

# 1999 Lifestyle Data

## Lifestyle Profiles with the *Highest* Market Index

LEISURE & RECREATION	Percent Penetration	MicroVision Index	Rank
1. Shopped at the White Hen in the last 6 months	7.8	329	1
2. Eat at quick service coffee house restaurants	3.2	281	2
3. Traveled to foreign country for 15 or more nights in last 3 years	13.7	279	2
4. Shopped at The Gap in the last 4 weeks	16.6	260	4
5. Eat at quick service bakery/bagel shops	11.2	239	2
6. Ate at Boston Market in the last 4 weeks	4.2	229	4
7. Exercise 2 times per week at a fitness club	19.0	226	2
8. Own downhill skis/boots	10.7	224	4
9. Eat at midscale hotel restaurants	4.4	220	3
10. Went roller blading/in-line skating last year	8.3	220	3
11. Eat at fine dining restaurants	10.6	216	5
12. Household has a radar detector	15.5	214	2
13. Drank imported beer in the last 6 months	32.2	213	2
14. Shopped at Eddie Bauer in the last 4 weeks	8.8	211	4
15. Went snow skiing in the last year	9.3	208	6
16. Visited any museums in the last year	30.7	207	3
17. Played billiards/pool in the last year	20.5	197	2
18. Own a passport	37.6	195	6
19. Drank Champagne/Cold Duck/Sparkling Wines in the last 6 months	21.5	192	2
20. Drank Heinekin beer in the last 6 months	9.3	192	6

COMMUNICATIONS & TECHNOLOGY	Percent Penetration	MicroVision Index	Rank
1. PC primarily used for other purposes	10.3	285	1
2. Use internet/online services 11 or more times/week	15.5	226	3
3. PC is used 21+ hours/week	18.8	225	1
4. Switched online/Internet service provider at least once last year	7.9	224	5
5. Intend to purchase/upgrade modem in next 6 months	17.7	222	1
6. Reason for having 2 or more lines is to use with fax machine	8.0	199	7
7. Spend less than 10 hours/week telecommuting	9.0	190	7
8. Have voice mail for regular wire phone	19.3	184	4
9. PC primarily used for surfing internet or world wide web	6.0	175	5
10. Have more than one personal PC in household	18.4	173	8

FINANCIAL SERVICES	Percent Penetration	MicroVision Index	Rank
1. Have renter insurance	31.2	325	2
2. Have individual dental insurance	29.9	312	1
3. Strongly Agree: Mutual fund companies give reliable advice	13.1	213	2
4. Have accidental death & dismemberment insurance	18.1	211	1
5. Bank primarily by ATM	66.1	208	1
6. Use credit card(s) more than 10 times per month	36.5	194	8
7. Have an individual medical insurance plan	31.9	188	1
8. Changed residence or relocated last year	22.8	183	3
9. Purchased a home last year	11.2	183	4
10. Belong to individual health maintenance organization	19.2	182	3

37 - Urban Up And Comers Segment  
Sustaining Singles Group

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# 1999 Lifestyle Data

MEDIA PREFERENCES	Percent Penetration	MicroVision Index	Rank
1. Read George Magazine	21.5	472	3
2. Listen to NPR (National Public Radio)	12.7	332	2
3. Listen to classical radio format	10.2	331	4
4. Read Vogue Magazine	11.7	274	3
5. Read Rolling Stone Magazine	9.8	242	4
6. Read Worth Magazine	6.3	230	7
7. Read Entertainment Weekly	8.8	213	3
8. Listen to album oriented/progressive rock format	20.0	212	2
9. Read Women's Fashion Magazines	12.2	202	4
10. Watch The Late Show With David Letterman	13.7	200	1
11. Watch the MTV Music Video Awards	15.1	198	4
12. Read Cosmopolitan Magazine	14.6	192	3
13. Listen to all news radio format	13.7	190	10
14. Watch Saturday Night Live Special	11.7	183	1
15. Watch Tennis	6.8	182	3
16. Listen to classic rock	14.6	181	3
17. Read Science/Technology Magazines	11.7	181	3
18. Read This Old House Magazine	8.3	181	5
19. Watch Melrose Place	10.2	179	1
20. Watched MTV last week	18.1	176	4

HOME FURNISHINGS & IMPROVEMENTS	Percent Penetration	MicroVision Index	Rank
1. Home has a refrigerator (not frost free)	32.8	250	2
2. Home has a water purifier/filter	21.6	135	7
3. Own a electric space heater	11.2	121	7
4. Own a space heater(electric)	11.2	121	7
5. Own a electric wok	11.2	120	15
6. Own a built-in gas oven	14.6	115	13
7. Own a humidifier	14.6	114	17
8. Own a electric coffee grinders	16.6	114	18
9. Own a espresso/cappuccino maker	6.3	109	20
10. Own a electric toaster oven	26.8	107	18

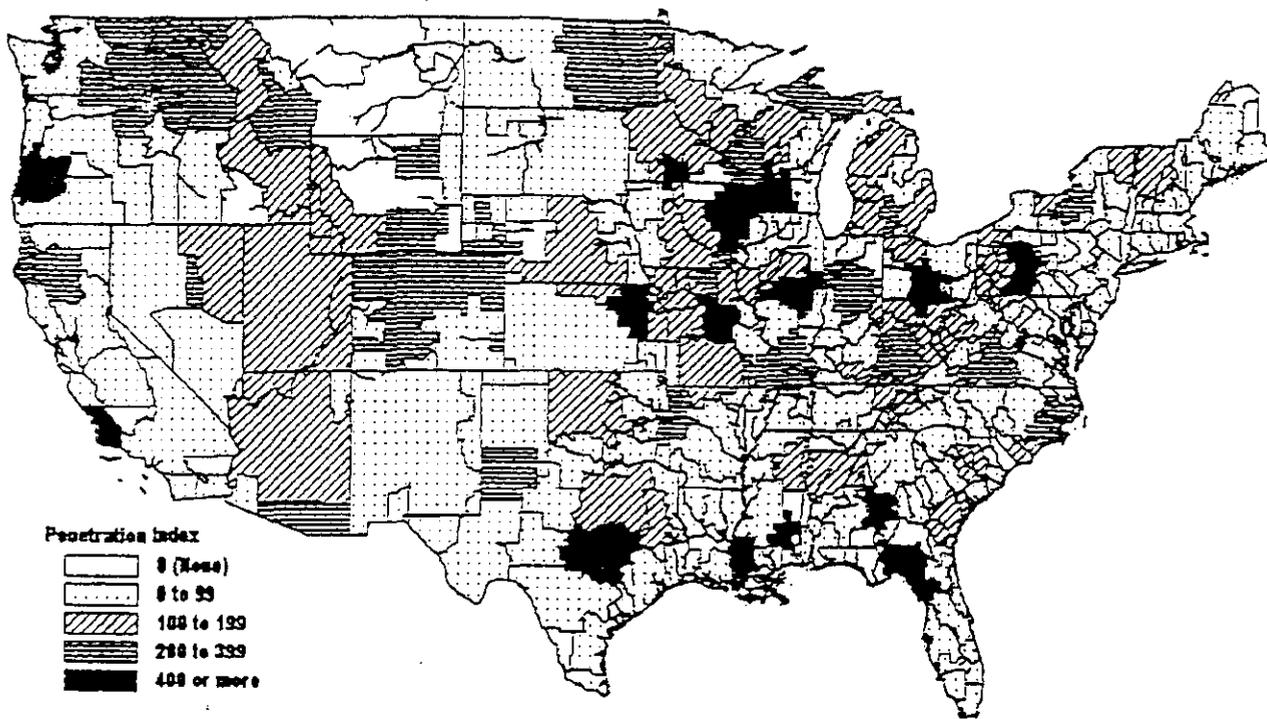
POWER UTILITIES	Percent Penetration	MicroVision Index	Rank
1. Don't know type of water heater	50.4	481	3
2. Heater type is steam or hot water system	33.3	384	2
3. Do not use electric services	9.9	317	7
4. Water heater is part of a furnace or boiler	16.3	305	2
5. Electric bill averages less than \$40	49.6	258	2
6. Gas bill averages \$25 or less	37.3	248	2
7. Heater type is built-in room or baseboard heaters	18.6	207	5
8. Do not have a cooling system thermostat	27.4	194	6
9. Pay gas bill with automatic payment method	9.8	184	6
10. Don't know heater type	12.3	175	9

37 - Urban Up And Comers Segment  
Sustaining Singles Group

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# 47 University USA

## Segment Concentration by Designated Market Area (DMA)



These are typically young singles with very low incomes, living in non-family households and group quarters, located in urban areas. Almost all are currently in college, living in one or two person households.

University USA has the highest share of young adults between 18 and 24. These households typically have one or two persons and a median household income less than half that of the nation. Although containing, predominately, white households, Asian households are present at a rate more than twice that of the nation. Only 10% of these individuals are married, 84% live in non-family households or group quarters (ranking fifth and second, respectively), and only 10% of these households have children. Ninety-six percent are currently enrolled in college, and University USA households are primarily located in college towns such as Gainesville and Tallahassee, Florida; Columbus, Ohio; Madison, Wisconsin; and Eugene, Oregon. Those in the University USA segment work in white-collar positions, ranking first for the percentage employed in administrative support and second in technical support positions. This segment also ranks first for the percentage living in rental housing. Paying about average rent, University USA resides mostly in multi-unit structures. Vehicle ownership is low and they rank first in having walked to work.

University USA ranks first in participating in many leisure activities such as jogging, basketball, tennis, and weight lifting. They also rank first in eating at quick service bagel outlets, wearing soft contact lenses and listening to album oriented rock radio stations.

# Demographic Data

## AGE (1999)

	MEAN	INDEX	RANK
0 to 4 Years	1.79	25	50
5 to 9 Years	1.77	24	50
10 to 14 Years	1.32	19	50
15 to 17 Years	1.03	25	50
18 to 20 Years	43.37	1036	1
21 Years	12.15	934	1
22 to 24 Years	11.77	310	2
25 to 29 Years	6.23	89	46
30 to 34 Years	6.77	95	29
35 to 39 Years	4.12	52	50
40 to 44 Years	2.42	30	50
45 to 49 Years	1.61	23	50
50 to 54 Years	1.15	19	50
55 to 59 Years	0.81	17	50
60 to 64 Years	0.64	16	50
65 to 69 Years	0.59	16	50
70 to 74 Years	0.60	18	49
75 to 84 Years	1.11	24	49
85 or More Years	0.75	44	45
Average Age	25.36	69	50
Median Age	22.40	62	50

## INCOME (1999)

	MEAN	INDEX	RANK
\$ 0 to 15,000	45.01	261	3
\$ 15,000 to 25,000	20.91	152	2
\$ 25,000 to 35,000	11.84	94	35
\$ 35,000 to 50,000	10.06	62	47
\$ 50,000 to 75,000	6.95	36	49
\$ 75,000 to 100,000	2.62	27	48
\$100,000 to 150,000	1.56	24	46
\$150,000 or More	1.07	23	43
Average Income	\$ 26,029	46	49
Median Income	\$ 17,389	42	48

47 - University USA Segment  
Sustaining Singles Group

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# Demographic Data

## URBANIZATION (1999)

	MEAN	INDEX	RANK
Urban	73.65	223	6
Suburban	24.56	58	38
Rural	1.79	7	40

## RACE / ETHNICITY

	MEAN	INDEX	RANK
White	83.31	104	31
Black	8.00	66	19
Native American	0.45	57	35
Asian	6.30	227	8
Pacific Islander	0.11	78	20
Other	1.83	46	33
Hispanic	4.13	46	38

## EDUCATION

	MEAN	INDEX	RANK
Some High School	11.13	45	41
High School Graduate	13.80	46	48
Some College Attendance	20.25	108	17
Associate Degree	6.31	102	18
Bachelors Degree	26.08	199	8
Post Graduate Degree	22.42	310	3

## OCCUPATIONS

	MEAN	INDEX	RANK
Total White Collar	66.62	115	16
Total Blue Collar	33.38	80	35

## WORKERS

	MEAN	INDEX	RANK
No Workers	11.79	91	30
1 Worker	28.71	102	23
2 Workers	52.87	116	7
3 or More Workers	6.62	50	46

1999

47 - University USA Segment  
Sustaining Singles Group

## Demographic Data

### OWNER / RENTER

	MEAN	INDEX	RANK
Owner Occupied	13.86	22	50
Renter Occupied	86.14	241	1
Median Rent Paid	\$ 354	95	26

### PROPERTY VALUE (1999)

	MEAN	INDEX	RANK
\$ 0 to 50,000	12.85	87	24
\$ 50,000 to 100,000	43.14	132	9
\$100,000 to 150,000	24.37	113	16
\$150,000 to 200,000	8.86	76	27
\$200,000 to 300,000	6.46	61	28
\$300,000 to 400,000	2.16	53	25
\$400,000 to 500,000	0.90	47	25
\$500,000 or More	1.27	47	22
Median Property Value	\$ 93,225	88	28

### PERSONS IN UNIT

	MEAN	INDEX	RANK
1 Person	38.21	156	7
2 Persons	33.58	105	20
3 to 4 Persons	23.58	73	44
5 to 6 Persons	3.94	43	44
7 or More Persons	0.69	40	41
Average Household Size	2.12	81	44

### UNITS IN STRUCTURE

	MEAN	INDEX	RANK
1 Unit (Attached)	2.48	47	42
1 Unit (Detached)	16.02	27	44
2 Units	6.25	129	11
3 to 9 Units	25.86	268	2
10 to 49 Units	33.73	393	2
50 or More Units	12.06	281	7
Mobile Home	1.94	27	38
Other Type of Unit	1.66	152	5

47 - University USA Segment  
Sustaining Singles Group

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# 1999 Lifestyle Data

## Lifestyle Profiles with the *Highest* Market Index

LEISURE & RECREATION	Percent Penetration	MicroVision Index	Rank
1. Eat at quick service specialty bagel outlets	3.2	358	1
2. Played tennis in the past year	14.8	322	1
3. Played billiards/pool in the last year	33.2	319	1
4. Went roller blading/in-line skating last year	11.9	316	1
5. Shopped at The Gap in the last 4 weeks	19.5	306	1
5. Shopped at the Circle K in the last 6 months	17.0	299	1
7. Own roller blades/in-line skates	17.3	282	1
8. Drank Tequila in the last 6 months	21.3	277	1
9. Drank Miller Light beer in the last 6 months	15.2	273	1
10. Went jogging in the last year	23.5	263	1
11. Eat at quick service coffee house restaurants	2.9	259	3
12. Wear soft contact lenses	18.1	257	1
13. Attended movies 2-3 times per month	18.1	256	2
14. Weight lifted in the last year	20.9	256	1
15. Shopped at The Limited in the past 4 weeks	7.2	252	2
16. Shopped at Citgo Quik Mart in the last 6 months	9.8	249	2
17. Played basketball in the last year	21.7	246	1
18. Drank domestic red wine in the last 6 months	17.3	244	3
19. Went to a bar/nightclub in the last year	45.5	242	1
20. Ate at Little Caesars in the last 4 weeks	5.7	241	1

COMMUNICATIONS & TECHNOLOGY	Percent Penetration	MicroVision Index	Rank
1. PC primarily used for education/school	29.9	336	1
2. Switched online/internet service provider at least once last year	9.3	265	4
3. Average monthly expenses for online/internet is < \$15	11.7	264	1
4. Use internet/online services 11 or more times/week	18.0	252	2
5. Method of collect calling is 1-800-collect	9.0	231	2
6. PC is used 21+ hours/week	17.0	203	2
7. PC primarily used for games	7.0	172	2
8. PC primarily used for surfing internet or world wide web	5.8	171	7
9. Switched long distance company at least once in past year	36.6	166	2
10. Average monthly expenses for local phone service is <\$20	24.7	163	6

FINANCIAL SERVICES	Percent Penetration	MicroVision Index	Rank
1. Have an auto loan from a vehicle manufacturer	18.9	248	1
2. Have a loan for furniture, appliances or electronics	20.5	225	1
3. Changed residence or relocated last year	27.6	222	1
4. Transfer funds over the telephone	21.2	211	1
5. Would do home banking by personal computer is tech. available	56.9	207	1
6. Have renter insurance	19.8	206	8
7. Receive primary financial advice from a friend/family member	32.1	182	1
8. Worked w/financial planner to set up financial plan	12.8	181	5
9. Strongly Agree-Life insurance companies give reliable advice	17.5	173	3
10. Bank primarily by ATM	54.0	170	3

47 - University USA Segment  
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# 1999 Lifestyle Data

MEDIA PREFERENCES			
	Percent Penetration	MicroVision Index	Rank
1. Read Rolling Stone Magazine	16.6	111	1
2. Read Women's Fashion Magazines	18.8	311	2
3. Read Music Magazines	27.4	299	1
4. Watched MTV last week	30.0	292	1
5. Read Vogue Magazine	12.3	287	2
6. Read Glamour Magazine	16.3	285	1
7. Read Playboy Magazine	13.0	276	1
8. Read the Cable Guide	14.1	269	2
9. Read Cosmopolitan Magazine	19.9	260	1
10. Listen to modern rock	11.6	247	1
11. Listen to album oriented/progressive rock format	23.1	245	1
12. Watch the MTV Music Video Awards	18.4	241	2
13. Watch Simpsons	24.2	237	1
14. Watch Party Of Five	10.1	229	1
15. Watch Simpsons MONDAY-FRIDAY	15.2	226	1
16. Read Computer Magazines	17.7	204	2
17. Watch Friends	27.4	203	1
18. Read PC World	5.8	198	3
19. Watched VH-1 last week	14.8	198	2
20. Listen to classic rock	15.9	197	1

HOME FURNISHINGS & IMPROVEMENTS			
	Percent Penetration	MicroVision Index	Rank
1. Home has a refrigerator (not frost free)	21.4	163	10
2. Home has a water purifier/filter	23.3	146	5
3. Purchased a coffee maker-automatic drip or electric last year	7.2	141	2
4. Purchased a vacuum cleaner last year	9.0	136	5
5. Purchased kitchen cooking/serving products last year	32.9	135	1
6. purchased lawn/porch furniture last year	4.3	134	7
7. Own a espresso/cappuccino maker	7.6	130	15
8. Purchased a sofa sectional last year	6.1	118	8
9. bedding/bath goods, last year	59.9	115	1
10. Purchased table settings last year	14.1	109	22

POWER UTILITIES			
	Percent Penetration	MicroVision Index	Rank
1. Last contacted electric company to change or add a service	16.7	260	2
2. Don't know heater type	17.8	252	4
3. Don't know type of water heater	23.6	225	8
4. Heat pump used as air conditioner is 6+ years old	6.3	192	5
5. Heater type is built-in room or baseboard heaters	16.6	185	6
6. Last contacted gas company to change or add service	8.5	184	3
7. Electric bill averages less than \$40	35.3	183	8
8. Would like to choose natural gas or energy provider	31.0	156	1
9. Prime heating system fuel is electricity	35.2	150	9
10. Last contacted electric company due to billing problems	12.5	145	11

47 - University USA Segment  
Sustaining Singles Group

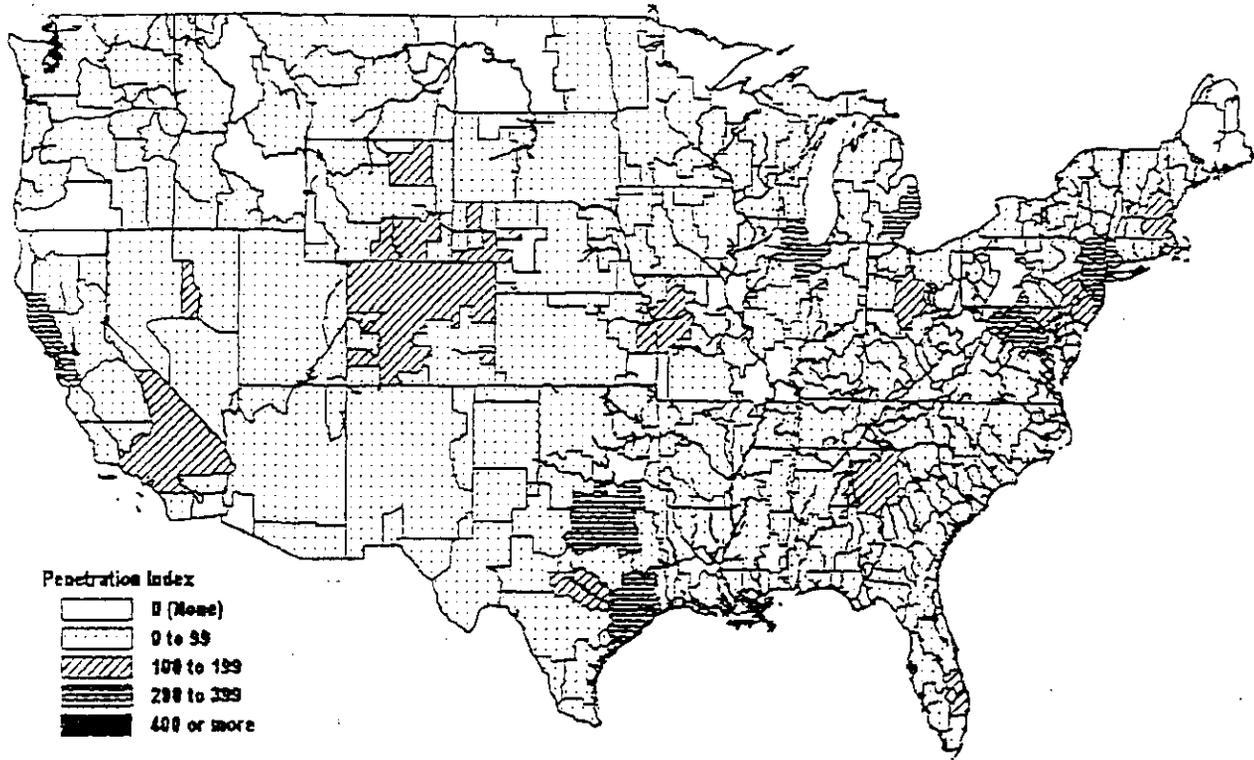
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# 1 Upper Crust

## Segment Concentration by Designated Market Area (DMA)



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

Upper Crust has the highest median and average household income of all the segments, both of which are over three times the national average. Upper Crust adults are the most likely of all segments to be between the ages of 50 and 59 years old, children are present in 41% of these households (just above average) and there are typically two to six people in the household. Over three-quarters of Upper Crust households are married couples, ranking them second. This segment is the most likely to live in the suburbs; 76% of these households are located in suburban areas, primarily around Washington D.C., New York, Chicago, Houston, and San Francisco. Adults in this segment rank second in the percentage who have earned Bachelors Degrees and Post Graduate Degrees, respectively, and they rank first in the percentage of children enrolled in private schools. Almost 90% work in white collar jobs, and they rank first in the percentage of people working in executive and managerial, and sales occupations. They are over 40% more likely than average to own their home and their median property value is over three times the national average.

These are the most active households in many financial services including investing in stocks, mutual funds, and money market accounts. They are large contributors to PBS and are the most likely to be technology savvy. They like to keep informed by reading business magazines and listening to all news radio stations, and they relax by listening to classical stations.

# Demographic Data

## AGE (1999)

	MEAN	INDEX	RANK
0 to 4 Years	5.86	83	36
5 to 9 Years	6.28	86	36
10 to 14 Years	6.76	96	29
15 to 17 Years	4.39	109	17
18 to 20 Years	3.79	91	31
21 Years	1.12	86	32
22 to 24 Years	3.73	98	22
25 to 29 Years	6.43	91	41
30 to 34 Years	5.11	72	50
35 to 39 Years	5.12	65	49
40 to 44 Years	8.13	102	19
45 to 49 Years	9.58	135	2
50 to 54 Years	8.91	148	1
55 to 59 Years	6.96	146	1
60 to 64 Years	5.30	133	2
65 to 69 Years	4.24	116	12
70 to 74 Years	3.40	101	21
75 to 84 Years	3.77	82	37
85 or More Years	1.14	66	39
Average Age	38.66	106	14
Median Age	40.66	112	9

## INCOME (1999)

	MEAN	INDEX	RANK
\$ 0 to 15,000	2.48	14	49
\$ 15,000 to 25,000	2.33	17	49
\$ 25,000 to 35,000	2.80	22	49
\$ 35,000 to 50,000	5.21	32	50
\$ 50,000 to 75,000	11.51	59	44
\$ 75,000 to 100,000	13.39	139	11
\$100,000 to 150,000	21.95	334	2
\$150,000 or More	40.32	882	1
Average Income	\$ 169,798	302	1
Median Income	\$ 127,959	313	1

1 - Upper Crust Segment  
Accumulated Wealth Group

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# Demographic Data

## URBANIZATION (1999)

	MEAN	INDEX	RANK
Urban	15.52	47	43
Suburban	75.62	179	1
Rural	8.86	36	25

## RACE / ETHNICITY

	MEAN	INDEX	RANK
White	92.50	115	8
Black	2.08	17	50
Native American	0.16	21	50
Asian	4.69	169	12
Pacific Islander	0.04	29	44
Other	0.52	13	50
Hispanic	2.64	29	48

## EDUCATION

	MEAN	INDEX	RANK
Some High School	4.97	20	50
High School Graduate	13.71	46	49
Some College Attendance	17.83	95	31
Associate Degree	5.94	96	25
Bachelors Degree	32.23	246	2
Post Graduate Degree	25.33	351	2

## OCCUPATIONS

	MEAN	INDEX	RANK
Total White Collar	86.25	148	2
Total Blue Collar	13.75	33	49

## WORKERS

	MEAN	INDEX	RANK
No Workers	6.24	48	44
1 Worker	27.62	98	29
2 Workers	49.41	108	17
3 or More Workers	16.73	125	6

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1 - Upper Crust Segment  
Accumulated Wealth Group

# Demographic Data

## OWNER / RENTER

	MEAN	INDEX	RANK
Owner Occupied	90.62	141	2
Renter Occupied	9.38	26	49
Median Rent Paid	\$ 711	190	2

## PROPERTY VALUE (1999)

	MEAN	INDEX	RANK
\$ 0 to 50,000	0.26	2	50
\$ 50,000 to 100,000	1.49	5	50
\$100,000 to 150,000	6.71	31	48
\$150,000 to 200,000	11.53	98	22
\$200,000 to 300,000	25.48	240	4
\$300,000 to 400,000	18.19	447	1
\$400,000 to 500,000	11.72	613	2
\$500,000 or More	24.62	916	3
Median Property Value	\$ 324,944	307	3

## PERSONS IN UNIT

	MEAN	INDEX	RANK
1 Person	12.58	51	46
2 Persons	34.20	107	17
3 to 4 Persons	41.24	127	6
5 to 6 Persons	11.00	119	12
7 or More Persons	0.98	57	36
Average Household Size	2.91	111	10

## UNITS IN STRUCTURE

	MEAN	INDEX	RANK
1 Unit (Attached)	5.70	108	21
1 Unit (Detached)	87.29	148	2
2 Units	0.97	20	49
3 to 9 Units	2.19	23	49
10 to 49 Units	2.16	25	41
50 or More Units	0.96	22	31
Mobile Home	0.27	4	47
Other Type of Unit	0.47	43	49

1 - Upper Crust Segment  
Accumulated Wealth Group

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# 1999 Lifestyle Data

## Lifestyle Profiles with the *Highest* Market Index

LEISURE & RECREATION	Percent Penetration	MicroVision Index	Rank
1. Shopped at Lord & Taylor in the past 4 weeks	13.2	506	1
2. Shopped at Neiman Marcus/Saks Fifth Ave. in the past 4 weeks	10.0	441	1
3. Contributed \$50 or more to PBS last year	11.4	358	2
4. Eat at quick service specialty bagel outlets	3.0	343	2
5. Shopped at Nordstrom in the past 4 weeks	12.4	333	4
6. Spent \$100 or more on dry cleaning in last 6 months	20.5	323	1
7. Eat at fine dining restaurants	15.3	313	3
8. Have an Exxon credit card	10.3	286	1
9. Used a professional cleaning service in last 12 months	9.8	276	2
10. Used a maid/housekeeper in the last 12 months	24.5	261	2
11. Shopped at Eddie Bauer in the last 4 weeks	10.7	257	2
12. Eat at quick service deli restaurants	9.8	255	4
13. Drank imported wine in the last 6 months	17.6	244	3
14. Own a passport	46.6	242	2
15. Own or lease a luxury car (e.g. Porsche/BMW)	30.5	240	2
16. Have a Mobil credit card	11.1	235	2
17. Played tennis in the past year	10.8	234	2
18. Rented a car for business use in the past 12 months	15.9	234	3
19. Have a Shell credit card	9.6	233	2
20. Shopped at The Limited in the past 4 weeks	6.6	231	3

COMMUNICATIONS & TECHNOLOGY	Percent Penetration	MicroVision Index	Rank
1. Reason for having 2 or more lines is to use with fax machine	13.3	334	3
2. Reason for having 2 or more lines is to use with PC modem	24.1	256	4
3. Use internet/online services 1-5 times/week	23.4	246	1
4. Primary wireless phone is analog	21.3	240	2
5. PC primarily used for business work	18.6	235	3
6. Have more than one personal PC in household	24.9	234	3
7. Average monthly expenses for online/internet is < \$15	10.3	232	5
8. Reason for having primary wireless phone is business	10.5	232	2
9. Second wireless phone is cellular	13.5	232	2
10. Second wireless phone is a portable	11.8	229	2

FINANCIAL SERVICES	Percent Penetration	MicroVision Index	Rank
1. Have total investable assets >\$200k	31.0	446	1
2. Made savings/investments totaling over \$20,000 last year	23.1	370	2
3. Hold an American Express Green, Gold, or Platinum credit card	37.4	352	1
4. Use discount brokerage services	23.1	306	3
5. Have a money market deposit account	22.1	278	1
6. Own stock funds	46.0	272	1
7. Use credit card(s) more than 10 times per month	50.9	271	2
8. Use full service brokerage services	48.6	269	1
9. Have a money market deposit account	39.8	261	2
10. Own money market mutual funds	38.6	236	2

1 - Upper Crust Segment  
Accumulated Wealth Group

# 1999 Lifestyle Data

MEDIA PREFERENCES		Percent Penetration	MicroVision Index	Rank
1.	Read Worth Magazine	15.0	542	1
2.	Read George Magazine	21.3	467	4
3.	Listen to classical radio format	13.5	437	3
4.	Listen to all news radio format	23.0	319	1
5.	Read Travel Magazines	22.8	312	1
6.	Read Airline Magazines	13.2	304	2
7.	Listen to NPR (National Public Radio)	10.6	277	4
8.	Read Golf Digest Magazine	9.3	277	1
9.	Listen to Wall Street Journal network	16.9	266	1
10.	Read Smithsonian Magazine	11.6	264	2
11.	Read Epicurean Magazines	14.0	262	1
12.	Read Golf For Women Magazine	14.3	244	1
13.	Read This Old House Magazine	10.8	235	1
14.	Read Money Magazine	11.3	235	3
15.	Read House Beautiful Magazine	8.1	230	2
16.	Listen to all sports radio format	21.4	223	2
17.	Read Business/Finance Magazines	45.0	217	2
18.	Read US News & World Report	12.4	216	1
19.	Read Newsweek Magazine	22.7	212	1
20.	Watch Tennis	7.9	211	1

HOME FURNISHINGS & IMPROVEMENTS		Percent Penetration	MicroVision Index	Rank
1.	Own a trash compactor	15.2	370	1
2.	Own a hot tub whirlpool spa	14.5	275	2
3.	Own a pasta machine	8.9	261	3
4.	Home has a oven (non-convection) separate from stove (range top)	37.5	260	2
5.	Own a fireplace	48.4	259	1
6.	Home has a fireplace with no glass doors	34.1	258	2
7.	Own a espresso/cappuccino maker	14.7	251	2
8.	Home has a timers for indoor lights	43.2	250	1
9.	Home has a fireplace with glass doors	43.4	247	3
10.	Own a burglar alarm	28.1	243	1

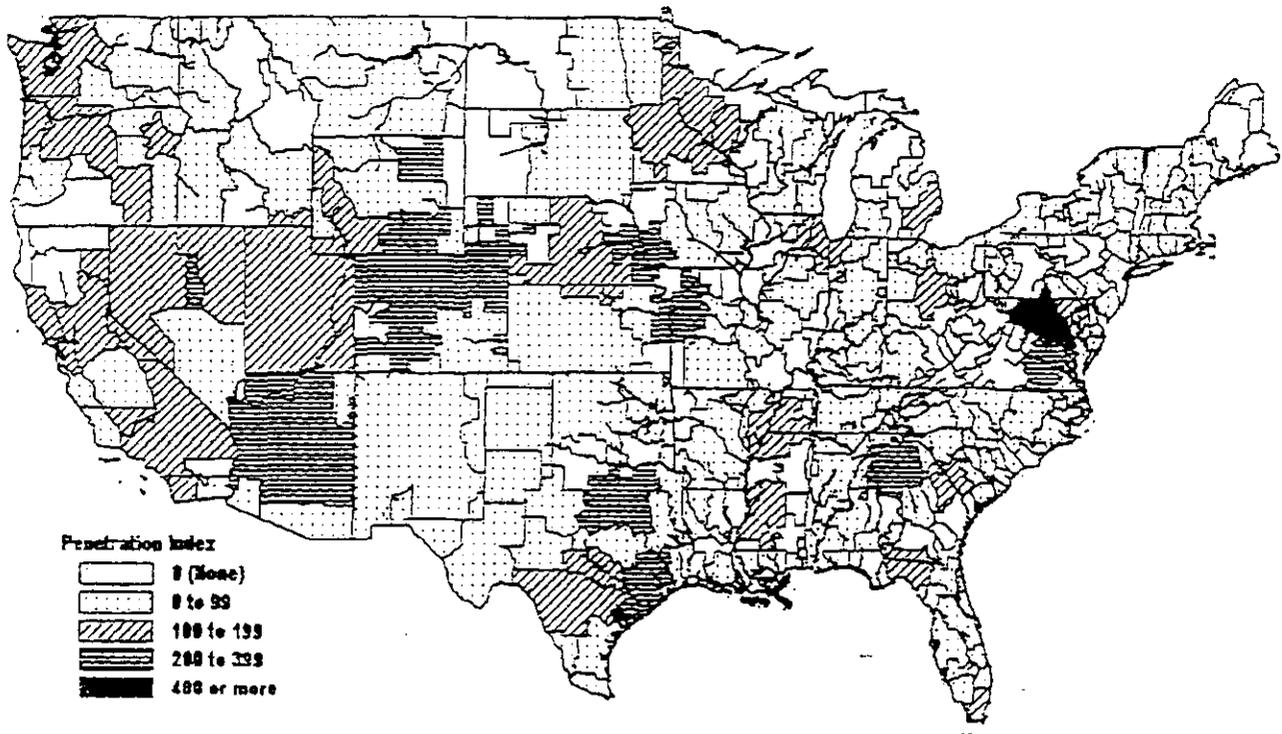
POWER UTILITIES		Percent Penetration	MicroVision Index	Rank
1.	Have 2 or more central air conditioners	10.9	335	2
2.	Have a natural gas fireplace with glass doors	14.3	313	5
3.	Have an electric oven (non-conv.) separate from range top	33.9	309	2
4.	Have a natural gas fireplace with no glass doors	10.4	294	4
5.	Have an electric range top separate from oven (non-conv.)	31.4	276	1
6.	Have an electric grill	10.4	252	2
7.	Pay gas bill with automatic payment method	13.0	243	3
8.	Have a home security system	37.2	236	3
9.	Have a non-natural gas fireplace with glass doors	25.1	227	4
10.	Have used voluntary time-of-use rates in current home	14.0	223	2

1 - Upper Crust Segment  
Accumulated Wealth Group

1999

## 2 Lap Of Luxury

### Segment Concentration by Designated Market Area (DMA)



These are family homeowners with children, living in the suburbs. They have very high incomes and education, and work in white-collar occupations. Most contain two or more workers and three or more people.

The Lap of Luxury segment ranks second in median household income and ranks first in the percentage earning between \$75,000 and \$100,000, and between \$100,000 and \$150,000. Those in the Lap of Luxury segment are more likely to be married than any other segment and children are present in 58% of these households (59% above average). Adults in this segment are the most likely of all segments to be between the ages of 45 and 49. They also rank first in households with three to four people, and have the third largest average household size. Lap of Luxury households are found in suburban areas around major cities across the country. Adults are over twice as likely to have a bachelor or post graduate degree than the national average. This segment is comprised primarily of white collar workers (81%) and ranks second in the percentage working in sales, and third in the percent working in executive and managerial occupations. They rank third in driving alone to work and are above average in having two or more workers in the household. They tend to live in newer, owner-occupied, detached houses.

This segment is the most likely to have more than one PC in the household with two or more lines for a modem/fax machine. They are also the most likely to go on domestic business trips and to read computer magazines.

## Demographic Data

### AGE (1999)

	MEAN	INDEX	RANK
0 to 4 Years	8.56	121	6
5 to 9 Years	8.83	122	5
10 to 14 Years	8.77	124	4
15 to 17 Years	5.13	127	2
18 to 20 Years	3.87	93	26
21 Years	1.02	78	46
22 to 24 Years	3.49	92	39
25 to 29 Years	6.12	87	48
30 to 34 Years	5.39	76	48
35 to 39 Years	8.39	106	13
40 to 44 Years	11.08	139	2
45 to 49 Years	9.75	137	1
50 to 54 Years	7.43	123	6
55 to 59 Years	4.70	99	23
60 to 64 Years	2.81	71	45
65 to 69 Years	1.83	50	47
70 to 74 Years	1.27	38	48
75 to 84 Years	1.25	27	48
85 or More Years	0.30	18	50
Average Age	32.20	88	44
Median Age	33.65	93	39

### INCOME (1999)

	MEAN	INDEX	RANK
\$ 0 to 15,000	1.87	11	50
\$ 15,000 to 25,000	1.92	14	50
\$ 25,000 to 35,000	2.76	22	50
\$ 35,000 to 50,000	6.12	38	49
\$ 50,000 to 75,000	19.52	101	19
\$ 75,000 to 100,000	24.31	252	1
\$100,000 to 150,000	26.85	409	1
\$150,000 or More	16.66	365	4
Average Income	\$ 106,680	190	4
Median Income	\$ 93,324	228	2

2 - Lap Of Luxury Segment  
Accumulated Wealth Group

1999

# Demographic Data

## URBANIZATION (1999)

	MEAN	INDEX	RANK
Urban	26.05	79	28
Suburban	69.39	165	4
Rural	4.56	18	31

## RACE / ETHNICITY

	MEAN	INDEX	RANK
White	88.84	111	22
Black	3.11	26	42
Native American	0.28	35	47
Asian	6.46	233	7
Pacific Islander	0.10	66	24
Other	1.21	31	41
Hispanic	4.47	50	35

## EDUCATION

	MEAN	INDEX	RANK
Some High School	5.37	22	49
High School Graduate	16.84	56	46
Some College Attendance	23.15	124	4
Associate Degree	8.37	136	2
Bachelors Degree	30.95	236	3
Post Graduate Degree	15.31	212	9

## OCCUPATIONS

	MEAN	INDEX	RANK
Total White Collar	80.93	139	4
Total Blue Collar	19.07	46	47

## WORKERS

	MEAN	INDEX	RANK
No Workers	2.58	20	50
1 Worker	23.02	82	48
2 Workers	58.40	128	2
3 or More Workers	16.01	120	10

1999

2 - Lap Of Luxury Segment  
Accumulated Wealth Group

## Demographic Data

### OWNER / RENTER

	MEAN	INDEX	RANK
Owner Occupied	90.69	141	1
Renter Occupied	9.31	26	50
Median Rent Paid	\$ 757	202	1

### PROPERTY VALUE (1999)

	MEAN	INDEX	RANK
\$ 0 to 50,000	0.27	2	49
\$ 50,000 to 100,000	3.30	10	48
\$100,000 to 150,000	20.34	94	24
\$150,000 to 200,000	25.14	215	1
\$200,000 to 300,000	29.73	280	2
\$300,000 to 400,000	12.32	303	5
\$400,000 to 500,000	5.25	275	7
\$500,000 or More	3.65	136	11
Median Property Value	\$ 203,209	192	7

### PERSONS IN UNIT

	MEAN	INDEX	RANK
1 Person	8.06	33	50
2 Persons	25.90	81	45
3 to 4 Persons	50.77	156	1
5 to 6 Persons	13.95	151	3
7 or More Persons	1.33	77	23
Average Household Size	3.23	123	3

### UNITS IN STRUCTURE

	MEAN	INDEX	RANK
1 Unit (Attached)	8.20	156	8
1 Unit (Detached)	88.40	150	1
2 Units	0.27	6	50
3 to 9 Units	1.33	14	50
10 to 49 Units	0.93	11	49
50 or More Units	0.19	5	44
Mobile Home	0.43	6	46
Other Type of Unit	0.25	23	50

2 - Lap Of Luxury Segment  
Accumulated Wealth Group

1999

# 1999 Lifestyle Data

## Lifestyle Profiles with the *Highest* Market Index

LEISURE & RECREATION	Percent Penetration	MicroVision Index	Rank
1. Shopped at Neiman Marcus/Saks Fifth Ave. in the past 4 weeks	7.5	333	3
2. Ate at Chili's in the last 4 weeks	2.8	317	1
3. Shopped at Nordstrom in the past 4 weeks	11.2	300	6
4. Eat at casual Asian restaurants	12.4	288	2
5. Ate at the Olive Garden in the last 4 weeks	5.0	286	1
6. Ate at T.G.I. Fridays in the last 4 weeks	1.7	285	1
7. Rented a car for business use in the past 12 months	18.4	271	1
8. Shop at Price Clubs	1.6	269	3
9. Spent \$100 or more on dry cleaning in last 6 months	16.8	266	3
10. Used a professional cleaning service in last 12 months	9.2	260	3
11. Ate at Boston Market in the last 4 weeks	4.7	252	1
12. Eat at quick service specialty bagel outlets	2.2	249	5
13. Eat at casual bar & grill restaurant	19.4	244	1
14. Shopped at Eddie Bauer in the last 4 weeks	9.9	239	3
15. Have an Exxon credit card	8.5	235	2
16. Took a domestic business trip last year	18.4	230	1
17. Ate at Applebee's in the last 4 weeks	3.1	227	2
18. Shopped at The Limited in the past 4 weeks	6.5	226	4
19. Eat at casual Mexican restaurants	12.8	226	2
20. Ate at Baskin Robbins in the last 4 weeks	1.9	225	2

COMMUNICATIONS & TECHNOLOGY	Percent Penetration	MicroVision Index	Rank
1. PC primarily used for banking/budgeting/taxes	13.7	337	1
2. Have a pager that has national coverage or alphanumeric display	16.5	294	2
3. Switched online/internet service provider at least once last year	9.9	281	3
4. Have more than one personal PC in household	28.2	265	2
5. Primary reason for pager company services is business use	26.2	262	2
6. Reason for having 2 or more lines is to use with fax machine	10.4	261	4
7. Reason for having 2 or more lines is to use with PC modem	23.7	252	5
8. Spend less than 10 hours/week telecommuting	11.8	247	4
9. Second wireless phone is a portable	12.8	246	1
10. Average monthly expenses for online/Internet is < \$15	10.7	241	3

FINANCIAL SERVICES	Percent Penetration	MicroVision Index	Rank
1. Hold an American Express Green, Gold, or Platinum credit card	31.7	298	3
2. Receive primary financial advice from a financial planner	25.2	274	1
3. Use discount brokerage services	19.5	259	5
4. Use financial software	49.5	250	1
5. Use credit card(s) more than 10 times per month	44.5	237	3
6. Have an auto lease	16.9	232	3
7. Have a mutual fund with a load fee	16.3	230	3
8. Have a SEP/KEOGH account	11.8	212	4
9. Use on-line service for research and to obtain financial info	47.4	212	1
10. Have invested in three or more mutual fund families	16.8	212	5

2 - Lap Of Luxury Segment  
Accumulated Wealth Group

# 1999 Lifestyle Data

MEDIA PREFERENCES		Percent Penetration	MicroVision Index	Rank
1.	Read Airline Magazines	14.2	327	1
2.	Read Worth Magazine	8.1	292	5
3.	Listen to classical radio format	8.7	280	6
4.	Read Money Magazine	12.5	261	1
5.	Read PC Magazine	7.3	227	3
6.	Listen to NPR (National Public Radio)	8.7	227	8
7.	Read Golf Digest Magazine	7.2	216	2
8.	Read PC World	6.2	212	1
9.	Read Martha Stewart Living Magazine	8.2	206	1
10.	Listen to all news radio format	14.8	206	8
11.	Listen to jazz format	11.7	196	7
12.	Read Epicurean Magazines	10.3	193	5
13.	Read Golf For Women Magazine	11.3	192	4
14.	Listen to Wall Street Journal network	12.1	191	3
15.	Read Newsweek Magazine	20.2	189	5
16.	Read Business/Finance Magazines	38.8	187	4
17.	Listen to all sports radio format	18.0	187	5
18.	Read Consumer Reports	16.9	180	3
19.	Listen to news/talk radio format	33.7	180	5
20.	Read Computer Magazines	15.8	180	4

HOME FURNISHINGS & IMPROVEMENTS		Percent Penetration	MicroVision Index	Rank
1.	Own a trash compactor	13.2	322	3
2.	Home has a fireplace with glass doors	52.9	301	1
3.	Own a hot tub/whirlpool spa	15.6	296	1
4.	Own a fireplace	46.0	246	2
5.	Own a espresso/cappuccino maker	13.6	233	4
6.	Home has a pool or hot tub	20.2	228	3
7.	Home has a timers for outdoor lights	23.0	225	3
8.	Own a pasta machine	7.6	225	5
9.	Own a garage door opener	53.1	220	1
10.	Home has a programmable thermostat	47.5	218	2

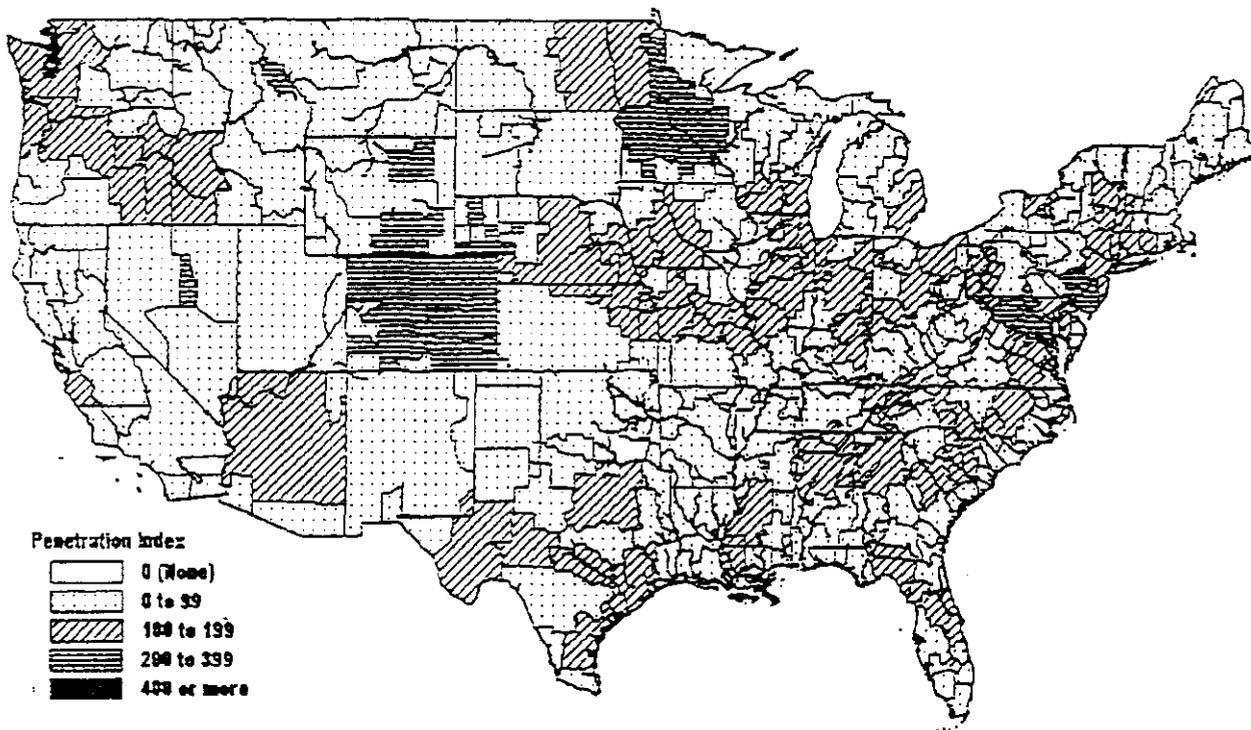
POWER UTILITIES		Percent Penetration	MicroVision Index	Rank
1.	Have a natural gas fireplace with glass doors	24.2	531	1
2.	Have a natural gas fireplace with no glass doors	10.6	301	3
3.	Have 2 or more central air conditioners	9.5	291	3
4.	Have a non-natural gas fireplace with glass doors	31.6	255	1
5.	Have a natural gas grill	16.4	232	1
6.	Have an electric pool or hot tub	13.9	222	3
7.	Last contacted gas company to change or add service	9.8	214	2
8.	Have a gas range top separate from non-convection oven	13.5	211	4
9.	Have an electric oven (non-conv.) separate from range top	22.9	208	5
10.	Have an electric range top separate from oven (non-conv.)	23.2	204	5

2 - Lap Of Luxury Segment  
Accumulated Wealth Group

1999

# 3 Established Wealth

## Segment Concentration by Designated Market Area (DMA)



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

Established Wealth adults are more likely than average to be between the ages of 40 and 59 and children are more likely than average to be between 5 and 17 years old. Over 70% are married households and they are 18% more likely than average to have children. Their median household income is 89% above the national average, ranking this segment third. Established Wealth households are the second most likely to live in the suburbs, especially in such cold weather areas as Denver and Minneapolis. They are over twice as likely as average to have a bachelors or post graduate degree, and over 80% have white-collar occupations (ranking them fifth). The Established Wealth segment ranks particularly high in the sales, executive management and professional specialty categories. These households typically contain two or three workers, and are the second most likely to drive alone to work. Their median home property value is 59% higher than the national average and they rank well above average for the share of homes valued above \$100,000 (from the 1990 Census).

These households are over twice as likely to use a wide variety of financial services including stocks and mutual funds, and receive advice from a financial planner. They are also fairly technical and likely to own a PC they use daily for email or business work.

# Demographic Data

## AGE (1999)

	MEAN	INDEX	RANK
0 to 4 Years	7.07	100	22
5 to 9 Years	7.40	102	21
10 to 14 Years	7.48	106	17
15 to 17 Years	4.43	110	15
18 to 20 Years	3.57	85	36
21 Years	1.03	79	42
22 to 24 Years	3.42	90	42
25 to 29 Years	6.38	91	44
30 to 34 Years	6.14	86	42
35 to 39 Years	7.96	100	20
40 to 44 Years	9.62	121	4
45 to 49 Years	9.16	129	4
50 to 54 Years	7.69	127	4
55 to 59 Years	5.45	114	8
60 to 64 Years	3.90	98	27
65 to 69 Years	3.09	85	36
70 to 74 Years	2.52	75	40
75 to 84 Years	2.86	62	41
85 or More Years	0.83	49	42
Average Age	35.71	98	33
Median Age	37.15	103	20

## INCOME (1999)

	MEAN	INDEX	RANK
\$ 0 to 15,000	3.70	21	47
\$ 15,000 to 25,000	4.30	31	47
\$ 25,000 to 35,000	5.60	45	48
\$ 35,000 to 50,000	10.89	67	45
\$ 50,000 to 75,000	23.71	122	8
\$ 75,000 to 100,000	20.46	212	3
\$100,000 to 150,000	18.84	287	3
\$150,000 or More	12.49	273	6
Average Income	\$ 93,361	166	6
Median Income	\$ 77,194	189	3

3 - Established Wealth Segment  
Accumulated Wealth Group

1999

# Demographic Data

## URBANIZATION (1999)

	MEAN	INDEX	RANK
Urban	21.88	66	34
Suburban	74.57	177	2
Rural	3.55	14	34

## RACE / ETHNICITY

	MEAN	INDEX	RANK
White	92.49	115	9
Black	3.37	28	40
Native American	0.25	32	48
Asian	2.99	108	20
Pacific Islander	0.04	27	47
Other	0.86	22	47
Hispanic	3.29	37	45

## EDUCATION

	MEAN	INDEX	RANK
Some High School	6.78	27	48
High School Graduate	19.19	64	42
Some College Attendance	21.27	113	13
Associate Degree	7.54	122	10
Bachelors Degree	28.67	219	5
Post Graduate Degree	16.55	229	8

## OCCUPATIONS

	MEAN	INDEX	RANK
Total White Collar	80.03	138	5
Total Blue Collar	19.97	48	46

## WORKERS

	MEAN	INDEX	RANK
No Workers	5.84	45	46
1 Worker	23.75	85	47
2 Workers	55.16	121	4
3 or More Workers	15.25	114	13

1999

3 - Established Wealth Segment  
Accumulated Wealth Group

## Demographic Data

### OWNER / RENTER

	MEAN	INDEX	RANK
Owner Occupied	83.09	129	6
Renter Occupied	16.91	47	45
Median Rent Paid	\$ 554	148	7

### PROPERTY VALUE (1999)

	MEAN	INDEX	RANK
\$ 0 to 50,000	0.55	4	48
\$ 50,000 to 100,000	10.20	31	44
\$100,000 to 150,000	30.16	140	6
\$150,000 to 200,000	24.39	208	2
\$200,000 to 300,000	22.55	212	6
\$300,000 to 400,000	7.21	177	11
\$400,000 to 500,000	2.67	140	11
\$500,000 or More	2.27	85	13
Median Property Value	\$ 168,633	159	11

### PERSONS IN UNIT

	MEAN	INDEX	RANK
1 Person	15.62	64	42
2 Persons	32.75	102	25
3 to 4 Persons	40.90	126	7
5 to 6 Persons	9.87	107	16
7 or More Persons	0.86	50	40
Average Household Size	2.82	107	13

### UNITS IN STRUCTURE

	MEAN	INDEX	RANK
1 Unit (Attached)	9.72	185	6
1 Unit (Detached)	77.06	131	7
2 Units	1.61	33	47
3 to 9 Units	4.97	52	39
10 to 49 Units	4.51	53	35
50 or More Units	0.77	18	36
Mobile Home	0.80	11	42
Other Type of Unit	0.56	51	46

3 - Established Wealth Segment  
Accumulated Wealth Group

1999

# 1999 Lifestyle Data

## Lifestyle Profiles with the *Highest* Market Index

LEISURE & RECREATION	Percent Penetration	MicroVision Index	Rank
1. Eat at quick service specialty bagel outlets	2.2	246	6
2. Eat at midscale Italian restaurants	6.2	233	3
3. Purchased a men's business suit this past year	14.9	215	4
4. Ate at Applebee's in the last 4 weeks	2.9	212	3
5. Eat at fine dining restaurants	10.3	210	7
6. Eat at casual Asian restaurants	8.9	208	6
7. Eat at casual steak restaurants	6.5	202	4
8. Ate at Subway in the last 4 weeks	10.9	196	3
9. Wired flowers in the last 6 months	11.6	194	4
10. Rented a car for business use in the past 12 months	13.1	193	4
11. Eat at casual bar & grill restaurant	15.4	193	3
12. Have a Shell credit card	7.9	192	5
13. Ate at Chick-Fil-A in the last 4 weeks	1.9	188	5
14. Eat at quick service coffee house restaurants	2.1	187	11
15. Spent \$100 or more on dry cleaning in last 6 months	11.8	186	7
16. Contributed \$50 or more to PBS last year	5.9	186	8
17. Eat at midscale hotel restaurants	3.7	185	5
18. Shopped at Eddie Bauer in the last 4 weeks	7.7	185	6
19. Eat at quick service bakery/bagel shops	8.7	185	6
20. Ate at the Olive Garden in the last 4 weeks	3.2	184	3

COMMUNICATIONS & TECHNOLOGY	Percent Penetration	MicroVision Index	Rank
1. Reason for having 2 or more lines is to use with PC modem	22.5	239	6
2. Reason for having 2 or more lines is to use with fax machine	9.3	232	6
3. Use internet/online services 1-5 times/week	20.8	219	5
4. PC primarily used for business work	16.5	209	6
5. PC primarily used for email	10.3	207	2
6. Have voice mail with wireless phone	8.9	206	2
7. Second wireless phone is cellular	11.5	198	6
8. Have more than one personal PC in household	21.1	198	5
9. Primary wireless phone is analog	17.4	196	3
10. Switched online/internet service provider at least once last year	6.7	191	6

FINANCIAL SERVICES	Percent Penetration	MicroVision Index	Rank
1. Have invested in three or more mutual fund families	19.9	251	3
2. Use discount brokerage services	38.3	242	6
3. Receive primary financial advice from a financial planner	22.1	240	2
4. Have total investable assets >\$200k	16.5	237	7
5. Use credit card(s) more than 10 times per month	41.8	222	5
6. Own stock funds	36.1	214	6
7. Participate in an automatic investment program	18.6	210	1
8. Transfer funds over the telephone	20.4	202	3
9. Hold an American Express Green, Gold, or Platinum credit card	21.5	202	6
10. Hold equity loans	21.0	196	3

3 - Established Wealth Segment  
Accumulated Wealth Group

# 1999 Lifestyle Data

MEDIA PREFERENCES		Percent Penetration	MicroVision Index	Rank
1.	Listen to NPR (National Public Radio)	8.0	209	10
2.	Read Worth Magazine	5.6	201	8
3.	Read Airline Magazines	8.4	192	8
4.	Listen to Wall Street Journal network	11.5	181	4
5.	Listen to all sports radio format	16.6	173	7
6.	Read Smithsonian Magazine	7.5	170	8
7.	Read Money Magazine	8.1	169	6
8.	Read PC Magazine	5.4	168	9
9.	Listen to jazz format	10.0	168	10
10.	Listen to classical radio format	5.2	167	9
11.	Read Computer Magazines	14.1	163	8
12.	Read Consumer Reports	15.0	160	7
13.	Listen to news/talk radio format	29.3	157	8
14.	Read Southern Living Magazine	9.0	156	7
15.	Watch Kennedy Center Honors	7.4	155	9
16.	Read Golf Digest Magazine	5.2	154	8
17.	Read Business/Finance Magazines	31.9	154	6
18.	Watched the US Open Golf Championships	14.5	154	7
19.	Read Epicurean Magazines	8.2	152	10
20.	Listen to all news radio format	11.0	152	13

HOME FURNISHINGS & IMPROVEMENTS		Percent Penetration	MicroVision Index	Rank
1.	Home has a fireplace with glass doors	41.4	236	4
2.	Home has a timers for indoor lights	34.3	198	5
3.	Home has a fireplace with no glass doors	24.8	188	7
4.	Own a fireplace	34.9	187	5
5.	Own a garbage disposer	44.9	185	4
6.	Own a hot tub/whirlpool spa	9.6	183	7
7.	Own a garage door opener	43.2	179	5
8.	Home has a programmable thermostat	38.6	178	5
9.	Own a dehumidifier	16.3	170	6
10.	Own a burglar alarm	19.5	169	5

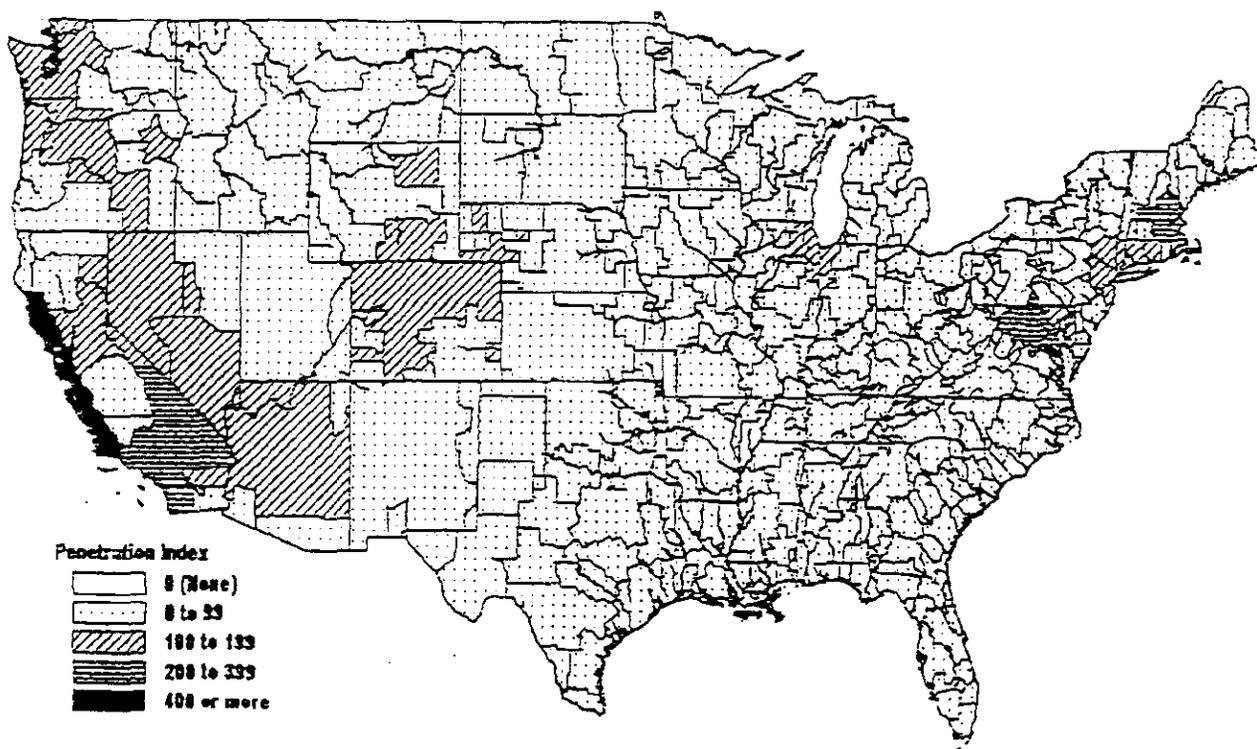
POWER UTILITIES		Percent Penetration	MicroVision Index	Rank
1.	Have a natural gas fireplace with glass doors	14.2	311	6
2.	Have 2 or more central air conditioners	8.0	246	5
3.	Pay gas bill with automatic payment method	12.5	234	4
4.	Have a non-natural gas fireplace with glass doors	25.6	207	5
5.	Have a natural gas fireplace with no glass doors	7.1	202	7
6.	Heat pump used as air conditioner is 0-5 years old	5.9	191	5
7.	Pay electric bill with automatic payment	13.1	180	7
8.	Have an electric oven (non-conv.) separate from range top	18.1	165	6
9.	Heat pump is used as air conditioner	11.2	165	7
10.	Have an electric range top separate from oven (non-conv.)	18.2	159	7

3 - Established Wealth Segment  
Accumulated Wealth Group

1999

# 4 Mid-Life Success

## Segment Concentration by Designated Market Area (DMA)



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

Adults in this segment are over 20% more likely than average to be between 45 and 59 years old. Mid-Life Success households have a median income 78% above the national average, ranking them fourth in this category. These households are more likely than average to contain two to four people and just over 36% have children, which is average. Most of these households are in suburban areas along the two coasts. This segment ranks tenth in having a bachelors or post graduate degree respectively, and eighth in having a white-collar occupation. Specifically, they rank above average in sales, executive and managerial, technical support, and professional specialty positions. They are also over 10% more likely than average to have two or more workers in the household. The majority own their home, which has an average value of over two times the national norm.

This segment is very likely to own more than one PC and contains the highest share using them to access on-line services. Financially they are typically able to save over \$20,000 annually and they like to use discount brokers to purchase stocks. They keep informed by reading business magazines and listening to all news radio stations.

## Demographic Data

### AGE (1999)

	MEAN	INDEX	RANK
0 to 4 Years	6.29	89	33
5 to 9 Years	6.62	91	33
10 to 14 Years	6.64	94	32
15 to 17 Years	3.89	96	30
18 to 20 Years	3.41	82	40
21 Years	1.04	80	41
22 to 24 Years	3.39	89	44
25 to 29 Years	6.54	93	39
30 to 34 Years	6.47	91	37
35 to 39 Years	7.63	96	27
40 to 44 Years	8.94	112	9
45 to 49 Years	8.72	123	6
50 to 54 Years	7.55	127	5
55 to 59 Years	5.84	123	4
60 to 64 Years	4.48	113	11
65 to 69 Years	3.79	104	20
70 to 74 Years	3.24	96	30
75 to 84 Years	4.05	88	33
85 or More Years	1.35	79	35
Average Age	37.92	104	19
Median Age	39.01	108	13

### INCOME (1999)

	MEAN	INDEX	RANK
\$ 0 to 15,000	5.79	34	45
\$ 15,000 to 25,000	5.99	43	46
\$ 25,000 to 35,000	6.89	55	46
\$ 35,000 to 50,000	11.87	73	42
\$ 50,000 to 75,000	21.44	111	13
\$ 75,000 to 100,000	16.93	175	6
\$100,000 to 150,000	16.43	250	5
\$150,000 or More	14.66	321	5
Average Income	\$ 94,609	168	5
Median Income	\$ 72,694	178	4

# Demographic Data

## URBANIZATION (1999)

	MEAN	INDEX	RANK
Urban	29.42	89	24
Suburban	56.58	134	19
Rural	14.00	56	19

## RACE / ETHNICITY

	MEAN	INDEX	RANK
White	88.73	111	23
Black	2.74	23	47
Native American	0.37	47	41
Asian	6.09	219	9
Pacific Islander	0.22	151	10
Other	1.84	47	32
Hispanic	5.81	65	26

## EDUCATION

	MEAN	INDEX	RANK
Some High School	9.78	39	45
High School Graduate	20.62	69	39
Some College Attendance	22.05	118	9
Associate Degree	7.86	127	6
Bachelors Degree	24.57	187	10
Post Graduate Degree	15.12	209	10

## OCCUPATIONS

	MEAN	INDEX	RANK
Total White Collar	75.43	130	8
Total Blue Collar	24.57	59	43

## WORKERS

	MEAN	INDEX	RANK
No Workers	8.36	64	40
1 Worker	25.24	90	42
2 Workers	50.82	112	15
3 or More Workers	15.58	117	12

1999

4 - Mid-Life Success Segment  
Accumulated Wealth Group

## Demographic Data

### OWNER / RENTER

	MEAN	INDEX	RANK
Owner Occupied	77.46	121	13
Renter Occupied	22.54	63	38
Median Rent Paid	\$ 618	165	5

### PROPERTY VALUE (1999)

	MEAN	INDEX	RANK
\$ 0 to 50,000	0.75	5	45
\$ 50,000 to 100,000	5.16	16	47
\$100,000 to 150,000	13.09	61	38
\$150,000 to 200,000	15.32	131	13
\$200,000 to 300,000	26.92	253	3
\$300,000 to 400,000	16.99	418	2
\$400,000 to 500,000	9.68	507	4
\$500,000 or More	12.08	449	5
Median Property Value	\$ 258,225	244	4

### PERSONS IN UNIT

	MEAN	INDEX	RANK
1 Person	18.62	76	37
2 Persons	34.74	108	12
3 to 4 Persons	36.31	112	13
5 to 6 Persons	9.16	99	28
7 or More Persons	1.17	67	29
Average Household Size	2.72	103	18

### UNITS IN STRUCTURE

	MEAN	INDEX	RANK
1 Unit (Attached)	7.86	149	10
1 Unit (Detached)	72.85	123	12
2 Units	2.39	49	37
3 to 9 Units	6.32	66	35
10 to 49 Units	5.92	70	25
50 or More Units	1.86	43	26
Mobile Home	1.95	27	37
Other Type of Unit	0.80	73	42

4 - Mid-Life Success Segment  
Accumulated Wealth Group

1999