

# 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   |

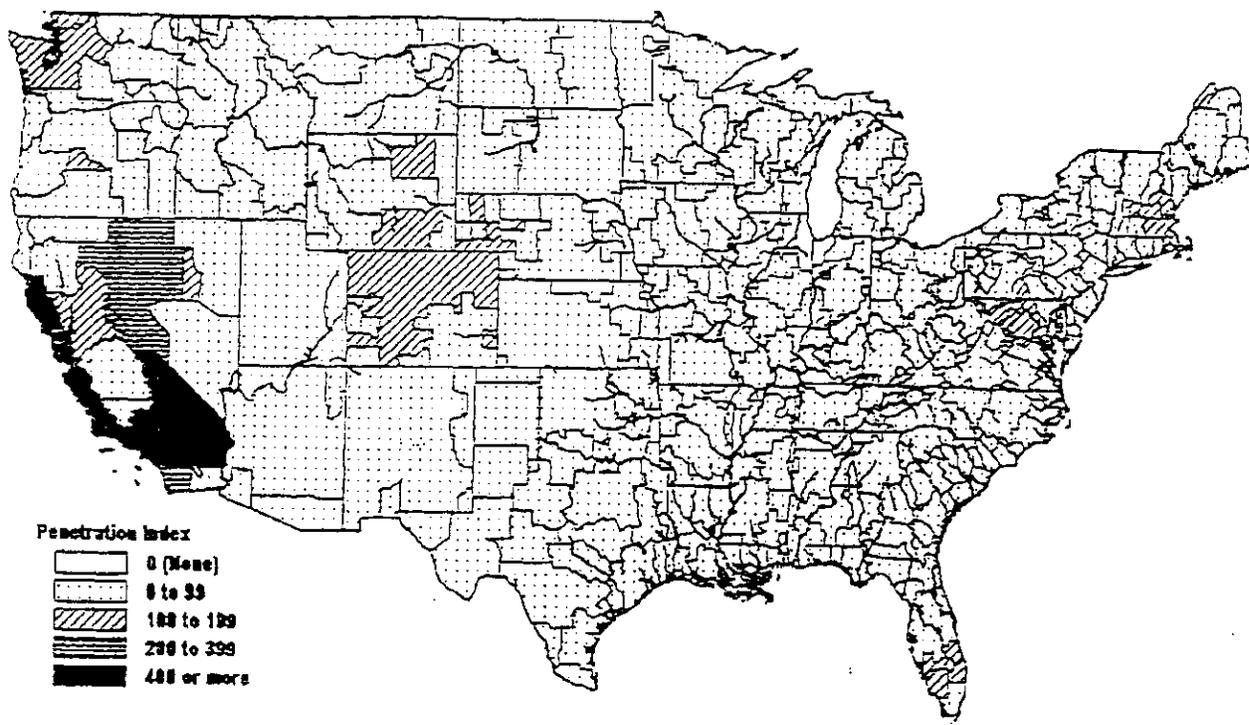
| POWER UTILITIES |   | Percent Penetration | MicroVision Index | Rank |
|-----------------|---|---------------------|-------------------|------|
| 1.              | Don't know type of water heater             | 65.3                | 623               | 1    |
| 2.              | Do not use electric 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   |

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# 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

1999

# 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 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                                       |                     |                   |      |

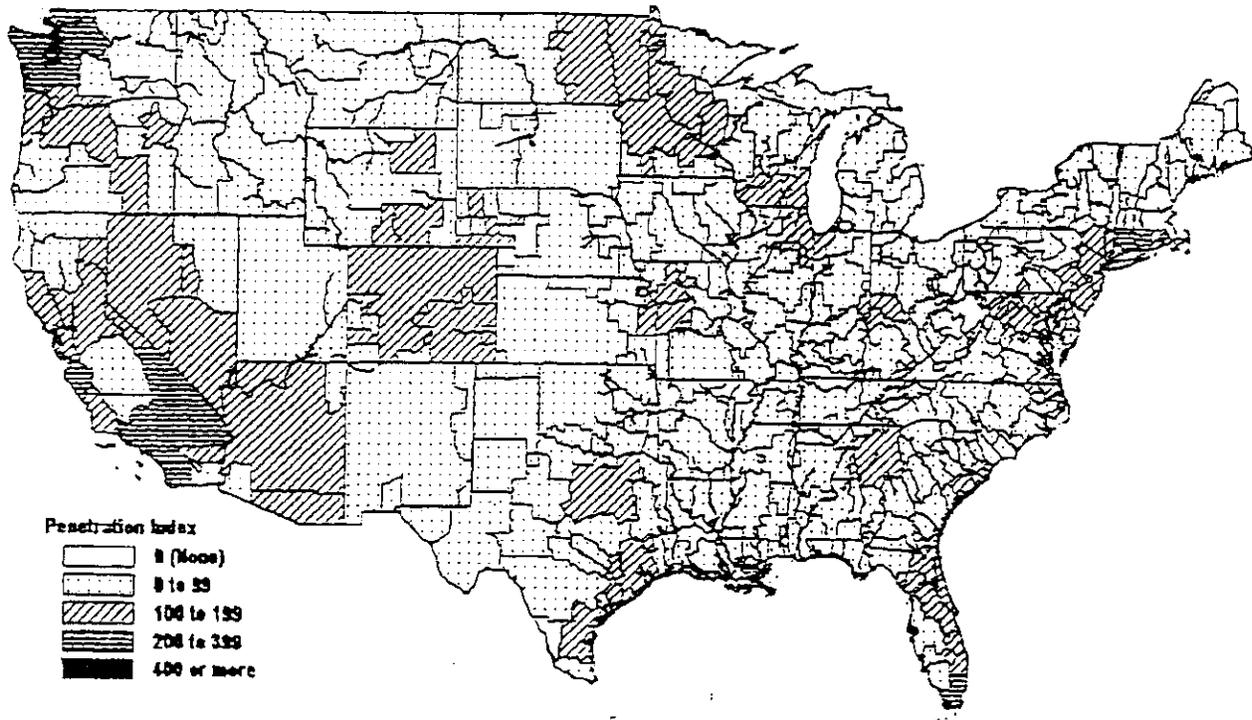
| POWER UTILITIES |   | Percent Penetration | MicroVision Index | Rank |
|-----------------|---|---------------------|-------------------|------|
| 1.              | Have a natural gas fireplace with glass doors             | 22.9                | 501               | 2    |
| 2.              | Have 2 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

1999

# 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

1999

# 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              |                     |                   |      |

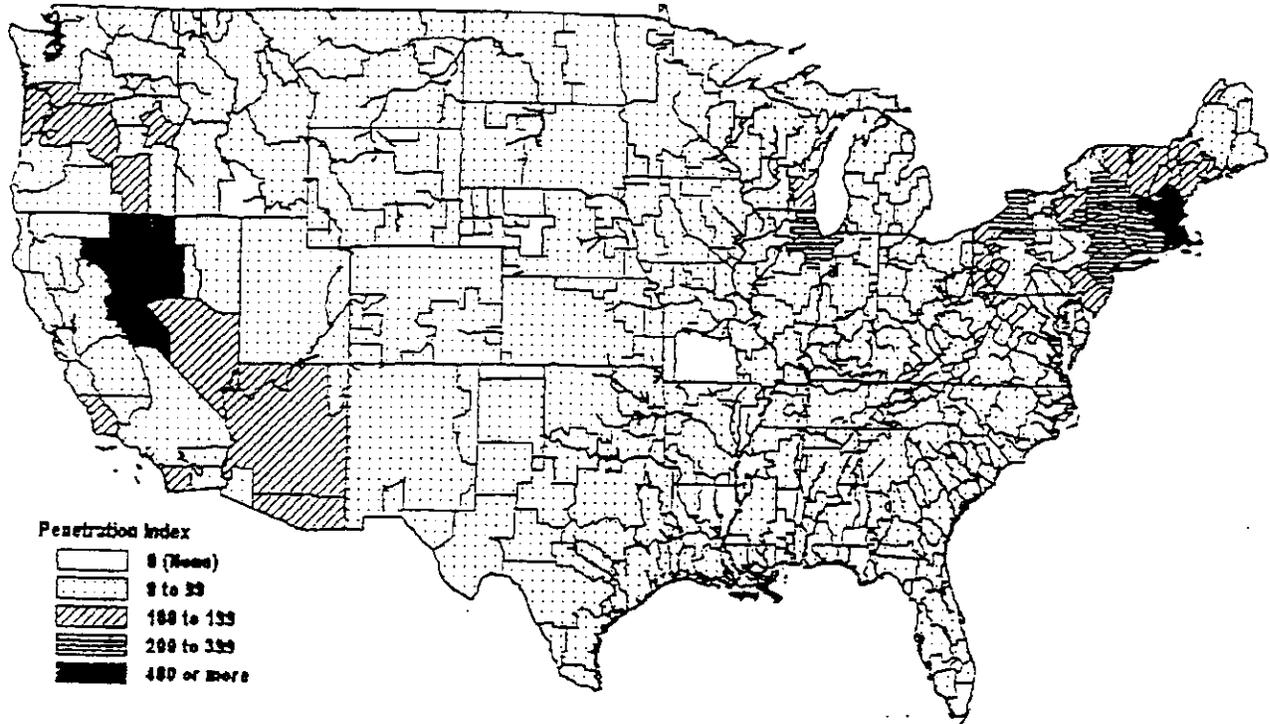
| POWER UTILITIES  |                     |                   |      |
|--|---------------------|-------------------|------|
|  | Percent Penetration | MicroVision Index | Rank |
| 1. Don't know type of water heater                                   | 17.4                | 166               | 14   |
| 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   |

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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   |

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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

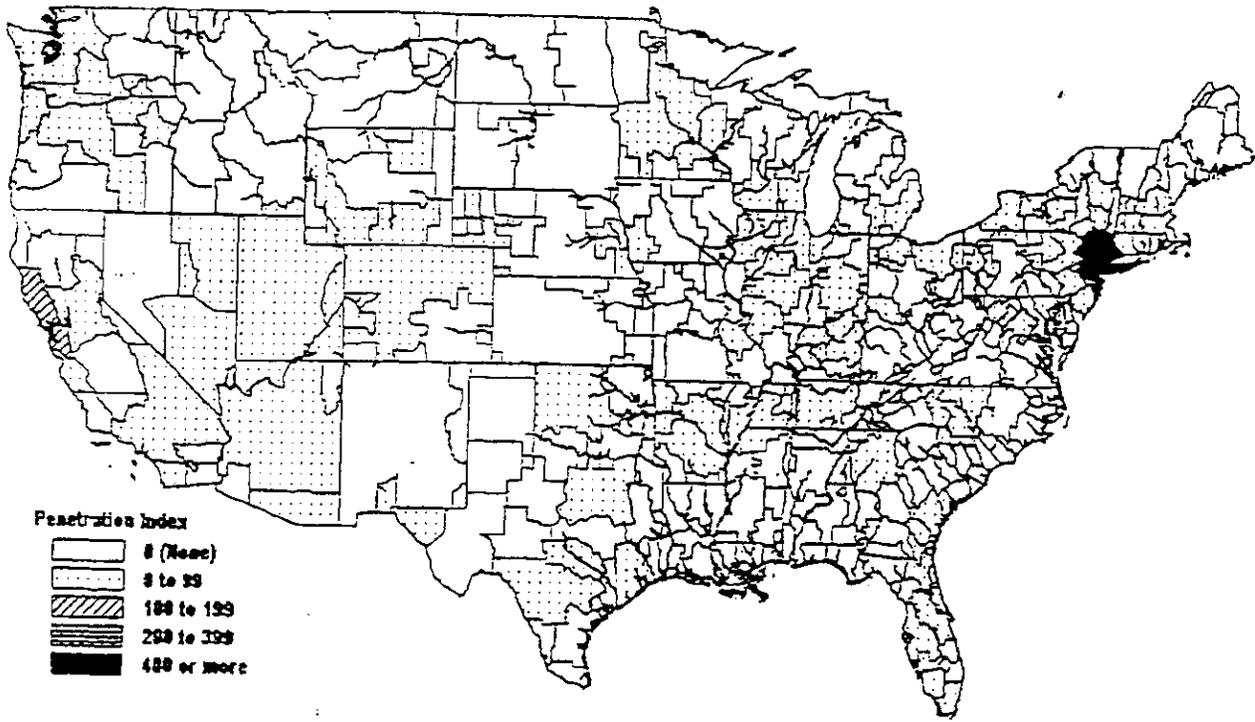
|   | Percent Penetration | MicroVision Index | Rank |
|---|---------------------|-------------------|------|
| 1. Heater type is steam or hot water system                     | 26.7                | 307               | 4    |
| 2. Have 2 or more window/wall-mounted room air conditioners     | 22.0                | 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      | 36.75 | 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    |

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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

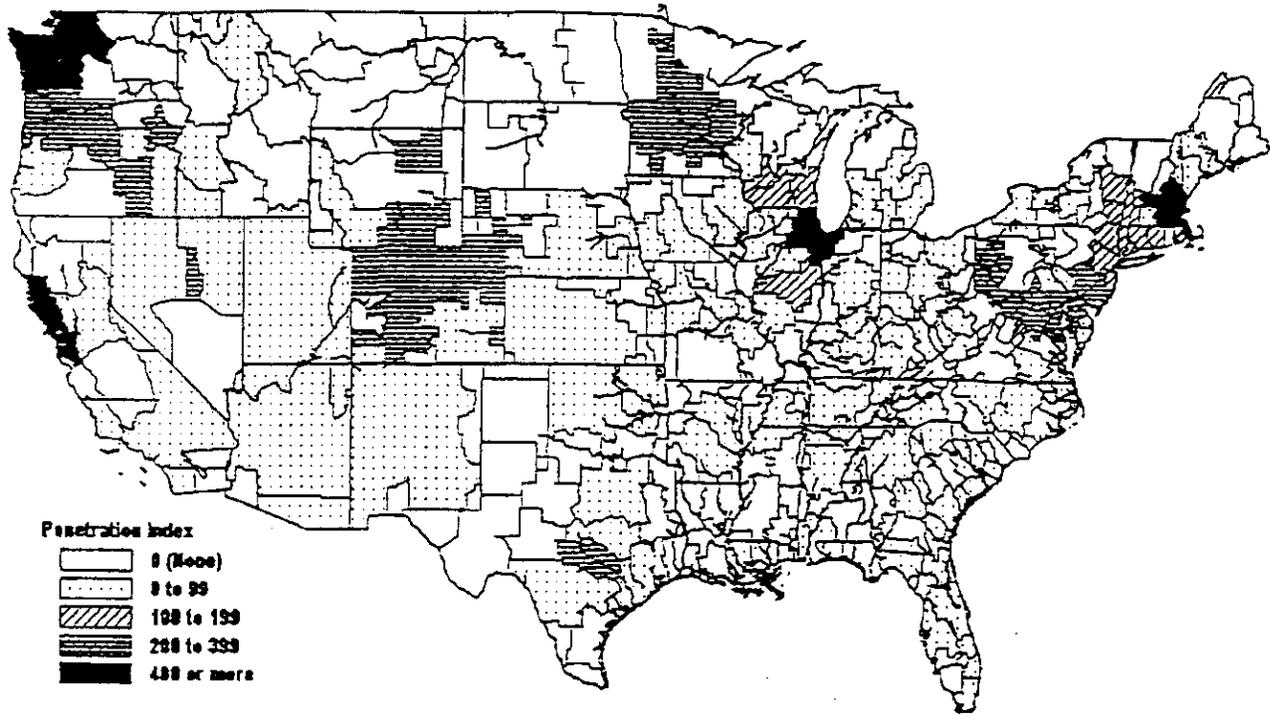
|   | Percent Penetration | MicroVision Index | Rank |
|---|---------------------|-------------------|------|
| 1. Do not use electric services                             | 17.8                | 571               | 2    |
| 2. Don't know type of water heater                          | 57.7                | 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

# 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

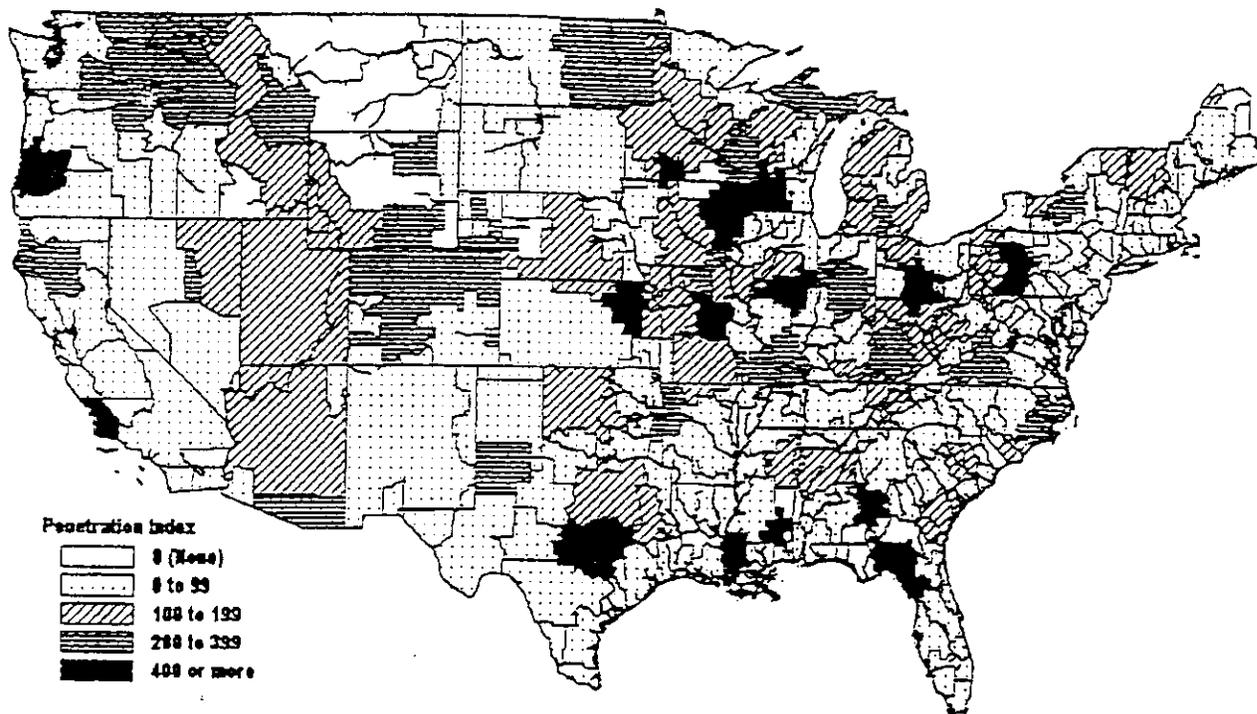
|  | Percent Penetration | MicroVision Index | Rank |
|--|---------------------|-------------------|------|
| 1. Don't know type of water heater                   | 50.4                | 481               | 3    |
| 2. Heater type is steam or hot water system          | 33.3                | 384               | 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    |

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47 - University USA Segment  
Sustaining Singles Group

# 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

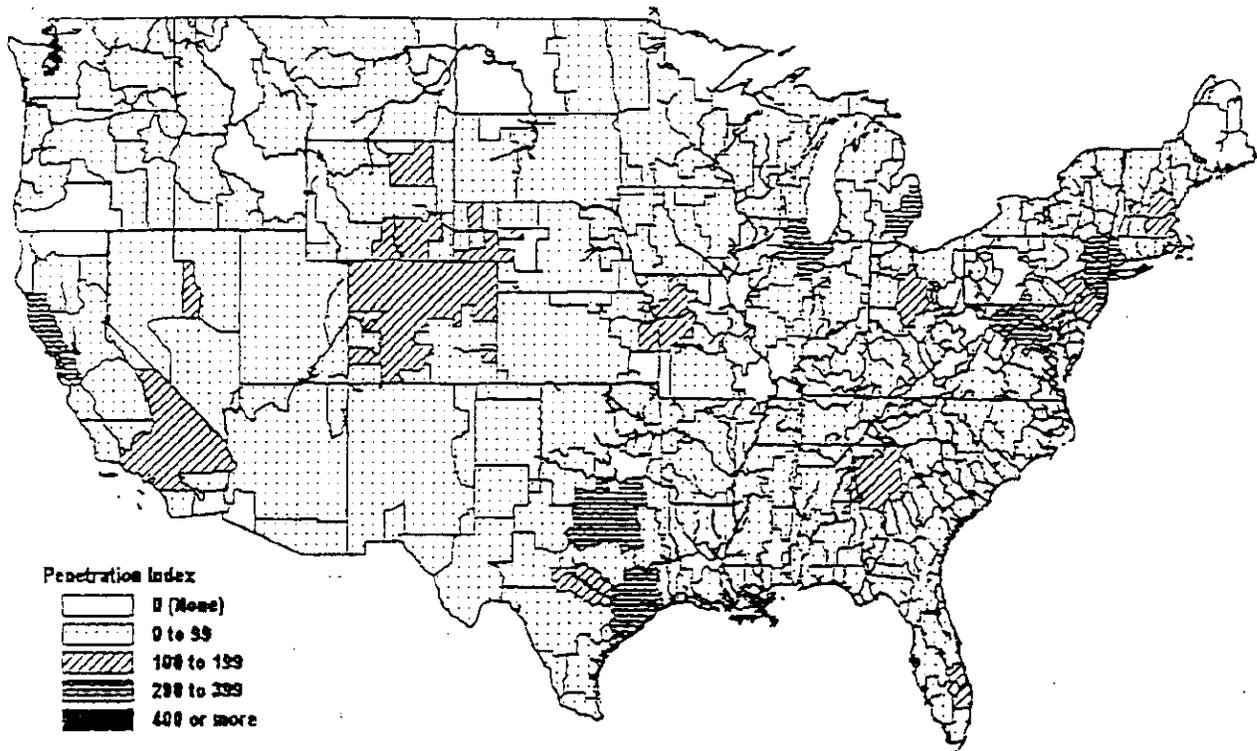
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# 1 Upper Crust

## 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    |

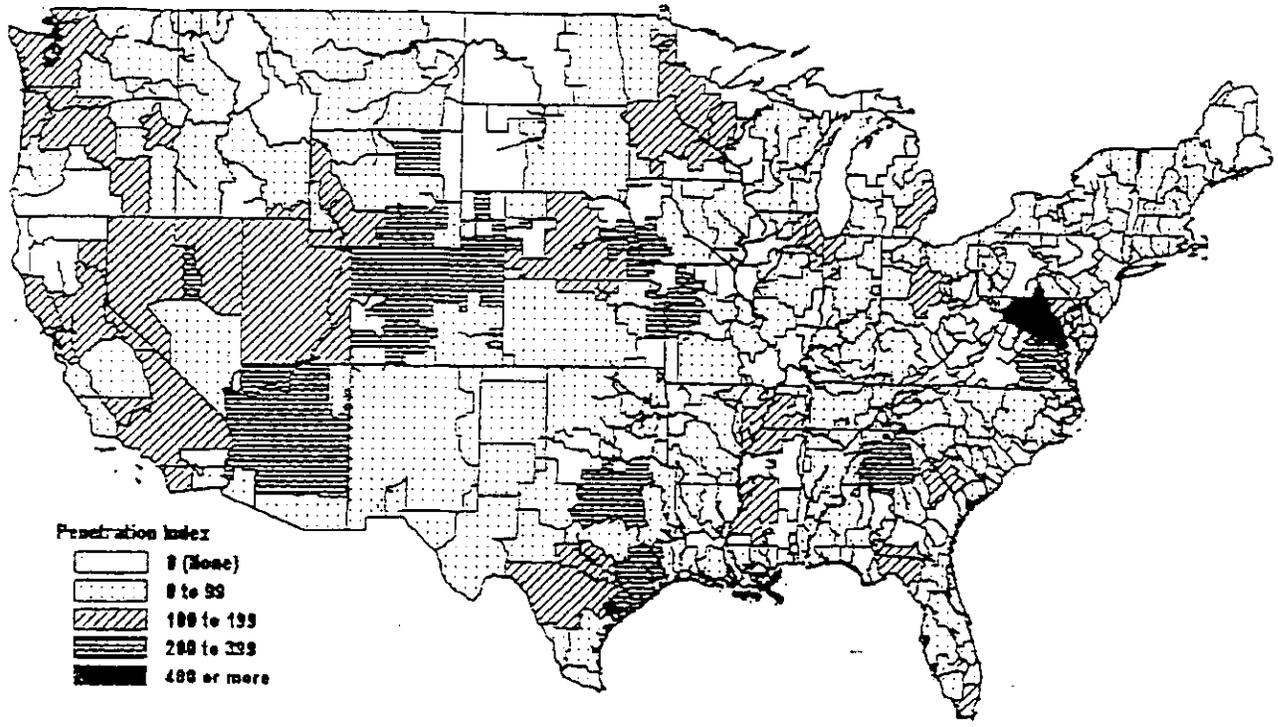
| POWER UTILITIES |   | Percent Penetration | MicroVision Index | Rank |
|-----------------|---|---------------------|-------------------|------|
| 1.              | Have 2 or more central air conditioners                   | 10.9                | 335               | 2    |
| 2.              | Have a 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

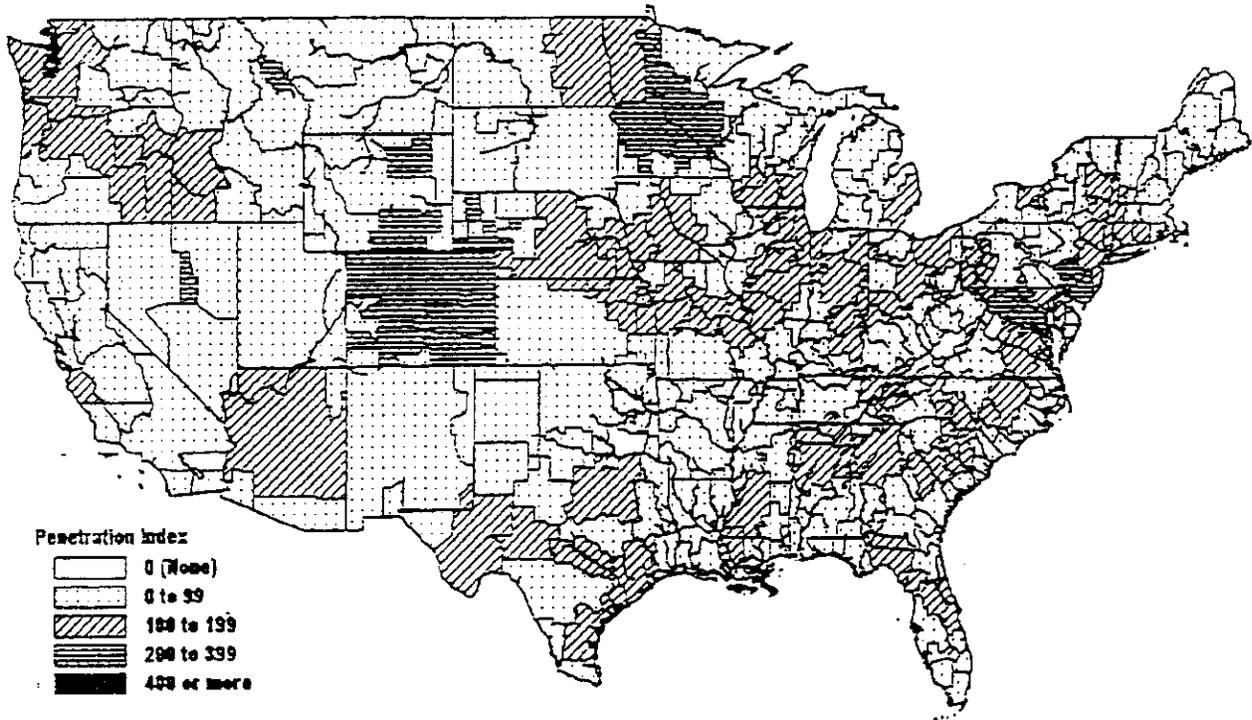
| POWER UTILITIES |   | Percent Penetration | MicroVision Index | Rank |
|-----------------|---|---------------------|-------------------|------|
| 1.              | Have a natural gas fireplace with glass doors             | 24.2                | 531               | 1    |
| 2.              | Have a 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. Readed the US Open Golf Championships  | 14.5                | 154               | 7    |
| 19. Watched the US Open Golf Championships | 8.2                 | 152               | 10   |
| 20. Read Epicurean Magazines               | 11.0                | 152               | 13   |
| 20. Listen to all news radio format        |                     |                   |      |

## 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

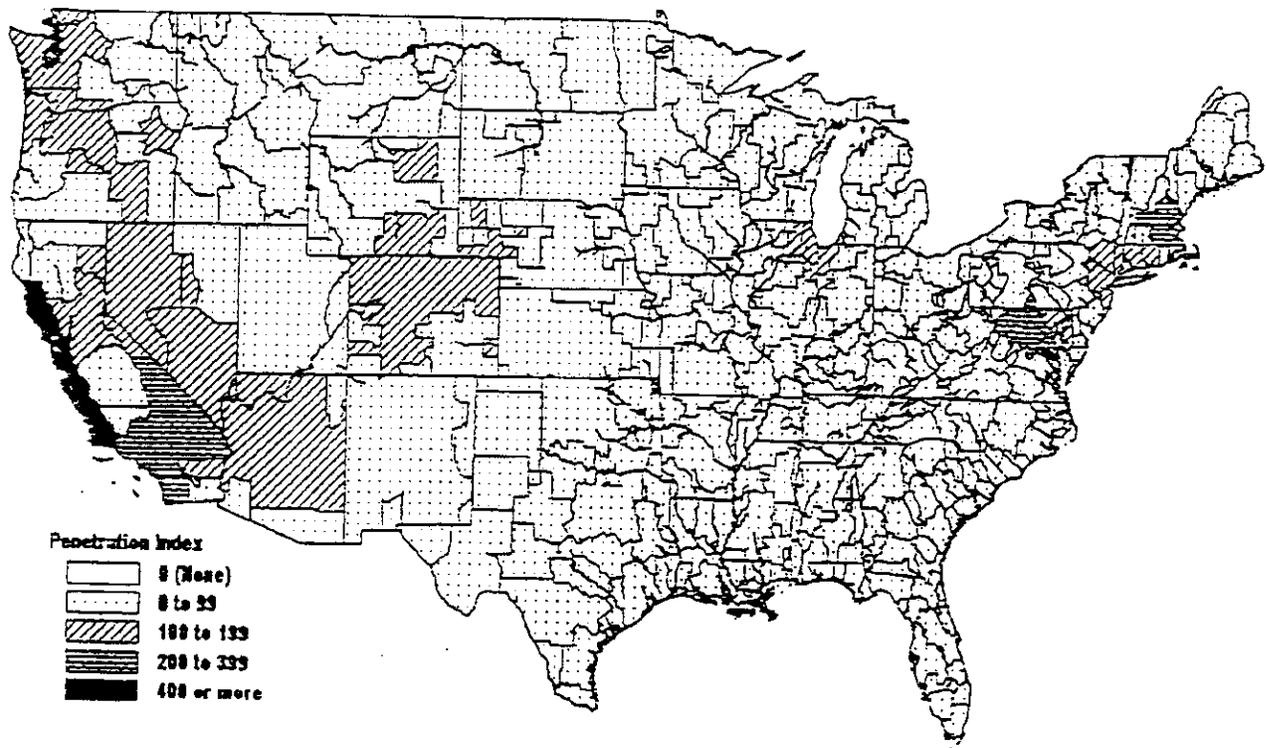
|   | Percent Penetration | MicroVision Index | Rank |
|---|---------------------|-------------------|------|
| 1. Have a natural gas fireplace with glass doors              | 14.2                | 311               | 6    |
| 2. Have 2 or more central air conditioners                    | 8.0                 | 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 - 24 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   | 1.88  | 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