
ACXIOM
Energy Consumer Dynamics Segmentation
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Energy Consumer Dynamics Segmentation

ENERGY CONSUMER DYNAMICS CLUSTER	MIX	SUMMARY CLUSTER DESCRIPTION
Payback Investors PI	9.1%	Mature families and couples with classic accumulated wealth and sustained financial investment. Strong energy capital commitment anchored by green affinity and overweight energy-related capital stock (housing, cars). Biased against new technology adoption.
Green Investors GI	13.4%	Upper income, middle-age families dominated by high-earners and growing new wealth. Strongest nucleus family demographics. Luxury capital consumption and green participation. High technology propensity. Heavy mix of self-directed investors and community/civic involvement.
Green Activists GA	6.0%	Mature households (empty nesters, career singles, and single parents) with strong green affinities and cause involvement. Positioned to engage given economic stability, discretionary time. Balance sheet wealth, but lower savings capacity or time horizon for investments. Not a technology early adopter.
Hands-On Believers HOB	9.1%	Blend of empty-nesters and larger families. Do-it-yourselfers. Discretionary time and spend to engage in new offers. No strong energy theses (investment, green or tech biases). Not a high consumer of comfort. Guarded capital deployment due to net worth, investment horizon and financial self-reliance.
Pragmatists P	7.7%	Savers, doers, tech adopters. Living the upper-middle class family life. Many in their core earning years, with dual incomes, or with the elder generation on board. Not the earliest of adopters, but will invest, participate and be hands-on. Median green affinity and comfort consumption.
Creatures of Comfort CC	5.4%	Healthy and stable upper-middle class earnings. Living relatively larger on those paychecks than any other cluster. Broad lifestyle diversity but with some tendency towards urban upscale and suburbanites "spending it on the kids". Biased against technology and green participation.
Show-Me Participants SMP	7.0%	Strong combination of green affinity and technology propensity. Only median income, wealth and stability. Younger mix of nucleus families, couples, singles. Stable up-and-comers living within their means. Good housing positions, horizons for long-term participation. Not high investment savvy.
First Costers FC	5.3%	Majority single-generation households that are aging-on but still working. Strong green propensities. Need to overcome affordability, economic stability and investment hurdles. Limited ability to engage when time or financial complexity is involved. Non-tech oriented. Very low comfort consumption.
Budget Watchers BW	6.5%	Consummate third quartile households. Not young, not single, not affluent, not desperate. No positive biases: very low green affinity, low comfort consumption, below median technology propensity. Largest share of "marketing" thin files leaving fewer targetable attributes.
Tech Frontiersmen TF	3.1%	Strong overweight on technology propensity. Higher relative savings and balance sheet growth potential, bolstered by modest net worth foundations. Comfort consumption only at median of population. Anchored in family growth mode, with significant investment horizon given family youth.
Living in the Now LN	6.1%	Largely young, urban, single, tech savvy and mobile population that is not yet anchored in long-term housing. Rising but early incomes, with progressive career development demonstration and upside. Not yet saving, but possess some level of economic stability. Overweight comfort and tech consumption.
Tech to Live TTL	7.8%	Younger, broke but most importantly technology connected. Almost half have no net worth. Bias is for cheaper vehicles and housing. Tech consumption negatively correlated with any "ability to pay" metric or wealth development prospects. Low functioning on almost all other energy-relevant propensities.
Unplugged U	13.5%	Large, diverse segment with an acute affordability barrier. Subsisting but with low economic stability. Minimal to negative savings capacity across all age groups. Housing levels and vehicle capital commitments slightly below economic peers. No targetable energy participation.

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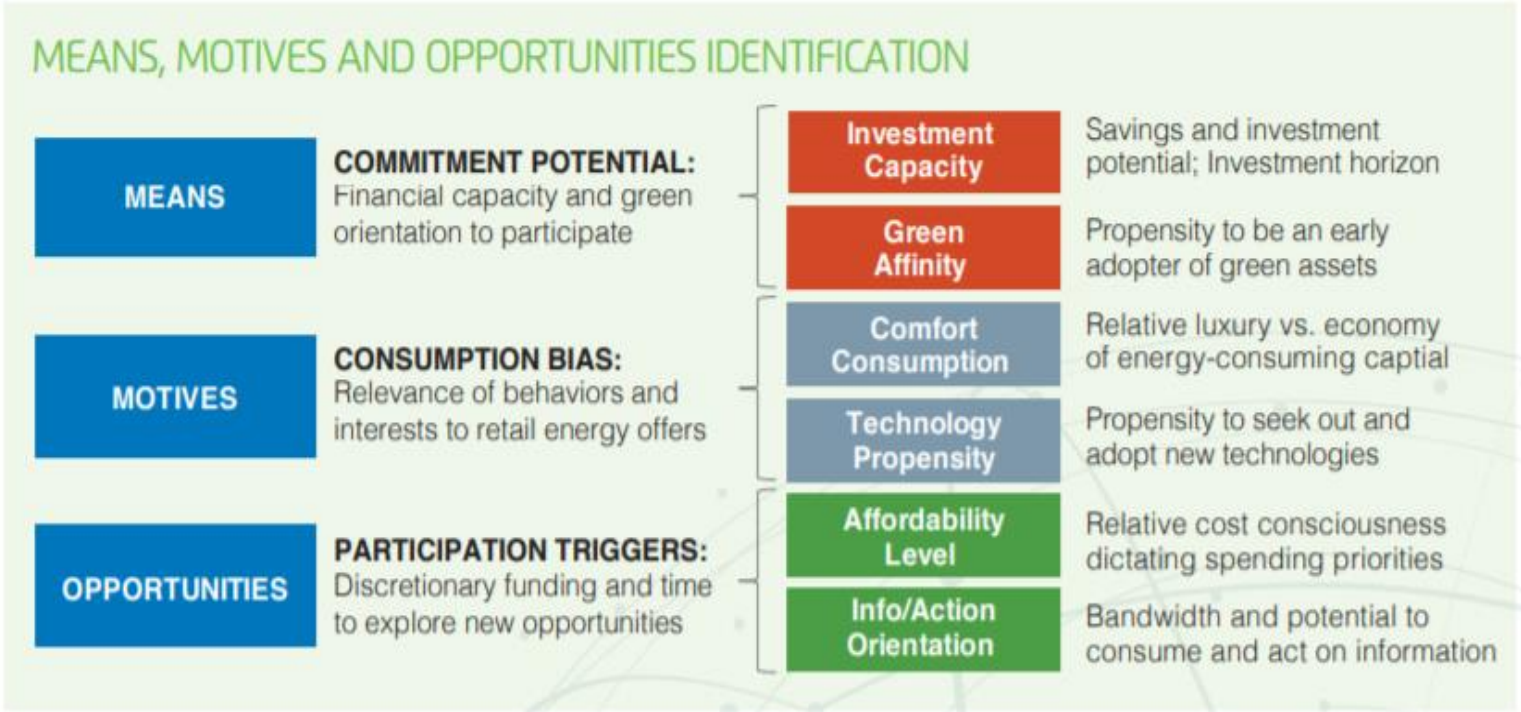
The table below illustrates how six underlying factors are used in combination to recognize consumers according to their means, motives and opportunities to be engaged energy consumers.



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Investment Capacity Dimension

The Investment Capacity Dimension focuses on the household's saving and investment potential. Elements such as Age, Net Worth, Likelihood to be an Investor, etc. defines a household's Investment Capacity. A household with a high score for this dimension would tend to be older, have higher level of disposable income and more likely to invest.

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Green Affinity Dimension

The Green Affinity Dimension is a combination of the household's electric car buying behavior ranking and other green-living related elements.

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Comfort Consumption Dimension

Households with a high Comfort Consumption score tend to spend more as compared with their peers (“peers”, meaning households with similar levels of estimated household income and/or net worth). Households with a low score are the people tend to spend less than their peers. A household can have a high Comfort Consumption score, even though their estimated household income is low.

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Technology Propensity Dimension

The Technology Propensity score is the likelihood of the household to seek out and adopt new technologies.

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Affordability Level Dimension

The Affordability Level Dimension uses a multivariate model that uses Net Worth, regionally-adjusted Discretionary Income and Economic Stability Indicator measures. This element provides a clear picture of household financial cushion and ability to afford spending.

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Info/Action Oriented Dimension

Info/Action Oriented Dimension uses data such as the Number of People in the Household, Home Improvement Do-It-Yourself and Economic Stability Indicator to score household records. A household with a high score for dimension has a high potential to consume and act on information.

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Dimension Scoring Logic and Defaulting

Each record receives a “score” of 1 through 6 for each of the six Dimensions (“1”= Low Tendency, “6”=High Tendency)

Each record also is appended with an Indicator of “1” or “0”, for each of the six Dimensions.
- An Indicator of “0” means we had enough data on that particular consumer to calculate a score for the Dimension.
- An Indicator of “1” is appended when we do not have enough data used by the model to score that individual consumer record, so the score appended for this Dimension on this record has been defaulted to the mean.

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