

1999 Lifestyle Data

Lifestyle Profiles with the *Highest* Market Index

LEISURE & RECREATION		Percent Penetration	MicroVision Index	Rank
1.	Eat at quick service coffee house restaurants	6.7	596	1
2.	Eat at family style coffee shops	19.6	579	1
3.	Eat at fine dining restaurants	22.0	449	1
4.	Eat at quick service bakery/bagel shops	18.2	389	1
5.	Eat at midscale Italian restaurants	9.9	368	1
6.	Eat at quick service deli restaurants	12.7	330	2
7.	Shopped at Lord & Taylor in the past 4 weeks	7.8	299	2
8.	Eat at Asian restaurants	11.8	289	2
9.	Eat at quick service specialty bagel outlets	2.6	288	4
10.	Last domestic travel/trip was for business	6.6	283	1
11.	Eat at casual Asian restaurants	12.0	279	3
12.	Shopped at The Gap in the last 4 weeks	17.3	272	3
13.	Used a Laundromat in last 6 months	24.2	256	1
14.	Traveled to foreign country for 15 or more nights in last 3 years	12.7	259	3
15.	Purchased a men's business suit this past year	17.9	259	3
16.	Drank imported wine in the last 6 months	18.1	251	2
17.	Shopped at Macy's in the last 4 weeks	20.2	247	4
18.	Exercise 2 times per week at a fitness club	20.7	247	1
19.	Own a passport	46.3	240	3
20.	Drank Heinekin beer in the last 6 months	11.2	232	2

COMMUNICATIONS & TECHNOLOGY		Percent Penetration	MicroVision Index	Rank
1.	Have voice mail with wireless phone	9.6	221	1
2.	PC primarily used for business work	17.0	215	5
3.	Use internet/online services 1-5 times/week	19.3	203	7
4.	Method of collect calling is through operator	6.9	195	2
5.	Spend less than 10 hours/week telecommuting	9.0	190	6
6.	PC primarily used for banking/budgeting/taxes	7.7	188	7
7.	Average monthly expenses for online/internet is < \$15	8.3	187	8
8.	Reason for having primary wireless phone is business	8.0	177	5
9.	PC primarily used for surfing internet or world wide web	6.0	176	4
10.	Average monthly expenses for online/internet is \$22+	12.0	171	3

FINANCIAL SERVICES		Percent Penetration	MicroVision Index	Rank
1.	Hold an American Express Green, Gold, or Platinum credit card	36.1	340	2
2.	Made savings/investments totaling over \$20,000 last year	19.2	307	4
3.	Have a money market deposit account	22.0	276	2
4.	Have total investable assets >\$200k	19.2	276	5
5.	Use discount brokerage services	18.0	239	7
6.	Have renter insurance	21.3	222	5
7.	Own stock funds	37.0	219	4
8.	Have a money market deposit account	32.3	212	4
9.	Use credit card(s) more than 10 times per month	39.3	209	6
10.	Bank primarily by ATM	63.0	198	2

13 - Successful Singles Segment
Sustaining Singles Group

1999

1999 Lifestyle Data

MEDIA PREFERENCES		Percent Penetration	MicroVision Index	Rank
1.	Read George Magazine	41.0	900	1
2.	Listen to classical radio format	16.8	544	1
3.	Read Women's Fashion Magazines	20.0	331	1
4.	Read Vogue Magazine	13.7	320	1
5.	Read Worth Magazine	8.3	300	4
6.	Listen to NPR (National Public Radio)	11.5	300	3
7.	Listen to all news radio format	21.5	298	2
8.	Read Rolling Stone Magazine	11.2	278	2
9.	Listen to jazz format	15.1	254	2
10.	Read Smithsonian Magazine	10.2	233	3
11.	Read Travel Magazines	16.6	227	3
12.	Read This Old House Magazine	10.2	223	3
13.	Read Epicurean Magazines	11.5	214	4
14.	Read Golf For Women Magazine	11.7	199	3
15.	Read Airline Magazines	8.5	197	7
16.	Read Entertainment Weekly	8.1	195	6
17.	Read Newsweek Magazine	20.5	192	3
18.	Read Cosmopolitan Magazine	14.4	189	4
19.	Read Glamour Magazine	10.7	188	5
20.	Listen to modern rock	8.8	188	4

HOME FURNISHINGS & IMPROVEMENTS		Percent Penetration	MicroVision Index	Rank
1.	Home has a refrigerator (not frost free)	33.8	258	1
2.	Home has a water purifier/filter	21.3	134	9
3.	Home has a water purifier attached to a faucet	10.2	132	8
4.	Own a humidifier	15.4	120	11
5.	Own a built-in gas oven	15.1	120	11
6.	Own a espresso/cappuccino maker	6.6	113	19
7.	Own a electric toaster oven	27.8	111	16
8.	Purchased a coffee maker-automatic drip or electric last year	5.4	105	15
9.	Home has a air cleaner	12.2	99	19
10.	Home has a humidifier	22.1	95	30

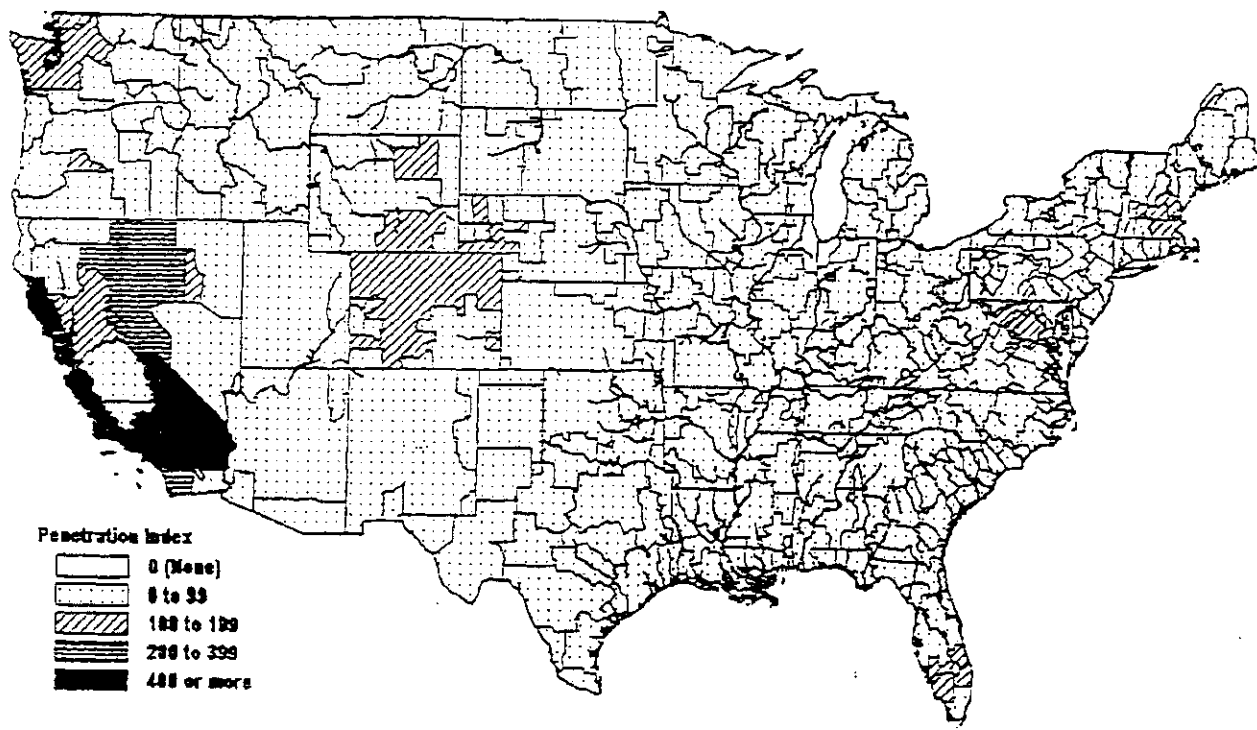
POWER UTILITIES		Percent Penetration	MicroVision Index	Rank
1.	Don't know type of water heater	65.3	623	1
2.	Do not use electric services	12.3	394	5
3.	Heater type is steam or hot water system	32.6	376	3
4.	Don't know heater type	21.6	306	2
5.	Water heater is part of a furnace or boiler	15.7	294	3
6.	Prime heating system is oil	25.1	285	2
7.	Do not have a cooling system thermostat	39.2	278	2
8.	Gas bill averages \$25 or less	41.2	274	1
9.	Electric bill averages less than \$40	51.7	268	1
10.	Do not leave lights on to discourage theft	74.1	225	1

13 - Successful Singles Segment
Sustaining Singles Group

1999

14 Middle Years

Segment Concentration by Designated Market Area (DMA)



This segment has a high income level, a high concentration of adults, and typically work in white-collar occupations. They are slightly above the national average in owner-occupied units, having two persons in the household and living in suburban areas.

These adults are over 25% more likely than average to be between 50 and 64 years of age, and score above average for all age groups over 40. These households are less likely than average to have children, slightly more likely to be married and to contain two people. Their median household income is 73% above average, while their per capita income is more than twice the national average (ranking them third). Although predominantly white, this segment has almost 2.5 times the national concentration of Asian households. Over 56% of these households are in the suburbs and 27% live in urban areas. They are found in the highest concentration along the California Coast. They are more likely than average to have attended some college, rank ninth and seventh in having a bachelor's degree and a graduate degree respectively. They are 29% more likely than average to work in white-collar occupations, scoring above average in sales, professional specialty, and executive and managerial positions. They also score just above the national average in living in owner-occupied units, but their property value is almost four times the national average. While most live in single unit, detached homes, they are also over 20% more likely than average to live in structures with 10 or more units.

Middle Years are ranks first for travel to a foreign country, owning a passport, snow skiing last year and owning downhill skis/boots. They also like to read travel magazines and listen to all news radio.

Demographic Data

AGE (1999)

	MEAN	INDEX	RANK
0 to 4 Years	5.50	78	38
5 to 9 Years	5.85	81	38
10 to 14 Years	5.92	84	37
15 to 17 Years	3.53	87	33
18 to 20 Years	3.54	85	39
21 Years	1.11	86	33
22 to 24 Years	3.43	90	41
25 to 29 Years	6.65	95	31
30 to 34 Years	6.43	90	38
35 to 39 Years	6.86	87	45
40 to 44 Years	7.92	99	21
45 to 49 Years	8.33	117	8
50 to 54 Years	7.74	128	3
55 to 59 Years	6.18	130	2
60 to 64 Years	5.03	126	4
65 to 69 Years	4.52	124	6
70 to 74 Years	4.05	120	10
75 to 84 Years	5.40	117	14
85 or More Years	2.00	117	19
Average Age	40.19	110	9
Median Age	41.21	114	7

INCOME (1999)

	MEAN	INDEX	RANK
\$ 0 to 15,000	9.18	53	39
\$ 15,000 to 25,000	7.84	57	40
\$ 25,000 to 35,000	7.86	63	43
\$ 35,000 to 50,000	11.43	70	43
\$ 50,000 to 75,000	16.37	84	28
\$ 75,000 to 100,000	11.55	120	13
\$100,000 to 150,000	12.46	190	9
\$150,000 or More	23.31	510	2
Average Income	\$ 123,141	219	2
Median Income	\$ 70,908	173	6

14 - Middle Years Segment
Accumulated Wealth Group

1999

Demographic Data

URBANIZATION (1999)

	MEAN	INDEX	RANK
Urban	27.13	82	27
Suburban	56.18	133	20
Rural	16.69	67	17

RACE / ETHNICITY

	MEAN	INDEX	RANK
White	86.30	107	27
Black	3.60	30	38
Native American	0.41	52	37
Asian	6.51	234	6
Pacific Islander	0.30	204	4
Other	2.88	73	20
Hispanic	7.58	84	20

EDUCATION

	MEAN	INDEX	RANK
Some High School	12.20	49	38
High School Graduate	18.39	61	44
Some College Attendance	20.18	108	20
Associate Degree	6.60	107	16
Bachelors Degree	24.65	188	9
Post Graduate Degree	17.98	249	7

OCCUPATIONS

	MEAN	INDEX	RANK
Total White Collar	75.05	129	9
Total Blue Collar	24.95	60	42

WORKERS

	MEAN	INDEX	RANK
No Workers	11.04	85	33
1 Worker	29.08	104	20
2 Workers	46.60	102	21
3 or More Workers	13.29	99	17

1999

14 - Middle Years Segment
Accumulated Wealth Group

Demographic Data

OWNER / RENTER

	MEAN	INDEX	RANK
Owner Occupied	70.18	109	22
Renter Occupied	29.82	83	29
Median Rent Paid	\$ 580	155	6

PROPERTY VALUE (1999)

	MEAN	INDEX	RANK
\$ 0 to 50,000	2.11	14	39
\$ 50,000 to 100,000	6.41	20	46
\$100,000 to 150,000	7.71	36	46
\$150,000 to 200,000	7.42	63	31
\$200,000 to 300,000	13.72	129	17
\$300,000 to 400,000	12.00	295	7
\$400,000 to 500,000	10.10	528	3
\$500,000 or More	40.52	1508	2
Median Property Value	\$ 406,168	383	2

PERSONS IN UNIT

	MEAN	INDEX	RANK
1 Person	24.01	98	26
2 Persons	35.94	112	7
3 to 4 Persons	30.71	95	31
5 to 6 Persons	8.08	88	34
7 or More Persons	1.26	73	27
Average Household Size	2.55	97	31

UNITS IN STRUCTURE

	MEAN	INDEX	RANK
1 Unit (Attached)	6.00	114	20
1 Unit (Detached)	64.00	108	25
2 Units	2.74	57	36
3 to 9 Units	8.34	86	27
10 to 49 Units	9.45	110	18
50 or More Units	5.00	116	14
Mobile Home	3.32	46	31
Other Type of Unit	1.16	105	28

14 - Middle Years 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 Nordstrom in the past 4 weeks	17.4	466	2
2. Shopped at Macy's in the last 4 weeks	37.1	453	1
3. Have a Chevron credit card	15.6	436	1
4. Contributed \$50 or more to PBS last year	13.8	433	1
5. Purchased a men's business suit this past year	26.3	382	1
6. Shopped at Neiman Marcus/Saks Fifth Ave. in the past 4 weeks	8.4	371	2
7. Used a maid/housekeeper in the last 12 months	34.1	363	1
8. Went snow skiing in the last year	15.6	350	1
9. Eat at casual Asian restaurants	14.5	336	1
10. Shop at Price Clubs	2.0	324	1
11. Traveled to foreign country for 15 or more nights in last 3 years	15.6	318	1
12. Eat at fine dining restaurants	15.6	318	2
13. Drank domestic red wine in the last 6 months	21.6	303	2
14. Spent \$100 or more on dry cleaning in last 6 months	19.2	303	2
15. Used a professional cleaning service in last 12 months	10.2	288	1
16. Own a passport	55.1	286	1
17. Eat at a midscale seafood restaurants	5.4	277	1
18. Own downhill skis/boots	13.2	275	1
19. Wrote to a magazine/newspaper editor in past year	12.0	275	1
20. Wrote to an elected official in the past year	15.6	271	2

COMMUNICATIONS & TECHNOLOGY	Percent Penetration	MicroVision Index	Rank
1. Reason for having 2 or more lines is to use with fax machine	16.8	420	1
2. Reason for having 2 or more lines is to use with PC modem	25.7	284	1
3. PC primarily used for banking/budgeting/taxes	11.2	274	4
4. Second wireless phone is cellular	15.2	261	1
5. PC primarily used for business work	20.1	254	1
6. Use internet/online services 1-5 times/week	22.9	240	4
7. Reason for having 2 or more lines is due to family size/teenagers	11.1	236	2
8. Have more than one phone line	39.2	234	1
9. Have more than one personal PC in household	24.7	232	4
10. PC primarily used for other purposes	7.5	208	2

FINANCIAL SERVICES	Percent Penetration	MicroVision Index	Rank
1. Made savings/investments totaling over \$20,000 last year	25.9	415	1
2. Have total investable assets >\$200k	26.0	374	2
3. Use discount brokerage services	24.8	329	2
4. Have invested in three or more mutual fund families	25.4	320	1
5. Purchased a home last year	17.4	283	2
6. Own money market mutual funds	45.8	273	1
7. Invest in a fixed payment annuity	16.0	273	1
8. Have a money market deposit account	40.0	262	1
9. Worked w/financial planner to set up financial plan	18.3	259	1
10. Invest in an annuity	31.8	247	1

14 - Middle Years Segment
Accumulated Wealth Group

1999

1999 Lifestyle Data

MEDIA PREFERENCES		Percent Penetration	MicroVision Index	Rank
1.	Read Worth Magazine	12.6	456	2
2.	Listen to classical radio format	13.8	445	2
3.	Listen to NPR (National Public Radio)	13.8	360	1
4.	Read George Magazine	14.4	316	5
5.	Read Travel Magazines	19.2	263	2
6.	Read Airline Magazines	11.4	262	4
7.	Read Epicurean Magazines	13.8	257	2
8.	Watch Great Performances	9.6	245	2
9.	Watch Ally McBeal	10.2	240	1
10.	Read Money Magazine	11.4	237	2
11.	Read This Old House Magazine	10.8	235	2
12.	Listen to all news radio format	16.8	233	5
13.	Listen to news/talk radio format	43.1	230	1
14.	Read Business/Finance Magazines	47.3	229	1
15.	Watch Kennedy Center Honors	10.8	226	1
16.	Watched the US Open Golf Championships	19.8	210	1
17.	Read US News & World Report	12.0	209	2
18.	Read House Beautiful Magazine	7.2	203	3
19.	Listen to all sports radio format	18.5	193	4
20.	Read PC World	5.4	185	4

HOME FURNISHINGS & IMPROVEMENTS		Percent Penetration	MicroVision Index	Rank
1.	Home has a oven (non-convection) separate from stove (range top)	54.0	375	1
2.	Own a trash compactor	15.0	366	2
3.	Own a espresso/cappuccino maker	19.8	338	1
4.	Home has a stove (range top) separate from oven (non-convection)	54.7	301	1
5.	Home has a stove (range top) separate from oven (non-convection)	10.2	301	2
6.	Own a pasta machine	29.9	297	1
7.	Own a cook top	42.5	292	1
8.	Own a electric coffee grinders	20.4	290	1
9.	Own a range/microwave oven combo	14.4	273	3
10.	Own a hot tub/whirlpool spa	23.9	270	2
11.	Home has a pool or hot tub			

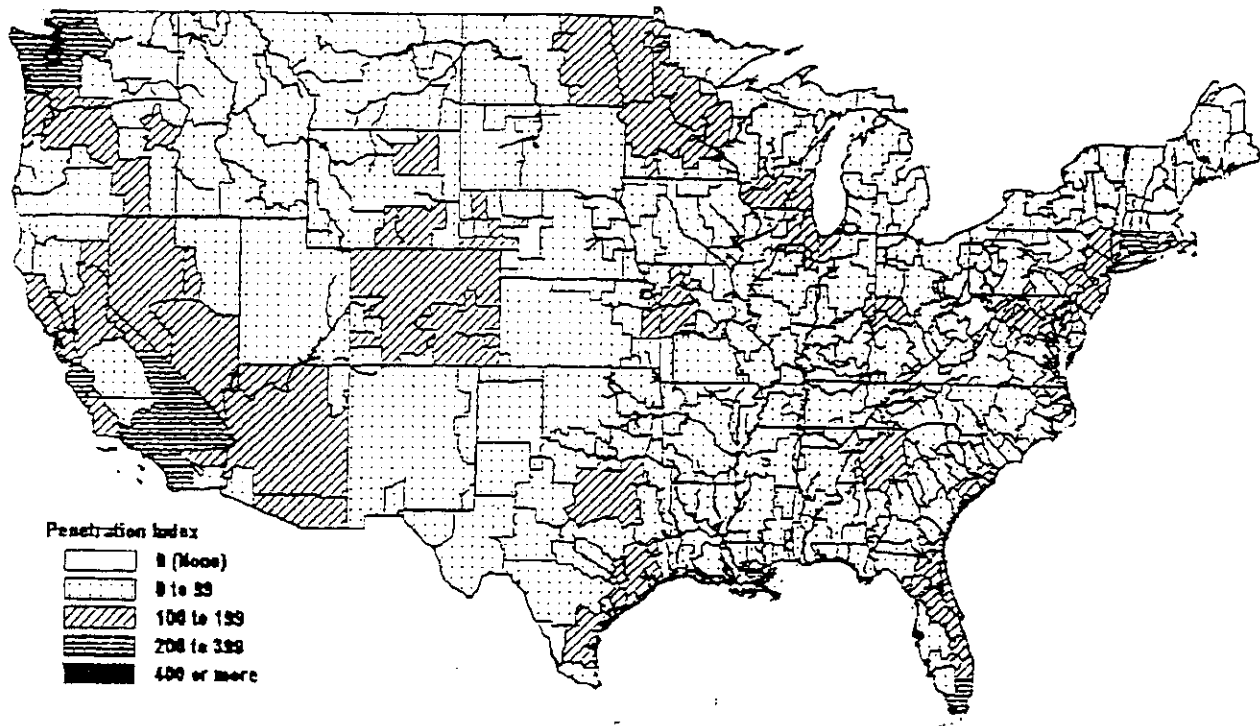
POWER UTILITIES		Percent Penetration	MicroVision Index	Rank
1.	Have a natural gas fireplace with glass doors	22.9	501	2
2.	Have 2 or more central air conditioners	13.7	420	1
3.	Have 2 or more central air conditioners	14.9	406	1
4.	Have a gas, non-convection oven separate from stove	25.0	393	1
5.	Have a gas range top separate from non-convection oven	40.3	368	1
6.	Have an electric, non-convection oven separate from stove	42.4	269	1
7.	Have a home security system	42.4	269	1
8.	Have a natural gas fireplace with no glass doors	8.4	238	6
9.	Have an electric range top separate from oven (non-conv.)	26.5	233	3
10.	Have a natural gas grill	16.2	229	2
11.	Have participated in home energy audits in current home	25.9	226	1

14 - Middle Years Segment
Accumulated Wealth Group

1999

15 Great Beginnings

Segment Concentration by Designated Market Area (DMA)



These are typically households with one or two young adults, living in renter-occupied housing and located in urban and suburban areas. Their median household income is slightly higher than average, as is the percent that have college degrees and work in white-collar occupations.

This segment contains younger adults, typically between 25 and 44 years old. Only 30% of these households have children (19% below average) and the children in this segment tend to be under nine years old. While these households are more likely than average to contain one or two persons and have a smaller than average household size, almost 30% contain three to four people. Over 20% of Great Beginnings are non-family households, which is 63% above average. The median household income of this segment is 4% above the national average. They are more likely than average to live in urban and suburban areas and are concentrated along the two coasts, especially in Boston, Miami, California, and Seattle. This segment scores above average in all white-collar occupations, particularly technical and administrative support. They are 63% more likely to live in renter-occupied housing, and over three times as likely to live in structures with ten to 49 units. From the 1990 Census, they score above average in having one and two vehicles in the household, living in housing built after 1960, and driving alone to work.

This segment is among the top five to primarily use their PC for email, change residence or relocate last year and use their ATM/Debit card to purchase goods or services. They also tend to listen to album oriented rock radio stations and read computer magazines.

Demographic Data

AGE (1999)

	MEAN	INDEX	RANK
0 to 4 Years	6.77	96	29
5 to 9 Years	6.99	96	31
10 to 14 Years	6.40	90	36
15 to 17 Years	3.17	78	39
18 to 20 Years	3.07	73	46
21 Years	1.15	89	28
22 to 24 Years	3.84	101	18
25 to 29 Years	8.09	115	7
30 to 34 Years	9.84	138	5
35 to 39 Years	10.53	133	4
40 to 44 Years	8.87	111	11
45 to 49 Years	6.96	98	19
50 to 54 Years	5.59	93	32
55 to 59 Years	4.19	88	36
60 to 64 Years	3.34	84	40
65 to 69 Years	2.98	82	37
70 to 74 Years	2.76	82	37
75 to 84 Years	3.90	85	35
85 or More Years	1.58	92	31
Average Age	35.98	98	30
Median Age	35.62	98	28

INCOME (1999)

	MEAN	INDEX	RANK
\$ 0 to 15,000	12.27	71	34
\$ 15,000 to 25,000	13.33	97	35
\$ 25,000 to 35,000	14.58	116	17
\$ 35,000 to 50,000	19.82	122	3
\$ 50,000 to 75,000	22.00	113	12
\$ 75,000 to 100,000	9.88	102	16
\$100,000 to 150,000	5.58	85	18
\$150,000 or More	2.52	55	24
Average Income	\$ 52,074	93	18
Median Income	\$ 42,425	104	16

15 - Great Beginnings Segment
Mainstream Singles Group

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Demographic Data

URBANIZATION (1999)

	MEAN	INDEX	RANK
Urban	51.23	55	15
Suburban	47.16	112	25
Rural	1.61	6	42

RACE / ETHNICITY

	MEAN	INDEX	RANK
White	83.33	104	30
Black	7.58	63	22
Native American	0.55	70	31
Asian	4.74	171	11
Pacific Islander	0.19	128	14
Other	3.62	92	15
Hispanic	9.38	104	11

EDUCATION

	MEAN	INDEX	RANK
Some High School	16.28	66	33
High School Graduate	27.59	92	30
Some College Attendance	23.04	123	6
Associate Degree	7.74	126	7
Bachelors Degree	17.37	132	18
Post Graduate Degree	7.88	109	18

OCCUPATIONS

	MEAN	INDEX	RANK
Total White Collar	65.68	113	17
Total Blue Collar	34.32	82	34

WORKERS

	MEAN	INDEX	RANK
No Workers	9.29	71	39
1 Worker	27.12	97	33
2 Workers	51.43	113	14
3 or More Workers	12.16	91	21

1999

15 - Great Beginnings Segment
Mainstream Singles Group

Demographic Data

OWNER / RENTER

	MEAN	INDEX	RANK
Owner Occupied	41.57	65	38
Renter Occupied	58.43	163	13
Median Rent Paid	\$ 464	124	13

PROPERTY VALUE (1999)

	MEAN	INDEX	RANK
\$ 0 to 50,000	2.40	16	38
\$ 50,000 to 100,000	27.15	83	35
\$100,000 to 150,000	30.61	142	4
\$150,000 to 200,000	17.50	150	9
\$200,000 to 300,000	14.89	140	14
\$300,000 to 400,000	4.53	111	17
\$400,000 to 500,000	1.69	88	18
\$500,000 or More	1.23	46	23
Median Property Value	\$ 133,397	126	16

PERSONS IN UNIT

	MEAN	INDEX	RANK
1 Person	31.03	126	14
2 Persons	34.22	107	15
3 to 4 Persons	27.92	86	37
5 to 6 Persons	5.94	64	41
7 or More Persons	0.90	52	39
Average Household Size	2.33	88	38

UNITS IN STRUCTURE

	MEAN	INDEX	RANK
1 Unit (Attached)	6.92	132	14
1 Unit (Detached)	32.18	55	40
2 Units	5.32	110	16
3 to 9 Units	19.01	197	8
10 to 49 Units	25.82	301	8
50 or More Units	7.42	173	10
Mobile Home	2.30	32	32
Other Type of Unit	1.02	93	35

15 - Great Beginnings Segment
Mainstream Singles Group

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1999 Lifestyle Data

Lifestyle Profiles with the *Highest* Market Index

LEISURE & RECREATION	Percent Penetration	MicroVision Index	Rank
1. Ate at Carl's Jr. in the last 4 weeks	3.2	247	6
2. Ate at Baskin Robbins in the last 4 weeks	1.8	212	3
3. Ate at Jack In The Box in the last 4 weeks	2.7	199	6
4. Shopped at the White Hen in the last 6 months	4.7	196	6
5. Shop at Price Clubs	1.2	196	6
6. Ate at Chili's in the last 4 weeks	1.6	176	8
7. Ate at Outback Steakhouse in the last 4 weeks	1.3	173	10
8. Eat at casual Asian restaurants	7.3	170	9
9. Ate at the Olive Garden in the last 4 weeks	2.9	167	5
10. Ate at Boston Market in the last 4 weeks	3.1	167	11
11. Shopped at ARCO in the last 6 months	5.9	161	10
12. Eat at quick service donut restaurants	4.6	160	5
13. Eat at Asian restaurants	6.4	157	9
14. Went roller blading/in-line skating last year	5.9	157	11
15. Eat at casual Italian restaurants	7.3	156	11
16. Bought gas with a debit card last month	7.5	156	10
17. Eat at quick service bakery/bagel shops	7.3	155	14
18. Eat at family style coffee shops	5.2	153	11
19. Ate at T.G.I. Fridays in the last 4 weeks	0.9	149	13
20. Eat at casual Mexican restaurants	8.4	148	9

COMMUNICATIONS & TECHNOLOGY	Percent Penetration	MicroVision Index	Rank
1. PC primarily used for email	8.6	173	5
2. Have voice mail with wireless phone	7.0	162	10
3. Primary reason for pager company services is general convenience	10.0	155	9
4. Switched online/internet service provider at least once last year	5.4	153	11
5. PC primarily used for surfing internet or world wide web	5.2	153	9
6. Primary wireless phone is analog	12.9	145	10
7. Average monthly expenses for online/internet is < \$15	6.4	144	17
8. Have busy return for regular wire phone	14.4	142	9
9. Have call waiting with wireless phone	11.3	141	9
10. Intend to purchase/upgrade modem in next 6 months	11.1	139	9

FINANCIAL SERVICES	Percent Penetration	MicroVision Index	Rank
1. Have renter insurance	17.1	178	11
2. Changed residence or relocated last year	21.1	169	5
3. Obtain account balance by phone	38.9	146	4
4. Have an auto loan from a Credit Union	12.7	145	7
5. Transfer funds over the telephone	14.1	140	15
6. Belong to individual health maintenance organization	14.2	134	9
7. Use ATM/Debit card used to purchase goods or services	55.6	129	5
8. Use on-line service for research and to obtain financial info	28.9	129	14
9. Bank primarily by ATM	40.4	127	13
10. Changed residence or relocated last year	9.6	127	12

1999

15 - Great Beginnings Segment
Mainstream Singles Group

1999 Lifestyle Data

MEDIA PREFERENCES			
	Percent Penetration	MicroVision Index	Rank
1. Read PC World	4.5	156	8
2. Listen to modern rock	7.1	153	9
3. Listen to contemporary hits radio format	17.9	151	10
4. Listen to album oriented/progressive rock format	13.5	143	11
5. Read Fitness Magazines	5.9	142	10
6. Listen to jazz format	8.2	138	16
7. Watch Beverly Hills 90210	8.4	138	12
8. Watch Party Of Five	6.0	134	9
9. Watched MTV last week	13.7	134	12
10. Watched MTV last week	11.4	131	17
10. Read Computer Magazines	27.6	129	5
11. Adult Contemporary Format	4.5	128	10
12. Read Car & Driver Magazine	9.8	128	13
13. Read Cosmopolitan Magazine	4.1	128	14
14. Read PC Magazine	8.2	127	14
15. Read Science/Technology Magazines	7.2	127	12
16. Read Glamour Magazine	7.6	127	16
17. Read Women's Fashion Magazines	18.1	126	12
18. Listen to golden oldies radio format	5.4	126	16
19. Read Vogue Magazine	4.5	126	14
20. Read Consumer Digest			

HOME FURNISHINGS & IMPROVEMENTS			
	Percent Penetration	MicroVision Index	Rank
1. Own a espresso/cappuccino maker	7.1	122	16
2. Home has a dishwasher	67.2	120	15
3. Own a electric coffee grinders	17.3	119	15
4. Own a built-in gas oven	14.9	118	12
5. Own a built-in gas oven	5.2	118	12
5. Purchased kitchen/dining room furniture last year	15.0	114	15
6. Home has a fireplace with no glass doors	18.4	113	15
7. Own a clothes dryer (gas)	5.0	111	15
8. Purchased a automatic washing machine last year	24.2	111	15
9. Home has a programmable thermostat	4.1	109	13
10. Purchased a clothes dryer last year			

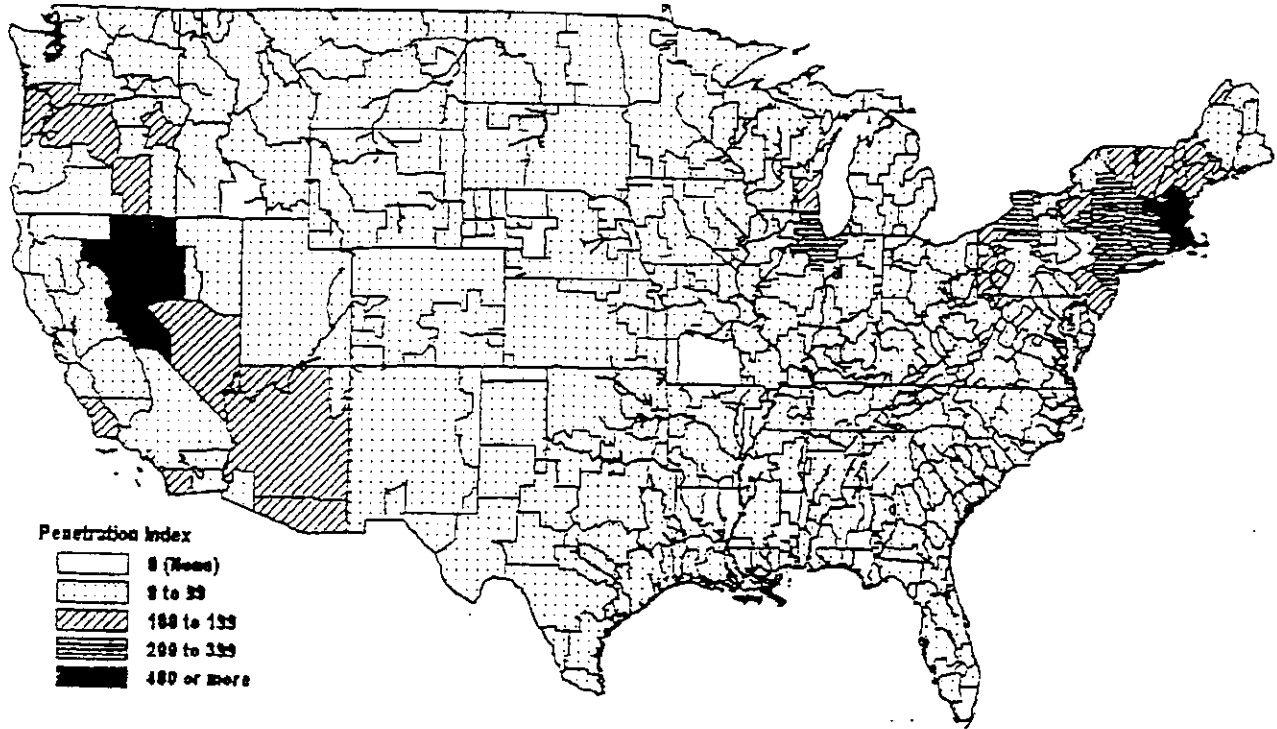
POWER UTILITIES			
	Percent Penetration	MicroVision Index	Rank
1. Don't know type of water heater	17.4	166	14
2. Don't know heater type	11.4	162	12
3. Electric bill averages less than \$40	28.6	148	12
4. Have a natural gas fireplace with no glass doors	4.8	136	13
4. Have a natural gas fireplace with no glass doors	8.4	130	7
5. Last contacted electric company to change or add a service	34.0	124	12
6. Have one central air conditioner	29.0	124	11
7. Prime heating system fuel is electricity	29.0	124	11
7. Prime heating system fuel is electricity	6.8	123	15
8. Last contacted electric company to check on account	15.7	121	16
9. Would like to read own meter online over PC	21.1	116	15
10. Obtained energy conserv. info from utility while in current home			

15 - Great Beginnings Segment
Mainstream Singles Group

1999

32 Metro Singles

Segment Concentration by Designated Market Area (DMA)



This segment consists of households containing relatively young singles, some couples and few children. They are typically renters, located in urban areas, with medium-low income and education levels and work in administrative support and blue-collar occupations.

Metro Singles are more likely than average to be between the ages of 25 and 39, and any children are most likely to be under age nine. These households are 30% more likely than average to contain one person and they are 26% less likely than average to contain a married couple. They contain slightly less than an average share of white households and 20% of these households are Hispanic (ranking them fourth). The median household and per capita incomes are 23% and 22% below the national norm, respectively. This segment ranks fourth in the share of households located in urban areas, particularly around New York, Boston, and Reno. Educational attainment beyond high school is below average and slightly less than half work in blue collar positions (14% above average). This segment is more than three times as likely to take public transportation to work and has a relatively long average time to commute to work. For example, the segment ranks fifth for the percentage commuting 60 to 89 minutes to work. Most live in rental housing and they rank first for the percentage living two and three to nine unit structures. About 45% live in housing built in 1939 or earlier, ranking them third in this category.

These households rank very high in purchasing video games in the past year, eating at quick service restaurants, having a prepaid calling card, and listening to contemporary hits

Demographic Data

AGE (1999)

	MEAN	INDEX	RANK
0 to 4 Years	7.40	105	16
5 to 9 Years	7.38	102	22
10 to 14 Years	6.73	95	30
15 to 17 Years	3.39	84	35
18 to 20 Years	3.36	80	42
21 Years	1.20	92	24
22 to 24 Years	3.68	97	27
25 to 29 Years	7.72	110	12
30 to 34 Years	8.97	126	7
35 to 39 Years	9.48	120	5
40 to 44 Years	8.20	103	17
45 to 49 Years	6.48	91	34
50 to 54 Years	5.12	85	37
55 to 59 Years	3.99	84	39
60 to 64 Years	3.51	88	36
65 to 69 Years	3.32	91	35
70 to 74 Years	3.28	97	26
75 to 84 Years	4.83	105	21
85 or More Years	1.95	114	21
Average Age	36.30	99	25
Median Age	35.41	98	32

INCOME (1999)

	MEAN	INDEX	RANK
\$ 0 to 15,000	22.79	132	20
\$ 15,000 to 25,000	17.44	127	19
\$ 25,000 to 35,000	14.93	119	11
\$ 35,000 to 50,000	16.87	104	20
\$ 50,000 to 75,000	16.27	84	29
\$ 75,000 to 100,000	6.53	68	30
\$100,000 to 150,000	3.65	56	31
\$150,000 or More	1.52	33	34
Average Income	\$ 41,556	74	36
Median Income	\$ 31,541	77	33

32 - Metro Singles Segment
Mainstream Singles Group

1999

Demographic Data

URBANIZATION (1999)

	MEAN	INDEX	RANK
Urban	85.03	257	4
Suburban	14.65	35	43
Rural	0.32	1	46

RACE / ETHNICITY

	MEAN	INDEX	RANK
White	78.92	98	32
Black	7.89	65	20
Native American	0.67	85	21
Asian	4.32	155	14
Pacific Islander	0.10	70	22
Other	8.10	205	6
Hispanic	20.00	223	4

EDUCATION

	MEAN	INDEX	RANK
Some High School	34.76	140	9
High School Graduate	30.84	103	19
Some College Attendance	15.62	83	42
Associate Degree	5.13	83	36
Bachelors Degree	9.08	69	31
Post Graduate Degree	4.58	63	32

OCCUPATIONS

	MEAN	INDEX	RANK
Total White Collar	52.12	90	32
Total Blue Collar	47.88	114	19

WORKERS

	MEAN	INDEX	RANK
No Workers	14.53	112	25
1 Worker	31.38	112	10
2 Workers	40.42	89	40
3 or More Workers	13.66	102	16

1999

32 - Metro Singles Segment
Mainstream Singles Group

Demographic Data

OWNER / RENTER

	MEAN	INDEX	RANK
Owner Occupied	35.23	55	41
Renter Occupied	64.77	181	10
Median Rent Paid	\$ 390	104	22

PROPERTY VALUE (1999)

	MEAN	INDEX	RANK
\$ 0 to 50,000	12.53	85	26
\$ 50,000 to 100,000	33.46	103	31
\$100,000 to 150,000	20.39	95	22
\$150,000 to 200,000	14.57	124	15
\$200,000 to 300,000	14.23	134	16
\$300,000 to 400,000	3.23	79	22
\$400,000 to 500,000	0.98	51	24
\$500,000 or More	0.60	22	29
Median Property Value	\$ 109,834	104	22

PERSONS IN UNIT

	MEAN	INDEX	RANK
1 Person	32.01	130	13
2 Persons	29.19	91	35
3 to 4 Persons	28.59	88	35
5 to 6 Persons	8.32	90	33
7 or More Persons	1.89	109	14
Average Household Size	2.47	94	35

UNITS IN STRUCTURE

	MEAN	INDEX	RANK
1 Unit (Attached)	7.26	138	11
1 Unit (Detached)	18.51	31	43
2 Units	21.27	440	1
3 to 9 Units	29.07	301	1
10 to 49 Units	15.33	179	12
50 or More Units	5.06	118	13
Mobile Home	2.01	28	34
Other Type of Unit	1.50	136	7

32 - Metro Singles Segment
Mainstream Singles Group

1999

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	7.4	313	2
2. Ate at Dunkin' donuts in the last 4 weeks	3.1	206	3
3. Eat at quick service coffee house restaurants	2.2	190	10
4. Purchased video games in the past year	24.5	189	3
5. Shopped at Macy's in the last 4 weeks	15.5	188	7
6. Shopped at Arnes in the last 4 weeks	8.9	179	7
7. Purchase full service gasoline	16.3	176	5
8. Shopped at The Gap in the last 4 weeks	10.6	166	11
9. Ate at IHOP in the last 4 weeks	1.7	160	8
10. Eat at Asian restaurants	6.5	158	8
11. Drank Coors beer in the last 6 months	5.7	158	9
12. Used a Laundromat in last 6 months	14.0	154	10
13. Shopped at Lord & Taylor in the past 4 weeks	4.0	153	12
14. Ate at Friendly's in the last 4 weeks	1.5	152	10
15. Eat at family style coffee shops	4.8	141	13
16. Drank Vodka in the last 6 months	16.7	140	9
17. Eat at quick service donut restaurants	4.0	139	10
18. Purchased boys' swimwear and sweat-suits last year	15.3	138	6
19. Drank Budweiser beer in the last 6 months	15.2	138	4
20. Eat at midscale retail store restaurants	4.5	136	12

COMMUNICATIONS & TECHNOLOGY	Percent Penetration	MicroVision Index	Rank
1. Do not use long distance phone service	6.8	160	12
2. Primary reason for pager company services is general convenience	9.1	140	12
3. Have unlisted phone number with regular wire phone	25.4	136	11
4. PC primarily used for surfing internet or world wide web	4.7	136	13
5. Plan to add new service to regular wire phone in next 6 months	9.8	128	11
6. Average monthly expenses for long distance service is <\$10	23.7	126	7
7. Have had a prepaid calling card	31.0	118	7
8. Method of collect calling is through operator	4.1	116	14
9. Average monthly expenses for local phone is \$41+	32.6	116	12
10. Household does not have a PC	61.6	116	20

FINANCIAL SERVICES	Percent Penetration	MicroVision Index	Rank
1. Have credit card credit insurance	10.2	151	8
2. Primarily bank with teller at supermarket	11.1	144	8
3. Hold an AT&T Universal Card	18.3	143	13
4. Have renter insurance	13.5	140	17
5. Invest in a fixed payment annuity	7.8	133	16
6. Have individual dental insurance	12.7	133	8
7. Hold an American Express Green, Gold, or Platinum credit card	14.0	132	15
8. Have a short term CD from a bank/savings & loan	12.1	131	13
9. Have a SEP/KEOGH account	7.3	131	15
10. Agree: Consumer finance company's give reliable advice	10.3	125	11

1999

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32 - Metro Singles Segment
Mainstream Singles Group

1999 Lifestyle Data

MEDIA PREFERENCES

	Percent Penetration	MicroVision Index	Rank
1. Listen to all news radio format	16.3	226	6
2. Listen to contemporary hits radio format	21.9	186	4
3. Watch Baywatch MONDAY-FRIDAY	7.9	182	5
4. Read Star Magazine	7.3	181	3
5. Watch Baywatch	10.0	165	5
6. Watch Xena: Warrior Princess	6.0	164	7
7. Read George Magazine	7.3	160	10
8. Watch Married With Children (MONDAY-FRIDAY)	9.0	160	8
9. Listen to modern rock	7.4	159	8
10. Read National Enquirer Magazine	11.9	156	10
11. Watch Boy Meets World	5.7	148	6
12. Watch Fresh Prince Of Bel Air	8.3	145	11
13. Watch Seinfeld MONDAY-FRIDAY	17.9	138	3
14. Watch ABC Saturday Family Movie	7.9	137	7
15. Watch Veronica's Closet	4.3	132	9
16. Watch Ally McBeal	5.6	132	13
17. Watch CBS Sun Night Movie	9.4	131	7
18. Watch Real Stories Of The Highway Patrol	6.2	130	10
19. Watch Jenny Jones Show	6.4	128	14
20. Watch All My Children	8.2	126	12

HOME FURNISHINGS & IMPROVEMENTS

	Percent Penetration	MicroVision Index	Rank
1. Home has a refrigerator (not frost free)	17.7	135	12
2. Own a gas stove/range	20.9	120	8
3. Purchased a vacuum cleaner last year	7.6	114	13
4. Own a electric toaster oven	28.0	112	14
5. Home has a water purifier attached to a faucet	8.7	112	15
6. Purchased curtains last year	4.4	109	20
7. Home has a convection oven	18.7	105	17
8. Purchased a sofa sectional last year	5.4	104	18
9. Purchased a wall-to-wall carpeting, last year	3.3	104	20
10. Own a built-in gas oven	13.0	103	18

POWER UTILITIES

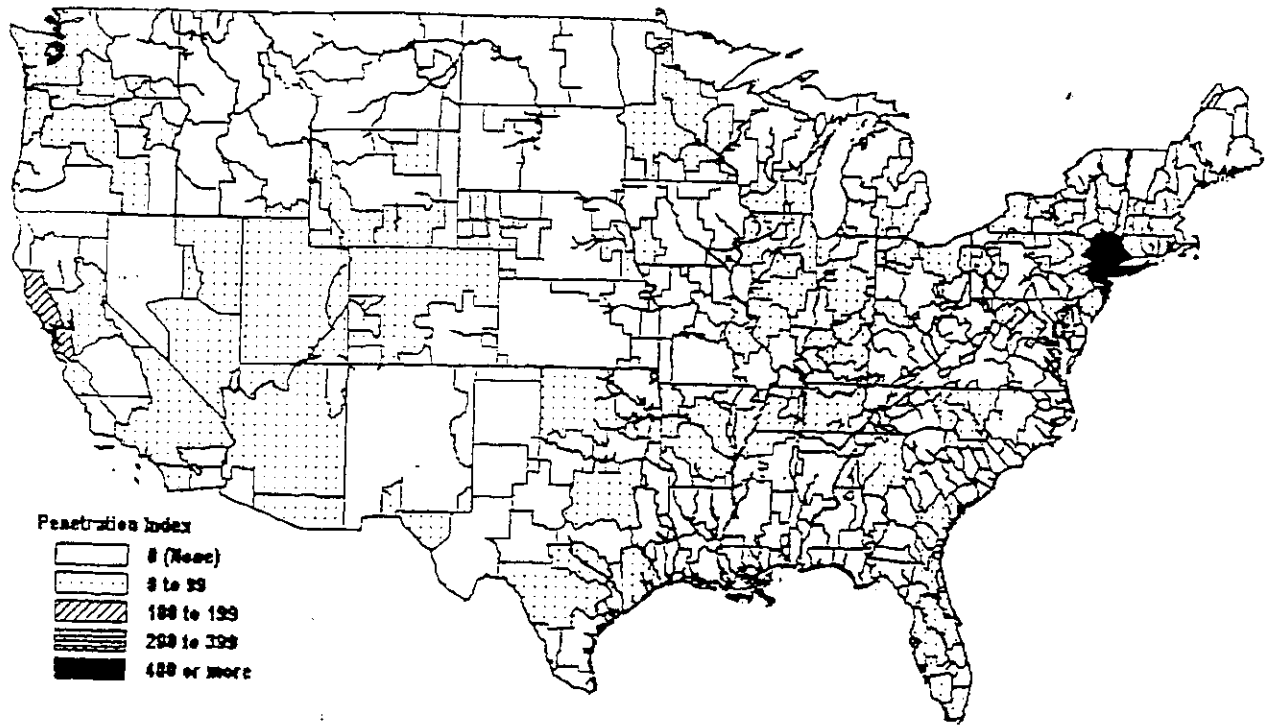
	Percent Penetration	MicroVision Index	Rank
1. Heater type is steam or hot water system	26.7	307	4
2. Have 2 or more window/wall-mounted room air conditioners	22.0	210	3
3. Don't know type of water heater	21.0	200	9
4. Have an extended service contract from utility company	8.7	190	3
5. Have a gas stove and oven combination (non-convection)	56.3	189	1
6. Own gas oven (non-convect.) separate from range top stove	6.6	179	8
7. Use a window or wall-mounted air conditioner	43.0	176	5
8. Have a gas range top separate from non-convection oven	10.7	168	8
9. Last contacted gas company was due to billing problems	10.2	167	7
10. Last contacted electric company to schedule a service appt.	5.4	167	3

32 - Metro Singles Segment
Mainstream Singles Group

1999

36 Metro Mix

Segment Concentration by Designated Market Area (DMA)



Typically young singles, living in non-family households, located in urban areas. Primarily renters with medium-low income, little college education, working in administrative support and service occupations.

Metro Mix adults are over 10% more likely than average to be in the 25 to 34 year old age range. They are 37% more likely than average to be non-family households and are 36% less likely to contain a married couple. This is an ethnically diverse segment, ranking second and third in its share of Hispanic and Asian households, respectively. This segment ranks high for the percentage of households with children headed by single parents. The median household and per capita income levels are 25% and 22% below average. Almost all households in the Metro Mix segment live in cities, primarily in New York. Educational attainment beyond attending some high school is below average. The ratio of white collar to blue collar workers is similar to that of the nation. However, the only white-collar occupation in which this segment ranks high is administrative support, where they rank second. Within blue-collar jobs, there are above average percentages of the Metro Mix working in the service occupations. This segment ranks first for the percentage taking public transportation to work and they have the longest commute. Over 80% live in renter-occupied housing, with a relatively large percentage of this segment living in multi-unit housing structures.

This segment is more likely to eat at quick service restaurants, acquire financial investments through direct response offers and listen to contemporary hits radio.

Demographic Data

AGE (1999)

	MEAN	INDEX	RANK
0 to 4 Years	7.00	99	24
5 to 9 Years	7.16	98	27
10 to 14 Years	6.61	93	34
15 to 17 Years	3.40	84	34
18 to 20 Years	3.29	79	44
21 Years	1.13	87	31
22 to 24 Years	3.73	98	21
25 to 29 Years	7.93	113	9
30 to 34 Years	8.41	118	10
35 to 39 Years	8.91	112	8
40 to 44 Years	8.23	103	15
45 to 49 Years	7.05	99	17
50 to 54 Years	5.66	94	28
55 to 59 Years	4.40	92	35
60 to 64 Years	3.90	98	26
65 to 69 Years	3.52	97	27
70 to 74 Years	3.22	96	32
75 to 84 Years	4.73	103	23
85 or More Years	1.70	99	28
Average Age	36.73	100	23
Median Age	35.92	99	26

INCOME (1999)

	MEAN	INDEX	RANK
\$ 0 to 15,000	27.16	158	10
\$ 15,000 to 25,000	14.97	109	30
\$ 25,000 to 35,000	13.37	106	29
\$ 35,000 to 50,000	15.52	96	29
\$ 50,000 to 75,000	15.82	82	34
\$ 75,000 to 100,000	6.90	71	28
\$100,000 to 150,000	4.19	64	25
\$150,000 or More	2.08	45	28
Average Income	\$ 42,680	76	32
Median Income	\$ 30,885	75	36

36 - Metro Mix Segment
Sustaining Singles Group

1999

Demographic Data

URBANIZATION (1999)

	MEAN	INDEX	RANK
Urban	99.59	300	2
Suburban	0.88	2	49
Rural	0.03	0	49

RACE / ETHNICITY

	MEAN	INDEX	RANK
White	46.50	58	46
Black	27.00	224	6
Native American	0.48	60	33
Asian	10.05	362	3
Pacific Islander	0.08	54	29
Other	15.90	403	2
Hispanic	32.73	364	2

EDUCATION

	MEAN	INDEX	RANK
Some High School	36.85	149	7
High School Graduate	26.22	87	36
Some College Attendance	14.18	76	46
Associate Degree	4.56	76	43
Bachelors Degree	11.05	84	26
Post Graduate Degree	7.05	98	20

OCCUPATIONS

	MEAN	INDEX	RANK
Total White Collar	57.81	99	26
Total Blue Collar	54.61	130	9

WORKERS

	MEAN	INDEX	RANK
No Workers	15.87	122	15
1 Worker	29.98	107	14
2 Workers	43.42	95	30
3 or More Workers	10.74	80	37

1999

36 - Metro Mix Segment
Sustaining Singles Group

Demographic Data

OWNER / RENTER

	MEAN	INDEX	RANK
Owner Occupied	70.24	109	21
Renter Occupied	29.76	83	30
Median Rent Paid	\$ 231	62	46

PROPERTY VALUE (1999)

	MEAN	INDEX	RANK
\$ 0 to 50,000	40.59	274	5
\$ 50,000 to 100,000	46.08	141	5
\$100,000 to 150,000	9.70	45	44
\$150,000 to 200,000	2.21	19	49
\$200,000 to 300,000	1.03	10	49
\$300,000 to 400,000	0.24	6	48
\$400,000 to 500,000	0.07	4	49
\$500,000 or More	0.08	3	50
Median Property Value	\$ 57,735	54	46

PERSONS IN UNIT

	MEAN	INDEX	RANK
1 Person	25.50	104	20
2 Persons	33.14	103	21
3 to 4 Persons	31.87	98	30
5 to 6 Persons	8.35	90	31
7 or More Persons	1.14	66	30
Average Household Size	2.54	97	32

UNITS IN STRUCTURE

	MEAN	INDEX	RANK
1 Unit (Attached)	2.45	47	43
1 Unit (Detached)	71.35	121	15
2 Units	4.79	99	20
3 to 9 Units	5.97	62	38
10 to 49 Units	2.46	29	40
50 or More Units	0.40	9	42
Mobile Home	11.51	159	12
Other Type of Unit	1.07	98	33

36 - Metro Mix Segment
Sustaining Singles Group

1999

1999 Lifestyle Data

Lifestyle Profiles with the *Highest* Market Index

LEISURE & RECREATION

	Percent Penetration	MicroVision Index	Rank
1. Eat at Asian restaurants	15.8	388	1
2. Eat at quick service deli restaurants	12.9	336	1
3. Shopped at Macy's in the last 4 weeks	25.4	322	2
4. Ate at Dunkin' donuts in the last 4 weeks	4.3	283	1
5. Shopped at The Gap in the last 4 weeks	17.5	275	2
5. Eat at family style coffee shops	9.2	272	3
7. Purchased a men's business suit this past year	17.9	260	2
8. Drank Heinekin beer in the last 6 months	12.3	254	1
9. Ate at Boston Market in the last 4 weeks	4.5	244	3
10. Eat at quick service coffee house restaurants	2.5	218	6
11. Eat at fine dining restaurants	10.3	211	6
12. Eat at quick service donut restaurants	5.9	208	1
13. Shopped at Lord & Taylor in the past 4 weeks	5.2	201	5
14. Used a Laundromat in last 6 months	18.2	200	6
15. Own a passport	38.5	200	5
16. Eat at quick service bakery/bagel shops	9.2	196	4
17. Last domestic travel/trip was for business	4.4	191	4
18. Shopped at Neiman Marcus/Saks Fifth Ave. in the past 4 weeks	4.2	187	10
19. Purchased men's coat and jackets last year	31.3	186	3
20. Purchased women's coat and jackets last year	44.8	186	1

COMMUNICATIONS & TECHNOLOGY

	Percent Penetration	MicroVision Index	Rank
1. Do not use long distance phone service	9.4	222	5
2. Have unlisted phone number with regular wire phone	32.5	168	4
3. Plan to add new service to regular wire phone in next 6 months	12.9	167	6
4. Primary reason for paging services is for family use	5.9	162	5
5. Have busy return for regular wire phone	16.2	160	5
6. Average monthly expenses for pager services are <\$10	10.1	158	3
7. Average monthly expenses for local phone is \$41+	44.1	157	3
8. Primary reason for pager company services is general convenience	10.2	157	8
9. Household intends to purchase a PC in next 6 months	27.1	155	1
10. Plan to add caller ID to regular wire phone next 6 months	6.2	149	9

FINANCIAL SERVICES

	Percent Penetration	MicroVision Index	Rank
1. Acquired a CD last year through a mail/phone offer	15.8	232	1
2. Acquired investment last year through financial publication	12.8	222	1
3. Acquired annuity last year by direct/non direct response offer	14.3	192	1
4. Acquired investment/savings last year through mail response	17.7	188	2
5. Have a short term CD from a bank/savings & loan	15.9	172	4
6. Belong to individual health maintenance organization	17.3	164	4
7. Hold an American Express Green, Gold, or Platinum credit card	16.7	157	11
8. Have renter insurance	14.5	151	16
9. Bank primarily by ATM	47.9	151	6
10. Acquired a Visa or Mastercard last year through mail offer	43.6	150	3

1999

36 - Metro Mix Segment
Sustaining Singles Group

1999 Lifestyle Data

MEDIA PREFERENCES

	Percent Penetration	MicroVision Index	Rank
1. Read George Magazine	22.0	483	2
2. Listen to all news radio format	17.7	246	3
3. Read Women's Fashion Magazines	14.3	237	3
4. Watch Xena: Warrior Princess	8.5	231	5
5. Read Vogue Magazine	9.9	231	4
6. Listen to contemporary hits radio format	25.8	219	1
7. Watch New York Undercover	9.7	190	5
8. Watch Ricki	7.7	175	6
9. Watched Black Entertainment last week	8.3	175	8
10. Watch 20/20 Monday	5.9	168	4
11. Listen to jazz format	9.9	166	12
12. Watch Living Single	8.3	164	8
13. Watch Beverly Hills 90210 MONDAY-FRIDAY	5.7	160	7
14. Watched VH-1 last week	11.9	159	4
15. Watch Ally McBeal	6.7	157	6
16. Read Fitness Magazines	6.5	157	5
17. Read Ebony Magazine	9.7	155	9
18. Watch WWF Wrestling	6.9	155	11
19. Watch Married With Children (MONDAY-FRIDAY)	8.7	154	9
20. Watch Baywatch	9.3	152	6

HOME FURNISHINGS & IMPROVEMENTS

	Percent Penetration	MicroVision Index	Rank
1. Home has a refrigerator (not frost free)	27.8	211	4
2. Home has a water purifier/filter	21.2	133	10
3. Purchased curtains last year	5.2	129	6
4. Own a gas stove/range	21.6	124	4
5. Purchased table settings last year	15.7	122	8
6. Home has a water purifier attached to a faucet	9.3	119	13
7. Own a electric juicer	12.7	114	19
8. Own a electric toaster oven	26.6	106	20
9. Home has a water softener attached to main water supply	8.7	100	20
10. Purchased kitchen/dining room furniture last year	4.2	95	27

POWER UTILITIES

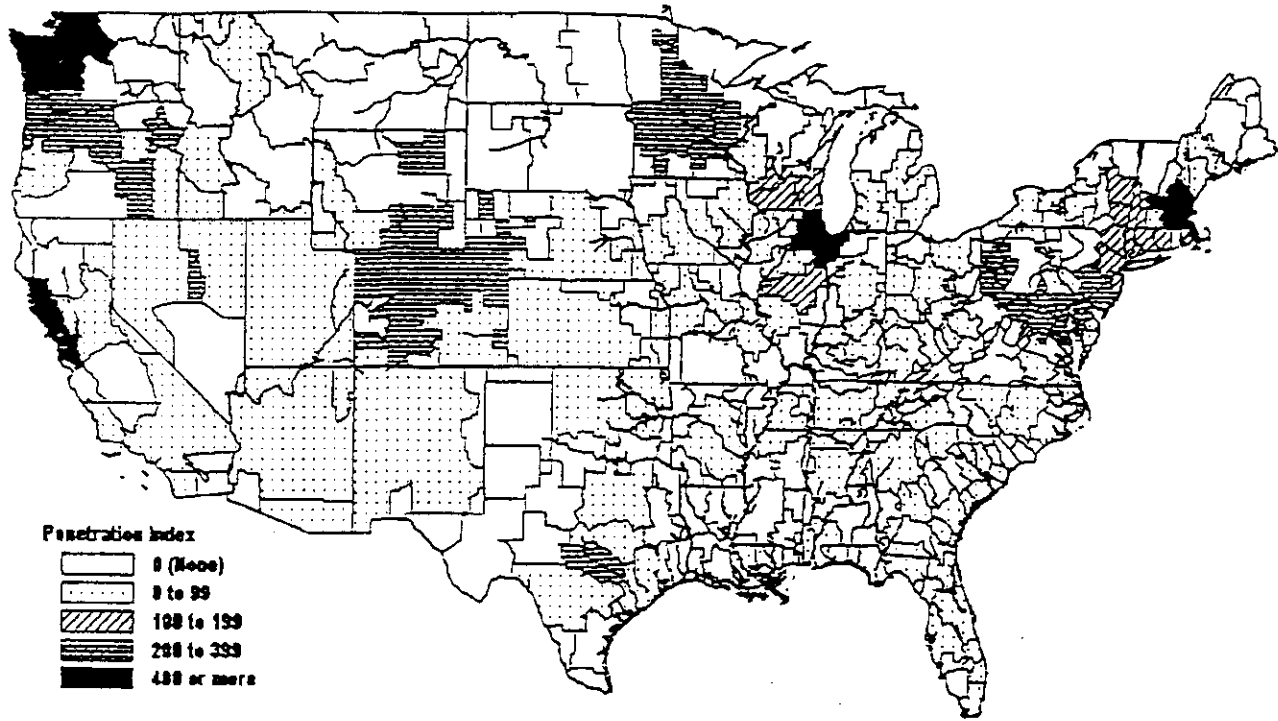
	Percent Penetration	MicroVision Index	Rank
1. Do not use electric services	17.8	571	2
2. Don't know type of water heater	57.7	551	2
3. Heater type is steam or hot water system	36.9	425	1
4. Don't know heater type	25.4	360	1
5. Water heater is part of a furnace or boiler	18.4	344	1
6. Have 2 or more window/wall-mounted room air conditioners	35.8	342	1
7. Prime heating system is oil	26.7	303	1
8. Do not have a cooling system thermostat	36.5	259	3
9. Use a window or wall-mounted air conditioner	59.7	244	1
10. Gas bill averages \$25 or less	34.5	230	3

36 - Metro Mix Segment
Sustaining Singles Group

1999

37 Urban Up And Comers

Segment Concentration by Designated Market Area (DMA)



This segment consists of singles, primarily living alone, in rental property. They live in urban areas, have a high level of education, medium-high income and work in white-collar occupations.

Adults in this segment are more likely than average to be between 18 and 44 years. Over 58% of these households contain one person (ranking second) and they contain primarily singles living in non-family households (ranking first). While over 70% of these households are white, they have the fourth highest share of Asian households (over three times the national average). The median household income is 20% below the national norm, but the per capita income is 29% above average. This is an almost entirely urban segment with 93% of these households living in cities. They score highest in the cities of Washington D.C., Chicago, Boston and San Francisco. Educational attainment is well above average. This segment has two and three times the average percentage of bachelors and post graduate degrees, respectively. Almost 78% work in white collar occupations, particularly in technical support, professional specialty and executive and managerial positions. Also indicative of their urban concentration, they are much more likely than average to rent (83% are renters), they rank third in living in structures with 10 to 49 units, fourth for structures with 50 or more units. They rank third in taking public transportation or walking to work. Furthermore, they rank sixth in property value and fifth in having no vehicles in the household.

Urban Up and Comers are the most likely to bank primarily by ATM, use their PC for more than 21 hours per week, and plan to purchase/upgrade their modem in the next six months.

1999

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37 - Urban Up And Comers Segment
Sustaining Singles Group

Demographic Data

AGE (1999)

	MEAN	INDEX	RANK
0 to 4 Years	3.12	44	48
5 to 9 Years	3.42	47	49
10 to 14 Years	2.70	38	49
15 to 17 Years	1.16	29	48
18 to 20 Years	4.34	104	15
21 Years	1.92	148	6
22 to 24 Years	6.02	159	4
25 to 29 Years	11.26	160	2
30 to 34 Years	11.58	163	1
35 to 39 Years	11.73	148	2
40 to 44 Years	9.56	120	5
45 to 49 Years	7.26	102	15
50 to 54 Years	5.52	91	34
55 to 59 Years	4.00	84	38
60 to 64 Years	3.15	79	41
65 to 69 Years	2.87	79	39
70 to 74 Years	2.84	84	36
75 to 84 Years	5.05	110	20
85 or More Years	2.51	146	9
Average Age	39.53	108	12
Median Age	37.59	104	18

INCOME (1999)

	MEAN	INDEX	RANK
\$ 0 to 15,000	23.84	138	17
\$ 15,000 to 25,000	15.73	114	28
\$ 25,000 to 35,000	13.79	110	28
\$ 35,000 to 50,000	15.55	96	28
\$ 50,000 to 75,000	14.72	76	38
\$ 75,000 to 100,000	7.17	74	26
\$100,000 to 150,000	4.91	75	22
\$150,000 or More	4.29	94	15
Average Income	\$ 47,229	84	26
Median Income	\$ 32,564	80	27

37 - Urban Up And Comers Segment
Sustaining Singles Group

1999

Demographic Data

URBANIZATION (1999)

	MEAN	INDEX	RANK
Urban	92.88	281	3
Suburban	7.07	17	46
Rural	0.05	0	48

RACE / ETHNICITY

	MEAN	INDEX	RANK
White	70.28	88	41
Black	16.55	137	11
Native American	0.59	75	29
Asian	9.28	334	4
Pacific Islander	0.21	142	12
Other	3.09	78	18
Hispanic	7.65	85	18

EDUCATION

	MEAN	INDEX	RANK
Some High School	13.74	55	37
High School Graduate	15.45	52	47
Some College Attendance	17.94	96	29
Associate Degree	5.07	82	38
Bachelors Degree	26.54	202	6
Post Graduate Degree	21.27	294	4

OCCUPATIONS

	MEAN	INDEX	RANK
Total White Collar	77.35	133	7
Total Blue Collar	22.65	54	44

WORKERS

	MEAN	INDEX	RANK
No Workers	12.79	98	29
1 Worker	28.57	102	26
2 Workers	52.27	115	12
3 or More Workers	6.37	48	47

1999

37 - Urban Up And Comers Segment
Sustaining Singles Group

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Demographic Data

OWNER / RENTER

	MEAN	INDEX	RANK
Owner Occupied	16.42	26	47
Renter Occupied	83.58	233	4
Median Rent Paid	\$ 452	121	14

PROPERTY VALUE (1999)

	MEAN	INDEX	RANK
\$ 0 to 50,000	2.68	18	36
\$ 50,000 to 100,000	13.16	40	42
\$100,000 to 150,000	17.74	82	28
\$150,000 to 200,000	14.13	121	16
\$200,000 to 300,000	21.24	200	8
\$300,000 to 400,000	12.04	296	6
\$400,000 to 500,000	6.72	351	5
\$500,000 or More	12.29	457	4
Median Property Value	\$ 210,755	199	6

PERSONS IN UNIT

	MEAN	INDEX	RANK
1 Person	58.79	239	2
2 Persons	27.98	87	38
3 to 4 Persons	11.10	34	49
5 to 6 Persons	1.76	19	49
7 or More Persons	0.37	21	48
Average Household Size	1.64	62	48

UNITS IN STRUCTURE

	MEAN	INDEX	RANK
1 Unit (Attached)	3.09	59	38
1 Unit (Detached)	3.78	6	48
2 Units	4.00	83	28
3 to 9 Units	19.17	199	6
10 to 49 Units	32.91	384	3
50 or More Units	35.17	818	4
Mobile Home	0.05	1	48
Other Type of Unit	1.85	168	4

37 - Urban Up And Comers Segment
Sustaining Singles Group

1999

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	15.6	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	209	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	56.1	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

1999

37 - Urban Up And Comers Segment
Sustaining Singles Group

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	21.8	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	116	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

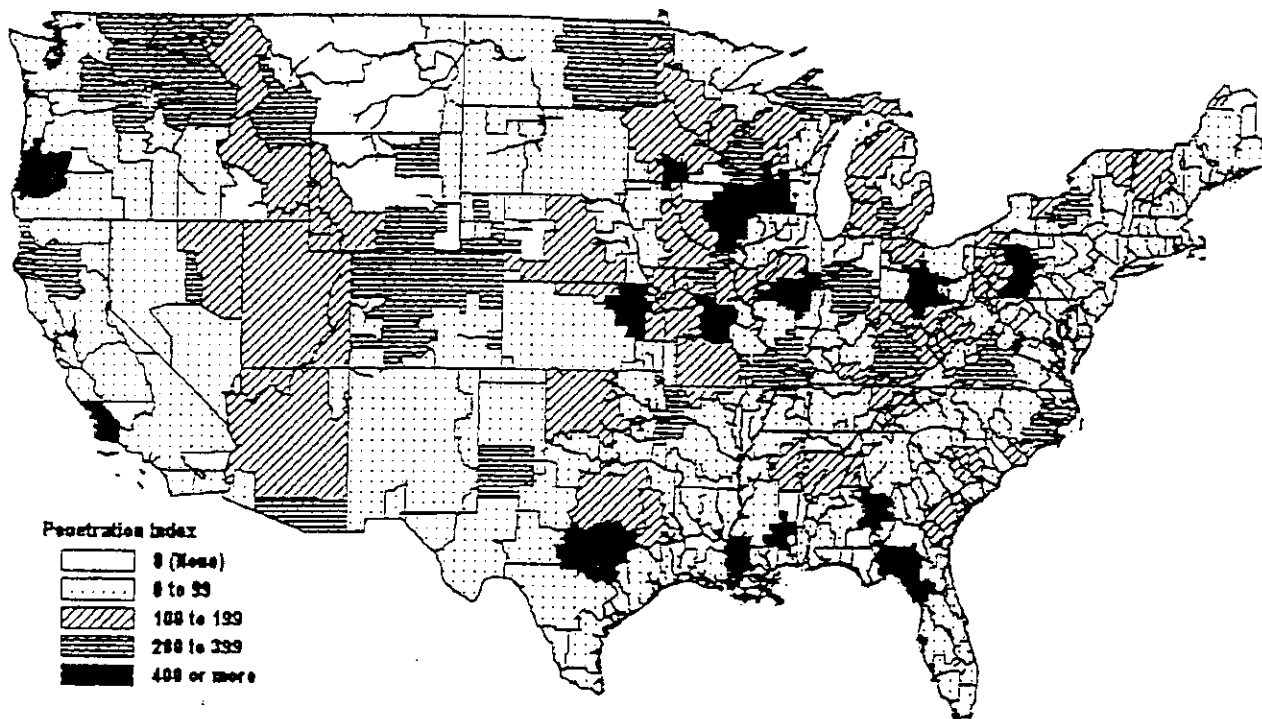
	Percent Penetration	MicroVision Index	Rank
1. Don't know type of water heater	50.4	481	3
2. Heater type is steam or hot water system	33.3	384	2
3. Do not use electric services	9.9	317	7
4. Water heater is part of a furnace or boiler	16.3	305	2
5. Electric bill averages less than \$40	49.6	258	2
6. Gas 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

1999

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.

1999

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47 - University USA Segment
Sustaining Singles Group

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

1999

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	0.59	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

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	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
6. 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

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	155	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

1999

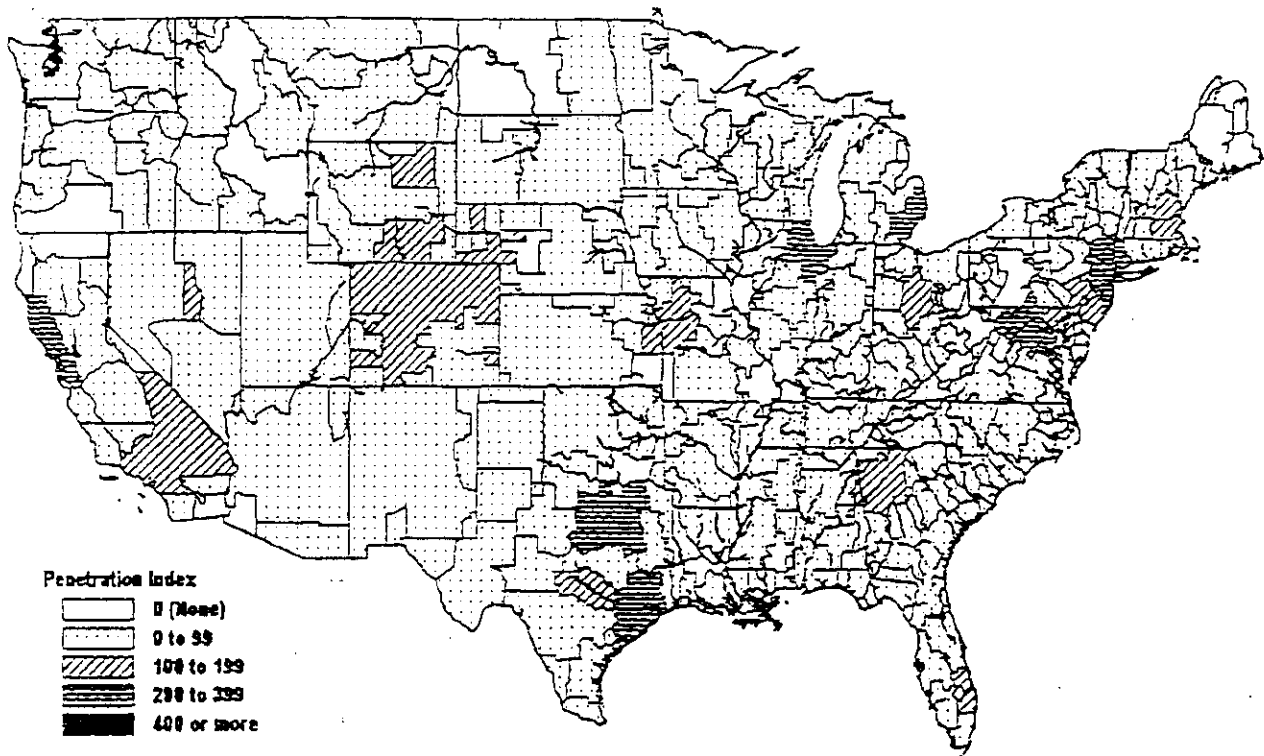
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1 Upper Crust

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

1999

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

1999

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

1999

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-convexion) 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

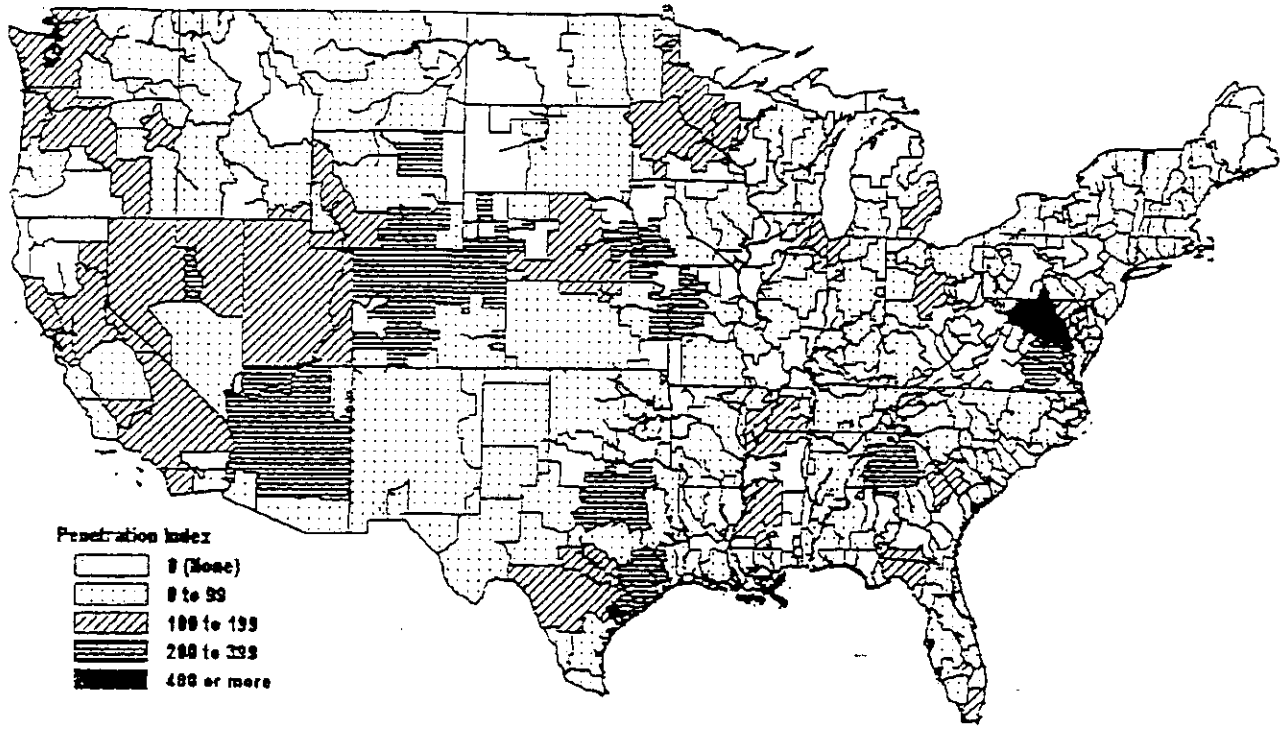
POWER UTILITIES			
	Percent Penetration	MicroVision Index	Rank
1. Have 2 or more central air conditioners	10.9	335	2
2. Have a natural gas fireplace with glass doors	14.3	313	5
3. Have an electric oven (non-conv.) separate from range top	33.9	309	2
4. Have a natural gas fireplace with no glass doors	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	28.1	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	251	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	15.6	180	4

HOME FURNISHINGS & IMPROVEMENTS

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

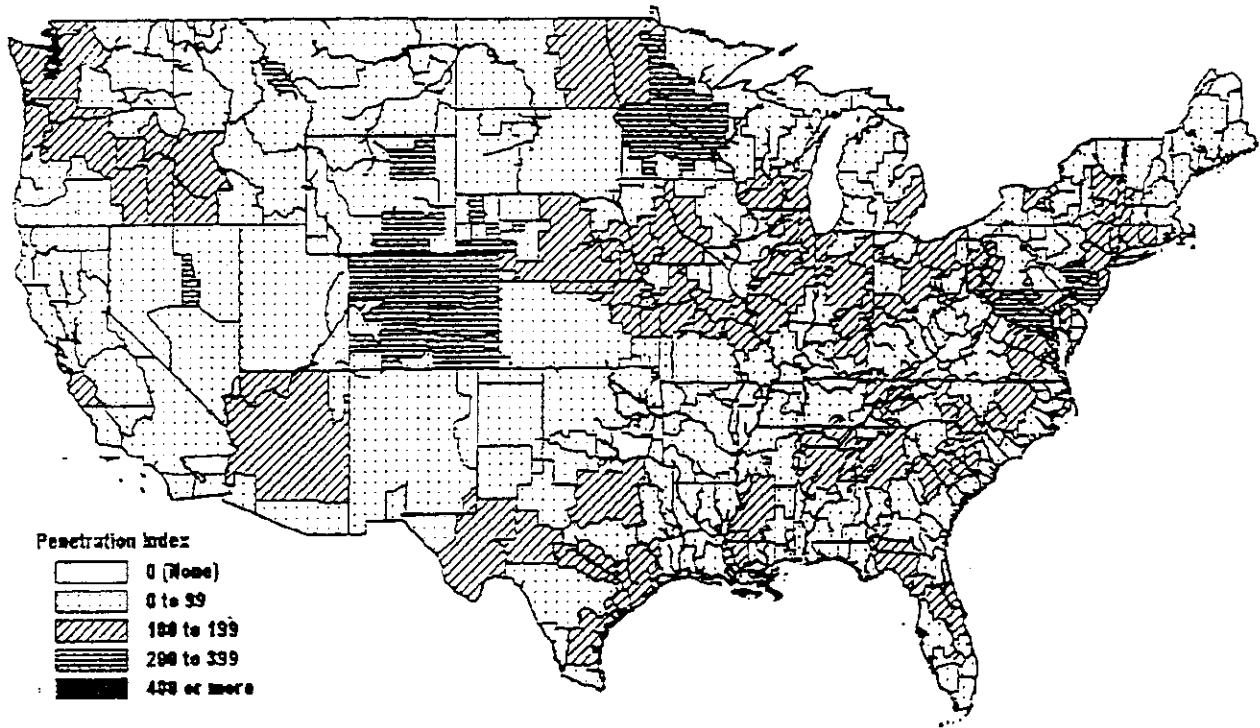
POWER UTILITIES		Percent Penetration	MicroVision Index	Rank
1.	Have a natural gas fireplace with glass doors	24.2	531	1
2.	Have a natural gas fireplace with no glass doors	10.6	301	3
3.	Have 2 or more central air conditioners	9.5	291	3
4.	Have a non-natural gas fireplace with glass doors	31.6	255	1
5.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

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	218	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

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	6
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. Read Southern Living Magazine	29.3	157	8
14. Listen to news/talk radio format	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

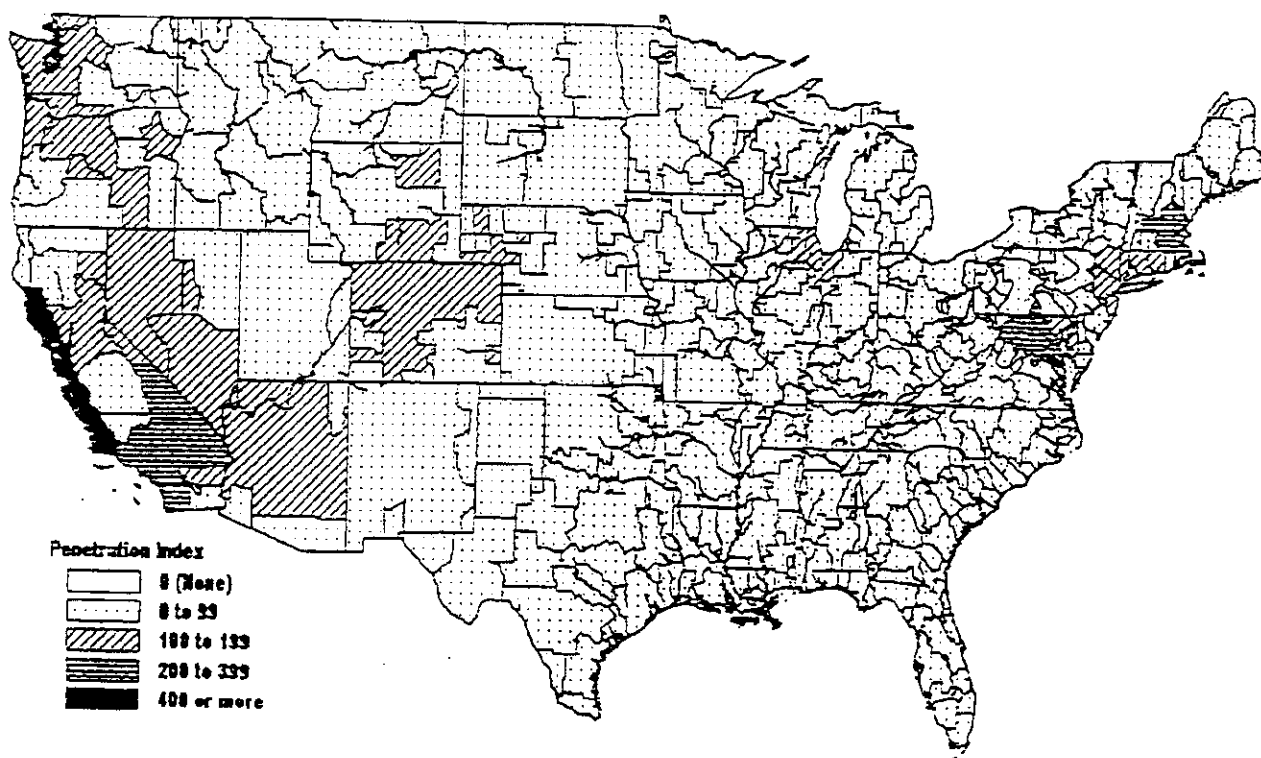
	Percent Penetration	MicroVision Index	Rank
1. Have a natural gas fireplace with glass doors	14.2	311	6
2. Have 2 or more central air conditioners	8.0	246	5
3. Pay gas bill with automatic payment method	12.5	234	4
4. Have a non-natural gas fireplace with glass doors	25.6	207	5
5. Have a natural gas fireplace 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	7.65	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

4 - Mid-Life Success Segment
Accumulated Wealth Group

1999

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	77.48	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