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PRIZM NE Lifestage Groups

Younger Years
- Y1: Midlife Success
- Y2: Young Achievers
- Y3: Striving Singles

Family Life
- F1: Accumulated Wealth
- F2: Young Accumulators
- F3: Mainstream Families
- F4 - Sustaining Families

Mature Years
- M1: Affluent Empty Nests
- M2: Conservative Classics
- M3: Cautious Couples
- M4 - Sustaining Seniors
Introduction

Overview

With PRIZM - The New Evolution (PRIZM® NE), Claritas has created a seamless transition between household-level segmentation and traditional geodemographics by providing the same segments at all levels. Having the ability to downshift from geodemographic to household-level targeting makes it possible for marketers to move seamlessly from market planning and media strategy to customer acquisition, cross-selling, and retention.

PRIZM NE classifies every U.S. household into one of 66 consumer segments based on the household’s purchasing preferences. PRIZM NE offers a complete set of ancillary databases and links to partner 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 NE enables marketers to create a complete portrait of their customers by answering these important questions:

- Who are my targets?
- What are they like?
- Where can I find them?
- How can I reach them?

PRIZM NE’s external links 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 site 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 NE system can be grouped by the stage of customer analysis, as shown in the following table.
<table>
<thead>
<tr>
<th>Customer Analysis Stage</th>
<th>PRIZM NE Component Used</th>
</tr>
</thead>
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<tr>
<td>Coding customer records</td>
<td>Household-level coding</td>
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<td></td>
<td>Geodemographic coding</td>
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<td>Fill-in for uncoded records</td>
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<td>Comparing coded customer records to trade area</td>
<td>Current-year segment distribution</td>
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<td>Five-year segment distribution</td>
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<td>Workplace segment distribution</td>
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<td>Determining segment characteristics and behaviors</td>
<td>Neighborhood demographic profiles</td>
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<td></td>
<td>Household demographic profiles</td>
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<td>Claritas Market Audit® profiles</td>
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<td>Claritas Insurance Audit® profiles</td>
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<td></td>
<td>Claritas Convergence Audit® profiles</td>
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<td></td>
<td>Mediamark Research Inc® (MRI) profiles</td>
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<tr>
<td></td>
<td>R.L Polk profiles</td>
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<td></td>
<td>Simmons profiles</td>
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<tr>
<td></td>
<td>Additional profiles as created by the Claritas Link Partner Network</td>
</tr>
</tbody>
</table>

Data Description

In developing PRIZM NE, Claritas assembled a database that included more than 890,000 household records from sources that include the proprietary Claritas Market Audit, Insurance Audit and Convergence Audit surveys, the Mediamark Research Inc. Survey of the American Consumer, R.L. Polk’s vehicle registration database and the Nielsen Homescan consumer packaged goods panel. Each of these records included demographic and behavioral measures, and the behavioral data included measures of both penetration and volume. For example, data is available not only about whether a household owns a mutual fund (penetration) but also about the value of the mutual fund (volume). Most important, every record in the file had demographic data reported by the survey respondents themselves. This database was regarded as an unprecedented benchmark for other data sources, including the compiled list data that would ultimately be used to append PRIZM NE to customer records.

When implementing PRIZM NE on partner files, segment assignments depend on the partner’s compiled list data. The unique models built for each partner are designed to produce a distribution of assignments that mirrors the distribution produced by the Claritas MultiSource Aggregation and Distributional Alignment (MADA) process. MADA is a proprietary methodology informed by data from sources including Equifax, ADVO, InfoUSA, Targus, and TeleAtlas North America. This combination of data sources provides Claritas a unique competitive advantage in its segmentation assignment methodology due to the unparalleled breadth and depth of address-level information. By combining data from multiple vendors with the Claritas Update Demographics®, Claritas can make PRIZM NE single assignments at the ZIP+6, ZIP+4, Block Group, and ZIP Code levels, allowing better fill-in for records that do not get a household-level assignment.
Methodology

PRIZM NE culminated two years of research and development in a groundbreaking 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 66 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 site selection.

New 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 NE, Claritas broke with traditional clustering algorithms to embrace a new technology that yields better segmentation results. PRIZM NE was created by a proprietary method developed by Claritas statisticians 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% 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% and the second with mutual fund use of 18%. 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 30% and the other with mutual fund use of 12%.

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 NE 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 nearly 10,000 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.

**New 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 NE. Geodemographic data, the mainstay of previous segmentation systems, included Census 2000 demographics and ZIP+4-level demographics summarized from compiled lists.
For the first time, Claritas also used household-level demographics in the development process of PRIZM NE. To each of the 890,000 customer records in the development database already coded with Census 2000 demographics, summarized ZIP+4 demographics, and custom Claritas measures, Claritas appended compiled list—household—demographics from the Equifax TotalSource XL™ 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.

**Claritas Urbanization Measures**

A distinctive feature of PRIZM NE is the Claritas urbanization model, also a critical input to the earlier PRIZM systems. Multiple refinements to the urbanization model for the PRIZM NE release allow it to provide a better contextual framework than earlier models had. The result of these improvements was the identification of five distinct urbanization classes; however, PRIZM NE development showed optimal performance by using the following four classes:

Urban areas (U) have population density scores (based on density centiles) mostly between 85 and 99. They include both the downtowns of major cities and surrounding neighborhoods. Households within 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 city limits and into surrounding jurisdictions to encompass most of America’s earliest suburban expansions.

Suburbs (S) have population density scores between 40 and 90, and are clearly dependent on urban areas or second cities. Unlike second cities (defined below), they are not the population center of their surrounding community, but rather a continuation of the density decline from the city center. While some suburbs may be employment centers, their lifestyles and commuting patterns will be more tied to one another, or to the urban or second city core, than within themselves.

Second Cities (C) are less-densely populated than urban areas, with population density scores typically between 40 and 85. While similar to suburbs in their densities, second cities are the population centers of their surrounding communities. As such, many are concentrated within America’s larger towns and smaller cities. This class also includes thousands of satellite cities, which are higher-density suburbs encircling major metropolitan centers, typically with far greater affluence than their small city cousins.

Town & Country areas, collapsed into a single urbanization category (T), have population density scores under 40. This category 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 throughout 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 the exurban segments have slightly higher densities and are more affluent than their rural neighbors.
Demographic Predictors

The resulting PRIZM NE model, selected for its consistently outstanding performance compared to Claritas’ benchmark systems, incorporates the Claritas urbanization measure; household characteristics, such as affluence, age, and family composition; and neighborhood characteristics, such as housing stock and home ownership.

The 66 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 urbanization and socioeconomic rank. Lifestage groups are based on age, socioeconomic rank, and the presence of children at home.

PRIZM NE Components

As customers have come to expect from Claritas, PRIZM NE users are afforded the full complement of supporting data and documentation. From posters to profiles, from demographic detail to descriptions for each segment, PRIZM NE will continue to lead the industry in helping marketers reach a deep understanding of their most important customer groups.

Among the current offerings for PRIZM NE:

Household-Level Coding: Household-level is the new and powerful extension of PRIZM NE—the same segment codes as the geodemographic system that differentiate between households in the same neighborhood. Using the customer’s name and address, household-level demographic data is appended and used in an algorithm to determine the household’s PRIZM NE code.

Geodemographic Coding: PRIZM NE codes can be appended to nearly every address in the U.S. using the File Enhancement module of Claritas MarketPlace Net, our desktop geocoder PrecisionCode™, or a PRIZM NE directory file. Codes continue to be easy to append, with nearly 100% coverage for geographies ranging from ZIP+6—a near-household level assignment pioneered by Claritas—to ZIP+4 to Block Group to ZIP.

Directory License: Segmentation best serves marketers when it provides an organizing framework for how the entire company thinks about its customers. To make PRIZM NE as accessible—and cost-effective—as possible, the geodemographic levels can be licensed for unlimited use by means of a directory. A directory flat file can be delivered to your technology users.

Segment Distributions: With a coded customer file, you can determine your own customer penetration using the PRIZM NE segment distributions. The distributions provide counts “on the ground,” by segment, for standard geographic levels across the entire U.S. Distributions are available for Country, State, DMA, CBSA, County, Tract, ZIP Code, and
Block Group (ZIP+4 is available only as a single assignment). Segment distributions are also useful for ranking markets and estimating demand.

Profile Databases: What makes segmentation more than a score is the means to assess what your customers are like, where they live and shop, and how best to reach them. Profile databases provide descriptive detail to create a fully three-dimensional view of your best customers. Lifestyle profiles are available for both Simmons and MRI; automotive detail comes from Polk; and industry-specific behaviors are captured by Claritas surveys—Market Audit® for financial behaviors, Insurance Audit for insurance and Convergence Audit for communications and energy.

Link Partners: Extending the legacy of PRIZM 62 and MicroVision, Claritas intends to make PRIZM NE available everywhere. Our network of partner companies makes PRIZM NE available on virtually all industry-standard databases, direct marketing service bureaus and primary research vendors. Marketers can utilize the power of PRIZM NE continuously from market research, analysis, and targeting, through media strategy and evaluation.

MyBestSegments: MyBestSegments.com provides the rich demographic and behavioral detail to answer the question “What are my customers like?” MyBestSegments.com links directly to the ConsumerPoint® datamart, which makes data for PRIZM NE available online and makes updates automatic.

Claritas MarketPlace NET: ClaritasMarketPlace.com delivers site, market, customer segmentation, and profiling analyses solutions tailored for different user types. This browser-based solution is ideal for casual users who are better suited to an easy-to-use, Internet-based solution—a complete marketing toolbox of products and resources in one convenient location. Perform site, segmentation, or profiling analyses; access reports, maps, lists, and more. Additionally, Claritas MarketPlace NET can be upgraded to include iMARK Online™.

Contact Information

Now that you understand how PRIZM NE was developed, we invite you to explore the benefits of PRIZM NE for your own customer targeting applications. For more information about profiling your customers using PRIZM NE, please contact your account team.
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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 variable.

The following sections provide the broad range of predominant values for each of these demographic descriptors. These values were created with household-level demographics, and PRIZM NE assignments were made using data reported by the household itself. This provides the greatest possible precision due to a purer distribution—especially for variables such as age and presence of children, which vary most between households living in the same neighborhoods.

To further assist comprehension of these demographic keywords, the set of rules used to place each segment into one of the categories is provided below. Please note that there are situations, as with Predominant Household Income, where groups are subdivided until a point is reached where the “least common denominator” for the remaining segments is simply not anything else

The numbers to the right of the definition denote the order in which the group was formed; the numbers in parentheses denote the number of segments in each grouping. Not all of these classifiers provide mutually-exclusive ranges.

For Household Composition, Tenure, Employment, and Race/Ethncity, we provide for the option of “Mix,” meaning that the segment’s trait is not predominantly any single value for that variable. In particular, with regard to Race/Ethnicity, mix means that, overall, the households in a segment are of a diverse mix of races, not that the individual households are of more than one race.

Finally, each segment is assigned a demographic caption, which covers the essential dimensions of income, age, and family composition. For example, segment 27 Middleburg Managers has a demographic caption of “Upscale Older without Kids.”

The tables below provide the specific meaning of each keyword.

### Predominant Household Income Class

Income Class is divided into seven categories from Wealthy to Low Income. The national median is about $47,000 annually for all wage earners in the household. Income was classified using primarily the income distribution, or range of household income for each segment, with a majority of households in a category meeting the following criteria:

<table>
<thead>
<tr>
<th>Class</th>
<th>Criteria</th>
<th>Grouping</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Wealthy</td>
<td>$100k+ &gt; 95%</td>
<td>1-(4)</td>
</tr>
<tr>
<td>2 Upscale</td>
<td>$75k+ &gt; 90% and not Wealthy</td>
<td>2-(10)</td>
</tr>
<tr>
<td>3 Upper Mid</td>
<td>$50k+ &gt; 90% and not Upscale</td>
<td>6-(11)</td>
</tr>
<tr>
<td>4 Midscale</td>
<td>$30k-$75k &gt; ~80% and not anything else</td>
<td>7-(11)</td>
</tr>
<tr>
<td>5 Lower Mid</td>
<td>&lt;$50k &gt; 90% and not Downscale</td>
<td>5-(14)</td>
</tr>
<tr>
<td>6 Downscale</td>
<td>&lt;$30k &gt; 90% and not Low Income</td>
<td>4-(9)</td>
</tr>
<tr>
<td>7 Low Income</td>
<td>&lt;$10k &gt; 30%</td>
<td>3-(7)</td>
</tr>
</tbody>
</table>
Predominant Age Range

Age Range uses seven non-exclusive classes from Age <45 to Age 65+ and several combinations in between to describe the dominant age range of a segment’s head of household. Nationally, the “Baby Boom” spans from just under Age 45 to about Age 60 and comprises over one-third of the total population, versus about 40% for Gen X and Gen Y. Predominant age was classified using the distribution, or range of population age for each segment.

1 Age <45
2 Age <55
3 Age 25-44
4 Age 35-54
5 Age 45-64
6 Age 55+
7 Age 65+

where Age <45 > 70% and not Age 25-44
where Age <55 > ~70% and not anything else
where Age 25-44 > 70% and not Age 35-54
where Age 35-54 > 70% and not Age 45-64
where Age 45-64 > 70% and not Age 65+
where Age 55+ > 70% and not Age 65+
where Age 65+ > 70%

Predominant Age Class

Age Class uses four exclusive ranges—from Younger, who are mostly under age 45, to Mature, who are largely over 65 years of age. Nationally, about 40% of householders are younger than 45, while about 20% are older than 65. Age is classified using the age distribution for each segment.

1 Younger
2 Middle Age
3 Older
4 Mature

where Age Range = “1 Age <45” or “2 Age <55”
where Age Range = “3 HH Age 25-44”
where Age Range = “4 HH Age 35-54”
where Age Range = “5 HH Age 45-64”
where Age Range = “6 Age 55+”

Predominant Household Composition Class

Household Composition Class uses five categories to indicate the likelihood of children under age 18 living at home. A variable for total presence of children is created by combining the results for households with 1, 2, 3, 4, and 5 or more children.

1 HH w/ Kids
2 Mostly w/ Kids
3 Mix
4 Mostly w/o Kids
5 HH w/o Kids

where Kids > 99%
where Kids > 60% and not HH w/ Kids
where 60% < Kids > 30%
where No Kids > 70% and not HH w/o Kids
where No Kids > 99%
Predominant Tenure Class

Tenure Class uses five categories that describe whether a majority of households in a segment live in homes that are owned or homes that are rented. Nationally, about two-thirds of Americans own their homes.

1 Homeowner where Own > 99% 1-(12)
2 Mostly Own where Own > 75% and not Homeowner 2-(33)
3 Mix, Owner where 50% < Own > 75% 5-(6)
4 Mix, Renter where Rent > 50% and not Renter 4-(5)
5 Renter where Rent > 99% 3-(10)

Predominant Education Class

Education Class consists of five categories measuring educational attainment ranging from attending high school through coursework beyond a college degree. Education is classified using the distribution of educational categories for each segment and should not be interpreted as a majority since few segments have penetration rates above 50% majority in any one category.

1 Graduate Plus where Grad Plus > 25% 1-(12)
2 College Grad where College Grad > 20% and not Grad+ 2-(33)
3 Some College where Some College > 25% and/or not anything else 5-(16)
4 High School Grad where High School Grad > 40% and not Some High School 4-(14)
5 Some High School where Some High School > 40% 3-(9)

Predominant Employment Class

Employment Class collapses a broad range of occupational classes to six categories: Management (Mgmt), Professional (Prof), White Collar, Blue Collar (BC), Service, and Mostly Retired. Employment is classified primarily using the distribution of occupational categories for each segment, supplemented by the index scores. The employment category “Mostly Retired” is inferred for 10 segments that are predominantly unemployed and over age 65.

1 Management where Mgmt > 30% 1-(8)
2 Professional where Prof > 25% and not Mgmt 2-(9)
3 White Collar, Mix where Service > 30% and/or not anything else 6-(18)
4 WC, Service, Mix where Service > 30% and not BC, Service, Mix 5-(9)
5 BC, Service, Mix where Blue Collar > 15% 4-(8)
6 Mostly Retired where Unemployed > 75% & Age 65+ > 70% 3-(14)
Predominant Race/Ethnicity Range

Race and Ethnicity Range is classified using the distribution of racial categories and Hispanic ethnicity according to the following thresholds into non-exclusive categories for which the criteria below is met. Note: All classes contain “White” since no segment is less than 50% White.

1 Mostly White where White > 90% 1-(22)
2 White, Asian, Mix where Asian > 2% 2-(5)
3 White, Asian, Hispanic, Mix where Asian > 2% & Hispanic > 15% 3-(5)
4 White, Black, Mix where White < 90% and not anything else 7-(8)
5 White, Black, Asian, Mix where Black > 15% & Asian > 2% 6-(7)
6 White, Black, Asian, Hisp, Mix where Black > 15% & Asian > 2% & Hisp > 15% 5-(12)
7 White, Black, Hispanic, Mix where Black > 15% & Hispanic > 15% 4-(7)

Predominant Race/Ethnicity Class

Race and ethnicity was classified into exclusive categories using the distribution of race and Hispanic ethnicity for which the criteria below was met:

1 Mostly White where Ethnicity Range = “1 Mostly White” (23)
2 White Mix where Ethnicity Range = “2 White Asian Mix” (15) or “3 White, Asian, Hispanic, Mix” or “4 White, Mix”
3 Melting Pot where Ethnicity Range = “5 White, Black, Asian, Mix” or “6 White, Black, Asian, Hisp, Mix” or “7 White, Black, Hispanic, Mix” (28)

Predominant Income Producing Assets Class

This measure uses a proprietary Claritas model that estimates the liquid asset base for respondent households and subsequently the average and range of Income Producing Assets (IPA) within a given segment. Strongly correlated to income and age, this measure of wealth focuses on cash, demand deposits, money markets, stock, mutual funds, and other asset classes that are relatively easy to redeem and move. Therefore, it does not include the value of the household’s personal residences or other properties, but does account for retirement products such as IRAs and 401k plans. The segments were placed into one of five classes based on the average IPA value for all households within the segment.

1 Elite where average IPA >$450K 1-(4)
2 High where average IPA is within $250K-$450K 2-(10)
3 Above Avg. where average IPA is within $100K-$250 3-(19)
4 Moderate where average IPA is within $50K-$100K 4-(9)
5 Below Avg. where average IPA is within $25K-$50K 5-(15)
6 Low where average IPA <$25K 6-(9)
The 14 social groups of PRIZM NE are based on urbanicity and affluence, two important variables used in the production of PRIZM NE.

First, segments are placed in one of four urbanicity 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 66 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.
U1: Urban Uptown

The five segments in Urban Uptown are home to the nation’s wealthiest urban consumers. Members of this social group tend to be midscale to upscale, college educated and ethnically diverse, with above-average concentrations of Asian and Hispanic Americans. Although this group is diverse in terms of housing styles and family sizes, residents share an upscale urban perspective that’s reflected in their marketplace choices. 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.

<table>
<thead>
<tr>
<th>04 Young Digerati</th>
<th>Upscale, Younger Mix</th>
</tr>
</thead>
<tbody>
<tr>
<td>Young Digerati are tech-savvy and live in fashionable neighborhoods on the urban fringe. Affluent, highly educated, and ethnically mixed, 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.</td>
<td></td>
</tr>
</tbody>
</table>

Upscale | Age 25-44 | White, Asian, Hispanic, Mix

<table>
<thead>
<tr>
<th>07 Money &amp; Brains</th>
<th>Upscale, Older Mix</th>
</tr>
</thead>
<tbody>
<tr>
<td>The residents of Money &amp; 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.</td>
<td></td>
</tr>
</tbody>
</table>

Upscale | Age 45-64 | White, Asian, Hispanic, Mix

<table>
<thead>
<tr>
<th>16 Bohemian Mix</th>
<th>Midscale, Younger Mix</th>
</tr>
</thead>
<tbody>
<tr>
<td>A collection of younger, mobile urbanites, Bohemian Mix represents the nation’s most liberal lifestyles. Its residents are an ethnically diverse, progressive mix of young singles, couples, and families ranging from students to professionals. In their funky rowhouses and apartments, Bohemian Mixers are the early adopters who are quick to check out the latest movie, nightclub, laptop, and microbrew.</td>
<td></td>
</tr>
</tbody>
</table>

Midscale | Age <55 | White, Black, Asian, Hispanic

<table>
<thead>
<tr>
<th>26 The Cosmopolitans</th>
<th>Midscale, Older Mostly w/o Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Educated, midscale, and ethnically diverse, The Cosmopolitans are urbane couples in America’s fast-growing cities. Concentrated in a handful of metros—such as Las Vegas, Miami, and Albuquerque—these households feature older, empty-nesting homeowners. A vibrant social scene surrounds their older homes and apartments, and residents love the nightlife and enjoy leisure-intensive lifestyles.</td>
<td></td>
</tr>
</tbody>
</table>

Midscale | Age 55+ | White, Black, Asian, Hispanic
American Dreams is a living example of how ethnically diverse the nation has become: more than half the residents are Hispanic, Asian, or African-American. In these multilingual neighborhoods—one in ten speaks a language other than English—middle-aged immigrants and their children live in middle-class comfort.
**U2: Midtown Mix**

Diversity is the hallmark of Midtown Mix, a group of mostly lower-middle-income urban segments. It’s the most ethnically diverse social group, and consists of a mix of singles and couples, homeowners and renters, college alumni and high school graduates. In Midtown Mix, the households are dominated by consumers who pursue active social lives—frequenting bars, health clubs, and restaurants at high rates—listen to progressive music, drive small imports, and acquire the latest consumer electronics.

<table>
<thead>
<tr>
<th>31 Urban Achievers</th>
<th>Lower-Mid, Younger Mix</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concentrated in the nation’s port cities, Urban Achievers is often the first stop for up-and-coming immigrants from Asia, South America, and Europe. These young singles, couples, and families are typically college-educated and ethnically diverse: about a third are foreign-born, and even more speak a language other than English.</td>
<td></td>
</tr>
<tr>
<td>Lower-Mid</td>
<td>Age &lt;45</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>40 Close-In Couples</th>
<th>Lower-Mid, Older Mostly w/o Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Close-In Couples is a group of predominantly African-American couples living in older homes in the urban neighborhoods of mid-sized metros. High school educated and empty nesting, these mostly older residents typically live in older city neighborhoods, enjoying their retirements.</td>
<td></td>
</tr>
<tr>
<td>Lower-Mid</td>
<td>Age 55+</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>54 Multi-Culti Mosaic</th>
<th>Lower-Mid, Middle Age Mix</th>
</tr>
</thead>
<tbody>
<tr>
<td>An immigrant gateway community, Multi-Culti Mosaic is the urban home for a mixed populace of middle-aged, ethnically diverse singles and families. With nearly a quarter of the residents foreign born, this segment is a mecca for first-generation Americans who are striving to improve their lower-middle-class status.</td>
<td></td>
</tr>
<tr>
<td>Lower-Mid</td>
<td>Age 35-54</td>
</tr>
</tbody>
</table>
U3: Urban Cores

The segments of Urban Cores are characterized by relatively modest incomes, educations, and rental apartments, but affordable housing is part of the allure for the group’s young singles and aging retirees. One of the least affluent social groups, U3 has a high concentration of Hispanics and African-Americans, and surveys indicate a fondness for both ethnic and mainstream media and products. Among the group’s preferences: TV news and daytime programming, Spanish and black radio, telephony services and pagers, cheap fast food and high-end department stores.

59 Urban Elders
Downscale, Older Mostly w/o Kids
For Urban Elders—a segment located in the downtown neighborhoods of such metros as New York, Chicago, Las Vegas, and Miami—life is often an economic struggle. These communities have high concentrations of Hispanics and African-Americans and tend to be downscale, with singles living in older apartment rentals.

| Downscale | Age 55+ | White, Black, Asian, Hispanic |

61 City Roots
Downscale, Mature Mostly w/o Kids
Found in urban neighborhoods, City Roots is a segment of downscale retirees, typically living in older homes and duplexes they’ve owned for years. In these ethnically diverse neighborhoods—more than a third are African-American or Hispanic—residents are often widows or widowers living on fixed incomes and maintaining low-key lifestyles.

| Downscale | Age 65+ | White, Black, Hispanic |

65 Big City Blues
Lower-Mid, Younger Mix
With a population that’s 50 percent Latino, Big City Blues has the highest concentration of Hispanic Americans in the nation. But it’s also the multi-ethnic address for lower-middle-income Asian and African-American households occupying older inner-city apartments. Concentrated in a handful of major metros, these young singles and single-parent families face enormous challenges: low incomes, uncertain jobs, and modest educations. Roughly 40 percent haven’t finished high school.

| Lower-Mid | Age <45 | White, Black, Asian, Hispanic |

66 Low-Rise Living
Low Income, Younger Mix
The most economically challenged urban segment, Low-Rise Living is known as a transient world for younger, ethnically diverse singles and single parents. Home values are low—about half the national average—and even then less than a quarter of residents can afford to own real estate. Typically, the commercial base of Mom-and-Pop stores is struggling and in need of a renaissance.

| Low Income | Age <45 | White, Black, Hispanic |
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. The segments here are predominantly white with significant concentrations of well-off Asian Americans. 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.

<table>
<thead>
<tr>
<th>01 Upper Crust</th>
<th>Wealthy, Older w/o Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>The nation’s most exclusive address, Upper Crust is the wealthiest lifestyle in America—a haven for empty-nesting couples between the ages of 45 and 64. No segment has a higher concentration of residents earning over $100,000 a year or possessing a postgraduate degree. And none has a more opulent standard of living.</td>
<td>Wealthy</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>02 Blue Blood Estates</th>
<th>Wealthy, Older w/ Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Blood Estates is a family portrait of suburban wealth, a place of million-dollar homes and manicured lawns, high-end cars and exclusive private clubs. The nation’s second-wealthiest lifestyle is characterized by older married couples with children, college graduates, a significant percentage of Asian Americans, and six-figure incomes earned by business executives, managers, and professionals.</td>
<td>Wealthy</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>03 Movers &amp; Shakers</th>
<th>Wealthy, Middle Age w/o Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Movers &amp; Shakers is home to America’s up-and-coming business class: a wealthy suburban world of dual-income couples who are highly educated, typically between the ages of 35 and 54. Given its high percentage of executives and white-collar professionals, there’s a decided business bent to this segment: members of Movers &amp; Shakers rank number one for owning a small business and having a home office.</td>
<td>Wealthy</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>06 Winner’s Circle</th>
<th>Wealthy, Younger w/ Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Among the wealthy suburban lifestyles, Winner’s Circle is the youngest, a collection of mostly 25- to 44-year-olds with large families in new-money subdivisions. Surrounding their homes are the signs of upscale living: recreational parks, golf courses, and upscale malls. With an income nearly double the national median, 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.</td>
<td>Wealthy</td>
</tr>
</tbody>
</table>
S2: The Affluentials

The six 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 median home value in S2 are well above the U.S. median values, and the members of this social group are mostly singles who tend to have college degrees and white-collar jobs. Asian Americans make up an important minority in these predominantly white segments. As consumers, The Affluentials are big fans of health foods, computer equipment, consumer electronics, and the full range of big-box retailers.

<table>
<thead>
<tr>
<th>08 Executive Suites</th>
<th>Upper-Mid, Middle Age w/o Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Suites consists of upper-middle-class singles and couples typically living just beyond the nation’s beltways. Filled with significant numbers of Asian Americans and college graduates—both groups are represented at more than twice the national average—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.</td>
<td></td>
</tr>
<tr>
<td>Upper-Mid</td>
<td>Age 35-54</td>
</tr>
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<table>
<thead>
<tr>
<th>14 New Empty Nests</th>
<th>Upper-Mid, Mature w/o Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>With their grown-up children recently out of the house, New Empty Nests is composed of upscale older Americans who pursue active—and activist—lifestyles. Nearly three-quarters of residents are over 65 years old, but they show no interest in a rest-home retirement. This is the top-ranked segment for all-inclusive travel packages; the favorite destination is Italy.</td>
<td></td>
</tr>
<tr>
<td>Upper-Mid</td>
<td>Age 65+</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>15 Pools &amp; Patios</th>
<th>Upper-Mid, Older w/o Kids</th>
</tr>
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<tbody>
<tr>
<td>Formed during the postwar Baby Boom, Pools &amp; Patios has evolved from a segment of young suburban families to one for older, empty-nesting couples. In these stable neighborhoods graced with backyard pools and patios—the highest proportion of homes were built in the 1960s—residents work as white-collar managers and professionals, and are now at the top of their careers.</td>
<td></td>
</tr>
<tr>
<td>Upper-Mid</td>
<td>Age 45-64</td>
</tr>
</tbody>
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<thead>
<tr>
<th>17 Beltway Boomers</th>
<th>Upper-Mid, Older w/ Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>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, these Boomers are still raising children in comfortable suburban subdivisions, and they’re pursuing kid-centered lifestyles.</td>
<td></td>
</tr>
<tr>
<td>Upper-Mid</td>
<td>Age 45-64</td>
</tr>
</tbody>
</table>
### 18 Kids & Cul-de-Sacs

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. With a high rate of Hispanic and Asian Americans, 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.

**Upper-Mid Age 25-44 White, Asian, Hispanic, Mix**

### 19 Home Sweet Home

Widely scattered across the nation’s suburbs, the residents of Home Sweet Home tend to be upper-middle-class married couples living in mid-sized homes with few children. The adults in the segment, mostly between the ages of 25 and 54, have gone to college and hold professional and white-collar jobs. With their upper-middle-class incomes and small families, these folks have fashioned comfortable lifestyles, filling their homes with toys, TV sets, and pets.

**Upper-Mid Age <55 White, Black, Asian, Mix**
S3: Middleburbs

The five segments that comprise Middleburbs share a middle-class, suburban perspective, but there the similarity ends. The group includes a mix of homeowners and renters as well as high school graduates and college alums. With good jobs and money in their jeans, the members of Middleburbs tend to have plenty of discretionary income to visit nightclubs and casual-dining restaurants, shop at midscale department stores, buy dance and easy listening CDs by the dozen, and travel across the U.S. and Canada.

<table>
<thead>
<tr>
<th>21 Gray Power</th>
<th>Midscale, Mature Mostly w/o Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>The steady rise of older, healthier Americans over the past decade has produced one important by-product: middle-class, home-owning suburbanites who are aging in place rather than moving to retirement communities. Gray Power reflects this trend, a segment of older, midscale singles and couples who live in quiet comfort.</td>
<td></td>
</tr>
<tr>
<td>Midscale</td>
<td>Age 65+</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>22 Young Influentials</th>
<th>Midscale, Younger w/o Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once known as the home of the nation’s yuppies, Young Influentials reflects the fading glow of acquisitive yuppiedom. Today, the segment is a common address for younger, middle-class singles and couples who are more preoccupied with balancing work and leisure pursuits. Having recently left college dorms, they now live in apartment complexes surrounded by ball fields, health clubs, and casual-dining restaurants.</td>
<td></td>
</tr>
<tr>
<td>Midscale</td>
<td>Age &lt;45</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>30 Suburban Sprawl</th>
<th>Midscale, Middle Age w/o Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suburban Sprawl is an unusual American lifestyle: a collection of midscale, middle-aged singles and couples living in the heart of suburbia. Typically members of the Baby Boom generation, they hold decent jobs, own older homes and condos, and pursue conservative versions of the American Dream. Among their favorite activities are jogging on treadmills, playing trivia games, and renting videos.</td>
<td></td>
</tr>
<tr>
<td>Midscale</td>
<td>Age 35-54</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>36 Blue-Chip Blues</th>
<th>Midscale, Younger w/ Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue-Chip Blues is known as a comfortable lifestyle for ethnically-diverse, young, sprawling families with well-paying blue-collar jobs. The segment’s aging neighborhoods feature compact, modestly priced homes surrounded by commercial centers that cater to child-filled households.</td>
<td></td>
</tr>
<tr>
<td>Midscale</td>
<td>Age 25-44</td>
</tr>
</tbody>
</table>
Domestic Duos represents a middle-class mix of mainly over-55 singles and married couples living in older suburban homes. With their high-school educations and fixed incomes, segment residents maintain an easy-going lifestyle. Residents like to socialize by going bowling, seeing a play, meeting at the local fraternal order, or going out to eat.
S4: Inner Suburbs

The four segments in the Inner Suburbs social group are concentrated in the inner-ring suburbs of major metros—areas where residents tend to be high school educated, unmarried, and downscale. There’s diversity in this group, with segments that are racially mixed, divided evenly between homeowners and renters, and filled with households that are either young or aging in place. However, the consumer behavior of the S4 segments is dominated by older Americans who enjoy social activities at veterans clubs and fraternal orders, TV news and talk shows, and shopping at discount department stores.

<table>
<thead>
<tr>
<th>Segment</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>44 New Beginnings</td>
<td>DownscaLe, Younger Mix</td>
</tr>
<tr>
<td>New Beginnings</td>
<td>Filled with young, single adults, New Beginnings is a magnet for adults in transition. Many of its residents are twentysomething singles and couples just starting out on their career paths—or starting over after recent divorces or company transfers. Ethnically diverse—with nearly half its residents Hispanic, Asian, or African-American—New Beginnings households tend to have the modest living standards typical of transient apartment dwellers.</td>
</tr>
<tr>
<td>Age &lt;45</td>
<td>White, Black, Asian, Hispanic</td>
</tr>
<tr>
<td>46 Old Glories</td>
<td>DownscaLe, Mature Mostly w/o Kids</td>
</tr>
<tr>
<td>Old Glories</td>
<td>The residents of Old Glories are the nation’s downscale suburban retirees, Americans aging in place in older apartment complexes. Households in this racially-diverse segment often contain widows and widowers living on fixed incomes who tend to lead home-centered lifestyles. They’re among the nation’s most ardent television fans, watching game shows, soaps, talk shows, and news magazines at high rates.</td>
</tr>
<tr>
<td>Age 65+</td>
<td>White, Black, Asian, Mix</td>
</tr>
<tr>
<td>49 American Classics</td>
<td>DownscaLe, Mature Mostly w/o Kids</td>
</tr>
<tr>
<td>American Classics</td>
<td>They may be mature, downscale, and retired, but the residents of American Classics are still living the American Dream of home ownership. Few segments rank higher in their percentage of home owners, and that fact alone reflects a more comfortable lifestyle for these predominantly white singles and couples with deep ties to their neighborhoods.</td>
</tr>
<tr>
<td>Age 65+</td>
<td>White, Black, Mix</td>
</tr>
<tr>
<td>52 Suburban Pioneers</td>
<td>DownscaLe, Younger Mix</td>
</tr>
<tr>
<td>Suburban Pioneers</td>
<td>Suburban Pioneers represents one of the nation’s eclectic lifestyles, a mix of young singles, recent divorcees, and single parents who have moved into older, inner-ring suburbs. They live in aging homes and garden-style apartment buildings, where the jobs are blue collar and the money is tight. But what unites these residents—a diverse mix of whites, Hispanics, and African-Americans—is a working-class sensibility and an appreciation for their off-the-beaten-track neighborhoods.</td>
</tr>
<tr>
<td>Age &lt;55</td>
<td>White, Black, Hispanic</td>
</tr>
</tbody>
</table>
C1: Second City Society

Among second-tier cities, Second City Society stands at the top of the heap—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 married couples with college degrees, large homes, and executive jobs. Ethnically, the residents are predominantly white with above-average rates of Asian Americans. 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.

10 Second City Elite  

Upscale, Older w/o Kids

There’s money to be found in the nation’s smaller cities, and you’re most likely to find it in Second City Elite. The residents of these satellite cities tend to be prosperous executives who decorate their homes with multiple computers, large-screen TV sets, and an impressive collection of wines. With more than half holding college degrees, Second City Elite residents enjoy cultural activities—from reading books to attending theater and dance productions.

12 Brite Lites, Li’l City  

Upscale, Middle Age w/o Kids

Not all of America’s chic sophisticates live in major metros. Brite Lights, Li’l City is a group of well-off, middle-aged couples settled in the nation’s satellite cities. Residents of these typical DINK (double income, no kids) households have college educations, well-paying business and professional careers, and swank homes filled with the latest technology.

13 Upward Bound  

Upscale, Middle Age w/ Kids

More than any other segment, Upward Bound appears to be the home of those legendary Soccer Moms and Dads. In these small satellite cities, upper-class families boast dual incomes, college degrees, and new split-levels and colonials. Residents of Upward Bound tend to be kid-obsessed, with heavy purchases of computers, action figures, dolls, board games, bicycles, and camping equipment.
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.

24 Up-and-Comers

Midscale, Younger w/o Kids

Up-and-Comers is a stopover for younger, midscale singles before they marry, have families, and establish more deskbound lifestyles. Found in second-tier cities, these mobile twentysomethings include a disproportionate number of recent college graduates who are into athletic activities, the latest technology, and nightlife entertainment.

Midscale
Age 25-44
White, Asian, Hispanic, Mix

27 Middleburg Managers

Midscale, Older w/o Kids

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 managerial jobs or comfortable retirements. In their older homes, they enjoy reading, playing musical instruments, indoor gardening, and refinishing furniture.

Midscale
Age 45-64
Mostly White

34 White Picket Fences

Midscale, Younger w/ Kids

Midpoint on the socioeconomic ladder, residents in White Picket Fences look a lot like the stereotypical American household of a generation ago: young, middle-class, and married with children. But the current version is characterized by modest homes and ethnic diversity—including a disproportionate number of Hispanics and African-Americans.

Midscale
Age 25-44
White, Black, Asian, Hispanic

35 Boomtown Singles

Lower-Mid, Younger w/o Kids

Affordable housing, abundant entry-level jobs, and a thriving singles scene—all have given rise to the Boomtown Singles segment in fast-growing satellite cities. Younger, single, and working-class, these residents pursue active lifestyles amid sprawling apartment complexes, bars, convenience stores, and laundromats.

Lower-Mid
Age <45
White, Black, Asian, Mix
| Lower-Mid | Age 65+ | White, Black, Mix |

41 Sunset City Blues  
Lower-Mid, Mature Mostly w/o Kids

Scattered throughout the older neighborhoods of small cities, Sunset City Blues is a segment of lower-middle-class singles and couples who have retired or are getting close to it. These empty-nesters tend to own their homes but have modest educations and incomes. They maintain a low-key lifestyle filled with newspapers and television by day, and family-style restaurants at night.
Micro-City Blues 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, singles and widowers, whites, African-Americans, and Hispanics. Most of the workers hold blue-collar jobs—hence the name—and their marketplace behaviors reflect the segments’ varied lifestyles. This is a social group of strong dualities, with consumers indexing high for video games and bingo, aerobic exercise and fishing, and BET and CMT.

47 City Startups  
Low Income, Younger w/o Kids
In City Startups, young, multi-ethnic singles have settled in neighborhoods filled with cheap apartments and a commercial base of cafés, bars, laundromats, and clubs that cater to twentysomethings. One of the youngest segments in America—with ten times as many college students as the national average—these neighborhoods feature low incomes and high concentrations of Hispanics and African-Americans.

53 Mobility Blues  
Low Income, Younger w/o Kids
Mobility Blues is a segment of young singles in working-class neighborhoods in America’s satellite cities. Ethnically diverse and young, these transient Americans tend to have modest lifestyles due to their lower-income blue-collar jobs. Surveys show they excel in going to movies, playing basketball, and shooting pool.

60 Park Bench Seniors  
Low Income, Older Mostly w/o 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. Theirs is one of the top-ranked segments for TV viewing, especially daytime soaps and game shows.

62 Hometown Retired  
Low Income, Mature Mostly w/o Kids
With three-quarters of all residents over 65 years old, Hometown Retired is one of the oldest segments. These racially diverse seniors tend to live in aging homes—half were built before 1958—and typically get by on social security and pensions. Because most never made it beyond high school and spent their working lives at blue-collar jobs, their retirements are extremely modest.
The small-city cousins of inner-city districts, Family Thrifts contain young, ethnically diverse parents who have lots of children and work entry-level service jobs. In these apartment-filled neighborhoods, visitors find the streets jam-packed with babies and toddlers, tricycles and basketball hoops, Daewoos and Hyundais.

Lower-Mid   Age <45   White, Black, Hispanic
T1: Landed Gentry

Widely scattered throughout the nation, the five segments in the Landed Gentry social group consist of wealthy Americans who migrated to the smaller boomtowns beyond the nation’s beltways. Many of the households contain Boomer families and couples with college degrees, expansive homes, and professional jobs—they’re twice as likely as average Americans to telecommute. 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.

05 Country Squires   Upscale, Middle Age w/ Kids
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. Country Squires enjoy country club sports like golf, tennis, and swimming as well as skiing, boating, and biking.

Upscale Age 35-54 Mostly White

09 Big Fish, Small Pond   Upscale, Older w/o Kids
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.

Upscale Age 45-64 Mostly White

11 God’s Country   Upscale, Middle Age w/ Kids
When city dwellers and suburbanites began moving to the country in the 1970s, God’s Country emerged as the most affluent of the nation’s exurban lifestyles. Today, wealthier communities exist in the hinterlands, but God’s Country remains a haven for upscale couples in spacious homes. Typically college-educated Baby Boomers, these Americans try to maintain a balanced lifestyle between high-power jobs and laid-back leisure.

Upscale Age 35-54 Mostly White

20 Fast-Track Families   Upscale, Middle Age w/ Kids
With their upscale incomes, numerous children, and spacious homes, Fast-Track Families are in their prime acquisition years. These middle-aged parents have the disposable income and educated sensibility to want the best for their children. They buy the latest technology with impunity: new computers, DVD players, home theater systems, and video games. They take advantage of their rustic locales by camping, boating, and fishing.

Upscale Age 35-54 Mostly White
There’s a laid-back atmosphere in Country Casuals, a collection of middle-aged, upper-middle-class households that have started to empty-nest. Most households boast two earners who have well-paying blue- or white-collar jobs or own small businesses. Today these Baby-Boom couples have the disposable income to enjoy traveling, owning timeshares, and going out to eat.
T2: Country Comfort

The five segments in Country Comfort are filled with predominantly white, upper-middle-class homeowners. In their placid towns and scenic bedroom communities, these Americans tend to be married, mostly between the ages of 25 and 54, with or without children. They enjoy comfortable upscale lifestyles, exhibiting high indices for barbecuing, bar-hopping, and playing golf as well as home-based activities such as gardening, woodworking, and crafts. Reflecting their rural, family environment, they prefer trucks, SUVs, and minivans to cars.

### 23 Greenbelt Sports
*Upper-Mid, Middle Age w/o Kids*

A segment of upper-middle-class exurban couples, Greenbelt Sports is known for its active lifestyle. Most of these middle-aged residents are married, college-educated, and own new homes. And few segments have higher rates for pursuing outdoor activities such as skiing, canoeing, backpacking, boating, and mountain biking.

Upper-Mid | Age 35-54 | Mostly White

### 28 Traditional Times
*Upper-Mid, Older w/o Kids*

Traditional Times is the kind of lifestyle where small-town couples nearing retirement are beginning to enjoy their first empty-nest years. Typically in their fifties and sixties, these upper-middle-class Americans pursue a kind of granola-and-grits lifestyle. On their coffee tables are magazines with titles ranging from *Country Living* and *Country Home* to *Gourmet* and *Forbes*. But they’re big travelers, especially in recreational vehicles and campers.

Upper-Mid | Age 55+ | Mostly White

### 32 New Homesteaders
*Upper-Mid, Younger w/ Kids*

Young, upper-middle-class families seeking to escape suburban sprawl find refuge in New Homesteaders, a collection of small rustic townships filled with new ranches and Cape Cods. With decent-paying jobs in white-collar industries, these dual-income couples have fashioned comfortable, child-centered lifestyles; their driveways are filled with campers and powerboats, their family rooms with PlayStations and Game Boys.

Upper-Mid | Age 25-44 | Mostly White

### 33 Big Sky Families
*Upper-Mid, Younger w/ Kids*

Scattered in placid towns across the American heartland, Big Sky Families is a segment of younger rural families who have turned high school educations and blue-collar jobs into busy, upper-middle-class lifestyles. Residents enjoy baseball, basketball, and volleyball, as well as fishing, hunting, and horseback riding. To entertain their sprawling families, they buy virtually every piece of sporting equipment on the market.

Upper-Mid | Age 25-44 | Mostly White
Mayberry-ville

Like the old Andy Griffith Show set in a quaint picturesque berg, Mayberry-ville harks back to an old-fashioned way of life. In these small towns, upper-middle-class couples like to fish and hunt during the day, and stay home and watch TV at night. With lucrative blue-collar jobs and moderately priced housing, residents use their discretionary cash to purchase boats, campers, motorcycles, and pickup trucks.

Upper-Mid Age 35-54 Mostly White
## T3: Middle America

The six segments in Middle America are filled with lower-middle-class homeowners living in small towns and remote exurbs. Typically found in scenic settings throughout the nation’s heartland, Middle Americans tend to be white, high school educated, living as couples or larger families, and ranging in age from under 25 to over 65. 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.

### 38 Simple Pleasures  
**Lower-Mid, Mature Mostly w/o Kids**

With more than two-thirds 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. And a disproportionate number served in the military, so no segment has more residents who are members of veterans clubs.

<table>
<thead>
<tr>
<th>Lower-Mid</th>
<th>Age 65+</th>
<th>Mostly White</th>
</tr>
</thead>
</table>

### 42 Red, White & Blues  
**Lower-Mid, Middle Age w/o Kids**

The residents of Red, White & Blues typically live in exurban towns rapidly morphing into bedroom suburbs. Their streets feature new fast-food restaurants, and locals have recently celebrated the arrival of chains like Wal-Mart, Radio Shack, and Payless Shoes. Middle-aged, high school educated, and lower-middle class, these folks tend to have solid, blue-collar jobs in manufacturing, milling, and construction.

<table>
<thead>
<tr>
<th>Lower-Mid</th>
<th>Age 35-54</th>
<th>Mostly White</th>
</tr>
</thead>
</table>

### 43 Heartlanders  
**Lower-Mid, Older Mostly w/o Kids**

America was once a land of small working-class towns, which can still be found today among Heartlanders. This widespread segment consists of middle-aged couples with working-class jobs 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.

<table>
<thead>
<tr>
<th>Lower-Mid</th>
<th>Age 45-64</th>
<th>Mostly White</th>
</tr>
</thead>
</table>

### 45 Blue Highways  
**Lower-Mid, Middle Age w/o Kids**

On maps, blue highways are often two-lane roads that wind through remote stretches of the American landscape. Among lifestyles, Blue Highways is the standout for lower-middle-class residents who live in isolated towns and farmsteads. Here, Boomer men like to hunt and fish; the women enjoy sewing and crafts, and everyone looks forward to going out to a country music concert.

<table>
<thead>
<tr>
<th>Lower-Mid</th>
<th>Age 35-54</th>
<th>Mostly White</th>
</tr>
</thead>
</table>
50 Kid Country, USA  
Lower-Mid, Younge, w/ Kids

Widely scattered throughout the nation’s heartland, Kid Country, USA is a segment dominated by large families living in small towns. Predominantly white, with an above-average concentration of Hispanics, these young, working-class households include homeowners, renters, and military personnel living in base housing; about 20 percent of residents own mobile homes.

Lower-Mid  Age 25-44  White, Black, Hispanic

51 Shotguns & Pickups  
Lower-Mid, Younger w/ Kids

The segment known as Shotguns & Pickups came by its moniker honestly: it scores near the top of all lifestyles for owning hunting rifles and pickup trucks. These Americans tend to be young, lower-middle-class large families—more than half have two or more kids—living in small homes and manufactured housing. Nearly a third of residents live in mobile homes, more than anywhere else in the nation.

Lower-Mid  Age 25-44  Mostly White
### T4: Rustic Living

The six segments in Rustic America represent the nation’s most isolated towns and rural villages. As a group, T4 residents have relatively modest incomes, low education levels, 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.

### Tables

<table>
<thead>
<tr>
<th>Segment</th>
<th>Description</th>
<th>Demographics</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>48 Young &amp; Rustic</strong></td>
<td>Lower-Mid, Younger w/o Kids</td>
<td>Age &lt;55, White, Black, Mix</td>
</tr>
<tr>
<td>Like the soap opera that inspired its nickname, Young &amp; Rustic is composed of young, restless singles. Unlike the glitzy soap denizens, however, these folks tend to be lower income, high school-educated and live in tiny apartments in the nation’s exurban towns. With their service industry jobs and modest incomes, these folks still try to fashion fast-paced lifestyles centered on sports, cars, and dating.</td>
<td></td>
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</tr>
</tbody>
</table>

| **55 Golden Ponds** | Downsise, Mature Mostly w/o Kids | Age 65+, Mostly White |
| Golden Ponds is mostly a retirement lifestyle, dominated by downscale singles and couples over 65 years old. Found in small bucolic towns around the country, these high school-educated seniors live in small apartments on less than $30,000 a year; one in five resides in a nursing home. For these elderly residents, daily life is often a succession of sedentary activities such as reading, watching TV, playing bingo, and doing craft projects. |

| **56 Crossroads Villagers** | Downsise, Middle Age w/o Kids | Age 35-54, White, Black, Mix |
| With a population of middle-aged, blue-collar couples and singles, Crossroads Villagers is a classic rural lifestyle. Residents are high school-educated, with downscale incomes and modest housing; one-quarter live in mobile homes. And there’s an air of self-reliance in these households as Crossroads Villagers help put food on the table through fishing, gardening, and hunting. |

<p>| <strong>57 Old Milltowns</strong> | Downsise, Mature Mostly w/o Kids | Age 65+, White, Black, Mix |
| America’s once-thriving mining and manufacturing towns have aged—as have the residents in Old Milltowns communities. Today, the majority of residents are retired singles and couples, living on downscale incomes in pre-1960 homes and apartments. For leisure, they enjoy gardening, sewing, socializing at veterans clubs, or eating out at casual restaurants. |</p>
<table>
<thead>
<tr>
<th>Analysis</th>
<th>Demographics</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>58 Back Country Folks</strong></td>
<td>Low Income, Mature Mostly w/o Kids</td>
</tr>
<tr>
<td>Strewn among remote farm communities across the nation, Back Country</td>
<td>Age 65+</td>
</tr>
<tr>
<td>Folks are a long way away from economic paradise. The residents tend</td>
<td>White, Black, Mix</td>
</tr>
<tr>
<td>to be poor, over 65 years old, and living in older, modest-sized homes</td>
<td></td>
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<tr>
<td>and manufactured housing. Typically, life in this segment is a throwback</td>
<td></td>
</tr>
<tr>
<td>to an earlier era when farming dominated the American landscape.</td>
<td></td>
</tr>
<tr>
<td><strong>64 Bedrock America</strong></td>
<td>Low Income, Younger w/ Kids</td>
</tr>
<tr>
<td>Bedrock America consists of young, economically challenged families in</td>
<td>Age &lt;45</td>
</tr>
<tr>
<td>small, isolated towns located throughout the nation’s heartland. With</td>
<td>White, Black, Hispanic</td>
</tr>
<tr>
<td>modest educations, sprawling families, and blue-collar jobs, many of</td>
<td></td>
</tr>
<tr>
<td>these residents struggle to make ends meet. One quarter live in mobile</td>
<td></td>
</tr>
<tr>
<td>homes. One in three haven’t finished high school. Rich in scenery,</td>
<td></td>
</tr>
<tr>
<td>Bedrock America is a haven for fishing, hunting, hiking, and camping.</td>
<td></td>
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</tbody>
</table>
PRIZM NE’s lifestage classifications provide a different way to look at groups of PRIZM NE segments. While social groups are based on both affluence and the Claritas Urbancity measure, lifestage groups account for affluence and a combination of householder age and kids still living at home.

Within three lifestage classes—Younger Years, Family Life, and Mature Years—the 66 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

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 *Blue Blood Estates, Country Squires, and Winner’s Circle*.

**Younger Years**

The first class, *Younger Years*, consists of 22 segments in three lifestage groups where singles and couples are typically under 45 years old and child-free: residents may be too young to have kids or are approaching middle age and have chosen not to have them.

**Y1: Midlife Success**

The eight 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 white, 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 suburban and exurban communities, and consumers here are big fans of the latest technology, financial products, aerobic exercise, and travel.

```
03 Movers & Shakers
08 Executive Suites
11 God’s Country
12 Brite Lites, Li’l City
19 Home Sweet Home
25 Country Casuals
30 Suburban Sprawl
37 Mayberry-ville
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**Y2: Young Achievers**

Young, hip singles are the prime residents of *Young Achievers*, a lifestage group of twentysomethings who’ve recently settled in metro neighborhoods. Their incomes range from working-class to well-to-do, but most residents are still renting apartments in cities or close-in suburbs. These seven segments contain a high percentage of Asian singles, and there’s a decidedly progressive sensibility in their tastes as reflected in the group’s liberal politics, alternative music, and lively nightlife. *Young Achiever* segments are twice as likely as the general population to include college students living in group quarters.

```
04 Young Digerati
16 Bohemian Mix
22 Young Influentials
23 Greenbelt Sports
24 Up-and-Comers
31 Urban Achievers
35 Boomtown Singles
```
Y3: Striving Singles

The seven segments in *Striving Singles* make up the most downscale of the *Younger Years* class. Centered in exurban towns and satellite cities, these twentysomething singles typically have low incomes—often under $30,000 a year—from service jobs or part-time work they take on while going to college. Housing for this group consists of a mix of cheap apartment complexes, dormitories, and mobile homes. As consumers, the residents in these segments score high for outdoor sports, movies and music, fast food, and inexpensive cars.

42 Red, White & Blues
44 New Beginnings
45 Blue Highways
47 City Startups
48 Young & Rustic
53 Mobility Blues
56 Crossroad Villagers

Family Life

The presence of children is the defining characteristic of the segments in the Family Life class. Family Life is comprised of 20 segments in four Lifestage Groups, all of which have high indexes for middle-aged adults and children living at home.

F1: Accumulated Wealth

The three 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—the group’s median income is nearly six figures—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 Blue Blood Estates
05 Country Squires
06 Winner’s Circle
**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. Ethnically diverse, these households include an above-average number of Hispanic and Asian Americans. 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.

13  Upward Bound  
17  Beltway Boomers  
18  Kids & Cul-de-Sacs  
20  Fast-Track Families  
29  American Dreams

**F3: Mainstream Families**

*Mainstream Families* refers to a collection of seven segments of middle- and working-class child-filled households. While the age range of adults is broad—from 25 to 54—these are households with at least one child under 18 still at home. And residents in this exurban group share similar consumption patterns, living in modestly priced homes—including mobile homes—and ranking high for owning three or more cars. As consumers, Mainstream Families maintain lifestyles befitting large families in the nation’s small towns: lots of sports, electronic toys, groceries in bulk, and televised media.

32  New Homesteaders  
33  Big Sky Families  
34  White Picket Fences  
36  Blue-Chip Blues  
50  Kid Country, USA  
51  Shotguns & Pickups  
52  Suburban Pioneers  
54  Multi-Culti Mosaic

**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. Ethnically mixed, with a high percentage of African American, Asian, and Hispanic families, these segments also display geographic diversity—from inner cities to some of the most isolated communities in the nation. Most adults hold blue-collar and service jobs, earning wages that relegate their families to small, older apartments and mobile homes. And the 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.

63  Family Thrifts  
64  Bedrock America  
65  Big City Blues  
66  Low-Rise Living
Mature Years

The final class, *Mature Years*, comprises 24 segments in four lifestage groups, all with residents who tend to be over 45 years old and childless—segments with high rates for both 50-year-old residents and children under 18 are included in *Family Life*.

M1: Affluent Empty Nests

While those on the “MTV side” of fifty may debate their inclusion in this group, Americans in the *Mature Years* tend to be over 45 years old and living in houses that have empty-nested. The four wealthiest segments in this group are classified *Affluent Empty Nests*, and they feature upscale couples who are college educated, hold executive and professional positions and are over 45. While their neighborhoods are found across a variety of landscapes—from urban to small-town areas—they all share a propensity for living in 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
07 Money & Brains
09 Big Fish, Small Pond
10 Second City Elite

M2: Conservative Classics

College educated, over 55 years old and upper-middle-class, the six segments in *Conservative Classics* offer a portrait of quiet comfort. These childless singles and couples live in older suburban homes with two cars in the driveway and a wooden deck out back. 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 like the Olive Garden or Lone Star Steakhouse.

14 New Empty Nests
15 Pools & Patios
21 Gray Power
26 The Cosmopolitans
27 Middleburg Managers
28 Traditional Times
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 and white, 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.

38 Simple Pleasures
39 Domestic Duos
40 Close-In Couples
41 Sunset City Blues
43 Heartlanders
46 Old Glories
49 American Classics

M4 - Sustaining Seniors

Sustaining Seniors consists of nine segments filled with older, economically challenged Americans. Ethnically diverse and dispersed throughout the country, they all score high for having residents who are over 65 years old and household incomes under $30,000. 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.

55 Golden Ponds
57 Old Milltowns
58 Back Country Folks
59 Urban Elders
61 City Roots
60 Park Bench Seniors
62 Hometown Retired