

Life stage segmentation system

PersonicX® Cluster Perspectives

ACXIOM®



ORDER OF CONTENTS

INTRODUCTION

PersoniX Classic Cluster Quick Reference (organized by life stage group)

PersoniX Classic Cluster Quick Reference (organized by cluster code)

PERSONICX CLASSIC GROUP/CLUSTER PERSPECTIVES

01Y BEGINNINGS

Cluster 39	Early Parents
Cluster 45	First Digs
Cluster 57	Collegiate Crowd
Cluster 58	Young Workboots
Cluster 67	Rolling Stones

02Y TAKING HOLD

Cluster 18	Married Sophisticates
Cluster 21	Children First
Cluster 24	Career Building
Cluster 30	Spouses & Houses

03X TRANSITION TIME

Cluster 34	Outward Bound
Cluster 41	Truckin' & Stylin'
Cluster 46	Home Cooking

04X FLYING SOLO

Cluster 42	First Mortgage
Cluster 52	Resolute Renters
Cluster 59	Mobile Mixers

05X FAMILY FOCUSED

Cluster 37	Cartoons & Car pools
Cluster 62	Kids & Rent

06X MIXED SINGLES

Cluster 61	Urban Scramble
Cluster 69	Pennywise Mortgagees
Cluster 70	Resilient Renters

07X CASH & CAREERS

Cluster 06	Shooting Stars
Cluster 10	Hard Chargers
Cluster 20	Dynamic Duos
Cluster 26	Savvy Singles

08X JUMBO FAMILIES

Cluster 11	Kids & Clout
Cluster 12	Tots & Toys
Cluster 19	Country Comfort
Cluster 27	Soccer & SUVs

09B MIDDLING SINGLES

Cluster 29	City Mixers
Cluster 35	Solo and Stable
Cluster 56	Modest Wages

10B MIXED MIDDLERS

Cluster 47	Rural Parents
Cluster 53	Metro Parents
Cluster 60	Rural Rovers

11B FORTUNES & FAMILIES

Cluster 01	Summit Estates
Cluster 04	Skyboxes & Suburbans
Cluster 07	Lavish Lifestyles

12B FLUSH FAMILIES

Cluster 13	Solid Single Parents
Cluster 17	Apple Pie Families

13B TRUE BLUES

Cluster 38	Midtown Minivanners
Cluster 48	Farmland Families

14B OUR TURN

Cluster 16	Country Single
Cluster 22	Fun & Games
Cluster 31	Mid Americana
Cluster 32	Metro Mix
Cluster 33	Urban Tenants

15M MATURE WEALTH

Cluster 02	Established Elite
Cluster 03	Corporate Clout

16M AGING UPSCALE

Cluster 14	Career-Centered Singles
Cluster 15	Country Ways
Cluster 23	Acred Couples

17M MODEST MEANS

Cluster 43	Work & Causes
Cluster 44	Community Singles
Cluster 55	Humble Homes
Cluster 63	Downtown Dwellers
Cluster 68	Pennywise Proprietors

18M MATURE RUSTICS

Cluster 40	The Great Outdoors
Cluster 50	Rural Retirement
Cluster 54	Still Truckin'

19M GOLDEN YEARS

Cluster 05	Sitting Pretty
Cluster 08	Full Steaming
Cluster 09	Platinum Oldies

20S ACTIVE ELDERS

Cluster 25	Clubs & Causes
Cluster 28	Suburban Seniors
Cluster 36	Raisin' Grandkids

21S LEISURE BUFFS

Cluster 49	Devoted Duos
Cluster 51	Family Matters
Cluster 64	Rural Everlasting
Cluster 65	Thrifty Elders
Cluster 66	Timeless Elders

GROUPINGS OF PERSONICX CLASSIC PERSPECTIVES

INSURANCE

- Group 01C Secured Prosperity
- Group 02C Stable Singles
- Group 03C Single Opportunities
- Group 04C Pennywise Homeowners
- Group 05C Parenting Priorities
- Group 06U Comfortable Renters
- Group 07C Retirement Requirements
- Group 08O Prosperous Families
- Group 09O Comfortable Empty Nesters
- Group 10R Modest Maturity
- Group 11R Modest Country
- Group 12O Aspiring Affluence
- Group 13C Pennywise Renters

FINANCIAL SERVICES

- Group 01C Urban Investors
- Group 02O Suburban Investors
- Group 03O Cautious Planners
- Group 04C Safety First
- Group 05O Savvy Investors
- Group 06R Country Caution
- Group 07U New Market Singles
- Group 08C Cash and Carry Urbanites
- Group 09C Cash and Carry Suburbanites
- Group 10R Rural Security
- Group 11C Getting Started
- Group 12C Financially Challenged

METHODOLOGY

PERSONICX CLASSIC CLUSTER PERSPECTIVES BOOK

Purpose

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

What is PersonicX?

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

The significance of life stage

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

In this book

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

PersonicX Life Stage groups

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



PersonicX Classic clusters

All of the 70 PersonicX Classic clusters have two pages of information detailing each cluster's defining characteristics:

- A summary description of the cluster
- An overview of current consumer behaviors across a handful of categories, provided by the nationally syndicated consumer survey of GfK MRI (MRI)
- Common cultural experiences from "When they grew up..." that help shape consumers' attitudes and behaviors
- A map illustrating the broad geographic distribution of the clusters
- Detailed demographic breakouts across multiple categories

PersonicX Insurance and Financial Services Groups of PersonicX Classic

At the end of this book, a summary description for each of the 12 Financial Services Groups and 13 Insurance Groups are provided. These were created by evaluating the general characteristics of all PersonicX Classic clusters that fall into each of the industry-specific groups with an overview of current consumer behaviors across a handful of categories, provided by the nationally syndicated consumer survey of GfK MRI (MRI).

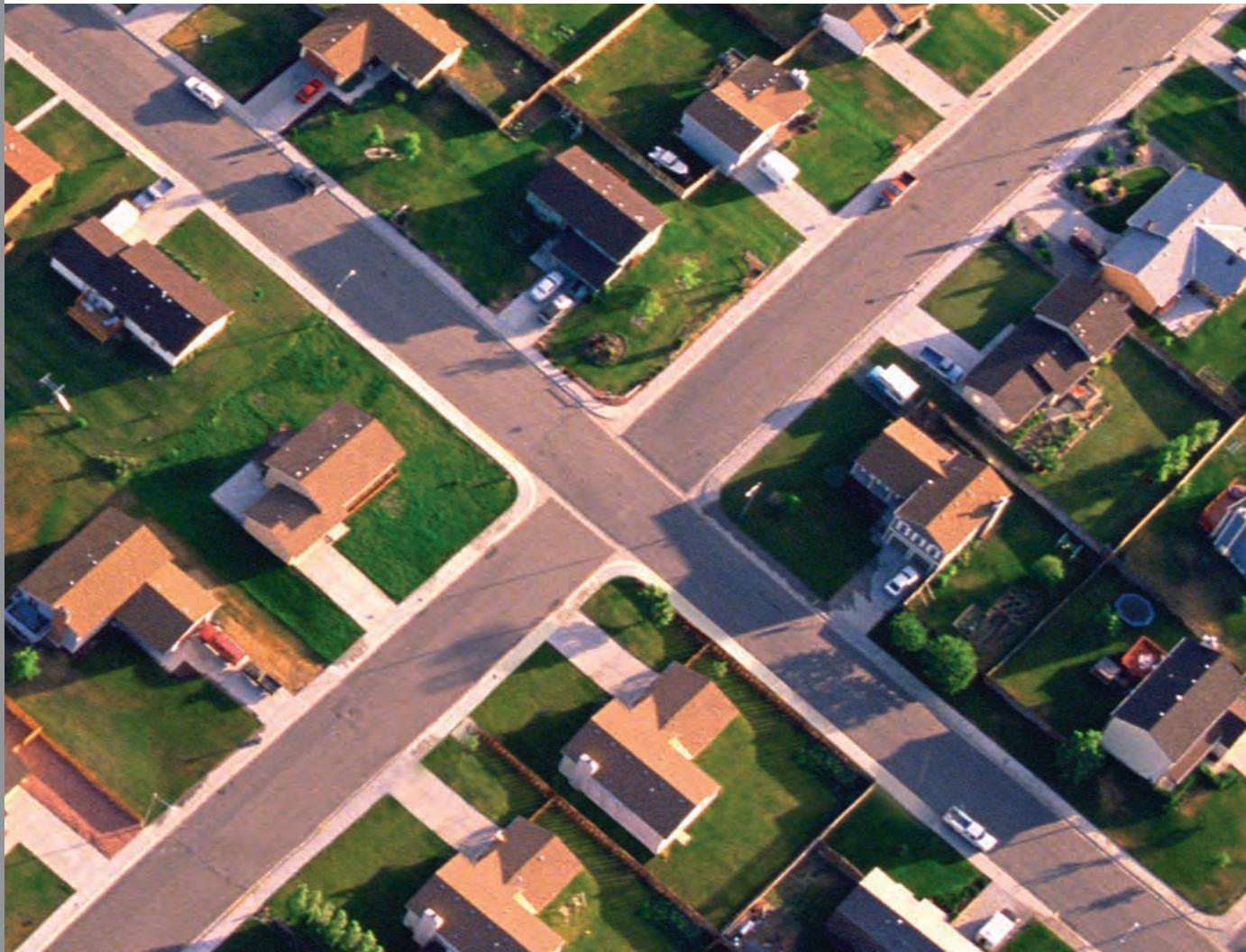
Built with InfoBase-X®

Because PersonicX Classic is built with InfoBase-X data, the cluster assignments are accurate and updated frequently to capture the dynamic migration of households as they move through different consumer life stages. This enables you to track life stage changes in the composition of a customer base while having confidence in cluster assignments.

Your Key to Success

PersonicX Classic and any of the groupings can be applied to customer data for quick, accurate analysis that is immediately actionable at the household level. It also provides a common framework to view customers across your product mix and across your organization. Through PersonicX VisionScape®, you can create reports, maps and detailed analyses from the convenience of your desktop, getting fast answers to some of your most difficult marketing questions, through leveraging the PersonicX segmentations as well as the syndicated data they are linked to. In addition to having your customer database enhanced with PersonicX Classic, life stage, insurance and financial services codes, you can also select prospect names by cluster from InfoBase-X Consumer List as well as eMail List. And, to execute on thoroughly coordinated contact strategies through PersonicX, online personalization by PersonicX cluster is available through Acxiom's breakthrough Relevance-X and Impact-X Site products. Improve your customers' experience through PersonicX and realize the return on marketing investment that is the hallmark of Acxiom's world-class segmentation system.

PersonicX® Classic Cluster Quick Reference Organized by Life Stage Group



See how Acxiom can work for you.
For more information, visit our website at
www.acxiom.com/personicx or call:
1.888.3ACXIOM



Acxiom Corporation practices responsible
environmental policies devoted to protecting the earth.

70 PersonicX Classic Clusters Organized by Life Stage Group

Cluster #	Group #	Group Name	Cluster Name	Age	Marital Status	Home Ownership	Kids	Income	Rank	Urbanicity	Rank	Net Worth	Rank
39	01Y	Beginnings	Early Parents	18-29	Single/Married	Renter/Owner	Kids; Age Mix	Low	60	City & Surrounds	30	<\$50K	59
45	01Y	Beginnings	First Digs	24-29	Single/Married	Renter	No Kids	Low Middle	54	City & Surrounds	29	<\$5K	67
57	01Y	Beginnings	Collegiate Crowd	18-23	Single	Renter	No Kids	Middle	36	City & Surrounds	36	<\$10K	64
58	01Y	Beginnings	Young Workboots	18-29	Single	Renter/Owner	No Kids	Low Middle	48	Rural	62	<\$10K	61
67	01Y	Beginnings	Rolling Stones	24-29	Single	Renter	No Kids	Lowest	67	City & Surrounds	18	<\$5K	65
18	02Y	Taking Hold	Married Sophisticates	30-35	Married	Owner	No Kids	Upper Middle	19	Suburbs & Towns	49	\$25K-\$499K	18
21	02Y	Taking Hold	Children First	18-29	Married/Single	Owner/Renter	Kids; Age Mix	Upper Middle	27	Suburbs & Towns	52	<\$500K	49
24	02Y	Taking Hold	Career Building	24-29	Single	Renter/Owner	No Kids	Upper Middle	23	City & Surrounds	38	<\$100K	56
30	02Y	Taking Hold	Spouses & Houses	24-29	Married	Owner	No Kids	Middle	31	Suburbs & Towns	42	\$25K-\$499K	35
34	03X	Transition Time	Outward Bound	30-45	Married	Owner	No Kids	Middle	33	Rural	67	<\$250K	44
41	03X	Transition Time	Truckin' & Stylin'	30-45	Single/Married	Owner/Renter	No Kids	Middle	39	Rural	60	<\$100K	58
46	03X	Transition Time	Home Cooking	30-45	Married	Owner	No Kids	Low Middle	53	City & Surrounds	31	<\$500K	41
42	04X	Flying Solo	First Mortgage	24-35	Single	Owner	No Kids	Low Middle	41	City & Surrounds	16	<\$500K	46
52	04X	Flying Solo	Resolute Renters	36-45	Single	Renter	No Kids	Low Middle	47	City & Surrounds	17	<\$5K	68
59	04X	Flying Solo	Mobile Mixers	30-35	Single	Renter	No Kids	Low	58	City & Surrounds	15	<\$5K	70
37	05X	Family Focused	Cartoons & Car pools	30-45	Married	Owner	Kids; Age Mix	Middle	43	City & Surrounds	20	<\$500K	47
62	05X	Family Focused	Kids & Rent	30-45	Single/Married	Renter	Kids; Age Mix	Low	62	City & Surrounds	10	<\$5K	62
61	06X	Mixed Singles	Urban Scramble	24-35	Single	Renter	No Kids	Low Middle	51	Downtown Metro	3	<\$10K	63
69	06X	Mixed Singles	Pennywise Mortgagees	30-45	Single	Owner	No Kids	Lowest	70	City & Surrounds	9	<\$250K	54
70	06X	Mixed Singles	Resilient Renters	36-45	Single/Married	Renter	No Kids	Lowest	68	City & Surrounds	14	<\$5K	69
06	07X	Cash & Careers	Shooting Stars	30-45	Married	Owner	No Kids	Wealthy	6	Suburbs & Towns	43	\$100K-\$499K	9
10	07X	Cash & Careers	Hard Chargers	30-45	Single	Owner	No Kids	Affluent	8	Suburbs & Towns	41	\$50K-\$499K	11
20	07X	Cash & Careers	Dynamic Duos	36-45	Married	Owner	No Kids	Upper Middle	20	Suburbs & Towns	48	\$25K-\$499K	19
26	07X	Cash & Careers	Savvy Singles	30-45	Single	Renter/Owner	No Kids	Upper Middle	26	City & Surrounds	23	<\$500K	50
11	08X	Jumbo Families	Kids & Clout	36-45	Married	Owner	School-age Kids	Affluent	9	Suburbs & Towns	44	\$50K-\$499K	12
12	08X	Jumbo Families	Tots & Toys	30-45	Married	Owner	Toddlers/Preschool	Affluent	10	City & Surrounds	28	\$5K-\$499K	29
19	08X	Jumbo Families	Country Comfort	36-55	Married	Owner	Kids; Age Mix	Upper Middle	16	Rural	59	\$25K-\$499K	33
27	08X	Jumbo Families	Soccer & SUVs	30-45	Married	Owner	School-age Kids	Upper Middle	29	Suburbs & Towns	39	\$5K-\$499K	37
29	09B	Middling Singles	City Mixers	36-45	Single	Owner/Renter	No Kids	Upper Middle	28	Downtown Metro	1	<\$999K	17
35	09B	Middling Singles	Solo and Stable	36-45	Single	Owner	No Kids	Middle	37	City & Surrounds	19	<\$500K	40
56	09B	Middling Singles	Modest Wages	30-45	Single	Owner	No Kids	Low	61	City & Surrounds	22	<\$500K	43
47	10B	Mixed Middlers	Rural Parents	36-55	Single	Owner/Renter	School-age Kids	Middle	38	Rural	64	<\$250K	52
53	10B	Mixed Middlers	Metro Parents	36-55	Single	Owner	School-age Kids	Low Middle	52	Downtown Metro	6	<\$500K	48
60	10B	Mixed Middlers	Rural Rovers	30-55	Single	Renter	No Kids	Low Middle	40	Rural	61	<\$25K	66
01	11B	Fortunes & Families	Summit Estates	36-55	Married	Owner	School-age Kids	Wealthy	1	City & Surrounds	35	\$2MM+	1
04	11B	Fortunes & Families	Skyboxes & Suburbans	36-65	Married	Owner	School-age Kids	Wealthy	4	Suburbs & Towns	51	\$1MM-\$2MM	4
07	11B	Fortunes & Families	Lavish Lifestyles	36-55	Married	Owner	School-age Kids	Wealthy	5	Suburbs & Towns	57	\$100K-\$499K	10
13	12B	Flush Families	Solid Single Parents	36-55	Single	Owner/Renter	Kids; Age Mix	Affluent	14	City & Surrounds	21	\$25K-\$499K	22
17	12B	Flush Families	Apple Pie Families	46-65	Married	Owner	School-age Kids	Upper Middle	15	City & Surrounds	32	\$25K-\$999K	15
38	13B	True Blues	Midtown Minivanners	46-65	Married	Owner	School-age Kids	Low Middle	49	City & Surrounds	13	<\$500K	38
48	13B	True Blues	Farmland Families	36-55	Married	Owner	School-age Kids	Low Middle	50	Rural	66	<\$250K	53
16	14B	Our Turn	Country Single	36-65	Single	Owner	No Kids	Upper Middle	18	Rural	65	\$25K-\$499K	21
22	14B	Our Turn	Fun & Games	46-55	Married	Owner	No Kids	Upper Middle	17	Suburbs & Towns	53	\$25K-\$499K	23
31	14B	Our Turn	Mid Americana	46-65	Married	Owner	No Kids	Middle	34	Suburbs & Towns	46	\$25K-\$999K	13
32	14B	Our Turn	Metro Mix	46-65	Married/Single	Owner	No Kids	Middle	32	Downtown Metro	2	\$100K-\$999K	8
33	14B	Our Turn	Urban Tenants	46-65	Single/Married	Renter	No Kids	Middle	30	Downtown Metro	4	<\$100K	57
02	15M	Mature Wealth	Established Elite	46-65	Married/Single	Owner	No Kids	Wealthy	2	City & Surrounds	12	\$2MM+	2
03	15M	Mature Wealth	Corporate Clout	46-65	Married	Owner	No Kids	Wealthy	3	City & Surrounds	33	\$1MM-\$2MM	3
14	16M	Aging Upscale	Career Centered Singles	46-65	Single	Owner	No Kids	Affluent	12	City & Surrounds	37	\$25K-\$499K	20
15	16M	Aging Upscale	Country Ways	46-65	Married	Owner	No Kids	Affluent	11	Rural	70	\$25K-\$999K	16
23	16M	Aging Upscale	Acred Couples	56-65	Married	Owner	No Kids	Upper Middle	21	Suburbs & Towns	55	\$25K-\$499K	32
43	17M	Modest Means	Work & Causes	46-55	Single	Owner	No Kids	Low Middle	44	City & Surrounds	26	\$10K-\$499K	45
44	17M	Modest Means	Community Singles	56-65	Single	Owner	No Kids	Low Middle	46	City & Surrounds	25	\$10K-\$999K	26
55	17M	Modest Means	Humble Homes	46-65	Married	Owner	No Kids	Low	59	Suburbs & Towns	50	<\$500K	36
63	17M	Modest Means	Downtown Dwellers	46-65	Single	Renter	No Kids	Low	64	Downtown Metro	5	<\$10K	60
68	17M	Modest Means	Pennywise Proprietors	46-65	Single	Owner	No Kids	Lowest	69	Downtown Metro	7	<\$999K	27
40	18M	Mature Rustics	The Great Outdoors	46-65	Married	Owner	No Kids	Low Middle	45	Rural	68	\$10K-\$999K	31
50	18M	Mature Rustics	Rural Retirement	66+	Married	Owner	No Kids	Low Middle	42	Rural	69	\$10K-\$999K	28
54	18M	Mature Rustics	Still Truckin'	46-65	Single	Owner	No Kids	Low Middle	57	Rural	63	\$10K-\$999K	34
05	19M	Golden Years	Sitting Pretty	46-55	Married	Owner	No Kids	Wealthy	7	Suburbs & Towns	56	\$100K-\$999K	7
08	19M	Golden Years	Full Steaming	56-65	Married/Single	Owner	No Kids	Affluent	13	Suburbs & Towns	47	\$500K-\$999K	6
09	19M	Golden Years	Platinum Oldies	66+	Married/Single	Owner	No Kids	Upper Middle	24	City & Surrounds	11	\$500K-\$999K	5
25	20S	Active Elders	Clubs & Causes	66-75	Married/Single	Owner	No Kids	Upper Middle	22	Suburbs & Towns	54	\$25K-\$499K	25
28	20S	Active Elders											

PersonicX® Classic Cluster Quick Reference

Organized by Cluster Code



See how Acxiom can work for you.
For more information, visit our website at
www.acxiom.com/personicx or call:

1.888.3ACXIOM



Acxiom Corporation practices responsible
environmental policies devoted to protecting the earth.

70 PersonicX Classic Clusters Organized by Cluster Code

Cluster #	Group #	Group Name	Cluster Name	Age	Marital Status	Home Ownership	Kids	Income	Rank	Urbanicity	Rank	Net Worth	Rank
01	11B	Fortunes & Families	Summit Estates	36-55	Married	Owner	School-age Kids	Wealthy	1	City & Surrounds	35	\$2MM+	1
02	15M	Mature Wealth	Established Elite	46-65	Married/Single	Owner	No Kids	Wealthy	2	City & Surrounds	12	\$2MM+	2
03	15M	Mature Wealth	Corporate Clout	46-65	Married	Owner	No Kids	Wealthy	3	City & Surrounds	33	\$1MM-\$2MM	3
04	11B	Fortunes & Families	Skyboxes & Suburbans	36-65	Married	Owner	School-age Kids	Wealthy	4	Suburbs & Towns	51	\$1MM-\$2MM	4
05	19M	Golden Years	Sitting Pretty	46-55	Married	Owner	No Kids	Wealthy	7	Suburbs & Towns	56	\$100K-\$999K	7
06	07X	Cash & Careers	Shooting Stars	30-45	Married	Owner	No Kids	Wealthy	6	Suburbs & Towns	43	\$100K-\$499K	9
07	11B	Fortunes & Families	Lavish Lifestyles	36-55	Married	Owner	School-age Kids	Wealthy	5	Suburbs & Towns	57	\$100K-\$499K	10
08	19M	Golden Years	Full Steaming	56-65	Married/Single	Owner	No Kids	Affluent	13	Suburbs & Towns	47	\$500K-\$999K	6
09	19M	Golden Years	Platinum Oldies	66+	Married/Single	Owner	No Kids	Upper Middle	24	City & Surrounds	11	\$500K-\$999K	5
10	07X	Cash & Careers	Hard Chargers	30-45	Single	Owner	No Kids	Affluent	8	Suburbs & Towns	41	\$50K-\$499K	11
11	08X	Jumbo Families	Kids & Clout	36-45	Married	Owner	School-age Kids	Affluent	9	Suburbs & Towns	44	\$50K-\$499K	12
12	08X	Jumbo Families	Tots & Toys	30-45	Married	Owner	Toddlers/Preschool	Affluent	10	City & Surrounds	28	\$5K-\$499K	29
13	12B	Flush Families	Solid Single Parents	36-55	Single	Owner/Renter	Kids; Age Mix	Affluent	14	City & Surrounds	21	\$25K-\$499K	22
14	16M	Aging Upscale	Career Centered Singles	46-65	Single	Owner	No Kids	Affluent	12	City & Surrounds	37	\$25K-\$499K	20
15	16M	Aging Upscale	Country Ways	46-65	Married	Owner	No Kids	Affluent	11	Rural	70	\$25K-\$999K	16
16	14B	Our Turn	Country Single	36-65	Single	Owner	No Kids	Upper Middle	18	Rural	65	\$25K-\$499K	21
17	12B	Flush Families	Apple Pie Families	46-65	Married	Owner	School-age Kids	Upper Middle	15	City & Surrounds	32	\$25K-\$999K	15
18	02Y	Taking Hold	Married Sophisticates	30-35	Married	Owner	No Kids	Upper Middle	19	Suburbs & Towns	49	\$25K-\$499K	18
19	08X	Jumbo Families	Country Comfort	36-55	Married	Owner	Kids; Age Mix	Upper Middle	16	Rural	59	\$25K-\$499K	33
20	07X	Cash & Careers	Dynamic Duos	36-45	Married	Owner	No Kids	Upper Middle	20	Suburbs & Towns	48	\$25K-\$499K	19
21	02Y	Taking Hold	Children First	18-29	Married/Single	Owner/Renter	Kids; Age Mix	Upper Middle	27	Suburbs & Towns	52	<\$500K	49
22	14B	Our Turn	Fun & Games	46-55	Married	Owner	No Kids	Upper Middle	17	Suburbs & Towns	53	\$25K-\$499K	23
23	16M	Aging Upscale	Acred Couples	56-65	Married	Owner	No Kids	Upper Middle	21	Suburbs & Towns	55	\$25K-\$499K	32
24	02Y	Taking Hold	Career Building	24-29	Single	Renter/Owner	No Kids	Upper Middle	23	City & Surrounds	38	<\$100K	56
25	20S	Active Elders	Clubs & Causes	66-75	Married/Single	Owner	No Kids	Upper Middle	22	Suburbs & Towns	54	\$25K-\$499K	25
26	07X	Cash & Careers	Savy Singles	30-45	Single	Renter/Owner	No Kids	Upper Middle	26	City & Surrounds	23	<\$500K	50
27	08X	Jumbo Families	Soccer & SUVs	30-45	Married	Owner	School-age Kids	Upper Middle	29	Suburbs & Towns	39	\$5K-\$499K	37
28	20S	Active Elders	Suburban Seniors	76+	Married/Single	Owner	No Kids	Upper Middle	25	City & Surrounds	34	\$25K-\$499K	24
29	09B	Middling Singles	City Mixers	36-45	Single	Owner/Renter	No Kids	Upper Middle	28	Downtown Metro	1	<\$999K	17
30	02Y	Taking Hold	Spouses & Houses	24-29	Married	Owner	No Kids	Middle	31	Suburbs & Towns	42	\$25K-\$499K	35
31	14B	Our Turn	Mid Americana	46-65	Married	Owner	No Kids	Middle	34	Suburbs & Towns	46	\$25K-\$999K	13
32	14B	Our Turn	Metro Mix	46-65	Married/Single	Owner	No Kids	Middle	32	Downtown Metro	2	\$100K-\$999K	8
33	14B	Our Turn	Urban Tenants	46-65	Single/Married	Renter	No Kids	Middle	30	Downtown Metro	4	<\$100K	57
34	03X	Transition Time	Outward Bound	30-45	Married	Owner	No Kids	Middle	33	Rural	67	<\$250K	44
35	09B	Middling Singles	Solo and Stable	36-45	Single	Owner	No Kids	Middle	37	City & Surrounds	19	<\$500K	40
36	20S	Active Elders	Raisin' Grandkids	66+	Married/Single	Owner	Kids; Age Mix	Middle	35	City & Surrounds	24	\$10K-\$999K	14
37	05X	Family Focused	Cartoons & Carpools	30-45	Married	Owner	Kids; Age Mix	Middle	43	City & Surrounds	20	<\$500K	47
38	13B	True Blues	Midtown Minivanners	46-65	Married	Owner	School-age Kids	Low Middle	49	City & Surrounds	13	<\$500K	38
39	01Y	Beginnings	Early Parents	18-29	Single/Married	Renter/Owner	Kids; Age Mix	Low	60	City & Surrounds	30	<\$50K	59
40	18M	Mature Rustics	The Great Outdoors	46-65	Married	Owner	No Kids	Low Middle	45	Rural	68	\$10K-\$999K	31
41	03X	Transition Time	Truckin' & Stylin'	30-45	Single/Married	Owner/Renter	No Kids	Middle	39	Rural	60	<\$100K	58
42	04X	Flying Solo	First Mortgage	24-35	Single	Owner	No Kids	Low Middle	41	City & Surrounds	16	<\$500K	46
43	17M	Modest Means	Work & Causes	46-55	Single	Owner	No Kids	Low Middle	44	City & Surrounds	26	\$10K-\$499K	45
44	17M	Modest Means	Community Singles	56-65	Single	Owner	No Kids	Low Middle	46	City & Surrounds	25	\$10K-\$999K	26
45	01Y	Beginnings	First Digs	24-29	Single/Married	Renter	No Kids	Low Middle	54	City & Surrounds	29	<\$5K	67
46	03X	Transition Time	Home Cooking	30-45	Married	Owner	No Kids	Low Middle	53	City & Surrounds	31	<\$500K	41
47	10B	Mixed Middlers	Rural Parents	36-55	Single	Owner/Renter	School-age Kids	Middle	38	Rural	64	<\$250K	52
48	13B	True Blues	Farmland Families	36-55	Married	Owner	School-age Kids	Low Middle	50	Rural	66	<\$250K	53
49	21S	Leisure Buffs	Devoted Duos	76+	Married	Owner	No Kids	Low Middle	55	City & Surrounds	27	\$10K-\$499K	30
50	18M	Mature Rustics	Rural Retirement	66+	Married	Owner	No Kids	Low Middle	42	Rural	69	\$10K-\$999K	28
51	21S	Leisure Buffs	Family Matters	66-75	Married/Single	Owner	No Kids	Low Middle	56	Suburbs & Towns	40	<\$500K	39
52	04X	Flying Solo	Resolute Renters	36-45	Single	Renter	No Kids	Low Middle	47	City & Surrounds	17	<\$5K	68
53	10B	Mixed Middlers	Metro Parents	36-55	Single	Owner	School-age Kids	Low Middle	52	Downtown Metro	6	<\$500K	48
54	18M	Mature Rustics	Still Truckin'	46-65	Single	Owner	No Kids	Low Middle	57	Rural	63	\$10K-\$999K	34
55	17M	Modest Means	Humble Homes	46-65	Married	Owner	No Kids	Low	59	Suburbs & Towns	50	<\$500K	36
56	09B	Middling Singles	Modest Wages	30-45	Single	Owner	No Kids	Low	61	City & Surrounds	22	<\$500K	43
57	01Y	Beginnings	Collegiate Crowd	18-23	Single	Renter	No Kids	Middle	36	City & Surrounds	36	<\$10K	64
58	01Y	Beginnings	Young Workboots	18-29	Single	Renter/Owner	No Kids	Low Middle	48	Rural	62	<\$10K	61
59	04X	Flying Solo	Mobile Mixers	30-35	Single	Renter	No Kids	Low	58	City & Surrounds	15	<\$5K	70
60	10B	Mixed Middlers	Rural Rovers	30-55	Single	Renter	No Kids	Low Middle	40	Rural	61	<\$25K	66
61	06X	Mixed Singles	Urban Scramble	24-35	Single	Renter	No Kids	Low Middle	51	Downtown Metro	3	<\$10K	63
62	05X	Family Focused	Kids & Rent	30-45	Single/Married	Renter	Kids; Age Mix	Low	62	City & Surrounds	10	<\$5K	62
63	17M	Modest Means	Downtown Dwellers	46-65	Single	Renter	No Kids	Low	64	Downtown Metro	5	<\$10K	60
64	21S	Leisure Buffs	Rural Everlasting	66+	Single	Renter/Owner	No Kids	Low</					

GROUP 1Y

BEGINNINGS

GROUP	1Y	BEGINNINGS	HOUSEHOLDS:	6,248,300	(5.05% OF U.S.)
CLUSTERS	39	Early Parents			
	45	First Digs			
	57	Collegiate Crowd			
	58	Young Workboots			
	67	Rolling Stones			



ABOUT BEGINNINGS

The clusters of Group 1Y, "Beginnings," include many of those in the first generation to grow up in a wired world, making intensive use of cell phones, computers and the Internet. Demographically, they rank in the top 10 for short residential tenure, with low household incomes and minimal net worth. Except for cluster 39, they have few or no children. They share some behavioral telltales, ranging from educational loans to PC and video games, no-interest checking accounts, bar-hopping and an active interest in sports. The men prefer magazines about music and style; the women about glamour, fashion and brides.

BEGINNINGS, A DAY IN THE LIFE

Name of protagonist: "Jimmy"

Wakes up... late because he stayed up too late playing games online the night before. Grabs a quick shower and has leftover pizza for breakfast.

Spends the day... at the car dealership where he is a salesman. He's a good salesperson and is already above quota with four days left in the month. He spent half the day talking to his new girlfriend on his cell phone.

Talks about weekend plans to... play a game of football or basketball with friends, or catch a movie and come back by the evening to go see one of his favorite local bands that is playing down at Joe's Pub and Pool Hall, one of his regular hangouts.

Has a meeting with... his sales manager to discuss a deep discount for his new girlfriend. She wants that new black Pontiac G6 that they got in last week.

Spends the evening... meeting his roommate back at the apartment. They order pizza and watch *Adult Swim* or reruns of *Family Guy* as well as the reality TV offerings on MTV. He has a few beers at the apartment and texts his girlfriend while checking the game scores at ESPN.com. Later, he and his roommate go down the street to The Tavern where he meets his new girlfriend.

Goes to bed at... 1:30 a.m., *flipping between...* WWE Wrestling and MTV.

WHEN THEY GREW UP...

- Beanie Babies
- *Titanic* is released
- Dolly the sheep is cloned
- Nike proclaims, "Just Do It"

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 1Y—BEGINNINGS

Clusters 39, 45, 57, 58, 67

	Group %	National %	Index
Age—Head of Household			
18-23 Years	35.6	2.3	1558
24-29 Years	63.6	7.6	834
30-35 Years	0.8	10.5	8
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+	0.0	10.5	0
MEAN AGE	24.3		
Estimated Income			
<\$15,000	25.2	10.1	249
\$15,000-\$19,999	11.9	4.7	252
\$20,000-\$29,999	20.4	8.8	231
\$30,000-\$39,999	24.2	10.8	223
\$40,000-\$49,999	6.4	11.2	57
\$50,000-\$74,999	6.2	24.2	26
\$75,000-\$99,999	1.8	13.9	13
\$100,000-\$124,999	0.6	6.3	9
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	3.3	5.1	64
Presence and Age of Children			
No Children Present	64.3	65.9	98
Ages 0-2	13.1	6.5	203
Ages 3-5	10.1	7.0	145
Ages 6-10	9.2	11.1	83
Ages 11-15	4.5	10.6	42
Ages 16-17	4.9	7.5	66
Marital Status			
Single	75.1	44.0	171
Married	24.9	56.0	44
Estimated Net Worth			
< \$1	62.2	9.4	665
\$1-\$4,999	16.6	8.8	189
\$5,000-\$9,999	5.1	5.5	93
\$10,000-\$24,999	2.5	5.2	47
\$25,000-\$49,999	3.1	8.6	37
\$50,000-\$99,999	3.7	10.0	38
\$100,000-\$249,999	4.3	20.6	21
\$250,000-\$499,999	1.7	15.0	11
\$500,000-\$999,999	0.7	9.4	8
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	78.9	23.2	340
Home Owner	21.1	76.8	27
Population Density – HH per Sq. Mile			
0-24	7.9	8.8	89
25-83	8.6	9.3	92
84-1,015	28.6	33.4	86
1,016-3,015	37.6	33.2	113
3,016-5,440	13.6	8.3	164
5,441-9,948	3.3	3.6	93
9,949+	0.3	3.4	10

	Group %	National %	Index
Length of Residence			
<2 Years	26.9	12.7	212
2-5 Years	46.5	30.2	154
6-14 Years	14.3	32.0	45
15+ Years	12.3	25.0	49
Market Value of Home			
<\$50,000	15.8	10.3	153
\$50,000-\$99,000	27.6	19.1	144
\$100,000-\$124,999	11.3	8.8	129
\$125,000-\$149,999	9.4	8.0	117
\$150,000-\$199,999	12.7	12.9	99
\$200,000-\$299,999	12.5	15.9	79
\$300,000-\$500,000	7.4	14.7	50
\$500,000+	3.4	10.5	33
Dwelling Unit Size			
Single Family Dwelling	73.1	86.0	85
Multiple Family Dwelling	26.9	14.0	192
Occupation			
Professional/Technical	15.9	30.4	52
Administrative/Managerial	3.9	6.8	57
Sales/Service	3.5	1.7	201
Clerical/White Collar	30.7	16.7	184
Craftsman/Blue Collar	19.4	18.7	104
Student	6.9	0.8	856
Housewife	10.7	6.0	179
Retired	0.7	12.1	6
Other	6.3	3.8	167
Self Employed	2.0	3.1	66
Education			
Completed High School	76.2	53.1	143
Completed College	21.5	33.1	65
Completed Graduate School	1.5	13.2	12
Attended Vocational/Technical	0.7	0.6	117
Ethnicity			
Caucasian	61.2	74.3	82
African American	18.2	10.3	178
Hispanic	16.4	10.7	154
Asian	3.0	3.6	84
Other	1.1	1.1	97
Household Size			
One Person Household	48.5	24.7	196
Two Person Household	27.5	28.8	95
Three Person Household	14.4	21.3	68
Four Person Household	5.6	13.0	43
Five+ Person Household	3.9	12.1	33
Mail Responsive			
Mail Order Responsive	34.2	76.8	44
Mail Order Buyer	34.0	76.6	44
Mail Order Donor	0.1	2.8	3
Buying Channel Preference – Decile			
Top Internet Decile	8.9	8.9	100
Top Mail Decile	0.2	11.9	1
Top Phone Decile	0.0	12.0	0

BEGINNINGS—EARLY PARENTS

Cluster 39 (Group 1Y)

At a mean age of 25, Early Parents represents one of the youngest of the segments. It contains single and married parents in their mid-20s whose spending habits and leisure time are heavily influenced by their young children.



BEGINNINGS



LOW



CITY & SURROUNDS

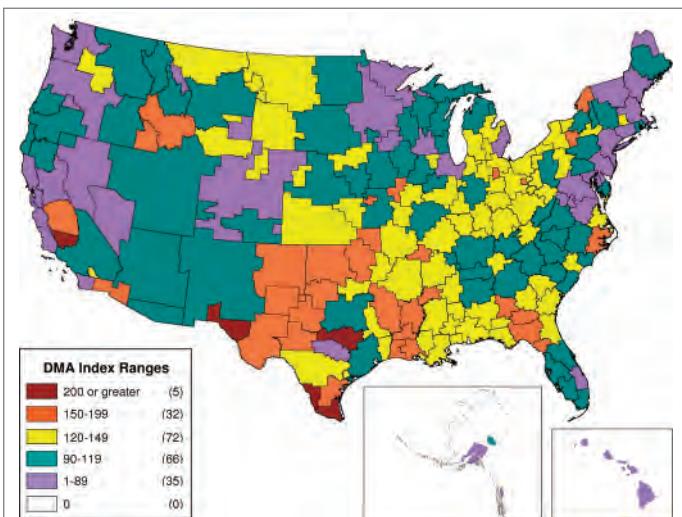
ABOUT BEGINNINGS—EARLY PARENTS

Early Parents ranks among the nation's lowest clusters for income and net worth (ranked 60th for income and 59th for net worth). The majority of the cluster (71%) is high school educated. There is a fairly even distribution of families in this ethnically diverse cluster who own and rent their homes, but quite consistently, the length of residence is short. With limited financial resources, leisure time is focused on less expensive entertainment, often spent with their children. Their spending habits are also centered on their new family status — they are over four times more likely to be out buying strollers and high chairs. Even their choices in reading material — *Parenting*, *Baby Talk* and *American Baby* — reflect the toddler-centric nature of this cluster.

WHEN THEY GREW UP...

- *The Notebook* is released
- Facebook is introduced for the first time
- *Lost* is a TV hit
- Tom Brady and the New England Patriots dominate the NFL

DISTRIBUTION OF BEGINNINGS—EARLY PARENTS



CLUSTER SIZE

Households: 1,951,400
% U.S. Households: 1.58%

FINANCIAL/INSURANCE:

Money Orders
Check Cashing Services
H&R Block (on-site)
Medicaid
One insured auto

SHOPPING:

Impulse buyers
Wal-Mart/Wal-Mart Supercenter
Convenience Stores
Auto Zone
Foot Locker
Hot Dogs
Ice Cream
Juice Drinks

RADIO/TV:

Nickelodeon
Disney
Urban radio
Family Guy
Sports
Go Diego Go
Telemundo
Soap Operas/Novelas

MAGAZINES/NEWSPAPERS:

Baby Talk
Parent and Child
American Baby
Parenting
Official X-Box Magazine
Cosmopolitan

ACTIVITIES:

Computer Entertainment/Games
Go to Movies
Roller Skating
Hunting
Football

COMPUTERS/ONLINE:

MySpace
Disney
Job Searching
Yahoo
Play Video Games Online
Chat Rooms
Instant Messaging

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

BEGINNINGS—EARLY PARENTS

Cluster 39 (Group 1Y)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	27.6	2.3	1208
24-29 Years	70.1	7.6	919
30-35 Years	2.3	10.5	22
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	24.8		
Estimated Income			
<\$15,000	27.0	10.1	267
\$15,000-\$19,999	12.9	4.7	272
\$20,000-\$29,999	26.6	8.8	301
\$30,000-\$39,999	33.5	10.8	309
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	35.1	6.5	543
Ages 3-5	28.4	7.0	406
Ages 6-10	27.1	11.1	245
Ages 11-15	13.2	10.6	124
Ages 16-17	14.4	7.5	192
Marital Status			
Single	61.9	44.0	141
Married	38.1	56.0	68
Estimated Net Worth			
< \$1	56.9	9.4	609
\$1-\$4,999	11.5	8.8	131
\$5,000-\$9,999	2.3	5.5	43
\$10,000-\$24,999	5.7	5.2	108
\$25,000-\$49,999	4.3	8.6	51
\$50,000-\$99,999	4.5	10.0	45
\$100,000-\$249,999	9.5	20.6	46
\$250,000-\$499,999	4.0	15.0	27
\$500,000-\$999,999	1.2	9.4	12
\$1,000,000-\$1,999,999	0.1	3.6	2
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	52.0	23.2	224
Home Owner	48.0	76.8	62
Population Density – HH per Sq. Mile			
0-24	7.2	8.8	82
25-83	6.9	9.3	74
84-1,015	29.5	33.4	88
1,016-3,015	38.5	33.2	116
3,016-5,440	12.2	8.3	146
5,441-9,948	4.9	3.6	139
9,949+	0.9	3.4	26

	Group %	National %	Index
Length of Residence			
<2 Years	28.2	12.7	222
2-5 Years	46.7	30.2	154
6-14 Years	16.5	32.0	53
15+ Years	8.6	25.0	34
Market Value of Home			
<\$50,000	17.7	10.3	172
\$50,000-\$99,000	30.9	19.1	162
\$100,000-\$124,999	11.3	8.8	128
\$125,000-\$149,999	8.5	8.0	106
\$150,000-\$199,999	11.7	12.9	90
\$200,000-\$299,999	10.6	15.9	67
\$300,000-\$500,000	6.6	14.7	45
\$500,000+	2.8	10.5	27
Dwelling Unit Size			
Single Family Dwelling	75.5	86.0	88
Multiple Family Dwelling	24.5	14.0	174
Occupation			
Professional/Technical	13.4	30.4	44
Administrative/Managerial	3.8	6.8	57
Sales/Service	3.1	1.7	175
Clerical/White Collar	32.2	16.7	193
Craftsman/Blue Collar	20.8	18.7	111
Student	5.2	0.8	655
Housewife	12.9	6.0	216
Retired	0.5	12.1	4
Other	6.1	3.8	150
Self Employed	2.1	3.1	67
Education			
Completed High School	71.0	53.1	134
Completed College	26.5	33.1	80
Completed Graduate School	1.7	13.2	130
Attended Vocational/Technical	0.8	0.6	132
Ethnicity			
Caucasian	58.9	74.3	79
African American	18.4	10.3	180
Hispanic	19.5	10.7	183
Asian	2.1	3.6	60
Other	1.0	1.1	85
Household Size			
One Person Household	0.2	24.7	1
Two Person Household	37.5	28.8	130
Three Person Household	36.8	21.3	173
Four Person Household	15.0	13.0	115
Five+ Person Household	10.6	12.1	87
Mail Responsive			
Mail Order Responsive	58.9	76.8	77
Mail Order Buyer	58.8	76.6	77
Mail Order Donor	0.1	2.8	4
Buying Channel Preference – Decile			
Top Internet Decile	1.1	8.9	13
Top Mail Decile	0.1	11.9	1
Top Phone Decile	0.0	12.0	0

BEGINNINGS—FIRST DIGS

Cluster 45 (Group 1Y)

First Digs is made up of young, single urbanites who have lower-middle incomes and minimal-to-no net worth.



BEGINNINGS



LOW-MIDDLE



CITY & SURROUNDS

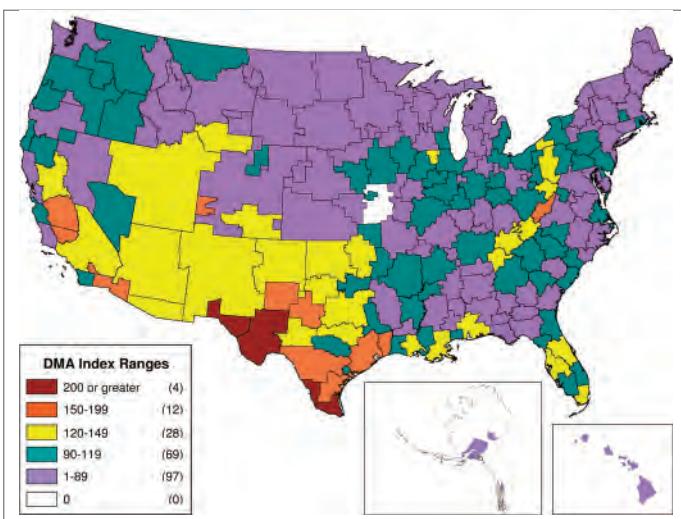
ABOUT BEGINNINGS—FIRST DIGS

At a mean age of 26, these singles are almost 8 years out of high school and working predominantly in an office environment. They enjoy risk taking and adventure seeking activities, but they split this time with surfing the Internet. They typically take advice from friends and neighbors about what they buy. They also enjoy spending time with their friends, hanging out. They use the Internet for gaming, looking for jobs, social networking, and self-diagnosis. They like fast cars that make a bold statement. They also consider themselves to be environmentally aware.

WHEN THEY GREW UP...

- *The Lord of the Rings* trilogy begins
- The attack on the World Trade Center
- *American Idol* debuts
- Wikipedia is launched

DISTRIBUTION OF BEGINNINGS—FIRST DIGS



CLUSTER SIZE

Households: 989,400
U.S. Households: 0.80%

FINANCIAL/INSURANCE:

Education Loans
Phone/Online Bankers
Visa Debit Card
American Family Insurance
Several Credit Cards

SHOPPING:

Interested in New Products
Influenced by Friends
ATVs
Beer and Wine
New York and Company
Citgo Quick Mart

RADIO/TV:

Premier Ruby Dayparts 3:00-7:00
Family Guy
King of Queens
MTV/MTV2
CHR Radio
Telemundo
USA Network

MAGAZINES/NEWSPAPERS:

Playboy
Maxim
Rolling Stone
Sports Illustrated
National Geographic
Game Informer

ACTIVITIES:

Go to Bars and Nightclubs
Adrenaline Activities
Travel
Auto Enthusiasts
Video Games
Watching Television

COMPUTERS/ONLINE:

Facebook
MySpace
Monster
YouTube
Gmail
Use WiFi

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

BEGINNINGS—FIRST DIGS

Cluster 45 (Group 1Y)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	100.0	7.6	1312
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	25.8		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	44.2	8.8	500
\$30,000-\$39,999	47.9	10.8	441
\$40,000-\$49,999	7.7	11.2	69
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.2	5.1	5
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	78.5	44.0	179
Married	21.5	56.0	38
Estimated Net Worth			
< \$1	70.4	9.4	753
\$1-\$4,999	26.7	8.8	304
\$5,000-\$9,999	0.5	5.5	10
\$10,000-\$24,999	0.7	5.2	13
\$25,000-\$49,999	0.4	8.6	5
\$50,000-\$99,999	0.1	10.0	1
\$100,000-\$249,999	0.1	20.6	0
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	1.0	9.4	11
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	99.0	23.2	427
Home Owner	1.0	76.8	1
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	34.9	33.4	104
1,016-3,015	44.6	33.2	134
3,016-5,440	17.1	8.3	205
5,441-9,948	3.4	3.6	97
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	28.8	12.7	227
2-5 Years	43.8	30.2	145
6-14 Years	13.5	32.0	42
15+ Years	13.8	25.0	55
Market Value of Home			
<\$50,000	11.6	10.3	112
\$50,000-\$99,000	24.0	19.1	126
\$100,000-\$124,999	12.6	8.8	143
\$125,000-\$149,999	11.2	8.0	140
\$150,000-\$199,999	15.2	12.9	118
\$200,000-\$299,999	16.2	15.9	102
\$300,000-\$500,000	6.4	14.7	43
\$500,000+	2.9	10.3	28
Dwelling Unit Size			
Single Family Dwelling	66.1	86.0	77
Multiple Family Dwelling	33.9	14.0	242
Occupation			
Professional/Technical	24.2	30.4	80
Administrative/Managerial	5.0	6.8	75
Sales/Service	4.5	1.7	256
Clerical/White Collar	29.7	16.7	178
Craftsman/Blue Collar	13.3	18.7	71
Student	8.7	0.8	1092
Housewife	5.0	6.0	85
Retired	0.7	12.1	6
Other	6.7	3.8	176
Self Employed	2.1	3.1	68
Education			
Completed High School	78.6	53.1	148
Completed College	19.0	33.1	58
Completed Graduate School	1.7	13.2	13
Attended Vocational/Technical	0.7	0.6	114
Ethnicity			
Caucasian	62.0	74.3	83
African American	18.8	10.3	184
Hispanic	14.9	10.7	139
Asian	3.2	3.6	89
Other	1.0	1.1	91
Household Size			
One Person Household	74.9	24.7	303
Two Person Household	22.5	28.8	78
Three Person Household	1.9	21.3	9
Four Person Household	0.4	13.0	3
Five+ Person Household	0.3	12.1	2
Mail Responsive			
Mail Order Responsive	22.6	76.8	29
Mail Order Buyer	22.4	76.6	29
Mail Order Donor	0.0	2.8	1
Buying Channel Preference – Decile			
Top Internet Decile	8.6	8.9	97
Top Mail Decile	0.2	11.9	1
Top Phone Decile	0.0	12.0	0

BEGINNINGS—COLLEGIATE CROWD

Cluster 57 (Group 1Y)

With a mean age of 21, this group represents the youngest of all the clusters. The cluster has a high concentration of students, a correlating low net worth and high mobility, but surprisingly they fall right in the middle for income.



BEGINNINGS



LOW-MIDDLE



CITY & SURROUNDS

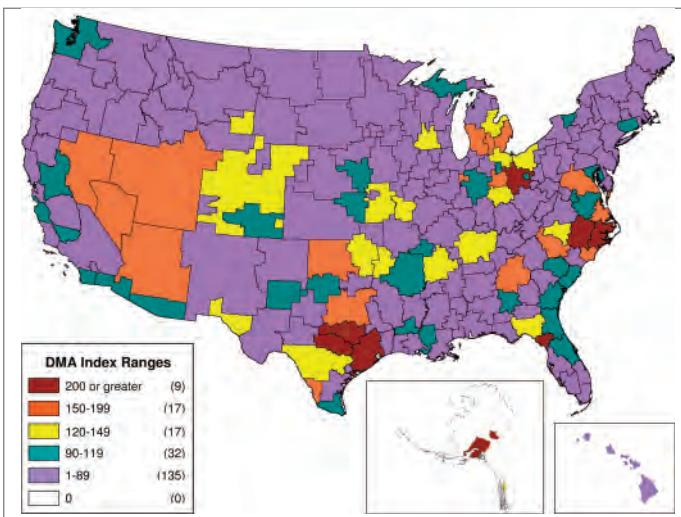
ABOUT BEGINNINGS—COLLEGIATE CROWD

Collegiate Crowd is made up of single, highly mobile renters. Tending to be concentrated in “college towns”, this group has a 16% adult concentration of students, and ranks in the middle (36th) for household income and near the bottom (64th) for net worth. Not surprisingly, they are over three times as likely to have educational loans. Competing with their time for school are outings to Hooters and Papa John’s, bar-hopping and movie-going. This group is constantly online using laptops and the Internet for downloading or listening to music, job hunting and keeping up with friends through instant messenger or chat rooms. As for recreational activities, they have many; backpacking, football, soccer, basketball, and video games are just a few that fill their time, and in between that and studying, they find the time to cheer on their team at the college football games.

WHEN THEY GREW UP...

- Barack Obama elected
- Final Harry Potter book is released
- Barry Bonds breaks homerun record
- Princess Diana killed in car accident
- Al Gore wins Nobel Peace Prize

DISTRIBUTION OF BEGINNINGS—COLLEGIATE CROWD



CLUSTER SIZE

Households: 1,413,500
U.S. Households: 1.14%

FINANCIAL/INSURANCE:

Education Loans
Recent Non-interest Checking Account
Visa Classic Credit Card
Auto Insurance from Website
Tax Prep by Friends and Family

SHOPPING:

American Eagle
Express
Abercrombie and Fitch
Best Buy
Liquor Stores

RADIO/TV:

Adult Swim
Alternative radio
Family Guy
CHR Radio
MTV/MTV2
G4
Scrubs

MAGAZINES/NEWSPAPERS:

Maxim
Modern Bride
Cosmopolitan
Us Weekly
Rolling Stone
Game Informer

ACTIVITIES:

Karaoke
College Football
Go to Bars and Nightclubs
Go to Movies
Concerts
Frisbee
Entertaining Friends and Family

COMPUTERS/ONLINE:

Facebook
MySpace
YouTube
Wikipedia
Wireless Connection

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

BEGINNINGS—COLLEGIATE CROWD

Cluster 57 (Group 1Y)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	100.0	2.3	4379
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	21.1		
Estimated Income			
<\$15,000	16.7	10.1	165
\$15,000-\$19,999	7.8	4.7	165
\$20,000-\$29,999	11.4	8.8	129
\$30,000-\$39,999	12.5	10.8	115
\$40,000-\$49,999	11.5	11.2	103
\$50,000-\$74,999	18.9	24.2	78
\$75,000-\$99,999	7.1	13.9	51
\$100,000-\$124,999	2.2	6.3	36
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	11.9	5.1	233
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	82.4	44.0	187
Married	17.6	56.0	31
Estimated Net Worth			
< \$1	51.0	9.4	546
\$1-\$4,999	23.7	8.8	270
\$5,000-\$9,999	12.7	5.5	231
\$10,000-\$24,999	0.1	5.2	3
\$25,000-\$49,999	4.7	8.6	55
\$50,000-\$99,999	6.3	10.0	64
\$100,000-\$249,999	0.6	20.6	3
\$250,000-\$499,999	0.4	15.0	3
\$500,000-\$999,999	0.4	9.4	5
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	97.5	23.2	420
Home Owner	2.5	76.8	3
Population Density – HH per Sq. Mile			
0-24	0.1	8.8	1
25-83	1.3	9.3	14
84-1,015	36.0	33.4	108
1,016-3,015	44.1	33.2	133
3,016-5,440	15.8	8.3	190
5,441-9,948	2.5	3.6	72
9,949+	0.2	3.4	6

	Group %	National %	Index
Length of Residence			
<2 Years	26.4	12.7	208
2-5 Years	48.4	30.2	160
6-14 Years	7.1	32.0	22
15+ Years	18.1	25.0	72
Market Value of Home			
<\$50,000	10.1	10.3	98
\$50,000-\$99,000	19.7	19.1	103
\$100,000-\$124,999	10.7	8.8	122
\$125,000-\$149,999	10.0	8.0	125
\$150,000-\$199,999	15.4	12.9	119
\$200,000-\$299,999	16.6	15.9	105
\$300,000-\$500,000	11.8	14.7	81
\$500,000+	5.7	10.3	55
Dwelling Unit Size			
Single Family Dwelling	69.3	86.0	81
Multiple Family Dwelling	30.7	14.0	219
Occupation			
Professional/Technical	23.1	30.4	76
Administrative/Managerial	2.9	6.8	43
Sales/Service	5.6	1.7	321
Clerical/White Collar	27.5	16.7	165
Craftsman/Blue Collar	10.5	18.7	56
Student	15.6	0.7	1943
Housewife	4.8	6.0	81
Retired	0.7	12.1	6
Other	7.6	3.8	200
Self Employed	1.7	3.1	55
Education			
Completed High School	91.8	53.1	173
Completed College	4.3	33.1	22
Completed Graduate School	0.6	13.2	5
Attended Vocational/Technical	0.3	0.6	45
Ethnicity			
Caucasian	60.8	74.3	82
African American	17.8	10.3	174
Hispanic	14.6	10.7	137
Asian	5.2	3.6	145
Other	1.6	1.1	138
Household Size			
One Person Household	78.5	24.7	317
Two Person Household	20.0	28.8	69
Three Person Household	1.3	21.3	6
Four Person Household	0.2	13.0	1
Five+ Person Household	0.0	12.1	1
Mail Responsive			
Mail Order Responsive	12.9	76.8	17
Mail Order Buyer	12.9	76.6	17
Mail Order Donor	0.0	2.8	0
Buying Channel Preference – Decile			
Top Internet Decile	25.3	8.9	285
Top Mail Decile	0.2	11.9	2
Top Phone Decile	0.0	12.0	0

BEGINNINGS—YOUNG WORKBOOTS

Cluster 58 (Group 1Y)

At a mean age of 25, this group is the third youngest cluster in the nation. They are unmarried, work in a mix of white-collar and blue-collar jobs, and are found primarily in small towns and more rural areas.



BEGINNINGS



LOW-MIDDLE



RURAL

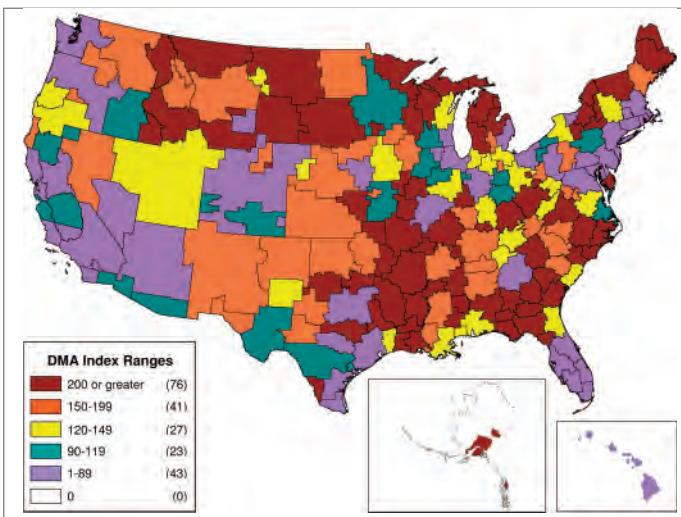
ABOUT BEGINNINGS—YOUNG WORKBOOTS

The members of Young Workboots are 7% students, but there is also an above-average work force of sales and service workers. The group ranks 48th for income and 61st for net worth. Concentrated in the smaller towns in the Central region, these largely rural folks share an active outdoor orientation such as hunting and fishing, but also enjoy going to auto shows and attending country music performances. For socializing, they go to college basketball games, bars and nightclubs, and play softball. They are more than three times as likely to read bridal magazines and some of their shopping habits indicate the presence, or soon to be presence, of babies. Given their youth, they are more computer savvy than other clusters, feeling comfortable downloading music and visiting chat rooms, however, living in the more rural areas where high-speed connections can be hard to find, they are still not quite as active as some of the other younger clusters.

WHEN THEY GREW UP...

- Hurricane Katrina
- Space shuttle Columbia explosion
- Elizabeth Smart is found
- *Finding Nemo* debuts

DISTRIBUTION OF BEGINNINGS—YOUNG WORKBOOTS



CLUSTER SIZE

Households: 668,700

% U.S. Households: 0.54%

FINANCIAL/INSURANCE:

Education Loans

Cash Advance Services

H&R Block

Medicaid

Likely to Buy First Home

SHOPPING:

Piggly Wiggly

Wal-Mart/Wal-Mart Supercenter

Movie Gallery

Automotive Tools

Warehouse Clubs

RADIO/TV:

ABC Hot FM

Adult Swim

Family Guy

WWE Wrestling

Country Radio

MAGAZINES/NEWSPAPERS:

American Baby

Fitness

Parenting

North American Hunter

Outdoor Life

ACTIVITIES:

Hunting and Fishing

Sports

Camping

Sports Trading Cards

Video Games

Renting Movies

COMPUTERS/ONLINE:

Gaming

Downloading Music

Ask

Facebook

MySpace

Facebook

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

BEGINNINGS—YOUNG WORKBOOTS

Cluster 58 (Group 1Y)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	25.6	2.3	1122
24-29 Years	73.8	7.6	968
30-35 Years	0.6	10.5	5
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	24.8		
Estimated Income			
<\$15,000	18.7	10.1	185
\$15,000-\$19,999	8.1	4.7	172
\$20,000-\$29,999	16.8	8.8	190
\$30,000-\$39,999	22.9	10.8	211
\$40,000-\$49,999	19.7	11.2	176
\$50,000-\$74,999	12.0	24.2	50
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	1.6	5.1	32
Presence and Age of Children			
No Children Present	82.4	65.9	125
Ages 0-2	11.5	6.5	178
Ages 3-5	4.9	7.0	70
Ages 6-10	1.1	11.1	10
Ages 11-15	0.4	10.6	3
Ages 16-17	0.6	7.5	8
Marital Status			
Single	80.8	44.0	184
Married	19.2	56.1	34
Estimated Net Worth			
< \$1	52.9	9.4	566
\$1-\$4,999	21.2	8.8	241
\$5,000-\$9,999	9.6	5.5	176
\$10,000-\$24,999	2.3	5.2	44
\$25,000-\$49,999	3.4	8.6	40
\$50,000-\$99,999	4.1	10.0	42
\$100,000-\$249,999	4.6	20.6	22
\$250,000-\$499,999	1.6	15.0	11
\$500,000-\$999,999	0.2	9.4	2
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	77.4	23.2	334
Home Owner	22.6	76.8	29
Population Density – HH per Sq. Mile			
0-24	46.7	8.8	530
25-83	51.6	9.3	552
84-1,015	1.7	33.4	5
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	25.1	12.7	197
2-5 Years	40.9	30.2	135
6-14 Years	16.6	32.0	52
15+ Years	17.6	25.0	70
Market Value of Home			
<\$50,000	19.8	10.3	192
\$50,000-\$99,000	33.6	19.1	176
\$100,000-\$124,999	11.0	8.8	125
\$125,000-\$149,999	9.1	8.0	113
\$150,000-\$199,999	11.4	12.9	88
\$200,000-\$299,999	8.8	15.9	56
\$300,000-\$500,000	4.3	14.7	29
\$500,000+	2.0	10.3	19
Dwelling Unit Size			
Single Family Dwelling	90.8	86.0	106
Multiple Family Dwelling	9.2	14.0	66
Occupation			
Professional/Technical	18.2	30.4	60
Administrative/Managerial	3.9	6.8	58
Sales/Service	3.6	1.7	209
Clerical/White Collar	24.8	16.7	149
Craftsman/Blue Collar	22.7	18.4	122
Student	6.9	0.8	857
Housewife	9.2	6.0	154
Retired	1.0	12.1	9
Other	7.3	3.8	193
Self Employed	2.3	3.1	75
Education			
Completed High School	79.8	53.1	150
Completed College	18.1	33.1	55
Completed Graduate School	1.3	13.2	10
Attended Vocational/Technical	0.8	0.6	127
Ethnicity			
Caucasian	82.2	74.3	111
African American	9.4	10.3	91
Hispanic	6.7	10.7	63
Asian	1.0	3.6	27
Other	0.7	1.1	65
Household Size			
One Person Household	57.1	24.7	231
Two Person Household	30.1	28.8	105
Three Person Household	8.8	21.3	42
Four Person Household	2.6	13.0	20
Five+ Person Household	1.3	12.1	11
Mail Responsive			
Mail Order Responsive	39.1	76.8	51
Mail Order Buyer	38.9	76.6	51
Mail Order Donor	0.1	2.8	2
Buying Channel Preference – Decile			
Top Internet Decile	4.1	8.9	67
Top Mail Decile	0.2	11.9	2
Top Phone Decile	0.1	12.0	1

BEGINNINGS—ROLLING STONES

Cluster 67 (Group 1Y)

Rolling Stones ranks second for student population, found in many college towns. Like other clusters in this life stage, they are almost entirely unmarried, childless and highly mobile.



BEGINNINGS



LOWEST



CITY & SURROUNDS

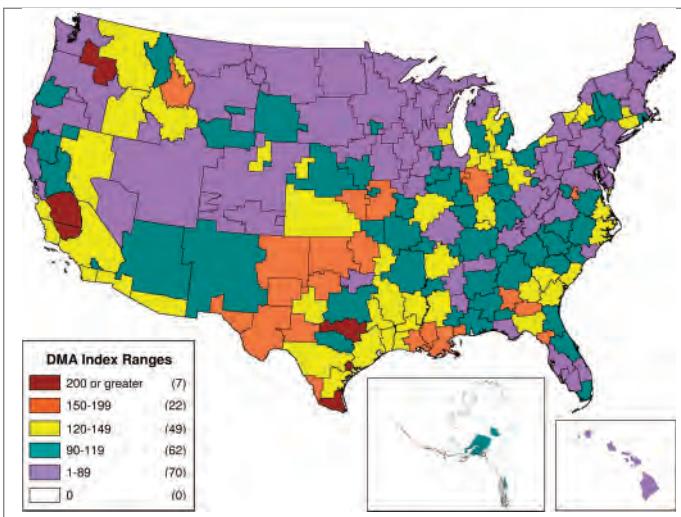
ABOUT BEGINNINGS—ROLLING STONES

Rolling Stones represents the second largest group of students across all the clusters. At a mean age of 26, those who are not students work in mostly entry-level professional or technical jobs with a few working blue-collar jobs. They rank almost last (67th) for household income and 65th for net worth, making them the least affluent in this life stage group. In spite of educational loans, they still manage to purchase some furniture and carpeting for new residences. They spend most of their time close to home entertaining and going to movies. To reconcile the gap between income and spending, it helps to remember that parents may still be footing some of the bills.

WHEN THEY GREW UP...

- 1994: Jackie Kennedy Onassis dies
- 1995: Oklahoma City bombings
- *Twin Peaks* is a TV hit
- Nike's "Just Do It" campaign

DISTRIBUTION OF BEGINNINGS—ROLLING STONES



CLUSTER SIZE

Households: 1,225,300
% U.S. Households: 0.99%

FINANCIAL/INSURANCE:

Education Loans
Mastercard Debit Card
Wells Fargo Credit Card
Recently Opened Savings Account
Progressive Auto Insurance
Only Save When Necessary

SHOPPING:

Advance Auto
Wal-Mart/Wal-Mart Supercenter
Safeway
Drug Stores
Convenience Stores
Videos/DVDs

RADIO/TV:

Westwood One III
Jay Leno
WWE Wrestling
G4
MTV/MTV2
CHR Radio

MAGAZINES/NEWSPAPERS:

Vibe
GQ
Fitness
Maxim
Baby Talk

ACTIVITIES:

Video Games
Entertaining Family and Friends
Go To Movies
Comic Books
Volleyball
Playing Cards

COMPUTERS/ONLINE:

Mac Users
Download TV shows
Facebook
Yahoo Movies
Gmail

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

BEGINNINGS—ROLLING STONES

Cluster 67 (Group 1Y)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	100.0	7.6	1312
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	25.8		
Estimated Income			
<\$15,000	67.5	10.1	666
\$15,000-\$19,999	32.5	4.7	687
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	85.2	44.0	194
Married	14.8	56.0	26
Estimated Net Worth			
< \$1	89.5	9.4	957
\$1-\$4,999	2.6	8.8	30
\$5,000-\$9,999	0.9	5.5	17
\$10,000-\$24,999	1.1	5.2	20
\$25,000-\$49,999	0.9	8.6	10
\$50,000-\$99,999	1.7	10.0	17
\$100,000-\$249,999	2.5	20.6	12
\$250,000-\$499,999	0.5	15.0	3
\$500,000-\$999,999	0.4	9.4	4
\$1,000,000-\$1,999,999	0.1	3.6	2
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	89.9	23.2	387
Home Owner	10.1	76.8	13
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	29.1	33.4	87
1,016-3,015	47.4	33.2	143
3,016-5,440	20.3	8.3	244
5,441-9,948	3.3	3.6	92
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	24.3	12.7	192
2-5 Years	50.1	30.2	166
6-14 Years	19.5	32.0	61
15+ Years	6.1	25.0	24
Market Value of Home			
<\$50,000	22.7	10.3	220
\$50,000-\$99,000	32.1	19.1	168
\$100,000-\$124,999	11.1	8.8	126
\$125,000-\$149,999	8.7	8.0	108
\$150,000-\$199,999	8.8	12.9	68
\$200,000-\$299,999	8.8	15.9	55
\$300,000-\$500,000	5.2	14.7	36
\$500,000+	2.7	10.3	26
Dwelling Unit Size			
Single Family Dwelling	67.2	86.0	78
Multiple Family Dwelling	32.8	14.0	234
Occupation			
Professional/Technical	18.7	30.1	62
Administrative/Managerial	3.5	6.8	51
Sales/Service	4.5	1.7	257
Clerical/White Collar	30.3	16.7	182
Craftsman/Blue Collar	17.0	18.7	91
Student	11.4	0.8	1417
Housewife	5.7	6.0	95
Retired	1.4	12.1	12
Other	6.0	3.8	157
Self Employed	1.6	3.1	53
Education			
Completed High School	76.5	53.1	144
Completed College	20.6	33.1	62
Completed Graduate School	2.1	13.2	16
Attended Vocational/Technical	0.8	0.6	125
Ethnicity			
Caucasian	50.1	74.3	67
African American	24.4	10.3	239
Hispanic	21.3	10.7	200
Asian	3.0	3.6	84
Other	1.1	1.1	92
Household Size			
One Person Household	74.6	24.7	302
Two Person Household	20.3	28.8	70
Three Person Household	2.6	21.3	12
Four Person Household	1.3	13.0	10
Five+ Person Household	1.2	12.1	10
Mail Responsive			
Mail Order Responsive	20.6	76.8	27
Mail Order Buyer	20.4	76.6	27
Mail Order Donor	0.1	2.8	5
Buying Channel Preference – Decile			
Top Internet Decile	4.7	8.9	53
Top Mail Decile	0.1	11.9	1
Top Phone Decile	0.0	12.0	0

GROUP 2Y

TAKING HOLD

GROUP	2Y	TAKING HOLD	HOUSEHOLDS:	5,048,200	(4.08% OF U.S.)
CLUSTERS	18	Married Sophisticates			
	21	Children First			
	24	Career Building			
	30	Spouses & Houses			



ABOUT TAKING HOLD

The members of three of the four clusters of Group 2Y, "Taking Hold," are still under the age of 30 and fall into the "Security" cohort of financially comfortable young adults. The big leap for Group 2Y is not age but money, for these clusters have already made it into the middle and upper-middle income brackets. As a group, they are in similar entry-level white collar professional and technical occupations, but otherwise vary, with some clusters being single while others are married, and some just getting into their first homes while others are still renting. They are an active bunch, participating in a variety of fitness and recreational activities. They spend money on items for themselves, their children or their friends' children.

TAKING HOLD, A DAY IN THE LIFE

Name of protagonist: "Maria"

Wakes up... grabs the remote and flips on alternative rock radio. She gets up, goes to the kitchen, grabs a bottle of water and goes to the third bedroom that doubles as the workout room. She runs on the treadmill for 30 minutes.

Spends the day... researching a big liability case for the law firm where she works as a paralegal. She calls her husband and reminds him that it's his parents' anniversary and that it is a good idea to at least offer to take them out to dinner that week or cook a dinner for them in their gourmet kitchen.

Talks about weekend plans to... go camping to get away from it all. The weather is supposed to be perfect for it, finally cooling down after that heat wave.

Has a meeting with... the group of attorneys that is working on the case to discuss the fact that they were not going to have any case based on precedents of two similar cases.

Spends the evening... driving to the athletic club and playing tennis with her group of friends. Meets her husband for a late dinner at Jay's Pizza. She has soup and salad with a Corona Light beer. Later they spend time online shopping for a new TV, hopefully one of those nice flat screens with HDTV and a Blu-ray player.

Goes to bed at... 11:30 p.m. after a half hour of pilates, *watching...* Scrubs reruns.

WHEN THEY GREW UP...

- The 9/11 tragedy
- *American Idol* debuts
- Wikipedia is launched
- War in Iraq

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 2Y—TAKING HOLD

Clusters 18, 21, 24, 30

	Group %	National %	Index
Age—Head of Household			
18-23 Years	10.4	2.3	454
24-29 Years	73.7	7.6	966
30-35 Years	15.8	10.5	151
36-45 Years	0.2	21.5	1
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	26.7		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.4	4.7	8
\$20,000-\$29,999	1.0	8.8	12
\$30,000-\$39,999	1.6	10.8	15
\$40,000-\$49,999	17.2	11.2	153
\$50,000-\$74,999	46.7	24.2	193
\$75,000-\$99,999	21.9	13.9	157
\$100,000-\$124,999	3.4	6.3	53
\$125,000-\$149,999	0.3	4.7	7
\$150,000+	7.5	5.1	147
Presence and Age of Children			
No Children Present	62.6	65.9	95
Ages 0-2	12.5	6.5	193
Ages 3-5	10.0	7.0	143
Ages 6-10	8.9	11.1	80
Ages 11-15	5.2	10.6	49
Ages 16-17	5.8	7.5	77
Marital Status			
Single	47.4	44.0	108
Married	52.6	56.0	94
Estimated Net Worth			
< \$1	12.0	9.4	128
\$1-\$4,999	10.8	8.8	123
\$5,000-\$9,999	12.9	5.5	234
\$10,000-\$24,999	1.6	5.2	30
\$25,000-\$49,999	12.4	8.6	146
\$50,000-\$99,999	11.1	10.0	111
\$100,000-\$249,999	21.5	20.6	104
\$250,000-\$499,999	14.0	15.0	94
\$500,000-\$999,999	3.7	9.4	40
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	36.9	23.2	159
Home Owner	63.1	76.8	82
Population Density – HH per Sq. Mile			
0-24	1.7	8.8	20
25-83	4.1	9.3	44
84-1,015	41.5	33.4	124
1,016-3,015	40.3	33.2	121
3,016-5,440	9.4	8.3	113
5,441-9,948	2.4	3.6	67
9,949+	0.6	3.4	18

	Group %	National %	Index
Length of Residence			
<2 Years	27.2	12.7	214
2-5 Years	42.6	30.2	141
6-14 Years	17.9	32.0	56
15+ Years	12.3	25.0	49
Market Value of Home			
<\$50,000	5.7	10.3	56
\$50,000-\$99,999	14.1	19.1	74
\$100,000-\$124,999	9.5	8.8	108
\$125,000-\$149,999	10.0	8.0	125
\$150,000-\$199,999	17.1	12.9	133
\$200,000-\$299,999	20.5	15.9	129
\$300,000-\$499,999	16.0	14.7	109
\$500,000+	7.1	10.3	68
Dwelling Unit Size			
Single Family Dwelling	84.3	86.0	98
Multiple Family Dwelling	15.7	14.0	112
Occupation			
Professional/Technical	27.7	30.4	91
Administration/Management	5.5	6.8	81
Sales/Service	2.7	1.7	157
Clerical/White Collar	28.2	16.7	169
Craftsman/Blue Collar	20.7	18.7	111
Student	3.8	0.8	474
Housewife	5.1	6.0	85
Retired	0.9	12.1	7
Other	3.6	3.8	94
Self Employed	1.8	3.1	59
Education			
Completed High School	69.7	53.1	131
Completed College	25.4	33.1	77
Completed Graduate School	4.4	13.2	34
Attended Vocational/Technical	0.5	0.6	83
Ethnicity			
Caucasian	72.9	74.3	98
African American	7.5	10.3	73
Hispanic	13.4	10.7	125
Asian	4.9	3.6	138
Other	1.3	1.1	113
Household Size			
One Person Household	28.0	24.7	113
Two Person Household	34.7	28.8	120
Three Person Household	20.6	21.3	97
Four Person Household	9.2	13.0	70
Five+ Person Household	7.5	12.1	62
Mail Responsive			
Mail Order Responsive	59.5	76.8	78
Mail Order Buyer	59.4	76.6	77
Mail Order Donor	0.6	2.8	21
Buying Channel Preference – Decile			
Top Internet Decile	19.3	8.9	218
Top Mail Decile	1.0	11.9	9
Top Phone Decile	1.3	12.1	11

TAKING HOLD—MARRIED SOPHISTICATES

Cluster 18 (Group 2Y)

Married Sophisticates is made up of recently married young couples who enjoy healthy upper-middle range incomes. They are almost all homeowners with above average net worth, living in upscale suburban neighborhoods.



TAKING HOLD



UPPER-MIDDLE



SUBURBS & TOWNS

CLUSTER SIZE

Households: 733,700

% U.S. Households: 0.59%

FINANCIAL/INSURANCE:

Life/Health Insurance from Work
Recent Home Mortgage
Mutual Funds
Education Loans
Banking Online
Visa Signature Card

SHOPPING:

Banana Republic
Netflix
Victoria's Secret
The Gap
Borders
Orbitz

RADIO/TV:

Alternative Radio
XM Satellite Radio
Ace of Cakes
Mythbusters
Friends
Sports

MAGAZINES/NEWSPAPERS:

National Geographic Traveler

Sports Illustrated

Real Simple

Men's Health

Elle

ACTIVITIES:

Cooking
Reading
Fantasy Sports League
Camping
Sports Trading Cards
Bars and Nightclubs

COMPUTERS/ONLINE:

Tech-Splorers
Toshiba
Ticket-Master
Obtain Financial Information
Watch Online Videos
ESPN
News Websites

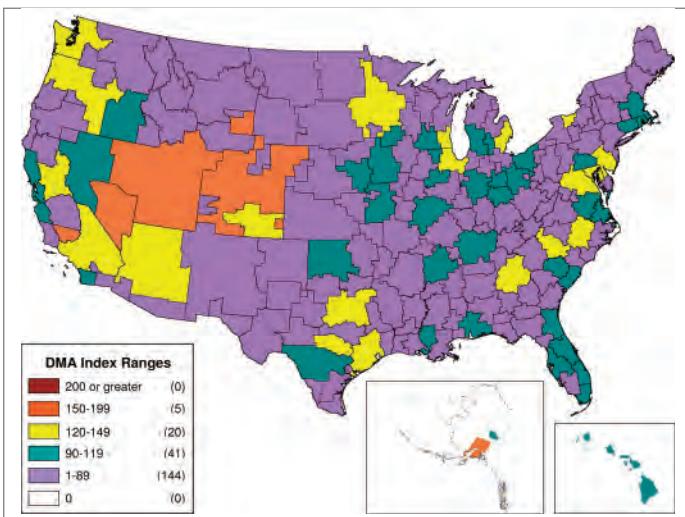
ABOUT TAKING HOLD—MARRIED SOPHISTICATES

Married Sophisticates households are upper middle-class families with no children. They are successfully working their way up white-collar sales and professional career ladders, some still working on their education to enhance their resumes. These early-30s couples enjoy free time and have the money to take advantage of it. A very active group, they enjoy the outdoors camping and hiking. They take care of themselves by cooking their own healthy gourmet meals. When it comes time to rest they can be found gambling in Atlantic City or socializing at nightclubs and bars, as well as attending business clubs or going to auto shows. They plan most of these trips online with services like Orbitz.com. Their shopping habits include trips to Banana Republic as well as finding stylish bargains at The Gap and Borders. They enjoy reading and surfing the net for relaxation. As they look for green and trendy cars, they tend to purchase "compacts" like compact SUVs and trucks, as well as sub-compact cars.

WHEN THEY GREW UP...

- The Lord of the Rings* Trilogy debuts
- The 9/11 tragedy
- American Idol* debuts
- Wikipedia is launched

DISTRIBUTION OF TAKING HOLD—MARRIED SOPHISTICATES



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS TAKING HOLD—MARRIED SOPHISTICS

Cluster 18 (Group 2Y)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	2.8	7.6	36
30-35 Years	97.2	10.5	925
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	32.0		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.1	11.2	1
\$50,000-\$74,999	52.4	24.2	216
\$75,000-\$99,999	40.5	13.9	291
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	7.0	5.1	137
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	0.0	44.0	0
Married	100.0	56.0	178
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.7	8.8	7
\$5,000-\$9,999	7.3	5.5	132
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	12.3	8.6	143
\$50,000-\$99,999	11.2	10.0	112
\$100,000-\$249,999	32.6	20.6	158
\$250,000-\$499,999	28.2	15.0	188
\$500,000-\$999,999	7.9	9.4	84
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	2.7	23.2	11
Home Owner	97.3	76.8	127
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.4	9.3	4
83-1,015	47.3	33.4	142
1,016-3,015	40.9	33.2	123
3,016-5,440	8.3	8.3	100
5,441-9,948	2.8	3.6	80
9,949+	0.3	3.4	8

	Group %	National %	Index
Length of Residence			
<2 Years	17.8	12.7	140
2-5 Years	37.1	30.2	123
6-14 Years	28.2	32.0	88
15+ Years	16.8	25.0	67
Market Value of Home			
<\$50,000	3.8	10.3	37
\$50,000-\$99,999	11.0	19.1	58
\$100,000-\$124,999	8.5	8.8	96
\$125,000-\$149,999	9.5	8.0	119
\$150,000-\$199,999	17.2	12.9	133
\$200,000-\$299,999	23.2	15.9	147
\$300,000-\$499,999	19.2	14.7	130
\$500,000+	7.6	10.3	73
Dwelling Unit Size			
Single Family Dwelling	93.3	86.0	109
Multiple Family Dwelling	6.7	14.0	48
Occupation			
Professional/Technical	38.8	30.4	128
Administration/Management	6.8	6.8	100
Sales/Service	2.6	1.7	148
Clerical/White Collar	21.7	16.7	130
Craftsman/Blue Collar 1	9.6	18.7	105
Student	1.5	0.8	184
Housewife	2.8	6.0	47
Retired	1.5	12.1	12
Other	2.5	3.8	67
Self Employed	2.2	3.1	72
Education			
Completed High School	56.1	53.1	106
Completed College	33.7	33.1	102
Completed Graduate School	9.8	13.2	74
Attended Vocational/Technical	0.4	0.6	74
Ethnicity			
Caucasian	74.6	74.3	100
African American	5.7	10.3	55
Hispanic	12.7	10.7	119
Asian	5.7	3.6	160
Other	1.3	1.1	114
Household Size			
One Person Household	4.6	24.7	19
Two Person Household	63.1	28.8	219
Three Person Household	13.4	21.3	63
Four Person Household	9.4	13.0	72
Five+ Person Household	9.5	12.1	78
Mail Responsive			
Mail Order Responsive	76.8	76.8	100
Mail Order Buyer	76.6	76.6	100
Mail Order Donor	1.7	2.8	59
Buying Channel Preference – Decile			
Top Internet Decile	14.6	8.9	165
Top Mail Decile	2.2	11.9	19
Top Phone Decile	3.7	12.0	31

TAKING HOLD—CHILDREN FIRST

Cluster 21 (Group 2Y)

Young families dominate Children First. At a mean age of 25, they are already raising an average of just over one child per household. Even though split between married and single households, 100% show the presence of children. They earn upper-middle incomes and live in suburban areas.



TAKING HOLD



UPPER-MIDDLE



SUBURBS & TOWNS

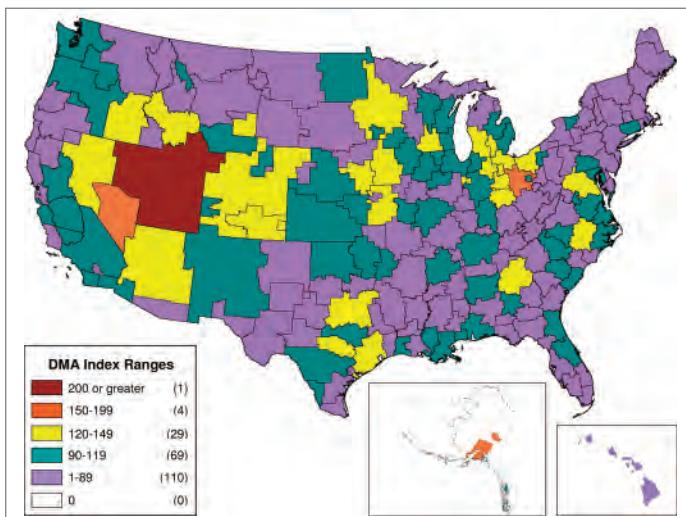
ABOUT TAKING HOLD—CHILDREN FIRST

Children First represents a busy group of young, financially comfortable singles and couples, all of whom already have at least one child. This group of high school grads, some still working on higher level degrees, enjoys upper-middle wages and white collar professional sales and technical jobs as well as better paid blue collar jobs. They also spend time with the children, going to the zoo and scrapbooking to preserve memories. Child-rearing and parenting-focused publications top their magazine reading, including titles such as *Scholastic Parent* and *Child and Parenting*. This group shops for bargains and style at The Gap, Old Navy and Ebay. Then they load the kids into the SUV or minivan and head for the park.

WHEN THEY GREW UP...

- George W. Bush re-elected
- Google hits the web
- Hurricane Katrina
- *The Bourne Identity* is released

DISTRIBUTION OF TAKING HOLD—CHILDREN FIRST



CLUSTER SIZE

Households: 2,037,800
% U.S. Households: 1.65%

FINANCIAL/INSURANCE:

Education Loans
Bank by Internet/Phone
Recent Non-Interest Checking Account
Recent New Car Loan
Visa Debit Card

SHOPPING:

Old Navy
The Gap
Children's Clothing and Shoes
The Disney Store
Toys "R" Us
eBay.com

RADIO/TV:

CHR Radio
Disney XD
Pay-Per-View Sporting Events
Dora the Explorer
BET

MAGAZINES/NEWSPAPERS:

Baby and Parenting Magazines
In Touch Weekly
Cosmopolitan
Game Informer
Maxim

ACTIVITIES:

Photography
Going to the Zoo
Camping
Scrapbooking
Soccer

COMPUTERS/ONLINE:

Yellow Pages
Ebay
Recipes
Obtain Financial Information
Pay Bills
Yahoo
Kids Use Computer

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

TAKING HOLD—CHILDREN FIRST

Cluster 21 (Group 2Y)

	Group %	National %	Index	Group %	National %	Index	
Age—Head of Household							
18-23 Years	22.7	2.3	996	<2 Years	26.9	12.7	212
24-29 Years	75.4	7.6	990	2-5 Years	48.6	30.2	161
30-35 Years	1.8	10.5	17	6-14 Years	15.9	32.0	50
36-45 Years	0.0	21.5	0	15+ Years	8.5	25.0	34
46-55 Years	0.0	21.5	0				
56-65 Years	0.0	15.4	0				
66-75 Years	0.0	10.7	0				
76+ Years	0.0	10.5	0				
MEAN AGE	25.3						
Estimated Income							
<\$15,000	0.0	10.1	0	<\$50,000	7.1	10.3	69
\$15,000-\$19,999	0.0	4.7	0	\$50,000-\$99,000	16.9	19.1	88
\$20,000-\$29,999	0.0	8.8	0	\$100,000-\$124,999	10.5	8.8	120
\$30,000-\$39,999	0.0	10.8	0	\$125,000-\$149,999	10.6	8.0	133
\$40,000-\$49,999	28.6	11.2	255	\$150,000-\$199,999	16.8	12.9	130
\$50,000-\$74,999	47.5	24.2	196	\$200,000-\$299,999	18.9	15.9	119
\$75,000-\$99,999	16.9	13.9	121	\$300,000-\$500,000	13.5	14.7	92
\$100,000-\$124,999	4.5	6.3	72	\$500,000+	5.7	10.3	55
\$125,000-\$149,999	0.6	4.7	12				
\$150,000+	1.9	5.1	38				
Presence and Age of Children							
No Children Present	0.0	65.9	0				
Ages 0-2	33.3	6.5	515				
Ages 3-5	26.7	7.0	382				
Ages 6-10	23.8	11.1	214				
Ages 11-15	13.8	10.6	130				
Ages 16-17	15.5	7.5	207				
Marital Status							
Single	47.4	44.0	108				
Married	52.6	55.0	94				
Estimated Net Worth							
< \$1	16.4	9.4	175				
\$1-\$4,999	12.9	8.8	147				
\$5,000-\$9,999	10.1	5.5	184				
\$10,000-\$24,999	2.8	5.2	54				
\$25,000-\$49,999	12.5	8.6	147				
\$50,000-\$99,999	7.9	10.0	80				
\$100,000-\$249,999	22.2	20.6	108				
\$250,000-\$499,999	11.6	15.0	77				
\$500,000-\$999,999	3.5	9.4	37				
\$1,000,000-\$1,999,999	0.0	3.6	0				
\$2,000,000+	0.0	4.1	0				
Home Ownership Status							
Renter	32.6	23.2	142				
Home Owner	67.2	76.8	87				
Population Density – HH per Sq. Mile							
0-24	4.5	8.8	51				
25-83	9.0	9.3	96				
84-1,015	39.0	33.4	117				
1,016-3,015	37.5	33.2	113				
3,016-5,440	7.1	8.3	86				
5,441-9,948	2.3	3.6	66				
9,949+	0.5	3.4	15				
Length of Residence							
<2 Years	26.9	12.7	212				
2-5 Years	48.6	30.2	161				
6-14 Years	15.9	32.0	50				
15+ Years	8.5	25.0	34				
Market Value of Home							
<\$50,000	7.1	10.3	69				
\$50,000-\$99,000	16.9	19.1	88				
\$100,000-\$124,999	10.5	8.8	120				
\$125,000-\$149,999	10.6	8.0	133				
\$150,000-\$199,999	16.8	12.9	130				
\$200,000-\$299,999	18.9	15.9	119				
\$300,000-\$500,000	13.5	14.7	92				
\$500,000+	5.7	10.3	55				
Dwelling Unit Size							
Single Family Dwelling	84.9	86.0	99				
Multiple Family Dwelling	15.1	14.0	108				
Occupation							
Professional/Technical	21.4	30.4	70				
Administrative/Managerial	4.9	6.8	72				
Sales/Service	2.6	1.7	151				
Clerical/White Collar	30.5	16.7	183				
Craftsman/Blue Collar	23.1	18.7	123				
Student	3.6	0.8	445				
Housewife	7.5	6.0	127				
Retired	0.4	12.1	4				
Other	4.2	3.8	110				
Self Employed	1.8	3.1	58				
Education							
Completed High School	72.4	53.1	136				
Completed College	24.4	33.1	74				
Completed Graduate School	2.7	13.2	21				
Attended Vocational/Technical	0.5	0.6	80				
Ethnicity							
Caucasian	71.6	74.3	96				
African American	7.1	10.3	72				
Hispanic	12.7	10.7	147				
Asian	4.1	3.6	115				
Other	1.2	1.1	105				
Household Size							
One Person Household	0.1	24.7	0				
Two Person Household	30.1	28.8	104				
Three Person Household	42.3	21.3	199				
Four Person Household	15.8	13.0	121				
Five+ Person Household	11.6	12.1	96				
Mail Responsive							
Mail Order Responsive	68.7	76.8	90				
Mail Order Buyer	68.5	76.6	89				
Mail Order Donor	0.3	2.8	9				
Buying Channel Preference – Decile							
Top Internet Decile	12.8	8.9	144				
Top Mail Decile	0.7	11.9	6				
Top Phone Decile	0.9	12.0	8				

TAKING HOLD—CAREER BUILDING

Cluster 24 (Group 2Y)

Career Building is made up of young, childless singles. They are a mix of mobile renters and first-time homeowners, living in condos and single-family houses.



TAKING HOLD



UPPER-MIDDLE



CITY & SURROUNDS

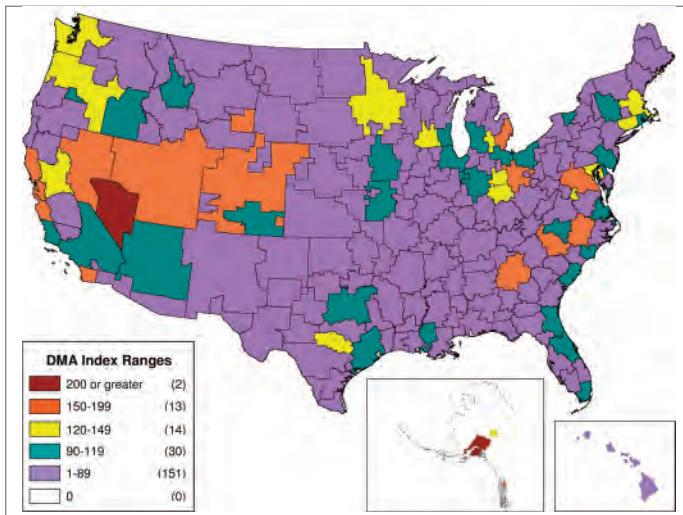
ABOUT TAKING HOLD—CAREER BUILDING

Career Building singles are young, but well compensated. While repaying their education loans they are beginning to save and invest. They favor trendy stores that cater to their age range, incomes and aspirations such as Express and Banana Republic. They are sports enthusiasts, both as participants and spectators. They jog, play softball and hike. They enjoy watching MTV when they actually do relax at home. Career Building singles also tend to read health magazines such as *Men's Health* and style magazines such as *GQ* and *In Style*. They are also Internet savvy, downloading music, searching for financial information and using G-mail.

WHEN THEY GREW UP...

- War in Iraq
- *The Office* debuts
- *X-Men* is in theaters
- Vanessa Carlton's *A Thousand Miles* hits radios

DISTRIBUTION OF TAKING HOLD—CAREER BUILDING



CLUSTER SIZE

Households: 1,667,600
% U.S. Households: 1.35%

FINANCIAL/INSURANCE:

Education Loans
Recent Bank Account
Mastercard Debit Card
Renter's Insurance
Online Banking

SHOPPING:

Banana Republic
Express
Victoria's Secret
IKEA
Internet
Fed Ex/Kinkos

RADIO/TV:

VH1/MTV/MTV2
Scrubs
Alternative Radio
The Office
Adult Swim
The Colbert Report

MAGAZINES/NEWSPAPERS:

In Style
Modern Bride
Men's Health
Men's Fitness
ESPN The Magazine

ACTIVITIES:

Jogging/Running
Bars and Nightclubs
Backpacking/Hiking
Pool/Billiards
Fantasy Sports Leagues

COMPUTERS/ONLINE:

Online Videos
Gmail
Download Television Shows
ESPN
IMDb

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

TAKING HOLD—CAREER BUILDING

Cluster 24 (Group 2Y)

	Group %	National %	Index	Group %	National %	Index	
Age—Head of Household							
18-23 Years	2.3	2.3	101	<2 Years	33.3	12.7	262
24-29 Years	95.9	7.6	1259	2-5 Years	42.3	30.2	140
30-35 Years	1.3	10.5	12	6-14 Years	13.6	32.0	42
36-45 Years	0.5	21.5	2	15+ Years	10.8	25.0	43
46-55 Years	0.0	21.5	0				
56-65 Years	0.0	15.4	0				
66-75 Years	0.0	10.7	0				
76+ Years	0.0	10.5	0				
MEAN AGE	26.2						
Estimated Income							
<\$15,000	0.0	10.1	0	<\$50,000	4.6	10.3	45
\$15,000-\$19,999	0.0	4.7	0	\$50,000-\$99,000	10.8	19.1	57
\$20,000-\$29,999	0.0	8.8	0	\$100,000-\$124,999	8.4	8.8	96
\$30,000-\$39,999	0.0	10.8	0	\$125,000-\$149,999	9.2	8.0	114
\$40,000-\$49,999	14.0	11.2	125	\$150,000-\$199,999	17.6	12.9	136
\$50,000-\$74,999	47.3	24.2	195	\$200,000-\$299,999	21.4	15.9	135
\$75,000-\$99,999	19.5	13.9	140	\$300,000-\$500,000	18.8	14.7	128
\$100,000-\$124,999	4.8	6.3	76	\$500,000+	9.3	10.3	90
\$125,000-\$149,999	0.3	4.7	7				
\$150,000+	14.1	5.1	275				
Presence and Age of Children							
No Children Present	99.8	65.9	151				
Ages 0-2	0.1	6.5	2				
Ages 3-5	0.1	7.0	2				
Ages 6-10	0.0	11.1	0				
Ages 11-15	0.0	10.6	0				
Ages 16-17	0.0	7.5	0				
Marital Status							
Single	86.7	44.0	197				
Married	13.3	56.0	24				
Estimated Net Worth							
< \$1	16.8	9.4	180				
\$1-\$4,999	14.7	8.8	167				
\$5,000-\$9,999	21.2	5.5	386				
\$10,000-\$24,999	0.2	5.2	4				
\$25,000-\$49,999	12.5	8.6	146				
\$50,000-\$99,999	6.6	10.0	139				
\$100,000-\$249,999	13.8	20.6	51				
\$250,000-\$499,999	10.6	15.0	53				
\$500,000-\$999,999	7.9	9.4	25				
\$1,000,000-\$1,999,999	0.01	3.6	0				
\$2,000,000+	0.0	4.1	0				
Home Ownership Status							
Renter	70.7	23.2	305				
Home Owner	29.3	76.8	38				
Population Density – HH per Sq. Mile							
0-24	0.2	8.8	2				
25-83	1.3	9.3	14				
84-1,015	40.7	33.4	122				
1,016-3,015	42.3	33.2	127				
3,016-5,440	12.6	8.3	152				
5,441-9,948	2.2	3.6	63				
9,949+	0.7	3.4	20				
Length of Residence							
<2 Years	33.3	12.7	262				
2-5 Years	42.3	30.2	140				
6-14 Years	13.6	32.0	42				
15+ Years	10.8	25.0	43				
Market Value of Home							
<\$50,000	4.6	10.3	45				
\$50,000-\$99,000	10.8	19.1	57				
\$100,000-\$124,999	8.4	8.8	96				
\$125,000-\$149,999	9.2	8.0	114				
\$150,000-\$199,999	17.6	12.9	136				
\$200,000-\$299,999	21.4	15.9	135				
\$300,000-\$500,000	18.8	14.7	128				
\$500,000+	9.3	10.3	90				
Dwelling Unit Size							
Single Family Dwelling	76.9	86.0	89				
Multiple Family Dwelling	23.1	14.0	165				
Occupation							
Professional/Technical	29.6	30.4	98				
Administrative/Managerial	5.1	6.8	76				
Sales/Service	3.1	1.7	178				
Clerical/White Collar	33.3	16.7	199				
Craftsman/Blue Collar	13.9	18.7	74				
Student	6.6	0.8	822				
Housewife	2.3	6.0	38				
Retired	0.6	12.1	5				
Other	3.8	3.8	101				
Self Employed	1.6	4.1	54				
Education							
Completed High School	75.3	53.1	142				
Completed College	21.0	33.1	66				
Completed Graduate School	3.2	13.2	24				
Attended Vocational/Technical	0.5	0.6	78				
Ethnicity							
Caucasian	74.0	74.3	100				
African American	7.4	10.3	72				
Hispanic	11.6	10.7	109				
Asian	5.6	3.6	157				
Other	1.4	1.1	120				
Household Size							
One Person Household	78.1	24.7	316				
Two Person Household	17.9	28.8	62				
Three Person Household	2.6	21.3	12				
Four Person Household	0.9	13.0	7				
Five+ Person Household	0.5	12.1	4				
Mail Responsive							
Mail Order Responsive	37.5	76.8	49				
Mail Order Buyer	37.3	76.6	49				
Mail Order Donor	0.1	2.8	4				
Buying Channel Preference – Decile							
Top Internet Decile	32.0	8.9	361				
Top Mail Decile	0.6	11.9	5				
Top Phone Decile	0.5	12.0	4				

TAKING HOLD—SPOUSES & HOUSES

Cluster 30 (Group 2Y)

Spouses & Houses is dominated by middle-income, childless couples in their mid-20s. This group of mainly high school grads owns their homes and tends to live in smaller second cities around the country.



TAKING HOLD



MIDDLE



SUBURBS & TOWNS

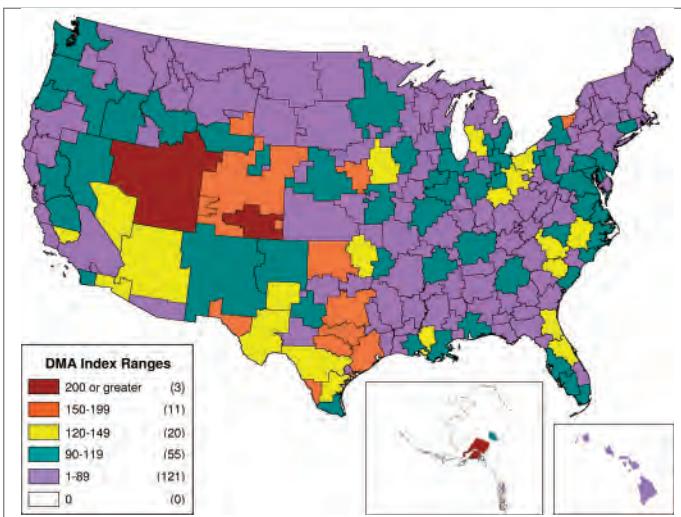
ABOUT TAKING HOLD—SPOUSES & HOUSES

Spouses & Houses is 20-somethings, new to marriage and home owning. They work in professional, technical and sales/service jobs. This group is highly leveraged and over two and one-half times as likely to be paying off educational loans in addition to paying on personal loans, first mortgages and auto loans. Not yet involved in the chaotic world of parenthood, they have the time to be fitness enthusiasts, focusing on exercising at a club, mountain biking, pilates, and jogging. The group focuses spending on clothing, home furnishings, health and beauty products and entertainment. They are also likely to enjoy frequenting bars and nightclubs. As for vehicles, they favor American — Chevrolet, Dodge and Ford — often in the form of a light truck, likely for bringing home supplies for their new home, although once in a while there is a rebel, buying Honda or Nissan.

WHEN THEY GREW UP...

- 24 tops on TV
- Columbine massacre
- Faith Hill's "Breathe" tops music charts
- George W. Bush is elected president

DISTRIBUTION OF TAKING HOLD—SPOUSES & HOUSES



CLUSTER SIZE

Households: 609,100
% U.S. Households: 0.49%

FINANCIAL/INSURANCE:

Education Loans
First Home Mortgage
Visa Debit Check Card
Homeowners Insurance
Banking Online

SHOPPING:

Sherwin Williams
Old Navy
Express
PETSMART
Amazon
Netflix

RADIO/TV:

MTV/VH1
Dual Global Complete FM
CHR Radio
Mythbusters
Scrubs
FSN

MAGAZINES/NEWSPAPERS:

Maxim
Self
Real Simple
Glamour
Everyday Food
Everyday with Rachael Ray

ACTIVITIES:

Jogging/Running
Going to the Beach
Canoeing/Kayaking
Hunting and Fishing
Pilates

COMPUTERS/ONLINE:

Facebook
MySpace
YouTube
CBS Sports
Downloaded Music
Gmail
ESPN

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

TAKING HOLD—SPOUSES & HOUSES

Cluster 30 (Group 2Y)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	8.2	2.3	357
24-29 Years	91.8	7.6	1205
30-35 Years	1.1	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	26.4		
Estimated Income			
<\$15,000	0.1	10.1	1
\$15,000-\$19,999	2.8	4.7	60
\$20,000-\$29,999	8.0	8.8	91
\$30,000-\$39,999	12.3	10.8	114
\$40,000-\$49,999	15.0	11.2	134
\$50,000-\$74,999	36.4	24.2	150
\$75,000-\$99,999	20.7	13.9	149
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	4.5	5.1	89
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	0.0	44.0	0
Married	100.0	55.0	178
Estimated Net Worth			
< \$1	1.0	9.4	10
\$1-\$4,999	6.7	8.8	76
\$5,000-\$9,999	5.4	5.5	99
\$10,000-\$24,999	3.5	5.2	67
\$25,000-\$49,999	12.3	8.6	144
\$50,000-\$99,999	12.6	10.0	127
\$100,000-\$249,999	34.6	20.6	168
\$250,000-\$499,999	20.4	15.0	137
\$500,000-\$999,999	3.5	9.4	37
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	1.0	23.2	0
Home Owner	100.0	76.8	130
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	1.9	9.3	21
84-1,015	43.7	33.4	131
1,016-3,015	42.1	33.2	127
3,016-5,440	8.9	8.3	107
5,441-9,948	2.4	3.6	67
9,949+	1.0	3.4	30

	Group %	National %	Index
Length of Residence			
<2 Years	22.6	12.7	178
2-5 Years	33.0	30.2	109
6-14 Years	23.0	32.0	72
15+ Years	21.4	25.0	86
Market Value of Home			
<\$50,000	6.9	10.3	67
\$50,000-\$99,000	18.2	19.1	95
\$100,000-\$124,999	10.8	8.8	123
\$125,000-\$149,999	10.7	8.0	133
\$150,000-\$199,999	16.9	12.9	131
\$200,000-\$299,999	19.3	15.9	122
\$300,000-\$500,000	12.5	14.7	85
\$500,000+	4.7	10.3	46
Dwelling Unit Size			
Single Family Dwelling	91.3	86.0	106
Multiple Family Dwelling	8.7	14.0	62
Occupation			
Professional/Technical	29.4	30.4	97
Administrative/Managerial	5.9	6.8	87
Sales/Service	2.9	1.7	164
Clerical/White Collar	24.1	16.7	144
Craftsman/Blue Collar	23.1	18.7	124
Student	4.3	0.8	534
Housewife	4.0	6.0	68
Retired	1.8	12.1	15
Other	2.8	3.8	75
Self Employed	1.7	3.1	54
Education			
Completed High School	68.8	53.1	130
Completed College	25.4	33.1	77
Completed Graduate School	5.2	13.2	39
Attended Vocational/Technical	0.7	0.6	111
Ethnicity			
Caucasian	72.0	74.3	97
African American	9.9	10.3	96
Hispanic	12.2	10.7	114
Asian	4.6	3.6	128
Other	1.6	1.1	114
Household Size			
One Person Household	3.9	24.7	16
Two Person Household	58.4	28.8	203
Three Person Household	14.5	21.3	68
Four Person Household	11.7	13.0	90
Five+ Person Household	11.5	12.1	95
Mail Responsive			
Mail Order Responsive	70.9	76.8	92
Mail Order Buyer	70.7	76.6	92
Mail Order Donor	1.6	2.8	58
Buying Channel Preference – Decile			
Top Internet Decile	10.5	8.9	119
Top Mail Decile	1.8	11.9	15
Top Phone Decile	2.0	12.0	16

GROUP 3X

TRANSITION TIME

GROUP	3X	TRANSITION TIME	HOUSEHOLDS:	3,333,400	(2.69% OF U.S.)
CLUSTERS	34	Outward Bound			
	41	Truckin' & Stylin'			
	46	Home Cooking			



ABOUT TRANSITION TIME

The three clusters of Group 3X, "Transition Time," are firmly established groups of young adults born from approximately 1965 to 1981. They were mostly too young to remember much of the Vietnam War other than the after-effects. The members of Group 3X emerged from school to find a lean and competitive job market. They did menial work and coasted through the singles bars during their 20s. Today, in their 30s and 40s, they are finally transitioning to a more settled lifestyle, some getting married and a few starting families. These clusters show a mix of white- and blue-collars, all with mid-scale household incomes, below-average college educations and lower than average net worth.

TRANSITION TIME, A DAY IN THE LIFE

Name of protagonist: "J.D."

*Wakes up...*and notices a small yellow spot on the ceiling of the bedroom in his doublewide mobile home. He thought to himself that he didn't completely seal the leak in the roof. He knew his wife would be angry. She told him he needed to use a roof sealant, not the caulk in the toolbox. He made some instant coffee and took a shower.

*Spends the day...*working as a foreman in a paper products factory. He has a team of four truck loaders that report to him, and a typical factory schedule: involves punching the clock and working 8:00 to 5:00 with two daily, 15-minute breaks and an hour for lunch.

*Talks about weekend plans to...*go hunting. Deer hunting season starts this weekend and he's got a lease to hunt on some property with several guys at the factory.

*Has a meeting with...*his deer hunting buddies to make plans about who needs to bring what to the property lease this weekend.

*Spends the evening...*adjusting the throttle body on his wife's car and putting some more caulk on the roof while she makes dinner. They have sloppy joes made with a canned mix and watch *King of the Hill* and CMT. His wife cleans up the kitchen and spends the rest of the evening reading magazines.

*Goes to bed at...*10:30 p.m., *watching...*nothing. His wife can't sleep when the TV is on or music is playing.

WHEN THEY GREW UP...

- Rubik's Cube
- Pac Man
- *Raiders of the Lost Ark* is released
- MTV debuts

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 3X—TRANSITION TIME

Clusters 34, 41, 46

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.2	2.3	10	<2 Years	13.6	12.7
24-29 Years	5.4	7.6	71	2-5 Years	28.4	30.2
30-35 Years	35.0	10.5	333	6-14 Years	37.4	32.0
36-45 Years	59.4	21.5	277	15+ Years	20.6	25.0
46-55 Years	0.0	21.5	0			
56-65 Years	0.0	15.4	0			
66-75 Years	0.0	10.7	0			
76+ Years	0.0	10.5	0			
MEAN AGE	36.6					
Estimated Income						
<\$15,000	7.1	10.1	70	<\$50,000	15.7	10.3
\$15,000-\$19,999	6.4	4.7	135	\$50,000-\$99,999	29.9	19.1
\$20,000-\$29,999	16.0	8.8	182	\$100,000-\$124,999	11.1	8.8
\$30,000-\$39,999	22.1	10.8	204	\$125,000-\$149,999	8.9	8.0
\$40,000-\$49,999	26.9	11.2	240	\$150,000-\$199,999	12.3	12.9
\$50,000-\$74,999	16.3	24.2	67	\$200,000-\$299,999	12.1	15.9
\$75,000-\$99,999	4.0	13.9	29	\$300,000-\$499,999	7.0	14.7
\$100,000-\$124,999	0.0	6.3	0	\$500,000+	2.8	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	1.1	5.1	22			
Presence and Age of Children						
No Children Present	93.0	65.9	141			
Ages 0-2	4.5	6.5	70			
Ages 3-5	1.9	7.0	27			
Ages 6-10	1.1	11.1	10			
Ages 11-15	0.6	10.6	5			
Ages 16-17	0.1	7.5	2			
Marital Status						
Single	12.7	44.0	29			
Married	87.3	56.0	156			
Estimated Net Worth						
< \$1	5.3	9.4	57			
\$1-\$4,999	10.8	8.8	123			
\$5,000-\$9,999	7.4	5.5	135			
\$10,000-\$24,999	9.5	5.2	181			
\$25,000-\$49,999	13.1	8.6	154			
\$50,000-\$99,999	15.2	10.0	152			
\$100,000-\$249,999	24.2	20.6	117			
\$250,000-\$499,999	12.5	15.0	84			
\$500,000-\$999,999	1.9	9.4	20			
\$1,000,000-\$1,999,999	0.0	3.6	0			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	10.1	23.2	44			
Home Owner	89.9	76.8	117			
Population Density – HH per Sq. Mile						
0-24	23.2	8.8	263			
25-83	26.1	9.3	279			
84-1,015	23.9	33.4	72			
1,016-3,015	19.6	33.2	59			
3,016-5,440	5.0	8.3	60			
5,441-9,948	2.0	3.6	56			
9,949+	0.2	3.4	7			
Length of Residence						
<2 Years	13.6	12.7	107			
2-5 Years	28.4	30.2	94			
6-14 Years	37.4	32.0	117			
15+ Years	20.6	25.0	82			
Market Value of Home						
<\$50,000	15.7	10.3	153			
\$50,000-\$99,999	29.9	19.1	157			
\$100,000-\$124,999	11.1	8.8	127			
\$125,000-\$149,999	8.9	8.0	111			
\$150,000-\$199,999	12.3	12.9	95			
\$200,000-\$299,999	12.1	15.9	77			
\$300,000-\$499,999	7.0	14.7	48			
\$500,000+	2.8	10.3	27			
Dwelling Unit Size						
Single Family Dwelling	93.9	86.0	109			
Multiple Family Dwelling	6.1	14.0	43			
Occupation						
Professional/Technical	25.7	30.4	85			
Administration/Management	6.5	6.8	96			
Sales/Service	2.2	1.7	127			
Clerical/White Collar	15.4	16.7	92			
Craftsman/Blue Collar	31.1	18.7	167			
Student	1.3	0.8	162			
Housewife	6.7	6.0	113			
Retired	3.2	12.1	26			
Other	4.7	3.8	123			
Self Employed	3.2	3.1	104			
Education						
Completed High School	64.2	53.1	121			
Completed College	27.9	33.1	84			
Completed Graduate School	6.9	13.2	52			
Attended Vocational/Technical	1.0	0.6	168			
Ethnicity						
Caucasian	74.0	74.3	100			
African American	11.2	10.3	109			
Hispanic	11.6	10.7	109			
Asian	2.2	3.6	60			
Other	1.0	1.1	87			
Household Size						
One Person Household	11.9	24.7	48			
Two Person Household	49.6	28.8	172			
Three Person Household	18.5	21.3	87			
Four Person Household	10.7	13.0	82			
Five+ Person Household	9.3	12.1	77			
Mail Responsive						
Mail Order Responsive	74.7	76.8	97			
Mail Order Buyer	74.5	76.6	97			
Mail Order Donor	1.7	2.8	59			
Buying Channel Preference – Decile						
Top Internet Decile	2.3	8.9	26			
Top Mail Decile	4.5	11.9	38			
Top Phone Decile	2.9	12.1	24			

TRANSITION TIME—OUTWARD BOUND

Cluster 34 (Group 3X)

Outward Bound is middle-income, rural households, some with toddlers, preschool and grade school children. Home ownership dominates this cluster, along with their tendency to drive compact or full-size pickup trucks.



TRANSITION TIME



MIDDLE



RURAL

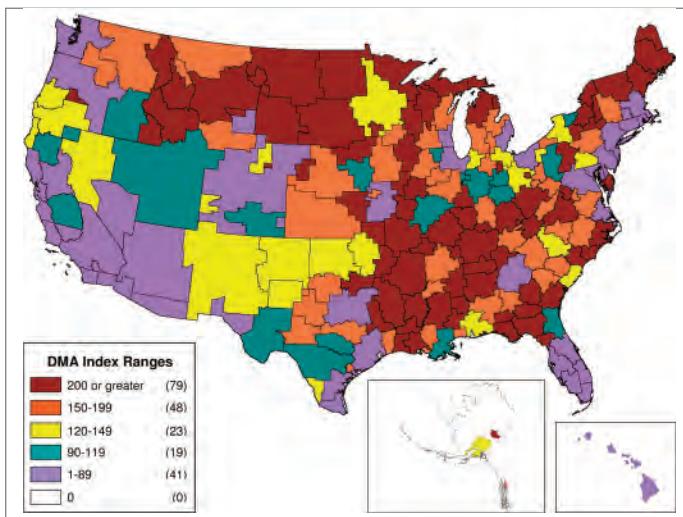
ABOUT TRANSITION TIME—OUTWARD BOUND

These early-30s to mid-40s couples are primarily high school grads, working in an even mix of technical, professional and blue-collar craftsman jobs. Only 19% have children, but the high incidence of parenting magazines and baby clothing purchases seem to indicate first-time parents and pregnancies. Outward Bound is well named. This middle-class cluster spends time and money on fishing, hunting and camping, and they use their pickup trucks for these activities. Their magazine choices continue to show their interest in the outdoors such as *Guns & Ammo*, *Outdoor Life* and *North American Hunter*.

WHEN THEY GREW UP...

- Berlin Wall comes down
- *The Simpsons* debut
- Whitney Houston is at the height of popularity
- *Beetlejuice* is released

DISTRIBUTION OF TRANSITION TIME—OUTWARD BOUND



CLUSTER SIZE

Households: 1,126,900
% U.S. Households: 0.91%

FINANCIAL/INSURANCE:

Mortgage Insurance
Life Insurance from Bank
Farm Bureau Auto Insurance
Mastercard Credit/Debit Card
Personal Loan
401(k)

SHOPPING:

Wal-Mart/Wal-Mart Supercenter
AMACO
Work Boots
Children's Clothing and Shoes
Auto Parts
Pet Food

RADIO/TV:

Country
Classic Rock
King of the Hill
Truck and Tractor Pulls
NASCAR
Holiday Specials

MAGAZINES/NEWSPAPERS:

Fishing/Hunting Magazines
Hot Rod
Parenting
Guideposts
People
Country Living
American Baby

ACTIVITIES:

Attend NASCAR Racing
Hunting
Freshwater Fishing
Camping
Fantasy Sports Leagues
Motorcycle Riding
Gardening

COMPUTERS/ONLINE:

Dial-Up Modem
Disney
Ebay
CBS
Look for Employment
NASCAR

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

TRANSITION TIME—OUTWARD BOUND

Cluster 34 (Group 3X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.4	2.3	18
24-29 Years	11.1	7.6	146
30-35 Years	36.9	10.5	351
36-45 Years	51.5	21.5	240
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	35.7		
Estimated Income			
<\$15,000	0.9	10.1	9
\$15,000-\$19,999	4.6	4.7	97
\$20,000-\$29,999	10.4	8.8	117
\$30,000-\$39,999	15.1	10.8	140
\$40,000-\$49,999	22.5	11.2	201
\$50,000-\$74,999	34.0	24.2	140
\$75,000-\$99,999	11.7	13.9	84
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.8	5.1	16
Presence and Age of Children			
No Children Present	80.9	65.9	123
Ages 0-2	11.9	6.5	184
Ages 3-5	5.6	7.0	80
Ages 6-10	3.2	11.1	29
Ages 11-15	1.7	10.6	16
Ages 16-17	0.4	7.5	5
Marital Status			
Single	0.0	44.0	0
Married	100.0	56.0	178
Estimated Net Worth			
< \$1	3.9	9.4	41
\$1-\$4,999	6.4	8.8	72
\$5,000-\$9,999	6.4	5.5	116
\$10,000-\$24,999	6.8	5.2	129
\$25,000-\$49,999	16.2	8.6	189
\$50,000-\$99,999	15.5	10.0	156
\$100,000-\$249,999	29.6	20.6	143
\$250,000-\$499,999	13.8	15.0	92
\$500,000-\$999,999	1.6	9.4	17
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	2.6	23.2	11
Home Owner	97.4	76.8	127
Population Density – HH per Sq. Mile			
0-24	47.3	8.8	537
25-83	52.7	9.3	564
84-1,015	0.0	33.4	0
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	11.1	12.7	88
2-5 Years	30.4	30.2	100
6-14 Years	40.2	32.0	126
15+ Years	18.3	25.0	73
Market Value of Home			
<\$50,000	17.5	10.3	169
\$50,000-\$99,000	33.0	19.1	173
\$100,000-\$124,999	10.9	8.8	125
\$125,000-\$149,999	8.6	8.0	107
\$150,000-\$199,999	11.6	12.9	90
\$200,000-\$299,999	10.5	15.9	66
\$300,000-\$500,000	5.7	14.7	39
\$500,000+	2.2	10.3	21
Dwelling Unit Size			
Single Family Dwelling	98.5	86.0	115
Multiple Family Dwelling	1.5	14.0	10
Occupation			
Professional/Technical	24.3	30.4	80
Administrative/Managerial	6.6	6.8	98
Sales/Service	2.0	1.7	112
Clerical/White Collar	13.3	16.7	80
Craftsman/Blue Collar	34.6	18.7	185
Student	0.9	0.8	115
Housewife	7.0	6.0	117
Retired	2.2	12.1	18
Other	5.3	3.8	139
Self Employed	3.8	6.1	124
Education			
Completed High School	65.4	53.1	122
Completed College	27.6	33.1	73
Completed Graduate School	6.5	13.2	49
Attended Vocational/Technical	0.9	0.6	144
Ethnicity			
Caucasian	87.3	74.3	117
African American	6.7	10.3	65
Hispanic	4.4	10.7	42
Asian	0.7	3.6	20
Other	0.8	1.1	72
Household Size			
One Person Household	1.6	24.7	6
Two Person Household	46.4	28.8	161
Three Person Household	26.2	21.3	123
Four Person Household	14.7	13.0	113
Five+ Person Household	11.1	12.1	92
Mail Responsive			
Mail Order Responsive	86.5	76.8	113
Mail Order Buyer	86.4	76.6	113
Mail Order Donor	0.9	2.8	31
Buying Channel Preference – Decile			
Top Internet Decile	1.8	8.9	20
Top Mail Decile	5.2	11.9	44
Top Phone Decile	4.2	12.1	35

TRANSITION TIME—TRUCKIN' & STYLIN'

Cluster 41 (Group 3X)

Truckin' & Stylin' households are in their early thirties to mid-forties and live in rural towns. Though, on average, they earn middle incomes, they rank below average when compared to the nation, and drop near the bottom of the list (58th) for net worth.



TRANSITION TIME



MIDDLE



RURAL

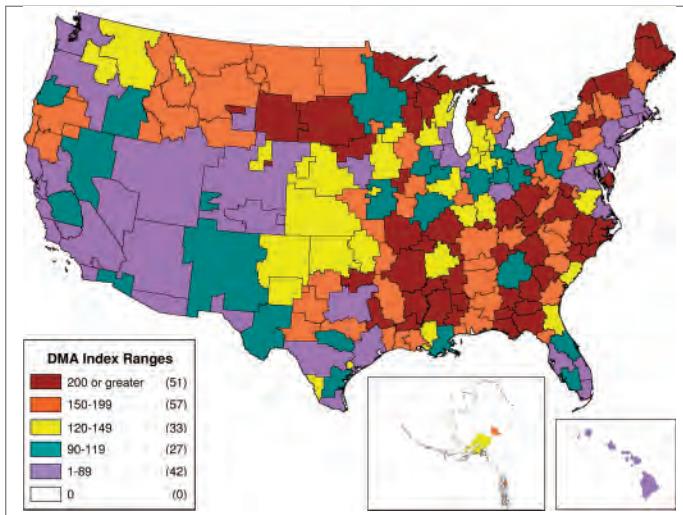
ABOUT TRANSITION TIME—TRUCKIN' & STYLIN'

The Truckin' & Stylin' cluster is predominantly single and, at a mean age of 36, childless, with vocational/technical degrees, high school diplomas and some college. They are a fairly mobile group and earn their middle incomes from a mix of blue-collar, white-collar and part-time jobs. They are concentrated in rural areas skewed to the South Atlantic and South-Central regions, as well as the North Central part of the country. They exhibit less rigorous, but still-to-be-expected, outdoor interests such as fishing, bird watching, camping and target shooting. Their magazine choices — *North American Hunter*, *Men's Fitness* and *Guns and Ammo* — skew toward men's interests. They have average or below average interest in travel of any kind.

WHEN THEY GREW UP...

- Hair Bands
- Nelson Mandela is released
- Rain Man is in theaters
- Beanie Babies

DISTRIBUTION OF TRANSITION TIME—TRUCKIN' & STYLIN'



CLUSTER SIZE

Households: 749,100

% U.S. Households: 0.60%

FINANCIAL/INSURANCE:

Recently Acquired Life Insurance
Recently Acquired Personal Loan
Boat Owner Insurance
Debit Cards
Humana

SHOPPING:

Auto Zone
Wal-Mart/Wal-Mart Super Center
Food Lion
Chevrolet
Foot Locker
Dog/Cat Food

RADIO/TV:

Professional Wrestling
Rock Radio
VH1
Truck and Tractor Pulls
NASCAR
TV Land

MAGAZINES/NEWSPAPERS:

Men's Fitness
Guideposts
North American Hunter
Vibe
Guns & Ammo

ACTIVITIES:

Fishing
Hunting
Woodworking
Refinishing Furniture
Bird Watching
College and High School Sports

COMPUTERS/ONLINE:

Go Online < 2X/week
Games
NBA
Yahoo
Hot Jobs

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

TRANSITION TIME—TRUCKIN' & STYLIN'

Cluster 41 (Group 3X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.4	2.3	18
24-29 Years	6.5	7.6	85
30-35 Years	37.3	10.5	355
36-45 Years	55.8	21.5	260
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	36.1		
Estimated Income			
<\$15,000	3.0	10.1	29
\$15,000-\$19,999	6.0	4.7	127
\$20,000-\$29,999	18.5	8.8	209
\$30,000-\$39,999	23.6	10.8	217
\$40,000-\$49,999	24.6	11.2	220
\$50,000-\$74,999	21.1	24.2	87
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	3.3	5.1	65
Presence and Age of Children			
No Children Present	97.9	65.9	148
Ages 0-2	2.1	6.5	33
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	57.0	44.0	130
Married	43.8	56.0	77
Estimated Net Worth			
< \$1	10.5	9.4	112
\$1-\$4,999	20.4	8.8	232
\$5,000-\$9,999	15.5	5.5	283
\$10,000-\$24,999	12.7	5.2	243
\$25,000-\$49,999	11.2	8.6	131
\$50,000-\$99,999	11.9	10.0	19
\$100,000-\$249,999	12.3	20.6	60
\$250,000-\$499,999	4.6	15.0	31
\$500,000-\$999,999	0.9	9.4	9
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	41.5	23.2	179
Home Owner	58.5	76.8	76
Population Density – HH per Sq. Mile			
0-24	31.8	8.8	361
25-83	36.8	9.3	393
84-1,015	31.4	33.4	94
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	17.1	12.7	135
2-5 Years	34.1	30.2	113
6-14 Years	32.6	32.0	102
15+ Years	16.2	25.0	65
Market Value of Home			
<\$50,000	18.2	10.3	177
\$50,000-\$99,000	31.4	19.1	165
\$100,000-\$124,999	11.7	8.8	133
\$125,000-\$149,999	9.0	8.0	112
\$150,000-\$199,999	12.1	12.9	93
\$200,000-\$299,999	10.5	15.9	66
\$300,000-\$500,000	4.9	14.7	34
\$500,000+	2.2	10.3	21
Dwelling Unit Size			
Single Family Dwelling	91.8	86.0	107
Multiple Family Dwelling	8.2	14.0	58
Occupation			
Professional/Technical	22.6	30.4	74
Administrative/Managerial	6.2	6.8	92
Sales/Service	2.1	1.7	122
Clerical/White Collar	19.2	16.7	115
Craftsman/Blue Collar	30.8	18.7	165
Student	2.0	0.8	248
Housewife	6.3	6.0	106
Retired	2.2	12.1	18
Other	5.6	3.8	148
Self Employed	3.0	3.1	97
Education			
Completed High School	67.7	53.1	127
Completed College	26.1	33.1	79
Completed Graduate School	4.9	13.2	37
Attended Vocational/Technical	1.2	0.6	197
Ethnicity			
Caucasian	80.8	74.3	109
African American	9.2	10.3	90
Hispanic	7.5	10.7	71
Asian	1.4	3.6	40
Other	1.0	1.1	87
Household Size			
One Person Household	40.6	24.7	164
Two Person Household	44.4	28.8	154
Three Person Household	9.5	21.3	45
Four Person Household	3.5	13.0	26
Five+ Person Household	2.1	12.1	17
Mail Responsive			
Mail Order Responsive	57.6	76.8	75
Mail Order Buyer	57.3	76.6	75
Mail Order Donor	0.3	2.8	124
Buying Channel Preference – Decile			
Top Internet Decile	4.9	8.9	56
Top Mail Decile	1.9	11.9	16
Top Phone Decile	1.0	12.0	9

TRANSITION TIME—HOME COOKING

Cluster 46 (Group 3X)

Home Cooking is comprised of married couples that, in their 30s and early 40s, have no children present in the home. They are mostly lower-middle income homeowners living in the surrounding areas of major second and edge cities across the U.S.



TRANSITION TIME



LOW-MIDDLE



CITY & SURROUNDS

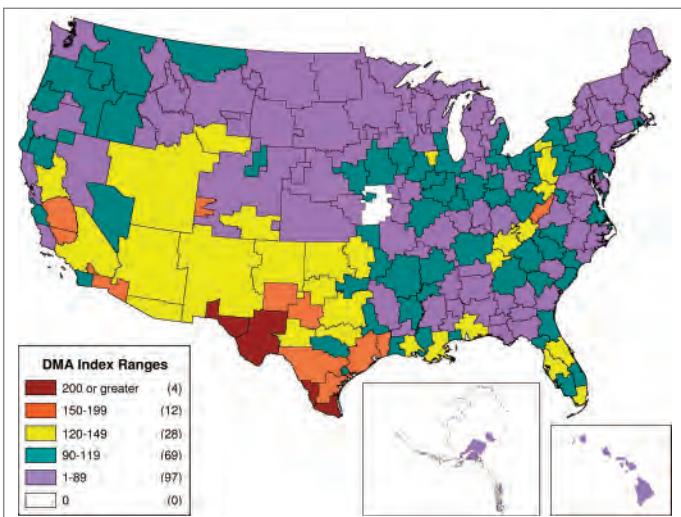
ABOUT TRANSITION TIME—HOME COOKING

Home Cooking couples are ethnically diverse households, representing a range of Hispanics, African-Americans, and Caucasians. This group of lower-middle income households has a mix of white- and blue-collar employment. Children are not present in the household. The cluster ranks 53rd for income and 54th for college education. They have diverse interests ranging from NASCAR to swimming to coin collecting. No doubt in part due to their more remote locations, they frequently turn to catalogs and the Internet to make purchases.

WHEN THEY GREW UP...

- Debbie Gibson was America's Sweetheart
- X-Files
- Tiananmen Square
- MTV debuts

DISTRIBUTION OF TRANSITION TIME—HOME COOKING



CLUSTER SIZE

Households: 1,457,400
% U.S. Households: 1.18%

FINANCIAL/INSURANCE:
Acquired Savings Account in Past Year
Money Orders
Personal Loan
Nationwide Auto Insurance
Likely to Sell Home in Next 12 Months

SHOPPING:
Shop Specialty Stores
Publix
Mail Order Buyers
AutoZone

RADIO/TV:
MTV2
Fuse
Telemundo
Classic Rock
Cops

MAGAZINES/NEWSPAPERS:
Hot Rod
Guns & Ammo
Women's World
Motor Trend
Prevention

ACTIVITIES:
Go to Movies
Follow MLB
Coin Collecting
Stamp Collecting
Target Shooting

COMPUTERS/ONLINE:
Most Recent Purchase
5+ Years Ago
Visit Chat Rooms
AOL
CareerBuilder
ABC

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

TRANSITION TIME—HOME COOKING

Cluster 46 (Group 3X)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.0	2.3	0	<2 Years	13.7	12.7
24-29 Years	0.4	7.6	5	2-5 Years	23.8	30.2
30-35 Years	32.2	10.5	307	6-14 Years	37.7	32.0
36-45 Years	67.4	21.5	314	15+ Years	24.7	25.0
46-55 Years	0.0	21.5	0			
56-65 Years	0.0	15.4	0			
66-75 Years	0.0	10.7	0			
76+ Years	0.0	10.5	0			
MEAN AGE	37.6					
Estimated Income						
<\$15,000	14.2	10.1	140	<\$50,000	13.5	10.3
\$15,000-\$19,999	8.0	4.7	169	\$50,000-\$99,999	27.1	19.1
\$20,000-\$29,999	19.2	8.8	218	\$100,000-\$124,999	11.1	8.8
\$30,000-\$39,999	26.8	10.8	247	\$125,000-\$149,999	9.1	8.0
\$40,000-\$49,999	31.6	11.2	282	\$150,000-\$199,999	12.9	12.9
\$50,000-\$74,999	0.0	24.2	0	\$200,000-\$299,999	14.0	15.9
\$75,000-\$99,999	0.0	13.9	0	\$300,000-\$499,999	8.8	14.7
\$100,000-\$124,999	0.0	6.3	0	\$500,000+	3.5	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	0.2	5.1	4			
Presence and Age of Children						
No Children Present	100.0	65.9	152			
Ages 0-2	0.0	6.5	0			
Ages 3-5	0.0	7.0	0			
Ages 6-10	0.0	11.1	0			
Ages 11-15	0.0	10.6	0			
Ages 16-17	0.0	7.5	0			
Marital Status						
Single	0.0	44.0	0			
Married	100.0	56.0	178			
Estimated Net Worth						
< \$1	3.8	9.4	41			
\$1-\$4,999	9.4	8.8	107			
\$5,000-\$9,999	4.0	5.5	73			
\$10,000-\$24,999	10.0	5.2	190			
\$25,000-\$49,999	11.8	8.6	137			
\$50,000-\$99,999	16.6	10.0	166			
\$100,000-\$249,999	26.1	20.6	126			
\$250,000-\$499,999	15.6	15.0	105			
\$500,000-\$999,999	2.7	9.4	29			
\$1,000,000-\$1,999,999	0.0	3.6	0			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	0.0	23.2	0			
Home Owner	100.0	76.8	130			
Population Density – HH per Sq. Mile						
0-24	0.0	8.8	0			
25-83	0.0	9.3	0			
84-1,015	38.7	33.4	116			
1,016-3,015	44.8	33.2	135			
3,016-5,440	11.4	8.3	137			
5,441-9,948	4.6	3.6	128			
9,949+	0.5	3.4	16			
Length of Residence						
<2 Years	13.7	12.7	108			
2-5 Years	23.8	30.2	79			
6-14 Years	37.7	32.0	118			
15+ Years	24.7	25.0	99			
Market Value of Home						
<\$50,000	13.5	10.3	131			
\$50,000-\$99,999	27.1	19.1	142			
\$100,000-\$124,999	11.1	8.8	126			
\$125,000-\$149,999	9.1	8.0	114			
\$150,000-\$199,999	12.9	12.9	100			
\$200,000-\$299,999	14.0	15.9	89			
\$300,000-\$499,999	8.8	14.7	60			
\$500,000+	3.5	10.3	34			
Dwelling Unit Size						
Single Family Dwelling	91.4	86.0	106			
Multiple Family Dwelling	8.6	14.0	61			
Occupation						
Professional/Technical	28.3	30.4	93			
Administration/Management	6.4	6.8	95			
Sales/Service	2.5	1.7	144			
Clerical/White Collar	15.9	16.7	96			
Craftsman/Blue Collar	27.8	18.7	149			
Student	1.4	0.8	175			
Housewife	6.7	6.0	112			
Retired	4.6	12.1	38			
Other	3.7	3.8	98			
Self Employed	2.6	3.1	86			
Education						
Completed High School	62.0	53.1	117			
Completed College	28.9	33.1	87			
Completed Graduate School	8.0	13.2	61			
Attended Vocational/Technical	1.1	0.6	180			
Ethnicity						
Caucasian	60.4	74.3	81			
African American	15.6	10.3	153			
Hispanic	19.2	10.7	180			
Asian	3.6	3.6	101			
Other	1.1	1.1	99			
Household Size						
One Person Household	5.3	24.7	21			
Two Person Household	54.7	28.8	190			
Three Person Household	17.1	21.3	80			
Four Person Household	11.3	13.0	87			
Five+ Person Household	11.6	12.1	95			
Mail Responsive						
Mail Order Responsive	74.2	76.8	97			
Mail Order Buyer	74.1	76.6	97			
Mail Order Donor	3.0	2.8	104			
Buying Channel Preference – Decile						
Top Internet Decile	1.3	5.6	15			
Top Mail Decile	5.2	11.9	44			
Top Phone Decile	2.8	12.0	24			

GROUP 4X

FLYING SOLO

GROUP 4X FLYING SOLO

HOUSEHOLDS: 4,069,400 (3.29% OF U.S.)

CLUSTERS 42 First Mortgage

52 Resolute Renters

59 Mobile Mixers



ABOUT FLYING SOLO

The three clusters of Group 4X, "Flying Solo," are composed of single households without children, including two more youthful clusters (early 30s) and one that is slightly older (average age of 40). Beyond age, these clusters share several key characteristics, including low-middle to lower socio-economic levels and a high incidence of apartment dwellers. They have few investments of any kind and are, in fact, just setting up their savings accounts. In addition to these similarities, they lead an active social life, often engaging in team sports and enjoying a vibrant night-life filled with dancing, concerts and bars.

FLYING SOLO, A DAY IN THE LIFE

Name of protagonist: "Jackie"

Wakes up... gets out of bed after hitting the snooze button several times. She listens to a station with an urban format. She has a bowl of Kellogg's Special K Red Berries and a Rockstar energy drink before heading to the subway from her apartment a few blocks away.

Spends the day... working as a compliance assistant in a brokerage firm downtown. She tried being a sales assistant, with dreams of being a broker, but quickly decided that it wasn't for her. The job isn't exactly executive level and her parents wonder why she didn't finish her college education. She opens a can of chicken for lunch in the break room and catches up on the office gossip with her girlfriends.

Talks about weekend plans to... go dancing with her friends at the new club that just opened.

Has a meeting with... the compliance manager. She does a good, thorough job and has good relationships with her co-workers, but her data entry speed is just a little slow. She'll need to work on it if she wants to advance to team leader.

Spends the evening... grabbing a quick drink with co-workers after work and then rides the subway back home. Reads the new issue of *Cosmopolitan* magazine that arrived in today's mail. She fixes pasta and a pre-made spaghetti sauce for dinner and surfs the Internet checking job sites and making a purchase here and there while watching a movie she had rented.

Goes to bed at... 11:30 p.m., *watching...* reruns of *Scrubs*.

WHEN THEY GREW UP...

- Disaster movies gain popularity
- Disco is at its height in popularity
- Neutron bomb is debated
- First human-powered aircraft crosses the English Channel

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 4X—FLYING SOLO

Clusters 42, 52, 59

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.9	2.3	39
24-29 Years	11.1	7.6	146
30-35 Years	56.4	10.5	536
36-45 Years	30.5	21.5	142
46-55 Years	1.1	21.5	5
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	33.8		
Estimated Income			
<\$15,000	13.5	10.1	133
\$15,000-\$19,999	10.0	4.7	212
\$20,000-\$29,999	20.1	8.8	227
\$30,000-\$39,999	28.3	10.8	261
\$40,000-\$49,999	27.8	11.2	248
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.3	5.1	5
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	93.8	44.0	213
Married	6.2	56.0	11
Estimated Net Worth			
< \$1	36.3	9.4	388
\$1-\$4,999	37.7	8.8	429
\$5,000-\$9,999	2.0	5.5	37
\$10,000-\$24,999	2.8	5.2	53
\$25,000-\$49,999	3.9	8.6	46
\$50,000-\$99,999	5.4	10.0	54
\$100,000-\$249,999	7.1	20.6	34
\$250,000-\$499,999	4.2	15.0	28
\$500,000-\$999,999	0.6	9.4	6
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	72.1	23.2	311
Home Owner	27.9	76.8	36
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.7	9.3	7
84-1,015	29.6	33.4	89
1,016-3,015	45.8	33.2	138
3,016-5,440	16.0	8.3	192
5,441-9,948	7.7	3.6	216
9,949+	0.2	3.4	7

	Group %	National %	Index
Length of Residence			
<2 Years	22.1	12.7	174
2-5 Years	40.3	30.2	133
6-14 Years	23.3	32.0	73
15+ Years	14.3	25.0	57
Market Value of Home			
<\$50,000	13.6	10.3	132
\$50,000-\$99,999	25.6	19.1	134
\$100,000-\$124,999	11.4	8.8	130
\$125,000-\$149,999	9.9	8.0	123
\$150,000-\$199,999	14.2	12.9	110
\$200,000-\$299,999	14.1	15.9	89
\$300,000-\$499,999	7.7	14.7	52
\$500,000+	3.5	10.3	34
Dwelling Unit Size			
Single Family Dwelling	70.2	86.0	82
Multiple Family Dwelling	29.8	14.0	213
Occupation			
Professional/Technical	28.3	30.4	93
Administration/Management	5.4	6.8	80
Sales/Service	3.2	1.7	181
Clerical/White Collar	29.1	16.7	174
Craftsman/Blue Collar	18.2	18.7	97
Student	4.1	0.8	506
Housewife	3.9	6.0	65
Retired	1.1	12.1	9
Other	4.7	3.8	125
Self Employed	2.1	3.1	69
Education			
Completed High School	66.2	53.1	125
Completed College	27.1	33.1	82
Completed Graduate School	5.6	13.2	42
Attended Vocational/Technical	1.1	0.6	176
Ethnicity			
Caucasian	60.0	74.3	81
African American	19.4	10.3	190
Hispanic	15.9	10.7	148
Asian	3.4	3.6	96
Other	1.3	1.1	110
Household Size			
One Person Household	77.4	24.7	313
Two Person Household	17.8	28.8	62
Three Person Household	3.0	21.3	14
Four Person Household	1.1	13.0	8
Five+ Person Household	0.7	12.1	6
Mail Responsive			
Mail Order Responsive	36.1	76.8	47
Mail Order Buyer	35.8	76.6	47
Mail Order Donor	0.2	2.8	6
Buying Channel Preference – Decile			
Top Internet Decile	4.6	8.9	52
Top Mail Decile	0.6	11.9	5
Top Phone Decile	0.3	12.0	2

FLYING SOLO—FIRST MORTGAGE

Cluster 42 (Group 4X)

First Mortgage is uniformly single and childless. They are all homeowners and in their early 30s. They work in a wide variety of occupations, but their income indicates that they are probably on the lower rungs of the career ladder.



FLYING SOLO



LOW-MIDDLE



CITY & SURROUNDS

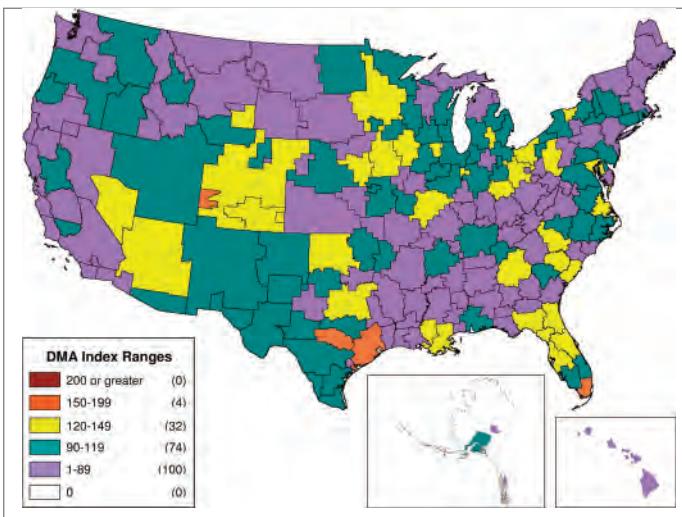
ABOUT FLYING SOLO—FIRST MORTGAGE

First Mortgage homeowners are just starting to establish themselves economically, beginning to make investments and purchasing their first home. They are primarily high-school educated and work in a variety of occupations, some while still going to school. These early-30s singles are firmly in the lower-middle income range, using most of their income to cover mortgage payments. They are likely to be using a creative outlet with drawing or photography. They enjoy social events like attending rock music performances, going to bars and nightclubs, dancing and attending sporting events. They enjoy getting comic relief from *King of the Hill*, *Scrubs*, and other sitcoms.

WHEN THEY GREW UP...

- Cher's *Believe* tops charts
- Bill Clinton is impeached
- *The Grinch* hits movie theaters
- *Sex and the City* is a TV hit

DISTRIBUTION OF FLYING SOLO—FIRST MORTGAGE



CLUSTER SIZE

Households: 911,700

% U.S. Households: 0.74%

FINANCIAL/INSURANCE:

Personal Loan
Nationwide Insurance
Recently Acquired Second
Mortgage/Equity Loan
Visa Classic
Internet Bankers

SHOPPING:

Auto Zone
Wal-Mart Supercenter
Old Navy
American Eagle
Blockbuster Video

RADIO/TV:

Adult Swim
Rock Radio
Scrubs
Mythbusters
AURN

MAGAZINES/NEWSPAPERS:

Game Informer
Maxim
Bridal Guide
Men's Health
Men's Fitness

ACTIVITIES:

Drawing
Photography
Movies
Radio Concerts
Collect Sports Trading Cards
Attending College Sports

COMPUTERS/ONLINE:

Facebook
MySpace
Job Searching Sites
Gmail
YouTube

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FLYING SOLO—FIRST MORTGAGE

Cluster 42 (Group 4X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	3.2	2.3	139
24-29 Years	39.9	7.6	524
30-35 Years	56.9	10.5	542
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	29.6		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	7.3	4.7	155
\$20,000-\$29,999	15.1	8.8	170
\$30,000-\$39,999	37.3	10.8	344
\$40,000-\$49,999	40.1	11.2	359
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.3	5.1	5
Presence and Age of Children			
No Children Present	99.9	65.9	151
Ages 0-2	0.1	6.5	2
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	2.1	9.4	22
\$1-\$4,999	11.2	8.8	127
\$5,000-\$9,999	6.5	5.5	119
\$10,000-\$24,999	8.6	5.2	163
\$25,000-\$49,999	11.4	8.6	133
\$50,000-\$99,999	18.5	10.0	186
\$100,000-\$249,999	25.1	20.6	122
\$250,000-\$499,999	15.1	15.0	101
\$500,000 -\$999,999	1.6	9.4	17
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	0.0	23.2	0
Home Owner	100.0	76.8	130
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	32.6	33.4	98
1,016-3,015	43.9	33.2	132
3,016-5,440	16.0	8.3	192
5,441-9,948	6.7	3.6	188
9,949+	0.9	3.4	26

	Group %	National %	Index
Length of Residence			
<2 Years	22.9	12.7	180
2-5 Years	36.3	30.2	120
6-14 Years	26.6	32.0	83
15+ Years	14.2	25.0	57
Market Value of Home			
<\$50,000	9.6	10.3	93
\$50,000-\$99,999	25.0	19.1	131
\$100,000-\$124,999	12.3	8.8	140
\$125,000-\$149,999	11.2	8.0	139
\$150,000-\$199,999	16.0	12.9	124
\$200,000-\$299,999	15.4	15.9	97
\$300,000-\$499,999	7.7	14.7	53
\$500,000+	2.8	10.3	27
Dwelling Unit Size			
Single Family Dwelling	80.6	86.0	94
Multiple Family Dwelling	19.4	14.0	138
Occupation			
Professional/Technical	30.2	30.4	99
Administration/Management	5.3	6.8	78
Sales/Service	3.3	1.7	187
Clerical/White Collar	28.9	16.7	173
Craftsman/Blue Collar	18.8	18.7	100
Student	5.3	0.8	663
Housewife	2.6	6.0	44
Retired	1.1	12.1	9
Other	3.0	3.8	78
Self Employed	1.6	3.1	51
Education			
Completed High School	67.9	53.1	128
Completed College	25.5	33.1	77
Completed Graduate School	5.6	13.2	42
Attended Vocational/Technical	1.0	0.6	169
Ethnicity			
Caucasian	64.4	74.3	87
African American	15.9	10.3	155
Hispanic	14.5	10.7	136
Asian	3.9	3.6	110
Other	1.2	1.1	103
Household Size			
One Person Household	72.5	24.7	293
Two Person Household	17.1	28.8	59
Three Person Household	5.9	21.3	28
Four Person Household	2.4	13.0	19
Five+ Person Household	2.0	12.1	16
Mail Responsive			
Mail Order Responsive	55.5	76.8	72
Mail Order Buyer	55.2	76.6	72
Mail Order Donor	0.5	2.8	16
Buying Channel Preference – Decile			
Top Internet Decile	4.1	8.9	46
Top Mail Decile	0.7	11.9	6
Top Phone Decile	0.4	12.0	4

FLYING SOLO—RESOLUTE RENTERS

Cluster 52 (Group 4X)

This mix of older “Flying Soloists” is single and has no children. They tend to be relatively mobile renters and are on the lower rungs of income and net worth.



FLYING SOLO



LOW-MIDDLE



CITY & SURROUNDS

ABOUT FLYING SOLO—RESOLUTE RENTERS

Resolute Renters is dominated by high school educated, single, lower echelon white-collar technical, sales and service professionals in their late 30s/mid 40s. This cluster lies close to the bottom of all 70 clusters when considering their income, net worth (ranked 68th), automotive purchases and household size. They are renters, which also adversely affects their net worth, having no home equity. From their reading preferences and activities they appear to be quite style conscious. They enjoy trading sports cards, playing chess, and relaxing while watching their tropical fish.

WHEN THEY GREW UP...

- *The Oprah Winfrey Show* debuts
- *Dirty Dancing* is a hit
- Chernobyl disaster
- Julia Roberts comes on the scene

CLUSTER SIZE

Households: 1,377,200
% U.S. Households: 1.11%

FINANCIAL/INSURANCE:

Personal Line of Credit
Renter's Insurance
Use Cash Advance Services
Money Orders
Wired Money

SHOPPING:

Circle K
Wal-Mart
Auto Zone
Foot Locker
Convenience Stores
Name Brand Shoppers

RADIO/TV:

The Early Show
CSI:NY
BET
Sci-Fi
Rock
Urban Radio

MAGAZINES/NEWSPAPERS:

GQ
ESPN Magazine
Jet
Ebony
Rolling Stone

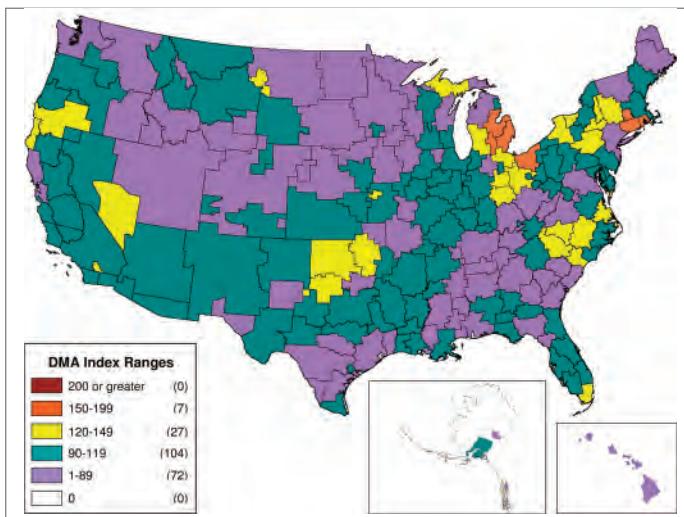
ACTIVITIES:

Go to Movies
Follow NBA and NFL
Comic Books
Tropical Fish
Collect Sports Trading Cards

COMPUTERS/ONLINE:

CBS News
Yahoo Sports
Monster
IMDb

DISTRIBUTION OF FLYING SOLO—RESOLUTE RENTERS



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FLYING SOLO—RESOLUTE RENTERS

Cluster 52 (Group 4X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	5.1	10.5	49
36-45 Years	91.6	21.5	427
46-55 Years	3.3	21.5	15
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	39.7		
Estimated Income			
<\$15,000	0.8	10.1	1.8
\$15,000-\$19,999	12.0	4.7	254
\$20,000-\$29,999	26.1	8.8	295
\$30,000-\$39,999	31.3	10.8	289
\$40,000-\$49,999	29.5	11.2	263
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.3	5.1	6
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	84.6	44.0	192
Married	15.4	56.0	27
Estimated Net Worth			
< \$1	20.9	9.4	223
\$1-\$4,999	75.7	8.8	862
\$5,000-\$9,999	0.4	5.5	8
\$10,000-\$24,999	0.6	5.2	11
\$25,000-\$49,999	1.5	8.6	17
\$50,000-\$99,999	0.6	10.0	6
\$100,000-\$249,999	0.2	20.6	1
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	0.2	9.4	3
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+ 0.4 1.0			
Home Ownership Status			
Renter	100.0	23.2	431
Home Owner	0.0	76.8	0
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	2.1	9.3	22
84-1,015	27.2	33.4	81
1,016-3,015	47.0	33.2	142
3,016-5,440	16.1	8.3	194
5,441-9,948	7.6	3.6	214
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	20.3	12.7	160
2-5 Years	40.9	30.2	135
6-14 Years	23.7	32.0	74
15+ Years	15.1	25.0	60
Market Value of Home			
<\$50,000	14.5	10.3	141
\$50,000-\$99,999	25.2	19.1	132
\$100,000-\$124,999	11.1	8.8	126
\$125,000-\$149,999	9.3	8.0	116
\$150,000-\$199,999	13.7	12.9	106
\$200,000-\$299,999	14.0	15.9	88
\$300,000-\$499,999	7.9	14.7	54
\$500,000+	4.2	10.3	40
Dwelling Unit Size			
Single Family Dwelling	65.4	86.0	76
Multiple Family Dwelling	34.6	14.0	247
Occupation			
Professional/Technical	26.2	30.4	86
Administration/Management	5.8	6.8	86
Sales/Service	2.8	1.7	161
Clerical/White Collar	27.6	16.7	166
Craftsman/Blue Collar	19.4	18.7	104
Student	1.9	0.8	241
Housewife	5.7	6.0	96
Retired	1.4	12.1	11
Other	6.2	3.8	164
Self Employed	2.9	3.1	95
Education			
Completed High School	60.6	53.1	114
Completed College	31.5	33.1	95
Completed Graduate School	6.4	13.2	49
Attended Vocational/Technical	1.4	0.6	236
Ethnicity			
Caucasian	59.9	74.3	81
African American	20.3	10.3	198
Hispanic	15.4	10.7	144
Asian	3.3	3.6	93
Other	1.1	1.1	100
Household Size			
One Person Household	75.0	24.7	303
Two Person Household	21.1	28.8	73
Three Person Household	2.8	21.3	13
Four Person Household	0.8	13.0	6
Five+ Person Household	0.4	12.1	3
Mail Responsive			
Mail Order Responsive	33.4	76.8	43
Mail Order Buyer	33.1	76.6	43
Mail Order Donor	0.1	2.8	2
Buying Channel Preference – Decile			
Top Internet Decile	4.8	8.9	54
Top Mail Decile	1.0	11.9	8
Top Phone Decile	0.3	12.0	3

FLYING SOLO—MOBILE MIXERS

Cluster 59 (Group 4X)

These highly mobile, diverse groups of people are single renters in their early 30s. They rank among the lowest for income and net worth with average education levels and tend to live primarily in cities and surrounding areas.



FLYING SOLO



LOW



CITY & SURROUNDS

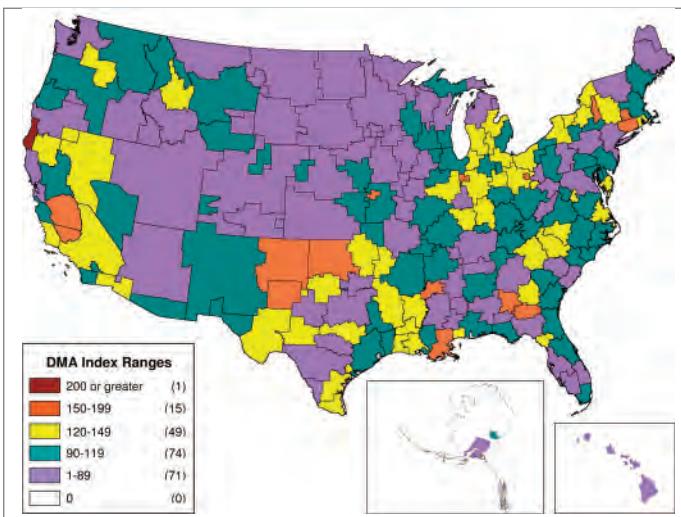
ABOUT FLYING SOLO—MOBILE MIXERS

At a mean age of 32, Mobile Mixers is dominated by single renters. This cluster is relatively diverse, with higher than average African-American and Hispanic representation. They are likely to be working in blue-collar, clerical or technical jobs and are one-and-a-half times more likely to be full-time college students. Though they've recently opened a savings account, lower wages preclude any sizeable savings, and investing is mostly out of the picture for now. They enjoy sports trading cards, NBA, and NASCAR. They are also computer savvy, finding this a great source of entertainment. Given their frequent moves, they often rent moving trailers to transport belongings, often pulled by their compact car.

WHEN THEY GREW UP...

- *Beavis and Butt-head* make their debut
- *The Macarena* gains popularity
- Death of Princess Diana
- Oklahoma City bombing

DISTRIBUTION OF FLYING SOLO—MOBILE MIXERS



CLUSTER SIZE

Households: 1,780,500
% U.S. Households: 1.44%

FINANCIAL/INSURANCE:

Recently Acquired Savings Account
Renter's Insurance
Money Orders
Compare Insurances Online
Medicaid

SHOPPING:

Sephora
Blockbuster
Foot Locker
Advance Auto
7-Eleven

RADIO/TV:

BET
ABC Young Adult
Urban
Judge Alex
Scrubs

MAGAZINES/NEWSPAPERS:

GQ
Game Informer
Maxim
Hot Rod
Vibe

ACTIVITIES:

Video Games
Sports Trading Cards
NBA
NASCAR
Collectors

COMPUTERS/ONLINE:

Access at School or Library
Visit a Chat Room
Yahoo Movies
MSN
Hotmail
Look for Employment

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FLYING SOLO—MOBILE MIXERS

Cluster 59 (Group 4X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	100.0	10.5	952
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	31.9		
Estimated Income			
<\$15,000	34.1	10.1	336
\$15,000-\$19,999	10.3	4.7	218
\$20,000-\$29,999	18.6	8.8	210
\$30,000-\$39,999	19.4	10.8	179
\$40,000-\$49,999	17.5	11.2	156
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.2	5.1	4
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	97.2	44.0	221
Married	2.8	56.0	5
Estimated Net Worth			
< \$1	74.2	9.4	794
\$1-\$4,999	24.1	8.8	275
\$5,000-\$9,999	0.2	5.5	3
\$10,000-\$24,999	0.5	5.2	9
\$25,000-\$49,999	0.7	8.6	8
\$50,000-\$99,999	0.1	10.0	1
\$100,000-\$249,999	0.1	20.6	1
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	0.1	9.4	1
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	100.0	23.2	431
Home Owner	0.0	76.8	0
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	29.4	33.4	88
1,016-3,015	46.2	33.2	139
3,016-5,440	15.9	8.3	191
5,441-9,948	8.5	3.6	239
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	23.0	12.7	181
2-5 Years	42.7	30.2	141
6-14 Years	20.6	32.0	64
15+ Years	13.7	25.0	55
Market Value of Home			
<\$50,000	16.7	10.3	162
\$50,000-\$99,999	26.6	19.1	139
\$100,000-\$124,999	10.8	8.8	123
\$125,000-\$149,999	9.0	8.0	113
\$150,000-\$199,999	12.9	12.9	100
\$200,000-\$299,999	12.8	15.9	81
\$300,000-\$499,999	7.5	14.7	51
\$500,000+	3.7	10.3	36
Dwelling Unit Size			
Single Family Dwelling	66.6	86.0	77
Multiple Family Dwelling	33.4	14.0	238
Occupation			
Professional/Technical	27.5	30.4	90
Administration/Management	5.0	6.8	74
Sales/Service	3.4	1.7	196
Clerical/White Collar	31.3	16.7	187
Craftsman/Blue Collar	15.6	18.7	83
Student	4.3	0.8	538
Housewife	3.9	6.0	65
Retired	0.7	12.1	6
Other	6.2	3.8	165
Self Employed	2.2	3.1	71
Education			
Completed High School	68.2	53.1	128
Completed College	26.2	33.1	79
Completed Graduate School	4.8	13.2	36
Attended Vocational/Technical	0.8	0.6	132
Ethnicity			
Caucasian	56.9	74.3	77
African American	21.2	10.3	207
Hispanic	17.2	10.7	161
Asian	3.2	3.6	90
Other	1.4	1.1	123
Household Size			
One Person Household	82.9	24.7	335
Two Person Household	15.4	28.8	53
Three Person Household	1.2	21.3	6
Four Person Household	0.3	13.0	2
Five+ Person Household	0.2	12.1	1
Mail Responsive			
Mail Order Responsive	24.4	76.8	32
Mail Order Buyer	24.2	76.6	32
Mail Order Donor	0.0	2.8	1
Buying Channel Preference – Decile			
Top Internet Decile	4.9	8.9	55
Top Mail Decile	0.1	11.9	1
Top Phone Decile	0.0	12.0	1

GROUP 5X

FAMILY FOCUSED

GROUP 5X FAMILY FOCUSED

HOUSEHOLDS: 4,632,700 (3.74% OF U.S.)

CLUSTERS 37 Cartoons & Carpools

62 Kids & Rent



ABOUT FAMILY FOCUSED

The two clusters of Group 5X, "Family Focused," are two of only seven clusters with children in which the mean household age is under 40, further underscoring the dramatic 10-year delay in all phases of child bearing, raising and launching over the last several decades. Despite differences in income, they both have low net worth, falling in the bottom third of the nation. Shopping seems to indicate that this group's life stage focuses family resources toward meeting the needs of children, including clothing, shoe and toy purchases as well as children's vitamins and cough syrups. Family-based activities and media preferences are also very similar between the two clusters.

FAMILY FOCUSED, A DAY IN THE LIFE

Name of protagonist: "Tony"

Wakes up... and tries not to wake his wife and the two-year-old, their third, who is sleeping with them. He takes a shower and watches Nickelodeon with his kids as he drinks a cup of coffee.

Spends the day... managing the maintenance department of a hotel. He stays pretty busy, from fixing leaky faucets to heating equipment to televisions. He enjoys working with his hands and has been doing this job for more than 10 years.

Talks about weekend plans to... take the family to the opening of what should be the latest blockbuster movie.

Has a meeting with... his staff of three other maintenance/ground workers, letting them know he would not be in this weekend and his cell phone would be off. His wife always reminds him to turn his phone off in the movie theater, so it's not like he will get their calls anyway.

Spends the evening... playing soccer and sorting through movie ads with his 10-year-old son. He pays a few bills, eats a big home-cooked dinner and fights for the remote with his kids, who were glued to the Disney Channel, until they go to bed.

Goes to bed at... 11:30 p.m., *watching...* professional wrestling.

WHEN THEY GREW UP...

- *The Simpsons* is a TV hit
- Billy Ray Cyrus sings *Achy Breaky Heart*
- Persian Gulf War
- Pogs are popular

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 5X—FAMILY FOCUSED

Clusters 37, 62

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	33.5	10.5	318
36-45 Years	56.3	21.5	262
46-55 Years	8.1	21.5	38
56-65 Years	2.1	15.4	14
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	38.5		
Estimated Income			
<\$15,000	23.1	10.1	227
\$15,000-\$19,999	9.1	4.7	193
\$20,000-\$29,999	19.5	8.8	221
\$30,000-\$39,999	23.9	10.8	220
\$40,000-\$49,999	24.5	11.2	219
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	21.0	6.5	325
Ages 3-5	24.4	7.0	349
Ages 6-10	37.4	11.1	338
Ages 11-15	29.7	10.6	280
Ages 16-17	18.7	7.5	249
Marital Status			
Single	31.6	44.0	72
Married	68.4	56.0	122
Estimated Net Worth			
< \$1	28.1	9.4	300
\$1-\$4,999	29.3	8.8	333
\$5,000-\$9,999	1.6	5.5	30
\$10,000-\$24,999	6.2	5.2	119
\$25,000-\$49,999	7.4	8.6	87
\$50,000-\$99,999	7.3	10.0	74
\$100,000-\$249,999	11.8	20.6	57
\$250,000-\$499,999	6.3	15.0	42
\$500,000-\$999,999	1.8	9.4	19
\$1,000,000-\$1,999,999	0.1	3.6	2
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	51.4	23.2	222
Home Owner	48.6	76.8	63
Population Density – HH per Sq. Mile			
0-24	2.2	8.8	25
25-83	3.4	9.3	37
84-1,015	35.5	33.4	106
1,016-3,015	40.7	33.2	122
3,016-5,440	10.4	8.3	125
5,441-9,948	4.7	3.6	132
9,949+	3.2	3.4	93

	Group %	National %	Index
Length of Residence			
<2 Years	18.7	12.7	147
2-5 Years	42.5	30.2	140
6-14 Years	29.9	32.0	93
15+ Years	9.0	25.0	36
Market Value of Home			
<\$50,000	15.9	10.3	155
\$50,000-\$99,999	28.2	19.1	148
\$100,000-\$124,999	10.4	8.8	118
\$125,000-\$149,999	8.5	8.0	106
\$150,000-\$199,999	12.3	12.9	95
\$200,000-\$299,999	12.3	15.9	77
\$300,000-\$499,999	8.6	14.7	59
\$500,000+	3.8	10.3	37
Dwelling Unit Size			
Single Family Dwelling	79.1	86.0	92
Multiple Family Dwelling	20.9	14.0	149
Occupation			
Professional/Technical	19.4	30.4	64
Administration/Management	5.5	6.8	82
Sales/Service	2.1	1.7	122
Clerical/White Collar	21.7	16.7	130
Craftsman/Blue Collar	28.9	18.7	154
Student	1.2	0.8	154
Housewife	11.2	6.0	189
Retired	1.2	12.1	10
Other	5.9	3.8	155
Self Employed	2.9	3.1	95
Education			
Completed High School	62.6	53.1	118
Completed College	31.3	33.1	95
Completed Graduate School	5.2	13.2	39
Attended Vocational/Technical	1.0	0.6	163
Ethnicity			
Caucasian	58.7	74.3	79
African American	18.2	10.3	177
Hispanic	19.8	10.7	185
Asian	2.3	3.6	65
Other	1.0	1.1	84
Household Size			
One Person Household	0.1	24.7	0
Two Person Household	17.5	28.8	61
Three Person Household	37.9	21.3	178
Four Person Household	22.7	13.0	174
Five+ Person Household	21.9	12.1	180
Mail Responsive			
Mail Order Responsive	76.3	76.8	99
Mail Order Buyer	76.1	76.6	99
Mail Order Donor	0.4	2.8	14
Buying Channel Preference – Decile			
Top Internet Decile	0.5	8.9	6
Top Mail Decile	1.7	11.9	14
Top Phone Decile	0.9	12.0	7

FAMILY FOCUSED—CARTOONS & CARPOOLS

Cluster 37 (Group 5X)

Married couples with children of all ages make up this solidly middle-income cluster. These homeowners are blue-and white-collar workers, supporting their families while establishing roots in their communities.



FAMILY FOCUSED



MIDDLE



CITY & SURROUNDS

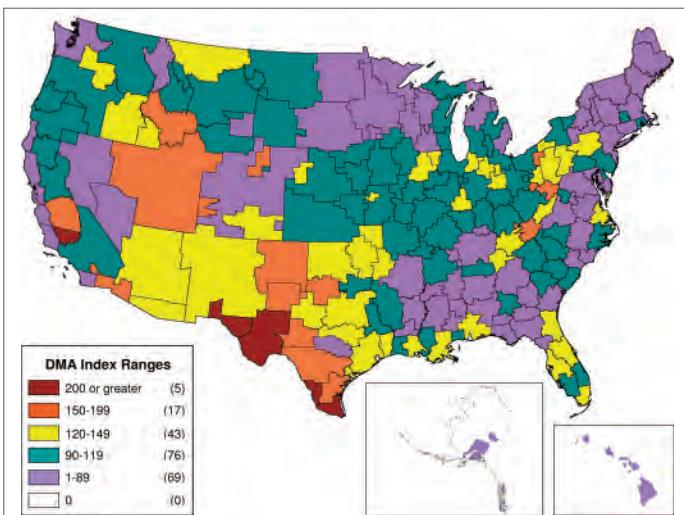
ABOUT FAMILY FOCUSED—CARTOONS & CARPOOLS

Cartoons & Carpools households are married couples with children. They lay close to center on the socio-economic scale in terms of income (43rd), and a little lower for net worth (47th). This cluster has a high concentration of Hispanics, vocational/technical graduates and blue-collar occupations (approaching twice that of the national average). These mid- to late-30s households provide for their families comfortably. They drive minivans and shop regularly for their children, purchasing lots of games, toys, clothes and shoes for their growing kids. They are extremely family-oriented and enjoy spending time with their children, going to the movies and playing soccer.

WHEN THEY GREW UP...

- *Home Alone* is released
- Pogs
- Persian Gulf War
- *Boyz II Men*

DISTRIBUTION OF FAMILY FOCUSED—CARTOONS & CARPOOLS



CLUSTER SIZE

Households: 2,042,800
% U.S. Households: 1.65%

FINANCIAL/INSURANCE:

Visa Check Card
Cash Advance Companies
H&R Block On-Site
Recent Non-Interest Checking Account
Two Car Family

SHOPPING:

Toys "R" Us
Burlington Coat Factory
Children's Shoes and Clothing
Auto Zone
AVON
Wal-Mart/Wal-Mart Supercenter

RADIO/TV:

Spanish TV
Hispanic Radio
News Programs
Disney Channel
Futbo Liga Mexicana
Mexican/Tejano/ Ranchera

MAGAZINES/NEWSPAPERS:

People en Español
Scholastic Parent and Child
Soap Opera Digest
Game Informer
Parenting magazines

ACTIVITIES:

Go To Movies
Play Soccer
Comic Books
Video Games
Trading Cards

COMPUTERS/ONLINE:

Disney
Kids Using Computers
PBS
Play Games Online
Look for Employment

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FAMILY FOCUSED—CARTOONS & CARPOOLS

Cluster 37 (Group 5X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.1	7.6	1
30-35 Years	31.3	10.5	297
36-45 Years	68.7	21.5	320
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	37.6		
Estimated Income			
<\$15,000	4.8	10.1	47
\$15,000-\$19,999	6.7	4.7	141
\$20,000-\$29,999	17.9	8.8	203
\$30,000-\$39,999	29.1	10.8	268
\$40,000-\$49,999	41.6	11.2	371
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	22.4	6.5	346
Ages 3-5	26.1	7.0	372
Ages 6-10	37.8	11.1	341
Ages 11-15	33.1	10.6	312
Ages 16-17	19.7	7.5	263
Marital Status			
Single	0.9	44.0	2
Married	99.1	56.0	177
Estimated Net Worth			
< \$1	6.7	9.4	71
\$1-\$4,999	14.5	8.8	165
\$5,000-\$9,999	1.6	5.5	30
\$10,000-\$24,999	11.8	5.2	224
\$25,000-\$49,999	11.8	8.6	138
\$50,000-\$99,999	14.0	10.0	141
\$100,000-\$249,999	23.7	20.6	115
\$250,000-\$499,999	13.4	15.0	90
\$500,000-\$999,999	2.4	9.4	26
\$1,000,000-\$1,999,999	0.1	3.6	3
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	4.6	23.2	20
Home Owner	95.4	76.8	124
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	40.9	33.4	122
1,016-3,015	41.8	33.2	126
3,016-5,440	11.0	8.3	132
5,441-9,948	4.1	3.6	115
9,949+	2.3	3.4	67

	Group %	National %	Index
Length of Residence			
<2 Years	12.4	12.7	98
2-5 Years	36.6	30.2	121
6-14 Years	39.4	32.0	123
15+ Years	11.7	25.0	47
Market Value of Home			
<\$50,000	12.5	10.3	122
\$50,000-\$99,999	27.7	19.1	145
\$100,000-\$124,999	10.6	8.8	120
\$125,000-\$149,999	8.8	8.0	110
\$150,000-\$199,999	13.2	12.9	102
\$200,000-\$299,999	13.9	15.9	88
\$300,000-\$499,999	9.6	14.7	65
\$500,000+	3.6	10.3	35
Dwelling Unit Size			
Single Family Dwelling	90.5	86.0	105
Multiple Family Dwelling	9.5	14.0	67
Occupation			
Professional/Technical	23.4	30.4	77
Administration/Management	6.2	6.8	92
Sales/Service	2.1	1.7	121
Clerical/White Collar	16.5	16.7	99
Craftsman/Blue Collar	35.0	18.7	187
Student	0.8	0.8	97
Housewife	7.6	6.0	127
Retired	1.0	12.1	8
Other	4.6	3.8	122
Self Employed	2.8	3.1	90
Education			
Completed High School	61.0	53.1	115
Completed College	31.3	33.1	95
Completed Graduate School	6.8	13.2	51
Attended Vocational/Technical	0.9	0.6	151
Ethnicity			
Caucasian	61.0	74.3	82
African American	12.3	10.3	120
Hispanic	22.9	10.7	214
Asian	2.9	3.6	80
Other	0.9	1.1	81
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	2.2	28.8	8
Three Person Household	40.4	21.3	190
Four Person Household	27.7	13.0	212
Five+ Person Household	29.7	12.1	245
Mail Responsive			
Mail Order Responsive	84.3	76.8	110
Mail Order Buyer	84.2	76.6	110
Mail Order Donor	0.7	2.8	23
Buying Channel Preference – Decile			
Top Internet Decile	0.5	8.9	6
Top Mail Decile	2.6	11.9	22
Top Phone Decile	1.6	12.0	13

FAMILY FOCUSED—KIDS & RENT

Cluster 62 (Group 5X)

These lower-income, ethnically diverse households are a combination of singles and married couples, all of whom have children. They are mostly renters, living in both single-family and multi-family apartment buildings.



FAMILY FOCUSED



LOW



CITY & SURROUNDS

CLUSTER SIZE

Households: 2,589,900
% U.S. Households: 2.09%

FINANCIAL/INSURANCE:

Medicaid
Money by Wire
Non-Internet Bankers
Renter's Insurance
Don't Carry Life Insurance
H&R Block on Site

SHOPPING:

Foot Locker
Payless
Video Games
Autozone
Wal-Mart
K-Mart

RADIO/TV:

Spanish TV
Toon Disney
Soap Operas
Divorce Court
Futbol Mexicana
Professional wrestling

MAGAZINES/NEWSPAPERS:

Vibe
Jet
American Baby
Scholastic Parent & Child
People en Español

ACTIVITIES:

Go to Movies
Video Games
Follow NBA
Bingo
Soccer

COMPUTERS/ONLINE:

Internet Less than 2X/Week
Look for Employment
MySpace
Disney
Kids Using a Computer

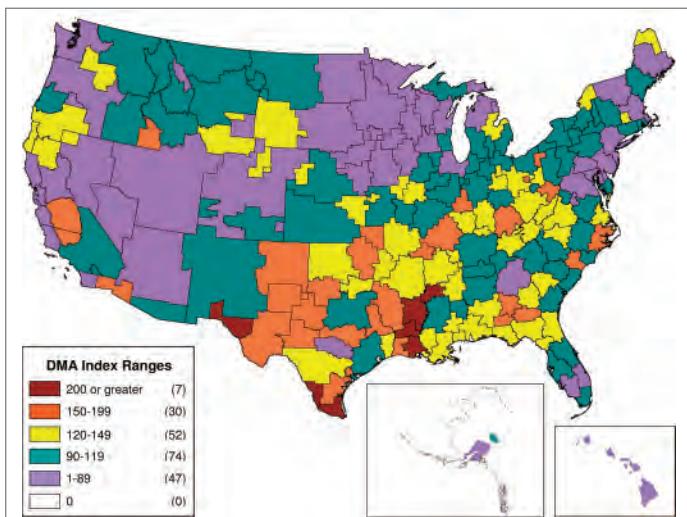
ABOUT FAMILY FOCUSED—KIDS & RENT

Kids & Rent is lower-income households containing 30s- to mid-40s parents with children of all ages. Primarily high school educated, they are employed in a variety of technical, clerical, and blue-collar/craftsman jobs, with the female of the household over twice as likely to be a stay-at-home mom. This mix of Caucasian, African-American and Hispanic families, many of which are headed by single parents, struggles with the effects of raising a family with low educational attainment and household income. They are almost all renters. They have few, if any, bank accounts and investments, and are more than likely to have no life or health insurance. Although this group does not invest financially, their activities and spending show that they do invest in their children. Limited incomes restrict spending on pastimes, keeping it to movies, video games and sport fanaticism.

WHEN THEY GREW UP...

- *Branch Davidians*
- *Beauty and the Beast*
- *Simpsons*
- *Achy Breaky Heart*

DISTRIBUTION OF FAMILY FOCUSED—KIDS & RENT



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FAMILY FOCUSED—KIDS & RENT

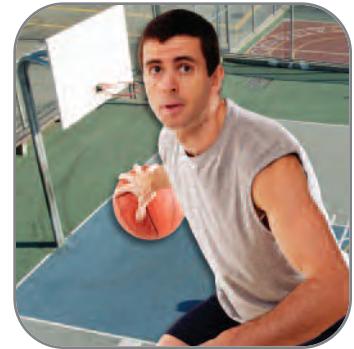
Cluster 62 (Group 5X)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.0	2.3	0	<2 Years	23.7	12.7
24-29 Years	0.0	7.6	0	2-5 Years	47.2	30.2
30-35 Years	35.2	10.5	335	6-14 Years	22.2	32.0
36-45 Years	46.2	21.5	215	15+ Years	6.8	25.0
46-55 Years	14.7	21.5	69			
56-65 Years	3.8	15.4	25			
66-75 Years	0.0	10.7	0			
76+ Years	0.0	10.5	0			
MEAN AGE	39.3					
Estimated Income						
<\$15,000	37.9	10.1	373	<\$50,000	19.7	10.3
\$15,000-\$19,999	11.1	4.7	234	\$50,000-\$99,999	28.8	19.1
\$20,000-\$29,999	208	8.8	235	\$100,000-\$124,999	10.1	8.8
\$30,000-\$39,999	19.7	10.8	181	\$125,000-\$149,999	8.1	8.0
\$40,000-\$49,999	11.6	11.2	95	\$150,000-\$199,999	11.2	12.9
\$50,000-\$74,999	0.0	24.2	0	\$200,000-\$299,999	10.5	15.9
\$75,000-\$99,999	0.0	13.9	0	\$300,000-\$499,999	7.6	14.7
\$100,000-\$124,999	0.0	6.3	0	\$500,000+	4.0	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	0.0	5.1	0			
Presence and Age of Children						
No Children Present	0.0	65.9	0			
Ages 0-2	19.9	6.5	308			
Ages 3-5	23.1	7.0	330			
Ages 6-10	37.1	11.1	335			
Ages 11-15	27.0	10.6	255			
Ages 16-17	17.8	7.5	238			
Marital Status						
Single	56.5	44.0	128			
Married	43.5	56.0	78			
Estimated Net Worth						
< \$1	45.4	9.4	486			
\$1-\$4,999	41.2	8.8	470			
\$5,000-\$9,999	1.6	5.5	30			
\$10,000-\$24,999	1.8	5.2	34			
\$25,000-\$49,999	3.9	8.6	46			
\$50,000-\$99,999	1.9	10.0	19			
\$100,000-\$249,999	2.2	20.6	11			
\$250,000-\$499,999	0.6	15.0	4			
\$500,000-\$999,999	1.3	9.4	13			
\$1,000,000-\$1,999,999	0.1	3.6	2			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	89.3	23.2	385			
Home Owner	10.7	76.8	14			
Population Density – HH per Sq. Mile						
0-24	4.0	8.8	45			
25-83	6.2	9.3	66			
84-1,015	31.1	33.4	93			
1,016-3,015	39.8	33.2	12			
3,016-5,440	10.0	8.3	12			
5,441-9,948	5.2	3.6	145			
9,949+	3.9	3.4	114			
Length of Residence						
<2 Years	23.7	12.7	187			
2-5 Years	47.2	30.2	156			
6-14 Years	22.2	32.0	69			
15+ Years	6.8	25.0	27			
Market Value of Home						
<\$50,000	19.7	10.3	191			
\$50,000-\$99,999	28.8	19.1	151			
\$100,000-\$124,999	10.1	8.8	115			
\$125,000-\$149,999	8.1	8.0	101			
\$150,000-\$199,999	11.2	12.9	87			
\$200,000-\$299,999	10.5	15.9	66			
\$300,000-\$499,999	7.6	14.7	52			
\$500,000+	4.0	10.3	38			
Dwelling Unit Size						
Single Family Dwelling	69.7	86.0	81			
Multiple Family Dwelling	30.3	14.0	216			
Occupation						
Professional/Technical	15.6	30.4	51			
Administration/Management	4.9	6.8	72			
Sales/Service	2.1	1.7	123			
Clerical/White Collar	26.6	16.7	160			
Craftsman/Blue Collar	22.9	18.7	122			
Student	1.7	0.8	208			
Housewife	14.7	6.0	248			
Retired	1.3	12.1	11			
Other	7.1	3.8	187			
Self Employed	3.1	3.1	100			
Education						
Completed High School	64.1	53.1	121			
Completed College	31.3	33.1	94			
Completed Graduate School	3.6	13.2	27			
Attended Vocational/Technical	1.0	0.6	174			
Ethnicity						
Caucasian	56.9	74.3	77			
African American	22.8	10.3	223			
Hispanic	17.4	10.7	163			
Asian	1.9	3.6	53			
Other	1.0	1.1	86			
Household Size						
One Person Household	0.1	24.7	1			
Two Person Household	29.8	28.8	103			
Three Person Household	35.9	21.3	169			
Four Person Household	18.6	13.0	143			
Five+ Person Household	15.5	12.1	128			
Mail Responsive						
Mail Order Responsive	69.8	76.8	91			
Mail Order Buyer	69.6	76.6	91			
Mail Order Donor	0.2	2.8	7			
Buying Channel Preference – Decile						
Top Internet Decile	0.6	8.9	6			
Top Mail Decile	1.0	11.9	8			
Top Phone Decile	0.3	12.0	3			

GROUP 6X

MIXED SINGLES

GROUP	6X	MIXED SINGLES	HOUSEHOLDS:	3,151,700	(2.55% OF U.S.)
CLUSTERS	61	Urban Scramble			
	69	Pennywise Mortgagees			
	70	Resilient Renters			



ABOUT MIXED SINGLES

The three clusters of Group 6X, "Mixed Singles," struggle with some of the lowest incomes and often little more than minimal savings or investments; all occupy the lowest rungs of the socio-economic ladder. It should be noted, however, that all three have high concentrations of students when compared to national averages. All depend on low echelon, white-collar and blue-collar jobs, often part-time. Members of this life stage group have no children. This group shows strong urbanicity, two clusters extremely urban and one moderately dense.

MIXED SINGLES, A DAY IN THE LIFE

Name of protagonist: "Malcolm"

Wakes up... warms up some Entenmann's cake for breakfast and washes it down with skim milk.

Spends the day... looking for a new job on the Internet, and listening to Urban radio, missing his first class at Phillips Community College. He hates the instructor and figures that he was going to drop that class anyway.

Talks about weekend plans to... hang out with his buddies, checking out the latest dance club and maybe go to the opening weekend of the latest movie.

Has a meeting with... his financial aid counselor to find out if he could still receive financial aid if he drops the course.

Spends the evening... working the late shift in the grocery store. It's a boring job, but the two M.O.D. (Managers on Duty) are okay to work for. He's a checker for part of the evening, then a stocker. He gets off work at 2:00 a.m.

Goes to bed at... 3:00 a.m., *watching...Family Guy.*

WHEN THEY GREW UP...

- Oprah Winfrey debuts
- *Back to the Future* is released
- *Miami Vice*
- Bobby Brown releases *My Prerogative*

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 6X—MIXED SINGLES

Clusters 61, 69, 70

	Group %	National %	Index
Age—Head of Household			
18-23 Years	6.4	2.3	282
24-29 Years	23.1	7.6	303
30-35 Years	21.8	10.5	207
36-45 Years	45.6	21.5	212
46-55 Years	3.1	21.5	15
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	34.2		
Estimated Income			
<\$15,000	67.9	10.1	670
\$15,000-\$19,999	4.9	4.7	103
\$20,000-\$29,999	4.9	8.8	56
\$30,000-\$39,999	6.1	10.8	56
\$40,000-\$49,999	5.1	11.2	46
\$50,000-\$74,999	7.7	24.2	32
\$75,000-\$99,999	1.4	13.9	10
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	2.0	5.1	40
Presence and Age of Children			
No Children Present	92.8	65.9	141
Ages 0-2	4.6	6.5	71
Ages 3-5	1.6	7.0	23
Ages 6-10	0.7	11.1	6
Ages 11-15	0.4	10.6	3
Ages 16-17	0.4	7.5	5
Marital Status			
Single	85.7	44.0	195
Married	14.3	56.0	26
Estimated Net Worth			
< \$1	54.7	9.4	585
\$1-\$4,999	15.8	8.8	179
\$5,000-\$9,999	9.6	5.5	174
\$10,000-\$24,999	0.7	5.2	13
\$25,000-\$49,999	4.3	8.6	51
\$50,000-\$99,999	5.2	10.0	52
\$100,000-\$249,999	6.0	20.6	29
\$250,000-\$499,999	2.6	15.0	17
\$500,000-\$999,999	1.2	9.4	13
\$1,000,000-\$1,999,999	0.1	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	69.5	23.2	300
Home Owner	30.5	76.8	40
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	1.4	9.3	15
84-1,015	16.3	33.4	49
1,016-3,015	24.7	33.2	74
3,016-5,440	7.3	8.3	88
5,441-9,948	16.6	3.6	467
9,949+	33.8	3.4	995

	Group %	National %	Index
Length of Residence			
<2 Years	21.8	12.7	172
2-5 Years	39.5	30.2	131
6-14 Years	27.4	32.0	86
15+ Years	11.2	25.0	45
Market Value of Home			
<\$50,000	19.9	10.3	194
\$50,000-\$99,999	22.6	19.1	118
\$100,000-\$124,999	7.3	8.8	83
\$125,000-\$149,999	6.4	8.0	80
\$150,000-\$199,999	8.7	12.9	67
\$200,000-\$299,999	10.8	15.9	68
\$300,000-\$499,999	12.4	14.7	84
\$500,000+	11.9	10.3	115
Dwelling Unit Size			
Single Family Dwelling	54.0	86.0	63
Multiple Family Dwelling	46.0	14.0	327
Occupation			
Professional/Technical	24.6	30.4	81
Administration/Management	3.6	6.8	53
Sales/Service	2.3	1.7	131
Clerical/White Collar	32.6	16.7	195
Craftsman/Blue Collar	18.9	18.7	101
Student	4.4	0.8	545
Housewife	5.4	6.0	90
Retired	2.2	12.1	18
Other	4.0	3.8	105
Self Employed	2.1	3.1	69
Education			
Completed High School	64.3	53.1	121
Completed College	29.7	33.1	90
Completed Graduate School	5.2	13.2	39
Attended Vocational/Technical	0.8	0.6	131
Ethnicity			
Caucasian	46.5	74.3	63
African American	24.0	10.3	234
Hispanic	23.1	10.7	216
Asian	5.1	3.6	142
Other	1.3	1.1	116
Household Size			
One Person Household	65.9	24.7	266
Two Person Household	23.4	28.8	81
Three Person Household	6.6	21.3	31
Four Person Household	2.4	13.0	19
Five+ Person Household	1.6	12.1	14
Mail Responsive			
Mail Order Responsive	38.3	76.8	50
Mail Order Buyer	38.1	76.6	50
Mail Order Donor	0.3	2.8	9
Buying Channel Preference – Decile			
Top Internet Decile	7.4	8.9	84
Top Mail Decile	0.5	11.9	4
Top Phone Decile	0.1	12.0	1

MIXED SINGLES—URBAN SCRAMBLE

Cluster 61 (Group 6X)

Urban Scramble is a combination of young professionals and students living in the nation's most densely populated and expensive cities. While many are starting in white-collar professional careers, others of this highly mobile group are still finishing their degrees.



MIXED SINGLES



LOW-MIDDLE



DOWNTOWN METRO

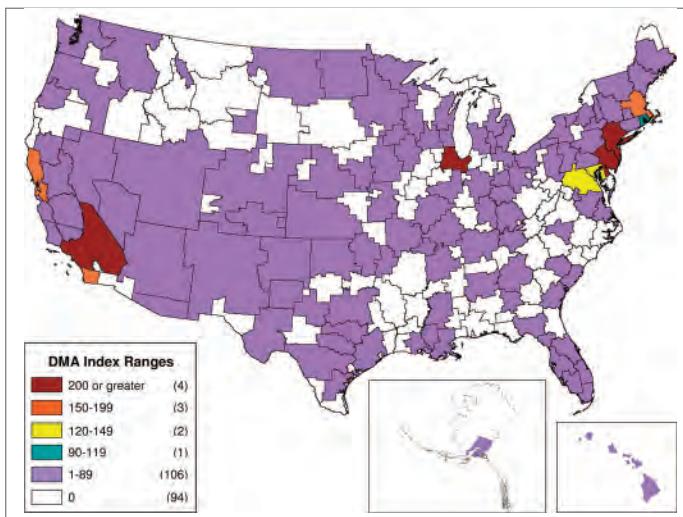
ABOUT MIXED SINGLES—URBAN SCRAMBLE

Urban Scramble is an ethnically mixed group, with a particularly high concentration of Asians, Hispanics and African-Americans. They are a younger group of urbanites either in school or recently out of school and barely — economically speaking — making their way in the big city. With youth and tight finances, they tend to be more cash-prone, leveraging money orders and debit cards as needed. They have below-average incomes and minimal net worth at this point in their lives. All single and childless, they spend a lot of their free time either socializing at bars and nightclubs or exercising. These city dwellers particularly enjoy going to the movies. Their strong interest in foreign travel is most likely driven by visits to family abroad. If they have a car at all, chances are it is a subcompact, perfect for maneuvering in congested traffic.

WHEN THEY GREW UP...

- Castaway is released
- Shania Twain
- Afghanistan invasion
- *Family Guy*

DISTRIBUTION OF MIXED SINGLES—URBAN SCRAMBLE



CLUSTER SIZE

Households: 1,477,100
% U.S. Households: 1.19%

FINANCIAL/INSURANCE:

Educational Loans
Money Orders
Citibank
Recently Opened Non-Interest Checking Account
Renter's Insurance
Check Cashing Services
Washington Mutual/Providian

SHOPPING:

Banana Republic
Express
Sephora
New York and Company
Ikea

RADIO/TV:

Urban Radio
Spanish Television
Family Guy
America's Next Top Model
Soccer
Sex and the City

MAGAZINES/NEWSPAPERS:

Elle
Game Informer
People en Español
GQ
Vibe

ACTIVITIES:

Gambling in Atlantic City
Go to Bars and Nightclubs
Soccer
Video Games
Concert

COMPUTERS/ONLINE:

NYTimes
YouTube
Look For Employment
Facebook
Apple Computer
Gmail
IMDb

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MIXED SINGLES—URBAN SCRAMBLE

Cluster 61 (Group 6X)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	14.2	2.3	622	<2 Years	23.8	12.7
24-29 Years	43.2	7.6	566	2-5 Years	43.1	30.2
30-35 Years	25.3	10.5	241	6-14 Years	21.7	32.0
36-45 Years	11.9	21.5	55	15+ Years	11.4	25.0
46-55 Years	5.5	21.5	25			
56-65 Years	0.0	15.4	0			
66-75 Years	0.0	10.7	0			
76+ Years	0.0	10.5	0			
MEAN AGE	29.8					
Estimated Income						
<\$15,000	34.6	10.1	341	<\$50,000	11.6	10.3
\$15,000-\$19,999	6.3	4.7	133	\$50,000-\$99,000	9.6	19.1
\$20,000-\$29,999	10.7	8.8	121	\$100,000-\$124,999	4.3	8.8
\$30,000-\$39,999	13.2	10.8	121	\$125,000-\$149,999	4.8	8.0
\$40,000-\$49,999	11.1	11.2	99	\$150,000-\$199,999	9.3	12.9
\$50,000-\$74,999	16.8	24.2	69	\$200,000-\$299,999	14.8	15.9
\$75,000-\$99,999	2.9	13.9	21	\$300,000-\$500,000	21.6	14.7
\$100,000-\$124,999	0.0	6.3	0	\$500,000+	24.1	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	4.4	5.1	87			
Presence and Age of Children						
No Children Present	85.9	65.9	130			
Ages 0-2	8.3	6.5	128			
Ages 3-5	3.6	7.0	152			
Ages 6-10	1.5	11.1	13			
Ages 11-15	0.8	10.6	8			
Ages 16-17	0.8	7.5	11			
Marital Status						
Single	84.4	44.0	192			
Married	15.6	56.0	28			
Estimated Net Worth						
< \$1	57.6	9.4	616			
\$1-\$4,999	20.8	8.8	237			
\$5,000-\$9,999	12.2	5.5	222			
\$10,000-\$24,999	0.8	5.2	16			
\$25,000-\$49,999	2.6	8.6	30			
\$50,000-\$99,999	2.8	10.0	28			
\$100,000-\$249,999	2.6	20.6	12			
\$250,000-\$499,999	0.2	15.0	1			
\$500,000-\$999,999	0.4	9.4	4			
\$1,000,000-\$1,999,999	0.1	3.6	3			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	92.6	23.2	399			
Home Owner	7.4	76.8	10			
Population Density – HH per Sq. Mile						
0-24	0.0	8.8	0			
25-83	0.0	9.3	0			
84-1,015	0.0	33.4	0			
1,016-3,015	0.0	33.2	0			
3,016-5,440	0.0	8.3	0			
5,441-9,948	26.2	3.6	736			
9,949+	73.8	3.4	2178			
Length of Residence						
<2 Years	23.8	12.7	187			
2-5 Years	43.1	30.2	143			
6-14 Years	21.7	32.0	68			
15+ Years	11.4	25.0	45			
Market Value of Home						
<\$50,000	11.6	10.3	112			
\$50,000-\$99,000	9.6	19.1	50			
\$100,000-\$124,999	4.3	8.8	49			
\$125,000-\$149,999	4.8	8.0	60			
\$150,000-\$199,999	9.3	12.9	72			
\$200,000-\$299,999	14.8	15.9	93			
\$300,000-\$500,000	21.6	14.7	147			
\$500,000+	24.1	10.3	233			
Dwelling Unit Size						
Single Family Dwelling	29.1	86.0	34			
Multiple Family Dwelling	70.9	14.0	505			
Occupation						
Professional/Technical	27.7	30.4	91			
Administrative/Managerial	3.3	6.8	49			
Sales/Service	2.6	1.7	147			
Clerical/White Collar	40.0	16.7	240			
Craftsman/Blue Collar	11.9	18.7	64			
Student	5.7	0.8	706			
Housewife	3.2	6.0	53			
Retired	1.0	12.1	8			
Other	2.8	3.8	73			
Self Employed	1.8	3.1	59			
Education						
Completed High School	64.2	53.1	121			
Completed College	29.6	33.1	89			
Completed Graduate School	5.6	13.2	42			
Attended Vocational/Technical	0.6	0.6	96			
Ethnicity						
Caucasian	41.4	74.3	56			
African American	22.7	10.3	222			
Hispanic	26.2	10.7	245			
Asian	8.0	3.6	223			
Other	1.7	1.1	147			
Household Size						
One Person Household	63.7	24.7	258			
Two Person Household	24.5	28.8	85			
Three Person Household	7.7	21.3	36			
Four Person Household	2.5	13.0	20			
Five+ Person Household	1.5	12.1	13			
Mail Responsive						
Mail Order Responsive	40.5	76.8	53			
Mail Order Buyer	40.3	76.6	53			
Mail Order Donor	0.1	2.8	2			
Buying Channel Preference – Decile						
Top Internet Decile	14.1	8.9	160			
Top Mail Decile	0.6	11.9	5			
Top Phone Decile	0.2	12.0	2			

MIXED SINGLES—PENNYWISE MORTGAGEES

Cluster 69 (Group 6X)

Pennywise Mortgagees contains homeowners with the lowest incomes, but yet some net worth. At a mean age of 36, they are single and ethnically diverse with high school diplomas.



MIXED SINGLES



LOWEST



CITY & SURROUNDS

CLUSTER SIZE

Households: 619,800

% U.S. Households: 0.50%

FINANCIAL/INSURANCE:

Money Order

Medicaid

Wired Money

Mastercard Debit

Car Insurance on the Web

SHOPPING:

Giant Eagle

Movie Gallery

Auto Zone

Wal-Mart

Petco

Food Lion

RADIO/TV:

ABC Music

Country

King of the Hill

Snowboarding

According to Jim

MAGAZINES/NEWSPAPERS:

X-Box Magazine

Men's Health

Better Homes and Gardens

OK Weekly

ACTIVITIES:

Movies

Gardening

Camping

Roller blading

Relaxing

COMPUTERS/ONLINE:

Do Not Use Internet Often

MySpace

Ebay

Search for Employment

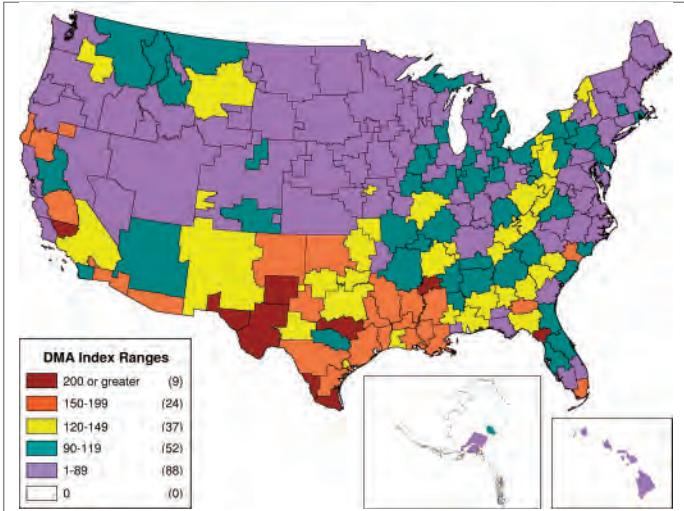
ABOUT MIXED SINGLES—PENNYWISE MORTGAGEES

Pennywise Mortgagees members are uniformly single homeowners in the lowest possible household income bracket (ranking 70th), but mid-range for net worth (ranked 54th). These more urban households (ranked 9th for population density) show a significantly greater-than-average presence of African-American and Hispanic singles. Inclusive of a high rate of students, these cohorts live on a budget supported by a mix of part-time, low wage technical, white- and blue-collar jobs. Their homes do appear to be their havens, where they often spend time putting in small gardens to be outside and productive. They also spend time doing outdoor activities like camping and roller blading.

WHEN THEY GREW UP...

- *Batman*
- *My Prerogative*
- David Koresh
- *The Firm* by John Grisham

DISTRIBUTION OF MIXED SINGLES—PENNYWISE MORTGAGEES



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MIXED SINGLES—PENNYWISE MORTGAGEES

Cluster 69 (Group 6X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.2	2.3	7
24-29 Years	13.6	7.6	178
30-35 Years	28.6	10.5	273
36-45 Years	57.6	21.5	268
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	36.1		
Estimated Income			
<\$15,000	99.1	10.1	977
\$15,000-\$19,999	0.9	4.7	20
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	96.8	65.9	147
Ages 0-2	3.2	6.5	49
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	9.6	9.4	103
\$1-\$4,999	19.3	8.8	220
\$5,000-\$9,999	14.7	5.5	268
\$10,000-\$24,999	0.6	5.2	12
\$25,000-\$49,999	10.9	8.6	128
\$50,000-\$99,999	14.3	10.0	143
\$100,000-\$249,999	17.6	20.6	85
\$250,000-\$499,999	9.3	15.0	62
\$500,000-\$999,999	3.7	9.4	39
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	0.0	23.2	0
Home Owner	100.0	76.8	130
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	5.1	9.3	54
84-1,015	26.2	33.4	78
1,016-3,015	45.1	33.2	136
3,016-5,440	13.5	8.3	162
5,441-9,948	8.1	3.6	229
9,949+	2.0	3.4	60

	Group %	National %	Index
Length of Residence			
<2 Years	20.8	12.7	164
2-5 Years	29.4	30.2	97
6-14 Years	33.8	32.0	105
15+ Years	16.0	25.0	64
Market Value of Home			
<\$50,000	24.1	10.3	234
\$50,000-\$99,999	32.0	19.1	168
\$100,000-\$124,999	10.1	8.8	115
\$125,000-\$149,999	8.0	8.0	100
\$150,000-\$199,999	8.7	12.9	68
\$200,000-\$299,999	8.3	15.9	53
\$300,000-\$499,999	5.8	14.7	40
\$500,000+	2.7	10.3	27
Dwelling Unit Size			
Single Family Dwelling	79.8	86.0	93
Multiple Family Dwelling	20.2	14.0	144
Occupation			
Professional/Technical	23.7	30.4	78
Administration/Management	3.6	6.8	53
Sales/Service	2.1	1.7	118
Clerical/White Collar	26.6	16.7	160
Craftsman/Blue Collar	24.9	18.7	133
Student	4.2	0.8	524
Housewife	5.5	6.0	93
Retired	3.3	12.1	28
Other	3.9	3.8	102
Self Employed	2.1	3.1	70
Education			
Completed High School	65.8	53.1	124
Completed College	28.3	33.1	86
Completed Graduate School	5.0	13.2	38
Attended Vocational/Technical	0.9	0.6	155
Ethnicity			
Caucasian	51.5	74.3	69
African American	23.3	10.3	227
Hispanic	20.8	10.7	194
Asian	3.3	3.6	93
Other	1.1	1.1	98
Household Size			
One Person Household	67.4	24.7	272
Two Person Household	18.3	28.8	63
Three Person Household	7.9	21.3	37
Four Person Household	3.5	13.0	27
Five+ Person Household	3.0	12.1	24
Mail Responsive			
Mail Order Responsive	46.3	76.8	60
Mail Order Buyer	46.0	76.6	60
Mail Order Donor	0.8	2.8	28
Buying Channel Preference – Decile			
Top Internet Decile	1.4	8.9	16
Top Mail Decile	0.5	11.9	4
Top Phone Decile	0.1	12.0	1

MIXED SINGLES—RESILIENT RENTERS

Cluster 70 (Group 6X)

Resilient Renters represents an ethnically diverse group of singles. They are renters and, if employed, earn extremely low wages in clerical and blue-collar jobs.



MIXED SINGLES



LOWEST



CITY & SURROUNDS

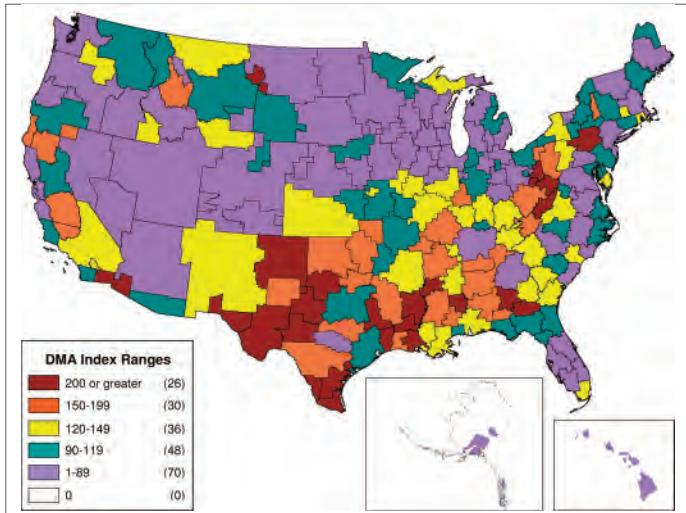
ABOUT MIXED SINGLES—RESILIENT RENTERS

This cluster represents some of the lowest for net worth and in terms of income. It is made up of single, high school educated renters (with a mean age of 39) living in a mix of single-family houses and apartments. The group is employed mostly in the lower echelon white-collar jobs and is two and one-half times as likely to include students. Leisure activities consist of a mix of active and less-active, including tennis, playing cards, reading comic books, and following the NBA. Shopping favors cost saving discounters, such as Payless and Wal-Mart, and renting the newest releases from Blockbuster.

WHEN THEY GREW UP...

- Back to the Future
- *Miami Vice*
- Oprah Winfrey debuts
- The Bangles Walked Like an Egyptian

DISTRIBUTION OF MIXED SINGLES—RESILIENT RENTERS



CLUSTER SIZE

Households: 1,054,800
% U.S. Households: 0.85%

FINANCIAL/INSURANCE:

Medicare/Medicaid
Wells Fargo Credit Card
Non-Internet Bankers
Renters Insurance

SHOPPING:

Payless
H-E-B
Auto Zone
Convenience Stores
Blockbuster

RADIO/TV:

King of the Hill
Sex and the City
Sports
Discovery Channel
Urban Radio
Univision

MAGAZINES/NEWSPAPERS:

TV Guide
Soap Opera Digest
Ebony
Jet
Popular Science

ACTIVITIES:

Renting Movies
Tennis
Reading Comic Books
Playing Cards
NBA
Relaxing

COMPUTERS/ONLINE:

Less than Once a Week
Acer
Yahoo! Maps
Technophobes
Yahoo! HotJobs

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MIXED SINGLES—RESILIENT RENTERS

Cluster 70 (Group 6X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	9.4	10.5	90
36-45 Years	88.1	21.5	411
46-55 Years	2.4	21.5	11
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	39.3		
Estimated Income			
<\$15,000	93.7	10.1	924
\$15,000-\$19,999	6.3	4.7	134
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	73.7	44.0	168
Married	26.3	56.0	47
Estimated Net Worth			
< \$1	93.9	9.4	1004
\$1-\$4,999	4.2	8.8	48
\$5,000-\$9,999	0.3	5.5	6
\$10,000-\$24,999	0.4	5.2	8
\$25,000-\$49,999	0.7	8.6	8
\$50,000-\$99,999	0.1	10.0	1
\$100,000-\$249,999	0.1	20.6	1
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	0.2	9.4	2
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	100.0	23.2	431
Home Owner	0.0	76.8	0
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	32.8	33.4	98
1,016-3,015	44.6	33.2	134
3,016-5,440	13.2	8.3	159
5,441-9,948	9.4	3.6	264
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	19.6	12.7	155
2-5 Years	43.7	30.2	144
6-14 Years	30.3	32.0	95
15+ Years	6.4	25.0	26
Market Value of Home			
<\$50,000	29.0	10.3	281
\$50,000-\$99,999	32.6	19.1	171
\$100,000-\$124,999	8.7	8.8	99
\$125,000-\$149,999	7.0	8.0	88
\$150,000-\$199,999	7.4	12.9	58
\$200,000-\$299,999	7.1	15.9	45
\$300,000-\$499,999	5.3	14.7	36
\$500,000+	2.9	10.3	28
Dwelling Unit Size			
Single Family Dwelling	70.0	86.0	81
Multiple Family Dwelling	30.0	14.0	214
Occupation			
Professional/Technical	19.8	30.4	65
Administration/Management	4.1	6.8	60
Sales/Service	2.1	1.7	122
Clerical/White Collar	28.6	16.7	171
Craftsman/Blue Collar	21.8	18.7	117
Student	2.1	0.8	257
Housewife	9.5	6.0	160
Retired	2.6	12.1	22
Other	6.6	3.8	175
Self Employed	2.7	3.1	88
Education			
Completed High School	61.5	53.1	116
Completed College	32.9	33.1	99
Completed Graduate School	4.5	13.2	34
Attended Vocational/Technical	1.1	0.6	182
Ethnicity			
Caucasian	49.7	74.3	67
African American	26.5	10.3	259
Hispanic	20.4	10.7	191
Asian	2.4	3.6	67
Other	1.0	1.1	87
Household Size			
One Person Household	67.9	24.7	275
Two Person Household	26.5	28.8	92
Three Person Household	3.7	21.3	18
Four Person Household	1.2	13.0	9
Five+ Person Household	0.6	12.1	5
Mail Responsive			
Mail Order Responsive	27.0	76.8	35
Mail Order Buyer	26.9	76.6	35
Mail Order Donor	0.1	2.8	3
Buying Channel Preference – Decile			
Top Internet Decile	2.5	8.9	28
Top Mail Decile	0.2	11.9	2
Top Phone Decile	0.0	12.0	0

GROUP 7X

CASH & CAREERS

GROUP	7X	CASH & CAREERS	HOUSEHOLDS: 6,765,700	(5.46% OF U.S.)
CLUSTERS	06	Shooting Stars		
	10	Hard Chargers		
	20	Dynamic Duos		
	26	Savvy Singles		



ABOUT CASH & CAREERS

The four clusters of Group 7X, "Cash & Careers," are some of the more affluent of the generation of adults born in the mid-1960's to early '80s. Often self-described as "habitual havers" or "buyers of the best", these cohorts, half heading up single households, are typically earning incomes of \$70,000 plus from professional and technical positions. Today, members of the group are childless at 38. Led by the affluence of cluster 6, they all show high household incomes and home values, as well as college educations and expenditures in line with upper incomes. Into health and wellness, perhaps to balance their stressful work lives, these cohorts also know how to relax through their active social lives. Many are aggressive investors who have just begun to engage the market and all seem committed to enjoying the good life.

CASH & CAREERS, A DAY IN THE LIFE

Name of protagonist: "Derek"

Wakes up... hits snooze on his alarm clock/sound machine. It is 5:00 a.m. His back has started to hurt recently and he takes a moment to stretch and work out the kinks. He jogs his usual three miles regardless of the weather. He would run farther, but there's not enough time. He gets back to the house and logs on to get tickets to an upcoming rock concert.

Spends the day... at his job as an educational administrator at Bridgewater Academy. He's preparing for a meeting with the Academy's largest benefactors to provide a construction update on the new science building.

Has a meeting... with the fertility doctor. He and his wife have been trying to get pregnant for a few years.

Talks about weekend plans to... play golf on Saturday with some colleagues, then have friends over for dinner, comparing some newly acquired wines.

Spends the evening... reading a John Grisham novel. He can't take it to work because all of the instructors give him a hard time about reading "that best-seller trash."

Goes to bed at... 10:00 p.m., *watching...* nothing. He has to get a full seven hours of sleep for his morning run.

WHEN THEY GREW UP...

- Kramer vs. Kramer is released
- Monday Night Football is at height of popularity
- Jimmy Carter is president
- First artificial heart implanted

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 7X—CASH & CAREERS

Clusters 06, 10, 20, 26

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.1	2.3	5
24-29 Years	2.7	7.6	35
30-35 Years	26.9	10.5	256
36-45 Years	69.0	21.5	321
46-55 Years	1.3	21.5	6
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	37.7		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	48.7	24.2	201
\$75,000-\$99,999	26.9	13.9	193
\$100,000-\$124,999	11.9	6.3	190
\$125,000-\$149,999	3.4	4.7	71
\$150,000+	9.1	5.1	177
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	63.4	44.0	144
Married	36.6	56.0	65
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	1.4	8.8	16
\$5,000-\$9,999	14.1	5.5	256
\$10,000-\$24,999	4.1	5.2	78
\$25,000-\$49,999	8.4	8.6	98
\$50,000-\$99,999	14.7	10.0	147
\$100,000-\$249,999	25.9	20.6	125
\$250,000-\$499,999	28.2	15.0	189
\$500,000-\$999,999	3.3	9.4	36
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	25.7	23.2	111
Home Owner	74.3	76.8	97
Population Density – HH per Sq. Mile			
0-24	0.4	8.8	4
25-83	1.5	9.3	16
84-1,015	38.9	33.4	117
1,016-3,015	42.0	33.2	126
3,016-5,440	11.8	8.3	142
5,441-9,948	5.2	3.6	146
9,949+	0.2	3.4	7

	Group %	National %	Index
Length of Residence			
<2 Years	17.4	12.7	137
2-5 Years	36.6	30.2	121
6-14 Years	33.4	32.0	104
15+ Years	12.6	25.0	50
Market Value of Home			
<\$50,000	4.3	10.3	41
\$50,000-\$99,999	9.9	19.1	52
\$100,000-\$124,999	7.3	8.8	83
\$125,000-\$149,999	8.0	8.0	99
\$150,000-\$199,999	14.9	12.9	115
\$200,000-\$299,999	21.5	15.9	135
\$300,000-\$499,999	21.8	14.7	149
\$500,000+	12.5	10.3	120
Dwelling Unit Size			
Single Family Dwelling	86.0	86.0	100
Multiple Family Dwelling	14.0	14.0	100
Occupation			
Professional/Technical	41.8	30.4	137
Administration/Management	7.0	6.8	104
Sales/Service	2.2	1.7	124
Clerical/White Collar	22.3	16.7	134
Craftsman/Blue Collar	17.2	18.7	92
Student	1.2	0.8	147
Housewife	2.2	6.0	36
Retired	1.5	12.1	12
Other	2.6	3.8	69
Self Employed	2.2	3.1	70
Education			
Completed High School	51.9	53.1	98
Completed College	33.9	33.1	103
Completed Graduate School	13.7	13.2	104
Attended Vocational/Technical	0.5	0.6	83
Ethnicity			
Caucasian	73.2	74.3	98
African American	7.2	10.3	70
Hispanic	11.3	10.7	106
Asian	6.6	3.6	183
Other	1.7	1.1	151
Household Size			
One Person Household	51.5	24.7	208
Two Person Household	32.2	28.8	112
Three Person Household	8.2	21.3	39
Four Person Household	4.4	13.0	34
Five+ Person Household	3.6	12.1	30
Mail Responsive			
Mail Order Responsive	66.2	76.8	86
Mail Order Buyer	65.9	76.6	86
Mail Order Donor	1.0	2.8	36
Buying Channel Preference – Decile			
Top Internet Decile	23.6	8.9	266
Top Mail Decile	5.3	11.9	45
Top Phone Decile	6.4	12.0	54

CASH & CAREERS—SHOOTING STARS

Cluster 06 (Group 7X)

Shooting Stars is made up of childless couples in their 30s and early 40s. This group is among the wealthiest of the clusters.



CASH & CAREERS



AFFLUENT



SUBURBS & TOWNS

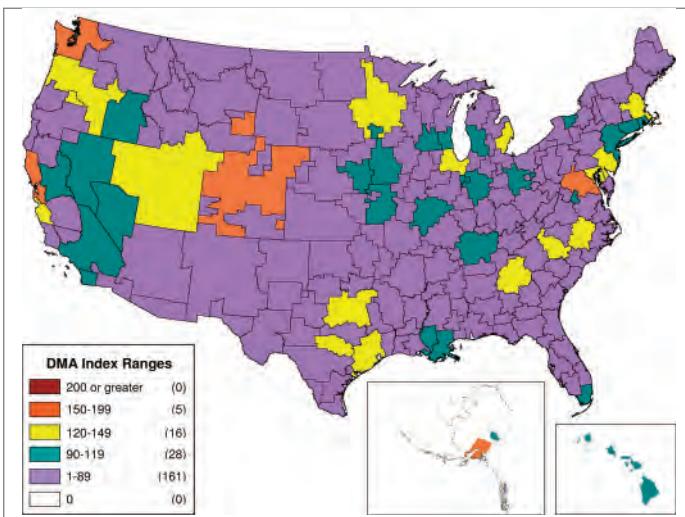
ABOUT CASH & CAREERS—SHOOTING STARS

With top rankings for income, graduate school education and net worth, Shooting Stars is one of the wealthier and better educated of the clusters. Primarily home owners in single-family houses, this group also includes high-end condo dwellers. This group is over 50% more likely than the national average to have graduate degrees. At a mean age of 37, they have the world by the tail. They are spenders, borrowers, and neophyte investors; heavy credit users who carry insurance to protect their future, they're also looking toward retirement with 401(k) plans. They are casual golfers, stylish shoppers and work at staying fit. When time permits, they travel, head for the beach, go to bars and nightclubs, or go camping.

WHEN THEY GREW UP...

- Grunge comes on the scene
- Joe Montana and the 49ers dominate the NFL
- Internet begins
- Robin Williams is genie in Aladdin

DISTRIBUTION OF CASH & CAREERS—SHOOTING STARS



CLUSTER SIZE

Households: 1,034,700
% U.S. Households: 0.84%

FINANCIAL/INSURANCE:

Own Company Stock
Recent First Mortgage
Educational Loan
Gas Card
Credit Cards 5 +
401(k)

SHOPPING:

Ann Taylor
Sephora
Bath and Body Works
DVDs by Internet
OfficeMax

RADIO/TV:

Alternative
Rock
Sports
The Daily Show
HGTV
The Office
TLC

MAGAZINES/NEWSPAPERS:

Men's Health
In Style
Real Simple
Self
Glamour

ACTIVITIES:

Going to the Beach
Home Decor
Gambling Trips
Fantasy Sports League
Business Clubs

COMPUTERS/ONLINE:

CNN
Tracked Investments
Obtained Real Estate Information
CBSsportsline
Travel Plans
Pay Bills

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

CASH & CAREERS—SHOOTING STARS

Cluster 06 (Group 7X)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.4	2.3	17	<2 Years	13.0	12.7
24-29 Years	13.0	7.6	171	2-5 Years	29.6	30.2
30-35 Years	23.4	10.5	222	6-14 Years	39.6	32.0
36-45 Years	63.2	21.5	295	15+ Years	17.8	25.0
46-55 Years	0.0	21.5	0			
56-65 Years	0.0	15.4	0			
66-75 Years	0.0	10.7	0			
76+ Years	0.0	10.5	0			
MEAN AGE	36.6					
Estimated Income						
<\$15,000	0.0	10.1	0	<\$50,000	3.8	10.3
\$15,000-\$19,999	0.0	4.7	0	\$50,000-\$99,999	8.1	19.1
\$20,000-\$29,999	0.0	8.8	0	\$100,000-\$124,999	5.4	8.8
\$30,000-\$39,999	0.0	10.8	0	\$125,000-\$149,999	6.5	8.0
\$40,000-\$49,999	0.0	11.2	0	\$150,000-\$199,999	12.2	12.9
\$50,000-\$74,999	0.0	24.2	0	\$200,000-\$299,999	23.2	15.9
\$75,000-\$99,999	0.0	13.9	0	\$300,000-\$499,999	25.3	14.7
\$100,000-\$124,999	50.6	6.3	806	\$500,000+	15.6	10.3
\$125,000-\$149,999	24.6	4.7	518			
\$150,000+	24.8	5.1	486			
Presence and Age of Children						
No Children Present	100.0	65.9	152			
Ages 0-2	0.0	6.5	0			
Ages 3-5	0.0	7.0	0			
Ages 6-10	0.0	11.1	0			
Ages 11-15	0.0	10.6	0			
Ages 16-17	0.0	7.5	0			
Marital Status						
Single	11.2	44.0	25			
Married	88.8	56.0	159			
Estimated Net Worth						
< \$1	0.0	9.4	0			
\$1-\$4,999	0.2	8.8	2			
\$5,000-\$9,999	0.4	5.5	8			
\$10,000-\$24,999	0.0	5.2	0			
\$25,000-\$49,999	0.4	8.6	5			
\$50,000-\$99,999	8.5	10.0	85			
\$100,000-\$249,999	34.6	20.6	168			
\$250,000-\$499,999	50.2	15.0	336			
\$500,000-\$999,999	5.7	9.4	61			
\$1,000,000-\$1,999,999	0.0	3.6	0			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	2.2	23.2	10			
Home Owner	97.8	76.8	127			
Population Density – HH per Sq. Mile						
0-24	2.7	8.8	30			
25-83	8.6	9.3	92			
84-1,015	45.8	33.4	137			
1,016-3,015	33.4	33.2	101			
3,016-5,440	5.8	8.3	70			
5,441-9,948	2.1	3.6	60			
9,949+	1.6	3.4	46			
Length of Residence						
<2 Years	13.0	12.7	102			
2-5 Years	29.6	30.2	98			
6-14 Years	39.6	32.0	124			
15+ Years	17.8	25.0	71			
Market Value of Home						
<\$50,000	3.8	10.3	37			
\$50,000-\$99,999	8.1	19.1	43			
\$100,000-\$124,999	5.4	8.8	61			
\$125,000-\$149,999	6.5	8.0	81			
\$150,000-\$199,999	12.2	12.9	94			
\$200,000-\$299,999	23.2	15.9	146			
\$300,000-\$499,999	25.3	14.7	172			
\$500,000+	15.6	10.3	150			
Dwelling Unit Size						
Single Family Dwelling	94.6	86.0	110			
Multiple Family Dwelling	5.4	14.0	39			
Occupation						
Professional/Technical	49.9	30.4	164			
Administration/Management	7.4	6.8	110			
Sales/Service	2.1	1.7	118			
Clerical/White Collar	16.6	16.7	99			
Craftsman/Blue Collar	15.3	18.7	82			
Student	1.1	0.8	142			
Housewife	2.2	6.0	38			
Retired	1.7	12.1	14			
Other	1.8	3.8	48			
Self Employed	1.9	3.1	62			
Education						
Completed High School	44.1	53.1	83			
Completed College	35.6	33.1	108			
Completed Graduate School	20.0	13.2	152			
Attended Vocational/Technical	0.3	0.6	50			
Ethnicity						
Caucasian	81.9	74.3	110			
African American	3.9	10.3	38			
Hispanic	6.2	10.7	58			
Asian	6.2	3.6	173			
Other	1.8	1.1	156			
Household Size						
One Person Household	8.6	24.7	35			
Two Person Household	52.7	28.8	183			
Three Person Household	16.4	21.3	77			
Four Person Household	11.7	13.0	89			
Five+ Person Household	10.7	12.1	88			
Mail Responsive						
Mail Order Responsive	85.4	76.8	111			
Mail Order Buyer	85.3	76.6	111			
Mail Order Donor	2.2	2.8	78			
Buying Channel Preference – Decile						
Top Internet Decile	24.1	8.9	272			
Top Mail Decile	11.8	11.9	100			
Top Phone Decile	16.6	12.0	138			

CASH & CAREERS—HARD CHARGERS

Cluster 10 (Group 7X)

Hard Chargers is dominated by well-educated and professionally successful singles. They are almost all homeowners in a mix of houses and condominiums.



CASH & CAREERS



AFFLUENT



SUBURBS & TOWNS

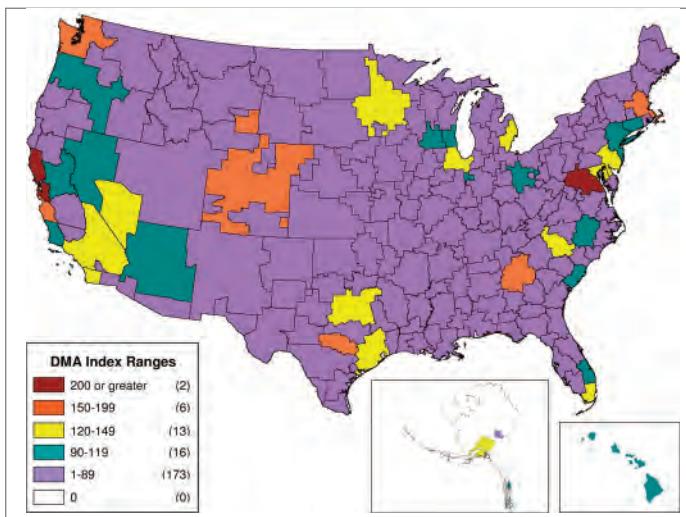
ABOUT CASH & CAREERS—HARD CHARGERS

Hard Chargers is a well-educated group of singles in their early 30s to mid-40s. This group has over two-and-one-half the national average of Asians. They are career-oriented, working and playing hard. Their ambition doesn't distract them from a marked interest in keeping fit with regular exercise programs and diets. They are active investors managing their own investments, oftentimes online. Ranked 8th for income, their disposable incomes allow them to indulge in a variety of more costly pastimes, including foreign travel, as well as gambling trips to Vegas. Their emphasis on health and fitness extends to purchasing athletic apparel and equipment, as well as their marked preference for watching sporting events and following the latest happenings on CNN.com.

WHEN THEY GREW UP...

- South Africa repeals Apartheid Laws
- *Dances with Wolves*
- Hubble Telescope launched
- *Seinfeld* debuts

DISTRIBUTION OF CASH & CAREERS—HARD CHARGERS



CLUSTER SIZE

Households: 1,182,200
% U.S. Households: 0.95%

FINANCIAL/INSURANCE:

Capital One
Investment Real Estate
Banking by Internet
Personal Loan
Life insurance from Work
Give to Charity
CPA for Taxes

SHOPPING:

Marshall's
Crate & Barrel
Ikea
Pottery Barn
Jewelry by Internet

RADIO/TV:

Alternative
NPR
Anderson Cooper
IFC
Xtreme sports

MAGAZINES/NEWSPAPERS:

GQ
Men's Health
Maxim
Vanity Fair
In Style

ACTIVITIES:

Gambling in Vegas
Rock Music Performances
Bicycling
Fantasy Sports Leagues
Bars
Jogging and Running

COMPUTERS/ONLINE:

CNN
CNET
ABC
Watch On-Line Video
Gather Real Estate Information

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

CASH & CAREERS—HARD CHARGERS

Cluster 10 (Group 7X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.3	2.3	13
24-29 Years	5.0	7.6	66
30-35 Years	30.6	10.5	291
36-45 Years	62.4	21.5	291
46-55 Years	1.6	21.5	8
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	37.2		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	70.4	13.9	506
\$100,000-\$124,999	25.6	6.3	407
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	4.0	5.1	79
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.2	8.8	2
\$5,000-\$9,999	1.3	5.5	24
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	5.2	8.6	61
\$50,000-\$99,999	15.8	10.0	159
\$100,000-\$249,999	26.3	20.6	127
\$250,000-\$499,999	43.6	15.0	291
\$500,000-\$999,999	7.7	9.4	82
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	4.7	23.2	20
Home Owner	95.3	76.8	124
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	1.2	9.3	12
84-1,015	41.9	33.4	126
1,016-3,015	41.7	33.2	126
3,016-5,440	10.3	8.3	124
5,441-9,948	4.9	3.6	139
9,949+	0.0	3.4	1

	Group %	National %	Index
Length of Residence			
<2 Years	17.1	12.7	135
2-5 Years	38.9	30.2	128
6-14 Years	34.3	32.0	107
15+ Years	9.7	25.0	39
Market Value of Home			
<\$50,000	2.9	10.3	28
\$50,000-\$99,000	5.7	19.1	30
\$100,000-\$124,999	5.6	8.8	63
\$125,000-\$149,999	6.9	8.0	86
\$150,000-\$199,999	14.1	12.9	109
\$200,000-\$299,999	21.2	15.9	134
\$300,000-\$500,000	25.2	14.7	172
\$500,000+	18.3	10.3	177
Dwelling Unit Size			
Single Family Dwelling	88.3	86.0	103
Multiple Family Dwelling	11.7	14.0	84
Occupation			
Professional/Technical	46.1	30.4	152
Administrative/Managerial	6.2	6.8	91
Sales/Service	2.1	1.7	119
Clerical/White Collar	25.8	16.7	155
Craftsman/Blue Collar	12.5	18.7	67
Student	1.5	0.8	185
Housewife	1.1	6.0	18
Retired	0.9	12.1	7
Other	1.8	3.8	48
Self Employed	2.1	3.1	67
Education			
Completed High School	49.1	53.1	92
Completed College	35.4	33.1	107
Completed Graduate School	15.1	13.2	115
Attended Vocational/Technical	0.3	0.6	56
Ethnicity			
Caucasian	73.3	74.3	99
African American	5.6	10.3	54
Hispanic	9.1	10.7	85
Asian	10.0	3.6	280
Other	2.1	1.1	184
Household Size			
One Person Household	72.2	24.7	292
Two Person Household	18.7	28.8	65
Three Person Household	5.4	21.3	25
Four Person Household	2.1	13.0	16
Five+ Person Household	1.5	12.1	12
Mail Responsive			
Mail Order Responsive	67.5	76.8	88
Mail Order Buyer	67.2	76.6	88
Mail Order Donor	0.6	2.8	21
Buying Channel Preference – Decile			
Top Internet Decile	39.0	8.9	440
Top Mail Decile	5.0	11.9	43
Top Phone Decile	6.1	12.0	51

CASH & CAREERS—DYNAMIC DUOS

Cluster 20 (Group 7X)

These upper-middle income, no-kids couples are well educated and well compensated. They are homeowners in mostly upscale neighborhoods.



CASH & CAREERS



UPPER MIDDLE



SUBURBS & TOWNS

ABOUT CASH & CAREERS—DYNAMIC DUOS

Dynamic Duos contains well-educated married couples (mean age 40) with upper-middle incomes and no children. They are well established in their professional careers and uniformly homeowners. They are beginner investors, holding a wide assortment of financial instruments. They make the most of credit, being credit card and mortgage-ridden but, regardless are still holding their own for net worth (19th). Work and time constraints also dictate a much higher than average reliance on Internet and catalog shopping, particularly for books, hobbies, clothing, collectibles and housewares. They drive a variety of vehicles, including trucks, sports cars and compact vehicles, work out regularly, and enjoy the great outdoors, boating and kayaking, watching college sports — be it in person or on television — and going to rock concerts.

WHEN THEY GREW UP...

- Madonna rules the airwaves
- First encyclopedia on CD
- First non-stop flight around the world
- *Lonesome Dove* is a hit

CLUSTER SIZE

Households: 1,324,500
% U.S. Households: 1.07%

FINANCIAL/INSURANCE:

HMO
Credit Unions
Bank Online
5+ Credit Cards
Recent Home Mortgage
Mortgage Insurance

SHOPPING:

Linens & Things
PETSMART
OfficeMax
Ebay
Victoria's Secret
Expedia.com

RADIO/TV:

Sirius
Alternative
BBC
USA Network
TLC

MAGAZINES/NEWSPAPERS:

Real Simple
Sports Illustrated
National Geographic Traveler
US Weekly
Maxim

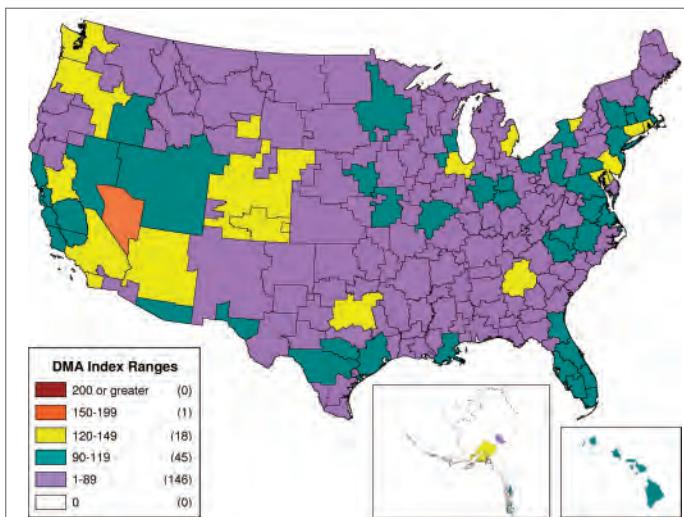
ACTIVITIES:

Boating
Movies
Concerts
Fantasy League Sports
Kayaking

COMPUTERS/ONLINE:

CBS sports
Gmail
Listen to Radio
Weather
IMDb

DISTRIBUTION OF CASH & CAREERS—DYNAMIC DUOS



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

CASH & CAREERS—DYNAMIC DUOS

Cluster 20 (Group 7X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	100.0	21.5	466
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	40.2		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	56.5	24.2	233
\$75,000-\$99,999	39.2	13.9	282
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	4.3	5.1	83
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	0.0	44.0	0
Married	100.0	56.0	178
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000- \$9,999	5.2	5.5	95
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	13.3	8.6	155
\$50,000-\$99,999	9.0	10.0	91
\$100,000-\$249,999	36.0	20.6	174
\$250,000-\$499,999	35.6	15.0	238
\$500,000-\$999,999	0.9	9.4	9
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	0.0	23.2	0
Home Owner	100.0	76.8	130
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	44.5	33.4	133
1,016-3,015	43.2	33.2	130
3,016-5,440	9.4	8.3	113
5,441-9,948	3.0	3.6	83
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	10.9	12.7	86
2-5 Years	28.1	30.2	93
6-14 Years	44.2	32.0	138
15+ Years	16.9	25.0	67
Market Value of Home			
<\$50,000	4.3	10.3	41
\$50,000-\$99,999	12.5	19.1	66
\$100,000-\$124,999	8.2	8.8	93
\$125,000-\$149,999	8.4	8.0	104
\$150,000-\$199,999	15.5	12.9	120
\$200,000-\$299,999	22.2	15.9	140
\$300,000-\$499,999	19.9	14.7	135
\$500,000+	9.0	10.3	87
Dwelling Unit Size			
Single Family Dwelling	94.4	86.0	110
Multiple Family Dwelling	5.6	14.0	40
Occupation			
Professional/Technical	39.0	30.4	128
Administration/Management	7.9	6.8	117
Sales/Service	2.2	1.7	125
Clerical/White Collar	17.4	16.7	105
Craftsman/Blue Collar	22.0	18.7	117
Student	0.6	0.8	73
Housewife	3.2	6.0	53
Retired	2.4	12.1	20
Other	2.9	3.8	77
Self Employed	2.4	3.1	79
Education			
Completed High School	51.3	53.1	97
Completed College	34.6	33.1	105
Completed Graduate School	13.4	13.2	102
Attended Vocational/Technical	0.7	0.6	108
Ethnicity			
Caucasian	74.0	74.3	100
African American	7.1	10.3	70
Hispanic	12.2	10.7	114
Asian	5.3	3.6	147
Other	1.4	1.1	121
Household Size			
One Person Household	3.5	24.7	14
Two Person Household	64.0	28.8	222
Three Person Household	16.3	21.3	77
Four Person Household	8.9	13.0	68
Five+ Person Household	7.4	12.1	61
Mail Responsive			
Mail Order Responsive	81.9	76.8	107
Mail Order Buyer	81.7	76.6	107
Mail Order Donor	2.2	2.8	77
Buying Channel Preference – Decile			
Top Internet Decile	10.6	8.9	119
Top Mail Decile	9.1	11.9	77
Top Phone Decile	9.8	12.0	82

CASH & CAREERS—SAVVY SINGLES

Cluster 26 (Group 7X)

Savvy Singles households are reasonably well educated and enjoy upper-middle incomes. Despite solid incomes, their residence in metropolitan areas often requires renting in multiple-family dwellings.



CASH & CAREERS



UPPER MIDDLE



CITY & SURROUNDS

ABOUT CASH & CAREERS—SAVVY SINGLES

At a mean age of 37, this group of mobile, upper-middle income singles is still establishing their homes and careers. Savvy Singles members work in a wide range of white-collar, professional, administrative and managerial jobs. They are a mix of homeowners and renters, generally with less time in their residence. Their television interests vary — from independent films, to science to X-Games — however, they do appear consistent in their enjoyment of foreign and domestic travel. They attend professional sporting events, such as football. They also stay active themselves, often participating in various indoor and outdoor sports such as weight lifting, going to the fitness club, mountain biking and tennis.

WHEN THEY GREW UP...

- San Francisco reigns in the Super Bowl
- End of the Gulf War
- *Silence of the Lambs*
- Beanie Babies

CLUSTER SIZE

Households: 3,224,300
% U.S. Households: 2.60%

FINANCIAL/INSURANCE:

Internet Bankers
Stock: < \$10,000
HSBC
Visa Check Card
Insurance through Work

SHOPPING:

Banana Republic
New York & Company
Netflix
BestBuy.com
Orbitz.com

RADIO/TV:

Alternative Radio
Rock
Mythbusters
Dirty Jobs
G4
FX

MAGAZINES/NEWSPAPERS:

GQ
Maxim
Muscle and Fitness
Men's Health
Rolling Stone

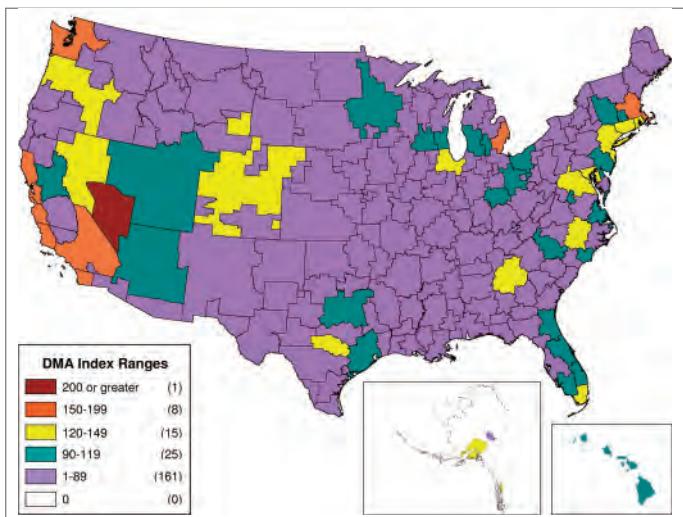
ACTIVITIES:

Bars and Nightclubs
Weight Lifting
Rock Music Performances
Mountain Biking
Football
Softball

COMPUTERS/ONLINE:

CNET
TV Networks
YouTube
Radio
IMDb

DISTRIBUTION OF CASH & CAREERS—SAVVY SINGLES



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

CASH & CAREERS—SAWY SINGLES

Cluster 26 (Group 7X)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.0	2.3	0	<2 Years	21.7	12.7
24-29 Years	0.0	7.6	0	2-5 Years	41.5	30.2
30-35 Years	38.4	10.5	365	6-14 Years	26.5	32.0
36-45 Years	59.5	21.5	277	15+ Years	10.2	25.0
46-55 Years	2.1	21.5	10			
56-65 Years	0.0	15.4	0			
66-75 Years	0.0	10.7	0			
76+ Years	0.0	10.5	0			
MEAN AGE	37.1					
Estimated Income						
<\$15,000	0.0	10.1	0	<\$50,000	4.9	10.3
\$15,000-\$19,999	0.0	4.7	0	\$50,000-\$99,999	10.8	19.1
\$20,000-\$29,999	0.0	8.8	0	\$100,000-\$124,999	8.2	8.8
\$30,000-\$39,999	0.0	10.8	0	\$125,000-\$149,999	8.7	8.0
\$40,000-\$49,999	0.0	11.2	0	\$150,000-\$199,999	15.7	12.9
\$50,000-\$74,999	75.4	24.2	311	\$200,000-\$299,999	20.6	15.9
\$75,000-\$99,999	14.6	13.9	105	\$300,000-\$499,999	20.3	14.7
\$100,000-\$124,999	1.6	6.3	26	\$500,000+	10.8	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	8.3	5.1	163			
Presence and Age of Children						
No Children Present	100.0	65.9	152			
Ages 0-2	0.0	6.5	0			
Ages 3-5	0.0	7.0	0			
Ages 6-10	0.0	11.1	0			
Ages 11-15	0.0	10.6	0			
Ages 16-17	0.0	7.5	0			
Marital Status						
Single	93.5	44.0	213			
Married	6.5	56.0	12			
Estimated Net Worth						
< \$1	0.1	9.4	1			
\$1-\$4,999	2.8	8.8	31			
\$5,000-\$9,999	26.4	5.5	482			
\$10,000-\$24,999	8.5	5.2	162			
\$25,000-\$49,999	9.7	8.6	113			
\$50,000-\$99,999	18.5	10.0	186			
\$100,000-\$249,999	18.8	20.6	91			
\$250,000-\$499,999	13.1	15.0	88			
\$500,000-\$999,999	2.2	9.4	23			
\$1,000,000-\$1,999,999	0.0	3.6	0			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	51.2	23.2	221			
Home Owner	48.8	76.8	64			
Population Density – HH per Sq. Mile						
0-24	0.0	8.8	0			
25-83	0.2	9.3	3			
84-1,015	33.3	33.4	100			
1,016-3,015	44.1	33.2	133			
3,016-5,440	15.2	8.3	183			
5,441-9,948	7.2	3.6	202			
9,949+	0.0	3.4	0			
Length of Residence						
<2 Years	21.7	12.7	171			
2-5 Years	41.5	30.2	137			
6-14 Years	26.5	32.0	83			
15+ Years	10.2	25.0	41			
Market Value of Home						
<<\$50,000	4.9	10.3	48			
\$50,000-\$99,999	10.8	19.1	57			
\$100,000-\$124,999	8.2	8.8	93			
\$125,000-\$149,999	8.7	8.0	108			
\$150,000-\$199,999	15.7	12.9	122			
\$200,000-\$299,999	20.6	15.9	130			
\$300,000-\$499,999	20.3	14.7	138			
\$500,000+	10.8	10.3	105			
Dwelling Unit Size						
Single Family Dwelling	78.9	86.0	92			
Multiple Family Dwelling	21.1	14.0	150			
Occupation						
Professional/Technical	37.3	30.4	123			
Administration/Management	6.5	6.8	97			
Sales/Service	2.3	1.7	130			
Clerical/White Collar	27.5	16.7	165			
Craftsman/Blue Collar	16.7	18.7	89			
Student	1.5	0.8	190			
Housewife	1.9	6.0	31			
Retired	0.9	12.1	8			
Other	3.2	3.8	84			
Self Employed	2.2	3.1	70			
Education						
Completed High School	57.7	53.1	109			
Completed College	31.8	33.1	96			
Completed Graduate School	9.9	13.2	75			
Attended Vocational/Technical	0.6	0.6	95			
Ethnicity						
Caucasian	70.1	74.3	94			
African American	8.9	10.3	86			
Hispanic	13.3	10.7	124			
Asian	6.0	3.6	168			
Other	1.7	1.1	151			
Household Size						
One Person Household	77.8	24.7	315			
Two Person Household	17.1	28.8	59			
Three Person Household	3.3	21.3	15			
Four Person Household	1.1	13.0	9			
Five+ Person Household	0.7	12.1	6			
Mail Responsive						
Mail Order Responsive	53.2	76.8	69			
Mail Order Buyer	52.8	76.6	69			
Mail Order Donor	0.3	2.8	11			
Buying Channel Preference – Decile						
Top Internet Decile	23.6	8.9	267			
Top Mail Decile	1.9	11.9	16			
Top Phone Decile	2.1	12.0	18			

GROUP 8X

JUMBO FAMILIES

GROUP	8X	JUMBO FAMILIES	HOUSEHOLDS: 8,097,100	(6.54% OF U.S.)
CLUSTERS	11	Kids & Clout		
	12	Tots & Toys		
	19	Country Comfort		
	27	Soccer & SUVs		



ABOUT JUMBO FAMILIES

The four clusters of Group 8X, "Jumbo Families," are the most prolific of all PersonicX clusters. The mean ages for all four clusters fall between 36 and 46, and all except cluster 12 fall in the top 10 for the average number of kids per household. In cluster 12, which contains only preschool-age children, the average age of the parents is 37 years, which underscores the nation's dramatic shift into late child bearing. Most of those belonging to this life stage group were too young to be drafted into Vietnam, but all matured in its shadow. These clusters share above-average college educations and household incomes and have uniformly high incidence of working women, with two clusters (especially 19) for blue collars. All being family-centric, they all share in relatively similar media choices, recreation and shopping habits.

JUMBO FAMILIES, A DAY IN THE LIFE

Name of protagonist: "Sherry"

*Wakes up...*lets her coffee get cold as she has trouble getting "the little troopers" out of bed this particular morning. She pulls out the toaster pastries for Logan, Luke and Claire, and gets the formula out for Caroline. She has to drop the kids off at school since they missed the bus and takes Caroline with her to work.

*Spends the day...*working as the church receptionist. It brings in a little extra income for the summer vacation, plus the church runs a daycare for Caroline.

*Has a meeting...*with the PTA officers to discuss the fall fund-raising event, but only after shuttling her kids to their various activities. Baseball for Luke including two of his friends, soccer for Logan and dance for Claire. Her new full-size SUV is a lifesaver on days like these.

*Talks about weekend plans to...*go shopping for winter clothes. The kids grow out of clothes so quickly.

*Spends the evening...*cleaning up the pizza boxes after dinner. No cooking tonight, which is nice for a change. Helps the kids with their homework and bathes and puts them to bed.

*Goes to bed at...*11:00 p.m., *watching...*nothing. After doing the laundry, ironing and balancing the checkbook, she's exhausted and can't keep her eyes open.

WHEN THEY GREW UP...

- Pet rocks are the fad
- Jimmy Carter forces American boycott of Moscow Olympics
- U.S. gives up control of Panama Canal
- Three Mile Island nuclear accident

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 8X—JUMBO FAMILIES

Clusters 11, 12, 19, 27

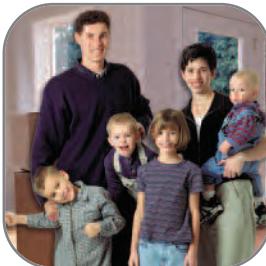
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	1
24-29 Years	0.7	7.6	10
30-35 Years	23.4	10.5	222
36-45 Years	60.6	21.5	282
46-55 Years	11.7	21.5	55
56-65 Years	3.1	15.4	20
66-75 Years	0.4	10.7	4
76+ Years	0.0	10.5	0
MEAN AGE	40.0		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	1
\$30,000-\$39,999	0.1	10.8	1
\$40,000-\$49,999	0.3	11.2	2
\$50,000-\$74,999	55.4	24.2	229
\$75,000-\$99,999	35.6	13.9	256
\$100,000-\$124,999	7.2	6.3	115
\$125,000-\$149,999	0.7	4.7	15
\$150,000+	0.7	5.1	14
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	25.9	6.5	401
Ages 3-5	25.4	7.0	363
Ages 6-10	36.2	11.1	326
Ages 11-15	29.6	10.6	279
Ages 16-17	18.3	7.5	245
Marital Status			
Single	6.0	44.0	14
Married	94.0	56.0	168
Estimated Net Worth			
< \$1	1.7	9.4	18
\$1-\$4,999	2.8	8.8	32
\$5,000-\$9,999	6.8	5.5	125
\$10,000-\$24,999	4.4	5.2	83
\$25,000-\$49,999	12.1	8.6	141
\$50,000-\$99,999	12.7	10.0	128
\$100,000-\$249,999	30.0	20.6	146
\$250,000-\$499,999	24.2	15.0	162
\$500,000-\$999,999	5.3	9.4	56
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	12.2	23.2	53
Home Owner	87.8	76.8	114
Population Density – HH per Sq. Mile			
0-24	14.2	8.8	161
25-83	14.4	9.3	154
84-1,015	34.9	33.4	105
1,016-3,015	27.3	33.2	82
3,016-5,440	5.8	8.3	70
5,441-9,948	1.8	3.6	50
9,949+	1.6	3.4	46

	Group %	National %	Index
Length of Residence			
<2 Years	14.2	12.7	112
2-5 Years	40.4	30.2	134
6-14 Years	35.5	32.0	111
15+ Years	9.9	25.0	40
Market Value of Home			
<\$50,000	7.0	10.3	68
\$50,000-\$99,999	16.3	19.1	85
\$100,000-\$124,999	8.6	8.8	98
\$125,000-\$149,999	8.5	8.0	106
\$150,000-\$199,999	14.8	12.9	115
\$200,000-\$299,999	19.4	15.9	122
\$300,000-\$499,999	17.1	14.7	117
\$500,000+	8.2	10.3	79
Dwelling Unit Size			
Single Family Dwelling	93.6	86.0	109
Multiple Family Dwelling	6.4	14.0	46
Occupation			
Professional/Technical	33.9	30.4	112
Administration/Management	7.4	6.8	110
Sales/Service	1.9	1.7	110
Clerical/White Collar	17.2	16.7	103
Craftsman/Blue Collar	26.3	18.7	141
Student	0.5	0.8	60
Housewife	4.9	6.0	82
Retired	0.9	12.1	7
Other	3.9	3.8	104
Self Employed	3.1	3.1	101
Education			
Completed High School	54.4	53.1	102
Completed College	33.7	33.1	102
Completed Graduate School	11.5	13.2	87
Attended Vocational/Technical	0.5	0.6	78
Ethnicity			
Caucasian	79.1	74.3	106
African American	5.1	10.3	50
Hispanic	11.0	10.7	103
Asian	3.7	3.6	102
Other	1.1	1.1	99
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	4.7	28.8	16
Three Person Household	41.1	21.3	193
Four Person Household	27.3	13.0	209
Five+ Person Household	26.9	12.1	222
Mail Responsive			
Mail Order Responsive	90.1	76.8	117
Mail Order Buyer	90.0	76.6	117
Mail Order Donor	0.5	2.8	18
Buying Channel Preference – Decile			
Top Internet Decile	7.6	8.9	86
Top Mail Decile	6.7	11.9	57
Top Phone Decile	8.2	12.0	68

JUMBO FAMILIES—KIDS & CLOUD

Cluster 11 (Group 8X)

Kids & Clout is comprised of affluent couples with school-age children. Their activities are geared almost exclusively toward either work or kids.



JUMBO FAMILIES



AFFLUENT



SUBURBS & TOWNS

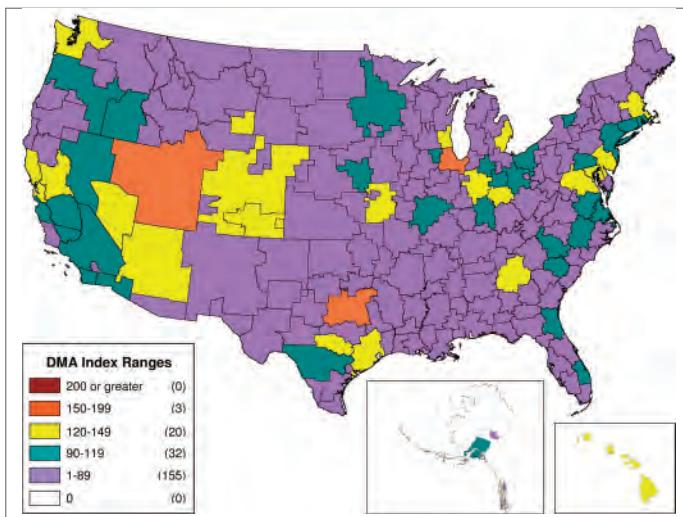
ABOUT JUMBO FAMILIES—KIDS & CLOUD

Kids & Clout contains affluent families with school-age children. They are highly educated, often dual-income professionals and executives. They rank ninth for household income. Despite carrying sizeable mortgages, equity loans and new car loans, they protect it all with insurance, including large life insurance policies. The presence of school-age children dominates everything in the household, from media and spending to leisure activities and vehicle choice. Popular activities with this group include swimming, board games, bicycling, flying kites, going to family movies and visiting zoos. Their spending habits are similarly focused with assorted children's clothing and shoes, vitamins and cough syrup. Though they are frequent catalog and online buyers, there are also trips to The Disney Store and Toys "R" Us in their minivan or SUV.

WHEN THEY GREW UP...

- Rocky wins Academy Award
- Patty Hearst is convicted of armed robbery
- Chia Pets gain popularity
- *Hotel California* by the Eagles is Song of the Year

DISTRIBUTION OF JUMBO FAMILIES—KIDS & CLOUD



CLUSTER SIZE

Households: 1,408,100
% U.S. Households: 1.14%

FINANCIAL/INSURANCE:

Life Insurance: \$150,000+
Stock: \$25,000-\$50,000
Second Mortgage/Equity Loan
529 Plan (College Savings)
Target Credit Card

SHOPPING:

The Disney Store
Costco
Blockbuster video
Gameboy/Gameboy Advance
Children's Shoes and Clothing

RADIO/TV:

The Disney Channel
Cartoon Network
Survivor
CBS Regular Season Football
All News Radio

MAGAZINES/NEWSPAPERS:

Family Fun
Parents
Scholastic Parent & Child
Muscle & Fitness
Fortune

ACTIVITIES:

Road Biking
Soccer
Ice Skating
Jogging and Running
Board Games

COMPUTERS/ONLINE:

Kids Using Computers
Dell Computer
DSL Connection
PBS
Disney

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

JUMBO FAMILIES—KIDS & CLOUD

Cluster 11 (Group 8X)

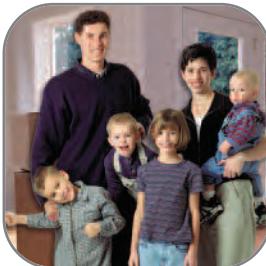
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	16.3	10.5	155
36-45 Years	79.3	21.5	369
46-55 Years	4.4	21.5	21
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	39.7		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	92.3	13.9	664
\$100,000-\$124,999	7.6	6.3	121
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.1	5.1	2
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	8.1	6.5	125
Ages 3-5	19.3	7.0	275
Ages 6-10	61.1	11.1	551
Ages 11-15	42.9	10.6	404
Ages 16-17	22.1	7.5	295
Marital Status			
Single	0.0	44.0	0
Married	100.0	56.0	178
Estimated Net Worth			
< \$1	0.5	9.4	5
\$1-\$4,999	0.9	8.8	10
\$5,000-\$9,999	0.4	5.5	7
\$10,000-\$24,999	0.7	5.2	13
\$25,000-\$49,999	7.0	8.6	81
\$50,000-\$99,999	19.9	10.0	200
\$100,000-\$249,999	26.7	20.6	130
\$250,000-\$499,999	33.4	15.0	224
\$500,000-\$999,999	10.5	9.4	112
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	9.1	23.2	39
Home Owner	90.9	76.8	118
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	53.2	33.4	159
1,016-3,015	36.5	33.2	110
3,016-5,440	6.2	8.3	75
5,441-9,948	2.5	3.6	69
9,949+	1.6	3.4	48

	Group %	National %	Index
Length of Residence			
<2 Years	13.7	12.7	108
2-5 Years	35.4	30.2	117
6-14 Years	41.7	32.0	130
15+ Years	9.1	25.0	36
Market Value of Home			
<\$50,000	3.3	10.3	32
\$50,000-\$99,999	8.5	19.1	44
\$100,000-\$124,999	6.5	8.8	74
\$125,000-\$149,999	7.5	8.0	93
\$150,000-\$199,999	14.9	12.9	115
\$200,000-\$299,999	22.7	15.9	143
\$300,000-\$499,999	23.8	14.7	162
\$500,000+	13.0	10.3	125
Dwelling Unit Size			
Single Family Dwelling	94.6	86.0	110
Multiple Family Dwelling	5.4	14.0	38
Occupation			
Professional/Technical	40.7	30.4	134
Administration/Management	7.9	6.8	117
Sales/Service	2.1	1.7	119
Clerical/White Collar	16.8	16.7	101
Craftsman/Blue Collar	21.7	18.7	116
Student	0.4	0.8	48
Housewife	4.1	6.0	68
Retired	0.6	12.1	5
Other	3.0	3.8	78
Self Employed	2.9	3.1	93
Education			
Completed High School	48.5	53.1	91
Completed College	36.6	33.1	111
Completed Graduate School	14.6	13.2	111
Attended Vocational/Technical	0.3	0.6	56
Ethnicity			
Caucasian	76.8	74.3	103
African American	4.6	10.3	45
Hispanic	12.1	10.7	113
Asian	5.2	3.6	144
Other	1.3	1.1	116
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	1.3	28.8	4
Three Person Household	32.4	21.3	152
Four Person Household	31.9	13.0	245
Five+ Person Household	34.4	12.1	284
Mail Responsive			
Mail Order Responsive	92.5	76.8	120
Mail Order Buyer	92.4	76.6	121
Mail Order Donor	0.6	2.8	22
Buying Channel Preference – Decile			
Top Internet Decile	10.0	8.9	113
Top Mail Decile	8.1	11.9	69
Top Phone Decile	10.0	12.0	84

JUMBO FAMILIES—TOTS & TOYS

Cluster 12 (Group 8X)

Tots & Toys is dominated by affluent and well-educated working couples with preschool-age children. They are homeowners, mainly in single-family houses.



JUMBO FAMILIES



AFFLUENT



CITY & SURROUNDS

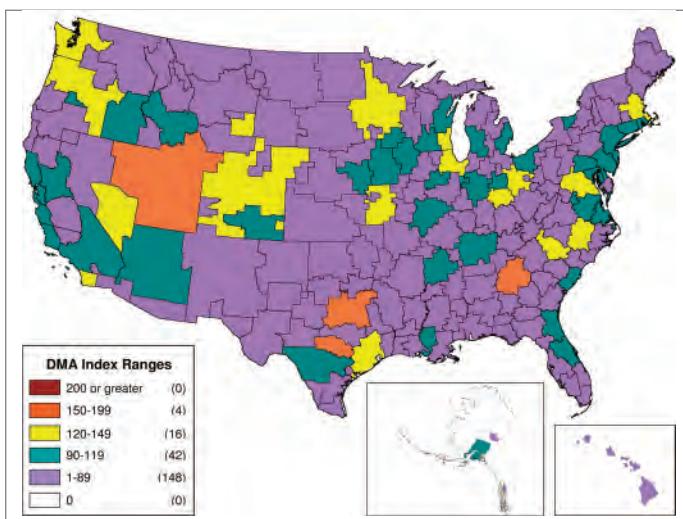
ABOUT JUMBO FAMILIES—TOTS & TOYS

These professional working couples are consumed by work and family. They're putting their college degrees to work, establishing lucrative careers. At the same time, the joys of home ownership and early parenthood combine to ensure that money made is quickly spent. When not carpooling to the zoo or the beach and making family websites and videos of their kids, they are busy clothing their toddlers, buying baby accessories and toys with regular purchases over the Internet and at retailers like Toys "R" Us. In addition, any spare time is consumed by jogging, golf, aerobics and softball. Even with time at a premium, they tend to exercise at fitness clubs and rely on the Internet and radio more than other forms of media for sports news. TV viewing tends to weigh toward children-oriented stations like Disney and Nickelodeon, as well as sitcoms and reality TV.

WHEN THEY GREW UP...

- Androgynous fashions are popularized by Academy Award-winning movie Annie Hall
- Sally Ride is the first female astronaut
- Australia ends U.S. dominance of America's Cup
- Soviets boycott Olympics in Los Angeles

DISTRIBUTION OF JUMBO FAMILIES—TOTS & TOYS



CLUSTER SIZE

Households: 2,316,800
% U.S. Households: 1.87%

FINANCIAL/INSURANCE:

\$1,500+ on Credit/Month
Educational Loans
New Car Loan
Visa Debit Card
529 Plan (College Savings)

SHOPPING:

Toys "R" Us
Toys and Baby Accessories by Internet
The Disney Store
Pottery Barn
New York & Company

RADIO/TV:

Desperate Housewives
Nickelodeon
Toon Disney
NPR
Sports radio

MAGAZINES/NEWSPAPERS:

Parenting
Baby Talk
American Baby
People
This Old House

ACTIVITIES:

Visiting Zoos
Golf
Tennis
Softball
Scrapbooking

COMPUTERS/ONLINE:

Web Authoring Software
PBS
ESPN
Obtain Real Estate Information
Bank Online

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

JUMBO FAMILIES—TOTS & TOYS

Cluster 12 (Group 8X)

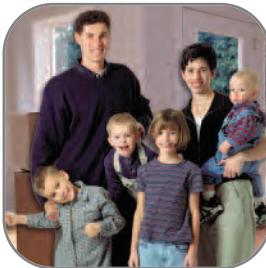
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	2
24-29 Years	0.9	7.6	12
30-35 Years	42.3	10.5	403
36-45 Years	53.4	21.5	249
46-55 Years	3.3	21.5	16
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	36.6		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.1	8.8	1
\$30,000-\$39,999	0.1	10.8	1
\$40,000-\$49,999	0.9	11.2	8
\$50,000-\$74,999	48.5	24.2	200
\$75,000-\$99,999	32.8	13.9	236
\$100,000-\$124,999	13.0	6.3	207
\$125,000-\$149,999	2.4	4.7	51
\$150,000+	2.2	5.1	43
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	66.3	6.5	1025
Ages 3-5	41.1	7.0	586
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	17.9	44.0	41
Married	82.1	56.0	147
Estimated Net Worth			
< \$1	2.5	9.4	27
\$1-\$4,999	3.2	8.8	36
\$5,000-\$9,999	9.0	5.5	163
\$10,000-\$24,999	4.3	5.2	81
\$25,000-\$49,999	9.2	8.6	108
\$50,000-\$99,999	12.8	10.0	129
\$100,000-\$249,999	28.1	20.6	136
\$250,000-\$499,999	27.9	15.0	186
\$500,000-\$999,999	3.0	9.4	32
\$1,000,000-\$1,999,999	0.2	3.6	5
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	17.4	23.2	75
Home Owner	82.6	76.8	107
Population Density – HH per Sq. Mile			
0-24	0.7	8.8	8
25-83	1.7	9.3	18
84-1,015	46.6	33.4	140
1,016-3,015	37.4	33.2	113
3,016-5,440	8.8	8.3	106
5,441-9,948	2.2	3.6	63
9,949+	2.6	3.4	76

	Group %	National %	Index
Length of Residence			
<2 Years	15.6	12.7	123
2-5 Years	57.4	30.2	190
6-14 Years	23.7	32.0	74
15+ Years	3.3	25.0	13
Market Value of Home			
<\$50,000	4.2	10.3	40
\$50,000-\$99,999	8.9	19.1	47
\$100,000-\$124,999	7.2	8.8	82
\$125,000-\$149,999	8.3	8.0	104
\$150,000-\$199,999	15.5	12.9	120
\$200,000-\$299,999	22.7	15.9	143
\$300,000-\$499,999	21.7	14.7	148
\$500,000+	11.4	10.3	110
Dwelling Unit Size			
Single Family Dwelling	89.5	86.0	104
Multiple Family Dwelling	10.5	14.0	75
Occupation			
Professional/Technical	38.7	30.4	127
Administration/Management	5.9	6.8	88
Sales/Service	2.0	1.7	114
Clerical/White Collar	23.8	16.7	143
Craftsman/Blue Collar	20.2	18.7	108
Student	0.6	0.8	76
Housewife	3.5	6.0	58
Retired	0.5	12.1	4
Other	2.8	3.8	74
Self Employed	2.1	3.1	67
Education			
Completed High School	51.0	53.1	96
Completed College	36.5	33.1	110
Completed Graduate School	12.1	13.2	92
Attended Vocational/Technical	0.4	0.6	61
Ethnicity			
Caucasian	75.8	74.3	102
African American	5.0	10.3	48
Hispanic	12.4	10.7	116
Asian	5.4	3.6	152
Other	1.5	1.1	129
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	12.0	28.8	42
Three Person Household	60.8	21.3	286
Four Person Household	18.9	13.0	145
Five+ Person Household	8.3	12.1	69
Mail Responsive			
Mail Order Responsive	84.9	76.8	111
Mail Order Buyer	84.7	76.6	111
Mail Order Donor	0.3	2.8	9
Buying Channel Preference – Decile			
Top Internet Decile	15.3	8.9	172
Top Mail Decile	6.0	11.9	50
Top Phone Decile	8.9	12.0	74

JUMBO FAMILIES—COUNTRY COMFORT

Cluster 19 (Group 8X)

Country Comfort is a combination of rural white-collar and blue-collar families, some self-employed, with mixed-age children. The group ranks 16th for household income and second for working women.



JUMBO FAMILIES



UPPER-MIDDLE



RURAL

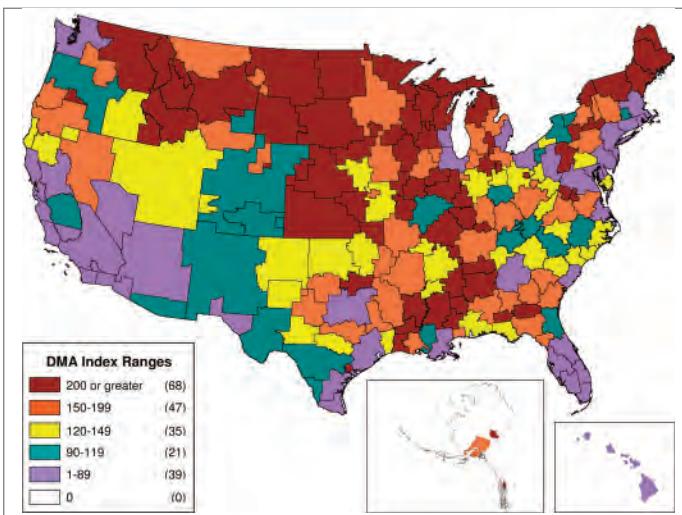
ABOUT JUMBO FAMILIES—COUNTRY COMFORT

Country Comfort households are primarily Caucasian, in their mid-30s to early-50s working in administrative, technical and blue-collar jobs. They have children of all ages, from toddlers up to those in high school. Country Comfort families are homeowners, carrying mortgages and auto, personal and home equity loans. They belong to unions and are active participants in raising pets, barbequing, woodworking and gardening. They spend quality time with the kids, camping, kite flying and horseback riding. They hunt and fish, and enjoy their powerboats and trucks. They watch NASCAR, fishing and CMT.

WHEN THEY GREW UP...

- *I'm OK, You're OK* by Thomas Harris is published
- Terry Bradshaw and the Steelers dominate the NFL
- *One Flew Over the Cuckoo's Nest* wins Best Picture

DISTRIBUTION OF JUMBO FAMILIES—COUNTRY COMFORT



CLUSTER SIZE

Households: 2,395,600
% U.S. Households: 1.93%

FINANCIAL/INSURANCE:

Personal Loan
Farm Real Estate
Loss-of-Income Medical Insurance
Mortgage Refinance or Consolidation Loan
3+ Autos Insured

SHOPPING:

Wal-Mart Supercenter
NAPA Auto Parts
Dry Dog Food
Lumber/Building Supply Stores
Children's Clothing and Shoes

RADIO/TV:

Country Radio
Outdoor Channel
According to Jim
Smallville
NASCAR

MAGAZINES/NEWSPAPERS:

North American Hunter
National Wildlife
Country Home
Field & Stream
Family Fun

ACTIVITIES:

Hunting and Target Shooting
Fresh Water Fishing
Horseback Riding
Camping
High School Sports

COMPUTERS/ONLINE:

FoxNews
Kids Using Computers
Ask
Use Accounting Software
Dial-up Modem

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

JUMBO FAMILIES—COUNTRY COMFORT

Cluster 19 (Group 8X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.5	7.6	7
30-35 Years	10.2	10.5	97
36-45 Years	41.2	21.5	192
46-55 Years	35.4	21.5	165
56-65 Years	11.2	15.4	73
66-75 Years	1.4	10.7	13
76+ Years	0.0	10.5	0
MEAN AGE	45.1		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.1	10.8	0
\$40,000-\$49,999	0.1	11.2	1
\$50,000-\$74,999	61.2	24.2	252
\$75,000-\$99,999	31.3	13.9	225
\$100,000-\$124,999	7.2	6.3	116
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	1
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	11.0	6.5	171
Ages 3-5	21.0	7.0	299
Ages 6-10	37.3	11.1	336
Ages 11-15	39.4	10.6	372
Ages 16-17	29.5	7.5	393
Marital Status			
Single	2.6	44.0	6
Married	97.4	56.0	174
Estimated Net Worth			
< \$1	1.9	9.4	20
\$1-\$4,999	3.6	8.8	40
\$5,000-\$9,999	4.9	5.5	90
\$10,000-\$24,999	4.7	5.2	90
\$25,000-\$49,999	16.1	8.6	188
\$50,000-\$99,999	13.6	10.0	137
\$100,000-\$249,999	31.9	20.6	155
\$250,000-\$499,999	16.7	15.0	111
\$500,000-\$999,999	6.7	9.4	72
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	8.0	23.2	34
Home Owner	92.0	76.8	120
Population Density – HH per Sq. Mile			
0-24	49.9	8.8	566
25-83	49.6	9.3	530
84-1,015	0.0	33.4	0
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.6	3.4	17

	Group %	National %	Index
Length of Residence			
<2 Years	11.6	12.7	91
2-5 Years	30.8	30.2	102
6-14 Years	40.2	32.0	125
15+ Years	17.5	25.0	70
Market Value of Home			
<\$50,000	13.6	10.3	132
\$50,000-\$99,999	29.3	19.1	153
\$100,000-\$124,999	10.7	8.8	122
\$125,000-\$149,999	8.6	8.0	107
\$150,000-\$199,999	12.9	12.9	100
\$200,000-\$299,999	12.9	15.9	82
\$300,000-\$499,999	8.4	14.7	57
\$500,000+	3.5	10.3	34
Dwelling Unit Size			
Single Family Dwelling	98.4	86.0	114
Multiple Family Dwelling	1.6	14.0	11
Occupation			
Professional/Technical	27.8	30.4	91
Administration/Management	7.9	6.8	117
Sales/Service	1.6	1.7	92
Clerical/White Collar	12.5	16.7	75
Craftsman/Blue Collar	32.8	18.7	175
Student	0.4	0.8	46
Housewife	5.5	6.0	93
Retired	1.6	12.1	13
Other	5.5	3.8	145
Self Employed	4.5	3.1	145
Education			
Completed High School	59.7	53.1	112
Completed College	29.5	33.1	89
Completed Graduate School	10.2	13.2	77
Attended Vocational/Technical	0.6	0.6	95
Ethnicity			
Caucasian	90.2	74.3	121
African American	4.3	10.3	41
Hispanic	4.0	10.7	37
Asian	0.9	3.6	25
Other	0.7	1.1	59
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	1.8	28.8	6
Three Person Household	32.9	21.3	155
Four Person Household	29.6	13.0	227
Five+ Person Household	35.8	12.1	295
Mail Responsive			
Mail Order Responsive	94.7	76.8	123
Mail Order Buyer	94.6	76.6	123
Mail Order Donor	0.7	2.8	24
Buying Channel Preference – Decile			
Top Internet Decile	2.1	8.9	23
Top Mail Decile	8.9	11.9	75
Top Phone Decile	9.4	12.0	79

JUMBO FAMILIES—SOCCER & SUVS

Cluster 27 (Group 8X)

Soccer & SUVs households are large, upper-middle income households containing both new parents and families with older kids.



JUMBO FAMILIES



UPPER-MIDDLE



SUBURBS & TOWNS

ABOUT JUMBO FAMILIES—SOCCER & SUVS

Soccer & SUVs families are some of the largest of all the clusters; they are nearly three times as likely to be a household of five as compared to national averages. They have a high representation of working women, and populate various white-and blue-collar positions. Tenured homeowners in their communities, with a common residency between six and 14 years, they can frequently be found at the nearest home improvement store, looking for supplies to keep up their home. The needs of large numbers of children dictate leisure time and spending activities. Attending zoos, playing basketball, soccer and softball/baseball are favorite pastimes, along with honing their skills on the latest electronic games. Toy, clothing and shoe shopping (particularly at Toys "R" Us and the Disney Store) absorb much of their disposable incomes. They are also computer-centered, relying on their computers for education, accounting and games. They are twice as likely to own a minivan and almost twice as likely to go to theme parks as other households.

WHEN THEY GREW UP...

- Pet rocks are the fad
- Jimmy Carter forces American boycott of Moscow Olympics
- U.S. gives up control of Panama Canal
- Three Mile Island nuclear accident

CLUSTER SIZE

Households: 1,976,600
% U.S. Households: 1.60%

FINANCIAL/INSURANCE:

Recent Refinance or Consolidation Loan
American Family Homeowners Insurance
Equity Loan
Banking by Phone/Internet
Visa Check (Debit) Card

SHOPPING:

Toys "R" Us
Hollywood Video
BJ's Wholesale Club
Lowe's
Nintendo Game Cube

RADIO/TV:

Nickelodeon
Cartoon Network
Religious radio
Family Guy
Wife Swap

MAGAZINES/NEWSPAPERS:

Us Weekly
Men's Fitness
Parents
National Geographic
People en Español

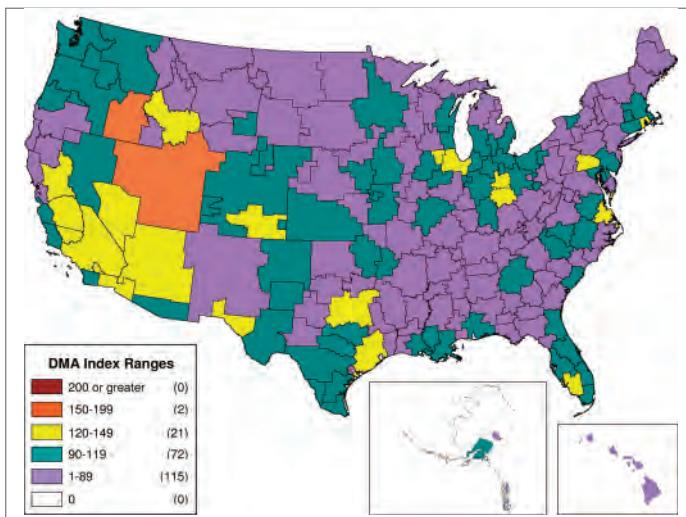
ACTIVITIES:

Camping
Baseball
Soccer
Electronic Games
Go to Family Movies

COMPUTERS/ONLINE:

Kids Using Computers
Accounting/Tax Prep Software
Disney
Monster
Play Games Online

DISTRIBUTION OF JUMBO FAMILIES—SOCCER & SUVS



INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

JUMBO FAMILIES—SOCCER & SUVS

Cluster 27 (Group 8X)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	2
24-29 Years	1.4	7.6	18
30-35 Years	21.1	10.5	201
36-45 Years	77.5	21.5	361
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	38.5		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	99.8	24.2	412
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.2	5.1	3
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	8.0	6.5	124
Ages 3-5	16.5	7.0	236
Ages 6-10	59.3	11.1	535
Ages 11-15	43.8	10.6	413
Ages 16-17	24.7	7.5	329
Marital Status			
Single	0.0	44.0	0
Married	100.0	56.0	178
Estimated Net Worth			
< \$1	1.5	9.4	16
\$1-\$4,999	2.9	8.8	33
\$5,000-\$9,999	11.5	5.5	209
\$10,000-\$24,999	6.9	5.2	132
\$25,000-\$49,999	14.9	8.6	175
\$50,000-\$99,999	6.1	10.0	61
\$100,000-\$249,999	32.7	20.6	159
\$250,000-\$499,999	21.2	15.0	142
\$500,000-\$999,999	2.3	9.4	24
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	13.2	23.2	57
Home Owner	86.8	76.8	113
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	47.4	33.4	142
1,016-3,015	39.7	33.2	120
3,016-5,440	8.7	8.3	105
5,441-9,948	2.8	3.6	79
9,949+	1.4	3.4	43

	Group %	National %	Index
Length of Residence			
<2 Years	15.8	12.7	124
2-5 Years	34.8	30.2	115
6-14 Years	39.6	32.0	124
15+ Years	9.8	25.0	39
Market Value of Home			
<\$50,000	5.9	10.3	58
\$50,000-\$99,999	16.7	19.1	88
\$100,000-\$124,999	9.7	8.8	111
\$125,000-\$149,999	9.4	8.0	118
\$150,000-\$199,999	16.0	12.9	124
\$200,000-\$299,999	20.1	15.9	127
\$300,000-\$499,999	16.1	14.7	110
\$500,000+	5.9	10.3	57
Dwelling Unit Size			
Single Family Dwelling	92.3	86.0	107
Multiple Family Dwelling	7.7	14.0	55
Occupation			
Professional/Technical	30.6	30.4	101
Administration/Management	8.1	6.8	120
Sales/Service	2.1	1.7	122
Clerical/White Collar	15.8	16.7	95
Craftsman/Blue Collar	28.9	18.7	155
Student	0.6	0.8	70
Housewife	6.4	6.0	107
Retired	0.7	12.1	6
Other	4.1	3.8	108
Self Employed	2.7	3.1	89
Education			
Completed High School	57.1	53.1	108
Completed College	32.7	33.1	99
Completed Graduate School	9.6	13.2	73
Attended Vocational/Technical	0.6	0.6	98
Ethnicity			
Caucasian	71.7	74.3	96
African American	6.6	10.3	65
Hispanic	16.9	10.7	158
Asian	3.6	3.6	101
Other	1.1	1.1	97
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	1.8	28.8	6
Three Person Household	33.5	21.3	158
Four Person Household	31.2	13.0	239
Five+ Person Household	33.4	12.1	276
Mail Responsive			
Mail Order Responsive	89.4	76.8	116
Mail Order Buyer	89.2	76.6	116
Mail Order Donor	0.5	2.8	19
Buying Channel Preference – Decile			
Top Internet Decile	2.9	8.9	33
Top Mail Decile	4.0	11.9	34
Top Phone Decile	4.5	12.0	37

GROUP 9B

MIDDLING SINGLES

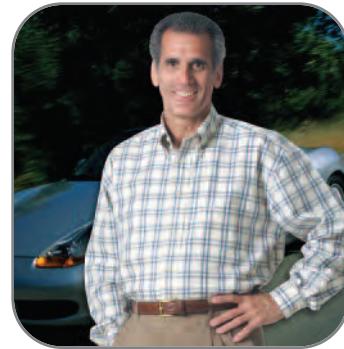
GROUP 9B MIDDLING SINGLES

HOUSEHOLDS: 2,075,500 (1.68% OF U.S.)

CLUSTERS 29 City Mixers

35 Solo & Stable

56 Modest Wages



ABOUT MIDDLING SINGLES

Group 9B, "Middling Singles," is a middle-aged group ranging in age from 30–45, all are unmarried—some perhaps divorced—and have no children at home. Most own their own houses, be them in the most metro areas of the U.S. or the slightly smaller, but still densely populated, cities and surrounds. They rank from the middle to near the bottom in income, but cluster 29 is within the top half of net worth rankings. Given their single status, they tend to spend money on themselves from designer clothes and expensive toys to foreign travel.

MIDDLING SINGLES, A DAY IN THE LIFE

Name of protagonist: "Richard"

Wakes up... tunes in to NPR and catches the morning news. The meteorologist is predicting rain today. He jumps on the subway; its shoulder-to-shoulder as usual.

*Spends the day...*at his cubicle in the insurance claims department, researching his company's benefits policies and watching the CNN news ticker run across the bottom of his screen.

*Talks about weekend plans to...*give Paula, his 36-year-old "friend," a call even though it has been two months since they last talked. He has two tickets to the John Mayer concert and thought she'd be a fun date. Afterward they could grab a bite to eat.

*Has a meeting with...*his travel agent to discuss plans for an upcoming trip to the Bahamas with his buddies. He has noticed that the agent is very attractive and recently divorced.

*Spends the evening...*working out at the gym. He showers and then heads home for dinner, making pasta and watching *The Office*. After dinner he updates his profile on Facebook just to let his friends know what's going on.

*Goes to bed at...*11:30 p.m., *watching...*a new TV show he just downloaded off of the Internet.

WHEN THEY GREW UP...

- *Don't Worry, Be Happy*
- Bill Clinton is elected president
- Michael J. Fox is Alex P. Keaton
- Global Warming is introduced

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 9B—MIDDLING SINGLES

Clusters 29, 35, 56

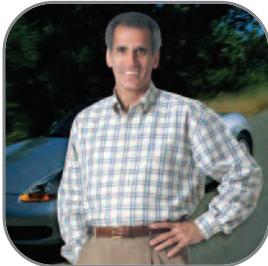
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	1
24-29 Years	1.2	7.6	15
30-35 Years	12.6	10.5	120
36-45 Years	79.7	21.5	371
46-55 Years	3.9	21.5	18
56-65 Years	2.6	15.4	17
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	39.8		
Estimated Income			
<\$15,000	0.1	10.1	1
\$15,000-\$19,999	7.5	4.7	160
\$20,000-\$29,999	24.8	8.8	281
\$30,000-\$39,999	22.2	10.8	205
\$40,000-\$49,999	23.9	11.2	214
\$50,000-\$74,999	9.1	24.2	38
\$75,000-\$99,999	7.7	13.9	55
\$100,000-\$124,999	3.2	6.3	51
\$125,000-\$149,999	0.0	4.7	1
\$150,000+	1.3	5.1	25
Presence and Age of Children			
No Children Present	99.9	65.9	152
Ages 0-2	0.1	6.5	1
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	97.0	44.0	220
Married	3.0	56.0	5
Estimated Net Worth			
< \$1	4.1	9.4	44
\$1-\$4,999	7.7	8.8	88
\$5,000-\$9,999	6.0	5.5	108
\$10,000-\$24,999	10.7	5.2	204
\$25,000-\$49,999	8.5	8.6	99
\$50,000-\$99,999	17.4	10.0	174
\$100,000-\$249,999	19.8	20.6	96
\$250,000-\$499,999	19.6	15.0	131
\$500,000-\$999,999	6.3	9.4	67
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	13.7	23.2	59
Home Owner	86.3	76.8	112
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	22.3	33.4	67
1,016-3,015	31.6	33.2	95
3,016-5,440	9.5	8.3	115
5,441-9,948	4.3	3.6	122
9,949+	32.2	3.4	949

	Group %	National %	Index
Length of Residence			
<2 Years	15.0	12.7	118
2-5 Years	30.8	30.2	102
6-14 Years	37.8	32.0	118
15+ Years	16.4	25.0	66
Market Value of Home			
<\$50,000	10.3	10.3	100
\$50,000-\$99,999	19.8	19.1	104
\$100,000-\$124,999	8.8	8.8	100
\$125,000-\$149,999	7.6	8.0	95
\$150,000-\$199,999	12.5	12.9	96
\$200,000-\$299,999	14.5	15.9	91
\$300,000-\$499,999	13.2	14.7	90
\$500,000+	13.4	10.3	129
Dwelling Unit Size			
Single Family Dwelling	65.5	86.0	76
Multiple Family Dwelling	34.5	14.0	246
Occupation			
Professional/Technical	36.7	30.4	121
Administration/Management	6.2	6.8	92
Sales/Service	2.2	1.7	128
Clerical/White Collar	25.7	16.7	154
Craftsman/Blue Collar	18.1	18.7	97
Student	1.3	0.8	160
Housewife	2.7	6.0	45
Retired	2.0	12.1	16
Other	2.8	3.8	73
Self Employed	2.3	3.1	76
Education			
Completed High School	52.3	53.1	99
Completed College	34.1	33.1	103
Completed Graduate School	12.7	13.2	96
Attended Vocational/Technical	0.8	0.6	132
Ethnicity			
Caucasian	58.6	74.3	79
African American	16.5	10.3	161
Hispanic	16.9	10.7	158
Asian	6.2	3.6	173
Other	1.8	1.1	158
Household Size			
One Person Household	70.3	24.7	284
Two Person Household	18.7	28.8	65
Three Person Household	6.4	21.3	30
Four Person Household	2.6	13.0	20
Five+ Person Household	1.9	12.1	16
Mail Responsive			
Mail Order Responsive	57.5	76.8	75
Mail Order Buyer	57.2	76.6	75
Mail Order Donor	0.8	2.8	29
Buying Channel Preference – Decile			
Top Internet Decile	9.6	8.9	108
Top Mail Decile	4.3	11.9	36
Top Phone Decile	2.6	12.0	21

MIDDLING SINGLES—CITY MIXERS

Cluster 29 (Group 9B)

City Mixers households are single, late “single” urbanites. At a mean age of 41, there are no children in the home, and they work in a broad spectrum of white-collar jobs.



BOOMER SINGLES



UPPER-MIDDLE



DOWNTOWN METRO

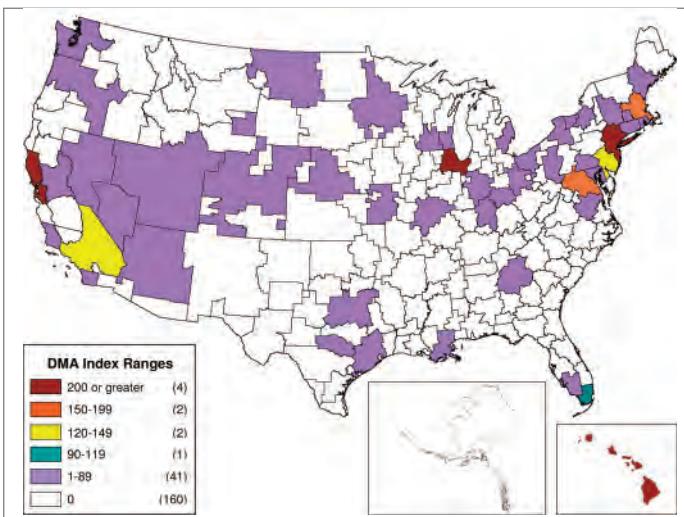
ABOUT MIDDLING SINGLES—CITY MIXERS

City Mixers is markedly single, childless and urban. These white-collar professionals live in the nation's largest DMAs. They are well educated, with almost 60% of them holding college or graduate degrees. Their spending reflects singleton status, with clothing and electronic purchases often topping the list. The group is particularly ethnically diverse—almost three times as likely to include Asians, and over 75% more likely to include African-Americans and Hispanics. There is a mix of renters and homeowners, although as city dwellers, homes tend to be apartments, condominiums and co-ops, not single-family homes. As residents in the nation's biggest cities, this group enjoys a rich cultural existence, mixing an extensive amount of travel, museum visits and the arts with bar-hopping and dancing.

WHEN THEY GREW UP...

- Iran Contra Scandal
- *We Are the World* released
- George Bush elected president
- *Dead Poet's Society*

DISTRIBUTION OF MIDDLING SINGLES—CITY MIXERS



CLUSTER SIZE

Households: 762,800

% U.S. Households: 0.62%

FINANCIAL/INSURANCE:

American Express Green, Blue or Gold Card
Education Loans
Citibank Credit Card
Air Miles Credit Card
Stock: <\$50,000

SHOPPING:

Banana Republic
Trader Joe's
Whole Foods Market
Pathmark
Crate and Barrel
Barnes and Noble

RADIO/TV:

Public Radio
Independent Film Channel
BBC America
The Office
BET

MAGAZINES/NEWSPAPERS:

The New York Times
Daily/Sunday
Vogue
NNN Top 10
In Style
GQ

ACTIVITIES:

Museums
Go to Live Theater
Yoga
Fitness Clubs
Concerts

COMPUTERS/ONLINE:

NYTimes
IMDb
Apple Computer
Travel Arrangements
Facebook

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS MIDDLING SINGLES—CITY MIXERS

Cluster 29 (Group 9B)

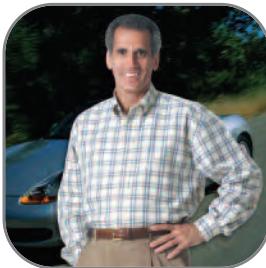
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.1	2.3	4
24-29 Years	3.6	7.6	47
30-35 Years	18.8	10.5	179
36-45 Years	57.3	21.5	267
46-55 Years	12.3	21.5	57
56-65 Years	8.0	15.4	52
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	40.8		
Estimated Income			
<\$15,000	0.4	10.1	4
\$15,000-\$19,999	1.9	4.7	40
\$20,000-\$29,999	12.2	8.8	139
\$30,000-\$39,999	10.2	10.8	94
\$40,000-\$49,999	10.4	11.2	93
\$50,000-\$74,999	27.8	24.2	115
\$75,000-\$99,999	23.4	13.9	168
\$100,000-\$124,999	9.8	6.3	156
\$125,000-\$149,999	0.1	4.7	3
\$150,000+	3.6	5.1	71
Presence and Age of Children			
No Children Present	99.8	65.9	151
Ages 0-2	0.2	6.5	3
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	90.5	44.0	206
Married	9.5	56.0	17
Estimated Net Worth			
< \$1	3.9	9.4	42
\$1-\$4,999	12.5	8.8	143
\$5,000-\$9,999	8.3	5.5	150
\$10,000-\$24,999	5.5	5.2	104
\$25,000-\$49,999	3.5	8.6	41
\$50,000-\$99,999	14.2	10.0	143
\$100,000-\$249,999	12.1	20.6	59
\$250,000-\$499,999	26.4	15.0	176
\$500,000-\$999,999	13.7	9.4	146
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	42.7	23.2	184
Home Owner	57.3	76.8	75
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	0.0	33.4	0
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.1	3.6	3
9,949+	99.9	3.4	2946

	Group %	National %	Index
Length of Residence			
<2 Years	14.3	12.7	113
2-5 Years	36.9	30.2	122
6-14 Years	33.6	32.0	105
15+ Years	15.1	25.0	60
Market Value of Home			
<\$50,000	6.0	10.3	58
\$50,000-\$99,999	4.6	19.1	24
\$100,000-\$124,999	2.5	8.8	29
\$125,000-\$149,999	3.1	8.0	38
\$150,000-\$199,999	7.2	12.9	56
\$200,000-\$299,999	13.9	15.9	88
\$300,000-\$499,999	24.1	14.7	164
\$500,000+	38.6	10.3	373
Dwelling Unit Size			
Single Family Dwelling	26.6	86.0	31
Multiple Family Dwelling	73.4	14.0	523
Occupation			
Professional/Technical	49.8	30.4	164
Administration/Management	5.5	6.8	81
Sales/Service	2.0	1.7	113
Clerical/White Collar	26.2	16.7	157
Craftsman/Blue Collar	8.5	18.7	45
Student	1.5	0.8	186
Housewife	1.0	6.0	18
Retired	1.3	12.1	11
Other	1.7	3.8	45
Self Employed	2.4	3.1	79
Education			
Completed High School	41.3	53.1	78
Completed College	38.9	33.1	118
Completed Graduate School	19.5	13.2	148
Attended Vocational/Technical	0.3	0.6	54
Ethnicity			
Caucasian	55.2	74.3	74
African American	14.2	10.3	138
Hispanic	16.7	10.7	156
Asian	11.1	3.6	310
Other	2.9	1.1	251
Household Size			
One Person Household	72.7	24.7	294
Two Person Household	18.7	28.8	65
Three Person Household	4.9	21.3	23
Four Person Household	2.0	13.0	16
Five+ Person Household	1.7	12.1	14
Mail Responsive			
Mail Order Responsive	65.1	76.8	85
Mail Order Buyer	64.7	76.6	84
Mail Order Donor	0.4	2.8	16
Buying Channel Preference – Decile			
Top Internet Decile	24.7	8.9	279
Top Mail Decile	5.5	11.9	47
Top Phone Decile	4.5	12.0	38

MIDDLING SINGLES—SOLO & STABLE

Cluster 35 (Group 9B)

These singles are all homeowners who work in mainly white-collar professional, administrative and managerial jobs. Their education and income place them about average in the middle class.



BOOMER SINGLES



MIDDLE



CITY & SURROUNDS

ABOUT MIDDLING SINGLES—SOLO & STABLE

Solo & Stable households are between the ages of 36 and 45 and are single with no children. Around 55% of the cluster has lived in their homes for at least five years. This group has a mix of high school and some college education, with an above average index for vocational/technical school. Their income, ranging between \$30K and \$50K, is average for the middle class, but below average for the nation. They enjoy a variety of activities, including domestic travel, attending college football games, going to rock concerts, and DIY home improvement projects. Their reading preferences show a diversity of interests, including magazines about health and fitness and the outdoors as well as books. They are very savvy computer and Internet users and are almost twice as likely to use chat rooms to augment their socializing. They like to attend auto shows, collect sports cards, bar-hop and sing karaoke, listen to rock, and watch a variety of sports events from motorcycle racing to bowling to rodeos.

WHEN THEY GREW UP...

- *Field of Dreams* is released
- Michael J. Fox wins Emmy as Alex P. Keaton on *Family Ties*
- *Don't Worry Be Happy*
- Global Warming is introduced

CLUSTER SIZE

Households: 728,300

% U.S. Households: 0.59%

FINANCIAL/INSURANCE:

Recent Non-Interest Bearing
Checking Account
Usually Carry a Credit Card
Balance
Combined Home & Auto Policy
Securities: <\$10,000
Personal Loan

SHOPPING:

Winn Dixie
Internet
Auto Zone
Wal-Mart
Petro

RADIO/TV:

ABC Urban Advantage
Biography Channel
Adult Swim
The Tonight Show
Access Hollywood

MAGAZINES/NEWSPAPERS:

Elle
Allure
Seventeen
Fitness/Men's Fitness
Rolling Stone

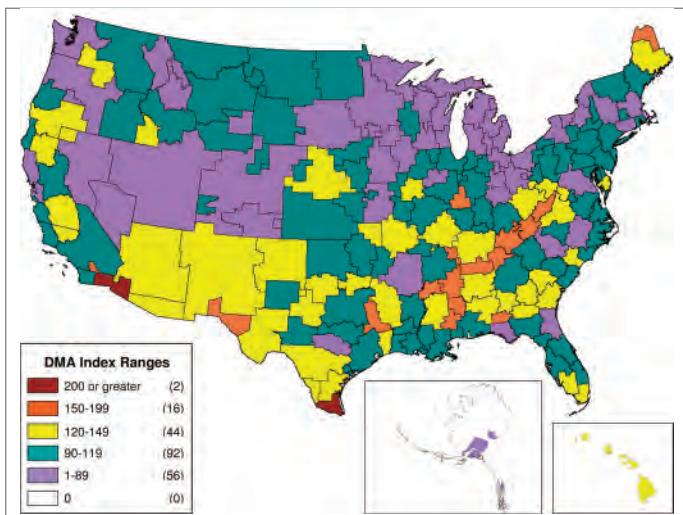
ACTIVITIES:

Attend College Football Games
Rock Concerts
Movies
Drawing
Dancing
Target Shooting

COMPUTERS/ONLINE:

MySpace
Online Blogs
MSNBC
Look for Employment
YouTube

DISTRIBUTION OF MIDDLING SINGLES—SOLO & STABLE



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MIDDLING SINGLES—SOLO & STABLE

Cluster 35 (Group 9B)

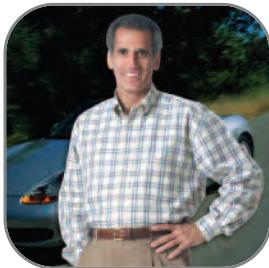
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	100.0	21.5	466
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	40.2		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	47.8	10.8	441
\$40,000-\$49,999	51.9	11.2	464
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.3	5.1	5
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	9.0	8.8	103
\$5,000-\$9,999	3.9	5.5	70
\$10,000-\$24,999	6.8	5.2	130
\$25,000-\$49,999	17.0	8.6	198
\$50,000-\$99,999	19.4	10.0	194
\$100,000-\$249,999	23.9	20.6	116
\$250,000-\$499,999	17.5	15.0	117
\$500,000-\$999,999	2.6	9.4	27
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	0.0	23.2	0
Home Owner	100.0	76.8	130
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	31.8	33.4	95
1,016-3,015	45.6	33.2	137
3,016-5,440	15.8	8.3	190
5,441-9,948	6.8	3.6	191
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	13.2	12.7	104
2-5 Years	29.6	30.2	98
6-14 Years	41.0	32.0	128
15+ Years	16.2	25.0	65
Market Value of Home			
<\$50,000	10.2	10.3	99
\$50,000-\$99,999	24.3	19.1	127
\$100,000-\$124,999	11.1	8.8	126
\$125,000-\$149,999	9.2	8.0	114
\$150,000-\$199,999	15.7	12.9	122
\$200,000-\$299,999	16.1	15.9	101
\$300,000-\$499,999	10.0	14.7	68
\$500,000+	3.4	10.3	33
Dwelling Unit Size			
Single Family Dwelling	84.0	86.0	98
Multiple Family Dwelling	16.0	14.0	114
Occupation			
Professional/Technical	33.0	30.4	109
Administration/Management	7.0	6.8	104
Sales/Service	2.2	1.7	126
Clerical/White Collar	24.9	16.7	149
Craftsman/Blue Collar	22.2	18.7	119
Student	0.8	0.8	98
Housewife	2.8	6.0	46
Retired	1.8	12.1	15
Other	3.1	3.8	82
Self Employed	2.3	3.1	73
Education			
Completed High School	55.1	53.1	104
Completed College	33.3	33.1	101
Completed Graduate School	10.8	13.2	82
Attended Vocational/Technical	0.9	0.6	153
Ethnicity			
Caucasian	61.1	74.3	82
African American	16.0	10.3	156
Hispanic	17.3	10.7	162
Asian	4.3	3.6	120
Other	1.3	1.1	111
Household Size			
One Person Household	70.7	24.7	286
Two Person Household	18.4	28.8	64
Three Person Household	6.7	21.3	31
Four Person Household	2.5	13.0	19
Five+ Person Household	1.7	12.1	14
Mail Responsive			
Mail Order Responsive	55.6	76.8	72
Mail Order Buyer	55.3	76.6	72
Mail Order Donor	0.9	2.8	33
Buying Channel Preference – Decile			
Top Internet Decile	2.8	8.9	31
Top Mail Decile	3.7	11.9	31
Top Phone Decile	2.5	12.0	21

MIDDLING SINGLES—MODEST WAGES

Cluster 56 (Group 9B)

Modest Wages represents low-income singles living without children in a mix of smaller, industrial cities. Educational attainment is lower for this group, though they are all homeowners.



BOOMER SINGLES



LOW



CITY & SURROUNDS

ABOUT MIDDLING SINGLES—MODEST WAGES

Modest Wages is comprised of ethnically diverse metro singles in their early 30s to mid 40s. This group graduated primarily from high school and has an above average index for vocational/technical school. They work in a mix of lower echelon white-collar and blue-collar jobs. They are all homeowners living in both single-family houses and condos. They do carry credit card debt and may also have education loans, and their investment activity is lower than average; net worth is predominantly driven by equity built up in their homes. When not playing video games they are active with various activities like jet skiing, motorcycling and in-line skating. They prefer American made trucks.

WHEN THEY GREW UP...

- End of Cold War
- Bill Clinton elected president
- Murphy Brown gives birth
- Johnny Carson hosts *The Tonight Show* for the last time

CLUSTER SIZE

Households: 584,400

% U.S. Households: 0.47%

FINANCIAL/INSURANCE:

Hsbc Credit Card

Mastercard Debit Card

Recently Acquired Savings Account

Life Insurance: \$20,000-49,999

Employee Health Insurance

SHOPPING:

Stop-N-Go

Auto Zone

Abercrombie and Fitch

Wegmans's

Giant Eagle

RADIO/TV:

CHR Radio

Rock

Smallville

WE

Spike

MadTV

Scrubs

MAGAZINES/NEWSPAPERS:

Popular Science

Playboy

Motor Trend

Family Handyman

Guns and Ammo

ACTIVITIES:

Follow NASCAR

Jet Skiing

Go To Movies

Target Shooting

Motorcycling

COMPUTERS/ONLINE:

MTV

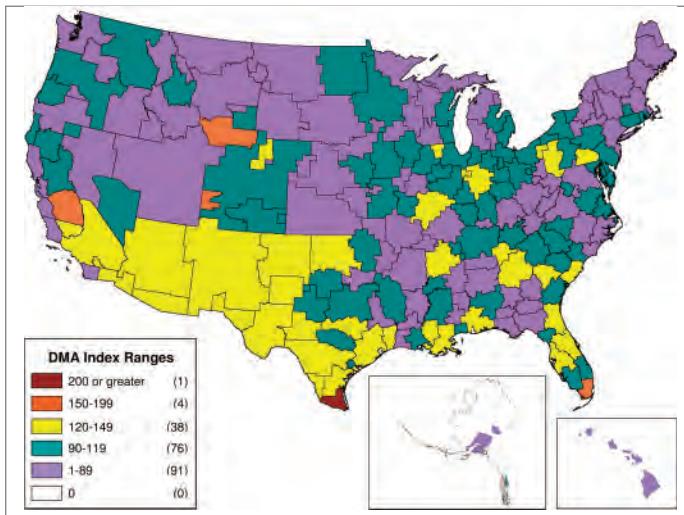
NYTimes

Watch Online Videos

Look for Employment

Own CAD/CAM

DISTRIBUTION OF MIDDLING SINGLES—MODEST WAGES



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MIDDLING SINGLES—MODEST WAGES

Cluster 56 (Group 9B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	23.6	10.5	224
36-45 Years	76.4	21.5	356
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	38.3		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	25.0	4.7	529
\$20,000-\$29,999	75.0	8.8	849
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	10.1	9.4	108
\$1-\$4,999	0.3	8.8	4
\$5,000-\$9,999	6.3	5.5	114
\$10,000-\$24,999	22.2	5.2	424
\$25,000-\$49,999	2.0	8.6	24
\$50,000-\$99,999	18.1	10.0	182
\$100,000-\$249,999	22.9	20.6	111
\$250,000-\$499,999	14.9	15.0	99
\$500,000-\$999,999	3.2	9.4	34
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	0.0	23.2	0
Home Owner	100.0	76.8	130
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	34.5	33.4	103
1,016-3,015	47.9	33.2	144
3,016-5,440	11.6	8.3	139
5,441-9,948	5.7	3.6	160
9,949+	0.3	3.4	8

	Group %	National %	Index
Length of Residence			
<2 Years	18.4	12.7	145
2-5 Years	25.5	30.2	84
6-14 Years	37.9	32.0	118
15+ Years	18.2	25.0	73
Market Value of Home			
<\$50,000	14.6	10.3	142
\$50,000-\$99,999	28.5	19.1	149
\$100,000-\$124,999	11.7	8.8	133
\$125,000-\$149,999	10.0	8.0	124
\$150,000-\$199,999	12.9	12.9	100
\$200,000-\$299,999	12.8	15.9	81
\$300,000-\$499,999	6.8	14.7	46
\$500,000+	2.6	10.3	25
Dwelling Unit Size			
Single Family Dwelling	83.5	86.0	97
Multiple Family Dwelling	16.5	14.0	117
Occupation			
Professional/Technical	27.6	30.4	91
Administration/Management	5.9	6.8	88
Sales/Service	2.6	1.7	147
Clerical/White Collar	26.2	16.7	157
Craftsman/Blue Collar	22.7	18.7	121
Student	1.8	0.8	224
Housewife	4.5	6.0	75
Retired	2.9	12.1	24
Other	3.5	3.8	92
Self Employed	2.3	3.1	75
Education			
Completed High School	61.4	53.1	116
Completed College	29.9	33.1	90
Completed Graduate School	7.5	13.2	57
Attended Vocational/Technical	1.2	0.6	192
Ethnicity			
Caucasian	58.8	74.3	79
African American	19.8	10.3	193
Hispanic	16.6	10.7	156
Asian	3.5	3.6	97
Other	1.4	1.1	119
Household Size			
One Person Household	66.9	24.7	271
Two Person Household	19.1	28.8	66
Three Person Household	7.9	21.3	37
Four Person Household	3.5	13.0	27
Five+ Person Household	2.6	12.1	22
Mail Responsive			
Mail Order Responsive	51.6	76.8	67
Mail Order Buyer	51.3	76.6	67
Mail Order Donor	1.1	2.8	40
Buying Channel Preference – Decile			
Top Internet Decile	1.9	8.9	21
Top Mail Decile	3.5	11.9	30
Top Phone Decile	0.4	12.0	3

GROUP 10B

MIXED MIDDLERS

GROUP	10B	MIXED MIDDLERS	HOUSEHOLDS:	5,338,200	(4.31% OF U.S.)
CLUSTERS	47	Rural Parents			
	53	Metro Parents			
	60	Rural Rovers			



ABOUT MIXED MIDDLERS

The three clusters of Group 10B, "Mixed Middlers," exemplify the price of divorces in America. Those who, with or without children, must manage on limited educations and incomes. Assuming a majority of this cohort did not marry before 30, then, per current American norms, the 10B clusters—many in their early 40s—are right on schedule. Divorced or not, they are clearly unique—two clusters are rural, one dense metro, and they all rank differently on the socio-economic scale. What do they have in common? All show predominant clerical white-collar and blue-collar occupations, with limited educations, most are single, and all have below average net worth.

MIXED MIDDLERS, A DAY IN THE LIFE

Name of protagonist: "Janice"

Wakes up... and is running late getting the kids ready to go to school. Their youngest, Jerry, started first grade this year and has not adjusted well, either crying or pretending to be sick each morning since school started. Thank goodness for those little lunch kits. She'd never be able to get breakfast and lunch ready otherwise.

Spends the day... searching online for a new job at her cubicle in her current job role as an accounting assistant for a communications company. There is an office manager position open at one of the local auto dealerships that offers flex hours, which would be perfect for her.

Talks about weekend plans to... go to the park with her kids. She splurged a few months ago and purchased a PlayStation 3 for her boys, and they would rather be home playing with that, but she wants them to get some fresh air. They will go to the movies, too.

Has a meeting with... two other friends. They chat about what has happened on reality TV the night before or the soap opera they keep up with on the DVR.

Spends the evening... making dinner. Tonight, pizza rolls, a box of macaroni and cheese and canned vegetables, followed by a snack cake and glass of milk. Watches Nickelodeon with her boys and skims the recent *Redbook* she picked up at the grocery store.

Goes to bed at... 11:30 p.m., *watching...* nothing. She needs a bit of peace and quiet.

WHEN THEY GREW UP...

- *Saturday Night Live* becomes popular
- Pelé brings professional soccer to the U.S.
- *The Jeffersons* is a hit TV show
- MLB pitcher Nolan Ryan is feared by opposing batters

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 10B—MIXED MIDDLERS

Clusters 47, 53, 60

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	1
24-29 Years	0.2	7.6	2
30-35 Years	17.5	10.5	167
36-45 Years	37.2	21.5	173
46-55 Years	30.0	21.5	139
56-65 Years	13.9	15.4	90
66-75 Years	1.2	10.7	11
76+ Years	0.0	10.5	0
MEAN AGE	44.5		
Estimated Income			
<\$15,000	15.2	10.1	150
\$15,000-\$19,999	7.4	4.7	157
\$20,000-\$29,999	15.4	8.8	174
\$30,000-\$39,999	22.5	10.8	207
\$40,000-\$49,999	24.8	11.2	221
\$50,000-\$74,999	14.1	24.2	58
\$75,000-\$99,999	0.2	13.9	2
\$100,000-\$124,999	0.1	6.3	2
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.3	5.1	6
Presence and Age of Children			
No Children Present	20.1	65.9	30
Ages 0-2	9.4	6.5	145
Ages 3-5	15.7	7.0	224
Ages 6-10	26.2	11.1	236
Ages 11-15	25.5	10.6	240
Ages 16-17	17.2	7.5	230
Marital Status			
Single	96.8	44.0	220
Married	3.2	56.0	6
Estimated Net Worth			
< \$1	13.7	9.4	146
\$1-\$4,999	20.5	8.8	233
\$5,000-\$9,999	7.0	5.5	128
\$10,000-\$24,999	12.5	5.2	238
\$25,000-\$49,999	10.6	8.6	124
\$50,000-\$99,999	9.8	10.0	98
\$100,000-\$249,999	14.4	20.6	70
\$250,000-\$499,999	7.2	15.0	48
\$500,000-\$999,999	4.3	9.4	46
\$1,000,000-\$1,999,999	0.1	3.6	3
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	31.8	23.2	137
Home Owner	68.2	76.8	89
Population Density – HH per Sq. Mile			
0-24	24.9	8.8	282
25-83	21.1	9.3	226
84-1,015	16.5	33.4	49
1,016-3,015	23.4	33.2	70
3,016-5,440	7.2	8.3	87
5,441-9,948	3.2	3.6	90
9,949+	3.7	3.4	109

	Group %	National %	Index
Length of Residence			
<2 Years	14.2	12.7	112
2-5 Years	35.2	30.2	116
6-14 Years	33.7	32.0	105
15+ Years	16.9	25.0	68
Market Value of Home			
<\$50,000	17.9	10.3	174
\$50,000-\$99,999	30.1	19.1	158
\$100,000-\$124,999	10.6	8.8	121
\$125,000-\$149,999	8.2	8.0	102
\$150,000-\$199,999	11.5	12.9	89
\$200,000-\$299,999	10.8	15.9	68
\$300,000-\$499,999	7.3	14.7	50
\$500,000+	3.5	10.3	34
Dwelling Unit Size			
Single Family Dwelling	87.5	86.0	102
Multiple Family Dwelling	12.5	14.0	89
Occupation			
Professional/Technical	22.7	30.4	75
Administration/Management	5.8	6.8	86
Sales/Service	1.7	1.7	99
Clerical/White Collar	23.4	16.7	140
Craftsman/Blue Collar	26.0	18.7	139
Student	1.1	0.8	134
Housewife	8.3	6.0	140
Retired	2.6	12.1	21
Other	5.4	3.8	143
Self Employed	3.0	3.1	97
Education			
Completed High School	61.3	53.1	115
Completed College	31.8	33.1	96
Completed Graduate School	6.0	13.2	46
Attended Vocational/Technical	0.9	0.6	157
Ethnicity			
Caucasian	68.0	74.3	91
African American	15.7	10.3	153
Hispanic	13.3	10.7	125
Asian	2.1	3.6	58
Other	0.9	1.1	80
Household Size			
One Person Household	14.6	24.7	59
Two Person Household	35.1	28.8	122
Three Person Household	25.7	21.3	121
Four Person Household	13.3	13.0	102
Five+ Person Household	11.3	12.1	93
Mail Responsive			
Mail Order Responsive	70.9	76.8	92
Mail Order Buyer	70.7	76.6	92
Mail Order Donor	0.5	2.8	16
Buying Channel Preference – Decile			
Top Internet Decile	1.4	8.9	16
Top Mail Decile	3.0	11.9	25
Top Phone Decile	2.1	12.0	18

MIXED MIDDLERS—RURAL PARENTS

Cluster 47 (Group 10B)

These single parents live in some of the most rural parts of the country. They rank high for working women and most have accrued a moderate amount of net worth, predominantly through the homes they own.



MIXED BOOMERS



MIDDLE



RURAL

ABOUT MIXED MIDDLERS—RURAL PARENTS

Rural Parents has households with a wide range of incomes (all under \$75,000) and is made up of large, either multi-generational or unmarried families. They are supported by high school or vocational/technical school educated single men and women working in part-time and blue-collar jobs; this group is also over 70% more likely to have housewives (10% of the cluster). The majority own their homes, providing them a means for accruing net worth through home equity. Daily life and related spending are made up of outdoor pastimes such as hunting and fishing, horseback riding and gardening. Given their more rural locations, they are more likely to have satellite television and enjoy the programming geared to their country lifestyles. Less likely to travel than many of the other clusters, when they do, this group tends to head out for backpacking trips and to the national parks.

WHEN THEY GREW UP...

- Nintendo introduces Donkey Kong
- First space shuttle launched
- Whoopi Goldberg debuts in *The Color Purple*
- US hockey team beats Russia, "Miracle" on ice

CLUSTER SIZE

Households: 1,402,500
% U.S. Households: 1.13%

FINANCIAL/INSURANCE:

Medicaid
Homeowner/Personal Property Insurance: <\$100,000
State Farm Homeowners Insurance
Online/On-Site Tax Preparation
Personal Line of Credit

SHOPPING:

Wal-Mart and Wal-Mart Supercenter
Piggly Wiggly
Movie Gallery
Winn Dixie
NAPA
Book Clubs

RADIO/TV:

ABC Music
DirecTV
Urban
Lifetime Movie Network
Jerry Springer

MAGAZINES/NEWSPAPERS:

Vibe
American Baby
Everyday Food
Star
Ebony
Prevention
Redbook

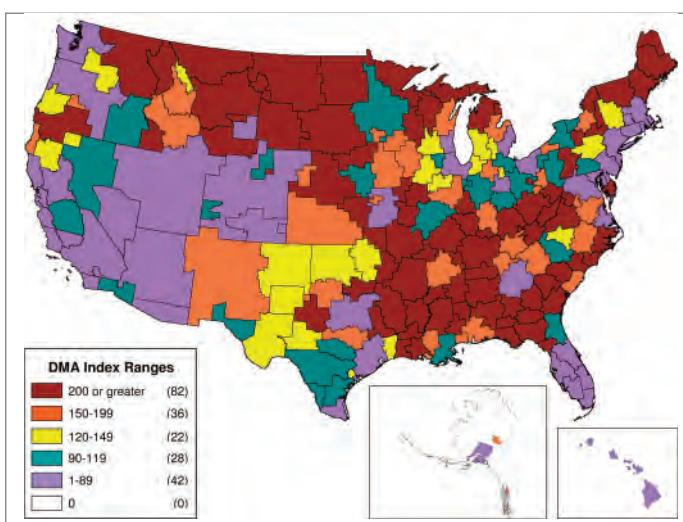
ACTIVITIES:

Baking
Freshwater Fishing
Hunting
Go To Movies
High School Sports

COMPUTERS/ONLINE:

Dial-Up Modem
Internet 2x/Week or Less
Microsoft Windows Users
Kids Using Computers

DISTRIBUTION OF MIXED MIDDLERS—RURAL PARENTS



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MIXED MIDDLERS—RURAL PARENTS

Cluster 47 (Group 10B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.5	7.6	7
30-35 Years	16.2	10.5	154
36-45 Years	35.0	21.5	163
46-55 Years	30.0	21.5	139
56-65 Years	13.8	15.4	90
66-75 Years	4.5	10.7	42
76+ Years	0.0	10.5	0
MEAN AGE	45.5		
Estimated Income			
<\$15,000	10.8	10.1	107
\$15,000-\$19,999	7.2	4.7	153
\$20,000-\$29,999	13.3	8.8	151
\$30,000-\$39,999	18.4	10.8	170
\$40,000-\$49,999	19.8	11.2	177
\$50,000-\$74,999	30.4	24.2	126
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	1
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	11.6	6.5	179
Ages 3-5	19.6	7.0	280
Ages 6-10	33.5	11.1	302
Ages 11-15	30.7	10.6	290
Ages 16-17	20.7	7.5	276
Marital Status			
Single	99.7	44.0	227
Married	0.3	56.0	0
Estimated Net Worth			
< \$1	12.2	9.4	130
\$1-\$4,999	16.7	8.8	191
\$5,000-\$9,999	6.5	5.5	119
\$10,000-\$24,999	12.7	5.2	242
\$25,000-\$49,999	13.8	8.6	162
\$50,000-\$99,999	9.8	10.0	98
\$100,000-\$249,999	16.1	20.6	78
\$250,000-\$499,999	5.9	15.0	39
\$500,000-\$999,999	6.2	9.4	66
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	22.4	23.2	96
Home Owner	77.6	76.8	101
Population Density – HH per Sq. Mile			
0-24	56.7	8.8	643
25-83	43.3	9.3	464
84-1,015	0.0	33.4	0
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	13.5	12.7	107
2-5 Years	34.8	30.2	115
6-14 Years	34.5	32.0	108
15+ Years	17.3	25.0	69
Market Value of Home			
<\$50,000	21.9	10.3	212
\$50,000-\$99,999	34.9	19.1	183
\$100,000-\$124,999	11.0	8.8	125
\$125,000-\$149,999	8.0	8.0	99
\$150,000-\$199,999	10.2	12.9	79
\$200,000-\$299,999	8.1	15.9	51
\$300,000-\$499,999	4.2	14.7	29
\$500,000+	1.9	10.3	18
Dwelling Unit Size			
Single Family Dwelling	96.5	86.0	112
Multiple Family Dwelling	3.5	14.0	25
Occupation			
Professional/Technical	19.9	30.4	66
Administration/Management	5.9	6.8	88
Sales/Service	1.3	1.7	77
Clerical/White Collar	18.7	16.7	112
Craftsman/Blue Collar 2	9.2	18.7	156
Student	0.9	0.8	115
Housewife	10.7	6.0	179
Retired	3.2	12.1	27
Other	6.5	3.8	172
Self Employed	3.6	3.1	117
Education			
Completed High School	63.8	53.1	120
Completed College	30.2	33.1	91
Completed Graduate School	5.1	13.2	38
Attended Vocational/Technical	0.9	0.6	156
Ethnicity			
Caucasian	83.5	74.3	112
African American	9.7	10.3	95
Hispanic	5.3	10.7	50
Asian	0.8	3.6	21
Other	0.7	1.1	59
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	37.4	28.8	130
Three Person Household	32.5	21.3	153
Four Person Household	16.9	13.0	129
Five+ Person Household	13.2	12.1	109
Mail Responsive			
Mail Order Responsive	81.2	76.8	106
Mail Order Buyer	81.0	76.6	106
Mail Order Donor	0.3	2.8	10
Buying Channel Preference – Decile			
Top Internet Decile	0.9	8.9	10
Top Mail Decile	3.6	11.9	31
Top Phone Decile	2.8	12.0	23

MIXED MIDDLERS—METRO PARENTS

Cluster 53 (Group 10B)

Metro Parents is a group struggling with single parenthood and the stresses of urban life on a small budget. They are primarily high school educated homeowners who are well entrenched in their communities.



MIXED BOOMERS



LOW-MIDDLE



DOWNTOWN METRO

ABOUT MIXED MIDDLERS—METRO PARENTS

Metro Parents live in cities and, despite the stresses of single parenthood, probably benefit from the presence of extended family support. The group ranks in the top 10 for working women and 15th for family size, suggesting bread-winning working mothers and extended families. This ethnically diverse group is employed in a combination of professional/technical, lower-level white-collar and blue-collar jobs that provide middle- to lower-range incomes. And it is on these incomes that these cohorts manage, despite mortgages, to support these large families. They have little savings and no money for extravagant purchases. Television viewing and radio choices reflect their urban settings and presence of children. They only occasionally take advantage of the Internet and online services, mostly using it for employment opportunities when the kids aren't using it.

WHEN THEY GREW UP...

- Michael Jackson releases *Thriller*
- E.T. hits theaters
- John Belushi dies
- Cats opens on Broadway

CLUSTER SIZE

Households: 2,862,100
% U.S. Households: 2.31%

FINANCIAL/INSURANCE:

Medicaid
H&R Block Tax Prep
Homeowners Insurance:
 <\$50,000
Auto Insurance on One Vehicle
Money Orders

SHOPPING:

Fashion Bug
Foot Locker/Lady Foot Locker
Payless Shoe Source
Gaming Stores
K-Mart
Children's shoes and clothing

RADIO/TV:

Urban Radio
Nick at Nite
BET
Soap Operas/ Novelas
Noticiero Telemundo

MAGAZINES/NEWSPAPERS:

Ebony
Seventeen
People en Español
Jet
American Baby
Game Informer

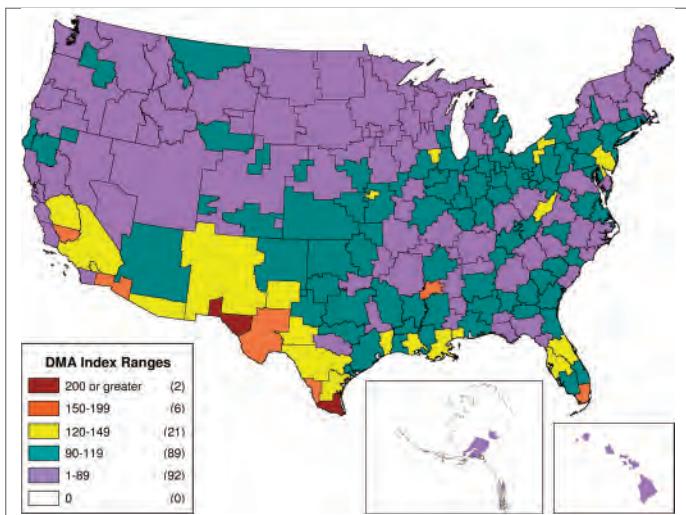
ACTIVITIES:

Adult Education
Bingo
Movies
MLB

COMPUTERS/ONLINE:

Disney
Kids Using Computers
Computers Purchased 5+ Years
Look for Employment
Yahoo! Messenger
Games

DISTRIBUTION OF MIXED MIDDLERS—METRO PARENTS



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MIXED MIDDLERS—METRO PARENTS

Cluster 53 (Group 10B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	1
24-29 Years	0.1	7.6	1
30-35 Years	14.3	10.5	136
36-45 Years	38.7	21.5	180
46-55 Years	32.6	21.5	152
56-65 Years	14.2	15.4	92
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	44.7		
Estimated Income			
<\$15,000	16.5	10.1	163
\$15,000-\$19,999	7.6	4.7	161
\$20,000-\$29,999	18.6	8.8	210
\$30,000-\$39,999	26.3	10.8	242
\$40,000-\$49,999	29.5	11.2	263
\$50,000-\$74,999	1.0	24.2	4
\$75,000-\$99,999	0.4	13.9	3
\$100,000-\$124,999	0.2	6.3	3
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	11.8	6.5	183
Ages 3-5	19.6	7.0	280
Ages 6-10	32.5	11.1	293
Ages 11-15	32.4	10.6	305
Ages 16-17	22.0	7.5	293
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	8.6	9.4	92
\$1-\$4,999	17.3	8.8	198
\$5,000-\$9,999	3.0	5.5	54
\$10,000-\$24,999	13.2	5.2	252
\$25,000-\$49,999	10.6	8.6	124
\$50,000-\$99,999	12.9	10.0	130
\$100,000-\$249,999	18.8	20.6	91
\$250,000-\$499,999	10.6	15.0	71
\$500,000-\$999,999	4.9	9.4	52
\$1,000,000-\$1,999,999	0.1	3.6	4
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	11.0	23.2	47
Home Owner	89.0	76.8	116
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	30.5	33.4	92
1,016-3,015	43.3	33.2	130
3,016-5,440	13.4	8.3	161
5,441-9,948	5.9	3.6	166
9,949+	6.8	3.4	202

	Group %	National %	Index
Length of Residence			
<2 Years	12.0	12.7	95
2-5 Years	34.1	30.2	113
6-14 Years	36.9	32.0	115
15+ Years	17.0	25.0	68
Market Value of Home			
<\$50,000	15.7	10.3	152
\$50,000-\$99,999	27.9	19.1	146
\$100,000-\$124,999	10.3	8.8	117
\$125,000-\$149,999	8.1	8.0	101
\$150,000-\$199,999	12.0	12.9	93
\$200,000-\$299,999	12.2	15.9	77
\$300,000-\$499,999	9.2	14.7	63
\$500,000+	4.5	10.3	44
Dwelling Unit Size			
Single Family Dwelling	81.8	86.0	95
Multiple Family Dwelling	18.2	14.0	130
Occupation			
Professional/Technical	23.9	30.4	79
Administration/Management	5.6	6.8	84
Sales/Service	1.9	1.7	110
Clerical/White Collar	26.4	16.7	158
Craftsman/Blue Collar	24.7	18.7	132
Student	1.1	0.8	140
Housewife	7.1	6.0	119
Retired	2.1	12.1	18
Other	4.6	3.8	121
Self Employed	2.5	3.1	82
Education			
Completed High School	59.5	53.1	112
Completed College	32.9	33.1	100
Completed Graduate School	6.6	13.2	50
Attended Vocational/Technical	0.9	0.6	155
Ethnicity			
Caucasian	55.3	74.3	74
African American	20.6	10.3	201
Hispanic	19.9	10.7	186
Asian	3.1	3.6	86
Other	1.1	1.1	93
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	38.6	28.8	134
Three Person Household	30.8	21.3	145
Four Person Household	16.2	13.0	124
Five+ Person Household	14.4	12.1	119
Mail Responsive			
Mail Order Responsive	76.9	76.8	100
Mail Order Buyer	76.6	76.6	100
Mail Order Donor	0.7	2.8	24
Buying Channel Preference – Decile			
Top Internet Decile	0.9	8.9	10
Top Mail Decile	3.1	11.9	26
Top Phone Decile	2.0	12.0	17

MIXED MIDDLERS—RURAL ROVERS

Cluster 60 (Group 10B)

Rural Rovers as a group is primarily single and highly mobile. They live in the most rural areas of the country, are renters, and enjoy outdoor and serene activities.



MIXED BOOMERS



LOW-MIDDLE



RURAL

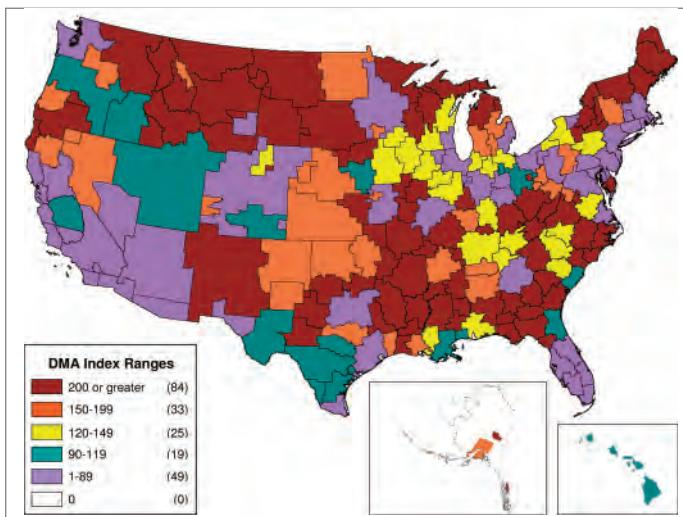
ABOUT MIXED MIDDLERS—RURAL ROVERS

Rural Rovers is a group on the go, seemingly without commitment to much of anything. At a mean age of 43, this group is predominantly single renters, with no children at home, and is among the lowest ranked of all 70 clusters for net worth (66th). With mostly high school and vocational/technical degrees (66%), this group indexes above average for blue-collar workers and nearly 25% are also in professional/technical careers. Within these positions, they earn relatively good low-middle wages, and are ranked 40th for income. They have no children, are very mobile and live almost entirely on their own. Their interests and spending reflect marked gender dichotomies. Magazines like *Family Circle* and *Redbook* are juxtaposed with outdoor and sports publications. TV is particularly popular and spans car racing and home improvement shows as well as *Cops* and *Lifetime* movies.

WHEN THEY GREW UP...

- U.S. invades Grenada
- *Rosanna by Toto* is record of the year
- Sally Ride is the first U.S. woman astronaut
- *The Big Chill* hits theaters

DISTRIBUTION OF MIXED MIDDLERS—RURAL ROVERS



CLUSTER SIZE

Households: 1,073,600
% U.S. Households: 0.87%

FINANCIAL/INSURANCE:

Personal Loans
Renter's Insurance
Medicare/Medicaid
Farm Bureau Auto Insurance
Gasoline Discount Card

SHOPPING:

Wal-Mart and Wal-Mart Supercenter
Piggly Wiggly
Book Clubs by Mail
Price Chopper
Fashion Bug
Advance Auto

RADIO/TV:

Country Radio
Great American Country
Lifetime
USA Network
Cops
Jerry Springer

MAGAZINES/NEWSPAPERS:

National Enquirer
Woman's World
Field & Stream
Outdoor Life
Family Circle

ACTIVITIES:

Hunting
Freshwater Fishing
Attend Country Music Performances
NASCAR
Knitting

COMPUTERS/ONLINE:

NASCAR
Priceline
USAtoday
about

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MIXED MIDDLERS—RURAL ROVERS

Cluster 60 (Group 10B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	27.9	10.5	266
36-45 Years	36.1	21.5	168
46-55 Years	22.8	21.5	106
56-65 Years	13.1	15.4	85
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	42.6		
Estimated Income			
<\$15,000	17.3	10.1	171
\$15,000-\$19,999	7.3	4.7	154
\$20,000-\$29,999	9.6	8.8	108
\$30,000-\$39,999	17.5	10.8	161
\$40,000-\$49,999	18.6	11.2	166
\$50,000-\$74,999	28.3	24.2	117
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	1.4	5.1	28
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	84.7	44.0	193
Married	15.3	56.0	27
Estimated Net Worth			
< \$1	29.3	9.4	313
\$1-\$4,999	33.7	8.8	384
\$5,000-\$9,999	18.5	5.5	336
\$10,000-\$24,999	10.2	5.2	194
\$25,000-\$49,999	6.5	8.6	76
\$50,000-\$99,999	1.3	10.0	13
\$100,000-\$249,999	0.3	20.6	1
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	0.2	9.4	3
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	100.0	23.2	431
Home Owner	0.0	76.8	0
Population Density – HH per Sq. Mile			
0-24	50.7	8.8	575
25-83	49.3	9.3	528
84-1,015	0.0	33.4	0
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	21.0	12.7	165
2-5 Years	38.7	30.2	128
6-14 Years	24.3	32.0	76
15+ Years	16.1	25.0	64
Market Value of Home			
<\$50,000	19.8	10.3	193
\$50,000-\$99,999	30.6	19.1	161
\$100,000-\$124,999	11.3	8.8	129
\$125,000-\$149,999	9.0	8.0	113
\$150,000-\$199,999	11.4	12.9	89
\$200,000-\$299,999	9.9	15.9	62
\$300,000-\$499,999	5.3	14.7	36
\$500,000+	2.6	10.3	25
Dwelling Unit Size			
Single Family Dwelling	91.6	86.0	107
Multiple Family Dwelling	8.4	14.0	60
Occupation			
Professional/Technical	23.9	30.4	79
Administration/Management	6.3	6.8	94
Sales/Service	1.8	1.7	103
Clerical/White Collar	18.5	16.7	111
Craftsman/Blue Collar	24.0	18.7	129
Student	1.2	0.8	154
Housewife	9.0	6.0	152
Retired	3.4	12.1	28
Other	7.7	3.8	202
Self Employed	4.0	3.1	131
Education			
Completed High School	65.5	53.1	123
Completed College	28.4	33.1	86
Completed Graduate School	5.1	13.2	38
Attended Vocational/Technical	1.1	0.6	179
Ethnicity			
Caucasian	82.1	74.3	110
African American	10.1	10.3	98
Hispanic	5.9	10.7	56
Asian	1.0	3.6	29
Other	0.8	1.1	73
Household Size			
One Person Household	72.9	24.7	295
Two Person Household	22.6	28.8	78
Three Person Household	3.3	21.3	15
Four Person Household	0.9	13.0	7
Five+ Person Household	0.4	12.1	3
Mail Responsive			
Mail Order Responsive	41.4	76.8	54
Mail Order Buyer	41.3	76.6	54
Mail Order Donor	0.1	2.8	3
Buying Channel Preference – Decile			
Top Internet Decile	3.6	8.9	40
Top Mail Decile	1.6	11.9	14
Top Phone Decile	1.7	12.0	14

GROUP 11B

FORTUNES & FAMILIES

GROUP 11B FORTUNES & FAMILIES HOUSEHOLDS: 7,604,700 (6.14% OF U.S.)

CLUSTERS 01 Summit Estates
04 Skyboxes & Suburbans
07 Lavish Lifestyles



ABOUT FORTUNES & FAMILIES

Group 11B, "Fortunes & Families," is made up of top breadwinners who enjoy a luxurious lifestyle with their families. Money on this scale is chiefly found where big money is made, traded or banked; thus, the clusters of 11B are primarily concentrated in the New England, Mid-Atlantic and Pacific regions of the U.S. These clusters enjoy peak education levels for both sexes, upper white-collar jobs, working women and dual incomes. All the trappings of wealth are here, including luxury homes and autos, travel, investment portfolios and costly leisure activities.

FORTUNES & FAMILIES, A DAY IN THE LIFE

Name of protagonist: "William"

Wakes up... and turns on the television to financial news on CNN. His wife hates it when he brings work home, but the last couple of days have been pretty volatile in the market. It could impact the deal he's been working on for months. He hits the treadmill for a few minutes to keep the doctor happy. He's in a hurry, so he grabs one of his kid's fruit snacks as he heads out the door.

Spends the day... on the phone. He has six conference calls scheduled for today. He has lunch brought in for his management team.

Talks about weekend plans to... play golf. He and his fraternity buddies take one weekend each year to play golf at Augusta National. His wife says that he's usually in a good mood when he gets back. Besides, she and her sister always take their kids to the beach house.

Has a meeting with... his doctor...again. The recent test shows that his cholesterol is improving with his low-carb diet, regular exercise and medication.

Spends the evening... having dinner with his wife at the new all-organic restaurant. She makes him have the fish instead of the buffalo steak.

Goes to bed at... 12:30 a.m., *watching...* the late local news and scanning *Business Week* for financial trends and *Consumer Reports* for new kitchen range ratings.

WHEN THEY GREW UP...

- The Bicentennial
- Who shot J.R.?
- Elvis Presley dies
- CB radios are popular

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 11B—FORTUNES & FAMILIES

Clusters 01, 04, 07

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.3	2.3	14
24-29 Years	1.0	7.6	13
30-35 Years	4.8	10.5	46
36-45 Years	34.2	21.5	159
46-55 Years	41.1	21.5	191
56-65 Years	13.6	15.4	88
66-75 Years	3.3	10.7	31
76+ Years	1.7	10.5	16
MEAN AGE	47.7		
Estimated Income			
<\$15,000	0.1	10.1	1
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.2	11.2	2
\$50,000-\$74,999	1.4	24.2	6
\$75,000-\$99,999	2.7	13.9	19
\$100,000-\$124,999	27.7	6.3	441
\$125,000-\$149,999	37.3	4.7	785
\$150,000+	30.6	5.1	600
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	11.1	6.5	171
Ages 3-5	18.0	7.0	257
Ages 6-10	37.9	11.1	341
Ages 11-15	39.8	10.6	375
Ages 16-17	29.6	7.5	395
Marital Status			
Single	9.4	44.0	21
Married	90.6	56.0	162
Estimated Net Worth			
< \$1	0.1	9.4	1
\$1-\$4,999	0.3	8.8	3
\$5,000-\$9,999	0.1	5.5	3
\$10,000-\$24,999	0.3	5.2	5
\$25,000-\$49,999	0.4	8.6	5
\$50,000-\$99,999	4.4	10.0	44
\$100,000-\$249,999	19.8	20.6	96
\$250,000-\$499,999	24.2	15.0	162
\$500,000-\$999,999	4.0	9.4	43
\$1,000,000-\$1,999,999	20.2	3.6	566
\$2,000,000+	26.2	4.1	636
Home Ownership Status			
Renter	4.1	23.2	18
Home Owner	95.9	76.8	125
Population Density – HH per Sq. Mile			
0-24	3.8	8.8	43
25-83	10.6	9.3	114
84-1,015	50.7	33.4	152
1,016-3,015	29.2	33.2	88
3,016-5,440	3.9	8.3	46
5,441-9,948	0.9	3.6	26
9,949+	1.0	3.4	28

	Group %	National %	Index
Length of Residence			
<2 Years	9.0	12.7	71
2-5 Years	32.0	30.2	106
6-14 Years	41.1	32.0	128
15+ Years	17.9	25.0	72
Market Value of Home			
<\$50,000	3.7	10.3	36
\$50,000-\$99,999	7.3	19.1	38
\$100,000-\$124,999	4.3	8.8	50
\$125,000-\$149,999	4.8	8.0	60
\$150,000-\$199,999	9.9	12.9	77
\$200,000-\$299,999	16.7	15.9	105
\$300,000-\$499,999	24.3	14.7	165
\$500,000+	28.9	10.3	279
Dwelling Unit Size			
Single Family Dwelling	97.1	86.0	113
Multiple Family Dwelling	2.9	14.0	21
Occupation			
Professional/Technical	51.0	30.4	168
Administration/Management	8.5	6.8	125
Sales/Service	1.9	1.7	106
Clerical/White Collar	13.9	16.7	83
Craftsman/Blue Collar	13.7	18.7	73
Student	0.3	0.8	42
Housewife	2.9	6.0	49
Retired	2.1	12.1	17
Other	2.3	3.8	61
Self Employed	3.4	3.1	112
Education			
Completed High School	39.3	53.1	74
Completed College	36.4	33.1	110
Completed Graduate School	24.2	13.2	184
Attended Vocational/Technical	0.2	0.6	30
Ethnicity			
Caucasian	84.2	74.3	113
African American	2.8	10.3	27
Hispanic	6.2	10.7	58
Asian	5.3	3.6	149
Other	1.5	1.1	134
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	3.2	28.8	11
Three Person Household	29.4	21.3	138
Four Person Household	28.9	13.0	222
Five+ Person Household	38.6	12.1	318
Mail Responsive			
Mail Order Responsive	96.3	76.8	125
Mail Order Buyer	96.2	76.6	126
Mail Order Donor	1.9	2.8	66
Buying Channel Preference – Decile			
Top Internet Decile	17.4	8.9	197
Top Mail Decile	17.5	11.9	148
Top Phone Decile	30.9	12.0	258

FORTUNES & FAMILIES—SUMMIT ESTATES

Cluster 01 (Group 11B)

Summit Estates is the wealthiest of all PersoniX clusters. In every sense, these families are enjoying the good life — luxury travel, entertainment and consumption of every kind are within easy reach.



FORTUNES & FAMILIES



WEALTHY



CITY & SURROUNDS

CLUSTER SIZE

Households: 1,902,600
% U.S. Households: 1.54%

FINANCIAL/INSURANCE:

Life Insurance: \$150,000+
Securities: \$150,000+
American Express
Home Equity Line of Credit
Mutual Funds
Credit Card \$2,001+ per Month

SHOPPING:

Nordstrom
Price/Costco
Ann Taylor
Amazon.com
Spend over \$800 by Internet
Pottery Barn

RADIO/TV:

News Talk Radio
Sports Radio
HGTV
NPR
Pay-per-view sporting events

MAGAZINES/NEWSPAPERS:

In Style
Sports Illustrated
Architectural Digest
Business/finance magazines
The New York Times Sunday
Shape

ACTIVITIES:

Downhill Skiing
Barbecuing
Charitable Organizations
Go to the Beach
Business Clubs

COMPUTERS/ONLINE:

Trade Stocks, Bonds,
Mutual Funds
Make Business/Personal
Travel Plans
Obtain Information About
Real Estate
Apple Users
News Web Sites
Disney

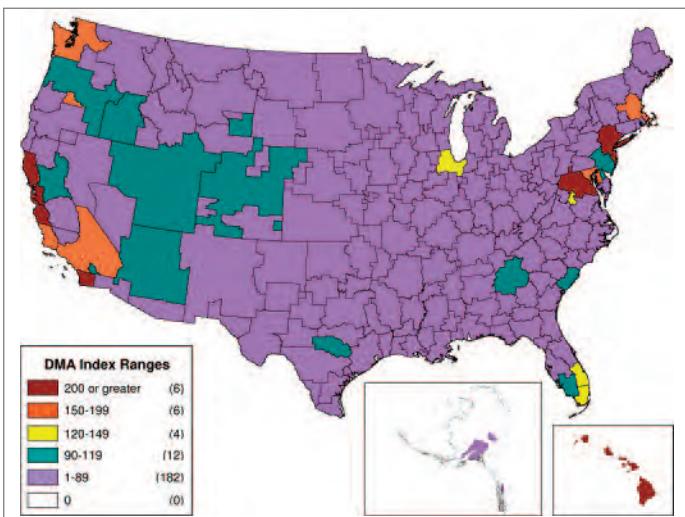
ABOUT FORTUNES & FAMILIES—SUMMIT ESTATES

Summit Estates is one of the most educated and wealthy of all the groups. These mid-30s to mid-50s households with teens rank high for household income, home value, home equity, net worth, education and working women. They are also almost two and a half times as likely to have completed graduate school. The group also includes more than twice the average number of Asians. They create time in their often professional-dual-income-with-kids schedules for cultural activities, expensive sports and travel. Their media preferences are dominated by a combination of financial matters, sports and the home. Their busy lives make Internet shopping a necessity, rather than a preference. They are serious and savvy investors, buyers of luxury cars, SUVs and minivans, and gourmet food and wine aficionados.

WHEN THEY GREW UP...

- Voyager I reaches Saturn
- *Kramer vs Kramer* is released
- Lou Grant wins Emmy for best drama
- Pacman-mania sweeps the nation

DISTRIBUTION OF FORTUNES & FAMILIES—SUMMIT ESTATES



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FORTUNES & FAMILIES—SUMMIT ESTATES

Cluster 01 (Group 11B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.6	2.3	28
24-29 Years	1.8	7.6	23
30-35 Years	4.0	10.5	38
36-45 Years	28.3	21.5	132
46-55 Years	36.9	21.5	172
56-65 Years	18.6	15.4	121
66-75 Years	6.1	10.7	57
76+ Years	3.8	10.5	36
MEAN AGE	49.9		
Estimated Income			
<\$15,000	0.3	10.1	3
\$15,000-\$19,999	0.0	4.7	1
\$20,000-\$29,999	0.1	8.8	1
\$30,000-\$39,999	0.2	10.8	2
\$40,000-\$49,999	0.2	11.2	2
\$50,000-\$74,999	0.9	24.2	4
\$75,000-\$99,999	2.0	13.9	14
\$100,000-\$124,999	1.7	6.3	27
\$125,000-\$149,999	55.6	4.7	1170
\$150,000+	39.1	5.1	765
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	13.3	6.5	206
Ages 3-5	17.3	7.0	247
Ages 6-10	34.3	11.1	310
Ages 11-15	37.2	10.6	351
Ages 16-17	27.3	7.5	365
Marital Status			
Single	13.4	44.0	30
Married	86.6	56.0	155
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	0.0	5.5	0
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	0.0	8.6	0
\$50,000-\$99,999	0.0	10.0	0
\$100,000-\$249,999	0.0	20.6	0
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	0.0	9.4	0
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	100.0	4.1	2427
Home Ownership Status			
Renter	9.5	23.2	41
Home Owner	90.5	76.8	118
Population Density – HH per Sq. Mile			
0-24	3.2	8.8	36
25-83	6.2	9.3	66
84-1,015	50.5	33.4	151
1,016-3,015	31.1	33.2	94
3,016-5,440	5.3	8.3	64
5,441-9,948	1.7	3.6	48
9,949+	2.1	3.4	62

	Group %	National %	Index
Length of Residence			
<2 Years	9.7	12.7	76
2-5 Years	34.3	30.2	113
6-14 Years	38.5	32.0	120
15+ Years	17.5	25.0	70
Market Value of Home			
<\$50,000	1.2	10.3	12
\$50,000-\$99,000	1.9	19.1	10
\$100,000-\$124,999	1.1	8.8	12
\$125,000-\$149,999	0.9	8.0	11
\$150,000-\$199,999	3.2	12.9	25
\$200,000-\$299,999	3.6	15.9	23
\$300,000-\$500,000	21.7	14.7	148
\$500,000+	66.4	10.3	642
Dwelling Unit Size			
Single Family Dwelling	95.4	86.0	111
Multiple Family Dwelling	4.6	14.0	32
Occupation			
Professional/Technical	57.8	30.4	190
Administrative/Managerial	8.4	6.8	124
Sales/Service	1.8	1.7	101
Clerical/White Collar	12.3	16.7	74
Craftsman/Blue Collar	6.8	18.7	36
Student	0.4	0.8	48
Housewife	2.9	6.0	49
Retired	3.3	12.1	27
Other	1.8	3.8	48
Self Employed	4.6	3.1	149
Education			
Completed High School	32.3	53.1	61
Completed College	39.3	33.1	119
Completed Graduate School	28.3	13.2	215
Attended Vocational/Technical	0.1	0.6	20
Ethnicity			
Caucasian	81.9	74.3	110
African American	2.1	10.0	20
Hispanic	6.0	10.7	56
Asian	8.0	3.6	225
Other	2.0	1.1	173
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	5.3	28.8	18
Three Person Household	31.2	21.3	147
Four Person Household	27.8	13.0	213
Five+ Person Household	35.7	12.1	295
Mail Responsive			
Mail Order Responsive	95.8	76.8	125
Mail Order Buyer	95.8	76.6	125
Mail Order Donor	2.7	2.8	96
Buying Channel Preference – Decile			
Top Internet Decile	28.4	8.9	321
Top Mail Decile	21.8	11.9	184
Top Phone Decile	44.8	12.0	374

FORTUNES & FAMILIES—SKYBOXES & SUBURBANS

Cluster 04 (Group 11B)

Skyboxes & Suburbans is one of the best-educated and wealthiest clusters. These wealthy families shop at upscale stores, spend time feathering their nest and adhere to regular fitness programs.



FORTUNES AND FAMILIES



WEALTHY



SUBURBS & TOWNS

CLUSTER SIZE

Households: 1,590,100
% U.S. Households: 1.28%

FINANCIAL/INSURANCE:

Life Insurance: \$500,000+
Fidelity Investments Mutual Fund
Use CPA
2nd Mortgage Equity Loan
Jewelry Insurance

SHOPPING:

Children's Shoes and Clothing
Land's End
Barnes and Noble
Ann Taylor
Nordstrom
Sephora
Spend \$800+ by Internet

RADIO/TV:

NPR
Business/Financial
Satellite XM
CBS College Football
News Talk Radio
Sports Radio
The Office

MAGAZINES/NEWSPAPERS:

Real Simple
Consumer Reports
NY Times
Sunday Newspaper
Airline Magazines
Business/Finance Magazines
Shape

ACTIVITIES:

Skiing
Fantasy Sports Leagues
Tennis/Golf
Jogging and Running
Backpacking/Hiking

COMPUTERS/ONLINE:

Trade Stocks, Bonds,
Mutual Funds
Internet Banking
CNN
Personal/Business Travel Planning
Personal Finance/Tax Prep
Software
Parenting Advice
Wireless Connection
Children Use Most Often at Home

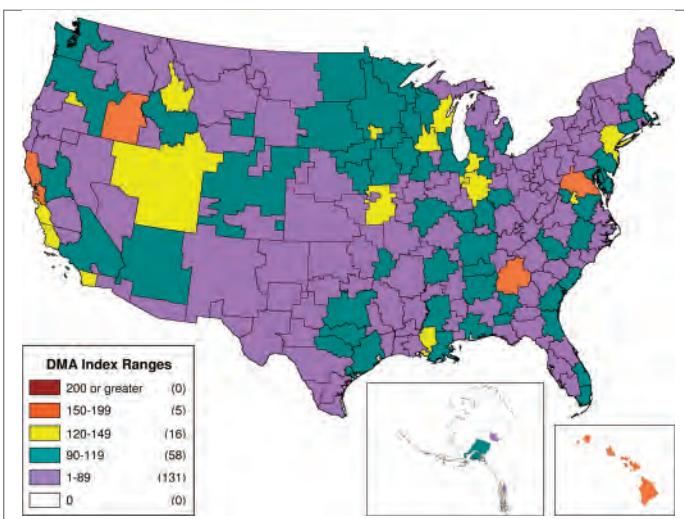
ABOUT FORTUNES & FAMILIES—SKYBOXES & SUBURBANS

This cluster represents established, wealthy families, often with teens, living in the lap of suburban luxury. With top rankings for education, income and net worth, Skyboxes & Suburbans contains married executives and professionals who earn absolute top-dollar incomes, obsess about their investments and indulge in an expensive array of activities. Reflecting their devotion to kids, they play board games and go to the museum, the beach and the zoo. They play tennis and golf, and they attend professional sporting events, usually in a luxury minivan or SUV. They are frequent shoppers, buying clothes for themselves and their kids and furnishing their houses.

WHEN THEY GREW UP...

- Who shot J.R.?
- The Bicentennial
- Elvis Presley dies
- CB radios

DISTRIBUTION OF FORTUNES & FAMILIES—SKYBOXES & SUBURBANS



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FORTUNES & FAMILIES—SKYBOXES & SUBURBANS

Cluster 04 (Group 11B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.6	2.3	25
24-29 Years	2.4	7.6	32
30-35 Years	6.7	10.5	63
36-45 Years	25.7	21.5	120
46-55 Years	33.8	21.5	157
56-65 Years	20.8	15.4	135
66-75 Years	7.7	10.7	72
76+ Years	2.3	10.5	22
MEAN AGE	49.6		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.8	11.2	8
\$50,000-\$74,999	5.3	24.2	22
\$75,000-\$99,999	10.5	13.9	75
\$100,000-\$124,999	9.1	6.3	144
\$125,000-\$149,999	38.8	4.7	816
\$150,000+	35.6	5.1	697
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	11.4	6.5	177
Ages 3-5	17.6	7.0	252
Ages 6-10	34.2	11.1	308
Ages 11-15	38.3	10.6	361
Ages 16-17	28.5	7.5	380
Marital Status			
Single	13.8	44.0	31
Married	86.2	56.0	154
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	0.0	5.5	0
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	0.0	8.6	0
\$50,000-\$99,999	0.0	10.0	0
\$100,000-\$249,999	0.0	20.6	0
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	0.0	9.4	0
\$1,000,000-\$1,999,999	100.0	3.6	2807
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	3.6	23.2	15
Home Owner	96.4	76.8	126
Population Density – HH per Sq. Mile			
0-24	5.7	8.8	65
25-83	9.8	9.3	105
84-1,015	49.5	33.4	148
1,016-3,015	27.5	33.2	83
3,016-5,440	4.5	8.3	54
5,441-9,948	1.5	3.6	43
9,949+	1.4	3.4	43

	Group %	National %	Index
Length of Residence			
<2 Years	9.5	12.7	75
2-5 Years	33.9	30.2	112
6-14 Years	37.0	32.0	115
15+ Years	19.7	25.0	79
Market Value of Home			
<\$50,000	4.6	10.3	45
\$50,000-\$99,999	7.7	19.1	40
\$100,000-\$124,999	4.2	8.8	48
\$125,000-\$149,999	4.5	8.0	56
\$150,000-\$199,999	12.3	12.9	95
\$200,000-\$299,999	14.0	15.9	88
\$300,000-\$499,999	28.0	14.7	191
\$500,000+	24.7	10.3	238
Dwelling Unit Size			
Single Family Dwelling	95.8	86.0	111
Multiple Family Dwelling	4.2	14.0	30
Occupation			
Professional/Technical	48.1	30.4	158
Administration/Management	9.1	6.8	134
Sales/Service	2.0	1.7	114
Clerical/White Collar	13.7	16.7	82
Craftsman/Blue Collar	11.4	18.7	61
Student	0.4	0.8	51
Housewife	3.6	6.0	61
Retired	3.5	12.1	29
Other	3.2	3.8	83
Self Employed	5.2	3.1	168
Education			
Completed High School	38.1	53.1	72
Completed College	37.2	33.1	112
Completed Graduate School	24.5	13.2	186
Attended Vocational/Technical	0.2	0.6	37
Ethnicity			
Caucasian	83.0	74.3	112
African American	3.1	10.3	30
Hispanic	6.8	10.7	63
Asian	5.6	3.6	156
Other	1.6	1.1	137
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	4.6	28.8	16
Three Person Household	30.6	21.3	144
Four Person Household	27.4	13.0	210
Five+ Person Household	37.4	12.1	308
Mail Responsive			
Mail Order Responsive	95.7	76.8	125
Mail Order Buyer	95.7	76.6	125
Mail Order Donor	2.2	2.8	78
Buying Channel Preference – Decile			
Top Internet Decile	15.8	8.9	178
Top Mail Decile	16.6	11.9	140
Top Phone Decile	31.5	12.0	263

FORTUNES & FAMILIES—LAVISH LIFESTYLES

Cluster 07 (Group 11B)

Lavish Lifestyles contains established couples with teenage kids, minivans and mortgages. Luckily, with a rank of fifth in the country, they have the high incomes to support them.



FORTUNES & FAMILIES



WEALTHY



SUBURBS & TOWNS

CLUSTER SIZE

Households: 4,112,000
% U.S. Households: 3.32%

FINANCIAL/INSURANCE:

Heavy Investment Activity
Second Mortgage
Online banking
529 Plan (College Savings Plan)
Contribute \$100+ to Public
Broadcasting

SHOPPING:

Kohl's
Ebay
Barnes & Noble
Children's Shoes and Clothes
Target
Costco
Spend over \$800 by Internet

RADIO/TV:

Sports Radio
Classic Hits
Sirius
Nickelodeon
Disney Channel
News
Holiday Specials
What Not to Wear

MAGAZINES/NEWSPAPERS:

People
Family Fun
Airline
Business/Finance
Parenthood
Real Simple
Parents

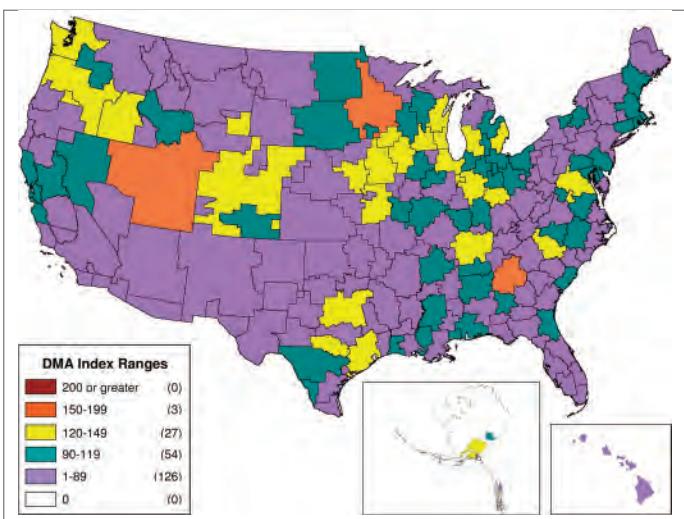
ACTIVITIES:

High School Sports
Photography
Barbecuing
Board Games
Business Clubs
Downhill Skiing
Fitness
Outdoor Activities with Family

COMPUTERS/ONLINE:

Personal or Business Travel Plans
Business/News Web Sites
Movie Times
Download Music
MapQuest
Childcare
MLB
Heavy Internet shopper
PC Users

DISTRIBUTION OF FORTUNES & FAMILIES—LAVISH LIFESTYLES



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FORTUNES & FAMILIES—LAVISH LIFESTYLES

Cluster 07 (Group 11B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.1	2.3	2
24-29 Years	0.1	7.6	1
30-35 Years	4.5	10.5	43
36-45 Years	40.2	21.5	188
46-55 Years	45.9	21.5	214
56-65 Years	8.4	15.4	55
66-75 Years	0.3	10.7	3
76+ Years	0.4	10.5	4
MEAN AGE	46.0		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.2	24.2	1
\$75,000-\$99,999	0.1	13.9	1
\$100,000-\$124,999	47.3	6.3	754
\$125,000-\$149,999	27.7	4.7	584
\$150,000+	24.6	5.1	482
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	9.8	6.5	152
Ages 3-5	18.5	7.0	264
Ages 6-10	41.0	11.1	370
Ages 11-15	41.6	10.6	392
Ages 16-17	31.2	7.5	416
Marital Status			
Single	5.8	44.0	13
Married	94.2	56.0	168
Estimated Net Worth			
< \$1	0.2	9.4	2
\$1-\$4,999	0.5	8.8	6
\$5,000-\$9,999	0.3	5.5	5
\$10,000-\$24,999	0.5	5.2	10
\$25,000-\$49,999	0.8	8.6	9
\$50,000-\$99,999	8.2	10.0	82
\$100,000-\$249,999	37.0	20.6	179
\$250,000-\$499,999	45.1	15.0	301
\$500,000-\$999,999	7.5	9.4	80
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	1.6	23.2	7
Home Owner	98.4	76.8	128
Population Density – HH per Sq. Mile			
0-24	3.4	8.8	39
25-83	13.1	9.3	140
84-1,015	51.2	33.4	153
1,016-3,015	28.9	33.2	87
3,016-5,440	2.9	8.3	35
5,441-9,948	0.3	3.6	8
9,949+	0.2	3.4	7

	Group %	National %	Index
Length of Residence			
<2 Years	8.5	12.7	67
2-5 Years	30.1	30.2	100
6-14 Years	43.9	32.0	137
15+ Years	17.5	25.0	70
Market Value of Home			
<\$50,000	4.5	10.3	43
\$50,000-\$99,999	9.7	19.1	51
\$100,000-\$124,999	6.0	8.8	68
\$125,000-\$149,999	6.8	8.0	85
\$150,000-\$199,999	12.2	12.9	94
\$200,000-\$299,999	23.9	15.9	150
\$300,000-\$499,999	24.1	14.7	164
\$500,000+	12.9	10.3	125
Dwelling Unit Size			
Single Family Dwelling	98.3	86.0	114
Multiple Family Dwelling	1.7	14.0	12
Occupation			
Professional/Technical	48.9	30.4	161
Administration/Management	8.3	6.8	122
Sales/Service	1.8	1.7	106
Clerical/White Collar	14.8	16.7	89
Craftsman/Blue Collar	17.8	18.7	95
Student	0.3	0.8	36
Housewife	2.6	6.0	44
Retired	1.0	12.1	9
Other	2.2	3.8	59
Self Employed	2.2	3.1	73
Education			
Completed High School	43.0	53.1	81
Completed College	34.7	33.1	105
Completed Graduate School	22.1	13.2	168
Attended Vocational/Technical	0.2	0.6	32
Ethnicity			
Caucasian	85.7	74.3	115
African American	3.0	10.3	29
Hispanic	6.0	10.7	56
Asian	3.9	3.6	109
Other	1.3	1.1	114
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	1.6	28.8	6
Three Person Household	28.0	21.3	132
Four Person Household	30.0	13.0	230
Five+ Person Household	40.4	12.1	333
Mail Responsive			
Mail Order Responsive	96.7	76.8	126
Mail Order Buyer	96.6	76.6	126
Mail Order Donor	1.3	2.8	46
Buying Channel Preference – Decile			
Top Internet Decile	12.6	8.9	143
Top Mail Decile	15.8	11.9	133
Top Phone Decile	23.9	12.0	199

GROUP 12B

FLUSH FAMILIES

GROUP 12B FLUSH FAMILIES

HOUSEHOLDS: 8,638,500 (6.98% OF U.S.)

CLUSTERS 13 Solid Single Parents

17 Apple Pie Families



ABOUT FLUSH FAMILIES

Group 12B, "Flush Families," covers both married and single parents. They are quite similar — well educated, employed in white-collar occupations, with upper-middle to affluent incomes and net worth. All are parents of older school-age children; reside in upscale, mortgaged homes in the metro fringes of the nation's major DMAs; and are absorbed in the lifestyles dictated by parental roles.

FLUSH FAMILIES, A DAY IN THE LIFE

Name of protagonist: "Deborah"

Wakes up... and wakes John, 11, and Rebecca, 9, and has Eggo Cinnamon Toast Waffles and a Capri Sun juice pack for breakfast with them, before getting the kids ready for school.

Spends the day... interviewing assistants to support her in her role as media buyer for a regional advertising agency. She squeezes in an aerobics workout on her lunch hour.

Talks about weekend plans to... call up her girlfriends and catch up while the kids are with their recently re-married father in Seattle. She needs to go shopping for a few new outfits for Rebecca's birthday. She also sees some shoes in a magazine that look fabulous.

Has a meeting with... Jake, her former husband, to discuss the cost of sending John to private school. It's a science and math school, and John is already showing an aptitude.

Spends the evening... at her son's baseball game held at the middle school. She makes turkey sandwiches and soup for dinner.

Goes to bed at... 11:30 p.m., *watching...* A&E.

WHEN THEY GREW UP...

- Dr. J is a dominant force in the NBA
- Bruce Jenner takes the gold in the decathlon
- The Rolling Stones are at the height of their popularity
- Muhammad Ali defeats Joe Frazier

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 12B—FLUSH FAMILIES

Clusters 13, 17

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	1
24-29 Years	1.4	7.6	18
30-35 Years	7.4	10.5	71
36-45 Years	20.3	21.5	95
46-55 Years	49.9	21.5	232
56-65 Years	18.8	15.4	122
66-75 Years	2.1	10.7	20
76+ Years	0.0	10.5	0
MEAN AGE	48.1		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.1	10.8	1
\$40,000-\$49,999	0.1	11.2	1
\$50,000-\$74,999	55.2	24.2	228
\$75,000-\$99,999	38.9	13.9	280
\$100,000-\$124,999	5.5	6.3	87
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.1	5.1	2
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	10.6	6.5	164
Ages 3-5	16.8	7.0	240
Ages 6-10	31.1	11.1	280
Ages 11-15	33.9	10.6	320
Ages 16-17	26.9	7.5	359
Marital Status			
Single	50.3	44.0	114
Married	49.7	56.0	89
Estimated Net Worth			
< \$1	1.0	9.4	11
\$1-\$4,999	1.7	8.8	19
\$5,000-\$9,999	6.3	5.5	114
\$10,000-\$24,999	3.6	5.2	69
\$25,000-\$49,999	12.1	8.6	142
\$50,000-\$99,999	11.7	10.0	118
\$100,000-\$249,999	29.2	20.6	142
\$250,000-\$499,999	24.9	15.0	166
\$500,000-\$999,999	9.4	9.4	101
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	14.3	23.2	62
Home Owner	85.7	76.8	112
Population Density – HH per Sq. Mile			
0-24	0.1	8.8	1
25-83	1.5	9.3	16
84-1,015	43.3	33.4	130
1,016-3,015	40.5	33.2	122
3,016-5,440	9.1	8.3	109
5,441-9,948	3.5	3.6	97
9,949+	2.1	3.4	61

	Group %	National %	Index
Length of Residence			
<2 Years	13.1	12.7	103
2-5 Years	34.1	30.2	113
6-14 Years	34.3	32.0	107
15+ Years	18.4	25.0	74
Market Value of Home			
<\$50,000	5.2	10.3	50
\$50,000-\$99,999	12.7	19.1	66
\$100,000-\$124,999	8.5	8.8	96
\$125,000-\$149,999	8.6	8.0	107
\$150,000-\$199,999	14.8	12.9	114
\$200,000-\$299,999	20.3	15.9	128
\$300,000-\$499,999	19.4	14.7	132
\$500,000+	10.6	10.3	102
Dwelling Unit Size			
Single Family Dwelling	89.9	86.0	105
Multiple Family Dwelling	10.1	14.0	72
Occupation			
Professional/Technical	35.5	30.4	117
Administration/Management	8.0	6.8	118
Sales/Service	1.7	1.7	97
Clerical/White Collar	20.2	16.7	121
Craftsman/Blue Collar	21.4	18.7	115
Student	0.6	0.8	71
Housewife	4.3	6.0	72
Retired	2.1	12.1	17
Other	3.4	3.8	89
Self Employed	2.9	3.1	93
Education			
Completed High School	54.0	53.1	102
Completed College	32.4	33.1	98
Completed Graduate School	13.2	13.2	100
Attended Vocational/Technical	0.5	0.6	77
Ethnicity			
Caucasian	72.6	74.3	98
African American	7.6	10.3	74
Hispanic	13.1	10.7	122
Asian	5.3	3.6	149
Other	1.4	1.1	122
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	22.4	28.8	78
Three Person Household	32.9	21.3	155
Four Person Household	21.2	13.0	162
Five+ Person Household	23.6	12.1	194
Mail Responsive			
Mail Order Responsive	87.1	76.8	113
Mail Order Buyer	86.9	76.6	113
Mail Order Donor	1.3	2.8	45
Buying Channel Preference – Decile			
Top Internet Decile	9.6	8.9	106
Top Mail Decile	8.4	11.9	71
Top Phone Decile	11.1	12.1	93

FLUSH FAMILIES—SOLID SINGLE PARENTS

Cluster 13 (Group 12B)

Solid Single Parents contains affluent single parents. These predominantly white-collar, professional metrocentrics enjoy comfortable incomes and are primarily homeowners.



FLUSH FAMILIES



AFFLUENT



CITY & SURROUNDS

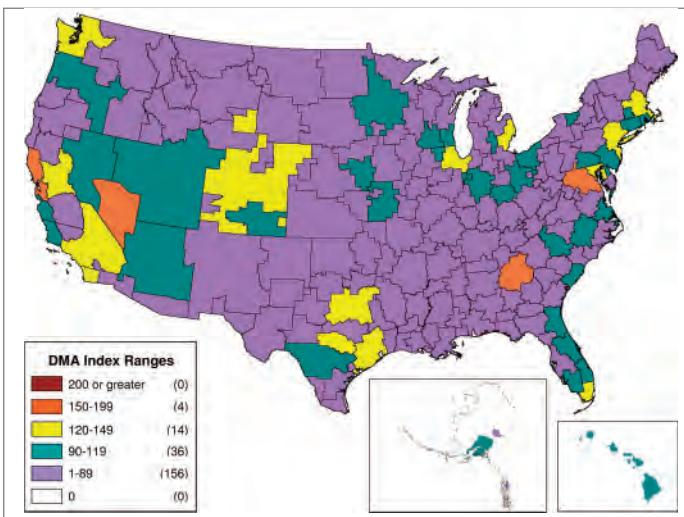
ABOUT FLUSH FAMILIES—SOLID SINGLE PARENTS

Solid Single Parents households are all unmarried parents with mixed-age children. They rank above average for income, home values, college and net worth. They are devoted to sports that they can either pursue individually for fitness or do with their children: aerobics, jogging, basketball and weight lifting. Their shopping reflects the mix of ages in the household as well as their concern for stretching their paychecks. They buy stuff for their kids such as game systems, TVs and cell phones. Their incomes support their shopping habits as well as home mortgages and insurance products.

WHEN THEY GREW UP...

- Soviet Union withdraws from summer Olympics
- *The Cosby Show* airs
- Vanessa Williams is crowned Miss America
- Rock Hudson dies of AIDS

DISTRIBUTION OF FLUSH FAMILIES—SOLID SINGLE PARENTS



CLUSTER SIZE

Households: 3,922,300
% U.S. Households: 3.17%

FINANCIAL/INSURANCE

HSBC Credit Card
Recent Home Mortgage
401(k)
Securities <\$50,000
Credit Cards 10 +
GEICO

SHOPPING:

Old Navy
WallMart.com
Lane Bryant
Best Buy
Toys "R" Us
Victoria's Secret Catalog

RADIO/TV:

BET
CHR Radio
Urban
Disney Channel
Oxygen
E!
The Soup
X Games

MAGAZINES/NEWSPAPERS:

O, Oprah Magazine
Essence
Star
Brides
Modern Bride
Parenting
Game Informer
Ebony

ACTIVITIES:

Go to Movies
Rock Music Performances
Dancing
Board Games/Word Games
Aerobics

COMPUTERS/ONLINE:

Childcare Information
Yahoo! Messenger
Pay Bills Online
PC Users
Internet 5+ Times Per Day

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FLUSH FAMILIES—SOLID SINGLE PARENTS

Cluster 13 (Group 12B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	1
24-29 Years	2.8	7.6	37
30-35 Years	15.0	10.5	143
36-45 Years	41.0	21.5	191
46-55 Years	30.5	21.5	142
56-65 Years	10.5	15.4	68
66-75 Years	0.2	10.7	2
76+ Years	0.0	10.5	0
MEAN AGE	43.4		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.1	10.8	1
\$40,000-\$49,999	0.2	11.2	2
\$50,000-\$74,999	57.0	24.2	235
\$75,000-\$99,999	33.9	13.9	244
\$100,000-\$124,999	8.7	6.3	138
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.2	5.1	3
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	10.1	6.5	156
Ages 3-5	22.2	7.0	317
Ages 6-10	35.0	11.1	315
Ages 11-15	28.9	10.6	272
Ages 16-17	19.3	7.5	257
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	1.6	9.4	17
\$1-\$4,999	2.3	8.8	27
\$5,000-\$9,999	8.6	5.5	157
\$10,000-\$24,999	5.3	5.2	100
\$25,000-\$49,999	11.5	8.6	134
\$50,000-\$99,999	12.4	10.0	125
\$100,000-\$249,999	27.5	20.6	133
\$250,000-\$499,999	22.8	15.0	153
\$500,000-\$999,999	7.9	9.4	84
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	20.3	23.2	87
Home Owner	79.7	76.8	104
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	2.4	9.3	25
84-1,015	41.0	33.4	123
1,016-3,015	40.2	33.2	121
3,016-5,440	10.0	8.3	120
5,441-9,948	4.3	3.6	121
9,949+	2.1	3.4	62

	Group %	National %	Index
Length of Residence			
<2 Years	15.8	12.7	125
2-5 Years	39.5	30.2	131
6-14 Years	33.3	32.0	104
15+ Years	11.4	25.0	45
Market Value of Home			
<\$50,000	5.1	10.3	50
\$50,000-\$99,999	11.8	19.1	62
\$100,000-\$124,999	8.6	8.8	98
\$125,000-\$149,999	9.0	8.0	112
\$150,000-\$199,999	15.0	12.9	116
\$200,000-\$299,999	20.0	15.9	126
\$300,000-\$499,999	19.1	14.7	130
\$500,000+	11.4	10.3	111
Dwelling Unit Size			
Single Family Dwelling	87.0	86.0	101
Multiple Family Dwelling	13.0	14.0	93
Occupation			
Professional/Technical	34.6	30.4	114
Administration/Management	7.1	6.8	105
Sales/Service	1.6	1.7	92
Clerical/White Collar	25.1	16.7	150
Craftsman/Blue Collar	19.4	18.7	104
Student	0.9	0.8	108
Housewife	4.3	6.0	71
Retired	1.1	12.1	9
Other	3.5	3.8	92
Self Employed	2.5	3.1	81
Education			
Completed High School	55.8	53.1	105
Completed College	32.7	33.1	99
Completed Graduate School	11.0	13.2	84
Attended Vocational/Technical	0.5	0.6	81
Ethnicity			
Caucasian	69.8	74.3	94
African American	8.5	10.3	82
Hispanic	14.0	10.7	131
Asian	6.2	3.6	174
Other	1.5	1.1	134
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	42.7	28.8	148
Three Person Household	31.7	21.3	149
Four Person Household	14.6	13.0	112
Five+ Person Household	11.0	12.1	91
Mail Responsive			
Mail Order Responsive	80.6	76.8	105
Mail Order Buyer	80.3	76.6	105
Mail Order Donor	0.6	2.8	20
Buying Channel Preference – Decile			
Top Internet Decile	13.4	8.9	151
Top Mail Decile	5.2	11.9	44
Top Phone Decile	7.1	12.0	60

FLUSH FAMILIES—APPLE PIE FAMILIES

Cluster 17 (Group 12B)

Apple Pie Families households are well-educated, upper-middle class families. They are homeowners, often minivan drivers and avid radio listeners.



FLUSH FAMILIES



UPPER-MIDDLE



CITY & SURROUNDS

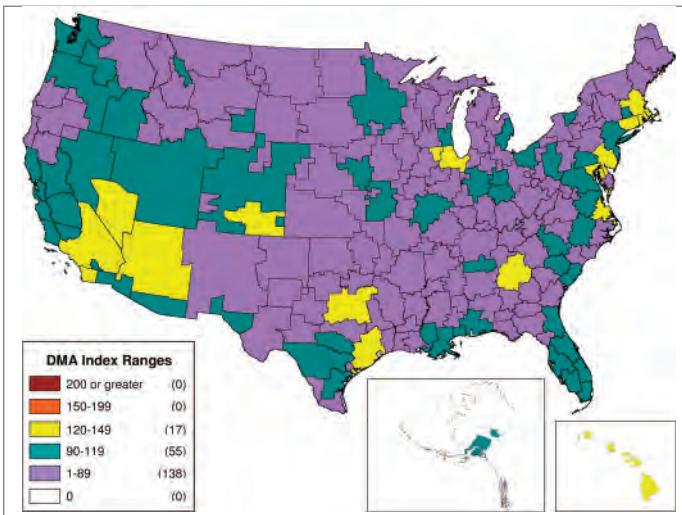
ABOUT FLUSH FAMILIES—APPLE PIE FAMILIES

Apple Pie Families contains established members of America's smaller cities and surrounding areas. Mostly well-educated, married professionals, often with dual incomes, these families are firmly in the upper-middle class. In their mid 40s to 60s, they rank highest in working women and earn relatively high incomes (15th) in a combination of professional and executive jobs. They are often engaged in home maintenance activities. Their finances are stable and tend toward the conservative, stressing life insurance and a 401(k) plan. Shopping is decidedly dominated by teenage desires—everything from video gaming to affordable trendy clothes. While their older children are going to movies and shopping, these couples pursue their own interests such as boating, gardening, and watching sports on TV.

WHEN THEY GREW UP...

- Star Wars hits theaters
- Pop Rocks candy is popular
- KISS is at the height of their popularity
- George Wallace is shot

DISTRIBUTION OF FLUSH FAMILIES—APPLE PIE FAMILIES



CLUSTER SIZE

Households: 4,716,200
% U.S. Households: 3.81%

FINANCIAL/INSURANCE:

Target Credit Card
Vision Insurance
Mortgage Refinance/
Consolidation Loan
Car insurance 3+ Vehicles
401(k)

SHOPPING:

Home Depot
American Eagle
Target
Best Buy
Toy Stores
Video Stores

RADIO/TV:

Religious Radio
Adult Contemporary
TNT
ABC Family
Holiday Specials
NPR

MAGAZINES/NEWSPAPERS:

The Tribune
Family Fun
Seventeen
Vanity Fair
Sports Illustrated
Family Handyman
Official Xbox Magazine

ACTIVITIES:

Attend Dance Performances
Camping
Gardening/Lawn Care
Swimming
Going to the Beach

COMPUTERS/ONLINE:

Kids Using Computers
Hewlett Packard
AOL
YouTube
Careerbuilder
Broadband Connection

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FLUSH FAMILIES—APPLE PIE FAMILIES

Cluster 17 (Group 12B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	69.1	21.5	321
56-65 Years	26.9	15.4	175
66-75 Years	4.0	10.7	37
76+ Years	0.0	10.5	0
MEAN AGE	52.6		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.1	8.8	1
\$30,000-\$39,999	0.1	10.8	1
\$40,000-\$49,999	0.1	11.2	1
\$50,000-\$74,999	53.4	24.2	221
\$75,000-\$99,999	43.9	13.9	316
\$100,000-\$124,999	2.3	6.3	37
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.1	5.1	1
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	11.1	6.5	172
Ages 3-5	11.6	7.0	165
Ages 6-10	27.2	11.1	246
Ages 11-15	38.9	10.6	367
Ages 16-17	34.4	7.5	459
Marital Status			
Single	1.5	44.0	3
Married	98.5	56.0	176
Estimated Net Worth			
< \$1	0.4	9.4	5
\$1-\$4,999	1.0	8.8	12
\$5,000-\$9,999	4.0	5.5	72
\$10,000-\$24,999	2.0	5.2	39
\$25,000-\$49,999	12.8	8.6	150
\$50,000-\$99,999	11.1	10.0	111
\$100,000-\$249,999	30.9	20.6	150
\$250,000-\$499,999	26.8	15.0	179
\$500,000-\$999,999	10.9	9.4	117
\$1,000,000-\$1,999,999	0.1	3.6	2
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	8.4	23.2	36
Home Owner	91.6	76.8	119
Population Density – HH per Sq. Mile			
0-24	0.3	8.8	3
25-83	0.6	9.3	7
84-1,015	45.5	33.4	136
1,016-3,015	40.9	33.2	123
3,016-5,440	8.1	8.3	98
5,441-9,948	2.6	3.6	74
9,949+	2.0	3.4	60

	Group %	National %	Index
Length of Residence			
<2 Years	10.4	12.7	82
2-5 Years	28.9	30.2	95
6-14 Years	35.3	32.0	110
15+ Years	25.4	25.0	101
Market Value of Home			
<\$50,000	5.2	10.3	50
\$50,000-\$99,999	13.5	19.1	71
\$100,000-\$124,999	8.4	8.8	95
\$125,000-\$149,999	8.3	8.0	103
\$150,000-\$199,999	14.5	12.9	113
\$200,000-\$299,999	20.6	15.9	130
\$300,000-\$499,999	19.6	14.7	134
\$500,000+	9.8	10.3	95
Dwelling Unit Size			
Single Family Dwelling	92.8	86.0	108
Multiple Family Dwelling	7.2	14.0	51
Occupation			
Professional/Technical	36.3	30.4	119
Administration/Management	8.7	6.8	129
Sales/Service	1.8	1.7	101
Clerical/White Collar	16.3	16.7	98
Craftsman/Blue Collar	23.1	18.7	123
Student	0.3	0.8	41
Housewife	4.3	6.0	72
Retired	2.9	12.1	24
Other	3.3	3.8	86
Self Employed	3.2	3.1	103
Education			
Completed High School	52.4	53.1	99
Completed College	32.1	33.1	97
Completed Graduate School	15.1	13.2	115
Attended Vocational/Technical	0.4	0.6	73
Ethnicity			
Caucasian	75.4	74.3	101
African American	6.8	10.3	66
Hispanic	12.1	10.7	114
Asian	4.4	3.6	123
Other	1.3	1.1	110
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	2.4	28.8	8
Three Person Household	34.1	21.3	160
Four Person Household	27.6	13.0	212
Five+ Person Household	35.9	12.1	297
Mail Responsive			
Mail Order Responsive	93.6	76.8	122
Mail Order Buyer	93.5	76.6	122
Mail Order Donor	2.0	2.8	69
Buying Channel Preference – Decile			
Top Internet Decile	5.9	8.9	67
Top Mail Decile	11.5	11.9	97
Top Phone Decile	15.1	12.0	126

GROUP 13B

TRUE BLUES

GROUP 13B TRUE BLUES

HOUSEHOLDS: 4,344,100 (3.51% OF U.S.)

CLUSTERS 38 Midtown Minivanners

48 Farmland Families



ABOUT TRUE BLUES

The two clusters of Group 13B, "True Blues," contain two of the top ten dominant blue-collar bastions in America, featuring working families with mostly teenaged children. When these parents were born, the term "blue collar" identified those who made and built things with hands and tools—over a third of all jobs. Today, blue collars make up less than 15% of U.S. occupations, but not in Group 13B, where they are dominant at 30-38%. They favor big families, outdoor activities and pickup trucks.

TRUE BLUES, A DAY IN THE LIFE

Name of protagonist: "Eddie"

Wakes up... and gets his three boys out of bed. He likes to use drill-sergeant jargon even though he was never in the military, like "let's roll ladies" and "downstairs by oh-seven hundred hours." Even though he knows he needs to quit, he smokes a morning cigarette and then puts on his foreman's uniform. He drives his pickup to the plant.

Spends the day... managing a group of workers that machines stainless steel sheets for refrigeration unit covers. He reads the production schedule for next week: 420 units. Apparently no one informed management there was an economic slowdown.

Talks about weekend plans to... survive a honey-do weekend. He has to work on the leaky faucet and running toilet. Then he will get the shutters scraped and ready to paint. He might wash and detail his truck if he has time.

Has a meeting with... his two oldest boys, Thomas and Matthew, ages 14 and 15. They have not been taking care of his fishing equipment. Two of his favorite lures are missing, and the line of one of his open reels is completely tangled.

Spends the evening... having dinner with his wife and the boys. She fixes a rice casserole and some venison sausage from the deer he shot last season.

Goes to bed at... 11:30 p.m., after fixing the window the boys broke while practicing their wrestling moves the weekend before.

WHEN THEY GREW UP...

- *The Brady Bunch* is a TV hit
- Energy crisis begins
- *The Sting* (1973) wins Best Film
- Olympic swimmer Mark Spitz wins seven gold medals

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 13B—TRUE BLUES

Clusters 38, 48

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	3.6	10.5	34
36-45 Years	17.1	21.5	80
46-55 Years	50.7	21.5	236
56-65 Years	27.5	15.4	178
66-75 Years	1.2	10.7	11
76+ Years	0.0	10.5	0
MEAN AGE	50.2		
Estimated Income			
<\$15,000	14.2	10.1	140
\$15,000-\$19,999	7.4	4.7	157
\$20,000-\$29,999	17.4	8.8	196
\$30,000-\$39,999	27.6	10.8	254
\$40,000-\$49,999	32.7	11.2	292
\$50,000-\$74,999	0.4	24.2	2
\$75,000-\$99,999	0.3	13.9	2
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	12.8	6.5	198
Ages 3-5	15.0	7.0	214
Ages 6-10	29.5	11.1	266
Ages 11-15	38.9	10.6	366
Ages 16-17 2	9.7	7.5	397
Marital Status			
Single	2.8	44.0	6
Married	97.2	56.0	174
Estimated Net Worth			
< \$1	5.7	9.4	61
\$1-\$4,999	16.1	8.8	183
\$5,000-\$9,999	3.0	5.5	54
\$10,000-\$24,999	14.0	5.2	267
\$25,000-\$49,999	13.3	8.6	156
\$50,000-\$99,999	13.5	10.0	135
\$100,000-\$249,999	18.7	20.6	91
\$250,000-\$499,999	9.3	15.0	62
\$500,000-\$999,999	5.9	9.4	63
\$1,000,000- \$1,999,999	0.6	3.6	17
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	11.7	23.2	50
Home Owner	88.3	76.8	115
Population Density – HH per Sq. Mile			
0-24	25.2	8.8	286
25-83	17.8	9.3	190
84-1,015	21.2	33.4	63
1,016-3,015	24.8	33.2	75
3,016-5,440	6.3	8.3	76
5,441-9,948	2.7	3.6	77
9,949+	2.0	3.4	58

	Group %	National %	Index
Length of Residence			
<2 Years	10.1	12.7	80
2-5 Years	28.1	30.2	93
6-14 Years	36.7	32.0	115
15+ Years	25.1	25.0	100
Market Value of Home			
<\$50,000	18.6	10.3	181
\$50,000-\$99,999	32.9	19.1	172
\$100,000-\$124,999	9.9	8.8	112
\$125,000-\$149,999	7.4	8.0	92
\$150,000-\$199,999	10.6	12.9	82
\$200,000-\$299,999	10.0	15.9	63
\$300,000-\$499,999	7.2	14.7	49
\$500,000+	3.4	10.3	33
Dwelling Unit Size			
Single Family Dwelling	91.5	86.0	106
Multiple Family Dwelling	8.5	14.0	61
Occupation			
Professional/Technical	21.3	30.4	70
Administration/Management	6.2	6.8	92
Sales/Service	1.7	1.7	98
Clerical/White Collar	13.8	16.7	83
Craftsman/Blue Collar	34.0	18.7	182
Student	0.5	0.8	66
Housewife	8.9	6.0	150
Retired	3.4	12.1	28
Other	5.9	3.8	156
Self Employed	4.3	3.1	139
Education			
Completed High School	62.3	53.1	117
Completed College	29.5	33.1	89
Completed Graduate School	7.3	13.2	55
Attended Vocational/Technical	0.9	0.6	144
Ethnicity			
Caucasian	71.0	74.3	96
African American	12.7	10.3	123
Hispanic	13.4	10.7	125
Asian	2.1	3.6	57
Other	0.9	1.1	76
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	3.1	28.8	11
Three Person Household	34.4	21.3	162
Four Person Household	27.3	13.0	210
Five+ Person Household	35.2	12.1	290
Mail Responsive			
Mail Order Responsive	90.1	76.8	117
Mail Order Buyer	90.0	76.6	117
Mail Order Donor	1.4	2.8	48
Buying Channel Preference – Decile			
Top Internet Decile	0.3	8.9	4
Top Mail Decile	6.0	11.9	51
Top Phone Decile	4.2	12.0	35

TRUE BLUES—MIDTOWN MINIVANNERS

Cluster 38 (Group 13B)

Midtown Minivanners is one of the top ten blue-collar bastions in the country. With children of all ages, Midtown Minivanners is the oldest full-family household in America.



TRUE BLUES



LOW-MIDDLE



CITY & SURROUNDS

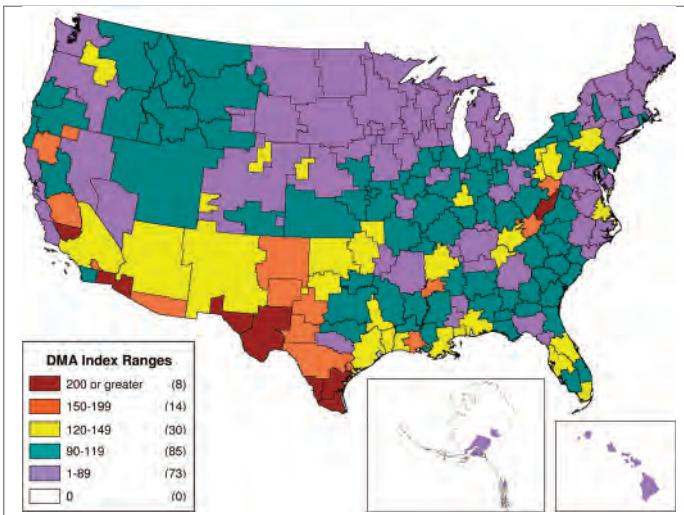
ABOUT TRUE BLUES—MIDTOWN MINIVANNERS

Midtown Minivanners, at a mean age of 53, is made up of working moms and dads of mostly teenage kids. This group is employed in a mix of occupations, but they rank as the seventh highest blue-collar cluster. They are slightly more likely than average to be African-American or Hispanic. The group ranks ninth in household size (3.9). These low-middle income families live in their own homes. They rank just below average for college education and household income and have only modest insurance coverage and very little savings. They shop at discount clothing and shoe stores.

WHEN THEY GREW UP...

- Carole King sweeps the Grammys
- Billie Jean King wins Wimbledon
- Watergate scandal
- Jaws terrorizes movie goers

DISTRIBUTION OF TRUE BLUES—MIDTOWN MINIVANNERS



CLUSTER SIZE

Households: 2,618,400
% U.S. Households: 2.11%

FINANCIAL/INSURANCE:

Used Check Cashing Services
Auto Insurance on 3+ Vehicles
Not Internet Bankers
Likely to Buy First House
H&R Block Prepared Taxes

SHOPPING:

Auto Zone
Wal-Mart Supercenter
Foot Locker
Hollywood Video
Gaming Stores

RADIO/TV:

Spanish TV and Radio
Urban Radio
Soap Operas/Novelas
Courtroom Reality Shows

MAGAZINES/NEWSPAPERS:

People en Español
TV Guide
Jet
Seventeen
Health
Entertainment Weekly
Non-User of Newspaper

ACTIVITIES:

NBA
Video Games
Soccer
Tropical Fish
Go To Movies

COMPUTERS/ONLINE:

Education
Compaq
Looking for Employment
Kids Using Computers

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

TRUE BLUES—MIDTOWN MINIVANNERS

Cluster 38 (Group 13B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.2	21.5	1
46-55 Years	63.7	21.5	296
56-65 Years	35.8	15.4	232
66-75 Years	0.3	10.7	3
76+ Years	0.0	10.5	0
MEAN AGE	53.0		
Estimated Income			
<\$15,000	15.7	10.1	155
\$15,000-\$19,999	6.5	4.7	138
\$20,000-\$29,999	17.0	8.8	193
\$30,000-\$39,999	26.7	10.8	246
\$40,000-\$49,999	32.8	11.2	293
\$50,000-\$74,999	0.7	24.2	3
\$75,000-\$99,999	0.5	13.9	4
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	14.2	6.5	220
Ages 3-5	13.0	7.0	186
Ages 6-10	25.4	11.1	229
Ages 11-15	37.3	10.6	351
Ages 16-17	30.6	7.5	408
Marital Status			
Single	4.9	44.0	11
Married	95.1	56.0	170
Estimated Net Worth			
< \$1	5.6	9.4	60
\$1-\$4,999	16.8	8.8	191
\$5,000-\$9,999	3.1	5.5	56
\$10,000-\$24,999	12.7	5.2	242
\$25,000-\$49,999	11.4	8.6	133
\$50,000-\$99,999	12.7	10.0	127
\$100,000-\$249,999	18.6	20.6	90
\$250,000-\$499,999	11.1	15.0	74
\$500,000-\$999,999	7.0	9.4	75
\$1,000,000-\$1,999,999	1.0	3.6	29
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	16.2	23.2	70
Home Owner	83.8	76.8	109
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.2	9.3	3
84-1,015	37.1	33.4	111
1,016-3,015	43.4	33.2	131
3,016-5,440	11.1	8.3	133
5,441-9,948	4.8	3.6	134
9,949+	3.4	3.4	101

	Group %	National %	Index
Length of Residence			
<2 Years	10.6	12.7	83
2-5 Years	29.0	30.2	96
6-14 Years	33.2	32.0	104
15+ Years	27.2	25.0	109
Market Value of Home			
<\$50,000	15.4	10.3	149
\$50,000-\$99,999	27.9	19.1	146
\$100,000-\$124,999	9.6	8.8	109
\$125,000-\$149,999	7.7	8.0	96
\$150,000-\$199,999	12.0	12.9	92
\$200,000-\$299,999	12.6	15.9	79
\$300,000-\$499,999	10.1	14.7	69
\$500,000+	4.8	10.3	47
Dwelling Unit Size			
Single Family Dwelling	86.3	86.0	100
Multiple Family Dwelling	13.7	14.0	98
Occupation			
Professional/Technical	24.0	30.4	79
Administration/Management	6.6	6.8	98
Sales/Service	1.8	1.7	103
Clerical/White Collar	16.4	16.7	99
Craftsman/Blue Collar	30.7	18.7	164
Student	0.6	0.8	74
Housewife	8.0	6.0	134
Retired	3.6	12.1	29
Other	4.8	3.8	126
Self Employed	3.6	3.1	116
Education			
Completed High School	59.2	53.1	111
Completed College	31.3	33.1	95
Completed Graduate School	8.7	13.2	66
Attended Vocational/Technical	0.9	0.6	142
Ethnicity			
Caucasian	60.3	74.3	81
African American	16.3	10.3	159
Hispanic	19.3	10.7	181
Asian	3.1	3.6	88
Other	0.9	1.1	79
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	4.5	28.8	16
Three Person Household	34.7	21.3	163
Four Person Household	25.7	13.0	197
Five+ Person Household	35.1	12.1	289
Mail Responsive			
Mail Order Responsive	88.8	76.8	116
Mail Order Buyer	88.7	76.6	116
Mail Order Donor	2.0	2.8	69
Buying Channel Preference – Decile			
Top Internet Decile	0.5	8.9	5
Top Mail Decile	6.3	11.9	54
Top Phone Decile	4.9	12.0	41

TRUE BLUES—FARMLAND FAMILIES

Cluster 48 (Group 13B)

Farmland Families is made up of large blue-collar families living in the most rural areas of the country. The group ranks high for household size and working women, and firmly in the lower-middle category for income and net worth.



TRUE BLUES



LOW-MIDDLE



RURAL

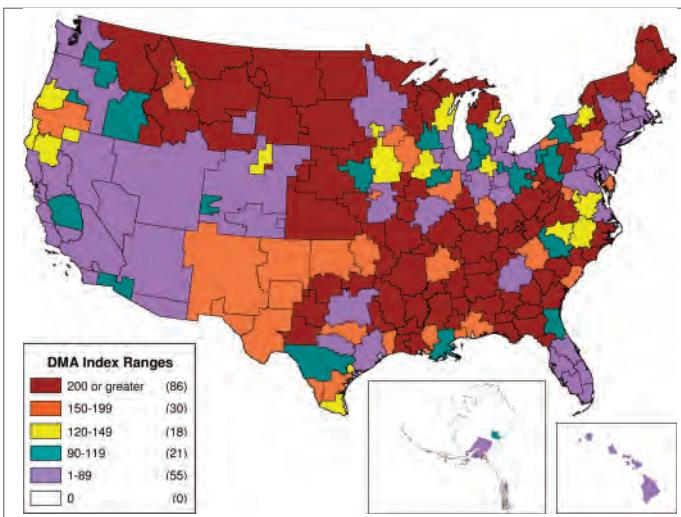
ABOUT TRUE BLUES—FARMLAND FAMILIES

Farmland Families is comprised mainly of white, high-school educated, rural, blue-collar families. Living in the smallest industrial second cities and mill towns of America, they are mostly mid 30s to mid 60s parents, and some grandparents, with mixed-age children at home. Their blue-collar salaries are earned by both men and women and support mortgages and personal loans. They are very family-oriented. Activities, shopping and media habits focus on outdoor interests like hunting, fishing and gardening. While they may go camping (some own their own campers), they are not big vacationers.

WHEN THEY GREW UP...

- The Captain and Tennille sweep the music charts
- Saturday Night Live premieres
- Sugar Ray Leonard wins gold medal in boxing
- Saturday Night Fever has Disco in full swing

DISTRIBUTION OF TRUE BLUES—FARMLAND FAMILIES



CLUSTER SIZE

Households: 1,725,700
% U.S. Households: 1.39%

FINANCIAL/INSURANCE:

Farm Real Estate
Recently Acquired Personal Loan
Used Check Advance Service
Drop-in Bankers
Medicaid

SHOPPING:

Wal-Mart and Wal-Mart Supercenter
Piggly-Wiggly
IGA
Advance Auto Parts

RADIO/TV:

Country Radio
ABC Music
Classic Rock
CMT
GAC
CBS Morning News
Wrestling
Bull Riding

MAGAZINES/NEWSPAPERS:
Outdoor Life
North American Hunter
Sports Illustrated
Family Fun
Field and Stream
American Baby
Country Living

ACTIVITIES:

Freshwater Fishing
Hunting
Gardening
High school sports
Sewing

COMPUTERS/ONLINE:

CBSnews
Dial-Up Modem
Kids Using Computers
MS Windows '98
NASCAR

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

TRUE BLUES—FARMLAND FAMILIES

Cluster 48 (Group 13B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	8.3	10.5	79
36-45 Years	39.6	21.5	185
46-55 Years	33.3	21.5	155
56-65 Years	16.4	15.4	106
66-75 Years	2.3	10.7	22
76+ Years	0.0	10.5	0
MEAN AGE	46.4		
Estimated Income			
<\$15,000	12.2	10.1	121
\$15,000-\$19,999	8.6	4.7	183
\$20,000-\$29,999	17.8	8.8	201
\$30,000-\$39,999	28.8	10.8	265
\$40,000-\$49,999	32.6	11.2	291
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	10.9	6.5	169
Ages 3-5	17.6	7.0	251
Ages 6-10	35.0	11.1	316
Ages 11-15	41.0	10.6	387
Ages 16-17	28.7	7.5	382
Marital Status			
Single	0.0	44.0	0
Married	100.0	56.0	178
Estimated Net Worth			
< \$1	5.9	9.4	63
\$1-\$4,999	15.2	8.8	173
\$5,000-\$9,999	2.8	5.5	51
\$10,000-\$24,999	15.8	5.2	300
\$25,000-\$49,999	15.8	8.6	185
\$50,000-\$99,999	14.6	10.0	146
\$100,000-\$249,999	18.8	20.6	91
\$250,000-\$499,999	6.8	15.0	46
\$500,000-\$999,999	4.4	9.4	47
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	5.6	23.2	24
Home Owner	94.4	76.8	123
Population Density – HH per Sq. Mile			
0-24	58.9	8.8	668
25-83	41.1	9.3	440
84-1,015	0.0	33.4	0
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	9.5	12.7	75
2-5 Years	26.9	30.2	89
6-14 Years	41.3	32.0	129
15+ Years	22.2	25.0	89
Market Value of Home			
<\$50,000	23.3	10.3	226
\$50,000-\$99,999	40.0	19.1	210
\$100,000-\$124,999	10.3	8.8	117
\$125,000-\$149,999	7.1	8.0	88
\$150,000-\$199,999	8.6	12.9	67
\$200,000-\$299,999	6.3	15.9	40
\$300,000-\$499,999	3.1	14.7	21
\$500,000+	1.2	10.3	12
Dwelling Unit Size			
Single Family Dwelling	98.4	86.0	114
Multiple Family Dwelling	1.6	14.0	12
Occupation			
Professional/Technical	18.0	30.4	59
Administration/Management	5.6	6.8	83
Sales/Service	1.6	1.7	91
Clerical/White Collar	10.5	16.7	63
Craftsman/Blue Collar	38.1	18.7	204
Student	0.4	0.8	56
Housewife	10.1	6.0	170
Retired	3.2	12.1	26
Other	7.3	3.8	192
Self Employed	5.2	3.1	168
Education			
Completed High School	66.3	53.1	125
Completed College	27.3	33.1	83
Completed Graduate School	5.5	13.2	42
Attended Vocational/Technical	0.9	0.6	146
Ethnicity			
Caucasian	85.0	74.3	114
African American	7.9	10.3	77
Hispanic	5.7	10.7	53
Asian	0.6	3.6	18
Other	0.8	1.1	73
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	1.1	28.8	4
Three Person Household	34.0	21.3	160
Four Person Household	29.5	13.0	226
Five+ Person Household	35.3	12.1	292
Mail Responsive			
Mail Order Responsive	91.8	76.8	120
Mail Order Buyer	91.7	76.6	120
Mail Order Donor	0.6	2.8	20
Buying Channel Preference – Decile			
Top Internet Decile	0.2	8.9	2
Top Mail Decile	5.5	11.9	47
Top Phone Decile	3.2	12.0	27

GROUP 14B

OUR TURN

GROUP 14B OUR TURN

HOUSEHOLDS: 6,256,600 (5.27% OF U.S.)

CLUSTERS 16 Country Single
22 Fun & Games
31 Mid Americana
32 Metro Mix
33 Urban Tenants



ABOUT OUR TURN

Group 14B, "Our Turn," features a cross-section of America's shifting middle-age cohort who today share mean ages between 45 and 65. Though they share mid- to upper-middle household incomes, their differences far outweigh similarities—two clusters are comprised of single people, three clusters are married, and there are wide disparities in home ownership, population densities and net worth.

OUR TURN, A DAY IN THE LIFE

Name of protagonist: "Rosie"

Wakes up... sitting at her kitchen table drinking a glass of ruby red grapefruit juice and eating a muffin, flipping through the latest *Essence*.

Spends the day... working in her position as a payroll deductions administrator for a large bank. In her cubicle, she has more photos of her cat, Princess, than she does of her husband.

Talks about weekend plans to... get together with her sister and brother-in-law and go to see the latest thriller. It's summer and she and her husband have prepped their power boat so they can go fishing this weekend. She loves this time of year.

Has a meeting with... her sister for lunch. This is the one day a week that she "goes out" for lunch. Otherwise, it comes from the microwave.

Spends the evening... drinking her bottled water and watching a rerun of *Everybody Loves Raymond*. When is the next season of *The Closer* going to start?

Goes to bed at... 12:30 a.m. her husband comes to get her after she falls asleep on the couch with TNT still on.

WHEN THEY GREW UP...

- On *Good Times*, everything is "DYNOMITE"
- The game Pong is introduced by Atari
- Richard Nixon resigns
- Oakland A's dominate baseball

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 14B—OUR TURN

Clusters 16, 22, 31, 32, 33

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.1	7.6	1
30-35 Years	1.3	10.5	12
36-45 Years	5.4	21.5	25
46-55 Years	65.6	21.5	305
56-65 Years	22.0	15.4	143
66-75 Years	5.2	10.7	48
76+ Years	0.5	10.5	4
MEAN AGE	52.7		
Estimated Income			
<\$15,000	0.4	10.1	4
\$15,000-\$19,999	0.3	4.7	7
\$20,000-\$29,999	1.6	8.8	19
\$30,000-\$39,999	7.2	10.8	67
\$40,000-\$49,999	22.9	11.2	204
\$50,000-\$74,999	42.2	24.2	174
\$75,000-\$99,999	22.4	13.9	161
\$100,000-\$124,999	1.7	6.3	28
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	1.1	5.1	22
Presence and Age of Children			
No Children Present	99.9	65.9	151
Ages 0-2	0.1	6.5	1
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	35.7	44.0	81
Married	64.3	56.0	115
Estimated Net Worth			
< \$1	0.3	9.4	3
\$1-\$4,999	6.5	8.8	74
\$5,000-\$9,999	8.9	5.5	161
\$10,000-\$24,999	4.9	5.2	93
\$25,000-\$49,999	15.4	8.6	180
\$50,000-\$99,999	12.0	10.0	121
\$100,000-\$249,999	24.9	20.6	121
\$250,000-\$499,999	19.2	15.0	129
\$500,000-\$999,999	7.8	9.4	83
\$1,000,000-\$1,999,999	0.2	3.6	5
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	29.3	23.2	126
Home Owner	70.7	76.8	92
Population Density – HH per Sq. Mile			
0-24	5.0	8.8	57
25-83	7.0	9.3	75
84-1,015	30.2	33.4	91
1,016-3,015	31.7	33.2	96
3,016-5,440	8.8	8.3	105
5,441-9,948	5.7	3.6	162
9,949+	11.5	3.4	338

	Group %	National %	Index
Length of Residence			
<2 Years	10.0	12.7	79
2-5 Years	25.5	30.2	84
6-14 Years	34.5	32.0	108
15+ Years	30.0	25.0	120
Market Value of Home			
<\$50,000	8.6	10.3	83
\$50,000-\$99,999	17.8	19.1	93
\$100,000-\$124,999	8.8	8.8	100
\$125,000-\$149,999	8.3	8.0	104
\$150,000-\$199,999	13.7	12.9	106
\$200,000-\$299,999	17.7	15.9	111
\$300,000-\$499,999	15.4	14.7	105
\$500,000+	9.8	10.3	94
Dwelling Unit Size			
Single Family Dwelling	81.0	86.0	94
Multiple Family Dwelling 1	9.0	14.0	135
Occupation			
Professional/Technical	33.9	30.4	112
Administration/Management	8.4	6.8	124
Sales/Service	1.8	1.7	103
Clerical/White Collar	17.9	16.7	107
Craftsman/Blue Collar	22.7	18.7	122
Student	0.4	0.8	55
Housewife	3.8	6.0	64
Retired	4.3	12.1	35
Other	3.6	3.8	95
Self Employed	3.2	3.1	104
Education			
Completed High School	53.9	53.1	101
Completed College	31.7	33.1	96
Completed Graduate School	13.7	13.2	104
Attended Vocational/Technical	0.8	0.6	127
Ethnicity			
Caucasian	74.2	74.3	100
African American	10.6	10.3	104
Hispanic	10.2	10.7	95
Asian	3.7	3.6	104
Other	1.2	1.1	108
Household Size			
One Person Household	28.9	24.7	117
Two Person Household	38.0	28.8	132
Three Person Household	15.8	21.3	74
Four Person Household	10.1	13.0	78
Five+ Person Household	7.3	12.1	60
Mail Responsive			
Mail Order Responsive	80.1	76.8	104
Mail Order Buyer	79.9	76.6	104
Mail Order Donor	2.2	2.8	79
Buying Channel Preference – Decile			
Top Internet Decile	7.8	8.9	88
Top Mail Decile	10.9	11.9	92
Top Phone Decile	11.3	12.0	95

OUR TURN—COUNTRY SINGLE

Cluster 16 (Group 14B)

Country Single is a group of successful singles who are firmly entrenched in their rural communities. High incomes and no children enable this group to save and spend on their personal interests.



OUR TURN



AFFLUENT



RURAL

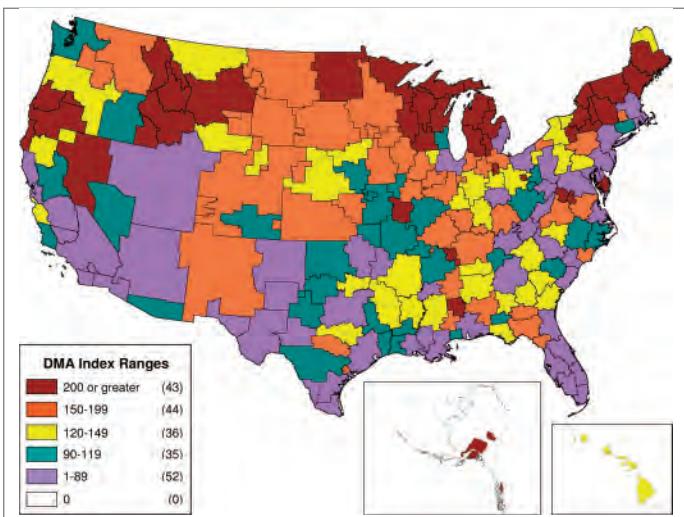
ABOUT OUR TURN—COUNTRY SINGLE

These singles live in very rural areas of the country and are financially successful, despite mainly high school educations. With a range of ages, this group enjoys relatively high household incomes (18th) and is above average (21st) for net worth. Almost all are homeowners (94%). They work in a diverse range of jobs, including traditional white- and blue-collar positions. This group lives in the country and loves it! Freshwater fishing, hunting, power boating, mountain biking, camping and canoeing all ensure that most of their leisure time is spent outdoors. Their TV interests are eclectic and rate high for reality television, dramas, auto racing, evening news and morning talk shows. They do much of their shopping by phone through catalogs due to their distance from town and dial up modems.

WHEN THEY GREW UP...

- Alex Haley's book *Roots* is released
- A *Chorus Line* is on Broadway
- *The Waltons* is a TV hit
- Seattle Slew wins Kentucky Derby

DISTRIBUTION OF OUR TURN—COUNTRY SINGLE



CLUSTER SIZE

Households: 785,200

% U.S. Households: 0.63%

FINANCIAL/INSURANCE:

Farm Real Estate
<\$250K Life insurance
Farm Bureau insurance
Investment real estate
Visa Regular/Classic

SHOPPING:

Wal-Mart Supercenter
True Value
IGA
NAPA
Catalog by Phone
Work Boots

RADIO/TV:

Country
ABC Music
NBC Meet the Press
The Daily Show with Jon Stewart
Pro Bull Riding

MAGAZINES/NEWSPAPERS:

North American Hunter
Popular Mechanics
Country Living
Woman's Day
Playboy

ACTIVITIES:

Hunting
Freshwater Fishing
Gardening
Boating
Swimming
Furniture Refinishing

COMPUTERS/ONLINE:

Own a Desktop Computer
Maps
Dial-Up Modem

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

OUR TURN—COUNTRY SINGLE

Cluster 16 (Group 14B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.6	7.6	8
30-35 Years	11.0	10.5	105
36-45 Years	28.3	21.5	132
46-55 Years	36.1	21.5	168
56-65 Years	24.0	15.4	156
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	47.5		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.1	11.2	1
\$50,000-\$74,999	65.0	24.2	268
\$75,000-\$99,999	25.5	13.9	183
\$100,000-\$124,999	8.6	6.3	137
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.9	5.1	17
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.4	8.8	4
\$5,000-\$9,999	6.7	5.5	122
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	16.1	8.6	188
\$50,000-\$99,999	15.5	10.0	155
\$100,000-\$249,999	34.1	20.6	165
\$250,000-\$499,999	19.6	15.0	131
\$500,000-\$999,999	7.6	9.4	81
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	6.2	23.2	27
Home Owner	93.8	76.8	122
Population Density – HH per Sq. Mile			
0-24	43.1	8.8	489
25-83	56.9	9.3	608
84-1,015	0.0	33.4	0
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	10.1	12.7	80
2-5 Years	28.9	30.2	96
6-14 Years	37.6	32.0	117
15+ Years	23.3	25.0	93
Market Value of Home			
<\$50,000	13.8	10.3	134
\$50,000-\$99,999	23.7	19.1	125
\$100,000-\$124,999	10.4	8.8	118
\$125,000-\$149,999	9.1	8.0	113
\$150,000-\$199,999	13.6	12.9	105
\$200,000-\$299,999	14.6	15.9	92
\$300,000-\$499,999	10.1	14.7	69
\$500,000+	4.8	10.3	46
Dwelling Unit Size			
Single Family Dwelling	97.7	86.0	114
Multiple Family Dwelling	2.3	14.0	16
Occupation			
Professional/Technical	31.4	30.4	104
Administration/Management	7.2	6.8	106
Sales/Service	1.2	1.7	72
Clerical/White Collar	19.4	16.7	116
Craftsman/Blue Collar	26.1	18.7	140
Student	0.6	0.8	74
Housewife	3.1	6.0	52
Retired	2.8	12.1	23
Other	4.6	3.8	121
Self Employed	3.6	3.1	118
Education			
Completed High School	59.5	53.1	112
Completed College	29.3	33.1	89
Completed Graduate School	10.5	13.2	80
Attended Vocational/Technical	0.6	0.6	105
Ethnicity			
Caucasian	89.3	74.3	120
African American	4.7	10.3	46
Hispanic	3.7	10.7	35
Asian	1.5	3.6	42
Other	0.8	1.1	74
Household Size			
One Person Household	62.2	24.7	252
Two Person Household	22.6	28.8	78
Three Person Household	8.5	21.3	40
Four Person Household	4.2	13.0	32
Five+ Person Household	2.6	12.1	21
Mail Responsive			
Mail Order Responsive	78.2	76.8	102
Mail Order Buyer	78.0	76.6	102
Mail Order Donor	0.7	2.8	25
Buying Channel Preference – Decile			
Top Internet Decile	8.2	8.9	92
Top Mail Decile	7.7	11.9	65
Top Phone Decile	10.1	12.0	84

OUR TURN—FUN & GAMES

Cluster 22 (Group 14B)

Fun & Games is a mix of couples in their mid 40s to mid 50s, living in outer suburbs and towns. Married and childless, these upper-middle income homeowners work in a mix of white-collar and blue-collar fields.



OUR TURN



UPPER-MIDDLE



SUBURBS & TOWNS

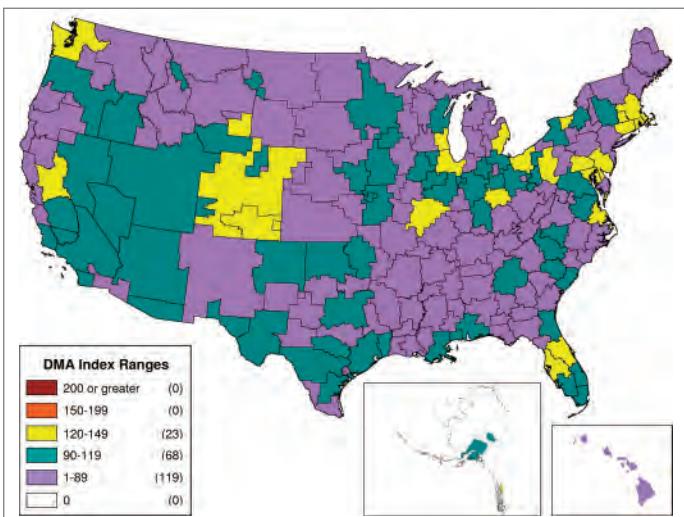
ABOUT OUR TURN—FUN & GAMES

Fun & Games households are upper-middle income couples with modest educations. Despite having no children in the household, 52% of these middle-age households include more than two people, possibly indicating the presence of aging parents or adult children living at home. Their investments up to now have favored mortgage products, and they use credit cards often. These early-stage investors have company stocks, mutual funds, 401(k) accounts and insurance. They listen to the radio for sports news. They also watch lots of sports and home repair shows on television.

WHEN THEY GREW UP...

- Annie Hall changes women's fashions
- Roots the mini-series has America riveted to their televisions
- Rocky wins the Oscar for best film
- Elvis Presley dies

DISTRIBUTION OF OUR TURN—FUN & GAMES



CLUSTER SIZE

Households: 1,850,600
% U.S. Households: 1.49%

FINANCIAL/INSURANCE:

Mutual Funds
Home Equity Line of Credit
Own Company Stock
Chase/Bank One Credit Card
401(k)
Auto Insurance On 3+ Cars

SHOPPING:

Hardware Stores
Video Rental
Grocery Stores
Wawa
Auto Parts Stores
Pet Stores

RADIO/TV:

Classic hits
Oldies
DIY
Military Channel
Biography Channel
Speed Channel
Food Network
TLC
A&E
HGTV

MAGAZINES/NEWSPAPERS:

Time
Rolling Stone
Woman's World
Sports Illustrated
Ladies Home Journal

ACTIVITIES:

Gambling In Las Vegas
Barbecuing
PC Games
Refinishing Furniture
Camping
Raising Pets
Gardening

COMPUTERS/ONLINE:

MSN
NASCAR
MySpace
Dell
Weather
Daily Internet Access

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

OUR TURN—FUN & GAMES

Cluster 22 (Group 14B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	100.0	21.5	465
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	50.6		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	56.2	24.2	232
\$75,000-\$99,999	43.6	13.9	313
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.2	5.1	4
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	0.0	44.0	0
Married	100.0	56.0	178
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	3.6	5.5	66
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	13.6	8.6	159
\$50,000-\$99,999	9.6	10.0	96
\$100,000-\$249,999	39.5	20.6	192
\$250,000-\$499,999	33.6	15.0	225
\$500,000-\$999,999	0.0	9.4	0
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	0.0	23.2	0
Home Owner	100.0	76.8	130
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	46.7	33.4	140
1,016-3,015	44.3	33.2	134
3,016-5,440	8.9	8.3	107
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	5.2	12.7	41
2-5 Years	17.3	30.2	57
6-14 Years	42.1	32.0	132
15+ Years	35.4	25.0	141
Market Value of Home			
<\$50,000	5.5	10.3	53
\$50,000-\$99,999	16.5	19.1	86
\$100,000-\$124,999	9.3	8.8	106
\$125,000-\$149,999	9.1	8.0	113
\$150,000-\$199,999	15.0	12.9	116
\$200,000-\$299,999	21.0	15.9	132
\$300,000-\$499,999	16.8	14.7	114
\$500,000+	6.9	10.3	67
Dwelling Unit Size			
Single Family Dwelling	96.3	86.0	112
Multiple Family Dwelling	3.7	14.0	26
Occupation			
Professional/Technical	37.4	30.4	123
Administration/Management	9.5	6.8	141
Sales/Service	1.9	1.7	111
Clerical/White Collar	15.1	16.7	91
Craftsman/Blue Collar	24.3	18.7	130
Student	0.4	0.8	44
Housewife	3.2	6.0	53
Retired	2.2	12.1	19
Other	3.1	3.8	82
Self Employed	2.8	3.1	92
Education			
Completed High School	52.6	53.1	99
Completed College	31.2	33.1	94
Completed Graduate School	15.5	13.2	118
Attended Vocational/Technical	0.7	0.6	122
Ethnicity			
Caucasian	79.8	74.3	107
African American	6.9	10.3	68
Hispanic	8.8	10.7	82
Asian	3.2	3.6	90
Other	1.2	1.1	105
Household Size			
One Person Household	1.2	24.7	5
Two Person Household	47.0	28.8	163
Three Person Household	23.6	21.3	111
Four Person Household	16.7	13.0	128
Five+ Person Household	11.5	12.1	95
Mail Responsive			
Mail Order Responsive	94.0	76.8	122
Mail Order Buyer	93.9	76.6	122
Mail Order Donor	3.0	2.8	106
Buying Channel Preference – Decile			
Top Internet Decile	4.6	8.9	52
Top Mail Decile	13.1	11.9	110
Top Phone Decile	12.5	12.0	104

OUR TURN—MID AMERICANA

Cluster 31 (Group 14B)

Mid Americana households are married suburbanites. They are middle of the road in terms of education and income, although long tenure and high equity versus home values result in above average net worth.



OUR TURN



MIDDLE



SUBURBS & TOWNS

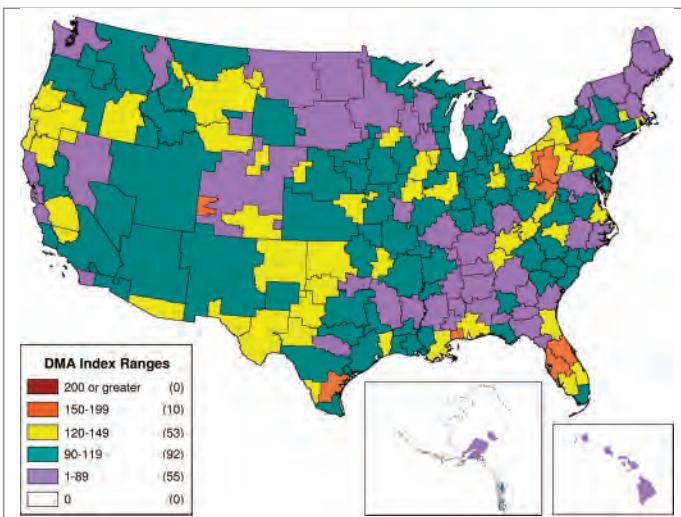
ABOUT OUR TURN—MID AMERICANA

Mid Americana is made up of suburban, middle-income couples in their mid-40's to mid-60s. This group is mostly high school educated and have primarily blue-collar jobs. Although firmly in the middle in terms of income and education, this group enjoys above average net worth (13th). They are occupied with grandchildren. They have modest investments in securities and carry a variety of bank and store credit cards. Mid Americana are members of AARP and like gardening, especially vegetable growing. They also enjoy listening to oldies radio and watching the TV Guide channel.

WHEN THEY GREW UP...

- *M*A*S*H* premieres
- The game Pong is introduced by Atari
- *The Godfather* is in theaters
- Gerald R. Ford is sworn in as president

DISTRIBUTION OF OUR TURN—MID AMERICANA



CLUSTER SIZE

Households: 1,082,800
% U.S. Households: 0.87%

FINANCIAL/INSURANCE:

Life Insurance: <\$100,000
Money Market Funds
Capital One Card
H&R Block (On-Site)
Low Investment Activity

SHOPPING:

AVON
Lowe's
Sears
Sam's Club
Winn Dixie

RADIO/TV:

Oldies Radio
Soft Adult Contemporary
TV Guide Network
WE
LMN
Modern Marvels
Animal Planet

MAGAZINES/NEWSPAPERS:

AARP *The Magazine*
Better Homes & Gardens
Good Housekeeping
House Beautiful
Family Handyman

ACTIVITIES:

Gardening
Sewing
Hunting
Camping
Fishing
Golf

COMPUTERS/ONLINE:

Use Less than Once a Week
Computer: 3-4 Years Old
Technophobes

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

OUR TURN—MID AMERICANA

Cluster 31 (Group 14B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	44.6	21.5	207
56-65 Years	55.4	15.4	360
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	55.6		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	7.1	10.8	66
\$40,000-\$49,999	92.8	11.2	830
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	1
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	0.0	44.0	0
Married	100.0	56.0	178
Estimated Net Worth			
< \$1	0.1	9.4	1
\$1-\$4,999	7.1	8.8	81
\$5,000-\$9,999	0.5	5.5	10
\$10,000-\$24,999	8.7	5.2	165
\$25,000-\$49,999	13.2	8.6	155
\$50,000-\$99,999	12.9	10.0	130
\$100,000-\$249,999	24.1	20.6	117
\$250,000-\$499,999	12.8	15.0	86
\$500,000-\$999,999	19.5	9.4	208
\$1,000,000-\$1,999,999	0.9	3.6	26
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	8.2	23.2	35
Home Owner	91.8	76.8	120
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	2.2	9.3	23
84-1,015	42.8	33.4	128
1,016-3,015	43.0	33.2	129
3,016-5,440	9.5	8.3	114
5,441-9,948	2.5	3.6	70
9,949+	0.1	3.4	2

	Group %	National %	Index
Length of Residence			
<2 Years	6.4	12.7	51
2-5 Years	18.1	30.2	60
6-14 Years	34.3	32.0	107
15+ Years	41.1	25.0	164
Market Value of Home			
<\$50,000	10.7	10.3	104
\$50,000-\$99,999	26.8	19.1	141
\$100,000-\$124,999	10.8	8.8	123
\$125,000-\$149,999	9.1	8.0	113
\$150,000-\$199,999	14.1	12.9	109
\$200,000-\$299,999	14.4	15.9	91
\$300,000-\$499,999	10.1	14.7	69
\$500,000+	4.0	10.3	39
Dwelling Unit Size			
Single Family Dwelling	92.5	86.0	108
Multiple Family Dwelling	7.5	14.0	53
Occupation			
Professional/Technical	28.4	30.4	93
Administration/Management	8.1	6.8	119
Sales/Service	2.0	1.7	116
Clerical/White Collar	14.2	16.7	85
Craftsman/Blue Collar	26.3	18.7	141
Student	0.4	0.8	46
Housewife	5.8	6.0	97
Retired	6.0	12.1	49
Other	4.6	3.8	121
Self Employed	4.3	3.1	139
Education			
Completed High School	56.4	53.1	106
Completed College	30.7	33.1	93
Completed Graduate School	11.7	13.2	89
Attended Vocational/Technical	1.1	0.6	189
Ethnicity			
Caucasian	75.9	74.3	102
African American	11.4	10.3	112
Hispanic	9.5	10.7	89
Asian	2.4	3.6	66
Other	0.8	1.1	72
Household Size			
One Person Household	1.8	24.7	7
Two Person Household	47.6	28.8	165
Three Person Household	23.3	21.3	110
Four Person Household	15.4	13.0	118
Five+ Person Household	11.9	12.1	98
Mail Responsive			
Mail Order Responsive	91.7	76.8	119
Mail Order Buyer	91.6	76.6	119
Mail Order Donor	4.4	2.8	156
Buying Channel Preference – Decile			
Top Internet Decile	0.4	8.9	5
Top Mail Decile	16.9	11.9	143
Top Phone Decile	18.2	12.0	152

OUR TURN—METRO MIX

Cluster 32 (Group 14B)

Metro Mix households live in the nation's mega markets. In their mid-40s to mid-60s, and with middle incomes, this group of diverse urbanites ranks second in residing in expensive, multi-family dwellings.



OUR TURN



MIDDLE



DOWNTOWN METRO

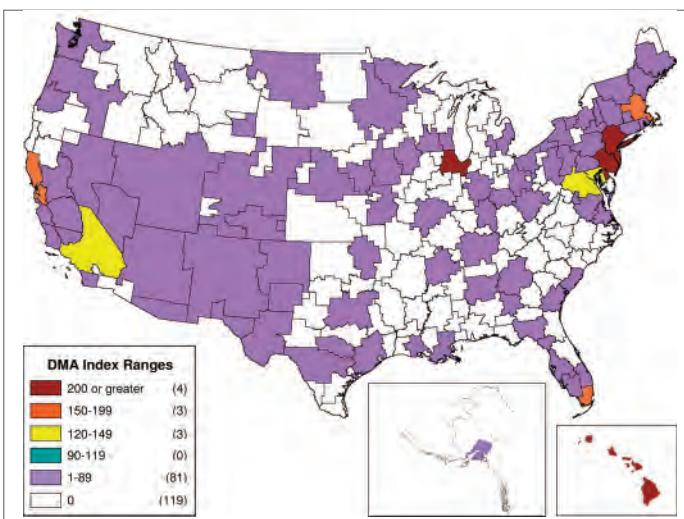
ABOUT OUR TURN—METRO MIX

Metro Mix is an ethnically diverse group of middle-income couples in their mid-40s to mid-60s. At a mean age of 55, they continue to work in a variety of white-collar professions. Although mean income for the group (32nd) puts them squarely in the middle class, they rank 4th for home values >\$500,000, which certainly is a reflection of the high cost of homes in many bigger cities. Almost 60% of this group lives in a multi-family dwelling, and there is a wide income range represented. They often have American Express Gold credit cards and department store cards, while maintaining modest investment portfolios. They are four times as likely to go to Atlantic City for gambling, and they enjoy traveling to foreign destinations.

WHEN THEY GREW UP...

- Richard Nixon resigns
- OPEC ends oil embargo
- Oakland A's dominate baseball
- Patti Smith releases the first "Punk Rock" single with *Hey Joe*

DISTRIBUTION OF OUR TURN—METRO MIX



CLUSTER SIZE

Households: 704,400

% U.S. Households: 0.57%

FINANCIAL/INSURANCE:

Citibank Card

Health Insurance from a Union
American Express, Green, Gold
and Blue

Mutual Funds

Macy's Credit Card

SHOPPING:

Pathmark

Abercrombie and Fitch

GNC

Rite Aid/Eckerd's

Macy's

Giant

Foot Locker

RADIO/TV:

Spanish Television and Radio

Bill Moyers Specials

CBS Kennedy Center Honors

NAACP Awards

News Radio

Judge Hatchett

Sports

MAGAZINES/NEWSPAPERS:

Sunday/Daily Newspaper

NNN Top 10

Good Housekeeping

Time

Jet

Traditional Home

AARP the Magazine

ACTIVITIES:

Casino Gambling

Movies

Entertain at Home

Union Member

Tennis

Jogging/Running

COMPUTERS/ONLINE:

Amazon

AOL

Verizon Online

About

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

OUR TURN—METRO MIX

Cluster 32 (Group 14B)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.0	2.3	0	<2 Years	4.7	12.7
24-29 Years	0.0	7.6	0	2-5 Years	17.4	30.2
30-35 Years	0.2	10.5	2	6-14 Years	39.2	32.0
36-45 Years	10.5	21.5	49	15+ Years	38.7	25.0
46-55 Years	40.1	21.5	187			
56-65 Years	33.9	15.4	220			
66-75 Years	14.7	10.7	137			
76+ Years	0.6	10.5	5			
MEAN AGE	55.3					
Estimated Income						
<\$15,000	4.1	10.1	40	<\$50,000	8.2	10.3
\$15,000-\$19,999	2.8	4.7	60	\$50,000-\$99,999	7.5	19.1
\$20,000-\$29,999	11.4	8.8	129	\$100,000-\$124,999	3.7	8.8
\$30,000-\$39,999	14.6	10.8	134	\$125,000-\$149,999	4.4	8.0
\$40,000-\$49,999	12.5	11.2	112	\$150,000-\$199,999	8.6	12.9
\$50,000-\$74,999	35.0	24.2	144	\$200,000-\$299,999	14.5	15.9
\$75,000-\$99,999	12.2	13.9	88	\$300,000-\$499,999	23.8	14.7
\$100,000-\$124,999	6.6	6.3	105	\$500,000+	29.3	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	0.8	5.1	16			
Presence and Age of Children						
No Children Present	99.8	65.9	151			
Ages 0-2	0.1	6.5	2			
Ages 3-5	0.1	7.0	1			
Ages 6-10	0.0	11.1	0			
Ages 11-15	0.0	10.6	0			
Ages 16-17	0.0	7.5	0			
Marital Status						
Single	32.3	44.0	74			
Married	67.7	56.0	121			
Estimated Net Worth						
< \$1	0.6	9.4	6			
\$1-\$4,999	1.1	8.8	13			
\$5,000-\$9,999	1.9	5.5	34			
\$10,000-\$24,999	3.0	5.2	57			
\$25,000-\$49,999	6.1	8.6	71			
\$50,000-\$99,999	7.7	10.0	77			
\$100,000-\$249,999	29.0	20.6	140			
\$250,000-\$499,999	32.6	15.0	218			
\$500,000-\$999,999	18.1	9.4	193			
\$1,000,000-\$1,999,999	0.0	3.6	0			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	2.9	23.2	12			
Home Owner	97.1	76.8	126			
Population Density – HH per Sq. Mile						
0-24	0.0	8.8	0			
25-83	0.0	9.3	0			
84-1,015	0.0	33.4	0			
1,016-3,015	0.0	33.2	0			
3,016-5,440	0.0	8.3	0			
5,441-9,948	21.9	3.6	617			
9,949+	78.1	3.4	2303			
Length of Residence						
<2 Years	4.7	12.7	37			
2-5 Years	17.4	30.2	57			
6-14 Years	39.2	32.0	122			
15+ Years	38.7	25.0	155			
Market Value of Home						
<\$50,000	8.2	10.3	80			
\$50,000-\$99,999	7.5	19.1	39			
\$100,000-\$124,999	3.7	8.8	42			
\$125,000-\$149,999	4.4	8.0	55			
\$150,000-\$199,999	8.6	12.9	66			
\$200,000-\$299,999	14.5	15.9	91			
\$300,000-\$499,999	23.8	14.7	162			
\$500,000+	29.3	10.3	283			
Dwelling Unit Size						
Single Family Dwelling	46.5	86.0	54			
Multiple Family Dwelling	53.5	14.0	381			
Occupation						
Professional/Technical	42.0	30.4	138			
Administration/Management	6.9	6.8	103			
Sales/Service	1.3	1.7	74			
Clerical/White Collar	20.2	16.7	121			
Craftsman/Blue Collar	14.4	18.7	77			
Student	0.5	0.8	66			
Housewife	2.2	6.0	37			
Retired	8.3	12.1	68			
Other	1.8	3.8	49			
Self Employed	2.4	3.1	78			
Education						
Completed High School	44.3	53.1	83			
Completed College	35.2	33.1	106			
Completed Graduate School	20.1	13.2	152			
Attended Vocational/Technical	0.4	0.6	72			
Ethnicity						
Caucasian	50.4	74.3	68			
African American	20.3	10.3	198			
Hispanic	18.1	10.7	169			
Asian	9.3	3.6	259			
Other	1.9	1.1	170			
Household Size						
One Person Household	24.5	24.7	99			
Two Person Household	42.6	28.8	148			
Three Person Household	15.4	21.3	73			
Four Person Household	9.4	13.0	72			
Five+ Person Household	8.0	12.1	66			
Mail Responsive						
Mail Order Responsive	81.7	76.8	106			
Mail Order Buyer	81.5	76.6	106			
Mail Order Donor	2.8	2.8	99			
Buying Channel Preference – Decile						
Top Internet Decile	9.9	8.9	112			
Top Mail Decile	13.0	11.9	109			
Top Phone Decile	11.8	12.0	98			

OUR TURN—URBAN TENANTS

Cluster 33 (Group 14B)

Urban Tenants households are singles in their early mid-40s to their mid-60s. These middle-income, white-collar professionals take advantage of urban life, enjoying the income and time that they have to the fullest.



OUR TURN



MIDDLE



DOWNTOWN METRO

ABOUT OUR TURN—URBAN TENANTS

At a mean age of 55, Urban Tenants households are distinguished by the fact that they are renters, more than 50% of whom are relatively transient (one to five years). The members of this ethnically diverse group reside in classic multi-unit apartment buildings, located in the more urban areas of the U.S. (ranked 4th), and work in various white-collar jobs. They spend quite a bit of time on the Internet, searching for jobs, playing games, and participating in chat rooms. They also enjoy going to movies and gambling in Atlantic City. They tend to not have investment accounts, their earnings are supplemented with credit, and many carry the least amount of insurance as possible.

WHEN THEY GREW UP...

- On *Good Times*, things were “DYNOMITE”
- *Scooby Doo* was the cartoon of choice
- *Smokey and the Bandit* hits theaters
- *The Wiz* is on Broadway

CLUSTER SIZE

Households: 2,103,600
% U.S. Households: 1.70%

FINANCIAL/INSURANCE:

Renter's Insurance
Life Insurance from a Bank
Personally Prepare Taxes
Washington Mutual/Providian
Credit Card
Money Orders or Money by Wire

SHOPPING:

Pathmark
Vons
7-Eleven
Albertson's
Trader Joe's

RADIO/TV:

Urban radio
Jazz
Religious
Sundance Channel
TV One
BET
Boxing
Girlfriends

MAGAZINES/NEWSPAPERS:

Sunday newspaper
Black Enterprise
JET
Ebony
Health
Guns and Ammo

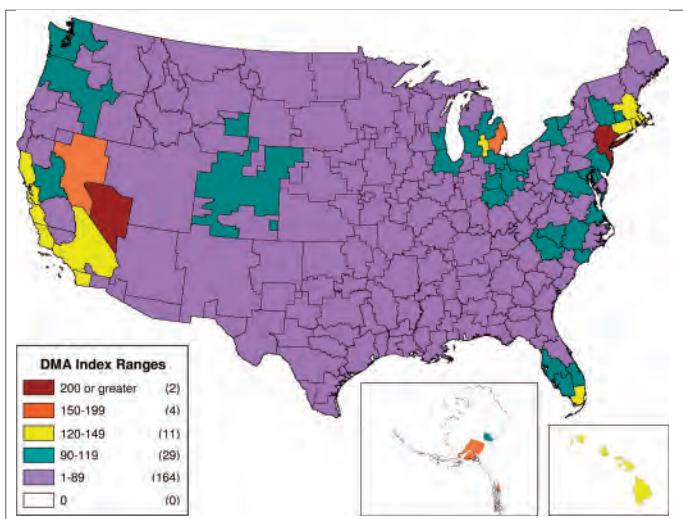
ACTIVITIES:

Go to Movies
Casino Gambling
NBA and College Basketball Fan
Tennis
Fishing
Museums

COMPUTERS/ONLINE:

Accuweather
Look for Employment
Make a Phone Call
Hewlett Packard Computer

DISTRIBUTION OF OUR TURN—URBAN TENANTS



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

OUR TURN—URBAN TENANTS

Cluster 33 (Group 14B)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	3.4	21.5	16
46-55 Years	60.1	21.5	279
56-65 Years	21.6	15.4	140
66-75 Years	13.4	10.7	125
76+ Years	1.5	10.5	14
MEAN AGE	54.6		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.1	4.7	2
\$20,000-\$29,999	1.5	8.8	17
\$30,000-\$39,999	16.2	10.8	150
\$40,000-\$49,999	19.8	11.2	177
\$50,000-\$74,999	45.2	24.2	187
\$75,000-\$99,999	14.0	13.9	100
\$100,000-\$124,999	0.1	6.3	1
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	3.2	5.1	62
Presence and Age of Children			
No Children Present	99.6	65.9	151
Ages 0-2	0.3	6.5	5
Ages 3-5	0.1	7.0	1
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	76.5	44.0	174
Married	23.5	56.0	42
Estimated Net Worth			
< \$1	0.9	9.4	9
\$1-\$4,999	18.9	8.8	215
\$5,000-\$9,999	24.5	5.5	447
\$10,000-\$24,999	11.4	5.2	216
\$25,000-\$49,999	22.4	8.6	261
\$50,000-\$99,999	14.6	10.0	147
\$100,000-\$249,999	1.7	20.6	8
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	5.7	9.4	60
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	100.0	23.2	431
Home Owner	0.0	76.8	0
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	27.0	33.4	81
1,016-3,015	35.5	33.2	107
3,016-5,440	15.4	8.3	185
5,441-9,948	10.9	3.6	308
9,949+	11.2	3.4	331

	Group %	National %	Index
Length of Residence			
<2 Years	20.4	12.7	161
2-5 Years	42.4	30.2	140
6-14 Years	21.7	32.0	68
15+ Years	15.4	25.0	62
Market Value of Home			
<\$50,000	9.2	10.3	90
\$50,000-\$99,999	14.7	19.1	77
\$100,000-\$124,999	8.1	8.8	92
\$125,000-\$149,999	8.1	8.0	101
\$150,000-\$199,999	13.9	12.9	108
\$200,000-\$299,999	18.1	15.9	114
\$300,000-\$499,999	15.9	14.7	109
\$500,000+	11.9	10.3	115
Dwelling Unit Size			
Single Family Dwelling	61.3	86.0	71
Multiple Family Dwelling	38.7	14.0	276
Occupation			
Professional/Technical	28.9	30.4	95
Administration/Management	7.4	6.8	109
Sales/Service	1.8	1.7	106
Clerical/White Collar	27.9	16.7	167
Craftsman/Blue Collar	16.2	18.7	87
Student	0.6	0.8	79
Housewife	4.3	6.0	72
Retired	6.0	12.1	49
Other	4.1	3.8	107
Self Employed	2.7	3.1	89
Education			
Completed High School	55.7	53.1	105
Completed College	33.6	33.1	102
Completed Graduate School	10.1	13.2	76
Attended Vocational/Technical	0.7	0.6	109
Ethnicity			
Caucasian	69.0	74.3	93
African American	13.4	10.3	131
Hispanic	12.1	10.7	114
Asian	4.0	3.6	111
Other	1.4	1.1	124
Household Size			
One Person Household	67.9	24.7	274
Two Person Household	25.3	28.8	88
Three Person Household	4.6	21.3	22
Four Person Household	1.5	13.0	11
Five+ Person Household	0.7	12.1	6
Mail Responsive			
Mail Order Responsive	55.5	76.8	72
Mail Order Buyer	55.3	76.6	72
Mail Order Donor	0.3	2.8	12
Buying Channel Preference – Decile			
Top Internet Decile	12.5	8.9	174
Top Mail Decile	4.7	11.9	40
Top Phone Decile	5.8	12.0	48

GROUP 15M

MATURE WEALTH

GROUP 15M MATURE WEALTH

HOUSEHOLDS: 4,919,200 (3.97% OF U.S.)

CLUSTERS 02 Established Elite
03 Corporate Clout



ABOUT MATURE WEALTH

The two clusters of Group 15M, "Mature Wealth," exhibit peak wealth, generated from cohorts who span between the ages of 46 and 75. As expected, such households are often to be found where most large fortunes are made, resulting in these clusters being highly concentrated in the most costly MSAs and watering holes of New England, the Mid-Atlantic and Pacific. They quite literally do and buy everything. Very rich, they indulge themselves in what one might expect: fitness clubs, investments, financial advisors, luxury automobiles, business magazines, leisure activities, charities and foreign travel.

MATURE WEALTH, A DAY IN THE LIFE

Name of protagonist: "Evelyn"

Wakes up... and has orange juice and a croissant in the garden while reading *The New York Times*. Her husband, Robert, has already left for work to catch the train for his hour and a half commute into the city.

Spends the day... on the phone with her travel agent to make arrangements for their trip to Europe for their wedding anniversary. Before coming home, they'll head down to Tuscany for a few days to stay in a three-bedroom villa and see some old friends.

Talks about weekend plans to... go with the Davidsons to the theater, then go out to a new bistro after. Besides, they haven't seen them in some time, and Robert wants to talk investments with Jack Davidson.

Has a meeting with... the family lawyer to set up a trust fund for Robert and Evelyn's first grandson, Robert Wilson Hunt, IV.

Spends the evening... discussing the latest fund raiser with the other members of her favorite charity's board. Afterward, she and Robert meet some friends in the dining area for some wine and brie, followed by dinner at the club.

Goes to bed at... 11:00 p.m. in her antique, gilded bed with silk sheets and down pillows, while her husband stays up checking their portfolio and trading foreign currencies online.

WHEN THEY GREW UP...

- Neutron bomb is developed
- Groucho Marx dies
- *Roots* miniseries draws audience of 130 million
- Dick Williams helps lead the Oakland A's to World Series

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 15M—MATURE WEALTH

Clusters 02, 03

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.8	2.3	35
24-29 Years	3.0	7.6	39
30-35 Years	4.1	10.5	39
36-45 Years	9.6	21.5	45
46-55 Years	21.5	21.5	100
56-65 Years	35.4	15.4	230
66-75 Years	16.3	10.7	152
76+ Years	9.4	10.5	89
MEAN AGE	57.1		
Estimated Income			
<\$15,000	0.3	10.1	3
\$15,000-\$19,999	0.1	4.7	2
\$20,000-\$29,999	0.2	8.8	2
\$30,000-\$39,999	0.3	10.8	3
\$40,000-\$49,999	0.4	11.2	4
\$50,000-\$74,999	1.6	24.2	6
\$75,000-\$99,999	5.1	13.9	37
\$100,000-\$124,999	7.5	6.3	120
\$125,000-\$149,999	47.4	4.7	997
\$150,000+	37.1	5.1	726
Presence and Age of Children			
No Children Present	99.9	65.9	151
Ages 0-2	0.1	6.5	2
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	20.6	44.0	47
Married	79.4	56.0	142
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	0.0	5.5	0
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	0.0	8.6	0
\$50,000-\$99,999	0.0	10.0	0
\$100,000-\$249,999	0.0	20.6	0
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	0.0	9.4	0
\$1,000,000-\$1,999,999	38.1	3.6	1070
\$2,000,000+	61.9	4.1	1502
Home Ownership Status			
Renter	8.6	23.2	37
Home Owner	91.4	76.8	119
Population Density – HH per Sq. Mile			
0-24	4.1	8.8	46
25-83	7.0	9.3	74
84-1,015	45.9	33.4	137
1,016-3,015	31.6	33.2	95
3,016-5,440	5.9	8.3	70
5,441-9,948	2.3	3.6	64
9,949+	3.4	3.4	99

	Group %	National %	Index
Length of Residence			
<2 Years	7.2	12.7	57
2-5 Years	20.6	30.2	68
6-14 Years	36.6	32.0	114
15+ Years	35.6	25.0	142
Market Value of Home			
<\$50,000	2.7	10.3	27
\$50,000-\$99,999	4.7	19.1	24
\$100,000-\$124,999	2.7	8.8	31
\$125,000-\$149,999	2.9	8.0	37
\$150,000-\$199,999	7.4	12.9	57
\$200,000-\$299,999	10.1	15.9	64
\$300,000-\$499,999	25.1	14.7	171
\$500,000+	44.5	10.3	430
Dwelling Unit Size			
Single Family Dwelling	93.0	86.0	108
Multiple Family Dwelling	7.0	14.0	50
Occupation			
Professional/Technical	50.2	30.4	165
Administration/Management	9.7	6.8	143
Sales/Service	1.7	1.7	96
Clerical/White Collar	10.8	16.7	65
Craftsman/Blue Collar	6.8	18.7	36
Student	0.4	0.8	56
Housewife	2.8	6.0	47
Retired	10.4	12.1	86
Other	2.2	3.8	59
Self Employed	5.0	3.1	162
Education			
Completed High School	30.8	53.1	58
Completed College	36.1	33.1	109
Completed Graduate School	32.9	13.2	249
Attended Vocational/Technical	0.2	0.6	39
Ethnicity			
Caucasian	85.8	74.3	115
African American	2.4	10.3	24
Hispanic	4.6	10.7	43
Asian	5.7	3.6	159
Other	1.4	1.1	123
Household Size			
One Person Household	14.3	24.7	58
Two Person Household	36.7	28.8	127
Three Person Household	21.4	21.3	101
Four Person Household	15.9	13.0	122
Five+ Person Household	11.8	12.1	97
Mail Responsive			
Mail Order Responsive	90.6	76.8	118
Mail Order Buyer	90.5	76.6	118
Mail Order Donor	6.5	2.8	229
Buying Channel Preference – Decile			
Top Internet Decile	23.3	8.9	263
Top Mail Decile	28.8	11.9	243
Top Phone Decile	46.8	12.0	390

MATURE WEALTH—ESTABLISHED ELITE

Cluster 02 (Group 15M)

Established Elite represents America's elite couples and singles. With no school-age children at home and the highest incomes in the country, these households have enormous disposable incomes and pursue correlating luxuries and activities.



MATURE WEALTH



WEALTHY



CITY & SURROUNDS

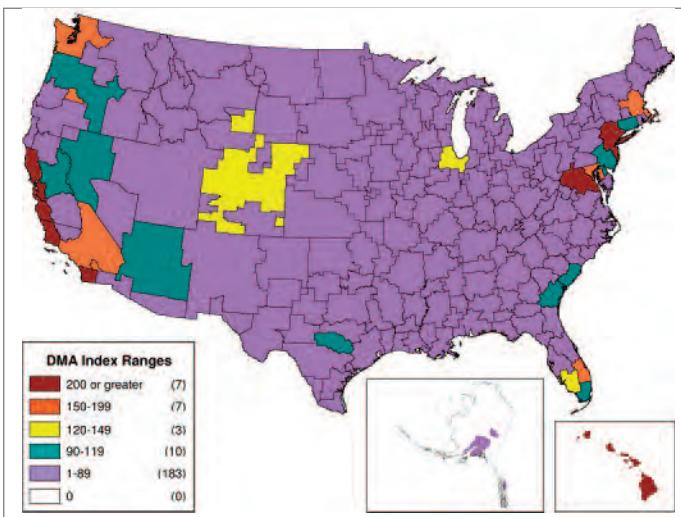
ABOUT MATURE WEALTH—ESTABLISHED ELITE

The Established Elite are among America's most wealthy and well-educated couples. They rank in the top five for almost everything — from college education and home values to home equity — and have a net worth of more than \$2 million; their ages vary, with most being 45 or above, and they are primarily married, with no children under the age of 18 in the home. Reflecting their need and interest in travel, they use airline miles credit cards heavily. They prefer luxury and imported cars. They are mostly in managerial positions or professional occupations, with quite a few entrepreneurs, as noted by a higher than average incidence of self employment. Established Elite's activities are dominated by public and volunteer service. They are consistently very active in their communities and in the arts. They also have ample time for golf, tennis, yoga, dining out and entertaining friends, as well as gardening and evenings out at the opera.

WHEN THEY GREW UP...

- Neutron Bomb is developed
- Dick Williams helps lead the Oakland A's to World Series dominance
- Roots miniseries draws an audience of 130 million
- *Close Encounters of the Third Kind*

DISTRIBUTION OF MATURE WEALTH—ESTABLISHED ELITE



CLUSTER SIZE

Households: 2,981,000
% U.S. Households: 2.41%

FINANCIAL/INSURANCE:

Securities: \$150,000+
American Express Platinum
Contribute \$250+ to Public
Radio/TV
IRA Account
Money Market Account

SHOPPING:

Trader Joe's
Nordstrom
Ann Taylor
Crate & Barrel
Internet
Barnes and Noble
Independent Jewelry Stores

RADIO/TV:

Classical Radio
News/Talk Radio
Npr
Bloomberg Television
News
BBC
The Office
Golf Channel

MAGAZINES/NEWSPAPERS:

The New York Times
Money
NNN Top 10
Time
Travel + Leisure
The Sunday Newspaper

ACTIVITIES:

Classical Music/Opera
Charitable Organizations
Museums
Business Clubs
NBA
Theatre

COMPUTERS/ONLINE:

Tracked Investments/Traded
Stocks
NYTIMES
CNN
Wireless Connection
Googlemaps
Travel Planning
Apple Computer

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MATURE WEALTH—ESTABLISHED ELITE

Cluster 02 (Group 15M)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	1.0	2.3	43
24-29 Years	3.2	7.6	42
30-35 Years	4.2	10.5	40
36-45 Years	10.1	21.5	47
46-55 Years	20.7	21.5	96
56-65 Years	32.8	15.4	213
66-75 Years	17.0	10.7	158
76+ Years	11.1	10.5	106
MEAN AGE	57.4		
Estimated Income			
<\$15,000	0.5	10.1	5
\$15,000-\$19,999	0.1	4.7	3
\$20,000-\$29,999	0.3	8.8	4
\$30,000-\$39,999	0.5	10.8	5
\$40,000-\$49,999	0.7	11.2	6
\$50,000-\$74,999	2.5	24.2	10
\$75,000-\$99,999	3.6	13.9	26
\$100,000-\$124,999	3.1	6.3	50
\$125,000-\$149,999	50.3	4.7	1060
\$150,000+	38.2	5.1	748
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	21.4	44.0	49
Married	78.6	56.0	140
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	0.0	5.5	0
\$10,000-\$24,999	0.0	5.2	0
\$25,00-\$49,999	0.0	8.6	0
\$50,000-\$99,999	0.0	10.0	0
\$100,000-\$249,999	0.0	20.6	0
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	0.0	9.4	0
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	100.0	4.1	2427
Home Ownership Status			
Renter	11.9	23.2	51
Home Owner	88.1	76.8	115
Population Density – HH per Sq. Mile			
0-24	3.1	8.8	35
25-83	5.8	9.3	62
84-1,015	45.7	33.4	137
1,016-3,015	32.6	33.2	98
3,016-5,440	6.5	8.3	78
5,441-9,948	2.5	3.6	71
9,949+	3.9	3.4	116

	Group %	National %	Index
Length of Residence			
<2 Years	7.7	12.7	61
2-5 Years	20.9	30.2	69
6-14 Years	36.5	32.0	114
15+ Years	34.9	25.0	139
Market Value of Home			
<\$50,000	1.4	10.3	14
\$50,000-\$99,999	2.2	19.1	11
\$100,000-\$124,999	1.2	8.8	14
\$125,000-\$149,999	1.3	8.0	16
\$150,000-\$199,999	4.1	12.9	32
\$200,000-\$299,999	5.2	15.9	33
\$300,000-\$499,999	24.0	14.7	164
\$500,000+	60.6	10.3	586
Dwelling Unit Size			
Single Family Dwelling	92.4	86.0	108
Multiple Family Dwelling	7.6	14.0	54
Occupation			
Professional/Technical	51.9	30.4	171
Administration/Management	9.6	6.8	142
Sales/Service	1.7	1.7	95
Clerical/White Collar	9.9	16.7	59
Craftsman/Blue Collar	5.4	18.7	29
Student	0.5	0.8	57
Housewife	2.8	6.0	47
Retired	11.1	12.1	91
Other	1.9	3.8	51
Self Employed	5.4	3.1	175
Education			
Completed High School	28.2	53.1	53
Completed College	36.4	33.1	110
Completed Graduate School	35.2	13.2	267
Attended Vocational/Technical	0.2	0.6	37
Ethnicity			
Caucasian	85.0	74.3	114
African American	2.1	10.3	20
Hispanic	4.8	10.7	45
Asian	6.7	3.6	187
Other	1.5	1.1	135
Household Size			
One Person Household	16.0	24.7	65
Two Person Household	36.1	28.8	125
Three Person Household	20.8	21.3	98
Four Person Household	15.5	13.0	119
Five+ Person Household	11.6	12.1	96
Mail Responsive			
Mail Order Responsive	88.9	76.8	116
Mail Order Buyer	88.8	76.6	116
Mail Order Donor	7.1	2.8	251
Buying Channel Preference – Decile			
Top Internet Decile	27.5	8.9	310
Top Mail Decile	31.0	11.9	262
Top Phone Decile	49.7	12.0	415

MATURE WEALTH—CORPORATE CLOUD

Cluster 03 (Group 15M)

Corporate Clout contains well-educated and well-compensated singles and couples in their 40s and 50s. These corporate executives and professionals are serious travelers, whether for work or pleasure, and intelligent investors.



MATURE WEALTH



WEALTHY



CITY & SURROUNDS

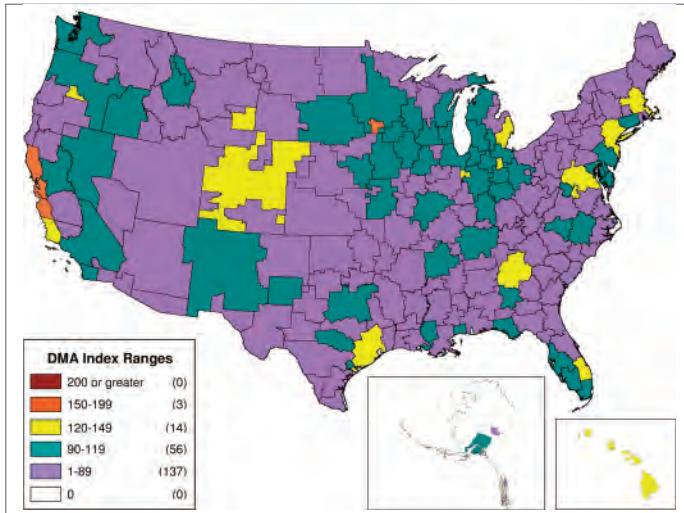
ABOUT MATURE WEALTH—CORPORATE CLOUD

Corporate Clout households are exceedingly well educated and established in their executive and professional careers. Whether married or single, they have no children under the age of 18 living with them. Their household income and net worth is third in the nation. This group seems to be firmly tied to corporate American culture. They hold business-related credit cards, are heavy users of air travel cards and rank high among airline magazine readership. They are savvy investors, frequently dine out and also love to entertain. Civic and business club activities compete for time with travel and fitness-related leisure pursuits.

WHEN THEY GREW UP...

- *The Rockford Files*
- *Annie is on Broadway*
- Groucho Marx dies
- Jim Jones' followers commit suicide in Jonestown, Guyana

DISTRIBUTION OF MATURE WEALTH—CORPORATE CLOUD



CLUSTER SIZE

Households: 1,938,200
% U.S. Households: 1.57%

FINANCIAL/INSURANCE:

American Express Platinum
Stocks: \$100,000+
Vacation/Weekend Home
Average Credit Card Expenditure
\$2001+
Money Market Account

SHOPPING:

Pottery Barn
Nordstrom
Costco
Bed Bath & Beyond
Spend \$800+ by Mail/Phone/
Internet

RADIO/TV:

NPR
Classical Radio
Bloomberg Television
Boston Legal
The O'Reilly Factor

MAGAZINES/NEWSPAPERS:

Business Week
Consumer Reports
Bon Appetit
Sunset
Travel & Leisure
Architectural Digest
Business and Finance

ACTIVITIES:

Live Theater
Art Galleries
Business Clubs
Charitable Organizations
Fitness Clubs

COMPUTERS/ONLINE:

Trade Stocks, Bonds, Mutual Funds
NYTimes
Accuweather
Travel Planning
CNN

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MATURE WEALTH—CORPORATE CLOUD

Cluster 03 (Group 15M)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.5	2.3	21
24-29 Years	2.6	7.6	34
30-35 Years	4.1	10.5	39
36-45 Years	8.7	21.5	41
46-55 Years	22.9	21.5	107
56-65 Years	39.6	15.4	257
66-75 Years	15.1	10.7	141
76+ Years	6.5	10.5	62
MEAN AGE	56.6		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	7.6	13.9	55
\$100,000-\$124,999	14.6	6.3	232
\$125,000-\$149,999	42.6	4.7	896
\$150,000+	35.2	5.1	690
Presence and Age of Children			
No Children Present	99.7	65.9	151
Ages 0-2	0.3	6.5	4
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	19.3	44.0	44
Married	80.7	56.0	144
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	0.0	5.5	0
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	0.0	8.6	0
\$50,000-\$99,999	0.0	10.0	0
\$100,000-\$249,999	0.0	20.6	0
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	0.0	9.4	0
\$1,000,000-\$1,999,999	100.0	3.6	2807
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	3.3	23.2	14
Home Owner	96.7	76.8	126
Population Density – HH per Sq. Mile			
0-24	5.7	8.8	64
25-83	8.8	9.3	95
84-1,015	46.2	33.4	138
1,016-3,015	30.1	33.2	91
3,016-5,440	4.9	8.3	58
5,441-9,948	1.8	3.6	52
9,949+	2.5	3.4	73

	Group %	National %	Index
Length of Residence			
<2 Years	6.3	12.7	50
2-5 Years	20.2	30.2	67
6-14 Years	36.8	32.0	115
15+ Years	36.7	25.0	146
Market Value of Home			
<\$50,000	4.9	10.3	47
\$50,000-\$99,999	8.7	19.1	46
\$100,000-\$124,999	5.0	8.8	57
\$125,000-\$149,999	5.6	8.0	69
\$150,000-\$199,999	12.6	12.9	98
\$200,000-\$299,999	18.0	15.9	113
\$300,000-\$499,999	26.7	14.7	182
\$500,000+	18.6	10.3	180
Dwelling Unit Size			
Single Family Dwelling	94.0	86.0	109
Multiple Family Dwelling	6.0	14.0	43
Occupation			
Professional/Technical	47.7	30.4	157
Administration/Management	9.8	6.8	145
Sales/Service	1.7	1.7	98
Clerical/White Collar	12.2	16.7	73
Craftsman/Blue Collar	8.9	18.7	48
Student	0.4	0.8	53
Housewife	2.8	6.0	47
Retired	9.5	12.1	78
Other	2.6	3.8	70
Self Employed	4.4	3.1	143
Education			
Completed High School	34.7	53.1	65
Completed College	35.8	33.1	108
Completed Graduate School	29.3	13.2	223
Attended Vocational/Technical	0.2	0.6	41
Ethnicity			
Caucasian	87.2	74.3	117
African American	3.1	10.3	30
Hispanic	4.4	10.7	41
Asian	4.1	3.6	114
Other	1.2	1.1	104
Household Size			
One Person Household	11.5	24.7	47
Two Person Household	37.7	28.8	131
Three Person Household	22.4	21.3	105
Four Person Household	16.4	13.0	125
Five+ Person Household	12.0	12.1	99
Mail Responsive			
Mail Order Responsive	93.4	76.8	122
Mail Order Buyer	93.4	76.6	122
Mail Order Donor	5.5	2.8	195
Buying Channel Preference – Decile			
Top Internet Decile	16.6	8.9	187
Top Mail Decile	25.3	11.9	213
Top Phone Decile	42.0	12.0	351

GROUP 16M

AGING UPSCALE

GROUP	16M	AGING UPSCALE	HOUSEHOLDS:	5,766,200	(4.66% OF U.S.)
CLUSTERS	14	Career-Centered Singles			
	15	Country Ways			
	23	Acred Couples			



ABOUT AGING UPSCALE

Group 16M, "Aging Upscale," is partly comprised of many from the so-called Vietnam cohort, who, as young adults at the outset of the war, were some of the first to be drafted, and the last to attend. The other part of this cohort, coming of age just after the pull-out of U.S. ground forces. Much of this cohort was also the last to marry young, so they all may be characterized as "empty nest." Two of the clusters are married, while one is not. While educations vary above and below average, none would be considered low by age group. Without exception, the "Aging Upscale" group lives well, pursuing activities and interests suited to their separate milieus and economic strata.

AGING UPSCALE, A DAY IN THE LIFE

Name of protagonist: "Jack"

Wakes up at... 5:30 a.m. He puts on his warm-ups and goes for a fast-paced fitness walk. His class reunion is about a month away and he wants to shed 5–10 pounds. He showers, brews some coffee and heads to his small real estate office.

Spends the day... showing ranch-style homes to a couple who is moving to the area. After showing them 15 houses, he knows that he is going to have to work for this commission.

Talks about weekend plans to... go target shooting with his buddies or playing golf. They enjoy both activities, but also enjoy talking about them just as much.

Has a meeting with... his broker to look at taking some money out of his mutual fund and buying a few undervalued stocks that his broker recommends. He wants to retire a little more "upscale" than where his current investments would allow and is willing to take a bit more risk to get there.

Spends the evening... attending a professional real estate agent quarterly meeting, but he'll have to remember to steer clear of free snacks if he's going to drop 10 pounds.

Goes to bed at... 11:15 p.m. to read a recent John Grisham best seller that his son and daughter-in-law sent him for his birthday.

WHEN THEY GREW UP...

- Cool Hand Luke is in theaters
- Don McLean's *American Pie* hits airwaves
- *All in the Family* changes the face of American Television
- Mark Spitz wins seven gold medals

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 16M—AGING UPSCALE

Clusters 14, 15, 23

	Group %	National %	Index		Group %	National %	Index																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Age—Head of Household																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
18-23 Years	0.0	2.3	0	<2 Years	5.9	12.7	47																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
24-29 Years	0.0	7.6	0	2-5 Years	19.4	30.2	64																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
30-35 Years	0.1	10.5	1	6-14 Years	38.0	32.0	119																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
36-45 Years	0.5	21.5	2	15+ Years	36.6	25.0	146																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
46-55 Years	41.0	21.5	191	Length of Residence																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
56-65 Years	55.9	15.4	363	66-75 Years	2.4	10.7	22	<\$50,000	7.7	10.3	75	76+ Years	0.1	10.5	1	\$50,000-\$99,999	18.8	19.1	98	MEAN AGE	55.8			\$100,000-\$124,999	9.8	8.8	112	Estimated Income				\$125,000-\$149,999	9.3	8.0	116	<\$15,000	0.0	10.1	0	\$150,000-\$199,999	14.0	12.9	109	\$15,000-\$19,999	0.0	4.7	0	\$200,000-\$299,999	19.4	15.9	122	\$20,000-\$29,999	0.0	8.8	0	\$300,000-\$499,999	14.4	14.7	98	\$30,000-\$39,999	0.0	10.8	0	\$500,000+	6.5	10.3	63	\$40,000-\$49,999	0.0	11.2	0	Dwelling Unit Size								\$50,000-\$74,999	57.9	24.2	239	\$75,000-\$99,999	31.5	13.9	226	Single Family Dwelling	94.2	86.0	110	\$100,000-\$124,999	10.3	6.3	165	Multiple Family Dwelling	5.8	14.0	41	\$125,000-\$149,999	0.0	4.7	0	Occupation								\$150,000+	0.3	5.1	6	Presence and Age of Children								Professional/Technical	36.9	30.4	121	No Children Present	100.0	65.9	152	Administration/Management	8.5	6.8	126	Ages 0-2	0.0	6.5	0	Sales/Service	1.7	1.7	95	Ages 3-5	0.0	7.0	0	Clerical/White Collar	17.6	16.7	106	Ages 6-10	0.0	11.1	0	Craftsman/Blue Collar	20.8	18.7	111	Ages 11-15	0.0	10.6	0	Student	0.3	0.8	40	Ages 16-17	0.0	7.5	0	Housewife	3.1	6.0	53	Marital Status				Retired	4.7	12.1	39	Single	43.7	44.0	99	Other	3.7	3.8	97	Married	56.3	56.0	101	Self Employed	2.7	3.1	87	Estimated Net Worth				Education								< \$1	0.0	9.4	0	\$1-\$4,999	0.0	8.8	0	Completed High School	52.7	53.1	99	\$5,000-\$9,999	3.5	5.5	65	Completed College	31.0	33.1	94	\$10,000-\$24,999	0.0	5.2	0	Completed Graduate School	15.7	13.2	119	\$25,000-\$49,999	13.9	8.6	162	Attended Vocational/Technical	0.6	0.6	97	\$50,000-\$99,999	10.5	10.0	106	Ethnicity								\$100,000-\$249,999	41.7	20.6	202	\$250,000-\$499,999	27.1	15.0	181	Caucasian	83.2	74.3	112	\$500,000-\$999,999	3.2	9.4	34	African American	6.7	10.3	65	\$1,000,000-\$1,999,999	0.0	3.6	0	Hispanic	6.0	10.7	56	\$2,000,000+	0.0	4.1	0	Asian	3.0	3.6	85	Home Ownership Status				Other	1.0	1.1	89	Renter	0.9	23.2	4	Household Size								Home Owner	99.1	76.8	129	Population Density – HH per Sq. Mile				One Person Household	28.3	24.7	114	0-24	14.8	8.8	168	Two Person Household	34.2	28.8	119	25-83	13.9	9.3	149	Three Person Household	18.2	21.3	86	84-1,015	30.2	33.4	90	Four Person Household	11.7	13.0	90	1,016-3,015	31.3	33.2	94	Five+ Person Household	7.6	12.1	63	3,016-5,440	7.6	8.3	91	Mail Responsive								5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0	Mail Order Responsive	89.8	76.8	117	Buying Channel Preference – Decile				Mail Order Buyer	89.7	76.6	117	Top Internet Decile				Mail Order Donor	2.9	2.8	102	Top Mail Decile				Buying Channel Preference – Decile								Top Phone Decile				Population Density – HH per Sq. Mile								Top Internet Decile	8.8	8.9	99	0-24	14.8	8.8	168	Top Mail Decile	17.3	11.9	146	25-83	13.9	9.3	149	Top Phone Decile	22.0	12.0	184	84-1,015	30.2	33.4	90	1,016-3,015	31.3	33.2	94	3,016-5,440	7.6	8.3	91	5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0
66-75 Years	2.4	10.7	22	<\$50,000	7.7	10.3	75																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
76+ Years	0.1	10.5	1	\$50,000-\$99,999	18.8	19.1	98																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
MEAN AGE	55.8			\$100,000-\$124,999	9.8	8.8	112																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Estimated Income				\$125,000-\$149,999	9.3	8.0	116																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
<\$15,000	0.0	10.1	0	\$150,000-\$199,999	14.0	12.9	109																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$15,000-\$19,999	0.0	4.7	0	\$200,000-\$299,999	19.4	15.9	122																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$20,000-\$29,999	0.0	8.8	0	\$300,000-\$499,999	14.4	14.7	98																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$30,000-\$39,999	0.0	10.8	0	\$500,000+	6.5	10.3	63																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$40,000-\$49,999	0.0	11.2	0	Dwelling Unit Size																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
\$50,000-\$74,999	57.9	24.2	239	\$75,000-\$99,999	31.5	13.9	226	Single Family Dwelling	94.2	86.0	110	\$100,000-\$124,999	10.3	6.3	165	Multiple Family Dwelling	5.8	14.0	41	\$125,000-\$149,999	0.0	4.7	0	Occupation								\$150,000+	0.3	5.1	6	Presence and Age of Children								Professional/Technical	36.9	30.4	121	No Children Present	100.0	65.9	152	Administration/Management	8.5	6.8	126	Ages 0-2	0.0	6.5	0	Sales/Service	1.7	1.7	95	Ages 3-5	0.0	7.0	0	Clerical/White Collar	17.6	16.7	106	Ages 6-10	0.0	11.1	0	Craftsman/Blue Collar	20.8	18.7	111	Ages 11-15	0.0	10.6	0	Student	0.3	0.8	40	Ages 16-17	0.0	7.5	0	Housewife	3.1	6.0	53	Marital Status				Retired	4.7	12.1	39	Single	43.7	44.0	99	Other	3.7	3.8	97	Married	56.3	56.0	101	Self Employed	2.7	3.1	87	Estimated Net Worth				Education								< \$1	0.0	9.4	0	\$1-\$4,999	0.0	8.8	0	Completed High School	52.7	53.1	99	\$5,000-\$9,999	3.5	5.5	65	Completed College	31.0	33.1	94	\$10,000-\$24,999	0.0	5.2	0	Completed Graduate School	15.7	13.2	119	\$25,000-\$49,999	13.9	8.6	162	Attended Vocational/Technical	0.6	0.6	97	\$50,000-\$99,999	10.5	10.0	106	Ethnicity								\$100,000-\$249,999	41.7	20.6	202	\$250,000-\$499,999	27.1	15.0	181	Caucasian	83.2	74.3	112	\$500,000-\$999,999	3.2	9.4	34	African American	6.7	10.3	65	\$1,000,000-\$1,999,999	0.0	3.6	0	Hispanic	6.0	10.7	56	\$2,000,000+	0.0	4.1	0	Asian	3.0	3.6	85	Home Ownership Status				Other	1.0	1.1	89	Renter	0.9	23.2	4	Household Size								Home Owner	99.1	76.8	129	Population Density – HH per Sq. Mile				One Person Household	28.3	24.7	114	0-24	14.8	8.8	168	Two Person Household	34.2	28.8	119	25-83	13.9	9.3	149	Three Person Household	18.2	21.3	86	84-1,015	30.2	33.4	90	Four Person Household	11.7	13.0	90	1,016-3,015	31.3	33.2	94	Five+ Person Household	7.6	12.1	63	3,016-5,440	7.6	8.3	91	Mail Responsive								5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0	Mail Order Responsive	89.8	76.8	117	Buying Channel Preference – Decile				Mail Order Buyer	89.7	76.6	117	Top Internet Decile				Mail Order Donor	2.9	2.8	102	Top Mail Decile				Buying Channel Preference – Decile								Top Phone Decile				Population Density – HH per Sq. Mile								Top Internet Decile	8.8	8.9	99	0-24	14.8	8.8	168	Top Mail Decile	17.3	11.9	146	25-83	13.9	9.3	149	Top Phone Decile	22.0	12.0	184	84-1,015	30.2	33.4	90	1,016-3,015	31.3	33.2	94	3,016-5,440	7.6	8.3	91	5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0																																																																																
\$75,000-\$99,999	31.5	13.9	226	Single Family Dwelling	94.2	86.0	110																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$100,000-\$124,999	10.3	6.3	165	Multiple Family Dwelling	5.8	14.0	41																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$125,000-\$149,999	0.0	4.7	0	Occupation																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
\$150,000+	0.3	5.1	6	Presence and Age of Children								Professional/Technical	36.9	30.4	121	No Children Present	100.0	65.9	152	Administration/Management	8.5	6.8	126	Ages 0-2	0.0	6.5	0	Sales/Service	1.7	1.7	95	Ages 3-5	0.0	7.0	0	Clerical/White Collar	17.6	16.7	106	Ages 6-10	0.0	11.1	0	Craftsman/Blue Collar	20.8	18.7	111	Ages 11-15	0.0	10.6	0	Student	0.3	0.8	40	Ages 16-17	0.0	7.5	0	Housewife	3.1	6.0	53	Marital Status				Retired	4.7	12.1	39	Single	43.7	44.0	99	Other	3.7	3.8	97	Married	56.3	56.0	101	Self Employed	2.7	3.1	87	Estimated Net Worth				Education								< \$1	0.0	9.4	0	\$1-\$4,999	0.0	8.8	0	Completed High School	52.7	53.1	99	\$5,000-\$9,999	3.5	5.5	65	Completed College	31.0	33.1	94	\$10,000-\$24,999	0.0	5.2	0	Completed Graduate School	15.7	13.2	119	\$25,000-\$49,999	13.9	8.6	162	Attended Vocational/Technical	0.6	0.6	97	\$50,000-\$99,999	10.5	10.0	106	Ethnicity								\$100,000-\$249,999	41.7	20.6	202	\$250,000-\$499,999	27.1	15.0	181	Caucasian	83.2	74.3	112	\$500,000-\$999,999	3.2	9.4	34	African American	6.7	10.3	65	\$1,000,000-\$1,999,999	0.0	3.6	0	Hispanic	6.0	10.7	56	\$2,000,000+	0.0	4.1	0	Asian	3.0	3.6	85	Home Ownership Status				Other	1.0	1.1	89	Renter	0.9	23.2	4	Household Size								Home Owner	99.1	76.8	129	Population Density – HH per Sq. Mile				One Person Household	28.3	24.7	114	0-24	14.8	8.8	168	Two Person Household	34.2	28.8	119	25-83	13.9	9.3	149	Three Person Household	18.2	21.3	86	84-1,015	30.2	33.4	90	Four Person Household	11.7	13.0	90	1,016-3,015	31.3	33.2	94	Five+ Person Household	7.6	12.1	63	3,016-5,440	7.6	8.3	91	Mail Responsive								5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0	Mail Order Responsive	89.8	76.8	117	Buying Channel Preference – Decile				Mail Order Buyer	89.7	76.6	117	Top Internet Decile				Mail Order Donor	2.9	2.8	102	Top Mail Decile				Buying Channel Preference – Decile								Top Phone Decile				Population Density – HH per Sq. Mile								Top Internet Decile	8.8	8.9	99	0-24	14.8	8.8	168	Top Mail Decile	17.3	11.9	146	25-83	13.9	9.3	149	Top Phone Decile	22.0	12.0	184	84-1,015	30.2	33.4	90	1,016-3,015	31.3	33.2	94	3,016-5,440	7.6	8.3	91	5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0																																																																																																																
Presence and Age of Children								Professional/Technical	36.9	30.4	121																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
No Children Present	100.0	65.9	152	Administration/Management	8.5	6.8	126																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Ages 0-2	0.0	6.5	0	Sales/Service	1.7	1.7	95																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Ages 3-5	0.0	7.0	0	Clerical/White Collar	17.6	16.7	106																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Ages 6-10	0.0	11.1	0	Craftsman/Blue Collar	20.8	18.7	111																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Ages 11-15	0.0	10.6	0	Student	0.3	0.8	40																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Ages 16-17	0.0	7.5	0	Housewife	3.1	6.0	53																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Marital Status				Retired	4.7	12.1	39																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Single	43.7	44.0	99	Other	3.7	3.8	97																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Married	56.3	56.0	101	Self Employed	2.7	3.1	87																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Estimated Net Worth				Education																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
< \$1	0.0	9.4	0	\$1-\$4,999	0.0	8.8	0	Completed High School	52.7	53.1	99	\$5,000-\$9,999	3.5	5.5	65	Completed College	31.0	33.1	94	\$10,000-\$24,999	0.0	5.2	0	Completed Graduate School	15.7	13.2	119	\$25,000-\$49,999	13.9	8.6	162	Attended Vocational/Technical	0.6	0.6	97	\$50,000-\$99,999	10.5	10.0	106	Ethnicity								\$100,000-\$249,999	41.7	20.6	202	\$250,000-\$499,999	27.1	15.0	181	Caucasian	83.2	74.3	112	\$500,000-\$999,999	3.2	9.4	34	African American	6.7	10.3	65	\$1,000,000-\$1,999,999	0.0	3.6	0	Hispanic	6.0	10.7	56	\$2,000,000+	0.0	4.1	0	Asian	3.0	3.6	85	Home Ownership Status				Other	1.0	1.1	89	Renter	0.9	23.2	4	Household Size								Home Owner	99.1	76.8	129	Population Density – HH per Sq. Mile				One Person Household	28.3	24.7	114	0-24	14.8	8.8	168	Two Person Household	34.2	28.8	119	25-83	13.9	9.3	149	Three Person Household	18.2	21.3	86	84-1,015	30.2	33.4	90	Four Person Household	11.7	13.0	90	1,016-3,015	31.3	33.2	94	Five+ Person Household	7.6	12.1	63	3,016-5,440	7.6	8.3	91	Mail Responsive								5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0	Mail Order Responsive	89.8	76.8	117	Buying Channel Preference – Decile				Mail Order Buyer	89.7	76.6	117	Top Internet Decile				Mail Order Donor	2.9	2.8	102	Top Mail Decile				Buying Channel Preference – Decile								Top Phone Decile				Population Density – HH per Sq. Mile								Top Internet Decile	8.8	8.9	99	0-24	14.8	8.8	168	Top Mail Decile	17.3	11.9	146	25-83	13.9	9.3	149	Top Phone Decile	22.0	12.0	184	84-1,015	30.2	33.4	90	1,016-3,015	31.3	33.2	94	3,016-5,440	7.6	8.3	91	5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0																																																																																																																																																																																																																				
\$1-\$4,999	0.0	8.8	0	Completed High School	52.7	53.1	99																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$5,000-\$9,999	3.5	5.5	65	Completed College	31.0	33.1	94																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$10,000-\$24,999	0.0	5.2	0	Completed Graduate School	15.7	13.2	119																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$25,000-\$49,999	13.9	8.6	162	Attended Vocational/Technical	0.6	0.6	97																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$50,000-\$99,999	10.5	10.0	106	Ethnicity																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
\$100,000-\$249,999	41.7	20.6	202	\$250,000-\$499,999	27.1	15.0	181	Caucasian	83.2	74.3	112	\$500,000-\$999,999	3.2	9.4	34	African American	6.7	10.3	65	\$1,000,000-\$1,999,999	0.0	3.6	0	Hispanic	6.0	10.7	56	\$2,000,000+	0.0	4.1	0	Asian	3.0	3.6	85	Home Ownership Status				Other	1.0	1.1	89	Renter	0.9	23.2	4	Household Size								Home Owner	99.1	76.8	129	Population Density – HH per Sq. Mile				One Person Household	28.3	24.7	114	0-24	14.8	8.8	168	Two Person Household	34.2	28.8	119	25-83	13.9	9.3	149	Three Person Household	18.2	21.3	86	84-1,015	30.2	33.4	90	Four Person Household	11.7	13.0	90	1,016-3,015	31.3	33.2	94	Five+ Person Household	7.6	12.1	63	3,016-5,440	7.6	8.3	91	Mail Responsive								5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0	Mail Order Responsive	89.8	76.8	117	Buying Channel Preference – Decile				Mail Order Buyer	89.7	76.6	117	Top Internet Decile				Mail Order Donor	2.9	2.8	102	Top Mail Decile				Buying Channel Preference – Decile								Top Phone Decile				Population Density – HH per Sq. Mile								Top Internet Decile	8.8	8.9	99	0-24	14.8	8.8	168	Top Mail Decile	17.3	11.9	146	25-83	13.9	9.3	149	Top Phone Decile	22.0	12.0	184	84-1,015	30.2	33.4	90	1,016-3,015	31.3	33.2	94	3,016-5,440	7.6	8.3	91	5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0																																																																																																																																																																																																																																																																				
\$250,000-\$499,999	27.1	15.0	181	Caucasian	83.2	74.3	112																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$500,000-\$999,999	3.2	9.4	34	African American	6.7	10.3	65																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$1,000,000-\$1,999,999	0.0	3.6	0	Hispanic	6.0	10.7	56																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
\$2,000,000+	0.0	4.1	0	Asian	3.0	3.6	85																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Home Ownership Status				Other	1.0	1.1	89																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Renter	0.9	23.2	4	Household Size																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Home Owner	99.1	76.8	129	Population Density – HH per Sq. Mile				One Person Household	28.3	24.7	114	0-24	14.8	8.8	168	Two Person Household	34.2	28.8	119	25-83	13.9	9.3	149	Three Person Household	18.2	21.3	86	84-1,015	30.2	33.4	90	Four Person Household	11.7	13.0	90	1,016-3,015	31.3	33.2	94	Five+ Person Household	7.6	12.1	63	3,016-5,440	7.6	8.3	91	Mail Responsive								5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0	Mail Order Responsive	89.8	76.8	117	Buying Channel Preference – Decile				Mail Order Buyer	89.7	76.6	117	Top Internet Decile				Mail Order Donor	2.9	2.8	102	Top Mail Decile				Buying Channel Preference – Decile								Top Phone Decile				Population Density – HH per Sq. Mile								Top Internet Decile	8.8	8.9	99	0-24	14.8	8.8	168	Top Mail Decile	17.3	11.9	146	25-83	13.9	9.3	149	Top Phone Decile	22.0	12.0	184	84-1,015	30.2	33.4	90	1,016-3,015	31.3	33.2	94	3,016-5,440	7.6	8.3	91	5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0																																																																																																																																																																																																																																																																																																																												
Population Density – HH per Sq. Mile				One Person Household	28.3	24.7	114																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
0-24	14.8	8.8	168	Two Person Household	34.2	28.8	119																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
25-83	13.9	9.3	149	Three Person Household	18.2	21.3	86																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
84-1,015	30.2	33.4	90	Four Person Household	11.7	13.0	90																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
1,016-3,015	31.3	33.2	94	Five+ Person Household	7.6	12.1	63																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
3,016-5,440	7.6	8.3	91	Mail Responsive																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0	Mail Order Responsive	89.8	76.8	117	Buying Channel Preference – Decile				Mail Order Buyer	89.7	76.6	117	Top Internet Decile				Mail Order Donor	2.9	2.8	102	Top Mail Decile				Buying Channel Preference – Decile								Top Phone Decile				Population Density – HH per Sq. Mile								Top Internet Decile	8.8	8.9	99	0-24	14.8	8.8	168	Top Mail Decile	17.3	11.9	146	25-83	13.9	9.3	149	Top Phone Decile	22.0	12.0	184	84-1,015	30.2	33.4	90	1,016-3,015	31.3	33.2	94	3,016-5,440	7.6	8.3	91	5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0																																																																																																																																																																																																																																																																																																																																																																																				
9,949+	0.0	3.4	0	Mail Order Responsive	89.8	76.8	117																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Buying Channel Preference – Decile				Mail Order Buyer	89.7	76.6	117																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Top Internet Decile				Mail Order Donor	2.9	2.8	102																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Top Mail Decile				Buying Channel Preference – Decile																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Top Phone Decile				Population Density – HH per Sq. Mile								Top Internet Decile	8.8	8.9	99	0-24	14.8	8.8	168	Top Mail Decile	17.3	11.9	146	25-83	13.9	9.3	149	Top Phone Decile	22.0	12.0	184	84-1,015	30.2	33.4	90	1,016-3,015	31.3	33.2	94	3,016-5,440	7.6	8.3	91	5,441-9,948	2.2	3.6	62	9,949+	0.0	3.4	0																																																																																																																																																																																																																																																																																																																																																																																																																												
Population Density – HH per Sq. Mile								Top Internet Decile	8.8	8.9	99																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
0-24	14.8	8.8	168	Top Mail Decile	17.3	11.9	146																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
25-83	13.9	9.3	149	Top Phone Decile	22.0	12.0	184																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
84-1,015	30.2	33.4	90																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
1,016-3,015	31.3	33.2	94																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
3,016-5,440	7.6	8.3	91																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
5,441-9,948	2.2	3.6	62																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
9,949+	0.0	3.4	0																																																																																																																																																																																																																																																																																																																																																																																																																																																																												

AGING UPSCALE—CAREER-CENTERED SINGLES

Cluster 14 (Group 16M)

These affluent, single professionals are well educated, dedicated to their careers and long-term homeowners in their communities.



AGING UPSCALE



AFFLUENT



CITY & SURROUNDS

CLUSTER SIZE

Households: 2,486,100
% U.S. Households: 2.01%

FINANCIAL/INSURANCE:

Mutual Funds
Mastercard Gold Card
Visa Gold Card
Home Equity Line of Credit
Investment Real Estate

SHOPPING:

JCPenney
QVC
Trader Joe's
Amazon.com

RADIO/TV:

NPR
Classic rock
BBC
TCM
A&E

MAGAZINES/NEWSPAPERS:

Redbook
Real Simple
O, The Oprah Magazine
Smithsonian
Gourmet

ACTIVITIES:

Reading
Art Galleries
Gardening
Cooking for Fun
Attending Live Performances
Work Out at Clubs
Charitable Organizations

COMPUTERS/ONLINE:

Amazon
Travel Arrangements
MSNBC
Monster
Google

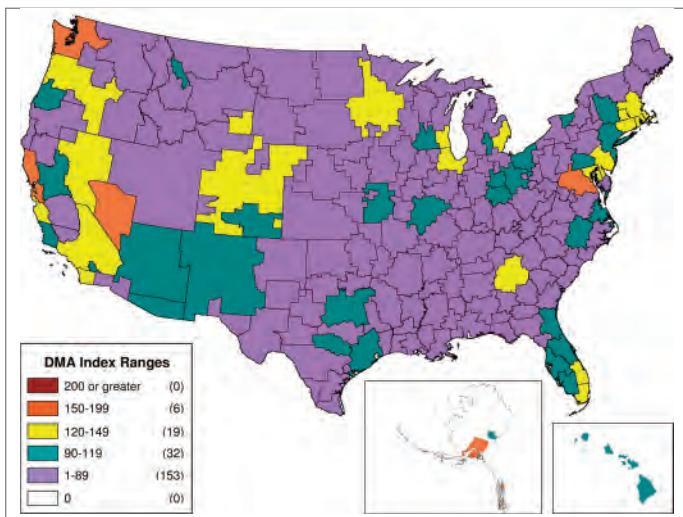
ABOUT AGING UPSCALE—CAREER-CENTERED SINGLES

Career-Centered Singles contains well-established members of their communities, situated in cities and the surrounding areas. Mainly in their 40s to mid-60s, they tend to be employed in white-collar, professional and technical jobs. These singles are squarely in the upper-middle class, having completed higher levels of education, earning upper-middle incomes, and having upper-middle levels of home equity and net worth. They are well vested, with high dollar investment portfolios that include 401(k) accounts, IRAs, stocks and mutual funds. With their upper incomes, single status and healthy investment activities, they are not afraid to spend their money and are frequent catalog and Internet shoppers, purchasing anything from flowers to pet products through direct channels. Their primary interests, outside of work and other career-oriented activities, are centered on live music and dance performances. They travel frequently for business, usually flying to their destination and renting a car.

WHEN THEY GREW UP...

- *Deliverance* hits theaters
- *All in the Family* changes the face of American Television
- Nixon orders Christmas bombing of North Vietnam
- MRI is developed

ABOUT AGING UPSCALE—CAREER-CENTERED SINGLES



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS AGING UPSCALE—CAREER-CENTERED SINGLES

Cluster 14 (Group 16M)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	62.9	21.5	292
56-65 Years	36.0	15.4	234
66-75 Years	1.1	10.7	10
76+ Years	0.0	10.5	0
MEAN AGE	53.6		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	58.8	24.2	243
\$75,000-\$99,999	30.3	13.9	218
\$100,000-\$124,999	10.5	6.3	167
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.4	5.1	8
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	4.5	5.5	82
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	12.7	8.6	149
\$50,000-\$99,999	8.7	10.0	88
\$100,000-\$249,999	40.1	20.6	195
\$250,000-\$499,999	33.9	15.0	227
\$500,000-\$999,999	0.0	9.4	0
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	0.6	23.2	2
Home Owner	99.4	76.8	129
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	39.1	33.4	117
1,016-3,015	43.8	33.2	132
3,016-5,440	12.0	8.3	144
5,441-9,948	5.0	3.6	142
9,949+	0.0	3.4	1

	Group %	National %	Index
Length of Residence			
<2 Years	6.9	12.7	54
2-5 Years	23.5	30.2	78
6-14 Years	41.1	32.0	128
15+ Years	28.5	25.0	114
Market Value of Home			
<\$50,000	5.0	10.3	48
\$50,000-\$99,999	12.4	19.1	65
\$100,000-\$124,999	8.6	8.8	98
\$125,000-\$149,999	9.0	8.0	112
\$150,000-\$199,999	14.8	12.9	114
\$200,000-\$299,999	21.3	15.9	134
\$300,000-\$499,999	18.7	14.7	127
\$500,000+	10.3	10.3	99
Dwelling Unit Size			
Single Family Dwelling	89.7	86.0	104
Multiple Family Dwelling	10.3	14.0	74
Occupation			
Professional/Technical	42.5	30.4	140
Administration/Management	8.0	6.8	119
Sales/Service	1.6	1.7	94
Clerical/White Collar	22.2	16.7	133
Craftsman/Blue Collar	15.4	18.7	82
Student	0.4	0.8	46
Housewife	2.2	6.0	37
Retired	3.1	12.1	25
Other	2.5	3.8	65
Self Employed	2.1	3.1	69
Education			
Completed High School	49.8	53.1	94
Completed College	32.2	33.1	97
Completed Graduate School	17.5	13.2	133
Attended Vocational/Technical	0.5	0.6	81
Ethnicity			
Caucasian	77.8	74.3	105
African American	7.9	10.3	77
Hispanic	8.0	10.7	74
Asian	5.0	3.6	140
Other	1.3	1.1	117
Household Size			
One Person Household	63.6	24.7	257
Two Person Household	20.6	28.8	71
Three Person Household	8.7	21.3	41
Four Person Household	4.4	13.0	33
Five+ Person Household	2.8	12.1	23
Mail Responsive			
Mail Order Responsive	82.0	76.8	107
Mail Order Buyer	81.7	76.6	107
Mail Order Donor	1.8	2.8	64
Buying Channel Preference – Decile			
Top Internet Decile	15.9	8.9	180
Top Mail Decile	11.0	11.9	93
Top Phone Decile	15.0	12.0	125

AGING UPSCALE—COUNTRY WAYS

Cluster 15 (Group 16M)

These country empty nesters are an interesting mix of technicians, professionals and blue-collar workers. Though the majority are educated only through high school, they enjoy upper-middle class incomes and net worth.



AGING UPSCALE



AFFLUENT



RURAL

ABOUT AGING UPSCALE—COUNTRY WAYS

Country Ways households are married couples, squarely in the upper-middle bracket when considering income (11th) and net worth (16th), despite being ranked 50th for completing college. The group is a genuine mix of white-collar professionals and blue-collar tradesmen living in some of the most rural parts of the country. Social activities reflect a busy life filled with business, civic and religious organizations, gardening, woodworking and spoiling their grandchildren. They spend time fixing things and are avid outdoorsmen — hunting, fishing, boating and driving full-size pickups. Their shopping activities and media interests reflect these pursuits.

WHEN THEY GREW UP...

- Don McLeans's *American Pie* hits airwaves
- Anti-war demonstrations are all over the country
- *The Brady Bunch* is a TV favorite
- Mark Spitz wins seven gold medals

CLUSTER SIZE

Households: 1,687,900
% U.S. Households: 1.36%

FINANCIAL/INSURANCE:

Farm Real Estate
Securities: \$100k+
Life Insurance: \$100k+
Boat Owner's Insurance
CDs

SHOPPING:

True Value
NAPA
Kroger
Sam's Club
JCPenney
Home Projects
Camping Equipment

RADIO/TV:

Country
Antiques Roadshow
GAC
DIY
CMT
Outdoor Channel

MAGAZINES/NEWSPAPERS:

Guideposts
Woman's Day
Prevention
Family Circle
Outdoor Life
Southern Living
Better Homes & Gardens
Field & Stream

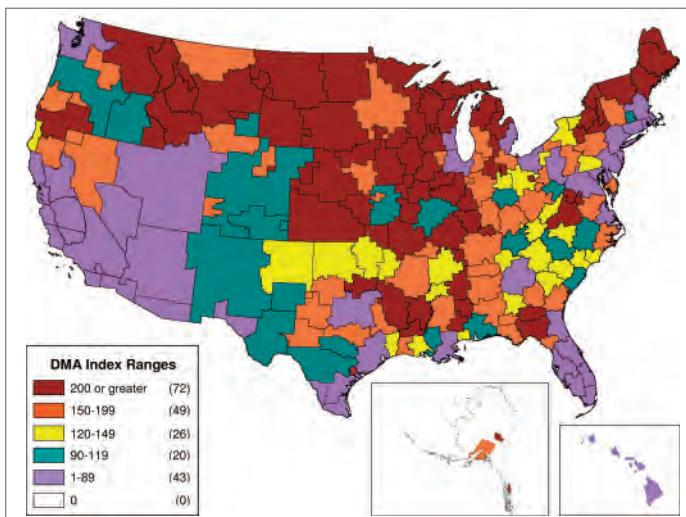
ACTIVITIES:

Hunting with Shotgun
Sewing
Fruit and Vegetable Gardening
Freshwater Fishing
Barbecuing
Business Clubs, Civic Clubs and Church Boards

COMPUTERS/ONLINE:

Weatherbug
Gateway Computer
Dial-Up Modem
Personal Finance/Tax Preparation Software

DISTRIBUTION OF AGING UPSCALE—COUNTRY WAYS



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS AGING UPSCALE—COUNTRY WAYS

Cluster 15 (Group 16M)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.4	10.5	4
36-45 Years	1.6	21.5	8
46-55 Years	47.5	21.5	221
56-65 Years	43.6	15.4	283
66-75 Years	6.6	10.7	62
76+ Years	0.2	10.5	2
MEAN AGE	55.6		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	50.6	24.2	209
\$75,000-\$99,999	29.1	13.9	209
\$100,000-\$124,999	20.0	6.3	319
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.3	5.1	6
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	0.6	44.0	1
Married	99.4	56.0	177
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	2.2	5.5	41
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	14.2	8.6	166
\$50,000-\$99,999	12.9	10.0	130
\$100,000-\$249,999	40.5	20.6	196
\$250,000-\$499,999	19.0	15.0	127
\$500,000-\$999,999	11.2	9.4	119
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	2.2	23.2	9
Home Owner	97.8	76.8	127
Population Density – HH per Sq. Mile			
0-24	51.6	8.8	585
25-83	48.4	9.3	518
84-1,015	0.0	33.4	0
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	5.7	12.7	45
2-5 Years	17.5	30.2	58
6-14 Years	38.3	32.0	120
15+ Years	38.5	25.0	154
Market Value of Home			
<<\$50,000	13.9	10.3	135
\$50,000-\$99,999	30.5	19.1	160
\$100,000-\$124,999	11.1	8.8	127
\$125,000-\$149,999	9.1	8.0	113
\$150,000-\$199,999	12.2	12.9	95
\$200,000-\$299,999	13.0	15.9	82
\$300,000-\$499,999	7.5	14.7	51
\$500,000+	2.7	10.3	26
Dwelling Unit Size			
Single Family Dwelling	99.2	86.0	115
Multiple Family Dwelling	0.8	14.0	6
Occupation			
Professional/Technical	29.5	30.4	97
Administration/Management	8.6	6.8	128
Sales/Service	1.5	1.7	85
Clerical/White Collar	12.5	16.7	75
Craftsman/Blue Collar	26.9	18.7	144
Student	0.3	0.8	35
Housewife	4.0	6.0	68
Retired	6.3	12.1	52
Other	6.0	3.8	159
Self Employed	4.3	3.1	141
Education			
Completed High School	56.7	53.1	107
Completed College	29.6	33.1	89
Completed Graduate School	13.0	13.2	98
Attended Vocational/Technical	0.7	0.6	119
Ethnicity			
Caucasian	92.0	74.3	124
African American	4.6	10.3	45
Hispanic	2.2	10.7	20
Asian	0.6	3.6	17
Other	0.7	1.1	59
Household Size			
One Person Household	1.2	24.7	5
Two Person Household	44.8	28.8	155
Three Person Household	26.0	21.3	123
Four Person Household	17.1	13.0	131
Five+ Person Household	10.8	12.1	89
Mail Responsive			
Mail Order Responsive	95.8	76.8	125
Mail Order Buyer	95.7	76.6	125
Mail Order Donor	2.2	2.8	78
Buying Channel Preference – Decile			
Top Internet Decile	2.4	8.9	27
Top Mail Decile	22.4	11.9	189
Top Phone Decile	23.3	12.0	194

AGING UPSCALE—ACRED COUPLES

Cluster 23 (Group 16M)

Acred Couples households are comfortable and well-established country couples in their late 50s and early 60s. These upper-middle income empty nesters enjoy a wide range of social activities.



AGING UPSCALE



UPPER-MIDDLE



SUBURBS & TOWNS

ABOUT AGING UPSCALE—ACRED COUPLES

At a mean age of 60, Acred Couples is the bedrock of their established neighborhoods. Aging, upper middle income and now child-free, they have time to spend on activities like gardening and bird watching. They also now find time to dine out, listen to live theater and music events and participate in religious and veteran's clubs. They are more conservative with their investments at this stage of their life, owning CDs and savings bonds. They enjoy domestic travel and often vacation at their time-share. Their grocery carts hold increasing amounts of sugar-free and low-fat products, yet they enjoy an occasional treat.

WHEN THEY GREW UP...

- Twiggy hits runways in her mini-skirt
- *Cool Hand Luke* is in theaters
- The Monkees are on televisions of teenagers everywhere
- Apollo 1 destroyed on launch pad

CLUSTER SIZE

Households: 1,592,200
% U.S. Households: 1.29%

FINANCIAL/INSURANCE:

Health Insurance from Union Credit Union members
CDs
Annuities
401K

SHOPPING:

Sam's Club
Home Centers
Catalogs by Phone
Kohls
L.L. Bean

RADIO/TV:

Oldies Radio
Hallmark Channel
Fox News
Modern Marvels
Meet the Press
The Unit
24

MAGAZINES/NEWSPAPERS:

AARP The Magazine
Better Homes & Gardens
Consumer Reports
Guideposts
Reader's Digest
Parade Magazine

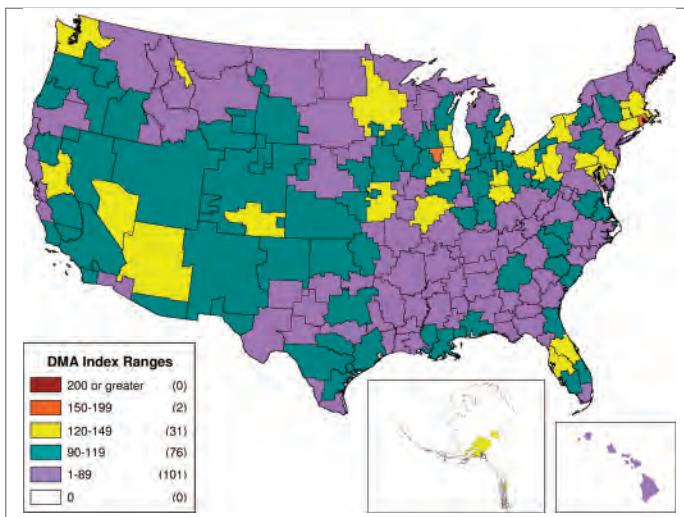
ACTIVITIES:

Bird Watching
Antiques
Gardening
Walking for Exercise
Union Member
Religious Clubs
Auto Shows

COMPUTERS/ONLINE:

DSL
Gateway Computer
CBSnews
WebMD
Travelocity

DISTRIBUTION OF AGING UPSCALE—ACRED COUPLES



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS AGING UPSCALE—ACRED COUPLES

Cluster 23 (Group 16M)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.0	2.3	1	<2 Years	4.7	12.7
24-29 Years	0.0	7.6	0	2-5 Years	15.1	30.2
30-35 Years	0.0	10.5	0	6-14 Years	32.8	32.0
36-45 Years	0.0	21.5	0	15+ Years	47.4	25.0
46-55 Years	0.0	21.5	0			
56-65 Years	100.0	15.4	649			
66-75 Years	0.0	10.7	0			
76+ Years	0.0	10.5	0			
MEAN AGE	59.5					
Estimated Income						
<\$15,000	0.0	10.1	0	<\$50,000	5.8	10.3
\$15,000-\$19,999	0.0	4.7	0	\$50,000-\$99,999	1	19.1
\$20,000-\$29,999	0.0	8.8	0	\$100,000-\$124,999	10.3	8.8
\$30,000-\$39,999	0.0	10.8	0	\$125,000-\$149,999	10.1	8.0
\$40,000-\$49,999	0.0	11.2	0	\$150,000-\$199,999	14.7	12.9
\$50,000-\$74,999	64.1	24.2	265	\$200,000-\$299,999	22.8	15.9
\$75,000-\$99,999	35.8	13.9	257	\$300,000-\$499,999	14.8	14.7
\$100,000-\$124,999	0.0	6.3	0	\$500,000+	4.5	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	0.1	5.1	2			
Presence and Age of Children						
No Children Present	100.0	65.9	152			
Ages 0-2	0.0	6.5	0			
Ages 3-5	0.0	7.0	0			
Ages 6-10	0.0	11.1	0			
Ages 11-15	0.0	10.6	0			
Ages 16-17	0.0	7.5	0			
Marital Status						
Single	0.0	44.0	0			
Married	100.0	56.0	178			
Estimated Net Worth						
< \$1	0.0	9.4	0			
\$1-\$4,999	0.0	8.8	0			
\$5,000-\$9,999	3.4	5.5	63			
\$10,000-\$24,999	0.0	5.2	0			
\$25,000-\$49,999	15.3	8.6	179			
\$50,000-\$99,999	10.8	10.0	108			
\$100,000-\$249,999	45.6	20.6	221			
\$250,000-\$499,999	24.9	15.0	166			
\$500,000-\$999,999	0.0	9.4	0			
\$1,000,000-\$1,999,999	0.0	3.6	0			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	0.0	23.2	0			
Home Owner	100.0	76.8	130			
Population Density – HH per Sq. Mile						
0-24	0.0	8.8	0			
25-83	0.0	9.3	0			
84-1,015	47.5	33.4	142			
1,016-3,015	43.9	33.2	132			
3,016-5,440	8.6	8.3	103			
5,441-9,948	0.0	3.6	0			
9,949+	0.0	3.4	0			
Length of Residence						
<2 Years	4.7	12.7	37			
2-5 Years	15.1	30.2	50			
6-14 Years	32.8	32.0	103			
15+ Years	47.4	25.0	189			
Market Value of Home						
<\$50,000	5.8	10.3	57			
\$50,000-\$99,999	6.9	19.1	89			
\$100,000-\$124,999	10.3	8.8	118			
\$125,000-\$149,999	10.1	8.0	126			
\$150,000-\$199,999	14.7	12.9	114			
\$200,000-\$299,999	22.8	15.9	144			
\$300,000-\$499,999	14.8	14.7	101			
\$500,000+	4.5	10.3	43			
Dwelling Unit Size						
Single Family Dwelling	96.2	86.0	112			
Multiple Family Dwelling	3.8	14.0	27			
Occupation						
Professional/Technical	38.0	30.4	125			
Administration/Management	9.0	6.8	133			
Sales/Service	1.9	1.7	108			
Clerical/White Collar	17.6	16.7	105			
Craftsman/Blue Collar	20.8	18.7	111			
Student	0.3	0.8	40			
Housewife	3.3	6.0	55			
Retired	4.9	12.1	41			
Other	2.7	3.8	70			
Self Employed	1.5	3.1	50			
Education						
Completed High School	52.1	53.1	98			
Completed College	31.1	33.1	94			
Completed Graduate School	16.3	13.2	124			
Attended Vocational/Technical	0.6	0.6	94			
Ethnicity						
Caucasian	82.5	74.3	111			
African American	7.1	10.3	69			
Hispanic	6.9	10.7	65			
Asian	2.6	3.6	72			
Other	0.9	1.1	77			
Household Size						
One Person Household	0.9	24.7	3			
Two Person Household	44.7	28.8	155			
Three Person Household	25.0	21.3	118			
Four Person Household	17.6	13.0	135			
Five+ Person Household	11.8	12.1	97			
Mail Responsive						
Mail Order Responsive	96.0	76.8	125			
Mail Order Buyer	95.9	76.6	125			
Mail Order Donor	5.3	2.8	187			
Buying Channel Preference – Decile						
Top Internet Decile	4.2	8.9	48			
Top Mail Decile	22.0	11.9	186			
Top Phone Decile	31.8	12.0	265			

GROUP 17M

MODEST MEANS

GROUP	17M	MODEST MEANS	HOUSEHOLDS:	6,083,400	(4.91% OF U.S.)
CLUSTERS	43	Work & Causes			
	44	Community Singles			
	55	Humble Homes			
	63	Downtown Dwellers			
	68	Pennywise Proprietors			



ABOUT MODEST MEANS

Group 17M, "Modest Means," represents those who were young adults, some of draft age, during the rapid buildup of American troops in Vietnam. While clusters 44 and 55 have a preponderance of grandchildren, all of the clusters, with their high singles rates suggest a fairly high incidence of divorces and/or widows. They are mostly homeowners, with above-average residential tenures and equity ratios. Overall, these clusters fall into the low mid and lower socio-economic strata. While the group as a whole is about average for a college education, there is a high incidence for clerical white collar and blue-collar occupations, which have the effect of limiting household incomes. Most own only one car that they like to take care of themselves as much as possible and shop discount stores for bargains for their modest homes.

MODEST MEANS, A DAY IN THE LIFE

Name of protagonist: "Joe"

Wakes up at... 6:00 a.m. He quickly showers and shaves for work.

Spends the day... working in the shoe repair shop that he has owned for the past 30 years. Since he divorced, there is a lot more paperwork to keep up with.

Talks about weekend plans to... drive the old compact pickup down to Quinton to see his daughter and her two kids, Kenny, 8, and Michele, 6. He wants to take them to a movie Sunday.

Has a meeting with... his friends at the coffee shop down the street from the shoe repair store. They usually meet after work. Most of them are single, older men who work in the neighborhood. They often get together to play cards or try their luck at bingo at the veteran's club.

Spends the evening... eating the roast and potatoes that he cooked in the crock pot and watching classic movies on TCM.

Goes to bed at... 10:00 p.m., *watching...* old television shows on TV Land and the nightly news. He also calls his daughter to say goodnight to her and the grandkids.

WHEN THEY GREW UP...

- *People* magazine debuts
- Christiaan Barnard performs the first successful human heart transplant surgery
- Green Bay Packers dominate football
- Thurgood Marshall is sworn in as the first black Supreme Court Justice

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 17M—MODEST MEANS

Clusters 43, 44, 55, 63, 68

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.3	21.5	1
46-55 Years	48.9	21.5	227
56-65 Years	47.3	15.4	307
66-75 Years	3.4	10.7	32
76+ Years	0.1	10.5	1
MEAN AGE	55.3		
Estimated Income			
<\$15,000	27.0	10.1	266
\$15,000-\$19,999	10.1	4.7	213
\$20,000-\$29,999	24.1	8.8	273
\$30,000-\$39,999	26.6	10.8	245
\$40,000-\$49,999	12.2	11.2	109
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	63.2	44.0	144
Married	36.8	56.0	66
Estimated Net Worth			
< \$1	9.2	9.4	99
\$1-\$4,999	17.9	8.8	203
\$5,000-\$9,999	4.2	5.5	77
\$10,000-\$24,999	9.7	5.2	185
\$25,000-\$49,999	9.3	8.6	109
\$50,000-\$99,999	13.5	10.0	136
\$100,000-\$249,999	19.7	20.6	96
\$250,000-\$499,999	9.5	15.0	64
\$500,000-\$999,999	6.7	9.4	72
\$1,000,000-\$1,999,999	0.3	3.6	8
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	22.5	23.2	97
Home Owner	77.5	76.8	101
Population Density – HH per Sq. Mile			
0-24	1.3	8.8	14
25-83	1.4	9.3	15
84-1,015	32.2	33.4	96
1,016-3,015	46.0	33.2	139
3,016-5,440	12.0	8.3	144
5,441-9,948	5.0	3.6	141
9,949+	2.1	3.4	62

	Group %	National %	Index
Length of Residence			
<2 Years	8.2	12.7	64
2-5 Years	22.9	30.2	76
6-14 Years	34.7	32.0	108
15+ Years	34.3	25.0	137
Market Value of Home			
<\$50,000	16.9	10.3	164
\$50,000-\$99,999	28.4	19.1	149
\$100,000-\$124,999	10.6	8.8	120
\$125,000-\$149,999	8.6	8.0	107
\$150,000-\$199,999	12.3	12.9	95
\$200,000-\$299,999	12.2	15.9	77
\$300,000-\$499,999	7.8	14.7	53
\$500,000+	3.3	10.3	32
Dwelling Unit Size			
Single Family Dwelling	81.3	86.0	95
Multiple Family Dwelling	18.7	14.0	133
Occupation			
Professional/Technical	25.8	30.4	85
Administration/Management	6.2	6.8	91
Sales/Service	1.9	1.7	111
Clerical/White Collar	19.7	16.7	118
Craftsman/Blue Collar	22.8	18.7	122
Student	0.7	0.8	82
Housewife	7.1	6.0	120
Retired	8.0	12.1	66
Other	4.6	3.8	122
Self Employed	3.2	3.1	103
Education			
Completed High School	57.7	53.1	109
Completed College	31.4	33.1	95
Completed Graduate School	9.9	13.2	75
Attended Vocational/Technical	1.0	0.6	170
Ethnicity			
Caucasian	67.3	74.3	91
African American	18.4	10.3	179
Hispanic	11.2	10.7	105
Asian	2.2	3.6	60
Other	0.9	1.1	81
Household Size			
One Person Household	41.2	24.7	167
Two Person Household	30.0	28.8	104
Three Person Household	13.8	21.3	65
Four Person Household	8.3	13.0	63
Five+ Person Household	6.7	12.1	55
Mail Responsive			
Mail Order Responsive	78.0	76.8	102
Mail Order Buyer	77.9	76.6	102
Mail Order Donor	3.1	2.8	110
Buying Channel Preference – Decile			
Top Internet Decile	0.5	8.9	6
Top Mail Decile	9.0	11.9	76
Top Phone Decile	5.1	12.0	42

MODEST MEANS—WORK & CAUSES

Cluster 43 (Group 17M)

Work & Causes is dominated by lower-middle income singles, in their late forties, early fifties, living in cities and surrounds. They are all homeowners, with 20% owning and living in multi-unit dwellings.



MODEST MEANS



LOW-MIDDLE



CITY & SURROUNDS

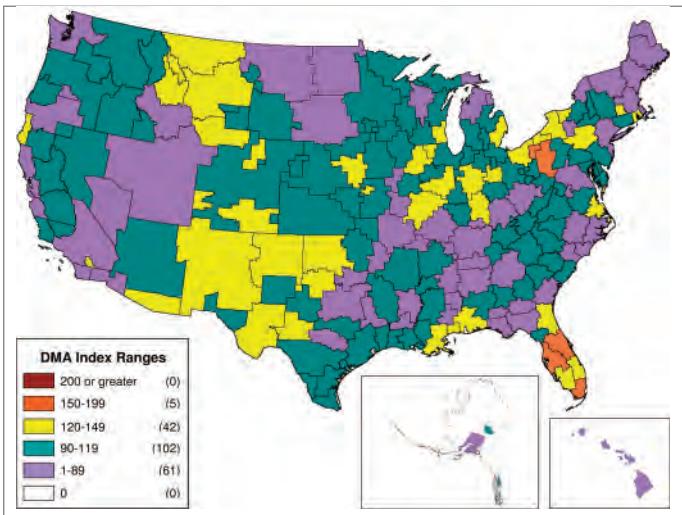
ABOUT MODEST MEANS—WORK & CAUSES

Work & Causes is made up of lower-middle income city singles in their mid-40s to mid-50s. They work in a mix of white-collar professional and clerical jobs and blue-collar jobs. They are homeowners who are a little below average for education. Discount shopping destinations like Wal-Mart and Price Chopper help them stretch their lower incomes. They keep their homes in shape with trips to lumber and building supply stores.

WHEN THEY GREW UP...

- Margaret Thatcher is elected Prime Minister
- Three Mile Island accident
- *Rapper's Delight*
- *Apocalypse Now* is in theaters

DISTRIBUTION OF MODEST MEANS—WORK & CAUSES



CLUSTER SIZE

Households: 1,051,700
% U.S. Households: 0.85%

FINANCIAL/INSURANCE:

Homeowners Insurance
Personal Loan
4+ Credit Cards
Life Insurance from a Bank
U.S. Bank Debit Card

SHOPPING:

Building Supplies
Auto Zone
Cub Foods
Price Chopper
By Mail
Wal-Mart

RADIO/TV:

ABC Young Adult
American Urban Radio
The Soul Train Music Awards
CBS Evening News
Run's House
Dr. Phil
NASCAR

MAGAZINES/NEWSPAPERS:

Woman's World
Ebony
Diabetes Forecast
Jet
Playboy
Game Informer

ACTIVITIES:

Going to Bars
Refinishing Furniture
Attend Movies
Hunting and Fishing
Horseback Riding
Collecting Figurines
Sports Fan

COMPUTERS/ONLINE:

Visit a Chat Room
CBSnews
Use Internet: 1-2 Times a Week
Computer 5 + Years Old

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MODEST MEANS—WORK & CAUSES

Cluster 43 (Group 17M)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	100.0	21.5	465
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	50.2		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	8.5	4.7	180
\$20,000-\$29,999	25.2	8.8	285
\$30,000-\$39,999	32.7	10.8	301
\$40,000-\$49,999	33.7	11.2	301
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	2.5	9.4	27
\$1-\$4,999	4.8	8.8	54
\$5,000-\$9,999	3.5	5.5	64
\$10,000-\$24,999	13.6	5.2	258
\$25,000-\$49,999	13.4	8.6	156
\$50,000-\$99,999	20.0	10.0	201
\$100,000-\$249,999	26.9	20.6	130
\$250,000-\$499,999	13.7	15.0	92
\$500,000-\$999,999	1.7	9.4	18
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	0.0	23.2	0
Home Owner	100.0	76.8	130
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	34.7	33.4	104
1,016-3,015	46.8	33.2	141
3,016-5,440	13.3	8.3	160
5,441-9,948	5.2	3.6	147
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	6.4	12.7	50
2-5 Years	20.2	30.2	67
6-14 Years	40.8	32.0	127
15+ Years	32.7	25.0	130
Market Value of Home			
<\$50,000	14.4	10.3	140
\$50,000-\$99,999	28.8	19.1	151
\$100,000-\$124,999	11.6	8.8	132
\$125,000-\$149,999	9.3	8.0	116
\$150,000-\$199,999	13.0	12.9	101
\$200,000-\$299,999	12.8	15.9	80
\$300,000-\$499,999	7.4	14.7	51
\$500,000+	2.8	10.3	27
Dwelling Unit Size			
Single Family Dwelling	86.7	86.0	101
Multiple Family Dwelling	13.3	14.0	95
Occupation			
Professional/Technical	30.6	30.4	101
Administration/Management	7.2	6.8	106
Sales/Service	2.0	1.7	114
Clerical/White Collar	21.5	16.7	129
Craftsman/Blue Collar	22.6	18.7	121
Student	0.7	0.8	85
Housewife	4.6	6.0	77
Retired	3.7	12.1	31
Other	4.1	3.8	108
Self Employed	3.1	3.1	101
Education			
Completed High School	57.1	53.1	107
Completed College	30.5	33.1	92
Completed Graduate School	11.2	13.2	85
Attended Vocational/Technical	1.2	0.6	202
Ethnicity			
Caucasian	68.2	74.3	92
African American	18.3	10.3	179
Hispanic	10.3	10.7	97
Asian	2.2	3.6	63
Other	0.9	1.1	80
Household Size			
One Person Household	56.9	24.7	230
Two Person Household	23.2	28.8	81
Three Person Household	10.7	21.3	50
Four Person Household	5.4	13.0	41
Five+ Person Household	3.8	12.1	31
Mail Responsive			
Mail Order Responsive	76.1	76.8	99
Mail Order Buyer	75.8	76.6	99
Mail Order Donor	2.4	2.8	86
Buying Channel Preference – Decile			
Top Internet Decile	0.6	8.9	6
Top Mail Decile	7.4	11.9	62
Top Phone Decile	3.5	12.0	29

MODEST MEANS—COMMUNITY SINGLES

Cluster 44 (Group 17M)

Community Singles households are community-minded, lower-to-middle income singles. They are in their mid-50s to mid-60s, some retired, but many still working, mainly in lower-level clerical white-collar and blue-collar jobs; all are homeowners.



MODEST MEANS



LOW-MIDDLE



CITY & SURROUNDS

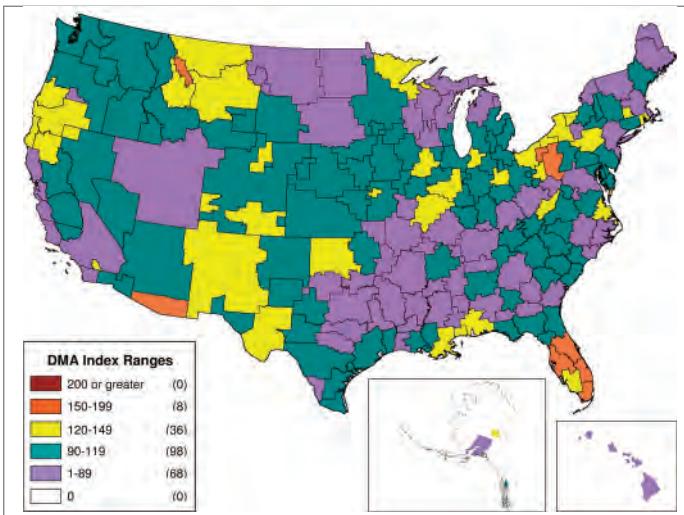
ABOUT MODEST MEANS—COMMUNITY SINGLES

Community Singles households are, at a mean age of 60, well-established members of their communities, with more than one-third having resided in their home for fifteen or more years. With middle-to-low education and income, this group is also in the upper-middle (26th) for net worth. They invest in a variety of securities, including CDs, annuities, IRAs, tax-exempt funds and mutual funds. This group is involved in civic and religious organizations. Single with grown kids, Community Singles families appear to be devoted grandparents who open their homes to their grandchildren. Television favorites include movies on TCM when not watching network television dramas.

WHEN THEY GREW UP...

- *The Graduate* is in theaters
- Christiaan Barnard performs the first successful human heart transplant surgery
- Green Bay Packers dominate football
- Thurgood Marshall is sworn in as the first black Supreme Court Justice

DISTRIBUTION OF MODEST MEANS—COMMUNITY SINGLES



CLUSTER SIZE

Households: 962,900
% U.S. Households: 0.78%

FINANCIAL/INSURANCE:

Department Store Credit Cards
Liability Insurance
Medicare
Interest Bearing Checking Account
Annuities

SHOPPING:

Catalog Shopping: Phone,
Mail, Internet
Price Chopper
Lumber And Building Supply
QVS
Coupon Clippers

RADIO/TV:

Jazz
Country
Turner Classic Movies
American Movie Classics
Hallmark Channel
NCIS
CSI
Ghost Whisperer

MAGAZINES/NEWSPAPERS:

Reader's Digest
Woman's World
AARP The Magazine
Good Housekeeping
Family Circle
Better Homes and Gardens
Newspaper Circulars

ACTIVITIES:

Collecting Coins
Collecting Antiques
Bird Watching
AARP Meetings
Games and Puzzles
Attending Sporting Events

COMPUTERS/ONLINE:

Computer: 5+ Years Old
Visit Internet Less than Once a Week
MS Windows '95

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MODEST MEANS—COMMUNITY SINGLES

Cluster 44 (Group 17M)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.0	2.3	0	<2 Years	5.7	12.7
24-29 Years	0.0	7.6	0	2-5 Years	19.3	30.2
30-35 Years	0.0	10.5	0	6-14 Years	35.7	32.0
36-45 Years	0.0	21.5	0	15+ Years	39.3	25.0
46-55 Years	0.0	21.5	0			
56-65 Years	98.1	15.4	637			
66-75 Years	1.9	10.7	18			
76+ Years	0.0	10.5	0			
MEAN AGE	59.7					
Estimated Income						
<\$15,000	0.0	10.1	0	<\$50,000	13.7	10.3
\$15,000-\$19,999	11.3	4.7	240	\$50,000-\$99,999	27.2	19.1
\$20,000-\$29,999	27.8	8.8	314	\$100,000-\$124,999	11.3	8.8
\$30,000-\$39,999	31.9	10.8	294	\$125,000-\$149,999	9.7	8.0
\$40,000-\$49,999	28.9	11.2	259	\$150,000-\$199,999	13.5	12.9
\$50,000-\$74,999	0.0	24.2	0	\$200,000-\$299,999	13.6	15.9
\$75,000-\$99,999	0.0	13.9	0	\$300,000-\$499,999	8.1	14.7
\$100,000-\$124,999	0.0	6.3	0	\$500,000+	2.9	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	0.0	5.1	0			
Presence and Age of Children						
No Children Present	100.0	65.9	152			
Ages 0-2	0.0	6.5	0			
Ages 3-5	0.0	7.0	0			
Ages 6-10	0.0	11.1	0			
Ages 11-15	0.0	10.6	0			
Ages 16-17	0.0	7.5	0			
Marital Status						
Single	100.0	44.0	227			
Married	0.0	56.0	0			
Estimated Net Worth						
< \$1	2.3	9.4	24			
\$1- \$4,999	3.7	8.8	42			
\$5,000-\$9,999	1.8	5.5	33			
\$10,000-\$24,999	12.7	5.2	242			
\$25,000-\$49,999	10.1	8.6	118			
\$50,000-\$99,999	19.1	10.0	192			
\$100,000-\$249,999	27.0	20.6	131			
\$250,00-\$499,999	12.8	15.0	85			
\$500,00-\$999,999	10.6	9.4	114			
\$1,000,000-\$1,999,999	0.0	3.6	0			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	0.0	23.2	0			
Home Owner	100.0	76.8	130			
Population Density – HH per Sq. Mile						
0-24	0.0	8.8	0			
25-83	0.0	9.3	0			
84-1,015	34.3	33.4	103			
1,016-3,015	46.3	33.2	139			
3,016-5,440	12.8	8.3	153			
5,441-9,948	6.7	3.6	189			
9,949+	0.0	3.4	0			
Length of Residence						
<2 Years	5.7	12.7	45			
2-5 Years	19.3	30.2	64			
6-14 Years	35.7	32.0	111			
15+ Years	39.3	25.0	157			
Market Value of Home						
<\$50,000	13.7	10.3	133			
\$50,000-\$99,999	27.2	19.1	142			
\$100,000-\$124,999	11.3	8.8	129			
\$125,000-\$149,999	9.7	8.0	120			
\$150,000-\$199,999	13.5	12.9	104			
\$200,000-\$299,999	13.6	15.9	86			
\$300,000-\$499,999	8.1	14.7	55			
\$500,000+	2.9	10.3	28			
Dwelling Unit Size						
Single Family Dwelling	85.8	86.0	100			
Multiple Family Dwelling	14.2	14.0	101			
Occupation						
Professional/Technical	30.6	30.4	101			
Administration/Management	7.1	6.8	105			
Sales/Service	1.9	1.7	109			
Clerical/White Collar	22.9	16.7	137			
Craftsman/Blue Collar	17.7	18.7	95			
Student	0.5	0.8	61			
Housewife	4.5	6.0	76			
Retired	8.1	12.1	67			
Other	4.1	3.8	108			
Self Employed	2.7	3.1	88			
Education						
Completed High School	53.8	53.1	101			
Completed College	33.0	33.1	100			
Completed Graduate School	12.3	13.2	94			
Attended Vocational/Technical	0.9	0.6	145			
Ethnicity						
Caucasian	72.1	74.3	97			
African American	16.1	10.3	158			
Hispanic	8.7	10.7	81			
Asian	2.1	3.6	60			
Other	1.0	1.1	83			
Household Size						
One Person Household	58.8	24.7	238			
Two Person Household	21.5	28.8	75			
Three Person Household	10.5	21.3	50			
Four Person Household	5.5	13.0	42			
Five+ Person Household	3.7	12.1	30			
Mail Responsive						
Mail Order Responsive	82.3	76.8	107			
Mail Order Buyer	82.1	76.6	107			
Mail Order Donor	3.3	2.8	118			
Buying Channel Preference – Decile						
Top Internet Decile	0.5	8.9	5			
Top Mail Decile	14.5	11.9	123			
Top Phone Decile	11.2	12.0	93			

MODEST MEANS—HUMBLE HOMES

Cluster 55 (Group 17M)

Humble Homes is comprised of small-town couples in their mid-40's to mid-60s. They are long-time homeowners working in a mix of white-collar and blue-collar jobs.



MODEST MEANS



LOW



SUBURBS & TOWNS

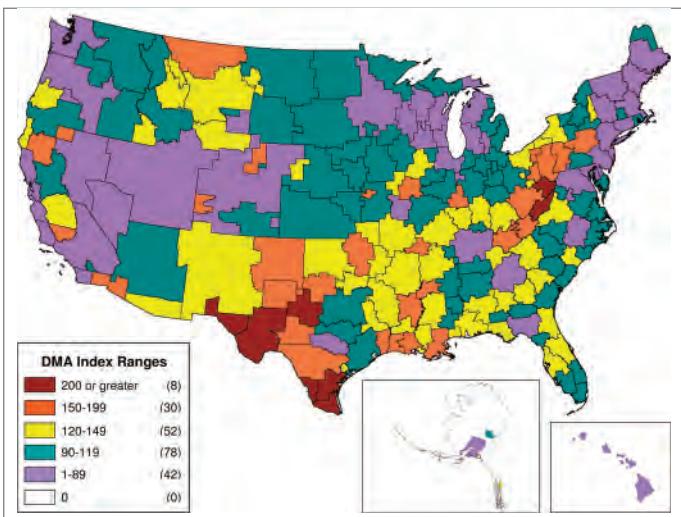
ABOUT MODEST MEANS—HUMBLE HOMES

These lower income couples are the long established members of their small-town communities. Humble Homes families are employed in lower income, lower echelon white-collar jobs, often with the woman of the house working full-time as a housewife. They are not tremendous savers and are moderately insured. Approaching their retirement years, they enjoy bingo and crocheting, and just relaxing around the house. Many of these households have three or more people, which may indicate the presence of older parents or adult children. They are not big travelers.

WHEN THEY GREW UP...

- President Nixon visits Communist China
- HBO is the first pay-for-cable network
- Peter Falk is Columbo
- The Bee Gees have people dancing to disco everywhere

DISTRIBUTION OF MODEST MEANS—HUMBLE HOMES



CLUSTER SIZE

Households: 1,954,500
% U.S. Households: 1.58%

FINANCIAL/INSURANCE:

Wal-Mart Credit Card
Stock Market is Too Risky
Auto Insurance Through the Farm Bureau
Medicaid
Drop-in Bankers

SHOPPING:

Wal-Mart Supercenter
Food Lion
Catalogs
Auto Zone
Belk
Piggly Wiggly
Books Through Mail Order

RADIO/TV:

Gospel
Oldies
TNT
TBS
CSI
One Life to Live
According to Jim
Evening News

MAGAZINES/NEWSPAPERS:

Diabetic Forecast
Gardening How-To
Family Circle
North American Hunter
Southern Living
AARP The Magazine

ACTIVITIES:

Relaxing
Crocheting
Veterans Clubs
Bingo
AARP

COMPUTERS/ONLINE:

Light Internet use. This cluster has average or below average interest in computers.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MODEST MEANS—HUMBLE HOMES

Cluster 55 (Group 17M)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.9	21.5	4
46-55 Years	48.7	21.5	226
56-65 Years	50.4	15.4	327
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	55.0		
Estimated Income			
<\$15,000	27.9	10.1	275
\$15,000-\$19,999	10.4	4.7	219
\$20,000-\$29,999	25.4	8.8	288
\$30,000-\$39,999	36.3	10.8	335
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	0.0	44.0	0
Married	100.0	56.0	178
Estimated Net Worth			
< \$1	4.1	9.4	44
\$1-\$4,999	12.0	8.8	136
\$5,000-\$9,999	3.5	5.5	63
\$10,000-\$24,999	11.0	5.2	211
\$25,000-\$49,999	10.4	8.6	122
\$50,000-\$99,999	15.1	10.0	152
\$100,000-\$249,999	24.2	20.6	118
\$250,000-\$499,999	11.3	15.0	76
\$500,000-\$999,999	7.5	9.4	80
\$1,000,000-\$1,999,999	0.8	3.6	23
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	5.3	23.2	23
Home Owner	94.7	76.8	123
Population Density – HH per Sq. Mile			
0-24	3.7	8.8	42
25-83	4.0	9.3	43
84-1,015	37.7	33.4	113
1,016-3,015	43.7	33.2	132
3,016-5,440	9.4	8.3	114
5,441-9,948	1.3	3.6	35
9,949+	0.1	3.4	2

	Group %	National %	Index
Length of Residence			
<2 Years	5.7	12.7	45
2-5 Years	16.5	30.2	55
6-14 Years	34.8	32.0	109
15+ Years	43.0	25.0	172
Market Value of Home			
<\$50,000	17.5	10.3	170
\$50,000-\$99,999	30.4	19.1	160
\$100,000-\$124,999	10.2	8.8	116
\$125,000-\$149,999	8.1	8.0	101
\$150,000-\$199,999	11.4	12.9	89
\$200,000-\$299,999	11.6	15.9	73
\$300,000-\$499,999	7.5	14.7	51
\$500,000+	3.2	10.3	31
Dwelling Unit Size			
Single Family Dwelling	92.8	86.0	108
Multiple Family Dwelling	7.2	14.0	51
Occupation			
Professional/Technical	24.2	30.4	80
Administration/Management	6.3	6.8	94
Sales/Service	2.1	1.7	120
Clerical/White Collar	14.2	16.7	85
Craftsman/Blue Collar	27.5	18.7	147
Student	0.6	0.8	78
Housewife	8.4	6.0	142
Retired	8.4	12.1	69
Other	4.7	3.8	125
Self Employed	3.5	3.1	114
Education			
Completed High School	59.3	53.1	112
Completed College	29.8	33.1	90
Completed Graduate School	9.8	13.2	75
Attended Vocational/Technical	1.1	0.6	175
Ethnicity			
Caucasian	69.9	74.3	94
African American	15.2	10.3	148
Hispanic	12.0	10.7	112
Asian	2.1	3.6	58
Other	0.8	1.1	72
Household Size			
One Person Household	1.5	24.7	6
Two Person Household	45.5	28.8	158
Three Person Household	23.1	21.3	109
Four Person Household	15.9	13.0	122
Five+ Person Household	14.0	12.1	116
Mail Responsive			
Mail Order Responsive	91.1	76.8	119
Mail Order Buyer	90.9	76.6	119
Mail Order Donor	5.0	2.8	177
Buying Channel Preference – Decile			
Top Internet Decile	0.2	8.9	2
Top Mail Decile	12.0	11.9	101
Top Phone Decile	5.8	12.0	48

MODEST MEANS—DOWNTOWN DWELLERS

Cluster 63 (Group 17M)

Downtown Dwellers is a group of lower-income, single, low-rent downtown-metro dwellers. This upper-middle-aged, high school and vocational/technical educated group makes ends meet with low-wage clerical and service jobs.



MODEST MEANS



LOW



DOWNTOWN METRO

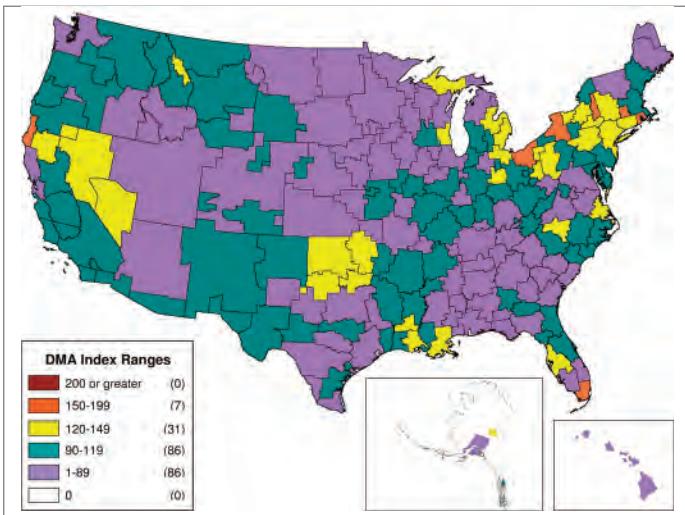
ABOUT MODEST MEANS—DOWNTOWN DWELLERS

Downtown Dwellers is among the poorest of the clusters, ranking 64th for income and living in densely populated cities. High school educations and low-paying jobs keep this group renting and mobile, with average tenure between two and five years. These struggling singles have few activities, most of which revolve around things they can do inexpensively at home. Around 12% are retired, and members of this group are often between jobs or working part-time. They are more than twice as likely to watch the daytime Court TV programs such as *Judge Joe Brown*, and shop at convenience stores while still trying to control their diet. They are not travelers.

WHEN THEY GREW UP...

- *The Jeffersons* airs
- Miniskirts are in
- *The First Time Ever I Saw Your Face* wins song of the year
- End of the Vietnam War

DISTRIBUTION OF MODEST MEANS—DOWNTOWN DWELLERS



CLUSTER SIZE

Households: 1,579,700
% U.S. Households: 1.28%

FINANCIAL/INSURANCE:

Medicaid/Medicare
Money Orders
Only Save for Specific Purpose
Renters Insurance
Low/No Life Insurance

SHOPPING:

Smiths
Cub Foods
Pathmark
Auto Parts stores
Coupon Clippers

RADIO/TV:

TBS
Lifetime
TV Land
USA Network
ABC Saturday Movie
of the Week
Judge Joe Brown
Judge Hatchett

MAGAZINES/NEWSPAPERS:

Diabetes Forecast
Ebony
Jet
Cooking Pleasures
Arthritis Today
Good Housekeeping

ACTIVITIES:

Bingo
Relaxing
NBA fan
Sports
Crocheting

COMPUTERS/ONLINE:

This cluster has average or below average interest in computers.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MODEST MEANS—DOWNTOWN DWELLERS

Cluster 63 (Group 17M)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	36.9	21.5	171
56-65 Years	47.5	15.4	308
66-75 Years	15.1	10.7	140
76+ Years	0.6	10.5	6
MEAN AGE	57.7		
Estimated Income			
<\$15,000	40.5	10.1	400
\$15,000-\$19,999	12.6	4.7	267
\$20,000-\$29,999	29.2	8.8	331
\$30,000-\$39,999	12.7	10.8	117
\$40,000-\$49,999	4.9	11.2	44
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	87.6	44.0	199
Married	12.4	56.0	22
Estimated Net Worth			
< \$1	31.0	9.4	332
\$1-\$4,999	49.2	8.8	560
\$5,000-\$9,999	7.7	5.5	141
\$10,000-\$24,999	5.6	5.2	107
\$25,000-\$49,999	1.1	8.6	13
\$50,000-\$99,999	1.6	10.0	16
\$100,000-\$249,999	0.4	20.6	2
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	3.3	9.4	35
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	100.0	23.2	431
Home Owner	0.0	76.8	0
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.3	9.3	3
84-1,015	21.5	33.4	64
1,016-3,015	47.3	33.2	142
3,016-5,440	14.6	8.3	176
5,441-9,948	8.7	3.6	244
9,949+	7.7	3.4	228

	Group %	National %	Index
Length of Residence			
<2 Years	16.8	12.7	132
2-5 Years	40.7	30.2	134
6-14 Years	26.7	32.0	83
15+ Years	15.9	25.0	63
Market Value of Home			
<\$50,000	18.0	10.3	175
\$50,000-\$99,999	23.9	19.1	125
\$100,000-\$124,999	9.9	8.8	113
\$125,000-\$149,999	8.4	8.0	105
\$150,000-\$199,999	12.7	12.9	98
\$200,000-\$299,999	12.5	15.9	79
\$300,000-\$499,999	9.0	14.7	61
\$500,000+	5.5	10.3	54
Dwelling Unit Size			
Single Family Dwelling	52.6	86.0	61
Multiple Family Dwelling	47.4	14.0	338
Occupation			
Professional/Technical	18.7	30.4	61
Administration/Management	4.3	6.8	63
Sales/Service	1.7	1.7	97
Clerical/White Collar	28.2	16.7	169
Craftsman/Blue Collar	16.6	18.7	89
Student	0.8	0.8	97
Housewife	9.4	6.0	157
Retired	11.9	12.1	98
Other	5.8	3.8	153
Self Employed	2.8	3.1	92
Education			
Completed High School	58.4	53.1	110
Completed College	34.6	33.1	105
Completed Graduate School	6.1	13.2	46
Attended Vocational/Technical	0.9	0.6	151
Ethnicity			
Caucasian	60.5	74.3	81
African American	23.8	10.3	232
Hispanic	12.4	10.7	116
Asian	2.3	3.6	64
Other	1.0	1.1	88
Household Size			
One Person Household	72.8	24.7	294
Two Person Household	20.2	28.8	70
Three Person Household	4.7	21.3	22
Four Person Household	1.6	13.0	12
Five+ Person Household	0.8	12.1	6
Mail Responsive			
Mail Order Responsive	55.2	76.8	72
Mail Order Buyer	55.0	76.6	72
Mail Order Donor	0.3	2.8	11
Buying Channel Preference – Decile			
Top Internet Decile	1.3	8.9	15
Top Mail Decile	4.0	11.9	34
Top Phone Decile	2.1	12.0	16

MODEST MEANS—PENNYWISE PROPRIETORS

Cluster 68 (Group 17M)

Despite having the next to the lowest income of all the clusters, Pennywise Proprietors manages to rank 27th for net worth. These single homeowners, in their mid-40s to mid-60s, live primarily in smaller cities and towns across the country.



MODEST MEANS



LOWEST



DOWNTOWN METRO

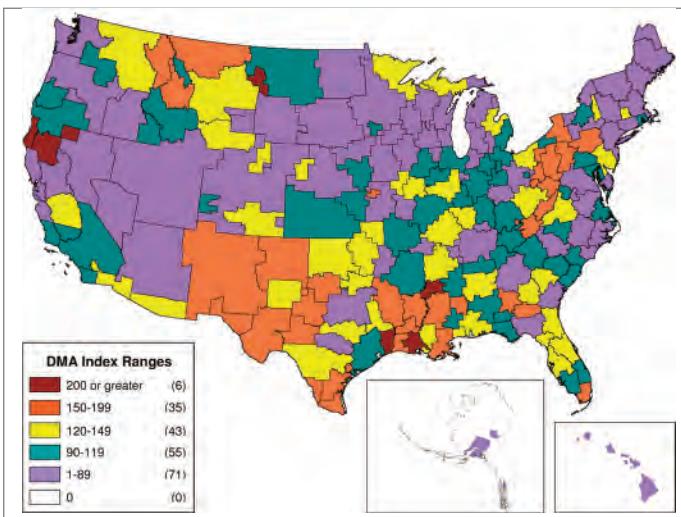
ABOUT MODEST MEANS—PENNYWISE PROPRIETORS

Pennywise Proprietors households are ethnically diverse, single members of their communities. With very low incomes (ranking 69th) and equally low educational attainment, they still manage to own their homes. They enjoy less expensive recreation and quiet activities like movies and playing cards. They are indeed penny-pinchers, clipping coupons and shopping at discount stores whenever possible. They also spend time on cooking and enjoying their food. This group is less likely to have a home computer, and, if they do own one, it will be an older computer. Time is spent on walking for exercise, riding bikes to stay healthy, and going to the movies. They favor cooking segments, and game shows. They tend to purchase American made cars like Ford and Buick.

WHEN THEY GREW UP...

- *One Flew Over the Cuckoo's Nest* sweeps Oscars
- Reggae launched in the United States
- People magazine debuts
- Kareem Abdul-Jabbar dominates basketball

DISTRIBUTION OF MODEST MEANS—PENNYWISE PROPRIETORS



CLUSTER SIZE

Households: 534,600
% U.S. Households: 0.43%

FINANCIAL/INSURANCE:

Medicare/Medicaid
Homeowners insurance: <\$75,000
Wal-Mart Credit Card
Use Credit Cards Sparingly

SHOPPING:

Kroger
Publix
Advance Auto
Foot Locker
Smiths

RADIO/TV:

Throwdown with Bobby Flay
ABC World News
Who Wants To Be a Millionaire
Wheel of Fortune
As the World Turns

MAGAZINES/NEWSPAPERS:
Bon Appetit
Gourmet
TV Guide
Cooking Pleasures
Woman's Day
Weight Watchers

ACTIVITIES:

Playing Cards
Walking for Exercise
Riding Bicycles
Attending College Sports
Go to Movies

COMPUTERS/ONLINE:

This cluster has average or below average interest in computers.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MODEST MEANS—PENNYWISE PROPRIETORS

Cluster 68 (Group 17M)

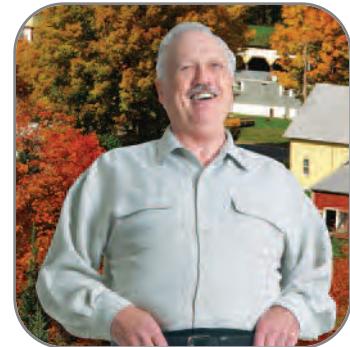
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	50.6	21.5	236
56-65 Years	49.4	15.4	320
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	54.9		
Estimated Income			
<\$15,000	95.1	10.1	939
\$15,000-\$19,999	4.9	4.7	103
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	6.1	9.4	66
\$1-\$4,999	21.7	8.8	248
\$5,000-\$9,999	4.5	5.5	82
\$10,000-\$24,999	0.8	5.2	15
\$25,000-\$49,999	13.2	8.6	154
\$50,000-\$99,999	10.6	10.0	106
\$100,000-\$249,999	18.5	20.6	90
\$250,000-\$499,999	9.5	15.0	63
\$500,000-\$999,999	15.0	9.4	160
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	0.0	23.2	0
Home Owner	100.0	76.8	130
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	27.0	33.4	81
1,016-3,015	49.2	33.2	148
3,016-5,440	11.4	8.3	137
5,441-9,948	7.4	3.6	208
9,949+	5.0	3.4	148

	Group %	National %	Index
Length of Residence			
<2 Years	6.1	12.7	48
2-5 Years	19.0	30.2	63
6-14 Years	37.0	32.0	116
15+ Years	37.9	25.0	151
Market Value of Home			
<\$50,000	24.1	10.3	234
\$50,000-\$99,999	29.1	19.1	153
\$100,000-\$124,999	9.2	8.8	104
\$125,000-\$149,999	7.1	8.0	89
\$150,000-\$199,999	11.3	12.9	87
\$200,000-\$299,999	9.8	15.9	62
\$300,000-\$499,999	6.7	14.7	46
\$500,000+	2.6	10.3	25
Dwelling Unit Size			
Single Family Dwelling	82.9	86.0	96
Multiple Family Dwelling	17.1	14.0	122
Occupation			
Professional/Technical	25.0	30.4	82
Administration/Management	4.6	6.8	68
Sales/Service	1.5	1.7	87
Clerical/White Collar	20.9	16.7	125
Craftsman/Blue Collar	21.8	18.7	116
Student	0.9	0.8	111
Housewife	8.2	6.0	138
Retired	9.5	12.1	78
Other	4.5	3.8	118
Self Employed	3.2	3.1	103
Education			
Completed High School	59.0	53.1	111
Completed College	31.3	33.1	95
Completed Graduate School	8.7	13.2	66
Attended Vocational/Technical	1.0	0.6	162
Ethnicity			
Caucasian	63.0	74.3	85
African American	21.9	10.3	214
Hispanic	11.8	10.7	110
Asian	2.1	3.6	60
Other	1.1	1.1	99
Household Size			
One Person Household	53.9	24.7	218
Two Person Household	23.8	28.8	83
Three Person Household	11.8	21.3	55
Four Person Household	5.9	13.0	45
Five+ Person Household	4.6	12.1	38
Mail Responsive			
Mail Order Responsive	77.6	76.8	101
Mail Order Buyer	77.4	76.6	101
Mail Order Donor	3.3	2.8	118
Buying Channel Preference – Decile			
Top Internet Decile	0.3	8.9	3
Top Mail Decile	3.5	11.9	30
Top Phone Decile	2.0	12.0	16

GROUP 18M

MATURE RUSTICS

GROUP	18M	MATURE RUSTICS	HOUSEHOLDS:	4,386,400	(3.54% OF U.S.)
CLUSTERS	40	The Great Outdoors			
	50	Rural Retirement			
	54	Still Truckin'			



ABOUT MATURE RUSTICS

Group 18M, "Mature Rustics," is comprised of two blue-collar dominated clusters, plus one moving toward retirement. They represent what might be called the last mainstay of old-fashioned, stubborn country values. They are strikingly similar in their rustic locales and lifestyles, sharing very high concentrations outside of small second cities throughout the Central and Southern regions. High school educations are at or above the national incidence, and incomes are all below average. However, blessed by the nation's lowest costs of living and nearly all being homeowners, they all have accrued some net worth, landing them in the middle of the national rankings. The majority of these households enjoy a rural lifestyle, participating in outdoor activities, driving pickup trucks and attending NASCAR races.

MATURE RUSTICS, A DAY IN THE LIFE

Name of protagonist: "Ray"

Wakes up at... 5:30 a.m. on the dot just like he does every morning. He brews the coffee and his wife, Jenny, cooks the eggs, bacon and biscuits, just like they've done since being married.

Spends the day... working at the chicken processing plant where he is a mid-level manager in the packaging department. He's been at this job for 35 years and is beginning to edge in on retirement. His co-workers notice that he has started to become sentimental over the past few months and has really softened his gruff managerial style—finally.

Talks about weekend plans to... build a television cabinet for his daughter-in-law. He wants to get it done before turkey hunting season starts.

Has a meeting with... the local chamber of commerce. Today, they are discussing the new welcoming signs for the two highways coming into the town. Ray voices his concerns about the cost of the signs. Why should they pay someone outside of the town that much money?

Spends the evening... eating an early dinner with his wife. His wife cooked a wonderful meal, and she made his favorite for dessert—mincemeat pie. He spends the rest of the evening working outside and redoing edging on the flower garden.

Goes to bed at... 10:45 p.m., falling asleep in his well-worn La-Z-Boy while flipping through a Reader's Digest. His wife stays up to finish watching figure skating on TV.

WHEN THEY GREW UP...

- *Psycho* is in theaters
- Secretariat wins Kentucky Derby
- Clint Eastwood is "Dirty Harry"
- Skylab is launched

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 18M—MATURE RUSTICS

Clusters 40, 50, 54

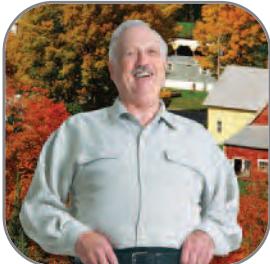
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	1.2	21.5	5
46-55 Years	22.0	21.5	102
56-65 Years	25.0	15.4	162
66-75 Years	26.9	10.7	250
76+ Years	25.0	10.5	239
MEAN AGE	65.8		
Estimated Income			
<\$15,000	11.2	10.1	111
\$15,000-\$19,999	10.9	4.7	231
\$20,000-\$29,999	20.1	8.8	228
\$30,000-\$39,999	24.5	10.8	226
\$40,000-\$49,999	23.1	11.2	207
\$50,000-\$74,999	9.4	24.2	39
\$75,000-\$99,999	0.3	13.9	2
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.3	5.1	7
Presence and Age of Children			
No Children Present	99.5	65.9	151
Ages 0-2	0.5	6.5	8
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	25.6	44.0	58
Married	74.4	56.0	133
Estimated Net Worth			
< \$1	2.3	9.4	24
\$1-\$4,999	6.3	8.8	72
\$5,000-\$9,999	3.6	5.5	65
\$10,000-\$24,999	11.2	5.2	214
\$25,000-\$49,999	12.7	8.6	149
\$50,000-\$99,999	16.4	10.0	165
\$100,000-\$249,999	25.5	20.6	124
\$250,000-\$499,999	10.2	15.0	68
\$500,000-\$999,999	11.8	9.4	126
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	5.1	23.2	22
Home Owner	94.9	76.8	124
Population Density – HH per Sq. Mile			
0-24	59.3	8.8	673
25-83	40.7	9.3	435
84-1,015	0.0	33.4	0
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	6.6	12.7	52
2-5 Years	18.9	30.2	63
6-14 Years	33.7	32.0	105
15+ Years	40.8	25.0	163
Market Value of Home			
<\$50,000	22.0	10.3	214
\$50,000-\$99,999	35.3	19.1	185
\$100,000-\$124,999	11.6	8.8	132
\$125,000-\$149,999	8.3	8.0	103
\$150,000-\$199,999	10.1	12.9	78
\$200,000-\$299,999	8.0	15.9	50
\$300,000-\$499,999	3.5	14.7	24
\$500,000+	1.2	10.3	12
Dwelling Unit Size			
Single Family Dwelling	98.1	86.0	114
Multiple Family Dwelling	1.9	14.0	13
Occupation			
Professional/Technical	14.4	30.4	47
Administration/Management	4.6	6.8	69
Sales/Service	1.2	1.7	66
Clerical/White Collar	9.6	16.7	58
Craftsman/Blue Collar	20.0	18.7	107
Student	0.3	0.8	33
Housewife	9.9	6.0	166
Retired	29.1	12.1	240
Other	6.9	3.8	183
Self Employed	3.9	3.1	127
Education			
Completed High School	58.2	53.1	109
Completed College	33.5	33.1	101
Completed Graduate School	7.6	13.2	57
Attended Vocational/Technical	0.8	0.6	135
Ethnicity			
Caucasian	89.1	74.3	120
African American	6.9	10.3	68
Hispanic	2.7	10.7	25
Asian	0.5	3.6	15
Other	0.7	1.1	60
Household Size			
One Person Household	16.2	24.7	65
Two Person Household	49.5	28.8	172
Three Person Household	19.5	21.3	92
Four Person Household	9.2	13.0	71
Five+ Person Household	5.6	12.1	46
Mail Responsive			
Mail Order Responsive	87.3	76.8	114
Mail Order Buyer	87.3	76.6	114
Mail Order Donor	2.8	2.8	100
Buying Channel Preference – Decile			
Top Internet Decile	0.7	8.9	8
Top Mail Decile	18.8	11.9	158
Top Phone Decile	9.6	12.0	80

MATURE RUSTICS—THE GREAT OUTDOORS

Cluster 40 (Group 18M)

The Great Outdoors households are young empty-nest couples living in very rural areas. They enjoy rural and solitary pursuits.



MATURE RUSTICS



LOW-MIDDLE



RURAL

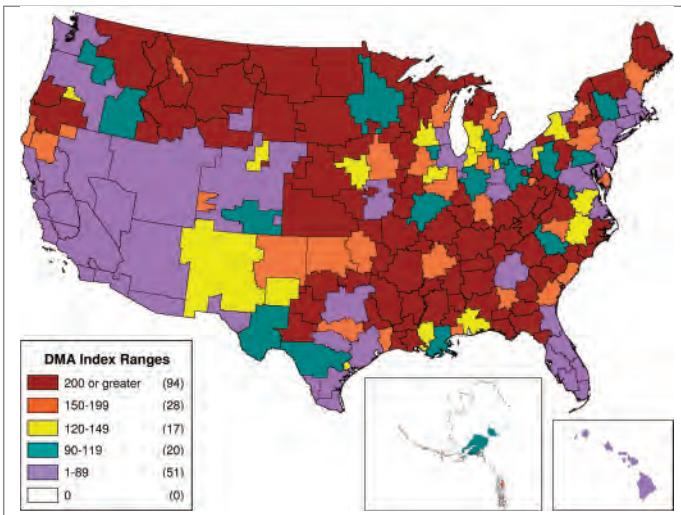
ABOUT MATURE RUSTICS—THE GREAT OUTDOORS

The Great Outdoors cluster, at a mean age of 55, is comprised of married couples whose kids have left the house; 7% of the group is already retired. They live in very rural areas and work in a combination of blue-collar, administrative and professional white collar jobs. The Great Outdoors households are middling in terms of income and net worth, and almost three-quarters are high school educated. The men are classic country in their devotion to hunting, dogs and fishing. The women are equally devoted to crafts and gardening. This group tends to be savers, having most of their savings in CDs. They enjoy magazines like *Redbook*, *Guideposts*, and *Field & Stream*. Their most recent vehicle purchase was likely a domestic pickup truck.

WHEN THEY GREW UP...

- Skylab is launched
- Secretariat wins Kentucky Derby
- Billie Jean King beats Bobby Riggs
- *American Graffiti* hits theaters

DISTRIBUTION OF MATURE RUSTICS—THE GREAT OUTDOORS



CLUSTER SIZE

Households: 1,202,600
% U.S. Households: 0.97%

FINANCIAL/INSURANCE:

Farm Real Estate
Wal-Mart Card
Farm Bureau Insurance
CDs
Savings Bonds
Discover Classic Credit Card

SHOPPING:

IGA
Wal-Mart and Wal-Mart Supercenter
Advance Auto
Belk
Catalog Orders

RADIO/TV:

Country
Dish Network
CBS Evening News
Ghost Whisperer
Antiques Roadshow
Judge Judy
News

MAGAZINES/NEWSPAPERS:

Field & Stream
AARP The Magazine
Guideposts
Redbook
Reader's Digest

ACTIVITIES:

Fishing
Bird Watching
Hunting
Gardening
Collecting Figurines

COMPUTERS/ONLINE:

Computer 5+ Years Old
Dial-Up Modem
This group uses the computer on a less than average basis.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MATURE RUSTICS—THE GREAT OUTDOORS

Cluster 40 (Group 18M)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.0	2.3	0	<2 Years	6.3	12.7
24-29 Years	0.0	7.6	0	2-5 Years	19.0	30.2
30-35 Years	0.0	10.5	0	6-14 Years	35.8	32.0
36-45 Years	1.9	21.5	9	15+ Years	38.9	25.0
46-55 Years	43.7	21.5	203			
56-65 Years	54.4	15.4	353			
66-75 Years	0.0	10.7	0			
76+ Years	0.0	10.5	0			
MEAN AGE	55.4					
Estimated Income						
<\$15,000	3.4	10.1	33	<\$50,000	21.9	10.3
\$15,000-\$19,999	9.0	4.7	191	\$50,000-\$99,999	39.0	19.1
\$20,000-\$29,999	21.1	8.8	239	\$100,000-\$124,999	11.1	8.8
\$30,000-\$39,999	31.0	10.8	286	\$125,000-\$149,999	7.3	8.0
\$40,000-\$49,999	35.4	11.2	317	\$150,000-\$199,999	9.1	12.9
\$50,000-\$74,999	0.0	24.2	0	\$200,000-\$299,999	6.9	15.9
\$75,000-\$99,999	0.0	13.9	0	\$300,000-\$499,999	3.4	14.7
\$100,000-\$124,999	0.0	6.3	0	\$500,000+	1.4	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	0.0	5.1	0			
Presence and Age of Children						
No Children Present	98.6	65.9	150			
Ages 0-2	1.4	6.5	21			
Ages 3-5	0.0	7.0	0			
Ages 6-10	0.0	11.1	0			
Ages 11-15	0.0	10.6	0			
Ages 16-17	0.0	7.5	0			
Marital Status						
Single	0.0	44.0	0			
Married	100.0	56.0	178			
Estimated Net Worth						
< \$1	1.9	9.4	21			
\$- \$4,999	6.3	8.8	72			
\$5,000-\$9,999	2.8	5.5	51			
\$10,000-\$24,999	13.2	5.2	252			
\$25,000-\$49,999	14.4	8.6	168			
\$50,000-\$99,999	15.3	10.0	153			
\$100,000-\$249,999	24.9	20.6	121			
\$250,000-\$499,999	8.3	15.0	56			
\$500,000-\$999,999	12.8	9.4	137			
\$1,000,000-\$1,999,999	0.0	3.6	0			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	7.6	23.2	33			
Home Owner	92.4	76.8	120			
Population Density – HH per Sq. Mile						
0-24	59.2	8.8	671			
25-83	40.8	9.3	437			
84-1,015	0.0	33.4	0			
1,016-3,015	0.0	33.2	0			
3,016-5,440	0.0	8.3	0			
5,441-9,948	0.0	3.6	0			
9,949+	0.0	3.4	0			
Length of Residence						
<2 Years	6.3	12.7	50			
2-5 Years	19.0	30.2	63			
6-14 Years	35.8	32.0	112			
15+ Years	38.9	25.0	155			
Market Value of Home						
<\$50,000	21.9	10.3	212			
\$50,000-\$99,999	39.0	19.1	205			
\$100,000-\$124,999	11.1	8.8	126			
\$125,000-\$149,999	7.3	8.0	91			
\$150,000-\$199,999	9.1	12.9	70			
\$200,000-\$299,999	6.9	15.9	43			
\$300,000-\$499,999	3.4	14.7	23			
\$500,000+	1.4	10.3	14			
Dwelling Unit Size						
Single Family Dwelling	98.6	86.0	115			
Multiple Family Dwelling	1.4	14.0	10			
Occupation						
Professional/Technical	19.2	30.4	63			
Administration/Management	6.4	6.8	95			
Sales/Service	1.6	1.7	94			
Clerical/White Collar	11.7	16.7	70			
Craftsman/Blue Collar	32.0	18.7	171			
Student	0.3	0.8	40			
Housewife	8.4	6.0	141			
Retired	7.0	12.1	58			
Other	7.7	3.8	203			
Self Employed	5.7	3.1	184			
Education						
Completed High School	64.2	53.1	121			
Completed College	27.3	33.1	83			
Completed Graduate School	7.4	13.2	56			
Attended Vocational/Technical	1.1	0.6	177			
Ethnicity						
Caucasian	88.5	74.3	119			
African American	7.3	10.3	71			
Hispanic	3.1	10.7	29			
Asian	0.5	3.6	13			
Other	0.6	1.1	55			
Household Size						
One Person Household	1.5	24.7	6			
Two Person Household	48.7	28.8	169			
Three Person Household	24.9	21.3	117			
Four Person Household	15.0	13.0	115			
Five+ Person Household	9.9	12.1	82			
Mail Responsive						
Mail Order Responsive	92.0	76.8	120			
Mail Order Buyer	91.9	76.6	120			
Mail Order Donor	1.6	2.8	55			
Buying Channel Preference – Decile						
Top Internet Decile	0.3	8.9	3			
Top Mail Decile	15.4	11.9	130			
Top Phone Decile	10.7	12.0	89			

MATURE RUSTICS—RURAL RETIREMENT

Cluster 50 (Group 18M)

Rural Retirement is among the oldest of all the clusters. At the age 66+, these elderly rural couples enjoy comfortable, socially active lives.



MATURE RUSTICS



LOW-MIDDLE



RURAL

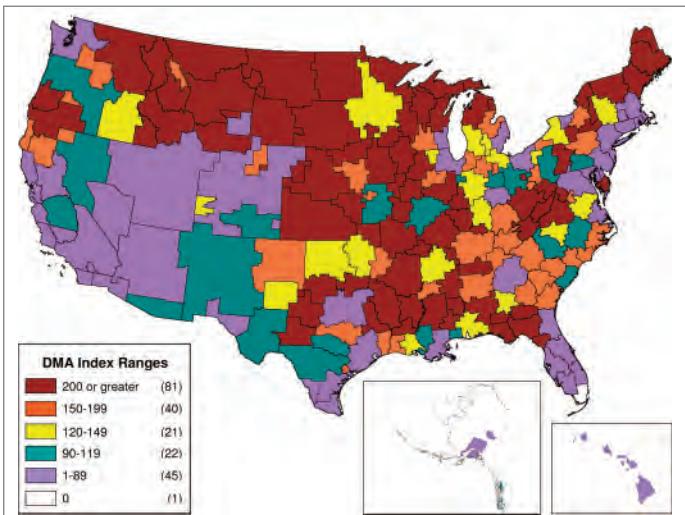
ABOUT MATURE RUSTICS—RURAL RETIREMENT

Rural Retirement households are community elders. They have lived for decades in their rural communities, enjoying elder status in a spectrum of veterans, fraternal and religious clubs. Primarily high school educated with lower-middle incomes, these couples are homeowners who enjoy a middling, but reasonable, net worth (28th). Their investments and savings are conservative with CDs and annuities. Predictably, this group is likely not to be online and does a considerable amount of coupon clipping. They prefer domestic autos from Chevrolet and Ford, enjoying the convenience of pickup trucks for their rural lifestyles. Their media preferences tend to reflect regular daytime TV routines centered on game shows.

WHEN THEY GREW UP...

- Psycho is in theaters
- The Flintstones premiere
- Robert Frost recites a poem at JFK's inauguration
- Patsy Cline sings *I Fall to Pieces*

DISTRIBUTION OF MATURE RUSTICS—RURAL RETIREMENT



CLUSTER SIZE

Households: 2,390,000
% U.S. Households: 1.93%

FINANCIAL/INSURANCE:

Farm Real Estate
Medicare/Medicaid
CDs
Life Insurance: <\$20,000
JCPenney Credit Card
Contribute to Religious Organizations

SHOPPING:

IGA
Wal-Mart Supercenter
Ace Hardware
Belk
Avon
Coupon Clippers

RADIO/TV:

CBS Evening News
Wheel of Fortune
The Price is Right
Country Music Awards
Antiques Roadshow

MAGAZINES/NEWSPAPERS:

Guideposts
AARP The Magazine
Good Housekeeping
Reader's Digest
Country Living

ACTIVITIES:

Quilting/Crocheting
Gardening
Bird Watching
Veterans Clubs
Playing Cards
Hunting

COMPUTERS/ONLINE:

This cluster has average or below average interest in computers.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MATURE RUSTICS—RURAL RETIREMENT

Cluster 50 (Group 18M)

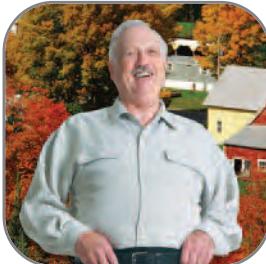
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	51.1	10.7	475
76+ Years	48.9	10.5	467
MEAN AGE	75.9		
Estimated Income			
<\$15,000	12.5	10.1	124
\$15,000-\$19,999	10.8	4.7	229
\$20,000-\$29,999	20.2	8.8	229
\$30,000-\$39,999	21.1	10.8	194
\$40,000-\$49,999	15.6	11.2	140
\$50,000-\$74,999	18.4	24.2	76
\$75,000-\$99,999	0.7	13.9	5
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.7	5.1	13
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	11.2	44.0	25
Married	88.8	56.0	159
Estimated Net Worth			
< \$1	2.5	9.4	27
\$1-\$4,999	6.3	8.8	71
\$5,000-\$9,999	3.1	5.5	56
\$10,000-\$24,999	10.0	5.2	191
\$25,000-\$49,999	11.6	8.6	136
\$50,000-\$99,999	16.0	10.0	160
\$100,000-\$249,999	27.5	20.6	133
\$250,000-\$499,999	12.2	15.0	81
\$500,000-\$999,999	10.9	9.4	116
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	5.4	23.2	23
Home Owner	94.6	76.8	123
Population Density – HH per Sq. Mile			
0-24	59.4	8.8	674
25-83	40.6	9.3	434
84-1,015	0.0	33.4	0
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	6.9	12.7	55
2-5 Years	17.9	30.2	59
6-14 Years	31.0	32.0	97
15+ Years	44.2	25.0	177
Market Value of Home			
<\$50,000	20.7	10.3	201
\$50,000-\$99,999	32.7	19.1	172
\$100,000-\$124,999	12.1	8.8	138
\$125,000-\$149,999	9.1	8.0	113
\$150,000-\$199,999	11.2	12.9	87
\$200,000-\$299,999	9.2	15.9	58
\$300,000-\$499,999	3.8	14.7	26
\$500,000+	1.1	10.3	10
Dwelling Unit Size			
Single Family Dwelling	98.1	86.0	114
Multiple Family Dwelling	1.9	14.0	14
Occupation			
Professional/Technical	9.4	30.4	31
Administration/Management	3.4	6.8	50
Sales/Service	0.8	1.7	46
Clerical/White Collar	5.6	16.7	34
Craftsman/Blue Collar	10.8	18.7	58
Student	0.1	0.8	17
Housewife	11.5	6.0	193
Retired	48.9	12.1	404
Other	6.7	3.8	176
Self Employed	2.9	3.1	93
Education			
Completed High School	53.5	53.1	101
Completed College	38.3	33.1	116
Completed Graduate School	7.7	13.2	58
Attended Vocational/Technical	0.5	0.6	89
Ethnicity			
Caucasian	90.8	74.3	122
African American	5.7	10.3	55
Hispanic	2.2	10.7	21
Asian	0.6	3.6	15
Other	0.7	1.1	63
Household Size			
One Person Household	9.8	24.7	40
Two Person Household	59.4	28.8	206
Three Person Household	19.5	21.3	92
Four Person Household	7.4	13.0	57
Five+ Person Household	4.0	12.1	33
Mail Responsive			
Mail Order Responsive	87.3	76.8	114
Mail Order Buyer	87.3	76.6	114
Mail Order Donor	4.2	2.8	148
Buying Channel Preference – Decile			
Top Internet Decile	1.1	8.9	13
Top Mail Decile	24.5	11.9	207
Top Phone Decile	10.6	12.0	89

MATURE RUSTICS—STILL TRUCKIN'

Cluster 54 (Group 18M)

These lower-income households are comprised of singles in their mid-40s to mid-60s. They are homeowners living in rural parts of the country.



MATURE RUSTICS



LOW-MIDDLE



RURAL

ABOUT MATURE RUSTICS—STILL TRUCKIN'

Still Truckin' households are made up of singles working in blue-collar and lower echelon white collar jobs. Despite being single breadwinners, 20% of these households have more than two people living in them, suggesting extended families for some. Although the group is almost entirely high school or college educated and ranked only 57th for income, they manage to be nearly in the middle for net worth (34th). They are not big newspaper readers, preferring the outdoors, including hunting and watching NASCAR races.

WHEN THEY GREW UP...

- Average gas price 79 cents a gallon
- Clint Eastwood is "Dirty Harry"
- Volkswagen Beetle is popular
- Timex "Takes a licking and keeps on ticking"

CLUSTER SIZE

Households: 793,800

% U.S. Households: 0.64%

FINANCIAL/INSURANCE:

Farm Real Estate
Check Cashing Services
Credit Cards Used Sparingly
Medicaid
Life Insurance: <\$50,000

SHOPPING:

IGA
Wal-Mart Pharmacy
Piggly Wiggly
Auto Zone
Price Chopper

RADIO/TV:

Country Radio
NASCAR Races
Ugly Betty
This Old House Hour
Judge Joe Brown
CSI: Miami

MAGAZINES/NEWSPAPERS:

Country Living
Guns and Ammo
Hot Rod
Field and Stream
AARP The Magazine

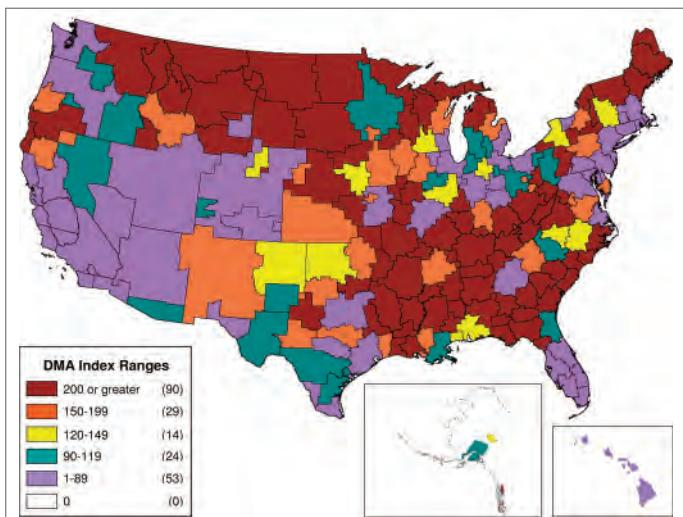
ACTIVITIES:

Collecting Antiques
Fresh Water Fishing
Hunting
Gardening
Crocheting
Crossword Puzzles

COMPUTERS/ONLINE:

This cluster has average or below average interest in computers.

DISTRIBUTION OF MATURE RUSTICS—STILL TRUCKIN'



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

MATURE RUSTICS—STILL TRUCKIN'

Cluster 54 (Group 18M)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.0	2.3	0	<2 Years	6.3	12.7
24-29 Years	0.0	7.6	0	2-5 Years	21.5	30.2
30-35 Years	0.0	10.5	0	6-14 Years	37.4	32.0
36-45 Years	3.0	21.5	14	15+ Years	34.8	25.0
46-55 Years	46.7	21.5	217			
56-65 Years	46.2	15.4	300			
66-75 Years	4.0	10.7	38			
76+ Years	0.0	10.5	0			
MEAN AGE		55.1				
Estimated Income						
<\$15,000	19.3	10.1	190	<\$50,000	25.9	10.3
\$15,000-\$19,999	14.1	4.7	297	\$50,000-\$99,999	36.6	19.1
\$20,000-\$29,999	18.3	8.8	207	\$100,000-\$124,999	10.8	8.8
\$30,000-\$39,999	23.8	10.8	220	\$125,000-\$149,999	7.4	8.0
\$40,000-\$49,999	24.6	11.2	220	\$150,000-\$199,999	8.7	12.9
\$50,000-\$74,999	0.0	24.2	0	\$200,000-\$299,999	6.2	15.9
\$75,000-\$99,999	0.0	13.9	0	\$300,000-\$499,999	3.0	14.7
\$100,000-\$124,999	0.0	6.3	0	\$500,000+	1.4	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	0.0	5.1	0			
Presence and Age of Children						
No Children Present	99.3	65.9	151			
Ages 0-2	0.7	6.5	11			
Ages 3-5	0.0	7.0	0			
Ages 6-10	0.0	11.1	0			
Ages 11-15	0.0	10.6	0			
Ages 16-17	0.0	7.5	0			
Marital Status						
Single	100.0	44.0	227			
Married	0.0	56.0	0			
Estimated Net Worth						
< \$1	2.1	9.4	23			
\$1-\$4,999	6.5	8.8	74			
\$5,000 -\$9,999	5.9	5.5	108			
\$10,000-\$24,999	11.4	5.2	217			
\$25,000-\$49,999	13.1	8.6	153			
\$50,000-\$99,999	19.3	10.0	194			
\$100,000-\$249,999	21.3	20.6	103			
\$250,000-\$499,999	7.9	15.0	53			
\$500,000-\$999,999	12.5	9.4	134			
\$1,000,000-\$1,999,999	0.0	3.6	0			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	0.9	23.2	4			
Home Owner	99.1	76.8	129			
Population Density – HH per Sq. Mile						
0-24	59.5	8.8	675			
25-83	40.5	9.3	434			
84-1,015	0.0	33.4	0			
1,016-3,015	0.0	33.2	0			
3,016-5,440	0.0	8.3	0			
5,441-9,948	0.0	3.6	0			
9,949+	0.0	3.4	0			
Length of Residence						
<2 Years	6.3	12.7	50			
2-5 Years	21.5	30.2	71			
6-14 Years	37.4	32.0	117			
15+ Years	34.8	25.0	139			
Market Value of Home						
<\$50,000	25.9	10.3	252			
\$50,000-\$99,999	36.6	19.1	192			
\$100,000-\$124,999	10.8	8.8	123			
\$125,000-\$149,999	7.4	8.0	92			
\$150,000-\$199,999	8.7	12.9	68			
\$200,000-\$299,999	6.2	15.9	39			
\$300,000-\$499,999	3.0	14.7	21			
\$500,000+	1.4	10.3	14			
Dwelling Unit Size						
Single Family Dwelling	97.7	86.0	114			
Multiple Family Dwelling	2.3	14.0	17			
Occupation						
Professional/Technical	21.2	30.4	70			
Administration/Management	5.4	6.8	80			
Sales/Service	1.4	1.7	79			
Clerical/White Collar	17.9	16.7	107			
Craftsman/Blue Collar	27.0	18.7	144			
Student	0.5	0.8	68			
Housewife	7.7	6.0	130			
Retired	8.5	12.1	70			
Other	6.5	3.8	171			
Self Employed	4.0	3.1	130			
Education						
Completed High School	60.7	53.1	114			
Completed College	30.5	33.1	92			
Completed Graduate School	7.6	13.2	57			
Attended Vocational/Technical	1.2	0.6	192			
Ethnicity						
Caucasian	85.7	74.3	115			
African American	9.6	10.3	94			
Hispanic	3.4	10.7	32			
Asian	0.6	3.6	17			
Other	0.7	1.1	62			
Household Size						
One Person Household	54.1	24.7	219			
Two Person Household	25.4	28.8	88			
Three Person Household	11.6	21.3	55			
Four Person Household	5.4	13.0	41			
Five+ Person Household	3.5	12.1	29			
Mail Responsive						
Mail Order Responsive	80.7	76.8	105			
Mail Order Buyer	80.5	76.6	105			
Mail Order Donor	1.2	2.8	41			
Buying Channel Preference – Decile						
Top Internet Decile	0.2	8.9	3			
Top Mail Decile	8.9	11.9	75			
Top Phone Decile	5.5	12.0	46			

GROUP 19M

GOLDEN YEARS

GROUP 19M GOLDEN YEARS

HOUSEHOLDS: 7,447,700 (6.01% OF U.S.)

- CLUSTERS 05 Sitting Pretty
- 08 Full Steaming
- 09 Platinum Oldies



ABOUT GOLDEN YEARS

The three clusters of Group 19M, "Golden Years," exemplify one of the great American dreams: having the option for early, healthy retirement among chosen peers in attractive, stress-free settings. Of the three, only 38% of cluster 09 is retired; the other two are still employed in upscale, white-collar occupations and still raking in the dough. As a group, they share a great many characteristics, such as top 10 educations and net worth, comparable investment patterns, ownership of valuable real estate, personal luxury cars, wholesale involvement in clubs and organizations, and preoccupation with the full spectrum of good-life activities including travel abroad.

GOLDEN YEARS, A DAY IN THE LIFE

Name of protagonist: "Marion"

Wakes up... has a cup of coffee and reads the editorial page of the paper while listening to talk radio.

Spends the day... making phone calls to her friends and husband's partners at the firm to solicit donations for the annual arts festival.

Talks about weekend plans to... take her granddaughters to Nordstrom to look for dresses for their painted portrait. She wants the dresses to match the living room and be just the right shade of green.

Has a meeting with... the artist who will paint the portrait of her granddaughters. The price for the portrait seems reasonable, but what he wants for the frame is unconscionable.

Spends the evening... grazing on mixed nuts and blue cheese at the holiday party that the investment firm has for their most valued clients.

Goes to bed at... 10:30 p.m., curled up in her favorite chenille robe, watching *Live from Lincoln Center* while her husband is doing their finances which he will print out on their recently purchased wireless printer.

WHEN THEY GREW UP...

- Elvis Presley stuns the nation with music and gyration
- The *Andy Griffith Show* is a hit on TV
- Apollo 11 astronauts walk on the moon
- JFK is assassinated

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 19M—GOLDEN YEARS

Clusters 05, 08, 09

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.1	7.6	1
30-35 Years	0.2	10.5	2
36-45 Years	1.9	21.5	9
46-55 Years	23.2	21.5	108
56-65 Years	33.7	15.4	219
66-75 Years	22.8	10.7	212
76+ Years	18.2	10.5	173
MEAN AGE	63.6		
Estimated Income			
<\$15,000	0.9	10.1	9
\$15,000-\$19,999	0.3	4.7	6
\$20,000-\$29,999	1.4	8.8	16
\$30,000-\$39,999	4.4	10.8	41
\$40,000-\$49,999	6.5	11.2	58
\$50,000-\$74,999	24.6	24.2	102
\$75,000-\$99,999	24.1	13.9	173
\$100,000-\$124,999	24.0	6.3	383
\$125,000-\$149,999	6.9	4.7	146
\$150,000+	6.9	5.1	134
Presence and Age of Children			
No Children Present	99.9	65.9	152
Ages 0-2	0.1	6.5	1
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	25.4	44.0	58
Married	74.6	56.0	133
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	0.0	5.5	1
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	0.0	8.6	1
\$50,000-\$99,999	1.5	10.0	15
\$100,000-\$249,999	10.4	20.6	51
\$250,000-\$499,999	11.6	15.0	77
\$500,000-\$999,999	66.5	9.4	709
\$1,000,000-\$1,999,999	9.9	3.6	279
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	7.8	23.2	34
Home Owner	92.2	76.8	120
Population Density – HH per Sq. Mile			
0-24	2.5	8.8	29
25-83	8.7	9.3	93
84-1,015	41.4	33.4	124
1,016-3,015	34.6	33.2	104
3,016-5,440	7.7	8.3	93
5,441-9,948	3.1	3.6	88
9,949+	2.0	3.4	58

	Group %	National %	Index
Length of Residence			
<2 Years	6.8	12.7	54
2-5 Years	19.8	30.2	66
6-14 Years	34.1	32.0	106
15+ Years	39.2	25.0	157
Market Value of Home			
<\$50,000	3.9	10.3	38
\$50,000-\$99,999	9.4	19.1	49
\$100,000-\$124,999	5.4	8.8	62
\$125,000-\$149,999	5.6	8.0	70
\$150,000-\$199,999	12.4	12.9	96
\$200,000-\$299,999	17.8	15.9	112
\$300,000-\$499,999	26.4	14.7	180
\$500,000+	19.1	10.3	185
Dwelling Unit Size			
Single Family Dwelling	89.4	86.0	104
Multiple Family Dwelling	10.6	14.0	76
Occupation			
Professional/Technical	37.2	30.4	122
Administration/Management	8.8	6.8	130
Sales/Service	1.6	1.7	94
Clerical/White Collar	11.7	16.7	70
Craftsman/Blue Collar	11.2	18.7	60
Student	0.3	0.8	33
Housewife	4.3	6.0	73
Retired	16.7	12.1	138
Other	3.4	3.8	89
Self Employed	4.8	3.1	156
Education			
Completed High School	40.3	53.1	76
Completed College	35.6	33.1	108
Completed Graduate School	23.5	13.2	179
Attended Vocational/Technical	0.5	0.6	90
Ethnicity			
Caucasian	84.7	74.3	114
African American	4.6	10.3	45
Hispanic	5.6	10.7	52
Asian	4.1	3.6	114
Other	1.1	1.1	95
Household Size			
One Person Household	16.5	24.7	67
Two Person Household	39.5	28.8	137
Three Person Household	21.0	21.3	99
Four Person Household	13.8	13.0	106
Five+ Person Household	9.3	12.1	77
Mail Responsive			
Mail Order Responsive	90.4	76.8	118
Mail Order Buyer	90.3	76.6	118
Mail Order Donor	6.3	2.8	223
Buying Channel Preference – Decile			
Top Internet Decile	10.9	8.9	123
Top Mail Decile	30.8	11.9	260
Top Phone Decile	32.2	12.0	269

GOLDEN YEARS—SITTING PRETTY

Cluster 05 (Group 19M)

Sitting Pretty represents financially secure couples on the verge of retirement. They are empty nester homeowners, living in outer suburbs and towns, enjoying a luxurious lifestyle.



GOLDEN YEARS



WEALTHY



SUBURBS & TOWNS

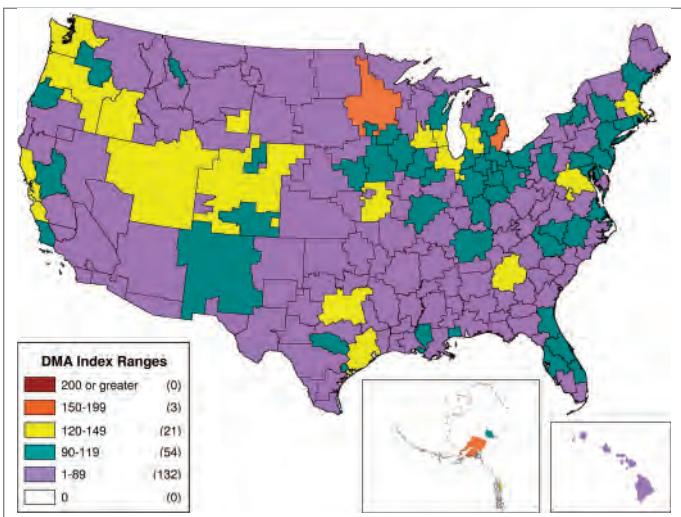
ABOUT GOLDEN YEARS—SITTING PRETTY

Sitting Pretty households are wealthy empty nesters. At a mean age of 55, they are extremely well educated and still well compensated (ranked seventh for household income) in professional and managerial white-collar jobs. Sitting Pretty households are well established in their communities. They are top-dollar investors in mutual funds and securities. They drive new domestic cars and SUVs. Their substantial discretionary time and money are spent on gourmet foods and wine, foreign travel, golf, boating and similar high-end pastimes. However, they are also community activists, belonging to business, charitable, religious and civic organizations.

WHEN THEY GREW UP...

- VCR wars over VHS and Betamax
- Barbra Streisand sings *The Way We Were*
- BIC sells the first disposable razor
- The United States celebrates its bicentennial

DISTRIBUTION OF GOLDEN YEARS—SITTING PRETTY



CLUSTER SIZE

Households: 2,358,200
% U.S. Households: 1.90%

FINANCIAL/INSURANCE:

Frequently Buy/Sell Stocks
Airline Mile Credit Card
Securities: \$150,000+
2nd Mortgage or Equity Loan
American Express Green Card
Vacation/Weekend Home

SHOPPING:

Bed Bath & Beyond
Heavy Internet Shopping
Warehouse Stores
Catalogs
Flowers by Internet
Barnes and Noble
L.L. Bean

RADIO/TV:

Golf Channel
News/Talk Radio
NPR
College Basketball
MSNBC
HGTV
Soft Adult Contemporary Radio

MAGAZINES/NEWSPAPERS:

AARP The Magazine
Real Simple
Newsweek
Golf Digest
Consumer Reports
Newspapers

ACTIVITIES:

Barbecuing
Civic, Religious and Business Clubs
Reading
Walk for Exercise
Golf
Attend Galleries and Live Shows

COMPUTERS/ONLINE:

Track Investments
Obtain Sports News/Information
Travel Planning
Weather
Amazon
MSNBC

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

GOLDEN YEARS—SITTING PRETTY

Cluster 05 (Group 19M)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	57.2	21.5	266
56-65 Years	37.8	15.4	245
66-75 Years	2.1	10.7	19
76+ Year	2.9	10.5	28
MEAN AGE	55.4		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	58.7	6.3	936
\$125,000-\$149,999	22.2	4.7	469
\$150,000+	19.0	5.1	373
Presence and Age of Children			
No Children Present	99.8	65.9	151
Ages 0-2	0.2	6.5	2
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	6.3	44.0	14
Married	93.7	56.0	167
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	0.1	5.5	2
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	0.1	8.6	2
\$50,000-\$99,999	4.8	10.0	48
\$100,000-\$249,999	33.3	20.6	161
\$250,000-\$499,999	36.9	15.0	247
\$500,000-\$999,999	24.7	9.4	264
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	1.3	23.2	6
Home Owner	98.7	76.8	128
Population Density – HH per Sq. Mile			
0-24	2.3	8.8	27
25-83	6.7	9.3	71
84-1,015	49.2	33.4	147
1,016-3,015	34.5	33.2	104
3,016-5,440	5.2	8.3	62
5,441-9,948	1.6	3.6	46
9,949+	0.5	3.4	15

	Group %	National %	Index
Length of Residence			
<2 Years	4.6	12.7	36
2-5 Years	15.7	30.2	52
6-14 Years	40.8	32.0	127
15+ Years	39.0	25.0	156
Market Value of Home			
<\$50,000	4.1	10.3	40
\$50,000-\$99,999	9.9	19.1	52
\$100,000-\$124,999	6.2	8.8	70
\$125,000-\$149,999	7.3	8.0	91
\$150,000-\$199,999	12.4	12.9	96
\$200,000-\$299,999	24.7	15.9	156
\$300,000-\$499,999	23.2	14.7	158
\$500,000+	12.1	10.3	117
Dwelling Unit Size			
Single Family Dwelling	96.6	86.0	112
Multiple Family Dwelling	3.4	14.0	24
Occupation			
Professional/Technical	49.1	30.4	162
Administration/Management	9.9	6.8	146
Sales/Service	1.6	1.7	90
Clerical/White Collar	14.2	16.7	85
Craftsman/Blue Collar	13.7	18.7	73
Student	0.3	0.8	34
Housewife	2.0	6.0	34
Retired	4.2	12.1	34
Other	2.3	3.8	62
Self Employed	2.7	3.1	86
Education			
Completed High School	40.2	53.1	76
Completed College	32.7	33.1	99
Completed Graduate School	26.7	13.2	203
Attended Vocational/Technical	0.3	0.6	47
Ethnicity			
Caucasian	87.2	74.3	117
African American	3.8	10.3	37
Hispanic	4.4	10.7	41
Asian	3.5	3.6	97
Other	1.1	1.1	95
Household Size			
One Person Household	3.9	24.7	16
Two Person Household	40.5	28.8	140
Three Person Household	24.4	21.3	115
Four Person Household	18.8	13.0	144
Five+ Person Household	12.4	12.1	102
Mail Responsive			
Mail Order Responsive	96.7	76.8	126
Mail Order Buyer	96.7	76.6	126
Mail Order Donor	4.4	2.8	154
Buying Channel Preference – Decile			
Top Internet Decile	11.5	8.9	129
Top Mail Decile	28.8	11.9	243
Top Phone Decile	36.9	12.0	308

GOLDEN YEARS—FULL STEAMING

Cluster 08 (Group 19M)

Full Steaming is a mix of affluent, well-educated couples and singles that have a net worth exceeding \$500,000. An entrepreneurial bunch, this cluster ranks first for self-employed.



GOLDEN YEARS



AFFLUENT



SUBURBS & TOWNS

CLUSTER SIZE

Households: 2,027,000
% U.S. Households: 1.64%

FINANCIAL/INSURANCE:

Mutual Funds
Home Equity Line of Credit
Securities: \$150,000+
IRA Account
Discover Card
6+ Credit Cards

SHOPPING:

Sears
QVC
Home Depot
Costco
L.L.Bean
Lands's End
Fine Jewelry

RADIO/TV:

TCM
Sci-fi
Dancing with the Stars
Oldies Radio
Modern Marvels
NCIS

MAGAZINES/NEWSPAPERS:

Sunset
National Geographic
Travel and Leisure
Consumer Reports
AARP The Magazine

ACTIVITIES:

Veterans, Religious and Civic Clubs
Gardening
Collecting Antiques
Live Theater
Casino Gambling in Las Vegas
Barbecuing

COMPUTERS/ONLINE:

Obtain Medical Information
Track Investments
Netscape
MSNBC
AOL

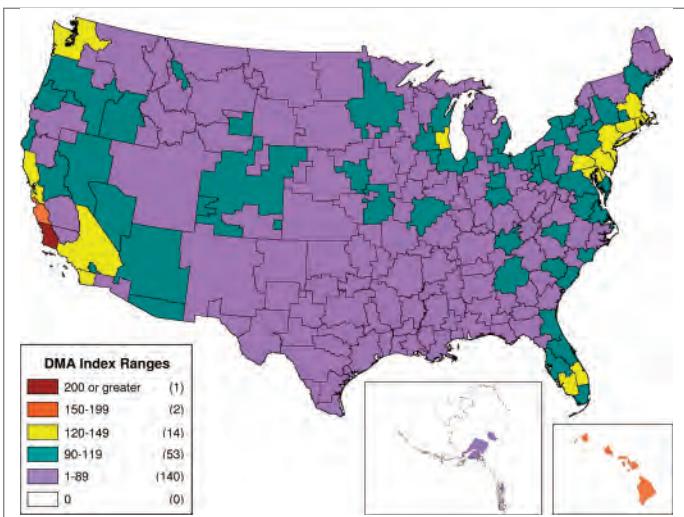
ABOUT GOLDEN YEARS—FULL STEAMING

Full Steaming contains highly educated, well-employed, white-collar singles and couples. The group, at a mean age of 56, has the highest incidence of self-employed occupations and is twice as likely to own a home valued at over \$300,000. They rank 13th for household income, but jump to sixth for net worth. They invest in a broad spectrum of products — high-value securities, IRAs and insurance. Their interests and activities emphasize the live theatre, music and substantial community involvement through business clubs, religious clubs and local charitable associations. They are catalog aficionados, and buy everything from computer products to airline tickets online or by phone. They are careful with their diets and concerned with health and aging.

WHEN THEY GREW UP...

- The Trans Am rules the road
- Apollo 11 astronauts walk on the Moon
- Chappaquiddick affair
- Woodstock

DISTRIBUTION OF GOLDEN YEARS—FULL STEAMING



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

GOLDEN YEARS—FULL STEAMING

Cluster 08 (Group 19M)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.3	7.6	4
30-35 Years	0.8	10.5	8
36-45 Years	6.5	21.5	30
46-55 Years	17.8	21.5	83
56-65 Years	74.6	15.4	484
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	56.4		
Estimated Income			
<\$15,000	0.7	10.1	7
\$15,000-\$19,999	0.3	4.7	7
\$20,000-\$29,999	0.7	8.8	7
\$30,000-\$39,999	1.7	10.8	16
\$40,000-\$49,999	5.4	11.2	48
\$50,000-\$74,999	38.4	24.2	158
\$75,000-\$99,999	46.4	13.9	334
\$100,000-\$124,999	5.9	6.3	94
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.6	5.1	11
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	36.6	44.0	83
Married	63.4	56.0	113
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	0.0	5.5	0
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	0.0	8.6	0
\$50,000-\$99,999	0.0	10.0	0
\$100,000-\$249,999	0.0	20.6	0
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	91.3	9.4	974
\$1,000,000-\$1,999,999	8.7	3.6	243
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	10.5	23.2	45
Home Owner	89.5	76.8	116
Population Density – HH per Sq. Mile			
0-24	0.3	8.8	4
25-83	10.9	9.3	117
84-1,015	41.2	33.4	123
1,016-3,015	35.6	33.2	107
3,016-5,440	8.4	8.3	101
5,441-9,948	2.9	3.6	82
9,949+	0.6	3.4	19

	Group %	National %	Index
Length of Residence			
<2 Years	7.5	12.7	59
2-5 Years	21.4	30.2	71
6-14 Years	33.8	32.0	106
15+ Years	37.3	25.0	149
Market Value of Home			
<\$50,000	4.5	10.3	44
\$50,000-\$99,999	11.6	19.1	61
\$100,000-\$124,999	6.5	8.8	74
\$125,000-\$149,999	6.2	8.0	77
\$150,000-\$199,999	15.6	12.9	121
\$200,000-\$299,999	14.2	15.9	89
\$300,000-\$499,999	23.9	14.7	163
\$500,000+	17.4	10.3	169
Dwelling Unit Size			
Single Family Dwelling	89.7	86.0	104
Multiple Family Dwelling	10.3	14.0	74
Occupation			
Professional/Technical	40.6	30.4	133
Administration/Management	10.6	6.8	157
Sales/Service	2.2	1.7	123
Clerical/White Collar	12.8	16.7	77
Craftsman/Blue Collar	13.2	18.7	71
Student	0.4	0.8	46
Housewife	3.6	6.0	61
Retired	4.9	12.1	40
Other	4.6	3.8	121
Self Employed	7.2	3.1	233
Education			
Completed High School	39.5	53.1	74
Completed College	37.3	33.1	113
Completed Graduate School	22.4	13.2	170
Attended Vocational/Technical	0.8	0.6	133
Ethnicity			
Caucasian	83.8	74.3	113
African American	5.2	10.3	51
Hispanic	5.9	10.7	55
Asian	4.1	3.6	114
Other	1.1	1.1	93
Household Size			
One Person Household	22.5	24.7	91
Two Person Household	33.7	28.8	117
Three Person Household	19.7	21.3	93
Four Person Household	13.9	13.0	107
Five+ Person Household	10.2	12.1	84
Mail Responsive			
Mail Order Responsive	91.4	76.8	119
Mail Order Buyer	91.3	76.6	119
Mail Order Donor	4.3	2.8	152
Buying Channel Preference – Decile			
Top Internet Decile	7.8	8.9	88
Top Mail Decile	26.8	11.9	226
Top Phone Decile	32.2	12.0	269

GOLDEN YEARS—PLATINUM OLDIES

Cluster 09 (Group 19M)

These well-heeled retirees and soon-to-be retirees living in the outer edges of the city are enjoying the fruits of their lifetime labor. They are active pillars of their communities, dedicated grandparents, and interested in maintaining their health and fitness.



GOLDEN YEARS



UPPER-MIDDLE



CITY & SURROUNDS

CLUSTER SIZE

Households: 3,062,500
% U.S. Households: 2.47%

FINANCIAL/INSURANCE:

Securities: \$150,000+
Medicare
Tax Exempt Funds
Use Full-Service Brokerage Firm
Annuities

SHOPPING:

Catalogs
L.L. Bean
Trader Joe's
Macy's
Pathmark
Costco
Bed Bath & Beyond

RADIO/TV:

Tournament of Roses Parade
Golf Channel
Live from Lincoln Center
The O'Reilly Factor
60 Minutes
News Radio

MAGAZINES/NEWSPAPERS:

AARP *The Magazine*
Consumer Reports
Smithsonian
Reader's Digest
Southern Living
Newspaper

ACTIVITIES:

Veterans, Fraternal, Civic,
Religious and Charitable Clubs
Classical Music Performances
Attending Live Shows
Crossword Puzzles
Gardening
Collecting Coins

COMPUTERS/ONLINE:

AOL
Track Investments
This cluster has average or below average interest in computers.

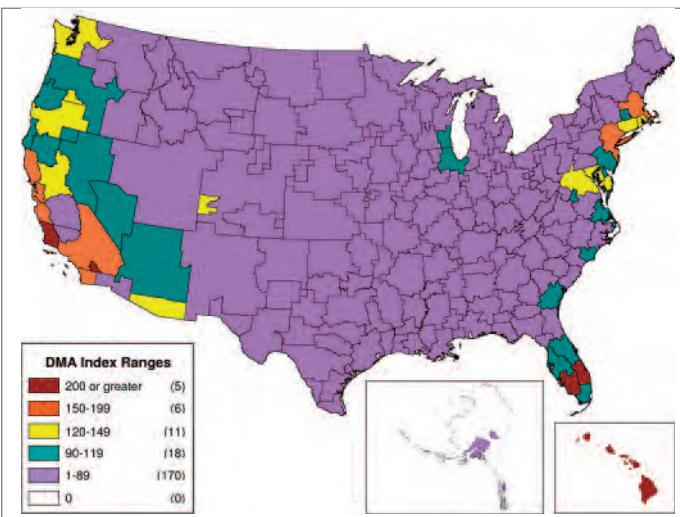
ABOUT GOLDEN YEARS—PLATINUM OLDIES

At the age of 66+, Platinum Oldies households have established themselves financially and socially. These elderly couples (62%) and singles enjoy high net worth (fifth), are extremely well educated and rank first for home home values of \$300,000 to \$500,000. They are financially secure and very well vested in a mix of securities and still have disposable incomes to donate to worthy causes. They shop regularly at Nordstrom and Macy's. They drive luxury cars like Chrysler or Buick, as well as Toyota Camry, purchased with cash. They enjoy foreign travel and are dedicated grandparents. Platinum Oldies fill their busy schedules with every kind of public activity available: fraternal orders, religious clubs, civic clubs and veterans clubs. You name it, they are doing it.

WHEN THEY GREW UP...

- President Kennedy killed In Dallas, TX
- Valium is developed
- Julia Child makes her television debut
- The Andy Griffith Show* warms America's hearts

DISTRIBUTION OF GOLDEN YEARS—PLATINUM OLDIES



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

GOLDEN YEARS—PLATINUM OLDIES

Cluster 09 (Group 19M)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	56.2	10.7	523
76+ Years	43.8	10.5	418
MEAN AGE	75.4		
Estimated Income			
<\$15,000	1.7	10.1	17
\$15,000-\$19,999	0.5	4.7	10
\$20,000-\$29,999	3.1	8.8	35
\$30,000-\$39,999	9.8	10.8	90
\$40,000-\$49,999	12.4	11.2	111
\$50,000-\$74,999	33.8	24.2	140
\$75,000-\$99,999	26.5	13.9	190
\$100,000-\$124,999	10.2	6.3	163
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	2.0	5.1	38
Presence and Age of Children			
No Children Present	99.9	65.9	152
Ages 0-2	0.1	6.5	1
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	32.3	44.0	74
Married	67.7	56.0	121
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.0	8.8	0
\$5,000-\$9,999	0.0	5.5	0
\$10,000-\$24,999	0.0	5.2	0
\$25,000-\$49,999	0.0	8.6	0
\$50,000-\$99,999	0.0	10.0	0
\$100,000-\$249,999	0.0	20.6	0
\$250,000-\$499,999	0.0	15.0	0
\$500,000-\$999,999	81.2	9.4	866
\$1,000,000-\$1,999,999	18.8	3.6	528
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	11.0	23.2	48
Home Owner	89.0	76.8	116
Population Density – HH per Sq. Mile			
0-24	4.3	8.8	49
25-83	8.6	9.3	92
84-1,015	35.3	33.4	106
1,016-3,015	34.0	33.2	102
3,016-5,440	9.2	8.3	111
5,441-9,948	4.5	3.6	127
9,949+	4.1	3.4	122

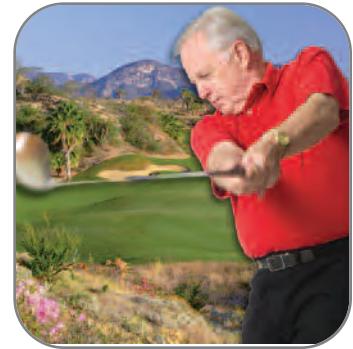
	Group %	National %	Index
Length of Residence			
<2 Years	8.0	12.7	63
2-5 Years	22.0	30.2	73
6-14 Years	29.0	32.0	91
15+ Years	41.0	25.0	164
Market Value of Home			
<\$50,000	3.2	10.3	31
\$50,000-\$99,999	7.3	19.1	38
\$100,000-\$124,999	3.9	8.8	44
\$125,000-\$149,999	3.5	8.0	44
\$150,000-\$199,999	10.0	12.9	77
\$200,000-\$299,999	13.9	15.9	88
\$300,000-\$499,999	31.3	14.7	213
\$500,000+	27.0	10.3	261
Dwelling Unit Size			
Single Family Dwelling	83.4	86.0	97
Multiple Family Dwelling	16.6	14.0	118
Occupation			
Professional/Technical	23.4	30.4	77
Administration/Management	6.4	6.8	94
Sales/Service	1.3	1.7	73
Clerical/White Collar	8.4	16.7	51
Craftsman/Blue Collar	7.1	18.7	38
Student	0.2	0.8	21
Housewife	7.1	6.0	119
Retired	38.1	12.1	314
Other	3.3	3.8	86
Self Employed	4.9	3.1	158
Education			
Completed High School	41.0	53.1	77
Completed College	37.0	33.1	112
Completed Graduate School	21.4	13.2	162
Attended Vocational/Technical	0.6	0.6	95
Ethnicity			
Caucasian	83.3	74.3	112
African American	4.8	10.3	47
Hispanic	6.2	10.7	58
Asian	4.6	3.6	128
Other	1.1	1.1	98
Household Size			
One Person Household	22.0	24.7	89
Two Person Household	42.9	28.8	149
Three Person Household	19.2	21.3	90
Four Person Household	9.6	13.0	74
Five+ Person Household	6.3	12.1	52
Mail Responsive			
Mail Order Responsive	84.6	76.8	110
Mail Order Buyer	84.5	76.6	110
Mail Order Donor	9.3	2.8	330
Buying Channel Preference – Decile			
Top Internet Decile	12.8	8.9	144
Top Mail Decile	35.4	11.9	299
Top Phone Decile	28.5	12.0	238

GROUP 20S

ACTIVE ELTERS

GROUP 20S ACTIVE ELTERS HOUSEHOLDS: 9,294,400 (7.51% OF U.S.)

CLUSTERS 25 Clubs & Causes
28 Suburban Seniors
36 Raisin' Grandkids



ABOUT ACTIVE ELTERS

The clusters of Group 20S, "Active Elders," share several advantages of comfortable retirement. They enjoy solid middle to upper middle incomes, are educated well above their peers, rank among the top 25 clusters for residential tenure, and, as homeowners, rank high in average ratios of available equity-to-home values. With mean ages as high as 76+ years, there is a mix of widows and widowers, and observable patterns of health consciousness and conservatism in all things, including spending, eating and investments. They are very likely to be members of several social and church groups and dote on family and grandchildren. They tend to own a domestic luxury car.

ACTIVE ELTERS, A DAY IN THE LIFE

Name of protagonist: "Eloise"

Wakes up at... 7:00 a.m. to a cup of decaf coffee with skim milk and her favorite artificial sweetener. She reads the local newspaper from front to back, paying particular attention to the editorial section.

Spends the day... walking in the local mall with her friend Marjorie. They meet their other friend Jean at a local restaurant for lunch. That afternoon, she meets her church group to play bingo and compare bird sightings.

Talks about weekend plans to... tend to her garden and go to her daughter's home in nearby Taunton. It's their grandson Jerry's 13th birthday, and she and her husband purchased a Hewlett-Packard PC for his gift.

Has a meeting with... her garden club to plot out the fall displays.

Spends the evening... lounging in her favorite recliner, eating fat-free vanilla ice cream and catching up with the day's news.

Goes to bed at... 10:30 p.m., after her husband urges her to get up from the recliner and go to bed.

WHEN THEY GREW UP...

- James Dean gets his start in a Pepsi commercial
- First TV remote control
- Peace Corps is established
- *Peyton Place* is a bestseller

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 20S—ACTIVE ELTERS

Clusters 25, 28, 36

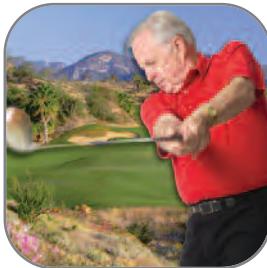
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	49.2	10.7	458
76+ Years	50.8	10.5	486
MEAN AGE	76.4		
Estimated Income			
<\$15,000	7.6	10.1	75
\$15,000-\$19,999	4.1	4.7	87
\$20,000-\$29,999	5.3	8.8	60
\$30,000-\$39,999	8.4	10.8	77
\$40,000-\$49,999	12.1	11.2	108
\$50,000-\$74,999	38.8	24.2	160
\$75,000-\$99,999	16.6	13.9	120
\$100,000-\$124,999	6.0	6.3	96
\$125,000-\$149,999	0.0	4.7	1
\$150,000+	1.0	5.1	20
Presence and Age of Children			
No Children Present	56.9	65.9	86
Ages 0-2	9.7	6.5	150
Ages 3-5	6.8	7.0	97
Ages 6-10	11.5	11.1	104
Ages 11-15	12.9	10.6	122
Ages 16-17	6.0	7.5	80
Marital Status			
Single	39.4	44.0	90
Married	60.6	56.0	108
Estimated Net Worth			
< \$1	2.7	9.4	29
\$1-\$4,999	4.1	8.8	47
\$5,000-\$9,999	3.8	5.5	69
\$10,000-\$24,999	5.6	5.2	107
\$25,000-\$49,999	11.4	8.6	133
\$50,000-\$99,999	10.0	10.0	100
\$100,000-\$249,999	32.1	20.6	156
\$250,000-\$499,999	21.5	15.0	144
\$500,000-\$999,999	8.0	9.4	85
\$1,000,000-\$1,999,999	0.8	3.6	22
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	10.1	23.2	44
Home Owner	89.9	76.8	117
Population Density – HH per Sq. Mile			
0-24	4.3	8.8	49
25-83	7.1	9.3	76
84-1,015	39.0	33.4	117
1,016-3,015	37.0	33.2	111
3,016-5,440	8.0	8.3	96
5,441-9,948	2.8	3.6	80
9,949+	1.8	3.4	52

	Group %	National %	Index
Length of Residence			
<2 Years	8.2	12.7	64
2-5 Years	26.5	30.2	88
6-14 Years	27.9	32.0	87
15+ Years	37.5	25.0	150
Market Value of Home			
<\$50,000	9.8	10.3	95
\$50,000-\$99,999	17.2	19.1	90
\$100,000-\$124,999	9.8	8.8	112
\$125,000-\$149,999	9.7	8.0	121
\$150,000-\$199,999	15.1	12.9	117
\$200,000-\$299,999	19.9	15.9	125
\$300,000-\$499,999	13.7	14.7	93
\$500,000+	4.9	10.3	47
Dwelling Unit Size			
Single Family Dwelling	87.9	86.0	102
Multiple Family Dwelling	12.1	14.0	86
Occupation			
Professional/Technical	17.0	30.4	56
Administration/Management	4.4	6.8	65
Sales/Service	1.0	1.7	59
Clerical/White Collar	13.3	16.7	80
Craftsman/Blue Collar	12.0	18.7	64
Student	0.2	0.8	24
Housewife	8.0	6.0	134
Retired	39.5	12.1	326
Other	2.9	3.8	77
Self Employed	1.7	3.1	56
Education			
Completed High School	49.8	53.1	94
Completed College	38.6	33.1	117
Completed Graduate School	11.2	13.2	85
Attended Vocational/Technical	0.3	0.6	55
Ethnicity			
Caucasian	77.6	74.3	104
African American	8.5	10.3	83
Hispanic	10.1	10.7	94
Asian	2.8	3.6	79
Other	1.0	1.1	85
Household Size			
One Person Household	14.9	24.7	60
Two Person Household	33.5	28.8	116
Three Person Household	28.4	21.3	133
Four Person Household	12.6	13.0	96
Five+ Person Household	10.6	12.1	88
Mail Responsive			
Mail Order Responsive	82.4	76.8	107
Mail Order Buyer	82.3	76.6	107
Mail Order Donor	7.4	2.8	263
Buying Channel Preference – Decile			
Top Internet Decile	10.0	8.9	114
Top Mail Decile	22.1	11.9	187
Top Phone Decile	16.6	12.0	138

ACTIVE ELDERS—CLUBS & CAUSES

Cluster 25 (Group 20S)

Clubs & Causes is dominated by upper-middle income, empty-nest singles and couples in their late 60s and mid- 70s. These long-time homeowners live comfortably in outer suburbs and towns.



ACTIVE ELDERS



UPPER-MIDDLE



SUBURBS & TOWNS

ABOUT ACTIVE ELDERS—CLUBS & CAUSES

Clubs & Causes households are aging yet active members of the upper-middle class. At a mean age of 70, only 24% are retired; the remainder are still working in upper-income, white-collar jobs. These mostly married couples have above-average incomes and rank in the top 25 for net worth. Still fit and active, they have free time for golf, sporting events, and religious and cultural activities. Their investments favor money market accounts and IRAs. Financially secure, they find time to become involved with charitable and social organizations as well as pursuing other interests. They also frequent hardware stores like The Home Depot and Ace Hardware. But they are still budget conscious, shopping at Sears, Costco and JCPenney, too. They are also doting grandparents, spending time with and spoiling their grandchildren.

WHEN THEY GREW UP...

- Elvis Presley on the *Ed Sullivan Show*
- *Peyton Place* is a bestseller
- *Cat on Hot Tin Roof* hits the big screen
- The Supreme Court rules that Little Rock must integrate schools

CLUSTER SIZE

Households: 2,312,900
% U.S. Households: 1.87%

FINANCIAL/INSURANCE:

Medicare
Money Market Accounts
Securities: \$150,000+
Annuities
Contributed to Public Radio/TV

SHOPPING:

JCPenney
Sears
Ace Hardware
Dillard's
Sam's Club

RADIO/TV:

Kennedy Center Honors
Live from Lincoln Center
Fox Report with Shepard Smith
60 Minutes
Golf Channel

MAGAZINES/NEWSPAPERS:

AARP The Magazine
Ladies Home Journal
Southern Living
Consumer Reports
Better Homes and Gardens

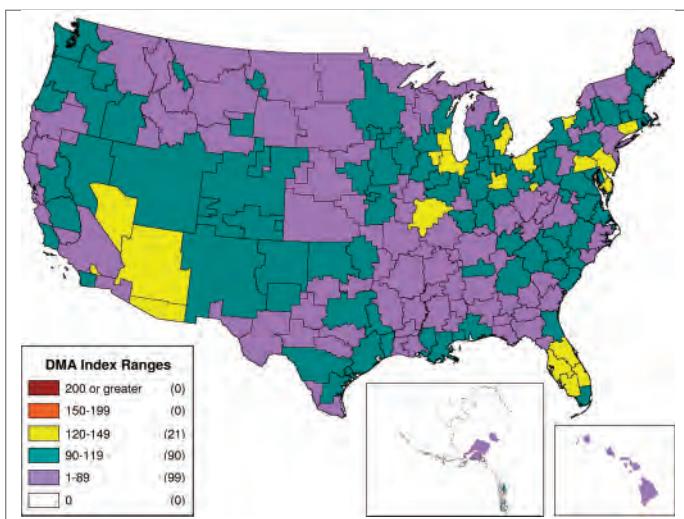
ACTIVITIES:

Veterans, Civic, Fraternal and Religious Clubs
Live Theater
Walking for Exercise
Word Puzzles
Bird Watching
Dining Out

COMPUTERS/ONLINE:

Tracking Investments
AOL
CBSnews
Much more comfortable using computer than in past.

DISTRIBUTION OF ACTIVE ELDERS—CLUBS & CAUSES



© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniC LifeChanges and PersoniC VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

ACTIVE ELDERS—CLUBS & CAUSES

Cluster 25 (Group 20S)

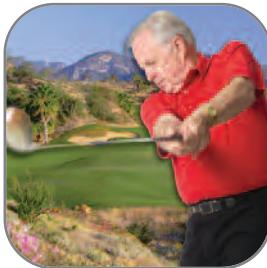
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	99.7	10.7	928
76+ Years	0.3	10.5	3
MEAN AGE	69.7		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	16.0	11.2	143
\$50,000-\$74,999	51.4	24.2	212
\$75,000-\$99,999	22.0	13.9	158
\$100,000-\$124,999	8.2	6.3	131
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	2.3	5.1	46
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	27.6	44.0	63
Married	72.4	56.0	129
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.8	8.8	9
\$5,000-\$9,999	3.9	5.5	71
\$10,000-\$24,999	0.9	5.2	16
\$25,000-\$49,999	12.9	8.6	151
\$50,000-\$99,999	9.9	10.0	100
\$100,000-\$249,999	42.2	20.6	204
\$250,000-\$499,999	29.4	15.0	197
\$500,000-\$999,999	0.0	9.4	0
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	1.2	23.2	5
Home Owner	98.8	76.8	129
Population Density – HH per Sq. Mile			
0-24	0.1	8.8	2
25-83	3.4	9.3	37
84-1,015	47.2	33.4	141
1,016-3,015	40.6	33.2	122
3,016-5,440	6.6	8.3	79
5,441-9,948	2.0	3.6	57
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	7.2	12.7	57
2-5 Years	21.3	30.2	71
6-14 Years	29.1	32.0	91
15+ Years	42.4	25.0	169
Market Value of Home			
<\$50,000	6.8	10.3	66
\$50,000-\$99,999	15.4	19.1	81
\$100,000-\$124,999	10.6	8.8	121
\$125,000-\$149,999	11.2	8.0	140
\$150,000-\$199,999	16.6	12.9	128
\$200,000-\$299,999	23.7	15.9	149
\$300,000-\$499,999	13.2	14.7	90
\$500,000+	2.5	10.3	24
Dwelling Unit Size			
Single Family Dwelling	93.6	86.0	109
Multiple Family Dwelling	6.4	14.0	46
Occupation			
Professional/Technical	21.2	30.4	70
Administration/Management	6.3	6.8	94
Sales/Service	1.3	1.7	74
Clerical/White Collar	11.7	16.7	70
Craftsman/Blue Collar	10.8	18.7	58
Student	0.2	0.8	21
Housewife	4.7	6.0	79
Retired	40.2	12.1	332
Other	2.2	3.8	59
Self Employed	1.4	3.1	47
Education			
Completed High School	50.1	53.1	94
Completed College	34.2	33.1	103
Completed Graduate School	15.2	13.2	116
Attended Vocational/Technical	0.4	0.6	74
Ethnicity			
Caucasian	82.4	74.3	111
African American	6.9	10.3	67
Hispanic	7.0	10.7	65
Asian	2.8	3.6	79
Other	0.9	1.1	82
Household Size			
One Person Household	21.3	24.7	86
Two Person Household	42.5	28.8	147
Three Person Household	19.5	21.3	92
Four Person Household	10.2	13.0	78
Five+ Person Household	6.5	12.1	54
Mail Responsive			
Mail Order Responsive	83.1	76.8	108
Mail Order Buyer	83.0	76.6	108
Mail Order Donor	6.7	2.8	236
Buying Channel Preference – Decile			
Top Internet Decile	11.8	8.9	133
Top Mail Decile	26.4	11.9	223
Top Phone Decile	25.5	12.0	213

ACTIVE ELDERS—SUBURBAN SENIORS

Cluster 28 (Group 20S)

These are mostly retired people with an average age of 83. They are community activists and devoted grandparents. With upper-middle incomes and net worth, they are very comfortable in their old age.



ACTIVE ELDERS



UPPER-MIDDLE



CITY & SURROUNDS

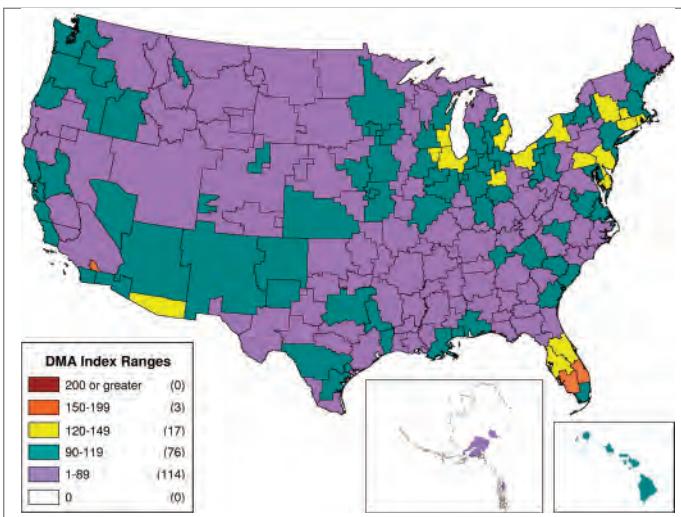
ABOUT ACTIVE ELDERS—SUBURBAN SENIORS

Suburban Seniors households are the wise men and women of their city and suburban communities. Grandchildren are particularly plentiful and participation in veterans activities is a common pastime. Likewise, membership in civic clubs, religious clubs and fraternal organizations ensures that they are busy and well-established contributors to their neighborhoods. Ranking 24th for net worth and 25th for household income — with only half being retired — means that this group is squarely in the upper-middle class. They favor higher end, but still practical cars such as Fords, Buicks, and Chryslers, as well as Toyota Camrys and Honda Accords that they are more than likely to have purchased with cash. They are also more likely to take long vacations to foreign destinations. They set their weekday clocks to watch news shows that keep them abreast of the latest happenings.

WHEN THEY GREW UP...

- Hula Hoops were a ton of fun
- James Dean gets his start in a Pepsi commercial
- First TV remote control
- *Cinderella* is in theaters

DISTRIBUTION OF ACTIVE ELDERS—SUBURBAN SENIORS



CLUSTER SIZE

Households: 2,622,300
% U.S. Households: 2.12%

FINANCIAL/INSURANCE:

Medicare/Medicaid
Annuities
Securities: \$100,000+
Rarely Carry a Credit Card
Balance
CDs
Contribute to Public Radio/TV

SHOPPING:

Catalog Shoppers: Mail and Phone
QVC
Albertson's
L.L. Bean
Linen's 'N Things

RADIO/TV:

Golf Channel
TCM
Hallmark Channel
60 Minutes
Live from Lincoln Center
Kennedy Center Honors
NBC Nightly News
Wheel of Fortune

MAGAZINES/NEWSPAPERS:

AARP *The Magazine*
Smithsonian
Reader's Digest
National Geographic
NNN Top 25
Avid Newspaper Readers

ACTIVITIES:

Veterans, Religious, Civic and Fraternal Clubs
Crossword Puzzles
Attend Classic Music/Opera Performances
Bird Watching
Walking for Exercise

COMPUTERS/ONLINE:

This cluster has average or below average interest in computers.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

ACTIVE ELDERS—SUBURBAN SENIORS

Cluster 28 (Group 20S)

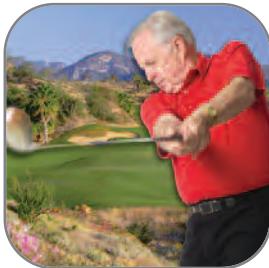
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	100.0	10.5	955
MEAN AGE		83.1	
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	9.7	10.8	89
\$40,000-\$49,999	8.5	11.2	76
\$50,000-\$74,999	49.1	24.2	203
\$75,000-\$99,999	22.6	13.9	162
\$100,000-\$124,999	9.0	6.3	143
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	1.1	5.1	21
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	48.0	44.0	109
Married	52.0	56.0	93
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	1.0	8.8	11
\$5,000-\$9,999	3.5	5.5	64
\$10,000-\$24,999	1.0	5.2	20
\$25,000-\$49,999	13.2	8.6	155
\$50,000-\$99,999	9.8	10.0	98
\$100,000-\$249,999	40.6	20.6	197
\$250,000-\$499,999	31.0	15.0	207
\$500,000-\$999,999	0.0	9.4	0
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	6.9	23.2	30
Home Owner	93.1	76.8	121
Population Density – HH per Sq. Mile			
0-24	0.6	8.8	6
25-83	4.3	9.3	46
84-1,015	42.2	33.4	127
1,016-3,015	40.7	33.2	123
3,016-5,440	8.2	8.3	99
5,441-9,948	2.4	3.6	67
9,949+	1.6	3.4	48

	Group %	National %	Index
Length of Residence			
<2 Years	5.9	12.7	46
2-5 Years	19.9	30.2	66
6-14 Years	29.1	32.0	91
15+ Years	45.1	25.0	180
Market Value of Home			
<\$50,000	7.8	10.3	76
\$50,000-\$99,999	14.3	19.1	75
\$100,000-\$124,999	9.8	8.8	112
\$125,000-\$149,999	10.5	8.0	131
\$150,000-\$199,999	16.7	12.9	129
\$200,000-\$299,999	22.3	15.9	141
\$300,000-\$499,999	14.2	14.7	96
\$500,000+	4.4	10.3	42
Dwelling Unit Size			
Single Family Dwelling	88.4	86.0	103
Multiple Family Dwelling	11.6	14.0	83
Occupation			
Professional/Technical	16.0	30.4	53
Administration/Management	4.0	6.8	59
Sales/Service	0.9	1.7	51
Clerical/White Collar	9.8	16.7	59
Craftsman/Blue Collar	6.5	18.7	35
Student	0.1	0.8	15
Housewife	9.0	6.0	151
Retired	50.1	12.1	413
Other	2.4	3.8	65
Self Employed	1.3	3.1	42
Education			
Completed High School	47.3	53.1	89
Completed College	38.5	33.1	116
Completed Graduate School	13.8	13.2	105
Attended Vocational/Technical	0.4	0.6	61
Ethnicity			
Caucasian	85.3	74.3	115
African American	6.6	10.3	65
Hispanic	4.8	10.7	45
Asian	2.4	3.6	66
Other	0.9	1.1	81
Household Size			
One Person Household	30.8	24.7	125
Two Person Household	41.7	28.8	145
Three Person Household	16.2	21.3	76
Four Person Household	6.9	13.0	53
Five+ Person Household	4.4	12.1	36
Mail Responsive			
Mail Order Responsive	84.9	76.8	110
Mail Order Buyer	84.7	76.6	111
Mail Order Donor	12.3	2.8	434
Buying Channel Preference – Decile			
Top Internet Decile	13.8	8.9	155
Top Mail Decile	28.8	11.9	243
Top Phone Decile	19.7	12.0	164

ACTIVE ELDERS—RAISIN' GRANDKIDS

Cluster 36 (Group 20S)

These older singles and couples are notable for their active grandparent status—every household shows the presence of children.



ACTIVE ELDERS



MIDDLE



CITY & SURROUNDS

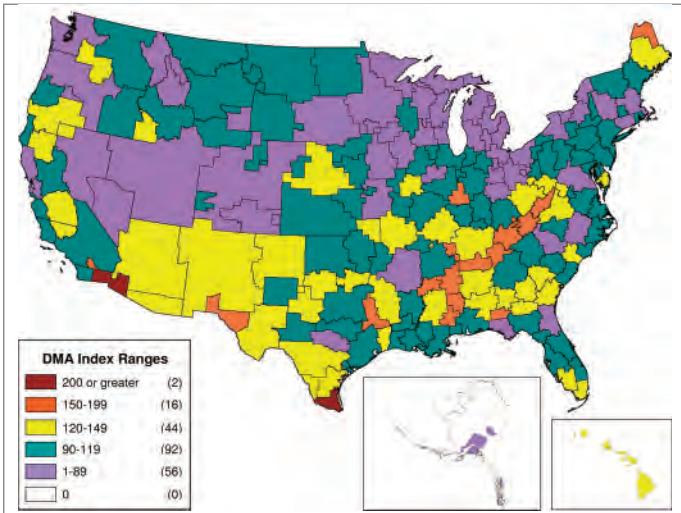
ABOUT ACTIVE ELDERS—RAISIN' GRANDKIDS

Raisin' Grandkids households are indeed actively raising grandchildren. Every household (36% of which have four or more people) has children—the majority having teenagers. Despite age, only 32% of the cluster is retired; the remainder is still employed to support their households. Because of the length of their residential tenure, the group ranks 14th for net worth. Activities tend toward the quiet and sedate: gardening and playing bingo. Their spending habits are modest—including spending on children's clothing. Their TV viewing habits reflect the age extremes in the home with channel preferences such as Nick at Night and Disney Channel for the younger ages and Hallmark Channel and FOX News for the older set.

WHEN THEY GREW UP...

- Peace Corps is established
- The Pony is a popular dance
- *Parent Trap* is in theaters
- Kool-Aid keeps kids cool

DISTRIBUTION OF ACTIVE ELDERS—RAISIN' GRANDKIDS



CLUSTER SIZE

Households: 4,359,200
% U.S. Households: 3.52%

FINANCIAL/INSURANCE:

Medicare/Medicaid
JCPenney Credit Card
Life Insurance<20,000
Credit Cards 7-9

SHOPPING:

Auto Zone
A & P
Payless

RADIO/TV:

Religious
Urban Radio
SOAPnet
LMN
Nickelodeon
Divorce Court

MAGAZINES/NEWSPAPERS:

Essence
Diabetes Forecast
USA Weekend
Jet
Ebony

ACTIVITIES:

Veteran's Clubs
Bingo
Sports
Movies

COMPUTERS/ONLINE:

This group is below average in their use of the computer and Internet.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

ACTIVE ELDERS—RAISIN' GRANDKIDS

Cluster 36 (Group 20S)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	51.1	10.7	475
76+ Years	48.9	10.5	467
MEAN AGE	76.1		
Estimated Income			
<\$15,000	17.8	10.1	176
\$15,000-\$19,999	9.6	4.7	203
\$20,000-\$29,999	12.4	8.8	141
\$30,000-\$39,999	12.9	10.8	119
\$40,000-\$49,999	11.9	11.2	107
\$50,000-\$74,999	23.5	24.2	97
\$75,000-\$99,999	9.0	13.9	65
\$100,000-\$124,999	2.6	6.3	42
\$125,000-\$149,999	0.1	4.7	2
\$150,000+	0.2	5.1	3
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	22.5	6.5	349
Ages 3-5	15.8	7.0	225
Ages 6-10	26.7	11.1	240
Ages 11-15	30.0	10.6	282
Ages 16-17	13.9	7.5	185
Marital Status			
Single	41.1	44.0	93
Married	58.9	56.0	105
Estimated Net Worth			
< \$1	6.4	9.4	68
\$1-\$4,999	8.4	8.8	95
\$5,000-\$9,999	3.9	5.5	72
\$10,000-\$24,999	11.8	5.2	224
\$25,000-\$49,999	9.2	8.6	107
\$50,000-\$99,999	10.2	10.0	102
\$100,000-\$249,999	19.9	20.6	96
\$250,000-\$499,999	10.0	15.0	67
\$500,000-\$999,999	18.6	9.4	198
\$1,000,000-\$1,999,999	1.8	3.6	51
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	18.0	23.2	78
Home Owner	82.0	76.8	107
Population Density – HH per Sq. Mile			
0-24	9.5	8.8	107
25-83	11.4	9.3	122
84-1,015	31.5	33.4	95
1,016-3,015	32.2	33.2	97
3,016-5,440	8.7	8.3	104
5,441-9,948	3.7	3.6	104
9,949+	3.0	3.4	88

	Group %	National %	Index
Length of Residence			
<2 Years	10.4	12.7	82
2-5 Years	34.3	30.2	113
6-14 Years	26.2	32.0	82
15+ Years	29.1	25.0	116
Market Value of Home			
<\$50,000	13.5	10.3	131
\$50,000-\$99,999	20.8	19.1	109
\$100,000-\$124,999	9.2	8.8	105
\$125,000-\$149,999	8.0	8.0	100
\$150,000-\$199,999	12.6	12.9	98
\$200,000-\$299,999	15.2	15.9	96
\$300,000-\$499,999	13.6	14.7	92
\$500,000+	7.1	10.3	69
Dwelling Unit Size			
Single Family Dwelling	84.1	86.0	98
Multiple Family Dwelling	15.9	14.0	114
Occupation			
Professional/Technical	14.6	30.4	48
Administration/Management	3.3	6.8	49
Sales/Service	1.0	1.7	55
Clerical/White Collar	16.9	16.7	101
Craftsman/Blue Collar	16.8	18.7	90
Student	0.3	0.8	32
Housewife	9.6	6.0	162
Retired	31.6	12.1	261
Other	3.7	3.8	98
Self Employed	2.2	3.1	73
Education			
Completed High School	51.2	53.1	96
Completed College	41.7	33.1	126
Completed Graduate School	6.8	13.2	51
Attended Vocational/Technical	0.2	0.6	39
Ethnicity			
Caucasian	69.4	74.3	93
African American	10.7	10.3	105
Hispanic	15.6	10.7	146
Asian	3.2	3.6	88
Other	1.0	1.1	90
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	22.1	28.8	77
Three Person Household	42.3	21.3	199
Four Person Household	18.1	13.0	138
Five+ Person Household	17.5	12.1	144
Mail Responsive			
Mail Order Responsive	80.3	76.8	105
Mail Order Buyer	80.2	76.6	105
Mail Order Donor	4.6	2.8	162
Buying Channel Preference – Decile			
Top Internet Decile	6.5	8.9	73
Top Mail Decile	14.9	11.9	126
Top Phone Decile	8.7	12.0	73

GROUP 21S

LEISURE BUFFS

GROUP 21S LEISURE BUFFS

HOUSEHOLDS: 10,054,300 8.12% OF U.S.)

CLUSTERS 49 Devoted Duos

51 Family Matters

64 Rural Everlasting

65 Thrifty Elders

66 Timeless Elders



ABOUT LEISURE BUFFS

The clusters of Group 21S, "Leisure Buffs," claim less than half of the household income and education levels enjoyed by the seniors in Group 20S, but resemble them on several other counts. Their advanced mean ages ranging from 66 to 76+ years, mix of widows, health consciousness (many being reliant on Medicare) and fiscal conservatism are similar. They appear to enjoy socializing via various organizations or clubs such as veterans clubs, fraternal orders, and religious organizations. They are travel-prone, with most staying close to home for their excursions or going on guided tours. They also enjoy activities centered on homes, gardens and quiet pastimes such as playing bingo and working crossword puzzles, collecting, needlework and sewing. They tend to have a slightly older mid-range Buick or Chrysler car. They prefer early and weekend TV news and talk shows as well as lots of game shows.

LEISURE BUFFS, A DAY IN THE LIFE

Name of protagonist: "Mary"

Wakes up at... 7:00 a.m. and turns on the TV to a local morning show. She watches it faithfully, as they have a "Dialing for Dollars" contest each morning. If they call and you guess the amount of the prize, you win. She reads the local newspaper while watching the telecast.

Spends the day... watching game shows. There are two that she watches daily, *Wheel of Fortune* and *The Price is Right*, that is if she's not out watching birds.

Talks about weekend plans to... do some pruning on the rose bushes in her backyard and raking the leaves left over from the winter. She can't let her son know she's going to do it, though. He doesn't want her to over-exert herself.

Has a meeting with... the doctor. It's time for her annual checkup. Aside from the arthritis that has started acting up and high blood pressure, she's fit as a fiddle.

Spends the evening... watching both the national and local news on TV. She has her son and his wife over for a healthy meal as she watches her blood pressure, cholesterol and diabetes. After dinner she spends the next hour cleaning up the mess left from cooking.

Goes to bed at... 10:00 p.m., falling fast to sleep tuckered out from the yard work and an enjoyable family dinner.

WHEN THEY GREW UP...

- Campbell's Soup is "Mmm Mmm Good"
- Boulder Dam is completed
- Benny Goodman is the popular musician of the era
- Bobby Jones wins golf's Grand Slam

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LIFE STAGE GROUP 21S—LEISURE BUFFS

Clusters 49, 51, 64, 65, 66

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	41.6	10.7	388
76+ Years	58.4	10.5	557
MEAN AGE	77.8		
Estimated Income			
<\$15,000	34.1	10.1	336
\$15,000-\$19,999	17.3	4.7	365
\$20,000-\$29,999	22.5	8.8	254
\$30,000-\$39,999	16.4	10.8	152
\$40,000-\$49,999	9.2	11.2	83
\$50,000-\$74,999	0.4	24.2	2
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.1	5.1	2
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	55.7	44.0	127
Married	44.3	56.0	79
Estimated Net Worth			
< \$1	9.7	9.4	104
\$1-\$4,999	11.3	8.8	129
\$5,000-\$9,999	8.3	5.5	152
\$10,000-\$24,999	12.2	5.2	232
\$25,000-\$49,999	6.9	8.6	81
\$50,000-\$99,999	14.6	10.0	146
\$100,000-\$249,999	20.5	20.6	99
\$250,000-\$499,999	10.1	15.0	67
\$500,000-\$999,999	6.4	9.4	69
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	24.0	23.2	104
Home Owner	76.0	76.8	99
Population Density – HH per Sq. Mile			
0-24	8.7	8.8	98
25-83	7.9	9.3	84
84-1,015	34.7	33.4	104
1,016-3,015	35.0	33.2	106
3,016-5,440	8.5	8.3	102
5,441-9,948	3.1	3.6	86
9,949+	2.1	3.4	63

	Group %	National %	Index
Length of Residence			
<2 Years	8.6	12.7	68
2-5 Years	22.2	30.2	74
6-14 Years	28.6	32.0	89
15+ Years	40.6	25.0	162
Market Value of Home			
<\$50,000	17.8	10.3	173
\$50,000-\$99,999	27.4	19.1	144
\$100,000-\$124,999	11.4	8.8	130
\$125,000-\$149,999	9.4	8.0	117
\$150,000-\$199,999	12.9	12.9	100
\$200,000-\$299,999	12.6	15.9	79
\$300,000-\$499,999	6.4	14.7	44
\$500,000+	2.1	10.3	20
Dwelling Unit Size			
Single Family Dwelling	81.5	86.0	95
Multiple Family Dwelling	18.5	14.0	132
Occupation			
Professional/Technical	10.0	30.4	33
Administration/Management	3.0	6.8	44
Sales/Service	0.8	1.7	47
Clerical/White Collar	9.1	16.7	55
Craftsman/Blue Collar	8.8	18.7	47
Student	0.1	0.8	17
Housewife	11.6	6.0	196
Retired	52.3	12.1	432
Other	2.7	3.8	71
Self Employed	1.5	3.1	49
Education			
Completed High School	52.1	53.1	98
Completed College	39.8	33.1	120
Completed Graduate School	7.5	13.2	57
Attended Vocational/Technical	0.6	0.6	97
Ethnicity			
Caucasian	77.8	74.3	105
African American	12.6	10.3	122
Hispanic	7.4	10.7	69
Asian	1.5	3.6	41
Other	0.7	1.1	62
Household Size			
One Person Household	40.8	24.7	165
Two Person Household	38.7	28.8	134
Three Person Household	12.3	21.3	58
Four Person Household	5.0	13.0	39
Five+ Person Household	3.2	12.1	26
Mail Responsive			
Mail Order Responsive	76.3	76.8	99
Mail Order Buyer	76.1	76.6	99
Mail Order Donor	7.8	2.8	276
Buying Channel Preference – Decile			
Top Internet Decile	1.0	8.9	12
Top Mail Decile	17.4	11.9	147
Top Phone Decile	5.1	12.0	42

LEISURE BUFFS—DEVOTED DUOS

Cluster 49 (Group 21S)

Devoted Duos is comprised of married couples with long-standing tenure in their communities and their homes. They live in the surrounding city suburbs and enjoy quiet activities.



LEISURE BUFFS



LOW-MIDDLE



CITY & SURROUNDS

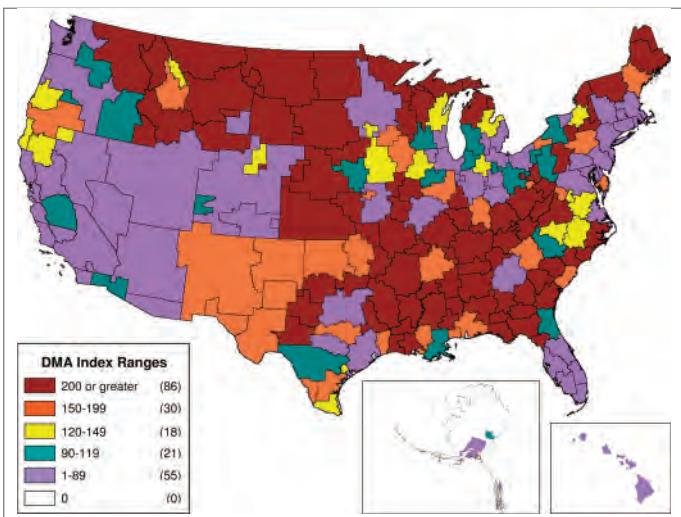
ABOUT LEISURE BUFFS—DEVOTED DUOS

Despite a relatively low middle-income ranking (Devoted Duos households are 59% retired), they enjoy a comparatively high net worth. At the ripe mean age of 83, Devoted Duos are likely military veterans and grandparents. They are modest investors owning annuities, money markets and savings certificates. These elderly couples pursue less strenuous activities such as vegetable gardening and needlework. But they also remain quite active in community organizations including veterans and fraternal clubs.

WHEN THEY GREW UP...

- The first Xerox machine is produced
- All About Eve* is in theaters
- The Jitterbug
- The Korean War

DISTRIBUTION OF LEISURE BUFFS—DEVOTED DUOS



CLUSTER SIZE

Households: 2,082,500
% U.S. Households: 1.68%

FINANCIAL/INSURANCE:

Medicare
Life Insurance
Annuities
Cds
Rarely Carry Credit Card Balance
Money Market Accounts

SHOPPING:

Furniture
JCPenney
Sears
Ace Hardware
Wal-Mart Pharmacy
Catalog Clothing Orders
Coupon Clippers

RADIO/TV:

Hallmark Channel
Golf Channel
NBC Nightly News
Wheel of Fortune
The Price is Right
60 Minutes

MAGAZINES/NEWSPAPERS:

Reader's Digest
Good Housekeeping
AARP The Magazine
NNN Top 100
Newspapers
Parade

ACTIVITIES:

Veterans and Fraternal Clubs
Crossword Puzzles
Word Games
Religious Clubs
Needlework

COMPUTERS/ONLINE:

This cluster has average or below average interest in computers.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LEISURE BUFFS—DEVOTED DUOS

Cluster 49 (Group 21S)

	Group %	National %	Index	Group %	National %	Index
Age—Head of Household						
18-23 Years	0.0	2.3	0	<2 Years	4.6	12.7
24-29 Years	0.0	7.6	0	2-5 Years	14.2	30.2
30-35 Years	0.0	10.5	0	6-14 Years	26.3	32.0
36-45 Years	0.0	21.5	0	15+ Years	54.9	25.0
46-55 Years	0.0	21.5	0			
56-65 Years	0.0	15.4	0			
66-75 Years	0.0	10.7	0			
76+ Years	100.0	10.5	955			
MEAN AGE		82.9				
Estimated Income						
<\$15,000	1.7	10.1	17	<\$50,000	11.0	10.3
\$15,000-\$19,999	17.1	4.7	363	\$50,000-\$99,999	24.9	19.1
\$20,000-\$29,999	30.4	8.8	344	\$100,000-\$124,999	12.3	8.8
\$30,000-\$39,999	28.9	10.8	267	\$125,000-\$149,999	10.6	8.0
\$40,000-\$49,999	21.8	11.2	195	\$150,000-\$199,999	15.0	12.9
\$50,000-\$74,999	0.0	24.2	0	\$200,000-\$299,999	15.8	15.9
\$75,000-\$99,999	0.0	13.9	0	\$300,000-\$499,999	8.2	14.7
\$100,000-\$124,999	0.0	6.3	0	\$500,000+	2.1	10.3
\$125,000-\$149,999	0.0	4.7	0			
\$150,000+	0.0	5.1	0			
Presence and Age of Children						
No Children Present	100.0	65.9	152			
Ages 0-2	0.0	6.5	0			
Ages 3-5	0.0	7.0	0			
Ages 6-10	0.0	11.1	0			
Ages 11-15	0.0	10.6	0			
Ages 16-17	0.0	7.5	0			
Marital Status						
Single	0.0	44.0	0			
Married	100.0	56.0	178			
Estimated Net Worth						
< \$1	2.3	9.4	25			
\$1-\$4,999	2.5	8.8	28			
\$5,000-\$9,999	1.1	5.5	19			
\$10,000-\$24,999	13.4	5.2	255			
\$25,000-\$49,999	8.1	8.6	95			
\$50,000-\$99,999	17.8	10.0	178			
\$100,000-\$249,999	31.1	20.6	151			
\$250,000-\$499,999	16.3	15.0	109			
\$500,000-\$999,999	7.6	9.4	81			
\$1,000,000-\$1,999,999	0.0	3.6	0			
\$2,000,000+	0.0	4.1	0			
Home Ownership Status						
Renter	3.9	23.2	17			
Home Owner	96.1	76.8	125			
Population Density – HH per Sq. Mile						
0-24	0.0	8.8	0			
25-83	0.0	9.3	0			
84-1,015	43.5	33.4	130			
1,016-3,015	42.6	33.2	128			
3,016-5,440	9.1	8.3	110			
5,441-9,948	2.9	3.6	81			
9,949+	1.9	3.4	56			
Length of Residence						
<2 Years	4.6	12.7	36			
2-5 Years	14.2	30.2	47			
6-14 Years	26.3	32.0	82			
15+ Years	54.9	25.0	219			
Market Value of Home						
<\$50,000	11.0	10.3	107			
\$50,000-\$99,999	24.9	19.1	131			
\$100,000-\$124,999	12.3	8.8	140			
\$125,000-\$149,999	10.6	8.0	132			
\$150,000-\$199,999	15.0	12.9	116			
\$200,000-\$299,999	15.8	15.9	99			
\$300,000-\$499,999	8.2	14.7	56			
\$500,000+	2.1	10.3	21			
Dwelling Unit Size						
Single Family Dwelling	87.8	86.0	102			
Multiple Family Dwelling	12.2	14.0	87			
Occupation						
Professional/Technical	18.8	30.4	29			
Administration/Management	3.1	6.8	46			
Sales/Service	0.9	1.7	50			
Clerical/White Collar	4.5	16.7	27			
Craftsman/Blue Collar	7.0	18.7	37			
Student	0.1	0.8	12			
Housewife	12.7	6.0	214			
Retired	58.8	12.1	486			
Other	2.6	3.8	68			
Self Employed	1.5	3.1	50			
Education						
Completed High School	52.2	53.1	98			
Completed College	37.7	33.1	114			
Completed Graduate School	9.3	13.2	71			
Attended Vocational/Technical	0.8	0.6	137			
Ethnicity						
Caucasian	85.1	74.3	114			
African American	8.0	10.3	78			
Hispanic	5.0	10.7	47			
Asian	1.3	3.6	37			
Other	0.6	1.1	53			
Household Size						
One Person Household	1.5	24.7	6			
Two Person Household	62.7	28.8	217			
Three Person Household	21.8	21.3	102			
Four Person Household	8.8	13.0	68			
Five+ Person Household	5.2	12.1	43			
Mail Responsive						
Mail Order Responsive	94.6	76.8	123			
Mail Order Buyer	94.5	76.6	123			
Mail Order Donor	17.2	2.8	608			
Buying Channel Preference – Decile						
Top Internet Decile	0.4	8.9	4			
Top Mail Decile	32.7	11.9	276			
Top Phone Decile	10.5	12.0	87			

LEISURE BUFFS—FAMILY MATTERS

Cluster 51 (Group 21S)

Family Matters is made up of active elderly couples who, despite a mean age of 70, are only 45% retired. They earn lower-middle incomes and own their suburban homes.



LEISURE BUFFS



LOW-MIDDLE



SUBURBS & TOWNS

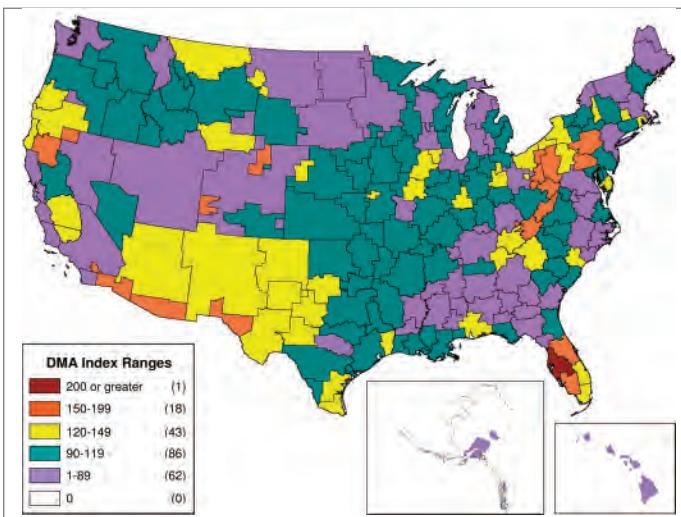
ABOUT LEISURE BUFFS—FAMILY MATTERS

Family Matters couples are just as likely to be working as to be retired. They are long-time homeowners in their suburban neighborhoods. They are lower middling, in terms of income, and they rank 39th for net worth. Their investment pattern is cautious, favoring CDs. They are involved with their grandchildren, very aware of their role as veterans and actively religious. Family Matters is made up of heavy TV viewers watching a variety of entertainment, news and informational programs with an emphasis on game shows. They rank high for newspaper readership.

WHEN THEY GREW UP...

- Fidel Castro assumes power
- Play-Doh is invented
- *Some Like it Hot* is in theaters
- *Doctor Zhivago* is on the best seller list

DISTRIBUTION OF LEISURE BUFFS—FAMILY MATTERS



CLUSTER SIZE

Households: 1,621,000
% U.S. Households: 1.31%

FINANCIAL/INSURANCE:

Medicare/Medicaid
Life Insurance Value: <\$20,000
JCPenney Card
CDs
Savers

SHOPPING:

Aldi
Catalogs
Belk
KMart
Wal-Mart Pharmacy
Avon
Ace Hardware

RADIO/TV:

Wheel of Fortune
This Old House Hour
QVC
Judge Judy
Hallmark Channel
Antiques Road Show
ABC World News Tonight

MAGAZINES/NEWSPAPERS:

AARP The Magazine
Prevention
Ladies' Home Journal
Reader's Digest
Family Circle

ACTIVITIES:

Veterans Clubs
Gardening
Crossword Puzzles
Bird Watching
Collectors

COMPUTERS/ONLINE:

This cluster has average or below average interest in computers.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LEISURE BUFFS—FAMILY MATTERS

Cluster 51 (Group 21S)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	100.0	10.7	931
76+ Years	0.0	10.5	0
MEAN AGE	69.9		
Estimated Income			
<\$15,000	5.0	10.1	49
\$15,000-\$19,999	13.6	4.7	288
\$20,000-\$29,999	23.4	8.8	265
\$30,000-\$39,999	42.0	10.8	387
\$40,000-\$49,999	15.9	11.2	142
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.1	5.1	1
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	30.6	44.0	70
Married	69.4	56.0	124
Estimated Net Worth			
< \$1	4.2	9.4	44
\$1-\$4,999	7.1	8.8	81
\$5,000-\$9,999	2.7	5.5	50
\$10,000-\$24,999	12.3	5.2	235
\$25,000-\$49,999	8.9	8.6	104
\$50,000-\$99,999	17.9	10.0	180
\$100,000-\$249,999	27.4	20.6	133
\$250,000-\$499,999	15.1	15.0	101
\$500,000-\$999,999	4.4	9.4	47
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	8.7	23.2	38
Home Owner	91.3	76.8	119
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	1.6	9.3	17
84-1,015	42.4	33.4	127
1,016-3,015	42.7	33.2	129
3,016-5,440	9.8	8.3	118
5,441-9,948	3.0	3.6	86
9,949+	0.5	3.4	14

	Group %	National %	Index
Length of Residence			
<2 Years	8.2	12.7	65
2-5 Years	21.4	30.2	71
6-14 Years	28.6	32.0	89
15+ Years	41.8	25.0	167
Market Value of Home			
<\$50,000	13.1	10.3	127
\$50,000-\$99,999	27.1	19.1	142
\$100,000-\$124,999	12.3	8.8	140
\$125,000-\$149,999	10.4	8.0	129
\$150,000-\$199,999	14.4	12.9	112
\$200,000-\$299,999	14.7	15.9	93
\$300,000-\$499,999	6.6	14.7	45
\$500,000+	1.4	10.3	13
Dwelling Unit Size			
Single Family Dwelling	88.4	86.0	103
Multiple Family Dwelling	11.6	14.0	83
Occupation			
Professional/Technical	14.0	30.4	46
Administration/Management	4.6	6.8	69
Sales/Service	1.2	1.7	68
Clerical/White Collar	10.0	16.7	60
Craftsman/Blue Collar	12.7	18.7	68
Student	0.2	0.8	21
Housewife	8.0	6.0	134
Retired	44.7	12.1	369
Other	2.7	3.8	71
Self Employed	1.9	3.1	62
Education			
Completed High School	54.6	53.1	103
Completed College	35.5	33.1	107
Completed Graduate School	9.1	13.2	69
Attended Vocational/Technical	0.7	0.6	117
Ethnicity			
Caucasian	76.3	74.3	103
African American	11.1	10.3	108
Hispanic	9.9	10.7	93
Asian	2.0	3.6	55
Other	0.8	1.1	70
Household Size			
One Person Household	24.2	24.7	98
Two Person Household	43.8	28.8	152
Three Person Household	17.4	21.3	82
Four Person Household	8.6	13.0	66
Five+ Person Household	6.1	12.1	50
Mail Responsive			
Mail Order Responsive	81.2	76.8	106
Mail Order Buyer	81.0	76.6	106
Mail Order Donor	5.7	2.8	202
Buying Channel Preference – Decile			
Top Internet Decile	1.3	8.9	14
Top Mail Decile	20.9	11.9	176
Top Phone Decile	9.8	12.0	82

LEISURE BUFFS—RURAL EVERLASTING

Cluster 64 (Group 21S)

Rural Everlasting is made up of lower-income elderly singles living in rural areas of the country. They tend to be poor—48% are retired and more likely to be renters than owners.



LEISURE BUFFS



LOW



RURAL

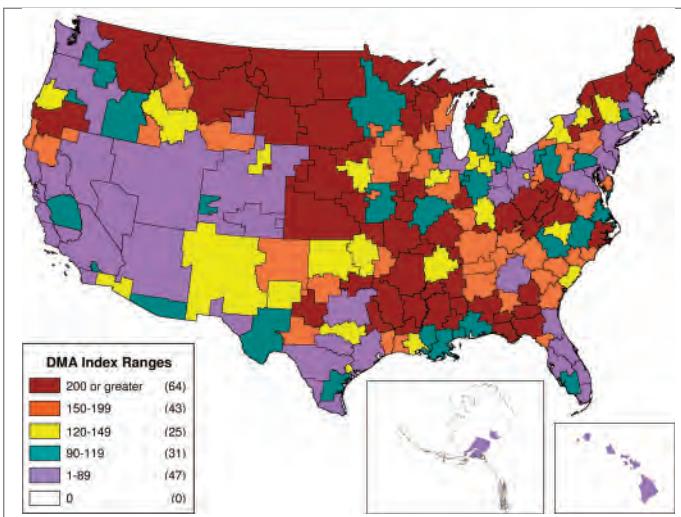
ABOUT LEISURE BUFFS—RURAL EVERLASTING

Rural Everlasting represents one of the oldest and least economically active clusters. At the age 66+, these single men and women have very low incomes, low educational attainment and low net worths. They are mostly renters, living in both single- and multiple-family dwellings. This group is predominantly Caucasian with more than three times the national average being retired or housewives. Their interests and activities include crossword puzzles, bingo, sewing and other needlework activities. They are partial to Ford and Buick vehicles. Their limited financial resources restrict spending to food, low-ticket clothing and practical items.

WHEN THEY GREW UP...

- NASA launches first weather satellite
- Beginning of Civil Rights Movement
- Harper Lee writes *To Kill a Mockingbird*
- John F. Kennedy is elected president

DISTRIBUTION OF LEISURE BUFFS—RURAL EVERLASTING



CLUSTER SIZE

Households: 2,369,300
% U.S. Households: 1.91%

FINANCIAL/INSURANCE:

Medicare/Medicaid
JCPenney Credit Card
Renter's Insurance
CDs
Life insurance: <\$20,000

SHOPPING:

IGA
Coupon Clippers
Piggly Wiggly
Catalogs: Phone & Mail
Aldi

RADIO/TV:

Hallmark Channel
The Price is Right
Wheel of Fortune
Live from Lincoln Center
Dr. Phil
CBS Kennedy Center Honors
Jeopardy
NBC Nightly News

MAGAZINES/NEWSPAPERS:
Good Housekeeping
Reader's Digest
Woman's Day
Arthritis Today
Guideposts

ACTIVITIES:

Bingo
Sewing and Needlework
Religious Clubs
Crossword Puzzles

COMPUTERS/ONLINE:

This cluster has average or below average interest in computers.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LEISURE BUFFS—RURAL EVERLASTING

Cluster 64 (Group 21S)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	31.9	10.7	297
76+ Years	68.1	10.5	651
MEAN AGE	79.4		
Estimated Income			
<\$15,000	35.3	10.1	349
\$15,000-\$19,999	18.8	4.7	398
\$20,000-\$29,999	21.5	8.8	243
\$30,000-\$39,999	13.8	10.8	127
\$40,000-\$49,999	8.4	11.2	75
\$50,000-\$74,999	1.8	24.2	8
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.3	5.1	7
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	87.9	44.0	200
Married	12.1	56.0	22
Estimated Net Worth			
< \$1	19.4	9.4	207
\$1-\$4,999	14.3	8.8	163
\$5,000-\$9,999	17.3	5.5	315
\$10,000-\$24,999	20.4	5.2	389
\$25,000-\$49,999	4.4	8.6	52
\$50,000-\$99,999	8.4	10.0	85
\$100,000-\$249,999	5.5	20.6	27
\$250,000-\$499,999	2.1	15.0	14
\$500,000-\$999,999	8.1	9.4	87
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	72.1	23.2	311
Home Owner	27.9	76.8	36
Population Density – HH per Sq. Mile			
0-24	38.9	8.8	442
25-83	20.3	9.3	217
84-1,015	21.8	33.4	65
1,016-3,015	14.7	33.2	44
3,016-5,440	2.5	8.3	30
5,441-9,948	1.1	3.6	32
9,949+	0.6	3.4	19

	Group %	National %	Index
Length of Residence			
<2 Years	14.4	12.7	114
2-5 Years	32.8	30.2	109
6-14 Years	29.6	32.0	92
15+ Years	23.2	25.0	93
Market Value of Home			
<\$50,000	23.2	10.3	225
\$50,000-\$99,999	27.0	19.1	141
\$100,000-\$124,999	10.3	8.8	118
\$125,000-\$149,999	8.4	8.0	104
\$150,000-\$199,999	11.7	12.9	90
\$200,000-\$299,999	10.6	15.9	67
\$300,000-\$499,999	5.8	14.7	40
\$500,000+	3.0	10.3	29
Dwelling Unit Size			
Single Family Dwelling	76.7	86.0	89
Multiple Family Dwelling	23.3	14.0	166
Occupation			
Professional/Technical	7.7	30.4	25
Administration/Management	1.8	6.8	26
Sales/Service	0.6	1.7	32
Clerical/White Collar	13.9	16.7	84
Craftsman/Blue Collar	9.0	18.7	48
Student	0.1	0.8	18
Housewife	13.8	6.0	231
Retired	48.0	12.1	396
Other	3.7	3.8	98
Self Employed	1.3	3.1	44
Education			
Completed High School	50.6	53.1	95
Completed College	44.3	33.1	134
Completed Graduate School	4.8	13.2	36
Attended Vocational/Technical	0.3	0.6	50
Ethnicity			
Caucasian	82.5	74.3	111
African American	10.5	10.3	103
Hispanic	5.1	10.7	48
Asian	1.0	3.6	28
Other	0.8	1.1	72
Household Size			
One Person Household	69.7	24.7	282
Two Person Household	24.8	28.8	86
Three Person Household	4.0	21.3	19
Four Person Household	1.1	13.0	8
Five+ Person Household	0.4	12.1	4
Mail Responsive			
Mail Order Responsive	57.2	76.8	74
Mail Order Buyer	57.0	76.6	74
Mail Order Donor	1.6	2.8	56
Buying Channel Preference – Decile			
Top Internet Decile	2.2	8.9	25
Top Mail Decile	9.7	11.9	82
Top Phone Decile	1.9	12.0	16

LEISURE BUFFS—THRIFTY ELDERS

Cluster 65 (Group 21S)

Thrifty Elders households are elderly, lower-income singles. They live in small towns and suburbs where there is a mix of owners and renters.



LEISURE BUFFS



LOWEST



SUBURBS & TOWNS

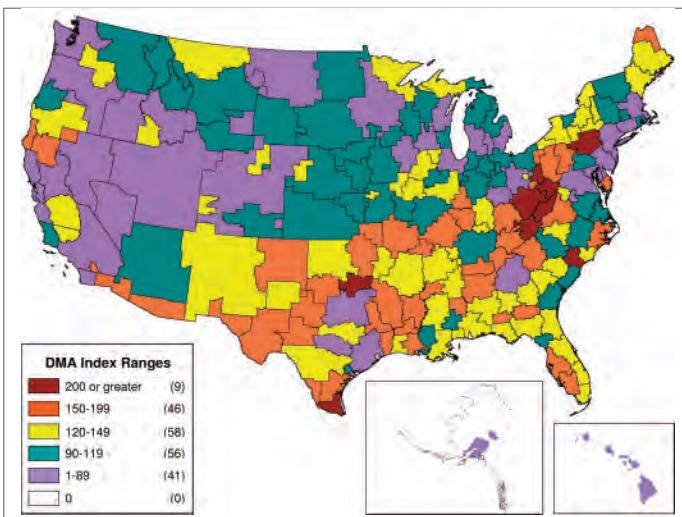
ABOUT LEISURE BUFFS—THRIFTY ELDERS

Thrifty Elders households are high school educated singles in their late 60s and early 70s. They are one of the lowest income clusters. While 46% are no longer in the work force, others continue to work in clerical jobs. This cluster is financially conservative and has modest investments in CDs. They engage in a variety of hobbies and activities, including crocheting and other needlework activities, or going out to bingo halls, veterans clubs and fraternal organizations. They shop at stores like Wal-Mart as well as through catalogs. They are big TV viewers, setting their daily clocks around game shows, soaps, the evening news and reality based court shows.

WHEN THEY GREW UP...

- Elvis joins the Army
- James Dean is America's heart throb
- The Wizard of Oz airs on TV
- Russia launches Sputnik

DISTRIBUTION OF LEISURE BUFFS—THRIFTY ELDERS



CLUSTER SIZE

Households: 1,983,200
% U.S. Households: 1.60%

FINANCIAL/INSURANCE:

Medicare/Medicaid
Homeowners Insurance:
 <\$100,000
JCPenney Credit Card
Life Insurance: <\$20,000
Wal-Mart Credit Card

SHOPPING:

Catalog Clothing Orders
AVON
Coupon Clippers
Wal-Mart
Piggly Wiggly

RADIO/TV:

Court Room Reality Shows
Daytime Soaps
Dr. Phil
Wheel of Fortune
Hallmark Channel

MAGAZINES/NEWSPAPERS:

AARP The Magazine
Ladies' Home Journal
Woman's Day
Guideposts
Good Housekeeping
Diabetic Forecast
Arthritis Today

ACTIVITIES:

Veterans Clubs
Quilting
Crocheting
Bingo
Religious Clubs

COMPUTERS/ONLINE:

This cluster has average or below average interest in computers.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LEISURE BUFFS—THRIFTY ELDERS

Cluster 65 (Group 21S)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	100.0	10.7	931
76+ Years	0.0	10.5	0
MEAN AGE	69.8		
Estimated Income			
<\$15,000	62.9	10.1	621
\$15,000-\$19,999	18.6	4.7	394
\$20,000-\$29,999	18.4	8.8	209
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	82.1	44.0	187
Married	17.9	56.0	32
Estimated Net Worth			
< \$1	15.3	9.4	163
\$1-\$4,999	19.1	8.8	217
\$5,000-\$9,999	9.3	5.5	170
\$10,000-\$24,999	7.0	5.2	133
\$25,000-\$49,999	5.4	8.6	63
\$50,000-\$99,999	14.1	10.0	142
\$100,000-\$249,999	16.9	20.6	82
\$250,000-\$499,999	7.4	15.0	50
\$500,000-\$999,999	5.6	9.4	60
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	25.4	23.2	109
Home Owner	74.6	76.8	97
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	13.5	9.3	145
84-1,015	33.9	33.4	102
1,016-3,015	39.2	33.2	118
3,016-5,440	10.8	8.3	130
5,441-9,948	2.6	3.6	73
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	10.7	12.7	84
2-5 Years	25.6	30.2	85
6-14 Years	30.8	32.0	96
15+ Years	32.9	25.0	131
Market Value of Home			
<\$50,000	23.0	10.3	223
\$50,000-\$99,999	30.5	19.1	160
\$100,000-\$124,999	11.2	8.8	127
\$125,000-\$149,999	8.6	8.0	107
\$150,000-\$199,999	11.1	12.9	86
\$200,000-\$299,999	9.9	15.9	62
\$300,000-\$499,999	4.6	14.7	31
\$500,000+	1.3	10.3	12
Dwelling Unit Size			
Single Family Dwelling	79.0	86.0	92
Multiple Family Dwelling	21.0	14.0	150
Occupation			
Professional/Technical	12.3	30.4	40
Administration/Management	3.4	6.8	51
Sales/Service	0.9	1.7	52
Clerical/White Collar	13.1	16.7	78
Craftsman/Blue Collar	10.8	18.7	58
Student	0.2	0.8	25
Housewife	9.1	6.0	152
Retired	45.6	12.1	376
Other	2.9	3.8	77
Self Employed	1.8	3.1	58
Education			
Completed High School	51.3	53.1	97
Completed College	41.2	33.1	125
Completed Graduate School	7.0	13.2	53
Attended Vocational/Technical	0.5	0.6	82
Ethnicity			
Caucasian	69.7	74.3	94
African American	17.5	10.3	171
Hispanic	10.6	10.7	99
Asian	1.5	3.6	43
Other	0.7	1.1	58
Household Size			
One Person Household	62.4	24.7	252
Two Person Household	24.2	28.8	84
Three Person Household	7.7	21.3	36
Four Person Household	3.3	13.0	25
Five+ Person Household	2.4	12.1	20
Mail Responsive			
Mail Order Responsive	65.1	76.8	85
Mail Order Buyer	65.0	76.6	85
Mail Order Donor	2.7	2.8	97
Buying Channel Preference – Decile			
Top Internet Decile	1.0	8.9	11
Top Mail Decile	9.0	11.9	76
Top Phone Decile	2.3	12.0	19

LEISURE BUFFS—TIMELESS ELDERS

Cluster 66 (Group 21S)

Timeless Elders households are still very active. At an age of 76+, they remain active in their communities, enjoy playing bingo and needlework, and stay up-to-date on a regular diet of TV news.



LEISURE BUFFS



LOWEST



DOWNTOWN METRO

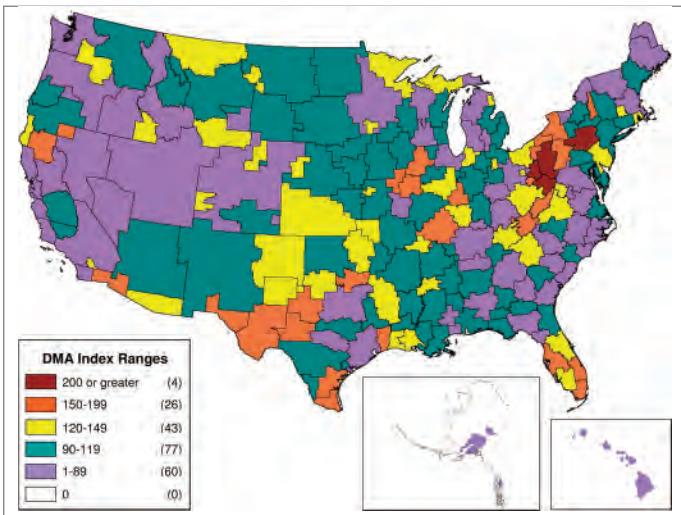
ABOUT LEISURE BUFFS—TIMELESS ELDERS

Timeless Elders is made up of singles (76%) and married couples who, at a mean age of 84, remain busy and engaged. They are mainly retired and rank low on income, but are just a little below average for net worth, having small, if any, investments in annuities and CDs, while still making modest contributions to public radio and TV. This cluster ranks fifth for mail order donations to charity. They are often involved with veterans and religious clubs and enjoy activities like bingo and crossword puzzles. Shopping is primarily at discount stores such as KMart or through catalogs, the mail or over the phone. They enjoy spending time with grandchildren. They drive older Buicks and are not much for travel.

WHEN THEY GREW UP...

- *The Old Man and the Sea* wins Pulitzer prize
- Lucille Ball gives birth to Desi Arnaz, Jr. on the same day the fictional Little Ricky is born on *I Love Lucy*
- Edmund Hillary reaches the top of Mt. Everest
- New York Yankees and Brooklyn Dodgers fill ballpark stands

DISTRIBUTION OF LEISURE BUFFS—TIMELESS ELDERS



CLUSTER SIZE

Households: 1,998,300
% U.S. Households: 1.61%

FINANCIAL/INSURANCE:

Medicare/Medicaid
Life Insurance
JCPenney Card
Wal-Mart Card
CDs
Annuities

SHOPPING:

KMart
Brand Loyal
A&P
Catalog Clothing Orders
Coupon Clippers

RADIO/TV:

The Price is Right
Wheel of Fortune
60 Minutes
Jeopardy

MAGAZINES/NEWSPAPERS:

Family Circle
Good Housekeeping
AARP The Magazine
Reader's Digest
Woman's Day

ACTIVITIES:

Religious Clubs
Crossword Puzzles
Veterans Clubs
Play Cards
Quilting and Needlework

COMPUTERS/ONLINE:

This cluster has average or below average interest in computers.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

LEISURE BUFFS—TIMELESS ELDERS

Cluster 66 (Group 21S)

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	1.5	10.7	14
76+ Years	98.5	10.5	941
MEAN AGE	83.7		
Estimated Income			
<\$15,000	63.5	10.1	626
\$15,000-\$19,999	17.3	4.7	367
\$20,000-\$29,999	17.9	8.8	202
\$30,000-\$39,999	1.3	10.8	12
\$40,000-\$49,999	0.0	11.2	0
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	76.1	44.0	173
Married	23.9	56.0	43
Estimated Net Worth			
< \$1	6.6	9.4	71
\$1-\$4,999	14.0	8.8	159
\$5,000-\$9,999	9.9	5.5	180
\$10,000-\$24,999	6.6	5.2	126
\$25,000-\$49,999	8.1	8.6	95
\$50,000-\$99,999	15.5	10.0	156
\$100,000-\$249,999	23.1	20.6	112
\$250,000-\$499,999	10.4	15.0	70
\$500,000-\$999,999	5.7	9.4	61
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	5.1	23.2	22
Home Owner	94.9	76.8	124
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	2.9	9.3	31
84-1,015	34.0	33.4	102
1,016-3,015	39.2	33.2	118
3,016-5,440	11.2	8.3	134
5,441-9,948	5.7	3.6	160
9,949+	7.1	3.4	209

	Group %	National %	Index
Length of Residence			
<2 Years	5.0	12.7	40
2-5 Years	17.2	30.2	57
6-14 Years	28.1	32.0	88
15+ Years	49.6	25.0	198
Market Value of Home			
<\$50,000	21.2	10.3	206
\$50,000-\$99,999	28.5	19.1	149
\$100,000-\$124,999	10.6	8.8	120
\$125,000-\$149,999	8.4	8.0	105
\$150,000-\$199,999	11.9	12.9	92
\$200,000-\$299,999	10.7	15.9	68
\$300,000-\$499,999	6.1	14.7	42
\$500,000+	2.6	10.3	25
Dwelling Unit Size			
Single Family Dwelling	76.9	86.0	89
Multiple Family Dwelling	23.1	14.0	165
Occupation			
Professional/Technical	8.1	30.4	27
Administration/Management	1.9	6.8	29
Sales/Service	0.6	1.7	34
Clerical/White Collar	8.1	16.7	49
Craftsman/Blue Collar	6.5	18.7	35
Student	0.1	0.8	14
Housewife	13.7	6.0	231
Retired	58.0	12.1	479
Other	1.9	3.8	51
Self Employed	1.0	3.1	33
Education			
Completed High School	51.4	53.1	97
Completed College	42.0	33.1	127
Completed Graduate School	6.2	13.2	47
Attended Vocational/Technical	0.4	0.6	74
Ethnicity			
Caucasian	73.7	74.3	99
African American	16.2	10.3	158
Hispanic	7.7	10.7	72
Asian	1.7	3.6	49
Other	0.7	1.1	61
Household Size			
One Person Household	45.2	24.7	183
Two Person Household	37.0	28.8	128
Three Person Household	11.5	21.3	54
Four Person Household	4.1	13.0	31
Five+ Person Household	2.3	12.1	19
Mail Responsive			
Mail Order Responsive	83.0	76.8	108
Mail Order Buyer	82.8	76.6	108
Mail Order Donor	10.5	2.8	370
Buying Channel Preference – Decile			
Top Internet Decile	0.3	8.9	4
Top Mail Decile	14.3	11.9	121
Top Phone Decile	1.7	12.0	14

GROUP 01C

SECURED PROSPERITY

INSURANCE GROUP	01C	SECURED PROSPERITY	HOUSEHOLDS: 14,024,100 (11.33% OF U.S.)
CLUSTERS	01	Summit Estates	
	02	Established Elite	
	03	Corporate Clout	
	14	Career-Centered Singles	
	17	Apple Pie Families	



ABOUT SECURED PROSPERITY

These upper middle-aged cohorts can focus their attention on the finer things in life, with first class nest eggs and healthy salaries providing them the financial security needed to enjoy their success. Protection of these assets through insurance is of second nature, with plentiful coverage on just about everything, from their luxury homes, to their jewelry and their SUVs. With children also being a near and dear asset for many in this group, there's a clear concern for carrying sufficient life insurance to ensure the future comfort of these loved ones; it's not uncommon for members of Secured Prosperity to have multiple life insurance policies, with exceptional coverage from all. It seems no expense is spared with this group, and they'll make sure their assets are well protected.

INSURANCE	FINANCIAL	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> Homeowners/personal property coverage \$300,000 Life insurance \$150,000 Medical insurance through Aetna, Kaiser Permanente and Cigna Carry 3+ life insurance policies Carry vision care insurance Have 3+ vehicles insured 	<ul style="list-style-type: none"> Trust one or two financial institutes Regularly read financial news Carry American Express Use a CPA for tax preparation Have second mortgage/home equity loan Have a 529 College Savings Plan 	<ul style="list-style-type: none"> Shop Nordstrom and Pottery Barn Spend \$800+/yr on Internet and phone orders Purchase whole coffee beans Indulge in massages and manicures Regularly consume table wines Buy on quality rather than price
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> Listen to all news radio formats Contribute \$100+/yr to public TV Watch sports specials such as the PGA Championships and French Open 	<ul style="list-style-type: none"> Read the <i>New York Times</i> daily Regularly read <i>Time</i>, <i>Newsweek</i> and <i>National Geographic</i> Read <i>Architectural Digest</i> and <i>Bon Appetit</i> 	<ul style="list-style-type: none"> Have 3+ cell phones per household Recent visits to Amazon.com, NYTimes.com and MSNBC.com Trade stocks/bonds/mutual funds online
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> Fitness club members Enjoy golf, downhill skiing, snorkeling, backpacking and jogging Frequent museums and live theater 	<ul style="list-style-type: none"> Frequent flier miles with Delta and American Go to foreign lands for vacations Heavy users of car rentals for business trips 	<ul style="list-style-type: none"> Household owns 4+ autos Purchase autos with heated/cooled seats, moon roof, navigational system Drive compact SUVs

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS INSURANCE GROUP 01C—SECURED PROSPERITY

Clusters 01, 02, 03, 14, 17

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.4	2.3	17
24-29 Years	1.4	7.6	18
30-35 Years	2.1	10.5	20
36-45 Years	7.2	21.5	34
46-55 Years	44.7	21.5	208
56-65 Years	31.2	15.4	203
66-75 Years	8.6	10.7	80
76+ Years	4.2	10.5	40
MEAN AGE	54.3		
Estimated Income			
<\$15,000	0.2	10.1	2
\$15,000-\$19,999	0.0	4.7	1
\$20,000-\$29,999	0.1	8.8	1
\$30,000-\$39,999	0.2	10.8	2
\$40,000-\$49,999	0.2	11.2	2
\$50,000-\$74,999	27.3	24.2	113
\$75,000-\$99,999	20.5	13.9	147
\$100,000-\$124,999	6.0	6.3	96
\$125,000-\$149,999	25.8	4.7	542
\$150,000+	19.7	5.1	386
Presence and Age of Children			
No Children Present	60.9	65.9	92
Ages 0-2	4.6	6.5	72
Ages 3-5	5.2	7.0	74
Ages 6-10	11.5	11.1	103
Ages 11-15	15.0	10.6	141
Ages 16-17	12.6	7.5	168
Marital Status			
Single	30.8	44.0	70
Married	69.2	56.0	123
Estimated Net Worth			
< \$1	0.1	9.4	1
\$1-\$4,999	0.3	8.8	3
\$5,000-\$9,999	2.0	5.5	36
\$10,000-\$24,999	0.6	5.2	11
\$25,000-\$49,999	6.1	8.6	71
\$50,000-\$99,999	4.8	10.0	48
\$100,000-\$249,999	16.6	20.6	81
\$250,000-\$499,999	14.2	15.0	95
\$500,000-\$999,999	3.0	9.4	32
\$1,000,000-\$1,999,999	15.4	3.6	433
\$2,000,000+	36.9	4.1	896
Home Ownership Status			
Renter	7.0	23.2	30
Home Owner	93.0	76.8	121
Population Density – HH per Sq. Mile			
0-24	2.1	8.8	24
25-83	3.7	9.3	40
84-1,015	44.9	33.4	135
1,016-3,015	36.6	33.2	110
3,016-5,440	7.7	8.3	92
5,441-9,948	2.9	3.6	81
9,949+	2.2	3.4	64

	Group %	National %	Index
Length of Residence			
<2 Years	8.3	12.7	65
2-5 Years	25.1	30.2	83
6-14 Years	37.4	32.0	117
15+ Years	29.2	25.0	117
Market Value of Home			
<\$50,000	3.7	10.3	36
\$50,000-\$99,000	8.4	19.1	44
\$100,000-\$124,999	5.3	8.8	60
\$125,000-\$149,999	5.4	8.0	67
\$150,000-\$199,999	10.4	12.9	80
\$200,000-\$299,999	14.5	15.9	92
\$300,000-\$500,000	21.9	14.7	149
\$500,000+	30.5	10.3	295
Dwelling Unit Size			
Single Family Dwelling	92.6	86.0	108
Multiple Family Dwelling	7.4	14.0	53
Occupation			
Professional/Technical	46.1	30.4	152
Administrative/Managerial	9.0	6.8	133
Sales/Service	1.7	1.7	98
Clerical/White Collar	14.4	16.7	87
Craftsman/Blue Collar	12.7	18.7	68
Student	0.4	0.8	49
Housewife	3.1	6.0	52
Retired	6.2	12.1	51
Other	2.5	3.8	66
Self Employed	4.0	3.1	128
Education			
Completed High School	40.1	53.1	76
Completed College	34.8	33.1	105
Completed Graduate School	24.8	13.2	188
Attended Vocational/Technical	0.3	0.6	53
Ethnicity			
Caucasian	80.9	74.3	109
African American	4.7	10.3	46
Hispanic	7.5	10.7	70
Asian	5.5	3.6	153
Other	1.4	1.1	124
Household Size			
One Person Household	18.8	24.7	76
Two Person Household	20.3	28.8	71
Three Person Household	23.4	21.3	110
Four Person Household	18.17	13.0	139
Five+ Person Household	19.3	12.1	160
Mail Responsive			
Mail Order Responsive	90.	76.8	118
Mail Order Buyer	90.2	76.6	118
Mail Order Donor	3.8	2.8	136
Buying Channel Preference – Decile			
Top Internet Decile	17.4	8.9	200
Top Mail Decile	19.6	11.9	166
Top Phone Decile	31.4	12.0	262

GROUP 02C

STABLE SINGLES

INSURANCE GROUP	02C	STABLE SINGLES	HOUSEHOLDS: 3,654,600	(2.95% OF U.S.)
CLUSTERS	35	Solo and Stable		
	42	First Mortgage		
	43	Work & Causes		
	44	Community Singles		



ABOUT STABLE SINGLES

Independence is the name of the game for Stable Singles. Ranging in age from 30 to 65 and earning low-to-middle incomes, they don't tend to splurge on autos, travel or much of anything, but have managed to accrue net worth up to \$500,000 to give their lives some stability. With no children in the home, their insurance needs center on themselves, with individual medical insurance and auto insurance for their sole vehicle. Generally residing in homes at lower values, their homeowners insurance is also of a lower value and they often carry both homeowners and auto insurance from the same provider. Perhaps not the biggest spenders in the world, the members of this group can sometimes be impulsive, but are generally somewhat cautious with their slightly limited finances.

- INSURANCE**
- Carry homeowners and auto insurance from State Farm Mutual
 - Medical insurance covers individual only
 - Homeowners insurance: <\$30,000
 - Auto insurance is for single vehicle
 - Nationwide auto insurance

- RADIO/TV**
- Regularly catch *Ghost Whisperer* and *Without a Trace*
 - Listen to jazz and oldies radio
 - Watch QVC and HSN on cable

- ACTIVITIES**
- Lawn care and indoor gardening
 - Members of veterans clubs and AARP
 - Enjoy sewing and woodworking projects

- FINANCIAL**
- Own Target credit card
 - Typically carry a balance on their credit cards
 - Manually prepare own tax returns
 - Not likely to invest in stocks/bonds/mutual funds in next year
- MAGAZINES/NEWSPAPERS**
- Read *AARP* and *Good Housekeeping*
 - Stay up with magazines on TV
 - Find bargains via newspaper advertisements

- TRAVEL**
- Prefer quieter, less action-packed vacations
 - Tend to travel alone
 - Stay in Motel 6 when traveling

- SHOPPING/CONSUMER PRODUCTS**
- Tend to make impulse purchases
 - Buy groceries at Winn Dixie and Wal-Mart Supercenters
 - Frequent purchasers of cigarettes and lighters
 - Spend \$100+/month out of pocket on prescription medicines
 - Purchase instant game lottery tickets

- COMPUTER/INTERNET/TELCO**
- Technology has little impact on life
 - Use Internet less than once/week
 - Visit Careerbuilder.com

- AUTOMOTIVE**
- Spent <\$15,000 on most recent purchase
 - Prefer cheap, easy to maintain vehicles
 - Own/lease one subcompact vehicle

© 2010 Acxiom Corporation. All rights reserved. Acxiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Acxiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS INSURANCE GROUP 02C—STABLE SINGLES

Clusters 35, 42, 43, 44

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.8	2.3	34
24-29 Years	9.9	7.6	130
30-35 Years	14.1	10.5	134
36-45 Years	21.2	21.5	99
46-55 Years	30.0	21.5	139
56-65 Years	23.5	15.4	153
66-75 Years	0.5	10.7	4
76+ Years	0.0	10.5	0
MEAN AGE	45.2		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	7.1	4.7	150
\$20,000-\$29,999	17.9	8.8	203
\$30,000-\$39,999	36.9	10.8	340
\$40,000-\$49,999	38.0	11.2	340
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.1	5.1	2
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	100.0	44.0	227
Married	0.0	56.0	0
Estimated Net Worth			
< \$1	1.8	9.4	19
\$1-\$4,999	7.0	8.8	80
\$5,000-\$9,999	3.9	5.5	72
\$10,000-\$24,999	10.7	5.2	203
\$25,000-\$49,999	12.9	8.6	150
\$50,000-\$99,999	19.3	10.0	194
\$100,000-\$249,999	25.8	20.6	125
\$250,000-\$499,999	14.6	15.0	98
\$500,000-\$999,999	4.0	9.4	43
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	0.0	23.2	0
Home Owner	100.0	76.8	130
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.0	9.3	0
84-1,015	33.4	33.4	100
1,016-3,015	45.7	33.2	138
3,016-5,440	14.4	8.3	173
5,441-9,948	6.3	3.6	176
9,949+	0.2	3.4	6

	Group %	National %	Index
Length of Residence			
<2 Years	11.7	12.7	93
2-5 Years	26.0	30.2	86
6-14 Years	36.1	32.0	113
15+ Years	26.2	25.0	105
Market Value of Home			
<\$50,000	12.2	10.3	118
\$50,000-\$99,999	26.5	19.1	139
\$100,000-\$124,999	11.6	8.8	132
\$125,000-\$149,999	9.8	8.0	122
\$150,000-\$199,999	14.5	12.9	112
\$200,000-\$299,999	14.3	15.9	90
\$300,000-\$499,999	8.2	14.7	56
\$500,000+	2.9	10.3	28
Dwelling Unit Size			
Single Family Dwelling	84.4	86.0	98
Multiple Family Dwelling	15.6	14.0	111
Occupation			
Professional/Technical	30.9	30.4	102
Administration/Management	6.8	6.8	100
Sales/Service	2.2	1.7	128
Clerical/White Collar	23.9	16.7	143
Craftsman/Blue Collar	20.3	18.7	109
Student	1.5	0.8	188
Housewife	3.9	6.0	66
Retired	4.3	12.1	35
Other	3.7	3.8	98
Self Employed	2.6	3.1	83
Education			
Completed High School	58.5	53.1	110
Completed College	30.4	33.1	92
Completed Graduate School	10.1	13.2	76
Attended Vocational/Technical	1.0	0.6	170
Ethnicity			
Caucasian	66.7	74.3	90
African American	16.7	10.3	163
Hispanic	12.4	10.7	116
Asian	3.1	3.6	86
Other	1.1	1.1	93
Household Size			
One Person Household	64.2	24.7	259
Two Person Household	20.3	28.8	70
Three Person Household	8.6	21.3	40
Four Person Household	4.1	13.0	31
Five+ Person Household	2.9	12.1	24
Mail Responsive			
Mail Order Responsive	68.1	76.8	89
Mail Order Buyer	67.9	76.6	89
Mail Order Donor	1.8	2.8	65
Buying Channel Preference – Decile			
Top Internet Decile	1.9	8.9	21
Top Mail Decile	6.7	11.9	56
Top Phone Decile	4.4	12.0	36

GROUP 03C

SINGLE OPPORTUNITIES

INSURANCE GROUP 03C SINGLE OPPORTUNITIES HOUSEHOLDS: 7,056,700 (5.70% OF U.S.)

CLUSTERS 39 Early Parents

45 First Digs

57 Collegiate Crowd

61 Urban Scramble

67 Rolling Stones



ABOUT SINGLE OPPORTUNITIES

An ethnically diverse group, Single Opportunities represents the young, hip generation just starting to get their feet wet in the real world. Under the age of 30, still in school or toiling at entry-level jobs, the members of this group are most interested in getting their basic insurance needs met, often shopping online for the best price points. With young children at home for some of these households, and many wrapping up their educations, they will likely be looking at insurance in a new light in the near future as they continue to grow their families, start to purchase homes and begin to accrue more financial assets.

INSURANCE

- Obtain medical insurance through Medicaid
- Carry renters insurance
- Likely to purchase life insurance in next 12 months
- Purchase auto insurance direct from provider via Internet

RADIO/TV

- Regularly watch TeleFutura, Telemundo and Univision
- Watch MTV and VH1
- Listen to urban and contemporary hit music stations

ACTIVITIES

- Go to the movies 1+ times/month
- Super fan of NBA and NFL
- Enjoy bar-hopping, dancing, billiards and video games

FINANCIAL

- Have a personal loan for education only
- Send money via money orders
- Prefer Internet and phone banking
- Acquired a non-interest checking account in the past 12 months
- Find the ups and downs of the financial market exciting

MAGAZINES/NEWSPAPERS

- Read magazines focused on brides, music and babies
- Primary readers of *Cosmopolitan*, *Maxim* and *Parenting*
- Find magazine ads funny

TRAVEL

- Prefer to travel to new destinations for vacations
- Travel alone or in small groups
- Likely to visit U.S. theme parks

SHOPPING/CONSUMER PRODUCTS

- Find shopping a great way to relax
- Purchase children's clothing
- Willing to purchase generics over brand names
- Shop at Footlocker, Lady Footlocker, Foot Action and Finish Line
- Beer from convenience stores

COMPUTER/INTERNET/TELCO

- Provide advice to others on technology products
- Download music from Internet
- Use video feature on their cell phones
- Visit social networking sites

AUTOMOTIVE

- Spent <\$10,000 on most recent purchase
- Likely to lease or buy used vehicles
- Tend to service their own vehicles

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS INSURANCE GROUP 03C—SINGLE OPPORTUNITIES

Clusters 39, 45, 57, 61, 67

	Group %	National %	Index
Age—Head of Household			
18-23 Years	32.6	2.3	1425
24-29 Years	58.5	7.6	768
30-35 Years	5.6	10.5	53
36-45 Years	2.3	21.5	11
46-55 Years	1.0	21.5	5
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	25.2		
Estimated Income			
<\$15,000	27.7	10.1	273
\$15,000-\$19,999	11.2	4.7	238
\$20,000-\$29,999	18.9	8.8	214
\$30,000-\$39,999	22.2	10.8	205
\$40,000-\$49,999	5.9	11.2	53
\$50,000-\$74,999	7.6	24.2	32
\$75,000-\$99,999	2.2	13.9	16
\$100,000-\$124,999	0.5	6.3	8
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	3.7	5.1	72
Presence and Age of Children			
No Children Present	66.5	65.9	101
Ages 0-2	12.4	6.5	192
Ages 3-5	9.4	7.0	135
Ages 6-10	8.6	11.1	78
Ages 11-15	4.2	10.6	40
Ages 16-17	4.6	7.5	61
Marital Status			
Single	76.3	44.0	174
Married	23.7	56.0	42
Estimated Net Worth			
< \$1	62.3	9.4	667
\$1-\$4,999	16.9	8.8	192
\$5,000-\$9,999	6.0	5.5	109
\$10,000-\$24,999	2.2	5.2	42
\$25,000-\$49,999	3.0	8.6	35
\$50,000-\$99,999	3.5	10.0	35
\$100,000-\$249,999	3.9	20.6	19
\$250,000-\$499,999	1.4	15.0	9
\$500,000-\$999,999	0.7	9.4	8
\$1,000,000-\$1,999,999	0.1	3.6	2
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	81.7	23.2	352
Home Owner	18.3	76.8	24
Population Density – HH per Sq. Mile			
0-24	2.2	8.8	25
25-83	2.4	9.3	26
84-1,015	26.0	33.4	78
1,016-3,015	34.4	33.2	104
3,016-5,440	12.5	8.3	150
5,441-9,948	8.0	3.6	226
9,949+	14.5	3.4	427

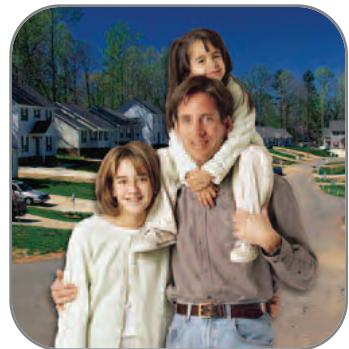
	Group %	National %	Index
Length of Residence			
<2 Years	26.5	12.7	209
2-5 Years	46.4	30.2	154
6-14 Years	15.5	32.0	48
15+ Years	11.6	25.0	46
Market Value of Home			
<\$50,000	14.6	10.3	142
\$50,000-\$99,999	23.8	19.1	125
\$100,000-\$124,999	10.1	8.8	115
\$125,000-\$149,999	8.6	8.0	108
\$150,000-\$199,999	12.3	12.9	95
\$200,000-\$299,999	13.3	15.9	84
\$300,000-\$499,999	10.1	14.7	69
\$500,000+	7.1	10.3	69
Dwelling Unit Size			
Single Family Dwelling	62.7	86.0	73
Multiple Family Dwelling	37.3	14.0	266
Occupation			
Professional/Technical	17.6	30.4	58
Administration/Management	3.8	6.8	56
Sales/Service	3.3	1.7	192
Clerical/White Collar	32.9	16.7	197
Craftsman/Blue Collar	17.8	18.7	95
Student	6.7	0.8	831
Housewife	9.6	6.0	161
Retired	0.7	12.1	6
Other	5.6	3.8	149
Self Employed	2.0	3.1	64
Education			
Completed High School	73.9	53.1	139
Completed College	23.2	33.1	70
Completed Graduate School	2.2	13.2	17
Attended Vocational/Technical	0.7	0.6	112
Ethnicity			
Caucasian	55.3	74.3	74
African American	20.0	10.3	195
Hispanic	19.3	10.7	180
Asian	4.2	3.6	116
Other	1.3	1.1	110
Household Size			
One Person Household	50.5	24.7	204
Two Person Household	26.7	28.8	92
Three Person Household	13.7	21.3	64
Four Person Household	5.4	13.0	41
Five+ Person Household	3.8	12.1	31
Mail Responsive			
Mail Order Responsive	34.8	76.8	45
Mail Order Buyer	34.7	76.6	45
Mail Order Donor	0.1	2.8	3
Buying Channel Preference – Decile			
Top Internet Decile	10.4	8.9	117
Top Mail Decile	0.2	11.9	2
Top Phone Decile	0.1	12.0	1

GROUP 04C

PENNYWISE HOMEOWNERS

INSURANCE GROUP 04C PENNYWISE HOMEOWNERS HOUSEHOLDS: 6,058,300 (4.89% OF U.S.)

CLUSTERS	46	Home Cooking
	53	Metro Parents
	56	Modest Wages
	68	Pennywise Proprietors
	69	Pennywise Mortgagees



ABOUT PENNYWISE HOMEOWNERS

This group of middle-aged homeowners with an ethnic mix includes many single parents with school-aged children. Working lower to middle income white-collar clerical and blue-collar jobs, they're watching their pennies with value-based shopping and limited travel and entertainment plans. Conversely, they do not tend to be risk averse when there is a chance for a high reward, and are willing to borrow from financial institutions to get ahead in life and provide for their families. In the interest of protecting those families, they're looking toward increased life insurance and a new used vehicle in the near term.

INSURANCE

- Homeowners insurance valued at \$75,000 or less
- Obtain medical insurance through Medicaid
- Likely to buy life insurance in the near future
- When carry life insurance, it is through a bank
- Carry auto insurance for one vehicle through Farmer's Insurance

RADIO/TV

- View sports programs on Telefutura and Univision
- Watch NAACP Image Awards and Soul Train Music Awards
- Full attention on Cops

ACTIVITIES

- Heavy movie viewers – crime, adventure, science fiction
- Go out to go dancing
- Listen to concerts on the radio

FINANCIAL

- No discomfort with borrowing money
- Typically carry a balance on credit cards
- Only charge small monthly amount to credit cards
- Like to take investment risks when there is a chance of high reward

MAGAZINES/NEWSPAPERS

- Light readers of bridal and parenting magazines
- Find magazine ads funny
- Read *Ebony* and *Garden Design*

TRAVEL

- Child in household determines theme park vacations
- Travel and hotel discounts play a big part in travel plans
- Enjoy group and guided tours

SHOPPING/CONSUMER PRODUCTS

- Tend to buy on price more than quality
- Shop Fashion Bug, Payless and Foot Action
- Will switch brands for cents-off coupon
- Purchase menthol and non-menthol cigarettes
- Shop for groceries at Aldi, Pathmark and Wal-Mart Supercenter

COMPUTER/INTERNET/TELCO

- Tend to surf the net less than once per week
- Technology has little impact on daily life
- Use 3-way calling and call return

AUTOMOTIVE

- Plan to buy used minivan or SUV in next year
- Tend to drive 1,000 miles/year
- Primarily purchase through manufacturer financing

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

INSURANCE GROUP 04C—PENNYWISE HOMEOWNERS

Clusters 46, 53, 56, 68, 69

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	1
24-29 Years	1.6	7.6	21
30-35 Years	19.9	10.5	190
36-45 Years	48.1	21.5	224
46-55 Years	19.2	21.5	89
56-65 Years	11.1	15.4	72
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	42.3		
Estimated Income			
<\$15,000	31.3	10.1	308
\$15,000-\$19,999	8.5	4.7	180
\$20,000-\$29,999	20.7	8.8	234
\$30,000-\$39,999	18.1	10.8	167
\$40,000-\$49,999	20.7	11.2	185
\$50,000-\$74,999	0.4	24.2	2
\$75,000-\$99,999	0.2	13.9	1
\$100,000-\$124,999	0.1	6.3	1
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.1	5.1	1
Presence and Age of Children			
No Children Present	56.6	65.9	86
Ages 0-2	5.4	6.5	84
Ages 3-5	8.4	7.0	121
Ages 6-10	14.0	11.1	126
Ages 11-15	13.9	10.6	131
Ages 16-17	9.5	7.5	126
Marital Status			
Single	74.7	44.0	170
Married	25.3	56.0	45
Estimated Net Worth			
< \$1	7.4	9.4	80
\$1-\$4,999	14.2	8.8	162
\$5,000-\$9,999	5.0	5.5	92
\$10,000-\$24,999	10.7	5.2	204
\$25,000-\$49,999	10.3	8.6	120
\$50,000-\$99,999	14.3	10.0	144
\$100,000-\$249,999	20.9	20.6	101
\$250,000-\$499,999	12.0	15.0	81
\$500,000-\$999,999	5.1	9.4	54
\$1,000,000-\$1,999,999	0.1	3.6	2
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	4.7	23.2	20
Home Owner	95.3	76.8	124
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.6	9.3	6
84-1,015	32.2	33.4	96
1,016-3,015	45.0	33.2	135
3,016-5,440	12.5	8.3	150
5,441-9,948	5.9	3.6	167
9,949+	3.8	3.4	113

	Group %	National %	Index
Length of Residence			
<2 Years	13.5	12.7	106
2-5 Years	28.5	30.2	94
6-14 Years	36.9	32.0	115
15+ Years	21.1	25.0	84
Market Value of Home			
<\$50,000	16.6	10.3	161
\$50,000-\$99,999	28.3	19.1	148
\$100,000-\$124,999	10.5	8.8	120
\$125,000-\$149,999	8.5	8.0	106
\$150,000-\$199,999	12.0	12.9	93
\$200,000-\$299,999	12.2	15.9	77
\$300,000-\$499,999	8.3	14.7	56
\$500,000+	3.7	10.3	36
Dwelling Unit Size			
Single Family Dwelling	84.3	86.0	98
Multiple Family Dwelling	15.7	14.0	112
Occupation			
Professional/Technical	25.4	30.4	83
Administration/Management	5.6	6.8	83
Sales/Service	2.1	1.7	119
Clerical/White Collar	23.3	16.7	140
Craftsman/Blue Collar	25.0	18.7	133
Student	1.4	0.8	178
Housewife	6.8	6.0	114
Retired	3.7	12.1	30
Other	4.2	3.8	112
Self Employed	2.6	3.1	84
Education			
Completed High School	60.7	53.1	114
Completed College	31.2	33.1	94
Completed Graduate School	7.1	13.2	54
Attended Vocational/Technical	1.0	0.6	165
Ethnicity			
Caucasian	57.3	74.3	77
African American	19.7	10.3	192
Hispanic	18.7	10.7	174
Asian	3.2	3.6	89
Other	1.1	1.1	98
Household Size			
One Person Household	21.3	24.7	86
Two Person Household	36.9	28.8	128
Three Person Household	20.5	21.3	96
Four Person Household	11.2	13.0	86
Five+ Person Household	10.2	12.1	84
Mail Responsive			
Mail Order Responsive	70.3	76.8	92
Mail Order Buyer	70.0	76.6	91
Mail Order Donor	1.6	2.8	56
Buying Channel Preference – Decile			
Top Internet Decile	1.1	8.9	13
Top Mail Decile	3.5	11.9	29
Top Phone Decile	1.8	12.0	15

GROUP 05C

PARENTING PRIORITIES

INSURANCE GROUP	05C	PARENTING PRIORITIES	HOUSEHOLDS: 10,560,100	(8.53% OF U.S.)
CLUSTERS	13	Solid Single Parents		
	27	Soccer & SUVs		
	37	Cartoons & Carpools		
	38	Midtown Minivanners		



ABOUT PARENTING PRIORITIES

There's no confusing the top priority for this group — from preparing frozen waffles for breakfast to watching The Disney Channel, and using the Internet to shop toys and games — the children have quite an impact on almost everything within these households. With an average age of 44 and middle-incomes, the members of Parenting Priorities have started to establish themselves, accruing some net worth, predominantly through their homes. These homes are often purchased with low down payments, forcing them to carry mortgage insurance at first. Plenty of children in the household tend to lead to insurance coverage on multiple vehicles, many of them used and requiring maintenance repairs; and here, the homeowners show their handiness by often completing the repairs themselves.

INSURANCE

- Tend to purchase auto insurance for 2+ autos through GEICO
- Heard about auto insurance company via radio or TV
- Most recently picked up life insurance from place of employment through a union
- Use Internet quote comparisons
- Medical insurance covers self and other household members

RADIO/TV

- Watch Cartoon Network, The Disney Channel and Nickelodeon
- Watch Spanish television
- Listen to urban, Hispanic and religious radio formats

ACTIVITIES

- Participate in soccer, ice skating, basketball and football
- Play in-home video games for entertainment
- Go to on picnics and to the zoo

FINANCIAL

- Don't generally know how much is in their bank account at any one time
- Accepted pre-approved credit offer in past year
- Conduct banking online and via phone
- Carry and use their Wal-Mart and Visa credit cards
- Use online tax preparation services

MAGAZINES/NEWSPAPERS

- Considerable interest in advertising in *Ebony* and *Parents' Magazine*
- Find magazine advertising funny
- Read parenthood, babies and music magazines

TRAVEL

- Travel as a family of 4 or 5
- Very likely to travel to a theme park in the next year
- Intend to travel abroad to Mexico in next 12 months
- Fly American, United and USAirways

SHOPPING/CONSUMER PRODUCTS

- Consider shopping a good way to relax
- Purchase frozen beverages and breakfast sandwiches from convenience stores
- Own Nintendo, Game Boy and PlayStation
- Spent \$200+ on children's clothing in past year
- Shop Finish Line, Old Navy and Toys "R" Us

COMPUTER/INTERNET/TELCO

- Children under 18 use home PC
- Have a webcam
- Download music, play games and buy toys from the Internet

AUTOMOTIVE

- Currently drive a minivan
- Typically purchase used vehicles
- Tend to service vehicles themselves

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS INSURANCE GROUP 05C—PARENTING PRIORITIES

Cluster 13, 27, 37, 38

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	1
24-29 Years	1.3	7.6	18
30-35 Years	16.5	10.5	157
36-45 Years	46.2	21.5	215
46-55 Years	24.2	21.5	112
56-65 Years	8.5	15.4	55
66-75 Years	2.9	10.7	27
76+ Years	0.3	10.5	3
MEAN AGE	43.6		
Estimated Income			
<\$15,000	1.0	10.1	10
\$15,000-\$19,999	1.4	4.7	30
\$20,000-\$29,999	4.1	8.8	47
\$30,000-\$39,999	9.7	10.8	89
\$40,000-\$49,999	13.1	11.2	117
\$50,000-\$74,999	50.8	24.2	210
\$75,000-\$99,999	5.8	13.9	114
\$100,000-\$124,999	3.3	6.3	52
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.8	5.1	15
Presence and Age of Children			
No Children Present	20.9	65.9	32
Ages 0-2	10.3	6.5	159
Ages 3-5	17.3	7.0	247
Ages 6-10	33.0	11.1	298
Ages 11-15	26.6	10.6	251
Ages 16-17	16.4	7.5	219
Marital Status			
Single	54.3	44.0	123
Married	45.7	56.0	82
Estimated Net Worth			
< \$1	2.5	9.4	27
\$1-\$4,999	8.5	8.8	97
\$5,000-\$9,999	11.0	5.5	201
\$10,000-\$24,999	8.3	5.2	157
\$25,000-\$49,999	14.5	8.6	170
\$50,000-\$99,999	12.0	10.0	120
\$100,000-\$249,999	22.3	20.6	108
\$250,000-\$499,999	15.7	15.0	105
\$500,000-\$999,999	5.2	9.4	55
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	32.2	23.2	139
Home Owner	67.8	76.8	88
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.9	9.3	10
84-1,015	39.3	33.4	118
1,016-3,015	39.4	33.2	119
3,016-5,440	11.1	8.3	133
5,441-9,948	5.4	3.6	151
9,949+	3.9	3.4	116

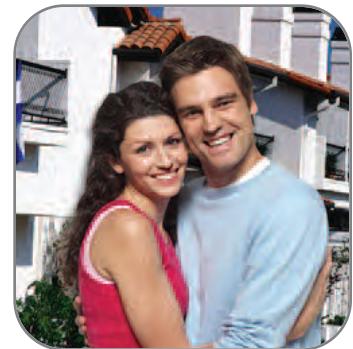
	Group %	National %	Index
Length of Residence			
<2 Years	16.1	12.7	127
2-5 Years	38.6	30.2	128
6-14 Years	33.4	32.0	104
15+ Years	12.0	25.0	48
Market Value of Home			
<\$50,000	7.7	10.3	74
\$50,000-\$99,999	16.8	19.1	88
\$100,000-\$124,999	9.1	8.8	104
\$125,000-\$149,999	8.9	8.0	111
\$150,000-\$199,999	14.6	12.9	113
\$200,000-\$299,999	18.3	15.9	116
\$300,000-\$499,999	15.8	14.7	108
\$500,000+	8.7	10.3	84
Dwelling Unit Size			
Single Family Dwelling	83.4	86.0	97
Multiple Family Dwelling	16.6	14.0	118
Occupation			
Professional/Technical	30.2	30.4	99
Administration/Management	7.1	6.8	106
Sales/Service	1.9	1.7	108
Clerical/White Collar	21.1	16.7	127
Craftsman/Blue Collar	25.2	18.7	135
Student	0.7	0.8	93
Housewife	5.6	6.0	94
Retired	1.6	12.1	13
Other	4.0	3.8	105
Self Employed	2.6	3.1	86
Education			
Completed High School	57.4	53.1	108
Completed College	32.4	33.1	98
Completed Graduate School	9.5	13.2	72
Attended Vocational/Technical	0.6	0.6	106
Ethnicity			
Caucasian	68.1	74.3	92
African American	10.0	10.3	97
Hispanic	16.1	10.7	150
Asian	4.5	3.6	127
Other	1.3	1.1	114
Household Size			
One Person Household	14.2	24.7	58
Two Person Household	22.4	28.8	78
Three Person Household	28.2	21.3	133
Four Person Household	17.9	13.0	137
Five+ Person Household	17.2	12.1	142
Mail Responsive			
Mail Order Responsive	77.8	76.8	101
Mail Order Buyer	77.6	76.6	101
Mail Order Donor	0.5	2.8	19
Buying Channel Preference – Decile			
Top Internet Decile	9.0	8.9	102
Top Mail Decile	4.3	11.9	36
Top Phone Decile	5.2	12.0	43

GROUP 06U

COMFORTABLE RENTERS

INSURANCE GROUP 06U COMFORTABLE RENTERS HOUSEHOLDS: 8,462,700 (6.83% OF U.S.)

CLUSTERS 24 Career Building
26 Savvy Singles
29 City Mixers
32 Metro Mix
33 Urban Tenants



ABOUT COMFORTABLE RENTERS

This culturally diverse crowd consists of young to middle-age singles and couples without children at home, residing anywhere from the suburbs to the more urban areas of the country. With upper-middle incomes and the launching of careers, there's no doubt appearance is of the utmost importance to these cohorts, showing preferences for sports cars and trendy retailers. This group also likes to stay connected, leveraging the Internet for much of their day-to-day living, often accessed through their cell phones. Not yet ready to settle down and start saving a nest egg, this group tends to have more minimal insurance coverage, often choosing auto insurance carriers based on cost and picking up life and medical insurance through their place of employment.

INSURANCE

- Typically carry renters insurance
- Acquired life insurance through their place of work in past year
- Medical insurance covers self only
- Tend to carry additional dental insurance through Delta Dental
- Carry auto insurance for one vehicle through GEICO or Progressive from website

RADIO/TV

- Find advertising on radio to be funny and amusing
- Listen to alternative radio formats
- Watch Bravo, MTV, VH1 and Independent Film Channel

ACTIVITIES

- Stay fit by going to fitness clubs, jogging and weight lifting
- Camp in national parks
- Go to casinos, bars/clubs and rock concerts

FINANCIAL

- Bank with Citi and Bank of America
- Acquired checking and savings accounts in the past year
- Own MasterCard debit card
- Happily conduct their banking online
- Risk takers with investing when there is a chance for high returns

MAGAZINES/NEWSPAPERS

- Read GQ and Men's Health magazines
- Rarely use Yellow Pages
- Have interest in Cosmopolitan, People and Ebony advertising

TRAVEL

- Fly Continental Airlines
- Went backpacking/hiking on recent trip
- Foreign travel for pleasure

SHOPPING/CONSUMER PRODUCTS

- Spent over \$800 through the Internet past 12 months
- Shop at Banana Republic, The Gap and Express
- Buy groceries from Pathmark and Whole Foods Market
- Order DVDs and CDs via mail and Internet
- Purchase home accessories from Crate & Barrel

COMPUTER/INTERNET/TELCO

- Own Apple/Mac
- Connect to Internet via cable modem from home computer
- Visit TV show/network websites

AUTOMOTIVE

- Most recent purchase/lease via dealer or manufacturer financing
- Most recent accessories are turbo charger and sunroof/moonroof
- Tend to drive foreign brands

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS INSURANCE GROUP 06U—COMFORTABLE RENTERS

Clusters 24, 26, 29, 32, 33

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.5	2.3	21
24-29 Years	19.6	7.6	257
30-35 Years	16.9	10.5	161
36-45 Years	29.2	21.5	136
46-55 Years	20.4	21.5	95
56-65 Years	12.1	15.4	78
66-75 Years	1.4	10.7	13
76+ Years	0.0	10.5	0
MEAN AGE	40.6		
Estimated Income			
<\$15,000	3.8	10.1	38
\$15,000-\$19,999	1.8	4.7	39
\$20,000-\$29,999	5.7	8.8	64
\$30,000-\$39,999	7.9	10.8	73
\$40,000-\$49,999	12.1	11.2	108
\$50,000-\$74,999	45.7	24.2	189
\$75,000-\$99,999	13.1	13.9	94
\$100,000-\$124,999	3.0	6.3	48
\$125,000-\$149,999	0.1	4.7	2
\$150,000+	6.7	5.1	132
Presence and Age of Children			
No Children Present	76.4	65.9	116
Ages 0-2	3.4	6.5	52
Ages 3-5	3.1	7.0	44
Ages 6-10	6.0	11.1	54
Ages 11-15	8.8	10.6	83
Ages 16-17	7.2	7.5	96
Marital Status			
Single	65.6	44.0	149
Married	34.4	56.0	61
Estimated Net Worth			
< \$1	5.1	9.4	55
\$1-\$4,999	9.1	8.8	104
\$5,000-\$9,999	16.2	5.5	295
\$10,000-\$24,999	7.1	5.2	135
\$25,000-\$49,999	9.8	8.6	115
\$50,000-\$99,999	14.9	10.0	150
\$100,000-\$249,999	17.4	20.6	85
\$250,000-\$499,999	14.4	15.0	96
\$500,000-\$999,999	5.7	9.4	61
\$1,000,000-\$1,999,999	0.2	3.6	7
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	41.9	23.2	181
Home Owner	58.1	76.8	76
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.4	9.3	4
84-1,015	30.0	33.4	90
1,016-3,015	36.0	33.2	109
3,016-5,440	11.1	8.3	134
5,441-9,948	6.3	3.6	178
9,949+	16.1	3.4	474

	Group %	National %	Index
Length of Residence			
<2 Years	19.3	12.7	152
2-5 Years	36.2	30.2	120
6-14 Years	27.2	32.0	85
15+ Years	17.3	25.0	69
Market Value of Home			
<\$50,000	7.7	10.3	75
\$50,000-\$99,999	14.1	19.1	74
\$100,000-\$124,999	7.7	8.8	88
\$125,000-\$149,999	7.7	8.0	96
\$150,000-\$199,999	13.9	12.9	107
\$200,000-\$299,999	17.8	15.9	112
\$300,000-\$499,999	18.2	14.7	124
\$500,000+	12.9	10.3	125
Dwelling Unit Size			
Single Family Dwelling	73.1	86.0	85
Multiple Family Dwelling	26.9	14.0	192
Occupation			
Professional/Technical	32.8	30.4	108
Administration/Management	6.4	6.8	95
Sales/Service	2.0	1.7	117
Clerical/White Collar	22.8	16.7	137
Craftsman/Blue Collar	21.0	18.7	112
Student	1.6	0.8	194
Housewife	4.3	6.0	71
Retired	2.8	12.1	23
Other	3.6	3.8	95
Self Employed	2.7	3.1	88
Education			
Completed High School	58.5	53.1	110
Completed College	30.8	33.1	93
Completed Graduate School	10.2	13.2	77
Attended Vocational/Technical	0.6	0.6	102
Ethnicity			
Caucasian	65.6	74.3	88
African American	11.8	10.3	115
Hispanic	15.1	10.7	141
Asian	5.9	3.6	166
Other	1.6	1.1	137
Household Size			
One Person Household	54.4	24.7	220
Two Person Household	16.7	28.8	58
Three Person Household	11.7	21.3	55
Four Person Household	7.7	13.0	59
Five+ Person Household	9.5	12.1	78
Mail Responsive			
Mail Order Responsive	61.9	76.8	81
Mail Order Buyer	61.6	76.6	80
Mail Order Donor	0.9	2.8	31
Buying Channel Preference – Decile			
Top Internet Decile	18.7	8.9	212
Top Mail Decile	3.9	11.9	33
Top Phone Decile	3.5	12.0	29

GROUP 07C

RETIREMENT REQUIREMENTS

INSURANCE GROUP 07C RETIREMENT REQUIREMENTS HOUSEHOLDS: 14,124,800 11.41% OF U.S.)

- | | | |
|----------|----|-------------------|
| CLUSTERS | 09 | Platinum Oldies |
| | 28 | Suburban Seniors |
| | 36 | Raisin' Grandkids |
| | 49 | Devoted Duos |
| | 66 | Timeless Elders |



ABOUT RETIREMENT REQUIREMENTS

Largely retired, these sixty and seventy something's of Retirement Requirements are married and perhaps widowed homeowners, many of whom are raising their grandchildren in their new-found "free time." Well established in their communities, having lived in their homes for most, if not all, of their married life, they enjoy leisurely pursuits such as gardening and bird watching. Their medical insurance is now switched over to Medicare/Medicaid, and while they augment their diets with vitamins and dietary supplements, their need for prescription drugs has increased. They tend to select "trusted" names for their homeowners insurance and carry auto insurance on their one four-door standard or luxury car.

INSURANCE

- Obtain medical insurance through Medicare and Medicaid
- Medical insurance covers one individual
- Have life insurance policies through Prudential and MetLife
- Homeowners insurance through Allstate and State Farm
- Whole Life, Long Term Care and Annuities

RADIO/TV

- Watch culturally oriented shows
- Listen to news/talk radio formats
- Contribute \$50+ annually to public television

ACTIVITIES

- Enjoy sewing and bird watching
- Attend classical music/opera performances
- Members of veterans, AARP, civic and religious clubs

FINANCIAL

- Acquired CDs in past 6 months
- Prefer to put money in low-risk investments
- Rarely carry a balance on credit cards
- Steer clear of online banking for day-to-day transactions
- Use a full-service brokerage firm to buy and sell stocks

MAGAZINES/NEWSPAPERS

- Primary readers of *AARP The Magazine* and *Readers Digest*
- Read editorial pages in the daily and Sunday newspaper
- Trusts print advertising

TRAVEL

- When they do travel, domestic trips span 9 days or more
- Prefer group and guided tours to traveling independently
- Take cruises for foreign travel

SHOPPING/CONSUMER PRODUCTS

- Shop KMart and JCPenney
- Purchased apparel via catalog mail/phone in past year
- Feel brand is the best indication of quality
- Spend \$50+ per month on healthcare prescriptions
- Frequent users of vitamins, dietary supplements and pain relieving rubs

COMPUTER/INTERNET/TELCO

- Find computers to be too confusing to be of much use
- Monthly cell phone bill <\$25
- Don't find computers to be a good source of entertainment

AUTOMOTIVE

- Members of AAA or AARP auto clubs
- Purchased most recent vehicle with trade-in and cash over 5 years ago
- Tend to own standard size cars

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS INSURANCE GROUP 07C—RETIREMENT REQUIREMENTS

Clusters 09, 28, 36, 49, 66

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	28.2	10.7	263
76+ Years	71.8	10.5	686
MEAN AGE	79.3		
Estimated Income			
<\$15,000	14.5	10.1	143
\$15,000-\$19,999	7.7	4.7	163
\$20,000-\$29,999	11.2	8.8	127
\$30,000-\$39,999	12.2	10.8	113
\$40,000-\$49,999	11.2	11.2	100
\$50,000-\$74,999	23.9	24.2	99
\$75,000-\$99,999	13.4	13.9	96
\$100,000-\$124,999	5.0	6.3	80
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.8	5.1	15
Presence and Age of Children			
No Children Present	73.8	65.9	112
Ages 0-2	5.9	6.5	91
Ages 3-5	4.1	7.0	59
Ages 6-10	7.0	11.1	63
Ages 11-15	7.9	10.6	74
Ages 16-17	3.6	7.5	49
Marital Status			
Single	38.9	44.0	89
Married	61.1	56.0	109
Estimated Net Worth			
< \$1	3.0	9.4	32
\$1-\$4,999	4.8	8.8	55
\$5,000-\$9,999	3.3	5.5	59
\$10,000-\$24,999	6.3	5.2	119
\$25,000-\$49,999	7.2	8.6	84
\$50,000-\$99,999	9.4	10.0	94
\$100,000-\$249,999	20.6	20.6	100
\$250,000-\$499,999	12.2	15.0	82
\$500,000-\$999,999	27.9	9.4	298
\$1,000,000-\$1,999,999	5.4	3.6	151
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	10.2	23.2	44
Home Owner	89.8	76.8	117
Population Density – HH per Sq. Mile			
0-24	3.7	8.8	42
25-83	6.4	9.3	69
84-1,015	36.6	33.4	110
1,016-3,015	36.8	33.2	111
3,016-5,440	9.2	8.3	110
5,441-9,948	3.8	3.6	108
9,949+	3.5	3.4	102

	Group %	National %	Index
Length of Residence			
<2 Years	7.3	12.7	57
2-5 Years	23.0	30.2	76
6-14 Years	27.8	32.0	87
15+ Years	42.0	25.0	168
Market Value of Home			
<\$50,000	10.6	10.3	103
\$50,000-\$99,999	18.0	19.1	94
\$100,000-\$124,999	8.7	8.8	100
\$125,000-\$149,999	7.9	8.0	99
\$150,000-\$199,999	13.1	12.9	101
\$200,000-\$299,999	15.8	15.9	99
\$300,000-\$499,999	16.0	14.7	109
\$500,000+	9.9	10.3	96
Dwelling Unit Size			
Single Family Dwelling	84.2	86.0	98
Multiple Family Dwelling	15.8	14.0	113
Occupation			
Professional/Technical	15.4	30.4	51
Administration/Management	4.0	6.8	60
Sales/Service	1.0	1.7	55
Clerical/White Collar	10.0	16.7	60
Craftsman/Blue Collar	9.2	18.7	49
Student	0.2	0.8	20
Housewife	9.9	6.0	166
Retired	44.8	12.1	370
Other	2.9	3.8	78
Self Employed	2.5	3.1	82
Education			
Completed High School	47.9	53.1	90
Completed College	39.3	33.1	119
Completed Graduate School	12.4	13.2	94
Attended Vocational/Technical	0.5	0.6	79
Ethnicity			
Caucasian	78.8	74.3	106
African American	8.9	10.3	86
Hispanic	8.5	10.7	79
Asian	2.9	3.6	81
Other	0.9	1.1	81
Household Size			
One Person Household	18.1	24.7	73
Two Person Household	39.4	28.8	137
Three Person Household	24.0	21.3	113
Four Person Household	10.4	13.0	80
Five+ Person Household	8.1	12.1	67
Mail Responsive			
Mail Order Responsive	84.8	76.8	110
Mail Order Buyer	84.7	76.6	111
Mail Order Donor	10.0	2.8	353
Buying Channel Preference – Decile			
Top Internet Decile	7.6	8.9	86
Top Mail Decile	25.4	11.9	214
Top Phone Decile	15.1	12.0	126

GROUP 080

PROSPEROUS FAMILIES

INSURANCE GROUP	080	PROSPEROUS FAMILIES	HOUSEHOLDS: 13,860,400	(11.19% OF U.S.)
CLUSTERS	04	Skyboxes & Suburbans		
	07	Lavish Lifestyles		
	11	Kids & Clout		
	12	Tots & Toys		
	19	Country Comfort		
	21	Children First		



ABOUT PROSPEROUS FAMILIES

The more affluent households that make up the group of Prosperous Families have the financial means to look after and indulge their families. Typically working in professional, technical or managerial positions, their busy work schedules encourage them to take full advantage of time-saving technology like online banking and cell phones. With all households having children of various ages at home, they make sure they will be looked after with multiple life insurance policies and family medical plans. Their homes are often valued at \$200,000 or more, with homeowners insurance to match. They also carry insurance for multiple autos, some likely driven by their teenage children.

INSURANCE	FINANCIAL	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> Acquired new auto insurance in past 12 months Auto insurance through Liberty Mutual and USAA Homeowners insurance of \$100,000+ Carry 2+ life insurance policies Medical and life insurance from place of work 	<ul style="list-style-type: none"> Have 529 College Savings Plan Household owns investment real estate Prefer to use the Internet for day-to-day banking Have auto loan for new car 2nd mortgage/home equity loan 	<ul style="list-style-type: none"> Camping equipment in past year Shop at Circuit City and Best Buy Spent \$800+ in past year on mail/phone/Internet orders Purchase pet flea control products from veterinarian Shop convenience stores before and after work
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> Listen to sports radio Watch <i>Dora the Explorer</i> and <i>Go Diego Go!</i> Cable viewing includes Cartoon Network, Nickelodeon and Toon Disney 	<ul style="list-style-type: none"> Read <i>Parents</i> and <i>People</i> magazines Like ads in <i>Parenting</i> and <i>Parents</i> Average Sunday and weekday newspaper readership 	<ul style="list-style-type: none"> Wireless connection to Internet via cable modem or DSL Download music and listen to radio online Make travel plans online
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> Take adult education courses Enjoy downhill skiing and power boating Attend high school sporting events 	<ul style="list-style-type: none"> Go fishing and backpacking on vacation Watch in-flight videos Travel with 3+ family members 	<ul style="list-style-type: none"> Spent \$20,000+ on most recent auto Most recently purchased minivan or SUV Own 2+ vehicles

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS INSURANCE GROUP 080—PROSPEROUS FAMILIES

Clusters 04, 07, 11, 12, 19, 21

	Group %	National %	Index
Age—Head of Household			
18-23 Years	3.7	2.3	164
24-29 Years	12.7	7.6	166
30-35 Years	13.6	10.5	129
36-45 Years	39.4	21.5	184
46-55 Years	22.9	21.5	106
56-65 Years	6.3	15.4	41
66-75 Years	1.1	10.7	10
76+ Years	0.3	10.5	3
MEAN AGE	40.4		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	4.9	11.2	44
\$50,000-\$74,999	27.8	24.2	115
\$75,000-\$99,999	26.0	13.9	187
\$100,000-\$124,999	18.7	6.3	298
\$125,000-\$149,999	11.7	4.7	247
\$150,000+	10.8	5.1	212
Presence and Age of Children			
No Children Present	0.0	65.9	0
Ages 0-2	24.1	6.5	372
Ages 3-5	24.4	7.0	348
Ages 6-10	31.8	11.1	286
Ages 11-15	29.0	10.6	273
Ages 16-17	21.4	7.5	285
Marital Status			
Single	14.3	44.0	32
Married	85.7	56.0	153
Estimated Net Worth			
< \$1	3.5	9.4	38
\$1-\$4,999	3.5	8.8	40
\$5,000-\$9,999	4.2	5.5	77
\$10,000-\$24,999	2.3	5.2	43
\$25,000-\$49,999	7.5	8.6	88
\$50,000-\$99,999	10.5	10.0	105
\$100,000-\$249,999	27.2	20.6	132
\$250,000-\$499,999	25.7	15.0	172
\$500,000-\$999,999	5.5	9.4	59
\$1,000,000-\$1,999,999	10.0	3.6	281
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	11.7	23.2	50
Home Owner	88.3	76.8	115
Population Density – HH per Sq. Mile			
0-24	11.1	8.8	125
25-83	14.9	9.3	159
84-1,015	39.5	33.4	118
1,016-3,015	27.5	33.2	83
3,016-5,440	4.7	8.3	56
5,441-9,948	1.3	3.6	37
9,949+	1.1	3.4	31

	Group %	National %	Index
Length of Residence			
<2 Years	14.0	12.7	110
2-5 Years	39.2	30.2	130
6-14 Years	34.1	32.0	106
15+ Years	12.7	25.0	51
Market Value of Home			
<\$50,000	6.2	10.3	60
\$50,000-\$99,999	13.6	19.1	71
\$100,000-\$124,999	7.6	8.8	86
\$125,000-\$149,999	7.8	8.0	97
\$150,000-\$199,999	13.9	12.9	108
\$200,000-\$299,999	19.9	15.9	126
\$300,000-\$499,999	19.8	14.7	135
\$500,000+	11.2	10.3	108
Dwelling Unit Size			
Single Family Dwelling	93.9	86.0	109
Multiple Family Dwelling	6.1	14.0	44
Occupation			
Professional/Technical	39.2	30.4	129
Administration/Management	7.5	6.8	111
Sales/Service	2.0	1.7	112
Clerical/White Collar	17.7	16.7	106
Craftsman/Blue Collar	21.3	18.7	114
Student	0.7	0.8	91
Housewife	4.1	6.0	69
Retired	1.2	12.1	10
Other	3.3	3.8	88
Self Employed	3.0	3.1	97
Education			
Completed High School	51.8	53.1	97
Completed College	33.1	33.1	100
Completed Graduate School	14.8	13.2	112
Attended Vocational/Technical	0.4	0.6	58
Ethnicity			
Caucasian	81.1	74.3	109
African American	4.5	10.3	44
Hispanic	9.2	10.7	86
Asian	4.0	3.6	111
Other	1.2	1.1	108
Household Size			
One Person Household	0.0	24.7	0
Two Person Household	8.4	28.8	29
Three Person Household	37.9	21.3	178
Four Person Household	25.6	13.0	196
Five+ Person Household	28.1	12.1	232
Mail Responsive			
Mail Order Responsive	89.1	76.8	116
Mail Order Buyer	89.0	76.6	116
Mail Order Donor	0.8	2.8	30
Buying Channel Preference – Decile			
Top Internet Decile	11.3	8.9	128
Top Mail Decile	9.5	11.9	81
Top Phone Decile	14.1	12.0	117

GROUP 090

COMFORTABLE EMPTY NESTERS

INSURANCE GROUP 090 COMFORTABLE EMPTY NESTERS HOUSEHOLDS: 12,911,600 (10.43% OF U.S.)

Clusters	05	Sitting Pretty	23	Acred Couples
	08	Full Steaming	25	Clubs & Causes
	15	Country Ways	31	Mid Americana
	22	Fun & Games		



ABOUT COMFORTABLE EMPTY NESTERS

With no children living at home, the forty-to-sixty something's of Comfortable Empty Nesters are enjoying the fruits of their labor for the past years. Typically dual-income households, earning upper-middle incomes and having saved to accrue a nest egg, they're still somewhat cautious about their money, saving through DIY projects and membership clubs, while also making sure they have insurance to cover any potential losses. Frequent travelers for both business and leisure, they let their employers cover their medical and insurance needs, while also picking up the tab for cell phones.

INSURANCE

- 3+ cars insured
- Life insurance of \$50,000 to \$250,000
- Life insurance from New York Life and Prudential
- Medical insurance from work
- Own long term care policies

RADIO/TV

- Watch DIY Network and History Channel
- Enjoy watching golf and gymnastics
- Listen to oldies and news/talk radio

ACTIVITIES

- Attend live theater and musical concerts
- Members of AARP and charitable organizations
- Walk and swim for exercise

FINANCIAL

- Own mutual funds from Fidelity Investments and Vanguard Group
- Have 4+ credit cards
- Non-educational personal loan
- Bank with SunTrust

MAGAZINES/NEWSPAPERS

- Read the travel and home design pages of the daily newspaper
- Like business/finance and science/technology magazines
- Read *AARP The Magazine* and *Prevention*

TRAVEL

- Take cruises with Carnival and Royal Caribbean
- Combine vacation with business travel
- Frequent Holiday Inn Express

SHOPPING/CONSUMER PRODUCTS

- Home improvement purchases for DIY projects
- Shop at membership stores and have home equity line of credit
- Order tickets by phone
- Shop Dillard's and Eddie Bauer
- Jewelry from independent jewelers

COMPUTER/INTERNET/TELCO

- 1 or 2 cell phone(s) provided by employer
- Obtain medical information and trade/track stocks online
- Regularly visit USA Today.com and WeatherBug.com

AUTOMOTIVE

- Belong to AARP and AAA auto clubs
- Have heated/cooled seats on most recent purchase
- Drive SUVs and pickup trucks

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

INSURANCE GROUP 090—COMFORTABLE EMPTY NESTERS

Clusters 05, 08, 15, 22, 23, 25, 31

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.1	7.6	1
30-35 Years	0.2	10.5	2
36-45 Years	1.3	21.5	6
46-55 Years	40.0	21.5	186
56-65 Years	42.0	15.4	272
66-75 Years	15.9	10.7	148
76+ Years	0.6	10.5	6
MEAN AGE	57.4		
Estimated Income			
<\$15,000	0.1	10.1	1
\$15,000-\$19,999	0.1	4.7	1
\$20,000-\$29,999	0.1	8.8	1
\$30,000-\$39,999	0.9	10.8	8
\$40,000-\$49,999	11.4	11.2	102
\$50,000-\$74,999	37.5	24.2	155
\$75,000-\$99,999	26.3	13.9	189
\$100,000-\$124,999	15.5	6.3	247
\$125,000-\$149,999	4.1	4.7	86
\$150,000+	4.0	5.1	79
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	11.6	44.0	26
Married	88.4	56.0	158
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.8	8.8	9
\$5,000-\$9,999	1.9	5.5	35
\$10,000-\$24,999	0.9	5.2	17
\$25,000-\$49,999	8.9	8.6	105
\$50,000-\$99,999	8.0	10.0	80
\$100,000-\$249,999	31.5	20.6	153
\$250,000-\$499,999	23.2	15.0	155
\$500,000-\$999,999	23.3	9.4	249
\$1,000,000-\$1,999,999	1.6	3.6	44
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	3.2	23.2	14
Home Owner	96.8	76.8	126
Population Density – HH per Sq. Mile			
0-24	6.9	8.8	78
25-83	9.8	9.3	105
84-1,015	40.3	33.4	121
1,016-3,015	34.8	33.2	105
3,016-5,440	6.7	8.3	81
5,441-9,948	1.3	3.6	37
9,949+	0.2	3.4	6

	Group %	National %	Index
Length of Residence			
<2 Years	5.9	12.7	46
2-5 Years	18.1	30.2	60
6-14 Years	36.3	32.0	113
15+ Years	39.7	25.0	159
Market Value of Home			
<\$50,000	6.8	10.3	66
\$50,000-\$99,999	17.0	19.1	89
\$100,000-\$124,999	9.0	8.8	102
\$125,000-\$149,999	8.8	8.0	109
\$150,000-\$199,999	14.4	12.9	111
\$200,000-\$299,999	19.8	15.9	125
\$300,000-\$499,999	16.6	14.7	113
\$500,000+	7.8	10.3	75
Dwelling Unit Size			
Single Family Dwelling	94.8	86.0	110
Multiple Family Dwelling	5.2	14.0	37
Occupation			
Professional/Technical	36.3	30.4	120
Administration/Management	9.0	6.8	134
Sales/Service	1.8	1.7	101
Clerical/White Collar	14.0	16.7	84
Craftsman/Blue Collar 1	8.6	18.7	99
Student	0.3	0.8	38
Housewife	3.6	6.0	60
Retired	9.4	12.1	77
Other	3.5	3.8	93
Self Employed	3.5	3.1	114
Education			
Completed High School	48.4	53.1	91
Completed College	32.7	33.1	99
Completed Graduate School	18.3	13.2	139
Attended Vocational/Technical	0.6	0.6	105
Ethnicity			
Caucasian	83.7	74.3	113
African American	6.2	10.3	60
Hispanic	6.2	10.7	58
Asian	2.9	3.6	80
Other	1.0	1.1	86
Household Size			
One Person Household	8.3	24.7	34
Two Person Household	42.4	28.8	147
Three Person Household	22.9	21.3	108
Four Person Household	15.7	13.0	120
Five+ Person Household	10.7	12.1	88
Mail Responsive			
Mail Order Responsive	92.7	76.8	121
Mail Order Buyer	92.6	76.6	121
Mail Order Donor	4.3	2.8	153
Buying Channel Preference – Decile			
Top Internet Decile	6.8	8.9	77
Top Mail Decile	22.9	11.9	193
Top Phone Decile	26.4	12.0	220

GROUP 10R

MODEST MATURITY

INSURANCE GROUP	10R	MODEST MATURITY	HOUSEHOLDS:	12,314,400 (9.94% OF U.S.)
CLUSTERS	40	The Great Outdoors	55	Humble Homes
	50	Rural Retirement	64	Rural Everlasting
	51	Family Matters	65	Thrifty Elders
	54	Still Truckin'		



ABOUT MODEST MATURITY

A mix of singles and couples, Modest Maturity is indeed modest in their earnings and their savings. At a mean age of 68, this group includes many retired and those about to retire from part-time and blue-collar jobs. Given their lower incomes and smaller savings, they are not extravagant in their lifestyles, preferring non-technical home-based activities such as reading and gardening. They typically have small life insurance policies; auto insurance is on just one American-made vehicle and their homeowners insurance reflects the lower market values (\$100,000 or less) of their homes.

INSURANCE

- Homeowners insurance <\$100,000
- Medicare/Medicaid health insurance
- Life insurance <\$20,000
- Auto insurance from Farm Bureau
- One vehicle covered on auto insurance

RADIO/TV

- Satellite dish from Dish Network
- Watch Outdoor Channel and Hallmark Channel
- View evening new and weekend news shows

ACTIVITIES

- Bird watching, gardening and vegetable growing
- Participate in veteran's clubs, AARP and church boards
- Crocheting, quilting, sewing and general mending

FINANCIAL

- Feel investing in the stock market is too risky
- Own CDs
- Have Wal-Mart and JCPenney credit cards
- Use credit cards <1x/month
- Not internet bankers

MAGAZINES/NEWSPAPERS

- Read *Guideposts*, *AARP The Magazine* and *Family Circle*
- Enjoy fraternal magazines
- Read TV Listings and Editorial pages in newspaper

TRAVEL

- Infrequent travelers
- Find group tours fun and good way to meet others
- Prefer U.S. travel over foreign travel

SHOPPING/CONSUMER PRODUCTS

- Monthly out-of-pocket prescription expense \$100+
- Shop Belk and Aldi
- Purchase automotive maintenance supplies at Wal-Mart
- Buy books via mail order
- In-home shopping from Avon

COMPUTER/INTERNET/TELCO

- Have AT&T calling card
- Find computers too confusing to be of much use
- Don't find computers a good source of entertainment

AUTOMOTIVE

- Drive standard size cars
- Prefer American brands such as Ford and Chevrolet
- Think of vehicles as basic transportation

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

INSURANCE GROUP 10R—MODEST MATURITY

Clusters 40, 50, 51, 54, 55, 64, 65

	Group %	National %	Index		Group %	National %	Index				
Age—Head of Household											
18-23 Years	0.0	2.3	0	<2 Years	8.5	12.7	67				
24-29 Years	0.0	7.6	0	2-5 Years	22.0	30.2	73				
30-35 Years	0.0	10.5	0	6-14 Years	32.2	32.0	101				
36-45 Years	0.6	21.5	3	15+ Years	37.3	25.0	149				
46-55 Years	17.7	21.5	82	Length of Residence							
56-65 Years	19.2	15.4	125	<\$50,000	20.2	10.3	196				
66-75 Years	41.5	10.7	386	\$50,000-\$99,999	31.4	19.1	165				
76+ Years	21.0	10.5	201	\$100,000-\$124,999	11.2	8.8	127				
MEAN AGE	67.1			\$125,000-\$149,999	8.6	8.0	107				
Estimated Income				\$150,000-\$199,999	11.3	12.9	88				
<\$15,000	24.9	10.1	245	\$200,000-\$299,999	10.2	15.9	65				
\$15,000-\$19,999	13.5	4.7	286	\$300,000-\$499,999	5.2	14.7	36				
\$20,000-\$29,999	21.5	8.8	244	\$500,000+	1.9	10.3	18				
\$30,000-\$39,999	23.7	10.8	218	Market Value of Home							
\$40,000-\$49,999	12.2	11.2	109	<\$50,000	20.2	10.3	196				
\$50,000-\$74,999	3.9	24.2	16	\$50,000-\$99,999	31.4	19.1	165				
\$75,000-\$99,999	0.1	13.9	1	\$100,000-\$124,999	11.2	8.8	127				
\$100,000-\$124,999	0.0	6.3	0	\$125,000-\$149,999	8.6	8.0	107				
\$125,000-\$149,999	0.0	4.7	0	\$150,000-\$199,999	11.3	12.9	88				
\$150,000+	0.2	5.1	4	\$200,000-\$299,999	10.2	15.9	65				
Presence and Age of Children											
No Children Present	99.8	65.9	151	\$300,000-\$499,999	5.2	14.7	36				
Ages 0-2	0.2	6.5	3	\$500,000+	1.9	10.3	18				
Ages 3-5	0.0	7.0	0	Dwelling Unit Size							
Ages 6-10	0.0	11.1	0	Single Family Dwelling	89.7	86.0	104				
Ages 11-15	0.0	10.6	0	Multiple Family Dwelling	10.3	14.0	73				
Ages 16-17	0.0	7.5	0	Occupation							
Marital Status											
Single	39.6	44.0	90	Professional/Technical	15.4	30.4	51				
Married	60.4	56.0	108	Administration/Management	4.5	6.8	67				
Estimated Net Worth				Sales/Service	1.3	1.7	73				
< \$1	7.5	9.4	80	Clerical/White Collar	11.5	16.7	69				
\$1-\$4,999	10.6	8.8	121	Craftsman/Blue Collar	18.3	18.7	98				
\$5,00- \$9,999	6.6	5.5	119	Student	0.3	0.8	39				
\$10,000-\$24,999	12.3	5.2	234	Housewife	9.7	6.0	162				
\$25,000-\$49,999	9.4	8.6	110	Retired	30.8	12.1	254				
\$50,000-\$99,999	14.7	10.0	148	Other	5.1	3.8	134				
\$100,000-\$249,999	20.9	20.6	102	Self Employed	3.0	3.1	98				
\$250,000-\$499,999	9.2	15.0	62	Education							
\$500,000-\$999,999	8.6	9.4	92	Completed High School	56.3	53.1	106				
\$1,000,000-\$1,999,999	0.2	3.6	4	Completed College	35.0	33.1	106				
\$2,000,000+	0.0	4.1	0	Completed Graduate School	7.9	13.2	60				
Home Ownership Status				Attended Vocational/Technical	0.8	0.6	126				
Renter	19.7	23.2	85	Ethnicity							
Home Owner	80.3	76.8	105	Caucasian	80.1	74.3	108				
Population Density – HH per Sq. Mile				African American	11.1	10.3	108				
0-24	29.9	8.8	339	Hispanic	6.9	10.7	64				
25-83	21.8	9.3	233	Asian	1.2	3.6	34				
84-1,015	20.7	33.4	62	Other	0.7	1.1	65				
1,016-3,015	21.4	33.2	65	Household Size							
3,016-5,440	4.9	8.3	59	One Person Household	29.7	24.7	120				
5,441-9,948	1.2	3.6	33	Two Person Household	40.4	28.8	140				
9,949+	0.2	3.4	5	Three Person Household	15.7	21.3	74				
Mail Responsive				Four Person Household	8.2	13.0	63				
				Five+ Person Household	6.0	12.1	49				
Buying Channel Preference – Decile				Mail Responsive							
Top Internet Decile	1.0	8.9	11	Mail Order Responsive	79.2	76.8	103				
Top Mail Decile	14.9	11.9	125	Mail Order Buyer	79.0	76.6	103				
Top Phone Decile	6.6	12.0	55	Mail Order Donor	3.4	2.8	119				

GROUP 11R

MODEST COUNTRY

INSURANCE GROUP	11R	MODEST COUNTRY	HOUSEHOLDS: 5,619,600	(4.54% OF U.S.)
CLUSTERS	41	Truckin' & Stylin'		
	47	Rural Parents		
	48	Farmland Families		
	58	Young Workboots		
	60	Rural Rovers		



ABOUT MODEST COUNTRY

The most rurally-based of all the Insurance Groups, the households of Modest Country typify country living. They enjoy more solitary pursuits and seemingly anything outdoors, from hunting and fishing to attending high school sporting events and NASCAR races. With low to low-middle incomes, generated predominantly by blue-collar jobs, and often supporting families, there's not much disposable income for luxury items. More transient, partly due to younger ages, and with a higher than average percentage of renters, members of this group carry the most basics of insurance, often from those companies serving the more rural areas.

INSURANCE	FINANCIAL	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> Auto insurance from Progressive and Farm Bureau Heard about auto insurance company through direct mail Homeowners insurance through American Family Homeowners insurance of <\$75,000 Medical insurance from Medicaid 	<ul style="list-style-type: none"> Money orders by wire in past 6 months Save only for a specific purpose Tax preparation by H&R Block Have non-educational personal loan Find the ups and downs of the stock market exciting, but too risky to participate in 	<ul style="list-style-type: none"> Bought 8+ DVDs in past 30 days Spend <\$100 on clothing per year Find price more important than name brand Buy groceries and other products at Wal-Mart SuperCenters Travel 11+ miles to grocery stores
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> Have satellite dish with programming through DirecTV or Dish Network Watch Lifetime, Great American Country and Outdoor Channel Prefer country and classic rock music 	<ul style="list-style-type: none"> Most interested in ads in <i>Parents and Sports Illustrated</i> Prefer Automotive and Hunting/Fishing magazines Read <i>Family Circle</i> and Parenting magazines 	<ul style="list-style-type: none"> Connect to Internet via dial-up modem Look at the Internet less than once per week Have Alltel/Western Wireless for cell phone service
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> Participate in hunting, fishing and horseback riding activities Attend NASCAR and other auto races Go to high school sporting events 	<ul style="list-style-type: none"> Take trips as a family of 4 or more Stay at Days Inn and Super 8 when traveling Prefer to take a few weekend vacations than one long vacation 	<ul style="list-style-type: none"> Tend to drive trucks Most recent auto purchase was <\$10,000 Purchase used domestic automobiles

© 2010 Acxiom Corporation. All rights reserved. Acxiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Acxiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners..

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS INSURANCE GROUP 11R—MODEST COUNTRY

Clusters 41, 47, 48, 58, 60

	Group %	National %	Index
Age—Head of Household			
18-23 Years	3.1	2.3	136
24-29 Years	9.9	7.6	129
30-35 Years	17.4	10.5	165
36-45 Years	35.6	21.5	166
46-55 Years	21.6	21.5	100
56-65 Years	10.7	15.4	70
66-75 Years	1.8	10.7	17
76+ Years	0.0	10.5	0
MEAN AGE	41.4		
Estimated Income			
<\$15,000	12.2	10.1	120
\$15,000-\$19,999	7.6	4.7	160
\$20,000-\$29,999	15.2	8.8	171
\$30,000-\$39,999	22.7	10.8	209
\$40,000-\$49,999	24.1	11.2	215
\$50,000-\$74,999	17.3	24.2	72
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	1.0	5.1	19
Presence and Age of Children			
No Children Present	43.3	65.9	66
Ages 0-2	7.8	6.5	120
Ages 3-5	10.6	7.0	152
Ages 6-10	18.8	11.1	169
Ages 11-15	19.8	10.6	187
Ages 16-17	13.7	7.5	183
Marital Status			
Single	58.3	44.0	133
Married	41.7	56.0	74
Estimated Net Worth			
< \$1	18.1	9.4	193
\$1-\$4,999	20.5	8.8	234
\$5,000-\$9,999	9.4	5.5	171
\$10,000-\$24,999	11.9	5.2	227
\$25,000-\$49,999	11.4	8.6	134
\$50,000-\$99,999	9.3	10.0	93
\$100,000-\$249,999	12.0	20.6	58
\$250,000-\$499,999	4.4	15.0	29
\$500,000-\$999,999	3.0	9.4	32
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	41.3	23.2	178
Home Owner	58.7	76.8	76
Population Density – HH per Sq. Mile			
0-24	51.3	8.8	582
25-83	43.8	9.3	468
84-1,015	4.9	33.4	15
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	15.6	12.7	123
2-5 Years	33.8	30.2	112
6-14 Years	32.2	32.0	101
15+ Years	18.4	25.0	73
Market Value of Home			
<\$50,000	21.2	10.3	206
\$50,000-\$99,999	35.2	19.1	185
\$100,000-\$124,999	10.9	8.8	124
\$125,000-\$149,999	8.1	8.0	101
\$150,000-\$199,999	10.3	12.9	80
\$200,000-\$299,999	8.2	15.9	52
\$300,000-\$499,999	4.1	14.7	28
\$500,000+	1.8	10.3	18
Dwelling Unit Size			
Single Family Dwelling	94.8	86.0	110
Multiple Family Dwelling	5.2	14.0	37
Occupation			
Professional/Technical	19.6	30.4	65
Administration/Management	5.7	6.8	85
Sales/Service	1.7	1.7	98
Clerical/White Collar	15.5	16.7	93
Craftsman/Blue Collar	32.5	18.7	174
Student	1.2	0.8	152
Housewife	9.7	6.0	163
Retired	3.0	12.1	25
Other	6.9	3.8	182
Self Employed	4.2	3.1	135
Education			
Completed High School	67.1	53.1	126
Completed College	27.2	33.1	82
Completed Graduate School	4.8	13.2	37
Attended Vocational/Technical	0.9	0.6	156
Ethnicity			
Caucasian	83.1	74.3	112
African American	9.1	10.3	89
Hispanic	6.0	10.7	56
Asian	0.9	3.6	25
Other	0.8	1.1	71
Household Size			
One Person Household	26.6	24.7	107
Two Person Household	23.9	28.8	83
Three Person Household	21.2	21.3	100
Four Person Household	13.9	13.0	107
Five+ Person Household	14.3	12.1	118
Mail Responsive			
Mail Order Responsive	68.4	76.8	89
Mail Order Buyer	68.2	76.6	89
Mail Order Donor	0.3	2.8	11
Buying Channel Preference – Decile			
Top Internet Decile	2.2	8.9	25
Top Mail Decile	3.2	11.9	27
Top Phone Decile	2.1	12.0	18

GROUP 120

ASPIRING AFFLUENCE

INSURANCE GROUP	120	ASPIRING AFFLUENCE	HOUSEHOLDS:	6,796,300 (5.49% OF U.S.)
CLUSTERS	06	Shooting Stars	20	Dynamic Duos
	10	Hard Chargers	30	Spouses & Houses
	16	Country Single	34	Outward Bound
	18	Married Sophisticates		



ABOUT ASPIRING AFFLUENCE

At a mean age of 37, Aspiring Affluence is the second youngest of the Insurance Groups. With above average incomes, and starting to accrue some net worth, there is no doubt they intend to leave their mark on the world. The majority own their own homes, many of which are recent acquisitions, as is the new car to park in the drive. With no children at home, and many dual-income households, there is disposable income for luxury shopping and frequent travel. This group is starting to expand their insurance coverage, with their new homes, additional vehicles and toys such as boats and ATVs.

INSURANCE

- Acquired a new auto insurance policy in past 12 months
- Heard about auto insurance company through Internet quote comparison
- Carry mortgage insurance
- Homeowners insurance from USAA, Nationwide or Allstate
- Carry boat owners insurance

RADIO/TV

- Watch Comedy Central, DIY and ESPN
- Like to watch football and NASCAR
- Listen to alternative, rock and adult contemporary stations

ACTIVITIES

- Go out gambling and to rock concerts
- Participate in fantasy sports leagues
- Stay fit with jogging and lifting weights

FINANCIAL

- Acquired 1st home mortgage in past year
- Obtained new auto loan in past year
- Have a personal education loan
- Internet bankers
- Complete own taxes using computer software program

MAGAZINES/NEWSPAPERS

- Don't find weekday newspaper advertising useful
- Read airline and boating magazines
- Read *Real Simple* and *Car & Driver* magazines

TRAVEL

- Make personal and business travel plans online
- Use car rentals for business and personal travel
- Fly Northwest and Southwest airlines

SHOPPING/CONSUMER PRODUCTS

- Spend \$75+ on athletic shoes
- Shop at Lowe's and Best Buy for home appliances and electronics
- Spend from \$100 to \$800+ by Internet in a year
- Purchase apparel from Ann Taylor, Banana Republic and Eddie Bauer
- Buy pet food from veterinarian, wholesale food club or Internet

COMPUTER/INTERNET/TELCO

- Wireless accesses to Internet via cable modem
- Listen to the radio and look for employment online
- Monthly cell phone bill of \$75+

AUTOMOTIVE

- Had sunroof/moonroof put on most recent purchase
- Spent \$20,000 on most recent auto purchase
- Own 2+ vehicles

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS INSURANCE GROUP 12O—ASPIRING AFFLUENCE

Clusters 06, 10, 16, 18, 20, 30, 34

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.9	2.3	42
24-29 Years	13.6	7.6	179
30-35 Years	26.3	10.5	250
36-45 Years	51.9	21.5	242
46-55 Years	4.4	21.5	21
56-65 Years	2.8	15.4	18
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	37.1		
Estimated Income			
<\$15,000	0.2	10.1	2
\$15,000-\$19,999	1.0	4.7	21
\$20,000-\$29,999	2.4	8.8	28
\$30,000-\$39,999	3.6	10.8	33
\$40,000-\$49,999	5.1	11.2	45
\$50,000-\$74,999	34.0	24.2	140
\$75,000-\$99,999	31.4	13.9	226
\$100,000-\$124,999	12.4	6.3	197
\$125,000-\$149,999	3.4	4.7	73
\$150,000+	6.5	5.1	127
Presence and Age of Children			
No Children Present	96.8	65.9	147
Ages 0-2	2.0	6.5	30
Ages 3-5	0.9	7.0	13
Ages 6-10	0.5	11.1	5
Ages 11-15	0.3	10.6	3
Ages 16-17	0.1	7.5	1
Marital Status			
Single	29.9	44.0	68
Married	70.1	56.0	125
Estimated Net Worth			
< \$1	0.7	9.4	8
\$1-\$4,999	1.8	8.8	21
\$5,000-\$9,999	4.5	5.5	82
\$10,000-\$24,999	1.4	5.2	28
\$25,000-\$49,999	10.7	8.6	125
\$50,000-\$99,999	12.5	10.0	125
\$100,000-\$249,999	32.4	20.6	157
\$250,000-\$499,999	31.3	15.0	209
\$500,000-\$999,999	4.6	9.4	49
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	2.5	23.2	11
Home Owner	97.5	76.8	127
Population Density – HH per Sq. Mile			
0-24	13.2	8.8	149
25-83	16.9	9.3	181
84-1,015	32.0	33.4	96
1,016-3,015	29.1	33.2	88
3,016-5,440	6.2	8.3	75
5,441-9,948	2.3	3.6	64
9,949+	0.4	3.4	10

	Group %	National %	Index
Length of Residence			
<2 Years	14.0	12.7	111
2-5 Years	32.0	30.2	106
6-14 Years	36.7	32.0	115
15+ Years	17.2	25.0	69
Market Value of Home			
<\$50,000	7.2	10.3	70
\$50,000-\$99,999	15.5	19.1	81
\$100,000-\$124,999	8.3	8.8	94
\$125,000-\$149,999	8.3	8.0	103
\$150,000-\$199,999	14.3	12.9	111
\$200,000-\$299,999	19.4	15.9	122
\$300,000-\$499,999	17.6	14.7	119
\$500,000+	9.5	10.3	91
Dwelling Unit Size			
Single Family Dwelling	94.0	86.0	109
Multiple Family Dwelling	6.0	14.0	42
Occupation			
Professional/Technical	37.3	30.4	123
Administration/Management	7.0	6.8	104
Sales/Service	2.1	1.7	120
Clerical/White Collar	18.9	16.7	113
Craftsman/Blue Collar	22.4	18.7	120
Student	1.2	0.8	154
Housewife	3.5	6.0	58
Retired	1.9	12.1	16
Other	3.2	3.8	84
Self Employed	2.6	3.1	85
Education			
Completed High School	55.6	53.1	105
Completed College	32.0	33.1	97
Completed Graduate School	11.9	13.2	90
Attended Vocational/Technical	0.6	0.6	95
Ethnicity			
Caucasian	78.9	74.3	106
African American	6.2	10.3	60
Hispanic	8.6	10.7	81
Asian	5.0	3.6	139
Other	1.4	1.1	121
Household Size			
One Person Household	22.4	24.7	90
Two Person Household	46.5	28.8	161
Three Person Household	14.7	21.3	69
Four Person Household	8.9	13.0	68
Five+ Person Household	7.5	12.1	62
Mail Responsive			
Mail Order Responsive	78.7	76.8	103
Mail Order Buyer	78.6	76.6	102
Mail Order Donor	1.4	2.8	50
Buying Channel Preference – Decile			
Top Internet Decile	16.0	8.9	180
Top Mail Decile	6.6	11.9	55
Top Phone Decile	7.8	12.0	65

GROUP 13C

PENNYWISE RENTERS

INSURANCE GROUP	13C	PENNYWISE RENTERS	HOUSEHOLDS: 8,382,100	(6.77% OF U.S.)
CLUSTERS	52	Resolute Renters		
	59	Mobile Mixers		
	62	Kids & Rent		
	63	Downtown Dwellers		
	70	Resilient Renters		



ABOUT PENNYWISE RENTERS

Living within and on the outskirts of the more metro areas, the thirty- and forty-something singles in Pennywise Renters tend to focus on day-to-day living, getting by on some of the lowest incomes in the nation. Making ends meet by shopping at discount stores, looking for travel deals and cutting back on expensive entertainment, this group appears ever hopeful with their lottery tickets and intentions to purchase big-ticket items in the next year. If they do have an auto, it is typically purchased pre-owned, with maintenance kept up by the owner. Health insurance is often through Medicaid and life insurance is considered a luxury many in this group cannot afford.

INSURANCE	FINANCIAL	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> Have auto insurance on one vehicle Heard about auto insurance company through newspaper or magazine ad Medical insurance is through Medicaid Have renters insurance Likely to buy life insurance in next 12 months 	<ul style="list-style-type: none"> Purchased money orders and sent money by wire in past 6 months Happy to use the phone for day-to-day banking Save only for a particular purpose Don't know how much is in their banking accounts at any one time Find the stock market exciting, but too risky 	<ul style="list-style-type: none"> Shop Payless and Auto Zone Purchase Daily Drawing and Instant Game lottery tickets Likely to buy a big screen TV in the next year Celebrity endorsements influences product consideration Shop Wal-Mart and HEB
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> Watch BET, Music Choice and Toon Disney Listen to Hispanic and urban radio Watch <i>Maury</i> and <i>My Wife & Kids</i> 	<ul style="list-style-type: none"> Find ads in magazines funny Read video games, women fashions and music magazines Include <i>Jet</i> and <i>Soap Opera Digest</i> as their favorite reading 	<ul style="list-style-type: none"> Search for employment online Look at the Internet less than once per week Tend to be techno-gamers
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> Super fan of the NBA Participate in karaoke and bingo Go to the movies once a week or more often 	<ul style="list-style-type: none"> Stay at Motel 6 when traveling Willing to pay more for a flight on favorite airline Look for travel discounts 	<ul style="list-style-type: none"> Spent <\$10,000 on most recent auto Having a fun vehicle is a top consideration Likely to purchase pre-owned vehicle

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS INSURANCE GROUP 13C—PENNYWISE RENTERS

Clusters 52, 59, 62, 63, 70

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	34.2	10.5	325
36-45 Years	40.1	21.5	187
46-55 Years	12.7	21.5	59
56-65 Years	10.1	15.4	66
66-75 Years	2.8	10.7	26
76+ Years	0.1	10.5	1
MEAN AGE	41.3		
Estimated Income			
<\$15,000	36.4	10.1	359
\$15,000-\$19,999	10.9	4.7	231
\$20,000-\$29,999	20.9	8.8	236
\$30,000-\$39,999	18.5	10.8	171
\$40,000-\$49,999	13.3	11.2	119
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.1	5.1	2
Presence and Age of Children			
No Children Present	66.2	65.9	100
Ages 0-2	6.7	6.5	104
Ages 3-5	7.8	7.0	111
Ages 6-10	12.5	11.1	113
Ages 11-15	9.1	10.6	86
Ages 16-17	6.0	7.5	80
Marital Status			
Single	77.2	44.0	176
Married	22.8	56.0	41
Estimated Net Worth			
< \$1	48.9	9.4	523
\$1-\$4,999	41.7	8.8	475
\$5,000-\$9,999	2.1	5.5	39
\$10,000-\$24,999	1.9	5.2	36
\$25,000-\$49,999	2.0	8.6	23
\$50,000-\$99,999	1.1	10.0	11
\$100,000-\$249,999	0.9	20.6	4
\$250,000-\$499,999	0.2	15.0	1
\$500,000-\$999,999	1.1	9.4	12
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	96.4	23.2	416
Home Owner	3.6	76.8	5
Population Density – HH per Sq. Mile			
0-24	1.3	8.8	15
25-83	2.5	9.3	27
84-1,015	28.4	33.4	85
1,016-3,015	44.2	33.2	133
3,016-5,440	13.4	8.3	161
5,441-9,948	7.3	3.6	206
9,949+	2.7	3.4	81

	Group %	National %	Index
Length of Residence			
<2 Years	21.3	12.7	168
2-5 Years	43.6	30.2	144
6-14 Years	23.7	32.0	74
15+ Years	11.3	25.0	45
Market Value of Home			
<\$50,000	18.6	10.3	180
\$50,000-\$99,999	27.1	19.1	142
\$100,000-\$124,999	10.3	8.8	117
\$125,000-\$149,999	8.5	8.0	106
\$150,000-\$199,999	12.0	12.9	93
\$200,000-\$299,999	11.7	15.9	74
\$300,000-\$499,999	7.7	14.7	52
\$500,000+	4.2	10.3	40
Dwelling Unit Size			
Single Family Dwelling	65.2	86.0	76
Multiple Family Dwelling	34.8	14.0	248
Occupation			
Professional/Technical	18.6	30.4	61
Administration/Management	4.8	6.8	71
Sales/Service	2.2	1.7	127
Clerical/White Collar	27.6	16.7	165
Craftsman/Blue Collar	20.5	18.7	110
Student	1.7	0.8	217
Housewife	11.5	6.0	193
Retired	3.6	12.1	30
Other	6.6	3.8	175
Self Employed	2.9	3.1	95
Education			
Completed High School	62.9	53.1	118
Completed College	31.5	33.1	95
Completed Graduate School	4.6	13.2	35
Attended Vocational/Technical	1.0	0.6	172
Ethnicity			
Caucasian	57.4	74.3	77
African American	22.6	10.3	220
Hispanic	16.4	10.7	153
Asian	2.5	3.6	71
Other	1.1	1.1	97
Household Size			
One Person Household	50.3	24.7	203
Two Person Household	23.2	28.8	81
Three Person Household	14.1	21.3	66
Four Person Household	6.9	13.0	53
Five+ Person Household	5.5	12.1	46
Mail Responsive			
Mail Order Responsive	47.3	76.8	62
Mail Order Buyer	47.1	76.6	61
Mail Order Donor	0.1	2.8	5
Buying Channel Preference – Decile			
Top Internet Decile	2.5	8.9	28
Top Mail Decile	1.3	11.9	11
Top Phone Decile	0.5	12.0	5

GROUP 01C

URBAN INVESTORS

FINANCIAL GROUP	01C	URBAN INVESTORS	HOUSEHOLDS: 14,024,100 (11.33% OF U.S.)
CLUSTERS	01	Summit Estates	
	02	Established Elite	
	03	Corporate Clout	
	14	Career-Centered Singles	
	16	Apple Pie Families	



ABOUT URBAN INVESTORS

In their forties, fifties and early sixties the members of Urban Investors rank second for average income of the Financial Services Groups, but first for net worth. With older school-aged children at home, or having recently sent the children off to college, these dual-income homeowners continue to work in their professional and technical white-collar jobs. Doing so affords them the disposable income to spend on their health, beauty and wellness, plus indulgence in the obligatory restful vacations, often taken at their own weekend homes. Smart and savvy investors, they leverage technology for many of their financial needs, including online banking and trading and tracking stocks. Not afraid to pull out the plastic to pay, be it in the stores, on the phone or over the Internet, they rarely carry a balance on their credit cards and make the most of the rewards points earned by their use.

FINANCIAL	INSURANCE	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> Have home equity line of credit Internet bankers Average monthly credit card expenditure of \$2,000+ Carry American Express Blue and Platinum cards Own vacation/weekend homes 	<ul style="list-style-type: none"> Auto insurance on 3+ vehicles Carry comprehensive auto insurance Have 2+ life insurance policies Carry separate term and whole life policies Have additional homeowners floater policies for collections 	<ul style="list-style-type: none"> Spend \$500+ per year on clothing Barbershop and beauty parlor expenditures >\$300/year Over \$7,500 in home remodeling Shop Nordstrom, Ann Taylor and Crate & Barrel Purchase books from Amazon.com and Barnes&Noble.com
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> Contribute \$100+ to public television stations Subscribe to XM and Sirius satellite radio Watch Golf Channel and HBO 	<ul style="list-style-type: none"> Considerable interest in <i>O, The Oprah Magazine</i> ads Read airline and business/finance periodicals <i>Consumer Reports, Architectural Digest, Bon Appetit and Newsweek</i> 	<ul style="list-style-type: none"> Connect to Internet via wireless connection Track investments and trade stock online Have 3+ cell phones in household
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> Enjoy live theater and art galleries Keep fit by going to a fitness club or working out at home Go bicycling, golfing, fishing and canoeing 	<ul style="list-style-type: none"> Make personal and business travel plans online Go to the beaches and play golf on vacation Fly American, United and USAirways 	<ul style="list-style-type: none"> Spent \$40,000+ on last vehicle Purchase vehicles with dual climate control Drive Hondas, Nissans, Toyotas and Jeeps

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 01C—URBAN INVESTORS

Clusters 01, 02, 03, 14, 17

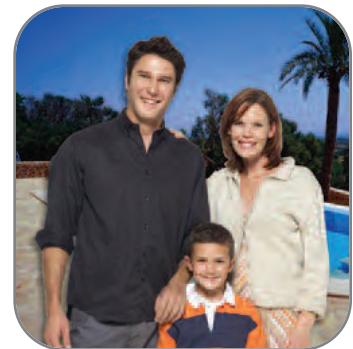
	Group %	National %	Index
Age—Head of Household			
18-23	0.4	2.3	17
24-29	1.4	7.6	18
30-35	2.1	10.5	20
36-45	7.2	21.5	34
46-55	44.7	21.5	208
56-65	31.2	15.4	203
66-75	8.6	10.7	80
76+	4.2	10.5	40
MEAN AGE	54.3		
Estimated Income			
<\$15,000	0.2	10.1	2
\$15,000-\$19,999	0.0	4.7	1
\$20,000-\$29,999	0.1	8.8	1
\$30,000-\$39,999	0.2	10.8	2
\$40,000-\$49,999	0.2	11.2	2
\$50,000-\$74,999	27.3	24.2	113
\$75,000-\$99,999	20.5	13.9	147
\$100,000-\$124,999	6.0	6.3	96
\$125,000-\$149,999	25.8	4.7	542
\$150,000+	19.7	5.1	386
Presence and Age of Children			
No Children Present	60.9	65.9	92
Ages 0-2	4.6	6.5	72
Ages 3-5	5.2	7.0	74
Ages 6-10	11.5	11.1	103
Ages 11-15	15.0	10.6	141
Ages 16-17	12.6	7.5	168
Marital Status			
Single	30.8	44.0	70
Married	69.2	56.0	123
Estimated Net Worth			
< \$1	0.1	9.4	1
\$1-\$4,999	0.3	8.8	3
\$5,000-\$9,999	2.0	5.5	36
\$10,000-\$24,999	0.6	5.2	11
\$25,000-\$49,999	6.1	8.6	71
\$50,000-\$99,999	4.8	10.0	48
\$100,000-\$249,999	16.6	20.6	81
\$250,000-\$499,999	14.2.	15.0	95
\$500,000-\$999,999	3.0	9.4	32
\$1,000,000-\$1,999,999	15.4	3.6	433
\$2,000,000+	36.9	4.1	896
Home Ownership Status			
Renter	7.0	23.2	30
Home Owner	93.0	76.8	121
Population Density – HH per Sq. Mile			
0-24	2.1	8.8	24
25-83	3.7	9.3	40
84-1,015	44.9	33.4	135
1,016-3,015	36.6	33.2	110
3,016-5,440	7.7	8.3	92
5,441-9,948	2.9	3.6	81
9,949+	2.2	3.4	64

	Group %	National %	Index
Length of Residence			
<2 Years	8.3	12.7	65
2-5 Years	25.1	30.2	83
6-14 Years	37.4	32.0	117
15+ Years	29.2	25.0	117
Market Value of Home			
<\$50,000	3.7	10.3	36
\$50,000-\$99,000	8.4	19.1	44
\$100,000-\$124,999	5.3	8.8	60
\$125,000-\$149,999	5.4	8.0	67
\$150,000-\$199,999	10.4	12.9	80
\$200,000-\$299,999	14.5	15.9	92
\$300,000-\$500,000	21.9	14.7	149
\$500,000+	30.5	10.3	295
Dwelling Unit Size			
Single Family Dwelling	92.6	86.0	108
Multiple Family Dwelling	7.4	14.0	53
Occupation			
Professional/Technical	46.1	30.4	152
Administrative/Managerial	9.0	6.8	133
Sales/Service	1.7	1.7	98
Clerical/White Collar	14.4	16.7	87
Craftsman/Blue Collar	12.7	18.7	68
Student	0.4	0.8	49
Housewife	3.1	6.0	52
Retired	6.2	12.0	51
Other	2.5	3.8	66
Self Employed	4.0	3.1	128
Education			
Completed High School	40.1	53.1	76
Completed College	34.8	33.1	105
Completed Graduate School	24.8	13.2	188
Attended Vocational/Technical	0.3	0.6	53
Ethnicity			
Caucasian	80.9	74.3	109
African American	4.7	10.3	46
Hispanic	7.5	10.7	70
Asian	5.5	3.6	153
Other	1.4	1.1	124
Household Size			
One Person Household	18.8	24.7	76
Two Person Household	20.3	28.8	71
Three Person Household	23.4	21.3	110
Four Person Household	18.1	13.0	139
Five+ Person Household	19.3	12.1	160
Mail Responsive			
Mail Order Responsive	90.3	76.8	118
Mail Order Buyer	90.2	76.6	118
Mail Order Donor	3.8	2.8	136
Buying Channel Preference – Decile			
Top Internet Decile	17.7	8.9	200
Top Mail Decile	19.6	11.9	166
Top Phone Decile	31.4	12.0	262

GROUP 020

SUBURBAN INVESTORS

FINANCIAL GROUP	020	SUBURBAN INVESTORS	HOUSEHOLDS: 8,060,300	(6.51% OF U.S.)
CLUSTERS	04	Skyboxes & Suburbans		
	05	Sitting Pretty		
	07	Lavish Lifestyles		



ABOUT SUBURBAN INVESTORS

With an average household income of nearly \$140,000, the members of Suburban Investors are the top earners of the Financial Services Groups. This financial cohort includes married homeowners with children of varying ages living at home for nearly two-thirds of the households. They split their time and incomes between raising their children, indulging themselves and saving for the future. Ranked second for net worth, they have savings in mutual funds and real estate, as well as future savings plans such as 401(k), IRAs and 529 College Savings Plans. Technology is the friend of these consumers, keeping them connected to their family through multiple cell phones and to the stock market and their finances through the Internet.

FINANCIAL

- Took out auto loan in past year
- Have a 2nd mortgage/equity loan
- Used a full service brokerage firm to buy/sell mutual funds and stocks in past year
- Own mutual funds through Fidelity Investments and Vanguard Group
- Have Money Market Account

RADIO/TV

- Listen to all news and sports radio
- Watch college football and basketball games on television
- ESPN SportCenter, American Idol and Grey's Anatomy*

ACTIVITIES

- Camping at independent, state and national parks
- Attend dance and classical music performances
- Business and civic clubs

INSURANCE

- Have auto insurance through Liberty Mutual or USAA
- Carry auto insurance on 3+ vehicles in the house
- Life insurance value of \$250,000+
- Acquired homeowners liability insurance in past year
- Homeowners insurance of \$300k+

MAGAZINES/NEWSPAPERS

- Purchased product advertised in newspaper in past month
- Regularly read financial news and publications
- Newsweek and Southern Living*

TRAVEL

- Rent Hertz cars, pick up at airport
- Play golf, go shopping, sightseeing and backpacking on vacations
- Foreign travel includes trips to England and France

SHOPPING/CONSUMER PRODUCTS

- Spent \$400+ on children's clothing in past 6 months
- Internet purchases of \$800+
- Favor Kendall-Jackson, Yellow Tail and Beringer wines
- Shop Eddie Bauer, Crate & Barrel and The Gap
- Coffee from gourmet shops

COMPUTER/INTERNET/TELCO

- Use computer for tax preparation
- Look at the Internet 2 to 5+ times per day
- Household uses Verizon wireless for cell phone service on 3+ phones

AUTOMOTIVE

- Navigational system on most recent purchase
- Drive full and compact SUVs as well as convertible or sports coupe
- Prefer V6 and V8 engines

© 2010 Acxiom Corporation. All rights reserved. Acxiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Acxiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 020—SUBURBAN INVESTORS

Clusters 04, 05, 07

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.1	2.3	5
24-29 Years	0.5	7.6	6
30-35 Years	3.2	10.5	30
36-45 Years	22.7	21.5	106
46-55 Years	48.1	21.5	224
56-65 Years	21.5	15.4	140
66-75 Years	2.2	10.7	21
76+ Years	1.7	10.5	16
MEAN AGE	50.1		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	0.0	10.8	0
\$40,000-\$49,999	0.1	11.2	1
\$50,000-\$74,999	1.0	24.2	4
\$75,000-\$99,999	1.9	13.9	13
\$100,000-\$124,999	45.1	6.3	718
\$125,000-\$149,999	27.6	4.7	580
\$150,000+	24.4	5.1	478
Presence and Age of Children			
No Children Present	37.5	65.9	57
Ages 0-2	6.5	6.5	100
Ages 3-5	11.4	7.0	163
Ages 6-10	24.4	11.1	220
Ages 11-15	25.4	10.6	240
Ages 16-17	19.0	7.5	254
Marital Status			
Single	7.4	44.0	17
Married	92.6	56.0	165
Estimated Net Worth			
< \$1	0.1	9.4	1
\$1-\$4,999	0.2	8.8	3
\$5,000-\$9,999	0.2	5.5	3
\$10,000-\$24,999	0.2	5.2	5
\$25,000-\$49,999	0.4	8.6	5
\$50,000-\$99,999	5.5	10.0	55
\$100,000-\$249,999	29.3	20.6	142
\$250,000-\$499,999	34.3	15.0	230
\$500,000-\$999,999	12.7	9.4	135
\$1,000,000-\$1,999,999	17.1	3.6	479
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	1.8	23.2	8
Home Owner	98.2	76.8	128
Population Density – HH per Sq. Mile			
0-24	3.4	8.8	39
25-83	10.1	9.3	108
84-1,015	50.2	33.4	150
1,016-3,015	30.8	33.2	93
3,016-5,440	4.0	8.3	48
5,441-9,948	1.0	3.6	28
9,949+	0.5	3.4	16

	Group %	National %	Index
Length of Residence			
<2 Years	7.2	12.7	57
2-5 Years	25.3	30.2	84
6-14 Years	41.5	32.0	130
15+ Years	25.9	25.0	104
Market Value of Home			
<\$50,000	4.4	10.3	42
\$50,000-\$99,999	9.5	19.1	50
\$100,000-\$124,999	5.7	8.8	65
\$125,000-\$149,999	6.6	8.0	82
\$150,000-\$199,999	12.3	12.9	95
\$200,000-\$299,999	22.6	15.9	142
\$300,000-\$499,999	24.4	14.7	166
\$500,000+	14.6	10.3	141
Dwelling Unit Size			
Single Family Dwelling	97.3	86.0	113
Multiple Family Dwelling	2.7	14.0	20
Occupation			
Professional/Technical	48.8	30.4	161
Administration/Management	9.0	6.8	133
Sales/Service	1.8	1.7	101
Clerical/White Collar	14.4	16.7	86
Craftsman/Blue Collar	15.2	18.7	81
Student	0.3	0.8	37
Housewife	2.6	6.0	43
Retired	2.6	12.1	22
Other	2.4	3.8	64
Self Employed	2.9	3.1	94
Education			
Completed High School	41.2	53.1	77
Completed College	34.4	33.1	104
Completed Graduate School	24.2	13.2	184
Attended Vocational/Technical	0.2	0.6	39
Ethnicity			
Caucasian	85.8	74.3	115
African American	3.3	10.3	33
Hispanic	5.5	10.7	52
Asian	4.0	3.6	112
Other	1.3	1.1	111
Household Size			
One Person Household	1.5	24.7	6
Two Person Household	16.7	28.8	58
Three Person Household	27.1	21.3	127
Four Person Household	25.4	13.0	194
Five+ Person Household	29.4	12.1	242
Mail Responsive			
Mail Order Responsive	96.5	76.8	126
Mail Order Buyer	96.5	76.6	126
Mail Order Donor	2.6	2.8	92
Buying Channel Preference – Decile			
Top Internet Decile	12.7	8.9	144
Top Mail Decile	20.8	11.9	176
Top Phone Decile	30.1	12.0	251

GROUP 030

CAUTIOUS PLANNERS



FINANCIAL GROUP	030	CAUTIOUS PLANNERS	HOUSEHOLDS:	12,497,500 (10.09% OF U.S.)
Clusters	06	Shooting Stars	20	Dynamic Duos
	10	Hard Chargers	21	Children First
	11	Kids & Clout	22	Fun & Games
	12	Tots & Toys	30	Spouses & Houses
	18	Married Sophisticates		

ABOUT CAUTIOUS PLANNERS

Eight of the nine clusters that make up the Cautious Planners group are of above average upper-middle incomes with an overall net worth that is slightly below average, perhaps typifying the credit struggle in Middle America. While much of their income goes toward their children for the forty percent of this group with young kids at home, the remainder without children seems to enjoy using their finances for high-energy entertainment rather than putting it away in savings. Often carrying multiple credit cards, usually with a balance maintained on them, this group does appear to be somewhat cautious with their finances when it comes to clipping coupons, completing home improvement projects themselves and driving subcompact cars and compact SUVs.

FINANCIAL	INSURANCE	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> Acquired 1st home mortgage in past year Have 2nd mortgage/equity loan Accepted pre-approved credit offer in past 12 months Own <\$50,000 in mutual funds Have credit card from Citi, Wachovia or Providian 	<ul style="list-style-type: none"> Auto insurance from USAA and American Family Mutual Have combined home/auto policies Heard about auto insurance agency through Internet quote comparison Homeowners insurance of \$100,000–\$500,000 Acquired life insurance in past year 	<ul style="list-style-type: none"> Use Internet and email coupons Rented 3+ DVDs in past month Spent \$100+ on high-ticket sports equipment in past year Purchase prepared infant formula, cereal and teething gels Shop for groceries at Sam's Club, Publix and Giant Eagle
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> Spent \$1,000+ on most recent TV Watch Cartoon Network, Comedy Central and E! Regularly watch ice hockey and motorcycle racing 	<ul style="list-style-type: none"> Read magazines on babies and parenting Considerable interest in ads from <i>Parents</i> and <i>Parenting</i> magazines Light-to-no newspaper reading 	<ul style="list-style-type: none"> Make purchases for business online and make Internet phone calls Internet is most trusted media Average monthly cell phone bill of \$75+
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> Attend rock concerts and participate in fantasy sports leagues Enjoy billiards, horse racing and gambling at casinos Go to zoos and museums 	<ul style="list-style-type: none"> Business travel includes air, hotel and car rental covered by company Stay at Courtyard by Marriott and Country Inns & Suites Prefer booking online to agents 	<ul style="list-style-type: none"> Obtained information for most recent purchase online Own sport ATV for recreation Vehicles include minivans and subcompact cars

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 030—CAUTIOUS PLANNERS

Clusters 06, 10, 11, 12, 18, 20, 21, 22, 30

	Group %	National %	Index
Age—Head of Household			
18-23 Years	3.8	2.3	168
24-29 Years	17.7	7.6	233
30-35 Years	19.5	10.5	186
36-45 Years	39.6	21.5	184
46-55 Years	19.3	21.5	90
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	36.8		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.2	4.7	3
\$20,000-\$29,999	0.5	8.8	5
\$30,000-\$39,999	0.7	10.8	6
\$40,000-\$49,999	5.1	11.2	46
\$50,000-\$74,999	36.8	24.2	152
\$75,000-\$99,999	40.2	13.9	289
\$100,000-\$124,999	10.0	6.3	159
\$125,000-\$149,999	2.4	4.7	51
\$150,000+	4.2	5.1	82
Presence and Age of Children			
No Children Present	57.9	65.9	88
Ages 0-2	16.8	6.5	260
Ages 3-5	12.8	7.0	183
Ages 6-10	10.0	11.1	90
Ages 11-15	6.6	10.6	62
Ages 16-17	4.6	7.5	62
Marital Status			
Single	20.1	44.0	46
Married	79.9	56.0	143
Estimated Net Worth			
< \$1	2.9	9.4	31
\$1-\$4,999	2.9	8.8	34
\$5,000-\$9,999	5.2	5.5	94
\$10,000-\$24,999	1.4	5.2	26
\$25,000-\$49,999	10.0	8.6	117
\$50,000-\$99,999	11.7	10.0	117
\$100,000-\$249,999	31.0	20.6	150
\$250,000-\$499,999	30.8	15.0	206
\$500,000-\$999,999	4.0	9.4	43
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	9.5	23.2	41
Home Owner	90.5	76.8	118
Population Density – HH per Sq. Mile			
0-24	1.0	8.8	11
25-83	2.5	9.3	27
84-1,015	45.4	33.4	136
1,016-3,015	39.8	33.2	120
3,016-5,440	8.2	8.3	99
5,441-9,948	2.2	3.6	63
9,949+	0.9	3.4	26

	Group %	National %	Index
Length of Residence			
<2 Years	15.1	12.7	119
2-5 Years	36.8	30.2	122
6-14 Years	32.6	32.0	102
15+ Years	15.6	25.0	62
Market Value of Home			
<\$50,000	4.7	10.3	46
\$50,000-\$99,999	12.0	19.1	63
\$100,000-\$124,999	8.1	8.8	92
\$125,000-\$149,999	8.6	8.0	107
\$150,000-\$199,999	15.3	12.9	118
\$200,000-\$299,999	21.6	15.9	136
\$300,000-\$499,999	19.7	14.7	134
\$500,000+	10.1	10.3	97
Dwelling Unit Size			
Single Family Dwelling	91.8	86.0	107
Multiple Family Dwelling	8.2	14.0	59
Occupation			
Professional/Technical	37.8	30.4	124
Administration/Management	7.3	6.8	108
Sales/Service	2.2	1.7	124
Clerical/White Collar	20.5	16.7	123
Craftsman/Blue Collar	21.0	18.7	112
Student	1.1	0.8	142
Housewife	3.6	6.0	61
Retired	1.3	12.1	11
Other	2.9	3.8	77
Self Employed	2.3	3.1	76
Education			
Completed High School	54.8	53.1	103
Completed College	32.6	33.1	99
Completed Graduate School	12.1	13.2	92
Attended Vocational/Technical	0.5	0.6	82
Ethnicity			
Caucasian	75.8	74.3	102
African American	6.2	10.3	60
Hispanic	11.4	10.7	107
Asian	5.2	3.6	146
Other	1.4	1.1	124
Household Size			
One Person Household	8.5	24.7	34
Two Person Household	35.1	28.8	122
Three Person Household	29.3	21.3	138
Four Person Household	15.2	13.0	117
Five+ Person Household	11.8	12.1	98
Mail Responsive			
Mail Order Responsive	81.8	76.8	107
Mail Order Buyer	81.7	76.6	107
Mail Order Donor	1.4	2.8	48
Buying Channel Preference – Decile			
Top Internet Decile	14.5	8.9	163
Top Mail Decile	7.0	11.9	59
Top Phone Decile	8.3	12.0	69

GROUP 04C

SAFETY FIRST

FINANCIAL GROUP	04C	SAFETY FIRST	HOUSEHOLDS: 14,124,800 (11.41% OF U.S.)
CLUSTERS	09	Platinum Oldies	
	28	Suburban Seniors	
	36	Raisin' Grandkids	
	49	Devoted Duos	
	66	Timeless Elders	



ABOUT SAFETY FIRST

At a mean age of 79, the members of Safety First are the eldest of the Financial Services Groups. With nearly one-half of this cohort retired, many appear to stay young by raising their grandchildren. With net worth nearly that of average, they've taken precautions in earlier years to save for a retirement they can now enjoy. They still watch their pennies with clipping coupons and shopping discount retailers, and are wisely investing in low-risk securities such as CDs. When they travel, it is for longer stretches of time — no longer inhibited by work schedules — and often includes foreign travel in their plans, often via cruise ships.

FINANCIAL	INSURANCE	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> Insured money market accounts Rarely or never carry a balance on credit cards Have Sears and JCPenney credit cards Prefer low-risk investments Have CDs and annuities 	<ul style="list-style-type: none"> Have auto insurance through AAA Heard about auto insurance company via direct mail at home Homeowners insurance through Allstate and Nationwide Life insurance of <\$20,000 Medical insurance from Medicare 	<ul style="list-style-type: none"> Feel brands that are advertised are of better quality Use coupons to save on brands currently buy Spend under \$100 on clothing Prescription drugs cost \$30+/month Shop A&P and Pathmark
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> Watch CNN and Fox News Channel Listen to news/talk and classical formats Golf and figure skating sports TV 	<ul style="list-style-type: none"> Read fraternal publications Find weekday newspaper advertising very useful <i>AARP The Magazine, Family Circle and Smithsonian</i> 	<ul style="list-style-type: none"> Technology has little impact on daily life Find computers too confusing, don't know how connect to Internet Monthly cell phone bill <\$25
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> Members of AARP, civic and veteran's clubs Attend the opera Crossword puzzles and play bingo 	<ul style="list-style-type: none"> Taken a cruise for foreign trips in past 3 years Stay 9+ days away when traveling Travel to Italy and France 	<ul style="list-style-type: none"> Belong to AAA and AARP auto clubs Drive standard and luxury cars Prefer Chrysler and Buick

© 2010 Acxiom Corporation. All rights reserved. Acxiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Acxiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 04C—SAFETY FIRST

Clusters 09, 28, 36, 49, 66

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.0	21.5	0
46-55 Years	0.0	21.5	0
56-65 Years	0.0	15.4	0
66-75 Years	28.2	10.7	263
76+ Years	71.8	10.5	686
MEAN AGE	79.3		
Estimated Income			
<\$15,000	14.5	10.1	143
\$15,000-\$19,999	7.7	4.7	163
\$20,000-\$29,999	11.2	8.8	127
\$30,000-\$39,999	12.2	10.8	113
\$40,000-\$49,999	11.2	11.2	100
\$50,000-\$74,999	23.9	24.2	99
\$75,000-\$99,999	13.4	13.9	96
\$100,000-\$124,999	5.0	6.3	80
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.8	5.1	15
Presence and Age of Children			
No Children Present	73.8	65.9	112
Ages 0-2	5.9	6.5	91
Ages 3-5	4.1	7.0	59
Ages 6-10	7.0	11.1	63
Ages 11-15	7.9	10.6	74
Ages 16-17	3.6	7.5	49
Marital Status			
Single	38.9	44.0	89
Married	61.1	56.0	109
Estimated Net Worth			
< \$1	3.0	9.4	32
\$1-\$4,999	4.8	8.8	55
\$5,000-\$9,999	3.3	5.5	59
\$10,000-\$24,999	6.3	5.2	119
\$25,000-\$49,999	7.2	8.6	84
\$50,000-\$99,999	9.4	10.0	94
\$100,000-\$249,999	20.6	20.6	100
\$250,000-\$499,999	12.2	15.0	82
\$500,000-\$999,999	27.9	9.4	298
\$1,000,000-\$1,999,999	5.4	3.6	151
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	10.2	23.2	44
Home Owner	89.8	76.8	117
Population Density – HH per Sq. Mile			
0-24	3.7	8.8	42
25-83	6.4	9.3	69
84-1,015	36.6	33.4	110
1,016-3,015	36.8	33.2	111
3,016-5,440	9.2	8.3	110
5,441-9,948	3.8	3.6	108
9,949+	3.5	3.4	102

	Group %	National %	Index
Length of Residence			
<2 Years	7.3	12.7	57
2-5 Years	23.0	30.2	76
6-14 Years	27.8	32.0	87
15+ Years	42.0	25.0	168
Market Value of Home			
<\$50,000	10.6	10.3	103
\$50,000-\$99,999	18.0	19.1	94
\$100,000-\$124,999	8.7	8.8	100
\$125,000-\$149,999	7.9	8.0	99
\$150,000-\$199,999	13.1	12.9	101
\$200,000-\$299,999	15.8	15.9	99
\$300,000-\$499,999	16.0	14.7	109
\$500,000+	9.9	10.3	96
Dwelling Unit Size			
Single Family Dwelling	84.2	86.0	98
Multiple Family Dwelling	15.8	14.0	113
Occupation			
Professional/Technical	15.4	30.4	51
Administration/Management	4.0	6.8	60
Sales/Service	1.0	1.7	55
Clerical/White Collar	10.0	16.7	60
Craftsman/Blue Collar	9.2	18.7	49
Student	0.2	0.8	20
Housewife	9.9	6.0	166
Retired	44.8	12.1	370
Other	2.9	3.8	78
Self Employed	2.5	3.1	82
Education			
Completed High School	47.9	53.1	90
Completed College	39.3	33.1	119
Completed Graduate School	12.4	13.2	94
Attended Vocational/Technical	0.5	0.6	79
Ethnicity			
Caucasian	78.8	74.3	106
African American	8.9	10.3	86
Hispanic	8.5	10.7	79
Asian	2.9	3.6	81
Other	0.9	1.1	81
Household Size			
One Person Household	18.1	24.7	73
Two Person Household	39.4	28.8	137
Three Person Household	24.0	21.3	113
Four Person Household	10.4	13.0	80
Five+ Person Household	8.1	12.1	67
Mail Responsive			
Mail Order Responsive	84.8	76.8	110
Mail Order Buyer	84.7	76.6	111
Mail Order Donor	10.0	2.8	353
Buying Channel Preference – Decile			
Top Internet Decile	7.6	8.9	86
Top Mail Decile	25.4	11.9	214
Top Phone Decile	15.1	12.0	126

GROUP 050

SAVVY INVESTORS

FINANCIAL GROUP	050	SAVVY INVESTORS	HOUSEHOLDS: 5,932,100	(4.79% OF U.S.)
CLUSTERS	08	Full Steaming		
	23	Acred Couples		
	25	Clubs & Causes		



ABOUT SAVVY INVESTORS

In their late-fifties and early-sixties, these mostly married homeowners of Savvy Investors are starting to retire from their professional, managerial and clerical white-collar jobs. With above average college and graduate school educations, there's no doubt the members of this group have invested their upper-middle incomes wisely over the years, saving for a comfortable retirement. Not extravagant in their daily expenditures, these empty nesters invest in their houses with remodeling and DIY projects, often made possible through home equity lines of credit. Though they're getting more comfortable with computers and the Internet, they tend to prefer the more traditional personal contact and put their faith in one or two trusted financial institutes.

- FINANCIAL**
- Have home equity and personal lines of credit
 - American Express Green and Platinum credit cards
 - Put their trust in one or two financial institutions
 - Use full service brokerage firm to buy/sell stocks and mutual funds
 - Own \$150,000+ in investments

- RADIO/TV**
- Contributed \$100+ to public TV
 - Listen to NFL Playoffs and Super Bowl on radio
 - Watch NBC *Nightly News*, *60 Minutes* and *Antiques Roadshow*

- ACTIVITIES**
- Herb growing and gardening
 - Enjoy bird watching and woodworking
 - Members of AARP, fraternal orders and veterans clubs

- INSURANCE**
- Acquired auto insurance direct from agent over the phone
 - Carry medical insurance, towing and comprehensive auto insurance
 - Have homeowners insurance with floater policies for personal items
 - Homeowners insurance of \$100,000+
 - Life insurance through Prudential, Met Life and New York Life

- MAGAZINES/NEWSPAPERS**
- Regularly read financial news publications
 - Considerable interest in AARP advertising
 - Read fraternal and travel magazines

- TRAVEL**
- Primarily travel as a couple
 - Play golf, go sightseeing and shopping on vacation
 - Stay at Hampton Inn and Days Inn when traveling

- SHOPPING/CONSUMER PRODUCTS**
- Spent \$2500+ in home remodeling in past year
 - Purchase direct via phone orders
 - Buy home improvement products at Ace Hardware and The Home Depot
 - Buying American is important
 - Shop at Belk, Dillard's and Eddie Bauer

- COMPUTER/INTERNET/TELCO**
- Own MS Windows 95 OS
 - Getting more comfortable using computers
 - Cingular and Verizon for long distance carriers

- AUTOMOTIVE**
- Have dual climate control on multiple vehicles
 - Most recent purchase was 5+ years ago
 - Purchase vehicles with financing

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 050—SAVVY INVESTORS

Clusters 08, 23, 25

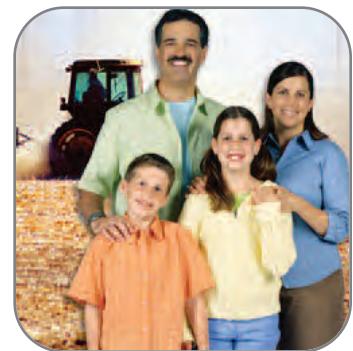
	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.1	7.6	2
30-35 Years	0.3	10.5	3
36-45 Years	2.5	21.5	12
46-55 Years	7.0	21.5	32
56-65 Years	56.4	15.4	366
66-75 Years	33.5	10.7	312
76+ Years	0.1	10.5	1
MEAN AGE	61.7		
Estimated Income			
<\$15,000	0.3	10.1	3
\$15,000-\$19,999	0.1	4.7	3
\$20,000-\$29,999	0.3	8.8	3
\$30,000-\$39,999	0.7	10.8	6
\$40,000-\$49,999	7.5	11.2	67
\$50,000-\$74,999	49.8	24.2	205
\$75,000-\$99,999	35.2	13.9	253
\$100,000-\$124,999	5.1	6.3	81
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	1.1	5.1	21
Presence and Age of Children			
No Children Present	100.0	65.9	152
Ages 0-2	0.0	6.5	0
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	23.6	44.0	54
Married	76.4	56.0	136
Estimated Net Worth			
< \$1	0.0	9.4	0
\$1-\$4,999	0.3	8.8	3
\$5,000-\$9,999	2.2	5.5	41
\$10,000-\$24,999	0.3	5.2	5
\$25,000-\$49,999	8.5	8.6	100
\$50,000-\$99,999	6.3	10.0	63
\$100,000-\$249,999	26.6	20.6	129
\$250,000-\$499,999	16.7	15.0	111
\$500,000-\$999,999	35.7	9.4	381
\$1,000,000-\$1,999,999	3.4	3.6	95
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	4.5	23.2	20
Home Owner	95.5	76.8	124
Population Density – HH per Sq. Mile			
0-24	0.2	8.8	2
25-83	5.4	9.3	58
84-1,015	44.9	33.4	135
1,016-3,015	39.6	33.2	119
3,016-5,440	7.8	8.3	94
5,441-9,948	1.8	3.6	51
9,949+	0.3	3.4	8

	Group %	National %	Index
Length of Residence			
<2 Years	6.6	12.7	52
2-5 Years	19.6	30.2	65
6-14 Years	32.0	32.0	100
15+ Years	41.7	25.0	167
Market Value of Home			
<\$50,000	5.7	10.3	56
\$50,000-\$99,999	14.5	19.1	76
\$100,000-\$124,999	9.1	8.8	103
\$125,000-\$149,999	9.1	8.0	114
\$150,000-\$199,999	15.7	12.9	121
\$200,000-\$299,999	20.1	15.9	127
\$300,000-\$499,999	17.5	14.7	119
\$500,000+	8.4	10.3	81
Dwelling Unit Size			
Single Family Dwelling	92.8	86.0	108
Multiple Family Dwelling	7.2	14.0	52
Occupation			
Professional/Technical	33.7	30.4	111
Administration/Management	8.8	6.8	130
Sales/Service	1.8	1.7	103
Clerical/White Collar	13.8	16.7	83
Craftsman/Blue Collar	14.6	18.7	78
Student	0.3	0.8	36
Housewife	3.9	6.0	65
Retired	16.1	12.1	133
Other	3.3	3.8	87
Self Employed	3.8	3.1	123
Education			
Completed High School	46.4	53.1	87
Completed College	34.6	33.1	104
Completed Graduate School	18.4	13.2	140
Attended Vocational/Technical	0.6	0.6	103
Ethnicity			
Caucasian	83.0	74.3	112
African American	6.3	10.3	61
Hispanic	6.5	10.7	61
Asian	3.2	3.6	91
Other	1.0	1.1	85
Household Size			
One Person Household	16.2	24.7	65
Two Person Household	39.7	28.8	138
Three Person Household	21.1	21.3	99
Four Person Household	13.7	13.0	105
Five+ Person Household	9.4	12.1	77
Mail Responsive			
Mail Order Responsive	89.8	76.8	117
Mail Order Buyer	89.8	76.6	117
Mail Order Donor	5.4	2.8	190
Buying Channel Preference – Decile			
Top Internet Decile	8.2	8.9	92
Top Mail Decile	25.4	11.9	214
Top Phone Decile	29.8	12.0	249

GROUP 06R

COUNTRY CAUTION

FINANCIAL GROUP	06R	COUNTRY CAUTION	HOUSEHOLDS: 5,951,500	(4.81% OF U.S.)
CLUSTERS	15	Country Ways		
	16	Country Single		
	19	Country Comfort		
	31	Mid Americana		



ABOUT COUNTRY CAUTION

Rurally-based, the members of Country Caution often enjoy a lower cost of living, allowing them to put away more of their just above average incomes. With net worth slightly below average, they've accrued a baseline foundation through real estate investments, along with modest stocks and bonds. At an average age of fifty-one, some still have children at home which is reflected in their shopping habits, while others are recent empty nesters, now allowing them time to focus on themselves. Travel is typically for business for this group, but when it is for pleasure, they expand on the outdoor activities they enjoy, such as backpacking, fishing and visiting national parks.

FINANCIAL	INSURANCE	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> Have non-educational personal loan Use U.S. Bank and Capital One credit cards Household owns farm real estate and investment real estate Have auto loan Own stocks, bonds and tax exempt funds 	<ul style="list-style-type: none"> Auto insurance through Farm Bureau Carry auto insurance on 3+ vehicles Homeowners insurance from Farmers Insurance Group Carry universal life insurance Loss of income through medical causes insurance 	<ul style="list-style-type: none"> Purchased \$200+ in camping equipment in past year Feed a combination of dry and wet food to their cats and dogs Spent \$100+ on property maintenance in past 12 months Don't find shopping relaxing Shop Belk and JCPenney
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> Satellite dish from DirecTV and Dish Network Subscribe to XM and Sirius satellite radio Watch NASCAR races 	<ul style="list-style-type: none"> Don't find newspaper advertising useful Read <i>Parents</i>, <i>Prevention</i> and <i>Southern Living</i> magazines Look at classifieds in newspaper 	<ul style="list-style-type: none"> Most recent computer was purchased 5+ years ago Visit eBay and WeatherBug.com Employer provides cell phones
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> Camping at independently owned and state parks Woodworking, furniture refinishing and home decorating Attend high school sports games 	<ul style="list-style-type: none"> Go fishing and visit national parks on vacation More likely to travel for business than pleasure Stay 1-2 nights for business travel 	<ul style="list-style-type: none"> Transport their ATV by truck or trailer Prefer American brands such as Pontiac, Jeep, Chevy and Ford Drive heavy-duty pickup trucks

© 2010 Acxiom Corporation. All rights reserved. Acxiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Acxiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 06R—COUNTRY CAUTION

Clusters 15, 16, 19, 31

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.3	7.6	4
30-35 Years	5.3	10.5	50
36-45 Years	18.9	21.5	88
46-55 Years	41.1	21.5	191
56-65 Years	31.9	15.4	207
66-75 Years	2.5	10.7	23
76+ Years	0.1	10.5	1
MEAN AGE	50.8		
Estimated Income			
<\$15,000	0.0	10.1	0
\$15,000-\$19,999	0.0	4.7	0
\$20,000-\$29,999	0.0	8.8	0
\$30,000-\$39,999	1.5	10.8	14
\$40,000-\$49,999	19.6	11.2	175
\$50,000-\$74,999	45.7	24.2	189
\$75,000-\$99,999	23.2	13.9	167
\$100,000-\$124,999	9.7	6.3	155
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.2	5.1	5
Presence and Age of Children			
No Children Present	64.9	65.9	98
Ages 0-2	3.9	6.5	60
Ages 3-5	7.4	7.0	105
Ages 6-10	13.1	11.1	118
Ages 11-15	13.9	10.6	131
Ages 16-17	10.4	7.5	138
Marital Status			
Single	15.1	44.0	34
Married	84.9	56.0	151
Estimated Net Worth			
< \$1	0.7	9.4	7
\$1-\$4,999	2.8	8.8	32
\$5,000-\$9,999	3.4	5.5	63
\$10,000-\$24,999	3.5	5.2	66
\$25,000-\$49,999	14.9	8.6	174
\$50,000-\$99,999	13.5	10.0	136
\$100,000-\$249,999	33.1	20.6	161
\$250,000-\$499,999	17.0	15.0	113
\$500,000-\$999,999	10.9	9.4	116
\$1,000,000-\$1,999,999	0.2	3.6	5
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	6.0	23.2	26
Home Owner	94.0	76.8	122
Population Density – HH per Sq. Mile			
0-24	38.9	8.8	442
25-83	40.3	9.3	431
84-1,015	9.0	33.4	27
1,016-3,015	9.1	33.2	27
3,016-5,440	2.0	8.3	24
5,441-9,948	0.5	3.6	15
9,949+	0.2	3.4	6

	Group %	National %	Index
Length of Residence			
<2 Years	8.6	12.7	67
2-5 Years	23.9	30.2	79
6-14 Years	38.0	32.0	119
15+ Years	29.5	25.0	118
Market Value of Home			
<\$50,000	13.1	10.3	127
\$50,000-\$99,999	28.4	19.1	149
\$100,000-\$124,999	10.8	8.8	123
\$125,000-\$149,999	8.9	8.0	111
\$150,000-\$199,999	13.0	12.9	101
\$200,000-\$299,999	13.5	15.9	85
\$300,000-\$499,999	8.7	14.7	59
\$500,000+	3.6	10.3	34
Dwelling Unit Size			
Single Family Dwelling	97.3	86.0	113
Multiple Family Dwelling	2.7	14.0	19
Occupation			
Professional/Technical	28.8	30.4	95
Administration/Management	8.1	6.8	120
Sales/Service	1.6	1.7	93
Clerical/White Collar	13.6	16.7	81
Craftsman/Blue Collar	28.8	18.7	154
Student	0.4	0.8	45
Housewife	4.9	6.0	81
Retired	4.2	12.1	34
Other	5.4	3.8	142
Self Employed	4.3	3.1	140
Education			
Completed High School	58.1	53.1	109
Completed College	29.8	33.1	90
Completed Graduate School	11.4	13.2	87
Attended Vocational/Technical	0.7	0.6	123
Ethnicity			
Caucasian	87.6	74.3	118
African American	5.9	10.3	58
Hispanic	4.5	10.7	42
Asian	1.2	3.6	33
Other	0.7	1.1	64
Household Size			
One Person Household	9.5	24.7	38
Two Person Household	27.1	28.8	94
Three Person Household	25.4	21.3	119
Four Person Household	19.3	13.0	148
Five+ Person Household	18.7	12.1	154
Mail Responsive			
Mail Order Responsive	92.1	76.8	120
Mail Order Buyer	92.0	76.6	120
Mail Order Donor	1.9	2.8	68
Buying Channel Preference – Decile			
Top Internet Decile	2.7	8.9	30
Top Mail Decile	14.4	11.9	122
Top Phone Decile	15.5	12.0	129

GROUP 07U

NEW MARKET SINGLES

FINANCIAL GROUP	07U	NEW MARKET SINGLES	HOUSEHOLDS:	14,361,600 (11.60% OF U.S.)
CLUSTERS	13	Solid Single Parents	29	City Mixers
	24	Career Building	32	Metro Mix
	26	Savvy Singles	33	Urban Tenants
	27	Soccer & SUVs		



ABOUT NEW MARKET SINGLES

Single and on the move, most of the New Market Singles live in the more urban metro areas and second cities throughout the U.S. Mostly in their thirties and forties, these active cohorts are often renters, allowing them to be more mobile, not tied down by the demands of homeownership. While some are still students in college, most have entered the work-place, now earning above-average incomes in lower echelon clerical, technical and sales positions. They are starting to accrue some net worth, with most having incomes between \$50,000 and \$75,000. Not concerned with financial risks when there is potential for high reward, this group is just starting to get their feet wet in the market — when they're not out clubbing, shopping and going to basketball games, that is.

FINANCIAL	INSURANCE	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> Opened a savings and checking account in past year Have a personal education loan Bank via Internet and phone Accepted a pre-approved credit offer in the past 12 months Have credit cards from Household, Wachovia and Providian 	<ul style="list-style-type: none"> Auto insurance through GEICO and Progressive Acquired auto insurance direct from insurance company via website Carry renters insurance Life insurance is from place of work Medical insurance through Cigna 	<ul style="list-style-type: none"> Purchase natural and organic foods Shop at Pathmark and Whole Foods Markets Own Apple iPod or iPod mini MP3 player Clothing from Banana Republic and Express Shop Finish Line and Foot Action
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> Watch Independent Film Channel, VH1 and ESPN Classic Listen to alternative radio <i>The Office</i> and <i>Family Guy</i> 	<ul style="list-style-type: none"> Find magazine advertising funny Read music and video/games publications <i>Maxim</i> and <i>Sports Illustrated</i> 	<ul style="list-style-type: none"> Download music, listen to the radio and search for jobs online Visit online blogs and chat rooms Use video feature on cell phone
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> Go out to bars and night clubs Stay fit with yoga and regular programs at fitness clubs Follow college basketball games and the NBA 	<ul style="list-style-type: none"> Visit theme parks such as Universal Studios Watch in-flight videos Use agents and Internet travel sites to make all trip plans 	<ul style="list-style-type: none"> Bought car sound system from specialty retailer Use a rental car when own is in for repairs Drive subcompact cars

© 2010 Acxiom Corporation. All rights reserved. Acxiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Acxiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 07U—NEW MARKET SINGLES

Clusters 13, 24, 26, 27, 29, 32, 33

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.3	2.3	14
24-29 Years	13.2	7.6	174
30-35 Years	17.2	10.5	163
36-45 Years	39.1	21.5	182
46-55 Years	19.3	21.5	90
56-65 Years	7.9	15.4	51
66-75 Years	2.7	10.7	25
76+ Years	0.2	10.5	2
MEAN AGE	40.5		
Estimated Income			
<\$15,000	0.2	10.1	2
\$15,000-\$19,999	0.3	4.7	5
\$20,000-\$29,999	1.4	8.8	16
\$30,000-\$39,999	3.5	10.8	32
\$40,000-\$49,999	5.9	11.2	53
\$50,000-\$74,999	61.4	24.2	253
\$75,000-\$99,999	18.3	13.9	132
\$100,000-\$124,999	4.0	6.3	64
\$125,000-\$149,999	0.1	4.7	1
\$150,000+	4.8	5.1	95
Presence and Age of Children			
No Children Present	62.0	65.9	94
Ages 0-2	3.6	6.5	56
Ages 3-5	7.7	7.0	110
Ages 6-10	16.4	11.1	148
Ages 11-15	12.9	10.6	121
Ages 16-17	8.0	7.5	107
Marital Status			
Single	76.3	44.0	173
Married	23.7	56.0	42
Estimated Net Worth			
< \$1	3.1	9.4	33
\$1-\$4,999	6.8	8.8	78
\$5,000-\$9,999	16.8	5.5	306
\$10,000-\$24,999	6.4	5.2	121
\$25,000-\$49,999	12.4	8.6	145
\$50,000-\$99,999	13.4	10.0	135
\$100,000-\$249,999	19.6	20.6	95
\$250,000-\$499,999	15.9	15.0	106
\$500,000-\$999,999	5.6	9.4	60
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	44.6	23.2	192
Home Owner	55.4	76.8	72
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.8	9.3	9
84-1,015	33.5	33.4	100
1,016-3,015	36.4	33.2	110
3,016-5,440	11.1	8.3	134
5,441-9,948	6.2	3.6	175
9,949+	11.9	3.4	351

	Group %	National %	Index
Length of Residence			
<2 Years	19.4	12.7	153
2-5 Years	38.8	30.2	128
6-14 Years	28.7	32.0	90
15+ Years	13.1	25.0	52
Market Value of Home			
<\$50,000	5.9	10.3	57
\$50,000-\$99,999	11.9	19.1	62
\$100,000-\$124,999	8.0	8.8	91
\$125,000-\$149,999	8.3	8.0	104
\$150,000-\$199,999	14.8	12.9	114
\$200,000-\$299,999	19.5	15.9	123
\$300,000-\$499,999	19.1	14.7	130
\$500,000+	12.6	10.3	122
Dwelling Unit Size			
Single Family Dwelling	75.4	86.0	88
Multiple Family Dwelling	24.6	14.0	175
Occupation			
Professional/Technical	34.5	30.4	114
Administration/Management	7.0	6.8	104
Sales/Service	1.9	1.7	111
Clerical/White Collar	24.1	16.7	145
Craftsman/Blue Collar	19.4	18.7	104
Student	1.2	0.8	154
Housewife	3.9	6.0	65
Retired	2.0	12.1	16
Other	3.4	3.8	91
Self Employed	2.5	3.1	80
Education			
Completed High School	56.9	53.1	107
Completed College	31.9	33.1	96
Completed Graduate School	10.6	13.2	81
Attended Vocational/Technical	0.5	0.6	88
Ethnicity			
Caucasian	68.7	74.3	92
African American	9.8	10.3	96
Hispanic	14.0	10.7	131
Asian	5.9	3.6	164
Other	1.6	1.1	138
Household Size			
One Person Household	43.7	24.7	177
Two Person Household	24.3	28.8	84
Three Person Household	15.1	21.3	71
Four Person Household	8.9	13.0	68
Five+ Person Household	7.9	12.1	66
Mail Responsive			
Mail Order Responsive	65.2	76.8	85
Mail Order Buyer	65.0	76.6	85
Mail Order Donor	0.5	2.8	19
Buying Channel Preference – Decile			
Top Internet Decile	17.6	8.9	199
Top Mail Decile	4.0	11.9	34
Top Phone Decile	4.6	12.0	39

GROUP 08C

CASH AND CARRY URBANITES

FINANCIAL GROUP	08C	CASH AND CARRY URBANITES	HOUSEHOLDS: 13,100,800	(10.58% OF U.S.)
CLUSTERS	35	Solo and Stable	44	Community Singles
	37	Cartoons & Carpools	46	Home Cooking
	38	Midtown Minivanners	52	Resolute Renters
	43	Work & Causes	53	Metro Parents



ABOUT CASH AND CARRY URBANITES

Often supporting families on low-to-middle incomes, the households of Cash and Carry Urbanites know how to stretch a dollar. Typically homeowners living in second cities and surrounding areas, this ethnically-mixed group often prefers to complete financial transactions in cash, rarely even carrying credit cards. Their insurance is somewhat minimal, covering a single auto and their home, usually valued under \$100,000. Entertainment is kept to low-cost activities such as movies and playing console video games from their couch, not typically turning to the Internet as a source for much of anything.

FINANCIAL	INSURANCE	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> • Use money orders and send money by wire • Have no credit cards • Use check cashing service • Use H&R Block on-site tax preparation • Don't know how much is in bank account 	<ul style="list-style-type: none"> • Heard about auto insurance company via radio/TV ads • Carry insurance on one auto • Homeowners insurance <\$100,000 • Medical insurance through Medicaid • Farmer's auto insurance 	<ul style="list-style-type: none"> • Purchase KSwiss and Timberland athletic shoes • Spent <\$50 on property maintenance in past year • Shop Foot Locker and Foot Action • Rent movies from Hollywood Video • Groceries from Wal-Mart and Aldi
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> • Watch Univision and Telefutura • <i>Girlfriends</i>, <i>Smallville</i> and <i>WWE Smackdown!</i> • Listen to Hispanic and urban radio formats 	<ul style="list-style-type: none"> • Generally light magazine readers • Find advertising in magazines funny • Read <i>People en Español</i>, <i>Baby Talk</i> and <i>Jet</i> 	<ul style="list-style-type: none"> • Look at the Internet less than once per week • Child of the house is primary user of the computer • T-Mobile used most often
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> • Go to see science fiction, crime and fantasy movies • Play soccer • Raise tropical fish 	<ul style="list-style-type: none"> • Travel as a family of 4 or more • Children make the decision to go to theme parks for vacation • Use personal car for foreign travel 	<ul style="list-style-type: none"> • Prefer cheap/easy to maintain auto • Bought sound system at discount/department store • Likely to buy 2-door car

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 08C—CASH AND CARRY URBANITES

Clusters 35, 37, 38, 43, 44, 46, 52, 53

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.1	7.6	1
30-35 Years	12.2	10.5	116
36-45 Years	43.1	21.5	201
46-55 Years	27.6	21.5	128
56-65 Years	16.7	15.4	109
66-75 Years	0.2	10.7	2
76+ Years	0.0	10.5	0
MEAN AGE	45.6		
Estimated Income			
<\$15,000	8.5	10.1	84
\$15,000-\$19,999	7.6	4.7	161
\$20,000-\$29,999	19.1	8.8	216
\$30,000-\$39,999	30.0	10.8	277
\$40,000-\$49,999	34.1	11.2	305
\$50,000-\$74,999	0.3	24.2	1
\$75,000-\$99,999	0.2	13.9	1
\$100,000-\$124,999	0.0	6.3	1
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.1	5.1	2
Presence and Age of Children			
No Children Present	47.5	65.9	72
Ages 0-2	8.2	6.5	127
Ages 3-5	10.2	7.0	146
Ages 6-10	16.7	11.1	151
Ages 11-15	17.9	10.6	169
Ages 16-17	12.6	7.5	168
Marital Status			
Single	55.4	44.0	126
Married	44.6	56.0	80
Estimated Net Worth			
< \$1	6.7	9.4	72
\$1-\$4,999	18.7	8.8	213
\$5,000-\$9,999	2.7	5.5	49
\$10,000-\$24,999	10.8	5.2	206
\$25,000-\$49,999	10.8	8.6	127
\$50,000-\$99,999	13.9	10.0	140
\$100,000-\$249,999	20.4	20.6	99
\$250,000-\$499,999	11.6	15.0	78
\$500,000-\$999,999	4.1	9.4	44
\$1,000,000-\$1,999,999	0.2	3.6	6
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	15.6	23.2	67
Home Owner	84.4	76.8	110
Population Density – HH per Sq. Mile			
0-24	0.0	8.8	0
25-83	0.3	9.3	3
84-1,015	34.7	33.4	104
1,016-3,015	44.4	33.2	134
3,016-5,440	12.8	8.3	154
5,441-9,948	5.5	3.6	155
9,949+	2.4	3.4	71

	Group %	National %	Index
Length of Residence			
<2 Years	11.9	12.7	94
2-5 Years	30.1	30.2	100
6-14 Years	36.1	32.0	113
15+ Years	21.9	25.0	88
Market Value of Home			
<\$50,000	14.0	10.3	136
\$50,000-\$99,999	27.3	19.1	143
\$100,000-\$124,999	10.7	8.8	122
\$125,000-\$149,999	8.7	8.0	109
\$150,000-\$199,999	13.0	12.9	100
\$200,000-\$299,999	13.4	15.9	84
\$300,000-\$499,999	9.0	14.7	62
\$500,000+	3.9	10.3	37
Dwelling Unit Size			
Single Family Dwelling	84.4	86.0	98
Multiple Family Dwelling	15.6	14.0	111
Occupation			
Professional/Technical	26.2	30.4	86
Administration/Management	6.4	6.8	95
Sales/Service	2.0	1.7	117
Clerical/White Collar	20.6	16.7	124
Craftsman/Blue Collar	26.9	18.7	144
Student	0.9	0.8	111
Housewife	6.5	6.0	110
Retired	3.1	12.1	26
Other	4.4	3.8	117
Self Employed	2.9	3.1	93
Education			
Completed High School	59.1	53.1	111
Completed College	31.6	33.1	95
Completed Graduate School	8.4	13.2	63
Attended Vocational/Technical	1.0	0.6	161
Ethnicity			
Caucasian	61.1	74.3	82
African American	17.1	10.3	166
Hispanic	17.7	10.7	165
Asian	3.1	3.6	86
Other	1.0	1.1	90
Household Size			
One Person Household	23.7	24.7	96
Two Person Household	23.2	28.8	80
Three Person Household	23.1	21.3	108
Four Person Household	14.5	13.0	111
Five+ Person Household	15.6	12.1	129
Mail Responsive			
Mail Order Responsive	74.2	76.8	97
Mail Order Buyer	74.0	76.6	96
Mail Order Donor	1.5	2.8	53
Buying Channel Preference – Decile			
Top Internet Decile	1.3	8.9	14
Top Mail Decile	5.0	11.9	42
Top Phone Decile	3.3	12.0	27

GROUP 09C

CASH AND CARRY SUBURBANITES

FINANCIAL GROUP	09C	CASH AND CARRY SUBURBANITES	HOUSEHOLDS: 6,746,500 (5.45% of U.S.)
CLUSTERS	34	Outward Bound	
	41	Truckin' & Stylin'	
	47	Rural Parents	
	48	Farmland Families	
	58	Young Workboots	
	60	Rural Rovers	



ABOUT CASH AND CARRY SUBURBANITES

Typically residing in large households, some with children, some without, the members of Cash and Carry Suburbanites reside in the less densely populated areas of the country. With below average incomes and an average net worth of less than \$100,000, this group keeps most of their minimal assets liquid and under their own stewardship. They save through buying store brands, shopping at discount department stores and staying at economy hotels when traveling with their families. With more room to roam and limited finances, outdoor activities are a natural fit for these cohorts who enjoy everything from hunting and fishing to NASCAR and motorcycle racing.

FINANCIAL	INSURANCE	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> • Use H&R Block on-site tax preparation • Have Wal-Mart credit card • Use cash advance company • Put less than \$180/month on credit • Have personal loan that is not for educational use 	<ul style="list-style-type: none"> • Auto insurance from Farm Bureau, or Progressive • Homeowners insurance <\$75k • Likely to buy life insurance in next 12 months • Acquired life insurance from work • American Family homeowners insurance 	<ul style="list-style-type: none"> • Spent \$75-100 on video gaming equipment in past year • Purchase store brand dog food • Drink Mountain Dew, Pepsi-Cola and unsweetened Kool-Aid • Buy automotive supplies from Wal-Mart • Spend <\$50 on Internet purchases
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> • Have satellite dish from DirecTV and Dish Network • Watch <i>King of the Hill</i>, <i>Nanny 911</i>, and <i>General Hospital</i> • Follow NASCAR and WWE Wrestling on TV 	<ul style="list-style-type: none"> • Audience for North American Hunter and Hot Rod magazines • Considerable interest in ads in <i>Parents</i> and <i>Parenting</i> • Read classified in newspaper 	<ul style="list-style-type: none"> • Connect to Internet via dial-up modem • Look at Internet 1-2 times/week or less • Visit NASCAR.com
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> • Play with their cats, dogs and birds • Go hunting with bow, rifle or shotgun • Enjoy boating, horseback riding and motorcycling 	<ul style="list-style-type: none"> • Travel domestically as a family of 4 or more • Stay at Days Inn and Super 8 hotels • Prefer to book travel with an agent rather than over the internet 	<ul style="list-style-type: none"> • Have an ATV for recreation and work • Own 5+ vehicles • Typically purchase pre-owned domestic autos

© 2010 Axiom Corporation. All rights reserved. Axiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Axiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS FINANCIAL GROUP 09C—CASH AND CARRY SUBURBANITES

Clusters 34, 41, 47, 48, 58, 60

	Group %	National %	Index
Age—Head of Household			
18-23 Years	2.6	2.3	114
24-29 Years	10.1	7.6	133
30-35 Years	21.0	10.5	200
36-45 Years	38.6	21.5	180
46-55 Years	17.5	21.5	81
56-65 Years	8.7	15.4	57
66-75 Years	1.4	10.7	13
76+ Years	0.0	10.5	0
MEAN AGE	40.3		
Estimated Income			
<\$15,000	10.1	10.1	99
\$15,000-\$19,999	7.0	4.7	148
\$20,000-\$29,999	14.3	8.8	161
\$30,000-\$39,999	21.3	10.8	196
\$40,000-\$49,999	23.8	11.2	213
\$50,000-\$74,999	20.5	24.2	84
\$75,000-\$99,999	2.2	13.9	16
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	1.0	5.1	19
Presence and Age of Children			
No Children Present	50.3	65.9	76
Ages 0-2	8.5	6.5	132
Ages 3-5	9.7	7.0	138
Ages 6-10	15.9	11.1	143
Ages 11-15	16.4	10.6	155
Ages 16-17	11.2	7.5	149
Marital Status			
Single	47.3	44.0	108
Married	52.7	56.0	94
Estimated Net Worth			
< \$1	15.4	9.4	165
\$1-\$4,999	17.9	8.8	203
\$5,000-\$9,999	8.8	5.5	161
\$10,000-\$24,999	10.9	5.2	209
\$25,000-\$49,999	12.3	8.6	144
\$50,000-\$99,999	10.5	10.0	105
\$100,000-\$249,999	15.3	20.6	74
\$250,000-\$499,999	6.1	15.0	41
\$500,000-\$999,999	2.7	9.4	29
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	34.0	23.2	147
Home Owner	66.0	76.8	86
Population Density – HH per Sq. Mile			
0-24	50.5	8.8	573
25-83	45.5	9.3	486
84-1,015	4.0	33.4	12
1,016-3,015	0.0	33.2	0
3,016-5,440	0.0	8.3	0
5,441-9,948	0.0	3.6	0
9,949+	0.0	3.4	0

	Group %	National %	Index
Length of Residence			
<2 Years	14.8	12.7	116
2-5 Years	33.1	30.2	110
6-14 Years	33.7	32.0	105
15+ Years	18.4	25.0	73
Market Value of Home			
<\$50,000	20.4	10.3	198
\$50,000-\$99,999	34.8	19.1	182
\$100,000-\$124,999	10.9	8.8	125
\$125,000-\$149,999	8.2	8.0	102
\$150,000-\$199,999	10.6	12.9	82
\$200,000-\$299,999	8.7	15.9	55
\$300,000-\$499,999	4.5	14.7	30
\$500,000+	1.9	10.3	18
Dwelling Unit Size			
Single Family Dwelling	95.5	86.0	111
Multiple Family Dwelling	4.5	14.0	32
Occupation			
Professional/Technical	20.7	30.4	68
Administration/Management	5.9	6.8	88
Sales/Service	1.8	1.7	101
Clerical/White Collar	15.0	16.7	90
Craftsman/Blue Collar	33.0	18.7	176
Student	1.1	0.8	143
Housewife	9.1	6.0	153
Retired	2.8	12.1	23
Other	6.5	3.8	172
Self Employed	4.1	3.1	133
Education			
Completed High School	66.6	53.1	125
Completed College	27.3	33.1	82
Completed Graduate School	5.2	13.2	40
Attended Vocational/Technical	0.9	0.6	153
Ethnicity			
Caucasian	83.9	74.3	113
African American	8.7	10.3	84
Hispanic	5.7	10.7	54
Asian	0.9	3.6	24
Other	0.8	1.1	71
Household Size			
One Person Household	21.9	24.7	88
Two Person Household	28.1	28.8	98
Three Person Household	22.1	21.3	104
Four Person Household	14.1	13.0	108
Five+ Person Household	13.7	12.1	113
Mail Responsive			
Mail Order Responsive	71.8	76.8	93
Mail Order Buyer	71.6	76.6	93
Mail Order Donor	0.4	2.8	15
Buying Channel Preference – Decile			
Top Internet Decile	2.1	8.9	24
Top Mail Decile	3.5	11.9	30
Top Phone Decile	2.5	12.0	21

GROUP 10R

RURAL SECURITY

FINANCIAL GROUP	10R	RURAL SECURITY	HOUSEHOLDS: 10,359,900 (8.37% OF U.S.)
CLUSTERS	40	The Great Outdoors	
	50	Rural Retirement	
	51	Family Matters	
	54	Still Truckin'	
	64	Rural Everlasting	
	65	Thrifty Elders	



ABOUT RURAL SECURITY

Concentrated in the 65+ age groups, the traditionalists of Rural Security are not likely to change their ways at this point in their lives, much as their parents had taught them. A mixture of married couples and singles, perhaps divorced or widowed, the majority of this group are either retired or working part-time to stay active and help cover bills. Given their advancing age, medical expenses are growing, from the purchase of bi-focals to expensive monthly prescriptions, eating into their savings. They watch their pennies with little credit card use, few personal loans, and travel that keeps them close to home. Any savings from such are put in low-risk CDs for safe-keeping.

FINANCIAL	INSURANCE	SHOPPING/CONSUMER PRODUCTS
<ul style="list-style-type: none"> Household owns farm real estate Put <\$35/month on credit cards Deal with their finances the same way their parents did Carry Wal-Mart and JCPenney credit cards Put savings in CDs 	<ul style="list-style-type: none"> Medical insurance through Medicare/Medicaid Life insurance <\$20,000 Homeowners insurance <\$100,000 Farmers Insurance Group provides homeowners insurance Auto insurance from Farm Bureau 	<ul style="list-style-type: none"> Spend \$150+/month on prescription drugs Wear bi-focals and transition lenses Purchase Zenith, RCA and General Electric television sets Shop at IGA and Piggly Wiggly Used to enjoy shopping more
RADIO/TV	MAGAZINES/NEWSPAPERS	COMPUTER/INTERNET/TELCO
<ul style="list-style-type: none"> Watch <i>The Price is Right</i>, <i>Wheel of Fortune</i> and <i>Jeopardy</i> Turn to NBC for their nightly news Infrequent radio listeners 	<ul style="list-style-type: none"> Interested in ads in <i>AARP The Magazine</i> Read <i>Guideposts</i> and <i>Family Circle</i> Look at TV listings in newspaper 	<ul style="list-style-type: none"> Find computers too confusing to be of much use Cell phone bill is <\$25/month Not internet bankers
ACTIVITIES	TRAVEL	AUTOMOTIVE
<ul style="list-style-type: none"> Enjoy Hardee's, Ryan's and Golden Corral for dining out Members of church boards, fraternal orders and veteran's clubs Relax with quilting, gardening and bird watching 	<ul style="list-style-type: none"> Find group tours fun and a great way to meet people Don't feel the Internet is a safe way to make travel plans Enjoy low-key, restful vacations close to home 	<ul style="list-style-type: none"> Buy American: Chevy and Ford autos Own a single vehicle – often a truck or standard car Consider a vehicle basic transportation

© 2010 Acxiom Corporation. All rights reserved. Acxiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Acxiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 10R—RURAL SECURITY

Clusters 40, 50, 51, 54, 64, 65

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	0
24-29 Years	0.0	7.6	0
30-35 Years	0.0	10.5	0
36-45 Years	0.5	21.5	3
46-55 Years	10.4	21.5	48
56-65 Years	11.8	15.4	77
66-75 Years	51.3	10.7	477
76+ Years	26.0	10.5	248
MEAN AGE	70.4		
Estimated Income			
<\$15,000	24.2	10.1	238
\$15,000-\$19,999	14.3	4.7	302
\$20,000-\$29,999	20.6	8.8	233
\$30,000-\$39,999	20.7	10.8	191
\$40,000-\$49,999	15.0	11.2	134
\$50,000-\$74,999	4.8	24.2	20
\$75,000-\$99,999	0.2	13.9	1
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.2	5.1	5
Presence and Age of Children			
No Children Present	99.7	65.9	151
Ages 0-2	0.3	6.5	4
Ages 3-5	0.0	7.0	0
Ages 6-10	0.0	11.1	0
Ages 11-15	0.0	10.6	0
Ages 16-17	0.0	7.5	0
Marital Status			
Single	49.0	44.0	111
Married	51.0	56.0	91
Estimated Net Worth			
< \$1	8.3	9.4	89
\$1-\$4,999	10.3	8.8	117
\$5,000-\$9,999	7.3	5.5	133
\$10,000-\$24,999	12.6	5.2	240
\$25,000-\$49,999	9.2	8.6	107
\$50,000-\$99,999	14.6	10.0	146
\$100,000-\$249,999	20.1	20.6	98
\$250,000-\$499,999	8.8	15.0	59
\$500,000-\$999,999	8.9	9.4	95
\$1,000,000-\$1,999,999	0.0	3.6	0
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	23.1	23.2	99
Home Owner	76.9	76.8	100
Population Density – HH per Sq. Mile			
0-24	36.1	8.8	410
25-83	26.0	9.3	278
84-1,015	16.6	33.4	50
1,016-3,015	16.1	33.2	49
3,016-5,440	3.8	8.3	46
5,441-9,948	1.1	3.6	32
9,949+	0.2	3.4	6

	Group %	National %	Index
Length of Residence			
<2 Years	9.2	12.7	72
2-5 Years	23.3	30.2	77
6-14 Years	31.6	32.0	99
15+ Years	35.9	25.0	143
Market Value of Home			
<\$50,000	20.9	10.3	203
\$50,000-\$99,999	31.7	19.1	166
\$100,000-\$124,999	11.4	8.8	130
\$125,000-\$149,999	8.7	8.0	108
\$150,000-\$199,999	11.3	12.9	87
\$200,000-\$299,999	9.9	15.9	62
\$300,000-\$499,999	4.6	14.7	31
\$500,000+	1.6	10.3	15
Dwelling Unit Size			
Single Family Dwelling	89.0	86.0	103
Multiple Family Dwelling	11.0	14.0	79
Occupation			
Professional/Technical	13.1	30.4	43
Administration/Management	4.1	6.8	60
Sales/Service	1.0	1.7	60
Clerical/White Collar	10.8	16.7	65
Craftsman/Blue Collar	15.9	18.7	85
Student	0.2	0.8	28
Housewife	10.0	6.0	168
Retired	36.9	12.1	304
Other	5.2	3.8	136
Self Employed	2.9	3.1	94
Education			
Completed High School	55.5	53.1	104
Completed College	36.5	33.1	110
Completed Graduate School	7.4	13.2	56
Attended Vocational/Technical	0.7	0.6	112
Ethnicity			
Caucasian	82.5	74.3	111
African American	10.1	10.3	99
Hispanic	5.6	10.7	53
Asian	1.0	3.6	29
Other	0.7	1.1	64
Household Size			
One Person Household	36.4	24.7	147
Two Person Household	39.2	28.8	136
Three Person Household	13.9	21.3	65
Four Person Household	6.4	13.0	49
Five+ Person Household	4.1	12.1	33
Mail Responsive			
Mail Order Responsive	76.3	76.8	99
Mail Order Buyer	76.2	76.6	99
Mail Order Donor	3.0	2.8	105
Buying Channel Preference – Decile			
Top Internet Decile	1.2	8.9	13
Top Mail Decile	15.5	11.9	131
Top Phone Decile	6.8	12.0	57

GROUP 11C

GETTING STARTED

FINANCIAL GROUP	11C	GETTING STARTED	HOUSEHOLDS:	9,748,900 (7.87% OF U.S.)
CLUSTERS	39	Early Parents	59	Mobile Mixers
	42	First Mortgage	61	Urban Scramble
	45	First Digs	67	Rolling Stones
	57	Collegiate Crowd		



ABOUT GETTING STARTED

Young, hip and full of energy from super-caffeinated drinks, Getting Started is the youngest of the Financial Services Groups at an average age of 21. Many of this ethnically-diverse group are students while others are just entering the workplace, renting apartments, looking for employment via Monster.com and perhaps avidly working their social networks online. Given their youth, and with the third lowest average income, it's not surprising they are ranked lowest (12th) for net worth. With their bullish attitudes however, they'll likely get caught up in the excitement of the stock market in the near future, but for now are concentrating on balancing their new checking accounts; when not out merry-making, that is.

- FINANCIAL**
- Request money orders and send money by wire
 - Have a personal loan for education
 - Are not loyal to one or two financial institutions
 - Opened savings and checking accounts in past year
 - Prefer online and phone banking

- RADIO/TV**
- Listen to urban radio formats
 - Watch *Girlfriends*, *Family Guy* and *The Simpsons*
 - Cable viewing includes MTV, MTV2, VH1 and Music Choice

- ACTIVITIES**
- Enjoy going to the movies and playing video games
 - Play billiards/pool and karaoke
 - Go rollerblading/in-line skating

- INSURANCE**
- Auto insurance from Progressive
 - Carry renters insurance
 - Likely to buy life insurance
 - Purchased auto insurance direct through company's website
 - Carry homeowners/personal property insurance of \$25,000 or less

- MAGAZINES/NEWSPAPERS**
- Find advertising in newspapers, Internet and radio amusing
 - Read *Cosmopolitan* and *Maxim*
 - Like bridal, music and video game/PC magazines

- TRAVEL**
- Spend 30+ nights away on foreign travel
 - Stay in Motel 6 when traveling
 - Will pay more for favorite airline

- SHOPPING/CONSUMER PRODUCTS**
- Favor energy drinks like Red Bull
 - Eat on the run at Krispy Kreme and pizza at Domino's Pizza
 - Shop at Finish Line, Foot Locker and Lady's Foot Locker
 - Rent DVDs from Blockbuster Video
 - Shop Express and Victoria's Secret

- COMPUTER/INTERNET/TELCO**
- Visit chat rooms and look for employment online
 - Frequent MTV.com and Monster.com
 - Use video feature on cell phone

- AUTOMOTIVE**
- Likely to buy a pre-owned vehicle in the near future
 - Prefer subcompact and compact cars
 - 1st consideration is exterior styling

© 2010 Acxiom Corporation. All rights reserved. Acxiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Acxiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 11C—GETTING STARTED

Clusters 39, 42, 45, 57, 59, 61, 67

	Group %	National %	Index
Age—Head of Household			
18-23 Years	23.0	2.3	1008
24-29 Years	45.8	7.6	601
30-35 Years	28.9	10.5	275
36-45 Years	1.6	21.5	7
46-55 Years	0.7	21.5	3
56-65 Years	0.0	15.4	0
66-75 Years	0.0	10.7	0
76+ Years	0.0	10.5	0
MEAN AGE	27.5		
Estimated Income			
<\$15,000	25.4	10.1	250
\$15,000-\$19,999	10.6	4.7	224
\$20,000-\$29,999	18.4	8.8	208
\$30,000-\$39,999	23.6	10.8	217
\$40,000-\$49,999	12.2	11.2	109
\$50,000-\$74,999	5.4	24.2	22
\$75,000-\$99,999	1.6	13.9	11
\$100,000-\$124,999	0.4	6.3	6
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	2.6	5.1	52
Presence and Age of Children			
No Children Present	76.7	65.9	116
Ages 0-2	8.6	6.5	133
Ages 3-5	6.6	7.0	94
Ages 6-10	6.0	11.1	54
Ages 11-15	2.9	10.6	28
Ages 16-17	3.2	7.5	43
Marital Status			
Single	83.0	44.0	189
Married	17.0	56.0	30
Estimated Net Worth			
< \$1	56.7	9.4	607
\$1-\$4,999	17.4	8.8	198
\$5,000-\$9,999	5.0	5.5	91
\$10,000-\$24,999	2.7	5.2	51
\$25,000-\$49,999	3.7	8.6	43
\$50,000-\$99,999	4.8	10.0	49
\$100,000-\$249,999	5.9	20.6	29
\$250,000-\$499,999	2.9	15.0	20
\$500,000-\$999,999	0.7	9.4	8
\$1,000,000-\$1,999,999	0.0	3.6	1
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	74.5	23.2	321
Home Owner	25.5	76.8	33
Population Density – HH per Sq. Mile			
0-24	1.5	8.8	18
25-83	1.7	9.3	18
84-1,015	27.4	33.4	82
1,016-3,015	37.7	33.2	114
3,016-5,440	13.5	8.3	163
5,441-9,948	7.9	3.6	224
9,949+	10.2	3.4	300

	Group %	National %	Index
Length of Residence			
<2 Years	25.4	12.7	200
2-5 Years	44.5	30.2	147
6-14 Years	17.8	32.0	56
15+ Years	12.3	25.0	49
Market Value of Home			
<\$50,000	14.1	10.3	137
\$50,000-\$99,999	24.5	19.1	128
\$100,000-\$124,999	10.6	8.8	120
\$125,000-\$149,999	9.1	8.0	114
\$150,000-\$199,999	13.0	12.9	100
\$200,000-\$299,999	13.5	15.9	85
\$300,000-\$499,999	9.3	14.7	63
\$500,000+	5.9	10.3	57
Dwelling Unit Size			
Single Family Dwelling	65.7	86.0	76
Multiple Family Dwelling	34.3	14.0	244
Occupation			
Professional/Technical	21.2	30.4	70
Administration/Management	4.2	6.8	62
Sales/Service	3.3	1.7	191
Clerical/White Collar	31.9	16.7	191
Craftsman/Blue Collar	17.8	18.7	95
Student	6.1	0.8	766
Housewife	7.6	6.0	127
Retired	0.8	12.1	6
Other	5.2	3.8	136
Self Employed	1.9	3.1	62
Education			
Completed High School	72.3	53.1	136
Completed College	23.9	33.1	72
Completed Graduate School	3.1	13.2	23
Attended Vocational/Technical	0.7	0.6	125
Ethnicity			
Caucasian	56.7	74.3	76
African American	19.7	10.3	192
Hispanic	18.3	10.7	171
Asian	4.0	3.6	111
Other	1.3	1.1	111
Household Size			
One Person Household	59.1	24.7	239
Two Person Household	23.5	28.8	81
Three Person Household	10.5	21.3	49
Four Person Household	4.1	13.0	31
Five+ Person Household	2.9	12.1	24
Mail Responsive			
Mail Order Responsive	35.6	76.8	46
Mail Order Buyer	35.4	76.6	46
Mail Order Donor	0.1	2.8	4
Buying Channel Preference – Decile			
Top Internet Decile	8.6	8.9	97
Top Mail Decile	0.3	11.9	2
Top Phone Decile	0.1	12.0	1

GROUP 12C

FINANCIALLY CHALLENGED

FINANCIAL GROUP	12C	FINANCIALLY CHALLENGED	HOUSEHOLDS:	8,917,700 (7.20% OF U.S.)
CLUSTERS	55	Humble Homes	68	Pennywise Proprietors
	56	Modest Wages	69	Pennywise Mortgagees
	62	Kids & Rent	70	Resilient Renters
	63	Downtown Dwellers		



ABOUT FINANCIALLY CHALLENGED

Concentrated in the second cities and their surrounds, this middle aged group of Financially Challenged finds it hard to save from their blue-collar and lower-echelon white-collar jobs. With nearly sixty-percent being single, some between jobs, and some working part-time, they spend most of their income on meeting their own needs, and that of their children if they're still living at home. Prone to impulse purchases from mundane books to extravagant designer jeans, it's unlikely they'll accrue much of a nest egg in the near future. They do enjoy the conveniences of phone banking, but are not yet sold on technology and prefer to let the experts help with their taxes.

- FINANCIAL**
- Don't feel it's better to put money in low-risk investments
 - Send money by wire and request money orders
 - Happy to use the phone for banking
 - Use H&R Block on-site tax preparation
 - Save only for a specific purpose

- RADIO/TV**
- Find radio and TV advertising funny
 - Favor *Maury*, *Judge Mathis*, and *Judge Hatchett*
 - Watch Univision, Telefutura and Toon Disney on cable

- ACTIVITIES**
- Follow NASCAR and the NBA
 - Crochet, quilt and play bingo
 - Go to the movies

- INSURANCE**
- Likely to buy life insurance in next year
 - Homeowners/personal property insurance of \$40,000-\$50,000
 - Medical insurance through Medicaid
 - Have auto insurance on one car
 - Renters insurance

- MAGAZINES/NEWSPAPERS**
- Ads in *Ebony* and *Parenting* hold their interest
 - Audience for *Cooking Pleasures*, *Jet* and *Soap Opera Digest*
 - Turn to magazine ads for bargains

- TRAVEL**
- Willing to pay more for favorite airline
 - Prefer group travel
 - Stay at Motel 6 when traveling

- SHOPPING/CONSUMER PRODUCTS**
- Spend \$50-\$100 on designer jeans
 - Likely to buy a portable DVD player in next year
 - Buy books from the convenience store
 - Celebrity endorsements influence product consideration
 - Shop Wal-Mart Supercenters

- COMPUTER/INTERNET/TELCO**
- Technology has little impact on daily life
 - Look at Internet less than once per week
 - Household has a single cell phone

- AUTOMOTIVE**
- Prefer cheap and easy to maintain
 - Drive <1,000 miles per month
 - Likely to buy a minivan

© 2010 Acxiom Corporation. All rights reserved. Acxiom, InfoBase-X, PersoniX, PersoniX LifeChanges and PersoniX VisionScape are registered trademarks of Acxiom Corporation. All other trademarks or service marks mentioned herein are property of their respective owners.

INFOBASE-X® DEMOGRAPHIC CHARACTERISTICS

FINANCIAL GROUP 12C—FINANCIALLY CHALLENGED

Clusters 55, 56, 62, 63, 68, 69, 70

	Group %	National %	Index
Age—Head of Household			
18-23 Years	0.0	2.3	1
24-29 Years	1.1	7.6	14
30-35 Years	14.7	10.5	140
36-45 Years	30.5	21.5	142
46-55 Years	26.3	21.5	122
56-65 Years	25.0	15.4	163
66-75 Years	2.3	10.7	22
76+ Years	0.1	10.5	1
MEAN AGE	41.1		
Estimated Income			
<\$15,000	46.2	10.1	456
\$15,000-\$19,999	10.5	4.7	223
\$20,000-\$29,999	22.6	8.8	255
\$30,000-\$39,999	16.9	10.8	156
\$40,000-\$49,999	3.8	11.2	34
\$50,000-\$74,999	0.0	24.2	0
\$75,000-\$99,999	0.0	13.9	0
\$100,000-\$124,999	0.0	6.3	0
\$125,000-\$149,999	0.0	4.7	0
\$150,000+	0.0	5.1	0
Presence and Age of Children			
No Children Present	71.5	65.9	108
Ages 0-2	5.9	6.5	91
Ages 3-5	6.5	7.0	93
Ages 6-10	10.5	11.1	94
Ages 11-15	7.6	10.6	72
Ages 16-17	5.0	7.5	67
Marital Status			
Single	57.9	44.0	132
Married	42.1	56.0	75
Estimated Net Worth			
< \$1	28.1	9.4	301
\$1-\$4,999	25.8	8.8	294
\$5,000-\$9,999	4.5	5.5	82
\$10,000-\$24,999	6.0	5.2	115
\$25,000-\$49,999	6.0	8.6	70
\$50,000-\$99,999	7.9	10.0	80
\$100,000-\$249,999	11.3	20.6	55
\$250,000-\$499,999	5.6	15.0	38
\$500,000-\$999,999	4.4	9.4	47
\$1,000,000-\$1,999,999	0.2	3.6	6
\$2,000,000+	0.0	4.1	0
Home Ownership Status			
Renter	50.1	23.2	216
Home Owner	49.9	76.8	65
Population Density – HH per Sq. Mile			
0-24	2.1	8.8	24
25-83	3.2	9.3	34
84-1,015	31.0	33.4	93
1,016-3,015	44.1	33.2	133
3,016-5,440	11.3	8.3	136
5,441-9,948	5.5	3.6	154
9,949+	2.9	3.4	84

	Group %	National %	Index
Length of Residence			
<2 Years	15.8	12.7	124
2-5 Years	33.0	30.2	109
6-14 Years	29.9	32.0	93
15+ Years	21.3	25.0	85
Market Value of Home			
<\$50,000	19.6	10.3	190
\$50,000-\$99,999	29.2	19.1	153
\$100,000-\$124,999	10.1	8.8	115
\$125,000-\$149,999	8.2	8.0	102
\$150,000-\$199,999	11.2	12.9	87
\$200,000-\$299,999	10.9	15.9	69
\$300,000-\$499,999	7.3	14.7	50
\$500,000+	3.5	10.3	34
Dwelling Unit Size			
Single Family Dwelling	75.9	86.0	88
Multiple Family Dwelling	24.1	14.0	172
Occupation			
Professional/Technical	20.9	30.4	69
Administration/Management	5.3	6.8	78
Sales/Service	2.0	1.7	117
Clerical/White Collar	22.0	16.7	132
Craftsman/Blue Collar	23.7	18.7	127
Student	1.3	0.8	159
Housewife	10.2	6.0	171
Retired	6.0	12.1	49
Other	5.5	3.8	146
Self Employed	3.1	3.1	101
Education			
Completed High School	61.3	53.1	115
Completed College	31.0	33.1	94
Completed Graduate School	6.7	13.2	51
Attended Vocational/Technical	1.0	0.6	171
Ethnicity			
Caucasian	60.4	74.3	81
African American	21.1	10.3	206
Hispanic	15.3	10.7	143
Asian	2.3	3.6	64
Other	1.0	1.1	87
Household Size			
One Person Household	31.3	24.7	126
Two Person Household	30.0	28.8	104
Three Person Household	19.2	21.3	90
Four Person Household	10.7	13.0	82
Five+ Person Household	8.9	12.1	74
Mail Responsive			
Mail Order Responsive	67.0	76.8	87
Mail Order Buyer	66.8	76.6	87
Mail Order Donor	1.8	2.8	63
Buying Channel Preference – Decile			
Top Internet Decile	0.9	8.9	10
Top Mail Decile	4.6	11.9	39
Top Phone Decile	2.1	12.0	17

METHODOLOGY

PersonicX Classic from Acxiom is a household-level segmentation system built using InfoBase-X® data. By classifying all U.S. households according to consumers' different stages of life and related purchasing behaviors, it provides a current, accurate and consistent framework to view customers at a household level. It enables users to compare customers across their product mix, across time and across their enterprise. With 100% coverage, PersonicX Classic also enables users to see differences in how U.S. households spend time and money. This turns raw data about customers into accurate, actionable information.

Guiding concepts

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

Purpose of document

This document provides an overview of the development effort that defined the clustering scheme at the heart of PersonicX Classic. The material includes a discussion of the following items:

- Data Preparation — Creating the analytical dataset and appending data
- Variable Selection — Selecting the appropriate pieces of data and manipulating the data for the clustering process
- Clustering Process — Developing the clusters, evaluating results and making final revisions to the PersonicX Classic cluster scheme
- Final Development Processes — Forming cluster groups, naming clusters, preparing a reporting tool and developing a defaulting capability
- Summary of Development Results

This document was written primarily to provide analysts with the answers to their most pressing questions about PersonicX Classic.

Data preparation

Household-level data. The ability to build a household-level clustering system would have been impossible without the comprehensive data available through InfoBase-X. The InfoBase-X suite of products includes: demographic enhancement data, actual purchase behavior data across many categories of spending, compiled list names and addresses, email addresses, phone numbers and much more. PersonicX Classic was built using InfoBase-X Enhancement demographic data, purchase behavior and interest data, and InfoBase-X List, a name compilation list product.

InfoBase-X Enhancement. The InfoBase-X Enhancement consumer file contains millions of records with in-depth demographic data about households. Data found in the InfoBase-X Enhancement file is gathered from various public information sources: driver's license files, birth records, self-reported surveys, county tax assessors, telephone books and other public sources of data. The data from these sources is merged together to create a single view of the household.

InfoBase-X List. The InfoBase-X List file is a subset of the InfoBase-X Enhancement database. Names and addresses on this file are over 95% deliverable by the U.S. mail. It contains approximately 125 million households, which is very close to the U.S. Census count for the total number of U.S. households. Thus, it is an excellent database from which to select a sample for analytical purposes.

Analytical dataset. The first step in the process of building PersonicX Classic was to select a 1% (one million households) random sample from the InfoBase-X List file and append a wide variety of demographic data to this file. The data elements appended for analytical purposes include the following general types of data:

- Core demographic data elements, such as age, presence of children, occupation, marital status, length of residence
- Socio-economic data elements, such as estimated income, types of credit cards, homeowner/renter, home market value, home equity
- Purchase behavior data elements, such as mail order buyer and mail order donor
- Auto data elements, such as vehicle value and auto type
- Lifestyle consumer behavior data elements, such as an interest in high-fashion clothing, personal computers, gardening, travel, investing, home improvement
- InfoBase-X PLUS data

The final type of data listed, InfoBase-X PLUS, is a set of 12 data elements containing 100% coverage for households on the InfoBase-X Enhancement database. Inferred or modeled data is used to fill in the gaps when InfoBase-X sources do not supply data.

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

Variable selection

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

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

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

PersonicX Classic dimensions. Ultimately, seven dimensions were selected as both theoretically important and as proven predictors of consumer behaviors: age, estimated household income, presence and age of children, marital status, home ownership status, net worth and population density. Each of these seven data elements is described below:

- **Age** is clearly central to any measure of life's stages and transitions. Data exploration resulted in the use of nine levels of age applied to the head of the household. Those ages 18 to 23 were considered to be at the very start of establishing households of their own, for example. Those 82 and above were viewed as having passed the torch and living in pure retirement.
- Two other dimensions that represent clear life transitions are **marital status** and children. These are treated separately, recognizing the growing importance of single-parent households in American society. In addition, the system was developed to recognize that the experience of having a toddler and buying baby clothes is different from having a teenager in the house. To account for this, **age of oldest child** was included as a dimension for defining our cells.
- While age, marital status and age of children are key to understanding life stages, financial security is critical as well. One measure is whether one is a **homeowner or renter**. In addition, **household income** is the most critical component of purchasing power and occupational success. Nine levels of income were incorporated into the system, and the use of a cost-of-living modifier was explored, although the modifier was eventually dropped as the other variables in the model canceled it out.
- In addition to income and home ownership, **household net worth** is an important factor in determining life stage and consumer behaviors. Subsequently, a measure of net worth was developed strictly for use in PersonicX Classic. Using the Survey of Consumer Finance from the Federal Reserve Board, InfoBase-X demographic variables were mapped into those found on the Survey of Consumer Finance in order to predict overall household net worth. Four ranges of net worth were defined for use in PersonicX Classic, with the top category at \$2,000,000 or higher.

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

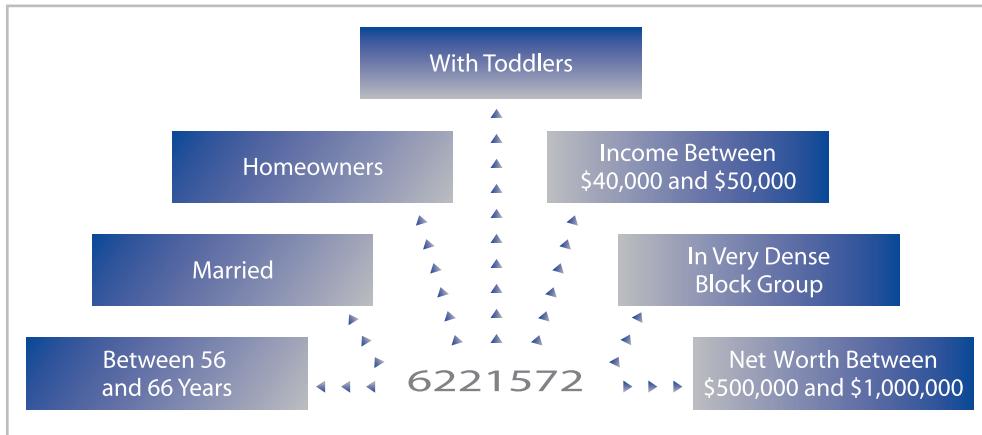
Coverage. One requirement for all seven dimensions was 100% coverage. Thus, for the first five dimensions (age, marital status, age of oldest child, home ownership, estimated income), the InfoBase-X PLUS elements were used. The Net Worth model, built specifically for PersonicX Classic, was designed to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

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

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

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

At the conclusion of this step, all records in the analytical dataset had been assigned a cell code. The one million-sample file was then summarized, by cell code, to create a total of approximately 49,000 rows, one for each cell code. Each row contained the cell code, a count or weight (number of occurrences in the one million file) and averages for most of the data elements (i.e., average length of residence).



Clustering methodology

After preparing and summarizing the data to create these cells, which contained central tendencies, the next step was to begin clustering or combining cells.

Summary of steps to produce initial cluster solution.

Each of the following steps is described in detail in the following paragraphs.

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

Principal components analysis. The seven demographic variables used to construct cell codes were important dimensions for the final clustering solution. However, it was recognized that purchase behaviors, lifestyle considerations, recreation preferences, education and other data elements also aid in the formation of the clusters. Beyond the seven dimensions, there were still well over 100 behavioral characteristics viewed as important discriminants of life stage behavior. Working with so much data can often present problems for statistical modeling, and not all these variables were seen as equally significant. Because of this, a variety of tests was conducted to identify which variables to include. Most variables were submitted to a principal components analysis. This type of analysis takes into account commonalities among the variables to identify common components, or linear functions of the data. The result of this analysis was a set of principal components based primarily on behavioral data.

Weights for dimensions. After completing the principal components analysis, it was necessary to focus again on the seven elements that defined the cells. Clustering on the cell code would not produce the desired results. It was necessary to capture the relative importance of demographic variables for behavioral changes associated with life stage transitions. A shift in age is often seen as being more significant at some points in life than at others — for example, behaviors change

more rapidly the first few years after leaving college and setting up the first household than an equivalent number of years in the 40s. Having a first child typically is a more significant life transition than a shift in income from one category to another. Because of this, weights were developed for the levels of the demographic variables using internal datasets that contained a number of consumer behaviors. The predictive power of each of the seven dimensions was explored, and a common scale of measurement was created. For example, having children, or owning a home, were weighted as more significant than any single transition in age or income. These weights were used moving forward.

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

Clustering steps for selected solution. The final PersonicX Classic system was built using a combined approach to both the data and the clustering method. The first step was to combine the cells from the analytic dataset through pre-clustering into what were referred to as “proto-clusters.” Using centroid-clustering analysis, the individual cells were combined based on their weighted demographic tendencies. This created a set of 2,000 proto-clusters that was large enough to create reliable average scores for the principal components and consumer behavior variables.

Next, the proto-clusters were submitted to a clustering algorithm, which works to minimize the overall variance in a sample population. The entire set of selected demographic, principal component and behavioral variables was summarized as Euclidean distances. Euclidean distances on these measures were used to combine the 2,000 proto-clusters into a 74-cluster solution. This solution showed very good consistency on characteristics within groups, good discrimination between groups and reasonable consistency in cluster size. While this provided a good solution, an additional step was conducted to assure optimal placement of all households. Given that the solution was built on proto-clusters, it was essential to assess whether individual cells were properly placed in the final clustering scheme. Households which were found dissimilar to their clusters were extracted and reassigned.

This step resulted in a 74-cluster solution with very high internal demographic consistency, but which also accounted for most of the behavioral variance. Thus, solid, understandable clusters were built that would efficiently discriminate among a wide variety of consumer behaviors.

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

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

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

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

When evaluating the final solutions for lift, five different measures were used:

1. Top index value
2. Bottom index value
3. Spread between the top and bottom indexes
4. Ratios between top and bottom indexes
5. K-S statistic, which measures how well a model separates the targeted population overall

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

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

Final development steps

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

Naming and describing PersonicX Classic clusters. The completion of the 70 PersonicX Classic clusters was clearly a milestone in the development process, but additional tasks were needed to complete this system. Most important was naming the clusters and providing an informative description for each one. The naming of the various PersonicX Classic clusters and the groups to which they belonged was a collaborative effort between Acxiom’s marketing and analytic teams. The emphasis was on enabling users to quickly recognize the life stage of the PersonicX Classic cluster in question. Marketers gave them flair; the analysts ensured accuracy as applied to the actual characteristics.

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

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

PersonicX Classic defaulting. Finally, to provide full service to customers, 100% coverage was a requirement of the PersonicX Classic segmentation. While every record in the InfoBase-X Enhancement file contained a PersonicX Classic cluster assignment, external files typically produced a 90% match to the InfoBase-X Enhancement file. Non-matched records needed a defaulting mechanism in order to provide 100% coverage. In contrast to other approaches, which simply default by assigning a cluster that is prevalent to a geography, a new process was employed. Since non-matched records have certain demographic tendencies, an external file was used to develop models for non-matched records. Seven models were built to predict the key demographic dimensions required to assign a PersonicX Classic code. These models were built and applied to ZIP + 4® and ZIP™-level data summaries. The defaulting process then used the most specific geography to identify what the PersonicX Classic cluster should be, assigning ZIP + 4-level to roughly 7% of the records and then using ZIP-level data for the balance.

Summary of the development of the PersonicX Classic system

Strengths. The final 70-cluster version of PersonicX Classic provides comprehensive coverage and extremely strong powers of differentiating consumer behaviors. This final scheme has unique clusters for each step across age cohorts, but allows those boundaries to shift based on the affluence and family status of the households. The solution captures the radical differences in economic standing among households. The extremes of rural living and urban dwelling come to the fore among some groups where these dimensions are most critical, but are not forced when they don't have an effect. Finally, the PersonicX Classic solution recognizes the importance of children in a household and the changes they introduce. Where age of children creates commonality with other parents, this is recognized, but when other factors such as home ownership outweigh those similarities, the scheme is flexible enough to grasp those subtleties.

Beta process. Once the development of the PersonicX Classic system was complete, Acxiom engaged approximately a dozen sophisticated client partners across different industries to conduct beta testing using the clients' own data. These included large retailers, online services, financial and insurance institutions, telecommunications, mail order firms and others. This provided a diverse set of tests and applications and enabled both the clients and Acxiom to validate the discriminatory power of the PersonicX Classic segmentation. PersonicX Classic proved extremely capable in recognizing best customers and provided a variety of applications to our clients.

Frequent applications of PersonicX Classic

- Life Time Value Analysis
- Customer Analysis
- Creative/Offer Versioning
- Trade Area Analysis
- Acquisition Campaign Execution
- Campaign Response Analysis
- Competitive SWOT Analysis
- Sales Channel Correlation Analysis
- Life Style Analysis
- Opportunity Analysis

Deliverables. PersonicX Classic is available for customer and prospect file enhancement, InfoBase-X List selection, analytic reports, models, geographic summary (ground) counts and enhanced list rental. The PersonicX Classic cluster assignments are updated each time that InfoBase-X is updated — approximately once a month. This allows for the tracking of the migration of households from one PersonicX Classic Life Stage cluster to another. Acxiom makes this migratory information available via PersonicX LifeChanges®, a proprietary trending tool. Movement from one life stage cluster can trigger a marketing opportunity and provide a competitive advantage in the all-important race for market share.

PersonicX VisionScape® — A Web-based complement to the PersonicX Classic segmentation scheme, PersonicX VisionScape enables PersonicX clients to quickly and efficiently produce reports, maps and analyses for various analytic projects based on PersonicX Classic encoded consumer data. VisionScape allows users to address the applications listed above, recognize cross-sell opportunities, recognize sales channel correlations, and run competitive SWOT analyses and product comparisons. It also provides answers to several other critical marketing questions. The tool incorporates multiple syndicated data sources into the analytic engine offering the capability to further define and describe specific PersonicX Classic clusters or target groups and their distinct consumer behaviors.

Conclusion

PersonicX Classic has been developed by combining a unique life stage concept focus; a detailed, comprehensive analytical process; and the accurate, dynamic data available in Acxiom's InfoBase-X.

The distinct contribution that PersonicX Classic makes to the evolution of consumer segmentation is that it uniquely recognizes the influences of social, cultural, historical and life stage factors on consumer behavior. There are several advantages to this approach:

- The ability to predict behavior longitudinally, as specific segments migrate from one life stage to another.
- The descriptive and predictive power of the system is greater.
- The currency and accuracy of the segmentation is greater.
- The approach accurately reflects key demographic trends validated by the U.S. Census, including the growth of single-parent households, later marriages and later family starts, and grandparents raising kids, as well as greater differentiation in the mature marketplace as a whole.
- The ability to take marketing actions when a household migrates from one life stage cluster to the next.
- The ability to track the migration of households from one life stage cluster to another. Movement from one life stage cluster can trigger a marketing opportunity and action.

See how Acxiom can work for you.
For more information, visit our website at
www.acxiom.com/personicx or call:
1.888.3ACXIOM



Acxiom Corporation practices responsible
environmental measures devoted to protecting the earth.