The Village of Bellows Falls, Vermont Residential Target Market Analysis

The Appendix

April 12, 2021



Residential TMA

The Market Study

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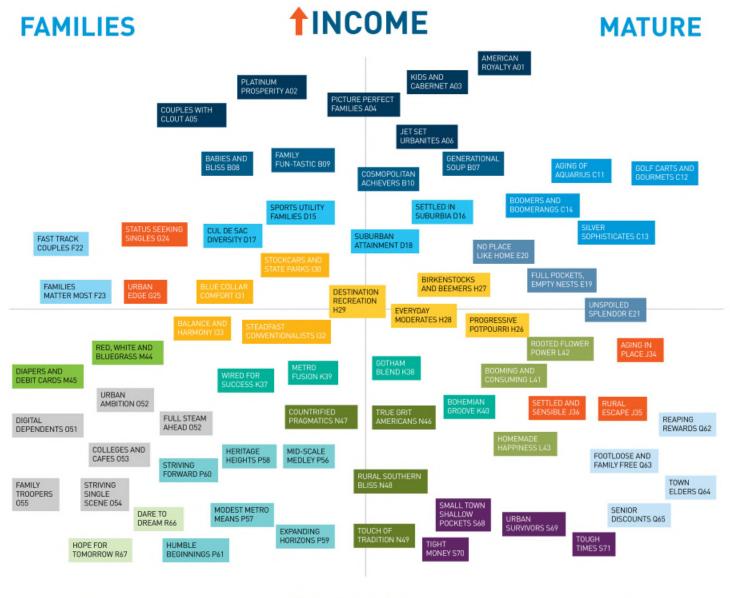
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Section I







SINGLE

71 Lifestyle Clusters - The Mosaic Experian Decision Analytics; 2019 - 2020

A POWER ELITE

American Royalty A01

Age: 51-65 years Single Family, 5+ Age of children: 13-18 Tech Use: Below Average Prestigious housing; Luxury living; Upscale cars; Healthy lifestyles; Charitable giving; World travelers

Couples with Clout A05 Age: 36-45. \$175-\$199k Single family, 2 Tech Use: Excellen Affluent; Designer-brand conscious; Politically conservative; Risk takers; Active social lives; Highly educated

Jet Set Urbanites A06

Age: 51-65 years, \$250k Multi-family, 1 Tech Use: Excellen Upscale urban living; Busy social lives; Highly educated; Supporter of fine arts; Avid NY Times readers; Politically liberal

Kids and Cabernet A03

Age: 36-45, \$175-\$199k Single family, 5+ Age of children: 10-12 Tech Use: Below Average Affluent young families; Foodies; Politically conservative; Saving for college; PTA members; Family vacations

Picture Perfect Families A04

Age: 46-50, \$125-149k Single family, 5+ Age of children: 13-18 Tech Use: Below Average Wealthy households; Educated; Digitally plugged-in; PTA members; Practical priorities; Travel enthusiasts

Platinum Prosperity A02 Age: 51-65 years, \$250k Single Family, 2 Tech Use: Below Average Luxury products; Empty-nesters Political donor; Country club members; Philanthropic; Investment-savvy

Babies and Bliss B08 Age: 35-45, \$100-\$124k Single family, 5+ Age of children: 4-6 Tech Use: Above Average Athletic activities; Engaged Parenting; Child oriented purchases: Large families: High credit awareness; Online sh

Cosmopolitan Achievers B10

Age: 51-65, \$75-99k Single family, 2 Age of children: 13-18 Tech Use: Excellent Bilingual: Luxury living: Family abroad; Status spend Economicliterature; Progressive liberals

Family Fun-tastic B09 Age: 36-45, \$75-99k Single Family, 5+ Age of children: 13-18 Tech Use: Above Average Bargain hunters; Comfortable spending; Saving for college; Charity donor; Sports fans Active lifestyles

Generational Soup B07

Age: 51-65, \$125-149k Single family, 5+ Age of children: 13-18 Tech Use: Below Average Environmental donor; Outdoor hobbies; Fitness club member Rooted in the suburbs; Multigenerational households; Affluent

C BOOMING WITH CONFIDENCE

Age: 51-65, \$75-99k Single family, 3 Tech Use: Below Average Affluent; College sports fans; Upscale housing; Highly educated; Philanthropic: Savvv investor

Boomers and Boomerangs C14

Age: 51-65, \$75-99k Single family, 5+ Age of children: 13-18 Tech Use: Below Average Suburbanites; Middle-class families; Politically conservative; Big spenders; Charitable; Multigenerational households

Golf Carts and Gourmets C12

Age: 66-75, \$100-124k Single family, 2 Tech Use: Below Average Resort sports; Highly educated; Luxury living; Country club members; Financially savvy; Music lover

Silver Sophisticates C13 Age: 66-75, \$175-199k Single family, 2 Tech Use: Below Average Retiring in comfort; Experienced travelers; Art connoisseurs; Philanthropic; Retirement investments; Ecological lifestyles

D SUBURBAN STYLE

Cul de Sac Diversity D17

Age: 36-45, \$75-99k Single family, 2 Age of children: 13-18 Tech Use: Below Average Bilingual; Career-focused; 2nd generation success; Saving for college; Outdoor activities; Professional sports fans

Settled in Suburbia D16

Age: 46-50, \$75-99k Single family, 5+ Age of children: 13-18 Tech Use: Below Average Comfortable lifestyles; Diverse investments; Confident consume Active kids; Movie-goers; Theme park vacations

Sports Utility Families D15

Age: 36-45, \$75-99k Single family, 5+
Age of children: 13-18
Tech Use: Below Average
Suburb living; Comfortable spending; Athletic activities; Outdoor leisure; Saving for college;

Suburban Attainment D18

Age: 51-65, \$50-75k Single family, 3 Age of children: 13-18 Tech Use: Below Average Racially diverse; Politically liberal; Power shoppers; Active lifestyles; Jazz listeners; Brick and mortar shoppers

E THRIVING BOOMERS

Full Pockets, Empty Nests E19 Age: 51-65, \$50-74k

Single family, 1 Tech Use: Below Average Empty nesters; Highly educated; City dwellers; Environmental advocates; Well-traveled; Fitness minded

No Place Like Home E20

Age: 51-65, \$75-99k Single family, 5+ Age of children: 0-3 Tech Use: Below Average Smart shoppers; Contribute to charities; Multi-generational homes; Tailgaters; Financially informed; Conservative values

Unspoiled Splendor E21

Age: 51-65, \$50-74k Single family, 2 Tech Use: Below Average Price conscious: Politically conservative; Do-it-yourselfers; NASCAR fanatics; Outdoor enthusiasts; Domestic travelers

F PROMISING FAMILIES

Fast Track Couples F22

Age: 31-35, \$100-124 Single family, 2 Age of children: 0-3 Tech Use: Above Average Credit aware; Comfortable spender; Active lifestyles; Tech savvy; Music lovers; Football fans

Families Matter Most F23

Age: 31-35, \$75-99k Single family, 5+ Age of children: 0-3 Tech Use: Excellent Sprawling families; Family vacations; PTA parents; Child related purchases; Internet active

Status Seeking Singles G24 Age: 36-45, \$50-74k Single family, 1

Tech Use: Above Average Single city dweller; Highly educated; Upwardly mobile; Professionals; Physically fit;

Urban Edge G25

Age: 25-30, \$50-74k Multi-family: 101+, 1 Tech Use: Above Average Progressive views; Urban-dwellers; Environmental advocates; Ambitious; Highly educated; Exercise enthusiasts

H MIDDLE-CLASS

Birkenstocks and Beemers

Age: 46-50, \$50-74k Single family, 1 Age of children: 13-18 Tech Use: Below Average Suburb living: Active investors: Comfortable spending; Yogis; Charitable giving; Outdoor

Destination Recreation H29

Age: 36-45, \$50-74k Single family, 1 Age of children: 13-18 Tech Use: Relow Average Risk takers; Entrepreneurial spirit Money isn't everything; Sports focused; Outdoor creation; Price conscious

Everyday Moderates H28

Age: 51-65, \$50-74k Single family, 2 Age of children: 13-18 Tech Use: Excellent Credit aware: Comfortable living; Brand conscious; Fashion orientated; Financially alert; Middle of the road views

Progressive Potpourri H26 Age: 51-65, \$50-74k Single family, 2 Age of children: 13-18 Tech Use: Below Average Bilingual; Ethnically diverse; Urban centric; Status spenders; Family abroad: Comfortable lifestyles

Balance and Harmony I33

Age: 36-45, \$50-74k Single family, 2 Age of children: 10-12 Tech Use: Excellent Bilingual households; Roots abroad; Blue-collar income; Athletic fitness; Soccer fans Financially curious

Blue Collar Comfort I31

Age: 36-45, \$50-74k Single family, 5+ Age of children: 13-18 Tech Use: Excellent Multi-generational households Patriotic: Middle class comfort: mes; Union workers; Bargain hunters

Steadfast Conventionalists I32 Age: 51-65, \$50-74k

Single family, 5+ Age of children: 10-12 Tech Use: Excellent Ethnically diverse; Foreign travelers; Family abroad; Limited investments; High school educated: Health consci

Stock Cars and State Parks I30

Age: 46-50, \$50-74k Single family, 5+ Age of children: 13-18 Tech Use: Below Average Country living; Outdoor activities; Blue-collar jobs; Family-centric activities; Conservative views; Motor sports fans

J AUTUMN YEARS

Aging in Place J34

Age: 66-75, \$50-74k Single family, 2 Tech Use: Very Poor Retired: Fine arts appreciation Financially secure; AARP members; Avid newspaper rea Republican

Rural Escape J35 Age: 66-75, \$35-49k Single family, 2 Tech Use: Very Poor Country living; Modest educations; Risk adverse; Outdoor activities; Traditional media; Aftermarket buvers

Settled and Sensible J36

Age: 51-65, \$50-74k Single family, 2 Tech Use: Very Poor Humble living; Modest spending; Limited financial savings; Retired: Stable lifestyle:

K SIGNIFICANT SINGLES

Bohemian Groove K40

Age: 51-65, <\$15k Single family, 1 Tech Use: Very Poor Apartment dwellers: Single adults Environmentally sympathetic; Modest living; Value-conscious shoppers; Eclectic interests

Gotham Blend K38

Age: 51-65, \$50-74k Multi-family: 2 units, 1 Tech Use: Excellent City lifestyle; Environmental donor; Bilingual; Aspirational consumers; Culturally diverse Newspaper readers

Age: 36-45, \$50-74k Single family, 1 Tech Use: Excellent City apartment living; Family abroad; Ethnically diverse; Modest investments; Digitally dependent; Youthful perseverance

Wired for Success K37

Age: 36-45, \$35-49k Multi-family: 101+, 1 Tech Use: Above Average Conspicuous consumption; Status seekers; Digital media gurus Value education; Liberal household; Active lifestyles

L BLUE SKY BOOMERS

Booming and Consuming L41

Age: 51-65, \$50-74k Single family, 1 Tech Use: Below Average Busy social lives; Diversified investments; Home and garden enthusiasts; Open-minded; Balanced shoppers; Disposable income

Homemade Happiness L43 Age: 51-65, \$50-74

Single family, 1 Tech Use: Very Poo Humble rural living; Hunting fishing; Blue-collar and agricultural jobs: Cash not credit: Pragmatic shoppers; Traditional

Rooted Flower Power L42

Age: 51-65, \$50-74k Single family, 1 Tech Use: Above Average Philanthropist: Deeply rooted: Single adults; Bargain hunters; Liberal; Clubs and volunteering

M FAMILIES IN MOTION

Diapers and Debit Cards M45

Age: 31-35, \$35-49k Single family, 5+ Age of children: 0-3 Tech Use: Excellent Rural living; Home-based family activities; Enjoy bargain hunting Middle of the road politics; Early childrearing years; Bowling and pool leagues

Red, White and Bluegrass M44 Age: 36-45, \$50-74k Single family, 5+ Age of children: 4-6 Tech Use: Excellent Family-centered activities; Rural communities; Working-class lifestyles; Racing fan; Modest financial investments; Country life

N PASTORAL PRIDE

Countrified Pragmatics N47 Age: 51-65, \$35-49k

Single family, 1 Age of children: 13-18 Tech Use: Excellent Remote rural communities; Patriotic: Independent streak Modest housing; Active outdoor lifestyles; Risk takers

Rural Southern Bliss N48 Age: 51-65, \$50-74k Single family, 5+

Age of children: 0-3 Tech Use: Excellent Fashionable; Limited discretionary spend; Aspirational; Multigenerational households; Modest educations: Status

Touch of Tradition N49

Age: 36-45, \$35-49k Single family, 1 Age of children: 13-18 Tech Use: Very Poor Frugal; Working-class sensibility; Home-based activities; Sports TV; Remote settings; Hunting/fishing

True Grit Americans N46

Age: 36-45, \$50-74k Single family, 1 Age of children: 13-18 Tech Use: Very Poor Rural residences; Live within means; Outdoor activities; After-market buyers; Practical priorities; Cowboy valu

O SINGLES

Colleges and Cafes 053
Age: 19-24, \$<15k
Multi-family: 101+ units, 1
Tech Use: Very Poor University towns; Single adults; Risk takers; Active lifestyles; Politically disengaged; Well-educated

Digital Dependents 051 Age: 25-30, \$35-49k Single family, 1 Age of children: 0-3 Tech Use: Excellent Ambitious; Appearances are important; Single adults; Outdoor activities; Music lovers; Digitally savvy

Family Troopers 055

Age: 25-30, <\$15k Multi-family: 5-9 units, 2 Age of children: 0-3 Tech Use: Excellent Renters; Military base communities; Ethnically diverse; Children's activities: Limited educations: Active social lives

Full Steam Ahead 050

Age: 36-45, <\$15k Multi-family: 101+ units, 1 Age of children: 13-18 Tech Use: Very Poor Busy lives; Television fans; Single adults; Informed shopper; Lea liberal; Competitive sports

Striving Single Scene 054 Age: 25-30, <\$15k Multi-family: 101+ units, 1 Tech Use: Excellent Career-driven; Urban-centric Digitally dependent; Active social lives; Gym memberships; Music fan

Urban Ambition 052

Age: 31-35, \$<15k Multi-family: 5-9 units, Age of children: 13-18 Tech Use: Very Poor Racially diverse; Singles and single parents; City apartment renters; Music hip; Technology adapting; Video games

Expanding Horizons P59

Age: 36-45, \$35-49k Single family, 5+ Age of children: 10-12 Tech Use: Excellent
Blue-collar jobs; Bilingual; Style conscious: Budget nstraints; Preteens and teens

Heritage Heights P58

Age: 36-45, <\$15k Multi-family: 2 units, 1 Age of children: 13-18 Tech Use: Excellent Ethnically eclectic; Fashion forward; Artistically inclined; Bilingual; Single parents; Appearances matter

Humble Beginnings P61 Age: 36-45, \$<15k

Multi-family: 101+ units, 1 Age of children: 10-12 Tech Use: Excellent Rental housing; Single parents; Bilingual; Driven to impress; Family abroad; Style on a budget

Mid-scale Medley P56

Age: 36-45, \$50-74k Single family, 1 Age of children: 13-18 Tech Use: Below Average Modest living; Single adults; Trendsetters; Cash over credit; Outdoor leisure; Family abroad

Modest Metro Means P57

Age: 51-65, \$<15k Multi-family: 2 units, 1 Age of children: 13-18 Tech Use: Very Poor
Public transportation; Ethnically diverse; Single parents; Rental housing; TV watchers; nity seekers

Striving Forward P60 Age: 36-45, \$<15k Multi-family: 5-9 units, 1 Age of children: 10-12 Tech Use: Excellent Multi-ethnic; Ambitious; Single parents; Family activities; Active athletes; Fashionable

Q GOLDEN YEAR GUARDIANS

Footloose and Family Free Q63

Age: 76+, \$15-24k Single family, 1 Tech Use: Below Average Retirees; Epicurean; Healthy living; Active social lives; Well-invested; Financially secure

Reaping Rewards Q62 Age: 76+, \$35-49k Single family, 2 Tech Use: Very Poor Retirees; Established credit; Cruise vacations; Daytime entertainment; Brand loyal; Republican supporter

Age: 76+, \$15-24k Single family, 1 Tech Use: Very Poor Spiritual, Cautious money managers; Seniors, Home centered activities; Health-related purchases; Rural lifestyle

Senior Discounts Q65

Senior Discounts G65 Age: 76+, <\$15k Multi-family: 101+ units, 1 Tech Use: Very Poor Discount shoppers; Retirement residences; TV entertainment; Active leisure lives; Active health maintenance; Avid newspaper readers readers

R ASPIRATIONAL FUSION

Dare to Dream R66

Age: 26-30, <\$15k Multi-family: 5-9 units, 1 Age of children: 13-18 Tech Use: Above Average Single parents; Apartment dweller; Bilingual; Brand-conscious; Team sports; Window-shoppers

Hope for Tomorrow R67 Age: 19-24, <\$15k

Single family, 1 Age of children: 13-18 Tech Use: Excellent
Single parents; Striving for more; City living; Shopping as entertainment; Seeking approval;

S ECONOMIC CHALLENGES

Small Town Shallow Pockets

Age: 51-65, <\$15k Single family, 1 Tech Use: Very Poor Modest spenders; Rural towns Single, empty nesters; Frequent movers; Modest educations; Status seeking purchases

Tight Money S70

Age: 36-45, <\$15k Multi-family: 20-49 units, 1 Age of children: 13-18 Tech Use: Excellent Rental housing; Rural towns; Bluecollar jobs; Simple lifestyles; Bargain hunters; Status shoppers

Tough Times S71

Age: 51-65, <\$15k Multi-family: 101+ units, 1 Tech Use: Excellent City renters; Ethnically diverse; Brand conscious; Aspirational; Limited budgets; Appearances matte

Urban Survivors S69

Age: 51-65, <\$15k Single family, 1 Age of children: 13-18 Tech Use: Excellent Modest budgets; Racially diverse; Entrepreneurial spirit; Homeowners; Materialistic aspirations; Style on a budget

71 Lifestyle Clusters - General Approach Experian Decision Analytics; 2019 - 2020

More than 300 data points have been used to build Mosaic USA. These have been selected as inputs to the classification on the basis of their coverage, quality, consistency and sustainability.

The data variables enable accurate identification and differentiation between a wide range of consumer characteristics and attributes. (See the list below.)

The data variables are updated quaterly to ensure continued accuracy in assignments of the Mosaic codes. In general, they meet the following criteria:

- Allow the identification and description of consumer segments that are not necessarily distinguished solely by the use of census data.
- Ensure accuracy of Mosaic code by either household or neighborhood.
- · Are updated regularly to ensure that changes are monitored.
- Improve differentiation and allow for the identification of a wide range of consumer behaviors.

Characteristics and Attributes

Demographics	Socio-economics	Location	Financial measures	Property characteristics
Age	Education/qualifications	Urbanity/rurality	Income	Tenure
Marital status	Occupation	Means of transport	Credit behaviour	Property value
Household composition	Industry	Travel to work time	Owner of multiple homes	Number of rooms
Length of residency	Hours worked		Social security/assistance	Year built
Presence of children	Home business			Number of dwellings
Number of occupants	Vehicle ownership			Rent amount
Ethnicity				Group quarters
Language ability				

Existing Households by Lifestyle Cluster The Village of White River Junction, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	0	0%
A02	Platinum Prosperity	3	0%
A03	Kids and Cabernet	0	0%
A04	Picture Perfect Families	0	0%
A05	Couples with Clout	0	0%
A06	Jet Set Urbanites	0	0%
B07	Generational Soup	0	0%
B08	Babies and Bliss	0	0%
B09	Family Fun-tastic	98	9%
B10	Cosmopolitan Achievers	0	0%
C11	Aging of Aquarius	16	1%
C12	Golf Carts and Gourmets	2	0%
C13	Silver Sophisticates	0	0%
C14	Boomers and Boomerangs	0	0%
D15	Sports Utility Families	1	0%
D16	Settled in Suburbia	0	0%
D17	Cul de Sac Diversity	0	0%
D18	Suburban Attainment	0	0%
E19	Full Pockets, Empty Nests	1	0%
E20	No Place Like Home	87	8%
E21	Unspoiled Splendor	10	1%
F22	Fast Track Couples	2	0%
F23	Families Matter Most	2	0%
G24	Status Seeking Singles	46	4%
G25	Urban Edge	0	0%
H26	Progressive Potpourri	0	0%
H27	Birkenstocks and Beemers	5	0%
H28	Everyday Moderates	0	0%
H29	Destination Recreation	15	1%
130	Stockcars and State Parks	2	0%
131	Blue Collar Comfort	12	1%
132	Steadfast Conventionalists	0	0%
133	Balance and Harmony	0	0%
J34	Aging in Place	42	4%
J35	Rural Escape	2	0%
J36	Settled and Sensible	48	5%

Existing Households by Lifestyle Cluster The Village of White River Junction, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	1	0%
K38	Gotham Blend	0	0%
K39	Metro Fusion	0	0%
K40	Bohemian Groove	167	16%
L41	Booming and Consuming	7	1%
L42	Rooted Flower Power	183	17%
L43	Homemade Happiness	3	0%
M44	Red, White and Bluegrass	5	0%
M45	Diapers and Debit Cards	6	1%
N46	True Grit Americans	6	1%
N47	Countrified Pragmatics	0	0%
N48	Rural Southern Bliss	0	0%
N49	Touch of Tradition	2	0%
O50	Full Steam Ahead	7	1%
O51	Digital Dependents	90	9%
O52	Urban Ambition	0	0%
O53	Colleges and Cafes	0	0%
O54	Striving Single Scene	15	1%
O55	Family Troopers	9	1%
P56	Mid-scale Medley	4	0%
P57	Modest Metro Means	0	0%
P58	Heritage Heights	0	0%
P59	Expanding Horizons	0	0%
P60	Striving Forward	0	0%
P61	Humble Beginnings	0	0%
Q62	Reaping Rewards	20	2%
Q63	Footloose and Family Free	0	0%
Q64	Town Elders	92	9%
Q65	Senior Discounts	21	2%
R66	Dare to Dream	5	0%
R67	Hope for Tomorrow	0	0%
\$68	Small Town Shallow Pockets	10	1%
\$69	Urban Survivors	0	0%
\$70	Tight Money	4	0%
S71	Tough Times	5	0%
Total House	eholds in the Data Set	1,051	100%
Lifestyle Clu	usters 1 - 36	344	33%
Lifestyle Clu	usters 37 - 71	707	67%

Existing Households by Lifestyle Cluster The City of Claremont, New Hampshire | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	0	0%
A02	Platinum Prosperity	0	0%
A03	Kids and Cabernet	0	0%
A04	Picture Perfect Families	2	0%
A05	Couples with Clout	2	0%
A06	Jet Set Urbanites	0	0%
B07	Generational Soup	0	0%
B08	Babies and Bliss	0	0%
B09	Family Fun-tastic	12	0%
B10	Cosmopolitan Achievers	0	0%
C11	Aging of Aquarius	12	0%
C12	Golf Carts and Gourmets	0	0%
C13	Silver Sophisticates	0	0%
C14	Boomers and Boomerangs	6	0%
D15	Sports Utility Families	26	0%
D16	Settled in Suburbia	6	0%
D17	Cul de Sac Diversity	0	0%
D18	Suburban Attainment	1	0%
E19	Full Pockets, Empty Nests	0	0%
E20	No Place Like Home	106	2%
E21	Unspoiled Splendor	94	2%
F22	Fast Track Couples	5	0%
F23	Families Matter Most	17	0%
G24	Status Seeking Singles	0	0%
G25	Urban Edge	0	0%
H26	Progressive Potpourri	0	0%
H27	Birkenstocks and Beemers	3	0%
H28	Everyday Moderates	1	0%
H29	Destination Recreation	78	1%
130	Stockcars and State Parks	46	1%
131	Blue Collar Comfort	221	4%
132	Steadfast Conventionalists	0	0%
133	Balance and Harmony	2	0%
J34	Aging in Place	115	2%
J35	Rural Escape	35	1%
J36	Settled and Sensible	763	14%

Existing Households by Lifestyle Cluster The City of Claremont, New Hampshire | 2020

		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	0	0%
K38	Gotham Blend	0	0%
K39	Metro Fusion	3	0%
K40	Bohemian Groove	360	6%
L41	Booming and Consuming	0	0%
L42	Rooted Flower Power	267	5%
L43	Homemade Happiness	404	7%
M44	Red, White and Bluegrass	191	3%
M45	Diapers and Debit Cards	380	7%
N46	True Grit Americans	15	0%
N47	Countrified Pragmatics	45	1%
N48	Rural Southern Bliss	1	0%
N49	Touch of Tradition	45	1%
O50	Full Steam Ahead	15	0%
O51	Digital Dependents	327	6%
O52	Urban Ambition	0	0%
O53	Colleges and Cafes	0	0%
O54	Striving Single Scene	84	1%
O55	Family Troopers	125	2%
P56	Mid-scale Medley	66	1%
P57	Modest Metro Means	0	0%
P58	Heritage Heights	0	0%
P59	Expanding Horizons	0	0%
P60	Striving Forward	0	0%
P61	Humble Beginnings	5	0%
Q62	Reaping Rewards	10	0%
Q63	Footloose and Family Free	0	0%
Q64	Town Elders	623	11%
Q65	Senior Discounts	307	5%
R66	Dare to Dream	356	6%
R67	Hope for Tomorrow	0	0%
\$68	Small Town Shallow Pockets	372	7%
S69	Urban Survivors	0	0%
\$70	Tight Money	17	0%
S71	Tough Times	48	1%
Total House	eholds in the Data Set	5,619	100%
Lifestyle Clu	usters 1 - 36	790	14%
Lifestyle Clu	usters 37 - 71	4,829	86%

Existing Households by Lifestyle Cluster The Town of Springfield, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	0	0%
A02	Platinum Prosperity	2	0%
A03	Kids and Cabernet	0	0%
A04	Picture Perfect Families	5	0%
A05	Couples with Clout	0	0%
A06	Jet Set Urbanites	0	0%
B07	Generational Soup	0	0%
B08	Babies and Bliss	0	0%
B09	Family Fun-tastic	21	1%
B10	Cosmopolitan Achievers	0	0%
C11	Aging of Aquarius	16	1%
C12	Golf Carts and Gourmets	1	0%
C13	Silver Sophisticates	0	0%
C14	Boomers and Boomerangs	2	0%
D15	Sports Utility Families	14	1%
D16	Settled in Suburbia	0	0%
D17	Cul de Sac Diversity	0	0%
D18	Suburban Attainment	0	0%
E19	Full Pockets, Empty Nests	0	0%
E20	No Place Like Home	66	4%
E21	Unspoiled Splendor	49	3%
F22	Fast Track Couples	4	0%
F23	Families Matter Most	3	0%
G24	Status Seeking Singles	2	0%
G25	Urban Edge	0	0%
H26	Progressive Potpourri	0	0%
H27	Birkenstocks and Beemers	0	0%
H28	Everyday Moderates	0	0%
H29	Destination Recreation	9	1%
130	Stockcars and State Parks	14	1%
131	Blue Collar Comfort	71	4%
132	Steadfast Conventionalists	0	0%
133	Balance and Harmony	1	0%
J34	Aging in Place	39	2%
J35	Rural Escape	20	1%
J36	Settled and Sensible	329	19%

Existing Households by Lifestyle Cluster The Town of Springfield, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	0	0%
K38	Gotham Blend	0	0%
K39	Metro Fusion	2	0%
K40	Bohemian Groove	46	3%
L41	Booming and Consuming	15	1%
L42	Rooted Flower Power	82	5%
L43	Homemade Happiness	43	3%
M44	Red, White and Bluegrass	32	2%
M45	Diapers and Debit Cards	117	7%
N46	True Grit Americans	55	3%
N47	Countrified Pragmatics	5	0%
N48	Rural Southern Bliss	0	0%
N49	Touch of Tradition	6	0%
O50	Full Steam Ahead	2	0%
O51	Digital Dependents	108	6%
O52	Urban Ambition	0	0%
O53	Colleges and Cafes	0	0%
O54	Striving Single Scene	2	0%
O55	Family Troopers	15	1%
P56	Mid-scale Medley	11	1%
P57	Modest Metro Means	0	0%
P58	Heritage Heights	0	0%
P59	Expanding Horizons	0	0%
P60	Striving Forward	0	0%
P61	Humble Beginnings	1	0%
Q62	Reaping Rewards	14	1%
Q63	Footloose and Family Free	0	0%
Q64	Town Elders	208	12%
Q65	Senior Discounts	86	5%
R66	Dare to Dream	32	2%
R67	Hope for Tomorrow	0	0%
\$68	Small Town Shallow Pockets	141	8%
S69	Urban Survivors	0	0%
S70	Tight Money	8	0%
\$71	Tough Times	9	1%
Total House	eholds in the Data Set	1,705	100%
Lifestyle Clu	usters 1 - 36	338	20%
Lifestyle Clu	usters 37 - 71	1,367	80%

Existing Households by Lifestyle Cluster The Village of Bellows Falls, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	0	0%
A02	Platinum Prosperity	0	0%
A03	Kids and Cabernet	0	0%
A04	Picture Perfect Families	0	0%
A05	Couples with Clout	1	0%
A06	Jet Set Urbanites	0	0%
B07	Generational Soup	0	0%
B08	Babies and Bliss	0	0%
B09	Family Fun-tastic	6	0%
B10	Cosmopolitan Achievers	0	0%
C11	Aging of Aquarius	1	0%
C12	Golf Carts and Gourmets	0	0%
C13	Silver Sophisticates	0	0%
C14	Boomers and Boomerangs	1	0%
D15	Sports Utility Families	1	0%
D16	Settled in Suburbia	0	0%
D17	Cul de Sac Diversity	0	0%
D18	Suburban Attainment	0	0%
E19	Full Pockets, Empty Nests	1	0%
E20	No Place Like Home	17	1%
E21	Unspoiled Splendor	2	0%
F22	Fast Track Couples	0	0%
F23	Families Matter Most	4	0%
G24	Status Seeking Singles	1	0%
G25	Urban Edge	0	0%
H26	Progressive Potpourri	0	0%
H27	Birkenstocks and Beemers	0	0%
H28	Everyday Moderates	0	0%
H29	Destination Recreation	6	0%
130	Stockcars and State Parks	0	0%
131	Blue Collar Comfort	56	4%
132	Steadfast Conventionalists	0	0%
133	Balance and Harmony	1	0%
J34	Aging in Place	16	1%
J35	Rural Escape	0	0%
J36	Settled and Sensible	110	9%

Existing Households by Lifestyle Cluster The Village of Bellows Falls, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	0	0%
K38	Gotham Blend	0	0%
K39	Metro Fusion	1	0%
K40	Bohemian Groove	205	16%
L41	Booming and Consuming	0	0%
L42	Rooted Flower Power	148	12%
L43	Homemade Happiness	17	1%
M44	Red, White and Bluegrass	14	1%
M45	Diapers and Debit Cards	86	7%
N46	True Grit Americans	48	4%
N47	Countrified Pragmatics	2	0%
N48	Rural Southern Bliss	1	0%
N49	Touch of Tradition	0	0%
O50	Full Steam Ahead	3	0%
O51	Digital Dependents	100	8%
O52	Urban Ambition	1	0%
O53	Colleges and Cafes	0	0%
O54	Striving Single Scene	6	0%
O55	Family Troopers	31	2%
P56	Mid-scale Medley	42	3%
P57	Modest Metro Means	0	0%
P58	Heritage Heights	0	0%
P59	Expanding Horizons	0	0%
P60	Striving Forward	0	0%
P61	Humble Beginnings	0	0%
Q62	Reaping Rewards	3	0%
Q63	Footloose and Family Free	0	0%
Q64	Town Elders	138	11%
Q65	Senior Discounts	76	6%
R66	Dare to Dream	48	4%
R67	Hope for Tomorrow	0	0%
\$68	Small Town Shallow Pockets	51	4%
S69	Urban Survivors	0	0%
\$70	Tight Money	22	2%
\$71	Tough Times	8	1%
Total House	eholds in the Data Set	1,273	100%
Lifestyle Clu	usters 1 - 36	113	9%
Lifestyle Clu	usters 37 - 71	1,160	91%

Existing Households by Lifestyle Cluster The Town of Rockingham, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	0	0%
A02	Platinum Prosperity	1	1%
A03	Kids and Cabernet	0	0%
A04	Picture Perfect Families	1	1%
A05	Couples with Clout	1	0%
A06	Jet Set Urbanites	0	0%
B07	Generational Soup	0	0%
B08	Babies and Bliss	0	0%
B09	Family Fun-tastic	19	2%
B10	Cosmopolitan Achievers	0	0%
C11	Aging of Aquarius	16	4%
C12	Golf Carts and Gourmets	0	0%
C13	Silver Sophisticates	0	0%
C14	Boomers and Boomerangs	3	1%
D15	Sports Utility Families	14	2%
D16	Settled in Suburbia	0	0%
D17	Cul de Sac Diversity	0	0%
D18	Suburban Attainment	0	0%
E19	Full Pockets, Empty Nests	1	1%
E20	No Place Like Home	81	5%
E21	Unspoiled Splendor	104	13%
F22	Fast Track Couples	0	0%
F23	Families Matter Most	5	0%
G24	Status Seeking Singles	1	1%
G25	Urban Edge	0	0%
H26	Progressive Potpourri	0	0%
H27	Birkenstocks and Beemers	5	2%
H28	Everyday Moderates	0	0%
H29	Destination Recreation	26	1%
130	Stockcars and State Parks	43	4%
131	Blue Collar Comfort	63	1%
132	Steadfast Conventionalists	0	0%
133	Balance and Harmony	2	0%
J34	Aging in Place	97	4%
J35	Rural Escape	98	6%
J36	Settled and Sensible	115	2%

Existing Households by Lifestyle Cluster The Town of Rockingham, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	0	0%
K38	Gotham Blend	0	0%
K39	Metro Fusion	1	0%
K40	Bohemian Groove	225	8%
L41	Booming and Consuming	15	4%
L42	Rooted Flower Power	185	4%
L43	Homemade Happiness	84	3%
M44	Red, White and Bluegrass	62	2%
M45	Diapers and Debit Cards	92	1%
N46	True Grit Americans	67	3%
N47	Countrified Pragmatics	13	1%
N48	Rural Southern Bliss	2	0%
N49	Touch of Tradition	8	0%
O50	Full Steam Ahead	3	0%
O51	Digital Dependents	177	6%
O52	Urban Ambition	1	0%
O53	Colleges and Cafes	0	0%
O54	Striving Single Scene	6	0%
O55	Family Troopers	34	1%
P56	Mid-scale Medley	42	0%
P57	Modest Metro Means	0	0%
P58	Heritage Heights	0	0%
P59	Expanding Horizons	0	0%
P60	Striving Forward	0	0%
P61	Humble Beginnings	0	0%
Q62	Reaping Rewards	12	4%
Q63	Footloose and Family Free	0	0%
Q64	Town Elders	323	9%
Q65	Senior Discounts	88	2%
R66	Dare to Dream	51	1%
R67	Hope for Tomorrow	0	0%
\$68	Small Town Shallow Pockets	56	1%
\$69	Urban Survivors	0	0%
\$70	Tight Money	24	0%
S71	Tough Times	8	0%
Total House	eholds in the Data Set	2,275	100%
Lifestyle Clu	usters 1 - 36	581	49%
Lifestyle Clu	usters 37 - 71	1,694	51%

Existing Households by Lifestyle Cluster The Town of Walpole, New Hampshire | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	0	0%
A02	Platinum Prosperity	0	0%
A03	Kids and Cabernet	0	0%
A04	Picture Perfect Families	1	0%
A05	Couples with Clout	0	0%
A06	Jet Set Urbanites	0	0%
B07	Generational Soup	0	0%
B08	Babies and Bliss	0	0%
B09	Family Fun-tastic	3	1%
B10	Cosmopolitan Achievers	0	0%
C11	Aging of Aquarius	9	3%
C12	Golf Carts and Gourmets	0	0%
C13	Silver Sophisticates	0	0%
C14	Boomers and Boomerangs	3	1%
D15	Sports Utility Families	10	3%
D16	Settled in Suburbia	0	0%
D17	Cul de Sac Diversity	0	0%
D18	Suburban Attainment	0	0%
E19	Full Pockets, Empty Nests	0	0%
E20	No Place Like Home	30	9%
E21	Unspoiled Splendor	45	14%
F22	Fast Track Couples	3	1%
F23	Families Matter Most	0	0%
G24	Status Seeking Singles	2	1%
G25	Urban Edge	0	0%
H26	Progressive Potpourri	0	0%
H27	Birkenstocks and Beemers	20	6%
H28	Everyday Moderates	0	0%
H29	Destination Recreation	1	0%
130	Stockcars and State Parks	22	7%
131	Blue Collar Comfort	1	0%
132	Steadfast Conventionalists	0	0%
133	Balance and Harmony	0	0%
J34	Aging in Place	27	8%
J35	Rural Escape	15	5%
J36	Settled and Sensible	0	0%

Existing Households by Lifestyle Cluster The Town of Walpole, New Hampshire | 2020

		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	0	0%
K38	Gotham Blend	0	0%
K39	Metro Fusion	0	0%
K40	Bohemian Groove	3	1%
L41	Booming and Consuming	8	3%
L42	Rooted Flower Power	7	2%
L43	Homemade Happiness	1	0%
M44	Red, White and Bluegrass	4	1%
M45	Diapers and Debit Cards	0	0%
N46	True Grit Americans	0	0%
N47	Countrified Pragmatics	3	1%
N48	Rural Southern Bliss	0	0%
N49	Touch of Tradition	0	0%
O50	Full Steam Ahead	0	0%
O51	Digital Dependents	23	7%
O52	Urban Ambition	0	0%
O53	Colleges and Cafes	0	0%
O54	Striving Single Scene	0	0%
O55	Family Troopers	1	0%
P56	Mid-scale Medley	0	0%
P57	Modest Metro Means	0	0%
P58	Heritage Heights	0	0%
P59	Expanding Horizons	0	0%
P60	Striving Forward	0	0%
P61	Humble Beginnings	0	0%
Q62	Reaping Rewards	25	8%
Q63	Footloose and Family Free	0	0%
Q64	Town Elders	48	15%
Q65	Senior Discounts	3	1%
R66	Dare to Dream	0	0%
R67	Hope for Tomorrow	0	0%
\$68	Small Town Shallow Pockets	0	0%
S69	Urban Survivors	0	0%
\$70	Tight Money	0	0%
S71	Tough Times	0	0%
Total House	eholds in the Data Set	321	100%
Lifestyle Clu	usters 1 - 36	193	60%
Lifestyle Clu	usters 37 - 71	128	40%

Existing Households by Lifestyle Cluster The Town of Brattleboro, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	0	0%
A02	Platinum Prosperity	1	0%
A03	Kids and Cabernet	0	0%
A04	Picture Perfect Families	5	0%
A05	Couples with Clout	1	0%
A06	Jet Set Urbanites	0	0%
B07	Generational Soup	0	0%
B08	Babies and Bliss	0	0%
B09	Family Fun-tastic	160	5%
B10	Cosmopolitan Achievers	0	0%
C11	Aging of Aquarius	53	2%
C12	Golf Carts and Gourmets	8	0%
C13	Silver Sophisticates	0	0%
C14	Boomers and Boomerangs	1	0%
D15	Sports Utility Families	3	0%
D16	Settled in Suburbia	0	0%
D17	Cul de Sac Diversity	0	0%
D18	Suburban Attainment	0	0%
E19	Full Pockets, Empty Nests	210	6%
E20	No Place Like Home	67	2%
E21	Unspoiled Splendor	19	1%
F22	Fast Track Couples	0	0%
F23	Families Matter Most	3	0%
G24	Status Seeking Singles	91	3%
G25	Urban Edge	4	0%
H26	Progressive Potpourri	0	0%
H27	Birkenstocks and Beemers	0	0%
H28	Everyday Moderates	0	0%
H29	Destination Recreation	15	0%
130	Stockcars and State Parks	0	0%
131	Blue Collar Comfort	15	0%
132	Steadfast Conventionalists	0	0%
133	Balance and Harmony	0	0%
J34	Aging in Place	47	1%
J35	Rural Escape	0	0%
J36	Settled and Sensible	13	0%

Existing Households by Lifestyle Cluster The Town of Brattleboro, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	1	0%
K38	Gotham Blend	0	0%
K39	Metro Fusion	1	0%
K40	Bohemian Groove	1,008	29%
L41	Booming and Consuming	75	2%
L42	Rooted Flower Power	408	12%
L43	Homemade Happiness	2	0%
M44	Red, White and Bluegrass	7	0%
M45	Diapers and Debit Cards	31	1%
N46	True Grit Americans	266	8%
N47	Countrified Pragmatics	0	0%
N48	Rural Southern Bliss	0	0%
N49	Touch of Tradition	0	0%
O50	Full Steam Ahead	1	0%
O51	Digital Dependents	172	5%
O52	Urban Ambition	0	0%
O53	Colleges and Cafes	4	0%
O54	Striving Single Scene	47	1%
O55	Family Troopers	51	1%
P56	Mid-scale Medley	16	0%
P57	Modest Metro Means	0	0%
P58	Heritage Heights	0	0%
P59	Expanding Horizons	0	0%
P60	Striving Forward	0	0%
P61	Humble Beginnings	0	0%
Q62	Reaping Rewards	103	3%
Q63	Footloose and Family Free	4	0%
Q64	Town Elders	322	9%
Q65	Senior Discounts	96	3%
R66	Dare to Dream	53	2%
R67	Hope for Tomorrow	0	0%
\$68	Small Town Shallow Pockets	9	0%
S69	Urban Survivors	0	0%
\$70	Tight Money	2	0%
\$71	Tough Times	25	1%
Total House	eholds in the Data Set	3,418	100%
Lifestyle Clu	usters 1 - 36	701	21%
Lifestyle Clu	usters 37 - 71	2,717	79%

Existing Households by Lifestyle Cluster The Town of Bennington, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	0	0%
A02	Platinum Prosperity	1	0%
A03	Kids and Cabernet	1	0%
A04	Picture Perfect Families	9	0%
A05	Couples with Clout	0	0%
A06	Jet Set Urbanites	0	0%
B07	Generational Soup	0	0%
B08	Babies and Bliss	0	0%
B09	Family Fun-tastic	48	1%
B10	Cosmopolitan Achievers	0	0%
C11	Aging of Aquarius	36	1%
C12	Golf Carts and Gourmets	1	0%
C13	Silver Sophisticates	0	0%
C14	Boomers and Boomerangs	8	0%
D15	Sports Utility Families	38	1%
D16	Settled in Suburbia	5	0%
D17	Cul de Sac Diversity	0	0%
D18	Suburban Attainment	2	0%
E19	Full Pockets, Empty Nests	12	0%
E20	No Place Like Home	189	5%
E21	Unspoiled Splendor	78	2%
F22	Fast Track Couples	5	0%
F23	Families Matter Most	18	0%
G24	Status Seeking Singles	3	0%
G25	Urban Edge	0	0%
H26	Progressive Potpourri	1	0%
H27	Birkenstocks and Beemers	3	0%
H28	Everyday Moderates	0	0%
H29	Destination Recreation	29	1%
130	Stockcars and State Parks	25	1%
131	Blue Collar Comfort	111	3%
132	Steadfast Conventionalists	0	0%
133	Balance and Harmony	2	0%
J34	Aging in Place	212	6%
J35	Rural Escape	8	0%
J36	Settled and Sensible	191	5%

Existing Households by Lifestyle Cluster The Town of Bennington, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	2	0%
K38	Gotham Blend	0	0%
K39	Metro Fusion	3	0%
K40	Bohemian Groove	456	12%
L41	Booming and Consuming	19	1%
L42	Rooted Flower Power	293	8%
L43	Homemade Happiness	40	1%
M44	Red, White and Bluegrass	42	1%
M45	Diapers and Debit Cards	173	5%
N46	True Grit Americans	333	9%
N47	Countrified Pragmatics	4	0%
N48	Rural Southern Bliss	0	0%
N49	Touch of Tradition	0	0%
O50	Full Steam Ahead	5	0%
O51	Digital Dependents	162	4%
O52	Urban Ambition	0	0%
O53	Colleges and Cafes	1	0%
054	Striving Single Scene	12	0%
O55	Family Troopers	41	1%
P56	Mid-scale Medley	36	1%
P57	Modest Metro Means	0	0%
P58	Heritage Heights	0	0%
P59	Expanding Horizons	0	0%
P60	Striving Forward	0	0%
P61	Humble Beginnings	0	0%
Q62	Reaping Rewards	27	1%
Q63	Footloose and Family Free	0	0%
Q64	Town Elders	352	10%
Q65	Senior Discounts	161	4%
R66	Dare to Dream	224	6%
R67	Hope for Tomorrow	1	0%
\$68	Small Town Shallow Pockets	213	6%
S69	Urban Survivors	1	0%
\$70	Tight Money	2	0%
S71	Tough Times	44	1%
Total House	eholds in the Data Set	3,682	100%
Lifestyle Clu	usters 1 - 36	845	23%
Lifestyle Clu	usters 37 - 71	2,837	77%

Existing Households by Lifestyle Cluster The City of Holyoke, Massachusetts | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	0	0%
A02	Platinum Prosperity	0	0%
A03	Kids and Cabernet	0	0%
A04	Picture Perfect Families	10	0%
A05	Couples with Clout	9	0%
A06	Jet Set Urbanites	0	0%
B07	Generational Soup	0	0%
B08	Babies and Bliss	4	0%
B09	Family Fun-tastic	85	1%
B10	Cosmopolitan Achievers	0	0%
C11	Aging of Aquarius	124	1%
C12	Golf Carts and Gourmets	0	0%
C13	Silver Sophisticates	4	0%
C14	Boomers and Boomerangs	57	0%
D15	Sports Utility Families	33	0%
D16	Settled in Suburbia	124	1%
D17	Cul de Sac Diversity	0	0%
D18	Suburban Attainment	5	0%
E19	Full Pockets, Empty Nests	28	0%
E20	No Place Like Home	609	4%
E21	Unspoiled Splendor	104	1%
F22	Fast Track Couples	20	0%
F23	Families Matter Most	23	0%
G24	Status Seeking Singles	75	0%
G25	Urban Edge	0	0%
H26	Progressive Potpourri	71	0%
H27	Birkenstocks and Beemers	37	0%
H28	Everyday Moderates	3	0%
H29	Destination Recreation	35	0%
130	Stockcars and State Parks	15	0%
131	Blue Collar Comfort	541	3%
132	Steadfast Conventionalists	34	0%
133	Balance and Harmony	76	0%
J34	Aging in Place	896	6%
J35	Rural Escape	0	0%
J36	Settled and Sensible	969	6%

Existing Households by Lifestyle Cluster The City of Holyoke, Massachusetts | 2020

		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	18	0%
K38	Gotham Blend	9	0%
K39	Metro Fusion	9	0%
K40	Bohemian Groove	393	2%
L41	Booming and Consuming	2	0%
L42	Rooted Flower Power	875	5%
L43	Homemade Happiness	8	0%
M44	Red, White and Bluegrass	9	0%
M45	Diapers and Debit Cards	321	2%
N46	True Grit Americans	0	0%
N47	Countrified Pragmatics	2	0%
N48	Rural Southern Bliss	3	0%
N49	Touch of Tradition	0	0%
O50	Full Steam Ahead	40	0%
O51	Digital Dependents	446	3%
O52	Urban Ambition	22	0%
O53	Colleges and Cafes	3	0%
O54	Striving Single Scene	231	1%
O55	Family Troopers	562	4%
P56	Mid-scale Medley	583	4%
P57	Modest Metro Means	4	0%
P58	Heritage Heights	7	0%
P59	Expanding Horizons	752	5%
P60	Striving Forward	1,285	8%
P61	Humble Beginnings	627	4%
Q62	Reaping Rewards	56	0%
Q63	Footloose and Family Free	19	0%
Q64	Town Elders	506	3%
Q65	Senior Discounts	785	5%
R66	Dare to Dream	3,027	19%
R67	Hope for Tomorrow	77	0%
\$68	Small Town Shallow Pockets	366	2%
\$69	Urban Survivors	26	0%
\$70	Tight Money	2	0%
\$71	Tough Times	853	5%
Total House	eholds in the Data Set	15,919	100%
Lifestyle Clu	usters 1 - 36	3,022	19%
Lifestyle Clu	usters 37 - 71	12,897	81%

Existing Households by Lifestyle Cluster Windham County, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	0	0%
A02	Platinum Prosperity	123	1%
A03	Kids and Cabernet	0	0%
A04	Picture Perfect Families	106	1%
A05	Couples with Clout	22	0%
A06	Jet Set Urbanites	0	0%
B07	Generational Soup	0	0%
B08	Babies and Bliss	7	0%
B09	Family Fun-tastic	400	2%
B10	Cosmopolitan Achievers	0	0%
C11	Aging of Aquarius	686	4%
C12	Golf Carts and Gourmets	44	0%
C13	Silver Sophisticates	2	0%
C14	Boomers and Boomerangs	148	1%
D15	Sports Utility Families	395	2%
D16	Settled in Suburbia	6	0%
D17	Cul de Sac Diversity	0	0%
D18	Suburban Attainment	0	0%
E19	Full Pockets, Empty Nests	247	1%
E20	No Place Like Home	1,022	5%
E21	Unspoiled Splendor	2,415	13%
F22	Fast Track Couples	82	0%
F23	Families Matter Most	27	0%
G24	Status Seeking Singles	140	1%
G25	Urban Edge	4	0%
H26	Progressive Potpourri	0	0%
H27	Birkenstocks and Beemers	336	2%
H28	Everyday Moderates	0	0%
H29	Destination Recreation	145	1%
130	Stockcars and State Parks	845	4%
131	Blue Collar Comfort	113	1%
132	Steadfast Conventionalists	0	0%
133	Balance and Harmony	2	0%
J34	Aging in Place	719	4%
J35	Rural Escape	1,196	6%
J36	Settled and Sensible	311	2%

Existing Households by Lifestyle Cluster Windham County, Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	18	0%
K38	Gotham Blend	0	0%
K39	Metro Fusion	2	0%
K40	Bohemian Groove	1,485	8%
L41	Booming and Consuming	838	4%
L42	Rooted Flower Power	711	4%
L43	Homemade Happiness	493	3%
M44	Red, White and Bluegrass	313	2%
M45	Diapers and Debit Cards	157	1%
N46	True Grit Americans	535	3%
N47	Countrified Pragmatics	229	1%
N48	Rural Southern Bliss	8	0%
N49	Touch of Tradition	28	0%
O50	Full Steam Ahead	11	0%
O51	Digital Dependents	1,163	6%
O52	Urban Ambition	3	0%
O53	Colleges and Cafes	5	0%
O54	Striving Single Scene	62	0%
O55	Family Troopers	121	1%
P56	Mid-scale Medley	63	0%
P57	Modest Metro Means	0	0%
P58	Heritage Heights	0	0%
P59	Expanding Horizons	1	0%
P60	Striving Forward	0	0%
P61	Humble Beginnings	0	0%
Q62	Reaping Rewards	735	4%
Q63	Footloose and Family Free	8	0%
Q64	Town Elders	1,700	9%
Q65	Senior Discounts	361	2%
R66	Dare to Dream	116	1%
R67	Hope for Tomorrow	0	0%
\$68	Small Town Shallow Pockets	143	1%
S69	Urban Survivors	0	0%
\$70	Tight Money	39	0%
S71	Tough Times	41	0%
Total House	eholds in the Data Set	18,932	100%
Lifestyle Clu	usters 1 - 36	9,232	49%
Lifestyle Clu	usters 37 - 71	9,700	51%

Existing Households by Lifestyle Cluster The State of Vermont | 2020

		Households	
Cluster	Description	(2020)	Share of Total
A01	American Royalty	1,129	0%
A02	Platinum Prosperity	4,114	2%
A03	Kids and Cabernet	629	0%
A04	Picture Perfect Families	4,197	2%
A05	Couples with Clout	1,878	1%
A06	Jet Set Urbanites	125	0%
B07	Generational Soup	772	0%
B08	Babies and Bliss	1,041	0%
B09	Family Fun-tastic	4,956	2%
B10	Cosmopolitan Achievers	16	0%
C11	Aging of Aquarius	13,516	5%
C12	Golf Carts and Gourmets	797	0%
C13	Silver Sophisticates	4,738	2%
C14	Boomers and Boomerangs	4,507	2%
D15	Sports Utility Families	7,423	3%
D16	Settled in Suburbia	1,321	1%
D17	Cul de Sac Diversity	47	0%
D18	Suburban Attainment	22	0%
E19	Full Pockets, Empty Nests	4,591	2%
E20	No Place Like Home	11,213	4%
E21	Unspoiled Splendor	24,159	9%
F22	Fast Track Couples	5,577	2%
F23	Families Matter Most	1,151	0%
G24	Status Seeking Singles	4,092	2%
G25	Urban Edge	814	0%
H26	Progressive Potpourri	119	0%
H27	Birkenstocks and Beemers	6,767	3%
H28	Everyday Moderates	34	0%
H29	Destination Recreation	2,174	1%
130	Stockcars and State Parks	11,505	4%
131	Blue Collar Comfort	1,753	1%
132	Steadfast Conventionalists	3	0%
133	Balance and Harmony	31	0%
J34	Aging in Place	10,833	4%
J35	Rural Escape	13,905	5%
J36	Settled and Sensible	3,111	1%

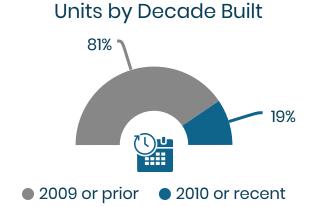
Existing Households by Lifestyle Cluster The State of Vermont | 2020

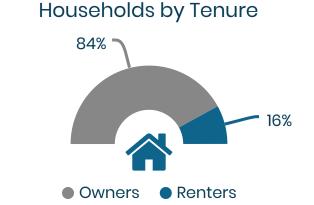
		Households	
Cluster	Description	(2020)	Share of Total
K37	Wired for Success	2,143	1%
K38	Gotham Blend	73	0%
K39	Metro Fusion	227	0%
K40	Bohemian Groove	8,898	3%
L41	Booming and Consuming	3,004	1%
L42	Rooted Flower Power	5,980	2%
L43	Homemade Happiness	8,979	3%
M44	Red, White and Bluegrass	5,570	2%
M45	Diapers and Debit Cards	1,973	1%
N46	True Grit Americans	5,330	2%
N47	Countrified Pragmatics	4,447	2%
N48	Rural Southern Bliss	67	0%
N49	Touch of Tradition	873	0%
O50	Full Steam Ahead	567	0%
O51	Digital Dependents	12,663	5%
O52	Urban Ambition	93	0%
O53	Colleges and Cafes	6,190	2%
O54	Striving Single Scene	3,480	1%
O55	Family Troopers	1,951	1%
P56	Mid-scale Medley	582	0%
P57	Modest Metro Means	12	0%
P58	Heritage Heights	15	0%
P59	Expanding Horizons	6	0%
P60	Striving Forward	8	0%
P61	Humble Beginnings	41	0%
Q62	Reaping Rewards	9,237	4%
Q63	Footloose and Family Free	53	0%
Q64	Town Elders	17,147	7%
Q65	Senior Discounts	5,036	2%
R66	Dare to Dream	2,164	1%
R67	Hope for Tomorrow	10	0%
\$68	Small Town Shallow Pockets	1,811	1%
S69	Urban Survivors	7	0%
S70	Tight Money	363	0%
S71	Tough Times	713	0%
Total House	eholds in the Data Set	262,772	100%
Lifestyle Clu	usters 1 - 36	149,948	57%
Lifestyle Clu	usters 37 - 71	112,824	43%

Section J

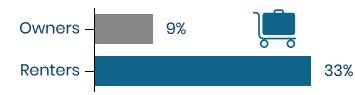
Booming & Consuming | L41

Lifestyles and Housing Preferences | National Averages

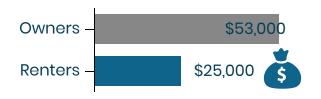




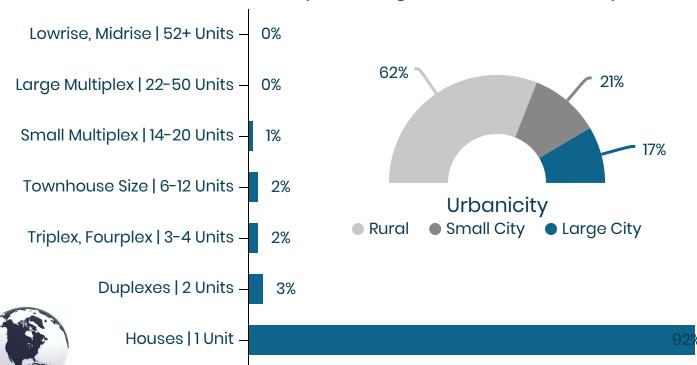
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Booming & Consuming | L41

Older empty-nesting couples and singles enjoying relaxed lives in satellite cities

Booming & Consuming households are older couples and widowed individuals who have migrated to small cities and villages, seeking a more relaxed pace of life. With most of these households between 50 and 75 years old, their nests are empty and they are soon to be, or already, enjoying their retirements. Booming and Consuming tend to have average educations and, for those still in the workforce, have jobs in a mix of white-collar, blue-collar and service sector positions. Their moderate incomes typically allow them to afford to own a recently-built ranch with a well-landscaped yard in a Sun Belt community. With their children grown and out of the house, these mature adults have crafted a cushy lifestyle that's heavy on recreation and leisure.

The lack of children to nurture and clothe means more disposable income for travel and outdoor activities. These households are big on heading to nearby parks and woodlands to bike and walk through the outdoor scenery. They enjoy long car trips, cruises and a significant number own recreational vehicles for scenic vacations. They may not live close to downtown centers, but they've carried their enthusiasm for culture with them and will drive to a city to attend a play or concert. For a splurge, they'll go to an antique show.

With their moderate incomes and healthy savings accounts, they can afford to be materialistic. However, these consumers have little need for status recognition and prefer to focus on the integrity of the brand and the customer service when shopping. Booming and Consuming typically shop discount department stores. Many are interested in home décor as well as electronic furnishings like flat-screen televisions.

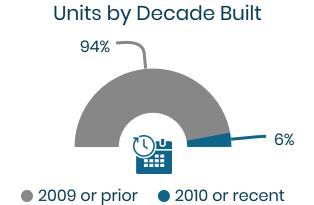
With its mix of adults still working and those already retired, values in Booming & Consuming are wide-ranging. Their relative open-mindedness is a reflection of their generation and life experiences. Although the highest concentration is conservative, voting for the Republican Party, many also espouse liberal views. Reflecting the pristine surroundings of their community, everyone seems to agree on the value of recycling to help protect the environment. Additionally, many are active in community affairs; they support arts, health and environmental groups.

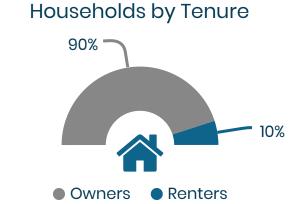
While they may have moved to secluded suburban settings, Booming & Consuming like to stay current with main-stream culture. They typically read a daily newspaper and subscribe to magazines like The New Yorker and Entertainment Weekly. They have eclectic music tastes that include country, 1960s and 1970s hits, and jazz; and they will tune in to news talk radio to keep up with the issues of the day. These older households have only somewhat embraced the internet and go online to shop, get the latest headlines and download information like stock reports. Few use email regularly though, remaining much more receptive to direct mail offerings. Use messaging that aims at the "buy American" consumer; one that exemplifies honest quality products that can only be made in the USA. Doing so typically works better than attempts to incentivize or appear to be the iconic trendy option.

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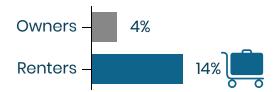
Rooted Flower Power | L42

Lifestyles and Housing Preferences | National Averages





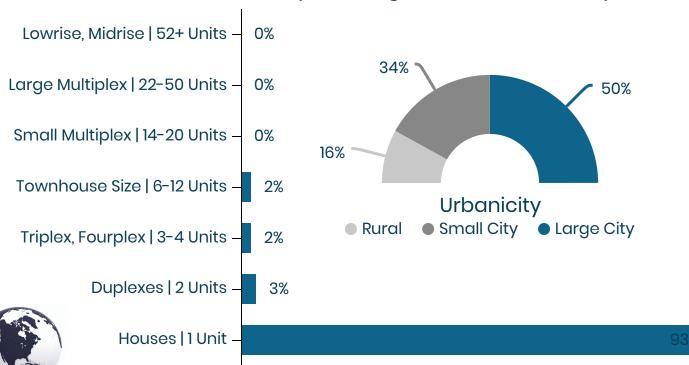
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



LandUseUSA UrbanStrategies

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Rooted Flower Power | L42

Moderate boomer singles and couples rooted in suburbia, approaching retirement

Found in older, inner-ring suburbs, Rooted Flower Power are singles and couples in their 50s and 60s whose children have flown the coop. Many have good educations and well-paying jobs that support relaxed, middle-income lifestyles. In their established neighborhoods, built before 1970 to accommodate the postwar baby boom, they typically live in compact houses that now have stagnant values. Nevertheless, these baby boomers have done a lot of living and are now entertaining thoughts of retirement. More than 50% are divorced, widowed or have never been married. With their mid-level jobs, low expenses and dwindling mortgages, they have the discretionary income to enjoy plenty of home-based leisure activities. With many of these households in the workforce and with stable lifestyles, they are not is even considering retiring to an assisted-living community. The vast majority have lived at the same address for more than a decade.

In their quiet neighborhoods, Rooted Flower Power spend their free time around the house reading books and magazines and pursuing traditional hobbies like bird-watching and shopping at antique stores. They spend enough time in their gardens to consider joining a garden club, but they've given up their health club memberships and aerobic sports, although they will take a yoga class to stay flexible. These older suburbanites don't want the hassle of driving to downtown nightlife, so they don't really go to bars and nightclubs. However, they do try to go out to dinner at least one night a week, typically to a casual dining restaurant like Red Lobster or Olive Garden. They will also go on the occasional gambling junket to a casino or take in a play or musical. Eclectic in their musical tastes, they appreciate everything from classical to country music.

Rooted Flower Power households are careful money managers both in their investment strategy as well as bargain hunting at the mall. They tend to have lots of conservative cash deposits and annuities. They are not materialistic and like to buy functional clothes and tried-and-true styles at national brands, chains, and discount stores. They still enjoy driving to stores, but will also shop at home through catalogs. They rarely buy the latest consumer gadget or fancy sports car. They like the appeal of foreign cars and gravitate to midrange sedans and subcompacts.

Describing themselves as informed consumers, Rooted Flower Power households make an attractive media audience. They subscribe to a daily newspaper to keep up with local events and enjoy reading a number of magazines on health, home economics, music, and mainstream publications. As commuters they tend to listen to the radio every day, tuning in to news talk programs and stations that play a variety of music. They are still not entirely comfortable with the internet, often going online and doing little more than sending email or checking out a news site. To wind down at night, they still prefer watching television; they catch the nightly newscasts after dinner and the range of sitcoms and dramas into the night.

In addition to their fondness for media, Rooted Flower Power households are a good audience for marketers. Almost 35% say they learn about products and services by scrolling through their email and about 25% say that television is where they prefer learning about brands.

Politically, Rooted Flower Power households tend to be left-of-center Democrats. Firm in their faith and civic activism, they belong to a variety of local groups and volunteer for community causes.

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Infants & Debit Cards | M45

Lifestyles and Housing Preferences | National Averages

4%

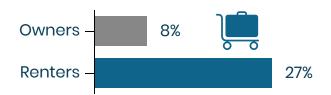
Units by Decade Built 96%

■ 2009 or prior
 ■ 2010 or recent

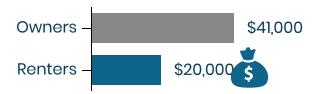
Households by Tenure



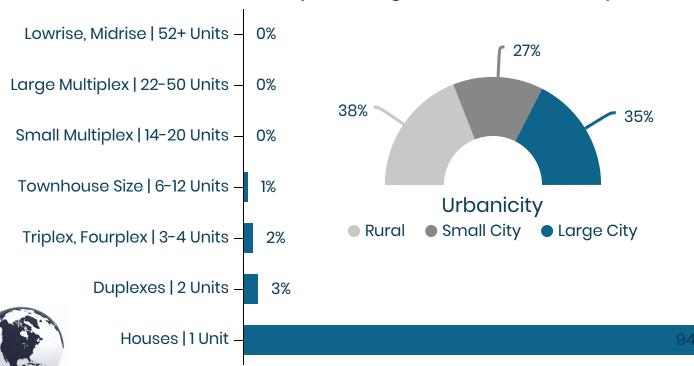
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity



LandUseUSA UrbanStrategies

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Infants & Debit Cards | M45

Young working couples and single parents with children, renting houses in small cities

Infants & Debit Cards are young families and single-parent households just starting out or trying to start over after a divorce. Most of the adults are under 35 years and raising young children on low-to-middle incomes. With slightly below average educations and entry-level salaries from blue-collar, sales and service-sector jobs, Infants & Debit Cards tend to live in older city neighborhoods where housing is affordable and public transportation is nearby. Many of these households live a transitional lifestyle, and their high mobility is one indicator that they are seeking to change their circumstances for the better. Nearly half have lived at the same residence for fewer than five years.

These young households pursue budget-minded, child-centered activities. Most households like going to zoos and bowling alleys, buying lots of toys and sports gear, and spending their weekends at ball fields, where they watch and participate in baseball and soccer games. There's not a lot of discretionary cash to pursue travel or cultural activities. Few have started saving for the future, and about 35% own any investments. At night, these households tend to stick around the house to watch television, play games or do small home improvement projects. To celebrate a birthday, they'll typically spring for tickets to a country music concert.

Infants & Debit Card households see shopping as a leisure sport, but their shallow pockets mean that it's an infrequent exercise. They look for sales and typically shop at discount department stores. Although they like to keep up with technological trends, they are somewhat slow to adopt newer devices. Older CD and DVD players are stacked alongside their video game systems. They are also less likely than average to head off to work carrying a smartphone or other digital device.

However, these households do enjoy having electronic media around the house. They are music fans who tune into radio stations that play a range of alternative rock, even hip-hop. They are also a strong market for television entertainment, keeping their screens warm during prime time by tuning in comedy shows and music television. Fans of the internet, they go online to look for work, play a game or check out a friend's social media activities. Because they are relative newcomers in their neighborhoods, they have little interaction with their neighbors but maintain virtual communities online.

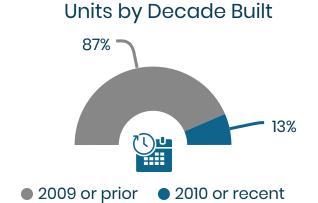
Being more connected online than in the real world is appropriate for this transient lifestyle; these households have little time, or interest, in putting down roots. These young families live hectic lives where meals often involve fast food, takeout or frozen dinners. They are mostly apathetic on hot-button political issues. They vote Democratic, if they are registered to vote at all, but they are hardly community activists.

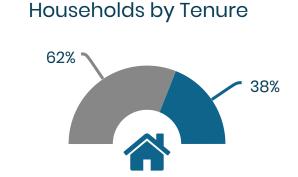
They are receptive to learning about brands via their radios and social media. Use messages that encourage this market to buy now as they tend to be more impulsive. Coupon and discount deals draw them in as well, especially if brands are positioned as the preferred choice among consumers.

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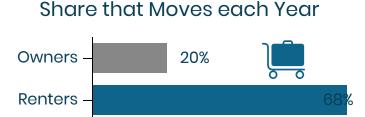
Digital Dependents | 051

Lifestyles and Housing Preferences | National Averages





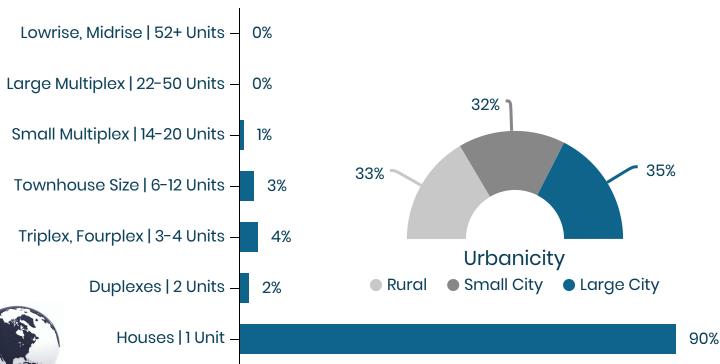
Renters





Owners

Inclination for Units by Building Size and Urbanicity





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Digital Dependents | O51

Mix of Generation X and Generation Y households living digital-driven, urban lifestyles

With the first wave of digitally focused consumers are now in their twenties and early thirties, and many have begun to leave the nest and start independent lives and families. That's the story of Digital Dependents households, with nine out of ten under 35 years old. They include a mix of married couples and singles, some having children, with a majority having gone to college. Many hold jobs in blue-collar sales and entry-level positions, providing modest incomes that let them live in primarily single family homes. Most have settled in second-tier cities and suburbs across the country, but they show little intention to stay for any length of time. These households are newer homeowners and renters with more than 65% having lived at the same address for fewer than three years.

Having grown up with ubiquitous telecommunications, these individuals revel in multitasking lifestyles that allow them to bounce between cell phones, other hand-held devices, laptops, and video games. They are into athletics, whether it's playing basketball, working out by lifting weights or taking a yoga class. They have active social lives, going out to bars, theaters, cinemas, and billiard halls. If they stay in, it's typically to go online or play a video game. There's not a gaming console sold in America that they don't own at greater than the national average.

In the marketplace, Digital Dependent households have champagne tastes on moderate budgets. They follow the fashion magazines to check out the latest styles, but they typically go to discount clothiers or the clearance racks in more upscale shops. Over 50% are getting by without a car. Those who can afford a car tend to buy or lease inexpensive subcompacts, and they like imports for the cachet of a foreign brand. Where they won't compromise is on electronics. As the first generation born into the digital media age, these households are early tech adopters who want the latest wireless devices that will support their lifestyle of constant motion. While they have little interest in buying through catalogues, and automatically choose online sites to buy consumer electronics, toys, and books. When it comes to electronics, their friends come to them for advice on what's hot and what's not.

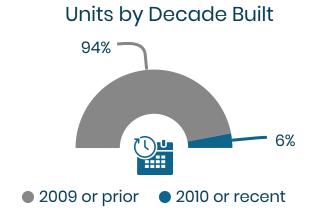
With so much of their free time spent online, Digital Dependents have drastically cut back on more traditional media. It's hard to find a member who subscribes to a newspaper or more than a couple of magazines. They will listen to the radio, mostly through internet apps, and seek out steaming sites for hip-hop, rhythm and blues, and pop music. They will also watch late-night television programs for comedy, music, and movies, but usually after a workout or social outing.

Advertisers will have a hard time connecting with them through traditional media. Instead, use mobile and online video and display to reach this market. Addressable television is another viable option as Digital Dependents are receptive to learning about brands in this channel.

With the world handed to them on a digital device, Digital Dependents have developed progressive attitudes and a global conscious. They tend to be liberals who support the Democratic agenda. They are constantly striving for more out of life, including better careers, the latest fashions, and the newest gaming consoles. These unattached individuals are still looking to find the perfect mate, and they place a lot of stock in their appearance.

Small Towns, Shallow Pockets | S68

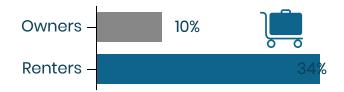
Lifestyles and Housing Preferences | National Averages







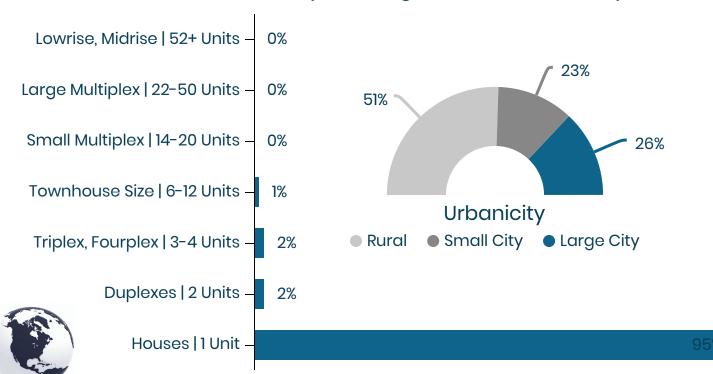
Share that Moves each Year



Median Household Income



Inclination for Units by Building Size and Urbanicity





Small Towns & Shallow Pockets | S68

Older, low-income singles and empty-nesters living in modest, exurban small towns

Small Towns & Shallow Pocket households are older, unmarried empty-nesters in second-tier cities and exurban villages. Their lifestyle is pure small-town America, including bluegrass, fast cars and full churches are all touchstones for these households. Most residents are over 50 years old and include a mix of single, divorced and widowed individuals living in moderate neighborhoods. Less than 10% have a college degree, and the majority work in service-sector and blue-collar jobs. Nearly 15% are already retired.

Their neighborhoods, often found in cities and villages that have seen better days, are quietly aging. The housing stock is a mix of bungalows, cottages and ranch houses typically built in the first half of the 20th century. Most houses are small and their lots modest. Home values are only one-third of the national average and yards are rarely landscaped. In these areas, status is a new truck or a sporty car out front.

Among these households, lifestyles tend to be typical of those living in modest small villages. Fishing and cooking for fun are popular leisure activities, and everyone likes to play bingo at the local community centers and club halls. They enjoy gathering with friends for a game of cards or to shoot pool. Many can afford to travel, though it's often by train to see children and grandchildren in cities across the US. Collecting coins and porcelain figurines are among their favorite hobbies; they also enjoy going to an antiques show or flea markets on the weekends.

In their communities far from downtown stores, Small Towns & Shallow Pocket households care more about convenience than style. They tend to dress conservatively, always on the lookout for bargains at dollar stores and big-box discount stores. They are not interested in electronic gadgets. It would be very unusual to see these consumers carrying hand-held electronic devices like smart phones.

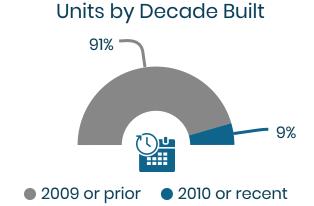
These older households tend to gather around the television at night to watch sitcoms, game shows, newscasts, and movies. Many have old-fashioned media habits that mean reading a newspaper from cover to cover in the morning and leafing through their copy of conventional and steadfast journals and magazines over a cup of coffee later in the day. They also listen to radio stations that play gospel or bluegrass music. Slowly, these older households are getting into the internet. Initially they just sought out listings online or in the yellow pages, but now they are beginning to frequent social media sites to follow their favorite baseball team or racing driver. Among these households, car racing rules as the favorite spectator sport.

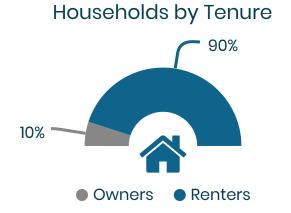
By heritage and inclination, Small Towns & Shallow Pocket households are conservative in their views. Many describe themselves as moderate Democrats. Faith plays an important role among these households; being active in the local church is a given. These older singles are very active church goers. Although many have only lived at the same address for five years, they are still active in their communities.

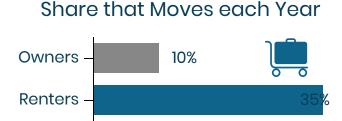
Section K

Bohemian Groove | K40

Lifestyles and Housing Preferences | National Averages

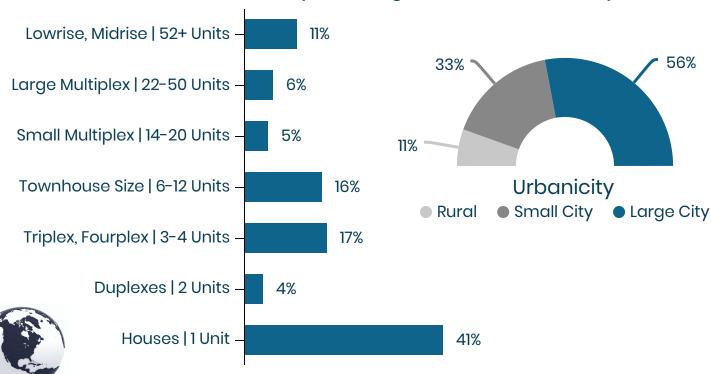








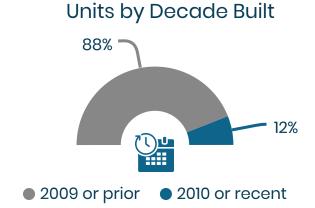
Inclination for Units by Building Size and Urbanicity

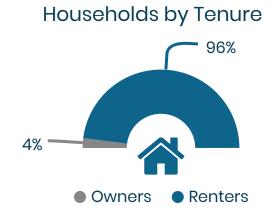


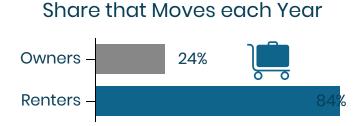
LandUseUSA UrbanStrategies

Striving Single Scene | 054

Lifestyles and Housing Preferences | National Averages





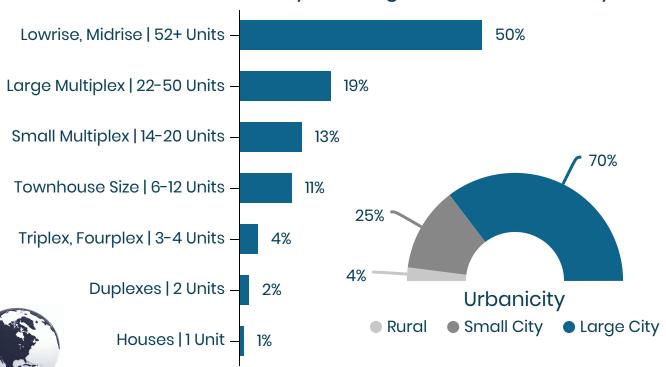


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Inclination for Units by Building Size and Urbanicity



Striving Single Scene | O54

Young singles and city dwellers, well-educated, upwardly mobile, career-driven

Striving Single Scene households have the largest share of singles across the nation, and it represents a way station for young city singles before they marry, settle down, and start families. Found in big cities throughout the South and Midwest, these mobile 20-somethings tend to be educated and employed in entry-level professional jobs. A disproportionate number are renters in older apartment buildings close to the urban action. Without cars, they are happy to walk or take public transportation to bars, health clubs, boutiques and movie theaters.

These young striving singles lead entertainment-intensive leisure lives. They like to go out at night to clubs and concerts. They travel to beaches and they make it a habit to visit a new destination every trip. They like to take adult education courses to make new friends as much as to improve their skills in painting and photography. They try to look their best by working out regularly and taking aerobics and yoga classes. In their apartments, they'll relax with a book, invite friends over for dinner or listen to pop, rhythm and blues, or hip-hop on their favorite radio apps. Having integrated the internet into their lifestyle, they frequently go online to download music, watch videos and play games.

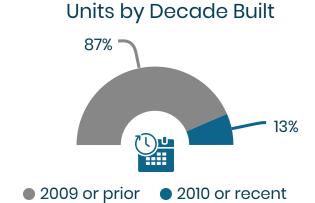
Most of these consumers can't afford high-end stores, but that doesn't stop them from national brand for special sales. They consumers like to stand out and typically buy the latest fashion in season. Self-described early adopters, they enjoy trying out the latest smartphone or health food. That doesn't leave much money for savings, and these households don't often acquire investments, bank cash deposits, and insurance annuities. Instead, many are more concerned with paying down their student and car loans.

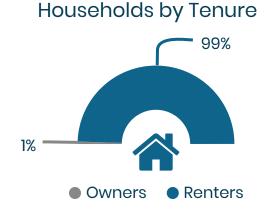
With their out-and-about lifestyle, Striving Single Scene households are moderate fans of traditional media, relying on the internet for the information those outlets provide. They've given up on newspapers and magazines, though they do keep up with current affairs and pop culture by visiting various news websites. They put in their ear buds to listen to radio stations on the way to work, and many support public radio. When they are not going out at night, they watch primetime television shows on networks. They turn to the internet to download music, stream videos or keep up their social media conversations with friends.

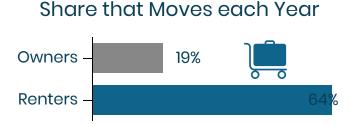
Striving singles are ambitious and spend a lot of time at work and want to advance as quickly as possible. While that doesn't leave them much free time, they still find ways to support liberal causes and tend to lean toward the Democratic Party. They have solid rates for registering to vote, and many are willing to volunteer for a good cause or a worthy protest if the issue moves them.

Family Troopers | 055

Lifestyles and Housing Preferences | National Averages

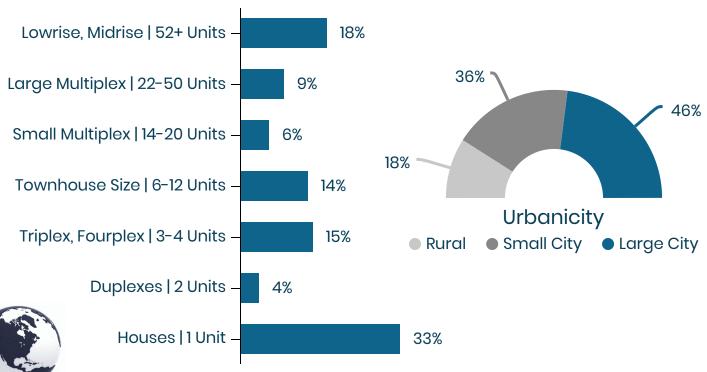








Inclination for Units by Building Size and Urbanicity





Family Troopers | O55

Young families and single-parents with military affiliations, in many scattered locations

Family Troopers are found concentrated on and around military bases across the country, but they also reside in fringe cities and scattered locations across the nation. They are young families and single-parent households with adults holding ties to the Armed Forces. Some couples are living apart while one is posted at a base or overseas. Others are weekend warriors, dedicating one weekend a month to extended service. Others are career-oriented "lifers" and serving in many supporting roles.

Boasting the highest concentration of Generation Y's in the nation, they reflects an unusual portrait of America, with some of the nation's highest mobility rates. Almost half are raising children alone, which is among the highest rate in the nation. They are a lot like other young and moderate households. Educational achievement is below-average and incomes from Uncle Sam and the service industries around the bases are low. Few of these households can scrape together a down payment to buy a small rambler or ranch-style house at the lowest-end of the price spectrum. However, with their routine deployments to other bases and war zones, they are generally not interested in putting down roots when they'll be gone within a year or two anyway.

A soldier's paycheck doesn't allow for a cushy lifestyle. Among Family Trooper households, incomes do not fund much nightlife, dining out, or traveling on exotic vacations. With over 90% of these households including children, many devote their free time to entertaining their youngsters, taking them to zoos and theme parks, and buying them the latest toys and games. These households enjoy a lot of team sports like baseball and basketball. If they can line up a babysitter, the parents may go to a bar or movie, but white-tablecloth dining or an evening at the theater is generally out of the question. In these households, one weekend night is usually reserved for playing games or cards or watching a movie at home.

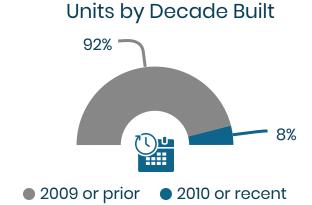
Family Troopers like to look sharp and shop for the latest clothing styles whenever they can. However, their thin wallets usually send them to discount department stores. They are more likely to buy toys for their children than for themselves, and they seldom purchase consumer gadgets or cool upgrades for their cars. In fact, they buy no new car makes at high rates. They do appreciate mobile technology and own smartphones and smart devices, which is sensible for households that could be shipped out at a moment's notice. New features of recent technology help hold them together.

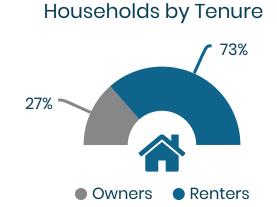
Family Troopers like new media. They have only modest interest in magazines, preferring women's, entertainment or fashion magazines, and aren't partial to newspapers. They are big fans of television, especially the cartoons, music videos and fare on children-focused networks to watch as a family. They also like radio for the variety of music it offers; rhythm and blues, alternative rock, country, and hip-hop are favorites. However, their main form of entertainment is the internet. They go online for music, games, videos, and viewing social media profiles.

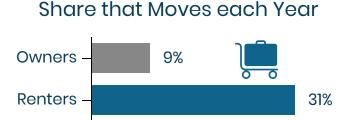
The political values of Family Troopers are still being formed. They are mostly apolitical and for the less than 30% who are registered to vote, they prefer to be called Democrats over Republican. They are into the hereand-now, with little concern about saving for the future, though they are not satisfied with their current standard of living. With their nomadic, high-stress jobs, many simply yearn for a more comfortable lifestyle.

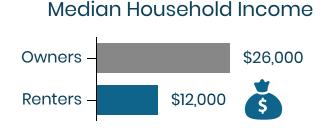
Senior Discounts in Towers | Q65

Lifestyles and Housing Preferences | National Averages

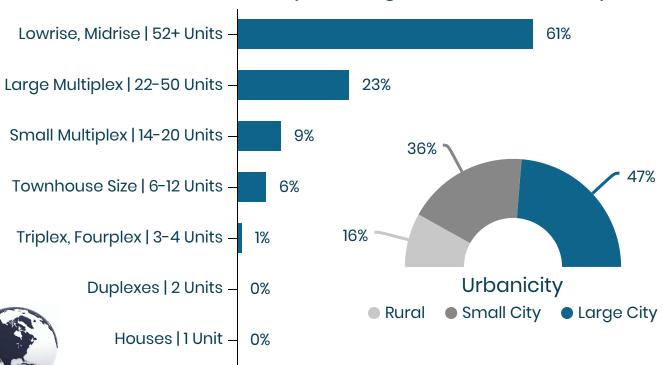








Inclination for Units by Building Size and Urbanicity



LandUseUSA UrbanStrategies

Senior Discounts & Towers | Q65

Retirees settled in metro apartment communities living frugal, sensible lives

Senior Discounts & Towers are mostly seniors and some elderly residents on fixed incomes who have retired to city apartment buildings geared specifically for them. Most of these residents are over 75 years old, and they tend to seek out these apartments when they become widowed or can no longer cope with the maintenance of a home. While a large share has grown children and most are grandparents, their children are typically too far away or incapable of supporting them in their own homes. Still, despite modest incomes, these elderly residents express satisfaction with their life, have a circle of close friends and enjoy both hobbies and entertainment. They look for opportunities to improve their social life.

Senior Discounts & Towers are found all around the country, typically in metro communities that permit large, multi-unit apartment buildings. Many have moved in within the last seven years. Given their sometimes-dicey neighborhoods, they prefer the security of an apartment building, preferably with a doorman, to being on their own. Some can take advantage of rent-controlled rates and senior discounts to help stretch their budgets.

Many of these households have more active leisure lives. Surveys show that they go out regularly to see plays, attend classical music concerts and gamble at casinos. Their neighborhoods often feature a nearby senior center that offers bingo and exercise programs. At home, they enjoy reading and needlecraft, and some are active collectors of ornaments and porcelain figures. However, most Senior Discounts & Towers wouldn't qualify as sophisticated investors. Few have income-producing assets, and only a small share own stocks or bonds. Many get by on small pensions that supplement their Social Security checks.

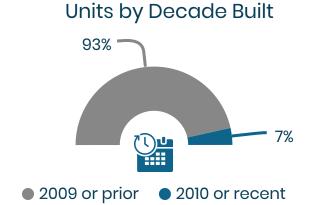
As consumers, these older households are more concerned about discounts than designer labels. They tend to shop the same stores and wear the same styles for years. They'll go to both bargain and moderate retailers, though they typically head first to the clearance rack when arriving at a chain or department store. Occasionally, these shoppers will splurge on a high-quality outfit for a special event or when they want to make a statement. Functionality is the most important factor when they consider a purchase.

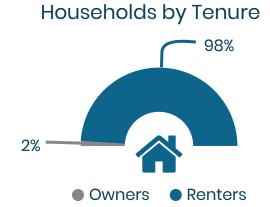
Spending a lot of time in their apartments, Senior Discounts & Towers are a traditional media market. They like to read newspapers and magazines, listen to golden oldies and classical music on the radio and watch a lot of television. Their favorite cable television channels provide mainstream movies and news; and many will verge on obsessive to watch favorite game shows and nightly newscasts. Although they do not often access the internet, they will go online to websites that offer health information, political news and sports standings featuring their favorite teams.

Senior Discounts & Towers are happy with their lives and cherish their families and friends. They like to meet new people, entertain them in their apartments and stay in touch with their far-away families. Faith is important to these seniors, who are active in their churches and synagogues. They are politically active as well, supporting mainly conservative social issues. Monitoring their health is important to these households, who watch their diets, take preventive medicine and listen to their doctors.

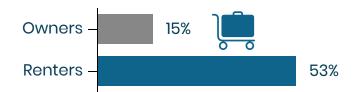
Dare to Dream | R66

Lifestyles and Housing Preferences | National Averages





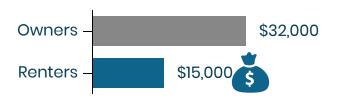
Share that Moves each Year



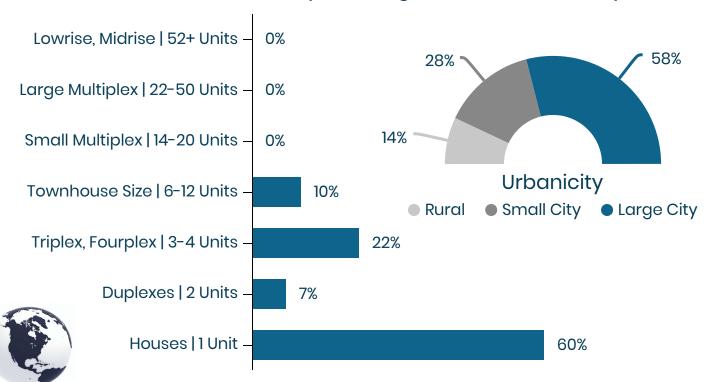
LandUseUSA

UrbanStrategies

Median Household Income



Inclination for Units by Building Size and Urbanicity



Daring to Dream | R66

Young singles and single-parents with lower incomes starting out in city apartments

Daring to Dream households are one of the newest demographic trends in American households, including the decline of marriage among lower-income couples. These are singles, cohabitating couples, and single parents of limited means sharing low-rent city apartments. Among of the youngest households in the nation, more than half are under 35 years old. They do not consider marriage as the only path to forming a family.

These young households have low levels of educational attainment, and their rate of high school dropout is twice the national average. They tend to have low-paying entry-level jobs and some manage by sharing apartments to make ends meet. They tend to reside in older transitional neighborhoods scattered across the country; and most are living in buildings built prior to 1940. There are few amenities other than the inexpensive rent to entice these young, mobile singles to sink in roots, including nearly 60% have lived at their address for fewer than three years.

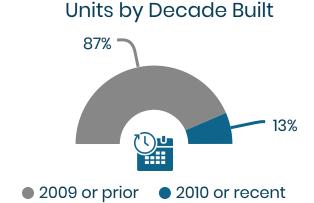
Daring to Dream spend a lot of their free time on the go. They hang out with friends at bars and nightclubs, head to movies and dance performances and catch a meal at casual restaurants. They'll kick back at their apartments to listen to music or throw a dinner party, always on the lookout for a new dish to try or drink to share. There's not a lot of money for travel, except for the virtual kind. These 20- and 30-somethings also enjoy playing video games, computer games and board games. If they want to work out, they'll bypass the health club in favor of a pickup game of soccer or basketball in a nearby park.

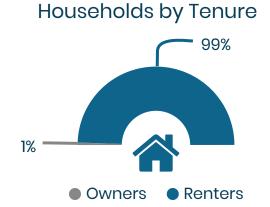
While their budgets may be tight, Daring to Dream households enjoy shopping, particularly for clothes. Although they like designer clothes and to keep up with the latest styles, they typically end up in discount departments stores, looking for chic styles on the clearance racks. Most are getting by without a car, but they will splurge on electronics. These music fans buy the latest devices to listen to their favorite music, including the latest in adult contemporary, pop music, and rhythm and blues. These households are relatively disconnected with traditional media, and a newspaper is rarely delivered to their doorsteps.

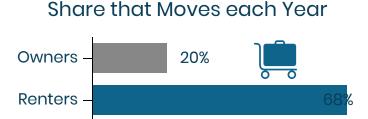
With few long-time residents in their neighborhoods, the Daring to Dream households often seem disconnected from their communities. They don't often vote or belong to a place of worship. Many simply want to get ahead, make more money and find a better place to live. They take adult education courses and talk about advancing their careers.

Tight Money | S70

Lifestyles and Housing Preferences | National Averages

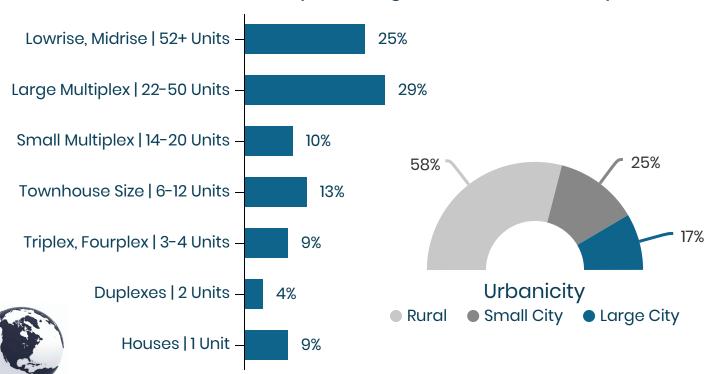








Inclination for Units by Building Size and Urbanicity



LandUseUSA UrbanStrategies

Tight Money | \$70

Mid-aged lower income singles in transitional small city and exurban apartments

Tight Money households are mid-aged singles and divorced parents with some of the lowest average incomes in the nation. Generally scattered across Midwest cities and villages, these consumers are in their 30s to 50s and often struggle to support their simple lifestyles. Traditional family dynamics are rarely found among these households. Most have below-average educational attainment, and 85% do not have college degree. They tend to be holding down minimum-wage jobs as laborers and service-sector workers.

With their low incomes, few can afford to own a home. Almost 90% of the householders are renters, living in low-rise apartments and duplexes often located in worn neighborhoods. They express concerns about crime, drugs and pollution. Many are also rootless and must deal with the challenges of constantly moving; only a small share belongs to a church, parent-teacher association, or civic group. Two-thirds of these householders have lived at the same address for fewer than three years.

When they are not at work, these households are unable to afford many leisure activities. They tend to spend their evenings at home, watching television or listening to music. They'll occasionally splurge on a ticket to a concert or a gambling junket to a casino. They don't have the discretionary spending to regularly go to movies, plays, or even bars. If they want to get outdoor exercise, they'll consider fishing and/or camping trips, or pick-up ball at public courts. When they want to go out to dinner, it's typically to a fast food chain and buffet-style restaurants.

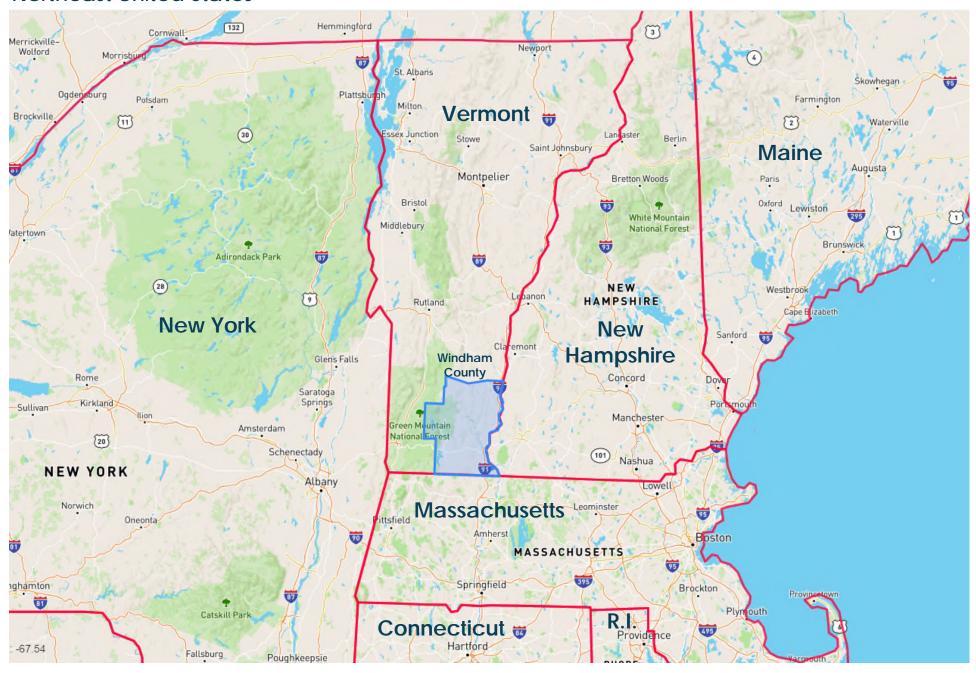
As consumers, these price-sensitive shoppers worry about living beyond their means. With few investments and savings, they get by with occasional loans and paying only with cash or money orders. They shop discount department stores. If they do shop anywhere else, then they head right for the clearance racks. They shy away from a lot of new technology, but will buy electronics that enhance their television viewing experience. When it comes to cars, they would like to buy a great-looking sports car with a lot of horsepower under the hood. However, 65% cannot afford to own a car, and those who can usually settle for a used domestic, economy car or sedan that hopefully won't break down.

With nightlife out of the question, television is the chief form of entertainment for these households. They enjoy watching movies, reality shows, and sitcoms, and they favor online streaming through television channels. However, they are unlikely to read a newspaper or browse a magazine. They are just beginning to become more comfortable with the internet and will go online to check social media sites.

These households are not content with their limitations but don't really know how to improve it. Many dream of starting their own business or trying a new line of work to improve their quality of life. Worried about the future, they will seek out ways to improve their present lives.

Section L

The State of Vermont Northeast United States



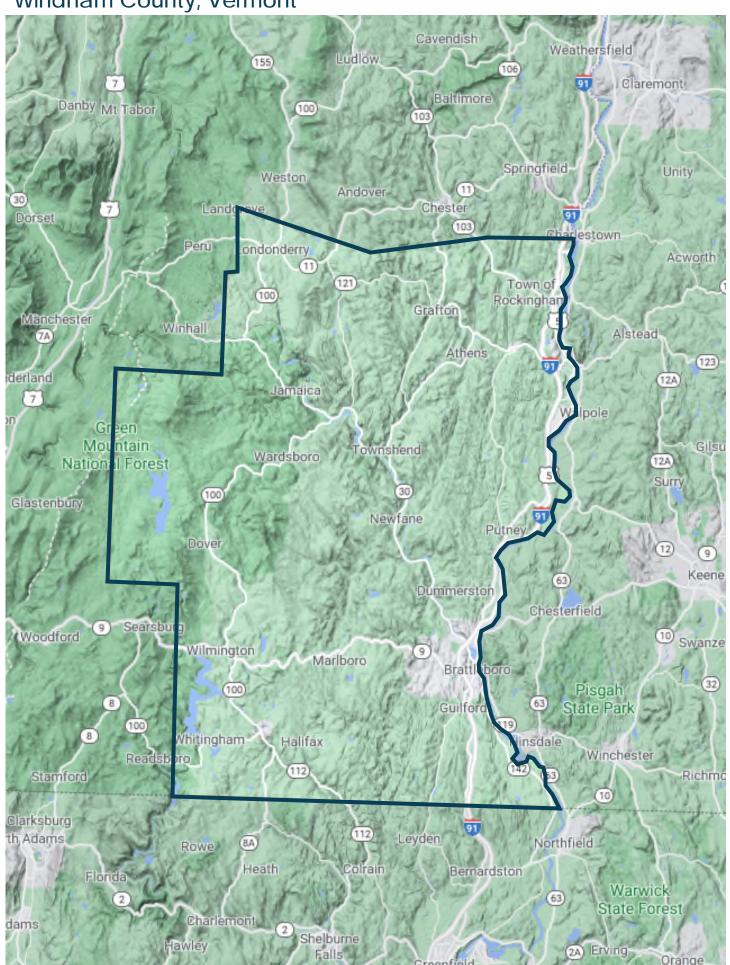
Residential Market Parameters The State of Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	259,661	53%	254,379	49%	254,598	47%	260,344	47%
Married, Spouse Absent	15,797	3%	15,872	3%	15,308	3%	15,899	3%
Divorced	51,574	11%	61,824	12%	68,444	13%	71,282	13%
Widowed	30,841	6%	28,376	5%	31,377	6%	32,361	6%
Never Married	130,394	<u>27%</u>	<u>161,045</u>	<u>31%</u>	<u>172,546</u>	32%	<u>179,428</u>	32%
Total Population Ages 15+	488,348	100%	521,496	100%	542,273	100%	559,313	100%
Married, Spouse Present	259,661	53%	254,379	49%	254,598	47%	260,344	47%
Single for Any Reason	228,687	<u>47%</u>	<u>267,117</u>	<u>51%</u>	<u>287,675</u>	<u>53%</u>	<u>298,969</u>	<u>53%</u>
Total Population Ages 15+	488,348	100%	521,496	100%	542,273	100%	559,313	100%

Residential Market Parameters The State of Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	34,793	14%	30,423	12%	28,247	11%	24,068	9%
\$15,000 - \$24,999	33,775	14%	29,092	11%	25,333	10%	23,347	9%
\$25,000 - \$34,999	33,421	14%	27,445	11%	24,978	10%	22,876	8%
\$35,000 - \$49,999	44,880	19%	39,596	15%	33,439	13%	31,149	11%
\$50,000 - \$74,999	49,833	21%	52,915	21%	50,607	19%	47,504	18%
\$75,000 - \$99,999	23,047	10%	32,660	13%	37,395	14%	42,008	15%
\$100,000 - \$149,999	13,779	6%	29,763	12%	38,445	15%	49,146	18%
\$150,000 +	<u>7,246</u>	<u>3%</u>	<u>14,548</u>	<u>6%</u>	24,329	<u>9%</u>	<u>31,180</u>	<u>11%</u>
Total Households	240,635	100%	256,441	100%	262,772	100%	271,277	100%
Average Hhld Income	\$51,292		\$67,028		\$78,724		\$89,175	
Median Hhld Income	\$40,935		\$50,680		\$58,529		\$67,698	
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units			181,406	71%	185,187	70%	191,266	71%
Renter Occupied Units			<u>75,035</u>	<u> 29%</u>	<u>77,586</u>	30%	80,011	<u>29%</u>
Total Occupied Units	294,377	100%	256,441	100%	262,772	100%	271,277	100%
Total Occupied Units	240,634	82%	256,441	80%	262,772	77%	271,277	77%
Total Vacant Units	53,743	18%	66,096	20%	<u>78,910</u>	23%	83,070	23%
Total Housing Units	294,377	100%	322,537	100%	341,682	100%	354,347	100%

Windham County, Vermont



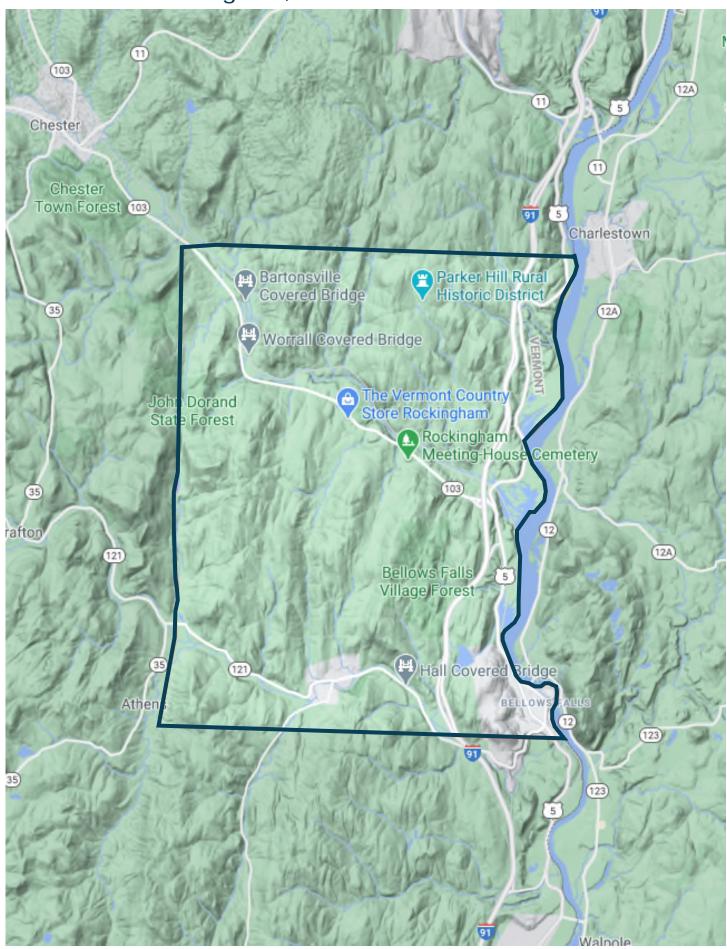
Residential Market Parameters Windham County, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	18,686	52%	17,901	48%	16,955	45%	17,121	45%
Married, Spouse Absent	1,091	3%	1,255	3%	1,253	3%	1,282	3%
Divorced	4,246	12%	5,411	14%	5,678	15%	5,835	15%
Widowed	2,384	7%	2,232	6%	2,535	7%	2,585	7%
Never Married	<u>9,362</u>	<u>26%</u>	<u>10,595</u>	<u>28%</u>	11,002	<u>29%</u>	<u>11,285</u>	30%
Total Population Ages 15+	35,778	100%	37,394	100%	37,423	100%	38,108	100%
Married, Spouse Present	18,686	52%	17,901	48%	16,955	45%	17,121	45%
Single for Any Reason	17,092	<u>48%</u>	<u>19,493</u>	<u>52%</u>	<u>20,468</u>	<u>55%</u>	20,987	<u>55%</u>
Total Population Ages 15+	35,778	100%	37,394	100%	37,423	100%	38,108	100%

Residential Market Parameters Windham County, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	2,974	16%	2,296	12%	2,346	12%	1,947	10%
\$15,000 - \$24,999	2,773	15%	2,384	12%	2,313	12%	2,100	11%
\$25,000 - \$34,999	2,652	14%	2,262	12%	2,272	12%	2,039	11%
\$35,000 - \$49,999	3,325	18%	3,141	16%	2,695	14%	2,497	13%
\$50,000 - \$74,999	3,684	20%	3,979	21%	3,594	19%	3,717	19%
\$75,000 - \$99,999	1,558	8%	2,254	12%	2,301	12%	2,610	14%
\$100,000 - \$149,999	912	5%	2,003	10%	2,073	11%	2,707	14%
\$150,000 +	<u>498</u>	<u>3%</u>	<u>971</u>	<u>5%</u>	<u>1,338</u>	<u>7%</u>	<u>1,713</u>	<u>9%</u>
Total Households	18,375	100%	19,290	100%	18,932	100%	19,330	100%
Average Hhld Income	\$48,794	•	\$64,003	•	\$68,267		\$78,381	•
Median Hhld Income	\$38,346		\$47,887		\$48,938		\$56,707	
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units		•	13,124	68%	13,133	69%	13,452	70%
Renter Occupied Units			<u>6,166</u>	<u>32%</u>	<u>5,799</u>	<u>31%</u>	<u>5,878</u>	30%
Total Occupied Units	27,030	100%	19,290	100%	18,932	100%	19,330	100%
Takal Oppurate al Haita	10.074	4007	10.000	/ F07	10.000	/ 107	10 220	/ 107
Total Occupied Units	18,374	68%	19,290	65%	18,932	61%	19,330	61%
Total Vacant Units	<u>8,656</u>	32%	10,445	35%	<u>12,127</u>	39%	12,607	39%
Total Housing Units	27,030	100%	29,734	100%	31,058	100%	31,936	100%

The Town of Rockingham, Vermont



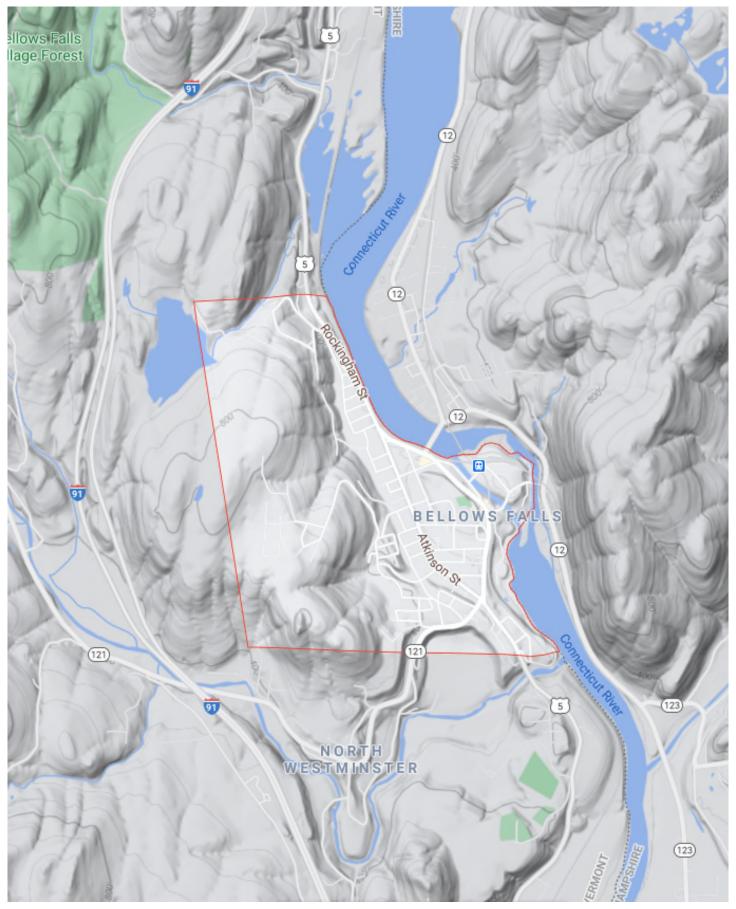
Residential Market Parameters The Town of Rockingham, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	2,242	53%	1,992	46%	1,876	41%	1,958	42%
Married, Spouse Absent	180	4%	284	7%	191	4%	200	4%
Divorced	402	10%	640	15%	763	17%	794	17%
Widowed	335	8%	366	8%	332	7%	339	7%
Never Married	<u>1,065</u>	<u>25%</u>	1,047	<u>24%</u>	<u>1,370</u>	<u>30%</u>	<u>1,411</u>	30%
Total Population Ages 15+	4,224	100%	4,329	100%	4,532	100%	4,702	100%
Married, Spouse Present	2,242	53%	1,992	46%	1,876	41%	1,958	42%
Single for Any Reason	<u>1,982</u>	<u>47%</u>	2,337	<u>54%</u>	2,656	<u>59%</u>	<u>2,744</u>	<u>58%</u>
Total Population Ages 15+	4,224	100%	4,329	100%	4,532	100%	4,702	100%

Residential Market Parameters The Town of Rockingham, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	425	19%	309	14%	339	15%	290	13%
\$15,000 - \$24,999	400	18%	275	12%	296	13%	276	13%
\$25,000 - \$34,999	305	14%	261	12%	308	14%	288	13%
\$35,000 - \$49,999	376	17%	322	15%	305	14%	298	13%
\$50,000 - \$74,999	447	20%	468	21%	424	19%	455	21%
\$75,000 - \$99,999	154	7%	282	13%	276	12%	326	15%
\$100,000 - \$149,999	71	3%	198	9%	204	9%	288	13%
\$150,000 +	<u>30</u>	<u>1%</u>	<u>82</u>	<u>4%</u>	<u>123</u>	<u>6%</u>	<u>169</u>	<u>8%</u>
Total Households	2,208	100%	2,208	100%	2,208	103%	2,208	108%
Average Hhld Income	\$45,159		\$60,103		\$60,854		\$70,196	
Median Hhld Income	\$33,943	•	\$45,929		\$42,637		\$52,358	
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units			1,274	58%	1,389	61%	1,478	62%
Renter Occupied Units			<u>923</u>	<u>42%</u>	<u>886</u>	<u>39%</u>	<u>912</u>	<u>38%</u>
Total Occupied Units	1,378	100%	2,197	100%	2,275	100%	2,390	100%
Total Occupied Units	1,378	86%	2,197	86%	2,275	81%	2,390	80%
Total Vacant Units	<u>222</u>	14%	<u>354</u>	<u>14%</u>	<u>546</u>	19%	<u>609</u>	<u>20%</u>
Total Housing Units	1,600	100%	2,551	100%	2,821	100%	2,999	100%

The Village of Bellows Falls, Vermont



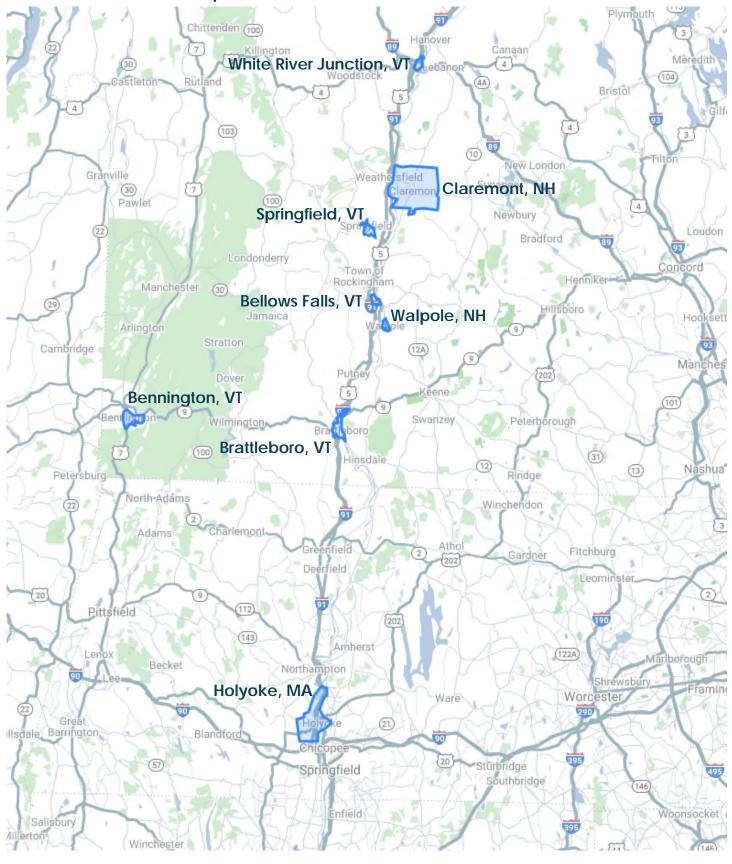
Residential Market Parameters The Village of Bellows Falls, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	1,206	48%	1,055	42%	849	34%	842	34%
Married, Spouse Absent	96	4%	179	7%	116	5%	118	5%
Divorced	271	11%	385	15%	443	18%	445	18%
Widowed	221	9%	240	9%	213	9%	211	9%
Never Married	<u>703</u>	<u>28%</u>	<u>675</u>	<u>27%</u>	<u>846</u>	34%	<u>842</u>	<u>34%</u>
Total Population Ages 15+	2,493	100%	2,535	100%	2,466	100%	2,458	100%
Married, Spouse Present	1,206	48%	1,055	42%	849	34%	842	34%
Single for Any Reason	<u>1,287</u>	<u>52%</u>	<u>1,480</u>	<u>58%</u>	<u>1,617</u>	<u>66%</u>	<u>1,616</u>	<u>66%</u>
Total Population Ages 15+	2,493	100%	2,535	100%	2,466	100%	2,458	100%

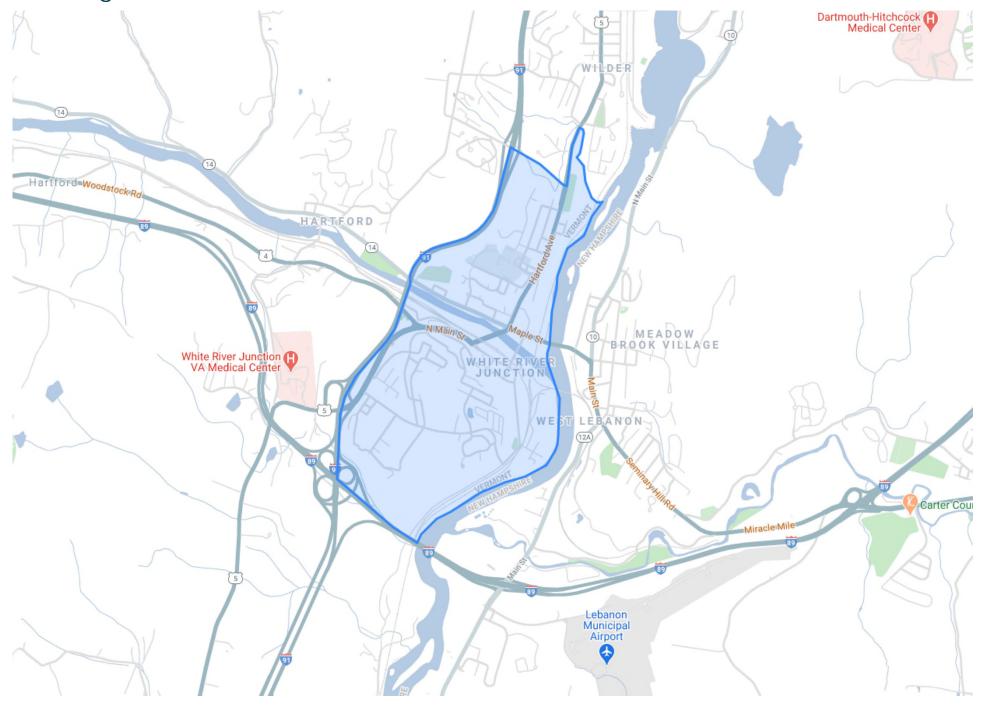
Residential Market Parameters The Village of Bellows Falls, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	323	24%	224	17%	217	17%	182	14%
\$15,000 - \$24,999	258	19%	172	13%	194	15%	178	14%
\$25,000 - \$34,999	174	13%	191	15%	221	17%	201	16%
\$35,000 - \$49,999	194	15%	160	12%	137	11%	138	11%
\$50,000 - \$74,999	306	23%	272	21%	234	18%	245	19%
\$75,000 - \$99,999	52	4%	161	12%	145	11%	167	13%
\$100,000 - \$149,999	30	2%	99	8%	91	7%	128	10%
\$150,000 +	<u>O</u>	0%	<u>31</u>	<u>2%</u>	<u>34</u>	<u>3%</u>	<u>49</u>	<u>4%</u>
Total Households	1,331	100%	1,309	100%	1,273	100%	1,289	100%
Average Hhld Income	\$35,472	•	\$54,151	•	\$52,124	•	\$59,918	•
Median Hhld Income	\$28,885		\$39,073		\$35,243		\$40,877	
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units			595	45%	616	48%	627	49%
Renter Occupied Units			<u>714</u>	<u>55%</u>	<u>658</u>	<u>52%</u>	<u>662</u>	<u>51%</u>
Total Occupied Units	1,442	100%	1,309	100%	1,273	100%	1,289	100%
Total Occupied Units	1,330	92%	1,309	87%	1,273	82%	1,289	81%
Total Vacant Units	1,330 112	8% 8%	188	13%	<u>280</u>	18%	301	19%
Total Housing Units	1,442	100%	1,497	100%	1,553	100%	1,590	100%
Total Hoosing Office	1,772	10070	1,77/	100/0	1,000	10070	1,070	10070

Other Markets for Comparison Purposes Vermont, New Hampshire, and Massachusetts



The Village of White River Junction, Vermont



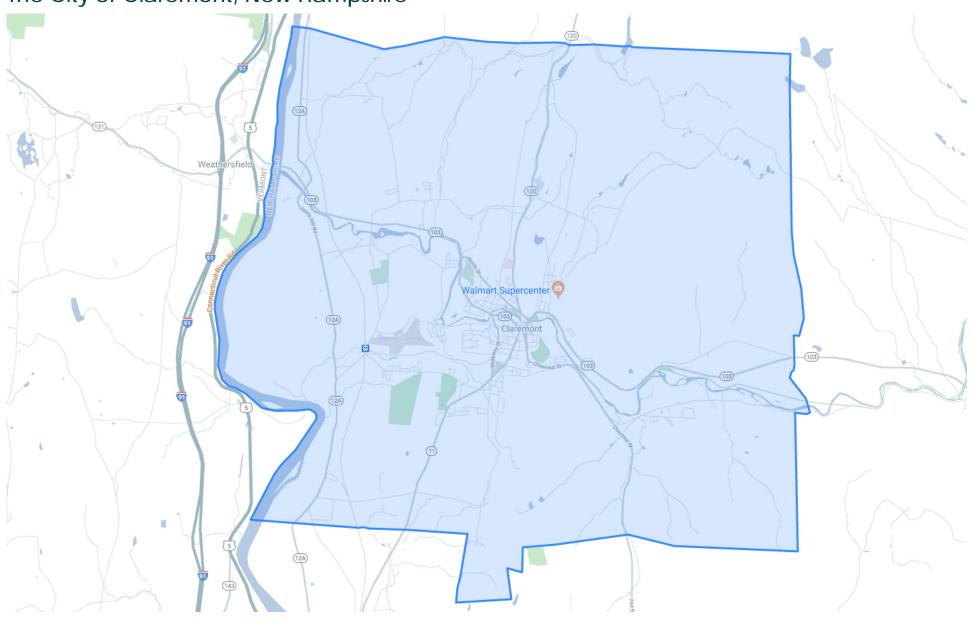
Residential Market Parameters The Village of White River Junction, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	1,017	48%	870	46%	744	39%	739	38%
Married, Spouse Absent	53	2%	69	4%	42	2%	42	2%
Divorced	262	12%	262	14%	427	23%	444	23%
Widowed	170	8%	168	9%	190	10%	195	10%
Never Married	<u>580</u>	<u>27%</u>	<u>515</u>	<u>27%</u>	<u>495</u>	<u>26%</u>	<u>505</u>	<u> 26%</u>
Total Population Ages 15+	2,116	98%	1,884	100%	1,897	100%	1,925	100%
Married, Spouse Present	1,017	48%	870	46%	744	39%	739	38%
Single for Any Reason	1,099	<u>52%</u>	<u>1,014</u>	<u>54%</u>	<u>1,153</u>	<u>61%</u>	<u>1,186</u>	<u>62%</u>
Total Population Ages 15+	2,116	100%	1,884	100%	1,897	100%	1,925	100%

Residential Market Parameters The Village of White River Junction, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	268	23%	174	16%	152	15%	134	13%
\$15,000 - \$24,999	179	15%	171	16%	128	12%	117	11%
\$25,000 - \$34,999	145	12%	133	12%	119	11%	110	10%
\$35,000 - \$49,999	264	23%	156	15%	126	12%	124	12%
\$50,000 - \$74,999	220	19%	210	20%	219	21%	206	19%
\$75,000 - \$99,999	53	4%	64	6%	82	8%	98	9%
\$100,000 - \$149,999	13	1%	144	14%	194	18%	227	21%
\$150,000 +	<u>5</u>	<u>0%</u>	<u>11</u>	<u>1%</u>	<u>30</u>	<u>3%</u>	<u>47</u>	<u>4%</u>
Total Households	1,173	98%	1,064	100%	1,051	100%	1,064	100%
Average Hhld Income	\$36,145		\$52,258		\$62,071		\$69,510	•
Median Hhld Income	\$33,816		\$40,017		\$49,891		\$55,028	
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units	•		567	53%	570	54%	578	54%
Renter Occupied Units			<u>497</u>	<u>47%</u>	<u>481</u>	<u>46%</u>	<u>486</u>	<u>46%</u>
Total Occupied Units	1,235	100%	1,064	100%	1,051	100%	1,064	100%
Total Occupied Units	1,173	95%	1,064	90%	1,051	86%	1,064	85%
Total Vacant Units	<u>62</u>	<u>5%</u>	<u>114</u>	<u>10%</u>	<u>169</u>	<u>14%</u>	<u>183</u>	<u>15%</u>
Total Housing Units	1,235	100%	1,179	100%	1,219	100%	1,247	100%

The City of Claremont, New Hampshire



Residential Market Parameters The City of Claremont, New Hampshire

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	5,360	51%	5,067	47%	4,639	42%	4,644	42%
Married, Spouse Absent	310	3%	458	4%	402	4%	412	4%
Divorced	1,369	13%	1,591	15%	1,720	16%	1,750	16%
Widowed	1,039	10%	694	6%	891	8%	888	8%
Never Married	2,488	<u>24%</u>	<u>3,063</u>	<u>28%</u>	<u>3,346</u>	<u>30%</u>	<u>3,404</u>	<u>31%</u>
Total Population Ages 15+	10,572	100%	10,873	100%	10,998	100%	11,098	100%
Married, Spouse Present	5,360	51%	5,067	47%	4,639	42%	4,644	42%
Single for Any Reason	<u>5,212</u>	<u>49%</u>	<u>5,806</u>	<u>53%</u>	<u>6,359</u>	<u>58%</u>	<u>6,454</u>	<u>58%</u>
Total Population Ages 15+	10,572	100%	10,873	100%	10,998	100%	11,098	100%

Residential Market Parameters The City of Claremont, New Hampshire

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	1,020	18%	957	17%	808	14%	685	12%
\$15,000 - \$24,999	979	17%	652	11%	681	12%	635	11%
\$25,000 - \$34,999	838	15%	835	15%	687	12%	634	11%
\$35,000 - \$49,999	1,041	18%	1,040	18%	796	14%	731	13%
\$50,000 - \$74,999	1,135	20%	1,073	19%	1,024	18%	957	17%
\$75,000 - \$99,999	386	7%	619	11%	770	14%	873	16%
\$100,000 - \$149,999	155	3%	340	6%	544	10%	715	13%
\$150,000 +	<u>109</u>	<u>2%</u>	<u>181</u>	<u>3%</u>	<u>309</u>	<u>5%</u>	<u>402</u>	<u>7%</u>
Total Households	5,665	100%	5,697	100%	5,619	100%	5,632	100%
			4					
Average Hhld Income	\$46,289	•	\$54,700	•	\$64,636	•	\$73,288	•
Median Hhld Income	\$34,937	•	\$40,854		\$47,187		\$53,250	
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units			3,264	57%	3,201	57%	3,217	57%
Renter Occupied Units			2,433	43%	<u>2,418</u>	<u>43%</u>	<u>2,415</u>	<u>43%</u>
Total Occupied Units	6,053	100%	5,697	100%	5,619	100%	5,632	100%
Total Occupied Units	5,665	94%	5,697	91%	5,619	88%	5,632	88%
Total Vacant Units	388	6%	<u>596</u>	9%	<u>749</u>	12%	<u>786</u>	12%
Total Housing Units	6,053	100%	6,293	100%	6,368	100%	6,418	100%

The Town of Springfield, Vermont



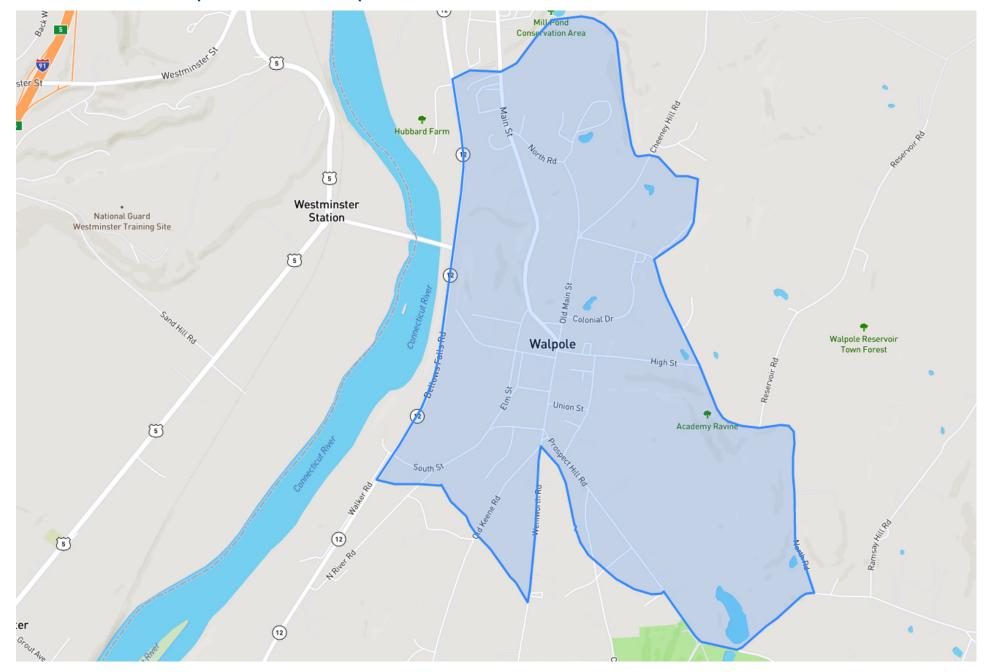
Residential Market Parameters The Town of Springfield, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	1,548	49%	1,567	48%	1,343	42%	1,344	42%
Married, Spouse Absent	87	3%	121	4%	117	4%	120	4%
Divorced	312	10%	658	20%	653	20%	671	21%
Widowed	341	11%	213	7%	265	8%	263	8%
Never Married	<u>756</u>	<u>24%</u>	<u>692</u>	<u>21%</u>	<u>820</u>	<u>26%</u>	<u>824</u>	<u> 26%</u>
Total Population Ages 15+	3,172	96%	3,251	100%	3,198	100%	3,222	100%
Married, Spouse Present	1,548	49%	1,567	48%	1,343	42%	1,344	42%
Single for Any Reason	<u>1,624</u>	<u>51%</u>	<u>1,684</u>	<u>52%</u>	<u>1,855</u>	<u>58%</u>	<u>1,878</u>	<u>58%</u>
Total Population Ages 15+	3,172	100%	3,251	100%	3,198	100%	3,222	100%

Residential Market Parameters The Town of Springfield, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	397	23%	312	18%	264	16%	231	13%
\$15,000 - \$24,999	340	19%	314	18%	247	14%	231	13%
\$25,000 - \$34,999	310	18%	280	16%	231	14%	213	12%
\$35,000 - \$49,999	275	16%	223	13%	193	11%	191	11%
\$50,000 - \$74,999	234	13%	314	18%	329	19%	306	18%
\$75,000 - \$99,999	165	9%	142	8%	189	11%	220	13%
\$100,000 - \$149,999	59	3%	110	6%	150	9%	194	11%
\$150,000 +	<u>14</u>	<u>1%</u>	<u>58</u>	<u>3%</u>	<u>102</u>	<u>6%</u>	<u>127</u>	<u>7%</u>
Total Households	1,756	102%	1,753	100%	1,705	100%	1,713	100%
Average Hhld Income	\$39,141		\$50,059		\$60,165		\$67,553	
Median Hhld Income	\$28,909		\$33,974		\$43,032		\$49,188	
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units			1,037	59%	1,010	59%	1,015	59%
Renter Occupied Units			<u>716</u>	<u>41%</u>	<u>695</u>	<u>41%</u>	<u>698</u>	<u>41%</u>
Total Occupied Units	1,938	100%	1,753	100%	1,705	100%	1,713	100%
Total Occupied Units	1,757	91%	1,753	90%	1,705	86%	1,713	86%
Total Vacant Units	181	9%	<u>196</u>	10%	<u>273</u>	14%	<u>285</u>	14%
Total Housing Units	1,938	100%	1,948	100%	1,978	100%	1,998	100%
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The Town of Walpole, New Hampshire



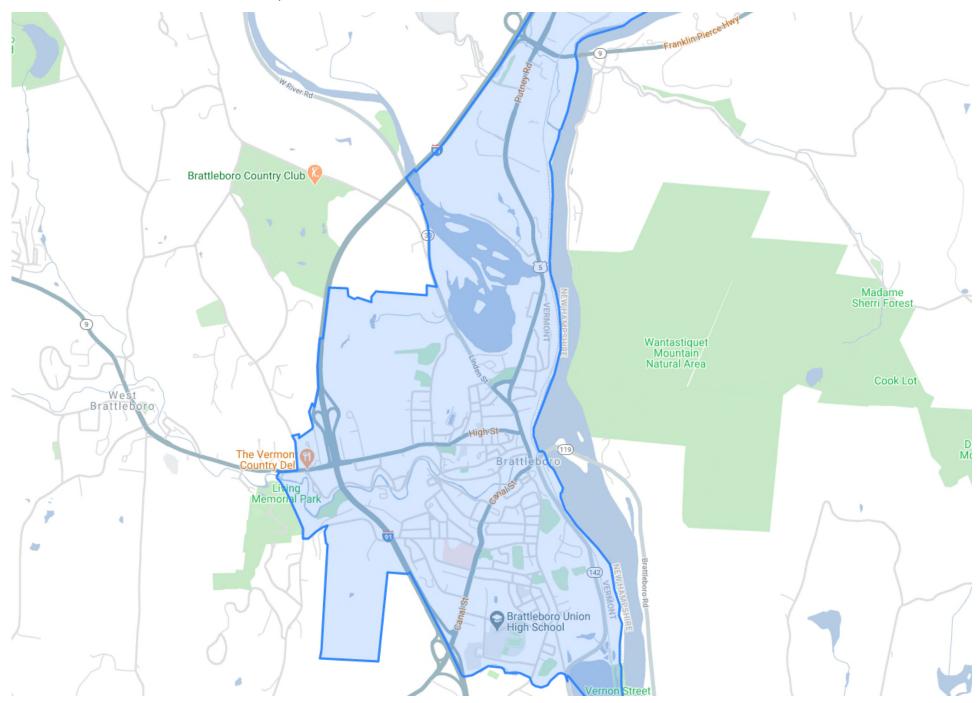
Residential Market Parameters The Town of Walpole, New Hampshire

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	296	68%	273	56%	261	50%	267	49%
Married, Spouse Absent	6	1%	5	1%	6	1%	6	1%
Divorced	42	10%	75	15%	88	17%	95	17%
Widowed	24	5%	30	6%	36	7%	39	7%
Never Married	<u>83</u>	<u>19%</u>	<u>108</u>	<u>22%</u>	<u>129</u>	<u>25%</u>	<u>137</u>	<u>25%</u>
Total Population Ages 15+	437	103%	492	100%	521	100%	544	100%
Married, Spouse Present	296	68%	273	55%	261	50%	267	49%
Single for Any Reason	<u>141</u>	<u>32%</u>	<u>219</u>	<u>45%</u>	<u>260</u>	<u>50%</u>	<u>277</u>	<u>51%</u>
Total Population Ages 15+	437	100%	492	100%	521	100%	544	100%

Residential Market Parameters The Town of Walpole, New Hampshire

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	34	12%	26	8%	22	7%	19	6%
\$15,000 - \$24,999	28	10%	23	7%	22	7%	19	6%
\$25,000 - \$34,999	49	17%	27	9%	25	8%	22	7%
\$35,000 - \$49,999	42	15%	53	17%	45	14%	41	12%
\$50,000 - \$74,999	76	26%	85	27%	70	22%	60	18%
\$75,000 - \$99,999	27	9%	46	15%	57	18%	65	20%
\$100,000 - \$149,999	16	6%	41	13%	49	15%	67	20%
\$150,000 +	<u>14</u>	<u>5%</u>	<u>12</u>	<u>4%</u>	<u>30</u>	<u>9%</u>	<u>37</u>	<u>11%</u>
Total Households	288	99%	311	100%	321	100%	331	100%
Average Hhld Income	\$56,639		\$67,926		\$80,760		\$91,106	
_		•		•	•	•		•
Median Hhld Income	\$45,676	•	\$58,731	•	\$66,771	•	\$76,468	•
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units			222	71%	230	72%	238	72%
Renter Occupied Units			<u>90</u>	<u>29%</u>	<u>91</u>	28%	<u>93</u>	28%
Total Occupied Units	307	100%	311	100%	321	100%	331	100%
Total Occupied Units	289	94%	311	92%	321	90%	331	89%
Total Vacant Units	<u>18</u>	<u>6%</u>	<u>25</u>	7% 7%	<u>36</u>	10%	<u>39</u>	11%
Total Housing Units	307	100%	337	100%	357	100%	370	100%

The Town of Brattleboro, Vermont



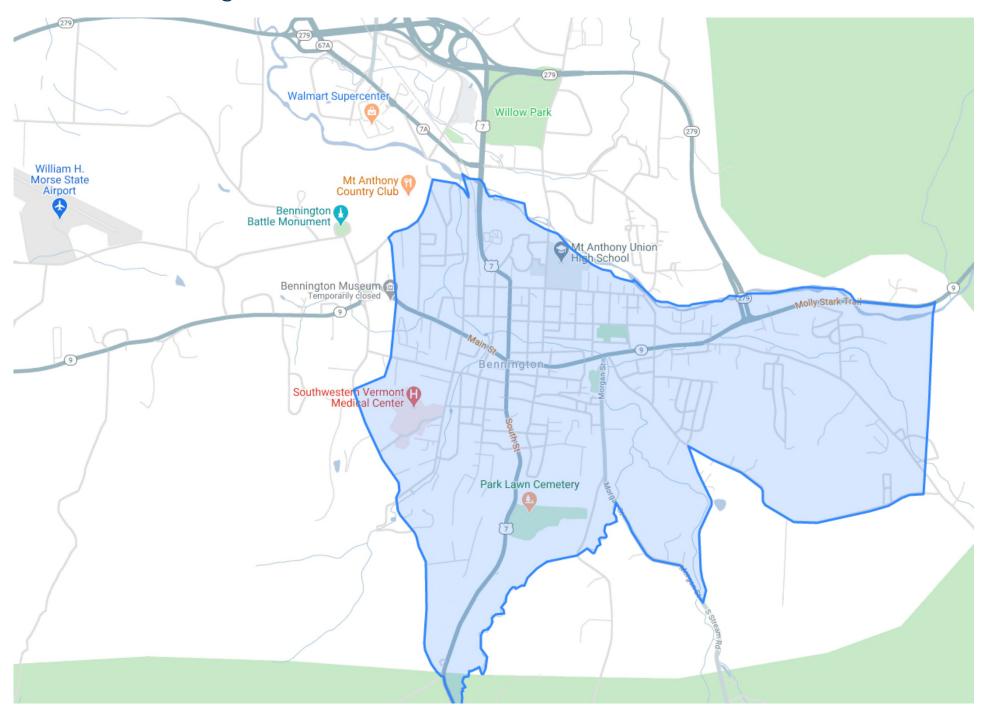
Residential Market Parameters The Town of Brattleboro, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	2,246	36%	2,241	36%	2,024	33%	2,023	32%
Married, Spouse Absent	333	5%	166	3%	261	4%	264	4%
Divorced	1,062	17%	1,337	21%	1,280	21%	1,302	21%
Widowed	585	9%	368	6%	451	7%	452	7%
Never Married	<u>2,073</u>	<u>33%</u>	2,157	<u>34%</u>	2,200	<u>35%</u>	<u>2,228</u>	<u>36%</u>
Total Population Ages 15+	6,318	100%	6,269	100%	6,216	100%	6,269	100%
Married, Spouse Present	2,246	36%	2,241	36%	2,024	33%	2,023	32%
Single for Any Reason	<u>4,072</u>	<u>64%</u>	<u>4,028</u>	<u>64%</u>	<u>4,192</u>	<u>67%</u>	<u>4,246</u>	<u>68%</u>
Total Population Ages 15+	6,318	100%	6,269	100%	6,216	100%	6,269	100%

Residential Market Parameters The Town of Brattleboro, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	766	22%	615	18%	621	18%	534	15%
\$15,000 - \$24,999	729	21%	631	18%	568	17%	527	15%
\$25,000 - \$34,999	544	16%	463	13%	437	13%	410	12%
\$35,000 - \$49,999	509	15%	610	17%	497	15%	480	14%
\$50,000 - \$74,999	547	16%	567	16%	554	16%	589	17%
\$75,000 - \$99,999	256	7%	254	7%	329	10%	385	11%
\$100,000 - \$149,999	103	3%	277	8%	279	8%	378	11%
\$150,000 +	<u>45</u>	<u>1%</u>	<u>92</u>	<u>3%</u>	<u>133</u>	<u>4%</u>	<u>179</u>	<u>5%</u>
Total Households	3,496	100%	3,509	100%	3,418	100%	3,482	100%
	* 000.045		* 40.000		\$50.50 /		* (1.001	
Average Hhld Income	\$38,965	•	\$49,889	•	\$53,536	•	\$61,291	•
Median Hhld Income	\$29,530	•	\$36,110	•	\$37,247	•	\$42,698	•
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units			1,499	43%	1,484	43%	1,514	43%
Renter Occupied Units			2,009	<u>57%</u>	1,934	<u>57%</u>	<u>1,968</u>	<u>57%</u>
Total Occupied Units	3,710	100%	3,509	100%	3,418	100%	3,482	100%
Total Occupied Units	3,496	94%	3,509	93%	3,418	87%	3,482	87%
Total Vacant Units	214	<u>6%</u>	<u>255</u>	<u>7%</u>	<u>500</u>	13%	<u>539</u>	13%
Total Housing Units	3,710	100%	3,763	100%	3,918	100%	4,021	100%

The Town of Bennington, Vermont



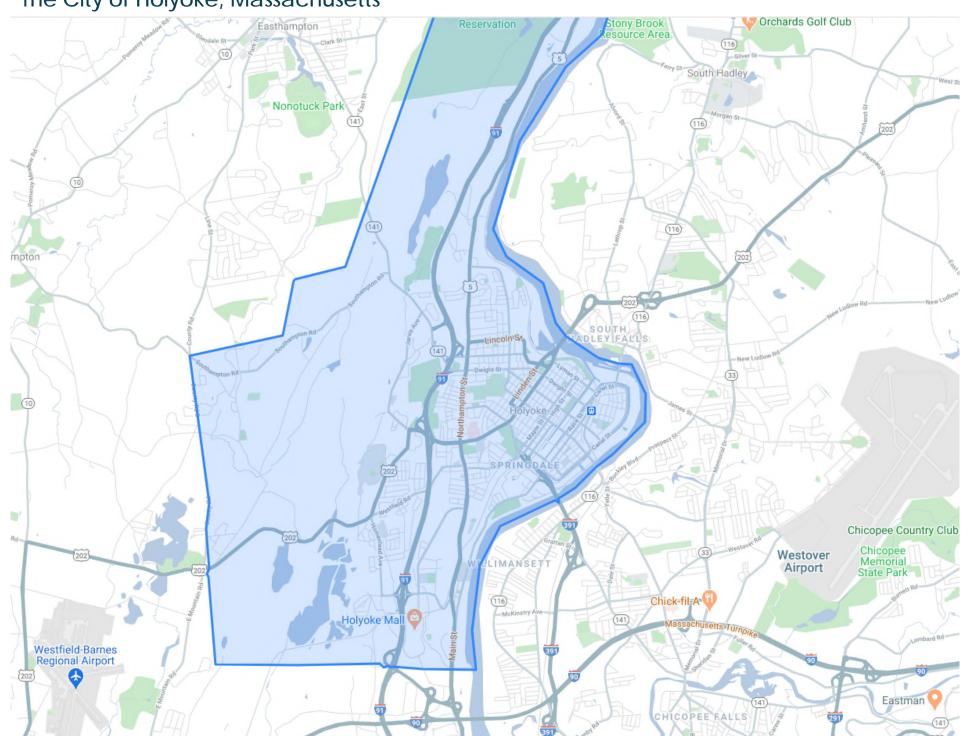
Residential Market Parameters The Town of Bennington, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	3,438	46%	3,298	44%	2,683	37%	2,663	37%
Married, Spouse Absent	497	7%	256	3%	284	4%	285	4%
Divorced	837	11%	935	12%	1,171	16%	1,174	16%
Widowed	746	10%	678	9%	756	10%	758	10%
Never Married	<u>2,006</u>	<u>27%</u>	<u>2,345</u>	<u>31%</u>	<u>2,380</u>	<u>33%</u>	<u>2,372</u>	<u>33%</u>
Total Population Ages 15+	7,509	100%	7,512	100%	7,274	100%	7,251	100%
Married, Spouse Present	3,438	46%	3,298	44%	2,683	37%	2,663	37%
Single for Any Reason	<u>4,071</u>	<u>54%</u>	<u>4,214</u>	<u>56%</u>	<u>4,591</u>	<u>63%</u>	<u>4,588</u>	<u>63%</u>
Total Population Ages 15+	7,509	100%	7,512	100%	7,274	100%	7,251	100%

Residential Market Parameters The Town of Bennington, Vermont

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	788	21%	628	16%	548	15%	468	13%
\$15,000 - \$24,999	807	21%	680	18%	534	15%	497	13%
\$25,000 - \$34,999	509	13%	577	15%	545	15%	498	14%
\$35,000 - \$49,999	687	18%	562	15%	465	13%	448	12%
\$50,000 - \$74,999	649	17%	632	17%	661	18%	632	17%
\$75,000 - \$99,999	248	6%	355	9%	396	11%	449	12%
\$100,000 - \$149,999	93	2%	257	7%	329	9%	432	12%
\$150,000 +	<u>72</u>	<u>2%</u>	<u>122</u>	<u>3%</u>	<u>203</u>	<u>6%</u>	<u>258</u>	<u>7%</u>
Total Households	3,844	100%	3,811	100%	3,682	100%	3,684	100%
Average Hhld Income	\$39,770		\$49,681		\$57,767		\$65,380	
Median Hhld Income	\$31,537	•	\$35,564	•	\$41,464		\$46,834	•
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units			2,092	55%	2,054	56%	2,066	56%
Renter Occupied Units			1,719	<u>45%</u>	<u>1,627</u>	44%	<u>1,617</u>	44%
Total Occupied Units	4,097	100%	3,811	100%	3,682	100%	3,684	100%
Total Occupied Units	3,845	94%	3,811	93%	3,682	89%	3,684	89%
Total Vacant Units	<u>252</u>	<u>6%</u>	<u>290</u>	<u>7%</u>	<u>455</u>	11%	<u>477</u>	<u>11%</u>
Total Housing Units	4,097	100%	4,102	100%	4,137	100%	4,161	100%

The City of Holyoke, Massachusetts



Residential Market Parameters The City of Holyoke, Massachusetts

	2000	2000	2010	2010	2020	2020	2025	2025
Marital Status	Census	Share	Census	Share	Estimates	Share	Projections	Share
Married, Spouse Present	11,353	38%	10,311	33%	9,435	29%	9,439	29%
Married, Spouse Absent	2,849	10%	1,623	5%	2,135	7%	2,133	7%
Divorced	3,007	10%	3,710	12%	3,702	12%	3,727	12%
Widowed	2,475	8%	2,024	6%	2,062	6%	2,054	6%
Never Married	10,235	<u>34%</u>	<u>13,646</u>	44%	14,838	<u>46%</u>	14,951	<u>46%</u>
Total Population Ages 15+	29,969	100%	31,314	100%	32,172	100%	32,304	100%
Married, Spouse Present	11,353	38%	10,311	33%	9,435	29%	9,439	29%
Single for Any Reason	<u> 18,616</u>	<u>62%</u>	<u>21,003</u>	<u>67%</u>	<u>22,737</u>	<u>71%</u>	<u>22,865</u>	<u>71%</u>
Total Population Ages 15+	29,969	100%	31,314	100%	32,172	100%	32,304	100%

Residential Market Parameters The City of Holyoke, Massachusetts

	2000	2000	2010	2010	2020	2020	2025	2025
Households by Income	Census	Share	Census	Share	Estimates	Share	Projections	Share
\$0 - \$15,000	4,298	29%	4,371	28%	3,723	23%	3,311	21%
\$15,000 - \$24,999	2,091	14%	2,086	14%	2,082	13%	2,037	13%
\$25,000 - \$34,999	1,857	12%	1,414	9%	1,634	10%	1,554	10%
\$35,000 - \$49,999	2,320	15%	2,068	13%	2,011	13%	1,907	12%
\$50,000 - \$74,999	2,393	16%	2,477	16%	2,627	17%	2,603	16%
\$75,000 - \$99,999	1,168	8%	1,283	8%	1,295	8%	1,519	9%
\$100,000 - \$149,999	706	5%	1,238	8%	1,560	10%	1,929	12%
\$150,000 +	<u>186</u>	<u>1%</u>	<u>424</u>	<u>3%</u>	<u>987</u>	<u>6%</u>	<u>1,252</u>	<u>8%</u>
Total Households	14,984	100%	15,361	100%	15,919	100%	16,112	100%
Average Hhld Income	\$40,531		\$47,139		\$56,819		\$64,166	
Median Hhld Income	\$30,525		\$33,425		\$39,404		\$44,348	
	2000	2000	2010	2010	2020	2020	2025	2025
Housing Units	Census	Share	Census	Share	Estimates	Share	Projections	Share
Owner Occupied Units			6,394	42%	6,509	41%	6,583	41%
Renter Occupied Units			<u>8,967</u>	<u>58%</u>	<u>9,410</u>	<u>59%</u>	<u>9,529</u>	<u>59%</u>
Total Occupied Units	16,227	100%	15,361	100%	15,919	100%	16,112	100%
Total Occupied Units	14,984	92%	15,361	94%	15,919	96%	16,112	96%
Total Vacant Units	1,243	8%	1,023	<u>6%</u>	<u>680</u>	4%	<u>630</u>	4%
Total Housing Units	16,227	100%	16,384	100%	16,599	100%	16,742	100%