WHO ARE WE?

Midlife Constants residents are seniors, at or approaching retirement, with below average labor force participation and above average net worth. Although located in predominantly metropolitan areas, they live outside the central cities, in smaller communities. Their lifestyle is more country than urban. They are generous, but not spendthrifts.

OUR NEIGHBORHOOD

- Older homes (most built before 1980) found in the suburban periphery of smaller metropolitan markets.
- Primarily married couples, with a growing share of singles.
- Settled neighborhoods with slow rates of change and residents that have lived in the same house for years.
- Single-family homes, less than half still mortgaged, with a median home value of $154,100 (Index 74).

SOCIOECONOMIC TRAITS

- Education: 63% have a high school diploma or some college.
- Unemployment is lower in this market at 4.7% (Index 86), but so is the labor force participation rate (Index 91).
- Almost 42% of households are receiving Social Security (Index 141); 27% also receive retirement income (Index 149).
- Traditional, not trendy; opt for convenience and comfort, not cutting-edge. Technology has its uses, but the bells and whistles are a bother.
- Attentive to price, but not at the expense of quality, they prefer to buy American and natural products.
- Radio and newspapers are the media of choice (after television).
Midlife Constants

**AGE BY SEX** (Esri data)

Median Age: **47.0**  
US: **38.2**

* Indicates US

**RACE AND ETHNICITY** (Esri data)

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

**Diversity Index: 36.2**  
US: **64.0**

**INCOME AND NET WORTH**

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

**Median Household Income**

- **$53,200**
- **$56,100**

**Median Net Worth**

- **$138,300**
- **$93,300**

**AVERAGE HOUSEHOLD BUDGET INDEX**

The index compares the average amount spent in this market’s household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.

<table>
<thead>
<tr>
<th>Category</th>
<th>Index</th>
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</thead>
<tbody>
<tr>
<td>Housing</td>
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<tr>
<td>Food</td>
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<td>Apparel &amp; Services</td>
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<td>Pensions &amp; Social Security</td>
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</tr>
<tr>
<td>Other</td>
<td>81</td>
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</tbody>
</table>

**OCCUPATION BY EARNINGS**

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau’s American Community Survey.
MARKET PROFILE  
(Consumer preferences are estimated from data by GfK MRI)

- Prefer practical vehicles like SUVs and trucks (domestic, of course).
- Sociable, church-going residents belonging to fraternal orders, veterans’ clubs and charitable organizations and do volunteer work and fund-raising.
- Contribute to arts/cultural, educational, health, and social services organizations.
- DIY homebodies that spend on home improvement and gardening.
- Media preferences: country or movie channels.
- Leisure activities include movies at home, reading, fishing, and golf.

POPULATION CHARACTERISTICS
Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.

- Population: 900,000 to 11,000,000
- Population Growth: -0.5% to 3.0%
- Population Density: 0.3% to 25,000 persons per sq. mile

HOUSING
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau’s American Community Survey.

Typical Housing: Single Family
- Median Value: $154,100
- US Median: $207,300

ESRI INDEXES
Esri developed three indexes to display average household wealth, socioeconomic status, and housing affordability for the market relative to US standards.

- Wealth Index: 107
- Socioeconomic Status Index: 104
- Housing Affordability Index: 163
SEGMENT DENSITY

This map illustrates the density and distribution of the Midlife Constants Tapestry Segment by households.