WHO ARE WE?
Hardscrabble Road neighborhoods are in urbanized areas within central cities, with older housing, located chiefly in the Midwest and South. This slightly smaller market is primarily a family market, married couples (with and without children) and single parents. Younger, highly diverse (with higher proportions of black, multiracial, and Hispanic populations), and less educated, they work mainly in service, manufacturing, and retail trade industries. Unemployment is high (almost twice the US rate), and median household income is half the US median. Almost 1 in 3 households have income below the poverty level. 60% of householders are renters, living primarily in single-family homes, with a higher proportion of dwellings in 2–4 unit buildings. This market is struggling to get by.

OUR NEIGHBORHOOD
- Renters: About three-fifths of households.
- Primarily family households, married couples with or without children, single parents (Index 203), and multigenerational households (Index 137).
- Primarily single-family homes (61%), with a higher proportion of dwellings in 2–4 unit buildings (Index 225).
- Older housing, built before 1960 (59%), with a higher proportion built in the 1940s (Index 215) or earlier (Index 257).
- Almost four-fifths of owned homes valued under $100,000 (more than 3.5 times the US).
- Higher percentage of vacant housing units at 18% (Index 155).
- Most households with 1 or 2 vehicles (71%), but 19% have no vehicle (Index 204).

SOCIOECONOMIC TRAITS
- Education completed: 38% with a high school diploma only (Index 137); 28% with some college or an associate’s degree (Index 97).
- Unemployment rate is higher at 11.2%, almost twice the US rate.
- Labor force participation rate is lower at 57.1%.
- Wages and salaries are the primary source of income for 70% of households, with contributions from Supplemental Security Income for 12% (Index 232) and public assistance for 7% (Index 254).
- These cost-conscious consumers purchase sale items in bulk and buy generic over name brands.
- They tend to save money for a specific purpose.

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.
Hardscrabble Road

**AGE BY SEX** (Esri data)

Median Age: 32.4  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:** 75.7  US: 64.0

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percentage</th>
<th>Diversity Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic*</td>
<td>20.8%</td>
<td>18.1%</td>
</tr>
<tr>
<td>Multiple</td>
<td>4.9%</td>
<td>9.8%</td>
</tr>
<tr>
<td>Other</td>
<td>6.4%</td>
<td>5.8%</td>
</tr>
<tr>
<td>Asian and Pac. Island</td>
<td>2.3%</td>
<td>1.6%</td>
</tr>
<tr>
<td>American Indian</td>
<td>1.1%</td>
<td>0.8%</td>
</tr>
<tr>
<td>Black</td>
<td>12.8%</td>
<td>11.0%</td>
</tr>
<tr>
<td>White</td>
<td>28.0%</td>
<td>23.2%</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**

- Male: $28,200
- Female: $56,100

**Median Net Worth**

- Male: $12,500
- Female: $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.

**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)

- Little extra money to invest in retirement savings plans, stocks, or bonds.
- For those with young children at home, watching Disney Channel, Cartoon Network, and Nickelodeon on TV is popular; diapers, baby food, and children’s clothing are priority expenditures.
- Favor shopping at their local discount store, search for bargains on the Internet, or purchasing from in-home sales representatives.
- Read parenting and health magazines.
- Watch programs on BET, VH1, and Game Show Network.
- Prefer to listen to gospel, R&B, rap, and hip-hop music.
- Like to listen to sports on the radio and watch on TV. Favorite sports include NASCAR racing, professional wrestling, and basketball.

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
Average Rent: $710
US Average: $1,038

ESRI INDEXES

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

- Wealth Index: 30
- Socioeconomic Status Index: 59
- Housing Affordability Index: 178

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 - 11,000,000
- Population Growth (Annual %): -0.5% - 3.0%
- Population Density (Persons per sq. mile): 76 - 25,000
This map illustrates the density and distribution of the Hardscrabble Road Tapestry Segment by households.