
Appendix Four

TARGET MARKET DESCRIPTIONS

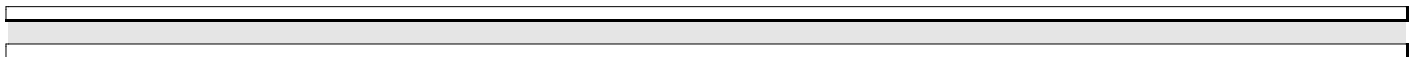
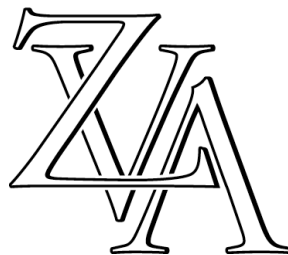
RESIDENTIAL MARKET POTENTIAL

Downtown Springfield

City of Springfield,
Hampden County, Massachusetts

December, 2006

Conducted by
ZIMMERMAN / VOLK ASSOCIATES, INC.
6 East Main Street
Clinton, New Jersey 08809



ZIMMERMAN/VOLK ASSOCIATES, INC.

6 East Main Street
Clinton, New Jersey 08809

908-735-6336 • 908-735-4751 *facsimile*
info@ZVA.cc • www.ZVA.cc

Research & Strategic Analysis

TABLE OF CONTENTS

TARGET MARKET DESCRIPTIONS	1
EMPTY NESTERS & RETIREES— <i>Metropolitan Cities</i>	
The Urban Establishment	3
Cosmopolitan Couples	4
Multi-Ethnic Empty Nesters	5
EMPTY NESTERS & RETIREES— <i>Small Cities/Satellite Cities</i>	
Cosmopolitan Elite	7
Middle-Class Move-Downs	8
EMPTY NESTERS & RETIREES— <i>Metropolitan Suburbs</i>	
Old Money	10
Suburban Establishment	11
Affluent Empty Nesters	12
Mainstream Retirees	13
Middle-American Retirees	14
EMPTY NESTERS & RETIREES— <i>Town & Country/Exurbs</i>	
Small-Town Establishment	16
New Empty Nesters	17
RV Retirees	18
TRADITIONAL & NON-TRADITIONAL FAMILIES— <i>Metropolitan Cities</i>	
Full-Nest Urbanites	20
Multi-Cultural Families	21

TRADITIONAL & NON-TRADITIONAL FAMILIES— <i>Small Cities/Satellite Cities</i>	
Unibox Transferees	23
Multi-Ethnic Families	24
TRADITIONAL & NON-TRADITIONAL FAMILIES— <i>Metropolitan Suburbs</i>	
The Social Register	26
The Entrepreneurs	27
Nouveau Money	28
Late-Nest Suburbanites	29
Full-Nest Suburbanites	30
Blue-Collar Button-Downs	31
TRADITIONAL & NON-TRADITIONAL FAMILIES— <i>Town & Country/Exurbs</i>	
Ex-Urban Elite	33
Full-Nest Exurbanites	34
New-Town Families	35
Small-Town Families	36
Blue-Collar Families	37
YOUNGER SINGLES & COUPLES— <i>Metropolitan Cities</i>	
e-Types	39
New Bohemians	40
Urban Achievers	41
YOUNGER SINGLES & COUPLES— <i>Small Cities/Satellite Cities</i>	
The VIPs	43
Twentysomethings	44
Small-City Singles	45

YOUNGER SINGLES & COUPLES—*Metropolitan Suburbs*

Fast-Track Professionals	47
Upscale Suburban Couples	48
Suburban Achievers	49
No-Nest Suburbanites	50

YOUNGER SINGLES & COUPLES—*Town & Country/Exurbs*

Ex-Urban Power Couples	52
Cross-Training Couples	53
Exurban Suburbanites	54

RIGHTS AND STUDY OWNERSHIP



TARGET MARKET DESCRIPTIONS_____

The following target market lifestyle and values profiles have been developed by Zimmerman/Volk Associates, Inc., based on United States Bureau of Census data, Claritas' geo-demographic segmentation, and Zimmerman/Volk Associates' lifestyle and housing correlation methodology. The target market lifestyle and values profiles have been devised for use by design, marketing, and merchandising professionals in perfecting the position of new housing within the marketplace.





EMPTY NESTERS & RETIREES

– Metropolitan Cities –



THE URBAN ESTABLISHMENT

Configuration: Empty-nest couples; older singles (divorced and widowed).

Average household size—2 persons.

Predominant age range of adults—45 to 64.

Characteristics: Affluent, educated and sophisticated older couples.

Success achieved through intelligence, connections and contacts.

Over two-thirds attended or graduated from college or have advanced degrees.

High-ranking professionals in medicine, law, business and finance; arts and entertainment.

Housing preferences: Exclusive urban neighborhoods.

Elegant mansions, townhouses (the city version) and condominiums (the high-rise version).

Nearly one quarter lease large, luxurious apartments.

Consumption patterns: Chauffeured car; drive a Jaguar.

Investment property.

Undercounter wine cellar.

Watch *Washington Week In Review*.

Read *The Wall Street Journal*.

Icons: Mark Cross appointment book; the blue Tiffany box and the red Cartier box.



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

— Coco Chanel



COSMOPOLITAN COUPLES

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

Characteristics: Multi-ethnic neighborhoods, including white, African-American, Latino and Asian residents.
Leisure-intensive lifestyles.
College-educated.
Lawyers, administrators, financial analysts.

Housing preferences: Vibrant urban neighborhoods built before World War II.
High-rises and rowhouses; detached houses on urban lots.
Nearly three-quarters own their homes.

Consumption patterns: Lincoln Town Car.
Play the lottery.
Avid theater-goers.
Watch *People's Court*.
Read *Time*.

Icons: Theater tickets; lottery tickets.



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

– Robert Frost



MULTI-ETHNIC EMPTY NESTERS

Configuration: Older couples; empty nesters, or with adult children still living at home.
Average household size—2 to 3 persons.
Predominant age range of adults—55 and up.

Characteristics: Middle-class African-American, Latino and Asian households.
Nearly 60 percent graduated high school; another 35 percent have some college education.
More than a quarter are retired; the remainder are still working.
Social services; health care employees; service workers; administrative support.

Housing preferences: Rowhouses; mid- and high-rise apartments in urban neighborhoods.
Mix of long-time residents and newcomers.
Nearly 60 percent own their dwelling units, which they have owned for several years.

Consumption patterns: Acura TL, Toyota Corolla.
Dancing monthly.
Volunteer and community involvement.
Watch *Court TV*.
Read *Prevention*.

Icons: Collection of classic jazz; framed photograph of Martin Luther King.



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

– Stokely Carmichael and
Charles Vernon Hamilton





EMPTY NESTERS & RETIREES

– *Small Cities/Satellite Cities* –



COSMOPOLITAN ELITE

Configuration: Young empty-nesters; older families with college-aged children.
Average household size—2 to 3 persons.
Predominant age range of adults—45 to 64.

Characteristics: Upper-middle- to high-income empty-nesters—leading-edge Baby Boomers.
Established cultural elite of America’s smaller cities.
Well educated—more than two-thirds attended or graduated from college,
or received professional degrees.
Prominent lawyers, doctors, professors and executives in local management,
finance, and technical companies.

Housing preferences: Single-family neighborhoods within and outside smaller cities.
Detached houses in wealthy enclaves, often near the country club.
More than 38 percent have moved within the past five years.

Consumption patterns: German SUVs—BMW for her, Mercedes-Benz for him—and the Porsche
Boxster for fun.
Country club board member.
Involvement in civic activities—historic preservation, beautification
programs.
Watch *Great Performances*.
Read *Wine Spectator*.

Icons: Automated home theatre; symphony subscription tickets.



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

– Mason Cooley



MIDDLE-CLASS MOVE-DOWNS

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

Average household size—2 persons.

Predominant age range of adults—55 plus.

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

Some members of this group have already retired.

Most are high school graduates; some attended college.

Middle managers; social service workers; librarians; sales.

Housing preferences: Mid-sized satellite cities.

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

Nearly three-quarters of these households own their homes.

Consumption patterns: Toyota Camry.

Bird watching.

Adult education courses.

Watch *Golf* network.

Read *AARP The Magazine*

Icons: Audubon membership; upright piano.



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

– P.G. Wodehouse





EMPTY NESTERS & RETIREES

– Metropolitan Suburbs –



OLD MONEY

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

Average household size—2 to 3 persons.

Predominant age range of adults—50 to 74.

Characteristics: Upper crust, wealthy American families—one in 10 is a multi-millionaire.

Heirs to “old money;” accustomed to privilege and luxury.

Highly educated, with college and graduate degrees.

Judges; medical specialists; chief executive officers.

Housing preferences: Older metropolitan suburban fringe areas.

Estate homes in high-prestige neighborhoods; secluded older estates.

Attached units for resort homes or urban *pieds-à-terre*.

Consumption patterns: A collection of thoroughbred automobiles.

Personal services to cater to their needs.

Theater; classical music.

Sailing; tennis.

World travel; extended visits to Europe.

Watch *Nightly Business Report*.

Read *Architectural Digest*.

Icons: Threadbare Oriental carpets; chipped heirloom Waterford crystal.



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

– F. Scott Fitzgerald



SUBURBAN ESTABLISHMENT

Configuration: Mature empty-nest couples.
Average household size—2 persons.
Predominant age range of adults—50 and older.

Characteristics: Upper-middle-income couples in their peak earning years.
Parents of the trailing-edge Baby Boomers.
More than half attended or graduated from college.
Mostly white-collar managers and professionals, with many years at the same firm.

Housing preferences: Vintage 1960s suburban subdivisions.
Their originally middle-class detached houses have been upgraded over the years to match their growing income and status.
Many still live in the houses they bought new, 30 or 40 years ago; when they move, they downsize to an apartment downtown or a resort condominium.

Consumption patterns: VW Beetle; PT Cruiser; Chrysler 300.
Resort cruises.
Theater and museum attendees.
Listen to jazz.
Read *Consumer Digest*.

Icons: A timeshare condo; Boston Market take-out.



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

– Thornton Wilder



AFFLUENT EMPTY NESTERS

Configuration: Married empty-nest couples.
 Average household size—2 persons.
 Predominant age range of adults—55 and older.

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

Housing preferences: Eighty-five percent own their homes.
 Detached houses with high property values.
 Likely to move to or near downtown when last child has left home.

Consumption patterns: Buick Park Avenue; Cadillac CTS.
 An active life of travel, leisure, and entertainment.
 All-inclusive European travel packages.
 Watch *Charlie Rose*.
 Read *Smithsonian*.

Icons: Well-thumbed Italian phrasebook; AAA membership card.



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

– Variation on Advertisement



MAINSTREAM RETIREES

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

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

Housing preferences: Small suburban towns.
Cottages; townhouses; condominiums.
High percentage of vacation/weekend homes.

Consumption patterns: Mercury Sable.
Golf; gardening; reading.
Museums of all kinds.
Watch *This Old House*.
Read *House and Garden*.

Icons: Cable TV guide; his ‘n’ her golf clubs.



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

– Buddy De Sylva



MIDDLE-AMERICAN RETIREES _____

Configuration: Retired couples and singles.
Average household size—1 to 2 persons.
Predominant age range of adults—55 and older.

Characteristics: Middle-income households with middle-class sensibilities.
Family- and community-oriented.
Most are high school graduates; 10 percent graduated from college.
Former secretaries; accountants; small business owners.

Housing preferences: Older inner-ring suburbs.
Well-kept bungalows, ramblers, colonials.
More than three-quarters own their residences and the mortgage is paid off.

Consumption patterns: Mercury Grand Marquis.
Bowling.
Membership in a fraternal order.
Watch *NBC Today Show*.
Read *Ladies Home Journal*.

Icons: Frank Sinatra records; his 'n' hers bowling balls.



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

– Eubie Blake





EMPTY NESTERS & RETIREES

– Town & Country/Exurbs –



SMALL-TOWN ESTABLISHMENT _____

Configuration: Empty-nest couples.
Average household size—2 persons.
Predominant age range of adults—50 and older.

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

Housing preferences: Affluent rural enclaves.
Large single-family houses in the country; second homes in the city.
High-tech homes.

Consumption patterns: Older Cadillac de Ville in showroom condition.
Belong to a country club.
Cross-country skiing.
Watch *HBO*.
Read *Country Living*.

Icons: Investment portfolios; Caribbean cruises.



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

– Anton Chekhov



NEW EMPTY NESTERS

Configuration: Empty-nest couples; a small percentage have a youngest child still at home.
Average household size—2 to 3 persons.
Predominant age range of adults—45 to 60.

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

Housing preferences: Semi-rural small towns fast becoming middle-class suburbs.
The nicest house on the nicest street in town.
A large percentage own timeshares or second homes.

Consumption patterns: Ford Explorer.
Belong to a civic organization.
Dining out.
Watch *Fox News*.
Read *U.S. News and World Report*.

Icons: Travel club; Chamber of commerce membership.



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

– Daniel J. Boorstin



RV RETIREES

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

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

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

Consumption patterns: Buick Lucerne.
Easy-listening tapes.
Recreational vehicles; camping equipment.
Watch the *National Geographic Channel*.
Read *Country Home*.

Icons: Winnebago; Wal-Mart



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

– Robert Louis Stevenson





TRADITIONAL & NON-TRADITIONAL FAMILIES

– Metropolitan Cities –



FULL-NEST URBANITES

Configuration: Traditional and non-traditional families; multi-generational households.
Average household size—4 to 5 persons.
Predominant age range of adults—25 to 44.

Characteristics: Ethnically diverse, upper-middle-class.
Many immigrants, second-generation Americans.
Well-educated.
Multi-racial, multi-lingual.
White-collar office and “knowledge” workers; government and arts.

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

Consumption patterns: Toyota Sienna.
Low-fat food and diet drinks.
Foreign movies.
Watch *Good Morning America*.
Read *People*.

Icons: Kate Spade pocketbook; transit card.



“America, the land of unlimited possibilities.”

– Ludwig Max Goldberger



MULTI-CULTURAL FAMILIES

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

Average household size—5 persons.

Predominant age range of adults—25 to 44.

Characteristics: Middle-income immigrant families.

High-school graduates.

First-generation Americans.

Jobs range from day laborers to management professionals.

Housing preferences: Older urban rowhouse and bungalow neighborhoods.

Half own, half rent their dwelling units.

Dream of moving to larger houses in more affluent neighborhoods.

Consumption patterns: Public transportation.

Bodegas; Czech bakeries; Mexican restaurants; German breweries; Pizzerias.

Foreign-language newspapers.

Watch *Cops*.

Read *Us*.

Icons: Blue Cult jeans; U.S. Savings Bonds.



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

– Israel Zangwill





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Small Cities/Satellite Cities* –



UNIBOX TRANSFEREES

Configuration: Families with pre-school and school-aged children.
Average household size—4 persons.
Predominant age range of adults—35 to 50.

Characteristics: Upper-middle-income families; both spouses work.
One-third graduated from college.
On the move; frequent transfers for better jobs, better pay.
Career-oriented middle managers; many are computer literate with home offices.

Housing preferences: Single-family detached houses in brand-new subdivisions just outside satellite cities.
Two-story uniboxes, easy to resell when the next transfer comes.
More than 22 percent move every year.

Consumption patterns: Chevy Suburban.
Cleaning service; laundry service; 12-hour babysitters.
Soccer Moms and Dads.
Watch *Nickolodean*.
Read *Forbes*.

Icons: Blackberries; platinum frequent flyer cards.



“They change their clime, not their disposition.”

– Horace



MULTI-ETHNIC FAMILIES

Configuration: Middle-class families with children.
Average household size—4-plus persons.
Predominant age range of adults—25 to 34.

Characteristics: A large percentage of Spanish-speaking households; many recent immigrants from the Near and Far East.
More than 75 percent finished high school.
A high percentage are in the Armed Forces.
Construction workers; maintenance workers; government employees.

Housing preferences: Low-rise apartments in older neighborhoods; rowhouses; cottages.
More than 35 percent are renters.
Highly mobile: more than half have moved within the last five years.

Consumption patterns: Ford Excursion.
Vibrant street life; sitting on the stoop chatting with the neighbors.
Social clubs.
Watch *All My Children*.
Read *Soap Opera Weekly*.

Icons: Fast-food containers; Home remodeling projects.



“Con pan y vino se anda el camino.
[With bread and wine you can walk your road.]”

– Proverb





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Suburbs* –



THE SOCIAL REGISTER

Configuration: Older families with teen-aged children.
Average household size—4 to 5 persons.
Predominant age range of adults—35 to 54.

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

Housing preferences: Million-dollar homes.
Detached houses in wealthy enclaves, often near the country club.
More than 40 percent have moved within the past five years.

Consumption patterns: Mom (Chevrolet Suburban), Dad (Mercedes-Benz), and the kids (Volkswagon Jetta and a Jeep).
Family membership at the country club.
Involvement in civic activities—historic preservation, beautification programs.
Watch *Antiques Roadshow*.
Read *Bon Appetit*.

Icons: Flat-screen TV in the multi-media room; family membership in English Heritage.



“Wealth is not without its advantages.”

– John Kenneth Galbraith



THE ENTREPRENEURS

Configuration: Traditional families with one or two children.

Average household size—4 persons.

Predominant age range of adults—35 to 54.

Characteristics: Wealthy, dual-income families.

High percentage of home-based businesses.

Well educated—more than 53 percent hold college or graduate degrees.

Business owners, executives and white-collar professionals.

Housing preferences: Detached houses in the suburbs; high-rise condominiums in the city.

More than half have moved within the past five years.

Very high property values.

Consumption patterns: A Lincoln Navigator and a Porsche.

Family-oriented activities.

Color-coded calendar for family members.

Watch *HBO*.

Read *Forbes Small Business*.

Icons: The wireless home office; family scuba gear.



“A creative economy is the fuel of magnificence.”

– Ralph Waldo Emerson



NOUVEAU MONEY

Configuration: Young families with children.
Average household size—5 or more persons.
Predominant age range of adults—25 to 34.

Characteristics: Big spenders with high incomes.
Highly mobile; two-thirds moved within the past five years.
Highly-educated; dot-com millionaires.
Investment analysts; business owners; high-tech careers.

Housing preferences: New-money subdivisions.
McMansions in the suburbs; penthouses in the city.
Second homes in resort areas.

Consumption patterns: Cadillac Escalade for shopping; Hummer H2.
Downhill skiing.
Designer logo clothes.
Watch *The Cartoon Network*.
Read *House & Garden*.

Icons: Tiered-seating home theater; Centurion Black American Express card.



“A sumptuous dwelling the rich man hath.”

– Mary Elizabeth Hewitt



LATE-NEST SUBURBANITES

Configuration: Older families with younger children.
Average household size—4 persons.
Predominant age range of adults—40 to 55.

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

Housing preferences: Suburban subdivisions outside fast-growing metro areas.
Detached houses—two-story colonials.
More than 80 percent own their homes, but have just started payments on a mortgage.

Consumption patterns: Station wagons and minivans.
Kids' toys.
Family vacations.
Watch *Commander in Chief*.
Read *Business Week*.

Icons: Cell phone family plan; Whole Foods.



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

– Anastasia Toufexis



FULL-NEST SUBURBANITES

Configuration: Families with two or more children.
Average household size—4-plus persons.
Predominant age range of adults—35 to 44; 45 to 54.

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

Housing preferences: Upscale suburban subdivisions.
Nearly two-thirds have moved within the past six years.
Relatively high property values.

Consumption patterns: Practical family automobiles—mini-vans for carpooling (*e.g.*—Honda Odyssey) and SUVs for show (*e.g.*—Ford Expedition).
Family-oriented activities.
Frequent visits to Disney World.
Watch *Nickelodeon*.
Read *Parenting*.

Icons: Weber barbecue grill; “My child is an honor student at . . .” bumper stickers.



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

– John Milton



BLUE-COLLAR BUTTON-DOWNS

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

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

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

Consumption patterns: American cars, *e.g.*—Ford Focus.
Community-oriented activities.
Do-it-yourself home and auto maintenance.
Watch soap operas.
Read *Reader’s Digest*.

Icons: Above-ground swimming pool; backyard gas grill.



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

– Ira Gershwin





TRADITIONAL & NON-TRADITIONAL FAMILIES

– Town & Country/Exurbs –



EX-URBAN ELITE

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

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

Housing preferences: “Retreat” locations—the Maine coast; horse farms in Virginia; Taos, New Mexico.
“Estate” homes—custom if new; restored if old.
Among the highest home values in the nation.

Consumption patterns: Saabs, Audis, Volvos.
Country club sports.
The children attend boarding school.
Watch *The Late Show With David Letterman*.
Read *Martha Stewart Living*.

Icons: Ralph Lauren; private stables.



“Far from the madding crowd’s ignoble strife,
Their sober wishes never learn’d to stray;
Along the cool sequester’d vale of life
They kept the noiseless tenor of their way.”

– Thomas Gray



FULL-NEST EXURBANITES

Configuration: Older couples with children.
Average household size—4 persons.
Predominant age range of adults—35 to 44; 45 to 54.

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

Housing preferences: Rural, upscale boomtowns.
Detached houses in new subdivisions, often on recently-developed farmland.
Close to corporations located along major highway corridors.

Consumption patterns: GMC Yukon.
Camping in state forests; hiking; backpacking; canoeing.
Video cameras, DVDs, flat-screen TVs and TiVo.
Watch *Home Improvement* reruns.
Read *Country Living*.

Icons: Garden tiller; Newcomers Club membership.



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

– Horace



NEW-TOWN FAMILIES

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

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

Housing preferences: New subdivisions, both infill and greenfields.
New ranches, capes, cottages, bungalows, colonials.
Nearly 80 percent own their homes, which are mortgaged to the hilt.

Consumption patterns: Chrysler Town and Country.
Volunteers at schools and sporting clubs.
Little League baseball; children's soccer and football leagues.
Watch *The Disney Channel*.
Read *Woman's World*.

Icons: Home fitness equipment; maxed-out credit cards.



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

– Mencius



SMALL-TOWN FAMILIES

Configuration: Married couples, with two or three school-aged children.

Average household size—4-5 persons.

Predominant age range of adults—35 to 44.

Characteristics: Solid middle-class citizens.

High-school graduates.

Raising kids in an old-fashioned way of life.

Blue-collar and farming-related employment.

Housing preferences: Rural middle-class towns.

Farmhouses, of the front-porch variety; ranches, ramblers, and mobile homes.

Predominantly homeowners.

Consumption patterns: Chevy Silverado.

Friday night football at the local high school.

Boats and campers for fishing and hunting.

Watch *Family Channel*.

Read *Family Circle*.

Icons: American flag; bib overalls.



“No Farmers, No Food.”

– Bumper Sticker



BLUE-COLLAR FAMILIES

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

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

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

Consumption patterns: Chevrolet, Dodge and Ford 4x4 pickup trucks with CD players and gun racks.
Deer hunting; target shooting.
Watch *NASCAR* races.
Read *American Rifleman*.

Icons: Camouflage hunting outfit; professional chain saw.



“When you’re running down our country, man,
You’re walking on the fightin’ side of me.”

– Merle Haggard





YOUNGER SINGLES & COUPLES

– *Metropolitan Cities* –



E-TYPES

Configuration: Mostly singles, some couples, just a few years out of college.
Average household size—1 to 2 persons.
Predominant age range of adults—25 to 44.

Characteristics: High-living, high-energy city-dwellers.
More than 25 percent hold advanced degrees.
Multi-ethnic, with significant numbers of Asians.
E-businesses, information technologies.

Housing preferences: Upscale urban neighborhoods, often near universities.
Half rent; half own urban apartments.
Median home value is second highest in the nation.

Consumption patterns: Convertibles, from Beetle to Mercedes.
Everything on-line.
Frequent movers.
Listen to National Public Radio.
Read *Wired*.

Icons: Bandwidth; IPO red herring.



“In the future, everything will be digital”

– Bill Gates



NEW BOHEMIANS

Configuration: Mostly singles; some couples.
Average household size—1 person.
Predominant age range of adults—25 to 40.

Characteristics: Unconventional, ethnically-diverse, upper-middle-income households.
“Politically correct” college graduates.
The social and political *avant-garde*; one-third are gay.
Executives; students; actors; artists; writers; boutique owners; public-interest advocates.

Housing preferences: In-town and downtown urban neighborhoods.
Three-quarters rent; the rest own flats in brownstones, apartment houses, and converted lofts.

Consumption patterns: Transit cards; Audi A4.
Early adaptors.
Poetry readings and gallery openings.
Watch *Family Guy*.
Read *Vanity Fair*.

Icons: Jean-Michèl Basquiat; state-of the-art haircuts.



“Sacred cows make the tastiest hamburger.”

– Abbie Hoffman



URBAN ACHIEVERS

Configuration: Mostly singles, some couples.
 Average household size—1.5 persons.
 Predominant age range of adults—21 to 30.

Characteristics: Well-educated middle- to upper-middle-class households.
 One-third are foreign-born.
 Ethnically diverse; many are recent immigrants.
 Students; junior administrators; entertainment and media occupations.

Housing preferences: Diverse urban neighborhoods.
 More than 80 percent are renters.
 Lofts, apartments and townhouses.

Consumption patterns: Transit cards; VW Jetta.
 Ethnic clubs and restaurants.
 Imported food, newspapers, videos and CDs.
 Watch *Seinfeld* reruns.
 Read *Fitness*.

Icons: Running shoes with business suits; credit cards and green cards.



“¿Qué pasa, dude?”

– Greeting





YOUNGER SINGLES & COUPLES

– *Small Cities/Satellite Cities* –



THE VIPS

Configuration: Couples and some singles.
Average household size—2 persons.
Predominant age range of adults—35 to 44.

Characteristics: Dual-income, dual-career couples.
Forty percent have college or post-graduate degrees.
Yesterday: *Twentysomethings*. Tomorrow: *Nouveau Money*.
White-collar professionals: executive vice presidents; department heads;
architects and engineers.

Housing preferences: Upper-middle-class neighborhoods in smaller cities.
New single-family detached homes in new subdivisions.
Upscale condos and townhouses in more urban areas.

Consumption patterns: BMW 5 series.
Downtown commuters.
Financial planning services.
Watch *News Hour with Jim Lehrer*.
Read *Boating* magazine.

Icons: Espresso/cappuccino maker; The RAZR phone.



“Power is the great aphrodisiac.”

– Henry Kissinger



TWENTYSOMETHINGS

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

Characteristics: Middle-income singles and couples.
Recent college graduates who have moved to “edge city” areas to start their careers.
Highly athletic, technologically advanced, active nightlife.
Starter positions in info-tech start-ups, public and private service industries.

Housing preferences: Fast-growing satellite cities; small-city suburbs.
Fifty-four percent rent lofts and apartments.
The 46 percent who are owners bought starter houses, townhouses, or condominiums.

Consumption patterns: Old Volvos and BMWs.
Take-out, fast food, and happy hour grazing.
Health clubs and night clubs.
Watch *Comedy Central*.
Read *Shape*.

Icons: txt msg; Craig’s List.



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

– Mick Jagger and Keith Richard



SMALL-CITY SINGLES

Configuration: Mostly singles and some couples (cohabs), few children.
Average household size—1 to 2 persons.
Predominant age ranges—18 to 30.

Characteristics: Students and college graduates; the highly-educated professionals that teach them.
Highly mobile—two-thirds have moved in the last five years.
Recent grads who've launched start-up companies; sales and white-collar workers.

Housing preferences: College and university towns.
Sixty percent are renters in apartment complexes or houses.
Students often live off-campus.

Consumption patterns: Compact imports such as VW, Toyota.
Alternative music.
ATM card.
Watch *MTV Punk'd*.
Read *Sports Illustrated*.

Icons: Singles bars; Grateful Dead (same as it ever was) CDs or MP3s.



“Youth is wholly experimental.”

– Robert Louis Stevenson





YOUNGER SINGLES & COUPLES

– *Metropolitan Suburbs* –



FAST-TRACK PROFESSIONALS

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

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

Housing preferences: Inner suburbs of large cities; downtowns of small cities.
Upscale condominiums, townhouses, and apartments.
Sixty percent own their residences.

Consumption patterns: BMW 3 series.
High-tech electronics.
Exercise equipment and health clubs.
Watch *Will & Grace*.
Read *GQ*.

Icons: Work week: Burberry; weekends: REI.



“Nothing succeeds like success.”

– Alexandre Dumas, père



UPSCALE SUBURBAN COUPLES _____

Configuration: Married couples, few children.
Average household size—2.1 persons.
Predominant age range of adults—25 to 44.

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

Housing preferences: Close-in suburbs.
Detached residences in small new housing developments, many at cluster densities.
Colonial, Victorian, and Georgian architecture.

Consumption patterns: Chevy TrailBlazer.
DVD movie collection.
Home recycling center.
Watch *ESPN*.
Read *Entertainment Weekly*.

Icons: Labrador Retriever; Plasma TV.



“The home should be the treasure chest of living”

– Le Corbusier



SUBURBAN ACHIEVERS

Configuration: Mostly singles, some couples.
Average household size—1.5 persons.
Predominant age range of adults—21 to 34.

Characteristics: More than 70 percent have moved in the past five years.
Recent college grads.
High-tech employment; entertainment, sports and media jobs.
White-collar workers looking for upward mobility.

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

Consumption patterns: Mazda; Hyundai.
Shopping at the malls.
Commute to downtown.
Watch *That '70s Show*.
Read *Rolling Stone*.

Icons: Hooters T-shirt; Sony Vaio.



“What’s up?!?”

– Greeting



NO-NEST SUBURBANITES

Configuration: Mostly married couples, some singles.
Average household size—2 persons.
Predominant age range of adults—30 to 40.

Characteristics: Generation X households.
Half attended or graduated from college.
Predominantly white.
Teachers, hospital workers, white-collar and clerical employment.

Housing preferences: Old and new suburbia.
Townhouses and single-family houses.
Nearly 70 percent own their homes.

Consumption patterns: Nissan Xterra.
Home-delivery meals.
Huge video collection.
Watch *Saturday Night Live*.
Read *Time*.

Icons: Treadmill; Trivial Pursuit.



“You will be safest in the middle.”

– Ovid





YOUNGER SINGLES & COUPLES

– Town & Country/Exurbs –



EX-URBAN POWER COUPLES

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

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

Housing preferences: An hour's drive from the closest metro in scenic, formerly rural areas.
Large detached residences in small new housing developments, many at
cluster densities.
Home office.

Consumption patterns: Porsche Cayenne.
Caribbean travel.
Chocolate labradors.
Watch *NBC Nightly News*.
Read *The Wall Street Journal* on line.

Icons: Six-burner professional range; e-Trade account.



“Knowledge is power”

– Francis Bacon



CROSS-TRAINING COUPLES

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

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

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

Consumption patterns: Ford F360 Super Duty XLT truck.
Mountain biking.
Self-help books.
Watch *Discovery Channel*.
Read *Outdoor Life*.

Icons: Carabiners; Gore-Tex XCR pullover.



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

– Ralph Waldo Emerson



EXURBAN SUBURBANITES

Configuration: Singles and married couples.
Average household size—2 persons.
Predominant age range of adults—25 to 44.

Characteristics: High-school graduates.
Middle-income households.
Employed in manufacturing and construction.

Housing preferences: Exurban towns that are growing rapidly.
Three-quarters own their homes.
Detached houses; duplexes; townhouses.

Consumption patterns: Chevy Equinox.
Fast food.
NASCAR races.
Watch *The Speed Channel*.
Read *Sports Illustrated*.

Icons: Dale Earnhardt; K-Mart.



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

– Chinese Proverb



ZIMMERMAN/VOLK ASSOCIATES, INC.

6 East Main Street
Clinton, New Jersey 08809

908 735-6336 • 908 735-4751 *facsimile*
www.ZVA.cc • info@ZVA.cc

Research & Strategic Analysis

RIGHTS AND STUDY OWNERSHIP—

Zimmerman/Volk Associates, Inc. retains all rights, title and interest in the methodology and target market descriptions contained within this study. The specific findings of the analysis are the property of the client and can be distributed at the client's discretion.

