



## WHO ARE WE?

### **Tapestry Segment 1A: *Top Tier***

**Household Type: Married Couples**

**Housing: Single Family**

We've achieved our corporate career goals and can now either consult or operate our own businesses. We're married couples with older children or without children. Every home maintenance chore in our lavish homes is handled by a variety of contracted services. We can indulge ourselves in personal services at upscale salons, spas, and fitness centers and shop at high-end retailers for anything we desire. We travel frequently, sparing no expense in taking luxury vacations or visiting our second homes in the US and overseas. Evenings and weekends are filled with opera, classical music concerts, charity dinners, and shopping. We support the arts and other charities; read to expand our knowledge; and depend on the Internet, radio, and newspapers for information. Spending time with family and a small circle of close friends is a priority.

### **Tapestry Segment 1B: *Professional Pride***

**Household Type: Married Couples**

**Housing: Single Family**

We're well-educated, two income, goal-oriented professionals who prospered during the Great Recession. To support our upscale suburban lifestyle, both parents work, tolerating long hours and long commutes. Our schedules are complicated, balancing work and activities for our school-age kids. Because we're all so busy, organization is critical to daily life. To save time, we contract for home maintenance services such as housekeeping and professional cleaners. We're experts on all of our devices. Financially savvy, we continue to invest wisely and grow our portfolios. Interest payments and dividends boost our household income. The comforts of home are priorities; we're proud of our picture-perfect homes, constantly upgrading, and will spend time and money on projects. Everyone in the family reads on tablets, e-readers, or smartphones but prefer hard copies of epicurean, home, or sports magazines.

### **Tapestry Segment 1C: *Boomburbs***

**Household Type: Married Couples**

**Housing: Single Family**

We're affluent young families who have traded up to new housing in the suburbs of growing metro areas. Bigger houses with mortgages are our compromises for longer commutes. With an eye to the future, we're consulting with financial planners to ensure security. Style matters in décor and fashion; we're furnishing our new homes and are already contracting for remodeling projects. Late model, imported SUVs, luxury cars, or minivans are in our driveways. Even though we're adept at using our devices, we lament the loss of personal time because of being connected so frequently. Physical fitness



is a priority; we work out on our home equipment or at the gym. We hike, bike, swim, golf, visit theme parks or water parks, and support charities.

#### **Tapestry Segment 1D: *Savvy Suburbanites***

**Household Type: Married Couples**

**Housing: Single Family**

We're empty nesters or empty-nester wannabes who still have adult children living at home in established, owner-occupied suburban neighborhoods. We're well educated, well read, and well capitalized. We research products prior to purchase and seek quality instead of price. Technology is used for everything including communicating, shopping, banking, and staying current on the news. Even though we're financially secure, we use a variety of resources for informed investing. We're not afraid of debt and may carry first and second mortgages and a line of credit. Late model SUVs, station wagons, and minivans may be in our driveways. We're foodies and enjoy cooking; natural or organic products are preferred. We exercise and buy top-of-the-line gear for golf and skiing. Good food and wine and cultural events are also not to be missed.

#### **Tapestry Segment 1E: *Exurbanites***

**Household Type: Married Couples**

**Housing: Single Family**

Married couples who are empty nesters or who have no children, we're approaching retirement, but not slowing down. We're sociable and hard working. Even though we live farther out from large metros, our lifestyle is cultural and urbane; we support the arts and public radio/TV. We rely on advice from our financial planners and hold a wide range of investments in our healthy portfolios. We still carry mortgages on our large and valuable single-family homes. Gardening and home improvement projects are priorities; however, we'll also hire services for home care, maintenance, and personal care. We go online for everything. Quality instead of price governs our shopping choices.

#### **Tapestry Segment 2A: *Urban Chic***

**Household Type: Married Couples**

**Housing: Single Family**

We're well-educated, married couple families and singles who live in the suburbs of major metros on both coasts. Professional and managerial positions in technical and legal occupations fund our exclusive, upscale, and sophisticated lifestyles. Portfolios are healthy, filled with stocks, bonds, and real estate investments. Our houses range in style from prewar to new construction, high-rises or single-family homes; two-thirds of us own our homes. Tech savvy, we're tops for owning Apple products and use our devices to shop, bank, and research information. Leisure time is spent visiting museums, traveling, drinking imported wine, going out to the movies, skiing, and practicing yoga.



**Tapestry Segment 2B: *Pleasantville***

**Household Type: Married Couples**

**Housing: Single Family**

Prosperous domesticity pervades our settled suburban neighborhoods in New Jersey, New York, and California. We're either empty nesters or sharing our homes with our adult kids. We're happy staying put in our older, high value, single-family homes. Older homes mean more maintenance, so contracting for home improvement and remodeling projects is a priority. Two high incomes support our affluent lifestyles and provide our high net worth. Willing to pay for classic timeliness and quality versus trendy, we're not particularly concerned with price. We drive imported SUVs serviced at the local gas station or car dealership. Internet usage includes shopping, paying bills, and tracking investments. Going to the beach, gardening, visiting museums and theme parks, and going to rock concerts fill our spare time.

**Tapestry Segment 2C: *Pacific Heights***

**Household Type: Married Couples**

**Housing: Single Family**

You can find us in the urban periphery of metro areas along the Pacific coast in California, Hawaii, and in the Northeast. A number of us are Asian and multiracial; many of us are foreign born. We are affluent, educated, married couples with and without children; some of us live in multigenerational households. We own expensive single-family homes and town houses. White-collar occupations in business, computer, architecture, and engineering along with prudent investments provide our income and net worth. Shopping trips include stores for trendy clothes, Costco for bulk items, and specialty markets for food. We go online frequently to visit blogs and chat rooms, shop, watch TV and movies, and trade and track investments. For fun, we gamble at casinos, visit theme parks, eat out at family restaurants, listen to New Age and jazz, and read fashion magazines.

**Tapestry Segment 2D: *Enterprising Professionals***

**Household Type: Married Couples**

**Housing: Multiunits; Single Family**

Young, well educated, ambitious, and hardworking, we're climbing the ladder in S.T.E.M. occupations and will change jobs often to advance. You can find us in rented condos, town houses, or apartments in lower-density neighborhoods of large metros. Our neighborhoods are diverse; more than 20 percent of the population is Asian. Technology is major for us; we're early adopters of new devices and happy to discuss and advise peers about technology. Trendy clothes and name brands are important purchases; we also shop on Amazon for convenience. Favorite restaurants include The Cheesecake Factory, Chick-fil-A, and Starbucks for coffee. We travel for business; in our spare time, we gamble, visit museums, go to the beach, and watch movies and TV with video on demand via a high-speed connection.



### **Tapestry Segment 3A: *Laptops and Lattes***

**Household Type: Singles**

**Housing: High-Density Apartments**

We're affluent, well-educated singles and partner couples who love life in the big city and hold professional positions in business, finance, legal, computer, and entertainment. Most of us don't own a home or a vehicle; we rent apartments close to amenities and either work from home or walk, bike, and take public transportation to get around. We're cultivating our nest eggs instead of feathering our nests, investing in mutual funds and contributing to our retirement plans. Physical fitness is a priority, so we exercise regularly, pay attention to nutrition, and buy organic food at high-end grocers. Regular expenses include nice clothes, traveling, and treating ourselves to lattes at Starbucks or treatments at spas. Laptops, cell phones, and iPads are always on so we can stay connected. Leisure time is filled with visiting art galleries and museums; attending the theater, opera, and rock concerts; reading books and newspapers electronically; and going to bars and clubs.

### **Tapestry Segment 3B: *Metro Renters***

**Household Type: Singles**

**Housing: Multiunit Rentals**

Young, mobile, educated, or still in school, we live alone or with a roommate in rented apartments or condos in the center of the city. Long hours and hard work don't deter us; we're willing to take risks to get to the top of our professions. Most of our income goes to rent, fashion, and the latest technology; we use our cell phones and computers every day for news, entertainment, shopping, and social media. We live close to our jobs, so we can either walk to work or take a cab. We buy groceries at Whole Foods and Trader Joe's and shop for clothes at Banana Republic, Nordstrom, and Gap. We practice yoga, go skiing, and attend Pilates sessions.

### **Tapestry Segment 3C: *Trendsetters***

**Household Type: Singles**

**Housing: High-Density Apartments**

Believing that "you're only young once", we're living life to the fullest, unfettered by home and vehicle ownership, and not ready to settle down. We're young, educated singles with good jobs who spend our disposable income on upscale city living and entertainment—mostly on rent. Even though we're spenders, we seek financial advice and are building our investment portfolios. Dressed head to toe in the most current fashions, we fill our weeknights and weekends with discovering local art and culture, dining out, or exploring new hobbies. We must be connected at all times; texting and social media are essential for communication and keeping up with our social lives. E-readers and tablets are preferred for everything except women's fashion and epicurean magazines, which must be in print. We shop at Whole Foods and Trader Joe's for quick, organic meals.



**Tapestry Segment 4A: Soccer Moms**

**Household Type: Married Couples**

**Housing: Single Family**

The relative peace of our affluent, family-oriented neighborhoods in the outer suburbs provides welcome relief from our hectic jobs, long commutes, and busy lives with growing children. Any minute we can save is critical, so we're fans of conveniences such as banking and shopping online and housekeeping services. First and second mortgages and car loans are part of life, but we're well insured and building investments such as funds, bonds, and stocks. A variety of mobile devices such as iPods and tablets keeps us connected. We're involved in sports and outdoor activities such as jogging, biking, golf, boating, and trips to a theme park.

**Tapestry Segment 4B: Home Improvement**

**Household Type: Married Couples**

**Housing: Single Family**

Our neighborhoods are filled with busy, married couple families who are working and paying down student loans and second mortgages. Because we're frequently on the go, we eat out regularly at fast-food and family restaurants such as Chili's, Panera Bread, and Chick-fil-A. Weekends are crammed with home improvement projects and trips to warehouse clubs and home improvement stores. The DIY Network provides inspiration and instructions for our projects. Our giant-screen TV's with fiber-optic connections are perfect for viewing premium channels and movies rented from Netflix and Redbox. The convenience of our mobile devices saves precious time in our busy schedules.

**Tapestry Segment 4C: Middleburg**

**Household Type: Married Couples**

**Housing: Single Family**

In the last decade, our neighborhoods changed from country to semirural as the housing boom expanded into the outer suburbs. We're conservative, family-oriented young couples, many with children. Family, faith, and country are the standards we follow. We're thrifty, preferring to buy American and take vacations in the US. Looking toward the future, we're saving but willing to assume some debt now. Staying in touch is important, so our cell phones and mobile devices are always at hand. We drive trucks and SUVs and enjoy the American pastimes of baseball, hunting, and bowling. TV and magazines provide information and entertainment; Christian and country TV channels are favorites.

**Tapestry Segment 5A: Comfortable Empty Nesters**

**Household Type: Married Couples**

**Housing: Single Family**

You can find us in the suburbs and small towns of metro areas across the country. Transitioning from childrearing to retirement, those of us still working are earning a comfortable living from jobs in government, health care, or manufacturing. Financial well-being is a priority; we've invested prudently



in stocks, real estate, mutual funds, and CDs throughout the years. We attend to home maintenance issues and physical exercise; we play golf, ski, ride bikes, and work out regularly. Going online isn't particularly important; we log on occasionally on older computers.

**Tapestry Segment 5B: *In Style***

**Household Type: Married Couples, No Kids**

**Housing: Single Family**

We're professional couples or singles with strong work ethics and no kids. We embrace our urbane lifestyles that support the arts, travel, and extensive reading. To reflect our style, we focus on home maintenance and improvement; we'll undertake remodeling projects ourselves or hire contractors. Always connected, we carry smartphones and use many of the features. Healthy investment income boosts our wages and net worth. Well invested and well insured, we're already preparing for our retirement. When shopping, we check for the best prices and redeem both regular and mobile coupons for even better deals.

**Tapestry Segment 5C: *Parks and Rec***

**Household Type: Married Couples**

**Housing: Single Family**

We achieved the dream of home ownership by living within our means and buying an affordable older home in a well-established neighborhood. We're practical suburbanites who are two-income, married couples approaching retirement age; however, we're still working because we're comfortable in our jobs and homes with no plans to retire soon. Stocking up on staples at warehouse stores and thoroughly researching big-ticket items before purchase confirm our consumer caution. This also extends to our vehicles; price and practicality are primary considerations before selecting a domestic truck or SUV. Exercising is part of our routine; we take advantage of local parks, gyms, and home equipment. Movies, dinner out, and gambling online or at casinos fill leisure hours.

**Tapestry Segment 5D: *Rustbelt Traditions***

**Household Type: Married Couples**

**Housing: Single Family**

Married couple families and a growing number of singles populate our neighborhoods in older industrial cities around the Great Lakes. We're family-oriented, stable, hardworking people who have lived, worked, and played in the same area for years. Manufacturing, retail, and health care provide jobs for the skilled workers among us. We earn modest incomes from wages, Social Security benefits, and retirement investments. Shopping trips mean searching for bargains and trying to buy American-made products. Spending time with family is a priority. Watching ESPN, AMC, Animal Planet, and some children's shows on one of our four TVs and reading newspapers, particularly on Sundays, are part of our routines. Radios are tuned to classic rock stations. Dinner out at Applebee's, Outback Steakhouse, or Texas Roadhouse is an occasional treat.



**Tapestry Segment 5E: *Midlife Constants***

**Household Type: Married Couples, No Kids**

**Housing: Single Family**

Our slow-changing neighborhoods are settled in small communities outside metro areas; many of us have lived in the same house for years. Retired or looking forward to retirement, most of us are married couples with a growing number of singles. We're homebodies, happy to work on our houses and gardens, do scrapbooking, read, go fishing, play golf, and watch movies at home. Price doesn't trump quality; we shop for American and natural products. Information comes from TV, radio, and newspapers. We're sociable, outgoing seniors who belong to fraternal orders, veterans' clubs, and charitable organizations; attend church; volunteer; contribute to political, educational, arts/cultural, and social services organizations.

**Tapestry Segment 6A: *Green Acres***

**Household Type: Married Couples**

**Housing: Single Family**

We're older, self-reliant, married couples who are still working, but edging toward retirement. Most of us have no children living at home. We earn income from wages and salaries, investments, and increasingly, Social Security benefits. Country life is for us, so you'll find us in the rural pockets of urban areas, living in older single-family homes with acreage. Because our homes are older, we handle maintenance and remodeling projects ourselves and own the proper tools to accomplish the tasks. Vegetable gardening is a priority. We're active in the community and are members of fraternal organizations and veterans' clubs. Even though we're pessimistic about the economy, we're not afraid of carrying some debt, such as home and car loans. We spend cautiously, focusing on quality and durability. Technology isn't important; even though we shop and bank online, the Internet is primarily for entertainment.

**Tapestry Segment 6B: *Salt of the Earth***

**Household Type: Married Couples**

**Housing: Single Family**

We're solid, settled, and traditional married couples concentrated in the Midwest. Many of our kids have grown up and moved away, but we're staying put in our traditional, rural lifestyles. Construction, manufacturing, and related service industries provide steady employment. Long commutes, sometimes across county lines, mean owning at least two vehicles. Tending our vegetable gardens and cooking the harvest are second only to enjoying time with family. Remodeling and home improvement projects don't intimidate us, but technology is another matter. We go online only when necessary. Brand loyal and cost conscious, we try to buy American when we can and conduct our business in person. Leisure time is spent hunting, fishing, camping, and boating. We own the equipment and vehicles to support those pastimes.



### **Tapestry Segment 6C: *The Great Outdoors***

**Household Type: Married Couples**

**Housing: Single Family**

Small towns and rural communities of single-family houses, mobile homes, and vacation homes in the Northeast, South, and West are where you'll find our neighborhoods. Our lives are modest, our needs are simple, and our demands are few. Retirement investments and Social Security payments help to support us; jobs require longer commutes from home to support a peaceful existence in the country. A vacation home or other real estate is a more appealing investment than stocks. Pet dogs or cats are part of the family. We're very cost conscious and relatively self-sufficient: we maintain our vehicles and lawns and will tackle home improvement and remodeling projects. Our vegetable gardens provide homegrown food, which we cook at home. Technology isn't important; we may go online occasionally for entertainment and shopping. The History Channel, CMT, and Fox News are favorite TV channels viewed via satellite.

### **Tapestry Segment 6D: *Prairie Living***

**Household Type: Married Couples**

**Housing: Single Family**

Most of us are married, family farmers who work hard on our land, located primarily in the Midwest. We shop only when we need something and stick to the food brands we know. Other than farm equipment, we own and drive trucks, SUVs, and ATVs. Technology isn't of particular interest. Financial activities include banking in person, investing in low-interest CDs, and holding term/whole life insurance policies. Faith and religion are strong influences in our lives; we donate to religious groups and join religious clubs. Radios are tuned to inspirational, faith, and country music stations. We also own pets, watch TV via satellite, shop at Walmart, and eat out at Subway. When there's time, we hunt, fish, go to country music concerts, and camp out.

### **Tapestry Segment 6E: *Rural Resort Dwellers***

**Household Type: Married Couples, No Kids**

**Housing: Single Family; Seasonal**

The Great Recession forced many owners of second homes to sell, but those of us who are left are looking forward to retirement, or return to work to support our lifestyles. Longer commutes are a compromise we're willing to make. You can find us in resort areas, primarily in the Midwest, where we enjoy the change of seasons and outdoor activities. Life is simple; we hunt, freshwater fish, and work in our vegetable gardens. Shopping is only for necessary items; we buy gear to support our hobbies and aren't swayed by fads or advertising. Internet use is infrequent; we shop online only if something isn't available locally, and we stick with the brands we know. TV access is by satellite so we can watch Animal Planet, Discovery Channel, and the DIY Network.





### **Tapestry Segment 6F: *Heartland Communities***

**Household Type: Married Couples**

**Housing: Single Family**

Our kids are grown and gone, we're semiretired, and our mortgages are paid off. The slower pace of semirural country life suits us, so we're content to stay put. Daily life is busy, but follows a routine. Working on the weekends isn't unusual. Shopping includes sticking to familiar brands, buying American, and supporting local businesses when we can. Financial security is a concern; we have low-risk investments. Some carry auto loans and student loans. We prefer to bank at a community bank, pay bills in person, and buy insurance policies from an agent. The Internet is available from home or on our cell phones. In our leisure time, we hunt, fish, and ride motorcycles. We vacation in the US.

### **Tapestry Segment 7A: *Up and Coming Families***

**Household Type: Married Couples**

**Housing: Single Family**

We're younger, more diverse, and mobile than previous generations. We took a hit during the Great Recession, but we're optimistic that we'll make it back. We're ambitious, working hard and willing to take some risks to achieve our goals. We traded a longer commute time for an affordable new house in a new suburban development. Even though credit card debt, student loans, and mortgage payments tighten our budget, we're saving for retirement and donating to charities. Price conscious, we'll shop for the best deals and seek opinions from others about products. Late model imported SUVs or compact cars are in our driveways. We go online for shopping, banking, entertainment, and information. Movies at home, trips to theme parks and the zoo, and working out fill our leisure time.

### **Tapestry Segment 7B: *Urban Villages***

**Household Type: Married Couples**

**Housing: Single Family**

Multicultural, multigenerational, and multilingual describe the households in our neighborhoods. Many of us are recent immigrants and don't speak English fluently. Shopping for trendy clothes for the whole family is important so we can be fashionable. Not particularly brand-loyal, we'll try new products and shop at a wide variety of stores, such as Costco, Whole Foods, Target, or Nordstrom. We're more interested in spending than saving. Smartphones keep us connected; however, we prefer to shop in person. Comfortable with technology, we're very interested in the latest innovations. Family activities such as gardening, visiting theme parks, and playing soccer and softball are how we spend our leisure time. The younger ones also go clubbing.



### **Tapestry Segment 7C: *American Dreamers***

**Household Type: Married Couples**

**Housing: Single Family**

Many of us are foreign born, diverse, young married couples with kids and grandparents living in single-family houses on the edge of large metros in the South and West. Moving farther out of the city provided more affordable housing and open space. Hard work and sacrifice have enabled us to own our homes, improve our finances, and give our families a better life. Hard-earned cash is spent for family necessities instead of on our homes. Renting movies, watching TV, and playing video games provide entertainment at home. For special treats, we spend the day at a theme park or the zoo. We're intrigued with new technology such as feature-rich smartphones. The Internet is for research, entertainment, and paying bills.

### **Tapestry Segment 7D: *Barrrios Urbanos***

**Household Type: Married Couples**

**Housing: Single Family**

Family is everything to us; we're young Hispanic families with children or single parents living in multigenerational households located in the urban outskirts of major cities across the South and West. Many are foreign born; our neighborhoods are rich with cultural traditions. Skilled positions in manufacturing, construction, and retail provide low-paying jobs. Stretching our dollars is critical; we shop for necessities at discount stores and limit activities such as eating out. Retirement savings and financial investments are not possible for us now. We watch Hispanic TV channels via satellite; radios are tuned to Hispanic stations. Bridal, baby, and parent magazines provide a major source of information about the latest trends.

### **Tapestry Segment 7E: *Valley Growers***

**Household Type: Married Couples**

**Housing: Single Family**

You can find most of us in the semirural areas of California and Washington State where agriculture is king. We're young, Hispanic families with children; multiple generations frequently live in the same house. Family and home come first along with preserving our ethnic heritage. Language and limited education are barriers to better paying jobs. Low incomes are supplemented by self-employment ventures, homegrown products, and some public assistance. To make ends meet, we shop for the best price, even if it means going to multiple stores. TV provides entertainment and information; we watch the Discovery Channel and Hispanic programs. Leisure time is filled with scrapbooking/photo albums, dancing, camping, backpacking, and other outdoor activities.



### **Tapestry Segment 7F: *Southwestern Families***

**Household Type: Married Couples**

**Housing: Single Family**

We're young, Hispanic single parents or married couples with children. Grandparents help some of us with child care. Life in our older Southwestern neighborhoods is centered on our kids. English is a struggle for our older relatives and new arrivals. Our lack of education and language skills hampers our getting good-paying jobs; blue-collar and skilled work in building maintenance and services provide opportunities. Money is tight; we earn wages and salaries, and some receive Social Security and Supplemental Security Income payments. We shop carefully, mindful of quality, price, and environmental concerns. Spending is focused on our children and home entertainment; however, we're also interested in anything that will improve or organize our lives. Hispanic TV programs provide most of our entertainment; we also listen to Hispanic radio stations. Hoping for good luck, we buy lottery tickets and gamble at casinos.

### **Tapestry Segment 8A: *City Lights***

**Household Type: Married Couples**

**Housing: Multiunits, Single Family**

We're singles and married couples with and without children who own or rent single-family homes, town houses, or mid- or high-rise apartments. We live in densely populated, racially and ethnically rich neighborhoods. We are passionate about social welfare and equal opportunity for all. We earn good incomes from working hard in professional and service occupations. To provide for a stable financial future and possible home ownership, we budget well and will commute longer distances to support our urban lifestyle. Price-savvy, we shop for bargains at warehouse clubs, Walmart, or Target; we'll also pay for favorite brands if we believe the quality merits. High-speed Internet access is available at home for basic browsing and some shopping. Texting is cumbersome; we'd rather call to chat since we're not enamored with social media.

### **Tapestry Segment 8B: *Emerald City***

**Household Type: Singles**

**Housing: Single Family, Multiunits**

We're affluent, well-educated singles and partner couples who love life in the big city and hold professional positions in business, finance, legal, computer, and entertainment. Most of us don't own a home or a vehicle; we rent apartments close to amenities and either work from home or walk, bike, and take public transportation to get around. We're cultivating our nest eggs instead of feathering our nests, investing in mutual funds and contributing to our retirement plans.



### **Tapestry Segment 8C: *Bright Young Professionals***

**Household Type: Married Couples**

**Housing: Single Family, Multiunits**

We're active, young, educated, working professionals, and over half of us live in row homes and apartments. There are more renters than homeowners and also more racially diverse couples. We work in white-collar jobs with a mix of food service and part-time employment for those who are still in college. Concern about the environment impacts our purchases. We're up on technology and own newer computers and other devices. Banking, playing games, accessing YouTube, and visiting blogs are reasons to go online. Cell phones are essential for redeeming mobile coupons, listening to music, texting, and checking for news and financial information. For fun, we go to bars/clubs, rent movies from RedBox or Netflix, visit the zoo, play sports, and eat out often.

### **Tapestry Segment 8D: *Downtown Melting Pot***

**Household Type: Married Couples**

**Housing: High-Density Apartments**

We are married couple families located in Middle Atlantic cities or on the Pacific Coast. Our small, settled, densely populated neighborhoods are a rich blend of races and ethnicities; Asians, particularly Chinese, are concentrated here. Nearly half of us are foreign born and one-third doesn't speak English. We rent apartments in older buildings where home values are high. Long commutes are a way of life; many of us work outside the county where we live. We have professional, sales, administrative, and food and personal service jobs. Spending is careful; we're not brand loyal and use coupons when we can. The Internet is for entertainment and social media; some visit online dating sites. Dancing, casino gambling, eating out at favorite family restaurants, playing sports, and listening to sports on the radio consume our leisure time.

### **Tapestry Segment 8E: *Front Porches***

**Household Type: Married Couples**

**Housing: Single Family, Multiunits**

Diverse, young families with kids; singles; and single parents populate our neighborhoods. Half of us are renting older town houses or duplexes. Friends and family mean everything to us and somewhat govern what we buy. Blue-collar jobs and low incomes limit our shopping options; we purchase by price, not brand or style. Cooking at home instead of eating out helps to save money. Many of us have taken out loans to help make ends meet. Playing games, checking out dating sites, and visiting chat rooms are primary online activities. When we have time, we play sports, play bingo, visit indoor water parks, and play video games. TV includes watching PBS Kids Sprout, Comedy Central, and Nickelodeon. Cell phones are used to redeem mobile coupons or to listen to hip-hop and R&B.



### **Tapestry Segment 8F: *Old and Newcomers***

**Household Type: Singles**

**Housing: Single Family, Multiunits**

Our neighborhoods are in transition: most of us are singles on a budget and renting because we're either beginning our careers or we're retiring. The differences in our ages somewhat dictate our tastes: the younger residents are comfortable with technology, may still be in college, or would support environmental causes. Older residents may take adult education classes or prefer to keep their landline. We focus on convenience and economy. We're just as likely to bank online as in person. Some will go online to play games and visit dating sites; other entertainment includes watching movies at home, listening to country music, and reading newspapers. Food tends to be convenient, frozen meals and fast food.

### **Tapestry Segment 8G: *Hardscrabble Road***

**Household Type: Singles**

**Housing: Single Family**

We're young, diverse, married couples with and without children and single parents. You can find us in urban areas, mostly in the Midwest and South. We're struggling. Limited education holds us back from obtaining good jobs. Those who do work have jobs in service, manufacturing, and retail. Buying sale items in bulk and generic instead of well-known brands helps stretch our shopping dollars. Kids are our focus; baby and children's products are regular purchases. We also buy from an in-home sales rep and watch QVC or HSN. There's no extra money to save or invest. BET, MTV, and Game Show Network are favorite TV channels; gospel, R&B, rap, and hip-hop are on our radios.

### **Tapestry Segment 9A: *Silver and Gold***

**Household Type: Married Couples, No Kids**

**Housing: Single Family, Seasonal**

We're affluent retirees who live in exclusive communities in warm climates. We worked hard, invested wisely, and now we're experiencing the payoff. We drive luxury cars or SUVs and donate generously to charities. We contract for home maintenance services so chores don't interfere with our active social life, trips, golf games, and boating. The Internet is used to get the news and check our investments; we're more apt to own an e-reader or tablet than a smartphone. We exercise regularly and try to eat well. Newspapers, magazines, and books are always at hand.

### **Tapestry Segment 9B: *Golden Years***

**Household Type: Singles**

**Housing: Single Family, Multiunits**

You'll find us in large metro areas outside major cities scattered across the US. We're active, independent seniors who are either retired or nearing the end of our careers. Those who are still



working have professional jobs. Most of us are singles or empty nesters. We're enjoying life: we stay busy with lots of interests such as travel, sports, eating out, visiting museums, attending concerts, and focusing on our physical fitness and good health. We go online for everything: banking, shopping, checking investments, and entertainment. We donate generously to the arts and other organizations. We read daily newspapers, particularly the Sunday edition, when we have more time. We keep a landline and use our cell phones only as a convenience. TV is for news, sports, and on-demand movies.

### **Tapestry Segment 9C: *The Elders***

**Household Type: Married Couples, No Kids**

**Housing: Single Family, High-Rise, Mobile Home, Seasonal**

Most of us live in our own single-family houses, mobile homes, or apartments in high-rise buildings located in senior communities or assisted living facilities. Most of us are retired and live off retirement payments, investments, or Social Security benefits. We buy environmentally safe American products, shop with coupons, check prices but demand quality in our purchases. Most of us have cell phones but use them primarily for calls. We drive older luxury sedans. Even though we're connected via dial-up modems on older computers or notebooks, we'd rather bank in person and shop in person or by phone. We're readers: e-books, newspapers, and magazines for news and entertainment. Cable TV is a must for watching news, movies, and golf, travel, and history programs. We're very sociable, enjoying the company of others and joining a variety of clubs and organizations. We have time to give and are happy to do so.

### **Tapestry Segment 9D: *Senior Escapes***

**Household Type: Married Couples, No Kids**

**Housing: Single Family, Mobile Home, Seasonal**

You can find most of us in Florida, California, and Arizona in single-family houses or mobile homes that started out as vacation getaways and are now our primary residences. We are married couples with no kids or singles. We live within our means, shop for bargains, bank in person, and carry no credit card debt. We're members of veterans' clubs, AARP, and AAA. We're very health conscious and buy specialty foods and dietary supplements. Although our activities are somewhat limited by our ailments, we enjoy gardening, working on our vehicles, taking cruises, playing golf, fishing, and going boating. TV is a major part of our lives; we own 3+ sets so we don't miss any news, sports, or shows on AMC, CMT, or the Golf Channel.

### **Tapestry Segment 9E: *Retirement Communities***

**Household Type: Singles**

**Housing: Multiunits, Single Family**

You can find us almost anywhere in the US. Many of us live alone in single-family houses, independently in apartments, in assisted living, or in continuous care nursing facilities. Most of us rent. We stay



informed via newspapers and magazines instead of the computer. We subscribe to cable TV so we can watch QVC, the Golf Channel, CNN, and sports. We pride ourselves in being fiscally responsible. We stay active: we go to the theater and the opera, play golf, and take vacations in the US and overseas when our budgets permit. We play bingo, read hard-cover books, join book clubs, and work crossword and Sudoku puzzles. Some still enjoy cooking; others have paid their dues in the kitchen and prefer to eat out. Even if we have to pay more, we stick to our favorite brands, including medications, but make up the difference with coupons. We donate to political campaigns and other groups.

### **Tapestry Segment 9F: *Social Security Set***

**Household Type: Singles**

**Housing: Multiunit Rentals**

We live alone on low, fixed incomes in low-cost apartments in high-rise buildings near heavily traveled urban business districts across the country. Even though it may be noisy, we enjoy the hustle and bustle of big-city life and benefit from easy access to hospitals, community centers, and public transportation. Unfortunately, the dream of early retirement for many has been postponed; wages and salary provide income for those who are still working. Payments from Social Security, Supplemental Security Income, and public assistance provide support for others. Our low incomes limit our shopping; we're very careful with our pennies. We may have a small savings account but pay our bills in person with cash. We're technology-averse: no cell phones, computers, or digital cameras. Cable TV provides most of our entertainment; we watch documentaries, game shows, and daytime news. Often, the radio is on while we prepare meals at home. We play bingo at the community center.

### **Tapestry Segment 10A: *Southern Satellites***

**Household Type: Married Couples**

**Housing: Single Family, Mobile Homes**

Most of us are settled, married couples who own single-family houses or mobile homes. You can find us in the more rural outskirts of metropolitan areas, mostly in the South. We work in mining, agriculture, manufacturing, health care, retail, and construction. We shop at Walmart and the convenience store; we look for bargains and aren't particularly concerned about brands or quality. Slow to adapt to technology, we get most of our information from satellite TV. We enjoy life in the country, so we fish; hunt; own pets; work on our vehicles; listen to country music; and read fishing, hunting, and home service magazines. For a treat, we'll eat out at a low-cost family restaurant or a drive-in.

### **Tapestry Segment 10B: *Rooted Rural***

**Household Type: Married Couples**

**Housing: Single Family, Mobile Homes**

Most of us live in heavily forested areas of Appalachia, Texas, Arkansas, and other parts of the country. Forestry provides jobs for many of us. We are very conservative politically; religious faith, traditional gender roles, and family history are profound influences. We're relatively self-sufficient; we grow our



own produce and maintain our vehicles. We shop carefully, buying American made and generic products and using coupons. We go shopping and do our banking in person. Computers and cell phones are complicated and confusing; only half of us have a high-speed Internet connection. We love the outdoors; we hunt, fish, work in our gardens, and play with our pets. We watch Gameshow Network, CMT, and the History Channel on satellite TV. Radios are tuned to faith-based stations and gospel music.

### **Tapestry Segment 10C: *Diners and Miners***

**Household Type: Married Couples**

**Housing: Single Family, Mobile Homes**

Look for most of us in the rural South. We're socially conservative, married couples with strong religious beliefs. We live in single-family houses or mobile homes. We're very proud of our homes and vehicles, and work hard to maintain them. Nearly one in five works in oil and gas extraction or quarrying. Others work with their hands in construction, mining, and agriculture. Job opportunities are scarce, so we're happy to work when we can. We buy for today, because tomorrow is uncertain. We shop at discount stores, enroll in Medicare, pick up prescriptions at Walmart, and eat out at family restaurants occasionally. The latest technology remains elusive; a few are holding on to their landlines and dial-up modems: "If it works, no need to change it." We get our news, information, and entertainment from TV; we really like CMT and HSN. Getting together with friends is major for us.

### **Tapestry Segment 10D: *Down the Road***

**Household Type: Married Couples**

**Housing: Mobile Homes, Single Family**

We live in low-density, semirural neighborhoods in large metro areas in the South, West, and Midwest. Nearly half of us live in mobile homes. We're young, diverse, married couples or single parents, with the highest proportion of Native Americans of any Tapestry segment. Family comes first; we value tradition and preserve our time-honored customs. Unemployment is high; those of us who work have jobs in agriculture, mining, retail, service, manufacturing, and construction. Incomes are low; some are living below the poverty level. We go for convenience and fix packaged or frozen dinners. We shop for groceries, clothes, and medications at Walmart and buy lottery tickets at the convenience store. For fun, we hunt and fish; go online to play games and visit chat rooms; listen to hip-hop, R&B, and rap on the radio; and watch Animal Planet via satellite TV.

### **Tapestry Segment 10E: *Rural Bypasses***

**Household Type: Married Couples**

**Housing: Single Family, Mobile Homes**

We live in small Southern towns along backcountry roads near open space, farms, and undeveloped land. Most of us are either married or single. We live in older single-family houses or mobile homes.





Many have retired. Unemployment is high; however, many of us that work have blue-collar jobs in manufacturing or agriculture. Wages, salary, Social Security, and Supplemental Security Income payments provide our income. We're concerned about our financial well-being. Religion, faith, and traditional values are the cornerstones of our lives. We're country and love the outdoors: go hunting and fishing, and tend our gardens. We drive trucks and shop at discount and warehouse stores. We can connect to the Internet, but rarely use it. We rely on satellite TV for information; we watch sports and our favorite shows on CMT and TCM. We read hunting, fishing, and automotive magazines.

### **Tapestry Segment 11A: *City Strivers***

**Household Type: Singles**

**Housing: High-Density Apartments**

Although many of us are foreign born, we embrace American ways while holding on to our native cultures. We're relatively young, diverse, married couples, singles, or single parents of young or adult children. We rent apartments in densely populated city neighborhoods; most of our hard-earned wages go to rent. We work in retail or hold service jobs; our commutes are long, most often on public transportation. The single parents in our close-knit communities often receive Supplemental Security Income or public assistance payments in addition to wages. Neighbors provide invaluable help while single parents are at work. Style and image are very important to us; we follow the trends and look for deals on branded clothes. We'll try new brands and technologies but want approval from our friends. For an occasional treat, we might eat out or splurge on personal services. We'll also spend for a cable TV package.

### **Tapestry Segment 11B: *Young and Restless***

**Household Type: Singles**

**Housing: Multiunit Rentals**

We're Millennials and coming into our own. We're young, diverse, well educated, and are either finishing our classes or working in professional/technical, sales, and office administration support positions. Most of us rent and will move for a job. We live alone or share a place in densely populated areas of large metros in the South, West, and Midwest. We can't do without our cell phones; we text, listen to music, pay bills, redeem coupons, get directions, and research financial information. Not brand loyal, we shop for the best price. We buy natural/organic food but will also go for fast food. We want to be the first to show off new electronics, but we read online reviews before buying. We go online to bank, buy from eBay, access Twitter and Facebook, and watch TV and movies.



### **Tapestry Segment 11C: *Metro Fusion***

**Household Type: Singles**

**Housing: Multiunit Rentals, Single Family**

We're young, highly mobile, and live in culturally diverse neighborhoods. Many of us are couples with children or are single parents. Some of us don't speak English fluently, but most of us have moved recently. Most of us rent apartments in mid-sized buildings. In spite of our income and language challenges, we work hard and aspire for better professional and social lives. We're very into our social status, anxious to impress with the latest fashions and electronics. We stick to a few favorite designer brands and will spend impulsively unless we're saving for something important. We eat frozen dinners or go to McDonald's, Wendy's, and IHOP. The younger ones are highly connected; older folks are much less interested in technology. We watch BET, MTV, Spanish language networks, and pay-per-view on TV and listen to R&B, Latin, rap, and reggae. Soccer and football are favorite sports.

### **Tapestry Segment 11D: *Set to Impress***

**Household Type: Singles**

**Housing: Multiunit Rentals, Single Family**

We're young, either still in college or working, and renting apartments in large multiunit buildings in the city or the suburbs. Many of us can walk or bike to work; some drive a used, imported vehicle. Many of us live alone. Even though we're on our own, we still keep in close touch with family. Most have a cell phone; no landlines for us! We go online to manage our finances and check social media. We're very image conscious and often buy clothes impulsively to look good. We shop for deals, stocking up on bargains. We're brand conscious but will buy generic if the price is right. We're really into music, listening to and downloading a variety of the latest music and knowing about the local music scene. We also go clubbing and attend rock concerts.

### **Tapestry Segment 11E: *City Commons***

**Household Type: Single Parents**

**Housing: Multi-Unit Rentals, Single Family**

Most of us are young singles or single parents who rent apartments in large cities. Employment is a challenge considering that nearly a third of us didn't graduate from high school. Those of us who work earn wages; income for others is supplemented by Social Security and public assistance payments. Even though our circumstances are limited, we try to provide the best we can for our kids and ourselves. Most of us have medical insurance; federal programs such as Medicaid also provide health care options. We keep up with the latest fashions and buy baby and children's food and clothes at discount stores or warehouse clubs. We listen to urban radio and subscribe to cable so we can watch game shows, home shopping channels, and children's programs.



### **Tapestry Segment 12A: *Family Foundations***

**Household Type: Singles**

**Housing: Single Family**

You can find our stable neighborhoods in major metro areas in the South and West. We are a mix of married couples, single parents, singles, grandparents, and young and adult children. Family and faith are the cornerstones of our lives, with a strong focus on religion and character. We live in older, single-family houses. Adult children who still live at home are working toward financial independence. Our unemployment rate is high; we work in health care or in all levels of public administration. Social Security and retirement benefits provide income for many. Even though we're on a limited budget, style is important, so we buy clothes for our kids and ourselves at Marshalls and T.J. Maxx. Smartphones are a must. TV is big for us; we have 3–4 sets and subscribe to premium channels.

### **Tapestry Segment 12B: *Traditional Living***

**Household Type: Singles**

**Housing: Single Family**

You can find most of us in low-density, settled neighborhoods in the Midwest. We're a mix of married couples, single parents, and singles; many of our families have lived and worked in the same community for two generations. Many of us work in manufacturing, retail, and health care. Most of our income is earned; however, some receive Supplemental Security and public assistance payments. We shop for groceries at Walmart Supercenters and buy clothes, household items, and sundries at Kmart. We have credit card balances; some have student loans. The young ones are learning to live on their own in new marriages, while holding on to some of their youthful fun and style. Half of us have ditched landlines for cell phones. We play games online and check out dating websites. We trust TV for news and information, and we enjoy fast food regularly.

### **Tapestry Segment 12C: *Small Town Simplicity* – Word Count: 143**

**Household Type: Singles**

**Housing: Single Family**

We're down-to-earth young families and seniors who live simply in small towns or semirural areas. We have strong ties to our communities and tend to be conservative. One in four lives below the poverty level. We earn wages and salaries but also benefit from Social Security and Supplemental Security payments. We avoid debt and pay our bills in person. When shopping, we watch our pennies, patronize discount stores, and save with coupons. Because many of us are single, we prefer convenience to cooking and will eat frozen dinners or fast food. We're connected but don't own the latest gadgets. We go online to play computer games; however, we still keep our landlines. TV and newspapers are our main sources for news. We tend our vegetable gardens; enjoy scrapbooking; and go hunting, fishing, and target shooting. We work on our own trucks and ATVs.



### **Tapestry Segment 12D: *Modest Income Homes***

**Household Type: Singles**

**Housing: Single Family**

Even though our families may be nontraditional, our religious faith and family values guide our lives. We are singles, single parents, or multigenerational families. Many of us are primary caregivers for our elderly relatives. Jobs are often hard to come by, so Social Security, public assistance, and Medicaid really help us to scrape by. Many of us are living below the poverty level. We don't use credit cards and prefer to pay our bills in person. Most are renting old single-family houses in urban areas. To get around, we may own an older vehicle or take public transportation. We play basketball, watch a lot of TV, and buy products endorsed by celebrities. Radios are tuned to gospel and R&B stations.

### **Tapestry Segment 13A: *International Marketplace***

**Household Type: Married Couples**

**Housing: High-Density Apartments, Single Family**

We live in culturally diverse, densely populated, urban and suburban neighborhoods in New York, New Jersey, or California. Most of us are young, Hispanic families, some with children. We rent apartments in older buildings. Many of us are foreign born. We're hard workers; however, most of us have only a high school education, and language difficulties can impede our advancement in the workplace. The city dwellers walk, bike, or take public transportation to white-collar or service jobs. We spend money on our families, so we have no extra funds for investing or saving for retirement. We go online to visit Spanish language websites, chat rooms, and social media sites; play games; and watch movies. We listen to Hispanic music and watch programs on Spanish TV networks. For family fun, we visit theme parks, go to the beach, play soccer, and eat fast food.

### **Tapestry Segment 13B: *Las Casas***

**Household Type: Married Couples**

**Housing: Single Family, Multiunit Rentals**

Most of us are young, married Hispanic couples with children; many of us live in large multigenerational households. You can find us primarily in older neighborhoods on the edge of large West Coast metros. We rent either single-family houses or apartments. We bank in person, have minimal savings, and carry very little debt. We're very family oriented; our spending reflects interest in our children and also our desire to look good. We buy baby products as well as the latest trendy fashions. We're big soccer fans; watch Spanish language TV channels; and visit Spanish web sites.



### **Tapestry Segment 13C: *NeWest Residents***

**Household Type: Married Couples**

**Housing: Multiunit Rentals**

We're ambitious young Hispanics, working hard and dreaming big. Everything here is new to us; we're new arrivals, have new families, embarking on new careers, and learning a new language. Because of these major changes, we're not quite ready to assimilate into the American way of life. The men work long hours in blue-collar jobs, primarily in the service industry. Skilled workers can find jobs in construction and manufacturing. Women usually stay home to tend the kids or can't find work because of language difficulty. Money goes to products for the kids; we pay with cash. Because we have no credit history, very few of us have credit or debit cards. We love cars, and we prefer used but cool, fun-to-drive vehicles. We watch Spanish language channels on TV.

### **Tapestry Segment 13D: *Fresh Ambitions***

**Household Type: Single Parents**

**Housing: Multiunit Rentals, Single Family**

We are young married couples with children or single parents in multigenerational households. We focus our lives and work around our kids. Many of us are recent arrivals, not highly educated, but we've overcome the language barrier and earned a high school diploma. We work overtime in skilled and unskilled service jobs to support our families. Most of our income goes to rent older row houses or apartments. Many of us receive supplemental income from public assistance and Social Security benefits. When we can, we try to help those in our culture who are living in poverty. Even though we want to be fashionable, we're not particularly brand savvy. We save for shopping and a trip back home. When we can, we wire money home. Many of us subscribe to cable to watch BET, Spanish TV networks, and children's shows. We go online from home PCs to visit chat rooms and Spanish websites.

### **Tapestry Segment 13E: *High Rise Renters***

**Household Type: Single Parents**

**Housing: High-Rise Rentals**

You'll find us in the Northeast, especially in New York City. Our neighborhoods are diverse, densely populated, with a lot of adult children and language isolation. Many of us are foreign born. We're young and struggling to make ends meet. Public assistance and Supplement Security Income benefits boost our incomes, most of which goes to pay the rent in our central-city locations. We endure long commutes on public transportation to our service jobs. Regardless of our circumstances, age, and locations, we are devoted to our families. Because we like to look good, we'll sometimes spend more for clothes than we should. The young ones are really into music, TV, and fashion.



### **Tapestry Segment 14A: *Military Proximity***

**Household Type: Married Couples**

**Housing: Town Homes, Multiunit Rentals**

We are young married couples; some of us have kids. You can find us throughout the US, but we're located primarily in the South and West. Most of us are either on active duty or work in civilian jobs on base. Moving is part of life; many of us have lived somewhere else recently. Because we move so often, most of us rent apartments or single-family attached houses. We play sports and exercise to stay in shape. When we can, we shop primarily at the commissary and buy baby and kids' products at major discount department stores. We go online to shop, pay bills, and entertain ourselves. Watching TV is a big deal; we own multiple sets and subscribe to cable so we can watch ESPN, History Channel, Comedy Central, and Discovery Channel.

### **Tapestry Segment 14B: *College Towns***

**Household Type: Singles**

**Housing: Multiunit Rentals, Single Family**

We are either college students or work for a college or its supporting services. As students, we are busy with our studies but make time for part-time jobs, sports, and socializing. Managing our own money is new to us, so we tend to splurge on impulse purchases such as the latest fashions. We can be influenced by celebrity endorsements and trends we see in magazines. Computers and cell phones are major in our lives; we go online for everything: schoolwork, shopping, news, social media, and entertainment. We're excited to be on our own for the first time, experiencing life's variety and adventures.

### **Tapestry Segment 14C: *Dorms to Diplomas***

**Household Type: Non-Family HH w/2+ People**

**Housing: Multiunit Rentals**

We're young and on our own for the first time. Our days are filled with studying, working part-time, socializing, and having fun with friends. We live either in dorms or rent housing off-campus. We could be considered to be the first online generation; we've used computers, the Internet, cell phones, and MP3 players all our lives. We go online for shopping, news, blogs, social media, watching TV and movies, and listening to music. We can't live without our cell phones; we're connected 24/7. We're learning to manage our finances. Because we tend to shop impulsively, such as buying trendy clothes, we carry balances on our credit cards. Cooking is often limited to heating frozen dinners; fast food is always an option. We're not particularly brand loyal when it comes to shopping.

### **Tapestry Segment 15: *Unclassified***

Unclassified neighborhoods include unpopulated areas such as parks, golf courses, open spaces, or other types of undeveloped land. Institutional group quarters such as prisons, juvenile detention homes, and mental hospitals and any area with insufficient data for classification also fall into this category.