U.S. MOSAIC LIFESTYLE CLUSTER DESCRIPTIONS

The U.S. MOSAIC segmentation system classifies all U.S. neighborhoods into 60 demographically and behaviorally distinct clusters. U.S. MOSAIC 2004 has been newly calibrated using micro-level Census 2000 and 2004 updated demographic data. Analyzing U.S. MOSAIC data helps you identify, understand, and target customers according to specific demographic and lifestyle profiles. Each cluster belongs to one of 12 social groups. Both clusters and groups have nicknames that describe its consumers.

DIRECTIONS: The MOSAIC Profile Report shows you the number of households within each social group and within each lifestyle cluster. Locate the dominate lifestyle cluster according to its alpha-numeric code below. Then go to the page indicated to find a description of that lifestyle cluster group. The MOSAIC Map shows the location of each dominate social group (ie. A – Affluent Suburbia), or lifestyle cluster (ie. A01 America's Wealthiest) for the requested study area.

Group A Affluent Suburbia
A01 America's Wealthiest 3
A02 Dream Weavers 3
A03 White-collar Suburbia....4
A04 Upscale Suburbanites....4
A05 Enterprising Couples 4
A06 Small-town Success 5
A07 New Suburbia Families....5

Group B Upscale America
B01 Status-conscious Consumers 6
B02 Affluent Urban Professionals 6
B03 Urban Commuter Families 6
B04 Solid Suburban Life 7
B05 Second-generation Success 7
B06 Successful Urban Sprawl 7

Group C Small-town Success
C01 Second City Homebodies 8
C02 Prime Middle America 8
C03 Urban Optimists 8
C04 Family Convenience 9
C05 Mid-market Enterprise 9

Group D Blue-collar Backbone
D01 Nuevo Hispanic Families....10
D02 Working Rural Suburbia 10
D03 Lower-income Essentials 10
D04 Small-town Endeavors....11

Group E American Diversity
E01 Ethnic Urban Mix 12
E02 Urban Blues 12
E03 Professional Urbanites 12
E04 Urban Advancement 12
E05 American Great Outdoors....13
E06 Mature America 13

Group F Metro Fringe
F01 Steadfast Conservative....14
F02 Moderate Conventionalists 14
F03 Southern Blues 14
F04 Urban Grit 15
F05 Grass-roots Living 15

Group G Remote America
G01 Hardy Rural Families 16
G02 Rural Southern Living 16
G03 Coal and Crops 16
G04 Native America 17

Group H Aspiring Contemporaries
H01 Young Cosmopolitans 18
H02 Minority Metro Communities 18
H03 Stable Career 18
H04 Aspiring Hispania 19

Group I Rural Villages and Farms
I01 Industrious Country Living 20
I02 America's Farmlands 20
I03 Comfy Country Living 20
I04 Small-town Connections 21
I05 Hinterland Families 21

Group J Struggling Societies
J01 Rugged Southern Style 22
J02 Latino Nuevo 22
J03 Struggling City Centers 22
J04 College Town Communities 22
J05 New Beginnings 23

Group K Urban Essence
K01 Unattached Multicultures....24
K02 Academic Necessities 24
K03 African-American Neighborhoods 24
K04 Urban Diversity....25
K05 New Generation Activists 25
K06 Getting By 25

Group L Varying Lifestyles
L01 Military Family Life 26
L02 Major University Towns 26
L03 Gray Perspective 26

Group A – Affluent Suburbia

Affluent Suburbia represents the most affluent 10.67% of U.S. households. The members of this privileged segment are predominantly middle-aged, married adults with children in single-family suburban homes. Very well-educated, many in this segment have graduate degrees and are heath care professionals and business and financial executives — representing many of America's professional leaders. Mainly White or Asian in race; they live in well-established substantial homes situated near or within metropolitan areas. They live very busy lives, often balancing job, family and social activities. These households are nearly five times more likely to have an annual household income greater than $150,000.

A01: America's Wealthiest

Representing .86% of U.S. Households

With the most affluent households in the nation, members of this cluster represent both old and new wealth. One quarter of the population is age 35-49, another 27% are children under 18 and 22% are age 50-64. While predominantly white, this elite crowd includes an Asian population that indexes at twice the national average.

Located in well-established suburban neighborhoods, these families boast a median household income of over $200,000. And they are willing to surround themselves with symbols of their success. Over fifty percent maintain homes worth in excess of half a million dollars, with nearly 20% residing in homes worth over a million dollars. In addition to domestic luxuries such as gourmet foods, high-end kitchen appliances and sophisticated home computer equipment, this cluster is ten times more likely than the national average to drive the upper echelon of luxury vehicles such as Mercedes Benz S Series, BMW 8 Series, Audi A8 and Porsche. Jaguar, Lexus, Range Rover, Volvo and other Mercedes Benz and BMW Series cars complete their multi-car garages.

These well-educated executives commute to their management positions in finance, real estate and professional services in medicine and law. Over 23% are self-employed. When they're not working, they spend money traveling both internationally and domestically. Their strongest international destination preference is Western Europe, followed by Asia. Domestically, they're big downhill skiers who also include Hawaii in their travel itineraries. Being nearly three times more likely to have three or more frequent flyer memberships than the national average, they travel for both business and pleasure.

Back on the home front, this cream of the financial crop manage their portfolios using E*Trade, Morgan Stanley Dean Witter, Ameritrade and Fidelity. They prefer to insure their homes and lives through multi-line national companies such as Metropolitan, Northwestern Mutual, Equitable, Prudential and Travelers. Sophisticated shoppers, this wealthiest cluster in America is three and a half times more likely to shop by mail, phone or the Internet than the US median. These high-end apparel, travel accessory, home décor and gardening catalog purchasers are also fans of L.L. Bean, J. Crew, and Land's End catalogs. And, they're frequent online buyers at Barnes & Noble and Amazon.

Even with their busy professional lives, these folks are involved in their local business, school and community organizations. For recreation, they pursue skiing, tennis, snorkeling and cycling. They're big fans of sports, news, and all-talk radio, while their top reading choices include Epicurean and travel magazines, two or more newspapers a day and business magazines. When they watch TV, they prefer cable channels such as Bravo and CNN. They also tune in to channels that reinforce their recreational interests in tennis and golf.

A02: Dream Weavers

Representing 1.24% of U.S. Households

Members of this cluster work hard to maintain their upper-middle class status. They have captured the American dream of suburban living with median home values of $290,000. They live in newer suburban neighborhoods developed since 1980. And they can be predominantly found in large metropolitan areas such as Chicago, Dallas, Denver and Atlanta.

As a group, they are predominantly white, married with children. Yet, they also have a slightly higher Asian presence than the national average. Median household income is $113,000. And with a median age of 38.5 years, these well-educated Late Baby Boomers strive to own the trappings of success. They drive at least one luxury vehicle such as Mercedes Benz, BMW 7 or 5 Series, or top-of-the line Audi and Lexus models. They also have premium SUVs, Saabs, Volvos and Volkswagens in their multi-driver households. Over half are dual income households, commuting to their careers as professionals or managers in service and finance industries.

Financially independent, these achievers are somewhat conservative in their investments. They participate in their employer's stock plan, use discount brokerages or Merrill Lynch, but also invest heavily in municipal and U.S. government bonds. Given that they're at the height of their careers and carrying a lot of overhead, these folks want to protect their families and all they've achieved. They have a lot of life insurance, through their employers and with individual policies.

Though just a notch down from the Wealthiest Lifestyles, this cluster is much more mainstream in its recreational, media and travel habits. They prefer cross-country to downhill skiing, enjoy racquetball, golf, snorkeling and cycling. As sports enthusiasts, they watch football and basketball games, tune into cable sports stations and follow the Golf Channel. Newspapers, travel and business or finance publications top their reading list. They travel domestically for business and pleasure. Frequent fliers, they also travel abroad, with the United Kingdom and France being their preferred destinations.

Back home, they're active Internet users, tracking and trading their investments making travel plans, shopping for clothing or sports equipment and visiting sports Web sites. From the Web to the phone or mail, these achievers purchase from catalogs frequently. From clothing for the whole family to home décor, kitchen and gardening accessories to furniture and even sports equipment, they're two and three times more likely than the average to purchase from catalogs.

A03: White-collar Suburbia

Representing 1.23% of U.S. Households

Mostly comprised of early and late baby boomers, this cluster works and plays hard. Nearly half the group earns over $100,000 but the average household income is $94,000. Dominantly white, this cluster features an Asian population that's four times the national average.

As a group, they flock to expensive housing markets on both the east and west coasts. They're nestled in the commuter suburbs of Connecticut, New Jersey, Westchester New York, the Northern California communities of Santa Clara, the East Bay and in Southern California they can be found in Orange and Ventura Counties. Median household values surpass $286,000 and those who don't own, pay rents in excess of $1500 for mostly single family homes.

Like most Americans hitting their career stride, these folks drive high-end vehicles, including Mercedes, BMWs, Volvos, Saabs and Jaguars. And with two or more workers in the family, they also own autos such as Volkswagens, Toyotas and Hondas and deluxe SUVs.

Their career choices include management in retail and professional services industries, as well as health and education. Well-educated, they manage their finances with portfolios that include over twice the national average of $75,000 or more in stocks. They're avid users of E*Trade and brokerage firms such as Fidelity, Ameritrade and Charles Schwab.

Their busy lifestyles leave little time for cooking at home, as they're frequent visitors to mid-level family restaurants and steak houses. When they are home, they spend time on their Apple and other high-end computers trading investments online, making travel plans and buying recreational clothing and equipment. They overwhelmingly prefer Internet shopping to catalogs. When they do shop by catalog, they tend to purchase mid-range recreational apparel, gadgets and tools. With 40% of this cluster raising families, many households enjoy the latest video gaming systems. As a group, they'd rather be biking, skiing playing tennis or reading books, newspapers and magazines than watching TV.

Frequent fliers for both business and pleasure, they travel to Europe and Asia, and enjoy domestic travel for biking and hiking trips as well as spa visits.

A04: Upscale Suburbanites

Representing 1.24% of U.S. Households

Thriving in commuter communities surrounding the country's busiest metropolitan centers, these highly educated professionals drive upscale, imported cars, live in expensive homes with median values of $340,000 and have serious investment portfolios - but basic insurance coverage. Over 60% report interest or dividend income. The median household income is $87,000 with 40% earning over $100,000. Twenty percent are ages 50 to 64 and nearly 75% of households have no children. This cluster has an Asian population that indexes almost twice the U.S. median. 18% of the group is ages 18 to 34, the same percentage as those over age 65.

Computer savvy both at work and at home, these folks like to track and trade their investments online, make travel plans, purchase books and visit Web sites for news and sports. As a cosmopolitan crowd they enjoy cultural activities such as museum visits, theater, dance performances and concerts. Not much more than average TV viewers, they do like Bravo, Independent Film Channel, Golf Channel and tennis programming. Sports activities include sailing, skiing, backpacking and cycling. And to make sure that they're dressed well for their recreational activities, they shop L.L. Bean, Land's End and Eddie Bauer catalogs. Frequent fliers, they're experienced international travelers who also fly domestically for spa and ski vacations.

A05: Enterprising Couples

Representing 2.14% of U.S. Households

Resoundingly a married couple crowd with slightly over half having no children at home, this highly educated cluster earns a median income slightly under $80,000, with 52% earning more than $75,000. Over 50% claim interest or dividend income. Half are dual income households with careers in mostly service industries including finance, health, education, retail and manufacturing. Nearly 40% are married couples with children.

With a median age of 38, they live in bustling commuter communities surrounding urban core markets New York, D.C., Baltimore, Atlanta, Chicago and Miami. They drive upscale imported sedans and SUVs. Busy schedules allow rather average time for Web browsing, unless it's for tracking investments or planning travel. They're responsible homeowner and life insurance buyers.

They faithfully read newspapers, business or finance magazines and books from warehouse or online outlets. Cable loyalists, they watch golf, home and garden programming, food shows and HBO a bit more than the norm. L.L. Bean, J Crew, Land's End and the Home Shopping Network top their direct buying outlets.

While a small percentage travels to the Caribbean, the majority prefers domestic vacations or international trips to European, Central and South American Spanish-speaking countries.

A06: Small-town Success

Representing 1.87% of U.S. Households

Comprised of mostly early and late boomers, this cluster enjoys suburban family living in metro areas throughout the Midwest and in suburban Texas, Colorado, Utah and Arizona. Though the median household income is $75,000, about a third bring home more than $100,000 annually. Predominantly married, nearly 40% have children at home. Over 90% own single detached homes with a median value of $175,000. The median age is 39, though a third of the crowd is age 50 plus.

They drive late model GMC premium SUVs as well as luxury sedans from Lexus, Audi and Infiniti. They work in manufacturing, health, education, retail and other service industry careers. At home, they're above average PC and Internet users. They're more likely to invest in bonds, savings certificates, IRAs and money market accounts than stocks. And they index high for life insurance, often owning more than one policy.

They enjoy watching non-premium cable programming such as Golf Channel, Home & Garden, WGN-TV, Headline CNN News and sports shows. They stretch their budgets with warehouse and catalog shopping. They're active volunteers in local politics, school, charitable and community events. They own at-home exercise equipment and enjoy cross-country skiing and golf for outdoor recreation. They prefer domestic vacations and opt for Europe when traveling internationally.

A07: New Suburbia Families

Representing 2.48% of U.S. Households

Married and raising young families, this cluster can be found nestled in newly developed exurban areas throughout the country. They're concentrated in several Atlantic states and Texas, throughout the Midwest, in pockets of the Deep South, and in fast growing areas out West.

Young and well educated, they enjoy a median age of 31, with 28% between the ages of 18 and 34. They own new homes with a median value of nearly $185,000. The median income is $75,000. Over 40% derive income from interest or dividends.

Nearly 15% are self-employed. Dual income households represent 60% of the group. When they commute to careers in manufacturing, retail, health, education, finance and construction they drive newer imported upscale sedans and high end SUVs.

With growing families at home, they purchase baby furniture, equipment and health care products. Their busy lifestyles often mean meals out at fast food or family restaurants. Computer savvy, they track and trade investments online, make travel plans and regularly visit news and sports sites. In addition to online shopping, this group relies on catalogs for apparel, tools and hobby supplies.

Frequent fliers, they enjoy both domestic and international travel. At home or on vacation, they like to ski, golf, cycle and sometimes visit regional gambling casinos.

Group B – Upscale America

The Upscale America group represents established, well-to-do households that include a combination of singles, married couples and families of diverse age ranges. They represent approximately 10.6 percent of U.S. households that reside in urban and suburban neighborhoods. Ethnically diverse, with a drive to succeed, this group is an illustration of the American dream. Capitalizing on the opportunities available to them, this group enjoys their friends, family and the monetary rewards that their hard work provides for them.

B01: Status-conscious Consumers

Representing 1.93% of U.S. Population

This cluster flaunts its status mainly with homes, cars and travel. Not ones to spend their hard-earned cash on expensive clothing, jewelry or the latest gourmet kitchen gadgets, they'd rather own new camera equipment for their domestic, European or Asian vacations. With median incomes over $70,000, they can afford to drive premium Audis, Acura's, Toyota Land Cruisers, Lexus, Infiniti and Volvo models. Yet they're just as likely to include a Chevy Suburban or Chevy F30 truck or van in their vehicle choices. They tend to live in newer homes built in the 80's and 90's that have a median home value of over $220,000. Over half of these households feature dual income earners. The median age is 38.9 years. Only thirty per cent of households have children present.

Their occupations run the gamut - professionals and managers in the health, education, service and retail fields. As a group they index twice as likely as the US median to have over $75,000 in stocks and they manage their portfolios through Paine Webber, Prudential Securities, Morgan Stanley Dean Witter, discount brokerages and E*Trade. They're fairly savvy online banking customers, own U.S. Treasury notes and aren't adverse to money management courses. They're avid Internet users, book readers, family restaurant and fast food customers and enjoy purchasing clothing and home and garden furnishings through catalogs.

Among their TV viewing habits, many households are fans of VH-1 and Comedy Central. CNBC and MSNBC are their choices for news. And for leisure activities, these hard workers turn to gambling for entertainment. They're over two times as likely to prefer Reno gambling but they also enjoy Atlantic City or any casino gambling.

B02: Affluent Urban Professionals

Representing 1.61% of U.S. Households

This cluster contains two distinct groups - Late Boomers and Gen Xrs - who flock to expensive major metro markets, including New York, Los Angeles, San Francisco and Washington D.C. The married and singles population is almost evenly split and less than 14% of married couples have children. About half own their homes - about half don't. Those who rent pay dearly and of those who own, 20% reside in housing valued at over $500,000 while 20% live in housing valued between $100,000 and $200,000. The balance fall in between, this makes the median home value for the group about $300,000.

Median household income is $67,000, with nearly 30% earning between $100,000 and $149,999 and 15% earning over $150,000. One thing they all agree on is driving expensive cars, including Land Rovers, Mercedes, and Audis. The Gen X crowd prefers trendier models such as the Audi TT, Mini-Cooper and even hybrids.

As managers, they're pursuing careers heavily skewed to the information industry, finance and professional services. They can also be found in health, education and real estate. Ten percent of the group works in arts and entertainment. Universally technically savvy, the group has a segment with a high propensity for Apple products. When on the Internet, they track and trade their investments, regularly visit Web sites for news, sports, shopping and making travel plans to Asia, Europe and even South America.

When they relax at home, they tune into the Independent Film Channel and Bravo. MTV, E! and VH-1 are popular with the Gen Xrs. Physically active, they relax with yoga and enjoy sailing, tennis, skiing, scuba diving, cycling and backpacking. And they love to read magazines featuring their favorite recreational activity. Finally, they are extreme catalog purchasers. From high-end apparel to recreational and exercise gear, furniture, travel accessories, linens, gardening décor, gifts, sweets, wines and coffees - you name it, they order it.

B03: Urban Commuter Families

Representing 1.42% of U.S. Households

Though the median age for this group is 40, a fifth of the population are early boomers age 50 to 64, and nearly a quarter are age 35 to 49. Only a third of these households have children. The majority are married couple families. Median home value for these families is $140,000. Scattered throughout second tier urban centers in upstate New York, Pennsylvania, New Jersey, Maryland, Texas and Colorado. This conservative crowd commutes to their educational, financial and health services jobs in Subaru's, Toyotas, Chryslers and Ford trucks.

Though 20% have household incomes over $75,000, the median household income is about $65,000. With half the households having two workers in the family, there's not much time to cook, so these families dine out regularly at family and steak restaurants.

When they're home, they opt for reading newspapers and watching the Golf Channel, the Food Network and home and garden programming. Not big at-home computer users, they're not prone to shop online. But they do rely on catalogs for gift shopping, clothing, jewelry, home and garden décor purchases. This cluster includes a contingency of veterans as they index high for having Veterans life insurance and USAA homeowners insurance. They tend to invest conservatively in Prudential Securities, U.S. Treasury notes and savings Certificates.

Mostly homebodies, they're just average domestic travelers. When they hit the road, they're headed to Atlantic City to gamble. As avid collectors of antiques, train sets, etc., they attend their collector club events. They also participate in religious and community groups. Their preferred sport is ice hockey. For exercise, they enjoy their treadmills, stationary bikes, cross county ski and rowing machines. Their preferred sports are ice hockey and golf.

B04: Solid Suburban Life

Representing 1.68% of U.S. Households

This cluster features an Asian population that indexes nearly twice that of the U.S. population. That translates to only 7% of the cluster. The rest are 70% white, 12% black and 10% Hispanic.

They live in suburban communities of metropolitan areas throughout the state of New York, parts of New Jersey, Illinois and out west in Seattle, Santa Clara and Orange county California. Well-educated and pursuing careers in information, service and other professional industries, they enjoy median household incomes of $62,000 with a solid 35% earning over $75,000. Over 40% claim interest or dividend income. 75% own homes. Median home value is $177,000.

The group's median age is 36. 70% are family households with nearly 35% having children at home. These multi-car households feature premium BMW, Land Rover, Lexus and Infiniti brands as well as mid-range and economy imported models.

With decent disposable incomes, these folks shop. They buy shoes, clothes, music, videos and collectibles from catalogs. They own PCs, DVDs, multiple TVs and video game systems. With two workers in over half the households, their busy schedules, including school and community involvements mean they frequent family and fast food restaurants.

They listen to urban contemporary radio and are big fans of watching TV, and reading magazines. They travel domestically for vacations but also enjoy visiting Caribbean islands. They enjoy limited international travel to Europe, Asia or Central America.

B05: Second-generation Success

Representing 1.82% of U.S. Households

This cluster represents a racial mix that represents 57% white, nearly twice the national average for Hispanics at 23% and over three times the average for its 10.8% Asian populations. Over a fifth of the group has five or more people in their households, suggesting multi-generational families for some. Dominantly married couples, nearly 40% have children at home. The average household size is just over three people. This group features multiple worker households in a wide variety of occupations, including retail, sales, clerical, health, education, the service industry and even a strong showing of professionals and blue collar workers. The median age is 32.

With median household incomes of $60,000, over 80% own their $160,000 median valued homes. They can be found clustered throughout northern, central and southern California as well as on the east coast in suburban Connecticut and urban neighborhoods in New Jersey and New York's Putnam and Suffolk Counties.

They drive Mitsubishi, Nissan, Toyota, Hundai and Daihatsu vehicles, including sedans, SUVs and trucks. They like to catalog shop for athletic apparel, music and videos. They're big fans of fast food and family restaurants and are consequently, strong consumers of over the counter diet control products. They're frequent grocery store users.

Given their Hispanic contingency, they index high for Spanish language media outlets. As a group, they're premium cable and dish network users who are also avid video game system fans. At home, they use their PCs and MACs to track and trade investments on E* Trade and play games online. Offline, they enjoy gambling casinos in Atlantic City, Reno and Las Vegas. Other travel destinations popular among the group are Asia, Hawaii, Mexico, Central and South America.

B06: Successful Urban Sprawl

Representing 2.24% of U.S. Households

Comprised of nearly 60% urban and a third rural households in communities throughout New England and Midwest states of Illinois, Wisconsin and Michigan, this cluster works hard for the American dream, attaining over 80% home ownership and all the desired upper-middle income possessions that come with it. Dish network subscribers, they tune into country, family, food, sports and non-premium programming. Video game systems are a staple.

With close to 60% of households having 2 workers in the family, median incomes approach $60,000. 17% of households have incomes over $100,000. Median home values are close to $145,000 with most homes built since the 1980's. Married couple households dominate this cluster with married couples having children in 30% of households and just 20% living alone.

Driving to jobs in manufacturing, construction, retail, wholesale, financial, health, educational and other service industries, this crowd opts for domestic trucks, SUV's, Subaru's, Volkswagens and mid to lower end domestic vehicles. Predominantly "do-it-yourselfers" in basic car maintenance, this is a take care of the family-oriented cluster shops for prepared or frozen grocery items, work and leisure clothing, professional and drugstore health care needs. They're also frequent catalog shoppers

Busy schedules include fast food consumption and mid to low-priced family restaurants. Online, this group is as likely to watch investments as visit a chat room, sport site or play Internet games. Involved with local politics, church, school and community activities, this cluster also finds time to relax going out to a movie. Sports pursuits include watching pro-wrestling and auto racing or spending spare time hunting, fishing or bowling.

Group C – Small Town Success

Small Town Success represents 11.42 percent of American households located in small urban and second city areas. These areas are home to predominately white, married and family-oriented households who own homes. They commute to professions in manufacturing, retail, sales and health care and enjoy dual-median incomes in the $50,000 range in order to support the creature comforts they have come to expect and have worked hard to achieve.

C01: Second City Homebodies

Representing 1.91% of the U.S. Population

While this cluster is more than 70% white, its minority Hispanic and Asian populations hold definite sway over some of its key consumer travel and media habits. With median household incomes of just over $56,000, these families know how to stretch those dollars for homes with median values of nearly $175,000. Located in urban areas as diverse as Maryland, Florida, California and Washington, these mostly married couples live in households that are nearly 66% without children under 18. Yet, their neighbors with children are fairly heavy buyers of baby formula and prepared meals for children. Representing a quite stratified demographic segment - 18% of households make over $100,000 while 30% bring in over $75,000 and 6% pull in over $150,000. Another 33% earn between $40,000 and $75,000.

Given the diversity in this group, it's no surprise that car preferences range from mini-vans to luxury Lexus, Acura, BMW and Volvo models. These households also have a penchant for lower-end German, Japanese and Korean-made vehicles, some perhaps, as second vehicles.

Frequent users of family and fast-food restaurants, these people are busy dual income earners who relax at home watching rented movies and police docudramas on TV. They go to movie theatres monthly and are not avid readers of books. Their minority cluster population seeks Asian and Black electronic news and information.

For sports entertainment, this diverse cluster scores high on soccer, boxing, weight lifting, football and fishing. The majority of this cluster doesn't appear to be very interested in traveling. Yet, a small segment is two or three times or more likely than the national average to visit South or Central America.

C02: Prime Middle America

Representing 1.64% of U.S. Households

Nearly evenly split between small market urban core and rural areas, these middle-income families are concentrated in counties throughout Alabama, Alaska, Arkansas, Georgia and Washington.

Predominantly white with median household incomes of $55,000, they overwhelmingly enjoy home ownership, including mobiles. While 40% have household incomes between $40,000 and $75,000, another 28% enjoy incomes over $75,000. They generally rank high for disposable income since their median home values are $135,000. Over half these households feature dual income earners. About half have children. At median age 35, they mirror the U.S. age median.

While commuting to their careers in manufacturing, construction, retail, sales, and the service industry, including blue-collar jobs, they drive imported compacts and serious domestic Ford, Chevrolet and Dodge trucks. No slouches when it comes to catalog shopping, they purchase everything from apparel, travel accessories, jewelry, home and garden décor, gifts, sweets, exercise equipment and children's merchandise.

C03: Urban Optimists

Representing 3.37% of U.S. Households

Hawaiian, Black and Asian populations are well-represented in this cluster that is concentrated in areas of the Hawaiian Islands, Cook County Illinois, and Southern California. There is also a significant military presence in the group.

Though the median age is 34, as a whole, this cluster is almost evenly split at about 24% each under age 18, between ages 18 and 34 and between ages 35 and 49. Seventy percent own their homes and median income runs just above $50,000 with half the households claiming two workers. Half are married couples with less than a third having children in the house.

These folks drive to their jobs in construction, manufacturing, education, health and other service industries in their Toyota and Nissan vans, sedans and other imported sport vehicles. Motor homes for domestic travel are popular among the group.

Heavy consumers of fast food and family restaurant fare, these metro fringe families are also serious consumers of black and Spanish radio media and light reading magazines that they order through Publishers Clearing House. Their preference for sports includes pro-beach volleyball, soccer, boxing and the NFL.

When they travel, Mexico is their number one destination, with road trips in motor homes or rented cars being their other choices. They also fly domestically, usually in the West on a frequent basis.

At home, they spend time on their new, expensive PCs or MACs visiting Web sites, chat rooms or gaming at a rate that mirrors the national average. Other leisure activities include Las Vegas, Reno or any casino gambling, going to movies and playing video games. A small contingent is dedicated to sewing and knitting.

Portions of this cluster are serious about their financial future. They index high for using Ameritrade and Morgan Stanley Dean Witter. They invest in retirement real estate, own savings certificates and dabble with other discount brokerage firms such as E*Trade.

C04: Family Convenience

Representing 1.46% of U.S. Households

Located throughout the Great Lakes region, plus a bit in Texas and Maryland, this cluster includes a 15% military population. Only a third of these households are located in urban core centers. The majority lives in rural areas.

Predominantly family households, children are present in half. Two thirds are homeowners with median home values close to $115,000. Median income is just over $50,000. Forty-percent claim interest or dividend income, while nearly 20% collect Social Security.

Domestic pick-ups, mini-vans, SUVs and sedans are their preferred vehicles, taking them to jobs in manufacturing, sales, retail, health, education, construction and various service industries.

At home they opt for frozen and prepared meals and lots of snacks when watching country, auto racing, football and home and garden programming on their dish networks. Slightly above average PC owners, they don't get online much. Avid catalog shoppers, they buy low priced goods, including gifts and stationary, games, books, T-shirts and home décor. For recreation, they enjoy snowmobiling, hunting and fishing. They travel domestically for sightseeing purposes, with some taking to the road in their motor homes.

C05: Mid-market Enterprise

Representing 3.24% of U.S. Households

Nearly two-thirds of these households are located in small urban core areas. Another twenty-five percent live in rural geographies and ten percent are found in small town suburbia. Although heavily represented throughout Alaska, this population's mass can be found in New England, parts of Connecticut and even in Florida.

Married couples make up just over half of these households. Less than a third of the group have children at home. The median age is 37, while the over 50 crowd accounts for a third of the group.

Median household income hovers just above $50,000 with nearly a quarter earning over $75,000, median household income surpasses $50,000. A healthy percentage rent but the majority own homes with median values of $130,000.

Overall, this cluster appears to manage their finances carefully. They drive practical premium and mid-range autos, including Saabs, Subaru's, leased GMC trucks and small SUVs. They shop at warehouse discount stores, frequent mid-priced family restaurants and invest regularly using discount brokerage firms. They're also interested in collectibles. They're solid life insurance buyers and index a bit higher than average for mortgage insurance.

They enjoy careers in construction, manufacturing, retail, health, and other professional services. And they spend their disposable incomes on new home PCs, the latest in digital cameras, video game systems, exercise equipment and domestic resort travel. Avid Internet users for investing, visiting sports sites or making purchases, this group also relies on catalogs for athletic apparel, music, videos, gifts, collectibles and cosmetics.

For relaxation, they turn to golfing, skiing, gambling and watching the Golf Channel, WGN, and home and garden programming.

Group D – Blue Collar Backbone

Blue Collar Backbone represents the successful blue-collar workers across the country. They total 6.64 percent of United States households and consist of predominantly high school-educated individuals and some with some college experience. Most own their homes. Representing diverse neighborhoods within densely populated regions and small-town suburbs, they are ethnically diverse. They work hard at jobs in manufacturing and construction, health services, retail and wholesale trades, providing the stable foundation for their personal and family pursuits. Median incomes fall in the $30,000 to $40,000 range.

D01: Nuevo Hispanic Families

Representing 1.04% of U.S. Households

Nearly 80% Hispanic, this cluster indexes highest among all clusters for its 30% non-citizen contingent. Only half of the group is American-born with another 20% being naturalized citizens. Concentrated in densely populated Miami, Southern California and the greater Chicago region, these households are 50% bilingual. Over 20% speak no English.

Their $40,000 median incomes are just slightly below the U.S. median. Twenty-five percent earn over $75,000, average household income rises to $50,000. Slightly more than half own their homes with a median value of $125,000. With a median age of just 30 years, this cluster features young families with over half the households raising children. Average household size is 50% higher than the national average and 30% of these households have five or more persons.

Although this cluster's unemployment rate nearly doubles that of the national average, those who do work pursue careers in manufacturing and construction, retail, sales and the service industry. Nearly 30% hold blue collar jobs. Over half of these households have two or more workers. Being in dense urban areas, they commute to work car pooling and using public transportation. When they drive, they choose small budget and economy cars or mini-vans. They prefer Mitsubishi, Nissan, Toyota, Mazda, Hyundai and Daewoo makes. A "do-it-yourself" contingency of frequent oil filter and auto parts buyers thrives within this population.

Big consumers of fast food and affordable family restaurant fare, these families also cook at home and are frequent grocery shoppers. They're loyal drug store customers who index high for purchasing over the counter health care remedies for both child and adult ailments.

They spend their hard-earned dollars on children's clothing, nutrition and hygiene needs. For at-home shopping, the women favor Tupperware, jewelry from The Home Shopping Network and Avon or Mary Kay cosmetics. Too busy working and raising families, this crowd mostly relies on watching TV, renting videos and going to movies for its leisure activities.

For information, they turn to light reading newspapers and magazines. Radio preferences index ten times higher than average for Spanish and nearly three times higher than average for Black stations. For sports entertainment, soccer and boxing tops the list.

When they do travel - which isn't often - they visit relatives in their native countries of Central America, South America and Mexico.

D02: Working Rural Suburbia

Representing 1.81% of U.S. Households

Highly concentrated in suburban towns nestled in rural counties throughout the Midwest, the Great Plains and even a nook of West Virginia, this cluster toils in mostly blue collar occupations in construction, manufacturing, farming, utilities and food service. Other employment includes clerical, retail, sales, education and health service positions. Twelve per cent are self-employed.

Though the median income is $37,000, a third make less than $25,000. Eighteen percent collect retirement income while 32% receive some kind of Social Security. A solid 40% claim income from interest or dividends.

About 70% own homes, with median values of $80,000. Just over half are married. 22% of married couple households have children. About 10% of single parent households have children. The group's median age is 37, with 42% percent age 18 to 49 and 15% age 50 to 64.

The majority of households have two or more workers and with 80% driving alone to work, two-car households seem to be the norm. Dominant are domestic pick-up trucks and old domestic small sedans. In fact, this group claims to hold on to at least one vehicle an average of ten years.

When shopping by catalog, these hard workers spend their disposable income on fishing and hunting gear, tools, western and outdoor apparel, automotive supplies and women's cosmetics.

D03: Lower-income Essentials

Representing 1.29% of U.S. Households

These folks call rural Pennsylvania, Oklahoma and pockets of Texas and Florida home. About half live in small town suburbs, with nearly 30% located in small urban core areas and another 20% residing in rural communities. Predominantly white, the ethnic mix also includes a 13% Hispanic population and nearly 9% black contingent. American Indians hold a solid 2.03% presence.

The median age is 35, with half the population under age 34. A third are between 35 and 64 and 15% are over 65. Seventeen percent are retired. Nearly 50% are married couples and 66% of households have no children. Single parent households account for12%. And 30% live alone.

Home values, rents and incomes fall well below the nation's norm. Median home values are just $55,366, median rent is $210 and median income is $30,000. Nearly 15% live in mobile homes, indexing three times higher than the rest of U.S. households.

Over 75% drive to their blue collar, construction, manufacturing, utilities, clerical, health and food service jobs. Two workers reside in nearly half of households, driving domestic pick-ups and older mid-size domestic sedans. Regular vehicle maintenance is often done at home with a strong contingent of "do it yourself" oil and auto parts buyers.

Spending habits are mostly limited to the necessities, with leisure spending allotted to premium cable station subscriptions, renting video tapes, owning video game systems, buying crocheting and sewing supplies, collecting figurines or going out to movies maybe once a month. A good proportion of these homebodies venture out for bingo or a fraternal group meeting but many opt for crossword puzzles, board games, playing cards and listening to music for relaxation.

PCs at home are the norm. (Yet Internet usage at home is light), Basic camera equipment and multiple TV's are prevalent. Regular fast food and family restaurant consumers, this group also prefers to cook prepared, frozen, canned and jarred meals at home. At drugstores, they choose over-the-counter child and adult ailment remedies, including diet products.

Readers of women's, baby, parenthood, outdoor and home and garden light magazines, these folks prefer to buy self-help, romance and religious books through book clubs and at retail stores.

D04: Small-town Endeavors

Representing 2.16% of U.S. Households

Located in small pockets of Pennsylvania, Virginia and a few western states, the majority of this group calls the Midwest home. Two-thirds live in mid-density urban core areas with the balance populating small town suburbia. The ethnic mix includes 10% black and10% Hispanic segments. They skew a bit younger with a median age of 32. Eleven per cent are unemployed. Fifteen percent are retired. Just 40% of the group is married. Half of the group is homeowners and just 17% are married couples with children at home. Single parent households exceed the norm at 13%. Single person households account for 36%.

Median household income is only $28,000 with a third of the group earning between $25,000 and $40,000 while over 45% earn less than $25,000. Median rent is a low $280 and median home value runs just shy of $70,000.

These folks pursue jobs in manufacturing and construction, retail and wholesale trades, health services, education and food service. Twenty-two per cent are work blue collar workers. They drive basic Dodge, GMC and Ford trucks as well as old mid-size and compact domestic vehicles.

About twenty-five percent collect Social Security and receive interest and dividend income.

Group E– American Diversity

As the name implies, this group is an illustration of how contrasting mid-America's population is. Varied in marital status, ethnicity and age ranges, they represent 9.63 percent of American households, residing mainly within low-density urban areas. Careers in management, manufacturing, retail and health services provide them the means for their moderate to ample lifestyle and deliver median incomes within the $35,000 to $40,000 range.

E01: Ethnic Urban Mix

Representing 1.34% of U.S. Households

Located in areas of New England, West Virginia, the Midwest, the Dakotas, Texas, and the Pacific Northwest, this well-educated cluster includes a strong representation of Hispanics, Asians and Blacks. Only forty percent of households are married couples. Seventy-one percent of households have no children. Sixty percent rent. The median rent is just over $600. Those who own have a median home value of $164,000. Median income for the group is just under $40,000. A third of the group make less than $25,000 while the majority earns between $25 and $75K. The median age is 35. Thirty-seven percent are age 50 plus.

They work in transportation and utilities, information, finance, retail, health and food services. A small percentage of this group invests in stocks, treasury notes, savings certificates and government bonds. They use discount brokerage houses and E*trade for investing. Overall, this cluster ranks slightly above average for having PCs at home and regularly using the Internet for news, entertainment and discount purchases. They also rely on catalogs for low price jewelry, clothing, music, crafts, tools and gadgets.

They drive economy imports and basic domestic pick-up trucks. And they prefer domestic travel to beach locations or gambling and entertainment venues such as Atlantic City.

E02: Urban Blues

Representing 1.47% of U.S. Households

Mostly congregated throughout dense urban areas of New York, Pennsylvania, New Jersey, Maryland and the District of Columbia, this heavily migrant Hispanic and Black cluster struggles with an unemployment rate that indexes twice that of the nation. Eleven percent is on public assistance. Twenty-two percent of those who work have blue collar jobs. The rest work in health care, retail, sales and food service.

Less than half are married. The median age is just under 30. Median income hovers just under $30,000. Twenty-five percent collect income from Social Security. About half are homeowners with median home values of $75,000.

They mainly drive large domestic pick-up trucks but also have small budget import and domestic cars at home. They are big on doing their own car maintenance. They enjoy hunting and fishing, crocheting and sewing. They also like to read about their favorite pastimes in magazines. They prefer discount shopping with Spiegel, J.C. Penney and Fingerhut catalogs to ordering anything online. In-home shopping with Avon and Mary Kay cosmetics rates high with this group. They enjoy urban contemporary, religious and country music. When they travel, it's strictly domestic, often by car, motor home or chartered bus.

E03: Professional Urbanites

Representing 1.39 % of U.S. Households

Located in low-density urban centers throughout Texas, the Southwest, California and parts of New York and Pennsylvania, this group of highly educated professionals has a median household income of $67,000, with a significant percentage earning over $100,000.

Sixty percent claim interest or dividend income, 40% collect Social Security and 20% collect retirement income. The median age is 47. Children are present in a quarter of households. Sixty percent are married couples and 83% own homes. Median home value is $240,136.

They enjoy a high employment rate, working mostly in the service industry. Health, education, retail, finance and manufacturing are top career choices. They enjoy catalog shopping for shoes, jewelry and athletic apparel.

E04: Urban Advancement

Representing 1.63% of U.S. Households

This cluster is scattered throughout urban sprawl areas up and down the Atlantic coast, in parts of the South and in Southern California. Though the median household income is $46,500, over 40% earn between $100 and $200K. Most prefer driving upscale premium imports cars and SUVs to their service industry and blue collar jobs in retail, healthcare, sales and manufacturing.

Seventy percent own homes. The median home value is $127,300. Median rent is $550. The median age is 42. Half are married couples. 25% of households have children present. 26% are age 65 plus vs. the U.S. median of just over 6%.

They drive domestic pick-up trucks and prefer to shop Wal-Mart for their car maintenance needs. Hunting, fishing, motorcycling, and crocheting are the top their leisure preferences. Satellite dishes provide family and country programming entertainment. They regularly purchase shoes, apparel and jewelry through catalogs.

E05: American Great Outdoors

Representing 2.97 % of U.S. Households

Located in low-density urban centers and rural areas throughout Florida, the West and even pockets of Massachusetts, this cluster trails the U.S. median in income, education and home value. Twenty percent are age 65 plus.

With median incomes of $34,000, seventy percent own their homes with median values of $34,000. Indexing at over four times that of the U.S. median, 25% live in mobile homes. 70% of households do not have children.

They drive large pick-ups and small imported and domestic budget vehicles to blue collar jobs in manufacturing and clerical jobs in retail, education and healthcare. They tend to own older, basic PCs and are below average Internet users. For leisure, they enjoy woodworking, bird watching, crafts and sometimes, gambling. They enjoy country music and country entertainment via their satellite dishes. Their sports activities include hunting, fishing and cross-country skiing. They like to order their tools, outdoor or western apparel, hunting and fishing gear, collectibles and gardening supplies through catalogs and other direct media. They prefer domestic travel, usually by car or motor home.

E06: Mature America

Representing .85% of U.S. Households

Seventy percent these folks are age 50 plus. Thirty-seven percent are 75 plus. They can be found throughout urban core areas of Florida, Arizona, Southern California and in pockets of the Midwest and East Coast. The median age is 63.

Just over a third live in single detached homes. The majority resides in multi-unit housing. About 12% are in nursing homes. Sixty percent of these $106,000 median value homes are owner occupied. As would be expected, children are present in less than 15% of households.

Median income is $34,000. 25% have incomes between $40,000 and $75,000. And 14% of households bring in over $75,000 annually. Nearly 60% collect Social Security. A third claim retirement income. Close to half earn interest or dividends. Conservative investors, this group opts for government bonds, money market funds, Certificates of Deposit, and limited stock investments. They're strong believers in property, life and health insurance.

Career choices include healthcare, education, retail and other service industry jobs. Auto choices include upscale premium imports and traditional domestic sedans. Risk-adverse, this group indexes above average for auto club membership.

For health and medical care, they use products to help manage their diabetes, blood pressure, high cholesterol and other common ailments. For relaxation, they get together with other veterans or fraternal order members, attend religious groups, listen to adult standards on the radio or read whatever they've ordered from Reader's Digest or Publisher's Clearing House. They enjoy watching golf, tennis and baseball on TV. And they rely on catalogs for outdoor gear and apparel, tools, gardening supplies, hobbies and crafts.

A small percentage of the group travels to Europe, but domestic travel is preferred, sometimes by motor home or chartered bus.

Group F – Metro Fringe

Metro Fringe represents the most populated group, representing 11.91 percent of U.S. households and most closely mirroring the U.S. median, with a variety of races represented. Mainly living on the edge of metropolitan areas, they enjoy home ownership and conventional complements to their lifestyles. Less than half are married and are split equally between imported and domestic vehicles. Median incomes fall within the $29,000 to $42,000 range, and professions include a mix of manufacturing, construction, retail, health and food services occupations.

F01: Steadfast Conservative

Representing 2.32% of U.S. Households

In four of its key demographics, this cluster nearly mirrors the U.S. median. Their median age is 36. Median household income is just over $42,000. The median number of households married with children is close to 24%. And 65% of households have no children.

They're well-above average homeowners at 80% with median home values of $84,000. Located in small urban areas throughout the Midwest, parts of Texas, Pennsylvania and the Virginias, a third of them work in manufacturing, while others pursue employment in clerical, administrative, retail, health and education services. Over a third report interest, dividend or Social Security income while 22% bring in retirement income.

Drivers of traditional domestic mid-range sedans and trucks, a healthy percentage belong to auto clubs. Financially conservative, they have money market accounts and government bonds. Some own and trade stocks using discount brokerage firms. They're responsible homeowner insurance buyers but just average or below average life insurance buyers.

At home they're heavy Internet users, visiting news and sports sites, making travel plans, buying books and music or adding to their collectibles from ebay. They're ardent catalog shoppers for leisure apparel, tools, gardening supplies and hunting and fishing gear. For relaxation, they go to movies, pursue hobbies, attend concerts and dabble in regional casino gambling.

They're loyal cable subscribers who enjoy non-premium music, news, comedy, sports and movie programming. They enjoy special interest magazines and frequently buy books. Household sports interests include cycling, skiing, roller-blading and watching football and basketball on TV. When they travel, it's mostly stateside although a healthy percentage index high for international travel to Europe.

F02: Moderate Conventionalists

Representing 3.35% of U.S. Households

Located in urban centers throughout the Midwest and Northwest, 30% of this group lives alone and just 44% are married with half married couples having children at home. Two-thirds own their homes. The median value is $106,000.

Thirty per cent of this crowd is over age 50. The group's median age is 36. Median income is $42,000 with 27% reporting Social Security income, 35% receiving interest or dividends and 18% collecting retirement funds.

They drive imported or domestic mid-range and economy vehicles to jobs in manufacturing, construction, retail, health, education and other service industries. Outside of work, they're active in local civic issues, business clubs and volunteer groups. And when they travel, domestic vacations outweigh international trips to Europe.

Frequent buyers of recreational apparel, this group also indexes high as catalog buyers of tools, automotive goods, hunting and fishing gear. Above average Internet users, a healthy percentage go online frequently to track investments, make purchases or visit news and weather sites. The majority are conservative savers and investors with treasury notes, government bonds and IRAs. A small percentage has fairly substantial stock portfolios.
With over 50% in the 35 plus age bracket, these folks regularly visit doctors for common middle age and elderly ailments.

F03: Southern Blues

Representing 3.20% of U.S. Households

Clustered mostly in Florida, pockets of this group can be found in the Great Lakes, the Virginias and Georgia. Most hold jobs in manufacturing, retail, sales, health, food and other service industries. Fifty percent are under age 35 and a quarter over age 50.

Blacks and Hispanics are strongly represented in this cluster. Median age is 33 and median household income is $37,000. Thirty percent earn less than $25,000 while over 60% earn between $25,000 and $75,000. Sixty percent are homeowners with median home values of $82,000. Twenty percent are married with children.

They work in manufacturing, retail, sales, health, food and other service industries. They drive economy imported and domestic cars, vans and pick-ups. Well below average home PC owners, they're not Internet users. A small percentage of the group enjoys catalog shopping from Spiegel, Fingerhut, Avon or Mary Kay cosmetics. For music, news and entertainment they rely on cable programming. They prefer BET, MTV2 and premium movie channels. They enjoy watching basketball, boxing, pro-wrestling and NFL football.

Other leisure activities include going to movies, participating in church groups and casino gambling. A small percentage travels domestically by chartered bus.

F04: Urban Grit

Representing 1.64% of U.S. Households

This cluster skews younger with a median age of 31. Ethnic mix includes 50% white, 25% Black, 17% Hispanic and 3% Asian. Less than 40% are married couple households. Only 20% of households have children. Nearly 20% are lone parents living with children. Home ownership is less than 50% with median home values at $92,443.

Located in urban centers throughout less metropolitan counties in California and the South, this group drives small budget and economy cars to their jobs in manufacturing, retail, health, education, and other service industries. Their median household income is $33,000. Twenty percent claim interest or dividend income, 22% collect Social Security and about 15% have retirement income.

They're well below average for PC and Internet usage. Their media habits include urban contemporary and black music, premium cable movies, daytime dramas, and watching boxing or pro-wrestling matches. A small percentage travels, usually domestically and sometimes opting for charter bus trips.

F05: Grass-roots Living

Representing 1.25% of U.S. Households

Scattered throughout rural Appalachia, the Midwest, Virginia and the Carolinas, this cluster has a median household of income of $29,000 with 44% of the group earning less than $25,000. A third collect Social Security, 24% earn interest or dividend income and 18% collect retirement. The group's median age is 35 and 65% of households have no children at home.

Seventy percent own their homes. Median home value is close to $60,000. Median rent is just $190. Ten percent are self-employed. The group works in construction, manufacturing, retail, health and clerical positions in various service industries. They drive domestic pick-ups and economy or budget sedans. Frequent Wal-Mart and other discount center shoppers, this is a "do it yourself" group when it comes to auto maintenance.

This is a heavily invested electronics crowd, with lots of cameras, TVs, video game systems and a DVD player at home. Active PC and Internet users, they visit chat room, play games, visit Web sites and track investments. They're strong life insurance buyers and some have mortgage insurance. Financially conservative, they have interest-bearing checking accounts and a small percentage own annuities.

For relaxation, they pursue hobbies, enjoy country music, go out dancing and play cards. Radio tastes run the gamut from country, to religious, sports, jazz and urban contemporary. They read newspapers and automotive and gardening magazines. They're big consumers of dish network country, sports, science fiction, food and other non-premium programming. They're fond of shopping by mail, phone and the Internet. They're big fans of rodeo, boxing, soccer and auto racing. When they travel, they prefer domestic outdoor recreation vacations and some travel by bus.

Group G – Remote America

Remote America makes up 6.04 percent of U.S. households. These neighborhoods include middle-aged inhabitants in blue-collar, mining and agricultural, rural communities. Many live in single-family homes, mobile homes or trailers and approximately one-third have children in the home. Education levels are low and, consequently, income levels are moderately low, falling in the median ranges of $28,000 to $37,000. Domestic cars and pickup trucks can be found in the driveways of these homes.

G01: Hardy Rural Families

Representing 2.30% of U.S. Households

Living in very sparsely populated areas around the country, including New England, the Northeast, Mid-Atlantic States, the Midwest, parts of the South and the Southwest, this cluster indexes nearly four times that of the U.S. median for the presence of seasonal vacation housing. It also indexes nearly four times the U.S. median for mobile home living at nearly 25%. A healthy percentage of the group own and or live in retirement real estate. The median home value is $77,653 and median income is $37,000. A third of the group derive interest or dividend income, 32% collect Social Security and 21% receive retirement income.

The median age is 39. Over 60% are married couple households. Children are present in a fourth of households. With employment in agriculture, construction, manufacturing, mining and even forestry services, these families prefer driving large domestic pick-up trucks and mid-size SUVs. They're also a hardy do-it-yourself car maintenance crowd.

For relaxation, woodworking, hunting, fishing, country music and regional gambling are favorite activities. Many also attend veterans clubs. They watch auto racing and country programming via their satellite dishes. Regular catalog buyers, they order outdoor apparel, collectibles, hobby and automotive supplies. They're also loyal to Publisher's Clearing House and Reader's Digest.

When they travel, they hit the road in their mobile homes, by chartered bus or by car.

G02: Rural Southern Living

Representing 1.23% of U.S. Households

The majority of folks in this cluster can be found in remote areas of Virginia, the Carolinas and throughout the South and in Florida. With 47% living in mobile homes, they index 8 times higher than the U.S. median for mobile home living. Median home value is $65,000.

Nearly 30% are married with children. About 57% are married couple households. Median age is 34. Median income is $35,000. 25% collect Social Security and 15% receive retirement income.

Overall, the group drives basic pickup trucks that they maintain themselves. With over 50% of households having two or more workers, they also have second vehicles that are small imports or economy sporty domestics. Agriculture, construction, manufacturing, transportation, utilities, retail and health services top their list of employment industries. When they're not working, they enjoy Mississippi Gulf Coast gambling, listening to country or religious music, watching auto racing via their satellite dishes or getting outdoors to hunt or fish. They shop at home for collectibles, fishing and hunting gear, sporty outdoor apparel and tools.

They don't travel much. When they do, it's usually a domestic trip by car or chartered bus.

G03: Coal and Crops

Representing 2.29% of U.S. Households

Truly rural, this cluster indexes over eight times the U.S. median for mining employment and over three times the U.S. median for agriculture. Twenty five percent are Black. The 1% Native American population in the group surpasses the U.S. median. They live in sparsely populated rural Pennsylvania, the Virginias, in the South, parts of the Midwest, Texas and out West.

A third live in mobile homes. While 80% of households are owner occupied, over 50% have no mortgages. Median home value is $53,000. Median income is $28,000. Almost half make less than $25,000 while nearly a quarter earn between $40,000 and $75,000 annually. 33% claim interest or dividend income, 31% claim Social Security and 17% earn retirement income. A third are age 50 plus. Twenty-five percent are married with children at home. 55% are married couples. The median age is 37.

In addition to agriculture and mining, construction, manufacturing, utilities, forestry, health services and the retail industry are the group's top employers. They drive older domestic trucks and traditional American sedans.

Despite the rural nature of this segment, they show a high indication of home computer ownership which perhaps keeps them in contact with friends, family and other recreational and financial activities. A third are retired and have retirement investments. This cluster indicates that they prefer to invest in stocks. Government bonds, CD's, IRA's and money market accounts.

Free time is spent enjoying local activities as community theater, music performances, or other events. They also enjoy listening to talk radio and news focused stations. Dominant television viewing choices are driven by mainly cable news and sports programming. They are avid newspaper readers, a portion also enjoy business, finance and travel magazines. For the catalog buyers in the group, Eddie Bauer, Lands End and LL Bean are the popular choices. Active domestic vacation travelers, a small percentage also like European destinations.

G04: Native Americana

Representing .30% of U.S. Households

Sixty-five percent Native American, this cluster is dominant throughout rural Alaska, Arizona, New Mexico, in several Midwest states, the Dakotas, Montana and in North Carolina. Sixteen percent are unemployed and nearly 12% receive public assistance. The median income is $28,000, with almost half earning less than $25,000 annually.

Thirty-five percent are under age 18. The median age is just 29. Nearly 30% are married with children. 21% are single parent households, 16% of which are headed up by females. Median household value is $56,000. Twenty percent of the housing is mobile homes. And over sixty percent don't have mortgages.

This group drives domestic pickup trucks to their jobs in mining, agriculture, construction, education and health services. Four percent, or nearly two and a half times the U.S. median, are employed in arts and entertainment.

Fishing, hunting, woodworking, collecting, sewing, country music, backpacking and watching rodeo events are popular with this group. QVC, Avon, Publisher's Clearing House and Reader's Digest are regular shopping sources. Most of the group has access to the Internet, either at home, at school or at the public library, but just a small percentage is above average users.

When they travel, it's usually to destinations in the West and most often by car.

Group H – Aspiring Contemporaries

This resoundingly diverse ethnic group represents the up-and-coming of American society. Living within easy reach of or within major metropolitan areas, this group enjoys careers in information, sales, administration, education, health and other service professions. Aspiring Contemporaries represent 8.94 percent of U.S. households. Approximately 40 percent are married and own their homes. These career builders enjoy median incomes just under $50,000 and appear to represent midtier management. The majority in this group opts to own import vehicles.

H01: Young Cosmopolitans

Representing 3.62% of U.S. Households

This cluster hosts a concentration of highly educated Generation X and Y young adults in early career stages, late baby boomers in their mid-career strides and early baby boomers who account for less than 20%. Just 10% of the crowd is over age 65.

Located in major metro centers all across the country, this group pursues management track careers in the service industry, including information, sales, health, education, entertainment, retail and professional services.

Predominantly white, the group's ethnic mix includes a strong Asian presence, with a small representation of black and Hispanic minorities. The median household income is $50,000, though nearly 30% earn over $75,000. Only 40% of the group are married or own homes. The median home value is $190,000. Median rent is $700.

The majority in this group opts for newer imports such as Volkswagen sedans, Hondas, Toyotas and entry level Lexus, Audis and BMWs. Some splurge on sporty cars such as the Porsche Boxster and the AudiTT. And another contingent drives the latest trendy vehicle such as the Mini Cooper or its trendy predecessor, the new VW Beetle.

Computer-savvy at home and at work, the group uses the Internet to track and trade their investments, make travel plans, purchase books and music plus visit sports and news sites. They're avid listeners to news/talk radio and sports shows. They watch cable programming, preferring golf and tennis shows, CNN, CNBC, Bravo and premium cable entertainment. They read epicurean, travel, outdoor and business or finance magazines. Frequent domestic and international vacation travelers, they also read airline magazines.

Active in sports such as tennis, golfing, cross-country skiing and cycling, they frequently shop online or place catalog orders for their athletic apparel and equipment.

H02: Minority Metro Communities

Representing .79%% of U.S. Households

Resoundingly 84% black, this group resides in diverse metropolitan areas from the District of Columbia to Cook County Illinois, Queens, Baltimore, Philadelphia, Richmond Virginia and smaller pockets of the South and Midwest.

Less than 40% are married and of those married, just 20% have children. Single parents with children account for a fifth of the group while 24% of adults live alone. Nearly 75% own their homes with median values of $115,000. Median household income is $48,000 while the average income is about $10,000 higher.

With 25% earning less than $25,000, the unemployment rate is nearly double the national average at nearly 10%. The 90% who are employed pursue clerical, public administrative and mid-level management careers in the information, financial, health and educational service industries. Sixteen per cent have blue collar jobs.

This cluster's many multi-worker households indicate car preferences that run the gamut from premium domestic and entry-level import luxury models to small economy Korean-made vehicles. Just average owners and users of PCs and the Internet, this group prefers TV for their sports, information and entertainment. Urban and new adult contemporary, religious radio programming, and black entertainment, including late night TV use up much of their media time.

Frequent family and fast food visitors, this cluster also relies on OTC remedies for diet control and diabetes. While visiting grocery and drugstores, this group buys magazines and books.

Aficionados of watching boxing, basketball, football, pro-wrestling and a bit of horse-racing, this group doesn't escape calm domestic life much but a percentage ventures into Atlantic City and other gambling venues.

H03: Stable Career

Representing 2.28% of U.S. Households

Just 14% of these households are married couples with children. 42% live alone while 30% represent married couple families. Single parents with kids comprise 10% of the group.

With a strong Asian ethnic representation and slightly higher than national average Hispanic contingent, this diverse group is just over 50% white. Located in high-density urban metros throughout California, Texas and Colorado - they can also be found in pockets of Queens and Westchester New York as well as Chicago's Cook County.

Twenty percent live in single detached homes with median values of $130,000. Forty-five percent rent apartments with 60% of them paying between $500 and $1,000 a month. Median income for the group is $40,000 while average income just tops $50,000. Twenty-five per cent collect Social Security and a modest 15% in this 33-year old median age cluster is retired.

Big on entry or mid-level Volvos, Acura's, Mitsubishis and Hondas, this practical and very urban- minded group also favors Daihatsu, Daewoo, Nissan and Toyota basic driving models. Given their general age and urban lifestyles, they don't report to be much more than average computer or Internet users. They're major subscribers to satellite networks, though not reportedly big sports fans. They enjoy reading newspapers, motorcycle and automotive magazines.

While they index high for fast food and family restaurant consumption, much could be attributed to lunch hours between workloads in information, health, financial, educational and food service jobs. This crowd tunes into Spanish, Black and Sports radio with a dedicated following of Christian programming. Reno, Las Vegas and Atlantic City gambling top their limited vacation travel.

H04: Aspiring Hispania

Representing 1.91% of U.S. Households

Heavily concentrated in urban and suburban households throughout California, New Mexico, Texas, in pockets of other western states and a few highly populated counties in New Jersey and New York, this cluster is nearly 50% Hispanic, nearly 14% black and over 6% Asian, which indexes twice as high as the U.S. population.

Forty-five percent of the group is married and a higher than average 17% are one-parent households with children. 20% of households have five or more residents. The median age is just under 30, with nearly 60% under age 35.

Just half are homeowners. Median income for the group is nearly $40,000 with the majority of households having two or more workers. 22% are employed in blue collar jobs. They work in construction, manufacturing, food service, retail, health and other service jobs.

They drive older Toyotas, Nissans, Mitsubishis, Mazda's and Hyundai's. And they index high for auto club membership.

Above average consumers of computers and electronics, this young cluster includes some Apple aficionados. The majority has Internet access at home. Online, they visit news and sports sites, make travel plans, use search engines and make purchases. A minority of the group claims to trade and track investments online. For the most part financially limited, 15% of households do earn over $75,000 and 20% report interest and dividend income. Those who invest, turn to E*Trade, Fidelity and other brokerage firms for stocks and tax-exempt funds.

Leisure activities include frequently going to movies, watching cable programming, playing with game systems, reading books purchased online or at a warehouse store and gambling for those who visit Reno or Vegas. Sports interests include skiing, cycling, baseball and soccer.

Hawaii, Asia and Europe are travel destinations for five to seven percent of this crowd. Domestic trips to the West are popular among a third of the group.

Group I – Rural Villages and Farms

Rural Villages and Farms equate to 10.38 percent of U.S. households. Representing America's agricultural and mining communities, most are White family households that own their own homes, some in mobile homes and trailers. They work hard to provide the tranquil life to which their family has become accustomed through farming, agriculture, education, mining and other service industries. They enjoy median incomes in the $40,000 range and own domestic pick-up trucks, traditional family sedans or compact cars.

I01: Industrious Country Living

Representing 3.15% of U.S. Households

Employed in agriculture, mining, construction, utilities, retail, health and education, this cluster can be found in hard working rural communities throughout New England, Pennsylvania, upstate New York, the Midwest, the Western states and parts of the South.

These families skew slightly above the U.S. median for married couple households at 64% and slightly higher for being married with children at home (28%). Median home value is just under $110,000. Mobile homes represent 16% of housing. The group's median age is 38, with 25% age 35-49. The 18 to 34 year olds and the 50 to 64 crowd are nearly even at about 18% each. Median household income is $44,000. 37% claim interest or dividends, 28% collect Social Security and 19% receive retirement income.

They drive domestic trucks and economy cars. They prefer discount shopping for canned and prepared foods and eat out occasionally at western-themed family restaurants. Financially, the group is conservative, indexing just average for owning a savings account or savings certificate. Their homes and farms are their major investments. They skew above average for having whole, term or credit life insurance.

Not avid computer or Internet fans, they prefer getting involved in local community affairs, participating in collector, veterans, or fraternal order clubs, crocheting, woodworking or watching country programming on their satellite dishes. Hunting, fishing, motorcycling and watching auto racing or truck and tractor pull events are their favorite pastimes.

When they travel domestically, it's usually by car, mobile home or chartered bus.

I02: America's Farmlands

Representing 1.60% of U.S. Households

Indexing over twelve times the U.S. median for owning a farm, this group represents America's agricultural society. Raising families throughout Pennsylvania, the Midwest, Texas, and the West, this group includes a migrant population that follows seasonal work opportunities.

Nearly thirty percent are self-employed. Careers include farm management, farm labor, construction, mining, manufacturing, health, and retail services. Median income is just below the U.S. median at $40,000. Over 40% claim interest or dividend income, 28% collect Social Security and 14% collect retirement income. Median home value is $93,000 with 13% living in mobile homes. Nearly 70% of households are married couples, with a third of those households having children present.

Workhorse domestic pick-ups and traditional family sedans or compacts are the norm. Family activities include baking, sewing, woodworking, listening to country or religious music or watching country and outdoor life programming via the satellite dish. Fast food and family restaurants are popular dining out spots. For the majority of households, PC ownership and Internet usage is well below average. Financially conservative and responsible, the group relies on traditional savings accounts, Certificates of Deposit and annuities for investing and indexes above the norm for having life insurance.

Catalog, phone and mail order shopping for house wares, cosmetics, books, magazines, music and outdoor gear is popular with this group. Sports preferences include hunting, fishing, auto racing, tractor pulls and rodeo. Those who travel, go by car, motor home or chartered bus.

I03: Comfy Country Living

Representing 2.22 % of U.S. Households

Forty percent of this cluster lives in rural areas. About 30% are suburbanites and 34% live in low density urban centers. They can be found throughout Florida, parts of the east coast and in Texas.

The median household income is $43,000. 30% of this cluster, however, earns less than $25,000 and a fifth of the group earns over $75,000. 20% collect retirement. Sixteen percent work in blue collar jobs. Fifteen percent are self-employed. Career choices include manufacturing, retail, education, health care and food service.

Median home value is $145,000 with 12% opting for mobile homes. The median age is 41. Twenty-one percent are married with children at home.

They drive a combination of domestic pick-ups, SUVs, and domestic or imported mid-range sedans and compacts. Other than their real estate, which includes retirement or vacation homes, they're not big investors. Most rely on life insurance through their employer.

For relaxation, they enjoy country music, basic satellite dish programs, woodworking, collecting, and crocheting. Some opt for Mississippi Gulf Coast and other gambling. Fishing is very popular. Other sports interests include hunting, auto racing and rodeo events.

As a group, they use catalogs and other direct sources to buy western and athletic apparel, tools, gadgets, hunting gear and gardening supplies. Travel preferences are mostly domestic road trips.

I04: Small-town Connections

Representing 1.92% of U.S. Households

The group's median age is 37. Just over half are married couples. Children are present in only 30% of households. Median home value is $90,000. Median income is $37,000. Nearly 40% claim interest or dividend income, a third collect Social Security and 20% receive retirement income. Twenty-nine percent of this crowd is age 50+. Ten percent are age 75+. And nearly 3% live in nursing homes.

Half live in suburbs, a third are in rural areas and nearly 20% are located in low-density urban areas. They can be found in Pennsylvania, the Virginias, and the Carolinas, in pockets of the South, the Midwest and throughout the western U.S. Their career choices are as diverse as their geography. They work in agriculture, construction, manufacturing, retail, real estate, health, education, entertainment, sales, forestry, food and other service industries.

Aficionados of fast food, especially Church's or Popeye's fried chicken, this group also enjoys canned and prepared meals at home or barbecuing regularly. Medication for salt restriction and controlling blood sugar are common among a small percentage of the group. Entertainment choices include black, black gospel and urban contemporary radio or watching BET, daytime soaps or premium cable movie programming. Video game systems are also popular. Sports preferences include pro-wrestling, boxing, basketball, football and track and field. A small percentage travels. When they do, it's usually by car or chartered bus to visit the South.

I05: Hinterland Families

Representing 1.47% of U.S. Households

This cluster is concentrated in rural New England, New York, Pennsylvania, Maryland, the Virginias, the Carolinas, the Midwest, Texas and Wyoming. As a group, they index almost six times the U.S. median for farming and nearly five times for mining. Other employment includes manufacturing, construction, utilities, retail, health and education. Traditional domestic trucks and small sedans are the most popular auto choices.

Nearly two-third are married couple households, with children present in 36% of all households. Median home value is $67,000. Mobile homes account for thirty percent of all housing. Median income is $34,000 with 30% collecting Social Security and 17% receiving retirement income. The median age is 37. Ten percent are age 75 plus.

Only a very small percentage of the group has savings or investments other than real estate. A good percentage, however, have basic life insurance. Limited budgets mean spending mostly on the essentials, such as work boots and clothing and children's basic needs. In-home cooking includes the use of canned meats, stews, packaged meals, and easy bake goods. Regular fast food and occasional family restaurant dining are also popular.

The group indexes below average for computer use and Internet access. Leisure time is spent watching satellite dish country entertainment, auto racing, daytime dramas or sci-fi adventures. Participating in church boards, coin collecting, raising pets, listening to country or religious music, hunting and fishing are other preferred pastimes.

Group J – Struggling Societies

Struggling Societies symbolize the challenges faced by 6.63 percent of U.S. households. They are ethnically diverse — approximately 40 percent are Hispanic and 25 percent are African-American. Employment opportunities lead them to blue-collar, agricultural, health and service industry jobs. However, this group is double the national average for unemployment. Many single-parent households must balance priorities and budgets. Median incomes fall into a wide range of $19,000 to $33,000. Economical domestic and import cars and light trucks are the vehicles of choice for this group.

J01: Rugged Southern Style

Representing 1.20% of U.S. Households

Indexing nearly five times the U.S. median for living on a farm, 90% of this group lives in sparsely populated rural areas where agriculture, mining, manufacturing, construction, retail, transportation and utility jobs dominate. About 20% are employed in health or education. They can be found driving domestic pick-ups in the Virginias, the Carolinas, throughout the South, parts of Ohio, Arkansas and Texas.

Median household income is $33,000. Just over a third collect Social Security and 18% receive retirement income. The median age is 41 with over 30% age 50 plus. Thirteen percent are veterans. Married households with children closely reflect the U.S. median at slightly above 23%. Lone parent households add another 8% of children present in the group. Median home value is $71,000. Nearly 20% of housing is mobile homes.

They like to buy recreational clothing and gear for their skiing, tennis, golf and cycling activities. They're fans of J. Crew, Eddie Bauer and Amazon. They're computer-savvy at work and at home and use the Internet frequently to track and trade investments, make travel plans, check on news and sports and exchange e-mails. They enjoy museums, live theater, volunteering, and sometimes, Reno or Las Vegas gambling. Cable programming preferences include golf, news, basketball and tennis. They tune into news, talk, and classical music radio.

Frequent fliers, they travel for both business and pleasure, they enjoy domestic and European vacations.

J02: Latino Nuevo

Representing 1.78% of U.S. Households

Located in high density urban areas throughout Texas, New Mexico, Arizona, Southern and Central California, this group is over 80% Hispanic and has a median age of 26. Thirty-five percent are under age 18. Half of these households earn less than $25,000. A third earn between $25,000 and $40,000. Median income is just under $27,000. Slightly less than half own homes. The median home value is $73,000. Median rents are below the U.S. median at $335.

Predominantly family households with children, nearly a third has five plus members in the household. Fifteen percent are female head of household with children at home. 30% of households speak no English. Unemployment runs high at 12%. Those who work are employed in manufacturing, construction, retail or wholesale, agriculture, clerical positions and food service. They drive low-end Japanese or Korean imports and small domestic trucks.

With tight budgets, spending habits are limited to the essentials: grocery shopping, low-cost fast food, baby and children's supplies and some catalog shopping. Going to movies, listening to Spanish, Black, Christian or urban contemporary music or watching television are among favorite pastimes. TV sports favorites include soccer, pro-wrestling and boxing. Few travel. When they do, they head out West or visit Central America or Mexico.

J03: Struggling City Centers

Representing 1.69% of U.S. Households

Trying to make a living in cities such as Pittsburgh, Philadelphia, Washington D.C., Baltimore, Toledo, Detroit, St. Louis, Kansas City and throughout the South, this 86% Black population struggles with a 15% unemployment rate. Median income is just $23,000. Half own homes whose median value is just over $50,000. At $240 a month, median rent is half the U.S. median.

Forty percent of households have children. Twelve percent of those are married couple households with children. The median age is 32, with nearly a third under age 18. This group drives traditional domestic sedans or takes public transportation to jobs in health services, manufacturing, retail, transportation, public agencies, and other service industries.

Shopping is mostly limited to work clothes, children's needs and canned or prepared foods. A small percentage of the group shops at home, ordering from Fingerhut, Publisher's Clearing House, Avon or Mary Kay cosmetics. For relaxation, black gospel, black and urban contemporary music top their radio choices. BET, daytime dramas, pro-wrestling, boxing, football and basketball are their TV viewing choices. Attending movies and occasional gambling are also popular.

The group indexes low for having computer or Internet access, investments or private insurance.

J04: College Town Communities

Representing .65% of U.S. Households

This group can be found in both high and mid-density metros in the Northeast, Mid-Atlantic, the Midwest and Texas. It's a diverse mix of urban centers that are also home to colleges, universities, corrections centers or other institutional living quarters.

The ethnic mix indexes very high for its nearly 10% Asian and 20% Hispanic population. Nearly 20% are Black. The median age is 27, with a third between the ages of 18 and 34 and 21% over age 50. Children are present in a third of households. Just 17% are married with children. Nearly 80% rent. Median home value is just under $85,000. 20% live in homes valued under $50,000.

Median income is $23,000. Twenty-three percent claim interest or dividend income, 16% collect Social Security and 7% are on public assistance. Nearly 20% are employed in education. Other employment includes manufacturing, retail, administration, health, sales and food service.

They drive budget and economy imported sedans and domestic pick-ups. Their occupations include health and food service, public administration, retail, education, manufacturing and transportation. The unemployment rate for this cluster is 14%.

Infrequent visitors to family restaurants, this crowd prefers fast food when dining out. A certain percentage pursues over the counter and prescription diet remedies. With 15% over age 50, they index somewhat high for Medicaid medical insurance. A limited percentage has life insurance. Computer and Internet usage is well below the U.S. median. In-home catalog shopping is a popular source for cosmetics recreational gear, tools, gadgets and western apparel.

Sewing, crocheting, listening to urban contemporary, religious, Spanish and Black gospel music are favorite leisure activities, as well as watching satellite dish programming, including BET, daytime dramas, game shows, pro-wrestling, rodeo events, football and basketball.

J05: New Beginnings

Representing 1.14% of U.S. Households

With half its members age 18 to 34, this group features a concentration of Gen X and Gen Y young adults. Ethnically diverse, a quarter of the group is Hispanic, just over a quarter is Black and, at 4%, its Asian representation is slightly higher than the U.S. median. Overall, just 26% are between ages 30 and 64. The median age is 38. Just 20% are married couples. 75% of households have no children. Only 9% are married couples with children. And lone parent households account for 15% of the cluster.

Nearly two-thirds earn less than $25,000 in annual household income. The median income is just under $19,000. Eighty-five percent rent, most often in 50+ unit buildings. For those who own, median housing value is $102,000. They can be found in densely populated metro markets from the Northeast, through the Mid-Atlantic States, parts of the Midwest, Texas, and out West in Utah, Colorado, Wyoming, Nevada, California, Oregon and Washington.

For relaxation, they enjoy urban contemporary, Spanish and new adult contemporary music, BET or network television news shows. Sports favorites include basketball and boxing.

Group K – Urban Essence

This group features a diverse range of residents who reside within major metropolitan cities and towns. Urban Essence mimics 7.07 percent of U.S. households. Predominantly African-American and Hispanic, many are single, younger adults (including some single parents). With below-average incomes and above-average household size, this group supports their lifestyles at employment within food and health services, education, retail, and arts and entertainment industries. The majority of this segment enjoys apartment living, and those who own vehicles opt for a diverse selection of economy, import, and domestic cars and light trucks.

K01: Unattached Multicultures

Representing .66% of U.S. Households

This cluster features an ethnic mix of 20% Black, 15% Hispanic and 4% Asian populations. Predominantly single, most are apartment dwellers. Twenty percent own homes with a median value of $63,000. The group's median age is 25. A third of the crowd is age 50 plus. Median income is $15,000. Half earn less than $25,000. 20% earn between $25,000 and $40,000.

Concentrated in major metros in the Northeast, Midwest, D.C., Georgia, Florida, Texas, California and Washington State, these folks prefer driving small economy cars and domestic trucks to jobs in education, health care, retail, manufacturing, wholesale and food service. With half the group between ages 18 and 49, they're frequent shoppers for clothing, appliances, baby and children's goods. In-home shopping for cosmetics, house wares and accessories is not unusual.

A small percentage is active computer and Internet users. A healthy percentage index high for parenting, hobby and music magazines. They prefer listening to urban contemporary, Spanish and Black radio. BET, premium cable movie channels, daytime dramas, comedy and variety programming top their TV viewing choices. They're also big on video game systems and going out to movies. A fairly active group, some participate in kickboxing, snowmobiling, martial arts, target shooting, basketball or football. When they travel, it's by car or chartered bus. The few who fly internationally visit points in Europe or the Caribbean.

K02: Academic Necessities

Representing .43% of U.S. Households

In addition to indexing nearly four times the U.S. median for having a college group quarters population, this cluster also indexes at nearly three times the country's median for having a correctional facilities population of nearly 10%.

Located in bustling cities and college towns around the country, the group has an ethnic mix that is 11% Hispanic, 15% Black and over 5% Asian. Nearly sixty percent of households are married couples. A third of those households have children. The median age is 27. Median income is $42,000, with a third earning less than $25,000 a year. Nearly 60% own homes. The median value is just under $170,000. Vehicle choices include older domestic pick-ups and economy domestic or imported sedans and mini-vans.

With moderate incomes and above average household size, expenditures tend to be oriented towards the necessities of life. Grocery shopping preferences include canned meats and stews, prepared children's meals, cornmeal and other baking products. They sometimes go to fast food restaurants or dine out at inexpensive family restaurants. In-home shopping includes catalog orders for hunting and fishing gear, western or outdoor apparel, woodworking tools, automotive gadgets and gardening supplies.

Reading choices include newspapers and fishing, hunting or music magazines. Music favorites are urban contemporary, country, religious and black. Viewing choices include non-premium channels CMT, TV Land, BET and Court TV, or daytime dramas and family programming. The sports fans in the group listen to auto racing or watch it on TV. They also enjoy watching pro-wrestling. Top sports activities are fishing and hunting. Most are infrequent travelers. When they do travel, it's usually by car, in the South, sometimes to enjoy Mississippi Gulf Coast gambling.

K03: African American Neighborhoods

Representing 1.12% of U.S. Households

Located in dense urban areas in parts of the Northeast, the Mid-Atlantic, the Midwest and pockets of Georgia, this cluster features an 86% Black population. The median age is 32. Thirty percent are under age 18. Twenty percent are over age 50. Seventeen percent of households are married families with children. 24% are single parent households with women as head of household. A third are a married couple. Fifty-five percent of households have no children. Just over 50% are homeowners. The median home value is $100,000.

Median household income is $31,000. Nearly 30% collect Social Security, 18% receive retirement income and 10% are on public assistance. The group struggles with a 14% unemployment rate. Career choices include health, education, retail, sales, construction, manufacturing, transportation, finance and public safety. The group drives a variety of vehicles, including domestic sedans, small trucks, economy and some premium imports. A small percentage belongs to auto clubs.

Overall, the group indexes well below average for computer and Internet usage. Leisure preferences include church activities, going to movies and for some, occasional gambling, either in Atlantic City or along the Mississippi Gulf Coast. Radio choices include urban contemporary, Black, religious and new adult contemporary. Women's, parenthood and music magazines are popular among a good percentage. TV viewing includes BET, early morning news shows, daytime dramas, professional basketball, pro-wrestling, boxing and premium cable movies. Some enjoy video game systems.

K04: Urban Diversity

Representing 2.30% of U.S. Households

Located in high-density urban areas throughout the Northeast, the Mid-Atlantic, the Deep South, Texas and the Midwest, this cluster is 20% Black, 20% Hispanic and 5% Asian.

Just 15% are married couple families with children. Single parent households account for another 15%. Thirty percent are married couples. Median age is 31. Over 60% rent. For those who own, median home value is close to $120,000. Median income is $30,000, with 43% earning less than $25,000. Twenty-one percent collect Social Security. The unemployment rate is over 8%.

Employment industries include construction, manufacturing, retail, transportation, administration, health, education, sales, food service and public safety. The group drives mostly budget imports and small domestic pick-ups.

A small percentage of households own computers or use the Internet. Music preferences include urban contemporary, Spanish and some Black. Television viewing includes BET, Lifetime, daytime dramas, premium movie channels, and some sports events. A healthy percentage of the group enjoys video gaming systems and going to movies. Magazine preferences include parenting, music, women's and sports magazines. Limited catalog, phone and mail orders include cosmetics, religious music, books, outdoor and western apparel.

Those who are active in sports participate in kickboxing, snowmobiling, martial arts, target shooting, basketball and football. Generally, the group indexes very low for any kind of travel.

K05: New Generation Activists

Representing 1.37% of U.S. Households

This cluster can be found in metropolitan areas in over thirty states throughout the Northeast, the Mid-Atlantic, parts of the South, Texas, the Midwest and out West. It includes a small armed forces population. Its ethnic mix is 50% white, 25% Black, 17% Hispanic and 3% Asian. Nearly 30% are under age 18. The median age is 29. Just 14% of households are married couples with children. Single parent households account for another 20%. Seventy percent rent. Median home value is $70,000.

Median income is $25,000. Twenty-one percent collect Social Security and 10% receive Public Assistance. The unemployment rate runs just over 10%. Heath care and construction are top job choices. Other employment includes jobs in transportation, manufacturing, retail, sales and the food service.

They drive domestic trucks and mostly domestic small or mid-size economy cars.

For a small percentage of the group, leisure activities include participating as a school, College Board or Church Board member. Some volunteer for various causes or are active in politics and local government. More prefer going to movies or bars and nightclubs or occasionally visiting regional gambling casinos. Music choices include Black Gospel, urban contemporary and new adult contemporary. BET, daytime dramas, basketball and pro-wrestling are TV programming choices. Video game systems are very popular among a small percentage.

Few own stocks or have life insurance. Computer or Internet usage indexes above the norm for just a small percentage of the cluster. For the few who travel, destination preferences include the Caribbean, Asia and domestic spa or cycling getaways.

K06: Getting By

Representing 1.04% of U.S. Households

Mostly young, lower educated and struggling with a 20% unemployment rate, this cluster can be found highly concentrated in the Northeast, the Mid-Atlantic, in the South and in pockets of the Midwest and Texas.

The median age is 28. Median income is $16,000, with 70% earning less than $25,000. Twenty-six percent collect Social Security and 17% are on public assistance. Employment includes healthcare, manufacturing, retail, education, sales and food service. The group drives everything from traditional domestic sedans, to small imports to premium SUVs and upscale vehicles.

The ethnic mix is predominantly Black at 80%. Over 70% rent. Median household value is $52,000. Single parent households account for 37% of the group. Nearly ten percent are married couples with children.

With some just establishing households, a percentage index high for appliance purchases, baby and children's goods. Grocery shopping lists include frozen, canned and instant foods, home permanents, and baby's healthcare needs. A small percentage use diet control products for salt restriction and managing blood sugar levels.

Leisure activities include movie-going, listening to religious, urban contemporary and new adult contemporary music or watching BET, daytime dramas, family programming or premium cable movies. Favorite TV sports include pro-wrestling, basketball and boxing.

Group L – Varying Lifestyles

Varying Lifestyles represent less than 1 percent (.48 percent) of households within the United States. A majority of this group lives the unique lifestyles offered by military and university dorm life. Those who are within the work force have jobs in education, arts and entertainment, and food services and enjoy median incomes in the $30,000 to $40,000 range. This group is also four times more likely to be unemployed. Ethnicity is extremely diverse, and all fall within the ages of 18 to 34 years. The vehicles of choice are domestic pickups, traditional midsize cars and low-end import vehicles.

L01: Military Family Life

Representing .14% of U.S. Households

The U. S. Armed Forces represent 72% of this cluster's labor force. Naturally, they're located wherever active military forts and installations can be found. Eighty-two percent of households are married couples. Nearly 70% of households have children. The median age is just 22. The group's ethnic mix nearly reflects that of the U.S. median with 17% being Black, 11% Hispanic, 4% Asian and nearly 1% American Indian.

About 90% rent. Median income is $41,000 and median home value for those who own is $81,000. Residents not employed by the military pursue jobs in manufacturing, public administration, health, education, retail, sales and food service. Budget imports, sporty utility pick-ups and mid-size domestic sedans are popular among the group.

Establishing and outfitting growing households means lots of shopping for clothing, house wares, appliances, groceries, gardening supplies, over the counter healthcare remedies, baby furniture, toys and equipment. Entertainment choices include playing with video game systems and watching children and family cable programming. Home computers abound. Internet use includes visiting sites, playing games online and making purchases, sometimes on eBay. Long distance calls are frequent, often using calling cards.

To relax, sewing, crocheting, collecting, attending church or fraternal order functions and woodworking take up time. For sports workouts, kick boxing, stair stepping, aerobics, rollerblading, basketball and bowling top the list. Watching rodeo, hockey, football, pro-wrestling and basketball are TV favorites.

L02: Major University Towns

Representing .17% of U.S. Households

Residents of college group quarters represent 71% of this cluster's population. They can be found in major university towns throughout the Northeast, Midwest and out West.

The group indexes nearly twice the U.S. median for its 7% Asian population. It also has an 11% Black and 6% Hispanic presence. Eighty-seven percent of residents are between the ages of 18 and 34. The median age is 21. Only 16% of households are married couples with children. Just 31% are married couples. Ninety-percent rent. Median home value is $80,000. About 30% live in homes valued over $100,000.

Household median income is slightly under $40,000, with forty-percent earning under $25,000 and nearly a quarter earning over $75,000. Almost 30% claim interest or dividend income. Not surprisingly, nearly 25% are employed in education. Other careers include information services, retail, sales, manufacturing, food service, arts and entertainment.

The group has a penchant for driving newer mid-range and premium imports such as Audi, Volvo, Toyota, and Volkswagen models. They're high-end computer users who frequently e-mail and visit chat rooms or make travel plans online, purchase recreational clothing, books and music or visit news and sports sites. A healthy percentage of the group participates in a 401K plan or use discount brokerage firms to make other investments. Life insurance is most often obtained through an employer, union or fraternal group.

Spare time means getting involved in school or College Board activities or volunteering for political candidates and causes. Attending movies, live theater, concerts or dance performances are also popular. Books, newspapers and magazines of all kinds can be found among the group. They listen to news, jazz, alternative rock, Black, and religious radio and enjoy watching tennis, basketball, baseball and cable news shows. Sports participation includes kickboxing, rock climbing, rollerblading, playing baseball or tennis, cycling and backpacking. They're frequent fliers domestically and to the Caribbean, with a small percentage opting for international travel to Asia, South America or France.

L03: Gray Perspectives

Representing .14% of U.S. Households

Half this cluster lives in correctional facilities. Another thirty percent live in other institutional housing, including a small representation of military personnel. They can be found in low density areas in the Northeast, the South, in Texas, the Midwest and out West. Forty-one percent are between the ages of 18 and 34. The median age is 36. The ethnic mix includes a Black population at 34%, Hispanics at 16% and American Indians indexing close to the U.S. median at just over 1%. About half are single and over 55% are households without children. Sixty-six percent rent. For the other third, median home value is $60,000.

Median income is $30,500. Nearly 20% claim Social Security and 11% collect retirement income. Unemployment runs high at nearly 14%. Health care is the top employment industry. Construction, manufacturing, transportation, retail, education, public administration, public safety and agriculture are other employment choices.

The group drives domestic pick-ups, traditional mid-size models and low-end Korean imports. They frequent fast food and family restaurants. Grocery lists include canned stews and meats, prepared meals for children and baby's nutritional and healthcare products. Some shop in-home for cosmetics, house wares, religious music, videos and books. Catalog orders index high for men and women's athletic apparel.

Over half of households own computers. Internet usage is infrequent for the majority. Leisure activities include listening to music, dancing, attending church activities, playing cards or bingo. They tune into Spanish, urban contemporary, Black gospel and country radio. Motorcycle, parenthood, music, automotive and men's magazines top their reading choices. They watch BET, premium movie channels, and country stations via their satellite dishes. Favorite TV sports include rodeo, boxing, pro-wrestling and soccer. A small percentage participates in kickboxing, snowmobiling, basketball, aerobics, jogging or cycling.

Source: Scan/US Software, 2005 Update

Provided as a ministry of the Cooperative Program