nielsen

Nielsen PRIZM Segment Narratives

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Introduction

Overview

Nielsen PRIZM offers a seamless transition between household-level segmentation and traditional geodemographics by providing the same segments to analyze at all geographic levels. Having the ability to downshift from geodemographic to household-level targeting makes it possible for marketers to move seamlessly from market planning and media strategy to customer acquisition, cross-selling, and retention.

PRIZM® classifies every U.S. household into one of 66 consumer segments based on the purchasing preferences of a household. PRIZM offers a complete set of ancillary databases and links to partner data, allowing marketers to use data outside of their own customer files to pinpoint products and services that their best customers are most likely to use as well as locate their best customers on the ground. PRIZM enables marketers to create a complete portrait of their customers by answering these important questions:

- Who are my targets?
- What are they like?
- Where can I find them?
- How can I reach them?

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

Customer Analysis Stage	PRIZM Component Used
Coding customer records	Household-level coding
	Geodemographic coding
	Fill-in for uncoded records
Comparing coded customer records to	Current-year segment distribution
trade area	Five-year segment distribution
	Workplace segment distribution
Determining segment characteristics	Neighborhood demographic profiles
and behaviors	Household demographic profiles
	Nielsen Financial Track profiles
	Nielsen Insurance Track profiles
	Nielsen Convergence Audit profiles
	Mediamark Research Inc® (MRI) profiles
	R.L Polk profiles
	Simmons profiles
	Additional profiles as created by the Nielsen Link Partner Network

Data Description

In developing PRIZM, Nielsen assembled a database that included more than 890,000 household records from sources that include the proprietary Nielsen Financial Track, Nielsen Insurance Track, and Nielsen Convergence Audit surveys, the GfK Mediamark Research & Intelligence Survey of the American Consumer, R.L. Polk's vehicle registration database, and the Nielsen Homescan consumer packaged goods panel. Each of these records included demographic and behavioral measures, and the behavioral data included measures of both penetration and volume. For example, data is available not only about whether a household owns a mutual fund (penetration) but also about the value of the mutual fund (volume). Most important, every record in the file had demographic data reported by the survey respondents themselves. This database was regarded as an unprecedented benchmark for other data sources, including the compiled list data that would ultimately be used to append PRIZM to customer records.

When implementing PRIZM on partner files, segment assignments depend on the partner compiled list data. The unique models built for each partner are designed to produce a distribution of assignments that mirrors the distribution produced by the Nielsen MultiSource Aggregation and Distributional Alignment (MADA) process. MADA is a proprietary methodology for assessing national distributions, which begins with data from the annual Nielsen demographic update and is informed by additional data from the Nielsen Financial Track survey, Epsilon Targeting, Valassis (formerly ADVO), infoUSA, TARGUSinfo, and TomTom®. This combination of data sources provides Nielsen a unique competitive advantage in its segmentation assignment methodology, due to the unparalleled breadth and depth of address-level information. By combining data from multiple vendors with data from the annual demographic update Nielsen can make PRIZM single assignments at the ZIP+6,

ZIP+4, block group, and ZIP Code levels, allowing better fill-in for records that do not get a household-level assignment.

Methodology

PRIZM culminated two years of research and development in a groundbreaking methodology that allows marketers to seamlessly shift from the ZIP Code level through the block group, ZIP+4, or ZIP+6 level—all the way down to the individual household level—using the same set of 66 segments. This single set of segments affords marketers the benefits of household-level precision in applications such as direct mail, while at the same time maintaining the broad market linkages, usability, and cost-effectiveness of geodemographics for applications such as market sizing and site selection.

New Statistical Techniques

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

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

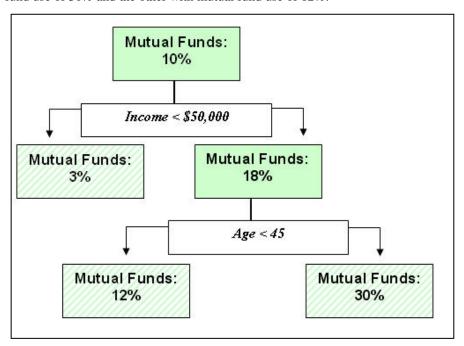
For any type of clustering process to work well, the statistician must correctly identify the important dimensions before implementing the clustering process. For marketing purposes, obvious drivers are age and income. However, appropriate levels for each of these critically important dimensions still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

With PRIZM, Nielsen broke with traditional clustering algorithms to embrace a new technology that yields better segmentation results. PRIZM was created by a proprietary method developed by Nielsen statisticians called Multivariate Divisive Partitioning (MDP). MDP borrows and extends a tree partitioning method that creates the segments based on demographics that matter most to households' behaviors.

The most common tree partitioning technique, Classification and Regression Trees (CART), involves a more modeling-oriented process than clustering. Described simply, statisticians begin with a single behavior they wish to predict and start with all participating households in a single segment. Predictor variables, such as income, age, or presence of children, are analyzed to find the variable—and the appropriate value of that variable—that divides the single segment into two that have the greatest

difference for that behavior. Additional splitting takes place until all effective splits have been made or the size of the segment created falls below a target threshold.

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



If the process stops here, we have a segmentation system with three segments—one with 3% of its members owning mutual funds, a second with 12% of its members owning mutual funds, and the third with 30% of members owning mutual funds. However, this resulting segmentation system does not provide useful information about any other behaviors—it's optimized only for owning mutual funds. This is one of the limitations of the CART technique: it generates an optimal model for only a single behavior. Because PRIZM is a multi-purpose segmentation system, optimization across a broader range of behaviors is necessary. Nielsen made several modifications to the CART process, resulting in the proprietary MDP technique. These modifications extended the basic CART process to simultaneously optimize across hundreds of distinct behaviors at once. This advancement allowed Nielsen to take full advantage of the nearly 10,000 behaviors and hundreds of demographic predictor variables available at different geographic levels, including the household level. The MDP process was run hundreds of times, with varying sets of behaviors, predictor variables, and a number of other parameters, to ensure that the resulting segments represent behaviorally important groupings.

New Data Sources

In addition to a unique statistical technique, Nielsen employed an unprecedented number of data sources and data levels in the development of Nielsen PRIZM. Geodemographic data, the mainstay of previous segmentation systems, included Census 2000 demographics and ZIP+4-level demographics summarized from compiled lists.

For the first time, Nielsen also used household-level demographics in the development process of PRIZM. To each of the 890,000 customer records in the development database already coded with Census 2000 demographics, summarized ZIP+4 demographics, and custom Nielsen measures, Nielsen appended compiled list—household—demographics from the Epsilon Targeting TotalSource Plus[™] file. The resulting database was used to design and evaluate systems built with four different sources of data: Self-reported household, compiled list-based household, ZIP+4, and block group.

Nielsen Urbanization Measures

A distinctive feature of PRIZM is the Nielsen urbanization model. Multiple refinements to the urbanization model for the latest PRIZM release allow it to provide a better contextual framework than earlier models had. The result of these improvements was the identification of five distinct urbanization classes; however, PRIZM development showed optimal performance by using the following four classes:



Urban areas (U) have population density scores (based on density centiles) mostly between 85 and 99. They include both the downtowns of major cities and surrounding neighborhoods. Households within this classification live within the classic high-density neighborhoods found in the heart of America's largest cities. While almost always anchored by the downtown central business district, these areas often extend beyond city

limits and into surrounding jurisdictions to encompass most of America's earliest suburban expansions.



Suburbs (S) have population density scores between 40 and 90, and are clearly dependent on urban areas or second cities. Unlike second cities (defined below), they are not the population center of their surrounding community, but rather a continuation of the density decline from the city center. While some suburbs may be employment centers, their lifestyles and commuting patterns will be more tied to one another, or to the urban or second city core,

than within themselves.



Second Cities (C) are less densely populated than urban areas, with population density scores typically between 40 and 85. While similar to suburbs in their densities, second cities are the population centers of their surrounding communities. As such, many are concentrated within America's larger towns and smaller cities. This class also includes thousands of satellite cities, which are higher density suburbs encircling major

metropolitan centers, typically with far greater affluence than their small city cousins.



Town & Country areas, collapsed into a single urbanization category (T), have population density scores under 40. This category includes exurbs, towns, farming communities, and a

wide range of other rural areas. The town aspect of this class covers the thousands of small towns and villages scattered throughout the rural heartland, as well as the low-density areas far beyond the outer beltways and suburban rings of America's major metros. Households in the exurban segments have slightly higher densities and are more affluent than their rural neighbors.

Demographic Predictors

The resulting PRIZM model, selected for its consistently outstanding performance compared to Nielsen' benchmark systems, incorporates the Nielsen urbanization measure; household characteristics, such as affluence, age, and family composition; and neighborhood characteristics, such as housing stock and home ownership.

The 66 segments are numbered according to socioeconomic rank (which takes into account characteristics such as income, education, occupation and home value) and are grouped into 11 lifestage groups and 14 social groups. Social groups are based on urbanization and socioeconomic rank. Lifestage groups are based on age, socioeconomic rank, and the presence of children at home.

Nielsen PRIZM Components

As customers have come to expect from Nielsen, PRIZM users are afforded the full complement of supporting data and documentation. From posters to profiles, from demographic detail to descriptions for each segment, PRIZM will continue to lead the industry in helping marketers reach a deep understanding of their most important customer groups.

Among the current offerings for PRIZM:



Household-Level Coding: Household-level is the new and powerful extension of PRIZM—the same segment codes as the geodemographic system that differentiate between households in the same neighborhood. Using the customer's name and address, household-level demographic data is appended and used in an algorithm to determine the household's PRIZM code.



Geodemographic Coding: PRIZM codes can be appended to nearly every address in the U.S. using the File Enhancement module of Nielsen MarketPlace Net, our desktop geocoder Nielsen PrecisionCode, or a PRIZM directory file. Codes continue to be easy to append, with nearly 100% coverage for geographies ranging from ZIP+6—a near-household level assignment pioneered by Nielsen—to ZIP+4 to block group to ZIP.



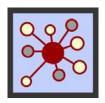
Directory License: Segmentation best serves marketers when it provides an organizing framework for how the entire company thinks about its customers. To make PRIZM as accessible—and cost-effective—as possible, the geodemographic levels can be licensed for unlimited use by means of a directory flat file that can be delivered to your technology users.



Segment Distributions: With a coded customer file, you can determine your own customer penetration using the PRIZM segment distributions. The distributions provide counts "on the ground," by segment, for standard geographic levels across the entire U.S. Distributions are available for Country, State, DMA, CBSA, County, Tract, ZIP Code, and block group (ZIP+4 is available only as a single assignment). Segment distributions are also useful for ranking markets and estimating demand.



Profile Databases: What makes segmentation more than a score is the means to assess what your customers are like, where they live and shop, and how best to reach them. Profile databases provide descriptive detail to create a fully three-dimensional view of your best customers. Lifestyle profiles are available for both Simmons and MRI; automotive detail comes from Polk; and industry-specific behaviors are captured by Nielsen surveys—Nielsen Financial Track for financial behaviors, Nielsen Insurance Track for insurance data, and Nielsen Convergence Audit for communications and energy.



Link Partners: Extending the legacy of PRIZM 62 and MicroVision, Nielsen intends to make PRIZM available everywhere. Our network of partner companies makes PRIZM available on virtually all industry-standard databases, direct marketing service bureaus and primary research vendors. Marketers can utilize the power of PRIZM continuously from market research, analysis, and targeting, through media strategy and evaluation.



Nielsen MyBestSegments: MyBestSegments.com provides the rich demographic and behavioral detail to answer the question "What are my customers like?" MyBestSegments.com links directly to the Nielsen ConsumerPoint datamart, which makes data for PRIZM available online and makes updates automatic.

Nielsen MarketPlace

Nielsen MarketPlace NET: ClaritasMarketPlace.com delivers site, market, customer segmentation, and profiling analyses solutions tailored for different user types. This browser-based solution is ideal for casual users who are better suited to an easy-to-use, Internet-based solution—a complete marketing toolbox of products and resources in one convenient location. Perform site, segmentation, or profiling analyses; access reports, maps, lists, and more. Additionally, Nielsen MarketPlace NET can be upgraded to include Nielsen iMARK Online.

Contact Information

Now that you understand how PRIZM was developed, we invite you to explore the benefits of PRIZM for your own customer targeting applications. For more information about profiling your customers using PRIZM, please contact your account team.

Nielsen PRIZM Demographics

Nielsen provides a series of demographic descriptors used to classify the segments across core dimensions. While demographics form the basis for every segment assignment, not every segment falls neatly into only one category for each demographic.

Interpreting Nielsen PRIZM Demographics

The following sections provide the broad range of predominant values for each of these demographic descriptors. These values were created with household-level demographics, which provide the greatest possible precision due to a purer distribution. This is especially true for variables such as age and presence of children, which vary the most between households living in the same neighborhoods.

To further assist comprehension of these demographic descriptors, the set of rules used to place each segment into one of the categories is provided below. Please note that there are situations, as with Predominant Household Income Class, where groups are subdivided until a point is reached where the "least common denominator" for the remaining segments is simply not anything else. The numbers in the order column denote the sequence in which the rules are applied, which impacts how a segment is classified. The numbers in the PNE column present the number of segments in each grouping.

Finally, each segment is assigned a demographic caption, which covers the essential dimensions of income, age, and family composition. For example, Segment 27, "*Middleburg Managers*," has a demographic caption of "Midscale Older without Kids." The tables below provide the specific meaning of each descriptor.

When reading the heuristics tables below, please keep some key thoughts in mind. First, the definitions of each category are hierarchical. The key is that the ranges are non-exclusive, so the rules must be followed in a specific order for a segment to be categorized. For example, the rule "1 Age < 35 = where age <35 >50% and not Age 25-44"should be read as "Segments with the descriptor "Age < 35" are segments where 50% or more of the households in the segment are under 35 years old, and the segment does not meet the definition of the "Age 25-44" range." Further, the rule "3 Age 25-44 = where age 25-44 >65% and not age 35-54" should be read as "segments with the descriptor "Age 25-44" are segments where 65% or more of the households in the segment are between 25 and 44 years old, and the segment does not meet the definition of the "Age 35-54" range".

As you can see by looking at the definitions this way, the rule "7 Age 65+" has no exceptions, it is simply assigned to segments where more than 70% of the population is over 65. As you move through the ranges in the order in which they are created, you see that each range is defined as long as the previous range definition is not met.

This is important because the segments designated using rule "1 Age <35" are not necessarily under 24 years old. Rather, they just do not meet the definition of rule "3 Age 25-44".

Finally please note the order in which heuristics are applied, as that also helps determine the segment descriptor.

Predominant Urbanization Class

Urbanization Class has eight categories from Urban to Mix. Urbanization is a primary driver of Nielsen PRIZM and you will see consistent urbanization class descriptors from year to year. Urbanization is not a primary driver behind Nielsen P\$YCLE or Nielsen ConneXions which means descriptors may change annually for those two segmentation systems.

Segment Descriptor	Heuristic	Order	PNE
1 Urban	where Urban = 100%	1	12
2 Suburban	where Suburban = 100%	2	19
3 Second City	where Second City = 100%	3	13
4 Town	where Town = 100%	4	4
5 Rural	where Rural = 100%	5	4
6 Town/Rural	where Town + Rural > 75%	6	14
7 Metro Mix	where Urban + Suburban + Second City > 75%	7	0
8 Mix	all other segments	8	0

Predominant Household Income Class

Income Class is divided into seven categories from Wealthy to Low Income. The national median is about \$50,000 annually for all wage earners in the household. Income was classified using primarily the income distribution, or range of household income by each segment, according to the following criteria:

Segment Descriptor	Heuristic	Order	PNE
1 Wealthy	where \$100k+ > 90%	1	6
2 Upscale	where \$75k+ > 80% and not "Wealthy"	2	8
3 Upper Midscale	where \$50k+ > 75% and not "Upscale"	6	17
4 Midscale	where \$30k-\$75k > ~80% and not anything else	7	5
5 Lower Midscale	where <\$50k > 90% and not "Downscale"	5	14
6 Downscale	where <\$30k > 80% and not "Low Income"	4	14
7 Low Income	where <\$10k > 30%	3	2

Predominant Age Range

Age Range uses seven non-exclusive classes from Age <35 to Age 65+ and several combinations in between to describe the dominant age range for the heads of household in a segment. Nationally, the "Baby Boom" spans from just under Age 45 to about Age 60 and comprises over one-third of the total population, versus about 20% each for Gen X and Gen Y. Predominant age was classified using the distribution, or range of population age by each segment.

Segment Descriptor	Heuristic	Order	PNE
1 Age <35	where age <35 >50% and not "Age 25-44"	5	6
2 Age <55	where age <55 ~70% and not anything else	7	14
3 Age 25-44	where age 25-44 >65% and not "Age 35- 54"	4	9
4 Age 35-54	where age 35-54 >70% and not "Age 45-64"	3	8
5 Age 45-64	where age 45-64 >60% and not "Age 65+"	2	12
6 Age 55+	where age 55+ >70% and not "Age 65+"	6	7
7 Age 65+	where age 65+ >70%	1	10

Predominant Age Class

Age Class uses four exclusive ranges; from Younger, who are mostly under age 45, to Mature, who are largely over 65 years of age. Nationally, about 40% of householders are younger than 45, while about 20% are older than 65. Age was classified using the distribution, or range of population age by each segment, according to the following criteria:

Segment Class	Heuristic	Order	PNE
1 Younger	where Age Range = "1 Age <35" or "3 Age 25-44"	NA	15
2 Middle Age	where Age Range = "2 Age <55" or "4 Age 35-54"	NA	22
3 Older	where Age Range = "5 Age 45-64" or "6 Age 55+"	NA	19
4 Mature	where Age Range = "7 Age 65+"	NA	10

Predominant Household Composition Class

Five categories indicate the likelihood of children under age 18 living at home. Segments defined by either the absence or presence of children will be described as 1 HH w/Kids, or 5 HH w/o kids.

Segment Descriptor	Heuristic	Order	PNE
1 HH w/Kids	where kids > 95%	1	15
2 Mostly w/Kids	where kids > 60% and not "HH w/ Kids"	2	1
3 Family Mix	where 60% < kids > 30%	5	9
4 Mostly w/o Kids	where no kids > 70% and not "HH w/o Kids"	4	16
5 HH w/o Kids	where no kids > 95%	3	25

Predominant Tenure Class

Five categories that describe whether the households in a segment primarily own or rent their homes. Nationally, about two-thirds of Americans own their homes. Segments defined by home owners or renters will be described as 1 Homeowners, or 5 Renters.

Segment Descriptor	Heuristic	Order	PNE
1 Homeowners	where owners > 98%	1	13
2 Mostly Owners	where owners > 65% and not "Homeowners"	2	33
3 Mix, Owners	where owners ~ 65%	5	5
4 Mix, Renters	where renters > 50% and not "Homeowners"	4	6
5 Renters	where renters > 98%	3	9

Predominant Education Class

Educational attainment is placed into five categories that range from attending high school through a post graduate degree. Education was classified using the distribution of educational categories for each segment and should not be interpreted as a majority because few, if any, segments have penetration rates above 50% in any one category.

Segment Descriptor	Heuristic	Order	PNE
1 Grad Plus	where grad plus > 20%	1	11
2 College Grad	where college grad > 20% and not "Grad Plus"	2	18
3 Some College	where some college > 25% and/or not anything else	5	17
4 H.S. Grad	where H.S. grad > 40% and not "Some H.S."	4	14
5 Some H.S.	where some H.S. > 35%	3	6

Predominant Employment Class

A broad range of occupational classes are collapsed to six categories: Professional, Management, White Collar Mix (WC, Mix), White Collar Service Mix (WC, Srv, Mix), Blue Collar Service Mix (BC, Srv, Mix), and Retired. Employment was classified primarily using the distribution of occupational categories for each segment, supplemented by the index scores. The employment category "Retired" was inferred for 15 segments that were predominantly unemployed and over age 65.

Segment Descriptor	Heuristic	Order	PNE
1 Management	where management > 25%	1	14
2 Professional	where professional > 25% and not "Management"	2	2
3 WC, Mix	where service > 15% and/or not anything else	6	13
4 WC, Srv, Mix	where service > 25% and not "BC, Srv, Mix"	5	17
5 BC, Srv, Mix	where blue collar > 15%	4	5
6 Retired	where unemployed > 70% & "Age 65+" > 50%	3	15

Predominant Race & Ethnicity Range

Race and ethnicity were classified using the distribution of racial categories and Hispanic ethnicity according to the following thresholds into non-exclusive categories for which the criteria below was met. Note that all classes contain "White" as it is the predominant race in all segments and makes up approximately 80% of the national population.

Segment Descriptor	Heuristic	Order	PNE
1 White	where White > 90%	1	18
2 White, Asian, Mix	where Asian > 2%	6	6
3 White, Asian, Hispanic, Mix	where Asian > 2% & Hispanic > 10%	5	3
4 White, Black, Mix	where White < 90% and not anything else	7	14
5 White, Black, Asian, Mix	where Black > 10% and Asian > 2%	3	1
6 White, Black, Asian, Hispanic, Mix	where Black > 10% and Asian > 2% and Hispanic > 10%	2	18
7 White, Black, Hispanic, Mix	where Black > 10% & Hispanic > 10%	4	6

Predominant Race & Ethnicity Class

Race and ethnicity were classified into three exclusive categories using the prior Race & Ethnicity Range for which the criteria below were met:

Segment Descriptor	Heuristic	Order	PNE
1 Mostly White	where Race & Ethnicity Range = "1 White"	NA	18
2 White Mix	where Race & Ethnicity Range = "2 White Asian Mix" or "3 White, Asian, Hispanic, Mix" or "4 White, Black, Mix"	NA	23
3 Melting Pot	where Race & Ethnicity Range = "5 White, Black, Asian, Mix" or "6 White, Black, Asian, Hispanic, Mix" or "7 White, Black, Hispanic, Mix"	NA	25

Predominant Income Producing Assets Class

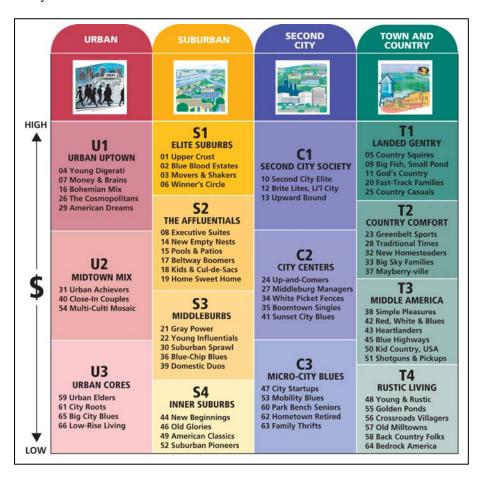
This measure uses a proprietary Nielsen model that estimates the liquid asset base for Nielsen Financial Track respondent households and, subsequently, the average within a given segment. Strongly correlated to income and age, this measure of wealth focuses on cash, demand deposits, money markets, stock and mutual funds, and other asset classes that are relatively easy to liquidate. Therefore, it does not include the value of the personal residences or other properties of a household, but does account for retirement products such as IRAs and 401k plans since these can easily be reallocated or even liquidated pre-retirement. The segments were placed into one of seven classes based on the average IPA value for all households within the segment. This category is presented for PRIZM® and P\$YCLE® only. Please note that the "0 Millionaires" descriptor is used for P\$YCLE only.

Segment Descriptor	Heuristic	Order	PNE
0 Millionaires	where average IPA>\$1M	1	0
1 Elite	where average IPA >\$450K	2	6
2 High	where average IPA is within \$250K-\$450K	3	10
3 Above Average	where average IPA is within \$100K-\$250K	4	14
4 Moderate	where average IPA is within \$50K-\$100K	5	9
5 Below Average	where average IPA is within \$25K-\$50K	6	12
6 Low	where average IPA <\$25K	7	15

Nielsen PRIZM Social Groups

The 14 social groups of Nielsen PRIZM are based on urbanization class and affluence, two important variables used in the production of PRIZM[®].

First, segments are placed in one of four urbanization class categories. Within each of these categories, all the segments are then sorted into groups based on affluence, another powerful demographic predictor of consumer behavior. All of the 66 segments are grouped into one of these 14 social groups. At the top of both the affluence and density scales is Social Group **U1: Urban Uptown**, in which residents live in urban areas and are very affluent. At the opposite extreme is Social Group **T4: Rustic Living**, in which residents live in rural areas with a more downscale lifestyle.



U1: Urban Uptown

The five segments in Urban Uptown are home to the nation's wealthiest urban consumers. Members of this social group tend to be midscale to upscale, college educated and ethnically diverse, with above-average concentrations of Asian and Hispanic Americans. Although this group is diverse in terms of housing styles and family sizes, residents share an upscale urban perspective that's reflected in their marketplace choices. Urban Uptown consumers tend to frequent the arts, shop at exclusive retailers, drive luxury imports, travel abroad, and spend heavily on computer and wireless technology.

04 Young Digerati

Wealthy Younger Family Mix



Young Digerati are tech-savvy and live in fashionable neighborhoods on the urban fringe. Affluent, highly educated, and ethnically mixed, Young Digerati communities are typically filled with trendy apartments and condos, fitness clubs and clothing boutiques, casual restaurants and all types of bars--from juice to coffee to microbrew.

Wealthy

Age 25-44

White, Asian, Hispanic, Mix

07 Money & Brains

Wealthy Older Family Mix



The residents of Money & Brains seem to have it all: high incomes, advanced degrees, and sophisticated tastes to match their credentials. Many of these city dwellers are married couples with few children who live in fashionable homes on small, manicured lots.

Wealthy

Age 45-64

White, Black, Asian, Hispanic, Mix

16 Bohemian Mix

Upper-Mid Middle Age Family Mix



A collection of mobile urbanites, Bohemian Mix represents the nation's most liberal lifestyles. Its residents are an ethnically diverse, progressive mix of young singles, couples, and families ranging from students to professionals. In their funky row houses and apartments, Bohemian Mixers are the early adopters who are quick to check out the latest movie, nightclub, laptop, and microbrew.

Upper-Mid

Age <55

White, Black, Asian, Hispanic, Mix

26 The Cosmopolitans

Upper-Mid Older Mostly w/o Kids



Educated, upper-midscale, and ethnically diverse, The Cosmopolitans are urbane couples in America's fast-growing cities. Concentrated in a handful of metros--such as Las Vegas, Miami, and Albuquerque--these households feature older, emptynesting homeowners. A vibrant social scene surrounds their older homes and apartments, and residents love the nightlife and enjoy leisure-intensive lifestyles.

Upper-Mid

Age 55+

29 American Dreams

Upper-Mid Middle Age Family Mix



American Dreams is a living example of how ethnically diverse the nation has become: just under half the residents are Hispanic, Asian, or African-American. In these multilingual neighborhoods--one in three speaks a language other than English--middle-aged immigrants and their children live in upper-middle-class comfort.

Upper-Mid

Age 35-54

U2: Midtown Mix

Diversity is the hallmark of Midtown Mix, a group of mostly lower-middle-income urban segments. It's the most ethnically diverse social group, and consists of a mix of singles and couples, homeowners and renters, college alumni and high school graduates. In Midtown Mix, the households are dominated by consumers who pursue active social lives--frequenting bars, health clubs, and restaurants at high rates--listen to progressive music, drive small imports, and acquire the latest consumer electronics.

31 Urban Achievers

Lower-Mid Younger Family Mix



Concentrated in the nation's port cities, Urban Achievers is often the first stop for up-and-coming immigrants from Asia, South America, and Europe. These young singles, couples, and families are typically college-educated and ethnically diverse: about a third are foreign-born, and even more speak a language other than English.

Lower-Mid

Age <35

White, Black, Asian, Hispanic, Mix

40 Close-In Couples

Lower-Mid Older Mostly w/o Kids



Close-In Couples is a group of predominantly older, ethnically diverse couples living in older homes in the urban neighborhoods of mid-sized metros. High school educated and empty nesting, these mostly older residents typically live in older city neighborhoods, enjoying their retirements.

Lower-Mid

Age 55+

White, Black, Asian, Hispanic, Mix

54 Multi-Culti Mosaic

Lower-Mid Middle Age Family Mix



An immigrant gateway community, Multi-Culti Mosaic is the urban home for a mixed populace of Hispanic, Asian, and African-American singles and families. With nearly a quarter of the residents foreign born, this segment is a haven for first-generation Americans who are striving to improve their lower-middle-class status.

Lower-Mid

Age 35-54

U3: Urban Cores

The segments of Urban Cores are characterized by relatively modest incomes, educations, and rental apartments, but affordable housing is part of the allure for the group's young singles and aging retirees. One of the least affluent social groups, U3 has a high concentration of Hispanics and African-Americans, and surveys indicate a fondness for both ethnic and mainstream media and products. Among the group's preferences: TV news and daytime programming, Spanish and African-American radio, telephony services and pagers, cheap fast food and high-end department stores.

59 Urban Elders

Downscale Older Mostly w/o Kids



For Urban Elders--a segment located in the downtown neighborhoods of such metros as New York, Chicago, Las Vegas, and Miami--life is often an economic struggle. These communities have high concentrations of Hispanics and African-Americans and tend to be downscale, with singles living in older apartment rentals.

Downscale

Age 55+

White, Black, Asian, Hispanic, Mix

61 City Roots

Downscale Mature Mostly w/o Kids



Found in urban neighborhoods, City Roots is a segment of downscale retirees, typically living in older homes and duplexes they've owned for years. In these ethnically diverse neighborhoods--more than 60 percent are African-American or Hispanic--residents are often widows or widowers living on fixed incomes and maintaining low-key lifestyles.

Downscale

Age 65+

White, Black, Asian, Hispanic

65 Big City Blues

Lower-Mid Middle Age Family Mix



With a population that's more than 45 percent Latino, Big City Blues has one of the highest concentrations of Hispanic-Americans in the nation. But it's also the multi-ethnic address for low-income Asian and African-American households occupying older inner-city apartments. Concentrated in a handful of major metros, these younger singles and single-parent families face enormous challenges: low incomes, uncertain jobs, and modest educations. More than 15 percent have less than a 9th grade education.

Lower-Mid

Age <55

66 Low-Rise Living

Lower-Mid Middle Age Mostly w/ Kids



The most economically challenged urban segment, Low-Rise Living is known as a transient world for middle age, ethnically diverse singles and single parents. Home values are low--about half the national average--and even then less than a quarter of residents can afford to own real estate. Typically, the commercial base of Mom-and-Pop stores is struggling and in need of a renaissance.

Lower-Mid

Age <55

White, Black, Hispanic,

S1: Elite Suburbs

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

01 Upper Crust

Wealthy Older w/o Kids



The nation's most exclusive address, Upper Crust is the wealthiest lifestyle in America--a haven for empty-nesting couples between the ages of 45 and 64. No segment has a higher concentration of residents earning over \$100,000 a year and possessing a postgraduate degree. And none has a more opulent standard of living.

Wealthy Age 45-64

02 Blue Blood Estates

Wealthy Older w/ Kids

White, Asian, Mix



Blue Blood Estates is a family portrait of suburban wealth, a place of million-dollar homes and manicured lawns, high-end cars and exclusive private clubs. The nation's second-wealthiest lifestyle is characterized by married couples with children, graduate degrees, a significant percentage of Asian-Americans, and six-figure incomes earned by business executives, managers, and professionals.

Wealthy Age 45-64 White, Asian, Mix

03 Movers & Shakers

Wealthy Middle Age w/o Kids



Movers & Shakers is home to America's up-and-coming business class: a wealthy suburban world of dual-income couples who are highly educated, typically between the ages of 35 and 54. Given its high percentage of executives and white-collar professionals, there's a decided business bent to this segment: members of Movers & Shakers rank near the top for owning a small business and having a home office.

Wealthy Age 35-54 White, Asian, Mix

06 Winner's Circle

Wealthy Middle Age w/ Kids



Among the wealthy suburban lifestyles, Winner's Circle is the youngest, a collection of mostly 35 to 54 year-old couples with large families in new-money subdivisions. Surrounding their homes are the signs of upscale living: recreational parks, golf courses and upscale malls. With a median income over \$100,000, Winner's Circle residents are big spenders who like to travel, ski, go out to eat, shop at clothing boutiques, and take in a show.

Wealthy Age 35-54 White, Asian, Mix

S2: The Affluentials

The six segments in The Affluentials are one socioeconomic rung down from the Elite Suburbs--with a significant drop in median income--but their residents still enjoy comfortable, suburban lifestyles. The median income and median home value in S2 are well above the U.S. median values, and the members of this social group are mostly singles who tend to have college degrees and white-collar jobs. Asian-Americans make up an important minority in these predominantly white segments. As consumers, The Affluentials are big fans of health foods, computer equipment, consumer electronics, and the full range of big-box retailers.

08 Executive Suites

Upper-Mid Middle Age w/o Kids



Executive Suites consists of upper-middle-class singles and couples typically living just beyond the nation's beltways. Filled with significant numbers of Asian-Americans and college graduates--both groups are represented at more than twice the national average--this segment is a haven for white-collar professionals drawn to comfortable homes and apartments within a manageable commute to downtown jobs, restaurants, and entertainment.

Upper-Mid Age <55 White, Asian, Mix

14 New Empty Nests

Upper-Mid Mature w/o Kids



With their grown-up children recently out of the house, New Empty Nests is composed of upper-middle income older Americans who pursue active--and activist--lifestyles. Most residents are over 65 years old, but they show no interest in a rest-home retirement. This is the top-ranked segment for all-inclusive travel packages; the favorite destination is Europe.

Upper-Mid Age 65+ White, Asian, Mix

15 Pools & Patios

Upper-Mid Older w/o Kids



Formed during the postwar Baby Boom, Pools & Patios has evolved from a segment of young suburban families to one for older, empty-nesting couples. In these stable neighborhoods graced with backyard pools and patios--a large proportion of homes were built in the 1950s and 1960s--residents work as white-collar managers and professionals, and are now at the top of their careers.

Upper-Mid Age 45-64 White, Black, Mix

17 Beltway Boomers

Upper-Mid Older w/ Kids



The members of the postwar Baby Boom are all grown up. One segment of this huge cohort—college-educated, upper-middle class, and home-owning—is found in Beltway Boomers. Like many of their peers who married late, these Boomers are still raising children in comfortable suburban subdivisions, and they're pursuing kid-centered lifestyles.

Upper-Mid Age 45-64 White, Black, Asian, Hispanic, Mix

18 Kids & Cul-de-Sacs

Upper-Mid Younger w/ Kids



Upper-middle class, suburban, married couples with children-that's the skinny on Kids & Cul-de-Sacs, an enviable lifestyle of large families in recently built subdivisions. With a high rate of Hispanic and Asian-Americans, this segment is a refuge for college-educated, white-collar professionals with administrative jobs and upper-middle-class incomes. Their nexus of education, affluence, and children translates into large outlays for childcentered products and services.

Upper-Mid

Age 25-44

White, Black, Asian, Hispanic, Mix

19 Home Sweet Home

Upper-Mid Middle Age w/o Kids



Widely scattered across the nation's suburbs, the residents of Home Sweet Home tend to be upper-middle-class married couples living in mid-sized homes without children. The adults in the segment, mostly under 55, have gone to college and hold professional and white-collar jobs. With their upper-middle-class incomes and small families, these folks have fashioned comfortable lifestyles, filling their homes with exercise equipment, TV sets, and pets.

Upper-Mid

Age <55

White, Black, Asian, Mix

S3: Middleburbs

The five segments that comprise Middleburbs share a middle-class, suburban perspective, but there the similarity ends. The group includes a mix of homeowners and renters as well as high school graduates and college alums. With good jobs and money in their jeans, the members of Middleburbs tend to have plenty of discretionary income to visit nightclubs and casual-dining restaurants, shop at midscale department stores, buy dance and easy listening CDs by the dozen, and travel across the U.S. and Canada.

21 Gray Power

Midscale Mature w/o Kids



The steady rise of older, healthier Americans over the past decade has produced one important by-product: middle-class, homeowning suburbanites who are aging in place rather than moving to retirement communities. Gray Power reflects this trend, a segment of older, midscale singles and couples who live in quiet comfort.

Midscale Age 65+ Mostly White

22 Young Influentials

Midscale Middle Age w/o Kids



Once known as the home of the nation's yuppies, Young Influentials reflects the fading glow of acquisitive yuppiedom. Today, the segment is a common address for younger, middle-class singles and couples who are more preoccupied with balancing work and leisure pursuits. Having recently left college dorms, they now live in apartment complexes surrounded by ball fields, health clubs, and casual-dining restaurants.

Midscale Age <55 White Collar, Mix

30 Suburban Sprawl

Midscale Older w/o Kids



Suburban Sprawl is an unusual American lifestyle: a collection of midscale, older singles and couples living in the heart of suburbia. Typically members of the Baby Boom generation, they hold decent jobs, own older homes and condos, and pursue conservative versions of the American Dream. Among their favorite activities are jogging on treadmills, playing trivia games, and renting videos.

Midscale Age 45-64 White, Asian, Hispanic, Mix

36 Blue-Chip Blues

Midscale Younger w/ Kids



Blue-Chip Blues is known as a comfortable lifestyle for ethnically-diverse, young, sprawling families with well-paying blue-collar jobs. The segment's aging neighborhoods feature compact, modestly priced homes surrounded by commercial centers that cater to child-filled households.

Midscale Age 25-44 White, Black, Asian, Hispanic, Mix

39 Domestic Duos

Midscale Mature Mostly w/o Kids



Domestic Duos represents a middle-class mix of mainly over-65 singles and married couples living in older suburban homes. With their high-school educations and fixed incomes, segment residents maintain an easy-going lifestyle. Residents like to socialize by going bowling, seeing a play, meeting at the local fraternal order, or going out to eat.

Midscale Age 65+ White, Black, Mix

S4: Inner Suburbs

The four segments in the Inner Suburbs social group are concentrated in the innerring suburbs of major metros--areas where residents tend to be high school educated,
unmarried, and downscale. There's diversity in this group, with segments that are
racially mixed, divided evenly between homeowners and renters, and filled with
households that are either young or aging in place. However, the consumer behavior
of the S4 segments is dominated by older Americans who enjoy social activities at
veterans clubs and fraternal orders, TV news and talk shows, and shopping at
discount department stores.

44 New Beginnings

Low Income Middle Age Family Mix



Filled with young, single adults, New Beginnings is a magnet for adults in transition. Many of its residents are twentysomething singles and couples just starting out on their career paths--or starting over after recent divorces or company transfers. Ethnically diverse--with nearly half its residents Hispanic, Asian, or African-American--New Beginnings households tend to have the modest living standards typical of transient apartment dwellers.

Low Income

Age <55

White, Black, Asian, Hispanic,

Mix

46 Old Glories

Downscale Mature w/o Kids



The residents of Old Glories are the nation's downscale suburban retirees, Americans aging in place in older apartment complexes. Households in this racially-diverse segment often contain widows and widowers living on fixed incomes who tend to lead homecentered lifestyles. They're among the nation's most ardent television fans, watching game shows, soaps, talk shows, and news magazines at high rates.

Downscale

Age 65+

White, Black, Mix

49 American Classics

Downscale Mature w/o Kids



They may be older and retired, but the residents of American Classics are still living the American Dream of home ownership. Few segments rank higher in their percentage of home owners, and that fact alone reflects a more comfortable lifestyle for these predominantly white singles and couples with deep ties to their neighborhoods.

Downscale

Age 65+

Mostly White

52 Suburban Pioneers

Downscale Middle Age Family Mix



Suburban Pioneers represents one of the nation's eclectic lifestyles, a mix of singles, recent divorcees, and single parents who have moved into older, inner-ring suburbs. They live in aging homes and garden-style apartment buildings, where the jobs are scarce and the money is tight. But what unites these residents-a diverse mix of whites, Asians, Hispanics, and African-Americans--is a working-class sensibility and an appreciation for their off-the-beaten-track neighborhoods.

Downscale

Age <55

C1: Second City Society

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

10 Second City Elite

Upscale Older w/o Kids



There's money to be found in the nation's smaller cities, and you're most likely to find it in Second City Elite. The residents of these satellite cities tend to be prosperous professionals who decorate their homes with multiple computers, large-screen TV sets, and an impressive collection of wines. With more than half holding college degrees, Second City Elite residents enjoy cultural activities--from reading books to attending theater and dance productions.

Upscale Age 45-64

12 Brite Lites, Li'l City

Upscale Middle Age w/o Kids

White, Black, Mix



Not all of America's chic sophisticates live in major metros. Brite Lights, Li'l City is a group of well-off, middle-aged couples settled in the nation's satellite cities. Residents of these typical DINK (double income, no kids) households have college educations, well-paying business and professional careers, and swank homes filled with the latest technology.

Upscale Age <55 White, Asian, Mix

13 Upward Bound

Upscale Middle Age w/ Kids



More than any other segment, Upward Bound appears to be the home of those legendary Soccer Moms and Dads. In these small satellite cities, upscale families boast dual incomes, college degrees, and new split-levels and colonials. Residents of Upward Bound tend to be kid-obsessed, with heavy purchases of computers, action figures, dolls, board games, bicycles, and camping equipment.

Upscale Age 35-54 White, Asian, Hispanic, Mix

C2: City Centers

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

24 Up-and-Comers

Upper-Mid Younger w/o Kids



Up-and-Comers is a stopover for younger, upper-mid singles before they marry, have families, and establish more deskbound lifestyles. Found in second-tier cities, these mobile twentysomethings include a disproportionate number of recent college graduates who are into athletic activities, the latest technology, and nightlife entertainment.

Upper-Mid

Age 25-44

White, Black, Asian, Hispanic, Mix

27 Middleburg Managers

Upper-Mid Older w/o Kids



Middleburg Managers arose when empty-nesters settled in satellite communities, which offered a lower cost of living and more relaxed pace. Today, segment residents tend to be middleclass with solid white-collar jobs or comfortable retirements. In their older homes, they enjoy reading, playing musical instruments, indoor gardening, and refinishing furniture.

Upper-Mid

Age 45-64

White, Black, Mix

34 White Picket Fences

Upper-Mid Younger w/ Kids



Midpoint on the socioeconomic ladder, residents in White Picket Fences look a lot like the stereotypical American household of a generation ago: young, upper-middle-class, and married with children. But the current version is characterized by modest homes and ethnic diversity, including a disproportionate number of Hispanics and African-Americans.

Upper-Mid

Age 25-44

White, Black, Asian, Hispanic, Mix

35 Boomtown Singles

Lower-Mid Middle Age w/o Kids



Affordable housing, abundant entry-level jobs, and a thriving singles scene--all have given rise to the Boomtown Singles segment in fast-growing satellite cities. Single, and working-class, these residents pursue active lifestyles amid sprawling apartment complexes, bars, convenience stores, and laundromats.

Lower-Mid

Age <55

41 Sunset City Blues

Lower-Mid Older Mostly w/o Kids



Scattered throughout the older neighborhoods of small cities, Sunset City Blues is a segment of lower-middle-class singles and couples who have retired or are getting close to it. These emptynesters tend to own their homes but have modest educations and incomes. They maintain a low-key lifestyle filled with newspapers and television by day, and family-style restaurants at night.

Lower-Mid Age 55+ White, Black, Mix

C3: Micro-City Blues

Micro-City Blues was created via the predominantly downscale residents living in the affordable housing found throughout the nation's smaller cities. A diverse social group, these five segments contain a mix of old and young, singles and widowers, whites, African-Americans, and Hispanics. Most of the workers hold blue-collar jobs--hence the name--and their marketplace behaviors reflect the segments' varied lifestyles. This is a social group of strong dualities, with consumers indexing high for video games and bingo, aerobic exercise and fishing, and BET and CMT.

47 City Startups

Low Income Younger w/o Kids



In City Startups, young, multi-ethnic singles have settled in neighborhoods filled with cheap apartments and a commercial base of cafés, bars, laundromats, and clubs that cater to twentysomethings. One of the youngest segments in America-with ten times as many college students as the national average-these neighborhoods feature low incomes and high concentrations of African-Americans.

Low Income

Age <35

White, Black, Asian, Hispanic, Mix

53 Mobility Blues

Downscale Younger w/o Kids



Mobility Blues is a segment of younger singles in working-class neighborhoods in America's satellite cities. Ethnically diverse, these transient Americans tend to have modest lifestyles due to their downscale jobs. Surveys show they excel in going to movies, playing basketball, and shooting pool.

Downscale

Age <35

White, Black, Hispanic, Mix

60 Park Bench Seniors

Downscale Older Mostly w/o Kids



Park Bench Seniors are typically retired singles living in the racially diverse neighborhoods of the nation's satellite cities. With modest educations and incomes, these residents maintain low-key, sedentary lifestyles. Theirs is one of the top-ranked segments for TV viewing, especially daytime soaps and game shows.

Downscale

Age 55+

White, Black, Mix

62 Hometown Retired

Downscale Mature Mostly w/o Kids



These racially diverse seniors tend to live in aging homes--half were built before 1958--and typically get by on social security and pensions. Because most never made it beyond high school and spent their working lives at blue-collar jobs, their retirements are extremely modest. These second-city dwellers spend their days on crafts and watching daytime TV.

Downscale

Age 65+

White, Black, Mix

63 Family Thrifts

Lower-Mid Younger w/ Kids



The small-city cousins of inner-city districts, Family Thrifts contain young, ethnically diverse parents who have lots of children and work entry-level service jobs. In these apartment-filled neighborhoods, visitors find the streets jam-packed with babies and toddlers, tricycles and basketball hoops, Suzukis and Kias.

Lower-Mid

Age 25-44

White, Black, Hispanic, Mix

T1: Landed Gentry

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

05 Country Squires

Upscale Middle Age w/ Kids



The wealthiest residents in exurban America live in Country Squires, an oasis for affluent Baby Boomers who've fled the city for the charms of small-town living. In their bucolic communities noted for their recently built homes on sprawling properties, the families of executives live in six-figure comfort. Country Squires enjoy country club sports like golf, tennis, and swimming as well as skiing, boating, and biking.

Upscale Age 35-54 White, Asian, Mix

09 Big Fish, Small Pond

Upscale Older w/o Kids



Older, upper-class, college-educated professionals, the members of Big Fish, Small Pond are often among the leading citizens of their small-town communities. These upscale, empty-nesting couples enjoy the trappings of success, including belonging to country clubs, maintaining large investment portfolios, and spending freely on computer technology.

Upscale Age 45-64 Mostly White

11 God's Country

Upscale Middle Age w/o Kids



When city dwellers and suburbanites began moving to the country in the 1970s, God's Country emerged as the most affluent of the nation's exurban lifestyles. Today, wealthier communities exist in the hinterlands, but God's Country remains a haven for upscale couples in spacious homes. Typically college educated Baby Boomers, these Americans try to maintain a balanced lifestyle between high power jobs and laid back leisure.

Upscale Age 35-54 Mostly White

20 Fast-Track Families

Upscale Middle Age w/ Kids



With their upscale incomes, numerous children, and spacious homes, Fast-Track Families are in their prime acquisition years. These middle-aged parents have the disposable income and educated sensibility to want the best for their children. They buy the latest technology with impunity: new computers, DVD players, home theater systems, and video games. They take advantage of their rustic locales by camping, boating, and fishing.

Upscale Age 35-54 Mostly White

25 Country Casuals

Upscale Older w/o Kids



There's a laid-back atmosphere in Country Casuals, a collection of older, upscale households that have started to empty-nest. Most households boast two earners who have well-paying management jobs or own small businesses. Today these Baby-Boom couples have the disposable income to enjoy traveling, owning timeshares, and going out to eat.

Upscale Age 45-64 Mostly White

T2: Country Comfort

The five segments in Country Comfort are filled with predominantly white, upper-middle-class homeowners. In their placid towns and scenic bedroom communities, these Americans tend to be married, mostly between the ages of 25 and 54, with or without children. They enjoy comfortable upscale lifestyles, exhibiting high indices for barbecuing, bar-hopping, and playing golf as well as home-based activities such as gardening, woodworking, and crafts. Reflecting their rural, family environment, they prefer trucks, SUVs, and minivans to cars.

23 Greenbelt Sports

Upper-Mid Middle Age w/o Kids



A segment of upscale exurban couples, Greenbelt Sports is known for its active lifestyle. Most of these older residents are married, college-educated, and own new homes. And few segments have higher rates for pursuing outdoor activities such as skiing, canoeing, backpacking, boating, and mountain biking.

Upper-Mid Age <55 Mostly White

28 Traditional Times

Upper-Mid Older w/o Kids



Traditional Times is the kind of lifestyle where small-town couples nearing retirement are beginning to enjoy their first empty-nest years. Typically in their fifties and sixties, these upper-middle-class Americans pursue a kind of granola-and-grits lifestyle. On their coffee tables are magazines with titles like Country Living and Country Home. But they're big travelers, especially in recreational vehicles and campers.

Upper-Mid Age 55+ Mostly White

32 New Homesteaders

Upper-Mid Younger w/ Kids



Young, upper-middle-class families seeking to escape suburban sprawl find refuge in New Homesteaders, a collection of small rustic townships filled with new ranches and Cape Cods. With decent-paying jobs in white and blue-collar industries, these dual-income couples have fashioned comfortable, child-centered lifestyles; their driveways are filled with campers and powerboats, their family rooms with PlayStations and Game Boys.

Upper-Mid Age 25-44 White, Black, Mix

33 Big Sky Families

Upper-Mid Middle Age w/ Kids



Scattered in placid towns across the American heartland, Big Sky Families is a segment of middle age rural families who have turned high school educations and blue-collar jobs into busy, upper-middle-class lifestyles. Residents enjoy baseball, basketball, and volleyball, as well as fishing, hunting, and horseback riding. To entertain their sprawling families, they buy virtually every piece of sporting equipment on the market.

Upper-Mid Age <55 Mostly White

37 Mayberry-ville

Upper-Mid Middle Age w/ Kids



Like the old Andy Griffith Show set in a quaint picturesque berg, Mayberry-ville harks back to an old-fashioned way of life. In these small towns, upper-middle-class couples like to fish and hunt during the day, and stay home and watch TV at night. With lucrative blue-collar jobs and moderately priced housing, residents use their discretionary cash to purchase boats, campers, motorcycles, and pickup trucks.

Upper-Mid Age 45-64 Mostly White

T3: Middle America

The six segments in Middle America are filled with lower-middle-class homeowners living in small towns and remote exurbs. Typically found in scenic settings throughout the nation's heartland, Middle Americans tend to be white, high school educated, living as couples or larger families, and ranging in age from under 25 to over 65. Like many residents of remote communities, these conservative consumers tend to prefer traditional rural pursuits: fishing, hunting, making crafts, antique collecting, watching television, and meeting at civic and veterans clubs for recreation and companionship. Friday nights are for celebrating high school sports.

38 Simple Pleasures

Lower-Mid Mature w/o Kids



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

Lower-Mid Age 65+ Mostly White

42 Red, White & Blues

Lower-Mid Older w/o Kids



The residents of Red, White & Blues typically live in exurban towns rapidly morphing into bedroom suburbs. Their streets feature new fast-food restaurants, and locals have recently celebrated the arrival of chains like Wal-Mart, Radio Shack, and Payless Shoes. Middle-aged, high school educated, and lower-middle class, these folks are transitioning from blue-collar jobs to the service industry.

Lower-Mid Age 45-64 White, Black, Mix

43 Heartlanders

Lower-Mid Older Mostly w/o Kids



America was once a land of small middle-class towns, which can still be found today among Heartlanders. This widespread segment consists of older couples with white-collar jobs living in sturdy, unpretentious homes. In these communities of small families and empty-nesting couples, Heartlanders residents pursue a rustic lifestyle where hunting and fishing remain prime leisure activities along with cooking, sewing, camping, and boating.

Lower-Mid Age 45-64 Mostly White

45 Blue Highways

Lower-Mid Older w/o Kids



On maps, blue highways are often two-lane roads that wind through remote stretches of the American landscape. Among lifestyles, Blue Highways is the standout for lower-middle-class residents who live in isolated towns and farmsteads. Here, Boomer men like to hunt and fish; the women enjoy sewing and crafts, and everyone looks forward to going out to a country music concert.

Lower-Mid Age 45-64 Mostly White

50 Kid Country, USA

Lower-Mid Middle Age w/ Kids



Widely scattered throughout the nation's heartland, Kid Country, USA is a segment dominated by large families living in small towns. Predominantly white, with an above-average concentration of Hispanics, these young, working-class households include homeowners, renters, and military personnel living in base housing; about 16 percent of residents own mobile homes.

Lower-Mid

Age <55

White, Black, Hispanic, Mix

51 Shotguns & Pickups

Lower-Mid Younger w/ Kids



The segment known as Shotguns & Pickups came by its moniker honestly: it scores near the top of all lifestyles for owning hunting rifles and pickup trucks. These Americans tend to be young, working-class couples with large families, living in small homes and manufactured housing. Nearly a third of residents live in mobile homes, more than anywhere else in the nation.

Lower-Mid Age 25-44 White, Black, Mix

T4: Rustic Living

The six segments in Rustic America represent the nation's most isolated towns and rural villages. As a group, T4 residents have relatively modest incomes, low education levels, aging homes, and blue-collar occupations. Many of the residents, a mix of young singles and seniors, are unmarried, and they've watched scores of their neighbors migrate to the city. In their remote communities, these consumers spend their leisure time in such traditional small-town activities as fishing and hunting, attending social activities at the local church and veterans club, and enjoying country music and car racing.

48 Young & Rustic

Lower-Mid Middle Age w/o Kids



Young & Rustic is composed of middle age, restless singles. These folks tend to be lower-middle-income, high schooleducated, and live in tiny apartments in the nation's exurban towns. With their service industry jobs and modest incomes, these folks still try to fashion fast-paced lifestyles centered on sports, cars, and dating.

Lower-Mid Age <55 White, Black, Mix

55 Golden Ponds

Downscale Mature w/o Kids



Golden Ponds is mostly a retirement lifestyle, dominated by downscale singles and couples over 65 years old. Found in small bucolic towns around the country, these high school-educated seniors live in small apartments on less than \$35,000 a year; one in five resides in a nursing home. For these elderly residents, daily life is often a succession of sedentary activities such as reading, watching TV, playing bingo, and doing craft projects.

Downscale Age 65+ Mostly White

56 Crossroads Villagers

Downscale Older w/o Kids



With a population of white-collar couples and families, Crossroads Villagers is a classic rural lifestyle. Residents are high school-educated, with downscale incomes and modest housing; one-quarter live in mobile homes. And there's an air of selfreliance in these households as Crossroads Villagers help put food on the table through fishing, gardening, and hunting.

Downscale Age 45-64 White, Black, Mix

57 Old Milltowns

Downscale Mature Mostly w/o Kids



America's once-thriving mining and manufacturing towns have aged--as have the residents in Old Milltowns communities. Today, the majority of residents are retired singles and couples, living on downscale incomes in pre-1960 homes and apartments. For leisure, they enjoy gardening, sewing, socializing at veterans clubs, or eating out at casual restaurants.

Downscale Age 65+ White, Black, Mix

58 Back Country Folks

Downscale Older Mostly w/o Kids



Strewn among remote farm communities across the nation, Back Country Folks are a long way away from economic paradise. The residents tend to be poor, over 55 years old, and living in older, modest-sized homes and manufactured housing. Typically, life in this segment is a throwback to an earlier era when farming dominated the American landscape.

Downscale Age 55+ White, Black, Mix

64 Bedrock America

Downscale Younger w/ Kids



Bedrock America consists of economically challenged families in small, isolated towns located throughout the nation's heartland. With modest educations, sprawling families, and service jobs, many of these residents struggle to make ends meet. One quarter live in mobile homes. One in three haven't finished high school. Rich in scenery, Bedrock America is a haven for fishing, hunting, hiking, and camping.

Downscale

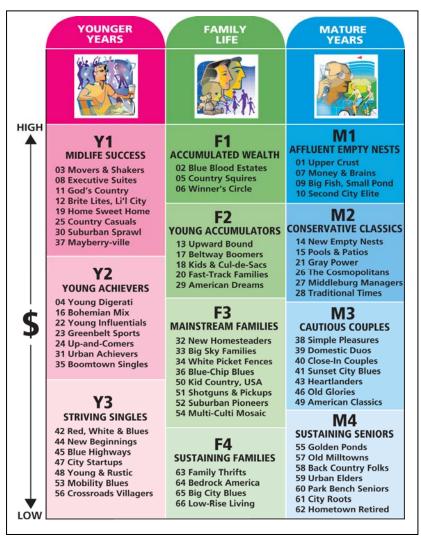
Age 25-44

White, Black, Hispanic, Mix

Nielsen PRIZM Lifestage Groups

The lifestage classifications of Nielsen PRIZM provide a different way to look at groups of PRIZM® segments. While social groups are based on both affluence and the Nielsen Urbancity measure, lifestage groups account for affluence and a combination of householder age and kids still living at home.

Within three lifestage classes—*Younger Years*, *Family Life*, *and Mature Years*—the 66 segments are further grouped into 11 lifestage groups. Each lifestage group's combination of the three variables—affluence, householder age, and presence of children at home—help paint a more vivid picture of the likely lifestyle of the segments in that group. For example, the three lifestage groups that comprise the class *Younger Years* share the characteristic that the majority of households are young and childless.



What differentiates Y1: Midlife Success, from Y2: Young Achievers, is the age at which residents have achieved this level of affluence. Similarly, the four groups of segments that make up Family Life have children in common, while segments

categorized as *Mature Years* are mostly empty nesters. The most affluent family segments fall into *F1: Accumulated Wealth*, which includes *Blue Blood Estates*, *Country Squires*, *and Winner's Circle*.

Younger Years

The first class, *Younger Years*, consists of 22 segments in three lifestage groups where singles and couples are typically under 45 years old and child-free: residents may be too young to have kids or are approaching middle age and have chosen not to have them.

Y1: Midlife Success

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

- 03 Movers & Shakers
- 08 Executive Suites
- 11 God's Country
- 12 Brite Lites, Li'l City
- 19 Home Sweet Home
- 25 Country Casuals
- 30 Suburban Sprawl
- 37 Mayberry-ville

Y2: Young Achievers

Young, hip singles are the prime residents of Young Achievers, a lifestage group of twentysomethings who've recently settled in metro neighborhoods. Their incomes range from working-class to well-to-do, but most residents are still renting apartments in cities or close-in suburbs. These seven segments contain a high percentage of Asian singles, and there's a decidedly progressive sensibility in their tastes as reflected in the group's liberal politics, alternative music, and lively nightlife. Young Achiever segments are twice as likely as the general population to include college students living in group quarters.

- 04 Young Digerati
- 16 Bohemian Mix
- 22 Young Influentials
- 23 Greenbelt Sports
- 24 Up-and-Comers
- 31 Urban Achievers
- 35 Boomtown Singles

Y3: Striving Singles

The seven segments in Striving Singles make up the most downscale of the Younger Years class. Centered in exurban towns and satellite cities, these twentysomething singles typically have low incomes--often under \$30,000 a year--from service jobs or part-time work they take on while going to college. Housing for this group consists of a mix of cheap apartment complexes, dormitories, and mobile homes. As consumers, the residents in these segments score high for outdoor sports, movies and music, fast food, and inexpensive cars.

- 42 Red, White & Blues
- 44 New Beginnings
- 45 Blue Highways
- 47 City Startups
- 48 Young & Rustic
- 53 Mobility Blues
- 56 Crossroad Villagers

Family Life

The presence of children is the defining characteristic of the segments in the Family Life class. Family Life is comprised of 20 segments in four Lifestage Groups, all of which have high indexes for middle-aged adults and children living at home.

F1: Accumulated Wealth

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

- 02 Blue Blood Estates
- 05 Country Squires
- 06 Winner's Circle

F2: Young Accumulators

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

- 13 Upward Bound
- 17 Beltway Boomers
- 18 Kids & Cul-de-Sacs
- 20 Fast-Track Families
- 29 American Dreams

F3: Mainstream Families

Mainstream Families refers to a collection of seven segments of middle-class and working-class child-filled households. While the age range of adults is broad--from 25 to 54--these are households with at least one child under 18 still at home. And residents in this exurban group share similar consumption patterns, living in modestly priced homes--including mobile homes--and ranking high for owning three or more cars. As consumers, Mainstream Families maintain lifestyles befitting large families in the nation's small towns: lots of sports, electronic toys, groceries in bulk, and televised media.

- 32 New Homesteaders
- 33 Big Sky Families
- 34 White Picket Fences
- 36 Blue-Chip Blues
- 50 Kid Country, USA
- 51 Shotguns & Pickups
- 52 Suburban Pioneers
- 54 Multi-Culti Mosaic

F4 - Sustaining Families

Sustaining Families is the least affluent of the Family Life groups, an assortment of segments that range from working-class to decidedly downscale. Ethnically mixed, with a high percentage of African American, Asian, and Hispanic families, these segments also display geographic diversity--from inner cities to some of the most isolated communities in the nation. Most adults hold blue-collar and service jobs, earning wages that relegate their families to small, older apartments and mobile homes. And the lifestyles are similarly modest: households here are into playing games and sports, shopping at discount chains and convenience stores, and tuning into nearly everything that airs on TV and radio.

- 63 Family Thrifts
- 64 Bedrock America
- 65 Big City Blues
- 66 Low-Rise Living

Mature Years

The final class, *Mature Years*, comprises 24 segments in four lifestage groups, all with residents who tend to be over 45 years old and childless—segments with high rates for both 50-year-old residents and children under 18 are included in *Family Life*.

M1: Affluent Empty Nests

While those on the "MTV side" of fifty may debate their inclusion in this group, Americans in the Mature Years tend to be over 45 years old and living in houses that have empty-nested. The four wealthiest segments in this group are classified Affluent Empty Nests, and they feature upscale couples who are college educated, hold executive and professional positions and are over 45. While their neighborhoods are found across a variety of landscapes--from urban to small-town areas--they all share a propensity for living in large, older homes. With their children out of the house, these consumers have plenty of disposable cash to finance active lifestyles rich in travel, cultural events, exercise equipment, and business media. These folks are also community activists who write politicians, volunteer for environmental groups, and vote regularly in elections.

- 01 Upper Crust
- 07 Money & Brains
- 09 Big Fish, Small Pond
- 10 Second City Elite

M2: Conservative Classics

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

- 14 New Empty Nests
- 15 Pools & Patios
- 21 Gray Power
- 26 The Cosmopolitans
- 27 Middleburg Managers
- 28 Traditional Times

M3: Cautious Couples

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

- 38 Simple Pleasures
- 39 Domestic Duos
- 40 Close-In Couples
- 41 Sunset City Blues
- 43 Heartlanders
- 46 Old Glories
- 49 American Classics

M4 - Sustaining Seniors

Sustaining Seniors consists of nine segments filled with older, economically challenged Americans. Ethnically diverse and dispersed throughout the country, they all score high for having residents who are over 65 years old and household incomes under \$30,000. Many are single or widowed, have modest educational achievement, and live in older apartments or small homes. On their fixed incomes, they lead low-key, home-centered lifestyles. They're big on watching TV, gardening, sewing, and woodworking. Their social life often revolves around activities at veterans clubs and fraternal organizations.

- 55 Golden Ponds
- 57 Old Milltowns
- 58 Back Country Folks
- 59 Urban Elders
- 61 City Roots
- 60 Park Bench Seniors
- 62 Hometown Retired