

Consumer Classification System

American Lifestyles™ 2023 is a consumer classification system from Analyze360™. It segments the US population into 32 sociometric and psychographic clusters using a combination of age, income, urbanicity, household composition, buying patterns and personal interests. American Lifestyles™ 2023 is designed to complement existing systems by providing a middle ground between the complex multivariate clustering systems like Mosaic USA, PRISM or Personix that deliver large numbers of similar categories, and systems that offer only a few broad segments such as income or generational boundaries.

American Lifestyles™ 2023 can help small and medium size businesses and advertisers understand housing patterns, buying preferences, disposable income, internet use and on-line purchasing habits, digital media consumption and travel patterns as they differ across regions, economic means and family styles. American Lifestyles™ 2023 is designed to work with both the Analyze360™ consumer analytics platform and Analyze™'s data science and data augmentation services.

Use this document to explore the categories Analyze360™ integrates into its reports.



Cluster 1: Big City Benefactors

WEALTHIEST URBAN AMERICANS

This category represents the wealthiest segment of urban Americans. They have gained both high income and high net worth through established careers in business and professional fields or through inherited wealth. They are strongly civic-minded and are major donors and board members in charitable organizations. They spend on high end jewelry, cosmetics a leather goods, international travel and luxury automobiles. They are pragmatic users of technology, and stay connected to their professional and financial interests through smartphones.

Life Stage: Mid-Life

Age: 46-65

Household Income: \$250K +

Education: College Educated; 21%
Have Attended Graduate School

Drives: BMW X5

Watches: Golf Channel

Typical Communities:

Norwalk, CT; Staten Island, NY;
Alexandria, VA



Cluster 2: McMansions and Private Schools

HIGH INCOME FAMILIES WITH CHILDREN

For these upper income suburban American families, their wealth brings exclusivity, status and privilege. Most are two income households and spend heavily on their oversized homes, decorated with upscale furnishings, high-end appliances and the latest electronics. Activities for the kids are another considerable form of expense, and private schooling is seen as a status symbol and long-term investment. They travel domestically and internationally and spend extra on premium and one-of-a-kind experiences. They are heavy on-line users and will visit the websites of their favorite luxury brands for exclusive offers.

Life Stage: Mid-Life

Age: 46-65

Household Income: \$250K +

Education: College Educated;
14% Have Attended Graduate School

Drives: Acura MDX

Watches: AMC

Typical Communities: Beaumont, TX; Great Falls, VA; Westport, CT



Cluster 3: Careers First

HIGH INCOME PROFESSIONAL SINGLES

These suburban adults with or without children are heavily invested in their careers, which afford them the financial freedom to spend heavily in home improvement, entertainment and lifestyle products. They have moderate net worth, due to heavy education financing and delayed home ownership while they established themselves personally and professionally. They enjoy considerably more disposable income than their peers, which they spend at high end department stores and on-line specialty retailers. They are heavy commuters and frequent business travelers, so products that save them time and give good long-term value are desirable to them. They are among the most tech-savvy segments of American consumers.

Life Stage: Mid-Life

Age: 36-55

Household Income: \$150K-250K

Education: Mix of High School and
College Graduates

Drives: Lexus IS 250

Watches: CNBC

Typical Communities:

Schenectady, NY; Henderson, NV;
Annapolis, MD



Cluster 4: Bucket Lists and Grandkids

HIGH NET WORTH RETIREES

These urban and suburban seniors are living an economical but comfortable retirement thanks to employer benefits and personal savings. As the elders of America's middle class, they are often leaders in the formal and informal social networks of their community, though many have also flocked to high demand sunbelt retirement states. Despite their strong family connections and financial security, they struggle with declining health and changes in the social landscape. They are minimal debt users and low technology users; 45% have no high speed internet. They spend on professional services, transportation, health care and traditional entertainment like satellite TV and dining out.

Life Stage: Older Adults

Age: 66+

Household Income: \$150K-250K

Education: Mix of High School,
College and Graduate School

Drives: Chrysler 300

Watches: CBS

Typical Communities: Vancouver, WA; Wilmington, DE; Boynton Beach, FL



Cluster 5: Up and Coming Elites

YOUNG HIGH-EARNING PROFESSIONALS

These 25-45 year old adults are flush with cash from their new-found jobs Corporate America and the digital economy. Their high college debt means they are low net worth, and despite professional success they are still living in rented and shared accommodation in urban communities. They are tech-savvy, creative and political, with 70% having supported liberal candidates in a recent election. They prefer products that speak to their well-educated social consciousness, and will spend more if it helps their favorite cause. They are heavy commuters and frequent business travelers, so buying on-line is a way to access diverse goods and services while saving time and money. Work-Life Balance is also important for them, expressed through frequent purchases of one-of-a-kind entertainment and travel experiences.

Life Stage: Young Adults

Age: 24-45

Household Income: \$150K-250K

Education: College Educated

Drives: Audi Q5

Watches: BBC America

Typical Communities: Seattle, WA; Stamford, CT; Arlington, VA



Cluster 6: Active Grandparents

UPPER INCOME-EARNING SENIORS

These high net worth urban seniors are continuing their active lifestyle into retirement. Many own their homes outright and have considerable retirement savings. They are heavily invested in family and community, but splurge on automobiles, home furnishings, cruises and domestic travel to warm weather destinations. They are avid readers and regular shoppers at high end malls and department stores. is a way to access diverse goods and services while saving time and money. Work-Life Balance is also important for them, expressed through frequent purchases of one-of-a-kind entertainment and travel experiences for exclusive offers.

Life Stage: Older Adults

Age: 66+

Household Income: \$75K-150K

Education: Mix of High School, College and Graduate School

Drives: Toyota Camry

Watches: History Channel

Typical Communities: Delray Beach, FL; Peoria, AZ; Orange, CA



Cluster 7: Big Dreams and Big Commitments

YOUNG UPPER INCOME COUPLES

These young adults, ages 24-45, are taking steps to establish their families and careers along traditional lines, even if it takes them a little longer. Most are getting married, buying their first home, financing their first new automobile and spending on a range of home furnishings, clothing and personal care items. They are budget spenders and heavy debt users, but splurge on meals, entertainment and travel to see friends and family. They are heavy technology users across all segments and heavy on-line purchasers.

Life Stage: Young Adults

Age: 24-45

Household Income: \$75K-150K

Education: Mix of High School, College Grads

Drives: Jeep Liberty

Watches: Bravo

Typical Communities: Lafayette, LA; Saginaw, MI; Kansas City, KS



Cluster 8: College Singles

COLLEGE-AGE ADULTS WITH DISPOSABLE INCOMES

The youngest segment of American adults, these 18-23 year olds have considerable purchasing power-- with their parents' money. They are uniformly renters, frequent movers and obsessive users of technology. They are heavy spenders in the fashion and digital entertainment segments, with 51 reporting that they watch Netflix more frequently than television. Despite their power to influence discretionary spending for the whole family, their real purchasing power is limited by a lack of income and institutional living. for exclusive offers.

Life Stage: Young Adults

Age: 18-23

Household Income: N/A

Education: 62% Enrolled in Higher Education

Drives: Volkswagen Jetta

Watches: TBS

Typical Communities: State College, PA; Lansing, MI; Boulder, CO



Cluster 9: Country Love Songs

MIDDLE-AGED SMALL TOWN SINGLES

These mid-life small town and rural singles are the personification of the lifestyles and experiences represented by country music. They are middle income but low net worth, frequently due to earlier hardships like underemployment and divorce. Their financial hardship is offset by the lower cost of living afforded by their rural lifestyles and high mobility. They are heavy consumers of traditional entertainment but may need satellite TV, radio and internet to stay connected. They shop in a mix of small town retailers, big box stores near major highways and on-line.

Life Stage: Mid-Life

Age: 30-65

Household Income: \$50K-75K

Education: Mostly High School Educated

Drives: Chevrolet Cruze

Watches: Lifetime

Typical Communities: Greensboro, NC; Springfield, IL; Scranton, PA



Cluster 10: Working Past Retirement

LOW-SAVINGS BABY BOOMERS

These aging boomers financed their American dreams and are struggling due to the long-term effects of heavy credit use. Home equity and education borrowing means many still owe on their mortgages and are working past traditional retirement age. They spend on home improvement and home furnishings, domestic travel and entertainment. They patronize a mix of high end and value-priced retailers and are moderate on-line purchasers. Staying connected with family and friends through cell phones and social media is very important to them.

Life Stage: Older Adults

Age: 66-75

Household Income: \$50K-75K

Education: Mix of High School and College Graduates

Drives: Chevrolet Equinox

Watches: TLC

Typical Communities: Columbus, GA; Carson City, NV; Anderson, IN



Cluster 11: Young Achievers

MID-CAREER PROFESSIONAL ADULTS

These young, upper-middle income couples are beginning to take their places among America's financial elites. Almost universally college-educated, they put in long hours working in corporate and professional jobs to support their modest homes and expensive tastes. They are heavy consumers of fashion, cosmetics and luxury personal items, which they buy on-line using credit cards. As the first true digital natives, they are used to going on-line for everything including insurance and retirement products, travel and entertainment. They are heavy smartphone users, with more than 90% adoption. Many are living away from family, and regularly travel to visit them. is a way to access diverse goods and services while saving time and money. Work-Life Balance is also important for them, expressed through frequent purchases of one-of-a-kind entertainment and travel experiences. for exclusive offers.

Life Stage: Mid-Life

Age: 30-45

Household Income: \$50K-75K

Education: College Educated

Drives: BMW 3 Series

Watches: Discovery Channel

Typical Communities: Provo, UT; Newport News, VA; Tallahassee, FL



Cluster 12: Community Leaders

UPPER MIDDLE INCOME FAMILIES

These aging boomers from small towns are at the height of their professional, family and community influence, and they display their wealth through home and automobile ownership. They are heavily involved in local culture, including arts, theater and music as well as religious and social organizations. They maintain a range of financial and insurance products, but are less likely than their urban counterparts to personally manage their investments. Most are new grandparents and splurge on toys and entertainment for their extended family. They are heavy domestic travelers, using discount airlines to reach sunbelt cities and outdoor destinations like national parks. They are heavy users of traditional catalog merchants, but prefer to buy some items on-line. They are increasingly health conscious and cautious adopters of green lifestyles and technologies.

Life Stage: Mid-Life

Age: 46-65

Household Income: \$75K-150K

Education: Mix of High School, College and Graduate School

Drives: Nissan Altima

Watches: HGTV

Typical Communities: Naples, FL; Wilmington, NC; Ventura, CA; Montgomery, AL



Cluster 13: Young Power Couples

SECOND-CITY YOUNG PROFESSIONAL COUPLES

This category represents successful suburban couples in second cities. They are mostly homeowners but have limited equity and big mortgages. They make personal investments and carry a range of financial and insurance products which they prefer to manage on-line. They spend heavily on fashion, home improvement, personal services and mass-market luxury goods like high end watches and leather goods. They shop at a mix of department stores, high end retail and on-line, preferring brands that allow them to express their new-found wealth. They love the outdoors and exercise, and many spend on both gym memberships and fitness equipment. They are active travelers, preferring adventure, ski and beach vacations. They are heavy on-line users, with over 90% adoption of smartphones.

Life Stage: Young Adults

Age: 30-45

Household Income: \$75K-150K

Education: Mix of High School and College Graduates

Drives: Toyota Tundra

Watches: SyFy

Typical Communities: Olympia, WA; Kalamazoo, MI; Knoxville, TN



Cluster 14: Play Dates and Promotions

YOUNG PROFESSIONALS WITH CHILDREN

These young suburban families are moving up in the world as their kids reach school age and their careers take hold. They are mostly homeowners with limited equity and heavy credit users, spending on clothing, toys and digital entertainment as well as household furnishings and practical automobiles. They are first time buyers for many traditional middle class products including insurance, home improvement services and retirement products. They crave an active, healthy lifestyle and spend on gyms, gourmet and organic foods and sporting goods. They supplement their active lifestyles with convenience dining and on-line purchases. They are the heaviest consumers of digital entertainment, especially in the child and family-friendly segments.

Life Stage: Young Adults

Age: 30-45

Household Income: \$50K-75K

Education: College Educated

Drives: Honda Odyssey

Watches: Disney Channel

Typical Communities: Anchorage, AK; Fairfax, VA; Olympia, WA



Cluster 15: Successful Singles

SINGLE PROFESSIONALS

These young, generation X singles live in a mix of small towns and second cities. Their middle class incomes and limited expenses provide generous disposable income, which they prefer to spend on dining out, entertainment and personal activities like cycling, exercise and yoga. They are heavy tech users, with nearly 60% using a tablet or smartphone to access online banking, shopping and digital entertainment. They are heavy debt users for whom easy credit in their younger years unlocked a world of online purchases. Despite their financial freedom, most are not saving for long-term needs or retirement.

Life Stage: Mid-Life

Age: 36-65

Household Income: \$50K-75K

Education: Mix of High School, College and Graduate School

Drives: Ford Focus

Watches: MSNBC

Typical Communities: Albany, NY; Henderson, NV; Shawnee Mission, KS



Cluster 16: Soccer Camps and SUVs

MIDDLE INCOME URBAN FAMILIES

These urban families with teenage children enjoy an affluent lifestyle that affords them a mix of traditional middle class living with a handful of luxury amenities. Most are homeowners with hefty mortgages but are moderate credit users thanks to the prevalence of two-income households. They invest heavily in financial and retirement products as well as home improvement, clothing and lifestyle brands. When it comes to fashion and digital entertainment, their kids call the shots. With college on the horizon, economizing is still important, so these families still shop on-line and at discount retailers to save money. They are heavy internet and digital entertainment users. Vacations to sunbelt states and popular resorts are an annual family ritual.

Life Stage: Mid-Life

Age: 36-55

Household Income: \$50K-75K

Education: Mostly College Educated

Drives: Ford Explorer

Watches: Nickelodeon

Typical Communities: Moreno Valley, CA; St Paul, MN; Worcester, MA



Cluster 17: Buying in Bulk

MIDDLE INCOME SMALL TOWN FAMILIES

These suburban and rural middle income families are heavily invested in their kids' present and future. Every consumer purchase, including their choice of home, entertainment and travel is influenced by the needs of their school-age and teenage children. Though they are beginning to build home equity, they are heavy debt users and finance home furnishings, vacations and family automobiles. They buy clothing, home goods and accessories from a combination of discount retailers, department stores and on-line retailers. They are traditional entertainment consumers who watch several hours a day of television on multiple big screens. They shop organic and environmentally- friendly products when they can, but buy in bulk to economize and are heavy convenience food users. As their name suggest, they are frequent travelers to regional and domestic vacation spots like theme parks, seaside and mountain resorts.

Life Stage: Mid-Life

Age: 36-65

Household Income: \$50K-75K

Education: Mix of High School and College Graduates

Drives: Ford Escape

Watches: Freeform

Typical Communities: Olympia, WA; Kalamazoo, MI; Knoxville, TN



Cluster 18: Living the Dream

MIDDLE INCOME CHILDLESS BABY BOOMERS

These middle-income suburban boomers are a mix of childless couples and empty nesters. Most have significant home equity, but are heavy credit card and installment credit users. They are mostly high school educated, and work in a mix of office, skilled blue collar and service jobs. They spend heavily on household items and home improvement, as well as automobiles and home services. They are occasional travelers, preferring all-inclusive vacations to domestic and Caribbean destinations and casinos. They are moderate on-line users, and 70% use a laptop. They shop on-line and are heavy users of TV shopping networks and traditional catalogue sales.

Life Stage: Mid-Life

Age: 46-65

Household Income: \$50K-75K

Education: Mostly High School Educated

Drives: Jeep Grand Cherokee

Watches: National Geographic

Typical Communities: Corpus Christi, TX; Panama City, FL; Bloomington, IN



Cluster 19: Living Comfortably

URBAN BABY BOOMER COUPLES

These middle class urban and suburban singles and couples are a mix of empty nesters, long-term singles and childless couples that share one thing in common: heavy investment in their homes and personal lifestyles. They are low and moderate net worth, often with their home equity as their only significant mode of savings. They watch home improvement television and are always on the lookout for the latest tip to protect or enhance their investment. They are heavy purchasers from brick and mortar retailers, especially in the housewares, cosmetics, fashion and discount segments. They are heavy restaurant and convenience users and travel to domestic and all-inclusive destinations. Most have a smartphone, but they are moderate on-line users.

Life Stage: Mid-Life

Age: 36-65

Household Income: \$50K-75K

Education: College Educated; 17%
Attended Graduate School

Drives: Honda CR-V

Watches: We

Typical Communities: Boston, MA;
Garden Grove, CA; Jersey City, NJ



Cluster 20: Bundles of Joy

SUBURBAN NEW PARENTS

This category represents suburban couples with infants and toddlers at home. A mix of renters and homeowners, they are spending heavily on credit to transition their lifestyle to parenthood. At the same time they are launching and advancing their careers, they are undertaking a range of new purchases in the housing, household furnishings, automotive and child sectors. As mom returns to work, these couples spend heavily on childcare, convenience foods and dining out to manage their busy lives. Travel includes family visits to domestic cities and get-away vacations for tired moms and dads.

Life Stage: Young Adults

Age: 18-29

Household Income: \$50K-75K

Education: Mix of High School and
College Graduates

Drives: Ford Fusion

Watches: PBS Kids

Typical Communities: Sioux City, IA;
Pensacola, FL; Conroe, TX



Cluster 21: Emerging Working Class

YOUNG ADULTS IN NON-PROFESSIONAL JOBS

These young, mostly rural singles and couples are just getting established in their family and professional lives. As high school graduates in affordable communities, they started their careers early and many have acquired a first home. Their occupations span a range of skilled and semi-skilled service, industrial and agricultural trades that allow them to pursue their dreams while staying strongly connected to family and community. They are low debt users and heavy on-line entertainment consumers but low on-line purchasers. They buy a range of fashion, lifestyle and home improvement goods, mostly from discount retailers. They have a heavy interest in sports and outdoor entertainment and travel by car to domestic vacations.

Life Stage: Young Adults

Age: 18-45

Household Income: \$35K-50K

Education: Mostly High School Educated

Drives: Kia Sorento

Watches: Spike

Typical Communities: Salt Lake City, UT; Kalamazoo, MI; Honolulu, HI



Cluster 22: Urban First Homeowners

URBAN SINGLE HOMEOWNERS

These young urban singles have just acquired their first home, mostly in high density single family neighborhoods and condominiums. They are middle class earners, and invest heavily in their nest eggs, buying furniture, home improvement supplies and household items at higher-than-average rates. They use every form of credit, including installment contracts and rental purchase to get the next big needed item. They are heavy on-line users and purchasers; 57% own a tablet and 81% use a laptop to go on-line. They prefer digital entertainment to cable and satellite TV, though most will watch both in a typical week. They prefer green products and brands that support their social causes, but love a bargain as well.

Life Stage: Young Adults

Age: 24-45

Household Income: \$35K-50K

Education: Mix of High School and College Graduates

Drives: Toyota Corolla

Watches: Oxygen

Typical Communities: Akron, OH; Rochester, NY; Santa Fe, NM



Cluster 23: RVs and Church Picnics

RURAL RETIREES

Family relationships and leisure activities are key to the lifestyles of these rural, moderate income retirees. Most have accumulated net worth through a combination of home ownership, employer pension benefits and retirement savings products, and are now ready to enjoy the benefits of their hard work and savings. Most are high school educated and live in the manufacturing and agricultural communities where they raised their families, though some have retired to sunbelt states or live a traveling lifestyle. They spend heavily on healthcare, automobiles, domestic travel and financial products that protect their interests and investments. They are low on-line users, with only 65% having high speed internet and 45% having a smartphone. They are heavy buyers of traditional mail order catalogs and frequent charitable donors.

Life Stage: Older Adults

Age: 66+

Household Income: \$35K-50K

Education: Mostly High School Educated

Drives: Ford Edge

Watches: Animal Planet

Typical Communities: Clearwater, FL; Santa Barbara, CA; Myrtle Beach, SC



Cluster 24: Fast Food and Minivans

WORKING CLASS URBAN AND SUBURBAN FAMILIES

These urban and suburban working class families struggle to balance time and money while giving everything for their kids. Most households have two working parents, often with long commutes, so convenience purchases and quick service restaurants fill the gaps in their busy schedule. They spend heavily on clothing, child care items, books and digital entertainment, with 41% owning at least one game console, and are heavy on-line use households. They take budget vacations by car or using discount airlines to domestic vacations and frequent day trips to family activities.

Life Stage: Mid-Life

Age: 30-65

Household Income: \$35K-50K

Education: Mix of High School and College Graduates

Drives: Dodge Caravan

Watches: TruTV

Typical Communities: Reading, PA; Garland, TX; Riverside, CA



Cluster 25: Dating Apps and Meal Delivery

MIDDLE-INCOME NON-PROFESSIONAL SINGLES

Despite their modest homes and means, these mid-life urban singles have considerably higher disposable income than their peers with children. They are active in their community and give generously to charitable causes. Many also provide occasional financial help to adult children living outside the home. They prefer home cooking, but convenience foods and take-out help balance their busy schedules. They are heavy consumers of fashion, accessories and household items, especially at their favorite discount retailers and department stores. They are infrequent travelers, but prefer group travel to domestic destinations and cruises when they need to get away. They are light to medium on-line users.

Life Stage: Mid-Life

Age: 30-65

Household Income: \$35K-50K

Education: Mix of High School and College Graduates

Drives: Hyundai Elantra

Watches: FYI

Typical Communities: Falls Church, VA; Hartford, CT; Saint Petersburg, FL



Cluster 26: Pickup Trucks and Empty Nesters

SMALL TOWN AND RURAL BOOMER COUPLES

These suburban and rural boomers are lower-middle income earners with established home ownership. Some are new empty-nesters, while others are childless or living in blended families. They work predominantly in traditional skilled blue collar service, manufacturing and agricultural jobs with a mix of white collar professions like teaching, nursing and accounting. They have limited savings, relying on credit cards and installment purchases to finance their modest lifestyles. They are heavy discount retail shoppers and splurge on entertainment, home improvement and dining out. Despite their distance from city centers, most are well connected, with more than 80% of households on-line.

Life Stage: Mid-Life

Age: 46-65

Household Income: \$35K-50K

Education: Mostly High School Educated

Drives: Chevrolet Silverado

Watches: TNT

Typical Communities: Waco, TX; Spartanburg, SC; Missoula, MT



Cluster 27: County Moms and Dads

RURAL FAMILIES WITH CHILDREN

These rural, middle income families often have two or more children under eighteen at home. They are mostly homeowners, and buy household items, clothing and personal items at discount retailers and supplement with on-line purchases. They are also heavy purchasers of toys, digital entertainment and sporting goods. They love the outdoors and their recreation includes hunting, fishing, camping and nature-related travel. They are infrequent flyers and prefer day trips and auto travel to domestic destinations. Many have satellite TV, but over 80% also have high speed internet in the home.

Life Stage: Mid-Life

Age: 35-59

Household Income: \$35K-50K

Education: Mostly High School Educated

Drives: Ford F-150

Watches: CMT

Typical Communities: Albany, GA; Lubbock, TX; Hollywood, FL



Cluster 28: Starting Out in the City

WORKING CLASS URBAN COUPLES

At 24-35, these recent college grads and skilled blue collar workers are among the youngest adult American consumers. They are usually renters, frequent address changers and maintain limited possessions, preferring to spend on entertainment, dining and personal experiences. They are digital natives, heavy users of smartphones with the latest apps and are most likely to shop on-line, taking advantage of efficient home delivery. They frequently travel to visit friends and family, using discount airlines and on-line bookings. Some are still students; others are starting to think about marriage and family. traditional mail order catalogs and frequent charitable donors.

Life Stage: Young Adults

Age: 24-35

Household Income: \$35K or Less

Education: Mostly High School Educated

Drives: Mazda 3

Watches: Galavision

Typical Communities: Yonkers, NY; San Francisco, CA; Madison, WI



Cluster 29: Strollers and City Parks

URBAN LOW INCOME FAMILIES

These urban young families struggle to make ends meet in their mostly low-skill service and retail jobs. They are mostly renters and move frequently, and have little in the way of savings, investments or financial products. They spend heavily in traditional child-centric segments like food, clothing, toys and personal care items. Despite their limited means, most are heavy digital entertainment users, with strong adoption of high-speed internet, tablets and on-line purchasing. They are also traditional dining and entertainment consumers, preferring quick service and family restaurants and big budget movies.

Life Stage: Young Adults

Age: 18-45

Household Income: \$35K or Less

Education: Mostly High School Educated

Drives: Hyundai Sonata

Watches: Cartoon Network

Typical Communities: Paterson, NJ; Philadelphia, PA; Long Beach, CA



Cluster 30: Fixed Income Seniors

LOW INCOME SENIORS

These low income seniors are surviving on a combination of government and private pensions, social safety nets and family support. Many are living alone for the first time due to the death of a spouse. As one of America's lowest purchasing power segments, they spend primarily on necessities like food, housing and healthcare, but occasionally splurge on entertainment and dining out. They are economizers in every aspect of their consumer lives and prefer to shop at discount retailers. They are brand-loyal and will buy products with good long-term value, preferring American automobiles, appliances and household goods when available. They are the highest segment in religious participation, and the lowest in on-line use and purchasing.

Life Stage: Older Adults

Age: 76+

Household Income: \$35K or Less

Education: Mix of High School and College Graduates

Drives: Chevrolet Impala

Watches: Game Show Network

Typical Communities: Flushing, NY; Santa Ana, CA; Daytona Beach, FL



Cluster 31: Young and Struggling

YOUNG LOW INCOME SINGLES

These singles, aged 24-35, are struggling to get by in service retail and low-end white collar jobs in urban communities. They have little disposable income, and spend on traditional and digital entertainment, dining out and occasional travel. They are heavy users of secondary credit sources like rental purchase and installment contracts. One thing they do not go without is their mobile devices; they are heavy mobile users, often on prepaid contracts. They also splurge on electronic devices, fashion and cosmetics.

Life Stage: Young Adults

Age: 24-39

Household Income: \$35K or less

Education: Mostly High School Educated

Drives: Kia Optima

Watches: E!

Typical Communities: Columbus, OH; Fort Lauderdale, FL; Erie, PA



Cluster 32: One Room Apartment Dwellers

MID-LIFE LOW INCOME SINGLE ADULTS

These urban single boomers represent the poorest Americans in income, net worth and purchasing power. Many work in low wage retail or service positions with long hours and longer commutes, but lack access to lower prices and affordable housing available in suburban and small-town communities. They are a mix of owners and renters in mid-rise apartments and high-density single family neighborhoods. About 70% have high speed internet access, but on-line purchases are limited. They spend heavily in the apparel, convenience and entertainment segments.

Life Stage: Mid-Life

Age: 36-65

Household Income: \$35K or less

Education: Mostly High School
Educated

Drives: Chevrolet Malibu

Watches: BET

Typical Communities: New Haven,
CT; Fullerton, CA; Gary, IN

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