% |
| Households w/Inc \$75,000 - \$99,999 | 1,645 | 1,836 | 11.6% | 10,280 | 11,810 | 14.9% | 523,595 | 576,513 | 10.1% |
| Households w/Inc \$100,000 - \$124,999 | 982 | 1,305 | 32.9% | 5,460 | 7,386 | 35.3% | 291,251 | 374,521 | 28.6% |
| Households w/ Inc \$125,000 - \$149,999 | 525 | 734 | 39.8% | 2,487 | 3,421 | 37.6% | 150,148 | 196,680 | 31.0% |
| Households w/Inc \$150,000 - \$199,999 | 551 | 778 | 41.2% | 2,169 | 2,979 | 37.3% | 115,643 | 150,209 | 29.9% |
| Households w/Inc \$200,000 and Above | 602 | 777 | 29.1% | 2,147 | 2,815 | 31.1% | 106,431 | 134,209 | 26.1% |
| Adult Educational Attainment | 2000 | 2010 | % Change | 2000 | 2010 | % Change | 2000 | 2010 | % Change |
| Population 25+ by Educ Base | 17,946 | 19,797 | 10.3% | 138,391 | 141,614 | 2.3% | 6,415,941 | 6,687,894 | 4.2% |
| Less than HS Grad | 731 | 566 | -22.6% | 16,717 | 13,042 | -22.0% | 1,064,133 | 789,904 | -25.8% |
| HS Grad | 1,676 | 1,824 | 8.8% | 30,121 | 31,483 | 4.5% | 2,010,861 | 2,132,735 | 6.1% |
| Some College | 2,759 | 2,779 | 0.7% | 32,935 | 31,928 | -3.1% | 1,496,576 | 1,540,218 | 2.9% |
| Associate Degree | 997 | 1,201 | 20.5% | 10,379 | 11,546 | 11.2% | 448,112 | 543,056 | 21.2% |
| Bachelor Degree | 5,297 | 6,213 | 17.3% | 26,799 | 30,092 | 12.3% | 878,680 | 1,036,613 | 18.0% |
| Graduate Degree or Higher | 6,486 | 7,215 | 11.2% | 21,440 | 23,523 | 9.7% | 517,579 | 645,368 | 24.7% |
| % Less Than HS Grad | 4.1% | 2.9% | -29.8% | 12.1% | 9.2% | -23.8% | 16.6% | 11.8% | -28.8% |
| % HS Grad | 9.3% | 9.2% | -1.3% | 21.8% | 22.2% | 2.1% | 31.3% | 31.9% | 1.7% |
| % Some College | 15.4% | 14.0% | -8.7% | 23.8% | 22.5% | -5.3% | 23.3% | 23.0% | -1.3% |
| % Associate Degree | 5.6% | 6.1% | 9.2% | 7.5% | 8.2% | 8.7% | 7.0% | 8.1% | 16.3% |
| % Bachelor Degree | 29.5% | 31.4% | 6.3% | 19.4% | 21.2% | 9.7% | 13.7% | 15.5% | 13.2% |
| % Graduate Degree or Higher | 36.1% | 36.4% | 0.8% | 15.5% | 16.6% | 7.2% | 8.1% | 9.6% | 19.6% |
| Housing Unit Growth & Occupancy | 2010 | 2015 Proj. | % Change | 2010 | 2015 Proj. | % Change | 2010 | 2015 Proj. | % Change |
| Total Housing Units | 17,815 | 18,207 | 2.2% | 107,872 | 109,552 | 1.6% | 4,602,736 | 4,688,323 | 1.9% |
| % Owner Occupied Housing Units | 38.6% | 37.9% | -1.9% | 50.3% | 49.4% | -1.9% | 61.7% | 60.4% | -2.1% |
| % Renter Occupied Housing Units | 52.8% | 51.8% | -1.7% | 39.2% | 38.4% | -2.0% | 22.7% | 22.2% | -2.4% |
| % Vacant Housing Units | 8.6% | 10.2% | 19.2% | 10.5% | 12.3% | 16.6% | 15.6% | 17.4% | 11.8% |

| | 2 Mile Radius | | | 4 Mile Radius | | | State of Michigan | | |
|---|---------------|-------------|-----------------|---------------|-------------|-----------------|-------------------|-------------|-----------------|
| Employment by Industry (Civ. Pop 16+) | 2000 | 2010 | % Change | 2000 | 2010 | % Change | 2000 | 2010 | % Change |
| Ag, Forestry, Fishing, Hunting, Mining | 267 | 244 | -8.6% | 586 | 593 | 1.2% | 49,496 | 57,353 | 15.9% |
| Construction | 532 | 342 | -35.7% | 5,359 | 3,523 | -34.3% | 278,079 | 196,745 | -29.2% |
| Manufacturing | 978 | 563 | -42.4% | 11,128 | 6,314 | -43.3% | 1,045,651 | 634,002 | -39.4% |
| Wholesale Trade | 341 | 257 | -24.6% | 3,095 | 2,288 | -26.1% | 151,656 | 120,020 | -20.9% |
| Retail Trade | 2,578 | 1,984 | -23.0% | 13,630 | 10,993 | -19.3% | 550,918 | 476,600 | -13.5% |
| Transportation and Warehousing | 328 | 245 | -25.3% | 2,972 | 2,328 | -21.7% | 152,898 | 126,837 | -17.0% |
| Utilities/Fuel/Public Services | 46 | 39 | -15.2% | 665 | 511 | -23.2% | 38,901 | 31,852 | -18.1% |
| Information | 1,060 | 652 | -38.5% | 3,459 | 2,234 | -35.4% | 98,887 | 2,234 | -97.7% |
| Finance, Insurance, Real Estate | 1,313 | 1,149 | -12.5% | 8,314 | 7,492 | -9.9% | 246,633 | 236,264 | -4.2% |
| Prof, Scientific and Tech Services | 1,659 | 1,451 | -12.5% | 6,534 | 5,850 | -10.5% | 236,171 | 222,738 | -5.7% |
| Mgmt of Companies and Enterprises | 11 | 29 | 163.6% | 27 | 67 | 148.1% | 1,936 | 4,703 | 142.9% |
| Admin, Support, and Waste Mgmt Svcs | 617 | 552 | -10.5% | 3,513 | 3,382 | -3.7% | 133,012 | 135,697 | 2.0% |
| Educational Services | 7,865 | 7,763 | -1.3% | 20,906 | 21,511 | 2.9% | 399,258 | 443,245 | 11.0% |
| Health Care and Social Assistance | 2,368 | 2,507 | 5.9% | 13,334 | 14,490 | 8.7% | 522,137 | 604,895 | 15.8% |
| Arts, Entertainment and Recreation | 927 | 667 | -28.0% | 2,106 | 1,598 | -24.1% | 70,694 | 58,401 | -17.4% |
| Accommodation and Food Services | 3,329 | 2,743 | -17.6% | 10,100 | 8,700 | -13.9% | 280,535 | 260,943 | -7.0% |
| Other Services (excl Publ Adm) | 914 | 793 | -13.2% | 5,977 | 5,227 | -12.5% | 212,868 | 198,547 | -6.7% |
| Public Administration | 1,378 | 1,341 | -2.7% | 11,044 | 10,866 | -1.6% | 167,731 | 175,659 | 4.7% |
| Employment Total | 26,511 | 23,321 | -12.0% | 122,749 | 107,967 | -12.0% | 4,637,461 | 3,986,735 | -14.0% |
| Employment by Occupation (Civ. Pop. 16+) | 2000 | 2010 | % Change | 2000 | 2010 | % Change | 2000 | 2010 | % Change |
| Management, incl. Farm Managers | 2,046 | 1,772 | -13.4% | 9,872 | 8,835 | -10.5% | 377,434 | 345,847 | -8.4% |
| Business and Financial | 822 | 691 | -15.9% | 5,006 | 4,417 | -11.8% | 179,675 | 163,010 | -9.3% |
| Computer and Mathematical | 940 | 749 | -20.3% | 4,050 | 3,305 | -18.4% | 93,814 | 78,696 | -16.1% |
| Architecture and Engineering | 516 | 379 | -26.6% | 2,167 | 1,692 | -21.9% | 138,546 | 111,884 | -19.2% |
| Life, Physical, and Social Science | 1,086 | 917 | -15.6% | 2,657 | 2,284 | -14.0% | 36,028 | 32,036 | -11.1% |
| Community and Social Services | 552 | 620 | 12.3% | 2,436 | 2,699 | 10.8% | 65,776 | 74,594 | 13.4% |
| Legal | 488 | 512 | 4.9% | 1,646 | 1,706 | 3.6% | 36,278 | 38,076 | 5.0% |
| Education/Training and Library | 3,364 | 3,676 | 9.3% | 10,486 | 11,630 | 10.9% | 240,640 | 276,165 | 14.8% |
| Arts, Design, Entertain, Sports, Media | 961 | 765 | -20.4% | 2,729 | 2,226 | -18.4% | 78,881 | 66,628 | -15.5% |
| Healthcare Practitioners and Techs | 922 | 1,044 | 13.2% | 4,987 | 5,725 | 14.8% | 212,695 | 249,717 | 17.4% |
| Healthcare Support | 411 | 481 | 17.0% | 2,388 | 2,804 | 17.4% | 97,848 | 118,761 | 21.4% |
| Protective Service | 403 | 424 | 5.2% | 2,406 | 2,681 | 11.4% | 76,770 | 88,055 | 14.7% |
| Food Preparation and Serving Related | 2,941 | 2,660 | -9.6% | 8,352 | 7,796 | -6.7% | 237,013 | 229,602 | -3.1% |
| Building/Grounds Cleaning and Maint | 502 | 459 | -8.6% | 3,575 | 3,416 | -4.4% | 139,495 | 136,519 | -2.1% |
| Personal Care and Service | 1,075 | 1,055 | -1.9% | 4,142 | 4,194 | 1.3% | 136,210 | 143,484 | 5.3% |
| Sales and Related | 2,856 | 2,459 | -13.9% | 13,173 | 11,842 | -10.1% | 500,146 | 461,810 | -7.7% |
| Office and Administrative Support | 4,378 | 3,082 | -29.6% | 20,856 | 15,278 | -26.7% | 686,869 | 517,645 | -24.6% |
| Fishing and Forestry | 102 | 58 | -43.1% | 266 | 157 | -41.0% | 21,120 | 13,846 | -34.4% |
| Construction and Extraction | 456 | 315 | -30.9% | 4,513 | 3,219 | -28.7% | 232,738 | 170,420 | -26.8% |
| Installation and Maintenance/Repair | 359 | 284 | -20.9% | 3,076 | 2,451 | -20.3% | 192,553 | 157,917 | -18.0% |
| Production | 602 | 325 | -46.0% | 7,753 | 4,331 | -44.1% | 573,928 | 330,160 | -42.5% |
| Transportation and Material Moving | 732 | 592 | -19.1% | 6,213 | 5,279 | -15.0% | 283,004 | 247,700 | -12.5% |
| Employment Total | 26,514 | 23,319 | -12.1% | 122,749 | 107,967 | -12.0% | 4,637,461 | 4,052,572 | -12.6% |

| | 2 Mile Radius | | 4 Mile Radius | | State of Michigan | |
|--|--------------------------|-----------------|--------------------------|-----------------|--------------------------|-----------------|
| Consumer Expenditures | 2010 Total | Per Household | 2010 Total | Per Household | 2010 Total | Per Household |
| Alcoholic Beverages | \$10,202,079 | \$627 | \$52,448,812 | \$543 | \$2,184,541,607 | \$562 |
| Apparel and Services | \$26,575,947 | \$1,632 | \$143,873,583 | \$1,491 | \$6,291,876,132 | \$1,619 |
| Education (inc. school books & supplies) | \$27,628,852 | \$1,697 | \$128,053,240 | \$1,327 | \$5,162,039,663 | \$1,328 |
| Entertainment/Recreation | \$46,350,451 | \$2,846 | \$266,850,561 | \$2,765 | \$12,408,231,685 | \$3,193 |
| Food at Home | \$66,465,754 | \$4,082 | \$375,724,049 | \$3,892 | \$16,924,462,190 | \$4,355 |
| Food Away from Home | \$50,174,870 | \$3,081 | \$275,951,556 | \$2,859 | \$12,192,091,427 | \$3,137 |
| Financial | \$90,930,485 | \$5,584 | \$529,500,114 | \$5,486 | \$25,215,479,490 | \$6,489 |
| Health Care | \$48,390,636 | \$2,972 | \$298,594,014 | \$3,093 | \$14,504,499,168 | \$3,733 |
| Shelter (inc. mortgage, rent, maint.) | \$231,031,863 | \$14,188 | \$1,309,441,606 | \$13,566 | \$58,433,754,479 | \$15,037 |
| Utilities | \$64,826,376 | \$3,981 | \$379,431,855 | \$3,931 | \$17,518,611,996 | \$4,508 |
| HH Furnishings and Equipment | \$25,768,788 | \$1,582 | \$306,409,076 | \$3,174 | \$14,219,553,549 | \$3,659 |
| HH Operations & Services | \$17,746,951 | \$1,090 | \$106,246,355 | \$1,101 | \$5,006,160,660 | \$1,288 |
| Insurance (other than home) | \$47,047,891 | \$2,889 | \$285,222,716 | \$2,955 | \$13,634,649,224 | \$3,509 |
| Personal Care Products | \$5,951,329 | \$365 | \$33,476,594 | \$347 | \$1,507,417,293 | \$388 |
| Smoking Products | \$7,372,881 | \$453 | \$39,215,607 | \$406 | \$1,688,992,148 | \$435 |
| Transportation | \$120,900,680 | \$7,425 | \$682,260,529 | \$7,068 | \$31,266,596,802 | \$8,046 |
| Travel | \$18,261,853 | \$1,121 | \$257,130,860 | \$2,664 | \$12,119,588,398 | \$3,119 |
| Annual Budget Expenditures* | \$959,701,026 | \$58,935 | \$5,489,596,399 | \$56,872 | \$250,470,004,972 | \$64,455 |
| Top Lifestyle Clusters | Lifestyle Segment | % of HHs | Lifestyle Segment | % of HHs | Lifestyle Segment | % of HHs |
| #1 Most Prevalant | College Towns | 33.8% | Rustbelt Traditions | 11.7% | Cozy and Comfortable | 7.6% |
| #2 Most Prevalant | Dorms to Diplomas | 19.6% | Great Expectations | 11.3% | Rustbelt Traditions | 7.0% |
| #3 Most Prevalant | Metropolitans | 17.9% | In Style | 7.7% | Green Acres | 6.9% |
| #4 Most Prevalant | Exurbanites | 7.4% | College Towns | 7.4% | Salt of the Earth | 5.5% |
| #5 Most Prevalant | Old and Newcomers | 6.9% | Cozy and Comfortable | 6.4% | Sophisticated Squires | 3.8% |
| #6 Most Prevalant | Prosperous Empty Nesters | 4.7% | Dorms to Diplomas | 5.6% | Metro City Edge | 3.3% |
| #7 Most Prevalant | Young and Restless | 3.2% | Metropolitans | 5.1% | Main Street USA | 3.2% |
| #8 Most Prevalant | Aspiring Young Families | 2.3% | Old and Newcomers | 4.9% | Midland Crowd | 3.1% |
| #9 Most Prevalant | Great Expectations | 1.6% | Metro City Edge | 3.8% | Exurbanites | 3.0% |
| #10 Most Prevalant | Wealthy Seaboard Suburbs | 1.6% | Aspiring Young Families | 3.8% | Crossroads | 2.6% |

Source: ESRI, Inc.

Analysis: Anderson Economic Group, LLC, 2010.

*Note: Expenditure categories will not sum to annual budget expenditures.

Glossary of Terms

SOCIOECONOMIC AND DEMOGRAPHIC DATA

Average Household Income. Average household income is calculated by dividing the aggregate household income by the number of households.

Household. A household is any occupied housing unit, which may include houses, apartments, mobile homes, group of rooms, or single room that is occupied as separate living quarters.

Family Household. A family household consists of a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. All persons in a household who are related to the householder are regarded as members of his or her family.

Population in Group Quarters. Group quarters is a place people live or stay in a group living arrangement that is managed by an entity or organization providing housing and/or services for residents. Places include, but are not limited to, college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories.

Housing Unit. A single-family house, townhouse, mobile home or trailer, apartment, group of rooms, or single room that is occupied as a separate living quarters or, if vacant, is intended for occupancy as a separate living quarters.

Median Household Income. The value that divides the distribution of household income into two equal parts. Pareto interpolation is used if the median falls in an income interval other than the first or last. For the lowest interval, less than \$10,000, linear interpolation is used. If the median falls in the upper income interval of \$500,000 and up, it is represented by the value of \$500,001.

Median Family Income. The value is derived using the same method described above for median household income. However, the population includes only family households (see the definition above).

Per Capita Income. The average mean income for all persons calculated from the aggregate income of persons 15 years and older.

Employment by Industry and Occupation. Employment numbers reflect all employed persons aged 16 and higher within each geographic area in the given industry or occupation.

**CONSUMER
EXPENDITURE
CATEGORIES**

ESRI's 2010 consumer expenditures are estimates based on the Bureau of Labor Statistics' Consumer Expenditures Survey for 2006 and 2007. Expenditures reflect spending by households that are in each geographic area, and are shown as aggregates and averages.

Alcoholic Beverages. Includes alcoholic beverages at home and away from home.

Apparel and Services. Includes men's, women's, and children's apparel and footwear, and watches and jewelry. Also contains apparel products and services, which includes sewing patterns and clothing materials, shoe repair and services, dry cleaning, clothing alterations and repair, clothing rental and storage, and watch and jewelry repair.

Education. Includes education tuition, school books, and supplies for college, secondary education, preschool, and vocational and technical schools.

Entertainment and Recreation. Includes fees and admissions; TV/video/sound equipment (including rentals and repairs); pets; toys and games; dating services; recreational vehicles and fees (including docking and landing fees, purchases, rentals, and camp fees); sports/recreation/exercise equipment; photo equipment and supplies (including professional service, film processing, and repair and rental service fees); and reading (including newspapers, magazines, subscriptions, and books).

Food at Home. Includes bakery and cereal products; meat, poultry, fish, and eggs; dairy products; fruits and vegetables; and snacks and other food at home.

Food Away from Home. Includes expenditures for meals at restaurants, carry-out orders, food purchased on out-of-town trips, school lunches, and meals as pay.

Financial. Includes investments and vehicle loans.

Health Care. Includes commercial, BC/BS and Medicare health insurance and supplements; medical services, drugs and vitamins, and medical supplies.

Shelter. Expenses for owned and rented dwellings, including mortgage payment and basics, rent payments, maintenance and remodeling services/materials, property management and security, home insurance, and home improvement. Also includes expenses for vacation homes and housing while attending school.

Utilities/Fuel/Public Services. Includes electricity, natural gas, fuel oil, bottled gas and other fuel sources, telephone services, water and sewer maintenance, and trash and garbage collection, and other services for owned, rented, and vacation dwellings.

Household Furnishings and Equipment. Includes household textiles, furniture, floor coverings, major appliances, and small appliances and housewares.

Household Operations & Services. Includes child care, lawn and garden (supplies, equipment, and care service, indoor plants, fresh flowers, and repair/rental of equipment), moving/storage/freight express, and housekeeping services.

Insurance (other than home). Includes vehicle insurance, health insurance, and life and other insurance.

Personal Care Products. Includes personal body care products; oral hygiene and bath products; perfume and cosmetics; and personal care appliances.

Smoking Products. Includes cigarettes, cigars, pipe tobacco, other tobacco products, and smoking accessories.

Transportation. Includes vehicle purchases (net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters); gasoline and motor oil; and vehicle maintenance and repairs.

Travel. Costs associated with travel, including airfares, train/bus/taxi/limousine/ship fares, lodging, vacation clubs, auto rentals, gasoline, parking fees and tolls, food and drinks, and entertainment.

LIFESTYLE CLUSTERS

“Lifestyle clusters” is a segmentation system that creates unique portraits of U.S. consumer markets. A lifestyle cluster is a classification of a neighborhood that incorporates several different variables such as income, family status, racial composition, consumer spending behaviors, media and advertising influences, and leisure and recreational activities. Based on the premise that birds of a feather flock together, segmentation assumes that households within a neighborhood are similar in their demographics, lifestyles, and purchasing behaviors.

There are 65 lifestyle clusters at the most detailed level, which are grouped into 12 different LifeModes (based on lifestyle and lifestage compositions) and 11 different Urbanization Groups (based on geographic and physical features). A full-page description for each of the 65 lifestyle clusters can be found on ESRI’s website here: <http://www.esri.com/library/brochures/pdfs/tapestry-segmentation.pdf>.

55 College Towns



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

Demographic

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

Socioeconomic

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

Residential

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

Preferences

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

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

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

Source: ESRI, Inc., 2010.

63 Dorms to Diplomas

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



Demographic

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

Socioeconomic

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

Residential

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

Preferences

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

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



Source: ESRI, Inc., 2010.

22 Metropolitans

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



Demographic

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

Socioeconomic

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

Residential

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

Preferences

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

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

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

Source: ESRI, Inc., 2010.

07 Exurbanites

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



Demographic

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

Socioeconomic

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

Residential

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

Preferences

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

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

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

Source: ESRI, Inc., 2010.

36 Old and Newcomers

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



Demographic

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

Socioeconomic

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

Residential

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

Preferences

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

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

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

Source: ESRI, Inc., 2010.

14 Prosperous Empty Nesters

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



Demographic

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

Socioeconomic

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

Residential

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

Preferences

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

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

Source: ESRI, Inc., 2010.

39 Young and Restless

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



Demographic

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

Socioeconomic

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

Residential

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

Source: ESRI, Inc., 2010.

Preferences

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

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

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



28 Aspiring Young Families



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

Demographic

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

Socioeconomic

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

Residential

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

Preferences

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

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



Source: ESRI, Inc., 2010.

48 Great Expectations

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



Demographic

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

Socioeconomic

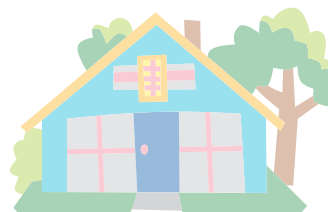
The median household income of \$37,684 and the median net worth of \$43,152 are low compared to the U.S. values. Approximately 29 percent of residents aged 25 years and older have attended college (slightly above the U.S. average), but only 16 percent hold a bachelor's or graduate degree (somewhat below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

Residential

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

Preferences

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



Source: ESRI, Inc., 2010.

05 Wealthy Seaboard Suburbs



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

Demographic

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

Socioeconomic

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

Residential

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

Preferences

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

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

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



Source: ESRI, Inc., 2010.