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Appendix Two

# TARGET MARKET DESCRIPTIONS

MARKET ANALYSIS UPDATE

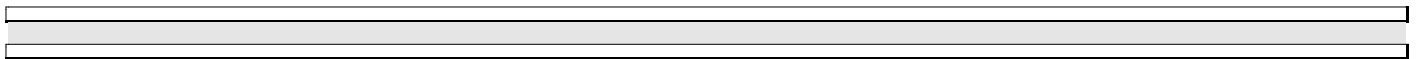
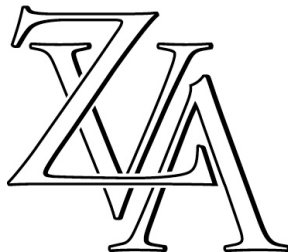
RESIDENTIAL MARKET POTENTIAL

The Community Redevelopment Area  
and  
Downtown Pensacola

City of Pensacola  
Escambia County, Florida

August, 2008

Conducted by  
ZIMMERMAN/VOLK ASSOCIATES, INC.  
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Research & Strategic Analysis

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TARGET MARKET DESCRIPTIONS

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





EMPTY NESTERS & RETIREES

*– Metropolitan Cities –*



THE URBAN ESTABLISHMENT 

---

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

Average household size—2 persons.

Predominant age range of adults—45 to 64.

*Characteristics:* Affluent, educated and sophisticated older couples.

Success achieved through intelligence, connections and contacts.

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

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

*Housing preferences:* Exclusive urban neighborhoods.

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

Nearly a third lease large, luxurious apartments.

*Consumption patterns:* Chauffeured car; drive a Mercedes.

Investment property.

Undercounter wine cellar.

Watch the *Sundance Channel*.

Read *The Economist*.

Listen to all-news radio.

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



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

— Coco Chanel



COSMOPOLITAN COUPLES 

---

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

*Characteristics:* Ethnically-diverse neighborhoods, including white, African-American, Latino and Asian residents.  
Active social life.  
College-educated.  
Public service lawyers, social service administrators, financial analysts.

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

*Consumption patterns:* Drive a Lincoln Town Car.  
Play the lottery.  
Avid theater-goers.  
Watch *60 Minutes*.  
Read *The New Yorker*.  
Listen to classical radio stations.

*Icons:* Theater tickets; lottery tickets.



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

– Robert Frost



MULTI-ETHNIC RETIREES 

---

*Configuration:* Older couples; mostly retired, some caring for their grandchildren.  
Average household size—2 to 3 persons.  
Predominant age range of adults—55 and up.

*Characteristics:* Middle-class African-American, Latino and Asian households.  
Nearly 75 percent graduated high school; another 25 percent attended or graduated from college.  
Approximately 25 percent have a working spouse.  
Social services; health care employees; service workers; administrative support.

*Housing preferences:* Rowhouses; mid- and high-rise apartments in urban neighborhoods.  
Mix of long-time residents and newcomers.  
More than 63 percent own their dwelling units, which they have owned for several years.

*Consumption patterns:* Drive a Toyota Corolla.  
Dancing monthly.  
Volunteer and community involvement.  
Watch *Oprah Winfrey*.  
Read *Ebony*.  
Listen to jazz radio.

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



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

– Stokely Carmichael and  
Charles Vernon Hamilton





EMPTY NESTERS & RETIREES

– *Small Cities/Satellite Cities* –



COSMOPOLITAN ELITE 

---

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

Average household size—2 persons.

Predominant age range of adults—55 to 64.

*Characteristics:* Upper-middle- to high-income empty-nesters—leading-edge Baby Boomers.

The cultural elite of America's smaller cities.

Well educated—more than 70 percent attended or graduated from college, or received professional degrees.

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

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

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

Nearly all are home-owners.

*Consumption patterns:* Drive a Lexus.

Country club board member.

Involvement in civic activities—historic preservation, beautification programs.

Watch *Meet the Press*.

Read *Travel & Leisure*.

Listen to talk radio.

*Icons:* Automated home theatre; symphony subscription tickets.



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

– Mason Cooley



MIDDLE-CLASS MOVE-DOWNS 

---

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

Average household size—2 persons.

Predominant age range of adults—55 plus.

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

Some members of this group have already taken early retirements.

85 percent are high school graduates; a third of the high school graduates attended or graduated from college.

Middle managers; social service workers; librarians; teachers.

*Housing preferences:* Mid-sized third-tier cities.

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

Nearly three-quarters of these households own their homes.

*Consumption patterns:* Drive a Toyota Corolla.

Backyard picnics.

Adult education courses.

Watch *Antiques Roadshow*.

Read *AARP The Magazine*.

Listen to soft contemporary radio.

*Icons:* Weber grill; upright piano.



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

– P.G. Wodehouse





EMPTY NESTERS & RETIREES

*– Metropolitan Suburbs –*



## OLD MONEY

---

*Configuration:* Empty-nest couples; children away at boarding school or college.  
Average household size—2 to 3 persons.  
Predominant age range of adults—45 to 64.

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

*Housing preferences:* Older metropolitan suburbs.  
Estate homes in high-prestige neighborhoods; secluded older estates.  
Urban *pieds-à-terre*.

*Consumption patterns:* A collection of expensive automobiles: Lexus, Mercedes, BMW.  
Theater; classical music; sailing; tennis.  
World travel; extended visits to Europe.  
Watch *Golf* channel.  
Read *Architectural Digest*.  
Listen to *NPR*.

*Icons:* Threadbare Oriental carpets; chipped Waterford crystal.



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

– F. Scott Fitzgerald



AFFLUENT EMPTY NESTERS

---

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

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

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

*Consumption patterns:* Drive a Cadillac CTS sedan.  
An active life of travel, leisure, and entertainment.  
Travel to Italy.  
Watch *Charlie Rose*.  
Read *Travel & Leisure*.  
Listen to Bloomberg radio.

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



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

– Variation on Advertisement



SUBURBAN ESTABLISHMENT 

---

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

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

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

*Consumption patterns:* Drive a BMW.  
Resort cruises.  
Theater and museum attendees.  
Watch *BBC America*.  
Read *Consumer Reports*.  
Listen to oldies radio.

*Icons:* An intown condo; eat at Bertucci's.



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

– Thornton Wilder



MAINSTREAM RETIREES

---

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

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

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

*Consumption patterns:* Drive a Mercury Sable.  
Golf; gardening; reading.  
Museums of all kinds.  
Watch *This Old House*.  
Read *House and Garden*.  
Listen to soft jazz radio.

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



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

– Buddy De Sylva



MIDDLE-AMERICAN RETIREES

---

*Configuration:* Retired couples and singles.  
Average household size—1 to 2 persons.  
Predominant age range of adults—60 and older.

*Characteristics:* Middle-income households with middle-class sensibilities.  
Family- and community-oriented.  
Most are high school graduates; 15 percent graduated from college.  
Former secretaries; accountants; small business owners.

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

*Consumption patterns:* Drive a Chevy Cobalt.  
Bowling.  
Membership in a fraternal order.  
Watch *ABC Good Morning America*.  
Read *Ladies Home Journal*.  
Listen to all news radio.

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



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

– Eubie Blake





EMPTY NESTERS & RETIREES

*– Town & Country/Exurbs –*



SMALL-TOWN ESTABLISHMENT 

---

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

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

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

*Consumption patterns:* Drive an Audi A6.  
Belong to a country club.  
Avid theater and museum-goers.  
Watch *HBO*.  
Read *Barron's*.  
Listen to classical radio.

*Icons:* Investment portfolios; Caribbean cruises.



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

– Anton Chekhov



NEW EMPTY NESTERS 

---

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

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

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

*Consumption patterns:* Drive a Ford Explorer.  
Belong to a civic organization.  
Dining out.  
Watch *Country Music TV*.  
Read *U.S.A Today*.  
Listen to classic rock radio.

*Icons:* Travel club; Chamber of commerce membership.



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

– Daniel J. Boorstin



RV RETIREES

---

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

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

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

*Consumption patterns:* Drive a Toyota FJ Cruiser.  
Easy-listening tapes.  
Recreational vehicles; camping equipment.  
Watch the *Weather Channel*.  
Read *Travel 50 and Beyond*.  
Listen to country radio.

*Icons:* Winnebago; Wal-Mart



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

– Robert Louis Stevenson



BLUE-COLLAR EMPTY NESTERS 

---

*Configuration:* Middle-aged married couples with older children no longer living at home.  
Average household size—2 persons.  
Predominant age range of adults—45 to 54.

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

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

*Consumption patterns:* Drive a Chevrolet, Dodge or Ford 4x4 pickup truck with CD player and gun rack.  
Deer hunting; target shooting.  
Watch *NASCAR* races.  
Read *American Rifleman*.

*Icons:* Camouflage hunting outfit; professional chain saw.



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

– Merle Haggard





TRADITIONAL & NON-TRADITIONAL FAMILIES

*– Metropolitan Cities –*



FULL-NEST URBANITES

---

*Configuration:* Traditional and non-traditional families; multi-generational households.  
Average household size—3 to 4 persons.  
Predominant age range of adults—35 to 44.

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

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

*Consumption patterns:* Toyota Sienna.  
Patrons of the arts.  
Foreign movies.  
Watch *24*.  
Read *Esquire*.  
Listen to urban contemporary radio.

*Icons:* Kate Spade pocketbook; transit card.



“America, the land of unlimited possibilities.”

– Ludwig Max Goldberger



MULTI-CULTURAL FAMILIES 

---

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

Average household size—5 persons.

Predominant age range of adults—25 to 44.

*Characteristics:* Middle-income immigrant families.

High-school graduates.

First-generation Americans.

Jobs range from day laborers to management professionals.

*Housing preferences:* Older urban rowhouse and bungalow neighborhoods.

Half own, half rent their dwelling units.

Dream of moving to larger houses in more affluent neighborhoods.

*Consumption patterns:* Use public transportation.

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

Foreign-language newspapers.

Watch *BET*.

Read *Jet Magazine*.

Listen to contemporary hit radio

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



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

– Israel Zangwill





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Small Cities/Satellite Cities* –



UNIBOX TRANSFEREES

---

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

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

*Housing preferences:* Single-family detached houses in brand-new subdivisions just outside second- and third-tier cities.  
Two-story uniboxes, easy to resell when the next transfer comes.  
Less than half live in the same house for five years or more.

*Consumption patterns:* Drive a Chevy Suburban.  
Cleaning service; laundry service.  
Soccer Moms and Dads.  
Watch *The Disney Channel*.  
Read *Parenting*.  
Listen to the radio on the Internet.

*Icons:* Blackberries; frequent flyer cards.



“They change their clime, not their disposition.”

– Horace



MULTI-ETHNIC FAMILIES 

---

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

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

*Housing preferences:* Low-rise apartments in older neighborhoods; rowhouses; cottages.  
Just under 35 percent are renters.  
Highly mobile: nearly two-thirds have moved within the last five years.

*Consumption patterns:* Ford Excursion.  
Vibrant street life; sitting on the stoop chatting with the neighbors.  
Social clubs.  
Watch *El Gordo y La Flaca*.  
Read *Vibe*.  
Listen to contemporary hit radio.

*Icons:* Fast-food containers; Home remodeling projects.



“Con pan y vino se anda el camino.

[With bread and wine you can walk your road.]”

– Proverb





TRADITIONAL & NON-TRADITIONAL FAMILIES

– *Metropolitan Suburbs* –



THE SOCIAL REGISTER

---

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

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

*Housing preferences:* Million-dollar homes.  
Detached houses in wealthy enclaves, often near the country club; expensive condominiums in the city.  
Nearly 30 percent have moved within the past five years.

*Consumption patterns:* Mom drives a Range Rover, Dad drives a Mercedes-Benz, and the kids drive a Volkswagen Jetta and a Jeep.  
Family membership at the country club.  
Involvement in civic activities—historic preservation, culture and the arts.  
Watch the *History Channel*.  
Read *Fortune*.  
Listen to all-news radio.

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



“Wealth is not without its advantages.”

– John Kenneth Galbraith



NOUVEAU MONEY

---

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

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

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

*Consumption patterns:* Drive a BMW X3.  
Downhill skiing.  
Designer logo clothes.  
Watch *Home & Garden TV*.  
Read *House & Garden*.  
Listen to classic hits radio.

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



“A sumptuous dwelling the rich man hath.”

– Mary Elizabeth Hewitt



LATE-NEST SUBURBANITES

---

*Configuration:* Older families with younger children.  
Average household size—3 or 4 persons.  
Predominant age range of adults—40 to 55.

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

*Housing preferences:* Suburban subdivisions outside fast-growing metro areas.  
Detached houses—two-story colonials.  
More than 87 percent own their homes, but have just started payments on a mortgage.

*Consumption patterns:* Drive a Chrysler Town & Country minivan.  
Televisions in every room.  
Family vacations.  
Watch *Saturday Night Live*.  
Read *PC World*.  
Listen to soft contemporary radio.

*Icons:* Cell phone family plan; Whole Foods.



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

– Anastasia Toufexis



FULL-NEST SUBURBANITES

---

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

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

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

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

*Icons:* Digital camcorder; “My child is an honor student at . . .” bumper stickers.



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

– John Milton



BLUE-COLLAR BUTTON-DOWNS

---

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

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

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

*Consumption patterns:* Drive a Ford Focus.  
Community-oriented activities.  
Do-it-yourself home and auto maintenance.  
Watch *Nick at Night*.  
Read *Star Magazine*.  
Listen to contemporary hit radio.

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



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

– Ira Gershwin





TRADITIONAL & NON-TRADITIONAL FAMILIES

*– Town & Country/Exurbs –*



EX-URBAN ELITE

---

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

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

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

*Consumption patterns:* Drive a Lexus LX 570.  
Country club sports.  
The children attend boarding school.  
Watch *The Late Show With David Letterman*.  
Read *Martha Stewart Living*.  
Listen to classic hits radio.

*Icons:* Ralph Lauren; private stables.



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

– Thomas Gray



FULL-NEST EXURBANITES

---

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

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

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

*Consumption patterns:* Drive a GMC Yukon.  
Camping in state forests; hiking; backpacking; canoeing.  
Video cameras, DVDs, flat-screen TVs and TiVo.  
Watch the *Outdoor Channel*.  
Read *Country Living*.  
Listen to country music radio.

*Icons:* Garden tiller; Newcomers Club membership.



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

– Horace



NEW-TOWN FAMILIES 

---

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

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

*Housing preferences:* New subdivisions, both infill and greenfields.  
 New ranches, capes, cottages, bungalows, colonials.  
 Nearly 75 percent own their homes, which are mortgaged to the hilt.

*Consumption patterns:* Drive an Infiniti QX.  
 Volunteer at schools and sporting clubs.  
 Little League baseball; children's soccer and football leagues.  
 Watch *Cartoon Network*.  
 Read *Redbook*.  
 Listen to classic rock radio.

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



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

– Mencius



SMALL-TOWN FAMILIES 

---

*Configuration:* Married couples, with one to three school-aged children.

Average household size—3-5 persons.

Predominant age range of adults—35 to 44.

*Characteristics:* Solid middle-class citizens.

High-school graduates.

Raising kids in an old-fashioned way of life.

Blue-collar and farming-related employment.

*Housing preferences:* Rural middle-class towns.

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

Predominantly homeowners.

*Consumption patterns:* Chevy Silverado.

Friday night football at the local high school.

Boats and campers for fishing and hunting.

Watch the *Outdoor Channel*.

Read *Hunting* magazine.

Listen to country radio.

*Icons:* American flag; ATVs.



“No Farmers, No Food.”

– Bumper Sticker





YOUNGER SINGLES & COUPLES

*– Metropolitan Cities –*



E-TYPES

---

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

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

*Housing preferences:* Upscale urban neighborhoods, often near universities.  
60 percent rent; 40 percent own urban apartments.  
Median home value is second highest in the nation.

*Consumption patterns:* Convertibles, from Beetle to Mercedes.  
Everything on-line.  
Concert-goers.  
Watch the *Independent Film Channel*.  
Read *Wired*.  
Listen to *NPR*.

*Icons:* Bandwidth; IPO red herring.



“In the future, everything will be digital”

– Bill Gates



NEW BOHEMIANS 

---

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

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

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

*Consumption patterns:* Transit cards; drive a Prius.  
Early adaptors.  
Poetry readings and gallery openings.  
Watch *Family Guy*.  
Read the *New York Times*.  
Listen to urban contemporary radio.

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



“Sacred cows make the tastiest hamburger.”

– Abbie Hoffman



URBAN ACHIEVERS

---

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

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

*Housing preferences:* Diverse urban neighborhoods.  
More than 82 percent are renters.  
Lofts, apartments and townhouses.

*Consumption patterns:* Transit cards; drive a VW GTI.  
Ethnic clubs and restaurants.  
Imported food, newspapers, videos and CDs.  
Watch *The Simpsons*.  
Read *Blender* magazine.  
Listen to alternative music radio.

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



“¿Qué pasa, dude?”

– Greeting





YOUNGER SINGLES & COUPLES

– *Small Cities/Satellite Cities* –



THE VIPS

---

*Configuration:* Couples and some singles.  
Average household size—2 persons.  
Predominant age range of adults—25 to 34.

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

*Housing preferences:* Upper-middle-class neighborhoods in second-tier cities.  
Upscale condos and townhouses in more urban areas.  
Three-quarters own their homes.

*Consumption patterns:* Drive a BMW 528i.  
Downtown commuters.  
Gallery-hopping.  
Watch the *Daily Show*.  
Read *Sailing* magazine.  
Listen to alternative rock radio.

*Icons:* Espresso/cappuccino maker; the I-phone.



“Power is the great aphrodisiac.”

– Henry Kissinger



TWENTYSOMETHINGS 

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

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

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

*Consumption patterns:* Drive a Jeep Wrangler.  
Take-out, fast food, and happy hour grazing.  
Health clubs and night clubs; back-packing and camping; mountain-biking.  
Watch *MTV*.  
Read *Sports Illustrated*.  
Listen to contemporary hit radio.

*Icons:* txt msg; Craig's List.



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

– Mick Jagger and Keith Richard



SMALL-CITY SINGLES

---

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

*Characteristics:* Students and college graduates; the highly-educated professionals that teach them.  
Highly mobile—80 percent have moved in the last five years.  
Recent grads who've launched start-up companies; sales and white-collar workers.

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

*Consumption patterns:* Drive a Ford Escape.  
Alternative music.  
ATM card.  
Watch *MTV Punk'd*.  
Read *Rolling Stone*.  
Listen to rock music station.

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



“Youth is wholly experimental.”

– Robert Louis Stevenson





YOUNGER SINGLES & COUPLES

– *Metropolitan Suburbs* –



THE ENTREPRENEURS

---

*Configuration:* Married couples; only a small percentage have children.  
Average household size—2 persons.  
Predominant age range of adults—25 to 44.

*Characteristics:* Wealthy, dual-income couples.  
High percentage of home-based businesses.  
Well educated—more than 65 percent hold college or graduate degrees.  
Business owners, executives and white-collar professionals.

*Housing preferences:* High-value condominiums in the city; townhouses in the suburbs.  
More than half have moved within the past five years.  
Very high property values.

*Consumption patterns:* Drive a BMW750i.  
Theater-lovers, museum-goers.  
Color-coded calendar.  
Watch *The Movie Channel*.  
Read *Forbes Small Business*.  
Listen to alternative rock radio.

*Icons:* The wireless home office; scuba gear.



“A creative economy is the fuel of magnificence.”

– Ralph Waldo Emerson



FAST-TRACK PROFESSIONALS

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

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

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

*Consumption patterns:* Drive a Volkswagen Tiguan.  
Skiing; snowboarding; whitewater rafting.  
Exercise equipment and health clubs.  
Watch *VH1*.  
Read *Wired*.  
Listen to rock radio.

*Icons:* Work week: Burberry; weekends: REI.



“Nothing succeeds like success.”

– Alexandre Dumas, père



UPSCALE SUBURBAN COUPLES

---

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

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

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

*Consumption patterns:* Drive an Audi A3.  
DVD movie collection.  
Home recycling center.  
Watch *E! Entertainment*.  
He: Reads *GQ*; *She*: Read *Elle*.  
Listen to rock radio.

*Icons:* Labrador Retriever; Plasma TV.



“The home should be the treasure chest of living”

– Le Corbusier



NO-NEST SUBURBANITES

---

*Configuration:* Couples and singles.  
Average household size—2 persons.  
Predominant age range of adults—30 to 45.

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

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

*Consumption patterns:* Drive a Chevy Impala.  
Home-delivery meals.  
Huge video collection.  
Watch *Entertainment Tonight*.  
Read *Entertainment Weekly*.  
Listen to classic rock radio.

*Icons:* Treadmill; Trivial Pursuit.



“You will be safest in the middle.”

– Ovid



SUBURBAN ACHIEVERS

---

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

*Characteristics:* Nearly 90 percent have moved in the past five years.  
Recent college grads.  
High-tech employment; entertainment, sports and media jobs.  
White-collar workers looking for upward mobility.

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

*Consumption patterns:* Mazda; Hyundai.  
Shopping at the malls.  
Commute to downtown.  
Watch *That '70s Show*.  
Read *Maxim*.  
Listen to alternative rock radio.

*Icons:* Hooters T-shirt; Sony Vaio.



“What’s up?!?”

– Greeting





YOUNGER SINGLES & COUPLES

*– Town & Country/Exurbs –*



EX-URBAN POWER COUPLES

---

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

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

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

*Consumption patterns:* Drive a Toyota Land Cruiser.  
Caribbean travel.  
Chocolate labradors.  
Watch *Cinemax*.  
Read *The Wall Street Journal* on line.  
Listen to the radio on the Internet.

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



“Knowledge is power”

– Francis Bacon



CROSS-TRAINING COUPLES

---

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

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

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

*Consumption patterns:* Drive a Ford F360 Super Duty XLT truck.  
Mountain biking; skiing; canoeing; backpacking; boating.  
Self-help books.  
Watch *Discovery Channel*.  
Read *Outdoor Life*.  
Listen to classic hits radio.

*Icons:* Carabiners; Gore-Tex XCR pullover.



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

– Ralph Waldo Emerson



EXURBAN SUBURBANITES

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*Configuration:* Singles and married couples.  
Average household size—2 persons.  
Predominant age range of adults—20 to 44.

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

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

*Consumption patterns:* Drive a motorcycle.  
Fast food.  
NASCAR races.  
Watch *The Speed Channel*.  
Read *AutoWeek*.  
Listen to country music radio.

*Icons:* Dale Earnhardt; K-Mart.



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

– Chinese Proverb



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Research & Strategic Analysis

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