



STATE OF THE TRADES

Consumer Trends in the Trades

2025





HOME SERVICE CUSTOMER EXPECTATIONS ARE SHIFTING FAST: HOW CONTRACTORS CAN MEET THE DEMANDS

Keeping up with customer expectations and trends in the home services industry can't just depend on anecdotal information from technicians. In the same way contractors want data to understand everything about their business, they need data to understand the preferences of the customers they serve.

ServiceTitan, Synchrony and Visa collaborated to produce this special consumer industry report in service of that goal. Within, you'll find data from three key players in the industry to help contractors maximize effective communication, digital solutions and payment options to fit the buying habits of today's home services customer. And tomorrow's.



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“The beauty
of the home
services industry
rests in its
resilience.”



Chris Hunter,
ServiceTitan principal industry advisor

A RESILIENT INDUSTRY, WITH A BIG CAVEAT

No matter what happens in the economy, if an air conditioner goes bad or the water heater develops a leak or won't produce hot water, the customer has to get it fixed.

Chris Hunter, a ServiceTitan principal industry advisor and the former owner of Hunter Super Techs in Oklahoma, said, “The buying decision is still a need-based thing.”

But that customer doesn't have to buy from YOUR company.

Options exist, and an outstanding customer experience from the first phone call to the final payment makes some contractors stand out. For every potential customer, though, another estimate is just a web search and a phone call, virtual chat or online form away.

The “State of the Trades” report will explore changing consumer expectations and behaviors, the tactics contractors can employ to meet them and data trends that can inform a broader strategy.

Consumers demand a lot—including five-star treatment, personalized experiences, seamless digital interactions, financing options, convenience and value. Choosing a contractor can depend on awareness through ads and social media, a memorably branded service van, an online search or a referral from a trusted friend.

Or the decision could, especially among younger consumers, come down to brand representation, how easy it was to book online, the experience they had with a technician or an online review.



“Now more than ever, it’s about meeting the customer where they are.”

Angie Snow—ServiceTitan industry advisor and co-owner, Western Heating & Air

“They want to contact you the way they want to contact you,” said Angie Snow, a ServiceTitan industry advisor. “They want to pay you the way that they want to pay you. You have to be a company that will accommodate all of your different customers.”

Or the way Stephanie Allen of AirWorks Solutions in the Los Angeles market describes it, contractors need a three-pronged customer experience solution:

“It has to be right for the customer, it has to be right for the company, and it has to be right for the community.”



Stephanie Allen, CEO
AirWorks Solutions

The dynamics of the industry present both challenges and opportunities for businesses in the vital skilled trades. This report seeks to give contractors insight into how to be the company Snow describes and why the data says that goal is more important than ever.

A HUGE OPPORTUNITY

The staggering size of the opportunity in the trades highlights the task for contractors.

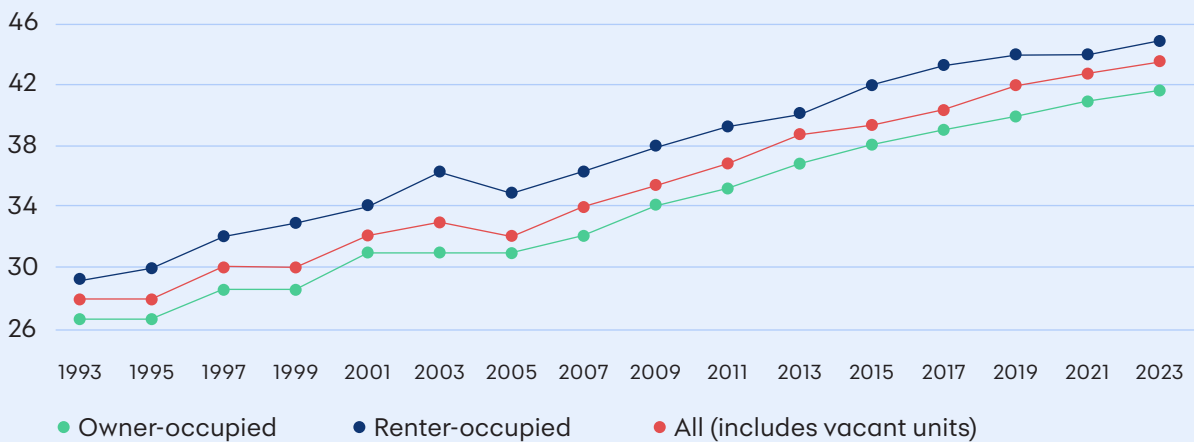
ServiceTitan's internal analysis of industry data estimates that customers from homes and businesses in the United States and Canada alone spend approximately \$1.5 trillion annually on trades services.

That's more than the approximately \$1.1 trillion spent on retail e-commerce or the \$0.9 trillion spent on accommodation and food services, each in 2023.

\$1.5 TRILLION
spent annually on trades services

THE HOUSING STOCK HAS AGED GREATLY¹

Median Age of Housing Units (Years)



Harvard's Joint Center for Housing Studies finds there is also significant aging in the U.S. housing stock—half of the owner-occupied homes in the U.S. were built before 1980, and the median age of homes climbed to 41 years in 2023.

Those homes require more repairs, maintenance and upgrades to remain safe, functional and efficient.

ServiceTitan user data confirms this aging of the housing stock. Contractors have recorded 65 million pieces of equipment in the software, and data shows that of that equipment:

43% was installed 10+ years ago and **16%** was installed 20+ years ago

The fact that ServiceTitan users installed 2.5 million pieces of equipment in 2024 also demonstrates the significant opportunity for trade businesses, but success for contractors will hinge on deeply understanding consumers and effectively engaging with them.

GENERATIONS AT-A-GLANCE

That opportunity, though, is not a monolith. Expectations differ by age, by gender, by race and by economic status.***



GEN Z

Born 1996–2007
Age 18–29

MILLENNIALS

Born 1980–1995
Age 30–45

GEN X

Born 1966–1979
Age 46–59

BABY BOOMERS

Born 1945–1965
Age 60–80

WHAT DEFINES THEM

The first truly digital generation. They've been connected through broadband and smartphones from a young age

WHAT DEFINES THEM

Early childhood was like Gen X, but the internet and technology came about in their formative years

WHAT DEFINES THEM

The last generation to have an analog childhood; growing up was all about IRL (in real life) experiences

WHAT DEFINES THEM

Grew up during the very optimistic post-WW2 era; influenced by Cold War and Vietnam protests

WHO THEY ARE NOW

Most are entering 'real world'; early in their careers; some are homeowners

WHO THEY ARE NOW

Most with kids struggle to balance finances; those without children are living their best lives

WHO THEY ARE NOW

Balancing retirement plans with competing priorities; many still have adult children and care for their own parents

WHO THEY ARE NOW

Early in retirement or just entering; focused on maintaining lifestyle while balancing rising costs of living, healthcare

CRITICAL INSIGHT

Comfortable with brands using their data to deliver hyper-personalized experiences

CRITICAL INSIGHT

Prefer the flexibility of BNPL to other credit programs; leverage it to stretch their budgets

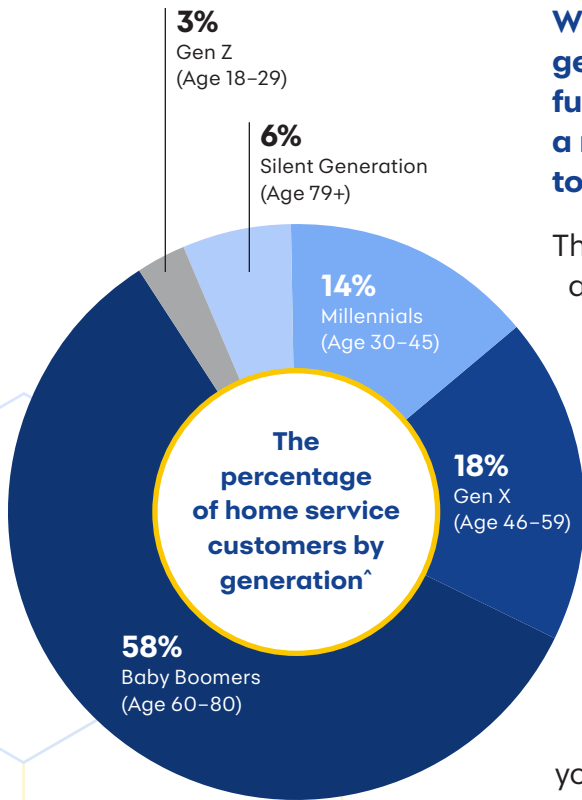
CRITICAL INSIGHT

Like the younger consumers, they have high expectations for personalization across all experiences

CRITICAL INSIGHT

Have become more comfortable with digital experiences, especially e-commerce and mobile wallets

BY GENERATION: OLDER CONSUMERS DRIVE SPENDING, YOUNGER ONES DRIVE CHANGE



While consumer spending is largely driven by older generations, a powerful undercurrent is reshaping the future. Today, younger generations are demonstrating a notably stronger tendency than their predecessors to invest in home improvement.

The historically low interest rates during the Covid pandemic are also driving demand. When Synchrony asked those with mortgage rates under 3% about their home improvement plans, 53% of Generation Z (ages 18–29) and Millennials (ages 30–45) said they are planning major improvements or upgrades to their home in the next two years.

Comparatively, only 43% of Gen X (ages 46–59) and 34% of Baby Boomers (ages 60–80) said the same.

However, in the same survey* 44% of Millennials and Generation Z said they would sell their home rather than make major improvements if interest rates today were lower.

Still, the sheer number and increasing economic power of younger generations represent a critical, rapidly expanding market segment that demands strategic attention.

But in terms of consumer expectations, how should contractors think about the different generations? As digital savviness grows in both newest generations of homeowners and their Baby Boomer parents and grandparents, the expectations are similar—even if their ages are different.

Snow summarizes these expectations as three commonalities that deserve every contractor’s focus—whether delivered in-person or digitally.

“If you can convey to them how your product or service will save them time, save them money or contribute to the safety and well-being of their family, you can build value,” Snow said. “Technicians should keep that in mind. Those will be big factors in their success.”

Hunter agrees.

“I don’t care who you’re talking to,” he said, “that really resonates.”



BY GENDER: WOMEN AS DECISION-MAKERS

According to the National Association of Realtors (NAR), single women own more homes than single men.²

In 2024, that gap widened, according to an NAR study. In that year:

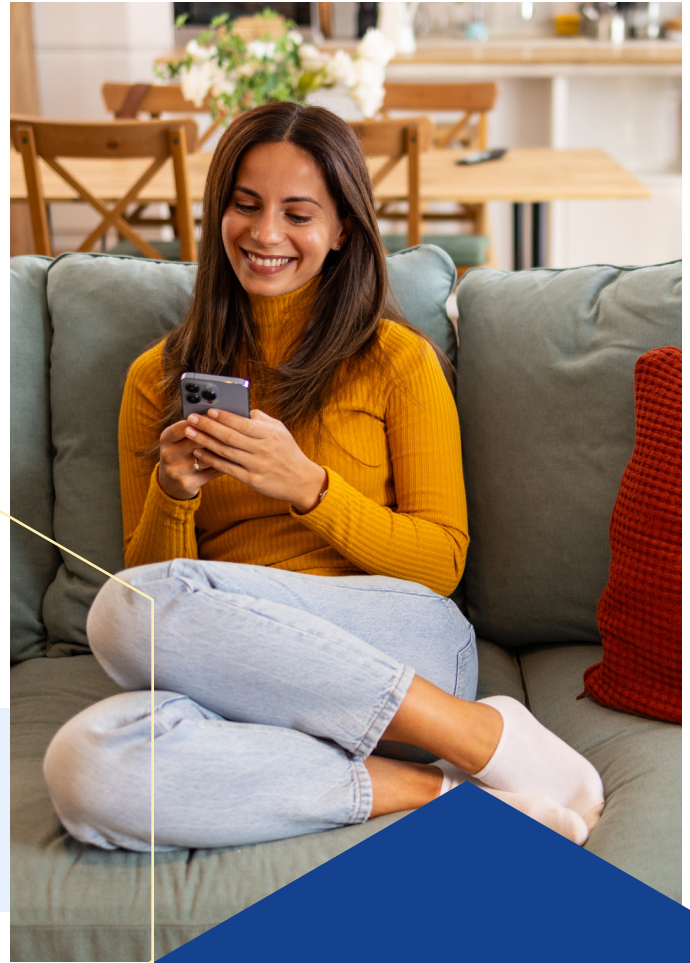
- 24% of first-time homebuyers were single women, while 11% were single men.
- Women made smaller down payments than men and took out larger mortgages.

Over the past three decades, the percentage of women in the population has remained stable, around 50.8% to 51%.³

According to Houzz & Home, women are the primary decision-maker for remodeling projects. The 2021 Houzz & Home Study found that:

Women are the primary decision-makers in 65% of remodeling projects in the U.S., including choices about design, contractors, and materials.⁴

For contractors, these numbers illustrate, according to Nielsen,⁵ that “women are not just participating in the decision-making process; they often are the decision-maker.” Nielsen also reports that 85% of women say that if they like a brand, they will remain loyal to it.



*“Women are not just participating in the decision-making process; **they often are the decision-maker.**”*

BY RACE AND ETHNICITY: DIVERSITY IS DRIVING THE NEXT GENERATION OF HOMEOWNERS

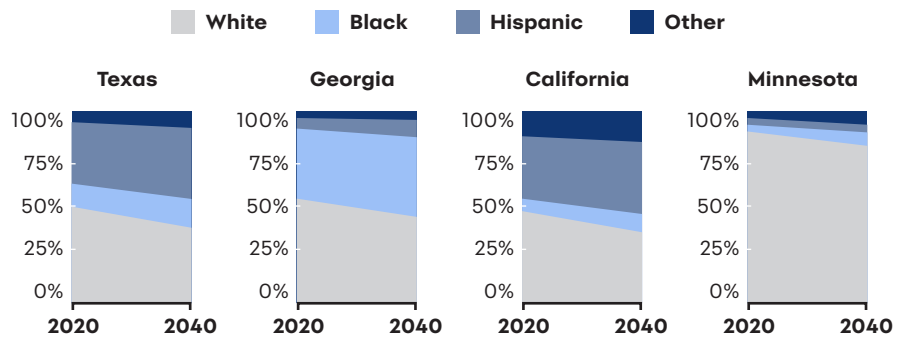


According to a survey performed by Visa,[^] younger home services customers are significantly more diverse than their older counterparts.

Specifically, 83% of all home service customers identify as white, compared with 72% of the total U.S. surveyed population. However, among Generation Z home service customers, the landscape shifts considerably, with 52% identifying as white and 48% identifying as non-white, strongly suggesting the market will become substantially more diverse in the coming years.

Projections from the Urban Institute indicate that the net increase in homeowners from 2020 to 2040 will be exclusively driven by people of color, with a particular emphasis on Hispanic homeowners.

HOW HOUSEHOLD COMPOSITION BY RACE OR ETHNICITY WILL CHANGE OVER THE NEXT TWO DECADES⁶



Note: Values for 2040 are projected. The "Other" category includes Asians, American Indians, Alaska Natives, Native Hawaiians, other Pacific Islanders and multiracial people.

According to Harvard University research, between 2003 and 2023, the number of immigrant homeowners almost doubled, from 5.9 million to 11.6 million, and their share of owners grew from 8% to 13%.

However, foreign-born homeowners had somewhat lower per owner expenditures than native-born owners in 2023, spending an average of \$4,400 on improvements compared to \$4,700 among native-born owners.

BY INCOME LEVEL: THE MORE AFFLUENT PLAN HOME IMPROVEMENT



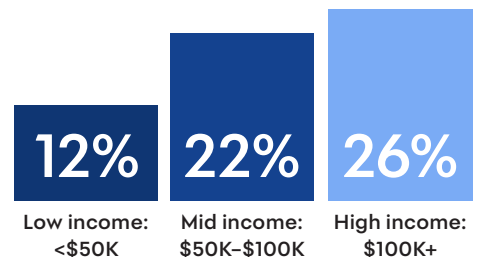
Unsurprisingly, the more a customer makes, the more likely they are to make a planned home improvement purchase soon, absent a crisis.

A study* conducted by Synchrony asked if respondents planned a home improvement purchase within the next 60 days.

- Among affluent customers, defined as those earning \$100K or more annually, 26% planned to do so.
- 22% of middle-income earners said they planned such a purchase.
- Among low-income earners, only 12% anticipated a home improvement purchase.
- Affluent home service customers are more prevalent in the mountain, Pacific and New England regions, with the mountain region particularly heavy on affluent Generation X residents.

HOME IMPROVEMENT PURCHASE INTENTIONS BY HOUSEHOLD INCOME⁷

When asked what purchases they were planning to make over 60 days, **26% of high household income earners confirmed they planned to make a home improvement purchase.**



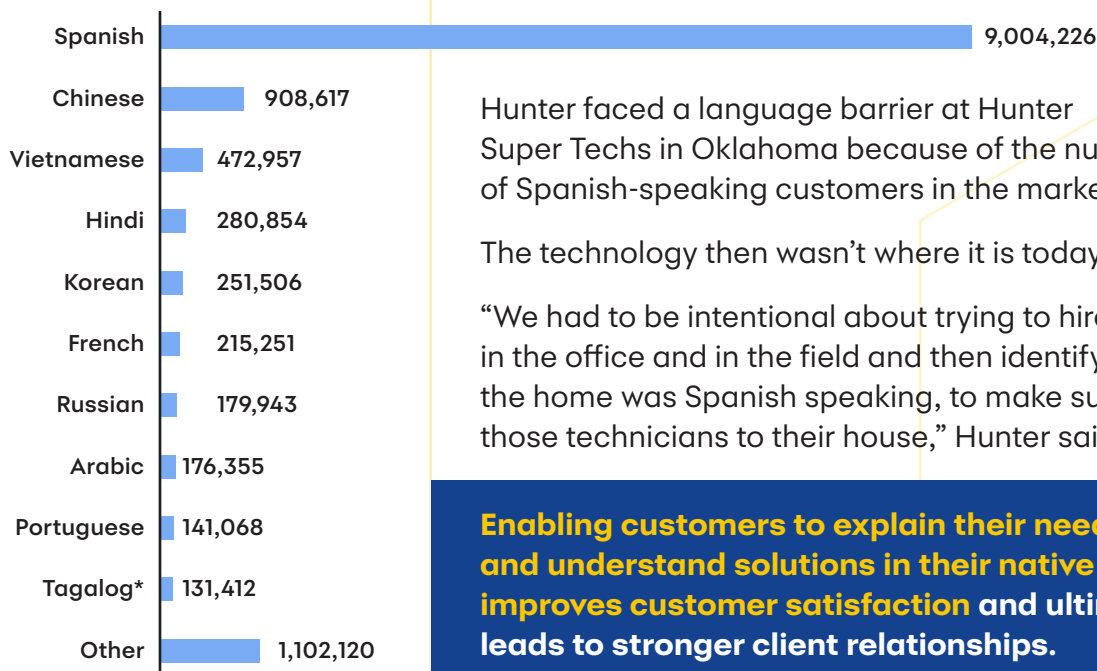
LIMITED ENGLISH PROFICIENCY POPULATION IS GROWING

According to the Urban Institute, limited English proficient (LEP) people are those with a limited ability to speak, read, write or understand English. From 1980 to 2021 the number of LEP households almost doubled, from about 2% of the population to nearly 4%.

- Among those LEP households, Spanish is the most frequent language spoken at home, representing more than 9 million individuals in 2021 and about 70% of LEP population overall in the U.S.
- Chinese is second, at about 7% of LEP households
- Vietnamese represents about 4% of LEP households



LEP POPULATION, BY LANGUAGE SPOKEN AT HOME⁸



*The U.S. Census Bureau defines Tagalog as "Filipino, Tagalog." Per linguists, Filipino and Tagalog are dialects of the same language.

Hunter faced a language barrier at Hunter Super Techs in Oklahoma because of the number of Spanish-speaking customers in the market.

The technology then wasn't where it is today.

"We had to be intentional about trying to hire somebody in the office and in the field and then identify up front that the home was Spanish speaking, to make sure we sent those technicians to their house," Hunter said.

Enabling customers to explain their needs and understand solutions in their native language improves customer satisfaction and ultimately leads to stronger client relationships.

Today, voice translation apps use AI technology to enable multilingual communication.

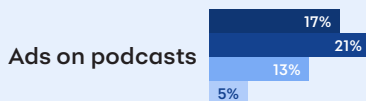
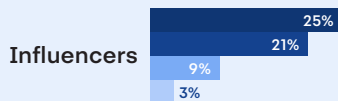
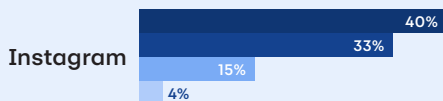
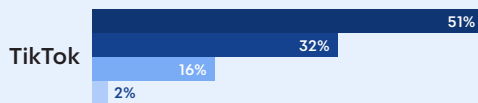
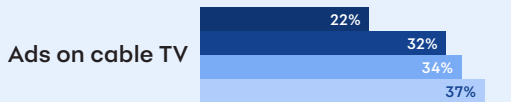
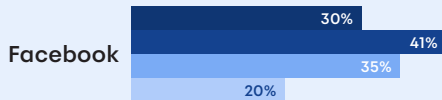
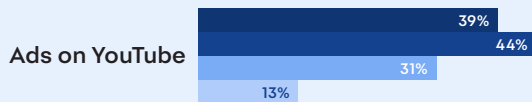
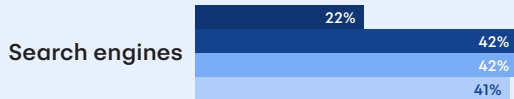
AI tools can really help explain what services are needed, but we need to be careful not to cause any confusion when it comes to contracts and legal information, which usually only come in English. If things like pricing, warranties, cancellation periods, and financing details are only available in English, technicians shouldn't try to explain those in other languages.

"We are so blessed with the technology we have at our fingertips," Snow said. "You can have a conversation with anybody in any language now, which is fabulous."

WEB AND MOBILE DRIVE MOST CONNECTIONS WITH CONSUMERS

HOW EACH GENERATION IS DISCOVERING NEW BRANDS⁹

■ Gen Z ■ Millennial ■ Gen X ■ Baby Boomer



According to Synchrony,** home improvement shoppers begin research online 80% of the time, with 53% using mobile devices throughout their purchase path.

Customers are looking for efficient purchasing options, the ability to research products or services, ease of navigation on websites, clear and transparent reviews, and financing information.

According to Synchrony:

24%

of consumers are satisfied with the financing information found on websites for home improvement businesses.

28%

of consumers are satisfied with reviews they could trust and find.

46%

of consumers are satisfied with the ease of checkout time.

34%

of Generation Z and

38% of Millennial

consumers are comfortable with AI bots serving as customer service representatives.***



YOUR BRAND IS MORE IMPORTANT THAN EVER

A study by Forbes and Lithium⁹ revealed that a staggering 83% of consumers weigh a brand's treatment of them as heavily as the product it sells. Furthermore, 73% are willing to pay more for a product if they genuinely love the brand. With more diversity in the up-and-coming home service customer, focus on relevant and authentic marketing is key to success.

The focus on a contractor's brand extends to their experience when the technician is in their home as well.

For contractors, a powerful brand message is no longer a luxury. *It's a necessity.*

For **Khadija J. Head**, CEO of Head's Plumbing in Atlanta, the focus on brand among potential customers means she's intentional about the way Head's Plumbing presents itself in the community—from the service projects it chooses to the events at which it has a presence to every social media post on the company's Instagram page, the focus is making sure it resonates with homeowners in the community.

"Our social media is not about sales," Head said. "We do not lead with, 'Hey, we are going to try to sell you on something.' It's more like I call it edutainment, so I'm going to educate you through entertainment. I'm going to allow you to understand that I provide value first."



HOW DIFFERENT GROUPS THINK ABOUT PRICING



Pricing, of course, is always a factor, but the way customers react to pricing can vary by age group.

Younger homeowners, for instance, often with less disposable income and a greater reliance on digital information, may prioritize upfront transparency and competitive bids, actively seeking out discounts and comparing multiple quotes online.

Conversely, established homeowners, particularly those nearing or in retirement, might value reliability, reputation and a proven track record over the absolute lowest price, viewing home improvements as long-term investments where quality minimizes future hassle.

Families with young children might be highly sensitive to project duration and disruption, potentially willing to pay a premium for expedited service. Other groups might prefer direct, relationship-based pricing or lean toward more formalized, itemized estimates.

Income levels can also lead to significant differences in price-consciousness.

Contractors face conversations about price every day, and Head said it's not hard to know why.

“Homeowners are just genuinely skeptical when it comes to big-ticket items in which they have no area of expertise,” Head said. “I equate it to going to the doctor or going for automotive service. You know you have a problem; you know it's going to cost you.”



CONTRACTORS MUST OFFER THE FLEXIBILITY OF FINANCING TO CUSTOMERS

One thing seems certain: Financing offers and flexible payment options are essential for many consumers.

According to Synchrony:**

33%

of buyers would detract from purchase if financing was not available

41%

of major purchase shoppers always seek financing options

Those statistics bear out a key principle for Hunter: Never assume.

“As a contractor, you have to be acutely aware that everybody is in a different situation than they were just a few years ago,” Hunter said. **“The need to offer financing is no longer, ‘Oh, that’s a good sales practice.’ It’s a must-do sales practice now.”**

“And you can’t assume that anybody just has the ability to pay for something anymore. Many are in a credit pinch. You have to go in looking at it like that.”

It’s a benefit for contractors too. According to ServiceTitan data, those who offered financing within ServiceTitan see 12% higher close rates and 13% higher ticket size compared to customers who don’t use it.



MULTIPLE WAYS TO PAY ARE AN ESSENTIAL OFFERING TOO

The modern consumer, as ServiceTitan's Hunter and Snow note, wants options for payment that often vary by customer. And what their preference looks like is shifting.

Visa data[^] shows that home service spending payments by check went from 59% in 2015 to 36% in 2024. Conversely, credit card payments rose from 27% to 37% during the same time period.

The best practice for contractors, ServiceTitan's Snow said, is to include financing fees in flat rate and transparent pricing, rather than using other structures, which may discourage use. Contractors are then able to offer them a discount for payment in full, she said.

Credit card use is prominent among home service customers, Visa data shows.

- A staggering 94% of home service customers own a credit card.
- A remarkable 90% of these cardholders use their card regularly.
- Home service customers allocate 48% of their total spending to credit cards, compared with 42% for the broader population.

These numbers suggest acceptance of credit card payments is a primary financial tool for contractors, not just a convenience option. With expanding technologies such as tap-to-pay making those transactions easier and safer to process, that trend is likely to continue.



Additionally, customers like the benefits they get from their credit card, such as points programs. According to Synchrony,** which counts one in four U.S. adults among its credit card customers:

81%

of major purchase shoppers use credit cards to **earn rewards**

75%

of major purchase shoppers use credit cards to **protect their purchase**

72%

of major purchase shoppers use credit cards to **take advantage of unique benefits**

“Checks are a hindrance to companies now, where before we expected the majority of our payments to be made by checks,” Snow said.

“We need solutions to make it easier for technicians to accept credit card payments.”

ONLINE PAYMENT IS POPULAR, ESPECIALLY AMONG YOUNGER CONSUMERS



Another option that's growing, especially among younger consumers, is online payment.

According to a survey performed by Visa:[^]

- Currently, just 16% of home service payments are made online.
- Among Generation Z (ages 18–29), however, a substantial 27% of their spending is conducted online, underscoring a clear generational shift.

Snow sees a big shift in older generations too, in terms of paying online, either at a website, through an SMS link, through an emailed invoice or by setting up a recurring payment.

“My generation, we were a little hesitant to attach our bank account to businesses for payment, but we’re getting used to that,” Snow said. “What type of payments can I automate? I look to automate as much as I can, so I don’t have to worry about it.”

To thrive now and in the future, trade businesses must embrace digital payment solutions and monitor payment trends to stay current and competitive.

Major purchase shoppers see the benefit of purchase protection and the ability to pay over time as the value of credit. Additionally, they appreciate the added convenience of having the product same day—or the assurance that work can begin.

OF MAJOR PURCHASE SHOPPERS...

62%

agree that financing makes larger purchases more affordable**

54%

use credit cards so they don't have to pay right away**

According to ServiceTitan,

69%

of HVAC shoppers agree that financing makes larger purchases more affordable

ADVICE FOR CONTRACTORS: EDUCATE. PERSONALIZE. OFFER OPTIONS. MAKE IT EASY.

The dynamic environment around customer expectations presents both challenges and immense opportunities for businesses, particularly those in the vital skilled trades sector. Here are the best ways to thrive, according to ServiceTitan industry advisors, partners and customers.

- 1. Have a process in the home.** Have every technician go through the same steps on every call, from arrival to payment to ensure a repeatable standout experience. “Without that, you’re allowing anyone to throw their own assumption on the customer,” Hunter said. “If everybody is offered the same things, that limits the technician’s bias.”
- 2. Lead with empathy.** Remember why you’re there, said Head. “I call you because I have a problem,” she said. “How quickly can I be attended to? What are your financing options? Can I leverage my credit?”
- 3. Give options not ultimatums.** Whether it’s good-better-best solutions or how to pay, offer alternatives. “It’s up to the customer to decide what’s best for them,” said Allen. “It’s our job to educate them on all the possibilities.”
- 4. Educate, educate, educate.** Clear explanations of the problem are essential—on every call. “The confused mind says no,” Snow said. “Make sure the homeowner feels empowered and understands what’s best for their system. That makes it easier for them to say yes.”
- 5. Serve the customer’s budget.** Providing information on financing and payment options is essential. “Offer financing on everything, even the repairs, because you just don’t know what situation they’re in,” Hunter said. “And you can’t assume you know what’s best for them.”
- 6. Understand brand expectations.** Customers want a wrapped truck, uniforms and a well-groomed technician. It’s your job to deliver. “They have a preconceived notion of how they want this interaction to be,” Head said. “And they want (satisfaction) instantaneously.”
- 7. Always exhibit respect.** Have technicians pay particular attention to biases, and guard against them.
- 8. Consider a selling-technician model.** Some contractors are moving away from salespeople to selling technicians, to condense the HVAC sales cycle. Diagnose the problem, offer options, help with financing and more. “It’s an all-in-one experience,” Snow said.
- 9. Keep it simple.** For every decision, customers go through a process. Help them work through it. “It all boils down to offering options,” Snow said.
- 10. When in doubt, see No. 1.** At AirWorks, a customer advocate works through soft skills and process with technicians. The goal is simple: “It really doesn’t matter whose home you walk into,” Allen said. “You’re going to work the process every time.”

THE BOTTOM LINE

Consumer expectations vary depending on myriad factors, as the data from Synchrony and Visa shows.

Whether it's on a preferred form of payment, availability of financing, brand reputation or experience and value, *every interaction is different.*



But the path to success, Hunter said, is clear. He points to ServiceTitan's quarterly benchmark reports, which show ServiceTitan customers where they stand among their peers.

"Some companies are just crushing it," Hunter said. "You talk to them, and you hear that nothing's changing. People are still buying the best."

Those companies, Hunter said, are the ones offering the multiple options on solutions, financing and payment that their customers want.

By contrast, those who are struggling say no one is buying, and that customers just want repairs.

"It's just a matter of a business's practices," Hunter said. "And how effective the leadership is at pushing through and saying, 'Here's our standard, we're going to offer these things.'"

"And rock and roll."





ServiceTitan (Nasdaq: TTAN) is the software platform that powers trades businesses. The company's cloud-based, end-to-end solution gives contractors the tools they need to run and grow their business, manage their back office and provide a stellar customer experience. By bringing an integrated SaaS platform to an industry historically underserved by technology, ServiceTitan is equipping tradespeople with the technology they need to keep the world running.



Synchrony (NYSE: SYF) is a leading consumer financing company at the heart of American commerce and opportunity. From health to home, auto to retail, our Synchrony products have been serving the needs of people and businesses for nearly 100 years. We provide responsible access to credit and banking products to support healthier financial lives for tens of millions of people, enabling them to access the things that matter to them. Additionally, through our innovative products and experiences, we support the growth and operations of some of the country's most respected brands, as well as more than 400,000 small and midsize businesses and health and wellness providers that Americans rely on. Synchrony is proud to be ranked as the country's #2 Best Company to Work For[®] by Fortune magazine and Great Place to Work[®]. For more information, visit [synchrony.com](https://www.synchrony.com).



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