MicroVision
Market Segmentation System
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BACKGROUND AND PURPOSE

This document is provided to describe the concept behind MicroVision with detailed insights into the design, creation, linkages and uses of this powerful tool. The document is straightforward, non-technical, and focused on the benefits to users.

For years, companies have invested in various consumer segmentation systems in an attempt to gain a better understanding of their customers. These systems have been used to identify key target groups for concentrated marketing efforts. Ranging from simple demographic models to more complex statistical models, these tools have provided needed direction and structure for modern day marketers.

A new day dawned with the introduction of MicroVision in 1990. Here is a system that incorporates the best combination of the specificity of individual targeting and the breadth of applicability of geographic targeting; a system designed to be flexible for easy annual updating; a system designed to support a broad array of marketing applications through a common language, and to immediately take advantage of the new 1990 U.S. Census. MicroVision has been updated with the new Census data to provide marketers today with a micro-geographic targeting system that takes advantage of this new wealth of consumer data.

MICROVISION OVERVIEW

MicroVision is a revolutionary micro-geographic consumer targeting system created by Claritas Inc. It combines aggregated consumer demand information with Census demographics to provide a segmentation tool with unique and powerful advantages.

MicroVision was designed and developed to meet several key objectives:

- To incorporate 1990 Census data.
- To utilize the lowest geographic level possible.
- To easily link a variety of marketing databases with information on consumer purchasing and consumption patterns.
- To create homogeneous segments which display different lifestyles and purchasing behaviors.
- To provide for a system of annual updates which will ensure accurate reflections of change in populations as well as purchasing characteristics.

MICROVISION FOUNDATION

Whereas traditional geo-demographic systems have operated at much larger levels of geography, MicroVision was developed and built exclusively at the ZIP+4 level of postal geography. The ZIP+4 is a postal code assigned by the U.S. Post Office that facilitates addresses identification and mail sorting. The standard five-digit ZIP Code denotes the area of the country and the delivery office for a particular address. In the ZIP+4 extension, the first two digits denote the delivery sector, which can be several blocks, a group of streets, several buildings or a small geographic area. The last two digits denote a delivery segment within the delivery sector. The delivery segment can be one floor of an office building, one side of a street, specific departments within a firm, or a group of Post Office boxes.

MicroVision goes beyond the Census variables of early geo-demographic models by incorporating aggregated consumer demand data at this micro level of geography. Its design allows for complete flexibility in the development of custom applications and is annually updated to allow for dynamic reflections of current market and customer realities. MicroVision provides marketers with true micro-marketing power - the ability to target sets of 5 to 15 households, versus the 200 to 300 households of traditional targeting systems.

Unlike previous geo-demographic models, which have typically made use of Census data only, MicroVision combines the latest 1990 Census information with current-year aggregated consumer demand data. This allows Claritas Inc. to integrate over 100 discrete variables into the building of MicroVision. Variables included comprehensive demographic and household information such as income, ethnicity, household size, occupation, housing type, age of head of household and children, home ownership, education, and degree of consumer spending. The Census variables used to create MicroVision were carefully chosen. The selection was based on the variables that were to be available with the 1990 Census. The result is the first available micro-geographic system to take advantage of this new and recent demographic data.

Household information, which is integrated into MicroVision, takes the form of summary statistics aggregated to ZIP+4 geographies. All input records are carefully validated, address-standardized, and verified using National Change of Address (NCOA) processing, purging of deceased records, and the elimination of records from the Direct Marketing Association's Do-Not-Solicit files.
MicroVision actually exists as 95 discrete "sub-segment particles," properly referred to as the MicroVision "atoms." These atoms are then aggregated in the 50 market segments.

The result is a simplified structure which facilitates use through its reduced number of segments, while providing relevance in the fact that consumer behaviors are the key dimensions in creating the final custom segment definitions.

MicroVision is a precise targeting tool that can be used for any targeting application in all industries. It accurately classifies every U.S. household into one of 50 unique market segments, and can be integrated with industry survey research data to give a comprehensive picture of the company's best customers and prospects.

On a yearly basis, MicroVision incorporates new household level data that is the aggregation of summary variables created from household records. This allows MicroVision to dynamically adjust to changing economic conditions, growth and migration as reflected in this annually updated information.

Since the clustering algorithm which categorizes each ZIP+4 geography is constant and does not change from year-to-year, the updates to MicroVision are expressed through an annual reclassification of all ZIP+4s. Reassignment happens when the underlying data in a ZIP+4 changes and results in that geography being reassigned to a different segment. The assignment of a ZIP+4 to a particular segment in any given year is a function of the most current data available for that ZIP+4.

To summarize the benefits of this revolutionary new system:

- MicroVision leverages ZIP+4 geography.
- MicroVision uses enhanced data sources.
- MicroVision allows annual updating.

THE TECHNICAL CORNER

The development of a clustering system is part science and part art. To build MicroVision at the ZIP+4 level of geography, Claritas Inc. designed and wrote its own proprietary gravitational-based software.

The first step in the development of MicroVision involved creating a summary data base of proprietary consumer demand information and ascribing selected Census variables to it through Census block to ZIP+4 correspondence tables. The aggregated consumer demand information is derived as statistical summaries at a ZIP+4 level from a consumer credit database.

Next, a random sample of 100,000 ZIP+4 records was extracted from this data base, and divided into sub-samples for cluster development. A sub-sample of ZIP+4 records with starting seeds was fed into Claritas Inc.' proprietary clustering software. Given the set of starting points, the software iterated through a series of runs in which statistics were provided that showed which variables were contributing and which clusters were homogeneous. The software automatically dropped clusters that were sparsely populated and non-homogeneous and split large clusters into several sub-clusters.

At specific break points, the weight and mix of the variables were adjusted to improve the variance between clusters in relation to the variation within clusters. This process was repeated approximately 150 times until an optimal clustering solution was obtained. This system was tested against another sub-sample of data to determine the stability of the model. The resulting 50 clusters were examined to ensure they varied from one another. These 50 clusters became the segments in the general consumer system called MicroVision. Within MicroVision, selected segments that has a large population and high standard deviation in a single data element were split into two or three sub-segments, depending on whether or not the variable with the high standard deviation was polarized or normally distributed. This process resulted in the 95 sub-segment clusters ("atoms") which form the components for all MicroVision Industry-specific and MicroVision-Custom system development.

Generally, there are four ways in which a segmentation system can be updated:

- By changing/updating the variables in the cluster algorithm.
- By updating census variable values.
- By updating the cluster algorithm and redefining the cluster structure.
- By updating the consumption and lifestyle behavior of each cluster.

Most segmentation systems are based upon data which is as current as possible at the time the systems are built. In the case of traditional geo-demographic segmentation systems, this is Census data that is updated every 10 years. Today, there is no accurate, practical way of updating the full range of data variables used in these traditional segmentation systems. Some geo-demographic companies have attempted to update neighborhoods based on updating a few variables. While this has marketing appeal, it has little or no technical value and a limited impact on decision making.
MicroVision is unique in its ability to update the segment assignments of its postal ZIP+4 geography, based upon actual changes in the classification data measured via the aggregated consumer demand information. The normalized cluster definitions themselves remain the same. However, each ZIP+4 geography may be assigned a new segment code each year depending on population and lifestyle changes that may have occurred. Specifically, each ZIP+4 definition is annually updated based upon current-year normalized measurements of the aggregated consumer demand variables. The normalization process calculates each variable's statistical mean and determines each geography's variable value relative to the mean using a standard deviation measure. This new ZIP+4 definition is then statistically measured against the original normalized segment definitions to determine if the ZIP+4 falls into the same classification or has changed. So as ZIP+4 areas change due to shifts in population and lifestyle characteristics, MicroVision captures these changes and reassigns the appropriate segment code.

This has the effect of maintaining the current segment definitions while, at the same time, updating the segment coding of each geography based on changes in the original variables included in the cluster algorithm. By planning for its incorporation from the beginning, MicroVision has provided a way for marketers to quickly make use of the 1990 Census data without having to learn a new segmentation system and experiencing any disruption in the way they apply segmentation.

The annual updating of demographics involves updating the population and household counts of every neighborhood in the United States. Consequently, the population and household counts by segment are also updated. Given the changing sizes of neighborhoods over the years, it is essential to update population and household counts. The tools and techniques to accomplish this feat have dramatically improved in the last several years.

Claritas Inc. employs updates and projections jointly produced with the WEFA Group, an organization formed by the merger of Wharton Econometrics and Chase Econometrics. This organization is widely recognized as the world's premier provider of econometric forecasts. A detailed explanation of the methodology that marries WEFA projections with the geographic expertise on Claritas Inc. is contained in the document "Developing Current-year Estimates and Five-year Projections."

The key values of a segmentation system are simplicity and applicability. Simplicity emerges in the form of ease of understanding and the ability to assign one segment description code to every household in the U.S. Applicability emerges due to the fact that mailing lists, customer files, survey research files, media files and all other consumer-related information, can be coded universally with the segmentation system.

If the cluster algorithm was changed annually, the clusters could not be compared from year-to-year. Consequently, all customer profiles, mailing list profiles, survey list profiles, etc., could not be compared on a year-to-year basis. Additionally, the strategic value over time of the segments could not be measured. All customer files, mailing lists, surveys, etc., would have to be converted to the new segmentation system simultaneously, which would be difficult to execute. Furthermore, the behavior of each segment would have to be re-learned and re-evaluated. Consequently, updating the cluster algorithm is not a viable solution.

MicroVision does not redefine the variable definitions of the segments. These are held constant. Only the geography is reclassified to these constant variable definitions based on population and lifestyle changes that may have occurred during the past year.

One critical element of a segmentation scheme is the differentiation it provides in explaining behavior across a wide variety of products and services. The data measuring consumption of these products and services needs to be continuously updated. For example, the financial behavior of a segment in one year can be very different than it is six years later due to interest rate movements, new products, deregulation, etc. It is Claritas Inc.'s policy to use behavioral data that has been updated to reflect the current realities of the marketplace. Whereas other companies have relied on financial studies from the Federal Reserve and other government entities, Claritas Inc. relies upon updated data bases from companies such as Mediamark Research, Inc. (MRI), Simmons Marketing Research Bureau, and our own proprietary surveys to measure and update the current consumption and lifestyle behavior of consumers.
In summary:

- MicroVision uses a proprietary gravitational clustering mode.
- MicroVision combines Census data and aggregated consumer demand data.
- MicroVision uses 95 discrete atoms to create all resulting systems.
- MicroVision provides for annual updating based upon the original clustering variables and lifestyle behavior data.
- Variable definitions are held constant.

**MICROVISION VERSUS TRADITIONAL TARGETING SYSTEMS**

Combining the power of smaller geographic components with current consumer information makes MicroVision a powerful consumer segmentation system. Traditional segmentation systems fall short and may not address all of a marketer’s needs.

To understand the incredible power of the new MicroVision, it is first necessary to understand the differences between MicroVision and traditional geo-demographics. Traditional geo-demographic systems classify all households in the U.S. into 40 to 48 market segments based on the Census demographic, socioeconomic and housing characteristics of the neighborhood in which the households exist (generally the Census block group of 300 to 400). MicroVision classifies 17-19 million ZIP+4 codes (generally 5 to 15 households) into 95 foundation atoms used to create the general MicroVision system, industry-specific systems and custom systems. As a result, MicroVision operates at a much smaller unit of geography than traditional geo-demographics.

Traditional geo-demographic systems are limited to the decennial Census data for input into their clustering algorithms. In addition to Census data, MicroVision uses ZIP+4 level statistics of aggregate consumer demand information that allows for annual updating to each ZIP+4's MicroVision code.

By using the 95 foundation atoms, MicroVision is able to offer far greater differentiation than traditional geo-demographic systems using between 40 and 50 segments. This process results in a system that is highly accurate and actionable with the following advantages:

- Greater differentiation across market segments.
- Enhanced marketing efficiencies and cost-effectiveness.
- Increased market share and competitive edge.

**Market analysis** fails with individual targeting due to the lack of a complete national data set. For any given geography, individual-based systems will not have a complete set of information on consumers and may inaccurately identify the market composition. On the other hand, geographically based systems cover the complete population within a geography and provide an accurate measurement of market composition.

**Sale/demand forecasting** would be inaccurate using an individual-based targeting approach, given the inability of these systems to measure market composition. With accurate market composition, geographically-based targeting systems provide marketers the best possible measurement of market potential.

In summary:

- MicroVision out performs all traditional targeting systems.
- MicroVision provides the best of individual-based and geographic-based targeting.
- Most targeting systems are strong on identifying groups but weak on applicability.

**MICROVISION APPLICATIONS**

MicroVision and Claritas Inc.'s powerful marketing information network can be used for a variety of applications:

- Target Marketing.
- Site Evaluation.
- Market Segmentation.
- Media Analysis.
- Market Entry Planning.
- Merchandise Mix Analysis.
- New Product Planning.
- Lifestyle Analysis.
- Market Share Analysis.
- Direct Marketing.
- Market Analysis.
- Strategic Planning.
- Competitive Positioning.

The most commonly used MicroVision application is the development of a consumer targeting strategy. Companies conduct analyses of their customers to compare them to the markets they serve and their competitor's position within those markets. This first
Once a consumer targeting strategy is developed, market analyses follow. These studies determine how a company's distribution channel matches its target markets and can result in identifying sub-optimal locations, as well as missed opportunities for expansion. MicroVision is unique in that its design allows for the easy transition from customer or survey data to geographic distributions.

Once markets are selected, MicroVision can be used to identify lead products in individual markets, and an appropriate product mix. Each market will have its own unique composition that requires individual attention. MicroVision is a valuable aid in these micro-marketing efforts, due to its ability to link your customer data to a wide variety of lifestyle databases. These syndicated survey databases provide insights into various lifestyles and needs of your target consumer.

Finally, MicroVision can also be used in selecting the appropriate media and message for your communications program to reach these consumers. MicroVision's linkage to syndicated media survey databases provides you with one common language to allow these disparate data bases to communicate to one another.

MICROVISION REPORTS

The resulting PCensus report identifies the number and percent concentration of households in each MicroVision market segment located within any circular area, polygon, or standard unit of geography in the U.S. Using PCensus, the user can compare this local geography to a larger base geography, such as a county, state or the U.S. to locate concentrations of particular segments within a market area. This report aids in site location analysis, promotion planning, merchandise mix analysis and target marketing strategies.

With PCensus, MicroVision is typically used to locate areas characterized by high or low percentages of specific segments or combinations of segments.
MICROVISION SEGMENTS

1 Upper Crust

These are families with older children located in the suburbs. They have very high levels of income and education and work in executive, managerial and other professional occupations.

Upper Crust has the highest income of all the segments and a median income that is almost three times the national average. Adults are primarily between 45 and 59 years old, children are present in 38% of these households (about average) and there are typically two to four people in the household. Almost 70% of the Upper Crust are married which is well above the national average. Over 80% of these households live in the suburbs, primarily around Washington D.C., New York, Chicago and San Francisco. Adults in this segment rank first and second in the percentage who have earned Bachelors Degrees and Postgraduate Degrees, respectively, and they have the top percentage of children enrolled in private schools. Almost 90% work in white-collar jobs, and they rank first for the percentage in executive and managerial occupations. They are over 40% more likely than average to own their home and their property value is four times the national average.

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

2 Lap of Luxury

These are family homeowners, with children, living in the suburbs. They have a very high level of income and education and work in sales and other white-collar occupations. Many households contain two or more workers and three or more people.

The Lap of Luxury segment ranks second in average and median income and ranks first in the percentage earning between $75,000 and $100,000. Those in the Lap of Luxury are more likely to be married than any other segment and children are present in 56% of these households (50% above average). Adults in this segment are primarily between the ages of 35 and 49 and children are typically between 10 and 17. They also rank first in households with three to four people. Lap of Luxury households are found in suburban areas around major cities across the country. Adults are over twice as likely to have a bachelors or post graduate degree than the national average. This segment is comprised primarily of white-collar workers (83%) and ranks first in the percentage working in sales. They also rank first in driving alone to work and in having three or more workers in the household. They typically live in newer, owner-occupied, detached houses.

This segment is the most likely to have a mobile office; they have the highest share of cellular phones, of PCs that are used for business and PCs with a modem. They are also the most likely to go on domestic business trips and to read computer magazines.

3 Established Wealth

These are families with and without children. They are typically homeowners located in suburban areas. They have very high levels of income and education and work in white-collar, executive and managerial occupations.

Established Wealth adults are much more likely than average to be between the ages of 40 and 54 and children are most likely to be over 10 years old. Almost three fourths are married households and they are 14% more likely than average to have children. Their median household income is 70% above the national average, ranking this segment fourth. Established Wealth households are the second most likely to live in the suburbs, especially in such cold weather areas as Denver and Minneapolis. Almost two-thirds of these individuals are married and they are over twice as likely as average to have a bachelors or post graduate degree. Over 80% have white-collar occupations (ranking them fifth) and they rank particularly high in the sales, executive management and professional specialty categories. Their median home property value is almost twice that of the nation and the Established Wealth segment ranks first for the share of homes valued in the $100 to $150 thousand price range. 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 home equity lines of credit. They are also fairly technical and likely to own a PC they use daily and subscribe to an on-line service.
4 Mid-Life Success

These are households with very high incomes living in suburban areas. They are homeowners with very high property values, primarily working in white-collar occupations such as sales.

Adults in this segment are over 20% more likely than average to be between 40 and 54 years old. Mid-Life Success households have a median income 71% above the national average, ranking them third in this category. These households are more likely than average to contain two to four people and just over 36% have children, which is slightly below average. Most of these households live in suburban areas along the two coasts. This segment ranks ninth in having a bachelors or post graduate degree, and eighth in having a white-collar occupation. Specifically, they rank fourth in sales, sixth in executive and managerial and ninth in professional specialty positions. They are over 10% more likely than average to have two or more workers in the household and rank in the top ten in terms of number of vehicles. A majority owns their home that has an average value of three times the national norm.

This segment is very likely to own a PC and contains the highest share using them to access on-line services. Financially they are typically able to save over $5,000 annually and they like to use discount brokers to purchase stocks. They keep informed by reading newspapers and newsmagazines.

5 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 fourth, and these children are more likely than average to be nine and under while the adults are more likely to be between 30 and 44. 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 56% above the national average. They are most likely to live in urban and suburban areas, and very unlikely to live in rural areas (94% below average). In terms of education, these households rank first in having attended some college and receiving an associate degree. They also score above average in having received their bachelors and postgraduate degrees. They rank tenth in working in white-collar occupations (24% above the national average) and score very high in technical and administrative support positions. In addition, they rank eighth in protective services and fourth in being in the armed forces (with 1.3% currently serving in the military).

Homes in this segment are typically owner-occupied (32% above average) and have a property value over twice the national average. Over 84% of these are detached homes and almost 8% are attached, single unit structures.

These are the most likely to have a mortgage on their primary residence and they have the second highest share of second mortgages. They are likely to own a PC and many play games on them.

6 Good Family Life

These are typically high income, married couples with children. They live in rural areas and live in owner-occupied, single family detached units. They have a high level of education and work in white-collar occupations.

Good Family Life is over 30% more likely than average to be in the age ranges between 35 to 49 years and over 15% more likely to have children ages 5 to 17. Their median household income is 46% above average, ranking them ninth. They are the second most likely to be married (24% above average) and third most likely to live in owner-occupied and single family detached housing. More than three fourths of these households live in rural areas which is over three times the national average. They are found in particularly high concentrations in the rural parts of New England and the Midwest. While they are primarily located in rural areas, their property value is over 70% higher than the national average. They rank third in having an associate degree and are about 50% more likely than average to have a bachelors or post graduate degree. They are 16% more likely to have a white-collar job, ranking highest in technical support (tenth) and executive and managerial (12th) occupations.

This segment is the most likely to own a Dodge truck or van and are very likely to have universal life insurance, own a home gym system and racquetball and downhill ski equipment.

7 Comfortable Times

These are typically high-income households, with slightly older than average married couples, with and without children. They live in the suburbs, own their home, have a high level of education and work in white-collar occupations.

These households have a median household income that is 44% above the national average (ranking them tenth) and are 25% more likely to receive retirement income. They are over 20% more likely than average to be between 45 and 59 and 30% more likely to be between 60 and 69. They rank fifth in two person households but also score 12% above average in three
to four person households. Over 72% of these households live in the suburbs, ranking them third. Over 80% own their home and live in detached single family units. They have property values that are 75% above the national average. They are above average in terms of having attended some college and obtained a degree. They are also 26% more likely than average to be employed in white-collar occupations, especially sales where they rank seventh. They also contain the second largest share of civilian veterans.

Households in this segment are very likely to have a certificate of deposit, a gold MasterCard, a luxury car and dine at upscale restaurants with varied menus. They are likely to be a member of a civic club or fraternal order. To unwind, they are the most likely to listen to nostalgia on the radio.

8 Movers and Shakers

These are typically households containing singles and couples, with two workers and no children. They live in the suburbs and some urban areas and have high levels of education and income.

These households typically contain adults between the ages of 35 and 49. They are less likely than average to be married and to have children present. They rank second in having two persons in the household (17% above average) and are also 18% above in having one person. Mover and Shakers have a median household income that is 48% above average and rank fourth in terms of per capita income. About 65% of these households live in the suburbs and another 32% live in urban areas. They are over twice as likely to have received a bachelors or postgraduate degree and rank fourth in working in a white-collar occupation. They rank third in working in professional specialty, fifth in executive and managerial and sixth in sales positions. About one-third of these households are renters, they pay a rent which is 50% above average and they rank second in living in single unit attached housing. Over 50% have two workers in the household and they typically have one to two vehicles.

They are over twice as likely to dine at upscale and full-service restaurants, own a PC for on-line services and business purposes and to obtain investments from a full-service broker.

9 Building a Home Life

These are typically married couples, with children, living in owner-occupied, detached single family units. They have a medium-high income level and live in rural and suburban areas.

These households have a higher than average concentration of adults between 30 and 59 years, but they are most likely to be between 35 and 49. Children are present in above average numbers and they are typically under the age of 14. Over 32% of these households contain two people, which is about average, while another 40% contain three to four people (20% above average). These households have a median income 44% above the national average, ranking them 11th in this category. About 54% of Building a Home Life households are in the suburbs, while 30% are found in rural areas. Both of these concentrations are higher than the national norm. This segment ranks fourth in the percent with an associate degree and above average in bachelors and post graduate degrees. In terms of employment, two-thirds work in white-collar occupations and they are 30% more likely than average to be in executive, managerial and professional specialty positions. Over 80% own their home, ranking them ninth, and their property value is over twice the national average. They tend to have two or more vehicles and workers in the household.

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 eat dinner at upscale restaurants and watch college football bowl games on television.

10 Home Sweet Home

These households are typically married couples with one or no children at home. They have an above average household income, own their home and are primarily concentrated in the suburbs.

Adults in the Home Sweet Home segment are primarily between 50 and 65. Just over 36% of these households have children, which is almost identical to the national average. They rank in the top 15 in both household and per capita income and rank eighth in the percentage that receive retirement income. These households are slightly more likely than average to contain two to four people. They are 58% more likely than average to live in the suburbs, ranking them seventh. They have an above average likelihood of having a college degree and they are 19% more likely than average to have a white-collar occupation. Almost 80% own their homes and their property value is about 60% above the national average. They typically have two or more vehicles and workers in the household, drive alone to work and have an about average commute time of just under 22 minutes.

This segment tends to have a great deal invested in their homes. They get their carpets professionally cleaned, many have recently purchased wallpaper and had a home energy audit. A relatively high percentage finances these and other improvements with a home equity line of credit.
11 Family Ties

These households are generally families with children, living in suburban areas in the west. They have a medium-high level of income, have attended some college and live in houses built between 1960 and 1979.

These households rank sixth in having children between 5 and 17 and adults are typically between the ages of 35 and 49 years. They are about 40% more likely than average to have three to six people in the household and they have the fifth largest household size. Over 92% are family households and just over 50% have children. Their household income is 23% above average (ranking them fourth) and their per capita income is just below average. Over 70% of these households live in the suburbs (ranking them fourth) and they are primarily found in the West. This segment ranks second in having attended some college and in having received an associate degree, but they score slightly below average in having a bachelors degree. They rank in the top ten in technical support, administrative support and protective service occupations. They are the fourth most likely to live in a one unit detached structure and the most likely to live in housing built between 1960 and 1979. They are more likely than average to have over two workers and vehicles in the household.

This segment likes to get out and go boating, camping, bowling or golfing. They are the most likely to have an unsecured line of credit and they utilize the phone to transfer funds. Almost half read Parade magazine.

12 A Good Step Forward

These are typically 22 to 34 year olds living in non-family households with one or two people. They are concentrated in urban areas, are renters, have a high household income and very high per capita income.

This segment contains a very large share of adults between the ages of 22 and 34. Another 9% are over the age of 75, which is also well above average. Almost 40% are non-family households (ranking them fourth) and only 14% of these households have children, well below the national average. Over 47% of these are single person households (92% 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 third in per capita income (79% above average). They are 80% more likely than average to live in urban areas and less than one percent live in rural areas. About two-thirds of these are renter-occupied households and they rank in the top ten in amount of rent paid. They are over twice has likely to have a bachelors or graduate degree and almost 80% have white-collar occupations (ranking them sixth in this category). They rank in the top five in living in structures with between 10 to 49 units and 50 or more units. Over half of these households contain two workers and they rank first in having one vehicle in the household.

A Good Step Forward is the most likely to use Sprint for long distance and the second most likely to listen to classic rock radio. They are also likely to have renter's insurance, own publicly held stock and eat at upscale hotel restaurants.

13 Successful Singles

These are renter-occupied, non-family households, usually containing one person and sometimes two, located in urban areas. They have very high income and education levels and white-collar occupations.

Individuals in this segment are typically between the ages of 30 and 44, and this segment ranks among the lowest in all age ranges below 22 years. They are four times as likely to be non-family households and rank next to last in the percentage of households that have children. They are twice as likely to have one person in the household and have the second smallest average household size. This segment has a median household income 60% above average and a per capita income almost three times the national average. These households live in major cities, particularly New York. Additional households in this segment can be found in Washington D.C. and Chicago. Over 32% have a bachelors degree and another 30% have a graduate degree. They rank second in the executive and managerial and first in the professional specialty occupations. They are over twice as likely to live in renter-occupied housing and they rank first in living in structures with 50 or more units. Over 50% take public transportation to work and another 21% walk (ranking them second and third, respectively).

This segment ranks first in terms of foreign travel, owning a passport and making international calls. They also are the most likely to use such financial services as a discount broker, owning a green American Express card and using an ATM card to transfer funds.

14 Middle Years

This segment has a high income level, a high concentration of people 45 to 59 years of age, and typically work in white-collar occupations. They are slightly above the national average in owner-occupied units, having two persons in the household and living in suburban areas.

These adults are primarily between 45 and 54 years of age. These households are less likely than average to have children, about an average percentage are
married and about 60% have one or two people. Both their household and per capita incomes are almost 70% above the national average (ranking them fifth in both categories). Just over 52% of these households live in the suburbs (25% above average) and 32% live in urban areas. They are found in the highest concentration along the California Coast. They are more likely than average to have attended some college and rank tenth in having a degree. They are 23% more likely than average to work in white-collar occupations, scoring highest in sales and executive and managerial positions. They score just above the national average in living in owner-occupied units (5% above average) and living in one unit attached structures (4% above) and over 20% more likely to live in structures with 10 or more units.

Middle Years are the most likely to be a member of a frequent-flyer program, maintain a municipal bond fund, own a hot tub and have a gold MasterCard. They also like to read travel magazines and listen to all news radio.

15 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 household income is slightly higher than average, as is the percent that have college degrees and white-collar occupations.

This segment contains younger adults, typically between 25 and 34 years old. Only 31% of these households have children (14% below average) and the children in this segment tend to be under four years old. While these households are more likely than average to contain one or two persons, almost 30% contain three to four. Over 20% of Great Beginnings are non-family households, which is 51% above average. The median household income of this segment is 9% 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, California and Seattle. This segment scores above average in all white-collar occupations, particularly technical and administrative support. They are 46% more likely to live in renter-occupied housing and in structures with ten or more units. They score above average in having one and two vehicles in the household, living in housing built after 1960 and driving alone to work.

This segment is among the top five in owning a sub-compact car, drinking Coors beer, playing pool, having overdraft protection and using an ATM to make purchases. They also tend to listen to album oriented rock radio stations and read weekly newsmagazines.

16 Country Home Families

These are typically married families with children, located in rural areas. They have a household income very near the national average, own their home and work in blue-collar occupations.

These households are more likely than average to contain married couples with children. Adults tend to be between the ages of 40 and 54 and children between 10 and 17 years. They have a median household income that is slightly above average and a per capita income 8% below the national average. Over 88% of these households live in rural areas, which is over 3.5 times the national average, and they are most concentrated in northern parts of the country. They rank second in having ended their education after graduating high school and over 16% are civilian veterans. They are 18% more likely to work in blue-collar occupations and rank first in precision production and crafts. Over 81% own their homes (ranking them eighth in this category) and almost 15% live in mobile homes (twice the national average). They rank fourth in having three or more vehicles in the household and they are almost 50% more likely than average to live in housing built after 1989.

These households enjoy outdoor activities and frequently go on camping trips. They tend to own motor homes, boats, rifles and fishing equipment. They also heat their home with a wood stove, listen to country music stations and read hunting and fishing magazines.

17 Stars and Stripes

These are typically young families with a relatively large number of children. They live in urban and some suburban areas, have household incomes around the national average, work in blue-collar occupations and are slightly more likely than average to rent.

Adults in this segment tend to be in the 25 to 34 range (15% above average) and children in the nine and under range (40% above). They rank second in household size and in having five or more persons in the household. They have an average median household income, but their per capita income is 27% below average. They are 72% more likely than average to live in urban areas (primarily in the West) and 4% more likely to be renters. They are more likely than average to have attended college, although less likely than average to have received a bachelors degree. They are more likely to work in blue-collar occupations, rank third in precision products and crafts and almost 7% are in the armed forces, ranking them third in this category. They are 83% more likely to live in single unit attached housing and 15% more likely to live in single unit detached housing.
Stars and Stripes like to eat at quick service Mexican restaurants, change their car's oil themselves and play video games. They tend to have overdraft protection on their checking account and use the phone to obtain their account balances.

18 White Picket Fence

These are typically suburban families with one or two children. They have household incomes around the national average, live in owner-occupied housing and work in blue-collar occupations.

White Picket Fence adults tend to be between 25 and 34 years, while children are under nine. They are more likely than average to be married, family households and almost 40% have children. They are also 12% more likely than average to have between three to four persons in the household. Their household income is 8% below average and their per capita income is 10% below average. Their concentration in suburban areas is very high and an about average percent live in urban areas. These households tend to live in the Midwest and West. They rank fifth in terms of ending their education after graduating high school and they are over 10% more likely than average to have blue-collar occupations. They rank ninth in precision production and crafts and they are 11% more likely than average to work in administrative support positions. Almost 71% own their homes (10% above average), they rank ninth in homes built between 1940 and 1959, and their median property value is 7% below the national average. They have slightly more than the average share of households with two or more workers.

Many of these households participate in their utility's balanced billing program. They often refer to the yellow pages and like to bowl and order meals to be delivered. They have the fourth highest share of Nintendo games.

19 Young and Carefree

This segment consists primarily of young adults without children. They are typically one and two person households renting in urban and suburban areas. They have a medium-high income level and white-collar occupations.

This segment contains adults that are often between 21 and 24 years of age. In addition, 9% are over 75, which is also above the national average. They rank fourth in having two persons in the household and also score above average in single person households. Young and Carefree are less likely than average to be married, to have children and to be family households. Their average household income is 11% above average and their per capita income is 30% above. Almost 54% live in suburban areas (29% above average) while another 36% are found in urban areas (8% above average). These households can be found in all parts of the country, but are most highly concentrated in Lincoln, Nebraska, Hartford, Connecticut and Santa Barbara, California. They are more likely than average to have attended college and to have earned a degree. They are 18% more likely than average to work in white-collar occupations and 23% more likely to be renters.

This segment tends to obtain financial advice from a broker, bank by mail and have an annuity. They are also very likely to have purchased a women's suit and they tend to wake up with early morning news/talk television shows.

20 Secure Adults

Older singles and couples, living in the suburbs with no children and a household income near the national average. Typically home owners, living in single unit detached or mobile homes.

This segment score above average in every age range above 55 years, and scores very high in the 65 to 84 range. These households are 7% more likely than average to contain one person and 13% more likely to contain two people. They typically contain married couples or previously married females and have a lower than average household size. Their household income is 9% below the national average, but, due to the small household size, their per capita income is only 2% below average. This segment is primarily located in suburban areas, scoring 37% above average, and occurring in concentrations well below average in urban and rural areas. 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 fifth highest share of civilian veterans. They are over 10% more likely than average to live in an owner-occupied, single family, detached unit and 11% more likely to be in a mobile home.

This segment has the second highest share of households that owning a Buick and ranks fourth in having a Medicare insurance policy and belonging to a fraternal order. They are among the least likely to listen to radio, but they watch a great deal of daytime television.
21 American Classics

These are older singles and couples, living in suburban and rural areas. They are both homeowners and renters, with household incomes near the national average, medium-low education and a high percentage that receive retirement income.

Adults in this segment are typically over 55 years, and are over twice as likely as average to be over 75, ranking them third in average age. Almost two-thirds of these households are singles and couples. Their household income is 9% below the national average, but per capita income is 2% above. They rank third in the percentage of households receiving retirement income. They are more likely than average to live in both suburban and rural areas and are very highly concentrated in Florida. These households typically contain married couples or previously married females (ranking ninth in this category). About one fourth have not graduated from high school and most have not attended college. They are slightly more likely than average to work in blue-collar occupations, but also rank fifth in having no worker in the household. Although 55% live in single unit detached structures, they are more likely than average to live in mobile homes or structures with over 50 units.

This segment ranks first in veterans club and HMO membership. They rank second in using denture cleaners, dining at mid scale cafeterias and not having an ATM card. They watch a great deal of television, particularly during the daytime.

22 Traditional Times

This segment is comprised of singles and couples, some with one or two children, with medium-low levels of income and education. They live primarily in suburban areas, live in owner-occupied units and work in blue-collar occupations.

This segment contains adults in all age ranges over 50 years and many in the 60 to 69 range. Traditional Times have slightly fewer than average households with children, but slightly more than average are married. They have an about average likelihood of having three to four persons in the household and are 8% more likely than average to have two persons. Their household income is 15% below the national average and the per capita income 13% below. Households in this segment live in suburban areas at a level 45% above average and they are 14% more likely to own their home. They are 21% more likely than average to have ended their education after graduating high school and are 12% more likely to work in a blue-collar occupation. They rank fourth in the share of civilians veteran and fifth in living in housing built between 1940 and 1959. They score 22% above average in living in single detached units and have property values 17% below the national average.

Traditional Times is the most likely to read their gas utility's newsletter and to have added storm windows and insulation. They also very likely to have an annuity and watch The Weather Channel on television.

23 Settled In

These are primarily older couples, with no children in the household, or single person households. They live in suburban areas, have medium levels of income and education and a high likelihood of being retired.

Adults in this segment tend to be over 55, and are very likely to be in the 60 to 69 range. They rank fourth in average age and third in having two persons in the household. They also score 14% above average for having one person households. Their household income is 9% below average, but their per capita income is 3% above. They rank second in the percentage of households that receive retirement income (46% above average). They are over 52% more likely than average to live in suburban areas and are found in high concentrations in the Great Lakes Region and the Midwest. They are 14% more likely to own their home, their property values are just slightly below average and they rank second in housing built between 1940 and 1959. They are more likely than average to have graduated high school, and about average in attending at least some college. They work in white and blue-collar occupations at levels similar to the national average, but score over 10% above average for administrative support and protective services. They also score above average in living in single family units and duplexes and having one vehicle in the household. They rank third in the share of civilian veterans.

Settled In is among the top five segments in redeeming coupons at drug and discount stores, shopping at a convenience food mart and participating in a utility's balanced billing program.

24 City Ties

These are families with a relatively large number of older children. They live primarily in urban areas and have medium-low income and education levels. They tend to have blue-collar occupations and take public transportation to work.

Adults in this segment tend to be between 40 and 59 years, and children are often in the 10 to 17 range. These households are much more likely than average to contain children and they very often contain over five people. Their household income is 10% below average and their per capita income is 21% below.
The concentration of these households in urban areas is 76% above the national average and very high in the Southeast. Relatively few in this segment have a college degree and they are 23% more likely than average to have only attended some high school. They rank first in protective services and third in administrative support and work in blue-collar occupations at a rate 14% greater than average. They are 7% more likely to own their home, their property value is 13% lower than average and they rank in the top ten in living in single attached units and duplexes. They are twice as likely to take public transportation to work.

City Ties is the most likely to subscribe to such telecommunication services as call waiting, call forwarding and automatic call return. They also own Sega video games and listen to urban contemporary radio stations.

25 Bedrock America

This segment consists of families with children, located primarily in rural areas. They have low income and education levels, are homeowners with low property value and work in blue-collar occupations.

Adults in this segment are slightly more likely than average to be between 50 and 64, while children tend to be in the 5 to 17 year range. They are 9% more likely than average to have children and 17% more likely to have three to four persons in the household. The household income is 19% below average and the per capita income is 20% below. Households in this segment are 88% 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 20% more likely than average to have just attended some high school. They are 24% more likely than average to work in blue-collar occupations ranking fourth in precision products and crafts. They are 12% more likely to own their home and their property value is 21% below average. Their housing is typically a single detached unit (15% above average) or mobile home (twice the national average). About 60% of these households have two or more vehicles.

Bedrock America has the highest share that own a water bed, have purchased a new muffler and have credit life insurance. They are also very likely to own a Chevrolet and watch WTBS and The Nashville Network.

26 The Mature Years

These households are singles and couples, with or without children, located in suburban and some rural areas. They have low income and education levels, work in blue-collar occupations and have low property values and rent levels.

Adults in this segment score above the national average in all age ranges over 55 years, particularly those over 70 years. They also score above average in all age ranges under 18. These households are just slightly more likely than average to have children and their household size also mirrors the national average. Their household income is 21% below average, while the per capita income is 20% below. This segment is 35% more likely than average to live in suburban areas and just 3% less likely to live in rural areas. They are primarily found in the central and Midwestern parts of the country. Adults in this segment are more likely than average to have not graduated from high school or stopped their education upon graduation. They are 22% more likely than average to work in a blue-collar occupation, scoring above the national average in all but one of these categories. The Mature Years are 7% more likely than average to own their home and their property value is 18% below average.

This segment ranks first in many retail categories such as owning a Chrysler and having purchased wallpaper, lawn furniture and a men's sports jacket during the past year. They are the least likely to have an ATM card.

27 Middle of the Road

This segment consists primarily of households with children, located in rural areas. They have medium-low income and low education levels and work in blue-collar occupations, especially farming, forestry and fishing.

This segment is very near the national average in most age ranges and is only more than 5% above average in the 10 to 17 range. Children are present in 38% of these households, which is just above the national average. They are more likely than average to have five or more people in the household, but their average household size is only 2% above the national norm. Both their household and per capita income levels are about 17% below average. This segment lives primarily in rural areas, scoring 81% above average in this category. They are 28% more likely than average to have not finished high school and about 12% less likely than average to have attended college. They work in blue-collar occupations at a rate 21% above average and rank eighth in being employed in the farming, forestry and fishing industry. They mirror the national average in that 64% of these households
own their home, while 36% are renters. These households are more likely than average to have zero or one worker.

This segment ranks first in having playing baseball, buying life insurance through the mail and using a video game daily. They also score very high in dining at mid scale family steakhouses and driving a compact pick-up truck.

28 Building a Family

These are slightly younger than average households, with children, located in rural areas and living in older homes. They have low income, property value and education levels and work in blue-collar occupations.

This segment is more likely than average to have children and is over 10% more likely than average to have five or more people in the household. They rank slightly higher than average in all age ranges under 17 years, scoring over 10% above average in the 10 to 17 range. In all other ranges they score very near or below the national average. Both the median household and per capita incomes are 25% below the national average and they are almost 50% more likely than average to have incomes below the poverty level. With a concentration 80% above average, this is primarily a rural segment. These households are less likely than average to have continued their education beyond high school. They are almost 30% more likely than average to work in blue-collar occupations, ranking ninth in the farming, fishing and forestry and machine operators segments. They are slightly more likely than average to own their home and their property value is 23% below average. Also, they are more likely than average to live in housing built prior to 1939.

This segment often eats at fast food restaurants, is very likely to have purchased a used car and have an auto loan through a dealer or bank. They are less likely than average to read a newspaper and more likely to read women's magazines.

29 Establishing Roots

These are primarily families with large numbers of children, located in rural areas and living in older homes. They have low income, property value and education levels and work in blue-collar occupations.

This segment tends to have adults between 18 and 21 and 55 and 74. These households are 9% more likely than average to have children and over 10% more likely to contain five or more people. Their household income is 26% below the national average and they are 61% more likely than average to have an income below the poverty level. Over half of the households in this segment live in rural areas which is over twice the national norm. They rank tenth in terms of not finishing high school and ninth in working in blue-collar occupations. They score very high in the farming, fishing and forestry, and transportation and material moving occupations. They are 2% more likely to own their home and the property value is 26% below average. They tend to live in older homes and are 10% more likely than average to live in a home built prior to 1939. These households are 25% more likely than average to have no vehicle.

These households are very likely to work on home improvement projects. They tend to purchase home fixtures and do remodeling. They are likely to shop at convenience food marts, have obtained financial advice from an attorney and watch The Family and Disney Channels. They rank second in having gone hunting and using 1-800-COLLECT for their most recent collect call.

30 Domestic Duos

This segment consists primarily of seniors, with one or two people in the residence, located in suburban areas. They live in multi-unit housing, have a medium-low income level and a relatively large percentage receive retirement income.

Domestic Duos adults are the most likely to be between 60 and 84 and are very unlikely to be 49 and under, resulting in the highest average age of all segments. Children are present in a very low percentage of these households. They rank first in the concentration of two person households and are also above average in one-person households. While household income is below average, thirty percent receive some form of retirement income (ranking first) and per capita income is 15% above average. Domestic Duos live largely in suburban areas of Florida and Arizona. This segment contains the largest share of civilian veterans, ranks first for the percentage of households with no workers (33%) and second for the percentage of women not in the labor force. Most own homes valued 20% above the national median and almost half were built between 1960 and 1979. For heating fuel, this segment ranks first for the share using electricity.

These households are the most likely to participate in utility load control programs. This segment contains the second largest share of households obtaining a certificate of deposit from a bank, watching the American Movie Classics channel on cable television and having written to an elected official in the past year.
31 Country Classics

These are owner-occupied households, containing mature couples and few children. They live in rural areas, have low household incomes and work in blue-collar occupations.

Country Classics households contain adults over 45 and children between 5 and 17. They are married couples, with children present in about average numbers. These households are 10% more likely than average to contain two people, ranking them tenth. Both their household and per capita income is about 25% less than the national average. Almost 78% of Country Classics live in rural America, which is over three times the national average. They are found in the highest concentration in northern Michigan and central Texas. An above average share of individuals are married and there is an average percentage of households with children. Most have not attended school beyond high school. The majority works in blue-collar positions with considerably above average representation in farming, fishing and forestry, transportation and moving materials, and precision, production and crafts. Most own their own homes which are valued below the national average. Seventeen percent of homeowners live in mobile homes which is over double the national norm. There is also above average vehicle ownership in this segment.

This segment is the most likely to own a motor boat, eat at a mid scale family steakhouse, drive a compact pick-up truck, have a Medicare supplemental insurance policy and watch daytime dramas on television.

32 Metro Singles

This segment consists of households containing relatively young singles, some couples and few children. They are typically renters, located in urban areas, with medium-low income and education levels and work in administrative support and blue-collar occupations.

Metro Singles are more likely than average to be between the ages of 21 and 34 and any children are most likely to be under the age of four years. These households are 24% more likely than average to contain one person and they are 18% less likely than average to be married. The average household income is 22% below the national norm while the per capita income is 9% below. These households live in urban areas, primarily around New York and Boston. Educational attainment beyond high school is below average and slightly less than half work in blue-collar positions (15% above average). This segment is more than three times as likely to take public transportation to work than the national average with a relatively long average time to commute to work. The segment ranks second for the percentage commuting 60 to 89 minutes to work. Most live in rental housing and they rank first for the percentage living two and three to nine unit structures. About 45% live in housing built in 1939 or earlier, ranking them third in this category.

These households are the most likely to purchase lottery tickets at convenience stores. They also rank very high in using pay phones, buying full-service gasoline and owning an electric lawn mower.

33 Living Off The Land

These are married couples, many with children, located in rural areas. They are typically low-income homeowners, living in older houses with a low property value.

Adults in this segment are more likely than average to be over the age of 45 and children tend to be between 5 and 17. Households are 18% more likely than average to contain married couples and 5% more likely to have children. Two in three Living Off The Land households contain two to four persons. Both their household and per capita incomes are at least 25% below the national average. Living Off the Land ranks first for the percentage living in rural areas and is 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 school completed and ranks low 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. Most live in owner-occupied housing (78%) with a median property value 35% below average. While 75% live in single family detached homes, 17% live in mobile homes, over twice the national figure. Also, this segment ranks first for the percentage using wood as their energy source for heating fuel. This segment ranks high for multiple vehicle ownership as 65% own two or more vehicles.

People in this segment are the most likely to go hunting, own a vehicle for hauling purposes, own a separate freezer and to have a certificate of deposit from a bank. They also like to read Readers Digest.

34 Books and New Recruits

This segment consists of young, single adults, living in rental or group housing, in urban and suburban areas. They have an above average education and medium-low income level, and they are likely to work in white-collar occupations.

Adults in this segment are primarily 18 to 24 years old. Books and New Recruits contain a less than average number of children and adults over 30.
Individuals in this segment are 37% less likely than average to be married and rank third in living in group quarters. The average household income is 16% below the national norm. This segment is largely non-rural with relatively high concentrations located in the suburbs and cities. Seventy six percent of those enrolled in school in this segment are in college, ranking second for this category. Average household size is around three people and the majority have one or two workers. Books and New Recruits work primarily in white-collar occupations, with above average concentrations in professional specialty, technical support, and administrative support positions. Nineteen percent are currently in the armed forces which is over 21 times the national average and ranks second in this category (only Unclassified has more). Over 60% live in rental housing and pay a slightly above average median rent. A relatively large percentage live in structures with 2 to 49 units.

Books and New Recruits are the most likely to purchase men's designer jeans and sweatpants and purchase a car with dealer financing. They also rank first in watching Headline News and C-Span.

35 Buy American

These are married families, many with children, living in suburban and rural areas. Most are homeowners with low property value and household income, working in blue-collar occupations. Relatively few have education beyond the high school level.

Adults in this segment are more highly concentrated than average in the age ranges over 45 and any children tend to be older (between 10 and 17 years). Buy American households have about an average likelihood to contain one, two and three to four persons and they are more likely than average to be married, family households. Their household and per capita incomes are almost 30% lower than the national average. Buy American households are found in all regions of the country and are concentrated in suburban and rural areas at rates over 30% above average. Most adults have not gone beyond a high school education. Most workers are employed in blue-collar professions and they rank fifth in machine operators. For their housing, this segment lives mostly in owner-occupied, single family units. Median property value is 40% below average and almost half live in homes built before 1959. They are almost 20% more likely than average to have no worker in the household.

Buy American is the most likely to purchase fishing equipment and dog food and watch The Nashville Network. They are among the top five segments in owning a motor home or camper, driving a regular size pick-up truck, having an auto loan from a bank and purchasing gas at a convenience store.

36 Metro Mix

Typically young singles, living in non-family households, located in urban areas. Primarily renters with medium-low income, little college education, working in administrative support and service occupations.

Metro Mix adults are at least 15% more likely than average to be in the 25 to 34 year old age range. The relatively few children in this segment tend to be below four years of age. They are 36% more likely than average to be non-family households and are 35% less likely to contain a married couple. Both the household and per capita income levels are at least 10% below average. Almost all households in the Metro Mix segment live in cities, primarily in New York. This segment ranks high for the percentage of households with children headed by single parents. Educational attainment beyond attending high school is below average. The ratio of white-collar to blue-collar workers is similar to that of the nation. Within white-collar occupations, this segment ranks first overall for the percentage working in administrative support positions. 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 36%. Relatively large percentages live in multi-unit housing structures.

This segment is the most likely to use a pay phone on a daily basis, have a window air conditioner, make a purchase from the Home Shopping Network and watch Saturday late night television.

37 Urban Up and Comers

This segment consists of singles, primarily living alone, in rental property. They live in urban areas, have a high level of education, medium-high income and work in white-collar occupations.

Adults in this segment are more likely than average to be between 18 and 44 and over 75 years. In fact, they have the highest share in the 25 to 34 year range. Over 58% of these households contain one person (ranking second) and they contain relatively few family and married households. The average household income is 5% above the national norm while the per capita income is 67% above average. This is an almost entirely urban segment with 94% of these households living in cities. They score highest in the cities of Washington D.C., Chicago, Boston and San Francisco. Educational attainment is considerably
above average. This segment has two and three times the average percentage of bachelors and postgraduate degrees, respectively. Almost 80% work in white-collar jobs, particularly in technical support, professional specialty and executive and managerial positions. Over 81% are renters (ranking them fourth in this category) and they are over three and eight times as likely to live in structures with 10 to 49 and 50 or more units, respectively. Over 50% of these households contain two workers and 42% have no vehicle.

Urban Up and Comers are the most likely to make a purchase using an ATM card and to subscribe to voice mail. They are also very likely to play tennis, go jogging and have an educational loan.

38 Rustic Homesteaders

These are primarily rural households, containing married, middle aged adults, with older children. They have little education beyond high school, low income and work in blue-collar occupations.

Adults in the Rustic Homesteaders segment are more likely than average to be over 45 years, and very likely to be between 55 and 64. Children in this segment are more likely than average to be 10 to 17 years old. They tend to be family households and have children present. Both the household and per capita incomes are about 30% lower than the national average. Rustic Homesteaders live in rural areas of the country, particularly in West Virginia and along the Canadian Border Region. 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 with the second highest percentage of individuals working in three employment categories: farming, forestry and fishing; precision production and crafts; and transportation and material moving. Almost 80% are homeowners with their value being 40% below the national median. One in five Rustic Homesteaders live in mobile homes ranking them second in this category.

Rustic Homesteaders are the second most likely to own a rifle or shotgun, 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.

39 On Their Own

These are typically young adults and seniors, living in renter-occupied households, located in urban and suburban areas. These households typically contain one to two persons, have a low level of income and work in white-collar specialty and blue-collar service occupations.

Adults in this segment are found in above average concentrations in all age ranges between 18 and 34 years, as well as all ranges over 60 years. This segment contains relatively few children and middle aged adults. Individuals in this segment are over 20% less likely than average to be married, to have children and to live in family households. They are 67% more likely to have one person in the household. Thus, although the average household income is about 20% lower than average, per capita income for this segment is 8% above the national average. On Their Own households are found in non-rural locations, especially in warm weather areas such as Las Vegas, Arizona and Florida. Educational attainment is similar to that of the nation and so is the ratio of white-collar to blue-collar workers. However, On Their Own workers are more represented in technical and administrative support than the national norm. This segment ranks first for the percentage commuting 10 to 29 minutes to work. This segment consists mostly of renters living in structures with 3 to 49 units.

On Their Own ranks in the top five segments for ordering a home delivery meal or going dancing. They are also very likely to refer to the yellow pages over four times a week.

40 Trying Metro Times

This segment typically consists of younger, single adults with young children, and seniors, located in urban and suburban areas. They are typically renters, with very low income and education, working in blue-collar occupations.

Adults in this segment are typically found in the age ranges between 21 and 29 years and all ranges over 70 years. Children in this segment are most likely to be nine and under. People in the segment are less likely than average to be married or living in family households, but children are present in 37% of the households, which is similar to the national average. Household and per capita incomes are both less than 70% of the national averages. Trying Metro Times households are found in concentrations over 20% above average in both suburban and urban areas. Schooling beyond high school is below average. Over 18% of these households contain no worker (ranking them ninth) while another 33% have one worker. Most workers are employed in blue-collar positions, particularly in the machine operators and laborers.
categories. This segment is 30% more likely to car pool or walk to work with a commuting time that is relatively short. An above average percent are renters and pay a rent that is below the national average. Most live in housing constructed before 1959 and use utility gas as their heating fuel.

Trying Metro Times are more likely than average to smoke cigarettes and shop at convenience food marts. Over half obtain their financial advice from friends or family.

41 Close-Knit Families

These are urban households, with relatively young adults and a large number of children. They are typically renters, with very low income, little education, working as laborers, machine operators and in other blue-collar occupations.

Close Knit Families have the highest share of children in all age ranges less than 18 years. Adults are more likely than average to be between 18 and 29. About 60% of the households in this segment have children, ranking them first in this category. They also rank first in average household size (47% above the national average). This segment has relatively large proportions of family households headed by single men or single women. Their household income is over 30% below the national average and this segment ranks last in per capita income (65% below average). Households in this segment are concentrated in urban parts of the Southwest. Sixty percent of adults in Close Knit Families have not graduated from high school. Almost 70% work in blue-collar positions (ranking first), and they rank first for the percentage of machine operators and laborers. This segment also ranks first for the percentage of women with children who do not work. Over half of these households are renters, which is 43% above the national average.

This segment tends to eat at fast food restaurants, buy designer jeans and make investments for immediate income. They are likely to listen to contemporary hits radio and read People magazine. They have the third largest share of people who purchase oil filters at auto parts stores.

42 Trying Rural Times

These are rural households with a large number of children. They are primarily homeowners, with very low incomes, little education, working in blue-collar occupations.

Adults in the Trying Rural Times segment are more likely than average to be young (between 18 and 20 years) or seniors (between 55 and 84). These households are 19% more likely than average to have children and to contain over three persons. Their household income is about 40% below average, as is their per capita income. They are over twice as likely to have an income that is below the poverty level. Three fourths of those in Trying Rural Times live in rural areas, primarily in the southern states. Slightly more than half of these individuals are married. Educational attainment beyond high school is below average. Sixty percent of workers are employed in blue-collar occupations and they rank first for the share of transportation and material moving workers. This segment is 60% more likely to car pool to work and there are an above average percentage with one or no workers. Most own their homes and over one in five live in mobile homes, ranking them first in this category.

Trying Rural Times is the most likely to eat at quick service chicken restaurants, purchase gas at a convenience store, install their own oil filter, have an auto loan from a bank and watch Saturday evening television.

43 Manufacturing USA

This segment consists of very low-income households located in urban and suburban areas. They are young adults and seniors, many with children, living in renter-occupied housing. They have low levels of education and work in the service sector and other blue-collar occupations.

Adults in this segment are more likely than average to be young (between 18 and 20 years) or seniors (over 60). This segment scores over 15% above the national average in all age ranges under 18 years. There are an above average number of one person households, as well as households with five or more people. Forty percent of the households have children and an above average percentage of these are headed by singles. Both the household and per capita incomes are about 40% below the national average. Manufacturing USA households live primarily in the cities and suburbs of the South. Most adults have not completed schooling beyond high school and 45% have not earned a high school diploma. Sixty percent work in blue-collar occupations (ranking them fifth) and about 20% work in the service sector. Twenty percent have no workers and 30% have one worker in the household, both well above average. This segment is more likely than average to rent housing and the median rental rate is 33% below the national figure.

This segment is the most likely to use a doctor's care for diet control, use denture cleaners, obtain financial advice from a banker and watch television. They are also much more likely than average to subscribe to Caller I.D. and other calling services.
44 Hard Years
This segment contains primarily young adults and seniors, renting in urban areas. They have very low income and education levels, live in multi-family dwelling units and work in blue-collar occupations.

Adults in this segment are more likely than average to be young (between 18 and 20 years) or seniors (over 75). These households are less likely than average to have children and those that do typically have very young ones (under five years old). Of those households with children, there are above average proportions of households headed by single parents. They are 46% more likely than average to be one person households, and the median household income is over 40% below the national average. These households are over 80% more likely than average to live in urban areas across the country. They are 90% more likely to be renters and educational attainment in the Hard Years is below average. The majority of workers are employed in blue-collar positions, but 20% 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 tend to be members of religious, civic and veterans clubs. They are likely to have purchased an answering machine, curtains and costume rings during the past year. They are among the heaviest television viewers and lightest radio listeners. They are the most likely to have used 1-800-COLLECT for their last collect call.

45 Struggling Metro Mix
These households are typically young singles, renting in urban areas. They have relatively few children, a low level of income, lower than average education and many employed in service positions.

Struggling Metro Mix households tend to be young adults, ranking in the top ten in all age ranges between 18 and 34 years. Fewer than average of these households have children and those that do are typically under four years old. These households are almost 60% more likely than average to contain one person and the median household income for the segment is 32% lower than the national average. Only 33% of individuals are married, compared to the national average of 55% and above average percentages live in non-family households or group quarters. Struggling Metro Mix households live in urban areas, particularly around New York, Chicago, New Orleans, Houston, Los Angeles and San Francisco. Education beyond high school is below average and one-third have not earned a high school diploma. The ratio of white to blue-collar workers is similar to that of the nation, and above average concentrations of individuals are employed in administrative support positions. The Struggling Metro Mix is four times as likely to take public transportation and their commute to work is relatively long.

Struggling Metro Mix ranks in the top five segments in shopping at convenience food marts, subscribing to voice mail, using a Laundromat and primarily banking near their work. They rank second in listening to urban contemporary radio stations.

46 Difficult Times
These are primarily families with a relatively large number of children. They have very low income and education levels, and are mostly renters and work in the service sector and other blue-collar occupations.

Adults in the Difficult Times segment are more likely than average to be between the ages of 18 and 24 and they are 29% more likely than average to have children. They are 50% less likely than average to be married and this segment ranks first for the percentage of single female-headed households (37%). They rank last in household income and are over three times as likely to have an income below the poverty level. Difficult Times are over twice as likely as average to live in urban areas, especially in Louisiana, Mississippi, Alabama and Georgia. This segment is also top ranking for the percent of households with no workers and one worker. Half of the individuals in Difficult Times have not completed high school. Sixty percent of workers are employed in blue-collar positions, particularly in private household services, protective services, other services and as laborers. For housing, Difficult Times live in rented housing and rank first for the percentage of households living in one unit attached structures. Forty-five percent do not have a vehicle in their household.

This segment has the largest share subscribing to such telecommunication services as automatic call return, call blocking and call waiting. They also watch a great deal of daytime television.

47 University USA
These are typically young singles with very low incomes, living in non-family households and group quarters, located in urban areas. Many are currently in college, living in one or two person households, in structures with ten or more units.

University USA has the highest share of young adults between 18 and 24. These households typically have one or two persons and a household income about 40% below average. Only 14% of these individuals are married, 77% live in non-family households or
group quarters and only 12% of these households have children. They are primarily located in college towns such as Columbus, Ohio; Tallahassee, Florida; Lubbock, Texas; and Eugene, Oregon. Those in the University USA segment work in white-collar positions, ranking first for the percentage employed as technical support and second in administrative support positions. This segment also ranks first for the percentage living in rental housing. Paying about average rent, University USA resides mostly in multi-unit structures. This segment ranks first for the proportion living in 10 to 49 unit structures and ranks second for the proportion living in three to nine unit buildings. Vehicle ownership is low.

University USA ranks first in participating in many leisure activities such as jogging, skiing, hiking and bicycling. They also rank first in using a quick copy service, wearing soft contact lenses and listening to album oriented rock radio stations.

48 Urban Singles

This segment contains primarily young adults and seniors, renting in urban areas. They are single occupant households with few children and live in structures with over 50 units. They have a very low level of income and a less than average level of education.

Urban Singles are primarily young adults between 18 and 29 years old and seniors over the age of 65. Children are present in less than the average amount of households and they rank first in percent of one person households. Their median household income is less than half the national average, but, due to their small household size, the per capita income is 2% above the national average. Most of these households live in cities (68%) and do not contain married couples (82%). Both the Miami and Las Vegas areas have very high concentrations of Urban Singles. Only 11% of these households have children, compared to the national average of 37%. Educational attainment beyond some high school is below average. Twenty five percent of these households have no workers and 31% have one. The ratio of white to blue-collar workers is similar to that of the nation and they are more likely to walk or to take public transportation to work than average.

Urban Singles are among the top five segments in writing to or phoning a radio or television station, making a 900 number call, never buying from a mail-order catalog and spending less than $60 a week at the grocery store.

49 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.

50 Unclassified

The small number 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.
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