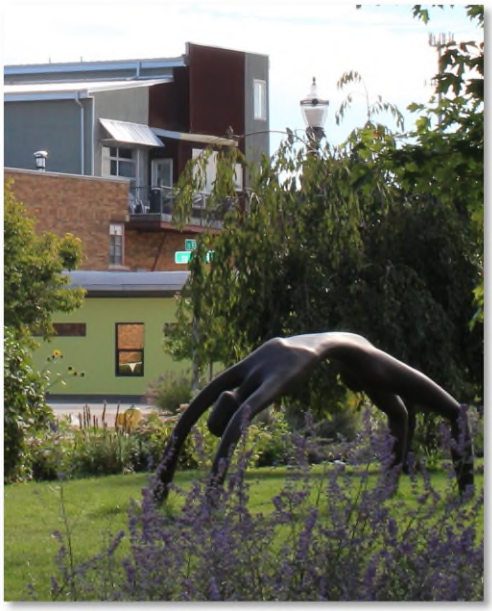


Target Market Analysis
Regional Workbook
Southwest Michigan
2016

Prepared by:

LandUseUSA

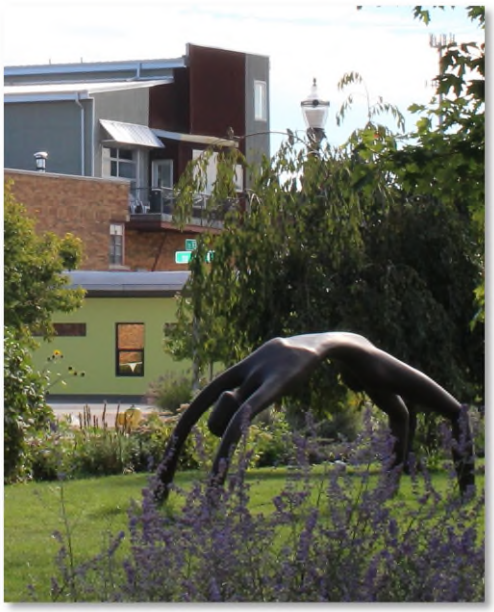
Southwest Michigan Prosperity Region 8

Michigan State

Housing Development Authority

MSHDA

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY



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Introduction Advisory Report

Through a collaborative effort among public and private stakeholders, and with funding assistance from the Michigan State Housing Development Authority (MSHDA), LandUse|USA has been engaged to conduct this Residential Target Market Analysis (TMA) for the Southwest Michigan Prosperity Region 8, which includes 7 counties. Allegan County in the West Michigan Prosperity Region 4 is also included in this study, for a total of 8 counties.

This study has also been funded by a matching grant under the State of Michigan's Place-based Planning Program. The program is funded through a matching grant provided by the Michigan State Housing Development Authority (MSHDA), and has also has the support of the state's Community Development division within the Michigan Economic Development Corporation (MEDC). The Regional Community Assistance Team (CATeam) specialists are available to help jurisdictions develop strategies for leveraging the local market potential and becoming redevelopment ready for reinvestment into downtown districts.

The Target Market Analysis approach focuses on identifying the magnitude of potential for adding Missing Middle Housing choices within counties, cities, and villages. It involves rigorous data analysis and modeling and is generally based on in-migration into the each county and place; internal migration within those geographies; movership rates by tenure and lifestyle cluster; and housing preferences among target market households. Results are documented in Market Strategy Reports for each county, separate from this Regional Workbook.

Table 1
TMA Regional Workbook - Outline
The Southwest Michigan Prosperity Region 8

The Regional Workbook	
Narrative	The Advisory Report
Narrative	The Methods Book
Target Market Profiles	
Section J	Formats by Target Market
Section K	Building Typologies
Section L	Lifestyle Clusters
Section M	Narrative Descriptions

It is essential that stakeholders review this Regional Workbook alongside each county's Market Strategy Report. It begins with an Advisory Report of recommended next-steps for public and private stakeholders. This is followed by a Methods Book that explains the work approach, process, and key terminology. Attachments provide information on the target market profiles, plus results of a real estate analysis of existing housing choices. An outline is shown in the following Table 1 on the preceding page.

Public Stakeholders Advisory Report

This section describes some steps that cities, villages, and public stakeholders can take to help pave the road to success and help make real projects happen. Topics generally focus on a) leveraging statewide programs; b) getting organized and collaborating; c) facilitating stakeholder engagement processes; and d) marketing strategies. These strategies are intended to help with placemaking, talent and economic development, downtown development, and implementation of the TMA market potential. This is followed by additional recommendations for private developers, investors, and builders, with an emphasis on Missing Middle Housing and building formats.

Michigan State Resources – Leverage a variety of training sponsored by the state's Collaborative Community Development (CCD) division, including the Placemaking Curriculum; National Charrette Institute (NCI); and Form Based Code Institute (FBC). Leverage resources provided by the Michigan Main Street Communities program; Redevelopment Ready Communities (RCC) program; and PlacePlans programs underway by the Michigan Municipal League (MML) and MSU's Land Policy Institute (LPI).

State Agency Outreach – Meet with the State of Michigan Community Development Specialist and CATeam representative for the region. The meeting agenda should include discussion of the TMA results and implications for economic growth; placemaking processes that support downtown and economic development; and implementation strategies for making real projects happen.

Redevelopment Ready Community (RRC) Program – Leverage the CCD's Redevelopment Ready Community (RRC) initiative. Regardless of whether they are seeking full certification in the program, local communities should follow the RRC process with some self-initiative. Following RRC steps will help demonstrate to prospective developers that appropriate due-diligence tasks are being completed to ease project review and permitting processes.

Department Collaboration – At the municipal level, make organizational or policy changes as needed to ensure collaboration between departments and divisions. In particular, community development divisions should look for new opportunities to contribute to local planning efforts. In turn, municipal planners and consultants should actively seek input from community development staff in the planning process. Both divisions should be proactive in collaborating on common goals and objectives for community and economic growth.

Public-Private Partnerships – Build public-private partnerships by meeting with local developers to review the TMA results and discuss implementation strategies. Discuss ways that both parties can help ease the process and help make real projects happen. Encourage developers to consider a combination of investment strategies outlined in the TMA, including rehabilitation of existing housing units, conversion and adaptive reuse of existing buildings, and/or development of new units.

Volunteer Recruitment – Follow the Main Street Four Point Approach® (Organization, Promotion, Design, and Economic Restructuring) for recruiting and organizing volunteers; and for implementing placemaking processes in urban settings. Volunteers with specialized skills and qualifications may be able help with the process for making sites shovel ready, pursuing grants and funding, commissioning developer bids through RFP processes, and recruiting new businesses.

Stakeholder Engagement – Ensure that at least one local staff person is trained and certified by the National Charrette Institute (NCI) to facilitate stakeholder engagement. Alternatively, retain the services of an urban planning firm (or town planners) with NCI-certified professionals to assist with the process.

Email Outreach – Gather and review existing email lists of local stakeholders, municipal staffers, steering committee members, advocacy groups, elected officials, volunteers, developers, real estate brokers, and property owners. Email the TMA report to the stakeholders as a .pdf electronic file, and invite them to contact the TMA consultant with questions.

Media Outreach – Write media releases and event invitations internally, and then ask the media to print them as written. Writing media releases internally can help ensure thorough and accurate coverage of the TMA results, community-wide goals and objectives, stakeholder engagement processes, and success stories.

Internet and World Wide Web – Post a .pdf electronic copy of the TMA on local websites, including city planning and economic development departments, downtown development authorities (or similar downtown associations), chambers of commerce, and neighborhood associations.

Social Media Outreach – Announce and promote the TMA results on social media websites, and particularly Facebook and Twitter. Designate a staff person to steer discussions in a positive manner, and to keep the content current and relevant.

Public Open Houses – Facilitate public open houses for the general public and/or special interest groups. Events could include presentations, charrettes, workshops, focus groups, and interactive surveys. Related tools could include phone interviews, intercept surveys, mail surveys, etc.

Developer Outreach – In addition to public open houses, host one or more developer summits for local investors, real estate brokers, and lending institutions. Initiate and facilitate one-on-one meetings with developers to review the TMA results, implications, and next-steps. Provide them the TMA consultant's contact information, and encourage them to call with questions.

Professional Planning Services – Retain the professional services of an urban planner, town planner, or landscape architect to prepare preliminary site plans or artist renderings for site-specific projects. Strive to accurately convey the TMA recommendations relative to those projects and locations. Host design competitions and display the winning designs in marketing brochures.

Financial Institutions – Meet with financial institutions and ask them to offer low-interest loans and negotiable terms for developers that propose and plan projects in alignment with the TMA recommendations. Ask the lenders to advertise the incentives, and also announce public open houses and other events on their electronic news boards.

Hard and Soft Incentives – Based on input during the developer forums and open houses, evaluate and solidify the hard and soft incentives, and ensure that they are clearly conveyed on local websites. Hard incentives may include tax credits, loans and other financial tools (revolving funds, bond programs, tax increment financing, etc.). Soft incentives may include flexible terms, infrastructure, brownfield remediation, educational resources, collaborative marketing, land bank assistance, streamlined review and approval processes, etc.

Marketing Plan – Retain the services of a local and professional marketing firm to prepare a cost-effective marketing plan. Focus on reinvestment opportunities and transformative projects in the downtown and urban neighborhoods, with an emphasis on mixed-use projects, attached residential units, and Missing Middle Housing formats. (Note: Property listings by real estate brokers can help, but are not a substitute for effective and aggressive marketing strategies.)

Marketing Brochures – Work with the marketing firm to summarize the TMA results into brochures, flyers, and other promotional materials. Create a website page that promotes the site-specific investment opportunities. Include lists of soft and hard incentives for developers, investors, and new employers.

Conference Outreach – Attend conferences in Michigan and metropolitan cities like Green Bay, Milwaukee, Chicago, South Bend, Fort Wayne, Indianapolis, Toledo, Columbus, Cleveland, etc. Host booths, market the region as compelling place for investment, and provide brochures about site-specific opportunities and projects. Consider a wide variety of Michigan conferences hosted by the organizations and associations listed in the following Table 2.

Table 2
Organizations, Associations, and Programs
The State of Michigan – 2016

Michigan Talent and Economic Development | TED	Acronym
Collaborative Community Development | MEDC & MSHDA	CCD
Michigan Community Action Teams | MEDC & MSHDA	CATeam
Michigan Economic Development Corporation	MEDC
Michigan State Housing Development Authority	MSHDA
Redevelopment Ready Communities Program | CCD	RRC
Michigan Main Street Center | CCD	MMSC
Building Michigan Communities Conference | MSHDA	BMCC

The State of Michigan – Other Associations	Acronym
Community Economic Development Assoc. of Michigan	CEDAM
Michigan Association of Counties	MAC
Michigan Association of Planning	MAP
Michigan Community Development Association	MCDA
Michigan Downtown Association	MDA
Michigan Economic Developers Association	MEDA
Urban Land Institute – Michigan Chapter	MI-ULI
Congress of New Urbanism | Detroit - June 2016	MI-CNU
Michigan Local Government Managers Association	MLGMA
International Council of Shopping Centers	ICSC

Private Developers Advisory Report

LandUse|USA recommends that developers and investors align their projects with the market potential outlined in this TMA. Ideally, they will focus on modern Missing Middle Housing formats, including attached units in both the renter- and owner-occupied markets, and both market-rate and affordable price points. It is also recommended that they focus on new housing formats that a) are truly unique to each community; b) support socio-economic diversity; and c) are smartly planned and well-constructed as quality projects with appropriate placemaking attributes.

Site-Specific Feasibility Studies – The Target Market Analysis and TMA Market Strategy Reports are not intended to replace the need for site-specific feasibility studies. Rather, they serve as platforms for site-specific and more detailed studies. They are designed to demonstrate the relative magnitude of market potential and feasibility of attached housing formats at the county-wide, city-wide, and village-wide levels.

Recommended Project Strategies for Developers

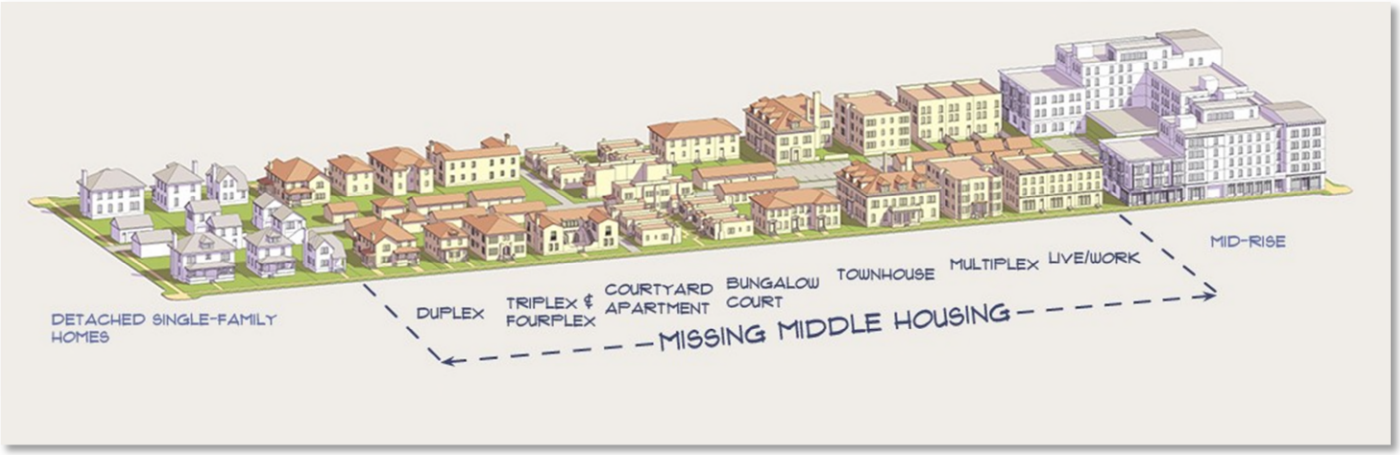
- Attached building formats that align with the Missing Middle Typologies.
- Locations that support urban infill, redevelopment, and reinvestment.
- Locations in, adjacent to, and walkable to traditional downtown districts.
- Locations walkable to shopping, public schools, health care, transit, and churches.
- Locations with vista views of waterfronts, downtowns, public plazas, etc.
- Projects that involve public-private partnerships and regional collaboration.
- Projects that involve adaptive reuse and result in historic preservation.
- Projects that include Placemaking amenities and help create a sense of place.
- High-quality projects that support environment sustainability.
- Mixed-use projects that include retail, shopping conveniences, and services.
- Projects designed for a spectrum of target markets, and not just one.
- Projects designed for income integrated and multicultural communities.
- Projects that meet the needs of low-income households, not just the upper crest.

Pro-Forma Analyses – Developers will inevitably and unavoidably need to prepare site-specific pro forma analyses for underwriting purposes and to qualify for loans, grants, tax rebates, or other incentive programs. Underwriting requirements will probably include specification on the following: a) building format, size, scale, height, mix of uses, and amenities; b) unit sizes, tenures, prices, and amenities; c) parking, access, and related impacts on infrastructure; d) ownership, zoning, land use regulations, and related planning implications; e) taxes revenues and related fiscal impacts; and f) labor, materials, taxes and fees, and related costs.

Form-Based Branding – Assuming that the urban transect and missing middle housing typologies are used as guides, product types recommended in this TMA may be refined by the developers and builders, and to fit the appropriate context of place. When considering Missing Middle Housing formats, developers should avoid labeling projects or buildings as “affordable”, “subsidized”, “multi-family”, or “worker” housing. Instead, projects should be described according to their format and function, which will help diversify developer risk, optimize the market potential, and support socio-economic diversity within the community. A few qualifiers are listed below.

Form-Based Approach to Project Branding

- Use: Residential, mixed-use; live/work; above retail, civic, and/or office space.
- Tenure: Renter-occupied, for-lease, owner-occupied, lease-to-own, and mixed tenures.
- Scale: Building height, footprint, number of levels, total units, units along building sides.
- Format: Detached units like mansion style houses (which may be subdivided into duplexes and triplexes), cottage courts, and accessory dwelling units (not “single-family”).
- Format: Attached formats like townhouses, row houses, multiplexes, low-rises, and flats and lofts (not “multi-family”).



Missing Middle Housing typologies | Credit: Daniel Parolek, Opticos Design, Inc.

Missing Middle Housing Advisory Report

Missing Middle Housing – Results of the TMA are used to identify Missing Middle Housing formats for developers and to encourage the development of unique products within those typologies. The emphasis is usually on the building format rather than the unit format. The term Missing Middle Housing is credited to Daniel Parolek of Opticos Design, Inc.

By matching unique housing formats with the preferences of the target markets, local markets can benefit through population retention and growth. The market potential from the TMA has been carefully aligned with the housing formats, based on the propensity for the target markets to choose attached, renter-occupied units in unique building formats. The TMA also focuses on target markets that show a high propensity for choosing urban places to live.

Missing Middle Typologies – The typologies are shown in the diagram on the prior page (see Exhibit K.1 for a larger version), and additional information is also provided in Section K of this report, with the following outline.

Table 3
Missing Middle Housing Typologies – Outline of Exhibits
Southwest Michigan Prosperity Region 8

Typologies	Exhibit K.n	Similar or Commonly Interchanged Terms
Missing Middle Housing	Exhibit K.1	Diagram with an overview of the typologies
Mansion Style Detached	Exhibit K.2	Carriage-Style; Accessory Dwelling Unit (ADU)
Duplex, Triplex	Exhibit K.3	Fourplex; may be side-by-side or stacked
Townhouse (Side-by-Side)	Exhibit K.4	Row House; Brownstone; Linked Houses; Maisonette
Townhouse (Stacked)	Exhibit K.5	Row House; Brownstone; Linked Houses; Maisonette
Multiplex: Small	Exhibit K.6	Multiplex: Large; Lofts
Midrise: Small	Exhibit K.7	Lowrise; Low-rise; Mid-rise; Lofts
Midrise: Large	Exhibit K.8	Highrise; High-rise
Over Commercial	Exhibit K.9	Main Street Mix; Live-Work; above street-front retail
Courtyard Apartment	- -	Apartments; Flats
Bungalow Court	- -	Cottages; Houses; Flats
Examples	Exhibit K.10	Winners of the 2015 Michigan Design Competition

Carriage Style Formats – Flats or lofts above garages, and cottages added behind existing houses are generally referred to as carriage-style formats. In zoning nomenclature, they may also be referred to as Accessory Dwelling Units (ADU), ancillary units, or secondary suites. They are often referred to as "Mother-In-Law Suites" or "Granny Flats", and may include basement apartments; flats over garages; cottages attached to the main dwelling through breezeways; and detached cottages behind the main dwelling. Two examples are provided in the photos below.

Source: Carriage style typologies (accessory dwelling units) | Photo credits: Opticos Design.

Live-Work Formats – Within the context of this TMA study, references to Live-Work units are not intended to include only new-builds that are explicitly designed for the owner or renter operate a business in the same unit. The term may be more generally applied to mixed-use projects where the street-front levels are filled with retail merchants or small businesses, and the upper levels are occupied by other renters and/or or owners.

Examples of live-work formats with a diverse building formats and architectural designs.

Among live-work formats, the upper levels may include flats and lofts where residents are permitted to operate home-based units. The term could also apply to townhouses and row houses with owners and renters who are allowed to operate home-based businesses. In this latter example, the buildings might have a traditional store front or main street presence – but not as a rule.

Courtyards and Public Spaces – Wherever possible, new multiplexes should include shared courtyards or other common areas with open space and seating. This format is also referred to as Courtyard Apartments among the Missing Middle Housing typologies. If there is a market potential for new, detached units (i.e., new-builds), then they should include Bungalow Courts or cottage-style houses that face onto a shared courtyard. In mixed-use projects and downtown districts, street-level courtyards should be designed as part of the public realm. In some special cases, pocket parks and town squares could serve as public courtyards.

Examples of courtyards and public spaces from the Michigan Missing Middle Housing Design Competition. 1st Place - Tiula Architects (left image) and 3rd Place - Settle Architects (right).

Missing Middle Housing Design Competition – In 2015, AIA Michigan, the Michigan State Housing Development Authority, Michigan State University's Land Policy Institute, Michigan Municipal League, and the Michigan Chapter for the Congress of New Urbanism collectively sponsored a design competition on Missing Middle Housing formats. Renderings from the top three winners are shown in attached Exhibit K.10, and images from the Grand Prize Winner are also shown on the following page. These are intended to provide just a few examples of Missing Middle Housing formats needed throughout Michigan and in urban places of all sizes.

Results of the Missing Middle Housing Design Competition.
1st Place Winner: Tiula Architects (left); 2nd Place by Hamilton Anderson Assoc. (right).

Detached and Attached Formats – Conventional housing studies often use the terms "single-family" and "multi-family" units, and this nomenclature is reinforced by municipal tracking of building permit data, and by the lending industry. The Target Market Analysis intentionally avoids this family-based nomenclature and instead differentiated between "detached" houses and attached formats.

When attached units are recommended as a mix of duplexes, triplexes, fourplexes, or townhomes, they should have distinct façade articulations with no more than 6 private entrances, porches, balconies, or stoops along any one side of each building. Some midrise and multiplex buildings could have back-to-back units, with up to 12 units on any given level.

Other buildings could include a combination of one-level and split-level lofts and townhouses that are stacked in any combination (see Section K, attached). Again, stacked lofts should have no more than 6 units along any building side and regardless of the building format – but the units may have shared entrances.

"Slide" by Building Size Advisory Report

The TMA model does not automatically correct for a low market potential among large building sizes. All exhibits attached to each county's Market Strategy Report shows results that have not been adjusted for the magnitude of market potential relative to building size. However, adjustments are demonstrated within the body of each narrative.

In some it may be necessary to "slide" some of the market potential down along the building sizes. For example, if there is an annual market potential for 11 units in buildings that should have no more than 9 townhouses, then the implied surplus of 2 units could "slide" into a smaller building – such as a duplex. Similarly, if there is an annual market potential for 5 units in a midrise building that typically has at least 10 units, then the 5 units could "slide" down to a smaller building size – perhaps among attached townhouses or row houses.

A slide to the market potential could also be applied under unique circumstances, especially to accommodate unique site attributes or align with local level planning policies. For example, this could apply to sites and locations where large buildings would not fit the context of place; would conflict with adjacent uses and established neighborhoods; or would block vista views.

Unit Amenities Advisory Report

Floorplans should be designed for renters of all ages and incomes, including a mix of single householders, unmarried couples, two or more generations (with accommodations for single parents or siblings), and unrelated roommates. To meet the needs of these diverse groups, two-bedroom units should have the bedrooms placed on opposite sides of the kitchen and common areas (i.e., they should not share common walls.

Each bedroom should have its own full private bath, and a ½ guest bath should be located next to the main entrance. All two-bedroom units should have balconies or patios that can accommodate at least two chairs. Kitchens and common areas should serve as buffers for units with two bedrooms. Kitchens should be centrally located and facing outward onto common areas (i.e., living rooms), and with clear sight-lines to patio doors or bay windows.

One-bedroom, studio, and efficiency units may have 1 bedroom, and could be as small as 450 square feet), and do not necessarily have to include balconies or patios. For additional perspective only, micro-units in central Detroit could be as small as 300 square feet.

Rural-to-Urban Transect Advisory Report

Introduction – The Rural-to-Urban Transect is used as a guide for identifying target market that have a propensity to choose urban rather than suburban or rural locations to live. For reference, transect zones are also highlighted for each of the moderate and upscale target markets in Section J (see Exhibit J.6 through Exhibit J.20). The urban transect is often applied as tool in form-based planning. A more complete description is provided below, and a larger image is shown in Exhibit K.1.

Transect Description – "The Transect is a master planning tool that guides the placement and form of buildings and landscape, allocates uses and densities, and appropriately details civic spaces. A model Transect, depicted below, is included in the SmartCode. For simplicity it is divided into six zones, nicknamed "T-Zones", which increase in intensity of development towards the higher T-zones (T5 and T6) and decrease to the agrarian and untouched natural conditions (T2 and T1). Many human settlements are organized this way, in which the walkable neighborhood with a center and an edge provides the natural gradient." – Duany-Plater Zyberk & Co.

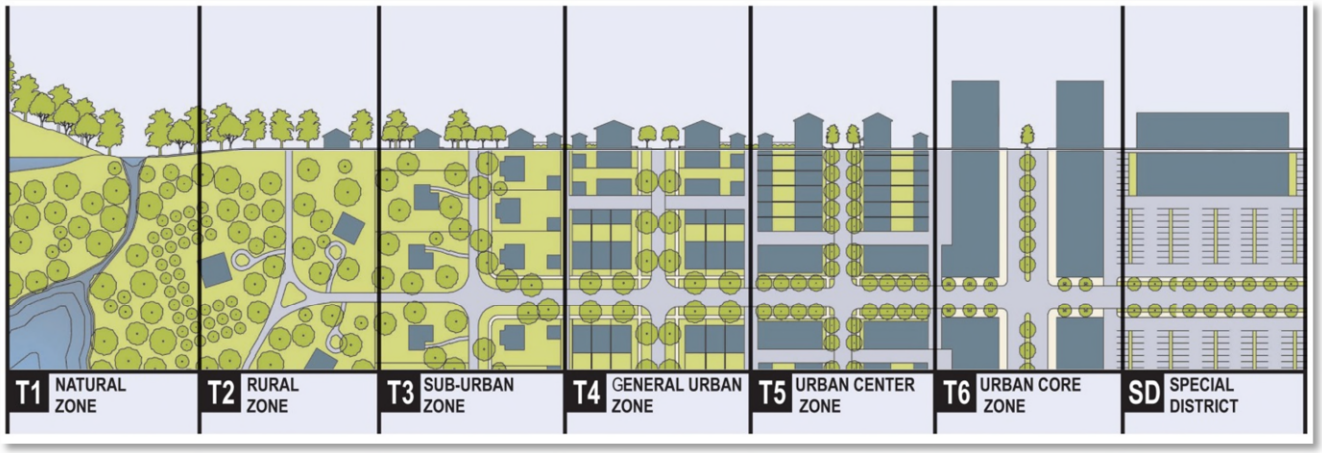


Image: Rural-to-Urban Transect with six normative Transect Zones (T-zones).
Credit: Duany Plater-Zyberk & Company; 2009.

Introduction Methods Book

Several important criteria are used to identify target markets, namely: a) their propensity to choose urban and downtown settings over suburban or rural places; and b) some propensity to choose attached building formats rather than detached houses. These propensities are high for some of the target markets and low for others, and the analysis captures not only the magnitude of market potential for detached houses as well as attached formats.

The target markets tend to have higher than average renter occupancy rates and include a range of incomes. Moderate-income renters tend to have higher movership rates; are more likely to live in urban places; and are more likely to choose attached units. However, there are many exceptions and better-income households and owners are following a national trend back to urban places.

Across the nation, single-person households are gaining as a share of total. They span all ages, incomes, and tenures; and they too are seeking urban alternatives to detached houses. Adding unique styles and forms of housing can significantly improve a market's ability to compete and intercept these households when they are on the move.

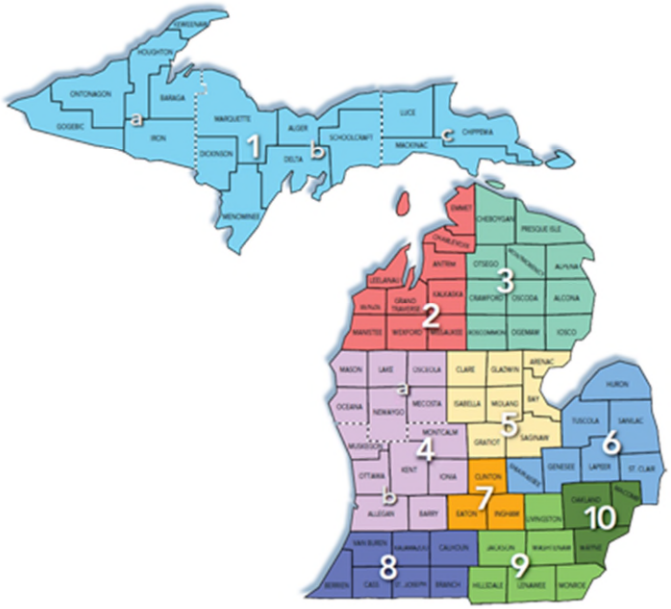
County-level results of Target Market Analysis are presented by lifestyle clusters and target markets (upscale and moderate); scenario (conservative and aggressive); tenure (renter and owner); building formats (detached and Missing Middle Housing); place (cities, villages, and census designated places), price point (rent and value); and unit sizes (square feet). These topics are also listed below and supported by attachments with tables and exhibits that detail the numerical and quantitative results:

Variable	General Description
Target Markets	Upscale and Moderate
Lifestyle Clusters	71 Total and Most Prevalent
Scenario	Conservative and Aggressive
Seasonality	Seasonal Non-Resident Households
Tenure	Renter and Owner Occupied
Building Sizes	Number of Units per Building
Building Formats	Missing Middle Housing, Attached and Detached
Geography	Counties, Cities, Villages, and Census Designated Places (CDP)
Prices	Monthly Rents, Rent per Square Foot, Home Values

Each of these topics is explained in this Methods Book and the following sections below. Again, this Methods Book is more than just supporting and companion document to this Market Strategy Report. Rather, it is essential for an accurate interpretation of the target market analysis and results, and should be carefully reviewed by every reader and vested stakeholder.

Geographic Perspective Methods Book

Michigan Prosperity Regions 4 and 8 – This TMA study is designed to specifically align with the Southwest Michigan Prosperity Region 8, which includes 7 counties shown in the map below (Van Buren, Berrien, Kalamazoo, Calhoun, Branch, St. Joseph, and Cass Counties). Allegan County is also included in this study and is technically part of the West Michigan Prosperity Region 4. The market potential model has also been completed for each city (Allegan, Benton Harbor, New Buffalo, Bridgman, Niles, Portage, Marshall, Coldwater, and Sturgis), village (Paw Paw), and township (New Buffalo and Lake) that collaborated in the study.



Inset: Regional Setting for Michigan Prosperity Regions 4 and 8

Definition of "Place" – A census designated place (CDP) is a concentration of population identified by the United States Census Bureau for statistical and reporting purposes. It is usually delineated by the census in cooperation with local officials, but it is not legally incorporated under Michigan state law. It a) typically aligns with visible features or the boundaries of adjacent cities or villages; b) cannot extend into neighboring cities or villages; c) has no population size requirement; and d) may change in shape and name between decennial censuses.

Throughout this target market analysis, CDPs may be simply referenced as "places", and are often listed among "cities, villages, and places". The lone reference to "places" is also used throughout this report, and may include any combination of cities, villages, and CDPs.

In this regional study, the market potential was completed for every census place within each county. However, only the largest places are included in qualitative, local-level market assessments. Results are provided in each county's Market Strategy Report, including the following sections:

Section A – Investment Opportunities – Aerial maps, photo collages, and tables.

Section H – Market Assessment – Demographic tables, traffic counts, and PlaceScores™.

Upscale and Moderate Target Markets Methods Book

Mosaic Lifestyle Clusters – Based on definitions provided by Experian Decision Analytics (the vendor of demographic data used in this study), there are 71 lifestyle clusters (Mosaics) living throughout the United States. Experian's definitions of these clusters are based primarily on a) geographic region in the United States; b) household density; c) household income; d) tenure (owner and renter-occupancy); d) consumer behavior (credit and debt); and e) a wide variety of socio-economic variables – of which ethnicity is just one factor.

When lifestyle clusters are identified as candidates for attached formats in urban places, they become target markets for new and rehabbed residential units within in Missing Middle Housing typologies. Again, they are selected based on their known propensity to choose attached housing formats in small and large urban places, communities, and/or downtown settings. They also tend to be young singles and renters with high movership rates, but also include empty-nesters, early retirees, active seniors, and singles of all ages. These selection criteria are also described in the following list.

Target Market Criteria – A Guide

- Households that have demonstrated either a significant or small propensity for choosing to live in the State of Michigan, including the West and Southwest Prosperity Regions.
- At least some (although not necessarily all) of the households also have a propensity to choose urban places, including downtowns and surrounding neighborhoods.
- At least some (although not necessarily all) of the target households also have a propensity to choose attached units rather than detached houses.
- Tenure, family composition, age, and income are not among the target market criteria. Renters with low-to-moderate moderate incomes will generally represent the majority of target households. However, better-income renters and owners will also be included in the mix.
- The household profiles will vary between and within the target markets, and will include a variety of family compositions and range of ages.

Sorted by Income – Experian Decision Analytics has assigned codes to the 71 Mosaic lifestyle clusters that are based on income, with the highest income cluster having a code of A01, and the lowest income cluster having a code of S71. The income rankings hold up in large geographies like states and most counties, but variances may appear in relatively small cities and villages.

Upscale and Moderate Targets – Experian's 71 lifestyle clusters have been carefully examined to select 8 Upscale Target Markets and 8 Moderate Target Markets for the West and Southwest Michigan regions. Again, these 16 target markets were all selected for their propensity to live in Michigan, and some propensity to live in the southwest region of the state.

Prevalent Lifestyle Clusters Methods Book

The Upscale and Moderate Target Markets are not always prevalent in relatively rural areas. Even when considered as a collective group, they may generate a market potential that is nearly negligible – especially in the smallest cities, villages, and places.

Meanwhile, more prevalent lifestyle clusters living in the market will have relatively lower inclinations to choose attached housing formats – particularly when given quality choices among detached houses. Through their sheer numbers, these households can collectively generate most of the market potential for attached units. However, targeting these households with new attached formats intrinsically comes with higher risk.

To ensure that the market potential model captures the most prevalent lifestyle clusters in each county and place, the analysis is completed for all 71 lifestyle clusters, as well as the upscale and moderate target markets. This approach captures every household that might choose an attached format in and urban place – even if the vast majority would actually prefer a detached house in a rural place.

Propensity for Missing Middle Housing Methods Book

Again, the upscale and moderate target markets are carefully selected based on their high propensity to choose attached housing units in urban areas, and particularly in downtown districts. Section B attached to each county's Market Strategy Report, and Section J attached to this Regional Workbook, detail the preferences of each target market for various building formats.

The housing preferences of migrating households vary between and within the target markets, and it should not be assumed that renters are seeking conventional "apartments" or that owners are seeking detached (or "single-family") houses. Some will be interested in owning a townhouse or a swanky flat adapted from a former warehouse. Others will prefer to rent flats in subdivided mansion-style houses, or lofts above street-front retail.

Some of the upscale target markets might choose to live in a few of the region's counties, or in only a few cities or villages. Even so, if they have high movership rates and an inclination to choose attached housing formats in urban settings, then they can collectively generate a small magnitude of market support for unique formats. Alternatively, if their housing expectations are not met, then they might bypass the region and its counties altogether. The cumulative effects of lost opportunity could be profound over time.

Contract and Gross Rents Methods Book

Section F, attached to each county's Market Strategy Report, details the propensity of households within the target markets to tolerate prices across rent and home value brackets. Prices are based on the averages for the State of Michigan and adjusted for income differences between counties and places. Although tenure (owner v. renter) is not a basis for selecting the target markets, the vast majority of target market households are in fact renters. Therefore, most of the price discussions in this TMA focus on contract and gross rents.

Within the "upscale" target markets, about half of Michigan's households will have tolerance for contract rents of $800 or more, and the other half will be seeking more attainable prices. Within the "moderate" target markets, about two-thirds of the state's households will be seeking contract rents of $800 or less. Histograms (see Exhibit F.1 and Exhibit F.3) demonstrate these profiles.

Contract rents are commonly referred to as "cash rent" or "asking rent", and typically exclude fees for utilities and trash pick-up; parking, garages, and storage units; pets and cleaning; and special services like club houses, pool access, security, extra keys, van services, package handling, etc. These types of fees often included with rents with short-term leases, particularly in college towns and seasonal markets.

Section F includes one table (Exhibit F.8) that demonstrates the typical conversion rates between contract and gross rent. Averages are shown for the State of Michigan and each county in the region. Estimates for 2016 have been developed by LandUse|USA and based on the American Community Survey's 1-year and 5-year estimates over time. Exhibit F_1.9 demonstrates the relationships between income and rents, and a summary is provided on the next page, with some general observations.

Contract and Gross Rents – In 2016, the median contract rent in Michigan is estimated to be $658 per month. Median gross rents are estimated to be $822 per month, which is about 25% higher. Monthly utilities and fees are estimated to be about $164 per month, which represents about 20% of gross rent.

Rents as a Share of Income – The median household income for all renters in Michigan is about $28,800. On a monthly basis, gross rents represent about 34% of renter incomes. For perspective, households spending more than 30% of their income on housing costs are considered to be shelter over-burdened by the United States Department of Housing and Urban Development (HUD). Those spending 30.0% to 49.9% of their income on housing costs are "moderately" over-burdened; and those spending more than 50% are "severely" over-burdened.

Rents and Incomes by Lifestyle Cluster – There is usually a direct relationship between rents and incomes, which is reinforced by the data for Experian's 71 lifestyle clusters. As incomes increase, the tolerance for contract rents also increase. (Note: The median household incomes shown on the x-axis Exhibit F_1.9 are a weighted average for renters and owners combined.)

Related Housing Costs – In relatively rural areas, shelter over-burden is likely exacerbated by two related factors: 1) higher costs for propane heat where natural gas is unavailable; and 2) high gasoline costs for commuters driving long distances to work. The gross rents documented in this study are not adjusted for these variables.

Affordability Housing Criteria – Conventional affordable housing studies usually align the market potential along county-level income limits established by the U.S. Housing and Urban Development Division (HUD). Typical brackets include market rate households earning 80% or more of Area Median Income (AMI); and low-income households earning less than 80% of AMI. The Target Market Analysis is not an affordable housing study, and the market potential is not aligned with HUD's affordability brackets. It is possible for LandUse|USA to do so upon special request.

Migration and Movership Rates Methods Book

Under the TMA approach, in-migration and internal migration are at the foundation of measuring the market potential for new and rehabbed units. Each household that moves in any given year is a candidate for renting or buying a new or refurbished unit. If their preferences in housing units are not met, then they will simply shuffle among the existing choices – or leave the market altogether.

Migration patterns are tracked at county, city, and village levels of geography, and include a combination of 1) internal migration within; 2) in-migration from beyond; 3) out-migration; and 4) net migration. Net migration is the difference between in-migration and out-migration. In-migration and internal migration are both integrated into the market potential model, unadjusted for out-migration.

The data is based on migration patterns reported by the U.S. Internal Revenue Service (IRS); and also based on the American Community Survey (ACS) conducted by the U.S. Census. The IRS data tends to be more accurate but is reported only at the county level. The ACS data tends to be less precise and more volatile, but includes estimates for cities and villages within each county.

The share of households that move each year is also referred to as a movership rate. Movership rates can be determined for households moving into counties and places; and also for households moving within. Movership can also be estimated for renters as a separate group from owners, and also for each of the 71 lifestyle clusters – including the upscale and moderate target markets. In general, movership rates tend to be higher among young renters with relatively low incomes, and lower among established owners. The following list provides a summary of other generalized observations.

Movership Rates – Key Observations

- Nation-wide, the weighted movership rate among all owners and renters is about 14%.
- Movership rates are almost always higher among renters, and lower for home owners.
- About 30% to 35% of all renters; and 5% to 10% of all owners tend to move each year.
- Movership rates are almost always higher among lower-income households.
- Retirees, widows, divorcees, and some (not all) empty nesters are also on the move.
- Seniors living in rent-subsidized high-rises have among the lowest movership rates.
- Movership rates are almost always higher among younger residents.
- College and university students have among the highest movership rates.
- After adjusting for incomes, movership rates tend to be higher for larger families.

Conservative and Aggressive Scenarios Methods Book

The market potential model is completed for a conservative and an aggressive scenario, depending on two distinct components of migration, including: a) in-migration from beyond the market; and b) internal migration within the local market. In-migration is used to forecast a conservative scenario for annual market potential; and internal migration is added to forecast a more aggressive scenario.

Summary of Scenarios	Market Potential	Basis (market parameter)
Conservative	Minimum	In-Migration Only
Aggressive	Maximum	Plus Migration Within

The conservative scenario is pragmatic and assumes "business as usual". It also assumes that existing master plans, zoning ordinances, municipal policies, real estate conditions, lending practices, incentive programs, placemaking initiatives, and the overall business development climate will generally remain as-is with little or no change.

The conservative scenario also assumes that existing households already living in each market will simply shuffle among existing housing choices. The vacated housing units will either be occupied (with or without improvements) by other resident households moving within the same market or will remain vacant – but will not be occupied by new households moving into the county. The conservative scenario represents the most attainable goal with relatively low risk of over-building in the market.

At the county-wide level, the aggressive scenario represents the not-to-exceed maximum threshold, and assumes that existing households moving within that respective county will trade into new and rehabbed housing formats – if those choices are made available. Aggressive scenario for counties also represents a best-case scenario or not-to-exceed maximum, and can be achieved only if all impediments to development are either removed or otherwise overcome.

Exceeding the Aggressive Scenario – For each county's small places (cities, villages, and CDPs), the market potential for attached units and Missing Middle Housing formats is may be similarly small even under the "boosted" aggressive scenario. However, significant economic events could tip the scales, so to speak.

A few examples include: a) employers creating a meaningful number of new, skilled, and good-paying jobs; b) transformative implementation of placemaking initiatives in downtowns, including streetscape improvements, complete streets, façade restorations, etc.; c) recent success with waterfront reclamation and programming, including public access and recreational amenities; d) unexpected but significant reinvestment from private parties, non-profits, foundations, and/or angel funds; and e) unanticipated in-migration from overseas refugees.

When small places are impacted by significant economic events, the impact on the market potential can be profound. With successful implementation of tangible reinvestment and community improvement, small places may be able to intercept, divert, or draw households that would otherwise choose to locate in competing cities and counties. Caution is recommended however, and building new units beyond the aggressive scenario should not be pursued on speculation alone.

"Boost" for Benefit of Doubt – The conservative and aggressive scenarios both reflect a modest boost (a.k.a., bolster, lift, increase, or upward adjustment) to the number of existing households by lifestyle cluster. This bolstering of the numbers is intended to give communities some benefit-of-doubt in their ability to intercept households moving into and within the region and counties, and ability to increase their capture rate among the target markets.

The boost varies between +3% to +8%, depending on the composition of prevalent and target market lifestyle clusters already living in each county and place. The basis of existing households has been boosted for each level of geography. All market potential numbers under both the conservative and aggressive scenarios reflect the same corresponding boost.

Non-Residents and Seasonality Methods Book

In many of Michigan's counties, seasonal residents and non-residents comprise a significant share of total households throughout the year. Neither of the conservative or aggressive scenarios is adjusted for seasonality. So, in some unique markets with exceptionally high seasonality rates, even the aggressive scenario may be viewed as being relatively conservative.

In some unique markets, local developers may be particularly interested in understanding the upside market potential for new housing units that could be specifically designed for the seasonal households. To provide some perspective, LandUse|USA has calculated an adjustment factor for each county and place, and based on data and assumptions that are described in the following list. Results are detailed within each county's respective Market Strategy Report, and may be applied to some of the markets with discretion.

Seasonality – Sources and Assumptions

- The total number of resident households, which is captured during the U.S. Decennial Census of Population, annual American Community Surveys, and annual tax reporting to the Internal Revenue Service.
- The total number of occupied and vacant housing units, which is also captured during the U.S. Decennial Census of Population and annual American Community Survey.
- The reasons for the vacancies among housing units, which includes a) vacant and for sale; b) vacant and for rent; c) sold but not yet occupied; d) rented but not yet occupied; e) used by migrant workers; f) intended for "seasonal, recreational, or occasional use"; and g) other.
- A conservative assumption by LandUseUSA that half of the households occupying "seasonal, recreational, or occasional use" housing units will report Michigan as their primary residence, so are already captured by the Census. It is assumed that the other half will report some other state (namely Florida, Arizona, and other sunshine destinations) – and this group alone represents the seasonal non-resident component.

Annual and Five-Year Timelines Methods Book

The market potential model is conducted for one single year, and can be generally applied over the next 5 years, commencing with 2016 and continuing through the year 2020. Some flexibility can be applied to this timeline, depending on local market conditions, economic events, and transitioning demographics. Communities experiencing little change may find that the annual market potential is still relevant in 2021. Transitioning communities or economic impacts may find that a quicker update is expedient. Some cities and village may also find that a deeper dive into the data is needed, particularly if significant investment projects are implemented; major employers create new jobs; the housing market is impacted by unforeseeable event; or other major economic events occur.

The target market analysis measures the market potential for one single year and can generally be forecast as an aggregate market potential that could roll-up over the next five years. However, if each year's market potential is not met with new or rehabbed units, then it does not roll-over or accumulate with subsequent years. Instead, the target markets will occupy the status quo housing stock; choose alternative locations within surrounding communities; bypass the market altogether; or leave the community and migrate elsewhere.

On the other hand, regardless of whether the market potential is served within any given year, it is also replenished with new households (and target markets) that are moving into and within the market each subsequent year. The following table is intended to demonstrate different timelines and assuming that the first project breaks ground is completed in 2016 or is delayed.

Table 4
Cumulative Annual Market Potential without Roll-Over
Hypothetical Examples with 100 Units per Year

Hypothetical Examples	2016 Year 1	2017 Year 2	2018 Year 3	2019 Year 4	2020 Year 5	Total Potential
Timeline 1	100	100	100	100	100	500
Timeline 2	--	100	100	100	100	400
Timeline 3	--	--	100	100	100	300
Timeline 2	--	--	--	100	100	200
Timeline 3	--	--	--	--	100	100

Real Estate Analysis Methods Book

This Target Market Analysis includes top-level recommendations on optimal unit sizes in square feet, with a focus on renter-occupied and attached products. These recommendations are provided in the form of a range and are based on the results of real estate analysis and observations of existing choices throughout each county. The real estate analysis focuses on attached housing choices only, and does not include detached houses.

Results of the real estate analysis are provided each county's respective Market Strategy Report. More exhibits include a scatter plot followed by a table, and are the last few pages of Section F_1 (renter-occupied units) and Section F_2 (owner-occupied units) in each report.

The scatter plots show the relationship between unit sizes in square feet, and the forecast cash (contract) rent per square foot. In general, there is an inverse logarithmic relationship between the two variables. Again, results have been used to forecast the maximum rents likely to be achieved within each county.

PlaceScore™ Criteria Methods Book

The PlaceScore™ Criteria – Placemaking is a key ingredient for implementing the optimal market strategy and achieving each community's full housing potential, and particularly under the aggressive or maximum scenario. To gauge local progress with placemaking, LandUse|USA conducted extensive internet research and evaluated a number of placemaking criteria. The scores were tallied for a possible 30 total points. Below is a general description of the placemaking criteria.

PlaceScore Criteria (30 Points Possible)

- Local Planning Documents – Availability of master plans and zoning ordinance, with extra credit for considering a form-based code. (3 points possible).
- Downtown Planning Documents – Evidence of an established Downtown Development Authority (DDA), subareas plans, streetscape and transportation improvement plans, retail and residential market strategies, Tax Increment Financing (TIF) plans, and façade improvement programs. (7 points possible).

- Downtown Organization and Marketing – Accreditation as a Michigan Cool City or active participation in the Michigan Main Street program, and extra credit for any of the cities that follow the National Main Street Center's 4-point approach (even if they are not Main Street members). (3 points possible).
- Online Listings of Merchants and Amenities – Credit for actively promoting business listings on various websites, such as the city or village's main website, DDA/BID website, and Chamber of Commerce or Convention and Visitor's Bureau (CVB) website, with extra credit for Facebook pages. (4 points possible).
- Unique Downtown Amenities – Evidence of downtown cinemas, theaters, playhouses, waterfront access, established farmers' markets, summer music in the park, and national or other major festivals. (5 points possible).
- Downtown Street and Environment – Credit for any evidence of angle parking in front of storefronts, a higher than average WalkScore, free off-street parking, balanced downtown scale with 2-level buildings on both sides of the street, pedestrian crosswalks that are marked and signaled, and two-way traffic flow. (8 points possible).

There tends to be a correlation between PlaceScore and the market size in population. If the scores are adjusted for the market size (or calculated based on the score per 1,000 residents), then the results reveal an inverse logarithmic relationship. Smaller markets may have lower scores, but their points per 1,000 residents tend to be higher. Larger markets have higher scores, but their points per 1,000 residents tend to be lower.

If the PlaceScore criteria are not readily evident or available online, then they are considered less effective and difficult to discover by visitors and households on the move. So, they are not given a point or credit toward the total score. The analysis is imperfect, and any errors or omissions are unintentional. Stakeholder requests for corrections will be verified and may be incorporated into an updated report.

Note: The PlaceScore™ term, related iterations (such as Place Scores and placescore), and methodology are trademarked by LandUse|USA as-of January 1, 2014.

Limitations of Gap Studies Methods Book

Conventional approaches to housing studies involve direct comparisons of supply and demand within the existing local market. Demand is traditionally based on the attributes of households currently living within the market. These studies usually make some adjustments for movership rates by income bracket, head of householder's age, and tenure (owner v. renter).

However, conventional housing studies also assume that the form and style of current supply is a good indicator of what new buyers and renters will want. In other words, it is assumed that developers have accurately gauged market preferences and that what is built (and sold or rented) is an accurate reflection of what households want.

This approach is advocated by lending institutions, which often require local market comparables as evidence of a proposed project's appropriateness for the market. This approach is flawed because it fails to consider that residents would make other choices if they were available. It can also contribute to redundancy in the housing market, and blandness in neighborhoods and communities.

A direct comparison of demand with supply is made to gauge market gaps, where Gap = (Demand) – (Supply). Market gap is usually measured by a) the number of units by tenure; b) size range (square feet); and c) price range (value or rent). The results are usually qualified by tenure (renter v. owner) and differentiated by "single-family" and "multi-family" units. They might be qualified for building formats, but almost always based on the attributes of current supply, and seldom based on household preferences for products that might be missing from the market.

Contact Information

This concludes the Advisory Reports and Methods Book for the attached Regional Workbook. Questions regarding economic growth, downtown development initiatives, and implementation of these recommendations can be addressed to Joshua Cosner, Chief Operating Officer for Kinexus and head of the organization's Community Development Division.

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Questions regarding this target market analysis, work approach, analytic results, and strategy recommendations can be directed to Sharon Woods at LandUse|USA.

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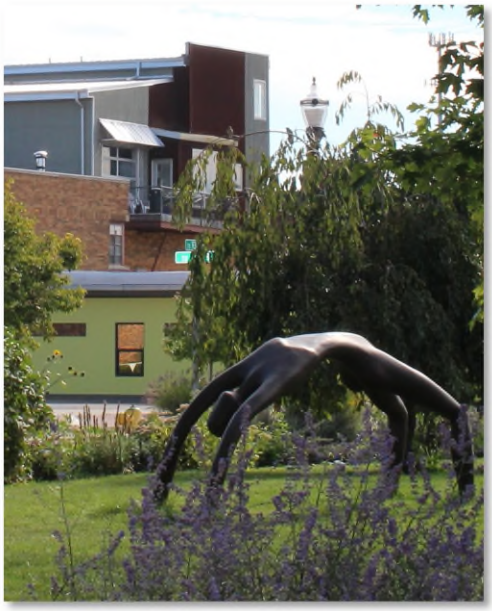


Sections J - M

Prepared by:

LandUseUSA

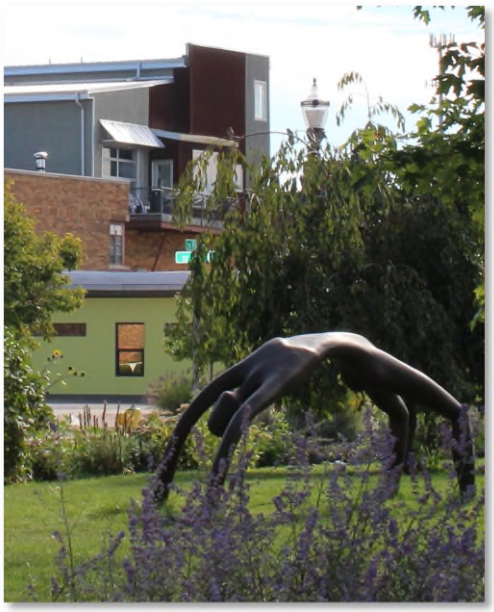
Southwest Michigan Prosperity Region 8

Michigan State

Housing Development Authority

MSHDA

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY



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LandUseUSA

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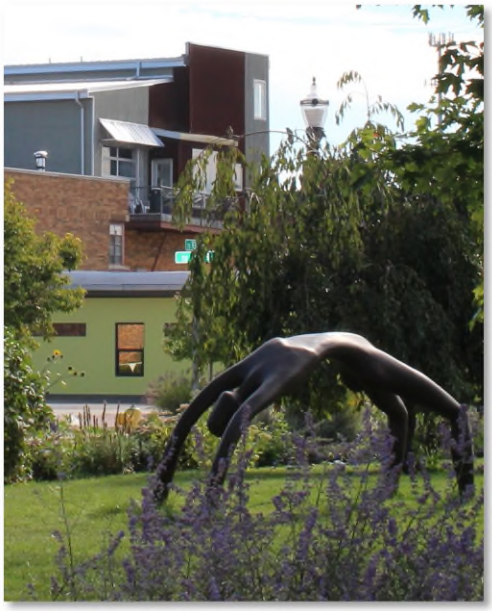

Section J

Formats by Target Market

Prepared by:

LandUseUSA

Prepared for:

Southwest Michigan Prosperity Region 8

Michigan State Housing Development Authority

Exhibit J.1

Missing Middle Housing Formats v. Detached Houses
Preferences of Most Prevalent Lifestyle Clusters
Southwest Michigan Prosperity Region 8 | 2016

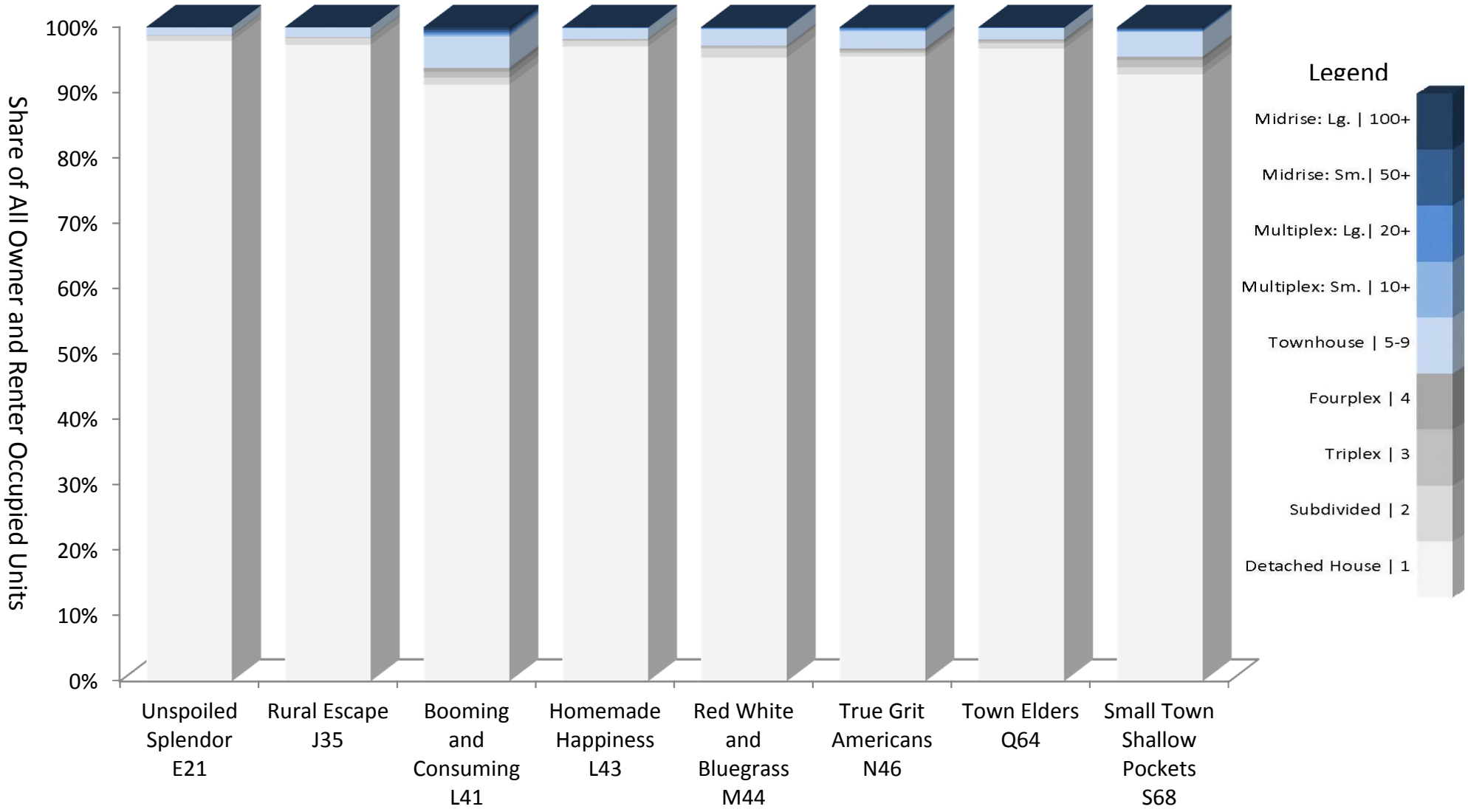

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Exhibit J.2

Residential Market Parameters for Lifestyle Clusters
Most Prevalent Clusters - Southwest Michigan Prosperity Region
With Data Averages for the State of Michigan - 2015

Lifestyle Cluster | Code	Median Contract Rent (Michigan)	Median Home Value (Michigan)	Median Household Income (Michigan)	Detached House 1 Unit	Duplex Triplex Fourplex 2-4 Units	Townhse., Live-Work 6+ Units	Midplex 20+ Units	Renters Share of Total	Owners Share of Total	Blended Mover-ship Rate
MOST PREVALENT CLUSTERS										
Unspoiled Splendor | E21	$858	$168,158	$62,666	97.9%	0.9%	1.1%	0.1%	2.0%	98.0%	1.8%
Rural Escape | J35	$707	$135,842	$41,205	97.3%	1.2%	1.5%	0.0%	3.2%	96.8%	3.9%
Booming and Consuming | L41	$735	$193,906	$46,231	91.2%	2.6%	4.8%	1.4%	17.3%	82.7%	14.5%
Homemade Happiness | L43	$666	$55,635	$36,213	97.0%	1.2%	1.6%	0.2%	4.9%	95.1%	5.8%
Red White and Bluegrass | M44	$737	$70,404	$45,073	95.3%	1.8%	2.6%	0.3%	11.3%	88.7%	5.6%
True Grit Americans | N46	$721	$108,157	$44,070	95.5%	1.2%	2.6%	0.6%	9.3%	90.7%	11.4%
Town Elders | Q64	$590	$91,035	$25,232	96.7%	1.4%	1.7%	0.2%	4.4%	95.6%	2.4%
Small Town Shallow Pockets | S68	$554	$43,166	$25,132	92.8%	2.7%	3.8%	0.7%	34.5%	65.5%	14.9%
INTERMITTENTLY PREVALENT										
Touch of Tradition | N49	$637	$53,335	$33,444	97.6%	1.2%	1.1%	0.1%	5.7%	94.3%	9.8%
Settled and Sensible | J36	$695	$52,818	$38,595	97.8%	1.0%	1.2%	0.1%	2.7%	97.3%	4.4%
Infants and Debit Cards | M45	$659	$51,272	$35,358	95.0%	2.0%	2.6%	0.3%	29.7%	70.3%	15.5%
Stockcars and State Parks | I30	$848	$141,487	$61,629	97.1%	1.1%	1.7%	0.1%	3.3%	96.7%	4.6%
Sports Utility Families | D15	$989	$182,423	$84,689	97.7%	0.7%	1.5%	0.1%	2.8%	97.2%	2.3%

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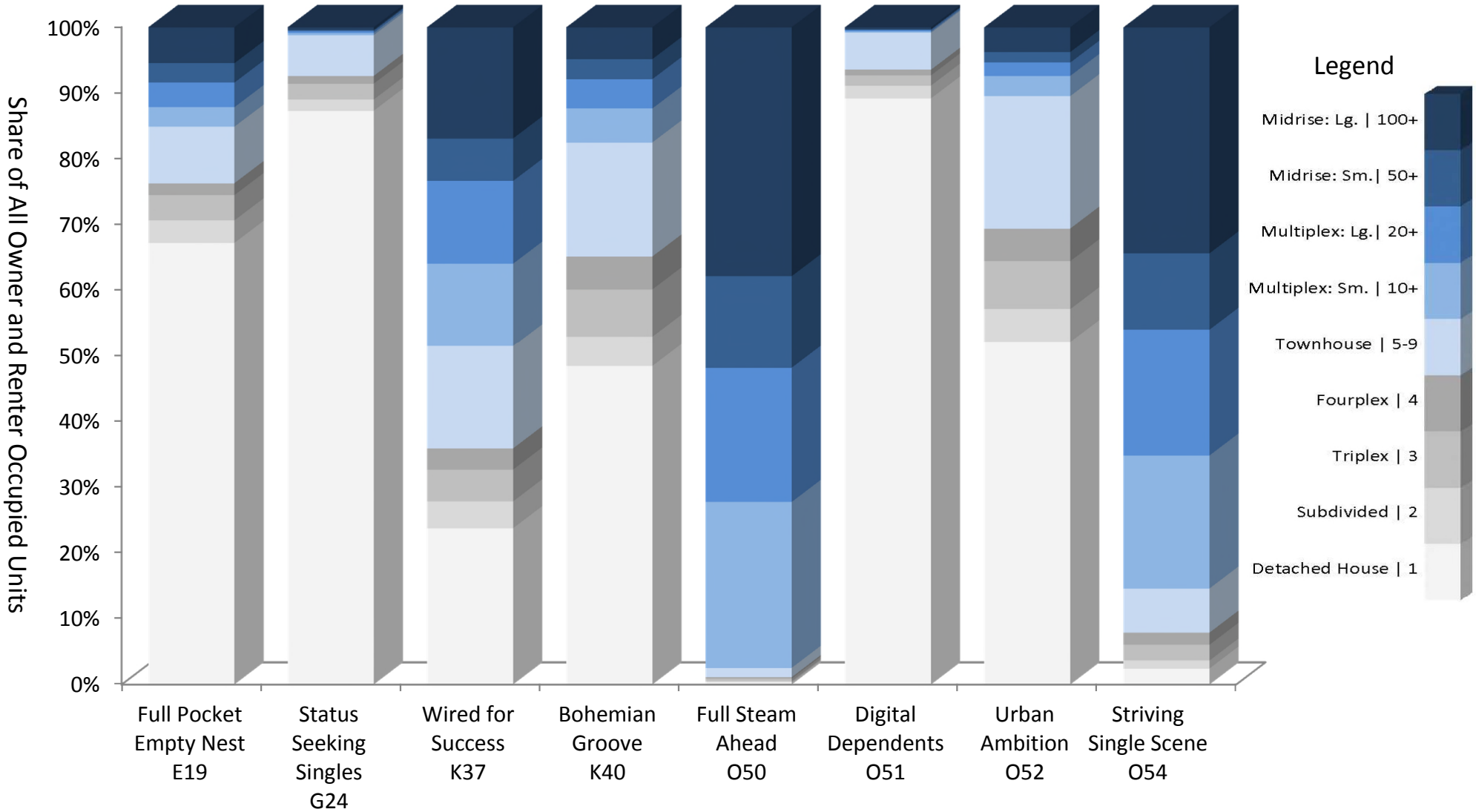
Exhibit J.3

Missing Middle Housing Formats v. Houses
Preferences of Upside Target Markets
Southwest Michigan Prosperity Region 8 | Year 2016



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Missing Middle Housing Formats v. Houses
Preferences of Moderate Target Markets
Southwest Michigan Prosperity Region 8 | Year 2016

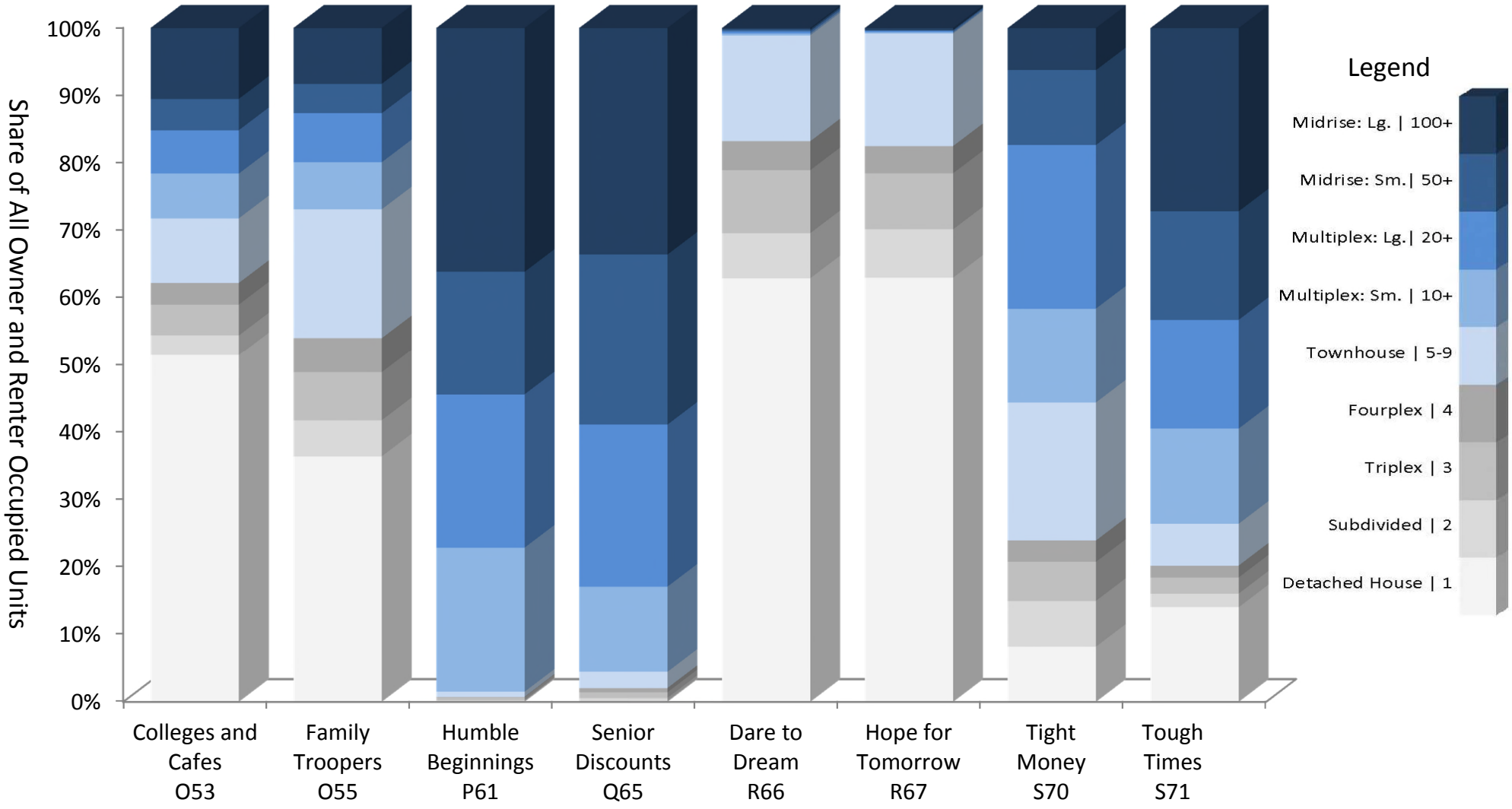

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Exhibit J.5

Residential Market Parameters for Upscale and Moderate Target Markets For Missing Middle Housing - Southwest Michigan Prosperity Region With Data Averages for the State of Michigan - 2015

Lifestyle Cluster | Code	Median Contract Rent (Michigan)	Median Home Value (Michigan)	Median Household Income (Michigan)	Detached House 1 Unit	Duplex Triplex Fourplex 2-4 Units	Townhse., Live-Work 6+ Units	Midplex 20+ Units	Renters Share of Total	Owners Share of Total	Blended Mover-ship Rate
UPSCALE TARGET MARKETS										
Full Pockets - Empty Nests | E19	$884	$265,966	$67,373	67.2%	9.1%	8.6%	15.1%	21.8%	78.2%	8.2%
Status Seeking Singles | G24	$879	$200,407	$66,200	87.3%	5.3%	6.2%	1.2%	29.9%	70.1%	16.9%
Wired for Success | K37	$760	$260,705	$50,661	23.7%	12.1%	15.6%	48.6%	80.2%	19.8%	39.7%
Bohemian Groove | K40	$640	$152,520	$35,558	48.3%	16.8%	17.4%	17.5%	91.4%	8.6%	17.3%
Full Steam Ahead | O50	$657	$257,535	$38,350	0.3%	0.8%	1.4%	97.5%	97.6%	2.4%	53.8%
Digital Dependents | O51	$689	$115,213	$38,706	89.2%	4.4%	5.6%	0.9%	34.1%	65.9%	36.3%
Urban Ambition | O52	$660	$119,581	$37,691	52.0%	17.3%	20.2%	10.5%	95.2%	4.8%	34.4%
Striving Single Scene | O54	$615	$254,108	$32,506	2.4%	5.4%	6.7%	85.4%	96.0%	4.0%	50.2%
MODERATE TARGET MARKETS										
Colleges and Cafes | O53	$608	$182,704	$32,757	51.3%	10.8%	9.6%	28.3%	83.1%	16.9%	25.1%
Family Troopers | O55	$605	$149,992	$30,513	36.3%	17.6%	19.2%	26.9%	98.9%	1.1%	39.5%
Humble Beginnings | P61	$543	$269,901	$25,566	0.1%	0.6%	0.7%	98.5%	97.3%	2.7%	38.1%
Senior Discounts | Q65	$486	$192,353	$18,716	0.1%	1.9%	2.4%	95.6%	70.9%	29.1%	12.9%
Dare to Dream | R66	$571	$76,336	$27,693	62.8%	20.3%	15.7%	1.1%	97.7%	2.3%	26.3%
Hope for Tomorrow | R67	$490	$59,088	$19,806	62.9%	19.5%	16.7%	0.8%	99.3%	0.7%	29.7%
Tight Money | S70	$442	$140,461	$15,468	8.2%	15.7%	20.4%	55.7%	99.6%	0.4%	35.5%
Tough Times | S71	$496	$220,307	$21,714	14.0%	6.2%	6.2%	73.6%	95.4%	4.6%	18.9%

Source: Underlying data represents Mosaic|USA data provided by Experian Decision Analytics and Powered by Sites|USA.
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E19 | Full Pockets Empty Nests

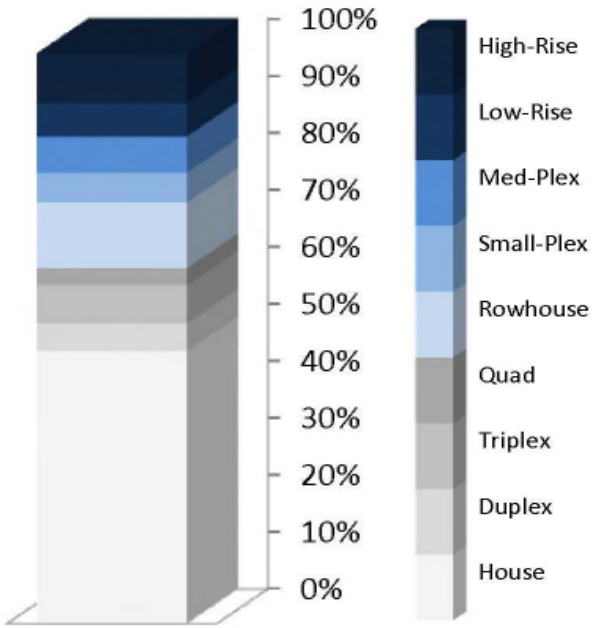
Urban Targets Markets for the State of Michigan - 2015

Exhibit J.6

Target Formats	United States Averages
Renter-Occupied	7.9%
Attached Units	52.2%
Urbanicity Index	1.19

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

E19 | Full Pockets Empty Nests



Target Building Formats (The Missing Middle)

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G24 | Status Seeking Singles

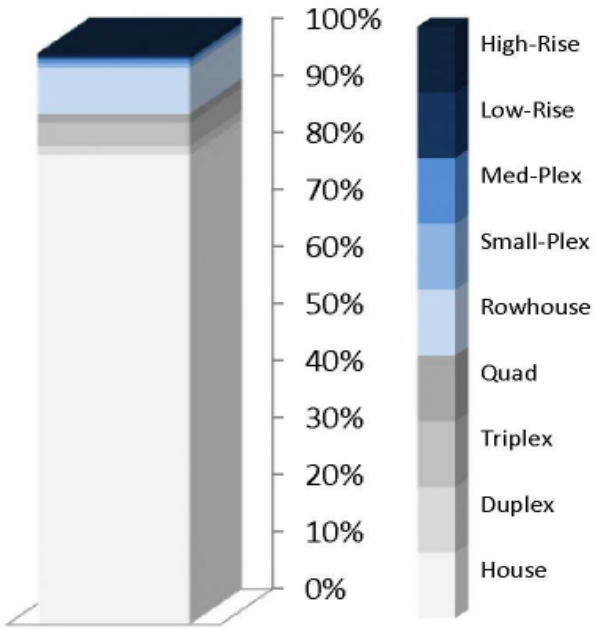
Urban Targets Markets for the State of Michigan - 2015

Exhibit J.7

Target Formats	United States Averages
Renter-Occupied	5.8%
Attached Units	17.8%
Urbanicity Index	1.10

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

G24 | Status Seeking Singles



Target Building Formats (The Missing Middle)

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K37 | Wired for Success

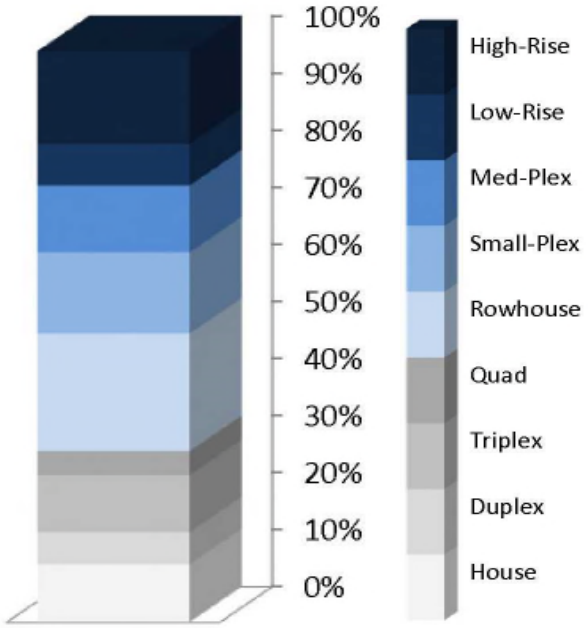
Urban Targets Markets for the State of Michigan - 2015

Exhibit J.8

Target Formats	United States Averages
Renter-Occupied	82.6%
Attached Units	89.8%
Urbanicity Index	1.03

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

K37 | Wired for Success



Target Building Formats (The Missing Middle)

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K40 | Bohemian Groove

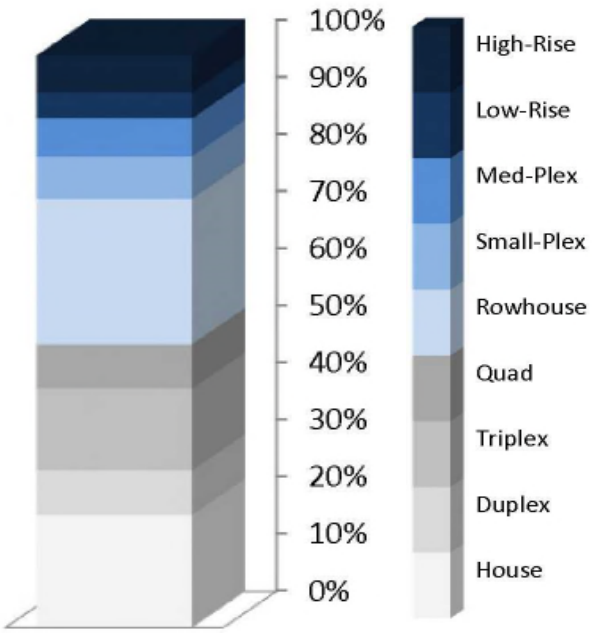
Urban Targets Markets for the State of Michigan - 2015

Exhibit J.9

Target Formats	United States Averages
Renter-Occupied	78.4%
Attached Units	80.3%
Urbanicity Index	1.10

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

K40 | Bohemian Groove



Target Building Formats (The Missing Middle)

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O50 | Full Speed Ahead

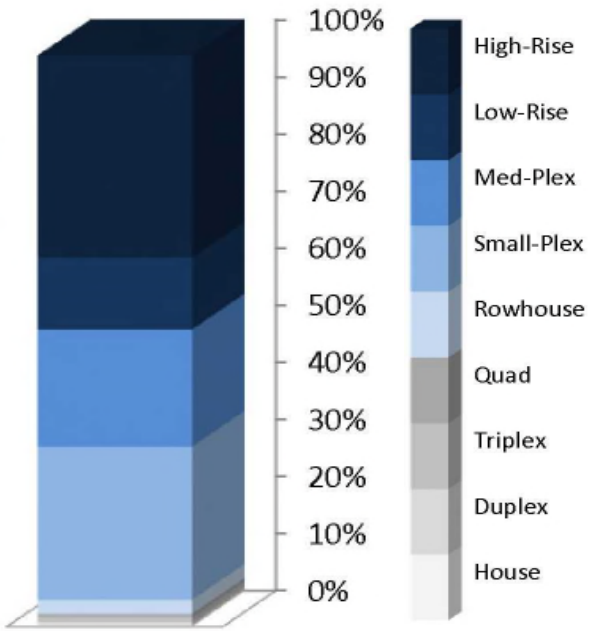
Exhibit J.10

Urban Targets Markets for the State of Michigan - 2015

Target Formats	United States Averages
Renter-Occupied	97.7%
Attached Units	99.7%
Urbanicity Index	1.06

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

O50 | Full Speed Ahead



Target Building Formats (The Missing Middle)

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O51 | Digital Dependents

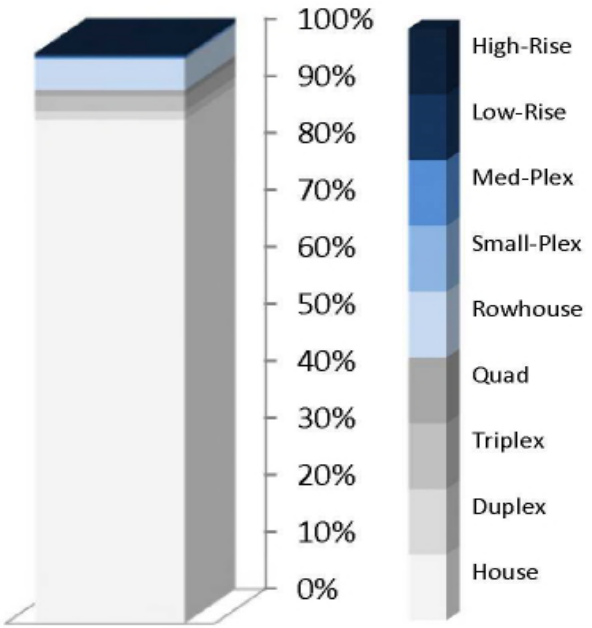
Exhibit J.11

Urban Targets Markets for the State of Michigan - 2015

Target Formats	United States Averages
Renter-Occupied	21.0%
Attached Units	11.7%
Urbanicity Index	0.92

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	**T4N.1**
Nbhd. Med. Footprint	**T4N.2**
Neighborhood	**T3N**
Estate	T3E

O51 | Digital Dependents



Target Building Formats (The Missing Middle)

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O52 | Urban Ambition

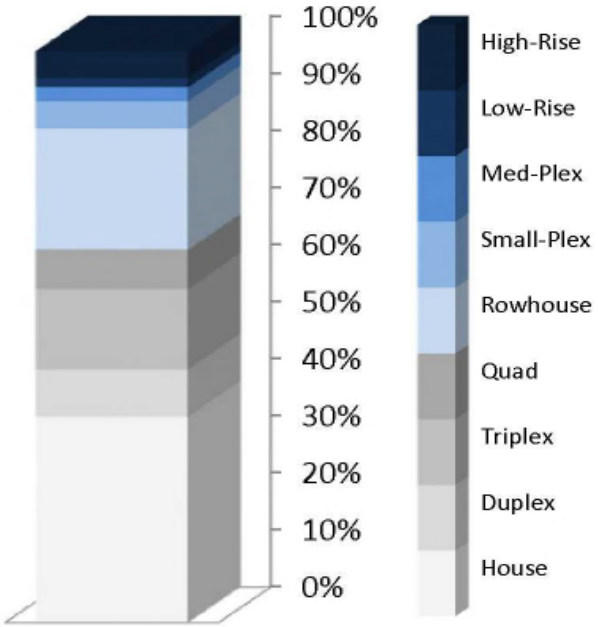
Exhibit J.12

Urban Targets Markets for the State of Michigan - 2015

Target Formats	United States Averages
Renter-Occupied	79.0%
Attached Units	63.9%
Urbanicity Index	1.13

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

O52 | Urban Ambition



Target Building Formats (The Missing Middle)

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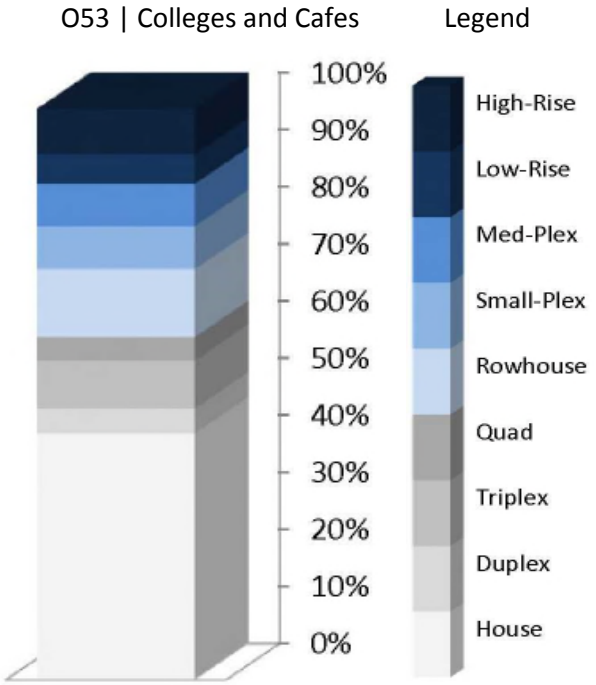
O53 | Colleges and Cafes

Exhibit J.13

Urban Targets Markets for the State of Michigan - 2015

Target Formats	United States Averages
Renter-Occupied	58.4%
Attached Units	56.8%
Urbanicity Index	1.08

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E



Target Building Formats (The Missing Middle)

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O54 | Striving Single Scene

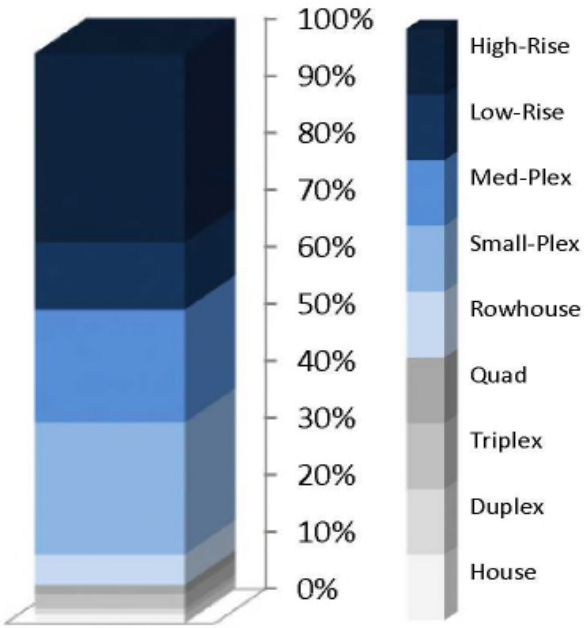
Exhibit J.14

Urban Targets Markets for the State of Michigan - 2015

Target Formats	United States Averages
Renter-Occupied	95.7%
Attached Units	98.4%
Urbanicity Index	1.15

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

O54 | Striving Single Scene



Target Building Formats (The Missing Middle)

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O55 | Family Troopers

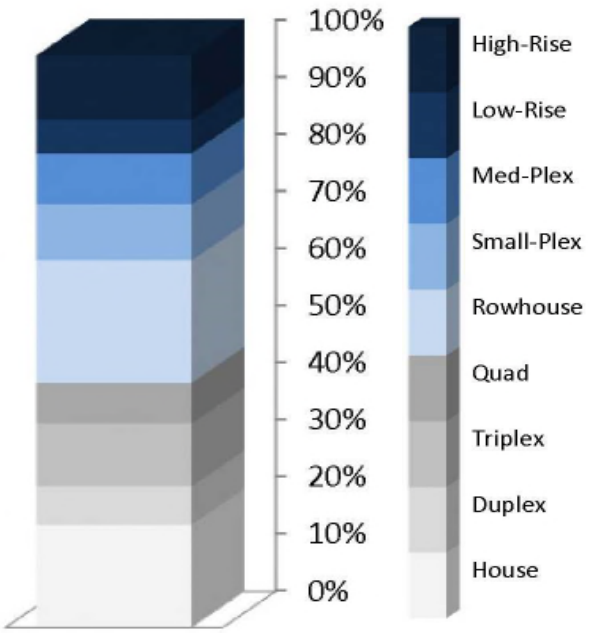
Exhibit J.15

Urban Targets Markets for the State of Michigan - 2015

Target Formats	United States Averages
Renter-Occupied	93.0%
Attached Units	82.0%
Urbanicity Index	0.99

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

O55 | Family Troopers



Target Building Formats (The Missing Middle)

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Q65 | Senior Discounts

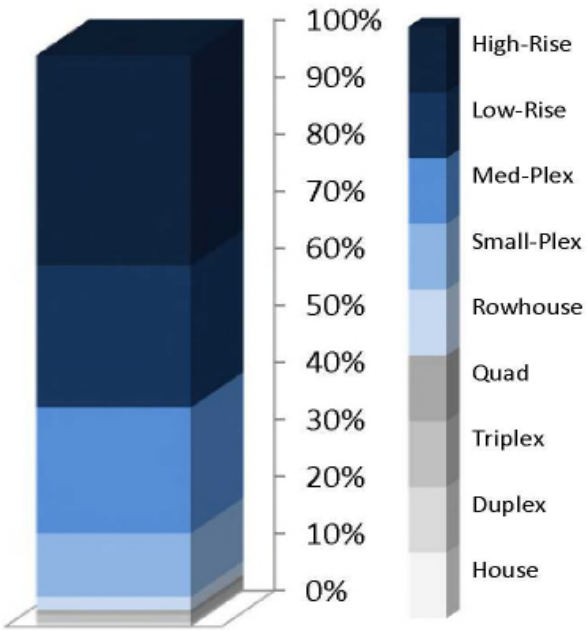
Exhibit J.16

Urban Targets Markets for the State of Michigan - 2015

Target Formats	United States Averages
Renter-Occupied	76.5%
Attached Units	99.9%
Urbanicity Index	1.05

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

Q65 | Senior Discounts



Target Building Formats (The Missing Middle)

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R66 | Dare to Dream

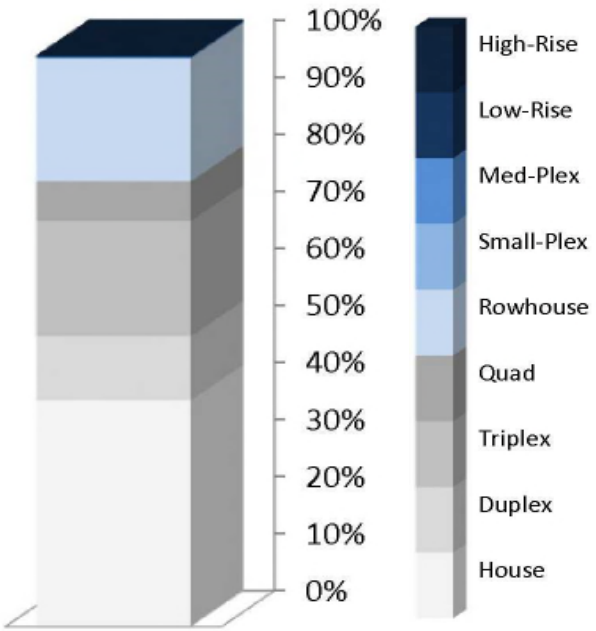
Exhibit J.17

Urban Targets Markets for the State of Michigan - 2015

Target Formats	United States Averages
Renter-Occupied	76.8%
Attached Units	60.4%
Urbanicity Index	1.13

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

R66 | Dare to Dream



Target Building Formats (The Missing Middle)

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R67 | Hope for Tomorrow

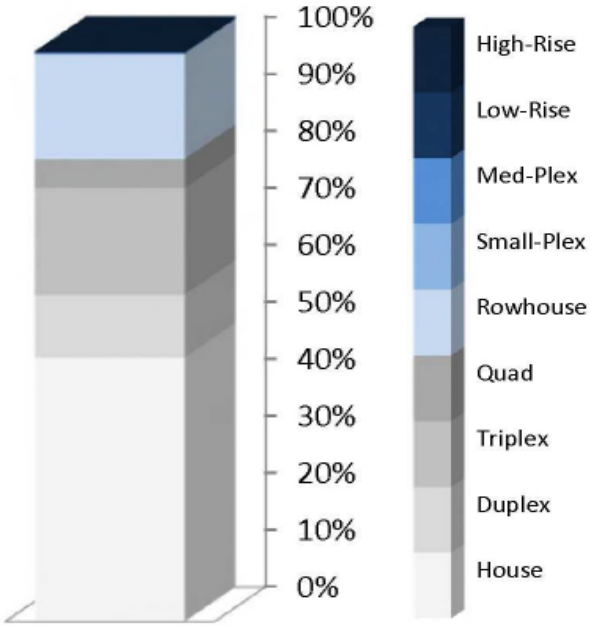
Exhibit J.18

Urban Targets Markets for the State of Michigan - 2015

Target Formats	United States Averages
Renter-Occupied	82.4%
Attached Units	53.7%
Urbanicity Index	1.17

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

R67 | Hope for Tomorrow



Target Building Formats (The Missing Middle)

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S70 | Enduring Hardship

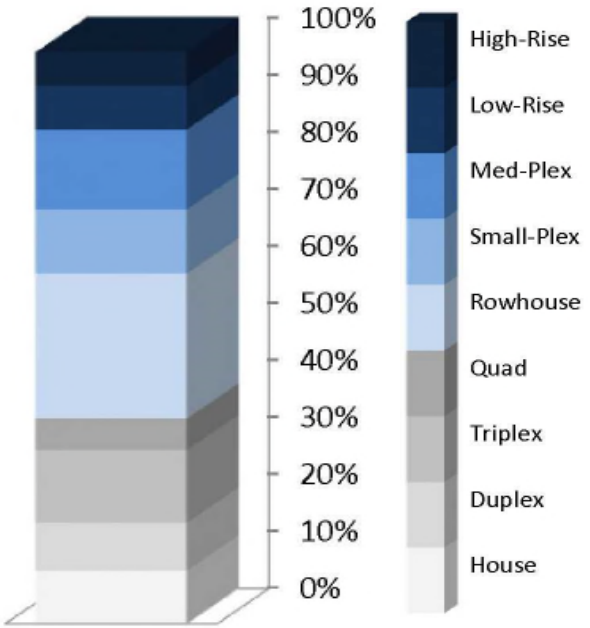
Exhibit J.19

Urban Targets Markets for the State of Michigan - 2015

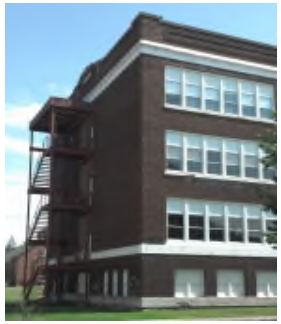
Target Formats	United States Averages
Renter-Occupied	97.3%
Attached Units	90.7%
Urbanicity Index	0.82

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

S70 | Enduring Hardship



Target Building Formats (The Missing Middle)



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S71 | Hard Times

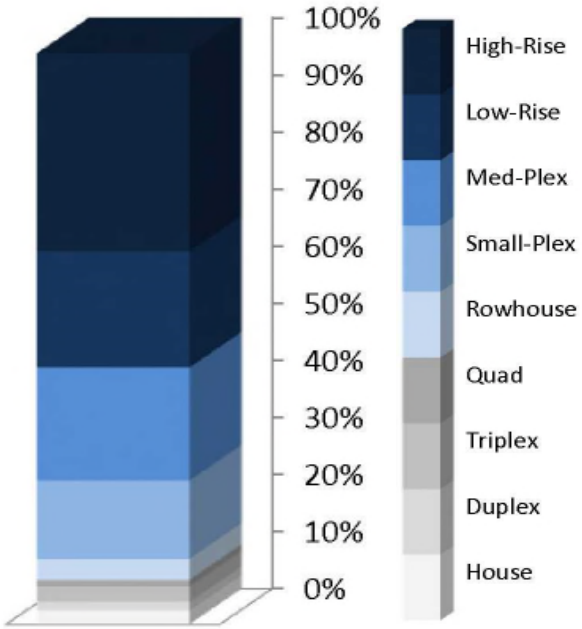
Exhibit J.20

Urban Targets Markets for the State of Michigan - 2015

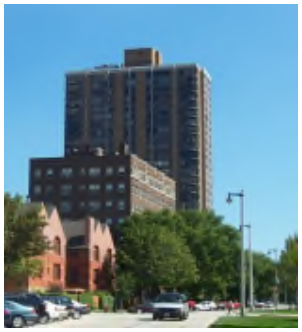
Target Formats	USA Averages
Renter-Occupied	94.3%
Attached Units	97.6%
Urbanicity Index	1.22

Target Transect Zones (bolded zones only)	Urban Transect Zone
Urban Core	T6C
Flex-Space	T5F
Nbhd. Small Setback	T5N.2
Nbhd. Large Setback	T5N.1
Main Street	T5MS
Nbhd. Small Footprint	T4N.1
Nbhd. Med. Footprint	T4N.2
Neighborhood	T3N
Estate	T3E

S71 | Hard Times



Target Building Formats (The Missing Middle)



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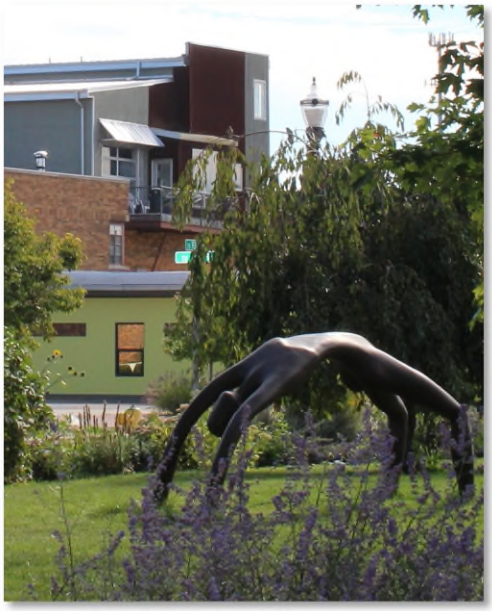

Section K

Building Typologies

Prepared by:

LandUseUSA

Prepared for:

Southwest Michigan Prosperity Region 8

Michigan State Housing Development Authority

Building Format Reference Materials

Exhibit K.1

Missing Middle Housing Formats and the Urban-to-Rural Transect

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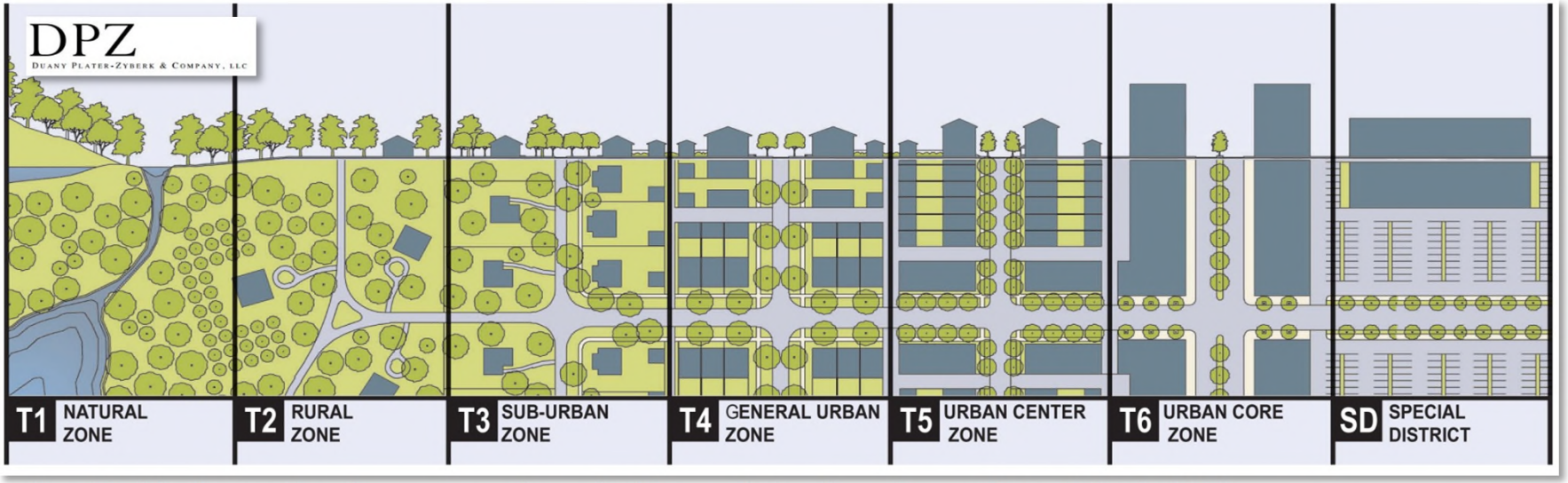

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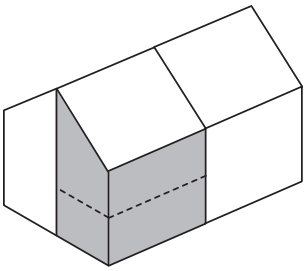
Mansion Style Detached
(May also include Carriage-Style or Accessory Dwelling Units)

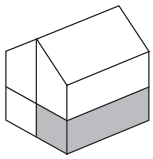
Exhibit K.2



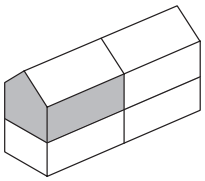
Four or more dwelling units in a detached building, designed with massing and details to appear similar to a very large single detached house.

common names
Quadruplex
Mansion townhomes
Back-to-back semi-detached
Grand house

variations



data
4-5 units/building
2-3 floors/building
interior or exterior entry
Net site density:
10-24 units/acre



Home design
- Units can be single- or multi-level.
- Unit access can be private and exterior; shared entrance presents privacy and maintenance challenges.
- Personalization is critical to distinguish individual units while maintaining the impression of a large house.

Site design
- Overlooks and rear yard distances have significant impact on privacy and function of outdoor spaces.
- Access to sunlight and air is affected by the number of exterior walls with windows and the direction they face.
- Site layout very important and varies by arrangement of units in building.
- Parking can be challenging, but opportunities exist for both on- and off-street in a variety of forms.

Neighborhood amenities
- Potential for increased retail and services due to increased density.
- Transportation options generally greater.
- Nearby open spaces are needed for some outdoor activities.

City Homes on Park, Minneapolis, MN

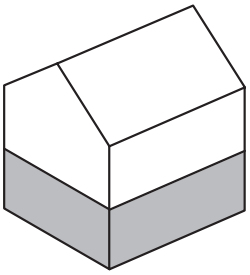
Humboldt Greenway, Minneapolis, MN

Heritage Park, Minneapolis, MN

Metropolitan Design Center | College of Architecture and Landscape Architecture | University of Minnesota
1 Rapson Hall, 89 Church St. SE, Minneapolis, MN 55455 www.designcenter.umn.edu

Duplex, Triplex: Side-by-Side or Stacked
(May be expanded to include Fourplex)

Exhibit K.3

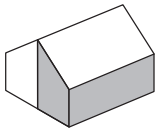


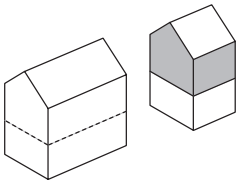
Two or three dwelling units in a detached building. Can house more people than single detached unit with little change in visual character.

common names
Semi-detached
Double house
Accessory unit
Ancillary unit
Carriage unit
Twin home

data
2-3 units/building
1-3 floors/building
exterior entry
net site density:
4-17 units/acre

variations





Home design
- Exterior entries can be shared or separate, but careful attention to privacy, territory, and maintenance is needed.
- Personalization is possible and desirable, especially at entries.
- Adaptable to many different kinds of sites.
- Exterior size and massing usually appears very similar to a single detached unit.

Site design
- Territory and maintenance important in yard; provide private outdoor space for each unit.
- Overlooks and back-to-back distances have significant impact on privacy of outdoor spaces.
- Relatively high ratio of impervious surface to unit.
- Units served by both street and alley seem to have an advantage.
- Parking is flexible, with on- and off-street both possible.

Neighborhood amenities
- Type can increase population density while maintaining a single detached character.
- Nearby facilities and transit are likely to be greater than single detached situations.
- Can provide options for housing choice and affordability currently unavailable in many areas.

St. Paul, MN

Minneapolis, MN

San Francisco, CA

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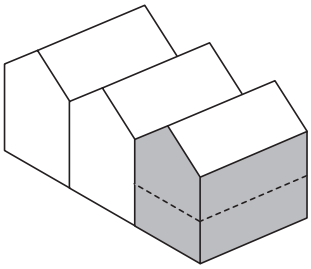
1 Rapson Hall, 89 Church St. SE, Minneapolis, MN 55455 www.designcenter.umn.edu

Townhouse: Side-by-Side
(May include Row House and Brownstone)

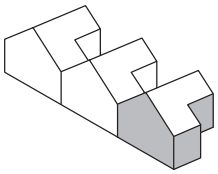
Exhibit K.4



Multiple dwelling units arranged in rows, each with exterior ground floor access.

common names
Rowhouse
Townhouse
Joined court
Terrace house

variations



data
4-8 units/building
1-3 floors/building
exterior entry
net site density:
12-35 units/acre

Home design
- Individual front doors in a compact form allow for more informal surveillance.
- Personalization is critical in distinguishing one unit from the next in what can be a rather uniform streetscape.
- Many variations appear across the country.

Site design
- Overlooks and rear yard distances have significant impact on outdoor privacy.
- Side-to-side layout achieves intensity but access to outdoor space and natural light require careful design.
- Wide variety of site layouts are possible to shape outdoor spaces such as street corridors.
- Parking can be on-street, off-street, under units.
- Private and shared outdoor space can take a variety of shapes—despite limited size—and should accommodate a variety of uses.

Neighborhood amenities
- Neighborhood retail possible at this density.
- Transportation access can be good.
- Can incorporate wide variety of unit sizes and affordability to achieve broader community goals.
- Many options for ownership type and unit modification.

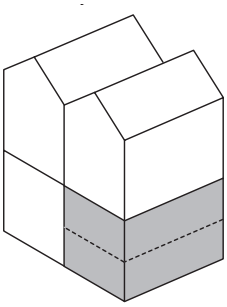
Kentlands, Gaithersburg, MD4

Augsburg Townhomes, Minneapolis, MN

Shoreview, MN

Townhouse: Stacked
(May include Row House and Brownstone)

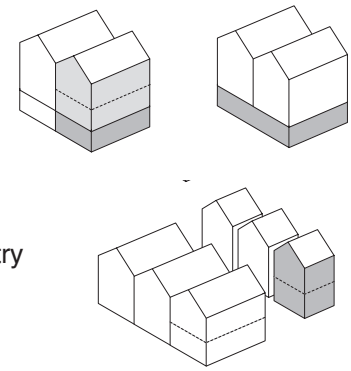
Exhibit K.5



Combines side-attached units with apartments above or below. Can be used to achieve a mix of unit sizes, costs, and amenities.

common names
Stacked flats
Two-over-two
Maissonette

variations



data
8-12 units/building
3-4 floors/building
interior or exterior entry
net site density:
25-40 units/acre

Home design
- Private and shared outdoor activities should be accommodated with elements such as stoops, balconies, terraces, and playgrounds.
- Increase in density begs more attention to privacy and territory, especially for sightlines and private outdoor space.
- Personalization is critical in distinguishing one unit from the next in what can be a rather uniform streetscape.

Site design
- Careful attention to sun and air access is more important as building bulk increases.
- Compact form with good access offers possibility for ecologically friendly site planning and land conservation.
- Parking demands attention—on street or surface is insufficient; structured increases cost per unit.

Neighborhood amenities
- Increase in units per acre can increase activity on both neighborhood and community scale streets
- Many options for ownership type, and unit modification, and multiple strategies for affordability.5

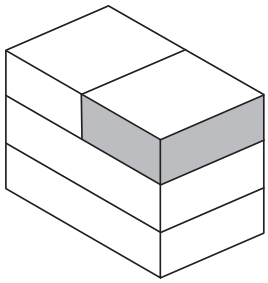
Richfield, MN

Elliot Park, Minneapolis, MN

North Quadrant, St. Paul, MN

Multiplex: Small
(Missing Middle Housing Typology)

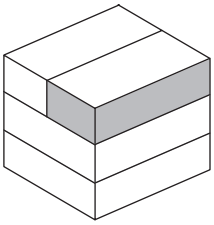
Exhibit K.6



Four to sixteen dwelling units per building. An early twentieth century type common in the Twin Cities, often located on a narrow and deep parcels on traditional blocks.

common names
Walk-up apartment
Four- or six-plex
Garden apartment

variations



data
4-16 units/building
2-3 floors/building
interior or exterior entry
net site density:
15-68 units/acre

Home design
- Central hall or stair accessible from the street.
- Must have some shared access to units - sharing among 6-10 units is recommended by Marcus and Sarkissian.
- At least two sides with windows results in comfortable light and air quality of indoor spaces.
- Some first floor units accessible from ground, affecting overlooks and security.
- Unit identity and personalization possible in outdoor space, unit front door (or windows), instead of front door to building.

Site design
- Parking is a challenge due to high lot coverage.
- Ground is typically shared to some degree.
- Most often found on urban parcels, so street facade and entry sequence design is critical.
- Clear marking of private and shared territory is important.

Neighborhood amenities
- Local stores are often within walking distance.
- Pedestrian accommodations are critical.
- Transit access is usually very good.

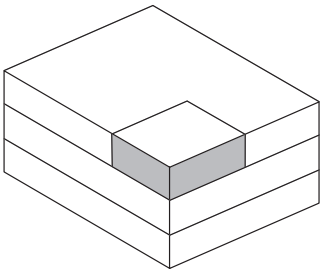
Grand Avenue, St. Paul, MN

Grand Avenue, St. Paul, MN

Minneapolis, MN

Midrise: Small
(Missing Middle Housing Typology)

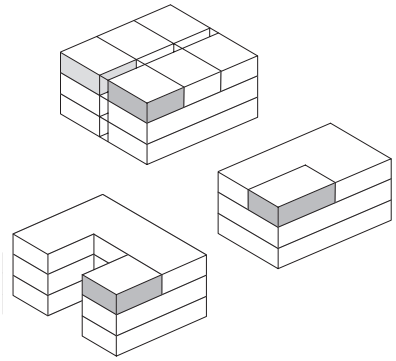
Exhibit K.7



Twelve or more dwelling units per building, up to four floors. Often clustered on a large lot, but recent examples have more units per site acre and smaller sites.

common names
Garden apartment
Tuck-under apartment
Podium apartment

variations



data
12-40 units/building
3-4 floors/building
interior entry
net site density:
10-80 units/acre

Home design
- Units usually accessed by interior hallway.
- Views and overlooks an issue for lowest floors.
- Individual unit identity and personalization is focused on private outdoor space or, interior unit entrance instead of outside front door.
- In rental units, careful design can encourage sense of ownership and territory, leading to better maintenance.
- Interior layouts critical to livability.

Site design
- Parking requires a clear strategy—usually off-street and increasingly underground.
- Flexible form can respond to natural or built features, but often sited to produce maximum unit count.
- Private outdoor space available on balconies or patios, but most outdoor space is shared by all residents.

Neighborhood amenities
- Population in denser examples can support local, walkable retail.
- Transit access is often very good compared to the surrounding area.

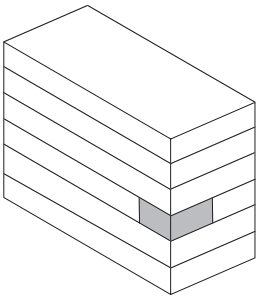
Edina, MN

Minnetonka, MN

Loring Park Neighborhood, Minneapolis, MN

Midrise: Large
(Missing Middle Housing Typology)

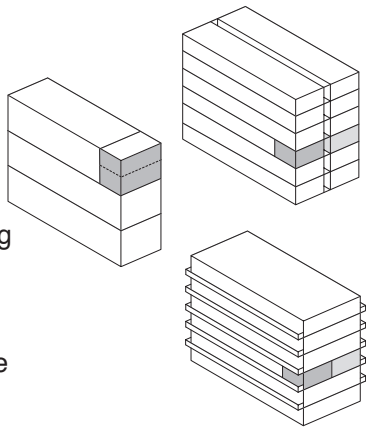
Exhibit K.8



Five to eight floors of apartments. Historically rare in the Twin Cities, many examples have recently been built.

common names
Elevator
apartment

variations



data
60-240 units/building
5-8 floors/building
interior entry
net site density:
26-148 /units/acre

Home design
- Building bulk is large but can be shaped to respond to surroundings.
- Interior unit layout critical for livability.
- Ground is usually shared. Private outdoor space possibilities limited to balcony, rooftop.
- Elevators are required.
- Security at ground can be challenging with high number of residents and relatively few at a level where they can adequately observe.
- Needs clear definition of public and private space.

Site design
- Parking is structured in denser locations, above or below grade.
- Great access to street, but careful design needed to maintain privacy.
- Site planning has potential to affect the ecological character of the site.

Neighborhood amenities
- Can incorporate a variety of unit sizes and affordabilities seamlessly.
- Density can support frequent transit service and local shopping, and be near regional amenities such as downtowns and recreation.
- Well designed public outdoor spaces such as sidewalks, parks, and trails are crucial.

Elliot Park, Minneapolis, MN

North Quadrant, St. Paul, MN

Mill District, Minneapolis, MN

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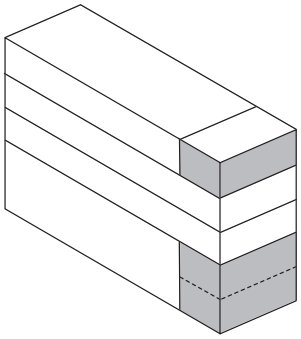
Over Commercial
(May also include Main Street Mix and/or Live-Work)

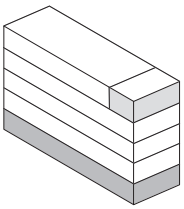
Exhibit K.9



Apartment units above a commercial space.
Residential can also occupy part of ground floor.

common names
Vertical mixed use

variations



data
25-100 units/building
3-5 floors/building
interior or exterior entry
net site density:
26-84 units/acre

Home design
- Interior unit layout is critical for livability.
- Shared entries, hallways, elevators, and stairs require careful design for safety and sociability.
- Unit individualization occurs mostly at interior unit entrance.
- Wide variety of outdoor spaces if rowhouses are below, much narrower range if commercial.
- Distinct building uses require careful design to separate or integrate pedestrian access, parking, deliveries, and trash pick-up.

Site design
- Parking needs careful attention to balance day and evening uses.
- May exist in street-frontage situation or, more rarely, walk-up options.

Neighborhood amenities
- High density allows for good access to services and facilities, including transportation, recreation, education, shopping, etc.
- An active pedestrian environment and shared parks are required for livability.

North Quadrant, St. Paul, MN

Lyndale Avenue, Minneapolis, MN

St. Louis Park, MN

Exhibit K.10

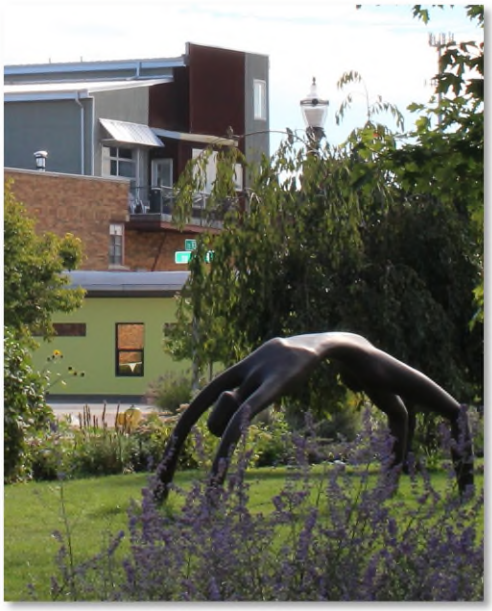
Missing Middle Housing Design Competition - 2015
First, Second, and Third Place Winners

Grand Prize Winner: Tiula Architects of Plano, Texas and Helsinki, Finland.

2nd Place: Hamilton-Anderson Associates of Detroit, MI.

3rd Place: Settle Architects of Chicago, llinois.

Primary competition sponsors: AIA Michigan, MSHDA, MSU LPI, MML, and MI CNU; with additional support from: MHPN, MAP, MI H4H, and CEDAM.



L

Lifestyle Clusters

Prepared by:

LANDUSE|USA

Prepared for:

Southwest Michigan Prosperity Region 8

Michigan State Housing Development Authority

Exhibit L.1

Lifestyle Clusters by Mosaic|USA (Experian Decision Analytics)
All Households in the United States - 2015

				Share of USA Households
A	Power Elite 5.34%	A01	American Royalty	1.33%
		A02	Platinum Prosperity	0.96%
		A03	Kids and Cabernet	0.77%
		A04	Picture Perfect Families	0.79%
		A05	Couples with Clout	0.79%
		A06	Jet Set Urbanites	0.69%
B	Flourishing Families 4.52%	B07	Generational Soup	1.21%
		B08	Babies and Bliss	1.26%
		B09	Family Fun-tastic	0.94%
		B10	Cosmopolitan Achievers	1.10%
C	Booming with Confidence 6.61%	C11	Aging of Aquarius	2.61%
		C12	Golf Carts and Gourmets	0.56%
		C13	Silver Sophisticates	2.04%
		C14	Boomers and Boomerangs	1.39%
D	Suburban Style 4.85%	D15	Sports Utility Families	1.44%
		D16	Settled in Suburbia	1.04%
		D17	Cul de Sac Diversity	0.76%
		D18	Suburban Attainment	1.61%
E	Thriving Boomers 6.11%	E19	Full Pockets, Empty Nests	1.51%
		E20	No Place Like Home	2.05%
		E21	Unspoiled Splendor	2.55%
F	Promising Families 3.36%	F22	Fast Track Couples	2.24%
		F23	Families Matter Most	1.12%
G	Young, City Solos 3.18%	G24	Status Seeking Singles	1.66%
		G25	Urban Edge	1.52%
H	Middle-class Melting Pot 3.97%	H26	Progressive Potpourri	1.57%
		H27	Birkenstocks and Beemers	1.08%
		H28	Everyday Moderates	0.73%
		H29	Destination Recreation	0.59%
I	Family Union 5.16%	I30	Stockcars and State Parks	1.52%
		I31	Blue Collar Comfort	1.09%
		I32	Steadfast Conventionalists	1.44%
		I33	Balance and Harmony	1.11%
J	Autumn Years 6.25%	J34	Aging in Place	2.77%
		J35	Rural Escape	1.61%
		J36	Settled and Sensible	1.88%

Exhibit L.2

Lifestyle Clusters by Mosaic|USA (Experian Decision Analytics)
All Households in the United States - 2015

				Share of USA Households
K	Significant Singles 4.84%	K37	Wired for Success	0.95%
		K38	Gotham Blend	1.15%
		K39	Metro Fusion	0.48%
		K40	Bohemian Groove	2.27%
L	Blue Sky Boomers 6.58%	L41	Booming and Consuming	0.99%
		L42	Rooted Flower Power	2.86%
		L43	Homemade Happiness	2.72%
M	Families in Motion 2.97%	M44	Red, White and Bluegrass	1.56%
		M45	Diapers and Debit Cards	1.41%
N	Pastoral Pride 4.98%	N46	True Grit Americans	1.62%
		N47	Countrified Pragmatics	1.31%
		N48	Rural Southern Bliss	1.27%
		N49	Touch of Tradition	0.78%
O	Singles and Starters 10.96%	O50	Full Steam Ahead	0.62%
		O51	Digital Dependents	3.84%
		O52	Urban Ambition	1.24%
		O53	Colleges and Cafes	0.90%
		O54	Striving Single Scene	2.43%
		O55	Family Troopers	1.94%
P	Cultural Connections 5.22%	P56	Mid-scale Medley	1.11%
		P57	Modest Metro Means	0.68%
		P58	Heritage Heights	0.52%
		P59	Expanding Horizons	1.28%
		P60	Striving Forward	1.09%
		P61	Humble Beginnings	0.56%
Q	Golden Year Guardians 8.02%	Q62	Reaping Rewards	1.59%
		Q63	Footloose and Family Free	0.50%
		Q64	Town Elders	4.19%
		Q65	Senior Discounts	1.74%
R	Aspirational Fusion 2.95%	R66	Dare to Dream	1.89%
		R67	Hope for Tomorrow	1.07%
S	Economic Challenges 4.13%	S68	Small Town Shallow Pockets	1.72%
		S69	Urban Survivors	1.43%
		S70	Tight Money	0.26%
		S71	Tough Times	0.72%

E19 Full Pockets, Empty Nests

Empty-nesting, upper middle-class households with discretionary income living sophisticated lifestyles

1.51% | 1.15%

Age

19-24 years		0.69%
25-30 years		1.60%
31-35 years		2.28%
36-45 years		7.55%
46-50 years		7.15%
51-65 years		53.89%
66-75 years		17.88%
76+ years		8.95%

Family Structure

With kids		
Married		3.89%
Single male		0.28%
Single female		0.74%
Unknown status		0.47%
Without kids		
Married		31.71%
Single male	215	18.78%
Single female	209	16.93%
Unknown status		27.19%

Home Ownership

Homeowner		73.29%
Renter		15.25%
Unknown		11.46%

Education

Below high school		5.33%
High school diploma		15.42%
Some college		18.58%
Bachelor's degree		31.72%
Graduate degree	254	28.95%

Income

Less than $15,000		3.59%
$15,000-$24,999		5.84%
$25,000-$34,999		6.15%
$35,000-$49,999		8.77%
$50,000-$74,999		31.14%
$75,000-$99,999		17.33%
$100,000-$124,999		9.93%
$125,000-$149,999		6.58%
$150,000-$174,999		4.05%
$175,000-$199,999		2.22%
$200,000-$249,999		1.75%
$250,000+		2.65%

Presence of Children

0-3 years		1.34%
4-6 years		0.77%
7-9 years		0.56%
10-12 years		0.53%
13-18 years		1.71%

Estimated Current Home Value

Less than $50,000		0.18%
$50,000-$74,999		0.66%
$75,000-$99,999		1.52%
$100,000-$149,999		6.09%
$150,000-$174,999		4.86%
$175,000-$199,999		5.23%
$200,000-$249,999		11.43%
$250,000-$299,999		10.46%
$300,000-$349,999		9.67%
$350,000-$399,999		8.18%
$400,000-$499,999	204	13.13%
$500,000-$749,999	234	16.88%
$750,000+	202	11.70%

Length of Residence

1 year or less		7.42%
2-3 years		8.90%
4-5 years		8.99%
6-7 years		11.67%
8-9 years		9.90%
10-14 years		17.08%
15-19 years		12.61%
20-24 years		10.56%
25+ years		12.87%

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Exhibit L.4

E21 Unspoiled Splendor

Comfortably established baby boomer couples in town and country communities

2.55% | 2.98%

Age

19-24 years		0.07%
25-30 years		0.10%
31-35 years		0.21%
36-45 years		0.34%
46-50 years		0.66%
51-65 years	292	87.42%
66-75 years		10.16%
76+ years		1.04%

Family Structure

With kids		
Married		3.82%
Single male		0.02%
Single female		0.03%
Unknown status		0.29%
Without kids		
Married	256	82.68%
Single male		2.16%
Single female		1.33%
Unknown status		9.68%

Home Ownership

Homeowner		94.87%
Renter		2.49%
Unknown		2.63%

Education

Below high school		11.40%
High school diploma		40.42%
Some college		21.86%
Bachelor's degree		16.80%
Graduate degree		9.52%

Income

Less than $15,000		2.66%
$15,000-$24,999		4.11%
$25,000-$34,999		3.83%
$35,000-$49,999		7.57%
$50,000-$74,999		34.68%
$75,000-$99,999		26.61%
$100,000-$124,999		11.45%
$125,000-$149,999		3.89%
$150,000-$174,999		2.66%
$175,000-$199,999		0.23%
$200,000-$249,999		1.00%
$250,000+		1.30%

Presence of Children

0-3 years		0.96%
4-6 years		0.53%
7-9 years		0.21%
10-12 years		0.22%
13-18 years		1.44%

Estimated Current Home Value

Less than $50,000		0.64%
$50,000-$74,999		1.39%
$75,000-$99,999		3.72%
$100,000-$149,999		16.76%
$150,000-$174,999		11.22%
$175,000-$199,999		11.08%
$200,000-$249,999		18.22%
$250,000-$299,999		12.61%
$300,000-$349,999		8.17%
$350,000-$399,999		5.16%
$400,000-$499,999		5.51%
$500,000-$749,999		4.00%
$750,000+		1.52%

Length of Residence

1 year or less		2.05%
2-3 years		3.13%
4-5 years		4.20%
6-7 years		7.26%
8-9 years		8.65%
10-14 years		18.55%
15-19 years	203	20.58%
20-24 years		15.65%
25+ years		19.92%

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Exhibit L.5

G24 Status Seeking Singles

Younger, upwardly-mobile singles living in mid-scale metro areas balancing work and leisure lifestyles

1.66% | 0.97%

Age

19-24 years		4.80%
25-30 years		16.01%
31-35 years	208	18.11%
36-45 years		32.04%
46-50 years		16.20%
51-65 years		11.65%
66-75 years		0.93%
76+ years		0.26%

Family Structure

With kids		
Married		8.65%
Single male		3.64%
Single female		6.78%
Unknown status		0.80%
Without kids		
Married		17.99%
Single male	321	28.03%
Single female	367	29.77%
Unknown status		4.33%

Home Ownership

Homeowner		58.32%
Renter		23.91%
Unknown		17.77%

Education

Below high school		3.00%
High school diploma		14.62%
Some college		34.52%
Bachelor's degree		28.40%
Graduate degree		19.45%

Income

Less than $15,000		2.85%
$15,000-$24,999		4.01%
$25,000-$34,999		6.29%
$35,000-$49,999		9.96%
$50,000-$74,999		32.83%
$75,000-$99,999		17.63%
$100,000-$124,999		12.20%
$125,000-$149,999		4.97%
$150,000-$174,999		4.64%
$175,000-$199,999		0.89%
$200,000-$249,999		1.70%
$250,000+		2.04%

Presence of Children

0-3 years		3.46%
4-6 years		3.17%
7-9 years		1.86%
10-12 years		1.46%
13-18 years		4.07%

Estimated Current Home Value

Less than $50,000		0.36%
$50,000-$74,999		1.12%
$75,000-$99,999		2.42%
$100,000-$149,999		12.29%
$150,000-$174,999		10.03%
$175,000-$199,999		9.56%
$200,000-$249,999		16.18%
$250,000-$299,999		12.00%
$300,000-$349,999		8.88%
$350,000-$399,999		6.70%
$400,000-$499,999		8.54%
$500,000-$749,999		8.03%
$750,000+		3.89%

Length of Residence

1 year or less		18.71%
2-3 years		20.30%
4-5 years		17.94%
6-7 years		14.84%
8-9 years		11.21%
10-14 years		9.83%
15-19 years		3.32%
20-24 years		2.07%
25+ years		1.77%

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Exhibit L.6

I30 Stockcars and State Parks

Middle-class couples and families living in more remote rural communities

1.52% | 2.26%

Age

19-24 years		3.50%
25-30 years		3.18%
31-35 years		5.74%
36-45 years		21.49%
46-50 years	219	21.85%
51-65 years		36.45%
66-75 years		5.99%
76+ years		1.80%

Family Structure

With kids		
Married	261	66.34%
Single male		0.52%
Single female		0.52%
Unknown status		2.56%
Without kids		
Married		25.98%
Single male		1.50%
Single female		0.68%
Unknown status		1.90%

Home Ownership

Homeowner		91.36%
Renter		4.21%
Unknown		4.43%

Education

Below high school		8.27%
High school diploma		44.10%
Some college		31.14%
Bachelor's degree		11.08%
Graduate degree		5.42%

Income

Less than $15,000		2.95%
$15,000-$24,999		4.35%
$25,000-$34,999		5.54%
$35,000-$49,999		6.66%
$50,000-$74,999		34.06%
$75,000-$99,999		26.46%
$100,000-$124,999		12.02%
$125,000-$149,999		3.80%
$150,000-$174,999		2.33%
$175,000-$199,999		0.07%
$200,000-$249,999		0.74%
$250,000+		1.02%

Presence of Children

0-3 years		17.08%
4-6 years		17.42%
7-9 years		10.85%
10-12 years		15.72%
13-18 years	235	30.89%

Estimated Current Home Value

Less than $50,000		2.06%
$50,000-$74,999		3.60%
$75,000-$99,999		7.30%
$100,000-$149,999		21.65%
$150,000-$174,999		12.43%
$175,000-$199,999		10.75%
$200,000-$249,999		15.74%
$250,000-$299,999		10.01%
$300,000-$349,999		5.94%
$350,000-$399,999		3.03%
$400,000-$499,999		3.75%
$500,000-$749,999		2.52%
$750,000+		1.23%

Length of Residence

1 year or less		4.00%
2-3 years		4.89%
4-5 years		4.99%
6-7 years		7.97%
8-9 years		7.87%
10-14 years		22.06%
15-19 years	215	21.84%
20-24 years		15.07%
25+ years		11.31%

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Exhibit L.7

J35 Rural Escape

Older, middle-class couples and singles living comfortable lives in rural towns

1.61% | 1.46%

Age

19-24 years		2.24%
25-30 years		2.86%
31-35 years		4.40%
36-45 years		11.22%
46-50 years		9.82%
51-65 years		20.31%
66-75 years	264	27.85%
76+ years	226	21.30%

Family Structure

With kids		
Married		14.65%
Single male		0.49%
Single female		0.67%
Unknown status		1.48%
Without kids		
Married		55.06%
Single male		2.55%
Single female		1.75%
Unknown status		23.35%

Home Ownership

Homeowner		84.73%
Renter		6.73%
Unknown		8.54%

Education

Below high school		19.27%
High school diploma		39.80%
Some college		24.18%
Bachelor's degree		10.84%
Graduate degree		5.91%

Income

Less than $15,000		9.55%
$15,000-$24,999		13.54%
$25,000-$34,999		14.42%
$35,000-$49,999		19.23%
$50,000-$74,999		23.17%
$75,000-$99,999		9.89%
$100,000-$124,999		4.80%
$125,000-$149,999		2.24%
$150,000-$174,999		1.40%
$175,000-$199,999		0.18%
$200,000-$249,999		0.64%
$250,000+		0.93%

Presence of Children

0-3 years		2.60%
4-6 years		2.83%
7-9 years		1.77%
10-12 years		2.61%
13-18 years		5.11%

Estimated Current Home Value

Less than $50,000		5.85%
$50,000-$74,999		7.11%
$75,000-$99,999		9.51%
$100,000-$149,999		21.20%
$150,000-$174,999		9.63%
$175,000-$199,999		8.25%
$200,000-$249,999		12.80%
$250,000-$299,999		8.01%
$300,000-$349,999		4.79%
$350,000-$399,999		3.35%
$400,000-$499,999		3.70%
$500,000-$749,999		3.67%
$750,000+		2.13%

Length of Residence

1 year or less		7.01%
2-3 years		8.11%
4-5 years		8.62%
6-7 years		9.73%
8-9 years		8.12%
10-14 years		16.95%
15-19 years		17.32%
20-24 years		10.40%
25+ years		13.75%

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Exhibit L.8

J36 Settled and Sensible

Older, middle-class and empty-nesting couples and singles in city neighborhoods

1.88% | 1.87%

Age

19-24 years		1.72%
25-30 years		2.26%
31-35 years		3.23%
36-45 years		8.81%
46-50 years		9.06%
51-65 years		38.06%
66-75 years	202	21.38%
76+ years		15.48%

Family Structure

With kids		
Married		13.60%
Single male		0.78%
Single female		0.84%
Unknown status		1.24%
Without kids		
Married		43.58%
Single male		10.97%
Single female		6.86%
Unknown status		22.12%

Home Ownership

Homeowner		92.95%
Renter		3.59%
Unknown		3.47%

Education

Below high school		12.49%
High school diploma		50.88%
Some college		21.09%
Bachelor's degree		10.23%
Graduate degree		5.30%

Income

Less than $15,000		5.64%
$15,000-$24,999		15.09%
$25,000-$34,999		13.63%
$35,000-$49,999		23.38%
$50,000-$74,999		28.88%
$75,000-$99,999		7.35%
$100,000-$124,999		3.39%
$125,000-$149,999		1.09%
$150,000-$174,999		0.68%
$175,000-$199,999		0.03%
$200,000-$249,999		0.42%
$250,000+		0.43%

Presence of Children

0-3 years		3.99%
4-6 years		3.09%
7-9 years		1.74%
10-12 years		1.92%
13-18 years		6.04%

Estimated Current Home Value

Less than $50,000	301	16.38%
$50,000-$74,999	349	19.97%
$75,000-$99,999	331	23.75%
$100,000-$149,999		27.65%
$150,000-$174,999		5.36%
$175,000-$199,999		3.40%
$200,000-$249,999		2.45%
$250,000-$299,999		0.54%
$300,000-$349,999		0.21%
$350,000-$399,999		0.13%
$400,000-$499,999		0.07%
$500,000-$749,999		0.06%
$750,000+		0.04%

Length of Residence

1 year or less		3.91%
2-3 years		4.50%
4-5 years		4.90%
6-7 years		5.41%
8-9 years		5.50%
10-14 years		11.24%
15-19 years		11.89%
20-24 years		15.03%
25+ years	359	37.62%

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Exhibit L.9

K37 Wired for Success

Young, mid-scale singles and couples living socially-active city lives

0.95% | 0.65%

Age

19-24 years		4.87%
25-30 years	215	19.21%
31-35 years		14.47%
36-45 years		28.04%
46-50 years		12.14%
51-65 years		19.20%
66-75 years		1.61%
76+ years		0.46%

Family Structure

With kids		
Married		20.30%
Single male		4.09%
Single female		6.57%
Unknown status		3.20%
Without kids		
Married		24.79%
Single male		15.20%
Single female		14.43%
Unknown status		11.42%

Home Ownership

Homeowner		17.22%
Renter	205	52.27%
Unknown	326	30.51%

Education

Below high school		7.31%
High school diploma		24.34%
Some college		33.63%
Bachelor's degree		22.66%
Graduate degree		12.06%

Income

Less than $15,000		12.07%
$15,000-$24,999		7.74%
$25,000-$34,999		10.27%
$35,000-$49,999		18.72%
$50,000-$74,999		20.47%
$75,000-$99,999		8.98%
$100,000-$124,999		9.60%
$125,000-$149,999		3.87%
$150,000-$174,999		2.17%
$175,000-$199,999		1.12%
$200,000-$249,999		1.91%
$250,000+		3.07%

Presence of Children

0-3 years		5.72%
4-6 years		6.15%
7-9 years		5.21%
10-12 years		4.38%
13-18 years		8.38%

Estimated Current Home Value

Less than $50,000		1.96%
$50,000-$74,999		2.14%
$75,000-$99,999		2.78%
$100,000-$149,999		9.53%
$150,000-$174,999		5.49%
$175,000-$199,999		5.84%
$200,000-$249,999		10.42%
$250,000-$299,999		9.44%
$300,000-$349,999		8.18%
$350,000-$399,999		6.36%
$400,000-$499,999		9.71%
$500,000-$749,999		12.26%
$750,000+	274	15.89%

Length of Residence

1 year or less	290	41.84%
2-3 years	207	27.56%
4-5 years		12.30%
6-7 years		7.54%
8-9 years		3.99%
10-14 years		4.73%
15-19 years		1.21%
20-24 years		0.60%
25+ years		0.23%

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Exhibit L.10

K40 Bohemian Groove

Older unattached individuals enjoying settled urban lives

2.27% | 1.30%

Age

19-24 years		2.86%
25-30 years		5.02%
31-35 years		4.28%
36-45 years		16.39%
46-50 years		11.08%
51-65 years		47.76%
66-75 years		8.39%
76+ years		4.22%

Family Structure

With kids		
Married		4.23%
Single male		3.23%
Single female		5.66%
Unknown status		1.98%
Without kids		
Married		9.39%
Single male	275	24.05%
Single female	285	23.13%
Unknown status		28.33%

Home Ownership

Homeowner		12.93%
Renter	264	67.42%
Unknown	210	19.65%

Education

Below high school		15.27%
High school diploma		34.13%
Some college		29.48%
Bachelor's degree		13.78%
Graduate degree		7.33%

Income

Less than $15,000	234	26.67%
$15,000-$24,999		16.87%
$25,000-$34,999		14.31%
$35,000-$49,999		16.61%
$50,000-$74,999		11.29%
$75,000-$99,999		4.78%
$100,000-$124,999		3.10%
$125,000-$149,999		2.54%
$150,000-$174,999		1.72%
$175,000-$199,999		0.03%
$200,000-$249,999		0.85%
$250,000+		1.24%

Presence of Children

0-3 years		2.29%
4-6 years		2.06%
7-9 years		1.30%
10-12 years		1.60%
13-18 years		4.64%

Estimated Current Home Value

Less than $50,000		4.69%
$50,000-$74,999		6.03%
$75,000-$99,999		9.19%
$100,000-$149,999		22.91%
$150,000-$174,999		10.32%
$175,000-$199,999		8.38%
$200,000-$249,999		11.22%
$250,000-$299,999		7.31%
$300,000-$349,999		4.82%
$350,000-$399,999		2.91%
$400,000-$499,999		3.68%
$500,000-$749,999		3.67%
$750,000+		4.88%

Length of Residence

1 year or less		26.05%
2-3 years		24.04%
4-5 years		14.66%
6-7 years		10.90%
8-9 years		7.04%
10-14 years		9.38%
15-19 years		3.90%
20-24 years		2.44%
25+ years		1.59%

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L41 Booming and Consuming

Older empty-nesting couples and singles enjoying relaxed lives in small towns

0.99% | 0.71%

Age

19-24 years	0.89%
25-30 years	1.89%
31-35 years	3.29%
36-45 years	7.40%
46-50 years	5.59%
51-65 years	57.55%
66-75 years	15.61%
76+ years	7.79%

Family Structure

With kids	
Married	5.64%
Single male	0.19%
Single female	0.32%
Unknown status	0.87%
Without kids	
Married	49.77%
Single male	5.52%
Single female	4.25%
Unknown status	227 33.42%

Home Ownership

Homeowner	74.31%
Renter	15.97%
Unknown	9.72%

Education

Below high school	8.01%
High school diploma	27.70%
Some college	34.60%
Bachelor's degree	18.50%
Graduate degree	11.19%

Income

Less than $15,000	9.67%
$15,000-$24,999	9.74%
$25,000-$34,999	11.32%
$35,000-$49,999	14.29%
$50,000-$74,999	28.32%
$75,000-$99,999	12.09%
$100,000-$124,999	6.72%
$125,000-$149,999	2.86%
$150,000-$174,999	2.30%
$175,000-$199,999	0.45%
$200,000-$249,999	1.01%
$250,000+	1.24%

Presence of Children

0-3 years	1.18%
4-6 years	1.22%
7-9 years	0.55%
10-12 years	0.67%
13-18 years	2.06%

Estimated Current Home Value

Less than $50,000	1.34%
$50,000-$74,999	1.91%
$75,000-$99,999	3.00%
$100,000-$149,999	12.92%
$150,000-$174,999	8.00%
$175,000-$199,999	8.90%
$200,000-$249,999	16.57%
$250,000-$299,999	12.79%
$300,000-$349,999	9.39%
$350,000-$399,999	6.49%
$400,000-$499,999	7.85%
$500,000-$749,999	7.19%
$750,000+	3.67%

Length of Residence

1 year or less	15.15%
2-3 years	17.67%
4-5 years	14.91%
6-7 years	12.38%
8-9 years	11.10%
10-14 years	13.35%
15-19 years	6.65%
20-24 years	4.75%
25+ years	4.04%

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L43 Homemade Happiness

Lower middle-class baby boomer households living in remote town and country homes

2.72% | 2.41%

Age

19-24 years		0.28%
25-30 years		0.28%
31-35 years		0.55%
36-45 years		0.84%
46-50 years		1.38%
51-65 years	289	86.62%
66-75 years		7.76%
76+ years		2.30%

Family Structure

With kids		
Married		7.80%
Single male		0.15%
Single female		0.29%
Unknown status		0.98%
Without kids		
Married		55.72%
Single male		4.30%
Single female		2.45%
Unknown status		28.30%

Home Ownership

Homeowner		87.03%
Renter		6.29%
Unknown		6.68%

Education

Below high school		17.47%
High school diploma		51.31%
Some college		19.56%
Bachelor's degree		7.43%
Graduate degree		4.24%

Income

Less than $15,000		11.90%
$15,000-$24,999		11.80%
$25,000-$34,999		11.33%
$35,000-$49,999		21.91%
$50,000-$74,999		29.21%
$75,000-$99,999		7.14%
$100,000-$124,999		3.34%
$125,000-$149,999		1.35%
$150,000-$174,999		0.84%
$175,000-$199,999		0.02%
$200,000-$249,999		0.54%
$250,000+		0.62%

Presence of Children

0-3 years		2.08%
4-6 years		1.66%
7-9 years		0.65%
10-12 years		0.75%
13-18 years		2.80%

Estimated Current Home Value

Less than $50,000	458	24.89%
$50,000-$74,999	320	18.27%
$75,000-$99,999	249	17.86%
$100,000-$149,999		22.06%
$150,000-$174,999		6.12%
$175,000-$199,999		3.59%
$200,000-$249,999		3.80%
$250,000-$299,999		1.63%
$300,000-$349,999		0.76%
$350,000-$399,999		0.41%
$400,000-$499,999		0.31%
$500,000-$749,999		0.21%
$750,000+		0.09%

Length of Residence

1 year or less		5.99%
2-3 years		7.59%
4-5 years		8.62%
6-7 years		11.66%
8-9 years		9.88%
10-14 years		18.97%
15-19 years		17.01%
20-24 years		10.19%
25+ years		10.09%

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Exhibit L.13

M44 Red, White and Bluegrass

Lower middle-income rural families with diverse adult and children household dynamics

1.56% | 2.99%

Age

19-24 years		5.51%
25-30 years		12.45%
31-35 years	253	22.05%
36-45 years	216	39.44%
46-50 years		11.53%
51-65 years		7.76%
66-75 years		0.97%
76+ years		0.29%

Family Structure

With kids		
Married	338	85.71%
Single male		1.88%
Single female		3.97%
Unknown status		3.39%
Without kids		
Married		3.50%
Single male		0.68%
Single female		0.29%
Unknown status		0.57%

Home Ownership

Homeowner		75.78%
Renter		15.00%
Unknown		9.22%

Education

Below high school		11.58%
High school diploma		38.86%
Some college		37.08%
Bachelor's degree		8.71%
Graduate degree		3.78%

Income

Less than $15,000		6.48%
$15,000-$24,999		7.95%
$25,000-$34,999		12.61%
$35,000-$49,999		11.88%
$50,000-$74,999		35.29%
$75,000-$99,999		15.56%
$100,000-$124,999		7.34%
$125,000-$149,999		1.14%
$150,000-$174,999		0.78%
$175,000-$199,999		0.07%
$200,000-$249,999		0.43%
$250,000+		0.46%

Presence of Children

0-3 years	532	51.55%
4-6 years	579	57.33%
7-9 years	498	39.80%
10-12 years	411	35.45%
13-18 years	233	30.61%

Estimated Current Home Value

Less than $50,000	265	14.43%
$50,000-$74,999	245	13.99%
$75,000-$99,999	239	17.12%
$100,000-$149,999		28.30%
$150,000-$174,999		8.27%
$175,000-$199,999		5.86%
$200,000-$249,999		6.19%
$250,000-$299,999		2.66%
$300,000-$349,999		1.29%
$350,000-$399,999		0.71%
$400,000-$499,999		0.66%
$500,000-$749,999		0.36%
$750,000+		0.15%

Length of Residence

1 year or less		7.25%
2-3 years		8.84%
4-5 years		9.05%
6-7 years		15.04%
8-9 years		15.04%
10-14 years		21.80%
15-19 years		12.97%
20-24 years		6.42%
25+ years		3.58%

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Exhibit L.14

M45 Infants and Debit Cards

Young, working-class families and single parent households living in small established, city residences

1.41% | 1.86%

Age

19-24 years	248	10.38%
25-30 years	225	20.08%
31-35 years	263	22.89%
36-45 years		24.46%
46-50 years		8.05%
51-65 years		12.41%
66-75 years		1.40%
76+ years		0.33%

Family Structure

With kids		
Married	207	52.64%
Single male	209	6.87%
Single female	253	14.26%
Unknown status	283	5.14%
Without kids		
Married		8.28%
Single male		6.50%
Single female		4.28%
Unknown status		2.03%

Home Ownership

Homeowner		53.41%
Renter		34.08%
Unknown		12.51%

Education

Below high school		14.04%
High school diploma		35.44%
Some college		38.06%
Bachelor's degree		8.70%
Graduate degree		3.76%

Income

Less than $15,000		10.97%
$15,000-$24,999		12.47%
$25,000-$34,999		17.15%
$35,000-$49,999		20.28%
$50,000-$74,999		25.00%
$75,000-$99,999		8.16%
$100,000-$124,999		3.33%
$125,000-$149,999		1.28%
$150,000-$174,999		0.59%
$175,000-$199,999		0.03%
$200,000-$249,999		0.35%
$250,000+		0.38%

Presence of Children

0-3 years	411	39.87%
4-6 years	368	36.44%
7-9 years	298	23.82%
10-12 years	213	18.40%
13-18 years		21.40%

Estimated Current Home Value

Less than $50,000	399	21.71%
$50,000-$74,999	374	21.37%
$75,000-$99,999	296	21.22%
$100,000-$149,999		23.17%
$150,000-$174,999		4.89%
$175,000-$199,999		3.20%
$200,000-$249,999		2.71%
$250,000-$299,999		0.84%
$300,000-$349,999		0.48%
$350,000-$399,999		0.12%
$400,000-$499,999		0.15%
$500,000-$749,999		0.04%
$750,000+		0.10%

Length of Residence

1 year or less	15.96%
2-3 years	16.07%
4-5 years	13.54%
6-7 years	13.72%
8-9 years	10.06%
10-14 years	13.22%
15-19 years	7.40%
20-24 years	4.95%
25+ years	5.08%

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Exhibit L.15

N46 True Grit Americans

Older, middle-class households in town and country communities located in the nation's midsection

1.62% | 1.38%

Age

19-24 years	5.53%
25-30 years	6.33%
31-35 years	8.84%
36-45 years	21.96%
46-50 years	13.68%
51-65 years	27.89%
66-75 years	9.38%
76+ years	6.39%

Family Structure

With kids	
Married	26.34%
Single male	1.46%
Single female	2.12%
Unknown status	2.19%
Without kids	
Married	37.11%
Single male	7.71%
Single female	6.36%
Unknown status	16.72%

Home Ownership

Homeowner	74.48%
Renter	12.33%
Unknown	13.19%

Education

Below high school	11.97%
High school diploma	32.46%
Some college	36.45%
Bachelor's degree	12.18%
Graduate degree	6.94%

Income

Less than $15,000	8.61%
$15,000-$24,999	10.31%
$25,000-$34,999	12.11%
$35,000-$49,999	17.19%
$50,000-$74,999	27.34%
$75,000-$99,999	12.95%
$100,000-$124,999	6.44%
$125,000-$149,999	2.02%
$150,000-$174,999	1.42%
$175,000-$199,999	0.07%
$200,000-$249,999	0.64%
$250,000+	0.89%

Presence of Children

0-3 years	7.54%
4-6 years	7.79%
7-9 years	5.27%
10-12 years	5.61%
13-18 years	11.38%

Estimated Current Home Value

Less than $50,000	4.20%
$50,000-$74,999	6.94%
$75,000-$99,999	13.24%
$100,000-$149,999	30.04%
$150,000-$174,999	11.28%
$175,000-$199,999	8.61%
$200,000-$249,999	11.40%
$250,000-$299,999	5.62%
$300,000-$349,999	2.89%
$350,000-$399,999	1.73%
$400,000-$499,999	1.78%
$500,000-$749,999	1.45%
$750,000+	0.83%

Length of Residence

1 year or less	12.21%
2-3 years	13.10%
4-5 years	12.46%
6-7 years	13.64%
8-9 years	10.70%
10-14 years	14.82%
15-19 years	8.86%
20-24 years	6.06%
25+ years	8.15%

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Exhibit L.16

O50 Full Steam Ahead

Younger and middle-aged singles gravitating to second-tier cities

0.62% | 0.35%

Age

19-24 years		6.08%
25-30 years		11.99%
31-35 years		6.95%
36-45 years	230	41.92%
46-50 years		16.54%
51-65 years		15.42%
66-75 years		0.75%
76+ years		0.35%

Family Structure

With kids		
Married		12.56%
Single male	288	9.46%
Single female	285	16.05%
Unknown status	309	5.62%
Without kids		
Married		8.74%
Single male	218	19.02%
Single female	237	19.22%
Unknown status		9.32%

Home Ownership

Homeowner		3.16%
Renter	304	77.57%
Unknown	206	19.27%

Education

Below high school		14.51%
High school diploma		27.47%
Some college		35.50%
Bachelor's degree		15.52%
Graduate degree		7.01%

Income

Less than $15,000		22.74%
$15,000-$24,999		12.00%
$25,000-$34,999		15.29%
$35,000-$49,999		19.92%
$50,000-$74,999		11.25%
$75,000-$99,999		4.74%
$100,000-$124,999		4.05%
$125,000-$149,999		4.27%
$150,000-$174,999		2.84%
$175,000-$199,999		0.12%
$200,000-$249,999		0.97%
$250,000+		1.82%

Presence of Children

0-3 years		5.29%
4-6 years		6.76%
7-9 years		6.33%
10-12 years		5.11%
13-18 years		12.43%

Estimated Current Home Value

Less than $50,000		6.65%
$50,000-$74,999		8.11%
$75,000-$99,999		8.04%
$100,000-$149,999		15.07%
$150,000-$174,999		6.11%
$175,000-$199,999		4.40%
$200,000-$249,999		5.80%
$250,000-$299,999		4.33%
$300,000-$349,999		3.17%
$350,000-$399,999		1.47%
$400,000-$499,999		3.01%
$500,000-$749,999		6.03%
$750,000+	479	27.82%

Length of Residence

1 year or less	398	57.50%
2-3 years	214	28.43%
4-5 years		6.17%
6-7 years		3.04%
8-9 years		1.59%
10-14 years		2.39%
15-19 years		0.55%
20-24 years		0.22%
25+ years		0.12%

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Exhibit L.17

O51 Digital Dependents

Mix of Generation Y and X singles who live digital-driven, urban lifestyles

3.84% | 2.44%

Age

19-24 years	338	14.16%
25-30 years	545	48.70%
31-35 years	322	28.09%
36-45 years		5.20%
46-50 years		1.29%
51-65 years		2.02%
66-75 years		0.36%
76+ years		0.19%

Family Structure

With kids		
Married		18.36%
Single male		4.10%
Single female		6.09%
Unknown status		2.29%
Without kids		
Married		28.86%
Single male	205	17.93%
Single female	205	16.59%
Unknown status		5.77%

Home Ownership

Homeowner		46.85%
Renter		32.10%
Unknown	225	21.04%

Education

Below high school		12.76%
High school diploma		30.24%
Some college		39.36%
Bachelor's degree		10.03%
Graduate degree		7.60%

Income

Less than $15,000		10.71%
$15,000-$24,999		8.78%
$25,000-$34,999		14.06%
$35,000-$49,999	205	27.76%
$50,000-$74,999		21.37%
$75,000-$99,999		8.21%
$100,000-$124,999		4.34%
$125,000-$149,999		2.07%
$150,000-$174,999		1.31%
$175,000-$199,999		0.05%
$200,000-$249,999		0.67%
$250,000+		0.68%

Presence of Children

0-3 years		6.49%
4-6 years		4.86%
7-9 years		3.79%
10-12 years		3.44%
13-18 years		3.05%

Estimated Current Home Value

Less than $50,000		4.05%
$50,000-$74,999		6.42%
$75,000-$99,999		10.50%
$100,000-$149,999		26.79%
$150,000-$174,999		12.70%
$175,000-$199,999		10.11%
$200,000-$249,999		12.43%
$250,000-$299,999		6.64%
$300,000-$349,999		3.56%
$350,000-$399,999		2.25%
$400,000-$499,999		2.29%
$500,000-$749,999		1.58%
$750,000+		0.66%

Length of Residence

1 year or less	282	40.67%
2-3 years	202	26.89%
4-5 years		12.22%
6-7 years		7.61%
8-9 years		4.16%
10-14 years		3.63%
15-19 years		1.78%
20-24 years		1.53%
25+ years		1.52%

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Exhibit L.18

O52 Urban Ambition

Mainly Generation Y singles and single families established in mid-market cities

1.24% | 0.85%

Age

19-24 years	281	11.77%
25-30 years		12.47%
31-35 years	227	19.79%
36-45 years		27.48%
46-50 years		12.18%
51-65 years		14.91%
66-75 years		1.13%
76+ years		0.28%

Family Structure

With kids		
Married		10.88%
Single male	311	10.24%
Single female	465	26.25%
Unknown status		2.81%
Without kids		
Married		4.35%
Single male		17.09%
Single female	277	22.49%
Unknown status		5.88%

Home Ownership

Homeowner		6.31%
Renter	320	81.63%
Unknown		12.07%

Education

Below high school	16.52%
High school diploma	31.37%
Some college	32.07%
Bachelor's degree	13.53%
Graduate degree	6.51%

Income

Less than $15,000	22.13%
$15,000-$24,999	12.81%
$25,000-$34,999	16.02%
$35,000-$49,999	19.74%
$50,000-$74,999	11.86%
$75,000-$99,999	6.93%
$100,000-$124,999	4.11%
$125,000-$149,999	2.88%
$150,000-$174,999	1.59%
$175,000-$199,999	0.03%
$200,000-$249,999	0.78%
$250,000+	1.14%

Presence of Children

0-3 years	10.81%
4-6 years	11.51%
7-9 years	8.78%
10-12 years	4.23%
13-18 years	15.16%

Estimated Current Home Value

Less than $50,000	4.68%
$50,000-$74,999	9.01%
$75,000-$99,999	12.69%
$100,000-$149,999	27.17%
$150,000-$174,999	11.04%
$175,000-$199,999	7.67%
$200,000-$249,999	9.38%
$250,000-$299,999	5.30%
$300,000-$349,999	3.31%
$350,000-$399,999	2.41%
$400,000-$499,999	2.81%
$500,000-$749,999	2.66%
$750,000+	1.86%

Length of Residence

1 year or less	269	38.79%
2-3 years	210	27.99%
4-5 years		12.89%
6-7 years		8.63%
8-9 years		4.42%
10-14 years		4.97%
15-19 years		1.39%
20-24 years		0.70%
25+ years		0.23%

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Exhibit L.19

O53 Colleges and Cafes

Young singles and recent college graduates living in college communities

0.90% | 0.56%

Age

19-24 years	617	25.82%
25-30 years		14.46%
31-35 years		12.62%
36-45 years		17.02%
46-50 years		7.35%
51-65 years		16.08%
66-75 years		4.24%
76+ years		2.40%

Family Structure

With kids		
Married		6.92%
Single male	252	8.30%
Single female	228	12.88%
Unknown status		1.02%
Without kids		
Married		7.92%
Single male	310	27.12%
Single female	371	30.05%
Unknown status		5.78%

Home Ownership

Homeowner		17.65%
Renter	267	68.05%
Unknown		14.30%

Education

Below high school		9.52%
High school diploma		18.12%
Some college		27.02%
Bachelor's degree		23.40%
Graduate degree		21.94%

Income

Less than $15,000	273	31.10%
$15,000-$24,999		14.87%
$25,000-$34,999		12.52%
$35,000-$49,999		13.37%
$50,000-$74,999		13.03%
$75,000-$99,999		5.81%
$100,000-$124,999		4.27%
$125,000-$149,999		1.68%
$150,000-$174,999		1.37%
$175,000-$199,999		0.30%
$200,000-$249,999		0.84%
$250,000+		0.86%

Presence of Children

0-3 years		5.46%
4-6 years		3.97%
7-9 years		2.69%
10-12 years		4.77%
13-18 years		9.36%

Estimated Current Home Value

Less than $50,000		2.83%
$50,000-$74,999		4.70%
$75,000-$99,999		7.39%
$100,000-$149,999		18.70%
$150,000-$174,999		10.03%
$175,000-$199,999		7.14%
$200,000-$249,999		12.07%
$250,000-$299,999		8.27%
$300,000-$349,999		5.92%
$350,000-$399,999		3.31%
$400,000-$499,999		5.98%
$500,000-$749,999		7.34%
$750,000+		6.32%

Length of Residence

1 year or less	205	29.63%
2-3 years		24.74%
4-5 years		13.99%
6-7 years		9.97%
8-9 years		5.66%
10-14 years		7.58%
15-19 years		2.97%
20-24 years		2.07%
25+ years		3.40%

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Exhibit L.20

O54 Striving Single Scene

Young, singles living in Midwest and Southern city centers

2.43% | 1.24%

Age

19-24 years	268	11.23%
25-30 years	635	56.70%
31-35 years	260	22.69%
36-45 years		5.60%
46-50 years		1.12%
51-65 years		2.38%
66-75 years		0.20%
76+ years		0.08%

Family Structure

With kids		
Married		3.61%
Single male		6.20%
Single female	221	12.45%
Unknown status		1.68%
Without kids		
Married		5.84%
Single male	332	28.97%
Single female	455	36.87%
Unknown status		4.38%

Home Ownership

Homeowner		3.95%
Renter	322	82.07%
Unknown		13.98%

Education

Below high school		14.63%
High school diploma		23.12%
Some college		29.00%
Bachelor's degree		20.31%
Graduate degree		12.94%

Income

Less than $15,000	221	25.24%
$15,000-$24,999		14.88%
$25,000-$34,999		15.85%
$35,000-$49,999		18.43%
$50,000-$74,999		10.01%
$75,000-$99,999		4.63%
$100,000-$124,999		4.73%
$125,000-$149,999		2.47%
$150,000-$174,999		1.68%
$175,000-$199,999		0.08%
$200,000-$249,999		0.89%
$250,000+		1.11%

Presence of Children

0-3 years		4.26%
4-6 years		3.48%
7-9 years		2.63%
10-12 years		3.55%
13-18 years		2.39%

Estimated Current Home Value

Less than $50,000		3.69%
$50,000-$74,999		5.03%
$75,000-$99,999		6.57%
$100,000-$149,999		11.99%
$150,000-$174,999		5.81%
$175,000-$199,999		6.16%
$200,000-$249,999		8.61%
$250,000-$299,999		6.34%
$300,000-$349,999		6.01%
$350,000-$399,999		3.79%
$400,000-$499,999		5.97%
$500,000-$749,999		9.12%
$750,000+	360	20.91%

Length of Residence

1 year or less	363	52.42%
2-3 years	211	28.02%
4-5 years		9.41%
6-7 years		5.09%
8-9 years		2.14%
10-14 years		2.10%
15-19 years		0.41%
20-24 years		0.26%
25+ years		0.16%

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Exhibit L.21

O55 Family Troopers

Families and single-parent households living near military bases

1.94% | 1.92%

Age

19-24 years	370	15.48%
25-30 years	472	42.19%
31-35 years	318	27.69%
36-45 years		10.03%
46-50 years		1.74%
51-65 years		2.60%
66-75 years		0.20%
76+ years		0.08%

Family Structure

With kids		
Married		34.94%
Single male	311	10.23%
Single female	599	33.79%
Unknown status	271	4.93%
Without kids		
Married		3.15%
Single male		5.00%
Single female		6.27%
Unknown status		1.70%

Home Ownership

Homeowner		3.12%
Renter	337	86.01%
Unknown		10.88%

Education

Below high school		24.32%
High school diploma		28.39%
Some college		32.75%
Bachelor's degree		9.80%
Graduate degree		4.74%

Income

Less than $15,000	222	25.31%
$15,000-$24,999		16.33%
$25,000-$34,999		19.43%
$35,000-$49,999		15.78%
$50,000-$74,999		10.27%
$75,000-$99,999		5.67%
$100,000-$124,999		2.87%
$125,000-$149,999		1.97%
$150,000-$174,999		1.11%
$175,000-$199,999		0.03%
$200,000-$249,999		0.62%
$250,000+		0.62%

Presence of Children

0-3 years	501	48.56%
4-6 years	358	35.40%
7-9 years	395	31.57%
10-12 years		15.92%
13-18 years		12.80%

Estimated Current Home Value

Less than $50,000		7.21%
$50,000-$74,999		7.97%
$75,000-$99,999		10.62%
$100,000-$149,999		20.25%
$150,000-$174,999		9.39%
$175,000-$199,999		6.93%
$200,000-$249,999		10.53%
$250,000-$299,999		5.95%
$300,000-$349,999		4.06%
$350,000-$399,999		3.16%
$400,000-$499,999		4.38%
$500,000-$749,999		4.03%
$750,000+		5.52%

Length of Residence

1 year or less	280	40.37%
2-3 years	206	27.37%
4-5 years		12.98%
6-7 years		9.10%
8-9 years		4.84%
10-14 years		3.98%
15-19 years		0.80%
20-24 years		0.37%
25+ years		0.19%

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Exhibit L.22

P61 Humble Beginnings

Multi-cultural singles and single-parent households with mid-scale incomes in city apartments

0.56% | 0.33%

Age

19-24 years		4.38%
25-30 years		3.71%
31-35 years		5.27%
36-45 years	321	58.61%
46-50 years		16.92%
51-65 years		10.04%
66-75 years		0.88%
76+ years		0.19%

Family Structure

With kids		
Married		15.45%
Single male	724	23.82%
Single female	585	33.02%
Unknown status	277	5.03%
Without kids		
Married		2.22%
Single male		8.83%
Single female		8.75%
Unknown status		2.87%

Home Ownership

Homeowner		3.35%
Renter	360	91.95%
Unknown		4.70%

Education

Below high school	345	52.52%
High school diploma		20.50%
Some college		17.26%
Bachelor's degree		7.59%
Graduate degree		2.14%

Income

Less than $15,000	347	39.57%
$15,000-$24,999		14.31%
$25,000-$34,999		13.83%
$35,000-$49,999		12.16%
$50,000-$74,999		7.35%
$75,000-$99,999		4.89%
$100,000-$124,999		2.98%
$125,000-$149,999		2.26%
$150,000-$174,999		1.41%
$175,000-$199,999		0.00%
$200,000-$249,999		0.56%
$250,000+		0.70%

Presence of Children

0-3 years		7.16%
4-6 years		11.79%
7-9 years	227	18.18%
10-12 years	433	37.35%
13-18 years	280	36.91%

Estimated Current Home Value

Less than $50,000	263	14.30%
$50,000-$74,999		6.04%
$75,000-$99,999		5.36%
$100,000-$149,999		7.06%
$150,000-$174,999		3.91%
$175,000-$199,999		2.89%
$200,000-$249,999		5.11%
$250,000-$299,999		3.23%
$300,000-$349,999		4.26%
$350,000-$399,999		1.45%
$400,000-$499,999		5.36%
$500,000-$749,999		10.72%
$750,000+	522	30.30%

Length of Residence

1 year or less	277	40.03%
2-3 years		26.32%
4-5 years		11.35%
6-7 years		8.11%
8-9 years		5.31%
10-14 years		7.14%
15-19 years		1.22%
20-24 years		0.46%
25+ years		0.06%

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Q64 Town Elders

Stable, minimalist seniors living in older residences and leading sedentary lifestyles

4.19% | 3.27%

Age

19-24 years		0.04%
25-30 years		0.04%
31-35 years		0.06%
36-45 years		0.18%
46-50 years		0.17%
51-65 years		1.04%
66-75 years	363	38.31%
76+ years	639	60.15%

Family Structure

With kids		
Married		0.65%
Single male		0.02%
Single female		0.05%
Unknown status		0.39%
Without kids		
Married		45.54%
Single male		1.04%
Single female		0.93%
Unknown status	349	51.38%

Home Ownership

Homeowner		89.29%
Renter		5.66%
Unknown		5.05%

Education

Below high school		28.37%
High school diploma		42.12%
Some college		12.11%
Bachelor's degree		11.35%
Graduate degree		6.05%

Income

Less than $15,000		9.82%
$15,000-$24,999	295	29.49%
$25,000-$34,999	214	21.31%
$35,000-$49,999		24.25%
$50,000-$74,999		11.57%
$75,000-$99,999		1.46%
$100,000-$124,999		0.95%
$125,000-$149,999		0.46%
$150,000-$174,999		0.31%
$175,000-$199,999		0.02%
$200,000-$249,999		0.18%
$250,000+		0.16%

Presence of Children

0-3 years		0.35%
4-6 years		0.19%
7-9 years		0.09%
10-12 years		0.14%
13-18 years		0.35%

Estimated Current Home Value

Less than $50,000		6.89%
$50,000-$74,999		9.46%
$75,000-$99,999		13.82%
$100,000-$149,999		29.13%
$150,000-$174,999		11.18%
$175,000-$199,999		8.67%
$200,000-$249,999		10.74%
$250,000-$299,999		4.90%
$300,000-$349,999		2.23%
$350,000-$399,999		1.20%
$400,000-$499,999		0.98%
$500,000-$749,999		0.62%
$750,000+		0.17%

Length of Residence

1 year or less		3.54%
2-3 years		4.23%
4-5 years		4.88%
6-7 years		5.71%
8-9 years		5.70%
10-14 years		13.31%
15-19 years		15.50%
20-24 years		13.17%
25+ years	324	33.95%

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Exhibit L.24

Q65 Senior Discounts

Downscale, settled retirees in metro apartment communities

1.74% | 1.12%

Age

19-24 years		0.07%
25-30 years		0.18%
31-35 years		0.18%
36-45 years		0.51%
46-50 years		0.64%
51-65 years		14.40%
66-75 years	289	30.46%
76+ years	569	53.55%

Family Structure

With kids		
Married		0.96%
Single male		0.10%
Single female		0.21%
Unknown status		1.01%
Without kids		
Married		16.77%
Single male		3.88%
Single female		4.00%
Unknown status	496	73.07%

Home Ownership

Homeowner		23.23%
Renter	208	53.18%
Unknown	252	23.58%

Education

Below high school	210	31.88%
High school diploma		32.78%
Some college		12.39%
Bachelor's degree		15.47%
Graduate degree		7.49%

Income

Less than $15,000	369	42.08%
$15,000-$24,999	271	27.10%
$25,000-$34,999		10.49%
$35,000-$49,999		9.32%
$50,000-$74,999		5.59%
$75,000-$99,999		1.25%
$100,000-$124,999		1.78%
$125,000-$149,999		0.95%
$150,000-$174,999		0.54%
$175,000-$199,999		0.09%
$200,000-$249,999		0.34%
$250,000+		0.48%

Presence of Children

0-3 years		0.57%
4-6 years		0.55%
7-9 years		0.26%
10-12 years		0.26%
13-18 years		0.57%

Estimated Current Home Value

Less than $50,000	235	12.78%
$50,000-$74,999		8.15%
$75,000-$99,999		7.95%
$100,000-$149,999		15.88%
$150,000-$174,999		6.65%
$175,000-$199,999		5.22%
$200,000-$249,999		7.65%
$250,000-$299,999		5.40%
$300,000-$349,999		3.47%
$350,000-$399,999		2.45%
$400,000-$499,999		3.66%
$500,000-$749,999		5.33%
$750,000+	265	15.41%

Length of Residence

1 year or less		14.67%
2-3 years		17.14%
4-5 years		14.30%
6-7 years		13.54%
8-9 years		9.50%
10-14 years		14.58%
15-19 years		6.99%
20-24 years		4.88%
25+ years		4.40%

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Exhibit L.25

R66 Dare to Dream

Young singles, couples and single parents with lower incomes starting out in city apartments

1.89% | 1.07%

Age

19-24 years	257	10.76%
25-30 years	234	20.92%
31-35 years		12.85%
36-45 years		26.62%
46-50 years		10.01%
51-65 years		17.01%
66-75 years		1.25%
76+ years		0.57%

Family Structure

With kids		
Married		8.17%
Single male	442	14.56%
Single female	452	25.51%
Unknown status		2.94%
Without kids		
Married		3.28%
Single male	213	18.62%
Single female	255	20.67%
Unknown status		6.25%

Home Ownership

Homeowner		6.03%
Renter	322	82.09%
Unknown		11.87%

Education

Below high school		29.22%
High school diploma		31.60%
Some college		27.96%
Bachelor's degree		7.53%
Graduate degree		3.70%

Income

Less than $15,000	323	36.78%
$15,000-$24,999		14.18%
$25,000-$34,999		16.03%
$35,000-$49,999		16.32%
$50,000-$74,999		6.84%
$75,000-$99,999		4.15%
$100,000-$124,999		2.24%
$125,000-$149,999		1.52%
$150,000-$174,999		0.89%
$175,000-$199,999		0.02%
$200,000-$249,999		0.43%
$250,000+		0.60%

Presence of Children

0-3 years		7.61%
4-6 years		8.40%
7-9 years		7.95%
10-12 years		10.81%
13-18 years		17.69%

Estimated Current Home Value

Less than $50,000	337	18.31%
$50,000-$74,999	306	17.48%
$75,000-$99,999	211	15.11%
$100,000-$149,999		21.42%
$150,000-$174,999		6.58%
$175,000-$199,999		5.06%
$200,000-$249,999		6.34%
$250,000-$299,999		3.39%
$300,000-$349,999		2.00%
$350,000-$399,999		1.03%
$400,000-$499,999		1.26%
$500,000-$749,999		1.24%
$750,000+		0.80%

Length of Residence

1 year or less	264	38.04%
2-3 years	211	28.13%
4-5 years		13.90%
6-7 years		8.30%
8-9 years		4.37%
10-14 years		4.82%
15-19 years		1.33%
20-24 years		0.73%
25+ years		0.38%

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Exhibit L.26

R67 Hope for Tomorrow

Young, lower-income single parents in second-city apartments

1.07% | 0.81%

Age

19-24 years	399	16.70%
25-30 years		13.82%
31-35 years		16.13%
36-45 years		26.54%
46-50 years		9.92%
51-65 years		15.66%
66-75 years		0.76%
76+ years		0.47%

Family Structure

With kids		
Married		8.05%
Single male	515	16.96%
Single female	770	43.42%
Unknown status		2.29%
Without kids		
Married		1.35%
Single male		10.29%
Single female		14.16%
Unknown status		3.47%

Home Ownership

Homeowner		2.86%
Renter	352	89.67%
Unknown		7.47%

Education

Below high school	207	31.43%
High school diploma		32.67%
Some college		25.51%
Bachelor's degree		6.99%
Graduate degree		3.40%

Income

Less than $15,000	428	48.84%
$15,000-$24,999		13.70%
$25,000-$34,999		15.38%
$35,000-$49,999		10.82%
$50,000-$74,999		4.44%
$75,000-$99,999		3.28%
$100,000-$124,999		1.73%
$125,000-$149,999		0.84%
$150,000-$174,999		0.49%
$175,000-$199,999		0.03%
$200,000-$249,999		0.22%
$250,000+		0.20%

Presence of Children

0-3 years		18.71%
4-6 years		18.88%
7-9 years	212	16.98%
10-12 years		5.99%
13-18 years	212	27.95%

Estimated Current Home Value

Less than $50,000	520	28.25%
$50,000-$74,999	400	22.89%
$75,000-$99,999	230	16.52%
$100,000-$149,999		15.27%
$150,000-$174,999		3.96%
$175,000-$199,999		2.64%
$200,000-$249,999		3.57%
$250,000-$299,999		2.24%
$300,000-$349,999		1.54%
$350,000-$399,999		0.92%
$400,000-$499,999		1.02%
$500,000-$749,999		0.75%
$750,000+		0.43%

Length of Residence

1 year or less	247	35.64%
2-3 years	207	27.58%
4-5 years		15.11%
6-7 years		9.09%
8-9 years		5.11%
10-14 years		4.91%
15-19 years		1.41%
20-24 years		0.89%
25+ years		0.27%

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Exhibit L.27

S68 Small Town Shallow Pockets

Older, low income singles and empty-nesters living in modest ex-urban small towns

1.72% | 1.06%

Age

19-24 years		3.40%
25-30 years		4.18%
31-35 years		3.90%
36-45 years		12.86%
46-50 years		9.74%
51-65 years		46.04%
66-75 years		11.19%
76+ years		8.68%

Family Structure

With kids		
Married		8.88%
Single male		3.83%
Single female		4.61%
Unknown status		2.75%
Without kids		
Married		18.76%
Single male		15.98%
Single female		12.90%
Unknown status	219	32.29%

Home Ownership

Homeowner		49.98%
Renter		34.66%
Unknown		15.36%

Education

Below high school		27.17%
High school diploma		40.13%
Some college		23.13%
Bachelor's degree		6.43%
Graduate degree		3.14%

Income

Less than $15,000	262	29.83%
$15,000-$24,999		18.72%
$25,000-$34,999		15.63%
$35,000-$49,999		18.96%
$50,000-$74,999		9.64%
$75,000-$99,999		3.15%
$100,000-$124,999		1.87%
$125,000-$149,999		0.98%
$150,000-$174,999		0.49%
$175,000-$199,999		0.01%
$200,000-$249,999		0.31%
$250,000+		0.42%

Presence of Children

0-3 years		2.50%
4-6 years		2.05%
7-9 years		1.24%
10-12 years		2.40%
13-18 years		6.42%

Estimated Current Home Value

Less than $50,000	707	38.41%
$50,000-$74,999	412	23.53%
$75,000-$99,999	232	16.67%
$100,000-$149,999		13.59%
$150,000-$174,999		2.85%
$175,000-$199,999		1.70%
$200,000-$249,999		1.68%
$250,000-$299,999		0.76%
$300,000-$349,999		0.25%
$350,000-$399,999		0.14%
$400,000-$499,999		0.18%
$500,000-$749,999		0.15%
$750,000+		0.09%

Length of Residence

1 year or less		22.09%
2-3 years		18.51%
4-5 years		12.54%
6-7 years		10.69%
8-9 years		8.04%
10-14 years		11.08%
15-19 years		6.93%
20-24 years		4.29%
25+ years		5.84%

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Exhibit L.28

S70 Tight Money

Middle-aged, lower income unattached individuals in transitional small town and ex-urban apartments

0.26% | 0.15%

Age

19-24 years		5.01%
25-30 years		4.92%
31-35 years		5.74%
36-45 years		35.99%
46-50 years		17.33%
51-65 years		26.75%
66-75 years		2.99%
76+ years		1.27%

Family Structure

With kids		
Married		16.31%
Single male		5.92%
Single female		9.14%
Unknown status	625	11.37%
Without kids		
Married		13.43%
Single male		10.63%
Single female		7.44%
Unknown status		25.75%

Home Ownership

Homeowner		5.57%
Renter	300	76.45%
Unknown		17.98%

Education

Below high school	220	33.39%
High school diploma		37.83%
Some college		19.84%
Bachelor's degree		6.79%
Graduate degree		2.14%

Income

Less than $15,000	484	55.17%
$15,000-$24,999		14.11%
$25,000-$34,999		9.35%
$35,000-$49,999		13.34%
$50,000-$74,999		3.48%
$75,000-$99,999		1.19%
$100,000-$124,999		0.77%
$125,000-$149,999		1.28%
$150,000-$174,999		0.51%
$175,000-$199,999		0.03%
$200,000-$249,999		0.33%
$250,000+		0.45%

Presence of Children

0-3 years		3.69%
4-6 years		4.88%
7-9 years		3.99%
10-12 years		6.97%
13-18 years		10.81%

Estimated Current Home Value

Less than $50,000	338	18.37%
$50,000-$74,999		9.18%
$75,000-$99,999		11.62%
$100,000-$149,999		15.75%
$150,000-$174,999		7.50%
$175,000-$199,999		5.90%
$200,000-$249,999		6.84%
$250,000-$299,999		4.12%
$300,000-$349,999		2.62%
$350,000-$399,999		2.53%
$400,000-$499,999		3.75%
$500,000-$749,999		3.56%
$750,000+		8.25%

Length of Residence

1 year or less	287	41.47%
2-3 years		26.64%
4-5 years		13.13%
6-7 years		7.00%
8-9 years		4.73%
10-14 years		4.44%
15-19 years		1.64%
20-24 years		0.77%
25+ years		0.18%

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Exhibit L.29

S71 Tough Times

Older, lower income and ethnically-diverse singles typically concentrated in inner-city apartments

0.72% | 0.44%

Age

19-24 years		0.85%
25-30 years		0.94%
31-35 years		1.09%
36-45 years		5.54%
46-50 years		5.15%
51-65 years	225	67.55%
66-75 years		13.25%
76+ years		5.63%

Family Structure

With kids		
Married		2.90%
Single male		3.42%
Single female		5.53%
Unknown status		2.71%
Without kids		
Married		6.39%
Single male	229	20.00%
Single female	231	18.75%
Unknown status	274	40.30%

Home Ownership

Homeowner		4.89%
Renter	335	85.53%
Unknown		9.58%

Education

Below high school	225	34.18%
High school diploma		31.56%
Some college		16.81%
Bachelor's degree		11.55%
Graduate degree		5.91%

Income

Less than $15,000	476	54.24%
$15,000-$24,999		17.80%
$25,000-$34,999		8.83%
$35,000-$49,999		6.64%
$50,000-$74,999		5.29%
$75,000-$99,999		2.52%
$100,000-$124,999		2.06%
$125,000-$149,999		0.91%
$150,000-$174,999		0.79%
$175,000-$199,999		0.02%
$200,000-$249,999		0.32%
$250,000+		0.58%

Presence of Children

0-3 years		1.86%
4-6 years		1.84%
7-9 years		1.16%
10-12 years		1.74%
13-18 years		5.35%

Estimated Current Home Value

Less than $50,000	209	11.35%
$50,000-$74,999		9.39%
$75,000-$99,999		8.37%
$100,000-$149,999		10.33%
$150,000-$174,999		4.95%
$175,000-$199,999		4.37%
$200,000-$249,999		6.26%
$250,000-$299,999		3.64%
$300,000-$349,999		4.88%
$350,000-$399,999		1.60%
$400,000-$499,999		6.04%
$500,000-$749,999		9.97%
$750,000+	325	18.85%

Length of Residence

1 year or less		20.01%
2-3 years		21.66%
4-5 years		14.82%
6-7 years		12.96%
8-9 years		8.36%
10-14 years		11.89%
15-19 years		4.96%
20-24 years		3.38%
25+ years		1.96%

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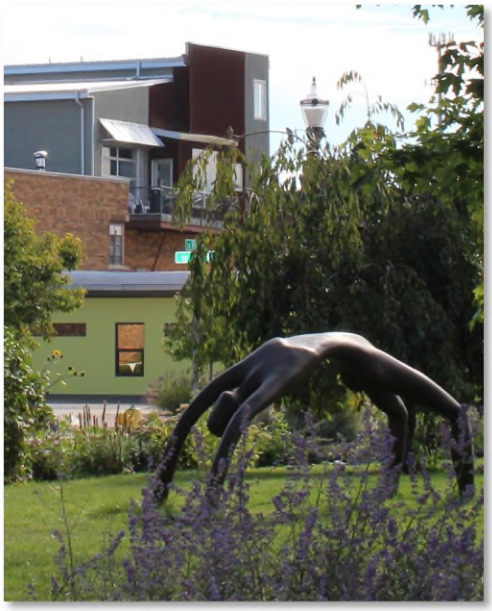

Section M

Lifestyle Clusters Narratives

Prepared by:

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Prepared for:

Southwest Michigan Prosperity Region 8

Michigan State Housing Development Authority

Exhibit M.1

Demographic Profile for Selected Target Market
E19 | Full Pockets Empty Nests

Geography: Many live in established resort and retirement communities, and various coastal "playgrounds". A high concentration lives in the metro sprawl of cities along the West and Northeast coasts.

Housing Format: A variety of housing styles that include beachfront bungalows, mountainside condos, and older houses - all with hefty price tags.

Housing Tenure: Predominantly home owners.

Movership: Living in sought-after addresses where the residents don't want to leave. More than half have lived at the same residence for over a decade. An above-average share of these households also has second homes or vacation homes.

Age: On the cusp of retirement; most are in their 50s and 60s (mainly between 51 and 65 years of age). 25 percent are of retirement age; and 20 percent are retired.

Family Composition: Diverse family types, including singles and couples as well as divorced and widowed individuals. What they don't have are children still living at home.

Education: Well-educated, and nearly half of the households include a member with a graduate degree.

Jobs and Work: At the peak of their white-collar careers, including positions in senior management and technical services. A majority are still at work and it's important to their identity.

Income: Earning good salaries and financially secure with substantial nest eggs to provide plenty of disposable income to maintain an upper-middle-class status into retirement.

Transportation: High car ownership with new, luxury sedans, sports cars, hybrids, and smaller SUVs.

Leisure: Living comfortable lifestyles and busy social lives, but they don't flaunt their success.

Retail Shopping: Will pay for memberships at health clubs and patron upscale restaurants, cultural activities, dance and musical performances, museums, movie theaters, and nightlife. They shop at high-end department stores, but are also happy with bargains, discount stores, and warehouse clubs. They will also buy conventional electronics and smaller televisions, men's apparel, gardening supplies, health care products, preventative medicines, furniture, home furnishings, and décor. At the grocery store they are looking for organic foods.

Exhibit M.2

Demographic Profile for Selected Target Market
E21 | Unspoiled Splendor

Geography: Scattered across small remote towns, subdivisions, and rural communities in the Midwest and Western states.

Housing Formats: Most live in newer detached homes, built since 1980, on sprawling properties larger than two acres.

Housing Tenure: Predominantly homeowners.

Movership: A majority have lived at the same address for more than 15 years.

Age: 90 percent of householders are between the ages of 51 and 65.

Family Composition: Older married couples with grown children that are out of the house, but an above-average percentage still live at home.

Education: High-school educated.

Jobs and Work: A third of the householders work in farming, and the rest work mid-level jobs in sales or white-collar professions.

Income: Thanks to the multiple breadwinners in this segment, they enjoy upper-middle incomes of more than $80,000 with considerable savings in their retirement accounts. With the high concentration of farmers, it's not surprising that this is a strong market for secured lines of credit.

Transportation: They like to buy rugged, full-size pickup trucks and vans, and they're fine with owning older, used vehicles.

Leisure: Enjoying the peace and quiet of their secluded communities, they spend a lot of free time at their homes gardening, reading books, woodworking and taking photographs. They prefer to cook at home rather than go out to eat.

Retail Shopping: This segment will spend money visiting museums, aquariums, and art galleries, and they'll splurge for brunch at a mid-scale chain restaurant. For a special treat, they'll purchase tickets for a state fair, antique show, comedy club or concert. They're coupon-carrying bargain-hunters who patronize discount stores and are avid consumers of crafts, gardening items, tools, and home furnishings. They also have high rates for buying fishing rods, camping equipment, hunting clothing and guns and also purchase such consumer electronics as camcorders, TVs and DVRs.

Exhibit M.3

Demographic Profile for Selected Target Market
G24 | Status Seeking Singles

Geography: Living in desirable neighborhoods and trendy, yuppie enclaves that are close to centers of activity, including downtowns and inner-ring suburbs. A disproportionate live in big cities out west, but they are also scattered in other transient cities.

Housing Format: Comfortable houses and condominiums, but not extravagant. They usually buy relatively new units.

Housing Tenure: They tend to own their homes.

Movership: Although owning fairly new homes and condos, they are far from settled. The majority have lived at the same address for less than three years.

Age: Mostly between the ages of 30 and 45.

Family Composition: Unattached singles without children.

Education: Most have a college degree and many have advanced degrees.

Jobs and Work: They work good white-collar jobs in technology, education, business and public education. Many are still early in their careers and striving to climb the corporate ladder. They work hard and want to climb to the top of their field.

Income: They have mid-scale incomes that go far.

Transportation: High rates of car ownership, especially of sporty models and luxury import sedans. They have a daily commute to work.

Leisure: They can afford cushy lifestyles, but focus on balancing work with leisure-intensive lifestyles. They squeeze the most out of every day, and will duck out at work for a lunch-time yoga class. Their work and personal lives often blur together, especially online. At home, they enjoy entertaining large circles of friends. On the weekends, they get involved in club sports like tennis and racquetball.

Shopping: They like to patron bars and nightclubs, theaters, comedy clubs, health clubs, tennis courts, concerts. They also patron a mix of hip/trendy, casual, and upscale restaurants. They are also good consumers of home décor, sports equipment, and other goods to support their yuppie status. They aren't big fans of shopping because they are too busy. If they do go to the mall then they will patron upscale department stores and fancy local boutiques, and will pay a mark-up for designer fashions. They also insist on owning the latest technology. At the grocery store they prefer organics, but aren't purists.

Exhibit M.4

Demographic Profile for Selected Target Market
K37 | Wired for Success

Geography: Found across the country, though mostly in smaller and mid-sized cities out West.

Housing Formats: Relatively new apartments or houses that is nicer than the national average, and they are still on their way to even nicer housing. Buildings tend to be relatively new and usually large, with the majority having at least 10 units.

Housing Tenure: About 80% are renters; although living comfortably, they are still priced out of buying a home due to the overall costs in the Western states.

Movership: They consider their current lifestyle to be only a stepping stone on their way to something better. About two-thirds have lived at the same residence for fewer than 3 years.

Age: Young, with the majority between 25 and 45 years of age.

Family Composition: Forget the traditional American dream of home and family. About two-thirds are singles and one-third are married; and almost none of them have children.

Education: Tend to be college educated and well-educated. Three-quarters of the household heads have been to college.

Jobs and Work: They have just landed their first good paying job in the sales and service sector; and confident in their ability to advance their career. If they are married, both spouses will typically be working.

Income: Upwardly mobile in earnings and already benefiting from plenty of discretionary income. Those who are married tend to have both spouses working, which bolsters their already comfortable incomes.

Transportation: Many don't see the need for a car in their urban fun land.

Leisure: They know how to have a good time and meet up for nightlife and rock concerts. They have energetic lifestyles and are busy trying to balance leisure activities with work. They have a close circle of friends and are tolerant of alternative lifestyles.

Retail Shopping: They are foodies and frequent ethnic, gourmet, and casual restaurants, but are also searching for healthiest choices. They also frequent the bars, nightclubs, movie theaters, and comedy clubs. They are fans of conspicuous consumption and have the discretionary income for department and apparel stores at the local mall. They will spend extra on the latest fashions and consumer electronics. They are often at the health club and are good consumers of fitness supplies and sporting goods, including weights, aerobics, and cardio machines; plus ski, basketball, football, and tennis equipment. They are also consumers of housewares, kitchen supplies, and home décor.

Exhibit M.5

Demographic Profile for Selected Target Market
K40 | Bohemian Groove

Geography: Settled in second-tier cities, and scattered across the country, but more likely to be found in the Northeast or West.

Housing Format: Affordable city apartments, including low-rise garden apartments and row houses of varying vintage.

Housing Tenure: Nearly 80 percent are renters.

Movership: A transient group and half have been in the same residence for fewer than three years. They don't like to accumulate possessions, including homes, in case they get the urge to move on.

Age: Older adults; about two-thirds are between the ages of 46 and 65; and most are over 50 years old.

Family Composition: The majority of this segment has never-married, but nearly a third has been married and they are starting over as divorced or widowed individuals. They are part of the growing wave of older singles, and prize their individuality.

Education: Average educations, with a mix of high school graduates and some college. They are still hungry for learning, and often take adult education classes. Favorite classes are in painting, cooking, furniture refinishing, and other subjects that allow them to mingle with other graying singles.

Jobs and Work: Holding down modestly paying jobs in the service sector, particularly jobs in health care, social services, and the military.

Income: Low incomes; average incomes are less than two-thirds the national average.

Transportation: They manage to sink down roots quickly. They own cars, and prefer compact and mid-sized economy cars.

Leisure: An eclectic group with laid-back, quiet, and unassuming lifestyles. They cultivate large circles of friends from a wide variety of backgrounds, and are active in community groups. Free time is spent at home, listening to music, cooking, making crafts, and painting.

Retail Shopping: Dining out is usually to a casual dining or bistro restaurant, including moderate chains. They patronize discount and dollar stores but will declare that they prefer local stores. They are good consumers for craft and hobby stores, musical instrument stores, fresh produce, health foods, vitamins, and alternative medicines. However, they are slow to buy technology products, and have little interest in conspicuous consumption or the latest fashions. They rarely use the internet to make a purchase. They will also patron movie theaters.

Exhibit M.6

Demographic Profile for Selected Target Market
L41 | Booming and Consuming

Geography: Scattered around the country, they are mostly concentrated in small-town Sun Belt communities in the South and West.

Housing Formats: They tend to live in above-average value, recently built, ranch-style detached exurban homes or contemporary attached housing such as condos. A small percentage lives in homes with sprawling yards more than two acres in size.

Housing Tenure: They are typically home owners.

Movership: Newcomers to their communities, many have moved within the last 7 years.

Age: Typically in their 50s and 60s, with most of these households between 50 and 75 years of age.

Family Composition: Mostly married older couples and widowed singles that are beginning to enjoy the first years of their empty nests and retirement.

Education: Average education.

Jobs and Work: Those in the workforce work in service-sector or white-collar professions. However, more than 20 percent are already retired.

Income: Solidly middle class with mid-level incomes.

Transportation: High rates of vehicle ownership, typically large trucks or luxury imports.

Leisure: They enjoy a variety of outdoor sports such as fishing, hunting, canoeing and kayaking, and have cultured sensibilities, enjoying plays, museums and concerts. They also like to spend quiet evenings at home reading, cooking, watching TV, and polishing their antiques, but they're not homebodies. They like to get out and tend their gardens or go bird-watching in nearby woods. Dinner out means ordering steak at chain restaurants, and they'll drive to a nearby city to attend a play or a concert.

Retail Shopping: Consumption evangelists; they are passionate about what they buy and willing to influence others about their preferences. Consumed with getting the best deal, they purchase clothes from discounters, and will spend money on furniture, home décor, gym memberships, outdoor apparel and gear, and art. Early adopters of technology, they love to purchase new DVD players and flat screen TVs. At the health food store, these calorie counters seek nutritious food options, love trying new foods and drinks, and will seek out gourmet foods to cook at home.

Exhibit M.7

Demographic Profile for Selected Target Market
N46| True Grit Americans

Geography: Found in rustic farming and small-town communities located mostly in the Midwest. Nearly three-quarters of the households are classified as “rural” - the highest percentage in the nation.

Housing Formats: Detached older cottages, ranch or craftsman-style houses built before 1970.

Housing Tenure: Almost all of the household heads own their homes.

Movership: A majority of households have been at the same address for more than eight years.

Age: Nearly two-thirds of the population is over the age of 45.

Family Composition: Typically living as couples or widowed or divorced individuals, only a quarter still have children living at home. Few are unmarried singles.

Education: Two-thirds have either high-school degrees or some college experience.

Jobs and Work: A higher-than-average incidence of blue-collar and farming occupations; a small but significant number of workers hold jobs in the wholesale and retail trades, public administration and education.

Income: Lower middle-class incomes below $58,000.

Transportation: High rates of multiple vehicles, including motorcycles and trucks.

Leisure: They enjoy active and unpretentious lifestyles, and are outdoorsy households that like to fish, hunt, camp and go boating. Many describe themselves as homebodies who like to cook, garden, collect coins and read, and they often join book clubs. Their favorite hobbies include woodworking, needlework and sports.

Retail Shopping: They have enough disposable income to enjoy going out, whether it's to a bar, movie or to one of their favorite chain restaurants. These conservative consumers look for products that have stood the test of time. They tend to stick to familiar brands they've used for many years and refuse to be seduced by designer goods sold at high-end retailers. Instead they frequent discount and mid-scale stores. For sports gear, many turn to local stores, and there are few products for athletics and outdoor activities that they don't buy, purchasing things from golf balls to hunting rifles. Not at all health conscious, they search out foods that please the palette at the grocery store.

Exhibit M.8

Demographic Profile for Selected Target Market
O50 | Full Steam Ahead

Geography: Medium, second-tier cities throughout the South and West, and close to the urban action.

Housing Format: Nearly all are living alone in high-rise or courtyard apartment buildings, in units that are compact and built within the last 40 years to accommodate fast-growing economies in technology and communications.

Housing Tenure: Nearly all (97%) are renters.

Movership: This group has high movership rates partly motivated by an ongoing search for better jobs and larger apartments. Two-thirds of the households have moved in the past last year, and 90 percent have stayed at the same address for fewer than three years.

Age: 40-somethings; over 40 percent are between 36-45 years of age.

Family Composition: This group is predominantly single (70%).

Education: They tend to be well-educated, and about 60% have gone to college. They also like taking adult education courses to improve their skills in painting, photography, and aerobics and yoga.

Jobs and Work: Tend to be employed in entry-level sales and service-sector jobs, including jobs in technology and communications. They are an ambitious bunch and self-described workaholics, spending a lot of time on their careers to advance as quickly as possible.

Income: While many are concerned with paying down their student loans and car loans, their low incomes – of less than $52,000 – can go far in single-person households so many are considering hiring a financial planner.

Transportation: Few own cars (45%), but they are happy to walk or take public transportation.

Leisure: They like going to plays, movies, museums and adult education classes. If they have time after work to relax at home, they choose intellectual or creative pursuits like reading books, playing a musical instrument, painting or blogging.

Retail Shopping: They tend to frequent bars, restaurants, health clubs, movie theaters, and other entertainment venues like concerts. They can't afford high-end stores, but they will bypass the discount stores in preference for the latest, in-season fashions. They shop in upscale malls and mainstream apparel stores for sales and bargains. They also like the latest trends in everything from health food to electronic devices. They can be impulsive in the retail stores, but have also fully integrated the internet for entertainment and planned shopping excursions.

Exhibit M.9

Demographic Profile for Selected Target Market
O51 | Digital Dependents

Geography: Most are located in second-tier cities scattered across the country; and in a mix of urban areas that include transient neighborhoods.

Housing Formats: A mix of apartments, condominiums, and small houses.
Housing Tenure: A surprising number are first-time homeowners, although the values are modest and they have needed a co-signer to secure the mortgage.

Movership: They show little interest in staying for any length of time, and are not rooted in their community. They are footloose and accustomed to moving frequently in a constant search for better paying jobs and better living arrangements. More than two-thirds have lived at the same address for fewer than three years.

Age: This the first wave of the Generation Yers and they are now 20-somethings moving into their early thirties. About 90% of the group is under the age of 35 years; 65% are under the age of 30.

Family Composition: They have begun to leave the nest and start their own independent lives and young families, but overall tend to be single. They are unattached and still looking for a perfect mate. One one-third of this group has children, and long-time friends are more important than members of their extended family.

Education: Tend to well-educated and most have gone to college.

Jobs and Work: Many hold jobs in sales and the service sector, and good schooling has led to a range of occupations – from sales to social services; and from construction to health care. They are early in their careers.

Income: Modest incomes supported by entry-level jobs while paying off student and car loans.

Transportation: About 44 percent of the households are without wheels; and those who buy new will choose funky compact models.

Leisure: They are into athletics like pick-up basketball, volleyball, or racquetball. They will also lift weights or take a yoga class, and attend spectator sports. Although they spend a lot of time in the virtual world, they are also active and adventurous, and a surprisingly high share will take advantage of campgrounds, fishing, horseback riding, and hiking. In searching for their perfect mate, they put a lot of stock in their personal fitness and appearance.

Retail Shopping: They revel in telecommunication devices that allow them to multi-task and bounce between cell phones, iPods, laptops, and video game consoles. They are known to buy sports equipment like skateboards, camping supplies, and racquetball gear. In the marketplace, they have champagne tastes but not the budget, so end up at the discount stores, clearance racks at the more upscale shops. They belong to gyms and are night owls, spending a lot of time at bars, nightclubs, cinemas and theaters, and billiards halls.

Exhibit M.10

Demographic Profile for Selected Target Market
O52 | Urban Ambition

Geography: Dense neighborhoods at the urban fringe or outskirts of big cities. Nearly two-thirds are found in the South. They are okay with their locations not far from vibrant downtown neighborhoods.

Housing Format: Apartment-dwelling, including low-rise apartments and older houses converted into rentals, usually built before 1960. They aspire to live in the suburbs or better neighborhoods. They enjoy hanging out on the front steps and catching up with neighbors.
Housing Tenure: Most inhabit rental units, but they aspire to be home owners.

Movership: Transient and not long removed from their parents' homes. Nearly half have lived at the same address for less than a year and nearly two-thirds for fewer than three years. They are always seeking moves that will create a better life for themselves and their young children.

Age: Young 20-something adults, nearly 40 percent of the head-of-households are under the age of 35. Family Composition: 80 percent are single, and more than 40 percent are parents, which is four times the national average.

Education: 35 percent have completed some college education, but overall their educations are below-average. They continue to attend colleges and technical schools to improve their employment chances. Their drive to improve is seen in an above-average tendency to take educational classes and practice a musical instrument.

Jobs and Work: First-time jobs in low-level sales and service-sector jobs, including retail, military, public administration, and food preparation. Nearly 20 percent are unemployed, which is the highest rate in the nation. They are always on the hunt for a better job, and talk of wanting to advance in their careers as soon as possible. They express a strong need for personal fulfillment through work. They want to get to the top of their careers, and they're willing to give up family time in order to advance. Income: Low wages and incomes, and prone to measure their success in cash.

Transportation: They are always on the hunt for a larger apartment, preferably near reliable public transportation. Nearly 90 percent do not own a car.
Leisure: They spend a lot of evenings at home listening to music, watching movies, reading books, listening to music, and cooking.

Retail Shopping: They patron secondhand stores and funky cafés and they find joy in consumptions with a need for status recognition that is constrained only by their budgets. They seldom patron restaurants and prefer to shop organic and natural food stores, or pick-up fast food or grocery take-out meals. They can't afford trendy fashions and instead shop outlet and value-priced stores. They patron movie theaters, comedy clubs, and in-line skating rinks; but skip the plays, concerts, and nightclubs, and fine-dining. They sometimes splurge on bargains among the latest consumer electronics. They might purchase tennis, basketball, football, and aerobics equipment.

Exhibit M.11

Demographic Profile for Selected Target Market
O53 | Colleges and Cafes

Geography: Almost exclusively living in university towns of all sizes, including small towns.

Housing Format: Modest units in low-rise apartment buildings, plus older and inexpensive rental houses. Home owners are choosing detached houses in neighborhoods with other young professionals.

Housing Tenure: Most are renting, but some can afford a down payment on a modest house.

Movership: Transient nature overall, with a majority at the same address for less than three years. However, they are sticking around for the lively street scene, or because they are considering applying for an advanced degree.

Age: They are young, generally under 35 years old. Family Composition: 80 percent are unmarried singles.

Education: They tend to have either a bachelor's or graduate degree, and may be considering applying for a more advanced degree.

Jobs and Work: They are typically recent college alumni, but may also be support staffers who work on campus or in nearby service-sector jobs. Most are in entry-level, decent-paying jobs in professional and service-sector positions, and especially in food services.

Income: Most have low incomes and aren't earning much.

Transportation: More than three-quarters don't own cars, and many rely on public transportation.

Leisure: Wide-ranging lifestyles and can be hard to read at this transitional stage of life. Most are working out and enjoying weekend games of pickup football and basketball. Many will also visit the state fairs, zoos, and aquariums. They are unlikely to be at home cooking a meal or watching television. They enjoy culture-rich activities like playing musical instruments, going to dance performances, or attending music concerts.

Retail Shopping: They are indifferent to consumerism, and enjoy funky clothing boutiques, pizza joints, and used bookstores. They will also attend movies, classical music concerts, state fairs, and target shooting ranges. However, they are not buying designer fashions, and can't afford the latest consumer electronics or laptops (half rely on cell phones to get online), and can't afford memberships at health clubs. Many shop at discount clothiers; buy ready-to-assemble furniture; and also purchase games and toys.

They are too busy to worry about diet or preventative health. Instead, they get by on fast food chains, supermarket takeout meals, pizza delivery, and over-the-counter remedies.

Exhibit M.12

Demographic Profile for Selected Target Market
O54 | Striving Single Scene

Geography: Big cities throughout the South and West, and close to the urban action.

Housing Format: Nearly all are living in older apartment buildings, in the city. Their units are compact and located in low-rise and high-rise buildings built between 1960 and 1990. Many of the buildings are dilapidated.

Housing Tenure: Nearly all (96%) are renters.

Movership: This group has high movership rates partly motivated by an ongoing search for better jobs and larger apartments. The majority just moved in during the last year, and 80 percent have stayed at the same address for fewer than three years.

Age: 20-somethings; and over 90 percent are younger than 35 years of age.

Family Composition: This group has the highest percent of singles in the nation, usually deferring marriage and families until they have advanced farther in their careers. A whopping 95 percent are single; and nearly 90 percent have never been married and do not have children.

Education: They tend to be well-educated, and nearly three-quarters have gone to college. They also like taking adult education courses to improve their skills in painting, photography, and aerobics and yoga (while also making new friends).

Jobs and Work: Tend to be employed in entry-level sales and service-sector jobs, including jobs in construction, public administration, health care, and professional services. They are an ambitious bunch and self-described workaholics, spending a lot of time on their careers to advance as quickly as possible. Many are already talking about starting their own businesses.

Income: Many are concerned with paying down their student loans and car loans, and aren't thinking about saving for retirement.

Transportation: Few own cars, but they are happy to walk or take public transportation.

Leisure: If they have time after work to relax at home, they choose carefree activities like reading a book; downloading books/music/videos/games; and cooking with friends. They are also active in the dating scene.

Retail Shopping: They tend to frequent bars, restaurants, health clubs, movie theaters, and other entertainment venues like concerts. They can't afford high-end stores, but they will bypass the discount stores in preference for the latest, in-season fashions. They surf the malls and mainstream apparel stores for sales and bargains. They also like the latest trends in everything from health food to electronic devices. They can be impulsive in the retail stores, but have also fully integrated the internet for entertainment and planned shopping excursions.

Exhibit M.13

Demographic Profile for Selected Target Market
O55 | Family Troopers

Geography: Live in the small towns and cities.

Housing Formats: These families tend to live in older attached housing products such as duplexes and low-rise apartment buildings. Some also live in detached housing like ranch houses.

Housing Tenure: More than 90 percent of households rent their units.

Movership: One of the most transient populations in the nation, nearly half have lived at the same address for less than a year, nearly three-quarters for fewer than three years.

Age: Nearly two-thirds are younger than 30 years old; some 90 percent are under 35.

Family Composition: They have mixed household types: about half are single, 40 percent are married and a striking 55 percent contain single parents - more than five times the national average. All told, more than 90 percent of households have at least one child at home.

Education: The members of this segment have below-average educations, with only about half having gone beyond high school.

Jobs and Work: Many work in lower paying jobs as factory laborers; some have worked or currently are working in the Armed Forces.

Income: Low incomes; their pay is typically 40 percent below average and they do not much of a financial background.

Transportation: Many own a vehicle.

Leisure: Most spend their evenings at home, reading books, playing cards or board games, watching TV or cooking for fun. On weekends, they work out by playing basketball, baseball, football and soccer; this is also a segment full of seriously athletic people who are into boxing and martial arts.

Retail Shopping: They lead frugal lifestyles, but will spend money to go out to a bar, bowling alley, or to the movies. For a big date, they'll purchase tickets to a rock concert or comedy club. Those with children are willing to splurge on their kids, taking them to an aquarium, zoo or theme park, and are good consumers for toy stores as they buy their children virtually every game and toy at rates more than twice the national average. With many young and unattached, they care about their appearance and will spend money on athletic gear for working out, and new clothes for every season from discount department stores.

Exhibit M.14

Demographic Profile for Selected Target Market
P61 | Humble Beginnings

Geography: Centered in big and second-tier cities in the West and South, Humble Beginnings typically live in downscale industrial areas.

Housing Formats: They tend to live in crowded, garden-style apartment complexes and mobile home parks.

Housing Tenure: Nearly all are renters, the highest concentration in the nation.

Movership: More than half have lived at the same residence less than a year.

Age: Most of the adults are Generation Xers between 35 and 50.

Family Composition: Almost two-thirds of the households contain single parents and their children, the highest rate in the nation.

Education: Nearly three-quarters have not finished high school.

Jobs and Work: They work in lower-echelon blue-collar and service-sector jobs in manufacturing, trucking and food services.

Income: At about $35,000, their average income ranks in the bottom tenth of the nation.

Transportation: Almost 70% of households do not have a personal vehicle.

Leisure: On the weekend, they gather at parks to play soccer and baseball or take their kids to a zoo, aquarium and, occasionally, a theme park. They can't afford to travel much so they spend a lot of time at home doing hobbies like cooking and needlework along with playing with their kids.

Retail Shopping: For nightlife, they like going to movies, dance performances, neighborhood events and music concerts. They shop at discount department stores as well as more mid-market retailers. The one area where they're willing to spend freely is consumer electronics.

Exhibit M.15

Demographic Profile for Selected Target Market
Q64 | Town Elders

Geography: Scattered across the country, Town Elders live in small towns and rural villages, often in economically depressed areas.

Housing Formats: Detached ranch houses and bungalows typically situated on small lots, and were built more than a half-century ago.

Housing Tenure: Mostly home owners.

Movership: One-third of segment members have been at the same residence for over 25 years, two-thirds for more than 15 years.

Age: Nearly two-thirds of household heads are over 75 years old; all are over 65.

Family Composition: Nearly two-thirds are widowed individuals while the rest are married couples. While none have children living at home, more than three-quarters are grandparents.

Education: Only 13 percent have a college degree.

Jobs and Work: 90 percent are retired.

Income: Fixed incomes with few income-producing assets.

Transportation: More than half own three or more vehicles.

Leisure: They cultivate home-centered lifestyles. These households spend a lot of time reading books, gardening, doing needlework and generally puttering around their homes. They have time to enjoy hobbies like coin collecting and bird-watching, and target shooting. Their social lives revolve around their local church and veterans' club, where they enjoy the camaraderie and bingo games.

Retail Shopping: They are reluctant shoppers, and like the convenience of nearby local stores and retailers where they can find their favorite brands. They typically choose comfort over style, shop for American made goods, and patronize both discount and mid-market mall retailers. Many in this segment like to shop by phone or mail-order, buying books, women's apparel and gardening tools at more than twice the national average. For a treat, they will go out for fast food.

Exhibit M.16

Demographic Profile for Selected Target Market
Q65 | Senior Discounts

Geography: They are found throughout the country, typically in metro communities, big cities, and inner-ring suburbs - sometimes in dicey neighborhoods.

Housing Formats: Typically in large, multi-unit apartment buildings located in the city and geared for seniors. They prefer the security of a building with attached units, preferably with a door attendant, to being on their own.

Housing Tenure: Renting rather than coping alone with the maintenance of a home; or finding that finances are too fragile to continue maintaining a house. More than three-quarters can only afford to rent, and they often rely on rent-controlled rates.

Movership: Many have moved into their current location within the past seven years.

Age: Mostly elderly and retired residents and most are over the age of 75 years.

Family Composition: Three-quarters are widowed grandparents with grown children who are located too far away or otherwise incapable of sharing their home. The group cherishes their families and friends and they like to meet new people and entertain in their apartments.

Education: Limited educations and over 40% are high school dropouts. However, they will take classes to keep informed and learn new hobbies.

Jobs and Work: Those still in the workforce tend to hold low-level service-sector jobs in industries like health care.

Income: Fixed and modest incomes, some taking advantage of rent-controlled rates and senior discounts to stretch their budgets. They get by on small pensions that supplement their Social Security checks.

Transportation: May or may not own a car, and may rely on van services.

Leisure: Senior Discounts may be older, but they haven't lost a step and show little evidence of slowing down. Many have active leisure and social lives, but they also spend a lot of time in their apartments reading newspapers and magazines, listening to pre-rock music, and watching television. They rarely access the internet except for health information, political news, and sports standings. They have an abundance of pride and want friends and family to think that they're doing well.

Retail Shopping: They regularly attend plays and concerts, and will patron casinos. They are more interested in discounts than designer labels, and will patron dollar stores and clearance racks even when shopping mid-scale stores. They also spend on collectibles like coins and porcelain; vitamins and health care supplies; and exercise equipment.

Exhibit M.17

Demographic Profile for Selected Target Market
R66 | Dare to Dream

Geography: Scattered across the country, particularly in the Northeast, Midwest, and Mid-Atlantic states; in mid-sized cities; and within old and transient city neighborhoods.

Housing Format: Sharing over-crowded downscale apartments to make ends meet. Living in buildings typically built before 1925 and offering few amenities. Not all are in apartments, and those with children can also be found living in older ranch houses and duplexes. Their housing is usually overcrowded and not designed for growing families.
Housing Tenure: Low-rent and unlikely to be home owners, they are always searching for a better place to live.

Movership: The majority has moved to their current unit within the past year, and nearly three-quarters have lived at their address for fewer than 3 years. Most seem disconnected from their communities.

Age: Comprised of 20- and 30-Somethings, they are of the youngest segments in the nation. More than a third of the household heads are under 35 years old.

Family Composition: Comprised of singles, unmarried couples, and single parents, with nearly 90% being unmarried. They do not consider marriage as the only path to forming a family, and often share apartments with unrelated roommates.

Education: Low educational attainment; and 40% rate of high school dropouts is double the national average. However, they will also take an adult education course and talk about wanting to advance their careers.

Jobs and Work: Low-paying, entry-level jobs in sales and service sectors, such as health care, food services, and manufacturing. A high percent are unemployed.

Income: Limited means and budgets are tight.

Transportation: Most can't afford to own a car, and will use alternative modes that include walking, biking, public transit, and skateboarding.

Leisure: They spend their time on the go, hanging out with friends at bars and nightclubs, attending movies and dance performances, and catching a meal at moderate chain restaurants. They enjoy kicking back at their apartments listening to music or throwing a dinner party. They also enjoy video and board games. If they want to work out, they bypass the health club in favor of a pickup game of soccer of basketball at the nearby park.

Retail Shopping: They love to shop for clothes but typically end up in discount department stores and at the clearance racks. They will splurge on electronics, music, and MP3 players. They will also purchase games and sports equipment, and spend money on a nightlife, including bars, comedy clubs, nightclubs, movie theaters, and chain restaurants.

Exhibit M.18

Demographic Profile for Selected Target Market
R67 | Hope for Tomorrow

Geography: Second-tier, smaller cities in the eastern half of the United States, especially in the Midwest and South.

Housing Format: Crowded into small apartments, or in projects, duplexes, and ranch houses on tiny lots. Three-quarters of the units were built before 1950, and half were built before 1925.

Housing Tenure: Over 80% are renters.

Movership: Transient, nearly half have been at the same address for less than a year, and consider their current residence to be just a stop on the way to something better. They are connected to the community through their church, and will volunteer.

Age: Nearly two-thirds are young, single parents. More than 40 percent are under the age of 35.

Family Composition: 90 percent are singles, and most are parents struggling to raise young children on low incomes.

Education: School dropout rate is 50 percent, and just finishing high school is considered an achievement. Less than 5% have a college degree. Some will take adult education courses to improve their lives.

Jobs and Work: Low-paying service-sector jobs as security guards / protective services, restaurant workers / food preparation, and educational services / school aids. They are seeking better jobs and want to advance their careers to be better providers for their children.

Income: Financially challenged, and their average income is the second lowest in the nation.

Transportation: They have pre-owned cars consistent with national averages.

Leisure: They enjoy nightlife, usually at a bar or nightclub. They will also go to billiards halls, bowling alleys, ice skating rinks, church events, plays and dance performances. Exercise involves going to a park or playground for a pickup game of basketball.

Retail Shopping: Will go over-budget to buy a good DVD player and premium cable channels to keep their young children entertained. They will also buy toys, comic books, and video games. If they can afford to, they will use the internet to stream music and videos. They value fashion and will buy cosmetics and fashion accessories, but for apparel they usually shop the discount stores and clearance racks. Providing for their children has a higher priority over consumer goods.

Exhibit M.19

Demographic Profile for Selected Target Market
S68 | Small Town, Shallow Pockets

Geography: Located in second-tier cities and exurban towns, and located far from the large urban centers. Some of the cities were once industrial boomtowns that have since fallen on hard times. They are in downscale neighborhoods, often in cities and towns that have seen better days and are quietly deteriorating. They will also choose to live in small towns offering scenery rich environments.

Housing Format: Inexpensive housing stock with a mix of bungalows, cottages, and ranch houses. Most houses are small and their lots are modest in size. Features a mix of housing styles, including clapboard houses and ranches built before 1950. Yards are rarely landscaped.

Housing Tenure: About 20% are renters, with a recent trend of renting houses that originally were built decades ago for young working families. They will settle for renting a house after exhausting other rental options.

Movership: The majority have lived at their same address for five years or less.

Age: Half of the head of householders are ages 50 and older. They are at the cusp of retirement, and over 15 percent are already retired.

Family Composition: Single, unmarried, divorced, and/or widowed empty-nesters.

Education: Educational levels are low, and less than 10 percent have a college degree.

Jobs and Work: The majority work in service-sector such as health care and social services, plus blue collar jobs.

Income: This segment has low incomes but they have managed to set aside some savings for retirement. They buy safe investments like savings bonds and long-term CDs; they are careful with their money, and half carry life insurance.

Transportation: Status is measured by having a new truck or sporty car in the driveway.

Leisure: Bluegrass, hunting, fast cars, and full churches are all touchstones of this segment. Within stereotypes, the men like to fish, the women do needlework, and everyone likes to play bingo. Union halls, veteran's clubs, and churches are social centers. They will also gather with friends for a game of cards, and a quite night at home is spent watching television or reading newspapers and magazines. They also spend a lot of their leisure outdoors, hunting, fishing, bird-watching, and gardening.

Retail Shopping: This group isn't big on shopping, but they are consumers of craft supplies, outdoor sportsman supplies, hunting gear, and collectibles (coins and porcelains). They will patron billiard halls, antique malls, flea markets, and the race track. They also shop discount and dollar stores, but are not interested in buying electronic gadgets.

Exhibit M.20

Demographic Profile for Selected Target Market
S70 | Tight Money

Geography: Centered in the South and Midwest, and located in exurban towns and small cities, and small bedroom communities to larger metro areas. They are often located in tired and worn neighborhoods where the residents often worry about crime and violence.

Housing Formats and Tenure: Living in low-rise apartments and duplexes. Few can afford to own a home, and over 95 percent are renters.

Movership: They lack roots and are dealing with the challenges of a transient existence. More than 40% have lived at the same address for less than a year and two-thirds for fewer than three years.

Age: Middle-aged singles and divorced individuals in their 30's and 40's. The majority of household heads are between the ages of 35 and 50.

Family Composition: Nearly one-quarter are single parents; and three-quarters are without children. Most are single or divorced, although some are older single parents with children still living at home.

Education: Low educational attainment. 60 percent never finished high school, and fewer than 5 percent have a college degree.

Jobs and Work: Most are holding minimum-wage jobs as laborers and service-sector workers. Nearly two-thirds of the adults work at low-level sales or service-sector jobs, mostly in health care, food services, or tech support. Many would like to start their own business or try a new line of work.

Income: One of the lowest average incomes in the country, they struggle to support even a simple lifestyle. They worry about living beyond their means; have few investments or savings; get by with occasional loans; and prefer paying with cash and money orders.

Transportation: They would prefer to own a car, but nearly 60 percent of the households can't afford to. Those who can buy a car will settle for a used economy car that's reliable.

Leisure: Unable to afford many leisure activities, they spend quiet evenings at home watching television, listening to music, or cooking. These are stressed-out Americans who dislike their standard of living but aren't sure if they can improve it.

Retail Shopping: They occasionally splurge on a concert or trip to a casino or racetrack. However, they lack the discretionary income for regular movies or nights out. Outdoor exercise might include fishing, water skiing, and camping trips. Dinner out is to fast-food chains or buffets. They patronize discount and dollar stores. They will buy some electronics to enhance television viewing, but shy away from the newest technologies. They will also buy sports memorabilia. They shop discount, dollar, and value stores, and are loyal to American-made products.

Exhibit M.21

Demographic Profile for Selected Target Market
S71 | Tough Times

Geography: Aging city neighborhoods, mostly east of the Mississippi.

Housing Format: Neighborhoods filled predominantly with low-rise apartments, and also some high-rise buildings. Often living in complexes built in the urban renewal era of the 1960s to 1980s, when tenement row houses in downtown ghettos were bulldozed to create new housing for the poor and disadvantaged. Today those buildings are often dilapidated, and the tenants are intent on finding safer accommodations.

Housing Tenure: Over 90 percent are renters.

Movership: A majority of residents have lived at the same address for less than three years, and two-thirds have stayed fewer than five years.

Age: Most of the adults are between 50 and 75 years old.

Family Composition: Adults living on their own as single, divorced or widowed individuals. One-quarter of the households have a retiree. Many are destitute seniors without family support.

Education: Nearly half of the head-of-householders never graduated from high school, and only 10 percent have a college degree. Even in middle age, they are 40 percent more likely than average to sign up for adult education courses.

Jobs and Work: Working in service sectors, particularly in education and public administration. They are the underclass of the working poor, but are optimistic and constantly seeking better jobs.

Income: The most economically-challenged consumers in the United States. They are earning minimum wages or are on fixed retirement incomes. Most are living on incomes of less than $15,000 per year, nearly one-fifth of the national average. This group is the

Transportation: Two-thirds do not own a car. They will travel domestically, usually by bus or train.

Leisure: Regularly attend local bars, billiard halls, and casinos. An above-average share of the population belongs to arts groups. Many have a passion for the arts, and attend plays, dance performances, concerts, and zoos. However, they rarely eat out, even at fast food chains.

Retail Shopping: Consumer goods include at-home fitness supplies (treadmills, rowing machines, and exercise mats). Other shopping is at discount and dollar stores. They also prefer the convenience of local stores over national chains, but will still wait for the sales. They would rather buy healthy produce and cook at home, rather than eat at fast food restaurants.