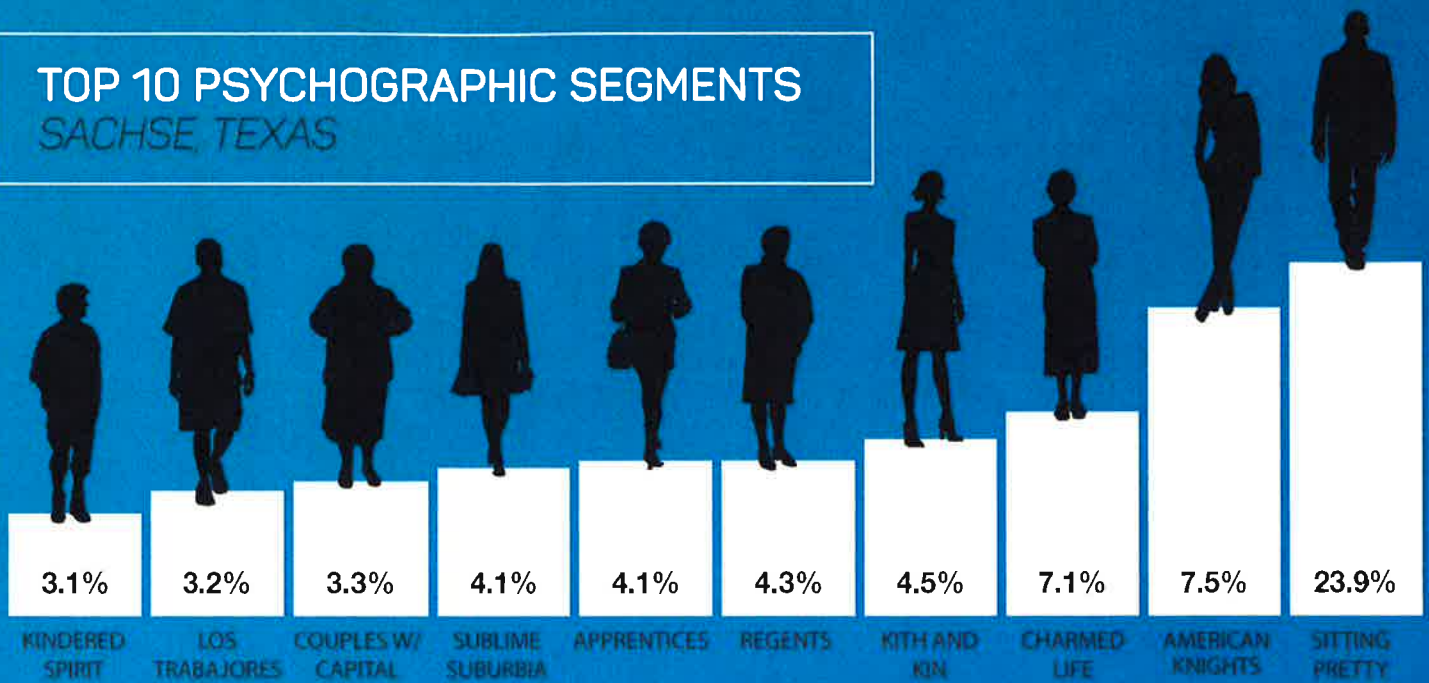


TOP 10 PSYCHOGRAPHIC SEGMENTS

SACHSE, TEXAS



1 SITTING PRETTY
 Among the Urban Cliff Climbers neighborhoods that are home to the backbone of America's workforce are the Sitting Pretty segments. This group is young (20s to 30s), but enjoying good income levels (between \$50,000 and \$60,000). Their relatively high earnings range comes from middle-class white-collar jobs in several occupations, including management, protective services, personal care, sales, office administration, and repair services. Their higher than-average salaries keep them and their mostly newborn to 13-year-old children very comfortable in their urban abodes, in all probability surrounded by all of the creature comforts required to please all of the senses — from big-screen-high-def TVs to fully equipped SUVs. With good college educations and good jobs, the Sitting Pretty residents have earned their comforts they enjoy.

2 AMERICAN KNIGHTS
 American Knights are the "youngsters" of the highly urban Crème de la Crème category of neighborhood segments. Not only is the median age range in the 20s and 30s, but also these areas have an above-average number of children below the age of six. These characteristics correlate to the higher-than average number of married-with-children-under-18 households. Though young, these urban neighborhoods are home to higher-than-average number of earners in white-collar management and professional occupations. These mostly college-educated residents enjoy incomes in the \$70,000s and \$80,000s, largely from salaries and wages. They also earn incomes at a slightly-higher-than-average level from interest/dividends. However, unlike many other Crème de la Crème neighborhoods, who have higher self employment income levels, the American Knights residents are just at the national average in this measurement.

3 CHARMED LIFE
 Married, 20- to 30-something-years-old. Children of all ages. Some college education. Incomes between \$50,000 and \$60,000. White-collar jobs in management, sales, and personal care industries. Based on these fundamental demographics, it's clear that the residents of Charmed Life neighborhood segments are a cross-section of young, working Americana. It's easy to imagine these neighborhoods filled with the middle-class cars, toys, and home furnishings — all of the merchandise that helps keep commerce humming at a pleasant pace in the United States. Positioned at the high-end of the Urban Cliff Climbers category, Charmed Life areas are home to Norman Rockwell-esk family images — hard-working citizens, who are in the full swing of their children-rearing years: housing, schooling, and entertaining children ranging from babies to teenagers.

4 KITH AND KIN
 The suburbs of America are the land of opportunity for many people of many income levels and family compositions. And Kith & Kin neighborhoods are the land where many 30-year-olds are enjoying very comfortable married-with-children lifestyles in the \$50,000s and \$60,000s income ranges. These are the places of multi-family backyard barbecues and sprawling birthday parties, making them noisy as well as big purchasers. Kith & Kin segments, as their name implies, are home to many children, who are living primarily in traditional two-parent households. While the kids span all ages up to 17, they tend to be in the higher ages — indicating that these 30-somethings started their families at relatively young ages. Residents of these Married in the Suburbs areas have an above-average level of college education. This group of suburbanites gains most of their income from salaries, earned from a variety of white-collar positions such as management, protective services, sales, office administration, and repair services. They register a slightly above up-tick in investment income, as well.

5 REGENTS
 Regents are highly urban Crème de la Crème neighborhoods with the vast majority of their residents in their 40s, fewer-than-average children under 17 years old, and a higher-than-average number of 65-plus-year-olds. Though they have fewer children, the residents in these areas have a higher-than national-average quota of married couples. Also higher-than-average are the number of college-educated residents, people employed in white-collar management and professional positions, and income from retirement investments/social security. The combination of income avenues, put these neighborhoods solidly in the \$70,000s to \$80,000s median annual income range — making their "middle-age" years extremely financially secure and materially comfortable.

6**APPRENTICES**

Sharing the spotlight in the illustrious emerging single-by-choice-or-circumstance demographic are the residents of the highly urban Apprentices neighborhoods. These areas are home to the youngest residents of the Thriving Alone category. They are dominated by single people in their 20s and low-30s without children, who are alone primarily because they've never been married. In fact, Apprentices rank at almost three-times-the-national-average in non-family households. Owing to their young age, it's too early to tell if the Apprentices' dwellers will remain single, but for now they are living the good life with incomes in the \$50,000s and \$60,000s. You can imagine this group being able to, on a whim, drop off their briefcases in their well-decorated homes and take off for a weekend at the shore or on the slopes. These overwhelmingly college-educated segments' residents generate their income from white-collar management and professional occupations. They earn less from interest/dividends than other Thriving Alone sectors, but this will likely change as the segment matures.

7**SUBLIME SUBURBIA**

Incomes go farther when there are no children to clothe, house, educate, and entertain. For a glimpse of suburban lifestyles with predominately married 30-year-olds, earning \$50,000s and \$60,000s, and with no children to support, take a drive through Sublime Suburbia segments. You're likely to find very comfortable homes on average size lots, because residents in these areas are able to maintain a solid average level of the American dreamscape by working hard and investing moderately. These segments are the most average in the Married in the Suburbs category — including average rankings in married-households, college educations, and employment in jobs such as management, food preparation, personal care, sales, office administration, and the repair industry. This group is also earning a slightly above-average level of investment income, which speaks to their comfortable lifestyle. They also show a slightly above-average level of retirement income, which indicates a patchwork of 65-plus residents among the “youngsters.”

8**COUPLES WITH CAPITAL**

When people think of suburbs, they invariably think of kids, bicycles, ice cream trucks, and baseball games. But Couples & Capital neighborhoods defy this stereotypical suburb scenario — simply because they are home to a below-the-national-average level of children. Since these areas also rank below-average in single residences, what you'll find if you knock on most doors are white-collar working couples. Most likely, the doors on which you knock are located in some pretty impressive homes — because people in these areas earn annual incomes of \$70,000s and \$80,000s. Since residents of these Married in the Suburbs segments aren't spending their money on children, it's logical to assume their spending it on nice homes, nice vacations, and other luxuries. However, since these 30-somethings are relatively young, the possibility of adding children to their homes is alive and well. But for now they'll continue to spend their days driving to their white-collar management and professional jobs — instead of to soccer games. And they'll continue looking for the wise investments that have them ranking well-above-average in interest/dividend income.

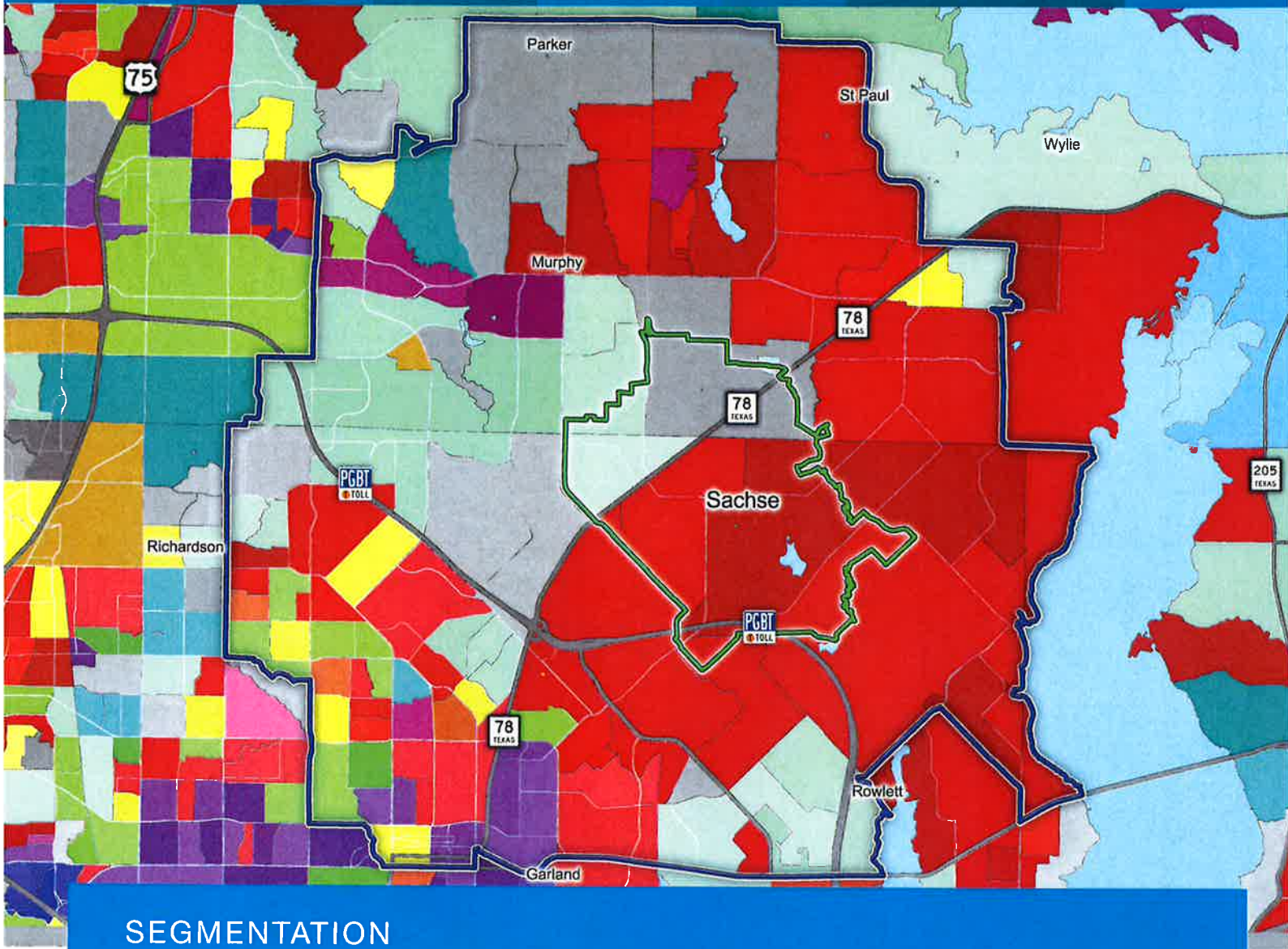
9**LOS TRABAJADORES**

The Spanish-language name for this category should not be misconstrued to mean that everyone is generating income from jobs. While an average level of Los Trabajadores (“workers”) residents are generating income from their occupations, these neighborhoods ranks the highest among the primarily Hispanic Espaniola areas for public-assistance income: over four-and-a-half-times-above-average. But nonetheless these areas are among the three segments within this category with the highest income levels: the high-\$30,000s to \$40,000s. As a result, those who work are in all likelihood hard workers. It helps that they are young: They are one of two segments with a median-age in the 20s. The dominant areas of employment for these workers are blue-collar jobs in farming/fishing/forestry (nearly four-times-average); building maintenance (over two-and-a-half-times-average); and transportation, construction, and food preparation (all at or above 50-percent-higher-thannational- averages). Like other Espaniola segments, Trabajadores have a higher-than average-level of people with less than-high-school educations (nearly three-times average). Los Trabajadores areas have the highest percent of children of all the segments, especially kids under six (over 50-percent-above-average). They are also predominately single-parent homes, with about two-and-a-half-above-average levels of both single male- parents and single-female-parents.

10**KINDRED SPIRIT**

Kindred Spirits are home to people who keep America humming — because they are the ones doing the work, as well as their fair share of the spending. The residents of these Urban Cliff Climber neighborhoods are 20- to 30-years-old, married with- children of all ages (but slightly more in the younger ranges), earning between \$40,000 and \$50,000, enjoying some years of college education, and employed in a cross-section of the nation's middle-class occupations. These residents earn an income slightly above the national-average in a wide range of jobs, such as protective services, food preparation, personal care, sales, office administration, construction, and repair services. With kids to raise and relatively good incomes, Kindred Spirits no doubt enjoy a big slice of classic middle-class life.

PSYCHOGRAPHICS



SEGMENTATION

Crème de La Crème

- Empire Builders
- Grand Masters
- Marquis Class
- American Knights
- Urban Squires
- Regents

Urban Cliff Climbers

- Charmed Life
- Sitting Pretty
- Kindred Spirit
- Middle of the Road
- White Collar Status
- Blue Collar Starts

Urban Cliff Dwellers

- Social Whirls
- Managing Business
- Nest Builders
- Gainfully Employed
- Strapped

Seasoned Urban Dwellers

- Gray Eminence
- Fall Years
- Still in the Game

Thriving Alone

- Gurus
- Wizards
- Apprentices

Going it Alone

- Hard Act to Follow
- SM seeks SF
- Solo Acts
- Down But Not Out

Struggling Alone

- Urban Moms
- Apron Strings
- Solemn Widows

Single in the Suburbs

- Educated Earners
- Suburban Singles
- Hard Hats/Hair Nets

Married in the Suburbs

- Bonds and Babies
- Great Generations
- Couples with Capital
- Kith and Kin
- Sublime Suburbia

Retired in the Suburbs

- Stocks and Scholars
- Marmalade and Money
- Stately Suburbs

Living with Nature

- Country Villas
- Pastoral Vistas
- Terra Firma
- Stock in Trade
- Rough and Ready
- The Outback
- Cornucopia

Working With Nature

- Land Barons
- Fertile Acres
- Breadbasket
- Farmers Circle
- Crops and Tractors

Harlem Gateway

- Harlem Gentry
- East Side
- Upper East Side
- Lower East Side
- Between Jobs

Espaniola

- Anos de Quincenera
- Los Padres
- Los Novios
- Los Padrinos
- Los Solteros
- Los Trabajadores

Specialties

- Golden Heritage
- East Meets West
- Group Quarters
- Doublewides
- Centurions
- Legacy Years
- Collegian

Unspecified

- Unspecified