



CLARITAS PRIZM PREMIER SEGMENT NARRATIVES 2016

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INTRODUCTION TO CLARITAS PRIZM PREMIER

Claritas has remained at the forefront of segmentation development due to our willingness to adapt our data modeling techniques to keep pace with the geodemographic data available through the U.S. Census Bureau and other sources. Improvements created by Claritas in statistical techniques, combined with new data sources and changes instituted by the Census starting in the year 2010, offered Claritas the rare opportunity to build a unique solution for consumer segmentation. The result was the new Claritas PRIZM Premier system, which delivers a more complete picture of household consumption in today's complex marketplace.

This document includes a high-level overview of the techniques used to create the PRIZM® Premier segmentation system. More detailed information about model development, segment assignments, and Urbanicity can be found in the *Claritas PRIZM Premier Methodology Document*.

Overview

With PRIZM® Premier, Claritas continues to provide a seamless transition between household-level segmentation and traditional geodemographics by delivering the same segments at all levels. Having the ability to downshift from geodemographic to household-level data makes it possible for marketers to move effortlessly from market planning and media strategy to customer acquisition, cross-selling, and retention while using the same language to describe their consumers.

PRIZM Premier classifies every U.S. household into one of 68 consumer segments based on the household's purchasing preferences. PRIZM Premier offers a complete set of ancillary databases and links to third-party data, allowing marketers to use data outside of their own customer files to pinpoint products and services that their best customers are most likely to use, as well as locate their best customers on the ground. PRIZM Premier enables marketers to create a complete portrait of their customers to better understand, find and engage with their best clients and prospects.

The external links of PRIZM Premier allow for company-wide integration of a single customer concept. Beyond coding customer records for consumer targeting applications, Claritas provides estimates of markets and trade areas for location analytics and profile databases for behaviors ranging from leisure time preferences to shopping to eating to favorite magazines and TV shows, all of which can help craft ad messaging and media strategy. Components of the PRIZM Premier system can be grouped by the stage of customer analysis, as shown in the following table:

CUSTOMER ANALYSIS STAGE	PRIZM PREMIER COMPONENT USED
Coding customer records	Household-level coding Geodemographic coding and/or fill in
Comparing coded customer records to trade area(s)	Current-year segment distributions Five-year segment distributions PRIZM Premier Z6 (Delivery Point Code) segment distributions

CUSTOMER ANALYSIS STAGE	PRIZM PREMIER COMPONENT USED
Determining segment characteristics for demographics, lifestyle, media, and other behaviors	Household Demographic Profiles Neighborhood Demographic Profiles Claritas Technology Behavior Track Profiles Claritas Financial Product Profiles Claritas Insurance Product Profiles Claritas Income Producing Assets/Net Worth Profiles GfK Mediamark Research Inc. (MRI) Profiles Claritas TV Behavior Profiles Claritas Mobile Behavior Profiles Claritas Energy Behavior Track Profiles Additional profiles as created by Claritas PRIZM Premier Links Network Custom surveys or databases

Model Development

Claritas PRIZM Premier was developed using Claritas’s proprietary methodology that allows marketers to seamlessly shift from ZIP Code level to block group level to ZIP+4 level, all the way down to the individual household level—all with the same set of 68 segments. This single set of segments affords marketers the benefits of household-level precision in applications such as direct mail, while at the same time maintaining the broad market linkages, usability, and cost-effectiveness of geodemographics for applications such as market sizing and location analysis.

Statistical Techniques

In 1980 and 1990, Claritas statisticians rebuilt PRIZM by essentially repeating the same steps they performed when Claritas pioneered geodemographic segmentation in 1976. They aggressively analyzed the data, isolated key factors, and developed a new clustering system. The development of each new system provided an opportunity to evaluate and implement improvements as they became available, but the underlying segmentation technique was clustering.

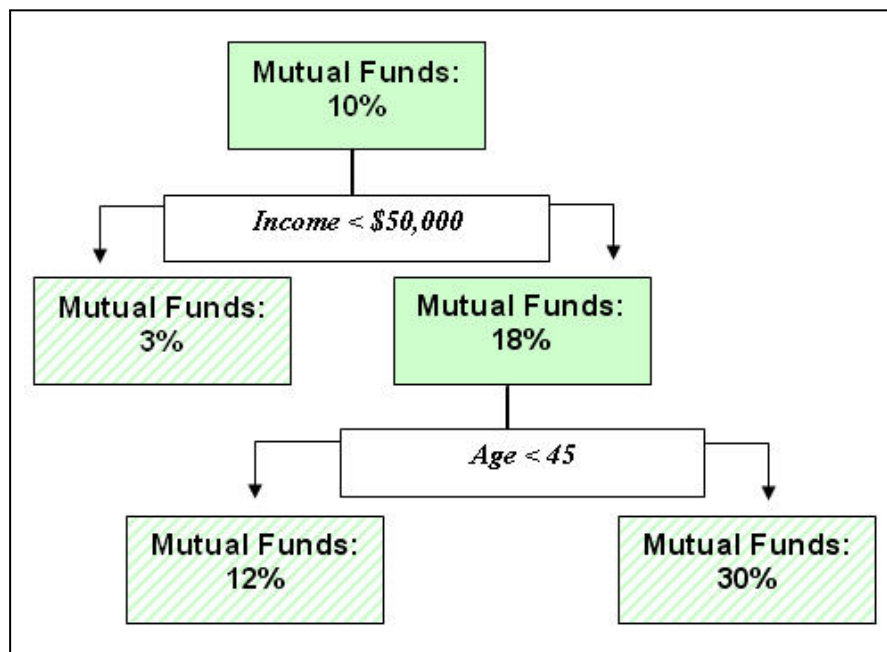
Since the 1970s, the most popular of the clustering techniques has been K-means clustering. The final number of clusters desired is specified to the algorithm (this is the origin of the “K” in K-means) and the algorithm then partitions the observations into K-number of clusters as determined by their location in n-dimensional space, as dictated by demographic factors. Membership in a cluster is determined by the proximity to the group center, or mean, in space (hence the origin of the “mean” in K-means).

For any type of clustering process to work well, the statistician must correctly identify the important dimensions before implementing the clustering process. For marketing purposes, obvious drivers are age and income. However, appropriate levels for each of these critically important dimensions still need to be chosen. For example, does the dimension of income create better differentiation at \$35,000 or \$50,000? How does choosing between these two values of the same dimension change the clustering outcome? These choices are important, because when the clustering iterations end and yield an answer, marketers are left with clusters of households that have been organized by their proximity to each other by the demographic metrics that were chosen. This answer may or may not be meaningful to the original task of creating groups that differ in their behaviors—in large part because behavior measures were not incorporated into the clustering technique itself.

With PRIZM, Claritas broke with traditional clustering algorithms to embrace a new technology that yields better segmentation results. PRIZM Premier was created using this same proprietary method called Multivariate Divisive Partitioning (MDP). MDP borrows and extends a tree partitioning method that creates the segments based on demographics that matter most to households' behaviors.

The most common tree partitioning technique, Classification and Regression Trees (CART), involves a more modeling-oriented process than clustering. Described simply, statisticians begin with a single behavior they wish to predict and start with all participating households in a single segment. Predictor variables, such as income, age, or presence of children, are analyzed to find the variable—and the appropriate value of that variable—that divides the single segment into two that have the greatest difference for that behavior. Additional splitting takes place until all effective splits have been made or the size of the segment created falls below a target threshold.

In the example that follows, the CART process starts with all of the survey respondents in one segment for the behavior of interest—in this case, owning mutual funds. Of this particular respondent pool, 10 percent report owning mutual funds. Next, the CART routine searches for the demographic variable—and the value of that demographic variable—that creates the two segments that are most different on the behavior of interest. Our example shows that dividing the first group by an income of \$50,000 yields two segments—one with mutual fund use of 3 percent and the second with mutual fund use of 18 percent. We can divide the second segment again, with the result that a split based on an age of 45 yields two more segments—one with mutual fund use of 12 percent and the other with mutual fund use of 30 percent.



If the process stops here, we have a segmentation system with three segments—one with 3% of its members owning mutual funds, a second with 12% of its members owning mutual funds, and the third with 30% of members owning mutual funds. However, this resulting segmentation system does not provide useful information about any other behaviors—it's optimized only for owning mutual funds. This is one of the limitations of the CART technique: it generates an optimal model for only a single behavior. Because PRIZM Premier is a multi-purpose

segmentation system, optimization across a broader range of behaviors is necessary. Claritas made several modifications to the CART process, resulting in the MDP technique, for which a patent is pending. These modifications extended the basic CART process to simultaneously optimize across hundreds of distinct behaviors at once. This advancement allowed Claritas to take full advantage of the thousands of behaviors and hundreds of demographic predictor variables available at different geographic levels, including the household level. The MDP process was run hundreds of times, with varying sets of behaviors, predictor variables, and a number of other parameters, to ensure that the resulting segments represent behaviorally important groupings.

Data Sources

In addition to a unique statistical technique, Claritas employed an unprecedented number of data sources and data levels in the development of PRIZM Premier. Geodemographic data, the mainstay of previous segmentation systems, included Census demographics and ZIP+4-level demographics summarized from compiled lists.

As with the prior version of PRIZM, Claritas once again used household-level demographics in the development process of PRIZM Premier. To each of the 929,447 customer records in the development database already coded with Census demographics, summarized ZIP+4 demographics, and custom Claritas measures, Claritas appended a compiled list of household demographics from the Epsilon Targeting TotalSource Plus file. The resulting database was used to design and evaluate systems built with four different sources of data: self-reported household, compiled list-based household, ZIP+4, and block group.

New Assignment Data for Claritas PRIZM Premier

In addition to the geodemographic and behavioral data that was used in the development of previous versions of PRIZM, two new inputs were added to the PRIZM Premier model: a measure of a household's liquid assets and a technology score which measures a household's use of technology in their daily activities. These two measures play a key role in determining the PRIZM Premier segment assignment for a household or geography.

The first is Claritas Income Producing Assets Indicators, a proprietary Claritas model that estimates the liquid assets of a household based on responses to the Claritas Financial Track survey of financial behaviors. Financial Track is the largest financial survey in the industry, collecting actual dollar measures from each survey respondent. From the survey base, information for nearly 250,000 households (rolling three years of quarterly surveys) is anonymized, summarized, and used to construct balance information for a variety of financial products and services that are core to Income-Producing Assets (IPA). No individual respondent survey data is released as part of the PRIZM Premier model.

Strongly correlated to age and income, IPA measures liquid wealth such as cash, checking accounts, savings products such as savings accounts, money market accounts and CDs, investment products such as stock and mutual funds, retirement accounts, and other asset classes that are relatively easy to redeem and move—and for which marketers can readily compete. Note that the asset classifications used in developing PRIZM Premier differ slightly from those offered in the stand-alone Claritas Income Producing Assets Indicators product. PRIZM Premier segments are classified in one of seven IPA categories: **Millionaires IPA, Elite IPA, High IPA, Above Average IPA, Moderate IPA, Below Average IPA, and Low IPA.**

The second new feature introduced with PRIZM Premier is a measure of technology use that identifies the extent to which a household has embraced technology in their everyday lives. A technology model was developed

utilizing more than 100 technology related behaviors from several Claritas and third party surveys. These behaviors included use of specific devices, as well as specific activities engaged in by the household across various devices and channels. The technology use of each segment within the new PRIZM Premier system is described in terms of how the households within the segment scored relative to the average technology score. PRIZM Premier segments are classified in one of five Tech Use categories: **Highest Tech, Above Average Tech, Average Tech, Below Average Tech, or Lowest Tech** to define their use of technology.

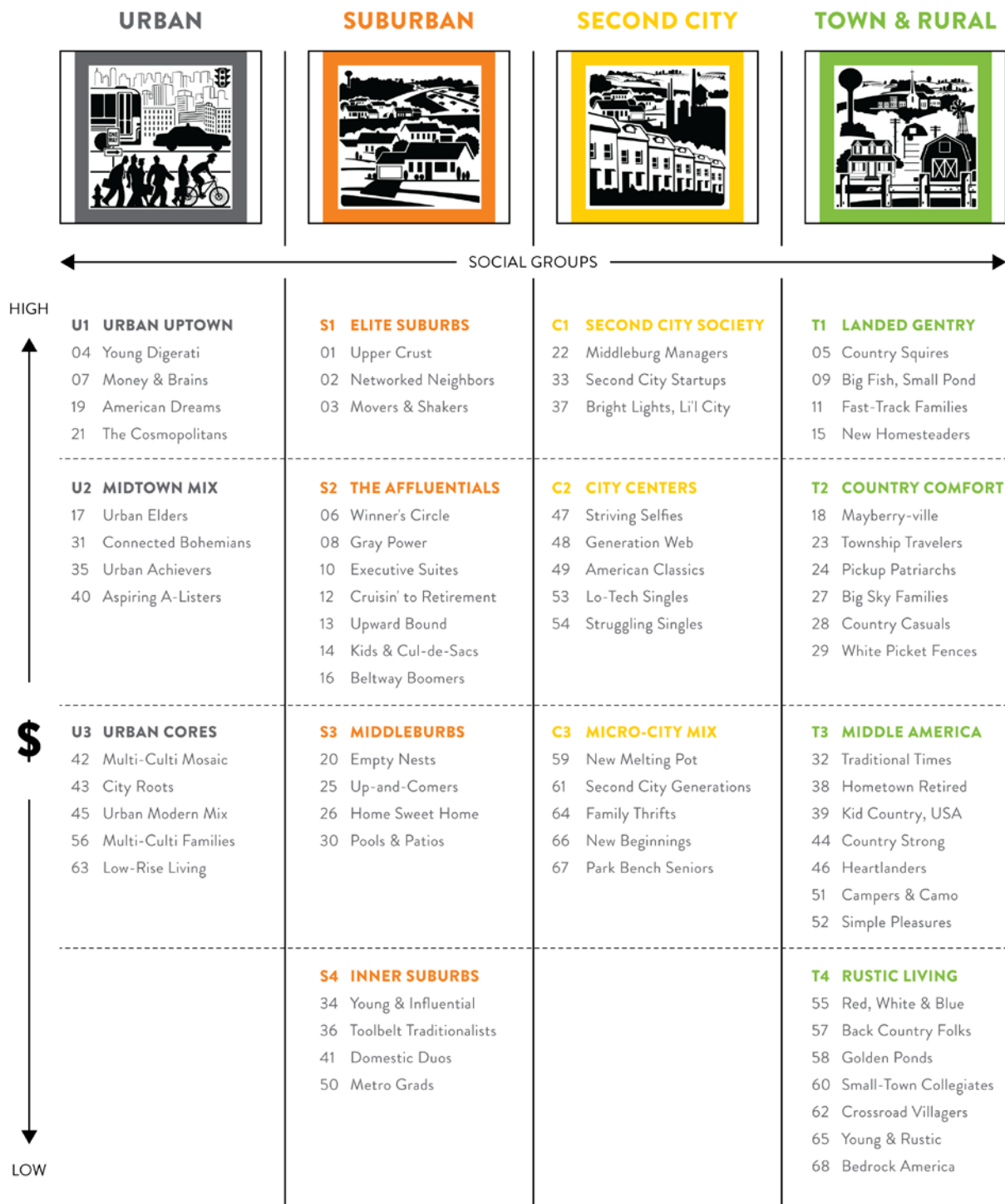
PRIZM Premier incorporates these IPA indicators and tech scores, along with household characteristics, such as income, age, and family composition, and neighborhood characteristics, such as housing stock and home ownership, to create 68 segments. These segments are numbered according to socioeconomic rank (which takes into account characteristics such as income, education, occupation and home value) and are grouped into 11 Lifestage groups and 14 social groups. Social groups are based on urbanicity and socioeconomic rank. Lifestage groups are based on age, socioeconomic rank, and the presence of children at home.

Interpreting Claritas PRIZM Premier Demographics

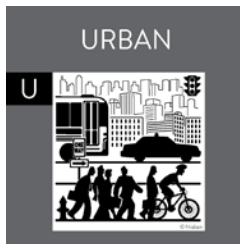
Claritas provides a series of demographic descriptors used to classify the segments across core dimensions. While demographics form the basis for every segment assignment, not every segment falls neatly into only one category for each demographic. Detailed information about the predominant values for each of the demographic descriptors can be found in the *Claritas PRIZM Premier Segment Descriptors Release Notes*.

CLARITAS PRIZM PREMIER SOCIAL GROUPS

The 14 social groups of PRIZM Premier are based on Urbanicity class and affluence, two important variables used in the production of PRIZM Premier. First, segments are placed in one of four urbanicity class categories. Within each of these categories, all the segments are then sorted into groups based on affluence, another powerful demographic predictor of consumer behavior. All of the 68 segments are grouped into one of these 14 social groups. At the top of both the affluence and density scales is Social Group **U1: Urban Uptown**, in which residents live in urban areas and are very affluent. At the opposite extreme is Social Group **T4: Rustic Living**, in which residents live in rural areas with a more downscale lifestyle.



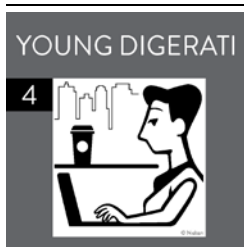
Urban (U)



Urban (U) Social Groups have population density centiles mostly between 85 and 99. They include both the downtown areas of major cities and surrounding neighborhoods. Households in this classification live within the classic high-density neighborhoods found in the heart of America's largest cities. While almost always anchored by the downtown central business district, these areas often extend beyond the city limits and into surrounding jurisdictions to encompass most of America's earliest suburban expansions.

U1: Urban Uptown

The four segments in Urban Uptown are home to the nation's wealthiest urban consumers. Members of this social group tend to be upscale to wealthy, mostly without kids. Although this group is diverse in terms of housing styles, residents share an upscale urban perspective that's reflected in their shopping behaviors and activities. Urban Uptown consumers tend to frequent the arts, shop at exclusive retailers, drive luxury imports, travel abroad, and spend heavily on computer and wireless technology.



Wealthy Middle Age Family Mix

Young Digerati are tech-savvy and live in fashionable neighborhoods on the urban fringe. Affluent and highly educated, Young Digerati communities are typically filled with trendy apartments and condos, fitness clubs and clothing boutiques, casual restaurants and all types of bars, from juice to coffee to microbrew. Many have chosen to start families while remaining in an urban environment.

Owns a Mercedes • Eats at Chipotle • Shops at Banana Republic • Goes hiking/backpacking
• Visits Asia • Uses Yelp • Listens to Alternative

Age 35-54

Homeowners

Millionaires

Above Average Tech



Upscale Older Mostly without Kids

The residents of Money & Brains seem to have it all - high incomes, advanced degrees, and sophisticated tastes to match their credentials. Many of these city dwellers are married couples with few children who live in fashionable homes on small, manicured lots with expensive cars in the driveway.

Owns a Lexus • Eats at Boston Market • Donates to environmental causes • Follows figure skating
• Visits Hawaii • Visits AARP • Listens to News

Age 55+

Homeowners

Millionaires IPA

Average Tech



Midscale Middle Age Mostly without Kids

American Dreams residents are found in upper-middle-class multilingual neighborhoods in urban areas. They are heavy grocery and convenience store shoppers, opting to prepare meals at home more than their urban counterparts in other segments.

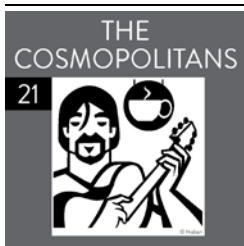
Owns a Lexus • Eats at The Cheesecake Factory • Shops at Nordstrom Rack • Follows European soccer • Flies JetBlue • Uses Yelp • Listens to Jazz

Age <55

Mostly Owners

Below Average IPA

Average Tech



Midscale Middle Age Mostly without Kids

Educated and upscale, The Cosmopolitans are urban couples in America's fast-growing cities. Concentrated in major metro areas, these households feature older homeowners without children. A vibrant social scene surrounds their older homes and apartments, and residents love the nightlife and enjoy leisure-intensive lifestyles.

Owns a BMW • Eats at Starbucks • Shops at Crate & Barrel • Goes skiing/snowboarding • Stays at Sheraton • Uses Yelp • Listens to Alternative

Age <55

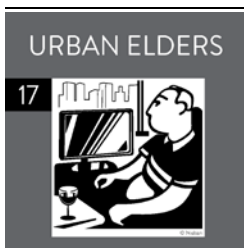
Mostly Owners

Below Average IPA

Below Average Tech

U2: Midtown Mix

Diversity is the hallmark of Midtown Mix, a group of mostly younger, midscale urban renters. It's the most tech savvy of the urban social groups and consists of a mix of singles and couples. In Midtown Mix, the households are dominated by consumers who pursue active social lives - frequenting bars, health clubs, and restaurants at high rates, listening to progressive music, driving small imports, and acquiring the latest consumer electronics.



Midscale Middle Age Mostly without Kids

Urban Elders, a segment located in the downtown neighborhoods of such metros as New York, Chicago, Las Vegas, and Miami, are more likely to be renters than other households in their age cohort. They enjoy the cultural options available to them in their communities, frequently attending musical performances and other live events.


Owns a Lexus • Eats at Starbucks • Shops at Banana Republic • Follows men's tennis • Flies JetBlue • Watches IFC • Listens to Jazz

Age <55

Renters

High IPA

Above Average Tech

<div>31</div> <div>CONNECTED BOHEMIANS</div> <div></div>	<div>Midscale Younger Mostly without Kids</div> <div>A collection of mobile urbanites, Connected Bohemians represent the nation's most liberal lifestyles. Its residents are a progressive mix of tech savvy, young singles, couples, and families ranging from students to professionals. In their funky row houses and apartments, Bohemian Mixers are the early adopters who are quick to check out the latest movie, nightclub, laptop, and microbrew.</div> <div>Owns a hybrid vehicle • Eats at Starbucks • Shops at Express • Goes skiing/snowboarding • Visits the Middle East • Uses Yelp • Listens to Alternative</div>
<div>Age 25-44</div> <div>Renters</div> <div>Above Average IPA</div> <div>Highest Tech</div>	
<div>35</div> <div>URBAN ACHIEVERS</div> <div></div>	<div>Midscale Middle Age Mostly without Kids</div> <div>Urban Achievers are midscale, middle aged, ethnically diverse homeowners in urban neighborhoods with established careers and college degrees. They are active participants in their communities and strong supporters of their local professional sports teams.</div> <div>Owns a Hyundai • Eats at Cold Stone Creamery • Shops at Nordstrom • Follows pro boxing • Flies JetBlue • Watches Telemundo • Listens to Jazz</div>
<div>Age <55</div> <div>Mostly Owners</div> <div>Below Average IPA</div> <div>Average Tech</div>	
<div>40</div> <div>ASPIRING A-LISTERS</div> <div></div>	<div>Downscale Middle Age Mostly without Kids</div> <div>Typically urban renters, Aspiring A-Listers are focused on their social lives. They are out and about often and spend heavily on status brands and dining out. They are all about convenience, shopping most often at drug stores and convenience stores, and have above average technology use.</div> <div>Owns a Volkswagen • Eats at Boston Market • Visits electronics sites on PC • Follows men's tennis • Flies JetBlue • Watches Univision • Listens to Jazz</div>
<div>Age <55</div> <div>Renters</div> <div>Low IPA</div> <div>Above Average Tech</div>	

U3: Urban Cores

The segments of Urban Cores are characterized by relatively modest incomes, education, and rental apartments; however, affordable housing is part of the allure for the group's young singles and aging retirees. Urban Cores is one of the least affluent social groups, and surveys indicate a fondness for both ethnic and mainstream media and products.



Midscale Middle Age Family Mix

An immigrant gateway community, Multi-Culti Mosaic is the urban home for a mixed populace of Hispanic, Asian, and African-American singles and families. This segment is characterized by many first-generation Americans who are striving to improve their economic status.

Owns a Nissan • Eats at Church's Chicken • Shops at Ross • Follows Mexican league soccer • Stays at Motel 6 • Watches Telemundo • Listens to Urban Adult Contemporary

Age <55

Mix

Above Average IPA

Average Tech



Upper Mid Middle Age Mostly without Kids

Found in urban neighborhoods, City Roots is a segment of middle class mainly white-collar workers, typically living in older homes they've owned for years. In these ethnically diverse neighborhoods residents are working hard, avid soccer fans, and enjoy traveling to Central and South America.

Owns a Cadillac • Eats at Jack in the Box • Shops at IKEA • Follows MLS • Visits Central/South America • Watches Telemundo • Listens to Jazz

Age <55

Mostly Owners

Elite IPA

Average Tech



Lower Mid Middle Age Mostly without Kids

In Urban Modern Mix, lower middle class singles and couples reside in ethnically diverse neighborhoods in or near the city center. Despite only average overall technology use, they are frequent online shoppers for everything from jeans to groceries.

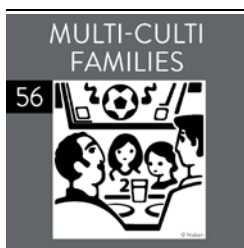
Owns a Nissan • Eats at White Castle • Shops at Burlington • Follows pro boxing • Flies JetBlue • Watches Telemundo • Listens to Gospel

Age <55

Mix

Low IPA

Average Tech



Midscale Middle Age Family Mix

Multi-Culti Families are middle age, urban households with moderate means. Often bilingual, they enjoy a wide variety of media and are average in their overall use of technology.

Owns a Mitsubishi • Eats at Jack in the Box • Shops at Ross • Follows Mexican league soccer
• Visits Mexico • Watches Telemundo • Listens to Alternative

Age <55

Mix

Above Average IPA

Average Tech



Lower Mid Middle Age Mostly without Kids

The most economically challenged urban segment, Low-Rise Living is home to mostly middle-aged, ethnically diverse singles and single parents. Unlike their low income peers, they rank above average in their use of technology - perhaps influenced by their urban, fast-paced environment.

Owns a Mitsubishi • Eats at White Castle • Shops at New York & Company • Follows pro boxing • Flies JetBlue • Watches Telemundo • Listens to Jazz

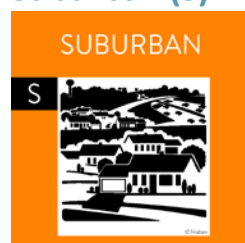
Age <55

Renters

Moderate IPA

Above Average Tech




Suburban (S)



Suburban (S) areas have population density centiles between 40 and 90 and are clearly dependent on urban areas or second cities. Unlike Second Cities, they are not the population center of their surrounding community, but rather a continuation of the density decline as you move out from the city center. While some Suburbs may be employment centers, their lifestyles and commuting patterns will be more tied to Urban or Second City cores.




S1: Elite Suburbs

The most affluent suburban social group, Elite Suburbs is a world of six-figure incomes, post-graduate degrees, single-family homes, and managerial and professional occupations. Befitting their lofty salaries, S1 members are big consumers of large homes, expensive clothes, luxury cars, and foreign travel. Despite representing a small portion of the U.S. population, they hold a large share of the nation's personal net worth.

UPPER CRUST		Wealthy Mature without Kids	
1 	<p>The nation's most exclusive address, Upper Crust is a haven for wealthy empty-nesting couples over the age of 65. This segment has a high concentration of residents earning over \$100,000 a year and many possess a postgraduate degree. They have an opulent standard of living - driving expensive cars and frequently eating out and traveling.</p> <p>Owns a Lexus • Eats at Bonefish Grill • Shops at Chico's • Follows men's tennis • Visits Alaska • Watches Fox Business • Listens to News</p>		
Age 65+	Homeowners	Millionaires IPA	Above Average Tech
NETWORKED NEIGHBORS		Wealthy Middle Age Mostly with Kids	
2 	<p>Networked Neighbors is a family portrait of suburban wealth, a place of million-dollar homes and manicured lawns, high-end cars and exclusive private clubs. This lifestyle is characterized by married couples with children, high technology use, graduate degrees, and six-figure incomes earned by business executives, managers, and professionals.</p> <p>Owns an Acura • Eats at Chipotle • Buys eco-friendly cleaning products • Plays tennis • Flies United • Uses Yelp • Listens to Adult Contemporary</p>		
Age 35-54	Mostly Owners	Millionaires IPA	Highest Tech
MOVERS & SHAKERS		Wealthy Older Mostly without Kids	
3 	<p>Movers & Shakers is home to America's business class, a wealthy suburban world of dual-income couples who are highly educated, typically between the ages of 45 and 64. Given its high percentage of executives and white-collar professionals, there's a decided business bent to this segment as they enjoy reading business publications and visits to business oriented websites.</p> <p>Owns a BMW • Eats at The Cheesecake Factory • Shops at The Container Store • Goes skiing/snowboarding • Flies American • Uses Angie's List • Listens to News</p>		
Age 45-64	Mostly Owners	Elite IPA	Above Average Tech

S2: The Affluentials

The seven segments in The Affluentials are one socioeconomic rung down from the Elite Suburbs, with a significant drop in median income; but, their residents still enjoy comfortable, suburban lifestyles. The median income and IPA in S2 are well above the U.S. median values, and the members of this social group are a mix of families, couples and singles who tend to have college degrees and white-collar jobs. As consumers, The Affluentials are big fans of health foods, computer equipment, consumer electronics, and the full range of big-box retailers.

	<p>WINNER'S CIRCLE</p> <p>Wealthy Middle Age Mostly with Kids</p> <p>Among the wealthy suburban lifestyles, Winner's Circle is the youngest, a collection of mostly 35- to 54-year-old couples with large families in new-money subdivisions. Surrounding their homes are the signs of upscale living - recreational parks, golf courses, and upscale malls. With a median income over \$100,000, Winner's Circle residents are big spenders who like to travel, ski, go out to eat, shop at clothing boutiques, and take in a show.</p> <p>Owns a BMW • Eats at The Cheesecake Factory • Will pay more for eco-friendly products • Plays soccer • Flies United • Uses Yelp • Listens to Adult Contemporary</p>
<p>Age 35-54</p>	<p>Mostly Owners Elite IPA Above Average Tech</p>
	<p>GRAY POWER</p> <p>Wealthy Older Mostly without Kids</p> <p>Gray Power consists of upscale older couples typically living just beyond the nation's beltways. This segment is a haven for white-collar professionals drawn to comfortable homes and apartments within a manageable commute to downtown jobs, restaurants, and entertainment. They enjoy traveling and watching golf on television.</p> <p>Owns a Lexus • Eats at Bonefish Grill • Shops at Chico's • Follows PGA/LPGA • Visits Alaska • Watches Golf Channel • Listens to News</p>
<p>Age 55+</p>	<p>Homeowners Millionaires IPA Below Average Tech</p>
	<p>EXECUTIVE SUITES</p> <p>Upscale Middle Age Mostly with Kids</p> <p>The residents of Executive Suites tend to be prosperous and active professionals who own multiple computers, large-screen TV sets, and are above average in their use of technology. Executive Suites also enjoy cultural activities, from reading books to attending theater and watching independent movies.</p> <p>Owns a Mazda • Eats at Starbucks • Buys organic food • Plays tennis • Stays at Radisson • Visits NHL.com • Listens to Adult Contemporary</p>
<p>Age 35-54</p>	<p>Homeowners High IPA Above Average Tech</p>



Upscale Older Mostly without Kids

With their children mostly grown and out of the house, these older couples are Cruisin' to Retirement. They remain in the neighborhoods where they raised their families, enjoying the suburban lifestyle. They vacation often, watch golf on television, and listen to talk radio.

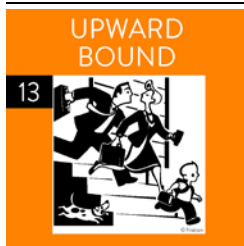
Owns a Volvo • Eats at Bonefish Grill • Shops at Chico's • Follows PGA/LPGA • Visits Alaska • Watches Fox Business • Listens to Talk radio

Age 55+

Mostly Owners

Elite IPA

Average Tech



Upper Mid Younger Family Mix

Upward Bound are often upscale families boasting dual incomes, college degrees, and new homes. Residents of Upward Bound are above average technology users who own multiple computers and frequently research and purchase all types of products online.

Owns a Mitsubishi • Eats at Qdoba • Shops at Express • Goes to yoga/pilates • Visits Asia • Uses Spotify • Listens to Adult Contemporary

Age 25-44

Mix

High IPA

Above Average Tech



Upscale Younger Family Mix

Upper-middle-class, suburban, married couples with children - that's the skinny on Kids & Cul-de-Sacs, an enviable lifestyle of large families in recently built subdivisions. This segment is a refuge for college-educated, white-collar professionals with administrative jobs and upper-middle-class incomes. Their nexus of education, affluence, and children translates into large outlays for child-centered products and services.

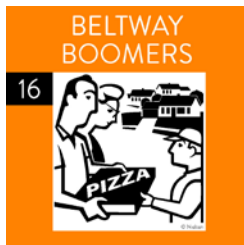
Owns an Acura • Eats at Jason's Deli • Shops at New York & Company • Plays tennis • Flies American • Watches DIY Network • Listens to Inspirational

Age 25-44

Mostly Owners

Low IPA

Above Average Tech



Upper Mid Middle Age Family Mix

The members of the postwar Baby Boom are all grown up. One segment of this huge cohort, college-educated, upper-middle-class, and home-owning, is found in Beltway Boomers. Like many of their peers who married late, many of these Boomers are still raising children in comfortable suburban subdivisions while beginning to plan for their own retirement.

Owns a Lexus • Eats at Chick-fil-A • Shops at Stein Mart • Follows motocross • Stays at Spring Hill Suites • Watches Fox Sports 1 • Listens to Inspirational

Age <55

Mostly Owners

Low IPA

Above Average Tech

S3: Middleburbs

The four segments that comprise Middleburbs share a middle class, suburban perspective, but the similarity ends there. The group includes a mix of ages and interests. Mostly homeowners, the presence of children varies across the segments. The members of Middleburbs tend to have plenty of discretionary income to visit nightclubs and casual-dining restaurants, shop at midscale department stores, and travel often.



Upper Mid Mature without Kids

With their grown-up children out of the house, Empty Nests is composed of upper-middle income older Americans who pursue active, and activist, lifestyles. Most residents are over 65 years old, but they show no interest in a rest-home retirement. They travel frequently, enjoy golf, and many are active in their country clubs or fraternal groups.

Owns a Buick • Eats at Bonefish Grill • Shops at Stein Mart • Follows PGA/LPGA • Cruises on Royal Caribbean • Watches Golf Channel • Listens to Soft Adult Contemporary

Age 65+

Mostly Owners

Elite IPA

Below Average Tech



Upper Mid Younger Family Mix

Up-and-Comers is a stopover for younger, midscale singles before they marry, have families, and establish more deskbound lifestyles. Found in suburban areas and second cities, these mobile adults, mostly age 25 to 44, include many recent college graduates who are into athletic activities, the latest technology, and nightlife.



Owns a Volkswagen • Eats at Panera • Shops at Gap Kids • Follows college hockey • Flies Southwest • Watches ESPN Classic • Listens to Inspirational

Age 25-44

Mix

Low IPA

Above Average Tech

	<p>Upper Mid Middle Age without Kids</p> <p>Widely scattered across the nation's suburbs and second cities, the residents of Home Sweet Home tend to be younger, midscale families living in mid-sized homes. The adults in the segment, mostly under 55, have gone to college and hold professional and white-collar jobs. These folks stay busy remodeling and improving their homes, enjoy the occasional night out singing karaoke, and follow professional sports.</p>
<p>Owns a Kia • Eats at Jason's Deli • Shops at Cost Plus World Market • Follows PGA/LPGA • Cruises on Royal Caribbean • Visits PGATour.com • Listens to minor league baseball</p>	
Age <55	Mostly Owners
Low IPA	Above Average Tech
	<p>Upper Mid Younger Mostly with Kids</p> <p>Pools & Patios is a segment of middle-aged suburban families. In these stable neighborhoods graced with backyard pools and patios, residents work as white-collar managers and professionals, and are now at the top of their careers. They are above average technology users, often researching products and shopping online.</p>
<p>Owns a Kia • Eats at Wingstop • Shops at New York & Company • Plays soccer • Stays at Spring Hill Suites • Watches Nick Jr • Listens to Classic Country</p>	
Age 25-44	Mostly Owners
Low IPA	Above Average Tech

S4: Inner Suburbs

The four segments in the Inner Suburbs social group are concentrated in the inner-ring suburbs of major metro areas where residents tend to be high school educated, unmarried, and downscale. There's diversity in this group, with segments divided evenly between homeowners and renters, and filled with households that are either young or aging in place. The behaviors of the S4 segments vary as well, from younger, more tech savvy segments to more mature segments that are slower to adopt new technology.



Midscale Younger Mostly without Kids

Young & Influential is a segment of younger, lower middle class households that might not have high incomes but are nonetheless influential in their communities and social networks and are very tech savvy. The segment is a common address for middle-class singles and couples who are more preoccupied with balancing work and leisure pursuits and who live in apartment complexes surrounded by ball fields, health clubs, and casual-dining restaurants.

Owns a Mercury • Eats at Chick-fil-A • Buys groceries online • Follows college baseball • Stays at Doubletree • Watches MTV2 • Listens to Inspirational

Age 25-44

Renters

Low IPA

Highest Tech



Midscale Older Mostly without Kids

Like many other older segments, Toolbelt Traditionalists have empty nests. If something needs to be fixed, they are likely to do the work themselves with their own power tools or paint. They enjoy the benefits of AARP and are frequent QVC and HSN shoppers.

Owns a Buick • Eats at Bob Evans • Shops at Chico's • Follows PGA/LPGA • Cruises on Royal Caribbean • Visits AARP • Listens to Gospel

Age 55+

Mostly Owners

Low IPA

Average Tech



Lower Mid Mature without Kids

Domestic Duos represents a downscale mix of mainly over-65 singles and married couples living in older suburban and second city homes. With their fixed incomes, segment residents maintain an easy-going, predictable lifestyle. Residents like to socialize by playing bingo, meeting with the local civic club, or going out to eat.


Owns a Mercury • Eats at Bob Evans • Shops at Stein Mart • Follows PGA/LPGA • Cruises on Royal Caribbean • Watches Golf Channel • Listens to Soft Adult Contemporary

Age 65+


Mostly Owners

Moderate IPA

Lowest Tech

	Lower Mid Middle Age Mostly without Kids
METRO GRADS 50	<p>Metro Grads are middle age singles and couples still establishing themselves in their careers and their lives. They are settled in suburban areas and second cities but are often out and about, attending everything from soccer and hockey games to operas.</p>
Owns a GMC • Eats at Jack in the Box • Visits Craigslist on PC • Plays soccer • Stays at La Quinta • Watches Univision • Listens to Adult Contemporary	
Age <55	Homeowners Moderate IPA Average Tech

Second City (C)

	
SECOND CITY C	<p>Second Cities (C) are less densely populated than urban areas with population density centiles typically between 40 and 85. While similar to suburban population densities, Second Cities are the population center of their surrounding community. As such, many are concentrated within America's smaller cities and larger towns. This class also includes satellite cities or higher density suburbs encircling major metropolitan centers, typically with far greater affluence than their small city cousins.</p>

C1: Second City Society

Among second-tier cities, Second City Society stands at the top of the heap as a social group consisting of the wealthiest families who live outside the nation's metropolitan core. The three segments in this group are dominated by homeowners with executive jobs and large homes. In the marketplace, they spend big on digital and wireless technology, business and cultural media, casual-dining restaurants, upscale retailers, foreign travel, and luxury cars.

	Upscale Middle Age Family Mix
MIDDLEBURG MANAGERS 22	<p>Middleburg Managers arose when empty nesters settled in satellite communities, which offered a lower cost of living and more relaxed pace. Today, segment residents tend to be middle class with solid white-collar jobs or comfortable retirements. In their older homes, they enjoy reading and needlecrafts, while time outside the home is spent at club activities and cultural events.</p>
Owns a Subaru • Eats at Chipotle • Uses cloth/reusable shopping bags • Plays softball/baseball • Stays at Hyatt • Visits MLB.com • Listens to Alternative	
Age <55	Mostly Owners Elite IPA Average Tech



Upper Mid Younger Mostly with Kids

In Second City Startups, young to middle-aged families have settled in neighborhoods within smaller cities and metro areas. These families are ethnically diverse and are more likely to have a military affiliation of some kind and have average technology use.

Owns a GMC • Eats at CiCi's Pizza • Shops at Ross • Follows motocross • Stays at La Quinta • Watches TV One • Listens to Urban Adult Contemporary

Age 25-44

Mix

Low IPA

Average Tech



Upper Mid Younger Family Mix

Not all of America's chic sophisticates live in major metros. Brite Lights, Li'l City is a group of well-off, college educated, middle-aged couples settled in the nation's satellite cities and suburbs. Despite living further out from the urban downtowns, they still like to go out on the town with frequent meals out and karaoke evenings.

Owns a Cadillac • Eats at Taco Bell • Uses smartphone for shopping • Follows motocross • Cruises on Carnival • Watches Adult Swim • Listens to Rock

Age 25-44

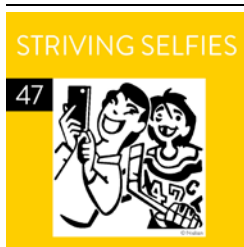
Mix

Low IPA

Average Tech

C2: City Centers

The five segments in the C2 social group consist of a mix of Americans, old and young, homeowners and renters, families and singles, who've settled in the nation's satellite cities. What they share is a middle class status, educations that include at least some college, and a lifestyle heavy on leisure and recreation. The members of City Centers tend to be big fans of home-centered activities: Internet surfing, video renting, TV viewing, and playing games and musical instruments. Outside their homes, they go to movies, museums, and bowling alleys at high rates.



Low Income Middle Age Mostly without Kids

Striving Selfies is a segment of younger singles and couples that show signs of greater potential. They are among the most tech savvy segments with some college credits under their belt. More often than not, they are renters who have not yet been able to purchase their first home.




Owns a Chrysler • Eats at Taco Bell • Visits Groupon on PC • Plays tennis • Visits Asia • Watches MTV2 • Listens to Urban Contemporary

Age <55

Renters

Low IPA

Highest Tech

	<p>Low Income Younger Family Mix</p> <p>Having grown up in the age of the internet, Generation Web are younger families with above average technology use. They are more often renters, living in suburban neighborhoods and second cities, and frequent video game and accessory stores.</p>
<p>Owns a Nissan • Eats at Burger King • Shops at GameStop • Plays basketball • Stays at Motel 6 • Watches MTV2 • Listens to Adult Contemporary</p>	
<p>Age 25-44</p>	<p>Mostly Renters Low IPA Above Average Tech</p>
	<p>Lower Mid Older without Kids</p> <p>They may be older and retired, but the residents of American Classics are still living the American Dream of home ownership. Homeowners living a comfortable lifestyle, these couples are below average in their technology use, preferring to find their entertainment outside of the home.</p>
<p>Owns a Buick • Eats at Bob Evans • Shops at Stein Mart • Follows figure skating • Visits Alaska • Watches Hallmark Channel • Listens to Oldies</p>	
<p>Age 55+</p>	<p>Mostly Owners Moderate IPA Below Average Tech</p>
	<p>Downscale Mature without Kids</p> <p>Lo-Tech Singles are older households centered mainly in the nation's second cities. Residents are below average in their technology use, choosing instead a night out at a restaurant as their evening entertainment.</p>
<p>Owns a Lincoln • Eats at Church's Chicken • Shops at Stein Mart • Follows IndyCar • Stays at Motel 6 • Watches WGN • Listens to Gospel</p>	
<p>Age 65+</p>	<p>Homeowners Low IPA Below Average Tech</p>



Low Income Middle Age Mostly without Kids

Ethnically diverse households found mostly in second cities, Struggling Singles are middle aged and mid-career. They enjoy a wide variety of sports and entertainment activities that fill their social calendars.

Owns a Chevrolet • Eats at Papa John's • Buys basketball shoes • Follows NASCAR • Stays at Quality Inn • Watches MTV2 • Listens to Urban Contemporary

Age <55 Mix Below Average IPA Average Tech

C3: Micro-City Mix

Micro-City Mix was created via the predominantly downscale residents living in the affordable housing found throughout the nation's smaller cities. A diverse social group, these five segments contain a mix of old and young families, with and without kids. Many of the workers hold blue-collar jobs and their marketplace behaviors reflect the segments' varied lifestyles.



Downscale Middle Age Family Mix

New Melting Pot neighborhoods are populated by a blend of ethnically diverse, young families and singles in the nation's second cities. They are mainly high school graduates that rent and work in a mix of service jobs. They are big fans of gospel music, wrestling, and monster trucks.

Owns a Mazda • Eats at Church's Chicken • Shops at Burlington • Follows monster trucks • Stays at Ramada • Watches WWE • Listens to Gospel

Age <55 Mostly Renters Low IPA Average Tech




Low Income Middle Age Family Mix

Second City Generations are often multi-generational households with middle-aged parents or grandparents and new babies and young children all under one roof. Also often bilingual, they are entertained by a wide variety of media channels and programs.

Owns a Cadillac • Eats at Church's Chicken • Shops at Burlington • Follows Mexican league soccer • Stays at La Quinta • Watches Telemundo • Listens to Gospel

Age <55 Mix Low IPA Average Tech

64



FAMILY THRIFTS

Low Income Middle Age Mostly without Kids

The small-city cousins of inner-city districts, Family Thrifts contain middle age, ethnically diverse parents who have lots of children and work entry-level service jobs. In these apartment-filled neighborhoods, residents rely on public transportation and seldom have the chance to get away on vacation.

Owns a Mercury • Eats at Long John Silvers • Buys basketball shoes • Follows motocross • Makes international calls to Mexico • Watches Boomerang • Listens to Urban Contemporary


Age <55

Mostly Renters

Low IPA

Average Tech

66



NEW BEGINNINGS

Low Income Middle Age Mostly without Kids

Filled with younger, mostly single adults, New Beginnings is a magnet for adults in transition. Many of its residents are singles and couples just starting out on their career paths in service jobs, or starting over after recent divorces or company transfers. New Beginnings households tend to have the modest living standards typical of transient apartment dwellers.

Owns a Volkswagen • Eats at Dunkin Donuts • Visits automotive sites on PC • Follows Mexican league soccer • Stays at Ramada • Watches TV One • Listens to Urban Contemporary


Age <55

Renters

Low IPA

Average Tech

67



PARK BENCH SENIORS

Low Income Older Mostly without Kids

Park Bench Seniors are typically retired singles living in the racially diverse neighborhoods of the nation's satellite cities. With modest educations and incomes, these residents maintain low-key, sedentary lifestyles. They spend a lot of time watching TV, especially talk shows and game shows.

Owns a Buick • Eats at Long John Silver's • Shops at Stein Mart • Follows figure skating • Stays at Motel 6 • Watches WGN • Listens to Gospel

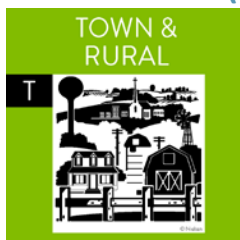
Age 55+

Mostly Renters

Low IPA

Below Average Tech

Town & Rural (T)






Town & Rural (T) Social Groups have population density centiles under 40. This Social Group includes exurbs, towns, farming communities and a wide range of other rural areas. The town aspect of this class covers the thousands of small towns and villages scattered among the rural heartland, as well as the low-density areas far beyond the outer beltways and

suburban rings of America's major metros. Households in these exurban segments live among higher densities and are more affluent than their rural neighbors.

T1: Landed Gentry


Widely scattered throughout the nation, the four segments in the Landed Gentry social group consist of wealthy Americans who migrated to smaller towns beyond the nation's beltways. Many of the households contain Boomer families and couples with college degrees, expansive homes, and professional jobs. With their upscale incomes, they can afford to spend heavily on consumer electronics, wireless and computer technology, luxury cars, powerboats, books and magazines, children's toys, and exercise equipment.

<div>COUNTRY SQUIRES</div> <div>5</div>		Wealthy Middle Age Family Mix	
<p>The wealthiest residents in exurban America live in Country Squires, an oasis for affluent Baby Boomers who've fled the city for the charms of small-town living. In their bucolic communities noted for their recently built homes on sprawling properties, the families of executives live in six-figure comfort.</p>			
<p>Owns a Volkswagen • Eats at Dunkin Donuts • Shops at Pottery Barn • Plays golf • Stays at Spring Hill Suites • Uses LivingSocial • Listens to Album Rock</p>			
Age 35-54	Mostly Owners	Elite IPA	Above Average Tech
<div>BIG FISH, SMALL POND</div> <div>9</div>		Upscale Mature Mostly without Kids	
<p>Older, upper-class, college-educated professionals, the members of Big Fish, Small Pond are often among the leading citizens of their small-town communities. These upscale, empty-nesting couples enjoy the trappings of success, including belonging to country clubs, maintaining large investment portfolios, and spending freely on computer technology.</p>			
<p>Owns a Subaru • Eats at Ruby Tuesday • Shops at Lands' End • Follows PGA/LPGA • Stays at Spring Hill Suites • Watches Fox Business • Listens to Classical</p>			
Age 65+	Homeowners	Elite IPA	Average Tech

	<p style="text-align: right;">Upscale Middle Age Mostly with Kids</p> <p>Fast-Track Families lead busy, active lives often centered around the schedules and interests of their children. Always on the go, they are frequent restaurant diners, drive larger SUVs, visit Pinterest, and tend to shop in bulk at wholesale clubs.</p>
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Owns a GMC • Eats at Qdoba • Shops at Justice • Goes skiing/snowboarding • Flies Frontier
• Visits Pinterest • Listens to New Country

Age 35-54	Mostly Owners	Above Average IPA	Average Tech
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	<p style="text-align: right;">Upscale Younger Mostly with Kids</p> <p>Young, upper-middle-class families seeking to escape suburban sprawl find refuge in New Homesteaders, a collection of small rustic townships. With a mix of jobs in white and blue-collar industries, these dual-income couples have fashioned comfortable, child-centered lifestyles; their driveways are filled with campers and powerboats, their house with the latest technological gadgets and hunting gear.</p>
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Owns a Subaru • Eats at Cold Stone Creamery • Shops at Justice • Goes hunting • Flies Frontier • Visits NHL.com • Listens to New Country

Age 25-44	Mostly Owners	High IPA	Above Average Tech
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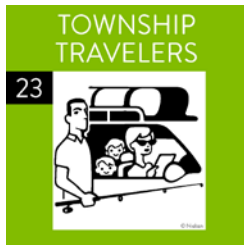
T2: Country Comfort

The six segments in Country Comfort are filled with predominantly upper-middle class homeowners. In their placid towns and scenic bedroom communities, these Americans tend to be married, with or without children. They enjoy comfortable upscale lifestyles, exhibiting high indices for outdoor activities like gardening, barbecuing and playing golf, as well as home-based activities such as woodworking and crafts. Reflecting their rural, family environment, they prefer trucks, SUVs, and minivans to cars.

	<p style="text-align: right;">Upscale Older Mostly without Kids</p> <p>Like <i>The Andy Griffith Show</i> set in a quaint picturesque burg, Mayberry-ville harks back to an old-fashioned way of life. In these small towns, upscale couples prefer outdoor activities like fishing and hunting during the day, and stay home and watch TV at night. Overall, their use of technology trails that of others at their same asset level.</p>
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Owns a Subaru • Eats at Cracker Barrel • Shops at Eddie Bauer • Goes hunting • Visits Alaska
• Visits PGATour.com • Listens to Oldies

Age 55+	Mostly Owners	Elite IPA	Below Average Tech
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Upper Mid Middle Age Family Mix

Homeowners in Township Travelers exhibit a blend of behaviors representative of their upscale incomes and small town environment. They enjoy outdoor activities like fishing and off-road biking but also enjoy the creature comforts of reading, watching college basketball, and shopping at wholesale clubs and gourmet groceries.

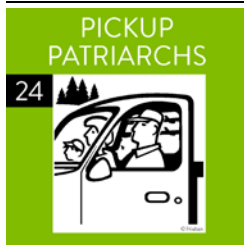
Owns a GMC • Eats at Logan's Roadhouse • Buys books online • Follows college baseball • Stays at Spring Hill Suites • Visits Pinterest • Listens to SEC Football

Age <55

Homeowners

Low IPA

Average Tech



Upscale Older Mostly without Kids

Pickup Patriarchs, an upscale segment found in exurban areas, are country chic. They live in areas that are somewhat rural but they have more suburban tastes. They are frequent golfers and boaters, heavy shoppers and savvy investors.

Owns a GMC • Eats at Bob Evans • Shops at Eddie Bauer • Goes boating • Stays at Radisson • Visits NASCAR.com • Listens to NASCAR

Age 45-64

Mostly Owners

High IPA

Average Tech



Upper Mid Middle Age Mostly with Kids

Scattered in placid towns across the American heartland, Big Sky Families is a segment of middle-aged rural families who have turned high school educations and blue-collar jobs into busy, upper-middle-class lifestyles. Residents enjoy country music and all types of team sports and outdoor activities, especially hunting. To entertain their families, they buy virtually every piece of sporting equipment on the market.



Owns a Jeep • Eats at Dairy Queen • Shops at Books-a-Million • Goes hunting • Stays at Super 8 • Watches CMT • Listens to New Country

Age 35-54

Mostly Owners




Above Average IPA

Average Tech

 <p>COUNTRY CASUALS</p> <p>28</p>	<p>Upper Mid Older Mostly without Kids</p> <p>There's a laid-back atmosphere in Country Casuals, a collection of older, midscale empty-nest households. Today, these Baby Boom couples enjoy outdoor activities like hunting, and going out to eat but are not likely to be up-to-date on technology.</p>
<p>Owns a GMC • Eats at Hardee's • Shops at Hobby Lobby • Goes hunting • Stays at Hampton Inn • Watches Sportsman Channel • Listens to Classic Country</p>	
<p>Age 55+</p>	<p>Mostly Owners High IPA Below Average Tech</p>
 <p>WHITE PICKET FENCES</p> <p>29</p>	<p>Midscale Younger Family Mix</p> <p>Residents in White Picket Fences look a lot like the stereotypical American household of a generation ago: upper-middle-class and married with children. But the current version reflects changing patterns, with some parents just beginning to start families while others approach the empty-nest stage as their children age. They enjoy reading, following sports, and DIY projects and crafts.</p>
<p>Owns an Acura • Eats at Logan's Roadhouse • Buys clothing/accessories online • Follows minor league baseball • Visits the Bahamas • Watches DIY Network • Listens to SEC sports</p>	
<p>Age 25-44</p>	<p>Mix Low IPA Above Average Tech</p>

T3: Middle America

The seven segments in Middle America are filled with middle class to lower-middle class homeowners living in small towns and remote exurbs. Typically found in scenic settings throughout the nation's heartland, Middle Americans are a mix of couples and families. Like many residents of remote communities, these conservative consumers tend to prefer traditional rural pursuits: fishing, hunting, making crafts, antique collecting, watching television, and meeting at civic and veterans clubs for recreation and companionship. Friday nights are for celebrating high school sports.


<div><div>32</div><div></div></div> <div>TRADITIONAL TIMES</div>	Upper Mid Mature without Kids		
<p>Traditional Times is the kind of lifestyle where small-town couples nearing retirement are beginning to enjoy their first empty-nest years. Typically age 55 and older, these midscale Americans pursue an active lifestyle. They belong to country clubs and civic clubs and spend their vacation time traveling by motor home.</p>			
<p>Owns a Buick • Eats at Bonefish Grill • Shops at Chico's • Follows PGA/LPGA • Visits Alaska • Watches Fox Business • Listens to Soft Adult Contemporary</p>			
Age 65+	Homeowners	Elite IPA	Below Average Tech
<div><div>38</div><div></div></div> <div>HOMETOWN RETIRED</div>	Midscale Older Mostly without Kids		
<p>Hometown Retired consists of older, midscale couples with no kids at home. Somewhat set in their ways, they are slow to adopt and below average in their use of technology. They watch the news on television and enjoy reading and eat out occasionally at places that they deem to offer a good value.</p>			
<p>Owns a Chrysler • Eats at Cracker Barrel • Visits finance/investment sites on PC • Follows NASCAR • Stays at Quality Inn • Watches CNN Headline News • Listens to Classic Country</p>			
Age 55+	Mostly Owners	Low IPA	Below Average Tech
<div><div>39</div><div></div></div> <div>KID COUNTRY, USA</div>	Midscale Younger Mostly with Kids		
<p>Widely scattered throughout the nation's heartland, Kid Country, USA is a segment dominated by families living in small towns. These working-class households enjoy outdoor activities and are more likely to own boats and ATVs.</p>			
<p>Owns a GMC • Eats at Logan's Roadhouse • Shops at Gap Kids • Follows college baseball • Visits the Bahamas • Watches WWE • Listens to Rock</p>			
Age 25-44	Mix	Low IPA	Average Tech




	<p>Lower Mid Middle Age Family Mix</p> <p>Country Strong are lower middle class families in rural areas that embrace their day-to-day lives. They are focused on their families and prefer hunting and country music to keeping up with the latest technology.</p>
<p>Owns a GMC • Eats at Hardee's • Shops at Books-a-Million • Goes hunting • Stays at Super 8 • Watches CMT • Listens to New Country</p>	
<p>Age <55</p>	<p>Mostly Owners Below Average IPA Below Average Tech</p>
	<p>Lower Mid Older Mostly without Kids</p> <p>America was once a land of small middle-class towns, which can still be found today among Heartlanders. This widespread segment consists of mostly retired older couples living in sturdy, unpretentious homes. In these communities of small families and empty-nesting couples, Heartlanders residents pursue a rustic lifestyle where hunting and fishing remain prime leisure activities along with cooking, sewing, camping, and boating.</p>
<p>Owns a Subaru • Eats at Denny's • Shops at JoAnn Fabric • Follows NASCAR • Flies Frontier • Watches Reelz • Listens to Classic Country</p>	
<p>Age 45-64</p>	<p>Mostly Owners Above Average IPA Lowest Tech</p>
	<p>Downscale Middle Age Family Mix</p> <p>Primarily found in more rural areas, Campers & Camo families enjoy the outdoors. A top segment for ownership of an RV, they also enjoy hunting and fishing. Despite their age, they are below average in their use of technology but are big fans of country music and prefer a value when shopping, traveling, and eating out.</p>
<p>Owns a Dodge • Eats at Little Caesars • Shops at Wal-Mart • Follows Grand Prix • Stays at Quality Inn • Watches Nick • Listens to New Country</p>	
<p>Age 35-54</p>	<p>Homeowners Below Average IPA Below Average Tech</p>




	<p>Lower Mid Mature without Kids</p> <p>With many of its residents over 65 years old, Simple Pleasures is mostly a retirement lifestyle: a neighborhood of lower-middle-class singles and couples living in modestly priced homes. Many are high school-educated seniors who held blue-collar jobs before their retirement.</p>
<p>Owns a Buick • Eats at Bob Evans • Shops at Chico's • Follows figure skating • Visits Alaska • Watches Fox News • Listens to Classic Country</p>	
<p>Age 65+</p>	<p>Mostly Owners Above Average IPA Lowest Tech</p>

T4: Rustic Living

The seven segments in Rustic Living represent the nation's most isolated towns and rural villages. As a group, T4 residents have relatively modest incomes, aging homes, and blue-collar occupations. Many of the residents, a mix of young singles and seniors, are unmarried, and they've watched scores of their neighbors migrate to the city. In their remote communities, these consumers spend their leisure time in such traditional small-town activities as fishing and hunting, attending social activities at the local church and veterans club, and enjoying country music and car racing.

	<p>Low Income Middle Age Family Mix</p> <p>The residents of Red, White & Blue typically live in rural areas. Middle-aged, with high school educations and lower incomes, many of these folks are transitioning from blue-collar jobs to the service industry. In their spare time, they are active members of their local community organizations.</p>
<p>Owns a Jeep • Eats at Long John Silver's • Shops at Wal-Mart • Follows monster trucks • Stays at Days Inn • Watches Nick at Nite • Listens to New Country</p>	
<p>Age <55</p>	<p>Mix Low IPA Below Average Tech</p>

BACK COUNTRY FOLKS 57 	Downscale Older Mostly without Kids Strewn among remote farm communities across the nation, Back Country Folks are a long way away from economic paradise. The residents have below average incomes and live in older, modest-sized homes and manufactured housing. Typically, life in this segment is a throwback to an earlier era when farming dominated the American landscape.
Owns a GMC • Eats at Hardee's • Visits family/lifestyle sites on PC • Follows pro rodeo • Stays at Super 8 • Watches Sportsman Channel • Listens to Classic Country	
Age 55+	Mostly Owners Low IPA Lowest Tech
GOLDEN PONDS 58 	Downscale Older Mostly without Kids Golden Ponds is mostly a retirement lifestyle, dominated by downscale singles and couples over 50 years old. Found in small bucolic towns around the country, these high school-educated seniors live in small apartments on a combined income of less than \$30,000 a year. Daily life is often a succession of sedentary activities such as reading, watching TV, playing bingo, and doing craft projects.
Owns a Buick • Eats at Golden Corral • Shops at Kmart • Follows horse racing • Stays at Motel 6 • Watches CNN Headline News • Listens to Classic Country	
Age 45-64	Mix Below Average IPA Below Average Tech
SMALL-TOWN COLLEGIATES 60 	Downscale Younger Family Mix The residents of Small-Town Collegiates are younger families and singles who are just starting out. They are often students - full or part-time - focused on building a better life for themselves and their growing families.
Owns a Dodge • Eats at Sonic • Shops at GameStop • Follows extreme sports • Stays at Super 8 • Watches Boomerang • Listens to Rock	
Age 25-44	Renters Low IPA Average Tech

 <p>CROSSROAD VILLAGERS 62</p>	<p>Downscale Mature without Kids</p> <p>With a population of retired seniors, Crossroads Villagers is a classic small town lifestyle. Residents are high school-educated, with downscale incomes and modest housing. They enjoy the occasional dinner out and are frequent cruise vacationers.</p>
<p>Owns a Buick • Eats at Bob Evans • Shops at Stein Mart • Follows figure skating • Visits Alaska • Watches Hallmark Channel • Listens to Classic Country</p>	<p>Age 65+ Mostly Owners Below Average IPA Lowest Tech</p>
 <p>YOUNG & RUSTIC 65</p>	<p>Low Income Middle Age Family Mix</p> <p>Young & Rustic is composed of restless singles and young families in the nation's rural areas. They enjoy the outdoors on their ATVs but are also big video gamers and follow NASCAR and monster trucks.</p>
<p>Owns a Ford • Eats at Hardee's • Spends 5+ hours a day on social network sites • Follows monster trucks • Stays at Days Inn • Watches Boomerang • Listens to NASCAR</p>	<p>Age <55 Mix Low IPA Below Average Tech</p>
 <p>BEDROCK AMERICA 68</p>	<p>Low Income Middle Age Mostly without Kids</p> <p>Bedrock America consists of economically challenged families in small, isolated towns located throughout the nation's heartland. With modest educations, sprawling families, and service jobs, many of these residents struggle to make ends meet but find enjoyment in following motocross and listening to rock music.</p>
<p>Owns a Chrysler • Eats at Hardee's • Shops at Eddie Bauer • Follows motocross • Stays at Ramada • Watches MTV • Listens to Rock</p>	<p>Age <55 Mostly Renters Low IPA Below Average Tech</p>

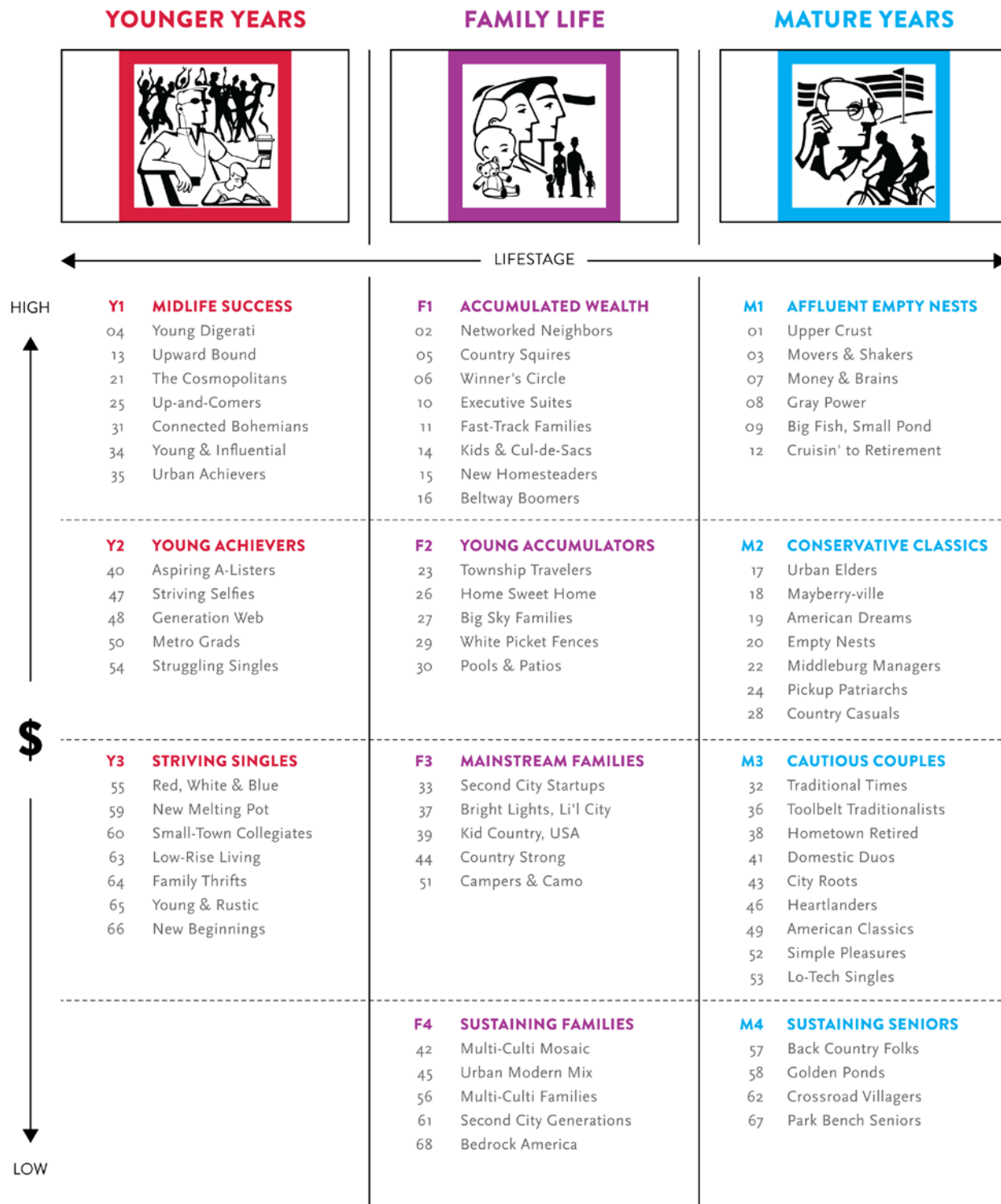
CLARITAS PRIZM PREMIER LIFESTAGE GROUPS

PRIZM Premier Lifestage classifications provide a different way to look at groups of PRIZM Premier segments. While PRIZM Premier Social Groups are based on both affluence and Claritas Urbanization, PRIZM Premier Lifestage Groups account for affluence and a combination of householder age and household composition.

Within three Lifestage classes—Younger Years, Family Life, and Mature Years—the 68 segments are further grouped into 11 Lifestage Groups. Each Lifestage Group's combination of the three variables—affluence,

householder age, and presence of children at home—help paint a more vivid picture of the likely lifestyle of the segments in that group. For example, the three Lifestage Groups that comprise the class Younger Years share the characteristic that the majority of households are young and childless.

What differentiates Y1: Midlife Success, from Y2: Young Achievers, is the age at which residents have achieved this level of affluence. Similarly, the four groups of segments that make up Family Life have children in common, while segments categorized as Mature Years are mostly empty nesters. The most affluent family segments fall into F1: Accumulated Wealth, which includes Networked Neighbors, Country Squires, and Winner's Circle.



Younger Years (Y)



Segments in Younger Years (Y) consist of mostly singles and couples who are typically under 45 years old and generally have no children in the household. Residents may feel they are too young to have children and/or are approaching middle age and choose not to have them. At the household level, around age 45 is the cutoff for most segments. Among these younger segments, only those explicit in their definition for lack of children or with low indices for presence of children tend to be included in Younger Years.

Y1: Midlife Success

The seven segments in Midlife Success typically are filled with childless singles and couples in their thirties and forties. The wealthiest of the Younger Years class, this group is home to many college-educated residents who make six-figure incomes at executive and professional jobs but also extends to more middle class segments. Most of these segments are found in urban and suburban communities, and consumers here are big fans of the latest technology, financial products, aerobic exercise, and travel.

- 04 Young Digerati**
- 13 Upward Bound**
- 21 The Cosmopolitans**
- 25 Up-and-Comers**
- 31 Connected Bohemians**
- 34 Young & Influential**
- 35 Urban Achievers**

Y2: Young Achievers

Young Achievers is a Lifestage group made up of a lower midscale segments found in urban and metro neighborhoods. A blend of family types, Young Achievers are also a mix of homeowners and renters. They are above average in their use of technology, often researching their upcoming purchases online.

- 40 Aspiring A-Listers**
- 47 Striving Selfies**
- 48 Generation Web**
- 50 Metro Grads**
- 54 Struggling Singles**

Y3: Striving Singles

The seven segments in Striving Singles make up the most downscale of the Younger Years class. Found in both cities and rural settings, these households typically have low incomes, often under \$30,000 a year, from service jobs or part-time work they take on while going to college. As consumers, the residents in these segments score high for outdoor sports, movies and music, fast food, and inexpensive cars.

- 55 Red, White & Blue**
- 59 New Melting Pot**
- 60 Small-Town Collegiates**
- 63 Low-Rise Living**
- 64 Family Thrifts**
- 65 Young & Rustic**
- 66 New Beginnings**

Family Life (F)



Family Life (F) is composed of segments that are middle-aged and either defined by presence of children in the household or have high indices for households with children under age 18. They may be married couples or single parents. At the household level, presence of children is the primary driver for many segments in this class. While this class also includes segments where the presence of children is not explicit at the household level, in general they do show high indices for that characteristic.

F1: Accumulated Wealth

The eight segments in Accumulated Wealth contain the wealthiest families, mostly college-educated, white-collar Baby Boomers living in sprawling homes beyond the nation's beltways. These large family segments are filled with upscale professionals who have the disposable cash and sophisticated tastes to indulge their children with electronic toys, computer games, and top-of-the-line sporting equipment. The adults in these households are also a prime audience for print media, expensive cars and frequent vacations, often to theme parks as well as European destinations.

- 02 Networked Neighbors**
- 05 Country Squires**
- 06 Winner's Circle**
- 10 Executive Suites**
- 11 Fast-Track Families**
- 14 Kids & Cul-de-Sacs**

15 New Homesteaders

16 Beltway Boomers

F2: Young Accumulators

Compared to the Accumulated Wealth group, the five segments in Young Accumulators are slightly younger and less affluent than their upscale peers. Adults typically have college educations and work a mix of white-collar managerial and professional jobs. Found mostly in suburban and exurban areas, the large families in Young Accumulators have fashioned comfortable, upscale lifestyles in their mid-sized homes. They favor outdoor sports, kid-friendly technology and adult toys like campers, powerboats, and motorcycles. Their media tastes lean towards cable networks targeted to children and teenagers.

23 Township Travelers

26 Home Sweet Home

27 Big Sky Families

29 White Picket Fences

30 Pools & Patios

F3: Mainstream Families

Mainstream Families refers to a collection of five segments of middle class and working-class families. Residents in this exurban group share similar consumption patterns, living in modestly priced homes and ranking high for outdoor activities. Mainstream Families maintain lifestyles befitting large families in the nation's small towns: lots of sports, electronic toys, groceries in bulk, and televised media.

33 Second City Startups

37 Bright Lights, Li'l City

39 Kid Country, USA

44 Country Strong

51 Campers & Camo

F4: Sustaining Families

Sustaining Families is the least affluent of the Family Life groups, an assortment of segments that range from working-class to decidedly downscale. These segments are primarily found in urban neighborhoods. Most adults hold blue-collar and service jobs, earning wages that relegate their families to small, older apartments or houses. And their lifestyles are similarly modest: households here are into playing games and sports, shopping at discount chains and convenience stores, and tuning into nearly everything that airs on TV and radio.

42 Multi-Culti Mosaic

- 45 Urban Modern Mix
- 56 Multi-Culti Families
- 61 Second City Generations
- 68 Bedrock America

Mature Years (M)



Mature Years (M) includes segments whose residents are primarily empty-nesters or those with children in their late teens, away at college or rebounding back to mom and dad's home. At the household level, the primary driver is age, not necessarily the absence of children. Segments that are uniquely child-centered tend to be younger and are grouped under Family Years while those under age 45 and without children are grouped in Younger Years, leaving the last group of segments for the Mature Years.

M1: Affluent Empty Nests

Americans in the Mature Years tend to be over 45 years old and living in houses that have empty-nested. The six wealthiest segments in this group are classified Affluent Empty Nests, and they feature upscale couples who are college educated and hold executive and professional positions. While their neighborhoods are found across a variety of landscapes, they are most common in suburban neighborhoods with large, older homes. With their children out of the house, these consumers have plenty of disposable cash to finance active lifestyles rich in travel, cultural events, exercise equipment, and business media. These folks are also community activists who write politicians, volunteer for environmental groups, and vote regularly in elections.

- 01 Upper Crust
- 03 Movers & Shakers
- 07 Money & Brains
- 08 Gray Power
- 09 Big Fish, Small Pond
- 12 Cruisin' to Retirement

M2: Conservative Classics

College educated, over 55 years old and upper-middle class, the seven segments in Conservative Classics offer a portrait of quiet comfort. These childless singles and couples live in older suburban homes. For leisure at home, they enjoy gardening, reading books, watching public television, and entertaining neighbors over barbecues. When they go out, it's often to a local museum, the theater, or a casual-dining restaurant.

- 17 Urban Elders
- 18 Mayberry-ville

- 19 American Dreams
- 20 Empty Nests
- 22 Middleburg Managers
- 24 Pickup Patriarchs
- 28 Country Casuals

M3: Cautious Couples

Another large group of Mature Years segments is Cautious Couples, featuring an over-55-year-old mix of singles, couples, and widows. Widely scattered throughout the nation, the residents in these seven segments typically are working-class, with some college education and a high rate of homeownership. Given their blue-collar roots, Cautious Couples today pursue sedate lifestyles. They have high rates for reading, travel, eating out at family restaurants, and pursuing home-based hobbies like coin collecting and gardening.

- 32 Traditional Times
- 36 Toolbelt Traditionalists
- 38 Hometown Retired
- 41 Domestic Duos
- 43 City Roots
- 46 Heartlanders
- 49 American Classics
- 52 Simple Pleasures
- 53 Lo-Tech Singles

M4: Sustaining Seniors

Sustaining Seniors consists of four segments filled with older, economically challenged Americans. Primarily found in small towns and rural areas, they all score high for having residents who are over 65 years old and who have household incomes under \$40,000. Many are single or widowed, have modest educational achievement, and live in older apartments or small homes. On their fixed incomes, they lead low-key, home-centered lifestyles. They're big on watching TV, gardening, sewing, and woodworking. Their social life often revolves around activities at veterans clubs and fraternal organizations.

- 57 Back Country Folks
- 58 Golden Ponds
- 62 Crossroad Villagers
- 67 Park Bench Seniors