

## GROUP 16M

# AGING UPSCALE

GROUP	16M	AGING UPSCALE	NUMBER OF HH'S	5,172,100 (4.93% of U.S.)
CLUSTERS	14	Career Centered Singles		
	15	Country Ways		
	23	Acired Couples		



## ABOUT AGING UPSCALE

Group 16M, “Aging Upscale” is the first and only group wholly comprised of the so-called Viet Nam cohort, those who went through school during WW II and Korea, were adolescents under Truman and “Ike”—the time of McCarthyism, the Cold War and Civil Rights. As young adults at the outset of the Viet Nam war, they were the first to be drafted, and the last to attend that war without protest. This cohort was also the last to marry young, so they may be characterized as “empty nest” HH’s. Two of the clusters are married, one is not. While educations vary above and below average, none would be considered low by age group. Without exception, the “Aging Upscale” live well, pursuing activities and interests suited to their economic strata.

## AGING UPSCALE, A DAY IN THE LIFE

*Name of protagonist:* “Jack”

*Wakes up...* at 5:30. He puts on his warm-ups and goes for a 45 minute walk. He spends another 15 minutes doing a light-weight work out. He showers, brews some coffee and heads to his small real estate office.

*Spends the day...* showing ranch-style homes to a couple who are moving to the area. After showing them 15 houses, he knows that he is going to have to work for this commission.

*Talks about weekend plans to...* play guitar with “The Boomers,” a five-man band of men in their mid-50s, at a wedding reception held at the West Gate Country Club.

*Has a meeting with...* his broker to look at taking some money out of his mutual fund to buy a few undervalued stocks his broker recommends. He wants to retire a little more “upscale” than where his current investments will allow.

*Spends the evening...* meeting with a group of his friends at the country club to play a few hands of poker, drink a beer and have a sandwich from the grill.

*Goes to bed at...* 11:15 p.m., *watching...* the local news.

*Above is a short, fictional narrative that is intended to further bring the data to life and to illustrate the differences among Life Stage Groups.*

## WHEN THEY GREW UP...

- Woodstock is the musical event of the decade
- Ronald McDonald is introduced to the world
- *Bewitched* is a TV favorite
- A young Jack Nicklaus is the sensation in Golf

## AGING UPSCALE—CAREER CENTERED SINGLES

(Cluster 14)

These affluent, single suburbanites are well educated, dedicated to their careers and long-term homeowners in their communities.



### CLUSTER SIZE

2,423,500 Households  
2.31% of U.S. Households

### ACTIVITIES:

Environmental Organizations  
Metal Sculptures  
Human Rights  
Art Associations  
Jewelry Making

### OPINIONS:

I don't have time to fix healthy meals  
I am definitely a "workaholic"  
Amicable/amiable/affable/benevolent  
Most magazines are worth my money  
I always look for brand names

### SHOPPING:

Kaufman's  
Burlington Coat Factory  
Value City  
Dress Barn  
Stereo Cassette Deck

### RADIO & TELEVISION:

Real TV  
Kentucky Derby  
Religious Radio  
Now and Again  
News Radio

### READ:

Audubon  
Natural History  
Consumer Digest  
Boating  
Broadcast.com

### FINANCE/INSURANCE:

Fidelity Investments  
Charles Schwab  
Morgan Stanley Dean Witter  
Financial Mgmt. Planning  
Education Loan from Credit Union

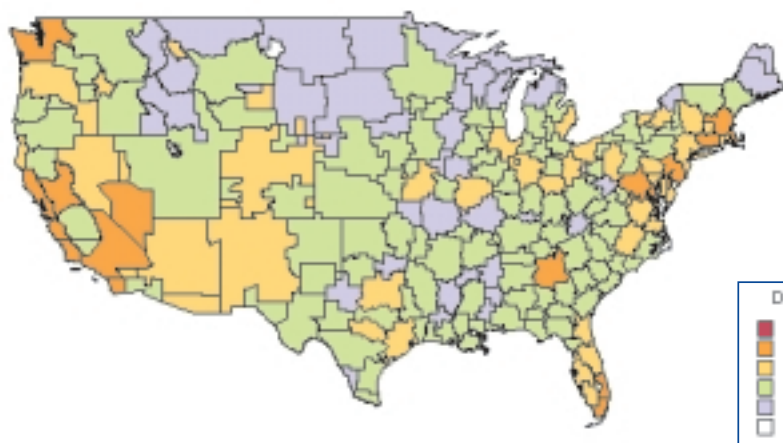
### ABOUT AGING UPSCALE—CAREER CENTERED SINGLES

Career Centered Singles contains well-established members of their suburban communities. Mainly in their late 40s and early 50s, they are mostly employed in white-collar, professional jobs (with a higher-than-average presence of military). These singles in the suburbs are squarely in the upper-middle class in terms of education, income, home equity and net worth. They are well vested, with fixed mortgages and top-dollar investment portfolios managed by national brokers. Despite their high income (12th) and healthy investment activity, or perhaps because of it, they appear to be cost-conscious in their shopping habits—Burlington Coat Factory, Value City, Kaufman's and Dress Barn are frequent destinations of choice. Their primary interests, outside of work and other "career-oriented activities," include travel, the arts and exercise.

### WHEN THEY GREW UP...

- *The Andy Griffith Show* is a TV hit
- A young Jack Nicklaus is the sensation in golf
- Grateful Dead and other counter-culture bands achieve success
- "The Pepsi Generation" campaign is unveiled

### DISTRIBUTION OF AGING UPSCALE—CAREER CENTERED SINGLES



# DEMOGRAPHIC SUMMARY DATA

## AGING UPSCALE—CAREER CENTERED SINGLES

(Cluster 14)

Selected Mid-Year 2001 Demographic Variables	National Average % IB	Cluster Code % IB	Index
<b>Age—Head of Household</b>			
18–25	4.0	0.0	0
26–35	18.5	0.0	0
36–45	27.6	0.0	0
46–55	22.7	66.7	294
56–65	12.5	32.6	262
66+	14.8	0.7	4
<b>MEAN AGE</b>			<b>53.5</b>

<b>Estimated Income</b>			
<\$15,000	13.3	0.0	0
\$15,000–\$19,999	5.9	0.0	0
\$20,000–\$29,999	11.9	0.0	0
\$30,000–\$39,999	12.5	0.0	0
\$40,000–\$49,999	11.6	0.0	0
\$50,000–\$74,999	21.8	58.7	269
\$75,000–\$99,999	10.8	28.4	262
\$100,000–\$124,999	4.3	12.9	302
\$125,000+	8.0	0.0	0

<b>Presence of Children</b>			
Children Present	33.1	0.0	0
No Children Present	66.9	100.0	149

<b>Child Ages Present in Household</b>			
00–05	9.5	0.0	0
06–10	11.8	0.0	0
11–17	19.9	0.0	0

<b>Marital Status</b>			
Single	47.2	100.0	212
Married	52.8	0.0	0

<b>Estimated Net Worth</b>			
\$2,000,000+	2.7	0.0	0
\$1,000,000–\$2,000,000	2.5	0.0	0
\$500,000–\$1,000,000	6.1	0.0	0
\$250,000–\$500,000	12.3	19.0	154
\$100,000–\$250,000	21.1	31.4	148
<\$100,000	55.2	49.6	90

<b>Home Ownership Status</b>			
Renter	18.7	1.7	9
Owner of Home	81.3	98.3	121

<b>Length of Residence</b>			
<2 Years	12.2	10.2	84
2–5 Years	38.1	27.1	71
6–14 Years	35.1	48.6	138
15+ Years	14.6	14.2	97

Selected Mid-Year 2001 Demographic Variables	National Average % IB	Cluster Code % IB	Index
<b>Market Value of Home</b>			
<\$50,000	10.3	5.8	56
\$50,000–\$75,000	14.7	10.2	69
\$75,000–\$100,000	16.3	14.5	89
\$100,000–\$125,000	13.9	14.6	105
\$125,000–\$150,000	11.3	14.4	127
\$150,000–\$200,000	14.7	18.3	124
\$200,000–\$300,000	10.9	14.9	136
\$300,000+	7.8	7.4	95

<b>Dwelling Unit Size</b>			
Single Family Dwelling	75.5	79.4	105
Multiple Family Dwelling	24.5	20.6	84

<b>Occupation</b>			
Professional/Technical	29.6	39.2	133
Administrative/Managerial	15.2	19.3	128
Sales/Service	5.4	5.5	102
Clerical/White Collar	8.2	9.4	115
Craftsman/Blue Collar	14.1	10.7	76
Student	1.9	2.0	107
Housewife	2.8	1.7	60
Retired	17.0	7.3	43
Self Employed	5.1	3.8	74
Other	0.8	1.0	128

<b>Education</b>			
Completed High School	75.8	72.3	95
Completed College	16.2	17.6	109
Completed Graduate School	7.3	9.8	135
Attended Vocational/Technical	0.8	0.3	40

<b>Ethnicity</b>			
White	81.7	83.2	102
African American	5.3	4.5	84
Hispanic	9.6	7.7	80
Asian	2.3	3.3	147
Other	1.2	1.3	113

<b>Household Size</b>			
1 Person Household	31.4	55.6	177
2 Person Household	24.3	21.2	87
3 Person Household	16.0	12.2	76
4 Person Household	12.0	6.5	54
5 or more Person Household	16.4	4.4	27

<b>Mail Responsive</b>			
Mail Order Responder	49.5	38.6	78
Mail Order Buyer	46.8	36.3	77
Mail Order Donor	5.6	4.0	71

# AGING UPSCALE—COUNTRY WAYS

(Cluster 15)

These country empty nesters are an interesting mix of professionals and blue-collar workers. They enjoy upper-middle class incomes and net worth, despite low educational attainment.



## CLUSTER SIZE

1,440,100 Households  
1.37% of U.S. Households

## ACTIVITIES:

Miniature Art  
Fraternal Orders  
Vegetable Gardening  
Animation Art  
Horse Racing

## OPINIONS:

I entertain on the spur of a moment  
I find some TV ads OK, some devious  
I feel financially secure  
I'm a cautious, evangelical Christian  
I'm very good at fixing things

## SHOPPING:

Ames  
Hunting Clothes  
Western Fiction Books  
Gardening from Catalog  
Factory-Loaded Ammunition

## RADIO & TELEVISION:

NBC Star Skates  
Speedvision  
Outdoor Life TV  
Country Music Television  
Wild America

## READ:

*Midwest Living*  
*Golf World*  
*American Rifleman*  
Webcrawler.com  
*Texas Monthly*

## FINANCE/INSURANCE:

Prudential Securities Acct.  
Personal Liability  
IRA w/Commercial Bank  
Precious Metals  
Business/Malpractice Insurance

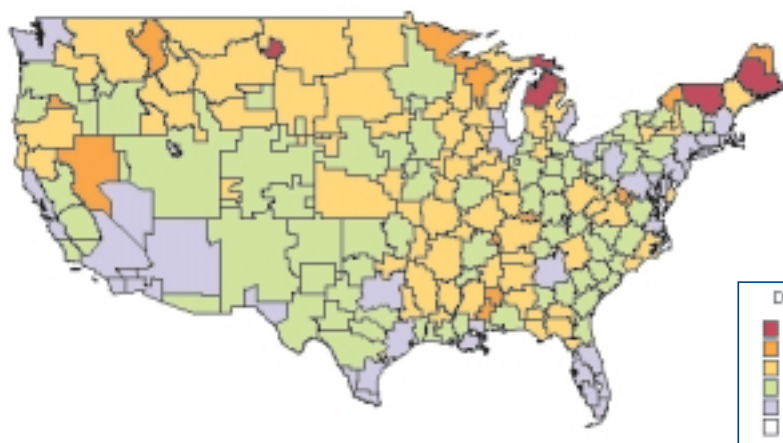
## ABOUT AGING UPSCALE—COUNTRY WAYS

Country Ways households are white married couples, squarely in the upper-middle bracket when considering income, presence of working women and net worth (all ranked 13-15th), despite being ranked only 44th for college. The group is a genuine mix of white-collar professionals and blue-collar tradesmen and living in some of the most rural parts of the country. They are secure in jobs and money, generally feeling confident and content. Social activities reflect a busy life filled with fraternal and religious organizations, hobbies, country clubs and grandchildren. They are avid outdoorsmen—hunting, fishing, driving RVs and boating. Their shopping activities and media interests reflect these pursuits.

## WHEN THEY GREW UP...

- Woodstock is the musical event of the decade
- Ronald McDonald is introduced to the world
- *Bewitched* is a TV favorite
- Arnold Palmer is at the top of his game

## DISTRIBUTION OF AGING UPSCALE—COUNTRY WAYS



# DEMOGRAPHIC SUMMARY DATA

## AGING UPSCALE—COUNTRY WAYS

(Cluster 15)

Selected Mid-Year 2001 Demographic Variables	National Average % IB	Cluster Code % IB	Index
<b>Age—Head of Household</b>			
18–25	4.0	0.0	0
26–35	18.5	0.4	2
36–45	27.6	1.0	4
46–55	22.7	57.2	252
56–65	12.5	38.0	305
66+	14.8	3.4	23
<b>MEAN AGE</b>			<b>54.9</b>

<b>Estimated Income</b>			
<\$15,000	13.3	0.0	0
\$15,000–\$19,999	5.9	0.0	0
\$20,000–\$29,999	11.9	0.0	0
\$30,000–\$39,999	12.5	0.0	0
\$40,000–\$49,999	11.6	0.0	0
\$50,000–\$74,999	21.8	61.0	280
\$75,000–\$99,999	10.8	27.9	258
\$100,000–\$124,999	4.3	11.0	257
\$125,000+	8.0	0.0	0

<b>Presence of Children</b>			
Children Present	33.1	0.0	0
No Children Present	66.9	100.0	149

<b>Child Ages Present in Household</b>			
00–05	9.5	0.0	0
06–10	11.8	0.0	0
11–17	19.9	0.0	0

<b>Marital Status</b>			
Single	47.2	0.2	0
Married	52.8	99.8	189

<b>Estimated Net Worth</b>			
\$2,000,000+	2.7	0.0	0
\$1,000,000–\$2,000,000	2.5	0.0	0
\$500,000–\$1,000,000	6.1	6.9	115
\$250,000–\$500,000	12.3	27.3	221
\$100,000–\$250,000	21.1	33.7	159
<\$100,000	55.2	32.1	58

<b>Home Ownership Status</b>			
Renter	18.7	2.3	12
Owner Of Home	81.3	97.7	120

<b>Length of Residence</b>			
<2 Years	12.2	8.1	67
2–5 Years	38.1	23.4	61
6–14 Years	35.1	55.7	158
15+ Years	14.6	12.9	88

Selected Mid-Year 2001 Demographic Variables	National Average % IB	Cluster Code % IB	Index
<b>Market Value of Home</b>			
<\$50,000	10.3	10.6	102
\$50,000–\$75,000	14.7	20.5	139
\$75,000–\$100,000	16.3	21.5	131
\$100,000–\$125,000	13.9	16.4	118
\$125,000–\$150,000	11.3	10.6	94
\$150,000–\$200,000	14.7	12.4	84
\$200,000–\$300,000	10.9	5.9	54
\$300,000+	7.8	2.2	28

<b>Dwelling Unit Size</b>			
Single Family Dwelling	75.5	87.0	115
Multiple Family Dwelling	24.5	13.0	53

<b>Occupation</b>			
Professional/Technical	29.6	33.8	114
Administrative/Managerial	15.2	19.6	129
Sales/Service	5.4	4.7	86
Clerical/White Collar	8.2	6.6	81
Craftsman/Blue Collar	14.1	18.5	131
Student	1.9	0.8	45
Housewife	2.8	1.5	52
Retired	17.0	7.8	46
Self Employed	5.1	6.2	120
Other	0.8	0.6	78

<b>Education</b>			
Completed High School	75.8	82.2	108
Completed College	16.2	8.1	50
Completed Graduate School	7.3	8.7	120
Attended Vocational/Tech.	0.8	1.0	125

<b>Ethnicity</b>			
White	81.7	94.8	116
African American	5.3	2.0	37
Hispanic	9.6	2.2	23
Asian	2.3	0.6	25
Other	1.2	0.4	38

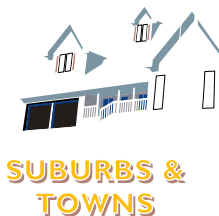
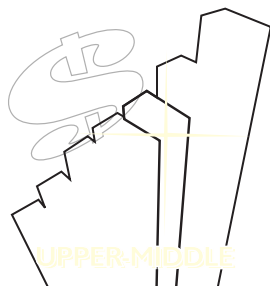
<b>Household Size</b>			
1 Person Household	31.4	10.8	35
2 Person Household	24.3	36.3	150
3 Person Household	16.0	25.7	160
4 Person Household	12.0	16.1	135
5 or More Person Household	16.4	11.1	68

<b>Mail Responsive</b>			
Mail Order Responder	49.5	65.6	132
Mail Order Buyer	46.8	63.8	136
Mail Order Donor	5.6	4.0	71

# AGING UPSCALE—ACRED COUPLES

(Cluster 23)

Acired Couples households are comfortable and well-established country couples in their late 50s and early 60s. As upper-middle-income empty-nesters, they enjoy a wide range of social and cultural activities and, not surprisingly, express a particular interest in their grandchildren.



## CLUSTER SIZE

1,308,500 Households  
1.25% of U.S. Households

## ACTIVITIES:

Graphic Art/Plates  
Horse Racing  
Sport Car Racing  
Rodeo  
Golf

## OPINIONS:

Informed: will read product label  
Amicable/amiable/affable/benevolent  
I believe in knowing about ingredients  
I'd pay anything to keep my health  
I think duty comes before enjoyment

## SHOPPING:

*Dick's Sporting Goods*  
*Mervyn's*  
Fine China Dinnerware  
*Babies "R" Us*  
Golf Balls

## RADIO & TELEVISION:

*Inside Edition*  
Car Racing  
*JAG*  
Big Band Radio  
Classical Radio

## READ:

*Los Angeles Magazine*  
*Worth*  
*Scuba Diving*  
*PC Week*  
*Salt Water Sports*

## FINANCE/INSURANCE:

Savings Account at Full-Service Broker  
IRA w/Credit Union  
Umbrella Liability  
Mutuals, Value \$100K+  
IRA w/Investment Mgr.

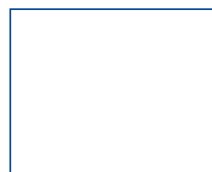
### ABOUT AGING UPSCALE—ACRED COUPLES

At a mean age of 60, Acired Couples is the bedrock of their established neighborhoods. Aging, middle-income and now child-free, they have time to spend on their veteran's clubs, fraternal orders, public officials and art/cultural pursuits. Their high net worth indicates they are smart investors with IRA portfolios, top-dollar mutual funds and standard saving accounts. They are health conscious, enjoy attending both horse and sports car racing events, and shop frequently for grandchildren. Their shopping destinations, L.L. Bean, Land's End and Dick's Sporting Goods, illustrate a strong outdoor and country sensibility.

### WHEN THEY GREW UP...

- Audrey Hepburn is idolized by fans everywhere
- *The Dick Van Dyke Show* is a hit
- The Rat Pack is a Vegas sensation
- Fidel Castro becomes leader of Cuba

### DISTRIBUTION OF AGING UPSCALE—ACRED COUPLES



# DEMOGRAPHIC SUMMARY DATA

## AGING UPSCALE—ACRED COUPLES

(Cluster 23)

Selected Mid-Year 2001 Demographic Variables	National Average % IB	Cluster Code % IB	Index
<b>Age—Head of Household</b>			
18–25	4.0	0.0	0
26–35	18.5	0.0	0
36–45	27.6	0.0	0
46–55	22.7	0.0	0
56–65	12.5	100.0	802
66+	14.8	0.0	0
<b>MEAN AGE</b>			<b>59.8</b>

<b>Estimated Income</b>			
<\$15,000	13.3	0.0	0
\$15,000–\$19,999	5.9	0.0	0
\$20,000–\$29,999	11.9	0.0	0
\$30,000–\$39,999	12.5	0.0	0
\$40,000–\$49,999	11.6	0.0	0
\$50,000–\$74,999	21.8	70.6	323
\$75,000–\$99,999	10.8	29.4	271
\$100,000–\$124,999	4.3	0.0	0
\$125,000+	8.0	0.0	0

<b>Presence of Children</b>			
Children Present	33.1	0.0	0
No Children Present	66.9	100.0	149

<b>Child Ages Present in Household</b>			
00–05	9.5	0.0	0
06–10	11.8	0.0	0
11–17	19.9	0.0	0

<b>Marital Status</b>			
Single	47.2	0.0	0
Married	52.8	100.0	189

<b>Estimated Net Worth</b>			
\$2,000,000+	2.7	0.0	0
\$1,000,000–\$2,000,000	2.5	0.0	0
\$500,000–\$1,000,000	6.1	0.0	0
\$250,000–\$500,000	12.3	52.8	428
\$100,000–\$250,000	21.1	37.9	179
<\$100,000	55.2	9.3	17

<b>Home Ownership Status</b>			
Renter	18.7	2.6	14
Owner of Home	81.3	97.4	120

<b>Length of Residence</b>			
<2 Years	12.2	7.4	61
2–5 Years	38.1	19.2	50
6–14 Years	35.1	48.8	139
15+ Years	14.6	24.6	168

Selected Mid-Year 2001 Demographic Variables	National Average % IB	Cluster Code % IB	Index
<b>Market Value of Home</b>			
<\$50,000	10.3	6.8	66
\$50,000–\$75,000	14.7	12.5	85
\$75,000–\$100,000	16.3	17.8	109
\$100,000–\$125,000	13.9	16.1	116
\$125,000–\$150,000	11.3	15.2	134
\$150,000–\$200,000	14.7	15.4	104
\$200,000–\$300,000	10.9	11.9	109
\$300,000+	7.8	4.3	55

<b>Dwelling Unit Size</b>			
Single Family Dwelling	75.5	87.5	116
Multiple Family Dwelling	24.5	12.5	51

<b>Occupation</b>			
Professional/Technical	29.6	34.1	115
Administrative/Managerial	15.2	20.3	134
Sales/Service	5.4	6.4	119
Clerical/White Collar	8.2	7.6	93
Craftsman/Blue Collar	14.1	16.3	116
Student	1.9	0.5	25
Housewife	2.8	1.1	38
Retired	17.0	10.6	63
Self Employed	5.1	2.4	46
Other	0.8	0.8	95

<b>Education</b>			
Completed High School	75.8	74.0	98
Completed College	16.2	14.4	89
Completed Graduate School	7.3	10.9	150
Attended Vocational/Technical	0.8	0.7	90

<b>Ethnicity</b>			
White	81.7	88.0	108
African American	5.3	3.0	56
Hispanic	9.6	6.3	66
Asian	2.3	1.8	79
Other	1.2	0.9	74

<b>Household Size</b>			
1 Person Household	31.4	12.4	40
2 Person Household	24.3	34.2	141
3 Person Household	16.0	25.0	156
4 Person Household	12.0	16.5	138
5 or More Person Household	16.4	11.9	73

<b>Mail Responsive</b>			
Mail Order Responder	49.5	67.9	137
Mail Order Buyer	46.8	64.8	138
Mail Order Donor	5.6	9.4	168