

MicroVision[®]

Precision Targeting for Direct Marketing

MicroVision is a powerful micro-geographic segmentation system. With it, you can precisely identify and profile your customers and prospects and refine your direct marketing strategies to reach your best household targets.

Use MicroVision to help you gain a real competitive edge

Methodology

50 Unique Market Segments

MicroVision uses demographics, including socio-economic and housing data, and aggregated consumer-demand data at the ZIP+4 level to classify every U.S. household into one of 50 unique market segments. Only Claritas integrates such a wealth of aggregated consumer-demand data in its segmentation systems.

Each market segment consists of households that share similar interests, purchasing patterns, financial behavior, and demand for products and services. While households within a segment are generally homogeneous, households in other segments are differentiated by their unique interests and behaviors. These common patterns allow you to link your targeting programs directly to the specific segments that represent your most profitable customers and prospects.

MicroVision divides the U.S. consumer into 11 different groups and 50 different segments. Below is a sampling of the information provided for each group and segment:

Group 1 - Accumulated Wealth

The Accumulated Wealth group has the highest income level of any MicroVision group. The median income of this group is about 99% higher than the national average. The group also ranks first in the percentage of adults between 40 and 59 years of age. They are the third most likely among the groups to have children.

Just over 60% of these households are located in suburban areas, ranking them first in this category. Accumulated Wealth also ranks first in the percentage that has received their associate, bachelor, and postgraduate degrees. They are most likely to work in white-collar occupations, particularly executive, managerial, and professional specialty positions. These households are also more likely than average to have an employed person in the household.

The Accumulated Wealth group consists of the following segments:

- Upper Crust
- Lap of Luxury
- Established Wealth
- Mid-Life Success
- Prosperous Metro Mix
- Good Family Life
- Middle Years

Upper Crust - These are families with older children located in the suburbs. They have very high-income levels and advanced education. They work in executive, managerial, sales and other white-collar occupations.

The Upper Crust segment has the highest median and average household income of all the segments, nearly three times the national average. Upper Crust adults are the most likely of all segments to be between the ages of 50 and 59 years old. Children are present in 42% of these households (just above average) and there are typically two to four people living in a household. Over three-quarters of Upper Crust households are married couples, ranking them third among the segments. Almost 80% of these households are located in suburban areas. Adults in this segment rank second in percentage of those who have earned bachelor and postgraduate degrees. They rank first in the percentage of children enrolled in private schools. This segment is over 85% more likely to work in white-collar jobs and they rank first in the percentage of people working in executive, managerial, and sales occupations.

These are the most active households in many financial services including investing in stocks, bonds, mutual funds, and IRAs. They are large contributors to PBS and are likely to own a notebook computer. They like to keep informed, listening to all news radio stations and they relax by listening to classical stations.

Lap of Luxury - These families are homeowners with children, living in the suburbs. They have very high incomes and education, and work in white-collar occupations. Most households contain two or more workers and three or more persons sharing the residence.

The Lap of Luxury segment ranks second in median-household income. They are more likely to be married than any other segment and children are present in the majority of these households. They also rank first in households with three to four people, and have the third largest average household size. Lap of Luxury households are found in suburban areas around major cities across the country. Adults are more than twice as likely to have a bachelor's or postgraduate degree than the national average.

This segment is likely to access the Internet for their financial needs. They read business/finance and airline magazines. Lap of Luxury members have an abundance of household amenities to keep them comfortable such as hot tubs, fireplaces, and central air conditioning.

Established Wealth - These households are more likely to be couples without children. They are typically homeowners living in suburban areas. They have above-average incomes and education. This segment works in white-collar, sales, executive, and managerial occupations.

Established Wealth adults are more likely than average to be between the ages of 45 and 54. Over 65% are married households and they are only slightly more likely than average to have children. Their median household income is well above the national average, ranking this segment third. Established Wealth households are the second most likely to live in the suburbs. They are more than twice as likely than average to have a bachelor degree or postgraduate degree and a white-collar occupation (ranking them fifth). Their median home property value is much higher than the national average and these households typically contain two or three workers.

These households are over twice as likely to use a wide variety of financial services including mutual funds, money market accounts, and IRAs. They order items online and read a variety of magazines.

Mid-Life Success - These households have very high incomes and live primarily in suburban areas. They are homeowners with very high property values, who work in white-collar occupations such as sales.

Adults in this segment are more likely than average to be between 50 and 59 years old. Mid-Life Success households have a median income that is well above the national average, ranking them fifth in this category. These households are more likely than average to contain two to four people and just over 36% have children. Most of these households are located in suburban areas along the two coasts. This segment ranks tenth in having a bachelor's or postgraduate degree and eighth in having a white-collar occupation. Specifically, they rank eighth in sales, seventh in executive and managerial positions, and ninth in professional specialty occupations. Mid-Life Success households are more likely than average to have two or more workers in the household. A majority of this segment owns a home that values two-and-a-half times the national average.

This segment is very likely to own an Apple/Mac PC and obtain financial services online. They like to use discount brokers to purchase stocks. Mid-Life Success members keep informed by reading news and travel magazines.

Prosperous Metro Mix - These are typically married couples with young children, living in suburban and urban areas. They have high income and education levels, are homeowners, and work in white-collar occupations.

Over half of these households have children, ranking them sixth, and they are more likely than average to have children of all ages. Adults in this segment are more likely than average to be between 40 and 54 years of age. Prosperous Metro Mix households are typically large and they rank fourth in the average number of people in the household. These households have a median income well above the national average. They are most likely to live in urban and suburban areas. In terms of education, these households rank first in receiving an associate degree, and second in having attended some college. They also are above average in having received their bachelor's and postgraduate degrees. They rank 11th in working in white-collar occupations and score very high in technical and administrative support positions.

Prosperous Metro Mix members are likely to have a first mortgage greater than \$150,000. They are likely to own high-end electronic equipment such as video cameras, personal computers, and televisions with picture-in-picture.

Good Family Life - These households are typically married couples with children and above-average incomes. They reside in rural areas and live in owner-occupied, single-family detached homes. The education level of this segment is above the national average and they are more likely to work in white-collar occupations.

Good Family Life adults are more likely than average to be between the ages of 40 and 59 years of age, and have children present in the home. Their median household income ranks seventh. These adults are the fifth most likely to be married and third most likely to live in owner-occupied and single-family detached housing. Although they are primarily located in rural areas, their property value is 49% higher than the national average.

This segment is very active in sports and outdoor activities. Their reading and television habits are also very sports oriented. Good Family Life members are the "do it yourself" types when it comes to home improvements in and around the house.

Middle Years - This segment has an above-average income level, is primarily over the age of 50, and typically works in white-collar occupations. They are more likely than the national average to own their home, have two persons in the household, and live in suburban areas.

Middle Years adults are over 23% more likely than average to be between 50 and 69 years of age. These households are most likely to be married couples without children living in the home. Their median household income is well above average, while their per capita income is more than twice the national average. These households are located in the suburbs and urban areas. They are found in the highest concentration along the California coast. Middle Years rank ninth and seventh in having a bachelor's degree or graduate degree. They are more likely than average to work in white-collar occupations, scoring high in sales, professional, executive, and managerial positions. They rank just above the national average in living in owner-occupied units, but their median property value is nearly four times the national average.

Middle Years are likely to belong to AAA, maintain a sweep account, and own a hot tub. They enjoy reading travel and airline magazines, as well as listening to all-news radio.

Group 2 - Mainstream Families

This group has the second highest median income and percentage of households receiving retirement income. This group has a slightly above-average concentration of adults between the age of 50 and 84 years of age and children are present in slightly more than the average number of these households.

Mainstream Families households are primarily located in rural and suburban areas of the country. They are more likely than average to be homeowners and their median property value is slightly below the national average. They are more likely than average to work in blue-collar occupations. In addition, Mainstream Families have an above-average percent of civilian veterans and people currently in the armed services.

The Mainstream Families group consists of the following segments:

- Home Sweet Home
- Family Ties
- Country Home Families
- Stars and Stripes
- White Picket Fence
- Traditional Times
- Settled In
- Buy American
- Rustic Homesteaders

Home Sweet Home - These households are typically married couples with few if any children living in the home. They have above-average household incomes, own their homes, and are primarily concentrated in the suburbs.

Adults in the Home Sweet Home segment are more likely than average to be between 50 and 74 years of age. Children are present in about one-third of these households, which is just slightly above the national average. They rank in the top 13 in both median household and per capita income, and rank ninth in the percentage that receive

retirement income. These households are more likely than average to contain two to four people. They rank eighth in likelihood to live in the suburbs. They have an above-average likelihood of having a college or graduate degree and they are more likely than average to work in the white-collar employment sector. In particular, they are more likely than average to work in executive and managerial, as well as professional specialty positions. The property value of this segment is about 25% higher than the national average. They are more likely to be households with two or more workers and vehicles.

This segment tends to have a great deal invested in their homes. They are likely to lease their most recent vehicle and have a home equity line of credit or a second mortgage.

Family Ties - These households are generally families with children, living in suburban areas in the West. Family Ties have an above-average median income, have attended at least some college, and own single-unit detached homes.

These households are more likely than average to have children less than 17 years of age, and adults are typically between the ages of 40 and 49 years. They are more likely than average to have three to six people in the household, ranking them sixth among the segments in average household size. This segment lives primarily in family households. While their median household income is above average, due to their large household size, their per capita income is just below average. Almost 70% of these households live in the suburbs (ranking them seventh). This segment ranks third in having attended some college, and fourth in having received an associate's degree, but they score slightly below average in having a bachelor's degree. They rank in the top ten in administrative support and protective service occupations. They are the fourth most likely to live in a single-unit detached structure and they are more likely than average to have two or more workers and vehicles in the household.

This segment likes to get out and go boating, camping, bowling, and in-line skating. They are heavily insured and they utilize direct deposit. They prefer the television to either radio or magazines.

Country Home Families - Country Home Families are typically married couples with children, and live in rural areas. They have a median household income slightly above the national average. They are likely to own their home and work in blue-collar occupations.

The households in this segment are typically families with children present in the home. Adults in this segment are likely to be between the ages of 45 and 59. They have above-average median household income and a per capita income just below the national average. An overwhelming majority of these households live in rural areas. This segment is more likely to be high school educated and are civilian veterans. They are more likely to work in blue-collar occupations and rank first in the precision production and craft trades. They rank seventh in homeownership and twice the national average for living in mobile homes. They rank fourth in having three or more vehicles in the household.

These households enjoy outdoor activities such as hunting and camping. They tend to own motor homes, boats, rifles, and fishing equipment. They use credit unions, listen to country music stations, and read hunting and fishing magazines.

Stars and Stripes - This segment is comprised of young families with children. They live primarily in urban and suburban areas, have slightly above-average median household incomes, and work in blue-collar occupations.

Stars and Stripes are more likely than average to be under age 39. Children make up approximately one-third of the total household population of these households, and there are above-average concentrations of children of all ages. They rank second in average household size and in having five or more persons in the household. They have an average median household income, while their per capita income is below average due to their large household size. They are very likely to live in urban areas (primarily in the West) and are likely to be renters. They are more likely than average to have attended college, although less likely than average to have received a bachelor's (or higher) degree. Stars and Stripes are more likely to work in blue-collar occupations; rank fourth in precision products and crafts and over 8% are in the armed forces, ranking them third in this category. They are very likely to live in single-unit attached housing.

Stars and Stripes like to eat at quick service hamburger restaurants. They frequent convenience stores and play video games. They tend to have checking account overdraft protection and use the telephone to transfer funds.

White Picket Fence - These are typically suburban families with one or two children. They have median household incomes just below the national average, own their homes, and work in blue-collar occupations.

White Picket Fence adults tend to be between 35 and 44 years of age. They are more likely than average to be married. These families are 10% more likely than average to be three to four persons households. Their median household income and per capita income is just below the national average. Their concentration in suburban areas is very high and a slightly higher than average percentage live in urban areas as well. These households tend to be located in the Midwest and West. They rank fifth in terms of ending their education after graduating high school and they are more likely than average to have blue-collar occupations. They rank ninth in precision production and crafts and they are more likely than average to work in administrative support positions. Seventy percent own their homes (9% above average) and their median property value is 22% below the national average.

Many of these households enjoy bingo, bowling, and home delivery meals, such as pizza. They utilize credit unions and have personal loans for home improvement projects. They are likely to have purchased wallpaper, carpeting, roofing, and doors within the last year.

Traditional Times - This segment is a good mix of married and single persons with some children present. They have below-average incomes and are not likely to have attained a college degree. They are primarily located in suburban areas, own their homes and work in blue-collar occupations.

Traditional Times contains a higher than average concentration of adults over age 55, particularly in the 70 to 85+ age range. They are less likely than average to be households with children present. They have an average household size of 2.57 persons. Their median household income and per capita income is below the national average. Households in this segment are found in suburban areas at an above-average rate and they are more likely to own their home. They are more likely than average to have ended their education after graduating high school, and are more likely to work in a blue-collar occupation. They rank fifth in the share of civilian veteran. They rank above average in living in single-detached units and are more likely to live in mobile homes, while their median property value is below the national average.

Traditional Times are likely to frequent restaurants like Bob Evan's, Cracker Barrel, and Friendly's. They have their social security directly deposited and are likely to have annuities.

Settled In - These are primarily households of older couples or singles, with no children. They live in suburban areas, have slightly below-average median income, and are likely to be retired.

Settled In adults are more likely than average to be 55 years of age or older and there is a high likelihood of being above age 70. They rank fourth in highest median age and second in having two persons in the household. They also rank above average for having one-person households. Their median household income and per capita income is below the national average. They rank second in the percentage of households that receive retirement income. They are more likely than average to live in suburban areas, and are found in high concentrations around the Great Lakes Region and in the Midwest. They are more likely to own their home and their property values are below average. Their education levels are similar to the national average. They are slightly more likely to work in white-collar occupations and rank 10% above average in sales and protective service occupations. This segment is above average for living in detached single-unit housing. They rank second in the share of civilian veterans.

Settled In members like to stay active and enjoy doing things themselves, including minor home improvements and automobile oil changes. Their media choices are often home and garden oriented.

Buy American - This segment is primarily married families with children, residing in suburban and some rural areas. Most are homeowners with below-average median household income, working in blue-collar occupations. They are less likely to have attained an education beyond the high school level.

Adults in Buy American are more highly concentrated in the over 60-age range. These households have about an average likelihood to contain one to four persons and they are likely to be married, family households. Their median household and per capita incomes are 31% below the national average. Buy American households are found in all regions of the country and are concentrated in suburban areas at (34% above average). Most adults have not gone beyond a high school education. Most workers are employed in blue-collar professions and they rank seventh in machine operator, transportation, and material moving occupations. This segment is primarily homeowners with single-family detached housing units. They have one of the lowest property values among the segments, with a median property value that is 53% below the national average. They are 23% more likely than average to have no workers in the household.

The Buy American segment is likely to frequent fast food burger establishments. They enjoy hunting and perform vehicle maintenance themselves. They are likely to have personal loans and use a bank branch closest to work.

Rustic Homesteaders - These households are primarily rural and are likely to be married couples with older children present. They are not likely to have an education beyond the high school level and they are employed in blue-collar occupations.

Adults in the Rustic Homesteaders segment are more likely than average to be over 50 years of age. Children in this segment are more likely than average to be between 10 and 17 years of age. These tend to be married family households with children present. Both the average household and per capita incomes are approximately 30% lower than the national average. Rustic Homesteaders live in rural areas of the country, particularly in West Virginia and northern Michigan. Educational attainment beyond high school is below average. This segment ranks third for the percentage of adults having earned a

high school diploma as their highest level of schooling completed. Most work in blue-collar professions, and they have the highest employment percentages in the following categories: farming, forestry and fishing (second); precision production and crafts (second); and transportation and material moving (first). Nearly 80% are homeowners, but their property value is 44% below the national value. One in five Rustic Homesteaders live in mobile homes ranking them second in this category.

Rustic Homesteaders are likely to go hunting, to drive a regular size pick-up truck, and to own a separate freezer. They are also very likely to go fishing, obtain financial advice from a banker, and listen to country music radio stations.

Group 3 - Young Accumulators

The Young Accumulators group has an above-average percentage of children and closely mirrors the national age distribution for those over age 18. Young Accumulators are slightly more likely than average to have children. The median household income for the group is 14% below the national average and their per capita income is 21% below average.

These households are 47% more likely than average to be located in rural areas of the country. Young Accumulators are less likely than average to have continued their education beyond high school. They are slightly more likely to work in blue-collar occupations and they rank second in the precision production and crafts positions. They are slightly more likely to be homeowners, and their median property value is 27% lower than average. Although almost 65% live in single-detached housing units, they also rank fourth in the percentage that live in mobile homes (12%).

The Young Accumulators group consists of the following segments:

- Building a Home Life
- Young and Carefree
- Bedrock America
- Building a Family

Building a Home Life - Those in the Building a Home Life segment are typically married couples with children, who own detached single-family units. They have above-average income and are most likely to live in suburban areas.

These households have a higher than average concentration of adults between 45 and 59 years of age. They are slightly more likely to have children. Over 33% of these households contain two people, while another 38% contain three to four people (19% above average). Building a Home Life households have a slightly above-average median income, ranking them 12th in this category. About 67% of these households are located in the suburbs, which is 57% above the national average. This segment is more likely to have advanced education degrees. In terms of employment, nearly two-thirds work in white-collar occupations and they are more than 14% more likely than average to be in executive, managerial, and professional specialty positions. Nearly 80% own their home with a property value 18% above the national average. They are more likely to be households with two or more workers and vehicles.

This segment has a high concentration of "do-it-yourselfers" and a very high share of purchases for use in home improvement and car repair projects. They also tend to enjoy home delivery meals and are heavy coupon users.

Young and Carefree - This segment consists primarily of college educated, young adults without children. They are typically one and two person households renting in suburban areas. They have a slightly below-average median household income and are more likely to work in white-collar occupations.

The Young and Carefree segment contains above-average concentrations of young adults under age 24. In addition, 9% are over age 75, which is also above the national average. They rank third in having two persons in the household, and also rank above average for single person households. They are less likely than average to be married, to have children, and to be family households. While their median household income is just below the national average, their low household size contributes to a per capita income that is 3% above average. In addition, they have the seventh highest share of households receiving some form of retirement income. About 62% live in suburban areas (45% above average) while another 25% reside in urban areas. These households can be found in all parts of the country, but are most highly concentrated in areas like Lincoln, Nebraska; Butte, Montana; Utica, New York; Palm Springs and Santa Barbara, California. They are more likely than average to have attended college and to have earned a degree. They are 16% more likely than average to work in white-collar occupations and 16% more likely to rent their homes.

This segment tends to utilize discount broker services, own real estate, and to bank by mail. They are also very likely to own or lease a hatchback and enjoy morning news programs.

Bedrock America - This segment consists of families with children and is located primarily in rural areas. These households have median income and education levels below the national average. They own their homes and work in blue-collar occupations.

Bedrock America resembles the average age structure of the nation with slightly higher numbers of children. They are 7% more likely than average to have children and three to four persons in the household. The median household income is 12% below average and the per capita income is 20% below. Households in this segment are 52% more likely than average to live in rural areas, particularly in the states of Arkansas and Maine. They rank eighth in terms of ending their education upon graduating high school and are 14% more likely than average not to have attained a high school diploma. They are 19% more likely than average to work in blue-collar occupations ranking eighth in precision products and crafts occupations. This segment is 10% more likely to own their home with a median property value that is 27% below the national average. They typically own single-family or mobile homes.

Bedrock Americans enjoy dining out, ordering home delivery meals and frequently shop convenience stores. They prefer country music, outdoor magazines, and are likely to use a credit union.

Building a Family - These are slightly younger than average households with children that live in rural areas. They work in blue-collar occupations and are equally as likely to own or rent their homes.

The Building a Family segment is slightly more likely than average to have children and is over 13% more likely than average to have seven or more people in the household. They rank slightly higher than average in all age ranges under 29 years. The median household and per capita incomes are about 20 to 25% below the national average, and they are 33% more likely than average to have incomes below the poverty level. They are 44% more likely to reside in rural areas than the national average. These households are less likely than average to have continued their education beyond high school. They are 22% more likely than average to work in blue-collar occupations and rank sixth among

the segments for being in the armed forces. Their median property value is 31% below the national average and they are more likely to live in older homes.

This segment eats on the go and is likely to frequent fast food restaurants and convenience stores. They enjoy reading magazines and watching prime time television programming. They are likely to have lost income insurance.

Group 4 - Mainstream Singles

Mainstream Singles consists of an above-average number of young adults (age 21 to 44 years of age) and those age 70 and older. Over 53% of all adults in this group are single or previously married. The median household income for this group is slightly below average, but their per capita income is 2% above the national average.

Households in the Mainstream Singles group are found in urban and suburban areas of the country. These households are 42% more likely than the national average to contain one person and are slightly more likely to contain two people. They are much less likely than average to contain children. The percentage of adults with a college or graduate degree is above average, as is the number of workers in white-collar occupations. Mainstream Singles are primarily renters paying an above-average amount for rent.

The Mainstream Singles group consists of the following segments:

- Movers and Shakers
- A Good Step Forward
- Great Beginnings
- Metro Singles
- Books and New Recruits
- On Their Own
- Trying Metro Times

Movers and Shakers - Movers and Shakers are typically households containing employed singles and couples with no children. They live in the suburbs and have high levels of education and income.

This segment is primarily comprised of adults over the age of 35. They are slightly less likely than average to be married and have children. They rank fourth in having two persons in the household (16% above average) and are also more likely than average to have persons living alone. Movers and Shakers have a median household income that is 49% above average and rank fourth in terms of per capita income. About 65% of these households live in the suburbs and another 31% live in urban areas. They are more than twice as likely to have received a bachelor or post graduate degree and rank third in white-collar employment. They rank second in the professional specialty category, fifth in executive and managerial, and seventh in sales positions. About one-third of these households are renters. They pay rent that is 36% above the national average and they rank fourth in living in single-unit attached housing. Over 50% are comprised of two worker households with one or two vehicles.

Households in this segment are likely to visit museums and attend live theater. They are also active Internet users and are likely to order merchandise online as well as bank and purchase mutual funds via the Internet.

A Good Step Forward - This segment is primarily comprised of 25 to 44 year olds living in one or two person, non-family households. They are concentrated in urban areas, rent their homes, and have above-average household incomes.

A Good Step Forward contains primarily single, young adults. However, a significant portion of this segment is also above the age of 75. Just over 40% are non-family households (ranking them fourth), and only 13% of these households have children, which is well below the national average. Over 48% of these are single person households (99% above average) and another 35% have two occupants. Although the median household income of this segment is only 12% above the national average, they rank eighth among the segments in per capita income (46% above average). They are 93% more likely than average to live in urban areas, and less than one percent live in rural areas. Over two-thirds of these households are renters (96% above the average), and they rank ninth in the amount of rent paid. Over half of these households contain two workers.

Members of A Good Step Forward segment are travelers and enjoy seeing movies in the theater. They utilize the Internet heavily when it comes to financial services.

Great Beginnings - These are typically households with one or two young adults, living in renter-occupied housing and located in urban and suburban areas. Their median household income is slightly higher than the national average and they are more likely to have attended at least some college and work in white-collar occupations.

Great Beginnings contains younger adults, typically between 22 and 44 years of age. Only 30% of these households have children (20% below average). While this segment is more likely than average to contain one or two persons and have a smaller than average household size, 28% contain three to four people. Over 22% of Great Beginnings are non-family households, which is 66% above average. The median household income of this segment is slightly above the national average. They are more likely than average to live in urban and suburban areas and are concentrated along the two coasts, especially in Boston, Miami, parts of California, and Seattle. This segment ranks high in all white-collar occupations, particularly technical and administrative support. They are 66% more likely to live in renter-occupied housing and over twice as likely to live in structures with three or more units.

This segment is likely to own a Honda and purchase gasoline using a debit card. They also tend to listen to modern rock radio stations and read weekly news and entertainment magazines.

Metro Singles - These households are relatively young singles and some couples with small numbers of children present. They are more likely to rent, live in urban areas, and have below-average income and education levels. They are employed primarily in the blue-collar sector.

Metro Singles are more likely than average to be between 25 and 44 years of age. These households are 32% more likely than average to contain one person and they are 27% less likely than average to be a married couple. This segment ranks fourth among Hispanic households with 21%. The median household and per capita incomes are both 23% below the national norm. This segment ranks fourth in the share of households located in urban areas, particularly around the cities of New York and Boston. Educational attainment beyond high school is below average and about half work in blue-collar positions (15% above average). This segment is more than three times as likely to

take public transportation to work. Metro Singles are more likely to rent and rank first for the percentage living in two to nine unit structures.

These households are likely to frequent convenience stores and purchase items such as juice, dairy products, and lottery tickets. They are likely to use a savings and loan and prepaid calling cards.

Books and New Recruits - This segment consists of young, single adults, living in rental or group quarters housing, in urban and suburban areas. They have an above-average education but below-average median income. They are likely to work in white-collar occupations or be a member of the armed forces.

Books and New Recruits consists primarily of young adults between the ages of 18 and 24 years. These households are less likely to contain adults over the age of 34 or children. Individuals in this segment are 49% less likely than average to be married and rank third for living in group quarters. The average household income is 23% below the national average. This segment is largely non-rural with relatively high concentrations located in suburbs and cities. Eighty-two percent of those enrolled in school in this segment are in college, ranking second in this category among the segments. Most of these households contain two to four people, and the majority have at least two workers. Books and New Recruits work primarily in white-collar occupations; with above-average concentrations in professional specialty, technical and administrative support positions. Over 13 percent are currently in the armed forces, which is over 14 times the national average and ranks second in this category among the segments. Over 60% rent their homes and they pay a slightly below-average median rent. Relatively large percentages live in structures with 2 to 49 units.

Books and New Recruits are likely to purchase men's designer jeans, eat pizza, and play baseball or softball. They are likely to have a student loan and read entertainment magazines.

On Their Own - Young, single parents and seniors make up this segment. They live in urban and suburban areas and are typically renters. They have well-below-average income and education levels and work in blue-collar occupations.

The On Their Own segment contains above-average concentrations of adults age 21, and age 30 to 39, but is comprised primarily of those over age 60. Individuals in this segment are about 20% less likely than average to be married, and to live in family households. They are 74% more likely than average to have only one person in the household (ranking them fifth). The median household income is 33% below the national average, and the per capita income is 15% below. On Their Own households are found in non-rural locations, especially in warm weather areas such as Las Vegas, Arizona, and Florida. Their educational attainment is relatively similar to that of the nation and they are more likely than average to have white-collar occupations, particularly in the technical and administrative support fields. This segment consists mostly of renters paying a median rent below the national norm. They are more than twice as likely to live in structures with three or more units and 11% reside in mobile homes.

On Their Own ranks high in owning a hatchback automobile and frequenting convenience stores. They are also very likely to have a ROTH IRA and enjoy primetime television programming.

Trying Metro Times - Young, single parents and seniors make up this segment. They live in urban and suburban areas and are typically renters. They have well-below-average income and education levels and work in blue-collar occupations.

Adults in this segment are typically found in the age ranges between 30 and 39 years of age or are 75 years and older. Children in this segment are most likely to be younger than 14 years of age. The Trying Metro Times segment is more likely than average to be single and living in non-family households. Children are present in 38% of the households, which is just below the national average. The median household income is 45% below average and the per capita income is also in this range. Trying Metro Times households are found in concentrations around 30% greater than average in both suburban and urban areas. Education beyond high school is not likely. Over 19% of these households contain no worker (ranking them ninth) while another 33% have one worker. The majority of this segment's workers are employed in blue-collar positions, particularly in the machine operators and laborers categories. They are more likely than average to rent and their median rent is 31% below average. This segment is likely to live in two-unit housing structures and they have one of the lowest median property values.

Trying Metro Times are more likely than average to shop at convenience food marts and use prepaid calling cards. They have made several home furniture and appliance purchases in the last year.

Group 5 - Asset-Building Families

Asset-Building Families are more likely to be households that contain children. Thus, they have an above-average presence of children in all age ranges younger than 18 years. Median household and per capita income for the group are around 25% below the national average.

These households are primarily found in rural areas. Their concentration in rural America is almost twice the national norm. They are less likely than average to have attended any college, are more likely to be employed in blue-collar occupations. Almost 65% of Asset-Building Families are homeowners with a median property value that is 36% below the national average.

The Asset-Building Families group consists of the following segments:

- Middle of the Road
- Establishing Roots

Middle of the Road - This segment consists primarily of households with children present residing in rural areas. Their median income and education levels are below the national average. They are likely to work in blue-collar occupations, particularly the farming, forestry, and fishing industries.

In the Middle of the Road segment, children are present in 38% of the households, which is 6% above the national average. There are above-average concentrations of children in all age ranges, while the age distribution of adults in this segment mirrors that of the nation. They are more likely than average to have five or more people in the household, but the average household size for the cluster is quite close to the national average. Although predominately white, they have higher than average shares of African American households, and rank fourth in Native American households. Their median household income level is 26% below average. About 52% of these households are found in rural areas, which is over twice the national average. They are 37% more likely than average to have not finished high school and about 15% less likely than average to have attended college. Middle of the Road households work in blue-collar occupations at a rate 29%

above average and rank seventh in being employed in the farming, forestry, and fishing industry.

This segment enjoys daytime television and listening to modern rock radio formats. They are likely to drive a hatchback, use a laundromat, and travel between six and ten miles to a grocery store.

Establishing Roots - This segment consists primarily of larger families living in rural areas. Their median household income and property values are below the national average. They generally work in blue-collar occupations.

The age distribution of adults in Establishing Roots roughly mirrors that of the nation, while children under age 17 are present at a slightly above-average rate. These households are eight percent more likely than average to have children and are over 14% more likely to be households of seven or more persons. Their median and per capita incomes are 24% and 27% below the national average, respectively, and they are 49% more likely than average to have an income below the poverty level. Forty-two percent of the households in this segment live in rural areas. They rank fourteenth in terms of leaving high school prior to graduation, and are 27% more likely to work in blue-collar occupations. They score above average for all blue-collar occupations and score very high in the farming, fishing, and forestry industries. This segment has an average share of homeowners and a median property value that is 35% below average. They tend to live in older homes and are almost twice as likely to live in a mobile home. These households are over 15% more likely than average to have no workers in the household.

These households are very likely to work on home improvement projects. They tend to purchase home fixtures and do their own remodeling. They are likely to eat at fast food restaurants and frequent convenience stores.

Group 6 - Conservative Classics

Conservative Classics rank first in all age ranges above 60 years and are also above average in the 55 to 59 age ranges. As such, they have the highest median age and rank first in the percentage of households receiving retirement income. Their median household income is slightly below the national average as is their per capita income.

These households are most likely located in suburban areas, but there is also an above-average rural concentration. This group ranks highest in the number of dual-person households (38%) and also has a higher than average concentration of single person households (26%). Conservative Classics has the highest percentage of civilian veterans and ranks second among the groups for households with no workers. They are more likely than average to be homeowners and their median property value is slightly below average.

The Conservative Classics group consists of the following segments:

- Comfortable Times
- Secure Adults
- American Classics
- Domestic Duos
- Country Classics

Comfortable Times - These are typically high-income households, with slightly older than average married couples and families. They live in the suburbs, own their home, have a high level of education, and work in white-collar occupations.

The Comfortable Times segment households have a median household income that is 57% above the national average (ranking them ninth) and are slightly more likely than average to receive retirement income. They are more likely than average to be between the ages of 50 and 69. They rank ninth in two person households but also score 16% above average in three to four person households. Over 73% of these households are found in the suburbs, ranking them third among all segments. Over 80% of these households own their home and live in detached single-family units. They have median property values that are 38% higher than the national average. They are above average in being likely to have attended some college and obtained a degree.

Households in this segment are very likely to have variable rate annuities and government securities. They are very civic minded, belonging to veteran's clubs, contributing to Public Broadcasting and writing elected officials.

Secure Adults - Older singles and couples with no children living in the suburbs typify this segment. They have median household incomes slightly below the national average. They are more likely to be homeowners, living in single-unit detached or mobile homes.

The Secure Adults segment ranks above the national average in every age range above 55 years. These households are 6% more likely than average to contain one person and 14% more likely to contain two people. They typically contain married couples or previously married females and have a smaller than average household size. Their median household income is 7% below the national average, and their per capita income is 6% below average. Also, they rank fifth in percent receiving retirement income. This segment is primarily located in suburban areas, scoring 35% above average for urbanicity. They have typically graduated high school and many have attended some college. The percent working in white- and blue-collar occupations is very close to the national averages (58% and 42%, respectively). They have the third highest share of civilian veterans. They are 11% more likely than average to own single-family homes with 16% more likely than average to reside in a mobile home.

This segment is more likely to be members of a fraternal order, civic, or veterans club. They prefer Oldsmobile and Buick automobiles and enjoy prime time television programming. They are likely to read mature market magazines.

American Classics - This segment is comprised of older singles and couples, living primarily in suburban areas. They are no more likely to own than rent their homes. They have a slightly below-average median household income and many receive retirement income.

American Classics are typically over 60 years of age, and are more than twice as likely as the national average to be over age 75. Over two-thirds of these households are married or previously married and they are more likely than average to live in non-family households or group quarters. Their median household income is 10% below the national average and they rank fifth in the percentage of households receiving retirement income. They are more likely than average to live in suburban areas and are very highly concentrated in Florida. About one-fourth have not graduated from high school and about half have not attended college. This segment is slightly more likely than average to work in sales, administrative support, and precision products and crafts, but are also 32% more likely to have no workers in the household. Although 52% live in single-unit detached structures, they have a higher than average share living in a single-unit

attached houses, mobile homes, and in structures with 3 or more units (particularly those with 50+ units).

This segment ranks high for using denture cleaners. They are also likely to own or lease a Buick and have their oil changed at a gas station. They watch a great deal of television, particularly during the daytime.

Domestic Duos - This segment is comprised primarily of seniors living in suburban areas. They live in one-unit attached and multi-unit housing units and are one to two person households. One-third of this segment receives retirement income.

Domestic Duos adults rank first in all age ranges between 60 and 84 years and have the highest median age among the segments. Children are present in a very low percentage of these households (16%). They rank first in the concentration of two person households and are also well above average for one-person households. They are more than twice as likely as average to receive retirement income (ranking them first among the segments). Domestic Duos live primarily in suburban retirement destinations like parts of Florida and Arizona. This segment contains the largest share of civilian veterans and ranks first for the percentage of households with no workers (37%). Among those still working, they rank fourth in sales positions, and thirteenth in protective services. Homeowners make up the majority of this segment and their median property values are at the national average.

These households are likely to travel domestically fifteen or more nights a year and to have taken a cruise in the last three years. They enjoy mature-market magazines and special television programming. These households are very likely to have their social security directly deposited.

Country Classics - These are owner-occupied households, containing mature couples, and some children. They live in rural areas, have below-average median household incomes, and work in blue-collar occupations.

Country Classics households are predominantly adults over the age of 70. In some households, there are older children present. These households are nine percent more likely than average to contain two people, and are of average household size. Both their household and per capita income are about 25% lower than the national average, and they rank 12th among the segments receiving retirement income. Over 80% of Country Classics live in rural America, which is over three times the national average. They are found in high concentration in areas like northern Michigan; Springfield, Missouri; Sioux City, Iowa; and Abilene-Sweetwater, Texas. The majority has not attained education past the high school level. They are more likely to work in blue-collar positions with considerably above-average representation in the farming, fishing, and forestry industries. Most own their own homes that are valued at 38% below the national average. Eighteen percent of Country Classics homeowners live in mobile homes, which is nearly 2.5 times the national norm. Another 73% live in single-family detached housing.

This segment is likely to own or lease a Buick and be a member of a Veteran Club. They travel greater distances to reach grocery stores. Country Classics are likely to own certificates of deposit and enjoy gardening magazines.

Group 7 - Cautious Couples

The Cautious Couples group has an above-average concentration of adults in all age ranges over 60. They are slightly more likely than average to be households with children. Households in the group are more likely to be married or single parent families. The median household income of the group is 24% below the national average.

Nearly 60% of Cautious Couples households are located in rural areas of the country, which is nearly three times the national norm. They are the most likely of all the groups to have completed their education with a high school diploma and they are 33% more likely than average to work in blue-collar occupations. Nearly three in four own their home, 71% of which are single-detached units and 14% are mobile homes (where they rank first among the groups). The median property value for Cautious Couples is 40% below the national average.

The Cautious Couples group consists of the following segments:

- The Mature Years
- Living Off The Land

The Mature Years - These households are typically older singles and couples located primarily in suburban areas. They have income and education levels below the national average and work in blue-collar occupations.

The Mature Years segment is more likely to be over the age of 60, with a significantly higher portion above age 75. Although a large portion of this segment is older adults, it also contains some younger families just slightly more likely than average to have children. Both their median household income and per capita income are approximately 20% below average. This segment is 44% more likely than average to live in suburban areas and ten percent less likely to live in rural areas. They are primarily located in the central and midwestern parts of the country. Adults in this segment are more likely than average not to have graduated from high school or stopped their education upon graduation. They are 24% more likely than average to work in a blue-collar occupation, especially in the farming, forestry, and fishing industries. The Mature Years are only 4% more likely than average to own their home and their median property value is 39% below the national average.

This segment is comprised of active adults who enjoy volleyball, softball, hunting, and other outdoor activities. They are very likely to access accounts online and frequently use the Yellow Pages.

Living Off The Land - These are married couples with larger than average household sizes. They are primarily located in rural areas. They have below-average median income, own their homes, and are likely to be employed in the fishing, farming, and forestry industries.

The Living Off the Land segment households are more likely than average to be over age 50 with older children present. Households are 19% more likely than average to contain married couples and 5% more likely to have children. These households are likely to be two to six persons, which is slightly above the average household size. Both their household and per capita incomes are more than 20% below the national average. Living Off the Land ranks first in the share of households located in rural areas, and they are most highly concentrated in the Northeast and Midwest. This segment ranks first for the percentage of adults having earned a high school diploma as their highest level of education completed, and ranks below average for the percentage having attended college. Most workers are employed in blue-collar positions and they rank first in the farming, forestry, and fishing occupation category. Most live in owner-occupied housing

(78%) with a median property value 42% below average. While 75% live in single-family detached homes, another 17% live in mobile homes, which is over twice the national average. Also indicative of its rural nature, this segment ranks first for the percentage using wood as their energy source for heating fuel.

People in this segment are likely to go hunting, own real estate, and have a satellite dish/disc. They enjoy country music and are likely to own a riding lawn mower.

Group 8 - Sustaining Families

Sustaining Families ranks first among the groups for all age ranges younger than 18 years and there is also an above-average percentage of adults between 18 and 34 years of age. Children are present in almost half of these households, ranking Sustaining Families second in this category. The median household income for this group is 38% below the national average (ranking them last).

Fifty-three percent of Sustaining Families households are located in urban areas (64% above the national average). They rank first in the households with five or more persons and are second only to Unclassified in average household size. This group also ranks first in the percentage of family households headed by a female. In terms of education, the Sustaining Families group is less likely than average to have finished high school. They are the most likely to work in blue-collar occupations, ranking first in the laborers, machine operators, and service occupations. They are more likely than average to be renters and to live in single-unit attached homes or structures with two to nine units.

The Sustaining Families group consists of the following segments:

- City Ties
- Trying Rural Times
- Hard Years
- Close-Knit Families
- Manufacturing USA
- Difficult Times

City Ties - These are families with a relatively large number of children. They live primarily in urban areas and have just below-average median household income and education levels. They tend to work in blue-collar occupations and take public transportation to work.

City Ties is a young segment with a majority of the population under age 34. These households are much more likely than average to contain children and are less likely than average to be a married couple. This segment contains the third highest percent of households headed by a female, and they are likely to be households with three or more people. Nearly 75% of these households are African American. Their median household income is 4% below average, and their per capita income is 24% below due to their large household size. The concentration of these households in urban areas is 77% above the national average and very high in the Southeast. Relatively few in this segment have a college degree, and they are 22% more likely than average to have only attended some high school. They rank first in protective services and third in administrative support, and are 14% more likely to work in blue-collar occupations. They are five percent more likely to own their home, their property value is 29% lower than average, and they rank fifth for living in single attached units.

City Ties are likely to frequent convenience stores. They belong to religious clubs and purchase women's designer clothes and jewelry. They also own video game systems and listen to urban contemporary radio stations.

Trying Rural Times - This segment is typically young, rural households with children. They are primarily homeowners with median income and education levels well below the national average. They are more likely to work in blue-collar occupations.

Adults in the Trying Rural Times segment are more likely than average to be young adults between the ages of 18 and 29. These households are 19% more likely than average to have children and are much more likely than average to contain over three persons. This segment contains the second and fifth highest share of Native Americans and Black households, respectively. Their median household income is 40% below the national average, as is their per capita income. They are over twice as likely to have an income that is below the poverty level (ranking them sixth). More than three-fourths of Trying Rural Times households are located in rural areas, primarily in the southern states. Slightly more than half are married. Educational attainment beyond high school is below average. Sixty-two percent of workers are employed in blue-collar occupations (ranking third) and they rank first in the share of transportation and material moving workers. Most own their homes and more than one in five live in mobile homes, ranking them first in this category. They have the third lowest property value of all the segments.

Trying Rural Times members are likely to be on a church board and travel 11 or more miles to a grocery store. They enjoy daytime television, country music, and are likely to own a riding lawn mower.

Hard Years - This segment is likely to be young adults or seniors, renting in urban or suburban areas. They have income and education levels well below the national average and live in multi-family dwelling units.

Hard Years adults are more likely than average to be young (between 18 and 39 years) or seniors (over age 75). Of those households with children, there are above-average proportions of households headed by single parents. Nearly 15% of these households are Hispanic, ranking them seventh in this category. They are 57% more likely than average to be one-person households and the median household income is 50% below the national average. These households are about 59% more likely than average to live in urban areas across the country. They are 94% more likely to be renters and educational attainment for the Hard Years is below average. The majority of workers are employed in blue-collar positions. Nineteen percent of these households have no workers and 33% have only one worker, which are both above the national averages for those categories. Most live in structures with multiple units and vehicle ownership is relatively low.

Individuals in the Hard Years segment are active and enjoy sports activities such as basketball and in-line skating. They are likely to have purchased men's designer jeans and a television during the past year. They are among the heaviest television viewers and Yellow Pages users.

Close-Knit Families - These households are comprised of young adults with children. They are typically renters living in urban areas, with income levels and educational attainment below the national average. This segment is likely to be employed as laborers, machine operators, or other blue-collar occupations.

Close Knit Families rank first for having children in all age ranges less than 18 years. Adults are more likely than average to be between the ages of 18 and 34. Nearly 60% of the households in this segment have children, ranking them third in this category. They also rank first in average household size (47% above the national average), and they are nearly seven times as likely to be a household of seven or more persons. This segment has relatively large proportions of family households headed by single men or single women. Over two thirds of these households are Hispanic (ranking them first). They also rank first in Native American and Other Race households. Their median household income is 38% below the national average, and this segment ranks second to last in per capita income. They are two and one half times more likely to have an income below the poverty line. Households in this segment are concentrated in urban parts of the Southwest. Over 60% of adults in Close Knit Families have not graduated from high school; almost 70% work in blue-collar occupations. Just over half of these households are renters, which is 48% above the national average, and they are over 2.7 times more likely than average to have a property value under \$50,000.

This segment tends to eat at fast food restaurants and utilizes non-traditional banking services. They are likely to listen to contemporary hits radio enjoy daytime television.

Manufacturing USA - This segment consists of very low-income households located in urban and suburban areas. They are likely to be young adults with children, or elderly. They live in renter-occupied housing, have low levels of education, and work in the service sector or other blue-collar occupations.

Manufacturing USA adults are more likely than average to be young (between 18 and 29 years) or seniors (over age 85). This segment scores over 20% above the national average in all age ranges of children. There are an above-average number of one person households and households with five or more persons. Forty-two percent of the households have children (above average) and single parents, particularly women, head an above-average percentage of these. At over 70%, this segment contains the third highest share of African American households. This segment has a median household income that is 56% below the national average, ranking them second to last in this category. Manufacturing USA households live primarily in the cities and suburbs of the South. Most adults are not educated beyond high school and half have not earned a high school diploma. Sixty-three percent work in blue-collar occupations (ranking them second) and over 20% work in the service sector (ranking second).

This segment is likely to use denture cleaners and have social security direct deposit. They shop at convenience stores and are involved in church and civic groups.

Difficult Times - This segment is primarily comprised of families with children. They have well below the national average income and education levels. They are likely to be renters and work in the service sector or other blue-collar occupations.

Adults in the Difficult Times segment are more likely than average to be between the ages of 18 and 34 and they are 30% more likely than average to have children. They rank second in the percentage of children of all ages. Of the households with children, over 60% are non-married, female-headed families. In general, these households are 56% less likely than average to contain a married couple. At 78%, this segment ranks first in its share of African American households (over six times the national average). They rank near last in household and per capita income and are over three times as likely to have an income below the poverty level. Difficult Times households are over twice as likely as average to be in urban areas, especially in Louisiana, Mississippi, Alabama, and Georgia. This segment is also top ranking for the percent of households with one worker, and ranks third for percent with no workers. Half of the individuals in Difficult Times have

not completed high school. Sixty percent of workers are employed in blue-collar positions, particularly in the services sector. Two-thirds live in rented housing and Difficult Times ranks second for the percentage of households living in one-unit attached and two-unit structures.

This segment is likely to make jewelry purchases and buy men and women's designer jeans. They also watch a great deal of daytime television and are likely to own a Sega Game System.

Group 9 - Sustaining Singles

Sustaining Singles ranks second in all age ranges between 18 and 29 years and second in the percentage currently enrolled in college (60%). These households are the least likely to contain families or to have children present. Their household income is well below the national average.

Most of these households (87%) are located in urban areas, ranking Sustaining Singles first in this category. They also rank first in the percentage of one-person households (46%) and in renter occupied households (82%). They are more likely than average to work in a white-collar occupation, take public transportation or walk to work, and are over 3.5 times more likely than average to live in structures with ten or more units.

The Sustaining Singles group consists of the following segments:

- Successful Singles
- Metro Mix
- Urban Up and Comers
- Struggling Metro Mix
- University USA
- Urban Singles

Successful Singles - Renter-occupied, non-family households, containing one or two persons, and located in urban areas, characterize this segment. They have above-average income and educational attainment, and work primarily in white-collar occupations.

Adults in this segment are typically between the ages of 25 and 59 years of age and this segment ranks first in persons between the ages of 40 and 49 years. They are three times more likely to be non-family households and they are the second least likely to have children. This segment is more than twice as likely to have one person in the household and they have the second smallest average household size among the segments. The median household income for Successful Singles is 68% above average and they rank first in per capita income (over three times the national average). These households are found in the highest concentrations in areas like New York, Washington D.C., and Chicago. Over 32% have a bachelor's degree and another 31% have a graduate degree (ranking them first in both categories). They rank second in the executive and managerial, and first in the professional specialty occupations. They are more than twice as likely as the national average to rent and they rank first for living in structures with 50 or more units. Over 50% take public transportation to work and another 21% walk (ranking them second and fourth, respectively).

This segment ranks first in terms of foreign travel. They are likely to utilize financial services such as a discount broker, own an American Express card, and have mutual funds.

Metro Mix - This segment is typically young singles living in non-family households that are located in urban areas. Primarily renters with below-average median income and overall education levels, this segment is likely to work in administrative support and service occupations.

Metro Mix adults are over 10% more likely than average to be in the 25 to 44 year old age range. They are 36% more likely than average to be non-family households and are 36% less likely to contain a married couple. This is an ethnically diverse segment, ranking second and third in its share of Hispanic and Asian households, respectively. This segment ranks high for the percentage of households with children headed by single parents. The median household and per capita income levels are both 24% below average. Almost all households in the Metro Mix segment live in cities (99%), primarily in New York. They are more likely than average not to have completed high school. This segment is likely to work in administrative support positions, where they rank second. Within blue-collar jobs, there are above-average percentages of the Metro Mix working in the service occupations. This segment ranks first for the percentage taking public transportation to work, and they have the longest commute. Over 80% live in renter-occupied housing compared to the national average of just 36%. One-third of this segment lives in structures containing 50 or more units.

This segment is very likely to use a laundromat and travel less than a mile to a grocery store. They pay bills using the Internet and are likely to have an American Express Optima card.

Urban Up and Comers - This segment consists of single persons who rent their homes and are likely to live alone. They live in urban areas, are highly educated, and work primarily in white-collar occupations.

Urban Up and Comers are likely to be non-family or single person households. Adults in this segment are more likely than average to be between 18 and 49 years of age. In fact, they have the highest rank among segments in the 30 to 39 age range. While over 70% of these households are white, they have the fourth highest share of Asian households (over three times the national average). The median household income is 19% below the national average, but the per capita income is 27% above average. This is an almost entirely urban segment with 93% of these households living in cities. They are likely to live in cities like Washington D.C., Chicago, Boston, and San Francisco. The educational attainment for Urban Up and Comers is well above average. This segment has over two times the national average of bachelor's and postgraduate degree earners. Over 77% work in white-collar occupations, particularly in technical support, professional specialty executive, and managerial positions. Also indicative of their urban concentration, they are much more likely than average to rent their homes (83% are renters). This segment ranks third in living in structures with 10 to 49 units and fourth for structures with 50 or more units.

Urban Up and Comers are likely to bank by Internet and have a student loan. They are also very likely to play tennis, go jogging, and own a laptop PC. They are much more likely to read a magazine or listen to the radio than watch television.

Struggling Metro Mix - These households are typically younger singles, renting their home in urban-areas. They are less likely to have children. Their median household income and educational attainment are below average. Many are employed in blue-collar or administrative support positions.

Struggling Metro Mix households tend to be young adults, ranking in the top ten in all age ranges between 22 and 39 years of age. These households are less likely to have children and of those that do, the children are typically under 14 years old. This ethnically diverse segment contains the second highest share of Asian households, and fourth highest share of African Americans. These households are 63% more likely than average to contain one person and the median household income for the segment is 39% lower than the national average. Only 33% are married, and above-average percentages live in non-family households or group quarters. Eighty percent are renters, which is more than twice the national average. Struggling Metro Mix households are primarily located in urban areas, particularly cities like New York, Washington D.C., Chicago, New Orleans, Houston, Austin, Los Angeles, San Francisco, and Honolulu. Education beyond high school is not likely and one-third have not earned a high school diploma.

Struggling Metro Mix ranks in the top five segments in shopping at convenience food marts, using a laundromat, and primarily banking near their work. They also rank high in listening to urban contemporary radio stations and reading Jet and Ebony magazines.

University USA - This segment is typically young singles with very low incomes, living in non-family households and group quarters. They live primarily in urban areas. Almost all are currently in college, living in one or two person households and in structures with two or more units.

University USA has the highest share of young adults between 18 and 24 years of age. These households typically have one or two persons and a median household income less than half that of the national average. Although containing, predominately, White households, Asian households are present at a rate more than twice that of the average. Only 9% of these individuals are married, 86% live in non-family households or group quarters (ranking fifth and second, respectively), and only 10% of these households have children. Ninety-six percent are currently enrolled in college, and University USA households are primarily located in college towns such as Gainesville and Tallahassee, Florida; Columbus, Ohio; Madison, Wisconsin; and Eugene, Oregon. Those in the University USA segment work in white-collar positions, ranking first for the percentage employed in administrative support and second in technical support positions. This segment also ranks first for the percentage living in rental housing.

University USA ranks high in participating in many leisure activities such as jogging, weightlifting, in-line skating, and hiking. This segment is also very likely to have student loans, use an ATM or debit card, and own a laptop.

Urban Singles - This segment contains primarily young adults and seniors, renting in urban or suburban areas. They are most likely single occupant households residing in multi-unit structures. They have a very low level of income and a lower than average level of education.

Urban Singles are primarily young adults age 18 to 21 and 30 to 39 years or seniors over the age of 65. They rank first in the concentration of adults over 85, and have the second highest average and median age. Children are present in less than ten percent of Urban Singles households, a much lower rate than average, and they rank first in percentage of one-person households. This is also a relatively ethnically diverse segment, containing above average shares of African American, Native American, and Hispanic households.

Their median household income is less than half the national average and the per capita income is 32% below the national average. Both the Miami and Las Vegas areas have very high concentrations of Urban Singles. Educational attainment beyond some high school is below average. Twenty-nine percent of these households have no workers (twice the national average) and 30% have one worker. The ratio of white- to blue-collar workers is similar to that of the nation, but they do have the highest share of workers in service occupations.

Urban Singles are likely to enjoy traveling and dining out. They shop frequently at convenience stores and are likely to own a video game system.

Group 10 - Anomalies

The Anomalies group consists of the following segment:

Anomalies - In every cluster solution, there are some observations that do not fit perfectly with the identified cluster. In the case of MicroVision, there were a small number of ZIP+4s whose characteristics were unusual and unlike the homogeneous clusters in the solution.

Many times these "outliers" can be forced into a clustering solution to make the resulting segmentation scheme look better. However, this can result in a loss of homogeneity within a cluster. Therefore, the ZIP+4 outliers in MicroVision have been assigned to their own segment in order to eliminate them from consideration in the development of a target market definition.

Statistically, these outliers include any ZIP+4 whose characteristics were more than three standard deviations away from any of the cluster centroids. Functionally, these ZIP+4s represent a small number of unusual areas that should not be included in a marketing plan. While data exist for the ZIP+4s in this segment, by definition, they are not homogeneous and cannot be expected to behave in a consistent manner.

Group 11 - Unclassified

The Unclassified group consists of the following segment:

Unclassified - The small numbers of ZIP+4s included in this segment are unclassified due to a lack of residential data. As a result, these areas are similar to Segment 49 in their lack of homogeneity. Since they reflect a lack of data indicating residential populations, they are likely to be business ZIP+4s or PO Boxes.