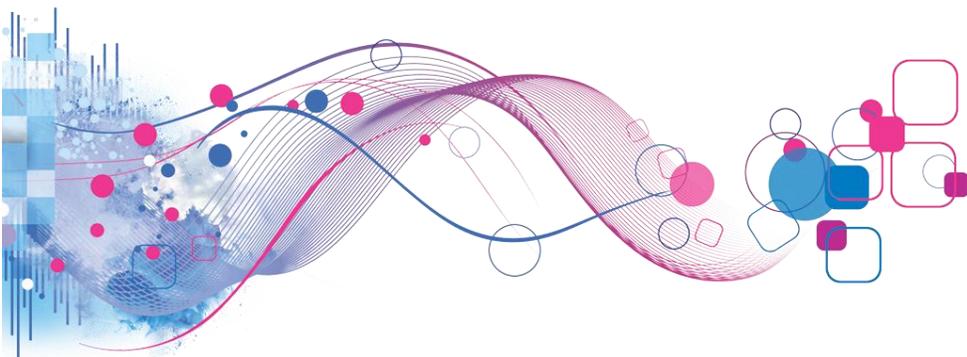




Mosaic[®] USA

Group and Type Descriptions

Complete with "How to market" suggestions



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		A02	Platinum Prosperity
		A03	Kids and Cabernet
		A04	Picture Perfect Families
		A05	Couples with Clout
		A06	Jet Set Urbanites
B	Flourishing Families	B07	Generational Soup
		B08	Babies and Bliss
		B09	Family Fun-tastic
		B10	Cosmopolitan Achievers
C	Booming with Confidence	C11	Aging of Aquarius
		C12	Golf Carts and Gourmets
		C13	Silver Sophisticates
		C14	Boomers and Boomerangs
D	Suburban Style	D15	Sports Utility Families
		D16	Settled in Suburbia
		D17	Cul de Sac Diversity
		D18	Suburban Attainment
E	Thriving Boomers	E19	Full Pockets, Empty Nests
		E20	No Place Like Home
		E21	Unspoiled Splendor
F	Promising Families	F22	Fast Track Couples
		F23	Families Matter Most
G	Young, City Solos	G24	Status Seeking Singles
		G25	Urban Edge
H	Middle-class Melting Pot	H26	Progressive Potpourri
		H27	Birkenstocks and Beemers
		H28	Everyday Moderates
		H29	Destination Recreation
I	Family Union	I30	Stockcars and State Parks
		I31	Blue Collar Comfort
		I32	Steadfast Conventionalists
		I33	Balance and Harmony
J	Autumn Years	J34	Aging in Place
		J35	Rural Escape
		J36	Settled and Sensible
K	Significant Singles	K37	Wired for Success
		K38	Gotham Blend
		K39	Metro Fusion
		K40	Bohemian Groove

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L	Blue Sky Boomers	L41	Booming and Consuming	
		L42	Rooted Flower Power	
		L43	Homemade Happiness	
M	Families in Motion	M44	Red, White and Bluegrass	
		M45	Diapers and Debit Cards	
N	Pastoral Pride	N46	True Grit Americans	
		N47	Countrified Pragmatics	
		N48	Rural Southern Bliss	
		N49	Touch of Tradition	
O	Singles and Starters	O50	Full Steam Ahead	
		O51	Digital Dependents	
		O52	Urban Ambition	
		O53	Colleges and Cafes	
		O54	Striving Single Scene	
		O55	Family Troopers	
P	Cultural Connections	P56	Mid-scale Medley	
		P57	Modest Metro Means	
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Q	Golden Year Guardians	Q62	Reaping Rewards	
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		Q65	Senior Discounts	
R	Aspirational Fusion	R66	Dare to Dream	
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Group and Type Descriptions

Group A: Power Elite

The wealthiest households in the US, living in the most exclusive neighborhoods and enjoying all that life has to offer

Overview



America's wealthiest households belong to Power Elite, a group of six types living in the nation's most prestigious areas. Many of the Power Elite have risen to the top thanks to advanced educations and lucrative careers as lawyers, doctors and corporate leaders. Today, these middle-aged and older executives (about half are empty-nesting couples) enjoy lives of luxury in the nation's most fashionable and exclusive ZIP codes.

With their deep pockets, they own property in some of America's most sought-after addresses—from the contemporary mansions of Beverly Hills, Calif. to the sprawling waterfront estates of Old

Greenwich, Conn. Many paid more than a million dollars for their dream-homes. While many have settled in the greener-belt suburbs of big cities, significant numbers also enjoy private in-town residences, with their homes protected by iron gates and well-tended shrubbery, the backyards dominated by swimming pools.

With over half the adults holding college degrees, Power Elite reflect a society of white-collar and entrepreneurial types as well as dual-earners who have worked their way to the top. They're over twice as likely as average Americans to have jobs in business, law, science and technology. Almost a third of this group's households earn more than \$250,000 annually and they have the highest annual discretionary spends of all US consumers; over \$32,000.

As consumers, the Power Elite have regal tastes. They're philanthropic supporters of the arts who go to plays, live theatre performances, music concerts, and museums. With many of their kids grown up, they're free to go out to dinner, watch a movie or take in another evening event. Weekends are reserved for trying to catch up with life, with such activities as cooking for fun, church events, reading books, or heading to the beach or lake. These are also health-conscious households who set aside regular time to exercise at a health club or with a private trainer. And they have more golf, yoga and tennis enthusiasts than almost every other group.

Power Elite have the highest level of investments (stocks, bonds and mutual funds), buying real estate and carrying credit cards—typically of the gold and platinum varieties. As the nation's strongest market for luxury goods, many drive luxury imports. They stay current with the latest fashion, buying designer labels at high-end retailers and boutiques, and they are adopters of the latest and greatest in technology. They purchase products in every channel—in the store, online retailers and e-tailers, online bid sites like eBay and even online discount sites.

To satisfy their curiosity about the world, they travel widely in the US and abroad, visiting virtually every country that can be reached by plane, train or cruise ship. They travel in style whether it involves hitting ski slopes, wandering island beaches or teeing-off at exclusive golf courses. These Americans can afford to sport the envied glow of a natural winter tan. All this discretionary spend does not only go toward indulging themselves, however. The Power Elite also give away a lot of money to charitable causes. They support education, the arts, health and religious charities to name a few. For many, their engagement calendars are studded with philanthropic dinners, fundraisers and charity balls.

Power Elite make a strong media audience. They have above-average interest in learning about brands through watching TV online or broadcast and reading magazines, especially business, entertainment and news titles. The only form of advertising they are not particularly receptive to is radio. Everything else is fair game.

As for their political leanings, these active voters are mostly right-of-center. Nearly 40 percent consider themselves “Mild Republicans” and only about 10 percent are the far-right-leaning “Ultra Conservatives”.

How to market

Being the most marketable consumer segment in America, it is vital for brands to break through the noise. To hyper-target the Power Elite, use messaging that resonates with what’s on the horizon; empty-nesting and eagerness to embrace new experiences. Though sophistication and elegance are certainly relevant, pull out all the stops and let this market know that your brand appreciates and emanates their interests in authentic experiences, quality products and service.

Focus on TV, social media and email to reach them where they most prefer to hear about brand offers. Show your brand’s value proposition for saving time and enabling the finer things in life, like cooking for fun, leisure and travel.

Type A01: American Royalty

Wealthy, influential and successful couples and families living in prestigious suburbs



The most highly educated segment in the nation, American Royalty consists of mainly established couples enjoying gracious lifestyles in the fashionable suburbs of large metropolitan areas. These doctoral alumni hold senior positions in business, finance, legal and health companies. Now in their 50s and 60s, they are either living with children in the household or empty-nesting couples whose children have grown up and left for college or new jobs. A majority of residents live in million-dollar homes, typically situated on well-manicured lawns in sought-after neighborhoods.

American Royalty like to soak up culture through the finest of restaurants and live entertainment. They support the arts, and go to the symphony, theater and dance performances at high rates. They're also night owls who like to dine out, take in a dance performance, live theater, museums and even check out a rock concert. These Americans like to look good while they're out and about, and they spend a lot of time trying to keep fit. Many hold memberships in health and country clubs, where they golf, play tennis and swim. When they wind down at home, it's often with a newspaper, a book or a favorite radio app or station serving up classical music or 60s and 70s favorites like The Foundations, Chris Farlow and the Ivy League.

American Royalty are in the market for new vehicles and typically the target market for expensive brands of cars, furnishings and jewelry—and for good reason. Inconspicuous consumption is a foreign concept among these Americans. Their luxury import cars are loaded with options such as GPS systems and satellite radios. Their homes are decorated with fancy housewares and appliances from chic stores. Their idea of shopping is having a personal sales clerk at a boutique or specialty store set aside a few choice designer fashions for them to consider between appointments and social gatherings.

Although only the latest consumer electronics fill their entertainment rooms—including home theatre systems with high-definition TVs—these busy professionals use the internet to trade stocks, book travel arrangements and learn about the newest must-haves and newsworthy current events. However, unlike other segments of older, affluent consumers, they also appreciate the entertainment value of the internet, going online to stream music and movies or the latest Netflix show series.

It takes money to maintain this lifestyle, and American Royalty are good at both making it and managing it. They invest in stocks, mutual funds and savings bonds. They're the shoppers who carry platinum and gold credit cards. The built-up equity in their expensive homes allows them to borrow freely—and they do—with home equity loans and secured lines of credit. At their advancing ages, they also make a strong market for insurance products: life, health, property and auto.

American Royalty are proud of their success and like people to think that they're savvy money managers. They enjoy donating to high-profile causes and kicking up their heels at fundraisers, philanthropic dinners and charity balls. Tuxedos and gowns can always be found pressed and ready in their walk-in closets. Politically, their views are Mild Republics or On-the-Fence Liberals.

Type A02: Platinum Prosperity

Wealthy and established empty-nesting couples residing in lavish suburban homes



The wealthiest segment, Platinum Prosperity, consists of older empty-nesting couples and retirees enjoying lives of luxury. With average incomes well into the six figures, many own spacious suburban homes valued at more than half a million dollars. Most are married, college educated and at the peak of their careers. While nearly a fifth are retired, those still in the workforce are holding executive and management positions in business, finance, legal and health services.

With their child-rearing days behind them, Platinum Prosperity enjoy entertaining their friends and pursuing cultural activities.

They like to network with other people on the same social rung, which serves them well in their philanthropic pursuits. Members of this segment belong to associations that support museums, symphonies, opera companies and other charities of the arts, and they are among the nation's top supporters of political groups and private foundation organizations.

Platinum Prosperity are consumers who resonate with brands who portray images of honor, integrity and the traditional themes of the American culture. Not surprising given they are a group with large male dominance as the head of household. Aside from that, they will occasionally use coupons and discount-based incentives.

Many Platinum Prosperity consumers are fitness fanatics who belong to health clubs, enjoy cardio and weight training sports and watch professional tennis, basketball, football and baseball games. At night, they enjoy cultural activities. Plays, ballets, operas, movies and concerts are all on their must-do lists. At home, they've outfitted their family rooms with top-of-the-line computers, large-screen TVs and serious exercise equipment, as well as books; one third being read digitally on a Kindle.

They also like to get away from their busy schedules. Platinum Prosperity couples travel for both business and pleasure, domestic and afar. Organized events like cruises are also a fan favorite for this consumer group.

As shoppers, they like to buy brands with reputations that align with the traditional American conventions of pride, integrity, honor and respect. Brands who are also reputable for being high quality, time-saving and fashion or industry-leading also grab the attention of the Platinum Prosperity consumers. When it comes to preferences for interacting with and learning about brands, American Prosperity prefer brand messages be delivered during their favorite TV shows, while enjoying the best of the 70s and 80s music stations and apps, in-store and on specialty online retailers, and via direct mail. They are not the most receptive to mobile or online video and display ads, but they are highly receptive to almost every other advertising channel.

Platinum Prosperity have a strong global consciousness and interest in international affairs. They purchase "green products" and support ethically responsible businesses. With a genuine interest in people of all backgrounds, they like to learn new things and pursue a healthy, sustainable lifestyle.

To reach these consumers, companies and non-profits should recognize that Platinum Prosperity are well-educated, global citizens who tend to be independent thinkers. They feel they are informed shoppers and are conservative when it comes to their outlooks on spend. Increasingly, they're going online for news and commerce, reading blogs and informative Websites that help them research products.

They not only shop and learn about products online, but they also frequent MSN.com, YouTube and Facebook. Their mobile usage is more pragmatic and social in nature which is consistent with their average technology adoption.

Type A03: Kids and Cabernet

Prosperous, middle-aged married couples living child-focused lives in affluent suburbs



Kids and Cabernet are middle-aged couples and their children living a wealthy, suburban city lifestyle in their homes valued at nearly three times the national average.

Their neighborhoods are havens for college-educated, white-collar professionals with well-paying jobs in engineering, education, business, and finance. All are upwardly mobile in their careers and are trying to provide the best lifestyle possible for their children; half have lived in their exclusive community for less than 7 years.

Kids and Cabernet lead child-centered lifestyles. The adults spend a lot of their leisure time engaged in athletic activities: swimming, cardio, weight training and yoga classes, playing tennis, golf and hiking. That is when they're not taking their children to Select sports leagues and a half dozen extracurricular programs... not to mention Nintendo Wii. These educated households are well-traveled and take family vacations to theme parks within the U.S. and resorts abroad. For date nights, parents enjoy going out to nightclubs, cinemas, restaurants and concerts of all eras and genres.

As consumers, these educated and wealthy Americans like to acquire the latest in automotive and consumer technology. They are journeymen when it comes to technology adoption and they use their mobile phones for personal pragmatic purposes like keeping tabs on their kids, some popular apps and for the convenience of finding quick answers to immediate questions. They prefer new and used import vehicles, and in their homes they buy multiple gaming consoles and large-screen TVs. They head to club and big-box stores to load up on articles such as games, toys and sporting gear. They frequent Craigslist, eBay, and Amazon for their shopping leisure as well. Netflix is also high on their list of frequented websites, along with Pinterest, YouTube and Groupon for ideas to try and venues for date nights or play dates.

The values of Kids and Cabernet are those of busy parents trying to juggle work and families. They have the best of intentions when it comes to buying "green" and eating healthy, but fast-paced lives leave little room for regular home-cooked meals.

Regardless, they are influential and are well informed when it comes to health products and shopping in general. They are typically sought after for advice and listen to what brands are sharing. They say they will pay just about anything when it concerns their health.

Though they can afford to buy new fashion every season, they also appreciate a bargain. They shop at both the online high-end stores as well as the online discount sites like Overstock.com. These households tend to be conservative—whether in dress or their politics—and they're active in local school groups that help to support their communities. 70 percent are Republican; 60 percent mildly so and 10 percent On-the-Fence liberals.

Kids and Cabernet live well thanks to \$200,000-plus incomes and plenty of investments and insurance to protect their assets. Mindful of caring for their children, they carry high levels of life insurance and invest in 529 College Savings Plans. They also have the credit scores to qualify for home equity loans and secured lines of credit. Their fondness for the internet sees them doing a lot of their money management online: paying bills, trading stocks, and researching other investments.

As media consumers, Kids and Cabernet are mostly wired households who spend increasing amounts of time online. About two thirds own an iPhone and because of their daily chauffeuring their children to extracurricular activities, they're also confined to their cars for long stretches, and keep their radios tuned to rock, R&B and pop stations—whether via Satellite or broadcast radio, Pandora or Spotify. They watch a lot of sports on TV—primarily college and pro football, pro baseball and the Olympics. They also enjoy

Netflix originals streamed on their TVs. They like to read at above-average rates, are avid newspaper readers, and read the Huffington Post twice as often as the next guy. They are social media junkies in comparison with the other Mosaic A types.

To reach this group as a whole, focus on Addressable TV, email, mobile SMS and social media. Practically all of this consumer segment pay attention and prefer learning about brands through TV advertisements, and over four fifths of Kids and Cabernet consumers say the same for ads served up while listening to their music apps.

These consumers are heavy shoppers both online and in-store, discount and high-end. Messages that resonate are ones where the brand emanates the Kids and Cabernet preference for buying established brands.

Type A04: Picture Perfect Families

Established families on the go, living in wealthy suburbs



Picture Perfect Families are very affluent households who have accumulated their wealth through long, steady professional careers. In this segment, married couples with children live in comfortable homes in suburban neighborhoods. The adults tend to be college-educated dual-earners with well-paying jobs in education, health care, business, and finance professions. Their children are generally teenagers and young adults, with some of the latter having returned home.

These established couples live comfortably with their lofty incomes, allowing them to invest heavily in money market accounts, IRA's and mutual funds. These risk-averse people carry a lot of insurance to protect their assets. They can afford to support the arts, appreciating live theater, symphony, and golden oldies concerts. They travel frequently, mostly domestically, but 40 percent travel abroad, and when they travel, they enjoy theme parks and trips with organized events. They enjoy swimming, hiking and cycling. This is a strong market for attending sports games at both the college and professional levels.

In the marketplace, the teenagers of Picture Perfect Families influence the shopping behaviors of these households, buying sporting goods, consumer electronics, gaming consoles, and toys. Picture Perfect Families tend to have multiple cars—and at least one CUV or mid-size car, either new or used. Attracted to both domestic and foreign makes, they put their own personal stamp on their vehicles by adding a number of options.

Picture Perfect Families respond to mainstream media. They listen to the radio daily whether on a satellite radio station, broadcast or music apps like Pandora or Spotify. They prefer learning about brands through this medium, but also via streaming or broadcast TV. Half of them clip coupons found in the newspaper, and they purchase in brick-and-mortar stores, online mid-high end stores (but also online discount), and happen to favor e-tailer sites like Zappos or Zulily. “Show me the money” messages are what resonate with this type, so bust out the loyalty program incentives, coupons, and BOGO deals to gain the business of these attractive consumers.

With their relatively conservative political views, they are more likely to tune in to the commentators on Fox News and feel they are financially better off than they were a year ago—great news for marketers who are able to resonate with this financially comfortable segment.

Mostly, though, Picture Perfect Families are enthusiastic internet users, but still a bit under the bell curve. They are increasingly pointing and clicking to buy airline tickets and athletic gear, catching up on sports scores and researching products and services, but mobile display and mobile video ads are nearly 70 percent less likely to resonate with Picture Perfect Families. They over-index for all social media sites including Pinterest, Facebook, Twitter and LinkedIn.

Picture Perfect Families are average when it comes to health management, aiming for healthier fast food options and regular exercise. This, though, is another segment who is influential and has friends and family turn to them for nutritional advice. Invincible is a word that could be used to describe their attitudes toward their health.

In regards to online engagement, half of this segment pays their bills online and frequents Craigslist, Amazon, eBay, Groupon and Netflix.

Type A05: Couples with Clout

Highly-educated mobile couples living life to the fullest in affluent neighborhoods



Couples with Clout are the wealthiest of America's consumers under 40 and happily pursuing the good life. These married, highly-educated couples tend to live in pricey homes in the nation's largest metros and suburbs. Many households contain dual earners with high salaries from jobs in management and white-collar professions. They maintain well-diversified investment portfolios and have plenty of insurance to protect their assets, as they've accumulated many. Couples with Clout are typically found either in downtown neighborhoods or close-in suburbs. But this is a mobile segment—often on the hunt for a

better job or house. Half have been at the same residence for fewer than three years.

Couples with Clout have plenty of disposable income to indulge in travel and leisure activities like boating, mountain biking, and even theme parks that entertain their teenagers as well. Couples with Clout are extremely social and most of them are out and about enjoying numerous life enriching experiences. Concerts, zoos and aquariums, dancing, nightclubs and live theatre performances to name just a few.

Fitness-minded, these couples devote a lot of their income to healthy living. They exercise regularly at private health clubs and pursue sports such as rock climbing and scuba diving. They're big on aerobic exercise and enjoy working out on cardio machines, lifting weights and doing yoga. They consider their diet to be fairly healthy and tend towards healthy fast food options, but they also qualify as foodies. They take their role as health influencers seriously.

Couples with Clout find joy in consumption. Most are in the market for a new vehicle, new or used, and they like to buy CUVs and imported sedans filled with the latest high-tech options. They are Technology Journeymen—slightly ahead of the curve and they own a variety of consumer electronics. They enjoy shopping at high-end retailers for clothes, athletic gear and interior design products. They frequent all major housewares chains—from Williams-Sonoma and Crate & Barrel to Bed, Bath & Beyond and Pier 1 Imports.

Couples with Clout are excellent consumer targets across all media channels. They are receptive to learning about the latest and greatest in products and services while watching cable or streaming TV from Netflix. Mobile SMS and email are also great mediums for reaching and resonating with this audience. The only type of advertising they do not prefer brands use to reach them is radio.

Couples with Clout regularly go online to watch TV programs, download music, and shop on Amazon. Expedia.com is another site that doesn't surprise us as being visited at high rates by these consumers. ESPN.com and the Food Network are also popular sites visited, telling us they are sports-minded and again, foodies. YouTube, Facebook and Pinterest are hang-out spots and you will always find their LinkedIn accounts up to date.

Type Ao6: Jet Set Urbanites

Affluent singles and couples living high-rise fashionable lives; city-style



Jet Set Urbanites are metropolitan sophisticates and an affluent mix of singles and couples pursuing high-rise lifestyles. These residents, mostly childless middle-aged professionals, have graduate degrees and high incomes from offices with a view. Their careers are in business, finance, legal and health. They pay plenty to live in the luxurious apartments and condos in some of the country's priciest cities like New York, Chicago and San Francisco.

Jet Set Urbanites take advantage of their urban landscape. They're performing arts fans who frequent the theater, dance performances and a range of musical concerts. They like nightlife and enjoy going to comedy clubs, movies and ethnic restaurants. These workaholics try to stay fit, by working out in gyms and private clubs where they do aerobics, cardio and weights. They like to take clients and dates to sports events, particularly professional basketball games. To get away from it all, they routinely travel to foreign settings where they enjoy museums, restaurants and exclusive hotels.

As shoppers, Jet Set Urbanites are anything but shop-til-you-drop fashionistas. They do not frequent department stores, preferring more intimate and upscale specialty shops. Because many lack cars, they tend to shop online. They own stocks and mutual funds. Philanthropic and progressive, they support a range of non-profit groups and are generous with their money, especially for charities involved with health issues, welfare, the arts, education and public broadcasting.

Jet Set Urbanites are classic urban liberals, though one quarter of them is not registered to vote. They're overwhelmingly Democratic in their political affiliation, and they support a progressive social agenda. They describe themselves as risk-takers who like to sample new products and fashion, experimenting with different styles and exotic cuisines, yet they rank high as conformists who stick to the status quo. They have enough money to indulge their tastes, and they don't mind paying for high-quality brands. But they also care about environmental issues, and they tend to recycle, buy organic foods and look for smart green products.

Jet Set Urbanites are especially reachable. These educated Americans remain big fans of newspapers and magazines, particularly for the coverage of news, business, fashion and travel. They tune in to radio apps and stations every day for news, news/talk programming and for the occasional Pop or R&B fix. They are especially a receptive Addressable TV market with 80 percent preferring to learn about brands during their broadcast TV programs or while streaming shows online from Netflix and the like. And when it comes to mobile and online display ads, this audience is increasingly paying attention and appreciating those timely brand offerings.

To resonate with this segment, use messages that appeal to their impulsive spending habits as well as their inability to pass up something novel or that emanates their ideals for a smaller carbon footprint.

Group B: Flourishing Families

Affluent, middle-aged families and couples earning prosperous incomes and living very comfortable, active lifestyles

Overview



Flourishing Families contain prosperous parents and children of all ages living life in suburban comfort. Most of the adults are married, in their late 30s to early 50s and college-educated. Over two thirds of households consist of married couples with children, whose ages range from pre-school to post-graduate. With high incomes and diversified assets, many parents have attained a level of financial stability that allows them to kick back and enjoy their quiet residential neighborhoods. Nearly one in six households contain a young adult, while many others have children spread equally across all age ranges.

Scattered across the country in the suburbs of large cities from New York, N.Y. to San Francisco, Calif., Flourishing Families tend to live in spacious homes where they've built up significant equity. Many of the homes were built between 1999 and today. They're valued at more than \$200,000 thanks to their well-groomed yards, coveted locations and spacious interiors that can accommodate the young adults still living at home.

In Flourishing Families, most of the adults have turned their college educations into lucrative positions in management, law, education, public administration or scientific professions; and many households contain dual earners, resulting in a healthy six-figure income. The money supports a car-dependent culture where commuting to city jobs is a fact of life.

For these family households, their vehicles of choice for cruising from the office to ball fields to grocery stores are SUVs and premium CUVs, minivans from foreign automakers and hybrid cards and trucks.

With kids of all ages in this group, their leisure activities revolve around family-friendly fun. These households are big on sports of all sorts. Some are outdoor sport enthusiasts and like cycling, skiing, mountain-biking and backpacking. Fitness buffs, they like weight training, aerobics and yoga classes as well. Others focus on a round of golf or playing a match of tennis. They like to take their families on warm-weather vacations to Hawaii and the Bahamas. To keep their youngsters occupied on weekends, they head to museums, zoos and aquariums. The parents get some alone-time while dining out, going to movies and enjoying cultural offerings like plays and classical concerts.

Flourishing Families are willing to spend their money on their children. This is the prime market for toys, sporting goods and digital games. You'll see them shopping at places like Dick's Sporting Goods and GameStop. While the members of this group have the income to spend, many of the parents are also looking for bargains at chain department stores like Kohl's, Costco and T.J. Maxx. Many prefer the ease and convenience of shopping through catalogs and websites. These households rarely go on a major shopping expedition without first planning their trip over the internet.

The multitasking Flourishing Families have little time to devote to traditional media. They're only average fans of TV, radio, newspapers and magazines; much of their news-gathering now takes place on the internet. However, they do like watching sitcoms, dramas and reality programs; their favorite cable networks include ESPN, DIY and Cartoon Network. Their taste in magazines includes such titles as *Entertainment Weekly*, *Real Simple* and *Road & Track*. They're more receptive to ads served up on broadcast or cable TV as well as mobile SMS, email and social media. These active families also notice ads in movie theaters.

Somewhat more conservative than other family groups of their age, the segments in Flourishing Families are more Republican than Democratic and when it comes to philanthropy, they are quite generous with nearly 80% donating to some form of charity, specifically to health, welfare, education, arts and religious groups.

How to market

As journeymen in terms of technology adoption, your best bet for engaging the Flourishing Families households lies in digital and TV advertising. With much higher than average discretionary spends at their disposal and 70 percent with children of all ages, these households are in the market for a wide array of products. Target Flourishing Families with seasonal ads across all verticals, financial service options, and competitively-priced travel packages.

Type B07: Generational Soup

Affluent couples and multi-generational families living a wide range of lifestyles in suburbia



With double the national average of multi-generational families, Generational Soup is home to a mix of affluent older couples—over half are from the Baby Boom Generation—and families with young adults and aging seniors. Most live in suburban homes an easy drive away from the nation’s big cities. Many households have multiple breadwinners. These college-educated workers hold a range of white-collar, sales and professional jobs. Fifty percent have lived at the same residence for more than a decade, long enough to raise children and see them return to the nest.

With households consisting of varied age groups, Generational Soup make for some unusual leisure patterns. Many of the older adults enjoy laid-back activities like cooking, reading books and going to plays and antique shows. The younger residents make Generational Soup a strong market for bars, comedy clubs and rock concerts. Together, both groups like to travel widely and keep fit by playing golf, mountain biking, running and aerobics.

As shoppers, the members of Generational Soup tend to have upscale tastes and shop at Nordstrom, Ann Taylor, Coldwater Creek and Dillard’s. However, like many in the current economy, they look to maximize their dollars and also shop at stores like Kohl’s, T.J. Maxx and Stein Mart. They also like shopping online for women’s clothing, computer equipment and home decorating items. Many consumers describe themselves as early adopters who favor smartphones for work and big-screen TVs at home. And they like to fill their home offices with plenty of computer equipment for telecommuting and gaming. But they’re also careful about spending and look for sales and coupon offerings. These households want to save and invest their money to build a nest egg for their retirement.

Generational Soup qualify as a mixed media market. They’re fans of newspapers and magazines that cover entertainment, business, news and sports. They like to watch a wide variety of TV programming—everything from Adult Swim to DIY. They tune in to both online and satellite radio stations more than average, with different age groups listening to golden oldies and easy listening music, or 80s rock and adult contemporary. Mostly, though, Generational Soup are web-savvy fans of the internet. They go online to track job openings and visit magazine websites as well as downloading podcasts. They admit that they’re transferring their allegiance from traditional media to the many offerings online.

To reach the diverse groups in this segment, marketers may need multiple messages. While the 50-something parents describe themselves as traditionalists with conservative political views, the younger adults in the household back more progressive social issues. This is a rare segment where members have above-average rates for both preferring conservative clothes and seeking out cutting-edge technology. If there’s one area where everyone shares similar views, it’s their attachment to family. They link their status to the family’s success, and messages that reflect the priority of the family would be well received here.

Type Bo8: Babies and Bliss

Middle-aged couples with large families and active lives in affluent suburbia



With a majority of households containing at least five people, Babies and Bliss are a haven for large families living in new suburban subdivisions. The parents tend to be in their 30s and 40s with a wide age range of children in these households, from preschoolers up to those in high school. With high educations and low six-figure incomes that come from dual earners working at professional and technical jobs, this is an audience with an above average discretionary spend. Most households can afford single-family homes valued at and above \$250,000 in neighborhoods built in the last 20 years. Being that these families have been in

their homes for approximately a decade, this is a good market for home renovating or building new homes.

With so many children in this segment, leisure activities are dominated by efforts to keep them occupied or exhaust them by day's end. These sprawling households are regular visitors to theme parks, zoos, aquariums and museums. Few segments devote more time to athletic activities; Babies and Bliss participate in team sports like baseball, basketball and soccer. 'Outdoorsy' families, they like going camping, fishing, ice skating, water skiing and enjoying walks through their neighborhoods. They're also big on travel, especially on vacations by car to lakes and beaches for swimming and other water sports. When the babysitter arrives, the parents head to restaurants, concerts and movies.

Babies and Bliss like to shop—it's practically a sport—and they're happy to shop in department stores, specialty shops, catalogs and especially online sites. Kids' products are naturally popular, including video games, toys and children's books, but these households are also early adopters, filling their homes with the latest consumer electronics, including HDTVs, the newest tech devices and gaming systems. Prestige cars are not a big draw, but they are more likely to be in the market for a new vehicle. Now, they own large sedans and CUVs—vehicles large enough to haul their children, friends and plenty of athletic gear.

With their sprawling families, the households here always take price into account when making a purchase. They like to comparison shop online and carry cents-off coupons when going into stores. Once there, they head for clearance racks. They're fine with buying generic store brands rather than high-priced name brands.

The media tastes of Babies and Bliss reflect child-filled households. They're often listening to both internet and satellite radio because of all the time spent chauffeuring youngsters to extracurricular activities. TV, whether broadcast or streaming, is a great way to reach this market. They are receptive to learning about brands while watching and they prefer cable channels like Nickelodeon and the Disney Channel, or sports. Email is another preferred means of finding the latest and greatest products, and Babies and Bliss tend to be more receptive to mobile display and video ads. They rarely subscribe to magazines unless they're focused on women, entertainment, or home services. In fact, print media, including direct mail, is not a good channel of receptivity for this market. When they listen to music, which is often, they typically enjoy teen pop bands, children's music and alternative rock.

Babies and Bliss are politically right-leaning, support family values, pro-social issues and faith-based initiatives. For these busy households, the biggest challenge is simply trying to balance work and home, without missing one of their children's games, doctor appointments or class recitals.

The parents in this segment are fiscally prudent and financially savvy. They like to invest in stocks and bonds, but they first make sure that their 529 College Savings Plans and 401(k) retirement accounts are well funded. Still in the early childrearing years, they borrow a lot to pay for cars, education and other expenses but are still financially better off than last year. These parents want to protect their children, so they load up on insurance policies.

When it comes to media, the internet is second nature to these Gen X households. They go online daily for banking, comparison shopping and joining chat forums. They see the internet as a tool for work and research, as well as an entertainment center for watching TV shows, playing games and catching up with friends on Facebook. With music so popular among their young children, they also download songs and radio apps.

Type Bog: Family Fun-tastic

Upscale, middle-aged families with older children pursuing busy, kid-centered lives in satellite cities



Family Fun-tastic comprises upscale families living in smaller metropolitan markets and suburbs near the city. Most of the adults are married, middle-aged and highly educated. Their children tend to be older teens and early 20-somethings. These households contain multiple earners with professional and technical jobs, which support their comfortable lifestyle. They live in older, single-family homes in established neighborhoods, often in Midwestern states, where the parents have watched their children grow up and are now preparing to send them off to college. These families may have lived at the same address for more than a decade but to

them, time has flown by.

With their older children, Family Fun-tastic pursue busy, kid-centered lifestyles. Their idea of entertainment is going to a theme park, museum or bowling alley. Family calendars are crowded with athletic activities like biking, golf and tennis matches as well as movie nights, school plays, music recitals and sports events. They also make sure to set aside time to be together as a family while reading, exercising, watching TV or surfing the internet. When they take vacations, they tend to travel domestically but like the idea of travelling abroad. Their vehicles of choice tend to be affordable people-movers: mid-range vans, CUVs and SUVs.

Like many in the current economy, when they go shopping, these households care more about bargains on the brands they prefer to buy. To stretch their dollars when buying household goods, they like to buy quality products at discount prices, patronizing stores like Target, Sam's Club and IKEA. They make a lucrative market for merchants selling toys, games and sports equipment. While they're somewhat late adopters for consumer electronics, they do own gadgets to help them cope with their busy, scattered lives. They often own smartphones and laptops with wireless access and they like to shop using catalogs and the internet to save time.

Family Fun-tastic may be busy, but they make time for varied media. They like to watch primetime TV, especially sitcoms and crime dramas. Many keep their radios on during the day, listening to news, sports and music stations, particularly those that play 80s pop and alternative rock. They're less interested in print media, though they do peruse newspapers for business news and entertainment. These households go online to bank, get stock quotes, read product information and check out video game reviews. Fond of information-rich websites, they like to visit sites like CNN and WebMD. Like other child-filled segments, Family Fun-tastic are politically conservative and adults vote Republican. They tend to be traditional in their consumption preferences, drawn to conservative fashion and recognize flashy cars as a "someday" spend, but not practical right now. They consider themselves healthy and friends seek their advice on health.

Type B10: Cosmopolitan Achievers

Affluent middle-aged and established couples and families enjoying dynamic lifestyles in metro areas



Cosmopolitan Achievers contain middle-aged, married, dual-income couples and families with older children living in the sprawl of the largest Western cities. With a high concentration of multi-generational households, this segment has found American-style prosperity. Some Cosmopolitan Achievers speak their ethnic language at home. The adults have college degrees, white-collar jobs and mostly six-figure incomes. They typically own older houses valued at more than \$450,000 in pricey neighborhoods. Some are new to these neighborhoods and some have lived there for more than a decade.

Cosmopolitan Achievers lead active and upscale lifestyles. They enjoy going to the theater, movies and concerts. Many have amassed diverse portfolios of stocks, bonds, mutual funds and CDs. They are health-food consumers and pay attention to their fitness routines to maintain healthy lifestyles. Among their favorite activities are tennis, running, basketball and yoga, and they work out in home gyms and fitness clubs. They are willing to spend and do whatever it takes to look younger.

They tend to buy high-quality designer fashion from high-end stores. They're fond of dining at gourmet restaurants where the entrees are presented like works of art and the emphasis is on organic food. They are not fast food consumers. They drive imported cars—especially luxury sedans and hybrid cars—in part because they maintain that foreign-made cars have more cachet than domestic models.

Cosmopolitan Achievers are above-average consumers of most media, and they are especially interested in getting the latest news and information. They're fond of newspapers and magazines that cover business and fashion. Their favorite TV shows include science and travel programs although they watch less TV than the general population. When it comes to research, they mostly look to the internet. They go online for medical information, stock quotes and product reviews. They like to shop online but are more interested in using the internet to become smarter about their finances and health issues.

Cosmopolitan Achievers are interested in other cultures and international events. Politically, they describe themselves as progressive liberals who support recycling and reducing greenhouse gases. They have high rates for contributing money to health and education groups as well as public broadcasting stations. On Election Day, they tend to vote Democratic.

Not surprisingly, messaging that portrays a "Buy American" image will not entice this market to buy into a brand. Instead, use fashion-forward messages that tell Cosmopolitan Achievers that wearing or using your brand is what trend-setters do. Many in this segment are cutting-edge status seekers and just as many are motivated by incentives to try the products.

Group C: Booming with Confidence

Prosperous, established couples in their peak earning years living in suburban homes

Overview



The four segments comprising Booming with Confidence are married couples in their peak earning years, approaching retirement. Many of the households have dual incomes and few children, allowing them to afford fashionable homes on small, manicured yards in city and suburban neighborhoods. Having made a conscious effort to distance themselves from the noise and chaos of the urban core, they've retreated to the quiet and desirable neighborhoods located only a short commute from their jobs.

Most households in Booming with Confidence are found in relatively new subdivisions in the West and Northeast on tree-lined streets worth more than \$300,000. A majority have lived at the same address for more than 15 years.

Many have built up equity in their homes that supports their comfortable lifestyles and leisure activities. Their houses are also large enough to accommodate young adults, as almost one out of every six households has a young adult still living at home.

With almost half of the households earning six-figure incomes, Booming with Confidence are at the peak of their careers in white-collar professions in business, law, public administration, education and science. Given their college degrees and foreign travel, there's a cultured air to these segments.

Booming with Confidence tend to have sophisticated tastes. With their well-appointed homes, solid incomes and diversified portfolios, they can afford to live the good life. They like to spend on nightlife, going to plays, concerts, movies and restaurants. On weekends, they can be seen touring museums and antique shops, always on the lookout for objects to add to their collections. They travel widely, taking getaways internationally. At home, they like to relax by reading, gardening and entertaining friends and family. Some of their favorite genres include titles like the *Smithsonian*, *The New Yorker* and *Metropolitan Home*.

As consumers, Booming with Confidence have conservative tastes. They're attracted to classic fashions that have stood the test of time, and mid-range sedans from both domestic and foreign automakers. With many still in the workforce or volunteering for charitable causes, they wear smart styles and designer labels they find at favorite mall retailers like Nordstrom, Talbots, Anne Taylor and Chico's. Many patronize local shops they've frequented for years when stocking up on wine, gourmet food and books. They'd never qualify as early adopters, but they like to equip their homes with the latest flat-screen TVs and carry new smartphones. These folks pride themselves on subtle, classy taste rather than flashy display.

Despite their busy lifestyles, Booming with Confidence make time for traditional media. They watch an average amount of TV, enjoying the programming on cable networks like A&E, CNN, ESPN, History, National Geographic, TCM and the Travel Channel. Radio is popular among these daily commuters, especially the stations that offer news, sports, classic hits, golden oldies and classical music. Among Booming with Confidence segments, though, nothing compares to their obsession with traditional print media. They read daily newspapers from cover to cover and subscribe to science, travel and news magazines. They read ads in print media and are receptive to the messages that appear in movie theaters.

Booming with Confidence is active in their communities, and they frequently belong to arts groups, veterans' clubs and churches and synagogues. Politically, they tend to be moderates with a disproportionate number affiliated with the Republican Party. When it comes to charitable donations, this segment favors education and health organizations and contribute generously to their churches.

How to market

Currently in their peak earning years with dwindling financial attachments to their family, Booming with Confidence is an attractive segment of consumers for marketers. Their traditional media preferences make for a great catalog, newspaper and magazine audience. Their tech adoption is high among the older consumer segments and that means they're available for TV, email and online advertising as well. As for products they're interested in—you name it. They're in the market for cars, investments, vacations, clothes, electronics and toys. They are empty-nesters and approaching retirement; the world is their oyster.

Type C11: Aging of Aquarius

Upscale boomer-aged couples living in cities and close-in suburbs



The vanguard of the Baby Boom Generation, Aging of Aquarius is comprised of empty-nesting couples between 50 and 65 years old. Most households consist of married couples—90 percent have no children at home and are finally enjoying the kick-back-and-relax stage of their lives. With their graduate school educations, they earn high incomes at professional and technical positions and often travel for business. Virtually all own older single-family homes in established neighborhoods. Scattered throughout the nation, this segment's members are found in both large metros and mid-sized cities. One sign of their stability is the high

percentage who have lived at the same address for over ten years.

Aging of Aquarius enjoy active leisure lives. They like to exercise at fitness clubs and do non-aerobic sports such as golf, and yoga. They have a cultured lifestyle and enjoy going to plays, museums and reading books, specifically on a Kindle. They also have enough time and money to travel frequently, both domestically and internationally. With their parenting years behind them, these couples relish the opportunity to take cruises, go to casinos and frequent gourmet restaurants.

As shoppers, Aging of Aquarius are both brand- and bargain-sensitive. They patronize all kinds of brick-and-mortar stores, from high-end retailers to discount clubs, and also buy products through catalogs, direct mail and online. Although they are much more likely to be in the market for a new vehicle than a used one, they're not known as early adopters when it comes to consumer electronics, nor are they fashion-forward. Now approaching retirement age, they're increasingly health-conscious and usually only snack on healthy foods while avoiding the fast food their kids may have grown up on. When they shop, they take along coupons clipped from newspapers or downloaded from the internet.

Aging of Aquarius tend to have eclectic media tastes. They're print fans who read daily newspapers from cover to cover and subscribe to magazines that specialize in business, news and travel. They go online often to track down news, book travel and research medical subjects as well as make purchases. Aging of Aquarius still maintain their love of music, though these one-time rock 'n' rollers now listen to jazz, classical and easy listening music.

No longer the radicals of their youth, just over forty percent of Aging of Aquarius align themselves with the Republican Party while nearly one third vote for the Democratic nominee. Though they are split down party lines, we know all but five percent are politically aware and make it to the booth on Election Day. They're more liberal regarding environmental issues, however, and donate to "green" causes.

The evolution of the countercultural generation evident in Aging of Aquarius reflects an economic system that has rewarded these members handsomely. Thanks to their high incomes, they've accumulated large portfolios of investments to fund their retirement. With homes they've owned for many years, they're creditworthy prospects for home equity loans, insurance and lines of credit. They carry multiple credit cards and pay off their balances each month.

Type C12: Golf Carts and Gourmets

Upscale retirees and empty-nesters in comfortable communities



With three quarters of members over 65 years old, Golf Carts and Gourmets are retirees living in relative comfort. Most of these households are married couples without children enjoying active retirements. However, many of these educated residents choose to work past retirement and are earning solid paychecks from professional and technical occupations.

With their salaries, pensions and investments, these households report incomes of more than \$120,000—enough to afford relatively new homes and condos in beachfront retirement resorts.

Golf Carts and Gourmets feel they have put in their time raising families and working hard, and they're ready to enjoy the finer things in life. They like going out to restaurants, plays, classical concerts and casinos. They have the time and money to travel and they especially enjoy taking cruises and visiting friends and relatives around the country. These active seniors try to stay fit by golfing, playing tennis and swimming. Around their homes, they lead quiet lives: reading books and newspapers, playing cards and cooking for fun.

With their solid incomes, Golf Carts and Gourmets like to frequent malls and shop at reputable department stores like Nordstrom and Dillard's. These traditionalists buy clothes that are conservative and high-quality. However, they also like their possessions to make a statement, and they seek out designer labels to convey a sense of status. While they care about having a healthy diet, they also consider themselves foodies who like foreign foods and spicy dishes, especially if served in an artistic way.

These maturing households will always be fans of traditional media. They read newspapers from cover to cover and subscribe to venerable magazines that cover travel, sports, business and senior topics. They tune in to the radio for news and music, especially stations that play easy listening and golden oldies of the 60s and 70s. They consider TV their favorite form of entertainment, preferring movies, dramas and how-to programs. By contrast, they're still a little nervous around newer media like Netflix and YouTube. They'll go online for news and information—stock quotes, medical research and map directions in particular—but this is no segment for downloading music, watching video streams or gaming. And radio and mobile SMS—not recommended channels for brand messaging with this segment.

Golf Carts and Gourmets are more of a conservative bastion on political issues as well. They describe themselves as people of faith who attend religious services. A majority belong to the Republican Party despite some pockets of liberals and Independents. Many have a global awareness and give generously to health, educational and cultural groups.

However, that philanthropy is tempered by a fiscal conservatism. These households have amassed large nest eggs and are typically drawing down their retirement accounts. In order to maintain their comfortable standard of living, they carry plenty of insurance and umbrella coverage to protect their substantial assets.

Type C13: Silver Sophisticates

Mature, upscale couples and singles in suburban homes



Silver Sophisticates are a mix of older and retired couples and singles living in suburban comfort. All but a small percentage of households are empty nests. Members of Silver Sophisticates live in upscale neighborhoods located near big cities and are highly educated. Typically, there is at least one retiree in the household, and those who are still in the workforce have well-paying technical and professional service jobs. They can afford to buy older, stylish homes worth upwards of half a million dollars.

With the luxury of both time and money, these households pursue leisure-intensive lifestyles. They like to dine out, go to plays and concerts and shop for decorative antiques. They travel often, both on cruises and flights abroad to experience other cultures. These are fitness-minded households whose members typically belong to health clubs where they can be found walking, using cardio machines and pedaling stationary bicycles. Relaxation at home typically involves a book or Kindle.

Silver Sophisticates describe themselves as brand loyal in the marketplace. They like to buy clothes and housewares in high-end stores as well as through catalogs and online. Acknowledging their technological anxiety, they rarely buy trendy consumer electronics. They do, however, like to buy premium cars, typically new imported models. Self-described “smart greens”, they also look for products that are made or packaged using recycled materials.

This is a segment where traditional media still reigns supreme. Silver Sophisticates are into news; they are avid newspaper readers and tune in to radio newscasts. They subscribe to specialty magazines that cover cooking or cars. They have an above-average interest in TV and are particularly fond of news broadcasts, history programs, movies and political commentary. The internet is their first place they turn for practical activities like travel planning, researching stocks and doing medical research. Just don't ask them to send a tweet, update their status or play a video game.

Unlike other older segments, Silver Sophisticates are relatively liberal in their views, although they have a fairly equal split in support for the Republican, Democrat and Independent parties. Silver Sophisticates support environmental causes, equal rights for women and other progressive social issues. They are also active in the community and see themselves as members of the global village. They worry about international issues and volunteer for community groups. They also donate to a variety of charities involved with health, social services, education, politics, the environment, the arts and public broadcasting.

Silver Sophisticates can afford to be philanthropic. These folks have amassed large nest eggs from diversified portfolios. They have high rates for owning retirement accounts like IRAs and Keoghs. They carry a number of credit cards, in part to take advantage of the rewards programs. After all, they never know when they might come across the perfect offer for a cool restaurant or a hot ticket to a Broadway show.

Type C14: Boomers and Boomerangs

Baby boomer adults and their teenage and young adult children sharing suburban homes



Boomers and Boomerangs are a contemporary consumer segment consisting of baby boomer-aged parents and their grown-up children living under the same roof. In these upscale households, most of the parents are in their 50s and early 60s while most of their children are teenagers and young adults in their 20s. With their college educations and incomes from multiple household members, this segment has incomes nearing six figures from a variety of white-collar, blue-collar and service-sector jobs.

Boomers and Boomerangs typically live in relatively new subdivisions in the suburban sprawl of large and second-tier cities

around the country. This 21st century family segment represents stable households where the older adults moved into their homes more than 15 years ago, watched their children grow up and leave the nest—only to have them return.

As a result of these two age groups, the Boomers and Boomerangs segment has varied interests like gardening, tailgating and fishing. However, the adults young and old share many passions—especially for sports, consumer electronics and nightlife. This segment scores high for cycling and boating along with going to nightclubs, concerts and movie theaters. Many members like to go to pro and college sports events, particularly if there's a chance to meet for tailgate parties.

Despite the upscale incomes found in these cluttered nests, many Boomers and Boomerangs are concerned about money. They tend to be price-sensitive shoppers who buy economy cars and off-the-rack clothes from discount retail stores. They seem to care little about wearing designer clothes or filling their homes with the latest housewares. At this stage in their busy lives, gourmet cuisine is not a priority over saving time. Instead, they enjoy visiting restaurants that have a more family-friendly adult atmosphere such as Outback Steak House, Chili's, Olive Garden and TGI Friday's.

The generation gap notwithstanding, Boomers and Boomerangs enjoy a variety of media. They read newspapers and listen to drive-time radio, sharing a fondness for stations that feature news, sports and classic rock. They like watching primetime TV, especially premium channels and networks that offer dramas, sitcoms and reality shows. They're slowly losing their interest in magazines, at least the paper-based editions and are shifting to the internet for features and commentary. Indeed, they are enthusiastic web users, going online for banking, travel planning, searching for jobs and gaming. Both Facebook and WebMD are popular sites, reflecting the generational divide in this segment.

Perhaps surprisingly, the values in Boomers and Boomerangs are less conflicted than one might imagine. These households are mostly traditionalists, the largest percentage aligning themselves with the Republican party and espousing right-of-center attitudes. These Americans tend to be fairly blasé about environmental concerns. While they may be on a detour from what they thought was going to be their quiet empty nest, these Boomers are mostly happy to be able to help their Boomerangs. They appreciate the close ties they have with their children. In a choice between advancing their careers and spending more time with their families, their kids always rule.

Group D: Suburban Style

Middle-aged, ethnically-mixed suburban families and couples earning upscale incomes

Overview



The four segments in Suburban Style are filled with ethnically-diverse, middle-aged couples and families enjoying upscale lifestyles. Concentrated in suburban neighborhoods, these households are in the middle childrearing phase of their lives, coping with growing families, mid-level careers and monthly mortgage payments. However, they're happy to be bringing up their children in these middle-ring suburbs known for quiet streets and commutes to in-town jobs.

Suburban Style aspired to live in a leafy suburb with a nice garden and fresh air. Their homes, often surrounding big cities in the East, are preserved on curvy streets built in the last half of the 20th century. Housing values are slightly above average. Many homes have a basketball hoop in the driveway or a grill out back. On weekends, the sidewalks are filled with teens skateboarding, biking, in-line skating and shooting hoops. Nintendo Wii and action/adventure video games are also commonplace.

With their slightly above-average educations—more than half have gone to college—parents in Suburban Style work at white-collar jobs in business, public administration, education and finance. Their solid incomes and built-up equity allow them to qualify for home equity and car loans. Among these segments, the highest concentration of homeowners has lived at the same address for over a decade.

Suburban Style has rich leisure lives. They spend a lot of their free time engaged in watching college football, pro basketball, football and baseball. For a night out, adults head to movies, restaurants, plays, museums and concerts, as well as occasional cooking for fun. With excursions to zoos, aquariums, bowling alleys and theme parks as well as regularly scheduled piano lessons and hockey practice, it's not uncommon for parents to put 50 miles on their car every weekend. Many fret that their children are over-programmed and need more unstructured playtime. With friends they might play cards or video games—anything to take their minds off the next bout of activities, errands and appointments.

With their mix of solid incomes and educations, Suburban Style tends to be fashion-forward consumers who like to check out new styles and products. They tend to shop at online discounters, e-tailers and bid sites like eBay. They have the “work hard play hard” mentality of being tech-savvy, sometimes workaholics that tend to splurge on things like travel and electronic gadgets.

The busy families of Suburban Style make great media audiences. They are receptive to learning about brands and services on TV (broadcast as well as streaming TV) and mobile video. They are also a great audience for email advertising that resonates with their busy lifestyles and tendencies to shop anytime as long as they have a coupon or other incentive. They like to read magazines that cover parenting, health, food, entertainment and the African-American community. Social media and direct mail are also still key.

With their strong attachment to their local communities—they belong to unions and churches—Suburban Style are also active politically. They have been leaning more to the left, but are overall a fairly politically diverse segment in terms of party affiliation.

How to market

Suburban Style consumers lead busy lives so it's important to grab their attention. Fortunately, they tend to pay attention to brand messages on multiple channels.

Focus advertising spend on Addressable TV, internet radio and email. Use messages that grab their attention using incentives, loyalty programs, BOGO promos and coupons. Don't forget that they are career-minded and status-seeking so positioning your brand to "make them look good" is also a smart tactic. They are not the type to quickly convert to a new brand so if Suburban Style is on your customer file, flaunt your brand. If they are not, learn which of your competitors they are using and position yourself as better than their staple.

Type D15: Sports Utility Families

Upscale, middle-aged couples with school-aged children living active family lifestyles in outlying suburbs



Sports Utility Families consist of upscale families of little diversity living in relatively new subdivisions on the fringe of the metro sprawl. Most of the adults are middle-aged and often have children of all ages. The segment is characterized by above-average educations and incomes in the low six figures from a mix of white-collar and blue-collar jobs.

Once considered the 'boonies', these communities were typically developed in what was rolling farmland surrounding metro areas. Many adults were originally attracted to the areas more than a decade ago for the open spaces and the affordability of the

housing—not the prestige of the neighborhoods. However, as their kids have grown up, the adults have aged in place and built up equity in houses that are now considered within reasonable commuting distance of city jobs as well as rural parks. In these stable areas, families have deep roots and belong to the PTA, church groups and unions. They enjoy country music and classics from the 60s, 70s and 80s.

With both parents in the workforce, Sports Utility Families have busy, child-centered lifestyles. They typically spend a lot of time in their (at least three) vehicles—mostly pickups and CUVs—ferrying their children to after-school activities and heading off for weekend excursions to museums, zoos and aquariums. These are sports-crazy families who join leagues to play softball, basketball and football; they're also close enough to lakes and parkland where they can fish, hunt and boat. These households still travel as a family, which means overnight camping trips and theme parks. When parents need a date night, they'll head to a bar, bowling, or football or baseball game event.

These consumers often shop e-tailer and discount retailers, but they head to kid-oriented specialty stores for toys, games and sporting equipment. In these hectic households, most parents value nutrition but not at the cost of convenience. 30 percent exercise regularly and they are 25 percent less likely than the average consumer to consider their diet a healthy one.

Many in Sports Utility Families prefer learning about brands and services that fit their busy lifestyles while they are watching or streaming TV on their big screens or while listening to music stations on Pandora or while driving home from work.

However, few read the newspaper, but they have many interests in magazines, including auto, entertainment and African American titles like *Ebony* and *Upscale*. They go online to pay bills, visit Amazon.com, eBay, AutoTrader.com and buy Groupons. Among their most bookmarked websites are Huffingtonpost.com, Facebook, Pinterest and Pandora.

Sports Utility Families work hard and have conservative family values. Politically, they're overwhelmingly Republican. As conservative investors, they are more comfortable investing in savings bonds than individual stocks and own 529 College Savings Plans. They are generous contributors to private, political, educational, and environmental charities.

To reach these consumers, leverage email campaigns, social media and direct mail. Use messages that portray the brand as loyal, honest, and with American conventions like the fondness of diversity and respect.

Type D16: Settled in Suburbia

Upper middle-class family units living comfortably in established suburbs



Settled in Suburbia appreciate their unpretentious suburban lifestyles that they settled in over a decade ago. Today, they are raising children, many in their teens. A high percentage also contains young adults who have moved back and aging seniors sharing the same house. Most households have moderate educations where half have some college or a bachelor's degree. They hold white-collar and blue-collar jobs and earn upper middle-class incomes. They're accustomed to demanding daily commutes that take them to jobs in the nearby big cities located throughout the US, but with highest concentrations in the Northeast.

In their bedroom suburbs, Settled in Suburbia enjoy laid-back leisure activities. When they're not working, they can often be found on the golf course or at a local swimming pool. They're close enough to downtown nightlife that they routinely go to plays, sports games and golden oldies rock concerts. They're happy to skip cooking and go out to local restaurants. These adults enjoy going to gamble in Atlantic City or at casinos. For vacation, many still travel as a family to an all-inclusive resort or hotel near a theme park.

These Americans don't feel any particular need for status recognition through the purchase of their lifestyle accessories. They typically own more than two cars and are content with nicer used vehicles, SUVs and crossover vehicles. They shop mainstream retailers like Gap, American Eagle, Kohl's, Chico's and get family utility needs from Costco. Many are proficient users of their smartphones and smart devices and do their shopping primarily at brick-and-mortar stores, but also online.

Settled in Suburbia make a mixed market for advertisers. They're selective readers of newspapers, typically turning to the business pages, movie listings or travel features. They make a strong radio, direct mail and addressable TV audience, particularly for stations that offer news, pro baseball and football. They use their phones for social connecting and practical and entertainment purposes like listening to Pandora and gaming.

Settled in Suburbia like their routines and are not interested in the pursuit of novelty or standing out. They are most interested in brands that emanate their American ideals of honor, respect and pride. They enjoy relaxing with their family and friends, and they describe their political views as conservative-leaning. They're involved in their established communities, belonging to arts groups and veterans' clubs at high rates. They donate to health, education, and their church groups.

Now in their mid-careers, Settled in Suburbia have done well financially. Their retirement accounts have high balances. They're still accumulating plenty of stocks, CDs and mutual funds. This is a prime audience for life and disability insurance, to make sure they're protected from unforeseen risks. These Americans like keeping their lives on an even keel.

Type D17: Cul de Sac Diversity

Ethnically-diverse, middle-aged families settled in new suburban neighborhoods



Cul de Sac Diversity is a prime example of America's increasingly ethnically diverse population. This segment is characterized by married couples in their 30s and 40s with children living in upper middle-class comfort. These households are proud of their heritage and, while very fluent in English, some tend to speak their native languages at home. They typically own mid-priced homes in recently-built suburban subdivisions. These well-educated households—a third contains someone with a college degree—earn good salaries from a mix of career fields. Cul de Sac Diversity live in areas undergoing rapid turnover thanks to new

development. Most families in this segment have lived at the same residence for fewer than five years.

Cul de Sac Diversity pursue lifestyles dedicated to active family fun. Children in the household are mainly middle and high school age so they're big on team sports like soccer and baseball; the adults enjoy individual activities such as jogging and yoga. Weekends are for taking the kids to museums, zoos, aquariums and, for a splurge, theme parks. Parents like to go out to movies, dance performances and pop concerts. These households like to eat out, frequenting family-friendly establishments.

As consumers, Cul de Sac Diversity make a strong market for mainstream brands. At brick-and-mortar stores they like to shop with friends and family members in order to get everyone's opinions on potential purchases. And it's hard to find a sporting goods store that they don't shop at. This segment is a marketer's dream when it comes to picking the right message in the right channel. Cul de Sac Diversity prefer learning about brands via mobile SMS and while watching or streaming TV and radio. The only channel they respond less to is email.

Though they are more pragmatic when it comes to using their smartphones, more than two thirds are active Facebook users and they are big fans of Tumblr and YouTube. They appear to shop everywhere from online mid-high end retailers, e-tailers, and online bid marketplaces like eBay to the traditional brick-and-mortar store or outlet mall.

Cul de Sac Diversity believe in home and family, but they also recognize that they need to work to get ahead. They look at their work as a career, not a paycheck, and many would like to get ahead or start their own business. They also worry that they haven't saved enough for the future and they are wary of letting others invest their money. Although they're not that politically active, they describe themselves as centrists and are generally more conservative.

Type D18: Suburban Attainment

Upper middle-class couples and families living mainly in the expanding suburbs



Suburban Attainment consist of well-off households living in suburban comfort. Typically found outside large cities in the South and Mid-Atlantic states, these households contain a mix of middle-aged couples, families and divorced individuals. Many of the adults are college-educated, holding solid blue-collar jobs that provide household incomes of around \$65,000. With most owning older, modestly priced homes, they have substantial disposable income of around \$14,000 per year that allows them to spend their free time doing active leisure activities like going to concerts and live theatre performances.

Suburban Attainment like the nightlife. They enjoy going to restaurants for dinner and head to theatres, comedy clubs and casinos for entertainment. These are health-conscious individuals when it comes to nutritional choices, though they are slightly less likely to exercise regularly. A quarter of these consumers do not partake in any sports activities, but of those who do, bowling, cardio, swimming and weight training are common.

As consumers, Suburban Attainment are striving to pursue the good life in a smart way. They like to follow the latest fashion trends and don't mind paying extra for quality goods and to remain on the cutting-edge in regards to both technology and their social and professional status. Shoppers in this segment tend to frequent discount department stores like T.J. Maxx and Family Dollar, looking to maximize their spending dollars. However, they remain a receptive audience for advertising—to better discover the latest styles—and are a strong audience for a wide variety of ad vehicles. Radio, TV, email and direct mail are all effective channels for reaching this segment.

Socially, Suburban Attainment are traditional in their values. Many are religious, tough on crime and support equal rights and cultural tolerance. Politically, they overwhelmingly side with the Democratic Party. Many are unabashedly upwardly mobile: they describe themselves as workaholics who want to advance in their careers and start their own business. In fact, many of them are considered "mobile professionals" who use their mobile phones for business as well as personal use. Not surprisingly then, they are considered technology "wizards" who are savvy enough to pick up the next shiny gadget and recommend it to a friend. They put their faith in the insurance industry and own investment instruments like whole-life insurance and tax-sheltered annuities, but they have very low rates for owning stocks and mutual funds.

Group E: Thriving Boomers

Upper-middle-class baby boomer-age couples living comfortable lifestyles settled in suburban homes

Overview



The three segments comprising Thriving Boomers feature empty-nesting couples in their 50s, 60s and 70s who reside in homes they've owned and lived in for 10+ years in cities and suburbs across the US. Most of the households contain childless couples who are either fully-retired or approaching retirement. While some of their peers have migrated to active retirement communities, these folks are content to live in their mixed-age neighborhoods.

Thriving Boomers are concentrated in cities and suburbs including popular vacation destinations like Santa Fe, N.M.; Berkeley, Calif.; Vail, Colo.; and Nantucket, Mass. Their housing stock varies from

older ranches to mountainside bungalows and beachfront condos. Although they're nearly twice as likely as average Americans to live on large properties, they also enjoy a change in scenery from time to time, as seen in the many who own vacation homes.

An educated group, a majority of households has at least one member with a college degree; these couples typically have white-collar jobs in public administration, law, education and sales. Their mid-level positions provide above-average incomes, though nearly one out of every five adults are retired. With their strong earnings over the course of many years, they've managed to build diversified 401(k) and IRA accounts to ensure a comfortable retirement. These fiscal conservatives also like to open savings accounts and invest in money markets to protect their portfolios from the vagaries of the stock market.

Half of Thriving Boomers are grandparents, but they've hardly retired to a rocking chair. Many are much different than preceding generations at the same point in life. They exercise regularly, enjoying biking, hiking, walking, swimming and golf. These educated Americans frequent the theater, museums and classical music concerts. They dine out often at steakhouses and chains and have a soft spot for restaurants like Bob Evans and Cracker Barrel that offer home-style fare. They travel often with over half preferring to travel domestically over foreign countries. To relax at home, they like to garden, read books, cook and play card games.

As consumers, Thriving Boomers tend to be practical shoppers who rarely buy products to make a statement, and they frequent a wide variety of retailers—from discounters like Sam's Club to retail chains such as Chico's. They're late adopters when it comes to technology with below-average rates for owning smartphones, but they're willing to splurge on flat-screen TVs. Though few have flashy cars, many own late-model trucks made in Detroit. American-made products, they declare, set the standard.

Thriving Boomers are selective media consumers, though they embrace both traditional and new media. They're among the top readers of newspapers, especially the travel, business, entertainment and editorial sections. These outdoorsy folks like to read travel, entertainment, fishing and hunting magazines along with newsweeklies and automotive publications. They listen to the radio fairly often, tuning in to golden oldies, classic rock, adult contemporary and news talk stations. They're especially fond of TV news, documentaries, history programs, dramas and how-to programs aired on cable channels like History, GTV, TCM, the Travel Channel and prime time news programs.

The Americans who launched the counterculture revolution continue to be activists. Many are rooted in their communities and they often belong to veterans' clubs, arts groups and unions. Politically, they're ideologically split, with about equal numbers belonging to the Democratic and Republican parties. However, they tend to be more liberal on social issues and advocate corporate ethics.

How to market

Thriving Boomers tune-in better to brand messages served over TV, internet and traditional radio. Target these aging consumers with competitively priced travel, home services and entertainment options like theatrical performances and concerts. They are more likely to shop high-end online and e-tailer brands as well as online discount stores. Honor, pride and traditional “buy American” messaging tends to capture their attention better than any flashy “get it while it’s hot” deal.

Type E19: Full Pockets, Empty Nests

Empty-nesting, upper middle-class households with discretionary income living sophisticated lifestyles



Full Pockets, Empty Nests consist of upper-middle-class households on the cusp of retirement or already fully retired. They contain a wide range of family types: singles and couples as well as divorced and widowed individuals, all of whom have a comfortable lifestyle. What they don't have are children still living at home. About seventy percent are homeowners and forty percent own condos and a small segment reside in resort and retirement communities in the coastal states. Most of these adults are in their 50s, 60s, and 70s, well-educated and earning good salaries at the peak of their white-collar careers. One in five households contains

a retiree whose substantial nest egg provides plenty of disposable income to maintain upper middle-class status.

With their children leading lives of their own, the households in this segment lead busy social lives. They often go to cultural activities, and many enjoy nightlife and upscale restaurants. They like sports and frequently attend professional sporting events and keep themselves fit on their own at nearby health clubs. These educated households also like to travel, indulging their curiosity while traveling abroad by enjoying museums, concerts and musical performances.

Despite their healthy incomes, the members of Full Pockets, Empty Nests are not into flaunting their success. They may shop at the high-end stores like Nordstrom and Bloomingdales, as well as specialty shops such as Talbots, but they're also happy to pick up a bargain at a discount department store or warehouse club. Somewhat late adopters, they're content to watch conventional TVs that don't dominate the room.

Full Pockets, Empty Nests make a good advertising audience. They like to read newspapers and magazines that cover news, business, entertainment and travel, and they enjoy learning about brands while tuning in to their favorite radio (or Pandora) stations. Another advertising preference is email. As long as it's addressable, targeting them with something that resonates, this consumer market is on board. The same advertising receptivity holds true for messaging across direct mail as well.

They have above-average internet use, going online for utilitarian purposes like sending email, getting the latest headlines, tracking their stocks and comparing prices before shopping.

With their child-rearing days behind them, members of Full Pockets, Empty Nests have now turned their attention to bettering their communities through civic action. They tend to be liberal in their outlook and donate money to religious causes while also supporting green issues from varied angles—whether it's driving a hybrid or buying organic food. As the senior managers in their workplaces, they regard their work as important to their identity. More than anything else, they believe that they can control their destiny through hard work and an independent spirit. These are the kind of people who manage their own money, have succeeded in building a substantial nest egg and are happy to give some away to a variety of causes: arts, environmental, health and public broadcasting.

Type E2o: No Place Like Home

Older, middle-class multi-generational households in suburban areas



No Place Like Home consist of multi-generational households living in exurban comfort. Many households contain 50-something adults and their 20-something children or aging parents sharing the family home. Segment members are typically educated and the households contain multiple workers earning good salaries in a mix of white-collar, sales jobs and blue-collar jobs as well. Because many No Place Like Home households are located in small cities and towns in the Midwest and Northeast, home values are typically below the national average. That's fine with these residents, who have typically lived at the same address

for more than 15 years and have deep roots in their communities. Living in communities located in the suburban sprawl of metros large and small, No Place Like Home tend to lead laid-back lifestyles. The baby boomer adults are content with sedentary pursuits like collecting antiques and catching concerts, movies and theatre performances. Their preferred exercise includes jogging and yoga. Meanwhile, their outgoing and active adult kids prefer to hit the night spots, take scuba diving trips and roar around on motorcycles. In this segment, with its bi-modal age profile, musical tastes range from country to hip-hop.

No Place Like Home aren't big on brick-and-mortar shopping excursions, but they do like to purchase products from TV infomercials, catalogs and websites. They're TV fans—especially do-it-yourself programs—and they like reading newspapers and magazines that cover cars, sports and women's topics. Their taste in retailers is mainstream: they usually shop places like Sears or Kmart and then head to the mall to pick up work attire at Banana Republic or Chico's. Average adopters when it comes to apparel and electronics, these traditionalists aren't influenced by media depictions of brands and they rely heavily on coupons. They're also okay with buying used cars and trucks to get around and are fairly split between purchasing domestic and foreign vehicles.

The boomer majority in No Place Like Home have a matter-of-fact approach to life. They work hard, volunteer with community organizations and when it comes to charitable giving, they like to spread the wealth around, donating money to a wide range of causes, especially religious and environmental programs, political organizations and the arts.

Although No Place Like Home participate in mainstream media and popular culture, they prefer learning about brand messages through direct mail campaigns and their social media channels. They tend to resonate with brands that use messages and images that portray values core to the American dream—honesty, loyalty and pride. They are also more likely to try a brand that entices them with a coupon or deal.

Type E21: Unspoiled Splendor

Comfortably established baby boomer couples in town and country communities



Far from the major population centers, Unspoiled Splendor live in small towns and subdivisions where farms once dominated the landscape. Today, about a third of adults still work in a blue-collar setting while most hold mid-level jobs in sales and white-collar professions. These baby-boomer couples tend to be high-school educated; some attended college. With most of their children grown and out of the house, both parents are typically in the workforce with their combined middleclass incomes. Many live in homes built on large lots in mid-scale communities. Although these Americans are scattered around the country, almost half can

be found in the Midwest and West.

In their remote areas, Unspoiled Splendor appreciate the traditional hobbies and activities associated with a more relaxed, rural lifestyle. Around their houses, they like to garden and bird watch. Their idea of a big date is a trip to the state fair, an antique show or a country music festival. They're outdoorsy people who like to fish, hunt and ride horses. When they travel they're fond of pitching a tent and breathing in the fresh air at a national park or recreational campsite.

Thanks to a conservative financial style, Unspoiled Splendor have built up decent investment portfolios and a comfortable nest egg for their impending retirements. But while they have money in their pockets, they're reluctant to spend much of it on aspirational purchases. But when they do, shopping online seems to work for them. For transportation, they buy utilitarian trucks—preferably made in America—that can survive the rough roads of their off-the-beaten-track communities.

For advertisers, Unspoiled Splendor read the daily newspaper and pick up a magazine targeted to a country lifestyle. They are also receptive to learning about brands while watching TV, listening to the radio and going to their postal mailbox.

In many respects, Unspoiled Splendor are traditionalists. This market has a good mix of both social conservatives as well as liberal values. They are concerned about pollution, recycling or threats to their health and generally take some actions one might consider "green". They have deep roots in their communities and care about their neighbors. Many support a variety of charities, volunteer for different groups and serve as community leaders. They describe themselves as spiritual and passionate in their opinions.

Group F: Promising Families

Young couples with children in starter homes living child-centered lifestyles

Overview



Promising Families consist mainly of Generation Yers who've married, moved into their first homes and started families. With over three quarters under the age of 35, these households live in small homes in affordable new subdivisions. In the two segments that make up this group, most of the adults are recently married, new to the workforce and raising young children who are mostly under the age of 10. In this group, the American dream is characterized by a computer in the family room, a trampoline in the backyard and an SUV and multiple bikes in the garage.

Promising Families are found in the rapidly-growing towns and small cities of the West and South; and one segment has a high concentration living in military base communities like Quantico, Va.; Camp Lejeune, N.C.; and Colorado Springs, Colo. Most of their homes are modern ranches, bungalows and split-foyer houses that were built since 2000. However, because of their locations on the outer edge of the urban sprawl, the housing is affordable, with average values. While they've typically been at their current address for fewer than five years, these young families have quickly come to appreciate their safe subdivisions, new schools, abundant ball fields and convenient discount retailers.

The educational achievements among Promising Families members are above average with a little over a third of household heads having either bachelor or graduate degrees. That level of schooling translates to a wide variety of occupations—from business, technology and the military to science and homemaking. Though most of the adults are earning entry-level pay, the dual-income households have enough disposable cash to lead comfortable leisure-filled lives.

In Promising Families, life revolves around young and active families. It's hard to find a team sport—especially baseball, basketball, soccer or football—of which they don't participate. They keep fit by jogging, swimming, and doing yoga and aerobics. These parents are still young enough to enjoy nightlife and—after getting a babysitter—often go out to restaurants, bars, nightclubs, movie theaters and billiard halls. Many keep their kids occupied on weekends by taking them to a bowling alley, swimming pool, aquarium or pool. Casual dining restaurants are popular among these families. At home, they spend their leisure time on the internet, playing games, listening to music, reading or working on their hobbies (such as photography). During school breaks they travel frequently to domestic beaches, theme parks and the campgrounds where they enjoy boating and hiking.

Promising Families like to shop, though they're price-sensitive. They like to stretch their money, typically waiting for sales, patronizing factory outlets and heading right to the clearance racks. These shoppers are a strong market for electronics; they buy all manner of video and audio equipment. To chauffeur their kids to extracurricular activities and family outings, they rely on large cars like CUVs, minivans and SUVs. They tend to buy used vehicles, but it doesn't matter as much whether it's an import or domestic.

Promising Families have only selective interest in media, with most of their program choices reflecting their preoccupation with childrearing. They seem to have given up on subscribing to newspapers and they have below-average interest in magazines—reflecting their younger makeup. However, they will make an exception for parenting, entertainment and news magazines. They listen to the radio, especially during drive-time, to stations that offer sports, modern rock, adult contemporary and hit songs. On TV, they're big fans of sitcoms, reality programs and animation; the kinds of shows that appear on Nickelodeon, Disney, Cartoon Network and Comedy Central.

Politically, Promising Families are less involved than most; two households out of five are unregistered voters. Relative newcomers to their community, they belong to few groups other than the PTA and their local church or synagogue.

How to market

Promising Families make for a terrific marketing segment. Fulfilling a transformation from a young twenty-something to successful adult, spouse and parent—this audience is chock-full of new movers, new parents and recently married couples. These life-triggers suggest they're in the market for a vast array of products. From home-services to retirement and college saving plans; from children's toys and products to new cars—Promising Families are a good market for it all. From a media perspective, these young families have adapted to the digital life, making them receptive to TV, internet radio, and mobile among other channels.

Type F22: Fast Track Couples

Active, young, upper middle-class suburban couples and families living upwardly-mobile lifestyles



Fast Track Couples consist of young couples and families already on the road to upward mobility. Although ninety percent are under the age of 35, most are married, work at good jobs and own their homes. Two-thirds have kids. Most have at least some college education, which has helped them obtain decent-paying jobs in sales, white-collar professions and technology. With most households paying off mortgages on their first homes, it's common for both partners to work. That's typical in the new subdivisions where many live. In the fast-growing sprawl of mid-sized cities in the West and South, these young couples live

comfortably in homes valued a bit above the national average, though they have yet to sink deep roots: most have lived at the same address for fewer than three years.

In many ways, Fast Track Couples lead mobile lifestyles. They enjoy athletic activities and it's hard to find a sport—baseball, soccer, football—that they don't play. They also keep fit at local gyms by jogging, biking and doing aerobics. They tend to be night owls who enjoy many night life activities, including going to bars, comedy clubs and rock concerts. On weekends, the childless couples may go to a college or pro sports event after a tailgate party; the young families head for zoos and aquariums. Everyone seems to meet afterwards for a meal at a casual restaurant like the Olive Garden, TGI Friday's, P.F. Chang's, The Cheesecake Factory and Chili's.

As shoppers, Fast Track Couples like whatever's new and hot. Status-conscious consumers, they love electronics and fill their living rooms with the latest equipment, like gaming systems and large-screen TVs. In their driveways are expensive cars, including premium SUVs and CUVs. They like to get the latest designer fashions. However, they can be smart with their money; they shop sales, clip coupons and compare prices online before making a purchase.

Fast Track Couples make a good omni-channel market. They prefer learning about brands from internet radio apps like Pandora and Spotify. They are also receptive to advertisements delivered through addressable TV and mobile display. For many, the internet is the first place they go for information, shopping and, increasingly, entertainment. They like to download music, watch TV, book airline tickets and hunt for new jobs and cars. They visit most of the popular mainstream and social networking sites.

Despite their youth, Fast Track Couples aren't known for their tolerant open-mindedness. They have slightly above average interest in recycling, protecting the environment and supporting equal rights. Most are not particularly involved in politics nor their new communities, and few volunteer for groups other than the PTA or their church organization. Many are simply too busy with work and early childrearing to care.

Type F23: Families Matter Most

Young, middle-class families in scenic suburbs leading active, family-focused lives



A fast-growing segment, Families Matter Most reflects the migration of young families to new subdivisions in the West and Midwestern states. More than nine out of ten households have kids—nearly two thirds have multiple kids—and these young, middle-class families have settled in a landscape of recently built subdivisions. The adults have some college education—only a quarter of household heads have a degree—and they work at a mix of white-collar and military jobs. Many have landed management, construction or jobs in health and education that have already placed them on the first rung of the road to upward mobility.

With their sprawling families and new mortgages, both parents need to work to maintain their newly minted middle-class lifestyles. They manage financially thanks to credit cards and car and home improvement loans, but their IRAs and 401(k)s have low balances. To safeguard their families, they have acquired plenty of health and term life insurance.

Families Matter Most are all about the kids. Team sports are popular and many youngsters sign up for Little League teams. On weekends, parents take their children to museums and zoos for the educational stimulation, and pools and bowling alleys for fun. With their solid, middle-class incomes, these households have enough money to buy plenty of toys, games, consumer gadgets and athletic equipment. When they travel—typically during school breaks—they often head to theme parks, beaches and all-inclusive family resorts. These Americans need large cars to shuttle their big families, so oversized SUVs, CUVs and minivans are the vehicles of choice.

When they finally relax at home, these households turn to electronic media for entertainment. They're big TV fans and gather around their large screens for favorite sitcoms and animation programs—often as a family. Their taste in music is remarkably wide—everyone from Madonna and Run DMC to the Jonas Brothers. Increasingly, the parents and their children are turning to the internet for entertainment and utilitarian uses. While the kids go online to play games and share video files, the adults head to websites for banking, telecommuting and shopping. This segment uses sponsored sites and links to make their purchase decisions. They are omni-channel purchasers, taking advantage of e-tailer only shopping, online discount, and eBay-like bidding sites, not to mention frequenting brick-and-mortar stores

Families Matter Most tend to be casual about their attitudes, except when it comes to their children. They're big on family values, believing in the sanctity of the evening meal and going to religious services every week. Politically interested, they support the Republican Party slightly more than the Democratic. However, they hardly qualify as activists and get involved in few organizations other than their local church.

Families Matter Most have adopted attitudes and routines that help them juggle work and child-rearing. As shoppers, they're price-sensitive consumers who look for discount stores that offer durable and comfortable fashion. For meals, they're not too concerned about serving balanced meals or the latest organic offering. The parents here are always last to take care of themselves, whether it's working out or finding time to visit a doctor when sick. In these households, the kids always come first. When they want to celebrate—either a soccer victory or a good report card—they head straight to the nearest Chuck E. Cheese's.

Group G: Young City Solos

Younger and middle-aged singles living active and energetic lifestyles in metropolitan areas

Overview



The two segments in Young City Solos contain younger and middle-aged singles living in city neighborhoods. More than 85 percent are unmarried. They are childless and living alone or cohabitating with a roommate or partner; many as first time home buyers. While economic insecurity is one reason some singles avoid marriage and having children, these young professionals report above-average incomes topping \$50,000 a year, and they seem to be thoroughly enjoying their unattached status.

Young City Solos are concentrated in the nation's largest cities, in housing that caters to the increasing proportion of one-person

households of either homeowners or renters.

Many live in well-appointed condos or apartments built during the last century. The homes, whether Victorian or postmodern in style, fetch above-average prices thanks to their in-town locations.

Young City Solos boast above-average educations, with most having at least some college or a bachelor's degree. They work at a mix of professional, business, sales and technical jobs, and nearly a quarter of them work in the "other" category; out getting advanced degrees. This segment of singles is equally comprised of men and women.

Young City Solos lead fast-paced and active lifestyles. These unmarried folks devote a lot of their discretionary cash to nightlife activities, often going to bars, nightclubs, plays, dance performances, concerts and rock shows. They keep their healthy lifestyles by staying fit and joining a health club to make use of the cardio machines, weights and yoga classes. They like to jog, play tennis, bike, hike, and swim. They dine out often at white-tablecloth restaurants, where they like gourmet food and dishes presented like art. They enjoy visiting places that allow them to meet new people and experience different cultures.

Despite their typically small homes and even smaller closets, Young City Solos can be considered shopaholics. They are avid Amazon and Groupon users but also shop heavily at brick-and-mortar stores. They prefer online discount stores just slightly over online mid high end—illustrating that basically, they shop it all. Despite their youth, they're financially experienced and have started building a retirement nest egg filled with a variety of stocks, preferred stocks, and mutual funds. With many commuting to work by public transport, they're a relatively weak market for cars, especially large vehicles. However, these early adopters make up for it in their passion for new electronics: they own smartphones and smart devices to indulge in their passion for staying connected and of course, music. Not only is music an important part of their own millennial culture, it is also a talent of many. Young City Solos are nearly twice as likely as the average American to also play a musical instrument.

Multitasking Young City Solos are major consumers of media. They subscribe to online newspapers with titles of men's, music, news, sports and business genres. Their top social media avenues are Facebook, Twitter and LinkedIn. Young City Solos are a mobile generation that uses their devices for research, social connecting, banking, and more. Being on their phones more often, they also prefer to learn about brands from mobile display ads. Addressable TV, radio and mobile are also preferred methods of hearing from their favorite brands.

Of the fifty percent who vote, Young City Solos are loyal liberals who volunteer for social causes, vote Democratic and march in protests to protect the environment. They belong to arts groups that support dance, symphonic music and opera.

Globally-minded, they're interested in other cultures and champion human rights abroad.

How to market

Recognize that your best customers are progressive ambitious young leaders who are cutting edge and status-seeking. This audience also tends to prefer brands with a clear environmental conscience. They are more impulsive in their purchasing habits so make your products easy and accessible and when appropriate, close to point-of-purchase. Focus your ad spend on mobile, TV and radio of all forms and with products that can enhance their on-the-go single lifestyles.

Type G24: Status Seeking Singles

Younger, cutting-edge singles living in mid-scale metro areas balancing work and leisure lifestyles



Status Seeking Singles consist of younger, middle-class singles preoccupied with balancing work and leisure lifestyles. Most are in their 30s, unattached and mostly childless. They like the fact that they own well-decorated smaller homes in desirable neighborhoods near nightlife, health clubs and hip restaurants. Most are college-educated and have good, white-collar jobs. Many gravitate to the trendy enclaves of cities like Austin, Texas; and Newport Beach, Calif.; where upwardly mobile Americans start climbing the corporate ladder.

Status Seeking Singles like to get out and be seen. Bars, nightclubs, theaters and rock concerts—all are popular destinations for these night crawlers. This is the audience for that indie, or foreign film that's getting raves from bloggers. However, they also take pride in their appearance and devote many hours each week to working out at their private health club. The hippest carry rolled-up rubber mats to work, prepped to duck out at lunch for a yoga class.

Status Seeking Singles can afford their cushy lifestyles, and they spend selectively on goods that reflect their sophisticated status. They're big fans of shopping, but when they go to the mall they prefer to shop alone—but frequently. They're willing to pay the mark up for designer fashion and insist on carrying the latest iPhone and smart technology when they're out and about.

Status Seeking Singles tend to be progressive in their values and global in their outlook. Politically, Status Seeking Singles voters are hardcore liberals who favor environmental issues, progressive social issues and the liberal wing of the Democratic Party, although nearly half are still unregistered. They're often online consuming their news content or reading their online subscription to women's or entertainment magazines. On their daily commutes to work, they'll listen to news talk radio stations and rock music. Often, their work life and personal life blur when they're online.

When it comes to preferences for learning about new brands, products and services, this market likely already knows you exist. But their preference for engaging with brands and their offers is while watching or streaming TV, via email or while browsing the web on their phones. They are also quite email receptive, so use subject lines that are especially compelling to reach this attractive, cutting edge, career driven audience.

Type G25: Urban Edge

Younger, up-and-coming singles living big city lifestyles located within top MSA markets



Urban Edge are unmarried single millennials living in the funky neighborhoods of the nation's big cities. Found in iconic neighborhoods like Greenwich Village in New York City and Haight-Ashbury in San Francisco, these city dwellers thrive in settings known for their cafes, nightclubs and arts. Most are college educated, in their 20s and living in apartments and condos. They can afford their lofts in gentrified buildings thanks to well-paying jobs in business, sales, the arts and public policy. However, most care less about their residences than their locations near great ethnic restaurants, chic boutiques, hot music clubs and other

unattached singles attracted to this urban scene.

Urban Edge like to be on the cutting edge of culture and enjoy the energy only city life can bring. They head out to plays, movies and concerts. They like to read books and take continuing education courses. To keep looking their best, they devote hours each week to keeping fit. They're not just denizens of local health clubs; they adopt and are the first to try the newest in health food trends. During the week, they'll show up for drinks or dinner toting a gym bag and briefcase.

Not surprisingly, Urban Edge are liberal in their outlook. They vote Democratic and proudly support a left-wing agenda. Many do not attend church services every week.

Urban Edge are fashion-forward shoppers. They shop local boutiques and national chains alike. They are likely to drive an hour to find a new style to adopt, especially if a brand engages them with an incentive. Despite living in some of the nation's most expensive cities, they still like to keep within a budget and don't expect to spend more on household essentials or big ticket items this coming year. Thus knowing what makes them tick is even more important for marketers. Many Urban Edge consumers are somewhat financially savvy and have some type of investment. Over three quarters have a credit card.

Urban Edge consumers make great omni-channel audiences. They prefer learning about brands overwhelmingly while streaming or watching TV. Internet radio apps like Pandora and Spotify are another sure-fire way to successfully engage this attractive millennial audience. Mobile and online display are also preferred means of engaging with brands, as well as trendy offers in their email inbox.

Group H: Middle-class Melting Pot

Middle-aged, established couples living in suburban and urban homes

Overview



Middle-class Melting Pot are mostly married, middle-aged consumers without children living in suburban neighborhoods. Many of their homes were built during the post-war baby boom but these couples aren't the original owners. Most Middle-class Melting Pot have lived at their current address for fewer than seven years, having moved to their comfortable homes to ease quietly into middle age.

Nearly three quarters are between the ages of 35 and 65. Nearly 60 percent have no children at home. These households predominately consist of married couples almost half of which are

empty-nesters concentrating on their careers and relaxed lifestyles.

Middle-class Melting Pot are found in the older neighborhoods of small towns and cities across the country. The highest concentrations live in the West and Northeast, but some have also moved to resort communities like Hilton Head, S.C.; Lake Arrowhead, Calif.; and Warren, Vt. With about half of the homes built between 1950 and 1990, housing values are below average. However, most of their homes are well-maintained and set on quarter-acre lots. These residents find comfort in their stable neighborhoods filled with overgrown trees, top-of-the-line grills and recent, imported sedans and pickups.

Middle-class Melting Pot have middling educational backgrounds. However, they've managed to turn high school diplomas and some college classes into a mix of skilled blue-collar, sales and service-sector jobs. They have middle-class incomes and many have a tenuous hold on the American dream. Most have below-average levels of investments and a comfortable retirement is hardly assured. In this group, many worry about maintaining their standard of living and their present level of comfort although their consumer confidence is slightly above average.

In their stable neighborhoods, the Middle-class Melting Pot pursue low-stress, unpretentious lifestyles. They like to read books, watch TV, garden and cook for fun. They're the casual folks whose idea of nightlife is to go to a bowling alley, movie theatre, or home-style restaurant. They're not big on strenuous outdoor exercise, but many belong to a health club where they like to use the rowing and cardio machines. When they take a vacation, which they do as often as average Americans, it's often to a destination within the US.

As shoppers, Middle-class Melting Pot like to shop at brick-and-mortar stores that offer large selections of merchandise and mainstream brands. Many shop nationally-known department stores and warehouse clubs such as Target, Costco, Sears and Macy's. They drive to these stores in sedans or pickups, whether Oldsmobile, Chevy, Kia or Hyundai. They also have grown into a strong online shopping audience, frequently planning shopping trips online and looking for discounts online, often through online bid sites.

Middle-class Melting Pot are strong media fans. They enjoy learning about brands while watching or streaming TV, listening to their favorite music stations or apps, even as brands share offers using mobile display ads. They're middling fans of newspapers, turning first to the news, entertainment and sports sections. Many like to relax with a magazine, subscribing to publications like *Self*, *In Style Home* and *People*. They often listen to radio, tuning in to adult contemporary, golden oldies, modern rock and classic hits music. While the internet has siphoned away some of their attention, they remain true to TV with over half owning three or more TVs. They particularly enjoy sitcoms, reality shows and dramas found on premium cable channels like HBO, Showtime and Starz.

Politically, Middle-class Melting Pot do not have strong party affiliations and one third are not registered to vote.

How to market

Middle Class Melting Pot consists of consumers who very much enjoy shopping. Once a strong in-store audience, these shoppers now are just as prolific in online shopping. Their one persistent shopping habit is looking for discounts wherever they choose to shop. From a media perspective, this audience consists of early tech-adopters to some who are just now beginning to evolve their technology usage. Market to these consumers with a mixed media approach. In terms of verticals of interest, retail would be the strongest along with travel and entertainment. Middle Class Melting Pot is a diverse group when it comes to the types of messages that will resonate and tempt them to try a new product. A quarter of Middle Class Melting Pot respond to brands that incentivize, a quarter are drawn to brands that play on their desire to be cutting-edge and status-seeking and another quarter resonate with brands that are trendy and claim to have the next fashion trend in stock.

Type H26: Progressive Potpourri

Mature couples with comfortable and active lives in middle-class suburbs



As first-generation Americans, the members of Progressive Potpourri have done well. Many have achieved success through hard work and devotion to family. Now mainly in their 40s, 50s and 60s they tend to be married home-owners with empty-nests. About a third have gone to college, parlaying their educations into a mix of well-paying white-collar, service-sector and blue-collar jobs. Today, they live in comfortable inner-ring suburbs around the nation's big coastal cities. Having settled in modest houses more than a decade ago, many have watched their children grow up and their home values rise over time. Most of their kids are now out of

the house although some still have children at home and their property values are worth far above the national average.

With their solid incomes and suburban settings, Progressive Potpourri have comfortable lifestyles. They go to restaurants, movies, and nightclubs. They travel routinely both domestically and internationally to visit family and friends. They care about keeping fit, going to health clubs to jog and work-out on stationary bikes, and cardio machines. These households believe in the primacy of the family and they spend a lot of time at home entertaining friends, reading, and playing card games.

You won't find a lot of upscale shopaholics among Progressive Potpourri. They like to experiment with styles and buy designer fashion, but they tend to shop mainstream chains like Sears and K-Mart. And though they talk about their fondness for technology, they're only moderate buyers of most audio and video gadgets. They like to buy new cars based on looks and styling, but they generally drive around in imported mid-range sedans, vans and subcompacts.

Compared to average Americans, they're more progressive in their attitudes. Progressive Potpourri are liberal in their outlook and Democratic in the voting booth, though only sixty percent are registered to vote. Mostly they're pragmatic optimists who see hard work as the key to success. Despite their advancing age, they still talk of climbing up the career ladder and say that they don't mind putting in the time to get to the top. In this lifestyle, it's never too late to dream big.

Progressive Potpourri are also a media-filled segment whose members appreciate both old and new media in both English and Spanish. They listen to radio stations that offer adult contemporary and modern rock. They reflect the general population in their fondness for newspapers and magazines, especially celebrity and fashion magazines. These households are internet-savvy, going online for chat and message boards as well as to download music and videos. Many expect to acquire even more online services in the coming year.

Type H27: Birkenstocks and Beemers

Upper middle-class, established couples living leisure lifestyles in small towns and cities



Birkenstocks and Beemers are dominated by couples in their 50s and 60s living in mid-scale communities that offer the benefits of a relaxed lifestyle while still being within a reasonable drive of the amenities offered by smaller cities. These households feature educated couples who seek to exit the rat race so they can enjoy life's simpler pleasures. Many hold jobs in blue-collar, business and health professions. With their slightly above average incomes and low-cost locations, they can afford to own older homes and condos in communities that offer a sense of belonging, even if they've only lived in their home for a few years.

These Americans have rediscovered the joys of leisure. They like to travel both abroad and domestically and have the time and taste to enjoy movies, concerts and antique shows. They enjoy eating out, particularly at casual dining restaurants with decent salad bars and two-for-one specials. They enjoy gardening and artsy endeavors like painting, sculpting and drawing. They're fond of traditional media; they listen to the radio and love watching cable TV programs. When it comes to the internet this audience consists of many levels of tech-adopters but they increasingly go online for news, travel planning and shopping. If they want exercise, they step out the door and go for a walk or run on their suburban walking trails.

When they go shopping, Birkenstocks and Beemers care about bargains and trendy brands. They prefer specialty stores to national chains, appreciating solicitous clerks to the cavernous warehouse clubs. They tend to buy brands that speak to their more status-seeking ambitions of being cutting edge.

Birkenstocks and Beemers tend to be moderate on social issues. Just over a quarter align themselves with the Republican Party while just over one fifth are registered Democrats. Having reached a contented phase in their lives, Birkenstocks and Beemers are happy to spend their free time relaxing with their new neighbors. They enjoy spending time with their family or grilling up a steak with their expanding circle of friends.

Type H28: Everyday Moderates

Families of all shapes and sizes living in metro-suburban settings



Everyday Moderates are known for the middle-of-the-road lifestyles of its mid-scale households living in mid-sized cities and suburbs. Primarily families with children under eighteen, the adults tend to be in their 40s and 50s with above-average educations and mix of jobs in blue-collar and administrative professions.

Many have fled larger cities for the slower pace of medium-sized towns and the suburbs of satellite cities, particularly in Western and Southwestern states. However, the members of Everyday Moderates still regularly drive downtown to attend plays, concerts

and nightclub shows. These are dinner-and-a-movie couples who never met a casual dining chain they didn't like. Although not as active as the rest of the population, Everyday Moderates participate in cardio and weight training forms of exercise. They do enjoy taking an occasional cruise, especially on a Royal Caribbean liner plying the eastern coast of Mexico.

As shoppers, Everyday Moderates are not your fashion-forward, early-adopting, conspicuous consumption households. They tend to be value-oriented consumers who clip coupons and prefer online-bid and discount sites. These folks like their clothes to be durable and their cars to be safe.

Everyday Moderates make an eclectic media audience and can be reached through different channels. They're fans of primetime television, especially reality shows and crime dramas and listen to a variety of music, from classic hits to Christian rock. They like to read magazines that cover home, women's topics and entertainment. They're increasingly active online users who hang out at message boards and listen to internet radio stations. They respond best to advertising delivered while they listen to the radio, via mobile display or online video.

Type H29: Destination Recreation

Middle-aged, midscale couples enjoying active lifestyles in the suburbs



Destination Recreation are mostly middle-aged couples who've recently settled in exurban towns and fringe suburbs. Although some of the communities with high concentrations of members are well-known resort towns—like Hilton Head, S.C.; and Killington, Vt.—these Americans aren't the fabulously rich visitors who arrive annually. Most of these households are middle-class, between the ages of 35 and 50, and working at sales, service-sector or blue-collar jobs. Many have jobs that help to keep these recreational and tourism destinations ticking. They may be couples, singles or divorced individuals, but nearly all are

homeowners and are married without kids. They tend to be mobile and have purchased their new and unpretentious homes within the past 5 years, which are typically furnished by IKEA.

Destination Recreation typically contain dual-earners in order to support their middle-class lifestyles. They're big outdoorsy types who enjoy a myriad of outdoor sports; they like to fish, swim, boat and hike through the parkland near their homes. They also appreciate city nightlife and make the drive into towns often enough to go to nightclubs and bars, and are massive fans of 60s, 70s and 80s music.

Selective consumers, these households look for products that are low-cost and long-lasting. They tend to shop at discount clothing stores, looking for bargains rather than designer brands and utilize coupons whenever they can. When they go to a car dealership, they kick the tires to make sure the vehicle—often a pickup or SUV—can handle the rough roads. They're likely to go online to compare product pricing and specs before making a purchase.

Destination Recreation are eclectic media consumers, with average interest in traditional media and above-average use of the internet. They like the programming on cable channels like Animal Planet, Speed, The Science Channel, and Oxygen. They like to subscribe to magazines that indulge their interest in hunting, health and home crafts. Mostly, though, they're turning to the internet for their information and entertainment, whether it's watching videos, playing games, or hunting down obscure tools and vintage goods. If they can't find what they want from mainstream retailers, these households enjoy buying and selling on Craigslist.

To reach this audience, marketers should know that they're pretty laid-back and apolitical. Over forty percent belong to no particular political party and they typically describe themselves as middle-of-the-road. There aren't many hot-button issues in their neighborhoods; they rarely worry about crime, pollution, or global issues. In fact, they tell researchers they're mostly content and not interested in making waves—either on their job or at home. These folks subscribe to a 'live and let live' philosophy.

Group I: Family Union

Middle income, middle-aged families living in homes supported by solid blue-collar occupations

Overview



In Family Union, families live in middle-class comfort within the sprawl of major metropolitan areas. Many of the households contain older parents and their children, who have worked hard, settled in modest houses and established a comfortable lifestyle for their families. They tend to live in multi-ethnic and multi-lingual neighborhoods, some speaking Spanish in shops and cafes, driving used American sedans and minivans, and filling their homes with food and decorations that remind them of their roots.

The four types of Family Union are found across the country, especially in the West and Midwest in cities like El Paso, Texas;

Albuquerque, N.M.; and Los Angeles, Calif.

Members of this group typically own small ranch and revival-style houses valued at average levels. Almost all of these residents are homeowners and live in established, inner-ring suburbs. On neat streets with landscaped lawns are the signs of middle-class status: boats, motorcycles and recreational vehicles. More than half of all households have lived at the same address for more than a decade.

Family Union have average educations, with a quarter of households not having finished high school and just over ten percent having college diplomas. But they earn mid-scale incomes thanks to multiple workers in the household—more than ten percent of households contain a young adult living at home—who hold jobs in blue-collar and service sector occupations such as construction, manufacturing, transportation and food services. Despite their working-class jobs, they've managed to achieve middle-class status through determination and a yearning for personal achievement.

Family Union are vibrant and active. At home, many of the Hispanic families speak Spanish, celebrate Latin holidays and keep up with Latin news and music. They go out to movies, bars, comedy clubs and dance performances, and they engage in plenty of sports with their families, including soccer, basketball and baseball. When they go out to eat, they're more likely to go to a local eatery or a fast food chain like KFC, El Pollo Loco, Del Taco or Little Caesar's.

Family Union like to shop. They like to keep up with the latest fashion and make a unique statement with their apparel. They tend to frequent neighborhood stores where they know the clerks and feel comfortable. However, if they want something with a designer label, they head to discount department stores. These family-centered households like to equip their homes with the latest appliances—even if they end up buying discount brands.

Family Union thrive on traditional media. They listen to the radio, especially stations that play modern rock and classic rock. Though they have subscription rates for newspapers, they do enjoy reading magazines with titles in the genres of home improvement and decorating, news and entertainment. Parenting magazines like *American Baby* are also popular amongst this group.

Family Union belong to informal community networks centered on family and friends. But a few are members of more formal organizations like PTAs, unions or arts associations. They have below-average rates for registering to vote, and those households that are politically involved could swing to either side.

How to market

As a marketer, your approach to Family Union should be unsurprisingly geared toward family. You have a variety of media outlets at your disposal with this segment who consume all forms of content at or around the national average—including online. The caveat to online is, however, that they are much less likely to convert digitally. Lastly, price and quality in combination (not one or the other) will spur these consumers to open their wallets. They're much more likely to visit an outlet mall for brand name goods at a discount price than to hit the retailers' main stores.

Type I30: Stockcars and State Parks

Middle-aged, middle-income couples living in suburbia and working to enjoy their active lifestyles



Stockcars and State Parks contain mostly middle-class families and some empty-nesters living in remote rural communities. The adults have turned high school diplomas and some college education into decent wages from a mix of service-sector, farm and blue-collar jobs. Their kids are mostly teenagers and young adults, either grown and out of the house or soon to be. Their houses, situated on substantial lots, are large enough to be a bargain at a less-than-average \$185,000. Far from urban centers, the neighborhoods where this segment lives are safe where no one worries about crime or violence.

Stockcars and State Parks engage in a traditional small-town lifestyle. Individuals in this segment are fresh air-lovers who like to hunt, fish, and camp. In their homes, they enjoy gathering with friends and extended family for potluck dinners and card games. These households have average disposable income to spend on their homes, frequenting antique shows, bird watching and gardening on the weekends. Additionally, every summer, these people look forward to the arrival of a state fair or country music festival.

If Stockcars and State Parks have any consumer obsession, it's with the large SUVs, vans and full-sized pickups they typically buy to handle their rough country roads and off-road excursions to fishing and hunting spots. They're not huge on traveling abroad, but they do like piling into an RV for summer vacations to nearby state parks.

Financially conservative—they think that it's risky to invest on Wall Street—Stockcars and State Parks are shoppers who find brands that portray an American-made image of quality and loyalty to its customers. They like to buy classic clothes at discount retailers or order apparel and do-it-yourself merchandise from online discount and bid sites like eBay.

With their modest educations, these households tend to have middle-of-the-road media tastes. They like reading newspapers, listening to country radio and watching classic TV shows. They're big fans of motor sports and can't get enough of NASCAR and other auto races, watching them at more than twice the national average on cable channels like ESPN and Speed. They have only a middling interest in magazines, but they do subscribe to titles like *The Family Handyman* and *Guns & Ammo* that reflect their rough and tough interests.

In this segment, people are more concerned about family than the larger community. They're traditionalists on social values, typically going to church on Sunday and maintaining strict gender roles in the family. They vote Republican on Election Day and describe themselves as conservative. They have a relatively low level of civic engagement and, if they belong to any organized group, it's their local church.

Type I31: Blue Collar Comfort

Middle-class families in smaller cities and towns with solid blue-collar jobs



Concentrated in Great Lakes towns and industrial cities, Blue Collar Comfort resembles a blue-collar version of the American dream. Its households are mostly filled with married couples in their 40s and 50s with older children—and about a fifth of the homes are shared with young adults. Their educational levels are about average, and the labor force is diversified, although the highest concentration works in well-paying blue-collar jobs. This segment also has one of the highest rates in the nation for union members. The multiple earners help maintain their older homes on large lots, and there's plenty of disposable income left over to

support comfortable, mid-scale lifestyles.

Blue Collar Comfort enjoy suburban family-centered lifestyles. On a Friday night, they like sitting with friends while playing cards and board games. If they go out, it's typically to a movie, bar, or casual restaurant that serves country-style cuisine. They can afford to travel, and they like taking cruises and vacations to warm destinations, preferably domestically. When they take an overnight trip to a nearby state, they typically check in at economy hotels like Travelodge and Red Roof Inn. Also, these small-town consumers enjoy shopping at home improvement stores and online. They like the latest consumer electronics and new fashions, though they're value-conscious and regularly hold out for a sale before hitting a mall. They patronize discount clubs and mid-market retailers like JCPenney, Hallmark and BJ's Wholesale Club. Although these consumers would like to gain some status recognition by owning a flashy imported car, they usually settle for a used rugged truck or minivan that's made in the US.

Blue Collar Comfort tend to be a middling segment when it comes to media. These folks often read their local newspapers from cover to cover, and listen to the radio each day for the weather report as well as 80s tunes and head-banging album rock. They go online slightly more than the average, typically for email, Pinterest ideas or travel planning. However, they do enjoy shopping online—and visit online discount sites well above the national average. They will also rearrange their schedules to watch DVDs and TV programs; they like to watch game shows, NFL games and sitcoms as a family. When the commercials come on, they stay tuned for the newest BOGO or other incentive to buy a quality American-made product.

This lifestyle type is on an even keel and politically centered. They believe in the primacy of the family and like spending time with close friends. The issues they care about are all over the ideological map; at the ballot box, they vote Republican, Democrat or Independent almost equally. Not overly ambitious, they typically care little about striving for a promotion at work. In their towns, where so many factory jobs have disappeared in recent years, Blue Collar Comfort are just happy to have a decent-paying job.

Type I32: Steadfast Conventionalists

Conventional Gen X families living suburban and city lifestyles



Steadfast Conventionalists are first-generation Americans living in gateway cities. A majority have roots in places like Mexico, Cuba and Central America. Concentrated in California and Florida, these households mostly contain married couples in their 40s and 50s with school-aged and older children. Their educations are modest, but the multiple earners provide middle-class incomes from a mix of blue-collar and construction jobs. Many can afford to own modest single-family homes, duplexes and condos. In their older, dense neighborhoods, Spanish is more common than English in homes and the mom-and-pop shops they frequent.

Given the long hours they put in at manual-labor jobs, Steadfast Conventionalists value their free time. They like to get out of their houses to shoot pool, watch a dance performance or take the family to the zoo.

Despite their tight budgets, Steadfast Conventionalists like to go shopping. They're fashion-forward consumers who appreciate designer labels and new styles, and they'd gladly travel many miles to check out a new store. In fact, they much prefer shopping in-store as opposed to online. They believe that clothes from off-price chains are just as good as those from upscale retailers, so they tend to patronize discounters. They make a great omni-channel audience and are receptive to learning about brands via social media, mobile display and streaming TV ads. In regards to transportation, Steadfast Conventionalists stick to affordable subcompacts—imported from manufacturers like Hyundai and Mitsubishi.

In their homes, Spanish culture reigns supreme. They like listening to radio stations that play salsa and Tejano music. They tune in to TV channels that show movies and music videos in Spanish. The older generation is only starting to get into the Internet in a big way, thanks to their children. Although these households enjoy both Spanish and American cuisine, they have more Spanish than American friends and they regularly celebrate Hispanic holidays.

For all their cultural traditions, Steadfast Conventionalists still value their American experience and have high expectations for their children. They work hard to advance in their jobs and aspire to greater success at the top of their careers. Politically, they're middle-of-the-roaders who worry about crime, want to keep religion a part of their lives, and promote tolerance and progressive social issues. They mostly align with the Democratic Party, but these voters have a low turnout.

Type I33: Balance and Harmony

Middle-class families living lively lifestyles in city and suburban neighborhoods



The Gen X families in Balance and Harmony have done well in their adopted homelands. Many of the adults are in their 30s and 40s who've only recently moved to mid-sized cities in Texas and California. Most are married and raising school-aged children in their single-family homes or rental houses. Despite their mixed educations—many have less than a high-school education, while some attended college—they earn decent incomes from blue-collar, construction and service-sector jobs. In their neighborhoods known for high mobility rates, Spanish is the language of choice at home and in the marketplace.

Balance and Harmony lead relatively active, family-centered lifestyles. They play team sports like soccer and baseball and enjoy mountain biking. The adults in these city neighborhoods like the nearby nightlife and go to bars, billiard halls and comedy clubs.

As consumers, Balance and Harmony make an attractive market for clothing and cosmetics retailers. They're price-sensitive shoppers who look for affordable fashion items at stores like Sears and Family Dollar, but they'll also spring for fancier items at mom-and-pop boutiques. Many in this segment are aspirational consumers who are in pursuit of novelty and change—as long as they can afford it. While they dream of owning luxury cars, for now they drive utilitarian vans and pickups that can double as work vehicles for their blue-collar jobs. Visiting theme parks is a favorite family past-time.

The family, work and religious values of Balance and Harmony are somewhat old-fashioned. Despite their worries about money and their family's health, they're generally happy with all that they've achieved and are optimistic that they'll continue to do better. These aren't active community members who join business and civic groups. They have low levels of political involvement and are unlikely to vote. Financially, they own little investments beyond a savings or checking account. When it comes to gaming, they are just as likely to buy lottery tickets as the average American, but tend to play video games up to twice as often.

Balance and Harmony are great media consumers. Their interest in most traditional American media—newspapers, TV and magazines—is lower than average but their tendencies to be interested in digital advertising is high. Their fondness for all kinds of music helps explain their tendency to listen to the radio, particularly stations that play salsa, Tejano and Latin rock. They look to the internet as a cheap way to stay in touch with friends and family by way of email. Balance and Harmony like learning about popular culture and products that will help them feel assimilated. They like to shop as a family—and learn what's popular from their kids. They are receptive to learning about products and services via mobile and online display, online video and while streaming TV.

Group J: Autumn Years

Established and mature couples living gratified lifestyles in older homes

Overview



One of the nation's more elderly groups, Autumn Years consumers are mostly mature couples retired in the same house where they've lived for much of their adult lives. Just over two thirds are over 65 years old. About the same proportion are married couples with grown-up children. Autumn Years live in single family homes and have not yet, or may never, moved to a retirement community. Proud members of the Greatest Generation, these couples are rooted in their communities, often belonging to local art groups, veterans' clubs, unions, churches and temples.

Many Autumn Years live in more suburban and rural communities throughout the country. These couples raised their children in quaint modest homes, which were built between 1950 and 1990. Comfortable in their tight-knit communities, over half have lived at the same residence for more than 20 years.

Autumn Years often came from humble beginnings; about half completing high school and entering the workforce. While nearly half are retired, those who are still in the workforce hold jobs in farming, blue-collar professions or the service industry. These working-class jobs provide median household incomes of around \$50,000. However, with their modest expenses and children out of the house, these couples enjoy easy-going and home-centered lifestyles that don't require high-powered salaries to live happily and comfortably.

The members of Autumn Years enjoy their quiet leisure time. They tend to like to stick around the house to watch TV, play card games, read books, garden or pursue hobbies like needlework and woodworking. They have enough money from their regular investments in stocks and savings bonds to splurge on attending plays and concerts. They enjoy easy listening genres from all musical eras, namely the 60s. They make a prime audience for home-style restaurants, hitting the early-bird specials. They enjoy outdoor activities such as walking and fishing. They're not big on foreign travel, but many will save up for a cruise to Alaska or a RV trip to national parks out west.

As consumers, Autumn Years admit that they're not very adventurous. They have a conservative fashion sense and are loyal to their favorite brands and love American made products. They are loyal shoppers of mid-market and discount chains such as Sears, Kmart, Meijer and BJ's Wholesale Club. When it comes to technology, they are novices, though texting is within the comfort zone of just over fifty percent of them. They own pickups and American made mid-range cars.

These older couples make a good target market for traditional media. Many subscribe to a daily newspaper, typically reading it from cover to cover. They listen to the radio, particularly to stations that feature easy listening music, news, classic hits and classical music. These seniors also appreciate women's and housekeeping magazines and wouldn't miss their regular game show or drama TV programs.

Politically, this group is equally split between the core political parties. Philanthropy is popular among these households, and many contribute to religious and health organizations. They're not too worried about their own status; many say that they're happy with their current lives and confident about the future.

How to market

To ensure your brand messages grab the attention of Autumn Years consumers, resonate with their core American ideals of honor, respect, loyalty and pride. For your call to action, leverage loyalty programs and put your best foot forward when it comes to fostering this customer relationship. Outstanding customer service is key to maintaining this loyal consumer market.

Type J34: Aging in Place

Middle-class seniors living comfortable suburban lifestyles



The flight to the suburbs in the 1950s and 1960s attracted many World War II veterans with young families. Today, these Aging in Place seniors are ready to retire but still happy in their modest homes scattered across the country near metros and mid-sized cities. More than four fifths of household heads are over 65 years old, and half are already retired. With their children out of the house, this mix of empty-nesting couples and widowed individuals live comfortably on mid-scale incomes and assets from a lifetime of working at professional and technical jobs.

Aging in Place enjoy quiet, unassuming lifestyles. They spend most of their time around their homes reading, gardening and watching their favorite game shows on TV. They like dining out and go to casual restaurants. They don't frequent many cultural activities but attend antique shows and enjoy music classics from the 60s and 70s. When socializing, they attend activities sponsored by their religious group or veterans' club.

As shoppers, Aging in Place have traditional tastes and are also a strong market for books, garden supplies and TVs. Given their extended families of children and grandchildren, these folks send a lot of cards and gifts and are on a first-name basis with the clerks at the local stores.

Aging in Place are fans of traditional media, including print, TV and radio. They read a daily newspaper and like to subscribe to magazines that cover travel, culture and home arts. Although they no longer represent a strong drive-time radio audience, they still tune in to stations that play oldies, classical music and adult contemporary programming. Mostly, though, these households are TV fans. Most like to watch movies, get DIY ideas from how-to programs and test their intellectual mettle with game shows. Few understand all the excitement about the internet. While many can send email, these technology novices won't be downloading songs or buying digital books anytime soon.

Not surprisingly, these Americans describe themselves as conservative Democrats or Ultra Conservatives. They care about their faith and go to religious services each week. These are people who belong to church and synagogue clubs, attend union meetings and support the community service projects of veterans' organizations.

Reach this consumer group with something shiny in their USPS mailboxes. Use messages that are core to the traditional conventions of America like respect, being home-grown and paying it forward. Customer service and loyalty programs that illustrates "Our brand cares about you", will also ensure Aging in Place continue spending their hard earned dollars with you.

Type J35: Rural Escape

Older, middle-class couples and singles living comfortable lives in rural towns



The most geographically isolated of all segments, Rural Escape are middle-class retirees who like the comforts of rural living. These older Americans—two thirds are over 65—tend to live in small Midwestern and Southern towns far from the major population centers. Most have no children but of those who do, they have grown and are no longer living at home. Rural Escape have high-school educations and modest houses or manufactured homes. The third of adults who aren't yet retired work at a wide range of blue-collar jobs, though farming is still a major occupation in these communities. Everyone seems happy with a lifestyle that's colored

by an old-fashioned agrarian sensibility.

Rural Escape like the simple life. They enjoy home-based hobbies such as cooking, gardening and collecting coins, as well as time-honored pursuits like hunting and fishing. While stepping out for an evening often involves a hefty drive, they'll make the trip for a family-style restaurant or an occasional evening at a country music concert. Their idea of a vacation might be taking an RV to a campground and spending time at the lake or checking out a plot of woods known for its rare birds. Living life simply, they tend to have a good pillow of savings. Rural Escape have a median of \$14,000 annual discretionary spend. They shop brick-and-mortar stores and are receptive to learning about products and service deals in their mail or Post Office boxes.

For Rural Escape, their traditional lifestyle infuses their value system. Home and family are important to these Americans, and they like to spend time with their extended families. They tend to be spiritual people who attend Sunday services.

Politically, they are primarily Republicans, and if not, have a conservative stance; though a quarter are unregistered and never cast their votes.

When it comes to advertising, Rural Escape are receptive to brands that exemplify American values at their core—honest work, quality products, pride. They also value customer service and loyalty program rewards. Flashy incentives are not typically worthwhile marketing tactics for this audience, but a direct mail strategy is recommended as most likely to reach them.

Type J36: Settled and Sensible

Older, middle-class and empty-nesting couples and singles in suburban and rural neighborhoods



A quietly aging segment, Settled and Sensible consist of empty-nesting couples and singles close to retirement. Many live in older neighborhoods in Northeastern and Midwestern cities that thrived during the heyday of industrial manufacturing.

Today the residents—and their modest homes—are getting on in years: two fifths of household heads are over 65 years old and a quarter are retired. The remaining members, most with high-school educations, earn decent wages from jobs in retail, manufacturing and the trades. The money goes far in these communities, where many homeowners have already paid down

their mortgages. Many of these homeowners have lived at the same house for at least 25 years and have homes that were built in the 1930s, 40s and 50s.

Settled and Sensible lead unassuming, home-based lifestyles. They like to spend their free time watching TV, reading books and newspapers, and managing their extensive collections of coins, figurines and other collectibles. Their idea of a date is going to a movie, hitting a casino or taking in a dance at the union hall or veterans' club.

Settled and Sensible are loyal to favorite brands and comfortable styles, and value-conscious as they seek out coupons from the newspaper for weekly deals. They're fond of buying outdoor gear but skittish about consumer electronics. When they need a car, they generally drive one of the older nameplates from Detroit's glory years: Buick, Plymouth and Oldsmobile. They are far along in building their retirement nest egg, but they're still concerned about going into debt. With many having been proud members of unions, military units or bowling leagues, Settled and Sensible still tend to be team players who want peaceful, hassle-free lives for themselves and their friends. They also tend to vote Democratic.

To preserve their mellow lifestyles, Settled and Sensible turn to old-fashioned media. They still get a daily newspaper and read most of the pages every day. When they turn on the radio in their family room, they like to listen to country or golden oldies. However, they mostly look to their TV sets for entertainment and catch the morning game shows and afternoon soaps.

Settled and Sensible are direct mail receptive and resonate with the "Buy American" persona that attracts them to brands that portray core American values like honor, dignity and home-grown values. They often judge brands by their customer service and look for brands to educate them about the potentially important product and services they need to purchase.

Group K: Significant Singles

Diversely aged singles and some couples earning mid-scale incomes supporting active city styles of living

Overview



Significant Singles reflect the recent trend of Americans staying single longer and the growing acceptance of individuals remaining unmarried well into middle age or longer. This group contains four segments and consists mainly of singles between the ages of 36 and 65 living in rental apartments in city neighborhoods. Over seventy percent of households are childless. While nearly half have never married. Most enjoy an active singles scene with plenty of nightlife, progressive values and robust leisure lives.

Significant Singles are drawn to large and second-tier cities that offer the promise of affordable apartments and a lively

atmosphere. Many live in apartment complexes and duplexes concentrated in the Northeast and West Coast, in cities like Brooklyn, N.Y.; San Antonio, Texas; Las Vegas, Nev; and Sacramento, Calif. Over two thirds are renters. Some are sharing a unit to save on housing costs. These singles are not known for staying long; over half have lived at the same residence for fewer than five years.

Significant Singles work at low-level sales and service-sector jobs in health care, education and food services. Even with multiple workers in their households, likely splitting rent with each other, their total income is below average, providing little extra money for savings and investments. Only thirty five percent have a car, typically an older subcompact or sedan.

Despite their modest incomes, Significant Singles enjoy active, urban lifestyles. Many of these middle-aged men and women long ago gave up on the singles bar scene but they still like to mingle with other singles at health clubs, adult-education classes and comedy clubs. Many are body-conscious and try to keep fit by pursuing a number of aerobic activities: jogging, swimming, biking and yoga. When they're not out and about, they're happy to stay home and listen to music, paint and entertain friends with their cooking. They like to eat gourmet cuisine and enjoy trying trendier health food. When it comes to the political arena, most are not registered to vote. Those who are registered vote "Democrat".

As consumers, Significant Singles seem to have champagne tastes on beer budgets. They tell researchers that they like to buy new fashion every season in order to make a unique statement with their outfits. However, they also admit that they're price-sensitive shoppers who go to discount and mid-market retailers like Marshalls, Macy's, Gap and Nike. They head right to the clearance racks when they walk in the door. Although they like technology and want to buy new gadgets, they usually can't afford to and rarely own anything other than video game consoles for arcade and classic games as well as fighting and sports games.

Significant Singles are media and advertisement consumers paying attention across channels in a big way. These households are receptive to learning about brand advertisements on the radio, typically while tuning in to stations that play modern rock and contemporary hits. They have above-average interest in TV, both cable and online streaming, to learn about brands. They're more likely than average to read newspapers, mostly for the comics, reality show sections and general news. Magazines remain a source of entertainment; they're especially fond of home décor and services, women's fashion and beauty, and entertainment titles. On their living room coffee tables, you might see issues of *Entertainment*, *Home* and *Vanity Fair* form neat stacks next to their laptops, coffee mugs and free weights.

How to market

“Single” is the most important word when describing Significant Singles. Most likely shopping for themselves due to a lack of spouses and children, this group of consumers makes for an interesting audience. An extraordinary percentage of renters and a lack of assets could make for a strong financial services audience, much more so than home services. Significant Singles are heavily engaged with brands across nearly all channels—from mobile display, radio, email, and streaming TV online. Any digital ad placement will be a wise investment for reaching this market. To resonate, use messages that evoke urgency to buy, emanate the Significant Singles’ status-seeking needs and ensure your imagery portrays that of a brand with variety and novelty in product offerings.

Type K37: Wired for Success

Young, mid-income singles and couples living socially-active city lives



Wired for Success are young singles, couples and divorced individuals. This consumer segment is composed of relatively young households—two thirds between 25 and 45 years old—living in rental apartments. Segment members tend to be college educated, childless and hold well-paying entry-level jobs in sales and the service sector. Many of these households live in relatively new apartments or homes valued at more than the national average—a sure sign of upward mobility. With many considering their current lifestyle only a stepping stone on their way to better housing and career advancement, almost half of these mobile

Americans have lived at the same residence for one year or less.

Wired for Success know how to have a good time. With most adults unattached, they like to go to meet markets like bars, nightclubs and rock concerts. They often go to beaches and love the idea of travelling abroad, whether that's to islands, taking cruises or flying to all-inclusive resorts. They are avid fitness fanatics, doing cardio workouts at health clubs, mountain biking and joining weekend teams that play baseball, soccer and football. When they finally put their feet up, they like to cook gourmet meals and listen to a wide range of music—from alternative to reggae to hip-hop.

Without children, these households have plenty of discretionary income to spend on the latest fashions and consumer electronics—and spend they do. Fans of conspicuous consumption, they like to buy designer fashion at department stores such as Nordstrom and Macy's. They look for new product ideas in magazines and online, planning out their shopping trips online before making a purchase.

Wired for Success make a great segment for media. They like reading magazines that cover women's trends and entertainment. They're solid radio consumers, listening to broadband, satellite and internet radio stations on apps like Pandora. They not only watch late-night TV—comedy shows along with sitcoms, newscasts and sports—but they are also receptive to learning about brands while streaming TV. They are receptive to brand messages delivered through mobile display, mobile video and email as well.

Wired for Success go online from their cell phones, digital devices and laptops for all manner of activities: getting news, banking, downloading music and connecting with other singles. The only popular web-surfing activity they don't do is visit car shopping sites, because many don't see the need for a car in their urban jungle.

Befitting a young, urban populace, this segment is progressive in their politics and liberal in their social ideals. Hardcore Democrats, they're concerned about the environment, advocating recycling and demanding that companies act ethically. Reach these consumers using messaging that requires immediate action—this segment tends to be more impulsive in their shopping habits. They also seek variety and novelty in the brands they buy; all while checking online to confirm you have the best deal.

Type K38: Gotham Blend

Middle-aged and middle-class singles and couples living suburban lifestyles



Gotham Blend are singles, couples and divorced individuals with a mix of high-school and college graduates. There's a multicultural atmosphere to their dense urban neighborhoods concentrated in the New York metro area. Nearly two thirds of households live in apartments, priced out of owning in-town houses and condos. In their 40s and 50s, they can afford their monthly rents thanks to a variety of jobs in white- and blue-collar professions. Most Gotham Blend have lived at the same residence for fewer than nine years and report being bilingual at three times the national average.

Gotham Blend pursue active urban lifestyles. They take advantage of their downtown settings by frequenting movies, museums and live theater performances. They exercise at local health clubs up to and over three times a week to maintain a fit appearance for the dating scene. When they return to their apartments, they like to read newspapers, books and magazines and listen to reggae and adult contemporary music.

With their fondness for shopping and desire to impress others, Gotham Blend makes a good market for a number of product categories. They like to shop for designer clothes at discount chains or brick-and-mortar boutiques. They pick up consumer electronics for gaming and online communications. However, with many folks in this segment living near their jobs or public transportation, there's little interest in owning cars.

This segment enjoys multi-cultural media. These households like subscribing to magazines that cover parenting, entertainment and women's trends, and they watch movies, soaps and news on TV. They have relatively modest interest in using new media, though they go online for dating, chatting and watching video content. They count on both old and new media to keep up with news.

Gotham Blend are eager to get ahead. They're comfortable putting in extra hours at work, and they're always looking for opportunities for advancement. Politically, they are liberals, though over half are not registered to vote.

To resonate with Gotham Blend, use messages that showcase the variety of products, services and styles your brand has to offer. Play on the status-seeking tendencies of this segment by positioning your brand as a top choice for the cutting-edge consumer at the top. Use literally any digital channel to grab their attention as they report to be receptive to everything from mobile display to messages delivered while streaming their favorite TV shows.

Type K39: Metro Fusion

Middle-aged singles living urban and suburban active lifestyles



Think of Metro Fusion as a growing population: middle-aged singles with little interest in finding mates. In Metro Fusion, these never-married singles are mostly between the ages of 35 and 50 and nearly all are childless. These households are well educated and tend to hold mid-level jobs in a variety of fields. They typically live in apartments in port cities, but they especially congregate in California metros like San Francisco and Los Angeles. They rarely have deep roots, usually moving on after three to five years. In this lifestyle, “going solo” is a normal event.

Without children and mortgages, Metro Fusion have more discretionary income to devote to entertainment and leisure activities. They like going out to concerts, comedy clubs and dance performances. They keep in shape through swimming and yoga and they like working out in the gyms in their apartment buildings. They enjoy foreign travel, visiting places like China, Japan and Mexico, and they have a particular fondness for travel by train. These households often behave younger than their age would suggest; for example, they’re passionate video gamers who clutter their living rooms with the latest gaming systems and prefer gaming to TV and music.

Metro Fusion are particular, rather than aspirational, consumers. They like to keep up with the latest styles presented in the media and prefer stores that have a wide selection. They’re not picky about the kind of retail chain they frequent, and they have high rates for going everywhere from Walmart to Nordstrom whether in-store or online. They also look for the latest consumer gadgets and enjoy going to places like Best Buy to release their inner geek. They often use the internet to research products, but many hold off on buying anything until they see the product in a store. These touchy-feely shoppers regularly make impulse buys.

Metro Fusion are consuming media across nearly all channels. When it comes to learning about brands, Metro Fusion prefer digital. Whether your brand reaches this segment via email, mobile video, online or internet radio apps, Metro Fusion will resonate with messages that position your brand as a status symbol and one that offers novelty and variety.

Type K40: Bohemian Groove

Older, unattached individuals enjoying settled urban lives



Bohemian Groove are older adults on their own. While a majority are never-married singles, nearly a third have been married and are now starting over as divorced or widowed individuals. As part of the growing wave of older singles, over half are over the ages of 50. Many have settled in second-tier cities—often in the Northeast or West in cities like Sacramento, Calif.; and Harrisburg, Pa.—and choose to rent affordable apartments. With their average educations, they typically hold down modestly-paying jobs in the service sector. Although their neighborhoods are transient, where sixty percent have lived at their residence for fewer than five years,

they've managed to sink down roots quickly. They already have a large circle of friends and are active in community groups.

With most adults over 50 years old, these singles lead laid-back lifestyles. They're not quite done with the bar-hopping and club scene but they're done with trolling health clubs for jogging partners. Nor are they interested in taking singles' cruises or Caribbean getaways. Many spend a lot of free time in their apartments enjoying music, cooking, making crafts and painting. If they go out to eat, it's usually to a casual dining or bistro restaurant.

In the marketplace, their low incomes and few income-producing assets make them value-conscious shoppers. They shop at discount department stores known for their wide selections and low prices. They drive small and mid-sized economy cars, typically buying used models made in the US or internationally. They also make a strong market for craft and hobby stores. They're adept adopters for most technology products and they have little interest in conspicuous consumption, which is reflected in their traditional tastes.

Nevertheless, Bohemian Groove prize their individuality—whether in the mall or inside the election booth. They tend to be Democrats, although 60 percent aren't registered with any party and they often have mixed views on hot-button social issues. Many serve as influencers in their segment, particularly in the area of health and nutrition. They often prefer alternative medicine to traditional doctors. They consider themselves healthy and try to exercise regularly.

Bohemian Groove are also an eclectic media market. Many are information hounds who read a daily newspaper and many are receptive to learning about brands while streaming TV on services like Netflix. They also tend to be more open to mobile display advertisements and are more apt to pay attention to online video ads. They are variety-driven and quick to try products when incentivized. Use messages that position your brand as cutting edge and iconic to engage this consumer market.

Group L: Blue Sky Boomers

Lower and middle-class baby boomer-aged households living in small towns

Overview



In Blue Sky Boomers, older, empty-nesting couples and singles have settled in small towns and waterfront resorts in anticipation of their retirement years. The three types in this group are about evenly divided between married couples and widowed or divorced singles without children at home. More than 80 percent are between the ages of 50 and 65. Most have high-school educations and working-class sensibilities. These households tend to work in blue-collar jobs, supporting a resort economy in towns that offer weekend getaways and longer summer vacations for wealthier city dwellers.

Blue Sky Boomers are found in small towns and waterfront resorts—both seaside beaches and lakefront communities—from California to Florida. Many households are concentrated in the South, with the warmer weather favored by retirees. These Boomers are homeowners who tend to live in modestly-priced homes. With childrearing days behind them, they have the discretionary cash to purchase campers and pickup trucks. While vacationers may swell the streets of their towns every summer, most of these year-round locals have lived at the same address for over a decade.

Most Blue Sky Boomers, unlike their seasonal neighbors, earn lower-middle-class incomes, averaging about \$50,000. However, because their expenses are low and their mortgages mostly paid off, many enjoy casual and comfortable lifestyles.

Located in surroundings like theirs, no one would fault Blue Sky Boomers for spending much of their leisure time outdoors. These households enjoy fishing, hiking and gardening. However, they also have enough money—thanks, in part, to conservative investments—to travel by car and RV to domestic locations. For a splurge, they'll go out to home-style and casual restaurants, take in a music concert or head to a weekend NASCAR race. When they want to relax, they like to read books, listen to music—from bluegrass to soul to golden oldies—or go to a movie. These are the households that haven't forgotten the art of baking from scratch.

Blue Sky Boomers are not shopaholics. They keep their clothes as long as possible and shop only when they need to—preferably at local stores. When they go on a big shopping run, these price-sensitive consumers typically head to discount department stores to stretch their money like Walmart, Dollar General, Family Dollar and Big Lots—and they make sure to bring coupons they clipped at home with them. Many are late adopters of new products, especially consumer electronics. They don't often acquire the latest audio and digital devices—their living rooms are still outfitted with DVD players and traditional tube TVs. In this “buy American” group, residents look for brands that are home-grown or at least portray that American image of honor, dignity and respect.

In Blue Sky Boomers, traditional media still reigns supreme. To keep up with local news, many subscribe to a daily newspaper and read it from cover to cover. They also read magazines, especially those that reflect their down-home lifestyle, including titles like *Country Living*, *The Family Handyman*, *Ladies' Home Journal* and *Reader's Digest*. This aging generation never lost their interest in music, listening to radio stations that play country music, golden oldies and classic rock. However, many consider TV their chief form of entertainment, tuning in to newscasts, game shows, dramas, how-to shows and history programs.

Politically, Blue Sky Boomers are a conservative Democratic group. They primarily skew democratic although sway on the more conservative side on some key issues. They're also progressive on environmental issues and protective of any threats to their rustic communities. They support causes financially, often backing welfare, health and religious charities.

How to market

Although they've grown to incorporate modern media into their lives, Blue Sky Boomers remain a conservative shopping segment. This target market appreciates coupons in the Sunday paper more than shopping-cart discounts online. They also remain conservative in how much they shop and spend—don't waste their time with services and products priced at a premium. Draw this market in with messages that portray American traditions of honor and patriotism. Approximately one quarter of Blue Sky Boomers are incentive driven with deals and coupons, and one quarter are price conscious regardless and tend to spend less money overall. Use this understanding of their frugal mindedness to ensure you let them know your product is the legacy staple of its kind, and won't break their bank.

Type L41: Booming and Consuming

Older empty-nesting couples and singles enjoying relaxed lives in outskirts towns



Booming and Consuming are older couples and widowed individuals who have migrated to small towns, seeking a more relaxed pace of life. With most of these households between 50 and 75 years old, their nests are empty and they are soon to be, or already, enjoying their retirements. Booming and Consuming tend to have average educations and, for those still in the workforce, have jobs in a mix of white-collar, blue-collar and service sector positions. Their mid-scale incomes typically allow them to afford to own a recently-built ranch with a well-landscaped yard in a Sun Belt community. With their children grown and out of the house,

these mature adults have crafted a cushy lifestyle that's heavy on recreation and leisure.

The lack of children to nurture and clothe means more disposable income for travel and outdoor activities. These households are big on heading to nearby parks and woodlands to bike and walk through the outdoor scenery. They enjoy long car trips, cruises and a significant number own RVs for scenic vacations. They may not live close to downtown centers, but they've carried their love for culture with them and will drive to a city to attend a play or concert. For a splurge, they'll go to an antique show.

With their mid-scale incomes and healthy savings accounts, they can afford to be materialistic. However, as consumers Booming and Consuming have little need for status recognition and prefer to focus on the integrity of the brand and the customer service when shopping. Booming and Consuming typically shop discount department stores. Many are interested in home décor as well as electronic furnishings like flat-screen TVs.

With its mix of adults still working and those already retired, values in Booming and Consuming are wide-ranging. Their relative open-mindedness is a reflection of their generation and life experiences. Although the highest concentration is conservative, voting for the Republican Party, many also espouse liberal views. Reflecting the pristine surroundings of their towns, everyone seems to agree on the value of recycling to help protect the environment. Additionally, many are active in community affairs; they support arts, health and environmental groups.

While they may have moved to secluded suburban settings, Booming and Consuming like to stay current with mainstream culture. They typically read a daily newspaper and subscribe to magazines like *The New Yorker* and *Entertainment Weekly*. They have eclectic music tastes—from country and 60s and 70s hits to jazz—and tune in to news talk radio to keep up with the issues of the day. These older Americans have only somewhat embraced the internet and go online to shop, get the latest headlines and download information like stock reports. Few use email regularly though, remaining much more receptive to direct mail offerings. Use messaging that aims at the “buy American” consumer; one that exemplifies honest quality products that can only be made in the US of A. Doing so typically works better than attempts to incentivize or appear to be the iconic trendy option.

Type L42: Rooted Flower Power

Mid-scale baby boomer singles and couples rooted in established suburban communities and approaching retirement



Found in older, inner-ring suburbs, Rooted Flower Power are singles and couples in their 50s and 60s whose children have flown the coop. Many have good educations and well-paying jobs that support relaxed, middle-class lifestyles. In their established neighborhoods, built before 1970 to accommodate the postwar baby boom, they typically live in compact houses now valued at a modest \$125,000. Nevertheless, these baby boomers have done a lot of living—more than half are divorced, widowed or have never been married—and are now entertaining thoughts of retirement. With their mid-level jobs, low expenses and dwindling mortgages, they have the discretionary income to enjoy plenty of home-based

leisure activities. With many members of this segment in the workforce and with stable lifestyles, no one is even considering retiring to an assisted-living community; the vast majority have lived at the same address for more than a decade.

In their quiet neighborhoods, Rooted Flower Power spend their free time around the house reading books and magazines and pursuing traditional hobbies like bird-watching and shopping at antique stores. They spend enough time in their gardens to consider joining a garden club, but they've given up their health club memberships and aerobic sports, although they will take a yoga class to stay flexible. These older suburbanites don't want the hassle of driving to downtown nightlife, so they don't really go to bars and nightclubs. However, they do try to go out to dinner at least one night a week, typically to a casual dining restaurant like Red Lobster or Olive Garden. They will also go on the occasional gambling junket to a casino or take in a play or musical. Eclectic in their musical tastes, they appreciate everything from classical to country music.

Rooted Flower Power are careful money managers both in their investment strategy—with lots of conservative CDs and annuities—as well as in their bargain-hunting behavior at the mall. They're hardly materialistic and like to buy functional clothes and tried-and-true styles at stores like Meijer and Talbots. They still enjoy driving to stores, but will also shop at home through catalogs. They rarely buy the latest consumer gadget or fancy sports car. They like the appeal of foreign cars and gravitate to mid-range sedans and subcompacts.

Describing themselves as informed consumers, Rooted Flower Power make a strong media audience. They subscribe to a daily newspaper to keep up with local events and enjoy reading a number of magazines—from *Health* and *House Beautiful* to *Reader's Digest* and *Rolling Stone*. These commuters listen to the radio every day, tuning in to news talk programs and stations that play a variety of music. They're still not entirely comfortable with the internet, often going online and doing little more than sending email or checking out a news site. To wind down at night, they still prefer watching TV; they catch the nightly newscasts after dinner and the range of sitcoms and dramas into the night.

In addition to their fondness for media, Rooted Flower Power are a good audience for marketers. About one third say they learn about products and services by scrolling through their email and a quarter say TV is where they prefer learning about brands.

Politically, Rooted Flower Power tend to be left-of-center Democrats. Firm in their faith and civic activism, they belong to a variety of local groups and volunteer for community causes.

Type L43: Homemade Happiness

Lower middle-class baby boomer households living in remote town and country homes



Homemade Happiness are older couples and divorced and widowed individuals living in small towns and rural settings across the US. More than eight in ten households contain baby boomers between the ages of 50 and 65, nearly all of whom are empty-nesting and working-class. Most never went beyond high school and work at blue-collar and farm jobs that pay modest salaries. Nonetheless, virtually all are homeowners, though the housing stock is often older clapboard houses or manufactured homes known for their low values and large lots. Some own full-sized trucks with all the options—vehicles worth more than their owner's

manufactured housing. These Americans like their rustic lifestyles and tend to measure their time at the same residence in decades, not years.

Homemade Happiness appreciate their casual way of life far from metropolitan centers. When they're not working, they spend a lot of their leisure time enjoying traditional outdoors activities: hunting, fishing and horseback riding. In their homes, they like to watch TV, listen to music—either country or golden oldies—and do DIY projects. They buy books through book clubs and they like to collect antiques; from porcelain figures to miniature cars. While they'll occasionally drive to a home-style restaurant, they like to have friends over for dinner and a card game.

Given their remote settings, these consumers aren't shopaholics. They occasionally drive to a discount chain like Dollar General or Walmart. They're hardly into making a fashion statement and prefer clothes that will last a long time; the same preferences hold true for cars. They buy cars based on their reputation for durability and ability to handle the rough country roads, and that usually means large-sized trucks and vans built in the US. Cars play a major role in their lives: they often do their own maintenance work and take pride in their ability to fix things.

With conservative values and a rugged individualistic style, Homemade Happiness cherish the solitude provided by their largely rural settings. They tend to be religious and support family values. They're risk-averse in the marketplace, uninterested in learning about investments, let alone owning stocks or mutual funds. They are also slower to adopt new technology and digital media. Many seek to downplay the role of money and materialism in society and advocate for the importance of family ties and long-lasting relationships. Joining groups—be it veterans', religious or AARP—is especially popular among Homemade Happiness, who consider volunteering an important way to make a difference in their communities.

Homemade Happiness are a middling media market. They'll read local newspapers for the classified ads and listen to the radio for the country music, but they like to stay connected to popular culture mostly through their TV sets. They're fond of virtually every kind of TV programming so long as it's family-friendly; they're an especially attractive target for early-morning and late-night TV. Although most can access the internet, many don't, preferring to avoid being bothered by new technology. If they go online, it's often to participate in an auction on eBay.

To resonate with Homemade Happiness, capitalize on honesty and quality—those true-to-America values that are near and dear to this segment. Display ads of varying types to catch the attention of Homemade Happiness and they are just as likely to respond to direct mail as the average consumer.

Group M: Families in Motion

Younger working-class families earning moderate incomes in smaller residential communities

Overview



The two types in Families in Motion are dominated by young families living in small towns scattered across the eastern half of the country. Most of the households contain married couples between 25 and 45 years old. Half have families with two or more children. Many of these households moved into their towns years ago to raise their children in safe surroundings and affordable homes. Today their towns are neither industrial centers nor high-tech boomtowns, but quiet communities with an employment base consisting of skilled manual workers in construction, manufacturing and the trades.

Families in Motion are found in older, working-class towns that have managed to weather the nation's transformation to a high-tech economy. Most of the housing stock is old and home values are lower than the national average. But seventy percent of the members of this group are homeowners of single-family homes. In their remote settings, a disproportionate number have large lots between two and four acres—plenty of room to park their campers and pickups.

In these heartland communities, most families get by on modest educations. Seven out of ten have a high school diploma or at least some college and almost 10 percent have earned a college degree. The majority of adults work at blue-collar jobs—the highest rate in the nation. While the pay may be average, these dual-income couples make enough to support outdoorsy, child-centered lifestyles.

Life in Families in Motion looks a lot like it did a half-century ago. These young families enjoy a lot of outdoor activities, including fishing, camping, and swimming. On weekends many take their kids to movies, bowling alleys and fast food restaurants. At their homes, the adults like to gather together to play cards and games after enjoying a home-cooked meal. For vacations, they pile their kids into their trucks and RVs and head to family-friendly motels and campgrounds near to the state fair, zoo or aquarium.

Families in Motion are conservative shoppers who prefer local retailers to national chains but, when they need a large selection of clothing or housewares, they're willing to drive an hour to a discount department store like Walmart, Kmart, Dollar General and Sam's Club. They'd hardly qualify as early tech adopters. Instead, these households are proud gearheads, and they tend to buy used cars with American nameplates like Ford, Dodge, Plymouth and Chrysler.

With their leisure lives, these households have selective media tastes. They like to stay informed listening to radio, tuning in to stations that offer news as well as golden oldies, country, religious and adult contemporary music. They're average fans of TV, though they often watch programs—through satellite dish—with their kids on children's channels like Disney, Nickelodeon, ABC Family and the Cartoon Network. While they're not big on print media, email is one way they enjoy learning about brands and services. Some are receptive to messages in movie theaters and through mobile display and online video.

While this is conservative territory, Families in Motion are almost evenly divided between Democrats and Republicans, though nearly half are not registered voters. They're religious, patriotic, and against big government. They rarely join organizations other than the PTA and their local church, and they donate to relatively few causes.

How to market

Families in Motion portray average Americans in many ways. Split politically, average in their tech adoption and proud working class families—this audience is the lifeblood of America. From a marketing perspective, you can use the radio or social media to target these consumers as their attention between family and work can be scattered and they often consume media in the background to the more important aspects of their lives. They're not flashy but they are striving for better lives so marketing anything from financial and investment services, to children's toys and domestic travel opportunities can provide marketers with impactful campaigns. They want to appear trendy, but they recognize the value of a dollar. Resonate with their American home-grown values and conventions and focus marketing dollars on tailoring your messages to their work hard, play hard mentality—you will earn their customer loyalty in no time.

Type M44: Red, White and Bluegrass

Lower middle-income rural families with diverse household dynamics



Red, White and Bluegrass are large households—two thirds contain two or more children—and some also include aging seniors in addition to young adults. There’s an old-fashioned pride in these communities. Many of the household heads grew up on area farms, married and have now moved into new subdivisions or mobile homes on large tracts of land. Although salaries are low, the dual incomes earned by these men and woman as construction workers, health care aides and retail clerks adequately support their lively, family-centered lifestyles. Half own two or more cars to drive the long distances to their jobs, children’s activities and

national retail chains.

Given the large families in this segment, most leisure activities involve kid-friendly venues like bowling alleys, zoos and aquariums, and many hours are devoted to chauffeuring children to and from their activities. They’re fans of outdoor sports such as baseball, basketball and swimming. For vacations, they tend to take driving trips, either in cars or RVs, to destinations that offer beaches or theme parks where they can camp and fish. Red, White and Bluegrass also like to spend leisure time at home, cooking, playing games and doing crafts or DIY projects.

These households lack the discretionary income for luxury travel excursions or risky financial ventures. They have few investments; those they do have tend to be conservative products like saving bonds and CDs. With their homes located far from large malls, they’re infrequent shoppers who tend to stick to discount department stores for clothing, sports equipment and children’s toys. This target audience is technologically confident, though many are considered apprentices to electronic gadgets and apps. They’re a particularly strong market for toys and games, particularly computer and video games. Many ignore designer fashion or trendy styles; these households don’t care to stand out in a crowd.

Red, White and Bluegrass are an impressionable digital media audience. Though they have a few subscriptions to newspapers and magazines and are avid radio listeners (particularly of the country and bluegrass genres), mobile display and online video ads are grabbing their attention. With the right message that portrays your brand as “America’s choice”, you too could be grabbing the attention and the spend of Red, White and Bluegrass consumers. Note too, that they are nearly 70 percent more likely to be an impulsive spender.

The conservative media tastes reflect the old-fashioned values of Red, White and Bluegrass. A number of these households are found in the Bible Belt, and they take their faith seriously. They go to church on Sunday and support conservative candidates during elections. Many are right-wing Republicans who support conservative social issues. At the grocery store, they are not concerned about additives or processed food. Indeed, many of these on-the-go families wish there were more fast food restaurants in their communities to help them keep their brood fed and happy.

Type M45: Diapers and Debit Cards

Young, working-class families and single parent households living in small established city residences



Diapers and Debit Cards are young families and single-parent households just starting out or trying to start over after a divorce. Most of the adults are under 35 years old and raising young children on lower middle-class incomes. With slightly below average educations and entry-level salaries from blue-collar, sales and service-sector jobs, Diapers and Debit Cards tend to live in older city neighborhoods where housing is affordable and public transportation is nearby. Many of these households live a transitional lifestyle, and their mobility—nearly half have lived at the same residence for fewer than five years—is one indicator that

members are continually seeking to change their circumstances for the better.

The young people in this segment pursue budget-minded, child-centered activities. Most households like going to zoos and bowling alleys, buying lots of toys and sports gear, and spending their weekends at ball fields, where they watch and participate in baseball and soccer games. There's not a lot of discretionary cash to pursue travel or cultural activities. Few have started saving for the future, and a little over one third own any investments. At night, these households tend to stick around the house to watch TV, play games or do small home improvement projects. To celebrate a birthday, they'll typically spring for tickets to a country music concert.

Diapers and Debit Cards see shopping as a leisure sport, but their shallow pockets mean that it's an infrequent exercise. They look for sales and typically shop at discount department stores. Although they like to keep up with technological trends, they're somewhat slow to adopt newer devices—older CD and DVD players are stacked alongside their video game systems. These consumers are also less likely than average to head off to work carrying a smartphone or other digital device.

However, they do like electronic media around the house. They're music fans who tune into radio stations that play a range of alternative rock, even hip-hop. They're also a strong market for TV entertainment, keeping their screens warm during prime time by tuning in to channels like Comedy Central, Spike and MTV. Fans of the internet, they go online to look for work, play a game or check out a friend's social media activities. Because they're relative newcomers in their neighborhoods, they have little interaction with their communities—except their virtual communities online.

Being more connected online than in the real world is appropriate for this transient lifestyle; its members have little time, or interest, in putting down roots. These young families live hectic lives where meals often involve fast food, takeout or frozen dinners. They're mostly apathetic on hot-button political issues. They vote Democratic, if they are registered to vote at all, but they're hardly community activists.

They are receptive to learning about brands via their radios and social media. Use messages that encourage this market to buy now as they tend to be more impulsive. Coupon and discount deals draw them in as well, especially if you position your brand to be the "it" trend.

Group N: Pastoral Pride

Eclectic mix of lower middle-class consumers who have settled in country and small town areas

Overview



The four types in Pastoral Pride are concentrated in small, country towns and characterized by modestly-educated middle-aged couples and divorced or widowed individuals. About half have children still at home. Having settled in remote villages and towns far from the urban centers, they enjoy their homes, their sleepy country communities and their steady, blue-collar and service-sector jobs. In their communities where solitude and self-reliance are cherished, they've managed to fashion a simple, unpretentious lifestyle.

Pastoral Pride are scattered across America's rural landscape, where most are found in isolated communities in the South and Midwest. 75 percent of households own their homes, which tend to be modest ranch houses, farmhouses and bungalow homes built during the last century. While their lots tend to be large, their properties are valued at only half the national average. Most have lived at the same address for fewer than eight years which indicates a trend of movement among this segment. With their low mortgages and limited expenses, many can devote more money to fancier trucks or muscle cars, typically bought used and retrofitted to handle the rugged roads.

Getting a college education is not a priority in Pastoral Pride. In high school, sports are bigger than academics. Most household heads earned a high school diploma and possibly an associates' degree, but only 10 percent have gone on to receive a bachelor's degree. Most in this group landed blue-collar or service-sector jobs in construction, transportation, public administration or health care. Wages are below average and household incomes typically are less than \$75,000.

With households located far away from malls and movie theaters, Pastoral Pride like to spend their leisure time enjoying the outdoors as well as getting together with friends at social clubs and church groups. Entertainment typically involves playing cards, attending a potluck dinner or watching a game on TV. When they take a vacation, most travel by car or truck and stay within the US. It's a big event when everyone heads to a state fair, country music concert or NASCAR race. For Sunday supper, families will go from church to a home-style restaurant or steakhouse like Cracker Barrel, Perkins or Sizzler.

Like other older, small-town consumers, Pastoral Pride have a preference for brands made in the US, or at least portray similar values of having consistent products made by honest people. They tell researchers that discount department stores are just as good as upscale chains and they are perfectly happy shopping for clothes and household goods at Walmart, Kmart, Family Dollar and Dollar General. These consumers are split between tech wizards and late adopters, limiting most of their electronics purchases to TV technology—Blu-ray consoles and DVR devices.

In their remote communities, Pastoral Pride are average media fans. Many subscribe to newspapers and pay particular attention to the general news and classified sections. They describe magazines as a source of entertainment, reading a mix of entertainment, women's and home-based titles that reflect their down-home lifestyle. Magazines like *Redbook*, *Country Living*, *Ebony*, *Family Circle*, *Woman's World* and *Hot Rod*. They listen to radio stations that offer news as well as traditional country, album-oriented rock, gospel and bluegrass music. On TV, they tune in to cable networks like CMT, Hallmark, DIY and the Lifetime Movie Channel. While the internet doesn't have as huge value and impact on their lives as it does the average consumer, they do have a Facebook account and more than one third regularly watch videos on YouTube.

Most Pastoral Pride have little interest in digital media though they do admit to using the internet just under the national average. Those who do go online typically do so for business purposes, to bank, shop, participate in auctions and check out real estate classifieds. They also visit websites about dating, families, pets, motorsports, wrestling and games. Many have also discovered the addictive quality of surfing the internet—a high number expect to increase their internet use over the next year.

How to market

Portray your brand as being honest and as having integrity and pride in your products. These consumers appreciate the simple things in life. They are price-conscious but also consider themselves 'with the times' in terms of fashion preferences. Buy-One-Get-One offers help them stay trendy at prices they can afford. Share such an offer via mobile display or TV. Radio is for listening pleasures only, so ensure your brand message is not interrupting this. From a shopper perspective, this segment is a little more stuck in their ways and is averse to frivolous purchases. For services, market to Pastoral Pride using ads on smaller ticket items that can help make their lives simpler or their expenses cheaper.

Type N46: True Grit Americans

Middle-aged, lower middle-class households in town and country communities located in the nation's midsection



With many demographic patterns reflecting the general population, True Grit Americans are rustic, found in farming and small-town communities located mostly in the nation's midsection. These mostly empty-nesting couples with some singles have average educations and a median age of about 46. Their employment profile is similar to the national average, except for the disproportionate number of workers in blue-collar and farming occupations. Nearly 70 percent live in older homes built before 1980.

Thanks to low expenses, these households can afford active lifestyles. They're great fans of the outdoors and enjoy spending free time fishing, hunting and camping. Their social lives revolve around church groups, AARP and veterans' club activities. These older Americans also like to spend time around the house cooking, gardening and pursuing time-honored hobbies like needlework.

True Grit Americans prefer to shop at local stores rather than national chains, but if they can't get what they want, they'll travel more than an hour to mainstream and big-box retailers. This is "buy American" country where consumers look for trucks and sturdy sedans made by the likes of Ford, Dodge, and Chevy. They buy electronic gear less than the average consumer and rely on advice from friends before they go and buy any gadgets, and they find investing in stock too risky.

These hardy, rural families tend to embrace the traditional, and their consumption of media is lower than the national average. They read few magazines, if any. On the radio, they tune in to stations that play country and golden oldies. They watch a fair amount of TV, everything from shows like "House" and "CSI" to game shows and movies.

True Grit Americans are down-to-earth, practical people who cultivate old-fashioned values. They're politically uninvolved and religious. They're laid-back when it comes to money and materialism; they're uninterested in giving up family time to get a promotion and they couldn't care less about a closet filled with designer clothes. They like to cook, but they don't follow the latest culinary trends—a worn cookbook handed down from their grandmother suits them just fine. They find the idea of presenting food in an artistic way slightly ridiculous.

Type N47: Countrified Pragmatics

Lower middle-income couples and singles living rural, casual lives



Concentrated in the rural South, Countrified Pragmatics are mostly couples, over 80 percent being married, living in modern brick homes and double-wide manufactured homes on recently-developed lots. Their ages vary from 30s to 60s and about half of the adults have children. Most are high school-educated, blue-collar workers in manufacturing, transportation and construction. Although many are dual-income households, incomes are still only 75 percent of the national average, making for tight budgets and modest homes. This is the nation's top segment for mobile home ownership.

The lifestyle in Countrified Pragmatics is typical of many rural segments. These households like to spend their free time cooking, gardening, listening to music and doing quiet hobbies. In their remote communities, few enjoy nightlife or cultural activities, and they travel rarely, except to a lake for swimming or an auto race to support their favorite drivers. They're not interested in most outdoor sports, other than traditional pursuits like fishing and hunting that put food (and jerky) on the table. Many missed the health revolution and admit that they eat plenty of fast food and dive into sugary desserts. When they go out to eat, they tend to head right to red-meat palaces like Sizzler, Golden Corral and Longhorn Steakhouse.

As shoppers, Countrified Pragmatics are value-conscious, pragmatic and informal. They tend to make most of their purchases at discount department stores, noting that they prefer bargains to designer clothes. They describe themselves as cash-and-carry kinds of consumers who don't carry credit cards and have high levels of distrust when investing with banks or Wall Street. Some are tech-shy, not yet carrying the latest smartphones or smart devices, but they do buy large-screen projection and flat-screen TVs. As utilitarian consumers, they always look under the hood and check out repair reports whenever they buy a new car and many are currently paying off new auto-loans.

Their taste in media reflects a bygone age. They rely on radio and TV to stay in touch with popular culture and read magazines and newspapers at a greater rate than the national average. They like to watch police procedurals, movies, reality shows and NASCAR races on TV. They do use the internet a fair amount, with their activities mostly consisting of instant messaging and downloading games, and they do indicate that they plan to enhance their online services in the next year.

Most Countrified Pragmatics aren't registered with a political party. They describe themselves as spiritual and religious. Those that do vote are split between parties. They're otherwise casual about their lifestyle; they enjoy their neighbors, go to dances at the local veterans' club and run an informal household. Using messages that portray that "buy American" image is also more likely to engage the Countrified Pragmatic consumers.

Type N48: Rural Southern Bliss

Lower to middle-income multi-generational families living in small towns



Concentrated in small towns throughout the South, Rural Southern Bliss are older Americans with working-class lifestyles. Most of the residents are over 45 years old, have modest educations—a little less than half have gone to college—and work in blue-collar jobs. There's a multi-generational pride in their lives and livelihoods. In this segment, many kids grow up and stay put in their snug, unassuming towns, where they can rely on the support of long-time neighbors and an extended family. Today this segment is filled with a mix of household types: mostly empty-nesting couples and families, with some divorced individuals and

single-parent households.

The decline in manufacturing has hurt the incomes in Rural Southern Bliss, and many are trying to re-invent themselves in a post-industrial age. A high number now work in health care and public administration as well as farming and retail. Many say that they're working hard to advance in their careers. Their lower middle-class incomes don't allow for many extravagances, and though nearly all the household heads are homeowners, most of the houses are older clapboard homes worth around \$80,000. These townies go to the same churches, meet at the same coffee shops and gather for barbecues on the major holidays. Most have lived in the same neighborhoods for over a decade.

Rural Southern Bliss enjoy active social lives. They go to movies and state fairs and many of these households with young adults are into athletics like football and WWE. There's an aspirational quality to this segment—householders describe themselves as workaholics who are willing to take risks to improve their standard of living. They would like their families to think they're doing well and they make sure to dress the part. Many are enthusiastic shoppers who enjoy making a day out of their shopping outings. They tend to prioritize brands but they're also happy to snap up bargains at discount stores.

Rural Southern Bliss tend to have average tastes in most media. These multi-generational households are big fans of TV channels such as ESPN, Hallmark and MTV. They like to read magazines that cover popular culture—titles such as *Us* and *Vanity Fair*. They look to their TVs and radios as favorable places to learn about brands and they are also receptive to major digital brand social media.

Although they have a high rate of late-adopters, they increasingly appreciate the internet; many describe themselves as tech wizards, going online to play games. Next year, they hope to acquire even more online services.

Like other rural segments, Rural Southern Bliss tend to have a conservative outlook, but these households are different—they support the Democratic Party. They're still traditionalists on many social issues but they also see the value of government in protecting the environment and reducing crime. Mostly, they want politicians to preserve their opportunity to achieve upward mobility.

Type N49: Touch of Tradition

Working-class, middle-aged couples and singles living in rural homes



Touch of Tradition live in small, isolated communities that are home to no more than a few thousand inhabitants spread across a rural landscape. Many towns are so small that they typically consist of little more than a church, campground and general store that doubles as a cafe. These households tend to contain middle-aged couples and singles living in mostly compact houses and mobile homes. With their modest educations—about ten percent moved on to college—most work at blue-collar and service jobs. Even though a small percentage works as farmers, the number is four times the national average. The pay is low, but expenses are

also modest, and these folks have crafted unpretentious lifestyles in their remote settings.

Touch of Tradition have old-fashioned agrarian lifestyles. Many enjoy a close relationship with nature, and their favorite leisure activities include fishing, hiking, and camping. Although they rarely travel to big cities for culture and nightlife, they do enjoy going to country music concerts, antique shows and NASCAR races. In their communities, they like to play bingo at church and cards at home. These folks pursue a number of home-based hobbies—from cooking to gardening and painting.

As consumers, Touch of Tradition like to shop at local stores where they can find their favorite brands. However, many are willing to travel long distances to discount department stores where they can find a bargain and more fashionable choices. They're a strong market for off-price designer labels and sports equipment to support their outdoor excursions. These are Americans who display their guns in stylish cabinets and stow their fishing tackle in the beds of their large trucks. Although they're utilitarian in their approach to cars—they need to get from point A to point B over rugged roads—they still are impressed by the latest options. They almost exclusively buy used cars and trucks made in America.

When it comes to media, these households are also loyal to traditional channels. Without theaters or cinemas nearby, they turn on the TV for movies, dramas and sitcoms. Music is an important part of their life, and they tune in to radio on their typically long drives—even for routine chores—to listen to country, modern rock and 60s and 70s throwback tunes. It's tough to find a newspaper that's delivered to their door each day, so they prefer to get their print media in the form of special-interest magazines like *Outdoor Life*, *Self* and *Harper's Bazaar*. They're much less likely to enjoy digital media. Few carry cell phones though some use their phones for work and others have adopted them as they became more useful to their day-to-day life. They do go online to send messages or look up a business at a Yellow Pages site, but their computers typically sit idle unless a teenager is present for gaming or listening to internet radio. While the internet has made few inroads with this segment, many households maintain that they plan to add to their services in the next year.

Despite the isolation of rural living, many Touch of Tradition describe themselves as traditionalists who want to preserve their way of life. They tend to be religious and socially conservative. That makes them politically moderate. They care about their families and their neighbors, and they're willing to volunteer for a good cause in the community.

Group O: Singles and Starters

Young singles starting out and some starter families living a city lifestyle

Overview



The six types in Singles and Starters contain fresh Generation Yers with upwardly mobile aspirations. Concentrated in small cities across the country, these households tend to be young with eight out of ten being under the age of 35, and unattached—more than half are single while a quarter are single parents. Most are on their own and starting to build independent lives in apartments with other young singles. They're college-educated, on their way to holding a degree, and many are starting their professional careers at entry-level positions as young professionals. These self-described workaholics share a desire to move up in status and they realize that every career journey starts with a first step.

Singles and Starters live in satellite cities across the country, including a number of college towns like Madison, Wis.; Austin, Texas; Bloomington, Ind.; and Tallahassee, Fla. Housing costs are low—the price of a house is a third below the national average—but most residents rent units in low- and high-rise apartment buildings that were built during the last three decades. Many are attracted to the college-town atmosphere of their communities with their commercial landscape of boutiques, pizza joints, cinemas and bookstores. However, since they are typically living in their first apartments, they're hardly committed to staying in their neighborhoods for any length of time. Almost three quarters have lived at the same address for fewer than three years.

Singles and Starters have active leisure lives. Because so many live in relatively small apartments, they spend a lot of time outside their homes going to bars, nightclubs, movies and billiard halls. Still in the dating scene, these 20-somethings like to stay fit by jogging, lifting weights and doing yoga. When they finally relax at their apartments, they're likely to read books, listen to a wide range of music and pursue hobbies like painting and cooking. Many prefer to spend time with friends in activities that take advantage of their city amenities.

Singles and Starters are active and aspirational consumers. They like to wear the latest styles and search for designer labels they can afford at mid-market retailers and chains like Burlington Coat Factory, Express and Banana Republic. Their interest in the latest styles extends to home design; they fill their condos and apartments with furnishings from stores like Williams-Sonoma and IKEA. This group provides a good marketing opportunity for the makers of electronics, given their tendency to buy new and emerging technology and handheld devices. Singles and Starters like to be plugged in to the latest trends.

Singles and Starters are too busy for most traditional media. They're not in the habit of reading a daily newspaper, and they don't often read most magazines, though they will make an exception for music, ethnic and entertainment publications like *Rolling Stone*, *Jet*, *Cosmopolitan* and *Entertainment Weekly* but tend to subscribe digitally. They consume most entertainment on devices including streaming TV. They typically watch sitcoms, reality programs, movies and game shows; their favorite cable channels are those along the lines of MTV, BET, Comedy Central and FX; though Netflix options trump cable. They like having a rock 'n' roll soundtrack to their activities, keeping their radios tuned to stations that play classic rock, pop hits and R&B music. Increasingly, they spend their free time online, blogging and checking out social networking sites to keep up with their real and virtual friends.

About fifty percent of Singles and Starters are politically involved—at least when it comes to officially voicing their vote on a ballot. Singles and Starters are liberals who most often align themselves with the Democratic Party. Though they're willing, they rarely

donate money to political or social charities because they lack the disposable income. Their below-average voter registration rates also undercut their impact as a constituency.

The young members of Singles and Starters are super active online, using the internet for transactions on Amazon, Craigslist.com and eBay, as well as for communication and entertainment. They are joining blogs and chat forums and instant-messaging friends. They are downloading games, listening to internet radio apps and watching video streaming. Job sites are popular, as well as sites offering social media and sports information. These Americans have integrated the internet into their lifestyles, going online with their cell phones or desktop computers, whether from home, school or when out and about.

How to market

Singles and Starters are one of the most sought after demographics to marketers. From a media perspective, this millennial audience is open to mainly new media—including TV, online and mobile.

Use messages that resonate with their ambitions of seeking status both professionally and socially. These consumers also seek novelty—brands that position themselves as unique and having a variety of products or services to fit any need or want. Keep their life stage in mind—they are in entry-level professional jobs and their discretionary spend has not yet been established and this segment is fully aware. They are looking to be fashion-forward and setting trends, and fully capable of investigating competing offers online and off to find the best 'bang for their buck'.

Type O50: Full Steam Ahead

Younger and middle-aged singles gravitating to second-tier cities



After they finished college, America's singles used to gravitate to funky apartments in dicey neighborhoods of major metropolises. Today, Full Steam Ahead have taken a detour to second-tier cities and their suburbs in the West and South where they find cheaper housing, less crime and fewer of the hassles associated with dense, urban living. These singles are relatively young, unattached and well-educated. Predominantly transient, they've settled in high-rise and garden-style apartments near jobs, bars, health clubs and music stores. Many work in blue-collar and entry-level positions in various industries where they earn modest incomes but gain

plenty of experience at the start of their careers. Without mortgages or children to raise, they have the freedom to spend their first paychecks on nightlife, new technology and faster online services—so they can find even better jobs and apartments. Nine out of ten of these mobile singles have lived at the same address for fewer than five years.

With over three quarters of this segment unmarried, Full Steam Ahead pursue young and active lifestyles. A disproportionate number spend their leisure time engaged in aerobic sports like jogging, swimming and lifting weights. These educated Americans like nightlife and go to plays, movies and adult education classes. They also have a creative streak, with many playing musical instruments, painting and taking their photography seriously. They also enjoy cooking on their own and experimenting with different ingredients for fun. Self-described early adopters, they like to try new foods, experiment with new clothing styles and pick up the latest consumer electronics—no matter the cost.

For many members of Full Steam Ahead, shopping is done primarily online. They'll often go online to plan a shopping excursion with a friend, ever in search of the latest trends and newest products. They'll browse a lot to make sure they get good value, but they're not so price-conscious that they won't splurge on the perfect pair of boots or sunglasses. These shoppers can usually be found in upscale mall retailers and hip boutiques. Although they have their favorite stores and labels, they're always up to try a hot new store.

Full Steam Ahead, online 24/7 through mobile devices, are too progressive for most traditional media. They only sit still for a video game or to surf the web—in this segment, newspapers and magazines are relics from the last century. However, they do make an exception for gaming magazines. They have only average consumption patterns for broadcast TV and radio programming, but they are streaming their favorite shows at a rate nearly double the average. They like reality TV shows targeted to their young-and-single demographic, now preoccupied with dating, working, eating and dieting. These party creatures like a wide range of music on their favorite internet radio apps—they listen to everything from classical to hip-hop. Full Steam Ahead are millennials who were raised on the internet, and it's their chief source of entertainment; they go online to play games, share tracks and check out Facebook profiles of potential dates.

Full Steam Ahead hold decidedly progressive attitudes about society, though only half have taken the time to voice that opinion at the voting booth. Few would dispute that they're lefties—pro-environment, pro-Democratic Party and supportive of progressive social issues. Again, some are too preoccupied—or just not into it—to actually register to vote. However, those who are engaged are active in their communities. They volunteer for causes. They worry about the future and they want to make their lives better.

Reach this market digitally—whether online video ads, radio or mobile display. Use messages that exemplify the variety of novelty options you have for this eclectic market and resonate with their desire to move upward in status both at work and socially. They are price-conscious given their entry-level incomes so price competitively and offer savings earning deals.

Type O51: Digital Dependents

Mix of Generation Y and X's who live digital-driven, urban lifestyles



With the first wave of Generation Yers now in their twenties and early thirties, many have begun to leave the nest and start independent lives and families. That's the story of Digital Dependents, a segment where nine out of ten households are under 35 years old. These Americans are a mix of married couples and singles, some having children, with a majority having gone to college. Many hold jobs in blue-collar sales and entry-level positions, providing modest incomes that let them live in primarily single family homes. Most have settled in second-tier cities and suburbs across the country, but they show little intention to stay

for any length of time. These households are newer homeowners and renters with more than two thirds having lived at the same address for fewer than three years.

Having grown up with ubiquitous telecommunications, these individuals revel in multitasking lifestyles that allow them to bounce between cell phones and iPods, laptops and video games. They're into athletics, whether it's playing basketball, working out by lifting weights or taking a yoga class. They have active social lives, going out to bars, theaters, cinemas and billiard halls. If they stay in, it's typically to go online or play a video game. There's not a gaming console sold in America that they don't own at greater than the national average.

In the marketplace, Digital Dependents have champagne tastes with six-pack budgets. They follow the fashion magazines to check out the latest styles, but they typically go to discount clothiers or the clearance racks in more upscale shops. Those who can afford cars—over half are without wheels—tend to buy inexpensive subcompacts, though they like imports for the cachet of a foreign brand. Where they won't compromise is on electronics. The first generation raised with digital media, they describe themselves as early tech adopters who want the latest wireless devices that will support their lifestyle of constant motion. While they have little interest in buying through catalogues—so last century—they will go online to buy consumer electronics, toys and books without a second thought. When it comes to electronics, their friends come to them for advice on what's hot.

With so much of their free time spent online, Digital Dependents have drastically cut back on more traditional media. It's hard to find a member who subscribes to a newspaper or more than a couple of magazines. They'll listen to the radio, mostly through internet apps like Pandora or Spotify, and create stations that play hip-hop, R&B and pop music. As for TV, they'll watch late-night programs like those on Comedy Central, MTV and Spike—generally after they've come home from a date or workout.

Advertisers will have a hard time connecting with them through traditional media. Instead, use mobile and online video and display to reach this market. Addressable TV is another viable option as Digital Dependents are receptive to learning about brands in this channel.

With the world handed to them on a digital device, Digital Dependents have developed progressive attitudes and a global conscious. They tend to be liberals who support the Democratic agenda. They are constantly striving for more out of life—better careers, the latest fashions, the newest gaming consoles. These unattached individuals are still looking to find the perfect mate, and they place a lot of stock in their appearance.

Type O52: Urban Ambition

Generation Y singles and single-families established in mid-market cities



Young singles and single parents dominate Urban Ambition, a segment of apartment-dwelling households in urban fringe neighborhoods. Many are under 35 years old, half have children and many have some college education while earning low wages from first-time jobs. Their neighborhoods are characterized by low-rise apartments, rental houses, secondhand stores and funky cafes. This is a transient segment of young adults, many not long removed from the bedrooms of their parents' homes. Nearly three quarters have lived at the same address for fewer than five years, and they're always on the hunt for a better job and larger

apartment near reliable transportation.

With their tight budgets—incomes are less than \$50,000—Urban Ambition can't afford the trendiest fashions, status cars or yuppie values. They do relatively little traveling and eating at casual-dining restaurants. However, they will shop the clearance racks at places like Burlington Coat Factory and spend their nights at home listening to music and watching movies on pay cable channels. They will occasionally splurge on the latest consumer electronics and cell phones—as long as they can get internet access at a bargain price.

There's a lot of pride in these households, with residents vying to create better lives for themselves and their children. They go to colleges and technical schools to improve their employment chances.

In their apartments, Urban Ambition have tastes that lean toward media like Jet, BET and radio stations that play rhythm and blues or hip-hop music. With many households leery of the high cost of city cinemas, they opt to pay for cable TV channels to watch movies and adult sitcoms. They pick up a variety of magazines to stay current with the latest news, literature and pop culture, reading publications ranging from titles like *Elle* and *Men's Fitness* to *Lucky* and *Rolling Stone*. Online, they are looking for a job, learning about an illness and seeking entertainment, including downloading music and listening to internet radio. Although these households like ads that help them keep up with music and fashion trends, they don't rely on them to make purchase decisions. They prefer learning about brands from mobile and online display and video ads. Resonating message themes include those that exemplify a cutting edge status, offer novelty and a variety of styles and are priced right.

Like other young segments, Urban Ambition is a liberal—albeit politically disengaged—market. Its members vote Democratic and believe personal achievement is important. They talk of wanting to advance in their careers as soon as possible—and not just to gain the respect of friends and relatives. They see money—or the lack thereof—as one of their biggest problems. For these young adults, success can be measured in cash.

Type O53: Colleges and Cafes

Young singles and recent college graduates living in college communities



Colleges and Cafes live almost exclusively in university towns, but these residents aren't all college alumni who can't bear to leave their old stomping grounds. A high percentage of these young singles are support staffers who work on campus or in entry-level jobs close to the schools. These households tend to be millennials under 35 years old with college degrees. Despite a mixed employment base, most of the households have low incomes and they can only afford modest rentals in older, low-rise apartment buildings. The transient nature of campus communities is reflected in the fact that a majority of residents have been at the same

address for fewer than five years. Some stick around for the lively street scene filled with funky clothing boutiques, raucous pizza joints and used bookstores. Others are considering applying for an advanced degree.

The diverse populace of Colleges and Cafes creates a wide-ranging lifestyle. They live for the story and are enthusiastic about trying new things. There are households that are into foreign films and classical music concerts and those that visit state fairs and go target shooting. All of these young people are into working out and enjoying weekend games of pickup football and basketball. Most of the residents don't earn much money; nearly three quarters don't own cars, but they enjoy shopping for designer fashion or the latest consumer electronics. Many shop at discount clothiers and get by on fast food and supermarket takeout. With many of these young people lacking advanced cooking skills, they admit that their favorite cuisine is often fast food although they like the trend of healthier fast food options.

When it comes to media, Colleges and Cafes have varied preferences. They listen to a variety of musical genres, from traditional country and album-oriented rock to hip-hop and R&B. They're often too busy to sit down and watch TV, but they do like keeping up with the latest entertainment news on E! and watch animated shows like *Family Guy* and millennial-targeted shows like *Bridezillas*. They like reading magazines, and their favorite publications run the gamut from *Condé Nast Traveler* to *Guns & Ammo*. Not surprisingly, they have deep connection with digital media. Because so many go online through their cell phones, these Americans tend to use the internet as a communications tool—for email or instant messaging friends—rather than an entertainment channel for downloading music and gaming.

Colleges and Cafes are receptive to brands engaging them when they go to stream their favorite TV shows. They are also open to learning about brands via online display and video. This is also an email-receptive market that uses coupons or brand announcements in their e-inbox to inform their online and offline shopping.

For political analysts, Colleges and Cafes are difficult to read. These Americans tend to have little participation in the electoral process; half have failed to register to vote. They tend to be liberal in their outlook, though their positions are all over the ideological map. Considering their limited budgets, they are unexpectedly generous with charitable donations of time as well as money. They give to religious organizations and are also likely to volunteer and give to social welfare causes.

Type O54: Striving Single Scene

Young singles living in Midwest and Southern city centers



No lifestyle has a higher percentage of singles than Striving Single Scene—a way station for young city singles before they marry, settle down and have families. Found in big cities throughout the South and Midwest, these mobile 20-somethings tend to be educated and employed in entry-level professional jobs. A disproportionate number are renters in older apartment buildings close to the urban action. Without cars, they're happy to walk or take public transportation to bars, health clubs, boutiques and movie theaters.

These young singles lead entertainment-intensive leisure lives.

They like to go out at night to clubs and concerts. They travel to beaches and they make it a habit to visit a new destination every trip. They like to take adult education courses to make new friends as much as to improve their skills in painting and photography. They try to look their best by working out regularly and taking aerobics and yoga classes. In their apartments, they'll relax with a book, invite friends over for dinner or listen to pop, rhythm and blues, or hip-hop on their favorite radio apps. Having integrated the internet into their lifestyle, they frequently go online to download music, watch videos and play games.

Most consumers in this segment can't afford high-end stores, but that doesn't stop them from shopping brands like Victoria's Secret and Abercrombie & Fitch when they're running sales.

These consumers like to stand out and typically buy the latest fashion in season. Self-described early adopters, they enjoy trying out the latest smartphone or health food. That doesn't leave much money for savings, and these households don't often acquire investments, bank CDs and insurance annuities. Instead, many are more concerned with paying down their student and car loans.

With their out-and-about lifestyle, Striving Single Scene are moderate fans of traditional media, relying on the internet for the information those outlets provide. They've given up on newspapers and magazines, though they do keep up with current affairs and pop culture by visiting various news websites. They put in their ear buds to listen to radio stations on the way to work, and many support public radio. When they're not going out at night, they watch primetime TV shows on networks like VH1, HBO, Bravo and Showtime as well as Netflix. They turn to the internet to download music, stream videos or keep up their Facebook conversations with friends.

Striving Single Scene are an ambitious bunch who spend a lot of time at work and want to advance as quickly as possible. While that doesn't leave them much free time, they still find ways to support liberal causes and the Democratic Party. They have solid rates for registering to vote, and many are willing to volunteer for a good cause or a worthy protest if the issue moves them.

Type O55: Family Troopers

Families and single-parent households living near military bases



Found on and around military bases across the country, Family Troopers are young families and single-parent households with many adults currently serving in the Armed Forces. Boasting the highest concentration of Generation Yers in the nation, this segment reflects an unusual portrait of America, with some of the nation's highest mobility rates and a mix of household types, including nearly half single-parent households—also one of the highest rates in the nation.

Family Troopers are a lot like other young and downscale segments. Educational achievement is below-average and incomes from Uncle Sam and the service industries around the bases are low. Few of these households can scrape together a down payment to buy one of the local homes, which typically cost less than \$120,000. However, with their routine deployments to other bases and war zones, they're generally not interested in putting down roots when they'll be gone within a year or two anyway.

A soldier's paycheck doesn't allow for a cushy lifestyle. In Family Troopers, it doesn't permit much nightlife, dining out or traveling on exotic vacations. With over 90 percent of households containing children, many devote their free time to entertaining their youngsters, taking them to zoos and theme parks, and buying them the latest toys and games. These households enjoy a lot of team sports like baseball and basketball. If they can line up a babysitter, the parents may go to a bar or movie, but white-tablecloth dining or an evening at the theater is generally out of the question. In these households, one weekend night is usually reserved for playing games or cards or watching a movie at home.

Family Troopers like to look sharp and shop for the latest clothing styles whenever they can. However, their thin wallets usually send them to discount department stores. They're more likely to buy toys for their kids than for themselves—they don't often purchase consumer gadgets or cool options for their cars. In fact, they buy no new car makes at high rates. They do appreciate mobile technology and own smartphones and smart devices, which makes sense for a segment that could be shipped out at a moment's notice. FaceTime and other features of recent technology hold them together.

Family Troopers like new media. They have only modest interest in magazines, preferring women's, entertainment or fashion magazines, and aren't partial to newspapers. They're big fans of TV, especially the cartoons, music videos and fare on kid networks like Disney and Nickelodeon that they can watch as a family. They also like radio for the variety of music it offers; R&B, alternative rock, country and hip-hop are favorites. However, their main form of entertainment is the internet. They go online for music, games, videos, and viewing social media profiles.

The political values of Family Troopers are still being formed. They're mostly apolitical and for the less than 30 percent who are registered to vote, they prefer to be called Democrats over Republican. They're into the here-and-now, with little concern about saving for the future, though they're not satisfied with their current standard of living. With their nomadic, high-stress jobs, many simply yearn for a more comfortable lifestyle.

Group P: Cultural Connections

Diverse, mid- and low-income families in urban apartments and residences

Overview



Cultural Connections are first and second generation Americans who are striving to improve their lives. Most consist of middle-aged couples with children and single-parent families. Many face challenges—modest educations, low wages, uncertain jobs and language barriers.

The migration patterns of Cultural Connections reflect one of the nation's latest demographic changes. Many clustering in large metropolitan neighborhoods or settling just outside in affordable housing in the suburbs. In the nation's southern border, from Texas to California, or Northeastern states like New York. They live in

older neighborhoods where the housing stock was built before 1950 and values today are only half the national average. They typically rent older apartments and houses, and their living situation can be somewhat transient. Nearly half have lived at the same address for fewer than five years, with many in a constant search for better jobs and nicer apartments.

Cultural Connections have below-average educations. Almost fifty percent never finished high school; fewer than ten percent have college degrees. Given this low educational achievement, many struggle with lower-paying service-sector and blue-collar jobs in construction and food services; their household income is forty percent below average and many are unemployed or on another means of financial aid. With fewer than half owning cars, they rely on public transportation.

Cultural Connections like to walk, jog and swim for exercise. Some play team sports like soccer, basketball, baseball and football. On weekends, these consumers prefer to stay around home. They'll occasionally go to local establishments, nightclubs or dance performance, or they'll take their kids to family-friendly venues like zoos, theme parks, skating rinks and horse stables. At home, they like to pursue hobbies like painting, playing music and needlework.

Despite their limited budgets, these households enjoy shopping and like to experiment with styles. They also like stores that offer lots of brands, especially discount stores such as Marshalls. A majority are unable to afford cars, but those who do tend to drive subcompacts and sedans, mostly used. They find it hard to resist consumer electronics, often buying smart devices. With low rates for using credit cards and ATM machines, they typically pay for everything with cash.

While Cultural Connections lean liberal from a political perspective, voting rates are very low — three-quarters never register.

How to market

Cultural Connections makes a fun audience for marketers. Extremely receptive to radio media and broadcasting and streaming TV, marketers can mix it up in these channels with this segment. From a spending perspective however, this audience is a little less fun. They're very into top-of-the-line brands and care about their image but their shopping trips are few and far between as they tend to spend more on necessities.

To reach and resonate with these consumers, use messages that play on their desires to be cutting-edge both technologically and in terms of trends. They are variety-driven so ensure Cultural Connections sees the side of your brand that makes you a unique option.

Type P56: Mid-scale Medley

Middle-aged, middle income, single adults and families living in urban areas



Mid-scale Medley are both singles and divorced couples living in older, city neighborhoods that have been bypassed for gentrification. These working-class, blue-collar laborers often live in worn houses and funky apartments. Most are middle-aged and a little over half are childless. Their educational profile is a mix of some high school, some with diplomas and many who have taken some college classes but never graduated. The majority work at lower-echelon or manual-labor jobs in transportation, food services and construction. Despite their low incomes, many have managed to buy their homes, which typically were built more than

a half-century ago.

Mid-scale Medley lead unpretentious lifestyles and are happy to take advantage of nearby city amenities, spending their free time playing pool, going to movies or catching a meal at a fast food joint like Popeye's or Church's Fried Chicken. On weekends, they like to go to the lake or play a musical instrument. Because they work long hours, they don't spend a lot of time at home, but when they do, they enjoy playing video games and listening to music. Ever in search of opportunities to make extra money, they like to gamble—whether it involves playing bingo, buying lottery tickets or taking a bus to a casino.

Most prefer to shop at nearby stores, typically buying what they need at the moment and ignoring the designer fashion of high-end boutiques. They shop discount retailers like Family Dollar and Kmart. With fewer than half owning cars, they rely on public transit to get to their jobs and downtown entertainment. They have a moderate tendency to travel domestically, taking vacations by plane, rental car and RV.

Mid-scale Medley regard media as entertainment rather than a vital source of news. They're more likely than average Americans to watch a wide variety of TV programming. They don't read magazines religiously but enjoy content that fuels their aspirations for the home (*Metropolitan Home*), cars (*Hot Rod*) and travel that they can rarely afford. They use the internet for entertainment—gaming and downloading music. They rarely bank online; in fact, they rarely set foot inside a real-world bank either. These risk-averse households have few investments and tend to survive by using plastic: both credit and debit cards are popular in this segment—saving for the future is not.

Recognizing that they have a long way to go in fulfilling their dreams, they say that they want to advance on the job and make more money. Politically, they tend to lean Democrat. To resonate with Mid-scale Medley, use messages that emanate a trendy and elite image and are offered with a coupon.

Type P57: Modest Metro Means

Middle-aged singles established in inner-city rental communities



Modest Metro Means is characterized by the variety of odd jobs they hold, a low education level and older housing. Only one out of ten members holds college degrees. Their incomes from low-level blue-collar and service-sector jobs are 40 percent below-average and over 90 percent live in rental units in apartment buildings, duplexes and row houses, typically nearly a century old.

However, the determined couples and single parents who are members of this segment have carved out adequate lifestyles and they say that they're working to improve their situations. Their ages range mainly from 36 to 65 years old, giving the segment

exceptional diversity in its consuming patterns. This segment enjoys team sports like soccer and basketball. They're early adopters who pick up the latest consumer electronics and fashion. While there's not a lot of money for downtown nightlife, they get in-house entertainment, with high-speed internet access for gaming, downloading music and blogging.

Modest Metro Means are mostly found in a handful of major metros, and two thirds are concentrated in New York City—no wonder members subscribe to the *New York Times* at a very high rate. They live in a mix of high-rise apartments, low-rise buildings, and old duplexes. Few have cars, and they rely on public transit and neighborhood stores—fast food joints, mom-and-pop retailers and corner markets—to survive. Without high percentages of traditional family dynamics, this is a transient segment where a majority have lived at the same address for fewer than seven years.

As low-income consumers, the Modest Metro Means get by with modest leisure activities. If the adults go out, it's to a comedy club or movie. TV is popular among these young singles and families, and for many, paying for premium cable channels is a cheaper alternative to buying high-priced movie tickets. This segment isn't big on upscale dining; they prefer fast food. However, they do have expensive taste when it comes to fashion and these singles want to look good when they go out.

To learn about new products, Modest Metro Means tend to be receptive to TV, radio and online video and online display for brand messages and offers. To resonate with this market, ensure your messages show variety and the "above the crowd" novelty your brand can have. Also turn up the status dial as these consumers are looking for products and services to make them appear more cutting-edge. They tend to follow the "in crowd" so position your brand as what the cool kids like.

Politically, Modest Metro Means are liberal, at least those 40 percent who are registered to vote. There's little evidence of any Republican voters in this segment. While these voters are strong supporters of liberal social and economic ideals, they have a conservative streak as well. They go to church regularly and support their families and their communities. They have a strong need for status recognition and talk of advancing to the top or starting their own businesses, even though they have little in savings right now. They don't mind spending money to look good in the dating scene. No matter their age, they want to look younger and hipper.

Type P58: Heritage Heights

Singles and families with modest incomes living settled lives in urban apartments



Heritage Heights are middle-aged singles, families and single-parent households. This segment is found mostly in the nation's largest cities, such as New York, Los Angeles and San Francisco. There, many cling to the traditions of their cultural backgrounds while struggling against challenging economic circumstances. Most have low educations—only 10 percent have a college degree—and earn low incomes from blue-collar and service-sector jobs. It often takes several wage-earners in the same residence to make ends meet. Unable to afford cars, these households support local mom-and-pop shops where they know the proprietors. In

Heritage Heights, a significant number of members speak Spanish at home.

Low incomes don't affect the mental outlook of the lifestyles in Heritage Heights. These urban dwellers like nightlife and go to comedy clubs and dance shows. They go out to eat frequently, but typically to fast food restaurants such as El Pollo Loco, Popeye's and Domino's Pizza. The popularity of soccer and baseball reflect the high concentration of Mexican and Caribbean heritage. These householders like to travel to countries where their relatives reside, trying to preserve connections to their friends and family. At home, they listen to music, either over the radio or on a discount smart device.

As consumers, Heritage Heights spend above their income level. They love to shop to scout out the latest styles and pick up accessories like sunglasses and watches. Many must leave their neighborhood when they want to shop at some of their favorite retailers. They admit that they're no good at saving money and have limited if any investments.

Heritage Heights are selective media consumers, skewing towards new media. They have little interest in traditional media like TV and newspapers. They're more interested in radio stations that air Spanish-language programming. They also read a number of magazines that target their interests in fashion, travel, and teen pop culture. Heritage Heights are best reached through TV, radio and mobile SMS—they report to be most receptive to learning about brands in these channels.

These consumers have traditional values and would respond to messages that highlight their conservative faith and family values. They want family members to think that they're doing well, which helps explain why they also respond to brand engagements that entice using status and trends as key drivers. Accustomed to taking risks, Heritage Heights are still on the lookout for business opportunities that they hope will help them improve their situation.

Type P59: Expanding Horizons

Middle-aged families earning modest to average incomes from blue-collar jobs



Concentrated in cities along the southern US border, seven out of ten households consist of families, typically with teenage children. One-fifth contains multi-generational families often living in crowded conditions. The vast majority of residents have little education—more than half are high school dropouts—and work as poorly paid laborers or service-sector workers. Their household income is \$35,000—above the US poverty line by less than \$10,000.

Despite their low incomes, nearly 75 percent of Expanding Horizons own their homes. These residences tend to be ranch houses and mobile homes located in downscale, industrial parts of cities. Though most households have at least one car, they tend to be older trucks and low-end sedans. Even though these foreign-born people have been at the same residence for more than five years, nearly three quarters say that Spanish is the predominant language spoken at home.

Many households in Expanding Horizons struggle to make ends meet. However, they can participate in a wide range of leisure activities available near their neighborhoods. They like to play sports at nearby parks and ball fields: soccer, baseball and basketball are all popular. Many travel to Mexico every few years to visit family and friends. They have the cash to buy toys, TVs and discount electronics to entertain their families. Many women like the latest fashions, but they stretch their budgets by going to stores like Dollar General and Big Lots. They often lack credit and debit cards and pay for everything with cash.

Expanding Horizons are traditionalists when it comes to media. They like to watch Spanish-language movies, news, and evening animation shows on TV. They're less likely to use the internet, but younger members of these families do go online to visit social networking sites. They also use the internet like one big classifieds section to track down jobs, car parts, and mobile phones.

Expanding Horizons have strong family values. They're religious, hard-working and ambitious. Despite the barriers to education, they say that they want to advance to the top of their careers and make a lot of money. They're not very political—a large percentage is not registered to vote—and their views are mostly moderate.

Type P6o: Striving Forward

Middle-aged families and single parents earning modest incomes in gateway communities



Striving Forward is a family segment with a mix of single parents and couples with children living in downscale city neighborhoods. Three quarters of residents don't speak English—many came to these immigrant gateway communities in big cities in the West and Northeast in search of a better life. However, with their below average educations—less than 30 percent have finished high school—these adults tend to earn low wages as blue-collar laborers or service-sector workers. Most can't afford to buy a home; they tend to live in inexpensive rental apartments in transitional neighborhoods. Almost a quarter of residents change

their address every year.

Striving Forward have little disposable income, which provides for only modest lifestyles. When they're not working, these parents look for child-oriented leisure activities. They take their kids to zoos and aquariums, and a big outing is a trip to a theme park. They admit to not exercising regularly and spend their evenings at home, cooking and listening to Latin music, watching TV novellas and movies.

In the marketplace, these price-sensitive consumers look to shop at local stores and at discount departments stores where the clearance racks sag with merchandise. They frequent retail chains such as Fashion Bug and Burlington Coat Factory as well as toy stores, where they indulge their children with games and dolls. They like to shop with their family, but they also enjoy just browsing to check out new stores and fashion. In these households, they make an effort for health by cooking with fresh ingredients they pick up from a local market or produce stand.

With nearly 90 percent of Striving Forward speaking Spanish at home, this segment is a strong market for Latin media, especially cable channels like Telemundo and Galavision, and magazines such as *People en Español* and *Latina*. Relatively few have access to the internet, but those who do go online to visit websites with information on jobs and apartments and to keep in touch with friends through social media sites. At home, their radios are on all day, with Latin music providing the soundtrack to their activities.

The downscale members of Striving Forward work long hours trying to improve the lives of their families. Despite their financial challenges, they remain ambitious and optimistic. Most are family-oriented and fill their homes with food and art. They also express concern about the crime and pollution that are part of their neighborhoods. However, many are apathetic when it comes to politics, with few registering to vote or joining a political party. They're more likely to trust their faith.

Type P61: Humble Beginnings

Singles and single parent households with modest incomes in city apartments



A diverse segment, Humble Beginnings are among the nation's least affluent, striving to make ends meet. They face many challenges: incomes of half the national average, below average educations and low-level jobs in the service sector.

Most are single, but they're not alone. Nearly three quarters of households consist of single parents and their children, one of the highest rates in the nation. As such, many are trying to raise children on low incomes, tight budgets and language barriers.

With these demographics, Humble Beginnings typically live in crowded low-rise apartment complexes in cities throughout the West and South. Rents are cheap; the streets are often lined with small factories and parking lots rather than schools and parks. For many, however, these units are all they can afford, though the hope is to move up and out as soon as possible. In this transient world, a majority of residents have lived at their current address for fewer than 3 years.

In Humble Beginnings, there's not a lot of money for active lifestyles. The adults pursue few leisure activities, other than the occasional movie or bingo game. They try to take their kids to free activities, such as baseball and soccer at local parks, or an occasional excursion to the zoo. These families spend a lot of free time at home, where they listen to Latin music and watch Spanish TV stations. They travel little.

Humble Beginnings find joy in consumption, but their thin wallets consign them to discount stores and clearance racks in mid-scale stores. They frequent a range of clothiers—from Family Dollar to Sears and JCPenney to try and rein in their desire to buy the latest fashions. To support family requirements, they will shop at places like Kmart and Toys "R" Us. Few have much left every month to devote to savings, and these young families tend to have no investments and no interest-bearing bank accounts.

They carry debit and credit cards but struggle to pay their bills every month. Only a third owns a car, which is usually a used domestic subcompact. Their one splurge is consumer electronics. If they can't afford to take their kids on fancy vacations, at least they can outfit their homes with large-screen TVs and discount electronic devices. A number of households pay for premium cable channels each month.

Despite the downscale landscape—or perhaps because of it—Humble Beginnings feel driven to succeed, so they can impress their family and peers. They remain devoted parents who like to indulge their kids and protect them from the harsher realities of crime and transient populations within their neighborhoods. While they are not very politically active, these residents do get involved in their church and community. They're willing to support a good cause if it will better their neighborhood and, more importantly, their own standard of living.

Group Q: Golden Year Guardians

Retirees living in old homes, settled residences and communities

Overview



With more than 90 percent of members over 65 years old, Golden Year Guardians are the eldest of the Mosaic groups. The seniors in these four types have predominantly limited education and live on extremely modest retirement funds. Over half are widowed or living alone as their spouse resides in the community's nursing home. Most married couples still live in the homes they've owned for the past 25 years and nearly one third now reside in retirement communities. These members of the Greatest Generation typically came from humble origins and now enjoy unpretentious lifestyles.

Golden Year Guardians are nestled throughout the nation, though they're centered in Sun Belt suburban retirement communities like Sun City, Arizona, Delray Beach, Florida, and Laguna Woods, California. Many are still living the American dream of home ownership, though their modest cottages and bungalows are valued at three quarters of the national average. Many have sought out communities where they could live free of urban concerns like crime and rush-hour traffic. Others have moved to new locations for a chance to establish new friendships and engage in new leisure activities.

With incomes half the national average, many Golden Year Guardians households face financial challenges as they struggle to get by on their Social Security checks and pensions. Only a small percentage of these seniors have a substantial nest egg or investment portfolios. When they were growing up, many had few educational opportunities, and only a third went beyond high school. Before retirement, a decade or more ago, they held jobs as honest blue-collar workers. While many have paid off their mortgages, they still lack the discretionary cash to enjoy a carefree retirement. They are accustomed and comfortable with appreciating the simple necessities of life.

Golden Year Guardians tend to lead quiet lifestyles. Their social life revolves around various community groups, and they belong to churches as well as veterans' clubs and AARP. They spend a lot of their time in their residences reading books, gardening and doing needlework. For fun, they like to play cards, visit the senior center, try their luck at bingo or go out to dinner at home-style restaurants like Bob Evans, Cracker Barrel and Old Country Buffet. Foreign travel is outside their budgets and comfort zone.

Golden Year Guardians tend to be conservative, financially and as a consumer. They are infrequent shoppers and tend to stick to favorite brands when it comes to fashion, shopping at mid-market stores like Stein Mart and Dillard's.

Nearly half no longer drive a car and of those who still do, they cruise in sedans with the reputation of being American-made. They describe themselves as tech-averse, and any tech gadgets likely came as gifts from their children or grandchildren.

Golden Year Guardians are a strong market for traditional media. They subscribe to daily newspapers to stay informed and like listening to newscasts on the radio. They describe TV as their main source of entertainment; they watch news, movies, game shows and reality shows. Many arrange their schedules around favorite TV programs, typically shows on cable networks like AMC, CNBC, the Golf Channel, Hallmark Channel and Movie Channel. These seniors are a prime market for advertisements served in women's and home magazines such as *Martha Stewart Living*, *Family Circle*, *Country Living* and *Better Homes & Gardens*. Most are still shy about the internet, telling researchers that computers leave them baffled.

At the ballot box, this group is fairly split between voting Democrat or Republican. They do however, have extremely high voting rates. They will donate to their church and health causes.

How to market

Marketing to the most senior generation of the US might require modern marketers to step out of their comfort zone. As a group of consumers that spent their young lives without TVs and computers, this group isn't worth attempting to engage online. TV, radio, in-store and direct mail remain the most effective methods to connect with this aging segment. The verticals that they're most interested in? Try health and financial services, home goods and a mix of children's toys to help them keep up with what their grandchildren want for their birthdays.

Use messaging that is clear and reflects their own values for honesty, honor, loyalty and respect. Traditional conventions will resonate with this group, as will loyalty programs.

Type Q62: Reaping Rewards

Relaxed, retired couples and individuals in suburban homes living quiet lives



A haven for elderly Americans, Reaping Rewards are over 65 years old and no longer in the workforce. As members of the Greatest Generation, they grew up during the Depression and World War II, typically married young and then thrived in the workplace in the latter half of the 20th century. Today these seniors—a mix of elderly couples and widowed individuals—are reaping the rewards of their many years of work and have settled in quiet subdivisions. They live well on decent pensions and investments.

They have done very well in managing their investments with their lower middle-class incomes. With reduced living expenses,

Reaping Rewards can afford to own a comfortable cottage or ranch house worth about \$250,000—a price above the national average. Some moved to their homes in mixed-age communities about a decade ago, after their children had finally left home and they could retire with some financial security. No fans of the active retirement communities, they're happy in vibrant cities like Tucson, Ariz. and Yarmouth, Mass., with access to transportation hubs and top-flight hospitals.

Reaping Rewards are not about working up a sweat. They engage in a lot of indoor activities: watching TV and listening to classical music as well as pursuing hobbies like needlework and playing cards. They also like to go out on the town; they frequent restaurants and try their luck at casinos and bingo parlors. They have the disposable cash to dine out regularly, showing a fondness for casual restaurants such as Olive Garden and Ruby Tuesday. After a lifetime of labor, these Americans enjoy traveling; they take cruises to places like the Mediterranean and drive by RV throughout the US.

Reaping Rewards have the money to shop, but they find little joy in consumption. These brand-loyal traditionalists like to buy tried-and-true styles at stores they've patronized for years. They're regulars at mall retailers like Talbots and Nordstrom, they browse a bit before finding a solid classic shirt or pair of slacks. While they're admittedly tech-shy and own few consumer gadgets, they like cars that are equipped with all the latest options, especially new luxury sedans.

Reaping Rewards are also brand-loyal when it comes to media. They still read a newspaper from cover to cover every day. These well-read Americans read magazines, and subscribe to a variety of publications—from titles like *Architectural Digest* to *Reader's Digest* to *Time*. Many keep their TVs on all day for a comforting audio backdrop to their routine. Regarding TV as their main source of news and entertainment, they like to tune in to newscasts, talk shows, game shows and historical programs. Late-adopters when it comes to the internet, they rarely go online for shopping or banking. However, they will do more age-specific activities online, like researching various ailments and maladies and making travel arrangements to visit their grandkids.

The values system of Reaping Rewards reflects old-fashioned traditions. They're religious Americans who express their faith by going to church and synagogue as well as watching religious TV shows. Risk-averse, they buy a lot of insurance products. They tend to vote Republican and are active in their communities. These households are charitable, giving to nearly every kind of not-for-profit: religious, health, political, environmental and arts groups.

Type Q63: Footloose and Family Free

Elderly couples and widowed individuals living active and comfortable lifestyles



Footloose and Family Free are a mix of elderly couples and widowed individuals, many living in retirement communities across the South. With more than eight-tenths over the age of 65, they're mostly out of the workforce and enjoying comfortable retirements. Despite no longer supporting children, many live in detached houses on small lots that they moved to after retirement. Some of their communities are age-restricted, and there are few children to be seen except for visiting grandchildren.

With their solid incomes from pensions and investments, Footloose and Family Free can afford comfy lifestyles. They're fit, and politically active. Although most are conservative, there are a surprising amount of liberals for their age, typically leading busy social lives. They still drive, often mid-range sedans, and like to go out at night. They dine frequently at white-tablecloth restaurants and regularly go to plays and events at the local veterans' club. They're health conscious and like to spend time each week exercising at a gym, where they engage in fitness walking, bicycling, swimming and aerobics. They can afford to take small vacations and they enjoy taking trips by plane, train, or cruise ship to places abroad such as Europe and Asia. They like to go in style, staying at a Ritz-Carlton or Fairmont hotel or the like.

That fondness for the finer things can be seen in the way they shop. They like to buy quality clothes and designer labels at mid-upscale retailers like Nordstrom, Chico's and Coldwater Creek. They tend to be brand-loyal, seeking out styles that have stood them well for years. They can afford such niceties thanks to judicious investments throughout their career. Today, many own diversified portfolios of stocks, mutual funds, CDs and tax-sheltered annuities. These are not Americans who flaunt their affluence.

Footloose and Family Free make a point to be active, mentally stimulated and socially engaged. They enjoy entertaining friends at home but when they want to relax, it's often on a living room couch with some printed media or a TV remote close at hand. These older Americans like to read books, magazines, newspapers—you name it. They like to stay informed and they often enjoy reading a daily newspaper from cover to cover. They enjoy a number of magazines that cover news, sports, food and travel. They're fond of watching TV, particularly news, documentaries, history programs and movies. They've only recently begun using the internet, but they've learned enough to follow their stocks, get health information and send gifts shipped USPS or by Amazon to their kids and grandkids.

Footloose and Family Free recognize their good fortune. They say they're content with their life and feel financially secure. They're more liberal than other senior segments, often voting Democratic. However, they're conservative when it comes to their health; they watch what they eat and stay on top of medical issues with the help of their doctor, their local library and health websites. These elderly Americans don't worry too much about the future, though, and are happy with their lives today.

Type Q64: Town Elders

Stable, minimalist seniors living in older homes and leading sedentary lifestyles



A segment of older retirees, Town Elders are a mix of widowed individuals and empty-nesting couples scattered around the country. All are over 65 and nearly eight out of ten householders are retired. Many have aged in place, living in the original ranch houses and ramblers that they bought more than 25 years ago. This is a stable segment with little mobility; the members are mostly downscale. Incomes and investment balances are low, but so are expenses. Many of these seniors say that they're happy with their standard of living.

Town Elders cultivate home-centered lifestyles. These households spend a lot of time reading books, gardening, doing needlework and generally puttering around their homes. They have time to enjoy hobbies like coin collecting and bird-watching. They don't eat out much except for the occasional outing to a place like Dairy Queen for a treat. There's not a lot of money for nightlife and travel. Instead, their social lives revolve around their local church and veterans' club, where they enjoy the camaraderie and bingo games. When they do travel to visit friends and family, most still drive. They typically drive sedans and pickup trucks and more than half own at least one car.

Town Elders aren't big on shopping; it's too tiring for some. Many like the convenience of nearby local stores and retailers where they can find their favorite brands. They typically choose comfort over style, and shop both discount and mid-market mall retailers. These consumers carry credit cards for major stores like Sears and JCPenney, and a high percentage like learning about new purchase opportunities from traditional media like direct mail. With a high percentage having served in the Armed Forces, members of this segment are patriotic in the marketplace. When they can, they buy products made in the US.

Town Elders are traditional media fans. They get a daily newspaper, subscribe to a number of magazines—titles like *Field & Stream* and *Better Homes & Gardens*—and watch TV throughout the day. They particularly enjoy movies, documentaries and game shows, and they're more likely to tune in to re-runs on the Hallmark Channel, shows like *Murder She Wrote* and *Little House on the Prairie*. The internet has made few inroads in this segment. They mostly use the internet to send e-greetings and research health information; the AARP website is especially popular with this segment.

Town Elders are traditional, care about their family and cultivate their faith. They espouse conservative political beliefs and support conservative social issues. They like spending time with their family, going to church on Sunday and enjoying the simple things in life. Having lived at the same address for decades, they have deep roots in the community. Even if an issue doesn't affect them personally, they're willing to volunteer for a good cause.

Type Q65: Senior Discounts

Retirees settled in metro apartment communities living frugal, sensible lives



Senior Discounts are mostly elderly people on fixed incomes who have retired to city apartment buildings geared for seniors. Most of these residents are over 75 years old, and they tend to seek out these apartments when they become widowed or can no longer cope with the maintenance of a home. While a high percentage has grown children and most are grandparents, their kids are typically too far away or incapable of supporting them in their homes. Still, despite modest incomes, these elderly Americans express satisfaction with their life, have a circle of close friends and enjoy both hobbies and entertainment. They look for

opportunities to improve their social life.

Senior Discounts are found all around the country, typically in metro communities that permit large, multi-unit apartment buildings. Many have moved in within the last seven years. Given their sometimes-dicey neighborhoods, they prefer the security of an apartment building, preferably with a doorman, to being on their own. Some can take advantage of rent-controlled rates and senior discounts to help stretch their budgets.

Many members of this segment have more active leisure lives. Surveys show that they go out regularly to see plays, attend classical music concerts and gamble at casinos. Their neighborhoods often feature a nearby senior center that offers bingo and exercise programs. At home, they enjoy reading and needlecraft, and some are active collectors of ornaments and porcelain figures. However, most Senior Discounts wouldn't qualify as sophisticated investors. Few have income-producing assets, and only a small percentage own stocks or bonds. Many get by on small pensions that supplement their Social Security checks.

As consumers, these older Americans are more concerned about discounts than designer labels. They tend to patronize the same stores and wear the same styles for years. They'll go to both bargain and mid-scale retailers, though they typically head first to the clearance rack when arriving at a Macy's or Stein Mart. Occasionally, these shoppers will splurge on a high-quality outfit for a special event or when they want to make a statement. Functionality is the most important factor when they consider a purchase.

Spending a lot of time in their apartments, Senior Discounts are a traditional media market. They like to read newspapers and magazines, listen to golden oldies and classical music on the radio and watch a lot of TV. Their favorite cable channels include the likes of TCM, the Movie Channel, CNBC and CNN. Many verge on obsessive when it comes to watching favorite game shows and nightly newscasts. Though they do not often access the internet, they will go online to websites that offer health information, political news and sports standings featuring their favorite teams.

Senior Discounts are happy with their lives and cherish their families and friends. They like to meet new people, entertain them in their apartments and stay in touch with their far-away families. Faith is important to these seniors, who are active in their churches and synagogues. They're politically active as well, supporting mainly conservative social issues. Monitoring their health is important to these Americans, who watch their diets, take preventive medicine and listen to their doctors.

Group R: Aspirational Fusion

Lower-income singles and single parents living in urban locations and striving to make a better life

Overview



Aspirational Fusion are a transient group, with younger singles, and single parents in low-income neighborhoods. Concentrated in older, industrial areas, members of this group are drawn to the affordable, modest apartments where housing values are forty percent below average. In the group's two types, three quarters are under the age of 45, and nine out of ten households contain unmarried individuals. With nearly two thirds being single parents, this group reflects the recent lifestyle trend of unmarried couples living together, especially among younger people who feel they are not ready for the financial commitment expected in marriage.

Many are trying to raise families on low incomes and tight budgets.

Aspirational Fusion mostly live in satellite cities throughout the Midwest and Northeast, typically in densely packed apartment complexes in places like Tulsa, Okla.; Muncie, Ind.; and Schenectady, N.Y. The housing stock is old—half the homes were built before 1939—and often located within an atmosphere of factory noise, litter-strewn streets and industrial scenery. These low-rise apartments and brownstone row houses often serve as an entry point for those who are just starting out or starting over.

Education has not been a priority of many members of Aspirational Fusion. Just under 30 percent never completed high school; only 10 percent have college degrees. Most adults work at low-level service-sector and blue-collar jobs in health care, food services and manufacturing. Still, unemployment is nearly twice the national average. Even with many households having multiple workers, their income is less than half the national average. These workers struggle to get by and are always looking to improve their circumstances with a better job or apartment. 35% have lived at the same address for under a year, three quarters for fewer than four years.

In Aspirational Fusion, their active social lives ease some of the burden of their economic challenges. Despite their low incomes, they manage to take advantage of many city amenities. They go to local establishments, nightclubs, movie theaters, plays and comedy clubs. Those with young children enjoy taking their kids to theme parks, aquariums and state fairs. Many like to wind down at home by listening to music, cooking and connecting on Facebook or watching YouTube videos. Many are also online looking at job sites. Other popular sites include Hulu and coupons.com.

Despite tight budgets, Aspirational Fusion enjoy shopping but are less likely to shop frequently. They like to keep up with the latest fashion and try to portray themselves as trendy and financially secure, despite their low discretionary budgets.

They prefer to shop at discount stores near their apartments, but they also shop national chains like Marshalls, Abercrombie & Fitch, Chico's and Fashion Bug. While only a third can afford to buy cars, many own electronic devices and at least three high definition TVs. These households are music fans who don't mind splurging on the latest electronics to listen to hip-hop and R&B.

These households barely register when it comes to consuming most media despite having been early tech adopters—likely due to their slim budgets. They rarely subscribe to newspapers or magazines other than parenting, food and entertainment titles. They don't often watch TV, other than cable channels such as BET, Cinemax, Disney, Lifetime, Oxygen and VH1.

Politically, Aspirational Fusion are a mostly apathetic group. Only twenty-five percent register to vote and they are not joining community groups or donating money to political or social causes.

How to market

Aspirational Fusion are a unique marketing audience. Their tech adoption is strong and they don't mind consuming media. They're also in the market for products across almost any vertical. However, their budgets mean they are likely to buy on credit. On the other hand, they love to shop and stand to benefit from financial and health offerings, cheap furnishings for their apartments and anything that can add to their comfort level. In line with most segments, cost and hipness seem to be the differentiators to gaining their attention—keep that in mind when crafting your messages and offerings. Also, ensure your brand is perceived by this segment as being cutting edge and helping them achieve their need for status. They also prefer variety and novelty and tend to be impulsive shoppers—so ensure your offer is compelling and right in front of them.

Type R66: Dare to Dream

Young singles and single-parents with lower incomes starting out in city apartments



Dare to Dream are one of the newest demographic trends in American households: the decline of marriage among lower-income couples. In this segment, singles, cohabitating couples and single parents of limited means share low-rent city apartments. One of the youngest segments in the nation, more than half of household heads are under 35 years old. The populace here doesn't consider marriage as the only path to forming a family.

These young adults have low educations—their rate of high school dropouts is double the national average—and low-paying, entry-level jobs. Some manage to get by sharing overcrowded

apartments and homes to make ends meet. In these old and transitional neighborhoods, scattered across the country in mid-sized cities like Buffalo, N.Y.; and Tulsa, Okla.; segment members live in buildings typically built before 1939. There are few amenities other than the inexpensive rent to entice these young, mobile singles to sink in roots: nearly three fifths have lived at their address for fewer than three years.

Dare to Dream spend a lot of their free time on the go. They hang out with friends at bars and nightclubs, head to movies and dance performances and catch a meal at hot spots like Chipotle, Denny's or TGI Friday's. They'll kick back at their apartments to listen to music or throw a dinner party, always on the lookout for a new dish to try or drink to share. There's not a lot of money for travel, except for the virtual kind. These 20- and 30-somethings like to play video games, computer games and board games. If they want to work out, they'll bypass the health club in favor of a pickup game of soccer or basketball in a nearby park.

While their budgets may be tight, Dare to Dream love to shop, particularly for clothes. Although they like designer clothes and to keep up with the latest styles, they typically end up in discount departments stores, looking for chic styles on the clearance racks. Most can't afford to own a car—they buy no models at high rates—but they will splurge on electronics. These music fans buy the latest devices to listen to their favorite music: the latest in adult contemporary, pop music and R&B. This segment is relatively disconnected with traditional media; you'll rarely see a newspaper left at anyone's doorstep.

With few long-time residents in their neighborhoods, Dare to Dream often seem disconnected from their communities. They don't often vote or belong to a place of worship. Many simply want to get ahead, make more money and find a better place to live. They take adult education courses and talk about advancing their careers.

Type R67: Hope for Tomorrow

Young, lower-income single parents in second-city apartments



Life can be a struggle for Hope for Tomorrow consumers, a transient segment of young singles and single parents in the nation's second-tier cities. This segment faces stiff economic challenges. Almost 30 percent never graduated high school, the average income is one of the lowest in the nation and more than half of household heads are single parents. For these relatively young adults, over 50 percent are under the age of 35.

Hope for Tomorrow are found throughout the eastern half of the US, especially in second-tier cities in the Midwest and South. More than nine in ten households rent apartments, typically in old

buildings and duplexes built in the first half of the last century, many of which are showing their age. However, that's all they can afford because of their low-paying service-sector jobs as restaurant workers and school aides. Few talk of spending their lives in these settings filled with transient residents; nearly 60 percent have been at the same address for less than 3 years.

In this financially-challenged segment, most residents lead modest lifestyles. They're young enough to enjoy nightlife, and that usually means heading to a bar or nightclub. If they want to get exercise, they generally go to a park or playground for a pickup game of basketball. However, they are unlikely to splurge on cars, travel packages or season tickets to cultural and professional sports events. Many members spend their evenings at home just to save money. However, to keep their kids entertained, they often go over-budget to get cable channels and new toys. Residents are extremely receptive to online media and they listen to urban radio stations and watch a lot of TV. These young parents also loosen their purse strings to buy toys, books and video games. If they can afford it, they'll also get internet access to download music, stream videos and check out social media sites.

As consumers, Hope for Tomorrow like the latest fashion and hippest styles, but they can only afford the apparel at discount shops and the clearance racks at pricier chains. They splurge at places like Kmart, Dress Barn and Foot Locker. These consumers say that they look for clothes that can last a long time.

Many members of Hope for Tomorrow aren't satisfied with their lifestyle. They want to get a better job, advance in their careers and be better providers for their kids. Some take adult education courses to improve their lives, and they have the support of their church, where they tend to be active members. Although they've only lived in their neighborhoods a short time, they tell researchers that they still want to improve their communities as volunteers.

Group S: Economic Challenges

Economically challenged adults living alone in urban areas

Overview



The four types in Economic Challenges reflect the nation's least affluent group. These households contain economically-challenged singles and divorced and single individuals living in isolated towns and cities. With modest educations and humble jobs, many struggle to make ends meet. Many of their communities face endemic problems associated with poverty and crime. As a group, the households are older (ages range from 45 to 75), without children, and transient. Half have lived at the same address for fewer than seven years. Many of these unmarried and unattached singles have moved into these communities with few

resources other than a hope of starting over.

Economic Challenges are scattered across the US but are found especially in small city markets in the South and Midwest. Home values are low, about two thirds of the national average, but half this segment own their homes. The other have rented a mix of older ranch houses and crowded apartment buildings. In their neighborhoods, homes are often surrounded by commercial businesses and buildings.

Economic Challenges are not well-educated. Over a quarter didn't finish high school. Almost forty percent report their profession as "other" or "unemployed". The majority have work in mostly low-paying, entry-level jobs in health care, fast food, social services and the wholesale and retail trades. Advancement is difficult. With household incomes sixty percent below the national average, these Americans can only afford simple lifestyles.

Their small-city locations afford members of Economic Challenges some low-cost entertainment options. They go to local establishments, nightclubs, billiard halls and the occasional play or movie. However, most activities are home-based, whether it's listening to music or watching TV. These middle aged adults pursue few athletic activities other than rooting for home-town teams playing professional basketball, football or baseball. For excitement, they regularly try their luck gambling and buying lottery tickets.

Perhaps due to low incomes, Economic Challenges display a need for status recognition. Many of these households like to make a statement with their fashion, and they try to keep up with the latest styles—admittedly, sometimes spending more than they can afford. Most are price-sensitive shoppers who visit discount department stores like Walmart, Kmart, Burlington Coat Factory and Payless ShoeSource. They have similar aspirational tastes in cars: they like to drive fast cars with lots of options, yet the majority can't afford to own a vehicle. Those who can usually settle for used subcompacts or tame sedans.

Economic Challenges have selective media tastes. Self-described TV addicts, many keep their TV sets on most of the day to watch sitcoms, movies, reality programs and game shows. They enjoy a variety of cable networks such as Soapnet, Lifetime, Oxygen, AMC, BET and Cinemax. This is a group filled with music fans, and they tune their radios to stations that play R&B and hip-hop.

Economic Challenges are less politically involved than the rest of America. Of the fifty percent that vote, they are voting for the Democratic nominee.

How to market

With a high receptivity to advertising, this audience is full of aspirational spenders. These Americans can be marketed to most strongly through broadcasting and streaming TV and radio channels. They are in the market for small loans to help them purchase items to improve their lives while maintaining their cost of living. They like to have fun and want to look good doing so. Resonate with Economic Challenges by portraying your brand as the latest and greatest in your class. They tend to be shop in the moment, prefer variety and anything that will make them look trendy and prestigious. Put forth your best “sale of the season” and you’re sure to whet their appetites for walking through your doors on pay-day.

Type S68: Small Town Shallow Pockets

Older, down-scale singles and empty-nesters living in modest, exurban small towns



Small Town Shallow Pockets are older, unmarried empty-nesters in second-tier cities and exurban towns. Their lifestyle is pure small-town America: bluegrass, fast cars and full churches are all touchstones in this segment. Most residents are over 50 years old and include a mix of single, divorced and widowed individuals living in downscale neighborhoods. Less than 10 percent have a college degree, and the majority work in service-sector and blue-collar jobs. Nearly 15 percent are already retired.

Their neighborhoods, often found in cities and towns that have seen better days, are quietly aging. The housing stock is a mix of bungalows, cottages and ranch houses typically built in the first half of the 20th century. Most houses are small and their lots modest. Home values are only a third of the national average and yards are rarely landscaped. In these areas, status is a new truck or a sporty car out front.

Among Small Town Shallow Pockets, lifestyles tend to be typical of those living in modest small towns. Fishing and cooking for fun are popular leisure activities, and everyone likes to play bingo at the local American Legion hall. These older folks like to gather with friends for a game of cards or to shoot pool. Many can afford to travel, though it's often by train to see children and grandchildren in cities across the US. Collecting coins and porcelain figurines are among their favorite hobbies; they also enjoy going to an antiques show or flea markets on the weekends.

In their communities far from downtown stores, Small Town Shallow Pockets care more about convenience than style. They tend to dress conservatively, always on the lookout for bargains at discount stores like Walmart and Dollar General. They are not interested in electronic gadgets. It would be very unusual to see Small Town Shallow Pockets members carrying iPads or iPhones.

Instead, these older folks gather around the TV at night to watch sitcoms, game shows, newscasts, and movies. Many have old-fashioned media habits that mean reading a newspaper from cover to cover in the morning and leafing through their copy of *Ladies' Home Journal* or *Guns & Ammo* over a cup of coffee later in the day. They also listen to radio stations that play gospel or bluegrass music. Slowly, these older households are getting into the internet. Initially they just sought out listings on Craigslist or the Yellow Pages but, increasingly, they're visiting sites for social networking and following their favorite baseball team or racing driver. In this segment, NASCAR rules as the favorite spectator sport.

By heritage and inclination, Small Town Shallow Pockets are conservative in their views. Many describe themselves as moderate Democrats. Faith plays an important role among these Americans; being active in the local church is a given. These older singles are very active church goers. Although many have only lived at the same address for five years, they're still active in their communities.

Type S6g: Urban Survivors

Middle aged, older singles and single parents established in modest urban settings



Centered in downscale neighborhoods in large and second-tier cities, Urban Survivors are older, lower-income households living in aging houses. Most of the householders are over 50 years old and either widowed or divorced. More than a quarter did not graduate from high school while a select few have gone on to earn a bachelor's degree. Many get by on minimum wages from jobs as blue-collar or service sector workers. With household incomes half the national average, these Americans can only afford modest lifestyles in often old housing.

Urban Survivors are mostly found in the South and Midwest, typically in older sections of big cities that have struggled with unemployment and poverty for years. These householders own their homes, but their aging bungalows and craftsman-style houses are often in need of repair. Most of the housing stock was built before 1960, and today the structures are valued at less than a third of the national average.

With their modest budgets, the members of Urban Survivors can't afford luxurious lifestyles. They'll occasionally go out to a bar, club or cinema. Most evenings, however, are spent at home, where they cook, do crafts or watch TV. Having had few dealings with banks or brokerage houses, they look to collect valuables as a source of wealth, whether it's coins, comics or sports memorabilia. They're fond of the daily lottery and gambling at casino tables and bingo halls in hopes of quick winnings. This segment makes a mixed market for sports and athletic activities. The younger members in the segment enjoy aerobic sports like football and swimming. The older members prefer fishing. Everyone seems to enjoy armchair sports; they watch NBA basketball and motorsports on their older TVs.

In the marketplace, Urban Survivors can be hard to pin down. Some love to shop while others rarely venture into malls and stores. Many care about convenience above all and prefer local stores to national chains. They also like stores that carry a wide selection, and many admit that they have a tendency to buy products on the spur of the moment. Yet most are price sensitive and end up at discount department stores like Kmart, Family Dollar and Fashion Bug. With nearly 70 percent unmarried, many say they want to look attractive. A quarter say they spend a lot of money on cosmetics—more than double the national average.

This urban segment makes a strong media audience. They're fans of the range of traditional media: TV, radio, newspapers and magazines. They tune in to TV networks that offer movies, documentaries and history programs such as Lifetime, Bravo, HBO and BET. Their taste in music swings from R&B to hip-hop and reggae. They read magazines that cover music, business, and ethnic issues—that is, when they're not leafing through the home and food sections of their daily newspaper. Although they're not hyperactive internet users, they do go online to play games, look for better jobs and participate in social networking websites.

Politically, this is one of the most heavily Democratic segments in the nation; they align themselves with the party at nearly twice the national average, but the older populace includes both social liberals and conservatives. Many residents are active in the community and are willing to volunteer for groups to better their neighborhoods. Mostly, though, they want to land a more lucrative job to improve their standard of living and upgrade their home. Money, they say, is the best measure of success.

Type S70: Tight Money

Middle-aged lower income singles in transitional small town and exurban apartments



Tight Money is a segment of middle-aged singles and divorced individuals with one of the lowest average incomes in the country. Centered in Southern and Midwestern towns and small cities, these consumers in their 30s to 50s often struggle to support even a simple lifestyle. Traditional family dynamics are a rarity. A majority of households contain single or divorced parents. Most of the adults have below-average educations—85 percent don't have a college degree—and they hold minimum-wage jobs as laborers and service-sector workers.

With their low incomes, few can afford to own a home. Almost 90 percent of the householders are renters, living in low-rise apartments and duplexes often located in worn neighborhoods. They express concerns about crime, drugs and pollution. Many are also rootless and must deal with the challenges of constantly moving; only a small percentage belongs to a church, PTA or civic group. In this segment, two thirds of the householders have lived at the same address for fewer than three years.

When they're not at work, Tight Money are unable to afford many leisure activities. They tend to spend their evenings at home, watching TV or listening to music. They'll occasionally splurge on a ticket to a concert or a gambling junket to a casino. These folks don't have the discretionary spending to regularly go to movies, plays, or even bars. If they want to get outdoor exercise, they'll consider a fishing or camping trip. When they want to go out to dinner, it's typically to a fast food chain like Dairy Queen and Church's Fried Chicken or to Golden Corral for a sit-down dinner.

As consumers, these price-sensitive shoppers worry about living beyond their means. With few investments and savings, they get by with occasional loans and paying only with cash or money orders. They shop discount department stores like Kmart and Dollar General; anywhere else, they head right for the clearance racks. They shy away from a lot of new technology, but will buy electronics that enhance their TV viewing experience. When it comes to cars, they would like to buy a great-looking sports car with a lot of horsepower under the hood. However, nearly two thirds cannot afford to own a car. Those who can, typically settle for a used domestic, economy car or sedan that won't break down too often.

With nightlife out of the question, TV is the chief form of entertainment in this segment. Members watch movies, reality shows and sitcoms, and their favorite cable channels include programs like Oxygen, TNT and CMT. Tight Money tend to read few newspapers and magazines. They're starting to become more comfortable with the internet. They go online to check social media sites.

They dislike their low standard of living but aren't sure if they can do much to improve it. Many would like to start their own business or try a new line of work. Worried about the future, they seek out ways to improve their present lives.

Type S71: Tough Times

Older, lower-income singles typically concentrated in inner-city apartments



Tough Times are the most economic-challenged consumers in the US living in households found in aging city neighborhoods. Most of the adults are between 50 and 75 years old, and they're living on their own as single, divorced or widowed individuals. They have below-average educational achievement—a high school diploma is the highest degree achieved by 85 percent of this segment, and they earn minimum wages as service-sector workers. Fifteen percent of households contain a retiree, increasing the number of residents getting by on fixed incomes. In Tough Times, a majority of householders report incomes of less than \$15,000 a year, below

the poverty line.

The neighborhoods of Tough Times are typically filled with high- and low-rise apartment complexes. Found mostly in cities east of the Mississippi, many of these complexes were built in the urban renewal of the 1960s to 1980s, when tenement row houses in downtown ghettos were bulldozed to create new housing for the poor and disadvantaged. Today, however, these buildings are often aging and the communities are no place to sink roots and raise a family. Indeed, a majority of segment residents have lived at the same address for fewer than five years.

While Tough Times may be financially-challenged, these unattached singles still take advantage of city amenities. They regularly go out to local establishments and casinos. At home, these multi-ethnic households like to listen to jazz. They are unlikely to engage in outdoor sports like fishing and hunting. These are city folks who prefer billiards to backpacking.

In the marketplace, these households cannot escape their low budgets. They often juggle credit cards to stay afloat, rarely paying off their balances each month. Because three quarters do not own a car, Tough Times tend to shop at local stores within walking distance of their home. They do enjoy shopping and keeping up with the latest styles, however, they are more likely to pick up necessities at a Kmart or Family Dollar store. With money tight, they rarely eat out, not even at fast food restaurants. Many would prefer to buy fresh foods at neighborhood markets for home cooking, though they typically settle for what they can afford at the local grocery store.

Limited means in Tough Times results in a selective media market. They're not big radio listeners due to their lack of cars to make a drive-time audience. Few afford to have a newspaper delivered to their apartments. However, they enjoy TV, especially news programs, movies, dramas and sitcoms. While few go online, their interests are similarly eclectic in the digital world: social networking, health, fantasy sports.

Tough Times members refuse to be defined by their economic circumstances. They're constantly looking for better jobs and they're trying to pursue meaningful lives that don't require a lot of money. Politically, they tend to be moderates who support the Democratic Party.