

Home
FACTORS
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2025 Homeowner Segments



| Behavior Type | Behavior Type Name | Behavior Type Description |
|---------------|------------------------------------|--|
| 01 | Premium Property Protectors | Key Characteristics: High-income, college educated, high credit rating, focus on protecting valuable assets. |
| 02 | Home-Focused Savers | Key Characteristics: Home-centered, focused on securing their home, with interests in auto and outdoor activities. |
| 03 | Next-Gen Owners | Key Characteristics: Upscale, balance high incomes and high debt, focused on insuring growing families and upscale homes. |

| Segment Name | Segment Description |
|---------------------------------|--|
| Rustic Families | The Rustic Families cluster is comprised of Gen-X and Boomer parents. This group of rural homeowners spends less on housing and has greater disposable income. |
| Thriving Suburbanites | The Thriving Suburbanites cluster is comprised of Gen- X homeowners with higher incomes and children living at home. |
| Autumn Years | The Autumn Years cluster is comprised of mature homeowners near retirement age. Having no children currently living at home, these individuals are in or near retirement age and have lower discretionary spending habits. |
| Young City Parents | The Young City Parents cluster is comprised of Millennial and Gen-Z urban homeowners. Their spending is greater than expected considering their income and expenses. |
| Prosperous with Property | The Prosperous with Property cluster is comprised of well-off suburbanite homeowners, typically with no children. |
| Singles in the City | The Singles in the City Cluster is comprised of younger urbanites with frugal spending habits. |
| Booming with Confidence | The Booming with Confidence Cluster is comprised of suburban empty-nesters with a comfortable standard of living. |
| Rustic Homeowners | The Rustic Homeowners cluster is comprised of rural adults with a more frugal standard of living. |
| City Boomers | The City Boomers cluster is comprised of urban adults with a comfortable standard of living. |
| Upscale City Families | The Upscale City Families cluster is comprised of urban Gen-X parents with high discretionary spending power. |

| Segment Name | Segment Description |
|--|--|
| Middle Income Suburban Dwellers | The Middle Income Suburban Dwellers cluster is comprised of suburban/metro adults with high-end purchasing behavior. |
| Thrifty Consumers | The Thrifty Consumers cluster is comprised of Gen-X and younger with lower discretionary purchasing habits. |
| Mature & Practical Shoppers | The Matural & Practure Shoppers on a Budget cluster is comprised of Gen-X and Boomers with children living in the home. They tend to be renters, live in suburban/rural areas, and have lower discretionary purchasing habits. |
| Mature Rustic Homeowners | The Mature Rustic Homeowners cluster is comprised of older adults with a lower disposable income, who favor value purchases. |
| Millennial Suburban Homeowners | The Millennial Suburban Homeowner cluster are Gen-Z homeowners with no children and a varied range of incomes. |
| Strapped for Cash | The Strapped for Cash cluster is comprised of mostly urban adults with lower income and purchasing power. |
| Privacy Matters Homeowners | The Privacy Matters Cluster is comprised of mostly homeowners with unknown incomes and spending habits. |
| Affluent City Boomers | The Affluent City Boomer Cluster is comprised of high Income Boomer home-owners living in the urban areas without children. |
| Thrifty Boomers | The Thrifty Boomer cluster is comprised of income-challenged urban renters with lower discretionary spending power. |



If you would like to receive more information on our homeowner segments, [**click here.**](#)