
Appendix Three

TARGET MARKET DESCRIPTIONS

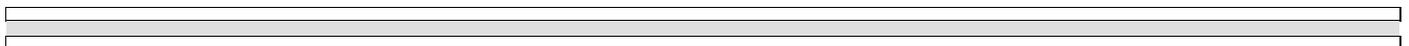
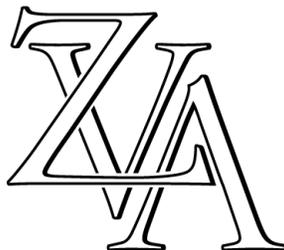
An Analysis of Residential Market Potential

Within the
Uptown Study Area

In the
Town of Normal
McLean County, Illinois

January, 2015

Conducted by
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Research & Strategic Analysis

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TARGET MARKET DESCRIPTIONS

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 (formerly Claritas) PRIZM 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 URBAN ESTABLISHMENT

Configuration: Empty-nest couples; older singles (divorced and widowed).
 Typical household size—2 persons.
 Predominant age range of adults—45 to 64.

Characteristics: Affluent, educated and sophisticated older couples.
 Success achieved through intelligence, connections and contacts.
 Nearly 80 percent college educated; 30 percent with advanced degrees.
 High-ranking professionals in medicine, law, business and finance; arts and entertainment.

Housing characteristics: Exclusive urban neighborhoods.
 Elegant mansions, townhouses (the city version) and condominiums (the mid-to high-rise version).
 Nearly a fifth lease large, luxurious apartments.

Consumption patterns: Drive a Jaguar XJL.
 Blue-chip assets.
 Shop at Lord & Taylor and other high-end retailers.
 Read *The New Yorker*.
 Watch *Frontline* on PBS.
 Listen to (and contribute to) NPR.

Icons: The red Cartier box; Italian whites in the undercounter cooler.



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

— Coco Chanel



COSMOPOLITAN COUPLES

Configuration: Empty-nest couples; widows and widowers.
 Typical household size—1 or 2 persons.
 Predominant age range of adults—55 and older.

Characteristics: Ethnically-diverse neighborhoods, including white, Asian, African-American, and Latino residents.
 Active social lives; urban nightlife.
 College-educated.
 Public service lawyers, social service administrators, educators.

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

Consumption patterns: Still drive the Lincoln Town Car.
 Conservative investments.
 Shop at Trader Joe's.
 Read *Sierra* magazine.
 Watch *60 Minutes*.
 Listen to jazz radio.

Icons: Symphony subscription; Treasury notes.



“Join the United States and join the family—
 But not much in between unless a college.”

– Robert Frost



MULTI-ETHNIC RETIREES

Configuration: Older couples; mostly retired, a few caring for grandchildren.
 Typical household size—2 persons.
 Predominant age range of adults—55 and up.

Characteristics: Middle-class Latino, African-American, Asian and white households.
 Over 80 percent graduated high school; a third attended or graduated from college.
 Approximately 25 percent have a working spouse.
 Social services; health care employees; service workers; administrative support.

Housing characteristics: Rowhouses, duplexes, mid- and high-rise apartments.
 Long-time residents in urban neighborhoods.
 Nearly 65 percent own their dwelling units, which they have owned for many years.

Consumption patterns: Drive a Toyota Corolla.
 Football fans.
 Catalogue shoppers.
 Read *Catholic Digest*.
 Watch *Law and Order*.
 Listen to all-news radio.

Icons: Football memorabilia; the daily paper.



“Before a group can enter the open society,
 it must first close ranks.”

– Stokely Carmichael and
 Charles Vernon Hamilton





EMPTY NESTERS & RETIREES

– *Small Cities/Satellite Cities* –



COSMOPOLITAN ELITE

Configuration: Empty-nester couples; some with college-aged children.

Average household size—2 persons.

Predominant age range of adults—55 and older.

Characteristics: Upper-middle- to high-income empty-nesters.

The cultural elite of America's smaller cities.

Well educated—Over half attended college or earned a bachelor's degree;
another 28 percent received a graduate degree.

Prominent lawyers, doctors, professors and executives in local management,
finance, and tech companies.

Housing characteristics: Detached houses in wealthy enclaves, often near the country club.

Downtown condominiums as second-homes, future move-down option.

Nearly all are homeowners.

Consumption patterns: Drive a Mercedes.

Civic club activities, *e.g.*—historic preservation, beautification programs.

Shop at Whole Foods.

Read *Condé Nast Traveler*.

Watch *NBC Nightly News*.

Listen to classical music radio.

Icons: Dog-eared passport; the annual cruise.



“Once discover comfort, there is no turning back.”

– Mason Cooley



MIDDLE-CLASS MOVE-DOWNS

Configuration: Older married couples, widows/widowers, divorcés/divorcées.

Average household size—2 persons.

Predominant age range of adults—55 to 64.

Characteristics: Empty-nest couples in the middle of the socio-economic scale.

Some members of this group have already taken early retirements.

95 percent are high school graduates; a third graduated college.

Middle managers; social service workers; librarians; teachers.

Housing characteristics: Mid-sized third-tier cities with lower cost of living.

Moderate-value bungalows and ranches; new townhouses as move-down alternatives.

Over 85 percent own their homes.

Consumption patterns: Drive a new Hyundai.

Veterans/fraternal club members.

Shop at Pottery Barn.

Read most sections of the Sunday paper.

Watch *Entertainment Tonight*.

Listen to “oldies” radio.

Icons: Home workshop; upright piano.



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

– P.G. Wodehouse





EMPTY NESTERS & RETIREES

– Metropolitan Suburbs –



OLD MONEY

Configuration: Empty-nest couples; children away at boarding school or college.
Average household size—2 to 3 persons.
Predominant age range of adults—55 to 74.

Characteristics: Upper crust, wealthy American families—one in 10 is a multi-millionaire.
Heirs to “old money;” accustomed to privilege and luxury.
Highly educated, with college and graduate degrees.
Judges; medical specialists; chief executive officers.

Housing characteristics: Old, exclusive metropolitan suburbs.
Estate homes in high-prestige neighborhoods; secluded older estates.
Urban *pieds-à-terre*; country retreats.

Consumption patterns: Drive luxury imports: Mercedes S550, Lexus LS600.
World travel.
Shop at Neiman Marcus.
He reads *Barron's*; she reads *Wine Spectator*.
Watch *Meet the Press*.
Listen to NPR.

Icons: Threadbare Oriental carpets; chipped Waterford crystal.



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

– F. Scott Fitzgerald



SUBURBAN ESTABLISHMENT

Configuration: Empty-nest couples.
Average household size—2 persons.
Predominant age range of adults—55 to 64.

Characteristics: Upper-middle-income couples in their peak earning years.
Two-thirds attended or graduated from college.
Mostly white-collar managers and professionals, with many years at the same firm.

Housing characteristics: Vintage 1950s and '60s suburban subdivisions.
Many still live in the houses they bought new, 30 or 40 years ago; when they move, they downsize to an apartment in an urban neighborhood or a resort condominium.
Their original detached houses have been upgraded over the years to match their rising income and status.

Consumption patterns: Drive an Infiniti EX.
Bermuda vacations.
Shop at Target.
Read *USA Today*.
Watch *Masterpiece Theater*.
Listen to classic rock radio.

Icons: Safe annuities; backyard pool.



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

– Thornton Wilder



AFFLUENT EMPTY NESTERS

Configuration: Empty-nest couples.
Average household size—2 persons.
Predominant age range of adults—65 and older.

Characteristics: Older established couples, often with two incomes.
Significant financial resources—untapped equity in their homes.
Nearly two-thirds attended or graduated from college.
Small-business owners; corporate officers; sales directors.

Housing characteristics: Eighty-five percent own their homes.
Detached houses with high property values.
High percentage of vacation/weekend homes.
Likely to move to or near downtown or an urban neighborhood when last child has left home.

Consumption patterns: Drive a Cadillac CTS sedan.
All-inclusive foreign travel/cruises.
Shop from Lands End catalogue.
Read *The Atlantic*.
Watch *Washington Week*.
Listen to light classical radio.

Icons: Framed map of Europe; Lord & Taylor charge account.



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

– Variation on Advertisement



MAINSTREAM RETIREES

Configuration: Retired singles and couples.
Average household size—2 persons.
Predominant age range of adults—70 and older.

Characteristics: Middle- to upper-middle-income households.
Prefer to spend their “golden years” with people of all ages.
Two-thirds attended or graduated from college.
Country lawyers, doctors, and shopkeepers.

Housing characteristics: Small suburban towns.
Cottages; townhouses; condominiums.

Consumption patterns: Still drive the Crown Victoria.
Play golf.
Shop at Costco.
Read *Saturday Evening Post*.
Watch *Antiques Roadshow*.
Listen to “nostalgia” radio.

Icons: Charles Schwab account; his ’n her golf clubs.



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

– Buddy De Sylva



NO-NEST SUBURBANITES

Configuration: Older singles and couples.
Average household size—2 persons.
Predominant age range of adults—45 to 64.

Characteristics: Middle-income Baby Boomers.
Over half attended or graduated from college.
Predominantly white.
Sales and marketing employees, health technicians, teachers, white-collar and clerical employment.

Housing characteristics: Old and new suburbia.
Single-family houses and townhouses.
Three-quarters own their homes.

Consumption patterns: Drive a Mitsubishi Outlander Sport.
Bowling team.
Shop at Sam's Club.
Read motorcycle magazines.
Watch *The Office*.
Listen to news radio.

Icons: Home treadmill; new Harley Davidson.



“You will be safest in the middle.”

– Ovid



MIDDLE-AMERICAN RETIREES

Configuration: Retired couples and singles.
Average household size—1 or 2 persons.
Predominant age range of adults—65 and older.

Characteristics: Middle-income households with middle-class sensibilities.
Family- and community-oriented.
Most are high school graduates; 20 percent graduated from college.
Former secretaries; accountants; small business owners.

Housing characteristics: Older inner-ring suburbs.
Well-kept bungalows, ramblers, colonials.
Nearly 80 percent own their residences and the mortgage is paid off.

Consumption patterns: Drive a Chevrolet Cobalt.
Own an RV.
Shop at Lowe's.
Read *VFW MAGAZINE*.
Watch *The View*.
Listen to AM morning news.

Icons: Walmart credit card; his 'n' hers bowling balls.



“Grow old along with me!
The best is yet to be.”

– Robert Browning





EMPTY NESTERS & RETIREES

– Town & Country/Exurbs –



SMALL-TOWN ESTABLISHMENT

Configuration: Empty-nest couples.
Average household size—2 persons.
Predominant age range of adults—55 to 64.

Characteristics: The leading citizens of small-town communities.
More than half have college or graduate degrees.
Most have annual incomes of \$100,000 or more.
Small-town lawyers, doctors, bankers, chief executives.

Housing characteristics: Large single-family houses on the best street in town.
Second homes in the city.
Tech-enhanced homes.

Consumption patterns: Drive an Audi A6.
Multiple club memberships: the country club; the garden club; Sunday
afternoon at home with the weekend paper.
Shop at Talbots.
Read *Kiplinger's Personal Finance*.
Watch *News Hour*.
Listen to BBC NEWS.

Icons: Blue-chip investment portfolios; Framed advanced degrees.



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

– Anton Chekhov



NEW EMPTY NESTERS

Configuration: Empty-nest couples; a small percentage have a youngest child still at home.
Average household size—2 to 3 persons.
Predominant age range of adults—45 to 64.

Characteristics: Middle-aged and upper-middle-class.
Dual-income households.
High disposable income.
Small business owners; local homebuilders.

Housing characteristics: Semi-rural small towns fast becoming middle-class suburbs.
The nicest house in the nicest neighborhood.

Consumption patterns: Drive an old Corvette.
Dining out.
Shop online.
Read *Outdoor Life*.
Watch *CBS Sports*.
Listen to classic rock radio.

Icons: Travel club; Chamber of commerce membership.



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

– Daniel J. Boorstin



RV RETIREES

Configuration: Older couples.
Average household size—2 persons.
Predominant age range of adults—55 and older.

Characteristics: Empty-nest, middle-income households.
Former policemen, firemen, repairmen, technicians.
High-school grads; over half went to college.
Most are retired or nearing retirement.

Housing characteristics: Detached houses in small towns.
Most stay in their homes, but a few choose to retire in resort locations.
Vacation/weekend homes.
More than 20 percent are still living in the same house they bought when they got married.

Consumption patterns: Drive a Toyota Avalon and an RV.
Own a timeshare.
Shop at Sam's Club.
Read *Country Living* Magazine.
Watch *This Old House*.
Listen to "easy listening" radio.

Icons: Winnebago; Cracker Barrel rocking chair.



"To travel hopefully is a better thing than to arrive."

– Robert Louis Stevenson



BLUE-COLLAR EMPTY NESTERS

Configuration: Middle-aged married couples with older children no longer living at home.
Average household size—2 persons.
Predominant age range of adults—45 to 64.

Characteristics: Middle-income, middle-class households.
High-school educated.
“Old-fashioned” outdoor-oriented lifestyles.
Farmers; blue-collar workers, many in the construction industry; machinists.

Housing characteristics: Small towns and villages
Modest detached houses or mobile homes; ranch houses.
Over 80 percent own their homes.

Consumption patterns: Drive a GMC Sierra pickup; hot rod or motorcycle for fun.
Deer hunting; target shooting.
Shop at Tractor Supply Company.
Read *Car Craft*.
Watch *NASCAR*.
Listen to country music radio.

Icons: Camouflage as a fashion statement; handgun.



“Far and away the best prize that life offers
is the chance to work hard at work worth doing.”

– Thomas Jefferson



EXURBAN SUBURBANITES

Configuration: Singles and married couples without children.
Average household size—2 persons.
Predominant age range of adults—45 to 64.

Characteristics: High-school graduates.
Middle-income households.
Employed in manufacturing, construction; waiters and waitresses.

Housing characteristics: Exurban towns that are growing rapidly.
Three-quarters own their homes.
Detached houses; two-family houses; mobile homes.

Consumption patterns: Drive a Dodge Ram pickup.
Fast food and smoking.
Shop at Home Depot.
Read *Four Wheel and Off Road*.
Watch *Everybody Loves Raymond*.
Listen to '50s music.

Icons: Dale Earnhardt, Sr.; Riding lawnmower.



“A hard-working man and a thrifty woman are the real treasures of any family.”

– Chinese Proverb





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Cities* –



FULL-NEST URBANITES

Configuration: Traditional and non-traditional families; some multi-generational households.
Average household size—3 to 4 persons.
Predominant age range of adults—35 to 50.

Characteristics: Ethnically diverse, upper-middle-income.
Many immigrants, second-generation Americans.
Well-educated—two-thirds have attended or graduated from college.
Multi-racial, multi-lingual.
White-collar office and “knowledge” workers; government and arts.

Housing characteristics: Single-family houses, duplexes or apartments in urban neighborhoods.
Relatively settled—nearly two-thirds have lived in the same dwelling for more than five years.
More than half own their homes.

Consumption patterns: Drive a Volkswagen Tiguan.
Family-style restaurants.
Shop at Key Foods.
Read *Ebony*.
Watch *E! Entertainment*.
Listen to urban contemporary radio.

Icons: Green card; transit card.



“America, the land of unlimited possibilities.”

– Ludwig Max Goldberger



MULTI-CULTURAL FAMILIES

Configuration: Families with several children; single-parent families.

Average household size—5 persons.

Predominant age range of adults—35 to 54.

Characteristics: Middle-income immigrant Hispanic families.

High-school graduates.

First-generation Americans.

Jobs range widely, from day laborers to management professionals.

Housing characteristics: Older urban rowhouse and bungalow neighborhoods.

Half own, half rent their dwelling units.

Dream of moving to a larger house in a nicer neighborhood.

Consumption patterns: Drive an Acura.

Attend NBA games regularly.

Shop at bodegas; Mexican taquerias; Czech bakeries; German hofbraus;
pizzerias.

Read foreign-language newspapers.

Watch *Noticiero Univision*.

Listen to Latin radio.

Icons: World Cup “futbol” jerseys; Region-free DVD player for movies from home.



“America is God’s crucible, the great melting pot where all
the races are melting and reforming.”

– Israel Zangwill





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Small Cities/Satellite Cities* –



UNIBOX TRANSFEREES

Configuration: Families with school-age children.
Average household size—4 persons.
Predominant age range of adults—35 to 54.

Characteristics: Upper-middle-income families; both spouses work.
One-third graduated from college.
On the move; frequent transfers for better jobs, better pay.
Computer-savvy, career-oriented middle managers.

Housing characteristics: Single-family detached houses in brand-new subdivisions just outside second- and third-tier cities.
Two-story uniboxes, easy to resell when the next transfer comes.
More than 45 percent moved in the past four years.

Consumption patterns: Drive a Suburban LTZ.
Cleaning service; laundry service.
Shop at Super Target.
Read *Parents* magazine.
Kids watch *The Disney Channel*; parents still watch *Saturday Night Live*.
Listen to '80s pop internet radio.

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



“They change their clime, not their disposition.”

– Horace



MULTI-ETHNIC FAMILIES

Configuration: Middle-class families with children.
Average household size—4-plus persons.
Predominant age range of adults—25 to 44.

Characteristics: A large percentage of Spanish-speaking households; many recent immigrants.
More than 90 percent finished high school.
A high percentage are in the Armed Forces.
Construction workers; maintenance workers; government employees.

Housing characteristics: Low-rise apartments in older neighborhoods; rowhouses; cottages.
Less than 35 percent are renters.
Highly mobile: over half have moved within the last four years.

Consumption patterns: Drive a Mazda 5 minivan.
Play soccer (adults as well as kids); attend NHL games.
Buy clothes online.
Read *OK! Weekly*.
Watch soccer on television.
Listen to hip hop.

Icons: World Cup jerseys; Xbox 360.



“In this country ‘American’ means white.
Everyone else has to hyphenate.”

– Toni Morrison





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Suburbs* –



THE SOCIAL REGISTER

Configuration: Older families with teen-aged children.
Average household size—4 to 5 persons.
Predominant age range of adults—40 to 54.

Characteristics: Very high-income white and Asian families.
Pre-empty nesters; professional parents who had their children in their 30s.
80 percent are college-educated; more than a quarter with advanced degrees.
Prominent professionals and executives in local business, finance, law, and communications industries.

Housing characteristics: Million-dollar homes.
Detached houses in wealthy enclaves, often near the country club; expensive condominiums or exclusive co-ops in the city.
Over 75 percent have owned their residences five years or longer.

Consumption patterns: Mom drives a Range Rover, Dad drives a Mercedes-Benz, and the kids drive a Volkswagen Jetta and a Jeep.
Involvement in civic activities—historic preservation, culture and the arts.
Shop at Nordstrom.
Read the *New York Times*.
Watch *HBO*.
Listen to progressive jazz on vinyl.

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



“Wealth is not without its advantages.”

– John Kenneth Galbraith



NOUVEAU MONEY

Configuration: Families with children.
Average household size—4 to 5 or more persons.
Predominant age range of adults—35 to 54.

Characteristics: Big spenders with high incomes.
Highly mobile; more than half moved within the past four years.
Highly-educated.
Investment analysts; business owners; high-tech careers.

Housing characteristics: New-money subdivisions.
McMansions in the suburbs; penthouses in the city.

Consumption patterns: Drive a Mercedes GL550 SUV.
Disney “platinum package” family vacations.
Shop at Ann Taylor and Ralph Lauren.
Read *Fortune* and *Money* magazines.
Watch *American Idol*.
Listen to classic hits radio.

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



“A sumptuous dwelling the rich man hath.”

– Mary Elizabeth Hewitt



LATE-NEST SUBURBANITES

Configuration: Older families with younger children.
Average household size—3 to 4 persons.
Predominant age range of adults—45 to 60.

Characteristics: Middle-aged Baby Boomers who married late; had children even later.
High percentage of college graduates.
White-collar employment.
Technicians; financial specialists; accountants; engineers.

Housing characteristics: Suburban subdivisions outside fast-growing metro areas.
Detached houses—two-story “colonials.”
Nearly 90 percent own their homes; frequently refinance.

Consumption patterns: Drive a Chrysler Town & Country minivan.
Outdoor activities.
Shop at Kohl’s.
Read *Family Fun* magazine.
Watch awards shows.
Listen to adult contemporary and smooth jazz radio.

Icons: Babolat AeroPro Drive tennis raquets; WebMD.



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

– Anastasia Toufexis



FULL-NEST SUBURBANITES

Configuration: Families with two or more children.
Average household size—4-plus persons.
Predominant age range of adults—25 to 44.

Characteristics: Upper-middle-income suburban families; many Latinos and Asians.
Significant numbers of stay-at-home Moms.
Well educated—more than two-thirds went to college.
Officers of small corporations; sales managers; communications and technology.

Housing characteristics: New upscale suburban subdivisions.
Over 60 percent have moved within the past four years.
Relatively high property values.

Consumption patterns: Drive family vehicles—minivan for carpooling (*e.g.*—Honda Odyssey) and SUV for show (*e.g.*—Ford Expedition).
Theme parks, water parks, zoos and other family-oriented pursuits.
Shop at Target.
She reads *Glamour*; he reads *Muscle & Fitness*; they read *Parenting*.
Watch *PBS Kids Sprout*.
Listen to “top 40” radio.

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



BLUE-COLLAR BUTTON-DOWNS

Configuration: Married couples with several children.
Average household size—5-plus persons.
Predominant age range of adults—25 to 44.

Characteristics: Ethnically diverse, middle-class households with working-class values.
Some multi-generational households.
Most are high-school grads; many also attended two-year colleges or technical schools.
Military families, policemen/firemen, technical or sales workers.

Housing characteristics: Older single-family detached houses in post-war subdivisions of capes and ranches.
A significant number live in townhouses, both rental and ownership.
Two-thirds own their homes.

Consumption patterns: Drive a Dodge Grand Caravan minivan.
Do-it-yourself home and auto maintenance.
Shop at gas station convenience stores.
Read *Baby Talk* and *ESPN The Magazine*.
Watch *Animal Planet*.
Listen to soft rock radio.

Icons: Above-ground swimming pool with custom deck; Six-pack of Keystone Light.



“Nice work if you can get it,
And you can get it if you try.”

– Ira Gershwin





TRADITIONAL & NON-TRADITIONAL FAMILIES

– Town & Country/Exurbs –



EX-URBAN ELITE

Configuration: Married couples with children.
Average household size—4 persons.
Predominant age range of adults—35 to 54.

Characteristics: Wealthy families living in private luxury.
Highly-educated; 80 percent went to college.
Former residents of cities or metropolitan suburbs who have “escaped” urban stress.
Executives; professionals; entrepreneurs; freelance consulting businesses.

Housing characteristics: “Retreat” locations—the New England coast; horse farms in Virginia and New Jersey; Monterey County, California.
“Estate” homes—custom if new; restored if old.
Among the highest home values in the nation.

Consumption patterns: Drive a Lexus LX570.
Vacation at ski resorts.
Shop online.
Read *Martha Stewart Living* and *Ski* magazine.
Watch *The Movie Network*.
Listen to satellite radio.

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



FULL-NEST EXURBANITES

Configuration: Married couples with children.
Average household size—4 persons.
Predominant age range of adults—35 to 54.

Characteristics: Upper-middle-income families who relocate frequently.
Family- and outdoor-oriented.
Well educated, with college degrees.
Professional and managerial workers, following high-tech companies.

Housing characteristics: New subdivisions in rural, upscale boomtowns.
Detached houses; farmettes.
Close to corporations located along major highway corridors.

Consumption patterns: Drive a GMC Yukon XL.
Camping in state forests; hiking; backpacking; kayaking; whitewater rafting;
power boating; dirt biking.
Shop at Best Buy.
Read *Country Living*.
Watch *National Geographic Channel*.
Listen to classic rock radio.

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



NEW-TOWN FAMILIES

Configuration: Families with children of all ages.
Average household size—4 persons.
Predominant age range of adults—25 to 44.

Characteristics: Dual-income families.
High-school graduates, half have gone to local universities.
Cost-conscious early adopters.
Local white- and blue-collar occupations.

Housing characteristics: New subdivisions, both infill and greenfields.
New ranches, capes, cottages, bungalows, “colonials.”
Nearly 75 percent own their homes, with high leverage mortgages.

Consumption patterns: Drive a Kia Sedona minivan.
Little League, Pop Warner, traveling soccer team.
Shop at Home Depot.
She reads *Self*; he reads *Car Craft*.
Watch *Nickelodeon*, *Disney Channel*, *Cartoon Network*.
Listen to soft rock.

Icons: PlayStation; camping gear.



“The root of the state is in the family.”

– Mencius



SMALL-TOWN FAMILIES

Configuration: Married couples, with one to three school-aged children.
Average household size—3 to 5 persons.
Predominant age range of adults—35 to 54.

Characteristics: Solid middle-class citizens.
High-school graduates.
Raising kids in an old-fashioned way of life.
Blue-collar and farming-related employment.

Housing characteristics: Rural middle-class towns.
Farmhouses, of the front-porch variety; ranches, ramblers, and mobile homes.
Some own farms
Predominantly homeowners.

Consumption patterns: Drive a Ford F-Series pickup.
Attend Friday night high school football; play beer league softball.
Shop at Food Lion.
Read *American Hunter* and *Guns & Ammo*.
Watch the *Outdoor Channel*.
Listen to country radio.

Icons: Garage full of sports equipment; all terrain vehicles.



“No Farmers, No Food.”

– Bumper Sticker





YOUNGER SINGLES & COUPLES

– *Metropolitan Cities* –



E-TYPES

Configuration: Mostly singles and couples, a few with babies.
Average household size—1 or 2 persons.
Predominant age range of adults—25 to 44.

Characteristics: High-living, high-energy city-dwellers.
More than a quarter hold advanced degrees, some just a few years out of grad school.
Multi-ethnic, with significant numbers of Asians.
e-Businesses, information technologies.

Housing characteristics: Upscale urban neighborhoods, often near universities.
70 percent rent; 30 percent own urban apartments.
Median home value is second highest in the nation.

Consumption patterns: Drive an BMW i3.
World travellers; concert-goers; spa devotees; drink exotic beers and imported red wines.
Shop at Bloomingdale's.
Read *Wired* and *The Economist*.
Watch *IFC*.
Listen to *NPR* podcasts.

Icons: Bandwidth (everything's in the cloud); IPO red herring.



“In the future, everything will be digital”

– Bill Gates



NEW BOHEMIANS

Configuration: Mostly singles; some couples; a few with young children.

Average household size—1 or 2 persons.

Predominant age range of adults—25 to 44.

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

Heart of the real “creative class;” alternative lifestyles: hippies, political leftists, community activists.

The social and political *avant-garde*; one-third are gay.

Executives; students; actors; artists; writers; boutique owners; public-interest advocates.

Housing characteristics: In-town and downtown neighborhoods.

Three-quarters owners; funky flats in brownstones, apartment houses, and converted lofts.

Consumption patterns: Transit cards; drive an Audi S4.

Early adopters, poetry readings and gallery openings.

Shop at boutiques.

Read alternative weeklies.

Watch *Tattoos After Dark*.

Listen to jazz.

Icons: Imported non-filter cigarettes; state-of-the-art haircuts.



“Sacred cows make the tastiest hamburger.”

– Abbie Hoffman



URBAN ACHIEVERS

Configuration: Mostly singles, some couples.
Average household size—1.5 persons.
Predominant age range of adults—18 to 34.

Characteristics: College-educated.
One-third are foreign-born.
Ethnically diverse; multi-lingual; many are recent immigrants.
Students; junior administrators; entertainment and media occupations.

Housing characteristics: Diverse urban neighborhoods, often in port cities.
Nearly 80 percent are renters.
Lofts, apartments and townhouses.

Consumption patterns: Transit cards; drive a Toyota Yaris.
Ethnic clubs and restaurants.
Shop at Trader Joe's.
Read comic books, *Elle*, *Blender* and *Spin*; foreign newspapers online.
Watch foreign music and videos online.
Listen to alternative rock radio.

Icons: Skype; credit cards and green cards.



“¿Que pasa, dude?”

– Greeting





YOUNGER SINGLES & COUPLES

– *Small Cities/Satellite Cities* –



THE VIPs

Configuration: Couples and some singles; no children by choice.

Average household size—2 persons.

Predominant age range of adults—30 to 50.

Characteristics: Dual-income, dual-career couples.

Over half have college or post-graduate degrees.

Yesterday: *Twentysomethings*. Tomorrow: *Nouveau Money*.

White-collar professionals: executive vice presidents; department heads; in tech, business and finance.

Housing characteristics: Upper-middle-class neighborhoods in second-tier cities.

New, upscale condos and townhouses in more urban areas.

Three-quarters are home owners.

Consumption patterns: Drive a BMW M1.

Imported white wine for her; exotic imported beer for him.

Shop at Whole Foods.

Read *Runner's World*.

Watch *The Office*.

Listen to blues records on vinyl.

Icons: Wine cellar; 128-GB Smart Phone.



“Power is the great aphrodisiac.”

– Henry Kissinger



TWENTYSOMETHINGS

Configuration: Mostly singles; couples.
Average household size—1 or 2 persons.
Predominant age ranges—20 to 30.

Characteristics: Middle-income singles and couples.
Recent college graduates who have moved to second- or third-tier cities.
Highly athletic, technologically advanced, active nightlife.
Starter positions in info-tech start-ups, public and private service industries.

Housing characteristics: Fast-growing smaller cities; smaller-city suburbs.
Nearly 45 percent rent lofts and apartments.
The 55 percent who are owners bought starter houses, townhouses, or condominiums.

Consumption patterns: Drive a Nissan Altima Hybrid.
Health clubs and night clubs; back-packing and camping; mountain-biking;
ethnic take-out, fast food, and happy hour grazing.
Shop at Amazon.com.
Read *Bicycling*, *Backpacker* (as well as *Playboy* and *Maxim*).
Watch *South Park*.
Listen to reggae and alternative rock radio.

Icons: txt msg; Craig's List.



“You can’t always get what you want
But if you try sometimes
You just might find
You get what you need.”

– Mick Jagger and Keith Richard



SMALL-CITY SINGLES

Configuration: Singles and couples.

Average household size—1 or 2 persons.

Predominant age ranges—18 to 44.

Characteristics: Students and relatively young working-class households.

Highly mobile—75 percent have moved in the last four years.

Almost a quarter are college graduates.

Housing characteristics: Fast-growing satellite cities and college towns.

Sixty percent are renters in apartment complexes or houses.

Students living off-campus.

Consumption patterns: Drive a Kia Forte.

Competitive activities from volleyball to chess.

Shop at Rent-A-Center.

Read *Seventeen* and *PC Gamer* magazines.

Watch *The Real World*.

Listen to rap.

Icons: Jack-and-Coke at a singles bar; music videos on YouTube.



“Youth is wholly experimental.”

– Robert Louis Stevenson





YOUNGER SINGLES & COUPLES

– *Metropolitan Suburbs* –



THE ENTREPRENEURS

Configuration: Married couples; very few with children.
Average household size—2 persons.
Predominant age range of adults—30 to 50.

Characteristics: Wealthy, dual-income couples.
High percentage of home-based businesses.
Well educated—Nearly 70 percent hold college or advanced degrees.
Business owners, executives and white-collar professionals.

Housing characteristics: High-value condominiums in the city; exclusive townhouses in the suburbs.
Very high property values.
Nearly half have moved within the past four years.

Consumption patterns: Drive a supercharged Range Rover and a BMW M6 convertible.
Tennis players; theatre lovers, museumgoers; online stock traders.
Shop at Restoration Hardware.
Read *Wired* and *Smart Money* magazines.
Watch the *Tonight Show Starring Jimmy Fallon*.
Listen to alternative rock on satellite radio.

Icons: Cloud-connected home office; European ski vacations.



“A creative economy is the fuel of magnificence.”

– Ralph Waldo Emerson



FAST-TRACK PROFESSIONALS

Configuration: Singles and couples.
 Average household size—1 or 2 persons.
 Predominant age range of adults—25 to 40.

Characteristics: Upper-middle-income households.
 Type-A college grads.
 Career- and lifestyle-oriented techies.
 Employed by software and IT companies, communications firms, law offices.

Housing characteristics: High-value close-in suburbs of large cities; downtowns of small cities.
 Upscale condominiums, townhouses, and apartments.
 Nearly three quarters own their residences.

Consumption patterns: Drive a BMW X6 crossover SUV
 Download everything.
 Shop online.
 Read *NYTimes.com* daily.
 Watch *Saturday Night Live*.
 Listen to NPR and jazz radio.

Icons: Podcasts and MP3s; i-Pad.



“Nothing succeeds like success.”

– Alexandre Dumas, père



UPSCALE SUBURBAN COUPLES

Configuration: Married dual-income couples.
 Average household size—2 persons.
 Predominant age range of adults—25 to 44.

Characteristics: Well-educated suburban couples.
 Predominantly white and Asian households.
 Management, computer, business and financial specialists.

Housing characteristics: Close-in suburbs.
 Detached residences in small new housing developments, many at cluster densities.

Consumption patterns: Drive a Mazda CX-5 crossover SUV.
 Exercise at home daily.
 Shop at Costco.
 He reads *Men's Fitness*; she reads *Prevention*.
 Watch *X-Games*.
 Listen to alternative rock radio.

Icons: Elliptical trainer; networked smart TVs.



“The home should be the treasure chest of living”

– Le Corbusier



SUBURBAN ACHIEVERS

Configuration: Mostly singles, some couples.
Average household size—1 or 2 persons.
Predominant age range of adults—18 to 34.

Characteristics: Recent college grads.
Over 85 percent have moved in the past four years.
White-collar workers anticipating upward mobility; balancing work and play.
High-tech employment; entertainment, sports and media jobs.

Housing characteristics: Older suburbs near the big city.
One-third own their homes—soft lofts and townhouses.
Two-thirds are renters living in suburban apartment complexes.

Consumption patterns: Drive a Volkswagen GTI.
Softball, racquetball and billiards.
Shop at IKEA.
Read *Rolling Stone*.
Watch *Survivor*.
Listen to hip hop and rap music.

Icons: T-shirt collection; selfies.



“Yo!”

– Greeting





YOUNGER SINGLES & COUPLES

– *Town & Country/Exurbs* –



EX-URBAN POWER COUPLES

Configuration: Older married couples, no children.
Average household size—2 persons.
Predominant age range of adults—35 to 54.

Characteristics: Well-educated upper-income urban-exile couples.
Urban tastes in a rural environment.
High-powered jobs/laid-back leisure.

Housing characteristics: An hour's drive from the closest metro in scenic, formerly rural areas.
Large detached residences in small new housing developments, many at cluster densities.
His and her home offices.

Consumption patterns: Drive an Acura MDX SUV.
Skiing, both cross-country and downhill; diving, both SCUBA and snorkel.
Shop at Brooks Brothers.
Read *House Beautiful*, *Ski* and *Consumer Reports*.
Watch *Cinemax*.
Listen to new age, folk and classic hits on satellite radio.

Icons: Six-burner professional range; “race stock” cross-country skis.



“Knowledge is power”

– Francis Bacon



CROSS-TRAINING COUPLES

Configuration: Married couples, very few children.
Average household size—2 persons.
Predominant age range of adults—25 to 44.

Characteristics: College-educated; 10 percent with advanced degrees.
Active engagement in outdoor activities.
Engineers; high school teachers; physical therapists.

Housing characteristics: New construction in or just outside small towns.
Detached houses and townhouses close to their jobs.
Plenty of storage for their skis, bikes, kayaks.

Consumption patterns: Drive a Volkswagen Jetta SportWagen.
Mountain biking; skiing; canoeing; backpacking; boating.
Shop at L.L. Bean and Sierra Trading Post.
Read *Audubon* and *Outdoor Life*.
Watch *NBC Sports Network*.
Listen to classical radio.

Icons: Carabiners; Everything Gore-Tex.



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

– Ralph Waldo Emerson



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