

# LandScape Segmentation Resource Manual



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# Introduction and How to Use this Guide

## Welcome

This Resource Manual provides all the information you'll need to get started and to use LandScape.

The LandScape segmentation system is the most advanced, neighborhood-based market segmentation system available in the United States. The data behind it is rock solid. LandScape is comprised of two elements: 15 groups of segments and 72 segments. This Resource Manual contains complete descriptions for each of these elements, along with an introduction to market segmentation, case studies of how market segmentation is used by businesses, and background information on the methodology of how the LandScape segmentation system is built.

Using LandScape will help you achieve a wide variety of business and organizational objectives – from site selection to marketing, sales, and merchandising. LandScape gives businesses and organizations a wide variety of reports that answer key questions asked by nearly all businesses and organizations:

- Who are our customers?
- Where do they live?
- What types of lifestyles do they aspire to?
- What is their purchasing behavior?
- In which segments do we have the greatest opportunity?
- Which segments are most productive for our company?
- Which segments are core to our business?
- How do we describe our target population?
- What do our target customers do, buy, and believe?

## Groups and Segments

LandScape is comprised of two elements: groups and segments.

Groups are comprised of segments with shared traits such as income, age, family type, and race/ethnicity. There are 15 groups; the number of segments in each group varies between three and seven. Each group description includes four items:

- A high level summary about the nature of the group
- A narrative of its demographic characteristics
- A narrative of its consumer preferences
- A figure that offers a visual snapshot of the group's demographic similarities and differences

Segments are the essence of LandScape. Segments describe specific demographic and consumer preferences in neighborhoods throughout the United States. LandScape classifies 72 segments. Each of the 72 segments is defined at the smallest and most accurate geographic level possible, the census block group. Each segment description includes four elements:

- A high-level one sentence overview
- A narrative of its demographic characteristics
- A narrative of its consumer preferences
- An example list of things consumed by the segment: household items, personal items, leisure activities, and media selections

## Insights from LandScape Make for Better Decisions

Because LandScape is built upon a range of rich and diversified data, it offers multi-dimensional insights that give you the information you need to make confident business decisions. LandScape data will help you best position your business and organization, identify consumer niches, write business plans, prepare marketing and sales strategies, and focus resources.

- **Identify Optimal Store Locations.** Customer segmentation is a key analysis for accurately projecting revenue and consumer opportunities in new locations. Few companies can make successful site selection decisions without first gaining in-depth knowledge about their customers through segmentation analysis.
- **Discover Untapped Market Potential.** Neighborhood segmentation allows companies to understand how well they are penetrating the markets and gain insight into the market potential for additional products and services.
- **Improve Target Marketing.** By identifying the customer segments that are most important, companies can focus marketing, media choices, and business activities on the most likely customers and prospects. Marketing precisely to segments with offers that will appeal specifically to them improves response rates and ROI.

Thank you for choosing LandScape. We are confident it will help you **target, market and grow** your business.



# Segmentation 101

In a world of customized service, where Amazon knows what books you might like to read and Netflix suggests films you'd like to watch, businesses, libraries, and other organizations have the opportunity to reinvent their customer relationship and to strategize how to create meaningful relationships with potential customers. Organizations that become customer-centric – those that start from understanding their customers' needs, and develop products, services, and programs to meet those needs – will find success in the 21st century. Market segmentation is instrumental to understanding customer needs and reinventing the customer relationship.



Successful market segmentation systems are based upon a solid foundation of data. They are robust in order to reveal customer differences. They are nationally scaled to reveal national and regional trends. They are up to date and stable so that they are reliable and predictive. They paint a picture of the customer that informs organizational level decisions. And they are dynamic so that an organization can successfully manage a diverse and growing portfolio of customers.

LandScape, the nation's leading neighborhood-based market segmentation system, is a vital tool in the drive to be customer centric.

What is Market Segmentation? According to [www.bplans.com](http://www.bplans.com), a free resource to help entrepreneurs plan better businesses, market segmentation is “the categorization of potential buyers into groups based on common characteristics such as age, gender, income, and geography or other attributes relating to purchase or consumption behavior.” Put simply, market segmentation discerns the difference between how customers appear vs. how they act.

Figure A displays a simple segmentation model to illustrate this point. There are two families, the Greens and the Blues. Both families look alike, in terms of their demographics (married couple with household income of \$125,000) and lifestage (two kids under 10 and both parents work). But, each family acts, or behaves, very differently in terms of its needs and attitudes (the Greens love to cook, want new menu ideas, and are value shoppers whereas the Blues eat out or bring cooked foods home, don't like to shop and when they do value convenience).

**Figure A**

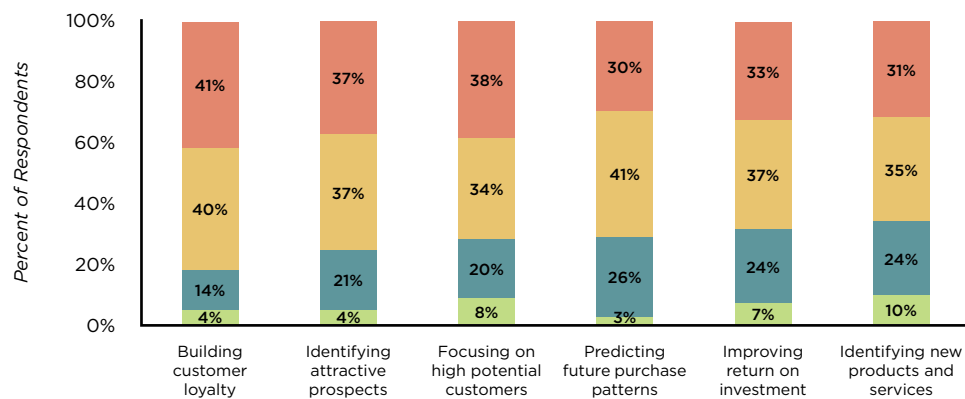
	Demographics	Lifestage	Needs	Attitudes
	Married couple Household Income: \$125,000	Two kids under 10 Both parents work	Looks for new menu ideas. Value oriented menus. Cooking club member.	Value shopper. Prefers low fat products. Enjoys cooking.
	Married couple Household Income: \$125,000	Two kids under 10 Both parents work	Ready-to-eat products. Pre-cooked entrees. Home grocery delivery services.	Convenience shopper. Prefers organic foods. Doesn't enjoy cooking.

A robust segmentation system like LandScape reveals these key differences in behavior. The comprehensive customer picture provided by segmentation informs pivotal, organizational-level decisions. Segmentation is instrumental in enabling organizations to manage a diverse and growing portfolio of customers, leading them to discover, for example:

- **Highly profitable or high-use customers:** What can we do to keep these customers and keep them spending? How can we attract more like them?
- **Profitable or moderate-use customers:** How do we get more of these customers to adopt the habits (spending or use) of our highly profitable or high-use ones?
- **Unprofitable or low-use customers:** From the perspective of a small business, how can we phase out these customers and, in the meantime, serve them economically? From the perspective of a library, how can we increase use?

In Figure B, results of a survey of companies conducted by IBM are displayed. Over two-thirds of respondents rank as highly important or important use of market segmentation for six marketing activities, from building customer loyalty to identifying new products and services. (Source: Driving an Operational Model that Integrates Customer Segmentation with Customer Management, IBM Institute for Business Value Executive Brief, IBM Consulting Services, 2003)

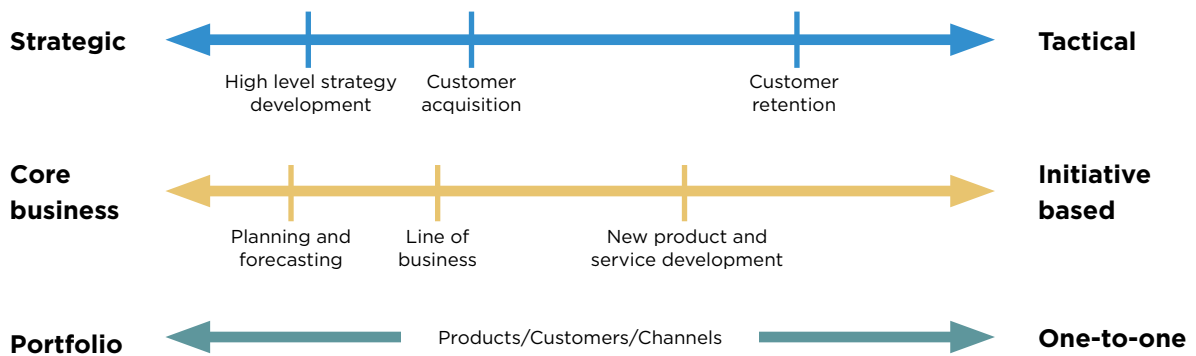
**Figure B**



As depicted in Figure C, over the last decade the success of market segmentation has expanded its application across a range of other business and organizational functions including:

- Strategic and tactical functions ranging from strategy development to customer acquisition and retention
- Core business practices and initiative-based activities including planning and forecasting and development of new products and services
- Customer management at the portfolio level and in one-to-one sales and services, including media and distribution choices

**Figure C**



As many different types of organizations are weaving market segmentation into their business model and the full range of their business activities, they are improving top line (gross revenue) and bottom line (profitability) performance. Ultimately, organizations use market segmentation to:

- Gain insight into their customers and use that knowledge to enhance their profitability, revenue growth, and growth in the number of customers.
- Become a customer-centric organization - that is, to make the customer an integral part of their organization's strategy and decision-making.

Market segmentation systems like LandScape must be dynamic, meaning they must be updated annually in order to track customer changes. Customers themselves are always learning, changing, and adapting. Changing expectations, lifestyles, life stages, access to ever increasing information, and competition providing new products and services mean there is little constancy in customer behavior. Customer preferences and buying decisions change from month to month and year to year.

Smart enterprises use segmentation to continually monitor, quantify, and qualify the changing customer, in part to stay ahead of the competition.

Segmentation data provides organizations with information to develop timely goods and services that profitably serve customers, thereby sustaining the organization's growth and ability to compete with the development of new products and services. This is why organizations must be able to discern the difference between how customers appear versus how they act; while some customers may look alike, they behave quite differently, as shown in the example above.

The core strengths of a segmentation system are the robust methodologies and diverse data sets that create penetrating insights into the personalities, needs, capabilities, and characteristics (e.g., financial, age, education, and preferences) of each segment. In this respect, businesses and organizations need to view people's characteristics multi-dimensionally utilizing diverse data sets and empirically validated methodologies. Segment characteristics should specifically be able to answer such questions as:

- Who are they?
- What do they look like?
- What do they need?
- How do they act?
- What do they buy?
- When do they need it?
- Why do they want it?

Until recently, the cost of segmentation systems and the level of expertise needed to employ them have been beyond the reach of small businesses and organizations. Now, with segmentation systems like LandScape, organizations of all sizes have a powerful tool to get the same benefits as large companies.

# The Building Blocks of LandScape Segmentation

The LandScape segmentation system operates at a national scale at the most detailed level of data available. LandScape is organized into 15 groups with 72 segments with between three and seven segments per group. LandScape clusters consumers at the U.S. Census block group level who share similar “geodemographic” characteristics such as family status, affluence, age, ethnicity, and level of urbanization, and who are statistically different from other consumer segments.

Neighborhood segmentation is fundamentally the science of differences. While it groups households together in a general “birds-of-a-feather” philosophy, it also separates consumers who are dissimilar. Along with the traditional socio-economic attributes that distinguish every household, each household also has a set of lifestyle attitudes that influence its residents’ buying habits.

With this in mind, LandScape initially attempted to merge traditional demographic data with non-demographic “attitudinal” consumer data. However, this level of segmentation created about 500 neighborhood segments. This was not acceptable, because every segmentation system relies on an economies-of-scale rule. This rule dictates that each segment must have a significant enough base of similar customers to make the market worth targeting.

LandScape groups and segments are created using a combination of two mathematical techniques: Factor Analysis, which is the process used to identify the primary factors that characterize neighborhoods; and, Recursive Partitioning, which is the process used to refine those factors into smaller and more meaningful groups.

- Factor Analysis. In most cases, only a handful of factors describe the majority of discrepancies between groups or events. Therefore, as LandScape’s segmentation models progressed through their analysis, the models constantly evaluated which factors are the keys to describing and, more importantly, differentiating market segments. For example, they found the following demographic categories have the greatest impact on distinguishing neighborhood segments: age, income, ethnicity, education, marital status, dwelling type, and presence of children. In addition, factor analysis allows for many other demographic characteristics to enter into the neighborhood segmentation analysis.
- Recursive Partitioning. In data analysis, recursive partitioning means to split a dataset into two or more subgroups to improve the homogeneity of each subgroup. The partitioning process recurs until a desired outcome is achieved which, in the case of LandScape, was when a reasonable size and number of market segments were created. The LandScape model was

constructed by first identifying the factors that best subdivided the data into a set of groups. Then each subgroup was evaluated again with factor analysis to determine the best way to subdivide it, and so forth and so on. To insure that certain highly specialized sub-groups did not influence the factoring process, they were first removed from the equation (e.g., group quarters).

## Neighborhood Personality Formation

In every market, there are distinct neighborhoods with specific “personalities,” which are based on the combined characteristics of the people who live in them. Neighborhoods typically form for one of three reasons: tradition, environment, and development. Understanding how neighborhoods form can lead to a better understanding of lifestyle market segmentation.

- **Tradition.** Specific neighborhoods have traditionally attracted certain personality types, so the people who live in them tend to share similar lifestyles.
- **Environment.** Similar types of consumers are attracted to similar environmental factors, including cultural mores, school quality, work proximity, and natural features, such as water access and views.
- **Development.** When developers develop specific tracts of land, they have certain demographic characteristics in mind, such as “single professionals” or “married with children.” Each group prefers a specific type of domicile, and the developers build homes according to the consumers’ preferences and needs.

It is important to note that typically there is a level of crossover between these three primary neighborhood formation factors. For example, a single person may move into a development designed for families, because the area is close to his or her workplace. But segmentation is based on probabilities. So, just because 5% of the homes in a specific area are “single households,” does not negate the fact that the other 95% are “married with children.” Every segmentation system is created around an economies-of-scale rule, which dictates that each market segment has a significant enough base of similar customers to make the market worth targeting.

## Consumer Preference, Media, and Product Purchasing Data

LandScape includes consumer preference. LandScape builds into each group and segment consumer research data offering a detailed view of the 226 million + adult consumers across the United States. LandScape provides a rich range of data about what people consume from nearly 6,000 products in 550 categories.

The consumer preference data is derived from statistically valid consumer surveys for approximately 26,000 adults, asking about their use of media, product consumption, and lifestyles and attitudes, including the following:

- **Media Usage:** magazines, television, newspapers, radio, Internet, and more.
- **Demographics, Lifestyles, and Attitudes:** home ownership, business, travel, leisure, and more.
- **Product and Brand Usage:** 6,000 brands, groceries and household purchases, personal and health care products, vehicles, financial products and services, household furnishings and appliances, apparel and accessories, consumer electronics, and more.

# Using LandScape Segmentation for Business

No business is too small to use market segmentation. Market segmentation helps get businesses started and enables them to grow. Here are a few examples of market segmentation in action.

## Case Study

### Target your Market and Trade Area

Joe works in the real estate department of a major discount retailer. Part of Joe's work is to identify potential new store locations. Using LandScape market segmentation data, Joe analyzes the segments around their highest performing stores. Having identified the segments, Joe uses LandScape to find other, untapped neighborhoods where the same segments live. Based upon experience, Joe found that the most profitable LandScape segments, for his business, are "African American Gateway," "Urban Cliff Climbers," and "Struggling Alone." Equally as important as knowing who the most profitable segments are, is knowing which segments would not shop at their store. Those segments included "Crème de la Crème" and "Thriving Alone." By focusing on successful existing stores and looking at the income and spending levels of the market segments they serve, Joe uses LandScape data to correlate segments with store performance, in turn creating a model for successful prospective locations. Joe said the retailer also uses LandScape data to tailor merchandise at each store to the unique mix of segments living around it. Understanding the buying habits of their customers ensures that the products and services meet their needs. This detailed level of targeting increases store performance by bringing in more customers to achieve top line benefits, as well as bottom line profitability.

<b>Profitable Segments</b>	<b>Unprofitable Segments</b>	<b>Plan of Action</b>
<ul style="list-style-type: none"><li>• African American Gateway</li><li>• Urban Cliff Climbers</li><li>• Struggling Alone</li></ul>	<ul style="list-style-type: none"><li>• Crème de la Crème</li><li>• Thriving Alone</li></ul>	<ul style="list-style-type: none"><li>• Find locations near profitable segments</li><li>• Tailor store merchandise to nearby segments</li></ul>



Case Study

## Market your Products and Message

Dr. Phillips is opening a new optometry store and is planning his launch campaign. Using BusinessDecision at his local library, he types in the address of his store. BusinessDecision finds the location and displays it on a map. Dr. Phillips creates two study areas around the store: a one mile radius and a three mile radius. He runs a LandScape report. Two key facts jump off the page: within the one mile radius of his store, 60% of the population are blue-collar families with young parents and children under five years of age; and, within three miles of his store, 70% of the population are affluent married couples with high school teenagers. Dr. Phillips gets organized. His marketing and sales plan will focus on each of these markets separately, since they have very little in common. For the one-mile radius with the lower middle class segments, he'll offer the young families a free exam for kids under 12, promote frames that offer value for the money, lenses that are durable and reliable, and that he stays open to 8:30 p.m. to accommodate working parents who clock out late. To the affluent married couples, he markets designer frames, discounts on a second pair when they spend over \$200 on the first pair, and that he stays open to 8:30 p.m. to accommodate their long commutes home.

<b>One Mile Radius</b>	<b>Three Mile Radius</b>	<b>Plan of Action</b>
60% of population are young blue collar families with children under five.	70% of population are affluent married couples with teenagers.	Two marketing campaigns with messages tailored to each group.

## Case Study

### Grow your Revenue

Alexia is a mom with two pre-teen sons. She's been doing yoga since high school...for almost three decades. She's ready to take the risk and start her own yoga studio! She asked her local bank for a loan. She spent considerable amount of time preparing a business plan, but the bank's lending officer didn't see the two things he needed: a market analysis and a credible revenue model. Using BusinessDecision at her local library, Alexia analyzed a one-mile radius study area around eight of her competitors who are all clustered along a major thoroughfare. Alexia found two really interesting facts: six market segments were located within one mile of all eight competitors; and two of these segments accounted for more than 50 percent of the population. Alexia knew what she had to do: find a store location, at least three miles away from her competitors, with the same segment mix, especially the two segments that needed to account for over half the population. Using BusinessDecision she looked for and found her two target segments at three prospective locations. She then analyzed a one-mile radius around each of them. Her preferred site was the one with over 65 percent of the highest population in those two target segments. BusinessDecision provided Alexia with the population for each segment. Since most of her clientele will be women she calculated her market share...half the population are women of which 12 percent will take yoga classes; half the population are men of which about three percent will take yoga classes. At an industry average of two lessons per month at \$15 per person per class, she figured out her top line revenue: approximately \$500,000. With these facts in hand, Alexia now has the information to support her business plan and re-approach the bank with renewed confidence. Importantly, the loan officer has the information he needs to make an informed decision.

<b>Competitor Locations</b>	<b>Market Analysis</b>	<b>Plan of Action</b>
Clustered in a one-mile radius along a major thoroughfare.	Identified six segment market mix near successful competitors, with two primary segments	<ul style="list-style-type: none"><li>• Find locations near similar segment mix but away from competitors</li><li>• Calculate top line revenue based on population data</li></ul>



# LandScape Groups and Segments Overview

## LandScape's 15 Groups and 72 Segments

**A**

### Crème de la Crème

Urban neighborhoods with residents that measure far above average in all traditional classifications, including income and education.

- A1 Empire Builders
- A2 Grand Masters
- A3 Marquis Class
- A4 The Sweet Life
- A5 Urban Squires
- A6 Regents

**B**

### Urban Cliff Climbers

Urban neighborhoods with residents that represent the definitive “working class,” and are young and in pursuit of their individual American dreams.

- B1 Charmed Life
- B2 Sitting Pretty
- B3 Kindred Spirits
- B4 Middle of the Road
- B5 White-Collar Status
- B6 Blue-Collar Starts

**C**

### Urban Cliff Dwellers

Urban neighborhoods with 30-somethings pursuing a comfortable, classically American, working-class lifestyle.

- C1 Social Whirls
- C2 Managing Business
- C3 Nest Builders
- C4 Gainfully Employed
- C5 Strapped

**D**

### Seasoned Urban Dwellers

Urban neighborhoods predominately home to working-class, mid-to-late-40-somethings, plus a high percent of residents who are 65-plus.

- D1 Gray Eminence
- D2 Fall Years
- D3 Still in the Game

**E****Thriving Alone**

Neighborhoods distinguished by a large number of residents who are flourishing in solitary, highly urban, high-income lifestyles.

- E1 Gurus
- E2 Wizards
- E3 Apprentices

**F****Going it Alone**

Urban neighborhoods that are a testament to the opportunities available to Americans who, even without higher education, enjoy comfortable lives alone.

- F1 Hard Act to Follow
- F2 S\* Seeks S\*
- F3 Solo Acts
- F4 Making Ends Meet

**G****Struggling Alone**

Urban neighborhoods where the single residents with minimal education and many children are struggling alone financially.

- G1 Urban Moms & Dads
- G2 Apron Strings & Hard Hats
- G3 Widows & Widowers

**H****Single in the Suburbs**

Residents of these suburban neighborhoods are among the lower income levels of modern suburbia, but are neither rich, nor poor.

- H1 Educated Earners
- H2 Suburban Singles
- H3 Proud Parent

**I****Married in the Suburbs**

These suburban neighborhoods are home to upper-middle-class residents with high incomes, married-couple households, and white-collar jobs.

- I1 Bonds & Babies
- I2 Great Generations
- I3 Couples with Capital
- I4 Kith & Kin
- I5 Sublime Suburbia

**J****Retired in the Suburbs**

Suburban neighborhoods with a 40-plus demographic, high incomes, few children, and a comfortable standard of living.

- J1 Stocks & Scholars
- J2 Marmalade & Money
- J3 Stately Suburbs

**K****Living With Nature**

Rural areas inhabited by a patchwork of people who have both chosen the rural lifestyle and whose vocations chose it for them.

- K1 Country Villas
- K2 Pastoral Vistas
- K3 Terra Firma
- K4 Stock in Trade
- K5 Rough & Ready
- K6 The Outback
- K7 Cornucopia

**L****Working with Nature**

Rural areas home predominately to 40-plus-year-olds working the land for a living.

- L1 Land Barons
- L2 Fertile Acres
- L3 Breadbasket
- L4 Farmers' Circles
- L5 Crops & Tractors

## M

### African American Gateway

Urban neighborhoods comprised predominantly of African Americans.

- M1 Gentry
- M2 Thriving
- M3 Metro Strivers
- M4 City Core
- M5 Between Jobs

## N

### Hispanic American

Urban neighborhoods that are home mainly to Hispanic Americans.

- N1 Family Coming of Age
- N2 Los Padres
- N3 Young Families
- N4 The Godparents
- N5 The Singles
- N6 Hard Workers

## O

### Specialties

Neighborhoods across the U.S. that are so unique they do not fit into easily definable groups.

- O1 Golden Heritage
- O2 East Meets West
- O3 Group Quarters
- O4 Doublewides
- O5 Centurions
- O6 Legacy Years
- O7 Collegian

# Guide to Viewing Each Group's Overview Page

Each of LandScape's fifteen groups has an introductory section followed by individual pages discussing each segment within the group in more detail. The introductory sections have six main parts:

**1. One sentence description.**

**2. Defining characteristics**

These are the characteristics that are the most important to what makes this group unique.

**3. Segments overview**

A one sentence summary of each segment.

**4. Comparison tables**

An easy-to-use, detailed comparison of each all segments within the group.

**5. Demographic overview**

A detailed, narrative-style description of the group's characteristics.

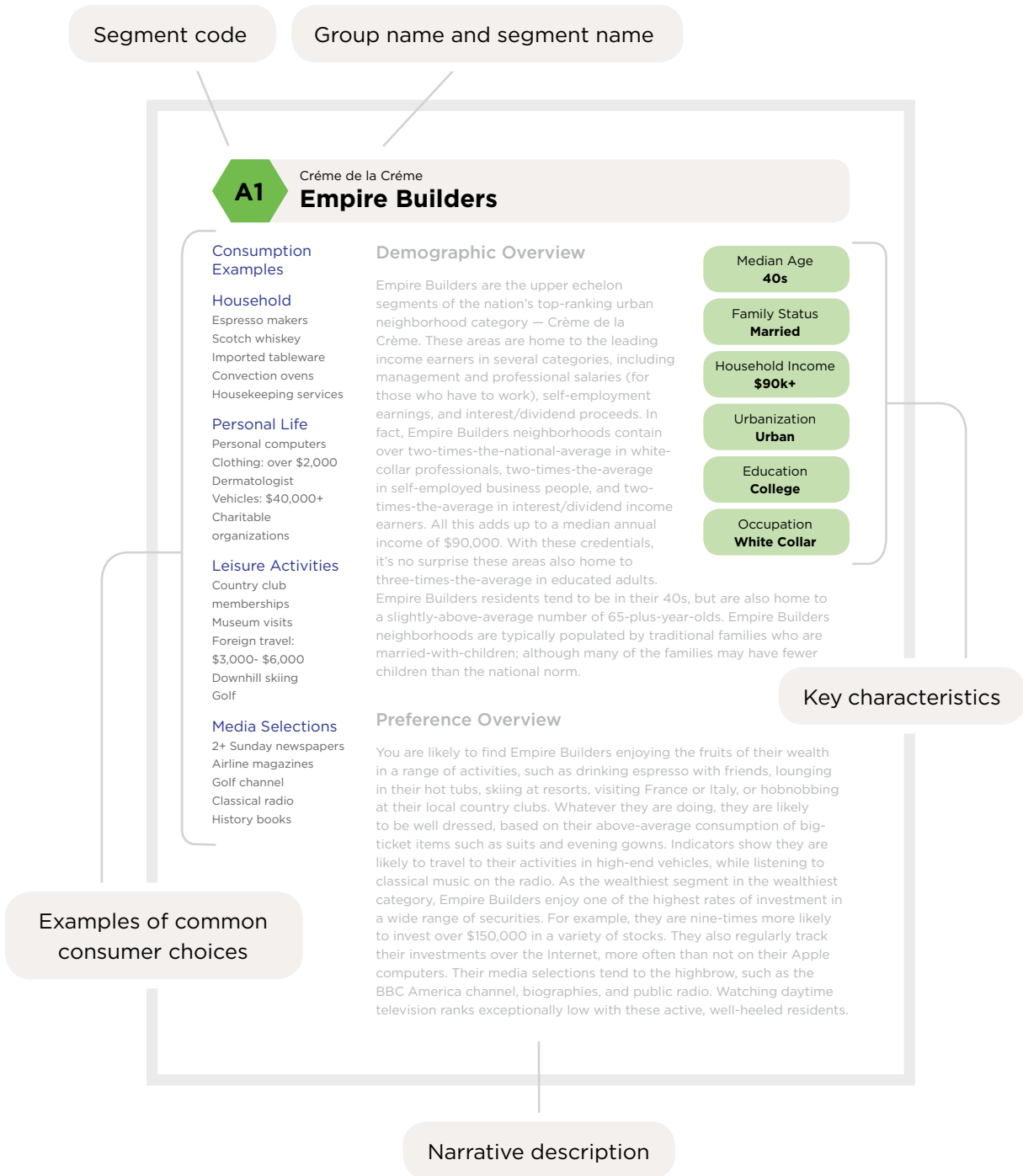
**6. Preference overview**

A detailed, narrative-style description of the group's consumer behavior.



# Guide to Viewing Each Segment's Overview Page

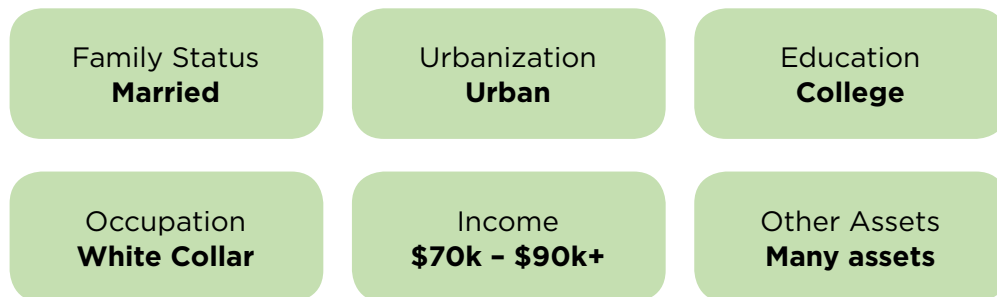
The summary page for each segment matches the following format.



# Crème de la Crème

Urban neighborhoods with residents that measure far above average in all traditional classifications, including income, education, and family status.

## Defining Characteristics



## Segments

- A1 [Empire Builders](#)**  
Empire Builders are the upper echelon in urban neighborhoods with a high percentage of white-collar professionals and high incomes.
- A2 [Grand Masters](#)**  
Grand Masters are in their 40s, highly educated with high income to match, living in urban neighborhoods.
- A3 [Marquis Class](#)**  
The Marquis Class segment is another high income, urban segment that is a little older than others in the Crème de la Crème segments.
- A4 [The Sweet Life](#)**  
The Sweet Life are young, urban families with above average number of children below the age of six.
- A5 [Urban Squires](#)**  
Urban Squires are highly educated, 30-somethings living in urban neighborhoods.
- A6 [Regents](#)**  
Regents are in their 40s, living in urban neighborhoods and have fewer children than other Crème de la Crème segments.

## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Empire Builders</i>	Urban	Married	Children present, very small families	40s
<i>Grand Masters</i>	Urban	Married	Most households have children	40s
<i>Marquis Class</i>	Urban	Married	Children present, very small families	40s
<i>The Sweet Life</i>	Urban	Married	Most households have children	20s/low 30s
<i>Urban Squires</i>	Urban	Married	Children present, very small families	30s
<i>Regents</i>	Urban	Married	Children present, very small families	40s

## Education and Occupation

Segment Name	Education	Occupation
<i>Empire Builders</i>	Vast majority hold a 4-year degree	White collar
<i>Grand Masters</i>	Vast majority hold a 4-year degree	White collar
<i>Marquis Class</i>	Vast majority hold a 4-year degree	White collar
<i>The Sweet Life</i>	Vast majority hold a 4-year degree	White collar
<i>Urban Squires</i>	Vast majority hold a 4-year degree	White collar
<i>Regents</i>	Some college, many with a 4-year or 2-year degree	White collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Empire Builders</i>	Majority are employed, high percentage are self-employed	Many income generating assets	Over \$90k
<i>Grand Masters</i>	Majority are employed, high percentage are self-employed	Many income generating assets	\$70k - \$90k
<i>Marquis Class</i>	Majority are employed, many are self-employed	Many income generating assets	\$70k - \$90k
<i>The Sweet Life</i>	Majority are employed	Some income generating assets	\$70k - \$90k
<i>Urban Squires</i>	Majority are employed	Many income generating assets	\$70k - \$90k
<i>Regents</i>	Majority are employed	Some income generating assets	\$70k - \$90k

Crème de la Crème

## Demographic Overview

If you are looking for consumers with high incomes, college educations, and traditional married-with-children families, you're in the right neighborhoods. Crème de la Crème segments are just what the name implies —above average in all traditional classifications: including income, education, and family status. By any measure, this group is the most successful. It's a veritable who's who of the classic American dream.

In this category, you'll find not only 50-something Empire Builders, such as Bill Gates, Michael Dell, and the Walton family, but many other 30- and 40-year-olds who enjoy the best of the "good life" in many of American's top urban neighborhoods. Crème de la Crème are the neighborhoods many Americans drive through, dreaming of the grandeur that lies within, but do not themselves reside. The homes are likely to be filled with the finest furnishings, designer-label clothing, and valuable artwork, while the garages are filled with upscale vehicles.

The median incomes in most Crème de la Crème neighborhood segments range from \$70,000 to \$80,000, with one group rising into the \$90,000 range. Overall, the income for these residents comes from multiple revenue streams, including higher-than-the-national-average employment in upper-level, white-collar management, and professional positions. Every segment also enjoys higher-than-average income from self-employment enterprises and interest/dividend payments. And with two segments being home to a larger percent of retirees than the norm, they also enjoy a comfortable living from higher-than-average rates of retirement investment and social security income.

On average, the inhabitants of the six Crème de la Crème neighborhood segments are in their 40s. However, two segments are younger: The Sweet Life are in the 20- to 30-age range, and Urban Squires have a higher-than-average number of 30-somethings. Also, three segments are home to more 65-plus residents than average: Empire Builders, Marquis Class, and Regents. Crème de la Crème segments are largely home to families who are married with children — most at a higher-than-average percentile.

Crème de la Crème

## Preference Overview

Whether traveling abroad or enjoying the good life close to home, Crème de la Crème residents are spending a lot of money. Consumers in these neighborhoods live up to their demographics as the wealthiest category within STI: Landscape. What's more, their consumer profiles show that they spend lavishly in all major categories, including household purchases, their personal

lives, and leisure activities. When traveling close to home, they are usually driving one of today's highest end vehicles. Logically, they are also very active investors.

For businesses selling high-end products to people who appreciate and can afford the finer things in life, Crème de la Crème segments are certainly worthy neighborhoods to target. Here is a brief overview of the spending habits of each of the six segments in this category:

**A1 Empire Builders**

Empire Builders are the wealthiest group in this category, enjoying the best that money can buy—from food, to travel, to home furnishings.

**A2 Grand Masters**

Grand Masters also enjoy great wealth and they spend freely in all reported categories, including clothing, vehicles, travel, dining out, and household goods.

**A3 Marquis Class**

As the elder statesmen segment in this category, the Marquis Class residents enjoy both the money to live the good life and the free time to participate in a wide variety of leisure activities, such as eating out and traveling to both Europe and domestic destinations.

**A4 The Sweet Life**

Although they are the youngest segment in this category, The Sweet Life have the money to afford to live life to the highest level. They are not the least deprived in any category — from clothes, to cars, to travel.

**A5 Urban Squires**

As solidly 30-somethings, Urban Squires earn a higher-than-average living and show significant spending in all categories—from dining out, to grocery shopping, to home remodeling.

**A6 Regents**

This segment spends the least in this category. However, Regents still enjoy the good life while, for example, traveling, eating at popular restaurants, and remodeling their homes.

Crème de la Crème residents also gravitate toward the high-end of media consumption, including multiple newspapers per day, leading news websites, and classic and public radio stations. If you walked into their luxe homes you might find them watching BBC America, the Golf Channel, or MSNBC. Or they might be sitting back in a lounge chair reading travel or business magazines, or any number of book topics. Most won't, however, be watching daytime television, except for possibly the older Regents segments.



# Empire Builders

## Consumption Examples

### Household

- Espresso makers
- Scotch whiskey
- Imported tableware
- Convection ovens
- Housekeeping services

### Personal Life

- Personal computers
- Clothing: over \$2,000
- Dermatologist
- Vehicles: \$40,000+
- Charitable organizations

### Leisure Activities

- Country club memberships
- Museum visits
- Foreign travel: \$3,000- \$6,000
- Downhill skiing
- Golf

### Media Selections

- 2+ Sunday newspapers
- Airline magazines
- Golf channel
- Classical radio
- History books

## Demographic Overview

Empire Builders are the upper echelon segments of the nation’s top-ranking urban neighborhood category — Crème de la Crème. These areas are home to the leading income earners in several categories, including management and professional salaries (for those who have to work), self-employment earnings, and interest/dividend proceeds. In fact, Empire Builders neighborhoods contain over two-times-the-national-average in white-collar professionals, two-times-the-average in self-employed business people, and two-times-the-average in interest/dividend income earners. All this adds up to a median annual income of \$90,000. With these credentials, it’s no surprise these areas also home to three-times-the-average in educated adults. Empire Builders residents tend to be in their 40s, but are also home to a slightly-above-average number of 65-plus-year-olds. Empire Builders neighborhoods are typically populated by traditional families who are married-with-children; although many of the families may have fewer children than the national norm.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$90k+**

Urbanization  
**Urban**

Education  
**College**

Occupation  
**White Collar**

## Preference Overview

You are likely to find Empire Builders enjoying the fruits of their wealth in a range of activities, such as drinking espresso with friends, lounging in their hot tubs, skiing at resorts, visiting France or Italy, or hobnobbing at their local country clubs. Whatever they are doing, they are likely to be well dressed, based on their above-average consumption of big-ticket items such as suits and evening gowns. Indicators show they are likely to travel to their activities in high-end vehicles, while listening to classical music on the radio. As the wealthiest segment in the wealthiest category, Empire Builders enjoy one of the highest rates of investment in a wide range of securities. For example, they are nine-times more likely to invest over \$150,000 in a variety of stocks. They also regularly track their investments over the Internet, more often than not on their Apple computers. Their media selections tend to the highbrow, such as the BBC America channel, biographies, and public radio. Watching daytime television ranks exceptionally low with these active, well-heeled residents.

## A2

Crème de la Crème

# Grand Masters

## Consumption Examples

### Household

Grocery-club stores  
Hot tubs/whirlpool spas  
Premier domestic beer  
Home improvements  
Pianos

### Personal Life

Imported vehicles  
Point-and-shoot cameras  
Online shopping  
Online investment tracking  
Dermatologist visits

### Leisure Activities

Domestic plane flights  
France trips  
Live theater  
Club exercise programs  
Downhill skiing

### Media Selections

The New York Times website  
Books: biographies  
Epicurean magazine  
All news radio  
Classic movie videos

## Demographic Overview

Grand Masters are highly urban neighborhoods that enjoy the stature of their Crème de la Crème brethren in most measured areas, including education, occupation, and family composition. Grand Masters are home, on average, to 40-something white-collar professionals who are married-with-children, college-educated, and employed overridingly in management and professional positions. Residents in these areas enjoy incomes between \$70,000 and \$80,000. While residents in Grand Masters neighborhoods earn an average level of income from their management and professional positions, they also enjoy a higher-than-average income from self-employment enterprises and interest/dividend income. Households in these area have a slightly higher-than-average percent of families with children; with a modestly higher-than-average number of teens 13-to-17. Also, Grand Masters are home to slightly over two-times-the-national-average in college-educated residents, and nearly twice-the-average number of people in white-collar management positions.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Urban**

Education  
**College**

Occupation  
**White Collar**

## Preference Overview

Grand Masters are big spenders on just about anything their hearts' desire. And their hearts' desire a wide variety of items — including clothing, computers, cameras, home improvement products and services, domestic and international trips, and meals at popular restaurant chains. Yet, they aren't entirely spendthrifts since they rank four-times-the-national-average in grocery and warehouse club memberships. Perhaps they are enjoying a discount on their whole coffee beans, premium domestic beers, organic foods, frozen vegetarian burgers, and wide range of other high-ranking consumable items. They also like variety in media, since they participate heavily in everything from The New York Times website, to biographies, to classical and contemporary radio channels, to classic movie videos. They do not watch daytime programming. They enjoy museums, live theater, and sports such as tennis. No matter what they are doing, consumers in this segment are well dressed, since they spend liberally on clothing, including high-rankings on everything from workout attire, to business suits, to designer jeans.



Crème de la Crème

## Marquis Class

### Consumption Examples

#### Household

- Ground coffee
- Wine
- New roofs
- Exterior light fixtures
- Hardwood floors

#### Personal Life

- Mercedes/BMWs/Volvos
- Women’s parkas
- Golf clothing
- Apple computers
- Podiatrist doctor visits

#### Leisure Activities

- Domestic vacations: \$5,000+
- Foreign trips by plane
- Gambling in Connecticut
- Gambling in Atlantic City
- Knitting

#### Media Selections

- The New York Times website
- Bloomberg TV show
- All new radio
- Classical radio
- Sports radio

### Demographic Overview

While the highly urban Marquis Class share many of “the good life” characteristics with other Crème de la Crème urban segments, they are uniquely home to a larger number of 65-plus-year-old residents than other areas in this upscale category. Marquis Class sectors also have a slightly above-average number of 40-year-olds, and they have lower-than-average percentiles of children and teenagers. Understandably, based on the age demographics, Marquis Class areas show higher-than-average levels of retirement/social security income. However, they also have higher-than-average incomes in other areas, such as interest/dividend income and self-employment earnings. The residents who have to work are typically employed in white-collar management and professional occupations. Overall, this group enjoys an annual income in the \$70,000s and \$80,000s. Also, presumably owing to the age distribution, while these neighborhoods have a near-national-average ratio of married-with-children families, they also show a slight up-tick in the married-with-no-children division. Marquis Class segments also measure twice-the-national-average in college-educated residents.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Urban**

Education  
**College**

Occupation  
**White Collar**

### Preference Overview

There are more than a few clues to the higher-than-average age bracket of this group — and it’s not just the addition of knitting to the list of leisure activities. This segment enjoys both the money to live the good life and the time to participate in a variety of leisure activities, such as eating at restaurants, both fast food establishments and steak houses (in fact, they eat at one chain steak house at a rate four-and-a-half times-the-national-average). They also enjoy traveling to foreign countries and to domestic locations such as Atlantic City for gambling. The Marquis Class also have time to dedicate to investing their wealth, fixing up their homes, and pursuing media — from The New York Times website, to the Bloomsburg TV show, to sports radio. You might find them watching daytime programming during the week. Owing to their advancing age, this group ranks lower on physical activities than other Crème de la Crème segments, yet they are by no means just sitting around the house. They are active and enjoying life —including sailing, ice-skating, and gambling. At home you’re likely to find them cruising around in their high-end vehicles or surfing the Internet on their latest computer purchases.



# A4

Crème de la Crème

## The Sweet Life

### Consumption Examples

#### Household

- Grocery/club stores
- Computer Superstores
- Wall shelving units
- Clean air filters
- Energy bars

#### Personal Life

- Victoria's Secret mail order
- Acuras
- Internet-based phone calls
- Skin rash remedies
- Business club memberships

#### Leisure Activities

- Rock music concerts
- Las Vegas gambling trips
- Snorkeling/diving
- Tennis
- Backgammon

#### Media Selections

- The Wall Street Journal website
- CBS sportline.com
- Style magazine
- Golf channel
- Documentary videos

### Demographic Overview

The Sweet Life are the “youngsters” of the urban Crème de la Crème category of neighborhood segments. Not only is the median age range in the 20s and 30s, but also these areas have an above-average number of children below the age of six. These characteristics correlate to the higher-than-average number of married-with-children-under-18 households. Though young, these urban neighborhoods are home to a higher-than-average number of earners in white-collar management and professional occupations. These mostly college-educated residents enjoy incomes in the \$70,000s and \$80,000s, predominantly from salaries and wages. They also earn incomes at a slightly-higher-than-average level from interest/dividends. However, unlike many other Crème de la Crème neighborhoods, that have higher self-employment income levels, the The Sweet Life residents are just at the national average in this income measurement.

### Preference Overview

It's easy to tell that The Sweet Life are the youngsters of the Crème de la Crème category. They have the money to afford to live life at the highest degree of the classic American dream. While they are busy purchasing and using all the accretions of modern luxury living, such as computers, clothing, and cars, they are also spending generously on traveling: from trips abroad to places such as Ireland and Germany, to trips domestically to locations such as Las Vegas. With a lifestyle that is not the least deprived in any category, they also eat out often in common chains restaurants and fast food establishments. Yet they likely also eat at home judging by their highest-ranking item: shopping at King Soopers grocery stores, on which they weigh in at three-times-the-national-average. They also enjoy online shopping at several of the most popular websites. Their media participation is diverse, ranging from The Wall Street Journal website, to Style magazine, to documentary videos. Radio listening ranges widely from all talk, to alternative, to jazz. They almost never watch daytime TV programming. They take part in a fair amount of investment activity and are well insured with healthcare coverage.

Median Age  
**20s/low 30s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Urban**

Education  
**College**

Occupation  
**White Collar**



Crème de la Crème

# Urban Squires

## Consumption Examples

### Household

Central heating with oil  
Attic/house fans  
Dunkin' Donuts ground coffee  
Domestic wines  
Bathroom remodeling: \$3,000+

### Personal Life

Clothing purchases: \$2,000+  
Barnes&noble.com  
Vehicles: \$30,000 - \$39,999  
Charles Schwab investments  
Union-based health insurance

### Leisure Activities

Gambling in Atlantic City  
Museums  
Ice skating  
Yoga  
Canoeing/kayaking

### Media Selections

PBS.org  
Daily newspapers: 2+  
Outdoor recreation magazines  
Tennis TV programs  
All news radio

## Demographic Overview

Urban Squires have the greatest number of national-average measurements than other segments within the Crème de la Crème category. But, however ordinary these Urban Squire residents may appear, they are definitely living very comfortably compared to the nation as a whole, based on a median income range in the \$70,000s and \$80,000s. The residents of these highly urban areas tend to be in their 30s, but weigh in at an average level in all other age categories. Other national-average measurements include married-with-children, income from wages, and social security income. Urban Squires' standout characteristics included a twice-the-national-average level of college-educated residents, a slightly higher level of residents employed in white-collar management and professional jobs, and a higher level of income from interest/dividends.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Urban**

Education  
**College**

Occupation  
**White Collar**

## Preference Overview

With a segment dominated by 30-somethings earning a very good living, it should come as no surprise that Urban Squires show significant spending in all categories. From a wide number of home remodeling projects, to foreign and domestic travel, to eating out at a range of restaurants, this group knows how to enjoy life to the fullest. Despite a fair amount of dining out, this group also ranks high on grocery store shopping. That is most likely where they purchase Chock Full O' Nuts ground coffee, which is their highest-ranking item at three-and-a-half-time-the-national-average. Their leisure activities include museums and live theater. They spend generously on home remodeling projects, such as new bathrooms and kitchens. While they are well insured, they don't need to spend a lot on medical care, since they are still in the prime of their lives. But they also take care of themselves through a wide range of sports activities, from yoga, to ice skating, to kayaking. Urban Squires' media selections range from two daily newspapers per day, to outdoor magazines, to the Bravo channel. They are too busy to sit still for daytime TV programs.

# A6

Crème de la Crème

## Regents

### Consumption Examples

#### Household

Ovenware and bakeware  
Scotch whiskey  
Home remodeling: \$7,500+  
Bathroom or kitchen faucets  
Grocery: Acme

#### Personal Life

Evening dresses  
Flowers mail orders  
Vehicle: \$30,000 - \$39,999  
Auto club memberships  
Computers: \$2,000 - \$2,999

#### Leisure Activities

Foreign Travel: \$1,000 - \$2,999  
Horse races  
Gambling in Atlantic City  
Dance performances  
Saltwater fishing

#### Media Selections

Computer magazines  
Golf channel  
All news radio  
Adult contemporary radio  
Classic movie videos

### Demographic Overview

Regents are highly urban Crème de la Crème neighborhoods with the vast majority of their residents in their 40s, fewer-than-average children under 17 years old, and a higher-than-average number of 65-plus-year-olds. Though they have fewer children, the residents in these areas have a higher-than-national-average quota of married couples. Also higher-than-average are the number of college-educated residents, people employed in white-collar management and professional positions, and income from retirement investments/social security. The combination of income sources puts these neighborhoods solidly in the \$70,000s to \$80,000s median annual income range — making their middle-age years financially secure and materially comfortable.

### Preference Overview

If this category is any indication, 40-somethings, even relatively wealthy ones, aren't spending as much as their other Crème de la Crème brethren in most categories. Perhaps it's a combination of been-there-bought-that and being gainfully employed, and therefore not having the free time required to freely spend as much on computers and home care as others in this category. This group does get out-and-about though, from traveling domestically and internationally, to attending horse races and dance performances, to salt water fishing, to eating at a variety of popular chain restaurants. They spend a fair amount on home remodeling, both inside and outside, which probably speaks to the fact that they've owned their homes for a while. Their top-ranking item is shopping at Acme grocery stores, on which they ranked two-and-a-half-times-the-national-average. They participate in a variety of media, preferring computer and travel magazines, the golf channel, classic and all news radio, and classic movie videos. They are unlikely to read hunting or fishing magazines or listen to country radio stations.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Urban**

Education  
**Some College**

Occupation  
**White Collar**

# Urban Cliff Climbers

Urban neighborhoods with residents that represent the definitive “working class,” and are young and in pursuit of their individual American dreams.

## Defining Characteristics

Median Age  
**20s/low 30s**

Urbanization  
**Urban**

Family Status  
**Married**

## Segments

### **B1** Charmed Life

The Charmed Life segment represents young, married families with children, working in white-collar jobs, solidly middle class.

### **B2** Sitting Pretty

Sitting Pretty are young, married families, some with children, working in white-collar jobs enjoying good income levels.

### **B3** Kindred Spirits

Kindred Spirits share similarities with other Urban Cliff Climbers—young, married with children. They are middle class, earning a little less than similar segments.

### **B4** Middle of the Road

Middle of the Road residents are young, married with children, working in blue-collar occupations.

### **B5** White-Collar Status

The White-Collar Status segment is made up of young people, married with children, working in white-collar occupations with room for advancement.

### **B6** Blue-Collar Starts

Blue-Collar Starts are young singles, some with children, struggling financially in blue-collar positions.

## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Charmed Life</i>	Urban	Married	Most households have children	20s/low 30s
<i>Sitting Pretty</i>	Urban	Married	Children present, very small families	20s/low 30s
<i>Kindred Spirits</i>	Urban	Married	Children present, very small families	20s/low 30s
<i>Middle of the Road</i>	Urban	Married	Children present, very small families	20s/low 30s
<i>White-Collar Status</i>	Urban	Married	Children present, very small families	20s/low 30s
<i>Blue-Collar Starts</i>	Urban	Married	Children present, very small families	20s/low 30s

## Education and Occupation

Segment Name	Education	Occupation
<i>Charmed Life</i>	Some college, many with a 4-year or 2-year degree	White collar
<i>Sitting Pretty</i>	Some college, many with a 4-year or 2-year degree	White collar
<i>Kindred Spirits</i>	Some college, many with a 4-year or 2-year degree	White collar
<i>Middle of the Road</i>	Vast majority have a high school degree	Blue collar
<i>White-Collar Status</i>	Vast majority have a high school degree	White collar
<i>Blue-Collar Starts</i>	Most have a high school degree	Blue collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Charmed Life</i>	Majority are employed	Some income generating assets	\$50k - \$60k
<i>Sitting Pretty</i>	Majority are employed	None	\$50k - \$60k
<i>Kindred Spirits</i>	Majority are employed	None	\$30k - \$50k
<i>Middle of the Road</i>	Majority are employed	None	\$30k - \$50k
<i>White-Collar Status</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k or less
<i>Blue-Collar Starts</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k or less

## Demographic Overview

Good old America — where you don't have to be rich or have a college education to live a relatively good life. This truism fully characterizes residents of neighborhoods in the Urban Cliff Climbers category, which represent the definitive “working class” — where residents are still young and in pursuit of their individual dreams. Most of these citizens enjoy much of what America has to offer in terms of a comfortable middle-class urban lifestyle, without necessarily having college educations, although the majority of people have graduated from high school. While some may have gone to two-year or four-year college, others are just as likely to have attained their ability to earn a good income from on-the-job-training in a wide spectrum of the nation's middle-class, white- and blue-collar occupations.

Urban Cliff Climbers neighborhoods are home to 20- to 30-something residents whose income is generated mainly from wages and salaries. They are employed in a cross-section of America's white- and blue-collar professions, including management, protective services, sales, office administration, construction, maintenance, and healthcare. The income of residents living in these six segments also spans a wide range, from below \$30,000 to the \$60,000s. Some residents in the lower income levels may supplement their salaries with public assistance.

Besides their urban residence, the Urban Cliff Climbers segments share two other main qualities: They are married with some children under 13 years old. But that's where their similarities end. Although they are all in the same stage of life, each neighborhood segment has taken its own approach to life, making different educational and career choices — which also helps explain their diverse income levels.

While differences among the six Urban Cliff Climbers segments are most obvious in the area of income, other variations also occur including: Charmed Life, Sitting Pretty, and Kindred Spirits have more residents with some level of college education, while Blue-Collar Starts contain some residents without high school degrees. Four of the segments are home to a fair share of white-collar workers, but Middle of the Road and Blue-Collar Starts employ more blue-collar workers. Only one segment has any level of income from interest/dividends: Charmed Life. The two segments with median incomes below \$30,000 rely on some public assistance income to get by: White-Collar Status and Blue-Collar Starts.

## Preference Overview

While Urban Cliff Climbers share several demographic similarities, their differences are glaringly obvious once you start looking at their purchasing patterns. In fact, this six-segment category is divided evenly into two consumer types: the high-purchase-high-activity group and the low-purchase-low-activity group. The first group includes: Charmed Life (the biggest spenders), Sitting Pretty, and Kindred

Spirits. The second group includes: Middle of the Road, White-Collar Status, and Blue-Collar Starts.

**B1 Charmed Life**

Among the three high-purchase-high-activity segments in this category, Charmed Life residents have the income and youth to enjoy life to the fullest, including many trips domestically and abroad, a wide range of computer equipment, a variety of home care projects, and participating in activities such as skiing and mountain biking.

**B2 Sitting Pretty**

These segments enjoy above-the-national-average spending in many areas, including eating out at family restaurants, computer equipment and software, and watching or participating in sports.

**B3 Kindred Spirits**

These segments have the time and energy to pursue a wide range of sports watching, attendance, and participation; buy computer equipment and surf the Internet; and maintain their homes and bodies with lots of physical activity.

**B4 Middle of the Road**

Among the three low-purchase-low-activity segments in this category, Middle of the Road residents lean towards a convenient and sedentary lifestyle including: television watching, radio listening, and pre-packaged food consumption.

**B5 White-Collar Status**

After long hours at work and little money, White-Collar Status high-ranking items are fast food, pre-packaged food, video games, and day-time television programs.

**B6 Blue-Collar Starts**

Owing to their paycheck-to-paycheck economic status, Blue-Collar Starts segments does not rank highly on most items, including restaurants, groceries, travel, or home care.

Media selections are all over the map among Urban Cliff Climbers six segments, with few high-ranking similarities among the residents. For example, Charmed Life residents enjoy news websites, airline magazines, and sports radio. Sitting Pretty inhabitants lean towards news websites, classic TV programming, and religious radio stations. Kindred Spirits typically read parenting magazines, watch the military channel, and listen to country music radio stations.

Middle of the Road residents' media choices include: fishing and hunting magazines, Court TV, and current-hits radio stations. White-Collar Status' media choices are likely to be automotive magazines, the Nick at Nite channel, and urban radio stations. Blue-Collar Starts' preferences include the sci-fi channel and country radio.

# B1

Urban Cliff Climbers

## Charmed Life

### Consumption Examples

#### Household

Automatic thermostats  
Water softeners  
Fireplaces  
Ceramic tile floors  
Hardwood floors

#### Personal Life

Clothing: \$2,000+  
Volkswagens  
Baby clothing  
Personal computers  
Vacation/weekend homes

#### Leisure Activities

Downhill skiing  
Mountain biking  
Bowling  
Backpacking/hiking  
Flew Delta domestic

#### Media Selections

CNET.com  
FOXnews.com  
Disney.com  
Sports radio  
Alternative radio

### Demographic Overview

Married. 20- to 30-something-years-old. Children of all ages. Some college education. Incomes between \$50,000 and \$60,000. White-collar jobs in management, sales, and personal care industries. Based on these fundamental demographics, it's clear that the residents of Charmed Life neighborhood segments are a cross-section of young, working Americana. It's easy to imagine these neighborhoods filled with middle-class cars, toys, and home furnishings—all of the merchandise that helps keep commerce humming at a pleasant pace across the United States. Positioned at the high-end of the Urban Cliff Climbers category, Charmed Life areas are home to Norman Rockwell-esque family images—hard-working citizens, who are in the full swing of their children-rearing years: housing, schooling, and entertaining children ranging from babies to teenagers.

### Preference Overview

From traveling widely to playing video games at home, this Urban Cliff Climber segment is indeed living a charmed life. They are home to the biggest above-average spenders and most active segments in this category. They have the income and youth to enjoy life to the fullest, including affording many trips domestically and abroad, a wide range of computer equipment. Their above-the-national-average spending in many categories directly reflects these Charmed Life segments' higher-than-average earning capacity. Since they are also relatively young and in the prime of their lives, they are also above-the-national-average in many leisure activities—from flying kites, to visiting museums, to picnicking. Above-average purchases of business clothing speak to their white-collar-job status. Meanwhile above-average purchases of children's items show that there are kids at home. The highest-ranking item of the Charmed Life segment, at two-and-three-quarters-time-the-national-average, is shopping at the Cub Foods grocery store. Their media choices represent a cross-section of culture, including Disney.com, FOX Sports News, and alternative radio. Most daytime TV segments rank low for these active members of society.

Median Age  
**20s/low 30s**

Family Status  
**Married**

Household Income  
**\$50k - \$60k**

Urbanization  
**Urban**

Education  
**Some College**

Occupation  
**White Collar**



## B2

Urban Cliff Climbers

# Sitting Pretty

## Consumption Examples

### Household

Home office furniture  
Cognac  
Nectar juices  
Iced espressos: bottled  
Sports drinks

### Personal Life

Women's suits  
Dress boots  
Discount tires  
Mazda  
Web cams

### Leisure Activities

Mexico vacations  
Softball  
Sports trading card  
collecting  
Las Vegas gambling  
Religious club  
memberships

### Media Selections

ABC.com  
Disney.com  
Oxygen channel  
Religious radio  
Rock radio

## Demographic Overview

Among the Urban Cliff Climbers neighborhoods that are home to the backbone of America's workforce are the Sitting Pretty segments. This group is young (20s to 30s), but enjoying good income levels (between \$50,000 and \$60,000). Their relatively high earnings come from middle-class, white-collar jobs in several occupations, including management, protective services, personal care, sales, office administration, and repair services. Their higher-than-average salaries keep them and their mostly newborn to 13-year-old children very comfortable in their urban abodes, in all probability surrounded by all of the creature comforts required to please all of the senses—from big-screen-high-def TVs to mid-level vehicles. With good college educations and good jobs, the Sitting Pretty residents have earned the comforts they enjoy.

Median Age  
**20s/low 30s**

Family Status  
**Married**

Household Income  
**\$50k - \$60k**

Urbanization  
**Urban**

Education  
**Some College**

Occupation  
**White Collar**

## Preference Overview

Indeed, Middle America never felt so good as it does in the Sitting Pretty neighborhoods. Because these segments enjoy the higher-end of the pay scale in mid-level jobs, they also enjoy above-the-national-average spending in many areas — including dining at family restaurants, computer equipment, and watching or participating in sports. In fact, this segment ranks higher-than-average in several sports activities such as attending pro football and baseball games, watching soccer on TV, and bowling. They strive to be solid citizens, owing to their higher-than-average membership in religious organizations. Top-ranking vehicles are mid-level Mazdas and Nissans. Despite their activity level, they also spend time at home based on above-average purchases of appliances, Internet activity, and the highest-ranking item in this segment: Home office furniture at about two-and-one-quarter-higher-than-the-national-average. When they are ready to relax after a productive day at work, you'll find Sitting Pretty residents or enjoying a wide range of media selections from ABC.com, to the Oxygen channel, to religious radio stations. They rarely read romance novels or science magazines.

**Consumption Examples****Household**

Electric clock radios  
 Electric toasters  
 Garbage disposers  
 Bottled iced espresso  
 Baby furniture

**Personal Life**

Sports bras  
 Dress boots  
 Designer jeans  
 Sport/utility vehicles  
 MS Windows 2000

**Leisure Activities**

Las Vegas gambling  
 Mexico vacations  
 Video games  
 Dancing  
 Movies: 2-3 per month

**Media Selections**

Internet chat rooms  
 Parenting magazines  
 Discovery Times channel  
 Military channel  
 Classic hits radio

**Demographic Overview**

Kindred Spirits are home to people who keep America humming — because they are the ones doing the work, as well as their fair share of the spending. The residents of these Urban Cliff Climber neighborhoods are 20- to 30-years-old, married-with-children of all ages (but slightly more in the younger ranges), earning between \$40,000 and \$50,000, enjoying some years of college education, and employed in a cross-section of the nation's middle-class occupations. These residents earn an income slightly above the national-average in a wide range of jobs, such as protective services, food preparation, personal care, sales, office administration, construction, and repair services. With kids to raise and relatively good incomes, Kindred Spirits no doubt enjoy a big slice of classic middle-class life.

Median Age  
**20s/low 30s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**Some College**

Occupation  
**White Collar**

**Preference Overview**

Among their middle-class, above-average purchases and activities, Kindred Spirits enjoy a wide range of goods and services. While their travel is minimal, they actively pursue a wide range of sports watching, attendance, and participation: In particular, tennis, football, and soccer. Computer equipment also ranks high their regular purchases. Eating out tends to lean towards fast food such as burgers and fried chicken. In fact, Kindred Spirits highest-ranking item is Del Taco, on which they rank two-and-a-half-times-the-national-average. They are likely driving to these restaurants in their SUVs. Their high ranking in baby formula, baby furniture, and other children-related items demonstrates that these are young families. Other home purchases range from air filters to new sofas, but overall they don't spend more than average on household purchases. They read parenting magazines, watch the Discovery Channel and MTV, and listen to classic hits and country radio stations. Understandably, they rarely read travel magazines.

# B4

Urban Cliff Climbers

## Middle of the Road

### Consumption Examples

#### Household

Home improvement: <\$150  
Flavored alcoholic beverages  
TV/VCR combos  
Packaged instant potatoes  
Snack cakes

#### Personal Life

Work boots  
Compact cars  
Baby ointments  
Hair mousse  
Cat treats

#### Leisure Activities

Cracker Barrel  
Applebee's  
Jack in the Box  
Internet: play games  
Video games

#### Media Selections

Internet: music downloads  
Fishing & hunting magazines  
TV Guide channel  
Rock radio  
Family/children videos

### Demographic Overview

If you're looking for higher-than-average earners in the nation's blue-collar occupations, you're in the right neighborhood. Middle of the Road segments are a cross-section of America's heartland, but in an urban setting. Middle of the Road areas are one of two blue-collar segments within the Urban Cliff Climbers category. While lower-than-the-national-average in white-collar workers, these areas have an above-average percent of people employed in construction, repair services, production, and transportation. These jobs give these married-with-children, 20- to 30-year-olds an median annual income between \$40,000 to \$50,000 — a relatively good income level, owing to a strong work ethic.

Median Age  
**20s/low 30s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

### Preference Overview

Consumers living in Middle of the Road segments are likely tired after a hard day of work, since their relatively few above-the-national-average purchases lean towards the sedentary variety. This group watches several television stations, including MTV, Court TV, VH1, and the Cartoon Network. They also listen to radio stations such as current-hits, rock, urban, and adult contemporary. They access music from the Internet, as shown by the fact that the highest-ranking item of this segment is downloadable music at almost one-and-three-quarters-the-national-average. Their grocery store food choices lean towards convenience, such as instant potatoes, ready-to-eat muffins, and packaged pasta salads. They drive compact cars, which they gas-up with gasoline debit cards. Several categories are not a priority for Middle of the Roaders, including computers, clothing, and home improvement. These low-spending, low-activity indicators suggest that residents of these segments will be weak candidates for high-end purchases such as SUVs and big-screen TVs, but great prospects for convenience items, especially those offered at a bargain.

## White-Collar Status

### Consumption Examples

#### Household

Bottled iced espresso  
Packaged children's dinners  
Lunch combo kits  
Frozen corn on the cob  
Canned meats

#### Personal Life

Sandals  
Baby shampoo  
Cough syrups  
Cold sore remedies  
Dandruff shampoos

#### Leisure Activities

Church's Fried Chicken  
Sonic Drive-in  
Pizza Hut  
Video games  
Baseball: play

#### Media Selections

Internet: employment searches  
Automotive magazines  
Parenthood magazines  
Black entertainment TV  
Urban radio

### Demographic Overview

The urban White-Collar Status neighborhoods prove that a lack of college education and an income range of less than \$30,000 doesn't equate to blue-collar occupations. In fact, this segment of Urban Cliff Climbers, which are home to people largely in their 20s and 30s and married-with-young-children, are employed in middle-class, white-collar occupations, probably with a lot of room for advancement. They measure above-average employment in several fields, including healthcare, protective services, food preparation, and grounds maintenance. With only high-school educations supporting them, this group of citizens keeps their heads-above-water, while they work their way up into higher-paying jobs by shopping for high-value with every purchase and making use of a higher-than-average level of public-assistance income.

Median Age  
**20s/low 30s**

Family Status  
**Married**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**

### Preference Overview

With few items scoring higher-than-average in White-Collar Status neighborhoods, this group is likely tired after long working hours. Their high-ranking items provide a clue about their need for convenience after work hours, including their highest-ranking item: visits to the fast food chain Church's Fried Chicken, clocking in at over two-and-a-quarter-higher-than-the-national-average. Convenience also plays a role at the grocery store for these young families, with high-ranking purchases of packaged children's dinners, lunch combo kits, canned meats, and bottled iced espresso. For these young families, money and free time are likely limited, as evidenced in low incidences of leisure activities and travel. The majority of this segment's standout television watching includes daytime TV programming, which speaks to either having parents at home or shift-worker occupations. They rank low on newspapers and novels. The group's other prominent leisure activities are low-energy choices: video games and horror movies. Targeting consumers in these segments most likely means offering convenience and value for their hard-earned dollars.

## B6

Urban Cliff Climbers

# Blue-Collar Starts

## Consumption Examples

### Household

Space heaters  
Prepared spaghetti  
Canned meats  
Frozen corn on the cob  
Baking mixes

### Personal Life

Work boots  
Backache remedies  
Disposable diapers  
Vehicles: <\$10,000  
Banking by phone

### Leisure Activities

Arby's  
NASCAR watching  
Fishing  
Vacations to Western U.S.

### Media Selections

Third-tier magazines  
Light newspapers  
Sci-Fi channel  
Court TV  
Country radio

## Demographic Overview

The residents in Blue-Collar Starts neighborhoods struggle financially more than their Urban Cliff Climbers brethren. They not only support themselves in blue-collar positions, they also have a commensurately lower education level: A significant percent have less-than-high-school education levels. While an average-number of these 20- to 30-year-old are married-with-children, they have higher rates of residents who are single householders (either male or female) with children, especially younger children. All of these factors help explain the fact that Blue-Collar Starts supplement their less-than-\$30,000 incomes from production, transportation, construction, and building maintenance jobs with some level of public-assistance income. They most likely enjoy fewer of life's comforts than many other Americans —and work harder for what they do have.

Median Age  
**20s/low 30s**

Family Status  
**Married**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

Blue-Collar Starts' blue-collar, lower-income status is reflected in their lower-than-average ranking in most purchasing categories, including restaurants, computers, automotive, leisure, and travel. Their high-ranking grocery purchases tend towards the convenient, such as baking mixes, canned meats, and jarred or canned spaghetti. Mom or Dad is likely happy just to have a fast and easy way to feed the family at the end of a long workday, so high-value, highly convenient items will probably catch their attention. Since they have few high-ranking family and fast-food restaurant visits in their purchasing history, it's not surprising that this group's highest-ranking item is grocery shopping at Albertson's, at nearly one-and-three-quarters-times-the-national-average. Owing to their pinching-pennies economic status, this segment does not rank highly on restaurants. When they do have time to relax, Blue-Collar Starts' highest-ranking entertainment activities include watching NASCAR and fishing. If they travel, it's likely a vacation to the Western U.S. Among their media participation are the Sci-Fi channel, Court TV, and country radio. They rank below-average on magazines, newspapers, and Internet usage.

# Urban Cliff Dwellers

Urban neighborhoods with 30-somethings pursuing a comfortable, classically American, working-class lifestyle.

## Defining Characteristics



## Segments

- C1** **Social Whirls**  
Social Whirls residents are families with children who are approaching their teenage years. They enjoy a comfortable income.
- C2** **Managing Business**  
The Managing Business segment encompasses mixed neighborhoods with 30s-something families and other residents 65 and older, most with a comfortable income.
- C3** **Nest Builders**  
Nest Builders are average Americans—traditional families with children, high school education, average income.
- C4** **Gainfully Employed**  
Gainfully Employed are a mixed group of people, some in their 30s and others 65 and older. They have fewer children and an average income.
- C5** **Strapped**  
Strapped residents are struggling financially with less than \$30,000 income, lower education level, and blue-collar jobs.

## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Social Whirls</i>	Urban	Married	Children present, very small families	30s
<i>Managing Business</i>	Urban	Married	Little to no presence of children	30s
<i>Nest Builders</i>	Urban	Married	Children present, very small families	30s
<i>Gainfully Employed</i>	Urban	Married	Little to no presence of children	30s
<i>Strapped</i>	Urban	Married	Little to no presence of children	30s

## Education and Occupation

Segment Name	Education	Occupation
<i>Social Whirls</i>	Vast majority have a high school degree	White collar
<i>Managing Business</i>	Vast majority have a high school degree	White collar
<i>Nest Builders</i>	Vast majority have a high school degree	White collar
<i>Gainfully Employed</i>	Vast majority have a high school degree	White collar
<i>Strapped</i>	Most have a high school degree	Mixed white and blue collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Social Whirls</i>	Majority are employed	None	\$50k – \$70k
<i>Managing Business</i>	Majority are employed	None	\$50k – \$70k
<i>Nest Builders</i>	Majority are employed	None	\$30k – \$50k
<i>Gainfully Employed</i>	Majority are employed	None	\$30k – \$50k
<i>Strapped</i>	Majority are employed	Some income generating assets	\$30k or less

## Demographic Overview

Urban Cliff Dwellers neighborhoods are a family portrait of 30-somethings in the mature stages of life — including their pursuit of a comfortable, classically American, working-class lifestyle. They are also a study in cause-and-effect dynamics related to educational levels and income earnings. To wit, the Urban Cliff Dwellers with more education earn higher incomes than those with less education.

This group of highly urban neighborhoods is home to residents who have many years of working under their belts, perhaps a decade or more of home mortgage equity, and the creature comforts of middle-class Americana. Not all of the Urban Cliff Dwellers communities have children. Those that do largely have kids who are growing into their teenage years. As a result, it's easy to imagine these areas getting ready to face the added financial burdens of trendy clothing, an additional car, and college savings.

Though they are a collection of neighborhoods housing working-class, 30-year-olds, Urban Cliff Dwellers segments span three income levels, from less-than-\$30,000 up to \$60,000. As a group they have high-school degrees, but no college education; the residents are employed in the nation's middle-class white-collar occupations; and their income is nearly exclusively from wages and salaries. Among the occupations most commonly represented are protective services, office administration, repair services, construction, production, transportation, and healthcare support.

The primary differences among the five Urban Cliff Dwellers neighborhoods are their income levels and number of children. The two highest income earners are Social Whirls and Managing Business: Both enjoy a comfortable median income in the \$50,000s to \$60,000s. Next in line are the Nest Builders and Gainfully Employed, both in the \$30,000 and \$40,000 range. The last segment is the aptly named Strapped, whose residents earn less-than-\$30,000. Strapped is the only segment in this category whose inhabitants rely on some level of public-assistance to make ends meet.

The second big difference among these segments is their household compositions. Social Whirls, Nest Builders, and Strapped have the highest percentage of traditional families with children under 18 years old, which is slightly above the national-average. The remaining two segments, Managing Business and Gainfully Employed, are predominantly married, but are slightly below-the-national-average in children.



## Preference Overview

“Exceptionally ordinary” is the best way to describe Urban Cliff Dweller segments. None of the five segments within this category ranks very far above-average in spending in any areas. This speaks to their average-ness in all demographic measurements as well: Just as they are average in income, education, and occupations, they are also average in spending on and participating in everything from computer purchases, to groceries, to leisure activities.

Most likely these neighborhoods do not rank above-average in most purchasing areas predominantly due to their lower income levels. In other words, they simply don't have the money for extra spending after paying the mortgage or rent, utilities, and the car payment (most likely a small domestic make and model). The main consistency among these five neighborhood segments is a tendency towards convenience: Whether it's bread machines (Social Whirls); ready-to-eat muffins (Managing Business); fast-food home delivery (Nest Builders); children's packaged dinners (Gainfully Employed); or frozen dinners (Strapped).

While all Urban Cliff Dweller segments are homogenously average, there are few similarities in the five segments' high-ranking purchases and activities. In fact, each one has its own unique distinction compared to its neighbors.

### **C1 Social Whirls**

These segments rank higher in computer-related purchases.

### **C2 Managing Business**

These segments rank higher in home care investments.

### **C3 Nest Builders**

These segments rank higher in media watch listings.

### **C4 Gainfully Employed**

These segments rank higher in sports participation and auto-related purchases.

### **C5 Strapped**

These segments rank higher in media watch and grocery categories.

From a media selection context, there is only one constant in all five segments: Listening to rock radio stations. Otherwise they differ widely: Social Whirls lean towards books, especially children's; Managing Business are heavy radio listeners, predominately all-news stations; Nest Builders watch a lot of television, especially family programming; Gainfully Employed listen to a lot of radio, particularly rock stations; and Strapped watch a lot of daytime television.



# Social Whirls

## Consumption Examples

### Household

- AC units
- Bread making machines
- Baby furniture
- Flavored alcoholic beverages
- Pizza crusts

### Personal Life

- Dress shoes
- Men's sports shirts
- Compact cars
- Camcorders
- Disability insurance

### Leisure Activities

- Trips to Northeast U.S.
- Zoos
- Baking
- Board games
- Bicycling

### Media Selections

- Children's books
- Novels
- Sports magazines
- Classic rock radio
- Drama movie videos

## Demographic Overview

Enjoying their comfortable \$50,000 to \$60,000 median income range, the married-with-children residents of highly urban Social Whirls neighborhoods will have plenty to keep them busy and buying in the coming years — as their children continuing to grow into their teenage years. Although these areas' residents depend on wages to pay their bills, they also enjoy a slightly above-the-national-average income from interest/dividends. This is likely to help them make extra car payments for their teenagers and start college funds. Although their occupation categories span the range of typical middle-class, white-collar jobs, they tip slightly above-average in a few categories, including protective services, office administration, and repair services. The higher salaries of the residents speak to the fact that some households have some level of college education.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$50k - \$70k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**

## Preference Overview

A comfortable, well-kept home, modest vehicles, and a few traditional leisure activities are the consumption characteristics of Managing Business neighborhoods. Even though these segments are home to a relatively younger demographic, these 30-somethings tend toward traditional lives of moderation in all areas, including traveling, eating out, and grocery purchases. Of all the items measured, these segments have the most above-average rankings in home care. This speaks volumes, declaring that they value home and hearth, and spend their money wisely. As a testament to their hard-working-with-children lifestyles, their food preferences tend toward grab-and-go with several rankings in fast-food restaurants and above-average grocery convenience purchases, including ready-to-eat muffins, energy bars, and bottled coffee drinks. Managing Business segment's highest-ranking category at almost three-and-a-quarter above average is dining at Friendly's, an all-American burger and ice cream restaurant chain. However, this group does find the time and money to travel, even internationally. In media choices, they rank highest for a wide selection of radio formats, from all-news, to jazz, to alternative music.

## C2

Urban Cliff Dwellers

# Managing Business

## Consumption Examples

### Household

Grocery warehouses  
Pasta machines  
Espresso makers  
Imported wines  
Ready-to-eat muffins

### Personal Life

Standard-size cars  
AAA memberships  
Personal computers: \$1,000 - \$1,499  
35mm auto-focus cameras  
L.L. Bean mail order

### Leisure Activities

Country club memberships  
Museum visits  
Foreign travel:  
\$3,000- \$6,000  
Downhill skiing  
Golf

### Media Selections

2+ Sunday newspapers  
Airline magazines  
Golf channel  
Classical radio  
History books

## Demographic Overview

Managing Business neighborhoods are largely 30-somethings, but also have an above-average number of residents over 65-years-old. This demographic measurement no doubt contributes to these areas' slightly below-the-national-average percentage of families with children and slight up-tick in widows and widowers. As a result, it's easy to imagine that the younger residents may help the older ones with small home repairs; while the older residents may water plants when their younger neighbors go on vacations. Naturally, this demographic impacts the areas' higher-than-average level of social-security income. This, combined with an on-average level of salaries from middle-class white-collar jobs, and a slightly higher level of interest/dividend income, puts residents in Managing Business areas at a comfortable \$50,000 and \$60,000 income range. For those still in the workforce, the above-average occupation categories include: office administration, protective services, and repair services. As a group, these Urban Cliff Dwellers have some minimal level of college education.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$50k - \$70k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**

## Preference Overview

A comfortable, well-kept home, modest vehicles, and a few traditional leisure activities are the consumption characteristics of Managing Business neighborhoods. Even though these segments are home to a relatively younger demographic, these 30-somethings tend toward traditional lives of moderation in all areas, including traveling, eating out, and grocery purchases. Of all the items measured, these segments have the most above-average rankings in home care. This speaks volumes, declaring that they value home and hearth, and spend their money wisely. As a testament to their hard-working-with-children lifestyles, their food preferences tend toward grab-and-go with several rankings in fast-food restaurants and above-average grocery convenience purchases, including ready-to-eat muffins, energy bars, and bottled coffee drinks. Managing Business segment's highest-ranking category at almost three-and-a-quarter above average is dining at Friendly's, an all-American burger and ice cream restaurant chain. However, this group does find the time and money to travel, even internationally. In media choices, they rank highest for a wide selection of radio formats, from all-news, to jazz, to alternative music.



# Nest Builders

## Consumption Examples

### Household

- Portable radio/tape players
- Home theater systems
- Interior house painting

### Personal Life

- Baby bathtubs
- Children's cold medicine
- Weight loss remedies
- Sandals
- Trucks

### Leisure Activities

- Coin collecting
- Fresh water fishing
- T.G.I. Friday's
- Outback Steakhouse
- Home delivery: fast food

### Media Selections

- Sunday newspapers
- Nike at Night channel
- Cartoon Network
- Weather Channel
- Country radio

## Demographic Overview

Nest Builders are a fairly average bunch of 30-year-old Americans. In fact, their most notable feature is their very average-ness. They are home to traditional families with children of all ages. These Urban Cliff Dwellers as a group have high-school degrees, with some smattering of college education. They earn their money by working at traditional middle-class, white-collar jobs, such as repair services, production, transportation, construction, and office administration. These occupations pay their incomes, which are in the \$30,000s and \$40,000s. It's easy to assume that the advertising campaigns of many of today's nationally retailers are aimed at this Jack-and-Jane-average demographic.

## Preference Overview

Within the average Urban Cliff Dweller category, the most average segment is the Nest Builders. However, they are above-average when it comes to family matters: Nest Builders are all about family. This shows itself in several ways, including their tendency to own home theater systems and eat at higher-priced family restaurants. To ensure a comfortable family life, they exhibit a traditional bent in most purchases, such as choosing domestic-made vehicles and traditional family media selections, such as the Cartoon Network, TV Land, and the Disney Channel. These media choices, along with high-rankings on children's furniture and equipment, children's cold medicine, and their highest-ranking line-item (baby bathtubs) at nearly one-and-a-half-the-national-average, point to the fact that these 30-year-old residents are focused on raising children. This likely explains a low-ranking on sports and leisure activities. Their activities lean towards the low-energy variety such as coin collecting and fresh-water fishing. High-ranking travel is non-existent for Nest Builders neighborhoods. Clearly, these segments are home to candidates for modest purchases that bring value to their family lives.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**

# C4

Urban Cliff Dwellers

## Gainfully Employed

### Consumption Examples

#### Household

Space heaters  
Deep fryers  
Separate freezers  
Children's packaged dinners  
Remodel bathrooms

#### Personal Life

Men's t-shirts  
Canvas shoes  
Buicks  
Mini vans  
Motorcycles

#### Leisure Activities

Trips to North Central U.S.  
Bars & nightclubs  
Collect figurines  
Auto racing: attend  
Boating

#### Media Selections

Self-help books  
Women's Entertainment channel  
Classic rock radio  
Country radio  
Sports events: radio

### Demographic Overview

True to their Urban Cliff Dwellers category, Gainfully Employed neighborhoods are distinguished by a dominant age range in the 30s. But they are not entirely generationally homogenous, because they are also home to an above-average number of 65-plus-year-olds. This fact speaks to their slightly-less-than-average percent of children in their largely two-adult families. This fact also gives these areas an average income from wages and salaries, as well as a somewhat higher-than-average income from retirement/social security. For those who are still working, their primary occupations are production, repair services, transportation, office administration, and healthcare support. The salary range for Gainfully Employed is \$30,000s to \$40,000s.

### Preference Overview

Gainfully Employed neighborhoods are average. This is apparent since among their high-ranking vehicle purchases are motorcycles. Their other vehicle choices, namely domestically made cars and trucks, belie their desire to not quite give up their youthful natures. Also revealing is their above-average attendance at bars, nightclubs, country music performances, and auto races. Yet, afterwards you'll likely find them dining at all-American restaurants and fast food chains grabbing a burger or a stack of pancakes. These segments' highest-ranking line-item is grocery shopping at Giant Eagle, at over three-times-the-national-average. Another dichotomy of this niche is that they are likely to own over four television sets, yet mainly watch sports events, rather than participate in sports. If they have energy for physical activity, it's likely do-it-yourself home improvements, like replacing faucets or carpeting, or playing video games. When they travel, it's likely to be domestically, such as to a national park. Other high-ranking media choices are radio programs, especially classic rock.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**



# Strapped

## Consumption Examples

### Household

- Pressure cookers
- Deep fryers
- Tomato and vegetable juices
- Packaged pasta salads
- Meat snacks

### Personal Life

- Work boots
- Chevrolets
- Trucks
- Denture cleaners
- Depression remedies

### Leisure Activities

- Hardee's
- Dairy Queen
- Video games
- Pro wrestling

### Media Selections

- Hunting and fishing magazines
- Hallmark Channel
- Country Music Television
- Country radio
- Horror videos

## Demographic Overview

Strapped neighborhoods, which consist of 30-year-olds (some with kids) and a smattering of retirees, are the financial strugglers of the Urban Cliff Dwellers category. A reason is likely their low education level. They have a higher-than-average number of residents without high-school degrees. Plus, this group subsists on less than \$30,000-a-year, which they earn from a combination of both wages and public assistance. The older residents are naturally already dipping into social security. They are the only segment in this category with statistically significant measurements in the blue-collar occupational category. Their occupations vary across the traditional blue-collar range, with a particularly large number in the production industries. Other common occupational areas are repair services, construction, grounds maintenance, food preparation, and healthcare support. Strapped residents' no-frills shopping strategy probably includes keeping a sharp eye out for sales on the basic necessities of life.

- Median Age **30s**
- Family Status **Married**
- Household Income **\$30k or less**
- Urbanization **Urban**
- Education **High School**
- Occupation **White and Blue Collar**

## Preference Overview

When you tighten your belt on a regular basis, it's easy to understand that you'd often want easy and inexpensive entertainment — such as daytime television programming and video games, which are two of Strapped residents' top-ranking activities. High-ranking grocery purchases also point to a life of all-work-and-little-play, since they lean heavily toward convenience items. Food choices lean towards the cheap and convenient, including canned stews, frozen dinners, and pizza mixes. Their highest-ranking listing at over two-and-three-quarters-the-national-average is shopping at IGA grocery stores. They rank particularly low on computers and travel. Owing to the fact that some older residents live amongst these 30-year-olds is a high-ranking in denture cleaners and hypertension remedies. Their highest-ranking reading choice is hunting and fishing magazines. All indications point to the fact that Strapped households look for two constants when making purchases: low cost and convenience.



# Seasoned Urban Dwellers

Urban neighborhoods predominately home to working-class, mid-to-late-40-somethings, plus a high percent of residents who are 65-plus.

## Defining Characteristics



## Segments

- D1** [Gray Eminence](#)  
Gray Eminence segments are solid middle class neighborhoods with an aging population, median age of 40, and fewer children.
- D2** [Fall Years](#)  
Fall Years segment is characterized by residents in their mid-to-late 40s and a growing percentage of 65+, getting by on Social Security and retirement accounts.
- D3** [Still in the Game](#)  
Still in the Game residents are in their 40s or older and struggle financially.



## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Gray Eminence</i>	Urban	Married	Little to no presence of children	40s
<i>Fall Years</i>	Urban	Married	Little to no presence of children	40s
<i>Still in the Game</i>	Urban	Married	Little to no presence of children	40s

## Education and Occupation

Segment Name	Education	Occupation
<i>Gray Eminence</i>	Vast majority have a high school degree	White collar
<i>Fall Years</i>	Vast majority have a high school degree	Mixed white and blue collar
<i>Still in the Game</i>	Most have a high school degree	Blue collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Gray Eminence</i>	Majority are employed	Moderately dependent on Social Security or assistance	\$50k - \$70k
<i>Fall Years</i>	Majority are employed	Moderately dependent on Social Security or assistance	\$30k - \$50k
<i>Still in the Game</i>	Most are employed	Heavily dependent on Social Security or assistance	\$30k or less

## Demographic Overview

Neighborhoods classified as Seasoned Urban Dwellers rank as predominately home to working-class mid-to-late-40-somethings. But they also have a high percent of residents who are 65-plus, making them a generationally mixed environment. While the majority of these households have the traditional composition of married-couples-with-children, they also have their fair share of single people and a growing number of retirees, who have most likely raised their own families in these same urban stomping grounds.

With their mature years in full swing and a larger number of households without children, citizens in Season Urban Dwellers domains are likely to be focused on planning for retirement, assuming they aren't already there. However, a significantly higher-than-national-average number of residents are already in their retirement years. Plus, this percent is likely to increase as the residents continue to age.

The three urban neighborhood segments in this category demonstrate classic parallels of America's aging middle-class: Namely, those with more education rank higher in middle-class, white-collar occupations; while those with less higher education rank higher in traditional blue-collar, low-paying jobs. This speaks to this category's wide-ranging income levels and sources of income. Seasoned Urban Dwellers earn from below-\$30,000 to the \$60,000s. Plus, they draw income from several sources, including salaries, interest/dividend, social security/retirement accounts, and public assistance.

Of the three segments in the Seasoned Urban Dwellers category, Gray Eminence earn the most (\$50,000s to \$60,000s), Fall Years earn less (\$30,000s to \$40,000s), and Still in the Game earn the least (less than \$30,000). True to their gradually descending income levels, these segments demonstrate an corresponding increased level of public-assistance income: Gray Eminence ranks far below the national-average; Fall Years fall near-average, and Still in the Game ranks significantly above-average. Planning for their impending retirement years may be more difficult for residents of Still in the Game neighborhoods, since they are already relying more on more public-assistance than residents of the two other segments.

## Preference Overview

The three Seasoned Urban Dwellers segments are a cross-sectional view of aging in American — in particular, revealing how aging affects our lifestyles depending on your financial status. Gray Eminence residents enjoying the quintessential high-quality older lifestyle, reaping what they have sown after years of hard work at white-collar jobs. Fall Years are measurably less comfortable, eschewing typical activities for a simple, convenience-oriented lifestyle. Meanwhile, the lifestyles of Still in the Game occupants are fairly bleak, with little to look forward to except daytime television.

### **D1** Gray Eminence

These residents have both the time and money to enjoy themselves for the rest of their lives. Unlike the other two segments in this category, these citizens' interests include traveling domestically and abroad, belonging to religious and charitable organizations, and gardening and refinishing furniture. They also surf the Internet, proving they are still willing to keep up with modern times, unlike their Seasoned Urban Dwellers neighbors, who do not rank at all on computers or Internet activity. While they enjoy a variety of media, including TV, they are not parked in front of their television sets like Still in the Game residents are.

### **D2** Fall Years

Most notable in the Fall Years segment is that the residents specifically noted that they do not travel for personal reasons. They also do not tend to purchase clothing, home repairs, appliances, or computer equipment. Yet, they are more active in automotive purchases, watching sports, and engaging their minds in activities, such as crossword puzzles and reading newspapers, than their Still in the Game neighbors.

### **D3** Still in the Game

These residents rank well below-average in most areas. Out of necessity, they are likely very careful with their money, only spending it on the basics of life. Their primary enjoyment comes from watching TV while kicking back in their recliners.

Media choices of the three segments differ greatly. Gray Eminence members show the greatest range, with newspapers, fraternal organization magazines, the Game Show Network, and sports radio among their top picks. By choice or circumstance, Fall Years residents have a narrower media selection, preferring mainly newspapers, early morning talk shows, and family-oriented videos. Still in the Game are predominately in front of their televisions for general daytime program watching. For variety, they like to listen to country radio.

# D1

Seasoned Urban Dwellers

## Gray Eminence

### Consumption Examples

#### Household

Electric perk coffee makers  
Bread crumbs and coating mixes  
Pretzels  
Cat treats  
Home insulation

#### Personal Life

Women's skirts  
QVC mail order  
Flowers  
Oldsmobiles  
Baby ointments

#### Leisure Activities

Furniture refinishing  
Fraternal order member  
Atlantic city gambling  
Religious club memberships  
Gardening

#### Media Selections

Romance novels  
Cookbooks  
Game Show Network  
Do-It-Yourself Network  
Sports Radio

### Demographic Overview

The median age of Gray Eminence neighborhoods is 40-years-old, but their residents are aging. In fact, they already house a significantly high number of retirees. While the highly urban Gray Eminence areas are right-on-average with traditional married couples, they have fewer children than average. They also have a high (and likely growing) number of widows and widowers. These middle-class, white-collar neighborhoods in the Seasoned Urban Dwellers category have an average level of college-educated residents. This speaks to their average-level of denizens employed in middle-class management and professional occupations, along with the traditional service-industry occupations. Their working-class status has put them in a comfortable \$50,000s to \$60,000s income range, the sources of which include salaries, interest/dividends, and social security/retirement income. It's easy to picture these residents gracefully living life throughout their advancing years.

### Preference Overview

Growing older in America has rarely looked as good as it does in Gray Eminence neighborhoods. Residents in these segments have lived good lives and are reaping the rewards as they age. They now have both the time and money to enjoy their interests. These citizens' wide-ranging interests include traveling domestically and abroad, belonging to religious and charitable organizations, and gardening and refinishing furniture. They also continue to take good care of their well-equipped homes through improvements such as adding insulation and gutters. They take equally good care of their bodies through regular doctor visits, purchases of health remedies, playing golf, and having sufficient health insurance coverage. But Gray Eminence also enjoy regular indulgences such as coffee, pretzels, and visits to family restaurants, like the Big Boy chain, their highest ranking line-item at three-and-one-quarter-above-the-national-average. These consumers are likely to be moderately tech-savvy, since they rank high in some computer purchases and Internet surfing. They are also likely to watch a variety of TV shows, read widely, listen to all-talk radio, or watch classic movies.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$50k - \$70k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**

## D2

Seasoned Urban Dwellers

# Fall Years

## Consumption Examples

### Household

Recliners  
Diet soft drinks  
Canned chicken  
Heavy-duty hand cleaners  
Baby rattles

### Personal Life

Catalog mail orders  
Denture cleaners  
High-blood pressure remedies  
Standard-size vehicles  
Trucks

### Leisure Activities

Crossword puzzles  
Music performances  
Indoor gardening and plants  
Motorcycle racing: TV  
Rodeo: TV

### Media Selections

Health magazines  
Superstation WGN  
Country Music Television  
Early morning talk shows  
Family and children videos  
History books

## Demographic Overview

Fall Years neighborhoods are home to residents who are working hard to make ends meet. Or, conversely, they have their working years behind them and are relying on social security and retirement income to retain their mix of middle-class, white-collar and blue-collar, highly urban lifestyle. With an annual income range in the \$30,000s and \$40,000s, these Seasoned Urban Dwellers have to make every penny count. Fall Years dwellers are still predominantly in their mid-to-late-40s, but the areas also have a higher-than-average percent of 65-plus-year-olds. This explains the growing percentage of income from social security/retirement accounts. It also speaks to a significantly higher-than-average number of widows and widowers, and their slightly lower-than-average number of households with children. This group measured an average level of college, perhaps attaining two-year technical degrees to obtain their jobs in fields such as healthcare, protective services, and office administration. The blue-collar brethren among them have jobs in production, transportation, and repair services, among other traditional manual-labor jobs.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White and Blue Collar**

## Preference Overview

A classic image of old age in America includes declining health and living on a shoestring. Fall Years households are the epitome of this side of aging in America. Their high-ranking items include health remedies, doctor visits, and value-priced restaurants. They rank high in television sets, often having three in their homes, and watching television. In fact, all preferred leisure activities are of the low-key variety, such as crossword puzzles and tending to indoor plants. Their purchases of appliances, electronics, and home care items are low, and computer equipment purchases are well-below average. They specifically cite "not traveling at all for personal reasons," which also speaks to living on a budget. When they do get out of the house, they are likely to attend a high-school sports events or stop at Long John Silvers for a fish dinner, which is their highest ranking item at one-and-three-quarters-times-the-national-average. At home, they lean towards convenience food, like canned chicken and no-bake cakes. When they travel around town, it's usually in a standard-size vehicle, truck, or minivan.

## D3

Seasoned Urban Dwellers

# Still in the Game

## Consumption Examples

### Household

Stacked washer/dryers  
Espresso  
Scotch Whiskey  
Energy bars  
House cleaning services

### Personal Life

Men's sports jackets  
Women's blazers  
Imported vehicles  
Apple computers  
Long-term care insurance

### Leisure Activities

Foreign vacations  
Museums  
Painting and drawing  
Auto shows  
Weightlifting

### Media Selections

The New York Times website  
Read online blogs  
BBC America channel  
Public radio  
Foreign videos

## Demographic Overview

Still in the Game segments struggle the most financially among the Seasoned Urban Dwellers category. This explains their higher reliance on public-assistance income to keep their heads above water and supplement their median annual incomes, which are less than \$30,000. It also speaks to their lower level of education: a higher-than-average number of residents do not have high school degrees. These citizens' occupational levels also reflect their higher-than-average rankings in low-income, blue-collar jobs. They rate particularly high in the transportation, production, and healthcare support industries. Still in the Game sectors are also home to a higher-than-average number of workers in food preparation, building maintenance, repair services, and construction. While 40-years-old is the median age group, Still in the Game areas are also aging: they rank significantly higher-than-average in 65-plus residents, many of whom are also widowed. The younger residents tend to be married-with-children, and their kids span from babies to teenagers.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

Residents of Still in the Game neighborhoods are the segments of America that we rarely see, for one good reason: They rarely get out and about in the community. Due to an advanced age, a lack of money, or little energy due to age or exhaustion from work, they are not out spending money or participating in activities. In fact, two high-ranking areas speak volumes about their lifestyles: recliners and daytime television programs. Their highest-ranking line item is Saturday afternoon television watching, at over one-and-a-half-times-the-national-average. Further telling is the fact that Still in the Game segments have no above-average rankings on leisure activities, travel, sports, or eating out. It's highly likely that their only high-ranking vehicle, a truck, is used to get back and forth from their small homes to their blue-collar jobs. When they do get to the grocery store, they prefer convenience foods like instant potatoes, dinner mix kits, and frozen orange juice. They appear to spend very little time or money taking care of their homes or aging bodies.



# Thriving Alone

Neighborhoods distinguished by a large number of residents who are flourishing in solitary, highly urban, high-income lifestyles.

## Defining Characteristics



## Segments

- E1** **Gurus**  
Gurus are 40+, single, college educated, with white-collar careers, \$50,000-\$60,000 in income plus investment income.
- E2** **Wizards**  
Wizards are a younger version of Gurus, single, educated with professional careers, living an urban lifestyle.
- E3** **Apprentices**  
Apprentices are 20-somethings--single, educated, with professional careers and earning a good income.



## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Gurus</i>	Urban	Single	Little to no presence of children	40s
<i>Wizards</i>	Urban	Single	Little to no presence of children	30s
<i>Apprentices</i>	Urban	Single	Little to no presence of children	20s/low 30s

## Education and Occupation

Segment Name	Education	Occupation
<i>Gurus</i>	Vast majority hold a 4-year degree	White collar
<i>Wizards</i>	Vast majority hold a 4-year degree	White collar
<i>Apprentices</i>	Vast majority hold a 4-year degree	White collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Gurus</i>	Majority are employed	Some income generating assets	\$50k - \$70k
<i>Wizards</i>	Majority are employed	Some income generating assets	\$50k - \$70k
<i>Apprentices</i>	Majority are employed	None	\$50k - \$70k

## Demographic Overview

One of the unique features of modern American life is the increase in the number of people who are living alone— and liking it. Today living alone no longer carries the stigma it once had in past decades, when a more traditional family-with-children standard ruled society. Today single adults revel in their aloneness: Creating lifestyles of their own design, working long hours at careers they love, enjoying their free-time in pursuit of their specific interests, and making purchases that satisfy their specific preferences. This presents an important phenomenon for retailers.

Granted, not all people who are living alone are doing so by choice. Circumstances such as divorce or the death of a spouse play a role in some people's single status. Yet, today a growing number of people are single-by-choice and many of the people who've become single-by-circumstances are finding that they enjoy it, and so are choosing to stay single. And you'll find a lot of these people living in highly urban, high-income Thriving Alone neighborhoods — which include Gurus, Wizards, and Apprentices.

The three Thriving Alone segments are distinguished by a large number of residents who are flourishing in solitary highly urban lifestyles — enjoying relatively high income levels, college educations, and professional careers in, for example, white-collar management and financial operations. These neighborhoods measure nearly two-times-the-national-average in single households and much lower-than-average levels of households with children. With medium incomes in the \$50,000s and \$60,000s and few dependents, it's easy to imagine these neighborhoods characterized by signs of highly disposable income — such as high-end cars, comfortable dwellings, plush furnishings, and designer-label clothing.

While characterized as a group by their single status, high incomes, educations, and occupations, the three Thriving Alone neighborhood segments differ primarily in age. Gurus are the elders of the group, with a median age range in the 40s and a relatively high percent of people over 65. Wizards are the home bases of the single 30-somethings of this category. Apprentices are the playgrounds of singles in their 20s and low-30s.

## Preference Overview

The standout features of the three Thriving Alone segments are computer purchases, online activity, and traveling. These dominant selections speak to the two primary demographic variables of Thriving Alone neighborhoods: They are well off and they are not married. Singledom is well and thriving in these segments. Sellers of high-end product categories will find ready and willing candidates among these residents, who have sophisticated tastes in everything from beverages (super premium beer and imported wines), computers (Apple), and media choices (public radio, nytimes.com, and foreign videos).

### **E1** Gurus

The mature status of these segments is clear in several aspects of their lives, including their greater investment activity, low incidence of fast food and family restaurant dining, and online shopping choices.

### **E2** Wizards

These segments hold their own in the middle of their older and younger Thriving Alone neighbors. For example, they watch more television than Gurus and eat out more than Apprentices.

### **E3** Apprentices

These young professionals work hard and play hard — at rock concerts and pool halls, and on national and international vacations.

Residents of this on-the-go lifestyle category no doubt have nice homes, but do not spend as much on remodeling as family-centered neighborhoods do. While the youngsters of the group, Apprentices, are still purchasing furniture to outfit their abodes, the other two segments are largely only spending on housecleaning services. Apprentices are also still in the stage of outfitting their kitchens, although they tend to eat out at a variety of family and fast food restaurant chains. While Gurus most likely own a luxury-size imported vehicle, Wizards might own a station wagon, and Apprentices are more likely to own a sub-compact car.

While media selection for this category leans towards the upscale, Apprentices show their youthfulness in their high-ranking choices: Alternative radio, VH1 and MTV television programming, and science fiction videos. Gurus' more mature media choices include: two or more daily newspapers, the BBC America channel, women's fashion magazines, and public radio. Wizards' media selections lean towards the Independent Film Channel, Sundance channel, women's fashion magazines, Internet books, and all-news radio. All groups enjoy a good foreign video now and then.



# Thriving Alone Gurus

## Consumption Examples

### Household

- Stacked washer/dryers
- Espresso
- Scotch Whiskey
- Energy bars
- House cleaning services

### Personal Life

- Men's sports jackets
- Women's blazers
- Imported vehicles
- Apple computers
- Long-term care insurance

### Leisure Activities

- Foreign vacations
- Museums
- Painting and drawing
- Auto shows
- Weightlifting

### Media Selections

- The New York Times website
- Read online blogs
- BBC America channel
- Public radio
- Foreign videos

## Demographic Overview

Gurus may very well be among the leaders of the going-it-alone-and-loving-it phenomenon that has emerged in America's urban areas over the past few decades. After all, they are the elder statesmen (and women) among the three Thriving Alone segments. Gurus median age is in the 40s, but they are also home to nearly twice-the-national-average of 65-plus residents. Therefore, quite logically, these areas are home to the trailblazers for younger generations of happy singles. Gurus tend to be single widows and widowers, but a higher-than-average number have also never been married. If Gurus did help to make this lifestyle attractive, there are good reasons why: Their median income is in the more-than-comfortable \$50,000s and \$60,000s, they are college educated, and they have white-collar careers predominantly in management professions. What's more, even with a large number of 65-plus residents, Gurus segments are not pulling a correlatively high level of income from retirement/social security. This could mean they like their jobs and so are continuing to work into traditional retirement years. They are earning an above-average level of income from interest/dividends, which makes them smart investors as well as dependent-free consumers. You might expect to find Gurus eating many meals in fine restaurants and splurging on ultra-luxe vacation resorts.

Median Age  
**40s**

Family Status  
**Single**

Household Income  
**\$50k - \$70k**

Urbanization  
**Urban**

Education  
**College**

Occupation  
**White Collar**

## Preference Overview

When it comes to spending, Gurus are the masters of the good life. Among their high-ranking selections are imported vehicles, high-end alcoholic beverages, and an array of computer equipment at home and at work. Computers, most likely Apples, are so central to Gurus' lifestyle that they spend a lot of time online, including making purchases and investing. Gurus rank relatively low on family and fast food restaurants, suggesting they might prefer more high-end dining. Gurus' media choices lean more towards reading and radio than watching television. In fact, Gurus highest-ranking item is The New York Times website at over three-and-a-half-times-the-national-average. Other reading selections are women's fashion, travel, and airline magazines, and Internet, history, and biography books. Radio choices cover a diverse spectrum, including all-news, jazz, classical, and alternative. When they do watch television, selections include BBC America, Bravo, and tennis programs. They also watch foreign videos. Leisure activities for Gurus cover a lot of ground — from museums, to auto shows, to rock music events, to exercising. They also have the time and money to spend on international and domestic travel.

## E2

## Thriving Alone Wizards

### Consumption Examples

#### Household

Espresso makers  
Scotch whiskey  
Imported tableware  
Convection ovens  
Housekeeping services

#### Personal Life

Personal computers  
Clothing: over \$2,000  
Dermatologist  
Vehicles: \$40,000+  
Charitable organizations

#### Leisure Activities

Country club  
memberships  
Museum visits  
Foreign travel:  
\$3,000- \$6,000  
Downhill skiing  
Golf

#### Media Selections

2+ Sunday newspapers  
Airline magazines  
Golf channel  
Classical radio  
History books

### Demographic Overview

What could be better than being in your 30s, having a college degree and a professional career, having no children, and earning in the \$50,000s and \$60,000s? Apparently, the cherry on top of this scenario for residents of the highly urban Wizards neighborhoods is having all that plus being single. These segments, which are in the urban Thriving Alone category, are dominated by 30-something single people, who are alone mainly because they've either never been married or they are divorced. These neighborhoods measure at higher-than-twice-the-national-average in non-family households. Indeed, you won't find many children or people in their retirement years among the Wizards. What you will find is a relatively youthful group that enjoys their relatively high incomes from salaries earned in white-collar management and professional careers. These residents also earn a slightly higher-than-average level of income from interest/dividends and self-employment income — indicating that there are many smart investors and entrepreneurs (and no doubt savvy spenders) among the inhabitants. After a hard-charging 9-to-5 workweek, Wizards likely bust out on the weekends to spend their time reveling in child-free entertainment and spend their money enjoying their independent lives.

Median Age  
**30s**

Family Status  
**Single**

Household Income  
**\$50k - \$70k**

Urbanization  
**Urban**

Education  
**College**

Occupation  
**White Collar**

### Preference Overview

High-end living is alive and well in Wizards neighborhoods. Like their Gurus brethren these residents have sophisticated tastes —from beverages, to media selections, to computer equipment. For example, high-ranking beverages include Scotch whisky, imported wines, and champagne; their preferred computer is Apple; and media selections lean towards PBS television, public radio, airline magazines, and foreign videos. In fact, this segment's highest-ranking item is readership of The New York Times website. But despite a long list of high-ranking computer purchases and online activities, this group also ranks high on activities outside of the home, such as leisure pursuits from museums to movies; sports participation from yoga to backpacking; and traveling from Italy to Hawaii. These on-the-go 30-year-olds will even stop at fast food restaurants occasionally for burritos or donuts. They rank nearly equally on media selections, with a few more high-ranking reading choices, such as women's fashion, airline, and travel magazines. Wizards only high-ranking home-related purchase is for housekeeping services, suggesting they are too busy to fuss with home and hearth.



Thriving Alone

# Apprentices

## Consumption Examples

### Household

- Electric blenders
- Barbeque equipment
- Super premium domestic beer
- Imported wines
- Energy bars

### Personal Life

- Running clothing
- Men's designer jeans
- Victoria's Secret mail order
- Sub-compact cars
- Apple computers

### Leisure Activities

- Foreign plane trips: 3+
- Downhill skiing
- Yoga
- Rock music
- Adult education courses

### Media Selections

- The New York Times website
- MTV.com
- Science fiction books
- Alternative radio
- Foreign videos

## Demographic Overview

Sharing the spotlight in the illustrious emerging single-by-choice-or-circumstances demographic are the residents of the highly urban Apprentices neighborhoods. These areas are home to the youngest residents of the Thriving Alone category. They are dominated by single people in their 20s and low-30s without children, who are living alone primarily because they've never been married. In fact, Apprentices rank at almost three-times-the-national-average in non-family households. Owing to their young age, it's too early to tell if the Apprentices dwellers will remain single; but for now they are living the good life with incomes in the \$50,000s and \$60,000s. You can imagine this group being able to, on a whim, drop off their briefcases in their well-decorated homes and take off for a weekend at the shore or on the slopes. These overridingly college-educated residents generate income from white-collar management and professional occupations. They earn less from interest/dividends than other Thriving Alone sectors, but this will likely change as the residents mature.

Median Age  
**20s/low 30s**

Family Status  
**Single**

Household Income  
**\$50k - \$70k**

Urbanization  
**Urban**

Education  
**College**

Occupation  
**White Collar**

## Preference Overview

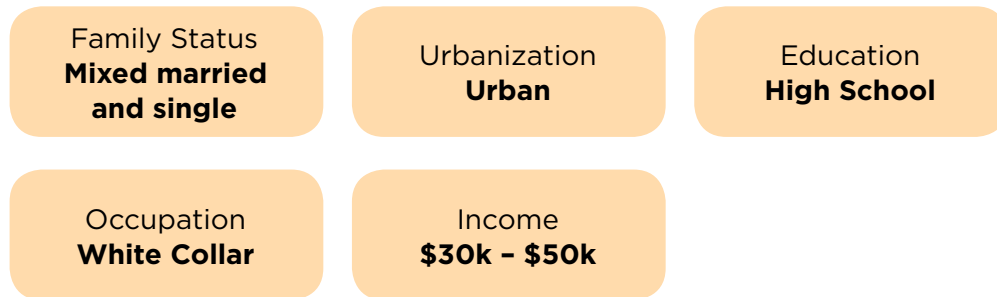
There are several clues that these segments are young and have plenty of money, including their top media selections (VH1 television and alternative radio), their leisure activities (rock concerts and playing pool), and their many high-ranking travel excursions (multiple international and domestic trips). Indeed, Apprentices residents clearly have the money and time to enjoy an active life to the fullest. Like their Thriving Alone neighbors, they have a propensity for computers, Internet activity, and traveling. Unlike Gurus and Wizards, they show more activity in video rentals (foreign, classics, and science fiction) and family and fast food dining. In fact, their highest-ranking line item is eating at the Au Bon Pain fast food sandwich chain, ranking nearly four-and-a-quarter-times-the-national-average. However, they must also be planning to cook at home, owing to their many purchases of kitchen tools, like ovenware and blenders. Another distinction of this younger set is their propensity for compact-size vehicles. When on vacation, Apprentices like to fly to Italy, the Northeast U.S., and other foreign and domestic locales.



# Going it Alone

Urban neighborhoods that are a testament to the opportunities available to Americans who, even without higher educations, enjoy comfortable lives alone.

## Defining Characteristics



## Segments

- F1** **Hard Act to Follow**  
The Hard Act to Follow segment is urban, single, 30-somethings earning \$30,000-\$40,000 and no children.
- F2** **S\* Seeks S\***  
The S\* Seeks S\* is an urban segment characterized by young, single residents earning \$30,000-\$40,000 living in non-family households.
- F3** **Solo Acts**  
Solo Acts are a young, urban and single segment, never married or divorced. Many of the households have children.
- F4** **Making Ends Meet**  
The Making Ends Meet segment has a median age of 40, single due to divorce or widowed, and some children, working hard to make ends meet.



## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Hard Act to Follow</i>	Urban	Mixed married and single	Little to no presence of children	30s
<i>S* Seeks S*</i>	Urban	Mixed married and single	Little to no presence of children	20s/low 30s
<i>Solo Acts</i>	Urban	Mixed married and single	Most households have children	20s/low 30s
<i>Making Ends Meet</i>	Urban	Mixed married and single	Children present, very small families	40s

## Education and Occupation

Segment Name	Education	Occupation
<i>Hard Act to Follow</i>	Vast majority have a high school degree	White collar
<i>S* Seeks S*</i>	Vast majority have a high school degree	White collar
<i>Solo Acts</i>	Vast majority have a high school degree	White collar
<i>Making Ends Meet</i>	Vast majority have a high school degree	White collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Hard Act to Follow</i>	Majority are employed	None	\$30k - \$50k
<i>S* Seeks S*</i>	Majority are employed	None	\$30k - \$50k
<i>Solo Acts</i>	Majority are employed	None	\$30k - \$50k
<i>Making Ends Meet</i>	Majority are employed	Moderately dependent on Social Security or assistance	\$30k - \$50k

## Demographic Overview

The United States has become known around the globe as a nation with a particularly unique demographic — successful singles. Few other nations have as many single adults and single-parent families with middle-class-income levels who are living alone. Many experts speculate as to why, but certainly reasons contributing to this trend include a combination of a stronger-than-average independent streak and a higher-than-average divorce rate. Both factors presumably contribute to the growth across the country of today's highly urban Going it Alone neighborhoods.

Another factor that may be at play in the rising single status of many urban segments is opportunity. Certainly the U.S. has long been a land of opportunity for those willing to work hard. The Going it Alone segments are a testament to the opportunities available to Americans who, even without higher educations, can attain good white-collar jobs and decent salaries —and who can live comfortable lives even though they are not in traditional two-adult households.

Besides their single-household status, Going it Alone segments share many other characteristics, including the fact that the residents are chiefly employed in white-collar jobs, they have incomes in the \$30,000s to \$40,000s, and they have high-school degrees, but very little college education. Overall, these residents are single for many reasons, including being divorced, widowed, and never married. These residences have fewer children than other segments. As a result, their modest, but comfortable, income in all likelihood stretches further than it would in multi-person households.

The differences among the four Going it Alone segments include: age, children, and the need for public assistance. Two groups have the youngest single residents: S\* Seeks S\* and Solo Acts, who are principally in their 20s and low-30s. Hard Act to Follow dwellers are in their 30s. Making Ends Meet residents are mainly in their 40s; but this segment is also home to a growing number of 65-plus-year-olds. Only Solo Acts and Making Ends Meet segments rank above-average in children, with Solo Acts ranking the highest. With a growing population of retirees, Making Ends Meet is the only segment with a significant level of income from social security and retirement.

Going it Alone

## Preference Overview

Like Thriving Alone segments, Going it Alone segments are single. But unlike Thriving Alone residents, Going it Alone singles are living modest lives with only a few luxuries. In fact, the common characteristic of Going it Alone segments is their propensity to live as well as possible despite their means. These residents are a true testament to finding opportunities for comfort and enjoyment no matter what their economic, education, age, and family status – whether it's through domestic travel, premium beer, rock concerts, or the occasional fast-food treat.

### **F1 Hard Act to Follow**

These households exhibit this truism through an active life of domestic travel, sports participation, fast food dining, and pet ownership.

### **F2 S\* Seeks S\***

These segments exhibit a lust for life and a possible desire to find a mate through activities such as playing pool and basketball, going to bars and rock performances, and playing video games and musical instruments.

### **F3 Solo Acts**

These residents enjoy modest activities, such as domestic travel and a variety of media selections.

### **F4 Making Ends Meet**

These households find occasional pleasure in premium domestic beer, fast-food treats, and the convenience of frozen main dishes.

Owing no doubt to age differences among residents living in the four Going it Alone categories, each one exhibits different tastes in music and other media. Hard Act to Follow residents listen to alternative and rock radio stations, watch the E! channel, and read mysteries. S\* Seeks S\* like to surf ESPN.com, read men's magazines and biographies, listen to alternative radio, and watch horror movies.

The youth culture is strong in the media choices of Solo Acts, including music magazines, VH1 TV, and rock radio stations. Making Ends Meet households have the most traditional media selections in this category, including mysteries, health magazines, children's books, and the TV Guide Channel.

**F1**

Going it Alone

# Hard Act to Follow

## Consumption Examples

### Household

AC window units  
 Imported wines  
 Whole coffee beans  
 Canned cat food  
 Canned dog food

### Personal Life

Men's dress slacks  
 Women's sweaters  
 Hondas  
 Internet: school or library  
 Cholesterol control remedies

### Leisure Activities

Museums  
 Beaches  
 Crossword puzzles  
 Casino gambling  
 Basketball: play

### Media Selections

E! channel  
 Comedy Central channel  
 Sci-Fi channel  
 Alternative radio  
 Mystery books

## Demographic Overview

Hard Act to Follow segments are highly urban areas with a predominantly single population in their 30s and without children. In fact, these Going it Alone areas weight in with a nearly 50-percent-above-average level of singles. The households are single for a variety of reasons, including slightly higher-than-average levels of divorce, widowhood, and non-marriage. This group has some college education and a median annual income level in the \$30,000s and \$40,000s. The source of income for these singles is predominately wages from white-collar jobs in occupations such as office administration, food service, sales, healthcare, and personal care. One might logically expect to find Hard Act to Follow residents willing to explore dating opportunities, but not sitting at home on weekends waiting for the phone to ring. Instead, they're likely enjoying a full life of leisurely mornings over coffee and a good book, and evenings at museums and nightclubs.

## Preference Overview

Hard Act to Follow residents live in the middle ground between the youthful 20s and the mature 30s. They appear to have one foot in each world in many of their purchase choices and lifestyle options. For example, while they rank high on going to nightclubs and casinos, they also rank high on going to museums and domestic trips to visit their relatives and friends. Even though there are few children in the households in these segments, Hard Act to Follow residents have pets as shown by their high-ranking purchase of cat and dog food. They also exhibit other lifestyle dichotomies such as enjoying donuts and baking, but also seeking out diet control products, such as low-carb products. Their activities range from the sedentary (crossword puzzles) to active (playing basketball). They make economical automotive choices, including sub-compact vehicles. True to form, their media choices span the youthful to the mature, ranging from alternative radio (their highest-ranking item at over one-and-three-quarters-times-the-national-average) to the traditional choices such as the E! channel, daytime TV programming, and Internet books.

Median Age  
**30s**

Family Status  
**Mixed Married and Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**

## F2

Going it Alone

# S\* Seeks S\*

## Consumption Examples

### Household

Baby furniture & equipment  
Imported beer  
Liver sausage  
Laundries  
Money orders

### Personal Life

Sub-compact cars  
Acne ailments  
Dandruff remedies  
Internet: school or libraries  
Cellular phones

### Leisure Activities

Billiards/pool  
Rock music performances  
Bars/night clubs  
Zoos  
Video games

### Media Selections

Download music online  
Monster.com  
ESPN Classic channel  
Alternative radio  
Videos: horror

## Demographic Overview

S\* Seeks S\* neighborhoods are characterized largely by their 50-percent-higher-than-average level of singles who have never been married. Not only that, but they rank at more than two-times-the-average in non-family households. Some of the households in these highly urban areas have children, but only a few. Owing to their never-married status and relatively young age (20s and 30s), the people in this segment are in the market to change their single status into married-coupled-om. As a result, they may seek out free-time activities with groups of young adults. But they have not put their lives on hold until they find mates. Instead, they're likely to be spending equal amounts of time and money socializing and creating comfortable lifestyles. The residents have an average level of college education and median incomes in the \$30,000s and \$40,000s. In these Going it Alone neighborhoods, income is generated almost exclusively from salaries in white-collar occupations such as food preparation, maintenance, personal care, and healthcare. In fact, they measure at a 50-percent-higher-than-average level of food preparation jobs. Overall, they only show a slightly above-average level of income from public assistance.

Median Age  
**20s/low 30s**

Family Status  
**Mixed Married and Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**

## Preference Overview

A youthful perspective on life is evident in S\* Seeks S\* neighborhoods. Perhaps the fact that these young singles haven't yet taken on the responsibilities of married life is why they still feel free to enjoy pursuits such as playing pool and basketball, going to bars and rock performances, and playing video games and musical instruments. Yet, their lifestyle choices also show that they are slowly maturing. For example, they are just as likely to read a video game magazine as they are a men's magazine. While they are more likely to listen to alternative radio stations (their highest-ranking item at almost two-and-one-quarter-times-the-national-average), they are also likely to listen to oldies and variety radio. When they are online this group reads blogs, looks for employment, downloads music, and orders from ebay.com. Their position between youth and adulthood is also reflected in their health-related purchases, which include both acne cream and dandruff shampoo. Automotive purchases lean towards sub-compact models, beverage choices include imported beer, and restaurants tend to be fast food establishments. When they stay home to watch videos, they typically opt for horror flicks.

# F3

Going it Alone

## Solo Acts

### Consumption Examples

#### Household

- Grocery: Albertson's
- Frozen dinners
- Instant coffee
- Cat treats
- Laundry services

#### Personal Life

- Computer software
- Migraine remedies
- Dry eye remedies
- Internist visits
- Cellular phones

#### Leisure Activities

- Travel: West
- Travel: Northeast
- Baseball: attend
- Dunkin Donuts
- Jack in the Box

#### Media Selections

- Music magazines
- Black Entertainment TV
- ESPNews channel
- Rock radio
- Family videos

### Demographic Overview

Solo Acts are urban neighborhoods with relatively young single populations, but with an over-50-percent-higher-than-average number of divorced residents. These 20- and 30-year-olds also have more children than other Going it Alone segments. Some of these residents are single due to the death of a spouse or because they've never been married. Whatever the reason, the households tend to be single females or males with some kids to take care of. With only a little college education and incomes in the \$30,000s and \$40,000s, it's not difficult to imagine this group struggling to make ends meet. They may, in fact, rely on family members and friends for a Friday night supper or weekend splurge at a fast food restaurant to ease their struggle — all the while keeping their calendars clear for any dating opportunities. Incomes for this population are generated from a variety of white-collar jobs in food preparation, maintenance, healthcare, office administration, and personal care. They register a slight up-tick on the public assistance income measurement, which helps supplement their single-income households.

Median Age  
**20s/low 30s**

Family Status  
**Mixed Married and Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**

### Preference Overview

Solo Acts' single residents walk the tight wire between spending their money wisely and not going overboard. They rank above-average in a few lifestyle areas, including domestic travel to the West and Northeast U.S. They keep expenses down in other areas such as clothing, automotive, appliance, and fast food purchases. With some children in the single households, it's not surprising that Solo Acts' highest-ranking item is grocery shopping at Albertson's, at one-and-seventy-percent-times-the-national-average. But few purchases at the grocery rank above average, except for convenience foods like vegetarian frozen burgers, frozen main courses, and instant coffee. They also rank above-average in laundromat services. Residents in these segments have the means to have limited computer equipment in their homes and to own a pet, most likely a cat. Media choices for these single-parent households lean towards watching daytime television programs. Their young age is reflected in their choice of magazines (music) and radio stations (rock). To relax after a hard day at work, these residents are likely to watch a family movie online or attend a baseball game.

# F4

Going it Alone

## Making Ends Meet

### Consumption Examples

#### Household

- Baby mobiles
- Instant coffee
- Vodka
- Premium domestic beer
- Frozen main courses

#### Personal Life

- Televisions
- Denture cleaners
- Body powder
- Depression remedies
- Arthritis remedies

#### Leisure Activities

- Play cards
- Boxing: TV
- Dairy Queen

#### Media Selections

- Mysteries
- Health magazines
- Books: children's
- TV Guide Channel
- Bravo channel

### Demographic Overview

It's not always easy to be in your 40s, single-with-some-children, and earning in the \$30,000 to \$40,000 range. Making Ends Meet residents are the oldest of the Going it Alone urban neighborhood segments, and are the most financially stressed. In fact, while the median age is in the 40s, they also are home to nearly two-times-the-average in residents over 65 years of age. Owing to the aging population, their primarily single status is due to a combination of three factors: two-times-the-average level of widows and widowers, a 50-percent-higher level of divorcees, and a slightly higher-than-average level of people who have never married. These neighborhoods have an average level of college education. They earn \$30,000 to \$40,000 annually both from wages and retirement/social security. Those who are still working are employed in white-collar occupations such as food preparation, office administration, personal care, maintenance, and healthcare. One could see Making Ends Meet not happy about living alone, but rather working hard to make their singlehood as comfortable as possible.

Median Age  
**40s**

Family Status  
**Mixed Married and Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**

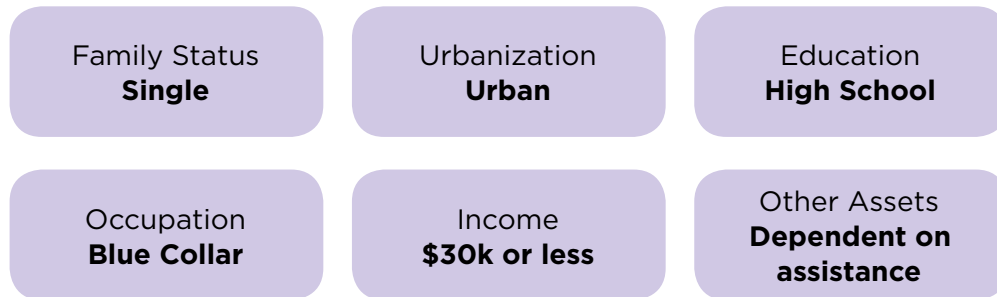
### Preference Overview

Finding comfort in the little things in life is the lifestyle of Making Ends Meet residents. These members of extreme paycheck-to-paycheck living might not be able to eat out regularly, but they do enjoy ice cream and burgers at fast food restaurants from time to time. While they can't afford going out to bars, they will drink vodka and premium domestic beer at home. They might not be able to afford sporting events, but they enjoy watching boxing on television and playing cards. They also enjoy television channels such as TV Guide and Bravo. While they don't read a wide range of reading material, they do enjoy a good mystery and health magazines now and then. They also spend extra money to watch their weight and health through low-fat and low-calorie food options, which suggests that they are looking out for their health as best as they can. Other high-ranking food items include frozen main courses and frozen vegetarian burgers. The highest-ranking item in Making Ends Meet households is laundry services, weighting in at nearly two-times-the-national average.

# Struggling Alone

Urban neighborhoods where the single residents with minimal education and many children are struggling alone financially.

## Defining Characteristics



## Segments

- G1 Urban Moms & Dads**  
Urban Moms and Dads are in their 20s with children and struggling to make ends meet in low paying, blue-collar jobs.
- G2 Apron Strings & Hard Hats**  
The Apron Strings & Hard Hats segment is made up of singles, many in their 30s, many with children, below average education and earning less than \$30,000.
- G3 Widows & Widowers**  
Widows & Widowers are older than others with an average age in the 40s but many are over 65, and their income is below \$30,000.



## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Urban Moms &amp; Dads</i>	Urban	Single	Most households have children	20s/low 30s
<i>Apron Strings &amp; Hard Hats</i>	Urban	Mixed married and single	Most households have children	30s
<i>Widows &amp; Widowers</i>	Urban	Mixed married and single	Children present, very small families	40s

## Education and Occupation

Segment Name	Education	Occupation
<i>Urban Moms &amp; Dads</i>	Most have a high school degree	Blue collar
<i>Apron Strings &amp; Hard Hats</i>	Most have a high school degree	Blue collar
<i>Widows &amp; Widowers</i>	Most have a high school degree	Blue collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Urban Moms &amp; Dads</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k or less
<i>Apron Strings &amp; Hard Hats</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k or less
<i>Widows &amp; Widowers</i>	Most are employed	Heavily dependent on Social Security or assistance	\$30k or less

## Demographic Overview

Unlike any other country around the world, the United States is experiencing the rapid growth of a new demographic — single households. In many instances this phenomenon is a personal preference for single-and-successful Americans, who are either single-by-choice or by circumstances; But either way, are happy with the result. However, not all singles are living on easy street. Some people are more aptly described as “struggling alone” — hence, the name of this neighborhood category.

Residents of the urban Struggling Alone areas are the hardest hit by today’s growing single trend, because they are living on one (low) salary. Contributing to their struggles is the fact that these residents have no higher education, have some children to raise, and are single by circumstances such as divorce and death, rather than by choice. It all adds up to people living on low incomes, with few options for making their lives better. In particular, without partners to help make ends meet the residents of the three Struggling Alone sectors must count every penny and watch every purchase closely — undoubtedly keeping dollar stores and discount merchants in business.

With far below the national-average in college education, but slightly above-average in high-school degrees, members of the Struggling Alone demographic earn below \$30,000. As a result, they rely heavily on public assistance to stretch their wages from jobs in blue-collar occupations, such as food preparation, building maintenance, healthcare, production, and transportation. In fact, all three segments rank at just-under- or well-over-two-times-the-national-average in public-assistance income. The segment with the oldest residents, Solemn Widows and Widowers, is also starting to receive social security checks.

Struggling Alone neighborhoods are home to some children. In fact, as a group these areas measure nearly two-times-the-national-average in single-parent families. The majority of households have either singles-with-no-children, men raising children alone, women raising children alone, or widows and widowers.

The three Struggling Alone segments differ in a few areas, most notably, their ages. Residents of the Urban Moms & Dads segments are in their 20s and low-30s; Apron Strings & Hard Hats residents are in their 30s; and Widows & Widowers’ median age is in the 40s, with a growing number of 65-plus-year-olds in residence.

## Struggling Alone

### Preference Overview

When you are struggling financially, life is pared down to the bare essentials. Plus, as you grow older, your options dwindle. The three neighborhood segments in the Struggling Alone category are perfect examples of this fact. With low incomes, minimal education, and single-status households, the lifestyles of Struggling Alone segments grow increasingly Spartan as they age.

#### **G1 Urban Moms & Dads**

Residents of the youngest neighborhood segments (20s and low-30s), Urban Moms & Dads find small ways to enjoy life's comforts, such as video game systems, home food delivery, and premium beer.

#### **G2 Apron Strings & Hard Hats**

The older residents (30-something-year-olds) living in these segments have limited their extra lifestyle purchases down to convenience foods, two television sets, and vehicles less than \$10,000.

#### **G3 Widows & Widowers**

Life has few options for these residents, who are in their 40s and up. This group shows only a few items ranking above the national average — and even those items are among the low-priced, bare-bones variety. For example, these residents' highest-ranking item, at just over one-and-a-half-time-the-national average, are rotary or touchtone telephones.

Media choices for each segment vary widely. Urban Moms & Dads residents pursue a range of media, including reading magazines (from video to Epicurean), watching TV channels (from MTV to Sci-Fi), listening to radio stations (from variety to urban), and watching horror movies. While Apron Strings & Hard Hats residents primarily only read hunting and fishing magazines and listen to country radio, they watch a lot of television, including daytime programming, the Hallmark Channel, TV Land, and Court TV. Meanwhile, Widows & Widowers residents' only above-average media ranking is for basic cable television and weekend radio listening.



Struggling Alone

# Urban Moms & Dads

## Consumption Examples

### Household

- Lunch combinations
- Cornish hens
- Frozen hot snacks
- No-bake cakes
- Laundry services

### Personal Life

- Sweatshirts
- Work boots
- Children's shoes
- Acne remedies
- Hair coloring products

### Leisure Activities

- Denny's restaurant
- Domino's Pizza
- Video games
- Pro wrestling
- Basketball: play

### Media Selections

- Video & computer magazines
- MTV2 channel
- Black Entertainment TV
- Variety radio
- Videos: horror

## Demographic Overview

Urban Moms and Dads rank slightly above-the-national-average in single residents. Residents of these highly urban areas are single both because they've never married or they are divorced, ranking at nearly 50-percent-above-average in both categories. What's more, they weight in a two-times-the-average in either male or female single-heads-of-households-with-children. Their children are a mix of ages, but tend to be younger. This group is the youngest of the Struggling Alone segments: The residents are predominantly in their 20s and low-30s. Some residents have high-school degrees, but over two-times-the-average have not completed high school. They also have low-paying jobs in a variety of blue-collar occupations. In fact, they rank at over 50-percent-average for jobs in healthcare, food preparation, building maintenance, and production. Owing to their low incomes and single-householder status, this group relies heavily on public assistance: Urban Moms and Dads measure nearly-two-times-average in supplemental security income and two-and-a-half-times-average in public-assistance income — clearly an economic break they need to keep food on the table and a roof over their heads.

Median Age  
**20s/low 30s**

Family Status  
**Single**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

Living on a budget doesn't always mean living without a few luxuries. Urban Moms & Dads are examples of this truism. While these largely single-parent homes have relatively low incomes, they still find ways to enjoy comforts, such as video game systems, food home delivery, and premium beer. At the grocery store they enjoy a wide range of high-ranking purchases such as Cornish hens, fruit nectars, and ready-to-drink espresso beverages. They also seek out convenience, including lunch combo kits, frozen hot snacks, and instant breakfasts. These self-reliant residents save money in many ways, like do-it-yourself auto maintenance. While they do not rank highly on automobile, computer, electronic, or travel purchases, they do rank highly on purchases of children's clothing and shoes, baby lotion and shampoo, and baby furniture and equipment. To unwind, these residents play basketball and video games on their gaming systems. When it comes to media, video magazines are their highest-ranking line item at over two-and-one-quarter-times-the-national-average. They also read epicurean magazines, watch a wide range of channels from MTV to Sci-Fi, listen to variety and urban radio, and watch horror movies.

## G2

Struggling Alone

# Apron Strings & Hard Hats

## Consumption Examples

### Household

In-tank toilet bowl cleaners  
Baby wipes  
Frozen dinners  
Canned meats  
Canned stews

### Personal Life

Vehicle: <\$10,000  
Do-it-yourself auto repair  
Motor oil  
Toothache/gum remedies  
Heartburn remedies

### Leisure Activities

NASCAR: television  
Dairy Queen  
Pizza Hut

### Media Selections

Hunting/fishing magazines  
Hallmark channel  
Sci-Fi channel  
National Geographic channel  
Country radio

## Demographic Overview

Apron Strings & Hard Hats rank almost 50-percent-higher-than-the-national-average in single households. A slightly-above-average number of the predominately 30-year-old residents of this highly urban Struggling Alone category have never been married; but more often they are divorced or widowed. They measure 50-percent-higher-than-average in both circumstances. These singles have some children, creating neighborhoods with either single men or women alone raising children under 17 years old. In fact, the household composition measures 75-percent-higher-than-average in single-parent families. Some of these residents have never been married, but over 50-percent-more-than-average are widowed or divorced. Apron Strings areas are below-average in education, measuring below-average on college and 50-percent-higher-than-average on high-school degrees. This number correlates to their occupational categories. Those who have jobs work in blue-collar positions, with about a 50-percent-higher-than-average showing in healthcare, food preparation, building maintenance, production, and transportation. Incomes for this group are below or in the \$30,000s. Not surprisingly, they rely heavily on public assistance to make ends meet: Measuring at almost two-times-average in this area. Apron Strings' above-average number of 65-plus-year-olds are also pulling some income from social security.

Median Age  
**30s**

Family Status  
**Mixed Married and Single**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

The blue-collar status of this segment is evident in many of their high-ranking lifestyle choices, including NASCAR watching, listening to country music on the radio, reading hunting and fishing magazines, and eating canned meats and stews. Television is a big part of the lifestyle of these Struggling Alone residents, with several daytime programming and television stations ranking high including: the Hallmark Channel, TV Land, FX, and Court TV. Households are likely to own two television sets. Their highest-ranking item, a window AC unit, at over one-and-a-half-times-the-national-average, speaks to their desire to seek some degree of comfort from a hard-scrabble lifestyle. While they rarely have the means to eat out, except for the occasional pizza or ice cream treat, they enjoy several convenience purchases at the grocery store, including canned meats and stews, dinner mixes, frozen potato dishes, and instant iced tea. They spend less than \$10,000 on vehicles and their do-it-yourself automotive services speak to a cost-saving resourcefulness.

# G3

Struggling Alone

## Widows & Widowers

### Consumption Examples

#### Household

- Rotary or touchtone telephones
- Ready-to-drink iced tea
- Bread crumbs/coating mixes

#### Personal Life

- Baby powder

#### Leisure Activities

- NA

#### Media Selections

- Cable subscription
- Weekend radio

### Demographic Overview

Widows & Widowers segments suffer the most among the Struggling Singles category, primarily because they are the oldest — and getting older. Due to their ages, many of these residents are single widows and widowers: They measure in at over-two-times-the-national-average in this demographic. Over 50-percent-above-average are also divorced. With incomes below \$30,000, this group has a very tough time getting by. They measure below average in children, so there aren't many dependents to support. While the average age of Widows & Widowers is 40-something, these neighborhoods also have a large percent of 65-plus-year-olds: In fact, they are home to nearly two-times-the-average number of people at retirement age. This fact explains their 50-percent-higher-than-average level of income from social security. Those who work are employed in blue-collar jobs: For example, they have an over 50-percent-average

number of workers in healthcare, food preparation, and building maintenance. Between the retirees and single parents, Widows & Widowers neighborhoods also weigh in with a high percent of income from public assistance: Nearly two-and-a-half-times-the-national-average — a blessing for a segment truly in need of today's social services.

Median Age  
**40s**

Family Status  
**Mixed Married and Single**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

### Preference Overview

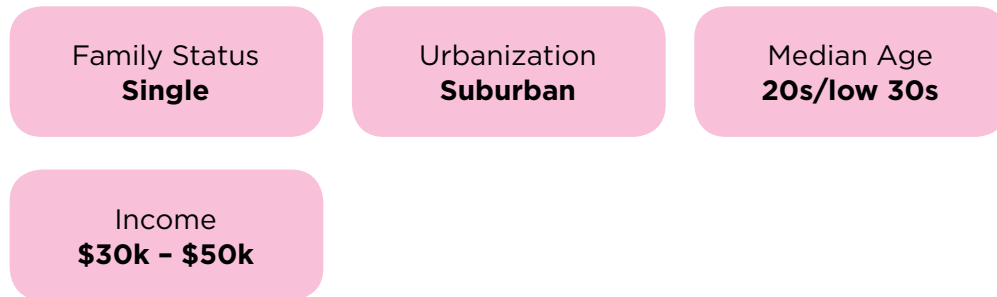
Among the residents in the Struggling Alone category, the people living the most challenging lifestyle are the Widows & Widowers. Due to their advanced age and low-income status, this group shows only a few items ranking above the national average — and even those items are among the low-priced, bare-bones variety. For example, these residents' highest-ranking item, at just over one-and-a-half-time-the-national average, are rotary or touchtone telephones. Their few other above-average items include ready-to-drink iced tea mixes, breadcrumbs and coating products, and baby powder. While households do subscribe to cable television, their top-ranking media selection is weekend morning radio. They have no high-ranking items in the leisure activity category, suggesting that their days of traveling, sports, and other pastimes are well behind them. With this segment, it is logical that among the many items that rank far below-the-national-average are going to the movies, dining in family restaurants, and owning personal computers.



# Single in the Suburbs

Residents of these suburban neighborhoods are among the lower income levels of modern suburbia, but are neither rich, nor poor.

## Defining Characteristics



## Segments

- H1 Educated Earners**  
Educated Earners are educated, young singles, many with children, living in the suburbs, with career advancement opportunities.
- H2 Suburban Singles**  
Suburban Singles are also young singles with children with lower levels of education earning \$30,000-\$40,000 and limited career advancement opportunities.
- H3 Proud Parent**  
The Proud Parent segment is the lowest income group in the suburbs as the young, single parents with limited education struggle to make ends meet.



## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Educated Earners</i>	Suburban	Single	Children present, very small families	20s/low 30s
<i>Suburban Singles</i>	Suburban	Mixed married and single	Most households have children	20s/low 30s
<i>Proud Parent</i>	Suburban	Mixed married and single	Most households have children	20s/low 30s

## Education and Occupation

Segment Name	Education	Occupation
<i>Educated Earners</i>	Many with a 4-year or 2-year degree	White collar
<i>Suburban Singles</i>	Vast majority have a high school degree	White collar
<i>Proud Parent</i>	Most have a high school degree	Blue collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Educated Earners</i>	Majority are employed	None	\$30k - \$50k
<i>Suburban Singles</i>	Majority are employed	None	\$30k - \$50k
<i>Proud Parent</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k or less

## Demographic Overview

At first glance, the word “suburb” conjures images of “Leave it to Beaver-type” neighborhoods where everyone has a good income, owns a big house with expansive green yards, and has a couple of new vehicles in the driveway. But in reality the demographics of the suburbs are not all middle-class American Dreamscapes. In fact, the number of low- to middle-income households is on the rise outside of America’s urban areas. Most of these suburbanites are not “poor,” but neither are they well-off, in the traditional sense. The suburbs are defined as areas that are predominantly residential with very little commercial enterprise intermixed. By definition suburbs tend to be on the outskirts of urban areas.

Single in the Suburbs segments constitute a group of neighborhoods that are among the lower income levels of modern suburbia. Their annual incomes range from the low-\$30,000s to the \$40,000s. These neighborhoods are classically suburban in the sense that they are primarily residential, but the homes are likely to include moderately priced dwellings such as duplexes and apartment complexes, along with somewhat modest single-family households. Most of the households in these areas have children, with a much higher-than-average rate of single-parent households. The lowest-income segment in this category, Proud Parent, requires a high level of public-assistance to make ends meet.

Other similarities among Single in the Suburbs segments are their residents’ ages, which are in the 20s and low-30s. Their relatively young ages help to explain their lower incomes. Presumably they could be viewed as “starter suburbanites” who may move up to better suburban environs as they mature. However, this group of neighborhoods is also home to people with lower levels of education. Most have high school, but no college, degrees. This lack of education will keep the residents tied to their lower-income jobs, which include a range of occupations from food service to building maintenance.

The distinctive variations among the three Single in the Suburbs segments occur primarily in the areas of income, level of public assistance, education, and occupation. Two segments have incomes in the \$30,000s and \$40,000s: Educated Earners and Suburban Singles. The income level for the third segment is below \$30,000s, and is supplemented by a high level of public assistance. These three segments have a wide range of educational levels: Educated Earners residents have some level of college education; Suburban Singles segments are average in both high-school and college education; Proud Parent residents have high-school degrees, but are far below-average in college degrees. On the occupation front, there is a correlating steady decline from middle-class white-collar jobs to strictly blue-collar vocations as educational levels drop within these segments.

## Preference Overview

In this category, you'll find a cross-section of single lifestyles in the suburbs. They include active consumers, minimally active consumers, and minimalists. The most active consumers are the Educated Earners, whose higher incomes afford them the opportunity to pursue a wide range of interests. The minimally active consumers in this category are Suburban Singles, whose smaller incomes require more conservative spending. The true minimalists are the Proud Parent segments, whose low income gives them fewer options.

### **H1** Educated Earners

Whether they are at home or away, Educated Earners are an active group. Residents in these areas pursue a variety of interests, from movies to music performances, from domestic to foreign travel, and from weightlifting to chatting online. They are as likely to eat out as they are to eat at home, and they enjoy a wide range of restaurant types. They tend to drive compact-size vehicles, which speaks to the fact that they are not overly wealthy — they just live as if they are.

### **H2** Suburban Singles

Less active and more traditional lifestyles are evident in Suburban Singles households. With no computers and minimal electronic equipment, they seek out less expensive leisure pursuits such as board games. However, they are not so strapped that they need to tighten their belt all of the time. These residents also enjoy eating at traditional fast food restaurants, going to bars, and traveling to foreign locations for vacations at least once every three years.

### **H3** Proud Parent

The lifestyles of the residents of these neighborhoods revolve around their blue-collar jobs and their children — and leave little time or money for extravagance. Between working and raising kids, these single households' primary indulgence is media entertainment in the form of television, radio, and movie videos.

Top-ranking media choices for these three Single in the Suburbs segments vary greatly. Educated Earners' selections are wide ranging — including reading computer and women's fashion magazines, reading books, listening to alternative radio, and watching a wide range of television channels from Discovery Health to VH1. Media choices for Suburban Singles include: Black Entertainment TV and the Lifetime channel, urban and adult contemporary radio stations, dramatic movies, music and parenting magazines, and newspapers. Proud Parent residents tend to watch daytime programming, the Black Entertainment TV channel, and the Sci-Fi Channel. They also listen to urban radio stations and rent action/adventure movies.

# H1

Single in the Suburbs

## Educated Earners

### Consumption Examples

#### Household

Metal cookware  
Cutlery  
Super premium domestic beer  
Tequila  
Sports drinks

#### Personal Life

Canvas shoes  
Two-door coupe vehicles  
Compact cars  
DVD drives  
Aftershave lotions

#### Leisure Activities

Foreign plane trips  
Domestic travel: Western U.S.  
Movies  
Billiards/pool  
Play musical instruments

#### Media Selections

CNN.com  
ESPN.com  
Video/computer magazines  
Books: 7+  
Downloaded music

### Demographic Overview

Residents of Educated Earners segments are an anomaly: They have a relatively high level of college education (50-percent-above-average) and are employed in a slightly above-average level of professional, white-collar jobs; yet their annual income is only in the \$30,000s and \$40,000s. Contributing to this relatively low-income level could be their young age, which is in the 20s and low-30s. However, they could also be held down by their relatively high rate of single-parent households. This Single in the Suburbs segment has a 50-percent-higher-than-average level of single parents (both male and female) with children, especially kids under six years old. Some of the singles have never been married (50-percent-above-average). Overall, there is a

slightly lower divorce rate. One could easily presume that because these suburbanites have a 50-percent-above-average level of college education and an average level of employment in fields such as management, sales, and office support, they may one day work their way into higher income levels. However, reaching that goal may mean moving out of the suburbs and into a city, where there are more job opportunities.

### Preference Overview

Whether at home or away, Educated Earners are an active group. At home they are likely to be found online using their well-equipped computers to perform a wide range of activities — from reading news websites and online blogs, to looking for jobs, shopping, or visiting chat rooms, which is their highest ranking line-item at over two-and-a-quarter-times-the-national-average. When away from home you are likely to find Educated

Earners at the movies, attending music performances, and traveling both domestically and internationally. Their leisure pursuits also run the gamut from playing pool, to playing musical instruments, to weightlifting. They also attend college basketball, go to movies, and watch motorcycle racing on TV. And they enjoy eating out at several family and fast food restaurant chains for burgers, Italian, Mexican, and donuts. At home, they enjoy a variety of media, including reading computer and women's fashion magazines, reading books, listening to alternative radio, and watching a wide range of television, from Discovery Health to VH1. They are likely to drive to and from home, work, and their activities in compact-size vehicles, which they maintain at auto repair chain stores.

Median Age  
**20s/low 30s**

Family Status  
**Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Suburban**

Education  
**College**

Occupation  
**White Collar**

## H2

Single in the Suburbs

# Suburban Singles

## Consumption Examples

### Household

Grocery: Kroger  
Sports drinks  
Frozen garlic bread  
Cheese spreads

### Personal Life

Men's dress shirts  
Do-it-yourself auto repairs  
Televisions  
Children's cough syrups  
Barber shops

### Leisure Activities

Board games  
Bars/night clubs  
Tennis: TV  
Pro basketball: TV  
Gymnastics: TV

### Media Selections

Download music online  
Black Entertainment TV  
Contemporary hits radio  
Urban radio  
Videos: drama

## Demographic Overview

Residents of the Suburban Singles neighborhoods have some things going for them and some things working against them. While they do have an average level of high-school education, some college, and a propensity for middle-class, white-collar jobs, they tend to be single-with-children-under-six and earn incomes only in the \$30,000s and \$40,000s. Combined, these factors add up to Single in the Suburbs neighborhoods with hard-working men and women who may be struggling to raise some kids. They rank more-than-75-percent-higher-than-average in single-parent households. The adults are single both because they have never been married and because they are divorced (almost 50-percent-higher-than-average). These factors likely point to their need for public-assistance. Though they are relatively young at 20- and 30-something, their low level of education and single-parent status may limit any career advancement aspirations. Though Suburban Singles rank as a middle-class white-collar sector, they show a particularly high level of employment in the food preparation industry, as well as building maintenance, office administration, healthcare support, and construction.

Median Age  
**20s/low 30s**

Family Status  
**Mixed Married and Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Suburban**

Education  
**High School**

Occupation  
**White Collar**

## Preference Overview

Tradition rules the lives of Suburban Singles households. Clues to their conventional lifestyle include the lack of computer equipment purchases, a preference for board games for entertainment, and trips to barbershops rather than the more modern "hair salons." One unusual characteristic of these segments, especially considering their tight-belt economic status, is a propensity to travel to foreign locations for vacations at a rate of about once every three years. When closer to home, this group enjoys eating at traditional fast food restaurants, going to bars, and viewing the Internet outside of their homes. While high-ranking grocery purchases are few, shopping at the Kroger grocery chain is Suburban Singles highest-ranking item at nearly two-and-a-quarter-times-the-national-average. Two grocery favorites are frozen garlic bread and cheese spread. Media choices include regular newspapers, Black Entertainment TV and the Lifetime channel, urban and adult contemporary radio stations, and dramatic movies. They are likely to own only one television.

# H3

Single in the Suburbs

## Proud Parent

### Consumption Examples

#### Household

- Flavored alcoholic beverages
- Sports drinks
- Charcoal lighter fluids
- Lunch combo kits
- Frozen pancakes/French toast

#### Personal Life

- Auto repair chain stores
- Children’s cough syrups
- Baby wipes
- Bath/shower products
- Hair conditioning treatments

#### Leisure Activities

- Jack in the Box
- Domino’s Pizza
- Taco Bell
- Dairy Queen
- Fast food visits: 13+

#### Media Selections

- Music magazines
- Parenthood magazines
- Black Entertainment TV
- Urban radio
- Action/adventure videos
- History books

### Demographic Overview

Among Single in the Suburbs segments, Proud Parent are the lowest-income neighborhoods. Their annual incomes are below \$30,000 and are not generated exclusively from salaries: These people also rely on a high level of public-assistance to make ends meet. In fact, they rank at over two-times-the-national-average in supplemental-public-assistance income. Like other segments in the Single in the Suburbs category, these residents are in their 20s and 30s. While relatively young, they may be hope-challenged, because not only are college educations few and far between, but also a large number of residents do not even have high-school degrees. In fact, they rank nearly 50-percent-below-average in this measurement. Residents of these areas are also encumbered by a two-times-or-more-than-average number of single-parent families, particularly of children under six-years-old. The people are single due to both above-average-levels of never-married residents and divorce. Owing to their low education levels, these manual laborers work predominantly in blue-collar jobs. They rank particularly high in food preparation jobs and building maintenance jobs. They’re also employed in healthcare support, construction, and personal care.

Median Age  
**20s/low 30s**

Family Status  
**Mixed Married and Single**

Household Income  
**\$30k or less**

Urbanization  
**Suburban**

Education  
**High School**

Occupation  
**Blue Collar**

### Preference Overview

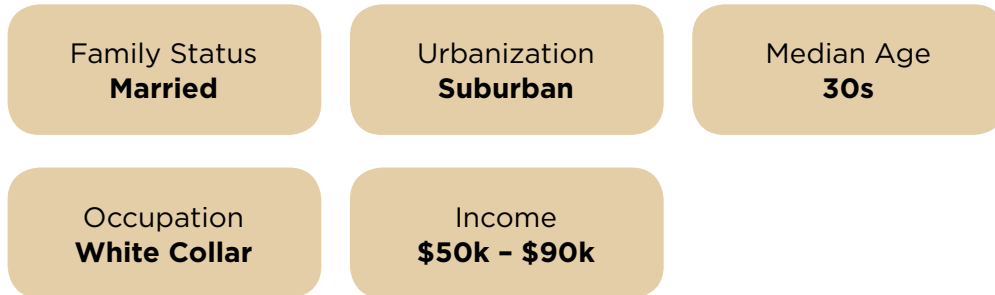
The lives of the residents of Proud Parent neighborhoods revolve around their blue-collar jobs and their children. Many of their jobs are likely to be shift work on an assembly line or in a restaurant, because they rank high in daytime programming. Either mom is home watching the kids during the day or dad is at home relaxing in front of the TV before his afternoon job starts. Eating revolves around convenient meals, either from a variety of popular fast food restaurants or from packaged food, such as lunch combo kits, frozen pancakes and French toast, and canned chili. The purchase of charcoal lighter shows they don’t solely subsist on convenience fare however. Their only high-ranking health-related purchase is children’s cough syrup. Reading material also speaks to their young parenthood status, including both music and parenting magazines, along with newspapers. Besides daytime programming, residents in these segments also watch the Black Entertainment TV channel, Spike TV, and the Sci-Fi Channel. Video rentals lean towards action adventures. Urban radio is this group’s highest-ranking item at nearly two-and-a-half-times-the-national-average. If they access the Internet, it is usually at the library or school, since they tend not to own computers.



# Married in the Suburbs

These suburban neighborhoods are home to upper-middle-class residents with high incomes, married-couple households, and white-collar jobs.

## Defining Characteristics



## Segments

- 11** [Bonds & Babies](#)  
The Bonds & Babies segment is made up of well educated, well off, two-parent families with children living in the suburbs.
- 12** [Great Generations](#)  
Great Generations residents are well educated, 30-somethings with children, working in white-collar jobs, earning \$70,000-\$80,000.
- 13** [Couples with Capital](#)  
The Couples with Capital, like others in this group, are in their 30s, married, earning \$70,000-\$80,000, but they have fewer children than other segments in this group.
- 14** [Kith & Kin](#)  
The Kith & Kin segment is made up of 30-something families with children, earning \$50,000-\$60,000, mostly in white-collar positions.
- 15** [Sublime Suburbia](#)  
Sublime Suburbia has married couples without children, in their 30s, with income in the \$50,000-\$60,000 range.



## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Bonds &amp; Babies</i>	Suburban	Married	Most households have children	30s
<i>Great Generations</i>	Suburban	Married	Most households have children	30s
<i>Couples with Capital</i>	Suburban	Married	Little to no presence of children	30s
<i>Kith &amp; Kin</i>	Suburban	Married	Most households have children	30s
<i>Sublime Suburbia</i>	Suburban	Married	Little to no presence of children	30s

## Education and Occupation

Segment Name	Education	Occupation
<i>Bonds &amp; Babies</i>	Vast majority hold a 4-year degree	White collar
<i>Great Generations</i>	Vast majority hold a 4-year degree	White collar
<i>Couples with Capital</i>	Vast majority hold a 4-year degree	White collar
<i>Kith &amp; Kin</i>	Some college, many with a 4-year or 2-year degree	White collar
<i>Sublime Suburbia</i>	Vast majority have a high school degree	White collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Bonds &amp; Babies</i>	Majority are employed, many are self-employed	Many income generating assets	\$70k - \$90k
<i>Great Generations</i>	Majority are employed	Some income generating assets	\$70k - \$90k
<i>Couples with Capital</i>	Majority are employed	Some income generating assets	\$70k - \$90k
<i>Kith &amp; Kin</i>	Majority are employed	None	\$50k - \$70k
<i>Sublime Suburbia</i>	Majority are employed	None	\$50k - \$70k

## Demographic Overview

After World War II, moving to the suburbs was a central part of the American Dream of upward mobility. In the decades since then, America's suburbs have come to symbolize the fulfillment of the simple desire of ordinary people to own a piece of land, however humble, where they may live in relative comfort and peace. Neighborhoods within the Married in the Suburbs segments are havens of upper-middle-class values, structure, and consumption. In fact, these 30-something suburbanites are enjoying the fruits of the high-quality suburban lifestyles that were pioneered by their ancestors. The suburbs are defined as areas that are predominantly residential with very little commercial enterprise intermixed. By definition suburbs tend to be on the outskirts of urban areas.

Residents of the Married in the Suburbs neighborhoods earn good incomes by any standard. They rank either in the \$70,000s and \$80,000s or in the \$50,000s and \$60,000s. These high salaries help support the children that most of the married-couple households have under their upper-middle-class roofs. However, not every segment in this category ranks high in the children column: Some sectors are more childless than others.

The Married in the Suburbs segments are populated by well-educated, white-collar workers. Everyone has a high-school degree and the vast majority of residents are college-educated. These industrious people are employed principally in management and professional positions. Scattered throughout the segments are some smart investors, who are reaping the income benefits of their savvy investments. A few members of the community are also enterprising business owners, earning incomes from self-employment ventures.

Among the distinct differences within the five Married in the Suburbs segments, the most pronounced are the presence of children. In fact, when it comes to ranking kids, three segments are definitely the "haves" and two are decidedly the "have-nots." You'll find children in Bonds and Babies, Great Generations, and Kith & Kin. If you're looking for well-off 30-somethings with no children, look at Couples With Capital and Sublime Suburbia. Other differences include college education: Kith & Kin segments have some college under their belts and Sublime Suburbia ranks the lowest with fewer college-degreed residents. Three segments are smart investors, including Bonds & Babies (the smartest), Great Generations, and Couples With Capital. Bonds & Babies are the most entrepreneurial segment in this category.

## Preference Overview

While not wealthy, Married in the Suburbs residents do very well at earning enough to support comfortable and active family-centered lifestyles.

### 11 **Bonds & Babies**

Starting at the top of this spectrum are Bonds & Babies neighborhood segments, where homes are well maintained, frequently remodeled, and outfitted with all the luxuries, including home theaters, video game systems, kitchen appliances, and computers.

### 12 **Great Generations**

Next on the ladder of good living are the Great Generations segments. Here the residents' lives are surrounded by a wide range of creature comforts and filled with activities that comprise the quintessential "good life," from freshly ground coffee in the morning to imported wines in the evening.

### 13 **Couples with Capital**

These residents enjoy lives with high incomes and few children. This affords these households everything from trips, to computer systems, to frequent meals out of the home.

### 14 **Kith & Kin**

These households can afford pretty much anything they want or need, including well-equipped kitchens, closets full of clothing, garages full of vehicles, many electronics, and complete computer systems.

### 15 **Sublime Suburbia**

These neighborhoods are the most average neighborhoods in this category: They are equally likely to purchase an SUV as a motorcycle, go bird watching as watch NASCAR, or purchase a timeshare as travel internationally.

Media choices for these five segments cover the gamut from science fiction novels to religious radio. Bonds & Babies residents often read sports magazines and computer books, watch home and gardening channels, and listen to public radio. Great Generations high-ranking media choices include FOXnews.com and Disney.com, airline and travel magazines, self-help and science fiction books, the Fox Sports Network channel, adult contemporary and all-news radio, and family videos.

Couples with Capital tend to select sports and women's fashion magazines, science fiction and history novels, the Bravo and Golf Network channels, and rock and all-news radio stations. Kith & Kin residents choose children's books, the Do-It-Yourself network, sports programming, and all-talk radio. Media tastes in Sublime Suburbia include everything from Fox news.com, to the Speed Channel, to self-help books, to religious radio.

# 11

Married in the Suburbs

## Bonds & Babies

### Consumption Examples

#### Household

Hardwood floors w/  
contractor  
Hot tubs/whirlpools  
Pasta machines  
Cordials and liqueurs  
Home theater systems

#### Personal Life

Running clothing  
Baby furniture and  
equipment  
BMWs  
Apple software  
35mm auto focus cameras

#### Leisure Activities

Snorkeling/skin diving  
Weightlifting  
Business club  
memberships  
Live theater  
Video game systems:  
Nintendo

#### Media Selections

CBSsportline.com  
Outdoor recreation books  
Golf Channel  
Public radio  
Family/children videos

### Demographic Overview

If your dream customer is a smart, well-off, white-collar, two-parent family with lots of children under 17-years-old — drive to almost any home in a Bonds & Babies suburban neighborhood. These Married in the Suburbs areas are the epitome of the classic American dream — surrounded by everything from big, green lawns (for their many children to play in) to big, new vehicles (to drive to their white-collar jobs). Plus, with incomes ranked between the \$70,000s and \$80,000s, they have the funds to support these high-end lifestyles. Bonds & Babies areas rank well over two-times-the-average in college education. They have a similarly high ranking of white-collar managerial, professional, and sales jobs. Along with incomes from these positions, they also generate a 75-percent-higher-than-average level of income from interest/dividends. These neighborhoods are also home to a relatively high number of people generating well-above-average in self-employment income. Other above-average rankings of Bonds & Babies include the percent of married households with children. While there are children of all ages in these areas, they show a slightly higher percent of kids six to 17 years old.

### Preference Overview

The phrase “keeping up with the Jones” best captures life in Bonds & Babies neighborhoods. These segments spend so much money in so many categories, the these upper-middle-class residents are certainly a retailer’s dream. Their homes are well maintained, frequently remodeled, and outfitted with all the luxuries, including home theater systems, video gaming, kitchen appliances, and computers. Their highest-ranking line-item is new hardwood floors with a contractor at four-times-the-national-average. Their closets are filled with clothes. Their cupboards are filled with coffee beans, imported wine, salsa, and much more. Their vehicles include BMWs, Acuras, mini-vans, and Jeeps. Their personal lives are filled with domestic and foreign vacations, backpacking, live theater, a variety of sports, and participation in church, business clubs, and charitable organizations. With such busy lives, it’s no surprise that they take their children out to eat out often at popular family and fast food restaurants. They also carefully invest their money. Their media consumption ranges widely, including sports magazines, computer books, home and gardening channels, and public radio.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Suburban**

Education  
**College**

Occupation  
**White Collar**

## Great Generations

### Consumption Examples

#### Household

Hardwood floors  
Housekeeping services  
Home office furniture  
Barbeque equipment  
Whole coffee beans:  
Starbucks

#### Personal Life

Convertibles  
Motorcycles  
Children's clothing: \$400+  
Disposable diapers  
Dermatologist visits

#### Leisure Activities

Domestic trips: Hawaii  
Foreign vacation: \$3,000 - \$5,999  
Las Vegas gambling trips  
Adult education courses  
Furniture refinishing

#### Media Selections

FOXnews.com  
Science fiction books  
Fox Sports Network channel  
Adult contemporary radio  
Family/children videos  
History books

### Demographic Overview

Living happily in the land that previous generations created as an escape from city life — including large rambling homes on an acre or two of land — are the Great Generations suburban segments. They are home to Americans who are able to enjoy all that suburban life has to offer thanks to their college educations (ranking at 75-percent-above-average) and well-paying white-collar careers. The Great Generations good-life in all likelihood includes a never-ending supply of new toys, the latest fashions, and other high-life material possessions. The residents of these Married in the Suburbs segments earn incomes in the \$70,000s and \$80,000s. While a high percent of the income comes from their salaries in management, professional, and sales jobs, they also earn well above-the-national-average in interest/dividend income. Great Generations are also home to a slightly-above-average level of people earning self-employment income. These 30-year-olds are overwhelmingly married and raising a slightly-above-average number of children of all ages, from babies to 17-year-olds — and will no doubt pass on their comfortable-living legacy to their children.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Suburban**

Education  
**College**

Occupation  
**White Collar**

### Preference Overview

From their freshly ground coffee in the morning to their imported wine at night, Great Generations residents live lives surrounded by a wide range of creature comforts and filled with activities that comprise the quintessential “good life.” In fact, they purchase such a variety of items: The only challenge might be pegging them down to a purchasing type. For example, they are just as likely to purchase a Mini-van as they are a motorcycle. They'll buy both whole coffee beans from an upscale coffee shop and ground coffee from a donut shop. They'll purchase rice cakes and frozen waffles. They'll go gambling in Las Vegas or play board games in their living rooms. They'll buy weight management remedies and watch the Food Channel. They'll listen to religious and rock radio stations. They'll go kayaking and power boating. They are computer savvy and their computer systems are well equipped. The highest-ranking item in Great Generations segments is grocery shopping at Ralph's at nearly two-and-a-half-time-the-national-average. Whatever they are doing or buying, children play a big role in their lives, owing to high-rankings of parenting magazines, children's clothing, disposable diapers, family videos, and more. Other media interests include a variety of magazines, books, and news outlets.

## Couples with Capital

### Consumption Examples

#### Household

Hot tubs/whirlpool spas  
Convection ovens  
Barbeque equipment  
Ground coffee: Starbucks  
Imported wines

#### Personal Life

Men's suits  
Athletic/workout wear  
Jeeps  
Home theater/entertainment systems  
Time share residences

#### Leisure Activities

Caribbean Islands: visits  
Zoo attendance  
Tennis: play  
Ice hockey: attend  
Downhill skiing: play

#### Media Selections

Travel magazines  
Women fashion magazines  
Golf Channel  
All-news radio  
Sports radio

### Demographic Overview

When people think of suburbs, they invariably think of kids, bicycles, ice cream trucks, and baseball games. But Couples With Capital neighborhoods defy this stereotypical suburb scenario — simply because they are home to a below-the-national-average level of children. Since these areas also rank below-average in single residences, what you'll find if you knock on most doors are white-collar working couples. Most likely, the doors on which you knock are located in some pretty impressive homes — because people in these areas earn annual incomes in the \$70,000s and \$80,000s. Since residents of these Married in the Suburbs segments aren't spending their money on children, it's logical to assume they are spending it on nice homes, nice vacations, and other luxuries. However, since these 30-somethings are relatively young, the possibility of adding children to their homes is alive and well. But for now they'll continue to spend their days driving to their white-collar management and professional jobs — instead of to soccer games. And they'll continue looking for the wise investments that have them ranking well-above-average in interest/dividend income.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Suburban**

Education  
**College**

Occupation  
**White Collar**

### Preference Overview

Residents in Couples With Capital neighborhoods are showing signs that they are growing up and settling into their 30-something married lives. From their purchases of business suits and evening gowns, to equipping their kitchens with barbeque equipment and convection ovens, to enjoying both nightclubs and picnics, these residents are making the transition to more mature lifestyles. Until they get there, they are still enjoying a life with lots of money and few kids. This life affords these households everything from trips to Las Vegas and the Caribbean, Toyotas and Jeeps, well-equipped computer systems, and frequent meals out of the home. Sports and leisure activities illustrate their youthful side including: board games, the beach, ice hockey, and weight lifting. Media choices also reflect a youthful energy and growing maturity including: sports and women's fashion magazines, science fiction and history novels, the Bravo and Golf Network channels, and rock and all-news radio stations. Their maturity shows itself in their sound investment activities, insurance coverage, and their highest-ranking item: Shopping at the Acme grocery store at two-and-a-half-times-the-national-average.

## Consumption Examples

### Household

Fireplaces  
Champagne  
Home entertainment systems  
Dog biscuits  
Yard fences

### Personal Life

Women's evening dresses  
Baby furniture and equipment  
Mercurys  
Motorcycles  
Personal loans for education

### Leisure Activities

Foreign cruises  
Domestic backpacking trips  
Bird watching  
Soccer: attend  
Saltwater fishing

### Media Selections

ABC.com  
Disney.com  
Romance books  
Do-It-Yourself Network  
Family/children videos  
History books

## Demographic Overview

The suburbs of America are the land of opportunity for many people of many income levels and family compositions. And Kith & Kin neighborhoods are the land where many 30-year-olds are enjoying very comfortable married-with-children lifestyles in the \$50,000s and \$60,000s income range. These are the places of multi-family backyard barbecues and sprawling birthday parties, making them big purchasers. Kith & Kin segments, as their name implies, are home to many children, who are living primarily in traditional two-parent households. While the kids span all ages up to 17, they tend to be in the higher ages — indicating that these 30-somethings started their families at relatively young ages. Residents of these Married in the Suburbs areas have an above-average level of college education. This group of suburbanites gains most of their income from salaries, earned from a variety of white-collar positions such as management, protective services, sales, office administration, and repair services. They register a slightly above-average up-tick in investment income, as well.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$50k - \$70k**

Urbanization  
**Suburban**

Education  
**Some College**

Occupation  
**White Collar**

## Preference Overview

Kith & Kin residents have middle-class budgets, but beer tastes. A few clues point to their actual lifestyle, including reading romance novels, bowling, figurine collecting, fraternal order memberships, motorcycles, and watching tractor pulls and the Home Shopping Network. Even with a houseful of kids and pets, these households can afford pretty much anything they want or need. You'll find well-equipped kitchens, closets full of clothing, garages full of vehicles (over five), many electronics, and complete computer systems. Kith & Kin residents can also afford to eat out often, purchase health and fitness products, remodel their homes, and travel across the U.S., to Canada, and to Mexico. Also, their free time affords them the opportunity for a wide range of leisure activities and sports, from the beach to bird watching, from running marathons to watching gymnastics, and from playing Frisbee to watching motorcycle racing. Their kitchen cupboards are not stocked with an abundance of high-ranking items, which may explain why they frequently din out at popular restaurants for Italian, Mexican, and seafood. Their top media selections include: Children's books, the Do-It-Yourself network, sports programming, all-talk radio, and surfing ABC.com — which is their top-ranking item at two-times-the-national-average.

## Sublime Suburbia

### Consumption Examples

#### Household

Barbeque equipment  
Ground coffee: Starbucks  
Baking chocolate  
Olives  
Kitchen remodels

#### Personal Life

Women's evening dresses  
Men's swimsuits  
SUVs  
Motorcycles  
Veterinarian visits: 3

#### Leisure Activities

Foreign cruise ships  
Country music performances  
Word games  
Adult education courses  
Ice hockey: attends

#### Media Selections

Foxnews.com  
Self-help books  
Speed Channel  
Adult contemporary radio  
Religious radio

### Demographic Overview

Household incomes go farther when there is no children to clothe, house, educate, and entertain. For a glimpse of suburban lifestyles with predominately married 30-year-olds earning \$50,000s and \$60,000s and with no children to support, take a drive through Sublime Suburbia segments. You're likely to find very comfortable homes on average-size lots, because residents in these areas are able to maintain a solid average level of the American dream by working hard and investing moderately. These segments are the most average in the Married in the Suburbs category — including average rankings in married-households, college educations, and employment in jobs such as management, food preparation, personal care, sales, office administration, and the repair industry. These segments are also earning a slightly above-average level of investment income, which speaks to their comfortable lifestyle. They show a slightly above-average level of retirement income, which indicates a patchwork of 65-plus residents among the 30-somethings.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$50k - \$70k**

Urbanization  
**Suburban**

Education  
**High School**

Occupation  
**White Collar**

### Preference Overview

Sublime Suburbia segments prove that being fairly average in America doesn't mean the residents are easy to pigeonhole. The residents in these neighborhoods demographically rank as the most average in the Married in the Suburbs category. Yet their lifestyles speak to a wide range of interests. For example they are equally likely to purchase an SUV as a motorcycle. Similarly, they are just as likely to go bird watching as they are NASCAR watching. They are also home-conscious, yet frequent travelers on both foreign and domestic journeys. Pride in their homes includes frequent remodeling projects, including everything from faucets, to carpeting, to exterior painting. Their cupboards are well stocked with favorites, such as ground coffee, baking chocolate, and olives. Their highest-ranking item is grocery shopping at Fred Meyer at two-times-the-national-average. They also enjoy frequent meals out at family and fast food restaurants. Preferred leisure activities include country music performances, power boating, and attending ice hockey and football games. They spend generously on computer equipment, and often track their many investments online. Their media selections range widely from Foxnews.com, to the Speed Channel and Bravo, to self-help books and mysteries, to all-news and religious radio.

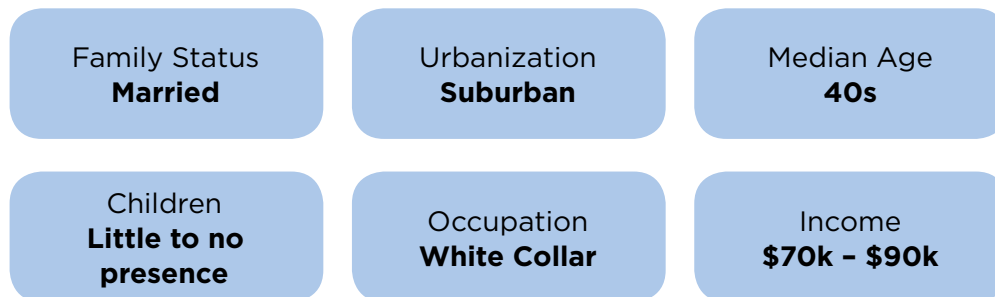




# Retired in the Suburbs

Suburban neighborhoods with a 40-plus demographic, high incomes, few children, and a comfortable standard of living.

## Defining Characteristics



## Segments

### **J1** Stocks & Scholars

Stocks & Scholars neighborhoods are home to high-income, well-educated married couples who also enjoy a high level of income from interest/dividends.

### **J2** Marmalade & Money

Marmalade & Money residents have a median-age in their 40s with few children so they can enjoy the suburban good life with generous annual incomes from white-collar jobs, interest/dividends, and retirement accounts.

### **J3** Stately Suburbs

Stately Suburbs residents are married couples, with a mixture of retirees and working professionals, who enjoy high-end vehicles, homes, and other comforts of the good life.

## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Stocks &amp; Scholars</i>	Suburban	Married	Little to no presence of children	40s
<i>Marmalade &amp; Money</i>	Suburban	Married	Little to no presence of children	40s
<i>Stately Suburbs</i>	Suburban	Married	Little to no presence of children	40s

## Education and Occupation

Segment Name	Education	Occupation
<i>Stocks &amp; Scholars</i>	Vast majority hold a 4-year degree	White collar
<i>Marmalade &amp; Money</i>	Vast majority hold a 4-year degree	White collar
<i>Stately Suburbs</i>	Vast majority have a high school degree	White collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Stocks &amp; Scholars</i>	Majority are employed, many are self-employed	Many income generating assets	\$70k - \$90k
<i>Marmalade &amp; Money</i>	Majority are employed	Many income generating assets	\$70k - \$90k
<i>Stately Suburbs</i>	Majority are employed	Some income generating assets	\$70k - \$90k

## Demographic Overview

Today it's all about the 50- and 60-year-olds. This age group represents the peak of the “baby-boomer” generation — that paragon of many of today's most powerful trends. Who knew that the love children of the 70s would be today's high-income suburbanites? Certainly not them. The Retired in the Suburbs neighborhoods represent the high-end of success in all categories, including education, income levels, and occupations. The suburbs are defined as areas that are predominantly residential with very little commercial enterprise intermixed. By definition suburbs tend to be on the outskirts of urban areas.

While the median age range of Retired in the Suburbs residents is in the 40s, these segments are also aging. All three segments in this category rank high-above-average in 65-plus-year-old residents. In fact, two of the categories weight in at 50-percent-higher-than-the-national-average on this demographic. There is a smattering of children, but they are fewer and more far between than in the average suburban neighborhood.

Residents of these areas enjoy salaries in the \$70,000s and \$80,000s. The fact that the Retired in the Suburbs segments are aging correlates to their higher-than-average level of income from social security and retirement accounts. Also, interest/dividend income ranks very high in this group, owing to intelligent investment strategies.

Also correlating with the aging demographic in these areas is the presence of children. While most of the households are comprised of married-couples, a less-than-average number still have children, especially young kids. Predictably, as the number of 65-plus members of the community increase in some segments, so do the number of widows and widowers.

The Retired in the Suburbs neighborhoods are also home to many college graduates. In fact, one of the three segments ranks at more than two-times-the-average in college-educated residents: Stocks & Scholars. Marmalade & Money weight in at 50-percent-above-average. And Stately Suburbs are right at the national-average. The residents living in Retired in the Suburbs neighborhoods who have to work are predominately employed in managerial and professional positions.

## Preference Overview

This category is home to many of America's most comfortable retired citizens. They have the time and money to enjoy a wide range of interests with high rankings in many lifestyle categories. Residents of the three Retired in the Suburbs segments enjoy their homes, their leisure activities, the comfort of good investments, and a wide range of media outlets.

### **J1** Stocks & Scholars

These segments are the most well off residents in this category. They enjoy lives of multiple comforts, interests, and participation on many levels — from home care, to leisure activities, to media reading. With few children in the home, they are free to spend their time and money enjoying pursuits as wide ranging as travel to foreign and domestic locales, museums, horse racing, dancing, bird watching, and downhill skiing.

### **J2** Marmalade & Money

These residents are also well off, but are not overly high-brow about their status. Their wide-ranging interests include going to live theater performances, attending auto shows, owning pianos, purchasing fresh flowers, enjoying foreign travel packages, using well-outfitted computer systems, and driving luxury vehicles.

### **J3** Stately Suburbs

Although they have lower incomes than other segments in this category, residents of Stately Suburbs neighborhoods attempt to live on an equal keel with their neighbors. They are likely to spend less on vehicles, computers, and travel. However, they still show several high rankings in all of these areas.

Favorite media selections for Stocks & Scholars residents include USA Today.com, airline magazines, newspapers, books, the Golf Channel, and public radio. Top choices for Marmalade & Money segments include MSNBC.com, travel magazines, mysteries, all-news radio, and the Golf Channel. Leading media choices in Stately Suburbs neighborhoods include: MSNBC.com, airlines magazines, books, newspapers, country music television, and rock radio.



Retired in the Suburbs

# Stocks & Scholars

## Consumption Examples

### Household

- Whole coffee beans:
- Millstone
- Imported wines
- Champagne
- Ceramic tile floors
- Interior painting

### Personal Life

- Golf clothing
- Business suits
- Acuras
- Apple computers
- Vacation homes

### Leisure Activities

- Foreign travel: \$6,000
- Country club memberships
- College football: attend
- Downhill skiing
- Snorkeling

### Media Selections

- USAtoday.com
- Airline magazines
- Golf channels
- Public radio
- Sports radio

## Demographic Overview

As their name implies, Stocks & Scholars are chock-a-block with high-income smarties. You can almost see them searching their Sunday papers, not just for local arts and leisure activities, but also for the next great investment opportunity. This Retired in the Suburbs segment ranks in with one of the highest levels of college-educated residents: Over two-times-the-national-average. This group of neighborhoods also weights in with one of the highest levels of income from interest/dividends. However, the group is also notable for a 50-percent-higher-than-average level of residents with self-employment income. Those who have to work in traditional occupations are largely employed in white-collar management, financial, and other professional positions. Add to this a growing population of seniors drawing retirement income, and it all adds up to a median-income range in the \$70,000s and \$80,000s. Stocks & Scholars neighborhoods are inhabited predominately by married-couples. Those who have children tend to have older kids in the 13- to 17-age range.

## Preference Overview

If one factor defines Stocks & Scholars neighborhoods more than any other, it would be abundance. These well-off, well-rounded, and well-heeled residents enjoy lives of multiple comforts, interests, and participation on many levels — from home care, to leisure activities, to media reading. With few children in the homes, they are free to spend their time and money enjoying pursuits as wide ranging as traveling to foreign and domestic locales, museums, horse racing, dancing, bird watching, and downhill skiing. Home care is also a priority, with projects including ceramic tile floors, and interior and exterior painting. Their closets house both golf clothes and business suits. Their cupboards house both coffee beans and champagne. Along with abundant traveling, they are likely to own vacation homes. These residents are able to drive in style, with high-ranking purchases of high-end vehicles. Their homes feature complete computer systems, from which they make travel plans, read blogs, and track their investments. Owing to their high incomes, these residents' highest-ranking item at almost four-times-the-national-average is investing over \$150,000 in stocks. The residents' favorite media selections include: USAToday.com, airline magazines, newspapers, books, the Golf Channel, and public radio.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Suburban**

Education  
**College**

Occupation  
**White Collar**

## J2

Retired in the Suburbs

# Marmalade & Money

## Consumption Examples

### Household

Cordials and liqueurs  
Domestic wines  
Housekeeping services  
Carpet cleaning services  
Pianos

### Personal Life

Luxury-size vehicles  
35 mm cameras  
Cardiologist visits  
Beauty parlors  
Dogs

### Leisure Activities

Foreign travel packages  
National park trips  
Board games  
Weightlifting  
Baseball: attend

### Media Selections

Golf Channel  
Travel magazines  
Mystery books  
Home & Gardening  
Television  
All-news radio

## Demographic Overview

Marmalade & Money segments are sitting pretty in the suburbs. With a median-age still in the 40s, plus an expanding 65-plus population, few children underfoot, annual incomes in the \$70,000s and \$80,000s from white-collar jobs, interest/dividends, and retirement accounts — you can imagine this population having the time and money to savor the good things life in suburban America has to offer. You can visualize them serving up dinner on good china, organizing their brand-name clothing collections in large walk-in closets, and dabbling in the world of art collection. These Retired in the Suburbs neighborhoods are composed mainly of married couples with few children. They also rank at 50-percent-higher-than-average in retirement-age residents. They rank at the same level in college-degreed folks. Those who have to work are employed in management, professional, and sales jobs. However, this group ranks 50-percent-above-average in interest/dividend income and near the same percent in retirement/social security income. Living in these segments is a smattering of self-employed entrepreneurs. All in all, life is good in Marmalade & Money enclaves.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Suburban**

Education  
**College**

Occupation  
**White Collar**

## Preference Overview

Marmalade & Money residents are well off, but not overly highbrow about their status. After all, you are just as likely to find them at live theater performances as you are at auto shows. While they like luxury-size vehicles, they will also purchase smaller cars. But their wealthy lifestyle comes through loud and clear in many unique ways, such as owning pianos, making purchases at flower shops, enjoying foreign travel packages, and purchasing well-outfitted computer systems. They spend a fair amount of time online, from tracking their multiple investments to reading the latest news. Leisure activities include a range of activities from woodworking, to board games, to attending baseball games, to popping into family and fast food restaurants for quick meals. These residents pursue a wide range of sports, such as weightlifting, golf, and exercise club participation. Media selections include: MSNBC.com, travel magazines, mysteries, and all-news radio. These residents' highest-ranking category at two-and-a-quarter-above-average is watching the Golf Channel.



Retired in the Suburbs

# Stately Suburbs

## Consumption Examples

### Household

- Domestic wines
- Cat treats
- Frozen yogurt
- Housekeeping services
- Carpeting

### Personal Life

- Pick-up trucks
- Domestic vehicles
- Personal computers: HP
- 35mm cameras
- Veterinarian visits: 2

### Leisure Activities

- Foreign travel packages
- Bicycling
- Power boating
- Woodworking
- Religious club memberships

### Media Selections

- MSNBC.com
- Airline magazines
- Books: 4 - 6
- Fox Sports Net
- News-talk radio

## Demographic Overview

The Stately Suburbs set have a lower educational ranking than other Retired in the Suburbs segments: Yet they're doing something right, because they're earning the same comfortable living of \$70,000s and \$80,000s. In these areas, there's likely no shortage of high-end vehicles, homes, and other comforts of the good life. This group weights in right at the national-average in college-educated individuals. These predominantly 40-something areas are also home to a growing number of 65-plus retirees. If they ever had children, they are overwhelmingly grown and out of the house, as these married-couples show a lower-than-average number of children at home. Due to the aging population, this is the only Retired in the Suburbs segment with an above-average number of widows and widowers. Owing no doubt to their increasing number of retirees, incomes for these areas are generated by a significantly above-average level of social-security income and interest/dividends. Some of the residents are still working, because the segment ranks in at an average level of management, professional, and office administration workers.

- Median Age **40s**
- Family Status **Married**
- Household Income **\$70k - \$90k**
- Urbanization **Suburban**
- Education **High School**
- Occupation **White Collar**

## Preference Overview

Although they have lower incomes than other members in the Retired in the Suburbs category, residents of Stately Suburbs segments attempt to live on an equal keel with their neighbors. However, while they can't keep up in every category, they make a good showing in most. Areas where they are likely to spend less than other Retired in the Suburbs segments include automotive, computers, and travel. However, they still show high rankings for vehicles, especially domestic cars; traveling domestically and via foreign travel packages; and computer systems. To spruce up their homes they are likely to purchase new carpeting and light fixtures. Popular leisure activities for these senior citizens include: bicycling, power boating, woodworking, watching baseball on television, and attending country music performances. The highest-ranking item in this category is life insurance through Prudential at one-and-three-quarters-times-the-national-average. Media choices include: MSNBC.com, airlines magazines, books, newspapers, country music television, and rock radio.





# Living with Nature

Rural areas inhabited by a patchwork of people who have both chosen the rural lifestyle and whose vocations chose it for them.

## Defining Characteristics

Family Status  
**Married**

Urbanization  
**Rural**

Median Age  
**30s**

## Segments

### **K1** Country Villas

Country Villas residents are predominately in their 30s, college educated, employed in white-collar professions and enjoy one of the highest income levels in the rural areas.

### **K2** Pastoral Vistas

Pastoral Vistas residents are financially comfortable, married-with-children families who earn their living from blue-collar jobs.

### **K3** Terra Firma

Terra Firma residents are “true-blue American” married-with-children families who work in blue-collar jobs and manage to invest a little of their modest income.

### **K4** Stock in Trade

Stock in Trade areas are home to the “salt of the earth” married-with-children couples who work manual labor jobs.

### **K5** Rough & Ready

Rough & Ready neighborhoods are home to rugged individualists, married-with-children couples who work in manual-labor blue-collar jobs, while some rely on public assistance.

### **K6** The Outback

The Outback residents are married-with-children couples with blue-collar jobs who struggle financially; a higher than average number in this segment receives Supplemental Security Income.

### **K7** Cornucopia

Cornucopia residents are rural, young, married with children and they rely on blue-collar jobs and public assistance for income.

## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Country Villas</i>	Rural	Married	Children present, very small families	30s
<i>Pastoral Villas</i>	Rural	Married	Children present, very small families	30s
<i>Terra Firma</i>	Rural	Married	Children present, very small families	30s
<i>Stock in Trade</i>	Rural	Married	Little to no presence of children	30s
<i>Rough &amp; Ready</i>	Rural	Married	Little to no presence of children	30s
<i>The Outback</i>	Rural	Married	Little to no presence of children	30s
<i>Cornucopia</i>	Rural	Married	Children present, very small families	20s/low 30s

## Education and Occupation

Segment Name	Education	Occupation
<i>Country Villas</i>	Some college, many with a 4-year or 2-year degree	White collar
<i>Pastoral Villas</i>	Vast majority have a high school degree	Blue collar
<i>Terra Firma</i>	Vast majority have a high school degree	Blue collar
<i>Stock in Trade</i>	Vast majority have a high school degree	Blue collar
<i>Rough &amp; Ready</i>	Vast majority have a high school degree	Blue collar
<i>The Outback</i>	Vast majority have a high school degree	Blue collar
<i>Cornucopia</i>	Most have a high school degree	Blue collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Country Villas</i>	Majority are employed, high percentage are self-employed	Some income generating assets	\$70k - \$90k
<i>Pastoral Villas</i>	Majority are employed, many are self-employed	None	\$50k - \$70k
<i>Terra Firma</i>	Majority are employed, high percentage are self-employed	None	\$30k - \$50k
<i>Stock in Trade</i>	Majority are employed	None	\$30k - \$50k
<i>Rough &amp; Ready</i>	Majority are employed, many are self-employed	None	\$30k or less
<i>The Outback</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k or less
<i>Cornucopia</i>	Majority are employed, many are self-employed	Moderately dependent on Social Security or assistance	Too broad to classify

## Demographic Overview

Ahhh ... country living. It conjures images of clean air, rolling fields, horses running, and farms bursting with bounty. While this may be an idealized vision, rural country life is a huge enticement for some people — and they're not all farmers. Some people simply eschew any semblance of "citified" living. Instead, they need the wide open spaces of rural America. Rural areas are defined as areas that are lightly populated and far from any type of urban center. However, rural areas may have some local commercial activity, but it's typically on a scale just large enough to serve the population living nearby.

Living With Nature includes people who have predominately chosen the rural life over urban or suburban; although for some their vocations impact their rural-living lifestyle. Among the segments in this rural category are people who still work in cities (the "long-haul" commuters), and the people living in rural communities because that is where they work (for example, farmers).

You won't find just one type of demographic living in today's rural areas: White-collar professionals are as attracted to these areas as much as farmers are. That being said, many of the segments in this category rank well-above-the-national-average in farming, fishing, and forestry occupations — one segment ranks at four-times-the-average on this measurement.

However, even with that commonality, diversity is the name of the game in Living With Nature segments. For example, some residents are white-collar and some are blue-collar; some have college educations and some don't even have high school degrees; most are married-with-kids and some households have no children; and some people are self-employed, some are retired, and some need public assistance to make ends meet. What's more, the Living With Nature segments represent an expansive range of income levels — from less than \$30,000 to the \$80,000s.

While they represent many demographic variables, the seven segments share more than just rural addresses: They are also defined as a group by their age. The residents are predominantly in their 30s. The relatively youthful age proves that, contrary to popular news reports, not all young people are leaving rural areas and rural occupations for city life.

## Preference Overview

Like multiple fields of crops forming a patchwork on the landscape, the Living With Nature category encompasses a patchwork of rural consumer lifestyles. In these areas, you are as likely to find households enjoying the bounty offered by high incomes, as you are to find neighborhoods where a lack of material comforts and leisure pastimes are the norm. Yet, Living With Nature residents

generally share one commonality: Most of them chose to live in their rural environs.

**K1 Country Villas**

These segments are at the top end of the consumption totem pole in this category. These residents enjoy well-furnished homes, nice vehicles, and frequent vacations.

**K2 Pastoral Vistas**

Telltale indicators of a country lifestyle in these segments include: coal-wood stoves, kerosene heaters, work boots, pick-up trucks, cedar chests, and woodworking.

**K3 Terra Firma**

In these homes, you're likely to find work boots, cedar chests, recliners, pick-up trucks, baking ingredients, sewing machines, gardening tools, and fishing gear.

**K4 Stock in Trade**

These residents raise pets, prefer to change their own oil and tires, and own trucks or domestic vehicles, recliners, cedar chests, satellite dishes, sewing machines, and fishing gear.

**K5 Rough & Ready**

These residents like shotguns, rifles, and fishing gear. When not working, you are most likely to find them hunting, freshwater fishing, watching rodeos and NASCAR on television, gardening, and raising pets.

**K6 The Outback**

Life is simple in these neighborhoods, where common features include: deep fryers, recliners, cedar chests, satellite dishes, fishing gear, pets, and trucks.

**K7 Cornucopia**

These residents live minimalist lifestyle with items such as work boots, kerosene heaters, coal and wood stoves, ice cream machines, baby furniture, dogs, and trucks.

Favorite media selections of Country Villas residents include: CNN.com, cookbooks, fishing and hunting magazines, country music television, and religious radio. Pastoral Vistas residents prefer Foxnews.com, fishing and hunting magazines, religious books, the Outdoor Channel, and classic rock radio. While Terra Firma segments lean towards fishing and hunting magazines, mystery novels, the Speed Channel, the Weather Channel, and country radio.

Stock in Trade's top media choices include: home service magazines, the Dish Network, and country radio. Rough & Ready watch the Outdoor Channel and TV Land, listen to country radio, and rent children-family videos. The Outback residents prefer automotive magazines, the TV Land and Disney channels, and country radio. Finally, Cornucopia residents read hunting and fishing magazines, watch Country Music Television, and listen to classic rock radio.



# Country Villas

## Consumption Examples

### Household

- Hot tubs/whirlpools
- Canned cat food
- Whole coffee beans
- Prepared children’s dinners
- Pianos

### Personal Life

- Motorcycles
- SUVs
- Children’s clothing
- Dogs
- Cats

### Leisure Activities

- Foreign travel packages
- Regular exercise: 2+/week
- High school sports: attend
- Board games
- Baking

### Media Selections

- CNN.com
- Cookbooks
- Books: 7+
- Speed Channel
- News-talk radio

## Demographic Overview

If you’re single and looking for a partner, don’t drive out to Country Villas rural neighborhoods: They are overwhelmingly home to married couples. These residents share demographics that make them perfect partners in living the good life in the country. Residents in these Living With Nature areas are predominately in their 30s, college-educated, employed in white-collar management and other professions versus more traditional blue-collar rural occupations. What’s more, Country Villas residents are members of one of the highest-income levels in rural environs – the \$70,000s and \$80,000s. But that’s not all of their advantages: Country Villas also rank high in entrepreneurs earning self-employment income (50-percent-higher-than-average) and smart investors earning nearly the same level of interest/dividend income. These good income levels are helping to support a slightly above-average number of children, especially ages six to 17. With all of this going for them, life must really be good despite sparsely populated environs.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Rural**

Education  
**Some College**

Occupation  
**White Collar**

## Preference Overview

At first glance it’s difficult to tell these wealthy residents from other well-off segments. But pull back the lens a bit and you’ll see the clear distinction: Country Villas neighborhoods are surrounded by nature. However, these residents are likely not working the land, but enjoying their rural environs. In fact, residents of Country Villas segments much have it all – from well-furnished homes, to nice vehicles, to frequent vacations. They are just as likely to buy a motorcycle as an SUV. You’re as likely to find them stocking up on computer equipment as stocking their cupboards with purchases from Giant grocery store, their highest-ranking item at two-and-three-quarters-times-the-national-average. Along with whole coffee beans, imported wine, and dessert toppings are prepared meals for children, canned food, and dog biscuits – proving they are likely to have kids and pets. Owing to their high incomes, they are actively involved in multiple investment activities. To relax, these rural-ites attend high school sports, watch NASCAR on TV, play board games, and bake. Favorite media selections include: CNN.com, cookbooks, fishing and hunting magazines, country music television, and religious radio.



# Pastoral Villas

## Consumption Examples

### Household

- Coal-wood stoves
- Sewing machines
- Pizza mixes and sauces
- Cedar chests
- Recliners

### Personal Life

- Work boots
- Men's gloves
- Pick-up trucks
- Union memberships
- Pet ownership

### Leisure Activities

- Domestic travel: beach
- Country music performances
- Woodworking
- Outdoor gardening
- Canoeing and kayaking

### Media Selections

- Foxnews.com
- Fishing and hunting magazines
- Country music television
- Do-It-Yourself Network
- Religious radio

## Demographic Overview

Pastoral Vistas neighborhoods rank at just over-50-percent-higher-than-average in farming, fishing, and forestry occupations. And they measure just a little lower than this percentage in self-employment income. If you put two-and-two together it's logical to assume Pastoral Vistas rural neighborhoods are inhabited by many people earning a living off the land. However, this segment within Living With Nature is not just home to a group of farmers tilling the soil from sun up to sun down. Other above-average-ranking occupations include: construction, repair services, production, and transportation. Whether or not they are farmers, residents in these areas are clearly blue-collar workers. The residents rank in at 25-percent-above-average in high-school education, but only a small percent have some level of college education. Presumably any education beyond high school is from a community college or trade school. Nonetheless, this group is fairly comfortable financially with median incomes in the \$50,000s and \$60,000s. There are a few smart investors among the residents, but also a few people seeking public assistance. These areas also rank above-average in the married-couple category and in children above six and under 17.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$50k - \$70k**

Urbanization  
**Rural**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

The top-ranking lifestyle item of Pastoral Vistas neighborhoods speaks volumes about their lifestyle: It is kerosene heaters at two-and-a-half-times-the-national-average. Other telltale signs of country life include coal-wood stoves, work boots, pick-up trucks, cedar chests, and woodworking as a hobby. They show significant resourcefulness and self-reliance in many of their high-ranking lifestyle choices, such as sewing machines, auto maintenance, woodworking, gardening, self-help books, and the Do-It-Yourself Network. High-ranking purchases of backache and migraine remedies point to a life of physical labor. They are also likely to use computers at work and home, but typically only have dial-up access to the Internet. To relax after a hard day on the job, you are likely to find these residents attending NASCAR and country music performances, eating at Cracker Barrel and Golden Corral, and watching horse events on TV — perhaps while kicking back in their recliners. They often take it easy at mealtime with many purchases of convenience food such as pizza mixes and sauces, brownie and cookie mixes, and packaged pie crust. When they take vacations, it is often to the beach. Media preferences include: Foxnews.com, fishing and hunting magazines, religious books, the Outdoor Channel, and classic rock radio.



### Consumption Examples

#### Household

- Sewing machines
- Yeast
- Cedar chests
- Recliners
- Satellite dishes

#### Personal Life

- Pick-up trucks
- Ford vehicles
- Work boots
- Dial-up modems
- Game software

#### Leisure Activities

- Gardening
- Baking
- Play cards
- Freshwater fishing
- NASCAR: TV

#### Media Selections

- Fishing and hunting magazines
- Mystery books
- Speed channel
- Country Music Television
- Country radio

## Demographic Overview

True to their rural Living With Nature roots, the Terra Firma neighborhoods are home to an above-average number of people working in farming, fishing, and forestry occupations. In fact, they rank at nearly three-times-the-national-average on this scale. Combine this with their 50-percent-above-average level of self-employment income, and it's clear Terra Firma areas are inhabited by many independent people working and living close to Mother Earth. They also rank higher-than-average in other employment sectors: Namely, production, transportation, repair services, and construction. Along with their blue-collar, these residents share other demographics with the classic perception of a "true-blue American." They are predominately married with children (slightly more in their teens than in diapers). They have high-school educations, with a smattering of college. And they invest a little money (they rank slightly above-average in interest/dividend income), even though they're living on relatively modest incomes. The median income range for Terra Firma segments is from the high-\$30,000s to the \$40,000s. However, they're smart spenders, because few are seeking public assistance to pay the bills.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Rural**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

A rural-life grounded in quality is on display in the high-ranking lifestyle choices of Terra Firma residents. In these homes you'll find work boots, cedar chests, recliners, pick-up trucks, baking ingredients, sewing machines, gardening tools, and fishing gear. What you won't find a lot of is computer equipment, electronics, or passports. However, you also won't find many high-ranking health remedies, which perhaps speaks to the advantages of living simply away from the hustle and stress of urban or suburban areas. While they live modestly, it doesn't mean they don't enjoy many comforts. They do own satellite dishes, take domestic trips, and eat out occasionally. They also have modest computer systems and dial-up access to the Internet. They manage their income through a variety of investments, including stocks. For leisure, they enjoy raising pets, playing cards, and freshwater fishing. Their cupboards are always stocked with baking ingredients, such as yeast, baking chips, and cocoa powder. They occasionally enjoy a meal out at places like Cracker Barrel and Dairy Queen. Media choices include: fishing and hunting magazines, mystery novels, the Speed Channel, the Weather Channel, and country radio.



# K4

Living with Nature

## Stock in Trade

### Consumption Examples

#### Household

Sewing machines  
Canned meats  
Recliners  
Cedar chests  
Satellite dishes

#### Personal Life

Trucks  
Chevrolet vehicles  
Accidental death insurance  
Cats  
Dogs

#### Leisure Activities

Domestic trips: South  
Coin collecting  
Photography  
Crossword puzzles  
Rodeo: TV

#### Media Selections

Fishing and hunting magazines  
DirecTV  
Dish Network  
Country Music Television  
Country radio

### Demographic Overview

Stock in Trade areas are home to the “salt of the earth” types —residents of these areas form America’s backbone, including farmers, factory employees, and construction workers. These rural segments are the most ordinary of all segments in the Living With Nature category. They have a near-average level of married couples with an average level of children. They do, however, have a slightly above-average level of high-school educated individuals. Other standout demographics are occupations: They rank over 50-percent-above-average in construction, repair services, and production. However, they weigh in at two-times-the-national-average for employment in farming, fishing, and forestry. These hard-working manual-laborers earn incomes in a median range from the high-\$30,000s to the \$40,000s. While some of them are self-employed, a well-below-average percentage have income from investments/dividends. They also range from slightly below-average to average in receiving income from public assistance and supplemental security.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Rural**

Education  
**High School**

Occupation  
**Blue Collar**

### Preference Overview

These segments lean heavily toward the simple life. This is evident in their many low-ranking items. You’re likely not to find these Stock in Trade residents purchasing dress shoes, beer or wine, home computers, electronics, or passports. They are equally as likely not to go to bars or nightclubs or have financial investments. What you will find are residents who value home life, own trucks and domestic vehicles, and raise pets. They prefer to change their own oil and tires. They also own recliners, cedar chests, satellite dishes, sewing machines, and fishing gear. They keep their cupboards well stocked with, for example, diet sodas, canned meats, and no-bake cakes and pies. Many of these purchases were likely at the Piggly Wiggly grocery store, which is their highest-ranking item at nearly four-and-a-quarter-times-the-national-average. However, they also enjoy eating out especially at popular family and fast food restaurants. Other leisure pursuits include: coin collecting, crossword puzzles, NASCAR, and freshwater fishing. This group is well covered with a variety of health insurance, including vision care and prescription medications. Media choices include: home service magazines, the Dish Network, and country radio.



# Rough & Ready

## Consumption Examples

### Household

- Work boots
- Coal-wood stoves
- Canned stews
- Recliners
- Satellite dishes

### Personal Life

- Mufflers
- Pick-up trucks
- Dial-up modems
- Cats
- Dogs

### Leisure Activities

- Hunting: shotguns
- Fishing: freshwater
- Rodeo: TV
- NASCAR: TV
- Raising pets

### Media Selections

- Dish Network
- Outdoor Channel
- DirecTV
- Early morning news programs
- Country radio

## Demographic Overview

Rough & Ready neighborhood segments are, as their name implies, home to many rugged individualists. The segment has both a higher-than-average percentage of people earning self-employment income and working in manual-labor blue-collar jobs, such as production, transportation, repair services, and construction. But what really distinguishes these areas are the number of people employed in farming, fishing, and forestry — over-three-times-the-national average! This group has a nearly 50-percent-higher-than-average percent of people with high-school degrees, but very few with college educations, and virtually no college degrees. Like many other segments in the Living With Nature category, Rough & Ready residents are generally married and rank at slightly above-average in households with children. This group lives on a fairly low-income level in the low-\$30,000s or less. As a result, some residents rely on a little public assistance to occasionally put food on their tables, though probably not to put a roof over their heads.

- Median Age **30s**
- Family Status **Married**
- Household Income **\$30k or less**
- Urbanization **Rural**
- Education **High School**
- Occupation **Blue Collar**

## Preference Overview

Most rugged individualists don't ask for much in life. This holds true for the simple lifestyle choices of the Rough & Ready residents. They are well stocked in items that make their lifestyle meaningful to them, including shotguns, rifles, and fishing gear. In fact, hunting with a shotgun is their highest-ranking lifestyle item at nearly three-and-a-quarter-times-the-national-average. Other popular activities include: hunting with rifles, freshwater fishing, watching rodeos and NASCAR on television, gardening, and raising pets. Their lifestyle includes: work boots, coal-wood stoves, pick-up trucks, recliners, and dial-up modems (when they go online, which is rare). In their kitchen cupboards you'll find convenience items such as vegetable juices, no-bake cakes and pies, packaged pasta salads, and canned stews. What you won't find is beer, wine, or rum. They also like picnics and quick meals at fast food places, but they don't take many vacations. Their resourcefulness includes changing their own oil and mufflers. Media selections include: the Outdoor Channel, TV Land, country radio, and children-family videos.

# K6

Living with Nature

## The Outback

### Consumption Examples

#### Household

Deep fryers  
Children's vitamins  
Canned meats  
Recliners  
Satellite dishes

#### Personal Life

Trucks  
AM/FM vehicle radio-cassette players  
Dial-up modems  
Backache remedies  
Dogs

#### Leisure Activities

Rodeo: TV  
NASCAR: TV  
Fishing: fresh water  
Cracker Barrel restaurant  
Hardee's fast food

#### Media Selections

Fishing and hunting magazines  
Automotive magazines  
Country Music Television  
TV Land  
Country radio

### Demographic Overview

Of all the Living With Nature segments, the residents of The Outback areas appear to be struggling the most financially. Not only do they weigh in at a fairly low annual-income level in the low \$30,000s or less, but also they have the highest ranking in this category for supplemental security income: two-times-the-national-average. Like their rural neighbors, these residents rank high in the farming, fishing, and forestry occupations: They are well-above-three-times-the-national-average. However, they are also home to two-times-the-average number of production workers, and have high rankings in the areas of construction, repair services, and transportation. Another higher ranking is in education: The Outback segments weight in at nearly two-times-the-average in people without high school degrees. True to their average rankings, these areas have a level of married-couples and children that is right at the national-average.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$30k or less**

Urbanization  
**Rural**

Education  
**High School**

Occupation  
**Blue Collar**

### Preference Overview

The further out you drive into rural life, the more likely the residents are to live pared-down existences. This is evident in The Outback neighborhoods, where life is very simple, and centered around family, home, and work. The simple life is perhaps the most evident in what you won't find in these segments: Namely, cell phones, Sunday newspapers, the Internet, computers, beer, and wine. What you will find are deep fryers, mops, recliners, cedar chests, satellite dishes, fishing gear, pets, and trucks. Owing to their time spent traveling from their rural homes to the rest of the world, their highest-ranking lifestyle item is auto insurance from the Farm Bureau at six-and-a-half-times-the-national-average. While on the road they might pop in for a fast food meal, such as burgers or fried chicken. But the cupboards at home are always filled with favorites, such as vegetable juices, ground coffee, canned stews and meats, spread cheese, and snack cakes. Leisure activities include: freshwater fishing, and watching the rodeo and NASCAR on television. Other media choices include: automotive magazines, TV Land, and country radio.



# Cornucopia

## Consumption Examples

### Household

- Kerosene heaters
- Coal/wood stoves
- Baby furniture and equipment
- No-bake cakes and pies
- Satellite dishes

### Personal Life

- Work boots
- Compact pick-up trucks
- Dodge vehicles
- Home permanents
- Dogs

### Leisure Activities

- Hunting: shotguns
- Fishing: freshwater
- Pro wrestling
- Tractor pulls: TV
- NASCAR: TV

### Media Selections

- Hunting and fishing magazines
- Dish Network
- Country Music Television
- Sports: radio
- Country radio

## Demographic Overview

Like the patchwork of freshly plowed fields, rows of crops, and seas of wheat blowing in the wind that you might see out the window of a plane as you fly over a typical rural area in America, Cornucopia segments are a patchwork of rural communities. Their commonality is that they don't fit into any of the other seven Living With Nature segments. These segments are young: The residents range from 20-somethings to the low-30s. This group of mixed demographics is primarily married-with-children, but they have even more children than the other segments. They are the least educated demographic in this segment, with a close to 50-percent-higher-than-average percent without high school degrees.

These segments are home to a well-above-average number of self-employed individuals, and a similarly high-level of people seeking public assistance. They are not easily pegged on income levels, since the median household income is too broad to classify without misleading market researchers. However, the Cornucopia segments are a pretty solidly blue-collar bunch, working in areas such as construction, repair services, production, and transportation. But while they rank at or near 50-percent-above-average in these jobs, they rank at a significant four-times-the-national-average in the category of farming, fishing, and forestry.

## Preference Overview

Sometimes lifestyle options are particularly minimal in rural areas, especially when incomes are low. This is evident in Cornucopia segments, where few items show up as high-ranking. Meanwhile, their low-ranking list is long, and includes no travel, Sunday newspapers, or Internet use. Among the items you'll find in these homes are work boots, kerosene heaters, coal and wood stoves, microwave cookware, baby furniture and equipment, dogs, and trucks. Resourcefulness is on display in many ways, including home permanents, hunting and fishing, and purchases of oil filters and tires. Cooking items typically on-hand include no-bake cakes and pies, cornmeal, and canned meats. These purchases were likely made at a Piggly Wiggly grocery store, which is their highest-ranking item at over three-times-the-national-average. They also tend to grab convenience meals like burgers. You're likely to find these residents hunting, fishing, listening to sports on the radio, and watching pro wrestling, tractor pulls, and NASCAR on television. Other media choices include hunting and fishing magazines, Country Music Television, and classic rock radio.

Median Age  
**20s/low 30s**

Family Status  
**Married**

Household Income  
**NA**

Urbanization  
**Rural**

Education  
**High School**

Occupation  
**Blue Collar**



# Working with Nature

Rural areas home predominately to 40-plus-year-olds working the land for a living.

## Defining Characteristics

Family Status  
**Married**

Urbanization  
**Rural**

Median Age  
**40s**

## Segments

### L1 [Land Barons](#)

Land Barons residents have college educations, high income levels, and white-collar jobs without having to work the land; for some, their income is supplemented by interest/dividends.

### L2 [Fertile Acres](#)

Fertile Acres are home to many successful workers who earn a comfortable living in farming/fishing/forestry industries. They are married, but with few children living at home.

### L3 [Breadbaskets](#)

Breadbasket residents are married with median age in the 40s, but few households have children; they earn interest/dividend income and those who are not retired work in farming and other blue-collar jobs.

### L4 [Farmers' Circles](#)

Farmer's Circles residents have a median age range in the 40s, are married with either no children or a few teenagers, and are employed predominantly in the farming, fishing, and forestry industries.

### L5 [Crops & Tractors](#)

Crops & Tractors segments are home to older residents with a median age in the 40s, few children and they rely on Social Security, farming, and blue-collar jobs for income.

## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Land Barons</i>	Rural	Married	Little to no presence of children	40s
<i>Fertile Acres</i>	Rural	Married	Little to no presence of children	40s
<i>Breadbaskets</i>	Rural	Married	Little to no presence of children	40s
<i>Farmers' Circles</i>	Rural	Married	Little to no presence of children	40s
<i>Crops &amp; Tractors</i>	Rural	Married	Little to no presence of children	40s

## Education and Occupation

Segment Name	Education	Occupation
<i>Land Barons</i>	Vast majority hold a 4-year degree	White collar
<i>Fertile Acres</i>	Vast majority have a high school degree	Blue collar
<i>Breadbaskets</i>	Vast majority have a high school degree	Blue collar
<i>Farmers' Circles</i>	Vast majority have a high school degree	Blue collar
<i>Crops &amp; Tractors</i>	Vast majority have a high school degree	Blue collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Land Barons</i>	Majority are employed, high percentage are self-employed	Many income generating assets	\$70k - \$90k
<i>Fertile Acres</i>	Majority are employed, high percentage are self-employed	None	\$50k - \$70k
<i>Breadbaskets</i>	Majority are employed, high percentage are self-employed	Some income generating assets, moderately dependent on Social Security or assistance	\$30k - \$50k
<i>Farmers' Circles</i>	Majority are employed	Moderately dependent on Social Security or assistance	\$30k - \$50k
<i>Crops &amp; Tractors</i>	Majority are employed, many are self-employed	Heavily dependent on Social Security or assistance	\$30k or less

## Demographic Overview

Give me land, lots of land ... don't fence me in. This could be a line from a theme song written about members of Working With Nature communities. The five segments within this category are predominately home to people with lots of land, many who are still working it to earn a living. As the name connotes, Working With Nature segments are rural communities. Rural areas are defined as areas that are lightly populated and far from any type of urban center. However, rural areas may have some local commercial activity, but it's typically on a scale just large enough to serve the population living nearby.

Working With Nature segments share several commonalities, particularly their age range: Residents living in these areas are chiefly in their 40s. However, they are aging, demonstrated by the fact that most sectors have an above-the-national-average level of people 65 and older. These generally married-couples have some children, particular in their teenage years. However, owing to their aging demographic, there is also a growing number of widows and widowers.

Occupationally, the people in this category who have to work show an overwhelming presence in the farming/fishing/forestry sector. Nevertheless, this is not the sum-total of their income-generating activities, because many of the five sectors have high rankings in other occupations, four of which are primarily blue-collar. That being said, many sectors rank highly in self-employment income — no doubt reflecting their occupational dominance in the farming category.

Residents of Working With Nature areas have a strong across-the-board showing in high-school degrees: Most rank well-above-average. However, one sector has a particularly large number of people who have college degrees: The Land Barons. It's no coincidence that this segment also has the lowest number of farmers and the highest number of white-collar management professionals in this category.

Another big area of differentiation among Working With Nature segments is income levels: They range from the Land Barons at the high-end with incomes in the \$70,000s and \$80,000s, down to Crops & Tractors with incomes below \$30,000. Land Barons have the highest level of interest-income in this category, while Crops & Tractors residents rely heavily on public-assistance to pay the bills.



## Preference Overview

Whether they earn higher or lower incomes, the five segments in the Working With Nature category all share one common denominator: Their lifestyles are rooted to the earth. For example, you are likely to find households in these segments owning trucks, wearing work boots, heating with wood stoves, and watching NASCAR.

### **L1 Land Barons**

These segments blend country-style living with city-style spending. For example, they own coal and wood stoves, convertible sofa beds, sewing machines, and pick-up trucks. Meanwhile, their city-side lifestyle includes: neckties, computers, camcorders, pianos, housekeeping services, imported wines, and foreign excursions.

### **L2 Fertile Acres**

You'll find a moderate mix of country life and high-tech in these segments, where both coal or wood stoves and video game systems share space in the same household. Other lifestyle choices include: sewing machines, recliners, cedar chests, sofa beds, motorcycles, trucks, 35mm cameras, and computer systems.

### **L3 Breadbaskets**

Simple living is the hallmark of these neighborhoods. Here you'll find work boots, pick-up trucks, heavy-duty hand cleaners, gardens, and TVs tuned to the Weather Channel.

### **L4 Farmers' Circles**

The older residents of these areas share consumption habits with Breadbasket residents, but on a smaller scale.

### **L5 Crops & Tractors**

These residents, who are the oldest demographic among the five segments, have the most pared-down rural lifestyle in this category.

High-ranking media choices of the five Working With Nature segments show many similarities, including country radio, the Country Music Television channel, and hunting and fishing magazines. Land Barons also like travel and home service magazines, golf programs, and alternative and sports radio. Fertile Acres residents like science and technology, and home service magazines. Breadbasket media selections include the Weather Channel and Home & Gardening Television. Farmers' Circles like the Hallmark Channel. And Crops & Tractors watch weekday TV programs.



# Land Barons

## Consumption Examples

### Household

- Heat pumps
- Coal or wood stoves
- Convertible sofa beds
- Pianos
- Satellite dishes

### Personal Life

- Neckties
- Flowers by phone
- Compact pick-up trucks
- Stocks
- Financial software

### Leisure Activities

- Foreign travel packages
- Woodworking
- Bird watching
- Canoeing and kayaking
- Bicycling

### Media Selections

- CNN.com
- Cookbooks
- Golf Channel
- News-talk radio
- Sports radio

## Demographic Overview

With their college educations, high-income levels, white-collar jobs, and high level of occupational independence, the Land Barons are truly the kings of the Working With Nature hill in today's rural areas. Though residents of Land Barons segments aren't necessarily working the land, they may have inherited smart land-investments in rural America. In fact, the residents of these areas earn well-over-50-percent-above-average levels of income from self-employment ventures. But since they rank at only slightly above-25-percent-average in the farming, fishing, and forestry occupations, they are presumably not out tilling their soil. Instead, they rank highly in management jobs and other professional positions. Contributing also to their incomes, which are in the \$70,000s and \$80,000s, is a 50-percent-higher-than-average level of interest/dividend income and a 25-percent-above-average level of retirement income. Land Barons are likely to be married and have none or only a couple of children still living in the household. They show only a slight up-tick over average on being the home to 65-plus-year-olds.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$70k - \$90k**

Urbanization  
**Rural**

Education  
**College**

Occupation  
**White Collar**

## Preference Overview

Residents of these rural neighborhoods display an interesting blend of country-style living and city-style spending. In fact, they are living the country life on a champagne budget. The countryside of life within Land Barons segments includes coal and wood stoves, convertible sofa beds, sewing machines, and pick-up trucks. Also the residents have a propensity to engage in woodworking and raise horses. Meanwhile, the city-side of these well-off rural landowners includes: neckties, computers, camcorders, pianos, housekeeping services, imported wines, foreign travel excursions, and golf. You are also likely to find them bird watching, attending musical performances, and taking photos. They eat out frequently, more likely at a family than fast food establishment. Their highest-ranking lifestyle item is heat pumps, at over two-and-three-quarters-times-the-national-average. Owing to their well-off status, investment activities are a big part of the Land Barons lifestyle, including stocks, mutual funds, and bonds. Their media choices are diverse and range from travel to home service magazines, golf to country music television, and alternative to sports radio.

## L2

Working with Nature

# Fertile Acres

## Consumption Examples

### Household

Coal/wood stoves  
Sewing machines  
Disposable diapers  
Flavored instant coffees  
Satellite dishes

### Personal Life

Work boots  
Compact pick-up trucks  
Motorcycles  
Dial-up modems  
Beauty parlors

### Leisure Activities

Bird watching  
Woodworking  
Country music performance  
Power boating  
Truck and tractor pull: TV

### Media Selections

Hunting and fishing magazines  
Science and technology magazines  
Dish Network  
BBC America  
Country radio

## Demographic Overview

Fertile Acres are most likely home to many farmers working the land — and doing it well, based on their basic demographics. These rural Working With Nature areas show nearly two-times-the-average number of people in the farming/fishing/forestry occupational category. Combine that with a 50-percent-above-average level of income generated from self-employment and a median salary range in the \$50,000s and \$60,000s, and you've got yourself a group of hard-working country folks who are living very comfortably on the land. These land tillers are predominately married, but tend to have fewer children than average. This could speak to the fact that residents in these areas are starting to age: They have a 25-percent-above-average level of 65-plus-year-olds. This correlates to a similar ranking in retirement/social security income. But they don't just labor for their daily bread: these areas also rank about 25-percent-above-average in interest income. While there is some level of college education among these residents, they are more likely to have high school degrees.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$50k - \$70k**

Urbanization  
**Rural**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

All of the traditional commodities of the heartland lifestyle are on display in Fertile Acres segments. These residents own sewing machines, recliners, cedar chests, sofa beds, work boots, satellite dishes, motorcycles, and trucks. Coal and wood stoves are their highest-ranking lifestyle item, at over two-and-a-half-times-the-national-average. However, modern life is also on display in the form of computer systems, 35mm cameras, and video game systems. Still their pursuits speak to a solidly country lifestyle, including watching auto racing, rodeos, horse events, NASCAR, and truck and tractor pulls on television. Other media pursuits includes: reading a variety of magazines, including hunting and fishing, science and technology, and home service. Their favorite radio stations are country. They enjoy sightseeing trips, bird watching, collecting figurines, and power boating. They are likely to visit chiropractors, eye doctors, and the beauty parlor. Pets are an important part of their lives. They invest modestly in mutual funds and savings bonds.

# L3

Working with Nature

## Breadbaskets

### Consumption Examples

#### Household

- Water softeners
- Tomato and vegetable juices
- Heavy-duty hand cleaners
- Recliners
- Satellite dishes

#### Personal Life

- Work boots
- Handbags
- Pick-up trucks
- Oil filters
- Dial-up modems

#### Leisure Activities

- Indoor gardening
- Coin collecting
- Rodeo: TV
- High school sports
- Freshwater fishing

#### Media Selections

- Hunting and fishing magazines
- Dish Network
- Country Music Television
- Hallmark Channel
- Weather Channel

### Demographic Overview

Breadbaskets are rural segments that are likely to be the source of America's produce, because they are home to an abundance of people working with nature. In fact, these areas rank at well-above-three-times-the-national-average in people working in farming, fishing, and forestry. These segments are also home to a number of retired farmers: Showing a nearly 50-percent-higher-than-average number of people 65-and-over. However, like other Working With Nature segments the median-age is in the 40s. These manual-labor, blue-collar workers are also employed in construction, repair services, production, transportation, and healthcare. Also, like other segments in this category, Breadbaskets residents are mostly married, but with few children comprising the households. If there are kids present, they are most likely teenagers. Other distinguishing characteristics are that over 50-percent-above-average are self-employed. They also earn about-25-percent-above-average level of interest/dividend income. And they receive an above-25-percent-average level of social security income. Overall, the annual income of these rural folks ranges in the high-\$30,000s and \$40,000s. They all tend to have high-school educations, but very little higher education.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Rural**

Education  
**High School**

Occupation  
**Blue Collar**

### Preference Overview

Evidence of an Agrarian lifestyle is in abundance in Breadbasket segments, including work boots, pick-up trucks, gardening, the Weather Channel, and heavy-duty hand cleaners. Breadbasket residents lead simple rural lives, as shown in their few high-ranking lifestyle purchases and activities. In their cupboards, you are likely to find basics such as ground coffee, vegetable juice, no-bake cakes and pies, and frosting. When they dine outside of the home, meals tend toward fast food burgers and pizza. They are likely to own a recliner, a satellite dish, a dial-up modem, and pets. Their highest-ranking item is a water softener at two-and-three-quarters-times-the-national-average. When not working the land to produce America's bounty, these rural residents can be found collecting coins, baking, attending high school sports, visiting the north central U.S., fishing, and watching rodeos, and NASCAR on television. Other media selections include: hunting and fishing magazines, Country Music Television, the Weather Channel, and Home & Gardening Television.

# L4

Working with Nature

## Farmers' Circles

### Consumption Examples

#### Household

Sewing machines  
Charcoal grills  
Heavy-duty hand cleansers  
Canned meats  
Satellite dishes

#### Personal Life

Work boots  
Pick-up trucks  
Used vehicles  
Denture cleaners  
Dial-up modems

#### Leisure Activities

Indoor gardening  
Outdoor gardening  
Freshwater fishing  
Cracker Barrel restaurant  
Sonic Drive-In fast food

#### Media Selections

Hunting and fishing magazines  
Dish Network  
Country Music Television  
Hallmark Channel  
Country radio

### Demographic Overview

Three-times-the-national-average of people living in Farmers' Circles rural segments are employed in the farming, fishing, and forestry industries — or were in there younger days! While this segment, like its fellow Working With Nature sectors, has a median age in the 40s, this area has a growing number of 65-plus-year-olds: The current calculation is well over a 25-percent-higher-than-average ranking. This aging demographic explains other dominant characteristics of Farmers' Circles residents, including a nearly 25-percent-higher-than-average number of widows/widowers and a similarly high-level of social security/retirement income. Overall, these folks are married with either no kids or a few teenagers under foot. That's good, because their modest incomes, which range from the high-\$30,000s to the \$40,000s, will stretch farther. This group also has a lower-level of interest/income than other segments in this category. Besides farmers, Farmers Circles' areas are also inhabited by a higher-than-average level of people working in construction, repair services, production, and transportation.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Rural**

Education  
**High School**

Occupation  
**Blue Collar**

### Preference Overview

These older Agrarians are starting to slow down the pace of their lives — and it shows in their few high-ranking lifestyle choices. For example, above-average leisure activities only include indoor and outdoor gardening and freshwater fishing. They are likely to own a sewing machine, charcoal grill, cedar chest, recliner, satellite dish, and work boots. Their vehicle of choice is a used pick-up truck, for which they change their own oil and filters. They are also likely to purchase a used vehicle. Owing to their older age, health remedies often include denture cleaners and high cholesterol medicine. In their kitchen cupboards you are likely to find instant coffee, canned meats, and cat and dog food. Near the sink is a heavy-duty hand cleaner. The highest-ranking lifestyle item in Farmers' Circles areas is grocery shopping at Food Lion stores, ranked at nearly two-and-a-half-times-the-national-average. They enjoy an occasional meal outside the home, typically at a Cracker Barrel, Sonic Drive-In, or Kentucky Fried Chicken. Media choices lean towards hunting and fishing magazine, Country Music Television, the Hallmark Channel, and country radio.

# L5

Working with Nature

## Crops & Tractors

### Consumption Examples

#### Household

- Infant cribs
- Canned stews
- Heavy-duty hand cleansers
- Dinner mixes and kits
- Satellite dishes

#### Personal Life

- Work boots
- Trucks
- Denture cleaners
- Electric shavers
- Dial-up modems

#### Leisure Activities

- Indoor gardening
- Rodeo: TV
- Freshwater fishing
- NASCAR: TV
- Long John Silver's fast food

#### Media Selections

- Hunting and fishing magazines
- Dish Network
- Country Music Television
- Weekday TV
- Country radio

### Demographic Overview

Among the five Working With Nature segments, Crops & Tractors are the grandpas and grandmas of the bunch. Yes, the median age is in the 40s, but these segments are also home to a nearly 50-percent-higher-than-average level of people who are 65-plus. They also have the fewest number of children, the highest level of social security income (nearly 50-percent-higher-than-average-nationally), and a well-above-average level of widows and widowers. Although this group by-and-large has high-school educations, they earn the lowest income levels of this category: In the low-\$30,000s or less. Another top-ranking feature of these rural areas is an over four-times-the-average number of people employed as farmers. Other occupations include: transportation, construction, repair, production, and healthcare. This group also counts on the highest level of public-assistance income of all five Working With Nature segments: At just below 50-percent-higher-than-average nationally.

### Preference Overview

Although they are older, Crops & Tractors residents share similar lifestyles with their lower-income Working With Nature neighbors. They have the work boots, the pick-up truck, the cedar chest, the recliner, and the satellite dish. They also enjoy gardening, freshwater fishing, and watching the rodeo and NASCAR on television. They also enjoy raising dogs and cats. In their kitchen cupboards, there is likely to be ground coffee, vegetable juices, canned stews, dinner mixes, and gelatin desserts. However, they also enjoy dining out, particularly for fast food burgers and fried fish. In fact, Long John Silver's is their highest-ranking lifestyle item at over two-and-a-quarter-times-the-national-average. With infant cribs and baby bathtubs showing up as high-ranking purchases, these older residents are likely to entertain their grandchildren in their homes from time to time. They also buy electric shavers, denture cleaners, and toothache remedies. Media choices run towards hunting and fishing magazines, newspapers, Country Music Television, weekday TV programs, the Weather Channel, and country radio.

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**\$30k or less**

Urbanization  
**Rural**

Education  
**High School**

Occupation  
**Blue Collar**



# African American Gateway

Urban neighborhoods comprised predominantly of African Americans.

## Defining Characteristics



## Segments

- M1** **Gentry**  
Gentry neighborhoods are predominately home to well-off 30-something African Americans in white-collar professions, who are married with some children of all ages.
- M2** **Thriving**  
Thriving residents, in their 30s, have high-school degrees, are single-parent households with an average number of children under their roofs and earn a comfortable income from jobs in healthcare, protective services, and office administration.
- M3** **Metro Strivers**  
Metro Strivers neighborhoods are home to striving, predominantly single parents in their 20s to low-30s who work hard at white-collar jobs and spend carefully.
- M4** **City Core**  
City Core neighborhoods are home to single-parent families working in blue-collar occupations such as healthcare, maintenance, production, and transportation.
- M5** **Between Jobs**  
Between Jobs neighborhoods are the hardscrabble homes to African-American residents in their 20s and low-30s, single-parent households who rely on blue-collar jobs and public assistance.



## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Gentry</i>	Urban	Married	Little to no presence of children	30s
<i>Thriving</i>	Urban	Single	Most households have children	30s
<i>Metro Strivers</i>	Urban	Single	Most households have children	20s/low 30s
<i>City Core</i>	Urban	Single	Most households have children	20s/low 30s
<i>Between Jobs</i>	Urban	Single	Most households have children	20s/low 30s

## Education and Occupation

Segment Name	Education	Occupation
<i>Gentry</i>	Vast majority have a high school degree	Mixed white and blue collar
<i>Thriving</i>	Vast majority have a high school degree	Mixed white and blue collar
<i>Metro Strivers</i>	Most have a high school degree	White collar
<i>City Core</i>	Most have a high school degree	Blue collar
<i>Between Jobs</i>	Most have a high school degree	None

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Gentry</i>	Majority are employed	None	\$50k - \$70k
<i>Thriving</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k - \$50k
<i>Metro Strivers</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k or less
<i>City Core</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k or less
<i>Between Jobs</i>	Very few are employed	Heavily dependent on Social Security or assistance	\$30k or less

## Demographic Overview

According to the 2010 U.S. Census, approximately 37.6 million African Americans live in the U.S. (including blacks and people who are a mix of black and other races). This represents 12.2% of the population: An increase from the historical low of 9.7% in the 1930s. By July 1, 2060, the projected single-race black population of the U.S. is estimated to be 55.3 million. According to this projection, black residents would constitute 14.7% of the nation's total population on that date.

In the years since the Civil Rights Movement, many African Americans have improved their social and economic standing, including the expansion of a vibrant middle-class. However, many remain at an economic, educational, and social disadvantage. Economically, the median-income of black Americans is roughly 62% that of whites. Persistent social problems include inadequate healthcare access; institutional racism and discrimination in housing, policing, criminal justice, and employment; chronic crime; and substance abuse.

Market segmentation analytics bear out these facts. The African American Gateway category is comprised of predominantly black neighborhoods across the U.S. These areas are overwhelmingly in highly urban areas, with residents who are primarily young, poor, single, parents without college educations, and employed in blue-collar jobs — usually with some level of public-assistance sustaining them.

Several trends are found within the five African American Gateway segments (although these events are not unique to black Americans). For example, when the percent of married-couple households is high, so is the percent of income from wages; and as the number of single-parent households increases, so does the percent of income from social services. Similarly, when these residents are married, they have a lower number of children and higher incomes; and as the number of children increases in single-family homes, the median-income range declines.

Another point of differentiation among the five African American Gateway segments is their occupations. One segment shows a high-level of white-collar workers: Metro Strivers. Two segments rank with a mix of white-collar and blue-collar workers: Gentry and Thriving. Two segments are predominately home to blue-collar workers: City Core and Between Jobs. Also, one African American Gateway segment has a higher income level (Gentry), while the other four are lower.

## Preference Overview

Whether they can afford the finer things in life or live on budgets, the five African American Gateway household segments share several similarities. For example, taking care of their children's needs, enjoying a wide range of media choices, especially Black Entertainment TV and gospel radio, and taking great pride in their appearance (the highest ranking item of three segments is home permanents).

### **M1 Gentry**

With the highest income levels in this category, these segments pursue a wide range of lifestyle choices, including computers, electronics, nice vehicles, and vacations, often to their timeshares.

### **M2 Thriving**

Households in these segments show similar interests, but due to lower incomes, they rank lower than Gentry in most categories, including clothing, beverages, travel, and entertainment.

### **M3 Metro Strivers**

These residents manage to hold things together, despite a tough existence due to lower incomes and predominantly single-parent homes. But appearance and children are still priorities for them.

### **M4 City Core**

These segments tend to put their money where it will have the most impact, which includes their children and their personal appearance.

### **M5 Between Jobs**

Although they are the oldest and lowest-income segment in this category, Between Jobs residents also strive for a high standard of personal appearance and childcare.

The media choices of the five African American Gateway segments are quite homogenous. Top-ranking selections include: Black Entertainment TV, gospel radio and jazz radio, and watching basketball on television. Gentry residents also read music and brides' magazines, and religious and romance books. Thriving residents enjoy computer books, music and bridal magazines, and The New York Times website.

Metro Strivers households rank high on watching pro wrestling and MTV2, and reading music magazines, video game magazines, and newspapers. City Core residents like daytime TV programming, Nick at Night, and music and parenting magazines. Between Jobs households watch the most television, including basketball, boxing, pro wrestling, daytime television, and the Cartoon Network.

# M1

## African American Gateway

# Gentry

### Consumption Examples

#### Household

- Prepared mixed drinks
- Cornish hens
- Frozen breakfasts
- Charcoal lighter fluid
- Video games

#### Personal Life

- Dress boots
- Buick vehicles
- Webcams
- Time share residences
- Online: look for work

#### Leisure Activities

- Football: attend
- Track & field: TV
- Basketball: TV
- Basketball: play
- Online: chat rooms

#### Media Selections

- Gospel radio
- Urban radio
- Jazz radio
- Black Entertainment TV
- SOAPNet

### Demographic Overview

African Americans in the U.S. are working in a wide range of occupations, including over 31,000 physicians, nearly 34,000 lawyers, over 26,000 chief executives, and 1,500 legislators. You are likely to find many of these white-collar workers living in the highly urban Gentry neighborhoods. These market segments are predominately home to well-off, 30-something African Americans, who are married with some children of all ages. However, they also have a 50-percent-above-average level of households with single mothers. Their median annual income range is in the \$50,000s and \$60,000s, earned largely through salaries. These segments rank the lowest among the five African American Gateway segments on income from public assistance; although they are still slightly higher-than-the-national-average on this measurement. Along with a relatively high percent of white-collar jobs, these segments also show many blue-collar workers mixed in. Across the board these areas have an average percent of high-school and a below-average standing on college-education. Two occupations have a particularly strong showing: Healthcare support services and protective services (both are over 50-percent-above-average). Other categories ranking above-average are transportation, office administration, and building maintenance.

### Preference Overview

The high-income, family-oriented residents of Gentry neighborhoods appreciate many of the finer things in life, pursue an active lifestyle, and enjoy a wide range of media. In their homes, you are likely to find cognac, brandy, women's designer jeans, personal computers, webcams, four televisions, and video games systems. The most popular vehicle is a Buick, on which they change the oil and wax themselves. Their preferred activities include: attending football games, boxing matches, and bowling. They like to play basketball and participate in online chat rooms. They like watching weightlifting, track and field, and basketball on television. Vacations often include trips to their timeshares. They enjoy a variety of restaurants from Joe's Crab Shack, to Church's Fried Chicken, to Captain D's. High-ranking purchases for their children include: baby lotion, baby furniture, and clothing. Popular personal care purchases are home permanents and men's hair tonics. Media choices include: music and brides' magazines, religious and romance books, Black Entertainment TV, and urban and jazz radio. The highest-ranking item for this group is gospel radio at almost five-and-a-half-times-the-national-average.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$50k - \$70k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White and Blue Collar**

## M2

African American Gateway

# Thriving

## Consumption Examples

### Household

Cognac  
Prepared alcoholic drinks  
Cornish hens  
Frozen corn on the cob  
Frozen breakfasts

### Personal Life

Home permanents  
Dress boots  
DVD drives  
Online: job searches  
Wired money orders

### Leisure Activities

Atlantic City gambling  
Dancing  
Church board members  
Track and field games: TV  
Basketball: TV

### Media Selections

Music magazines  
Black Entertainment TV  
Gospel radio  
Urban radio  
Jazz radio

## Demographic Overview

Within occupations such as healthcare, protective services, and office administration, you'll find varying levels of status and income. Residents of Thriving segments are at the higher ends of both scales, estimated chiefly on the neighborhoods' median income range, which is the high-\$30,000s to \$40,000s. They also have the second-lowest-ranking on public-assistance income (in the African American Gateway market category): About 50-percent-below-the-national-average. Overall, these demographic facts put the Thriving residents in a very comfortable consumer category. Residents inhabiting these areas are overwhelmingly in their 30s, have high-school degrees, are single-parent households, and have an average number of children under their roofs. Specifically, Thriving segments have about a 50-percent-higher-than-average percent of single-parent homes, but well-over-two-times-the-national-average are female heads-of-households. These areas also have an over-25-percent-higher-than-average number of divorcees and widows/widowers.

Median Age  
**30s**

Family Status  
**Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White and Blue Collar**

## Preference Overview

Living well on a medium income is the clear message regarding Thriving residents' lifestyle selections. While they don't range above the national average on a large selection of material objects, such as vehicles, they do enjoy nice clothing, beverages, travel, and entertainment. Among their clothing purchases are dress boots, men's designer jeans, and men's business suits. Beverage selections include: cognac, brandy, gin, and champagne. These residents are likely to travel to the Caribbean Islands and Atlantic City for gambling. Other leisure activities include: dancing, music performance, attending pro basketball games, playing basketball, and watching basketball, weightlifting, and track and field on television. Other media options include: computer books, music and bridal magazines, The New York Times website, Black Entertainment TV, and gospel radio. Health-related purchases include: hair tonic, body powder, wart and corn removers, and home permanents, which are their highest-ranking item at four-and-three-quarters-times-the-national-average. These residents also rank high on church board memberships and adult education courses.

# M3

African American Gateway

## Metro Strivers

### Consumption Examples

#### Household

- Cognac
- Spray starch
- King-sized candy
- Deviled ham
- Prepared children's dinners

#### Personal Life

- Baby oil
- Children's vitamins
- Home permanents
- Online: job searches
- Money orders by wire

#### Leisure Activities

- Basketball: TV
- Pro wrestling: TV
- Basketball: play
- Popeye's Chicken fast food
- White Castle fast food

#### Media Selections

- Gospel radio
- Urban radio
- Music magazines
- Video game magazines
- Black Entertainment TV

### Demographic Overview

Residents of Metro Strivers neighborhoods may face greater challenges than most Americans, but they are always trying. These African American Gateway areas are home to people in their 20s to low-30s who rank at the national-average in income from salaries and wages. They also show a two-and-a-half-times-higher-average rate of public-assistance income. These residents are working at a variety of jobs, including an over two-times-the-average level of employment in healthcare services; nearly two-times-the-average in building maintenance; and over 50-percent-above-average in protective services, food preparation, and personal care industries. All in all, their positions are categorized as white-collar, unlike the City Core segments, which work in similar fields, but are blue-collar. But with a 50-percent-higher-than-average-level of residents without high school educations, and a median-salary range in the low-\$30,000s or less, these residents may continue to carefully spend money. Additional distinctions include: a between-50-and-75-percent-above-average percentage who've never married; a well above-average number of children; and a 50-percent-below-average number of married-couple households. Additionally, there is a 50-percent-higher-than-average percent of single-male parents, and a nearly two-times-average number of single-female parent families.

### Preference Overview

Metro Strivers residents manage to hold things together, despite a tough life due to lower incomes and predominantly single-parent homes. They take good care of themselves and their children. High-ranking purchases include: dress boots, women's pant suits, and children's vitamins. In the kitchen, you're likely to find Cornish hens, deviled ham, and king-sized candy bars. Favorite beverages include: carbonated soft drinks, instant iced tea, flavored coffee, and cognac. They are also likely to eat out at family and fast food restaurants, like Red Lobster and Popeye's Chicken. Health purchases include home permanents, and wart and corn removers. When online, they are likely to be searching for jobs. They are purchasers of money wiring services. Leisure activities include: playing basketball, and watching basketball and pro wrestling on TV. Other media selections include: music and video game magazines, newspapers, Black Entertainment TV, and urban radio. Gospel radio is their highest-ranking lifestyle item at five-and-a-half-times-the-national-average. They are not heavy purchasers of travel, computers, or automobiles.

Median Age  
**20s/low 30s**

Family Status  
**Single**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**

# M4

## City Core

### Consumption Examples

#### Household

- Cognac
- Deviled ham
- Prepared children's dinners
- King-sized candy
- Canned stews

#### Personal Life

- Home permanents
- Gasoline additives
- Baby lotion
- Baby shampoo
- Wired money orders

#### Leisure Activities

- Basketball: TV
- Pro wrestling: TV
- Church's Fried Chicken fast food
- Captain D's fast food
- Popeye's Chicken fast food

#### Media Selections

- Music magazines
- Black Entertainment TV
- Daytime TV
- Gospel radio
- Urban radio
- History books

### Demographic Overview

City Core segments are similar to Metro Strivers segments in many demographics such as age (20-to-low-30-years-old), except for one predominant distinction —they are home to blue-collar workers in occupations such as healthcare, building maintenance, production, and transportation. In these employment fields, they rank at over two-times-the-national-average. However, their median annual income is still the same as residents of Metro Strivers areas: the low-\$30,000s or less. Also, City Core neighborhoods rank at between 50-and-75-percent-above-average in residents who've never been married. In fact, they weigh in at a 50-percent-below-average number of married-couple households, including a 50-percent-higher-than-average percent of single-male parents and a nearly two-times-average number of single-female parent families. Other similarities to their Metro Strivers African American Gateway neighbors include: An above-average level of income from public-assistance (nearly three-times-the-national-average). Though many residents have high-school degrees, a two-times-average level of residents do not have high-school educations.

### Preference Overview

With low incomes, City Core residents have to put their money where it will have the most impact, including their children and their personal appearance. They keep up their physical appearance with purchases of hair conditioning treatments, hair coloring products, athlete's foot remedies, and home permanents, which is these residents' highest-ranking lifestyle item at over-six-and-a-quarter-times-the-national-average. When it comes to their children, they purchase baby lotion, baby shampoo, and prepared children's dinners. Other favorite food items include: grapefruit juice, flavored instant coffee, frozen breakfasts, canned stews, and ice cream bars. These residents also enjoy the occasional meal out of the house, particularly fast food chicken, fish, and donuts. After a hard day at work they are likely to relax in front of the television watching basketball, pro wrestling, and daytime TV programming. Other favorite media choices include: music and parenting magazines, Nick at Night, and gospel and urban radio. Their modest incomes do not afford luxuries such as travel and their work schedules do not allow them much free time for active leisure pursuits. Also, they tend not to own vehicles, computer equipment, or electronics.

Median Age  
**20s/low 30s**

Family Status  
**Single**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

# M5

## Between Jobs

### Consumption Examples

#### Household

- Cognac
- Cornish hens
- Prepared children's dinners
- Canned stews
- Lunch combo kits

#### Personal Life

- Home permanents
- Baby powder
- Children's shoes
- Spray starch
- Nail polish remover

#### Leisure Activities

- Play games: online
- Basketball: TV
- Boxing: TV
- Pro wrestling: TV
- Popeye's Chicken fast food

#### Media Selections

- Music magazines
- Black Entertainment TV
- Daytime TV
- Cartoon Network
- Urban radio

### Demographic Overview

Based on the demographic statistics, these neighborhoods may very well be the so-called "mean streets." Two demographics, in particular, point to this possibility: age and marital status. Like the majority of African American Gateway segments, Between Job neighborhoods are home to black residents in their 20s and low-30s. However, these residents have a high incidence of being widows (nearly 50-percent-above-average) and widowers (nearly two-times-the-national-average). They are 50-and-75-percent-above-average likely to never marry. Overall, these facts make for predominantly single-parent communities, especially single-females. These areas rank at a 50-percent-below-average level of married-couples. And while there are a 50-percent-higher-than-average level of single-males-with-children, there are a nearly four-times-average number of single-females-with-children. Other statistics that speak to a hardscrabble life are a two-times-the-average percent without high-school educations, incomes in the low-\$30,000s or less, and a well-above-the-national-average number of children. They also have one of the highest levels of public-assistance income: Three-to-four-times-the-national-average. Residents who are employed tend toward these jobs: over three-times-average in healthcare support; over two-times-average in building maintenance; nearly two-times-average in protective services; and 50-percent-above-average in food preparation and personal care services.

Median Age  
**20s/low 30s**

Family Status  
**Single**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**None**

### Preference Overview

Between Jobs have many above-average rankings in groceries, such as grapefruit juice, instant coffee, canned stews, and lunch combo kits. They also rank highly in several restaurant categories, such as Popeye's Chicken and Dunkin Donuts. Other high-ranking purchases include: hair conditioning treatments, hair coloring products, nail polish remover, and home permanents, which is their highest-ranking lifestyle item at six-and-a-half-times-the-national-average. Their children are equally well tended, based on above-average purchases of baby powder and children's shoes. To relax after a hard day at their blue-collar jobs, these residents enjoy playing games online, and watching basketball and pro wrestling on television. Other media preferences include: Black Entertainment TV, daytime television, and urban radio. They do not show high rankings in several areas, such as travel, computers, and electronics.





# Hispanic American

Urban neighborhoods that are home mainly to Hispanic Americans.

## Defining Characteristics



## Segments

- N1** **Family Coming of Age**  
Family Coming of Age residents are mainly two parent households with older children, allowing them to be at the peak of purchasing power through blue-collar jobs and public assistance.
- N2** **Los Padres**  
Los Padres neighborhoods are home to a young mixture of two parent and single parent households who rely on blue-collar jobs and public assistance and to whom family is important.
- N3** **Young Families**  
Young Families neighborhoods are home to many married couples in their 20s to low 30s with young children, as well as single parent households and the wide range of income is reflected in blue-collar jobs and public assistance.
- N4** **The Godparents**  
The Godparents residents have a median age range in the 40s, are predominately single parents who rely on blue-collar work and public assistance for income.
- N5** **The Singles**  
The Singles residents are predominately single parents who rely on blue-collar jobs and public assistance for income.
- N6** **Hard Workers**  
Hard Workers are young, predominantly single parents with young children, who rely on blue-collar jobs and public assistance for income.

## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Family Coming of Age</i>	Urban	Married	Children present, very small families	40s
<i>Los Padres</i>	Urban	Married	Most households have children	30s
<i>Young Families</i>	Urban	Married	Most households have children	20s/low 30s
<i>The Godparents</i>	Urban	Single	Most households have children	40s
<i>The Singles</i>	Urban	Single	Most households have children	30s
<i>Hard Workers</i>	Urban	Single	Most households have children	20s/low 30s

## Education and Occupation

Segment Name	Education	Occupation
<i>Family Coming of Age</i>	Most have a high school degree	Blue collar
<i>Los Padres</i>	Most have a high school degree	Blue collar
<i>Young Families</i>	Most have a high school degree	Blue collar
<i>The Godparents</i>	Most have a high school degree	Blue collar
<i>The Singles</i>	Most have a high school degree	Blue collar
<i>Hard Workers</i>	Most have a high school degree	Blue collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Family Coming of Age</i>	Majority are employed	Heavily dependent on Social Security or assistance	Too broad to classify
<i>Los Padres</i>	Majority are employed	Heavily dependent on Social Security or assistance	Too broad to classify
<i>Young Families</i>	Majority are employed	Heavily dependent on Social Security or assistance	Too broad to classify
<i>The Godparents</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k - \$50k
<i>The Singles</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k - \$50k
<i>Hard Workers</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$30k - \$50k

## Demographic Overview

The Census definition of Hispanic is a person of Cuban, Mexican, Puerto Rican, South or Central America, or other Spanish culture or origin, regardless of race. Hispanics are the fast-growing population within the U.S. They have not only increased in numbers to become the largest ethnic minority population in the U.S., but their purchasing power has also increased — representing an estimated \$1 trillion in 2010, a figure expected to increase to \$1.5 trillion by 2015. As a result, marketing to the U.S. Hispanic sector is becoming a priority for many businesses. Yet, understanding the market can be challenging — income levels are difficult to categorize, and the mix of incomes and family compositions is diverse. In fact, the Hispanic markets are one of the most complex demographics to segment into neighborhoods.

The Hispanic American category represents predominantly Hispanic neighborhoods. Since it is the fastest-growing of all categories, the neighborhoods are divided into six relatively small segments. According to the 2000 U.S. Census, 35.5 million residents were Hispanic. By 2010 there were 50.4 million, a 41% increase. Throughout the decade, the Hispanic population grew by 3.5% per annum — faster than any other group. If this growth rate continues, Hispanics will number around 130 million by 2060.

Hispanics tend to cluster geographically by country of origin. Most Latinos of Mexican heritage live in the Southwest. While Cubans tend to reside in Miami. Other less-known Hispanic pockets are the Salvadorans in Washington D.C. and the Hondurans in New Orleans.

Among the six segments, market researchers will find some differentiation. But more similarities. The distinctions are in age and income. The median age of two segments are in the 20s and low-30s, two are in the high-30s, and two are in the 40s. Few of the segments rank high with senior citizens. Further, three segments are home to Hispanics with incomes in the high-\$30,000s and \$40,000, while the other three have median household incomes that are too broad to classify without misleading market researchers.

Among the similarities, across the board you'll find residents who have some high-school education, have little-to-no college education, are blue-collar workers, and rely on some level of public-assistance (slightly above-average to very-high). Also, while many of the residents are married-with-children, the majority of the segments rank higher on single-parent households.

## Preference Overview

Like demographic characteristics, which are difficult to segment in the Hispanic American category, lifestyle characteristics are equally challenging to parse out among these six segments. Most notable is that there are many similarities within the segments. For example, the highest-ranking variable for five of the six segments is listening to Hispanic radio stations. Also, in most segments you are likely to find high-ranking purchases of hair care products, baby care products, tequila, and Mexican food.

As a group, Hispanic American segments have very few high-ranking items and many low-ranking items. This could speak to cultural differences. Their low-ranking items tend to include electronics, computers, and travel. Of the lifestyle choices among the six Hispanic American segments, high-ranking media choices are fairly varied.

### **N1 Family Coming of Age**

Residents in these segments watch soccer and boxing on television, read newspapers and food magazines, and listen to oldies and religious radio.

### **N2 Los Padres**

Media selections in these neighborhoods include: newspapers, parenthood magazines, Black Entertainment TV, and variety and oldies radio.

### **N3 Young Families**

This segment read newspapers and parenting magazines, watches daytime TV, and listens to contemporary hits radio.

### **N4 The Godparents**

These residents watch Showtime and Cartoon Network, and listen to variety radio, alternative radio, and urban radio.

### **N5 The Singles**

People in these neighborhoods watch Black Entertainment TV, and listen to variety, urban, and contemporary hits radio.

### **N6 Hard Workers**

The older residents in these areas watch a lot of daytime television.



Hispanic American

# Family Coming of Age

## Consumption Examples

### Household

- Scotch whisky
- Nectars
- Deviled ham
- Lunch combo kits
- In-tank toilet bowl cleaners

### Personal Life

- Mufflers
- Honda vehicles
- Baby soap
- Hair coloring products
- Laundry/Laundromat services

### Leisure Activities

- Dancing
- Soccer: TV
- Boxing: TV
- El Pollo Loco fast food
- Whataburger fast food

### Media Selections

- Toon Disney
- Hispanic radio
- Contemporary hits radio
- Oldies radio
- Religious radio

## Demographic Overview

Among the six predominantly Hispanic American segments, two of them share the highest median age range — Family Coming of Age is one. These areas are home to the largest percent of married-with-children families. As a result, with older children under their roofs, these residents may very likely be at the peak of their purchasing years. While the median household income of the areas is too broad to classify without misleading market researchers, one indicator in particular points to the lower-end of the income scale: Residents living in these areas are seeking public-assistance at a rate of over-50-percent-above-average. Bolstering this assumption are the facts that these areas rank as blue-collar and show only some high-school education, but very little higher education. In fact, these highly urban neighborhoods rank at a nearly two-times-average level of residents without high-school degrees. The largely urban Family Coming of Age areas show an average-level of income from wages/salaries, with particularly high standings in building maintenance (over-50-percent-above-average) and transportation (over-25-percent-above-average).

Median Age  
**40s**

Family Status  
**Married**

Household Income  
**NA**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

Only a few high-ranking purchases and pastimes of Family Coming of Age neighborhoods provide clues that they are of Hispanic origin, and not just any other American urban dweller. The telltale clues are tequila and their highest-ranking lifestyle item: Hispanic radio, at almost seven-times-the-national-average. Otherwise, purchases are fairly mainstream. For example, at the grocery store they are likely to buy instant coffee, grapefruit juice, deviled ham, infant cereal, liver sausage, and lunch combo kits. Automotive purchases are equally conventional, including Hondas and Nissans. Personal care is a top priority with high-ranking purchases of hair coloring products, hair mousse, and pressed powder. For their children, they buy baby lotion and soap. Favorite leisure activities include: dancing, and watching soccer and boxing on television. Other media choices include: newspapers, Epicurean magazine, MTV2, Toon Disney, and oldies and religious radio. Like many low-income citizens, residents of these neighborhoods are not heavy purchasers of electronics, computers, or travel.

## N2

Hispanic American

# Los Padres

## Consumption Examples

### Household

Flavored instant coffees  
Tequila  
Nectars  
Deviled ham  
Mexican foods

### Personal Life

Oil filters  
Baby lotion  
Children's shoes  
Hair styling gels and lotions  
Telephone calling cards

### Leisure Activities

Mexico visits  
Boxing: TV  
El Pollo Loco fast food  
Whataburger fast food  
Jack in the Box fast food

### Media Selections

Hispanic radio  
Parenthood magazines  
Black Entertainment TV  
Variety radio  
Oldies radio

## Demographic Overview

Family is very important to this demographic. In particular, parents are regarded as the kings and queens of their castles. The aptly named Los Padres (Spanish for “parents”) neighborhoods weigh in with the second-largest percentage of children. In these highly urban Hispanic neighborhoods, the percentage of married-couple households is just below the national-norm; the level of single-female-parent homes is 25-percent-above-average; and (interestingly) the level of single-male-parent homes is more than 50-percent-above-average. The children in the homes span all ages, but show the highest ranking in kids-under-six (nearly 50-percent-above-average). This is obviously because of the residents’ relatively young age: The median age of Los Padres areas is in the 30s. The median household income in these areas is too broad to classify without misleading market researchers. But by looking at other factors, one can assume the income levels are lower-than-average. These residents have two-and-a-half-times-the-average number of people with less-than-high-school educations. They also rank very high in four blue-collar occupations: farming/fishing/forestry (two-and-a-half-times-average), building maintenance (two-times-average), construction (over 50-percent-above-average), and production (over 50-percent-above-average). This group also shows a 50-percent to two-times-average level of income from public assistance.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**NA**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

Los Padres neighborhoods give away their Hispanic lifestyle most predominantly in their highest-ranking lifestyle item: Hispanic radio at over six-and-a-half-times-the-national-average. Other telltale indicators are high rankings for tequila, Mexican food, and trips to Mexico. Common purchases in the homes with children include: many convenience food items such as instant coffee, grapefruit juice, deviled ham, and lunch combo kits. Mainstream eating choices include: occasional visits to Denny’s, IHOP, and Whataburger. These hard-working blue-collar parents keep up appearances with high-ranking purchases of hair styling gels and lotions, hair coloring products, and pressed powder. For their children they are likely to buy baby lotion and shampoo, and children’s shoes. To relax they enjoy watching boxing on TV. Other media selections include: parenthood magazines, Black Entertainment TV, and variety and oldies radio. They are not likely to purchase vehicles, computer equipment, or electronics.



Hispanic American

# Young Families

## Consumption Examples

### Household

- Nectars
- Lunch combo kits
- Charcoal lighter fluid
- Imported beer
- Mexican foods

### Personal Life

- Oil filters: AutoZone
- Disposable diapers
- Baby lotion
- Hair mousse
- Telephone calling cards

### Leisure Activities

- Soccer: TV
- El Pollo Loco fast food
- Carl's Jr. fast food
- Jack in the Box fast food
- Domino's Pizza

### Media Selections

- Light newspapers
- Parenthood magazines
- Hispanic radio
- Daytime TV
- Contemporary hits radio

## Demographic Overview

Young Families neighborhoods are home to the highest percentage of married-with-children households in the Hispanic American category. The median-age range is in the 20s and low-30s. These areas rank highest in children under six at nearly 75-percent-above-average. But they also have a 50-percent-higher-than-average level of kids six- to 13-years-old. While many of the residents are married, there are also above-average levels of single-parent households: With the highest level in single-male-with-children, at over 75-percent-above-average. The highly urban Young Families areas share several demographics with their fellow Hispanic American segments, including a high percent of residents without high-school educations (three-times-the national-average); median household incomes too broad to classify without misleading market researchers; and high rankings on income from public-assistance (three-times-above-average). However, the residents also rank at an average-level of income from their predominantly blue-collar jobs. They rank extremely high in five occupations: farming/fishing/forestry (seven-times-the-average), building maintenance (two-and-a-half-times-average), construction and production (both at nearly two-times-average), and transportation (about 75-percent-above-average).

Median Age  
**20s/low 30s**

Family Status  
**Married**

Household Income  
**NA**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

True to their name, the Young Families segments' lifestyle choices show clear signs of family life. This is especially true at the grocery, where there is also evidence of the blend of their Hispanic culture with U.S. culture. While they purchase Mexican foods and tequila, they also bring home frozen yogurt, lunch combo kits, and frozen pancakes. Among their beverage choices are nectars, sports drinks, and imported beer. For their children they purchase disposable diapers, baby lotion, and baby shampoo. The mothers purchase hair mousse, hair coloring products, pressed powder, and nail polish remover. When eating out, these families opt for value meals at fast food Mexican, hamburger, or pizza places. To keep costs down, they are likely to have one cell phone and a phone calling card. High-ranking leisure activities are limited to watching soccer on TV. They are not likely to travel, own computers, or buy electronic appliances. Their highest-ranking lifestyle item is Hispanic radio, at over eight-times-the-national-average. Other media selections include: parenting magazines, daytime TV, and contemporary hits radio.



# N4

Hispanic American

## The Godparents

### Consumption Examples

#### Household

Grocery: Ralph's  
Instant coffee  
Nectars  
Egg alternatives

#### Personal Life

Men's lightweight jackets  
Women's dresses  
Gasoline: <\$50  
Internet: downloaded music  
Own passports

#### Leisure Activities

Carl's Jr. fast food  
Jack in the Box fast food  
Domino's Pizza

#### Media Selections

Light magazines  
Hispanic radio  
Variety radio  
Alternative radio  
Urban radio

### Demographic Overview

Among the Hispanic American segments, The Godparents is one of two segments with a median age in the 40s. These neighborhoods also show higher percentages of single-parent households than other segments. As a result, these areas have been named The Godparents, a common honorarium bestowed on older singles in the Hispanic culture. The number of single-parent homes ranks high for both males (75-percent-above-average) and females (over 75-percent-above-average). However, these neighborhoods rank at an overall average-level of children in all age groups. The Godparents areas also rate the highest percentage of residents over-65-years-old in this category.

Owing, no doubt, to the older median age, these areas show above-average levels of widows/widowers and divorcees. The Godparents is one of three segments within this category with the highest median-income levels: The high-\$30,000s and \$40,000s. While some of this income is generated by jobs, they also rank high in public-assistance: About two-and-a-half-times-above-average. Those who are employed are primarily blue-collar workers: Presumably, a reflection of a two-times-the-national-average number of people with less-than-high-school educations. The residents' dominant job categories include: building maintenance (two-times-average), food preparation (50-percent-above-average), and personal care and transportation (both 25-percent-above-average).

Median Age  
**40s**

Family Status  
**Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

### Preference Overview

Perhaps owing to their older age within Hispanic American segments, and therefore their greater connection to the culture of their countries of origin, The Godparents rank above-average on only a few lifestyle items. This is especially interesting because this group's highest-ranking lifestyle item is shopping at Ralph's grocery store, at four-and-three-quarters-times-average. Yet, their only high-ranking grocery purchases are instant coffee, nectars, and egg alternatives. Purchasing food outside the home is typically fast food burgers or pizza. They are likely to purchase men's lightweight jackets and women's dresses. Like the other neighborhood segments in this category, they rank very highly on Hispanic radio: Nearly equal to their grocery store ranking. Other media choices include: Showtime, Cartoon Network, and alternative and urban radio. When they are on the Internet, they are most likely to download music. They are likely to have passports, which indicates they do travel internationally: Most likely to their home countries.

**N5**

Hispanic American

## The Singles

### Consumption Examples

#### Household

Flavored instant coffees  
Tequila  
Nectars  
Liver sausages  
Cornish hens

#### Personal Life

Did not buy or lease vehicles  
Baby oil  
Children's cough syrups  
Athlete's foot remedies  
Dental rinses

#### Leisure Activities

Popeye's Chicken fast food  
Jack in the Box fast food  
Domino's Pizza

#### Media Selections

Hispanic radio  
Black Entertainment TV  
Variety radio  
Urban radio  
Contemporary hits radio

### Demographic Overview

Among the six primarily Hispanic American neighborhood segments, the The Singles are among three with the highest income-levels: the high-\$30,000s to \$40,000s. However, that doesn't mean they aren't struggling, because other factors speak to the fact that the residents are working hard to make ends meet. For one thing, these highly urban areas are home to predominately single-households, in particular, single-parent families. They rank at two-times-the-national-average for single-male-parent and single-female-parent households. A 50-percent-higher-than-average number of these residents have never been married. There are above-average numbers of children of all ages in the households, with the highest percent in the youngest group (under six-years-old) and fewer in the oldest group (13- to 17-years-old). Another fact pointing to their financial struggle is the high level of income from public-assistance: More than three-times-average. With a two-and-a-half-times-the-average level of residents with less-than-high-school educations, residents of The Singles areas are employed in predominantly blue-collar manual-labor jobs, with higher-than-average rankings in all of these occupations: Building maintenance, food preparation, construction, production, transportation, healthcare support, and farming/fishing/forestry.

Median Age  
**30s**

Family Status  
**Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

### Preference Overview

With very few high-ranking lifestyle purchases and pursuits in this segment, it seems clear that these single families are struggling to make ends meet. Among their high-ranking grocery store purchases are instant coffee, grapefruit juice, nectars, liver sausage, Cornish hens, tequila, imported beer, and rum. Their dining out choices tend to be economical fast food restaurants for meals such as fried chicken, burgers, and pizza. There is evidence of children at home in their purchases of baby oil and children's cough syrups. These parents' high-ranking health-related purchases are limited to athlete's foot remedies and dental rinse. Listening to Hispanic radio is this group's highest-ranking lifestyle item at nearly five-times-the-national-average. Other media choices include: Black Entertainment TV, variety radio, urban radio, and contemporary hits radio. Residents of these segments are not likely to purchase vehicles, computer equipment, or electronics. They are also not likely to travel.

# N6

Hispanic American

## Hard Workers

### Consumption Examples

#### Household

- Premium domestic beer
- Ready-to-eat muffins
- Frozen pancakes/French toast
- Charcoal
- Mexican foods

#### Personal Life

- Premium domestic beer
- Ready-to-eat muffins
- Frozen pancakes/French toast
- Charcoal
- Mexican foods

#### Leisure Activities

- Fast food restaurants

#### Media Selections

- Daytime TV
- Hispanic radio

### Demographic Overview

While these Hispanic neighborhoods have people working hard in blue-collar jobs, many residents receive income from public assistance. In fact, only an average level of Hard Workers residents are generating income from their occupations; while those receiving public assistance are over an average level of Hard Workers residents are generating income from their occupations, these neighborhoods rank the highest among the primarily Hispanic American areas for public-assistance income: Over four-and-a-half-times-above-average. But nonetheless these areas are among the three segments within this category with the highest income levels: the high \$30,000s to \$40,000s. As a result, those who work are in all likelihood hard workers. It helps that they are young: They are one of two segments with a median-age in the 20s. The dominant areas of employment for these workers are blue-collar jobs in farming/fishing/forestry (nearly four-times-the-average); building maintenance (over two-and-a-half-times-average); and transportation, construction, and food preparation (all at or above 50-percent-higher-than-national-averages). Like other Hispanic American segments, Hard Workers have a higher-than-average level of people with less-than-high-school educations (nearly three-times-the-average). Hard Workers areas have the highest percent of children of the six Hispanic American segments, especially kids under six (over 50-percent-above-average). They are also

predominately single-parent homes, with about two-and-a-half-above-average levels of both single-male-parents and single-female-parents.

Median Age  
**20s/low 30s**

Family Status  
**Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

### Preference Overview

These hard workers look for convenience when at the grocery store. Their high-ranking purchases include: ready-to-eat muffins, frozen pancakes and French toasts, canned spaghetti, dry soup, and Mexican food. Beverages choices include: instant coffee, frozen orange juice, sports drinks, colas, bottled water, and premium domestic beers. They occasionally grab quick and inexpensive meals from fast food restaurants. While these segments are likely not to have computer equipment, electronics, or vehicles, these homes with children do tend to have video game systems. Children's shoes are another high-ranking item. Adults purchase dental rinse, hair conditioning treatments, hair styling gels, and body powder. Their highest-ranking lifestyle item is listening to Hispanic radio, at nearly six-times-the-national-average. They also watch a lot of daytime television.

# Specialties

Neighborhoods across the U.S. that are so unique they do not fit into easily definable groups.

## Defining Characteristics

Urbanization  
**Urban**

## Segments

- 01 [Golden Heritage](#)**  
Golden Heritage segments, with a median age of 50s to low 60s, live the good life in appealing climates with comfortable incomes.
- 02 [East Meets West](#)**  
East Meets West neighborhoods are comprised mainly of hard working Asians and other groups for whom English or Spanish is not the primary language.
- 03 [Group Quarters](#)**  
Group Quarters is home to people with a median age in the 30s, living predominately in apartments or group housing and tend to be single and transient.
- 04 [Doublewides](#)**  
Doublewides are areas where mobile homes dictate the lifestyles, residents share a median age in the 30s and tend to have married couple households.
- 05 [Centurions](#)**  
Centurions neighborhoods are dominated by military personnel in their 20s and low 30s, with an above-average level of children under six-years-old.
- 06 [Legacy Years](#)**  
Legacy Years are home to older citizens in the 50s and low-60s age range, struggling to make ends meet, and suffering the indignities of old-age and low-income.
- 07 [Collegian](#)**  
Collegian areas are home to currently enrolled college students in their 20s and low-30s, living in either dorms or off-campus areas dedicated to college students.

## Family Status, Age, and Location

Segment Name	Urbanization	Marriage	Children	Median Age
<i>Golden Heritage</i>	Urban	Mixed married and single	Little to no presence of children	50s/low 60s
<i>East Meets West</i>	Urban	Married	Children present, very small families	30s
<i>Group Quarters</i>	Urban	Single	Little to no presence of children	30s
<i>Doublewides</i>	Urban	Married	Children present, very small families	30s
<i>Centurions</i>	Urban	Married	Most households have children	20s/low 30s
<i>Legacy Years</i>	Urban	Mixed married and single	Little to no presence of children	50s/low 60s
<i>Collegian</i>	Urban	Single	Little to no presence of children	20s/low 30s

## Education and Occupation

Segment Name	Education	Occupation
<i>Golden Heritage</i>	Vast majority have a high school degree	White collar
<i>East Meets West</i>	Many host have a high school degree	Mixed white and blue collar
<i>Group Quarters</i>	Many host have a high school degree	Blue collar
<i>Doublewides</i>	Many host have a high school degree	Blue collar
<i>Centurions</i>	Some college, many with a 4-year or 2-year degree	Mixed white and blue collar
<i>Legacy Years</i>	Many host have a high school degree	Mixed white and blue collar
<i>Collegian</i>	Vast majority hold a 4-year degree	Mixed white and blue collar

## Income

Segment Name	Employment Status	Other Assets	Household Income
<i>Golden Heritage</i>	Very few are employed	Many income generating assets, heavily dependent on Social Security or assistance	\$50k - \$70k
<i>East Meets West</i>	Majority are employed	Heavily dependent on Social Security or assistance	\$50k - \$70k
<i>Group Quarters</i>	Majority are employed	Moderately dependent on Social Security or assistance	\$30k - \$50k
<i>Doublewides</i>	Majority are employed	Moderately dependent on Social Security or assistance	\$30k - \$50k
<i>Centurions</i>	Majority are employed	None	\$30k - \$50k
<i>Legacy Years</i>	Very few are employed	Heavily dependent on Social Security or assistance	\$30k or less
<i>Collegian</i>	Majority are employed	None	\$30k or less

Specialties

## Demographic Overview

Diversity and individuality are among the hallmarks of the American lifestyle — cherished as two of the primary essential characteristics of a thriving democracy. As such, there are people across the United States that are so different and unique they do not fit into easily definable groups: for example, military personnel, apartment denizens, and college students. In fact, to aggregate these unique neighborhoods into another segment would be a disservice to market researchers. As such, we have created a category comprised of seven specialty neighborhood types. We've grouped these diverse areas under one heading — Specialties. While grouped together because of their differences, there is one commonality among these unique neighborhood entities: They are all located in highly urban areas.

Among the seven Specialty neighborhood segments are: Golden Heritage and Legacy Years represent households that are fully retired with residents of the former living extremely comfortably lives and in the later living on very tight budgets. East Meets West are areas comprised mainly of Asian citizens, but also containing other groups for whom English or Spanish is not the primary language spoken at home. Group Quarters are inhabited by people living predominately in apartments or other group housing quarters. Doublewides are households living in mobile homes. Centurions are areas with households inhabited primarily by military personnel. Collegians are home to currently enrolled college students living in either dorms or off campus housing areas dedicated to college students.

Specialties

## Preference Overview

By its very nature as a category with specialty neighborhood segments, the lifestyle choices of these segments are all different from one another

### 01 Golden Heritage

The many high-ranking purchases and pastimes of these neighborhoods show that these well-off, senior citizens have lived fruitful lives and now have the time and money to reap the bounty from which they have sown.

### 02 East Meets West

These areas are largely Asian households whose high-ranking purchases and activities are minimal, while their low-ranking items are more extensive.

**03 Group Quarters**

No data is available for this segment, as the data is too insignificant to measure.

**04 Doublewides**

These residents show a frugal lifestyle, from their choice of homes (trailers) to few high-ranking purchases and activities.

**05 Centurions**

No data is available for this segment, as the data is too insignificant to measure.

**06 Legacy Years**

A watching-their-pennies lifestyle is evident in the short list of lifestyle pursuits among these residents.

**07 Collegian**

Lifestyle pursuits of these segments are right in line with most stereotypes of college-age young adults.

On the media front, Golden Heritage choices include: travel, business, and cooking magazines; romance novels; newspapers; golf and travel channels; and news/talk and oldies radio. East Meets West residents' media choices include: some books and magazines, the Bravo channel, and all-news and urban radio. Favorite media pastimes of Doublewides dwellers include: watching the Dish Network channel, the Speed Channel, the Country Music Channel, and daytime television; reading fishing, hunting, and automotive magazines; and listening to country and classic rock radio stations.

Television is the only high-ranking media selection of Legacy Years residents. They are likely to watch figure skating, golf, Court TV, the Travel Channel, daytime television, and detective programs. The college-age dwellers of Collegian neighborhoods watch college football and basketball, MTV, and Comedy Central; read men's and women's magazines, and news and entertainment weeklies; and listen to adult contemporary radio.

# O1

Specialties

## Golden Heritage

### Consumption Examples

#### Household

Imported dinner wines  
Ground coffee  
Egg alternatives  
English muffins  
Carpet cleaning services

#### Personal Life

Vehicles: \$30,000 - \$39,999  
Women's pant suits  
Laptop computers  
Combination TV/VCRs  
High cholesterol remedies

#### Leisure Activities

Charitable organizations  
Live theater  
Casino gambling  
Horseracing; TV  
Foreign travel by cruise ships

#### Media Selections

Travel magazines  
Business and finance magazines  
Sunday newspapers  
Romance books  
Golf channel

### Demographic Overview

When you think of senior citizens in America there are typically two images that come to mind. One is of well off older citizens living comfortably, usually by the ocean, having the money both for a nice primary residence and for frequent vacations, playing shuffleboard or cards, and basically enjoying their post-working years to the hilt. The other image is less appealing: of older Americans struggling to make ends meet and waiting each month for their social security checks to arrive. Golden Heritage segments are neighborhoods that are home to the former: In other words, the senior citizens living the good life in places like Florida, Arizona, and other appealing climates. The median age of these residents is 50s to low-60s. But they also show a nearly four-times-average number of people over 65-years-old. These seniors are living comfortably on incomes in the median-range of \$50,000s and \$60,000s. Much of their income is from social security and retirement (two-and-a-half-times-above-average). They also have a 75-percent-above-average level of interest/dividend income. Some of these seniors are still working at white-collar jobs like management, professional and sales positions. There are many married-couples, but few children living in Golden Heritage neighborhoods. Obviously due to the residents' advanced years, these neighborhoods have a 50-percent-above-average level of widows and widowers.

### Preference Overview

Golden Heritage residents are living their golden years very well. These are residents who have lived fruitful lives and now have the time and money to reap the bounty of what they have sown during their working years. They can afford to drive nice vehicles in the \$30,000 to \$39,000 range. Grocery purchases include: ground coffee, egg alternatives, and vegetarian burgers. These seniors also enjoy frequent trips to restaurants for steaks, Italian, and other delicacies. When traveling they like package deals, especially cruises to foreign destinations, which is their highest-ranking lifestyle item at nearly three-and-a-quarter-times-the-national-average. Other leisure pursuits include live theater, casino gambling, and playing golf. They are also active in charitable organizations. Other media choices include: romance novels; golf and travel channels; and news/talk and oldies radio. They own computer equipment, on which they tend to track investments. Healthcare purchases include: sleeping pills, electric shavers, and high-cholesterol remedies.

Median Age  
**50s/low 60s**

Family Status  
**Mixed Married and Single**

Household Income  
**\$50k - \$70k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White Collar**



## East Meets West

### Consumption Examples

#### Household

Ground coffee: Starbucks  
 Imported beer/ale  
 Flavored instant coffees  
 DSL Internet connections  
 Mp3 players

#### Personal Life

Toyota vehicles  
 New imported vehicles  
 AAA vehicle insurance  
 Online: auto information  
 Online: employment searches

#### Leisure Activities

Travel: Western U.S.  
 Vacations or honeymoons  
 Foreign travel  
 Casino gambling  
 Movies

#### Media Selections

Books: light reading  
 Magazines: light reading  
 Bravo channel  
 All-news radio  
 Urban radio

### Demographic Overview

When most Americans think of people from the “East” then tend to think of Asians. And while many Asians moved to the United States in the past century, immigration trends of recent decades have brought many other citizens of other Eastern countries to the U.S. shores. You’ll find many of them living together in East Meets West neighborhoods, which are areas comprised mainly of Asians, but also contain other groups for whom English or Spanish is not the primary language spoken at home. Among the shared demographics of these areas are a very interesting correlation to “national-average” measurements. They rank at near-average levels in married-couple-with-children household compositions, and have average standings in all children’s age ranges. Some differences from the average include: Over 25-percent-average number of people with less-than-high-school education; nearly 25-percent-average number of single-males-without-children; and a nearly two-times-average level of public-assistance income. However, the median income range for East Meets West is quite high at \$50,000s and \$60,000s, which speaks to the fact that many residents are hard working citizens. They show average levels of employment in a wide range of occupational categories in which they hold both blue- and white-collar jobs.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$50k - \$70k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White and Blue Collar**

### Preference Overview

If their lifestyle choices are any indication, East Meets West residents are slowly assimilating into Western culture. Their high-ranking purchases and activities are minimal, while their low-ranking items are more extensive. Their higher-ranking choices include only ground coffee and imported beer. Interestingly, they have a very high ranking for shopping at Ralph’s grocery store. Their highest-ranking item is medical insurance through Kaiser Permanente, weighting in at over six-and-a-half-times-the-national-average. They are also likely to have AAA insurance on their imported vehicles, which are typically Toyotas or luxury-size cars. While they are likely to own an average amount of computer equipment at home, they use the Internet in multiple ways, including real estate, auto research, and employment searches. To relax, they like casino gambling, movies, and traveling nationally and internationally. Closer to home, they are likely to eat out at a steak, burger, and pizza restaurants. Media choices include: some books and magazines, the Bravo channel, and all-news and urban radio.

## Demographic Overview

Group Quarters is the name of the neighborhoods identified as home to people living predominately in apartments or other group housing quarters. The residents of these multifamily-rental-housing neighborhoods are different from both homeowners and single-family home renters. It's logical to imagine this group being much more transient than home-owning citizens, and not investing as much in their home purchases. Apartment renters account for 15% of all U.S. households by a narrow definition that restricts the count to residence in structures with at least five apartments. A broader definition of two to four apartments per quarters increases this percentage to 22%. Among the shared demographics of the highly urban Group Quarters residents are a median-age in the 30s, very few children, more singles than married-couples, and a two-times-the-national-average level of people with less-than-high-school educations. Income for these rental-housing residents ranks 50-percent-higher-than-average on public-assistance. However, many of the residents are employed in blue-collar jobs, such as farming/fishing/forestry (nearly four-times-average), protective services (nearly two-and-a-half-times-average), and healthcare support, building maintenance, and transportation (all about 25-percent-above-average). Median incomes for these residents are in the high-\$30,000s and \$40,000s.

Median Age  
**30s**

Family Status  
**Single**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**Blue Collar**

## Preference Overview

No data is available as the numbers are not statistically significant enough to measure.

# 04

Specialties

## Doublewides

### Consumption Examples

#### Household

- No-bake cakes and pies
- Canned meats
- Personal computers: Gateway
- Dial-up modems
- Satellite dishes

#### Personal Life

- Work boots
- Motor oil
- Denture cleaners
- Heartburn remedies
- Medicare insurance

#### Leisure Activities

- Fishing: TV
- Fishing: freshwater
- NASCAR: TV
- Cracker Barrel family restaurant
- Hardee's fast food

#### Media Selections

- Fishing and hunting magazines
- Automotive magazines
- Speed Channel
- Daytime TV
- Country radio

### Demographic Overview

Doublewides are areas where mobile homes dictate the residents' lifestyles, who share a median age in the 30s. In America there tends to be a particular stigma attached to living in mobile homes and mobile home parks. But many people choose this lifestyle as a preference for several reasons, including mobility and low-cost housing. The median income of residents of Doublewides neighborhoods is a respectable high-\$30,000s and \$40,000s. While residents in Doublewides do have a higher-than-average level of income from public-assistance, many have a higher-than-average representation in manual-labor, blue-collar occupations including: farming/fishing/forestry (nearly three-times-average); construction (75-percent-above-average); repair services (over-50-percent-above-average); transportation (50-percent-above-average); and production (nearly 50-percent-above-average). These occupations are a reflection of the residents' low educational achievements: There is an over-50-percent-average number of people with less-than-high-school educations. However, 25-percent-above-average have high-school degrees. Also these areas have slightly more younger children than older. They tend to have married-couple households, but also have a nearly 50-percent-higher-than-average number of single-fathers.

Median Age  
**30s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White and Blue Collar**

### Preference Overview

Residents of Doublewides show a cost-conscious nature in lifestyle pursuits. Their highest-ranking item is shopping at Food Lion grocery stores, at two-and-a-quarter-times-the-national-average. Among their grocery purchases are no-bake cakes and pies, canned meats, and ground coffee. Dining out selections are primarily burger and chicken sandwich restaurants. These residents have personal computers, televisions, and satellite dishes. Their favorite media pastimes include: watching the Speed Channel, the Country Music Channel, and daytime television; reading fishing, hunting, and automotive magazines; and listening to country and classic rock radio stations. They also enjoy watching NASCAR and fishing on television, and going freshwater fishing. They are self-sufficient when it comes to their vehicles, changing their own oil and filters. Their top health-related purchases include: heartburn remedies, diet control products, and denture cleaners. They are likely to have Medicare insurance.

## Demographic Overview

Centurions neighborhoods are classified as highly urban areas with households dominated by military personnel. It would come as no surprise to most people that military personnel living across the country have their own unique demographic and lifestyle segmentation characteristics. Just one example is that this population tends to retire at a considerably younger age than civilian workers. Among the explanations for this pattern is that many military tasks require the physical stamina of youth. Market segmentation bears out this fact, since the population of Centurions segments are in their 20s and low-30s. Other commonalities of the residents include: salary ranges in the high-\$30,000s and \$40,000s, and a two-times-the-national-average percentage of married-couple-with-children households. Their income is generated largely from salaries; this segment has a very low level of income from public-assistance. No doubt owing to their younger age, there is a significantly above-average level of children under six-years-old. This group also has a nearly two-times-the-average number of people with some years of college under their military belts. Their occupational ranking is a mix of white-collar and blue-collar jobs in areas, such as healthcare support, protective services, personal care, and farming.

Median Age  
**20s/low 30s**

Family Status  
**Married**

Household Income  
**\$30k - \$50k**

Urbanization  
**Urban**

Education  
**Some College**

Occupation  
**White and Blue Collar**

## Preference Overview

No data is available as the numbers are not statistically significant enough to measure.

## Consumption Examples

### Household

Tomato and vegetable juices  
Artificial sweeteners  
Canned stews  
Heavy-duty hand cleaners  
Frozen vegetables

### Personal Life

Clothing: >\$100  
Denture adhesives  
Baby powder  
Pain relieving rubs and liquids  
Meal and dietary supplements

### Leisure Activities

Crossword puzzles  
Live theater  
Casino gambling  
Figure skating: TV  
Golf: TV

### Media Selections

Court TV channel  
TV Land channel  
Daytime television  
Detective programs  
Travel Channel  
Classical radio  
History books

## Demographic Overview

Legacy Years are home to older citizens struggling to make ends meet, and suffering the indignities of old-age and low-income. They represent households that are fully retired with residents living on tight budgets. The median age is the 50s and low-60s, but they also have a nearly three-times-the-national-average number of people over 65-years-old. The median income of these households is the low-\$30,000s or less. While many residents are drawing on social security and retirement income, they also have a 75-percent-above-average ranking in public-assistance. This group of senior citizens also ranks above-average in several occupational categories, which is either a reflection of the employment of the younger members of the neighborhood or the need for some seniors to continue working. They show above-average levels of employment in both blue- and white-collar jobs: healthcare support, building maintenance, farming/fishing/forestry, protective services, and food preparation. An above-average percent have high-school degrees, but a higher percent have less-than-high-school educations. These areas have an average level of married-couples and few children, but above-average levels of single-households (over 50-percent-above-average), widows (well over two-times-average), and widowers (over two-and-a-half-times-average).

Median Age  
**50s/low 60s**

Family Status  
**Mixed Married and Single**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**High School**

Occupation  
**White and Blue Collar**

## Preference Overview

A “watching-their-pennies” lifestyle is evident in the very short list of lifestyle pursuits among the Legacy Years residents. These older citizens have few high-ranking items. Among them is their highest-ranking item: denture adhesives at two-times-the-national-average. Also, to care for their health, they are likely to buy nasal sprays, pain-relieving products, diet control remedies, and diabetes remedies. They are likely to have Medicare insurance. Meal and dietary supplements also rank highly, as do vegetable juices, canned stews, and frozen vegetables. The only high-ranking restaurant is IHOP. Grandchildren may visit these elderly citizens in their homes, owing to purchases of children’s vitamins and other baby products. If they own vehicles, they are most likely older models. For entertainment they enjoy crossword puzzles, live theater, and casino gambling. Television is their only high-ranking media selection. They are likely to watch figure skating, golf, Court TV, daytime television, and detective programs. They are not likely to travel, own computers, or have many electronic devices in their homes.

**Consumption Examples****Household**

Cooking and serving tools  
 Low-calorie domestic beer  
 Sports drinks  
 Mp3 players  
 Cable television

**Personal Life**

Online access: school or library  
 Auto repair chain stores  
 Athletic/workout clothing  
 Complexion care products  
 Non-interest checking accounts

**Leisure Activities**

Foreign flight travel  
 Bars and nightclubs  
 Play cards  
 Movies  
 Music performances

**Media Selections**

Online: sports/news information  
 Men's magazines  
 Women's magazines  
 MTV channel  
 Vh1 channel

**Demographic Overview**

Collegians areas are home to currently enrolled college students living in either dorms or off campus areas dedicated to college students. According to the U.S. Dept. of Labor's Bureau of Labor Statistics, in October 2004, 66.7% of high-school graduates from the class of 2004 were enrolled in colleges or universities across the U.S. This is obviously a huge annual boon to retailers who sell the staples of college life, including low-cost dorm-style furniture, pens and notebooks, and inexpensive home furnishings. Market researchers will find a very homogenous group of young adults within these unique areas. Collegians are home to residents sharing a median-age-range in the 20s and low-30s. They are predominately not married, and have no children. Naturally, they all have high-school degrees. For those students who are working to help pay the ever-increasing cost of higher education, they are employed in a mix of white- and blue-collar occupations, such as protective services (over-two-times-average), personal care (nearly two-times-average), and management and sales (nearly 50-percent-above-average). Through these jobs they generate annual incomes at the low-\$30,000s-or-less range. Residents in these areas generate almost no public-assistance income.

**Preference Overview**

Lifestyle pursuits of these segments are in line with stereotypes of college-age young adults, starting with their highest-ranking item: Downloading music, at three-and-a-quarter-times-the-national-average. When online they also play games, read sports and news, and watch TV programs. These residents are likely to own laptop computers, DVD drives, and Mp3 players. You'll often find these residents outside of their dorm rooms at bars and nightclubs, musical performances, movies, sports events, and traveling to foreign destinations. When at home they enjoy playing cards, cooking, and watching college football and basketball. Other media choices include: news and entertainment weeklies, MTV, and adult contemporary radio. Physical appearance is important to these dating-age citizens, illustrated by their purchase of complexion care products, eye liner, and razor blades. They typically have non-interest checking accounts and bank by ATM.

Median Age  
**20s/low 30s**

Family Status  
**Single**

Household Income  
**\$30k or less**

Urbanization  
**Urban**

Education  
**College**

Occupation  
**White and Blue Collar**



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