2013 First-Time and Repeat Angler Analysis
National Summary Report

Recreational Boating & Fishing Foundation
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Purpose and Introduction

Marketing efforts to increase fishing participation require a full understanding of angler characteristics. To provide insights that can inform efforts to retain anglers, the Recreational Boating & Fishing Foundation (RBFF) conducted an analysis to identify and characterize the differences between first-time anglers and those who have been repeat anglers in recent years. This analysis was conducted for 36 states[1] based on license sales data and other information that was available as a result of recent state-focused marketing efforts supported by RBFF. This report presents a national summary across all states that were analyzed for the study.

Methodology and Definitions

- Resident license sales records from 2008 to 2012 were analyzed to construct a license purchase history for each angler.
- Anglers who obtained a senior citizen license or a lifetime license between 2008 and 2012 were omitted from the analysis.
- People exempt from needing a license to fish any year between 2008 and 2012 (primarily youth) were omitted from the analysis.
- Children who purchased a special youth license any time between 2008 and 2012 were omitted from the analysis.
- In addition, a discriminant analysis was performed on a sample of data taken from several representative states to determine the set of characteristics that best describes the differences between first-time and repeat anglers.[2]

Data sources:

- License sales records from 2008 to 2012 were provided by each state fish and wildlife agency as part of the RBFF Fishing License Marketing Program.
- Each angler record was appended with additional lifestyle and income data based on the most recent street address contained in the license sales record.[3]

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[1] The 36 states analyzed are: AL, AK, AR, CO, FL, GA, IL, IN, IA, KS, KY, LA, ME, MI, MN, MS, MO, NE, NV, NH, NJ, NY, NC, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, VA, WI, WY.

[2] Discriminant analysis details are included in Appendix A.

[3] Lifestyle, urbanization and household income data were provided through Address Coder 10.0 software produced by Environmental Systems Research Institute, Inc. (ESRI). Address Coder categorizes the street address of each license holder into one of 65 different lifestyle segments (known as Tapestry Segmentation). Tapestry segments are based on the socioeconomic and demographic composition of US neighborhoods.

First-time and repeat anglers:

Each angler was designated as either a first-time angler or a repeat angler based on their five-year license purchase history.

- **First-time angler**: angler who bought a fishing license in 2012 and did not buy licenses in any year between 2008 and 2011 (notwithstanding age or other factors that would not have required a license to fish)
- **Repeat angler**: angler who bought fishing licenses in 2012 and at least three other years between 2008 and 2011 (they lapsed no more than one year out of the five)

Standardized license categories:

States offer a range of licenses that vary from state to state. To provide a consistent basis for making comparisons between states, license types were placed into five broad categories. People who bought more than one license in any given year were classified into one of the five categories based on their license with the longest term and/or most privileges.[4]

- Short-term licenses: any fishing license with an effective term of less than one year (e.g., 1-day, 3-day, 10-day licenses)
- Annual licenses: fishing licenses with an effective term of one year. These include annual licenses with a common expiration date and licenses that are valid for 365 days from date of purchase
- Multi-year licenses: fishing licenses that are valid for two or more years
- Family licenses: a special category of fishing license that confers fishing privileges to more than one family member
- Combination licenses: licenses that include at least one fishing and one hunting privilege

Results[5]

Table 1: Five-year frequency of license buying by all anglers between 2008 and 2012[6]

Number of years purchased	Number of Anglers	Percent of Anglers
One year out of five	14,128,733	44.2%
Two years out of five	6,315,221	19.7%
Three years out of five	4,091,541	12.8%
Four years out of five	3,229,469	10.1%
Five years out of five	4,230,869	13.2%
TOTAL	**31,995,833**	**100.0%**

[4] The number of people who purchase more than one license varies depending on the specific license offerings within each state. Across all 36 states, 359,755 (11.0%) first-time anglers bought more than one license in 2012 compared to 987,878 (15.0%) repeat anglers.

[5] Overview is based on the 36 states analyzed and is not reflective of the entire United States. Total numbers of first-time and repeat anglers may vary across the tables due to the occurrence of missing information for some characteristics (e.g., age, gender, income). State-by-state summary tables are located in Appendix B.

[6] This includes all anglers who bought at least one license during that time. People who purchased a multi-year license were counted as anglers in each year that the license was valid between 2008 and 2012.

- While the majority of anglers purchased a license more than one year between 2008 and 2012 (55.8%), a substantial proportion of anglers (44.2%) purchased a license only one year out of the five. [7]

Table 2: Churn rate among anglers from 2008 to 2012[8]

Angler Group	Number of Anglers	Percent of Anglers
Total anglers in 2008	**14,475,146**	
Anglers who bought in 2008 and 2012	6,742,329	46.6%
Anglers bought in 2008 but not in 2012	7,732,817	53.4%
Anglers who bought in 2012 but not in 2008	7,315,286	50.5%
Total anglers in 2012	**14,057,615**	
Net change from 2008 to 2012	*-417,531*	*-2.9%*

- Overall, 53.4% of anglers who fished in 2008 did not fish in 2012. However, a smaller proportion of anglers fished in 2012 but not in 2008 (50.5%), resulting in a net decrease of 2.9% in total anglers in 2012.
- The rate of churn shows that over a five-year period approximately one-half of anglers lapse and that void is not quite replaced by new anglers.

Table 3: Lapse rate of first-time and repeat anglers who bought a license in 2011*

Angler Group	Anglers in 2011	Lapsed in 2012	Lapse Rate
First-time anglers in 2011	3,323,681	2,288,049	68.8%
Repeat anglers in 2011	10,703,618	3,385,234	31.6%
TOTAL	**14,027,299**	**5,673,283**	**40.4%**

**First-time anglers in this table are those who bought in 2011 but not in the previous three years. A better understanding of lapse rates begins by examining 2011 sales, which was the last time a license was purchased by an angler who lapsed in 2012.*

- First-time anglers in 2011 were over two times more likely to lapse in 2012 than those who were repeat anglers.
- When looking at 2011 license purchases, 68.8% of first-time anglers lapsed in 2012.

[7] Anglers purchasing a license only one year out of the five could include new anglers who bought their first license in 2012, as well as anglers who bought a license in 2008 and not since.

[8] For the purposes of this study, churn is defined as the turnover among anglers who bought in 2008 and in 2012. It does not address license buying activity in the intervening years. The analysis is based on the total population of first-time and repeat anglers in each state. Findings are based on the 36 states analyzed and are not reflective of the entire United States. This table does not include Mississippi due to a change in license year in 2008 that resulted in a churn rate calculation that is inconsistent with all other states.

Table 4: Purchase patterns of all anglers who bought a license in 2012

Years Purchased	2008	2009	2010	2011	2012	Number of Anglers	Percent of Anglers	Percent of Anglers
5*	✓	✓	✓	✓	✓	4,230,869	29.6%	29.6%
4*		✓	✓	✓	✓	923,891	6.5%	16.5%
	✓		✓	✓	✓	457,528	3.2%	
	✓	✓		✓	✓	431,174	3.0%	
	✓	✓	✓		✓	550,573	3.8%	
3			✓	✓	✓	723,116	5.1%	15.0%
		✓		✓	✓	317,493	2.2%	
	✓			✓	✓	234,313	1.6%	
		✓	✓		✓	347,456	2.4%	
	✓		✓		✓	224,662	1.6%	
	✓	✓			✓	292,721	2.0%	
2				✓	✓	1,035,632	7.2%	16.2%
			✓		✓	517,316	3.6%	
		✓			✓	401,627	2.8%	
	✓				✓	362,329	2.5%	
1**					✓	3,258,079	22.8%	22.8%
TOTAL						**14,308,779**	**100.0%**	**100.0%**

**Group defined as repeat anglers in 2012*

***Group defined as first-time anglers in 2012*

- More than one in five license buyers in 2012 were first-time anglers.
- First-time anglers make up 22.8% of 2012 anglers, while repeat anglers represent 46.1% of 2012 anglers.

Table 5: First-time and repeat anglers, by type of license purchased in 2012*

License categories*	First-time Anglers		Repeat Anglers	
	Number of Anglers	Percent of Anglers	Number of Anglers	Percent of Anglers
Short-term (less than one year)	319,940	9.8%	72,264	1.1%
Annual (one-year license)	2,598,471	79.8%	4,078,115	61.8%
Multi-year license	25,618	0.8%	56,121	0.9%
Family license	32,783	1.0%	325,608	4.9%
Combination fishing and hunting	281,252	8.6%	2,061,868	31.3%

**The overall distribution of license types is partly determined by the type of licenses offered by the states included in this study (32 states offer resident short-term licenses; 5 states offer multi-year licenses; 3 states offer family licenses; and 30 states offer combination licenses).*

- Nearly 80% of first-time anglers purchased an annual fishing license in 2012.
- First-time and repeat anglers differ in the types of licenses that they buy.
  - <u>Short-term:</u> 9.8% of first-time anglers buy short-term licenses compared to 1.1% of repeat anglers.
  - <u>Annual:</u> 79.8% of first-time anglers buy annual fishing licenses compared to 61.8% of repeat anglers.
  - <u>Combination:</u> Only 8.6% of first-time anglers buy combination fishing and hunting licenses compared to 31.3% of repeat anglers.

Table 6: Annual expenditures for all fishing privileges purchased in 2012 by first-time and repeat anglers*

Angler Group	Anglers		Expenditures		Average Expenditures
	Number	%	Total $	%	
First-time anglers in 2012	3,257,957	33.1%	$72,742,452	25.2%	$22.33
Repeat anglers in 2012	6,592,883	66.9%	$216,319,919	74.8%	$32.81

**Expenditures include all licenses, tags and permits purchased in 2012.*

- On average, first-time anglers spent 32.0% less than repeat anglers in 2012 for licenses, tags and permits.

Table 7: Number of fishing privileges purchased in 2012 by first-time and repeat anglers*

Angler Group	Anglers		Fishing Privileges		Average Privileges
	Number	%	Number	%	
First-time anglers in 2012	3,257,957	33.1%	3,654,720	32.2%	1.12
Repeat anglers in 2012	6,592,883	66.9%	7,691,472	67.8%	1.17

**Privileges include all licenses, tags and permits purchased in 2012.*

- There is little difference in the average number of fishing privileges purchased by first-time (1.12 privileges per angler) and repeat anglers (1.17 privileges per angler).

Table 8: Average age and age distribution of first-time and repeat anglers

Age Category	First-time Anglers		Repeat Anglers	
	Number of Anglers	Percent of Anglers	Number of Anglers	Percent of Anglers
18 to 24	476,887	14.7%	365,784	5.6%
25 to 34	874,463	26.9%	1,118,693	17.0%
35 to 44	716,154	22.0%	1,401,961	21.3%
45 to 54	643,349	19.8%	1,785,159	27.1%
55 to 64	442,528	13.6%	1,516,627	23.0%
65 and over	98,651	3.0%	401,916	6.1%
Average Age	**39.7**		**46.1**	

- On average, first-time anglers were approximately six and one-half years younger than repeat anglers.

Table 9: Average income and income distribution of first-time and repeat anglers

Income Category*	First-time Anglers		Repeat Anglers	
	Number of Anglers	Percent of Anglers	Number of Anglers	Percent of Anglers
Under $10,000	1,400	0.0%	899	0.0%
$10,000 - $24,999	113,982	3.6%	146,666	2.3%
$25,000 - $49,999	1,394,095	43.8%	2,863,473	44.4%
$50,000 - $74,999	1,133,665	35.7%	2,416,749	37.5%
$75,000 - $99,999	362,974	11.4%	698,539	10.8%
$100,000 or More	173,845	5.5%	318,772	4.9%
Average Annual Income	**$55,754**		**$55,746**	

**Income is average household income within the Census block where anglers reside.*

- First-time anglers had about the same household income as repeat anglers.

Table 10: First-time and repeat anglers, by gender

Gender	First-time Anglers		Repeat Anglers	
	Number of Anglers	Percent of Anglers	Number of Anglers	Percent of Anglers
Male	1,797,321	66.1%	4,828,075	86.5%
Female	921,266	33.9%	755,895	13.5%

- First-time anglers were 2.5 times more likely than repeat anglers to be female.

Table 11: First-time and repeat anglers in selected Tapestry lifestyle segments[9]

Tapestry Code	Description	First-time Anglers		Repeat Anglers		Distribution Difference*
		Number of Anglers	Percent of Anglers	Number of Anglers	Percent of Anglers	
	Top ten segments that are more likely to be first-time anglers					
28	Aspiring Young Families	84,284	2.6%	113,329	1.7%	0.9%
12	Up and Coming Families	159,715	5.0%	266,624	4.1%	0.9%
40	Military Proximity	27,579	0.9%	2,248	0.0%	0.8%
39	Young and Restless	32,831	1.0%	23,518	0.4%	0.7%
16	Enterprising Professionals	44,392	1.4%	49,529	0.8%	0.6%
19	Milk and Cookies	84,529	2.6%	134,625	2.1%	0.6%
04	Boomburbs	81,518	2.5%	128,833	2.0%	0.6%
52	Inner City Tenants	28,867	0.9%	23,901	0.4%	0.5%
59	Southwestern Families	31,773	1.0%	32,926	0.5%	0.5%
	Top ten segments that are more likely to be repeat anglers					
25	Salt of the Earth	144,780	4.5%	458,439	7.0%	-2.5%
17	Green Acres	158,017	4.9%	479,491	7.4%	-2.4%
46	Rooted Rural	115,790	3.6%	325,788	5.0%	-1.4%
31	Rural Resort Dwellers	62,180	1.9%	214,353	3.3%	-1.4%
37	Prairie Living	43,299	1.3%	163,270	2.5%	-1.2%
26	Midland Crowd	210,162	6.5%	478,957	7.3%	-0.8%
50	Heartland Communities	106,160	3.3%	265,549	4.1%	-0.8%
42	Southern Satellites	167,888	5.2%	375,470	5.8%	-0.5%
06	Sophisticated Squires	101,242	3.1%	238,029	3.6%	-0.5%
18	Cozy and Comfortable	97,721	3.0%	230,405	3.5%	-0.5%

**Distribution difference refers to the difference in the proportional distribution of first-time anglers and repeat anglers.*

[9] ESRI Community Coder/TAPESTRY® software classifies U.S. neighborhoods into 65 market segments based on socioeconomic and demographic factors. Tapestry segment descriptions are included in Appendix C.

- First-time anglers include young people with families as well as young, mobile singles:
    - o Key Tapestry segments include “Aspiring Young Families,” “Up and Coming Families,” “Military Proximity,” “Milk and Cookies” and “Boomburgs” that are characterized by young families with mid to upper incomes and young children.
    - o Key Tapestry segments are “Young and Restless” and “Enterprising Professionals” that are comprised of young, single people who are primarily renters likely to move frequently, and with incomes that range from mid-high to mid-low.
    - o They are more likely to include Hispanic populations.
        - Key Tapestry segments include “Inner City Tenants” and “Southwestern Families” which have high rates of Hispanic households and are twice as likely to be found among first-time as repeat anglers.
- Repeat anglers are predominantly rural middle-aged or older families, with and without children.
    - o Among the key Tapestry segments are “Salt of the Earth,” “Green Acres,” “Rooted Rural,” “Rural Resort Dwellers” and “Prairie Living,” that are all set in rural areas.

Table 12: First-time and repeat anglers, by urban-rural category of residence

Urban-Rural Category	First-time Anglers		Repeat Anglers	
	Number of Anglers	Percent of Anglers	Number of Anglers	Percent of Anglers
Urban Centers	79,543	2.5%	67,810	1.1%
Metro Cities	486,892	15.3%	639,045	9.9%
Urban Outskirts	510,759	16.1%	877,800	13.6%
Suburban	919,782	28.9%	1,772,029	27.5%
Small Towns	209,930	6.6%	447,424	6.9%
Rural	973,128	30.6%	2,640,887	41.0%

- First-time anglers are more likely than repeat anglers to live in metro and urban communities.
- Repeat anglers are more likely to live in rural communities than first-time anglers.

Table 13: First-time and repeat anglers, by LifeMode category of residence[10]

Lifemode Category	First-time Anglers		Repeat Anglers	
	Number of Anglers	Percent of Anglers	Number of Anglers	Percent of Anglers
Factories & Farms	496,814	15.6%	1,254,628	19.5%
American Quilt	457,946	14.4%	1,135,265	17.6%
Upscale Avenues	401,916	12.6%	930,249	14.4%
Senior Styles	369,994	11.6%	761,313	11.8%
High Society	353,654	11.1%	699,609	10.9%
Traditional Living	300,975	9.5%	637,863	9.9%
Family Portrait	287,938	9.1%	445,492	6.9%
High Hopes	147,860	4.6%	220,273	3.4%
Global Roots	105,870	3.3%	108,130	1.7%
Solo Acts	102,336	3.2%	99,014	1.5%
Metropolis	92,811	2.9%	117,550	1.8%
Scholars & Patriots	61,920	1.9%	35,609	0.6%

- First-time anglers are more likely than repeat anglers to be found in LifeMode groups that emphasize youth and diversity. Key first-time angler groups include:
    - "Family Portrait" – the fastest growing LifeMode group that is made up of ethnically diverse young families with young children.
    - "Solo Acts" – well-educated young, urban singles without children.
    - "Global Roots" – young, modest income families with a strong Hispanic presence.
- Repeat anglers are more likely than first-time anglers to be found in LifeMode groups that are middle to lower income, middle-aged married couples in rural settings. A distinctly separate group includes prosperous urban and suburban dwellers. Key repeat angler groups include:
    - "Factories and Farms" – married couples with lower than average income in stable, rural communities dominated by farming and rural industry.
    - "American Quilt" – rural dwellers with diverse demographics who work in a variety of industries including construction, services, government and manufacturing.

Summary of Key Findings

The following summarizes the key findings from the data analysis and discriminant analysis:

- More than one in five license buyers in 2012 were first-time anglers.

- When looking at 2011 license purchases:[11]
    - First-time anglers were over two times more likely to lapse than repeat anglers.
    - Approximately 70% of 2011's first-time anglers lapsed in 2012.

[10] ESRI Community Coder/TAPESTRY® software also consolidates Tapestry segments into LifeMode and Urbanization Groups. LifeMode group descriptions are included in Appendix D.
[11] First-time anglers in 2011 were defined as having purchased a license in 2011 and not in the previous three years.

- Nearly 80% of 2012's first-time anglers purchased an annual fishing license.

- On average, repeat anglers spend 47% more than first-time anglers on fishing licenses, tags and permits. This may be due in part to repeat anglers being more likely than first-time anglers to purchase more expensive combination licenses.

- First-time anglers are more likely than repeat anglers to be:
    - Younger
    - Female
    - Hispanic
    - In metro and urban communities
    - Families with young children

Conclusions and Next Steps

- The significant number of first-time anglers in any given year and their high rate of lapsing suggest that this is an important group to target for future marketing campaigns.
    - Across 36 states, there were 3.26 million first-time anglers in 2012.
    - If the lapse rate for first-time anglers were reduced to 50%, the number of anglers in 2012 would have been increased by more than 625,000 across 36 states.

- This analysis demonstrates the importance of focusing efforts on retaining first-time anglers and turning them into repeat anglers, thus increasing the number of anglers and revenue generated for conservation.

- This analysis identified some key demographic differences between first-time and repeat anglers, but additional information is needed to develop an effective marketing campaign that will compel first-time anglers to fish year-after-year.

- RBFF is exploring additional research options to gain further insights into first-time license buyers' preferences and motivations, which includes:
    - A review of existing research pertaining to first-time anglers to identify gaps in current understanding of first-time anglers.
    - Focus groups and a national survey of first-time anglers to fill in the gaps in the current research, to gain insights into motivations to try fishing and reasons for lapsing or not lapsing in order to inform future marketing efforts.

Appendix A: Discriminant Analysis of 2012 First-time and Repeat License Buyers

Introduction

To learn more about first-time anglers, a detailed study was conducted to identify the characteristics that distinguish first-time anglers from repeat anglers. A discriminant analysis was conducted on a random sample of over 492,000 anglers drawn from all anglers in 36 states who purchased a fishing license in 2012 and met the criteria for inclusion as either a first-time or repeat angler.

The model that ultimately proved the most effective at determining differences between these two groups relied on the following ten characteristics:

- Angler Age
- Male (Gender: Male =1, Female=0)
- Urban-Rural index. (Scale of 1= most urban to 6=most rural, based on location of angler's residence as classified by ESRI Tapestry).
- The percent of White population in an angler's neighborhood (based on ESRI Tapestry data.)
- The percent of Hispanic population in an angler's neighborhood (based on ESRI Tapestry data.)
- Median household income in an angler's neighborhood (based on ESRI Tapestry Data)
- Percent of families in the angler's neighborhood with children under the age of 18 (based on ESRI Tapestry data.)
- Total spending by the angler on licenses, permits and stamps in 2012.
- Angler purchased a short-term license in 2012.
- Angler purchased a combination license in 2012.

Results

- Older anglers are slightly more likely to be repeat anglers than first-time anglers.
- Male anglers are more likely to be repeat anglers.
- Anglers from more urban neighborhoods are more likely to be first-time anglers.
- White anglers are more likely to be repeat anglers.
- Hispanic anglers are more likely to be first-time anglers.
- Lower income anglers are more likely to be repeat anglers, although the difference is very slight.
- People who spent more on licenses in 2012 are more likely to be repeat anglers.
- People who bought short-term licenses in 2012 are more likely to be first-time anglers.
- People who bought combination licenses in 2012 are more likely to be repeat anglers.

Appendix B: State-by-State Details for Selected Angler Characteristics

These Appendix tables provide state-by-state details for selected characteristics of first-time and repeat anglers for the 36 states that are part of the analysis.

- Table A
  - First-time anglers in this table are defined as those who purchased a fishing license in 2011 but not in the previous three years. Repeat anglers are defined as those who purchased a license (or were covered by a multi-year license) in 2011 and at least one other year between 2008 and 2010.
  - The lapsed rate is the result of identifying anglers who purchased a license in 2011 and determining whether they were licensed to fish in 2012. Those who did not buy a license in 2012 (or who were not licensed to fish under a multi-year license) were identified as lapsed.

- Table B
  - Average spending includes expenditures for all licenses, tags and permits that include a fishing privilege. Generally, repeat anglers spend more on fishing privileges than do first-time anglers. However, there is a wide variety of offerings among the states that can affect the differences between first-time and repeat anglers. States that offer a limited menu of license options are likely to show little difference between fist-time and repeat anglers. States with extensive options (e.g., short-term licenses, multi-pole permits, water-type permits, species type tags) show a greater difference between first-time and repeat anglers.
  - Average income is based on data provided by ESRI Address Coder and reflects Census Block-level average household income.

Table A: Lapse rate of first-time and repeat anglers who bought a license in 2011, by state*

State	First-time Anglers in 2011			Repeat Anglers in 2011		
	Number of Anglers	Number Lapsed in 2012	Lapse Rate	Number of Anglers	Number Lapsed in 2012	Lapse Rate
AK	45,118	33,730	74.8%	107,425	37,208	34.6%
AL	74,177	48,903	65.9%	184,678	68,677	37.2%
AR	60,498	48,396	80.0%	157,775	84,373	53.5%
CO	102,201	70,922	69.4%	327,994	112,044	34.2%
FL	245,399	195,236	79.6%	478,792	238,102	49.7%
GA	140,577	112,132	79.8%	277,909	135,510	48.8%
IA	55,857	33,718	60.4%	226,950	57,703	25.4%
IL	123,325	85,865	69.6%	421,550	143,837	34.1%
IN	80,424	56,479	70.2%	248,608	89,961	36.2%
KS	43,478	27,992	64.4%	135,738	42,917	31.6%
KY	38,713	14,880	38.4%	269,915	89,918	33.3%
LA	100,723	68,507	68.0%	339,494	108,168	31.9%
ME	32,707	20,269	62.0%	137,789	32,998	23.9%
MI	166,806	109,597	65.7%	587,775	172,166	29.3%
MN	100,053	60,958	60.9%	701,534	143,703	20.5%
MO	117,676	75,761	64.4%	464,473	129,296	27.8%
MS	56,186	40,669	72.4%	186,457	54,903	29.4%
NC	126,399	97,239	76.9%	300,416	119,220	39.7%
NE	34,323	21,519	62.7%	109,831	29,521	26.9%
NH	11,084	5,994	54.1%	70,809	18,407	26.0%
NJ	47,983	32,536	67.8%	99,088	31,759	32.1%
NV	31,715	21,568	68.0%	46,449	16,791	36.1%
NY	114,526	77,817	67.9%	495,474	127,662	25.8%
OH	209,557	116,610	55.6%	467,622	139,681	29.9%
OK	72,281	51,411	71.1%	146,780	54,902	37.4%
OR	68,622	44,311	64.6%	299,051	82,513	27.6%
PA	137,362	85,908	62.5%	525,169	137,390	26.2%
SC	66,458	44,152	66.4%	237,183	73,942	31.2%
SD	16,689	9,452	56.6%	85,223	17,996	21.1%
TN	111,045	75,274	67.8%	385,809	108,032	28.0%
TX	384,210	285,053	74.2%	1,084,174	358,154	33.0%
UT	75,448	57,640	76.4%	221,974	90,557	40.8%
VA	98,340	70,545	71.7%	111,594	43,676	39.1%
VT	14,842	9,904	66.7%	47,485	12,744	26.8%
WI	97,113	63,771	65.7%	640,373	159,395	24.9%
WY	21,766	13,331	61.2%	74,258	21,408	28.8%
TOTAL	**3,323,681**	**2,288,049**	**68.8%**	**10,703,618**	**3,385,234**	**31.6%**

First-time anglers in this table are those who bought in 2011 but not in the previous three years.

Table B: State-by-state summary profile of first-time and repeat anglers in 2012.

State	Total Anglers	Percent of Total		Average Spending		Average Income		Average Age	
		First-time Anglers	Repeat Anglers	First-time Anglers	Repeat Anglers	First-time Anglers	Repeat Anglers	First-time Anglers	Repeat Anglers
AK	108,761	41.6%	58.4%	$26.41	$34.24	$69,267	$72,877	37.9	43.3
AL	207,622	56.6%	43.4%	$20.42	$20.77	$42,501	$43,874	41.4	45.7
AR	116,836	43.7%	56.3%	$11.20	$11.52	$43,847	$43,056	39.1	45.1
CO	281,157	31.5%	68.5%	$22.96	$30.85	$68,173	$68,632	37.4	44.7
FL	424,220	52.2%	47.8%	$27.14	$35.77	$55,762	$54,962	42.0	46.3
GA	236,392	51.0%	49.0%	$11.61	$24.53	$58,383	$54,958	39.2	45.6
IA	208,022	26.8%	73.2%	$19.83	$20.86	$51,853	$52,022	38.7	44.0
IL	373,473	32.3%	67.7%	$15.87	$19.29	$62,702	$61,526	38.5	45.0
IN	220,943	34.9%	65.1%	$17.92	$20.03	$54,875	$55,099	39.6	44.2
KS	139,712	41.2%	58.8%	$19.20	$24.75	$54,010	$51,713	38.2	44.1
KY	233,504	29.5%	70.5%	$24.92	$41.54	$45,428	$45,159	38.9	43.8
LA	293,837	29.8%	70.2%	$10.37	$11.37	$41,912	$42,452	37.6	43.3
ME	125,839	23.9%	76.1%	$28.34	$37.30	$46,821	$46,431	40.8	46.3
MI	516,585	29.2%	70.8%	$17.74	$21.78	$58,286	$58,040	39.9	46.5
MN	620,903	14.4%	85.6%	$20.11	$27.04	$68,265	$67,460	42.3	48.0
MO	414,700	27.3%	72.7%	$12.99	$15.20	$51,621	$51,352	38.7	44.3
MS	155,533	32.0%	68.0%	$13.32	$27.11	$39,240	$40,080	40.4	45.7
NC	288,355	42.8%	57.2%	$20.56	$34.18	$52,429	$49,388	38.6	45.3
NE	105,748	35.4%	64.6%	$25.31	$29.94	$52,690	$51,763	38.8	46.3
NH	72,769	35.1%	64.9%	$31.70	$39.80	$64,998	$63,472	40.7	45.9
NJ	89,685	47.0%	53.0%	$28.74	$41.31	$80,427	$84,350	39.3	46.6
NV	47,524	51.2%	48.8%	$31.92	$51.97	$63,052	$65,115	39.7	45.8
NY	462,774	24.7%	75.3%	$28.05	$52.16	$59,027	$56,632	39.5	46.8
OH	465,699	35.3%	64.7%	$18.79	$18.98	$54,292	$54,329	41.6	51.1
OK	143,437	49.0%	51.0%	$26.51	$46.02	$45,462	$45,261	39.6	45.0
OR	275,842	22.4%	77.6%	$33.71	$55.01	$55,530	$55,246	41.8	47.1
PA	481,997	27.3%	72.7%	$28.60	$31.48	$54,493	$53,507	38.1	43.8
SC	244,960	35.3%	64.7%	$15.04	$27.12	$51,949	$48,886	40.8	44.0
SD	79,821	22.9%	77.1%	$44.89	$48.70	$49,278	$49,661	40.3	45.0
TN	364,166	30.1%	69.9%	$20.78	$48.90	$50,278	$48,153	37.6	43.1
TX	1,025,496	35.8%	64.2%	$30.35	$48.11	$57,969	$58,877	40.3	50.5
UT	197,716	43.2%	56.8%	$24.44	$29.15	$62,823	$63,428	36.8	43.6
VA	167,927	76.2%	23.8%	$27.07	$25.85	$64,441	$58,102	40.1	45.2
VT	49,076	32.4%	67.6%	$24.81	$29.73	$53,554	$53,704	41.4	45.2
WI	544,982	16.0%	84.0%	$15.22	$42.38	$58,374	$58,733	41.0	45.1
WY	66,101	30.6%	69.4%	$22.18	$23.43	$50,576	$51,466	38.0	45.0
Total	**9,852,114**	**33.1%**	**66.9%**	**$22.33**	**$32.81**	**$55,754**	**$55,746**	**39.7**	**46.1**

Appendix C: Tapestry Segment Definitions

. Top Rung *Top Rung* residents are the wealthiest consumer market—representing less than 1 percent of all U.S. households. Their median household income tops $170,000, three and one-half times the national median. Their median home value is approximately $1,000,000. These residents are in their peak earning years, 45–64, primarily in family households with no children or older children. Their median age is 43 years. With the purchasing power to indulge any choice, *Top Rung* residents are the best market for the purchase or lease of luxury or imported cars. They travel in style, both domestically and overseas, for business and pleasure. They set aside time in their busy lifestyles for exercise and community activities.

. Suburban Splendor These successful suburbanites are the epitome of upward mobility, just a couple of rungs below the top and situated recently in growing neighborhoods of affluent homes with a median home value of more than $377,000. Most are two-income families with children. The household population is younger (median age of 40 years) well educated and well employed. *Suburban Splendor* homes feature the latest amenities and home design. Residents are more likely to hire home services than undertake do-it-yourself projects. They place importance on family time and travel. They purchase time-saving gadgets and equipment. They are proactive in financial planning, actively investing and owning life insurance policies.

. Connoisseurs Second in wealth to *Top Rung* among the consumer markets, but first for conspicuous consumption, *Connoisseurs* residents are slightly older, with a median age of almost 45 years, and closer to retirement than child rearing. Their neighborhoods tend to be older bastions of affluence where the median home value tops $511,000. Growth in these neighborhoods is slow. Residents rate first among Tapestry's segments for conspicuous consumption and spend more for personal travel and vacations than any other Tapestry segment. They also work actively for political candidates or parties, participate in civic activities, and donate to charities.

. Boomburbs The newest additions to the suburbs, these communities are home to younger families with a busy, upscale lifestyle. Median home value is $275,000 (and growing), and most households have two workers and two vehicles. Growth is characteristic of the communities and these families. These affluent families, who recently moved to their homes, focus their attention on upgrades, furnishing and landscaping. *Boomburbs* residents spend on family, leisure, and other activities too. They are one of the top markets for sport utility vehicles. They participate in golf, tennis, and swimming and own an array of electronic equipment.

. Wealthy Seaboard Suburbs *Wealthy Seaboard Suburbs* residents remain established quarters of affluence characteristic of coastal metropolitan areas. Neighborhoods are older and slow to change, with median home values that exceed $372,000. The labor force is professional. The households consist of married couples living alone or with older children. Their median age is 42 years. Residents maximize their leisure time by relying on contractors and home services to maintain their homes and gardens. They enjoy visiting local beaches and traveling frequently. They are computer savvy but use the Internet for convenience, not entertainment.

. Sophisticated Squires *Sophisticated Squires* residents enjoy cultured country living in newer home developments with low density and a median value of more than $214,000. These urban escapees are primarily families with children. They are college-educated, professionally employed and have elected to commute to maintain their semirural lifestyle. From buying golfing equipment to attending golf tournaments, golf is a key part of their lives. Cargo space for golf and do-it-yourself projects determines their preference for SUVs and minivans. With the right tools, they are not afraid to tackle home and garden improvement projects.

. Exurbanites Open areas with affluence define *Exurbanites* neighborhoods and the resident households. Median home value is currently approximately $235,000, with a median household income of more than $80,000. Homeowners are older, primarily empty nesters, and professionally employed; many residents work from home. Their financial health is a priority as they near retirement; they consult financial planners and track their investments online. For leisure, they enjoy dining in fine restaurants, reading, and participating in physical activities including golf, boating, and hiking.

. Laptops and Lattes The most eligible and unencumbered marketplace—*Laptops and* Lattes are affluent, single, and still renting. They are educated, professional, and partial to city life, favoring major metropolitan areas such as New York, Boston, Chicago, Los Angeles and San Francisco. Median household income is more than $87,000; median age is 38 years. Technologically savvy, the *Laptops and Lattes* segment is the top market for notebook PCs and PDAs. They use the Internet on a daily basis to trade stocks and make purchases and travel plans. They are health conscious and physically fit; they take vitamins, use organic products, and exercise in the gym. They embrace liberal philosophies and work for environmental causes.

. Urban Chic *Urban Chic* residents are professional couples living an urbane, exclusive lifestyle. They are homeowners; many are city dwellers with a preference for expensive homes in high-rise buildings or townhomes (median value tops $472,000). Median age is 41 years. They travel extensively and embrace city life by visiting museums, attending dance performances and shopping at upscale stores. Civic-minded *Urban Chic* residents volunteer to work for political parties. Being news junkies, they read multiple newspapers each day and listen to news talk and public radio.

. Pleasant-Ville Prosperous domesticity distinguishes the settled homes of *Pleasant-Ville* neighborhoods. Most residents live in single-family homes built in the 1950s with a current median value of $272,000. Located throughout the United States, these households are headed by middle aged residents—most have children, some are nearing early retirement. Median age is almost 39 years. Home improvement is a priority for these residents of older homes, though they employ contractors and other maintenance services to complete the work. Shopping choices are eclectic, ranging from upscale department stores and warehouse stores to big box stores and discounters.

. Pacific Heights These households are found in the high-rent districts of California and Hawaii. Median home value is $435,000, with residents favoring single, detached houses or townhomes. This market is small but affluent, with one in two households earning more than $71,000 annually. They are financially savvy. They trade stocks, bonds, or mutual funds regularly on the Internet, and some might have refinanced their homes. These urbanites embrace a healthy lifestyle by exercising regularly, taking vitamins, and practicing yoga. These households make frequent phone calls overseas and own more than three cell phones.

. Up and Coming Families *Up and Coming Families* represents the second highest growth market—and the youngest of the affluent family markets. These days, residents are more Generation Xers than baby boomers. Despite the cohort turnover, the profile for *Up and Coming Families* neighborhoods remains young affluent families with young children. Their homes are new, with a median value of $169,000. Because family and home priorities dictate the consumer purchases of *Up and Coming Families* residents, they frequently shop for baby and children's products and home and garden improvement equipment. When they can squeeze leisure time into their busy lives, they visit the zoo, attend ball games, and take adult education classes.

. In Style *In Style* residents live in the affluent neighborhoods of metropolitan areas. More suburban than urban, these households nevertheless embrace an urban lifestyle, favoring townhomes over traditional single-family houses. Professional couples are predominant in these neighborhoods. Labor force participation is high and most households have fewer children than the U.S. average. Their median age is approximately 38 years. Technologically savvy, *In Style* residents own cell phones, PDAs, and fully equipped PCs. Home remodeling and yard work are contracted out. Physical fitness is integral to their lives; they subscribe to Weight Watchers for diet control, work out in regular exercise programs, and take vitamins.

. Prosperous Empty Nesters More than half of these residents are aged 55 years or older. Most households are married couples with no children living at home. Well educated and experienced, *Prosperous Empty Nesters* residents are enjoying the lifestage transition from child rearing to retirement. A median income of more than $64,000 supports a lifestyle that focuses on travel, home renovation, and investment for the future. Concerned about their health, these residents play golf, go biking and skiing, and work out frequently. *Prosperous Empty Nesters* residents are active in their communities; they work on political campaigns, join fraternal organizations, and donate to charities. They are financially active too. They plan their investments and save for retirement through the use of financial services and brokerage firms.

. Silver and Gold These are Tapestry's wealthiest seniors; with a median age of 58 years, most residents are retired from professional occupations. Their affluence has allowed them to move to sunnier climates. More than half of them live in the South, mainly in Florida. One-fourth of the homes are located in the West with California and Arizona being popular. Their neighborhoods are exclusive, with a median home value above $276,000 and a high share of seasonal housing. *Silver and Gold* residents have the free time and resources to pursue their many interests. Golf is a way of life for many of these active seniors; they play golf; buy golfing equipment, accessories, and clothes; and watch The Golf Channel. Residents are avid readers and take active roles in their communities.

. Enterprising Professionals This market is home to young, highly educated working professionals. Single or recently married, they prefer newer neighborhoods with townhomes or apartments. Typically found in cities, these residents would rather rent than own. Median household income is almost $65,000. Their lifestyle reflects their youth, mobility and growing consumer clout. To keep in touch, *Enterprising Professionals* residents rely on cell phones, PDAs, and PCs. They use the Internet to search for a job or a place to live, track their investments, or shop. *Enterprising Professionals* residents travel for business and pleasure. They practice yoga, take aerobic classes and jog to stay physically fit.

. Green Acres A "little bit country," *Green Acres* residents enjoy homes in a pastoral setting. This upscale market represents developing fringe areas, with more in the Midwest. Most families are blue-collar baby boomers, many with children aged 6–17 years. Their median household income of $61,200 and median home value of $168,000 are high compared to that of the United States. Country living describes the lifestyle of *Green Acres* residents. They are do-it-yourselfers and are not afraid to tackle home improvement projects such as painting and installing decks, patios, and spas. They are enthusiastic about gardeners and own a separate freezer to hold the bounty. For leisure, they watch Home and Garden Television, NASCAR races, and pro football games on TV. Their favorite outdoor activities include hiking, hunting, and backpacking.

. Cozy and Comfortable Settled, married, and still working, *Cozy and Comfortable* families are nearing retirement. Many couples are still living in the pre-1970s, single-family homes in which they raised their children. These houses carry a current market value of $151,000 and are located mainly in suburban areas of the Midwest and Northeast. With a median age of 40 years, most of the population in this market is older than the U.S. average. Residents prefer mutual funds and consult financial planners. They are likely to have a second mortgage and hold home equity credit lines to complete their home improvement projects. Television is more important than technology for *Cozy and Comfortable* residents; many households own four or more TV sets. The Golf Channel and Home and Garden Television are among their favorite channels. They own home computers, but they are content with old equipment and software.

. Milk and Cookies *Milk and Cookies* residents are young, affluent married couples who are starting their families. Many already have young children. Residents of these neighborhoods favor single-family homes with a median value above $124,000 in suburban areas largely in the South and West, especially Texas. Families with more than two workers, more than one child, and more than three vehicles are the norm for *Milk and Cookies* neighborhoods. Focused on family life and their future, *Milk and Cookies* residents buy baby and children's products, build their investment portfolios, and purchase insurance policies. Leisure time is spent with their children visiting the zoo, going to the movies, and visiting theme parks. To accommodate their busy lifestyle, residents buy time-saving products such as fast food and instant breakfasts.

. City Lights *City Lights* residents have attracted a diverse array of residents to the Northeast. This dense urban market is a mixture of housing, household types, and cultures. Households include both families and singles. Housing types range from owner-occupied townhomes to renter-occupied apartments in buildings with two to 50 plus units. With a median age of 38 years, the population is a bit older than the

U.S. median. With a median household income of $56,500, residents earn a good living working in white-collar and service occupations. *City Lights* residents are more likely to spend on household furnishings than on home maintenance or repair (aside from basics such as painting). Because style is important to *City Lights* residents, they shop for clothes, shoes, and jewelry from department stores such as Nordstrom, Macy's, and Lord & Taylor. They are conservative investors, owning saving bonds and short-term certificates of deposit.

. Urban Villages *Urban Villages* neighborhoods are the multicultural enclaves of young families that are unique to U.S. gateway cities that are found especially in California. Families dominate this market; most have children. Although education to date is lower, college enrollment is above average. Many are two-income households, earning a median income of $54,400 in the manufacturing, retail, and service industries. Most residents own older, single-family homes with a median value of $188,500 and, typically in California, multiple vehicles. Family and home dictate the purchases of *Urban Villages* residents. To maintain their older homes, they spend for roofing, doors, paint, and bedroom remodeling. Their weekly grocery bills often exceed $150 on average to sustain their large families. For leisure, they rent foreign videos, listen to Hispanic radio, and visit attractions such as Disneyland and Sea World.

. Metropolitans *Metropolitans* residents favor city living in older neighborhoods populated by singles or childless couples. These neighborhoods are an eclectic mix of single- and multifamily structures, with a median home value of $183,000. Residents include both Generation Xers and retirees, most of whom are prosperous with a median household income of more than $55,000. Busy and actively living the urban lifestyle, *Metropolitans* residents participate in yoga, attend rock concerts, and visit museums. They listen to jazz, news, talk, and sports radio and rent foreign videos. They travel for business or pleasure, belonging to three or more frequent flyer programs. They participate in numerous civic activities such as volunteering for environmental causes.

. Trendsetters The cutting edge in urban style, *Trendsetters* residents are young, diverse, and mobile and found primarily on the West Coast. Still renting, they favor upscale, multiunit settlements in older city districts. Well educated and professional—but not always typical—they have good jobs and earn a median income of more than $55,000. More than half of these residents are single and live by themselves or share housing with a roommate. *Trendsetters* residents are spenders; they buy from stores and online. To keep up and to keep in touch, they are never far from their electronic gadgets such as PDAs, cell phones, MP3 players, or their computers. Many are already preparing for retirement by investing in mutual funds and stocks. *Trendsetters* residents are health conscious and exercise regularly. They work out at home, in fitness clubs, and outdoors by biking or jogging.

. Main Street, USA *Main Street USA* residents profile the American population. They are families with a growing mix of single households (household size of 2.51), have a median age of 36 years, have a comfortable middle income with a median of $50,000, and are homeowners (64 percent) living in older single-family homes with a market value of $165,000. They are suburbanites who live in smaller metropolitan U.S. cities. Active members of the community, *Main Street USA* residents participate in fund-raising and volunteer programs. They enjoy taking day trips to the beach, visiting a theme park or the zoo, or occasionally taking a domestic vacation. They invest in tools bought at Home Depot or Lowe's to complete small home improvement and remodeling projects. They rely on the Yellow Pages over the Internet for information about restaurants, stores, and contractors.

. Salt of the Earth A blue-collar, rural or small town lifestyle best describes *Salt of the Earth* residents. They work hard, primarily in the agriculture, manufacturing, or mining sectors. The labor force is slightly older than the U.S. average with low unemployment. Their median household income of $47,400 is slightly less than that of the U.S. median. Mostly married couples, *Salt of the Earth* residents own their homes. Their median age is 40 years. Rooted in their settled, traditional, and hard working environments, they handle small home improvement projects and vehicle maintenance. They are active in civic duties, making an effort to vote in elections and participate in fund- raising events. Veterans' clubs and church are an integral part of these communities. *Salt of the Earth* residents are regular and thorough newspaper readers; watching television is less important to them. They listen to country music radio programs. When they take vacation, they drive to domestic destinations.

. Midland Crowd Tapestry's largest market, *Midland Crowd***,** represents 11 million people, nearly 4 percent of the total U.S. population, in one market. As expected, this market reflects some characteristics of the U.S. population, with a median age of 36 years and an average family size of 3.1 people. The median household income of $47,000 is just below the U.S. median of $48,100. These differences distinguish the *Midland Crowd* residents. These neighborhoods are located in mainly rural areas, which since 2000, have been growing at an annual rate of more than 2.5 percent. Approximately 40 percent of the homes were built after 1990; more than 95 percent of their homes are single-family houses or mobile homes. These do-it-yourselfers take pride in their homes and vehicles. Their vehicle of choice is a used truck such as a Ford or Chevrolet. For leisure, they go fishing and hunting, listen to country music, and watch television. They are politically conservative, devoted pet lovers, and interested in domestic travel.

. Metro Renters *Metro Renters* residents are young (approximately 30 percent are in their twenties), well-educated singles beginning their professional careers in the largest cities such as New York, Chicago, and Los Angeles. Their median household income of $50,400 has been increasing faster than most market segments. A majority are renters, often in older high-rise units. They live alone or share with roommates. *Metro Renters* residents spend money on themselves, buying women's designer jeans, ski apparel, and workout clothing. They enjoy time with friends and entertain at home. For leisure, they attend rock concerts, go to the movies, and go dancing. They play racquetball and tennis, practice yoga, work out regularly, ski, and jog. Surfing the Internet is an important part of their lives; they go online to search for jobs, listen to the radio, and order airline and concert tickets.

. Aspiring Young Families Residents of *Aspiring Young Families* neighborhoods are attracted to the large, growing metropolitan areas in the South and West, with the highest concentrations in California, Florida, and Texas. These residents are mainly young, start-up families, married couples, or single parents with children. Although young with a median age of 30 years, almost half of them have already purchased start-up homes, with a high percent of townhouses. Half of them are renters who live in newer multiunit buildings. Residents spend much of their discretionary income on their children and homes. They buy baby and children's products and toys, bedroom and dining room furniture, cameras, and VHS/DVD players. For leisure, families enjoy dining out, going to the movies, playing baseball or basketball. and visiting theme parks. They spend time online visiting chat rooms, searching for employment, playing games, researching information about real estate, and making travel plans.

. Rustbelt Retirees As the name implies, most of these residents live in the Northeast or Midwest, especially in Pennsylvania and areas around the Great Lakes. Although many residents are still working, labor force participation is below average. More than 40 percent of these households draw retirement income. These neighborhoods are typically found in older, industrial cities. Residents live in owneroccupied, single-family houses with a current market value of $111,000. Unlike many retirees, those in the Rustbelt are not inclined to move. These settled, hard working residents are loyal to their communities and country; they make an effort to vote in elections and participate in volunteer activities and fund-raising. They serve on church boards; some are members of veterans' clubs. *Rustbelt Retirees* residents watch their pennies and search for bargains at discount stores and warehouse clubs. They drive older, domestic vehicles; prefer renting movies over attending the cinema, and dine out only occasionally.

. Retirement Communities Congregate housing, which commonly includes meals and other services in the rent, is concentrated in this market. Although retirement communities can also offer owner-occupied housing and nursing care facilities, most are characterized by congregate housing. Scattered throughout the United States, and dwelling mainly in cities, *Retirement Communities* residents include well-educated retirees, almost a third of whom are aged 65 years or older. Although their median household income is a relatively modest $44,400, their median net worth tops $175,000. Good health is a priority; many *Retirement Communities* residents visit their doctors regularly, use Weight Watchers for diet control, exercise on a stationary bike, and take vitamins and dietary supplements. Among other activities, these busy seniors spend their leisure time playing golf, attending ice hockey games, and listening to all-news and jazz radio. They like to spend time with their grandchildren and spoil them with toys, and they usually have ongoing home improvement projects.

. Rural Resort Dwellers *Rural Resort Dwellers* residents follow the scenic route. Favoring milder climates and pastoral settings, they live in rural non-farm areas throughout the United States. These small, growing communities consist of single-family or mobile homes with a significant inventory of seasonal housing. With a median age of 46 years, the population is older than the U.S. median; most residents are married with no children living at home. Although retirement officially looms for many, most are still working. Many in *Rural Resort Dwellers* neighborhoods are self-employed with a median household income of $43,000. Simple living and consumer tastes describe the *Rural Resort Dwellers* residents. They own equipment so they can work on home and garden improvement projects. Domestic four-wheel drive trucks are popular. Their lifestyle includes baking and preparing home-cooked meals as well as participation in local civic issues. They read magazines that focus on fishing, hunting, and home improvement. They go hunting, listen to country music, and zoom around in power boats.

. Rustbelt Traditions *Rustbelt Traditions* neighborhoods are the mainstay of the older, industrial cities in the states bordering the Great Lakes. They are the backbone of the manufacturing and transportation industries that sustain the local economy. Most residents live in modest, owneroccupied single-family houses with a median value of $93,000. The median age of these residents is 36 years. A mix of family and household types includes not only married couples but a high proportion of single-parent households and singles. Their median household income is $43,800. Financially conservative, *Rustbelt Traditions* residents hold low-value variable life and homeowner's insurance policies. They are attentive to home and garden maintenance. They contract for specialized projects such as roofing, flooring, and carpet installation. Favorite leisure activities include bowling and fishing. Television is important; *Rustbelt Traditions* residents subscribe to cable and regularly watch sports programming.

. Midlife Junction Somewhere between the child rearing years and retirement lies Tapestry's *Midlife Junction* segment. Few households still have children. Most of the labor force is still employed but approaching retirement. Approximately one-third of these residents already draw retirement income. Most still own their homes, but many have eschewed home ownership responsibilities and moved into multiunit apartment buildings. The housing market is a mix of single-family homes and low-density apartments, somewhere between urban and rural. *Midlife Junction* residents have a median age of 40 years and a median household income of $42,900. They live quiet, settled lives. They spend their money prudently and do not succumb to fads. They are comfortable shopping online or by phone. Dining out on the weekends at full-service restaurants is a favorite activity; they also patronize fast-food establishments. They enjoy gardening, watching television, and reading books and the newspaper.

. Family Foundations The bedrock of this market is family life—married couples, single parents, grandparents, young children, and adult children. This small urban market can be found in large metropolitan areas. Their neighborhoods are composed of row houses or single-family detached, primarily pre- 1960s, owner-occupied houses. There is a gradual decline in population through attrition, but little turnover in the neighborhoods. Unemployment is above average, although 30 percent have completed some college classes. Their median household income is $41,800. *Family Foundations* residents are active in their communities; they attend church services, serve on church boards, help with fund-raising projects, and participate in civic activities. Most of their consumer expenditures are for home maintenance and family; baby products and clothing are priority items in their budgets. Basketball is a favorite sport of *Family Foundations* residents; they enjoy playing and attending college and professional games.

. International Marketplace *International Marketplace* neighborhoods represent the cutting edge of immigration, one of the major demographic trends shaping the U.S. future. This developing urban market presents a blend of cultures and household types. With a median age of only 30 years, the population is young. Married-couple and single-parent families with children comprise 45 percent of the households. Most rent apartments in multiunit buildings; however, more than 30 percent have purchased a home. This market is located primarily in coastal gateway states. Home and hearth products are not the top purchases for this young segment; family is their priority. They buy medical insurance, groceries, children's clothing, and diapers. Limited income dictates careful expenditures at stores such as Target, Wal-Mart, and Kmart. For convenience, they also frequently shop at 7-Eleven and other similar stores. *International Marketplace* residents are loyal listeners of contemporary hit, Hispanic, and urban radio programming.

. Old and Newcomers *Old and Newcomers* neighborhoods are in transition, populated by renters who are starting their careers or retiring. Many householders are in their twenties or above the age of 75. The median age of 36 years simply splits this age difference. Spread throughout U.S. metropolitan areas, *Old and Newcomers* neighborhoods have more single-person and shared households than families. Many residents have moved recently. Mid- or high-rise apartment buildings constructed in the 1970s dominate the housing market. The purchase choices of *Old and Newcomers* residents reflect their unencumbered lifestyle as singles and renters. Compact cars are preferred by these nonfamily households. Cats are the preferred pets because of apartment living. Among markets with median household income below the U.S. level, this segment has the highest readership of books. Depending on their age, they play sports such as racquetball and golf in addition to jogging or walking.

. Prairie Living Small farm owners in the Midwest dominate this stable market. Family-owned farms naturally favor married couples with and without children. With a median age of 40 years, the population is somewhat older than the U.S. median. Single family, pre-1940s homes are characteristic of the farms, although mobile homes and seasonal housing are also common. The median home value is $92,000. *Prairie Living* purchases reflect the residents' rural lifestyle. They own separate freezers, coal and wood stoves, and pressure cookers. To fill those freezers, residents hunt, fish, and plant vegetable gardens in addition to their farm crops. They service their own vehicles and are not afraid to tackle home improvement projects such as kitchen remodeling. Because cable television services are not available in these rural areas, many residents own satellite dishes.

. Industrious Urban Fringe Settled on the fringe of metropolitan cities, residents in this market employ both the proximity to metropolitan cities and location to earn a living. These diverse families rely on the manufacturing, construction, retail, and agriculture sectors for their livelihood. Their median household income is $39,000. Family is important to *Industrious Urban Fringe* residents; many live in multigenerational households with children present in more than half of all households. Two thirds of *Industrious Urban Fringe* residents own their homes, which are mostly older, single-family houses with a median value of $105,000. They balance their budget carefully; mortgage payments and necessities for baby and children take priority. Integral to family life is pet ownership, particularly dogs. Big movie fans, *Industrious Urban Fringe* residents visit the cinema several times each month and watch movies at home. They frequently listen to Hispanic and contemporary hit radio programming.

. Young and Restless Change is the constant in this market. With a median age under 29 years, he population is young and on the go. More than 70 percent have moved in the past five years. Still not settled, single-person or shared households are the standard—almost 60 percent of this growing segment. *Young and Restless* residents are renters who favor multiunit apartment buildings. Many are college graduates; some are still enrolled in college. Their median household income is nearly $40,000. Technologically savvy, they use the Internet to communicate with family and friends, shop, bank, and search for new employment opportunities. They read magazines to keep up with trends in lifestyle and entertainment. They watch movies in the theater and on video, work out at the gym, and go to bars and nightclubs.

. Military Proximity This segment depends on the military for its livelihood. More than 75 percent of the labor force is in the Armed Forces. Civilian jobs on military bases are also included. With a median age of 23 years, the population is young and mobile. Their average household size of 3.38 is high, and two-thirds of the households are married couples with children. Their median household income is more than $39,000. *Military Proximity's* home life primarily revolves around the family. They shop for children's products and clothing at major discount department stores and at the commissary. They entertain their children with videos, games on the home PC, and cable television. Their family portrait is not complete without pets, particularly dogs. To ensure the stability of their families' financial future, these households are more likely to have disability income insurance than the average U.S. household.

. Crossroads Young, mobile families in mobile homes typify *Crossroads* neighborhoods. Found most often in small towns throughout the South and West, these growing neighborhoods are home to married-couple and single-parent families with children. More than half of these young families own mobile homes. The median home value is $56,400. Employment is mainly in the manufacturing, construction, and retail sectors. Priorities for *Crossroads* residents are their children and cars. They shop for children's goods and groceries at discount stores. *Crossroads* residents prefer domestic cars and trucks, often buying used vehicles and performing the maintenance themselves. They enjoy watching television; listening to country radio; and reading automotive, boating, and fishing magazines.

. Southern Satellites *Southern Satellites* neighborhoods are rural settlements, primarily in the South, that are dominated by employment in a single manufacturing and/or construction industry. Families in this market own newer single-family or mobile homes, with a median value of approximately $79,000. With a median age of 37 years, these residents are slightly older than the national median. *Southern Satellites* residents enjoy country living. They listen to country music and participate in fishing and hunting activities. Their rural setting makes satellite dishes popular and often necessary. They invest time in vegetable gardening over home improvement. They are likely to own riding mowers, garden tractors, and tillers. Vehicles are important to these residents; they frequently own two or more vehicles to meet their transportation requirements.

. The Elders *The Elders* is Tapestry's oldest market, with a median age of 73 years. Representing the highest concentration of retirees, *The Elders* residents prefer communities designed for senior living, primarily in warm climates. Half live in Florida and most of the others live in

Arizona and California. Income sources are primarily Social Security benefits and retirement income. More than 80 percent of the households draw Social Security benefits—more than three times that of the U.S. figure. *The Elders* residents watch their diets and take prescription drugs for various health conditions. Golf is a favorite activity of these residents; in addition to playing golf, they buy golf clothes and watch golf matches on The Golf Channel. *The Elders* residents stay informed by reading the newspaper and watching CNN and Fox News. With the freedom of retirement, many residents enjoy traveling.

. Urban Melting Pot This small market, rich in ethnicity and household types, includes recently settled immigrants. More than half of these residents were born abroad; half of them immigrated to the United States in the last 10 years. Most rent apartments in the urban canyons of large cities in high-density, high-rise, pre-1950s buildings. Their median age is 35 years, slightly younger than that of the U.S. population. Their median household income is approximately $36,700. Fashion conscious yet cost conscious, *Urban Melting Pot* residents love to shop. They enjoy the outdoors with trips to the beach and theme parks. Soccer is important to these residents; they play and attend matches. They purchase long-distance telephone cards and package deals offered by cell phone companies to keep in touch and save money. Reflecting their diversity in age and upbringing, their taste in music covers urban, Hispanic, and contemporary hits radio.

. City Strivers *City Strivers* residents are urban denizens, the resident population of densely settled neighborhoods in major metropolitan areas, such as New York and Chicago. With a median age of 32 years, they are younger than the U.S. median. Unemployment is above average; labor force participation is just below average at 60 percent. Employment is also concentrated in the city, in health care and other services. Many are government employees. Their median household income is $36,500. Housing is older, rented apartments in small multi-unit buildings. *City Strivers* residents spend their money for groceries, children's clothing, and education. Their rental homes are equipped with the essential bedding and bath linens, cooking and serving utensils, and table settings. Residents enjoy a variety of activities, such as going to movie theaters and musical performances offered by their city lifestyle, but they also take their children to the beach, the zoo, theme parks, and museums.

. Rooted Rural This predominantly family market is found in rural areas. Their median age of 41 years is higher than the U.S. figure. Approximately one-third of the households already draw Social Security benefits. Housing in these neighborhoods is predominantly single-family homes, with a strong presence of mobile homes and some seasonal housing. The median home value is $82,800. Stable and settled, *Rooted Rural* residents tend not to move often. *Rooted Rural* families seldom eat out; they prefer to prepare meals at home with fresh vegetables grown in their gardens. Residents shop for groceries at Wal-Mart Supercenters or the Winn-Dixie, IGA, or Safeway but will pick up essentials at convenience stores. Many have adopted catalog shopping for apparel and other items.

. Las Casas Residents of *Las Casas* neighborhoods are the latest wave of western pioneers. Settled primarily in California, almost half were born outside the United States. Residents are young, Hispanic and family oriented—62 percent have children. Most households rent, although 42 percent own their homes, with a median value of $201,000. Housing is a real mix of single-family homes and older apartment buildings. The median age is 25 years. The median household income is $35,000. Modest incomes providing for large families limit the purchase options of *Las Casas* residents. The presence of children influences their purchases; this is a strong market for baby and children's products. Cars are essential to them; they drive older models, but as their families grow, they upgrade to larger vehicles. TV is primarily for children's programming; however, adults watch the news or sports, in particular soccer and baseball.

. Great Expectations Young singles and married-couple families dominate this large urban market. The median age of the population is 33 years. A high proportion of *Great Expectations* residents are in their twenties. Labor force participation is high. They pursue a variety of careers primarily in the manufacturing, retail, and other service sectors. Home ownership is increasing; approximately half of these residents now own single-family homes with a median home value of $95,500. The rest still rent apartments in small multiunit buildings. Their neighborhoods are older suburbs, with most homes built before 1960. They are not afraid to tackle small home maintenance and improvement projects but also enjoy a young, active lifestyle. Leisure time for these residents is spent going out to dinner and a movie, attending music concerts, visiting theme parks, the zoo, and the beach. They have tried their hand at different sports such as fishing, hunting, and canoeing.

. Senior Sun Seekers Escaping cold winter climates**,** many *Senior Sun Seekers* residents have relocated permanently to warmer regions; others are "snowbirds" who move south for the winter months. Most residents are retired or are anticipating retirement. Their median age is 52 years; more than 60 percent of these residents are 55 years or older. Growth markets, especially in Florida, with available seasonal housing, are the areas most favored by the seniors. Most housing is either single-family or mobile homes with a median home value of $91,500. *Senior Sun Seekers* residents invest limited funds for home improvements such as interior painting and faucet replacement. Most still prefer to bank at full-service institutions; some will patronize credit unions. TV is very prominent in the daily lives of *Senior Sun Seekers* residents and they take the time to read all sections of the newspaper.

. Heartland Communities *Heartland Communities* neighborhoods are preferred by more than 6.5 million people. These neighborhoods can be found in small towns throughout the Midwest and South. More than 75 percent of homes are single-family dwellings with a median home value of $70,900. Most homes are older, built before 1960. The median age of the population is 41 years; the median age of the homes is 46 years. The distinctly country lifestyle of these residents is reflected in their interest in country music, hunting, and freshwater fishing. They are avid gardeners. Residents tend to participate in religious and civic activities, with many interested in local politics. When eating out, they prefer family restaurants, such as Applebee's and Cracker Barrel, and fast-food chains such as McDonalds and Pizza Hut.

. Metro City Edge *Metro City Edge* incorporates older, suburban neighborhoods of metropolitan cities. Home to singles and single-parent families, this market is young, with a median age of 29 years. More than half of *Metro City Edge* residents own their homes—single-family dwellings with a median value of $73,400. The labor force is varied, with jobs primarily in the service sector. The median household income is $30,200. Their primary concern is the welfare of their children, so they watch their pennies, buying household items and children's clothing in bulk at superstores and wholesalers. They tend to shop at grocery stores such as Food Lion, Kroger, and Piggly Wiggly. Paying for home Internet access is not a priority, so many will use the Internet at work or at the library. They usually exercise at home, enjoy walking, and participate in community sports such as basketball and football.

. **Inner City Tenants** *Inner City Tenants* neighborhoods are a microcosm of urban diversity. This multicultural market consists of renters in mid- and high-rise apartment buildings. The population is young, with a median age of 28 years. The household composition reflects their youth; single-person and shared households comprise 45 percent of all households in this market. Busy lives influence food purchases; they frequently eat at fast-food restaurants and shop for easy-to-prepare frozen and canned foods at local grocery stores. For exercise, they prefer walking, swimming, playing basketball and attending aerobics classes. Younger *Inner City Tenants* residents enjoy the nightlife at bars and clubs and going dancing.

. **Home Town** *Home Town* residents stay close to their home base. Although they may move from one house to another, they rarely cross the county line. Single-family homes predominate in these suburban neighborhoods with low population density, found mainly in the Midwest and South. The median home value is $58,900; more than half of *Home Town* residents own their homes. The local job market offers employment primarily in the manufacturing, retail trade, and support services industries. Residents enjoy going to movies, museums, and zoos and indoor activities such as reading and playing cards. They like to watch CNN, Fox News, Discovery Channel, and any movie channel. Many own pets. Perhaps hindered by a lack of choice, they tend to shop for apparel at discount stores or small local malls, but they are gaining confidence in purchasing online.

. **Urban Rows** Row houses are characteristic of *Urban Rows* neighborhoods which are found in large cities in the mid-Atlantic region. Built decades ago, few of these homes have undergone gentrification. The median home value is $62,600, and most of the homes are owner occupied. Vacancies are above average however. The median age is 33 years. Because many homes have been in the family for generations, only a small proportion of households have a mortgage. Major improvements need to be made on many homes, but *Urban Rows* residents generally can afford minor or critical repair work only. They rarely eat out. Although cable television service is available in most of these neighborhoods, many residents do not subscribe. When *Urban Rows* residents watch TV, news and game shows are the most popular programs. They enjoy reading the tabloids and listening to news radio stations. Basketball is a favorite sport.

. **College Towns** Neighborhoods in *College Towns* represent on and off-campus living. This market has a strong presence of college students; nearly 42 percent are enrolled in college and one-third of these students still live on campus. The median age is 25 years, with a high concentration of 18–24 year olds. Housing is a mix of low-income, multiunit rentals and single-family detached homes with married couples. The median home value is $119,900. Convenience is the primary consideration for food purchases; residents frequently eat out, order in, or eat ready-made or easy to prepare meals bought from the closest grocery store. Owning a laptop or desktop computer and being able to access the Internet are necessities. In their leisure time, they enjoy playing sports, attending rock concerts and college football games, and going to the movies and bars. MTV and Comedy Central are their favorite cable television channels.

. **Rural Bypasses** Small towns and country back-roads, primarily in the South, are home to these families. Most own their homes, either single-family homes—which make up two-thirds of the housing stock—or mobile homes. Median home value is $55,500, and vacancies are higher than average. Manufacturing and service industries dominate the local economy. *Rural Bypasses* residents save money by dining at home and maintaining their homes and gardens themselves. Residents subscribe to limited cable television service to watch sports programs, particularly NASCAR racing, football games, and fishing shows. They prefer listening to country music and reading fishing, hunting, and auto magazines. They tend to shop at discount stores but occasionally purchase apparel at JCPenney or Sears.

. **Simple Living** The median age for this market is 40 years, although a high percentage of the population is 75 years or older. Most residents are retired seniors who live alone or in congregate housing. The majority rent apartments in multiunit buildings. There is some retirement income, but many rely on Social Security benefits. Younger residents enjoy going to nightclubs and dancing, while seniors attend bingo nights and pursue hobbies such as photography, bird watching, and woodworking. To stay fit, *Simple Living* residents walk, swim, and play golf. Cable or satellite television is a must, but many households do not own a PC, cell phone, or DVD player. Residents watch a lot of TV, especially family programs and game shows.

. **NeWest Residents** Among the newest residents in the West, young families, living in mid- or high-rise apartments, comprise this market. More than half of the population is foreign-born. The population is young, with a median age of 25 years. With many small children in families, the average household size is 3.56 for this market. Most of these neighborhoods are located in large cities in California and Texas. Children come first for families in *NeWest Residents* neighborhoods. They lead a strong family-oriented lifestyle with an emphasis on spending on children's products and groceries. Budget constraints restrict their child-care purchases to essentials such as baby food, baby supplies and car seats, and children's clothing. Residents prepare their meals at home. They prefer to use cash for purchases, credit card ownership and use is low. They like to watch sports on TV, especially baseball, soccer, and football, and listen to Hispanic and contemporary hit radio formats.

. **Southwestern Families** These families are the bedrock of the Hispanic culture in the Southwest, most with children. The median home value is $50,700, and more than 60 percent own their homes. *Southwestern Families* residents are found mainly in suburban neighborhoods. The population is young, with a median age of 28 years. Their median household income is $25,800. The presence of children in these households dictates essential children's purchases. They prefer to shop at

Albertson’s, H.E. Butt, Kroger, and Vons for their groceries. Most households purchase used cars over new ones. For entertainment, residents enjoy going to the movies and dancing. They prefer to rent action videos and comedies, and listen to Hispanic and contemporary hit radio formats.

. **City Dimensions** This market, found in large urban cities, is highly diversified in housing structure, household type, and ethnic background. The population is young, with a median age of 29 years, with both younger householders and children. Two-thirds of *City Dimensions* residents are renters. They are avid fans of football, basketball, and soccer and one of the top markets for the purchase of team sports clothing. Video game systems are quite popular with these residents. As ardent cable TV viewers, they prefer to watch movies and news programs. When going out, they enjoy dancing, music performances, and the movies. Residents who own a vehicle tend to own a used domestic car.

. **High Rise Renters** Nine out of 10 householders in this market rent apartments in high-rise buildings in densely populated centers. These residents represent a diverse mix of cultures, and many speak a language other than English. *High Rise Renters* residents are young, with a median age of 30 years. Most of the work force is employed in the service industry. Some residents enjoy indoor gardening, while others pursue activities such as playing cards or board games, or working crossword puzzles. They are avid viewers of cable and primetime TV and listen to urban and contemporary radio formats. Spending is limited by budget, so they rarely dine out.

. **Modest Income Homes** Most residents in these neighborhoods earn modest incomes. Half of them own their homes, mainly single-family homes in older suburbs of metropolitan cities. The median home value is $51,100. *Modest Income Homes* residents are family oriented and multigenerational. The median age is 34 years. Television is central to the lives of these residents; they frequently watch daytime and primetime shows. They are content to wait for movies to be shown on TV instead of going to the theater, and they prefer to watch movies on Lifetime, TNT, and USA Network. They enjoy watching major sports events on TV also. Being frugal, they shop at discount stores, limit their long-distance calls, and do not pay for access to the Internet. Residents tend to drive used domestic sedans.

. **Dorms to Diplomas** More than 80 percent of this market attend college, living in dormitories or off-campus housing. The majority of off-campus housing is in multi-unit apartment buildings. Many work part time in low-paying service jobs. College dominates life for *Dorms to Diplomas* residents. PCs are considered a necessity, and the Internet is easily accessible to research school assignments, search for jobs, make travel plans, and keep in touch with family. They get their exercise by participating in college sports, walking, jogging, and working out at the campus gym. They enjoy going to rock concerts and the movies, dancing, and playing pool or cards. They shop at discount stores regularly, but prefer apparel from Old Navy, The Gap, and Banana Republic.

. **City Commons** *City Commons* is one of Tapestry’s youngest markets, with a median age of 24 years. Young, single-person or single-parent households dominate this market, and young children abound. Homes are commonly located in cities of large metropolitan areas where mid-rise buildings predominate. Labor force participation is below average; part-time employment is common. Children’s products are the major purchases made by *City Commons*. For exercise, they take their children to play in nearby city parks and playgrounds. When they treat themselves to a sporting event, baseball is their sport of choice. When watching television, *Court TV* is their show of choice.

. **Social Security Set** Elderly residents who live alone characterize this market. More than four out of 10 householders are 65 years of age or older. This market has one of the lowest household incomes. Most residents live in low-rent, high-rise apartment buildings in large cities across the United States. Limited resources somewhat restrict the purchases and activities of *Social Security Set* residents. They usually shop at discount stores, but for food, they shop at the closest grocery store. Residents depend on Medicare and Medicaid to cover their health care costs. They prefer to pay with cash and bank in person. Many households subscribe to cable or satellite TV, since watching television is essential. Residents especially enjoy watching a variety of sporting events.

. **Unclassified** Unclassified neighborhoods include unpopulated areas such as parks, golf courses, undeveloped land, and institutional group quarters such as prisons, juvenile detention homes, and mental hospitals, as well as areas that have insufficient classification data.

Appendix D: Tapestry Segmentation LifeMode Group Descriptions

The 65 distinct market segments in Tapestry Segmentation profile the diversity of the American population and provide two ways to summarize and simplify these differences—LifeMode summary groups and Urbanization summary groups. Segments within a LifeMode summary group share an experience such as being born in the same time period or a trait such as affluence. Urbanization summary groups share a locale, from the urban canyons of the largest cities to the rural lanes of villages or farms.

LifeMode Group: L1 High Society Segment Codes: 01, 02, 03, 04, 05, 06, 07

Residents of the seven *High Society* neighborhoods are affluent and well educated. They represent slightly more than 12 percent of all U.S. households but generate nearly one-quarter of the total U.S. income. Employment in high paying positions, such as professional or managerial occupations, is a primary reason why the median household income for this group is $105,006. Most households are married couple families who live in affluent neighborhoods where the median home value is $329,603. Although this is one of the least ethnically diverse groups in the United States, it is one of the fastest growing, increasing by more than 2 percent annually since 2000. Residents of *High Society* are affluent and active—financially, civically, and physically. They participate in a wide variety of public activities and sports and travel extensively. Try the Internet or radio instead of television to reach these markets.

LifeMode Group: L2 Upscale Avenues Segment Codes: 09, 10, 11, 13, 16, 17, 18

Prosperity is the overriding attribute shared by the seven segments in *Upscale Avenues*. Residents have earned their success from years of hard work. Similar to the *High Society* segments, many in this group are also well educated with above-average earnings. However, their housing choices reveal their distinct preferences. Urban markets such as *Urban Chic* and *Pacific Heights* favor townhouses and highrises, *Pleasant-Ville* residents prefer single-family homes in suburban neighborhoods, and *Green Acres* residents opt for open spaces. Some have not settled on a home yet, such as the renters among *Enterprising Professionals;* others, such as *Cozy and Comfortable* residents, have been settled for years. The median household income for the group is $70,720, and their median net worth is $188,740. Prosperous domesticity also characterizes the lifestyle in *Upscale Avenues*. They invest in their homes; the owners work on landscaping and home remodeling projects, and the renters buy new furnishings and appliances. They play golf, lift weights, go bicycling, and take domestic vacations. Although they are partial to new cars, they also save and invest their earnings.

LifeMode Group: L3 Metropolis Segment Codes: 20, 22, 45, 51, 54, 62

Residents in the six segments of the *Metropolis* group live and work in America's cities. They live in older, single-family homes or row houses built in the 1940s or earlier. Those living in larger cities tend to own fewer vehicles and rely more on public transportation; however, workers in most of the Metropolis segments commute to service-related jobs. The median value of their homes is $143,320. The *Metropolis* group reflects the segments' diversity in housing, age, and income. For example, ages among the segments range from Generation Xers to retirees; households include married couples with children and single parents with children. Employment status also varies from well-educated professionals to unemployed. The median household income of the group is $42,109. Their lifestyle is also uniquely urban and media oriented. They like music, especially urban and contemporary formats, which they listen to during their commutes. They watch a variety of TV programs, from news to syndicated sitcoms, and would rather see movies than read books.

LifeMode Group: L4 Solo Acts Segment Codes: 08, 23, 27, 36, 39

Residents of the *Solo Acts* summary group segments are singles who prefer city life. Many are young, just starting out in more densely populated U.S. neighborhoods; others are well-established singles who have no homeownership or child-rearing responsibilities. Second only to *High Society,* residents of this group tend to be well-educated, working professionals who are either attending college or already hold a degree. Their incomes reflect their employment experience, ranging from a low median of $44,112 *(Old and Newcomers)* among the newest households to approximately $98,606 *(Laptops & Lattes)* among established singles. Homeownership is at 28 percent; the median home value is $242,868. Contrary to modern migration patterns that flow away from the largest cities, *Solo Acts*' residents are moving into major cities such as New York City; Chicago; Washington, D.C.; Boston; Los Angeles; and San Francisco. With considerable discretionary income and few commitments, their lifestyle is urban, including the best of city life—dining out, attending plays and concerts, and visiting museums—and, for a break from constant connectivity, extensive travel domestically and abroad.

LifeMode Group: L5 Senior Styles Segment Codes: 14, 15, 29, 30, 43, 49, 50, 57, 65

More than 14.4 million households in the nine *Senior Styles* segments comprise one of the largest LifeMode summary groups. As the U.S. population ages, two of the fastest growing American markets are found among *The Elders* and the *Silver and Gold* segments. *Senior Styles* segments illustrate the diversity among today's senior markets. Although incomes within this group cover a wide range, the median is $45,396, attributable mostly to retirement income or Social Security payments. Younger, more affluent seniors, freed of their child-rearing responsibilities, are traveling and relocating to warmer climates. Settled seniors are looking forward to retirement and remaining in their homes. Residents in some of the older, less privileged segments live alone and collect Social Security and other benefits. Their choice of housing depends on their income. This group may reside in single-family homes, retirement homes, or highrises. Their lifestyles can be as diverse as their circumstances, but senior markets do have common traits among their preferences. Golf is their favorite sport; they play and watch golf on TV. They read the newspaper daily and prefer to watch news shows on television. Although their use of the Internet is nearly average, they are more likely to shop through QVC than online.

LifeMode Group: L6 Scholars and Patriots Segment Codes: 40, 55, 63

This summary group is unique in the Tapestry Segmentation system. Their shared traits include youth, with the attendant lower incomes, and atypical environments such as college life or military service. Because of their transient lifestyle and lifestage, their homeownership rate is low. Most live in townhouses or apartments, although one-quarter reside in single-family homes. One segment, *Military Proximity,* is dominated by military life; the other two, *College Towns* and *Dorms and Diplomas,* are predominantly students who are pursuing college degrees. Although most of the residents in the military segment are either on active duty or employed in civilian jobs on military bases, the students tend to work part-time at low-paying jobs to support themselves while attending school. However, low personal income does not inhibit their lifestyles. *Scholars and Patriots* residents' eclectic tastes in sports range from yoga to football. Electronically savvy, they have wireless Internet connections, notebook computers, iPods, and digital cameras.

LifeMode Group: L7 High Hopes Segment Codes: 28, 48 The *High Hopes* summary group includes *Aspiring Young Families* and *Great Expectations.* These residents are a mix of married couples, single parents, and singles who seek the "American Dream" of homeownership and a rewarding job. Most live in single-family houses or multiunit buildings; approximately half own their homes. The median home value is $122,436. Many would move to a new location for better opportunities. Many are young, mobile, and college educated; one-third are younger than 35 years. The median household income is $46,167, and the median net worth is $29,162.

LifeMode Group: L8 Global Roots Segment Codes: 35, 38, 44, 47, 52, 58, 60, 61 Ethnic diversity is the common thread among the eight segments in *Global Roots;* the diversity index stands at 90. *Las Casas* and *NeWest Residents* represent a strong Hispanic influence in addition to a broad mix of cultural and racial diversity found in *Urban Melting Pot* and *International Marketplace.* Typical of new households, *Global Roots*' residents are young, earn modest incomes, and tend to rent in multiunit buildings. Their youth reflects recent immigration trends; half of all households have immigrated to the United States within the past 10 years. Married couples, usually with children; single parents; and people who live alone are typical of the household types in the *Global Roots* segments. Because households with children dominate, it is not surprising that spending is high for baby products, children's clothing, and toys. Residents of *Global Roots* are less likely than other groups to have home PCs but just as likely to use cell phones. They maintain ties with friends and relatives in their countries of origin with foreign travel.

LifeMode Group: L9 Family Portrait Segment Codes: 12, 19, 21, 59, 64 *Family Portrait* has the fastest-growing population of the LifeMode summary groups, driven primarily by the rapid increase in the *Up and Coming Families* segment. Youth, family life, and the presence of children are the common characteristics across the five markets in *Family Portrait*. The group is also ethnically diverse: more than 30 percent of the residents are of Hispanic descent. The neighborhoods are predominantly composed of homeowners who live in single family homes. Most households include married couples with children who contribute to the group's large household size, averaging more than 3.1 persons per household. Their lifestyle reflects their youth and family orientation—buying infant and children's clothing and toys and visiting theme parks and zoos.

LifeMode Group: L10 Traditional Living Segment Codes: 24, 32, 33, 34 The four segments in *Traditional Living* convey the perception of real middle America—hardworking, settled families. The group's higher median age of 38 years also conveys their lifestage—a number of older residents who are completing their child-rearing responsibilities and anticipating retirement. Even though they're older, many still work hard to earn a modest living. They typically own single-family homes in established, slow-growing neighborhoods. They buy standard, four-door American cars, belong to veterans' clubs and fraternal organizations, take care of their homes and gardens, and rely on traditional media such as newspapers for their news.

LifeMode Group: L11 Factories and Farms Segment Codes: 25, 37, 42, 53, 56 The segments in the *Factories and Farms* summary group represent rural life—from small towns and villages to farms. Employment in manufacturing and agricultural industries is typical in these small, settled communities across America's breadbasket. Population change is nominal, and the profile is classic. Most households are families, either married couples or married couples with children. By age, the residents of *Factories and Farms* mirror the U.S. distribution, with slightly more retirees. Median household income is a bit lower, almost $40,524, but so is the home value of $92,572. Most own their homes. Their lifestyle reflects their locale, emphasizing home and garden care, fishing and hunting, pets, and membership in local clubs.

LifeMode Group: L12 American Quilt Segment Codes: 26, 31, 41, 46 Location in America's small towns and rural areas links the four segments in *American Quilt.* Unlike *Factories and Farms,* this group represents a more diverse microcosm of small-town life, including the largest segment of Tapestry Segmentation, *Midland Crowd.* Manufacturing and agriculture remain part of the local economy, but *American Quilt* also includes workers in local government, service, construction, communication, and utilities. In addition to farmers, *American Quilt* includes the *Rural Resort Dwellers* segment, an older population that is retiring to seasonal vacation spots, and *Crossroads,* young families who live in mobile homes. Households in *American Quilt* are also more affluent, with a median household income of $45,729, and more are homeowners. However, the rural lifestyle is also evident, with fishing, hunting, and power boats along with a preference for pickups and country music.