

Lifestyle	Primary Trade Area	Total Trade Area	Short Description
Boomburbs	5,435 12.0%	8,264 6.0%	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.
Suburban Splendor	5,079 11.2%	5,729 4.2%	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 timesaving gadgets and equipment. They are proactive in financial planning, actively investing and owning life insurance policies.
Exurbanites	3,871 8.5%	7,105 5.2%	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.
Sophisticated Squires	3,779 8.3%	8,182 6.0%	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 semi-rural 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.

Lifestyle	Primary Trade Area	Total Trade Area	Short Description
Rustbelt Traditions	3,740 8.2%	6,822 5.0%	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, owner-occupied 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.
Cozy and Comfortable	3,719 8.2%	13,089 9.6%	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.

The trade area lifestyles reflect a strong base younger upscale families and older settled neighborhoods. The typical resident is educated, married, and participates in activities such as golf, tennis and gardening. Their households in the newer growing neighborhoods include the latest amenities in home design and electronics. Most household projects are contracted to outside sources.

APPENDIX 2

Tapestry Lifestyles and Profiles

**Primary Tapestry Lifestyles
Shawnee, Kansas**



Sector	Boomburbs		Suburban Splendor		Exurbanites		Sophisticated Squires		Rustbelt Traditions		Cozy and Comfortable	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
436.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	824	37.1%	0	0.0%
437.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	787	100.0%	0	0.0%
438.02	0	0.0%	0	0.0%	0	0.0%	0	0.0%	167	31.9%	0	0.0%
438.03	0	0.0%	0	0.0%	0	0.0%	0	0.0%	844	81.5%	192	18.5%
504.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	643	28.8%
505.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	368	32.1%	0	0.0%
520.01	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
520.03	0	0.0%	0	0.0%	0	0.0%	0	0.0%	421	13.6%	355	11.5%
520.04	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
521.01	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
521.02	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
522.01	0	0.0%	0	0.0%	0	0.0%	0	0.0%	329	22.9%	0	0.0%
522.02	0	0.0%	0	0.0%	729	52.8%	0	0.0%	0	0.0%	651	47.2%
523.01	0	0.0%	1,250	41.4%	644	21.4%	0	0.0%	0	0.0%	1,122	37.2%
523.03	0	0.0%	0	0.0%	0	0.0%	1,390	51.9%	0	0.0%	0	0.0%
523.04	0	0.0%	0	0.0%	599	30.7%	0	0.0%	0	0.0%	756	38.8%
524.10	1,004	54.0%	188	10.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
524.11	591	56.5%	455	43.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
524.12	0	0.0%	0	0.0%	0	0.0%	524	14.7%	0	0.0%	0	0.0%
524.13	0	0.0%	0	0.0%	395	21.2%	0	0.0%	0	0.0%	0	0.0%
524.14	0	0.0%	1,449	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
525.01	0	0.0%	0	0.0%	479	40.9%	0	0.0%	0	0.0%	0	0.0%
525.02	0	0.0%	481	68.3%	0	0.0%	223	31.7%	0	0.0%	0	0.0%
526.01	0	0.0%	1,256	71.6%	499	28.4%	0	0.0%	0	0.0%	0	0.0%
526.02	0	0.0%	0	0.0%	0	0.0%	1,642	100.0%	0	0.0%	0	0.0%
526.03	3,840	88.0%	0	0.0%	526	12.0%	0	0.0%	0	0.0%	0	0.0%
Primary TA	5,435	12.0%	5,079	11.2%	3,871	8.5%	3,779	8.3%	3,740	8.2%	3,719	8.2%
425.01	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
425.02	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
426.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
427.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
428.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
430.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
433.01	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
434.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	549	61.3%	0	0.0%
435.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	599	100.0%	0	0.0%

**Primary Tapestry Lifestyles
Shawnee, Kansas**



Sector	Boomburbs		Suburban Splendor		Exurbanites		Sophisticated Squires		Rustbelt Traditions		Cozy and Comfortable	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
438.04	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
440.01	0	0.0%	0	0.0%	0	0.0%	0	0.0%	489	36.7%	384	28.8%
440.03	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
440.04	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
447.02	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	448	27.7%
447.03	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
447.04	0	0.0%	0	0.0%	0	0.0%	222	42.4%	0	0.0%	0	0.0%
448.03	0	0.0%	0	0.0%	728	57.5%	537	42.5%	0	0.0%	0	0.0%
448.05	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
448.06	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	245	100.0%
449.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	210	13.9%	297	19.6%
450.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
451.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
452.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
500.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
501.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	713	34.1%
502.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1,021	55.3%
503.01	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	457	18.5%
503.02	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	276	30.1%
506.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	338	15.5%	0	0.0%
507.00	0	0.0%	0	0.0%	563	26.4%	0	0.0%	0	0.0%	0	0.0%
508.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
509.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
510.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	381	23.4%
511.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	318	18.2%
512.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
513.00	0	0.0%	0	0.0%	401	19.3%	0	0.0%	448	21.5%	516	24.8%
514.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	342	23.3%
515.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	621	36.8%
516.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
518.01	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
518.02	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	383	13.2%
518.03	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	901	43.4%
519.02	0	0.0%	0	0.0%	370	20.0%	0	0.0%	0	0.0%	911	49.1%
519.03	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
519.06	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
519.07	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
524.05	0	0.0%	0	0.0%	1,172	37.1%	498	15.8%	0	0.0%	118	3.7%

**Primary Tapestry Lifestyles
Shawnee, Kansas**



Sector	Boomburbs		Suburban Splendor		Exurbanites		Sophisticated Squires		Rustbelt Traditions		Cozy and Comfortable	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
524.15	0	0.0%	650	49.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
524.16	0	0.0%	0	0.0%	0	0.0%	735	34.7%	0	0.0%	0	0.0%
524.17	0	0.0%	0	0.0%	0	0.0%	0	0.0%	449	28.9%	0	0.0%
527.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
528.01	0	0.0%	0	0.0%	0	0.0%	1,004	44.4%	0	0.0%	0	0.0%
528.02	1,423	84.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
528.03	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
529.01	1,097	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
529.04	309	23.9%	0	0.0%	0	0.0%	317	24.5%	0	0.0%	0	0.0%
529.05	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
529.06	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
712.00	0	0.0%	0	0.0%	0	0.0%	1,090	26.7%	0	0.0%	1,038	25.4%
714.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Secondary TA	2,829	3.1%	650	0.7%	3,234	3.5%	4,403	4.8%	3,082	3.4%	9,370	10.3%
Total TA	8,264	6.0%	5,729	4.2%	7,105	5.2%	8,182	6.0%	6,822	5.0%	13,089	9.6%
City of Shawnee	4,428	19.4%	1,555	6.8%	2,498	11.0%	3,779	16.6%	421	1.8%	2,884	12.7%
Johnson County	35,792	17.4%	14,181	6.9%	11,488	5.6%	11,488	5.6%	2,708	1.3%	11,672	5.7%
Kansas City MSA	44,293	5.6%	17,596	2.2%	33,580	4.3%	33,580	4.3%	66,450	8.5%	33,987	4.3%

Segment Code: 04

Segment Name: *Boomburbs*

LifeMode Group: L1 High Society

Demographic: *Boomburbs* population and households had more growth from 2000 to 2003 than any other Tapestry segment. These neighborhoods are filled with young families living a busy, active lifestyle. Their median age is 34.0 years; most *Boomburbs* residents are between 35 and 44 years of age. The average household size is 3.1 people. Of the household types in this segment, 49 percent are married couples with children; 12 percent of these households have preschool age children. This figure is four points higher than the U.S. percentage of households with preschoolers. White is the predominant race in *Boomburbs* neighborhoods.

Socioeconomic: Two incomes support most of these households. Their median household income is over \$94,000, more than double that of the U.S. median. Their median net worth is nearly \$158,000, more than \$60,000 above the U.S. median net worth figure. More than 50 percent of these households receive additional income from interest, dividends, or rental properties. Male and female labor force participation rates are high. More than 50 percent of the *Boomburbs* population holds professional and management positions. Four percent work in architectural and engineering occupations, higher than any other segment and double the U.S. population percentage for those occupations. *Boomburbs* are highly educated; 34 percent hold a Bachelor's degree and 17 percent have attained a graduate degree.

Residential: *Boomburbs* houses have a high median home value of nearly \$250,000, more than \$100,000 higher than the U.S. average. With a home ownership rate of 91.2 percent, most of these families live in single-family homes. The percentage of housing in this segment occupied by renters is only 8.3, much below the U.S. percentage of 29.9 percent. Many of them work outside of their resident county; 36 percent cross county lines to work, compared to 24 percent for the U.S. *Boomburbs* neighborhoods are concentrated in the South Atlantic and Mountain states.

Preferences: *Boomburbs*' suburban lifestyle is reflected by their product preferences. They're active and buy golf clothing, ski clothing, and other athletic wear. To keep fit, they own and use treadmills and weight lifting equipment. More likely than any other Tapestry segment, *Boomburbs* residents will probably own a sport utility vehicle; they prefer to buy new cars. Many will own hot tubs. They take good care of their lawns and will buy lawn care materials and equipment. They frequent Starbucks for coffee. *Boomburbs* are technically savvy. They own PDAs, camcorders, laptops computers, and MP3 players. *Boomburbs* households frequently own three or more cellular phones. They own stocks, re-financed home mortgages, and hold life insurance policies valued at more than \$500,000. They frequently track their investments over the Internet. They enjoy listening to talk radio and subscribe to business and finance magazines. They travel by air for domestic business and pleasure trips. They join business clubs, visit theme parks, purchase children's clothes, and rent videos or DVDs at Blockbuster. *Boomburbs* are likely to do their food shopping at upscale grocery stores such as Harris-Teeter.

Segment Code: 02

Segment Name: *Suburban Splendor*

LifeMode Group: L1 High Society

Demographic: The median age in *Suburban Splendor* neighborhoods is 40 years, slightly older than the U.S. median age of 36 years. These married couple families live in single-family homes with their children. Most of them are white with an above average Asian population also represented. Household growth in this segment is almost two times that of the national average.

Socioeconomic: These successful suburbanites are the epitome of upward mobility, ranking third to *Top Rung* and *Connoisseurs* in affluence. With a median household income of \$111,500 and median net worth of \$217,300, their wealth is more than double that of the United States medians. They earn wages and salaries supplemented by other income from interest, dividend, and rentals at a rate almost two times that of the national average. Labor force participation rates are high for both men and women in this segment, indicating dual incomes for many households. Over 50 percent work in management and professional positions. More than half hold Bachelor's or graduate degrees.

Residential: Families in the *Suburban Splendor* segment rank first among Tapestry's segments for home ownership; 93 percent live in their own homes with a median home value of \$337,700. They live in growing neighborhoods in relatively new homes; more than 60 percent were built after 1980. Of these households, 85 percent own two or more vehicles. *Suburban Splendor* neighborhoods are located mostly in the metropolitan areas of California and the Northeast.

Preferences: The homes in *Suburban Splendor* feature the latest amenities, from spas to espresso machines, and reflect the latest in home design, like hardwood flooring. Spending on home improvements also focuses on upgrades and all the newest gadgets, from snow blowers to lawn edgers, although these residents are more likely to hire home services than undertake DIY projects. Their free time is devoted to family, travel, and self-improvement pursuits like physical fitness, reading, and visits to museums or the theatre. Fitness includes regular workouts in exercise programs at the gym or on high-ticket exercise equipment at home, plus sports like racquetball, skiing, tennis and golf. Reading materials range from books to airline, travel, business and financial magazines. As expected, they rack up the miles in frequent flyer programs as they frequently travel in the U.S. and overseas for business and pleasure. Residents of *Suburban Splendor* are also shoppers, favoring upscale retailers like Nordstrom, Lord & Taylor, Ann Taylor, and Barnes & Noble. They use the Internet frequently to purchase books and apparel. Use of the Internet, however, favors convenience, not entertainment. Media preferences include all-news, talk, sports, and classical music radio. *Suburban Splendor* residents are very active investors, using the Internet to check their holdings and make stock trades. They hold home equity credit lines, consult with financial planners, and own life insurance policies exceeding \$500,000.

Segment Code: 07

Segment Name: *Exurbanites*

LifeMode Group: L1 High Society

Demographic: *Exurbanites* are married empty nester couples with a median age of 42.9 years. Most householders are between the ages of 45 and 64 years. This segment makes up more than two percent of all U.S. households. Most of these residents are white.

Socioeconomic: Open areas with affluence define exurban and the resident households. The median net worth is \$180,700, almost twice that of the national median. Their median household income of more than \$78,800 ranks high. Almost 20 percent of these households obtain income from self-employment, while many work from home offices and hold professional and managerial positions. They are highly educated; more than 40 percent hold a Bachelor's or a graduate degree.

Residential: *Exurbanites* reside in more urban areas than their affluent counterparts from LifeMode's *High Society* summary group. They own and live in single-family houses with a median home value of \$223,600, more than one and a half times that of the national median. Nearly 79 percent of households own at least two vehicles. Their commute times to work are shorter than other segments in the *High Society* summary group.

Preferences: To make sure that their properties are adequately insured, *Exurbanites* hold personal property insurance policies valued above \$300,000. They consult with financial planners, tend to own shares in tax-exempt funds and track their investments on the Internet. *Exurbanites* work on their gardens and have purchased lawn care products, shrubs and outdoor plants to enhance their properties. Interior improvements also rank high with this segment; they contract for carpet and ceramic tile floor installation, remodeling and exterior painting. They frequently use the Yellow Pages to find general contractors. To perform their own home improvement projects, *Exurbanites* own equipment such as electric sanders, chain saws and glue guns. They order from the Land's End and L.L. Bean catalogs instead of shopping at Bloomingdale's. They shop at Pier 1 and buy from QVC. They listen to public and classical format radio, and read history and self-help books. *Exurbanites* join business clubs and the AAA Auto Club and donate to charitable organizations. They drink domestic wines, play board games, take photographs and attend theater and dance performances. When not working on their properties, *Exurbanites* go power boating, kayaking, sailing and hiking.

Segment Code: 06

Segment Name: *Sophisticated Squires*

LifeMode Group: L1 High Society

Demographics: *Sophisticated Squires* enjoy life in less densely populated areas. This segment is comprised of mostly married couples. More than 40 percent of these households have children; 22 percent have children between the ages of six and 17 years. Of these households, 11 percent have adult children. The median age of the population in *Sophisticated Squires* is 36.8 years; 57 percent of the householders in this segment are between 35 and 54 years of age. This segment is not ethnically diverse; most of these residents are white.

Socioeconomic: *Sophisticated Squires* residents are well educated; 23 percent hold a Bachelor's degree. Their median income is just above \$78,000, over \$30,000 more than the U.S. household income median. Wage or salary income is earned by 90 percent of the households, 12 percent higher than the U.S. value. Interest, dividends, or rental income are additional income sources for 48 percent of the households. The median net worth of this segment is \$151,500, more than \$50,000 above the U.S. value. Labor force participation rates are high for males and females. *Sophisticated Squires* hold professional employment positions. The male labor force participation rate is 82 percent and the female rate is 68 percent. Many women are part-time workers; at 62 percent, this figure is slightly higher than the U.S. value of 56 percent.

Residential: Concentrated in the Atlantic coast states, 90 percent of these households live in single-family detached houses. This figure is much higher than the U.S. value of 61 percent. Of the households in this segment, 91 percent own their homes; the percentage of housing units occupied by renters is only 8.6 percent. The median value of homes in this segment is \$195,000. About 75 percent of the homes in the area were built before 1989, and 55 percent were built between 1970 and 1989. More than half of these households own two vehicles; 29 percent have three or more vehicles.

Preferences: Golf is very important to *Sophisticated Squires*; they play golf, attend golfing events, purchase golf clothing, and probably watch The Golf Channel. They also play tennis and go mountain biking. Trying to stay fit, many of them own a treadmill, join Weight Watchers for diet control and take vitamins and dietary supplements. To keep up with their lawn maintenance, *Sophisticated Squires* residents own trimmers and leaf shredders and purchase lawn fertilizer and insecticides. They will also tackle home improvement projects such as painting or installing hardwood floors. They enjoy watching *This Old House* on television. Many have a second mortgage. They also enjoy photography, dining out, and attending adult education classes. They listen to alltalk, sports and classic hits radio. *Sophisticated Squires* frequently order from the L.L. Bean catalog, buy flowers online, and shop at Sherwin Williams. They are likely to have three or more cellular phones in their household and their children will often use their home PC. They are more likely than any other segment to own a van or minivan.

Segment Code: 32

Segment Name: *Rustbelt Traditions*

LifeMode Group: L10 Traditional Living

Demographic: *Rustbelt Traditions* are the backbone of older industrial cities in states bordering the Great Lakes. For years these residents sustained the manufacturing industry that drove the local economies. Their median age is 36.1 years. *Rustbelt Traditions* households are a mix of married couples, single parents and singles without children. Most of these residents are white with some black and some Hispanic populations represented.

Socioeconomic: Their median household income is \$41,400. Most *Rustbelt Traditions* earn wages; others receive retirement and Social Security benefits. Their median net worth is \$80,700. Most are high school graduates; some have attended college. *Rustbelt Traditions* work in the services, retail, administration and government sectors; some hold professional and management positions.

Residential: Most live in modest, single-family houses with a median value of \$87,500. Over 60 percent of the housing in these neighborhoods was built prior to 1960.

Preferences: The segment name is an accurate description of *Rustbelt Traditions* residents. They are solid citizens who have lived, worked, spent and played in the same area for years. They don't follow fads; they stick with the products and services they know. Some purchases reflect their attentive maintenance of their homes and yards; *Rustbelt Traditions* own dehumidifiers, work boots and gloves, kerosene heaters, lawnmowers, lawn sprinklers, trimmers and snowblowers. For specialized projects, *Rustbelt Traditions* will contract for roofing, flooring and carpet installations. Financially conservative *Rustbelt Traditions* have a personal loan that is not associated with a student loan or a vacation loan. They hold low-value variable life and homeowners' insurance policies. *Rustbelt Traditions* will see a doctor for diet control, buy lenses and sunglasses from optical discount stores, exercise on a stationary bike at home and take garlic supplements. They also buy foods that are labeled as high-fiber and low-cholesterol. They are members of veteran clubs. Target shooting and bowling are some of their favorite leisure activities. They're devoted pet owners. Watching television is an important activity to *Rustbelt Traditions*. They watch entertainment and news specials, *Victory Garden* and *QVC*. *Rustbelt Traditions* watch their pennies and look for bargains in the J.C. Penney catalog, and at Sam's Club warehouse store, Shop 'N Save, Aldi, Walgreen's and Lerner. *Rustbelt Traditions* probably wouldn't bank by mail, join a business club or listen to all-talk radio.

Segment Code: 18

Segment Name: *Cozy and Comfortable*

LifeMode Group: L2 Upscale Avenues

Demographic: The median age for *Cozy and Comfortable* residents is 40.2 years, well above the U.S. median age of 36.0 years. Most of these residents are married couples without kids or married couples with older kids. This is a relatively large segment, ranking eighth of Tapestry's segments for total population and sixth for total households. This segment is not ethnically diverse; 87 percent of these residents are white.

Socioeconomic: The median household income of \$58,900 for 80 percent of *Cozy and Comfortable* residents is still derived from wages and salaries; 45 percent obtain some income from interest, dividends, rental properties, and 23 percent draw retirement income. Their net worth is \$110,700. They have above average concentrations of employees with positions in the manufacturing, transportation, utilities and government industries.

Residential: Many of them are still living in the homes in which they raised their children. These single-family detached homes, built before 1970, have a current market value of \$139,300. *Cozy and Comfortable* neighborhoods are located mainly in suburban Midwestern and Northeastern suburban areas.

Preferences: Home improvements and lawn care are important to *Cozy and Comfortable* residents. They own leaf shredders, trimmers and buy grass seed. Contracting for concrete or masonry work and adding a deck, porch or patio are popular home improvement projects for *Cozy and Comfortable* residents. Although they have home computers, owning the "latest and greatest" technology doesn't rank particularly high with *Cozy and Comfortable* residents. Their computers are several years old and they're not running the latest Windows operating system software. They use the Internet to order videos, concert tickets and craft supplies. Television is much more important than technology to *Cozy and Comfortable* residents; many households own four or more sets. They watch The Golf Channel and enjoy Home and Garden Television for information about home improvement projects. *Cozy and Comfortable* residents prefer mutual funds and consult financial planners. They are likely to have a second mortgage, hold home equity credit lines and have refinanced their mortgages. A sign of their aging population, they own long-term-care insurance policies, take prescription medications for osteoporosis, and purchase bifocals. Concerned about their health, buy low-fat foods and subscribe to Weight Watchers for diet control. They enjoy attending hockey and pro football games as well as playing golf at home and on vacation. They shop for groceries at warehouse stores and stop at WaWa and Cumberland Farms to pick up extras. Favorite restaurants for family dining include Friendly's, Bob Evans Farms, Chi-Chi's and Old Country Hometown Buffet.