

P\$YCLE

Financial & Lifestyle Segmentation System

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2001 P\$YCLE Profile Report for 44107

	Count	% Comp
Claritas Current Year Estimates		
Demographics		
Population	57,392	
Households	26,638	
Median HH Income	40,005	
Average HH Income	51,501	
Median HH Wealth	49,409	
Average HH Wealth	133,900	
P\$ycle Premier Segments		
WEALTH MARKET	395	1.48
USR: Affluent Retired	875	3.28
USR: Comfortably Retired	532	2.00
UPSCALE RETIRED	1,407	5.28
UA: Hi Asset Pre-Rtrd Investors	472	1.77
UA: Hi Asset Suburban Boomers	1,089	4.09
UA: Hi Asset Exurban Boomers	1,009	3.79
UA: Elite Pre-Retired Spenders	127	0.48
UA: Metro Elite Boomers	560	2.10
UA: Exurban Elite Boomers	458	1.72
UA: Young Savvy Elites	399	1.50
UPPER AFFLUENT	4,114	15.44
LA: Hi Asset Affluent Climbers	1,692	6.35
LA: Established Empty Nesters	226	0.85
LA: Metro Achievers	977	3.67
LA: Greenbelt Achievers	0	0.00
LA: Affluent Beginners	338	1.27
LA: Affluent Renters	1,734	6.51
LOWER AFFLUENT	4,967	18.65
MM: Hi Asset Mass Market Savers	714	2.68
MM: Pre-Retired Metro America	373	1.40
MM: Urban Boomer Builders	671	2.52
MM: Sunbelt Traditional	0	0.00
MM: Country Builders	0	0.00
MM: Up & Coming Young Climbers	286	1.07
MM: Urban Mass Market Owners	554	2.08
MM: Rural Mass Market Owners	0	0.00

MM: Urban Boomer Spenders	1,371	5.15
MM: Aspiring Young Spenders	1,071	4.02
MM: Midscale Metro Renters	1,349	5.06
MM: Midscale Rural Renters	0	0.00
MM: Striving Young Metros	1,162	4.36
MM: Lower-Mid Metro Owners	404	1.52
MM: Lower-Mid Exurban Owners	0	0.00
MM: Lower-Middle Town Blues	0	0.00
MM: Young Urban Renters	1,002	3.76
MM: Lower Boomer Renters	1,070	4.02
MASS MARKET	10,027	37.64
MSR: Suburban Senior Owners	491	1.84
MSR: Conservative Retirees	1,411	5.30
MIDSCALE RETIRED	1,902	7.14
LM: Lower Market Owners	231	0.87
LM: Metro Downscale	619	2.32
LM: Rural Downscale	0	0.00
LM: Inner City Strugglers	1,211	4.55
LOWER MARKET	2,061	7.74
DSR: Downscale Sunbelt Security	226	0.85
DSR: Downscale Struggling Srs	1,539	5.78
DOWNSCALE RETIRED	1,765	6.63

Brief Description of Groups

Wealth Market – elite millionaires; high income; professional and executive careers; business owner or full-time workers; college and post-college graduates; homeowners of more than 10 years; home is worth more than \$250,000; two member households; often over the age of 45; no children at home.

Upscale Retired – earn more than \$35,000 annual, usually from retirement plans; high asset base; 91% own their home, usually for more than 10 years and over \$150,000 in value; most completely retired, but some still active; college and post-college graduates; no children at home.

Upper Affluent Market – annual incomes above \$75,000; younger executives, business owners, professionals and managers; often two full time workers in household; college and post-college graduates; homeowners – 5-10 years in residence; children at home with high incident of 3-4 person households.

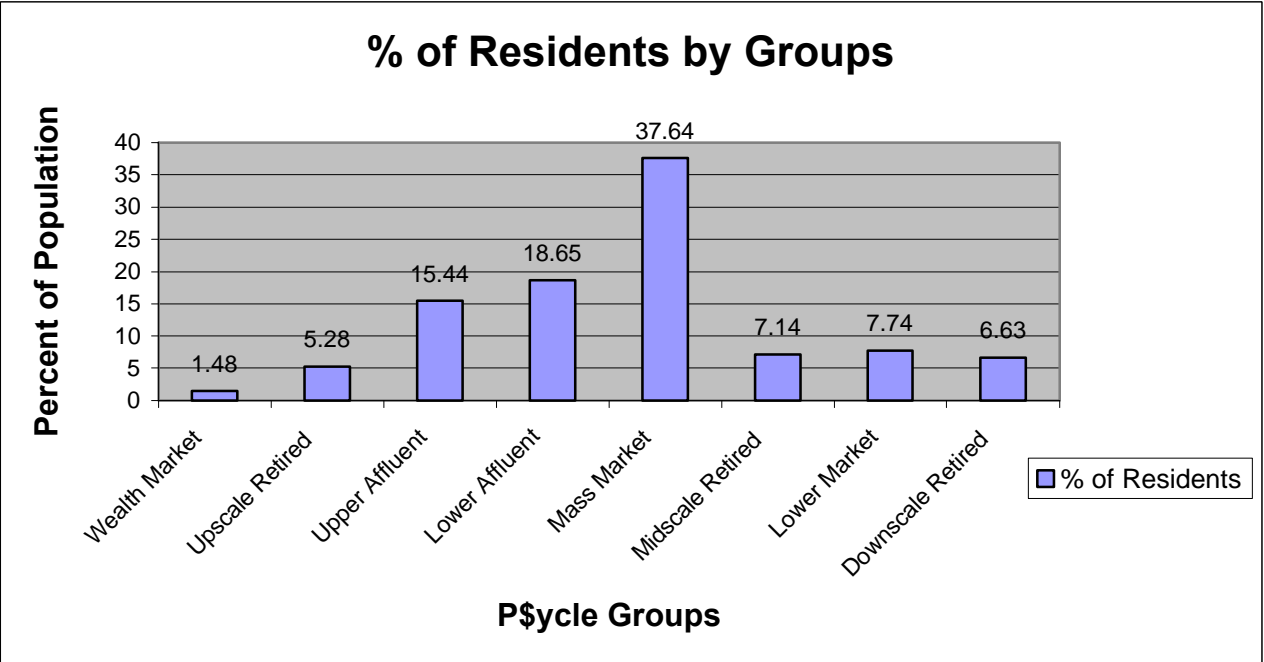
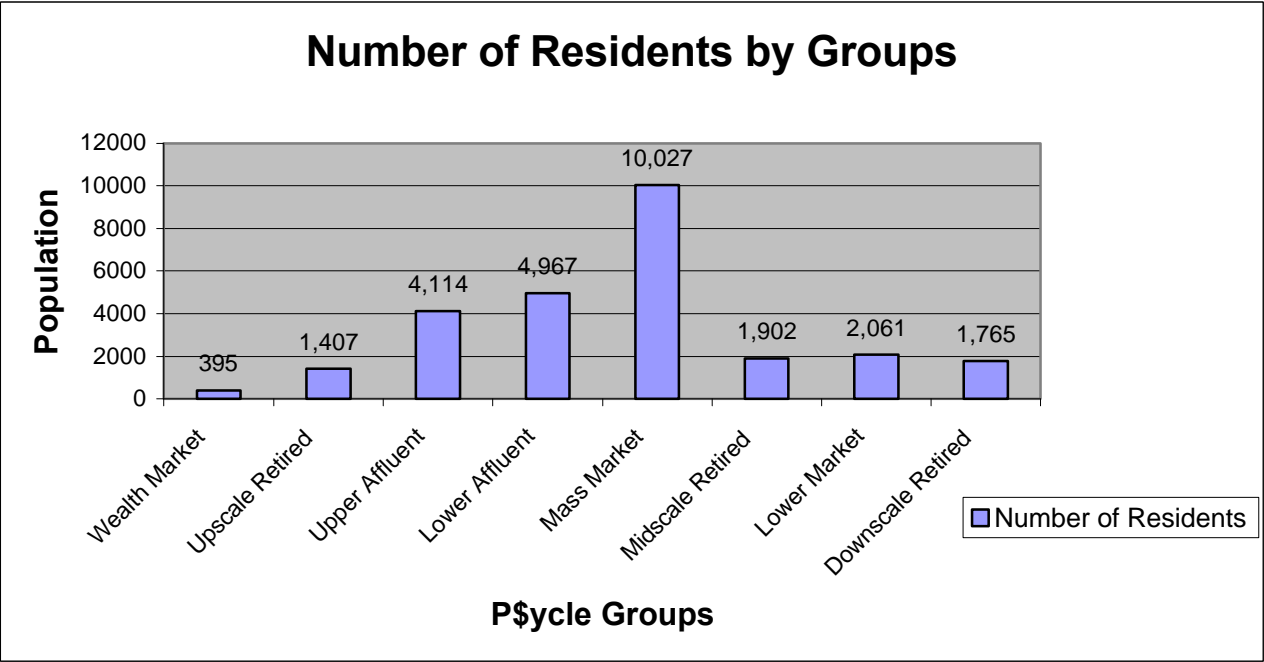
Lower Affluent Market – annual incomes in the \$50-75,000 range; younger – 35 – 44 is dominant age range; professional, managerial, clerical occupations; two or more household members employed full time; some college or college graduate; homeowners of 3-5 years; children at home – 3,4 and 5 member households common.

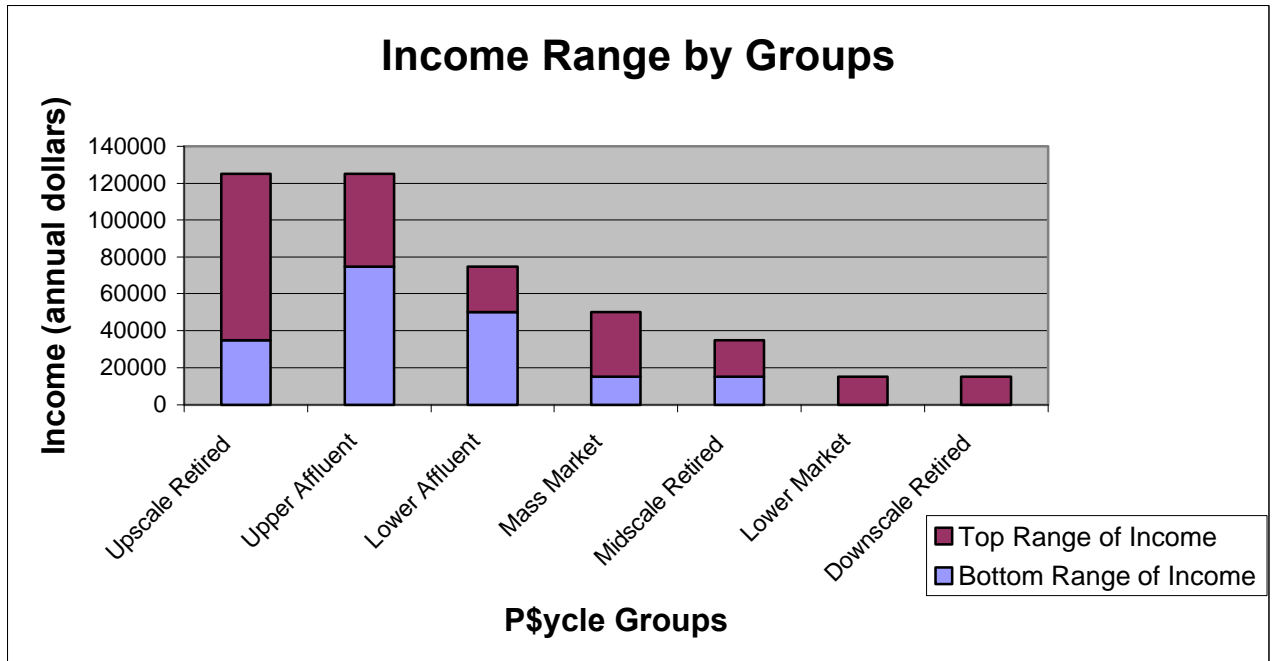
Mass Market – annual income average is \$30,000; high dependence on credit, both cards and second mortgages; some college education; renters – if home is owned it is usually for less than three years; 3-5 member households dominant; employed in craft, service, labor and clerical trades; 44 years old and younger is typical.

Midscale Retired – retired households between \$15-30,000 annual income; high school educated; homeowners, owned house for more than 10 years; one to two member households; no children at home.

Lower Market – struggling households with less than \$15,000 annual income; under 35 years of age, but also a high occurrence in the 55-64 age range; many live just below poverty line; many are students or are unemployed; of those that work full-time, it's usual in the service industries; high school and grade school educated; renters; one member households common, often with children.

Downscale Retired – less than \$15,000 annual income - largely dependent on Social Security and government assistance programs; most retired or unemployed; no college attendance is typical; high amount of renters, but those who own home have owned for more than 10 years.





* The Income Range by Groups chart does not include the Wealth Market figure (\$125,000+ annual income)

Age Distribution by Groups

<u>Segment Category</u>	<u>Dominant Age Ranges</u>	<u>% of Lakewood</u>
Wealth Market	55 – 64	1.48
Upscale Retired	65 and over	5.28
Upper Affluent	35 – 64	15.44
Lower Affluent	> 35 – 54	18.65
Mass Market	> 35 – 64	37.64
Midscale Retired	65 and over	7.14
Lower Market	> 35; 55-64	7.74
Downscale Retired	65 and over	6.63

Active Workforce Market: 80.95%
Retired Market: 19.05%

Top 10 Segments for Lakewood, Ohio 44107

<u>Rank</u>	<u>Segment Name</u>	<u># of Residents</u>	<u>% of Residents</u>
1	Affluent Renters	1,734	6.51
2	Hi Asset Affluent Climbers	1,692	6.35
3	Downscale Struggling Seniors	1,765	5.78
4	Conservative Retirees	1,411	5.30
5	Urban Boomer Spenders	1,371	5.15
6	Midscale Metro Renters	1,349	5.06
7	Inner City Strugglers	1,211	4.55
8	Striving Young Metros	1162	4.36
9	Hi Asset Suburban Boomers	1089	4.09
10	Aspiring Young Spenders	1,071	4.02

Descriptions and Analysis of Top 10 Segments

#1: Affluent Renters

of Households in Lakewood: 1,734 Percent: 6.51%
National Percent: 3.62%

Dominant Family Type: Three-Member Household, Children at Home
Dominant Age Range: Age 35 and Younger
Dominant Education Level: College Graduate
Dominant Income Range: \$50,000 - \$74,999
Homeowner/Renter: Renter
Consumer Pattern: Prefer not to pursue the “American Dream,” despite high income; spend money on computers and entertainment; high credit card use; use online services; own cutting edge technology; watches Comedy Central, VH1; listens to progressive rock.

#2: Hi Asset Affluent Climbers

of Households in Lakewood: 1,692 Percent: 6.35%
National Percent: 3.22%

Dominant Family Type: Four-Member Household, Children at Home
Dominant Age Range: Age 55-64
Dominant Education Level: Post-Graduate
Dominant Income Range: \$50,000 - \$74,999
Homeowner/Renter: Homeowner
Consumer Pattern: Investors; sophisticated lifestyle preferences; own/lease high end and especially trendy automobiles; “active” travelers – skiing, scuba diving, etc.; listens to classical and news radio; watches non-team athletics like golf, boating and tennis; reads *Runner’s World*, *Bon Appetit*, *Conde Nast Traveler*, etc.

#3: Downscale Struggling Seniors

of Households in Lakewood: 1,539 Percent: 4.55%
National Percent: 6.45%

Dominant Family Type: One-Member Household
Dominant Age Range: Age 65 and Older
Dominant Education Level: No College
Dominant Income Range: Under \$15,000
Homeowner/Renter: Renter
Consumer Pattern: Day-to-day survival is priority; use only the most basic financial services; belongs to a religious club or organization and has a conservative outlook; watches game shows, daytime television; reads *National Enquirer*, *Ladies Home Journal*, *McCall’s*, fraternity magazines.

#4: Conservative Retireds

of Households in Lakewood: 1,411 Percent: 5.30%
National Percent: 4.62%

Dominant Family Type: One-Member Household
Dominant Age Range: Age 65 and Older
Dominant Education Level: No College
Dominant Income Range: \$15,000 – \$19,999
Homeowner/Renter: Homeowner
Consumer Pattern: have enough income to “get by” comfortably; very conservative investors; belong to a fraternal order or veterans club; purchases American cars like Buicks, Oldsmobiles or Mercurys; watches game shows, nightly news broadcasts and news program like Face the Nation; reads *Family Handyman*, *Yankee*, *Prevention*.

#5: Urban Boomer Spenders

of Households in Lakewood: 1,371 Percent: 5.15%
National Percent: 1.88%

Dominant Family Type: Five or More-Member Household, Children at Home
Dominant Age Range: Age 35-44
Dominant Education Level: Some College
Dominant Income Range: \$35,000 - \$49,999
Homeowner/Renter: Renter
Consumer Pattern: Uses income to pursue hobbies and interests; attends professional sporting events; shops at discount retailers; orders pay-per-view events; reads *Sporting News*, *Sport*, *Essence*.

#6: Midscale Metro Renters

of Households in Lakewood: 1,349 Percent: 5.06%
National Percent: 1.69%

Dominant Family Type: One-Member Household
Dominant Age Range: Age 35-44
Dominant Education Level: Some College
Dominant Income Range: \$25,000 - \$29,999
Homeowner/Renter: Renter
Consumer Pattern: Heavy users of credit cards; often have student loans; heavy television viewing; purchase imported beer, cigarettes and rolling papers; reads *Working Woman*, *Essence*, *Seventeen*.

#7: Inner City Strugglers

of Households in Lakewood: 1,211 Percent: 4.55%
National Percent: 4.25%

Dominant Family Type: One-Member Household
Dominant Age Range: Age 35 and Younger
Dominant Education Level: No College
Dominant Income Range: Under \$15,000
Homeowner/Renter: Renter
Consumer Pattern: This is the most downscale non-retirement segments; “working poor”; heavy television viewers; uses only basic financial services; spends most money on essentials, beer and cigarettes; reads *Soap Opera Weekly, Handguns, Spin*.

#8: Striving Young Metros

of Households in Lakewood: 1,162 Percent: 4.36%
National Percent: 1.63%

Dominant Family Type: One-Member Household
Dominant Age Range: Age 35 and Younger
Dominant Education Level: College Graduate
Dominant Income Range: \$25,000 – \$29,999
Homeowner/Renter: Renter
Consumer Pattern: High concentration of households with lower-middle income; often have student loans, credit card debt; rent foreign videos; uses online services; purchase imported beer; watch basic cable television; reads *Entertainment Weekly, Spin, Rolling Stone*.

#9: Hi Asset Suburban Boomers

of Households in Lakewood: 1,089 Percent: 4.09%
National Percent: 2.66%

Dominant Family Type: Four-Member Household, Children at Home
Dominant Age Range: Age: 45-54
Dominant Education Level: Post-Graduate
Dominant Income Range: More than \$125,000.
Homeowner/Renter: Homeowner
Consumer Pattern: Investors; use online services for travel, financial planning, vacations; own home computer and buys \$300+ in computer software; owns/leases high-end automobile; listens to classical, jazz, news radio; reads *Architectural Digest, Tennis, Forbes, Inc*.

#10: Aspiring Young Spenders

of Households in Lakewood: 1,071 Percent: 4.02%
National Percent: 1.60%

Dominant Family Type: Three-Member Household, Children at Home
Dominant Age Range: Age 35 and Younger
Dominant Education Level: College Graduate
Dominant Income Range: \$35,000 - \$49,999

Homeowner/Renter: Renter

Consumer Pattern: Young, educated, middle income households that want to move up the ladder; heavy users of personal loans and credit cards, often have student loans; uses exercise clubs; shops at mid-scale retailers, e.g., The Gap, The Limited, etc; watches MTV, VH1, prime time dramas; reads *Shape*, *Elle*, *GQ*, *Rolling Stone*.