

Summary Lifestyle Descriptions

PRIZM
Cluster Narratives

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Introduction

About Neighborhood Lifestyle Segmentation

The social science of neighborhoods and their structures is the foundation of the marketing science of geodemography. Geodemographic (neighborhood segmentation) systems developed from data sources such as the U.S. Census work because the old adage “birds of a feather flock together” still rings true in America today—people with similar cultural backgrounds, needs, and perspectives naturally gravitate toward each other. People choose to live in neighborhoods that offer affordable advantages and compatible lifestyles. These neighborhoods can be grouped into “clusters” that exhibit similar demographic and behavioral characteristics. These neighborhood clusters then can be used to identify and locate marketing targets.

Geodemographic systems are stable and reliable because the characteristics that define a neighborhood change slowly. The stability of a neighborhood comes from its fixed features: location, housing, transportation, schools, places of worship, and employment. Self-organization and self-perpetuation also figure into the stability of a neighborhood. These tangible forces and assets may include:

- zoning laws
- job pool
- housing stock
- transportation networks
- commercial infrastructure
- public and private schools
- land values

Another factor that defines neighborhoods is the perception of its forces/assets. These may include:

- economic opportunities
- race and ethnicity
- local politics
- language
- culture
- ambiance

Mobility is a third factor that defines a neighborhood, since lifestage changes often cause people to move. Lifestage changes include:

- leaving the nest
- graduating from college
- getting married
- having children
- being promoted
- emptying the nest
- retiring

People will also move when their neighborhood no longer provides a good match in terms of affordability and needs. When relocating due to a job transfer, people usually find a neighborhood that is very much like the one they just left. “New neighbors” will very likely resemble the “old neighbors” when they first arrive; an unchanged neighborhood attracts similar types of people.

Specific events can significantly change the characteristics of a neighborhood. These can include:

- new construction in or around the neighborhood
- major regional economic adjustments
- transition from households with children to ones that are empty nests
- rezoning
- dramatically rising/falling land values

Neighborhoods are a key to consumer predictability because:

- People need to feel as though they belong.
- Neighborhoods have an image and attract certain types of people.
- They result in shared behavior patterns which we refer to as “keeping up with the Joneses.”

How Is PRIZM Created?

In the PRIZM lifestyle segmentation system, every U.S. neighborhood is defined according to sixty-two distinct types or “clusters.” Each U.S. neighborhood is assigned to one of these PRIZM clusters according to the current year’s demographic projections. The 62 PRIZM clusters reflect the variety of opportunities and influences that impact neighborhoods.

Claritas uses factor analysis of census data to uncover the demographic and lifestyle variables that explain the differences between customer profiles. Neighborhood type is not a single measurable entry but is derived from a number of directly measurable elements:

- **Objective** - Identify the key demographics and lifestyles that define unique neighborhood types.
- **Method** - Use factor analysis to find the most meaningful data variables; use cluster analysis, classification, and regression trees to define neighborhood types.
- **Result** - These statistical methods explain much of the variation between neighborhood types.

Neighborhood Variables

Most of the differences that define neighborhoods are determined by:

- **Social Rank** - income, employment, and educational attainment
- **Household Composition** - age, gender, and family structure
- **Mobility** - length of residence
- **Ethnicity** - race, foreign birth, ancestry, and language
- **Urbanization** - variations in urban, suburban, and rural populations and densities
- **Housing** - own, rent, value, age, number of housing units, and more

Once the factor analysis is complete, PRIZM’s 62 clusters are tested, refined, and updated using a variety of public and private data sources:

- ADVO
- City and regional planning agencies
- Geographic Data Technologies
- National Center for Health Statistics
- Newspapers
- U.S. Bureau of Labor Statistics
- U.S. Postal Service
- Utility companies and more

Behavioral tests and enhancements to PRIZM tap millions of consumer purchase records covering auto purchases, magazine subscriptions, real estate transactions, aggregate consumer credit, direct marketing response, and consumer expenditures. The resulting system provides a flexible framework for decision making that is consistent from one level of geography to another, which is unique to Claritas. For instance, the PRIZM assignments for the 5-digit ZIP Code can be translated instantly and accurately into assignments for block groups, tracts or ZIP+4s.

Standard PRIZM Social Groups

The 62 PRIZM clusters are grouped into 15 social groups indicated by the degree of urbanization, from the rural countryside to urban high-rises. The degree of affluence or socioeconomic status (such as, income, education, home value, and occupation) spans the lower, middle, and upscale markets. For example, at the top of the affluence and density scale are the U1 big-city urban clusters: *Urban Gold Coast*, *Money & Brains*, *Young Literati*, *Bohemian Mix* and *American Dreams*. At the bottom of the affluence and density scale are the R3 rural clusters: *Blue Highways*, *Rustic Elders*, *Back Country Folks*, *Scrub Pine Flats*, and *Hard Scrabble*.

The following is a brief description of each PRIZM social group and the clusters within it. For more detailed information, call 1-800-678-8110.

S1 - Elite Suburbs

The five clusters of Group S1 rank in the first and second deciles of Claritas’s education and affluence scale, making this one of the nation’s most affluent social groups. S1 clusters have high incomes, educations, investments, and spending. High concentrations of wealthy Asian immigrants populate these clusters. Beyond these shared patterns, there are marked differences.



01 Blue Blood Estates

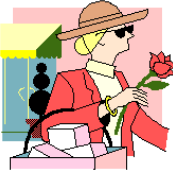
Elite, Super-Rich Families

Established executives, professionals, and “old money” heirs live in America’s wealthiest suburbs. They are accustomed to privilege and live luxuriously. One-tenth of this group are multi-millionaires.

Elite (1)

Age Groups: 45-54, 55-64

Predominantly White, High Asian



02 Winner’s Circle

Executive Suburban Families

These “new money” families live in expensive “mini-mansions” in major metropolitan suburbs. They are well-educated executives and professionals who are married with teenagers. Big producers and big spenders, *Winner’s Circle* families enjoy globetrotting.

Wealthy (2)

Age Groups: 45-54, 55-64

Predominantly White, High Asian



03 Executive Suites

Upscale White-Collar Couples

Executive Suites singles and married couples have bought their first houses and condos. They have more children than the other clusters in the S1 Social Group. Although they are less affluent than *Winner’s Circle*, they are equally ambitious, well educated, and competent, but ten years younger.

Affluent (8)

Age Groups: 25-34, 35-44, 45-54

Predominantly White, High Asian



04 Pools and Patios

Established Empty Nesters

Empty-nester executive and professional couples are living the good life in their “post-child” years. Their dual incomes support rich, active lives filled with travel, leisure activities, and entertainment. Many live in the densely populated Northeast corridor of the United States.

Affluent (9)

Age Groups: 45-54, 55-64, 65+

Predominantly White, High Asian



05 Kids and Cul-de-Sacs

Upscale Suburban Families

Similar to *Executive Suites* and *Pools and Patios*, Cluster 05 ranks high on all affluence measures. Although married couples with children are still predominant in this cluster, some married couples without children are moving into *Kids and Cul-de-Sacs*. These suburban folks lead busy lives centered around family activities.

Affluent (10)

Age Groups: Under 18, 35-44, 45-54

Predominantly White, High Asian

U1 - Urban Uptown

Group U1 ranks as the nation's second most affluent social group. Major market concentrations are dense with over 94 percent of total households in the top 10 television markets. For over two decades, these clusters have had high concentrations of executives and professionals in business, finance, entertainment, and education. More recently, U1 clusters have absorbed a wave of upscale immigrants from Eastern Europe, Asia, and the Middle East.



06 Urban Gold Coast

Elite Urban Singles

The highly educated professional couples and singles of Cluster 06 live in large urban apartment and condo complexes. They are found in densely populated areas such as New York City. Very few of these busy, affluent *Urban Gold Coast*-ers have children or own cars.

Affluent (3) Age Groups: 25-34, 35-44, 45-54, 55-64, 65+ Predominantly White, High Asian



07 Money and Brains

Sophisticated Urban Fringe Couples

Cluster 07 is a mix of family types: singles, married couples with children, and married couples without children. These families own their homes in upscale neighborhoods near cities. Dual incomes provide luxuries, travel, and entertainment.

Affluent (5) Age Groups: 45-54, 55-64, 65+ Predominantly White, High Asian



08 Young Literati

Upscale Urban Singles and Couples

Although less affluent than *Money and Brains*, Cluster 08 is better educated. *Young Literati* executives, professionals, and students live in apartments, condos, and townhouses near private urban universities. They have few children, leaving them free to lead active lives filled with travel, art, and fitness.

Upper Middle (6) Age Groups: 25-34, 35-44 Predominantly White, High Asian



09 American Dreams

Established Urban Immigrant Families

These immigrants and descendants of multi-cultural backgrounds in multi-racial, multi-lingual neighborhoods typify the American Dream. Married couples with and without children and single parents are affluent from working hard at multiple trades and public service jobs. They are high school graduates with some college education. Their big families are unusual for Social Group U1.

Upper Middle (14) Age Groups: Mixed Ethnically Diverse



10 Bohemian Mix

Bohemian Singles

Dominated by mobile, high-educated singles, *Bohemian Mix* is an eclectic group of executives, students, artists, and writers who prefer to live in rented high-rises. Very few children are found in this multi-racial cluster.

Middle (17) Age Groups: 25-34, 35-44 Ethnically Diverse

C1 - 2nd City Society

The three clusters of the C1 Social Group top the economic scale in hundreds of America’s “second” and “satellite” cities. They are highly educated with big incomes. Most own their homes and are executives and professionals in local business, financial, health, legal, communications, and wholesale industries. They are far more conservative than their upscale S1 peers who live in the suburbs of major metropolitan areas.



11 Second City Elite

Upscale Executive Families

The movers and shakers of America’s smaller cities are the prototypes for *Second City Elite*. Although most are married without children, some have teenagers. They hold professional and white-collar management positions, and many have attended college or are college graduates.

Affluent (7)

Age Groups: 45-54, 55-64, 65+

Predominantly White



12 Upward Bound

Young, Upscale White-Collar Families

Upward Bound families are computer literate, earn dual incomes, and fly frequently. Most are married with kids and live in new, single-family homes. These high school and college graduates work in management or professional occupations.

Upper Middle (13)

Age Groups: Under 18, 35-44, 45-54

Predominantly White, High Asian



13 Gray Power

Affluent Retirees in Sunbelt Cities

As the population ages, this cluster is increasing. Found in retirement communities across the United States, these affluent retirees are playing golf, monitoring their health, and tending their hefty investment portfolios. They are married couples or singles with high school and college educations.

Middle (16)

Age Groups: 55-64, 65+

Predominantly White

T1 - Landed Gentry

The four clusters of the T1 Social Group cover a vast amount of American geography. T1 is the fourth most affluent group. Large, multi-income families with school-age kids, headed by well-educated executives, professionals, and “techies” dominate this group. These clusters are found far outside the major metropolitan areas in America’s most spectacular coastal areas and uplands.



14 Country Squires

Elite Exurban Families

Yearning to escape urban stress, *Country Squires* have moved away from our major cities to the outer suburbs to find tranquility in the country. They are well-educated professionals and white-collar managers who are married with children. Fourth in affluence, this cluster has “big bucks in the boondocks.”

Wealthy (4)

Age Groups: 45-54, 55-64

Predominantly White



15 God’s Country

Executive Exurban Families

Like *Country Squires*, the large families of Cluster 15 prefer to live away from the city. They are well-educated professionals or white-collar managers. Dual incomes support an active lifestyle that is centered around family and outdoor activities.

Affluent (11)

Age Groups: 35-44, 45-54, 55-64

Predominantly White



16 Big Fish, Small Pond

Small-Town Executive Families

Married couples with and without children dominate this conservative, family-oriented cluster. They are very similar to *God’s Country*, but slightly less affluent. Most are high school graduates and have taken some college classes. These captains of local industry enjoy investing in their homes and vacationing by car in the United States.

Upper Middle (18)

Age Groups: 45-54, 55-64

Predominantly White



17 Greenbelt Families

Small-Town Executive Families

Cluster 17 families are younger and less affluent than some of the other clusters living in America’s smaller cities. These heavily mortgaged married couples have lots of children. Because of their heavy debt, they depend on family entertainment and outdoor sports for recreation.

Upper Middle (19)

Age Groups: 35-44, 45-54

Predominantly White

S2 - The Affluentials

The five clusters of the S2 Social Group represent the upper-middle income suburbs of major metropolitan areas. S2 is the fifth most affluent group. These clusters have above-average incomes and rentals; an eclectic mix of homes, condos, and apartments; a broad spectrum of business, technical, and public service jobs; and daily commutes, but otherwise are very different.



18 Young Influentials

Upwardly Mobile Singles and Couples

The high-tech educated folks of Cluster 18 have managerial and professional jobs and live in urban high-rises. Although many of their contemporaries have married and settled down, these childless, live-together couples prefer their sophisticated urban lifestyle, supported by dual incomes. They are the last of the Yuppies.

Upper Middle (12) Age Groups: 25-34, 35-44

Predominantly White, High Asian



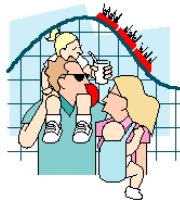
19 New Empty Nests

Upscale Suburban Fringe Couples

Hard work in professions and industries has rewarded *New Empty Nest*-ers with the affluence that comes from double incomes. Most of these married couples are in their “post-child” years, are far more conservative than *Young Influentials*, and live in the Northeastern and Northwestern United States.

Upper Middle (15) Age Groups: 45-54, 55-64, 65+

Predominantly White



20 Boomers and Babies

Young White-Collar Suburban Families

Cluster 20 ranks second of all PRIZM clusters for married couples with children and first in total households with children, most of whom are pre-schoolers. *Boomers and Babies* folks are found mostly in the Western United States, where they are executives and “techies” in various fields.

Upper Middle (21) Age Groups: Under 18, 25-34, 35-44

Predominantly White, High Asian, High Hispanic



21 Suburban Sprawl

Young Mid-Scale Suburban Couples & Singles

The native and foreign-born people in Cluster 21 have educated themselves and are now working as executives, administrators, and technicians. Their diligence has enabled them to leave their multi-racial, multi-lingual neighborhoods in America’s major metropolitan areas and move to the suburbs.

Middle (24)

Age Groups: 25-34, 35-44

Ethnically Diverse



22 Blue Chip Blues

Upscale Blue-Collar Families

Topping the blue-collar ladder, the dual income, high school-educated *Blue Chip Blues* parents head large suburban families. During the past two decades, their kids grew up and left, and blue-collar employment opportunities declined sharply. A small core of *Blue Chip Blues* remains, concentrated in the Great Lakes area.

Middle (30)

Age Groups: 35-44, 45-54, 55-64

Predominantly White

S3 - Inner Suburbs

The four clusters of the S3 Social Group comprise the middle income suburbs of major metropolitan areas, straddling the United States average. Otherwise, the clusters are markedly different. Two clusters have more college-educated, white-collar workers; two have more high school-educated blue-collar workers; two are young; one is old; one is mixed; but all show distinct, variant patterns of employment, lifestyle, and regional concentration.



23 Upstarts and Seniors

Middle-Income Empty Nesters

Cluster 23 shows that young people and seniors are very similar if they are employable, single, and childless. *Upstarts and Seniors* have average educations and incomes in business, finance, retail, health and public service. Preferring condos and apartments, they live in the Sunbelt and the West.

Middle (28)

Age Groups: 25-34, 35-44, 65+

Predominantly White



24 New Beginnings

Young Mobile City Singles

Concentrated in the boomtowns of the Southeast, the Southwest, and the Pacific coast, *New Beginnings* is a magnet for many young, well-educated minorities who are making fresh starts. Some are divorced, and many are single parents. They live in multi-unit rentals and work in a variety of low-level, white-collar jobs.

Middle (29)

Age Groups: 18-24, 25-34, 35-44

Ethnically Diverse



25 Mobility Blues

Young Blue-Collar/Service Families

These blue-collar counterparts of *New Beginnings* are young, ethnically mixed, and very mobile. Many are Hispanics and have large families with children. These breadwinners work in transportation, industry, public service, and the military.

Middle (41)

Age Groups: Under 18, 25-34, 35-44

Ethnically Diverse, High Hispanic



26 Gray Collars

Aging Couples in Inner Suburbs

The highly skilled blue-collar workers of Cluster 26 weathered the economic downturn of America's industrial areas and now enjoy a resurgence of employment. Their kids grew up and left, but the Gray Collars stayed in the Great Lakes "Rust Belt."

Middle (42)

Age Groups: 65+

Ethnically Diverse, High Black

U2 - Urban Midscale

The five clusters of the U2 Social Group are the backbone of the middle-income, urban-fringe neighborhoods in America's major metropolitan areas. Group U2 is also highly concentrated, with 75 percent of the total households in the top five television markets and 96 percent in the top 25. Group U2 averages below the affluence mean. The U2 clusters have high potential densities and ethnic diversity, use public transportation, and survive all the perks and risks of urban life.



27 Urban Achievers

Mid-Level, White-Collar Urban Couples

Cluster 27 is the most affluent of the U2 clusters. Often found near urban public universities, these neighborhoods are ethnically diverse with a blend of youth and age. Single students mix easily with older professionals who work in business, finance and public service.

Middle (22) Age Groups: 25-34, 35-44, 65+ Predominantly White, High Asian, High Hispanic



28 Big City Blend

Middle-Income Immigrant Families

The most ethnically mixed of the U2 clusters, *Big City Blend* has many Hispanics, Asians, and other foreign-born immigrants. Less affluent than *Urban Achievers*, Cluster 29 folks have large families and work in white- and blue-collar jobs. They live in older, stable, high-density urban rowhouse neighborhoods.

Middle (32) Age Groups: Under 14, 25-34, 35-44 Ethnically Diverse



29 Old Yankee Rows

Empty-Nest, Middle-Class Families

More languages are spoken in Cluster 29 than in the other U2 clusters. New Asian and Latin American immigrants live in these "magnet" neighborhoods concentrated in the Northeast. Although they have the same mix of white-collar and blue-collar jobs as *Big City Blend*, they are less affluent. They tend to be single and live in rental multi-unit apartment complexes.

Middle (37) Age Groups: 25-34, 35-44, 65+ Ethnically Diverse



30 Mid-City Mix

African-American Singles and Families

Like the other clusters in U2, *Mid-City Mix* is above-average in ethnic diversity with a similar mix of service, white-collar and blue-collar employment. Living in urban rowhouse neighborhoods, they are found in the Northeast and around the Great Lakes. Cluster 30 is three-quarters Black and has a high incidence of college enrollment.

Middle (46) Age Groups: Under 18, 25-34 Predominantly Black, High Hispanic



31 Latino America

Hispanic Middle-Class Families

With the nation's highest index for foreign-born immigrants, Cluster 31 represents a giant step in achievement for the young families of *Latino America*. They have many children and are concentrated in New York, Miami, Chicago, and the Southwest. Although they live in rented houses and have blue-collar jobs, they are moving up and are college-bound.

Middle (44) Age Groups: Under 18, 25-34 Predominantly Hispanic, High Asian

C2 - 2nd City Centers

The five clusters of the C2 Social Group describe the midscale, middle-density satellite cities surrounding major metropolitan areas, as well as many smaller second-tier cities. The C2 clusters have a lower cost of living and are generally better off than their peers in the U2 Social Group. With some exceptions, these clusters are predominantly white. Otherwise, they differ in age, marriage, education, occupation, and lifestyle.



32 Middleburg Managers

Mid-Level White-Collar Families

These business executives, professionals, city officials, bankers, and retailers are the solid citizens of America's smaller cities. Half of *Middleburg Managers* are older and married with grown children. The other half are young and single with no children. Thanks to their above-average incomes, they can pursue sports and leisure activities in clubs.

Middle (20)

Age Groups: 35-44, 65+

Predominantly White



33 Boomtown Singles

Middle-Income Young Singles

Young people in the fast-growing smaller cities in the South, Midwest, and West fall into Cluster 33. They are young professionals and "techies" in public service and private industries who live in multi-unit rentals. They like music and outdoor activities such as boating and skiing.

Middle (27)

Age Groups: 18-24, 25-34, 35-44

Predominantly White



34 Starter Families

Young, Middle-Class Families

Unlike most of their contemporaries, *Starter Families* opted for early marriage and parenthood. Cluster 34 folks have large families and work in blue-collar jobs. The solo parents in this cluster have young children. They prefer living in the natural beauty of the Pacific coast areas, the Rockies, and the states bordering Canada.

Middle (36)

Age Groups: Under 18, 25-34

Ethnically Diverse



35 Sunset City Blues

Empty Nests in Aging Industrial Cities

Cluster 35 is just as affluent as *Starter Families*, but they're older. At the end of their careers in police work, fire fighting, and other blue-collar occupations, *Sunset City Blues* are ready to retire. A few relocate to the mountains or to Florida, but most stick close to home near the Great Lakes and the Mohawk Valley.

Middle (39)

Age Groups: 55-64, 65+

Predominantly White



36 Towns and Gowns

College Town Singles

Many college towns and university campus neighborhoods are divided into half locals (Towns) and half students (Gowns). Cluster 36 is primarily composed of 18-24 year-olds on limited budgets and highly educated, but perhaps underpaid, professionals. Both of these groups have a taste for prestige products that are beyond their means.

Poor (31)

Age Groups: 18-24, 25-34

Predominantly White, High Asian

T2 - Exurban Blues

The five clusters of the T2 Social Group cover the midscale, low-density towns on the outskirts of all major metropolitan areas and second cities. Group T2 is comparable to the S3, U2, and C2 Social Groups. Three of these clusters are predominantly white, show an even age distribution, own their homes, are married, and are raising kids.



37 New Homesteaders

Young Middle-Class Families

More highly educated than the other clusters in the T2 Social Group, the *New Homesteaders* professionals and executives work in local service fields of administration, communications, health, and retail. The younger married couples have children. Life is homespun with a focus on crafts, camping, and sports.

Middle (26)

Age Groups: 45-54, 55-64, 65+

Predominantly White



38 Middle America

Midscale Families in Midsize Towns

Sitting just above the U.S. median household income, Cluster 38 is aptly named. These are family neighborhoods with many married couples. Busy with kids and dogs, they enjoy fast food, sports, fishing, camping, and watching television. *Middle America* families are found across the United States.

Middle (33)

Age Groups: Under 18, 35-44, 45-54

Predominantly White



39 Red, White and Blues

Small Town Blue-Collar Families

Cluster 39 is more blue-collar and industrial and is less affluent than *Middle America*. They are skilled workers in mining, milling, manufacturing, and construction jobs. Concentrated in the industrial areas around the Great Lakes, the Appalachians, and the Western highlands, these folks love the outdoors.

Middle (35)

Age Groups: Mixed

Predominantly White



40 Military Quarters

GIs and Surrounding Off-Base Families

Located on or near military bases, Cluster 40 appears around our principal harbors and other defense installations. Composed of military personnel living in group quarters, the demographics of Cluster 40 are atypical. Fully integrated with the highest index for adults under 35, *Military Quarters* folks like fast cars, action sports, and bars.

Middle (40)

Age Groups: Under 14, 18-24, 25-34

Ethnically Diverse

R1 - Country Families

Group R1 now rivals Social Groups S3, U2, C2, and T2 in midscale affluence and, thanks to lower living costs, suffers less poverty. Found in hundreds of small towns and remote exurbs, the group covers all but a few television markets. Composed of white, married couples, many with children, these country families work in industrial and agrarian occupations. They own their houses and mobile homes.



41 Big Sky Families

Midscale Couples, Kids and Farmland

Cluster 41 comprises well-paid craftsmen, machinists, and builders who live in scenic locales in New England, the Tidewater, the Great Lakes region, and the Rockies. Their family-centered lifestyles focus on hobbies, hunting, and boating. Most are high-school graduates or have attended college.

Upper Middle (23) Age Groups: Under 18, 35-44, 45-54, 55-64 Predominantly White



42 New Eco-topia

Rural White- Blue-Collar/Farm Families

Found in the pristine areas of the Northern Pacific, the Rockies, and northern New England, Cluster 42 is the only R1 cluster with above-average educations. *New Eco-topia* has an even mix of white-collar and blue-collar jobs. A high index of personal computer ownership reflects the high-tech industries in those pristine areas.

Middle (25) Age Groups: 45-54, 55-64, 65+ Predominantly White



43 River City, USA

Middle-Class Rural Families

These solid, blue-collar folks in New England and the Mohawk Valley through the corn, grain, and dairy belts to the Pacific orchards are raising their children in single-family homes. Fourth of July parades and front porches are important to *River City, USA*. Most are high-school graduates or have attended college.

Middle (34) Age Groups: Under 18, 45-54 Predominantly White



44 Shotguns and Pickups

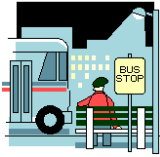
Rural Blue-Collar Workers and Families

Found in the Northeast, the Southeast, the Great Lakes, and the Piedmont industrial regions of the United States, Cluster 44 is the least affluent of the R1 clusters. They lead the group in blue-collar jobs. Most are married with school-age children. They are church-goers who also enjoy hunting, bowling, sewing, and attending auto races.

Middle (43) Age Groups: Mixed Predominantly White

U3 - Urban Cores

With the nation's lowest incomes and highest poverty ratios, U3 is the least affluent social group. These clusters live in multi-racial, multi-lingual communities of dense, rented rowhouses and high-rise apartments. They have high indices for singles, solo parents with pre-school children, and unemployment.



45 Single City Blues

Ethnically Mixed Urban Singles

Cluster 45 is found mostly in Eastern mega-cities and in the West, and includes many singles. Often found near urban universities, *Single City Blues* hosts a fair number of students. This cluster is characterized by a mixture of races, few children, occupations in night trades, and transient lifestyles.

Lower Middle (51) Age Groups: 25-34, 65+

Ethnically Diverse



46 Hispanic Mix

Urban Hispanic Singles and Families

The bilingual barrios concentrated in the Southwest, the Atlantic metro corridor, Texas, Chicago, Miami, and Los Angeles, are home to Cluster 46. Large families with lots of small children live in these neighborhoods. They rank second in the percentage of foreign-born and first in transient immigration.

Poor (60)

Age Groups: Under 18, 18-24, 25-34

Predominantly Hispanic, High Black, High Asian



47 Inner Cities

Inner-City, Single Parent Families

Concentrated in America's poorest neighborhoods in large eastern U.S. cities, these young, African-American single parents live in multi-unit rental complexes. High unemployment and public assistance are prevalent here. When work is available, they have service and blue-collar jobs. They have grade school and high school educations.

Poor (61)

Age Groups: Under 18, 18-24, 25-34

Predominantly Black, High Hispanic

C3 - 2nd City Blues

The four clusters of the C3 Social Group cover the downtown neighborhoods of hundreds of second cities on the fringe of major metropolitan areas. With lower living costs, these clusters are more affluent than their big-city cousins in the U3 Social Group. Coupled with pockets of unemployment, broken homes, and solo parents, we also see a wide range of occupations including agrarian, clerical, retail, labor, transportation, public, and private sector services.



48 Smalltown Downtown

Older Renters and Young Families

Cluster 48 is made up of students and those looking for fresh starts and first employment. Smalltown Downtown neighborhoods are found mostly west of the Mississippi. Young singles in this cluster often live near city colleges and work in low-level, white-collar sales and technical jobs.

Lower Middle (49) Age Groups: 18-24, 25-34, 35-44

Predominantly White, Some
Hispanic, Some Native American



49 Hometown Retired

Low-Income, Older Singles and Couples

At opposite ends of America and the age scale, Cluster 49 is found mostly in the Appalachians and central Florida, with a few pockets in the West. *Hometown Retired* is third in singles, second in ages 65 and over, and first in retirement. This cluster takes bus tours, collects stamps, and enjoys playing cards and chess.

Poor (52) Age Groups: 65+

Predominantly White



50 Family Scramble

Low-Income Hispanic Families

Although Cluster 50 is found in many markets, it is centered across the Southwest and Pacific areas. It ranks third in Hispanic population and has an above-average number of Native Americans. Ranked sixty-second in higher education, Cluster 50 shows all of the scars of poverty, but is managing through working in transport, labor, and service jobs.

Lower Middle (52) Age Groups: Under 18, 25-34

Predominantly Hispanic, Some
Native American



51 Southside City

African-American Service Workers

The neighborhoods of Cluster 51 are scattered throughout the Southeast, the smaller Mississippi delta cities, the Gulf Coast, and the Atlantic states. Over 80 percent of its households are African-American. Ranked sixty-first in median household income, their low cost of living and jobs in labor and service keep these families afloat.

Poor (62) Age Groups: Under 18, 18-24, 25-34

Predominantly Black

T3 - Working Towns

The four clusters in the T3 Social Group, with thousands of remote exurbs and satellite towns, are found outside major metropolitan areas and second cities. T3 is considerably better off than the U3 and C3 Social Groups. The T3 clusters have lower education levels and incomes and work in blue-collar occupations. This group's population owns or rents single-family homes amid awesome scenery. They enjoy crafts and going to church. Otherwise, they are distinctly different.



52 Golden Ponds

Retirement Town Seniors

The scenic rustic towns and villages near coastal, mountain, valley, and lake areas coast to coast are where the Cluster 52 neighborhoods are found. *Golden Ponds* seniors have retired here to live in cottages among their country neighbors. They are not as urban or affluent as other retirees are.

Lower Middle (38) Age Groups: 65+

Predominantly White



53 Rural Industria

Low Income, Blue-Collar Families

Low-cost, non-union labor proliferates in Cluster 53, the most industrial cluster of the T3 group. Hundreds of blue-collar mill towns on America's back roads are home to *Rural Industria* folks. This predominantly white cluster has an above-average index of Hispanic ancestry.

Lower Middle (50) Age Groups: Under 18, 25-34

Predominantly White, High Hispanic



54 Norma Rae-Ville

Young Families, Bi-Racial Mill Towns

Centered in the South, the Mississippi delta, the Gulf Coast, and the Atlantic states, Cluster 54 is the blue-collar labor pool for the nation's clothing and home furnishing industries. With grade school and high school educations, many families in this bi-racial cluster live below the poverty level.

Lower Middle (54) Age Groups: Under 18, 18-24, 25-34

Predominantly Black



55 Mines and Mills

Older Families, Mine and Mill Towns

As its name implies, Cluster 55 folks live in scenic splendor and work in America's mines and mills. *Mines and Mills* neighborhoods are in the Appalachians, across the Ozarks to Arizona, and up the Missouri River to the Montana coal fields. The population is older and mostly single with few children.

Lower Middle (56) Age Groups: 65+

Predominantly White, Some Native American

R2 - Heartlanders

The two clusters of the R2 Social Group describe the nation's agrarian heartland that is centered in the Great Plains, and in the South Central, Mountain and Pacific regions, with a few pockets in the East. These clusters are comparatively self-sufficient with a low cost of living. They are composed of large, multi-generation families living in low-density houses and mobile homes. They are a mix of fiercely independent Hispanics and Native Americans.



56 Agri-Business

Rural Farm Town and Ranch Families

Famous for very large families with lots of kids, countless animals, apple pie, and fishing, Cluster 56 stretches from Lake Michigan to the Pacific. *Agri-Business* occupations are farming, forestry, fishing, ranching, mining, and other blue-collar employment. Most of this cluster's individuals are high school graduates and have attended college.

Middle (45)

Age Groups: Under 18, 45-54,
55-64

Predominantly White



57 Grain Belt

Farm Owners and Tenants

Centered in the Great Plains and South Central section of the United States, life for *Grain Belt* folks is tied to the land and ruled by the weather. Mostly self-sufficient, family- and home-centered, these families are poor only in money.

Lower Middle (57)

Age Groups: Under 18, 55-64, 65+

Predominantly White, High
Hispanic, Some Native
American

R3 - Rustic Living

The five clusters of the R3 Social Group describe thousands of remote country towns, villages, hamlets, and reservations scattered across the United States. Because these five clusters have lower-middle incomes and a low cost of living, they are a promising market. This group's married couples and elders share mobile homes, kids, and carpools. They work as craftsmen and laborers in agriculture, mining, transportation, and construction.



58 Blue Highways

Moderate Blue-Collar/Farm Families

On most maps, the interstates are colored red and the older highways are blue. Cluster 58 follows these remote roads through the mountains and along the coasts, deserts, and lake shores. *Blue Highways* families are young with lots of children. They hunt and fish, attend tractor pulls, and love country music and camping.

Lower Middle (47) Age Groups: Under 18, 45-54, Predominantly White, High Native
55-64 American



59 Rustic Elders

Low-Income, Older Rural Couples

Cluster 59 is the third oldest cluster in the U.S. with the lowest incidence of children in Social Group R3. *Rustic Elders* are concentrated in the Great Plains and along the West Coast. Although life for folks in this cluster is pure country, there is a surprisingly high index for health walking, golf, boating, and volleyball.

Lower Middle (48) Age Groups: 55-64, 65+ Predominantly White



60 Back Country Folks

Remote Rural/Town Families

Centered in the Eastern uplands, Cluster 60 cuts a wide swath from the Pennsylvania Poconos to the Arkansas Ozarks. These are the most blue-collar neighborhoods in America. Centered in the Bible Belt, folks in these neighborhoods enjoy Christian and country music.

Lower Middle (53) Age Groups: Under 18, 45-54, 55-64, Predominantly White
65+



61 Scrub Pine Flats

Older African-American Farm Families

Cluster 61 is found mainly in the coastal flatlands of the Atlantic and Gulf states from the James to the Mississippi rivers. These humid, sleepy rural communities with their mix of African-Americans and whites exist in a timeless agrarian rhythm.

Lower Middle (55) Age Groups: Under 18, 18-24, 65+ Predominantly Black



62 Hard Scrabble

Older Families in Poor Isolated Areas

Scratching a living from hard soil describes those who live in our poorest rural areas. Reaching from Appalachia to the Colorado Rockies and from the Texas border to the Dakota badlands, life is hard for Cluster 62 folks. Mining occupations and chewing tobacco show the highest indices in *Hard Scrabble*.

Poor (58) Age Groups: Under 18, 55-64, 65+ Predominantly White, High
Native American