
PANORAMA

a complete guide to

NEIGHBORHOOD DEMOGRAPHICS FOR EXPERT MARKETING SOLUTIONS



Applied Geographic Solutions
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PANORAMA

BECAUSE **LOCATION** STILL MATTERS

Building on over three decades of experience in the creation and use of geodemographic segmentation systems in both Canada and the United States, Applied Geographic Solutions returns to its spatial roots with a truly location-centric segmentation system, Panorama. Building on and integrating the existing suite of AGS modeling and analytical tools, Panorama creates actionable perspective on an increasingly complex and rapidly churning demographic landscape.

Panorama consists of sixty-eight segments, with users encouraged to adopt either a pre-defined grouping or to create groupings of segments tailored to their own customer profiles.

Panorama is currently paired with the industry leading [GfK MRI](#) survey, providing the essential linkage between neighborhood demographics and consumer preferences and attitudes. When married with AGS' wide range of unique data such as CrimeRisk, Demographic Dimensions, and Quality of Life, and with unique AGS analytical tools such as Site Signature, Panorama can be completely customized to your particular circumstances. Instead of simply a generic segmentation system, Panorama becomes **myPanorama**.

In addition to the detailed segment snapshots found here, a number of additional documents are available at appliedgeographic.com/panorama –

[Descriptions and Demographics \(PDF\)](#) is a relatively compact document which can be easily distributed to users and omits the maps and graphics found here. For further details on the demographics of each segment, please download the [Panorama Demographic Guide \(XLSX\)](#). Finally, for those interested in the nuts and bolts, the [Philosophy and Methodology \(PDF\)](#) document provides the essential methodological details.

Representing approximately one percent of households, One Percenters tend to be middle-aged, white married couples whose children are teenagers or have already left home for college and careers. With incomes nearly three times the national average and very high net worth, these highly educated professionals live in large, single detached houses in exclusive neighborhoods of the larger metropolitan areas. Consumers of everything, including luxury German automobiles, high end apparel and jewelry, and seasoned global travelers, One Percenters generally value wealth

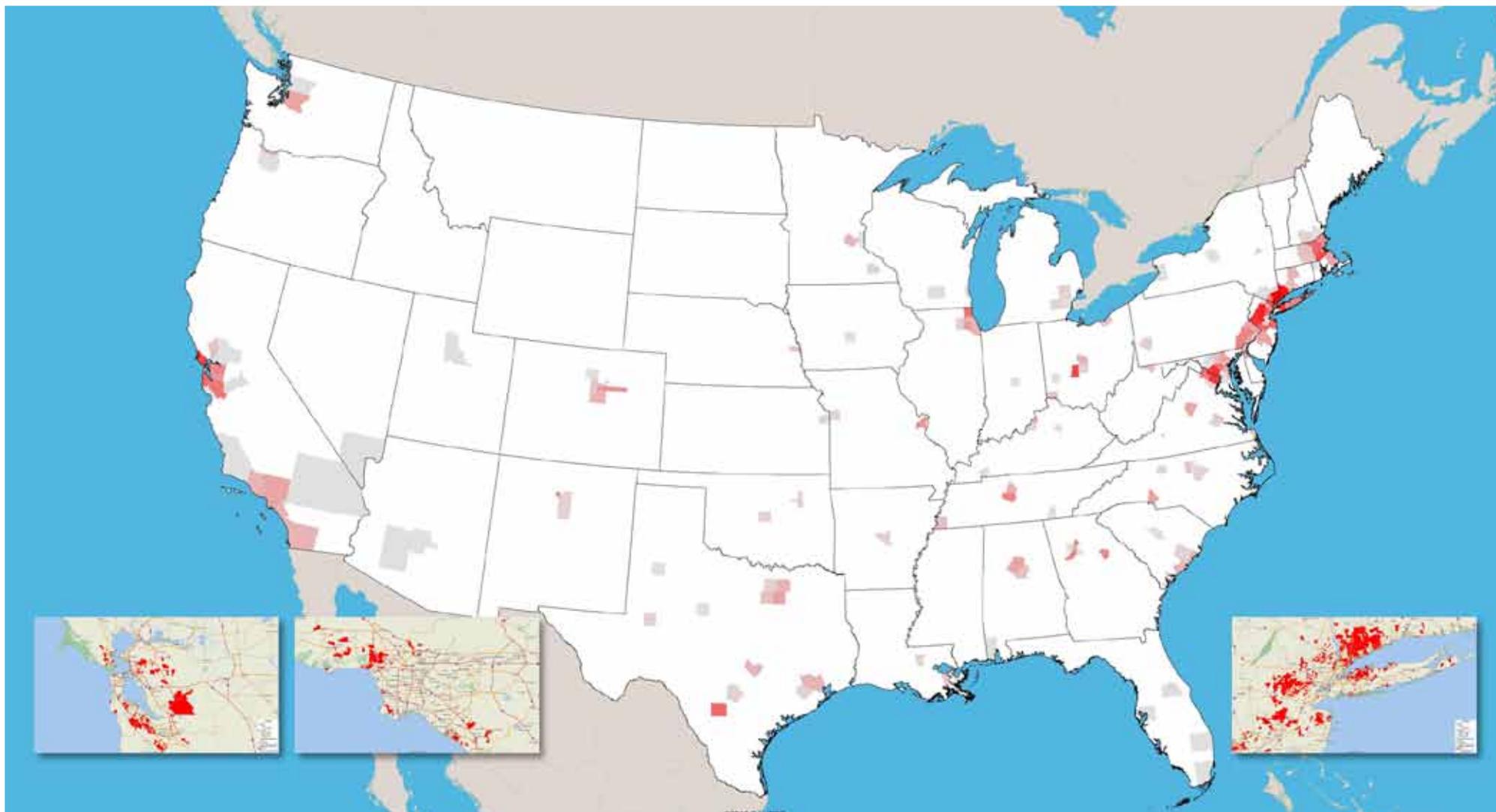
and its ostentatious display. Heavily involved with charities and politics, they tend to view themselves as generally liberal but don't identify heavily with any political party.

They can be found primarily in the exclusive suburbs of New York NY, Boston MA, Washington DC, San Francisco and Los Angeles CA, with smaller concentrations in most of the country's major urban centers. They are a significant force in such communities as Scarsdale NY, McLean VA, Bethesda MD, Westport and Darien CT, and Palo Alto, Beverly Hills, and Newport Beach, CA.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4047677	1.33%
Households	1443716	1.30%
% Growth 2000-2019	10.98	80
% Group Quarters	1.11	45
Median Income \$	171392	269
Median Age	44.27	119
% Marr Couple Hhd	33.22	146
% Hhd w/ Children	36.37	118
% Race White	78.09	130
% Race Black	3.52	28
% Race Asian	9.24	158
% Hispanic	6.91	39
% Apt 50+ Units	1.92	40
% Single Family Det	86.26	137
Median Housing \$	573601	319
% Univ. Degree	72.98	228
% Single Fam Det	1.74	38
Population Density	855 /sq mi	919



TOP COUNTIES

Los Angeles, California	Westchester, New York	Fairfield, Connecticut	Nassau, New York	Fairfax, Virginia
Montgomery, Maryland	Middlesex, Massachusetts	Santa Clara, California	Cook, Illinois	Bergen, New Jersey
Norfolk, Massachusetts	Morris, New Jersey	Essex, New Jersey	Suffolk, New York	Harris, Texas

With average household incomes of well over \$125,000, this select group is primarily composed of highly educated white middle-aged married couples, with a significant Asian minority. Slightly older than their 01 counterparts, there are fewer children in the home. Consumers of the finest goods and services that the world has to offer, they tend to be self-employed professionals who live in older neighborhoods of single detached housing. Technologically savvy, they use the internet to track their investments, do their banking, and make frequent travel plans.

They tend to live in the upscale suburbs of many of the country's larger cities, in places such as Irvine, Thousand Oaks, and Yorba Linda in metropolitan Los Angeles CA, Cupertino and Danville the Bay Area, Bellevue in Seattle WA, and Burke in the Washington DC area. The heaviest concentrations are in Ventura and Orange counties in California.



KEY DEMOGRAPHICS		
	Amount	% US / Index
Population	4942958	1.52%
Households	1729944	1.44%
% Growth 2000-2019	15.82	106
% Group Quarters	0.74	30
Median Income \$	149270	234
Median Age	43.56	117
% Marr Couple Hhd	33.03	145
% Hhd w/ Children	36.58	119
% Race White	65.98	109
% Race Black	3.91	31
% Race Asian	17.54	301
% Hispanic	9.47	53
% Apt 50+ Units	1.25	26
% Single Family Det	86.27	137
Median Housing \$	490943	273
% Univ. Degree	64.70	202
% Single Fam Det	3.10	67
Population Density	1131 /sq mi	1216



TOP COUNTIES

Orange, California	Los Angeles, California	Fairfax, Virginia	Santa Clara, California	San Diego, California
Contra Costa, California	Alameda, California	Montgomery, Maryland	Ventura, California	San Mateo, California
King, Washington	Nassau, New York	Bergen, New Jersey	Suffolk, New York	Morris, New Jersey

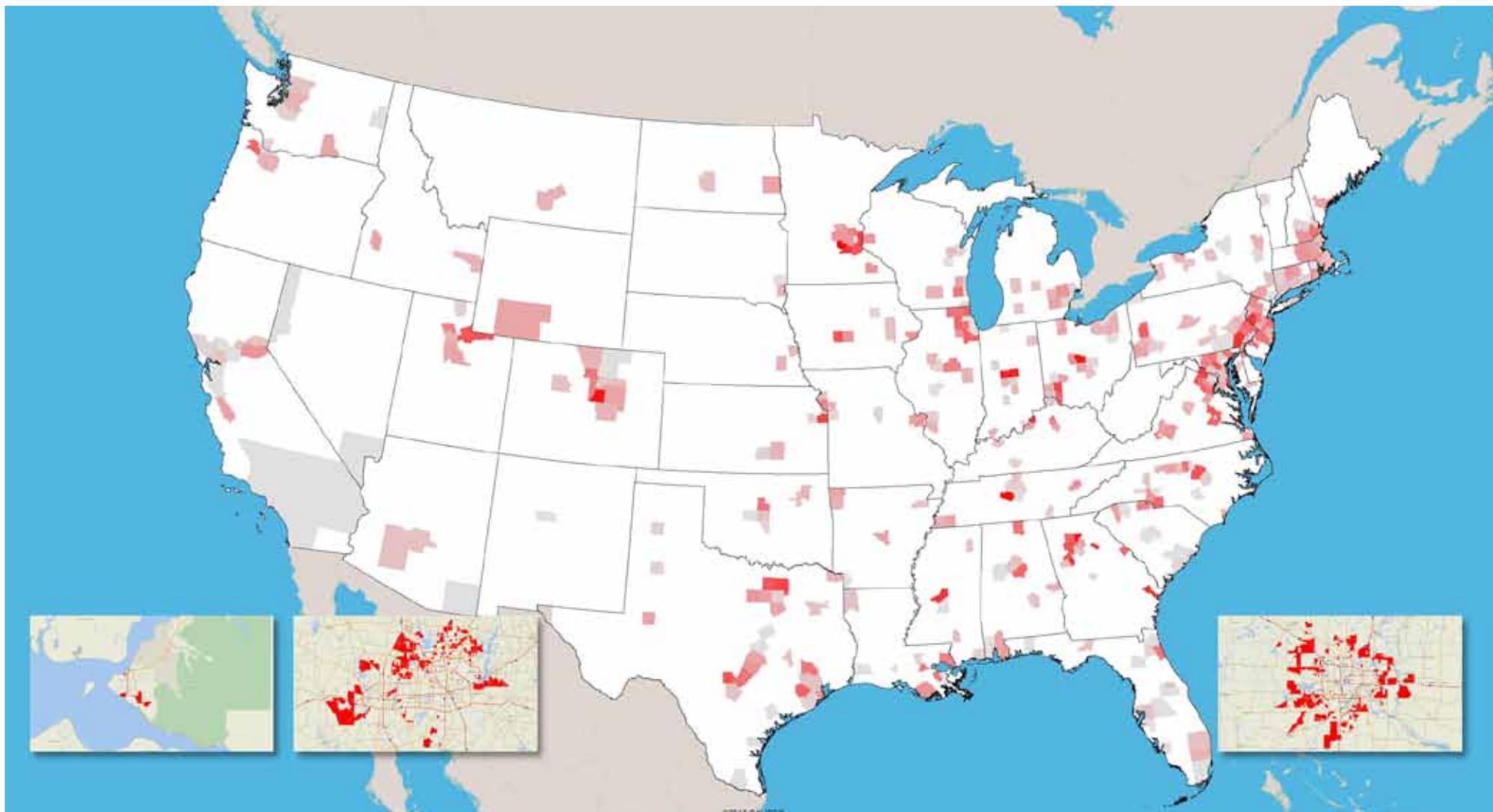
The Second City Moguls have incomes nearly as high as the Peak Performers (02), but tend to live in the newer suburbs of growing metropolitan areas such as Phoenix, Charlotte, Seattle, the Texas I-35 corridor covering San Antonio-Austin-Fort Worth-Dallas, and Anchorage. The vast majority live in heavily mortgaged newer homes in such suburbs as

Plano, Naperville, Overland Park, Cary, and Alpharetta. Highly educated professionals, they tend to drive expensive German sedans and luxury SUV's, shop at upscale department stores, and put a high value on wealth. While moderately involved in public and political activities, they do tend to identify as Republican.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	6587421	1.81%
Households	2241106	1.72%
% Growth 2000-2019	44.26	260
% Group Quarters	0.35	14
Median Income \$	135104	212
Median Age	39.37	105
% Marr Couple Hhd	38.30	168
% Hhd w/ Children	42.40	137
% Race White	76.77	127
% Race Black	5.32	42
% Race Asian	8.54	146
% Hispanic	7.13	40
% Apt 50+ Units	0.89	19
% Single Family Det	88.18	140
Median Housing \$	324960	181
% Univ. Degree	60.18	188
% Single Fam Det	1.57	34
Population Density	837 /sq mi	900



TOP COUNTIES

Wake, North Carolina	Collin, Texas	Fulton, Georgia	Harris, Texas	Maricopa, Arizona
Johnson, Kansas	Cobb, Georgia	Tarrant, Texas	Chester, Pennsylvania	Denton, Texas
Douglas, Colorado	Lake, Illinois	Montgomery, Pennsylvania	DuPage, Illinois	Will, Illinois

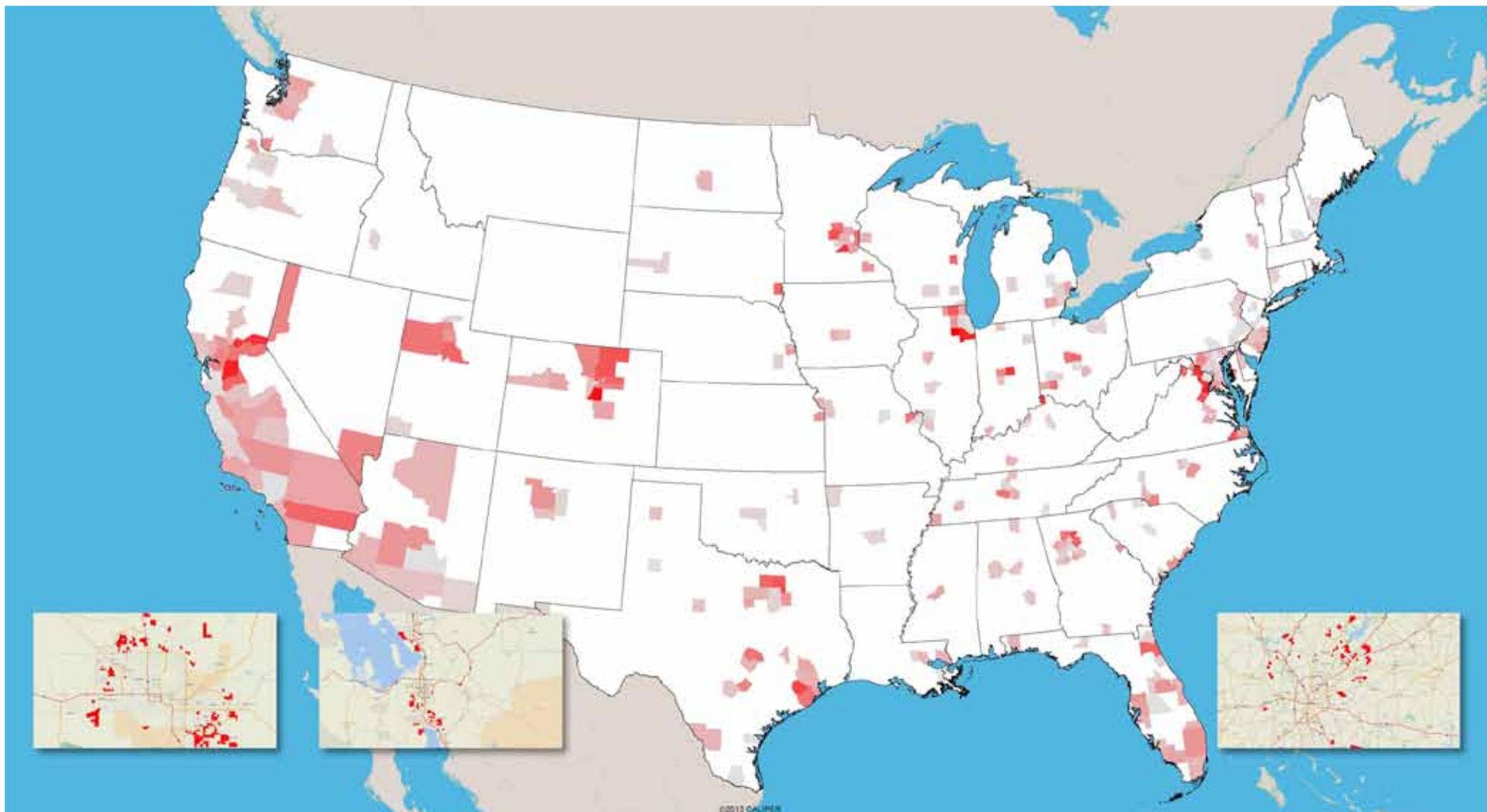
Located primarily in the rapidly growing metropolitan areas of the west, these young families with children are found in the outer suburbs of Phoenix, Denver, Salt Lake City, and Los Angeles. Three quarters of the almost exclusively single family homes have been built since 1990. While predominantly white, there are significant Black, Asian, and Hispanic minorities present. Homes are high

value, and mortgaged accordingly, with long commutes into the city commonplace. Professional and sales occupations dominate, and unemployment is very low.

Examples of 04 areas include Temecula and Temescal Valley CA, Allen TX, Parker CO, and Linton Hall VA.



KEY DEMOGRAPHICS		
	Amount	% US / Index
Population	7063049	1.60%
Households	2288701	1.41%
% Growth 2000-2019	209.27	670
% Group Quarters	0.41	17
Median Income \$	110081	173
Median Age	35.16	94
% Marr Couple Hhd	39.90	175
% Hhd w/ Children	45.87	149
% Race White	59.75	99
% Race Black	8.37	65
% Race Asian	11.39	95
% Hispanic	17.19	96
% Apt 50+ Units	1.13	23
% Single Family Det	85.08	135
Median Housing \$	271719	151
% Univ. Degree	47.13	147
% Single Fam Det	3.16	69
Population Density	1041 /sq mi	1119



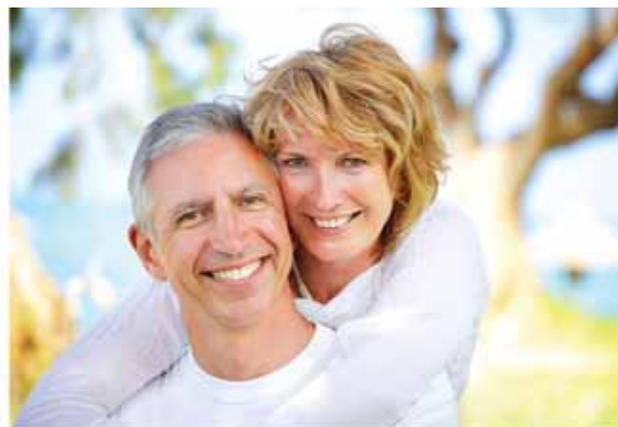
TOP COUNTIES

Maricopa, Arizona	Riverside, California	Clark, Nevada	San Diego, California	Will, Illinois
Harris, Texas	Sacramento, California	San Joaquin, California	Collin, Texas	San Bernardino, California
Broward, Florida	Gwinnett, Georgia	Orange, California	Fort Bend, Texas	Los Angeles, California

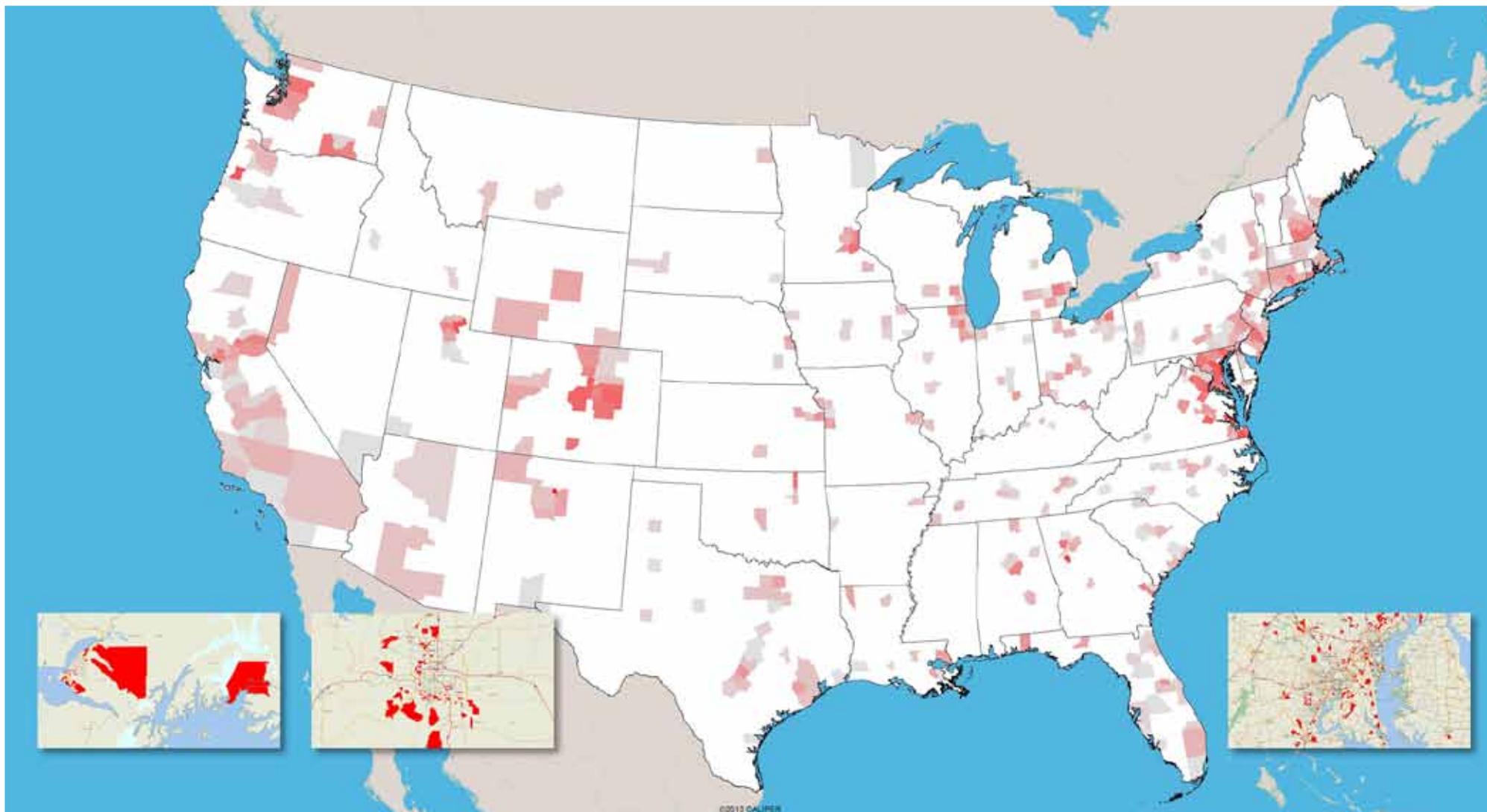
Averaging almost ten years older than the similar Sprawl Success (04) segment, these married couple households are predominantly in their 50's and 60's, and while there are still children, many have headed off to college leaving the nest empty. Very highly educated, these households are predominantly white and live in owned houses built primarily between 1960 and 1990. Being older, and generally closer to employment, commutes tend to be shorter than Sprawl Success, but many

households have more than three vehicles. Unemployment is relatively low, and many are employed in managerial positions with the public sector.

Examples of these low density suburbs include Fort Washington, Fallston, and Friendly MD, Minnetonka MN, and Littleton CO. In addition, this is an important segment in the wealthy Alaskan cities of Anchorage and Juneau.



KEY DEMOGRAPHICS		
	Amount	% US / Index
Population	5186449	1.66%
Households	1946590	1.65%
% Growth 2000-2019	9.51	111
% Group Quarters	0.53	22
Median Income \$	113502	178
Median Age	44.11	118
% Marr Couple Hhd	28.41	125
% Hhd w/ Children	32.48	105
% Race White	77.55	129
% Race Black	6.16	48
% Race Asian	5.89	101
% Hispanic	7.93	44
% Apt 50+ Units	1.03	21
% Single Family Det	87.48	139
Median Housing \$	297446	166
% Univ. Degree	52.02	163
% Single Fam Det	1.52	33
Population Density	623 /sq mi	670



TOP COUNTIES

Prince George's, Maryland

King, Washington

Oakland, Michigan

Harris, Texas

Anne Arundel, Maryland

Maricopa, Arizona

Cook, Illinois

Jefferson, Colorado

Cobb, Georgia

DuPage, Illinois

Snohomish, Washington

Anchorage Municipality, Alaska

Sacramento, California

El Paso, Colorado

Arapahoe, Colorado

Working in power occupations in the big city while living in affluent and exclusive suburbs, these affluent and highly educated households, married couple families tend to be on the older side, with fewer and fewer children at home with each passing year. Long commutes to financial jobs primarily in New York and Boston are offset by the

beautiful neighborhoods they call home, where most own older, very expensive houses.

Typical suburbs include Levittown, Hicksville, East Meadow, West Babylon, and North Massapequa NY, as well as Braintree MA and Trumbull CT.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3619995	1.18%
Households	1302482	1.12%
% Growth 2000-2019	4.70	42
% Group Quarters	0.90	37
Median Income \$	113314	178
Median Age	41.62	112
% Marr Couple Hhd	28.79	126
% Hhd w/ Children	33.45	108
% Race White	70.85	118
% Race Black	5.93	46
% Race Asian	8.42	144
% Hispanic	12.80	71
% Apt 50+ Units	1.87	39
% Single Family Det	82.37	131
Median Housing \$	399914	223
% Univ. Degree	47.75	149
% Single Fam Det	3.06	67
Population Density	2156 /sq mi	2318



TOP COUNTIES

Nassau, New York	Suffolk, New York	Bergen, New Jersey	Middlesex, Massachusetts	Cook, Illinois
Norfolk, Massachusetts	Middlesex, New Jersey	Los Angeles, California	Union, New Jersey	Morris, New Jersey
Rockland, New York	Monmouth, New Jersey	Westchester, New York	Passaic, New Jersey	Fairfield, Connecticut

These diverse areas have a high concentration of households where the primary language at home is neither English or Spanish, but despite this isolation incomes are high, and the residents very highly educated, working in professional occupations. Moderate density suburbs, they tend to be found in the Bay area, Chicago, southern California, and along the southern half of the

I-95 urban corridor. Predominantly single family dwellings built in the 1980's and 1990's, these established neighborhoods have high levels of home ownership.

Typical locations include Germantown and Gaithersburg MD, Centreville, Leesburg, and Franconia VA, and Rancho Santa Margarita and Aliso Viejo CA.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3452938	0.99%
Households	1323032	0.95%
% Growth 2000-2019	34.99	165
% Group Quarters	0.63	26
Median Income \$	103974	163
Median Age	37.04	99
% Marr Couple Hhd	27.59	121
% Hhd w/ Children	34.14	111
% Race White	51.14	85
% Race Black	12.84	100
% Race Asian	19.77	339
% Hispanic	12.61	70
% Apt 50+ Units	3.30	69
% Single Family Det	46.37	74
Median Housing \$	319826	178
% Univ. Degree	52.61	164
% Single Fam Det	4.83	105
Population Density	2322 /sq mi	2497



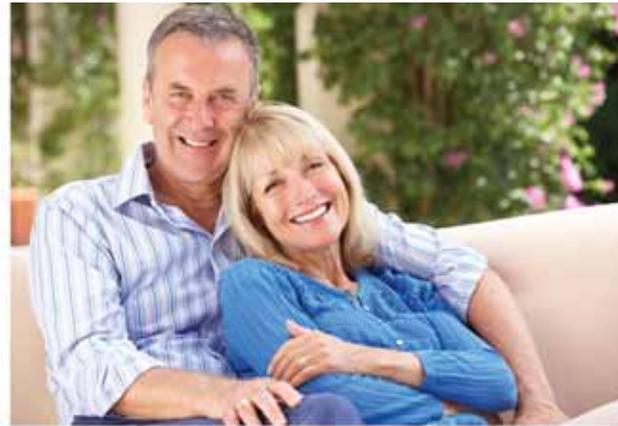
TOP COUNTIES

Fairfax, Virginia	Montgomery, Maryland	Orange, California	Middlesex, New Jersey	San Diego, California
King, Washington	Cook, Illinois	Loudoun, Virginia	Prince George's, Maryland	Santa Clara, California
Prince William, Virginia	Anne Arundel, Maryland	Howard, Maryland	DuPage, Illinois	Los Angeles, California

One of the older groups, the Living The Dreamers tend to be above the age of 50, many of them retired. Married couple families predominate, although only about one third of couples have children still at home. Largely white, highly educated, and high income, these professionals tend to work in real estate, legal, and other professions. Many are self-employed or work from home.

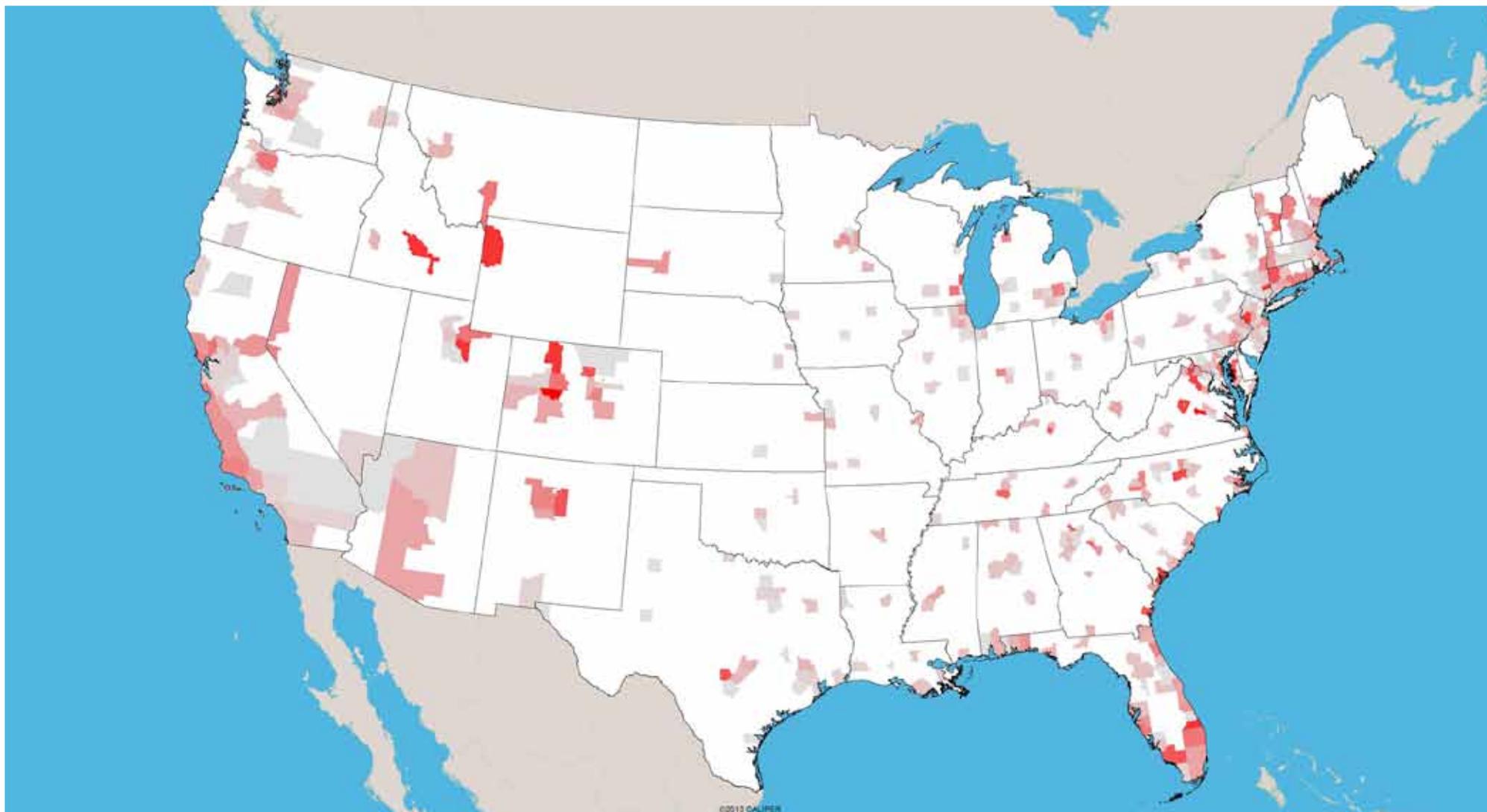
These are largely semi-rural and low density suburban areas in some of the more aesthetically beautiful areas of the country – coastal California, Cape Cod and Newport RI, coastal Florida, and the mountain resorts of Colorado. Accordingly, seasonally vacant housing is common.

The names of the cities are well known – Malibu CA, North Palm Beach FL, Scottsdale AZ, and Bainbridge Island WA to name but a few.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4216688	1.38%
Households	1745131	1.46%
% Growth 2000-2019	13.47	110
% Group Quarters	0.90	37
Median Income \$	106714	168
Median Age	47.68	128
% Marr Couple Hhd	22.73	100
% Hhd w/ Children	26.31	85
% Race White	81.72	136
% Race Black	3.73	29
% Race Asian	4.55	78
% Hispanic	7.85	44
% Apt 50+ Units	2.21	46
% Single Family Det	80.49	128
Median Housing \$	316294	176
% Univ. Degree	55.86	175
% Single Fam Det	1.50	33
Population Density	273 /sq mi	294



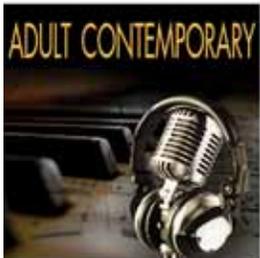
TOP COUNTIES

Maricopa, Arizona	Palm Beach, Florida	Miami-Dade, Florida	Los Angeles, California	Broward, Florida
Oakland, Michigan	San Diego, California	Orange, California	Hennepin, Minnesota	Cook, Illinois
King, Washington	Pinellas, Florida	Anne Arundel, Maryland	Collier, Florida	DuPage, Illinois

These high income, married couples tend to be in their 50's and older. They are well educated seasoned employees who tend to live in upscale low-density suburbs of the main centers of the I-95 corridor between Virginia and New Hampshire. Labor force participation rates are high, as often both spouses need to work in order to maintain their lifestyles. Housing values are moderate, and most own their houses with

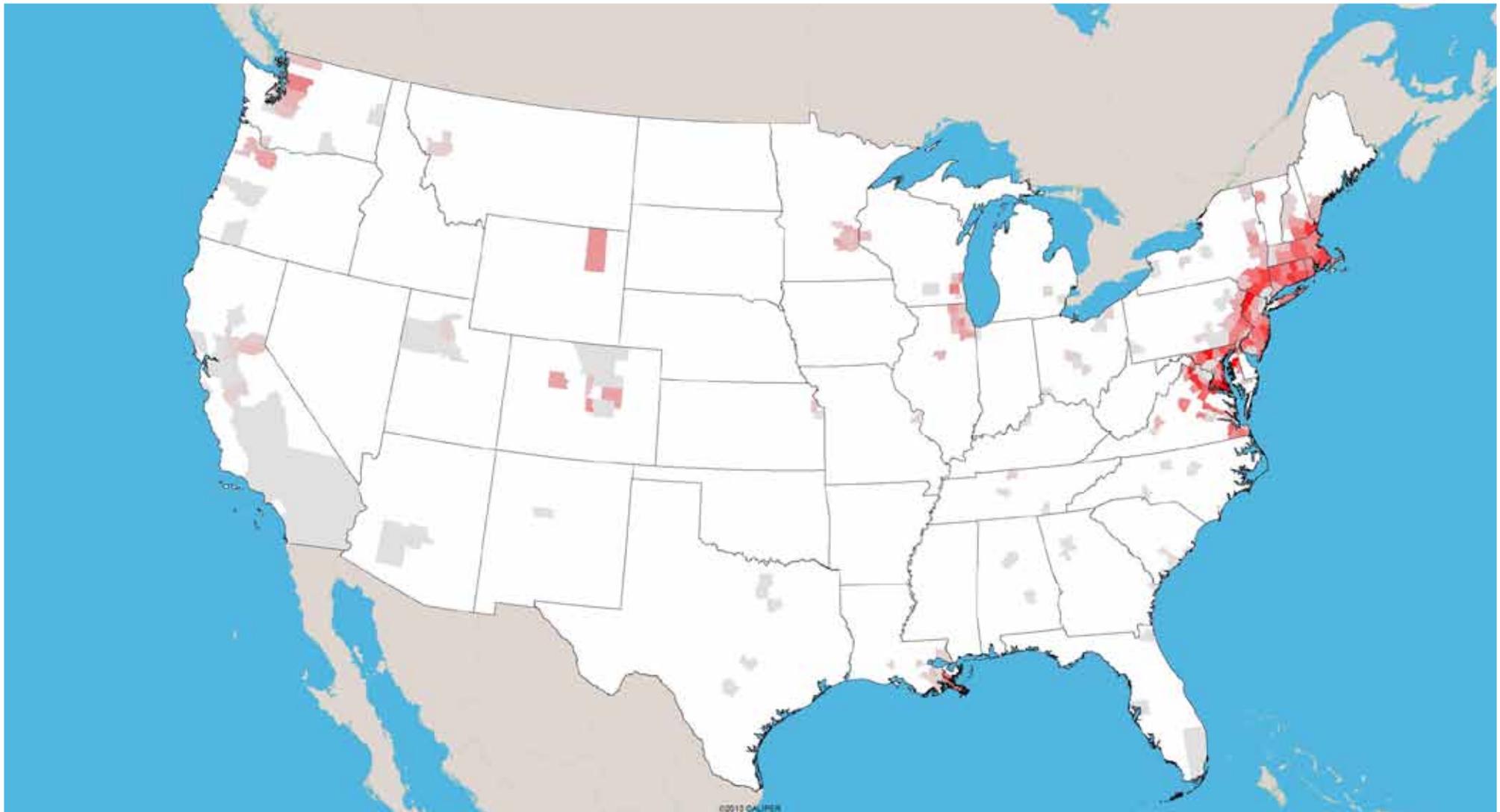
a mortgage. Commutes to work are longer than average, made easier by listening to either talk radio or classic rock, and many households have three or more vehicles, with a decided preference for small SUV's.

Examples of Successful Urban Refugees suburbs include Toms River and Ocean Acres NJ, Methuen and Attleboro MA, Chesapeake VA, and Orland Park IL.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	6074423	1.83%
Households	2228712	1.78%
% Growth 2000-2019	14.49	101
% Group Quarters	0.98	40
Median Income \$	98954	155
Median Age	41.13	110
% Marr Couple Hhd	28.94	127
% Hhd w/ Children	33.96	110
% Race White	80.21	133
% Race Black	5.96	47
% Race Asian	4.26	73
% Hispanic	7.32	41
% Apt 50+ Units	1.19	25
% Single Family Det	83.77	133
Median Housing \$	300778	167
% Univ. Degree	39.31	123
% Single Fam Det	1.70	37
Population Density	405 /sq mi	435



TOP COUNTIES

Ocean, New Jersey	Suffolk, New York	Middlesex, Massachusetts	Worcester, Massachusetts	Bristol, Massachusetts
Plymouth, Massachusetts	New Haven, Connecticut	King, Washington	Cook, Illinois	Bucks, Pennsylvania
Anne Arundel, Maryland	Hartford, Connecticut	Orange, New York	Snohomish, Washington	Essex, Massachusetts

These upper middle class neighborhoods are relatively diverse mixtures of young single professionals, married couples, and young families. Highly educated, they tend to work in information technology, legal, and arts professions, many self-employed. More than one third pay high rents, in older established neighborhoods with mixed single family dwellings, townhomes, and small apartment complexes.

While present in a number of areas, including the New York area, Boston, the Colorado front range, and Seattle, the majority are found in the typical older suburbs of Los Angeles, including such places as Berkeley, Pasadena, Ventura, Redondo Beach, Culver City, and Burbank, but are present along the coast from San Diego to north of San Francisco.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4658644	1.49%
Households	1945839	1.57%
% Growth 2000-2019	9.77	64
% Group Quarters	1.31	53
Median Income \$	98497	155
Median Age	39.82	107
% Marr Couple Hhd	21.20	93
% Hhd w/ Children	26.33	85
% Race White	61.98	103
% Race Black	5.70	45
% Race Asian	12.82	220
% Hispanic	15.91	89
% Apt 50+ Units	5.14	107
% Single Family Det	53.43	85
Median Housing \$	481430	268
% Univ. Degree	55.74	174
% Single Fam Det	5.06	110
Population Density	1768 /sq mi	1901



TOP COUNTIES

Los Angeles, California	Santa Clara, California	San Diego, California	Orange, California	Alameda, California
King, Washington	San Francisco, California	San Mateo, California	Westchester, New York	Middlesex, Massachusetts
Queens, New York	Nassau, New York	Marin, California	Contra Costa, California	Fairfield, Connecticut

Located mainly in the suburbs of west coast cities of California, Affluent Newcomers neighborhoods are among the most diverse of the upscale segments, with about one-fourth of the population of Asian descent, and another fourth of Hispanic origin. A substantial portion of these households speak little or no English. These primarily married couples, many of whom have children, have high incomes and live in owned single family dwellings.

Typical of these neighborhoods are such towns as Garden Grove, Simi Valley, Diamond Bar, Vallejo, and Milpitas; upscale certainly, but not to the degree of their 05 neighbors.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	6060905	1.87%
Households	1955379	1.59%
% Growth 2000-2019	15.38	91
% Group Quarters	0.69	28
Median Income \$	94996	149
Median Age	38.82	104
% Marr Couple Hhd	31.19	137
% Hhd w/ Children	37.83	123
% Race White	34.05	56
% Race Black	6.14	48
% Race Asian	29.50	506
% Hispanic	25.66	143
% Apt 50+ Units	2.66	55
% Single Family Det	77.80	124
Median Housing \$	392596	218
% Univ. Degree	37.26	116
% Single Fam Det	8.19	178
Population Density	2172 /sq mi	2335



TOP COUNTIES

Los Angeles, California	Orange, California	San Francisco, California	Santa Clara, California	Alameda, California
San Bernardino, California	Contra Costa, California	Ventura, California	Honolulu, Hawaii	San Mateo, California
Riverside, California	Solano, California	San Francisco, California	King, Washington	Sonoma, California

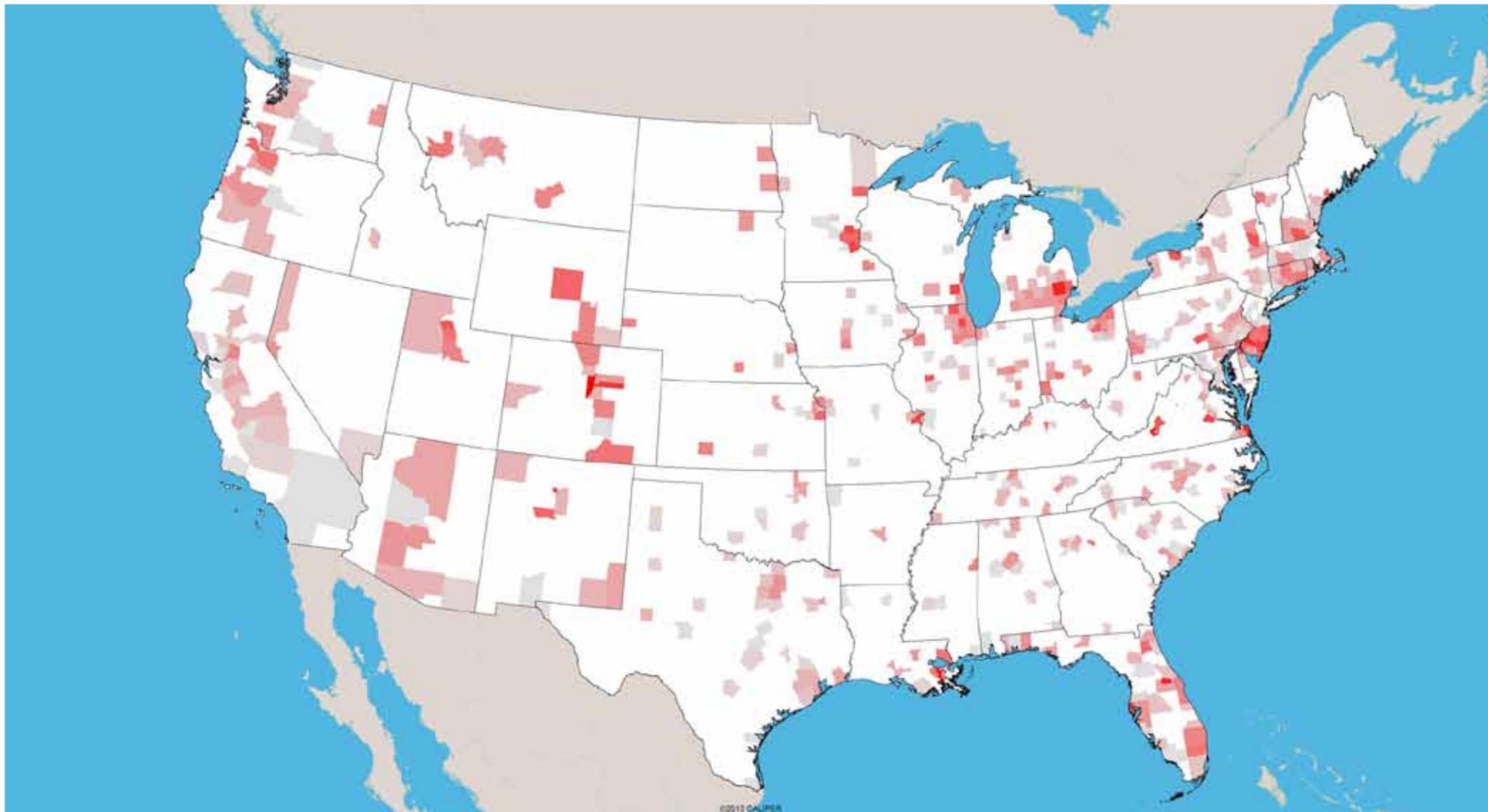
While widespread in many of the larger centers nationwide, this group has distinct concentrations around the Great Lakes. Cities such as Livonia MI, Lakewood CO, Richardson TX, Metairie LA, and Ballwin MO typify these types of neighborhoods. These are above average income, of moderate racial diversity, well educated, and generally middle

aged families. The neighborhoods tend to be older, well established, and stable, commanding average housing prices. Accordingly most households own, and many own without a mortgage. Interests often include RV's, computers, and live concerts, with easy listening radio stations tuned in on their minivans.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4265230	1.45%
Households	1687597	1.51%
% Growth 2000-2019	2.78	58
% Group Quarters	0.55	22
Median Income \$	86057	135
Median Age	43.38	116
% Marr Couple Hhd	24.08	106
% Hhd w/ Children	29.32	95
% Race White	74.27	123
% Race Black	7.22	56
% Race Asian	4.93	85
% Hispanic	11.11	62
% Apt 50+ Units	1.12	23
% Single Family Det	84.21	134
Median Housing \$	217308	121
% Univ. Degree	41.26	129
% Single Fam Det	2.13	46
Population Density	1269 /sq mi	1365



TOP COUNTIES

Cook, Illinois	Oakland, Michigan	Maricopa, Arizona	Jefferson, Colorado	Broward, Florida
Harris, Texas	St. Louis, Missouri	DuPage, Illinois	Dallas, Texas	Pinellas, Florida
Hennepin, Minnesota	Wayne, Michigan	Arapahoe, Colorado	Jefferson, Louisiana	Sacramento, California

Rural, rugged, and individualistic, these areas tend to be in relatively sparsely populated areas away from the large urban areas of the west coast and the front range of Colorado and New Mexico. With average incomes obtained often from home-based self-employment, they tend to be empty nesters over the age of fifty. Housing is expensive, but generally owner occupied, most of it single family although with a significant percentage

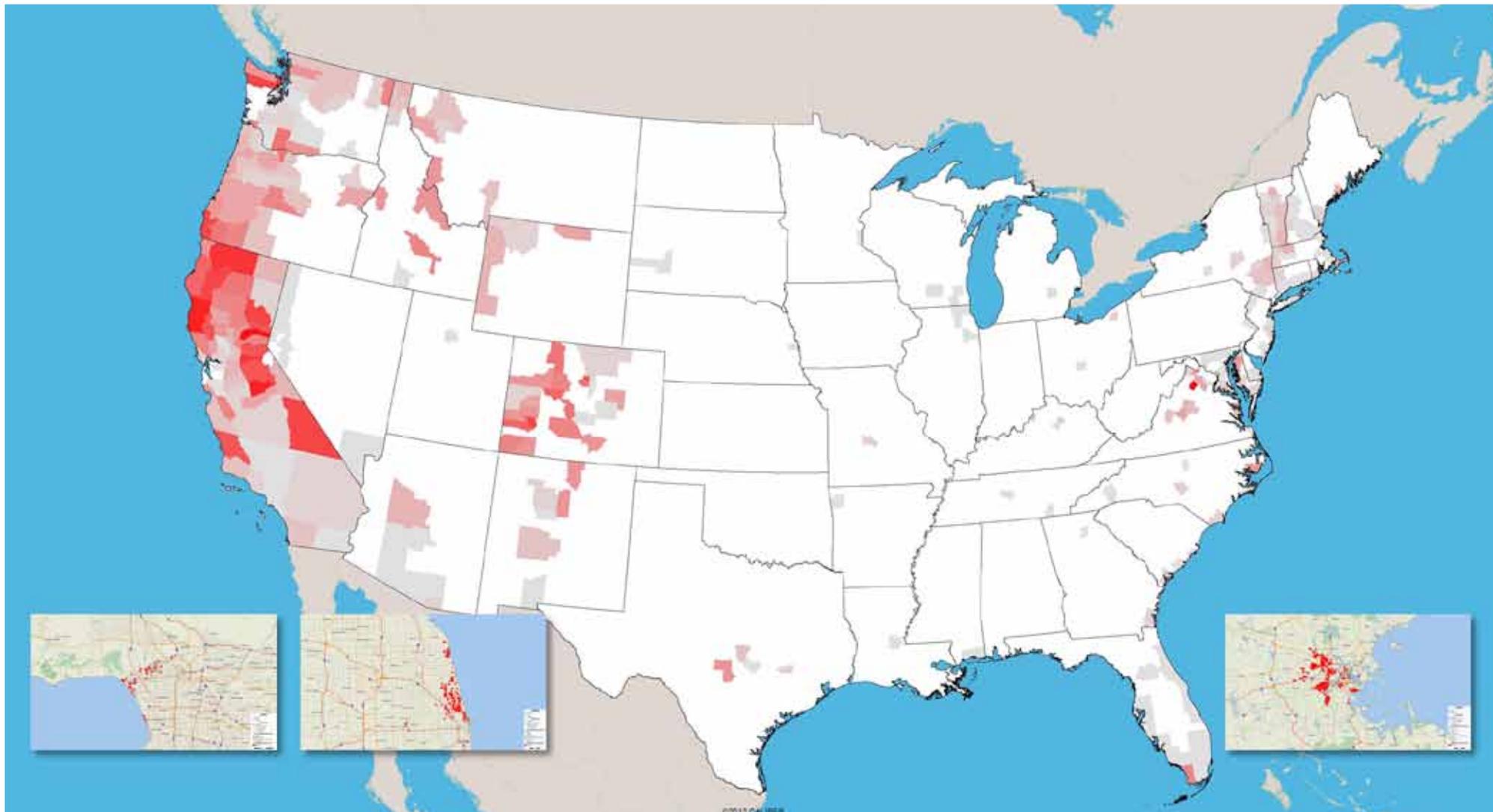
of mobile homes. Many households have at least three vehicles, most often a truck, and horses and motor homes are commonplace, as is interest in outdoor recreation and travel.

Prevalent in the Pacific states, and along the front range of the Rocky Mountains, these areas are typified by such communities as Atascadero and Morro Bay CA, Ashland OR, and Anacortes WA.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	2716691	0.94%
Households	1125348	0.96%
% Growth 2000-2019	10.89	118
% Group Quarters	1.11	45
Median Income \$	71512	112
Median Age	46.20	124
% Marr Couple Hhd	20.51	90
% Hhd w/ Children	25.44	82
% Race White	73.97	123
% Race Black	2.55	20
% Race Asian	2.65	45
% Hispanic	17.05	95
% Apt 50+ Units	1.15	24
% Single Family Det	77.70	123
Median Housing \$	291857	162
% Univ. Degree	31.98	100
% Single Fam Det	2.39	52
Population Density	33 /sq mi	35



TOP COUNTIES

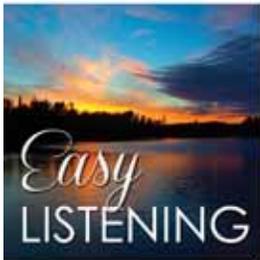
San Diego, California	San Luis Obispo, California	Sonoma, California	Riverside, California	Sacramento, California
Nevada, California	El Dorado, California	Placer, California	Mendocino, California	Shasta, California
San Joaquin, California	Humboldt, California	Butte, California	San Bernardino, California	Clackamas, Oregon

From the Pacific coast and mountain playgrounds to the lake and cottage country of the upper Great Lakes and northern New England, these neighborhoods are a mixture of seasonal residents, retirees, and the permanent residents who make their livings from the tourist trade. The resident population enjoys average incomes and has a significant percentage who are self-employed and home based. Real estate, arts, and food services are important occupations here.

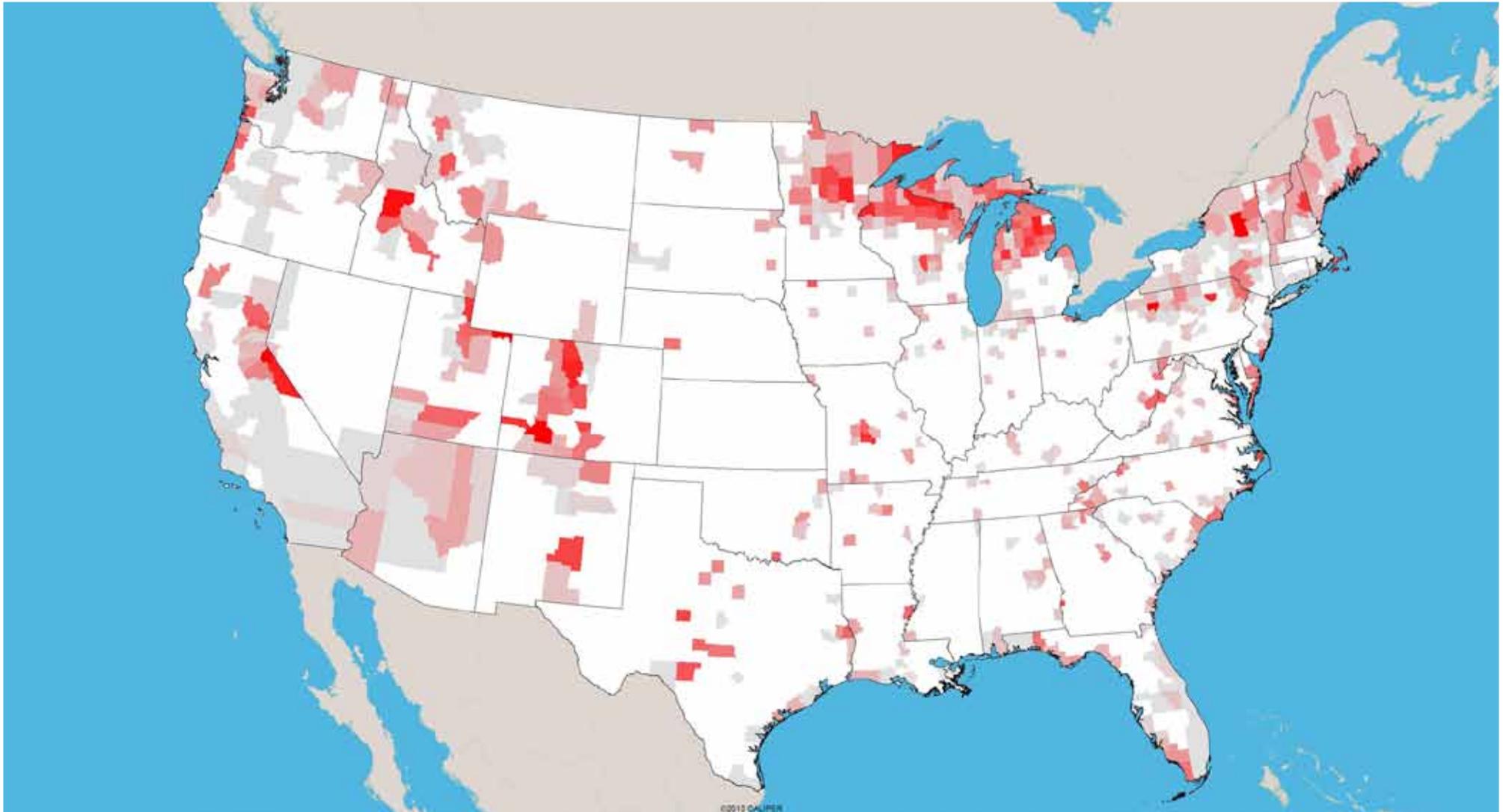
Generally conservative in outlook, the 'locals' enjoy the relaxed but active lifestyle, valuing

time with nature over the accumulation of wealth. The seasonal visitors tend to come to escape the hectic urban lifestyle and enjoy the natural beauty of these areas, taking in the range of activities available, from skiing and surfing to wineries and fine dining.

Typical of these areas are such places as Myrtle Beach SC, Big Bear, Lake Arrowhead, and Cambria CA, Marco Island FL, and Ocean City MD. In the northern summer cottage country areas, towns are often much rarer than lakes and rivers.



KEY DEMOGRAPHICS		
	Amount	% US / Index
Population	3334536	1.23%
Households	1609880	1.39%
% Growth 2000-2019	12.28	98
% Group Quarters	1.09	44
Median Income \$	63346	99
Median Age	53.29	143
% Marr Couple Hhd	14.12	62
% Hhd w/ Children	17.76	58
% Race White	85.26	141
% Race Black	2.72	21
% Race Asian	1.46	25
% Hispanic	7.93	44
% Apt 50+ Units	3.48	72
% Single Family Det	70.59	112
Median Housing \$	218048	121
% Univ. Degree	34.78	109
% Single Fam Det	1.54	33
Population Density	12 /sq mi	13



TOP COUNTIES

Suffolk, New York	Riverside, California	Lee, Florida	Horry, South Carolina	Collier, Florida
Sussex, Delaware	Cape May, New Jersey	San Bernardino, California	Ocean, New Jersey	Brunswick, North Carolina
Camden, Missouri	Palm Beach, Florida	Carroll, New Hampshire	Broward, Florida	Atlantic, New Jersey

One of the oldest segments, a substantial percentage are retired. While married couples predominate, singles, generally older are also present. Incomes are average, which is an indicator of careful financial planning over the years. Housing is relatively inexpensive, mixed single and multi-family in traditional medium density suburban areas. Many households rent, and rents are generally fairly modest.

While a significant number of households do not have a vehicle, small SUV's and compact

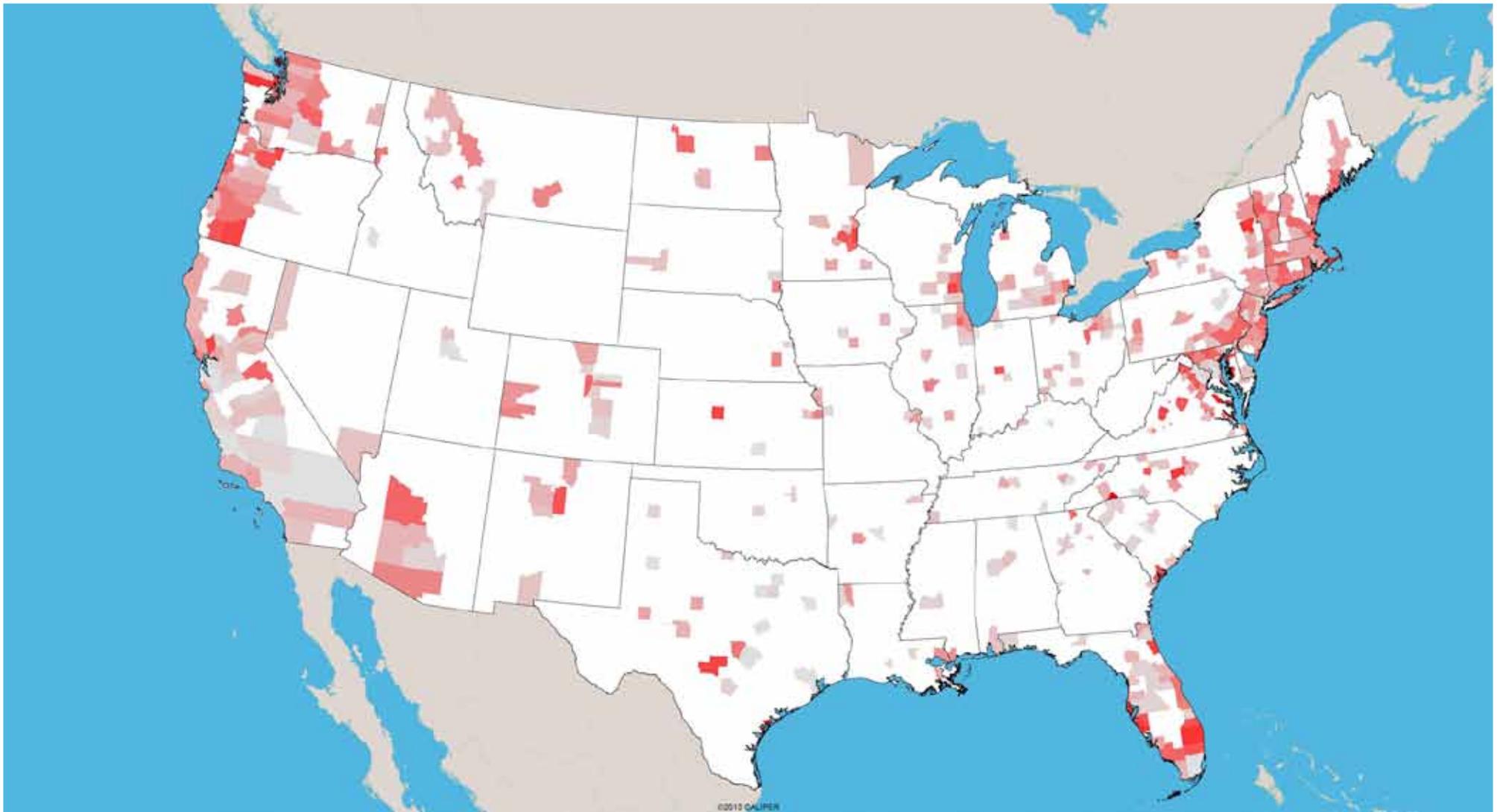
Japanese imports are popular, often leased. Environmental concerns are important to these listeners to NPR and classical music. Still young enough to travel, the internet is used extensively for travel planning, and they tend to take advantage of AARP and auto club discounts frequently.

They are common on the west coast from Arizona to Washington, in south Florida, and along the northeastern seaboard, living in such places as Boca Raton and Winter Park FL, Bloomington MN, and Heritage Village CT.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3212364	1.01%
Households	1591829	1.10%
% Growth 2000-2019	13.89	83
% Group Quarters	3.39	138
Median Income \$	66564	104
Median Age	51.50	138
% Marr Couple Hhd	14.22	62
% Hhd w/ Children	18.28	59
% Race White	77.06	128
% Race Black	6.37	50
% Race Asian	5.16	89
% Hispanic	9.19	51
% Apt 50+ Units	14.27	297
% Single Family Det	44.68	71
Median Housing \$	236624	132
% Univ. Degree	43.74	137
% Single Fam Det	2.78	60
Population Density	983 /sq mi	1057



TOP COUNTIES

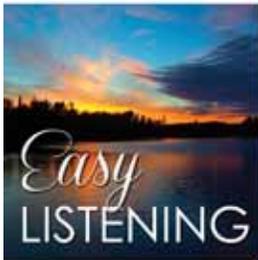
Cook, Illinois	Palm Beach, Florida	Broward, Florida	Pinellas, Florida	Hennepin, Minnesota
Maricopa, Arizona	Suffolk, New York	San Diego, California	DuPage, Illinois	Hartford, Connecticut
Riverside, California	Montgomery, Pennsylvania	Middlesex, Massachusetts	New Haven, Connecticut	King, Washington

These relatively low density suburban areas can be found in most areas east of the Mississippi and in some concentration in the mid-sized towns of the northwest and mountain states. Diverse racially – but with low Hispanic population, they are largely absent from California and along the Mexican border.

Of average income, these older married couples with relatively few children tend to live in

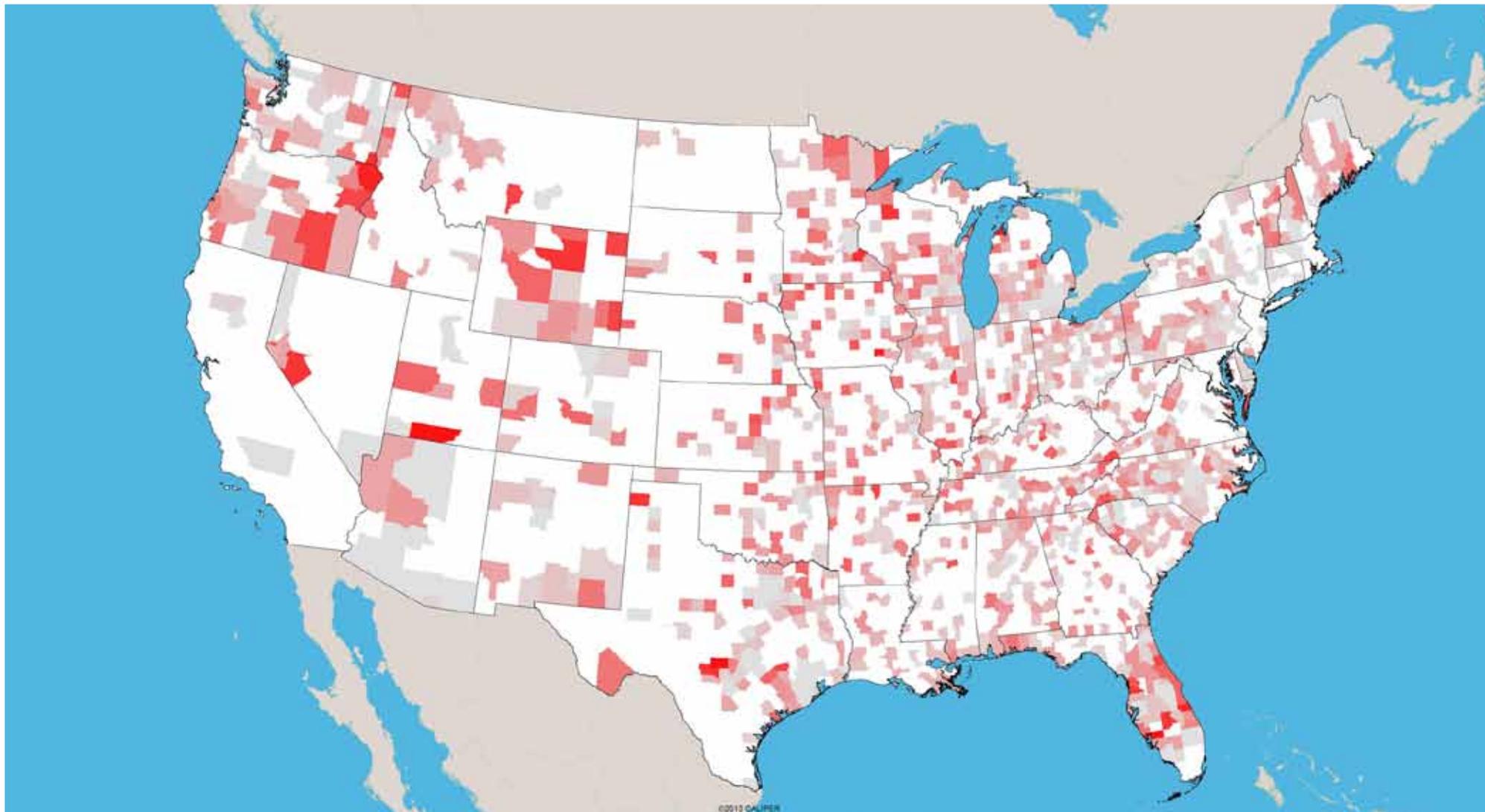
relatively lower priced houses built in the 1950's and 1960's. Many own without a mortgage.

Typical locations include Vero Beach and Deland FL, Maryville and Kingsport TN, Midland MI, and Fredericksburg TX.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	5008214	1.56%
Households	2207640	1.70%
% Growth 2000-2019	8.63	72
% Group Quarters	1.21	49
Median Income \$	67295	106
Median Age	45.37	122
% Marr Couple Hhd	19.28	85
% Hhd w/ Children	24.75	80
% Race White	81.91	136
% Race Black	6.13	48
% Race Asian	2.78	48
% Hispanic	6.79	38
% Apt 50+ Units	1.68	35
% Single Family Det	74.43	118
Median Housing \$	169768	94
% Univ. Degree	35.21	110
% Single Fam Det	1.37	30
Population Density	241 /sq mi	259



TOP COUNTIES

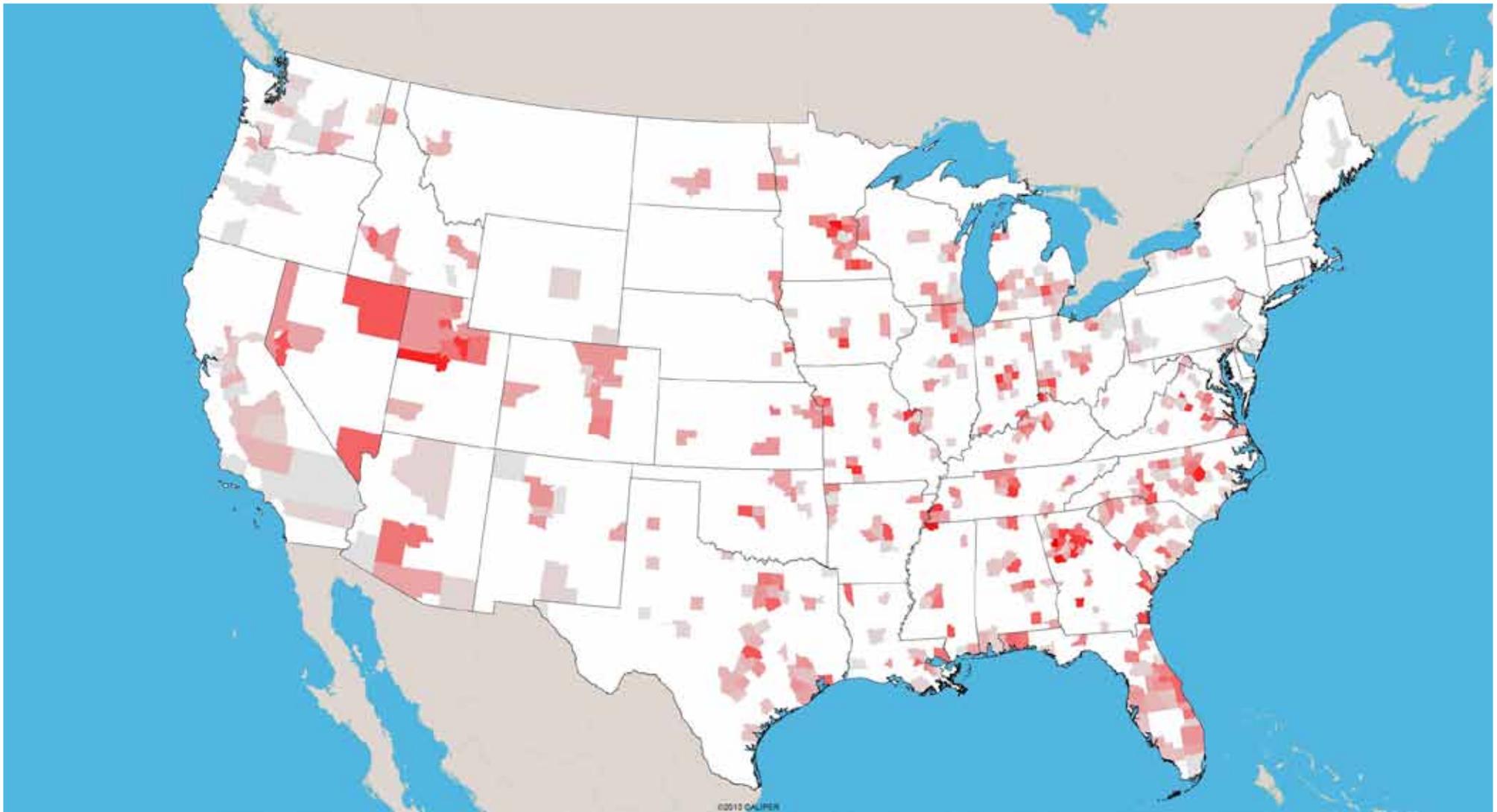
Volusia, Florida	Brevard, Florida	Charlotte, Florida	Pinellas, Florida	Hernando, Florida
Sarasota, Florida	Indian River, Florida	Lee, Florida	St. Louis, Missouri	Westmoreland, Pennsylvania
Allegheny, Pennsylvania	Forsyth, North Carolina	Marion, Florida	Pasco, Florida	Knox, Tennessee

Diverse, educated, and with growing families, these households are located in the low density newer suburbs of the resurgent southern cities and of the southwest. With above average incomes, and living in the more affluent suburbs of moderately priced housing markets, there is plenty left over for recreational activities. Most own their own homes, many without mortgages.

While rarely dominant in cities where they are found, they are typical of such places as Gilbert, Chandler and Peoria in the Phoenix AZ area, Henderson NV, Murfreesboro TN, and Jacksonville FL.



KEY DEMOGRAPHICS		
	Amount	% US / Index
Population	10076936	2.70%
Households	3639410	2.60%
% Growth 2000-2019	45.76	270
% Group Quarters	0.41	17
Median Income \$	82748	130
Median Age	35.77	96
% Marr Couple Hhd	31.77	140
% Hhd w/ Children	39.01	126
% Race White	68.08	113
% Race Black	11.85	93
% Race Asian	4.85	83
% Hispanic	12.29	69
% Apt 50+ Units	0.89	19
% Single Family Det	84.72	135
Median Housing \$	180217	100
% Univ. Degree	35.96	112
% Single Fam Det	2.07	45
Population Density	621 /sq mi	668



TOP COUNTIES

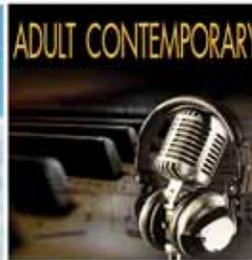
Maricopa, Arizona	Clark, Nevada	Gwinnett, Georgia	Harris, Texas	Tarrant, Texas
Cobb, Georgia	Dallas, Texas	Wake, North Carolina	Broward, Florida	Orange, Florida
Palm Beach, Florida	St. Charles, Missouri	Hillsborough, Florida	Salt Lake, Utah	Collin, Texas

Located nationwide but concentrated in the upper Midwest and Great Lakes states, and found in the outer suburbs of many of the major industrial cities of years gone by, and with a significant remnant of manufacturing remaining, these neighborhoods tend to be relatively inexpensive and older single family homes on large parcels. Largely owned rather than rented, the residents are above average income, middle aged married couple families. Predominantly white, and moderately educated, these are comfortable suburbs. Many

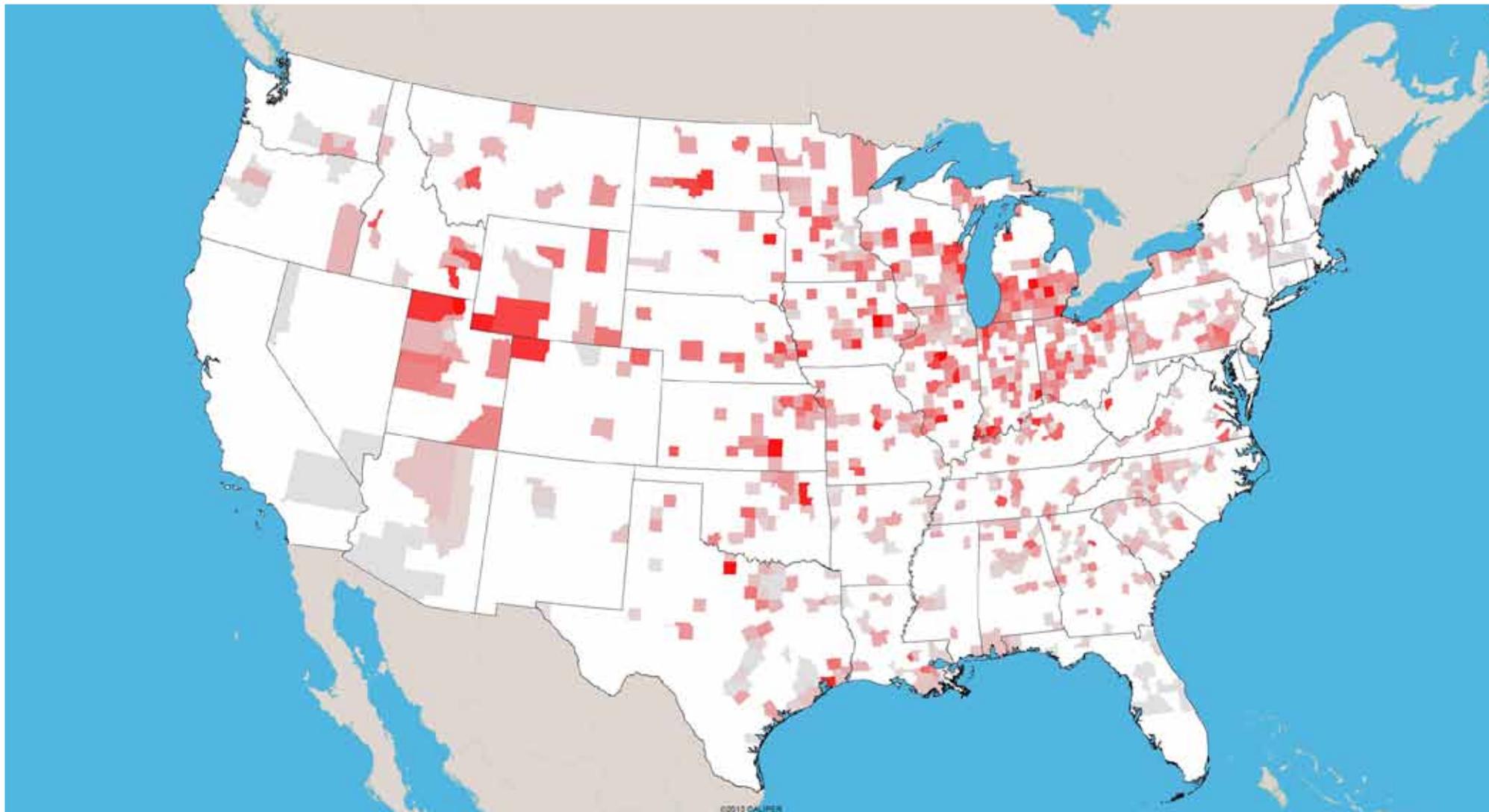
households have three or more vehicles, often minivans, used for commuting to work and managing the daily affairs of often teenage children.

College football reigns supreme in these parts, with basketball a close second. When sports aren't on the radio, the preferred format is either talk or top 40.

Examples include Caledonia WI, Derby KS, Bellevue WA, Southside AL, and Lambertville MI.



KEY DEMOGRAPHICS		
	Amount	% US / Index
Population	6662366	1.91%
Households	2555791	1.93%
% Growth 2000-2019	19.15	127
% Group Quarters	0.54	22
Median Income \$	87169	137
Median Age	41.00	110
% Marr Couple Hhd	28.30	124
% Hhd w/ Children	32.91	107
% Race White	86.52	144
% Race Black	3.90	30
% Race Asian	2.37	41
% Hispanic	5.04	28
% Apt 50+ Units	0.73	15
% Single Family Det	86.00	137
Median Housing \$	189512	105
% Univ. Degree	37.18	116
% Single Fam Det	0.88	19
Population Density	179 /sq mi	192



TOP COUNTIES

Kent, Michigan	Macomb, Michigan	Oakland, Michigan	Brown, Wisconsin	Monroe, New York
Lancaster, Pennsylvania	Erie, New York	Livingston, Michigan	Ottawa, Michigan	Sedgwick, Kansas
Allegheny, Pennsylvania	Tarrant, Texas	Genesee, Michigan	Harris, Texas	Monroe, Michigan

Located at the fringes of many of the nation's larger cities, in large country style homes nestled amongst the forests and farms, are this group of above average families. Shunning the hustle and bustle of the city except for employment, they enjoy the quiet of a country lifestyle. Incomes are above average, allowing these primarily middle aged married couple families to raise their children with the benefits of both worlds.

Many have three or more vehicles, necessary for commuting to the city, but they are also at home

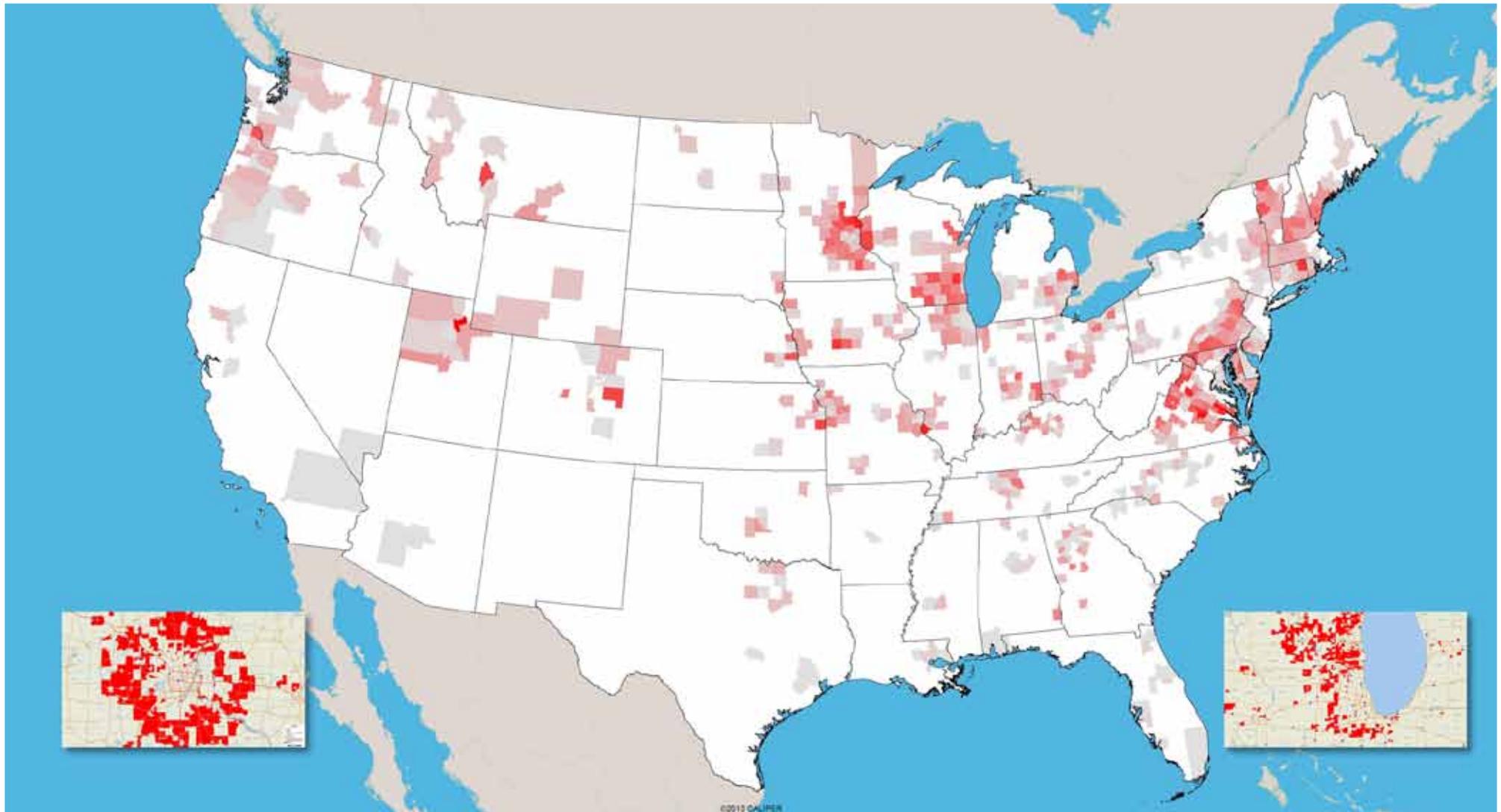
with horses. Adopting the country lifestyle, they tend to enjoy their recreational vehicles and outdoor activities, along with country music and concerts.

Outer Suburban Affluence is dominant especially in a ring surrounding Minneapolis-St. Paul, Chicago and Milwaukee, and well outside the cities of the I-95 corridor. While generally not associated with towns, they can be found in number in such places as Muskego and Richfield WI, Waterloo IL, and New Palestine IN.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	5153402	1.59%
Households	1997251	1.58%
% Growth 2000-2019	17.99	130
% Group Quarters	0.66	27
Median Income \$	80939	127
Median Age	42.02	113
% Marr Couple Hhd	26.79	118
% Hhd w/ Children	31.40	102
% Race White	88.61	147
% Race Black	3.36	26
% Race Asian	1.64	28
% Hispanic	4.38	24
% Apt 50+ Units	0.62	13
% Single Family Det	84.97	135
Median Housing \$	210087	117
% Univ. Degree	29.66	93
% Single Fam Det	0.77	17
Population Density	98 /sq mi	105



TOP COUNTIES

York, Pennsylvania	Berks, Pennsylvania	Lancaster, Pennsylvania	Northampton, Pennsylvania	Washington, Wisconsin
Windham, Connecticut	Anoka, Minnesota	Waukesha, Wisconsin	Washington, Maryland	Dane, Wisconsin
Chester, Pennsylvania	Monroe, Pennsylvania	Worcester, Massachusetts	York, Maine	McHenry, Illinois

Located primarily in the semi-rural and rural areas of the western states, these hard-working families tend to be middle aged and rapidly seeing children leave for college and beyond. Enjoying above average income they live in homes primarily built in the 1980's and 1990's, which they generally own, often without a mortgage.

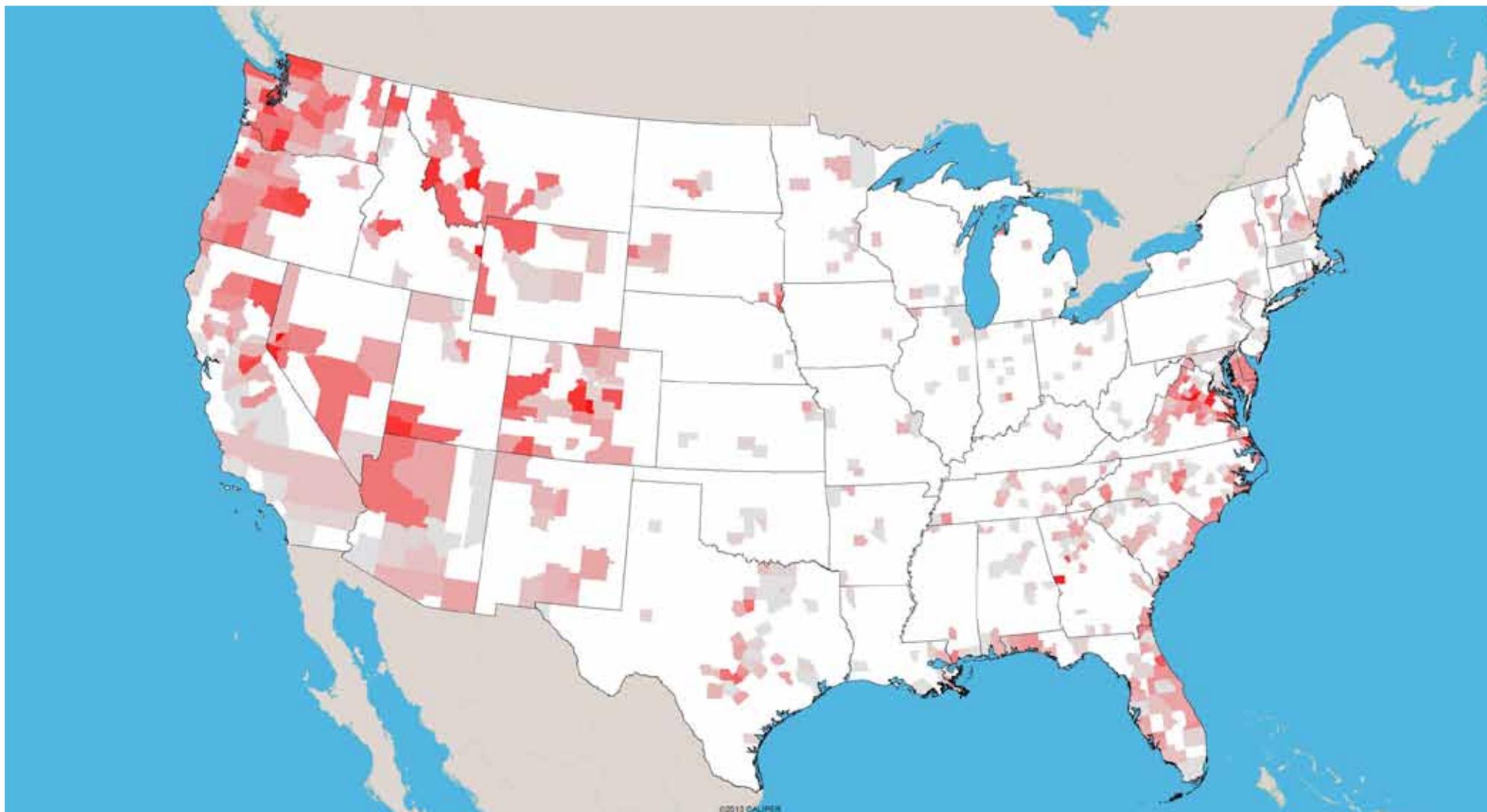
Rugged and individualist, they are very conservative or libertarian in outlook, drive trucks and drink whiskey, attend country music concerts, and enjoy antiques and outdoor recreational activities.

Typical locations include Grand Junction OC, Oregon City OR, Lake Havasu AZ, and Hurricane UT.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4861399	1.37%
Households	1941439	1.38%
% Growth 2000-2019	42.40	232
% Group Quarters	0.78	32
Median Income \$	79201	124
Median Age	44.33	119
% Marr Couple Hhd	23.80	105
% Hhd w/ Children	28.59	93
% Race White	79.24	131
% Race Black	4.74	37
% Race Asian	2.89	50
% Hispanic	10.05	56
% Apt 50+ Units	0.92	19
% Single Family Det	82.13	131
Median Housing \$	245266	136
% Univ. Degree	34.70	108
% Single Fam Det	1.47	32
Population Density	78 /sq mi	84



TOP COUNTIES

Pierce, Washington	Clark, Washington	Thurston, Washington	Kitsap, Washington	Maricopa, Arizona
San Bernardino, California	Spokane, Washington	Whatcom, Washington	Washington, Utah	Volusia, Florida
Lee, Florida	Snohomish, Washington	Pima, Arizona	Clark, Nevada	Riverside, California

Located in many of the nation's fastest growing cities, these are the new middle class neighborhoods of such places as North Las Vegas and Enterprise NV, Surprise and Maricopa AZ, Victorville CA, and Port St. Lucie and Palm Coast FL. These young families, largely white but with a significant share of non-English speaking Hispanics enjoy above average incomes and relatively low cost moderate sized single family housing. There are three main

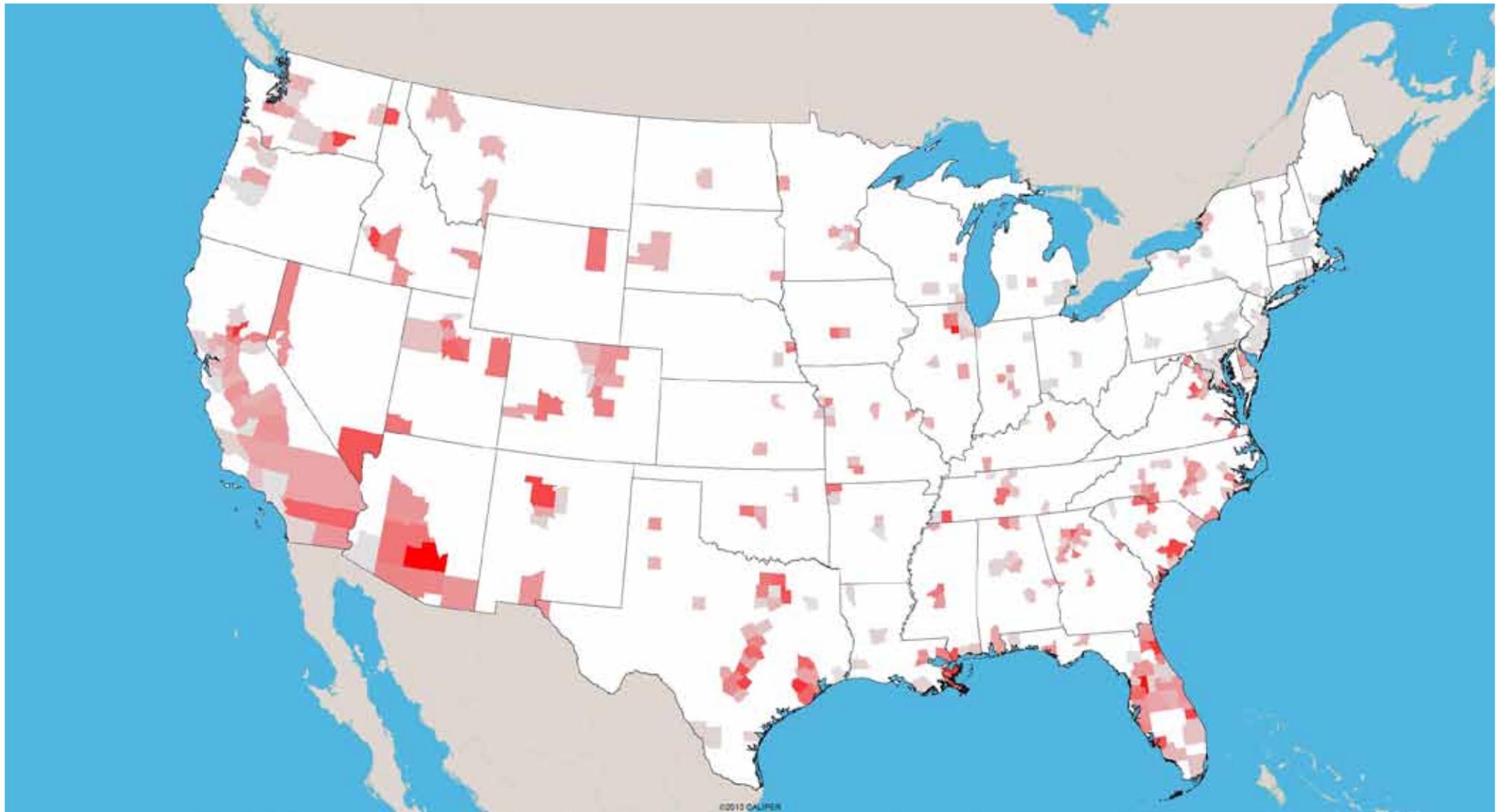
areas of concentration – the I-35 corridor from San Antonio to Dallas-Fort Worth TX, central Florida, and California-southern Nevada-Arizona. Unemployment is relatively low, and a significant number are in the armed forces.

These are internet savvy households who frequently use mobile banking, debit cards, and use the internet for travel planning and parenting advice.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	7606019	1.57%
Households	2649035	1.42%
% Growth 2000-2019	306.63	732
% Group Quarters	0.76	31
Median Income \$	87632	138
Median Age	34.00	91
% Marr Couple Hhd	33.12	146
% Hhd w/ Children	40.37	131
% Race White	56.26	93
% Race Black	10.29	80
% Race Asian	7.82	134
% Hispanic	22.15	123
% Apt 50+ Units	1.95	41
% Single Family Det	78.11	124
Median Housing \$	217681	121
% Univ. Degree	39.83	124
% Single Fam Det	3.60	78
Population Density	684 /sq mi	735



TOP COUNTIES

Maricopa, Arizona	Clark, Nevada	Riverside, California	Harris, Texas	Fort Bend, Texas
Bexar, Texas	Pinal, Arizona	Tarrant, Texas	Collin, Texas	Orange, Florida
Denton, Texas	Lee, Florida	San Bernardino, California	Hillsborough, Florida	Pima, Arizona

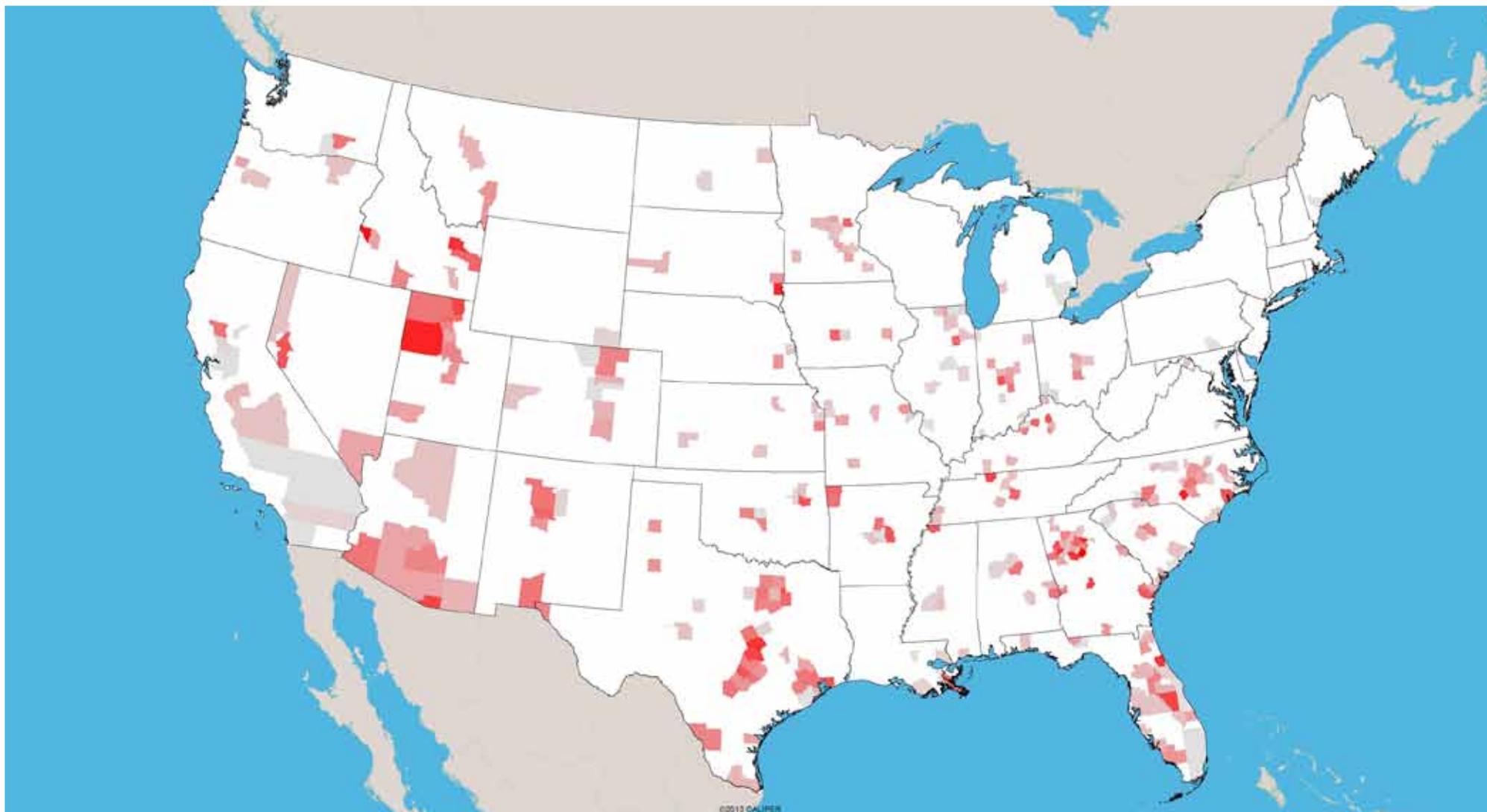
Reflecting a new diversity, these neighborhoods include significant Black and Hispanic minorities and have nearly one-third of the population under the age of eighteen. Living in largely newer and modest neighborhoods of single family homes, most of these average income families are able to own their home. Military employment is high, although not on military barracks. These neighborhoods are among the fastest growing in the country.

While prevalent throughout much of the nation except the northeast, typical places include Charlotte NC, Nashville TN, Albuquerque NM, Killeen TX, Lawrenceville GA, and Caldwell ID. Not surprisingly given their young age, most are internet savvy and do as much of their banking and shopping online as possible. Trucks reign supreme, as do SUV's and recreational toys and vehicles.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	5601053	1.28%
Households	1878532	1.15%
% Growth 2000-2019	153.47	529
% Group Quarters	0.56	23
Median Income \$	70383	110
Median Age	31.66	85
% Marr Couple Hhd	34.07	150
% Hhd w/ Children	44.63	145
% Race White	44.95	75
% Race Black	18.55	145
% Race Asian	4.80	82
% Hispanic	28.50	159
% Apt 50+ Units	1.15	24
% Single Family Det	80.71	128
Median Housing \$	153021	85
% Univ. Degree	27.84	87
% Single Fam Det	4.76	103
Population Density	656 /sq mi	705



TOP COUNTIES

Harris, Texas	Maricopa, Arizona	Bexar, Texas	Tarrant, Texas	Clark, Nevada
Dallas, Texas	Gwinnett, Georgia	Mecklenburg, North Carolina	Travis, Texas	Bernalillo, New Mexico
Canyon, Idaho	Wimmiamson, Texas	El Paso, Texas	Wake, North Carolina	Bell, Texas

The least racially diverse segment nationwide, these residents reflect the remnants of the industrial past of the Midwest and Great Lakes areas. Nearly twenty percent are employed in manufacturing jobs which yield average middle-class incomes. Most live well outside of the small towns and cities where they work, in semi-rural and rural low crime environments. Houses are inexpensive, generally older, and many are owned outright without a mortgage.

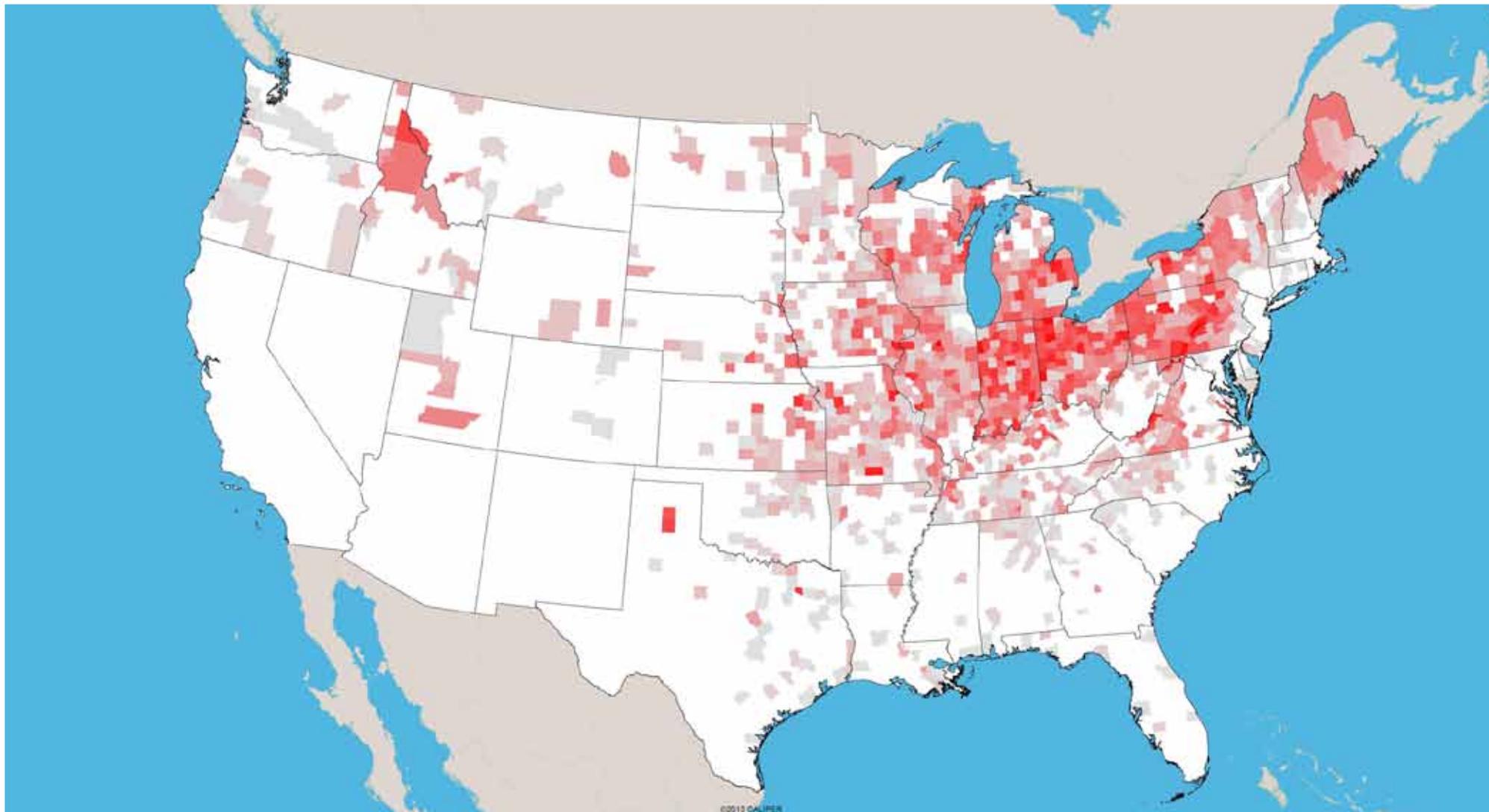
Heartland blue-collar America. Home of trucks, classic rock and country music, whiskey, NASCAR, and every imaginable recreational toy from jet skis to campers. They work hard and play hard, and enjoy a range of outdoor activities from camping to fishing and hunting.

Typical towns include Carlisle and New Franklin OH, Hannibal MO, Albion NY, Athens TN, and Boonville IN.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	9336881	2.96%
Households	3872573	3.09%
% Growth 2000-2019	2.49	38
% Group Quarters	0.78	32
Median Income \$	63336	99
Median Age	43.12	116
% Marr Couple Hhd	23.07	101
% Hhd w/ Children	28.28	92
% Race White	91.04	151
% Race Black	2.49	19
% Race Asian	0.95	16
% Hispanic	3.61	20
% Apt 50+ Units	0.66	14
% Single Family Det	81.45	129
Median Housing \$	137126	76
% Univ. Degree	21.59	67
% Single Fam Det	0.69	15
Population Density	66 /sq mi	71



TOP COUNTIES

Westmoreland, Pennsylvania	Stark, Ohio	Butler, Pennsylvania	York, Pennsylvania	Erie, Pennsylvania
Washington, Pennsylvania	Lancaster, Pennsylvania	Beaver, Pennsylvania	Columbiana, Ohio	Luzerne, Pennsylvania
Trumbull, Ohio	Berks, Pennsylvania	Franklin, Pennsylvania	Erie, New York	Genesee, Michigan

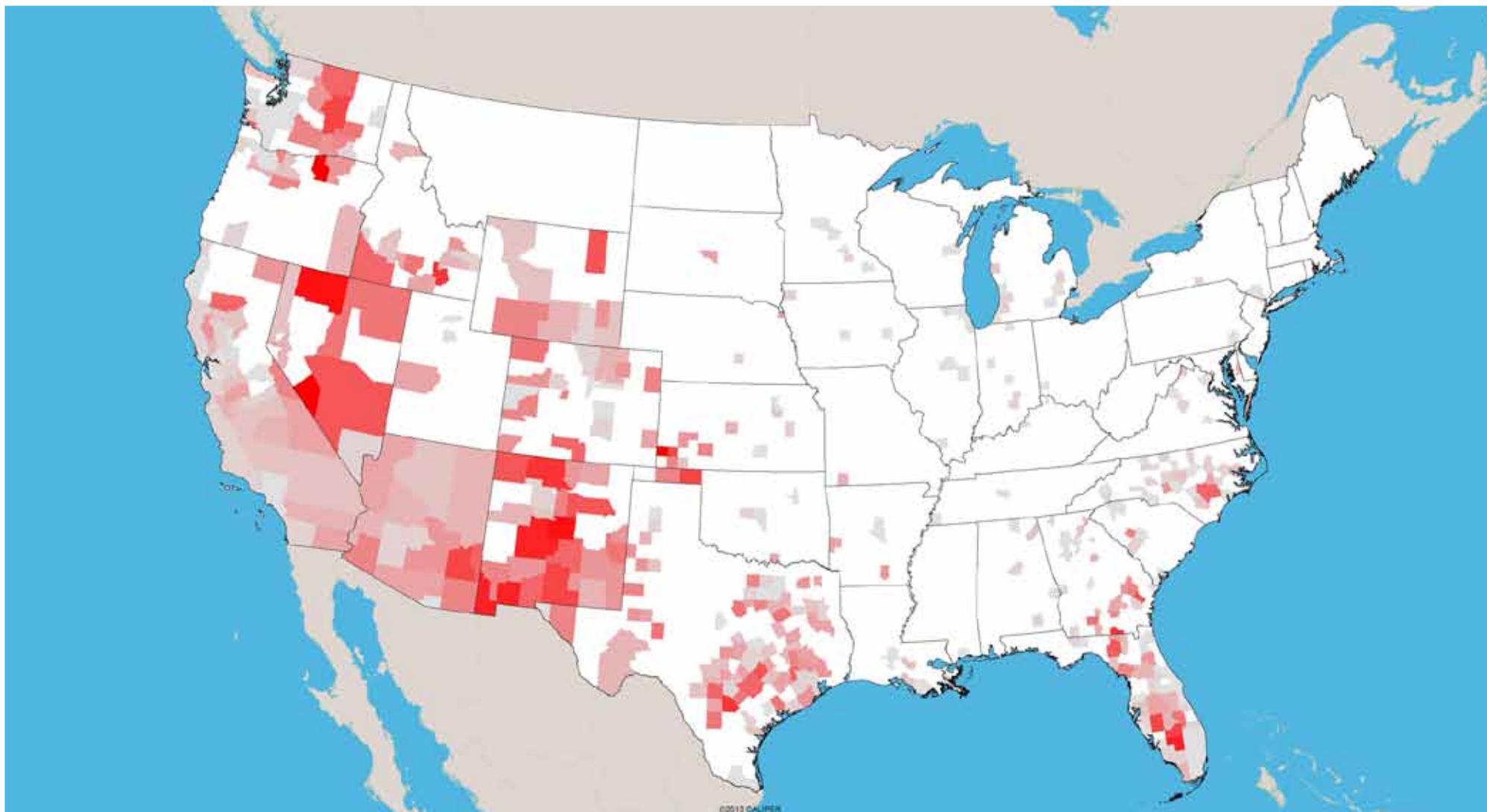
Located primarily in exurban and remote areas of inland Florida, the west and southwest, these heavily Hispanic neighborhoods contain many young families with children. Incomes are well below average, as are education levels. Unemployment rates are somewhat high, and labor force participation low, with jobs prevalent in agriculture and construction. Four in ten houses are mobile homes, and ten percent of these very inexpensive housing units are vacant.

Life here is hard, leaving little room for non-essentials. Family and extended family relationships are most important, and it is at these gatherings that Spanish can be heard – both in speech and music.

Typical are towns such as Las Cruces NM, Gillette WY, San Jacinto CA, and West Odessa TX.



KEY DEMOGRAPHICS		
	Amount	% US / Index
Population	4417598	1.40%
Households	1538144	1.26%
% Growth 2000-2019	21.95	188
% Group Quarters	1.23	50
Median Income \$	51590	81
Median Age	34.50	92
% Marr Couple Hhd	28.15	124
% Hhd w/ Children	37.65	122
% Race White	42.38	70
% Race Black	6.00	47
% Race Asian	3.30	57
% Hispanic	45.34	253
% Apt 50+ Units	1.56	32
% Single Family Det	52.74	84
Median Housing \$	123072	68
% Univ. Degree	16.60	52
% Single Fam Det	9.01	196
Population Density	37 /sq mi	40



TOP COUNTIES

Riverside, California

San Bernardino, California

Pima, Arizona

Maricopa, Arizona

Los Angeles, California

Harris, Texas

San Diego, California

Montgomery, Texas

Hillsborough, Florida

Dona Ana, New Mexico

Polk, Florida

Clark, Nevada

Orange, California

Pinal, Arizona

Fresno, California

Young, highly educated, single, and living in the big city. With great jobs in information technology, personal services, and the legal profession, this group is highly geographically concentrated within major technology centers. While they enjoy high incomes, most rent townhomes or apartments in very expensive and the most densely populated housing markets.

This is the internet generation, using the web for everything from grocery shopping and banking to dating, ride-sharing and job seeking. Cable

television and FM radio are passé, replaced by on-demand streaming of music and entertainment. Many have no vehicles, and public transportation is used by forty percent. A national high of 15% simply walk to work, as they tend to live, work, and socialize within their enclaves of the city. While they tend to live in the metropolitan areas of the Bay area, Los Angeles CA, Boston MA, New York NY, and Chicago UK, the real story is in the details, as these neighborhoods are generally highly concentrated even within these metropolitan areas.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	2497095	0.77%
Households	1299065	0.98%
% Growth 2000-2019	12.60	80
% Group Quarters	2.43	99
Median Income \$	94962	149
Median Age	35.87	96
% Marr Couple Hhd	10.84	48
% Hhd w/ Children	14.41	47
% Race White	57.41	95
% Race Black	10.35	81
% Race Asian	14.38	247
% Hispanic	14.98	84
% Apt 50+ Units	35.87	746
% Single Family Det	7.24	12
Median Housing \$	536063	298
% Univ. Degree	67.72	212
% Single Fam Det	7.64	166
Population Density	14979 /sq mi	16106



TOP COUNTIES

New York, New York	Kings, New York	San Francisco, California	Washington, DC	Cook, Illinois
Los Angeles, California	Suffolk, Massachusetts	Queens, New York	Hudson, New Jersey	Middlesex, Massachusetts
Philadelphia, Pennsylvania	Norfolk, Massachusetts	Orange, California	Honolulu, Hawaii	Bronx, New York

Confined to the largest urban areas of the northeast and the main cities of the west coast, these very diverse neighborhoods mix cultures and languages, singles, and couples, and families across the spectrum of age. Education levels are generally low, but nevertheless these neighborhoods enjoy above average incomes. Housing is generally old and mixed with multi-unit dwellings more common than single family. Rents and housing costs are high, especially considering the income levels.

While public transit is common, and many households do not have a vehicle. Liberal and Democrat in politics, their interests lie in the future – babies, bridal, parenting, and fashion. Typical locations include Yonkers NY, Brockton and Fall River MA, and Bayonne NJ.



KEY DEMOGRAPHICS		
	Amount	% US / Index
Population	3901927	1.25%
Households	1396588	1.17%
% Growth 2000-2019	5.69	46
% Group Quarters	0.93	38
Median Income \$	68425	107
Median Age	36.61	98
% Marr Couple Hhd	23.95	105
% Hhd w/ Children	33.94	110
% Race White	37.59	62
% Race Black	20.26	158
% Race Asian	13.95	239
% Hispanic	25.03	140
% Apt 50+ Units	3.91	81
% Single Family Det	37.37	59
Median Housing \$	341430	190
% Univ. Degree	30.03	94
% Single Fam Det	12.09	263
Population Density	8625 /sq mi	9274



TOP COUNTIES

Queens, New York	Cook, Illinois	Los Angeles, California	Bergen, New Jersey	Richmond, New York
Middlesex, Massachusetts	Hudson, New Jersey	Suffolk, Massachusetts	Nassau, New York	Kings, New York
Bronx, New York	Union, New Jersey	Essex, New Jersey	Westchester, New York	Passaic, New Jersey

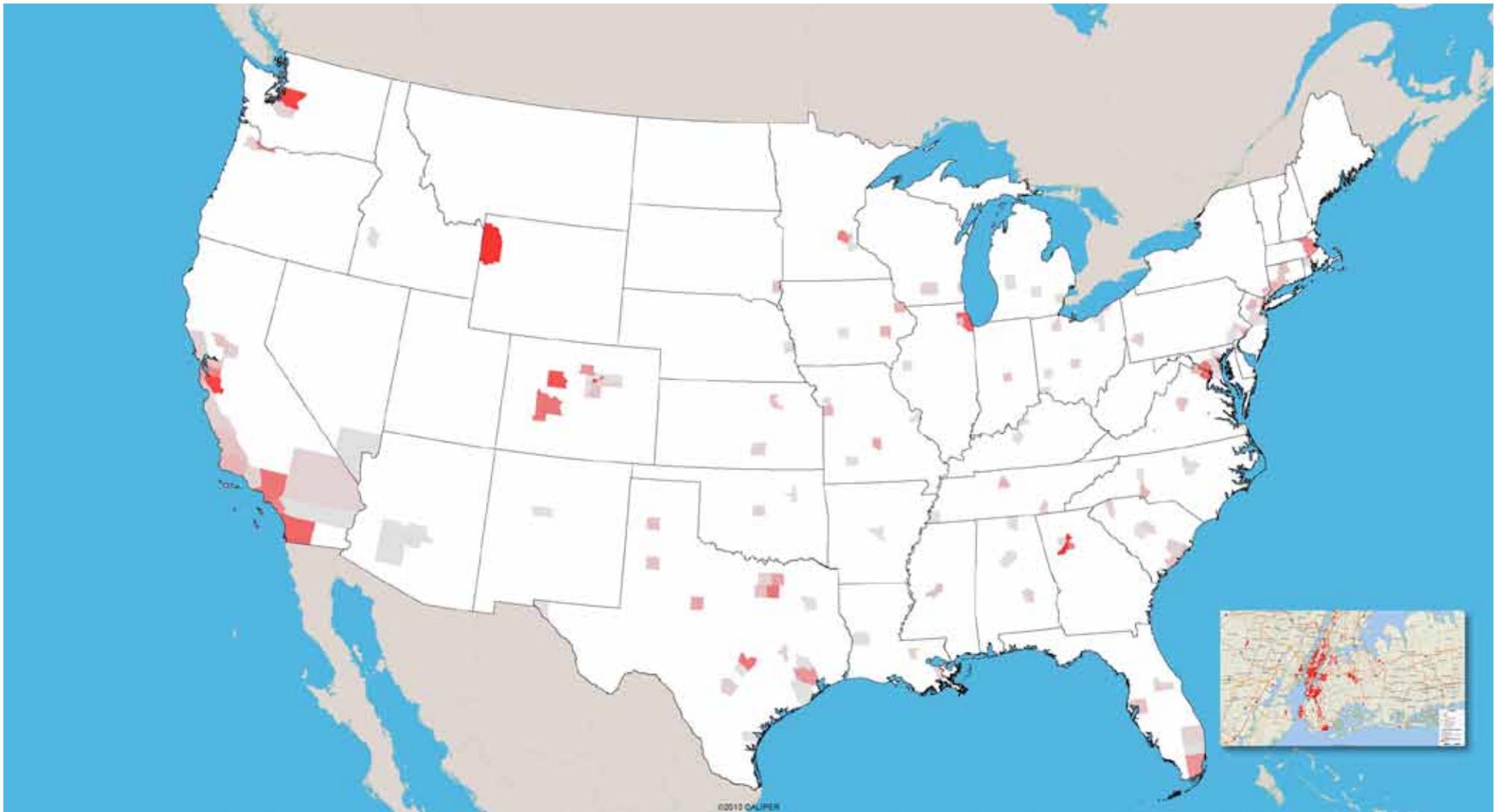
These generally young and highly educated professionals in information technology and professional services are prevalent in the growing high-tech centers found in relatively high density urban areas such as the Bay area, southern California, Washington, Atlanta, and Boston. Most are renters in medium sized apartment complexes in such towns as Redmond WA, Silver Spring MD, Marina Del Rey and West Hollywood in southern California, and Mountain View in northern California.

Nearly 50% of residents live alone, and few have either spouses or children. Transportation is often via taxi or public transit. They are fashion, diet, and fitness conscious, and are heavy users of the internet. They are more likely to shop and bank online than go to a retail facility and, not surprisingly, are heavy users of social media and dating sites. They tend to be liberal in outlook, and are often supportive of environmental causes.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3884897	1.06%
Households	2149801	1.33%
% Growth 2000-2019	55.25	179
% Group Quarters	2.47	100
Median Income \$	82954	130
Median Age	32.96	88
% Marr Couple Hhd	9.08	40
% Hhd w/ Children	12.50	41
% Race White	52.93	88
% Race Black	10.75	84
% Race Asian	15.96	274
% Hispanic	16.78	94
% Apt 50+ Units	36.72	763
% Single Family Det	11.92	19
Median Housing \$	356305	198
% Univ. Degree	65.48	205
% Single Fam Det	6.22	135
Population Density	6281 /sq mi	6754



TOP COUNTIES

Los Angeles, California	Cook, Illinois	King, Washington	San Diego, California	Santa Clara, California
Dallas, Texas	Harris, Texas	Orange, California	Fulton, Georgia	Washington, DC
Arlington, Virginia	Miami-Dade, Florida	Fairfax, Virginia	San Francisco, California	Middlesex, Massachusetts

Located primarily in urban Honolulu and in the inner cities of California's coastal centers, this is one of the more diverse segments – over 30% Hispanic and nearly 30% Asian. A language other than English is spoken in over one-half of households.

These slightly below average income families, often lone parent, generally rent apartments built in the 1960's. Average household size is fairly large, and families are young.

A substantial percentage of the labor force is employed in the military at Hawaiian and Californian naval bases.

Typical places include Honolulu (over 50% of the city population) and Hilo HI, and Anaheim, Alhambra, Hayward, and El Cajon in California.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3898070	1.16%
Households	1302445	1.00%
% Growth 2000-2019	11.03	86
% Group Quarters	1.43	58
Median Income \$	64644	101
Median Age	34.52	92
% Marr Couple Hhd	27.09	119
% Hhd w/ Children	37.15	120
% Race White	21.24	35
% Race Black	7.58	59
% Race Asian	30.17	517
% Hispanic	30.22	168
% Apt 50+ Units	9.78	203
% Single Family Det	40.02	64
Median Housing \$	378764	211
% Univ. Degree	28.51	89
% Single Fam Det	14.36	312
Population Density	701 /sq mi	754



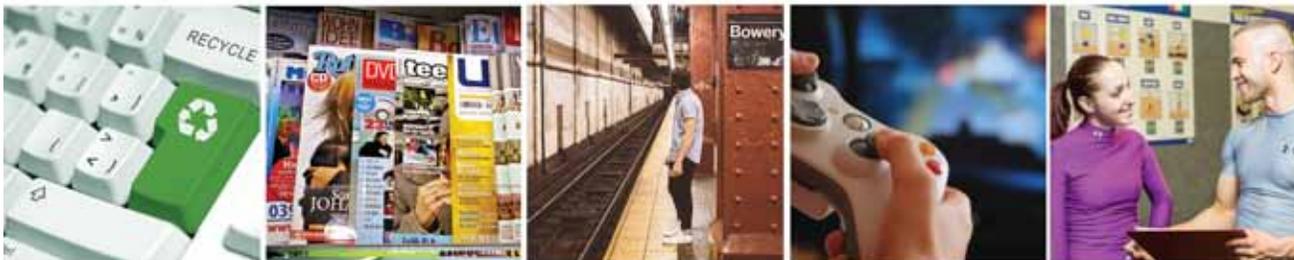
TOP COUNTIES

Los Angeles, California	Honolulu, Hawaii	Orange, California	Alameda, California	Santa Clara, California
Hawaii, Hawaii	San Diego, California	San Mateo, California	Maui, Hawaii	Sacramento, California
King, Washington	Kauai, Hawaii	Salk Lake, Utah	San Francisco, California	Monterey, California

These below average income urbanites are a younger, racially diverse group who primarily take public transit – one third alone take the subway – on long commutes. Fully one-half of the New York City population falls into this segment, along with additional groups along the Jersey shore. A second, but much smaller concentration is found in Los Angeles, along the subway towards Hollywood, and the rapid transit lines to Glendale, North Hollywood, and Long Beach.

Moderately educated, and over fifty percent speaking a non-English language at home, many struggle to find upwardly mobile jobs, and the vast majority of them rent in multi-unit complexes and townhouses. This is the most densely populated segment.

These are 'status' seekers, dreaming about achieving that great American dream. They are fashion and health conscious, seeking products which are environmentally friendly and organic.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4423506	1.30%
Households	1586126	1.21%
% Growth 2000-2019	7.77	46
% Group Quarters	1.24	50
Median Income \$	48842	77
Median Age	34.14	91
% Marr Couple Hhd	20.93	92
% Hhd w/ Children	34.49	112
% Race White	21.06	35
% Race Black	24.53	192
% Race Asian	16.37	281
% Hispanic	35.13	196
% Apt 50+ Units	24.73	514
% Single Family Det	7.23	11
Median Housing \$	407653	227
% Univ. Degree	27.10	85
% Single Fam Det	21.75	473
Population Density	14027 /sq mi	15083



TOP COUNTIES

Kings, New York	Queens, New York	Bronx, New York	New York, New York	Hudson, New Jersey
Los Angeles, California	San Francisco, California	Weschester, New York	Essex, New Jersey	Cook, Illinois
Suffolk, Massachusetts	Rockland, New York	Philadelphia, Pennsylvania	Washington, DC	Bergen, New Jersey

These densely populated, below average income areas are overwhelmingly – 85% – Black. Blue collar occupations predominate – with jobs in transportation, health care services, and government jobs. Unemployment is very high, nearly double the national average. Lone parent families predominate, as married couples are only about one quarter of the adult population, and over one quarter of the population are under the age of eighteen. Most rent in large apartment buildings constructed before 1970, areas which are typically high in crime. Public transit is common, as many households lack a vehicle.

Getting by in expensive urban areas with modest income means not much left over for luxury goods. Interests are modest – parenting, fashion, and bridal magazines and purchasing a DVD player next year. Faith and hope are important, as expressed through musical tastes for gospel and Christian music.

Located primarily in the dense urban areas of the northeast, such neighborhoods include the south side of Chicago IL and some of the more 'gritty' areas of Washington DC and Baltimore MD. Other areas of significant concentration are in the inner city neighborhoods of Philadelphia PA, Wilmington DE, and Newark NJ.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3554402	1.18%
Households	1339131	1.15%
% Growth 2000-2019	-4.60	4
% Group Quarters	1.18	48
Median Income \$	43434	68
Median Age	35.50	95
% Marr Couple Hhd	14.44	63
% Hhd w/ Children	35.51	115
% Race White	8.26	14
% Race Black	78.36	613
% Race Asian	2.15	37
% Hispanic	8.49	47
% Apt 50+ Units	4.20	87
% Single Family Det	31.94	51
Median Housing \$	169200	94
% Univ. Degree	20.37	64
% Single Fam Det	2.26	49
Population Density	6331 /sq mi	6808



TOP COUNTIES

Cook, Illinois	Philadelphia, Pennsylvania	Baltimore City, Maryland	Washington, DC	Essex, New Jersey
Prince George's, Maryland	Miami-Dade, Florida	Queens, New York	Kings, New York	Delaware, Pennsylvania
Milwaukee, Wisconsin	Orleans, Louisiana	Los Angeles, California	Wayne, Michigan	Baltimore, Maryland

These densely populated areas are overwhelmingly Hispanic, a large percentage of whom speak little English. Predominant in California and south Florida, neighborhoods like these are increasingly common in other major centers including New York, Chicago, and Houston.

With well below average incomes, these poorly educated, largely married couple families with children tend to work in low paying jobs (such

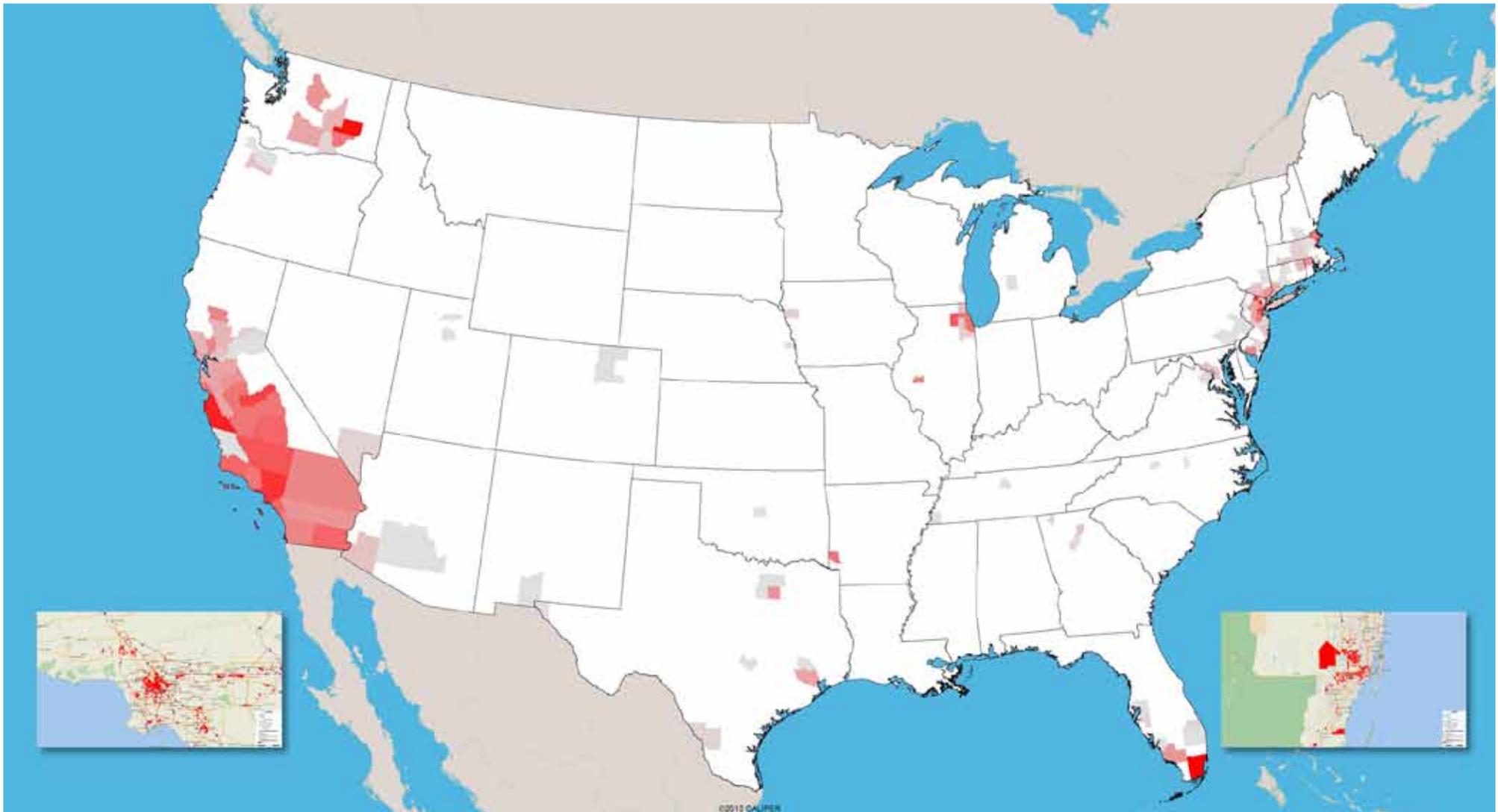
as food services, unskilled construction, and light manufacturing) and devote much of their income to basic necessities. Rent, generally in old multi-unit complexes typical of the west coast, is high, and few can afford to own.

The city of Los Angeles alone accounts for one million of this group, and they are found in large numbers in the Miami area. Nowhere better typifies these than the two cities of East Los Angeles CA and Hialeah FL.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	5732695	1.74%
Households	1620871	1.34%
% Growth 2000-2019	5.83	57
% Group Quarters	1.40	57
Median Income \$	43541	68
Median Age	31.08	83
% Marr Couple Hhd	33.38	147
% Hhd w/ Children	47.87	155
% Race White	8.66	14
% Race Black	6.58	51
% Race Asian	4.40	75
% Hispanic	78.76	439
% Apt 50+ Units	7.43	154
% Single Family Det	32.09	51
Median Housing \$	245815	137
% Univ. Degree	14.17	44
% Single Fam Det	36.82	800
Population Density	1629 /sq mi	1752

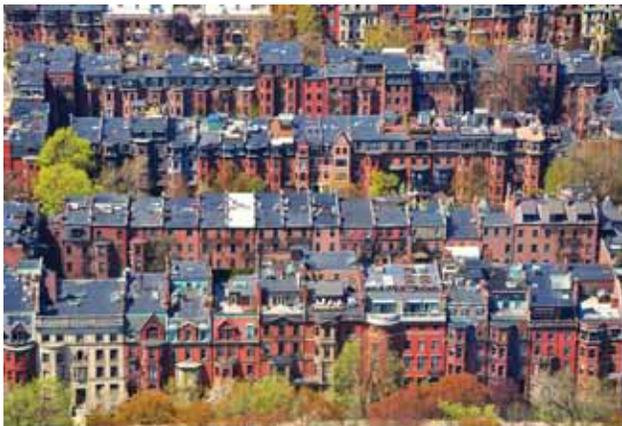


TOP COUNTIES

Los Angeles, California	Miami-Dade, Florida	Cook, Illinois	Orange, California	San Diego, California
Harris, Texas	Dallas, Texas	San Bernardino, California	Riverside, California	Passaic, New Jersey
Union, New Jersey	Kern, California	Hudson, New Jersey	Monterey, California	Santa Clara, California

These ethnically diverse low income areas are composed primarily of singles – of all ages and often with children. They are present in many of the larger cities nationwide, but are especially prevalent in south Florida, New York, Minneapolis-St. Paul MN, and Chicago IL. Two thirds rent in older, very large apartment buildings in high density areas.

Interests tend to be oriented towards relationships, whether it be in magazines or the internet, where dating sites are the dominant usage.



Typical locations include Miami Beach and Fort Lauderdale FL, Atlantic City and Asbury Park NJ, White Plains and New Rochelle NY, and Burnsville MN. This segment is generally not dominant in the cities where it is found, but instead concentrated in certain areas of town, often along major transit routes.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3167806	0.95%
Households	1582168	1.06%
% Growth 2000-2019	13.83	81
% Group Quarters	4.22	172
Median Income \$	51983	82
Median Age	40.12	108
% Marr Couple Hhd	11.71	51
% Hhd w/ Children	18.38	60
% Race White	41.87	69
% Race Black	21.14	165
% Race Asian	12.25	210
% Hispanic	21.58	120
% Apt 50+ Units	53.58	1114
% Single Family Det	13.85	22
Median Housing \$	252685	141
% Univ. Degree	39.47	123
% Single Fam Det	12.10	263
Population Density	5919 /sq mi	6365



TOP COUNTIES

Los Angeles, California	Cook, Illinois	Queens, New York	Miami-Dade, Florida	Kings, New York
Broward, Florida	Bronx, New York	Westchester, New York	Hennepin, Minnesota	New York, New York
Essex, New Jersey	King, Washington	Middlesex, Massachusetts	Alameda, California	Honolulu, Hawaii

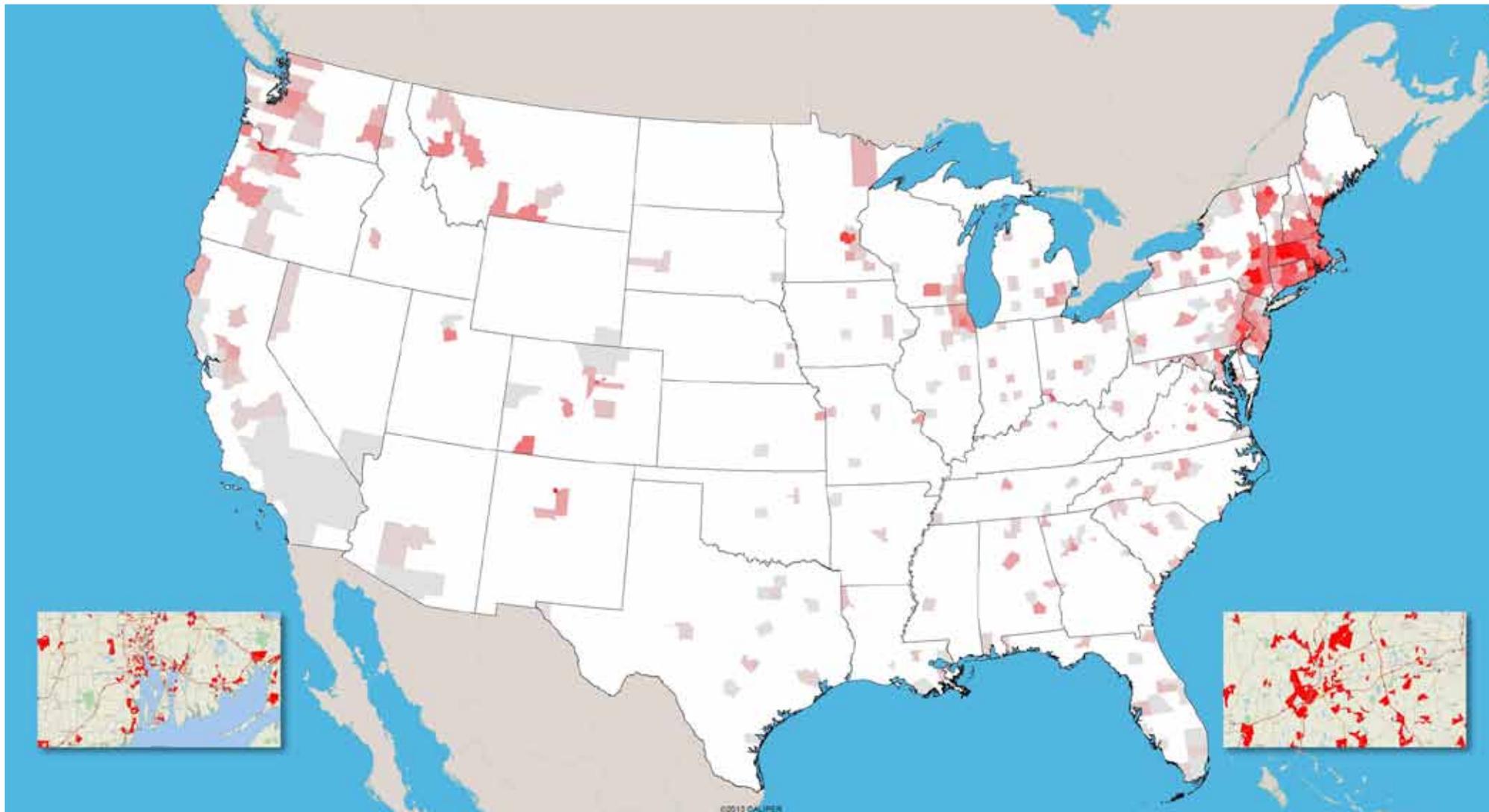
With a mix of older single family and small multi-unit dwellings, mostly owner occupied, these well-established neighborhoods are typical of the classic New England towns such as Worcester

and Northampton MA and Warwick RI. With highly educated, primarily white families, they enjoy above average incomes and many of the finer things of life such as live performance arts.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4333614	1.48%
Households	1854759	1.60%
% Growth 2000-2019	4.08	36
% Group Quarters	0.94	38
Median Income \$	85957	135
Median Age	40.15	108
% Marr Couple Hhd	21.06	93
% Hhd w/ Children	26.64	86
% Race White	77.03	128
% Race Black	7.08	55
% Race Asian	4.52	78
% Hispanic	8.79	49
% Apt 50+ Units	1.82	38
% Single Family Det	73.73	117
Median Housing \$	253687	141
% Univ. Degree	49.26	154
% Single Fam Det	2.09	45
Population Density	1275 /sq mi	1371



TOP COUNTIES

Cook, Illinois	Hennepin, Minnesota	Multnomah, Oregon	Worcester, Massachusetts	Montgomery, Pennsylvania
King, Washington	New Haven, Connecticut	Hartford, Connecticut	Delaware, Pennsylvania	Providence, Rhode Island
Denver, Colorado	Bristol, Massachussets	Middlesex, Massachusetts	Essex, Massachusetts	Baltimore, Maryland

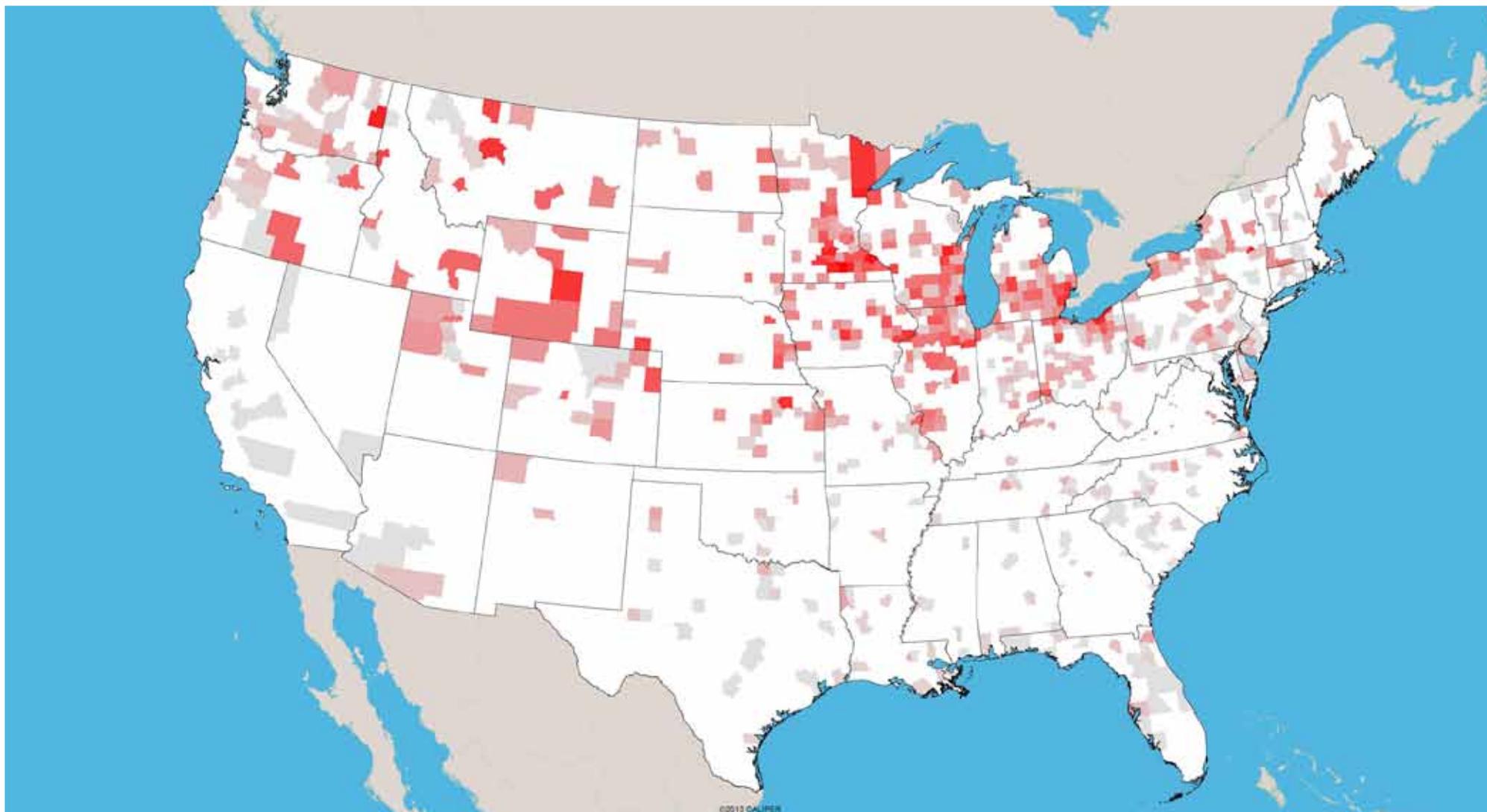
Despite relatively low levels of education, these predominantly white neighborhoods enjoy just below average incomes, owning their older and relatively inexpensive single family homes. Primarily

located in the quiet suburban areas of the upper Midwest states from Minnesota to Michigan, these neighborhoods are typical of such cities as Grand Rapids MI, St. Paul MN, Des Moines IA, and Lincoln NE.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4877261	1.68%
Households	2075711	1.84%
% Growth 2000-2019	-0.46	23
% Group Quarters	0.71	29
Median Income \$	62358	98
Median Age	37.53	101
% Marr Couple Hhd	20.65	91
% Hhd w/ Children	28.30	92
% Race White	75.21	125
% Race Black	8.98	70
% Race Asian	2.84	49
% Hispanic	9.98	56
% Apt 50+ Units	1.10	23
% Single Family Det	81.96	130
Median Housing \$	137306	76
% Univ. Degree	29.49	92
% Single Fam Det	1.91	42
Population Density	1444 /sq mi	1553



TOP COUNTIES

Wayne, Michigan	Cuyahoga, Ohio	Oakland, Michigan	Macomb, Michigan	Allegheny, Pennsylvania
Milwaukee, Wisconsin	St. Louis, Missouri	Hennepin, Minnesota	Hamilton, Ohio	Spokane, Washington
Kent, Michigan	Erie, New York	Cook, Illinois	Polk, Iowa	Pinellas, Florida

Largely Hispanic working large families with younger children, these generally poorly educated neighborhoods maintain average incomes through employment in construction, manufacturing, and transportation services. Unemployment, however, is high relative to the national average.

Largely relatively expensive, single family older homes in relatively high density areas, they are primarily found within the central valley of California and into the outer suburbs of Los Angeles. Such places include Fontana, Moreno

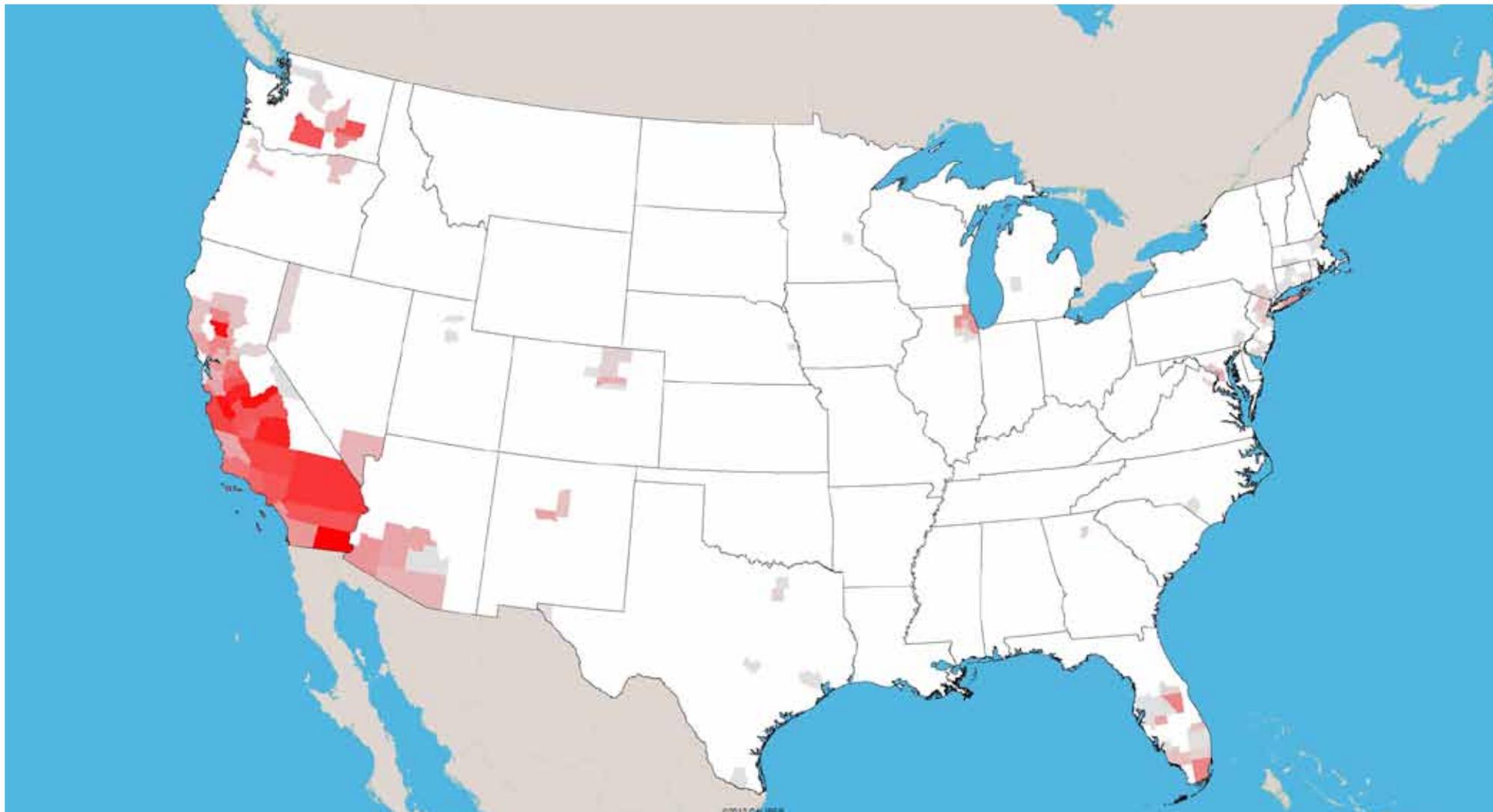
Valley, Bakersfield, Riverside, Fresno, Oxnard, and Stockton to name but a few. While a minority in many of these cities, they are also the majority group in Compton, Baldwin Park, and Pico Rivera within the Los Angeles area. Many own their houses and neighborhoods are stable.

Interested in babies and parenting, these family oriented neighborhoods listen to Hispanic music, drive trucks, and enjoy camping. They tend to put aside relaxation and enjoyment in order to look forward to a better future for their children.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	7523801	2.31%
Households	2038309	1.70%
% Growth 2000-2019	14.60	105
% Group Quarters	0.89	36
Median Income \$	60062	94
Median Age	32.12	86
% Marr Couple Hhd	37.58	165
% Hhd w/ Children	49.93	162
% Race White	15.18	25
% Race Black	7.28	57
% Race Asian	5.53	95
% Hispanic	69.97	390
% Apt 50+ Units	2.40	50
% Single Family Det	72.34	115
Median Housing \$	252293	140
% Univ. Degree	15.31	48
% Single Fam Det	13.63	296
Population Density	1131 /sq mi	1216



TOP COUNTIES

Los Angeles, California	San Bernardino, California	Riverside, California	Cook, Illinois	Miami-Dade, Florida
San Diego, California	Orange, California	Kern, California	Fresno, California	Maricopa, Arizona
Ventura, California	Tulare, California	Stanislaus, California	Monterey, California	Santa Clara, California

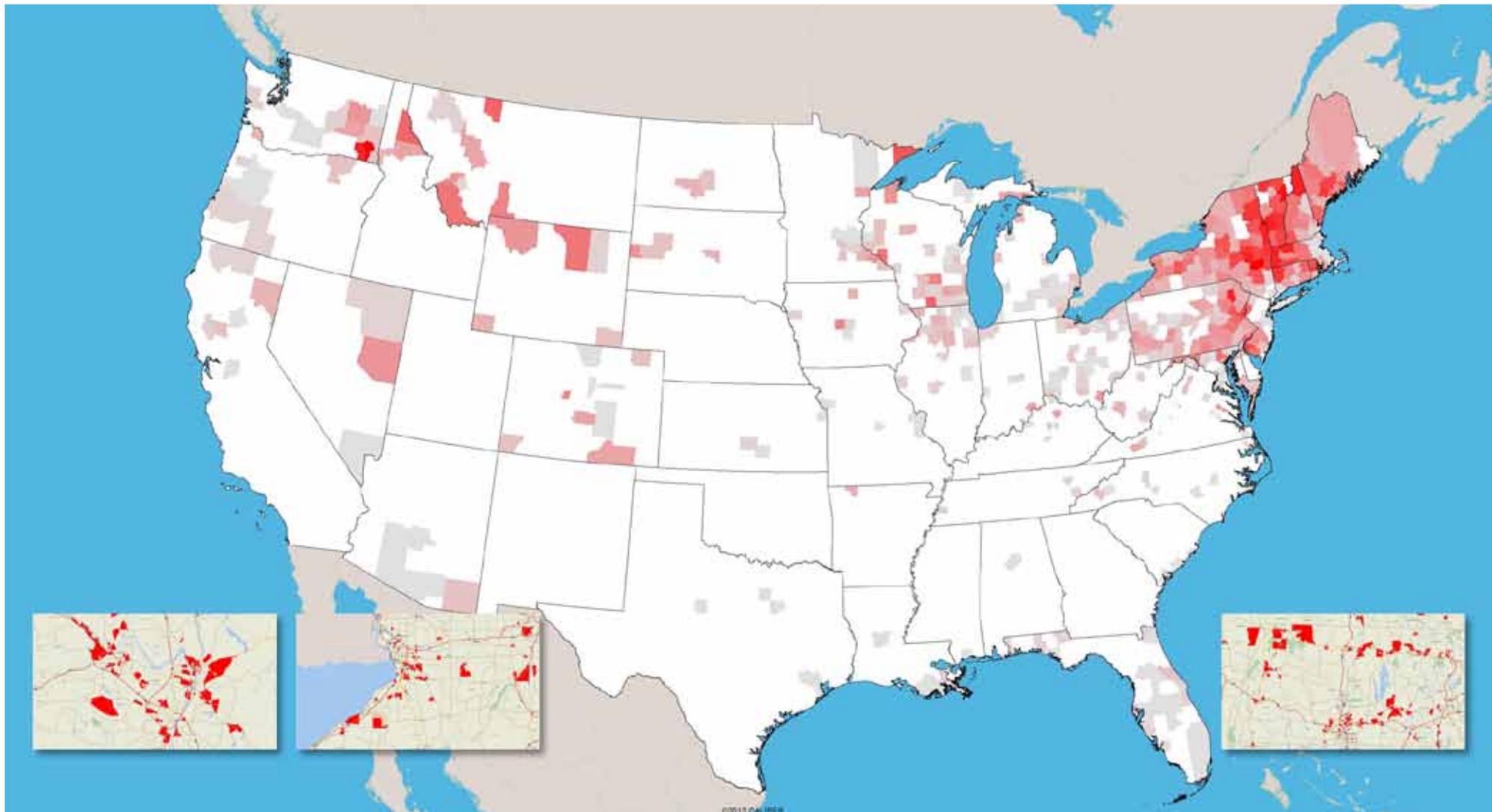
A way from the major centers of New England and upstate New York are those quaint and stereotypical towns like Chicopee and Pittsfield MA, East Aurora NY, Torrington CT, and Woonsocket RI. Towns which seem to be out of place in today's world. Predominantly white singles and childless

couples tend to live in these towns. Incomes are below average, but housing is relatively cheap. Even so, many rent rather than own. These towns used to be manufacturing centers, but those jobs have departed, and unlike the large cities, fewer jobs have come to replace them.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3188434	1.12%
Households	1436074	1.22%
% Growth 2000-2019	-0.82	24
% Group Quarters	1.25	51
Median Income \$	60486	95
Median Age	41.07	110
% Marr Couple Hhd	17.73	78
% Hhd w/ Children	24.75	80
% Race White	80.64	134
% Race Black	6.13	48
% Race Asian	2.83	49
% Hispanic	7.91	44
% Apt 50+ Units	2.76	57
% Single Family Det	58.22	93
Median Housing \$	170094	95
% Univ. Degree	29.57	92
% Single Fam Det	2.30	50
Population Density	660 /sq mi	710



TOP COUNTIES

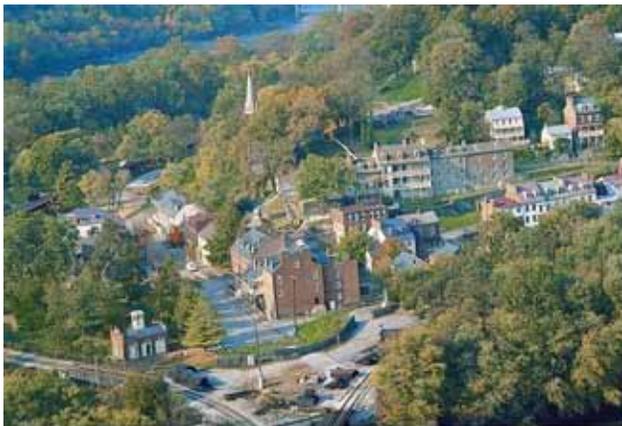
Philadelphia, Pennsylvania	Providence, Rhode Island	Worcester, Massachusetts	Erie, New York	Hampden, Massachusetts
Baltimore, Maryland	Hartford, Connecticut	Delaware, Pennsylvania	Allegheny, Pennsylvania	Lackawanna, Pennsylvania
New Haven, Connecticut	Northampton, Pennsylvania	Albany, New York	Lehigh, Pennsylvania	Camden, New Jersey

This is the least diverse segment nationwide, located primarily in the small urban areas surrounding the Great Lakes states and as far west as Kansas. Often former industrial towns where population has been at best stable for several decades, manufacturing remains a significant part of the local economy, but has been supplanted by jobs in retail trade and health care.

Incomes are below average for these middle-aged households, a significant number of which still have children at home. The housing

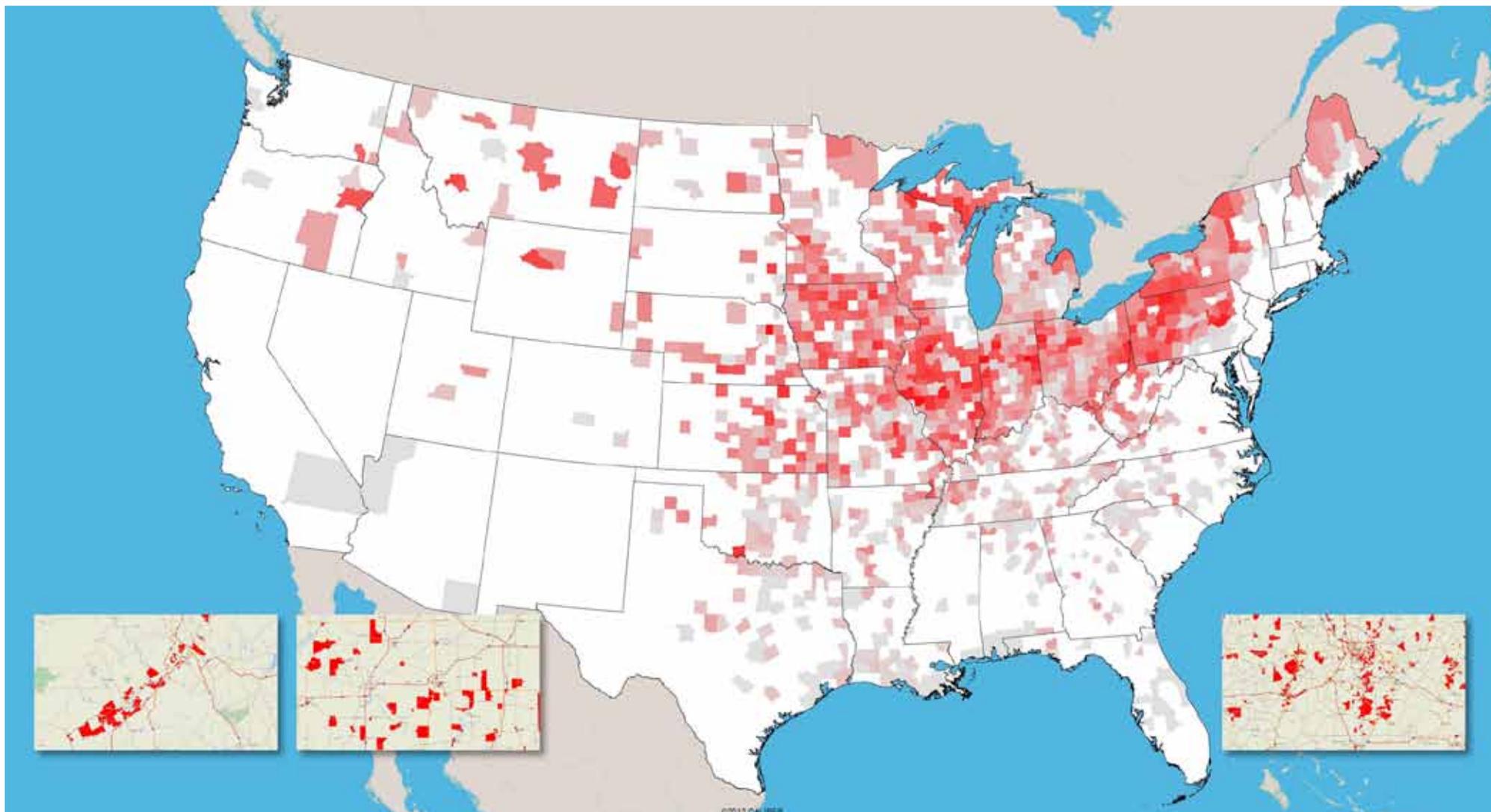
is primarily single-family, and is among the least expensive nationwide. Despite this, many of these households rent.

Typical of these towns are Weirton and Wheeling WV, Altoona and Scranton PA, and Niagara Falls NY.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	6665855	2.37%
Households	2963416	2.57%
% Growth 2000-2019	-4.36	12
% Group Quarters	1.04	42
Median Income \$	48193	76
Median Age	39.70	106
% Marr Couple Hhd	18.76	82
% Hhd w/ Children	26.80	87
% Race White	86.47	143
% Race Black	4.51	35
% Race Asian	1.14	20
% Hispanic	5.23	29
% Apt 50+ Units	1.49	31
% Single Family Det	72.54	115
Median Housing \$	94914	53
% Univ. Degree	18.82	59
% Single Fam Det	1.05	23
Population Density	205 /sq mi	220



TOP COUNTIES

Allgheny, Pennsylvania	Erie, New York	Luzerne, Pennsylvania	Westmoreland, Pennsylvania	Schuylkill, Pennsylvania
Cambria, Pennsylvania	Fayette, Pennsylvania	Washington, Pennsylvania	Niagra, New York	Onodaga, New York
Lackawanna, Pennsylvania	Trumbull, Ohio	Montgomery, Ohio	Erie, Pennsylvania	Mahoning, Ohio

Similar to Faded Industrial Dreams, this segment is found in the former industrial heartland from Oklahoma and Kansas in the west to update New York in the east. Incomes are well below average, and somewhat more diverse. Children are prevalent, although a significant share are raised in lone parent families. While unemployment is average, the mixture of jobs has shifted over the decades – manufacturing is still significant, but low paying jobs in retail trade, food services, and health care have taken the place of the middle income

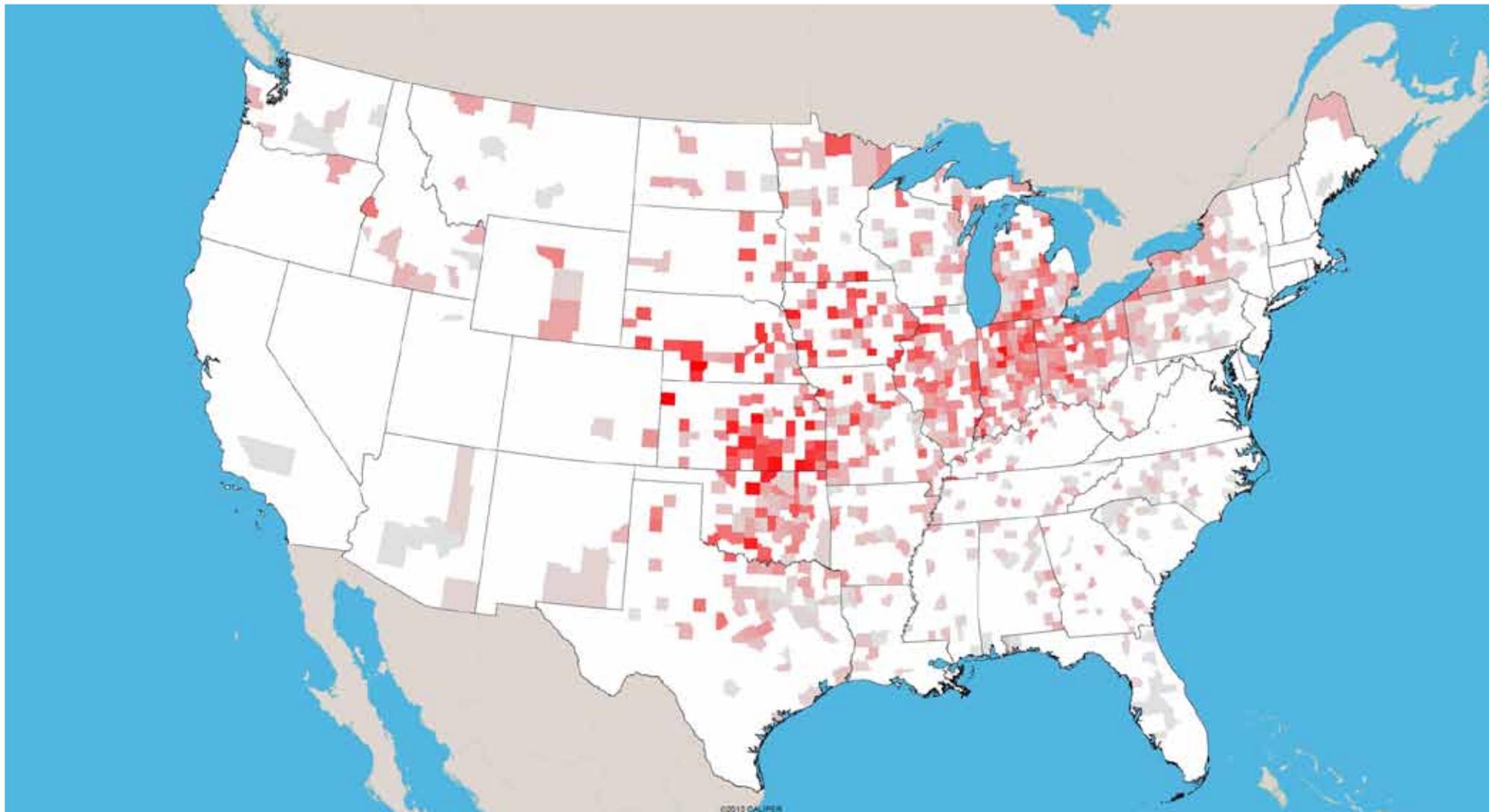
jobs which have disappeared. Prospects for higher paying jobs are low, as education levels are lacking.

Housing is very inexpensive, as are rents for the nearly forty percent of households who do not own a home. Very little Growth has occurred for several decades in these cities, such as Toledo and Akron OH, Wichita and Salina KS, Kansas City, South Bend and Evansville IN, and Lansing MI.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4588850	1.57%
Households	1883504	1.65%
% Growth 2000-2019	-2.86	16
% Group Quarters	1.16	47
Median Income \$	42791	67
Median Age	33.48	90
% Marr Couple Hhd	19.82	87
% Hhd w/ Children	31.99	104
% Race White	67.77	112
% Race Black	12.55	98
% Race Asian	1.77	30
% Hispanic	13.07	73
% Apt 50+ Units	1.32	27
% Single Family Det	75.73	120
Median Housing \$	83754	47
% Univ. Degree	15.79	49
% Single Fam Det	2.46	53
Population Density	499 /sq mi	537



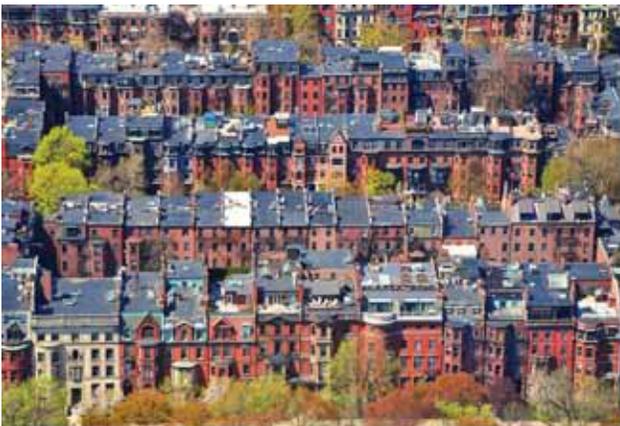
TOP COUNTIES

Marion, Indiana	Oklahoma, Oklahoma	Sedgwick, Kansas	Wayne, Michigan	Cuyahoga, Ohio
Lucas, Ohio	Allen, Indiana	Tulsa, Oklahoma	Monroe, New York	St. Joseph, Indiana
Summit, Ohio	Franklin, Ohio	Allegheny, Pennsylvania	Stark, Ohio	Polk, Iowa

Young, single, and well educated. But with below average income. These typically internet savvy hopefuls currently struggle to find lucrative jobs in second city urban areas. Unlike their compatriots in the major technology cities, the high paying jobs are simply not there in towns like Pittsburgh, Cincinnati, Salt Lake City, Portland OR, and Albany NY.

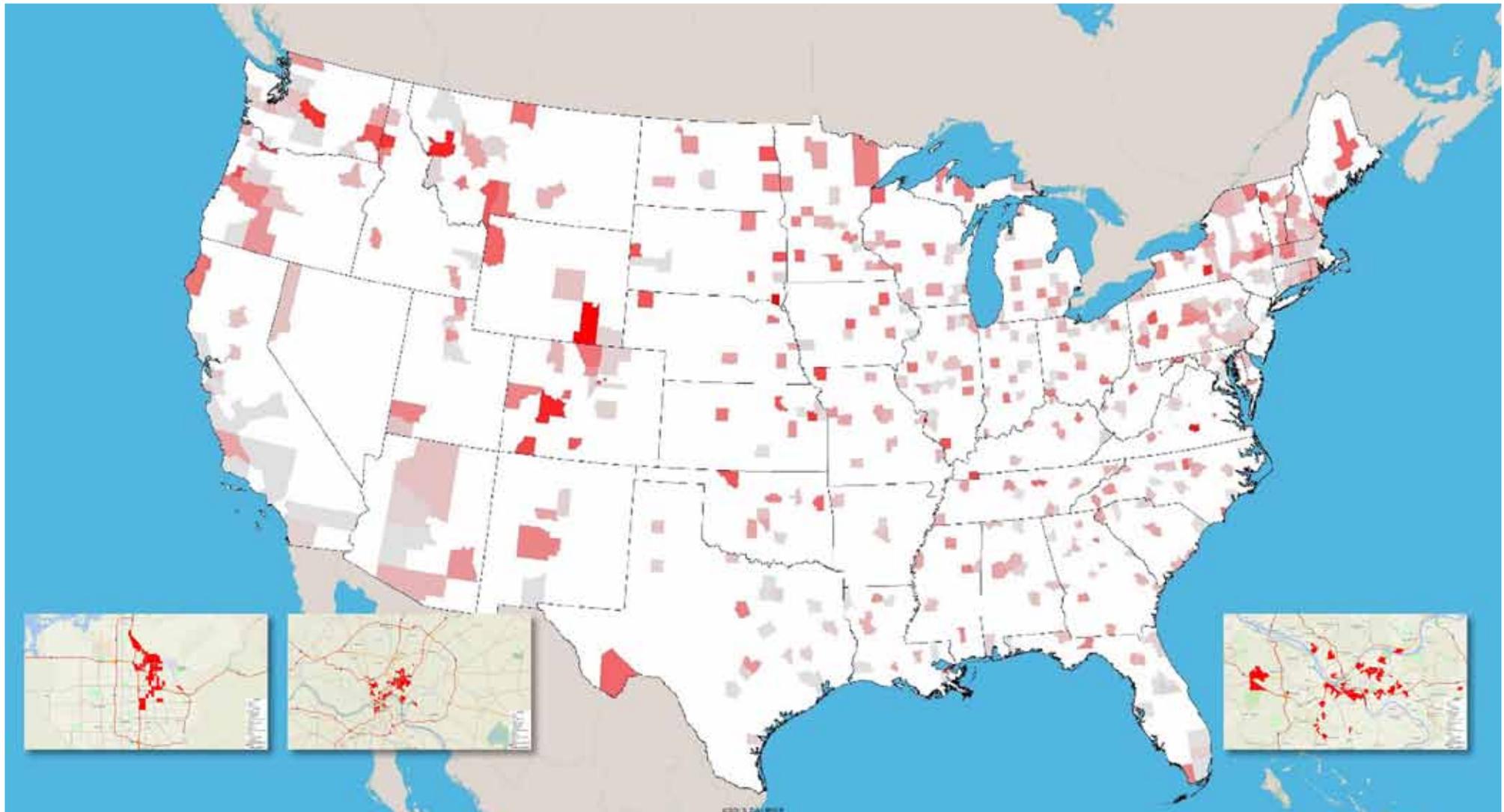
Full of promise, they typically rent older apartments in townhouse and small complexes, often don't own a vehicle, and suffer from the effects of high neighborhood crime levels.

This is an active group, whose sporting and outdoor leisure activities run the gamut. Sports interests include extreme sports, soccer, and basketball, and they are generally interested in travel and business and anything internet-based. This group is willing to trade the higher incomes of the major cities for the relaxed and leisure oriented smaller centers.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3965924	1.34%
Households	2026643	1.59%
% Growth 2000-2019	7.47	57
% Group Quarters	2.82	115
Median Income \$	57707	91
Median Age	33.50	90
% Marr Couple Hhd	10.91	48
% Hhd w/ Children	16.10	52
% Race White	68.27	113
% Race Black	11.24	88
% Race Asian	5.49	94
% Hispanic	11.46	64
% Apt 50+ Units	6.75	140
% Single Family Det	37.30	59
Median Housing \$	199888	111
% Univ. Degree	49.95	156
% Single Fam Det	3.33	72
Population Density	1617 /sq mi	1739



TOP COUNTIES

Cook, Illinois	Philadelphia, Pennsylvania	Multnomah, Oregon	Denver, Colorado	Hennepin, Minnesota
Allgheny, Pennsylvania	Baltimore City, Maryland	Orleans, Louisiana	Travis, Texas	St. Louis City, Missouri
Salt Lake, Utah	King, Washington	Suffolk, Massachusetts	Hamilton, Ohio	Erie, New York

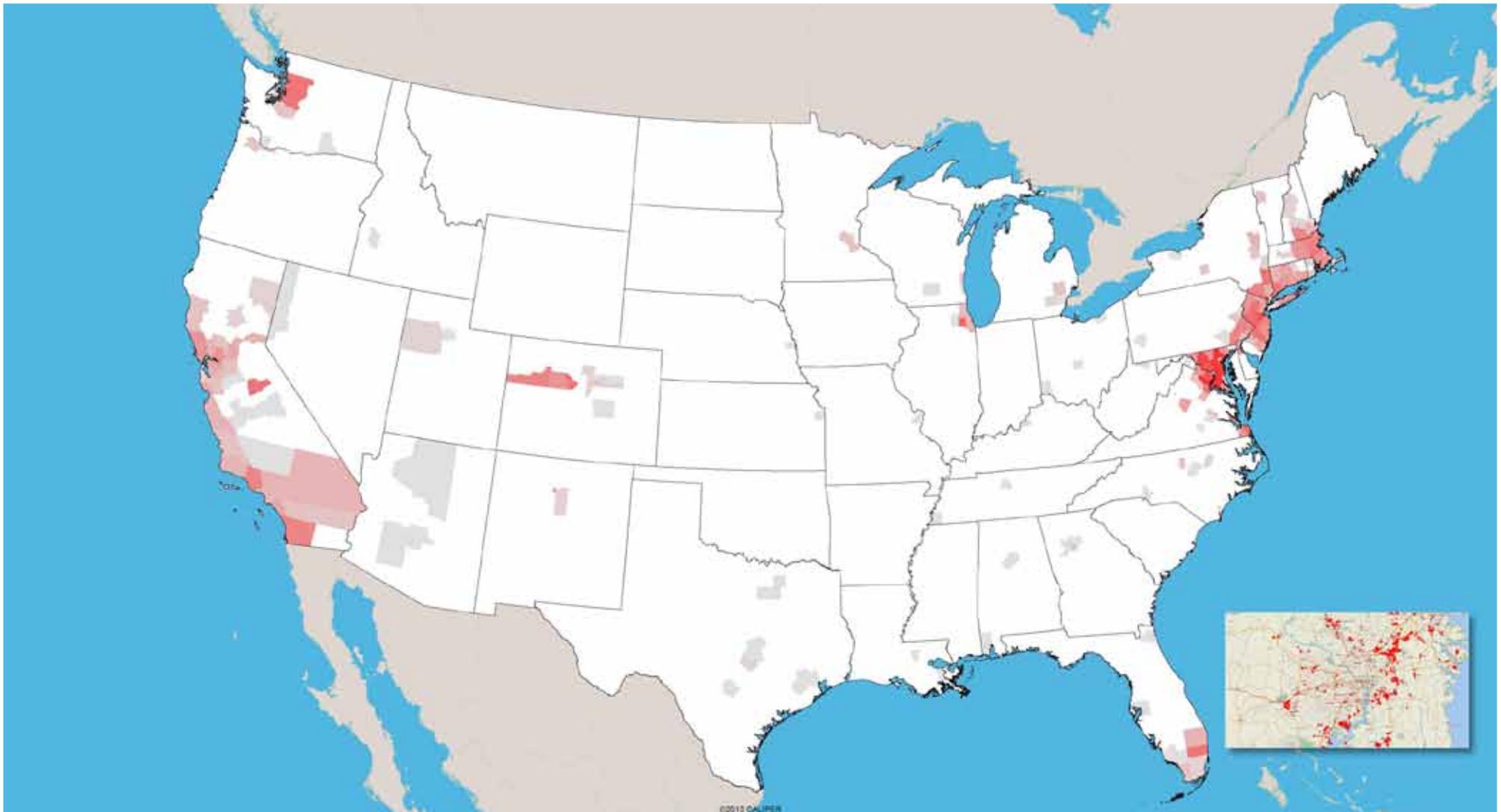
Primarily located on the I-95 corridor with lesser concentrations on the west coast, largely in the medium density suburbs located at the intersections of the beltway freeways and major routes to the downtown cores. Middle income earners of average education levels, but with considerable racial diversity, they are not quite affluent enough to buy houses in the more expensive suburbs. They instead tend to rent townhomes or walkup apartment complexes, commuting to public and education sector occupations.

Typical of such suburbs are Columbia, Laurel, and Frederick MD, Reston VA, and Renton WA.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4444293	1.32%
Households	1896919	1.35%
% Growth 2000-2019	13.20	79
% Group Quarters	1.19	48
Median Income \$	70177	110
Median Age	34.75	93
% Marr Couple Hhd	19.39	85
% Hhd w/ Children	28.11	91
% Race White	46.63	77
% Race Black	17.00	133
% Race Asian	11.78	202
% Hispanic	20.81	116
% Apt 50+ Units	7.83	163
% Single Family Det	26.56	42
Median Housing \$	278570	155
% Univ. Degree	39.50	123
% Single Fam Det	6.74	147
Population Density	642 /sq mi	690



TOP COUNTIES

Los Angeles, California	San Diego, California	Prince George's, Maryland	King, Washington	Broward, Florida
Baltimore, Maryland	Cook, Illinois	Orange, California	Fairfax, Virginia	Montgomery, Maryland
Middlesex, Massachusetts	Middlesex, New Jersey	DuPage, Illinois	Prince William, Virginia	Suffolk, New York

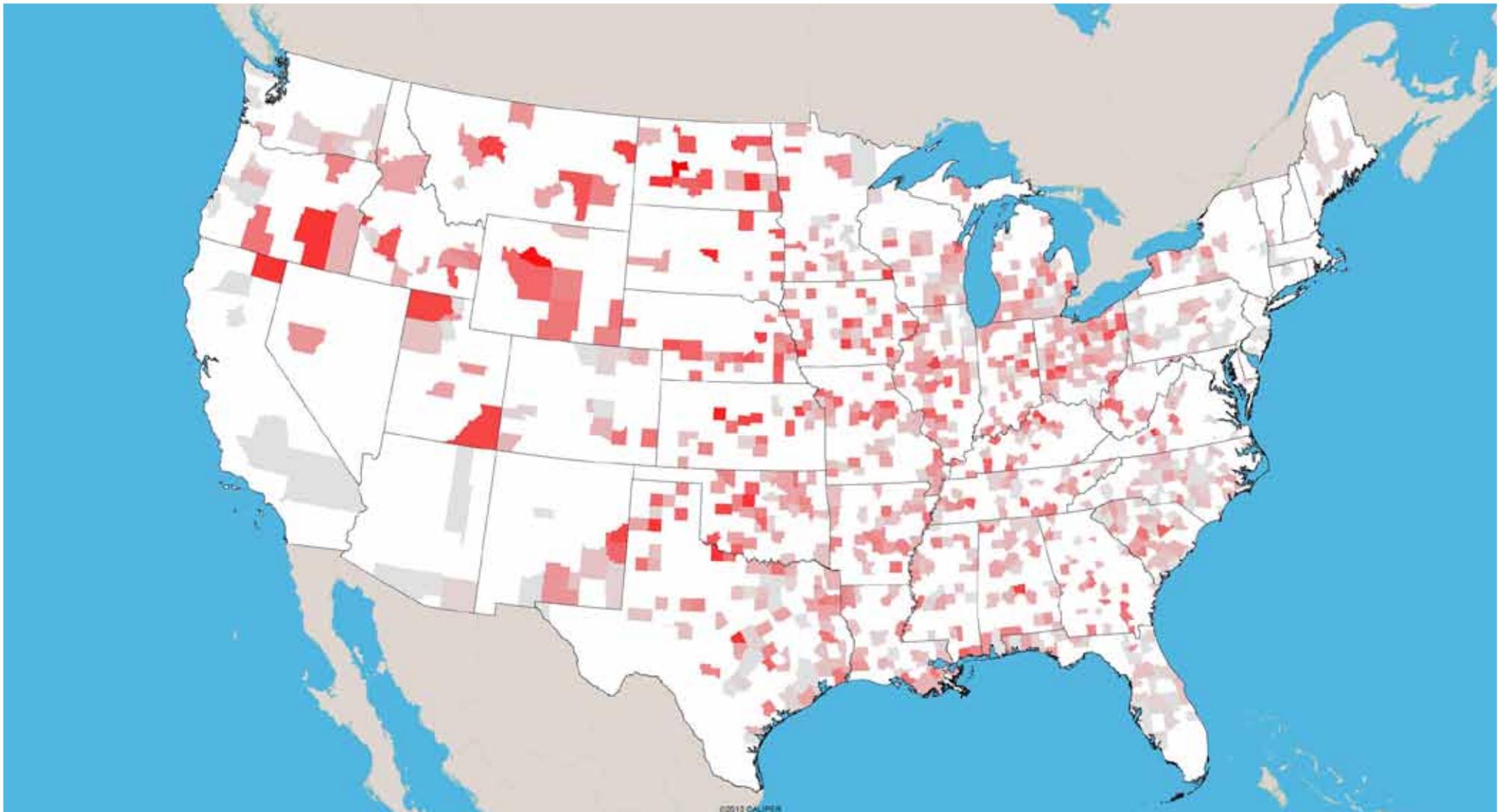
This is almost the typical, average all-American neighborhood in mid-sized all-American cities with two main exceptions – the relative lack of diversity and the substantially above average percentage of single family dwellings. Housing costs are lower than average and the homes generally built before 1960.

Interests include fishing and hunting, country music, and trucks.

They can be found in cities such as Omaha NE, Columbia MO, Kansas City, Dayton OH, Lexington KY, Warren MI, and West Seneca NY. The only areas where these neighborhoods are not a significant part of the landscape are California, Arizona, and much of the Atlantic coast north of Maryland.



KEY DEMOGRAPHICS		
	Amount	% US / Index
Population	3870889	1.35%
Households	1633467	1.44%
% Growth 2000-2019	0.91	59
% Group Quarters	0.74	30
Median Income \$	66056	104
Median Age	41.72	112
% Marr Couple Hhd	21.52	95
% Hhd w/ Children	28.05	91
% Race White	78.35	130
% Race Black	9.32	73
% Race Asian	2.50	43
% Hispanic	7.15	40
% Apt 50+ Units	1.11	23
% Single Family Det	81.95	130
Median Housing \$	141398	79
% Univ. Degree	29.63	93
% Single Fam Det	1.31	28
Population Density	717 /sq mi	771



TOP COUNTIES

Macomb, Michigan	Allegheny, Pennsylvania	Jefferson, Kentucky	Montgomery, Ohio	Oklahoma, Oklahoma
Tarrant, Texas	Erie, New York	Cuyahoga, Ohio	Monroe, New York	Douglas, Nebraska
Stark, Ohio	Wayne, Michigan	Summit, Ohio	St. Louis, Missouri	Hamilton, Ohio

A relatively young segment of singles and childless couples, the typical Rising Fortunes neighborhood is primarily newer, rented townhouses and small apartment complexes, and to a lesser extent, mobile homes. With above average levels of education and presently average incomes, this is a group which will likely exhibit considerable upward economic mobility over the coming years. Labor force participation rates are high, in sectors such as sales, financial, and personal services.

Not quite able to afford luxury vehicles, they settle for mid-size sedans. Their interests focus

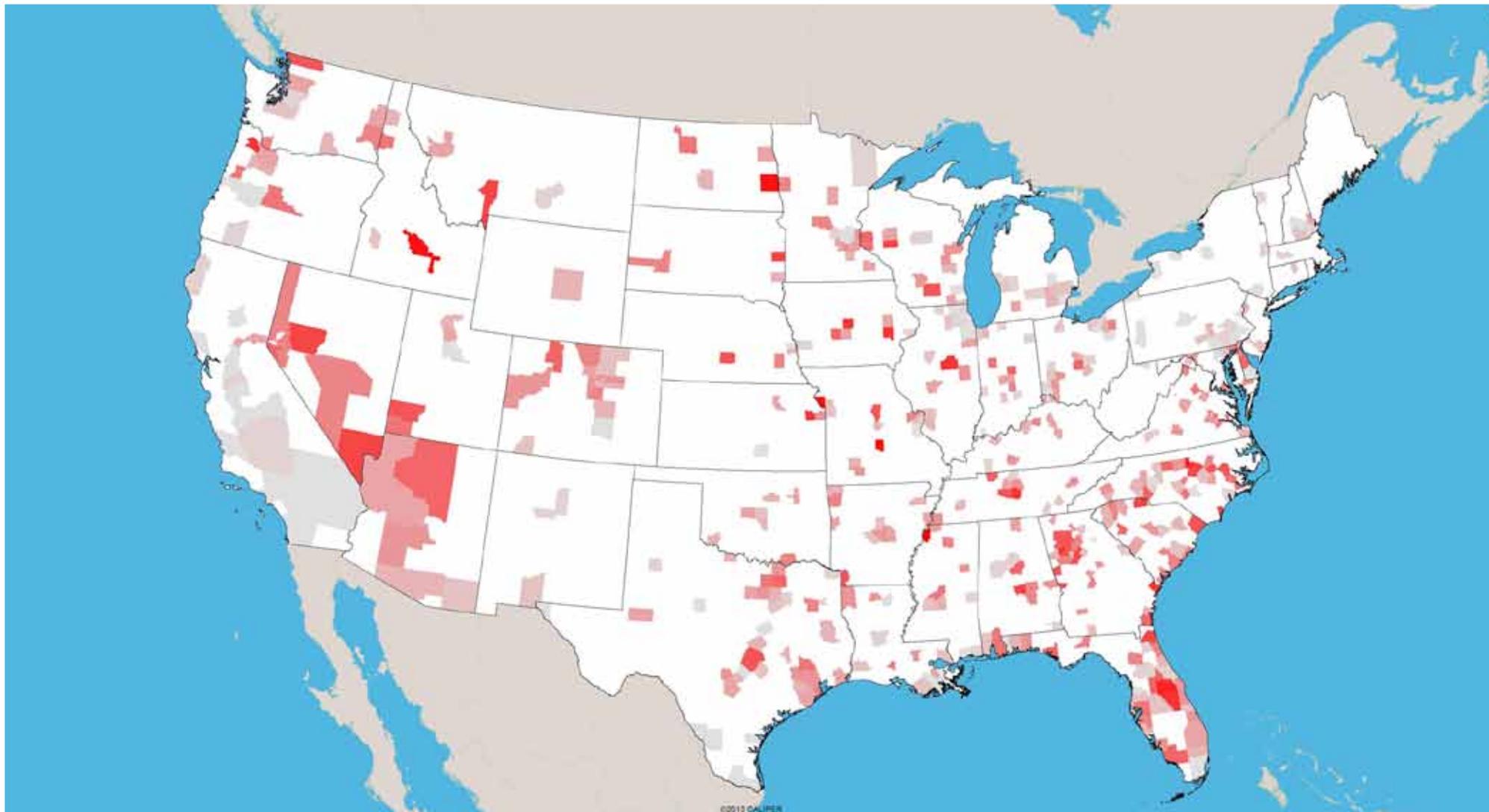
on the future – plans for having children and plans for finding a spouse via internet dating and chat rooms.

Located in the suburbs of growing mid-sized cities in Arizona and Nevada, in the research triangle of North Carolina, and coastal Florida, examples include such towns as Raleigh and Durham NC, Fargo ND, Round Rock TX, and Sanford FL.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	6537167	1.50%
Households	2924869	1.57%
% Growth 2000-2019	74.63	256
% Group Quarters	0.87	35
Median Income \$	64694	102
Median Age	33.81	91
% Marr Couple Hhd	18.91	83
% Hhd w/ Children	27.35	89
% Race White	58.26	97
% Race Black	15.46	121
% Race Asian	7.65	131
% Hispanic	15.32	85
% Apt 50+ Units	6.09	127
% Single Family Det	41.75	66
Median Housing \$	187586	104
% Univ. Degree	40.82	128
% Single Fam Det	3.55	77
Population Density	644 /sq mi	692



TOP COUNTIES

Clark, Nevada	Harris, Texas	Maricopa, Arizona	Orange, Florida	Wake, North Carolina
Travis, Texas	Fulton, Georgia	Hillsborough, Florida	Franklin, Ohio	Duval, Florida
Tarrant, Texas	Mecklenburg, North Carolina	Dallas, Texas	Cobb, Georgia	Washington, Oregon

These diverse neighborhoods can be found ringing the major cities of the southern and southwestern states. Typically located well outside the downtown core near the junction of incoming freeways and major arterial roads and ring freeways, they tend to live in relatively older modest single family dwellings and townhouse complexes which were the Growth suburbs of the 1960's and 1970's. A mixture of singles and younger married couples, about half of whom have children, they have achieved slightly below average income levels despite lower than average educations.



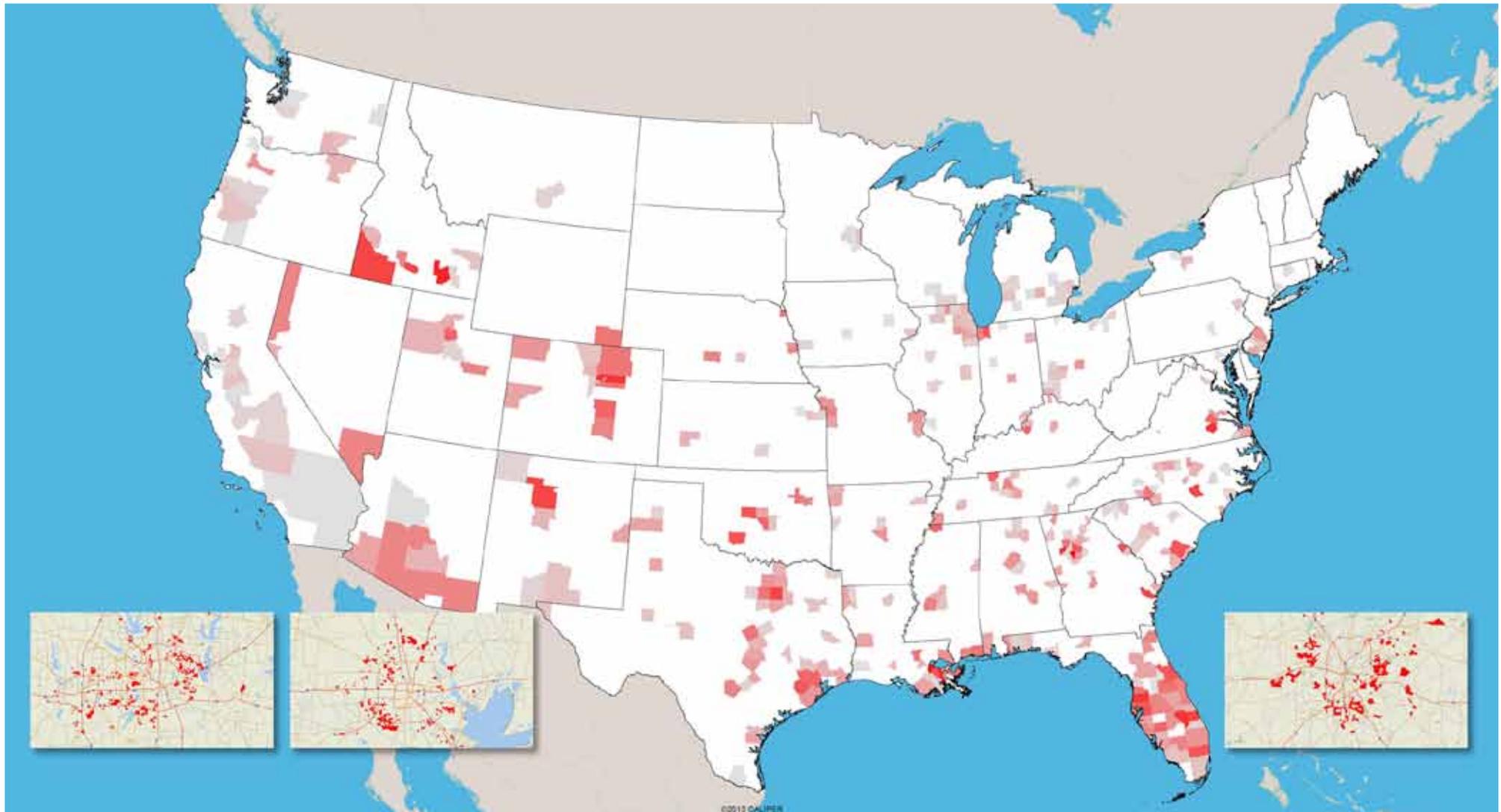
Interests match the diversity of these neighborhoods, but of particular interest are college football, internet gambling, and outdoor recreation.

Typical of these suburbs are such towns as Garland, Mesquite, and Grande Prairie TX, Glendale AZ, Aurora CO, and West Valley City UT.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	5675580	1.87%
Households	2047518	1.80%
% Growth 2000-2019	10.01	122
% Group Quarters	0.50	20
Median Income \$	59425	93
Median Age	35.45	95
% Marr Couple Hhd	25.33	111
% Hhd w/ Children	36.74	119
% Race White	42.96	71
% Race Black	25.33	198
% Race Asian	4.23	73
% Hispanic	24.41	136
% Apt 50+ Units	1.36	28
% Single Family Det	80.53	128
Median Housing \$	136790	76
% Univ. Degree	22.26	70
% Single Fam Det	4.80	104
Population Density	1529 /sq mi	1644



TOP COUNTIES

Harris, Texas	Dallas, Texas	Maricopa, Arizona	Broward, Florida	Tarrant, Texas
Hillsborough, Florida	Bexar, Texas	Clark, Nevada	Cook, Illinois	Orange, Florida,
Salt Lake, Utah	DeKalb, Georgia	Jefferson, Louisiana	Clayton, Georgia	Mecklenburg, North Carolina

With a mixture of white and Hispanic cities typical of the west coast, these neighborhoods are generally typical of the mid-sized cities which define the I-5 corridor from the Canadian border south to the central valley of California.

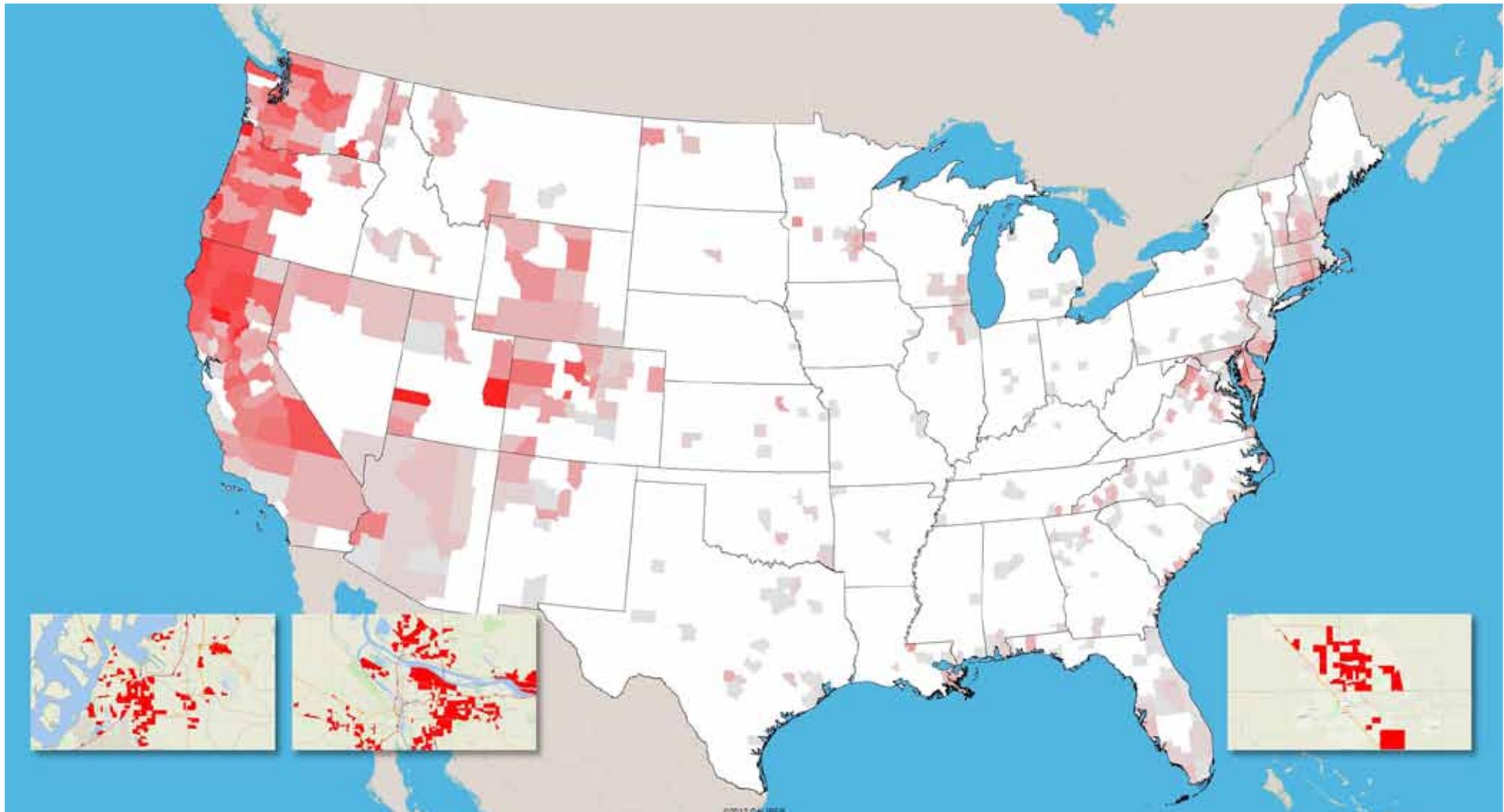
Reflecting the great population boom of the west coast during the 1960's, these are well-established neighborhoods of single family, largely owner occupied homes, often ranch style, and are home to middle class families with younger children.

Typical of these mid-sized cities are Tacoma and Vancouver WA, Portland, Salem, Eugene, and Medford OR, and Redding, Chico, and Modesto CA.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	5798104	1.79%
Households	2307032	1.81%
% Growth 2000-2019	11.76	93
% Group Quarters	1.33	54
Median Income \$	57288	90
Median Age	35.60	95
% Marr Couple Hhd	21.26	93
% Hhd w/ Children	31.00	100
% Race White	59.84	99
% Race Black	8.07	63
% Race Asian	5.03	86
% Hispanic	22.43	125
% Apt 50+ Units	3.91	81
% Single Family Det	59.94	95
Median Housing \$	220982	123
% Univ. Degree	25.57	80
% Single Fam Det	4.34	94
Population Density	310 /sq mi	333



TOP COUNTIES

Sacramento, California	Multnomah, Oregon	Pierce, Washington	King, Washington	San Bernardino, California
Fresno, California	Riverside, California	Maricopa, Arizona	Kern, California	San Joaquin, California
Stanislaus, California	Clark, Washington	Salt Lake, Utah	Snohomish, Washington	Tulare, California

From Bangor ME to Spokane WA, in mid-size cities across the northern states are the modest older houses and townhouses neighborhoods of primarily blue collar manufacturing and retail workers. With only average education levels, upward mobility is difficult, and these still young singles and couples have lower middle class incomes.

Preferring hard rock and classic rock music, beer, and outdoor winter activities including snowmobiles, they tend to prefer escapist

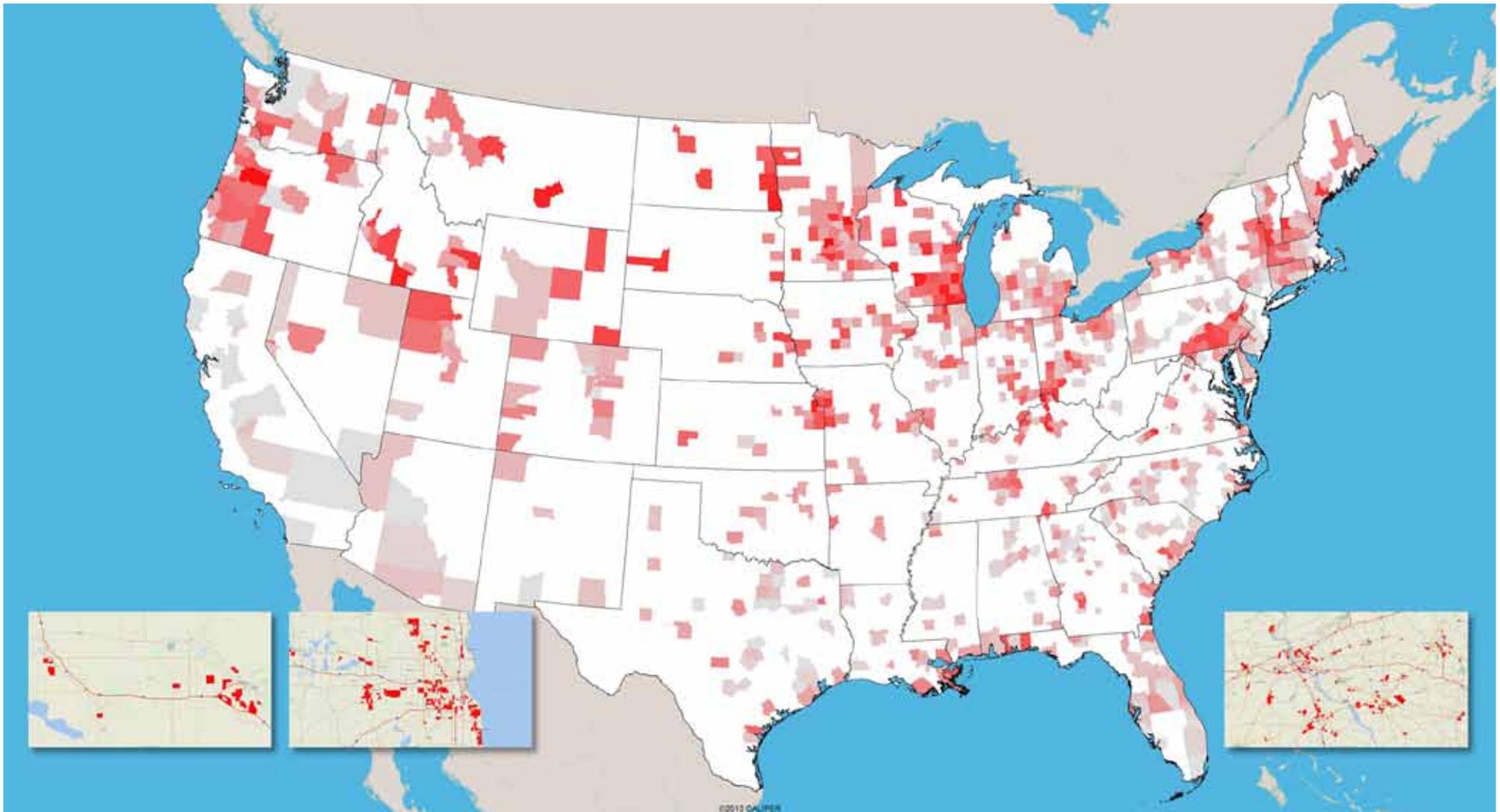
entertainment such as fantasy and science fiction movies, video games, and professional wrestling.

Concentrations of this segment are found in the upper Midwest, eastern Pennsylvania, and the northern mountain states. Examples of such towns are Boise ID, Billings MT, Cheyenne WY, West Allis WI, and Lancaster PA.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	6472887	2.03%
Households	2842412	2.17%
% Growth 2000-2019	7.09	66
% Group Quarters	1.07	43
Median Income \$	51864	81
Median Age	34.91	94
% Marr Couple Hhd	18.11	80
% Hhd w/ Children	28.25	92
% Race White	68.35	113
% Race Black	12.59	98
% Race Asian	3.59	62
% Hispanic	11.96	67
% Apt 50+ Units	3.54	74
% Single Family Det	48.81	78
Median Housing \$	144184	80
% Univ. Degree	25.91	81
% Single Fam Det	2.83	62
Population Density	1043 /sq mi	1122



TOP COUNTIES

Milwaukee, Wisconsin	Franklin, Ohio	Cook, Illinois	Philadelphia, Pennsylvania	Hamilton, Ohio
Jefferson, Kentucky	Macomb, Michigan	Marion, Indiana	Cuyahoga, Ohio	Wayne, Michigan
Oakland, Michigan	Monroe, New York	Johnson, Kansas	St. Louis, Missouri	Ramsey, Minnesota

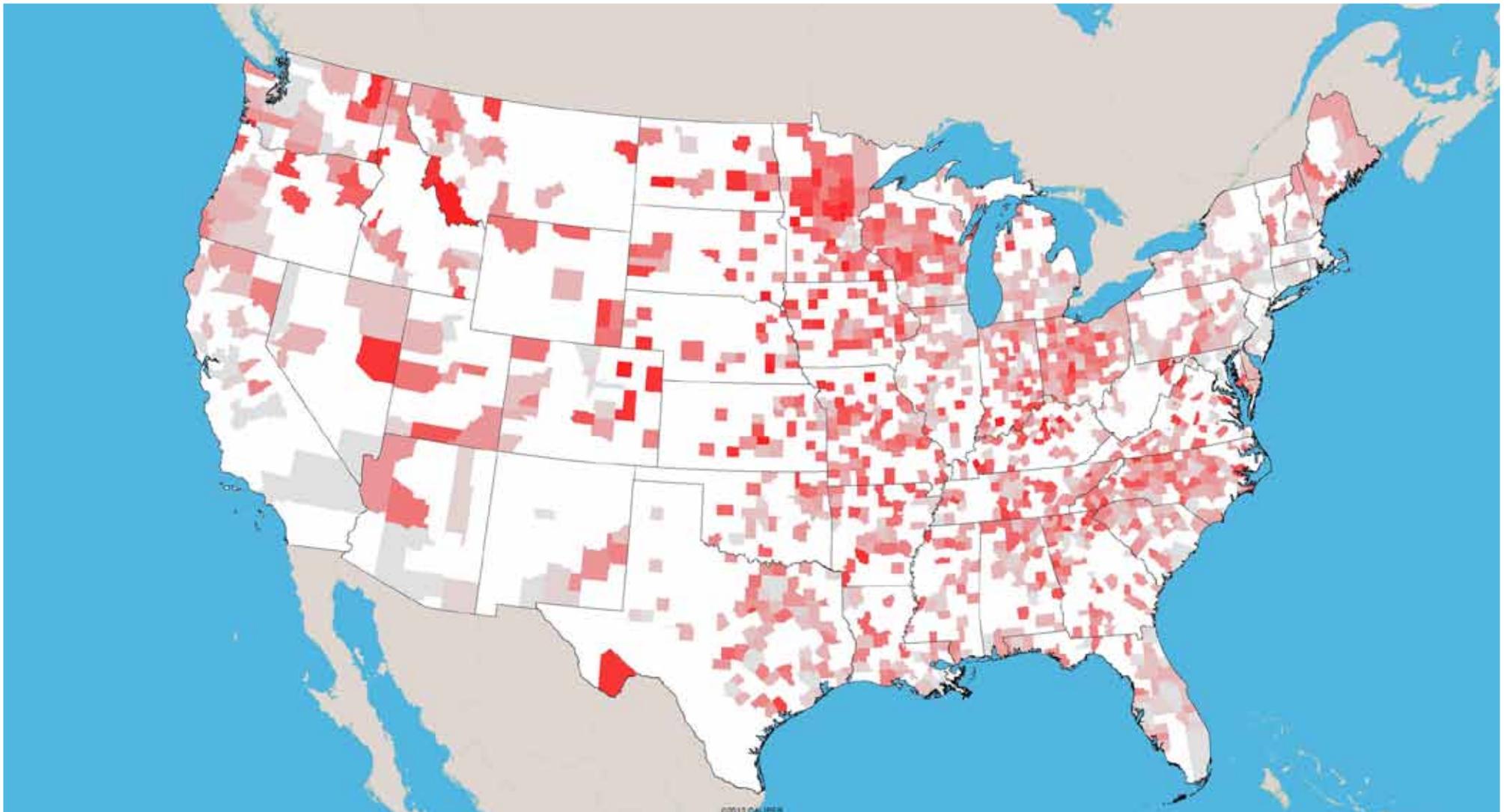
These older neighborhoods are the home to a diverse group of young singles, childless couples, and older singles, with a high proportion in nursing homes. Incomes are well below average despite average educational levels. Housing is a mix of single family and multi-family units, which are relatively inexpensive to own and with generally lower rents. Largely blue collar occupations in manufacturing, health services, and retail sales predominate.

These neighborhoods are present nationwide and are rarely the dominant lifestyle of a city, but are concentrated in the Carolinas and the upper Midwest states, including such places as Winston-Salem and Hickory NC, Frankfort KY, Staunton VA, and Kingman AZ.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3993919	1.17%
Households	1775535	1.25%
% Growth 2000-2019	10.15	73
% Group Quarters	7.15	291
Median Income \$	47906	75
Median Age	42.16	113
% Marr Couple Hhd	16.03	70
% Hhd w/ Children	24.12	78
% Race White	74.61	124
% Race Black	10.81	85
% Race Asian	2.57	44
% Hispanic	9.07	51
% Apt 50+ Units	5.09	106
% Single Family Det	54.89	87
Median Housing \$	141118	79
% Univ. Degree	25.57	80
% Single Fam Det	2.03	44
Population Density	632 /sq mi	680



TOP COUNTIES

Jefferson, Kentucky	Allgheny, Pennsylvania	Cuyahoga, Ohio	Macomb, Michigan	Pinellas, Florida
Franklin, Ohio	Erie, New York	Hamilton, Ohio	Catawba, North Carolina	Tarrant, Texas
Stark, Ohio	Forsyth, North Carolina	Spokane, Washington	Yavapai, Arizona	Cook, Illinois

Prevalent from the Carolinas through Florida and west to the bayous of Louisiana, but present through most of the east, these semi-rural and small town dwellers are primarily white, middle age families living in a mix of single family and mobile homes. Housing costs are low, and most own rather than rent. Labor force participation is low, and jobs in construction, manufacturing, and retail trade are common.

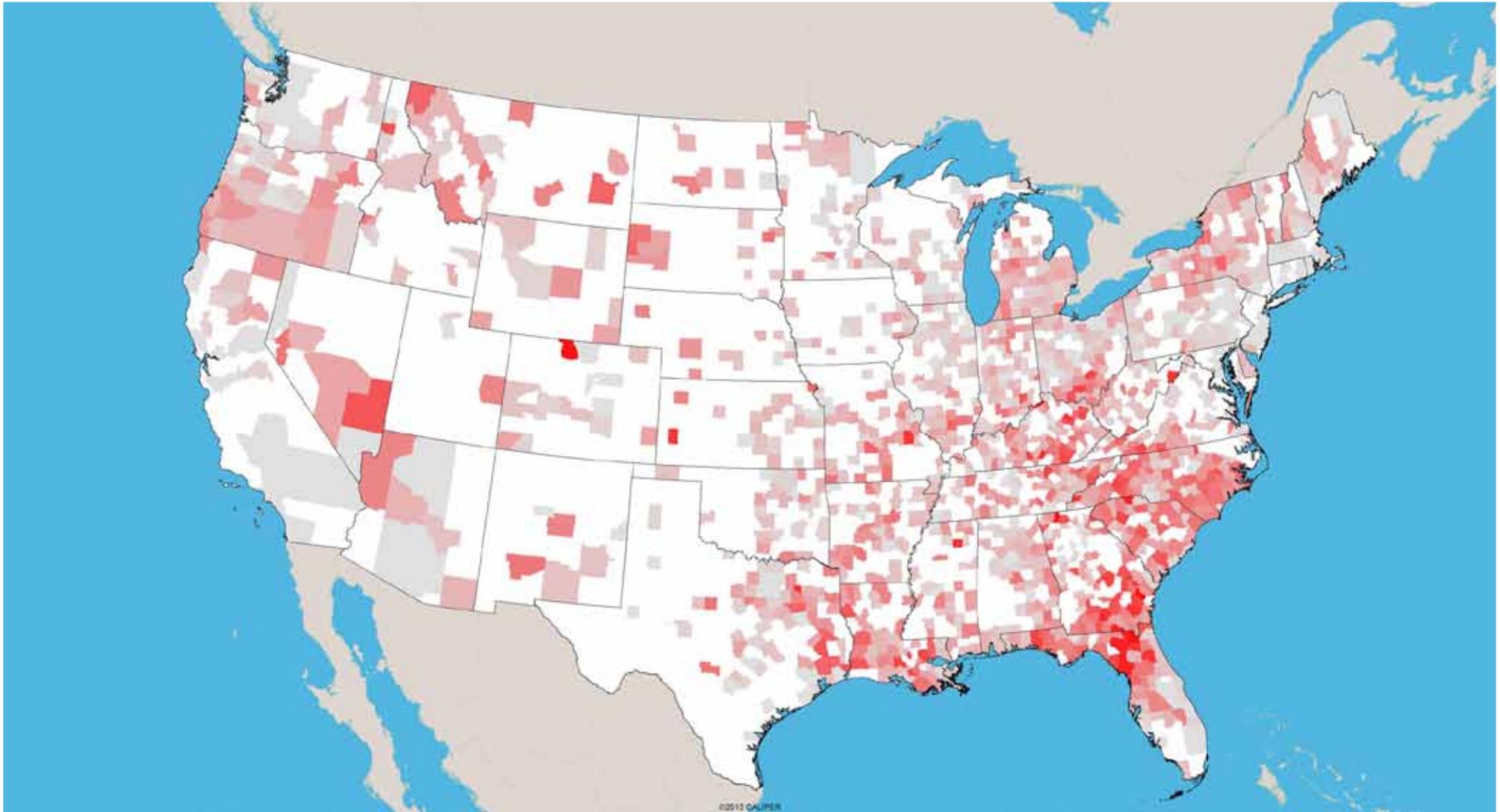
Stereotypes are the rule - trucks, beer and coolers, fishing, camping, NASCAR, and a mix of country and gospel music.

Typical are Gaston SC, Albertville AL, Douglas GA, and Sulphur GA.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	6605346	2.17%
Households	2732783	2.22%
% Growth 2000-2019	9.85	102
% Group Quarters	0.88	36
Median Income \$	47338	74
Median Age	38.42	103
% Marr Couple Hhd	21.21	93
% Hhd w/ Children	30.27	98
% Race White	74.55	124
% Race Black	10.40	81
% Race Asian	1.58	27
% Hispanic	10.14	57
% Apt 50+ Units	1.08	22
% Single Family Det	54.17	86
Median Housing \$	96619	54
% Univ. Degree	16.74	52
% Single Fam Det	2.04	44
Population Density	114 /sq mi	123



TOP COUNTIES

Polk, Florida	Lexington, South Carolina	Marion, Florida	Pasco, Florida	Pinellas, Florida
Hillsborough, Florida	Calcasieu, Louisiana	Mongomery, Texas	Spartanburg, South Carolina	Horry, South Carolina
Macomb, Michigan	Livingston, Louisiana	Oakland, Michigan	Anderson, South Carolina	Kent, Michigan

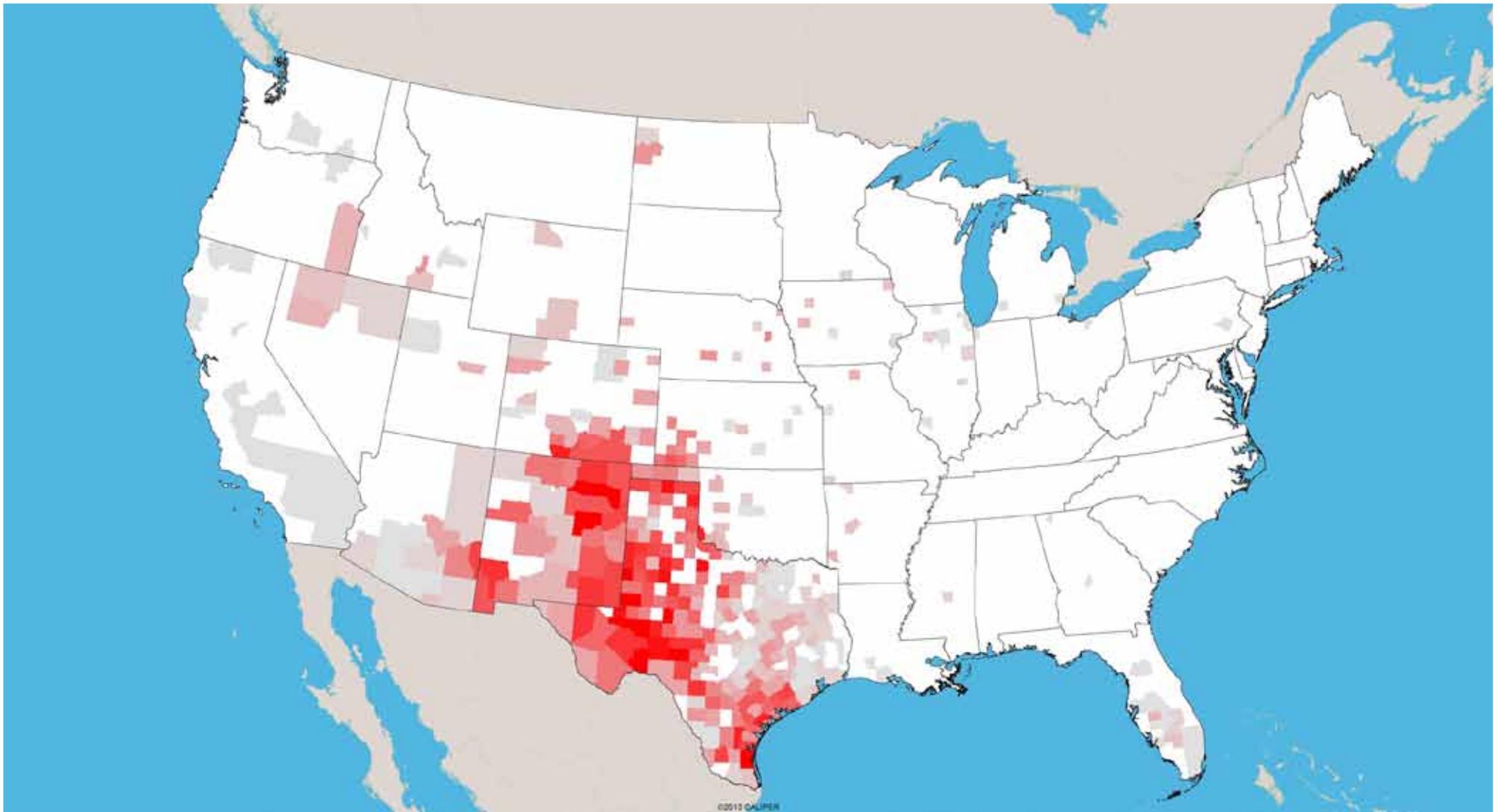
Located primarily from the Rio Grande to southern Colorado, Tex-Mex neighborhoods are generally low density with a mixture of rented and owned dwellings, many of the latter of which are owned free and clear. A majority of the population is Hispanic, and in fully a third of households, English is not spoken. Incomes are below average, and education levels are low, but these young families with children are diligently working towards the American dream, often working in difficult jobs in the oil and mining industries and in public administration.

Typical of these are such places as Odessa, Midland, Lubbock, and Abilene TX, as well as Pueblo CO and Roswell NM.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3442048	1.14%
Households	1246824	1.05%
% Growth 2000-2019	9.35	96
% Group Quarters	1.51	61
Median Income \$	49142	77
Median Age	33.91	91
% Marr Couple Hhd	26.12	115
% Hhd w/ Children	36.97	120
% Race White	32.48	54
% Race Black	6.46	51
% Race Asian	1.76	30
% Hispanic	57.25	319
% Apt 50+ Units	2.12	44
% Single Family Det	71.50	114
Median Housing \$	98137	55
% Univ. Degree	17.31	54
% Single Fam Det	7.42	161
Population Density	55 /sq mi	59

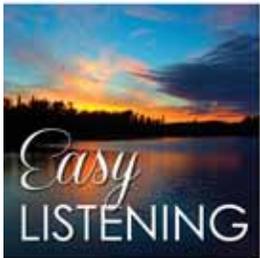


TOP COUNTIES

Bexar, Texas	Nueces, Texas	Harris, Texas	El Paso, Texas	Dallas , Texas
Ector, Texas	Tarrant, Texas	Cameron, Texas	Midland, Texas	Hidalgo, Texas
Bernalillo, New Mexico	Lea, New Mexico	Lubbock, Texas	Victoria, Texas	Eddy, New Mexico

Over fifty percent of this segment's population is over the age of 65, making it on average the oldest of the segments, with the lowest labor force participation rate nationwide. One third of the males are veterans, nearly twice the national average.

Incomes, as would be expected in retirement areas, are below average, but housing values are relatively low and most households are owners, many without mortgages. Many dabble in the arts to supplement retirement income.

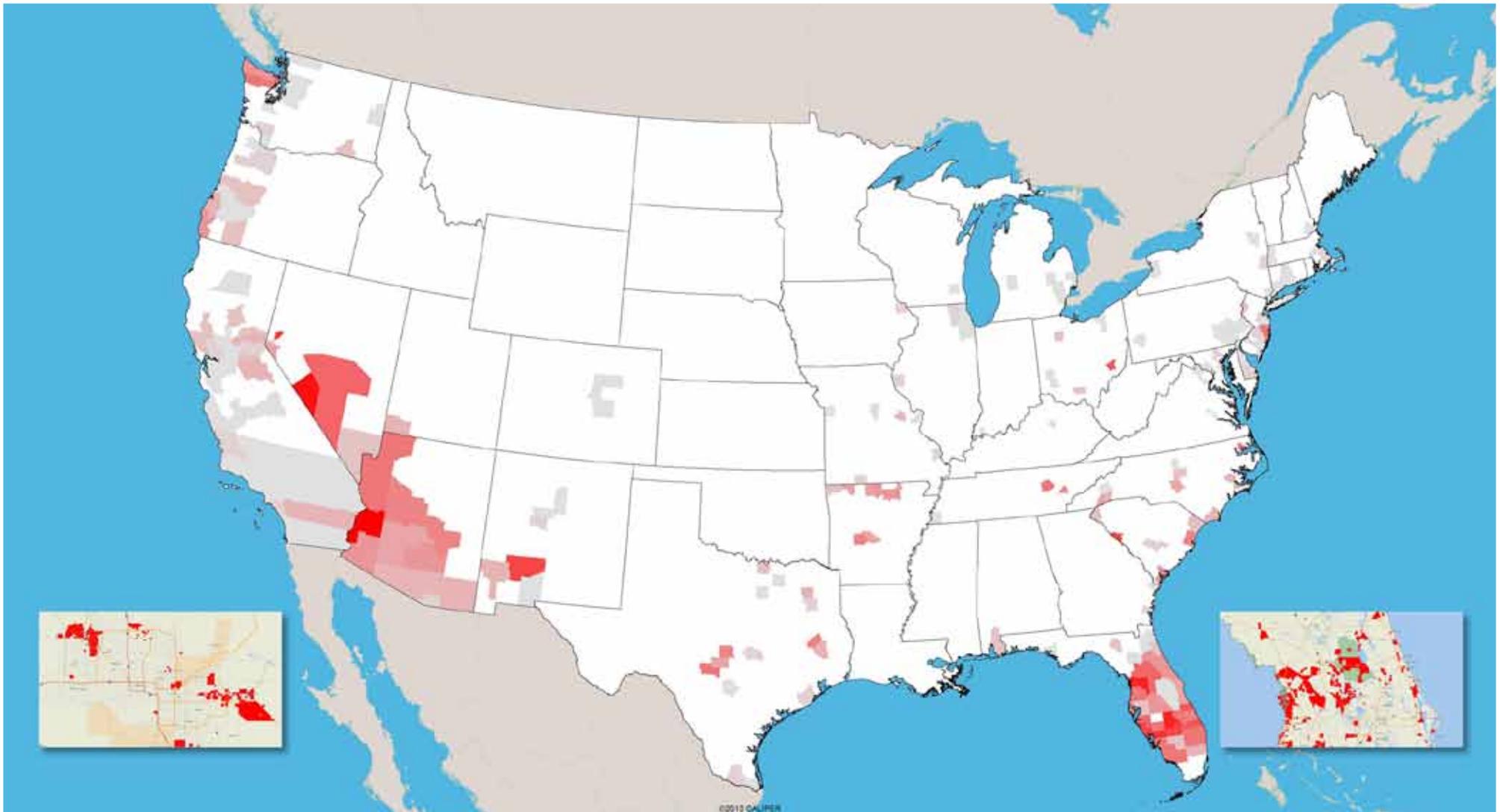


The Sierra Siesta segment is found in many of the more climatically favorable areas of the country, but two areas dominate – the Sierra Nevada mountain range running roughly from Sacramento CA to Tucson AZ, and central Florida.

Example communities include Hemet CA, Pahrump NV, Mesa and Sun City AZ, and Largo, Fort Myers, Lakeland, and Clearwater FL.

KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3355282	1.21%
Households	1785998	1.41%
% Growth 2000-2019	19.69	158
% Group Quarters	1.01	41
Median Income \$	51164	80
Median Age	62.68	168
% Marr Couple Hhd	9.50	42
% Hhd w/ Children	12.58	41
% Race White	81.07	135
% Race Black	4.57	36
% Race Asian	2.46	42
% Hispanic	10.02	56
% Apt 50+ Units	4.79	100
% Single Family Det	51.50	82
Median Housing \$	156049	87
% Univ. Degree	29.61	93
% Single Fam Det	2.24	49
Population Density	149 /sq mi	160



TOP COUNTIES

Maricopa, Arizona	Palm Beach, Florida	Riverside, California	Sarasota, Florida	Pinellas, Florida
Lee, Florida	Ocean, New Jersey	Pasco, Florida	Broward, Florida	Manatee, Florida
Lake, Florida	Polk, Florida	Marion, Florida	Charlotte, Florida	Clark, Nevada

Among the countless small towns dotting the wheat and corn growing plains from north Texas to the Canadian border are low income households struggling to make it. These middle-aged couples, many without children, lack the education necessary for high paying jobs, and tend to work in low paying, unskilled jobs in manufacturing and services.

Most own their modest and relatively inexpensive homes. Vacant – that is abandoned

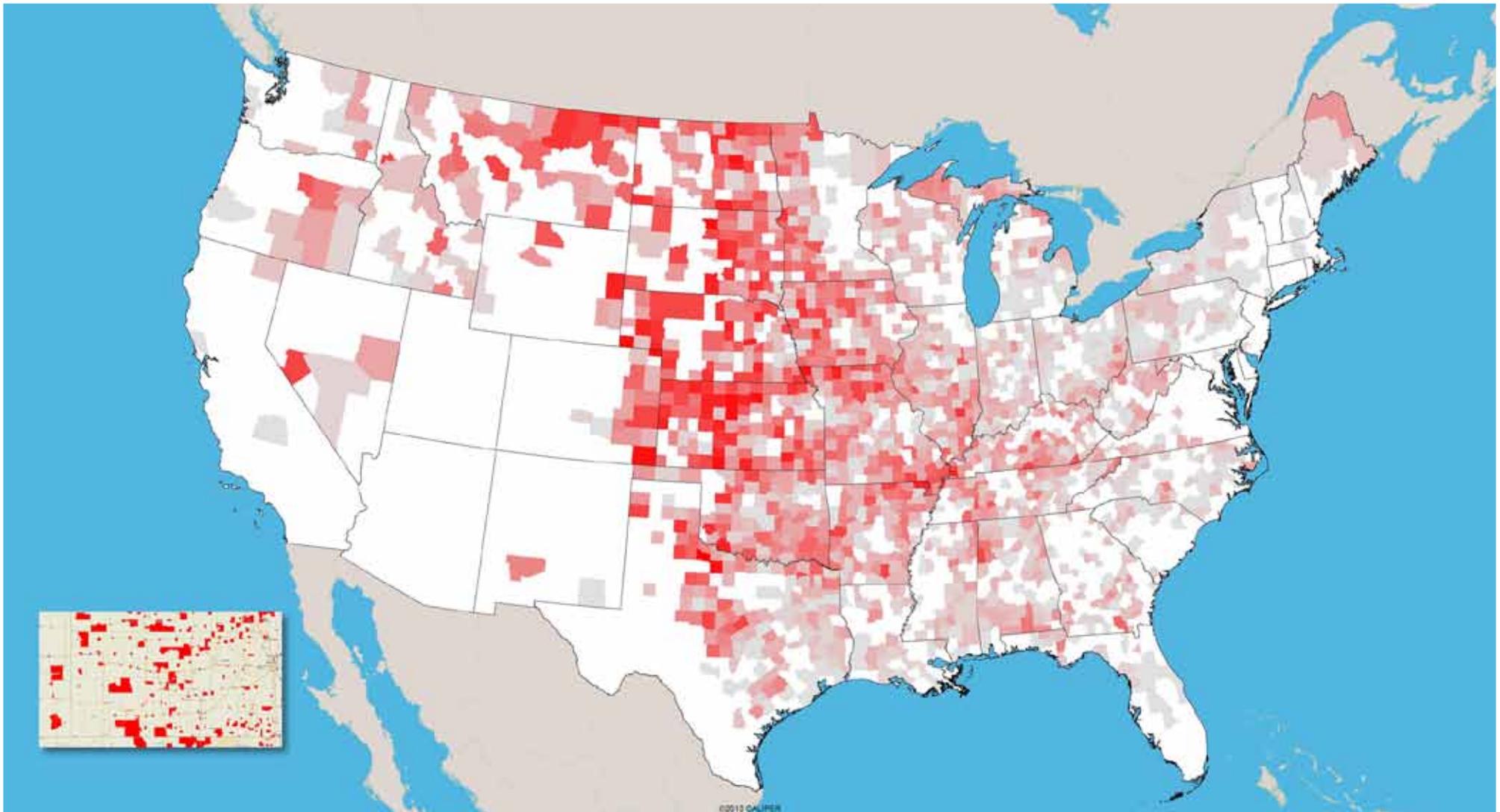
– housing is an ongoing problem in these stable population areas. Most of the housing predates the 1970's.

This segment is rarely the dominant one in even medium size towns, such include places like Mena AR, Tompkinsville KY, Poteau OK, Elizabethton TN, and Corinth MS.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3549969	1.13%
Households	1510034	1.20%
% Growth 2000-2019	-3.78	4
% Group Quarters	6.65	270
Median Income \$	45776	72
Median Age	43.32	116
% Marr Couple Hhd	18.80	83
% Hhd w/ Children	26.43	86
% Race White	83.01	138
% Race Black	6.59	52
% Race Asian	0.94	16
% Hispanic	5.96	33
% Apt 50+ Units	1.21	25
% Single Family Det	74.85	119
Median Housing \$	89150	50
% Univ. Degree	18.14	57
% Single Fam Det	1.01	22
Population Density	69 /sq mi	74



TOP COUNTIES

Sumter, Florida	Aroostook, Maine	Dunklin, Missouri	Covington, Alabama	Kay, Oklahoma
Stoddard, Missouri	Bell, Kentucky	Lincoln, Oklahoma	Schuylkill, Pennsylvania	McCurtain, Oklahoma
Garvin, Oklahoma	Muskogee, Oklahoma	Carter, Tennessee	Marion, Alabama	Mississippi, Arkansas

These predominantly white, middle-income areas sport among the highest rates of home ownership of any group. Living in semi-rural areas nationwide, often in mobile homes, but concentrated in the east in the Piedmont area of the south (that area along the foothills of the Appalachian Mountains) and in the west in the Great Basin, many are married couple families raising young children.

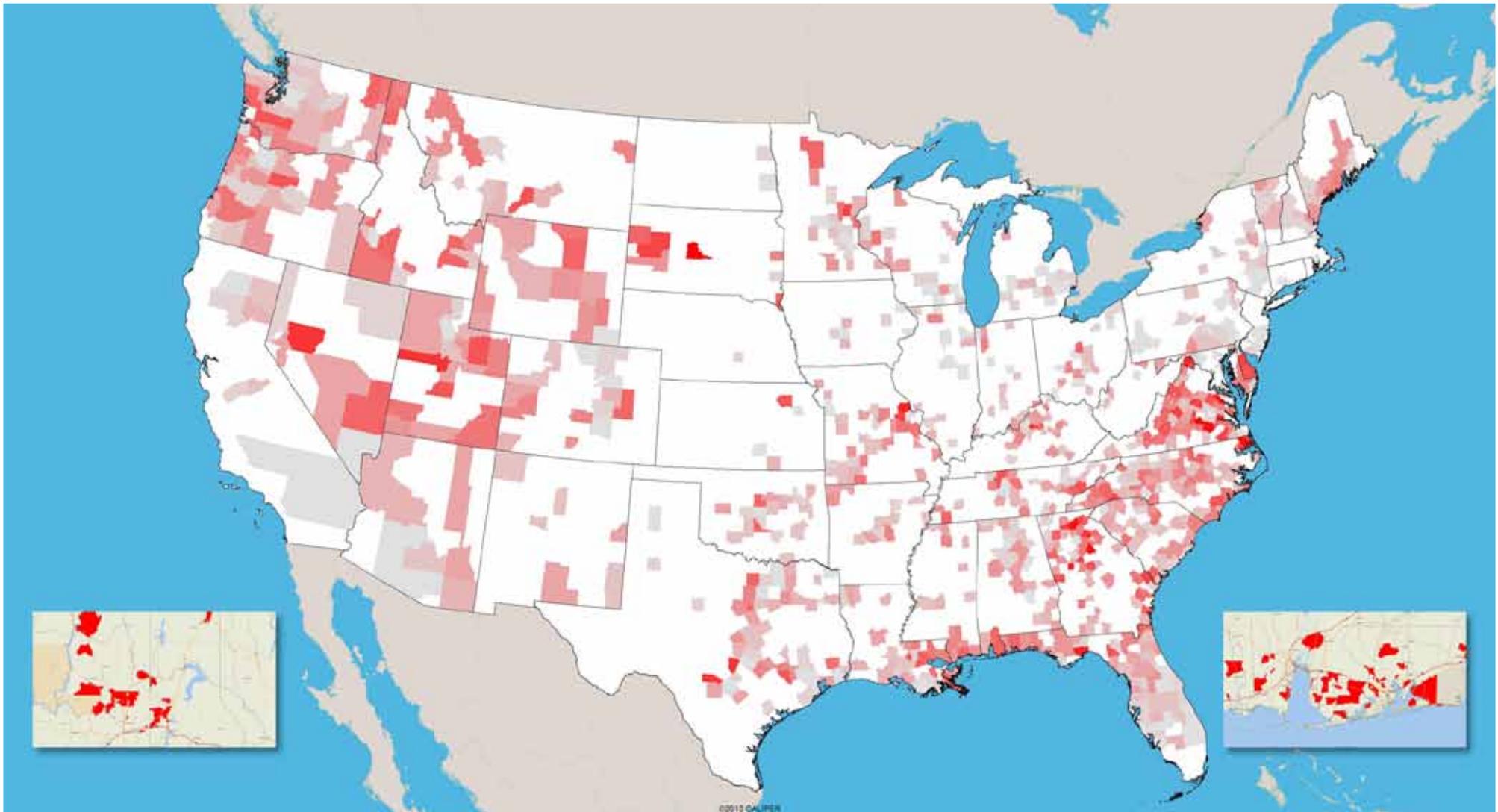
Not surprisingly given their isolated locations, housing costs are low and most households have at least two vehicles – usually one of which is a truck. Trucks, guns, beer, dogs, and country music are key characteristics of this group.

Typical of these areas are Post Falls ID, Lebanon TN, Canton GA, Biloxi MS, and Foley AL.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	5707528	1.57%
Households	2224652	1.57%
% Growth 2000-2019	36.86	190
% Group Quarters	0.78	32
Median Income \$	65649	103
Median Age	38.72	104
% Marr Couple Hhd	26.13	115
% Hhd w/ Children	32.95	107
% Race White	79.46	132
% Race Black	8.07	63
% Race Asian	1.63	28
% Hispanic	7.97	44
% Apt 50+ Units	0.62	13
% Single Family Det	73.29	116
Median Housing \$	164216	91
% Univ. Degree	24.42	76
% Single Fam Det	1.37	30
Population Density	92 /sq mi	99



TOP COUNTIES

Kent, Delaware	Buncombe, North Carolina	Sussex, Delaware	Berkeley, West Virginia	Harrison, Mississippi
Horry, South Carolina	Santa Rosa, Florida	Duval, Florida	Baldwin, Alabama	Jefferson, Missouri
Wake, North Carolina	Onslow, North Carolina	Lake, Florida	Ascension, Louisiana	Pierce, Washington

Located primarily in a great triangle from eastern Washington to Wisconsin anchored by the great north Texas plains, these sparsely populated rural areas are home to middle income self-employed farming communities. Living in older housing, many of which are owned without mortgages, these areas are one of America's distinctive rural cultures.

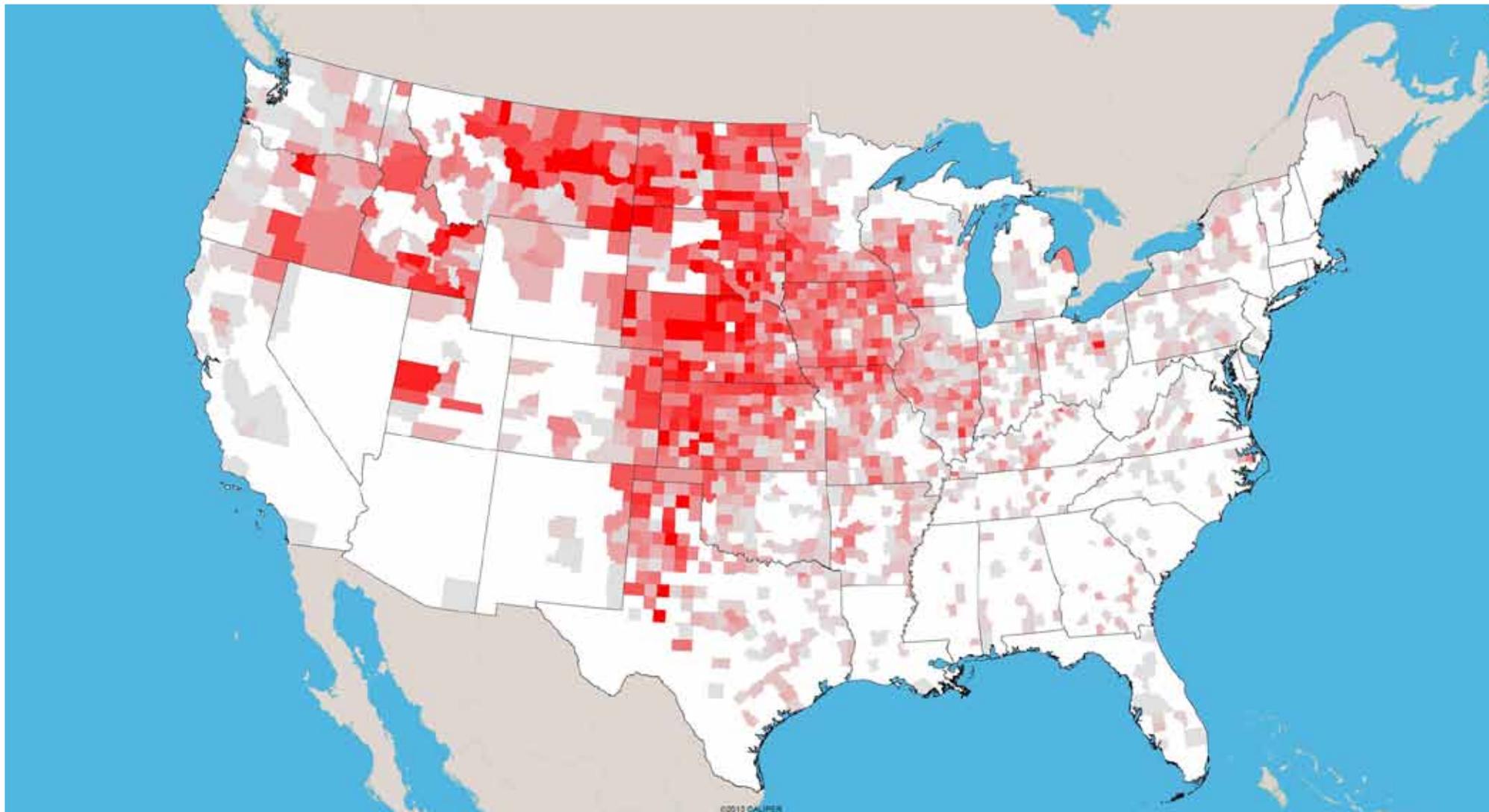
Primarily white and moderately educated, this is the home of big trucks, NASCAR, whiskey, and country music.

The landscape is dominated by farms and small farm service towns, such as Nappanee IN, St Charles MO, Bloomfield IA, and Princeville IN.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4462091	1.49%
Households	1774174	1.51%
% Growth 2000-2019	0.89	31
% Group Quarters	1.31	53
Median Income \$	60465	95
Median Age	40.29	108
% Marr Couple Hhd	25.34	111
% Hhd w/ Children	29.92	97
% Race White	87.76	146
% Race Black	2.04	16
% Race Asian	0.81	14
% Hispanic	7.13	40
% Apt 50+ Units	0.50	10
% Single Family Det	82.09	130
Median Housing \$	123905	69
% Univ. Degree	20.14	63
% Single Fam Det	1.51	33
Population Density	7 /sq mi	8



TOP COUNTIES

Lancaster, Pennsylvania	Holmes, Ohio	Clark, Wisconsin	Canyon, Idaho	Sioux, Iowa
Grant, Wisconsin	Twin Falls, Idaho	Wayne, Ohio	Stearns, Minnesota	Cassia, Idaho
Morrison, Minnesota	Vernon, Wisconsin	Marathon, Wisconsin	LaGrange, Indiana	Yakima, Washington

Located away from the coastal areas, primarily in the rural old south, these generally middle aged couples, some with children, enjoy rustic simplicity. Of modest income, and generally low education levels, they tend to own either single family or mobile homes. In areas with little Growth during the past two decades, employment is in manufacturing, construction, and retail trade.

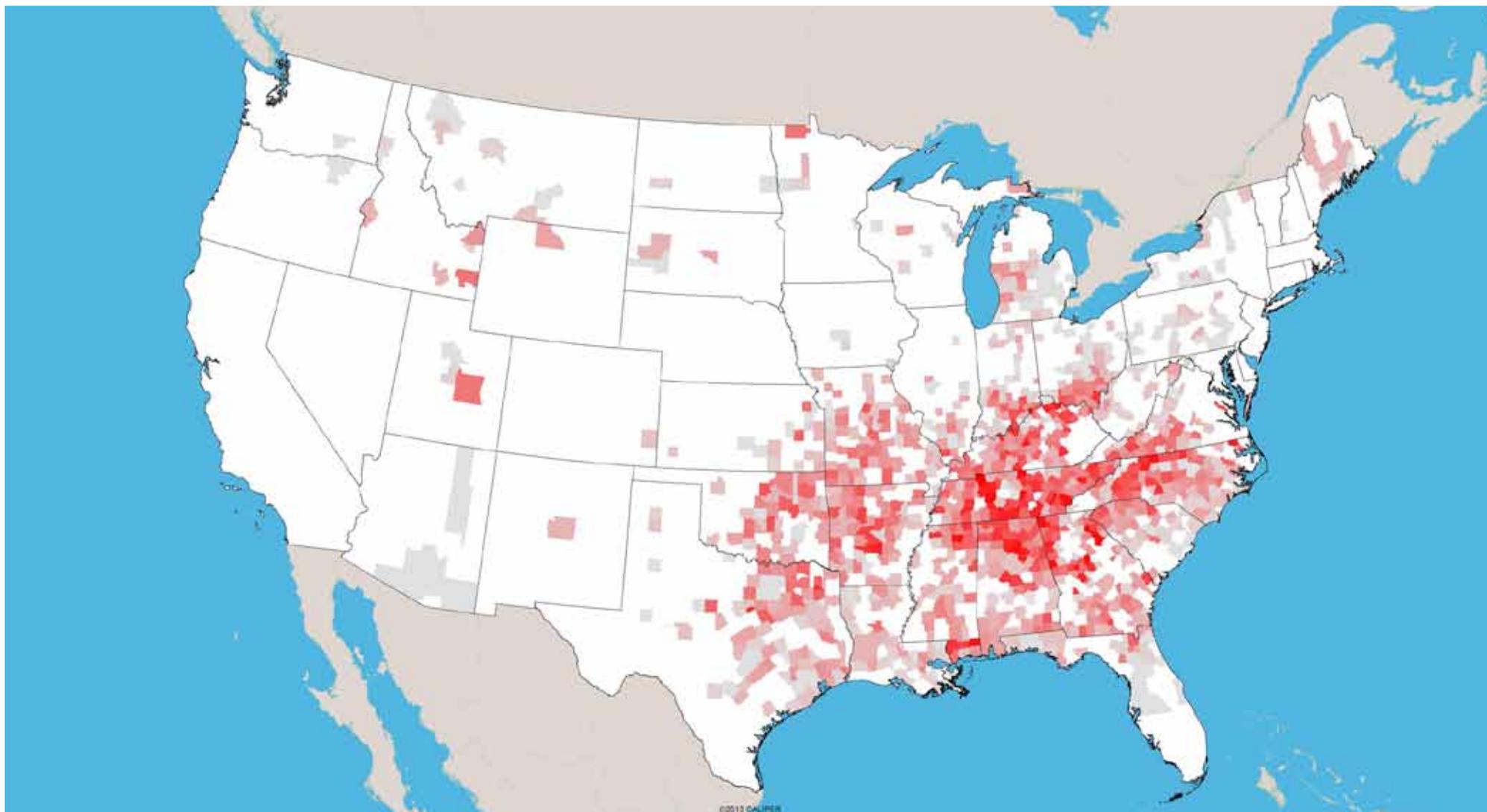
Outdoor life is important, with hunting and fishing being favorite activities. Trucks, NASCAR, and country music prevail, but this being the classic Bible belt, soda is more likely than liquor and gospel music is equally popular.

Typical towns include Asheboro NC, Cartersville GA, Clover SC, Florence MS, and Weatherford TX.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	6756960	2.01%
Households	2705476	2.03%
% Growth 2000-2019	14.03	97
% Group Quarters	0.58	24
Median Income \$	55478	87
Median Age	39.69	106
% Marr Couple Hhd	25.26	111
% Hhd w/ Children	32.08	104
% Race White	83.91	139
% Race Black	6.79	53
% Race Asian	0.89	15
% Hispanic	5.56	31
% Apt 50+ Units	0.42	9
% Single Family Det	72.36	115
Median Housing \$	117423	65
% Univ. Degree	17.83	56
% Single Fam Det	0.92	20
Population Density	64 /sq mi	69



TOP COUNTIES

Spartanburg, South Carolina

Mobile, Alabama

Rowan, North Carolina

Randolph, North Carolina

Knox, Tennessee

Catawba, North Carolina

St. Clair, Alabama

Saline, Arkansas

York, South Carolina

Greenville, South Carolina

Anderson, South Carolina

Cullman, Alabama

Madison, Alabama

Gaston, North Carolina

Pickens, South Carolina

From the rural high plains to Appalachia to northern New England and northern Michigan and Minnesota, these out of the way areas are a mixture of agricultural and seasonal tourism areas. Many of these below average income households are self-employed, taking whatever jobs come their way.

Households are overwhelmingly white, middle aged, and married. Children are still present,

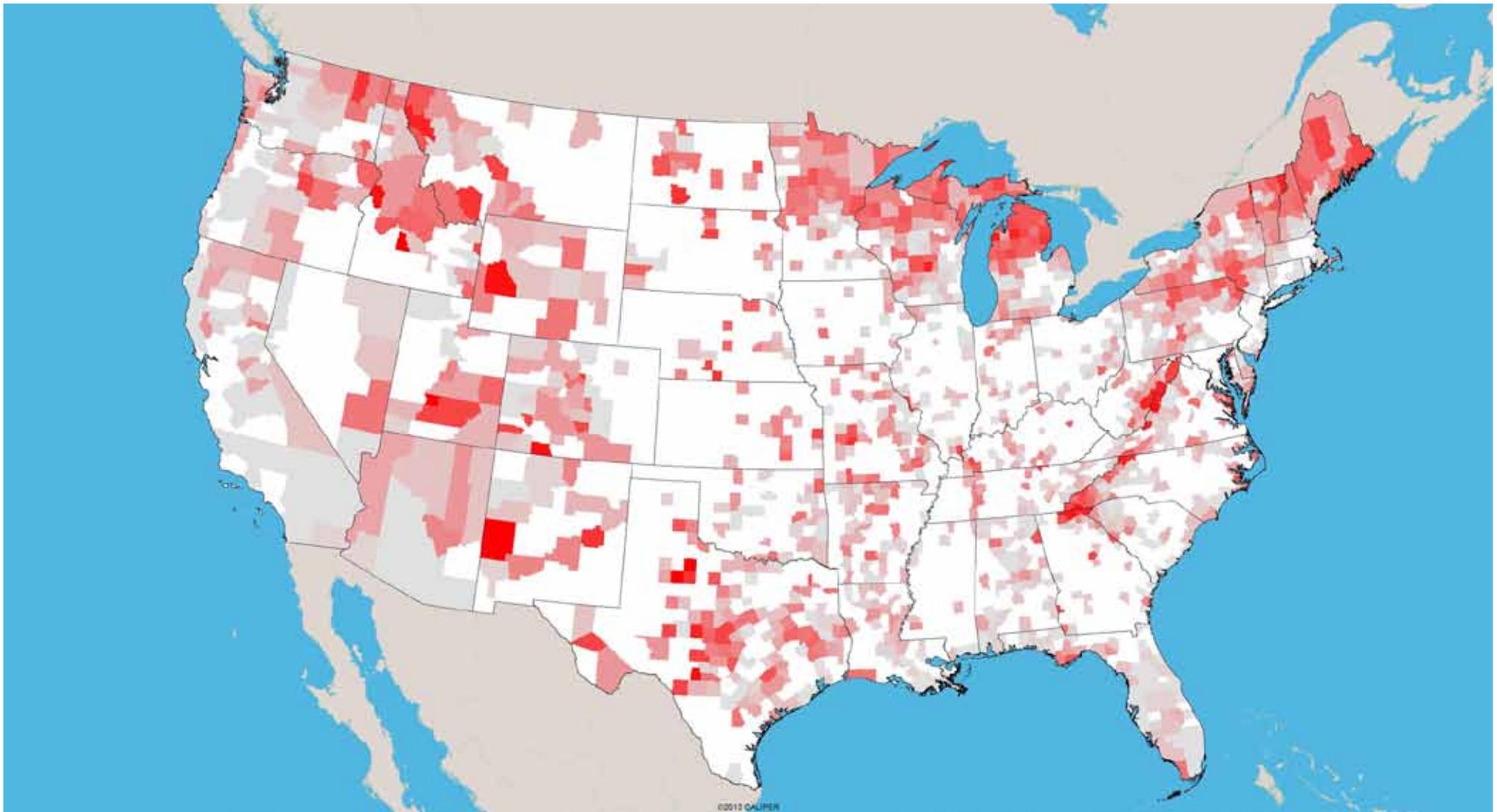
but in diminishing numbers, as many leave for greener pastures elsewhere. Nearly one in five houses are seasonally occupied, reflecting the natural beauty of the areas that these stable neighborhoods call home.

Examples include Crestline CA, Mount Charleston NV, Franklin NC, Canyon Lake TX, and La Pine OR.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	5422052	1.74%
Households	2396708	1.89%
% Growth 2000-2019	8.60	62
% Group Quarters	1.39	57
Median Income \$	56583	89
Median Age	47.30	127
% Marr Couple Hhd	18.79	83
% Hhd w/ Children	23.49	76
% Race White	86.55	144
% Race Black	3.17	25
% Race Asian	0.95	16
% Hispanic	6.49	36
% Apt 50+ Units	0.69	14
% Single Family Det	76.13	121
Median Housing \$	156523	87
% Univ. Degree	23.66	74
% Single Fam Det	1.08	23
Population Density	11 /sq mi	12



TOP COUNTIES

Lee, Florida	Polk, Florida	San Bernardino, California	Sullivan, New York	Barnstable, Massachusetts
Mohave, Arizona	Monroe, Pennsylvania	Grafton, New Hampshire	Hancock, Maine	Collier, Florida
Oxford, Maine	Pike, Pennsylvania	Delaware, New York	Sussex, Delaware	Ashe, North Carolina

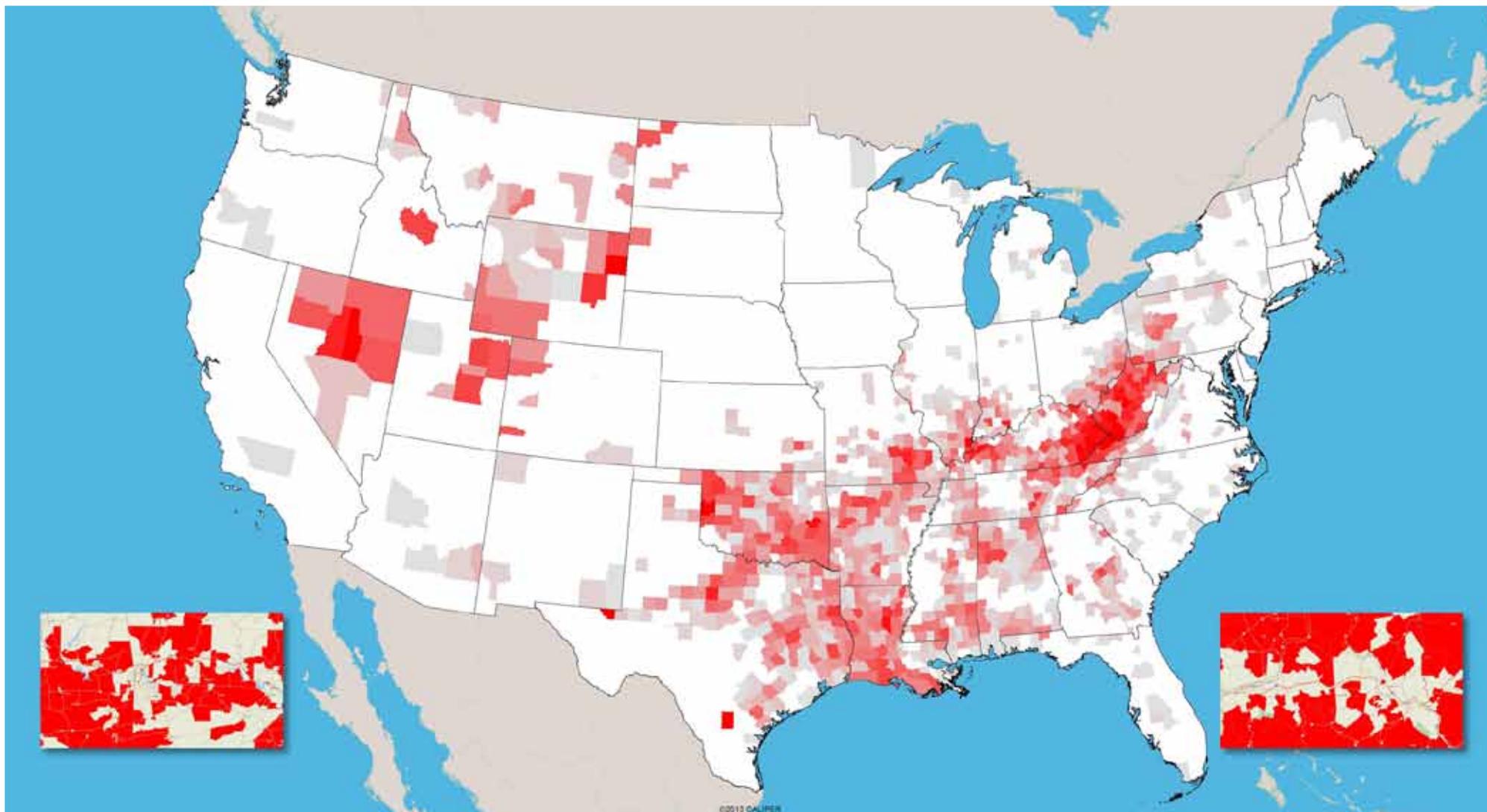
Dominant from the Appalachians to the Ozarks, these rural areas are home to inexpensive single family and mobile homes, with a substantial percentage owned without mortgages. Housing is inexpensive, and those who do rent pay low rents. Mining occupations are important here, as are the associated construction and manufacturing jobs, but incomes remain below average as opportunities beyond the well-paying mining jobs are limited.

The mining centers of the Great Basin of Nevada and along the Front Range are also represented by this lifestyle, as are the oil rich areas of east Texas and Louisiana. Typical towns include Cut Off LA, Oak Hill WV, Vidor TX, Williston ND, and the numerous small towns of the West Virginia mountains.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	6508454	2.14%
Households	2736789	2.22%
% Growth 2000-2019	0.56	34
% Group Quarters	1.00	41
Median Income \$	47383	74
Median Age	41.28	111
% Marr Couple Hhd	22.55	99
% Hhd w/ Children	29.05	94
% Race White	86.69	144
% Race Black	4.92	38
% Race Asian	0.65	11
% Hispanic	4.68	26
% Apt 50+ Units	0.61	13
% Single Family Det	71.94	114
Median Housing \$	93572	52
% Univ. Degree	15.07	47
% Single Fam Det	0.82	18
Population Density	25 /sq mi	27



TOP COUNTIES

Pike, Kentucky	Lafourche, Louisiana	Kanawha, West Virginia	Raleigh, West Virginia	Walker, Alabama
Vermilion, Louisiana	Indiana, Pennsylvania	Acadia, Louisiana	Floyd, Kentucky	Fayette, West Virginia
Logan, West Virginia	Terrebonne, Louisiana	Fayette, Pennsylvania	Iberia, Louisiana	Wise, Virginia

One of the most rural segments, they can generally be found throughout the coast plain from Virginia to east Texas. These low income, often multi-generational families are mixed racially, but locally tend to be either predominantly white or black. College degrees are fairly rare in these low income areas, where jobs at government-run correctional institutions are common, as are jobs in manufacturing and service occupations. Tenure is mixed in largely

single family dwellings, most of which are highly affordable even in light of the low incomes.

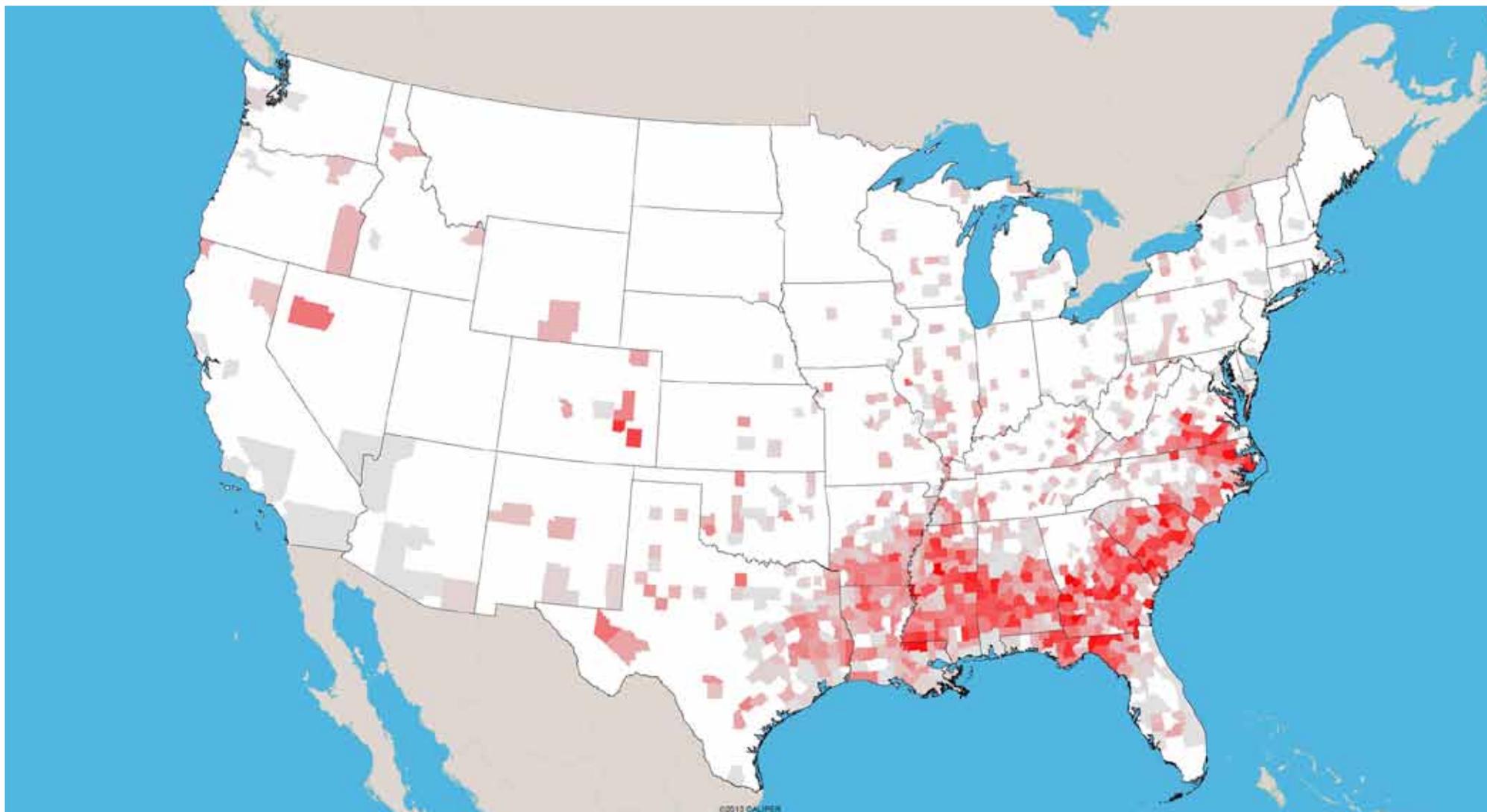
Trucks, dogs, and hunting and fishing are common, and when daytime dramas aren't on the television, the gospel music is on the radio.

Typical locations include such towns as Talladega AL, Bainbridge GA, Walterboro SC, Clinton MS, and Riverside TX.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	4355938	1.27%
Households	1497183	1.29%
% Growth 2000-2019	4.25	41
% Group Quarters	18.77	763
Median Income \$	43773	69
Median Age	38.70	104
% Marr Couple Hhd	19.82	87
% Hhd w/ Children	29.91	97
% Race White	53.93	89
% Race Black	36.37	284
% Race Asian	0.74	13
% Hispanic	6.81	38
% Apt 50+ Units	0.54	11
% Single Family Det	64.82	103
Median Housing \$	89541	50
% Univ. Degree	13.28	41
% Single Fam Det	1.07	23
Population Density	34 /sq mi	37



TOP COUNTIES

Orangeburg, South Carolina	Berkeley, South Carolina	Talladega, Alabama	Chesterfield, South Carolina	Aiken, South Carolina
Darlington, South Carolina	Columbus, North Carolina	Charleston, South Carolina	Jackson, Florida	Florence, South Carolina
Sumter, South Carolina	Williamsburg, South Carolina	Panola, Mississippi	Clarendon, South Carolina	Gadsden, Florida

This widespread segment is the predominant one for college campuses nationwide. Consisting of a mix of students living in dormitories and renting rooms from private households, recent graduates, university employees, and people engaged in services (food, lodging) typical of college areas, incomes are below average. The population is young, mainly single, and highly educated. Most off-campus dwellings are rented, generally at

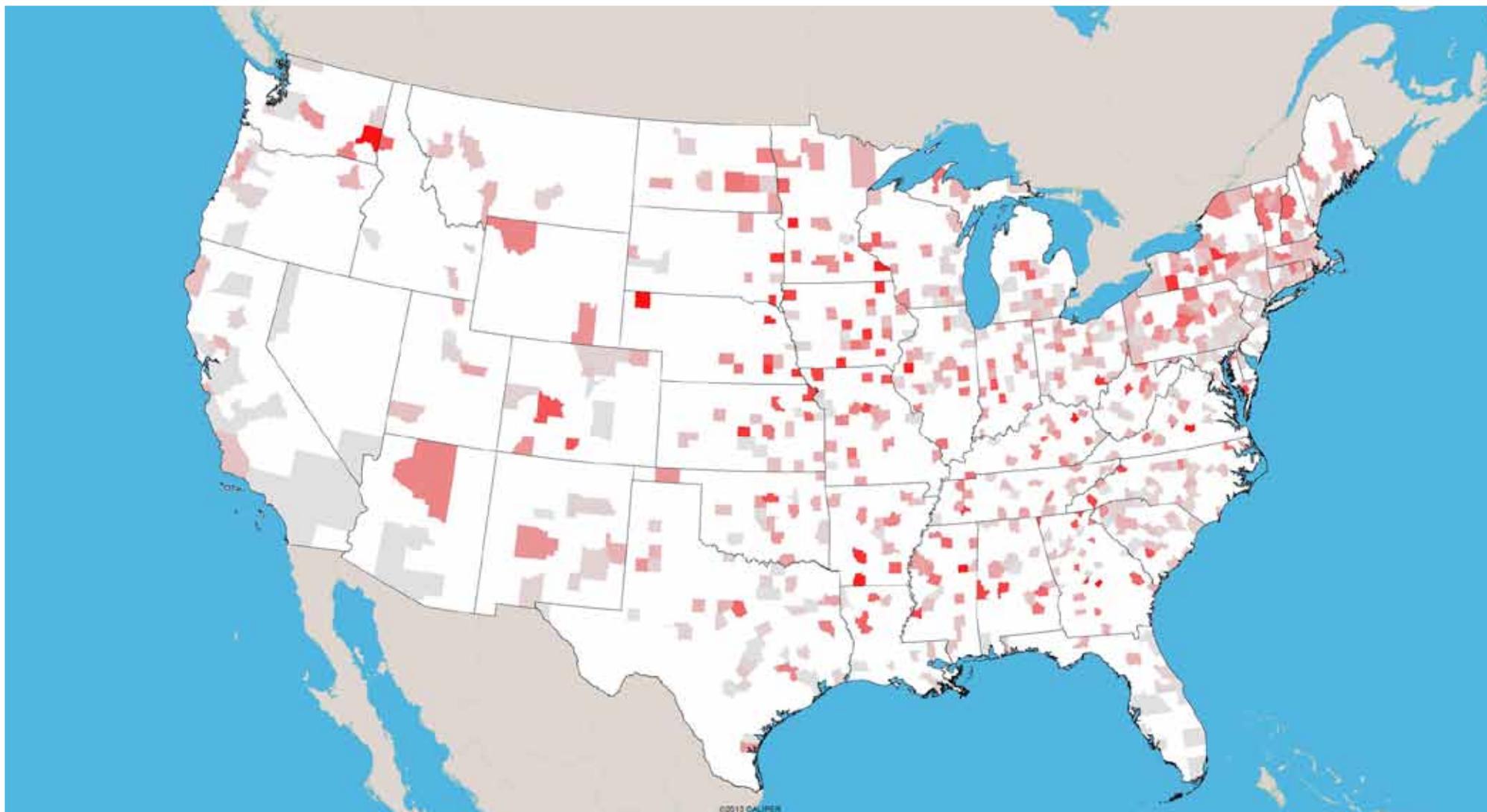
moderate rates. Racially diverse, with a significant Asian population, the densities reflect the local institution – in some areas, dense urban, and in others, suburban and small town.

Typical locations with significant Cap and Gown households include Storrs CT (UConn), Purdue IN, Chapel Hill NC (UNC), Stony Brook NY, Amherst Center MA (UMass), Stanford CA, and South Bend IN (Notre Dame).



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3811498	0.63%
Households	716196	0.58%
% Growth 2000-2019	23.66	85
% Group Quarters	59.45	2417
Median Income \$	48212	76
Median Age	21.19	57
% Marr Couple Hhd	14.03	62
% Hhd w/ Children	20.47	66
% Race White	66.12	110
% Race Black	14.90	116
% Race Asian	7.06	121
% Hispanic	8.80	49
% Apt 50+ Units	9.90	206
% Single Family Det	47.76	76
Median Housing \$	170203	95
% Univ. Degree	40.50	127
% Single Fam Det	3.85	84
Population Density	504 /sq mi	542



TOP COUNTIES

Los Angeles, California	Middlesex, Massachusetts	Philadelphia, Pennsylvania	Suffolk, Massachusetts	New York, New York
Washington, DC	Cook, Illinois	Fulton, Georgia	Monroe, New York	Allegheny, Pennsylvania
New Haven, Connecticut	Franklin, Ohio	Delaware, Pennsylvania	Providence, Rhode Island	Orange, Florida

This segment of young, largely single adults are a significant part of the urban landscape in second cities from coast to coast. While similar to Cap And Gown (57) in many respects, they differ in some critical aspects. While a substantial percentage of them are employed by the military, they are, by and large, high school graduates only, working in largely service occupations with little potential for upward mobility. In contrast to Cap and Gown, their interests and values often reflect

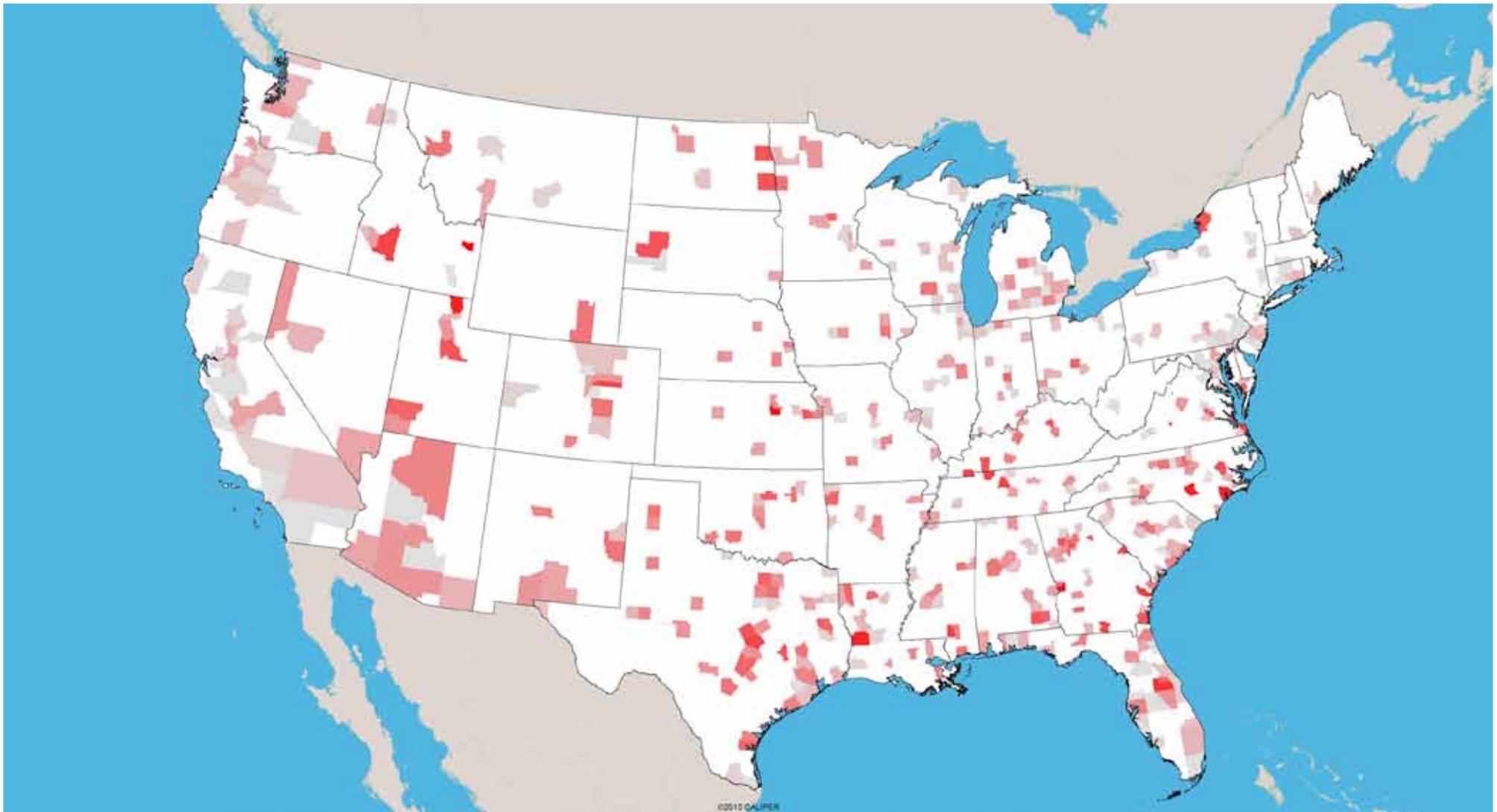
a lack of motivation for improvement – time is spent listening to rap music, playing video games, and generally frittering away their leisure time surfing the internet. Outdoor activities and sports are not major interests.

Racially mixed, they generally rent in townhouse and walkup apartments in the urban areas of such towns as Nashville TN, Orlando FL, Virginia Beach VA, Tucson AZ, Colorado Springs CO, Lexington KY, and Newport News VA.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	7030637	1.97%
Households	3263318	2.13%
% Growth 2000-2019	21.14	122
% Group Quarters	1.36	55
Median Income \$	45847	72
Median Age	29.42	79
% Marr Couple Hhd	15.54	68
% Hhd w/ Children	26.48	86
% Race White	43.74	73
% Race Black	23.18	181
% Race Asian	6.84	117
% Hispanic	22.06	123
% Apt 50+ Units	8.79	183
% Single Family Det	22.28	35
Median Housing \$	147883	82
% Univ. Degree	31.00	97
% Single Fam Det	6.03	131
Population Density	1157 /sq mi	1244



TOP COUNTIES

Harris, Texas	Maricopa, Arizona	Orange, Florida	Dallas, Texas	Bexar, Texas
Tarrant, Texas	Franklin, Ohio	Travis, Texas	Davidson, Tennessee	Clark, Nevada
Arapahoe, Colorado	Hillsborough, Florida	Marion, Indiana	Cobb, Georgia	Mecklenburg, North Carolina

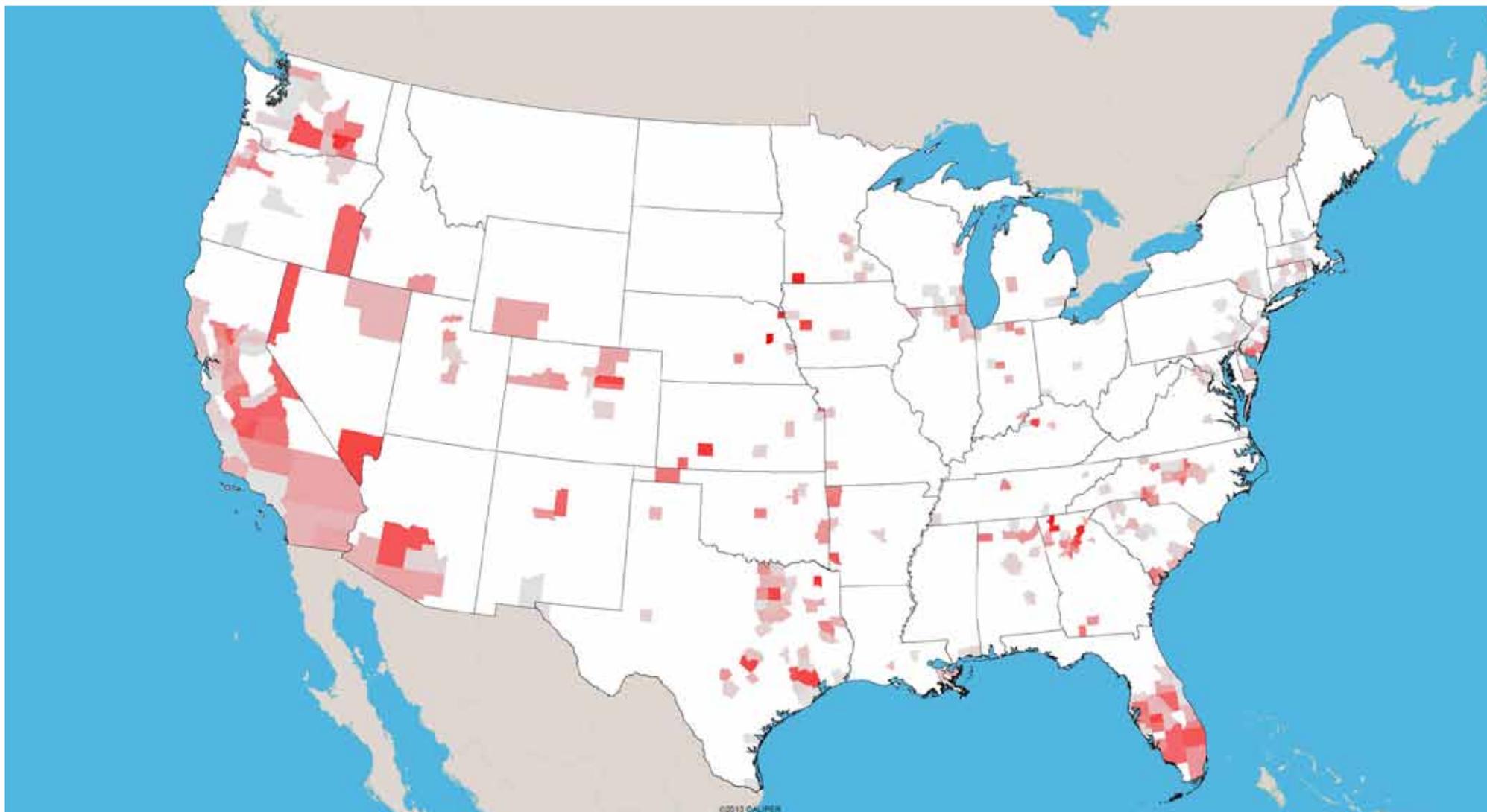
With a majority of the population Hispanic, many of whom do not speak English, life here is an ongoing struggle. Children are many in these relatively young, lone parent families, and with low levels of education and language issues, incomes are quite low. Jobs tend to be in the relatively low paying food services and construction industries, and

most rent with little income left over. Located primarily in the west and south Florida, these neighborhoods are often in areas little known to outsiders, whether they be the tourists in Las Vegas and Reno NV, the students in Gainesville FL, or the upscale suburban workers who travel the freeways to downtown jobs in Phoenix AZ and Austin TX.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	5649662	1.65%
Households	1915573	1.49%
% Growth 2000-2019	14.23	107
% Group Quarters	1.08	44
Median Income \$	40970	64
Median Age	30.21	81
% Marr Couple Hhd	26.08	115
% Hhd w/ Children	40.69	132
% Race White	22.11	37
% Race Black	15.69	123
% Race Asian	4.59	79
% Hispanic	54.64	305
% Apt 50+ Units	6.57	137
% Single Family Det	38.77	62
Median Housing \$	138589	77
% Univ. Degree	16.13	50
% Single Fam Det	21.74	473
Population Density	2372 /sq mi	2551



TOP COUNTIES

Harris, Texas	Maricopa, Arizona	Dallas, Texas	Clark, Nevada	Palm Beach, Florida
Travis, Texas	Miami-Dade, Florida	Tarrant, Texas	Gwinnett, Georgia	Broward, Florida
Fresno, California	Hillsborough, Florida	San Diego, California	San Bernardino, California	Denver, Colorado

Located primarily along the Mexican border from Brawley CA to Brownsville TX, this segment is predominantly Hispanic, with over half of the households speaking Spanish only. Especially concentrated outside of the major towns of the lower Rio Grande valley, this low income segment is the least educated and is linguistically ill-equipped to integrate fully with American life. Jobs in agricultural and construction industries are common. Housing

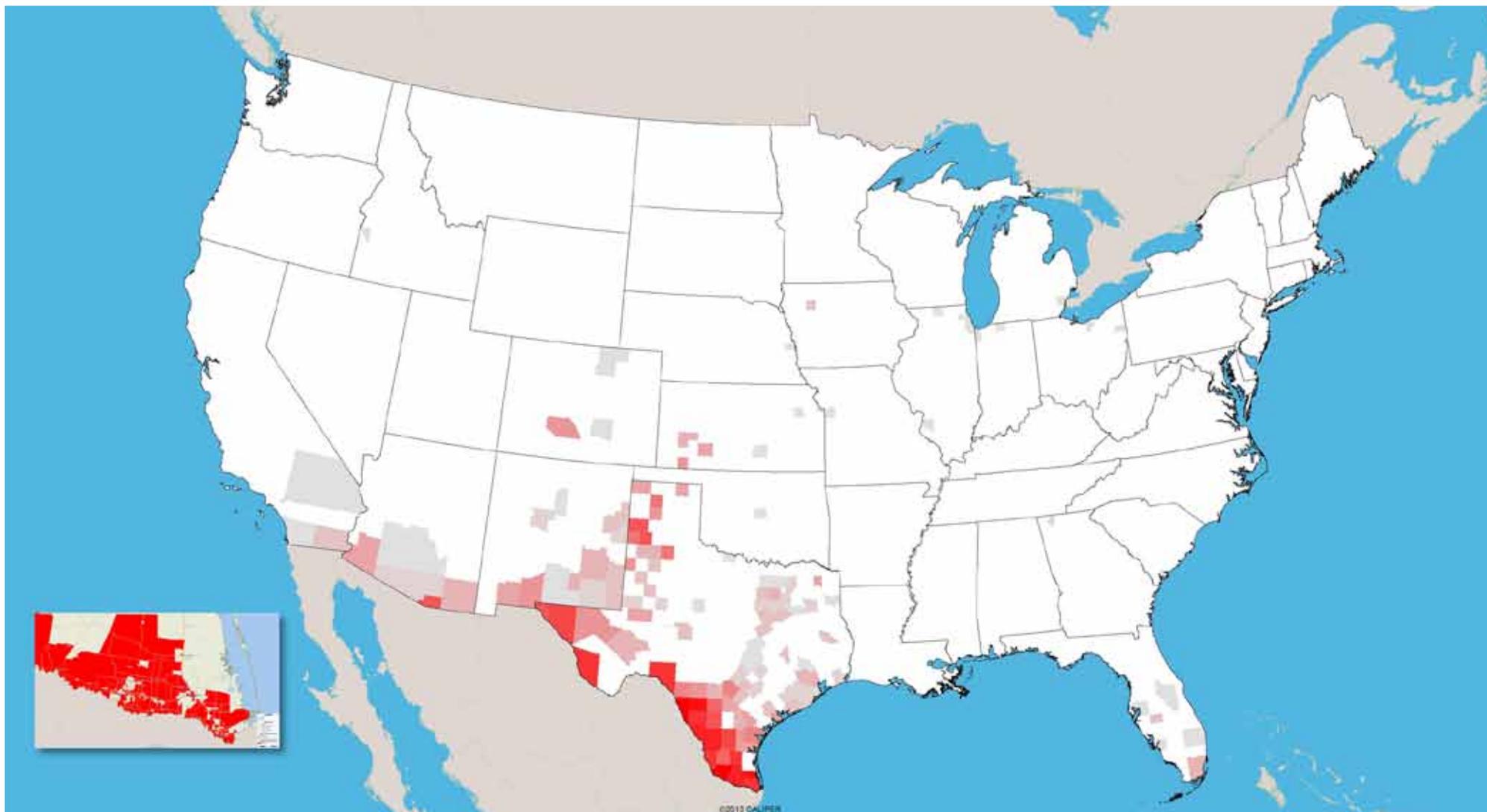
tends to be relatively inexpensive single family detached, and generally owned, many without mortgages.

The largest concentrations occur in the Texas cities such as San Antonio, Houston, El Paso, Dallas-Fort Worth, Amarillo, and Waco, although generally towards the outskirts of the built up areas.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	5155697	1.60%
Households	1543348	1.27%
% Growth 2000-2019	14.76	119
% Group Quarters	1.02	41
Median Income \$	41612	65
Median Age	31.46	84
% Marr Couple Hhd	33.98	149
% Hhd w/ Children	47.86	155
% Race White	8.84	15
% Race Black	3.38	26
% Race Asian	1.06	18
% Hispanic	85.91	479
% Apt 50+ Units	2.44	51
% Single Family Det	71.35	113
Median Housing \$	86824	48
% Univ. Degree	13.04	41
% Single Fam Det	23.42	509
Population Density	238 /sq mi	256



TOP COUNTIES

Hidalgo, Texas	Harris, Texas	El Paso, Texas	Bexar, Texas	Cameron, Texas
Miami-Dade, Florida	Dallas, Texas	Webb, Texas	Tarrant, Texas	Nueces, Texas
Starr, Texas	Maverick, Texas	Dona Ana, New Mexico	Val Verde, Texas	Pima, Arizona

This segment is predominantly oriented towards group quarters population, with significant numbers of people living in military barracks and correctional institutions. The population is accordingly quite young, with few families with children.

These low income people tend to work in public sector jobs, the majority in military service. Unemployment is on the high side, much of that in the reservations set aside for Native Americans. Many of the larger reservations are included in this segment, and non-English households are commonplace.

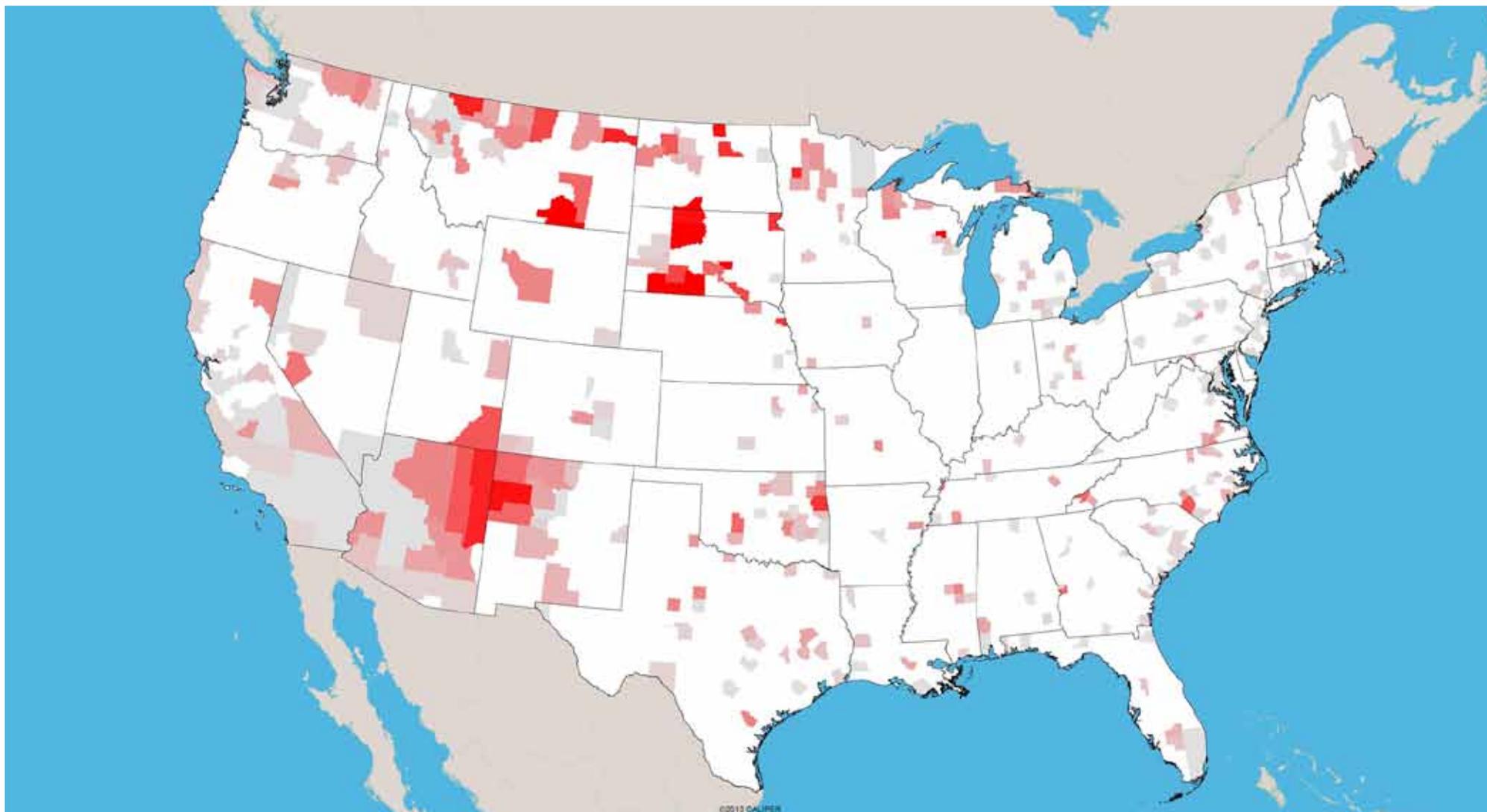
Housing is mixed in both type and age, although there are a significant number of vacant dwellings.

Areas typical of Communal Living include the FourCorners region, the Dakotas, Oklahoma, and Montana, with such places as Camp Pendelton and Fort Irwin CA, Fort Hood TX, Farmington NM, and Fairbanks AK, all of which are home to one or more military installations.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	2221408	0.47%
Households	493140	0.40%
% Growth 2000-2019	9.20	56
% Group Quarters	38.27	1556
Median Income \$	45579	72
Median Age	28.77	77
% Marr Couple Hhd	26.38	116
% Hhd w/ Children	39.47	128
% Race White	39.39	65
% Race Black	14.64	114
% Race Asian	2.44	42
% Hispanic	14.37	80
% Apt 50+ Units	2.64	55
% Single Family Det	62.29	99
Median Housing \$	112864	63
% Univ. Degree	16.58	52
% Single Fam Det	4.96	108
Population Density	4 /sq mi	4



TOP COUNTIES

San Diego, California	McKinley, New Mexico	Robeson, North Carolina	Apache, Arizona	San Juan, New Mexico
Navajo, Arizona	Pinal, Arizona	Maricopa, Arizona	Cherokee, Oklahoma	Coconino, Arizona
Kings, California	Pima, Arizona	Bexar, Texas	Richland, South Carolina	Bethel, Alaska

Living in the high density urban areas of the northeast, these increasingly Hispanic neighborhoods with a significant Black minority have suffered greatly over the past few decades. Manufacturing jobs are increasingly scarce for these relatively poorly educated people, and incomes are low with high crime and high unemployment. A high percentage of households lack a vehicle, and many take public transit to whatever low paying jobs can be found.

Many are located in the inner cities of revitalizing major centers such as Boston and Baltimore, but have most often been left out of that resurgence. Typical of these are the towns of Allentown and Reading PA, Providence RI, Hartford CT, and Springfield MA.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	2277755	0.70%
Households	785885	0.64%
% Growth 2000-2019	4.87	64
% Group Quarters	1.73	70
Median Income \$	34183	54
Median Age	30.64	82
% Marr Couple Hhd	18.88	83
% Hhd w/ Children	42.21	137
% Race White	13.70	23
% Race Black	27.60	216
% Race Asian	4.65	80
% Hispanic	51.13	285
% Apt 50+ Units	13.61	283
% Single Family Det	14.39	23
Median Housing \$	159796	89
% Univ. Degree	15.33	48
% Single Fam Det	17.71	385
Population Density	13159 /sq mi	14149

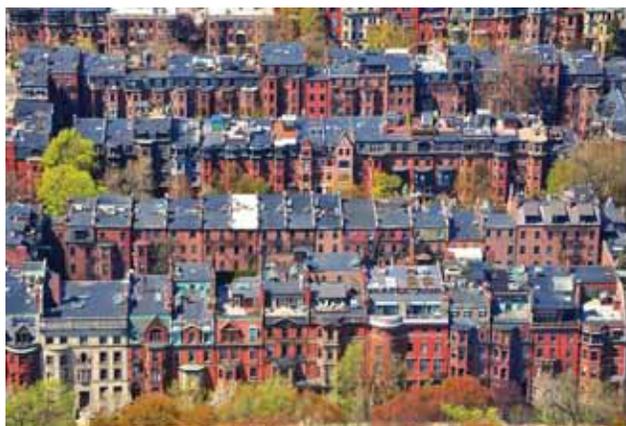


TOP COUNTIES

Philadelphia, Pennsylvania	Bronx, New York	Cook, Illinois	Kings, New York	Providence, Rhode Island
Hartford, Connecticut	New Haven, Connecticut	Suffolk, Massachusetts	New York, New York	Los Angeles, California
Hampden, Massachusetts	Berks, Pennsylvania	Lehigh, Pennsylvania	Camden, New Jersey	Fairfield, Connecticut

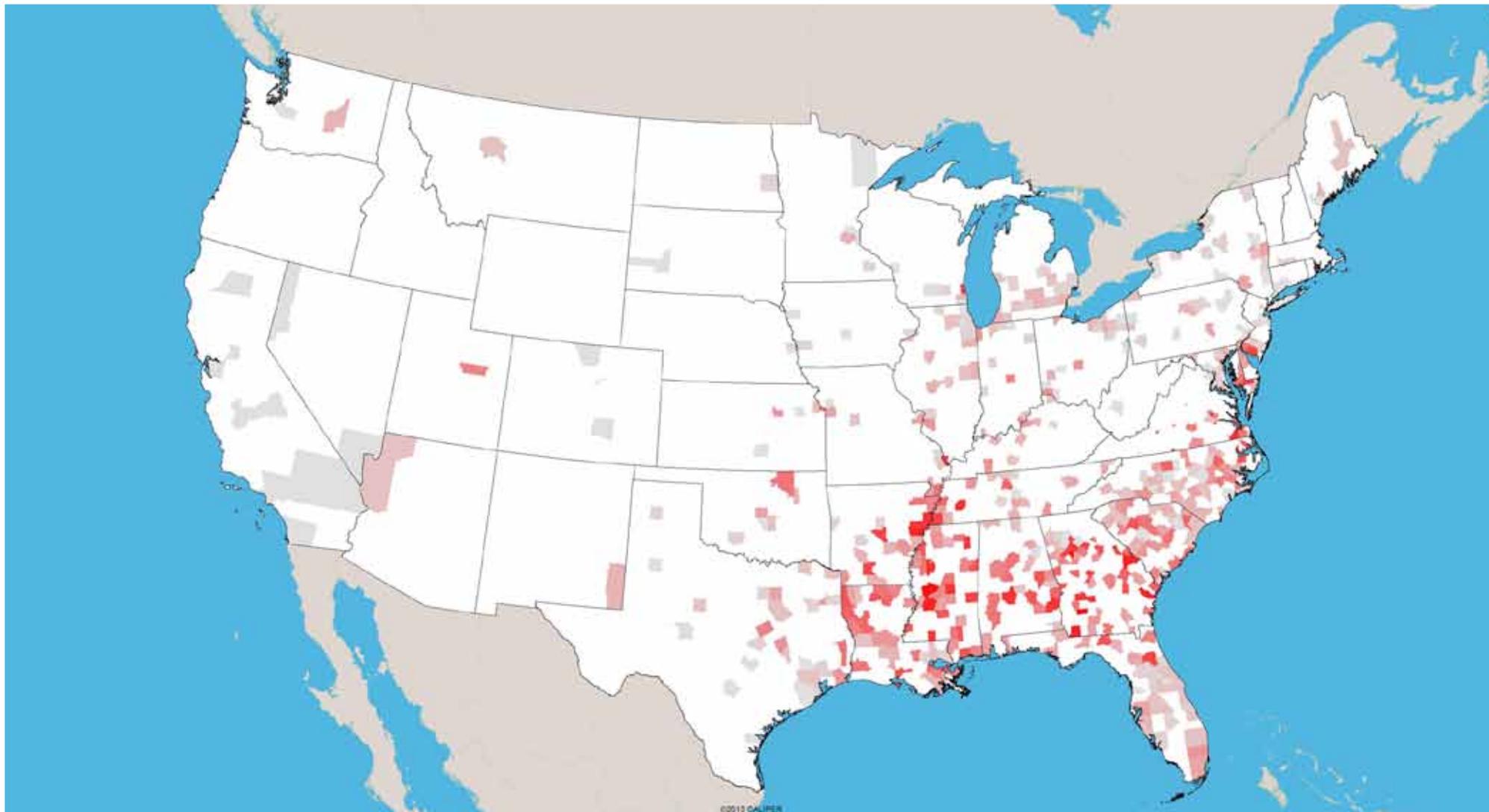
From the lower Mississippi Valley to the hills of Kentucky, these low income households rent older dwellings in generally high crime areas. Unemployment is high in these predominantly Black neighborhoods, with lone parent families dominating. Crime rates are high, and income security low.

Typical are such places as Gulfport MS, Jackson TN, Gastonia NC, and Salisbury MD.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3836601	1.17%
Households	1481983	1.17%
% Growth 2000-2019	6.13	53
% Group Quarters	1.86	76
Median Income \$	30851	48
Median Age	29.49	79
% Marr Couple Hhd	13.84	61
% Hhd w/ Children	39.30	127
% Race White	20.45	34
% Race Black	61.91	484
% Race Asian	2.53	43
% Hispanic	11.88	66
% Apt 50+ Units	5.48	114
% Single Family Det	40.16	64
Median Housing \$	111109	62
% Univ. Degree	16.18	51
% Single Fam Det	3.80	83
Population Density	1282 /sq mi	1378



TOP COUNTIES

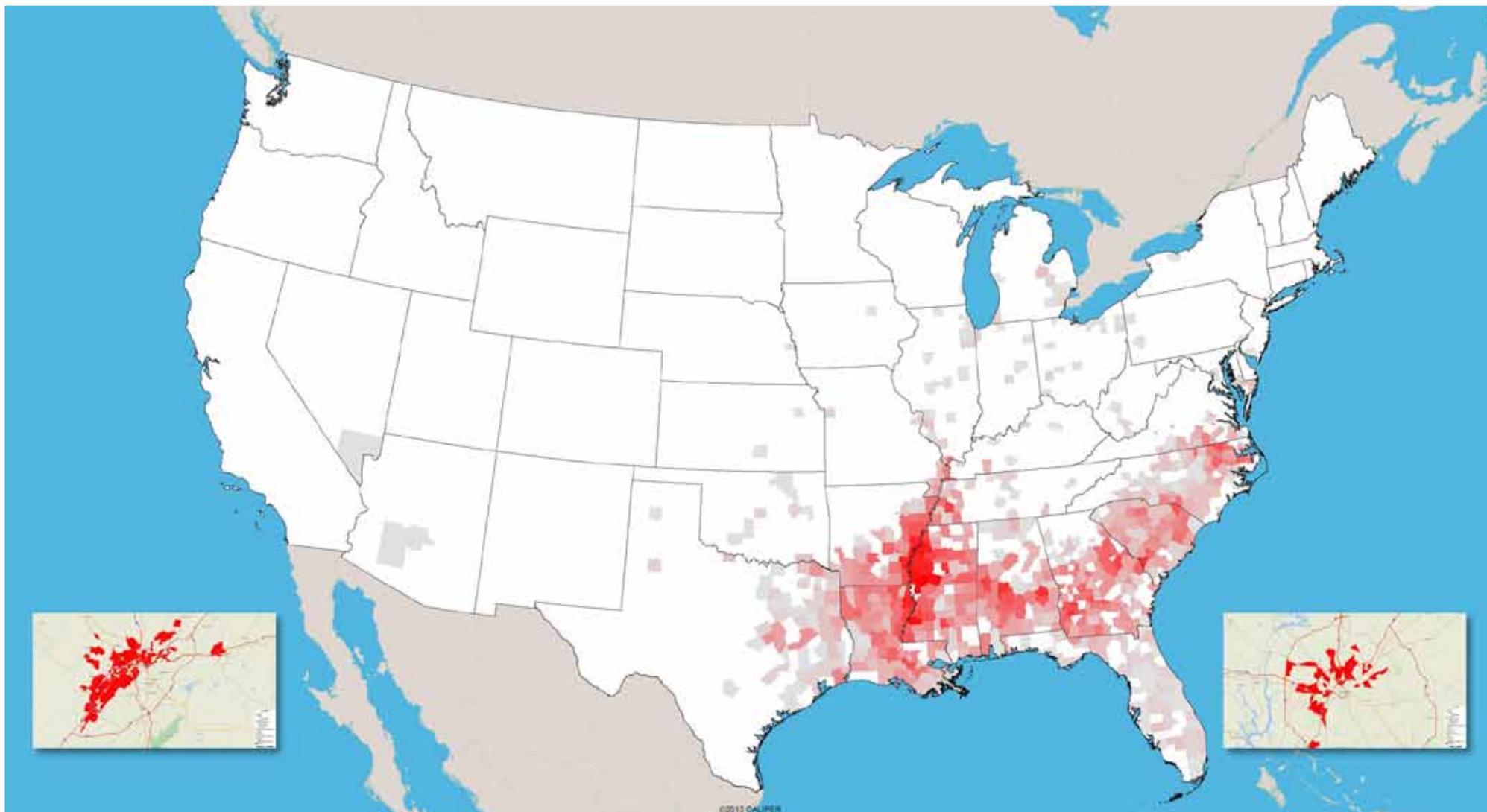
Fulton, Georgia	Shelby, Tennessee	DeKalb, Georgia	Milwaukee, Wisconsin	Miami-Dade, Florida
Dallas, Texas	Broward, Florida	Harris, Texas	Clayton, Georgia	Franklin, Ohio
Marion, Indiana	Hillsborough, Florida	Duval, Florida	Cook, Illinois	Davidson, Tennessee

These neighborhoods, predominantly black and relatively poorly educated, are typical of many of the larger southern cities from Charlotte to Shreveport. Generally quite low income, coupled with high unemployment and high crime rates makes daily life a struggle. Housing is mixed tenure in modest older single family and townhouse neighborhoods.

This group can be found in almost all of the larger cities from North Carolina through Louisiana – Memphis TN, Birmingham, Huntsville, and Mobile AL, Jackson MS, Shreveport LA, and Columbus GA – as well as in the small towns of the lower Mississippi Valley from New Orleans to Memphis.



KEY DEMOGRAPHICS		
	Amount	% US / Index
Population	5913512	2.05%
Households	2349526	2.05%
% Growth 2000-2019	-7.73	8
% Group Quarters	1.44	59
Median Income \$	36479	57
Median Age	37.36	100
% Marr Couple Hhd	15.12	66
% Hhd w/ Children	33.16	107
% Race White	18.17	30
% Race Black	72.17	564
% Race Asian	0.98	17
% Hispanic	6.60	37
% Apt 50+ Units	1.55	32
% Single Family Det	73.96	118
Median Housing \$	90101	50
% Univ. Degree	16.35	51
% Single Fam Det	1.76	38
Population Density	270 /sq mi	290



TOP COUNTIES

Harris, Texas	Shelby, Tennessee	Jefferson, Alabama	Dallas, Texas	East Baton Rouge, Louisiana
Mobile, Alabama	Hinds, Mississippi	Fulton, Georgia	Caddo, Louisiana	Broward, Florida
Richmond, Georgia	Mecklenburg, North Carolina	Montgomery, Alabama	Jefferson, Texas	Muscogee, Georgia

These very low income neighborhoods are scattered throughout the eastern United States, but tend to be located in small towns to the west of the Appalachian Mountains – from upstate New York to central Texas. Places like Fort Smith AR, Lawton OK, Binghamton NY, and Shelbyville TN. For many, just names on the exit signs along the way.

These racially mixed neighborhoods live in old single family detached and small multi-unit complexes, paying relatively low rents. Home values are often under \$100,000. Children are

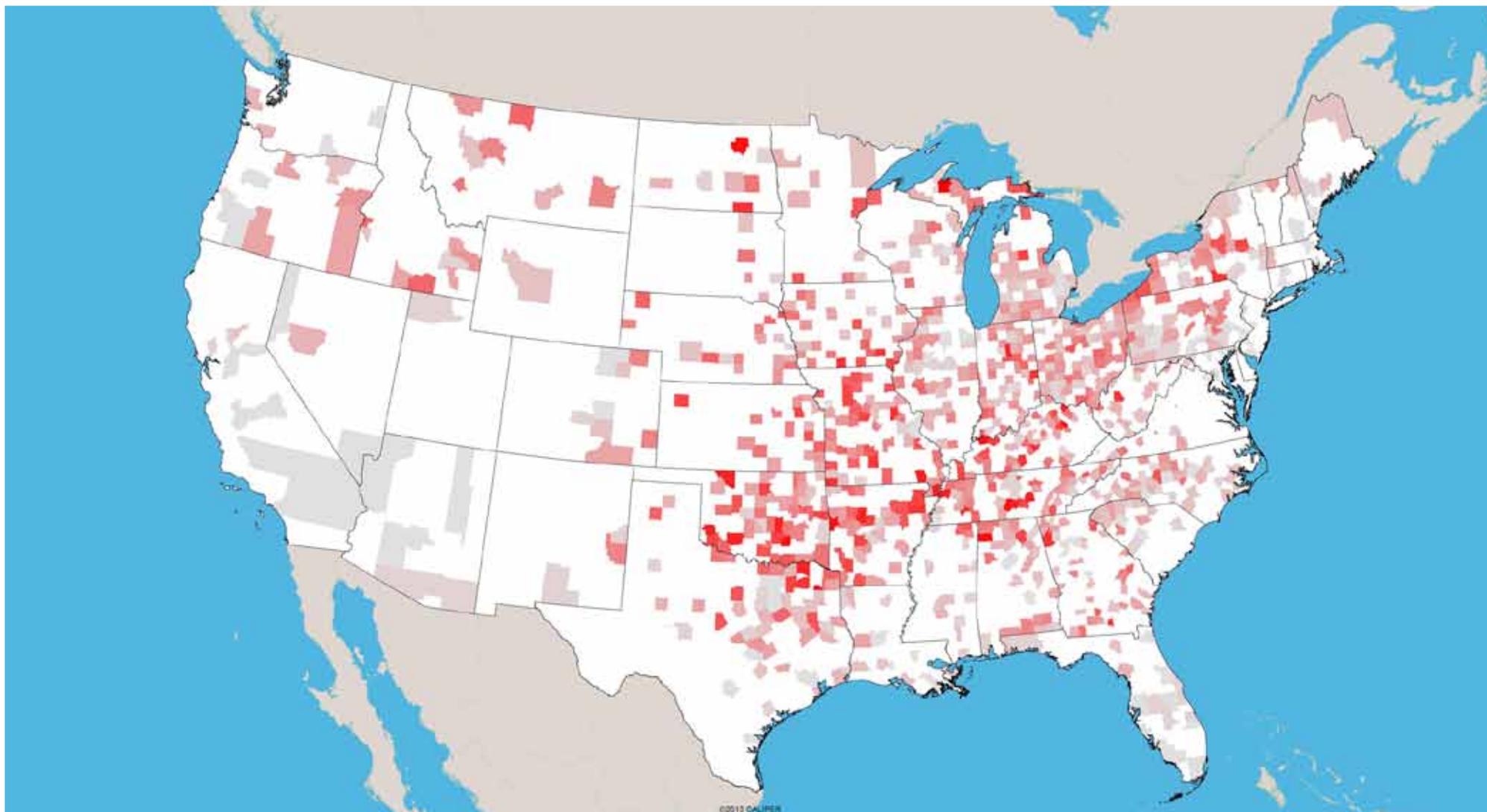
numerous, many living in lone parent families. Education levels are lacking, and many have no vehicle. Unemployment, while not as high as other former industrial towns, remains a serious problem. Crime as well is problematic.

The internet is used for entertainment, in chat rooms and social media, and music tastes range from rock to rap. While high value is put on power, a surprisingly low value is put on working hard.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	3603602	1.24%
Households	1531154	1.31%
% Growth 2000-2019	-0.11	38
% Group Quarters	3.94	160
Median Income \$	34640	54
Median Age	32.99	88
% Marr Couple Hhd	16.39	72
% Hhd w/ Children	29.13	94
% Race White	60.21	100
% Race Black	17.19	134
% Race Asian	2.35	40
% Hispanic	15.42	86
% Apt 50+ Units	3.59	75
% Single Family Det	51.41	82
Median Housing \$	84533	47
% Univ. Degree	15.79	49
% Single Fam Det	3.63	79
Population Density	572 /sq mi	615



TOP COUNTIES

Oklahoma, Oklahoma	Erie, New York	Allegheny, Pennsylvania	Cuyahoga, Ohio	Marion, Indiana
Wayne, Michigan	Sedgwick, Kansas	Franklin, Ohio	Tulsa, Oklahoma	Onondaga, New York
Hamilton, Ohio	Jackson, Missouri	Montgomery, Ohio	Broome, New York	Tarrant, Texas

A half century ago, these were among the crown jewels of the American blue collar workers – vibrant economies driven by the Big Three out of Detroit. But no more. Cities like Detroit, Buffalo, Rochester, and Cleveland, automotive dependent towns like Pontiac, Flint, and Muskegon. Now suffering from high unemployment, no manufacturing jobs, high crime, and few prospects, and population has been declining now for several decades. One in five houses lie vacant. The housing that

is occupied, while single family detached, is among the least expensive among metropolitan areas nationwide, and rents are very low.

What jobs are there tend to be government and low paying health care support jobs, and those are highly prized and relatively rare. Lacking vehicles and employment, these predominantly black households have very low incomes, poor levels of education, and are most likely single parent families.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	2612046	0.94%
Households	1040163	0.97%
% Growth 2000-2019	-20.05	-66
% Group Quarters	1.67	68
Median Income \$	29513	46
Median Age	33.70	90
% Marr Couple Hhd	11.82	52
% Hhd w/ Children	34.03	110
% Race White	14.16	23
% Race Black	75.79	593
% Race Asian	1.05	18
% Hispanic	6.04	34
% Apt 50+ Units	2.54	53
% Single Family Det	65.59	104
Median Housing \$	73083	41
% Univ. Degree	13.13	41
% Single Fam Det	1.72	37
Population Density	2199 /sq mi	2365



TOP COUNTIES

Wayne, Michigan	Cuyahog, Ohio	Shelby, Tennessee	St. Louis City, Missouri	Marion, Indiana
Allegheny, Pennsylvania	Erie, New York	St. Louis, Missouri	Milwaukee, Wisconsin	Franklin, Ohio
Monroe, New York	Jackson, Missouri	Hamilton, Ohio	Montgomery, Ohio	Fulton, Georgia

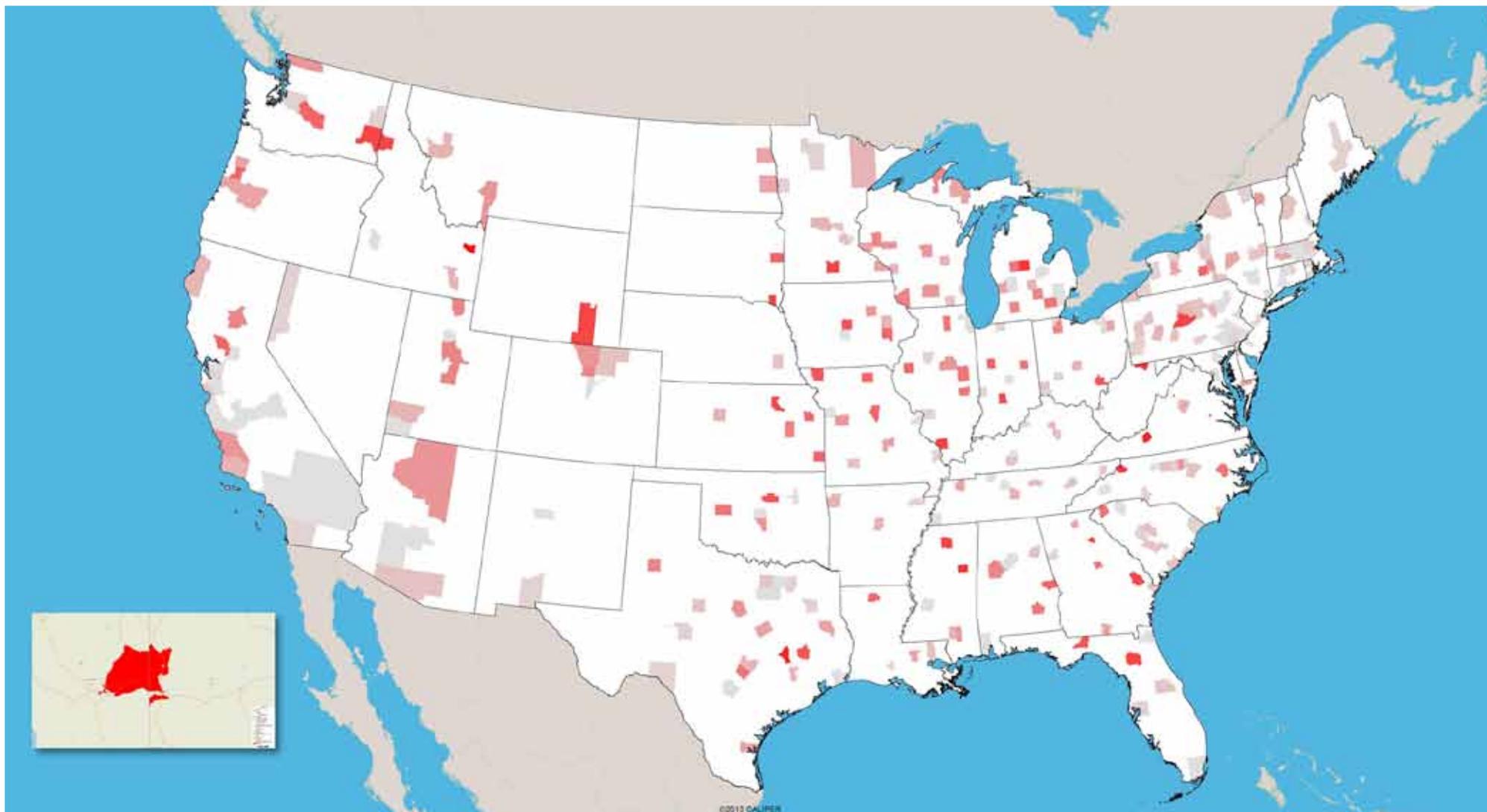
Located primarily adjacent to university and college campuses nationwide, this segment is one of the youngest, being primarily composed of singles and young married couples under the age of 35. While some are students living off-campus, many more are relatively recent graduates – some pursuing further study – who work in relatively low paying jobs in food services. There is a significant Asian minority, and many households are linguistically isolated.

Overall a well-educated group, they generally rent in multi-unit apartment and townhouse complexes. Typical examples include College Station TX, Gainesville FL, Madison WI, Athens GA, Ann Arbor MI, Davis CA, State College PA, and Auburn AL.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	2936460	0.93%
Households	1330129	0.97%
% Growth 2000-2019	21.79	110
% Group Quarters	5.46	222
Median Income \$	35565	56
Median Age	24.60	66
% Marr Couple Hhd	7.43	33
% Hhd w/ Children	11.40	37
% Race White	65.08	108
% Race Black	10.57	83
% Race Asian	10.80	185
% Hispanic	10.17	57
% Apt 50+ Units	10.34	215
% Single Family Det	25.29	40
Median Housing \$	170968	95
% Univ. Degree	49.79	156
% Single Fam Det	4.33	94
Population Density	1438 /sq mi	1546



TOP COUNTIES

Suffolk, Massachusetts	Brazos, Texas	Alachua, Florida	Leon, Florida	Franklin, Ohio
Utah, Utah	Travis, Texas	San Diego, California	Washtenaw, Michigan	Dane, Wisconsin
Centre, Pennsylvania	Clarke, Georgia	Monroe, Indiana	Cook, Illinois	Yolo, California

Amongst the abandoned and decaying factories of the smaller industrial cities of the coal and steel producing areas of Pennsylvania, West Virginia, Ohio, upper Michigan and Minnesota are one of the very lowest income segments. While whites are a majority, there is a significant black minority, and non-family households – largely singles – are prevalent. Most are middle aged or older,

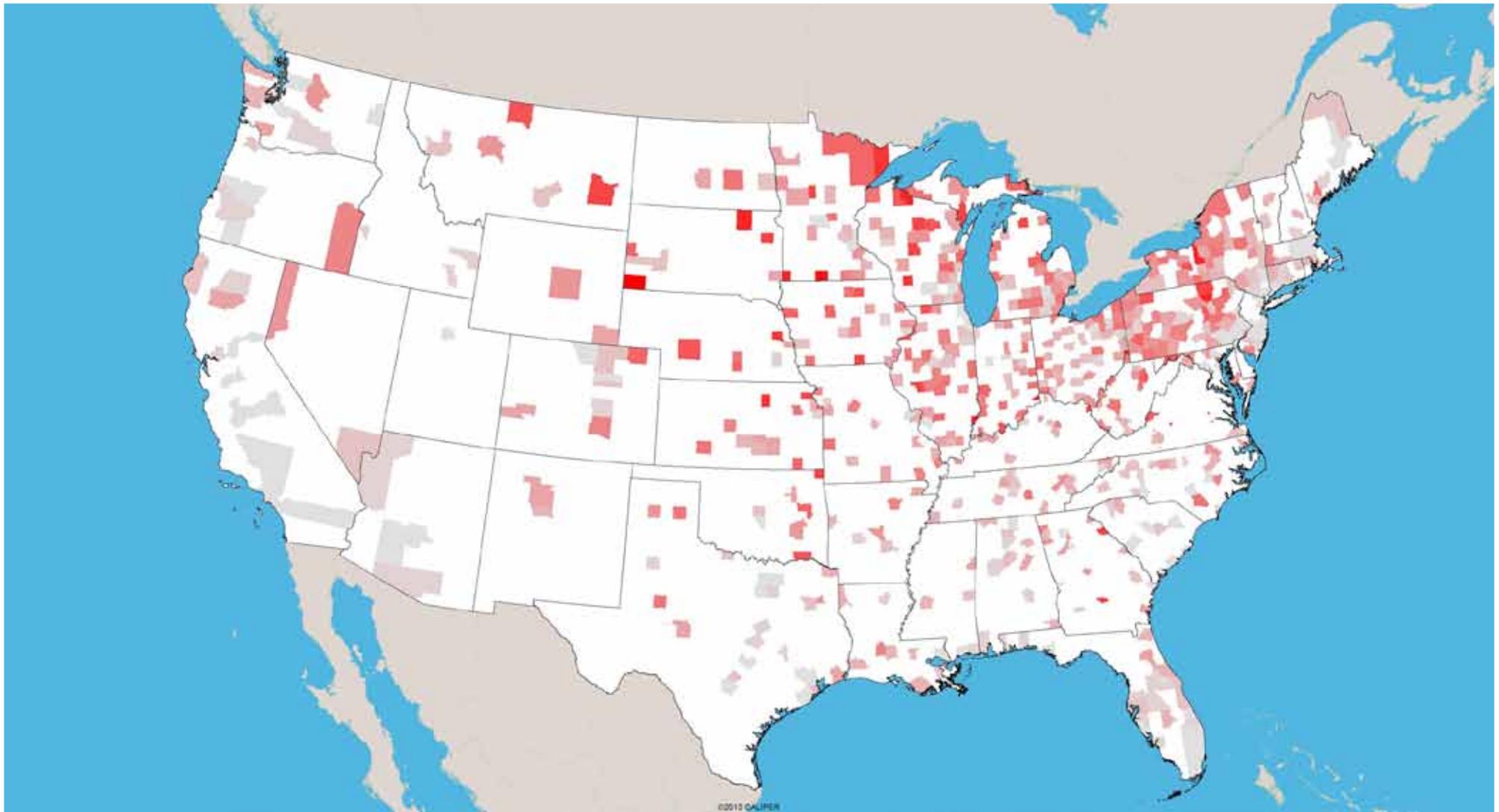
staying in towns where the jobs have long departed. Rents are low, reflecting property values, and generally these are outside of the main centers.

Typical places include Bedford Heights OH, Wellsboro PA, Williamson WV, and East Syracuse NY.



KEY DEMOGRAPHICS

	Amount	% US / Index
Population	1877221	0.71%
Households	988475	0.78%
% Growth 2000-2019	-1.46	30
% Group Quarters	6.63	270
Median Income \$	28413	45
Median Age	43.61	117
% Marr Couple Hhd	9.51	42
% Hhd w/ Children	17.35	56
% Race White	54.89	91
% Race Black	26.55	208
% Race Asian	2.97	51
% Hispanic	12.17	68
% Apt 50+ Units	27.41	570
% Single Family Det	31.59	50
Median Housing \$	114943	64
% Univ. Degree	20.61	64
% Single Fam Det	4.01	87
Population Density	986 /sq mi	1060



TOP COUNTIES

Wayne, Michigan	Allegheny, Pennsylvania	Cuyahogo, Ohio	Hamilton, Ohio	Oakland, Michigan
Milwaukee, Wisconsin	Baltimore City, Maryland	Erie, New York	Clark, Nevada	Cook, Illinois
Philadelphia, Pennsylvania	Dallas, Texas	Monroe, New York	Fulton, Georgia	Franklin, Ohio

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