



Dayton Conference Southern Ohio Synod PRIZM: Household Segments - Segment Snapshots

PRIZM Household Segments Segment Snapshots	Dayton Conference			
	2008 Households	%	2013 Households	%
Households by PRIZM Segment	380,617		382,330	
01 Upper Crust	5,452	1.43%	5,481	1.43%
<p>The nation's most exclusive address, Upper Crust is the wealthiest lifestyle in America—a haven for empty-nesting couples over 55 years old. No segment has a higher concentration of residents earning over \$200,000 a year or possessing a postgraduate degree. And none has a more opulent standard of living.</p>				
02 Blue Blood Estates	2,396	0.63%	2,436	0.64%
<p>Blue Blood Estates is a family portrait of suburban wealth, a place of million-dollar homes and manicured lawns, high-end cars and exclusive private clubs. The nation's second-wealthiest lifestyle, it is characterized by married couples with children, college degrees, a significant percentage of Asian Americans and six-figure incomes earned by business executives, managers and professionals.</p>				
03 Movers & Shakers	3,388	0.89%	3,512	0.92%
<p>Movers & Shakers is home to America's up-and-coming business class: a wealthy suburban world of dual-income couples who are highly educated, typically between the ages of 35 and 54 and often with children. Given its high percentage of executives and white-collar professionals, there's a decided business bent to this segment: Movers & Shakers rank number-one for owning a small business and having a home office.</p>				
04 Young Digerati	696	0.18%	650	0.17%
<p>Young Digerati are the nation's tech-savvy singles and couples living in fashionable neighborhoods on the urban fringe. Affluent, highly educated and ethnically mixed, Young Digerati communities are typically filled with trendy apartments and condos, fitness clubs and clothing boutiques, casual restaurants and all types of bars—from juice to coffee to microbrew.</p>				
05 Country Squires	4,417	1.16%	4,758	1.24%
<p>The wealthiest residents in exurban America live in Country Squires, an oasis for affluent Baby Boomers who've fled the city for the charms of small-town living. In their bucolic communities noted for their recently built homes on sprawling properties, the families of executives live in six-figure comfort. Country Squires enjoy country club sports like golf, tennis and swimming as well as skiing, boating and biking.</p>				
06 Winner's Circle	2,324	0.61%	2,441	0.64%
<p>Among the wealthy suburban lifestyles, Winner's Circle is the youngest, a collection of mostly 25- to 34-year-old couples with large families in new-money subdivisions. Surrounding their homes are the signs of upscale living: recreational parks, golf courses and upscale malls. With a median income of nearly \$90,000, Winner's Circle residents are big spenders who like to travel, ski, go out to eat, shop at clothing boutiques and take in a show.</p>				



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Households by PRIZM Segment	2,197,358		2,264,551	
01 Upper Crust	27,807	1.27%	28,350	1.25%
<p>The nation's most exclusive address, Upper Crust is the wealthiest lifestyle in America—a haven for empty-nesting couples over 55 years old. No segment has a higher concentration of residents earning over \$200,000 a year or possessing a postgraduate degree. And none has a more opulent standard of living.</p>				
02 Blue Blood Estates	19,976	0.91%	20,462	0.90%
<p>Blue Blood Estates is a family portrait of suburban wealth, a place of million-dollar homes and manicured lawns, high-end cars and exclusive private clubs. The nation's second-wealthiest lifestyle, it is characterized by married couples with children, college degrees, a significant percentage of Asian Americans and six-figure incomes earned by business executives, managers and professionals.</p>				
03 Movers & Shakers	26,278	1.20%	27,725	1.22%
<p>Movers & Shakers is home to America's up-and-coming business class: a wealthy suburban world of dual-income couples who are highly educated, typically between the ages of 35 and 54 and often with children. Given its high percentage of executives and white-collar professionals, there's a decided business bent to this segment: Movers & Shakers rank number-one for owning a small business and having a home office.</p>				
04 Young Digerati	6,246	0.28%	6,241	0.28%
<p>Young Digerati are the nation's tech-savvy singles and couples living in fashionable neighborhoods on the urban fringe. Affluent, highly educated and ethnically mixed, Young Digerati communities are typically filled with trendy apartments and condos, fitness clubs and clothing boutiques, casual restaurants and all types of bars—from juice to coffee to microbrew.</p>				
05 Country Squires	48,768	2.22%	56,579	2.50%
<p>The wealthiest residents in exurban America live in Country Squires, an oasis for affluent Baby Boomers who've fled the city for the charms of small-town living. In their bucolic communities noted for their recently built homes on sprawling properties, the families of executives live in six-figure comfort. Country Squires enjoy country club sports like golf, tennis and swimming as well as skiing, boating and biking.</p>				
06 Winner's Circle	29,075	1.32%	31,383	1.39%
<p>Among the wealthy suburban lifestyles, Winner's Circle is the youngest, a collection of mostly 25- to 34-year-old couples with large families in new-money subdivisions. Surrounding their homes are the signs of upscale living: recreational parks, golf courses and upscale malls. With a median income of nearly \$90,000, Winner's Circle residents are big spenders who like to travel, ski, go out to eat, shop at clothing boutiques and take in a show.</p>				



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07 Money & Brains	2,079	0.55%	1,975	0.52%
<p>The residents of Money & Brains seem to have it all: high incomes, advanced degrees and sophisticated tastes to match their credentials. Many of these citydwellers, predominantly white with a high concentration of Asian Americans, are married couples with few children who live in fashionable homes on small, manicured lots.</p>				
08 Executive Suites	3,304	0.87%	3,525	0.92%
<p>Executive Suites consists of upper-middle-class singles and couples typically living just beyond the nation's beltways. Filled with significant numbers of Asian Americans and college graduates-both groups are represented at more than twice the national average-this segment is a haven for white-collar professionals drawn to comfortable homes and apartments within a manageable commute to downtown jobs, restaurants and entertainment.</p>				
09 Big Fish, Small Pond	8,405	2.21%	8,859	2.32%
<p>Older, upper-class, college-educated professionals, the members of Big Fish, Small Pond are often among the leading citizens of their small-town communities. These upscale, empty-nesting couples enjoy the trappings of success, belonging to country clubs, maintaining large investment portfolios and spending freely on computer technology.</p>				
10 Second City Elite	1,652	0.43%	1,705	0.45%
<p>There's money to be found in the nation's smaller cities, and you're most likely to find it in Second City Elite. The residents of these satellite cities tend to be prosperous executives who decorate their \$200,000 homes with multiple computers, large-screen TV sets and an impressive collection of wines. With more than half holding college degrees, Second City Elite residents enjoy cultural activities-from reading books to attending theater to dance productions.</p>				
11 God's Country	3,181	0.84%	3,373	0.88%
<p>When city dwellers and suburbanites began moving to the country in the 1970s, God's Country emerged as the most affluent of the nation's exurban lifestyles. Today, wealthier communities exist in the hinterlands, but God's Country remains a haven for upper-income couples in spacious homes. Typically college-educated Baby Boomers, these Americans try to maintain a balanced lifestyle between high-power jobs and laid-back leisure.</p>				
12 Brite Lites, Li'l City	872	0.23%	894	0.23%
<p>Not all of the America's chic sophisticates live in major metros. Brite Lights, Li'l City is a group of well-off, middle-aged couples settled in the nation's satellite cities. Residents of these typical DINK (double income, no kids) households have college educations, well-paying business and professional careers and swank homes filled with the latest technology.</p>				



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	2008 Households	%	2013 Households	%
07 Money & Brains	9,660	0.44%	9,472	0.42%
<p>The residents of Money & Brains seem to have it all: high incomes, advanced degrees and sophisticated tastes to match their credentials. Many of these citydwellers, predominantly white with a high concentration of Asian Americans, are married couples with few children who live in fashionable homes on small, manicured lots.</p>				
08 Executive Suites	27,314	1.24%	28,948	1.28%
<p>Executive Suites consists of upper-middle-class singles and couples typically living just beyond the nation's beltways. Filled with significant numbers of Asian Americans and college graduates-both groups are represented at more than twice the national average-this segment is a haven for white-collar professionals drawn to comfortable homes and apartments within a manageable commute to downtown jobs, restaurants and entertainment.</p>				
09 Big Fish, Small Pond	42,248	1.92%	46,410	2.05%
<p>Older, upper-class, college-educated professionals, the members of Big Fish, Small Pond are often among the leading citizens of their small-town communities. These upscale, empty-nesting couples enjoy the trappings of success, belonging to country clubs, maintaining large investment portfolios and spending freely on computer technology.</p>				
10 Second City Elite	8,783	0.40%	8,967	0.40%
<p>There's money to be found in the nation's smaller cities, and you're most likely to find it in Second City Elite. The residents of these satellite cities tend to be prosperous executives who decorate their \$200,000 homes with multiple computers, large-screen TV sets and an impressive collection of wines. With more than half holding college degrees, Second City Elite residents enjoy cultural activities-from reading books to attending theater to dance productions.</p>				
11 God's Country	23,508	1.07%	27,342	1.21%
<p>When city dwellers and suburbanites began moving to the country in the 1970s, God's Country emerged as the most affluent of the nation's exurban lifestyles. Today, wealthier communities exist in the hinterlands, but God's Country remains a haven for upper-income couples in spacious homes. Typically college-educated Baby Boomers, these Americans try to maintain a balanced lifestyle between high-power jobs and laid-back leisure.</p>				
12 Brite Lites, Li'l City	6,481	0.29%	6,534	0.29%
<p>Not all of the America's chic sophisticates live in major metros. Brite Lights, Li'l City is a group of well-off, middle-aged couples settled in the nation's satellite cities. Residents of these typical DINK (double income, no kids) households have college educations, well-paying business and professional careers and swank homes filled with the latest technology.</p>				



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13 Upward Bound More than any other segment, Upward Bound appears to be the home of those legendary Soccer Moms and Dads. In these small satellite cities, upper-class families boast dual incomes, college degrees and new split-levels and colonials. Residents of Upward Bound tend to be kid-obsessed, with heavy purchases of computers, action figures, dolls, board games, bicycles and camping equipment.	1,535	0.40%	1,581	0.41%
14 New Empty Nests With their grown-up children recently out of the house, New Empty Nests is composed of upscale older Americans who pursue active-and activist-lifestyles. Nearly three-quarters of residents are over 65 years old, but they show no interest in a rest-home retirement. This is the top-ranked segment for all-inclusive travel packages; the favorite destination is Italy.	8,026	2.11%	8,069	2.11%
15 Pools & Patios Formed during the postwar Baby Boom, Pools & Patios has evolved from a segment of young suburban families to one for mature, empty-nesting couples. In these stable neighborhoods graced with backyard pools and patios-the highest proportion of homes were built in the 1960s-residents work as white-collar managers and professionals, and are now at the top of their careers.	8,642	2.27%	8,689	2.27%
16 Bohemian Mix A collection of young, mobile urbanites, Bohemian Mix represents the nation's most liberal lifestyles. Its residents are a progressive mix of young singles and couples, students and professionals, Hispanics, Asians, African-Americans and whites. In their funky rowhouses and apartments, Bohemian Mixers are the early adopters who are quick to check out the latest movie, nightclub, laptop and microbrew.	1,048	0.28%	1,030	0.27%
17 Beltway Boomers The members of the postwar Baby Boom are all grown up. Today, these Americans are in their forties and fifties, and one segment of this huge cohort-college-educated, upper-middle-class and home-owning-is found in Beltway Boomers. Like many of their peers who married late, these Boomers are still raising children in comfortable suburban subdivisions, and they're pursuing kid-centered lifestyles.	5,219	1.37%	5,279	1.38%
18 Kids & Cul-de-Sacs Upscale, suburban, married couples with children-that's the skinny on Kids & Cul-de-Sacs, an enviable lifestyle of large families in recently built subdivisions. With a high rate of Hispanic and Asian Americans, this segment is a refuge for college-educated, white-collar professionals with administrative jobs and upper-middle-class incomes. Their nexus of education, affluence and children translates into large outlays for child-centered products and services.	7,488	1.97%	7,734	2.02%



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14 New Empty Nests With their grown-up children recently out of the house, New Empty Nests is composed of upscale older Americans who pursue active-and activist-lifestyles. Nearly three-quarters of residents are over 65 years old, but they show no interest in a rest-home retirement. This is the top-ranked segment for all-inclusive travel packages; the favorite destination is Italy.	30,289	1.38%	30,614	1.35%
15 Pools & Patios Formed during the postwar Baby Boom, Pools & Patios has evolved from a segment of young suburban families to one for mature, empty-nesting couples. In these stable neighborhoods graced with backyard pools and patios-the highest proportion of homes were built in the 1960s-residents work as white-collar managers and professionals, and are now at the top of their careers.	36,162	1.65%	36,594	1.62%
16 Bohemian Mix A collection of young, mobile urbanites, Bohemian Mix represents the nation's most liberal lifestyles. Its residents are a progressive mix of young singles and couples, students and professionals, Hispanics, Asians, African-Americans and whites. In their funky rowhouses and apartments, Bohemian Mixers are the early adopters who are quick to check out the latest movie, nightclub, laptop and microbrew.	16,278	0.74%	16,229	0.72%
17 Beltway Boomers The members of the postwar Baby Boom are all grown up. Today, these Americans are in their forties and fifties, and one segment of this huge cohort-college-educated, upper-middle-class and home-owning-is found in Beltway Boomers. Like many of their peers who married late, these Boomers are still raising children in comfortable suburban subdivisions, and they're pursuing kid-centered lifestyles.	26,918	1.23%	27,139	1.20%
18 Kids & Cul-de-Sacs Upscale, suburban, married couples with children-that's the skinny on Kids & Cul-de-Sacs, an enviable lifestyle of large families in recently built subdivisions. With a high rate of Hispanic and Asian Americans, this segment is a refuge for college-educated, white-collar professionals with administrative jobs and upper-middle-class incomes. Their nexus of education, affluence and children translates into large outlays for child-centered products and services.	48,276	2.20%	50,665	2.24%



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19 Home Sweet Home Widely scattered across the nation's suburbs, the residents of Home Sweet Home tend to be upper-middle-class married couples living in mid-sized homes with few children. The adults in the segment, mostly between the ages of 25 and 54, have gone to college and hold professional and white-collar jobs. With their upscale incomes and small families, these folks have fashioned comfortable lifestyles, filling their homes with toys, TV sets and pets.	9,231	2.43%	9,371	2.45%
20 Fast-Track Families With their upper-middle-class incomes, numerous children and spacious homes, Fast-Track Families are in their prime acquisition years. These middle-aged parents have the disposable income and educated sensibility to want the best for their children. They buy the latest technology with impunity: new computers, DVD players, home theater systems and video games. They take advantage of their rustic locales by camping, boating and fishing.	6,594	1.73%	6,946	1.82%
21 Gray Power The steady rise of older, healthier Americans over the past decade has produced one important by-product: middle-class, home-owning suburbanites who are aging in place rather than moving to retirement communities. Gray Power reflects this trend, a segment of older, midscale singles and couples who live in quiet comfort.	9,188	2.41%	9,111	2.38%
22 Young Influentials Once known as the home of the nation's yuppies, Young Influentials reflects the fading glow of acquisitive yuppiedom. Today, the segment is a common address for young, middle-class singles and couples who are more preoccupied with balancing work and leisure pursuits. Having recently left college dorms, they now live in apartment complexes surrounded by ball fields, health clubs and casual-dining restaurants.	10,377	2.73%	10,513	2.75%
23 Greenbelt Sports A segment of middle-class exurban couples, Greenbelt Sports is known for its active lifestyle. Most of these middle-aged residents are married, college-educated and own new homes; about a third have children. And few segments have higher rates for pursuing outdoor activities such as skiing, canoeing, backpacking, boating and mountain biking.	5,838	1.53%	6,255	1.64%
24 Up-and-Comers Up-and-Comers is a stopover for young, midscale singles before they marry, have families and establish more deskbound lifestyles. Found in second-tier cities, these mobile, twentysomethings include a disproportionate number of recent college graduates who are into athletic activities, the latest technology and nightlife entertainment.	1,215	0.32%	1,207	0.32%



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19 Home Sweet Home Widely scattered across the nation's suburbs, the residents of Home Sweet Home tend to be upper-middle-class married couples living in mid-sized homes with few children. The adults in the segment, mostly between the ages of 25 and 54, have gone to college and hold professional and white-collar jobs. With their upscale incomes and small families, these folks have fashioned comfortable lifestyles, filling their homes with toys, TV sets and pets.	48,606	2.21%	50,923	2.25%
20 Fast-Track Families With their upper-middle-class incomes, numerous children and spacious homes, Fast-Track Families are in their prime acquisition years. These middle-aged parents have the disposable income and educated sensibility to want the best for their children. They buy the latest technology with impunity: new computers, DVD players, home theater systems and video games. They take advantage of their rustic locales by camping, boating and fishing.	43,405	1.98%	48,011	2.12%
21 Gray Power The steady rise of older, healthier Americans over the past decade has produced one important by-product: middle-class, home-owning suburbanites who are aging in place rather than moving to retirement communities. Gray Power reflects this trend, a segment of older, midscale singles and couples who live in quiet comfort.	33,976	1.55%	34,129	1.51%
22 Young Influentials Once known as the home of the nation's yuppies, Young Influentials reflects the fading glow of acquisitive yuppiedom. Today, the segment is a common address for young, middle-class singles and couples who are more preoccupied with balancing work and leisure pursuits. Having recently left college dorms, they now live in apartment complexes surrounded by ball fields, health clubs and casual-dining restaurants.	55,420	2.52%	57,416	2.54%
23 Greenbelt Sports A segment of middle-class exurban couples, Greenbelt Sports is known for its active lifestyle. Most of these middle-aged residents are married, college-educated and own new homes; about a third have children. And few segments have higher rates for pursuing outdoor activities such as skiing, canoeing, backpacking, boating and mountain biking.	31,156	1.42%	35,567	1.57%
24 Up-and-Comers Up-and-Comers is a stopover for young, midscale singles before they marry, have families and establish more deskbound lifestyles. Found in second-tier cities, these mobile, twentysomethings include a disproportionate number of recent college graduates who are into athletic activities, the latest technology and nightlife entertainment.	11,731	0.53%	11,798	0.52%



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25 Country Casuals There's a laid-back atmosphere in Country Casuals, a collection of middle-aged, upper-middle-class households that have started to empty-nest. Workers here-and most households boast two earners-have well-paying blue- or white collar jobs, or own small businesses. Today these Baby-Boom couples have the disposable income to enjoy traveling, owning timeshares and going out to eat.	5,193	1.36%	5,542	1.45%
26 The Cosmopolitans Educated, midscale and multi-ethnic, The Cosmopolitans are urbane couples in America's fast-growing cities. Concentrated in a handful of metros-such as Las Vegas, Miami and Albuquerque-these households feature older home-owners, empty-nesters and college graduates. A vibrant social scene surrounds their older homes and apartments, and residents love the nightlife and enjoy leisure-intensive lifestyles.	1,766	0.46%	1,707	0.45%
27 Middleburg Managers Middleburg Managers arose when empty-nesters settled in satellite communities which offered a lower cost of living and more relaxed pace. Today, segment residents tend to be middle-class and over 55 years old, with solid managerial jobs and comfortable retirements. In their older homes, they enjoy reading, playing musical instruments, indoor gardening and refinishing furniture.	4,566	1.20%	4,577	1.20%
28 Traditional Times Traditional Times is the kind of lifestyle where small-town couples nearing retirement are beginning to enjoy their first empty-nest years. Typically in their fifties and sixties, these middle-class Americans pursue a kind of granola-and-grits lifestyle. On their coffee tables are magazines with titles ranging from Country Living and Country Home to Gourmet and Forbes. But they're big travelers, especially in recreational vehicles and campers.	14,809	3.89%	15,388	4.02%
29 American Dreams American Dreams is a living example of how ethnically diverse the nation has become: more than half the residents are Hispanic, Asian or African-American. In these multilingual neighborhoods-one in ten speaks a language other than English-middle-aged immigrants and their children live in middle-class comfort.	4,268	1.12%	4,096	1.07%
30 Suburban Sprawl Suburban Sprawl is an unusual American lifestyle: a collection of midscale, middle-aged singles and couples living in the heart of suburbia. Typically members of the Baby Boom generation, they hold decent jobs, own older homes and condos, and pursue cocooning versions of the American Dream. Among their favorite activities are jogging on treadmills, playing trivia games and renting videos.	8,376	2.20%	8,263	2.16%



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26 The Cosmopolitans Educated, midscale and multi-ethnic, The Cosmopolitans are urbane couples in America's fast-growing cities. Concentrated in a handful of metros-such as Las Vegas, Miami and Albuquerque-these households feature older home-owners, empty-nesters and college graduates. A vibrant social scene surrounds their older homes and apartments, and residents love the nightlife and enjoy leisure-intensive lifestyles.	9,309	0.42%	9,139	0.40%
27 Middleburg Managers Middleburg Managers arose when empty-nesters settled in satellite communities which offered a lower cost of living and more relaxed pace. Today, segment residents tend to be middle-class and over 55 years old, with solid managerial jobs and comfortable retirements. In their older homes, they enjoy reading, playing musical instruments, indoor gardening and refinishing furniture.	26,649	1.21%	26,760	1.18%
28 Traditional Times Traditional Times is the kind of lifestyle where small-town couples nearing retirement are beginning to enjoy their first empty-nest years. Typically in their fifties and sixties, these middle-class Americans pursue a kind of granola-and-grits lifestyle. On their coffee tables are magazines with titles ranging from Country Living and Country Home to Gourmet and Forbes. But they're big travelers, especially in recreational vehicles and campers.	63,643	2.90%	67,667	2.99%
29 American Dreams American Dreams is a living example of how ethnically diverse the nation has become: more than half the residents are Hispanic, Asian or African-American. In these multilingual neighborhoods-one in ten speaks a language other than English-middle-aged immigrants and their children live in middle-class comfort.	25,089	1.14%	24,777	1.09%
30 Suburban Sprawl Suburban Sprawl is an unusual American lifestyle: a collection of midscale, middle-aged singles and couples living in the heart of suburbia. Typically members of the Baby Boom generation, they hold decent jobs, own older homes and condos, and pursue cocooning versions of the American Dream. Among their favorite activities are jogging on treadmills, playing trivia games and renting videos.	46,527	2.12%	46,938	2.07%



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31 Urban Achievers Concentrated in the nation's port cities, Urban Achievers is often the first stop for up-and-coming immigrants from Asia, South America and Europe. These young singles and couples are typically college-educated and ethnically diverse: about a third are foreign-born, and even more speak a language other than English.	2,822	0.74%	2,732	0.71%
32 New Homesteaders Young, middle-class families seeking to escape suburban sprawl find refuge in New Homesteaders, a collection of small rustic townships filled with new ranches and Cape Cods. With decent-paying jobs in white-collar and service industries, these dual-income couples have fashioned comfortable, child-centered lifestyles, their driveways filled with campers and powerboats, their family rooms with PlayStations and Game Boys.	7,850	2.06%	8,146	2.13%
33 Big Sky Families Scattered in placid towns across the American heartland, Big Sky Families is a segment of young rural families who have turned high school educations and blue-collar jobs into busy, middle-class lifestyles. Residents like to play baseball, basketball and volleyball, besides going fishing, hunting and horseback riding. To entertain their sprawling families, they buy virtually every piece of sporting equipment on the market.	10,741	2.82%	11,149	2.92%
34 White Picket Fences Midpoint on the socioeconomic ladder, residents in White Picket Fences look a lot like the stereotypical American household of a generation ago: young, middle-class, married with children. But the current version is characterized by modest homes and ethnic diversity-including a disproportionate number of Hispanics and African-Americans.	3,506	0.92%	3,466	0.91%
35 Boomtown Singles Affordable housing, abundant entry-level jobs and a thriving singles scene-all have given rise to the Boomtown Singles segment in fast-growing satellite cities. Young, single and working-class, these residents pursue active lifestyles amid sprawling apartment complexes, bars, convenience stores and laundromats.	3,401	0.89%	3,378	0.88%
36 Blue-Chip Blues Blue-Chip Blues is known as a comfortable lifestyle for young, sprawling families with well-paying blue-collar jobs. Ethnically diverse-with a significant presence of Hispanics and African-Americans-the segment's aging neighborhoods feature compact, modestly priced homes surrounded by commercial centers that cater to child-filled households.	6,762	1.78%	6,714	1.76%



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31 Urban Achievers Concentrated in the nation's port cities, Urban Achievers is often the first stop for up-and-coming immigrants from Asia, South America and Europe. These young singles and couples are typically college-educated and ethnically diverse: about a third are foreign-born, and even more speak a language other than English.	42,841	1.95%	43,006	1.90%
32 New Homesteaders Young, middle-class families seeking to escape suburban sprawl find refuge in New Homesteaders, a collection of small rustic townships filled with new ranches and Cape Cods. With decent-paying jobs in white-collar and service industries, these dual-income couples have fashioned comfortable, child-centered lifestyles, their driveways filled with campers and powerboats, their family rooms with PlayStations and Game Boys.	45,261	2.06%	49,458	2.18%
33 Big Sky Families Scattered in placid towns across the American heartland, Big Sky Families is a segment of young rural families who have turned high school educations and blue-collar jobs into busy, middle-class lifestyles. Residents like to play baseball, basketball and volleyball, besides going fishing, hunting and horseback riding. To entertain their sprawling families, they buy virtually every piece of sporting equipment on the market.	62,533	2.85%	66,358	2.93%
34 White Picket Fences Midpoint on the socioeconomic ladder, residents in White Picket Fences look a lot like the stereotypical American household of a generation ago: young, middle-class, married with children. But the current version is characterized by modest homes and ethnic diversity-including a disproportionate number of Hispanics and African-Americans.	15,760	0.72%	15,705	0.69%
35 Boomtown Singles Affordable housing, abundant entry-level jobs and a thriving singles scene-all have given rise to the Boomtown Singles segment in fast-growing satellite cities. Young, single and working-class, these residents pursue active lifestyles amid sprawling apartment complexes, bars, convenience stores and laundromats.	18,164	0.83%	18,138	0.80%
36 Blue-Chip Blues Blue-Chip Blues is known as a comfortable lifestyle for young, sprawling families with well-paying blue-collar jobs. Ethnically diverse-with a significant presence of Hispanics and African-Americans-the segment's aging neighborhoods feature compact, modestly priced homes surrounded by commercial centers that cater to child-filled households.	40,121	1.83%	40,934	1.81%



Dayton Conference Southern Ohio Synod PRIZM: Household Segments - Segment Snapshots

PRIZM Household Segments Segment Snapshots	Dayton Conference			
	2008 Households	%	2013 Households	%
37 Mayberry-ville Like the old Andy Griffith show set in a quaint picturesque berg, Mayberry-ville harks back to an old-fashioned way of life. In these small towns, middle-class couples and families like to fish and hunt during the day, and stay home and watch TV at night. With lucrative blue-collar jobs and moderately priced housing, residents use their discretionary cash to purchase boats, campers, motorcycles and pickup trucks.	11,736	3.08%	12,169	3.18%
38 Simple Pleasures With more than two-thirds of its residents over 65 years old, Simple Pleasures is mostly a retirement lifestyle: a neighborhood of lower-middle-class singles and couples living in modestly priced homes. Many are high school-educated seniors who held blue-collar jobs before their retirement. And a disproportionate number served in the military; no segment has more members of veterans clubs.	6,402	1.68%	6,623	1.73%
39 Domestic Duos Domestic Duos represents a middle-class mix of mainly over 55 singles and married couples living in older suburban homes. With their high-school educations and fixed incomes, segment residents maintain an easy-going lifestyle. Residents like to socialize by going bowling, seeing a play, meeting at the local fraternal order or going out to eat.	10,070	2.65%	9,906	2.59%
40 Close-In Couples Close-In Couples is a group of predominantly older, African-American couples living in older homes in the urban neighborhoods of mid-sized metros. High school educated and empty nesting, these 55-year-old-plus residents typically live in older city neighborhoods, enjoying secure and comfortable retirements.	6,677	1.75%	6,447	1.69%
41 Sunset City Blues Scattered throughout the older neighborhoods of small cities, Sunset City Blues is a segment of lower-middle-class singles and couples who have retired or are getting closed to it. These empty-nesters tend to own their homes but have modest educations and incomes. They maintain a low-key lifestyle filled with newspapers and television by day, and family-style restaurants at night.	8,455	2.22%	8,374	2.19%
42 Red, White & Blues The residents of Red, White & Blues typically live in exurban towns rapidly morphing into bedroom suburbs. Their streets feature new fast-food restaurants, and locals have recently celebrated the arrival of chains like Wal-Mart, Radio Shack and Payless Shoes. Middle-aged, high school educated and lower-middle class, these folks tend to have solid, blue-collar jobs in manufacturing, milling and construction.	4,559	1.20%	4,698	1.23%



Dayton Conference Southern Ohio Synod PRIZM: Household Segments - Segment Snapshots

PRIZM Household Segments Segment Snapshots	Southern Ohio Synod			
	2008 Households	%	2013 Households	%
37 Mayberry-ville Like the old Andy Griffith show set in a quaint picturesque berg, Mayberry-ville harks back to an old-fashioned way of life. In these small towns, middle-class couples and families like to fish and hunt during the day, and stay home and watch TV at night. With lucrative blue-collar jobs and moderately priced housing, residents use their discretionary cash to purchase boats, campers, motorcycles and pickup trucks.	66,203	3.01%	70,026	3.09%
38 Simple Pleasures With more than two-thirds of its residents over 65 years old, Simple Pleasures is mostly a retirement lifestyle: a neighborhood of lower-middle-class singles and couples living in modestly priced homes. Many are high school-educated seniors who held blue-collar jobs before their retirement. And a disproportionate number served in the military; no segment has more members of veterans clubs.	41,451	1.89%	43,098	1.90%
39 Domestic Duos Domestic Duos represents a middle-class mix of mainly over 55 singles and married couples living in older suburban homes. With their high-school educations and fixed incomes, segment residents maintain an easy-going lifestyle. Residents like to socialize by going bowling, seeing a play, meeting at the local fraternal order or going out to eat.	39,935	1.82%	39,922	1.76%
40 Close-In Couples Close-In Couples is a group of predominantly older, African-American couples living in older homes in the urban neighborhoods of mid-sized metros. High school educated and empty nesting, these 55-year-old-plus residents typically live in older city neighborhoods, enjoying secure and comfortable retirements.	25,320	1.15%	24,550	1.08%
41 Sunset City Blues Scattered throughout the older neighborhoods of small cities, Sunset City Blues is a segment of lower-middle-class singles and couples who have retired or are getting closed to it. These empty-nesters tend to own their homes but have modest educations and incomes. They maintain a low-key lifestyle filled with newspapers and television by day, and family-style restaurants at night.	36,112	1.64%	35,836	1.58%
42 Red, White & Blues The residents of Red, White & Blues typically live in exurban towns rapidly morphing into bedroom suburbs. Their streets feature new fast-food restaurants, and locals have recently celebrated the arrival of chains like Wal-Mart, Radio Shack and Payless Shoes. Middle-aged, high school educated and lower-middle class, these folks tend to have solid, blue-collar jobs in manufacturing, milling and construction.	26,463	1.20%	27,881	1.23%



Dayton Conference Southern Ohio Synod PRIZM: Household Segments - Segment Snapshots

PRIZM Household Segments Segment Snapshots	Dayton Conference			
	2008 Households	%	2013 Households	%
43 Heartlanders America was once a land of small middle-class towns, which can still be found today among Heartlanders. This widespread segment consists of middle-aged couples with working-class jobs living in sturdy, unpretentious homes. In these communities of small families and empty-nesting couples, Heartlanders pursue a rustic lifestyle where hunting and fishing remain prime leisure activities along with cooking, sewing, camping and boating.	6,358	1.67%	6,510	1.70%
44 New Beginnings Filled with young, single adults, New Beginnings is a magnet for adults in transition. Many of its residents are twentysomething singles and couples just starting out on their career paths-or starting over after recent divorces or company transfers. Ethnically diverse-with nearly half its residents Hispanic, Asian or African-American-New Beginnings households tend to have the modest living standards typical of transient apartment dwellers.	14,915	3.92%	14,539	3.80%
45 Blue Highways On maps, blue highways are often two-lane roads that wind through remote stretches of the American landscape. Among lifestyles, Blue Highways is the standout for lower-middle-class couples and families who live in isolated towns and farmsteads. Here, Boomer men like to hunt and fish, the women enjoy sewing and crafts, and everyone looks forward to going out to a country music concert.	3,544	0.93%	3,619	0.95%
46 Old Glories Old Glories are the nation's downscale suburban retirees, Americans aging in place in older apartment complexes. These racially mixed households often contain widows and widowers living on fixed incomes, and they tend to lead home-centered lifestyles. They're among the nation's most ardent television fans, watching game shows, soaps, talk shows and newsmagazines at high rates.	13,750	3.61%	13,231	3.46%
47 City Startups In City Startups, young, multi-ethnic singles have settled in neighborhoods filled with cheap apartments and a commercial base of cafes, bars, laundromats and clubs that cater to twentysomethings. One of the youngest segments in America-with ten times as many college students as the national average-these neighborhoods feature low incomes and high concentrations of Hispanics and African-Americans.	2,365	0.62%	2,354	0.62%
48 Young & Rustic Like the soap opera that inspired its nickname, Young & Rustic is composed of young, restless singles. Unlike the glitzy soap denizens, however, these folks tend to be lower income, high school-educated and living in tiny apartments in the nation's exurban towns. With their service industry jobs and modest incomes, these folks still try to fashion fast-paced lifestyles centered on sports, cars and dating.	4,751	1.25%	4,868	1.27%



Dayton Conference Southern Ohio Synod PRIZM: Household Segments - Segment Snapshots

PRIZM Household Segments Segment Snapshots	Southern Ohio Synod			
	2008 Households	%	2013 Households	%
43 Heartlanders America was once a land of small middle-class towns, which can still be found today among Heartlanders. This widespread segment consists of middle-aged couples with working-class jobs living in sturdy, unpretentious homes. In these communities of small families and empty-nesting couples, Heartlanders pursue a rustic lifestyle where hunting and fishing remain prime leisure activities along with cooking, sewing, camping and boating.	49,897	2.27%	51,740	2.28%
44 New Beginnings Filled with young, single adults, New Beginnings is a magnet for adults in transition. Many of its residents are twentysomething singles and couples just starting out on their career paths-or starting over after recent divorces or company transfers. Ethnically diverse-with nearly half its residents Hispanic, Asian or African-American-New Beginnings households tend to have the modest living standards typical of transient apartment dwellers.	56,045	2.55%	55,718	2.46%
45 Blue Highways On maps, blue highways are often two-lane roads that wind through remote stretches of the American landscape. Among lifestyles, Blue Highways is the standout for lower-middle-class couples and families who live in isolated towns and farmsteads. Here, Boomer men like to hunt and fish, the women enjoy sewing and crafts, and everyone looks forward to going out to a country music concert.	41,694	1.90%	43,193	1.91%
46 Old Glories Old Glories are the nation's downscale suburban retirees, Americans aging in place in older apartment complexes. These racially mixed households often contain widows and widowers living on fixed incomes, and they tend to lead home-centered lifestyles. They're among the nation's most ardent television fans, watching game shows, soaps, talk shows and newsmagazines at high rates.	45,322	2.06%	44,397	1.96%
47 City Startups In City Startups, young, multi-ethnic singles have settled in neighborhoods filled with cheap apartments and a commercial base of cafes, bars, laundromats and clubs that cater to twentysomethings. One of the youngest segments in America-with ten times as many college students as the national average-these neighborhoods feature low incomes and high concentrations of Hispanics and African-Americans.	16,905	0.77%	16,890	0.75%
48 Young & Rustic Like the soap opera that inspired its nickname, Young & Rustic is composed of young, restless singles. Unlike the glitzy soap denizens, however, these folks tend to be lower income, high school-educated and living in tiny apartments in the nation's exurban towns. With their service industry jobs and modest incomes, these folks still try to fashion fast-paced lifestyles centered on sports, cars and dating.	43,960	2.00%	45,786	2.02%



Dayton Conference Southern Ohio Synod PRIZM: Household Segments - Segment Snapshots

PRIZM Household Segments Segment Snapshots	Dayton Conference			
	2008 Households	%	2013 Households	%
49 American Classics They may be older, lower-middle class and retired, but the residents of American Classics are still living the American Dream of home ownership. Few segments rank higher in their percentage of home owners, and that fact alone reflects a more comfortable lifestyle for these predominantly white singles and couples with deep ties to their neighborhoods.	12,126	3.19%	11,830	3.09%
50 Kid Country, USA Widely scattered throughout the nation's heartland, Kid Country, USA is a segment dominated by large families living in small towns. Predominantly white, with an above-average concentration of Hispanics, these young, these working-class households include homeowners, renters and military personnel living in base housing; about 20 percent of residents own mobile homes.	4,746	1.25%	4,848	1.27%
51 Shotguns & Pickups The segment known as Shotguns & Pickups came by its moniker honestly: it scores near the top of all lifestyles for owning hunting rifles and pickup trucks. These Americans tend to be young, working-class couples with large families-more than half have two or more kids-living in small homes and manufactured housing. Nearly a third of residents live in mobile homes, more than anywhere else in the nation.	4,545	1.19%	4,646	1.22%
52 Suburban Pioneers Suburban Pioneers represents one of the nation's eclectic lifestyles, a mix of young singles, recently divorced and single parents who have moved into older, inner-ring suburbs. They live in aging homes and garden-style apartment buildings, where the jobs are blue-collar and the money is tight. But what unites these residents-a diverse mix of whites, Hispanics and African-Americans-is a working-class sensibility and an appreciation for their off-the-beaten-track neighborhoods.	11,049	2.90%	10,699	2.80%
53 Mobility Blues Young singles and single parents make their way to Mobility Blues, a segment of working-class neighborhoods in America's satellite cities. Racially mixed and under 25 years old, these transient Americans tend to have modest lifestyles due to their lower-income blue-collar jobs. Surveys show they excel in going to movies, playing basketball and shooting pool	4,913	1.29%	4,873	1.27%
54 Multi-Culti Mosaic An immigrant gateway community, Multi-Culti Mosaic is the urban home for a mixed populace of younger Hispanic, Asian and African-American singles and families. With nearly a quarter of the residents foreign born, this segment is a mecca for first-generation Americans who are striving to improve their lower-middle-class status.	11,820	3.11%	11,241	2.94%



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PRIZM Household Segments Segment Snapshots	Southern Ohio Synod			
	2008 Households	%	2013 Households	%
49 American Classics They may be older, lower-middle class and retired, but the residents of American Classics are still living the American Dream of home ownership. Few segments rank higher in their percentage of home owners, and that fact alone reflects a more comfortable lifestyle for these predominantly white singles and couples with deep ties to their neighborhoods.	37,392	1.70%	37,006	1.63%
50 Kid Country, USA Widely scattered throughout the nation's heartland, Kid Country, USA is a segment dominated by large families living in small towns. Predominantly white, with an above-average concentration of Hispanics, these young, these working-class households include homeowners, renters and military personnel living in base housing; about 20 percent of residents own mobile homes.	31,246	1.42%	32,848	1.45%
51 Shotguns & Pickups The segment known as Shotguns & Pickups came by its moniker honestly: it scores near the top of all lifestyles for owning hunting rifles and pickup trucks. These Americans tend to be young, working-class couples with large families-more than half have two or more kids-living in small homes and manufactured housing. Nearly a third of residents live in mobile homes, more than anywhere else in the nation.	53,995	2.46%	56,132	2.48%
52 Suburban Pioneers Suburban Pioneers represents one of the nation's eclectic lifestyles, a mix of young singles, recently divorced and single parents who have moved into older, inner-ring suburbs. They live in aging homes and garden-style apartment buildings, where the jobs are blue-collar and the money is tight. But what unites these residents-a diverse mix of whites, Hispanics and African-Americans-is a working-class sensibility and an appreciation for their off-the-beaten-track neighborhoods.	33,377	1.52%	32,830	1.45%
53 Mobility Blues Young singles and single parents make their way to Mobility Blues, a segment of working-class neighborhoods in America's satellite cities. Racially mixed and under 25 years old, these transient Americans tend to have modest lifestyles due to their lower-income blue-collar jobs. Surveys show they excel in going to movies, playing basketball and shooting pool	25,119	1.14%	24,787	1.09%
54 Multi-Culti Mosaic An immigrant gateway community, Multi-Culti Mosaic is the urban home for a mixed populace of younger Hispanic, Asian and African-American singles and families. With nearly a quarter of the residents foreign born, this segment is a mecca for first-generation Americans who are striving to improve their lower-middle-class status.	45,912	2.09%	44,095	1.95%



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PRIZM Household Segments Segment Snapshots	Dayton Conference			
	2008 Households	%	2013 Households	%
55 Golden Ponds Golden Ponds is mostly a retirement lifestyle, dominated by downscale singles and couples over 65 years old. Found in small bucolic towns around the country, these high school-educated seniors live in small apartments on less than \$25,000 a year; one in five resides in a nursing home. For these elderly residents, daily life is often a succession of sedentary activities such as reading, watching TV, playing bingo and doing craft projects.	2,961	0.78%	3,019	0.79%
56 Crossroads Villagers With a population of middle-aged, blue-collar couples and families, Crossroads Villagers is a classic rural lifestyle. Residents are high school-educated, with lower-middle incomes and modest housing; one-quarter live in mobile homes. And there's an air of self-reliance in these households as Crossroads Villagers help put food on the table through fishing, gardening and hunting.	4,885	1.28%	4,852	1.27%
57 Old Milltowns America's once-thriving mining and manufacturing towns have aged-as have the residents in Old Milltowns communities. Today, the majority of residents are retired singles and couples, living on downscale incomes in pre-1960 homes and apartments. For leisure, they enjoy gardening, sewing, socializing at veterans clubs or eating out at casual restaurants.	6,391	1.68%	6,395	1.67%
58 Back Country Folks Strewn among remote farm communities across the nation, Back Country Folks are a long way away from economic paradise. The residents tend to be poor, over 55 years old and living in older, modest-sized homes and manufactured housing. Typically, life in this segment is a throwback to an earlier era when farming dominated the American landscape.	2,089	0.55%	2,139	0.56%
59 Urban Elders For Urban Elders-a segment located in the downtown neighborhoods of such metros as New York, Chicago, Las Vegas and Miami-life is often an economic struggle. These communities have high concentrations of Hispanics and African-Americans, and tend to be downscale, with singles living in older apartment rentals.	4,551	1.20%	4,380	1.15%
60 Park Bench Seniors Park Bench Seniors typically are retired singles living in the racially mixed neighborhoods of the nation's satellite cities. With modest educations and incomes, these residents maintain low-key, sedentary lifestyles. Theirs is one of the top-ranked segments for TV viewing, especially daytime soaps and game shows.	2,960	0.78%	2,957	0.77%
61 City Roots	7,336	1.93%	6,967	1.82%



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	2008 Households	%	2013 Households	%
55 Golden Ponds Golden Ponds is mostly a retirement lifestyle, dominated by downscale singles and couples over 65 years old. Found in small bucolic towns around the country, these high school-educated seniors live in small apartments on less than \$25,000 a year; one in five resides in a nursing home. For these elderly residents, daily life is often a succession of sedentary activities such as reading, watching TV, playing bingo and doing craft projects.	22,705	1.03%	23,236	1.03%
56 Crossroads Villagers With a population of middle-aged, blue-collar couples and families, Crossroads Villagers is a classic rural lifestyle. Residents are high school-educated, with lower-middle incomes and modest housing; one-quarter live in mobile homes. And there's an air of self-reliance in these households as Crossroads Villagers help put food on the table through fishing, gardening and hunting.	55,452	2.52%	56,608	2.50%
57 Old Milltowns America's once-thriving mining and manufacturing towns have aged-as have the residents in Old Milltowns communities. Today, the majority of residents are retired singles and couples, living on downscale incomes in pre-1960 homes and apartments. For leisure, they enjoy gardening, sewing, socializing at veterans clubs or eating out at casual restaurants.	45,120	2.05%	45,959	2.03%
58 Back Country Folks Strewn among remote farm communities across the nation, Back Country Folks are a long way away from economic paradise. The residents tend to be poor, over 55 years old and living in older, modest-sized homes and manufactured housing. Typically, life in this segment is a throwback to an earlier era when farming dominated the American landscape.	34,630	1.58%	35,538	1.57%
59 Urban Elders For Urban Elders-a segment located in the downtown neighborhoods of such metros as New York, Chicago, Las Vegas and Miami-life is often an economic struggle. These communities have high concentrations of Hispanics and African-Americans, and tend to be downscale, with singles living in older apartment rentals.	24,662	1.12%	24,102	1.06%
60 Park Bench Seniors Park Bench Seniors typically are retired singles living in the racially mixed neighborhoods of the nation's satellite cities. With modest educations and incomes, these residents maintain low-key, sedentary lifestyles. Theirs is one of the top-ranked segments for TV viewing, especially daytime soaps and game shows.	17,555	0.80%	17,478	0.77%
61 City Roots	30,240	1.38%	28,923	1.28%



Dayton Conference Southern Ohio Synod PRIZM: Household Segments - Segment Snapshots

PRIZM Household Segments Segment Snapshots

Dayton Conference

2008	%	2013	%
Households		Households	

Found in urban neighborhoods, City Roots is a segment of lower-income retirees, typically living in older homes and duplexes they've owned for years. In these ethnically diverse neighborhoods-more than a third are African-American and Hispanic-residents are often widows and widowers living on fixed incomes and maintaining low-key lifestyles.



Dayton Conference Southern Ohio Synod PRIZM: Household Segments - Segment Snapshots

PRIZM Household Segments Segment Snapshots

Southern Ohio Synod

2008	%	2013	%
Households		Households	

Found in urban neighborhoods, City Roots is a segment of lower-income retirees, typically living in older homes and duplexes they've owned for years. In these ethnically diverse neighborhoods-more than a third are African-American and Hispanic-residents are often widows and widowers living on fixed incomes and maintaining low-key lifestyles.



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PRIZM Household Segments Segment Snapshots	Dayton Conference			
	2008 Households	%	2013 Households	%
62 Hometown Retired	2,939	0.77%	2,897	0.76%
<p>With three-quarters of all residents over 65 years old, Hometown Retired is one of the oldest lifestyles. These racially mixed seniors tend to live in aging homes-half were built before 1958-and typically get by on social security and modest pensions. Because most never made it beyond high school and spent their working lives at blue-collar jobs, their retirements are extremely modest.</p>				
63 Family Thrifts	6,592	1.73%	6,535	1.71%
<p>The small-city cousins of inner-city districts, Family Thrifts contain young, ethnically diverse parents who have lots of children and work entry-level service jobs. In these apartment-filled neighborhoods, visitors find the streets jam-packed with babies and toddlers, tricycles and basketball hoops, Daewoos and Hyundais.</p>				
64 Bedrock America	4,427	1.16%	4,391	1.15%
<p>Bedrock America consists of young, economically challenged families in small, isolated towns located throughout the nation's heartland. With modest educations, sprawling families and blue-collar jobs, many of these residents struggle to make ends meet. One quarter live in mobile homes. One in three haven't finished high school. Rich in scenery, Bedrock America is a haven for fishing, hunting, hiking and camping.</p>				
65 Big City Blues	3,172	0.83%	3,014	0.79%
<p>With a population that's 50 percent Latino, Big City Blues has the highest concentration of Hispanic Americans in the nation. But it's also the multi-ethnic address for downscale Asian and African-American households occupying older inner-city apartments. Concentrated in a handful of major metros, these young singles and single-parent families face enormous challenges: low incomes, uncertain jobs and modest educations. More than 40 percent haven't finished high school.</p>				
66 Low-Rise Living	2,906	0.76%	2,757	0.72%
<p>The most economically challenged urban segment, Low-Rise Living is known as a transient world for young, ethnically diverse singles and single parents. Home values are low-about half the national average-and even then less than a quarter of residents can afford to own real estate. Typically, the commercial base of Mom-and-Pop stores is struggling and in need of a renaissance.</p>				



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PRIZM Household Segments Segment Snapshots

Southern Ohio Synod

	2008		2013	
	Households	%	Households	%
62 Hometown Retired	21,113	0.96%	20,785	0.92%
<p>With three-quarters of all residents over 65 years old, Hometown Retired is one of the oldest lifestyles. These racially mixed seniors tend to live in aging homes-half were built before 1958-and typically get by on social security and modest pensions. Because most never made it beyond high school and spent their working lives at blue-collar jobs, their retirements are extremely modest.</p>				
63 Family Thrifts	29,965	1.36%	29,660	1.31%
<p>The small-city cousins of inner-city districts, Family Thrifts contain young, ethnically diverse parents who have lots of children and work entry-level service jobs. In these apartment-filled neighborhoods, visitors find the streets jam-packed with babies and toddlers, tricycles and basketball hoops, Daewoos and Hyundais.</p>				
64 Bedrock America	43,562	1.98%	44,501	1.97%
<p>Bedrock America consists of young, economically challenged families in small, isolated towns located throughout the nation's heartland. With modest educations, sprawling families and blue-collar jobs, many of these residents struggle to make ends meet. One quarter live in mobile homes. One in three haven't finished high school. Rich in scenery, Bedrock America is a haven for fishing, hunting, hiking and camping.</p>				
65 Big City Blues	26,130	1.19%	25,187	1.11%
<p>With a population that's 50 percent Latino, Big City Blues has the highest concentration of Hispanic Americans in the nation. But it's also the multi-ethnic address for downscale Asian and African-American households occupying older inner-city apartments. Concentrated in a handful of major metros, these young singles and single-parent families face enormous challenges: low incomes, uncertain jobs and modest educations. More than 40 percent haven't finished high school.</p>				
66 Low-Rise Living	28,656	1.30%	27,507	1.21%
<p>The most economically challenged urban segment, Low-Rise Living is known as a transient world for young, ethnically diverse singles and single parents. Home values are low-about half the national average-and even then less than a quarter of residents can afford to own real estate. Typically, the commercial base of Mom-and-Pop stores is struggling and in need of a renaissance.</p>				