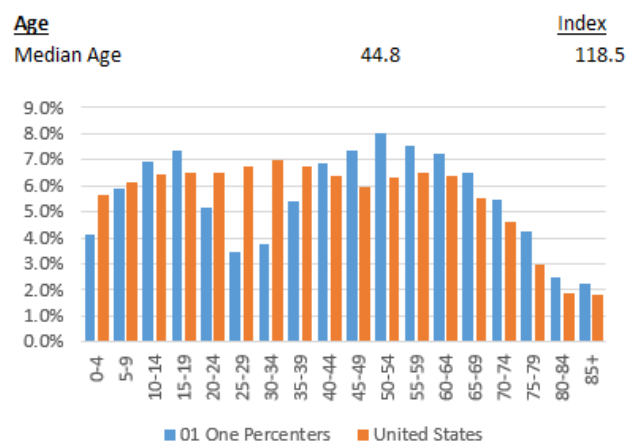


01 One Percenters

Population	#	% US	Households	#	% US
2024	4,432,317	1.32%	2024	1,560,357	1.19%
2029	4,458,582	1.30%	2029	1,568,630	1.17%
1990	3,535,882	1.42%	1990	1,277,357	1.39%
2000	3,989,659	1.42%	2000	1,434,331	1.36%
2010	4,253,465	1.38%	2010	1,506,621	1.29%
2020	4,461,553	1.35%	2020	1,560,536	1.23%

Age	Index	Educational Attainment	#	%Pop 25+	Index
Median Age	44.8	Less than 9th Grade	37,757	1.21%	25
		Some High School	40,138	1.28%	22
		High School Diploma	246,719	7.89%	30
		Some College	287,407	9.19%	48
		Associate Degree	131,601	4.21%	48
		Bachelor's Degree	1,124,708	35.95%	169
		Graduate Degree	1,260,434	40.29%	293
		Marital Status	#	%Pop 15+	Index
		Never Married	837,675	22.7%	57
		Now Married	2,417,488	65.7%	121
		Separated	81,915	2.2%	45
		Widowed	145,571	4.0%	60
		Divorced	199,618	5.4%	43

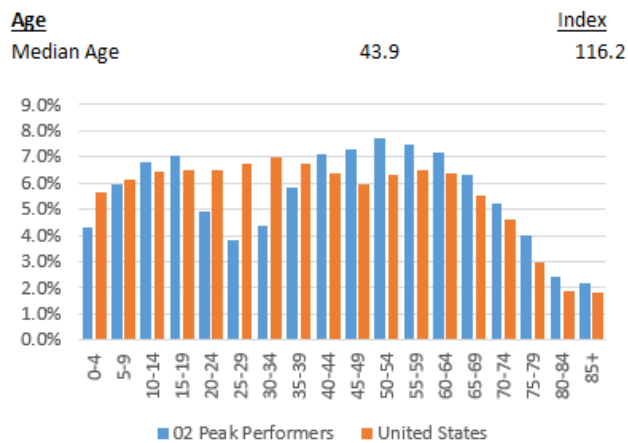


Representing approximately one percent of households, One Percenters tend to be middle-aged, white married couples whose children are teenagers or have already left home for college and careers. With incomes nearly three times the national average and very high net worth, these highly educated professionals 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.

02 Peak Performers

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	3,816,121	1.14%	2024	1,330,438	1.01%
2029	3,807,768	1.11%	2029	1,328,307	0.99%
1990	2,778,584	1.12%	1990	951,769	1.04%
2000	3,310,676	1.18%	2000	1,146,142	1.09%
2010	3,672,159	1.19%	2010	1,270,424	1.09%
2020	3,917,008	1.18%	2020	1,341,534	1.06%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	46,368	1.71%	36
Some High School	48,078	1.78%	30
High School Diploma	282,827	10.44%	40
Some College	329,416	12.16%	63
Associate Degree	170,575	6.30%	72
Bachelor's Degree	931,710	34.40%	162
Graduate Degree	899,327	33.21%	241

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	762,719	24.1%	60
Now Married	1,987,033	62.8%	115
Separated	91,293	2.9%	58
Widowed	137,032	4.3%	66
Divorced	186,251	5.9%	46

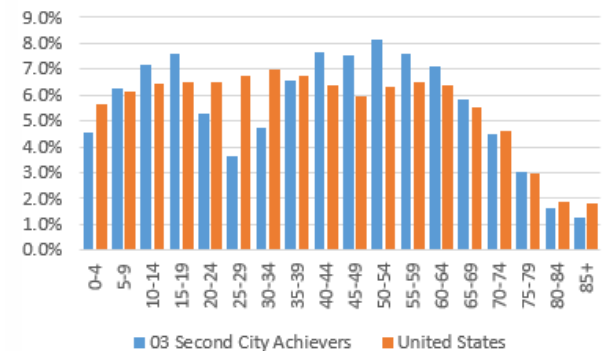
With average household incomes of well over \$125,000, this select group is primarily composed of highly educated white middle-aged married couples, with a significant Asian minority. Slightly older than their 01 counterparts, there are fewer children in the home. Consumers of the finest goods and services 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.

03 Second City Achievers

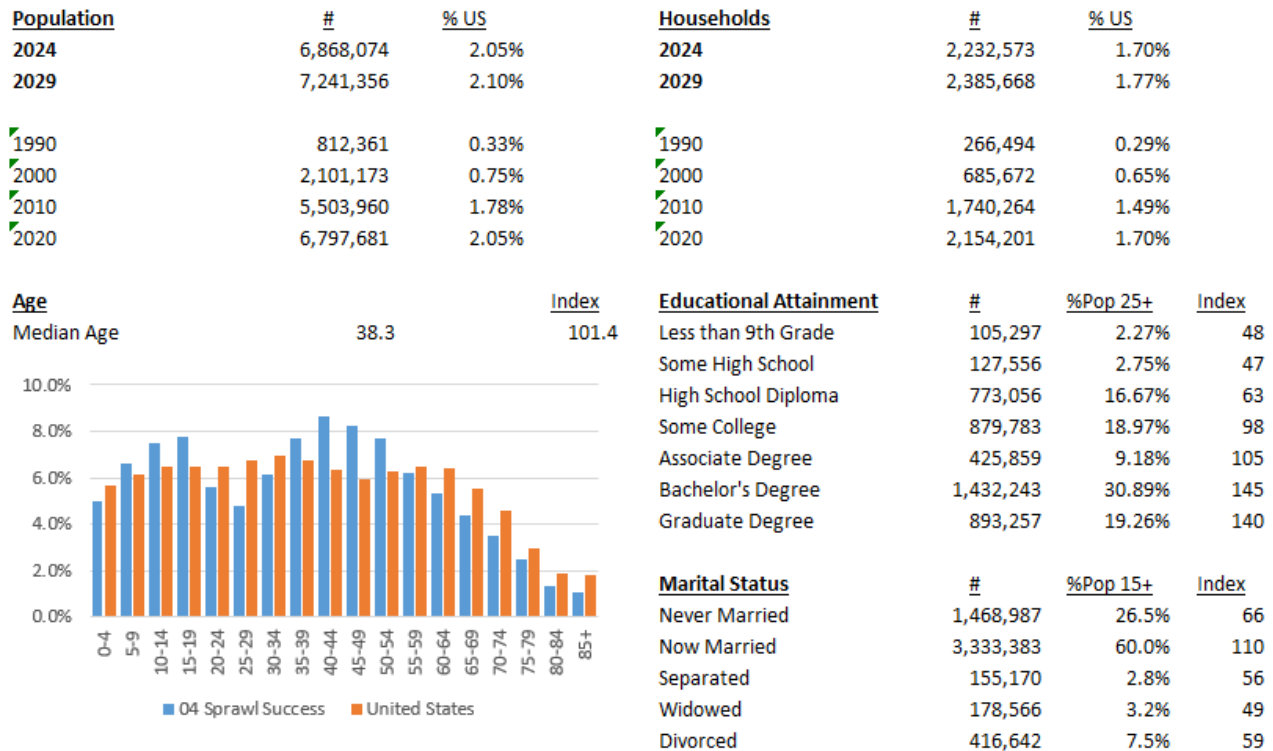
<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	6,563,081	1.95%	2024	2,269,090	1.73%
2029	6,821,732	1.98%	2029	2,382,942	1.77%
1990	2,328,158	0.94%	1990	773,552	0.84%
2000	4,370,500	1.55%	2000	1,442,904	1.37%
2010	5,737,575	1.86%	2010	1,912,099	1.64%
2020	6,572,927	1.98%	2020	2,208,011	1.74%

<u>Age</u>	<u>Index</u>	<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Median Age	41.8	Less than 9th Grade	54,589	1.20%	25
		Some High School	78,019	1.72%	29
		High School Diploma	574,923	12.66%	48
		Some College	631,487	13.90%	72
		Associate Degree	326,073	7.18%	82
		Bachelor's Degree	1,668,001	36.72%	173
		Graduate Degree	1,208,937	26.62%	193
		<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
		Never Married	1,219,609	22.6%	56
		Now Married	3,569,565	66.3%	122
		Separated	101,749	1.9%	38
		Widowed	175,654	3.3%	50
		Divorced	319,511	5.9%	47



The Second City Achievers 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.

04 Sprawl Success

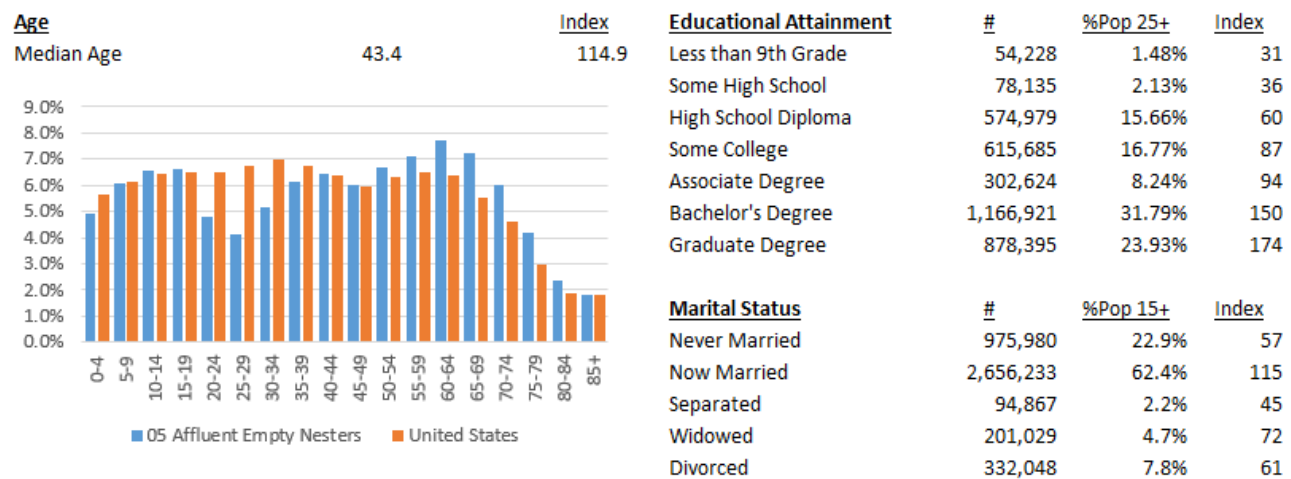


Located primarily in the rapidly growing metropolitan areas of the west, these young families with children are found in the outer suburbs of Phoenix, Denver, Salt Lake City, and Los Angeles. Three quarters of the almost exclusively single family homes have been built since 1990. While predominantly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

05 Affluent Empty Nesters

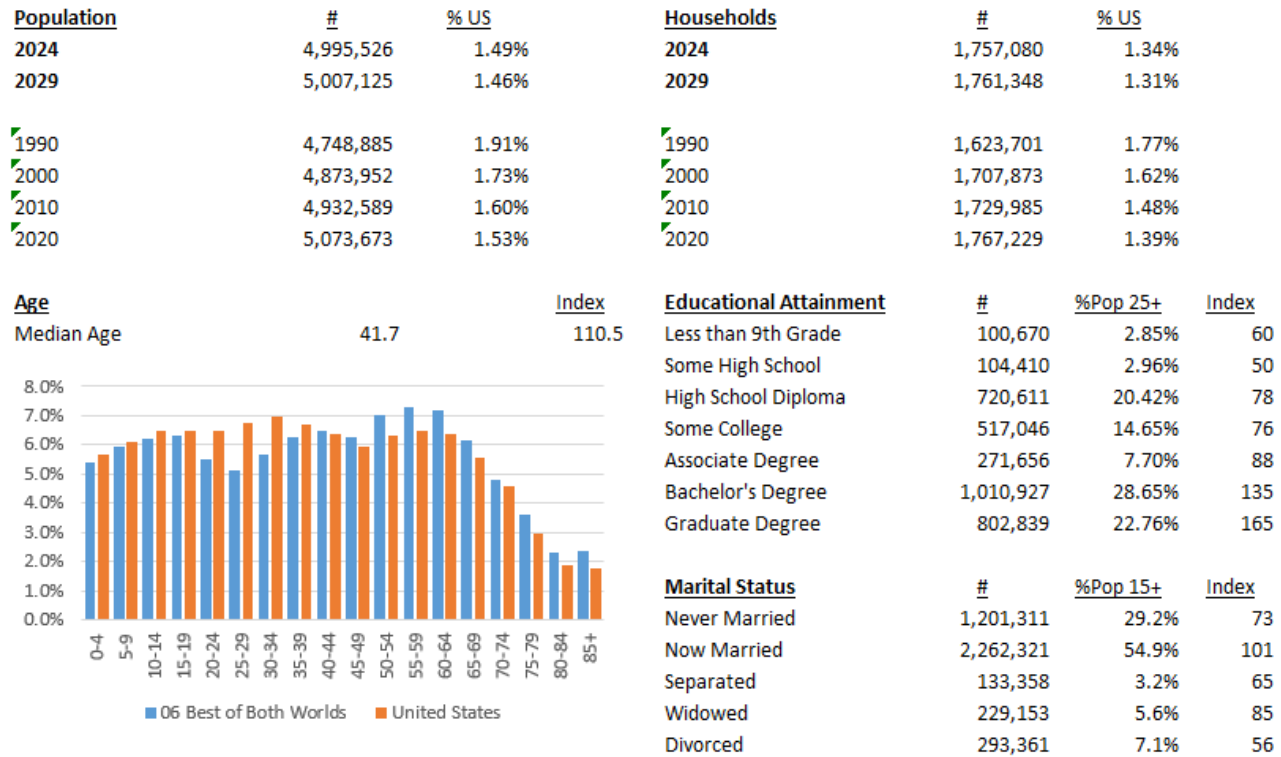
Population	#	% US	Households	#	% US
2024	5,167,189	1.54%	2024	1,949,183	1.48%
2029	5,221,600	1.52%	2029	1,983,432	1.47%
1990	3,970,281	1.60%	1990	1,331,467	1.45%
2000	4,910,365	1.74%	2000	1,715,509	1.63%
2010	5,027,117	1.63%	2010	1,846,579	1.58%
2020	5,267,193	1.59%	2020	1,951,769	1.54%



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.

06 Best of Both Worlds

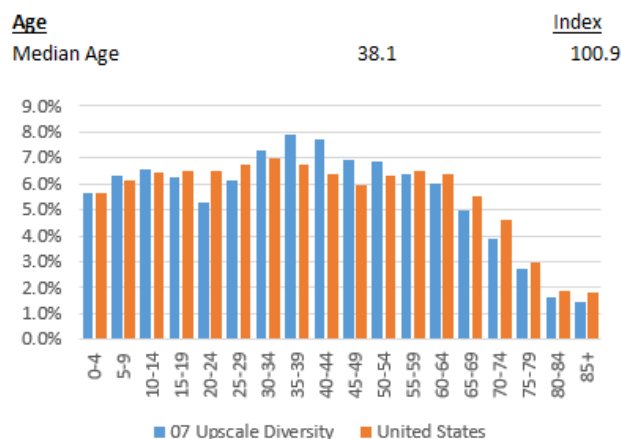


Working in power occupations in the big city while living in affluent and exclusive suburbs, these affluent and highly educated households, married couple families tend to be on the older side, with fewer and fewer children at home with each passing year. Long commutes to financial jobs primarily in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

07 Upscale Diversity

Population	#	% US	Households	#	% US
2024	5,154,441	1.53%	2024	1,935,623	1.47%
2029	5,280,428	1.53%	2029	1,989,892	1.48%
1990	2,441,072	0.98%	1990	895,913	0.97%
2000	3,693,776	1.31%	2000	1,370,640	1.30%
2010	4,559,039	1.48%	2010	1,695,602	1.45%
2020	5,135,861	1.55%	2020	1,896,564	1.50%



Educational Attainment

	#	%Pop 25+	Index
Less than 9th Grade	92,244	2.56%	54
Some High School	102,363	2.84%	48
High School Diploma	575,589	15.98%	61
Some College	549,738	15.26%	79
Associate Degree	269,812	7.49%	86
Bachelor's Degree	1,124,499	31.21%	147
Graduate Degree	888,251	24.66%	179

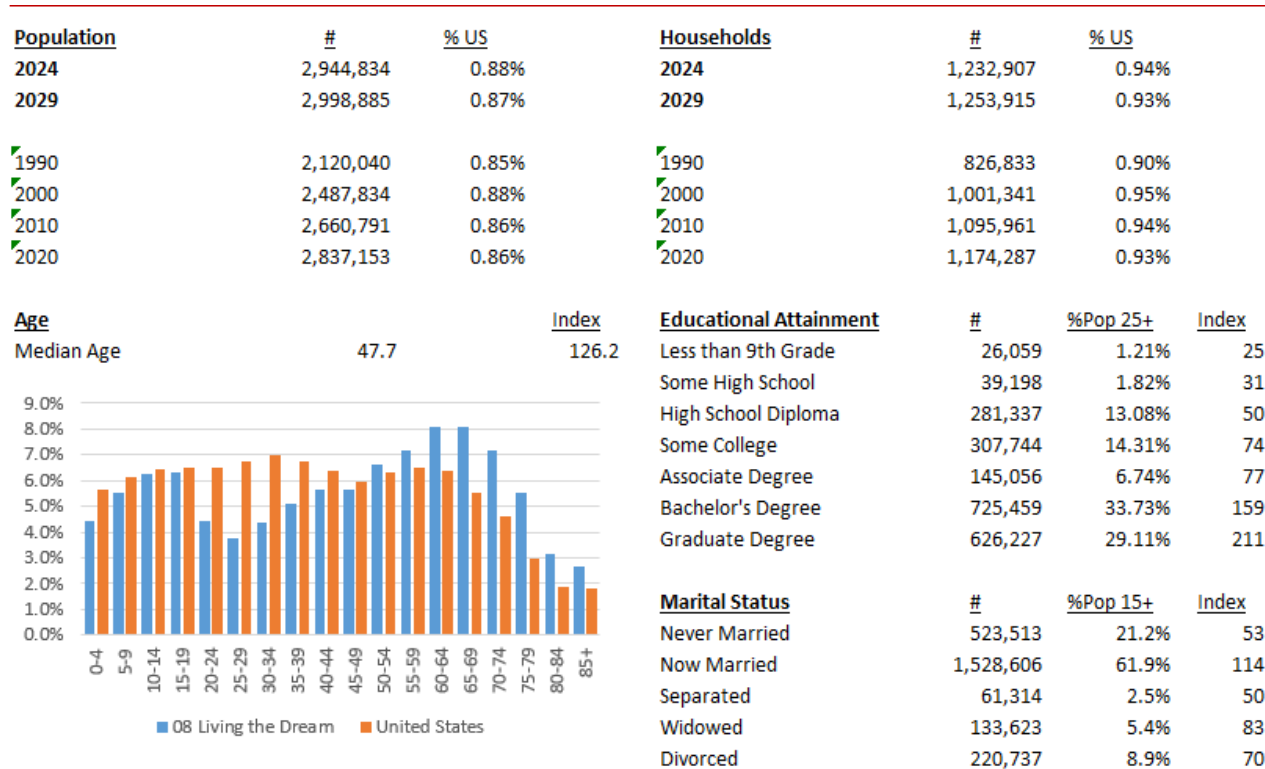
Marital Status

	#	%Pop 15+	Index
Never Married	1,226,947	29.2%	73
Now Married	2,274,160	54.2%	100
Separated	160,209	3.8%	77
Widowed	163,890	3.9%	60
Divorced	373,241	8.9%	70

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.

08 Living the Dream



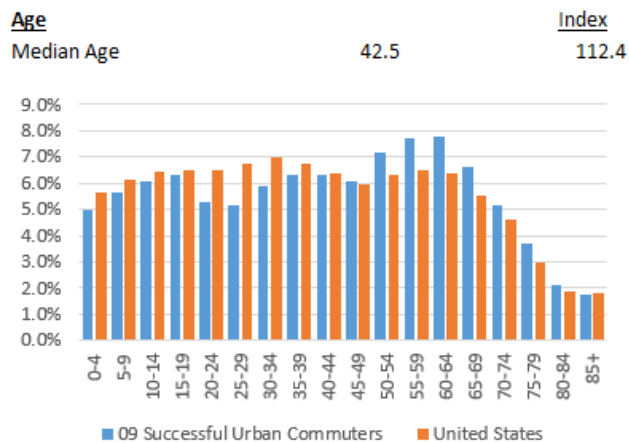
One of the older groups, the Living The Dreamers tend to be above the age of 50, many of them retired. Married couple families predominate, although only about one third of couples have children still at home. Largely white, highly educated, and high income, these professionals tend to work in real estate,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

09 Successful Urban Commuters

Population	#	% US	Households	#	% US
2024	6,930,547	2.06%	2024	2,609,752	1.99%
2029	7,066,802	2.05%	2029	2,667,828	1.98%
1990	5,401,863	2.17%	1990	1,837,127	2.00%
2000	6,212,394	2.21%	2000	2,182,517	2.07%
2010	6,720,180	2.18%	2010	2,425,014	2.08%
2020	6,991,198	2.11%	2020	2,574,551	2.03%



Educational Attainment	#	%Pop 25+	Index
Less than 9th Grade	109,576	2.20%	46
Some High School	178,542	3.59%	61
High School Diploma	1,296,097	26.07%	99
Some College	886,351	17.83%	92
Associate Degree	466,176	9.38%	107
Bachelor's Degree	1,224,894	24.64%	116
Graduate Degree	810,092	16.29%	118

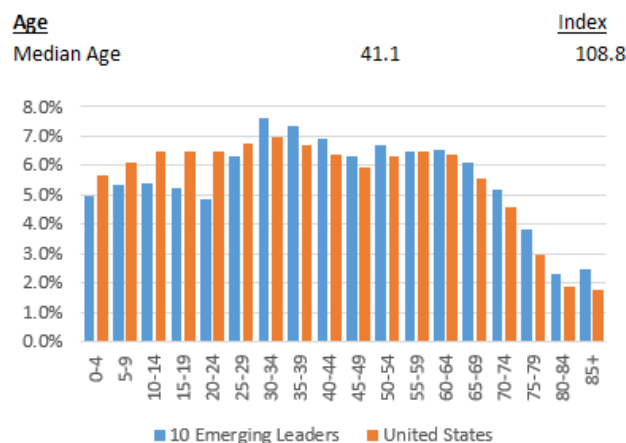
Marital Status	#	%Pop 15+	Index
Never Married	1,611,330	27.9%	69
Now Married	3,193,654	55.3%	102
Separated	150,387	2.6%	52
Widowed	296,413	5.1%	78
Divorced	522,204	9.0%	71

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 Bo6 suburbs include Toms River and Ocean Acres NJ, Methuen and Attleboro MA, Chesapeake VA, and Orland Park IL.

10 Emerging Leaders

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	4,543,238	1.35%	2024	1,900,501	1.45%
2029	4,469,467	1.30%	2029	1,874,570	1.39%
1990	4,116,332	1.66%	1990	1,703,017	1.85%
2000	4,279,699	1.52%	2000	1,795,728	1.70%
2010	4,368,888	1.42%	2010	1,828,019	1.57%
2020	4,567,131	1.38%	2020	1,899,478	1.50%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	105,698	3.14%	66
Some High School	90,059	2.67%	45
High School Diploma	401,068	11.90%	45
Some College	507,492	15.06%	78
Associate Degree	222,786	6.61%	76
Bachelor's Degree	1,120,373	33.25%	156
Graduate Degree	922,556	27.38%	199

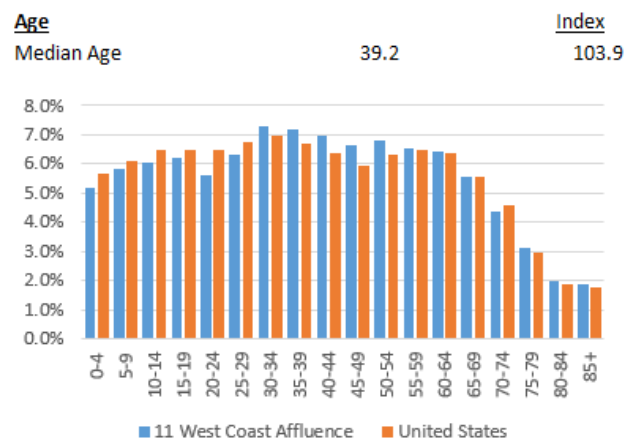
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,290,244	33.7%	84
Now Married	1,831,995	47.8%	88
Separated	151,034	3.9%	79
Widowed	173,810	4.5%	69
Divorced	382,197	10.0%	79

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.

11 West Coast Affluence

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	7,162,057	2.13%	2024	2,349,060	1.79%
2029	7,065,996	2.05%	2029	2,327,497	1.73%
1990	5,445,515	2.19%	1990	1,821,779	1.98%
2000	6,230,610	2.21%	2000	2,014,697	1.91%
2010	6,934,869	2.25%	2010	2,215,615	1.90%
2020	7,371,070	2.22%	2020	2,373,109	1.87%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	371,325	7.29%	153
Some High School	270,170	5.30%	90
High School Diploma	986,824	19.38%	74
Some College	939,698	18.45%	96
Associate Degree	434,496	8.53%	97
Bachelor's Degree	1,331,829	26.15%	123
Graduate Degree	758,738	14.90%	108

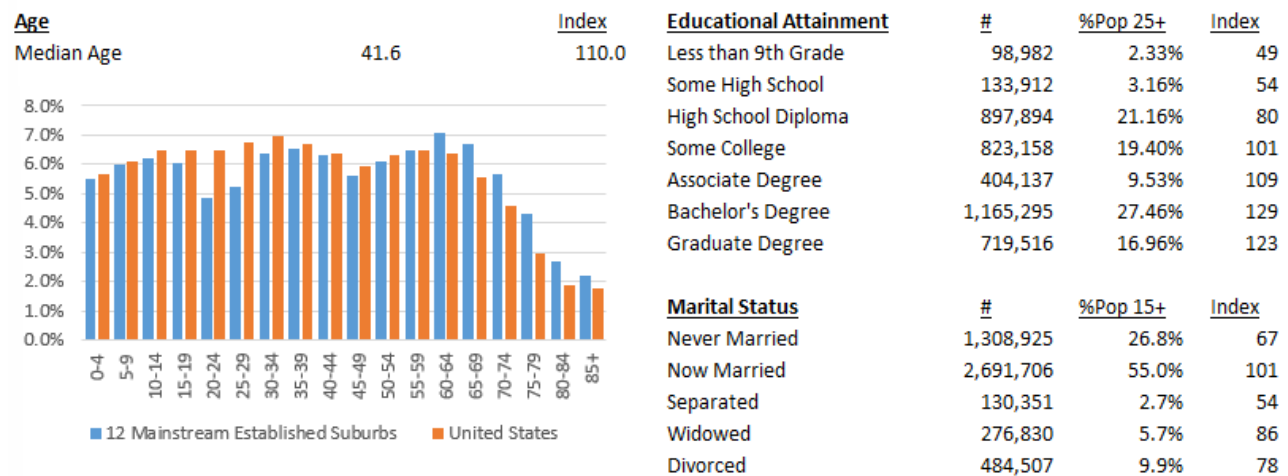
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	2,015,126	33.9%	84
Now Married	2,823,593	47.5%	87
Separated	334,802	5.6%	113
Widowed	290,620	4.9%	75
Divorced	478,147	8.0%	63

Located mainly in the suburbs of west coast cities of California, West Coast Affluence 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.

12 Mainstream Established Suburbs

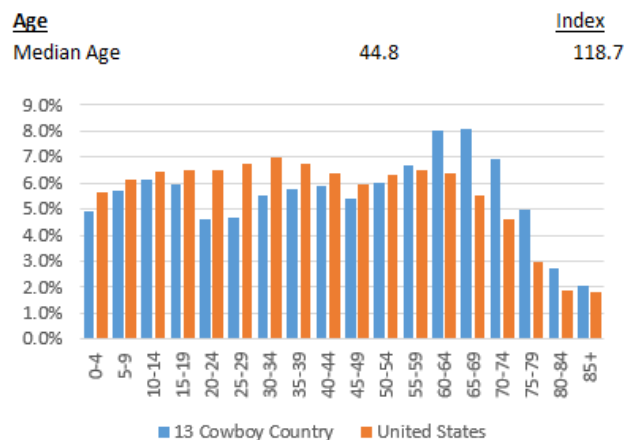
Population	#	% US	Households	#	% US
2024	5,946,715	1.77%	2024	2,332,807	1.78%
2029	5,939,297	1.73%	2029	2,339,967	1.74%
1990	6,012,195	2.42%	1990	2,125,205	2.31%
2000	6,083,531	2.16%	2000	2,281,073	2.16%
2010	5,915,808	1.92%	2010	2,292,875	1.96%
2020	6,076,898	1.83%	2020	2,371,767	1.87%



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.

13 Cowboy Country

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	3,578,199	1.07%	2024	1,450,744	1.11%
2029	3,576,800	1.04%	2029	1,448,395	1.08%
1990	2,761,965	1.11%	1990	1,028,727	1.12%
2000	3,154,860	1.12%	2000	1,213,322	1.15%
2010	3,378,116	1.09%	2010	1,351,915	1.16%
2020	3,493,228	1.05%	2020	1,397,650	1.10%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	82,356	3.17%	67
Some High School	128,539	4.94%	84
High School Diploma	627,225	24.11%	92
Some College	637,297	24.50%	127
Associate Degree	254,857	9.80%	112
Bachelor's Degree	533,432	20.50%	97
Graduate Degree	337,767	12.98%	94

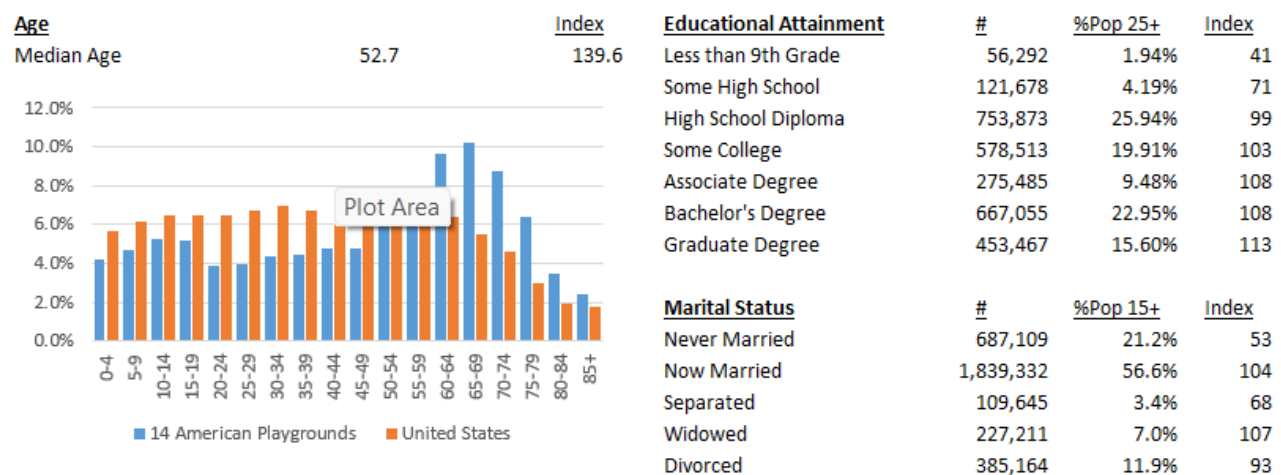
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	781,445	26.2%	65
Now Married	1,543,120	51.8%	95
Separated	115,193	3.9%	78
Widowed	174,044	5.8%	89
Divorced	364,951	12.3%	96

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.

14 American Playgrounds

Population	#	% US	Households	#	% US
2024	3,784,771	1.13%	2024	1,806,788	1.38%
2029	3,877,287	1.13%	2029	1,748,964	1.30%
1990	2,046,335	0.82%	1990	845,359	0.92%
2000	2,505,307	0.89%	2000	1,086,908	1.03%
2010	2,583,702	0.84%	2010	1,169,537	1.00%
2020	2,711,409	0.82%	2020	1,252,084	0.99%



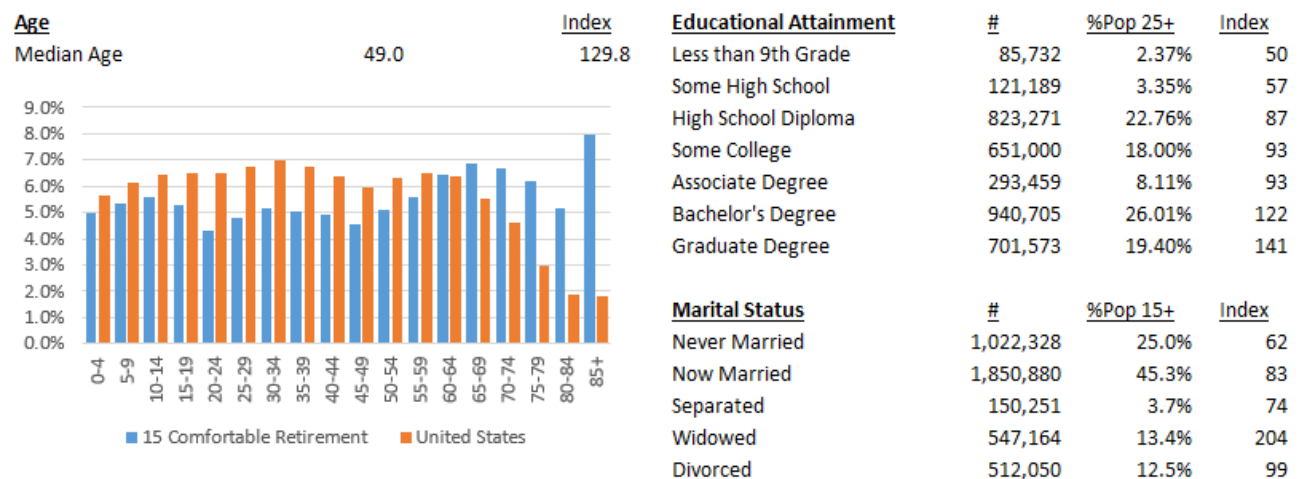
From the Pacific coast and mountain playgrounds to the lake and cottage country of the upper Great Lakes and northern New England, these neighborhoods are a mixture of seasonal residents, retirees, and the permanent residents who make their livings from the tourist trade. The resident population enjoys 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.

15 Comfortable Retirement

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	4,853,555	1.45%	2024	2,298,424	1.75%
2029	4,950,354	1.44%	2029	2,334,912	1.74%
1990	3,488,116	1.40%	1990	1,448,888	1.58%
2000	4,104,649	1.46%	2000	1,805,092	1.71%
2010	4,417,118	1.43%	2010	2,090,819	1.79%
2020	4,709,161	1.42%	2020	2,219,576	1.75%



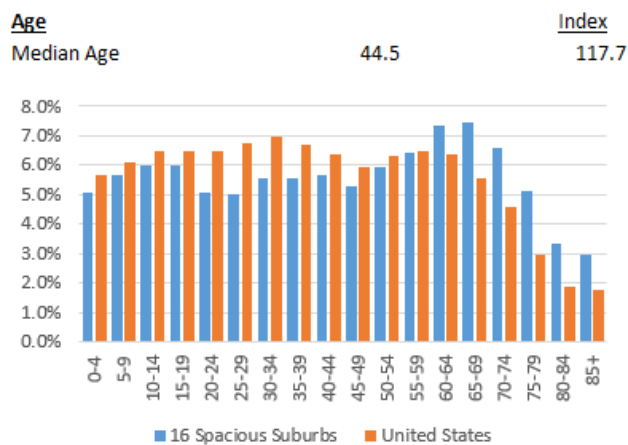
One of the oldest segments, a substantial percentage are retired. While married couples predominate, singles, generally older are also present. Incomes are average, which is an indicator of careful financial planning over the years. Housing is relatively inexpensive, mixed single and multi-family in 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.

16 Spacious Suburbs

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	3,197,794	0.95%	2024	1,376,094	1.05%
2029	3,291,797	0.96%	2029	1,405,749	1.04%
1990	2,438,235	0.98%	1990	950,096	1.03%
2000	2,772,982	0.99%	2000	1,130,994	1.07%
2010	2,978,217	0.96%	2010	1,256,947	1.08%
2020	3,179,062	0.96%	2020	1,356,275	1.07%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	49,439	2.14%	45
Some High School	95,911	4.15%	71
High School Diploma	592,262	25.64%	98
Some College	456,088	19.74%	102
Associate Degree	229,444	9.93%	113
Bachelor's Degree	522,996	22.64%	107
Graduate Degree	363,867	15.75%	114

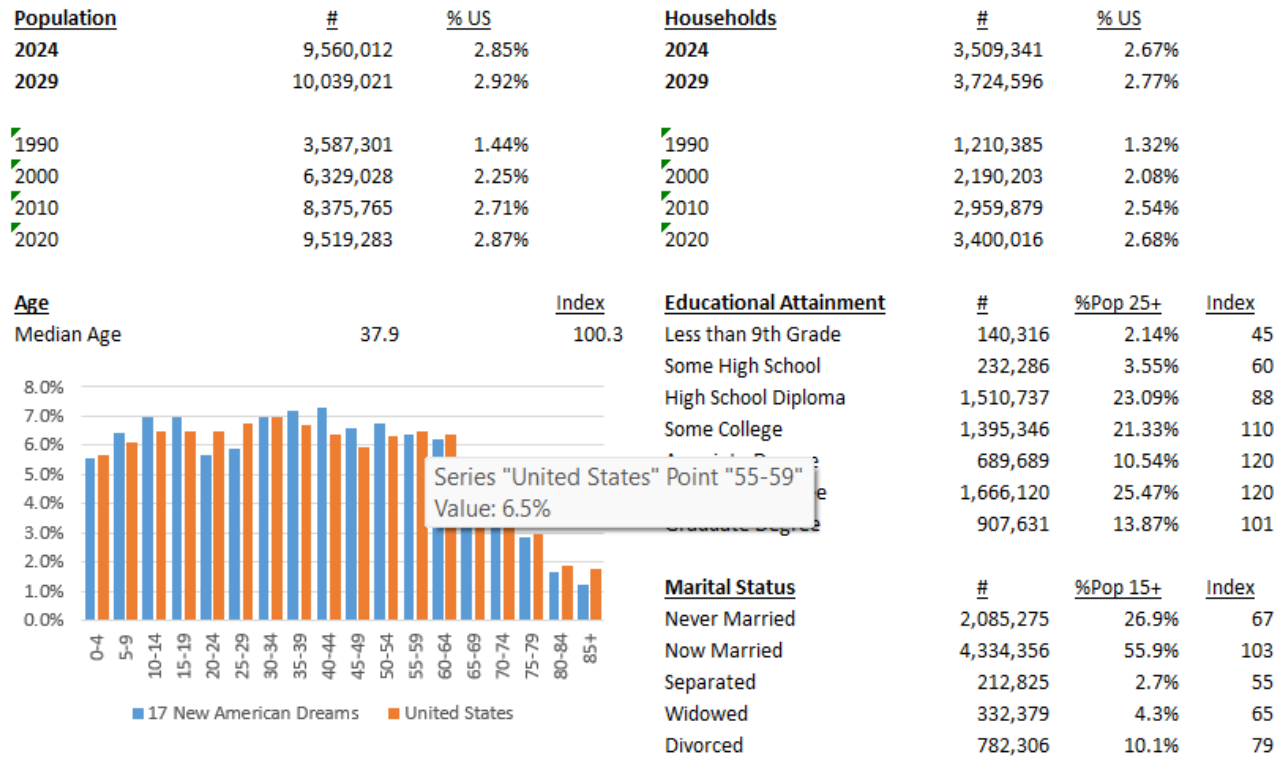
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	655,917	24.6%	61
Now Married	1,415,364	53.1%	98
Separated	77,943	2.9%	59
Widowed	201,689	7.6%	115
Divorced	312,347	11.7%	92

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.

17 New American Dreams

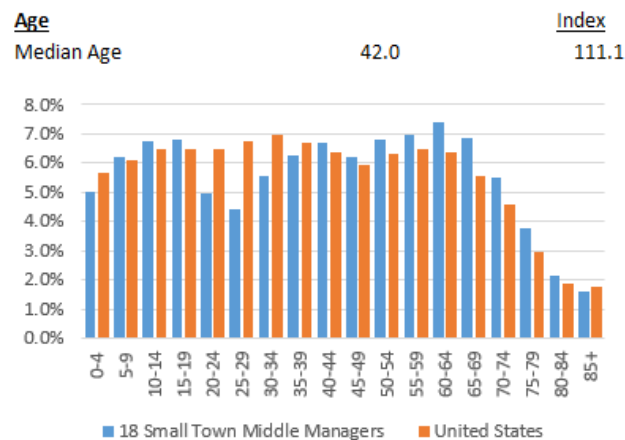


Diverse, educated, and with growing families, these households are located in the low density newer suburbs of the resurgent southern cities and of the southwest. With above average incomes, and living in the more affluent suburbs of moderately priced housing markets, there is plenty left over for recreational 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.

18 Small Town Middle Managers

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	5,571,784	1.66%	2024	2,133,468	1.63%
2029	5,670,012	1.65%	2029	2,186,258	1.62%
1990	3,537,383	1.42%	1990	1,205,682	1.31%
2000	4,451,298	1.58%	2000	1,584,369	1.50%
2010	5,178,085	1.68%	2010	1,913,183	1.64%
2020	5,603,357	1.69%	2020	2,102,834	1.66%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	58,979	1.51%	32
Some High School	118,280	3.02%	51
High School Diploma	954,415	24.38%	93
Some College	755,994	19.31%	100
Associate Degree	425,362	10.87%	124
Bachelor's Degree	988,621	25.26%	119
Graduate Degree	612,886	15.66%	114

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,041,759	22.8%	57
Now Married	2,847,930	62.3%	114
Separated	86,312	1.9%	38
Widowed	214,288	4.7%	71
Divorced	380,543	8.3%	65

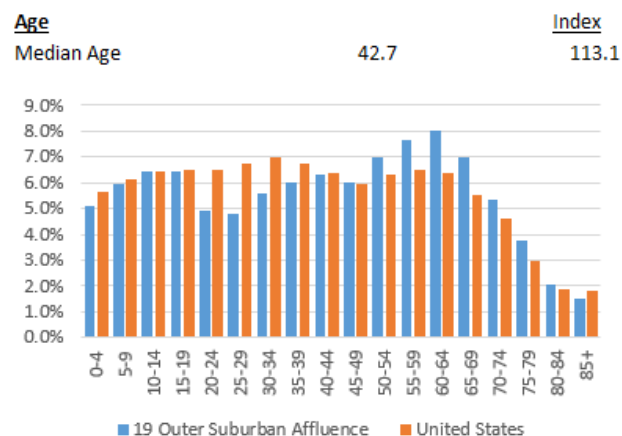
Located nationwide but concentrated in the upper Midwest and Great Lakes states, and found in the outer suburbs of many of the major industrial cities of years gone by, and with a significant remnant of manufacturing remaining, these neighborhoods tend to be relatively inexpensive and older single family 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.

19 Outer Suburban Affluence

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	4,991,985	1.49%	2024	1,937,477	1.48%
2029	5,152,983	1.50%	2029	2,009,182	1.49%
1990	3,644,847	1.47%	1990	1,242,458	1.35%
2000	4,266,146	1.52%	2000	1,521,945	1.44%
2010	4,725,012	1.53%	2010	1,758,247	1.51%
2020	4,921,898	1.48%	2020	1,869,897	1.47%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	73,790	2.08%	44
Some High School	152,128	4.28%	73
High School Diploma	1,148,498	32.34%	123
Some College	699,902	19.71%	102
Associate Degree	388,087	10.93%	125
Bachelor's Degree	704,828	19.84%	93
Graduate Degree	384,504	10.83%	79

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,009,267	24.5%	61
Now Married	2,441,246	59.2%	109
Separated	89,358	2.2%	44
Widowed	199,862	4.9%	74
Divorced	380,660	9.2%	73

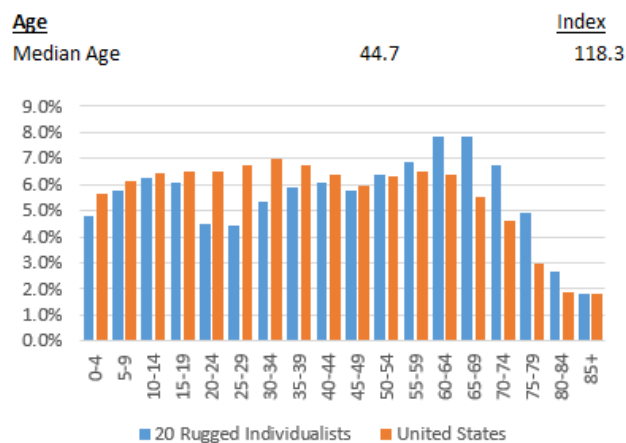
Located at the fringes of many of the nation's larger cities, in large country style homes nestled amongst the forests and farms, are this group of above average families. Shunning the hustle and bustle of the city except for employment, they enjoy the quiet of a country lifestyle. Incomes are above 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.

20 Rugged Individualists

Population	#	% US	Households	#	% US
2024	4,736,709	1.41%	2024	1,875,770	1.43%
2029	5,080,990	1.48%	2029	2,011,700	1.50%
1990	2,006,420	0.81%	1990	723,051	0.79%
2000	2,918,418	1.04%	2000	1,085,850	1.03%
2010	3,826,644	1.24%	2010	1,474,167	1.26%
2020	4,509,422	1.36%	2020	1,748,780	1.38%



Educational Attainment	#	%Pop 25+	Index
Less than 9th Grade	70,358	2.05%	43
Some High School	128,189	3.73%	63
High School Diploma	810,231	23.57%	90
Some College	773,725	22.51%	117
Associate Degree	355,067	10.33%	118
Bachelor's Degree	799,046	23.24%	109
Graduate Degree	500,907	14.57%	106

Marital Status	#	%Pop 15+	Index
Never Married	863,850	21.9%	55
Now Married	2,371,895	60.2%	111
Separated	109,781	2.8%	56
Widowed	206,516	5.2%	80
Divorced	385,940	9.8%	77

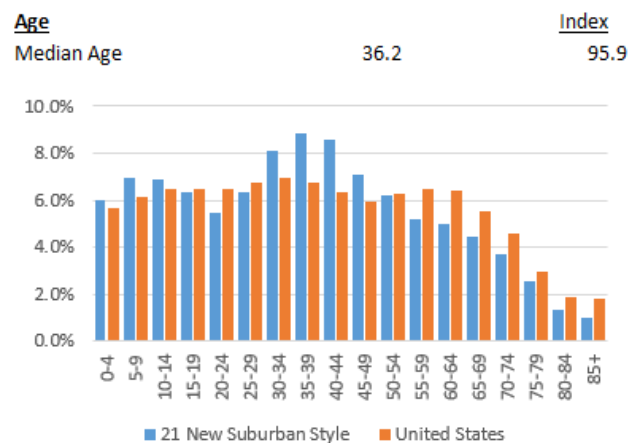
Located primarily in the semi-rural and rural areas of the western states, these hard-working families tend to be middle aged and rapidly seeing children leave for college and beyond. Enjoying above average income they live in homes primarily built in the 1980's and 1990's, which they generally own, 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 CO, Oregon City OR, Lake Havasu AZ, and Hurricane UT.

21 New Suburban Style

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	9,758,287	2.91%	2024	3,439,810	2.62%
2029	10,959,059	3.19%	2029	3,913,594	2.91%
1990	782,543	0.31%	1990	262,015	0.29%
2000	1,285,597	0.46%	2000	445,473	0.42%
2010	4,627,260	1.50%	2010	1,591,000	1.36%
2020	8,787,923	2.65%	2020	3,038,548	2.40%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	160,836	2.41%	51
Some High School	211,179	3.16%	54
High School Diploma	1,259,691	18.88%	72
Some College	1,330,771	19.94%	103
Associate Degree	659,373	9.88%	113
Bachelor's Degree	1,927,440	28.88%	136
Graduate Degree	1,124,429	16.85%	122

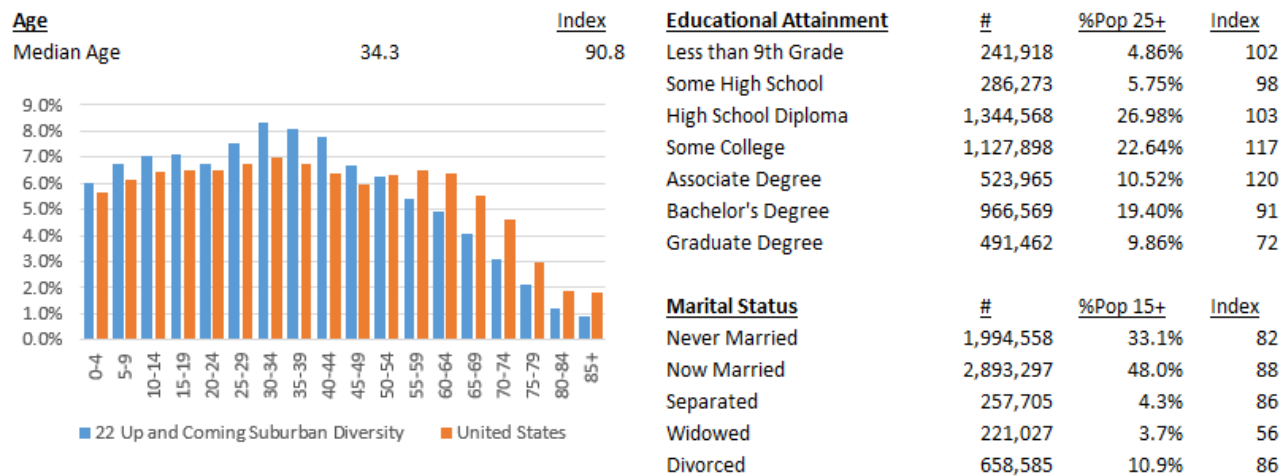
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	2,039,603	26.1%	65
Now Married	4,583,803	58.6%	108
Separated	251,133	3.2%	65
Widowed	268,846	3.4%	52
Divorced	680,807	8.7%	68

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.

22 Up and Coming Suburban Diversity

Population	#	% US	Households	#	% US
2024	7,513,327	2.24%	2024	2,540,538	1.94%
2029	8,152,238	2.37%	2029	2,788,964	2.07%
1990	1,458,435	0.59%	1990	496,669	0.54%
2000	2,599,186	0.92%	2000	885,765	0.84%
2010	5,684,334	1.84%	2010	1,872,927	1.60%
2020	7,164,025	2.16%	2020	2,376,022	1.87%

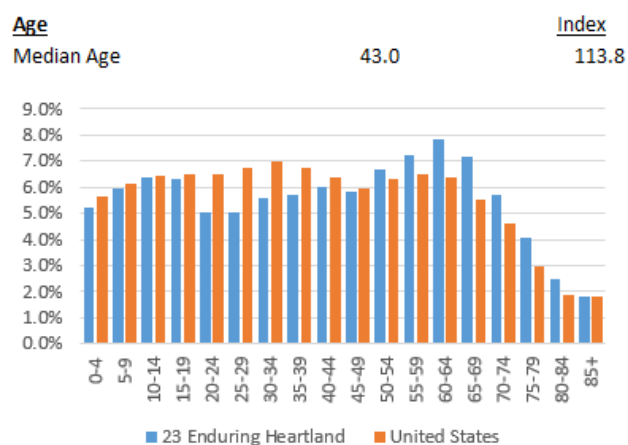


Reflecting a new diversity, these neighborhoods include significant Black and Hispanic minorities and have nearly one-third of the population under the age of eighteen. Living in largely newer and modest neighborhoods of single family homes, most of these average income families are able to own their 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.

23 Enduring Heartland

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	6,310,155	1.88%	2024	2,547,297	1.94%
2029	6,332,617	1.84%	2029	2,548,290	1.89%
1990	6,080,222	2.45%	1990	2,143,230	2.33%
2000	6,461,881	2.30%	2000	2,390,980	2.27%
2010	6,526,684	2.11%	2010	2,520,159	2.16%
2020	6,392,861	1.93%	2020	2,530,573	2.00%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	128,844	2.87%	60
Some High School	236,688	5.28%	90
High School Diploma	1,736,789	38.71%	147
Some College	868,496	19.36%	100
Associate Degree	497,590	11.09%	127
Bachelor's Degree	662,283	14.76%	69
Graduate Degree	356,272	7.94%	58

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,259,519	24.2%	60
Now Married	2,948,296	56.7%	104
Separated	125,238	2.4%	48
Widowed	321,227	6.2%	94
Divorced	549,640	10.6%	83

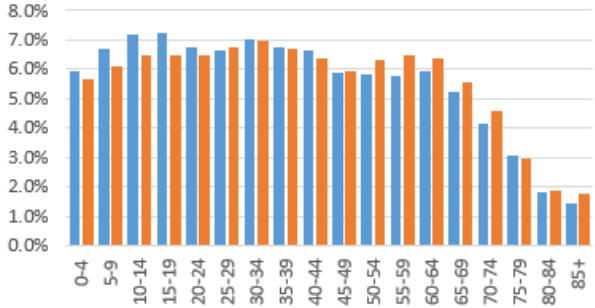
The least racially diverse segment nationwide, these residents reflect the remnants of the industrial past of the Midwest and Great Lakes areas. Nearly twenty percent are employed in manufacturing jobs which yield average middle-class incomes. Most live well outside of the small towns and cities where 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.

24 Remote Latino Neighborhoods

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	2,969,063	0.88%	2024	1,028,216	0.78%
2029	3,181,824	0.92%	2029	1,109,508	0.82%
1990	1,743,585	0.70%	1990	623,721	0.68%
2000	2,277,234	0.81%	2000	789,717	0.75%
2010	2,587,526	0.84%	2010	885,815	0.76%
2020	2,796,570	0.84%	2020	960,597	0.76%

<u>Age</u>	<u>Index</u>	<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Median Age	35.9	Less than 9th Grade	194,248	9.89%	208
	95.0	Some High School	193,229	9.83%	167
		High School Diploma	623,560	31.73%	121
		Some College	425,641	21.66%	112
		Associate Degree	162,389	8.26%	94
		Bachelor's Degree	241,503	12.29%	58
		Graduate Degree	124,352	6.33%	46
		<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
		Never Married	787,791	33.1%	82
		Now Married	1,065,604	44.8%	82
		Separated	125,057	5.3%	106
		Widowed	129,689	5.4%	83
		Divorced	272,247	11.4%	90

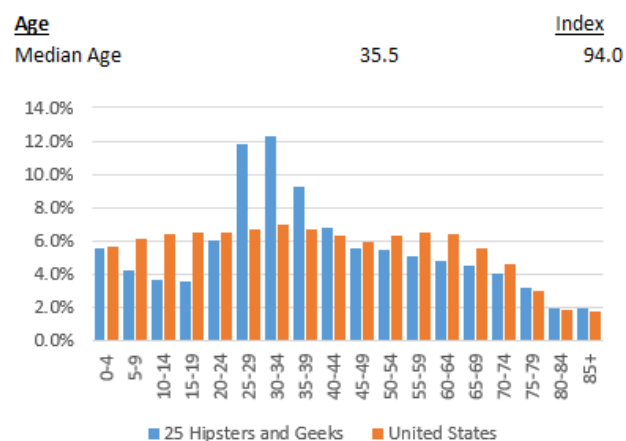
Located primarily in exurban and remote areas of inland Florida, the west and southwest, these heavily Hispanic neighborhoods contain many young families with children. Incomes are well below average, as are education levels. Unemployment rates are somewhat high, and labor force participation low, with 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.

25 Hipsters and Geeks

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	2,659,383	0.79%	2024	1,414,187	1.08%
2029	2,695,299	0.78%	2029	1,424,401	1.06%
1990	2,051,363	0.83%	1990	1,065,001	1.16%
2000	2,163,707	0.77%	2000	1,143,973	1.08%
2010	2,357,180	0.76%	2010	1,244,492	1.07%
2020	2,660,823	0.80%	2020	1,411,712	1.11%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	64,551	3.16%	66
Some High School	54,161	2.65%	45
High School Diploma	171,462	8.38%	32
Some College	162,694	7.95%	41
Associate Degree	66,354	3.24%	37
Bachelor's Degree	769,859	37.64%	177
Graduate Degree	756,337	36.98%	269

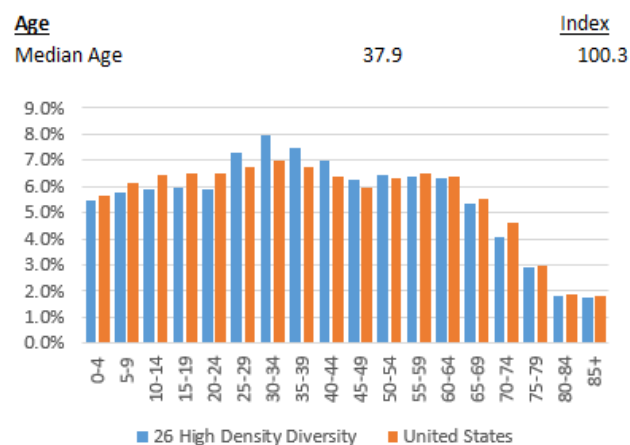
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,130,553	49.1%	122
Now Married	809,334	35.2%	65
Separated	96,524	4.2%	84
Widowed	80,454	3.5%	53
Divorced	184,730	8.0%	63

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.

26 High Density Diversity

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	3,897,281	1.16%	2024	1,428,859	1.09%
2029	3,876,460	1.13%	2029	1,422,280	1.06%
1990	3,435,315	1.38%	1990	1,293,651	1.41%
2000	3,713,382	1.32%	2000	1,362,374	1.29%
2010	3,757,550	1.22%	2010	1,356,076	1.16%
2020	3,975,626	1.20%	2020	1,438,287	1.13%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	205,555	7.42%	156
Some High School	170,104	6.14%	105
High School Diploma	758,200	27.39%	104
Some College	439,605	15.88%	82
Associate Degree	202,676	7.32%	84
Bachelor's Degree	608,618	21.98%	103
Graduate Degree	383,822	13.86%	101

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,239,404	38.4%	95
Now Married	1,360,788	42.1%	77
Separated	184,318	5.7%	115
Widowed	168,894	5.2%	80
Divorced	277,551	8.6%	68

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.

27 Young Coastal Technocrats

Population	#	% US	Households	#	% US
2024	4,499,281	1.34%	2024	2,573,654	1.96%
2029	4,737,570	1.38%	2029	2,717,772	2.02%
1990	2,461,563	0.99%	1990	1,263,204	1.37%
2000	2,762,130	0.98%	2000	1,470,582	1.39%
2010	3,290,601	1.07%	2010	1,820,539	1.56%
2020	4,163,043	1.26%	2020	2,355,733	1.86%

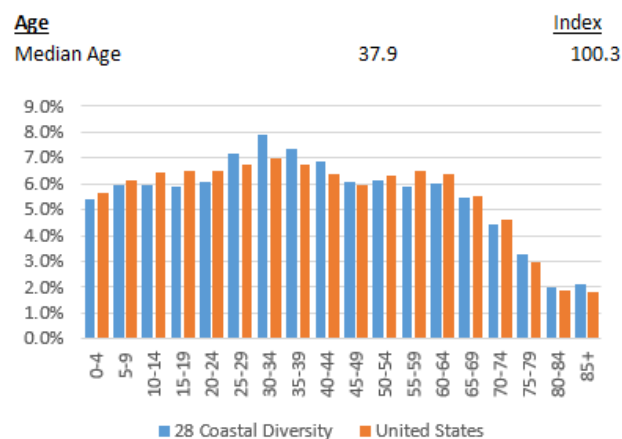
Age	Index	Educational Attainment	#	%Pop 25+	Index
Median Age	32.3	Less than 9th Grade	68,873	2.09%	44
		Some High School	72,419	2.19%	37
		High School Diploma	321,419	9.73%	37
		Some College	395,619	11.98%	62
		Associate Degree	168,773	5.11%	58
		Bachelor's Degree	1,251,544	37.90%	178
		Graduate Degree	1,023,973	31.00%	225
		Marital Status	#	%Pop 15+	Index
		Never Married	1,998,740	52.9%	132
		Now Married	1,185,180	31.4%	58
		Separated	148,296	3.9%	79
		Widowed	95,714	2.5%	39
		Divorced	352,427	9.3%	73

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.

28 Costal Diversity

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	3,206,817	0.95%	2024	1,090,371	0.83%
2029	3,188,041	0.93%	2029	1,081,923	0.80%
1990	2,497,484	1.00%	1990	829,236	0.90%
2000	2,844,050	1.01%	2000	924,155	0.88%
2010	3,083,952	1.00%	2010	1,007,893	0.86%
2020	3,286,518	0.99%	2020	1,080,346	0.85%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	180,690	7.96%	167
Some High School	139,855	6.16%	105
High School Diploma	584,331	25.74%	98
Some College	439,408	19.36%	100
Associate Degree	200,680	8.84%	101
Bachelor's Degree	478,338	21.07%	99
Graduate Degree	246,611	10.86%	79

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,000,311	37.7%	94
Now Married	1,096,323	41.3%	76
Separated	167,010	6.3%	127
Widowed	139,406	5.3%	80
Divorced	249,227	9.4%	74

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.

29 Big Apple Dreamers

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	6,370,791	1.90%	2024	2,391,072	1.82%
2029	6,075,194	1.77%	2029	2,331,708	1.73%
1990	5,723,253	2.30%	1990	2,077,456	2.26%
2000	6,306,756	2.24%	2000	2,226,584	2.11%
2010	6,388,960	2.07%	2010	2,290,535	1.96%
2020	6,863,282	2.07%	2020	2,473,990	1.95%

<u>Age</u>	<u>Index</u>	<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Median Age	37.3	Less than 9th Grade	493,878	10.96%	230
		Some High School	413,522	9.18%	156
		High School Diploma	1,199,021	26.61%	101
		Some College	628,625	13.95%	72
		Associate Degree	317,324	7.04%	80
		Bachelor's Degree	907,059	20.13%	95
		Graduate Degree	546,948	12.14%	88
		<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
		Never Married	2,337,349	44.5%	111
		Now Married	1,711,129	32.6%	60
		Separated	439,429	8.4%	168
		Widowed	290,871	5.5%	84
		Divorced	470,565	9.0%	71

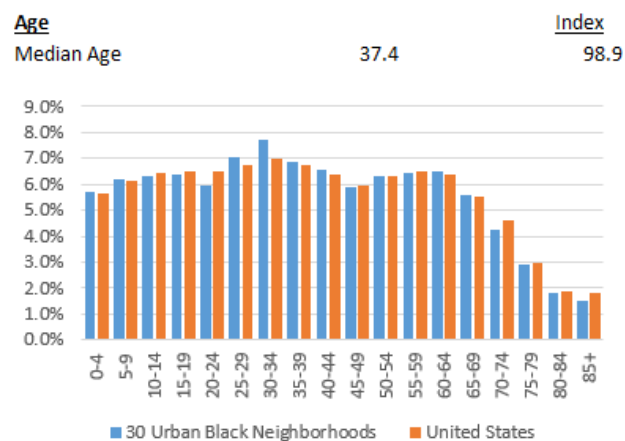
These below average income urbanites are a younger, racially diverse group who primarily take public transit – one third alone take the subway – on long commutes. Fully one-half of the New York City population falls into this segment, along with additional groups along the Jersey shore. A second, but 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.

30 Urban Black Neighborhoods

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	4,800,832	1.43%	2024	1,889,203	1.44%
2029	4,733,321	1.38%	2029	1,859,013	1.38%
1990	5,231,732	2.10%	1990	1,836,549	2.00%
2000	5,074,255	1.80%	2000	1,820,612	1.73%
2010	4,773,109	1.55%	2010	1,778,251	1.52%
2020	4,888,008	1.47%	2020	1,873,658	1.48%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	150,349	4.51%	95
Some High School	250,082	7.51%	128
High School Diploma	1,018,336	30.57%	116
Some College	725,823	21.79%	113
Associate Degree	263,641	7.91%	90
Bachelor's Degree	546,573	16.41%	77
Graduate Degree	376,691	11.31%	82

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	2,006,472	51.1%	127
Now Married	985,487	25.1%	46
Separated	251,591	6.4%	129
Widowed	234,885	6.0%	91
Divorced	445,169	11.3%	89

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 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.

31 Latino Workforce

Population	#	% US	Households	#	% US
2024	5,848,649	1.74%	2024	1,807,127	1.38%
2029	5,866,537	1.71%	2029	1,805,775	1.34%
1990	5,053,413	2.03%	1990	1,530,011	1.66%
2000	5,888,866	2.09%	2000	1,656,926	1.57%
2010	5,988,656	1.94%	2010	1,700,941	1.46%
2020	6,163,809	1.86%	2020	1,815,429	1.43%

Age	Index	Educational Attainment	#	%Pop 25+	Index
Median Age	34.4	Less than 9th Grade	777,629	20.07%	422
		Some High School	464,023	11.98%	204
		High School Diploma	1,081,281	27.91%	106
		Some College	550,180	14.20%	74
		Associate Degree	255,369	6.59%	75
		Bachelor's Degree	510,891	13.19%	62
		Graduate Degree	235,327	6.07%	44
		Marital Status	#	%Pop 15+	Index
		Never Married	2,075,866	43.9%	109
		Now Married	1,659,231	35.1%	64
		Separated	374,136	7.9%	159
		Widowed	210,168	4.4%	68
		Divorced	408,051	8.6%	68

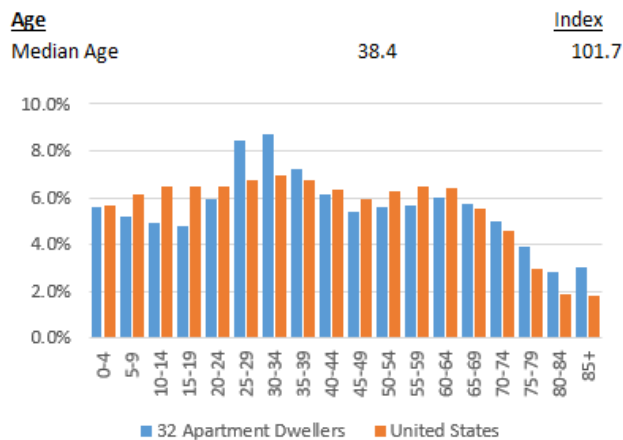
These densely populated areas are overwhelmingly Hispanic, a large percentage of whom speak little English. Predominant in California and south Florida, neighborhoods like these are increasingly common in other major centers including New York, Chicago, and Houston.

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.

32 Apartment Dwellers

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	2,077,551	0.62%	2024	1,038,448	0.79%
2029	2,158,302	0.63%	2029	1,079,353	0.80%
1990	1,598,733	0.64%	1990	745,943	0.81%
2000	1,722,232	0.61%	2000	798,250	0.76%
2010	1,790,448	0.58%	2010	860,620	0.74%
2020	1,981,189	0.60%	2020	965,368	0.76%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	105,478	6.90%	145
Some High School	102,804	6.73%	114
High School Diploma	341,561	22.35%	85
Some College	261,671	17.12%	89
Associate Degree	110,339	7.22%	83
Bachelor's Degree	349,638	22.88%	108
Graduate Degree	256,751	16.80%	122

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	757,403	43.3%	108
Now Married	510,965	29.2%	54
Separated	112,463	6.4%	129
Widowed	128,698	7.3%	112
Divorced	241,554	13.8%	109

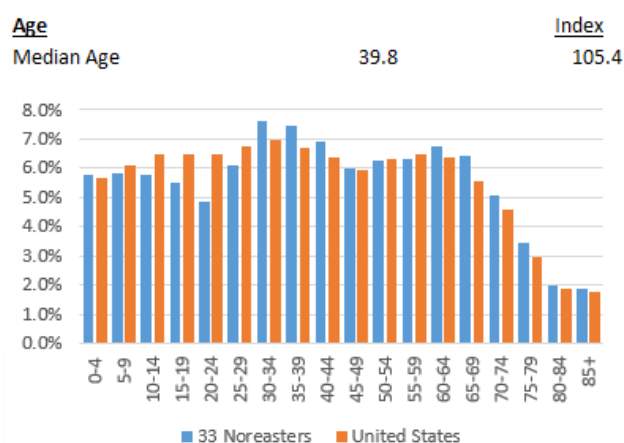
These ethnically diverse low-income areas are composed primarily of singles – of all ages and often with children. They are present in many of the larger cities nationwide, but are especially prevalent in south Florida, New York, Minneapolis-St. Paul MN, and Chicago IL. Two thirds rent in older, very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

33 Nor'Easters

<u>Population</u>	#	% US	<u>Households</u>	#	% US
2024	3,753,851	1.12%	2024	1,602,560	1.22%
2029	3,753,444	1.09%	2029	1,607,137	1.19%
1990	3,783,659	1.52%	1990	1,538,634	1.67%
2000	3,732,131	1.33%	2000	1,569,441	1.49%
2010	3,667,979	1.19%	2010	1,557,180	1.33%
2020	3,776,499	1.14%	2020	1,613,917	1.27%



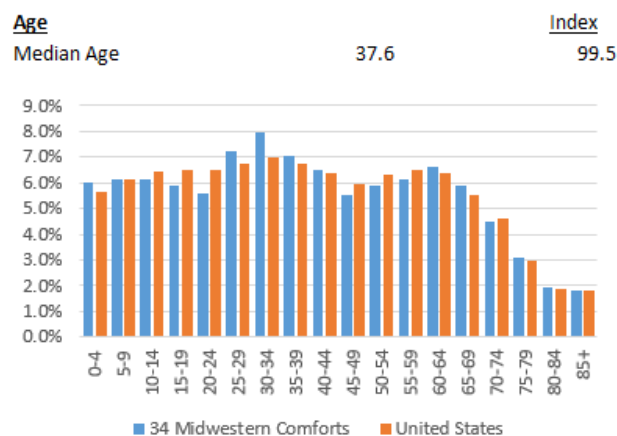
<u>Educational Attainment</u>	#	%Pop 25+	Index
Less than 9th Grade	47,555	1.75%	37
Some High School	65,139	2.40%	41
High School Diploma	434,036	15.99%	61
Some College	403,261	14.86%	77
Associate Degree	195,088	7.19%	82
Bachelor's Degree	846,565	31.20%	147
Graduate Degree	721,943	26.60%	193

<u>Marital Status</u>	#	%Pop 15+	Index
Never Married	943,889	30.4%	76
Now Married	1,601,479	51.6%	95
Separated	81,990	2.6%	53
Widowed	145,228	4.7%	71
Divorced	328,830	10.6%	83

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.

34 Midwestern Comforts

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	5,235,324	1.56%	2024	2,216,545	1.69%
2029	5,180,131	1.51%	2029	2,203,160	1.64%
1990	5,663,488	2.28%	1990	2,236,482	2.43%
2000	5,473,264	1.95%	2000	2,246,944	2.13%
2010	5,293,626	1.71%	2010	2,189,796	1.88%
2020	5,335,463	1.61%	2020	2,237,184	1.76%



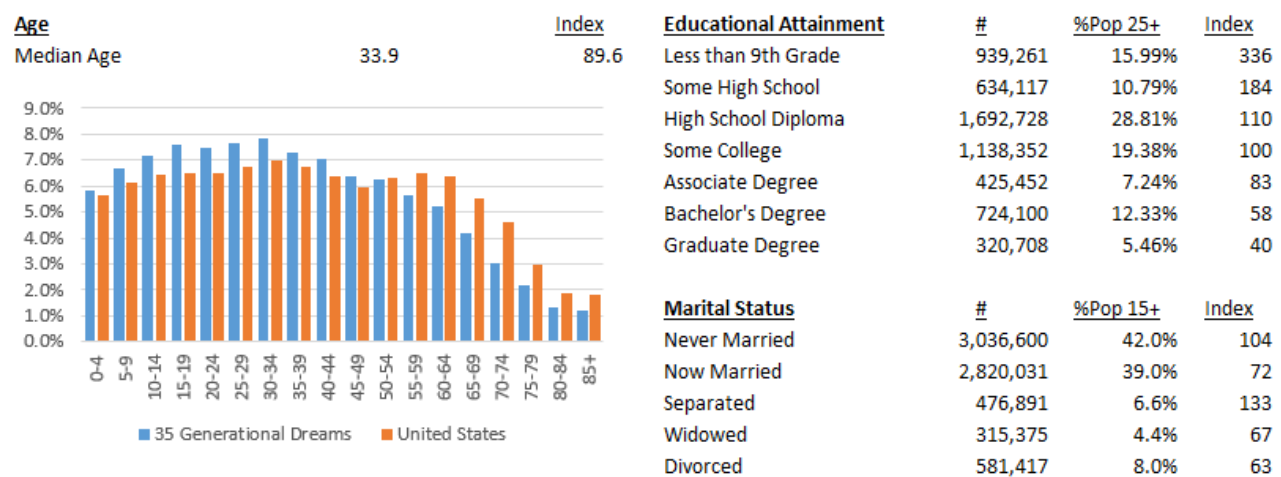
<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	103,257	2.81%	59
Some High School	182,630	4.97%	84
High School Diploma	1,067,403	29.02%	110
Some College	794,307	21.60%	112
Associate Degree	378,956	10.30%	118
Bachelor's Degree	755,875	20.55%	97
Graduate Degree	395,677	10.76%	78

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,480,632	34.6%	86
Now Married	1,858,742	43.4%	80
Separated	127,884	3.0%	60
Widowed	244,619	5.7%	87
Divorced	567,039	13.3%	104

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.

35 Generational Dreams

Population	#	% US	Households	#	% US
2024	9,004,335	2.68%	2024	2,535,066	1.93%
2029	8,896,120	2.59%	2029	2,536,149	1.88%
1990	6,924,101	2.79%	1990	2,097,927	2.28%
2000	8,147,008	2.90%	2000	2,261,456	2.14%
2010	8,943,867	2.90%	2010	2,405,601	2.06%
2020	9,246,429	2.79%	2020	2,547,012	2.01%



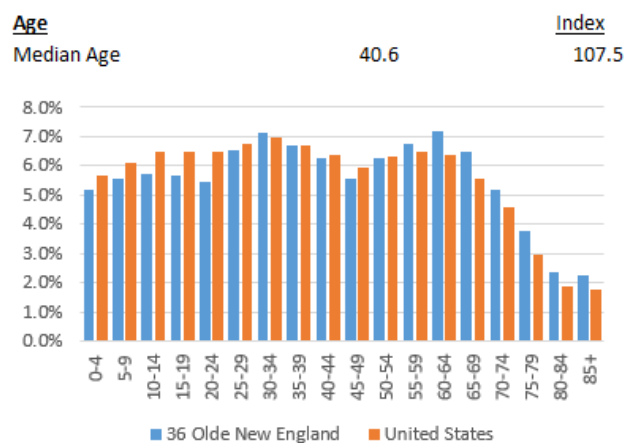
Largely Hispanic working large families with younger children, these generally poorly educated neighborhoods maintain average incomes through employment in construction, manufacturing, and transportation services. Unemployment, however, is high relative to the national average.

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.

36 Olde New England

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	5,101,625	1.52%	2024	2,230,457	1.70%
2029	5,111,502	1.49%	2029	2,230,022	1.66%
1990	5,200,339	2.09%	1990	2,051,440	2.23%
2000	5,138,359	1.83%	2000	2,116,092	2.01%
2010	5,089,948	1.65%	2010	2,148,792	1.84%
2020	5,149,778	1.55%	2020	2,221,457	1.75%



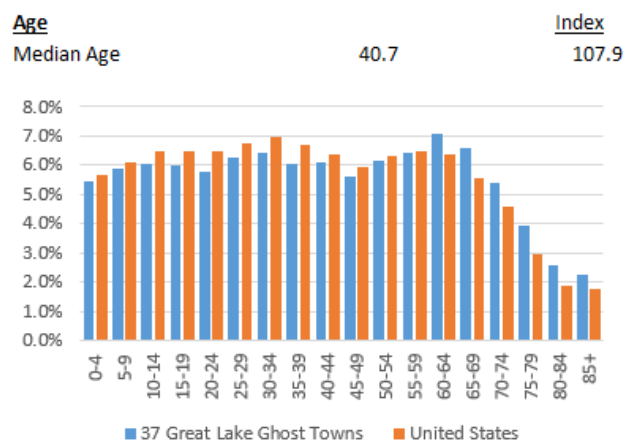
<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	119,623	3.24%	68
Some High School	196,716	5.33%	91
High School Diploma	1,217,558	32.97%	125
Some College	684,715	18.54%	96
Associate Degree	395,621	10.71%	122
Bachelor's Degree	667,499	18.07%	85
Graduate Degree	411,685	11.15%	81

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,450,759	34.0%	85
Now Married	1,832,813	43.0%	79
Separated	151,577	3.6%	72
Widowed	278,122	6.5%	99
Divorced	548,774	12.9%	101

Away 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.

37 Great Lake Ghost Towns

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	4,118,791	1.23%	2024	1,791,395	1.36%
2029	4,097,106	1.19%	2029	1,768,110	1.31%
1990	4,555,159	1.83%	1990	1,816,422	1.98%
2000	4,486,426	1.59%	2000	1,851,115	1.76%
2010	4,321,320	1.40%	2010	1,816,695	1.56%
2020	4,181,530	1.26%	2020	1,793,670	1.41%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	82,887	2.84%	60
Some High School	187,104	6.42%	109
High School Diploma	1,147,039	39.33%	150
Some College	595,624	20.42%	106
Associate Degree	309,261	10.60%	121
Bachelor's Degree	390,920	13.40%	63
Graduate Degree	203,765	6.99%	51

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,010,465	29.7%	74
Now Married	1,522,069	44.8%	82
Separated	114,090	3.4%	67
Widowed	255,235	7.5%	114
Divorced	498,912	14.7%	115

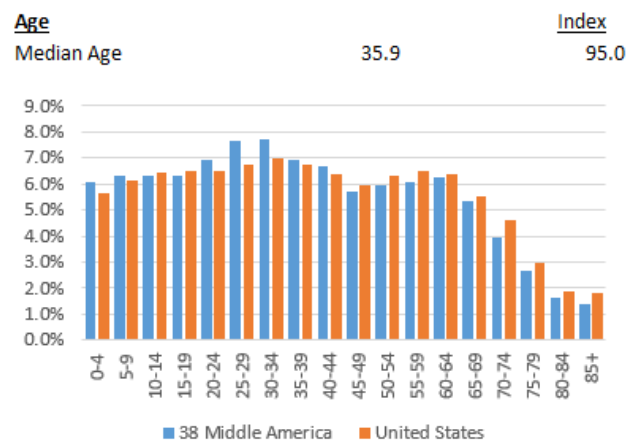
This is the least diverse segment nationwide, located primarily in the small urban areas surrounding the Great Lakes states and as far west as Kansas. Often former industrial towns where population has been at best stable for several decades, manufacturing remains a significant part of the local economy,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

38 Middle America

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	4,528,984	1.35%	2024	1,843,646	1.40%
2029	4,508,957	1.31%	2029	1,832,488	1.36%
1990	4,981,784	2.00%	1990	1,984,366	2.16%
2000	4,848,668	1.72%	2000	1,948,476	1.85%
2010	4,634,166	1.50%	2010	1,834,470	1.57%
2020	4,510,118	1.36%	2020	1,808,540	1.43%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	140,692	4.57%	96
Some High School	266,653	8.66%	147
High School Diploma	1,146,808	37.24%	142
Some College	681,088	22.12%	115
Associate Degree	288,766	9.38%	107
Bachelor's Degree	374,809	12.17%	57
Graduate Degree	180,435	5.86%	43

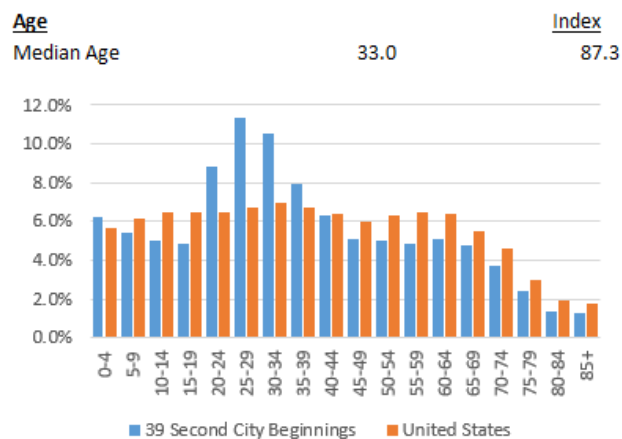
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,397,253	38.0%	94
Now Married	1,325,776	36.0%	66
Separated	158,123	4.3%	86
Widowed	217,020	5.9%	90
Divorced	580,954	15.8%	124

Similar to Great Lake Ghost Towns, this segment is found in the former industrial heartland from Oklahoma and Kansas in the west to upstate 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.

39 Second City Beginnings

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	3,927,529	1.17%	2024	1,995,764	1.52%
2029	3,978,357	1.16%	2029	2,038,705	1.52%
1990	3,724,126	1.50%	1990	1,696,700	1.85%
2000	3,721,108	1.32%	2000	1,748,829	1.66%
2010	3,629,073	1.18%	2010	1,763,706	1.51%
2020	3,870,005	1.17%	2020	1,920,878	1.51%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	56,340	2.06%	43
Some High School	86,848	3.17%	54
High School Diploma	421,599	15.40%	59
Some College	427,480	15.62%	81
Associate Degree	182,897	6.68%	76
Bachelor's Degree	876,772	32.03%	151
Graduate Degree	685,444	25.04%	182

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,594,984	48.7%	121
Now Married	1,086,064	33.2%	61
Separated	107,932	3.3%	66
Widowed	116,343	3.6%	54
Divorced	370,359	11.3%	89

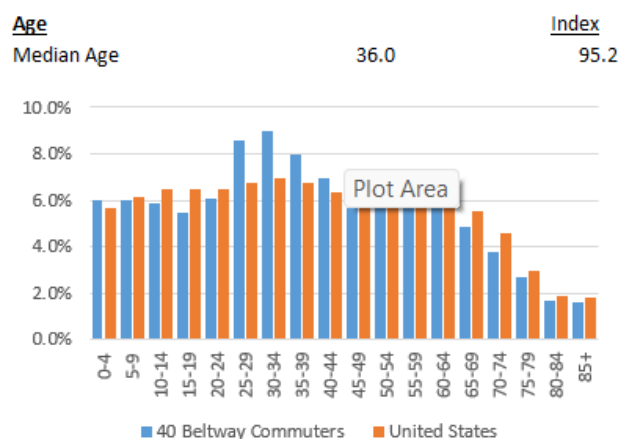
Young, single, and well educated. But with below average income. These typically internet savvy hopefuls currently struggle to find lucrative jobs in second city urban areas. Unlike their compatriots in the major technology cities, the high paying jobs are simply not there in towns like Pittsburgh, Cincinnati,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

40 Beltway Commuters

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	5,129,447	1.53%	2024	2,214,144	1.69%
2029	5,189,348	1.51%	2029	2,240,245	1.66%
1990	3,908,076	1.57%	1990	1,638,323	1.78%
2000	4,502,686	1.60%	2000	1,903,943	1.81%
2010	4,762,897	1.54%	2010	2,020,772	1.73%
2020	5,072,586	1.53%	2020	2,152,021	1.70%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	152,076	4.19%	88
Some High School	161,641	4.46%	76
High School Diploma	813,674	22.44%	85
Some College	684,678	18.88%	98
Associate Degree	315,549	8.70%	99
Bachelor's Degree	923,037	25.46%	120
Graduate Degree	575,418	15.87%	115

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,643,263	39.0%	97
Now Married	1,685,703	40.0%	73
Separated	206,158	4.9%	98
Widowed	179,913	4.3%	65
Divorced	500,815	11.9%	93

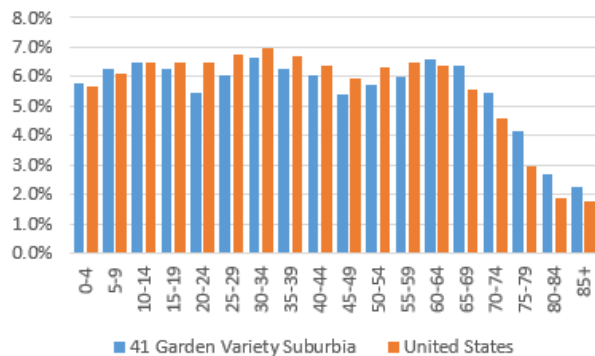
Primarily located on the I-95 corridor with lesser concentrations on the west coast, largely in the medium density suburbs located at the intersections of the beltway freeways and major routes to the downtown cores. Middle income earners of average education levels, but with considerable racial diversity, 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.

41 Garden Variety Suburbia

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	5,792,674	1.72%	2024	2,383,955	1.82%
2029	5,805,469	1.69%	2029	2,394,168	1.78%
1990	5,692,961	2.29%	1990	2,107,776	2.29%
2000	5,750,585	2.04%	2000	2,268,261	2.15%
2010	5,761,513	1.87%	2010	2,331,791	2.00%
2020	5,851,932	1.77%	2020	2,399,360	1.89%

<u>Age</u>	<u>Index</u>	<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Median Age	39.6	Less than 9th Grade	95,474	2.36%	50
		Some High School	180,491	4.47%	76
		High School Diploma	1,145,013	28.35%	108
		Some College	896,102	22.19%	115
		Associate Degree	423,702	10.49%	120
		Bachelor's Degree	824,919	20.43%	96
		Graduate Degree	472,768	11.71%	85
		<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
		Never Married	1,292,241	27.4%	68
		Now Married	2,416,561	51.2%	94
		Separated	130,358	2.8%	56
		Widowed	316,849	6.7%	102
		Divorced	562,834	11.9%	94



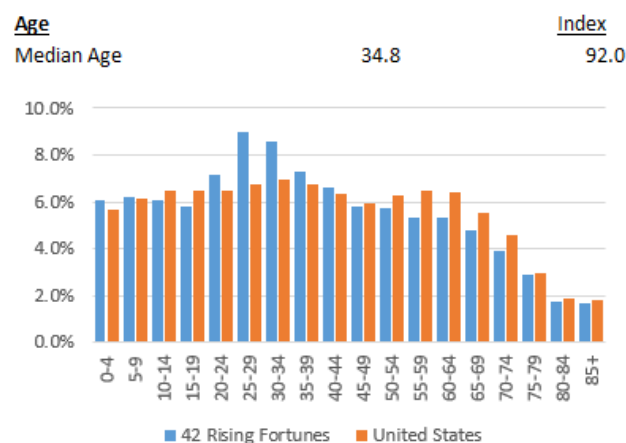
This is almost the typical, average all-American neighborhood in mid-sized all-American cities with two main exceptions – the relative lack of diversity and the substantially above average percentage of single family dwellings. Housing costs are lower than average and the homes generally built before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

42 Rising Fortunes

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	6,777,660	2.02%	2024	3,071,343	2.34%
2029	7,146,866	2.08%	2029	3,261,855	2.42%
1990	2,271,438	0.91%	1990	902,255	0.98%
2000	3,567,823	1.27%	2000	1,479,820	1.40%
2010	5,278,289	1.71%	2010	2,310,343	1.98%
2020	6,465,300	1.95%	2020	2,851,191	2.25%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	112,081	2.41%	51
Some High School	154,503	3.32%	56
High School Diploma	903,290	19.40%	74
Some College	896,216	19.25%	100
Associate Degree	428,450	9.20%	105
Bachelor's Degree	1,336,816	28.72%	135
Graduate Degree	823,772	17.70%	129

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,972,981	35.7%	89
Now Married	2,420,991	43.8%	80
Separated	205,923	3.7%	75
Widowed	253,857	4.6%	70
Divorced	678,068	12.3%	96

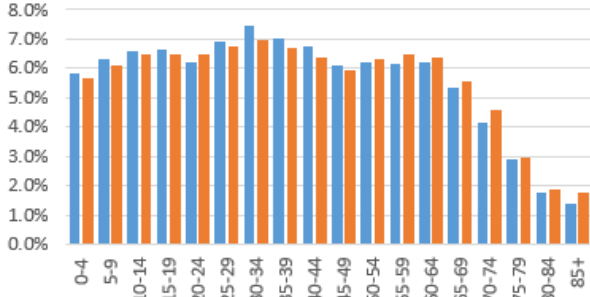
A relatively young segment of singles and childless couples, the typical Rising Fortunes neighborhood is primarily newer, rented townhouses and small apartment complexes, and to a lesser extent, mobile homes. With above average levels of education and presently average incomes, this is a group which 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.

43 Classic Interstate Suburbia

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	7,150,842	2.13%	2024	2,575,613	1.96%
2029	7,368,512	2.14%	2029	2,648,401	1.97%
1990	5,976,185	2.40%	1990	2,125,051	2.31%
2000	6,590,793	2.34%	2000	2,355,204	2.23%
2010	6,786,766	2.20%	2010	2,399,998	2.06%
2020	7,152,543	2.16%	2020	2,552,158	2.01%

<u>Age</u>	<u>Index</u>	<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Median Age	36.8	Less than 9th Grade	292,753	5.99%	126
	97.5	Some High School	351,289	7.18%	122
		High School Diploma	1,491,726	30.51%	116
		Some College	1,050,241	21.48%	111
		Associate Degree	465,539	9.52%	109
		Bachelor's Degree	823,265	16.84%	79
		Graduate Degree	414,758	8.48%	62
		<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
		Never Married	2,113,433	36.4%	90
		Now Married	2,379,642	41.0%	75
		Separated	296,439	5.1%	103
		Widowed	311,082	5.4%	82
		Divorced	710,403	12.2%	96

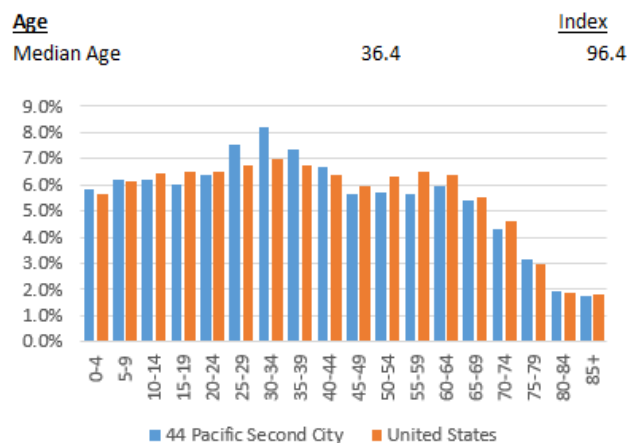
These diverse neighborhoods can be found ringing the major cities of the southern and southwestern states. Typically located well outside the downtown core near the junction of incoming freeways and major arterial roads and ring freeways, they tend to live in relatively older modest single family dwellings 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.

44 Pacific Second City

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	5,684,002	1.69%	2024	2,226,381	1.70%
2029	5,706,425	1.66%	2029	2,249,613	1.67%
1990	4,385,853	1.76%	1990	1,686,024	1.83%
2000	4,966,455	1.76%	2000	1,901,665	1.80%
2010	5,266,546	1.71%	2010	2,023,299	1.73%
2020	5,664,935	1.71%	2020	2,176,560	1.72%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	191,008	4.85%	102
Some High School	247,427	6.28%	107
High School Diploma	1,084,413	27.54%	105
Some College	981,821	24.93%	129
Associate Degree	392,455	9.97%	114
Bachelor's Degree	683,285	17.35%	82
Graduate Degree	357,398	9.08%	66

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,643,240	35.4%	88
Now Married	1,904,090	41.0%	75
Separated	209,860	4.5%	91
Widowed	250,211	5.4%	82
Divorced	637,671	13.7%	108

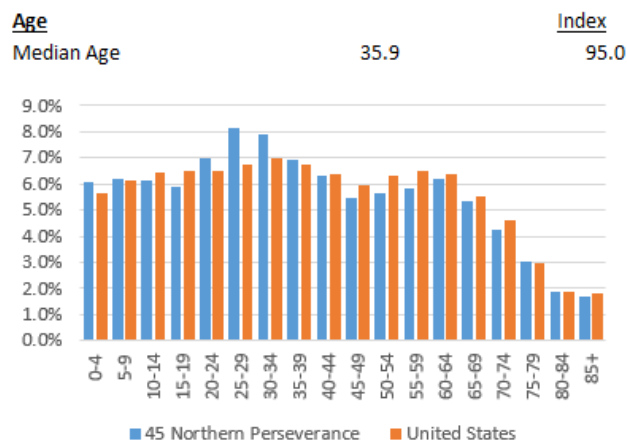
With a mixture of white and Hispanic cities typical of the west coast, these neighborhoods are generally typical of the mid-sized cities which define the I-5 corridor from the Canadian border south to the central valley of California.

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.

45 Northern Perseverance

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	4,357,631	1.30%	2024	1,939,276	1.48%
2029	4,454,694	1.29%	2029	1,990,728	1.48%
1990	3,753,059	1.51%	1990	1,522,092	1.66%
2000	3,979,766	1.41%	2000	1,678,697	1.59%
2010	4,110,446	1.33%	2010	1,750,173	1.50%
2020	4,304,761	1.30%	2020	1,862,361	1.47%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	93,599	3.13%	66
Some High School	165,764	5.54%	94
High School Diploma	934,272	31.22%	119
Some College	656,401	21.93%	114
Associate Degree	304,411	10.17%	116
Bachelor's Degree	554,319	18.52%	87
Graduate Degree	283,897	9.49%	69

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,328,280	37.4%	93
Now Married	1,366,635	38.5%	71
Separated	134,609	3.8%	76
Widowed	198,228	5.6%	85
Divorced	526,361	14.8%	116

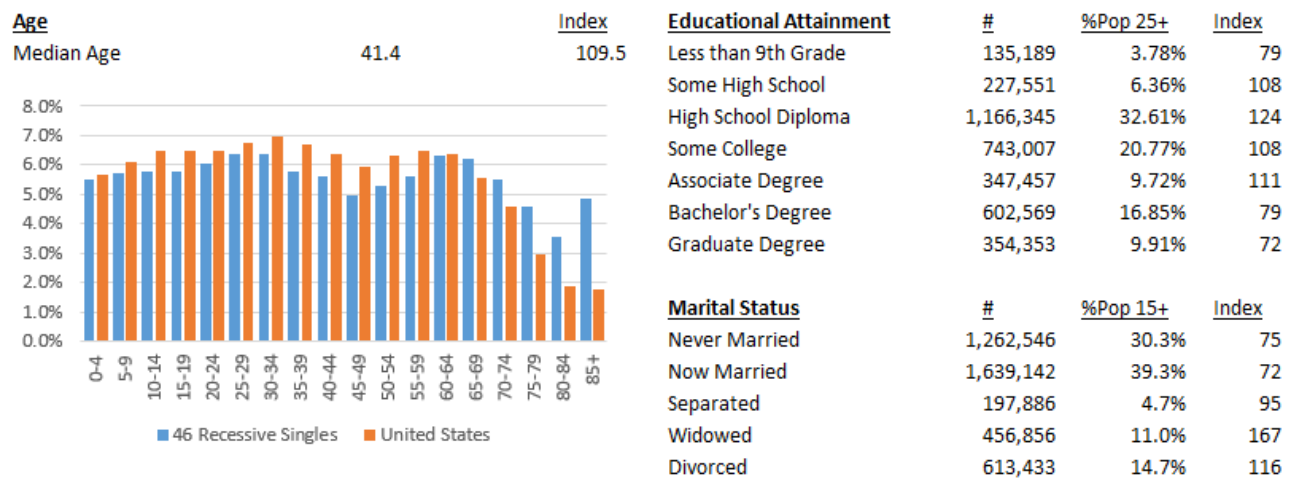
From Bangor ME to Spokane WA, in mid-size cities across the northern states are the modest older houses and townhouses neighborhoods of primarily blue-collar manufacturing and retail workers. With only average education levels, upward mobility is difficult, and these still young singles and couples have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

46 Recessive Singles

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	5,026,549	1.50%	2024	2,154,566	1.64%
2029	5,154,710	1.50%	2029	2,192,703	1.63%
1990	4,135,714	1.66%	1990	1,619,754	1.76%
2000	4,526,243	1.61%	2000	1,843,139	1.75%
2010	4,830,008	1.56%	2010	2,029,870	1.74%
2020	4,971,272	1.50%	2020	2,112,452	1.67%

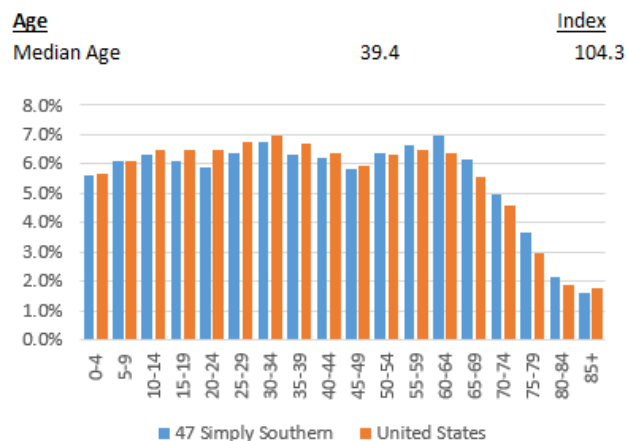


These older neighborhoods are the home to a diverse group of young singles, childless couples, and older singles, with a high proportion in nursing homes. Incomes are well below average despite average educational levels. Housing is a mix of single family and multi-family units, which are relatively 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.

47 Simply Southern

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	5,728,357	1.71%	2024	2,311,498	1.76%
2029	6,075,178	1.77%	2029	2,435,194	1.81%
1990	4,115,467	1.66%	1990	1,538,921	1.67%
2000	4,878,190	1.73%	2000	1,883,577	1.79%
2010	5,214,607	1.69%	2010	2,041,041	1.75%
2020	5,524,261	1.67%	2020	2,196,217	1.73%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	184,653	4.61%	97
Some High School	356,456	8.90%	151
High School Diploma	1,462,598	36.51%	139
Some College	857,143	21.40%	111
Associate Degree	386,016	9.64%	110
Bachelor's Degree	498,517	12.45%	59
Graduate Degree	260,241	6.50%	47

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,418,472	30.2%	75
Now Married	2,060,799	43.9%	81
Separated	216,829	4.6%	93
Widowed	320,790	6.8%	104
Divorced	677,130	14.4%	113

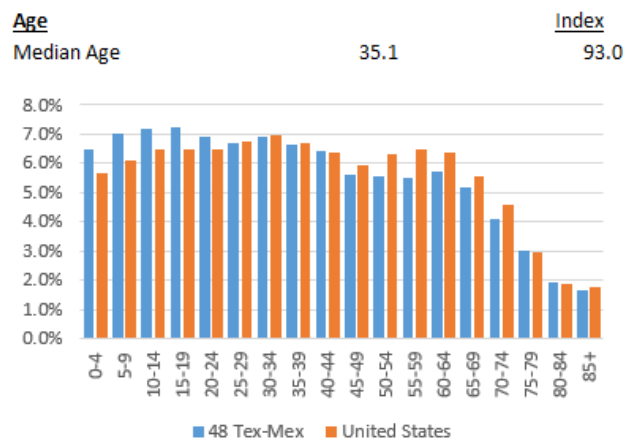
Prevalent from the Carolinas through Florida and west to the bayous of Louisiana, but present through most of the east, these semi-rural and small town dwellers are primarily white, middle age families living in a mix of single family and mobile homes. Housing costs are low, and most own rather than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

48 Tex-Mex

Population	#	% US	Households	#	% US
2024	2,803,556	0.83%	2024	1,034,538	0.79%
2029	2,882,948	0.84%	2029	1,057,927	0.79%
1990	2,532,844	1.02%	1990	911,769	0.99%
2000	2,677,836	0.95%	2000	969,693	0.92%
2010	2,756,520	0.89%	2010	1,004,104	0.86%
2020	2,794,365	0.84%	2020	1,028,668	0.81%



Educational Attainment	#	%Pop 25+	Index
Less than 9th Grade	146,183	8.01%	168
Some High School	161,837	8.86%	151
High School Diploma	570,629	31.25%	119
Some College	405,780	22.22%	115
Associate Degree	150,296	8.23%	94
Bachelor's Degree	255,704	14.00%	66
Graduate Degree	135,450	7.42%	54

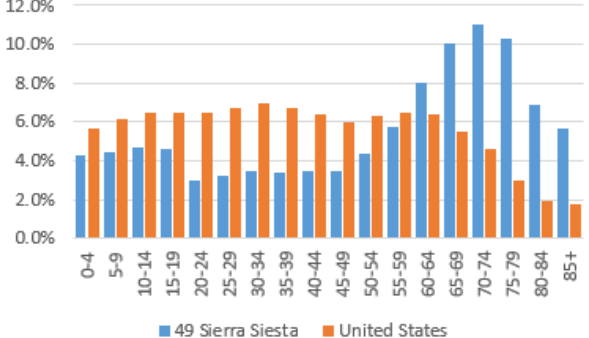
Marital Status	#	%Pop 15+	Index
Never Married	717,533	32.3%	80
Now Married	995,812	44.8%	82
Separated	103,756	4.7%	94
Widowed	138,190	6.2%	95
Divorced	267,614	12.0%	95

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.

49 Sierra Siesta

Population			Households		
	#	% US		#	% US
2024	4,510,587	1.34%	2024	2,377,389	1.81%
2029	4,819,224	1.40%	2029	2,472,206	1.84%
1990	2,343,189	0.94%	1990	1,127,448	1.23%
2000	3,112,038	1.11%	2000	1,547,944	1.47%
2010	3,655,599	1.18%	2010	1,891,810	1.62%
2020	4,078,468	1.23%	2020	2,129,491	1.68%

Age		Index	Educational Attainment		
Median Age	60.2	159.3		#	%Pop 25+
			Less than 9th Grade	87,100	2.45%
			Some High School	167,652	4.71%
			High School Diploma	1,008,258	28.33%
			Some College	775,022	21.77%
			Associate Degree	333,927	9.38%
			Bachelor's Degree	706,701	19.85%
			Graduate Degree	480,749	13.51%
			Marital Status		
				#	%Pop 15+
			Never Married	630,998	16.2%
			Now Married	2,116,008	54.2%
			Separated	121,700	3.1%
			Widowed	485,565	12.4%
			Divorced	549,609	14.1%

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.

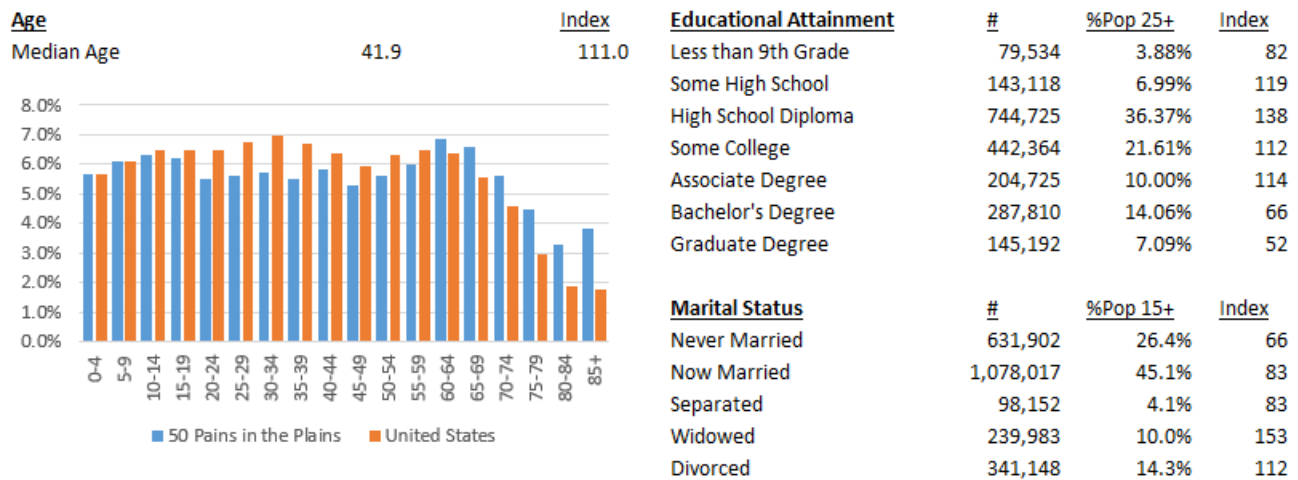
Incomes, as would be expected in retirement areas, are below average, but housing values are relatively low and most households are owners, many without mortgages. Many dabble in the arts to supplement retirement income.

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.

50 Pains in the Plains

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	2,915,088	0.87%	2024	1,225,148	0.93%
2029	2,911,712	0.85%	2029	1,193,016	0.89%
1990	3,154,404	1.27%	1990	1,258,179	1.37%
2000	3,173,975	1.13%	2000	1,295,054	1.23%
2010	3,097,749	1.00%	2010	1,289,271	1.10%
2020	2,987,504	0.90%	2020	1,250,014	0.99%



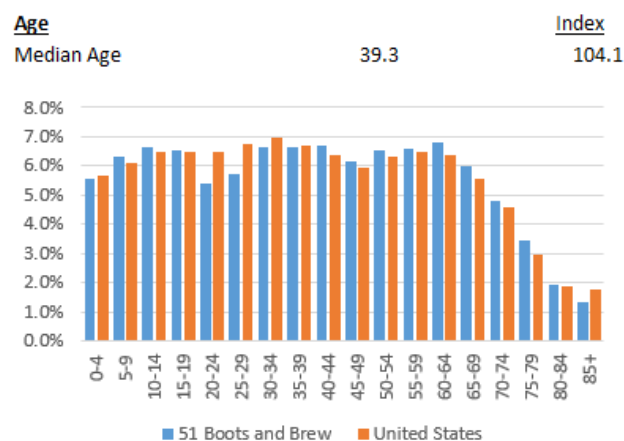
Among the countless small towns dotting the wheat and corn growing plains from north Texas to the Canadian border are low-income households struggling to make it. These middle-aged couples, many without children, lack the education necessary for high paying jobs, and tend to work in low paying, unskilled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

51 Boots and Brews

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	6,260,080	1.86%	2024	2,379,585	1.81%
2029	6,906,854	2.01%	2029	2,638,450	1.96%
1990	2,878,542	1.16%	1990	1,018,019	1.11%
2000	3,778,630	1.34%	2000	1,381,562	1.31%
2010	4,829,013	1.56%	2010	1,792,261	1.54%
2020	5,853,075	1.77%	2020	2,191,637	1.73%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	135,848	3.12%	66
Some High School	258,511	5.94%	101
High School Diploma	1,307,255	30.06%	114
Some College	935,006	21.50%	111
Associate Degree	438,940	10.09%	115
Bachelor's Degree	816,070	18.76%	88
Graduate Degree	457,694	10.52%	76

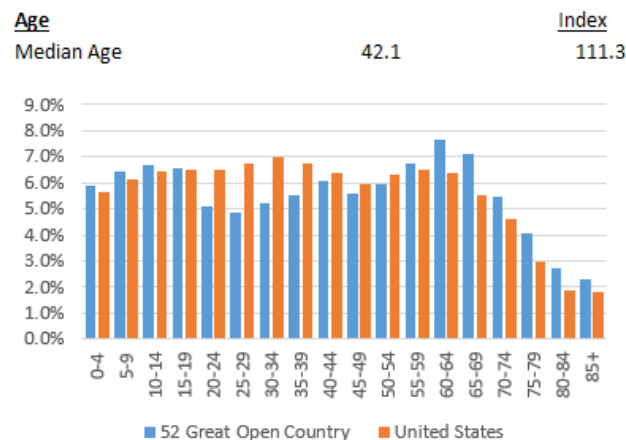
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,321,241	25.9%	64
Now Married	2,796,461	54.9%	101
Separated	165,605	3.2%	65
Widowed	273,097	5.4%	82
Divorced	541,449	10.6%	84

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.

52 Great Open Country

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	2,442,432	0.73%	2024	979,089	0.75%
2029	2,481,210	0.72%	2029	984,030	0.73%
1990	2,636,519	1.06%	1990	957,859	1.04%
2000	2,631,742	0.94%	2000	986,562	0.94%
2010	2,524,283	0.82%	2010	988,622	0.85%
2020	2,404,288	0.73%	2020	944,377	0.74%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	66,221	3.91%	82
Some High School	80,439	4.75%	81
High School Diploma	582,907	34.44%	131
Some College	361,752	21.37%	111
Associate Degree	211,337	12.49%	143
Bachelor's Degree	277,654	16.40%	77
Graduate Degree	112,386	6.64%	48

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	460,088	23.3%	58
Now Married	1,179,954	59.7%	110
Separated	47,271	2.4%	48
Widowed	113,694	5.8%	88
Divorced	176,057	8.9%	70

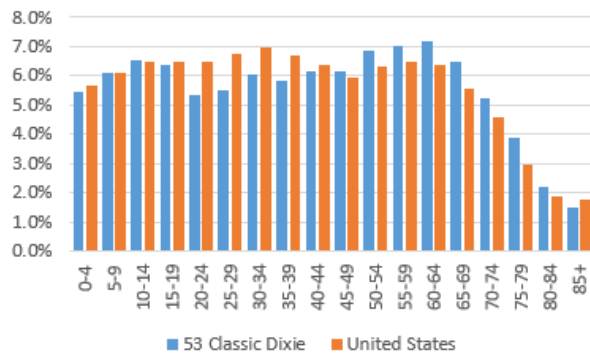
Located primarily in a great triangle from eastern Washington to Wisconsin anchored by the great north Texas plains, these sparsely populated rural areas are home to middle income self-employed farming communities. Living in older housing, many of which are owned without mortgages, these areas are one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

53 Classic Dixie

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	8,581,404	2.56%	2024	3,402,298	2.59%
2029	9,086,430	2.64%	2029	3,576,420	2.66%
1990	5,924,626	2.38%	1990	2,153,594	2.34%
2000	7,190,159	2.56%	2000	2,720,935	2.58%
2010	7,943,906	2.57%	2010	3,050,812	2.61%
2020	8,313,326	2.51%	2020	3,239,951	2.55%

<u>Age</u>	<u>Index</u>	<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Median Age	41.2	Less than 9th Grade	246,024	4.09%	86
		Some High School	477,890	7.94%	135
		High School Diploma	2,205,925	36.66%	139
		Some College	1,254,189	20.84%	108
		Associate Degree	587,708	9.77%	112
		Bachelor's Degree	808,027	13.43%	63
		Graduate Degree	438,038	7.28%	53
		<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
		Never Married	1,668,312	23.7%	59
		Now Married	3,788,854	53.9%	99
		Separated	250,113	3.6%	72
		Widowed	479,700	6.8%	104
		Divorced	839,490	11.9%	94

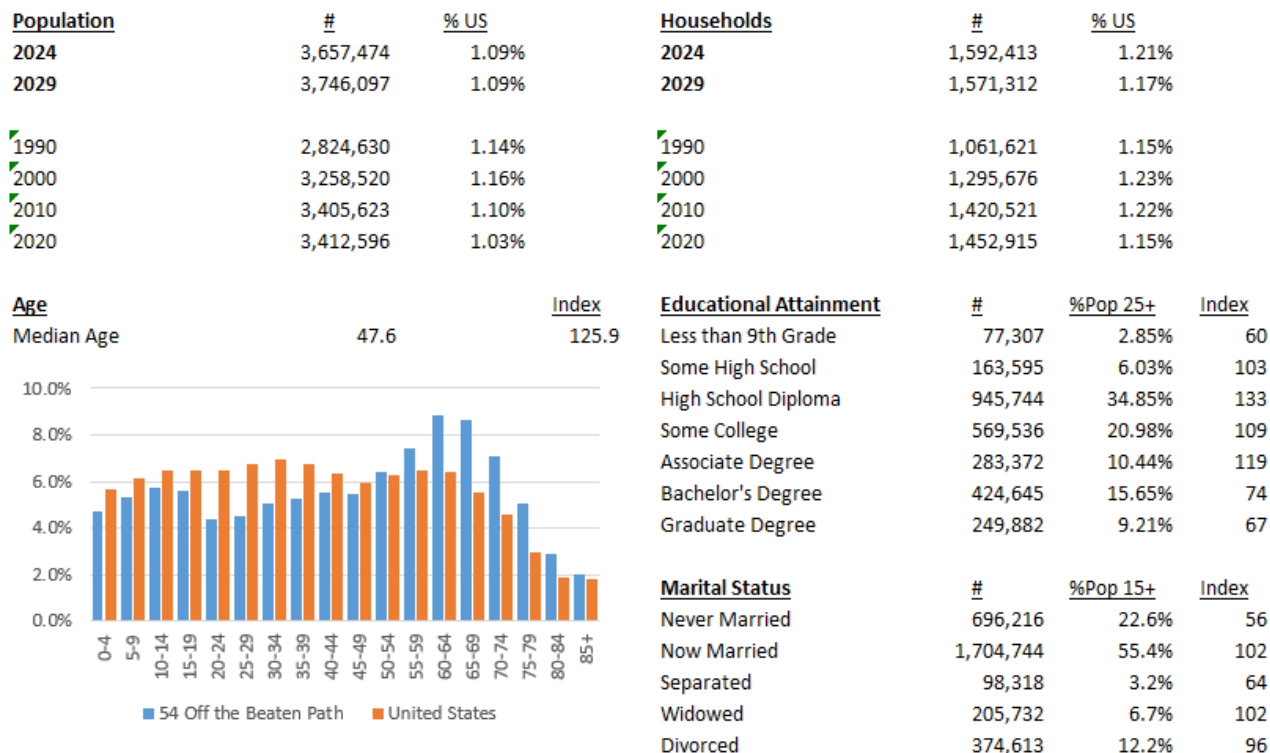


Located away from the coastal areas, primarily in the rural old south, these generally middle aged couples, some with children, enjoy rustic simplicity. Of modest income, and generally low education levels, they tend to own either single family or mobile homes. In areas with little growth during the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

54 Off the Beaten Path



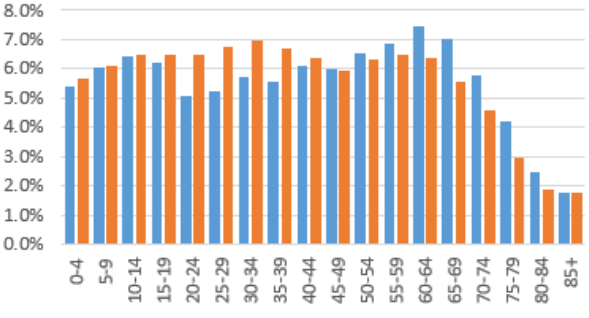
From the rural high plains to Appalachia to norther New England and northern Michigan and Minnesota, these out of the way areas are a mixture of agricultural and seasonal tourism areas. Many of these below average income households are self-employed, taking whatever jobs come their way.

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.

55 Hollows and Hills

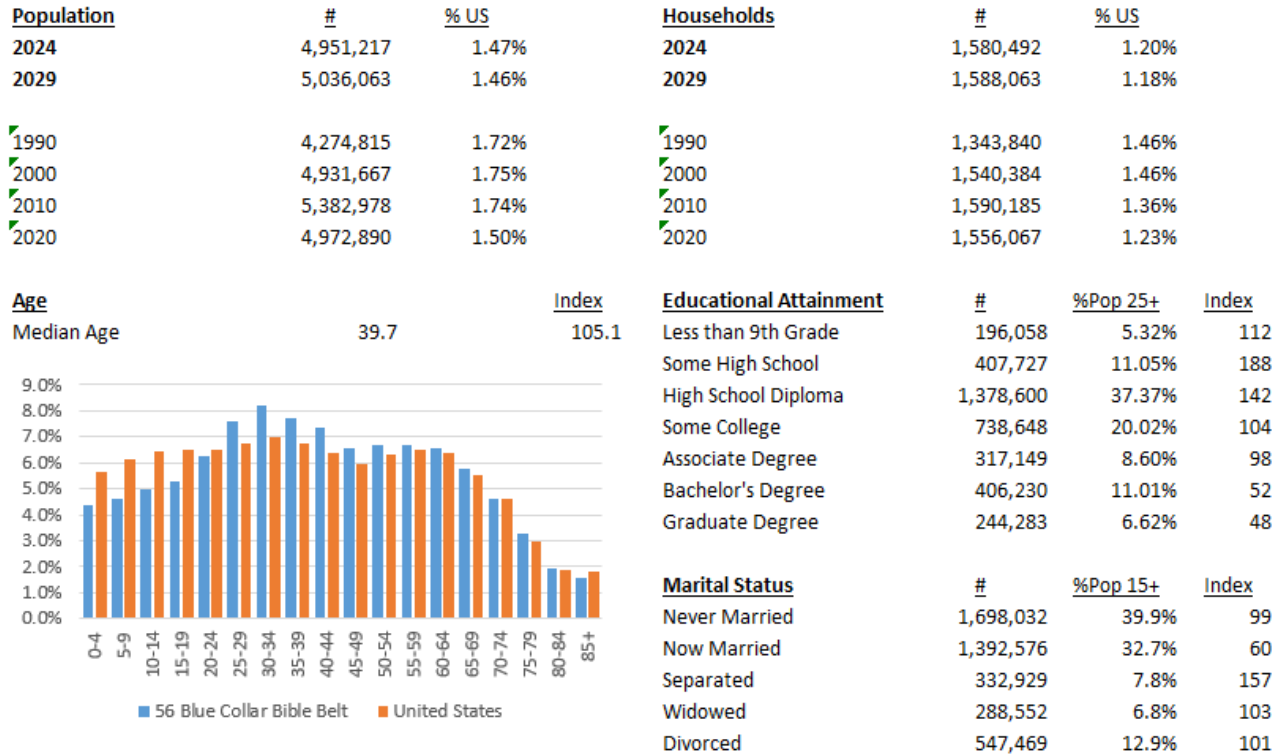
<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	5,263,502	1.57%	2024	2,159,750	1.65%
2029	5,313,821	1.54%	2029	2,150,349	1.60%
1990	5,114,399	2.06%	1990	1,873,748	2.04%
2000	5,445,240	1.94%	2000	2,110,834	2.00%
2010	5,506,934	1.78%	2010	2,191,127	1.88%
2020	5,234,800	1.58%	2020	2,117,994	1.67%

<u>Age</u>	<u>Index</u>	<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Median Age	42.5	Less than 9th Grade	193,355	5.19%	109
	112.5	Some High School	329,011	8.83%	150
		High School Diploma	1,494,638	40.10%	153
		Some College	723,694	19.42%	101
		Associate Degree	329,392	8.84%	101
		Bachelor's Degree	421,846	11.32%	53
		Graduate Degree	235,079	6.31%	46
		<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
		Never Married	1,013,257	23.4%	58
		Now Married	2,260,560	52.3%	96
		Separated	157,400	3.6%	73
		Widowed	347,947	8.1%	123
		Divorced	542,796	12.6%	99

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.

56 Blue Collar Bible Belt



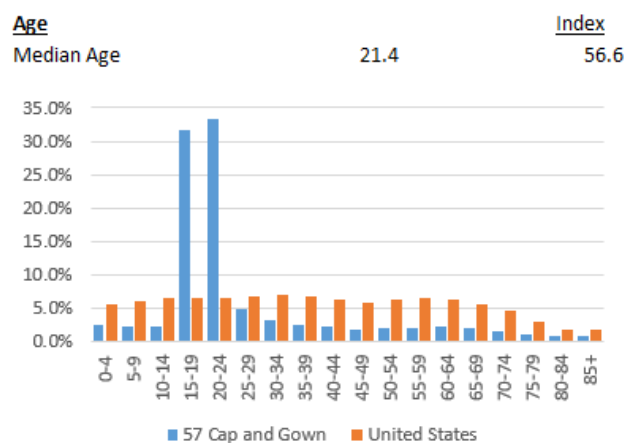
One of the most rural segments, they can generally be found throughout the coast plain from Virginia to east Texas. These low income, often multi-generational families are mixed racially, but locally tend to be either predominantly white or black. College degrees are fairly rare in these low-income areas, 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.

57 Cap and Gown

Population	#	% US	Households	#	% US
2024	3,996,659	1.19%	2024	741,093	0.56%
2029	4,037,480	1.17%	2029	765,748	0.57%
1990	3,190,221	1.28%	1990	691,816	0.75%
2000	3,235,260	1.15%	2000	707,140	0.67%
2010	3,726,636	1.21%	2010	680,026	0.58%
2020	3,943,428	1.19%	2020	715,710	0.56%



Educational Attainment	#	%Pop 25+	Index
Less than 9th Grade	34,752	3.10%	65
Some High School	53,991	4.81%	82
High School Diploma	239,465	21.33%	81
Some College	194,983	17.37%	90
Associate Degree	87,456	7.79%	89
Bachelor's Degree	270,339	24.09%	113
Graduate Degree	241,424	21.51%	156

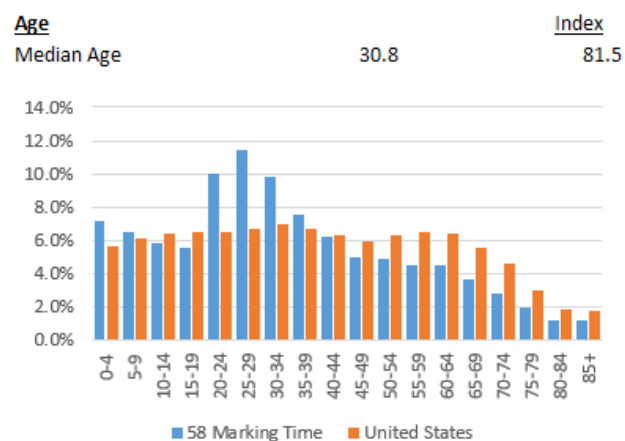
Marital Status	#	%Pop 15+	Index
Never Married	2,987,914	80.5%	200
Now Married	450,199	12.1%	22
Separated	71,289	1.9%	39
Widowed	70,116	1.9%	29
Divorced	134,139	3.6%	28

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 101 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).

58 Marking Time

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	8,266,437	2.46%	2024	3,829,627	2.92%
2029	8,455,892	2.46%	2029	3,937,692	2.93%
1990	5,911,758	2.38%	1990	2,513,303	2.73%
2000	6,947,487	2.47%	2000	3,027,067	2.87%
2010	7,464,525	2.42%	2010	3,330,406	2.85%
2020	7,981,532	2.41%	2020	3,616,475	2.85%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	210,298	3.92%	82
Some High School	280,475	5.22%	89
High School Diploma	1,352,447	25.18%	96
Some College	1,223,921	22.79%	118
Associate Degree	527,481	9.82%	112
Bachelor's Degree	1,164,903	21.69%	102
Graduate Degree	611,470	11.38%	83

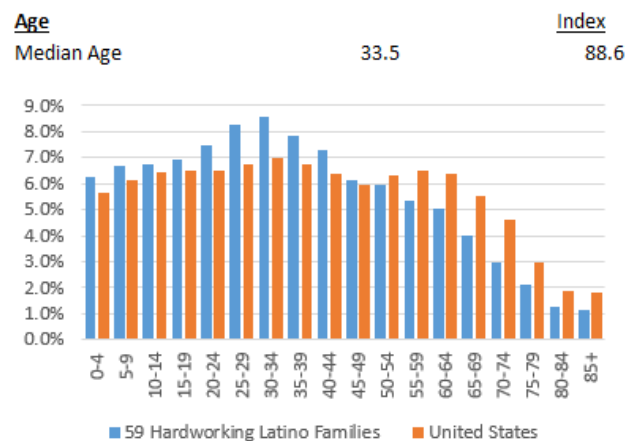
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	3,007,498	45.2%	112
Now Married	2,174,844	32.7%	60
Separated	366,802	5.5%	111
Widowed	254,454	3.8%	58
Divorced	854,649	12.8%	101

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.

59 Hardworking Latino Families

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	6,435,314	1.92%	2024	2,244,835	1.71%
2029	6,612,459	1.92%	2029	2,310,137	1.72%
1990	4,872,839	1.96%	1990	1,841,008	2.00%
2000	5,809,233	2.06%	2000	1,999,219	1.90%
2010	6,029,799	1.95%	2010	1,984,163	1.70%
2020	6,376,017	1.92%	2020	2,119,137	1.67%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	603,745	14.23%	299
Some High School	474,014	11.17%	190
High School Diploma	1,277,264	30.09%	114
Some College	776,646	18.30%	95
Associate Degree	299,191	7.05%	81
Bachelor's Degree	550,885	12.98%	61
Graduate Degree	262,487	6.18%	45

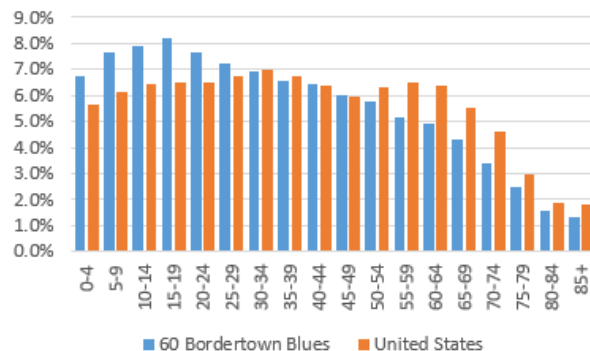
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	2,245,679	43.4%	108
Now Married	1,746,143	33.8%	62
Separated	378,806	7.3%	147
Widowed	222,693	4.3%	66
Divorced	576,717	11.2%	88

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.

60 Bordertown Blues

Population	#	% US	Households	#	% US
2024	4,981,480	1.48%	2024	1,567,726	1.19%
2029	5,090,065	1.48%	2029	1,622,290	1.21%
1990	3,676,629	1.48%	1990	1,095,689	1.19%
2000	4,362,746	1.55%	2000	1,274,832	1.21%
2010	4,857,156	1.57%	2010	1,434,221	1.23%
2020	5,026,970	1.52%	2020	1,553,706	1.23%

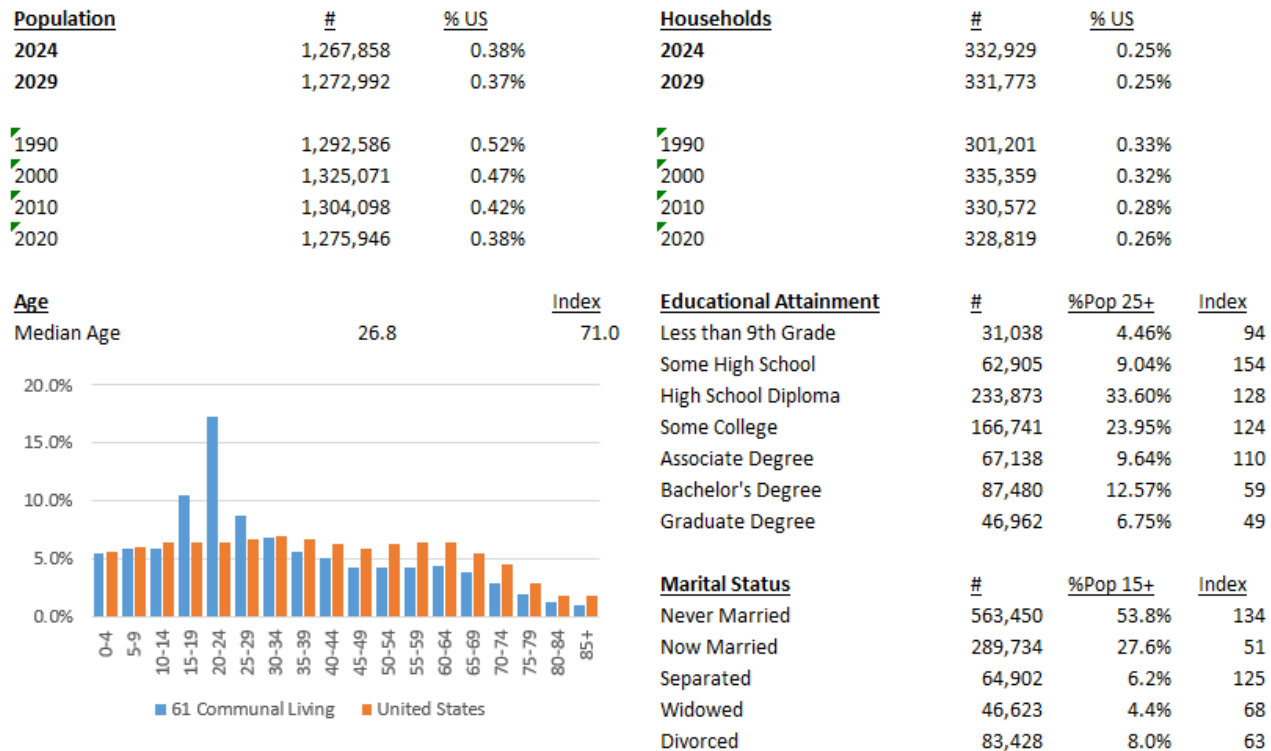
Age	Index	Educational Attainment	#	%Pop 25+	Index
Median Age	32.4	Less than 9th Grade	493,506	16.00%	336
		Some High School	381,759	12.37%	211
		High School Diploma	869,862	28.19%	107
		Some College	558,174	18.09%	94
		Associate Degree	204,944	6.64%	76
		Bachelor's Degree	393,240	12.75%	60
		Graduate Degree	183,700	5.95%	43
		Marital Status	#	%Pop 15+	Index
		Never Married	1,442,313	37.2%	93
		Now Married	1,568,808	40.5%	74
		Separated	284,337	7.3%	148
		Widowed	223,129	5.8%	88
		Divorced	354,099	9.1%	72



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.

61 Communal Living



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.

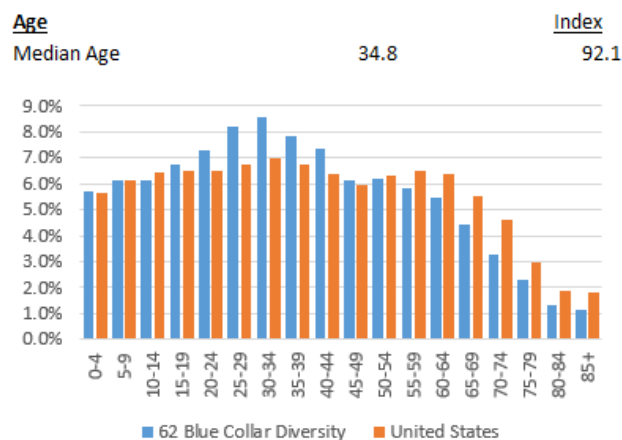
These low income people tend to work in public sector jobs, the majority in military service. Unemployment is on the high side, much of that in the reservations set aside for Native Americans. Many of the larger reservations are included in this segment, and non-English households are commonplace.

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

Areas typical of Communal Living include the Four Corners 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.

62 Blue Collar Diversity

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	3,030,072	0.90%	2024	1,103,631	0.84%
2029	3,096,401	0.90%	2029	1,129,405	0.84%
1990	2,670,610	1.07%	1990	968,482	1.05%
2000	2,735,840	0.97%	2000	961,274	0.91%
2010	2,841,793	0.92%	2010	980,147	0.84%
2020	3,019,340	0.91%	2020	1,057,834	0.83%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	227,733	11.05%	232
Some High School	216,570	10.51%	179
High School Diploma	703,273	34.14%	130
Some College	352,519	17.11%	89
Associate Degree	153,253	7.44%	85
Bachelor's Degree	263,050	12.77%	60
Graduate Degree	143,812	6.98%	51

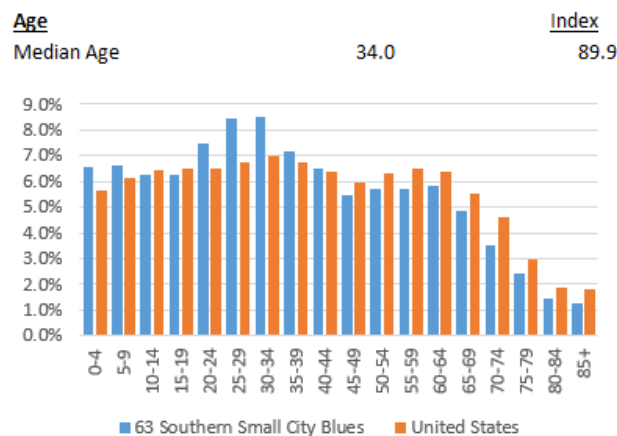
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,226,722	49.4%	123
Now Married	698,208	28.1%	52
Separated	178,694	7.2%	145
Widowed	113,928	4.6%	70
Divorced	267,133	10.8%	85

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.

63 Southern Small City Blues

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	4,020,430	1.20%	2024	1,612,074	1.23%
2029	4,122,411	1.20%	2029	1,640,518	1.22%
1990	3,915,229	1.58%	1990	1,473,713	1.60%
2000	3,938,998	1.40%	2000	1,492,015	1.41%
2010	3,904,991	1.26%	2010	1,489,132	1.28%
2020	3,959,254	1.19%	2020	1,541,948	1.22%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	163,452	6.08%	128
Some High School	293,604	10.92%	186
High School Diploma	940,386	34.98%	133
Some College	578,665	21.53%	112
Associate Degree	217,596	8.09%	92
Bachelor's Degree	320,961	11.94%	56
Graduate Degree	173,571	6.46%	47

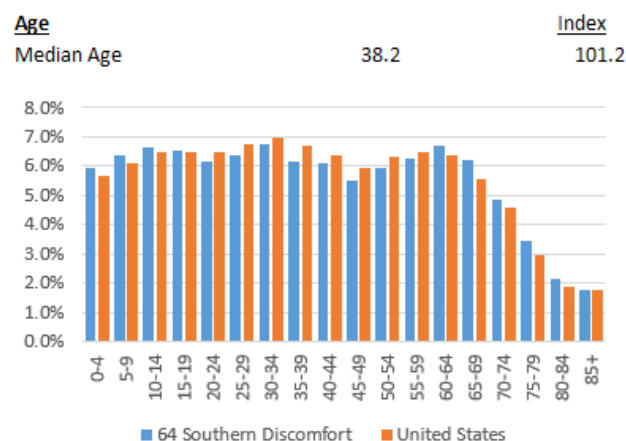
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,690,026	52.2%	130
Now Married	718,210	22.2%	41
Separated	207,604	6.4%	129
Widowed	188,347	5.8%	89
Divorced	435,684	13.4%	106

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.

64 Southern Discomfort

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	4,370,721	1.30%	2024	1,725,845	1.31%
2029	4,369,612	1.27%	2029	1,716,456	1.28%
1990	5,091,862	2.05%	1990	1,791,786	1.95%
2000	4,898,137	1.74%	2000	1,800,115	1.71%
2010	4,566,307	1.48%	2010	1,731,666	1.48%
2020	4,412,114	1.33%	2020	1,725,625	1.36%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	149,488	5.00%	105
Some High School	302,506	10.13%	172
High School Diploma	1,040,541	34.83%	132
Some College	640,537	21.44%	111
Associate Degree	249,683	8.36%	96
Bachelor's Degree	376,318	12.60%	59
Graduate Degree	228,132	7.64%	55

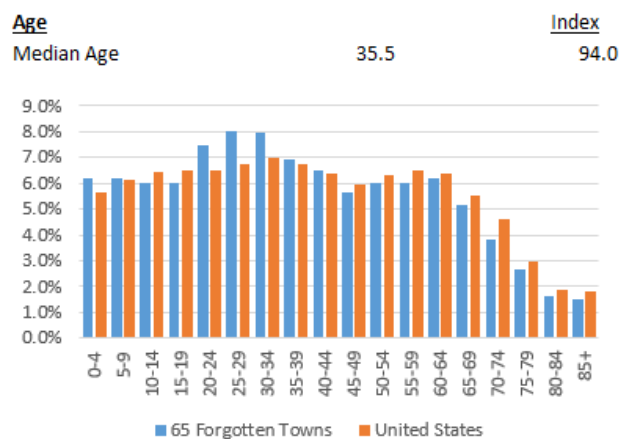
<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,534,335	43.3%	108
Now Married	1,015,405	28.7%	53
Separated	219,526	6.2%	125
Widowed	291,959	8.2%	126
Divorced	480,824	13.6%	107

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.

65 Forgotten Towns

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	2,830,870	0.84%	2024	1,193,382	0.91%
2029	2,865,958	0.83%	2029	1,202,410	0.89%
1990	2,980,923	1.20%	1990	1,227,184	1.33%
2000	2,927,681	1.04%	2000	1,208,343	1.15%
2010	2,818,183	0.91%	2010	1,145,580	0.98%
2020	2,757,436	0.83%	2020	1,135,332	0.90%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	112,156	5.82%	122
Some High School	202,898	10.54%	179
High School Diploma	718,098	37.29%	142
Some College	410,090	21.30%	110
Associate Degree	159,090	8.26%	94
Bachelor's Degree	214,233	11.13%	52
Graduate Degree	109,052	5.66%	41

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	949,927	41.2%	102
Now Married	668,599	29.0%	53
Separated	138,531	6.0%	121
Widowed	150,429	6.5%	99
Divorced	400,819	17.4%	137

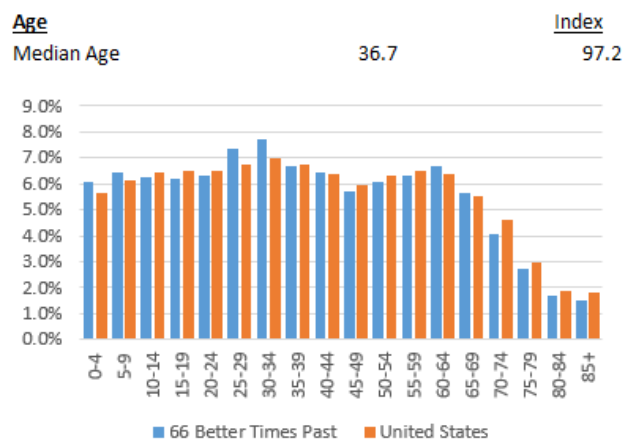
These very low income neighborhoods are scattered throughout the eastern United States, but tend to be located in small towns to the west of the Appalachian Mountains – from upstate New York to central Texas. Places like Fort Smith AR, Lawton OK, Binghamton NY, and Shelbyville TN. For many, just names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

66 Better Times Past

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	3,316,441	0.99%	2024	1,329,908	1.01%
2029	3,294,851	0.96%	2029	1,321,806	0.98%
1990	4,874,338	1.96%	1990	1,765,258	1.92%
2000	4,331,423	1.54%	2000	1,588,835	1.51%
2010	3,498,287	1.13%	2010	1,322,571	1.13%
2020	3,150,415	0.95%	2020	1,230,005	0.97%



<u>Educational Attainment</u>	<u>#</u>	<u>%Pop 25+</u>	<u>Index</u>
Less than 9th Grade	108,742	4.77%	100
Some High School	271,567	11.92%	203
High School Diploma	840,624	36.89%	140
Some College	517,601	22.71%	118
Associate Degree	177,714	7.80%	89
Bachelor's Degree	230,414	10.11%	48
Graduate Degree	132,220	5.80%	42

<u>Marital Status</u>	<u>#</u>	<u>%Pop 15+</u>	<u>Index</u>
Never Married	1,460,102	54.2%	135
Now Married	501,292	18.6%	34
Separated	165,454	6.1%	124
Widowed	187,769	7.0%	106
Divorced	378,050	14.0%	110

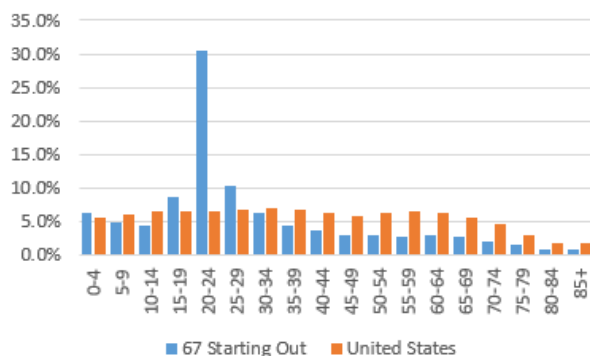
A half century ago, these were among the crown jewels of the American blue-collar workers – vibrant economies driven by the Big Three out of Detroit. But no more. Cities like Detroit, Buffalo, Rochester, and Cleveland, automotive dependent towns like Pontiac, Flint, and Muskegon. Now suffering from high 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.

67 Starting Out

Population	#	% US	Households	#	% US
2024	2,966,830	0.88%	2024	1,340,918	1.02%
2029	3,013,312	0.88%	2029	1,398,709	1.04%
1990	2,174,131	0.87%	1990	904,583	0.98%
2000	2,395,848	0.85%	2000	1,021,117	0.97%
2010	2,683,701	0.87%	2010	1,152,995	0.99%
2020	2,961,880	0.89%	2020	1,295,778	1.02%

Age	Index	Educational Attainment	#	%Pop 25+	Index
Median Age	23.3	Less than 9th Grade	35,111	2.64%	56
		Some High School	50,878	3.83%	65
		High School Diploma	230,275	17.33%	66
		Some College	223,562	16.82%	87
		Associate Degree	95,602	7.19%	82
		Bachelor's Degree	370,410	27.87%	131
		Graduate Degree	323,244	24.32%	177
		Marital Status	#	%Pop 15+	Index
		Never Married	1,744,158	69.9%	174
		Now Married	469,570	18.8%	35
		Separated	71,193	2.9%	57
		Widowed	57,776	2.3%	35
		Divorced	152,213	6.1%	48

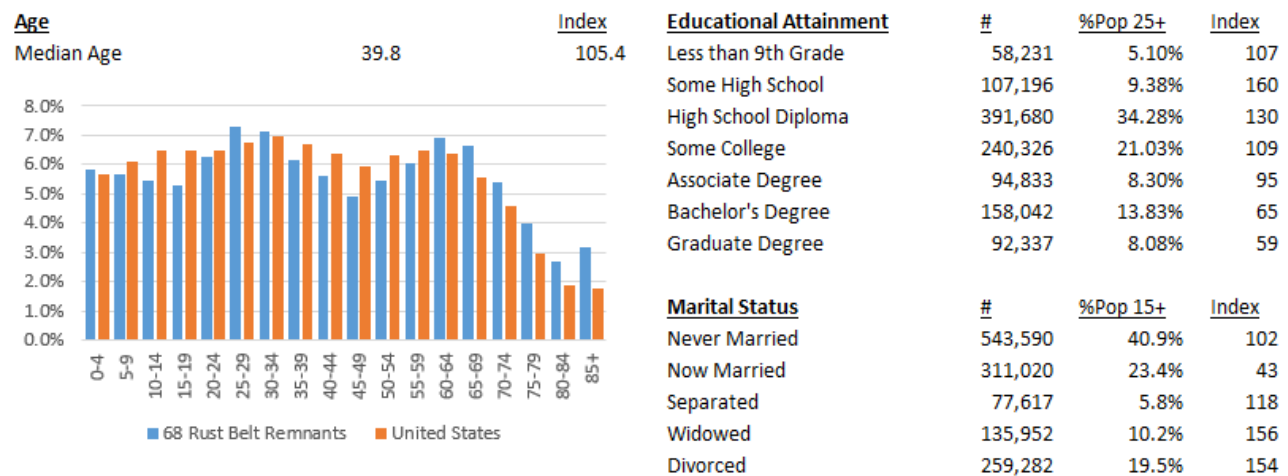


Located primarily adjacent to university and college campuses nationwide, this segment is one of the youngest, being primarily composed of singles and young married couples under the age of 35. While some are students living off-campus, many more are relatively recent graduates – some pursuing further 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.

68 Rust Belt Remnants

<u>Population</u>	<u>#</u>	<u>% US</u>	<u>Households</u>	<u>#</u>	<u>% US</u>
2024	1,598,400	0.48%	2024	806,582	0.61%
2029	1,628,197	0.47%	2029	820,552	0.61%
1990	1,608,737	0.65%	1990	745,633	0.81%
2000	1,600,423	0.57%	2000	751,057	0.71%
2010	1,549,427	0.50%	2010	749,696	0.64%
2020	1,549,294	0.47%	2020	771,096	0.61%



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.