MapInfo PSYTE U.S. *Advantage Cluster Descriptions*

Cluster	PSYTE 2003	Snap Shot Description
1	**Tuxedo Trails**	The rich follow different trails. They occasionally wear tuxedos, and in the case of westerners, ride horses, go boating, and dine at exclusive country club restaurants, dressing casual not in tuxes. This highest income cluster – 25 percent are householders with incomes above $200,000 – epitomizes the wealthy set. Average household income is $175,000. Wealth with a Western flair; families with kids; householders aged 35 to 54; graduate and professional education; business, professional, and entrepreneurial employment; predominantly white, non-Hispanic but be assured, this cluster also captures the highest income African American, Asian American, and Hispanic families.
2	**Executive Domain**	Top business executives are busy and territorial. Their domain includes influential lifestyles as well as land. This cluster indexes highest on business managers, financial and health care professionals. They are families with kids; executives in peak-earning years – aged 35 to 59. Sixty percent are dual-earner couples. They have the biggest homes – most rooms and lowest average number of persons per room. They are educated with graduate and professional degrees; 88 percent are white, non-Hispanic. The remainder are "minority executives" indexing especially high on Asian householders.
3	**Nouveau Manors**	Nouveau riche, yes, but also nouveau house. And not just a new house but a relatively large, new house. This cluster indexes highest on the newest homes, built since 1995. They are householders aged to 30 to 44 with families and children. They can afford the extra space as they have one of the highest indexes on dual-earner, college-educated couples. They are 80 percent white, non-Hispanic, but Asian, Hispanic, and African American new homeowners are also represented.
4	**Parchment Hill**	With their diplomas, degrees, and parchment proof of higher education, this highest concentration of college-educated executive and professional couples have a mean income of $138,000. Many are DINKS (dual income no kids). With a 55/45 ratio of renters to owners some are too busy making money to settle down and buy a home. Fifty percent live in condos and rentals of 50+ unit structures. Twenty percent are immigrants, so their education is not just Ivy League. While 80 percent are white, non-Hispanic and minorities represented.
5	**Professional Duos**	These high-earning couples are second to Parchment Hill in proportion of dual professional couples and householders with professional degrees. They are found in all major metro areas. Fully 80 percent own their homes and are mostly married but with few children. This cluster's ethnic mix is 75 percent white, non-Hispanic and 25 percent ethnically diverse. They have relatively high incomes – mean family income is $116,000. They are doctors, lawyers, and educators. Half work in central cities but only 35 percent live and work in central cities.
6	**Balancing Acts**	Rush home from work, improvise dinner, pick up the kid(s), greet the spouse in the fog of go, go, go. These dual-earning couples in the suburbs are not necessarily two professionals trying to combine career and family but they manage. This is "soccer mom" country, and a "balancing act" because of the high proportion of school-aged kids and working parents. They have relatively new homes, 90 percent owner occupied, and are college educated scientists, information industry, and health care workers sharing high-speed internet connections. Fully 90 percent are white, non-Hispanic with an average family income of $97,000. Go figure…and work out tomorrow's family schedule.
7	**Equestrian Heights**	They may not have a stallion in the barn but they likely pass a corral on the way home. These families with teens live in older, larger homes adjacent to or between suburbs but not usually tract housing. Most are married with teenagers but 40 percent are empty nesters. They use their graduate and professional school education – 56 percent are dual earners. Over 90 percent are white, non-Hispanic. Their mean family income is $99,000 and they live within commuting distance of central cities. They have white collar jobs during the week but require a riding lawn mower to keep the place up on weekends.
8	**Suburban Establishment**	Today's young professionals usually gravitate to urban settings but an earlier generation created America's suburbs. They are the doctors, lawyers and accountants now with incomes significantly higher than their neighbors, living and working in established suburbs. Fully 65 percent work outside central cities. They index high on householders aged 50+ with few children at home and many empty nests. They have an older skew because some are retired and living in multi-unit structures surrounded by leafy maple and oak trees.
9	**Suburban Wave**	Caught between preserved green space and hold-out farmers, this relatively new housing cluster – 30 percent of homes built since 1995 – represents trailing edge baby boomers and leading edge baby busters. They are the highest percent of households living in suburbs and working in central cities. They are families with children, college-educated professionals with a relatively high 62 percent dual-earning couples. Ethnically 80 percent are white, non-Hispanic but all other minorities are represented. Their mean family income is $83,000 enough to make the mortgage payments and take a nice vacation.

10	Exurban Tide	Out beyond the established suburbs lies a semi-rural land inhabited by suburban-type families, householders aged 35 to 54 with plenty of school-aged kids and teens but some empty nests. Sixty percent are dual-earner couples. Their below average proportion of college-educated parents puts them at a slight disadvantage compared to Suburban Wave. Still, 87 percent own their homes. White non-Hispanics predominate. Average family income is $80,000. Vacations lean to family camping and local theme parks.
11	Only in America	The new USA – but still a nation of immigrants. Multi-ethnic – 75 percent white, non-Hispanic, Southern and Eastern European, Italian, Greek, Slavic immigrants and others plus 10 percent Hispanic, 9 percent Asian, 6 percent African American. These college-educated homeowners are cluster neighbors in detached, duplex, and multi-unit structures. With an older family skew and school-aged kids and teens present, they have above average incomes – $75,000 mean family income – and are mostly dual earners. Their settlement context is primarily Eastern US regional and seaboard neighborhoods with traditional and "new" ethnic diversity.
12	Rural Renaissance	Some small towns attract youth and new energy due to their affordable housing, proximity to jobs, and just maybe – their appeal to nostalgia. The locals still hold political power but the newcomers are starting to express their collective will. This is an increasingly college-educated dual-earner family-with-children cluster in rural and proto-suburban areas near older cities. These areas index relatively high on recently constructed homes, single detached, owner-occupied homes, and above average family income -- $78,000. They are predominantly white, non-Hispanic and only 25 percent work in a central city. Growth in this segment is driven by job creation in nearby suburbs, mid-sized towns, and micropolitan areas.
13	Sierra Snuggle	While not all woodsy log cabins this segment indexes high for new home construction in Colorado and other high-growth mountain and Western coastal states. The segment contains young families with kids (45 percent) in an 80/20 owner to renter mix. College educations and dual-earning couples boost mean family income to $77,000. These folks are single and newly married couples postponing children. Naturally, because of the omnipresence of aging baby boomers there are a few 50+ folks with empty nests, all the better to snuggle. This cluster's Western skew accounts for its 12 percent Hispanic population.
14	Empty Nest West	Baby Boomers with more time on their hands, these householders are aged 40 to 59, some with teens but mostly with children gone off to seek their fortune or fight their causes elsewhere. Geographically dispersed Western opportunities imply greater distances between children and parents. An 80/20 owner to renter ratio indicates some parents, also, have moved on. These boomers are college educated and work(ed) in administrative, managerial, and sales jobs, 45 percent in central cities of Western metros. About 85 percent of householders in this cluster are white, non-Hispanic; the rest are primarily Hispanic. Mean family income is $84,000.
15	Western Sprawl	Today's Western neighborhoods are often desert communities connected more to infinite varieties of cactus than to older settlement infrastructures. Young families -- householders aged 25 to 49 -- with kids inhabit these arid areas with a 70/30 owner to renter ratio with a high index of post-1995 construction. These college-educated spouses often both work in office environments, management positions, and white collar jobs to make an average of $80,000 per year, but only 25 percent live and work in central cities. Long-term water supply needed.
16	Frontier Towns	Somebody's got to mind the general store (or C-Store) or the bank or the roadside diner. In these "frontier towns" families with children have high school and community college educations. Both spouses work to earn an average of $67,500 per year. Only 56 percent are white non-Hispanic, 31 percent are Hispanic and 15 percent are foreign born. They also work in manufacturing, holding some administrative positions. These folks are the Western gray collar workers who hold down the fort in the face of a seemingly constant onslaught of newcomers.
17	Up-Country Environs	Beyond several major metropolitan areas – well past the last metro station – live established families in non-metro areas in owner-occupied homes built in the 70's and 80's with a modest five to seven rooms, reflecting a relatively high 80/20 owner to renter ratio. Most have HS diplomas, and some women spent some time in college. More than half of these couples both work bringing in an above average $76,000 annually. Ninety percent are white, non-Hispanic. Fifty percent work in white collar jobs, the rest in manufacturing and local retail. For them, the big city is a nice place to visit.
18	The Professoriat	It's a pleasant life, despite the edict to publish or perish, where the Professoriat enjoys the contemplative pace of academia. These professors and college administrators inhabit college towns and urban areas ministering to the needs of the next generation. Half their nests are empty; then again, only half are married. With an 80/20 owner to renter split most live in homes built in the 60's and 70's. Their mean family incomes are $92,000 but their mean household incomes are $72,000 an indication of the advantages of partnering. These scientists, educators, and assorted college-connected officials enjoy foreign travel, fitness activities, gourmet cooking, and of course a good book.

19	East Meets East	Asian immigrants often gravitate to Asian communities in the US. This means they meet other Asians as well as Hispanics (35 percent of this cluster), Blacks and other Americans. So Asian Indians, Chinese, Japanese, Vietnamese, Filipinos, and others encounter each other in America's new "salad bowl" neighborhoods. Most have families with kids and live in single detached owned homes, although 35 percent are renters. They index high on college education and have a mean family income of $64,000. They work in a variety of industries but index highest in mathematical and computer science occupations. In today's complex urban structure, only 40 percent of workers in this cluster work in central cities.
20	Empty Nest East	Empty nesters in the East tend to have less lifetime migration than those in Empty Nest West. Their neighborhoods may appear more settled, even old fashioned, compared to their generational cohorts in the West. Their kids are gone but not much else has changed. Family householders aged 50 to 74 inevitably have a few teens still hanging around but they are primarily empty nests. With an 85/15 owner to renter ratio, their homes also have an older skew. Most still working, although some are retired, these couples have above average indexes for college education and more than half are dual earners. Their mean family income is $66,500 reflecting the presence of post-retirement couples, yesterday's empty nesters.
21	Towns in Transition	Some towns function as suburbs while retaining their more rural character. Their primary though not exclusive demographic is families with kids. Housing structure is 60/40 detached to multi-unit reflecting apartment construction to accommodate the 30 percent single-person householders. Mean family income is $71,000 while median household income is $52,000. Ethnicity is 85 percent white, non-Hispanic with 15 percent Hispanic, African American, and Asian. Proximity to good job markets means these transitional "suburban towns" will have economic legs well into the future.
22	Kids, Dogs, Vans	With the kids, dogs, and vans, this cluster is in a suburban groove. They index high on married couples with children of all ages. A family-oriented cluster inhabiting the towns and suburbs in and around metropolitan areas, their above average $61,500 mean family income reflects dual-earner couples with average indexes on college education. Working in the offices, factories, and retail establishments of metro areas, these families are 80 percent white, non-Hispanic and 20 percent a variety of ethnic minorities – more ethnically diverse than its predecessor cluster but still in the groove. Did anyone feed the dog today?
23	Life's a Peach	Twentysomething, college-educated, economically independent from mom and dad, these single and young married apartment dwellers are on a roll. A third have pre-school children but that was inevitable. Most are putting their education to work in business, entertainment, information, and educational organizations with the fourth highest index on computer-related employment. Their $60,000 average household income goes a long way. What's to worry?
24	Urban Villagers	City dwellers with attitude, these pop-culture conscious, college educated urban denizens are nothing if not diverse in terms of household composition, ethnicity, and occupational interests. They have the highest index of non-families in the 25 to 34 age group meaning they have either postponed marriage or found the institution wanting. Seventy percent are renters in multi-unit structures. The other 30 percent are split between condos and single-unit detached housing. With an average household income of over $70,000 this cluster enjoys life in the city, though their neighbors will come and go, seeking perhaps the latest variation on a cup of coffee.
25	Cruisin' Couples	Pre-retirement and newly retired couples can look forward to the next twenty years, thanks to better health and health care. But this cluster is bimodal with respect to income – some have adequate finances, while others will have more of a struggle. Most will try to make the best of it with their average family income of $79,000 but much of that is discretionary for a cluster with the second highest index for home-ownership without a mortgage. They also index high on income from interest-bearing accounts and dividends from investments. Ethnicity is over 90 percent white, non-Hispanic. Cruise anyone?
26	Suburban Melange	While America's suburbs were probably never really homogeneous, this cluster drives the point home. Diversity reigns: 50/50 owner to renter ratio, high indexes on non-families aged 15 to 54 but with 35 percent of households containing married couples with children under 18. Largely college-educated these singles and couples work in all manner of industries and bring in an average household income of over $61,000. They are two thirds white, non-Hispanic and one third Asian, Hispanic, and African American – confirming the suburbanization trend of America's "minorities."
27	Retirement Horizons	Baby boomers contemplating retirement, or perhaps not, depending on their financial resources. The elder skew in this cluster takes off around age 55. These empty-nest married couples are college-educated dual earners looking forward to retirement, seeing many of their neighbors are already kicking back and scaling back their spending. With a 70/30 owner-occupied to renter ratio many of these couples are beginning to cut their expenses for the long term. Over 90 percent are white, non-Hispanic. Mean family income is $74,000. True to form, however, boomers are likely to set new retirement lifestyle trends, or maybe they will just fade away. Don't bet on it.

28	**Quiet Streets**	Small towns in the Midwest are as numerous as they are charming. Families with kids in owner-occupied housing predominate. Fully 97 percent are white, non-Hispanic with average incomes a moderate $62,400. They index high on farming though only 5 percent of the workforce works an agricultural occupation. Educational attainment is diverse ranging from high school only (40 percent) to Associate's and Bachelor's degree. Fewer than 2 percent live and work in a central city. You can almost hear the leaves fall.
29	**Family Acres**	The land was cheap and kids were cheaper by the dozen, once upon a time. These rural families live in larger, older homes; nearly 80 percent owner-occupied homes built in the 60's, 70's, and 80's. Most householders finished high school and nearly 20 percent of women took some college courses. A high 96 percent are white, non-Hispanic and householders aged 45 to 64 predominate as younger families have most likely left for greener pastures. Family income is an average $61,000 derived primarily from manual occupations and some farming.
30	**Moo's and Modems**	Farm land taken over by development, apartments and mobile homes springing up where cows used to roam -- this cluster is a mix of the old and new. Young family householders with college educations work in the offices and factories of nearby metro areas. Some neighbors, however, still tend their herds and crops, driving the farm employment index over 200. Average family incomes are $61,500 and ethnicity is 91 percent white, non-Hispanic. Of course, your truly modern dairy has a computer in the barn, too.
31	**Home to Mama**	Mama lives in Chicagoland, the Detroit area, Cleveland, even Buffalo, New York. With a high concentration of older couples and widows, this cluster is home to papa as well. These rust-belt metros contain unique communities of America's immigrants, seasoned city neighborhoods and suburbs with the highest indexes of Italian, Portuguese, Greek, Polish, and Slavic ancestries, among others. Household incomes are a moderate $55,000 and educational attainment only reflects the more limited opportunities of an earlier generation. Manufacturing was a dominant way of life but no longer. Today, office work and retail predominate. And the food is unbeatable.
32	**Echo Boomtown**	What's a young married couple with a pair of college educations and no kids (yet) going to do? They gravitate to communities of opportunity and become renters in major metropolitan areas. They are joined by the 30 percent of this cluster who are recent immigrants. Ethnicity indexes super high on Asian but the cluster also contains 15 percent Hispanic and 14 percent African American. They work in a variety of jobs requiring college degrees from scientific, computer-oriented and health care to entertainment, media, the arts; average household income is $58,400. It's a boomtown driven by youthful energy from all quarters.
33	**Live to Work**	This dawn-to-dusk cluster is the destiny of young families and young workers who either left high school early or took their high school diploma directly into the labor market. Their 50/50 owner to renter ratio reflects moderate incomes (median household income $46,000) and the need for mobility to find work. Half are married couples, and of those 60 percent are dual earners. White, gray, and blue collars jobs are all represented.
34	**Changing Places**	Today's Baby Boomer households reflect a diversity of living arrangements, the result of a generation that experienced historically high divorce rates in the context of economic booms and busts during their prime earning years. This cluster reflects the reality of current boomer generation diversity: 50/50 owner to renter ratio, college educated but living in non-family households, fourth highest index on divorced males and females, 80 percent white, non-Hispanic, 20 percent various minority ethnicities, metro area-oriented, 50 percent in central cities.
35	**Cultural Exchange**	This higher-than-average income, predominantly Hispanic but also Asian, Hawaiian, and Pacific Islander cluster is home to many in the Cuban American community as well as upwardly mobile families of Mexican, Puerto Rican, South and Central American origins. They have done well either as immigrants or native-born citizens. The cluster has an older 50+ skew, a 60/40 owner to renter ratio, many homes built pre-1980, and most are high school graduates with some college. Latinos in this cluster tend to prefer the Spanish language due to a desire to maintain their culture and their older age profile. Fully 50 percent are immigrants with a high "year of arrival" index in the 1960's – the original wave of Cuban immigration – but most had children born in the USA. Their mean family income (lowered in part due to retirements within this group) is $55,000. The cultural exchanges are constant – an older generation of immigrants with their American-born children -- Hispanics and Asians from various origins with an American cultural mainstream.
36	**Active Seniors**	Today's retired couples have higher incomes and better health than previous generations. Their travel patterns -- from snow-bird migrations to national and international eco-treks – reflect their health and relative wealth. About 18 percent live in mobile homes, at least part of the year and 60 percent live in detached owner-occupied housing (one third of which is owned free and clear). Over 90 percent are white, non-Hispanic. Household income is bimodal reflecting differences between those who planned ahead for retirement and those who may not have. Mean income is $56,600. As relatively young and newly retired, their activities may include golf, foreign travel, and visiting grandchildren.

37	**Outback USA**	Sometimes the most affordable housing is found in rural areas of America. Young families with and without children, as well as singles, head for Outback USA, which can be near a metro area but more characteristically ranges from rural to wilderness. Primarily high school educated but with some college, members of this cluster typically work with their hands and earn a moderate $47,000 average household income. Over 80 percent are white, non-Hispanic.
38	**New Neighbors**	Both urban and suburban neighborhoods reflect America's increasing diversity. This cluster is 67 percent white, non-Hispanic, 33 percent minority. At least 15 percent are recent immigrants from Asia, Latin America, and Eastern Europe. Hispanic and African American neighbors represent 30 percent of this cluster, and many work in the suburbs as city-to-suburb commutes become more common. Mean household income is a slightly above average $46,800.
39	**Duty Calls**	This service industry cluster keeps America's cities functioning. They are the policemen, firemen, maintenance and repair workers, and administrative support personnel who provide essential services. They live in urban neighborhoods proximate to their jobs. Empty nests, widows and widowers, and separated spouses are more common than families with children in this cluster. Mean household income is $49,000. High school diplomas and some college degrees round out the educational profile.
40	**The Neighborhood**	Immigrant communities, some still dominated by a single ethnicity, are found across America's urban landscape. They are city neighborhoods. The are old neighborhoods. They are neighborhoods in transition, to be sure, but many have a character that has persisted for generations. Families predominate, living in single family homes, duplexes, and buildings with three and four or more units. Italian, Yiddish, Greek, Russian, Indic, and Chinese, et cetera spoken here. Spanish is increasingly heard on the corner. Median family income is $44,400.
41	**Old Metro, New Hands**	The rust belt is down but not out; in fact, manufacturing is thriving in metros both old and new. It is just not the dominant source of employment for most workers. Younger factory workers have replaced older workers and young families and children inevitably follow. With an age profile under 45, this cluster has a 50/50 own to rent housing ratio. They index high on having left high school before graduation. About 35 percent are immigrants, primarily Hispanic from Mexico and Central America. The overall cluster mean household income is $47,200.
42	**Country Roads**	With one of the highest indexes for people who still live the state where they were born, this cluster has a distinctly older age skew. Down these country roads they have a 65/35 owner to renter housing ratio due in part to their high proportion retired. Fully 97 percent were born in the US and 94 percent are white, non-Hispanic. For those still working, manual work is the order of the day, although these town and country areas also offer small office and retail-related employment. Mean family income is $53,700. Oh, and these folks are not likely to move any time soon.
43	**Family Farm Belt**	The family farm way of life may be alive and well after all. This cluster captures a cross-section of viable family farms working everything from dairy cattle to cash crops, apple orchards to vineyards. With the highest index for farmers this cluster is characterized if not dominated by farming. After all, only 6 percent actually work farms while the rest work in all manner of farm town industries from farm supply stores to the local bank. Families with children once predominated but empty nests and families with teens itching to leave are common. The college educated are not uncommon in these towns but they are not likely to have been born and raised here. Mean family incomes are $52,000.
44	**Middleburgh**	Some lucky small towns have economic staying power due to their proximity to larger metropolitan areas. Others develop the "look and feel" of suburbs while maintaining their older village core. These "middleburghs" are home to a higher-than-average share of dual-earner couples with average incomes of $52,000. This cluster also captures some out-of-the-way country corners. Over 30 percent of Middleburgh dwellers work in nearby central cities, suffering a longer commute for the benefit of a more idyllic home life than their suburban cousins.
45	**Opportunity Knocks**	These young singles and couples without kids – only 20 percent of families have children – answered the old call of the New West, "Go West young person." They moved into existing towns and metro areas where job opportunities multiplied as Western states experienced economic growth. They have a 60/40 owner to renter housing ratio and nearly 50 percent are dual-earner couples. However, their mean household income is a moderate $45,500 due to their average educational attainment and relative youth. Opportunity beckoned but they will suffer a few "knocks" along the path to greater prosperity.
46	**Service Corps**	The need for service workers does not stop at the city limits. This cluster represents the neighborhoods of suburban services workers -- from highway crews to county sheriffs' deputies -- whose neighbors may work in other industries while sharing a common, family-oriented lifestyle. Educational attainment is moderate (high school with some college) and mean family income is $48,000.

47	Here to Stay	Found in every region, folks in this cluster tend to stay while their neighbors move, often on a seasonal basis. With the highest index for seasonal vacancies, split between winter vacancies and summer vacancies, these "stayers" are an interesting lot: age 50+ skew, many retired, older homes, 50/50 owner to renter ratio, high school with some college education, 92 percent white, non-Hispanic. Empty nest two-person households predominate with an average household income of $48,800. Have they found Paradise?
48	Farm and Factory	These family-oriented farming communities have a significant manufacturing presence -- 25 percent of the workforce works in manufacturing -- but extraction industries and farming are also visible. With high school educations with some college, these family householders have a wide age range -- 25 to 74. The 92 percent white, non-Hispanic reflects minimal immigration -- 98 percent were born in the USA. Mean family income is $48,000.
49	Singles Place	Singles Place has the highest index of persons aged 21 (a significant age) to 29 years. While 67 percent are renters and 25 home owners, the rest are either sharing or crashing. Found in all major metro areas, the college-educated unattached are 85 percent USA born and 15 percent immigrant; 30 percent are either African American or Hispanic; 70 percent are white, non-Hispanic. The divorced are overrepresented as are multi-person non-family households (unrelated persons living together). Average household income is $44,800.
50	Rust Belt Blues	Blue collar and singin' the blues, this cluster captures an older population in older housing (40's and 50's vintage). A ratio of 75/25 single detached homes to multi-unit structures reflects a similar owner to renter mix. High school educated, their current job profile includes manufacturing but also material moving, maintenance and repair, and services. Only 32 percent are in white collar jobs. Overall average household income is $43,600.
51	Irrigation Nation	Rain for rent, migrant labor for hire – America's agribusiness communities are social systems unto themselves. Over 30 percent live in mobile homes with a 75/25 owner to renter ratio. Within the cluster some relatively new homes dot the landscape due to the Western geographic skew. Virginia and the Carolinas typify large scale farming in the East. Irrigation Nation in the West has 15 percent Hispanic population, while Irrigation Nation in the East has 15 percent African American population. Overall average family income is $48,000.
52	Military Towns	Military Towns are definitely not all soldiers and sailors. Family householders aged 15 to 34 are typical, although the cluster has a super high index of population in military barracks. Make no mistake, these neighborhoods live and breath the military, but kids in school and an array of support services and industries round out today's Military Towns. Discretionary spending is prevalent in this youthful population because many basic needs are essentially met by the military. Average household income is $40,500.
53	Southern Country	This Deep South cluster exemplifies a traditional rural lifestyle increasingly influenced by New South modernity. A variety of housing types exist including 30 percent mobile homes and a 75/25 owner to renter mix. Fully 98 percent of cluster residents were born in the USA and 75 percent were born in the state of current residence. Educational attainment tilts primarily to high school only with some college. Virtually absent within city boundaries, this cluster is one of the most rural. Average household income is $43,000.
54	Home Town Harbor	The mirror image of "Opportunity Knocks" this cluster captures the young singles and couples who remained in the East and South while their friends and relatives moved out West. Home Town Harbor also has an older population that "aged in place" generating a relatively high 85+ population index. But these are primarily young singles and couples without kids, starting their work life, living independently from parents, in apartments and other rental housing. Like Opportunity Knocks they should have stayed in school longer to increase their options. Unlike Opportunity Knocks, the young adults in Home Town Harbor are sticking to the familiar territory of their home town. Their mean household income is $43,500.
55	Plow and Plateau	Farmers, miners, and foresters are found in this broad swath of territory in the Northeast, northern Midwest, and Northwest. Their lifestyle is distinctly tied to Earth's bounty, a fact that likely affects their values and purchasing behaviors. A 65/35 owner to renter ratio obscures relatively high vacancy rates and seasonal occupancies. More than 15 percent live in mobile homes, and the cluster has a high recreational vehicle index. A high school diploma is the norm as is the dual-income home. An older age skew represents families with teens and empty nests. Average family income is $48,000. The cluster is 88 percent white, non-Hispanic and 12 percent Hispanic.
56	Agrarian Edge	While the family farm may be on the decline, some of America's original farming towns survive using a variety of strategies. Elders in these communities have tended to "age in place" instead of pack up and head to Florida or Arizona. Young families have taken up residence and provided a broader base of economic support, including work in health care, transportation, and various trades. Incomes remain lower than average, however, in part because only 7 percent of workers in this cluster commute to cities. Average family income is $43,000.

57	**Backwoods Blues**	This rural cluster indexes high on mobile homes and RV's and has distinct Western and Southern flair. Primarily householders aged 25 to 54, these family heads work in agriculture and mining but also in office and retail environments. A 38 percent Hispanic presence indicates language diversity as well as Mexican ethnicity. The struggle to make a living in this context can require rural to central city commutes. Average family income is $43,000 supported by the presence of 38 percent dual-earner couples.
58	**Latino Quarter**	This Latino community is 70 percent Hispanic, second to Border Zone on that statistic. Concentrated in urban neighborhoods ranging from California to Arizona, Texas, Illinois, Florida, New Jersey and New York this cluster has the largest Mexican American contingent among Hispanic metro markets, but Latinos from all major countries of origin are represented. With a 33/67 owner to renter ratio, these families are still settling in. Fifty percent are foreign born and 30 percent immigrated since 1985. This cluster represents the core of the Hispanic market. An above average 35 percent of households are families with children. Average family size is 4.2 persons. Mean family income is $41,000. Spanish is likely the language of preference for 75 percent and only 25 percent speak just English.
59	**Exurban Refuge**	This "beyond suburbia" cluster represents older, non-family households living beyond the towns that ring the suburban fringe. Their 65/35 owner to renter ratio indicates a substantial retirement segment, contentedly aging in place. Fully 98 percent are native US citizens and white non-Hispanic. Their $32,000 below average income is likely the main reason they don't move to Florida or Arizona in the winter. They may be content right where they are.
60	**Hispanic Hopes**	This cluster of Hispanics on the move represents those who have moved out beyond core Hispanic communities into a more diverse cultural environment. In fact, only 54 percent of this cluster claims Hispanic origin, reinforced by the fact that two thirds of this cluster speaks English only or "very well." A 30/70 owner to renter ratio is common though most aspire to eventual homeownership. A range of origin countries from Mexico to South America, the Dominican Republic and Puerto Rico are represented. Median household income is $31,400 which is lower than Latino Quarter income but this cluster is more youthful. They're just getting started.
61	**Amer-Indian Corners**	Concentrations of Native American peoples give this cluster its name, but the reality is that these communities are diverse. They average 10 percent Native American, 15 percent Hispanic, nearly 20 percent African American, and 50 percent white, non-Hispanic. Non-family households predominate but young families with children are a significant presence. The cluster is split 50/50 between owners and renters and has the third highest index for blue collar workers. Average household income is $36,600.
62	**Hip Nation**	Diverse neighborhoods of minority families, hip hop aficionados and latter-day hipsters make this neighborhood a study of contrasts reflecting America's new (and old) diversity. Here young white singles seeking opportunities in the Big Apple mingle with African American and Hispanic families near blocks of significant poverty. Ten plus years of gentrification have infused many blocks with renovated apartment buildings and hip retail establishments. Non-families in multi-unit rental structures predominate, but families with children are also common. The 60/40 native born to immigrant ratio indicates a wealth of constantly renewable ethnic diversity. Virtually one third African American, one third White, and one third Hispanic make this perhaps America's most diverse neighborhood. Cutting a broad swath across Brooklyn, New York, Hip Nation is replicated in several major metro areas outside New York, from San Francisco and Los Angeles on the West Coast to Washington, DC and Miami in the East. Median household income is $31,000.
63	**Help Wanted**	Populated by householders aged 18 to 34, this cluster of singles and young couples is found in every major metro area. With 25 percent immigrant, 37 percent Hispanic, and 50 percent white, non-Hispanic, this is the core labor pool that will respond to "help wanted" classifies -- limited education but eager to work. You see them in many settings from fast-food restaurants to the corridors of major hospitals. More than 70 percent live in apartments, indicating a degree of mobility consistent with this cluster's search for opportunity. Average household income is $36,500.
64	**Extraction Action**	A mix of families and non-families primarily involved in extraction industries, this cluster indexes highest for coal and other mining towns. Forestry and some farming are also common. With a 67/33 owner to renter housing ratio and a high propensity (80 percent) to live in their state of birth, this cluster is 90 percent white, non-Hispanic. Their mean household income $35,800.
65	**Village Americana**	America's small towns are more numerous than appreciated. Every region, every state, every country road connects eventually to settlements whose livelihood stems as much from its own history as from enduring economic opportunity. The lucky ones connect to nearby metro areas or are renewed by in-migrants. Others, like those in Village Americana, languish in peaceful solitude, attracting the occasional scavenger of antiques. Average income is $34,000.

66	**Border Zone**	America's border with Mexico is bustling with economic activity and the movement of people north and south. Border Zone is 84 percent Hispanic -- the most Latino of all clusters. The cluster is primarily found in the Southwest but it also picks up the international flavor of other border cities and ports of entry, such as the Seattle area, Chicago, Detroit and South Florida. Sixty percent live in owner-occupied housing, leaving 40 percent of housing (some mobile some not) for immigrants, emigrants, and other people on the move. Despite that constant movement, however, this cluster is a significant family-oriented cluster with a mean family income of $34,000.
67	**Senior Circles**	Seniors, perhaps more than others, still "flock together" and socialize with gusto, playing bridge and shuffleboard to beat the band. This cluster indexes high on the 80+ population, widows and widowers. Over half (56 percent) are renters with an overall high index on high-rise apartment dwellers and population in nursing homes. Still, 40 percent are homeowners residing in the communities in which they have spent most of their lives. Incomes, derived primarily from Social Security, are characteristically low at $24,000 median household income.
68	**College Towns**	Indexing highest on college dormitories, this cluster captures students on and off campus. Incomes are generally lower than the household average but discretionary spending is higher than expected. Dormitory neighborhoods also contain a mix of households (not typically the professors and college administrators, see The Professoriat) but others involved in education and its supportive industries. Median household income $23,700.
69	**Black Memoirs**	Towns and villages of the South and elsewhere with significant African American populations -- 62 percent of this cluster -- have a history and a culture not easily replicated elsewhere. Families with children abound but also older adults left behind when earlier generations left for opportunities in Northern and Southern metropolitan areas. Farm and factory workers can be found here, for example, in meat packing operations and textile mills, but also a variety of manufacturing operations. Other industries, from education to small offices also employ residents of this cluster. Average family income is $37,000. This cluster speaks volumes.
70	**Workin' on the Dream**	Both inside and outside America's urban core neighborhoods some hope is kindled by workers and families who day in and day out try to make ends meets. They are 80 percent African American, have a high index of working single mothers, and 18 percent are females with "some college" education. With a mean family income of $31,000 – 80 percent of which is derived from wages and salaries – their various occupations index high in the health care industry, food preparation, and protective services.
71	**Project Renewal**	Half minority, half white non-Hispanic, half in prison, half working or looking for work, this cluster -- largely the former Solo Tenements – is found in areas of urban renewal in major cities, or in some cities "the projects." They are looking for and in need of Renewal.
72	**Urban Stress**	Suburban commuter trains pass through this cluster every day on their way to the high-rise city core. A high proportion of rental properties are burdened by relatively high vacancy rates (18+ percent). Young families and non-family households have relatively low incomes – median household income is $21,600. These areas have a high proportion minority population – 60 percent African American, 30 percent white non-Hispanic, and 10 percent Hispanic. Many other factors combine to produce high poverty rates and general urban stress.

For more information go to www.psyte.net or email psyte@mapinfo.com