Connecticut's Low and Moderate Income Solar Customer Segmentation Analysis

December 5, 2017

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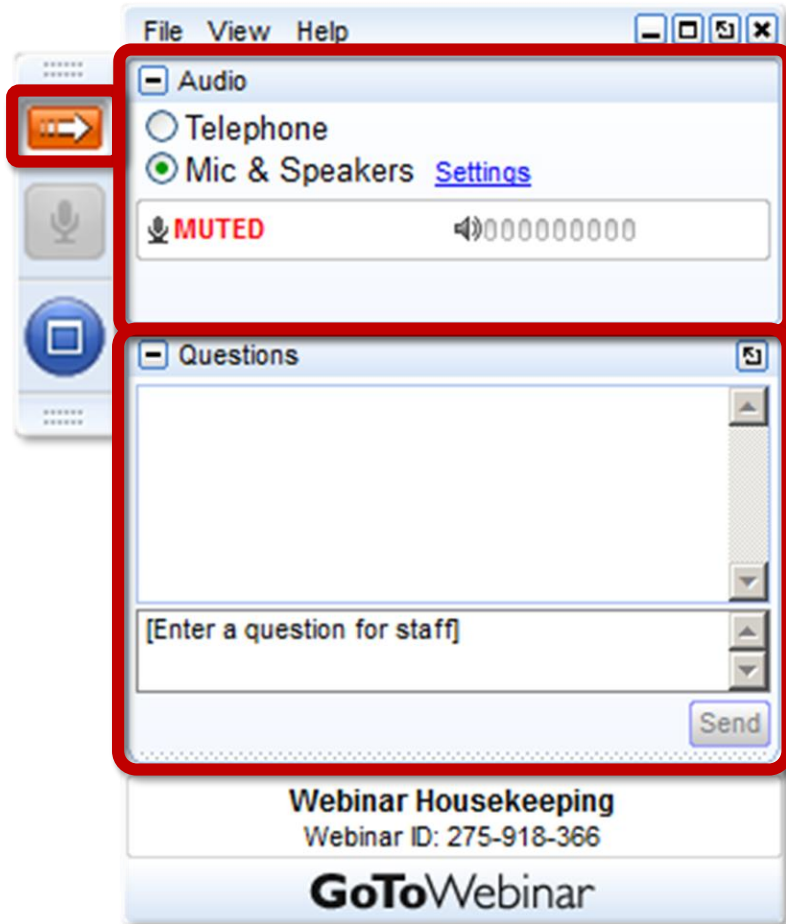
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www.cesa.org

Sustainable Solar Education Project

A project to provide information to state and municipal officials on strategies to ensure distributed solar

- Remains consumer friendly

- Benefits low- and moderate-income households

The project is managed by the Clean Energy States Alliance (CESA) and is funded through the U.S. Department of Energy Solar Energy Technologies Office.

SOLAR ENERGY TECHNOLOGIES OFFICE
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CleanEnergy States Alliance

Sustainable Solar Education Project Resources

The Sustainable Solar Education Project provides guides, webinars, and other resources.

A free **monthly e-newsletter** highlights solar equitability and consumer protection news from across the country.

www.cesa.org/projects/sustainable-solar

Connecticut's Low and Moderate Income Customer Segmentation Analysis

- One of a series of webinars this fall and winter on low and moderate income solar program design.

- Learning objectives for this webinar:
  - To recognize some of the differences within low and moderate income populations.
  - To consider how these differences can be used to identify and reach those customers who might be most interested in solar.

Panelists

- **Isabelle Hazlewood**, Associate Manager of Statutory and Infrastructure Programs, Connecticut Green Bank

- **Alex Bradley**, Senior Account Executive, C+C

Connecticut Solar Customer Segmentation
Introduction

December 5, 2017
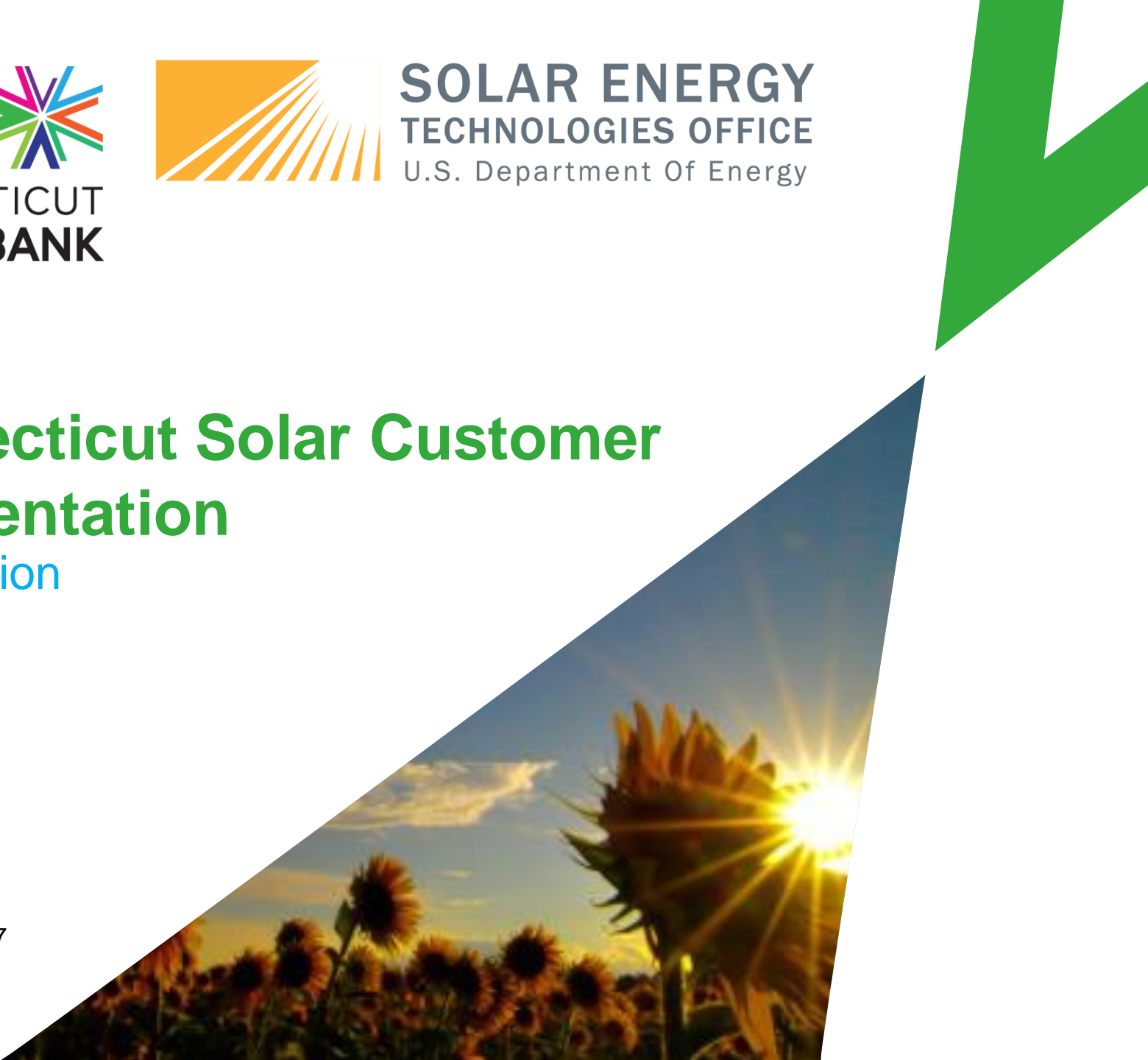
CT Green Bank - the nation's 1st!
Mission and Goals

Support the strategy to achieve **cheaper, cleaner, and more reliable sources of energy** while creating jobs and supporting local economic development

Attract and deploy private capital investment to finance the clean energy policy goals for Connecticut

Leverage limited public funds to attract multiples of private capital investment while returning and reinvesting public funds over time

Develop and implement strategies that **bring down the cost of clean energy** in order to make it more accessible and affordable to customers

Support affordable and healthy buildings in low-to-moderate income and distressed communities

Residential Solar PV in CT
Deployment ↑ and Subsidies ↓

CONNECTICUT GREEN BANK

CGB Launched

Bar chart values (Cost to Consumer / Incentive) by year:

Year	Incentive	Cost to Consumer
2004	$4.33	$4.28
2005	$4.52	$3.62
2006	$4.34	$4.36
2007	$4.19	$4.52
2008	$3.95	$4.24
2009	$3.70	$3.88
2010	$2.88	$3.39
2011	$1.68	$3.67
2012	$1.66	$3.11
2013	$1.32	$3.12
2014	$0.97	$3.38
2015	$0.43	$3.91
2016	$0.33	$3.46
2017	$0.31	$3.19

Installation Costs ($/W) — Annual Installed Capacity (kW)

Legend: Cost to Consumer ■ — Incentive ■ — Installed Capacity (kW)

Only 29% of 2014 projects were in census tracts <100% AMI and 11% in tracts <80% AMI

REFERENCES
Residential Solar Investment Program (RSIP) Market Watch Report of February 28, 2017

CT Low-to-Moderate Income Market By the Numbers

CONNECTICUT GREEN BANK

Income Level by AMI Band	# Census Tracts	Tract Households	% of Households	Tract Owner Occupied Households	% OO HHs in AMI Band	Tract Renter Occupied Households	% Rental HHs in AMI Band	Average 2010 Tract Median HH Income
<60% AMI	171	240,062	18%	73,593	31%	166,469	69%	$34,401
60%-80% AMI	109	193,791	14%	104,971	54%	88,820	46%	$54,797
80%-100% AMI	153	269,711	20%	179,352	66%	90,359	34%	$68,396
100%-120% AMI	140	237,488	18%	190,944	80%	46,544	20%	$84,763
>120% AMI	251	411,504	30%	357,267	87%	54,137	13%	$118,624
Grand Total	824	1,352,556	100%	906,227	67%	443,163	33%	$77,623

CT Green Bank Definitions

Low Income = 80% AMI or lower, 40% are homeowners

Moderate income – 81%-100% AMI, 65% homeowners

Income Levels within Towns

Income Levels

Below 60% of Median Income
60% to 80% of Median Income
80% to 100% of Median Income
Above 100% of Median Income
No Data

New London
NewHaven
Bridgeport
Hartford
Towns

0 5 10 20 Miles

REFERENCES
2015 ACS Census Info. Totals are greater than individual lines due to some projects falling in unclassified census tracts.

4
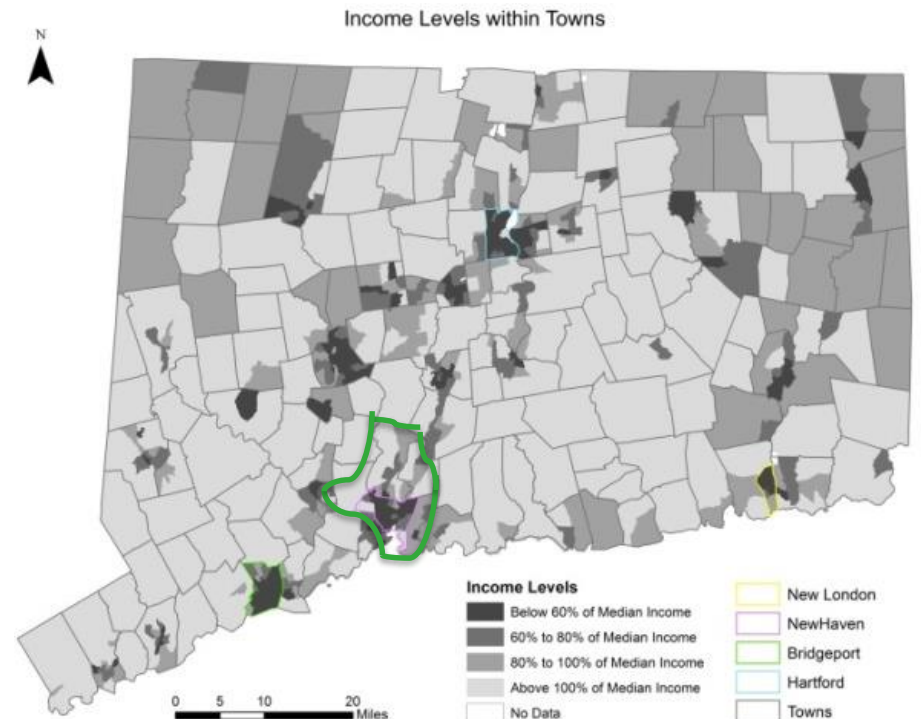
Tapping into our Low-Income Market

Market research is key to:

- Understanding our target audience

- Targeting our outreach efforts

- Developing community partners

- Adapting our messaging

Residential 1-4 Owner Occupied
Low-to-Moderate Income Portfolio

CONNECTICUT GREEN BANK

gosolarCT

- Residential Solar Investment Program
- Low-to-Moderate Income Performance Based Incentive for Third Party Owners
- Nearly 3x market rate incentive
- Income screen of 100% AMI or lower

PosiGen Solar Solutions

- $30 MM Solar for All campaign
- Solar Lease and Energy Efficiency Energy Services Agreement
- HES or HES-IE (direct install EE) leveraged
- Alternative underwrite
- Community partnerships

smart-e loan

CAPITAL FOR CHANGE

- Low interest
- Unsecured loan
- 40+ measures (EE and RE)
- 580+ FICO, 50% DTI (waived for 680% FICO, offered through CDFI and credit unions)
- 25% of loan for health and safety upgrades

+ Department of Energy Solar Energy Technologies Office *"State Energy Strategies for Low-Income Solar Deployment"* **and "***Clean Energy for Low Income Communities Accelerator"*

Moving the Needle on Inclusive Prosperity

Solar Penetration by Census Tract Median Income 2012-2017
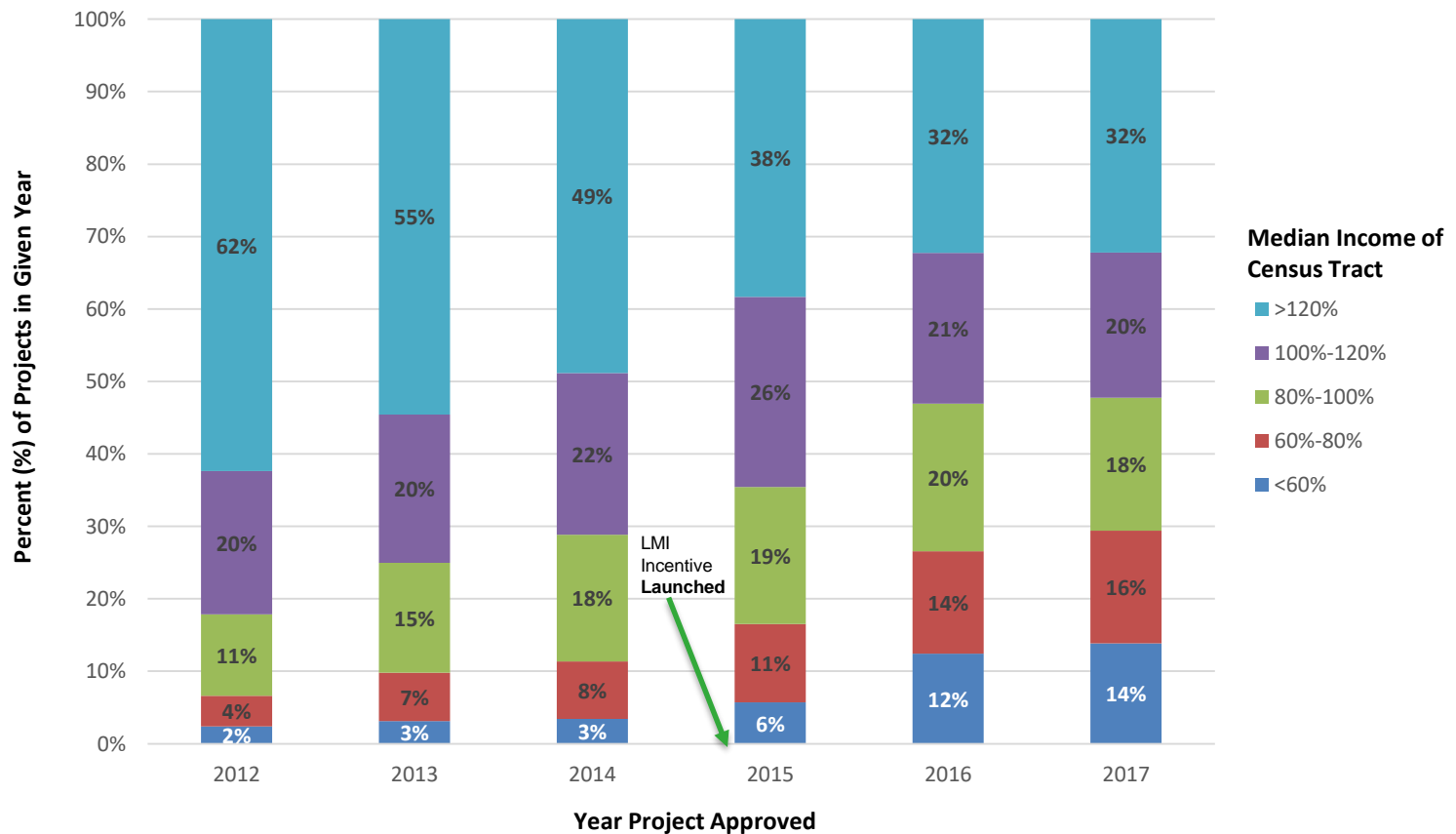
Solar penetration in census tracts earning <100% of area median income grew from 17% in 2012 to 48% in 2017

CT SOLAR CUSTOMER SEGMENTATION STUDY RESULTS

Agenda

- Assignment Overview
- High Level Findings
- Customer Personas
- Customer Geography
- Potential Marketing Strategies
- Using Priority Cluster Data
- Appendix

*Note: Images included in this PDF were sourced for presentation only, and cannot be used or distributed outside the context of this document.

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ASSIGNMENT OVERVIEW

Assignment & Objectives

Assignment

- Develop segmentation model of solar customers to help inform cost-effective customer acquisition strategies for residential solar companies interested in servicing low-to-moderate income homeowners in Connecticut

Objectives

- Define low-to-moderate income market segments that have high potential to be rooftop solar customers

- Uncover insights to help develop targeted marketing approaches aimed at high potential audiences

- Provide recommendations on how to best utilize data and insights, including sample messaging and media recommendations

Methodology

- Provided Claritas with unit record file of 4,135 CT residential solar customers living in census tracts with a median income <80% of Area Median Income, including addresses and system data

- Records were geocoded, and each was assigned to one of the 68 PRIZM Premier neighborhood lifestyle segments

- Records were categorized into five target audience groups made up of like-minded PRIZM Premier Segments. Descriptive behavioral data and geographical data was provided for each group

- Data was analyzed for high level findings and market & messaging insights

HIGH LEVEL FINDINGS

Target Audience Count & Index

CT Target Count
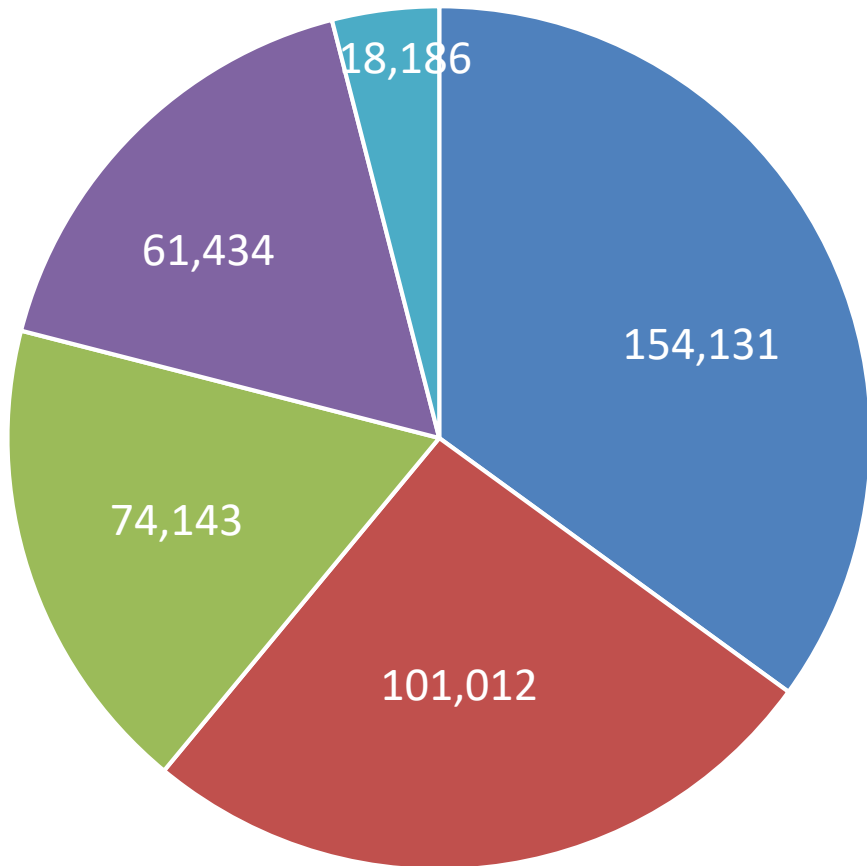
- Sensible & Secure: 154,131
- Affluent Urbanites: 101,012
- Dollars & Sense: 74,143
- Seeking Stability: 61,434
- Surviving not Thriving: 18,186

CT Target Index
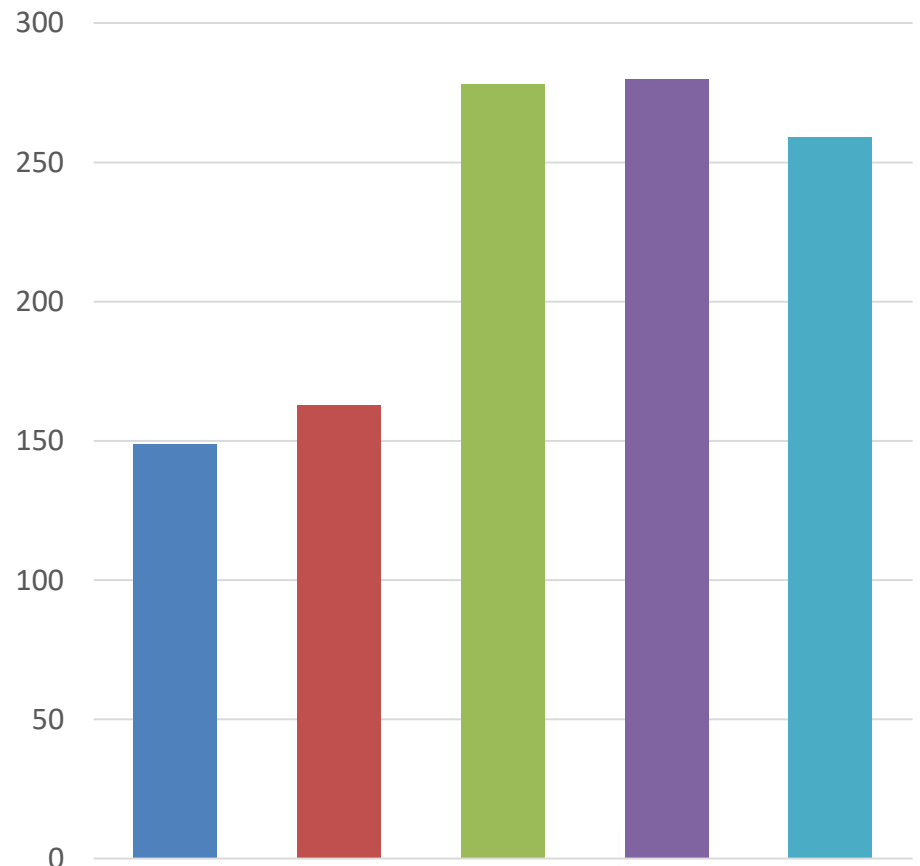
Categories: Sensible & Secure, Affluent Urbanites, Dollars & Sense, Seeking Stability, Surviving Not Thriving

CUSTOMER PERSONAS

Dollars & Sense

Demographics
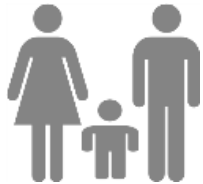
Children in Household: 2+

Undergraduate Degree

Home Value: $100-180K

HH Income: $60-125K

35

Median age

At least one member of household, white collar, full time

Married

Ethnicity: Diverse

Total Customer Count: 74,143

"Judy & Dante"

Snapshot:

- Mid-30s with kids, college educated, white collar
- Enjoy DIY projects and plan to remodel their kitchen and add solar panels within a year
- Tech savvy, early adopters of new products and use social media and the internet often
- Financially responsible, but tend to spend money now rather than save
- Live active lifestyles, biking, hiking, and doing various family activities

Using the Data to Target Judy & Dante

Messaging

- Smart use of finances – choose where you spend your money
- Stress investment/ROI
- Smart, tech savvy messaging

Visual Cues

- Young family imagery
- Active lifestyles
- Ethnically diverse
- Technology
- Well-kept middle class home

Media

- Digital media
- Radio
- TV

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Seeking Stability

Demographics
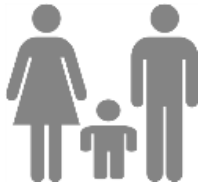
Children in Household: None

High School Diploma/Some College

Home Value: $100-200K

HH Income: $33-86K

38
Median age

Mix, Full time

Single or Divorced

Ethnicity: Diverse

Total Customer Count: 61,434

"Kurt"

Snapshot:
- Single, African American male, mid-30s, working in sales
- Doesn't take great care of his home, but would eventually like to do some remodeling
- Rarely uses a computer or the internet, but has been frequenting job sites as he looks for a new job
- Feels big investments are too risky and doesn't have a ton of disposable income
- Watches are large amount of television including sports and premium channels, but consumes little media beyond that

Using the Data to Target Kurt

Messaging
- Getting the most out of your paycheck, making your money go further
- Bettering yourself, improving your lifestyle and future

Visual Cues
- Ethnically diverse
- Urban
- Middle-class

Media
- TV
- Online ads
- Direct Mail

Surviving Not Thriving

Demographics

Children in Household: 0-1

High School Diploma

Home Value: $100-190K

Median HH Income: $27-46K

45
Median age

Blue collar, Full time

Single or Divorced

Ethnicity: Diverse

Total Customer Count: 18,186

SURVIVING NOT THRIVING
"Emma"

Snapshot:

- Divorced white female in her early 50s with no children
- High school graduate working full time as a hairdresser
- Lives alone in a house worth under $50K and has been there for just over 10 years. Rarely invests in her property despite having lived there so long
- Often reads the local newspaper and watches a high volume of TV, including soap operas and game shows
- Generally risk averse, but does purchase lottery and scratch tickets often. She rarely spends money on luxury items or dining out

Using the Data to Target Emma

Messaging
- Financial Control
- Lower bills
- Minimal risk
- Avoid tech speak

Visual Cues
- Focus on individual vs. family
- Traditional
- Blue collar

Media
- Direct Mail
- TV
- Newspaper

CUSTOMER GEOGRAPHY

Actual vs. Potential Report

- **The Actual vs. Potential Report** analyzes the penetration of the imported data (our customer list) compared to the potential for a specified behavior (purchasing solar).

    - **Actual Market Penetration:** derived from your actual customer counts per analysis area, or "penetration". Refers to your existing customers within a geographic area.

    - **Potential Market Expansion:** uses segmentation to project the behavior potential of customer households into the market. "Potential" measures the likelihood of a geographic area (by zip code) to purchase solar.

    - **What questions can Actual vs. Potential Report answer?**
        - How is my business performing?
        - What is the best strategic approach to take in each area of my market?
        - Where are my opportunities for growth within the market?
        - Where should I invest my marketing budget in the market?
        - Where should I place new locations in my market?

Four Strategies

The Actual vs. Potential Report assigns one of four strategies to each zip code within the market.

- **Dominate (High Actual, High Potential)**
  - Areas where you have performed well in the past and are expected to continue
  - These are areas where you are thriving and should continue your efforts

- **Invest (Low Actual, High Potential)**
  - Areas with low penetration rates, but have high likelihood to perform well
  - These areas contain highest potential opportunity and significant ROI potential

- **Maintain (High Actual, Low Potential)**
  - Performing better than anticipated
  - High penetration rates, even though you were not expected to perform well
  - Potential for expansion is not as strong
  - Maintain efforts

- **Innovate (Low Actual, Low Potential)**
  - Not expected to perform well and you are not performing well
  - Limit efforts or create an innovative solution

	High	**Low**
High	Dominate	Invest
Low	Maintain	Innovate

Geography: Potential
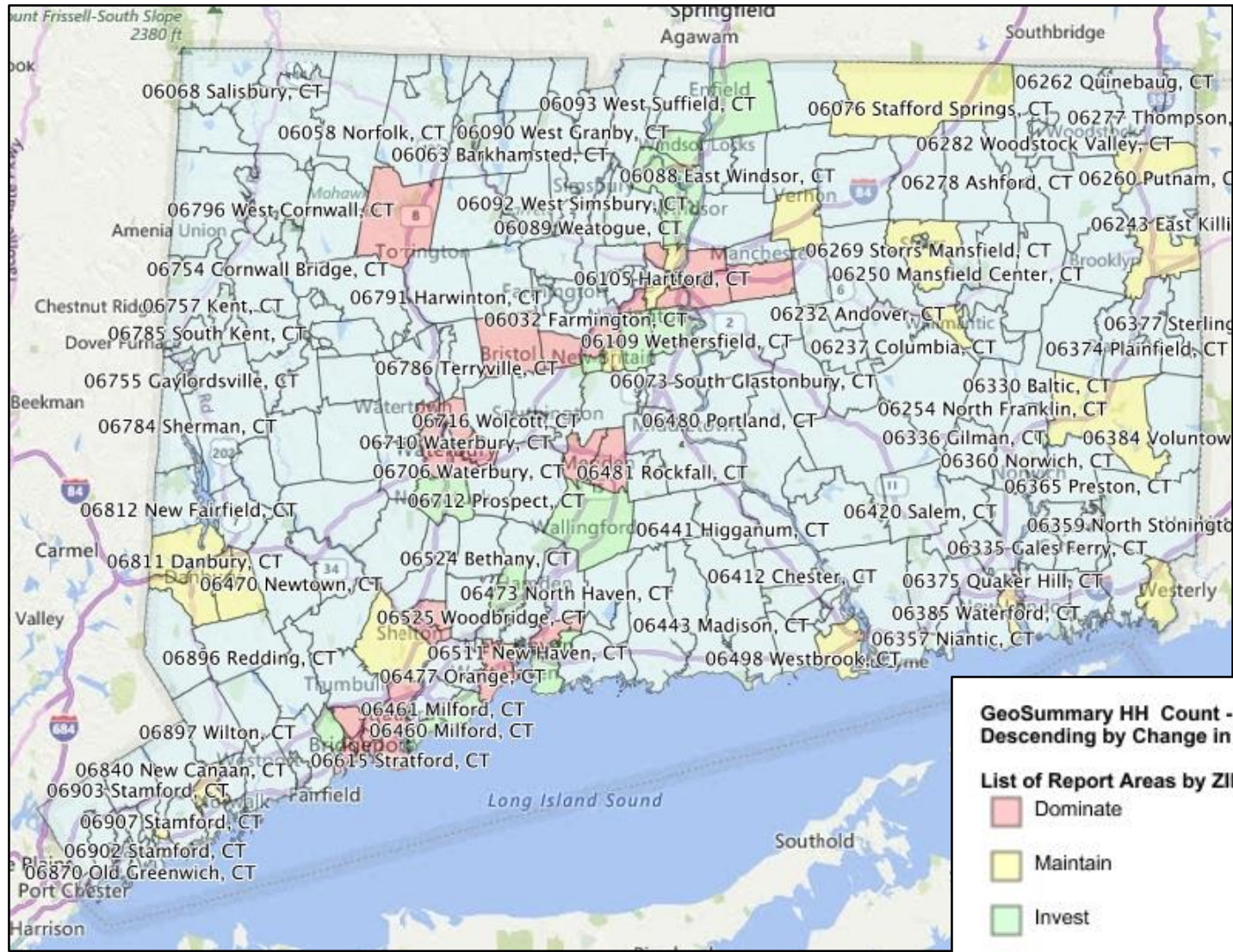
GeoSummary HH Count - C+C : % Potential: Descending by Change in Value

List of Report Areas by ZIP Code

- Dominate
- Maintain
- Invest
- Innovate

Geography: Potential

Dollars & Sense

Index	Count	Zip	Town
		DOMINATE	
236	1,346	6118	East Hartford, CT
152	607	6615	Stratford, CT
366	287	6779	Oakville, CT
208	1,270	6708	Waterbury, CT
190	768	6062	Plainville, CT
167	484	6418	Derby, CT
205	553	6110	West Hartford, CT
182	2,465	6010	Bristol, CT
177	1,351	6450	Meriden, CT
224	1,171	6451	Meriden, CT
242	952	6112	Hartford, CT
182	1,442	6790	Torrington, CT
140	1,094	6040	Manchester, CT
276	1,101	6401	Ansonia, CT
242	2,711	6516	West Haven, CT
349	1,774	6108	East Hartford, CT
211	1,492	6053	New Britain, CT
301	1,771	6705	Waterbury, CT
320	887	6706	Waterbury, CT
330	1,607	6704	Waterbury, CT
215	1,662	6513	New Haven, CT
211	396	6710	Waterbury, CT
327	1,630	6114	Hartford, CT
147	1,320	6606	Bridgeport, CT
131	624	6605	Bridgeport, CT
		INVEST	
157	942	6095	Windsor, CT
219	1,206	6514	Hamden, CT
238	1,584	6770	Naugatuck, CT
179	304	6052	New Britain, CT
217	623	6096	Windsor Locks, CT
195	1,741	6082	Enfield, CT
189	1,234	6512	East Haven, CT
272	170	6380	Taftville, CT
106	1,020	6492	Wallingford, CT
127	506	6825	Fairfield, CT

Seeking Stability

Index	Count	Zip	Town
		DOMINATE	
1063	7,891	06606	Bridgeport, CT
421	1,398	06615	Stratford, CT
388	1,537	06605	Bridgeport, CT
255	369	06779	Oakville, CT
242	581	06418	Derby, CT
237	1,200	06708	Waterbury, CT
236	2,650	06010	Bristol, CT
231	1,127	06705	Waterbury, CT
222	1,048	06118	East Hartford, CT
222	745	06062	Plainville, CT
220	953	06451	Meriden, CT
213	1,250	06053	New Britain, CT
212	1,337	06450	Meriden, CT
182	1,690	06516	West Haven, CT
181	1,169	06040	Manchester, CT
173	698	06704	Waterbury, CT
139	459	06401	Ansonia, CT
139	584	06108	East Hartford, CT
133	873	6790	Torrington, CT
131	842	06513	New Haven, CT
114	255	06110	West Hartford, CT
		INVEST	
238	1,292	06512	East Haven, CT
155	1,150	06082	Enfield, CT
146	347	06096	Windsor Locks, CT
177	247	06052	New Britain, CT
305	1,683	6770	Naugatuck, CT
248	1,128	06514	Hamden, CT
287	149	06380	Taftville, CT
104	826	06492	Wallingford, CT
118	587	06095	Windsor, CT
288	953	06825	Fairfield, CT

Surviving Not Thriving

Index	Count	Zip	Town
		DOMINATE	
588	271	06710	Waterbury, CT
500	491	06615	Stratford, CT
462	446	06112	Hartford, CT
355	424	06704	Waterbury, CT
305	298	06401	Ansonia, CT
250	486	6790	Torrington, CT
235	339	06705	Waterbury, CT
221	270	06114	Hartford, CT
190	361	06513	New Haven, CT
184	506	06516	West Haven, CT
184	125	06706	Waterbury, CT
168	209	06108	East Hartford, CT
156	218	06118	East Hartford, CT
154	197	06451	Meriden, CT
115	219	06040	Manchester, CT
100	187	06450	Meriden, CT
		INVEST	
129	283	06082	Enfield, CT
126	89	06096	Windsor Locks, CT
171	280	6770	Naugatuck, CT
115	170	06095	Windsor, CT
241	37	06380	Taftville, CT
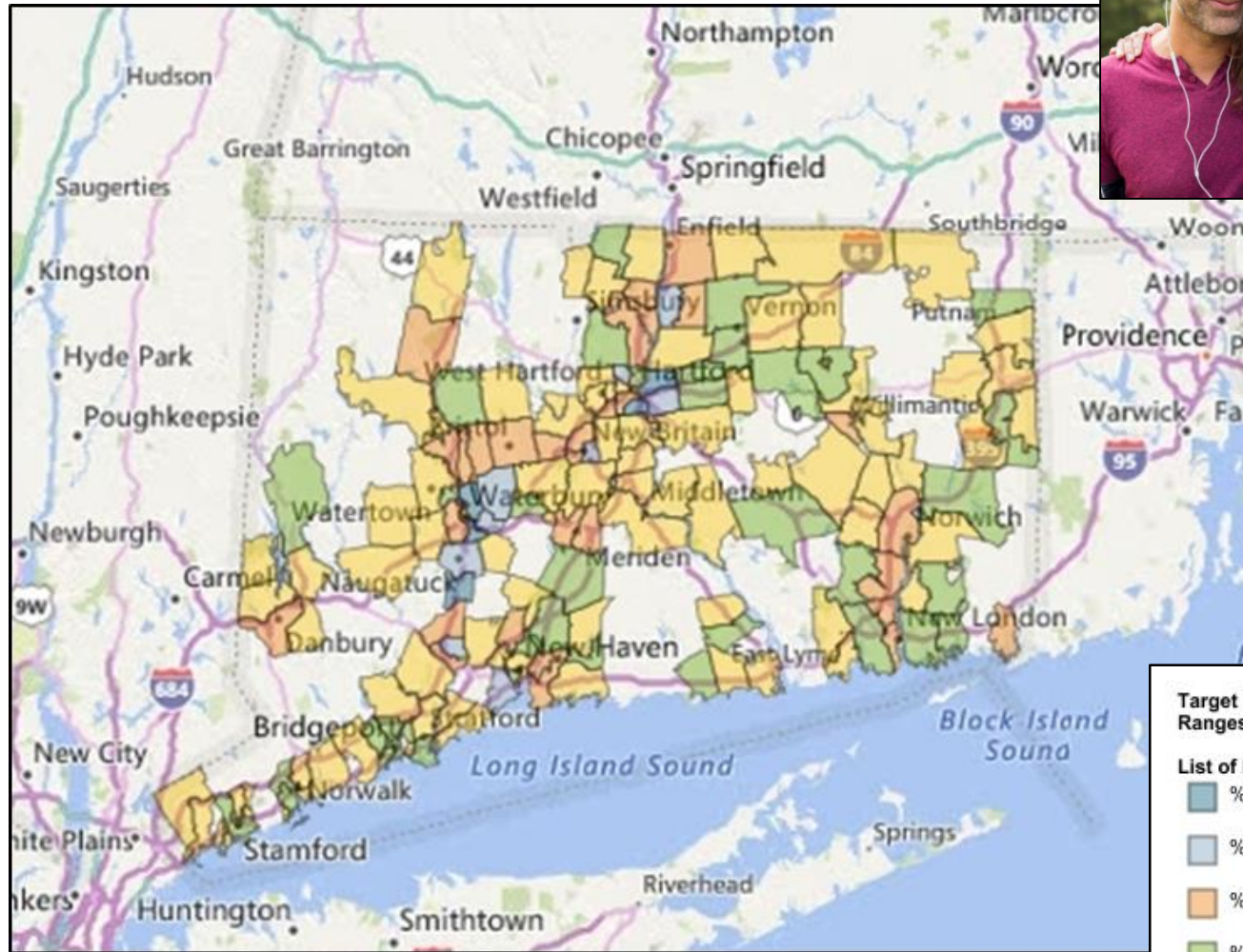
Geography: Actual

Target 3 : % Pen: Descending by Equal Ranges

List of Report Areas by ZIP Code

% Pen (16.5687%~20.7071%)

% Pen (12.4304%~16.5687%)

% Pen (8.2920%~12.4304%)

% Pen (4.1536%~8.2920%)

% Pen (0.0153%~4.1536%)
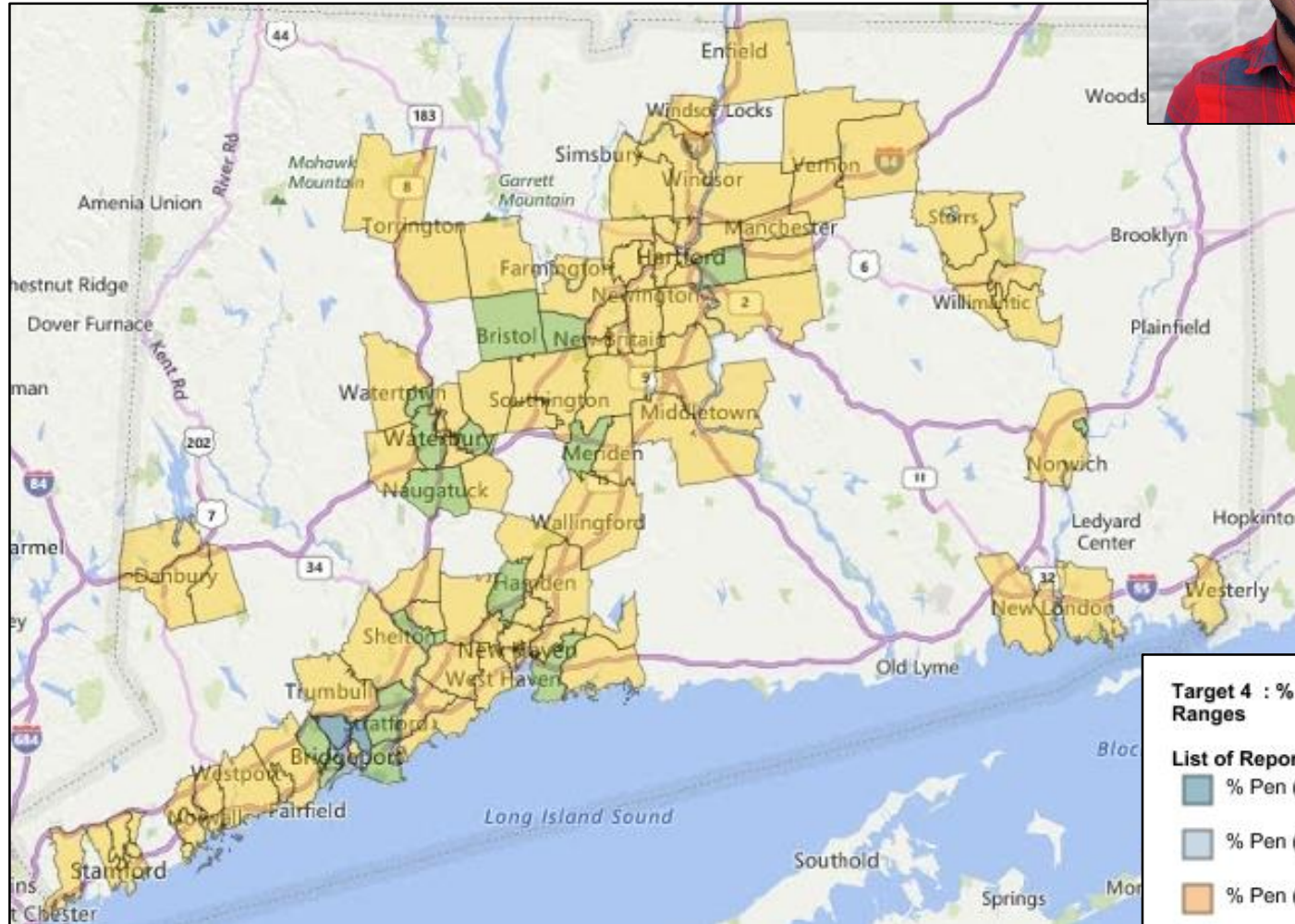
Geography: Actual

Target 4 : % Pen: Descending by Equal Ranges

List of Report Areas by ZIP Code

- % Pen (38.4213%~48.0242%)
- % Pen (28.8185%~38.4213%)
- % Pen (19.2157%~28.8185%)
- % Pen (9.6128%~19.2157%)
- % Pen (0.0100%~9.6128%)

Geography: Actual
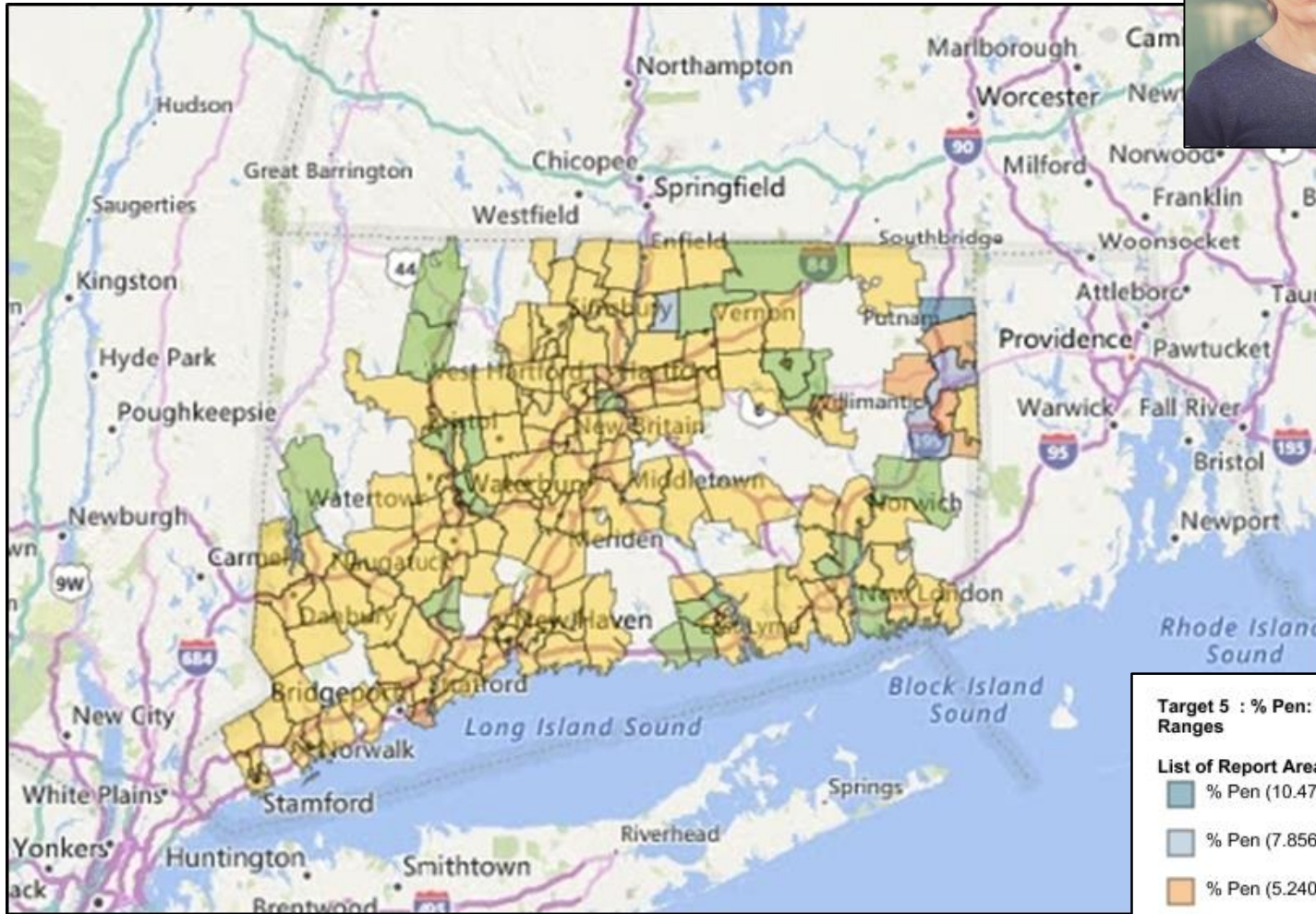
Target 5 : % Pen: Descending by Equal Ranges

List of Report Areas by ZIP Code

- % Pen (10.4719%~13.0878%)
- % Pen (7.8561%~10.4719%)
- % Pen (5.2403%~7.8561%)
- % Pen (2.6244%~5.2403%)
- % Pen (0.0086%~2.6244%)

Actual vs. Potential Analysis

- Based on the four market strategies, we recommend focusing primarily on "**Dominate**" and "**Invest**" zip codes:
  - These are areas with a high potential for expansion
  - It makes sense to focus on areas where the potential to perform well is high, rather than in areas where people have already purchased solar
  - "Maintain" Strategy does not take into consideration that solar customers will not continue buying solar
    - "Maintain" zip codes should be considered a secondary target market
  - "Innovate" should be largely avoided; these are locations with low penetration *and* low potential

- Focusing on "Dominate" and "Invest" over "Maintain" and "Innovate" narrows the CT target market to 32% of the state population, allowing for a significantly more focused market strategy

National Geography

DOLLARS & SENSE	SEEKING STABILITY	SURVING NOT THRIVING
PRIZM Segments • New Homesteaders • The Cosmopolitans • Pools & Patios • Second City Startups • Bright Lights Li'l City	PRIZM Segments • American Dreams • Home Sweet Home • Metro Grads • Urban Achievers • Urban Modern Mix	PRIZM Segments • Campers & Camo • Lo-Tech Singles • Second City Generations
National Locations • Urbanicity: Metro Mix, Town, Urban • Key States: CA, TX, FL, NV, WY, UT, CO, MA, PA, NY	National Locations • Urbanicity: Metro Mix, Urban • Key States: OR, FL, NM, NY, NV, WA, MI, WI, IL	National Locations • Urbanicity: Metro Mix, Town • Key States: Campers & Camo can be found in rural areas throughout the country, while the other two segments are especially prominent in CA, TX, WA, and AZ

*Note: See appendix for full breakdown of PRIZM segments and geographic locations

POTENTIAL MARKETING STRATEGIES

Potential Marketing Tactics

Based on this analysis, we recommend targeted marketing efforts featuring:

- **Digital Media**
  - Use paid and organic social media, Search Engine Marketing, and targeted digital display ads to reach your target audience.
    - Focus on target segments that are more inclined to use the internet, social media, and smart phones
    - Use Facebook and Google to target specific PRIZM premier segments and high potential zip codes

- **Direct Mail**
  - Utilize zip codes identified as high potential areas to reach your target audience.
    - Use a list broker to purchase an email or mailing list for your target market

Potential Marketing Tactics

- **Local TV, Radio, Print, and Outdoor Advertising**
  - Identify most commonly used forms of media within each audience and use local channels to communicate your message
  - Utilize outdoor advertising including billboards and public transit in high traffic areas, signage in malls, building lobbies, etc.
    - Traditional broadcast television is expensive and will reach far more customers than are relevant to your effort, therefore wasting your media budget.
    - Cable TV and OTT TV (streamed via internet) allows for a more targeted approach and more efficient use of your marketing dollars.

- **Community Outreach**
  - To effectively reach your target audience, all paid marketing efforts should be paired with direct community outreach, including canvassing and partnerships with local organizations, such as community groups or faith-based institutions.

Sample Messaging & Creative

- While each target audience exhibits different lifestyle behaviors and traits, uses different forms of media, and resides in different parts of the state, there is one attribute that connects all three: the desire to save money.
    - This benefit can be communicated in a number of different ways depending on the target audience, and should be paired with imagery that appeals to the target's interests, values, and lifestyle.

DISCOVER THE POWER TO SAVE.

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, minim veniam, quis jutsi nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo detip consequat. Duis autem vel eum inure dolor in hendrerit in vulputate velit esse molestie consequat. minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo detip consequat.

Ut wisi enim ad minim veniam, qunostrud exerci tation grate lobortis nisl ut aliquip ex minim veniam; quis nostrud.

Visit: www.saulgoodsolar.com or call: 1-866-767-4436   Saulgood Solar

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USING PRIORITY CLUSTER DATA

Using Segmentation Data

- Marketing efforts are often only as good as the data they're based on.

- This segmentation data can be used to:
  - Define your target audience
  - Create relevant messaging
  - Reach audiences through your target's preferred media channels
  - Maximize marketing budget by focusing efforts in key territories of opportunity

- Use the following slides as a guideline to develop and implement your marketing initiatives.

Create a Marketing Plan

1. Define the Target: Who are we trying to reach?
   - Use the segmentation study and personas to define a target audience. This may include focusing on 1 or all 3 targets, specific PRIZM segments within those targets, or limiting your audience by geographic area.

2. Outline the Objective: What are we trying to get people to do?
   - Is it an awareness campaign? Are we generating leads? Are we asking them to upgrade? Are we asking them to change energy sources? Is it a trial?

3. Determine the Budget: How much will you spend on this effort? What does a positive ROI look like?

4. Identify the Strategy: How will we get them to do what we want them to do?
   - Where is this target consuming media and how?

Implement Your Marketing Plan

5. Develop the Creative: What is the message? And what does it look like?

   - What is the look/feel of the campaign?

6. Execute the Tactics: How will we get our message across?

   - Digital display? Direct mail? Tradeshow and Event?
   - Determine tracking protocol (use unique URLs in digital campaigns to track clicks in Google Analytics, ensure any media partners are providing results throughout the campaign, etc.)

7. Measure the Campaign: How did the campaign do?

   - Did you build awareness? Pre-post surveys
   - Did you drive sales?
   - Did you generate leads? How many?

Using Segmentation Data at a National Level

- Segmentation data outlined in this deck is based on LMI solar customers from CT, however like-minded customers can be found nation-wide.

  - PRIZM segments that make up each target are found throughout the U.S. to varying degrees, making viable targets beyond just CT. See the Appendix for a full breakdown of geographic locations by segment.

  - Determine if any target group is represented in your geographic location. Digital media platforms like Google & Facebook allow you to narrow your focus and minimize waste by targeting specific PRIZM segments.

  - Suggested messaging, visual cues, and media outlined in this presentation apply to these targets regardless of geographic location.

  - Note that while this was an LMI study, CT has a higher median income than most other states.

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Q&A

- **Isabelle Hazlewood**, Associate Manager of Statutory and Infrastructure Programs, Connecticut Green Bank

- **Alex Bradley**, Senior Account Executive, C+C

- **Diana Chace**, Program Associate, Clean Energy States Alliance (moderator)

Upcoming Webinar

Follow-Up Discussion on Customer Acquisition for LMI Solar Programs

Thursday, December 14, 1-2pm ET

Read more and register at www.cesa.org/webinars

Contact Information

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APPENDIX

Terms: Count & Index

Count & Index are used to determine the likelihood of a target audience to exhibit a specific behavior. Count describes the population your target is measured against, while Index compares your target to the average person.

- **Count:** the universe against which the product profile is compared to.
- **Index:** the extent to which usage of the product (solar) is concentrated in a given neighborhood type, in relation to an average of 100. An index of 100 indicates a type of neighborhood that is no more or less likely than average to use the product, while a high index indicates a high usage rate. The higher the index above 100, the better the segment or segment group is for the product.

Findings: Five Distinct Targets

- CT solar customer list contains records that fall into five distinct target groups, which we refer to as the following:
    1. Sensible & Secure
    2. Affluent Urbanites
    3. Dollars & Sense
    4. Seeking Stability
    5. Surviving Not Thriving

- While other factors went into determining target groups (e.g. household composition, age, urbanicity), income level is one of the primary factors and one of our primary areas of focus

- For the purposes of this study, we've focused mainly on Targets 3-5: Dollars & Sense, Seeking Stability, and Surviving Not Thriving

DOLLARS & SENSE
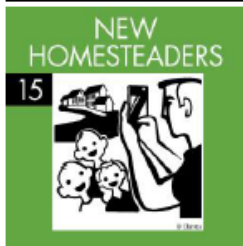
Upscale Younger Mostly with Kids

NEW HOMESTEADERS 15

Young, upper-middle-class families seeking to escape suburban sprawl find refuge in New Homesteaders, a collection of small rustic townships. With a mix of jobs in white and blue-collar industries, these dual-income couples have fashioned comfortable, child-centered lifestyles; their driveways are filled with campers and powerboats, their house with the latest technological gadgets and hunting gear.

Owns a Subaru • Eats at Cold Stone Creamery • Shops at Justice • Goes hunting • Flies Frontier • Visits NHL.com • Listens to New Country

Age 25-44	Mostly Owners	High IPA	Above Average Tech

Top 5 Counties

Code	Name	Index
02150	Kodiak Island Borough, AK	3251
02220	Sitka City and Borough, AK	2848
02170	Matanuska-Susitna Borough, AK	1863
48003	Andrews County, TX	1681
38105	Williams County, ND	1556

US by County

This map highlights each County where New Homesteaders households are found
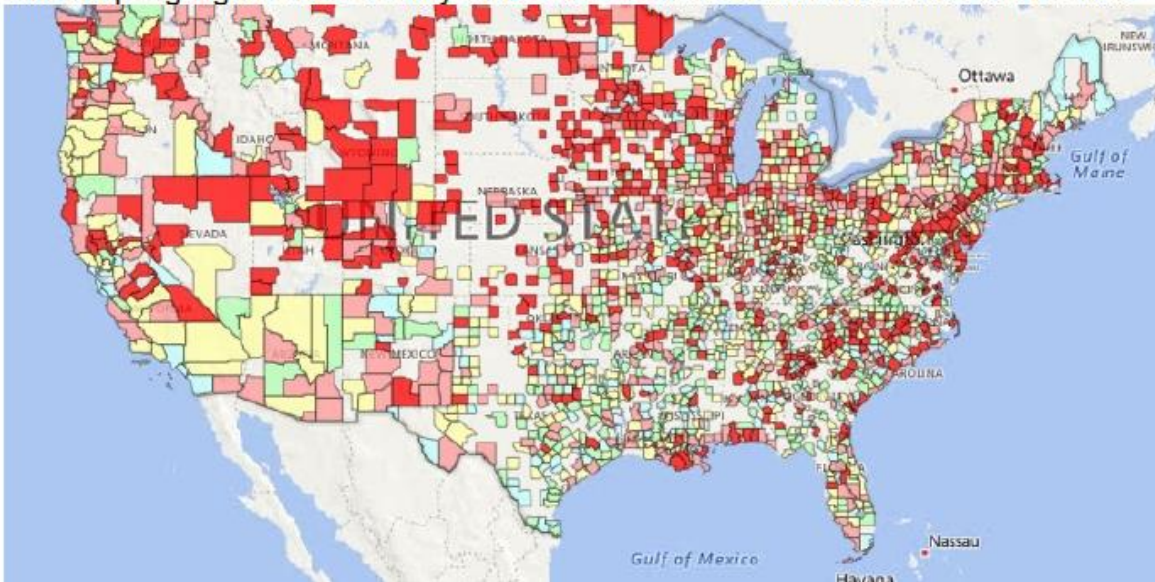
		% Comp	% Pen	Index
	Quintile :1	57.92	3.38	290
	Quintile :2	23.90	1.40	120
	Quintile :3	12.55	0.74	63
	Quintile :4	4.82	0.28	24
	Quintile :5	0.81	0.05	4

DOLLARS & SENSE

THE COSMOPOLITANS 21
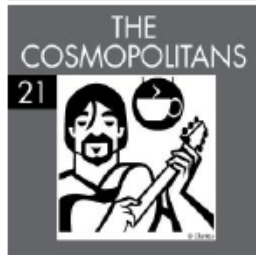
Upscale Younger Family Mix

Educated and upscale, The Cosmopolitans are urbane couples in America's fast-growing cities. Concentrated in major metro areas, these households feature older homeowners without children. A vibrant social scene surrounds their older homes and apartments, and residents love the nightlife and enjoy leisure-intensive lifestyles.

Owns a BMW • Eats at Starbucks • Shops at Crate & Barrel • Goes skiing/snowboarding • Stays at Sheraton • Uses Yelp • Listens to Alternative

Age 25-44	Homeowners	Moderate IPA	Below Average Tech

Top 5 Counties

Code	Name	Index
08031	Denver County, CO	431
29510	St. Louis city, MO	421
41051	Multnomah County, OR	399
51510	Alexandria city, VA	394
25025	Suffolk County, MA	315

US by County

This map highlights each County where The Cosmopolitans households are found

		% Comp	% Pen	Index
	Quintile :1	42.51	6.51	217
	Quintile :2	24.47	3.76	125
	Quintile :3	16.89	2.42	81
	Quintile :4	11.37	1.69	56
	Quintile :5	4.77	0.73	24

DOLLARS & SENSE
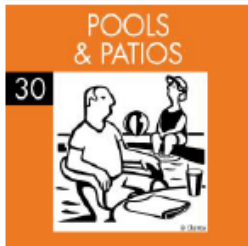
POOLS & PATIOS
30

Upper Mid(Scale) Younger Mostly w/ Kids

Pools & Patios is a segment of middle-aged suburban families. In these stable neighborhoods graced with backyard pools and patios, residents work as white-collar managers and professionals, and are now at the top of their careers. They are above average technology users, often researching products and shopping online.

Owns a Kia • Eats at Wingstop • Shops at New York & Company • Plays soccer • Stays at Spring Hill Suites • Watches Nick Jr • Listens to Classic Country

| Age 25-44 | Mostly Owners | Low IPA | Above Average Tech |

Top 5 Counties

Code	Name	Index
49045	Tooele County, UT	686
48135	Ector County, TX	627
53021	Franklin County, WA	591
13063	Clayton County, GA	545
48329	Midland County, TX	521

US by County

This map highlights each County where Pools & Patios households are found

		% Comp	% Pen	Index
	Quintile :1	53.24	4.79	266
	Quintile :2	24.75	2.23	124
	Quintile :3	13.61	1.22	68
	Quintile :4	6.58	0.59	33
	Quintile :5	1.82	0.17	9

DOLLARS & SENSE

SECOND CITY STARTUPS

33

Upper Mid(Scale) Younger Mostly with Kids

In Second City Startups, young to middle-aged families have settled in neighborhoods within smaller cities and metro areas. These families are ethnically diverse and are more likely to have a military affiliation of some kind and have average technology use.

Owns a GMC • Eats at CiCi's Pizza • Shops at Ross • Follows motocross • Stays at La Quinta • Watches TV One • Listens to Urban Adult Contemporary

Age 25-44	Mix	Low IPA	Average Tech

Top 5 Counties

Code	Name	Index
51685	Manassas Park city, VA	1171
06069	San Benito County, CA	958
13063	Clayton County, GA	805
48479	Webb County, TX	764
22095	St. John the Baptist Parish, LA	751

US by County

This map highlights each County where Second City Startups households are found
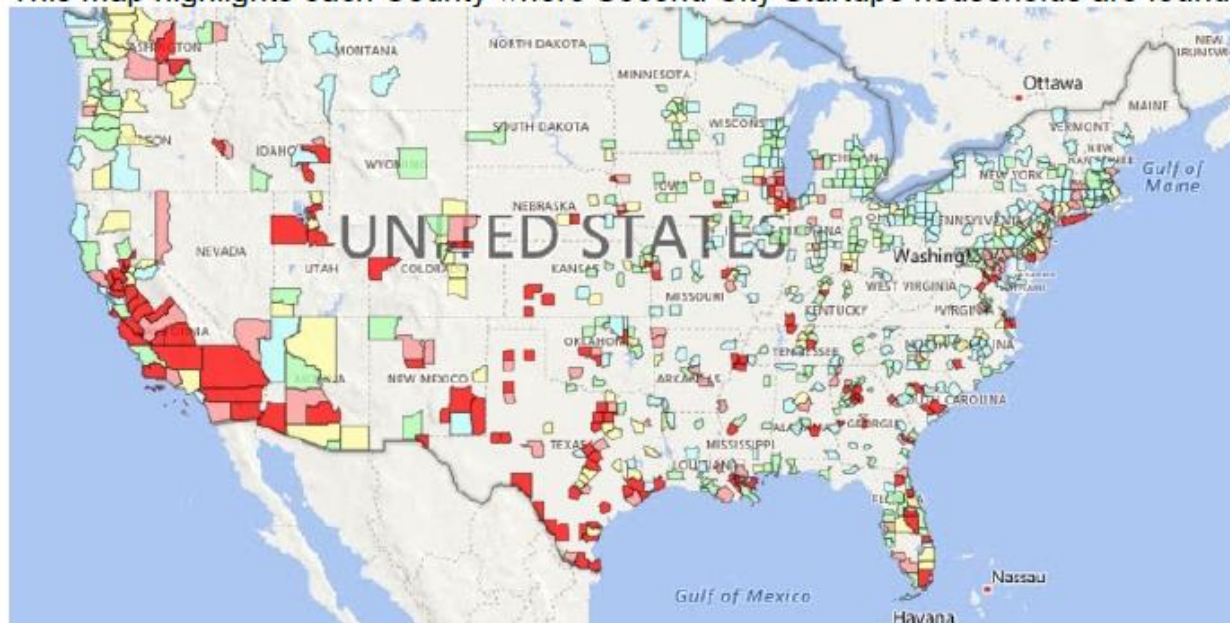
		% Comp	% Pen	Index
■	Quintile :1	60.50	3.91	301
■	Quintile :2	21.36	1.39	107
■	Quintile :3	11.17	0.72	56
■	Quintile :4	5.62	0.36	28
■	Quintile :5	1.35	0.09	7

DOLLARS & SENSE

BRIGHT LIGHTS, LI'L CITY

37

Upper Mid(Scale) Younger Family Mix

Not all of America's chic sophisticates live in major metros. Brite Lights, Li'l City is a group of well-off, college educated, middle-aged couples settled in the nation's satellite cities and suburbs. Despite living further out from the urban downtowns, they still like to go out on the town with frequent meals out and karaoke evenings.

Owns a Cadillac • Eats at Taco Bell • Uses smartphone for shopping • Follows motocross • Cruises on Carnival • Watches Adult Swim • Listens to Rock

Age 25-44	Mix	Low IPA	Average Tech

Top 5 Counties

Code	Name	Index
51650	Hampton city, VA	634
51570	Colonial Heights city, VA	589
51740	Portsmouth city, VA	516
51670	Hopewell city, VA	462
51770	Roanoke city, VA	450

US by County

This map highlights each County where Bright Lights, Li'l City households are found
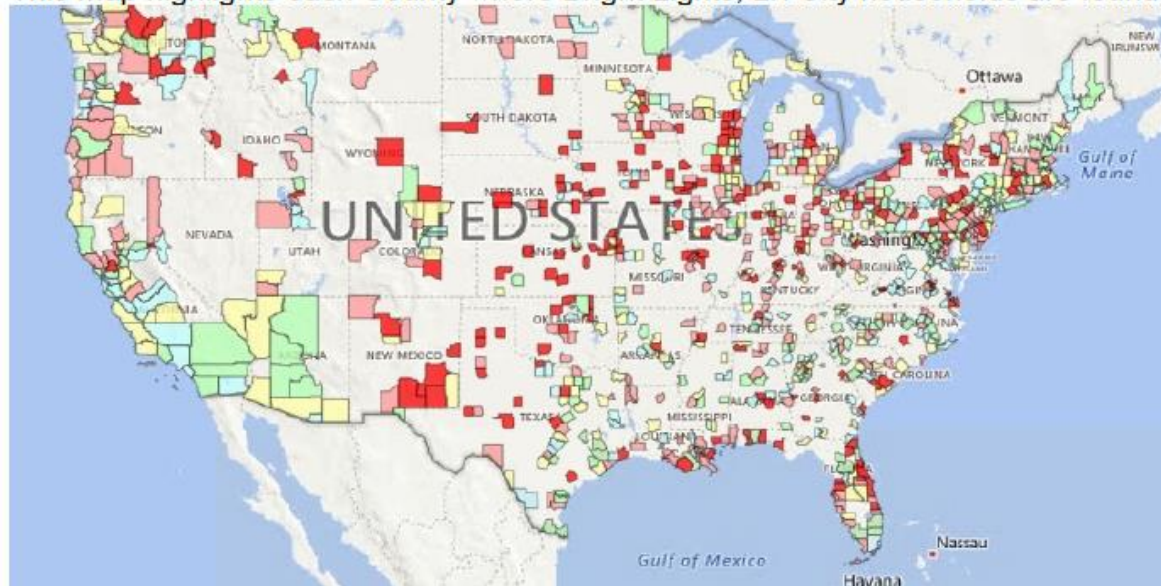
		% Comp	% Pen	Index
	Quintile :1	45.37	3.83	227
	Quintile :2	25.67	2.17	128
	Quintile :3	15.97	1.35	80
	Quintile :4	9.97	0.84	50
	Quintile :5	3.01	0.26	15

AMERICAN DREAMS
19

Midscale Middle Age Mostly without Kids

American Dreams residents are found in upper-middle-class multilingual neighborhoods in urban areas. They are heavy grocery and convenience store shoppers, opting to prepare meals at home more than their urban counterparts in other segments.

Owns a Lexus • Eats at The Cheesecake Factory • Shops at Nordstrom Rack • Follows European soccer • Flies JetBlue • Uses Yelp • Listens to Jazz

Age <55	Mostly Owners	Moderate IPA	Average Tech

Top 5 Counties

Code	Name	Index
36085	Richmond County, NY	528
36081	Queens County, NY	332
22051	Jefferson Parish, LA	325
49035	Salt Lake County, UT	282
08005	Arapahoe County, CO	260

US by County

This map highlights each County where American Dreams households are found

		% Comp	% Pen	Index
	Quintile :1	42.97	6.89	228
	Quintile :2	26.92	4.11	136
	Quintile :3	16.84	2.61	87
	Quintile :4	9.41	1.45	48
	Quintile :5	3.86	0.52	17

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SEEKING STABILITY

HOME SWEET HOME

26

Upper Mid(Scale) Middle Age without Kids

Widely scattered across the nation's suburbs and second cities, the residents of Home Sweet Home tend to be younger, midscale families living in mid-sized homes. The adults in the segment, mostly under 55, have gone to college and hold professional and white-collar jobs. These folks stay busy remodeling and improving their homes, enjoy the occasional night out singing karaoke, and follow professional sports.

Owns a Kia • Eats at Jason's Deli • Shops at Cost Plus World Market • Follows PGA/LPGA • Cruises on Royal Caribbean • Visits PGATour.com • Listens to minor league baseball

Age <55	Mostly Owners	Low IPA	Above Average Tech

Top 5 Counties

Code	Name	Index
38101	Ward County, ND	461
48135	Ector County, TX	436
48179	Gray County, TX	425
51770	Roanoke city, VA	378
22087	St. Bernard Parish, LA	377

US by County

This map highlights each County where Home Sweet Home households are found
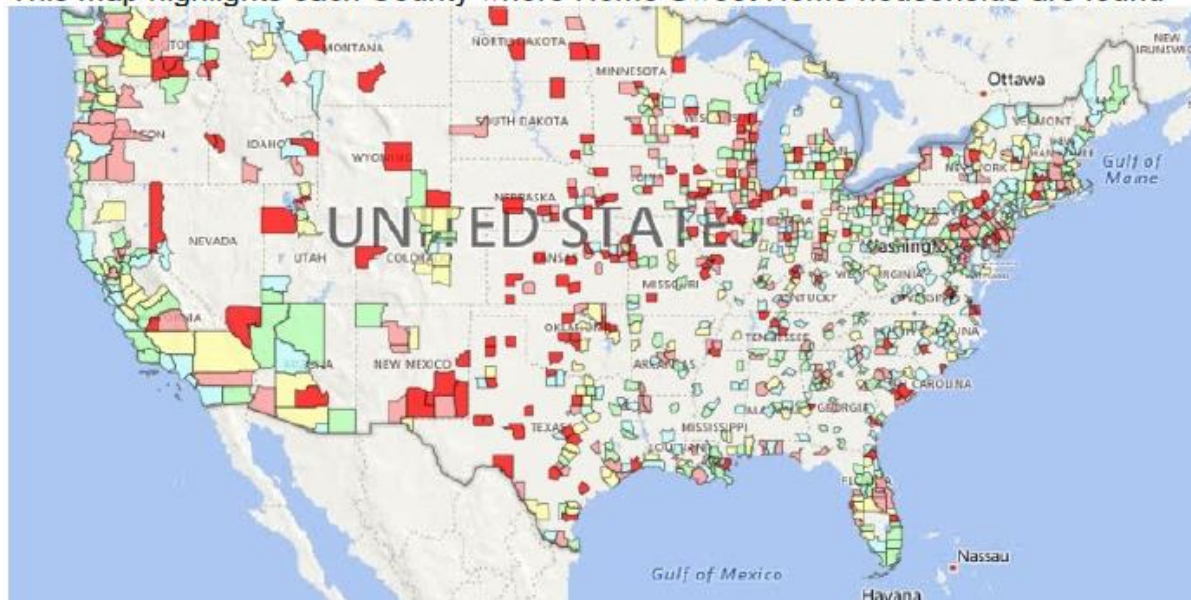
	% Comp	% Pen	Index
Quintile :1	44.73	3.52	222
Quintile :2	26.66	2.11	133
Quintile :3	17.12	1.36	86
Quintile :4	9.50	0.74	47
Quintile :5	1.98	0.16	10

SEEKING STABILITY
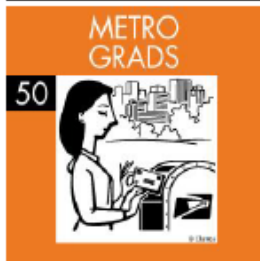
METRO GRADS 50

Lower Mid(Scale) Middle Age Mostly without Kids

Metro Grads are middle age singles and couples still establishing themselves in their careers and their lives. They are settled in suburban areas and second cities but are often out and about, attending everything from soccer and hockey games to operas.

Owns a GMC • Eats at Jack in the Box • Visits CraigsList on PC • Plays soccer • Stays at La Quinta • Watches Univision • Listens to Adult Contemporary

Age <55   Homeowners   Moderate IPA   Average Tech

Top 5 Counties

Code	Name	Index
18035	Delaware County, IN	578
16005	Bannock County, ID	517
54061	Monongalia County, WV	490
49057	Weber County, UT	458
20051	Ellis County, KS	387

US by County

This map highlights each County where Metro Grads households are found

		% Comp	% Pen	Index
⬛	Quintile :1	45.93	3.98	229
🟥	Quintile :2	24.36	2.12	122
🟨	Quintile :3	16.30	1.42	82
🟩	Quintile :4	10.75	0.94	54
🟦	Quintile :5	2.67	0.23	13

SEEKING STABILITY
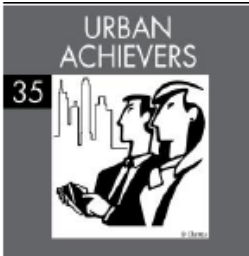
URBAN ACHIEVERS
35

Midscale Middle Age Mostly without Kids

Urban Achievers are midscale, middle aged, ethnically diverse homeowners in urban neighborhoods with established careers and college degrees. They are active participants in their communities and strong supporters of their local professional sports teams.

Owns a Hyundai • Eats at Cold Stone Creamery • Shops at Nordstrom • Follows pro boxing • Flies JetBlue • Watches Telemundo • Listens to Jazz

Age <55	Mostly Owners	Below Average IPA	Average Tech

Top 5 Counties

Code	Name	Index
36081	Queens County, NY	321
22051	Jefferson Parish, LA	276
42045	Delaware County, PA	251
12011	Broward County, FL	250
49035	Salt Lake County, UT	249

US by County

This map highlights each County where Urban Achievers households are found

		% Comp	% Pen	Index
(red)	Quintile :1	45.98	7.14	201
(pink)	Quintile :2	25.30	4.53	128
(yellow)	Quintile :3	17.21	3.13	88
(green)	Quintile :4	9.21	1.67	47
(cyan)	Quintile :5	2.30	0.44	13

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SEEKING STABILITY

URBAN MODERN MIX 45
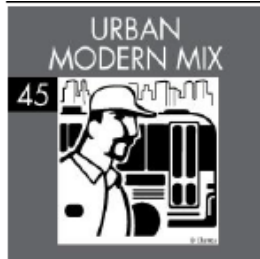
Midscale Middle Age Mostly without Kids

In Urban Modern Mix, lower middle class singles and couples reside in ethnically diverse neighborhoods in or near the city center. Despite only average overall technology use, they are frequent online shoppers for everything from jeans to groceries.

Owns a Nissan • Eats at White Castle • Shops at Burlington • Follows pro boxing • Flies JetBlue • Watches Telemundo • Listens to Gospel

Age <55   Mix   Low IPA   Average Tech

Top 5 Counties

Code	Name	Index
42101	Philadelphia County, PA	549
29510	St. Louis city, MO	542
24510	Baltimore city, MD	521
26163	Wayne County, MI	464
48355	Nueces County, TX	451

US by County

This map highlights each County where Urban Modern Mix households are found

	% Comp	% Pen	Index
Quintile :1	54.24	15.26	272
Quintile :2	23.97	6.73	120
Quintile :3	14.21	3.99	71
Quintile :4	5.78	1.64	29
Quintile :5	1.80	0.50	9

SURVIVING NOT THRIVING

CAMPERS & CAMO

51
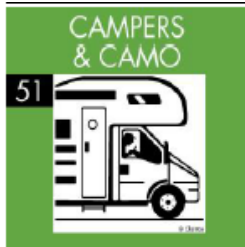
Downscale Middle Age Family Mix

Primarily found in more rural areas, Campers & Camo families enjoy the outdoors. A top segment for ownership of an RV, they also enjoy hunting and fishing. Despite their age, they are below average in their use of technology but are big fans of country music and prefer a value when shopping, traveling, and eating out.

Owns a Dodge • Eats at Little Caesars • Shops at Wal-Mart • Follows Grand Prix • Stays at Quality Inn • Watches Nick • Listens to New Country
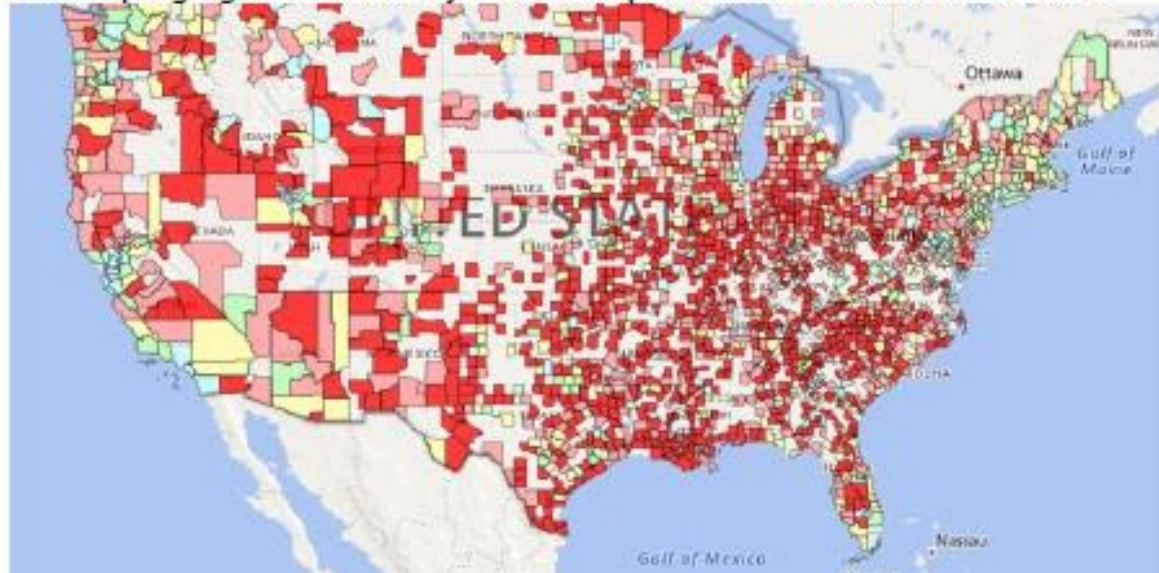
Age 35-54	Homeowners	Below Average IPA	Below Average Tech

Top 5 Counties

Code	Name	Index
48127	Dimmit County, TX	1503
48111	Dallam County, TX	1378
48505	Zapata County, TX	1343
48357	Ochiltree County, TX	1275
48117	Deaf Smith County, TX	997

US by County

This map highlights each County where Campers & Camo households are found

		% Comp	% Pen	Index
	Quintile :1	60.82	6.12	304
	Quintile :2	24.44	2.46	122
	Quintile :3	10.70	1.07	53
	Quintile :4	3.47	0.35	17
	Quintile :5	0.56	0.06	3

SURVIVING NOT THRIVING
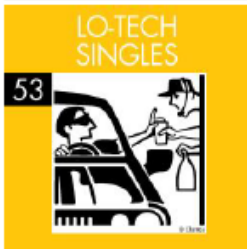
Downscale Mature without Kids

Lo-Tech Singles are older households centered mainly in the nation's second cities. Residents are below average in their technology use, choosing instead a night out at a restaurant as their evening entertainment.

Owns a Lincoln • Eats at Church's Chicken • Shops at Stein Mart • Follows IndyCar • Stays at Motel 6 • Watches WGN • Listens to Gospel

Age 65+	Homeowners	Low IPA	Below Average Tech

Top 5 Counties

Code	Name	Index
48323	Maverick County, TX	866
48465	Val Verde County, TX	813
28151	Washington County, MS	744
51590	Danville city, VA	717
51520	Bristol city, VA	681

US by County

This map highlights each County where Lo-Tech Singles households are found

		% Comp	% Pen	Index
🟥	Quintile :1	56.21	4.96	286
🟥	Quintile :2	25.11	2.18	126
🟨	Quintile :3	11.83	1.03	60
🟩	Quintile :4	5.42	0.47	27
🟦	Quintile :5	1.42	0.12	7

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SURVIVING NOT THRIVING

SECOND CITY GENERATIONS
61 DVD

Low Income Middle Age Family Mix

Second City Generations are often multi-generational households with middle-aged parents or grandparents and new babies and young children all under one roof. Also often bilingual, they are entertained by a wide variety of media channels and programs.

Owns a Cadillac • Eats at Church's Chicken • Shops at Burlington • Follows Mexican league soccer • Stays at La Quinta • Watches Telemundo • Listens to Gospel

Age <55	Mix	Low IPA	Average Tech

Top 5 Counties

Code	Name	Index
48323	Maverick County, TX	1609
48479	Webb County, TX	1277
48215	Hidalgo County, TX	1247
48061	Cameron County, TX	1195
04027	Yuma County, AZ	916

US by County

This map highlights each County where Second City Generations households are found

	% Comp	% Pen	Index
Quintile :1	58.47	4.19	293
Quintile :2	22.54	1.62	113
Quintile :3	11.07	0.79	56
Quintile :4	6.36	0.45	32
Quintile :5	1.57	0.11	8

CT/National Comparison

	Age	HH Size	HH Income	Education	Home Value
Dollars & Sense	35	5 people	$60-$125K	Undergraduate Degree	$100-$180k
Seeking Sustainability	38	1	$33-$86k	Some College	$100-$200k
Surviving not Thriving	45	1	$27-$46k	Some College	$100-$190k
CT Median	41	2-3 people	$70k	High school degree or above	$246k
National Median	38	2-3 people	$59k	High school degree or above	$189k