WHO ARE WE?
The residents of the wealthiest Tapestry market, Top Tier, earn more than three times the US household income. They have the purchasing power to indulge any choice, but what do their hearts’ desire? Aside from the obvious expense for the upkeep of their lavish homes, consumers select upscale salons, spas, and fitness centers for their personal well-being and shop at high-end retailers for their personal effects. Whether short or long, domestic or foreign, their frequent vacations spare no expense. Residents fill their weekends and evenings with opera, classical music concerts, charity dinners, and shopping. These highly educated professionals have reached their corporate career goals. With an accumulated average net worth of over 1.5 million dollars and income from a strong investment portfolio, many of these older residents have moved into consulting roles or operate their own businesses.

OUR NEIGHBORHOOD
- Married couples without children or married couples with older children dominate this market.
- Housing units are owner occupied with the highest home values—and above average use of mortgages.
- Neighborhoods are older and located in the suburban periphery of the largest metropolitan areas, especially along the coasts.

SOCIOECONOMIC TRAITS
- Top Tier is a highly educated, successful consumer market: more than one in three residents has a postgraduate degree.
- Annually, they earn more than three times the US median household income, primarily from wages and salary, but also self-employment income (Index 177) and investments (Index 242).
- These are the nation’s wealthiest consumers. They hire financial advisers to manage their diverse investment portfolios but stay abreast of current financial trends and products.
- Socially responsible consumers who aim for a balanced lifestyle, they are goal oriented and hardworking but make time for their kids or grandkids and maintain a close-knit group of friends.
- These busy consumers seek variety in life. They take an interest in the fine arts; read to expand their knowledge; and consider the Internet, radio, and newspapers as key media sources.
- They regularly cook their meals at home, attentive to good nutrition and fresh organic foods.

Households: 2,052,000
Average Household Size: 2.82
Median Age: 46.2
Median Household Income: $157,000
**Age by Sex**

Median Age: 46.2  US: 37.6

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>85+</td>
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<tr>
<td>80–84</td>
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<tr>
<td>75–79</td>
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<td>8%</td>
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<tr>
<td>70–74</td>
<td>8%</td>
<td>8%</td>
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<tr>
<td>65–69</td>
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<td>60–64</td>
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<td>55–59</td>
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<td>50–54</td>
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<tr>
<td>40–44</td>
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<td>35–39</td>
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<tr>
<td>30–34</td>
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<td>25–29</td>
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<td>20–24</td>
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<td>15–19</td>
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<td>10–14</td>
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<td>8%</td>
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<tr>
<td>5–9</td>
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<td>8%</td>
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<tr>
<td>&lt; 5</td>
<td>8%</td>
<td>8%</td>
</tr>
</tbody>
</table>

**Race and Ethnicity**

Diversity Index: 34.4  US: 62.1

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>% of Market</th>
<th>% of US</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic*</td>
<td>5.4%</td>
<td>4%</td>
</tr>
<tr>
<td>Multiple</td>
<td>2.4%</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>0.9%</td>
<td>1%</td>
</tr>
<tr>
<td>Asian and Pac. Island Indian</td>
<td>9.6%</td>
<td>9%</td>
</tr>
<tr>
<td>Black</td>
<td>0.2%</td>
<td>0%</td>
</tr>
<tr>
<td>White</td>
<td>21%</td>
<td>85%</td>
</tr>
</tbody>
</table>

* Hispanic can be of any race. US Average: 84.9%

**Average Household Budget Index**

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

- **Housing**: 272
- **Food**: 246
- **Apparel & Services**: 178
- **Transportation**: 245
- **Health Care**: 264
- **Entertainment & Recreation**: 280
- **Education**: 325
- **Pensions & Social Security**: 291
- **Other**: 272

**Income and Net Worth**

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

- **Median Household Income**
  - Market: $157,000
  - US Median: $51,000
- **Median Net Worth**
  - Market: $567,000
  - US Median: $71,000

**Occupation by Earnings**

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau’s American Community Survey.

- **Health Care Practitioners and Technical**: 350,000
- **Management**: 300,000
- **Business and Financial Operations**: 250,000
- **Sales and Related**: 200,000
- **Office and Administrative Support**: 150,000
- **Management**: 100,000

**Average Earnings**

- **Workers (Age 16+)**:
  - Median Earnings:
    - Health Care Practitioners and Technical: $140,000
    - Management: $120,000
    - Business and Financial Operations: $100,000
    - Sales and Related: $80,000
    - Office and Administrative Support: $60,000
**MARKET PROFILE**  
(Consumer preferences are estimated from data by GfK MRI)

- They purchase or lease luxury cars with the latest trim, preferably imports.
- They contribute to arts/cultural organizations, educational and social groups, as well as NPR and PBS.
- *Top Tier* residents farm out their household chores—every service from property and garden maintenance and professional housekeeping to contracting for home improvement or maintenance projects.
- Consumers spend money on themselves; they frequently visit day spas and salons, use dry cleaning services, and exercise at exclusive clubs.
- Near or far, downtown or at the beach, they regularly visit their lavish vacation homes.
- When at home, their schedules are packed with lunch dates, book club meetings, charity dinners, classical music concerts, opera shows, and visits to local art galleries.
- *Top Tier* consumers are shoppers. They shop at high-end retailers such as Nordstrom (readily paying full price), as well as Target, Kohl’s, Macy’s, and Bed Bath & Beyond, and online at Amazon.com.
- At their level of spending, it makes sense to own an airline credit card. They make several domestic and foreign trips a year for leisure and pay for every luxury along the way—a room with a view, limousines, and rental cars are part of the package.

**POPULATION CHARACTERISTICS**

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

- **Population:** 900,000 - 1,000,000
- **Population Growth (Annual %):** -0.5% - 3.0%
- **Population Density (Persons per sq. mile):** 0 - 25,000

**ESRI INDEXES**

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

- **Wealth Index:** 310  
  US Percentage: 36.4%
- **Socioeconomic Status Index:** 232  
  US Percentage: 36.4%
- **Housing Affordability Index:** 119  
  US Percentage: 36.4%

**HOUSING**

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

**Typical Housing:**

- **Single Family**
  - Median Value: $666,000
  - US Median: $177,000
SEGMENT DENSITY

This map illustrates the density and distribution of the Top Tier Tapestry Segment by households.