

2015B RELEASE

o1 One Percenters

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3402080	1186788	6.78%	1.15%	3.12
Median Age	Age <18	Age >65	Univ Degree	% Military
44.21	25.45%	17.36%	74.05%	0.1%
Black	Asian	Native American	Hispanic	Linguistic Isolation
2.66%	9.98%	0.08%	5.69%	1.89%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$185452	\$213755	\$89556	10.08%	72.69%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
855/sq mile	\$2082496	57	74	2.74%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
3.15%	47.14%	5.3%	130	

Representing approximately one percent of households, One Percenters tend to be middleaged, white married couples whose children are teenagers or have already left home for college and careers. With incomes nearly three times the national average and very high net worth, these highly educated professionals live in large, single detached houses in exclusive neighborhoods of the larger metropolitan areas. Consumers of everything, including luxury German automobiles, high end apparel and jewelry, and seasoned global travelers, One Percenters generally value wealth and its ostentatious display. Heavily involved with charities and politics, they tend to view themselves as generally liberal but don't identify heavily with any political party.

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







2015B RELEASE

02 Peak Performers

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4395471	1525870	8.75%	0.79%	3.12
Median Age	Age <18	Age >65	Univ Degree	% Military
43.87	23.39%	17.23%	61.96%	0.22%
Black	Asian	Native American	Hispanic	Linguistic Isolation
3.22%	15.88%	0.15%	8.95%	3%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$136127	\$151842	\$59294	11.84%	64.68%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1077/sq mile	\$1689625	48	64	2.07%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
3.51%	45.33%	6.18%	126	

With average household incomes of well over \$125,000, this select group is primarily composed of highly educated white middle-aged married couples, with a significant Asian minority. Slightly older than their o1 counterparts, there are fewer children in the home. Consumers of the finest goods and services that the world has to offer, they tend to be self-employed professionals who live in older neighborhoods of single detached housing. Technologically savvy, they use the internet to track their investments, do their banking, and make frequent travel plans.

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



2015B RELEASE

PANORAMA

o3 Second City Moguls

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
6630618	2219443	34.3%	0.36%	3.22
Median Age	Age <18	Age >65	Univ Degree	% Military
39.23	28.35%	10.61%	59.37%	0.15%
Black	Asian	Native American	Hispanic	Linguistic Isolation
4.52%	8.24%	0.19%	5.98%	1.49%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$125086	\$137021	\$50703	11.12%	62.41%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
829/sq mile	\$1530808	35	55	1.59%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
3.15%	52.18%	6.69%	123	

The Second City Moguls have incomes nearly as high as the Peak Performers (o2), but tend to live in the newer suburbs of growing metropolitan areas such as Phoenix, Charlotte, Seattle, the Texas I-35 corridor covering San Antonio-Austin-Fort Worth-Dallas, and Anchorage. The vast majority live in heavily mortgaged newer homes in such suburbs as Plano, Naperville, Overland Park, Cary, and Alpharetta. Highly educated professionals, they tend to drive expensive German sedans and luxury SUV's, shop at upscale department stores, and put a high value on wealth. While moderately involved in public and political activities, they do tend to identify as Republican.





2015B RELEASE

o4 Sprawl Success

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
6656886	2130961	236.84%	0.42%	3.41
Median Age	Age <18	Age >65	Univ Degree	% Military
34.24	30.05%	8.93%	45.89%	0.49%
Black	Asian	Native American	Hispanic	Linguistic Isolation
8.09%	12.01%	0.27%	16.26%	3.02%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100К
\$99394	\$108625	\$37921	14.58%	49.63%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1116/sq mile	\$1100977	58	77	1.68%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
3.7 ^{8%}	58.27%	10.28%	116	

Located primarily in the rapidly growing metropolitan areas of the west, these young families with children are found in the outer suburbs of Phoenix, Denver, Salt Lake City, and Los Angeles. Three quarters of the almost exclusively single family homes have been built since 1990. While predominantly white, there are significant Black, Asian, and Hispanic minorities present. Homes are high value, and mortgaged accordingly, with long commutes into the city commonplace. Professional and sales occupations dominate, and unemployment is very low.

Examples of o4 areas include Temecula and Temescal Valley CA, Allen TX, Parker CO, and Linton Hall VA.



2015B RELEASE



o5 Transitioning Affluent Families

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4059947	1493178	2.95%	0.45%	2.96
Median Age	Age <18	Age >65	Univ Degree	% Military
44.31	22.07%	16.28%	50.45%	0.29%
Black	Asian	Native American	Hispanic	Linguistic Isolation
6.12%	5.68%	0.31%	7.16%	1.47%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$104814	\$116918	\$46126	14.17%	52.56%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
722/sq mile	\$1204534	47	61	1.92%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
3.65%	41.95%	7.41%	120	

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

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



2015B RELEASE

o6 Best of Both Worlds

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4045676	1415369	1.78%	0.94%	3.19
Median Age	Age <18	Age >65	Univ Degree	% Military
41.62	22.27%	16.73%	44.72%	0.06%
Black	Asian	Native American	Hispanic	Linguistic Isolation
5.65%	7.64%	0.1%	10.93%	3.03%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$100930	\$116766	\$42395	17.47%	50.46%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
• • •				
2358/sq mile	\$1185950	42	59	4.12%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
. ,		_	-	
4.51%	45.49%	8.22%	125	

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

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







2015B RELEASE

o7 Upscale Diversity

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3018213	1162495	29.31%	0.64%	3.02
Median Age	Age <18	Age >65	Univ Degree	% Military
36.24	23.43%	10.92%	52.67%	0.54%
Black	Asian	Native American	Hispanic	Linguistic Isolation
12.82%	20.68%	0.2%	11.68%	4.84%
Median Hhld \$ \$95010	Median Family \$ \$110384	Per Capita Income \$43460	Hhld Inc <40K 16.61%	Hhld Inc >100K 47.03%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
2475/sq mile	\$1063356	43	62	3.01%
Unemployment 3.94%	Families w Children 51.86%	Lone Parent Fam 13.16%	Quality of Life	

These diverse areas have a high concentration of households where the primary language at home is neither English or Spanish, but despite this isolation incomes are high, and the residents very highly educated, working in professional occupations. Moderate density suburbs, they tend to be found in the Bay area, Chicago, southern California, and along the southern half of the I-95 urban corridor. Predominantly single family dwellings built in the 1980's and 1990's, these established neighborhoods have high levels of home ownership.

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





2015B RELEASE

o8 Living the Dream

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3373033	1379086	10.42%	0.95%	2.75
Median Age	Age <18	Age >65	Univ Degree	% Military
48.45	19.6%	22.33%	58.98%	0.14%
Black	Asian	Native American	Hispanic	Linguistic Isolation
3.07%	4.45%	0.21%	7.45%	1.53%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$106335	\$130965	\$65737	18.36%	52.48%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
276/sq mile	\$1375343	66	92	2.76%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
3.38%	37.39%	6.76%	117	

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

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

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



2015B RELEASE



og Successful Urban Refugees

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
6368620	2288577	7.82%	1.08%	3.08
Median Age	Age <18	Age >65	Univ Degree	% Military
41.34	22.51%	14.86%	35.9%	0.24%
Black	Asian	Native American	Hispanic	Linguistic Isolation
5.54%	3.87%	0.22%	6.35%	1.77%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$90878	\$103862	\$38090	18.44%	44.37%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
434/sq mile	\$962919	36	50	2.82%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
4.47%	45.06%	9.51%	114	

These high income, married couples tend to be in their 50's and older. They are well educated seasoned employees who tend to live in upscale low-density suburbs of the main centers of the I-95 corridor between Virginia and New Hampshire. Labor force participation rates are high, as often both spouses need to work in order to maintain their lifestyles. Housing values are moderate, and most own their houses with a mortgage. Commutes to work are longer than average, made easier by listening to either talk radio or classic rock, and many households have three or more vehicles, with a decided preference for small SUV's.

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



2015B RELEASE

10 Emerging Leaders

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5054484	2075401	7.25%	1.36%	2.88
Median Age	Age <18	Age >65	Univ Degree	% Military
40.03	19.61%	15.96%	53.71%	0.23%
Black	Asian	Native American	Hispanic	Linguistic Isolation
5.3%	12.47%	0.19%	15.78%	5.07%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$85583	\$111741	\$48227	24.17%	43.04%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
2052/sq mile	\$1077838	102	102	6.97%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
4.46%	45.36%	11.84%	120	

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

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







2015B RELEASE

11 Affluent Newcomers

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5103459	1582144	5.73%	0.74%	3.55
Median Age	Age <18	Age >65	Univ Degree	% Military
39.09	21.7%	14.94%	32.72%	0.22%
Black	Asian	Native American	Hispanic	Linguistic Isolation
5.58%	28.53%	0.24%	28.09%	8.2%
Median Hhld \$ \$83067	Median Family \$ \$91668	Per Capita Income \$30578	Hhld Inc <40K 21.36%	Hhld Inc >100K 39.56%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
3255/sq mile	\$877212	81	81	3.55%
Unemployment 5.31%	Families w Children 48.7%	Lone Parent Fam 12.17%	Quality of Life 117	

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

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



2015B RELEASE



12 Mainstream Established Suburbs

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4580944	1776797	-1.6%	0.52%	2.89
Median Age	Age <18	Age >65	Univ Degree	% Military
43.53	20.92%	19.12%	40.36%	0.18%
Black	Asian	Native American	Hispanic	Linguistic Isolation
6.22%	4.04%	0.28%	9.1%	1.94%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$77220	\$89641	\$36115	21.81%	35.01%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1542/sq mile	\$757131	63	82	2.59%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
4.18%	40.94%	9.92%	117	

While widespread in many of the larger centers nationwide, this group has distinct concentrations around the Great Lakes. Cities such as Livonia MI, Lakewood CO, Richardson TX, Metairie LA, and Ballwin MO typify these types of neighborhoods. These are above average income, of moderate racial diversity, well educated, and generally middle aged families. The neighborhoods tend to be older, well established, and stable, commanding average housing prices. Accordingly most households own, and many own without a mortgage. Interests often include RV's, computers, and live concerts, with easy listening radio stations tuned in on their minivans.





2015B RELEASE

13 Cowboy Country

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
2604196	1061901	7.87%	1.13%	2.8
Median Age	Age <18	Age >65	Univ Degree	% Military
47.11	18.68%	21.58%	31.21%	0.21%
Black	Asian	Native American	Hispanic	Linguistic Isolation
1.63%	2.36%	0.97%	14.49%	2.13%
Median Hhld \$ \$60669	Median Family \$ \$75098	Per Capita Income \$33776	Hhld Inc <40K 33.22%	Hhld Inc >100K 27.59%
\$0000g	÷75550	+3377 ~	55.2270	27.55%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
31/sq mile	\$654081	63	74	3.65%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
5.38%	37.86%	10.76%	92	

Rural, rugged, and individualistic, these areas tend to be in relatively sparsely populated areas away from the large urban areas of the west coast and the front range of Colorado and New Mexico. With average incomes obtained often from home-based self-employment, they tend to be empty nesters over the age of fifty. Housing is expensive, but generally owner occupied, most of it single family although with a significant percentage of mobile homes. Many households have at least three vehicles, most often a truck, and horses and motor homes are commonplace, as is interest in outdoor recreation and travel.

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



2015B RELEASE

14 American Playgrounds

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
2837716	1340395	14.08%	0.98%	2.45
Median Age	Age <18	Age >65	Univ Degree	% Military
53.28	14.43%	29.84%	34.04%	0.15%
Black	Asian	Native American	Hispanic	Linguistic Isolation
2.02%	1.25%	0.61%	6.81%	1.32%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$53912	\$67417	\$38698	37.03%	23.23%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
10/sq mile	\$588073	71	119	4.33%
Unemployment				
	Families w Children	Lone Parent Fam	Quality of Life	

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

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

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







2015B RELEASE

15 Comfortable Retirement

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3459315	1704853	11.67%	3.65%	2.55
Median Age	Age <18	Age >65	Univ Degree	% Military
52.4	14.96%	33.75%	41.99%	0.14%
Black	Asian	Native American	Hispanic	Linguistic Isolation
5.52%	4.66%	0.23%	8.06%	2.68%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$56114	\$84725	\$40436	36.68%	26.11%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1431/sq mile	\$647468	66	92	11.59%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
4.38%	36.85%	10.73%	108	

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

While a significant number of households do not have a vehicle, small SUV's and compact Japanese imports are popular, often leased. Environmental concerns are important to these listeners to NPR and classical music. Still young enough to travel, the internet is used extensively for travel planning, and they tend to take advantage of AARP and auto club discounts frequently.

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







2015B RELEASE

16 Spacious Suburbs

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4926691	2124465	7.52%	1.31%	2.67
Median Age	Age <18	Age >65	Univ Degree	% Military
45.76	19.42%	22.97%	34.89%	0.15%
Black	Asian	Native American	Hispanic	Linguistic Isolation
5.7%	2.35%	0.42%	5.9%	1.27%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$57804	\$74204	\$34192	34.02%	25.01%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
289/sq mile	\$594036	68	93	4.44%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
4.09%	38.64%	11.5%	99	

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

Of average income, these older married couples with relatively few children tend to live in relatively lower priced houses built in the 1950's and 1960's. Many own without a mortgage.

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





2015B RELEASE

17 New American Dreams

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
10501307	3739026	34.37%	0.37%	3.13
Median Age	Age <18	Age >65	Univ Degree	% Military
35.32	26.83%	10.63%	34.65%	0.45%
Black	Asian	Native American	Hispanic	Linguistic Isolation
11.2%	4.59%	0.38%	11.98%	2%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$73822	\$83369	\$30757	22.09%	31.37%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
822/sq mile	\$652724	51	72	2.2%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
4.14%	52.7%	13.24%	111	

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

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



2015B RELEASE



18 Small Town Middle Managers

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5369822	2009068	12.09%	0.5%	2.93
Median Age	Age <18	Age >65	Univ Degree	% Military
41.28	23.64%	14.84%	35.48%	0.16%
Black	Asian	Native American	Hispanic	Linguistic Isolation
3.43%	1.9%	0.4%	4.04%	0.72%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$79448	\$89864	\$35302	20.82%	36.01%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
178/sq mile	\$756554	36	55	2.11%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
3.49%	43.22%	8.39%	110	

Located nationwide but concentrated in the upper Midwest and Great Lakes states, and found in the outer suburbs of many of the major industrial cities of years gone by, and with a significant remnant of manufacturing remaining, these neighborhoods tend to be relatively inexpensive and older single family homes on large parcels. Largely owned rather than rented, the residents are above average income, middle aged married couple families. Predominantly white, and moderately educated, these are comfortable suburbs. Many households have three or more vehicles, often minivans, used for commuting to work and managing the daily affairs of often teenage children.

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

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







19 Outer Suburban Affluence

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4402930	1654765	15.18%	0.6%	2.94
Median Age	Age <18	Age >65	Univ Degree	% Military
42.18	22.52%	15.35%	27.08%	0.11%
Black	Asian	Native American	Hispanic	Linguistic Isolation
2.81%	1.28%	0.29%	3.47%	0.68%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$73179	\$84010	\$33031	23.67%	31.88%
	\$84010	•	•	
\$73179	\$84010	\$33031	23.67%	31.88%
\$73179 Population Density 88/sq mile	\$84010 Ave Net Worth \$681213	\$33031 Personal Crime 32	23.67% Property Crime 49	31.88% Hhld No Vehicle
\$73179 Population Density	\$84010 Ave Net Worth	\$33031 Personal Crime 32	23.67% Property Crime	31.88% Hhld No Vehicle

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

Many have three or more vehicles, necessary for commuting to the city, but they are also at home with horses. Adopting the country lifestyle, they tend to enjoy their recreational vehicles and outdoor activities, along with country music and concerts.

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



2015B RELEASE

20 Rugged Individualists

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5176971	2024175	37.27%	0.74%	2.83
Median Age	Age <18	Age >65	Univ Degree	% Military
44.11	21.13%	19.46%	32.86%	0.42%
Black	Asian	Native American	Hispanic	Linguistic Isolation
4.3%	2.59%	0.61%	8.95%	1.34%
Median Hhld \$ \$68828	Median Family \$ \$80444	Per Capita Income \$34104	Hhld Inc <40K 26.72%	Hhld Inc >100К 30.57%
Population Density 80/sq mile	Ave Net Worth \$687343	Personal Crime	Property Crime 75	Hhld No Vehicle 2.5%
	\$00/343	54	75	2.5/0
Unemployment	Families w Children		Quality of Life	2.570

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

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

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





2015B RELEASE

21 New Suburban Style

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
6772310	2334093	415.2%	0.85%	3.25
Median Age	Age <18	Age >65	Univ Degree	% Military
32.03	28.48%	9.5%	38.58%	1.02%
Black	Asian	Native American	Hispanic	Linguistic Isolation
11.25%	8.43%	0.39%	20.77%	2.71%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$76805	\$86686	\$32743	21.36%	34.98%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
613/sq mile	\$768122	87	99	2.25%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
4.11%	56.4%	13.61%	108	

Located in many of the nation's fastest growing cities, these are the new middle class neighborhoods of such places as North Las Vegas and Enterprise NV, Surprise and Maricopa AZ, Victorville CA, and Port St. Lucie and Palm Coast FL. These young families, largely white but with a significant share of non-English speaking Hispanics enjoy above average incomes and relatively low cost moderate sized single family housing. There are three main areas of concentration – the I-35 corridor from San Antonio to Dallas-Fort Worth TX, central Florida, and California-southern Nevada-Arizona. Unemployment is relatively low, and a significant number are in the armed forces.

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





2015B RELEASE



22 Up and Coming Suburban Diversity

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5226277	1742349	174.2%	0.56%	3.37
Median Age	Age <18	Age >65	Univ Degree	% Military
30.36	30.29%	7.57%	27.1%	1.07%
Black	Asian	Native American	Hispanic	Linguistic Isolation
19.49%	4.47%	0.44%	27.49%	4.19%
Median Hhld \$ \$60523	Median Family \$ \$66797	Per Capita Income \$23814	Hhld Inc <40K 28.72%	Hhld Inc >100К 20.8%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
735/sq mile	\$458747	84	104	2.48%
Unemployment 4.8%	Families w Children 60.63%	Lone Parent Fam 19.1%	Quality of Life 104	

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

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



2015B RELEASE

23 Enduring Heartland

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
7912891	3155847	-0.18%	0.68%	2.82
Median Age	Age <18	Age >65	Univ Degree	% Military
43.05	21.39%	17.95%	18.42%	0.06%
Black	Asian	Native American	Hispanic	Linguistic Isolation
1.49%	0.57%	0.29%	2.44%	0.55%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$54532	\$64400	\$26429	34.99%	17.97%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
59/sq mile	\$414945	33	49	3.51%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
4.79%	40.38%	10.69%	94	

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

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

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





2015B RELEASE



24 Isolated Hispanic Neighborhoods

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3592685	1218368	20.63%	1.42%	3.41
Median Age	Age <18	Age >65	Univ Degree	% Military
33.97	26.72%	13.32%	13.96%	0.15%
Black	Asian	Native American	Hispanic	Linguistic Isolation
5.1%	2.77%	0.83%	46.66%	9.2%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$41261	\$47833	\$18725	48.64%	12.94%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
29/sq mile	\$345090	90	92	5.34%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
7.28%	53.84%	19.25%	88	

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

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

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



2015B RELEASE

25 Hipsters and Geeks

Population 2196381	Households 1141611	% Growth 2000-15 9.05%	Group Quarters 2.37%	Avg Family Size
2190301	1141011	9.05%	2.3/%	2.39
Median Age	Age <18	Age >65	Univ Degree	% Military
35.51	13.17%	13.61%	70.34%	0.1%
Black	Asian	Native American	Hispanic	Linguistic Isolation
9.69%	12.17%	0.13%	13.12%	5.89%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$87445	\$130956	\$73888	26.02%	44.44%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
35859/sq mile	\$1169054	166	111	57.18%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
3.57%	39.53%	11.41%	119	

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

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







26 High Density Diversity

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4860524	1714362	4.09%	0.95%	3.32
Median Age	Age <18	Age >65	Univ Degree	% Military
36.41	21.9%	13.4%	28.46%	0.05%
Black	Asian	Native American	Hispanic	Linguistic Isolation
20.16%	12.93%	0.17%	24.59%	11.88%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$57999	\$69008	\$26325	35.23%	25.5%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
9432/sq mile	\$589493	136	87	15.11%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
6.2%	50.18%	18.76%	110	

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

While public transit is common, and many households do not have a vehicle. Liberal and Democrat in politics, their interests lie in the future – babies, bridal, parenting, and fashion.

Typical locations include Yonkers NY, Brockton and Fall River MA, and Bayonne NJ.





2015B RELEASE

27 Young Coastal Technocrats

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3634488	1992802	49.4%	2.65%	2.33
Median Age	Age <18	Age >65	Univ Degree	% Military
32.38	12.22%	9.46%	63.79%	0.57%
Black	Asian	Native American	Hispanic	Linguistic Isolation
9.99%	15.85%	0.26%	15.69%	5.2%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$68875	\$97780	\$53392	29.57%	33.41%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
5888/sq mile	\$820587	186	189	15.63%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
3.63%	39.31%	13.72%	117	

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

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







2015B RELEASE

28 Asian-Hispanic Fusion

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3467549	1122002	10.12%	1.52%	3.57
Median Age	Age <18	Age >65	Univ Degree	% Military
33.42	24.25%	12.01%	25.11%	1.31%
Black	Asian	Native American	Hispanic	Linguistic Isolation
7.09%	28.1%	0.3%	31.52%	12.69%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$53542	\$60844	\$22220	37.53%	21.41%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
590/sq mile	\$509156	97	94	8.75%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
5.63%	55.29%	20.86%	101	

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

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

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

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





2015B RELEASE

29 Big Apple Dreamers

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4424113	1564582	6.45%	1.26%	3.38
Median Age	Age <18	Age >65	Univ Degree	% Military
33.61	23.22%	11.66%	25.17%	0.03%
Black	Asian	Native American	Hispanic	Linguistic Isolation
24.5%	16.75%	0.2%	34.54%	21.23%
Median Hhld \$ \$38903	Median Family \$ \$44430	Per Capita Income \$19586	Hhld Inc <40K 51.1%	Hhld Inc >100K 14.64%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
64676/sq mile	\$379469	165	63	58.4%
Unemployment 6.42%	Families w Children 54.29%	Lone Parent Fam 25.82%	Quality of Life 100	

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

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

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



2015B RELEASE

30 True Grit

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3732465	1377048	-1.98%	1.12%	3.28
Median Age	Age <18	Age >65	Univ Degree	% Military
34.85	24.2%	13.1%	18.85%	0.11%
Black	Asian	Native American	Hispanic	Linguistic Isolation
81.21%	1.59%	0.24%	7.43%	1.93%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$36832	\$44571	\$18420	53.21%	12.05%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
• • •		-		
7173/sq mile	\$322440	378	158	27.94%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
10.72%	56.28%	39.39%	93	

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

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

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







2015B RELEASE

31 Working Hispania

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5865975	1624815	5.04%	1.46%	4.09
Median Age	Age <18	Age >65	Univ Degree	% Military
30.2	27.81%	8.89%	12.49%	0.12%
Black	Asian	Native American	Hispanic	Linguistic Isolation
6.58%	4.11%	0.18%	79.57%	36.53%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$34345	\$37498	\$12831	56.99%	8.98%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1685/sq mile	\$271111	167	106	17.66%
Unemployment	Families w Children	l one Parent Fam	Quality of Life	
7.96%	64.3%	27.41%	95	

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

With well below average incomes, these poorly educated, largely married couple families with children tend to work in low paying jobs (such as food services, unskilled construction, and light manufacturing) and devote much of their income to basic necessities. Rent, generally in old multi-unit complexes typical of the west coast, is high, and few can afford to own.

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



2015B RELEASE

32 Struggling Singles

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3288971	1627122	12.56%	4.37%	2.68
Median Age	Age <18	Age >65	Univ Degree	% Military
40.63	15.82%	20.75%	36.83%	0.18%
Black	Asian	Native American	Hispanic	Linguistic Isolation
21.49%	11.78%	0.29%	21.15%	11.32%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$40555	\$58927	\$32195	49.54%	18.6%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
6761/sq mile	\$485260	153	124	28.98%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
5.74%	44.98%	20.46%	103	

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

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

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





2015B RELEASE

33 Nor'Easters

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5080715	2128869	0.75%	0.95%	2.8
Median Age	Age <18	Age >65	Univ Degree	% Military
40.38	20.16%	16.09%	47.14%	0.14%
Black	Asian	Native American	Hispanic	Linguistic Isolation
6.49%	3.91%	0.25%	7.99%	2.11%
Median Hhld \$ \$73127	Median Family \$ \$92758	Per Capita Income \$39019	Hhld Inc <4oK 25.92%	Hhld Inc >100K 34.26%
Population Density 1589/sq mile	Ave Net Worth \$782325	Personal Crime 91	Property Crime 118	Hhld No Vehicle 5.11%
Unemployment 4.02%	Families w Children 44.24%	Lone Parent Fam 12.46%	Quality of Life 114	

With a mix of older single family and small multi-unit dwellings, mostly owner occupied, these well-established neighborhoods are typical of the classic New England towns such as Worcester and Northampton MA and Warwick RI. With highly educated, primarily white families, they enjoy above average incomes and many of the finer things of life such as live performance arts.







2015B RELEASE

34 Midwestern Comforts

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5439346	2272105	-3.15%	0.65%	2.84
Median Age	Age <18	Age >65	Univ Degree	% Military
37.71	21.87%	15.69%	28.14%	0.15%
Black	Asian	Native American	Hispanic	Linguistic Isolation
8.06%	2.2%	0.43%	8.46%	1.71%
Median Hhld \$ \$53805	Median Family \$ \$65231	Per Capita Income \$26733	Hhld Inc <4oK 35.31%	Hhld Inc >100K 16.8%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
2050/sq mile	\$398244	97	129	4.98%
Unemployment 4.8%	Families w Children 45.99%	Lone Parent Fam 16.81%	Quality of Life 105	

Despite relatively low levels of education, these predominantly white neighborhoods enjoy just below average incomes, owning their older and relatively inexpensive single family homes. Primarily located in the quiet suburban areas of the upper Midwest states from Minnesota to Michigan, these neighborhoods are typical of such cities as Grand Rapids MI, St. Paul MN, Des Moines IA, and Lincoln NE.





35 Generational Dreams

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
7634740	2017964	10.83%	0.92%	4.19
Median Age	Age <18	Age >65	Univ Degree	% Military
31.17	27.94%	9.78%	13.83%	0.08%
Black	Asian	Native American	Hispanic	Linguistic Isolation
7.23%	5.13%	0.34%	71.24%	12.86%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$48489	\$52735	\$16256	41.2%	16.51%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1234/sq mile	\$400651	149	106	6.55%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
8.51%	62.71%	22.44%	97	

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

Largely relatively expensive, single family older homes in relatively high density areas, they are primarily found within the central valley of California and into the outer suburbs of Los Angeles. Such places include Fontana, Moreno Valley, Bakersfield, Riverside, Fresno, Oxnard, and Stockton to name but a few. While a minority in many of these cities, they are also the majority group in Compton, Baldwin Park, and Pico Rivera within the Los Angeles area. Many own their houses and neighborhoods are stable.

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







2015B RELEASE

36 Olde New England

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3472376	1519545	-1.54%	1.23%	2.75
Median Age	Age <18	Age >65	Univ Degree	% Military
41.71	19.31%	18.73%	25.5%	0.15%
Black	Asian	Native American	Hispanic	Linguistic Isolation
5.36%	2.21%	0.26%	6.45%	2.3%
Median Hhld \$ \$51198	Median Family \$ \$66989	Per Capita Income \$28488	Hhld Inc <4oK 39.05%	Hhld Inc >100K 18.49%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
792/sq mile	\$431673	79	96	8.81%
Unemployment 5.46%	Families w Children 43·53%	Lone Parent Fam 17.1%	Quality of Life 98	

Away from the major centers of New England and upstate New York are those quaint and stereotypical towns like Chicopee and Pittsfield MA, East Aurora NY, Torrington CT, and Woonsocket RI. Towns which seem to be out of place in today's world. Predominantly white singles and childless couples tend to live in these towns. Incomes are below average, but housing is relatively cheap. Even so, many rent rather than own. These towns used to be manufacturing centers, but those jobs have departed, and unlike the large cities, fewer jobs have come to replace them.





37 Faded Industrial Dreams

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5817544	2512471	-4.69%	0.74%	2.78
Median Age	Age <18	Age >65	Univ Degree	% Military
39.9	21.7%	18.31%	16.57%	0.09%
Black	Asian	Native American	Hispanic	Linguistic Isolation
3.64%	0.76%	0.39%	3.85%	o.86%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$41021	\$51954	\$22112	48.82%	9.84%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
316/sq mile	\$280451	60	88	7.98%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
6.18%	44.73%	18.58%	88	

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

Incomes are below average for these middle-aged households, a significant number of which still have children at home. The housing is primarily single-family, and is among the least expensive nationwide. Despite this, many of these households rent.

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





2015B RELEASE

38 Failing Prospects

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4912507	1956715	-2.36%	0.98%	3.03
Median Age	Age <18	Age >65	Univ Degree	% Military
32.97	25.66%	12.54%	14.71%	0.16%
Black	Asian	Native American	Hispanic	Linguistic Isolation
12.06%	1.52%	0.86%	12.34%	2.29%
Median Hhld \$ \$36936	Median Family \$ \$44220	Per Capita Income \$17981	Hhld Inc <4oK 53.98%	Hhld Inc >100K 6.68%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
2177/sq mile	\$232662	133	159	8.83%
Unemployment 6.96%	Families w Children 53.44%	Lone Parent Fam 27.47%	Quality of Life 89	

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

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



2015B RELEASE

39 Second City Beginnings

% Growth 2000-15 Group Quarters

Population	nousenoids	% Growth 2000-15	Group Quarters	Avg Family Size
3781479	1915707	3.31%	3.1%	2.49
Median Age	Age <18	Age >65	Univ Degree	% Military
32.55	14.08%	11.23%	48.54%	0.33%
Black	Asian	Native American	Hispanic	Linguistic Isolation
11.83%	4.86%	0.59%	10.68%	3.24%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$43952	\$67491	• \$32369	46.24%	18.24%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
2717/sq mile	\$473378	190	196	15.18%
Unemployment	Families w Children	l one Parent Fam	Quality of Life	
4.41%	43.77%	19.26%	101	

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

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

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



Avg Family Size



Population

Households



2015B RELEASE

40 Beltway Commuters

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4830674	2042327	10.97%	1.24%	2.88
Median Age	Age <18	Age >65	Univ Degree	% Military
34.1	21%	11.7%	37.13%	0.75%
Black	Asian	Native American	Hispanic	Linguistic Isolation
16.79%	10.88%	0.36%	19.87%	6.38%
Median Hhld \$ \$59085	Median Family \$ \$71248	Per Capita Income \$31410	Hhld Inc <4oK 32.13%	Hhld Inc >100К 23.73%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
698/sq mile	\$553276	81	84	7.96%
Unemployment 5.31%	Families w Children 51.56%	Lone Parent Fam 20.98%	Quality of Life 111	

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

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



2015B RELEASE

41 Garden Variety Suburbia

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4710327	1936348	-1.09%	0.68%	2.78
Median Age	Age <18	Age >65	Univ Degree	% Military
41.9	21.24%	19.83%	28.47%	0.29%
Black	Asian	Native American	Hispanic	Linguistic Isolation
7.7 ⁸ %	1.95%	0.48%	5.99%	1.12%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$58111	\$70025	\$28779	32.21%	20.54%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
871/sq mile	\$457120	74	101	3.61%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
4.11%	41.59%	12.85%	104	

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

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

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









2015B RELEASE

42 Rising Fortunes

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
6864392	3043031	67.63%	0.88%	2.76
Median Age	Age <18	Age >65	Univ Degree	% Military
33.17	21.95%	11.89%	39.05%	0.53%
Black	Asian	Native American	Hispanic	Linguistic Isolation
15.03%	7.13%	0.41%	14.17%	3.19%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$54357	\$69119	\$31798	35.39%	21.15%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1101/sq mile	\$518778	96	121	5.29%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
. ,			-	
4.23%	51.14%	20.41%	107	

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

Not quite able to afford luxury vehicles, they settle for mid-size sedans. Their interests focus on the future – plans for having children and plans for finding a spouse via internet dating and chat rooms.

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





2015B RELEASE

43 Classic Interstate Suburbia

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5811544	2055681	4.37%	0.43%	3.24
Median Age	Age <18	Age >65	Univ Degree	% Military
35.24	25.19%	12.7%	20.66%	0.28%
Black	Asian	Native American	Hispanic	Linguistic Isolation
22.82%	3.89%	0.47%	24.38%	4.53%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$52176	\$58770	\$21901	36.54%	15.67%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
2490/sq mile	\$379264	116	117	3.99%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
6.06%	51.89%	20.78%	102	

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

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

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





2015B RELEASE

44 Pacific Second City

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
6834424	2679794	9.39%	1.29%	3.03
Median Age	Age <18	Age >65	Univ Degree	% Military
35.11	23.4%	14.3%	23.14%	0.47%
Black	Asian	Native American	Hispanic	Linguistic Isolation
7.82%	4.74%	0.91%	21.15%	3.99%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$46685	\$57445	\$23971	43.19%	16.39%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
381/sq mile	\$406453	110	126	8.22%
Unomployment	Esmilias w Children	Long Parent Fam	Quality of Life	
Unemployment	Families w Children		Quality of Life	
6.59%	50.77%	22.02%	97	

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

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

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







2015B RELEASE

45 Northern Blues

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
7016785	3028871	5.85%	0.96%	2.83
Median Age	Age <18	Age >65	Univ Degree	% Military
34.27	22.76%	13.58%	23.96%	0.33%
Black	Asian	Native American	Hispanic	Linguistic Isolation
12.72%	3.32%	0.54%	11.59%	2.84%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$43630	\$54732	\$23671	45.83%	12.44%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1949/sq mile	\$328685	105	125	8.48%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
5.67%	51.08%	24.6%	99	

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

Preferring hard rock and classic rock music, beer, and outdoor winter activities including snowmobiles, they tend to prefer escapist entertainment such as fantasy and science fiction movies, video games, and professional wrestling.

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





2015B RELEASE

46 Recessive Singles

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4402034	1915028	9.16%	7.3%	2.71
Median Age	Age <18	Age >65	Univ Degree	% Military
42.36	19.42%	24.58%	23.75%	0.22%
Black	Asian	Native American	Hispanic	Linguistic Isolation
10.54%	2.06%	0.55%	7.99%	1.85%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$39519	\$55379	\$23850	50.52%	12.81%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
728/sq mile	\$335875	90	125	10.8%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
5.32%	46.23%	20.35%	91	

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

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





2015B RELEASE

47 Simply Southern

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
7352490	2961537	8.27%	0.8%	2.9
Median Age	Age <18	Age >65	Univ Degree	% Military
38.48	23.07%	16.29%	14.55%	0.24%
Black	Asian	Native American	Hispanic	Linguistic Isolation
8.99%	1.28%	0.64%	8.54%	1.78%
Median Hhld \$ \$39208	Median Family \$ \$48063	Per Capita Income \$20773	Hhld Inc <4oK 50.94%	Hhld Inc >100K 10.83%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
115/sq mile	\$302464	67	81	5.99%
Unemployment 6.87%	Families w Children 46.97%	Lone Parent Fam 19.26%	Quality of Life 84	

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

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

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





48 Tex-Mex

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3065724	1100323	5.88%	1.71%	3.27
Median Age	Age <18	Age >65	Univ Degree	% Military
33.42	26.84%	13.98%	15.49%	0.18%
Black	Asian	Native American	Hispanic	Linguistic Isolation
5.92%	1.19%	0.6%	57.45%	5.86%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$41041	\$48860	\$19692	48.89%	12.83%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
49/sq mile	\$334947	121	129	6.93%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
5.96%	54.11%	21.97%	91	

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

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





2015B RELEASE

49 Sierra Siesta

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
2504898	1400722	18.44%	0.89%	2.2
Median Age	Age <18	Age >65	Univ Degree	% Military
66.58	7.58%	56.7%	27.06%	0.05%
Black	Asian	Native American	Hispanic	Linguistic Isolation
3.2%	1.91%	0.29%	8.42%	2.1%
5	J	5	·	
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$41131	\$55026	\$32351	48.73%	12.98%
Population Density		Personal Crime	Property Crime	Hhld No Vehicle
173/sq mile	\$363299	66	82	6.98%
Unemployment	Families w Children	l one Parent Fam	Quality of Life	
1 /			-	
6.43%	17.41%	5.78%	90	

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

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

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

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





2015B RELEASE



50 Great Plains, Great Struggles

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4385603	1799172	-1.95%	6.6%	2.79
Median Age	Age <18	Age >65	Univ Degree	% Military
43.39	21.13%	24.02%	16.85%	0.09%
Black	Asian	Native American	Hispanic	Linguistic Isolation
6.27%	0.71%	0.99%	5.1%	0.97%
Median Hhld \$ \$37661	Median Family \$ \$50424	Per Capita Income \$21151	Hhld Inc <40K 52.58%	Hhld Inc >100K 10.59%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
79/sq mile	\$299501	61	77	8.15%
Unemployment 5.8%	Families w Children 44.03%	Lone Parent Fam 17.29%	Quality of Life 81	

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

Most own their modest and relatively inexpensive homes. Vacant – that is abandoned – housing is an ongoing problem in these stable population areas. Most of the housing predates the 1970's.

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



2015B RELEASE

51 Boots and Brews

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5613318	2140356	32.15%	0.84%	2.94
Median Age	Age <18	Age >65	Univ Degree	% Military
3 ⁸ .79	23.62%	15.27%	22.24%	0.42%
Black	Asian	Native American	Hispanic	Linguistic Isolation
7.6%	1.31%	0.57%	6.82%	1.23%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4оК	Hhld Inc >100К
\$55061	\$65383	\$26503	35·47%	20.46%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
85/sq mile	\$466248	53	69	3.31%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
5.14%	45·97%	13.44%	92	

These predominantly white, middle-income areas sport among the highest rates of home ownership of any group. Living in semi-rural areas nationwide, often in mobile homes, but concentrated in the east in the Piedmont area of the south (that area along the foothills of the Appalachian Mountains) and in the west in the Great Basin, many are married couple families raising young children. Not surprisingly given their isolated locations, housing costs are low and most households have at least two vehicles – usually one of which is a truck. Trucks, guns, beer, dogs, and country music are key characteristics of this group.

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





2015B RELEASE

52 Great Open Country

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3999945	1531977	-0.42%	1.36%	2.99
Median Age	Age <18	Age >65	Univ Degree	% Military
40.77	24.35%	17.76%	17.97%	0.17%
Black	Asian	Native American	Hispanic	Linguistic Isolation
1.25%	0.5%	0.54%	6.01%	1.53%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4оК	Hhld Inc >100K
\$51945	\$61671	\$25260	37.53%	17.3%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
6/sq mile	\$426097	47	42	4-53 [%]
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
3.76%	41.34%	9.01%	88	

Located primarily in a great triangle from eastern Washington to Wisconsin anchored by the great north Texas plains, these sparsely populated rural areas are home to middle income self-employed farming communities. Living in older housing, many of which are owned without mortgages, these areas are one of America's distinctive rural cultures. Primarily white and moderately educated, this is the home of big trucks, NASCAR, whiskey, and country music.

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







2015B RELEASE

53 Classic Dixie

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
7892518	3074310	11.9%	0.53%	2.9
Median Age	Age <18	Age >65	Univ Degree	% Military
39.71	23.19%	15.91%	16.13%	0.22%
Black	Asian	Native American	Hispanic	Linguistic Isolation
6.14%	0.67%	0.68%	4.66%	0.83%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$46860	\$55792	\$23084	42.61%	14.51%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
63/sq mile	\$359471	47	58	3.86%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
5.71%	45.06%	13.47%	86	

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

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

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





54 Off the Beaten Path

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5169921	2208229	8.19%	1.47%	2.67
Median Age	Age <18	Age >65	Univ Degree	% Military
47.19	18.72%	22.53%	21.89%	0.11%
Black	Asian	Native American	Hispanic	Linguistic Isolation
2.79%	0.72%	0.74%	5.5%	0.99%
Median Hhld \$ \$47312	Median Family \$ \$57 ⁸ 55	Per Capita Income \$27124	Hhld Inc <4oK 42.31%	Hhld Inc >100K 16.24%
Population Density 11/sq mile	• Ave Net Worth \$411356	Personal Crime 51	Property Crime 70	Hhld No Vehicle 4.17%
Unemployment 5.5%	Families w Children 35.96%	Lone Parent Fam 10.94%	Quality of Life 81	

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

Households are overwhelmingly white, middle aged, and married. Children are still present, but in diminishing numbers, as many leave for greener pastures elsewhere. Nearly one in five houses are seasonally occupied, reflecting the natural beauty of the areas that these stable neighborhoods call home.

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







2015B RELEASE

55 Hollows and Hills

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5227699	2099253	0.47%	0.9%	2.85
Median Age	Age <18	Age >65	Univ Degree	% Military
40.93	22.34%	17.64%	12.85%	0.06%
Black	Asian	Native American	Hispanic	Linguistic Isolation
4.28%	0.39%	0.99%	3.6%	0.67%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$40170	\$49465	\$21576	49.82%	12.34%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
21/sq mile	\$324785	51	48	5.53%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
6.81%	43.1%	13.19%	78	

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

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





2015B RELEASE

56 Gospel and Guns

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4326492	1407004	5.21%	19.7%	2.91
Median Age	Age <18	Age >65	Univ Degree	% Military
38.61	18.23%	14.61%	11.69%	0.09%
Black	Asian	Native American	Hispanic	Linguistic Isolation
37.25%	0.47%	0.51%	6.28%	0.95%
Median Hhld \$ \$35730	Median Family \$ \$45203	Per Capita Income \$18875	Hhld Inc <4oK 54.65%	Hhld Inc >100K 10.33%
Population Density 32/sq mile	Ave Net Worth \$290482	Personal Crime 85	Property Crime 70	Hhld No Vehicle 7.51%
Unemployment 7.54%	Families w Children 45.21%	Lone Parent Fam 19.25%	Quality of Life 71	

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

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

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





2015B RELEASE

57 Cap and Gown

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3456728	574626	24.2%	63.81%	2.7
Median Age	Age <18	Age >65	Univ Degree	% Military
20.17	5.7%	5.63%	43.56%	0.12%
Black	Asian	Native American	Hispanic	Linguistic Isolation
DIACK	Asidii	Native American	nispanic	
13.22%	7.32%	0.36%	7.29%	3.29%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$38343	\$66234	\$13512	51.43%	18.61%
*50545	\$00z34	\$13312	545/0	10.0170
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1308/sq mile	\$490800	116	126	15.91%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
7.89%	44.21%	17.53%	94	
1.03/0	44.54/0	÷/•)3/*	34	

This widespread segment is the predominant one for college campuses nationwide. Consisting of a mix of students living in dormitories and renting rooms from private households, recent graduates, university employees, and people engaged in services (food, lodging) typical of college areas, incomes are below average. The population is young, mainly single, and highly educated. Most off-campus dwellings are rented, generally at moderate rates. Racially diverse, with a significant Asian population, the densities reflect the local institution – in some areas, dense urban, and in others, suburban and small town.

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





2015B RELEASE

58 Marking Time

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
6669288	3082745	20.28%	1.32%	2.73
Median Age	Age <18	Age >65	Univ Degree	% Military
28.33	22.32%	8.19%	29.25%	1.95%
Black	Asian	Native American	Hispanic	Linguistic Isolation
24.11%	6.27%	0.63%	21.23%	5.41%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$37721	\$43944	\$21896	53.02%	8.53%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1160/sq mile	\$273136	131	138	9.16%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
5.27%	57.34%	30.57%	99	

This segment of young, largely single adults are a significant part of the urban landscape in second cities from coast to coast. While similar to Cap And Gown (57) in many respects, they differ in some critical aspects. While a substantial percentage of them are employed by the military, they are, by and large, high school graduates only, working in largely service occupations with little potential for upward mobility. In contrast to Cap and Gown, their interests and values often reflect a lack of motivation for improvement – time is spent listening to rap music, playing video games, and generally frittering away their leisure time surfing the internet. Outdoor activities and sports are not major interests.

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

2015B RELEASE

59 Hispanic Working Poor

Population 5386875	Households 1785662	% Growth 2000-15 14.02%	Group Quarters 1.01%	Avg Family Size 3.62
Median Age 29.16	Age <18 29.27%	Age >65 8.26%	Univ Degree 13.79%	% Military 0.09%
Black	Asian	Native American	Hispanic	Linguistic Isolation
15.58% Median Hhld s	4.16% Median Family \$	0.59% Per Capita Income	55.9% Hhld Inc <40K	21.16% Hhld Inc >100K
\$32171	\$35501	\$14184	60.17%	7.42%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
2710/sq mile	\$247645	177	147	13.78%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
7.49%	63.59%	30.85%	93	

With a majority of the population Hispanic, many of whom do not speak English, life here is an ongoing struggle. Children are many in these relatively young, lone parent families, and with low levels of education and language issues, incomes are quite low. Jobs tend to be in the relatively low paying food services and construction industries, and most rent with little income left over. Located primarily in the west and south Florida, these neighborhoods are often in areas little known to outsiders, whether they be the tourists in Las Vegas and Reno NV, the students in Gainesville FL, or the upscale suburban workers who travel the freeways to downtown jobs in Phoenix AZ and Austin TX.









2015B RELEASE

60 Bordertown Blues

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
4346705	1285809	12.31%	1.1%	3.81
Median Age	Age <18	Age >65	Univ Degree	% Military
30.82	29.81%	11.61%	11.8%	0.14%
Black	Asian	Native American	Hispanic	Linguistic Isolation
3.41%	0.7%	0.17%	87.21%	22.97%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$33607	\$37626	\$13410	57.74%	8.77%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
215/sq mile	\$266663	140	151	8.68%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
7.25%	61.29%	23.27%	91	

Located primarily along the Mexican border from Brawley CA to Brownsville TX, this segment is predominantly Hispanic, with over half of the households speaking Spanish only. Especially concentrated outside of the major towns of the lower Rio Grande valley, this low income segment is the least educated and is linguistically ill-equipped to integrate fully with American life. Jobs in agricultural and construction industries are common. Housing tends to be relatively inexpensive single family detached, and generally owned, many without mortgages.

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



2015B RELEASE

PANORAMA

61 Communal Living

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
1874907	343396	9.86%	43.27%	3.64
Median Age	Age <18	Age >65	Univ Degree	% Military
27.44	18.31%	6.29%	11.96%	15.61%
Black	Asian	Native American	Hispanic	Linguistic Isolation
14.75%	1.61%	18.09%	13.68%	4.94%
Median Hhld \$ \$36664	Median Family \$ \$42700	Per Capita Income \$16467	Hhld Inc <4oK 53.56%	Hhld Inc >100K 10.72%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
3/sq mile	\$301501	126	99	11.84%
Unemployment 6.93%	Families w Children 62.92%	Lone Parent Fam 28.48%	Quality of Life 76	

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

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

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

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





2015B RELEASE

62 Living Here in Allentown

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
2479658	841368	5.89%	1.68%	3.48
Median Age	Age <18	Age >65	Univ Degree	% Military
29.62	28.55%	8.95%	14.03%	0.02%
Black	Asian	Native American	Hispanic	Linguistic Isolation
28.27%	4.22%	0.28%	50.4%	16.19%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$27332	\$31312	\$13494	64.68%	7.21%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
15421/sq mile	\$238125	254	133	39.82%
		0.1		
Unemployment	Families w Children		Quality of Life	

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

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



2015B RELEASE

PANORAMA

63 Southern Small City Blues

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3527701	1316778	8.1%	1.96%	3.18
Median Age	Age <18	Age >65	Univ Degree	% Military
27.85	31.34%	9.4%	14.62%	0.23%
Black	Asian	Native American	Hispanic	Linguistic Isolation
66.91%	2.03%	0.31%	9.78%	3.18%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4оК	Hhld Inc >100К
\$23608	\$27075	\$12939	69.74%	5-37%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1490/sq mile	\$200717	268	184	22.67%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
11.1%	64.67%	49.09%	81	

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

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







64 Struggling Southerners

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
5310822	2053398	-6.81%	1.48%	3.12
Median Age	Age <18	Age >65	Univ Degree	% Military
36.73	24.58%	15.78%	14.01%	0.12%
Black	Asian	Native American	Hispanic	Linguistic Isolation
75-34%	0.6%	0.25%	5.48%	1.52%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$28603	\$35260	\$15304	64.19%	6.19%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
298/sq mile	\$218760	251	192	14.76%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
10.75%	52.7%	34.73 [%]	73	

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

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



2015B RELEASE

65 Forgotten Towns

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
3565583	1476521	2.29%	4.11%	3
Median Age	Age <18	Age >65	Univ Degree	% Military
32.56	24.11%	12.29%	13.56%	0.23%
Black	Asian	Native American	Hispanic	Linguistic Isolation
17.72%	2.11%	0.94%	14.6%	3.4%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <4oK	Hhld Inc >100K
\$26239	\$33775	\$15397	67.69%	4.8%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1576/sq mile	\$196604	174	178	18.08%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
8.89%	55.98%	32.3%	81	

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

These racially mixed neighborhoods live in old single family detached and small multi-unit complexes, paying relatively low rents. Home values are often under \$100,000. Children are numerous, many living in lone parent families. Education levels are lacking, and many have no vehicle. Unemployment, while not as high as other former industrial towns, remains a serious problem. Crime as well is problematic.

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







66 Post Industrial Trauma

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
2902694	1115342	-13.29%	1.4%	3.22
Median Age	Age <18	Age >65	Univ Degree	% Military
33.17	26.68%	12.56%	12.49%	0.03%
Black	Asian	Native American	Hispanic	Linguistic Isolation
75.58%	0.92%	0.28%	5.63%	1.45%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$24897	\$30179	\$13162	69.32%	4.72%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
3572/sq mile	\$190538	387	225	24.11%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
12.94%	57.6%	43.57%	82	

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

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







2015B RELEASE

67 Starting Out

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
2696778	1168945	20.32%	5.28%	2.43
Median Age	Age <18	Age >65	Univ Degree	% Military
23.32	9.83%	6.82%	50.62%	0.13%
Black	Asian	Native American	Hispanic	Linguistic Isolation
9.87%	10.45%	0.4%	9.11%	3.95%
Median Hhld \$	Median Family \$	Per Capita Income	Hhld Inc <40K	Hhld Inc >100K
\$25332	\$51548	\$18582	64.77%	10.07%
Population Density	Ave Net Worth	Personal Crime	Property Crime	Hhld No Vehicle
1489/sq mile	\$301750	123	150	13.83%
Unemployment	Families w Children	Lone Parent Fam	Quality of Life	
5.37%	42.73%	19.14%	93	

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

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



2015B RELEASE

68 Rust Belt Poverty

Population	Households	% Growth 2000-15	Group Quarters	Avg Family Size
1865925	979870	-0.52%	7.16%	2.73
Median Age	Age <18	Age >65	Univ Degree	% Military
45.09	16.34%	25.27%	18.53%	0.1%
Black	Asian	Native American	Hispanic	Linguistic Isolation
27.67%	2.33%	0.59%	10.18%	3.48%
Median Hhld \$ \$21279	Median Family \$ \$39996	Per Capita Income \$19112	Hhld Inc <40K 71.22%	Hhld Inc >100K 6.21%
Population Density 1507/sq mile	Ave Net Worth \$216836	Personal Crime 201	Property Crime 179	Hhld No Vehicle 33.05%
Unemployment 8.53%	Families w Children 49.97%	Lone Parent Fam 29.05%	Quality of Life 86	

Amongst the abandoned and decaying factories of the smaller industrial cities of the coal and steel producing areas of Pennsylvania, West Virginia, Ohio, upper Michigan and Minnesota are one of the very lowest income segments. While whites are a majority, there is a significant black minority, and non-family households – largely singles – are prevalent. Most are middle aged or older, staying in towns where the jobs have long departed. Rents are low, reflecting property values, and generally these are outside of the main centers.

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

PANORAMA