



budget where it does more

42 Frugal Fledglings 43 Metropolitan Ease 44 Prudent Peak 48 Transient Leasers

Today's consumers have a multitude of technology, data and content choices across a myriad of platforms. This explosion of choice makes it difficult to identify and reach prospects effectively. Smart data is better data.

P\$YCLE Premier is a household segmentation system that groups consumers into 60 segments based on

income producing assets and a wide variety of financial and investment behaviors. The 60 P\$YCLE Premier

segments fit within 12 lifestage groups based on age, family structure, income and assets, plus employment,

Financial marketers responsible for customer acquisition, media planning and market analytics need more than a score to accurately predict and understand consumer financial behaviors. P\$YCLE Premier gives you the insights you need simply and quickly, at scale within privacy regulations.

- Find your next customer both online and offline Determine the best cross-sell and upsell opportunities
- Evaluate market potential for specific products and services

urbanicity, tenure, education and lifestyle preferences.

Sell smarter with a customized product or service message

We help companies find customers.

## **Demographic Descriptors**

The Demographic Description field is comprised of income, age class, household composition, education, income producing assets (IPA) class, homeownership and technology use for each segment. For Segment 16, Equity Earners, is described as Upper Midscale Older w/o Kids. For a complete set of demographic descriptors, please request the P\$YCLE Premier Master Demographic Spreadsheet from your Claritas representative.



Income/Age/Household Composition IPA Class Urbanicity Tenure Education Tech-Use Group

Lifestyle Preferences

Lower Midscale; Downscale; and Low Income Age Class (4 Groups): Mature; Older; Middle Age; and Younger

**Income (7 Groups):** Wealthy; Upscale; Upper Midscale; Midscale;

Household Composition (5 Groups): HH w/Kids; Mostly w/Kids; Family Mostly w/o Kids; Mix; and HH w/o Kids

**IPA Class (7 Groups):** Millionaires; Elite; High; Above Average; Moderate; Below Average; and Low **Urbanicity (8 Groups):** Urban; Suburban; Second City; Town; Rural;

Town/Rural; Metro Mix; and Mix **Tenure (5 Groups):** Homeowners; Mostly Owners; Mix; Mostly Renters;

and Renters Education (4 Groups): Graduate Plus; College Graduate; Some College;

and High School Tech Use (5 Groups): Highest; Above Average; Average; Below Average; and Lowest

**Lifestage Groups (12 Groups):** Distributed within Younger Years; Family Life; and Mature Years

onto nearly any customer data file and is available on a wide network of leading survey, panel, measurement and list databases in the U.S. Beyond coding records for consumer-focused applications, P\$YCLE Premier provides demand estimates of any market or trade area definition and profile databases of behaviors, including leisure preferences like shopping, dining, favorite magazines and TV shows. With these valuable insights, marketers can sell smarter and win bigger by crafting messaging specific to their audience across channels.

P\$YCLE Premier provides a single customer concept because it can be coded

## How we can work together:



Target with pre-determined

or custom-built audiences



# **ENVIRONICS**







01 The Wealth Market

**MATURE YEARS** 





THE WEALTH MARKET

Wealthy Older Mostly

Has stocks or stock option

Does online investing

Reads the printed WSJ

NEW MONEY

Upscale Middle Age

Mostly w/o Kids

Above Avg IPA

Graduate Plus

Does online investing

Uses mobile banking

AAA Insurance

Reads the NYT

Home/renters provide

Shops at Trader Joes

VALUE SEEKERS

**Highest Tech** 

Metro Mix

Owns a Mercedes

Has 2nd home or real estate

w/o Kids

Metro Mix

Homeowners

Graduate Plus

Highest Tech

Millionaires IPA

BUSINESS CLASS

Wealthy Older Mostly

Has a money market accoun

Contributed to political orgs

Shops at Bloomingdale's

Has Verizon FiOS cable/telco

<12 mos ago

Upscale Older

w/o Kids

Homeowners

Average Tech

equity loan

Visits AARP site

Eats at Cracker Barrel

College Graduate

Has an annuity w/deferring

Has home improvement

Used financial planner <12 mos.

WORK HARD, PLAY HARD

Midscale Younger Mostly

w/o Kids

Moderate IPA

Mostly Renters

Highest Tech

College Graduate

Has student loan

Metro Mix

Elite IPA

w/o Kids

Metro Mix

Millionaires IPA

Homeowners

Graduate Plus

Average Tech

Has bonds

POWER COUPLES

Wealthy Older

Millionaires IPA

Homeowners

Graduate Plus

Above Average Tech

Used financial planner

in past 3 mos.

Shops at Nordstrom

Used 4 or more credit cards

Listens to talk/personality radio

SCHOOL DAZE

Upscale Younger Mostly

Above Avg IPA

Homeowners

Highest Tech

Has 401k plan

Has student loan

savings plan

Visits Amazon

Midscale Older

Moderate IPA

Mostly Owners

Some College

Has IRA

12 mos.

Has annuity via broker/

Doesn't own a computer

NEW TECH TRADERS

F3 • Mass Middle Clas

w/ Kids

Low IPA

Metro Mix

College Graduate

Has student loan

past 12 mos.

Used cash advance in

Shops at GameStop

Uses Spotify

Does online investing/stock

Highest Tech

Midscale Younger Mostly

Listens to CBS News

financial advisor

Has 529 plan/college

Shops at Nordstrom Rack

ANNUITY STREET

Graduate Plus

Has mutual funds

w/o Kids

GOLDEN AGERS

Wealthy Older

Millionaires IPA

w/o Kids

Homeowners

Graduate Plus

opera, etc.

Visits AARP site

Below Average Tech

Has money market funds

Used financial planner in

Attends symphony concer

FAMILY FUNDING

Upscale Middle Age

Family Mix

Mostly Owners

Highest Tech

College Graduate

savings plan

equity loan

Has auto Ioan

Eats at Panera

Midscale Older

w/o Kids

Town/Rural

Moderate IPA

Mostly Owners

Has Medicare: SSHI program

Cruises on Royal Caribbean

DRIVE-THRU DEBITS

F3 • Mass Middle Clas

Midscale Middle Age

Family Mix

Mostly Owners

Average Tech

Used ATM/debit card,

Used coin cashing, last 12 mos.

insurance in next 12 mos.

Plans to switch home/rent

10+ times/mos.

High School

Eats at Sonic

Visits Pinterest

Low IPA

Used a travel agent in past

Visits AARP site

Some College

Visits ESPN

Has 529 plan/college

Has home improvement

PENSIONS & PORTS

Elite IPA

Has stocks or stock options

CAPITAL ACCUMULATORS

Wealthy Older Mostly

w/o Kids

Homeowners

Graduate Plus

Above Average Tech

Has home improvement/

Influences business IT purchases

Took 5-9 domestic business

EQUITY EARNERS

Upper Midscale Older

Above Avg IPA

Mostly Owners

College Graduate

Below Average Tech

Has annuity via broker/

financial advisor

Has money market funds

Home/renters provider:

AAA Insurance

Listens to CBS News

KHAKIS & CREDIT

COTO V

Upper Midscale Younger

w/ Kids

Moderate IPA

Homeowners

College Graduate

Above Average Tech

Has refinanced home

purchases

Visits Pinterest

Has 529 plan/college savings plan

Has auto loan at primary bank

Influences business travel

FAST CASH FAMILIES

F3 • Mass Middle Clas

Midscale Younger

Family Mix

Mostly Owners

Above Average Tech

in past 3 mos.

<90 days

Didn't use credit cards

With primary bank <1yr

Used check cashing service

Shops at Ross Dress For Less

Uses Metro by T-Mobile

High School

Low IPA

Metro Mix

Shops at Costco

flights, last 12 mos.

Has mutual funds

equity loan

Visits LinkedIn

Elite IPA

Metro Mix

BIG SPENDERS

Wealthy Younger Mostly

w/ Kids

Homeowners

Graduate Plus

Highest Tech

Has 529 plan/college

Uses internet bank: E\*TRAD

LEISURE LAND

Upper Midscale Older

Has Medicare: SSHI program

w/o Kids

Town/Rural

Lowest Tech

Has CDs

Homeowners

Some College

Has mutual funds

Owns a Cadillac

in print

Reads daily newspaper

Upper Midscale Younger

Family Mix

Moderate IPA

Mostly Owners

College Graduate

Has personal loan

Has student loan at

primary bank

Shops at Target

Listens to new country music

FRUGAL FLEDGLINGS

Midscale Younger

College Graduate

Has student loan

Banking with primary

institution <1yr

MINIMUM WAY

Eats at Qdoba

Uses Snapchat

Banking considerations:

Highest Tech

Family Mix

Low IPA

Metro Mix

Reads the printed WSJ

savings plan

Has 401k plan

Owns an Acura

Elite IPA

IRA ENTHUSIAST

Upscale Older

w/o Kids

Town/Rural

Has IRA

Has CDs

Graduate Plus

Below Average Tech

Attends live theatre

Listens to CBS News

Has 2nd home or real estate

LEVERAGED LIFE

Jpscale Middle Age

Family Mix

Moderate IPA

Homeowners

College Graduate

primary bank

Has 401k plan

Has student loan

on Twitter

Above Average Tech

Has home mortgage at

Pays more for eco-friendly products

Follow pro sports teams

ATM NATION

Midscale Middle Age

Mostly w/o Kids

Below Avg IPA

College Graduate

Has student loan

Eats at Starbucks

Visits CNN

Does online investing

Banking considerations:

METROPOLITAN EASE

Midscale Younger

Family Mix

Mostly Renters

Some College

last 90 days

Used check cashing service

Used wire transfer, last 90 day

Banking w/ primary institution <1yr

Uses alternative forms

of transportation

Visits Yelp

Highest Tech

Metro Mix

Metro Mix

Upscale Mature

w/o Kids

Elite IPA

Town/Rural

Homeowners

Graduate Plus

Lowest Tech

Has CDs

Has money market funds

With home/rental insuran

FISCAL ROOKIES

Upper Midscale Middle Age

Family Mix

Moderate IPA

Mostly Owners

College Graduate

Above Average Tech

Has refinanced home

Uses mobile banking

Shops at IKEA

Uses Groupon

Midscale Younger

Family Mix

Moderate IPA

College Graduate

Uses Citibank

Visits Yelp

Used wire transfer, last 12 mos.

Uses alternative forms

of transportation

Midscale Younger

Family Mix

Mostly Renters

High School

Highest Tech

Has student loan

Used cash advance shop

Listens to urban contemporary

Uses mobile banking

Shops at Burlington

Metro Mix

Metro Mix

Uses internet bank: E\*TRADE

provider 10+yrs

Owns a Buick

Visits AARP site

Composition IPA Class Urbanicity Tenure Education Tech-Use Group

Lifestyle Preferences





Upscale Middle Age Family Mix High IPA Metro Mix Mostly Owners Graduate Plus Highest Tech

Has 529 plan/college savings plan Used 4+ credit cards, last 3 mo Took 5-9 domestic business flights <12 mos ago Shops at Saks Fifth Avenue Uses Uber



Midscale Older

Family Mix Moderate IPA Metro Mix Mostly Owners College Graduate Above Average Tech

Used VISA credit card, last 3 mos. 12 mos. Eats at Jack in the Box Uses LivingSocial



Midscale Younger Mostly w/ Kids Low IPA Mostly Owners

College Graduate Above Average Tech Has home mortgage at primary bank Has student loan at primary bank Uses mobile banking Travels to Orlando Visits eBav

FAMILY STEALS & DEALS



w/o Kids Low IPA Town/Rural Mostly Owners High School Lowest Tech

loan at primary bank Traded securities w/broker Has an IRA Goes hunting





Town/Rural Lowest Tech Doesn't use a bank Has no investments No health insurance



Metro Mix Renters High School Used prepaid debit card. last 90 days



Family Mix Above Average Tech Used check cashing service last 90 days

Has no investments

Shops at GameStop

Follows NBA/local team via social



Family Mix Low IPA Metro Mix Mostly Renters High School last 90 days

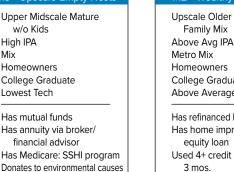


Downscale Older w/o Kids Low IPA Town/Rural Mostly Owners High School Lowest Tech Has CDs at primary bank With same home/rental

No internet access



w/o Kids Town/Rural Mostly Owners High School Lowest Tech



BOOMING NESTS

w/o Kids

Homeowners

Lowest Tech

Listens to CBS News,

news/talk

Above Avg IPA

Homeowners

Average Tech

College Graduate

equity loan

last 3 mos.

Has personal loan

Eats at Starbucks

Visits PGATOUR.com

Midscale Middle Age

Family Mix

Moderate IPA

Mostly Owners

College Graduate

Above Average Tech

Has student loan at

Has personal loan at

Uses mobile banking

CASH BACK CONSUMERS

Mostly w/o Kids

Below Average Tech

last 90 davs

Uses Pandora

Low IPA

Metro Mix

High School

Eats at Panera

Visits iHeartRadio

primary bank

High IPA

Above Avg IPA Metro Mix Homeowners College Graduate Above Average Tech

Has refinanced home mortgage Has home improvement/ equity loan Used 4+ credit cards in past

LEASING LUXURY

Owns a Lexus Has Verizon FiOS cable/telco



Upper Midscale Middle Age Midscale Mature Mostly w/o Kids Above Avg IPA Town/Rural Homeowners Some College Lowest Tech

Has home improvement Has CDs at primary bank Used 4+ credit cards, Owns a Buick last 30 days





Midscale Middle Age Mostly w/o Kids Below Avg IPA

Mostly Owners Some College Average Tech Has home improvement/ equity loan

Has auto loan at primary ban primary bank Owns a Chevrolet Subscribes to Dish Network



Midscale Middle Age Lower Midscale Mature w/o Kids

Town/Rural Mostly Owners High School Lowest Tech Has CDs With same home/rental

Got cash back w/debit sale Used ATM/debit card insurance provider 10+ yrs Has Medicare: SSHI program 10+ times/mos. Owns a Buick Banking w/ primary institution < Shops at Dollar General No internet access





Low Income Older w/o Kids Low IPA

Metro Mix Renters High School Lowest Tech

Tech-Use Group

trademarks of their respective companies. Lifestyle Sources: Claritas Household Demographics 2018, Claritas Consumer Profiles 2018 Claritas GfK MRI Behavior Profiles Doublebase 2018, Nielsen Online Behavior Profiles 2017, Nielsen Television Behavior Profiles 2017.

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**PREDOMINANTLY UNDER** 

AGE 45. SINGLES AND

WITHOUT CHILDREN

35 Striving & Thriving

24 Work Hard, Play Hard

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23 Value Seekers

27 Khakis & Credit

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39 New Tech Traders

40 Drive-Thru Debits

41 Fast Cash Families

50 Starter Homes

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51 Digital & Dollar Stores

52 Family Steals & Deals

PREDOMINANTLY MIDDLE-

AGED FAMILIES WITH

CHILDREN IN THE

HOUSEHOLD

GENERATION SAVE

Midscale Older

w/o Kids

Town/Rural

High School

Lowest Tech

Has money market accoun

at primary bank

Used insurance agent

at office, last 12 mos.

Has CDs at primary ban

Spends <1 hr on the internet/we

Eats at Cracker Barrel

Below Avg IPA

Mostly Owners

53 Off-the-Grid Grays

55 City Strivers

57 Minimum Way

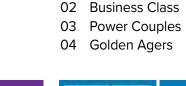
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**MIDDLE** 

CLASS

36 Rural Roots

06 Big Spenders 14 School Daze 15 Family Funding



05 Capital Accumulators

07 IRA Enthusiast 08 Savvy Savers 10 Leasing Luxury 13 Ready, Set, Retire!

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46 Unwired Retired

SINGLES

OCKER & RECLINER

RETIREES

Midscale Mature

Below Avg IPA

Mostly Owners

Has an annuity w/immediate

Donated to veterans orgs.,

Has Medicare: SSHI program

High School

Owns a Buick

No internet access

past 12 mos.

past 3 mos.

Didn't use credit cards in

Has Medicare: SSHI program

Buys often via mail order catalog

Doesn't own a computer

Lowest Tech

Town/Rural

**PREDOMINANTLY AGE 55** 

AND ABOVE, EMPTY-NEST

47 Superstore Shoppers 49 Penny Pinchers 56 Fixed Finances 60 Foundational Occupant

STRIVING & THRIVING

Midscale Middle Age

Family Mix

College Graduate

Above Average Tech

Has student loan at

primary bank

provider <1yr

Uses Hulu

Shops at Burlington

Uses mobile banking

With home/rental insurance

STARTER HOMES

Moderate IPA

Metro Mix

Some College Lowest Tech Used local insurance agent last 12 mos.

RURAL ROOTS

Midscale Middle Age

Family Mix

Mostly Owners

Some College

Has personal loan

Shops at Cabela's

Has refinanced home mortgage

types of accounts/services

IGITAL & DOLLAR STORES

Used cash advance shop,

Uses prepaid wireless/cell phone

Didn't use credit cards

Shops at Family Dollar

Uses Cricket Wireless

last 12 mos.

in past 3 mos.

Banking considerations:

Listens to country music

Average Tech

Low IPA

w/o Kids

Town/Rural

Homeowners

Above Avg IPA

Plan to retire in next 12 m Eats at Cracker Barrel Visits AARP site

Uses internet bank: E\*TRAD

Upper Midscale Middle Age

Uses mobile banking With home/rental insurance Takes 10+ business trips a year Uses LinkedIn



Has home improvement

Subscribes to Dish Network

OFF-THE-GRID GRAYS

w/o Kids Mostly Owners High School

Downscale Older Mostly

Lower Midscale Middle Age Low IPA

Lower Midscale Younger

Traded securities via phone.

insurance provider 10+ vrs

Has personal loan at primary ban Didn't use credit cards in past 3 mos.

nterested in NASCAR

Doesn't own a computer

Uses prepaid wireless/cell

Downscale Older Mostly w/o Kids Low IPA

Used cash advance shop, last 12 mos.

Low Income Middle Age Family Mix

Metro Mix Renters High School



Has no investments No home/renters insurance Has Medicare: SSHI program Eats at Golden Corral



Lifestyle Preferences







Used check cashing in past 12 mos. Has personal loan at primary ba Did not use credit cards in past 3 mos. Shops at Wal-Mart Listens to classic country

High School

Lowest Tech

Income/Age/Household

Composition

Tech-Use Group

Lifestyle Preferences

IPA Class

Urbanicity

Education

Renters Some College Below Average Tech Used wire transfer in past 12 mos. Used cash advance shop. last 12 mos. Banking w/ primary institution <1y

Eats at Popeyes

Uses Boost Mobile

Metro Mix

Lower Midscale Middle Age Lower Midscale Older Mostly w/o Kids Low IPA Mostly Renters High School Lowest Tech Used check cashing in Family Mix

Midscale Middle Age Low IPA Mostly Owners Average Tech Has personal loan at primary bank Uses credit union Used ATM/debit card

10+ times/mos.

Shops at Sam's Club

Visits eBay

Lower Midscale Younger Family Mix Low IPA Metro Mix High School Average Tech



Metro Mix Mostly Owners High School Average Tech Used check cashing, last 12 mos. Has personal loan Plans to switch home/rent insurance in next 12 mos.

Shops at Dollar Genera

Uses StraightTalk Wireless

Family Mix

Eats at Hardee's Uses prepaid wireless/cell phone

Above Average Tech Used check cashing service, last 90 days With home/rental ins. provider <1yr

Shops at Foot Locker

Listens to rhythmic contemporary radio

Has Medicare: SSHI program Shops at Wal-Mart

Low Income Older Mostly

Mostly Renters High School Lowest Tech

Jsed prepaid debit card.

Has Medicare: SSHI progran

Eats at Long John Silver's

No internet access

last 90 days



Above Average Tech Used check cashing service, last 90 days Doesn't use a bank

Used coin cashing, last 12 mos

Shops at Family Dollar

Uses Radio.com



No internet access



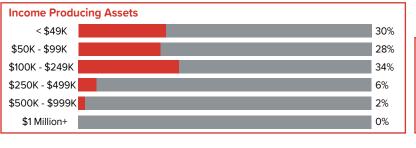
## Y1 • Upwardly Mobile

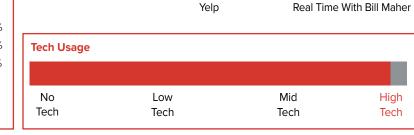
Home Ownership: 64% Presence of Kids: 44% % of U.S. Households: 6.6%

# of U.S. Households: 8,262,892

Median Household Income: \$80,225

Upwardly Mobile consists of up-and-coming Americans: segments of relatively young professionals with substantial salaries, expensive homes and a range of income-producing assets. Many of these households contain childless couples who've earned college degrees and landed well-paying jobs. They've already begun building their retirement accounts with mutual funds, stocks and options. And they make a strong insurance market, buying auto, home and life insurance all at high rates. But many group members are still young enough to have hefty student loan balances, and they've also borrowed to maintain their go-go lifestyle, taking out personal loans, auto loans and home equity lines of credit. For leisure, these strivers like to travel often, for business and pleasure.







# **F2** • Upscale Earners

**Home Ownership:** 86% **Presence of Kids: 61%** Married: 67% % of U.S. Households: 5.2% # of U.S. Households: 6,534,060 Median Household Income: \$71,205

The segments that comprise Upscale Earners feature home-owning families whose adults work at well-paying jobs. Their incomes make them eligible for second mortgages and home equity loans. They've already begun to fill their retirement accounts with company stock, mutual funds and savings bonds. They're also receptive to a variety of insurance products, from disability and life insurance to residential and auto coverage. These active families devote a lot of leisure time to athletic activities. They often drive minivans and spend their money on sporting equipment and video games for their children.

Income Produ	cing Assets			
< \$49K		80%		
\$50K - \$99K		17%		1
\$100K - \$249K		3%		
\$250K - \$499K		0%		
\$500K - \$999K		0%		
\$1 Million+		0%		
	< \$49K \$50K - \$99K \$100K - \$249K \$250K - \$499K \$500K - \$999K	\$50K - \$99K \$100K - \$249K \$250K - \$499K \$500K - \$999K	< \$49K       80%         \$50K - \$99K       17%         \$100K - \$249K       3%         \$250K - \$499K       0%         \$500K - \$999K       0%	< \$49K       80%         \$50K - \$99K       17%         \$100K - \$249K       3%         \$250K - \$499K       0%         \$500K - \$999K       0%

s	
80%	
17%	Tech U
3%	
0%	
0%	No Tech
0%	Tech

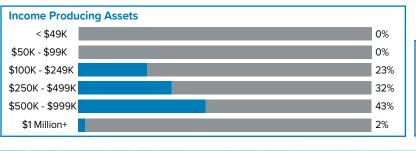
80%			
7%	Tech Usage		
8%			
)%			
)%	No	Low	Mid
)%	Tech	Tech	Tech



# **M2** • Wealthy Achievers

**Home Ownership:** 93% **Presence of Kids: 25%** % of U.S. Households: 8.2% # of U.S. Households: 10,209,020 Median Household Income: \$106,587

The segments in Wealthy Achievers exemplify stress-free living: mature couples in luxury homes whose children have mostly left the parental nest. With lofty incomes, they've amassed large portfolios filled with bonds, stocks, annuities, and real estate. They also buy a lot of term life, residential, and auto insurance. They indulge their philanthropic impulses, exhibiting high rates for donating to public broadcasting and the arts. And these well-educated consumers gladly pay for advice from financial



<\$49K	0%				
( - \$99K	0%	Tech Usage			
K - \$249K	23%				
K - \$499K	32%				
K - \$999K	43%	No	Low	Mid	High
Million+	2%	Tech	Tech	Tech	Tech
Million+	2%	Tech	Tech	Tech	Tech

11 McMansions & Merriment 12 New Money

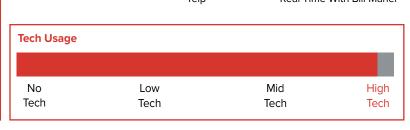
19 Fiscal Rookies 24 Work Hard, Play Hard

## Financial

28 Loan Rangers

Building their retirement accounts with mutual funds, stocks and options Buy auto, home and life insurance at high rates Hefty student loan balances Take out personal loans, auto loans and home equity lines of credit Uses an internet bank

 Media Consumption			
Online	Television		
Spotify	Game of Thrones		
TuneIn	Top Chef		
Uber	FIFA		



Segments

23 Value Seekers

36 Rural Roots

Financial

**Pinterest** 

WWE

27 Khakis & Credit

37 Fiscally Fit Families

Their incomes make them eligible for second

stock, mutual funds and savings bonds

Disney Channel

Nickelodeon

Receptive to a variety of insurance products.

from disability and life insurance to

residential and auto coverage

Have personal and student loans

**Media Consumption** 

05 Capital Accumulators

07 IRA Enthusiast

08 Savvy Savers

Financial

insurance

AARP

**Sell Smarter and Win Bigger** 

Claritas P\$YCLE Premier integrates financial behaviors and technology

organizations to use smarter data to drive their marketing strategies.

extension of high wealth segments to both Income Producing Assets

Premier helps you easily understand where your best customers live,

as well as how and why they buy, to find your best customers faster.

With the addition of big data in property-level home value and the

(Up to \$3MM+) and Net Worth Indicators (Up to \$2MM+), P\$YCLE

usage with demographics and lifestyle attributes for financial

**P\$YCLE®** Premier

PGA TOUR

10 Leasing Luxury

13 Ready, Set, Retire!

Amassed large portfolios filled with bonds,

Buy a lot of term life, residential, and auto

stocks, CDs, annuities, and real estate

Gladly pay for advice from financial professionals

The Master's

Stanley Cup

Tony Awards

Likely to take out a home improvement loan

and refinance their mortgages

Media Consumption

mortgages and home equity loans

Fill their retirement accounts with company

media for communication.

\$100K - \$249K

\$500K - \$999K

and attending sporting events.

## F3 • Mass Middle Class

**Y2** • Metro Mainstream

29 ATM Nation

30 Daily Grinders

32 Credit Country

Financial

Spotify

Facebook

Instagram

LivingSocial

39 New Tech Traders

40 Drive-Thru Debits

41 Fast Cash Families

50 Starter Homes

Radio.com

09 Booming Nests

16 Equity Earners

20 Home Sweet Equity

21 Comfortably Retired

22 Early-Bird Specials

Have large portfolios filled with certificates of

mutual funds, bonds and stocks

often for ten or more years

**Media Consumption** 

Buy a lot of insurance, including policies for

deposit, annuities, money market funds,

life insurance, auto, residential and medical

coverage and are loval to their providers

Trust the services of a stockbroker and financial

17 Leisure Land

Financial

planner

**Financial** 

45 Cash Back Consumers

home improvement loans

Many have financial portfolios consisting mainly

Acquire auto loans and buy auto insurance—

typically through single agent insurance

Though often relying on mobile banking, have

**Television** 

Disney Channel

used coin cashing and cash advance

services in the last 12 months

of personal loans, second mortgages, and

35 Striving & Thriving

Have student loans

for less than 1 year

Relies on online banking

**Media Consumption** 

primary bank

Been with home/rental insurance provider

CNN

NBA

MLB

Shadowhunters

Likely to use Citibank or Chase as their

31 Online Living

Home Ownership: 61%

Presence of Kids: 52% Married: 53% % of U.S. Households: 7.0% of U.S. Households: 8,707,319

Median Household Income: \$45,323

Mass Middle Class consists of segments that are home to middle-class families living in a mix of rural, town, and suburban communities. These are middle-aged credit-happy consumers with financial portfolios consisting mainly of personal loans, second mortgages, and home improvement loans. They acquire auto loans and buy auto insurance—typically through single agent insurance companies. The segments in this group rely on ATMs for cash and text messaging and social

Home Ownership: 56%

Presence of Kids: 42%

% of U.S. Households: 5.9%

# of U.S. Households: 7,390,242

Median Household Income: \$71,332

Married: 54%

The segments that make up the Metro Mainstream group are filled with younger

singles, couples, and families who are tech-savvy but financially challenged. These

households have middle class incomes but some of the nation's lowest balances for

income-producing assets. The residents of this group are still young enough to have

student loan balances and appear to be living within their means. They enjoy yoga

100%
0%
0%
0%
0%
0%

100%			Monster Facebook	Enamorándo Univision	me De Ramon
0%	Tech Usage				
0%					
0%	No	Low		Mid	High
0%	Tech	Tech		Tech	Tech

# **M3** • Upscale Empty Nests

% of U.S. Households: 10.2% of U.S. Households: 12,728,273 edian Household Income: \$73,480

The segments in Upscale Empty Nests are moving towards comfortable retirements. With most residents over 65 years old, they report middle-class incomes and aboveaverage levels of assets. Many now own expensive homes and have fat portfolios filled with certificates of deposit, annuities, mutual funds and stocks. At their advancing ages, they also buy a lot of insurance, including policies for life insurance, auto, residential and medical coverage. These segments often contribute to veteran's

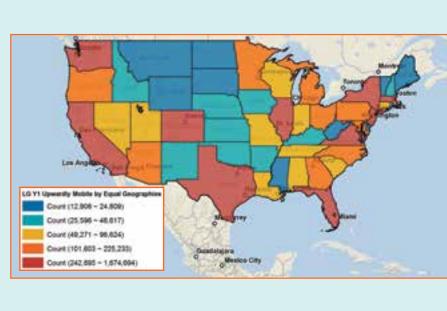
come Producing Assets	
< \$49K	0%
50K - \$99K	19%
100K - \$249K	59%
250K - \$499K	20%
500K - \$999K	2%
\$1 Million+	0%

organizations, enjoy going on an occasional cruise, and listen to talk radio.

### America's News HQ PGA TOUR FOX Report PGA Golf Tech Usage Tech Tech Tech

## **Y1 Upwardly Mobile Count by State**

When targeting lifestage groups or segments, you'll first want to identify where they live. This map of the U.S. shows where the Upwardly Mobile lifestage group lives. If you want to target segments in the Upwardly Mobile lifestage group, your marketing dollars will go further focusing on red states, like New York, California, Texas and Florida, with a high number of Upwardly Mobile households, and less on blue colored states—allowing you to do more with less budget. You can also select more granular geographies, down to ZIP+4 and ZIP+6, for more precisely targeted marketing strategies.



# **Y3** • Fiscal Fledglings



Fiscal Fledglings contains mostly singles, some with children, living in urban neighborhoods. These segments stand in stark contrast to M1 — Financial Elite, in that they can ill afford most financial products. Their financial holdings consist mainly of student loans and non-interest-bearing checking accounts. They also are the least likely of all groups to have auto, life, or residential insurance. The segments in this group are heavy users of text messaging and social networks and often watch movies and television shows on their smartphones.





Financial

Financial holdings consist mainly of student loans and non-interest-bearing checking accounts Unlikely to have auto, life, or residential insurance Often has no investments Received cash advance and check cashing services in the last 12 months

Tech

Have little discretionary cash for insurance

products and investment vehicles

Often does not have a primary bank and will use

coin cashing services before credit cards

BET

Univision

Adventure Time

Often does not have any investments

Uses Check Cashing services often

Media Consumption

51 Digital & Dollar Stores

52 Family Steals & Deals

53 Off-the-Grid Grays

55 City Strivers

Financial

57 Minimum Way

58 Social Insecurity

High

## Media Consumption

Radio.com

			MTV WWE	NBA Love & Hip Hop
1	100%			
	0%	Tech Usage		
	0% 0%			

**Income Producing Assets** 

\$50K - \$99K

\$100K - \$249K

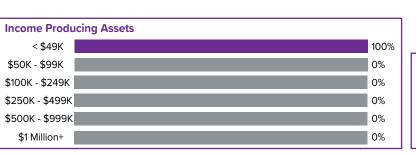
\$250K - \$499K

\$1 Million+

# **F4** • Working-Class USA

Home Ownership: 51% Presence of Kids: 41% Married: 37% % of U.S. Households: 10.2% # of U.S. Households: 12,753,636 Median Household Income: \$25,818

The segments in Working-Class USA offer a mixed portrait: households of varied ages, with lower-middle-class incomes. Despite their downscale profile, many own their homes, allowing them to tap their equity for small loans. Otherwise, they have little discretionary cash for insurance products and investment vehicles. Working-Class USA members pursue low-key lifestyles. Many do not own a computer and rely on prepaid cell phones. They prefer shopping at brick-and mortar big box stores and eating fast food.

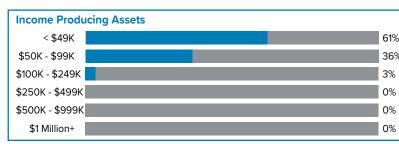


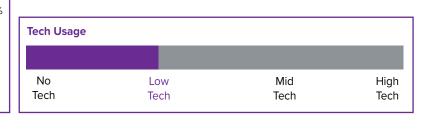
# Tech Usage

# **M4** • Midscale Matures

**Home Ownership:** 83% Presence of Kids: 17% Married: 55% % of U.S. Households: 7.1% # of U.S. Households: 8,910,246 Median Household Income: \$47.284

Life can be a struggle for Midscale Matures, a group of segments characterized by mostly married couples with midscale incomes and proportionately few incomeproducing assets. Lacking discretionary income, they offer a relatively weak market for most financial products. However, they do have CDs, savings accounts, low-value whole life insurance, and medical insurance through Medicaid/Medicare. While they report paying a lot of attention to information they receive about long-term care insurance, they are no more likely than any other group to own such policies.





Facebook



# Financial

Have CDs, money market accounts, low-value whole life insurance, and medical insurance through Medicaid/Medicare Report paying a lot of attention to information they receive about long-term care insurance Will take out home improvement loans

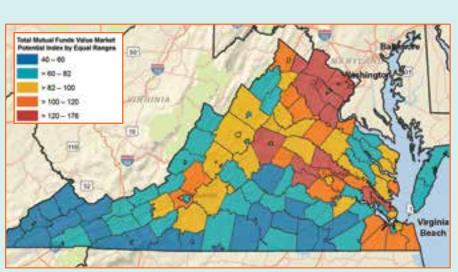
Television

### Rely on tax preparers and stockbrokers **Media Consumption**

The Weather Channel AARP	CMA TV Land

### **Likelihood To Own Mutual Funds** by County

If you're looking to target customers or segments based on specific behaviors, we can do that too! The Virginia map shows where people by county who own mutual funds. Counties in red like Loudoun, Fairfax and York, have the highest propensity to own mutual funds, and those in dark blue like Grayson, Lee, Scott and Dickenson, have the lowest propensity. Understanding product ownership allows you to identify consumers for upsell and cross-sell promotions.



# **F1** • Flourishing Families

Home Ownership: 90% **Presence of Kids:** 59% % of U.S. Households: 6.2% # of U.S. Households: 7,795,823 Median Household Income: \$111,709

The segments in Flourishing Families consist of suburbanites with high incomes, large homes (and mortgages), and substantial income-producing assets. Well educated with good jobs, these internet-savvy residents are the most likely of all groups to manage their finances online—paying bills, trading stocks, and transferring money among mutual funds for their 401(k) accounts. Flourishing Families households tend to be risk averse, as reflected in their ownership of a wide variety of insurance products: term life, disability insurance, high-value annuities, and overdraft protection. They enjoy skiing and spend their money on sporting equipment and attire for their frequent business trips.



### 15 Family Funding 18 Leveraged Life Financial Manage their finances online

06 Big Spenders

14 School Daze

Own a wide variety of insurance products term life, disability insurance, high-value annuities, and overdraft protection Invests in 529 College Savings plan Likely to refinance their mortgage to get the best rates

Disney Channel

### **Media Consumption** Online LinkedIn NHL

ESPN

LivingSocial

Segments

01 The Wealth Market

Highest amount of income-producing assets

market accounts, mutual funds, bonds,

Invest in real estate and use estate planning

Regularly use the services of stock brokers.

financial planners, travel agents and

Rank near the top for investing in stocks, money

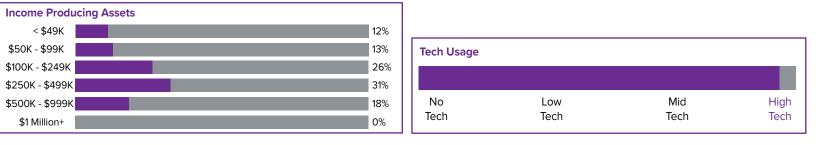
02 Business Class

03 Power Couples

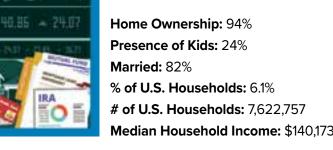
04 Golden Agers

and annuities

Financial



## M1 • Financial Elite 578 - 40.85 - 24 **Home Ownership:** 94% **Presence of Kids: 24%**



Americans with the highest amount of income-producing assets belong to Financial Elite, a group consisting of the nation's most affluent financial segments. These households tend to contain older suburban couples who own their homes, earn the highest incomes, and have amassed high levels of income-producing assets. With large sums of money to manage, these segments rank near the top for investing in stocks, buying real estate, owning annuities, and using estate planning services. And their deep pockets translate into enviable lifestyles: they travel widely, shop at high-end department stores, attend cultural events, and read business publications all at high rates.



46 Unwired Retired

49 Penny Pinchers

56 Fixed Finances

Financial

47 Superstore Shoppers

60 Foundational Occupant

Investments are limited to CDs

use any credit cards

**Media Consumption** 

Many are unlikely to have a primary back or

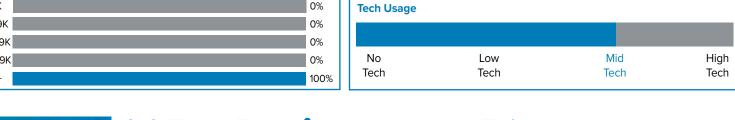
Will utilize check cashing and cash advance

Those with home owners insurance show

10 years, though many do not carry it

loyalty with the same provider for more than

Income Producing Assets			ineditradio	оз Ореп	
<\$49K	%				
\$50K - \$99K	·%	Tech Usage			
\$100K - \$249K	·%				
\$250K - \$499K	%				
\$500K - \$999K	%	No Low		Mid	High
\$1 Million+	00%	Tech Tech	Т	Tech	Tech



# **M5** • Retirement Blues

## **Home Ownership:** 62% **Presence of Kids: 18%** % of U.S. Households: 11.8%

# of U.S. Households: 14,685,428 Median Household Income: \$30,141 The segments in Retirement Blues offer only modest financial prospects. In

this group of over-65-year-old singles and couples, both incomes and income producing assets are at low levels. These conservative consumers rank high in only a handful of financial areas, such as receiving direct deposits from Social Security, using non-interest checking accounts, owning individual medical insurance, and buying low-value life insurance. Retirement Blues residents tend to pursue home-based lifestyles. They do not own a computer or have internet access and maintain bare bones cell phone plans, usually prepaid just for emergency or to keep in touch with family.

Income Produ	cing Assets	
< \$49K		100%
\$50K - \$99K		0%
\$100K - \$249K		0%
\$250K - \$499K		0%
\$500K - \$999K		0%
\$1 Million+		0%



Online

# Tech

## **ENVIRONICS**

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