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# TARGET MARKET DESCRIPTIONS

— Appendix Three —

## An Analysis of Residential Market Potential

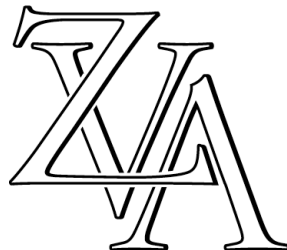
Downtown Aurora

The City of Aurora,  
Kane County, Illinois

January, 2019

Conducted by  
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On Behalf of  
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Residential Market Analysis Across the Urban-to-Rural Transect

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### TARGET MARKET DESCRIPTIONS

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





EMPTY NESTERS & RETIREES

*– Metropolitan Cities –*



THE SOCIAL REGISTER

---

*Configuration:* Empty-nest singles and couples.

Typical household size—1 or 2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2018 national median household income: \$107,000.

2018 national median home value (for the more than three-quarters who own):  
\$564,700

Over \$1 million in income-producing assets.

Nearly 95 percent are college educated; 42 percent have advanced degrees.

Over 46 percent are retired; those still working are CEOs and high-ranking individuals in management, business and finance, and the legal profession.

*Housing characteristics:* Downtowns and exclusive urban neighborhoods.

Elegant mansions on small, manicured lots; townhouses (the city version);  
apartments and condominiums (the mid- to high-rise version).

80 percent have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Drive a Mercedes S-Class hybrid.

Shop at Nordstrom.

Contribute to PBS.

Read *The Atlantic*.

Would not miss The Kennedy Center Honors.

Eat at The Capital Grille.

*Icons:* The red Cartier box; California whites in the undercounter wine cooler.



“Luxury must be comfortable, otherwise it is not luxury.”

— Coco Chanel



URBAN ESTABLISHMENT

---

*Configuration:* Singles and couples.

Average household size—1 or 2 persons.

Predominant age range of adults— 45 to 64.

*Characteristics:* 2018 national median household income: \$87,200.

2018 national median home value (for the nearly one-third who own): \$690,000

High income-producing assets.

Just under 85 percent are college-educated; 23 percent have advanced degrees.

Single-income households.

Car-free households 2.7 times the national average.

More than 80 percent are still working; many work in arts and entertainment industries and the media, and upper management in business.

*Housing characteristics:* Live in diverse urban neighborhoods.

Nearly half of the housing stock was built pre-1960.

Condominiums and apartments; rowhouses and townhouses; and bungalows and other urban houses.

*Consumption patterns:* Shop at Trader Joe's.

Attend theater.

Read *The New Yorker*.

Own a Lexus.

Snack on brie cheese.

*Icons:* Theater subscription; Senior transit pass.



“Culture is the habit of being pleased with the best and knowing why.”

– Henry Van Dyke





MULTI-ETHNIC EMPTY NESTERS

---

*Configuration:* Predominantly married couples; a few with a teen-ager or older child present.

Average household size—2 to 3 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2018 national median household income: \$61,600

2018 national median housing value (for the nearly two-thirds who own): \$252,600

Below average income-producing assets.

High proportion of Latinos; nearly 30 percent speak Spanish.

Half are college graduates; 15 percent have advanced degrees.

A quarter are dual-income households.

More than three-quarters are still working, in offices, as well as sales-related jobs; managers or supervisors in business and finance.

*Housing characteristics:* Postwar detached or attached housing stock.

Urban houses, rowhouses, and condominiums.

57 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at 7-Eleven.

Buy weekly lottery ticket.

Own a Hyundai.

Watch *Access Hollywood*.

Know the best local taqueria.

*Icons:* Costco membership; Well-worn futbol jersey.



“There is communion of more than our bodies when bread is broken and wine drunk.”

– M.F.K. Fisher



COSMOPOLITAN COUPLES

---

*Configuration:* Middle-aged to older empty-nest couples.  
Average household size—2 persons.  
Predominant age range of adults—45 to 64; 25 percent are over 65.

*Characteristics:* 2018 national median household income: \$52,500.  
2018 national median housing value (for the nearly one-quarter who own): \$443,700  
Low income-producing assets.  
Approximately 72 percent are college-educated; eight percent have advanced degrees.  
20 percent are African American; 20 percent Latino.  
30 percent are retired. Those who are working are employed primarily behind a desk.  
Some are part-timers in health care support jobs and food service industry jobs.

*Housing characteristics:* Live in ethnically diverse in-town neighborhoods.  
More than half of the housing stock was built pre-1960.  
Urban houses, rowhouses, and condominiums.

*Consumption patterns:* Shop at the neighborhood market.  
Use a laundry service.  
Read *Popular Photography*.  
Own a Volkswagen.  
Snack on Entenmann's.

*Icons:* The Seamless app; Name brand everything.



“Ah, but a man's reach should exceed his grasp,  
Or what's a heaven for?”

– Robert Browning





EMPTY NESTERS & RETIREES

– *Small Cities/Satellite Cities* –



SECOND CITY ESTABLISHMENT

---

*Configuration:* Empty-nest married couples.  
Average household size—2 persons.  
Predominant age range of adults—55 to 74.

*Characteristics:* 2018 national median household income: \$76,600  
2018 national median home value (for the more than three-quarters who own):  
\$245,300  
Very high income-producing assets.  
Nearly 84 percent attended college; over 22 percent have advanced degrees.  
Nearly two-thirds are retired; if not retired, single-income households.

*Housing characteristics:* Live in outer-ring suburbs of smaller cities.  
Over 43 percent of all dwelling units have been constructed since 1980.  
New single-family houses, relatively-new townhouses, and garden apartments or condominiums.  
More than 73 percent have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Shop at Chico's.  
Drive a Buick.  
Read *Birding*.  
Watch *MSNBC*.  
Take an annual European vacation.

*Icons:* Pin-riddled world map; Rimowa luggage.



“I travel not to go anywhere, but to go.”

– Robert Louis Stevenson



BLUE-COLLAR RETIREES

---

*Configuration:* Primarily singles, some married couples.  
Average household size—1 person.  
Predominant age range of adults—55 to 74.

*Characteristics:* 2018 national median household income: \$47,100  
2018 national median home value (for the two-thirds who own): \$127,900  
Moderate income-producing assets.  
Over 75 percent attended or graduated from college.  
Two-thirds are retired; those still working are retail clerks or office workers.  
No Internet connection; no computer; no mobile phone.

*Housing characteristics:* Live in older suburbs of small to mid-size cities.  
Half live in dwellings built between 1950 and 1980.  
Detached houses and townhouses.  
Just over 55 percent have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Order from Lands End catalogue.  
Shop at Stein Mart.  
Own a Buick.  
Watch *The Gameshow Network*.  
Eat at Bennigan's.

*Icons:* Well-used workbench; Hallmark Channel.



“And love can come to everyone,  
The best things in life are free.”

– Buddy De Sylva



MIDDLE-CLASS MOVE-DOWNS

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*Configuration:* Older married couples and widows/widowers.

Average household size—1 to 2 persons.

Predominant age range of adults— 65 and up.

*Characteristics:* 2018 national median household income: \$45,400

2018 national median home value (for the nearly three-quarters who own):  
\$143,100

Moderate income-producing assets.

Nine percent have advanced degrees; nearly 70 percent have attended or graduated from college.

84 percent are retired.

No Internet connection; no computer.

*Housing characteristics:* Retire to newer suburbs.

Half live in post-1980s construction.

Well-kept bungalows, ranch houses, and older townhouses.

64 percent have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Shop at T.J. Maxx.

Sew from patterns.

Read *AARP Magazine*.

Watch *Turner Classic Movies*.

Own a Mercury.

*Icons:* Quilting; coupon organizer.



“You will be safest in the middle.”

– Ovid



HOMETOWN SENIORS

---

*Configuration:* Singles, widows and widowers, and couples.

Average household size—1 or 2 persons.

Predominant age ranges—65 and older.

*Characteristics:* 2018 national median household income: \$32,800

2018 national median home value (for the more than half who own): \$86,300

Low income-producing assets.

Approximately 32 percent have high-school diplomas; 60 percent have some college.

More than 72 percent are retired.

No Internet connection; no computer; no mobile phone.

*Housing characteristics:* Live in older suburbs of mid-size cities.

Over 41 percent live in dwellings built before 1960.

Small detached houses, townhouses.

Nearly 71 percent have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Shop at Sears.

Drives an old Lincoln.

Read *Christianity Today*.

Watch *CBS Face The Nation*.

Eat at Church's Chicken.

*Icons:* Night out at a fast-casual restaurant; the old Lincoln.



“Wrinkles should merely indicate where the smiles have been.”

– Mark Twain



SECOND CITY SENIORS

---

*Configuration:* Mostly singles (widowed/divorced), a few couples.

Average household size—1 person.

Predominant age range of adults—55 to 74.

*Characteristics:* 2018 national median household income: \$28,400

2018 national median housing value (for the more than one-quarter who own):  
\$123,600

Low income-producing assets.

Nearly a third attended some high school or have high-school diplomas; 20 percent have college diplomas and only five percent have advanced degrees.

70 percent are now retired; those still working hold low-level office jobs.

*Housing characteristics:* Live in first-ring suburbs of small cities.

Nearly 30 percent live in dwellings built before 1950.

Pre-war and mid-century low- and mid-rise apartment buildings.

*Consumption patterns:* Shop at Kroger.

Play bingo.

Read *House Beautiful*.

Watch *Wheel of Fortune*.

Eat at Captain D's.

*Icons:* TV Guide (print version); Barcalounger.



“Where’s the remote?”

– Internet meme







EMPTY NESTERS & RETIREES

*– Metropolitan Suburbs –*



THE ONE PERCENTERS

---

*Configuration:* Primarily married couples; some singles (divorced/widowed.)

Average household size—2 persons.

Predominant age range of adults—55 to 64.

*Characteristics:* 2018 national median household income: \$144,500

2018 national median housing value (for the nearly 90 percent who own): \$601,600

Very high income-producing assets.

Well educated—82 percent are college graduates; 40 percent have achieved advanced degrees.

Half are in the upper tiers of management, business or finance. One quarter are top executives. Only 17 percent have retired.

*Housing characteristics:* Live in mansions in the most affluent suburbs; high-value condominiums in the city.

42 percent of the housing units were built post-1980.

For those who rent, typically large expensive apartments.

Single-family detached houses.

Over 73 percent have lived in their dwellings for 10 years or more.

*Consumption patterns:* Shop at Lord & Taylor.

Attend classical concerts.

Read *The Wall Street Journal*.

Watch Bloomberg Television.

Stay at Hilton hotels.

*Icons:* His and Hers BMWs; European ski vacations.



“Wealth is like sea water; the more we drink, the thirstier we become.”

– Arthur Schopenhauer



## OLD MONEY

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

Average household size—2 persons.

Predominant age range of adults—65 and over.

*Characteristics:* 2018 national median household income: \$142,300

2018 national median housing value (for the nearly 90 percent who own): \$713,700

Over \$1 million in income-producing assets.

High levels of education; 80 percent with college degrees and 46 percent having graduate degrees.

57 percent have retired; those still working are judges; medical specialists; chief executive officers. Upper crust, wealthy American families.

*Housing characteristics:* Live in older, exclusive metropolitan suburbs.

Over 60 percent of the housing stock was built pre-1980.

Estate houses in high-prestige neighborhoods, townhouses in the city, urban *pieds-à-terre*.

Just under 80 percent of these households have lived in their dwelling for more than 10 years.

*Consumption patterns:* Shop at J. Press.

Attend the opera.

Drive a Lexus, own classic show cars.

Watch *PBS Newshour*.

Eat at Ruth's Chris Steakhouse.

*Icons:* Threadbare Oriental carpets; chipped Waterford crystal.



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

– F. Scott Fitzgerald



AFFLUENT EMPTY NESTERS

---

*Configuration:* Empty-nest couples, very few with children still living at home.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2018 national median household income: \$109,300

2018 national median housing value (for the nearly 90 percent who own): \$423,800

74 percent graduated from college; just under 38 percent hold advanced degrees.

Over \$1 million in income-producing assets.

More than half are retired, but have significant financial resources. Those employed are small-business owners; corporate officers; sales directors.

*Housing characteristics:* Live in older suburbs; likely to move to or near downtown or an urban neighborhood when last child has left home.

More than half of the housing stock was built between 1960 and 1990.

Single-family detached houses; high percentage of second/vacation homes.

Nearly 73 percent have lived in their dwellings for more than 10 years.

*Consumption patterns:* Shop at Talbots.

Drive a Lexus.

Belong to a country club.

Read *Architectural Digest*.

Watch *The Golf Channel*.

Own a vacation home.

*Icons:* His and Hers Golf Shoes; Columbia Valley reds.



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

– Variation on Advertisement



SUBURBAN ESTABLISHMENT

---

*Configuration:* Mostly older couples.  
Average household size—2 persons.  
Predominant age range of adults—55 to 74.

*Characteristics:* 2018 national median household income: \$98,900  
2018 national median housing value (for the nearly 90 percent who own): \$318,100  
Very high income-producing assets.  
Approximately two-thirds hold college degrees; another 28 percent have attended graduate school.  
39 percent are retired. Those still working are professionals, mid-to upper-level management, and business and financial experts.

*Housing characteristics:* Live in established suburbs surrounding smaller cities.  
Single-family neighborhoods built primarily in the 1970s and 1980s.  
Primarily single-family detached houses, some townhouses, very few apartments or condominiums.  
Like other older suburban couples, long-time homeowners; nearly 72 percent have lived in their dwellings for more than 10 years.

*Consumption patterns:* Shop at Whole Foods.  
Depends on an older Volvo.  
Read *Barron's*.  
Would not miss the Tour de France.  
Eat at Sabarro.

*Icons:* Blue-chip stock portfolio; cruise line loyalty club.



“Just enjoy your ice cream while it’s on your plate.”

– Thornton Wilder



MAINSTREAM EMPTY NESTERS

---

*Configuration:* Dual-income married couples.  
Average household size—2 persons.  
Predominant age range of adults—55 to 64.

*Characteristics:* 2018 national median household income: \$63,300  
2018 national median housing value (for the two-thirds who own): \$175,700  
Low income-producing assets.  
79 percent are college-educated; 13 percent have advanced degrees.  
20 percent are retired; those still working are managers or superiors in business and finance professions, computer or technology related jobs.

*Housing characteristics:* Close-in suburbs.  
Detached residences in small postwar suburban detached developments.  
Over 45 percent have lived in their current dwelling for over 10 years.  
Some live in '70s era apartment properties.

*Consumption patterns:* Shop at Lane Bryant.  
Enjoy karaoke.  
Read *Sunset*.  
Watch *MLB Network*.  
Eat at Jason's Deli.

*Icons:* Remodeling to-do list; college football jersey.



“The home should be the treasure chest of living”

– Le Corbusier



MIDDLE-AMERICAN RETIREES

---

*Configuration:* Significant number of singles (divorced/widowed/) and some empty-nest couples.  
Average household size—1 to 2 persons.  
Predominant age range of adults—45 to 74.

*Characteristics:* 2018 national median household income: \$62,000  
2018 national median housing value (for the nearly three-quarters who own):  
\$175,500  
Low income-producing assets.  
Just over 42 percent are college graduates; another 38 percent have attended college, but not graduated.  
40 percent are retired. Those still working are employed in a variety of professions, ranging from teachers, bank employees to middle management and sales positions.

*Housing characteristics:* Live in older inner-city suburbs. '50s, '60s, and '70s construction.  
Renters live in suburban mid-sized apartment complexes.  
Owners live in rowhouses and duplexes.  
Just over 62 percent have lived in their dwellings for more than 10 years.

*Consumption patterns:* Drive a Kia.  
Belong to a union.  
Read *Popular Woodworking*.  
Watch the Home Shopping Network.  
Eat at Friendly's.

*Icons:* Home workshop; AARP card.



“If you want something done well, do it yourself.”

– Napoleon Bonaparte





EMPTY NESTERS & RETIREES

*– Town & Country/Exurbs –*





SMALL-TOWN PATRIARCHS

---

*Configuration:* Empty-nest couples.

Average household size—2 persons.

Predominant age range of adults—65 to 74.

*Characteristics:* 2018 national median household income: \$111,800

2018 national median housing value (for the nearly 90 percent who own): \$421,500

Very high income-producing assets.

35 percent have college degrees; 35 percent have advanced degrees.

57 percent are retired; those still working are small-town lawyers, doctors, bankers and small-business owners.

*Housing characteristics:* Large single-family house owners on the best street in town. The leading citizens of small-town communities.

About half still live in their updated older houses which were bought after 1970.

*Consumption patterns:* Order from Travelsmith.

Dependable Subaru. Owns a supercar to drive on Sundays.

Contribute to NPR.

Read *The Economist*.

Would not miss The Masters.

Own a timeshare.

*Icons:* On-line brokerage account; Framed advanced degrees.



“The life of the wealthy is one long Sunday.”

– Anton Chekhov



PILLARS OF THE COMMUNITY

---

*Configuration:* Three-quarters are empty nest couples,  
Average household size—2 to 4 persons.  
Predominant age range of adults—45 to 64.

*Characteristics:* 2018 national median household income: \$84,700  
2018 national median housing value (for the nearly 90 percent who own): \$234,400  
High income-producing assets.  
38 percent are college graduates; 18 percent have advanced degrees.  
A third are dual-income households. Many occupy important positions in local businesses and the educational and protective governmental services.

*Housing characteristics:* Suburban houses in a small-town setting.  
Nearly half bought single family houses built between 1990-2005.  
61 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at Eddie Bauer.  
Own a Kia.  
Read *Boating*.  
Watch *The History Channel*.  
Eat at Panera Bread.

*Icons:* Bass boat; vintage Chevy Stepside.



“This is a small town, so everyone talks.  
Ironic, isn’t it—so few people, so many opinions?”

– Katarina Bivald



NEW EMPTY NESTERS

---

*Configuration:* Primarily empty nest couples.

Average household size—2 persons.

Predominant age range of adults—55 to 64.

*Characteristics:* 2018 national median household income: \$86,600

2018 national median housing value (for the more than 80 percent who own):  
\$339,800

Very high income-producing assets.

A third have college degrees; 30 percent have advanced degrees.

About half are retired; a high percentage of those working are CEOs and upper managers in business and finance.

*Housing characteristics:* Most live in luxury apartment or townhouse properties built post-1970.

64 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Order from L.L. Bean.

Vacation by motor home.

Read *Outdoor Life*.

Would not miss the Kentucky Derby.

Eat at Ruby Tuesday.

*Icons:* Gun dog; Maine hunting shoes.



“I do hunt and I do fish, and I don’t apologize to anybody for hunting and fishing.”

– Norman Schwarzkopf



TRADITIONAL COUPLES

---

*Configuration:* Older couples.

Average household size—2 persons.

Predominant age range of adults—65 to 74.

*Characteristics:* 2018 national median household income: \$81,900

2018 national median housing value (for the nearly 90 percent who own): \$268,600

Very high income-producing assets.

A third have college degrees; a quarter have advanced degrees.

Two-thirds are retired; the rest are lawyers, local business owners and managers who are nearing retirement in their professions.

*Housing characteristics:* Detached houses in small towns.

One-third of them bought between 1990-2005.

62 percent have lived in their current dwelling for over 10 years.

Many have vacation/weekend house.

*Consumption patterns:* Local country club members.

Read *Traditional Home*.

Own a Buick.

Would not miss the Westminster Dog Show.

Eat at Bonefish Grill.

*Icons:* Matching golf bags; cherished old Cadillac.



“Grow old along with me!

The best is yet to be.”

– Robert Browning



RV RETIREES

---

*Configuration:* Most are empty nest couples.  
Average household size—2 persons.  
Predominant age range of adults—55 to 74.

*Characteristics:* 2018 national median household income: \$67,100  
2018 national median housing value (for the more than 80 percent who own):  
\$180,700  
High income-producing assets.  
Almost 30 percent have college degrees; almost 20 percent have advanced degrees.  
Half are retired; those still working are educators, local business owners, professionals and maintenance workers.

*Housing characteristics:* Majority are older single-family houses with the mortgage paid off.  
A fifth live in farmhouses built before 1940.  
Two-thirds have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at Tractor Supply Co.  
Own a GMC.  
Own a farmette.  
Read *The American Legion Magazine*.  
Watch *Live with Kelly*.  
Eat at Bob Evans.

*Icons:* Winnebago; Cracker Barrel rocking chair.



“To travel hopefully is a better thing than to arrive.”

– Robert Louis Stevenson



COUNTRY COUPLES

---

*Configuration:* Mostly empty-nest couples, and some singles.

Average household size—2 persons.

Predominant age range of adults—45 and over.

*Characteristics:* 2018 national median household income: \$61,500

2018 national median housing value (for the more than three-quarters who own):  
\$173,400

Low income-producing assets.

26 percent have college degrees; another 11 percent also have advanced degrees.

43 percent are retired; those still working are unionized on the assembly line, on the construction crew, or working in clerical jobs.

*Housing characteristics:* Long-time residents of older stick or brick detached or rowhouse neighborhoods.

58 percent have lived in their dwelling for over 10 years.

*Consumption patterns:* Shop at Hobby Lobby.

Belong to a veterans club.

Read *Field & Stream*.

Watch *The Hallmark Channel*.

Eat at Cracker Barrel.

*Icons:* Signed major league jersey; coin collection.



“If you wish to get rich, save what you get.”

– Brigham Young



HOMETOWN RETIREES

---

*Configuration:* Two-thirds are married couples, and one-third are widowed or divorced singles.

Average household size—1 to 2 persons

Predominant age range of adults—55 to 74.

*Characteristics:* 2018 national median household income: \$52,600

2018 national median housing value (for the more than three-quarters who own):  
\$138,000

69 percent attended college; only 31 percent finished.

Above average income-producing assets.

More than half were born and raised in the same town; one of the least likely households to use new technology.

56 percent are retired; almost a quarter of those still working are carpooling or using public transportation to construction and maintenance jobs.

*Housing characteristics:* Small-town environments.

'90s developments surrounding old town centers.

About half own detached houses, be it two-story, bi-level, ranch, or mobile home.

62 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at True Value.

Read *Deer & Deer Hunting*.

Watch *The Weather Channel*.

Eat at Bojangle's.

*Icons:* Well-used vice-grips; needlepoint.



“His first, best country ever is, at home.”

– Oliver Goldsmith



HEARTLAND RETIREES

---

*Configuration:* Singles and couples.  
Average household size—1 or 2 persons  
Predominant age range of adults—65 and over.

*Characteristics:* 2018 national median household income: \$51,200  
2018 national median housing value (for the more than three-quarters who own):  
\$165,700  
Above average income-producing assets.  
Very low technology use.  
A third have high school diplomas; 18 percent have college degrees.  
85 percent are retired.

*Housing characteristics:* 71 percent live in single-family detached houses built in the '70s, '80s, and '90s.  
Over 80 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Order from JC Penney catalogue.  
Own a working farm.  
Read *VFW*.  
Would not miss the Thanksgiving Day Parade.  
Eat at Bonanza Steakhouse.

*Icons:* The pop-up camper; bib overalls.



“The farmer has to be an optimist or he wouldn’t still be a farmer.”

– Will Rogers





VILLAGE ELDERS

---

*Configuration:* Primarily single-person households; many of them widowers.

Average household size—1 person.

Predominant age range of adults—65 and over.

*Characteristics:* 2018 national median household income: \$43,000

2018 national median housing value (for the nearly three-quarters who own):  
\$137,200

Low income-producing assets.

Do not use new technology.

A quarter have graduated college; 35 percent did not attend anything more advanced than high school.

86 percent are retired.

*Housing characteristics:* Two-thirds live in modest detached houses.

The majority bought between 1970-2000.

56 percent lived in their current dwelling for over 10 years.

*Consumption patterns:* Drive a Buick.

Belong to a Veteran's Club.

Read *Grit*.

Watch *NBC Nightly News*.

Eat at Shoney's.

*Icons:* The trusty Buick; the corner booth at Shoney's.



“Maybe it's a symptom of a small town,  
but for some, even after graduation.  
high school never really ends.”

– Matt Abrams



SMALL-TOWN SENIORS

---

*Configuration:* 55 percent single, 38 percent of whom are widows/widowers.

Average household size—1 person.

Predominant age range of adults—55 to 74.

*Characteristics:* 2018 national median household income: \$41,600

2018 national median housing value (for the nearly two-thirds who own): \$117,600

Below average income-producing assets.

38 percent dropped out of college; 22 percent graduated, and only four percent have advanced degrees.

59 percent are retired; and the rest occupy sales, office and clerical positions.

*Housing characteristics:* Single-family detached houses; small rental apartments.

A large portion bought '70s era construction.

46 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at Kmart.

Use a prepaid calling card.

Listen to gospel music.

Watch *CNN Headline News*.

Eat at Golden Corral.

*Icons:* Canasta; scrapbooking.



“If I’d known I was going to live this long,  
I’d have taken better care of myself.”

– Eubie Blake



BACK COUNTRY SENIORS

---

*Configuration:* More than half are single-person households.

Average household size—1 or 2 persons.

Predominant age range of adults—55 and over.

*Characteristics:* 2018 national median household income: \$38,100

2018 national median housing value (for the more than three-quarters who own):  
\$102,200

Low income-producing assets. Low technology use.

36 percent only have high school diplomas; 38 percent dropped out of college, and 20 percent graduated.

70 percent are retired; those working have agricultural, construction and maintenance related jobs.

*Housing characteristics:* Small farming communities.

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

Older single-family houses.

Most own their ranch houses, ramblers or mobile homes.

57 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Drive a GMC pickup.

Would not miss the National Finals Rodeo.

Listen to Christian radio.

Eat at Hardee's.

*Icons:* John Deere gimme hats; kitchen canning equipment.



“Some folks rail against other folks,  
because other folks have what some folks would be glad of.”

– Henry Fielding





TRADITIONAL & NON-TRADITIONAL FAMILIES

*– Metropolitan Cities –*



E-TYPE FAMILIES

---

*Configuration:* Two-thirds are married couples with children.

Average household size—3 or 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$110,300.

2018 national median housing value (for the nearly three-quarters who own):  
\$499,500

Over \$1 million in income-producing assets.

Highly educated: 96 percent attended college, a third have advanced degrees. Multi-ethnic, with significant numbers of Asians. Half of the households are dual-income.

12 percent use public transportation.

High-living, high-energy city-dwellers. Frequent home re-modelers.

Jobs require significant networking resources; e-Businesses, information technologies.

Top executives, financial analysts; planning and design firm employees.

*Housing Characteristics:* Trendy detached and multi-family housing in upscale urban neighborhoods, often near universities. 11 percent live in new construction.

Older buildings have at least been updated post-1985.

*Consumption Patterns:* Shop at Bloomingdale's

Drive a Mercedes.

Read NYTimes app on an iPad

Watch *Frontline*

Eat at California Pizza Kitchen

*Icons:* Latest home digital media center build; WiFi-enabled espresso maker.



“Innovation distinguishes between a leader and a follower.”

– Steve Jobs



MULTI-CULTURAL FAMILIES

---

*Configuration:* Couples and singles with children.  
Average household size—2 to 4 persons.  
Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$52,300.  
2018 national median housing value (for the more than half who own): \$150,600  
Very high income-producing assets.  
Middle-income households from diverse backgrounds.  
Over 88 percent attended college; 22 percent have advanced degrees.  
Mid-level positions in business, management, and finance, or have their own small businesses.

*Housing Characteristics:* Long-time residents of in-town neighborhoods.  
52 percent have lived in their current dwelling for more than 10 years.  
Nearly half of all housing units were built prior to 1960.  
Owners live in rowhouses and duplexes; renters in apartment buildings.

*Consumption Patterns:* Shop at Safeway.  
Own an old Cadillac.  
Read *Kiplinger's Personal Finance*.  
Watch *The View*.  
Eat at Jack-in-the-Box.

*Icons:* The essential DIY toolbox; NHL jersey.



“The dictionary is the only place that success comes before work.”

– Vince Lombardi



INNER-CITY FAMILIES

---

*Configuration:* One-third are married couples with children.

Average household size—3 or 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$39,000.

2018 national median housing value (for the more than one-quarter who own):  
\$168,900

Low income-producing assets.

25 percent have high school diplomas; more than half who attended college dropped out.

Two-thirds speak Spanish. Almost a quarter are African American.

Employed as waiters or waitresses, bartenders, factory workers on the night shift, sales clerks in small stores, building maintenance and housekeeping crews.

*Housing characteristics:* Public housing.

Struggling neighborhoods.

*Consumption patterns:* Shop at La Michoacana Meat Market.

Pre-paid metroPCS mobile.

Listen to Hispanic format radio.

Drive a Mitsubishi.

Eat at Sizzler Steakhouse.

*Icons:* American Latino Tv; Hip hop for kids.



“Hold fast to dreams for if dreams die,  
life is a broken-winged bird that cannot fly.”

– Langston Hughes



SINGLE-PARENT FAMILIES

---

*Configuration:* 25 percent are single adult households. Children across all ages present.

Average household size—3 or 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$39,900

2018 national median housing value (for the more than one-quarter who own):  
\$216,100

Low income-producing assets.

28 percent have college degrees; nine percent have advanced degrees.

A third are Latino, over a quarter are African American, and 44 percent speak Spanish.

Many first-generation Americans.

Hard-working middle-class families committed to paying the bills (and saving); even the kids contribute.

*Housing Characteristics:* Downtown, in-town neighborhoods in immigrant gateway cities.

Newer mid- and high-rise apartments.

*Consumption Patterns:* Shop at Ross Dress for Less.

Avid moviegoers.

Drive a Nissan.

Watch TeenNick.

Eat at Carl's Jr.

*Icons:* USCIS case status; Liga MX warm-ups.



“Over time, grit is what separates fruitful lives from aimlessness.”

– John Ortberg







TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Small Cities/Satellite Cities* –



UNIBOX TRANSFEREES

---

*Configuration:* Married couples with children, most of them school-age.

Average household size—3 or 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$91,300

2018 national median housing value (for the nearly three-quarters who own):  
\$294,300

High income-producing assets.

Upper-middle-income families; both spouses work.

Highly educated: 50 percent are college graduates, and 22 percent advanced degrees.

High-ranking professionals; architects and engineers, IT specialists and web developers, accountants, financial analysts and day traders, to business executives.

*Housing characteristics:* Some are older updated detached houses inside established neighborhoods in second-tier cities. Over a third live in new construction.

*Consumption patterns:* Shop at Express.

Trade stock online.

Read *Dwell*.

Watch the *Esquire Network*.

Eat at Chevy's.

Own a Mitsubishi.

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



“They change their clime, not their disposition.”

– Horace



MULTI-ETHNIC FAMILIES

---

*Configuration:* Married couples with children.

Average household size—3 or 4 persons.

Predominant age ranges—25 to 44.

*Characteristics:* 2018 national median household income: \$64,200

2018 national median housing value (for the nearly two-thirds who own): \$187,900

Multi-ethnic, multi-racial American families. About a third speak Spanish.

79 percent attended college for one year; nine percent have advanced degrees. Low income-producing assets.

Many own their own start-up company.

High percentage of military, former military.

About a quarter use public transportation, and a high percentage walk.

Jobs include secretaries, bank tellers, construction workers, mechanics, truck and taxi drivers, and electricians.

*Housing characteristics:* New mid and high-rise apartments and condominiums.

Smaller cities and suburbs.

*Consumption patterns:* Shop at military commissary.

Do needlepoint.

Own a GMC.

Watch WWE pay per view.

Eat at CiCi's Pizza.

*Icons:* Deployment mementos; staycations.



“It’s almost worth having been in the army  
for the joy that freedom gives you.”

– John Dos Passos



UPTOWN FAMILIES

---

*Configuration:* Couples with young school-age children.  
Average household size—3 or 4 persons.  
Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$61,200  
2018 national median housing value (for the more than half who own): \$169,300  
Low income-producing assets. Dual-income, dual-career couples.  
40 percent are college grads, and 12 percent have advanced degrees.  
10 percent use public transport and 11 percent carpool to work.  
Yesterday: *Twentysomethings*. Tomorrow: *Nouveau Money*.  
White-collar professionals and department heads; in tech businesses.

*Housing characteristics:* Middle-class neighborhoods in second-tier cities and suburbs.  
New, upscale condos and townhouses in town, 1970s detached houses in the neighborhoods. Only a quarter have lived in their dwelling for over 10 years.

*Consumption patterns:* Drive a Cadillac.  
Go to karaoke.  
Read *Wired*.  
Watch the *Cartoon Network*.  
Eat at Joe's Crab Shack.

*Icons:* Media credenza; Frequent diner cards.



“It’s all fun and games  
until you have to wake up  
and be a parent at 6 am.”

– Greeting card



IN-TOWN FAMILIES

---

*Configuration:* Couples with infants and school-age children; a quarter are families with more than two generations present.

Typical household size—3 or 4 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2018 national median household income: \$40,100

2018 national median housing value (for the more than half who own): \$104,700

Low income-producing assets.

40 percent have taken college-level online classes; 30 percent graduated high school.

Over 48 percent are Spanish speaking.

Younger families with Nanna or Papi helping out.

High proportions of Latinos and African Americans.

Work in mostly in health care support positions. In one out of four households, another member works part-time.

*Housing characteristics:* Affordable detached houses in and around second- and third-tier cities.

About 10 percent rent in new construction.

More than a third have lived in their current dwelling for over 10 years.

*Consumption patterns:* Buy baby food.

Burritos for breakfast.

Read *People En Espanol*.

Watch *Univision*.

Eat at Whataburger.

*Icons:* Budget family vacations; SNAP.



“Every house needs a grandmother in it.”

– Louisa May Alcott



NEW AMERICAN STRIVERS

---

*Configuration:* Older married couples with children. Some grandfamilies.

Average household size—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2018 national median household income: \$37,600

2018 national median housing value (for the more than one-quarter who own):  
\$133,400

Low income-producing assets. One works full-time, the other part-time.

29 percent only have high school diplomas; 61 percent attended college; 21 percent graduated.

29 percent Spanish language speakers.

Most work in food service jobs, maintenance and housekeeping jobs, construction and landscaping, and healthcare support services; only a few in offices. 17 percent unemployed.

*Housing characteristics:* Second tier cities, often with military presence.

Sections of the city where there are restaurants and food vendors selling ethnic fare, places to buy items from back home and traditional garb.

*Consumption patterns:* Shop at Rent-A-Center.

Own a Mazda.

Read *Spin*.

Watch *Nick at Nite*.

Eat at Krispy Kreme.

*Icons:* Latin pop, A-pop, J-pop, K-pop; poblanas, saris, kimonos and djellabas.



“The land flourished because it was fed from so many sources –  
because it was nourished by so many cultures and traditions and peoples.”

– Lyndon B. Johnson





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Suburbs* –



CORPORATE ESTABLISHMENT

---

*Configuration:* Older families with children in school.  
Average household size—3 or 4 persons.  
Predominant age range of adults—35 to 54.

*Characteristics:* 2018 national median household income: \$146,800  
2018 national median housing value (nearly all own): \$463,100  
Over \$1 million in income-producing assets. Highest technology use rating.  
Very high dual-income white and Asian families.  
97 percent are college-educated; 43 percent have undergraduate degrees, 43 percent have advanced degrees.  
Prominent professionals and executives in business, finance, law, and communications industries.

*Housing characteristics:* Tech-enhanced updated estates built in the '90s. 45 percent are in newer (post 2000) construction. Million-dollar homes.  
Most are detached houses in wealthy enclaves, often near the country club; expensive condominiums or exclusive co-ops in the city.  
39 percent have lived in their current dwelling for over 10 years

*Consumption patterns:* Shop at Brooks Brothers.  
Read *Investor's Business Daily*.  
Play tennis.  
Watch *Saturday Night Live*.  
Stay at Courtyard By Marriott.

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



“Wealth is not without its advantages.”

– John Kenneth Galbraith





NOUVEAU MONEY

---

*Configuration:* Married couples with mostly older children.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2018 national median household income: \$113,300

2018 national median housing value (for the more than three-quarters who own):  
\$345,300

Very high income-producing assets.

White and Asian dual-income households.

Big spenders with high incomes. He's a portfolio manager, she's a high school teacher.

Half have college degrees and a third have advanced degrees.

Investment analysts; high-tech careers; had a successful start-up, sold it for millions.

*Housing characteristics:* McMansions in new-money suburban subdivisions.

37 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at Ralph Lauren.

Own a BMW.

Visit wsj.com.

Watch the *NHL Network*.

Drink Perrier.

*Icons:* The black titanium AmEx Centurion card; outdoor kitchen.



“A sumptuous dwelling the rich man hath.”

– Mary Elizabeth Hewitt



## BUTTON-DOWN FAMILIES

---

*Configuration:* Married couples with older children.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2018 national median household income: \$94,900

2018 national median housing value (for the more than three-quarters who own):  
\$303,000

Very high income-producing assets.

Computer-savvy and career-oriented; both spouses work full-time.

Many own team or brand-specific cycling gear. A high proportion choose walkable neighborhoods. 14 percent use public transportation.

91 percent are college-educated; 23 percent have advanced degrees.

About half work in the corporate environment. Several are middle managers.

*Housing characteristics:* Subdivisions near third-tier cities with lower cost of living.

From large older updated houses on small lots to new condominiums.

51 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at Ethan Allen Galleries.

Belong to a country club.

Read *Money*.

Watch *CNBC*.

Snacks at Auntie Anne's.

Drink O'Doul's.

*Icons:* Golf cart; Team-specific cycling gear.



“So always look for the silver lining  
And try to find the sunny side of life.”

– P.G. Wodehouse



FIBER-OPTIC FAMILIES

---

*Configuration:* Older families.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2018 national median household income: \$89,600

2018 national median housing value (for the nearly 90 percent who own): \$230,100

High income-producing assets.

More than half have college degrees; 21 percent have advanced degrees.

Mid- to upper-level executives in tech, business, education, accounting, financial services, planning and design.

*Housing characteristics:* Detached houses in close-in suburban subdivisions.

Many bought between 1995 and 2009.

40 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at Anthropologie.

High-speed internet with mega bandwidth.

Visit CNET.com.

Own a Mazda.

Watch *Sundance Channel*.

Eat at Five Guys.

*Icons:* Fandor and Indieflix subscriptions; Organic LED television.



“Any sufficiently advanced technology  
is indistinguishable from magic.”

– Arthur C. Clarke



LATE-NEST SUBURBANITES

---

*Configuration:* Older married couples with school-age children.

Average household size—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2018 national median household income: \$74,600

2018 national median housing value (for the nearly two-thirds who own): \$275,400

Upper-middle-income suburban families; a third are dual-income; some are minivan soccer moms. Low income-producing assets.

43 percent have college degrees; 23 percent have advanced degrees.

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

*Housing characteristics:* New upscale suburban subdivisions.

Half live in older houses. Relatively high property values.

A third have lived in their current dwelling for over 10 years.

*Consumption patterns:* Own an Acura.

Attend soccer games.

Visit Disney.com.

Watch *The Tennis Channel*.

Eat at Fuddrucker's.

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



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

– John Milton



FULL-NEST SUBURBANITES

---

*Configuration:* Married couples with children.  
Average household size—2 to 4 persons.  
Predominant age range of adults—25 to 54.

*Characteristics:* 2018 national median household income: \$70,900  
2018 national median housing value (for the more than two-thirds who own):  
\$252,700  
Low income-producing assets.  
Over 60 percent have college degrees, 21 percent have advanced degrees.  
A third of the households are dual-income.  
Business managers, supervisors, and accountants, along with other white-collar jobs.  
Many are employed in the educational system at all levels.

*Housing characteristics:* Suburban subdivisions outside fast-growing metro areas.  
Pre-crash detached houses.  
46 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at Publix.  
Own a Lexus.  
Weekly Pilates class.  
Read *Entrepreneur*.  
Watch *The Cooking Channel*.  
Eat at Romano's Macaroni Grill.

*Icons:* Babolat AeroPro Drive tennis racquets; WebMD.



“Other things may change us,  
but we start and end with the family.”

– Anthony Brandt



KIDS 'R' US

---

*Configuration:* Family households with above-average number of children.

Average household size—3 to 5 persons.

Predominant age range of adults—35 to 44.

*Characteristics:* 2018 national median household income: \$66,800

2018 national median housing value (for the nearly three-quarters who own):  
\$174,300

Low income-producing assets.

Living the Middle-Class Dream. A third are dual-income, but 56 percent are still provided for by only one parent.

82 percent are college-educated; 12 percent have advanced degrees.

10 percent carpool to work. Employment across all job categories.

*Housing characteristics:* Detached houses in older subdivisions. only 20 percent live in new construction.

The quarter-acre lot, USA.

*Consumption patterns:* Shop at New York & Company.

Visit Walt Disney World.

Read *Sports Illustrated*.

Watch *Nick Jr.*

Eat at Wingstop.

Own a Kia.

*Icons:* Amazon Prime; iCloud family calendar.



“These are your peak earning years, my friend.

You’ve got kids to think about”

– Garth Risk Hallberg





TRADITIONAL & NON-TRADITIONAL FAMILIES

*– Town & Country/Exurbs –*



EX-URBAN ELITE

---

*Configuration:* Married couples; most with school-age children.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2018 national median household income: \$114,400

2018 national median housing value (nearly all own): \$354,100

Very high income-producing assets.

76 percent graduated college; 29 percent have advanced degrees.

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

Wealthy families living in private luxury.

Executives; professionals; entrepreneurs; consulting businesses.

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

Only 30 percent live in pre-1985 buildings.

“Estate” houses—custom if new; restored if old.

*Consumption patterns:* Shop at Pottery Barn.

Own a Steinway grand.

Read *Forbes*.

Play golf.

Eat at Bertucci’s.

*Icons:* E\*Trade; Rolex chronographs.



“Far from the madding crowd’s ignoble strife,

Their sober wishes never learn’d to stray;

Along the cool sequester’d vale of life

They kept the noiseless tenor of their way.”

– Thomas Gray





NEW TOWN FAMILIES

---

*Configuration:* Young, upper middle-class families with babies or school-age children.

Average household size—3 or 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$86,600

2018 national median housing value (for the more than three-quarters who own):  
\$220,300

High income-producing assets.

Educated townfolk; typically close to outdoor recreational activities.

Half are dual-income.

Two-thirds have college degrees; 21 percent have advanced degrees.

Range of employment from contractors to business executives, with a high percentage of educators.

*Housing characteristics:* Detached houses in rural townships, clustered suburban subdivisions near the town center.

Lake towns, large amounts of preserved land close by.

47 percent live in post-2000 construction.

*Consumption patterns:* Shop at Ann Taylor.

Own a powerboat.

Own a Subaru.

Watch *Nick*.

Eat at Cold Stone Creamery.

*Icons:* PlayStation 4; Everything Gore-Tex.



“Welcome to the great American two-career family  
and pass the aspirin, please.”

– Anastasia Toufexis



FULL-NEST EXURBANITES

---

*Configuration:* Older married couples with children; mostly school-age.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2018 national median household income: \$86,800

2018 national median housing value (for the more than three-quarters who own):  
\$267,700

Above average income-producing assets.

58 percent have college degrees; 16 percent have advanced degrees.

Professionals and tech-related business careers; a high proportion of executives and upper managers.

*Housing characteristics:* Cookie-cutter detached houses in exurban subdivisions.

Half live in older houses.

*Consumption patterns:* Shop at BJ's Wholesale Club.

Travel internationally.

Read *Audubon Magazine*.

Watch college basketball.

Eat at Qdoba.

GMC SUV.

*Icons:* Her horse; his power boat.



“A piece of land not so very large, which would contain a garden,  
and near the house a spring of ever-flowing water,  
and beyond these a bit of wood.”

– Horace



RURAL FAMILIES

---

*Configuration:* Married couples with mainly older children.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2018 national median household income: \$67,000

2018 national median housing value (for the more than three-quarters who own):  
\$168,600

Above average income-producing assets.

Middle-class dual-income families. Preference for outdoor activities.

A quarter did not finish college; while 13 percent have advanced degrees.

Policemen or firefighters, truck drivers, oil riggers, lumberjacks, and craftsmen.

*Housing characteristics:* Older detached houses and townhouses usually in subdivisions around main intersections.

43 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at Cabela's.

Own a Jeep.

Read *American Angler*.

Watch *The Outdoor Channel*.

Eat at Pizza Inn.

*Icons:* Sports equipment wall rack; cowboy boots.



“Sport is the bloom and glow of a perfect health.”

– Ralph Waldo Emerson



TRADITIONAL FAMILIES

---

*Configuration:* Married couples; children of all ages.

Average household size—3 or 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2018 national median household income: \$67,300

2018 national median housing value (for the more than three-quarters who own):  
\$181,700

Low income-producing assets.

51 percent have undergraduate degrees; 17 percent have advanced degrees.

Outdoor recreation-oriented family activities.

A third are dual-income households.

Middle to upper income white-collar employment; Management and professionals.

Small percentage of military personnel.

*Housing characteristics:* Detached houses in small town neighborhoods.

45 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Shop at Dillard's.

Own a timeshare.

Visit NFL.com.

Watch *ESPN Classic*.

Eat at Zaxby's.

*Icons:* Mountain bikes; NCAA basketball bracket family competition.



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

– T.S. Eliot



SMALL-TOWN FAMILIES

---

*Configuration:* Middle-class families with babies and younger children.

Average household size—2 to 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$67,700

2018 national median housing value (for the more than half who own): \$221,000

Low income-producing assets.

One-third are dual-income.

80 percent attended college; 31 percent dropped out.

Home-improvement professionals, maintenance crews, franchise managers, auto salesmen.

*Housing characteristics:* Detached houses in and around small towns with about a fifth in new construction.

Many bought pre-crash.

41 percent have lived at the same address for the past one to four years.

*Consumption patterns:* Shop at Bass Pro Shops.

Drive a motorcycle.

Visit MLB.com.

Watch *the DIY Network*.

Eat at Logan's Roadhouse.

*Icons:* Minor league baseball; *Pat the Bunny*.



“In the small town each citizen had done something  
in his own way to build the community”

– Daniel J. Boorstin



FOUR-BY-FOUR FAMILIES

---

*Configuration:* Families with school-age children.

Average household size—3 or 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$62,400

2018 national median housing value (for the nearly three-quarters who own):  
\$165,700

Low income-producing assets.

75 percent have a college-level education.

Some dual-income couples.

Middle-class technical school graduates, health-care support workers, unionized plant workers; repairman of everything from plumbing to roof.

*Housing characteristics:* Detached and attached houses in small towns.

Half are older houses that need constant maintenance and upkeep.

*Consumption patterns:* Shop at Academy Sports + Outdoors.

Buy a home computer online.

Own a 4WD pickup.

Visit [accuweather.com](http://accuweather.com).

Watch *Extra*.

Eat at Krystal.

*Icons:* His John Deere Gator; her GMC Canyon 4WD pickup.



“A happy family is but an earlier heaven.”

– George Bernard Shaw



RUSTIC FAMILIES

---

*Configuration:* Married couples with children.  
Average household size—3 or 4 persons.  
Predominant age range of adults—25 to 54.

*Characteristics:* 2018 national median household income: \$52,400  
2018 national median housing value (for the more than three-quarters who own): \$132,200  
Below average income-producing assets.  
A third didn't go past high school; just over a quarter have college degrees. Mostly single-income households.  
Construction and maintenance staff, electricians, truck drivers and delivery staff, and production and assembly workers.

*Housing characteristics:* '90s construction and older townhouses, detached houses and mobile homes in the rural heartlands.  
37 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Purchase work boots.  
Own a horse.  
Read *Hunting*.  
Watch *The Sportsman Channel*.  
Eat at Waffle House.

*Icons:* NHRA drag races; a six-pack of Mountain Dew.



“Life ain't always beautiful,  
but it's a beautiful ride.”

– Gary Allen



HOMETOWN FAMILIES

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*Configuration:* Couples with children. Many are non-traditional families; only a third are married.

Average household size—2 to 4 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2018 national median household income: \$43,400.

2018 national median housing value (less than half own): \$138,100

Low income-producing assets. Single-income families.

11 percent ride the bus, 16 percent carpool to work.

30 percent are high school graduates; more than 60 percent attended college, five percent did not finish high school.

Employment in restaurants and the food service industry, as landscapers or building maintenance employees, cash register clerks in retail, personal and child care services and as health care support workers. Some students, full- or part-time.

*Housing characteristics:* Rent older attached and detached houses in small towns.

*Consumption patterns:* Own a Dodge.

Go horseback riding.

Read *American Baby*.

Watch *Women's Entertainment (WE)*.

Eat at Sonic.

*Icons:* Diaper hamper; Swing set.



“Perhaps the greatest social service that can be rendered by anybody to the country and to mankind is to bring up a family.”

– George Bernard Shaw







YOUNGER SINGLES & COUPLES

*– Metropolitan Cities –*



NEW POWER COUPLES

---

*Configuration:* Mostly couples; with some singles.  
 Typical household size—2 persons.  
 Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$74,900  
 2018 national median housing value (for the more than half who own): \$350,300  
 Below average income-producing assets.  
 Active social lives; many unmarried couples living together.  
 Two-thirds of the couples both work in high-level job positions.  
 60 percent have college-level degrees; 20 percent have advanced degrees.  
 High-ranking professionals mostly in management, business and finance, as well as high-end law firms, architectural firms, product and apparel design teams, marketing and public relations firms.

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

*Consumption patterns:* Own a BMW.  
 Shop at Crate & Barrel.  
 Go snowboarding.  
 Read *Wine Spectator*.  
 Watch *E! Entertainment Television*.  
 Eat at Au Bon Pain.

*Icons:* Next week's opening; European activewear



“Wine and cheese are ageless companions,  
 like aspirin and aches, or June and moon,  
 or good people and noble ventures.”

– M.F.K. Fisher



NEW BOHEMIANS

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*Configuration:* Primarily singles and couples.  
Average household size—1 to 2 persons.  
Predominant age range of adults—25 to 34.

*Characteristics:* 2018 national median household income: \$72,900  
2018 national median housing value (for the nearly one-fifth who own): \$481,500  
Above average income-producing assets.  
Unconventional, ethnically-diverse, upper-middle-income households.  
Two-thirds graduated from college; 82 percent attended.  
Tech-savvy executives, students, actors, artists, writers, boutique owners, and public-interest advocates.

*Housing characteristics:* The social and political *avant-garde*; one-third are gay. Heart of the real “creative class;” alternative lifestyles: hippies, political leftists, community activists. In-town and downtown neighborhoods.  
Funky flats in brownstones, apartment houses, and converted lofts in emerging neighborhoods. Nearly 11 percent live in new construction/renovation.

*Consumption patterns:* Own a hybrid vehicle.  
Shop at IKEA.  
Use Twitter.  
Goes skiing/snowboarding.  
Subscribe to Spotify.  
Airline miles cards.

*Icons:* Cold brew, fair-trade coffee, everything urban.



“Sacred cows make the tastiest hamburger.”

– Abbie Hoffman



COSMOPOLITAN ELITE

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*Configuration:* Primarily couples, a few with children.  
Average household size—1 to 2 persons.  
Predominant age range of adults—45 to 64.

*Characteristics:* 2018 national median household income: \$71,000  
2018 national median housing value (for the almost two-thirds who own): \$382,000  
Below average income-producing assets.  
Almost 40 percent have college-level degrees; nearly 12 percent have advanced degrees. 21 percent speak Spanish.  
One quarter of households are dual-income, and eight percent work at home.  
Job types include business management and finance, accountants and educators.

*Housing characteristics:* Multi-lingual urban neighborhoods.  
Under seven percent live in new construction.  
Half live in single-family detached housing.  
Relatively settled—78 percent have lived in the same dwelling for more than five years; 60 percent over 10 years.

*Consumption patterns:* Own a Lexus.  
Shop at Costco.  
Frequent comedy clubs.  
Read *The New York Times*.  
Would not miss the Screen Actors Guild Awards.  
Eat at Cheesecake Factory.

*Icons:* Eurosport on Kodi; New Lexus.



“Neighborhood is a word that has come to sound like a Valentine.”

– Jane Jacobs



DOWNTOWN COUPLES

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*Configuration:* 27 percent are married couples, the rest are singles.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 64.

*Characteristics:* 2018 national median household income: \$34,800

2018 national median housing value (for the 44 percent who own): \$115,300

Low income-producing assets.

High proportions of African Americans and Latinos.

About a quarter speak Spanish.

Nearly 20 percent are college graduates; over 45 percent attended.

15 percent use public transport. Twice as likely to not own a car.

Employment includes tellers, clerks, and secretaries, sales representatives and telemarketers.

*Housing characteristics:* Old buildings in ethnically-diverse urban neighborhoods.

28 percent live in prewar houses, townhouses and apartment buildings.

*Consumption patterns:* Own a Nissan.

Buy groceries online.

Shop at Burlington Coat Factory.

Read *Ebony*.

Watch BET.

Eat at White Castle.

*Icons:* Cricket mobile phone; Manny Pacquiao hoodie



“In this country ‘American’ means white.

Everyone else has to hyphenate.”

– Toni Morrison



DOWNTOWN PROUD

---

*Configuration:* A quarter are married couples, 40 percent are single-person households.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$32,600

2018 national median housing value (for the 10 percent who own): \$239,800

Moderate income-producing assets.

High proportions of African Americans and Latinos.

27 percent have college-level degrees; eight percent have advanced degrees, but most didn't finish college or never attended.

Primarily blue-collar and service jobs;

Nearly three and a half times as likely not to own a car.

*Housing characteristics:* High-density apartments or rowhouses in inner-city, often distressed neighborhoods.

18 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Own a Mitsubishi.

Shop at Banana Republic.

Attend professional basketball games.

Watch *Telemundo*.

Snacks at Starbucks.

*Icons:* “Jailbroken” smartphone; LeBron.



“Start where you are. Use what you have.

Do what you can.”

– Arthur Ashe





YOUNGER SINGLES & COUPLES

– *Small Cities/Satellite Cities* –



THE VIPS

---

*Configuration:* 45 percent are married couples, the rest are singles with roommates.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$68,500

2018 national median housing value (for the 40 percent who own): \$281,900

Low income-producing assets.

High proportions of white and Asian upper-middle-income households.

Nearly half are college graduates; 17 percent have advanced degrees.

Type-A college grads. Career- and lifestyle-oriented techies.

More than half of the married couples are working in prominent positions. Many are employed by software and IT companies, communications firms, and some are supervisors or upper managers in business and finance.

*Housing characteristics:* Downtowns of small cities; high-value close-in suburbs.

Only 21 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Own a Volkswagen.

Shop at The Limited.

Go to the movies monthly.

Read *Rolling Stone*.

Watch *The Tonight Show*.

Eat at Panera.

*Icons:* The gold Apple Watch; The Alumni Athletic Club.



“Action is the foundational key to all success.”

– Pablo Picasso





SMALL-CITY SINGLES

---

*Configuration:* Mostly singles; but about a third are married couples.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2018 national median household income: \$38,400

2018 national median housing value (for the more than half who own): \$93,900

Below average income-producing assets.

About 46 percent are college-educated; almost a quarter with a diploma.

Sales, telemarketing and tele-representation jobs as well as personal and child care services. Some work as secretaries, tellers or clerks.

*Housing characteristics:* Detached and attached houses in diverse second city neighborhoods.

A few still live with their parents; some still live in college dormitories.

*Consumption patterns:* Own a Chevrolet.

Order from Victoria's Secret.

Shop at Sam's Club.

Visit abcnews.com

Watch *Syfy Channel*.

Eat at Papa John's.

*Icons:* The *only* nightclub; taco Tuesdays.



“Where there is no struggle, there is no strength.”

– Oprah Winfrey



TWENTYSOMETHINGS

---

*Configuration:* 18 percent are married, but the majority are singles.

Average household size—1 person.

Predominant age range of adults—18 to 34.

*Characteristics:* 2018 national median household income: \$35,500

2018 national median housing value (for the few who own): \$179,400

Low income-producing assets.

Ethnically-mixed technology users.

Two-thirds have been or still are going to college; 15 percent have advanced degrees.

Office workers in business and finance, as well as call center reps, secretaries, tellers and clerks; many still looking for a career.

*Housing characteristics:* Rental apartments in college towns; some still living in dorms or at home.

Only eight percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Own a Chrysler.

Purchase designer shoes.

No landline.

Visit MTV.com.

Watch *MTV2*.

Eat at Taco Bell.

*Icons:* Snapchat; Taylor Swift.



“But first, let me take a selfie.”

– Instagram caption



SECOND-CITY STRIVERS

---

*Configuration:* Almost a third are single-person households, a quarter are married couples.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$34,700.

2018 national median housing value (for the few who own): \$149,900

Low income-producing assets.

Multi-lingual, multi-ethnic households.

Over half attended college; 26 percent have college degrees.

Transient blue- and white-collar workers seeking upward mobility.

*Housing characteristics:* Rental houses and apartments in modest close-in neighborhoods.

16 percent are single-family detached houses.

*Consumption patterns:* Own a Volkswagen.

Frequent cash advances.

Go to the movies monthly.

Read *Jet*.

Would not miss the BET Awards.

Eat at Dunkin Donuts.

*Icons:* Monster.com; Fandango.



“In America, getting on in the world means getting  
out of the world we have known before.”

– Ellery Sedgwick



MULTI-ETHNIC SINGLES

---

*Configuration:* 32 percent are single-person households, a fifth are married couples.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$23,400

2018 national median housing value (for the one-quarter who own): \$86,700

Low income-producing assets.

42 percent are African-American, 21 percent are Hispanic. 20 percent speak Spanish.

62 percent did not attend college; 17 percent have degrees.

Ethnically diverse, and often on the move.

Entry-level service jobs; nine percent are students.

*Housing characteristics:* Small city inner-city neighborhoods.

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

*Consumption patterns:* Own a Mercury.

Shop at Albertsons.

Travel by bus.

Read *Jet*.

Watch *ABC World News Hour*.

Dinner at Long John Silver's.

*Icons:* Check-cashing store; Online training course.



“If in doubt, just walk until your day becomes interesting.”

– Rolf Potts





YOUNGER SINGLES & COUPLES

– *Metropolitan Suburbs* –



FAST-TRACK PROFESSIONALS

---

*Configuration:* Half are dual-income married couples; a few have infants.

Average household size—1 to 3 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$68,100

2018 national median housing value (for the few who own): \$304,100

Low income-producing assets.

Nearly all of them went to college. Almost a fifth have advanced degrees.

Highest household technology use.

15 percent are African-American, 15 percent are Asian.

Professionals and corporate jobs, from computer and tech, such as statistician, programmer and web developer, to clerks, secretaries and tellers.

*Housing characteristics:* Well-located new apartments in old and new suburbia.

*Consumption patterns:* Own a Mercury.

Shop at Best Buy.

Own an e-reader.

Read *Harvard Business Review*.

Watch *Adult Swim*.

Eat at Benihana.

*Icons:* iPad Pro, health club to dance club clothing.



“Have nothing in your homes  
that you do not know to be useful  
or believe to be beautiful.”

– William Morris



SUBURBAN ACHIEVERS

---

*Configuration:* 37 percent are married couples. 30 percent are single person households. Some are non-traditional households.

Average household size—1 to 3 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$46,300

2018 national median housing value (for the 60 percent who own): \$130,600

Moderate income-producing assets.

57 percent are college-educated; 30 percent have degrees.

10 percent carpooled to their daily activity.

Employed in sales and office jobs as secretaries, tellers and clerks, telemarketing and tele-representation staff, as well as construction/maintenance crew.

*Housing characteristics:* Apartments and townhouses in inner-ring suburbs and second cities.

48 percent have lived in their current dwelling for over 10 years.

*Consumption patterns:* Own a GMC.

Shop at Banana Republic.

Soccer games (as player and fan).

Read *Brides*.

Watch *South Park*.

Eat at Blimpie.

*Icons:* LinkedIn; 1999 GMC Suburban.



“The key is not to prioritize what’s on your schedule,  
but to schedule your priorities.”

– Stephen Covey



## SUBURBAN STRIVERS\_\_

*Configuration:* Young couples; a third are married.

Average household size—1 to 3 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$42,300

2018 national median housing value (for the more than one-third who own):  
\$155,600

Low income-producing assets.

Twice as likely than the average to bike to work.

Two-thirds are college educated; 33 percent have graduated college.

Employed in food service jobs, healthcare support jobs, and construction and maintenance jobs; nine percent are students.

*Housing characteristics:* Renters in new suburban townhouses, owners of older detached housing stock.

*Consumption patterns:* Own a Nissan.

Shop at GameStop.

Attend soccer games.

Read *GQ*.

Watch *MTV*.

Eat at Burger King.

*Icons:* Fan blogs; Pokémon GO.



“Everything not saved will be lost.”

– Nintendo quit screen message







YOUNGER SINGLES & COUPLES

*– Town & Country/Exurbs –*



HOMETOWN SWEETHEARTS

---

*Configuration:* Some singles, but mainly couples.  
Average household size—2 persons.  
Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$45,700  
2018 national median housing value (for the nearly two-thirds who own): \$124,100  
Below average income-producing assets.  
High school educated; 24 percent have college degrees.  
Building, landscaping and housekeeping, personal and childcare services, as well as sales and office related jobs.

*Housing characteristics:* Single family houses, townhouses, and apartments in and around small towns in the rural hinterlands.

Almost a third live in dwellings built between 1990-2010.

Close to 70 percent have lived in their current dwelling for over five years.

*Consumption patterns:* Own a Lincoln.  
Shop at Walmart Supercenter.  
Drive a recreational vehicle (RV).  
Follows Grand Prix.  
Would not miss the Country Music Awards.  
Eat at Little Caesars.

*Icons:* High School Reunions; Peyton Manning.



“Blame it all on my roots,  
I showed up in boots.”

– Garth Brooks



BLUE-COLLAR TRADITIONALISTS

---

*Configuration:* Middle-aged singles and unmarried couples, some married couples.

Average household size—1 to 4 persons.

Predominant age range of adults—35 to 64.

*Characteristics:* 2018 national median household income: \$43,100

2018 national median housing value (for the more than three-quarters who own):  
\$107,800

Low income-producing assets.

Nearly 40 percent have attended college; but only 20 percent have degrees.

Making the challenging transition from blue-collar farming, factory, construction and maintenance jobs, to service industry jobs.

*Housing characteristics:* Large-lot detached houses outside small towns and rural villages.

Many own houses built between 1990-2000.

*Consumption patterns:* Own a Jeep.

Shop at Save-a-Lot.

Read *U.S. Veterans*.

Monster truck enthusiasts.

Watch *Ultimate Fighting Championship*.

Eat at Ponderosa.

*Icons:* Job retraining certificate; Monster Jam polo shirt.



“My parents had always preached the virtues of hard work.

But hard work is one thing; economic struggle is another”

– Sargent Shriver



RURAL COUPLES

---

*Configuration:* A third are single and a third are married couples.

Average household size—1 to 3 persons.

Predominant age range of adults—35 to 64.

*Characteristics:* 2018 national median household income: \$34,000

2018 national median home value (for the nearly two-thirds who own): \$88,000

Low income-producing assets.

Long for a simple life without the economic woes.

15 percent dropped out of high school, another 38 percent never attended college.

12 percent carpool to work; 3 percent walk.

Employed in construction and maintenance, sales, office, and telemarketing and tele-representation jobs.

*Housing characteristics:* Rural crossroads villages.

Mobile homes; modest ranch houses on small lots.

*Consumption patterns:* Own a Ford.

Shop at Dollar General.

Follows monster trucks.

Go on overnight camping trips.

Read *Bassin*'.

Watch CMT.

Eats at Hardee's.

*Icons:* NASCAR bumper stickers; The doublewide.



“Driving a race car  
is like dancing with a chainsaw.”

– Cale Yarborough



RURAL STRIVERS

---

*Configuration:* Singles, room-mates, and a few married couples.

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2018 national median household income: \$28,100

2018 national median home value (for the nearly half who own): \$89,600

Low income-producing assets.

Just under a quarter never graduated high school (a third with their diplomas); 20 percent dropped out of college. 17 percent speak Spanish.

Service workers; some are students renting together.

*Housing characteristics:* Small, isolated rural settlements. Older clapboard houses that require constant upkeep, and mobile homes.

Over two-thirds were built before the 1990's.

*Consumption patterns:* Own a Chrysler.

Shop at Walmart Neighborhood Market.

Take karate or other martial arts.

Read *Transworld Motocross*.

Watch *Tru TV*.

Drink Hi-C.

*Icons:* Double coupon day; American Le Mans Series on TV.



“Rust never sleeps.”

– Neil Young





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Residential Market Analysis Across the Urban-to-Rural Transect

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