Up and Coming Families is a market in transition—residents are younger and more mobile than the previous generation. They are ambitious, working hard to get ahead, and willing to take some risks to achieve their goals. The recession has impacted their financial well-being, but they are optimistic. Their homes are new; their families are young. And this is one of the fastest-growing markets in the country.

OUR NEIGHBORHOOD
- New suburban periphery: new families in new housing subdivisions.
- Building began in the housing boom of the 2000s and continues in this fast-growing market.
- Single-family homes with a median value of $194,400 and a lower vacancy rate.
- The price of affordable housing: longer commute times (Index 217).

SOCIOECONOMIC TRAITS
- Education: 67% have some college education or degree(s).
- Hard-working labor force with a participation rate of 71% (Index 114).
- Most households (61%) have 2 or more workers.
- Careful shoppers, aware of prices, willing to shop around for the best deals and open to influence by others’ opinions.
- Seek the latest and best in technology.
- Young families still feathering the nest and establishing their style.

WHO ARE WE?
Up and Coming Families is a market in transition—residents are younger and more mobile than the previous generation. They are ambitious, working hard to get ahead, and willing to take some risks to achieve their goals. The recession has impacted their financial well-being, but they are optimistic. Their homes are new; their families are young. And this is one of the fastest-growing markets in the country.

Households: 2,901,200
Average Household Size: 3.12
Median Age: 31.4
Median Household Income: $72,000
### 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>104</td>
</tr>
<tr>
<td>Food</td>
<td>105</td>
</tr>
<tr>
<td>Apparel &amp; Services</td>
<td>110</td>
</tr>
<tr>
<td>Transportation</td>
<td>106</td>
</tr>
<tr>
<td>Health Care</td>
<td>100</td>
</tr>
<tr>
<td>Entertainment &amp; Recreation</td>
<td>105</td>
</tr>
<tr>
<td>Education</td>
<td>93</td>
</tr>
<tr>
<td>Pensions &amp; Social Security</td>
<td>111</td>
</tr>
<tr>
<td>Other</td>
<td>105</td>
</tr>
</tbody>
</table>

### 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**
  - US: $72,000

- **Median Net Worth**
  - US: $122,700

### 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: **73.9**
- US: **64.0**

**Breakdown:**
- Hispanic: 18.1%
- Multiple: 10.1%
- Other: 6.9%
- Asian and Pac. Islander: 6.9%
- American Indian: 0.7%
- Black: 15.3%
- White: 63.7%

### 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.

- **Median Earnings**
  - Healthcare Practitioners And Technical: $117,000
  - Management: $141,000
  - Education, Training, And Library: $111,000
  - Sales And Related: $105,000
  - Office And Administrative Support: $111,000

- **Workers (Age 16+)**
  - 0: 200,000
  - $100K: 300,000
  - $200K: 400,000
  - $300K: 500,000
  - $400K: 600,000
MARKET PROFILE (Consumer preferences are estimated from data by MRI-Simmons.)

- Rely on the Internet for entertainment, information, shopping, and banking.
- Prefer imported SUVs or compact cars, late models.
- Carry debt from credit card balances to student loans and mortgages, but also maintain retirement plans and make charitable contributions.
- Busy with work and family; use home and landscaping services to save time.
- Find leisure in family activities, movies at home, trips to theme parks or the zoo, and sports; from golfing, weight lifting, to taking a jog or run.

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.

<table>
<thead>
<tr>
<th>Measure</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>11,000,000</td>
</tr>
<tr>
<td>Population Growth (Annual %)</td>
<td>3.0%</td>
</tr>
<tr>
<td>Population Density (Persons per sq. mile)</td>
<td>25,000</td>
</tr>
</tbody>
</table>

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: $194,400
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.

<table>
<thead>
<tr>
<th>Index</th>
<th>Value</th>
<th>Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wealth Index</td>
<td>85</td>
<td>350</td>
</tr>
<tr>
<td>Socioeconomic Status Index</td>
<td>116</td>
<td>350</td>
</tr>
<tr>
<td>Housing Affordability Index</td>
<td>180</td>
<td>350</td>
</tr>
</tbody>
</table>
SEGMENT DENSITY

This map illustrates the density and distribution of the *Up and Coming Families* Tapestry Segment by households.