THE GREAT WATERFRO NT TRAIL ANNUAL ADVENTURE

GWTA 2018

Summary and Participant Survey

Partners































Highlights from the GWTA and Survey

- 115 Survey Responses
- 39% First time on the GWTA
- 97% will recommend the GWTA to friends and family
- 90% rate the GWTA as an excellent (52%) or very good (38%) summer holiday.
- 99% will recommend the area to friends and family for a visit (absolutely 72%; yes 28%)
- 43% believe this section of the route is well-marked (10% strongly; 33% agree)
- 79% **felt safe** on this section of the Trail (33% strongly agree; 46% agree)
- 98% state this section of the Trail provides a great cycling experience (66% strongly agree; 32% agree)
- 99% view the Trail as an important part of regenerating the Great Lakes (75% strongly agree; 24% agree)
- 70% of respondents rated Mobile Bike Assist service as excellent (60%) or good (10%). 30% responded n/a suggesting they did not use the service.
- 42% recommend the WRT focus on working with communities to improve infrastructure e.g. paved shoulders especially on busy highway sections.
- 28% recommend the WRT focus on improving signage, both wayfinding and signage to amenities off-trail to ensure the Trail achieves tourism potential.
- 75% will **return to visit a community** or area we cycle during the 2018 GWTA.
- \$833 Average spending per participant.
- \$203,805 estimated local total economic benefits related to the GWTA 2018
- Priority improvements needed: paved shoulders on busy highways (Highway 2 east of Brockville and Hwy 33 identified), increase directional signage and eliminate gravel sections.



Participant Demographics

46%	Aged 56 to 65
36%	Sign up as a single participant;
52%	Signed up with friends and family
52%	Female
48%	Male
61%	Annual household income of \$100,000 or more
69%	Member of CAA or AAA
77%	Have taken 1 or more pleasure trips <i>in Ontario</i> where cycling was a significant part of the trip.
57%	Have taken 1 or more pleasure trips <i>outside Ontario</i> in the past 2 years.





GWTA Launch in Ajax





A Celtic Finish in South Glengarry







GWTA 2018-July 29 to August 3

540 km from Ajax to South Glengarry

Overnight Host Communities: Ajax, Cobourg, Picton, Kingston, Brockville, Cornwall

Rest Stop Hosts:

Whitby, Oshawa, Bobby C's, Clarington Cycling Committee with Clarington and Port Hope and, Northumberland County with Alnwick Haldimand, Cramahe, Brighton Cramahe Chamber of Commerce with Brighton, Quinte West, Hillier Estate Winery, Lennox Addington County with McKinnon Brewery, Ganaoque, Leeds and Thousands Islands, Brockville, Prescott, Edwardsburgh Cardinal, South Dundas, Docksyde Ice Cream, SDG Counties Tourism with South Stormont and Humble Beginnings Brewery.

167 participants aged 13 to 80.

85% live in Ontario. 12% Reside in the United States (11 states). 3% reside in other Canadian provinces (Nova Scotia, Quebec, Alberta).

26 elected representatives met participants at rest stops and in some cases (*) cycled with the group.

Mark Holland, MP Ajax

Bruce Addo, representing Rod Phillips, Minister for the Environment and Conservation

Ajax Councillor Marilyn Crawford

Ajax Councillor Colleen Jordan

Clarington Councillor Ron Hooper*

Whitby Councillor Michael Emm

Oshawa Mayor John Henry

Port Hope Mayor Bob Sanderson

Deputy Mayor John Henderson

Councillor Forrest Rowden

Councillor Debra McCarthy

Alnwick Haldimand Mayor John Logel

Cramahe Township Mayor Marc Coombs

Brighton Mayor Mark Walas*

Quinte West Mayor Jim Harrison

Prince Edward County Mayor Robert Quaiff

Prince Edward County Councillor Gordon Fox

Greater Napanee Deputy Mayor Marg Isbester

Kingston Mayor Bryan Paterson

Gananogue Mayor Erika Demchuk

Leeds & Thousand Islands Mayor Joe Baptista

Leeds & Thousand Islands Councillor John Paul Jackson

Leeds & 1000 Islands Councillor Vicki Leakey

Brockville Councillor Leigh Bursey

South Dundas Mayor Evonne Delegarde

Township of Edwardsburgh/Cardinal Mayor Pat Sayeau

Jim McDonell, MPP, PA for MMA*

2018 GWTA Honorary Tour Directors

Having a signed, safe trail for Ontarians and tourists to enjoy the province's waterfront communities, goes a long way to ensure that everyone gets where they need to go safely," said Cindy Hillaby, vice president, government & community relations, CAA South Central Ontario. "As one of Canada's largest membership organizations, travel agencies, and roadside assistance providers, we strongly support the Waterfront Regeneration Trust's work to maintain and expand this important asset and we are happy to sponsor the Great Waterfront Trail Adventure.

-Cindy Hillaby, CAASCO

As a cycling enthusiast, I am thrilled to have the Great Waterfront Trail Adventure departing from Ajax this year. I commend the Waterfront Regeneration Trust for their commitment to connecting the Waterfront Trail around the Great Lakes and across Ontario. Ajax is making numerous strides building and promoting our multimodal transportation system to be enjoyed by users of all ages and abilities for recreation, commuting and more. Ajax Council is proud to receive Bicycle Friendly Community Silver Status in 2018, and look forward to continuing this work in the future.

-Steve Parish, Mayor, Town of Ajax



The WRT invites elected and community leaders from its partnership to serve as GWTA Honourary Tour Directors (HTD). The HTDs ride the route with participants, thank host communities for their hospitality, and share their impressions of the Great Lakes Waterfront Trail. The 2018 the Honorary Tour Director team are joined by Bruce Addo of Minister Philips office. (photo left to right).

Marlaine Koehler, Executive Director of the Waterfront Regeneration Trust Stephanie Woodworth, Waterlution Youth Advisory Board Member

Diane Freeman, City of Waterloo Councillor

Bev MacDougall, City of Sarnia Councillor

Peter Delanty, Retired Mayor of Cobourg

Steve Parish, Mayor of Ajax

Joanne Dies, Town of Ajax Councillor

Cindy Hillaby, CAA South Central Ontario

Bruce Addo, Representive for Minister Rod Philips

Dave Henderson, Mayor of Brockville

Keith Laushway, Chair, Waterfront Regeneration Trust (not in photo)

Honorary Tour Directors

The Waterfront Trail is a path that connects individuals and communities to the Great Lakes Basin. As you pass by farms, cities, neighbourhoods, schools, trees, plants, flowers, animals, rivers, creeks, and the Great Lakes, you can truly feel how we are in deep relation with everything around us. You feel oneness with the water, with all life.

-Stephanie Woodworth, GWTA Ambassador

The sheer beauty and diversity of Ontario opens up in front of you throughout the ride. The bonus is getting to know and enjoy the company of a diverse and interesting group of riders. By the end there is always, for me, a sense of community, a sense of caring and a feeling of inclusiveness with all the riders.

-Peter Delanty, retired Mayor of Cobourg (2000-2010)

With a portion of the Great Lakes Waterfront Trail through my own community of Sarnia-Lambton, I am grateful for miles and miles of serene trail connection to Ontario's Great Lakes system that I use as a 'tourist in my own community' to connect to nature while I

am out being active - enhancing my personal health and well-being. This premier cycling destination is a marvelous way to showcase the Great Lakes system to cycling tourists who travel the world to enjoy what other countries have to offer -we are blessed to have this asset in our back-yard as we share it with those who come to visit!

-Bev MacDougall, Councillor City of Sarnia and County of Lambton

I learned so much about cycle tourism and the euphoria achieved by completing this ride last year. The City of Waterloo recently achieved the status of a gold bicycle friendly community. As we strive for platinum, cycle tourism and attracting more people to cycle in the City will be a pillar in the strategy.

-Diane Freeman, P.Eng, FEC, Councillor, City of Waterloo (Twitter @dianelfreeman)



New Trail Projects Showcased

The 2018 GWTA route celebrates a number of improvements completed by partner communities investing in active transportation and the waterfront. For example (in geographic order from west to east):

- Construction of the Larry Ladd Harbour Trail Pedestrian Bridge in Oshawa. The bridge is part of a larger \$1.3M initiative to remediate former
 harbour lands for public recreation. The \$545 funding for the bridge came from the City, the federal government (\$160K) and the Ontario Trillium
 Foundation (\$272).
- 14.5 km of HWY 33 between Bath and City of Kingston will be resurfaced and widened with paved shoulders to better accommodate cyclists.
 Construction will be underway during the GWTA
- City of Kingston is building a 1.7 km asphalt bikeway and multi-use pathway along Bath Road from Collins Bay to Coverdale. This project is supported by \$268,500 in funds from the Government of Ontario through the Ontario Municipal Cycling Infrastructure Program, and should be complete October 2018.
- The expansion of the Trail into Frontenac County on both Wolfe and Howe Islands. Located south of Kingston, the islands connect trail users to acres of lush farmland, pristine beaches, spectacular birding opportunities, businesses in the

village of Marysville as well as attractions such as Big Sandy Bay.

- The Ministry of Transportation has made significant improvements to the western terminus of the Thousand Islands Parkway section of the Trail near Gananoque. They have extended the dedicated path to Highway 2 where it connects to a bike lane and eliminates a dangerous crossing on the Thousand Island Parkway.
- South Dundas, South Stormont and the St. Lawrence Parks Commission have upgraded a
 four-kilometre unpaved section of the trail, between the Upper Canada Bird Sanctuary and
 Upper Canada Village. The improvement will cost \$156K.



Testimonials

Seriously ... just 3 ? 1 Best attraction - The Railway tunnel, Brockville, Most scenic bar - Tiki Bar at Rockport Best tarts at Betty', Best rest Stop - church at Wesleyville, Best box lunch - Bobby C's at Port Darlington, best swimming - St Lawrence Park, Brockville, best snack - Iroquois, South Dundas.

Oh my gosh..... The chocolate stop in [Alnwick Haldimand]. You know the place. The jube jube stop at Gananoque. I think the latter was my favourite as the Town Crier was such fun, the gazebo such a perfect place and seeing that part of town which was a new adventure for me. It also resulted in a purchase of a stunning piece of glass from one of the galleries. It sits on our counter now as I write this and will always bring back a memory of a fine day!

The ice cream with blueberries! The Rockport stop with towels soaked in ice water! Gananoque with police ensuring a safe crossing to the park and chips and jujubes! I was impressed by all the stops and the way the cyclists were welcomed.

The swimming!!!! I should have gone swimming in Kingston too. The Woodchuck store in Gananoque!!!! The variety of restaurants. The Ice cream stores!!!! The friendly greetings by the locals who came out to offer us snacks and water. It is always wonderful to see people who live in the areas.

Friendly people, cheers, noise makers, support and signage from the ice cream stop with blueberries, sandwiches, power bars. Chocolate milk stop in Carrying Place--friendly Mayor and lovely wife.

I often think about the communities I feel familiar with because of the GWTA as we shuttle back at the end of the road. It is a true treat to touch upon them; something that I would not do if I were not on a bike. We plan to head back across Canada this fall just to visit the communities we experienced in Prince Edward County!

Well organized tour. Allowed to cycle as we wish but well supported by communities as well. The water stops were appreciated and some were more than was expected.

What we love about the GWTA

What DON'T I love about the GWTA? I love that I can get on my bike and enjoy a beautiful area with like minded people. I love that the route is planned through such beautiful communities. I love that the communities are so enthused about us being there and working to continually improve their infrastructure. I love that we are greeted by individuals in the communities. I love experiencing the various restaurants and great locally grown food. I love wandering into the galleries and purchasing art that constantly reminds me of my time in Ontario. I love seeing the beautiful small towns that we travel through. I love sleeping in a tent and hearing the crickets at night; love knowing a campsite is chosen and all we have to do is ride there. I love the fine acquaintances and deep friendships that have evolved over the years. I love knowing that should I have a bike mechanical problem, there are people to help out. I love covering great distances but not having to schlep my gear. I suppose I even love knowing that a shuttle is available should I need it....but hate to use it!! I love the jerseys - this year's was a stunner. I love the finishing medals. Really they are a beautiful design. I love that I have met community leaders who believe in the bicycle!! I love the guides and volunteers who have become friends. I love how I feel every day on my bike!

Shuttle was a great option to have especially for riders knew to this activity. It can be daunting. I would not have stopped at the winery if I had to cycle along the highway to get to the end. The shuttle allowed me to have the holiday experience with that choice! The Sunday night reception was fun; the Thursday night dinner was excellent. Actually, all food provided by the tour was excellent: good choices, service...even coffee! Loved the NAV centre and Queens dorms. Loved the "little" extras: key chains in Ajax, cookies, bike lights in Wesley, medals at the end! Communities were very welcoming and supportive. All the campsites were interesting and welcoming. Camping in city parks generated much interest in our activity by locals: great for education. Did not mind Lake bath in Brockville!

It is very well organized. The people that volunteer are fabulous and they really care about the event and helping participants. Meeting other cyclists from all over, and making new friends.

The GWTA celebrates and highlights our wonderful great lakes! I love exploring the changing landscapes & nature and the incredible communities along the route. Also love being with like minded folks. The ride is addictive! Every year it's like re-connecting with family. The Waterfront Regeneration Trust does an amazing job....well done.....keep it up!:)

The organization, attention to detail and support was superb.

All the positive, adventure-spirited participants (and volunteers) who come together to support one another in enjoying a shared interest in bicycle tourism and explore new places.

115 Total Responses

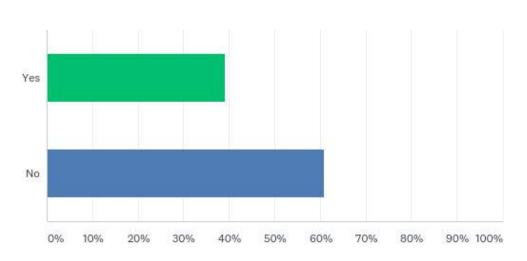
Date Created: Tuesday, August 07, 2018

Complete Responses: 110



Q1: Is this the first time you participated in the GWTA?

Answered: 115 Skipped: 0

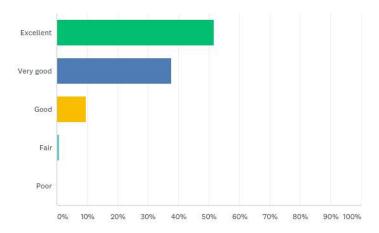


ANSWER CHOICES	RESPONSES	
Yes	39.13%	45
No	60.87%	70
Total Respondents: 115		



Q3: Overall, how would you rate GWTA as a summer holiday experience?

Answered: 114 Skipped: 1



ANSWER CHOICES	RESPONSES	
Excellent	51.75%	59
Very good	37.72%	43
Good	9.65%	11
Fair	0.88%	1
Poor	0.00%	0
TOTAL		114

Q4: I will recommend the GWTA to family and friends.

Answered: 113 Skipped: 2



Q5: Please indicate which of the following activities you enjoyed during the GWTA. Check all that apply:

Answered: 107 Skipped: 8

ANSWER CHOICES	RESPON	SES
Spirit Walk in Ajax on Saturday, July 28	22.43%	24
Ajax Pub Night featuring Falcon Brewery, Saturday, July 28	42.99%	46
Greenbelt Day Reception at the Oasis on the evening of Sunday, July 29th	57.01%	61
Taste of the County at the arena in Prince Edward County, Monday, July 30th.	46.73%	50
Visited Wolfe Island, Tuesday July 31st.	43.93%	47
Cycled Howe Island, Wednesday August 1.	14.95%	16
Took the Rockport Boat Cruise, Wednesday, August 1.	14.95%	16
Signed up for the Kayak + Dinner in Brockville (cancelled due to thunderstorm threat, Wednesday, August 1.)	10.28%	11
Visited the Ingleside Rest Stop featuring Humble beginnings brewery Thurs. Aug. 2nd.	45.79%	49
Went swimming.	54.21%	58
Total Respondents: 107		



Q5: Please indicate which of the following activities you enjoyed during the GWTA. Comments

Answered: 107 Skipped: 8

89 respondents listed their top three rest stop or attraction. Top ten of 29 listed are:

- Brockville (Railway Tunnel, downtown, camp)
- Wesleyville Rest Stop hosted by Clarington's Cycle Club, Port Hope, Clarington and partners.
- Rockport
- Kingston (Gord Downie Pier, Kingston Penitentiary Tour, Downtown)
- Hillier Creek Estate Winery
- Swimming at various beaches
- Cornwall
- Gananoque Rest Stop
- McKinnon Brewery Stop
- Wolfe and Howe Islands

Cobourg, Docksyde Ice Cream, Ajax, Carrying Place Rest Stop, Ingleside, Picton and the St. Lawrence Parkway section of the Trail frequently mentioned.



Q12: Rate your experience of the following:

	EXCELLENT	GOOD	BELOW EXPECTATIONS	NO OPINION/NOT APPLICABLE	TOTAL RESPONDENTS
Information Tent	65.18%	32.14%	0.00%	4.46%	
	73	36	0	5	112
Printed maps	65.79%	31.58%	0.88%	1.75%	
and itineraries	75	36	1	2	114
Cycling	76.99%	18.58%	4.42%	0.00%	
Volunteers	87	21	5	0	113
GPS routing	14.29%	15.18%	4.46%	66.07%	
data	16	17	5	74	112
Scheduled	39.29%	21.43%	0.89%	39.29%	
Shuttle Service	44	24	1	44	112
Mobile Bike	59.82%	9.82%	0.00%	30.36%	
Assist	67	11	0	34	112
Bike Servicing					
Breakfasts	61.95%	34.51%	1.77%	1.77%	
	70	39	2	2	113
Overnight	34.86%	31.19%	10.09%	25.69%	
campgrounds	38	34	11	28	109
Hotel	50.46%	22.02%	0.92%	27.52%	
accommodations	55	24	1	30	109

Q13: Please rate the following statements as they pertain to the section of Great Lakes Waterfront Trail from Ajax to Quebec:

Answered: 113 Skipped: 2	2	STRONGLY AGREE	AGREE	SOMEWHAT AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL RESPONDENTS
	The Trail is	9.73%	32.74%	46.90%	8.85%	2.65%	0.88%	440
	well- marked.	11	37	53	10	3	1	113
	I felt safe	33.04%	45.54%	19.64%	1.79%	0.00%	0.89%	
	cycling on the Trail.	37	51	22	2	0	1	112
	The Trail	65.77%	32.43%	1.80%	0.00%	0.00%	0.00%	Sicience
	provides a great cycling experience.	73	36	2	0	0	0	111
	The Trail	75.22%	23.89%	0.88%	0.00%	0.00%	0.88%	
	(public access) represents an important part of regenerating the Great Lakes and the St. Lawerence River.	85	27	1	0	0	1.	113

Q 14 What should the Waterfront Regeneration Trust treat as a priority improvement or development to ensure the Trail achieves its cycle tourism potential?

- 42% recommend the WRT focus on working with communities to improve infrastructure e.g. paved shoulders especially on busy highway sections.
- 28% identified signage, both wayfinding and signage to amenities off-trail.
- 16% create more multi-use trails.
- 13% promote the trail through events and advertising and partnerships
- 8% pave gravel sections of the Trail.

Total responses = 92



Q13: Sample of comments regarding safety

While the Trail received a high rating for quality and safety, a number of comments were made about poor wayfinding and narrow (or no) shoulders along sections of highway.

- Wayfinding—poor signage was most frequently mentioned by respondents (17)
- Narrow shoulders and busy highways, particularly if there are no shoulders were mentioned (14)

There are some amazing beautiful and wonderful dedicated bicycle sections, and some that needs work. Unfortunately many parts are still on the shoulder of busy roads, especially in Prince Edward County I felt quite unsafe.

Hard pack is OK but loose gravel is not. The St Lawrence Parkway trail was wonderful. You cannot depend on the small Waterfront signs alone to guide us.

The 45 km stretch from the Quinte West to Picton was horrific. Tons of traffic, many trucks, difficult rotary/roundabout to negotiate and irate rush hour drivers in Picton.

Did not enjoy Highway 2--much of it was very busy, some sections had poor surface and narrow shoulders.

There were sections of highway which had no shoulder for bikes pls work with local partners to get these improved.

I felt safe everywhere on the trail except Hwy 2 between Brockville and Johnstown - the soft shoulders were dangerous.

Q15: To help us estimate economic impacts that can be attributed to the GWTA2018, please share your estimated expenditures above and beyond registration fees, while on the Great Waterfront Trail Adventure.

Answered: 106 Skipped:	ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
	Private Transportation (fuel/repairs) – To and from event start/finish and additional paid transportation during event (ie taxi's or buses)	118	11,553	98
	Food & beverage (restaurants, bakeries, ice cream shops, wineries, breweries)	270	28,385	105
	Accommodation – Any in addition to camping and dorms included in registration fees (hotels)	222	19,948	90
	Retail stores (e.g. shopping, bikes, bike parts/accessories purchased for and/or during ride)	191	16,835	88
	Other recreation, entertainment, optional activities (Museum entries, Ziplining, other attractions)	32	2,328	72
	Total Respondents: 106			

\$203,805 Estimated local economic impact based on actual spending by WRT and average participant expenditures.

Nights stayed in a hotel/motel/B&B prior to, during and immediately after the GWTA (Friday, July 28 to Sunday, August 5th)

Q17: How do you choose your cycle holidays? Your answer helps us focus our promotional resources more effectively.

Answered: 109 Skipped: 6

ANSWER CHOICES	RESPON	SES
Web search	71.56%	78
Referral from a friend/family member	72.48%	79
Print Advertising	10.09%	11
Display booth at trade shows (e.g. Bike Show, Outdoor Adventure Show)	22.94%	25
Brochure/Ad/Poster at a bike store	11.93%	13
Web advertisement/newsletter (e.g. Ontario by Bike, Adventure Cycling, Get Out There)	41.28%	45
Social Media-Facebook, Twitter etc	20.18%	22
Total Respondents: 109		

Q18: Including the GWTA, how many different Ontario cycling events did/will you participate in during 2018? Include overnight and day events.

Answered: 109 Skipped: 6

- 47% of respondents will participate in 2 or more overnight cycling events in Ontario during 2018.
 - 35% in 2 to 4 or more cycling trips during 2018.
 - 13% in 5 or more cycling trips during 2018.

Q19: How many overnight cycling events outside of Ontario did/will you participate in during 2018?

Answered: 108 Skipped: 7

- 37% of respondents will participate in 1 or more overnight cycling events *outside Ontario* during 2018.
 - 23% in 1 other cycling trip.
 - 11% in 2 to 4 cycling trips.
 - 3% in 5 or more cycling trips during 2018.

Q20: How many pleasure trips have you taken in Ontario in the past 2 years where cycling was a significant part of the trip?

Answered: 108 Skipped: 7

- 77% of respondents take 1 or more pleasure trips in Ontario where cycling was a significant part of the trip.
 - 9% in one pleasure trip.
 - 43% in 2 to 4 pleasure trips.
 - 25% in 5 or more pleasure trips.

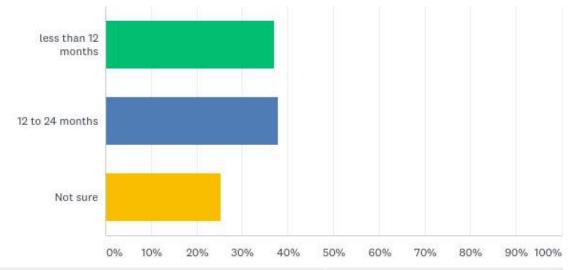
Q21: How many overnight pleasure trips have you taken *outside Ontario* in the past 2 years where cycling was a significant part of the trip?

Answered: 109 Skipped: 6

- 57% of respondents have taken 1 or more pleasure trips *outside Ontario* in the past 2 years.
 - 16% in 1 other pleasure trip.
 - 35% in 2 to 4 pleasure trips.
 - 6% in 5 or more cycling trips during 2018.

Q22: I am most likely to return to a community or area we cycled during the 2018 GWTA to visit in:

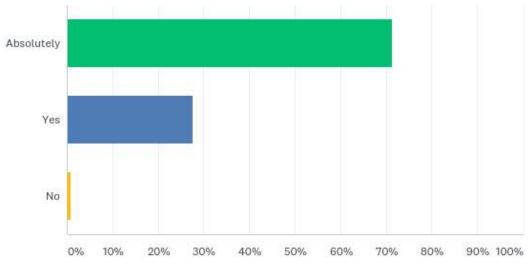
Answered: 111 Skipped: 4



ANSWER CHOICES	RESPONSES	
less than 12 months	36.94%	41
12 to 24 months	37.84%	42
Not sure	25.23%	28
TOTAL		111

Q23: I would recommend this section of the waterfront and Trail to friends and family for a visit.

Answered: 112 Skipped: 3



ANSWER CHOICES	RESPONSES	
Absolutely	71.43%	80
Yes	27.68%	31
No	0.89%	1
TOTAL		112

Q24: Please identify your age group:

Answered: 111 Skipped: 4

ANSWER CHOICES	RESPONSES	
15 and under	0.00%	0
16 - 20	0.00%	0
21 - 35	3.60%	4
36 - 45	4.50%	5
46 - 55	14.41%	16
56 - 65	45.95%	51
66 - 74	27.93%	31
75+	3.60%	4
TOTAL		111

Q25: What is your gender?

Answered: 112 Skipped: 3

ANSWER CHOICES	RESPONSES	
Female	51.79%	58
Male	48.21%	54
TOTAL		112

Q26: Which of the following best describes your situation?

Answered: 112 Skipped: 3

ANSWER CHOICES	RESPONSES	
Signed up to ride as a single participant	35.71%	40
Signed up to ride with friends and/or family	51.79%	58
Signed up as a volunteer	12.50%	14
TOTAL		112

Q28: What is your approximate average household income?

Answered: 101 Skipped: 14

ANSWER CHOICES	RESPONSES	
\$0-\$24,999	1.98%	2
\$25,000-\$49,999	6.93%	7
\$50,000-\$74,999	9.90%	10
\$75,000-\$99,999	19.80%	20
\$100,000-\$124,999	17.82%	18
\$125,000-\$149,999	14.85%	15
\$150,000-\$174,999	7.92%	8
\$175,000-\$199,999	7.92%	8
\$200,000 and up	12.87%	13
TOTAL		101

61% have an average household income \$100,000 or more