

MicroVision

Area Profile Report

**Lakewood, Ohio
44107**

Prepared by:

**Lakewood Public Library
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1. Great Beginnings

Number of Households: 6,334

Percentage of Households: 25.2

National Average: 5.1

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

This segment contains younger adults, typically between 25 and 34 years old. Only 31% of these households have children (14% below average) and the children in this segment tend to be under four years old. While these households are more likely than average to contain one or two persons, almost 30% contain three to four. Over 20% of Great Beginnings are non-family households, which is 51% above average. The median household income of this segment is 9% 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 46% more likely to live in renter-occupied housing and in structures with ten or more units. 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 in owning a sub-compact car, drinking Coors beer, playing pool, having overdraft protection and using an ATM to make purchases. They also tend to listen to album oriented rock radio stations and read weekly newsmagazines.

2. A Good Step Forward

Number of Households: 5,288

Percentage of Households: 21.1

National Average: 5.7

These are typically 22 to 34 year olds living in non-family households with one or two people. They are concentrated in urban areas, are renters, have a high household income and very high per capita income.

This segment contains a very large share of adults between the ages of 22 and 34. Another 9% are over the age of 75, which is also well above average. Almost 40% are non-family households (ranking them fourth) and only 14% of

these households have children, well below the national average. Over 47% of these are single person households (92% above average) and another 35% have two occupants. Although the median household income of this segment is only 12% above the national average, they rank third in per capita income (79% above average). They are 80% more likely than average to live in urban areas and less than one percent live in rural areas. About two-thirds of these are renter-occupied households and they rank in the top ten in amount of rent paid. They are over twice as likely to have a bachelors or graduate degree and almost 80% have white-collar occupations (ranking them sixth in this category). They rank in the top five in living in structures with between 10 to 49 units and 50 or more units. Over half of these households contain two workers and they rank first in having one vehicle in the household. A Good Step Forward is the most likely to use Sprint for long distance and the second most likely to listen to classic rock radio. They are also likely to have renter's insurance, own publicly held stock and eat at upscale hotel restaurants.

3. Home Sweet Home

Number of Households: 4,099

Percentage of Households: 16.3

National Average: 10.2

These households are typically married couples with one or no children at home. They have an above average household income, own their home and are primarily concentrated in the suburbs.

Adults in the Home Sweet Home segment are primarily between 50 and 65. Just over 36% of these households have children, which is almost identical to the national average. They rank in the top 15 in both household and per capita income and rank eighth in the percentage that receive retirement income. These households are slightly more likely than average to contain two to four people. They are 58% more likely than average to live in the suburbs, ranking them seventh. They have an above average likelihood of having a college degree and they are 19% more likely than average to have a white-collar occupation. Almost 80% own their homes and their property value is about 60% above the national average. They typically have two or more vehicles and workers in the household, drive alone to work and have an about average commute time of just less than 22 minutes.

This segment tends to have a great deal invested in their homes. They get their carpets professionally cleaned; many have recently purchased wallpaper and had a home energy audit. A relatively high percentage finance these and other improvements with a home equity line of credit.

4. Metro Singles

Number of Households: 3,424

Percentage of Households: 13.6

National Average: 2.3

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 21 and 34 and any children are most likely to be under the age of four years. These households are 24% more likely than average to contain one person and they are 18% less likely than average to be married. The average household income is 22% below the national norm while the per capita income is 9% below. These households live in urban areas, primarily around New York and Boston.

Educational attainment beyond high school is below average and slightly less than half work in blue collar positions (15% above average). This segment is more than three times as likely to take public transportation to work than the national average with a relatively long average time to commute to work. The segment ranks second 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 are the most likely to purchase lottery tickets at convenience stores. They also rank very high in using pay phones, buying full-service gasoline and owning an electric lawn mower.

5. White Picket Fence

Number of Households: 1,517

Percentage of Households: 6.0

National Average: 6.9

These are typically suburban families with one or two children. They have household incomes around the national average, live in owner-occupied housing and work in blue-collar occupations.

White Picket Fence adults tend to be between 25 and 34 years, while children are under nine. They are more likely than average to be married, family households and almost 40% have children. They are also 12% more likely than average to have between three to four persons in the household. Their household income is 8% below average and their per capita income is 10% below average. Their concentration in suburban areas is very high and an about average percent live in urban areas. These households tend to live in the

Midwest and West. They rank fifth in terms of ending their education after graduating high school and they are over 10% more likely than average to have blue-collar occupations. They rank ninth in precision production and crafts and they are 11% more likely than average to work in administrative support positions. Almost 71% own their homes (10% above average), they rank ninth in homes built between 1940 and 1959, and their median property value is 7% below the national average. They have slightly more than the average share of households with two or more workers.

Many of these households participate in their utility's balanced billing program. They often refer to the yellow pages and like to bowl and order meals to be delivered. They have the fourth highest share of Nintendo games.

6. Urban Singles

Number of Households: 1,274

Percentage of Households: 5.1

National Average: 3.2

This segment contains primarily young adults and seniors, renting in urban areas. They are single occupant households with few children and live in structures with over 50 units. They have a very low level of income and a less than average level of education.

Urban Singles are primarily young adults between 18 and 29 years old and seniors over the age of 65. Children are present in less than the average amount of households and they rank first in percent of one-person households. Their median household income is less than half the national average, but, due to their small household size, the per capita income is 2% above the national average. Most of these households live in cities (68%) and do not contain married couples (82%). Both the Miami and Las Vegas areas have very high concentrations of Urban Singles. Only 11% of these households have children, compared to the national average of 37%. Educational attainment beyond some high school is below average. Twenty five percent of these households have no workers and 31% have one. The ratio of white to blue collar workers is similar to that of the nation and they are more likely to walk or to take public transportation to work than average.

Urban Singles are among the top five segments in writing to or phoning a radio or television station, making a 900 number call, never buying from a mail-order catalog and spending less than \$60 a week at the grocery store.

7. Movers and Shakers

Number of Households: 1,050

Percentage of Households: 4.2

National Average: 3.7

These are typically households containing singles and couples, with two workers and no children. They live in the suburbs and some urban areas and have high levels of education and income.

These households typically contain adults between the ages of 35 and 49. They are less likely than average to be married and to have children present. They rank second in having two persons in the household (17% above average) and are also 18% above in having one person. Mover and Shakers have a median household income, which is 48% above average and rank fourth in terms of per capita income. About 65% of these households live in the suburbs and another 32% live in urban areas. They are over twice as likely to have received a bachelors or postgraduate degree and rank fourth in working in a white-collar occupation. They rank third in working in professional specialty, fifth in executive and managerial and sixth in sales positions. About one-third of these households are renters, they pay a rent which is 50% above average and they rank second in living in single unit attached housing. Over 50% have two workers in the household and they typically have one to two vehicles.

They are over twice as likely to dine at upscale and full-service restaurants, own a PC for on-line services and business purposes and to obtain investments from a full-service broker.

8. Bedrock America

Number of Households: 377

Percentage of Households: 1.5

National Average: 3.0

This segment consists of families with children, located primarily in rural areas. They have low income and education levels, are homeowners with low property value and work in blue-collar occupations.

Adults in this segment are slightly more likely than average to be between 50 and 64, while children tend to be in the 5 to 17 year range. They are 9% more likely than average to have children and 17% more likely to have three to four persons in the household. The household income is 19% below average and the per capita income is 20% below. Households in this segment are 88% more likely than average to live in rural areas, particularly in the states of Arkansas and Maine. They rank eighth in terms of ending their education upon graduating high school and are 20% more likely than average to have just attended some high school. They are 24% more likely than average to work in blue-collar occupations ranking fourth in precision products and crafts. They are 12% more likely to own their home and their property value is 21% below average. Their housing is typically a single detached unit (15% above average) or mobile home (twice the national average). About 60% of these households have two or more vehicles.

Bedrock America has the highest share that own a water bed, have purchased a new muffler and have credit life insurance. They are also very likely to own a Chevrolet and watch WTBS and The Nashville Network.

9. Upper Crust

Number of Households: 276

Percentage of Households: 1.1

National Average: 3.5

These are families with older children located in the suburbs. They have very high levels of income and education and work in executive, managerial and other professional occupations.

Upper Crust has the highest income of all the segments and a median income which is almost three times the national average. Adults are primarily between 45 and 59 years old, children are present in 38% of these households (about average) and there are typically two to four people in the household. Almost 70% of the Upper Crust are married which is well above the national average. Over 80% of these households live in the suburbs, primarily around Washington D.C., New York, Chicago and San Francisco. Adults in this segment rank first and second in the percentage who have earned Bachelors Degrees and PostGraduate Degrees, respectively, and they have the top percentage of children enrolled in private schools. Almost 90% work in white collar jobs, and they rank first for the percentage in executive and managerial occupations. They are over 40% more likely than average to own their home and their property value is four times the national average.

These are the most active households in many financial services including investing in stocks, bonds, mutual funds, IRAs and limited partnerships. They are large contributors to PBS and are the most likely to own a notebook computer and a home fax machine. They like to keep informed by reading a daily newspaper and listening to all news radio stations, and they relax by listening to classical stations.

10. Secure Adults

Number of Households: 246

Percentage of Households: 1.0

National Average: 3.2

Older singles and couples, living in the suburbs with no children and a household income near the national average. Typically home owners, living in single unit detached or mobile homes.

This segment scores above average in every age range above 55 years, and scores very high in the 65 to 84 range. These households are 7% more likely than average to contain one person and 13% more likely to contain two people.

They typically contain married couples or previously married females and have a lower than average household size. Their household income is 9% below the national average, but, due to the small household size, their per capita income is only 2% below average. This segment is primarily located in suburban areas, scoring 37% above average, and occurring in concentrations well below average in urban and rural areas. They have typically graduated high school and many have attended some college. The percent working in white and blue-collar occupations is very close to the national averages (58% and 42%, respectively). They have the fifth highest share of civilian veterans. They are over 10% more likely than average to live in an owner-occupied, single family, detached unit and 11% more likely to be in a mobile home.

This segment has the second highest share of households owning a Buick and ranks fourth in having a Medicare insurance policy and belonging to a fraternal order. They are among the least likely to listen to radio, but they watch a great deal of daytime television.

11. Mid-Life Success

Number of Households: 236

Percentage of Households: 0.9

National Average: 1.5

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 such as sales.

Adults in this segment are over 20% more likely than average to be between 40 and 54 years old. Mid-Life Success households have a median income 71% above the national average, ranking them third in this category. These households are more likely than average to contain two to four people and just over 36% have children, which is slightly below average. Most of these households live in suburban areas along the two coasts. This segment ranks ninth in having a bachelors or post graduate degree, and eighth in having a white-collar occupation. Specifically, they rank fourth in sales, sixth in executive and managerial and ninth in professional specialty positions. They are over 10% more likely than average to have two or more workers in the household and rank in the top ten in terms of number of vehicles. A majority own their home which has an average value of three times the national norm.

This segment is very likely to own a PC and contains the highest share using them to access on-line services. Financially they are typically able to save over \$5,000 annually and they like to use discount brokers to purchase stocks. They keep informed by reading newspapers and newsmagazines.

12. Established Wealth

Number of Households: 184

Percentage of Households: 0.7

National Average: 2.0

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, executive and managerial occupations.

Established Wealth adults are much more likely than average to be between the ages of 40 and 54 and children are most likely to be over 10 years old. Almost three fourths are married households and they are 14% more likely than average to have children. Their median household income is 70% above the national average, ranking this segment fourth. Established Wealth households are the second most likely to live in the suburbs, especially in such cold weather areas as Denver and Minneapolis. Almost two-thirds of these individuals are married and they are over twice as likely as average to have bachelors or post graduate degree. Over 80% have white collar occupations (ranking them fifth) and they rank particularly high in the sales, executive management and professional specialty categories. Their median home property value is almost twice that of the nation and the Established Wealth segment ranks first for the share of homes valued in the \$100 to \$150 thousand price range. These households typically contain two or three workers.

These households are over twice as likely to use a wide variety of financial services including mutual funds, money market accounts and home equity lines of credit. They are also fairly technical and likely to own a PC they use daily and subscribe to an on-line service.

13. Building a Family

Number of Households: 164

Percentage of Households: 0.7

National Average: 1.9

These are slightly younger than average households, with children, located in rural areas and living in older homes. They have low income, property value and education levels and work in blue-collar occupations.

This segment is more likely than average to have children and is over 10% more likely than average to have five or more people in the household. They rank slightly higher than average in all age ranges under 17 years, scoring over 10% above average in the 10 to 17 range. In all other ranges they score very near or below the national average. Both the median household and per capita incomes are 25% below the national average and they are almost 50% more likely than average to have incomes below the poverty level. With a concentration 80%

above average, this is primarily a rural segment. These households are less likely than average to have continued their education beyond high school. They are almost 30% more likely than average to work in blue-collar occupations, ranking ninth in the farming, fishing and forestry and machine operators segments. They are slightly more likely than average to own their home and their property value is 23% below the national average. Also, they are more likely than average to live in housing built prior to 1939.

This segment often eats at fast food restaurants, is very likely to have purchased a used car and have an auto loan through a dealer or bank. They are less likely than average to read a newspaper and more likely to read women's magazines.

14. Traditional Times

Number of Households: 134

Percentage of Households: .5

National Average: 2.7

This segment is comprised of singles and couples, some with one or two children, with medium-low levels of income and education. They live primarily in suburban areas, live in owner-occupied units and work in blue-collar occupations. This segment contains adults in all age ranges over 50 years and many in the 60 to 69 range. Traditional Times have slightly fewer than average households with children, but slightly more than average are married. They have an about average likelihood of having three to four persons in the household and are 8% more likely than average to have two persons. Their household income is 15% below the national average and the per capita income 13% below. Households in this segment live in suburban areas at a level 45% above average and they are 14% more likely to own their home. They are 21% more likely than average to have ended their education after graduating high school and are 12% more likely to work in a blue collar occupation. They rank fourth in the share of civilians veteran and fifth in living in housing built between 1940 and 1959. They score 22% above average in living in single detached units and have property values 17% below the national average.

Traditional Times is the most likely to read their gas utility's newsletter and to have added storm windows and insulation. They also very likely to have an annuity and watch The Weather Channel on television.

15. Family Ties

Number of Households: 101

Percentage of Households: .4

National Average: 2.4

These households are generally families with children, living in suburban areas in the west. They have a medium-high level of income, have attended some college and live in houses built between 1960 and 1979.

These households rank sixth in having children between 5 and 17 and adults are typically between the ages of 35 and 49 years. They are about 40% more likely than average to have three to six people in the household and they have the fifth largest household size. Over 92% are family households and just over 50% have children. Their household income is 23% above average (ranking them fourth) and their per capita income is just below average. Over 70% of these households live in the suburbs (ranking them fourth) and they are primarily found in the West. This segment ranks second in having attended some college and in having received an associate degree, but they score slightly below average in having a bachelors degree. They rank in the top ten in technical support, administrative support and protective service occupations. They are the fourth most likely to live in a one unit detached structure and the most likely to live in housing built between 1960 and 1979. They are more likely than average to have over two workers and vehicles in the household.

This segment likes to get out and go boating, camping, bowling or golfing. They are the most likely to have an unsecured line of credit and they utilize the phone to transfer funds. Almost half read Parade magazine.

16. Settled In

Number of Households: 69

Percentage of Households: 0.3

National Average: 7.1

These are primarily older couples, with no children in the household, or single person households. They live in suburban areas, have medium levels of income and education and a high likelihood of being retired.

Adults in this segment tend to be over 55, and are very likely to be in the 60 to 69 range. They rank fourth in average age and third in having two persons in the household. They also score 14% above average for having one person households. Their household income is 9% below average, but their per capita income is 3% above. They rank second in the percentage of households that receive retirement income (46% above average). They are over 52% more likely than average to live in suburban areas and are found in high concentrations in the Great Lakes Region and the Midwest. They are 14% more likely to own their home, their property values are just slightly below average and they rank second in housing built between 1940 and 1959. They are more likely than average to have graduated high school, and about average in attending at least some college. They work in white and blue-collar occupations at levels similar to the national average, but score over 10% above average for administrative support and protective services. They also score above average in living in single family

units and duplexes and having one vehicle in the household. They rank third in the share of civilian veterans.

Settled In is among the top five segments in redeeming coupons at drug and discount stores, shopping at a convenience food mart and participating in a utility's balanced billing program.

17. Domestic Duos

Number of Households: 47

Percentage of Households: 0.2

National Average: 0.6

This segment consists primarily of seniors, with one or two people in the residence, located in suburban areas. They live in multi-unit housing, have a medium-low income level and a relatively large percentage receive retirement income.

Domestic Duos adults are the most likely to be between 60 and 84 and are very unlikely to be 49 and under, resulting in the highest average age of all segments. Children are present in a very low percentage of these households. They rank first in the concentration of two person households and are also above average in one-person households. While household income is below average, thirty percent receive some form of retirement income (ranking first) and per capita income is 15% above average. Domestic Duos live largely in suburban areas of Florida and Arizona. This segment contains the largest share of civilian veterans, ranks first for the percentage of households with no workers (33%) and second for the percentage of women not in the labor force. Most own homes valued 20% above the national median and almost half were built between 1960 and 1979. For heating fuel, this segment ranks first for the share using electricity. These households are the most likely to participate in utility load control programs. This segment contains the second largest share of households obtaining a certificate of deposit from a bank, watching the American Movie Classics channel on cable television and having written to an elected official in the past year.

18. American Classics

Number of Households: 44

Percentage of Households: 0.2

National Average: 0.4

These are older singles and couples, living in suburban and rural areas. They are both homeowners and renters, with household incomes near the national average, medium-low education and a high percentage that receive retirement income.

Adults in this segment are typically over 55 years, and are over twice as likely as average to be over 75, ranking them third in average age. Almost two-thirds of these households are singles and couples. Their household income is 9% below the national average, but per capita income is 2% above. They rank third in the percentage of households receiving retirement income. They are more likely than average to live in both suburban and rural areas and are very highly concentrated in Florida. These households typically contain married couples or previously married females (ranking ninth in this category). About one fourth have not graduated from high school and most have not attended college. They are slightly more likely than average to work in blue-collar occupations, but also rank fifth in having no worker in the household. Although 55% live in single unit detached structures, they are more likely than average to live in mobile homes or structures with over 50 units.

This segment ranks first in veterans club and HMO membership. They rank second in using denture cleaners, dining at midscale cafeterias and not having an ATM card. They watch a great deal of television, particularly during the daytime.

19. Comfortable Times

Number of Households: 40

Percentage of Households: 0.2

National Average: 1.0

These are typically high-income households, with slightly older than average married couples, with and without children. They live in the suburbs, own their home, have a high level of education and work in white-collar occupations. These households have a median household income which is 44% above the national average (ranking them tenth) and are 25% more likely to receive retirement income. They are over 20% more likely than average to be between 45 and 59 and 30% more likely to be between 60 and 69. They rank fifth in two person households but also score 12% above average in three to four person households. Over 72% of these households live in the suburbs, ranking them third. Over 80% own their home and live in detached single family units. They have property values that are 75% above the national average. They are above average in terms of having attended some college and obtained a degree. They are also 26% more likely than average to be employed in white-collar occupations, especially sales where they rank seventh. They also contain the second largest share of civilian veterans.

Households in this segment are very likely to have a certificate of deposit, a gold MasterCard, a luxury car and dine at upscale restaurants with varied menus. They are likely to be a member of a civic club or fraternal order. To unwind, they are the most likely to listen to nostalgia on the radio.

20. On Their Own

Number of Households: 38

Percentage of Households: 0.2

National Average: 2.3

These are typically young adults and seniors, living in renter-occupied households, located in urban and suburban areas. These households typically contain one to two persons, have a low level of income and work in white-collar specialty and blue-collar service occupations.

Adults in this segment are found in above average concentrations in all age ranges between 18 and 34 years, as well as all ranges over 60 years. This segment contains relatively few children and middle aged adults. Individuals in this segment are over 20% less likely than average to be married, to have children and to live in family households. They are 67% more likely to have one person in the household. Thus, although the average household income is about 20% lower than average, per capita income for this segment is 8% above the national average. On Their Own households are found in non-rural locations, especially in warm weather areas such as Las Vegas, Arizona and Florida.

Educational attainment is similar to that of the nation and so is the ratio of white collar to blue collar workers. However, On Their Own workers are more represented in technical and administrative support than the national norm. This segment ranks first for the percentage commuting 10 to 29 minutes to work. This segment consists mostly of renters living in structures with 3 to 49 units. On Their Own ranks in the top five segments for ordering a home delivery meal or going dancing. They are also very likely to refer to the yellow pages over four times a week.

21. Establishing Roots

Number of Households: 21

Percentage of Households: 0.1

National Average: 0.5

These are primarily families with large numbers of children, located in rural areas and living in older homes. They have low income, property value and education levels and work in blue-collar occupations.

This segment tends to have adults between 18 and 21 and 55 and 74. These households are 9% more likely than average to have children and over 10% more likely to contain five or more people. Their household income is 26% below the national average and they are 61% more likely than average to have an income below the poverty level. Over half of the households in this segment live in rural areas, which is over twice the national norm. They rank tenth in terms of not finishing high school and ninth in working in blue-collar occupations. They score very high in the farming, fishing and forestry, and transportation and

material moving occupations. They are 2% more likely to own their home and the property value is 26% below average. They tend to live in older homes and are 10% more likely than average to live in a home built prior to 1939. These households are 25% more likely than average to have no vehicle.

These households are very likely to work on home improvement projects. They tend to purchase home fixtures and do remodeling. They are likely to shop at convenience food marts, have obtained financial advice from an attorney and watch The Family and Disney Channels. They rank second in having gone hunting and using 1-800-COLLECT for their most recent collect call.

22. Middle Years

Number of Households: 32

Percentage of Households: 0.1

National Average: 0.2

This segment has a high-income level, a high concentration of people 45 to 59 years of age, 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 primarily between 45 and 54 years of age. These households are less likely than average to have children, about an average percentage are married and about 60% have one or two people. Both their household and per capita incomes are almost 70% above the national average (ranking them fifth in both categories). Just over 52% of these households live in the suburbs (25% above average) and 32% 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 and rank tenth in having a degree. They are 23% more likely than average to work in white-collar occupations, scoring highest in sales and executive and managerial positions. They score just above the national average in living in owner-occupied units (5% above average) and living in one unit attached structures (4% above) and over 20% more likely to live in structures with 10 or more units.

Middle Years are the most likely to be a member of a frequent-flyer program, maintain a municipal bond fund, own a hot tub and have a gold MasterCard. They also like to read travel magazines and listen to all news radio.

23. Building A Home Life

Number of Households: 29

Percentage of Households: 0.1

National Average: 0.1

These are typically married couples, with children, living in owner-occupied, detached single family units. They have a medium-high income level and live in rural and suburban areas.

These households have a higher than average concentration of adults between 30 and 59 years, but they are most likely to be between 35 and 49. Children are present in above average numbers and they are typically under the age of 14. Over 32% of these households contain two people, which is about average, while another 40% contain three to four people (20% above average). These households have a median income 44% above the national average, ranking them 11th in this category. About 54% of Building a Home Life households are in the suburbs, while 30% are found in rural areas. Both of these concentrations are higher than the national norm. This segment ranks fourth in the percent with an associate degree and above average in bachelors and post graduate degrees. In terms of employment, two-thirds work in white-collar occupations and they are 30% more likely than average to be in executive, managerial and professional specialty positions. Over 80% own their home, ranking them ninth, and their property value is over twice the national average. They tend to have two or more vehicles and workers in the household.

This segment has a high concentration of "do-it-yourselfers" and a very high share of purchases for use in home improvement and car repair projects. They also tend to eat dinner at upscale restaurants and watch college football bowl games on television.

24. Trying Metro Times

Number of Households: 12

Percentage of Households: 0.0

National Average: 6.4

This segment typically consists of younger, single adults with young children, and seniors, located in urban and suburban areas. They are typically renters, with very low income and education, working in blue-collar occupations.

Adults in this segment are typically found in the age ranges between 21 and 29 years and all ranges over 70 years. Children in this segment are most likely to be nine and under. People in the segment are less likely than average to be married or living in family households, but children are present in 37% of the households, which is similar to the national average. Household and per capita incomes are both less than 70% of the national averages. Trying Metro Times households are found in concentrations over 20% above average in both suburban and urban areas. Schooling beyond high school is below average. Over 18% of these household contain no worker (ranking them ninth) while another 33% have one worker. Most workers are employed in blue-collar positions, particularly in the machine operators and laborers categories. This

segment is 30% more likely to car pool or walk to work with a commuting time that is relatively short. An above average percent are renters and pay a rent, which is below the national average. Most live in housing constructed before 1959 and use utility gas as their heating fuel.

Trying Metro Times are more likely than average to smoke cigarettes and shop at convenience food marts. Over half obtain their financial advice from friends or family.

25. Middle of the Road

Number of Households: 10

Percentage of Households: 0.0

National Average: 0.6

This segment consists primarily of households with children, located in rural areas. They have medium-low income and low education levels and work in blue-collar occupations, especially farming, forestry and fishing.

This segment is very near the national average in most age ranges and is only more than 5% above average in the 10 to 17 range. Children are present in 38% of these households, which is just above the national average. They are more likely than average to have five or more people in the household, but their average household size is only 2% above the national norm. Both their household and per capita income levels are about 17% below average. This segment lives primarily in rural areas, scoring 81% above average in this category. They are 28% more likely than average to have not finished high school and about 12% less likely than average to have attended college. They work in blue-collar occupations at a rate 21% above average and rank eighth in being employed in the farming, forestry and fishing industry. They mirror the national average in that 64% of these households own their home, while 36% are renters. These households are more likely than average to have zero or one worker.

This segment ranks first in having playing baseball, buying life insurance through the mail and using a video game daily. They also score very high in dining at midscale family steakhouses and driving a compact pick-up truck.

26. Hard Years

Number of Households: 7

Percentage of Households: 0.0

National Average: 0.1

This segment contains primarily young adults and seniors, renting in urban areas. They have very low income and education levels, live in multi-family dwelling units and work in blue-collar occupations.

Adults in this segment are more likely than average to be young (between 18 and 20 years) or seniors (over 75). These households are less likely than average to have children and those that do typically have very young ones (under five years old). Of those households with children, there are above average proportions of households headed by single parents. They are 46% more likely than average to be one-person households and the median household income is over 40% below the national average. These households are over 80% more likely than average to live in urban areas across the country. They are 90% more likely to be renters and educational attainment in the Hard Years is below average. The majority of workers are employed in blue-collar positions, but 20% of these households have no workers and 33% have only one worker, which are both above the national averages for those categories. Most live in structures with multiple units and vehicle ownership is relatively low. Individuals in the Hard Years segment tend to be members of religious, civic and veterans clubs. They are likely to have purchased an answering machine, curtains and costume rings during the past year. They are among the heaviest television viewers and lightest radio listeners. They are the most likely to have used 1-800-COLLECT for their last collect call.

26. Struggling Metro Mix

Number of Households: 7

Percentage of Households: 0.0

National Average: 3.4

These households are typically young singles, renting in urban areas. They have relatively few children, a low level of income, lower than average education and many employed in service positions.

Struggling Metro Mix households tend to be young adults, ranking in the top ten in all age ranges between 18 and 34 years. Fewer than average of these households have children and those that do are typically under four years old. These households are almost 60% more likely than average to contain one person and the median household income for the segment is 32% lower than the national average. Only 33% of individuals are married, compared to the national average of 55% and above average percentages live in non-family households or group quarters. Struggling Metro Mix households live in urban areas, particularly around New York, Chicago, New Orleans, Houston, Los Angeles and San Francisco. Education beyond high school is below average and one-third have not earned a high school diploma. The ratio of white to blue collar workers is similar to that of the nation, and above average concentrations of individuals are employed in administrative support positions. The Struggling Metro Mix is four times as likely to take public transportation and their commute to work is relatively long.

Struggling Metro Mix ranks in the top five segments in shopping at convenience food marts, subscribing to voice mail, using a Laundromat and primarily banking near their work. They rank second in listening to urban contemporary radio stations.

27. Young and Carefree

Number of Households: 6

Percentage of Households: 0.0

National Average: 0.0

This segment consists primarily of young adults without children. They are typically one and two person households renting in urban and suburban areas.

They have a medium-high income level and white collar occupations.

This segment contains adults that are often between 21 and 24 years of age. In addition, 9% are over 75, which is also above the national average. They rank fourth in having two persons in the household and also score above average in single person households. Young and Carefree are less likely than average to be married, to have children and to be family households. Their average household income is 11% above average and their per capita income is 30% above. Almost 54% live in suburban areas (29% above average) while another 36% are found in urban areas (8% above average). These households can be found in all parts of the country, but are most highly concentrated in Lincoln, Nebraska, Hartford, Connecticut and Santa Barbara, California. They are more likely than average to have attended college and to have earned a degree. They are 18% more likely than average to work in white-collar occupations and 23% more likely to be renters.

This segment tends to obtain financial advice from a broker, bank by mail and have an annuity. They are also very likely to have purchased a women's suit and they tend to wake up with early morning news/talk television shows.

28. The Mature Years

Number of Households: 4

Percentage of Households: 0.0

National Average: 0.0

These households are singles and couples, with and without children, located in suburban and some rural areas. They have low income and education levels, work in blue-collar occupations and have low property values and rent levels.

Adults in this segment score above the national average in all age ranges over 55 years, particularly those over 70 years. They also score above average in all age ranges under 18. These households are just slightly more likely than average to have children and their household size also mirrors the national

average. Their household income is 21% below average, while the per capita income is 20% below. This segment is 35% more likely than average to live in suburban areas and just 3% less likely to live in rural areas. They are primarily found in the central and midwestern parts of the country. Adults in this segment are more likely than average to have not graduated from high school or stopped their education upon graduation. They are 22% more likely than average to work in a blue-collar occupation, scoring above the national average in all but one of these categories. The Mature Years are 7% more likely than average to own their home and their property value is 18% below average. This segment ranks first in many retail categories such as owning a Chrysler and having purchased wallpaper, lawn furniture and a men's sports jacket during the past year. They are the least likely to have an ATM card.

29. Country Classics

Number of Households: 2

Percentage of Households: 0.0

National Average: 0.0

These are owner-occupied households, containing mature couples and few children. They live in rural areas, have low household incomes and work in blue-collar occupations.

Country Classics households contain adults over 45 and children between 5 and 17. They are married couples, with children present in about average numbers. These households are 10% more likely than average to contain two people, ranking them tenth. Both their household and per capita income is about 25% less than the national average. Almost 78% of Country Classics live in rural America, which is over three times the national average. They are found in the highest concentration in northern Michigan and central Texas. An above average share of individuals are married and there is an average percentage of households with children. Most have not attended school beyond high school. The majority work in blue-collar positions with considerably above average representation in farming, fishing and forestry, transportation and moving materials, and precision, production and crafts. Most own their own homes, which are valued below the national average. Seventeen percent of homeowners live in mobile homes, which is over double the national norm. There is also above average vehicle ownership in this segment. This segment is the most likely to own a motor boat, eat at a midscale family steakhouse, drive a compact pick-up truck, have a Medicare supplemental insurance policy and watch daytime dramas on television.