Predominantly under age 45 and childless singles & couples

Segments in Younger Years (Y) consist of mostly singles and couples who are typically under 45 years old and have no children in the household. Residents may be too young to have children and/or are approaching middle age and choose not to have them.

At the household level, age 45 and younger is the cutoff for most segments. Among this younger set of segments, only those that are explicit in their lack of children or have very low indices for presence of children at the geographic level are included in Younger Years.

Families with children in the household, including single parents

Family Life (F) is composed of segments that have high indices for households with children under age 18. They may be married couples or single parent households.

At the household level, presence of children is the primary driver for this class. This class also includes a few segments that while not explicit at the household level for presence of children, do show high indices at the geographic level for that characteristic. Age is not the key driver for this class; however, households with children are most typically under 55 years of age.

Predominantly over age 55, empty-nest couples and mature singles

Mature Years (M) is for segments whose residents are primarily over 55 years old and childless. These households may be empty-nests or those with children in their late teens, away at college, or now young adults living at home.

At the household level, the primary driver is that they are over age 45 and not the absence of children. However, segments that are uniquely child-centered are grouped under Family Years and those under age 45 are grouped in Younger Years—leaving the last group of segments for the Mature Years class.

All of the 58 P$YCLE NE segments are numbered in order of affluence and grouped into 13 broader Lifestage Groups, as shown by the color-coded chart above. Lifestage Groups capture a combination of three variables—affluence, householder age and whether there are children living at home—to help paint a more vivid picture of each segment's likely lifestyle.

As an example, what the three Lifestage Groups that comprise "Younger Years" share is that all of those households are, for the most part, young and childless. What differentiates Lifestage Group "Young Up & Comers" from Lifestage Group "Metro Mainstream" is the level of affluence each has achieved at this young age. Similarly, the four groups of segments that make up "Family Life" have children in common, while segments categorized as "Mature Years" are mostly empty nesters. The most affluent P$YCLE NE segments fall into Lifestage Group M1 "Financial Elite," which includes *The Wealth Market* and *Business Class.*

Demographic Captions

The **Demographic Description** field is comprised of an income, age and family status measure as outlined below.

The **Income-Producing Assets (IPA)** measure is arranged from highest to lowest: Millionaires, High, Above-Average, Moderate, Low, Virtually none

The **income measure** is arranged from highest to lowest: Wealthy, Upscale, Upper Middle, Midscale, Lower Middle, Downscale, Low

The **age** measure is arranged from oldest to youngest: Mature, Older, Middle Age, Younger

Urbanization is a Claritas model that accounts for the population density of the assigned geography and its proximity to the downtown core of the metro area.

The **tenure** measure captures the predominance of homes occupied by owners versus renters.

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LIFESTAGE

YOUNGER YEARS

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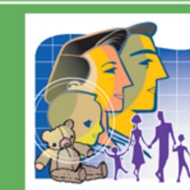
FAMILY LIFE



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MATURE YEARS

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01 The Wealth Market
M1 Financial Elite
- Demographic Description: Millionaires
- Income-Producing Assets: Millionaires
- Predominant Income: Wealthy
- Predominant Age: 55+
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Hold corporate/municipal bonds; Own unit investment trusts; Bought annuities for tax shelter; Spend $3,000+ on foreign travel; Listen to classical radio

02 Globetrotters
M2 Wealthy Seniors
- Demographic Description: Wealthy Mature Couples
- Income-Producing Assets: High
- Predominant Income: Wealthy
- Predominant Age: 65+
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Hold government securities; Have variable-rate annuities; Hold an umbrella policy; Order from L.L. Bean; Watch *NBC Meet the Press*

03 Business Class
M1 Financial Elite
- Demographic Description: Wealthy Older Couples
- Income-Producing Assets: High
- Predominant Income: Wealthy
- Predominant Age: 55-64
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have Roth IRA; IRA invested in mutual funds; Have investment-style life insurance; Belong to 2+ frequent flyer programs; Read *Wall Street Journal* daily

04 Golden Agers
M2 Wealthy Seniors
- Demographic Description: UpperMid Mature Couples
- Income-Producing Assets: Above-average
- Predominant Income: Upper-Middle
- Predominant Age: 65+
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have fixed-rate annuities; Hold government securities; Have whole life insurance; Shop at Nordstrom; Listen to *Wall Street Journal Report*

05 Power Couples
F2 Boomer Comfort
- Demographic Description: Wealthy Middle-Age Couples
- Income-Producing Assets: High
- Predominant Income: Wealthy
- Predominant Age: 45-54
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Own employer's stock; Have mortgage > $150,000; Have group disability insurance; Own downhill skis and boots; Read airline magazines

06 Civic Spirits
M2 Wealthy Seniors
- Demographic Description: UpperMid Mature Couples
- Income-Producing Assets: High
- Predominant Income: Upper-Middle
- Predominant Age: 65+
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have variable-rate annuities; Own stocks; Have long-term care insurance; Shop at Lord & Taylor; Read mature market magazines

07 Family Fortunes
F1 Flourishing Families
- Demographic Description: Wealthy Middle-Age Families
- Income-Producing Assets: High
- Predominant Income: Wealthy
- Predominant Age: 35-54
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have futures/warrants/options; 401(k) invested in mutual funds; Bought term life insurance; Own racquetball equipment; Listen to sports on the radio

08 Retiree Chic
M4 Upscale Empty Nests
- Demographic Description: Wealthy Older Couples
- Income-Producing Assets: Above-average
- Predominant Income: Wealthy
- Predominant Age: 55-64
- Urbanicity and Tenure: Second Homeowners
- Lifestyle Preferences: Have Roth IRA; Have IRA in securities; Have fixed-rate annuities; Do furniture refinishing; Read *Smart Money*

09 Big Spenders
F2 Boomer Comfort
- Demographic Description: Wealthy Middle-Age Families
- Income-Producing Assets: Above-average
- Predominant Income: Wealthy
- Predominant Age: 45-54
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have an auto lease; Real estate secured loan/not mortgage; Insure 4+ cars; Attend high school sports events; Read *Marie Claire*

10 Capital Accumulators
M3 Suburban Achievers
- Demographic Description: Wealthy Middle-Age Couples
- Income-Producing Assets: Above-average
- Predominant Income: Wealthy
- Predominant Age: 45-64
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have IRA in securities; Have 401(k) in mutual funds; Bought life ins. on friend's advice; Track investments online; Read *Scientific American*

11 Savvy Savers
M2 Wealthy Seniors
- Demographic Description: Midscale Older Couples
- Income-Producing Assets: High
- Predominant Income: Midscale
- Predominant Age: 65+
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have IRA in CDs; Have annuities; Have long-term care insurance; Belong to a fraternal order; Watch *U.S. Senior Open* (golf)

12 Jumbo Mortgagees
F2 Boomer Comfort
- Demographic Description: Wealthy Middle-Age Families
- Income-Producing Assets: Above-average
- Predominant Income: Wealthy
- Predominant Age: 45-54
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have 401(k) in mutual funds; Have HELOC; Auto insurance deductible <$501; Play baseball; Use Yellow Pages

13 Annuity-ville
M2 Wealthy Seniors
- Demographic Description: Midscale Older Singles/Couples
- Income-Producing Assets: Above-average
- Predominant Income: Midscale
- Predominant Age: 65+
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have multiple annuities; Direct-deposit of Social Security; Bought whole life w/ group; Read newspaper for TV listings; Watch *Jeopardy*

14 Financial Independents
M3 Suburban Achievers
- Demographic Description: Upscale Middle-Age Couples
- Income-Producing Assets: Above-average
- Predominant Income: Upscale
- Predominant Age: 45-64
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have Amex Optima card w/ balance; Have HELOC w/ revolving balance; Have annuities paid from CD; Shop at Costco; Listen to all-news radio

15 Prosperous Parents
F1 Flourishing Families
- Demographic Description: Wealthy Middle-Age Families
- Income-Producing Assets: Moderate
- Predominant Income: Wealthy
- Predominant Age: 35-44
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have first mortgage outstanding; Pay 11+ bills online monthly; Bought term life in past 3 years; Go to Disney World; Read *Traditional Home*

16 Leisure Land
M4 Upscale Empty Nests
- Demographic Description: Midscale Older Couples
- Income-Producing Assets: Above-average
- Predominant Income: Midscale
- Predominant Age: 65+
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have IRA in CDs; Have fixed-rate annuities; Have long-term care insurance; Spend 15+ days/year on vacation; Watch *CBS Sunday Morning*

17 Home Sweet Equity
M3 Suburban Achievers
- Demographic Description: UpperMid Middle-Age Couples
- Income-Producing Assets: Moderate
- Predominant Income: Upper-Middle
- Predominant Age: 45-64
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have HELOC w/ revolving balance; Have second mortgage; Have whole life insurance; Order from JCPenney; Watch *CBS Sunday Night Movie*

18 Travel & Antiques
M4 Upscale Empty Nests
- Demographic Description: Midscale Older Couples
- Income-Producing Assets: Moderate
- Predominant Income: Midscale
- Predominant Age: 55-64
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have IRA in CDs; IRA invested in mutual funds; Have annuities paid from CD; Do birdwatching; Watch *Bravo*

19 New Money
F1 Flourishing Families
- Demographic Description: Upscale Middle-Age Couples
- Income-Producing Assets: Moderate
- Predominant Income: Upscale
- Predominant Age: 25-44
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Online trading in past 3 months; Use discount brokerage services; Home insurance deductible >$1,000; Go mountain bicycling; Read *Travel & Leisure*

20 Comfortably Retired
M4 Upscale Empty Nests
- Demographic Description: Downscale Older Singles
- Income-Producing Assets: Moderate
- Predominant Income: Downscale
- Predominant Age: 65+
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have CDs; Have annuities; Bought annuities for tax shelter; Play bingo; Watch *The Price Is Right*

21 Active Empty Nesters
M3 Suburban Achievers
- Demographic Description: UpperMid Middle-Age Couples
- Income-Producing Assets: Moderate
- Predominant Income: Upper-Middle
- Predominant Age: 45-64
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have a home improvement loan; Have private pension plan; Insure 3+ cars; Order from JCPenney; Listen to *Bloomberg Radio Network*

22 Bargain Lovers
F2 Boomer Comfort
- Demographic Description: Upscale Middle-Age Families
- Income-Producing Assets: Moderate
- Predominant Income: Upscale
- Predominant Age: 35-44
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have an auto lease; Have mortgage > $150,000; Bought term life from employer; Fly Southwest Airlines; Read *Architectural Digest*

23 School Daze
F1 Flourishing Families
- Demographic Description: Upscale Middle-Age Families
- Income-Producing Assets: Moderate
- Predominant Income: Upscale
- Predominant Age: 35-44
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have first and second mortgages; Have auto loans; Bought term life from single agent; Buy children's books; Listen to classic hits radio

24 Young Climbers
Y1 Young Up & Comers
- Demographic Description: Upscale Middle-Age Couples
- Income-Producing Assets: Moderate
- Predominant Income: Upscale
- Predominant Age: 35-54
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Balance on Platinum MasterCard; Have Visa Gold with balance; Term life from single-firm agent; Go backpacking/hiking; Read epicurean magazines

25 Suburban Scramble
F2 Boomer Comfort
- Demographic Description: UpperMid Middle-Age Mix
- Income-Producing Assets: Moderate
- Predominant Income: Upper-Middle
- Predominant Age: 45-54
- Urbanicity and Tenure: Suburban Homeowners
- Lifestyle Preferences: Have Roth IRA; Have Amex Optima card w/ balance; Bought term life insurance online; Order from eBay; Listen to all-news radio

26 Early-Bird Specials
M5 Midscale Matures
- Demographic Description: Downscale Mature Singles/Couples
- Income-Producing Assets: Moderate
- Predominant Income: Downscale
- Predominant Age: 65+
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have IRA in CDs; Have Discover card w/ balance; Followed auto ins. agent to new firm; Belong to a church board; Read gardening magazines

27 Conservative Couples
M5 Midscale Matures
- Demographic Description: Downscale Mature Singles/Couples
- Income-Producing Assets: Low
- Predominant Income: Downscale
- Predominant Age: 65+
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: IRA in reg./money market savings; Have fixed-rate annuities; Have whole life insurance; Belong to a religious club; Watch *The Price Is Right*

28 Senior Solitaire
M5 Midscale Matures
- Demographic Description: LowerMid Older Singles
- Income-Producing Assets: Low
- Predominant Income: Lower-Middle
- Predominant Age: 65+
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have CDs; Have fixed-rate annuities; Bought home insurance w/ group; Play bingo; Watch *Jeopardy*

29 Retirement Ready
M6 Retirement Blues
- Demographic Description: LowerMid Older Couples
- Income-Producing Assets: Low
- Predominant Income: Lower-Middle
- Predominant Age: 55-64
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have credit cards w/ balance; Have interest checking account; Have individual AD&D policy; Eat at Dairy Queen; Watch *QVC*

30 Fiscal Rookies
Y1 Young Up & Comers
- Demographic Description: UpperMid Younger Couples
- Income-Producing Assets: Low
- Predominant Income: Upper-Middle
- Predominant Age: 25-44
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have auto loans; Outstanding installment credit; Switch insurers to combine policies; Buy alternative music; Read *This Old House*

31 Khakis & Credit
F3 Mass Middle Class
- Demographic Description: UpperMid Middle-Age Families
- Income-Producing Assets: Low
- Predominant Income: Upper-Middle
- Predominant Age: 45-54
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have home improvement loan; Have a second mortgage; Credit life/mortgage life insurance; Make in-home cosmetics purchase; Watch *Entertainment Tonight*

32 Family Sprawl
F3 Mass Middle Class
- Demographic Description: UpperMid Middle-Age Families
- Income-Producing Assets: Low
- Predominant Income: Upper-Middle
- Predominant Age: 35-44
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have U.S. Savings Bonds/T-bills; Have auto loans; Have term life policy; Rent/buy children's videos; Watch *Mad TV*

33 Cut-Rate Country
F3 Mass Middle Class
- Demographic Description: Midscale Middle-Age Families
- Income-Producing Assets: Low
- Predominant Income: Midscale
- Predominant Age: 45-54
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have first and second mortgages; Have a home improvement loan; Have whole life insurance; Travel in the Mid-Atlantic U.S.; Use Yellow Pages

34 Online Living
Y1 Young Up & Comers
- Demographic Description: Upscale Younger Couples
- Income-Producing Assets: Low
- Predominant Income: Upscale
- Predominant Age: 25-34
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have student loan outstanding; Have Roth IRA; Switch car insurers after home move; Own in-line skates; Read *Shape*

35 Hunters & Collectors
M6 Retirement Blues
- Demographic Description: LowerMid Older Singles/Couples
- Income-Producing Assets: Low
- Predominant Income: Lower-Middle
- Predominant Age: 45-64
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have interest checking account; Have credit cards w/ balance; Have residential insurance; Go hunting with a gun; Read *Outdoor Life*

36 Paying It Down
F3 Mass Middle Class
- Demographic Description: LowerMid Younger Families
- Income-Producing Assets: Low
- Predominant Income: Midscale
- Predominant Age: 24-44
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have IRA in regular/money market; Own mutual funds; Bought investment-style insurance; Buy fishing equipment; Read *Muscle & Fitness*

37 Rural Roots
F3 Mass Middle Class
- Demographic Description: UpperMid Middle-Age Families
- Income-Producing Assets: Low
- Predominant Income: Upper-Middle
- Predominant Age: 35-44
- Urbanicity and Tenure: Rural Homeowners
- Lifestyle Preferences: Have personal loans; Have auto loans; Credit/mortgage life insurance; Buy children's toys; Read *American Baby*

38 Old Homesteaders
M5 Midscale Matures
- Demographic Description: Downscale Older Singles
- Income-Producing Assets: Low
- Predominant Income: Downscale
- Predominant Age: 65+
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have fixed-rate annuities; Have CDs; Have individual medical insurance; Watch game shows; Watch *The Young & The Restless*

39 ATM Nation
Y1 Young Up & Comers
- Demographic Description: UpperMid Younger Singles/Couples
- Income-Producing Assets: Low
- Predominant Income: Upper-Middle
- Predominant Age: < 35
- Urbanicity and Tenure: Urban Renters
- Lifestyle Preferences: Have student loan outstanding; Have IRAs; Prefer to buy insurance online; Shop at Banana Republic; Read *The New York Times*

40 Urbanistas
M6 Retirement Blues
- Demographic Description: Low-income Middle-Age Singles
- Income-Producing Assets: Virtually none
- Predominant Income: Low
- Predominant Age: 45-64
- Urbanicity and Tenure: Urban Renters
- Lifestyle Preferences: Have MasterCard w/ balance; Have non-interest checking account; Have no auto or renter's insurance; Buy rap music; Listen to sports radio

41 Finance Chargers
F3 Mass Middle Class
- Demographic Description: Midscale Middle-Age Families
- Income-Producing Assets: Virtually none
- Predominant Income: Midscale
- Predominant Age: 35-44
- Urbanicity and Tenure: Rural Homeowners
- Lifestyle Preferences: Have home improvement loan; Have overdraft protection; Have term life policy; Buy books through book club; Read *First for Women*

42 Senior City Blues
M6 Retirement Blues
- Demographic Description: Low-income Older Singles
- Income-Producing Assets: Virtually none
- Predominant Income: Low
- Predominant Age: 65+
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have a checking account; Have bank credit card w/ balance; Have whole life insurance; Watch *Judge Judy*; Watch *Oprah*

43 Forever Young
Y2 Metro Mainstream
- Demographic Description: Midscale Younger Singles
- Income-Producing Assets: Virtually none
- Predominant Income: Midscale
- Predominant Age: <45
- Urbanicity and Tenure: Urban Renters
- Lifestyle Preferences: Have student loan outstanding; Have IRAs; Have renter's policy; Use Internet for chat/IM; Read *Maxim*

44 Homespun Families
F3 Mass Middle Class
- Demographic Description: UpperMid Middle-Age Families
- Income-Producing Assets: Virtually none
- Predominant Income: Upper-Middle
- Predominant Age: 35-44
- Urbanicity and Tenure: Rural Homeowners
- Lifestyle Preferences: Have personal loans; Have first mortgage outstanding; Credit/mortgage life insurance; Eat at Hardee's; Watch *Country Music TV*

45 Greenback Acres
F4 Working-Class Country
- Demographic Description: LowerMid Middle-Age Families
- Income-Producing Assets: Virtually none
- Predominant Income: Lower-Middle
- Predominant Age: 35-44
- Urbanicity and Tenure: Rural Homeowners
- Lifestyle Preferences: Have Visa Gold w/ balance; Have installment credit outstanding; Credit/mortgage disability insurance; Go camping 4+ trips yearly; Listen to morning drive radio

46 Settling Down
Y2 Metro Mainstream
- Demographic Description: Midscale Younger Couples
- Income-Producing Assets: Virtually none
- Predominant Income: Midscale
- Predominant Age: < 45
- Urbanicity and Tenure: Mixed Renters
- Lifestyle Preferences: Have personal loans; Have student loans outstanding; Auto insurance deductible >$1,000; Read women's interest magazines; Watch *BET*

47 Middle Ages
F4 Working-Class Country
- Demographic Description: Downscale Middle-Age Families
- Income-Producing Assets: Virtually none
- Predominant Income: Downscale
- Predominant Age: 35-44
- Urbanicity and Tenure: Mixed Homeowners
- Lifestyle Preferences: Have regular liquid savings account; Have personal loans outstanding; Credit/mortgage life insurance; Watch *Game Show Network*; Read *Essence*

48 New Nests
F4 Working-Class Country
- Demographic Description: UpperMid Younger Families
- Income-Producing Assets: Virtually none
- Predominant Income: Upper-Middle
- Predominant Age: < 35
- Urbanicity and Tenure: Rural Homeowners
- Lifestyle Preferences: Low balance in retirement accounts; Have auto loans; Have life insurance; Eat at Chick-Fil-A; Read baby magazines

49 Loan Rangers
Y2 Metro Mainstream
- Demographic Description: LowerMid Younger Singles
- Income-Producing Assets: Virtually none
- Predominant Income: Lower-Middle
- Predominant Age: < 35
- Urbanicity and Tenure: Urban Renters
- Lifestyle Preferences: Have student loan outstanding; Have 401(k) in mutual funds; Switch car insurers after bad service; Shop at Banana Republic; Use Internet for job search

50 Urban Essentials
Y2 Metro Mainstream
- Demographic Description: Downscale Younger Couples
- Income-Producing Assets: Virtually none
- Predominant Income: Downscale
- Predominant Age: 25-44
- Urbanicity and Tenure: Urban Renters
- Lifestyle Preferences: Have Visa Gold w/ balance; Have auto lease; Have no auto insurance; Use Internet for chat/IM; Read *Jet*

51 Starter Ranches
F4 Working-Class Country
- Demographic Description: LowerMid Younger Families
- Income-Producing Assets: Virtually none
- Predominant Income: Lower-Middle
- Predominant Age: < 35
- Urbanicity and Tenure: Rural Homeowners
- Lifestyle Preferences: Have personal loans outstanding; Low balances in retirement account; Buy insurance through employer; Buy children's bicycles; Read *Baby Talk*

52 Country Cottages
F4 Working-Class Country
- Demographic Description: Downscale Middle-Age Families
- Income-Producing Assets: Virtually none
- Predominant Income: Downscale
- Predominant Age: 35-54
- Urbanicity and Tenure: Rural Homeowners
- Lifestyle Preferences: Have home improvement loan; Have Visa Gold w/ balance; Have individual AD&D policy; Shop at Wal-Mart pharmacy; Read *Hot Rod*

53 Social Insecurity
M6 Retirement Blues
- Demographic Description: Low-income Older Singles
- Income-Producing Assets: Virtually none
- Predominant Income: Low
- Predominant Age: 65+
- Urbanicity and Tenure: Urban Renters
- Lifestyle Preferences: Low balances in checking account; Direct-deposit of Social Security; Have whole life insurance; Watch daytime TV; Watch *Judge Judy*

54 City Strivers
Y2 Metro Mainstream
- Demographic Description: LowerMid Younger Couples
- Income-Producing Assets: Virtually none
- Predominant Income: Lower-Middle
- Predominant Age: < 35
- Urbanicity and Tenure: Second City Renters
- Lifestyle Preferences: Fixed-interest savings account; Non-interest checking account; Have investment-style life insurance; Buy rap music; Read women's fashion magazines

55 Young & Thrifty
Y3 Fiscal Fledglings
- Demographic Description: Low-income Younger Singles
- Income-Producing Assets: Virtually none
- Predominant Income: Low
- Predominant Age: < 25
- Urbanicity and Tenure: Urban Renters
- Lifestyle Preferences: Low balance in savings account; Have student loan outstanding; Credit card disability insurance; Rent 6+ videos monthly; Read *Ebony*

56 Economizers
Y3 Fiscal Fledglings
- Demographic Description: Low-income Younger Couples
- Income-Producing Assets: Virtually none
- Predominant Income: Low
- Predominant Age: < 35
- Urbanicity and Tenure: Urban Renters
- Lifestyle Preferences: Have Visa Gold w/ balance; Low balances in checking account; Hold current car policy <1 year; Eat at Denny's; Watch TV wrestling

57 Young Urban Renters
Y3 Fiscal Fledglings
- Demographic Description: Low-income Younger Singles
- Income-Producing Assets: Virtually none
- Predominant Income: Low
- Predominant Age: < 35
- Urbanicity and Tenure: Urban Renters
- Lifestyle Preferences: Have student loan outstanding; Have low balance in 401(k); Car insurance deductible >$1,000; Buy dance music; Read *The Source*

58 Bottom-Line Blues
Y3 Fiscal Fledglings
- Demographic Description: Low-income Younger Singles/Couples
- Income-Producing Assets: Virtually none
- Predominant Income: Low
- Predominant Age: < 35
- Urbanicity and Tenure: Urban Renters
- Lifestyle Preferences: Low balance in savings account; Low balance in checking account; Have no car, life, medical, home policies; Eat at Jack-in-the-Box; Listen to urban contemporary radio