Life Stage Clustering System: "PersonicX"

An explanation of the Development of the PersonicX Clustering System

Life Stage Clustering System: "PersonicX"

Purpose - This description provides "at-a-glance" information about each of the 70 PersonicX Classic clusters, which are organized into 21 PersonicX Life Stage groups. These 70 PersonicX Classic clusters are also grouped into industry-specific Insurance and Financial Services Groupings. The clusters and the groups provide quick, actionable information for your marketing needs.

What is PersonicX? - PersonicX is a household-level consumer segmentation and visualization suite, powered by Acxiom's exclusive InfoBase-X® household data, the recognized gold standard for the industry. PersonicX Classic is a household-level segmentation system that clusters U.S. households into one of 70 segments within 21 life stage groups based on specific consumer behavior and demographic characteristics. These 70 clusters are grouped by similar demographics and buying tendencies.

The significance of life stage - There are dramatic differences in purchase behavior based on a household's life stage. The 70 PersonicX Classic clusters are organized into 21 distinct life stage groups comprised of clusters of households that have reached similar life events, such as having a baby, approaching retirement, getting married, increasing income or buying a home. This segmentation system focuses on life stages at a household level, enabling you to see the dramatic difference between the consumer behaviors of the affluent, retiring couple living right next door to the young family just starting out. PersonicX helps you tailor your marketing strategies with a level of precision only offered by a household-level segmentation system and the most accurate, up-to-date data source in the market.

In this description - You will find descriptive information about each cluster and the life stage group to which it belongs, organized in the life stage order. It starts with "Beginnings," the youngest of the life stage groups, and ends with "Leisure Buffs," the most elderly. Following the life stage groups, you will find descriptions for each of the 12 Financial Services Groups and 13 Insurance Groups, presented in numerical order. Use the PersonicX Cluster Perspectives book as a quick and easy reference when getting to know more about your customers and planning your marketing programs and coordinated contact strategies.

PersonicX Life Stage groups – Each PersonicX Life Stage group is described with summary statistics and a brief written synopsis. You will also find a short, fun, fictional narrative about each group illustrating the differences in "A Day in the Life" across all the PersonicX Life Stage groups — a reminder that we market to people, not to data.

Cluster descriptions provided to you by DEMA – The cluster descriptions include information detailing each cluster's defining characteristics:

- A summary description of the cluster
- An overview of current consumer behaviors across a handful of categories, provided by the nationally syndicated consumer survey of GfK MRI (more commonly known as "MRI")
- Detailed demographic breakouts across multiple categories

Information provided to you is accurate and updated information is also available to capture the dynamic migration of households as they move through different consumer life stages. This enables you to track life stage changes in the composition of a customer base while having confidence in cluster assignments.

The cluster groupings can be applied to customer data for quick, accurate analysis that is immediately actionable at the household level. It also provides a common framework to view customers across your product mix and across your organization.   A summary of each of the 70 clusters is provided in this report.

Methodology - PersonicX is a household-level segmentation system. By classifying all U.S. households according to consumers' different stages of life and related purchasing behaviors, it provides a current, accurate and consistent framework to view customers at a household level. It enables users to compare customers across their product mix, across time and across their enterprise.

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With 100% coverage, PersonicX Classic also enables users to see differences in how U.S. households spend time and money. This turns raw data about customers into accurate, actionable information.

Guiding concepts - The initial idea for PersonicX Classic was to create a marketing tool that would have broad applications, be simple to use and operate at the most accurate level possible. The concept of "life stages" and life transitions was adopted as the underlying framework for this system. Not only does this concept fit with household-level characteristics, it is well established and intuitive. As people move through the stages of life, their behaviors change. The needs and demands of young singles differ dramatically from a family of six. As people age, gain new family ties, take on responsibilities, and gain or lose economic standing, they develop new patterns of behavior. These patterns are likely to be more similar to others in the same position and different from their behaviors in earlier life stages. When a family has a child, they purchase children's clothes and are likely to reduce spending on rock concerts. As households make more money, they are likely to spend more on savings and investments.

The consumer data files contain millions of records with in-depth demographic data about households. Data found in data base is gathered from various public information sources: driver's license files, birth records, self-reported surveys, county tax assessors, telephone books and other public sources of data. The data from these sources is merged together to create a single view of the household. The data base contains approximately 125 million households, which is very close to the U.S. Census count for the total number of U.S. households. Thus, it is an excellent database from which to select a sample for analytical purposes.

Analytical dataset - The first step in the process of building PersonicX Classic was to select a 1% (one million households) random sample. The data elements appended for analytical purposes include the following general types of data:
- Core demographic data elements, such as age, presence of children, occupation, marital status, length of residence
- Socio-economic data elements, such as estimated income, types of credit cards, homeowner/renter, home market value, home equity
- Purchase behavior data elements, such as mail order buyer and mail order donor
- Auto data elements, such as vehicle value and auto type
- Lifestyle consumer behavior data elements, such as an interest in recreational activities, fashion, personal computers, gardening, travel, investing, home improvement and other elements
- A set of 12 data elements containing 100% coverage for households on the database. Inferred or modeled data is used to fill in the gaps when InfoBase-X sources do not supply data.

Having appended approximately 300 data elements to the one million randomly selected records, the next step was to carefully review the data elements and select those to be used in the building of PersonicX Classic.

Variable selection

Criteria - In order to build the PersonicX Classic system, it was important to focus on elements that met the following criteria:

1. Directly related to the life stage concept
2. Drive purchasing decisions
3. Complete coverage
4. Proven to be reliable pieces of data
5. Compliant with legislative restrictions

A substantial amount of time was spent making decisions about the appropriate variables. Literature about the life stages concept was reviewed. Key stakeholders with an extensive knowledge of consumer segmentation were interviewed. Data elements found predictive in past analyses were identified. Coverage and quality were evaluated.

PersonicX Classic dimensions - Ultimately, seven dimensions were selected as both theoretically important and as proven predictors of consumer behaviors: age, estimated household income, presence and age of children, marital

status, home ownership status, net worth and population density. Each of these seven data elements is described below:

- **Age** is clearly central to any measure of life's stages and transitions. Data exploration resulted in the use of nine levels of age applied to the head of the household. Those ages 18 to 23 were considered, for example, to be at the very start of establishing their first household. Those 82 and above were viewed as having passed the torch and living in pure retirement.

- Two other dimensions that represent clear life transitions are **marital status** and children. These are treated separately, recognizing the growing importance of single-parent households in American society. In addition, the system was developed to recognize that the experience of having a toddler and buying baby clothes is different from having a teenager in the house. To account for this, **age of oldest child** was included as a dimension for defining our cells.

- While age, marital status and age of children are keys to understanding life stages, financial security is critical as well. One measure is whether one is a **homeowner or renter**. In addition, **household income** is the most critical component of purchasing power and occupational success. Nine levels of income were incorporated into the system, and the use of a cost-of-living modifier was explored, although the modifier was eventually dropped as the other variables in the model canceled it out.

- In addition to income and home ownership, **household net worth** is an important factor in determining life stage and consumer behaviors. Subsequently, a measure of net worth was developed strictly for use in PersonicX Classic. Using the Survey of Consumer Finance from the Federal Reserve Board, InfoBase-X demographic variables were mapped into those found on the Survey of Consumer Finance in order to predict overall household net worth. Four ranges of net worth were defined for use in PersonicX Classic, with the top category at $2,000,000 or higher.

- Finally, one lesson was taken from geographic clustering: recognizing that where people live affects how they experience their stages of life. In particular, significant differences exist between raising a family in the heart of farm country versus living in suburbs or inner cities. To account for this, a measure of **population density/urbanicity** was created using updated counts of households per square mile in a given census block group. While this approach doesn't create clear lines between suburbs and towns, it accounts for living space, traffic and the things that really distinguish types of homes. The migration from higher-density dwellings to single-family detached homes and downsizing back to higher-density dwellings can also reflect the arc of life stages for a couple who becomes a family and then back to being a couple again as the kids move on.

- **Coverage -** One requirement for all seven dimensions was 100% coverage. Thus, for the first five dimensions (age, marital status, age of oldest child, home ownership, estimated income), the InfoBase-X PLUS elements were used. The Net Worth model, built specifically for PersonicX Classic, was designed to have 100% coverage. The Population Density measure contained a census block group to ZIP Code™*defaulting scheme, resulting in 100% coverage. The following table shows the type of coverage on the analytical file for the seven dimensions. Notice that the majority of the data in the PersonicX Classic segmentation is based on actual data provided by the various InfoBase-X sources and a relatively small amount of data is inferred.

Dimension Coverage from Coverage from Total
(Data Element) Data Providers Inferred Data Coverage

Dimension (Data Element)	Coverage from Data Providers	Coverage from Inferred Data	Total Coverage
Age of 1st Individual in Household	84.5%	15.6%	100%
Marital Status	91.5%	8.6%	100%
Home Ownership Status	79.8%	20.2%	100%
Presence/Age of Oldest Child**	26.8%	10.7%	37.5%
Estimated Household Income	89.6%	10.4%	100%
Population Density			100%
Estimated Net Worth			100%

**Note: Children are present in 37.5% of households. The remaining records are flagged as "no presence of child."

Building cells - Having selected the data elements, the ranges for each element were optimized and then used to create a seven-digit cell code, with each position of the cell representing one of the seven dimensions. Incorporating all of these dimensions resulted in over 45,000 different possible combinations.

At the conclusion of this step, all records in the analytical dataset had been assigned a cell code. The one million-sample file was then summarized, by cell code, to create a total of approximately 49,000 rows, one for each cell code. Each row contained the cell code, a count or weight (number of occurrences in the one million file) and averages for most of the data elements (i.e., average length of residence).
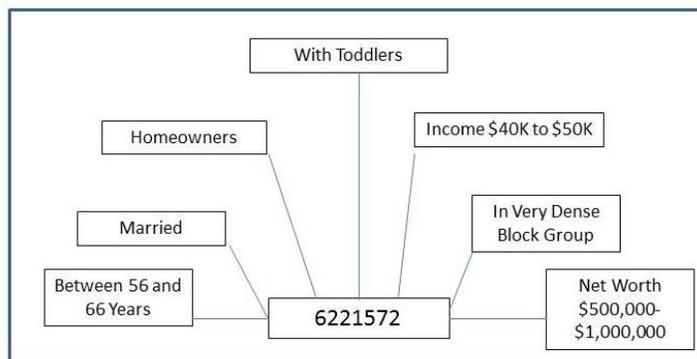
Clustering methodology
After preparing and summarizing the data to create these cells, which contained central tendencies, the next step was to begin clustering or combining cells.
Summary of steps to produce initial cluster solution - Each of the following steps is described in detail in the following paragraphs.

1. Principal components analysis
2. Weighting the seven demographic dimensions
3. Building several clustering alternative solutions using multiple methods
4. Clustering steps for selected solution
5. Evaluating the alternatives to select the final PersonicX Classic solution
6. Cluster refinement

Principal components analysis - The seven demographic variables used to construct cell codes were important dimensions for the final clustering solution. However, it was recognized that purchase behaviors, lifestyle considerations, recreation preferences, education and other data elements also aid in the formation of the clusters. Beyond the seven dimensions, there were still well over 100 behavioral characteristics viewed as important discriminants of life stage behavior.

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Working with so much data can often present problems for statistical modeling, and not all these variables were seen as equally significant. Because of this, a variety of tests was conducted to identify which variables to include. Most variables were submitted to a principal components analysis. This type of analysis takes into account commonalities among the variables to identify common components, or linear functions of the data. The result of this analysis was a set of principal components based primarily on behavioral data.

Weights for dimensions - After completing the principal components analysis, it was necessary to focus again on the seven elements that defined the cells. Clustering on the cell code would not produce the desired results. It was necessary to capture the relative importance of demographic variables for behavioral changes associated with life stage transitions. A shift in age is often seen as being more significant at some points in life than at others — for example, behaviors change more rapidly the first few years after leaving college and setting up the first household than an equivalent number of years in the 40s. Having a first child typically is a more significant life transition than a shift in income from one category to another. Because of this, weights were developed for the levels of the demographic variables using internal datasets that contained a number of consumer behaviors. The predictive power of each of the seven dimensions was explored, and a common scale of measurement was created. For example, having children, or owning a home, were weighted as more significant than any single transition in age or income. These weights were used moving forward.

Use of multiple methods and solutions - Having all this data in hand, the next phase in the development of PersonicX Classic was to begin clustering. The literature on clustering provided several different methods that could be used, but even with exploratory analysis, there was no way of knowing beforehand which clustering approach would give the best results. It was decided that several of these techniques should be tested, including both hierarchical and non-hierarchical approaches. Each result was evaluated and the solution with the best results was selected. In addition to different techniques, different sets of data were used. While one technique focused only on the principal component analysis scores, another technique used only the weights for the seven dimensions. The following section describes the techniques used only for the PersonicX Classic solution that was ultimately selected.

Clustering steps for selected solution - The final PersonicX Classic system was built using a combined approach to both the data and the clustering method. The first step was to combine the cells from the analytic dataset through pre-clustering into what were referred to as "proto-clusters." Using centroid-clustering analysis, the individual cells were combined based on their weighted demographic tendencies. This created a set of 2,000 proto-clusters that was large enough to create reliable average scores for the principal components and consumer behavior variables.
Next, the proto-clusters were submitted to a clustering algorithm, which works to minimize the overall variance in a sample population. The entire set of selected demographic, principal component and behavioral variables was summarized as Euclidean distances. Euclidean distances on these measures were used to combine the 2,000 proto-clusters into a 74-cluster solution. This solution showed very good consistency on characteristics within groups, good discrimination between groups and reasonable consistency in cluster size. While this provided a good solution, an additional step was conducted to assure optimal placement of all households.

Given that the solution was built on proto-clusters, it was essential to assess whether individual cells were properly placed in the final clustering scheme. Households which were found dissimilar to their clusters were extracted and reassigned. This step resulted in a 74-cluster solution with very high internal demographic consistency, but which also accounted for most of the behavioral variance. Thus, solid, understandable clusters were built that would efficiently discriminate among a wide variety of consumer behaviors.

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Evaluating the results from clustering - While the combined approach seemed most promising, all the solutions were submitted to an evaluation process consisting of several criteria:

1. Minimizing the internal variance of the clusters
2. Maximizing variance between clusters
3. Reviewing the size and distribution of the clusters against pre-defined size requirements
4. Assessing the ability of the clusters to provide lift to targeted populations.

The first three criteria were evaluated using standard procedures. A few of the alternatives were deficient in these areas and were discounted before getting to the fourth criteria: "lift."

The concept of lift is central to marketing analysis. If a model is created to predict a behavior (e.g., responding to a mail campaign), test data can be scored and ranked into the highest 10%, second highest 10%, etc. This reveals how well the model predicted the behavior. Acxiom has a variety of datasets in-house that are used for internal development. By creating portraits of particular behaviors, these files were scored using PersonicX Classic to test the relative predictive power of the different solutions.

When evaluating the final solutions for lift, five different measures were used:
1. Top index value
2. Bottom index value
3. Spread between the top and bottom indexes
4. Ratios between top and bottom indexes
5. K-S statistic, which measures how well a model separates the targeted population overall

Over 20 different portraits were built and used for evaluation. While all the solutions submitted performed well, the combined approach was the clear winner across portraits, doing especially well at maximizing the spread and ratios between top and bottom decile indexes.

Cluster refinement - Despite the care taken to create the best solution using numeric analysis, any clustering scheme still requires a "human eye" review to make sure the final solution captures the intended effects and is both coherent and comprehensive. In this case, a consistent set of priorities was applied to allow for final evaluation of cell placement by a team of analysts. Cells were shifted, a couple of clusters were split and others were combined to ensure that the resulting 70 clusters made real-world sense. Once the final clusters were defined, the evaluation process was repeated to ensure the results were still satisfactory.

Final development steps

Cluster groups - The "human eye approach" was then used to further roll up the 70 clusters into 21 "life stage groups." These groups are meant to enable a quick grasp of the meaning and structure of the system rather than as a clustering scheme. Groups were created primarily to reflect life stages, but for the few clusters where common characteristics (such as low income) were more significant than age cohort, groups were created to reflect that relationship. The clusters can be used to capture differences among consumers. Group memberships, cluster names and statistics enable users to quickly grasp the essence of who the consumer is.

Naming and describing PersonicX Classic clusters - The completion of the 70 PersonicX Classic clusters was clearly a milestone in the development process, but additional tasks were needed to complete this system; Most important was naming the clusters and providing an informative description for each one. The naming of the various PersonicX Classic clusters and the groups to which they belonged was a collaborative effort between Acxiom's marketing and analytic teams.

The emphasis was on enabling users to quickly recognize the life stage of the PersonicX Classic cluster in question. Marketers gave them flair; the analysts ensured accuracy as applied to the actual characteristics.

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This collaboration was extended to the creation of descriptions for the groups as well. Each cluster was segmented based on InfoBase-X demographic data and syndicated survey data. As part of the building of the PersonicX Classic product, Acxiom relied on its key partnership with GfK MRI (MRI) to leverage the results of their syndicated consumer survey for the use in describing PersonicX Classic clusters. The MRI data proved immensely helpful in describing cluster behaviors — from the types of breakfast cereals consumers eat to the types of financial investments they make.

These cluster names and descriptions are regularly reviewed and evaluated for accuracy and applicability as the consumer market changes. When the data and conditions warrant, cluster names and descriptions are updated through the collaborative process outlined above.

PersonicX Classic defaulting - Finally, to provide full service to customers, 100% coverage was a requirement of the PersonicX Classic segmentation. While every record in the InfoBase-X Enhancement file contained a PersonicX Classic cluster assignment, external files typically produced a 90% match to the InfoBase-X Enhancement file. Non-matched records needed a defaulting mechanism in order to provide 100% coverage. In contrast to other approaches, which simply default by assigning a cluster that is prevalent to a geography a new process was employed.   Since non-matched records have certain demographic tendencies, an external file was used to develop models for non-matched records. Seven models were built to predict the key demographic dimensions required to assign a PersonicX Classic code.

These models were built and applied to ZIP + 4® and ZIP™-level data summaries. The defaulting process then used the most specific geography to identify what the PersonicX Classic cluster should be, assigning ZIP + 4-level to roughly 7% of the records and then using ZIP-level data for the balance.

Frequent applications of PersonicX Classic
- Life Time Value Analysis
- Customer Analysis
- Creative/Offer Versioning
- Trade Area Analysis
- Acquisition Campaign Execution
- Campaign Response Analysis
- Competitive SWOT Analysis
- Sales Channel Correlation Analysis
- Life Style Analysis
- Opportunity Analysis clusters or target groups and their distinct consumer behaviors.

Conclusion
PersonicX Classic has been developed by combining a unique life stage concept focus; a detailed, comprehensive analytical process; and the accurate, dynamic data available in Acxiom's InfoBase-X.
The distinct contribution that PersonicX Classic makes to the evolution of consumer segmentation is that it uniquely recognizes the influences of social, cultural, historical and life stage factors on consumer behavior. There are several advantages to this approach:
- The ability to predict behavior longitudinally, as specific segments migrate from one life stage to another.
- The descriptive and predictive power of the system is greater.
- The currency and accuracy of the segmentation is greater.
- The approach accurately reflects key demographic trends validated by the U.S. Census, including the growth of single-parent households, later marriages and later family starts, and grandparents raising kids, as well as greater differentiation in the mature marketplace as a whole.
- The ability to take marketing actions when a household migrates from one life stage cluster to the next.
- The ability to track the migration of households from one life stage cluster to another. Movement from one life stage cluster can trigger a marketing opportunity and action.

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Group	Cluster	Cluster Name	Description
11B	01	Summit Estates	Summit Estates is the wealthiest of all PersonicX clusters. In every sense, these families are enjoying the good life - luxury travel, entertainment and consumption of every kind are within easy reach. Summit Estates is one of the most educated and wealthy of all the groups. These mid-30s to mid-50s households with teens rank high for household income, home value, home equity, net worth, education and working women. They are also almost two and a half times as likely to have completed graduate school. The group also includes more than twice the average number of Asians. They create time in their often professional-dual-income-with-kids schedules for cultural activities, expensive sports and travel. Their media preferences are dominated by a combination of financial matters, sports and the home. Their busy lives make Internet shopping a necessity, rather than a preference. They are serious and savvy investors, buyers of luxury cars, SUVs and minivans, and gourmet food and wine aficionados.
15M	02	Established Elite	Established Elite represents America's elite couples and singles. With no school-age children at home and the third highest income in the country, these households have enormous disposable incomes and pursue correlating luxuries and activities. The Established Elite is among America's most wealthy and well-educated couples. Ranking first for almost everything-from college education and home values to home equity-and having a net worth of more than $2 million, their age range is 45 and above, and they are primarily married and have no school-age children. Reflecting their need and interest in travel, they heavily use airline miles credit cards. They prefer luxury and imported cars. Despite work demands, they are two times more likely to be self-employed. Established Elite's activities are dominated by public and volunteer activities. They are consistently very active in their communities and the arts. They also have ample time for golf, tennis, yoga, gourmet food and wine indulgences, as well as gardening and country clubbing.
15M	03	Corporate Clout	Corporate Clout contains well-educated and well-compensated singles and couples in their 40s and 50s. These corporate executives and professionals are serious travelers, whether for work or pleasure, and intelligent investors. Corporate Clout households are exceedingly well educated and established in their executive and professional careers. Whether married or single, they have no children under the age of 18 living with them. Their household income and net worth is third in the nation. This group seems to be firmly tied to corporate American culture. They hold business-related credit cards, are heavy users of air travel cards and rank high among airline magazine readership. They are savvy investors, frequently dine out and also love to entertain. Civic and business club activities compete for time with travel and fitness related leisure pursuits.
11B	04	Skyboxes & Suburbans	Skyboxes & Suburbans is one of the best-educated and wealthiest clusters. These wealthy families shop at upscale stores, spend time feathering their nest and adhere to regular fitness programs. This cluster represents established, wealthy families, often with teens, living in the lap of suburban luxury. With top rankings for education, income and net worth, Skyboxes & Suburbans contains married executives and professionals who earn absolute top-dollar incomes, obsess about their investments and indulge in an expensive array of activities. Reflecting their devotion to kids, they play board games and go to the museum, the beach and the zoo. They play tennis and golf, and they attend professional sporting events, usually in a luxury minivan or SUV. They are frequent shoppers, buying clothes for themselves and their kids and furnishing their houses.
19M	05	Sitting Pretty	Sitting Pretty represents financially secure couples on the verge of retirement. They are empty nester homeowners, living in outer suburbs and towns, enjoying a luxurious lifestyle. Sitting Pretty households are wealthy empty nesters. At a mean age of 55, they are extremely well educated and still well compensated (ranked seventh for household income) in professional and managerial white-collar jobs. Sitting Pretty households are well established in their communities. They are top-dollar investors in mutual funds and securities. They drive new domestic cars and SUVs. Their substantial discretionary time and money are spent on gourmet foods and wine, foreign travel, golf, boating and similar high-end pastimes. However, they are also community activists, belonging to business, charitable, religious and civic organizations.
07X	06	Shooting Stars	Shooting Stars is made up of childless couples and singles in their 30s and early 40s.This group is among the wealthiest of the clusters. With top rankings for income, college education, home values and net worth, Shooting Stars is one of the more wealthy and better educated of the clusters. Primarily home owners in single-family houses, this group also includes high-end condo dwellers. This group is more than twice as likely as the national average to have completed college and have graduate degrees. At a mean age of 36, they have the world by the tail. They are spenders and borrowers, heavy credit users who carry insurance to protect their future. They are casual golfers and enjoy staying fit. When time permits, they head for the beach, go to bars and nightclubs, or attend various sporting events.
11B	07	Lavish Lifestyles	Lavish Lifestyles contains established couples with teenage kids, minivans and mortgages. Luckily, with a rank of seventh in the country, they have the high incomes to support them. Lavish Lifestyles households are wealthy couples with mostly teenage children and the minivans to move them. They enjoy very high incomes and educations. They are likely to shop at Kohl's and L.L.Bean online. They spend time with their kids at home and in the community. While they are often active outdoors with such activities as bicycling, they are just as likely to enjoy time around the house baking and barbecuing.

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Group	Cluster	Cluster Name	Description
19M	08	Full Steaming	Full Steaming is a mix of affluent, well-educated couples and singles that have a net worth exceeding $500,000. The group ranks second for working women, with a significant number being employed. Full Steaming contains highly educated, well-employed, white-collar singles and couples. The group, at a mean age of 56, has the second highest number of working women and is almost three times as likely to be self-employed (15.2% of the group). They rank 13th for household income, but jump to sixth for net worth. They invest in a broad spectrum of products-high value securities, IRAs and insurance. Their interests and activities emphasize the live theatre, music and substantial community involvement through civic clubs, country clubs and local charitable associations. They are catalog aficionados, and buy everything from computer products to airline tickets online. They are careful with their diets and concerned with health and aging.
19M	09	Platinum Oldies	These well-heeled, suburban retirees and soon-to-be retirees are enjoying the fruits of their lifetime labor. They are active pillars of their communities and dedicated grandparents, and interested in maintaining their health and fitness. At a mean age of 75, Platinum Oldies households have established themselves financially and socially. These elderly couples (68%) and singles enjoy high net worth (fifth), are extremely well educated and rank eighth for residential tenure. They are financially secure and very well vested in a mix of securities and still have disposable incomes to donate to worthy causes. They shop regularly at Nordstrom and Macy's. They drive luxury cars like Buick, purchased with cash. They enjoy foreign travel and are dedicated grandparents. Platinum Oldies fill their busy schedules with every kind of public activity available: fraternal orders, religious clubs, country clubs and veterans clubs. You name it, they are doing it.
07X	10	Hard Chargers	Hard Chargers is dominated by well-educated and professionally successful singles. They are almost all homeowners in a mix of houses and condominiums. Hard Chargers is a well-educated group of singles in their mid-30s. This group has about twice the national average of Asians. They are career-oriented, working and playing hard. Their ambition doesn't distract them from a marked interest in keeping fit with regular exercise programs and diets. They are active investors managing their own investments. When not working or exercising, they indulge in a variety of costly pastimes, including foreign travel, biking and skiing. Their emphasis on health and fitness extends to purchasing athletic gear. They regularly shop at Banana Republic, Macy's and Gap.
08X	11	Kids & Clout	Kids & Clout is comprised of affluent couples with school-age children. Their activities are geared almost exclusively toward either work or kids. Kids & Clout contains affluent families with school-age children. They are highly educated (more than 50% more likely to have attended graduate school), often dual-income professionals and executives. They rank ninth for household income. Despite carrying sizeable mortgages, equity and new car loans, they protect it all with lots of insurance. The presence of school-age children dominates leisure and spending. Popular activities with this group include swimming, board games, Frisbee, going to G-rated movies and visiting zoos. Their spending habits are similarly focused with assorted children's clothing and shoes, including driving their minivan or SUV to The Disney Store and Blockbuster video.
08X	12	Tots & Toys	Tots & Toys is dominated by affluent and well-educated working couples with preschool-age children. They are homeowners, mainly in single-family houses. These professional working couples are consumed by work and family. They're putting their college degrees to work, establishing lucrative careers. At the same time, the joys of home ownership and early parenthood combine to ensure that money made is quickly spent. When not carpooling to the zoo or the beach and making videos of their kids, they are busy clothing their toddlers, buying baby accessories and toys with regular purchases over the Internet and at retailers like Toys "R" Us. In addition, any spare time is consumed by jogging, aerobics and softball. Even with time at a premium, they tend to exercise at fitness clubs and rely on the Internet and radio more than other forms of media for sports news. TV viewing tends to weigh toward children-oriented shows like Disney and Nickelodeon, as well as sitcoms.
12B	13	Solid Single Parents	Solid Single Parents contains affluent single parents. These predominantly white-collar, professional suburbanites enjoy comfortable incomes and are primarily homeowners. Solid Single Parents households are all unmarried parents with mixed-age children. They rank above average for income, home values, college and net worth. They are devoted to sports that they can either pursue individually for fitness or do with their children: aerobics, jogging, basketball and weight lifting. Their shopping reflects the mix of ages in the household as well as their concern for stretching their paychecks. They buy stuff for their kids such as video game systems, TVs and cell phones. Their incomes support their shopping habits as well as home mortgages and insurance products.
16M	14	Career Centered Singles	These affluent, single suburbanites are well educated, dedicated to their careers and long-term homeowners in their communities. Career-Centered Singles contains well-established members of their suburban communities. Mainly in their late 40s and early 50s, they are mostly employed in white-collar, professional jobs. These singles in the suburbs are squarely in the upper-middle class in terms of education, income, home equity and net worth. They are well vested, with high-dollar investment portfolios managed by national firms. With their high incomes and healthy investment activities, they are not afraid to spend their money and are frequent catalog and Internet shoppers from the likes of Lord & Taylor, Banana Republic and Target. Their primary interests, outside of work and other career-oriented activities, include home improvement and decor. They enjoy domestic travel by car, most likely a new luxury Toyota.
16M	15	Country Ways	These country empty nesters are an interesting mix of professionals and blue-collar workers. They enjoy upper-middle class incomes and net worth, despite low educational attainment. Country Ways households are married couples, squarely in the upper-middle bracket when considering presence of working women (sixth), income (12th) and net worth (13th), despite being ranked only 38th for college. The group is a genuine mix of white-collar professionals and blue-collar tradesmen living in some of the most rural parts of the country. Social activities reflect a busy life filled with business, civic and religious organizations, gardening, woodworking and spoiling their grandchildren. They are spending time fixing things and are avid outdoorsmen-hunting, fishing, boating and drive full-size pickups. Their shopping activities and media interests reflect these pursuits.

Group	Cluster	Cluster Name	Description
14B	16	Country Single	Country Single is a group of successful singles who are firmly entrenched in their rural communities. High incomes and no children enable this group to save and spend on their personal interests. These singles live in very rural areas of the country and are financially successful despite mainly high-school educations. With a range of ages, this group enjoys relatively high household incomes (15th) and is above average (26th) for net worth. Almost all are homeowners (90%). They work in a diverse range of jobs, including traditional white- and blue-collar, and are also likely to be self-employed. This group lives in the country and loves it! Freshwater fishing, hunting, power boating, horseback riding, camping and canoeing all ensure that most of their leisure time is spent outdoors. Their TV interests are eclectic and rate high for soaps, dramas, auto racing, late night TV and even pay-per-view. They are also frequent NASCAR viewers.
12B	17	Apple Pie Families	Apple Pie Families households are well-educated, upper-middle class families. They are homeowners, often minivan drivers and avid radio listeners. Apple Pie Families contains established members of America's suburbs. Mostly well-educated, married professionals, often with dual incomes, these families are firmly in the upper-middle class. In their late 40s and early 50s, they rank highest in working women and earn relatively high incomes (16th) in a combination of professional and executive jobs. They are often engaged in home maintenance activities. Their finances are stable and tend toward the conservative, stressing life insurance and a 401(k) plan. Shopping is decidedly dominated by teenage desires-everything from video gaming to affordable trendy clothes. While their older children are going to movies and shopping, these couples pursue their own interests such as boating and casino gambling.
02Y	18	Married Sophisticates	Married Sophisticates is made up of recently married young couples who are well educated and enjoy healthy upper-middle range incomes. They are almost all homeowners in upscale suburban neighborhoods. Married Sophisticates households are well-educated and affluent dual-income families with no children. They are successfully working their way up white-collar professional and managerial ladders. These early-30s couples enjoy free time and have the money to take advantage of it. A very active group, they keep in shape with inline skating, mountain biking, jogging and other invigorating sports. When it comes time to rest they can be found in the stands of various professional sports events or socializing at nightclubs and bars, if not at home entertaining friends. Their shopping habits include trips to Banana Republic as well as finding stylish bargains at Old Navy and Target. There is a sport utility vehicle in their garage, perhaps alongside a Honda Civic.
08X	19	Country Comfort	Country Comfort is a combination of rural white-collar and blue-collar families with mixed-age children. The group ranks 17th for household income and third for working women. Country Comfort households are primarily Caucasian, in their early 40s working in administrative, technical and blue-collar jobs. They have children of all ages, growing up in the same neighborhoods they were born in. Country Comfort families are homeowners, carrying mortgages and auto, personal and home improvement loans. They belong to unions and are active participants in photography, baking, wood working and gardening. They spend quality time with the kids, camping, kite flying and horseback riding. They hunt and fish, and enjoy their powerboats and trucks. They watch NASCAR, college basketball and CMT.
07X	20	Dynamic Duos	These dual-income, no-kids couples are well educated and well compensated. They are homeowners in mostly upscale neighborhoods. Dynamic Duos contains well-educated married couples (mean age 40) with dual incomes and no children. They are well established in their professional careers and uniformly homeowners. They are beginner investors, holding a wide assortment of financial instruments. However, they are credit card and mortgage-ridden and rank below average at 49th for net worth. Work and time constraints also dictate a much higher than average reliance on Internet and catalog shopping, particularly for electronics, hobbies, clothing, collectibles and housewares. They drive compact SUVs, work out regularly, and enjoy lite beer and wine.
02Y	21	Children First	Young families dominate Children First. At a mean age of 26, they are already raising an average of 1.3 kids. Even though split between married and single households, 100% show the presence of children. They earn upper-middle incomes and live in suburban areas. Children First represents a busy group of young, financially comfortable singles and couples, almost all of whom already have at least one child. This group of high school and college grads enjoys upper-middle wages and white-collar professional and managerial jobs. Despite the ubiquitous presence of children, this group appears to be able to pursue adult interests. They enjoy being active, including jogging, mountain biking, yoga and canoeing. They also attend NASCAR races. They do, however, read child- and parenting-focused publications, such as American Baby and Parenting. This group shops for bargains and style at Target, Old Navy and Ebay. Then they load the kids into the SUV and head for the theme park.
14B	22	Fun & Games	Fun & Games is a mix of couples in their late 40s and early 50s, living in outer suburbs and towns. Married and childless, these upper-middle income homeowners work in a mix of white-collar and blue-collar fields. Fun & Games households are upper-middle income couples with modest educations. Despite having no children in the household, 40% of these middle-age households include more than two people, possibly indicating the presence of aging parents or adult children living at home. Their investments up to now have favored mortgage products, and they use credit cards often. These early-stage investors have money market accounts, mutual funds, 401(k) s and insurance. They listen to the radio for financial news. They also watch lots of sports and home repair shows on television.
16M	23	Acred Couples	Acred Couples households are comfortable and well-established country couples in their late 50s and early 60s. These upper-middle income empty nesters enjoy a wide range of social activities. At a mean age of 59, Acred Couples is the bedrock of their established neighborhoods. Aging, middle-income and now child-free, they have time to spend on activities like civic and veterans clubs. They also now find time to dine out, cook for fun and enjoy hobbies like photography. Their modest investments include money market funds and insurance products. They enjoy domestic travel to their time-share vacation. Their grocery carts hold increasing amounts of sugar-free and low-fat products, yet they enjoy an occasional trip to Outback steakhouse.

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Group	Cluster	Cluster Name	Description
02Y	24	Career Building	Career Building is made up of young, childless singles. They are a mix of mobile renters and first-time homeowners, living in condos and single-family houses. Career Building singles are young but well compensated. While repaying their education loans they are beginning to save and invest. They favor stores that cater to their age range, shopping at stores like Gap and Old Navy. They are sports enthusiasts, both as participants and spectators. They jog, play softball and do yoga. They enjoy watching MTV when they actually do relax at home. Career Building singles also tend to read music magazines such as Rolling Stone and style magazines such as Glamour and Maxim. They are also Internet savvy, listening to Internet radio and searching for financial information and using instant messengers.
20S	25	Clubs & Causes	Clubs & Causes is dominated by upper-middle income, empty-nest singles and couples in their late 60s and early 70s. These long-time homeowners live comfortably in outer suburbs and towns. Clubs & Causes households are aging yet active members of the upper-middle class. At a mean age of almost 70, only 34% are retired; the remainder are still working in upper-income, white-collar jobs. Many are veterans, including a mix of older WWII survivors. These mostly high-school educated, married couples have above-average incomes and rank in the top 20 for net worth. Still fit and active, they have free time for golf, sporting events, and religious and cultural activities. Their investments favor mutual funds and IRAs. Financially secure, they find time to work on home improvement and other interests, frequenting hardware stores like True Value and Ace Hardware. |But they are still budget conscious, shopping at Sears, Costco and JC Penney, too. They are also doting grandparents, spending time with and spoiling their grandchildren.
07X	26	Savvy Singles	Savvy Singles households are well educated and enjoy upper-middle incomes. Despite solid incomes, their residence in metropolitan areas often requires renting in multiple-family dwellings. At a mean age of 37, this group of upper-middle income singles is still establishing their homes and careers. Savvy Singles households work in a wide range of white-collar, professional sales and service jobs. They are a mix of homeowners and renters. This cluster shops at higher-end stores like Nordstrom and Ann Taylor. Taking advantage of their childless status, they enjoy foreign travel. They attend professional sporting events, including baseball and football. They also stay active, participating in outdoor sports such as mountain biking and ice skating.
08X	27	Soccer & SUVs	Soccer & SUVs households are large, upper-middle income households containing both new parents and families with older kids. Soccer & SUVs families have more kids (1.8 on average) per household than any of the other clusters. They are more likely to be college educated and have a high representation of working women. These homeowners have tenure in their communities, with a common residency between six and 14 years. The needs of large numbers of children dictate leisure time and spending activities. Attending zoos, swimming and playing board games are favorite pastimes. Toy, clothing and shoe shopping (particularly at Toys "R" Us) probably absorb most of their disposable incomes. They are also computer-centered, relying on their computers for education and games. They are twice as likely to own a minivan and to go to theme parks.
20S	28	Suburban Seniors	These retired, suburban octogenarians are community activists and devoted grandparents. With upper-middle incomes and net worth, they are very comfortable in their old age. Suburban Seniors households are the wise men and women of their suburban communities. Grandchildren are particularly plentiful and participation in veterans' activities is a common pastime. Likewise, membership in country clubs, art associations, civic clubs, religious clubs and fraternal organizations ensures that they are busy and well-established contributors to their neighborhoods. Ranking 31st for net worth and 22nd for household income-not more than 55% being retired-means that this group is squarely in the upper-middle class. They favor luxury cars such as Buicks, Mercurys and Cadillacs as well as Toyota Camrys that they are more than likely to have purchased with cash. They are also twice as likely to go on foreign cruises. They set their daily clocks with Regis and Kelly and game shows.
09B	29	City Mixers	City Mixers households are single, "Boomer"-generation urbanites. At a mean age of 41, they remain childless and work in a broad spectrum of white-collar jobs. City Mixers is markedly single, childless and urban. These white-collar professionals live in the nation's largest DMAs. They are well educated, with almost a quarter of them holding graduate degrees. Their spending reflects a mixed standard of living, with purchases made from Banana Republic and Gap as well as Ann Taylor and Lord & Taylor. The group is particularly ethnically diverse-more than three times as likely to include Asians, and more likely to include African-Americans and Hispanics. There is a mix of renters and homeowners, although as city dwellers, homes tend to be apartments, condominiums and co-ops, not single-family homes. As residents in the nation's biggest cities, this group enjoys a rich cultural existence, mixing an extensive amount of travel, museum visits and the arts with bar-hopping and dancing.
02Y	30	Spouses & Houses	Spouses & Houses is dominated by middle-income, childless couples in their mid-20s. This group of mainly high school grads owns their homes and tends to live in smaller second cities around the country. Spouses & Houses is 20-somethings, new to marriage and home owning. They work in professional, technical and blue-collar jobs. This group is highly leveraged and almost five times as likely to be paying education loans and twice as likely to have no life or health insurance. Not yet involved in the chaotic world of parenthood, they are fitness enthusiasts including exercising at a club, swimming, golf and jogging. The group focuses spending on clothing, accessories and entertainment. They are also likely to enjoy frequenting bars and nightclubs. Their radio is tuned to rock and their TVs are usually tuned to MTV, Comedy Central and various sports. As for vehicles, they favor practical Nissans and Honda Civics as well as being more than four times as likely to drive full-size Ford F-150 pickups, probably to haul materials for the new deck, porch or patio.

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Group	Cluster	Cluster Name	Description
14B	31	Mid Americana	Mid Americana households are married suburbanites. They are middle of the road in terms of education and income, although long tenure and high equity versus home values result in high net worth. Mid Americana is made up of suburban, middle-income couples in their mid-50s. Even though this group is mostly high-school educated, they have a mix of white-collar and blue-collar jobs. Although firmly in the middle in terms of income and education, this group enjoys a high net worth (ninth). Many appear to be supporting extended families-more than 53% of households have three or more people. They are occupied with grandchildren. They invest in securities and carry a variety of Gold and Platinum credit cards. Mid Americana are members of AARP and like to go gambling. They also enjoy listening to oldies radio and watching QVC.
14B	32	Metro Mix	Metro Mix households live in the nation's mega markets. In their mid-40s to mid-60s, and with middle incomes, this group of diverse urbanites ranks second in residing in expensive, multi-family dwellings. Metro Mix is an ethnically diverse group of middle-income couples in their mid-40s to mid-60s. Metro Mix households live in the nation's mega markets. In their mid-50s, this group of diverse urbanites is well read and contains sophisticated shoppers. Metro Mix is an ethnically diverse group of well-educated, middle-income couples in their mid-50s. At a mean age of 56, they continue to work in a variety of white-collar professions. Although mean income for the group (31st) puts them squarely in the middle class, there is a wide income range represented within the group. They often have American Express Gold Cards while maintaining modest investment portfolios. They are eight times more likely to go to Atlantic City for gambling and they enjoy a variety of other travel within the U.S. and abroad.
14B	33	Urban Tenants	Urban Tenants households are singles in their early 50s. These middle-income, white-collar professionals take advantage of urban life, enjoying the income and time that they have to the fullest. At a mean age of 52, Urban Tenants households are distinguished by the fact that they are renters, more than 60% of whom are relatively transient (one to five years).This group of white-collar professionals, who are very diverse, is consummate urban singles, and most live in apartment buildings. They enjoy going to bars / nightclubs and movies and mountain biking. They also invest in their TV entertainment, getting premium channels like Showtime, as well as spending money on clothes to keep up with the latest in fashion. They tend to not have investment accounts and prefer the American Express card, their earnings are supplemented with credit and many carry the least amount of insurance as possible.
03X	34	Outward Bound	Outward Bound is middle-income, rural households, some with preschool and grade school children. Home ownership dominates this cluster, along with their tendency to drive compact or full-size pickup trucks. These mid-30s couples are primarily high school grads, working in an even mix of white-collar professional and blue-collar craftsman jobs. Only 27% have children, but the high incidence of parenting magazines and baby clothing purchases seem to indicate first-time parents and pregnancies. Outward Bound is well named. This middle-class cluster spends time and money on fishing, hunting and camping, and they use their pickup trucks for these activities. Their magazine choices continue to show their interest in the outdoors such as Bassmaster, Outdoor Life and North American Hunter.
09B	35	Solo and Stable	These "Boomer"-age singles are all homeowners who work in mainly white-collar professional, administrative and managerial jobs. Their education and income place them about average in the middle class. Solo & Stable households are between the ages of 36 and 45 and are single with no children. Around 50% of the cluster has lived in their homes for at least five years. This group has a mix of high school and some college education and works in a diverse range of white-collar occupations. Their income, ranging between $30K and $50K, is average for the middle class. They enjoy a variety of activities, including domestic travel, inline skating and working with a charitable organization, and painting or drawing. Their reading preferences show a diversity of interests, including magazines about health and fitness and the outdoors as well as books. Their shopping habits include a variety of stores as well as mail and Internet ordering. They are very savvy computer and Internet users and are more than twice as likely to use chat rooms to augment their socializing. They like to garden, play billiards, bar-hop and go dancing, listen to rock, and watch pay-per-view sports and NASCAR on TV.
20S	36	Raisin' GrandKids	These older singles and couples are notable for their active grandparent status-every household shows the presence of children. Raisin' Grandkids households are indeed actively raising grandchildren. Every household (45% of which have five or more people) has children-the majority having teenagers. Despite age, only 40% of the cluster is retired; the remainder is still employed to support their households. The cluster is moderately well vested in annuities and CDs but credit card spending is high. Because of the length of their residential tenure, the group ranks 10th for net worth. It also ranks fourth for residential tenure. Activities tend toward the quiet and sedate: gardening and playing cards. Veterans clubs absorb some spare time. Their spending habits are modest-including spending on children's clothing.
05X	37	Cartoons & Carpools	Married couples with children of all ages make this solidly a middle-income cluster. These homeowners are comfortably employed, establishing roots in their communities. Cartoons & Carpools households are married couples with children. They lay dead center on the socioeconomic scale in terms of education, home values and income. This cluster has a high concentration of Hispanics and blue-collar occupations (almost twice the national average). These mid-30s households provide for their families comfortably. They drive minivans and pickups and shop regularly for their children (purchasing lots of clothes and shoes for their kids).They are extremely family-oriented and enjoy spending time with their children, visiting zoos, flying kites, going to theme parks and camping.

Group	Cluster	Cluster Name	Description
13B	38	Midtown Minivanners	Midtown Minivanners is one of the last two blue-collar bastions in the country. With teenagers on the verge of leaving the nest, Blue Collar Bunch is the oldest, full-family household in America. Midtown Minivanners, at a mean age of 52, is working moms and dads of mostly teenage kids. This group is employed in a mix of occupations, but they rank as the fourth highest blue-collar cluster. They are slightly more likely than average to be African-American and over twice as likely to be Hispanic. The group ranks second in household size (4.7) and, not surprisingly, second for number of cars. These low-middle class families live in their own homes. They rank just below average for college education and household income and have only modest insurance coverage and very little savings. They shop at sporting goods and discount clothing stores.
01Y	39	Early Parents	At a mean age of 25, Early Parents represents one of the youngest of the segments. It contains single and married parents in their mid-20s whose spending habits and leisure time are heavily influenced by their young children. Early Parents ranks among the nation's lowest clusters for income and net worth. Only a small percentage of the cluster is college educated. There is a fairly even distribution of families in this ethnically diverse cluster who own and rent their homes. With limited financial resources, kids dominate their leisure time and spending habits. They are four times more likely to purchase maternity clothing and diapers. Even their choices in reading material-Child, Babytalk and American Baby-reflect the toddler-centric nature of this cluster.
18M	40	The Great Outdoors	The Great Outdoors households are young empty-nest couples living in very rural areas. They enjoy rural and solitary pursuits. The Great Outdoors cluster, at a mean age of 55, is married couples whose kids have left the house; 11% of the group is already retired. They live in very rural areas and work in a combination of blue-collar and professional white-collar jobs. Although they rank fairly high for net worth (eighth), The Great Outdoors households are middling in terms of income and are almost entirely high-school educated. The men are classic country in their devotion to hunting, dogs and fishing. The women are equally devoted to crafts, baking and gardening. They have most of their savings in CDs. They enjoy magazines like Country Living and Outdoor Life. Their most recent vehicle purchase was likely a Jeep.
03X	41	Truckin' & Stylin'	Truckin' & Stylin' households are in their mid- to late-30s and live in rural towns. They rank just below average for household income but drop to the bottom of the list (66th) for net worth. The Truckin' & Stylin' cluster is predominantly single and, at a mean age of 37, childless, with high school degrees and some college. They are a fairly mobile group and earn their lower-middle incomes from a mix of blue-collar and white-collar jobs. Concentrated in rural areas skewed to the South Atlantic and Central regions, they exhibit less rigorous, but still-to-be-expected, outdoor interests such as freshwater fishing, camping and target shooting. Their magazine choices-American Rifleman, Motor Trend, American Woodworker and This Old House-skew toward men's interests. They have average or below average interest in travel of any kind.
04X	42	First Mortgage	First Mortgage is uniformly single and childless. They are all homeowners and in their early 30s. They work in a wide variety of occupations, but their income indicates that they are probably on the lower rungs of the career ladder. First Mortgage homeowners are just starting to establish themselves economically, beginning to make investments and purchasing their first home. They are primarily high-school educated and work in a variety of occupations. These early-30s singles are firmly in the lower-middle income range but enjoy a wide range of upscale interests, including skiing and mountain biking. They are very physically active with yoga, jogging, canoeing, kayaking, hiking and weight lifting, and also are more than twice as likely to be power boating and barbecuing. They enjoy social events like attending rock music performances, going to bars and nightclubs, dancing and playing board games. They are also very likely to shop on the Internet. They keep up with the news on NPR and get comic relief from Saturday Night Live, The Simpsons and other sitcoms.
17M	43	Work & Causes	Work & Causes is dominated by lower-income, single 50-somethings living in metro centers. They are all homeowners with a quarter living in multi-unit dwellings. Work & Causes is made up of lower-middle income city singles in their late 40s and early 50s. They work in a mix of white-collar professional and clerical jobs and blue-collar jobs. They are homeowners who are a little below average for education. The group also indexes fairly high for working women. Discount shopping destinations like K-Mart, Wal-Mart and Target help them stretch their lower incomes. They keep their homes in shape with trips to Ace Hardware and Home Depot.
17M	44	Community Singles	Community Singles households are community-minded, lower-to-middle income singles with relatively high net worth. They work mainly in professional and clerical white-collar jobs and are all homeowners. Community Singles households are, at a mean age of 60, well-established members of their communities. Despite middle-to-low education and income, this group rises to 17th for net worth. They invest in tax-exempt funds. This group is involved in civic and religious organizations. Single with grown kids, Community Singles families appear to be devoted grandparents who open their homes (owned, not rented) frequently to their grandchildren. Television favorites include Bill Moyers specials and other PBS offerings, as well as daily doses of The Price is Right and ABC World News Tonight.
01Y	45	First Digs	First Digs is made up of young, single urbanites who are moderately well educated and have lower-middle incomes. At a mean age of 26, these singles are almost 10 years out of high school and working predominantly in a mix of white-collar professional jobs. There is also a high incidence of students as well. They enjoy an energetic and healthy lifestyle that combines demanding sports-such as football, basketball and volleyball-with snack foods, sodas, beers and other bar beverages. Other activities include bar-hopping and dancing, Frisbee, and painting and drawing. They are also very computer literate, demonstrating their comfort with the Internet by using it for a variety of activities including banking, shopping, purchasing movie tickets and searching for employment.

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Group	Cluster	Cluster Name	Description
03X	46	Home Cooking	Home Cooking is comprised of married couples that, in their late 30s, have no children present in the home. They are mostly lower-middle income homeowners living in the surrounding areas of major second and edge cities across the U.S. Home Cooking couples are ethnically diverse households, representing a range of African-Americans, Hispanics and Caucasians. This group of lower-middle income households has a mix of white- and blue-collar backgrounds. Children are not present in the household. The cluster ranks 42nd for income and 40th for college education. They have diverse interests ranging from fishing to cooking to inline skating and chess. They use catalogs and the Internet to make purchases. When vacationing, this group tends to travel within the U.S.
10B	47	Rural Parents	These single parents live in some of the most rural parts of the country. They rank high for working women and most are homeowners with high equity to home values. Rural Parents has a wide range of income households (ranked 40th) made up of large, probably multigenerational families. They are supported by high school educated single men and women working in low-wage white- and blue-collar jobs; however, they do "own the farm." Daily life and related spending are made up of outdoor pastimes (hunting, fishing and camping) and attending sporting events and NASCAR races. When not listening to country radio they are watching sitcoms on TV. The support of an extended family, tenure in their communities and stable incomes combine to create a higher-than-predictable standard of living for this group.
13B	48	Farmland Families	Farmland Families is made up of large blue-collar families living in the most rural areas of the country. The group ranks high for household size, cars and working women, and firmly in the lower-middle category for income and net worth. Farmland Families is comprised mainly of white, high school educated, rural, blue-collar families. Living in the smallest industrial second cities and mill towns of America, they are mostly "Boomer"-age parents with mixed-age children at home. Their blue-collar salaries are earned by both men and women and support mortgages and personal loans. They are very family-oriented. Activities, shopping and media habits focus on outdoor interests like hunting and fishing and watching NASCAR. While they may go camping, they are not big vacationers.
21S	49	Devoted Duos	Devoted Duos is comprised of married couples with long-standing tenure in their communities and their homes. They live in the surrounding city suburbs and enjoy quiet activities. Despite a relatively low middle-income ranking (Devoted Duos households are 65% retired), they enjoy a comparatively high net worth. At the ripe mean age of 82, Devoted Duos are likely military veterans and grandparents. They are modest investors owning annuities, money markets and savings certificates. These elderly couples pursue less strenuous activities such as bingo and bird watching. But they also remain quite active in community organizations including veterans and fraternal clubs.
18M	50	Rural Retirement	Rural Retirement is among the oldest of all the clusters. At the age 66+, these elderly rural couples enjoy comfortable, socially active lives. Rural Retirement households are community elders. They have lived for decades in their rural communities, enjoying elder status in a spectrum of veterans, fraternal and religious clubs. Primarily high school educated with lower-middle incomes, these couples are homeowners who enjoy a middling, but reasonable, net worth (28th).Their investments and savings are conservative with CDs and annuities. Predictably, this group is likely not to be online and does a considerable amount of coupon clipping. They prefer domestic autos from Chevrolet and Ford, enjoying the convenience of pickup trucks for their rural lifestyles. Their media preferences tend to reflect regular daytime TV routines centered on game shows.
21S	51	Family Matters	Family Matters is made up of active elderly couples who, despite a mean age of 70, are only 45% retired. They earn lower-middle incomes and own their suburban homes. Family Matters couples are just as likely to be working as to be retired. They are long-time homeowners in their suburban neighborhoods. They are lower middling, in terms of income, but rank 23rd for net worth. Their investment pattern is cautious, favoring CDs. They are involved with their grandchildren, very aware of their role as veterans and actively religious. Family Matters is made up of heavy TV viewers watching a variety of entertainment, news and informational programs with an emphasis on game shows. They rank high for newspaper readership.
04X	52	Resolute Renters	This mix of older "Gen-Xers" and young "Boomers" is single and has no children. They tend to be longer-term renters and are on the lower rungs of income and net worth. Resolute Renters is dominated by high-school educated, single, white-collar sales and service professionals in their late 30s/early 40s. This cluster lies close to the bottom of all 70 clusters when considering their income, net worth (ranked 70th), automotive purchases and household size. They are renters, which also adversely affects their net worth. From their reading preferences and activities they appear to be quite style conscious. Very social, they are often going to movies, bars/nightclubs, concerts, billiards halls and barbecues.
10B	53	Metro Parents	Metro Parents is a group struggling with single parenthood and the stresses of urban life on a small budget. They are primarily high-school educated homeowners who are well entrenched in their communities. Metro Parents live in cities and, despite the stresses of single parenthood, probably benefit from the presence of extended family support. The group ranks 29th for working women and 15th for family size, suggesting bread-winning working mothers and extended families. This ethnically diverse group is employed in a combination of professional/technical jobs that provide middle- to lower-range incomes that manage, despite mortgages, to support these large families. They have little savings and no money for investments and run high credit card bills. Television viewing reflects their urban settings. They only occasionally take advantage of the Internet and online services and use chat forums for socializing.
18M	54	Still Truckin'	These lower-income households are comprised of single mid-50s "Boomers." They are homeowners living in rural parts of the country. Still Truckin' households are made up of singles working in blue-collar and lower echelon white-collar jobs. Despite being single breadwinners, 50% of these households have more than two people living in them, suggesting extended families. Although the group is almost entirely high-school educated and ranked only 58th for income, they manage to have fairly high net worth (14th). They are not big newspaper readers. They prefer the outdoors and are frequent hunters and NASCAR spectators.

Group	Cluster	Cluster Name	Description
17M	55	Humble Homes	Humble Homes is comprised of small-town couples in their mid-50s. They are long-time homeowners working in a mix of clerical white-collar and blue-collar jobs. These lower-middle income couples are the long-established and active members of their small-town communities. Humble Homes families are employed in lower-middle income, lower echelon white-collar jobs. They are not savers and are moderately insured. Approaching their retirement years, they are members of veterans clubs, enjoy bingo and are horse racing enthusiasts. Many of these households have three or more people, which may indicate the presence of older parents or adult children. They are not big travelers.
09B	56	Modest Wages	Modest Wages represents low-income singles living in a mix of smaller, industrial cities. Modest Wages is comprised of metro singles in their late 30s and early 40s. This group graduated primarily from high school. They work in a mix of lower echelon white-collar and blue-collar jobs. They are all homeowners living in both single-family houses and condos. They have large collections of credit cards and equity loans and are heavy lottery players. When not taking adult education courses they are active with yoga, exercising and swimming, as well as their pets. They prefer compact and sports cars.
01Y	57	Collegiate Crowd	With a mean age of 21, this group represents the youngest of all the clusters. The cluster has a high concentration of students, a correlating low income and net worth, and high mobility. Collegiate Crowd is made up of single, highly mobile apartment dwellers. Over half of all Collegiate Crowd live in the big-three Central regions, 82% in metropolitan areas boasting colleges and universities. The group has a 31% adult concentration of students, and ranks 53rd for household income and 50th for net worth. Not surprisingly, they are twice as likely to have education loans. This group is constantly online using laptops and the Internet for news, weather and job hunting. As for activities, volleyball, basketball, barhopping and movie going fill their time, and this group is much more likely than average to attend college football games.
01Y	58	Young Workboots	At a mean age of 25, this group is the second youngest cluster in the nation. They are unmarried, work in an equal mix of white-collar and blue-collar jobs, and are found primarily in small cities and towns. Young Workboots is almost 14% students, but also shows above-average work force of blue-collar tradesmen. The group ranks 59th for income and 54th for net worth. Concentrated in the smaller cities in the Central region, these largely rural and somewhat northerly folks share an active outdoor orientation such as hunting and fishing, but also enjoy going to movies and NASCAR races. For socializing, they go to college football games and play chess and Frisbee. Engagement ring purchases are over six times the average and maternity clothing purchases are nearly five times the average. Like their counterparts in Cluster 57, they are heavy Internet users, online more than once a day.
04X	59	Mobile Mixers	These highly mobile, diverse groups of people are single renters in their early 30s. They rank among the lowest for income and net worth with average education levels and tend to live primarily in cities and surrounding areas. At a mean age of 32, Mobile Mixers is dominated by single renters. This cluster is relatively diverse, with higher than average African-American, Asian and Hispanic representation. They are likely to be working in clerical or sales and service jobs and almost 8% are students. Education loans and lower wages preclude any savings or investing activity. They are very social, entertaining at home, playing chess and board games, and going to concerts. Beer and pizza dominate food spending. They are very computer savvy. Their car preferences lean toward Nissans, Saturns and Volkswagens.
10B	60	Rural Rovers	Rural Rovers as a group is primarily single and highly mobile. They live in the most rural areas of the country, are voracious magazine readers, and enjoy outdoor and serene activities. Rural Rovers dredges the bottom of the "Boomer barrel." At a mean age of 45, this group is among the lowest ranked of all 70 clusters for almost all factors. Only 8% of the women in this group work and they rank 65th for college and next to last for home equity-to-value. The group is primarily comprised of single renters who are, despite other indices, sufficiently well-employed in clerical, white-collar and blue-collar jobs to rank 52nd for income. They have no children, are very mobile and live entirely on their own. Their interests and spending reflect marked gender dichotomies. Magazines like Modern Bride and Glamour are juxtaposed with fishing, hunting and camping activities. TV is particularly popular and spans car racing and home improvement shows as well as Cops and CSI.
06X	61	Urban Scramble	Urban Scramble is a combination of young professionals and students living in the nation's most densely populated and expensive cities. They are well educated, or soon to be, and mobile, just beginning to make money. Urban Scramble is an ethnically mixed group, with a particularly high concentration of Asians, Hispanics and African-Americans. They are a mostly young group of urbanites either in school or recently out of school and barely, economically speaking, making their way in the big city. They rely on debit cards for most purchases. They enjoy above-average educations, but have below-average incomes. Almost all single and childless, they spend a lot of their free time either socializing at bars and nightclubs or exercising. These city dwellers particularly enjoy going to the movies. Their strong interest in foreign travel is most likely driven by visits to family abroad. If they have a car at all it is most likely to be a subcompact.
05X	62	Kids & Rent	These lower-income, ethnically diverse households are a combination of singles and married couples, all of whom have children. They are mostly renters, living in both single-family and multiple-family apartment buildings. Kids & Rent is lower-income households containing mid-30s parents with children of all ages. With primarily high-school educations, they are employed in a variety of technical, clerical, sales, service and blue-collar / craftsman jobs. This mix of Caucasian, African-American and Hispanic families, many of which are headed by single parents, struggles with the effects of low educational attainment and household income. They are almost all renters. They have few, if any, bank accounts and investments, and are more than likely to have no life or health insurance. Although this group does not invest financially, their activities and spending show that they do invest in their children. Limited incomes restrict spending on pastimes, and movies top the list.

Questions? Contact DEMA at 858-616-6408 or info@DEMA.org

Group	Cluster	Cluster Name	Description
17M	63	Downtown Dwellers	Downtown Dwellers is a group of lower-income, single, low-rent city dwellers. This middle-age, high-school educated group makes ends meet with low-wage clerical and service jobs. Downtown Dwellers is among the poorest of the clusters, ranking 63rd for income and living in densely populated cities. High-school educations and low-paying white-collar jobs keep this group renting and mobile, with average tenure between two and five years. These struggling singles have few activities, most of which revolve around things they can do inexpensively at home. More than 14% are retired, and the group is highly likely to include housewives. They are more than twice as likely to watch the daytime Court TV programs such as Judge Joe Brown, and shop at convenience stores and often purchase snack foods. They are not travelers.
21S	64	Rural Everlasting	Rural Everlasting is made up of lower-income elderly singles living in rural areas of the country. They tend to be poor-51% are retired and almost as likely to be renters as owners. Rural Everlasting represents one of the oldest and least economically active clusters. At a mean age of 81, these single men and women have very low incomes, low educational attainment and mixed net worths. They are an equal mix of renters and owners, living in both single- and multiple-family dwellings. This group is predominantly Caucasian with more than three times the national average being retired or housewives. Their interests and activities include their grandchildren, sewing, quilting, and involvement with a church. They are partial to Ford, Oldsmobile and Buick vehicles. Their limited financial resources restrict spending to food, low-ticket clothing and practical items.
21S	65	Thrifty Elders	Thrifty Elders households are elderly, lower-income singles and couples. They live in small towns and suburbs where they often own their homes. Thrifty Elders households are high-school educated singles and couples in their late 60s and early 70s. They are one of the lowest income clusters. While 42% are no longer in the work force, others continue to work in professional, clerical and blue-collar jobs. This cluster is financially conservative and has modest investments in money market accounts. They engage in a variety of hobbies and activities, including crocheting and enjoying company at home or at bingo halls, veterans clubs and fraternal organizations. They shop at stores like Wal-Mart Supercenters as well as through catalogs. They are big TV viewers, setting their daily clocks around game shows, soaps, the evening news and ABC News Nightline.
21S	66	Timeless Elders	Timeless Elders households are still very active. At a mean age of 83, they remain active in their communities, enjoy playing bingo and quilting, and stay up-to-date on a regular diet of TV news. Timeless Elders is made up of singles (78%) and married couples who, at a mean age of 83, remain busy and engaged. They are mainly retired and rank low on income but are just a little below average for net worth, having small, if any, investments in annuities, while still making modest contributions to public radio and TV. This cluster ranks third for mail order donations to charity. They are often involved with veterans and religious clubs and enjoy playing cards. Shopping is primarily at discount stores such as K-Mart or through catalogs, the mail or over the phone. They enjoy spending time with grandchildren. They drive older Buicks and are not much for travel.
01Y	67	Rolling Stones	Rolling Stones ranks second for student population. This cluster is found in many major college towns of the three big Central and Mountain regions. Like other groups in this life stage, they are almost entirely unmarried, childless and highly mobile. Rolling Stones represents the second largest group of students across all the clusters. At a mean age of 26, those who are not students work in mostly white-collar jobs with a few working blue-collar jobs. They rank almost last (67th) for household income and 58th for net worth, making them the least affluent in this life stage group. In spite of education loans, they still manage to purchase some furniture for new households. They are heavy users of both credit and debit cards. Very active, they participate in sports, with an emphasis on fitness through jogging, inline skating, aerobics and exercising at clubs. They enjoy video games, going to movies and hanging out at bars. To reconcile the gap between income and spending, it helps to remember that parents may still be footing some of the bills.
17M	68	Pennywise Proprietors	Despite having the third lowest income of all the clusters, Pennywise Proprietors manages to rank 16th for net worth. These single homeowners, in their mid-50s, live primarily in smaller cities and towns across the country. Pennywise Proprietors households are ethnically diverse, single and active members of their communities. With very low incomes (ranking 68th) and equally low educational attainment, they still manage to own their homes. They are members of church boards and enjoy spending time with (and money on, when possible) their grandchildren. In addition to shopping at discount shoe stores, they indulge in electronics such as new plasma TVs. They also spend on home remodeling projects. This group is less likely to have a home computer. Time is spent on sewing, quilting, bird watching and going to the movies. They favor daytime judge shows as well as soap operas and are partial to Honda Accords.
06X	69	Pennywise Mortgagees	Pennywise Mortgagees contains homeowners with the lowest incomes. At a mean age of 37, they are single and ethnically diverse with high-school diplomas. Pennywise Mortgagees families are uniformly single homeowners in the lowest possible household income bracket (ranking 70th). These urban households show a significantly greater-than-average presence of African-American and Hispanic singles. They live on a budget supported by a mix of low wage white- and blue-collar jobs. The presence of parents and grandparents is strongly suggested by this group's activities and media interests, which display some old and young differences. For example, mountain biking and basketball are coupled with casino gambling and sewing in their activities, and Saturday Night Live and Cops are coupled with Disney and cartoon specials in their TV favorites. However, universally they do not travel much.
06X	70	Resilient Renters	Resilient Renters represents an ethnically diverse group of singles. They are renters and, if employed, earn extremely low wages in clerical and blue-collar jobs. This cluster represents one of the lowest for net worth, working women and college education. It is second to last in terms of income. It is made up of single, high-school educated renters (with a mean age of 40) living in a mix of multi-family houses and apartments. The group is employed in an even split of lower echelon white-collar and blue-collar jobs and is almost four times as likely to include students. Leisure activities consist of a mix of active and less-active, including roller skating, soccer, volleyball and mountain biking; collecting sports trading cards; and going to movies and auto races. Shopping favors Sears, convenience stores and low-ticket clothing.