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# TARGET MARKET DESCRIPTIONS

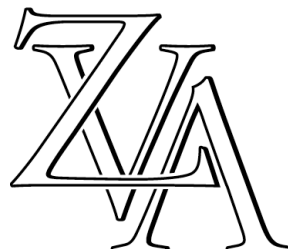
— Appendix Four —

## An Analysis of Residential Market Potential

Clay County, Indiana

August, 2023

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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 Claritas, Inc. 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

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*Configuration:* Empty-nest couples.

Typical household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2022 national median household income: \$127,600.

2022 national median home value (for the more than three-quarters who own):  
\$732,650

Median Net Worth over \$1,100,000.

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

Over 46% 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% 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:* 2022 national median household income: \$106,400.

2022 national median home value (for the nearly one-third who own): \$917,250

Averaging over \$220,000 of liquid assets. Above average technology use.

Just under 85% are college-educated; 23% have advanced degrees. Single-income households.

Car-free households 2.7 times the national average.

More than 80% 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 an older child at home.

Average household size—2 to 4 persons.

Predominant age range of adults—45 to 74.

*Characteristics:* 2022 national median household income: \$75,850

2022 national median housing value (for the nearly two-thirds who own): \$380,950

Most of their nest egg lies in home equity.

High proportion of Latinos; nearly 28% speak Spanish.

Half are college graduates; 15% 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% 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 singles and couples.

Average household size—1 or 2 persons.

Predominant age range of adults—45 to 64; 27% are over 65.

*Characteristics:* 2022 national median household income: \$68,050.

2022 national median housing value (for the nearly one-quarter who own): \$639,500

Below average retirement savings in a location with high cost of living. Above average technology use.

Approximately 72% are college-educated; 8% have advanced degrees.

18% are African American; 19% Latino.

30% 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.

Approximately 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:* 2022 national median household income: \$90,350

2022 national median home value (for the more than three-quarters who own):  
\$299,850

Median Net Worth of nearly half a million dollars.

Nearly 84% attended college; over 22% 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 47% of all dwelling units have been constructed since 1980.

New single-family houses, relatively-new townhouses, and garden apartments or condominiums.

More than 73% 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:* 2022 national median household income: \$56,450

2022 national median home value (for the two-thirds who own): \$162,350

Counting on a stable pension.

Over 75% attended or graduated from college.

Two-thirds are retired; those still working are retail clerks or office workers.

No computer; one mobile phone.

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

Over 60% live in dwellings built between 1950 and 1980.

Detached houses and townhouses.

Just over 55% have lived in their current dwelling for more than 10 years.

*Consumption patterns:* Order from Lands End catalogue.

Shop at Stein Mart.

Still own the Olds.

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

---

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

Average household size—1 to 2 persons.

Predominant age range of adults— 65 and older.

*Characteristics:* 2022 national median household income: \$54,550

2022 national median home value (for the nearly three-quarters who own):

\$190,100

Modest retirement savings.

9% have advanced degrees; nearly 70% have attended or graduated from college.

84% are retired.

Rarely uses new technology.

*Housing characteristics:* Retire to newer suburbs.

Just over two-thirds live in post-1970s construction.

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

64% 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.

Still drive the 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:* 2022 national median household income: \$38,900

2022 national median home value (for the more than half who own): \$108,850

Shrinking disbursements and reverse mortgages.

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

More than 72% are retired.

Below average technology use.

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

Over 43% live in dwellings built before 1960.

Small detached houses, townhouses.

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

*Consumption patterns:* Shop at Sears.

Drive 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:* 2022 national median household income: \$34,300

2022 national median housing value (for the more than one-quarter who own):  
\$167,450

Low assets, low cost of living. Prefer conversations on the park bench to the smart phone.

Nearly a third attended some high school or have high-school diplomas; 20% have college diplomas and only 5% have advanced degrees.

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

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

Nearly 30% 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:* 2022 national median household income: \$168,950

2022 national median housing value (for the nearly 90% who own): \$720,400

Very high income-producing assets. Financial news-related push notifications.

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

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

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

44% of the housing units were built post-1980.

For those who rent, typically large expensive apartments.

Single-family detached houses.

Over 73% 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

---

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

Average household size—2 persons.

Predominant age range of adults—65 and older.

*Characteristics:* 2022 national median household income: \$165,700

2022 national median housing value (for the nearly 90% who own): \$880,150

Averaging nearly \$2 million in Net Worth. Spare time to explore new technology.

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

57% 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 61% 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% of these households have lived in their dwelling for more than 10 years.

*Consumption patterns:* Shop at J. Press.

Attend the opera.

Own classic show cars, but drive a Lexus.

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—65 to 74.

*Characteristics:* 2022 national median household income: \$134,450

2022 national median housing value (for the nearly 90% who own): \$572,250

74% graduated from college; just under 38% hold advanced degrees. Over \$1 million in income-producing assets. Prefers travel & activities to technology.

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.

Half of the housing stock was built between 1960 and 1990.

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

Nearly 73% 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:* 2022 national median household income: \$111,550

2022 national median housing value (for the nearly 90% who own): \$395,300

Median Net Worth over half a million dollars.

Approximately two-thirds hold college degrees; another 28% have attended graduate school.

39% 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% 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 Sbarro.

*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—45 to 74.

*Characteristics:* 2022 national median household income: \$73,700

2022 national median housing value (for the two-thirds who own): \$237,750

Little in liquid assets. Wish their kids would take their stuff. Follow their children on social media.

79% are college-educated; 13% have advanced degrees.

20% 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% 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:* Empty-nest couples, few children still at home.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2022 national median household income: \$72,800

2022 national median housing value (for the nearly three-quarters who own):

\$238,750

Low income-producing assets.

Just over 37% are college graduates; another 23% have attended college, but not graduated.

40% 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-ring suburbs. '50s, '60s, and '70s construction.

Renters live in suburban mid-sized apartment complexes.

Owners live in townhouses and duplexes.

Just over 62% 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:* 2022 national median household income: \$127,600

2022 national median housing value (for the nearly 90% who own): \$535,050

Averages over \$1 million in net worth.

35% have college degrees; 35% have advanced degrees.

57% 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.

Own a dependable Suburu, but drive a muscle car 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:* A few still have a child at home.

Average household size—2 to 4 persons.

Predominant age range of adults—45 to 64.

*Characteristics:* 2022 national median household income: \$98,500

2022 national median housing value (for the nearly 90% who own): \$302,600

Nearly \$200,000 in liquid assets.

38% are college graduates; 18% 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 after 1990.

61% 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 74.

*Characteristics:* 2022 national median household income: \$103,600

2022 national median housing value (for the more than 80% who own): \$447,100

Averaging over half a million in liquid assets; ready to trade in the big house but can't find a buyer. Can't keep up with the kids on social media.

A third have college degrees; 30% 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% 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:* 2022 national median household income: \$98,900

2022 national median housing value (for the nearly 90% who own): \$352,750

Averaging over \$750,000 in net worth. Smart phone still has the same apps and settings their kids set up for them.

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.

More than one-third of them bought between 1990-2009.

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

Many have a vacation/weekend house.

*Consumption patterns:* Local country club members.

Read *Traditional Home*.

Own a Lincoln.

Would not miss the Westminster Dog Show.

Eat at Bonefish Grill.

*Icons:* Matching golf bags; “their booth” at the breakfast place.



“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:* 2022 national median household income: \$79,650

2022 national median housing value (for the more than 80% who own): \$246,550

Approximately \$80,000 in liquid assets. Prefer travel to technology.

Almost 30% have college degrees; almost 20% have advanced degrees.

Half are retired; those still working range from maintenance workers to educators, local business owners and professionals.

*Housing characteristics:* Majority are older single-family houses with the mortgage paid off.

A fifth live in pre-war farmhouses.

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 with older children at home.

Average household size—2 persons.

Predominant age range of adults—55 to 74.

*Characteristics:* 2022 national median household income: \$72,850

2022 national median housing value (for the more than three-quarters who own):  
\$231,300

Very little in income-producing assets, not enough in the retirement account.

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

43% 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 and townhome developments.

58% 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 or 2 persons

Predominant age range of adults—55 to 74.

*Characteristics:* 2022 national median household income: \$63,450

2022 national median housing value (for the more than three-quarters who own):  
\$180,750

69% attended college; only 31% finished.

Living in a low-cost location makes for a healthy retirement fund.

More than half were born and raised in the same town; one of the least likely households to use new technology. Many have never owned a computer.

56% are retired; Used to driving all over town to construction and maintenance jobs.

*Housing characteristics:* Small-town environments.

'90s and '00s developments surrounding old town centers.

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

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

*Consumption patterns:* Keeping the Saturn

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 older.

*Characteristics:* 2022 national median household income: \$61,800

2022 national median housing value (for the more than three-quarters who own):  
\$226,150

Have saved enough for retirement.

Dislike people fiddling on smartphones all the time; “That’s for the coastal elites.”

A third have high school diplomas; 18% have college degrees.

85% are retired.

*Housing characteristics:* Two-thirds live in single-family detached houses built post-1970.

Over 80% 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:* 2022 national median household income: \$50,750

2022 national median housing value (for the nearly three-quarters who own):

\$176,900

Never owned an investment account; worry over pensions.

Many have never owned a computer.

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

86% are retired.

*Housing characteristics:* Just under 58% live in modest detached houses. Some rent apartments in town.

The majority bought between 1970-2010.

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

*Consumption patterns:* Still drive the old 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:* 56% single, half of whom are separated/divorced/widows/widowers.

Average household size—1 person.

Predominant age range of adults—55 to 74.

*Characteristics:* 2022 national median household income: \$49,200

2022 national median housing value (for the nearly two-thirds who own): \$150,000

Not much in savings. Below average technology use.

38% dropped out of college; 22% graduated, and only 4% have advanced degrees.

59% 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% 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 HLN.

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:* Almost half are single-person households.

Average household size—1 or 2 persons.

Predominant age range of adults—55 and over.

*Characteristics:* 2022 national median household income: \$45,200

2022 national median housing value (for the more than three-quarters who own):  
\$136,350

Never had an investment account. The only screen they'll look at is the TV.

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

70% 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% 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:* 2022 national median household income: \$132,150.

2022 national median housing value (for the nearly three-quarters who own):  
\$670,600

Nearly \$1.7 million in net worth. Part of the tech-savvy knowledge economy.

Highly educated: 96% attended college, a third have advanced degrees. Multi-ethnic, with significant numbers of Asians. Half of the households are dual-income. 13% 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. 19% live in post-2000 construction.

Older classic apartment buildings that have at least been updated post-1985.

*Consumption Patterns:* Shop at Bloomingdale's

Own a Tesla Model S.

Read NYTimes app on an iPad

Use Uber.

Snack at Starbucks.

*Icons:* Virtual Private Network on every device; Blockchain.



“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:* 2022 national median household income: \$64,750.

2022 national median housing value (for the more than half who own): \$218,550

Diligently saving for the future at an impressive pace.

Middle-income households from diverse backgrounds.

Over 88% attended college; 22% 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% 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.

Lovingly-maintained 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—2 to 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2022 national median household income: \$48,500.

2022 national median housing value (for the more than one-quarter who own):  
\$259,200

Few income-producing assets.

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

Nearly half speak Spanish. 28% 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 metro PCS 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% are single adult households. Children across all ages.

Average household size—2 to 4 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2022 national median household income: \$51,350

2022 national median housing value (for the more than one-quarter who own):  
\$328,750

Housing is a disproportionate share of income.

28% have college degrees; 9% have advanced degrees.

Two-thirds are Latino, 15% are African American, and 65% 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.

“Urban Renewal” era 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—2 to 4 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2022 national median household income: \$105,150

2022 national median housing value (for the nearly three-quarters who own):

\$391,800

High income-producing assets. Above-average technology use.

Upper-middle-income families; both spouses work.

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

Highly mobile salespersons, 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. Nearly a third live in new construction.

*Consumption patterns:* Shop at Express.

Trade stock online.

Read *Dwell*.

Watch TV shows on their phones.

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 54.

*Characteristics:* 2022 national median household income: \$79,300

2022 national median housing value (for the nearly two-thirds who own): \$279,100

Multi-ethnic, multi-racial American families. 35% speak Spanish.

79% attended college for one year; 9% have advanced degrees. Low income-producing assets.

Many own their own start-up company.

High percentage of military, former military.

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. Over a third live in post-2000 construction.

*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:* 2022 national median household income: \$73,900

2022 national median housing value (for the more than half who own): \$251,350

Struggling to save for the future. Dual-income, dual-career couples.

40% are college grads, and 12% have advanced degrees.

10% carpool to work, but most drive alone.

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 new 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—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2022 national median household income: \$47,750.

2022 national median housing value (for the more than half who own): \$142,500

Very little in liquid assets.

40% have taken college-level online classes; 30% graduated high school. Nearly half are Spanish speaking.

Younger families with Abuelita or Lito 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 7% 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:* 2022 national median household income: \$44,450

2022 national median housing value (for the more than one-quarter who own):  
\$174,250

One works full-time, the other part-time.

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

30% Spanish language speakers. High percentage of “other” race classification.

Most work in food service jobs, maintenance and housekeeping jobs, construction and landscaping, and healthcare support services; only a few in offices. 17% 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:* 2022 national median household income: \$174,200

2022 national median housing value (nearly all own): \$658,500

Averaging over \$1.5 million in net worth. Internet of Things.

Very high dual-income white and Asian families.

97% are college-educated; 43% have undergraduate degrees, 43% have advanced degrees.

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

*Housing characteristics:* Tech-enhanced updated estates built in the '90s. 47% 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% 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:* 2022 national median household income: \$131,150

2022 national median housing value (for the more than three-quarters who own):  
\$456,000

Very high income-producing assets. Posting travels on Instagram.

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:* Two-thirds live in McMansions in new-money suburban subdivisions built after 1990.

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

*Consumption patterns:* Shop at Ralph Lauren.

Own a BMW.

Visit [wsj.com](https://www.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:* 2022 national median household income: \$115,000

2022 national median housing value (for the more than three-quarters who own):  
\$403,450

Over a quarter million in income-producing assets.

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

Many own team or brand-specific cycling gear.

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

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

*Housing characteristics:* Summer vacation home in a walkable beach town.

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

51% 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:* 2022 national median household income: \$102,400

2022 national median housing value (for the nearly 90% who own): \$306,150

Meeting their investment goals. Everything is in the Cloud.

More than half have college degrees; 21% 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.

Nearly half bought between 1990 and 2009.

40% 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, some away at college.

Average household size—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2022 national median household income: \$90,850

2022 national median housing value (for the nearly two-thirds who own): \$394,350

Upper-middle-income suburban families; a third are dual-income; some are minivan soccer moms. College tuition sticker shock. Everything Amazon Prime.

43% have college degrees; 23% 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:* 2022 national median household income: \$85,400

2022 national median housing value (for the more than two-thirds who own):

\$354,250

Low income-producing assets. Above-average technology use.

Over 60% have college degrees, 21% 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% 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 or more persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2022 national median household income: \$78,550

2022 national median housing value (for the nearly three-quarters who own):

\$250,900

Very little in income-producing assets. Weekly grocery delivery ordered online saves time.

Living the Middle-Class Dream. A third are dual-income, but 56% are still provided for by only one parent. 18% are African American.

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

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

*Housing characteristics:* Detached houses in '90s and '00s subdivisions. 11% 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 Fresh; family Google 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 older children, a few away at college.

Average household size—2 to 4 persons.

Predominant age range of adults—45 to 64.

*Characteristics:* 2022 national median household income: \$133,650

2022 national median housing value (nearly all own): \$451,500

Very high income-producing assets. Keeps up with acquaintances online.

76% graduated college; 29% 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 one-third live in pre-1990 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—35 to 44.

*Characteristics:* 2022 national median household income: \$102,500

2022 national median housing value (for the more than three-quarters who own):  
\$292,650

High income-producing assets. Mobile-friendly.

Educated townsfolk; typically close to outdoor recreational activities.

Half are dual-income.

Two-thirds have college degrees; 21% 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.

53% live in post-2000 construction.

*Consumption patterns:* Shop at Ann Taylor.

Own a powerboat.

Own a Subaru.

Watch Nickelodeon.

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:* 2022 national median household income: \$102,400

2022 national median housing value (for the more than three-quarters who own):  
\$363,550

Saving well for the future. Can't wait for AVs to ease the pain of commuting.

58% have college degrees; 16% 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 units built post-1990.

*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—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2022 national median household income: \$80,600

2022 national median housing value (for the more than three-quarters who own):  
\$228,300

Above average retirement savings.

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

A quarter did not finish college; while 13% 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% 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—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2022 national median household income: \$80,250

2022 national median housing value (for the more than three-quarters who own):  
\$256,500

Anticipating the day the mortgage is done.

51% have undergraduate degrees; 17% 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.

41% live in housing constructed after 2000.

45% 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 54.

*Characteristics:* 2022 national median household income: \$80,100

2022 national median housing value (for the more than half who own): \$300,600

Little in savings and a large mortgage. House hunting on Realtor.com.

One-third are dual-income.

80% attended college; 31% dropped out.

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

*Housing characteristics:* Detached houses in and around small towns with about 11% in new construction.

Many bought pre-crash.

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

*Consumption patterns:* Shop at Bass Pro Shops.

Own 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 to 5 or more persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2022 national median household income: \$75,600

2022 national median housing value (for the nearly three-quarters who own):

\$238,150

Low income-producing assets.

55% at least attended college.

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](https://www.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—2 to 4 persons.

Predominant age range of adults—35 to 54.

*Characteristics:* 2022 national median household income: \$63,050

2022 national median housing value (for the more than three-quarters who own):  
\$176,150

Below average income-producing assets. Below average technology use.

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% 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 Hardee's.

*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

---

*Configuration:* Couples with children. Many are non-traditional families; only 37% are married.

Average household size—2 to 4 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2022 national median household income: \$51,700.

2022 national median housing value (less than half own): \$181,250

More likely to save in a bank than an investment account. Single-income families.

10% carpool to work.

30% are high school graduates; more than 60% attended college, 5% 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.

'70s, '80s, and '90s development.

*Consumption patterns:* Own a Dodge.

Go horseback riding.

Read *American Baby*.

Watch WE (Women's Entertainment).

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, few with children.

Typical household size—1 to 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2022 national median household income: \$96,950

2022 national median housing value (for the more than half who own): \$509,800

Averaging over a quarter million in net worth.

Active social lives; many unmarried couples living together. Too busy IRL.

Two-thirds of the couples both work in high-level job positions.

60% have college-level degrees; 20% 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. Above average bicycle commuters.

*Housing characteristics:* Vibrant urban neighborhoods in high-growth cities.

Urban pre-war 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!.

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:* 2022 national median household income: \$93,100

2022 national median housing value (for the nearly one-fifth who own): \$667,800

Moderate income-producing assets. Very actively cultivating online connections.

Unconventional, ethnically-diverse, upper-middle-income households.

Two-thirds graduated from college; 82% attended.

Tech-savvy executives, students, actors, artists, writers, boutique owners, and public-interest advocates. The social and political *avant-garde*; one-third are gay. Heart of the real “creative class;” alternative lifestyles: hippies, radical leftists, community activists.

*Housing characteristics:* In-town and downtown neighborhoods.

Funky flats in brownstones, apartment houses, and converted lofts in emerging neighborhoods. Nearly 13% 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 brewed, fair-trade coffee, everything urban.



“Sacred cows make the tastiest hamburger.”

– Abbie Hoffman



COSMOPOLITAN ELITE

---

*Configuration:* Primarily couples, a few with children.

Average household size—2 to 4 persons.

Predominant age range of adults—35 to 64.

*Characteristics:* 2022 national median household income: \$88,950

2022 national median housing value (for the almost two-thirds who own): \$559,950

Plenty in traditional investment assets; mutual funds; index funds.

Almost 40% have college-level degrees; nearly 12% have advanced degrees. Diverse and successful.

One quarter of households are dual-income, and 14% take public transit.

Job types include business management and finance, accountants and educators.

*Housing characteristics:* Multi-lingual urban neighborhoods.

5% live in new construction.

Almost half live in single-family detached housing.

Relatively settled—78% have lived in the same dwelling for more than five years;

60% 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

---

*Configuration:* 26% are married couples, the rest are singles.

Average household size—1 or 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2022 national median household income: \$43,350

2022 national median housing value (for the 44% who own): \$166,100

Low income-producing assets.

High proportions of African Americans and Latinos.

About a quarter speak Spanish.

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

14% 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.

27% 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:* 41% are single-person households; some married couples.

Average household size—1 or 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2022 national median household income: \$40,750

2022 national median housing value (for the 10% who own): \$339,800

Below average income-producing assets. Social networking on Tuloko.

Diversity of African Americans, Latinos, Caucasians, high percentage of “other” race reported.

27% have college-level degrees; 8% 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% 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:* Prepaid smartphone; LeBron; Beyonce.



“Start where you are. Use what you have.

Do what you can.”

– Arthur Ashe





YOUNGER SINGLES & COUPLES

– *Small Cities/Satellite Cities* –



THE VIPS

---

*Configuration:* Singles, sometimes with roommates; 39% are married couples.

Average household size—2 to 4 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2022 national median household income: \$82,250

2022 national median housing value (for the 40% who own): \$395,900

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

Nearly half are college graduates; 17% 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% have lived in their current dwelling for over 10 years.

*Consumption patterns:* Own a Volkswagen GTI.

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 or 2 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2022 national median household income: \$44,250

2022 national median housing value (for the more than half who own): \$119,000

Don't have an investment account.

23% are African American, 14% speak Spanish.

About 46% 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.

21% live in prewar construction.

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.

Eat at Papa John's.

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



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

– Oprah Winfrey



## TWENTYSOMETHINGS

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

Average household size—1 person.

Predominant age range of adults—18 to 34.

*Characteristics:* 2022 national median household income: \$43,650

2022 national median housing value (for the few who own): \$255,250

Believe Boomers are holding their future hostage.

Ethnically-mixed. Tech-savvy content creators.

Two-thirds have been or still are going to college; 15% 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.

10% live in new construction.

Only 8% 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 or 2 persons.

Predominant age range of adults—25 to 54.

*Characteristics:* 2022 national median household income: \$43,600

2022 national median housing value (for the few who own): \$195,800

Low income-producing assets.

55% are white, nearly 10% are Native American.

Over half attended college; 26% have college degrees.

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

*Housing characteristics:* Rental duplexes, triplexes, quadruplexes and apartments in modest close-in neighborhoods.

Only 16% live in 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:* 46% are single-person households, a fifth are married couples.

Average household size—1 person.

Predominant age range of adults—35 to 54.

*Characteristics:* 2022 national median household income: \$27,700

2022 national median housing value (for the one-quarter who own): \$108,700

Struggling to save.

44% are African-American, 22% are Hispanic. 21% speak Spanish.

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

Ethnically diverse, and often on the move.

Entry-level service jobs; 9% are students.

*Housing characteristics:* Small city older 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:* A third are dual-income married couples; a few have infants. Some are co-living.  
Average household size—2 to 4 persons.  
Predominant age range of adults—25 to 44.

*Characteristics:* 2022 national median household income: \$81,200  
2022 national median housing value (for the few who own): \$422,600  
Low income-producing assets.  
Nearly all of them went to college. Almost a fifth have advanced degrees.  
Highest average household technology use; often alone together.  
15% are African-American, 15% 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.  
13% live in new construction.

*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% are married couples. 33% are single person households. Some are non-traditional households.

Average household size—1 to 3 persons.

Predominant age range of adults—30 to 44.

*Characteristics:* 2022 national median household income: \$55,650

2022 national median housing value (for the 60% who own): \$165,900

Below average income-producing assets.

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

10% carpool 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% 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; almost a third are married.

Average household size—1 to 3 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2022 national median household income: \$50,650

2022 national median housing value (for the more than one-third who own):  
\$203,650

Not much in an investment account. Active social media users.

Twice as likely than the average to bike to work.

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

Employed in food service jobs, healthcare support jobs, and construction and maintenance jobs; 9% are students.

*Housing characteristics:* Renters in new suburban townhouses, owners of older detached housing stock.  
'70s and '80s construction.

*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, some with children.

Average household size—2 to 4 persons.

Predominant age range of adults—30 to 44.

*Characteristics:* 2022 national median household income: \$54,750

2022 national median housing value (for the nearly two-thirds who own): \$164,200

Saving means putting money in the bank. Below-average technology use.

High school educated; 24% 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% 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—30 to 44.

*Characteristics:* 2022 national median household income: \$50,650

2022 national median housing value (for the more than three-quarters who own):  
\$141,650

Working class whites. Disdainful of tech.

Nearly 40% have attended college; but only 20% 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.

Most own houses built between 1980 and 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 slightly more than a third are married couples.

Average household size—1 or 2 persons.

Predominant age range of adults—30 to 44.

*Characteristics:* 2022 national median household income: \$40,850

2022 national median home value (for the nearly two-thirds who own): \$113,600

Averaging \$15,000 in net worth. Rarely checks social media.

Long for a simple life without the economic woes.

15% dropped out of high school, another 38% never attended college. 12% carpool to work.

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

*Housing characteristics:* Rural crossroads villages. Areas that haven't seen new development in decades.

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 Sonic.

*Icons:* NASCAR bumper stickers; The doublewide.



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

– Cale Yarborough



RURAL STRIVERS

---

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

Average household size—1 to 2 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* 2022 national median household income: \$33,500

2022 national median home value (for the nearly half who own): \$112,200

62% white, 27% African American.

Just under a quarter never graduated high school (a third with their diplomas); 20% dropped out of college. 17% 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 70% were built before the 1990s.

*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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