WHO ARE WE?
Although the Great Recession forced many owners of second homes to sell, Rural Resort Dwellers residents remain an active market, just a bit smaller. These communities are centered in resort areas, many in the Midwest, where the change in seasons supports a variety of outdoor activities. Retirement looms for many of these blue collar, older householders, but workers are postponing retirement or returning to work to maintain their current lifestyles. Workers are traveling further to maintain employment. They are passionate about their hobbies, like freshwater fishing and hunting.

OUR NEIGHBORHOOD
- Housing is owner-occupied, single-family homes, with some mobile homes. A strong market for second homes, these rural areas contain homes valued near the US median. Over half of the housing units are vacant due to a high seasonal vacancy rate.
- In this older market, 42% of households consist of married couples with no children at home, while another 28% are single person. Married couples with children at home have older school-age children.
- Set in scenic rural locations with proximity to outdoor activities, two vehicles are essential to get around.

SOCIOECONOMIC TRAITS
- Rural Resort Dwellers residents are close to retirement. They’ve accumulated wealth and begun to shift their portfolios to low-risk assets. These active residents continue to work in skilled occupations.
- Simple tastes and modesty characterize these blue collar residents. They shop for timeless, comfortable clothing, but only when something must be replaced. They pay little attention to advertising and usually stick to the brands they know.
- They spend time with their spouses and also maintain a social calendar.
RAACE 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:** 23.4  US: 64.0

- Hispanic*: 5.1%  18.1%
- Multiple: 2.0%  3.4%
- Other: 1.5%  6.8%
- Asian and Pac. Islander: 10.8%  5.8%
- American Indian: 1.6%  1.0%
- Black: 2.1%  12.8%
- White: 70.2%  92.0%

*Hispanic Can Be of Any Race.

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**

- $56,100
- $163,000

**Median Net Worth**

- $93,300
- $100,000

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>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>81</td>
</tr>
<tr>
<td>Food</td>
<td>90</td>
</tr>
<tr>
<td>Apparel &amp; Services</td>
<td>76</td>
</tr>
<tr>
<td>Transportation</td>
<td>96</td>
</tr>
<tr>
<td>Health Care</td>
<td>113</td>
</tr>
<tr>
<td>Entertainment &amp; Recreation</td>
<td>94</td>
</tr>
<tr>
<td>Education</td>
<td>54</td>
</tr>
<tr>
<td>Pensions &amp; Social Security</td>
<td>79</td>
</tr>
<tr>
<td>Other</td>
<td>90</td>
</tr>
</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.

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Median Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management</td>
<td>$140,000</td>
</tr>
<tr>
<td>Office And Administrative Support</td>
<td>$120,000</td>
</tr>
<tr>
<td>Sales And Related Sales</td>
<td>$100,000</td>
</tr>
<tr>
<td>Production</td>
<td>$80,000</td>
</tr>
<tr>
<td>Construction And Extraction</td>
<td>$60,000</td>
</tr>
<tr>
<td>Production</td>
<td>$40,000</td>
</tr>
<tr>
<td>Management</td>
<td>$20,000</td>
</tr>
<tr>
<td>Office And Administrative Support</td>
<td></td>
</tr>
</tbody>
</table>

**Median Earnings**
MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Residents drive older domestic vehicles and prefer to spend their disposable income on gear to support their hobbies, which include freshwater fishing, hunting, and motorcycling.
- At home, Rural Resort Dwellers residents spend any free time working on their vehicles and maintaining their gear. They make frequent trips to their local hardware store for parts and tools. These hands-on consumers are also passionate about vegetable gardening.
- Due to their remote locations, these neighborhoods have satellite dishes. A few residents still rely on dial-up modems to stay connected. They don’t access the Internet often but will make online purchases for items difficult to find in nearby stores.
- Their taste in TV shows reflects their hobbies—National Geographic, Discovery Channel, and the Weather Channel.

POPSULATION 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 (Annual %): -0.5% to 3.0%
- Population Density (Persons per sq. mile): 0 to 25,000

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: 117
- Socioeconomic Status Index: 108
- Housing Affordability Index: 114
SEGMENT DENSITY
This map illustrates the density and distribution of the Rural Resort Dwellers Tapestry Segment by households.