WHO ARE WE?
Independent, active seniors nearing the end of their careers or already in retirement best describes Golden Years residents. This market is primarily singles living alone or empty nesters. Those still active in the labor force are employed in professional occupations; however, these consumers are actively pursuing a variety of leisure interests—travel, sports, dining out, museums, and concerts. They are involved, focused on physical fitness, and enjoying their lives. This market is smaller, but growing, and financially secure.

OUR NEIGHBORHOOD
- This older market has a median age of 51 years and a disproportionate share (nearly 30%) of residents aged 65 years or older.
- Single-person households (over 40%) and married-couple families with no children (one-third) dominate these neighborhoods; average household size is low at 2.05 (Index 79).
- Most of the housing was built after 1970; approximately 43% of householders live in single-family homes and 42% in multiunit dwellings.
- These neighborhoods are found in large metropolitan areas, outside central cities, scattered across the US.

SOCIOECONOMIC TRAITS
- Golden Years residents are well educated—20% have graduate or professional degrees, 26% have bachelor’s degrees, and 26% have some college credits.
- Unemployment is low at 7% (Index 76), but so is labor force participation at 55% (Index 88), due to residents reaching retirement.
- Median household income is higher in this market, more than $61,000. Although wages still provide income to 2 out of 3 households, earned income is available from investments (Index 172), Social Security benefits (Index 153), and retirement income (Index 149).
- These consumers are well connected: Internet access is used for everything from shopping or paying bills to monitoring investments and entertainment.
- They are generous supporters of the arts and charitable organizations.
- They keep their landlines and view cell phones more as a convenience.

Households: 1,597,000
Average Household Size: 2.05
Median Age: 51.0
Median Household Income: $61,000

Note: The Index represents the ratio of the segment rate to the US rate multiplied by 100. Consumer preferences are estimated from data by GfK MRI.
AGE BY SEX  
(Esri data)  
Median Age: **51.0**  
US: **37.6**  
* Indicates US

RACE AND ETHNICITY  
(Esri data)  
The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

**Diversity Index: 40.6**  
US: **62.1**

- Hispanic* (8.0%)  
- Multiple (2.3%)  
- Other (2.1%)  
- Asian and Pac. Island (6.0%)  
- American Indian (0.3%)  
- Black (6.3%)  
- White (83.0%)

* Hispanic can be of any race.

INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

**Median Household Income**  
US Median **$51,000**

**Median Net Worth**  
US Median **$71,000**

AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market’s household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.

**Housing**  
**Education**  
**Transportation**  
**Food**  
**Apparel & Services**  
**Health Care**  
**Entertainment & Recreation**  
**Pensions & Social Security**  
**Other**

**Median Earnings**

- **Health Care Practitioners and Technical**
- **Sales and Related**
- **Office and Administrative Support**
- **Education, Training, and Library**
- **Management**

OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau’s American Community Survey.
MARKET PROFILE  
(Consumer preferences are estimated from data by GfK MRI)

- Avid readers, they regularly read daily newspapers, particularly the Sunday edition.
- They subscribe to cable TV; news and sports programs are popular as well as on-demand movies.
- They use professional services to maintain their homes inside and out and minimize their chores.
- Leisure time is spent on sports (tennis, golf, boating, and fishing) or simple exercise like walking.
- Good health is a priority; they believe in healthy eating, coupled with vitamins and dietary supplements.
- Active social lives include travel, especially abroad, plus going to concerts and museums.
- Residents maintain actively managed financial portfolios that include a range of instruments such as common stock and certificates of deposit (more than six months).

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

HOUING
Median home value is displayed for markets that are primarily owner occupied; average rent is shown for renter-occupied markets. Tenure and home value are estimated by Esri. Housing type and average rent are from the Census Bureau’s American Community Survey.

Typical Housing:
- Single Family;
- Multiunits

Median Value:
- $283,000
- US Median: $177,000

POPULATION CHARACTERISTICS
Total population, average annual population change since Census 2010, and average density (population per square mile) are displayed for the market relative to the size and change among all Tapestry markets. Data estimated by Esri.

- Population: 900,000 to 1,000,000
- Population Growth: 0.5% to 3.0%
- Population Density: 0 to 25,000 persons per sq. mile

ESRI INDEXES

- Wealth Index: 133
- Socioeconomic Status Index: 134
- Housing Affordability Index: 110

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SEGMENT DENSITY
This map illustrates the density and distribution of the Golden Years Tapestry Segment by households.