

CLARITAS PRIZM PREMIER® SEGMENT NARRATIVES 2021





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INTRODUCTION TO CLARITAS PRIZM® PREMIER

Claritas has remained at the forefront of segmentation development due to our willingness to adapt our data modeling techniques to keep pace with the geodemographic data available through the U.S. Census Bureau and other sources. Improvements created by Claritas in statistical techniques, combined with new data sources and changes instituted by the Census starting in the year 2010, offered Claritas the rare opportunity to build a unique solution for consumer



segmentation. The result is the Claritas PRIZM® Premier system, which delivers a more complete picture of household consumption in today's complex marketplace.

This document includes a high-level overview of the techniques used to create the PRIZM Premier segmentation system. More detailed information about model development, segment assignments, and Urbanicity can be found in the Claritas PRIZM Premier Methodology Document.

Overview

With PRIZM® Premier, Claritas continues to provide a seamless transition between household level segmentation and traditional geodemographics by delivering the same segments at all levels. Having the ability to downshift from geodemographic to household level data makes it possible for marketers to move effortlessly from market planning and media strategy to customer acquisition, cross selling, and retention while using the same language to describe their consumers.

PRIZM Premier classifies every U.S. household into one of 68 consumer segments based on the household's purchasing preferences. PRIZM Premier offers a complete set of ancillary databases and links to third-party data, allowing marketers to use data outside of their own customer files to pinpoint products and services that their best customers are most likely to use, as well as locate their best customers on the ground. PRIZM Premier enables marketers to create a complete portrait of their customers to better understand, find and engage with their best clients and prospects.

The external links of PRIZM Premier allow for company-wide integration of a single customer concept. Beyond coding customer records for consumer targeting applications, Claritas provides estimates of markets and trade areas for location analytics and profile databases for behaviors ranging from leisure time preferences to shopping to eating to favorite magazines and TV shows, all of which can help craft ad messaging and media strategy. Components of the PRIZM Premier system can be grouped by the stage of customer analysis, as shown in the following table:

CUSTOMER ANALYSIS STAGE	PRIZM PREMIER COMPONENT USED
Coding customer records	Household-level coding Geodemographic coding and/or fill in
Comparing coded customer records to trade area(s)	Current-year segment distributions Five-year segment distributions PRIZM Premier Z6 (Delivery Point Code) segment distributions
Determining segment characteristics for demographics, lifestyle, media, and other behaviors	Household Demographic Profiles Neighborhood Demographic Profiles Claritas Technology Behavior Track Profiles Claritas Energy Behavior Track Profiles Claritas Financial Product Profiles Claritas Insurance Product Profiles Claritas Income Producing Assets/Net Worth Profiles Claritas TV Behavior Profiles



CUSTOMER ANALYSIS STAGE	PRIZM PREMIER COMPONENT USED
	Claritas Online Behavior Profiles Additional profiles as created by Claritas PRIZM Premier Links Network Custom surveys or databases

Model Development

PRIZM® Premier was developed using Claritas' proprietary methodology that allows marketers to seamlessly shift from ZIP Code level to block group level to ZIP+4 level, all the way down to the individual household level—all with the same set of 68 segments. This single set of segments affords marketers the benefits of household level precision in applications such as direct mail, while at the same time maintaining the broad market linkages, usability, and cost-effectiveness of geodemographics for applications such as market sizing and location analysis.

Statistical Techniques

In 1980 and 1990, Claritas statisticians rebuilt PRIZM by essentially repeating the same steps they performed when Claritas pioneered geodemographic segmentation in 1976. They aggressively analyzed the data, isolated key factors, and developed a new clustering system. The development of each new system provided an opportunity to evaluate and implement improvements as they became available, but the underlying segmentation technique was clustering.

Since the 1970s, the most popular of the clustering techniques has been K means clustering. The final number of clusters desired is specified to the algorithm (this is the origin of the "K" in K means) and the algorithm then partitions the observations into K number of clusters as determined by their location in n dimensional space, as dictated by demographic factors. Membership in a cluster is determined by the proximity to the group center, or mean, in space (hence the origin of the "mean" in K means).

For any type of clustering process to work well, the statistician must correctly identify the important dimensions before implementing the clustering process. For marketing purposes, obvious drivers are age and income. However, appropriate levels for each of these critically important dimensions still need to be chosen. For example, does the dimension of income create better differentiation at \$35,000 or \$50,000? How does choosing between these two values of the same dimension change the clustering outcome? These choices are important, because when the clustering iterations end and yield an answer, marketers are left with clusters of households that have been organized by their proximity to each other by the demographic metrics that were chosen. This answer may or may not be meaningful to the original task of creating groups that differ in their behaviors—in large part because behavior measures were not incorporated into the clustering technique itself.

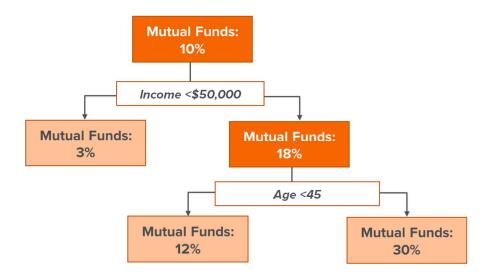
With PRIZM®, Claritas broke with traditional clustering algorithms to embrace a new technology that yields better segmentation results. PRIZM Premier was created using this same proprietary method called Multivariate Divisive Partitioning (MDP). MDP borrows and extends a tree



partitioning method that creates the segments based on demographics that matter most to households' behaviors.

The most common tree partitioning technique, Classification and Regression Trees (CART), involves a more modeling oriented process than clustering. Described simply, statisticians begin with a single behavior they wish to predict and start with all participating households in a single segment. Predictor variables, such as income, age, or presence of children, are analyzed to find the variable—and the appropriate value of that variable—that divides the single segment into two that have the greatest difference for that behavior. Additional splitting takes place until all effective splits have been made or the size of the segment created falls below a target threshold.

In the example that follows, the CART process starts with all of the survey respondents in one segment for the behavior of interest—in this case, owning mutual funds. Of this particular respondent pool, 10 percent report owning mutual funds. Next, the CART routine searches for the demographic variable—and the value of that demographic variable—that creates the two segments that are most different on the behavior of interest. Our example shows that dividing the first group by an income of \$50,000 yields two segments—one with mutual fund use of 3 percent and the second with mutual fund use of 18 percent. We can divide the second segment again, with the result that a split based on an age of 45 yields two more segments—one with mutual fund use of 12 percent and the other with mutual fund use of 30 percent.



If the process stops here, we have a segmentation system with three segments—one with 3% of its members owning mutual funds, a second with 12% of its members owning mutual funds, and the third with 30% of members owning mutual funds. However, this resulting segmentation system does not provide useful information about any other behaviors—it's optimized only for owning mutual funds. This is one of the limitations of the CART technique: it generates an optimal model for only a single behavior. Because PRIZM® Premier is a multi-purpose segmentation system, optimization across a broader range of behaviors is necessary. Claritas made several modifications



to the CART process, resulting in the MDP technique, for which a patent is pending. These modifications extended the basic CART process to simultaneously optimize across hundreds of distinct behaviors at once. This advancement allowed Claritas to take full advantage of the thousands of behaviors and hundreds of demographic predictor variables available at different geographic levels, including the household level. The MDP process was run hundreds of times, with varying sets of behaviors, predictor variables, and a number of other parameters, to ensure that the resulting segments represent behaviorally important groupings.

Data Sources

In addition to a unique statistical technique, Claritas employed an unprecedented number of data sources and data levels in the development of PRIZM® Premier. Geodemographic data, the mainstay of previous segmentation systems, included Census demographics and ZIP+4-level demographics summarized from compiled lists.

As with the prior version of PRIZM, Claritas once again used household-level demographics in the development process of PRIZM Premier. To each of the over 900,000 customer records in the development database already coded with Census demographics, summarized ZIP+4 demographics, and custom Claritas measures, Claritas appended a compiled list of household demographics from the Epsilon™ Targeting TotalSource Plus™ file. The resulting database was used to design and evaluate systems built with four different sources of data: self-reported household, compiled list-based household, ZIP+4, and block group.

NEW ASSIGNMENT DATA FOR CLARITAS PRIZM PREMIER

In addition to the geodemographic and behavioral data that was used in the development of previous versions of PRIZM, two new inputs were added to the PRIZM Premier model: a measure of a household's liquid assets and a technology score which measures a household's use of technology in their daily activities. These two measures play a key role in determining the PRIZM Premier segment assignment for a household or geography.

The first is Claritas Income Producing Assets Indicators, a proprietary Claritas model that estimates the liquid assets of a household based on responses to the Claritas Financial Track survey of financial behaviors. Financial Track is the largest financial survey in the industry, collecting actual dollar measures from each survey respondent. From the survey base, information for nearly 250,000 households (typically rolling three years of quarterly surveys) is anonymized, summarized, and used to construct balance information for a variety of financial products and services that are core to Income-Producing Assets (IPA). No individual respondent survey data is released as part of the PRIZM® Premier model.

Strongly correlated to age and income, IPA measures liquid wealth such as cash, checking accounts, savings products such as savings accounts, money market accounts and CDs, investment products such as stock and mutual funds, retirement accounts, and other asset classes that are relatively easy to redeem and move—and for which marketers can readily compete. Note



that the asset classifications used in developing PRIZM Premier differ slightly from those offered in the stand-alone Claritas Income Producing Assets Indicators product. PRIZM Premier segments are classified in one of seven IPA categories: Millionaires IPA, Elite IPA, High IPA, Above Average IPA, Moderate IPA, Below Average IPA, and Low IPA.

The second feature introduced with PRIZM Premier is a measure of technology use that identifies the extent to which a household has embraced technology in their everyday lives. A technology model was developed utilizing more than 100 technology related behaviors from several Claritas and third-party surveys. These behaviors included use of specific devices, as well as specific activities engaged in by the household across various devices and channels. The technology use of each segment within the new PRIZM Premier system is described in terms of how the households within the segment scored relative to the average technology score. PRIZM Premier segments are classified in one of five Tech Use categories: **Highest Tech, Above Average Tech, Average Tech, Below Average Tech, or Lowest Tech** to define their use of technology.

PRIZM Premier incorporates these IPA indicators and tech scores, along with household characteristics, such as income, age, and family composition, and neighborhood characteristics, such as housing stock and home ownership, to create 68 segments. These segments are numbered according to socioeconomic rank (which takes into account characteristics such as income, education, occupation, and home value) and are grouped into 11 Lifestage groups and 14 social groups. Social groups are based on urbanicity and socioeconomic rank. Lifestage groups are based on age, socioeconomic rank, and the presence of children at home.

CLARITAS PRIZM PREMIER LIFESTAGE GROUPS

Claritas PRIZM Premier Lifestage classifications provide a different way to look at groups of PRIZM Premier segments. While PRIZM Premier Social Groups are based on both affluence and Claritas Urbanization, PRIZM Premier Lifestage Groups account for affluence and a combination of householder age and household composition.

Within three Lifestage classes—Younger Years, Family Life, and Mature Years—the 68 segments are further grouped into 11 Lifestage Groups. Each Lifestage Group's combination of the three variables—affluence, householder age, and presence of children at home—help paint a more vivid picture of the likely lifestyle of the segments in that group. For example, the three Lifestage Groups that comprise the class Younger Years share the characteristic that the majority of households are young and childless.

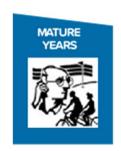
What differentiates Y1: Midlife Success, from Y2: Young Achievers, is the age at which residents have achieved this level of affluence. Similarly, the four groups of segments that make up Family Life have children in common, while segments categorized as Mature Years are mostly empty nesters. The most affluent family segments fall into F1: Accumulated Wealth, which includes Networked Neighbors, Country Squires, and Winner's Circle.



The Matrix on the following page can be found on the PRIZM® Premier Posters. It organizes the segments by their predominant Social Group on horizontal axis Income from Higher to Lower on the vertical axis.











F1 ACCUMULATED WEALTH 02 Networked Neighbors

M1 AFFLUENT EMPTY NESTS

01 Upper Crust

claritas

13 21 25 31 34 35	Upward Bound The Cosmopolitans Up-and-Comers Connected Bohemians Young & Influential Urban Achievers	05 06 10 11 14 15	Country Squires Winner's Circle Executive Suites Fast-Track Families Kids & Cul-de-Sacs New Homesteaders Beltway Boomers	03 07 08 09 12	Movers & Shakers Money & Brains Gray Power Big Fish, Small Pond Cruisin' to Retirement
Y2 40 47 48 50 54	YOUNG ACHIEVERS Aspiring A-Listers Striving Selfies Generation Web Metro Grads Struggling Singles	F2 23 26 27 29 30	YOUNG ACCUMULATORS Township Travelers Home Sweet Home Big Sky Families White Picket Fences Pools & Patios	M2 17 18 19 20 22 24 28	CONSERVATIVE CLASSICS Urban Elders Mayberry-ville American Dreams Empty Nests Middleburg Managers Pickup Patriarchs Country Casuals
Y3 55 59 60 63 64 65 66	STRIVING SINGLES Red, White & Blue New Melting Pot Small-Town Collegiates Low-Rise Living Family Thrifts Young & Rustic New Beginnings	F3 33 37 39 44 51	MAINSTREAM FAMILIES Second City Startups Bright Lights, Li'l City Kid Country, USA Country Strong Campers & Camo	M3 32 36 38 41 43 46 49 52 53	CAUTIOUS COUPLES Traditional Times Toolbelt Traditionalists Hometown Retired Domestic Duos City Roots Heartlanders American Classics Simple Pleasures Lo-Tech Singles
45, S	DOMINANTLY UNDER AGE INGLES AND COUPLES TLY WITHOUT CHILDREN	FAMII	SUSTAINING FAMILIES Multi-Culti Mosaic Urban Modern Mix Multi-Culti Families Second City Generations Bedrock America OMINANTLY MIDDLE-AGED LIES WITH CHILDREN E HOUSEHOLD	57 58 62 67	Back Country Folks Golden Ponds Crossroad Villagers Park Bench Seniors DOMINANTLY AGE 55 AND OVE, EMPTY-NEST COUPLES MATURE SINGLES

YOUNGER YEARS (Y)

Segments in Younger Years (Y) consist of mostly singles and couples who are typically under 45 years old and generally have no children in the household. Residents may feel they are too young to have children and/or are approaching middle age and choose not to have them. At the household level, around age 45 is the cutoff for most segments. Among these younger segments, only those explicit in their definition for lack of children or with low indices for presence of children tend to be included in Younger Years.



Y1: Midlife Success



The seven segments in Midlife Success typically are filled with childless singles and couples in their thirties and forties. The wealthiest of the Younger Years class, this group is home to many college-educated residents who make six-figure incomes at executive and professional jobs but also extends to more middle-class segments. Most of these segments are found in urban and suburban communities, and consumers here are big fans of the latest technology, financial products, aerobic exercise, and travel.

- 04 Young Digerati
- 13 Upward Bound
- 21 The Cosmopolitans
- 25 Up-and-Comers
- 31 Connected Bohemians
- 34 Young & Influential
- 35 <u>Urban Achievers</u>

Y2: Young Achievers



Young Achievers is a Lifestage group made up of a lower midscale segments found in urban and metro neighborhoods. A blend of family types, Young Achievers are also a mix of homeowners and renters. They are above average in their use of technology, often researching their upcoming purchases online.

- 40 <u>Aspiring A-Listers</u>
- 47 Striving Selfies
- 48 Generation Web
- 50 Metro Grads
- 54 Struggling Singles



Y3: Striving Singles

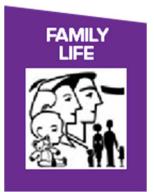


The seven segments in Striving Singles make up the most downscale of the Younger Years class. Found in both cities and rural settings, these households typically have low incomes, often under \$30,000 a year, from service jobs or part-time work they take on while going to college. As consumers, the residents in these segments score high for outdoor sports, movies and music, fast food, and inexpensive cars.

- Red, White & Blue
- New Melting Pot
- 60 <u>Small-Town Collegiates</u>
- 63 <u>Low-Rise Living</u>
- 64 Family Thrifts
- 65 Young & Rustic
- 66 New Beginnings



FAMILY LIFE (F)



Family Life (F) is composed of segments that are middle-aged and either defined by presence of children in the household or have high indices for households with children under age 18. They may be married couples or single parents. At the household level, presence of children is the primary driver for many segments in this class. While this class also includes segments where the presence of children is not explicit at the household level, in general they do show high indices for that characteristic.

F1: Accumulated Wealth

The eight segments in Accumulated Wealth contain the wealthiest families, mostly college-educated, white-collar Baby Boomers living in sprawling homes beyond the nation's beltways. These large family segments are filled with upscale professionals who have the disposable cash and sophisticated tastes to indulge their children with electronic toys, computer games, and top-of-the-line sporting equipment. The adults in these households are also a prime audience for print media, expensive cars, and frequent vacations, often to theme parks as well as European destinations.

- 02 Networked Neighbors
- 05 Country Squires
- 06 Winner's Circle
- 10 Executive Suites
- 11 Fast-Track Families
- 14 Kids & Cul-de-Sacs
- 15 New Homesteaders
- 16 Beltway Boomers

F2: Young Accumulators

Compared to the Accumulated Wealth group, the five segments in Young Accumulators are slightly younger and less affluent than their upscale peers. Adults typically have college educations and work a mix of white-collar managerial and professional jobs. Found mostly in suburban and exurban areas, the large families in Young Accumulators have fashioned comfortable, upscale lifestyles in their mid-sized homes. They favor outdoor sports, kid-friendly technology and adult toys like campers, powerboats, and motorcycles. Their media tastes lean towards cable networks targeted to children and teenagers.



- 23 Township Travelers
- 26 Home Sweet Home
- 27 Big Sky Families
- White Picket Fences
- 30 Pools & Patios

F3: Mainstream Families

Mainstream Families refers to a collection of five segments of middle class and working-class families. Residents in this exurban group share similar consumption patterns, living in modestly priced homes and ranking high for outdoor activities. Mainstream Families maintain lifestyles befitting large families in the nation's small towns: lots of sports, electronic toys, groceries in bulk, and televised media.

- 33 Second City Startups
- 37 Bright Lights, Li'l City
- 39 Kid Country, USA
- 44 Country Strong
- 51 Campers & Camo

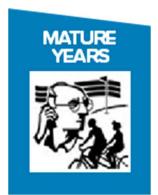
F4: Sustaining Families

Sustaining Families is the least affluent of the Family Life groups, an assortment of segments that range from working-class to decidedly downscale. These segments are primarily found in urban neighborhoods. Most adults hold blue-collar and service jobs, earning wages that relegate their families to small, older apartments or houses. And their lifestyles are similarly modest: households here are into playing games and sports, shopping at discount chains and convenience stores, and tuning into nearly everything that airs on TV and radio.

- 42 Multi-Culti Mosaic
- 45 Urban Modern Mix
- 56 Multi-Culti Families
- 61 Second City Generations
- 68 Bedrock America



MATURE YEARS (M)



Mature Years (M) includes segments whose residents are primarily emptynesters or those with children in their late teens, away at college or rebounding back to mom and dad's home. At the household level, the primary driver is age, not necessarily the absence of children. Segments that are uniquely child-centered tend to be younger and are grouped under Family Years while those under age 45 and without children are grouped in Younger Years, leaving the last group of segments for the Mature Years.

M1: Affluent Empty Nests

Americans in the Mature Years tend to be over 45 years old and living in houses that have emptynested. The six wealthiest segments in this group are classified Affluent Empty Nests, and they feature upscale couples who are college educated and hold executive and professional positions. While their neighborhoods are found across a variety of landscapes, they are most common in suburban neighborhoods with large, older homes. With their children out of the house, these consumers have plenty of disposable cash to finance active lifestyles rich in travel, cultural events, exercise equipment, and business media. These folks are also community activists who write politicians, volunteer for environmental groups, and vote regularly in elections.

- 01 Upper Crust
- 03 Movers & Shakers
- 07 Money & Brains
- 08 Gray Power
- 09 Big Fish, Small Pond
- 12 Cruisin' to Retirement



M2: Conservative Classics

College educated, over 55 years old and upper-middle class, the seven segments in Conservative Classics offer a portrait of quiet comfort. These childless singles and couples live in older suburban homes. For leisure at home, they enjoy gardening, reading books, watching public television, and entertaining neighbors over barbecues. When they go out, it's often to a local museum, the theater, or a casual-dining restaurant.

- 17 Urban Elders
- 18 Mayberry-ville
- 19 American Dreams
- 20 Empty Nests
- 22 Middleburg Managers
- 24 Pickup Patriarchs
- 28 <u>Country Casuals</u>

M3: Cautious Couples

Another large group of Mature Years segments is Cautious Couples, featuring an over-55-year-old mix of singles, couples, and widows. Widely scattered throughout the nation, the residents in these seven segments typically are working-class, with some college education and a high rate of homeownership. Given their blue-collar roots, Cautious Couples today pursue sedate lifestyles. They have high rates for reading, travel, eating out at family restaurants, and pursuing home-based hobbies like coin collecting and gardening.

- 32 Traditional Times
- 36 Toolbelt Traditionalists
- 38 Hometown Retired
- 41 <u>Domestic Duos</u>
- 43 City Roots
- 46 Heartlanders
- 49 American Classics
- 52 <u>Simple Pleasures</u>
- 53 Lo-Tech Singles



M4: Sustaining Seniors

Sustaining Seniors consists of four segments filled with older, economically challenged Americans. Primarily found in small towns and rural areas, they all score high for having residents who are over 65 years old and who have household incomes under \$40,000. Many are single or widowed, have modest educational achievement, and live in older apartments or small homes. On their fixed incomes, they lead low-key, home-centered lifestyles. They're big on watching TV, gardening, sewing, and woodworking. Their social life often revolves around activities at veterans' clubs and fraternal organizations.

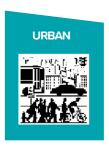
- 57 Back Country Folks
- 58 Golden Ponds
- 62 Crossroad Villagers
- 67 Park Bench Seniors

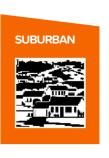
CLARITAS PRIZM® PREMIER SOCIAL GROUPS

The 14 social groups of Claritas PRIZM® Premier are based on Urbanicity class and affluence, two important variables used in the production of PRIZM Premier. First, segments are placed in one of four urbanicity class categories. Within each of these categories, all the segments are then sorted into groups based on affluence, another powerful demographic predictor of consumer behavior. All of the 68 segments are grouped into one of these 14 social groups. At the top of both the affluence and density scales is Social Group **U1: Urban Uptown**, in which residents live in urban areas and are very affluent. At the opposite extreme is Social Group **T4: Rustic Living**, in which residents live in rural areas with a more downscale lifestyle.

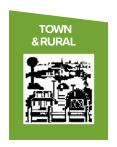
The Matrix on the following page can be found on the PRIZM Premier Posters. It organizes the segments by their predominant Social Group on horizontal axis Income from Higher to Lower on the vertical axis.











	U1	URBAN UPTOWN	S1	ELITE SUBURBS	C1	SECOND CITY SOCIETY	T1	LANDED GENTRY
•	04	Young Digerati	01	Upper Crust	22	Middleburg Managers	05	Country Squires
Į	07	Money & Brains	02	Networked Neighbors	33	Second City Startups	09	Big Fish, Small Pond
HIGH	19	American Dreams	03	Movers & Shakers	37	Bright Lights, Li'l City	11	Fast-Track Families
	21	The Cosmopolitans					15	New Homesteaders
	U2	MIDTOWN MIX	S2	THE AFFLUENTIALS	C2	CITY CENTERS	T2	COUNTRY COMFORT
	17	Urban Elders	06	Winner's Circle	47	Striving Selfies	18	Mayberry-ville
	31	Connected Bohemians	80	Gray Power	48	Generation Web	23	Township Travelers
	35	Urban Achievers	10	Executive Suites	49	American Classics	24	Pickup Patriarchs
	40	Aspiring A-Listers	12	Cruisin' to Retirement	53	Lo-Tech Singles	27	Big Sky Families
			13	Upward Bound	54	Struggling Singles	28	Country Casuals
			14	Kids & Cul-de-Sacs			29	White Picket Fences
			16	Beltway Boomers				
\$	U3	URBAN CORES	S3	MIDDLEBURBS	C3	MICRO-CITY MIX	Т3	MIDDLE AMERICA
Ψ .	42	Multi-Culti Mosaic	20	Empty Nests	59	New Melting Pot	32	Traditional Times
	43	City Roots	25	Up-and-Comers	61	Second City Generations	38	Hometown Retired
	45	Urban Modern Mix	26	Home Sweet Home	64	Family Thrifts	39	Kid Country, USA
	56	Multi-Culti Families	30	Pools & Patios	66	New Beginnings	44	Country Strong
	63	Low-Rise Living			67	Park Bench Seniors	46	Heartlanders
							51	Campers & Camo
							52	Simple Pleasures
			S4	INNER SUBURBS			T4	RUSTIC LIVING
			34	Young & Influential			55	Red, White & Blue
			36	Toolbelt Traditionalists			57	Back Country Folks
			41	Domestic Duos			58	Golden Ponds

HIGH DENSITY **POPULATION CENTERS IN** MAJOR METROPOLITAN **AREAS**

MODERATELY DENSE **NEIGHBORHOODS BY THE URBAN OR SECOND CITY** CORE

50 Metro Grads

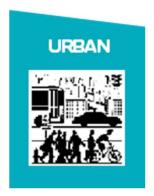
MODERATLY DENSE POPULATION CENTERS OF SMALLER CITIES AND LARGER TOWNS

SMALL TOWN AND RURAL AREAS, AS WELL AS LOW **DENSITY SUBURBS ON THE EXURBAN FRINGE**

60 Small-Town Collegiates 62 Crossroad Villagers 65 Young & Rustic 68 Bedrock America



URBAN (U)



Urban (U) Social Groups have population density centiles mostly between 85 and 99. They include both the downtown areas of major cities and surrounding neighborhoods. Households in this classification live within the classic high-density neighborhoods found in the heart of America's largest cities. While almost always anchored by the downtown central business district, these areas often extend beyond the city limits and into surrounding jurisdictions to encompass most of America's earliest suburban expansions.

U1: Urban Uptown

The four segments in Urban Uptown are home to the nation's wealthiest urban consumers. Members of this social group tend to be upscale to wealthy, mostly without kids. Although this group is diverse in terms of housing styles, residents share an upscale urban perspective that's reflected in their shopping behaviors and activities. Urban Uptown consumers tend to frequent the arts, shop at exclusive retailers, drive luxury imports, travel abroad, and spend heavily on computer and wireless technology.

- 04 Young Digerati
- 07 Money & Brains
- 19 American Dreams
- 21 The Cosmopolitans

U2: Midtown Mix

Diversity is the hallmark of Midtown Mix, a group of mostly younger, midscale urban renters. It's the most tech savvy of the urban social groups and consists of a mix of singles and couples. In Midtown Mix, the households are dominated by consumers who pursue active social lives - frequenting bars, health clubs, and restaurants at high rates, listening to progressive music, driving small imports, and acquiring the latest consumer electronics.

- 17 Urban Elders
- 31 Connected Bohemians
- 35 Urban Achievers
- 40 Aspiring A-Listers



U3: Urban Cores

The segments of Urban Cores are characterized by relatively modest incomes, education, and rental apartments; however, affordable housing is part of the allure for the group's young singles and aging retirees. Urban Cores is one of the least affluent social groups, and surveys indicate a fondness for both ethnic and mainstream media and products.

- 42 <u>Multi-Culti Mosaic</u>
- 43 <u>City Roots</u>
- 45 <u>Urban Modern Mix</u>
- 56 Multi-Culti Families
- 63 Low-Rise Living

SUBURBAN (S)



Suburban (S) areas have population density centiles between 40 and 90 and are clearly dependent on urban areas or second cities. Unlike Second Cities, they are not the population center of their surrounding community, but rather a continuation of the density decline as you move out from the city center. While some Suburbs may be employment centers, their lifestyles and commuting patterns will be more tied to Urban or Second City cores.

S1: Elite Suburbs

The most affluent suburban social group, Elite Suburbs is a world of six-figure incomes, post-graduate degrees, single-family homes, and managerial and professional occupations. Befitting their lofty salaries, S1 members are big consumers of large homes, expensive clothes, luxury cars, and foreign travel. Despite representing a small portion of the U.S. population, they hold a large share of the nation's personal net worth.

- 01 Upper Crust
- 02 Networked Neighbors
- 03 Movers & Shakers



S2: The Affluentials

The seven segments in The Affluentials are one socioeconomic rung down from the Elite Suburbs, with a significant drop in median income; but their residents still enjoy comfortable, suburban lifestyles. The median income and IPA in S2 are well above the U.S. median values, and the members of this social group are a mix of families, couples and singles who tend to have college degrees and white-collar jobs. As consumers, The Affluentials are big fans of health foods, computer equipment, consumer electronics, and the full range of big-box retailers.

- 06 Winner's Circle
- 08 Gray Power
- 10 Executive Suites
- 12 <u>Cruisin' to Retirement</u>
- 13 <u>Upward Bound</u>
- 14 <u>Kids & Cul-de-Sacs</u>
- 16 <u>Beltway Boomers</u>

S3: Middleburbs

The four segments that comprise Middleburbs share a middle class, suburban perspective, but the similarity ends there. The group includes a mix of ages and interests. Mostly homeowners, the presence of children varies across the segments. The members of Middleburbs tend to have plenty of discretionary income to visit nightclubs and casual-dining restaurants, shop at midscale department stores, and travel often.

- 20 Empty Nests
- 25 Up-and-Comers
- 26 Home Sweet Home
- 30 Pools & Patios

S4: Inner Suburbs

The four segments in the Inner Suburbs social group are concentrated in the inner-ring suburbs of major metro areas where residents tend to be high school educated, unmarried, and downscale. There's diversity in this group, with segments divided evenly between homeowners and renters, and filled with households that are either young or aging in place. The behaviors of the S4 segments vary as well, from younger, more tech savvy segments to more mature segments that are slower to adopt new technology.

- 34 Young & Influential
- 36 Toolbelt Traditionalists



- 41 Domestic Duos
- 50 Metro Grads

SECOND CITY (C)



Second Cities (C) are less densely populated than urban areas with population density centiles typically between 40 and 85. While similar to suburban population densities, Second Cities are the population center of their surrounding community. As such, many are concentrated within America's smaller cities and larger towns. This class also includes satellite cities or higher density suburbs encircling major metropolitan centers, typically with far greater affluence than their small city cousins.

C1: Second City Society

Among second-tier cities, Second City Society stands at the top of the heap as a social group consisting of the wealthiest families who live outside the nation's metropolitan core. The three segments in this group are dominated by homeowners with executive jobs and large homes. In the marketplace, they spend big on digital and wireless technology, business and cultural media, casual-dining restaurants, upscale retailers, foreign travel, and luxury cars.

- 22 Middleburg Managers
- 33 Second City Startups
- 37 Bright Lights, Li'l City

C2: City Centers

The five segments in the C2 social group consist of a mix of Americans, old and young, homeowners and renters, families, and singles, who've settled in the nation's satellite cities. What they share is a middle-class status, educations that include at least some college, and a lifestyle heavy on leisure and recreation. The members of City Centers tend to be big fans of homecentered activities: Internet surfing, video renting, TV viewing, and playing games and musical instruments. Outside their homes, they go to movies, museums, and bowling alleys at high rates.

- 47 Striving Selfies
- 48 Generation Web
- 49 <u>American Classics</u>
- 53 Lo-Tech Singles



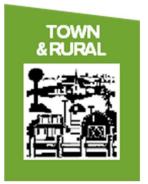
54 Struggling Singles

C3: Micro City Mix

Micro-City Mix was created via the predominantly downscale residents living in the affordable housing found throughout the nation's smaller cities. A diverse social group, these five segments contain a mix of old and young families, with and without kids. Many of the workers hold blue-collar jobs and their marketplace behaviors reflect the segments' varied lifestyles.

- 59 New Melting Pot
- 60 <u>Small-Town Collegiates</u>
- 64 Family Thrifts
- 66 New Beginnings
- 67 Park Bench Seniors

TOWN & RURAL (T)



Town & Rural (T) Social Groups have population density centiles under 40. This Social Group includes exurbs, towns, farming communities and a wide range of other rural areas. The town aspect of this class covers the thousands of small towns and villages scattered among the rural heartland, as well as the low-density areas far beyond the outer beltways and suburban rings of America's major metros. Households in these exurban segments live among higher densities and are more affluent than their rural

neighbors.

T1: Landed Gentry

Widely scattered throughout the nation, the four segments in the Landed Gentry social group consist of wealthy Americans who migrated to smaller towns beyond the nation's beltways. Many of the households contain Boomer families and couples with college degrees, expansive homes, and professional jobs. With their upscale incomes, they can afford to spend heavily on consumer electronics, wireless and computer technology, luxury cars, powerboats, books and magazines, children's toys, and exercise equipment.

- 05 Country Squires
- 09 Big Fish, Small Pond
- 11 Fast-Track Families



15 New Homesteaders

T2: Country Comfort

The six segments in Country Comfort are filled with predominantly upper-middle class homeowners. In their placid towns and scenic bedroom communities, these Americans tend to be married, with or without children. They enjoy comfortable upscale lifestyles, exhibiting high indices for outdoor activities like gardening, barbecuing, and playing golf, as well as home-based activities such as woodworking and crafts. Reflecting their rural, family environment, they prefer trucks, SUVs, and minivans to cars.

- 18 Mayberry-ville
- 23 Township Travelers
- 24 Pickup Patriarchs
- 27 Big Sky Families
- 28 Country Casuals
- 29 White Picket Fences

T3: Middle America

The seven segments in Middle America are filled with middle class to lower-middle class homeowners living in small towns and remote exurbs. Typically found in scenic settings throughout the nation's heartland, Middle Americans are a mix of couples and families. Like many residents of remote communities, these conservative consumers tend to prefer traditional rural pursuits: fishing, hunting, making crafts, antique collecting, watching television, and meeting at civic and veterans' clubs for recreation and companionship. Friday nights are for celebrating high school sports.

- 32 Traditional Times
- 38 Hometown Retired
- 39 Kid Country, USA
- 44 Country Strong
- 46 Heartlanders
- 51 Campers & Camo
- 52 <u>Simple Pleasures</u>

T4: Rustic Living

The seven segments in Rustic Living represent the nation's most isolated towns and rural villages. As a group, T4 residents have relatively modest incomes, aging homes, and blue-collar occupations. Many of the residents, a mix of young singles and seniors, are unmarried, and they've watched scores of their neighbors migrate to the city. In their remote communities, these



consumers spend their leisure time in such traditional small-town activities as fishing and hunting, attending social activities at the local church and veterans club, and enjoying country music and car racing.

- Red, White & Blue
- 57 Back Country Folks
- 58 Golden Ponds
- 60 <u>Small-Town Collegiates</u>
- 62 <u>Crossroad Villagers</u>
- 65 Young & Rustic
- 68 Bedrock America



INTERPRETING CLARITAS PRIZM® PREMIER DEMOGRAPHICS

Claritas provides a series of demographic descriptors used to classify the segments across core dimensions. While demographics form the basis for every segment assignment, not every segment falls neatly into only one category for each demographic. Detailed information about the predominant values for each of the demographic descriptors can be found in the Claritas PRIZM® Premier Segment Descriptors Release Notes.

PRIZM PREMIER SEGMENT NARRATIVES

PRIZM Premier Segments are listed in this document in ascending order based on their segment number (01 - 68). Each segment will have an icon for associated Lifestage Group and Social Group, a descriptive caption, demographic description, a segment narrative, behavioral highlights, Lifestage Group and Social Group Identification (as shown in the example below).

Segment Number and Segment Name



Segment Descriptive Caption

Age Range Tenure Income Producing Asset Class Technology Use



Paragraph describing the PRIZM Premier segment. Information may include: Householder (Head-of-Household) demographic characteristics, household characteristics, socio economic data and/or select behaviors.

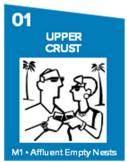
Owns X Make Vehicle • Shops at X Store • Goes skiing/snowboarding • Flies X Airline • Uses X website • Eats at X Restaurant • Listens to X Radio format

Lifestage Group: Code- Group Name (Predominant Lifestage)

Social Group: Code- Group Name (Predominant Social Group)

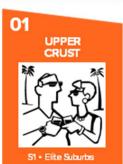


01 Upper Crust



Wealthy Mature without Kids

Age 65+ Homeowners Millionaires IPA Above Average Tech



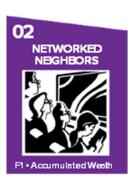
The nation's most exclusive address, Upper Crust is a haven for wealthy empty-nesting couples over the age of 65. This segment has a high concentration of residents earning over \$100,000 a year and many possess a postgraduate degree. They have an opulent standard of living - driving expensive cars, frequently eating out at upscale restaurants, and traveling to destinations like Europe.

Owns a Lexus • Eats at Bonefish Grill • Shops at Bloomingdale's • Contributes to public radio, TV, etc. • Visits Europe • Watches MSNBC • Listens to All News

Lifestage Group: M1- Affluent Empty Nests (Mature Years)

Social Group: S1- Elite Suburbs (Suburban)

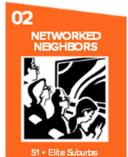
02 Networked Neighbors



Wealthy Middle Age Mostly with Kids

Age 35-54 Mostly Owners Millionaires IPA Highest Tech

Networked Neighbors is a family portrait of suburban wealth, a place of expensive homes and manicured lawns, high-end cars and ski vacations. This lifestyle is characterized by married couples with children, high technology use, graduate degrees, and six-figure incomes earned by corporate executives, managers, and business professionals.



Owns an Audi • Eats at Chipotle • Shops online at Nordstrom • Attends Big Ten sports events • Plans to take a ski vacation this year • Watches Top Chef • Uses Spotify streaming services

Lifestage Group: F1- Accumulated Wealth (Family Life)

Social Group: S1- Elite Suburbs (Suburban)

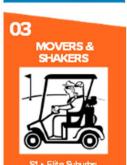


03 Movers & Shakers



Wealthy Older Mostly without Kids

Age 45-64 Mostly Owners Millionaires IPA Above Average Tech



Movers & Shakers is home to America's business class, a wealthy suburban world of dual-income couples who are highly educated, typically between the ages of 45 and 64. Given its high percentage of executives and white-collar professionals, there's a decided business bent to this segment as they enjoy visiting investment websites, reading business publications like the Wall Street Journal, and perusing the business section of the newspaper via an iPad.

Owns a BMW • Eats at California Pizza Kitchen • Spent over \$500 on women's shoes in past year• Has a child in college • Flies Alaska Airlines • Watches NHL Conference Finals • Listens to CBS News

Lifestage Group: M1- Affluent Empty Nests (Mature Years)

Social Group: S1- Elite Suburbs (Suburban)

04 Young Digerati



Wealthy Younger Mostly with Kids

Age 25-44 Homeowners Millionaires Above Average Tech

Young Digerati are tech-savvy and live in fashionable neighborhoods on the urban fringe. Affluent and highly educated, Young Digerati communities are typically filled with trendy homes and condos that are owned rather than rented. They believe in living ecofriendly lifestyles and enjoy dining at organic/health food restaurants, coffee houses and other trendy establishments.



Owns a Volvo • Eats at organic/health food restaurants • Shops at Saks Fifth Avenue • Attends PAC-12 sports events • Visits Los Angeles • Watches Game of Thrones • Listens to Rhythmic Adult Contemporary

<u>Lifestage Group: Y1- Midlife Success (Younger Years)</u>

Social Group: U1- Urban Uptown (Urban)



05 Country Squires



Wealthy Older Family Mix

Age 45-64 Mostly Owners Elite IPA Above Average Tech



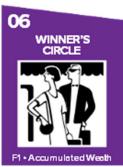
The wealthiest residents in exurban America live in Country Squires, an oasis for affluent Baby Boomers who've fled the city for the charms of small-town living. In their bucolic communities noted for their recently built homes on sprawling properties, the families of executives live in six-figure comfort. Their shopping habits tend to focus on apparel such as business attire, athletic wear, and skincare products.

Owns an Acura • Eats at Qdoba • Spent over \$500 on sports equipment in past year • Attends minor league baseball games • Flies American Airlines • Watches NHL Stanley Cup • Uses Amazon Music streaming services

Lifestage Group: F1- Accumulated Wealth (Family Life)

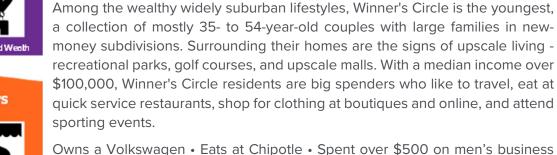
Social Group: T1- Landed Gentry (Town & Rural)

06 Winner's Circle



Wealthy Middle Age Mostly with Kids

Age 35-54 Mostly Owners Elite IPA Above Average Tech



Owns a Volkswagen • Eats at Chipotle • Spent over \$500 on men's business clothing in past year • Attends United Soccer League matches • Uses National car rental • Watches Nick Jr and Disney Junior • Listens to Alternative music

Lifestage Group: F1- Accumulated Wealth (Family Life)





07 Money & Brains



Wealthy Older Mostly without Kids

Age 55+ Homeowners Millionaires IPA Average Tech

The residents of Money & Brains seem to have it all - high incomes, advanced degrees, and sophisticated tastes to match their credentials. These city dwellers are generally married couples with few children who live in fashionable homes on small, manicured lots with expensive cars in the driveway. These environmentally-conscious individuals like to donate to political causes, the arts, and public radio.

Owns a Lexus • Eats at Italian restaurants • Shops at Neiman Marcus • Attends symphony concerts, opera, etc. • Visits Hawaii • Watches the Tony Awards • Listens to All News

Lifestage Group: M1- Affluent Empty Nests (Mature Years)

Social Group: U1- Urban Uptown (Urban)



MONEY&

07

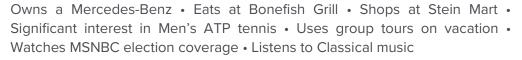
08 Gray Power



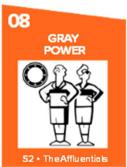
Wealthy Mature without Kids

Age 65+ Homeowners Millionaires IPA Below Average Tech

Gray Power consists of wealthy older couples typically living just beyond the nation's beltways. While some in this segment hold white-collar jobs, many are already retired and enjoying their comfortable homes and apartments within a short distance of downtown restaurants and activities. These individuals like to travel, as well as follow men's and women's golf, and men's tennis, on television.



Lifestage Group: M1- Affluent Empty Nests (Mature Years)



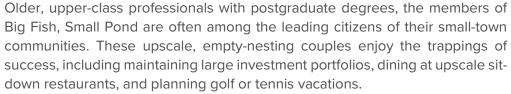


09 Big Fish, Small Pond



Upscale Mature Mostly without Kids

Age 65+ Homeowners Millionaires IPA Average Tech



Owns an Infiniti • Eats at Carrabba's • Shops at BJ's Wholesale Club • Attends PGA tour events • Takes golf/tennis vacations • Watches Fox News' Life, Liberty & Levin • Listens to iHeartMedia Spoken Word Format

Lifestage Group: M1- Affluent Empty Nests (Mature Years)

Social Group: T1- Landed Gentry (Town & Rural)



10 Executive Suites



Upscale Middle Age Mostly with Kids

Age 35-54 Homeowners Elite IPA Above Average Tech

The residents of Executive Suites tend to be prosperous and active professionals who are above average in their use of technology, following sports on Instagram and Twitter. Executive Suites use the Internet to purchase tickets for sporting events and often stop at quick service restaurants for a bite to eat.

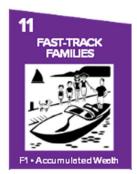


Owns a Mazda • Eats at Chipotle • Shops at online at Nordstrom Rack • Plans to refinance mortgage in next year • Visits Chicago • Watches UFC Fight Night • Listens to Contemporary Hit Radio

Lifestage Group: F1- Accumulated Wealth (Family Life)



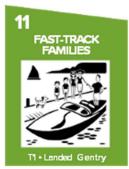
11 Fast-Track Families



Upscale Middle Age Family Mix

Age 35-54 Mostly Owners Above Average IPA Average Tech

Fast-Track Families lead busy, active lives often centered around the schedules and interests of their children. Always on the go, they are frequent quick service restaurant diners, drive SUVs, and tend to shop for sporting goods and athletic clothing when they are not busy hunting and snowboarding.

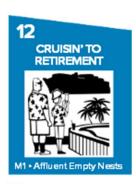


Owns a RAM • Eats at Jimmy John's • Shops online at Best Buy • Goes to college hockey matches • Stays at Fairfield Inn • Watches CMT • Listens to Mainstream Rock

Lifestage Group: F1- Accumulated Wealth (Family Life)

Social Group: T1- Landed Gentry (Town & Rural)

12 Cruisin' to Retirement



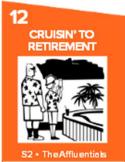
Upscale Older Mostly without Kids

Age 55+ Mostly Owners Millionaires IPA Average Tech

With their children mostly grown and out of the house, these older couples are Cruisin' to Retirement. They remain in the neighborhoods where they raised their families, enjoying the suburban lifestyle. They watch golf on television, listen to talk radio, and read the travel section of the weekend paper to determine where to visit on their frequent trips.

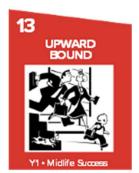
Owns an Audi \cdot Eats at Carrabba's \cdot Shops at HomeGoods \cdot Has a child in college \cdot Cruises on Royal Caribbean \cdot Watches Fox US Open Golf \cdot Listens to Talk/Personality

Lifestage Group: M1- Affluent Empty Nests (Mature Years)



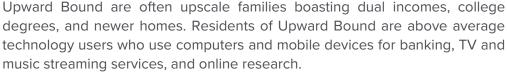


13 Upward Bound



Upscale Younger Family Mix

Age 25-44 Mix High IPA Above Average Tech





Owns a Subaru • Eats at Five Guys • Shops online at Target • Attends Big 12 football games • Plans to take a hiking vacation in next year • Watches NCAA Basketball tournament • Uses Spotify streaming services

Lifestage Group: Y1- Midlife Success (Younger Years)

Social Group: S2- The Affluentials (Suburban)

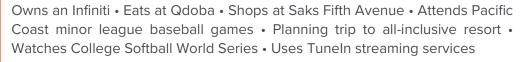
14 Kids & Cul-De-Sacs



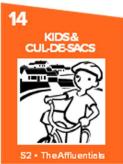
Upscale Middle Age Family Mix

Age <55 Mostly Owners Below Average IPA Above Average Tech

Upscale, suburban and second city, married couples with children - that's the skinny on Kids & Cul-de-Sacs, an enviable lifestyle of families in recently built subdivisions. This segment is a refuge for college-educated, white-collar professionals with management jobs and upscale incomes. Their nexus of education, affluence, and children translates into large outlays for family-oriented products and services, be it sports equipment, business attire, or children's clothing.



Lifestage Group: F1- Accumulated Wealth (Family Life)



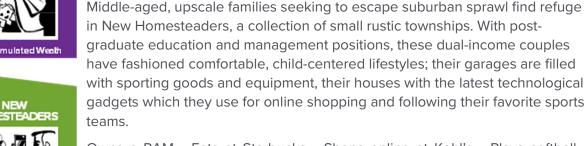


15 New Homesteaders



Upscale Middle Age Mostly with Kids

Age 35-54 Mostly Owners Elite IPA Above Average Tech



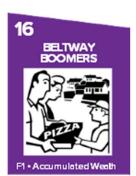
Owns a RAM \cdot Eats at Starbucks \cdot Shops online at Kohl's \cdot Plays softball \cdot Vacations in the Bahamas \cdot Watches Toy Story 2 and The Incredibles \cdot Listens to Sports Radio

Lifestage Group: F1- Accumulated Wealth (Family Life)

Social Group: T1- Landed Gentry (Town & Rural)



16 Beltway Boomers



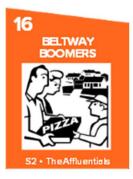
Upscale Middle Age Mostly without Kids

Age <55 Mostly Owners Below Average IPA Above Average Tech

The members of the postwar Baby Boom are all grown up. One segment of this huge cohort, college-educated, upscale, and home-owning, is found in Beltway Boomers. Many of these Boomers are just starting to see their children leave their comfortable suburban and second city subdivisions while continuing to plan for their own retirement. In their free time, Beltway Boomers enjoy eating out, reading newspapers online, and shopping online at stores such as BJ's.

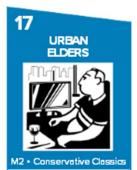
Owns an Acura • Eats at Wingstop • Shops online at BJ's Wholesale Club • Very interested in eSports (pro video gaming) • Visits Mexico • Watches BET • Streams via Google Play Music

Lifestage Group: F1- Accumulated Wealth (Family Life)





17 Urban Elders



Upper Midscale Older Mostly without Kids

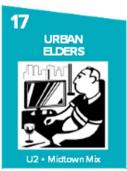
Age 55+ Renters High IPA Above Average Tech



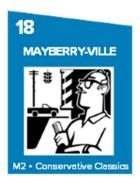


Lifestage Group: M2- Conservative Classics (Mature Years)

Social Group: U2- Midtown Mix (Urban)



18 Mayberry-Ville



Upscale Older Mostly without Kids

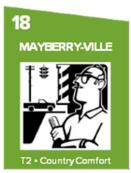
Age 55+ Homeowners Elite IPA Below Average Tech

Like the old Andy Griffith Show set in a quaint picturesque burg, Mayberry-ville harks back to an old-fashioned way of life. In these rural areas, upscale couples prefer outdoor activities like boating and hunting during the day, while staying home to watch sports and Fox News on TV at night. Overall, their use of technology trails that of others at their same asset level.



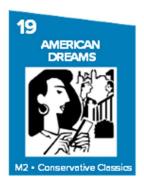
Lifestage Group: M2- Conservative Classics (Mature Years)

Social Group: T2- Country Comfort (Town & Rural)



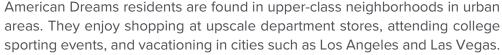


19 American Dreams



Upscale Middle Age Mostly without Kids

Age <55 Mostly Owners Moderate IPA Average Tech



Owns a Mercedes • Eats at California Pizza Kitchen • Shops online at Nordstrom • Attends NHL events • Visits Las Vegas • Watches the VMAs (Video Music Awards) • Listens to Jazz



Social Group: U1- Urban Uptown (Urban)



20 Empty Nests



Upper Midscale Mature without Kids

Age 65+ Mostly Owners Elite IPA Below Average Tech

With their grown-up children out of the house, Empty Nests is composed of upper middle-income older Americans who pursue active, and activist, lifestyles. Most residents are over 65 years old, but they show no interest in a rest-home retirement. They enjoy golf, eating out, and contributing to organizations that support military veterans, political, and environmental causes that they champion.

Owns a Lincoln • Eats at Panera Bread • Shops at Stein Mart • Very interested in men's golf • Uses group tours on vacation • Watches PGS Tour Championship • Listens to Soft Adult Contemporary

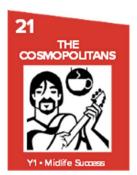
Lifestage Group: M2- Conservative Classics (Mature Years)

Social Group: S3- Middleburbs (Suburban)





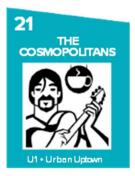
21 The Cosmopolitans



Upscale Younger Family Mix

Age 25-44 Homeowners Moderate IPA Below Average Tech

Educated and upscale, The Cosmopolitans are urbane couples in America's fast-growing cities. Concentrated in major metro areas, a vibrant social scene surrounds their older homes. These residents tend to live an eco-friendly lifestyle and enjoy eating at organic/health food establishments.



Owns an Audi • Eats at Cheesecake Factory • Shops online at Bloomingdale's • Attends Major League Soccer matches • Visits Los Angeles • Watches CNN • Listens to Adult Alternative

Lifestage Group: Y1- Midlife Success (Younger Years)

Social Group: U1- Urban Uptown (Urban)

22 Middleburg Managers



Wealthy Middle Age Family Mix

Age <55 Mostly Owners Elite IPA Average Tech

Middleburg Managers tend to be upper-class with solid white-collar jobs and graduate-level educations. Established in their suburban and second city lifestyles, they enjoy attending sporting events with their families when they aren't traveling frequently for business. They are thriftier with their spending, despite an upscale income, investing in a college savings plan and their future retirement.



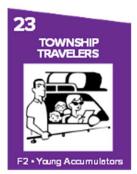
Owns a Honda • Eats at PF Chang's • Purchases NHL sports apparel • Enjoys snowboarding • Planning a ski vacation • Watches Comedy Central • Listens to Album-Oriented Rock

Lifestage Group: M2- Conservative Classics (Mature Years)

Social Group: C1- Second City Society (Second City)

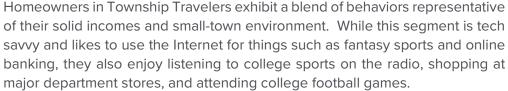


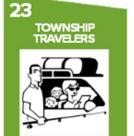
23 Township Travelers



Upscale Middle Age Family Mix

Age <55 Homeowners Low IPA Average Tech





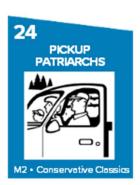
T2 • Country Comfort

Owns a Mini • Eats at Zaxby's • Shops online at Sam's Club • Attends college football events • Cruises with Carnival • Watches NCAA Football • Listens to Sports Radio

Lifestage Group: F2- Young Accumulators (Family Life)

Social Group: T2- Country Comfort (Town & Rural)

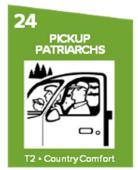
24 Pickup Patriarchs



Upscale Older Mostly without Kids

Age 45-64 Mostly Owners Elite IPA Average Tech

Pickup Patriarchs, an upscale segment found in exurban areas, are country chic. Although they live in small towns, they tend to have more suburban tastes. As many members of this segment have children out of the house and in college, they use their free time to attend high school sporting events and hunt.



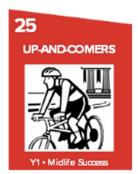
Owns a Cadillac • Eats at Cracker Barrel • Spent over \$500 on sports equipment in past year • Attends high school sports events • Flies Allegiant Air • Watches NASCAR Daytona 500 • Listens to Mainstream Rock

Lifestage Group: M2- Conservative Classics (Mature Years)

Social Group: T2- Country Comfort (Town & Rural)

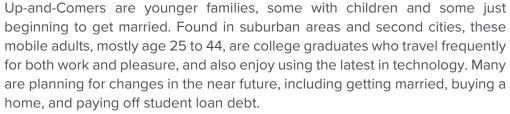


25 Up-And-Comers



Upper Midscale Younger Family Mix

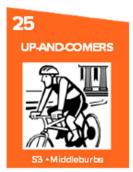
Age 25-44 Mix Below Average IPA Above Average Tech



Owns a Nissan • Eats at Auntie Anne's • Spent over \$500 on cosmetics in past year • Plans to move in next 12 months • Visits Washington, DC • Watches Basketball Wives • Listens to Urban Contemporary

Lifestage Group: Y1- Midlife Success (Younger Years)

Social Group: S3- Middleburbs (Suburban)



26 Home Sweet Home



Upper Midscale Older without Kids

Age 55+ Mostly Owners Below Average IPA Above Average Tech

Widely scattered across the nation's suburbs and second cities, the residents of Home Sweet Home tend to be upper-midscale households living in midsized homes. The adults in the segment, mostly over 55, have gone to college and hold management, professional, and service jobs. These folks listen to radio on their computers via streaming services, attend basketball and pro wrestling events, and are likely to visit casinos and comedy clubs.

Owns a Hyundai • Eats at Hooters • Shops at Dillard's • Attends ACC basketball events • Visits casinos • Watches NFL Network • Listens to Urban Oldies

Lifestage Group: F2- Young Accumulators (Family Life)

Social Group: S3- Middleburbs (Suburban)



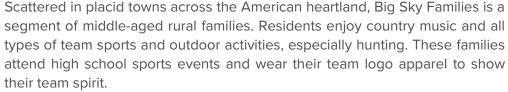


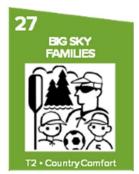
27 Big Sky Families



Upscale Middle Age Mostly with Kids

Age 35-54 Mostly Owners Above Average IPA Average Tech



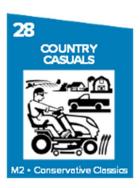


Owns a RAM • Eats at Hardee's • Bought team high school sports apparel in last year • Enjoys hunting • Stays at Holiday Inn • Watches Truck Night in America • Listens to Classic Country

Lifestage Group: F2- Young Accumulators (Family Life)

Social Group: T2- Country Comfort (Town & Rural)

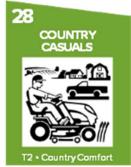
28 Country Casuals



Upscale Older Mostly without Kids

Age 55+ Homeowners High IPA Below Average Tech

There's a laid-back atmosphere in Country Casuals, a collection of older, upscale empty-nest households. Today, these Baby-Boom couples enjoy activities such as hunting and following NASCAR but are not likely to be up-to-date on technology.



Owns a GMC • Eats at Cracker Barrel • Shops at Dollar General • Plans to retire in next year • Stays at Comfort Inn • Watches JAG • Listens to satellite radio

Lifestage Group: M2- Conservative Classics (Mature Years)

Social Group: T2- Country Comfort (Town & Rural)

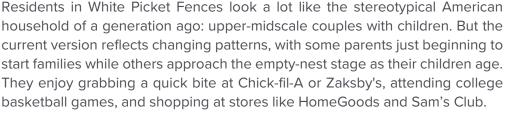


29 White Picket Fences



Upper Midscale Middle Age Family Mix

Age <55 Mix Low IPA Above Average Tech



Owns a Chrysler • Eats at Chick-fil-A • Shops at HomeGoods • Attends SEC sports events • Visits Orlando • Watches Food Network • Listens to New Country

Lifestage Group: F2- Young Accumulators (Family Life)

Social Group: T2- Country Comfort (Town & Rural)



30 Pools & Patios



Upper Midscale Younger Mostly with Kids

Age 25-44 Mostly Owners Below Average IPA Above Average Tech

Pools & Patios is a segment of upper-midscale suburban and second city families. In these stable neighborhoods graced with backyard pools and patios, residents work as white-collar managers and professionals as they approach the prime years of their careers. They are above average technology users, doing their banking online, reading newspapers on their tablets, and shopping online.

Owns a Dodge• Eats at Texas Roadhouse • Purchases children's clothing • Attended 10+ college basketball games in past year • Uses Dollar car rental • Watches UniMas • Listens to Spanish Adult Hits

Lifestage Group: F2- Young Accumulators (Family Life)

Social Group: S3- Middleburbs (Suburban)





31 Connected Bohemians





Midscale Younger Mostly without Kids

Age 25-44 Renters Moderate IPA Highest Tech

A collection of mobile urbanites, Connected Bohemians represent the nation's most liberal lifestyles. Its residents are a progressive mix of tech savvy, young singles, couples, and families ranging from students to professionals. They are the early adopters who are quick to check out the latest movie, nightclub and technology. You can find them going to comedy clubs and art museums, snowboarding, and eating out at organic restaurants.

Owns an Infiniti • Eats at organic/health food restaurants • Shops online at Bloomingdale's · Visits comedy clubs · Visits New York City · Watches Real Housewives of NYC • Uses Spotify streaming services

Lifestage Group: Y1- Midlife Success (Younger Years)

Social Group: U2- Midtown Mix (Urban)



32 Traditional Times





Upscale Mature without Kids

Age 65+ Mostly Owners Millionaires IPA Below Average Tech

Traditional Times is the kind of lifestyle where small-town couples nearing or entering retirement are beginning to enjoy their first empty-nest years. Typically age 65 and older, these upscale Americans pursue an active lifestyle. They spend their free time following golf, keeping current by reading the paper, and frequenting shops such as Dillard's and Stein Mart.

Owns a Buick • Eats at Bonefish Grill • Shops at Stein Mart • Very interested in men's golf · Visits Alaska · Watches The Weather Channel · Listens to News/Talk/Information

Lifestage Group: M3- Cautious Couples (Mature Years)

Social Group: T3- Middle America (Town & Rural)

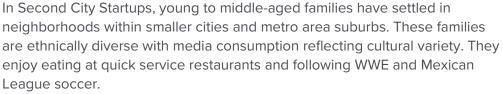


33 Second City Startups



Upper Midscale Younger Mostly with Kids

Age 25-44 Mix Low IPA Average Tech



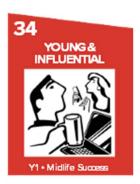
Owns a Hyundai • Eats at Wingstop • Shops at Burlington • Plans to buy a house/condo in next year • Planning theme park vacation • Watches BET Original Movies • Listens to Rhythmic Contemporary Hit Radio

Lifestage Group: F3- Mainstream Families (Family Life)

Social Group: C1- Second City Society (Second City)



34 Young & Influential



Upper Midscale Younger Mostly without Kids

Age 25-44 Renters Low IPA Highest Tech

Young & Influential is a segment of college educated mainly 25-44-year-old adults who are influential in their communities and social networks and are very tech savvy. The segment is a common address for upper-middle-class singles and couples who are more preoccupied with balancing work and leisure pursuits and who live in apartment complexes surrounded by ball fields, health clubs, and casual-dining restaurants.

Owns a Mitsubishi • Eats at Qdoba • Buys men's and women's business attire • Plays tennis • Stays at Hyatt • Watches FOX Sports • Listens to Album Adult Alternative

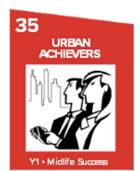
Lifestage Group: Y1- Midlife Success (Younger Years)

Social Group: S4- Inner Suburbs (Suburban)





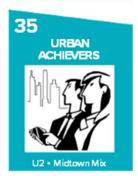
35 Urban Achievers



Midscale Middle Age Mostly without Kids

Age <55 Mostly Owners Moderate IPA Average Tech

Urban Achievers are midscale, middle-aged, ethnically diverse homeowners in urban neighborhoods with established careers and college degrees. They are active participants in their communities and enjoy partaking in extreme sports when they aren't following Mexican league soccer.

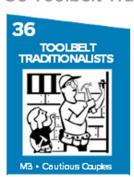


Owns an Acura • Eats at California Pizza Kitchen • Shops at Nordstrom Rack • Attends Bowl games • Flies JetBlue • Watches Univision • Listens to Spanish Adult Hits

<u>Lifestage Group: Y1- Midlife Success (Younger Years)</u>

Social Group: U2- Midtown Mix (Urban)

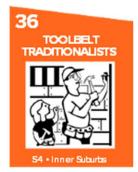
36 Toolbelt Traditionalists



Upper Midscale Older Mostly without Kids

Age 55+ Mostly Owners Below Average IPA Average Tech

Like many other older segments, Toolbelt Traditionalists have empty nests. If something needs to be fixed, they are likely to do the work themselves with their own power tools or paint. They enjoy the benefits of AARP and prefer to eat at restaurants such as Carrabba's, Church's Chicken, and Bonefish Grill.



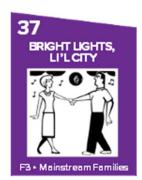
Owns a Lincoln • Eats at Church's Chicken • Shops at Sam's Club • Frequently buys Powerball tickets • Planning casino trip • Watches Hallmark Movies & Mysteries • Listens to Gospel

Lifestage Group: M3- Cautious Couples (Mature Years)

Social Group: S4- Inner Suburbs (Suburban)

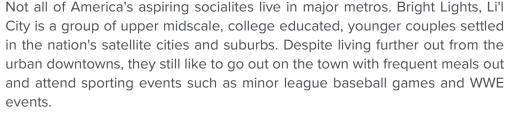


37 Bright Lights, Li'l City



Upper Midscale Younger Family Mix

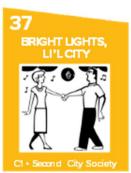
Age 25-44 Mix Low IPA Average Tech



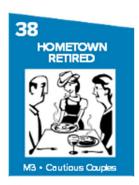
Owns a Mercury • Eats at Chuck E Cheese • Shops online at Best Buy • Attends minor league hockey matches • Visits Chicago • Watches Toy Story 2 and Monsters, Inc. • Listens to Active Rock

Lifestage Group: F3- Mainstream Families (Family Life)

Social Group: C1- Second City Society (Second City)



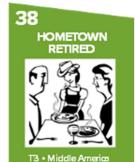
38 Hometown Retired



Midscale Older Mostly without Kids

Age 55+ Mostly Owners Low IPA Below Average Tech

Hometown Retired consists of older, middle-class couples with no kids at home. Somewhat set in their ways, they are slow to adopt and below average in their use of technology. They enjoy horse racing and NASCAR, reading magazines and eating out occasionally at places that they deem to offer a good value.



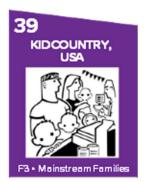
Owns a Kia • Eats at Hardee's • Shops at Dollar General • Very interested in NASCAR • Stays at Best Western • Watches War Heroes Weekend • Listens to Classic Country

Lifestage Group: M3- Cautious Couples (Mature Years)

Social Group: T3- Middle America (Town & Rural)



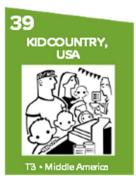
39 Kid Country, USA



Upper Midscale Younger Mostly with Kids

Age 25-44 Mix Low IPA Average Tech

Widely scattered throughout the nation's heartland, Kid Country, USA is a segment dominated by families living in small towns. These upper middle-class households enjoy minor league hockey and monster trucks and are likely to own boats and ATVs.

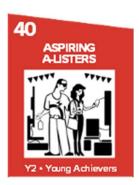


Owns a Cadillac • Eats at Zaxby's • Spent over \$500 on athletic clothing in last year • Goes to Monster Jam (monster truck) events • Visits Bahamas • Watches truTV • Streams via Google Play Music

Lifestage Group: F3- Mainstream Families (Family Life)

Social Group: T3- Middle America (Town & Rural)

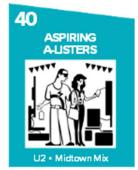
40 Aspiring A-Listers



Lower Midscale Older Mostly without Kids

Age 55+ Renters Low IPA Above Average Tech

Typically urban renters, Aspiring A-Listers are focused on their social lives. They are out and about often and spend heavily on status brands and dining out at quick service restaurants. They are interested in a wide variety of sports and like to visit large, vibrant cities across the U.S. like New York City and LA.



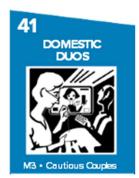
Owns an Audi • Eats at Boston Market • Shops at Nordstrom • High interest in Pro boxing • Planning spa vacation • Watches Telemundo • Listens to Spanish Tropical

Lifestage Group: Y2 Young Achievers (Younger Years)

Social Group: U2- Midtown Mix (Urban)

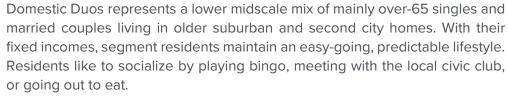


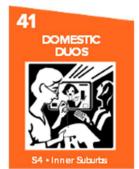
41 Domestic Duos



Lower Midscale Mature without Kids

Age 65+ Mostly Owners Moderate IPA Lowest Tech





Owns a Buick • Eats at Cracker Barrel • Shops via mail order catalog • Will shop for nursing care in next year • Planning vacation using guided tour • Watches CMA Country Christmas • Listens to Soft Adult Contemporary

Lifestage Group: M3- Cautious Couples (Mature Years)

Social Group: S4- Inner Suburbs (Suburban)

42 Multi-Culti Mosaic



Midscale Middle Age Family Mix

Age <55 Mostly Renters Moderate IPA Average Tech

An immigrant gateway community, Multi-Culti Mosaic is the urban home for a mixed populace of Hispanic, Asian, and African-American singles and families. This segment is characterized by many first-generation Americans who have midscale paychecks but are striving to improve their economic status.



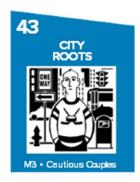
Owns a Nissan \cdot Eats at Jack in the Box \cdot Shops at Ross Dress for Less \cdot Interested in Mexican League soccer \cdot Visits Los Angeles \cdot Watches UniMas \cdot Listens to Futbol De Primera

Lifestage Group: F4- Sustaining Families (Family Life)

Social Group: U3- Urban Cores (Urban)



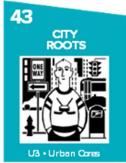
43 City Roots



Wealthy Middle Age Family Mix

Age <55 Mostly Owners Elite IPA Average Tech

Found in urban neighborhoods, City Roots is a segment of wealthy, mainly white-collar workers, typically living in older homes they've owned for years. In these ethnically diverse neighborhoods residents are hard-working, prefer shopping at upscale departments stores, and enjoy traveling to Mexico.



Owns a Mercedes-Benz • Eats at Chuck E Cheese • Shops at Neiman Marcus • Attends college baseball games • Visits Mexico • Watches Noticiero Univision • Listens to Spanish Contemporary

Lifestage Group: M3- Cautious Couples (Mature Years)

Social Group: U3- Urban Cores (Urban)

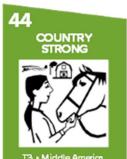
44 Country Strong



Lower Midscale Middle Age Family Mix

Age <55 Mostly Owners Low IPA Below Average Tech

Country Strong are lower-middle-class families in rural areas that embrace their day-to-day lives. They are focused on their families and prefer hunting and country music to keeping up with the latest technology.



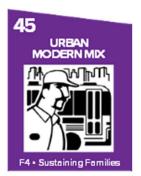
Owns an Oldsmobile • Eats at Sonic • Shops at Dollar General • Goes hunting • Stays at Days Inn • Watches Truck Night in America • Listens to New Country

Lifestage Group: F3- Mainstream Families (Family Life)

Social Group: T3- Middle America (Town & Rural)

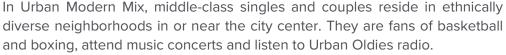


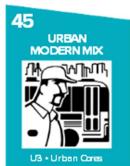
45 Urban Modern Mix



Midscale Middle Age Mostly without Kids

Age <55 Mix Low IPA Average Tech





Owns a BMW • Eats at TGI Friday's • Shops at Family Dollar • Goes to R&B/rap/hip-hop concerts • Visits casino bars/nightclubs • Watches TI and Tiny: The Family Hustle • Listens to Urban Oldies

Lifestage Group: F4- Sustaining Families (Family Life)

Social Group: U3- Urban Cores (Urban)

46 Heartlanders



Lower Midscale Older Mostly without Kids

Age 55+ Mostly Owners Above Average IPA Lowest Tech

America was once a land of small middle-class towns, which can still be found today among Heartlanders. This widespread segment consists of mostly retired older couples living in sturdy, unpretentious homes. In these communities of predominantly empty-nesting couples, Heartlanders residents pursue a rustic lifestyle where hunting, fishing, and sewing remain the prime leisure activities.



Owns a Chevrolet • Eats at Dairy Queen • Shops at Big Lots • Enjoys sewing • Stays at Super 8 • Watches INSP • Listens to Classic Country

Lifestage Group: M3- Cautious Couples (Mature Years)

Social Group: T3- Middle America (Town & Rural)



47 Striving Selfies



Downscale Middle Age Mostly without Kids

Age <55 Renters Low IPA Highest Tech

Striving Selfies is a segment of middle-aged singles and couples that show signs of greater potential. They are among the most tech savvy segments with some college credits under their belt. More often than not, they are renters who have not yet been able to purchase their first home.

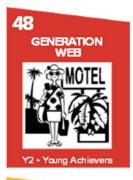


Owns a Hyundai • Eats at Domino's • Bought NBA apparel in past year • Enrolled at college/university • Planning hiking vacation • Watches VH1 • Listens to Urban Contemporary

Lifestage Group: Y2 Young Achievers (Younger Years)

Social Group: C2- City Centers (Second City)

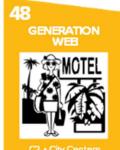
48 Generation Web



Low Income Middle Age Family Mix

Age <55 Renters Low IPA Above Average Tech

Having grown up in the age of the Internet, Generation Web are middle-aged families and singles with above average technology use. They are more often renters, living in suburban neighborhoods and second cities, and use their smartphones for everything from taking college courses to dating and social networking.



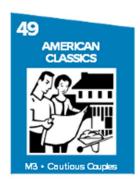
Owns a Cadillac • Eats at Wingstop • Purchased WWE apparel in last year • Attended job/recruitment fairs in past year • Visits Chicago • Watches Black Ink Crew • Listens to Rhythmic Contemporary Hit Radio

Lifestage Group: Y2 Young Achievers (Younger Years)

Social Group: C2- City Centers (Second City)

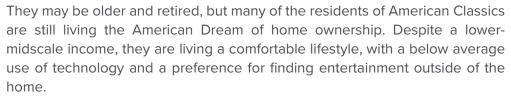


49 American Classics



Lower Midscale Mature without Kids

Age 65+ Mix Moderate IPA Below Average Tech





Owns a Lincoln • Eats at Golden Corral • Shops at Stein Mart • Attends figure skating events • Planning vacation using guided tour • Watches Reef Break • Listens to Soft Adult Contemporary

Lifestage Group: M3- Cautious Couples (Mature Years)

Social Group: C2- City Centers (Second City)

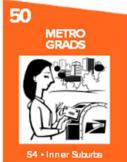
50 Metro Grads



Lower Midscale Middle Age Mostly without Kids

Age <55 Homeowners Below Average IPA Average Tech

Metro Grads are middle-aged singles and couples still establishing themselves in their careers and their lives. They are settled in suburban areas and second cities but are often out and about, attending soccer and WWE events while also enjoying both sit-down and quick-service restaurants.



Owns a Chrysler • Eats at California Pizza Kitchen • Shops online at Sears • Very interested in WWE • Stays at Motel 6 • Watches UFC Fight Night • Listens to Mexican Regional

Lifestage Group: Y2 Young Achievers (Younger Years)

Social Group: S4- Inner Suburbs (Suburban)

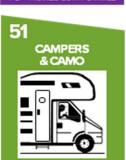


51 Campers & Camo



Lower Midscale Middle Age Family Mix

Age <55 Homeowners Low IPA Below Average Tech



Primarily found more in small towns and less densely populated areas, Campers & Camo families enjoy the outdoors. They enjoy attending motorsports events as well as drag racing. Despite their age, they are below average in their use of technology but do visit WWE.com and enjoy social networking sites like Facebook.

Owns a GMC • Eats at Zaxby's • Shops online at Burlington • Interested in IMSA SportsCar Championship • Visits Bahamas • Watches Unmasking a Killer • Listens to Classic Rock

Lifestage Group: F3- Mainstream Families (Family Life)

Social Group: T3- Middle America (Town & Rural)

52 Simple Pleasures



Lower Midscale Mature without Kids

Age 65+ Mostly Owners Above Average IPA Lowest Tech

With many of its residents over 65 years old, Simple Pleasures is mostly a retirement lifestyle: a neighborhood of lower-middle-class singles and couples living in modestly priced homes. Many are high school-educated seniors who held blue-collar jobs before their retirement.



Owns a Buick • Eats at Cracker Barrel • Shops at Dollar General • Follows figure skating • Flies Allegiant • Watches US Figure Skating Championships • Listens to Classic Country

Lifestage Group: M3- Cautious Couples (Mature Years)

Social Group: T3- Middle America (Town & Rural)



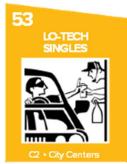
53 Lo-Tech Singles



Downscale Mature Mostly without Kids

Age 65+ Homeowners Low IPA Below Average Tech

Lo-Tech Singles are older households centered mainly in the nation's second cities. Residents are below average in their technology use, choosing instead a night out at a restaurant as their evening entertainment when they aren't watching family entertainment channels on TV.

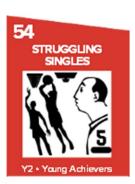


Owns a Lincoln • Eats at Church's Chicken • Shops at Dillard's • Interested in horse racing • Plays casino slots • Watches INSP for family entertainment programming • Listens to Gospel

Lifestage Group: M3- Cautious Couples (Mature Years)

Social Group: C2- City Centers (Second City)

54 Struggling Singles



Low Income Middle Age Mostly without Kids

Age <55 Mostly Renters Low IPA Average Tech

Ethnically diverse households found mostly in second cities, Struggling Singles are middle-aged and mid-career. They enjoy a wide variety of sports and entertainment activities that fill their social calendars, such as monster truck and WWE events.



Owns an Oldsmobile • Eats at Taco Bell • Shops at Dollar Tree • Very interested in WWE • Stays at Motel 6 • Watches Moonshiners: Whiskey Business • Listens to Urban Adult Contemporary

Lifestage Group: Y2 Young Achievers (Younger Years)

Social Group: C2- City Centers (Second City)



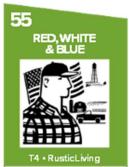
55 Red, White & Blue



Low Income Middle Age Mostly without Kids

Age <55 Mix Low IPA Below Average Tech

The residents of Red, White & Blue typically live in rural areas. Middle-aged, with high school educations and lower incomes, many of these folks are transitioning from blue-collar jobs to the service industry. In their spare time, they enjoy following professional eSports, monster trucks, and NASCAR.



Owns a Pontiac • Eats at Long John Silver's • Shops online at Walmart • Fan of Monster Jam (monster trucks) • Stays at Comfort Inn • Watches The Unexplained • Listens to Classic Country

Lifestage Group: Y3- Striving Singles (Younger Years)

Social Group: T4- Rustic Living (Town & Rural)

56 Multi-Culti Families



Midscale Younger Family Mix

Age 25-44 Mix Above Average IPA Average Tech

Multi-Culti Families are middle-aged, urban households with moderate means. Often bilingual, their overall use of technology is average though they like to spend time online browsing UFC.com and visiting social networking sites such as Tumblr.



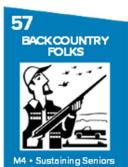
Owns a Nissan • Eats at Jack in the Box • Shops at Bloomingdale's • Attends Mexican League soccer games • Visits Mexico • Watches UniMas • Listens to Spanish Adult Hits

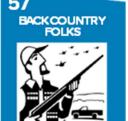
Lifestage Group: F4- Sustaining Families (Family Life)

Social Group: U3- Urban Cores (Urban)



57 Back Country Folks





Downscale Older Mostly without Kids

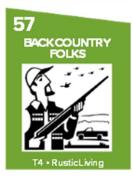
Age 55+ Mostly Owners Low IPA Lowest Tech



Owns a Mercury • Eats at Hardee's • Shops from mail order catalog • Enjoys sewing and crafting • Stays at Super 8 • Watches Gunsmoke • Listens to Classic Country

Lifestage Group: M4- Sustaining Seniors (Mature Years)

Social Group: T4- Rustic Living (Town & Rural)



58 Golden Ponds





Downscale Older Mostly without Kids

Age 55+ Mix Low IPA Below Average Tech

Golden Ponds is mostly a retirement lifestyle, dominated by downscale singles and couples over 55-years old. Found in small bucolic towns around the country, these high school-educated seniors live in small apartments on less than \$30,000 a year. Daily life is often a succession of sedentary activities such as reading, watching Hallmark movies or INSP on TV, playing bingo, and doing craft projects.

Owns a Buick • Eats at Cracker Barrel • Shops at Big Lots • Very interested in IMSA SportsCar Championship • Planning vacation using guided tour • Watches Cupcake Championship • Listens to Gospel

Lifestage Group: M4- Sustaining Seniors (Mature Years)



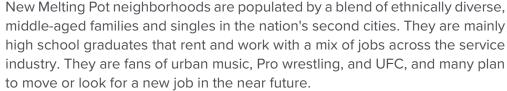
59 New Melting Pot



59

Lower Midscale Middle Age Family Mix

Age <55 Mostly Renters Low IPA Average Tech





60 Small-Town Collegiates

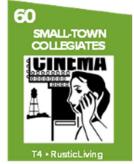


Downscale Middle Age Family Mix

Age <55 Renters Low IPA Average Tech

Social Group: C3- Micro-City Mix (Second City)

The residents of Small-Town Collegiates are middle-aged families and singles who are just starting out. They are often students - full or part-time - focused on building a better life for themselves and their growing families. Small-Town Collegiates tend to shop at Dollar General and enjoy following their favorite NFL team on Snapchat when they aren't busy taking college courses online or planning an upcoming wedding.

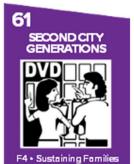


Owns a Mitsubishi • Eats at Smoothie King • Spent under \$100 on women's business attire in last year • Attends Monster Jam (monster truck) events • Stays at Days Inn • Watches Love & Hip Hop: Atlanta • Listens to Sports Radio

Lifestage Group: Y3- Striving Singles (Younger Years)

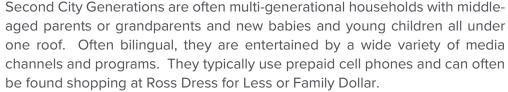


61 Second City Generations



Low Income Middle Age Family Mix

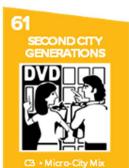
Age <55 Mostly Renters Low IPA Average Tech



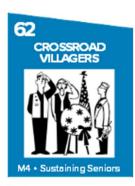
Owns a Chrysler • Eats at Wingstop • Shops at Ross Dress for Less • Visited job/recruitment fairs in last year • Visits Mexico • Watches Telemundo • Listens to Mexican Regional



Social Group: C3- Micro-City Mix (Second City)



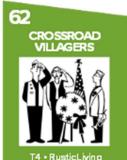
62 Crossroad Villagers



Downscale Mature without Kids

Age 65+ Mix Below Average IPA Lowest Tech

With a population of retired seniors, Crossroads Villagers is a classic small-town lifestyle. Residents are high school-educated, with downscale incomes and modest housing. They enjoy the occasional dinner out and like to watch game shows, talk shows and NASCAR on TV.

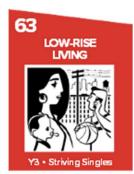


Owns a Cadillac • Eats at Golden Corral • Does not shop at malls or department stores • Follows PGA tour • Cruises on Royal Caribbean • Watches NASCAR Xfinity Race • Listens to Adult Contemporary

Lifestage Group: M4- Sustaining Seniors (Mature Years)

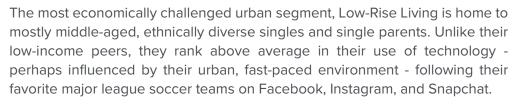


63 Low-Rise Living



Midscale Middle Age Mostly without Kids

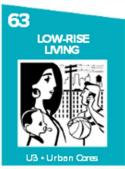
Age <55 Renters Below Average IPA Above Average Tech



Owns a Saturn • Eats at Popeye's • Shops online at Bloomingdale's • Very interested in Pro boxing • Visits Los Angeles • Watches Noticiero Univision • Listens to Spanish Contemporary



Social Group: U3- Urban Cores (Urban)



64 Family Thrifts



Low Income Middle Age Mostly without Kids

Age <55 Renters Low IPA Average Tech

The small-city cousins of inner-city districts, Family Thrifts contain middle-aged, ethnically diverse families that work entry-level service jobs. In these apartment-filled neighborhoods, residents rely on public transportation and seldom have the chance to get away on vacation. When they do have some down time, this segment likes to follow the NCAA, WWE, and Motocross events.

Owns a Dodge • Eats at Little Caesar's • Shops online at Burlington • Attends college baseball games • Planning theme park visit • Watches BET Original Movies • Listens to Urban Adult Contemporary

Lifestage Group: Y3- Striving Singles (Younger Years)

Social Group: C3- Micro-City Mix (Second City)



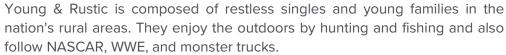


65 Young & Rustic



Low Income Middle Age Mostly without Kids

Age <55 Mostly Renters Low IPA Below Average Tech





Owns a Mercury • Eats at Sonic • Shops online at Walmart • Caregiver to aging parent or relative • Stays at Motel 6 • Watches Haunted Hospitals • Listens to New Country

<u>Lifestage Group: Y3- Striving Singles (Younger Years)</u>

Social Group: T4- Rustic Living (Town & Rural)

66 New Beginnings



Low Income Middle Age Mostly without Kids

Age <55 Renters Low IPA Average Tech

New Beginnings is a magnet for adults in transition. Many of its residents are singles and couples just starting out on their career paths in service and white-collar jobs or starting over after recent divorces or company transfers. New Beginnings households tend to have the modest living standards typical of transient apartment dwellers. They tend to use MetroPCS as a cell provider, and when enjoying a rare night out will often opt for an evening at a sporting event, such as figure skating or Monster Jam.



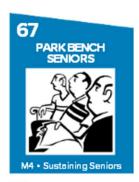
Owns a Chevrolet • Eats at Jack in the Box • Purchased WWE apparel in last year • Attends figure skating events • Stays at Super 8 • Watches Chicago PD • Listens to Urban Contemporary

Lifestage Group: Y3- Striving Singles (Younger Years)

Social Group: C3- Micro-City Mix (Second City)



67 Park Bench Seniors



Downscale Mature without Kids

Age 65+ Renters Low IPA Below Average Tech

Park Bench Seniors are typically retired singles living in the racially diverse neighborhoods of the nation's satellite cities. With modest educations and incomes, these residents maintain low-key, sedentary lifestyles. They spend a lot of time watching TV, especially talk shows and game shows.

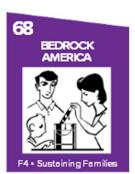


Owns a Chrysler • Eats at Long John Silver's • Shops at Family Dollar • Planning to retire in next year • Planning casino trip • Watches The Last OG • Listens to Gospel

Lifestage Group: M4- Sustaining Seniors (Mature Years)

Social Group: C3- Micro-City Mix (Second City)

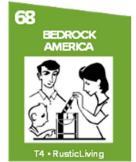
68 Bedrock America



Low Income Middle Age Mostly without Kids

Age <55 Mostly Renters Low IPA Below Average Tech

Bedrock America consists of economically challenged families in small, isolated towns located throughout the nation's heartland. With modest educations and jobs in the service industry, many of these residents struggle to make ends meet but enjoy reading outdoor magazines and watching talk shows and syndicated shows on TV.



Owns a GMC • Eats at Domino's Pizza • Purchases costume jewelry • Very interested in eSports (pro video gaming) • Stays at Best Western • Watches SpongeBob movies • Listens to Mainstream Rock

Lifestage Group: F4- Sustaining Families (Family Life)



TECHNICAL SUPPORT

If you need further assistance, not provided in the narratives document, please contact the Claritas Solution Center between 9:00 a.m. and 8:00 p.m. (Monday through Friday, EST) at 800.866.6511.

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