Epsilon®

JULY 24, 2024

Niches 5.0

Identify and reach your ideal audience with a robust segmentation system

Niches 5.0

Overview

Niches 5.0 is a powerful clustering system that classifies every household in our national consumer marketing file TotalSource Plus® into one of 26 meaningful groups. Use Niches 5.0 to gain deeper customer insights, identify your best customer or prospect audiences and develop tailored messaging and offers. Niches 5.0 segments are available for audience selection and activation across all channels.

Methodology

→ Using our robust consumer data, Niches 5.0 is built on analysis of a household's core characteristics including age, income, home ownership, presence of children and spending patterns.

→ Next, we develop full personas supplemented by data from GfK MRI Survey* of the American Consumer®, Doublebase 2022, courtesy of MRI-Simmons.

→ These comprehensive descriptions showcase each Niche's strongest propensities compared to average household characteristics, and include demographics, spend behavior, travel habits, media usage, shopping preferences, consumer sentiments and more.

→ Each Niche represents an identifiable consumer segment with a host of marketing applications across direct to digital platforms.

*GfK MRI Survey of the American Consumer®, Doublebase 2022, courtesy of MRI-Simmons

GfK An NIQ Company

Contents

Sensitive personal data used in Epsilon products is collected with consent when required.

Already Affluent

Upscale households with respect to their earnings, tastes and spending habits

#	**Open to new ideas**
#	**Shop online**
#	**Social media enthusiasts**
#	**Investing**
#	**Avid tech users**
#	**Adventurous traveler**

Already Affluent

 # Open to new ideas **# Shop online** **# Investing**

 # Social media enthusiasts **# Avid tech users** **# Adventurous traveler**

Demographics

Average age	29 years old
Generation	Millennials
Average length of residence	5 years
Presence of children	No
Marital status	Mostly single
Homeowners	Owners
Occupations	Computers, Math, Engineering, Business/Financial
Education	College Degree or Grad School
Political	Very liberal, Democratic, Sometime vote in state elections

Financials & insurance

Average income	$202,900
Discretionary spending income level	High
Average net worth	$367,000
Average home value	$481,000
Financial behaviors	Advise friends/family on investments, personal loans for education, Amazon Prime, investments on internet
Insurance	Other vehicle (eg motorcycle) insurance, change vehicle insurance 2x in last 5 years, renters insurance holders, GEICO for auto
HENRY/ HENRIETTA	High Income Not Rich Yet

Shopping behaviors
(Last 12 months)

Spent $1500-$2500 on big ticket items for home, bought toiletries and cosmetics online, get info from mobile then purchase online

Merchants	Calvin Klein, North Face, Ralph Lauren

Attitudes & preferences

True techies

Heavily influenced by social media

Sports enthusiast

Avid video gamers

What they drive

Popular Auto Makes: Mazda, Subaru, Volkswagen

Most Recent Vehicle Purchase: $60,000+

Already Affluent

Lifestyles & interests

Attend NFL games

Esports - watch events on TV, online

Visited music festivals, went dancing in last 12 months

Fantasy sports betting

Travel styles (Last 12 months)

Member of Frequent Flyer JetBlue

1-5 trips out of the US

Outdoor activity/sports on foreign travel trips

Media – internet, apps and streaming

Use Uber

GoogleMeet

Buzzfeed

Video game consoles

Netflix

What they drive

Popular Automotive Makes: Mazda, Subaru, Volkswagen

Most Recent Vehicle Purchase: $60,000+

Music choices (last 6 months)

Listen to Indie

Dance Music

Top 40

Rap

Attend rock and other music performances in last 12 months

TV/movies (Last 6 months)

Rent or purchase TV shows

Restaurants (Last 6 months)

Spent $100-$200 using delivery site/apps for quick service restaurants

Fine dining including The Cheesecake Factory

Attitudes & preferences

True techies

Heavily influenced by social media

Sports enthusiast

Avid video gamers

Already Affluent

Top 10 market trends

Hybrid Work Seekers
Venmo Users
Greek/Middle Eastern Dining Enthusiasts
Fitness Equipment Purchasers
Technology Driven Consumers
Likely to Travel to Europe
Education Savings Plan Owners
Online Broker User
Likely to Travel to the Mediterranean
Elite Home Furnishing Purchasers

Most over-represented DMAs

San Francisco-Oakland-San Jose, CA
Boston (Manchester), MA
Denver, CO
Washington, DC (Hagerstown)
Seattle-Tacoma, WA

Big Spender Parents

Middle-aged, well-educated households with children

\# **Active with family**

\# **Kid-oriented**

\# **New luxury**

\# **Full-size vehicles**

\# **Influenced by reviews**

\# **Shop online & in-store**

" Our first Disney trip will be unforgettable "

Big Spender Parents

Demographics

Average age	44 years old
Generation	Gen X
Average length of residence	11 years
Presence of children	Yes
Marital status	Mostly married
Homeowners	Owners
Occupations	Management/Tech, Engineering, Computers/Math
Education	College Degree or Grad School
Political	Somewhat Conservative, sometimes vote in state and local elections

Financials & insurance

Average income	$242,600
Discretionary spending income level	High
Average net worth	$702,300
Average home value	$624,700
Financial behaviors	Mortgage refinance loans, contributions for Education, digital payments, Vanguard Mutual Funds
Insurance	Life insurance $500k+, life insurance through work plus separate policy, mortgage insurance
HENRY/HENRIETTA	High Income Not Rich Yet

Shopping behaviors (Last 12 months)

	Purchase through app or website and pick up curbside, purchased groceries in last 30 days online, gather info on internet then purchase online
Merchants	North Face, The Gap, Under Armour, Old Navy. Purchase NFL licensed clothing.

Big Spender Parents

Lifestyles & interests

Running, Jogging

Attend NFL games

Fantasy Sports - Football

Zoo/Aquarium in last 12 months

Travel styles (Last 12 months)

3+ days at theme parks

Spent $3000-$6000 on foreign vacations

Took 1-5 trips in US

Media – internet, apps and streaming

Internet for parenting info

Yahoo Finance

ESPN

Disney+

Nick Jr streaming

What they drive

Popular Automotive Makes: Audi, Land Rover, Ram

Most Recent Vehicle Purchase: $60,000+

Music choices (last 6 months)

Pop

Alternative

Audio Books

80s Pop

Attend rock performances in last 12 months

TV/movies (Last 6 months)

Family Children/Animation movies rent or purchase

Restaurants (Last 6 months)

Spent $100-$200 at steak houses in last 6 months

Use delivery sites/apps for quick service restaurants

Frequent casual dining restaurants

Attitudes & preferences

Sports enthusiast

Fiscally responsible investor

Keeps up with latest technology

Passionate outdoor adventurer

Big Spender Parents

Top 10 market trends

Apple Smart Phone Owners
Mountain Bike Owners
Hotel Loyalty Program Members
Venmo Users
Airfare Direct Purchasers
Amazon Prime Customers
Restaurant Gift Card Purchasers
Likely to have a Mortgage
Home Gym Owners
Airbnb/VRBO Users

Most over-represented DMAs

Salt Lake City, UT
Austin, TX
Seattle-Tacoma, WA
Palm Springs, CA
Minneapolis-St. Paul, MN

Chic Society

High-society households with high amounts of disposable income

\# **Luxury goods**

\# **Frequent travelers**

\# **Uses financial advisors**

\# **High-end vehicles**

\# **Shop via all channels**

\# **Active donors**

" **Flying business class to Iceland is the way to go** "

Chic Society

Demographics

Average age	55 years old
Generation	Gen X
Average length of residence	12 years
Presence of children	No
Marital status	Both single and married
Homeowners	Owners
Occupations	Management, Legal
Education	College Degree or Grad School
Political	Somewhat liberal, always vote in and national elections, political contributions

Financials & insurance

Average income	$230,600
Discretionary spending income level	High
Average net worth	$1,557,400
Average home value	$745,700
Financial behaviors	Use Certified Financial Planner, contributions to NPR, arts, PBS, political, environmental; donate $500+ annually, use Financial Advisor
Insurance	Personal property insurance $500k+, homeowners floater policy for jewelry/furs, long term care insurance, life insurance via agent/broker, USAA for auto

Shopping behaviors (Last 12 months)

Purchase prescription drugs online, shop online and brick and mortar for OTC, obtain info from catalog then order by mail	
Merchants	Jockey, Dockers, Columbia

Chic Society

Lifestyles & interests

Cultural arts

Cycling

Gourmet Foods

Mail order gifts

Golf/PGA

Travel styles (Last 12 months)

Member of Frequent Flyer American, United, Alaska Airline

Took trips in Business Class

Media – internet, apps and streaming

Golf Channel

MSNBC

Rachel Maddow Show

Burns films

What they drive

Popular Automotive Makes: Infiniti, Land Rover, Jaguar, Lexus, Porsche, Saab, Volvo

Most Recent Vehicle Purchase: $60,000+

Music choices (last 6 months)

Easy listening

Classical, Blues

iTunes

Rock concerts in last 12 months

TV/movies (Last 6 months)

Rent or purchase Drama movies

Restaurants (Last 6 months)

Fine dining 1-2 times in last month

Fine dining

$100-$200 in other restaurants

Attitudes & preferences

Donating activists

Measured investor & fiscally responsible

Designer driven

Civic participator

Donor Centric

Chic Society

Top 10 market trends

Vacation Spenders

New Luxury Vehicle Purchasers

High Dollar Other Causes (non-Religious) Donor

Non-401k Stocks/Bonds Investors

Airfare Direct Purchasers

Apple Smart Phone Owners

Non-401k Mutual Fund Investors

Financial Advisor Customers

Online Magazine/Newspaper Subscribers

University Donors

Most over-represented DMAs

San Francisco-Oakland-San Jose, CA

Washington, DC (Hagerstown)

Baltimore, MD

Seattle-Tacoma, WA

Boston (Manchester), MA

Doing Well and Donating

Career-oriented adults in their prime earning years

Fitness

Frequent travelers

Investing

Luxury vehicles

Active donors

Seamless experience only

" We only stay at Marriott wherever we go "

Doing Well and Donating

Demographics

Average age	46 years old
Generation	Gen X
Average length of residence	13 years
Presence of children	Yes
Marital status	Mostly married
Homeowners	Owners
Occupations	Management/Tech, Marketing/Advertising
Education	College Degree or Grad School
Political	Somewhat Conservative, Republican, likely to vote in state and local elections

Financials & insurance

Average income	$275,100
Discretionary spending income level	High
Average net worth	$1,126,500
Average home value	$693,700
Financial behaviors	Mortgage refinance loans, contribute to educational, co-branded credit cards for business and Amazon Prime, Fidelity customers
Insurance	Auto insurance for 3+ vehicles, multiple life insurance policies, personal property insurance $300k-$500k
HENRY/HENRIETTA	High Income Not Rich Yet

Shopping behaviors (Last 12 months)

Purchase via App or Website then curbside pickup, purchase groceries in last 30 days online and bought clothing online	
Merchants	North Face, Under Armour, Old Navy, Champion. Purchase NFL licensed clothing

Doing Well and Donating

Lifestyles & interests

Running, Jogging

Childrens' Books

Golf

Attend NFL games

Collect sports cards

Travel styles (Last 12 months)

Stayed at Marriott for personal trips

1-5 trips in continental US

Backpacking/hiking on foreign trips

Media - Internet, apps and streaming

Use Internet for parenting info

Trip Advisor

ESPN

Apple News+

What they drive

Popular Automotive Makes: Land Rover, Mini Cooper, Porsche, Ram, Volvo

Most Recent Vehicle Purchase: $60,000+

Music choices (last 6 months)

80s Pop

Alternative

Top 40

Audiobooks

TV/movies (Last 6 months)

Rent or purchase family movies, animation, action/adventure

Restaurants (Last 6 months)

Spent $200+ in quick service restaurants

Website ordering

Family restaurants and steakhouses with curbside pickup

Attitudes & preferences

Civic participator

Spends free time outdoors with grandkids

Sports enthusiasts

Listens to podcasts

Interested in foreign cars

Donor Centric

Doing Well and Donating

Top 10 market trends

Amazon Prime Customers
Hotel Loyalty Program Members
Apple Smart Phone Owners
Streaming and Cable Subscribers
Restaurant Gift Card Purchasers
Personal Traveler
Satellite Radio Subscribers
Home Gym Owners
Vacation Spenders
Airfare Direct Purchasers

Most over-represented DMAs

Boston (Manchester), MA
Minneapolis-St. Paul, MN
Austin, TX
Washington, DC (Hagerstown)
Baltimore, MD

Easy Street

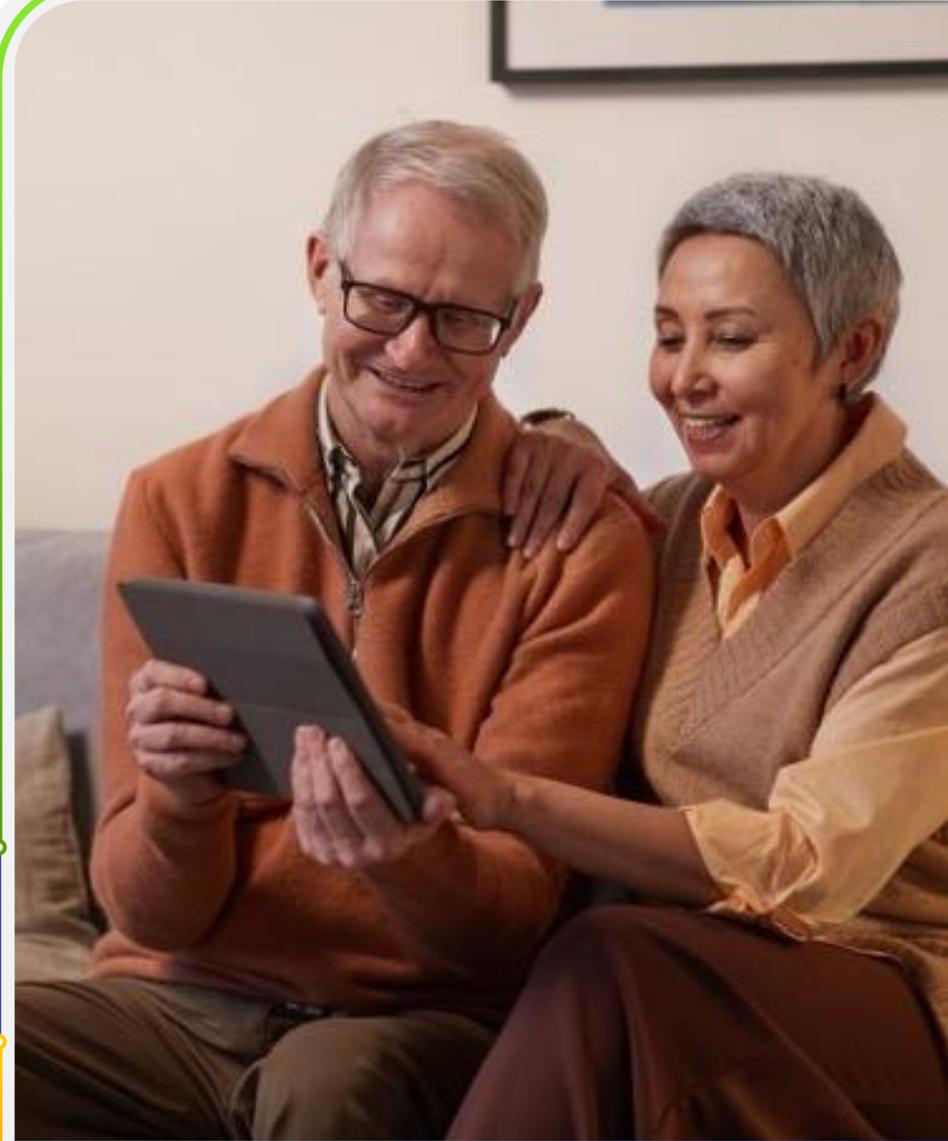**Older and educated households with grown children around**

- \# **High net worth**
- \# **Spend twice as much**
- \# **Frequent travelers**
- \# **Investing**
- \# **Fine dining**
- \# **Luxury vehicle**

" **Let's go see the Colosseum in Rome** "

Easy Street

Demographics

Average age	64 years old
Generation	Boomers
Average length of residence	16 years
Presence of children	Both with and without children
Marital status	Mostly married
Homeowners	Owners
Occupations	Managerial/Tech, Legal
Education	College Degree or Grad School
Political	Republican, somewhat Conservative, always vote in state and local elections

Financials & insurance

Average income	$226,000
Discretionary spending income level	High
Average net worth	$1,413,100
Average home value	$646,100
Financial behaviors	Vanguard Mutual Funds, Warehouse store credit card, co-branded credit cards last 30 days, contributions to environmental
Insurance	Homeowners/personal property insurance $500k+, insurance via agent/broker, life insurance $500k+, Long term care insurance

Shopping behaviors (Last 12 months)

Purchase $350-$500 on lower ticket items for home online, buy prescriptions online, shop for OTC brick and mortar.	
Merchants	Jockey, Dockers, Ralph Lauren, Lee

Easy Street

Lifestyles & interests
Cycling

Running

Golf

Cultural Arts/Events

Travel styles (Last 12 months)
Frequent Flyer on United, JetBlue

Spent $3000-$5000 on vacation

Foreign travel includes visiting cultural/historical sites

Media – Internet, apps and streaming
Trip Advisor, ESPN2, Ken Burns films

Ken Burns films

ESPN2

What they drive
Popular Automotive Makes: Audi, Land Rover, Mercedes Benz, Porsche

Most Recent Vehicle Purchase: $60,000+

Music choices (last 6 months)
Classic Rock

Soft Rock

Easy Listening

TV/movies (Last 6 months)
Rent or purchase Drama, Thriller, Action/Adventure movies

Restaurants (Last 6 months)
Fine dining and steakhouses

Website ordering to take out and walk in dining spending $100-$200

Quick service restaurants, visit In-N-Out Burger

Attitudes & preferences
Active humanitarian, likely to invest in mutual stocks/bonds, consumes financial publications & news regularly, likely to have children in college

Likely to invest in mutual stocks/bonds

Likely to have children in college

Easy Street

Top 10 market trends

Financial Advisor Customers

University Donors

Likely Planned Givers

Streaming and Cable Subscribers

Online Magazine/Newspaper Subscribers

Vacation Spenders

Branded Retail Credit Card Users

Dining Out Prefer Salad over Fries Eaters

Upcoming Retirees 50-64

Job Switchers

Most over-represented DMAs

San Francisco-Oakland-San Jose, CA

Honolulu, HI

New York, NY

San Diego, CA

Boston (Manchester), MA

Feathering The Nest

Young and educated households that prioritize their families

Spend on children and homes

Outdoor sports enthusiasts

Adventurous travelers

Career advancement

Shop online

Tech and media savvy

" **Just booked an RV and a cabin by the lake** "

Feathering The Nest

Demographics

Average age	29 years old
Generation	Millennials
Average length of residence	6 years
Presence of children	Yes
Marital status	Mostly married
Homeowners	Owners
Occupations	Engineering, Computer, Math, Hospital, Home Office
Education	College Degree
Political	Somewhat Conservative, Republican, sometimes vote in state and local elections

Financials & insurance

Average income	$219,200
Discretionary spending income level	High
Average net worth	$446,500
Average home value	$539,100
Financial behaviors	Visa signature card used last 30 days, co-branded credit cards, Amazon Prime
Insurance	Auto insurance search via internet, multiple vehicles, mortgage insurance, life insurance $500k+, USAA for auto
HENRY/HENRIETTA	High Income Not Rich Yet

Shopping behaviors (Last 12 months)

Spent $1000-$2500 on big ticket items for home purchased groceries in last 30 days online, buy prescriptions online	
Merchants	H&M, Calvin Klein, Adidas, The Gap

Feathering The Nest

Lifestyles & interests

Mail order food

Attend NFL games

Video games

Fantasy Sports betting

Travel styles (Last 12 months)

Domestic vacations include outdoor sports/recreation

Foreign travel including outdoor recreation or spa visits

Stay at non-chain hotel/motels for vacation

Media - Internet, apps and streaming

ESPN

Nick Jr, Snapchat

Video game console

What they drive

Popular Automotive Makes: Subaru, Honda

Most Recent Vehicle Purchase: $15,000-$20,000

Music choices (last 6 months)

Indie

Dance music

Alternative

Pop music

TV/movies (Last 6 months)

Rent or purchase animation movies

Restaurants (Last 6 months)

Spent over $200 in quick service restaurants

Dining via website and apps including Chipotle, Red Robin and Buffalo Wild Wings

Fast casual restaurants home delivery and fine dining

Fine dining

Attitudes & preferences

Connected to technology

Active on social media

Spends free time completing puzzles and playing video games

Heavy podcast listener

Feathering The Nest

Top 10 market trends

Venmo Users

Fitness Equipment Purchasers

Smart Home Customers

Online Hotel Deal Seekers

Food Truck Consumers

Airbnb/VRBO Users

Likely to Travel to Europe

AT&T Cell Phone Customer

Apple Smart Phone Owners

Gym Members

Most over-represented DMAs

Anchorage, AK

Denver, CO

Colorado Springs-Pueblo, CO

Boston (Manchester), MA

Salt Lake City, UT

Go-Go Family

High-income households living in rented housing units

Open to new ideas

Mobile lifestyle

Shop all categories

Quick service dining

Vacation travelers

Tech and media savvy

> " Roadtrip to Florida is confirmed – beach and theme parks, here we come "

Go-Go Family

Demographics

Average age	44 years old
Generation	Gen X
Average length of residence	9 years
Presence of children	Yes
Marital status	Mostly married
Homeowners	Owners and Renters
Occupations	Engineering, Math, Tech, Legal
Education	College Degree
Political	Somewhat liberal, sometimes vote in state and local elections

Financials & insurance

Average income	$217,400
Discretionary spending income level	High
Average net worth	$427,400
Average home value	$503,700
Financial behaviors	Digital payments, educational contributions, loans for education, Vanguard Mutual Funds
Insurance	Life insurance $500k+, changed auto insurance 2x in last 5 years, GEICO and AAA
HENRY/HENRIETTA	High Income Not Rich Yet

Shopping behaviors (Last 12 months)

Purchase cosmetics online, buy shoes at discount stores, purchase through website then curbside pickup	
Merchants	H&M, Adidas, Old Navy, Nike

Go-Go Family

Lifestyles & interests

Mutual Funds/Investments

Cultural Arts

RV Vacations

Journaling

Travel styles (Last 12 months)

Visited Theme parks for 3+ days

1- trip in continental US

Stay at Marriott Hotels and Resorts

Media - Internet, apps and streaming

Disney+, Uber

Uber

Apple TV

Spanish Language networks (Telemundo, Unimas, Univision)

Business purchases

What they drive

Popular Automotive Makes: Audi, BMW, Volkswagen, Hyundai

Most Recent Vehicle Purchase: $10,000-$30,000

Music choices (last 6 months)

Soundtracks

Spanish/Latin

Hip Hop

TV/movies (Last 6 months)

Rent or purchase Family/children movies, animation

Restaurants (Last 6 months)

Spent $200+ in drive in and quick service restaurants

Order via apps/websites

Walk-in : In N Out Burger, Papa John's and Five Guys

Family steakhouses

Attitudes & preferences

Stays connected with social media

Fiscal optimist

Dresses to impress

Vacation traveler

Interested in Hispanic culture

Go-Go Family

Top 10 market trends

Mountain Bike Owners
Airline Online Help Seekers
Contactless Pay Application Consumers
College Students
Venmo Users
Airline Coach Likely Upgraders
Football Entertainers
Elite Home Furnishing Purchasers
Business Traveler
Intend to Travel to Las Vegas

Most over-represented DMAs

Honolulu, HI
Fairbanks, AK
San Diego, CA
San Francisco-Oakland-San Jose, CA
Santa Barbara-San Marino-San Luobisbo, CA

Home Hoppers

Career-oriented, middle-aged adults that are highly mobile

\# **Wise spenders**

\# **West coast represents**

\# **Budget travelers**

\# **Interested in cultures**

\# **Wide variety of hobbies**

\# **Active donors**

" **Backpacking through Yosemite is coming up soon** "

Home Hoppers

Demographics

Average age	53 years old
Generation	Gen X
Average length of residence	9 years
Presence of children	Yes
Marital status	Mostly single
Homeowners	Renters
Occupations	Managerial, Marketing, Advertising, Legal, work from home
Education	College Degree or Grad School
Political	Somewhat to very liberal, Democratic

Financials & insurance

Average income	$184,600
Discretionary spending income level	High
Average net worth	$445,900
Average home value	$370,700
Financial behaviors	Contributions to Animal Right, PBS, Environmental, Political, Social Services; Fidelity customers, VISA Signature
Insurance	Renters insurance, AAA and GEICO for Auto
HENRY/HENRIETTA	High Income Not Rich Yet

Shopping behaviors (Last 12 months)

Purchase $350-$500 items for home online, cosmetics and toiletries online and prescriptions online	
Merchants	Jockey, Lee, Fruit of the Loom, Wrangler

Home Hoppers

Lifestyles & interests

College sports fans

WNBA fans

Poker championships interest

Travel styles (Last 12 months)

Frequent flyer on United, Jet Blue, American

1-5 trips outside the US by plane

Foreign travel to visit relatives or friends

Spent less than $1000

Media - Internet, apps and streaming

Apple News+

Business purchases

What they drive

Popular Automotive Makes: Toyota, Volkswagen, Lexus

Most Recent Vehicle Purchase: $20,000-$30,000

Music choices (last 6 months)

Soul/funk/disco

Jazz

Blues

TV/movies (Last 6 months)

Rent or Purchase Comedy/TV shows

Restaurants (Last 6 months)

Fine dining and other restaurants

$10 average spend or less in Krispy Kreme, Jersey Mike's

Attitudes & preferences

Political change-makers

Eco-friendly

Interested in fine art and fine wine

Home Hoppers

Top 10 market trends

Mountain Bike Owners
Airline Online Help Seekers
Contactless Pay Application Consumers
College Students
Venmo Users
Airline Coach Likely Upgraders
Football Entertainers
Elite Home Furnishing Purchasers
Business Traveler
Intend to Travel to Las Vegas

Most over-represented DMAs

Honolulu, HI
Fairbanks, AK
San Diego, CA
San Francisco-Oakland-San Jose, CA
Santa Barbara-San Marino-San Luobisbo, CA

IRA Spenders

Retired, longtime homeowners without children around

- **#**   **Average spenders**
- **#**   **Financially secured**
- **#**   **Enjoy time with grandchildren**
- **#**   **Family restaurants**
- **#**   **Prefer traditional channels**
- **#**   **Active donors**

" **Cruising to the Bahamas is next on our list** "

IRA Spenders

Demographics

Average age	67 years old
Generation	Boomers
Average length of residence	17years
Presence of children	No
Marital status	Mostly married
Homeowners	Owners
Occupations	Retired/Veteran
Education	College Degree or Grad School
Political	Very Conservative, Republican, likely to vote in state, local & national elections and political contributors

Financials & insurance

Average income	$147,500
Discretionary spending income level	Medium
Average net worth	$1,273,700
Average home value	$531,800
Financial behaviors	Use a Certified Financial Planner, contributions to PBS, military vets, political, animal rights, Social Services, $500+ annual contributions
Insurance	Homeowners or personal property insurance over $300k, floater for additional coverage, Long term care insurance

Shopping behaviors (Last 12 months)

Obtain info from catalog and purchase via mail or online, shop for OTC at discount stores, cosmetics at discount store	
Merchants	Jockey, Dockers, Lee, Wrangler

IRA Spenders

Lifestyles & interests

Cultural arts/events

Wildlife

Investments

Golf

Travel styles (Last 12 months)

Took a cruise

Stayed at Best Western, Hampton Inn and Suites

Take trips for a week or more

Media – Internet, apps and streaming

Ken Burns films

Golf Channel

Fox News

Jeopardy

ABC World News

What they drive

Popular Automotive Makes: Subaru, Volvo, Buick, Lexus

Most Recent Vehicle Purchase: $20,000-$50,000

Music choices (last 6 months)

Easy Listening

Oldies

Blues

TV/movies (Last 6 months)

Rent or purchase Drama movies

Restaurants (Last 6 months)

Average spend at drive-in restaurants $10-$20, family restaurants Long Horn and Cracker Barrel

Family restaurants Long Horn and Cracker Barrel

Attitudes & preferences

Donation activist

Avid gardener

Likely retired and financially secure

Not likely to adopt new technology as it's released

Watches tv often

IRA Spenders

Top 10 market trends

Likely Voters
Financial Advisor Customers
Republican Voters
Mid Dollar Donors
Multi-Policy Insurance Owners
Loyal Financial Institution Customers
Long Term Care Insurance
Unscented Product Seekers
Dining Out Prefer Salad over Fries Eaters
Non-401k Mutual Fund Investors

Most over-represented DMAs

Glendive, MT
Salisbury
Ft. Myers-Naples, FL
San Francisco-Oakland-San Jose, CA
North Platte

Just Sailing Along

30-somethings climbing the corporate ladder

- \# **Savvy spenders**
- \# **Love discounts and promotions**
- \# **Used vehicles**
- \# **Active lifestyles**
- \# **Open to new ideas**
- \# **Heavy phone/app users**

" Hiking and seeing nature is a must for my next trip "

Just Sailing Along

Demographics

Average age	34 years old
Generation	Millennials
Average length of residence	5 years
Presence of children	No
Marital status	Mostly single
Homeowners	Renters
Occupations	Computer, Math, Engineering, Marketing, Financial
Education	Some College
Political	Very liberal, not likely to vote in local and state elections, likely to vote in national elections

Financials & insurance

Average income	$85,700
Discretionary spending income level	Medium
Average net worth	$97,700
Average home value	$209,900
Financial behaviors	Education loans, digital payment services, made a payments using a digital app in last 30 days
Insurance	Auto insurance via Progressive, GEICO, Universal life insurance, renters insurance

Shopping behaviors (Last 12 months)

Purchase toiletries at a department store, bought items for home under $500, buy cosmetics at grocery store	
Merchants	H&M, Adidas, Old Navy, Nike, Purchase NFL licensed clothing

Just Sailing Along

Lifestyles & interests

Comedy clubs

Dancing last 12 months

Backpacking

Creating social media content

Video games

Travel styles (Last 12 months)

Visited Six Flags park for 1-2 days

Stay at Hilton, Best Western

Do backpacking/hiking on domestic trips

Media – Internet, apps and streaming

Uber

Buzzfeed

Ticketmaster

Netflix

Video game console

What they drive

Popular Automotive Makes: Mazda, Kia

Most Recent Vehicle Purchase: $15,000 or less

Music choices (last 6 months)

Electronic Dance Music

Indie

Hip Hop/Rap

TV/movies (Last 6 months)

Rent or purchase Comedy/TV shows

Restaurants (Last 6 months)

Spent up to $200 in quick service restaurants

Fast casual via home delivery site/apps

Chipotle, Buffalo Wild Wings, Dominos, Raising Canes

Attitudes & preferences

Video gamer

Engages in pop culture dialogue

Heavily connected to and influenced by social media

Brand loyalists

Just Sailing Along

Top 10 market trends

Specialty Store Cosmetic Purchasers

Online Insurance Buyer

Mobile Banking Users

Podcast Enthusiasts

Online Transactor

In the Market to Purchase a Home

Student Loan Customers

Mid-Market Whole Life Insurance Purchasers

Amusement Park Attendees

Future Investors

Most over-represented DMAs

Glendive, MT

Juneau, AK

Twin Falls, ID

Denver, CO

Reno, NV

Kiddie Kastles

Middle-aged professionals who are parents and homeowners

\# **Limited spending dollars**

\# **Kid-oriented**

\# **Shop online**

\# **Value price and convenience**

\# **Family travelers**

\# **Quick-service restaurants**

" **Kids, we are going to Six Flags for a spring break!** "

Kiddie Kastles

Demographics

Average age	43 years old
Generation	Millennials
Average length of residence	11 years
Presence of children	Yes
Marital status	Mostly married
Homeowners	Owners
Occupations	Manufacturing, Production, Operations, Local Government
Education	High School, Some College
Political	Republican, likely to vote in national and state elections

Financials & insurance

Average income	$91,600
Discretionary spending income level	Medium
Average net worth	$176,300
Average home value	$254,600
Financial behaviors	Have mortgages, Visa Debit avg spend $400-$700, have auto loans, have lines of credit
Insurance	Mortgage insurance, life insurance through work, changed auto insurance 2x in last 5 years

Shopping behaviors (Last 12 months)

Buy perfume/cologne and toiletries at department stores, purchase through app or online with curbside pickup, purchase groceries in last 30 days online

Merchants	Under Amour, Old Navy, Carhartt, Dickies. Purchase NFL licensed clothing

Kiddie Kastles

Lifestyles & interests

Childrens' books

Facebook active

Entertainment

Attend country music festivals, county fairs in last 12 months

Travel styles (Last 12 months)

3+ Theme park days

Going hunting/fishing on domestic trips

Spend $1000-$1500 on domestic vacations

Media - Internet, apps and streaming

Nick Jr

Disney+

Groupon

Video game console

What they drive

Popular Automotive Makes: Chrysler, Chevy, Ford, Dodge, Nissan

Most Recent Vehicle Purchase: $10,000 - $20,000

Music choices (last 6 months)

Rap

Contemporary Christian

Spanish/Latin

TV/movies (Last 6 months)

Rent or purchase family movies

Restaurants (Last 6 months)

Spent over $200 at quick service restaurants

Fast casual, drive-in restaurants

Bought via delivery site/app

Buffalo Wild Wings, Pizza Hut, Raising Canes, Firehouse Subs

Attitudes & preferences

Sports enthusiasts

Social media superstar

Interested in hunting & fishing

Fiscally in flux

Makes purchases based on functionality and comfort

Kiddie Kastles

Top 10 market trends
Salty Snacks Purchasers
Web Surfer/Brick & Mortar Purchasers
Home Remodelers
Wearable Technology Users
Likely to have a Mortgage
Pet Owners
Gaming Enthusiasts - non-Mobile Devices
Specialty Store Fragrance Purchasers
Frequent Mobile Purchasers
School Fundraising Donors

Most over-represented DMAs
Lima, OH
Parkersburg, WV
Lake Charles, IL
Zanesville, OH
Lafayette, IN

Loose Change

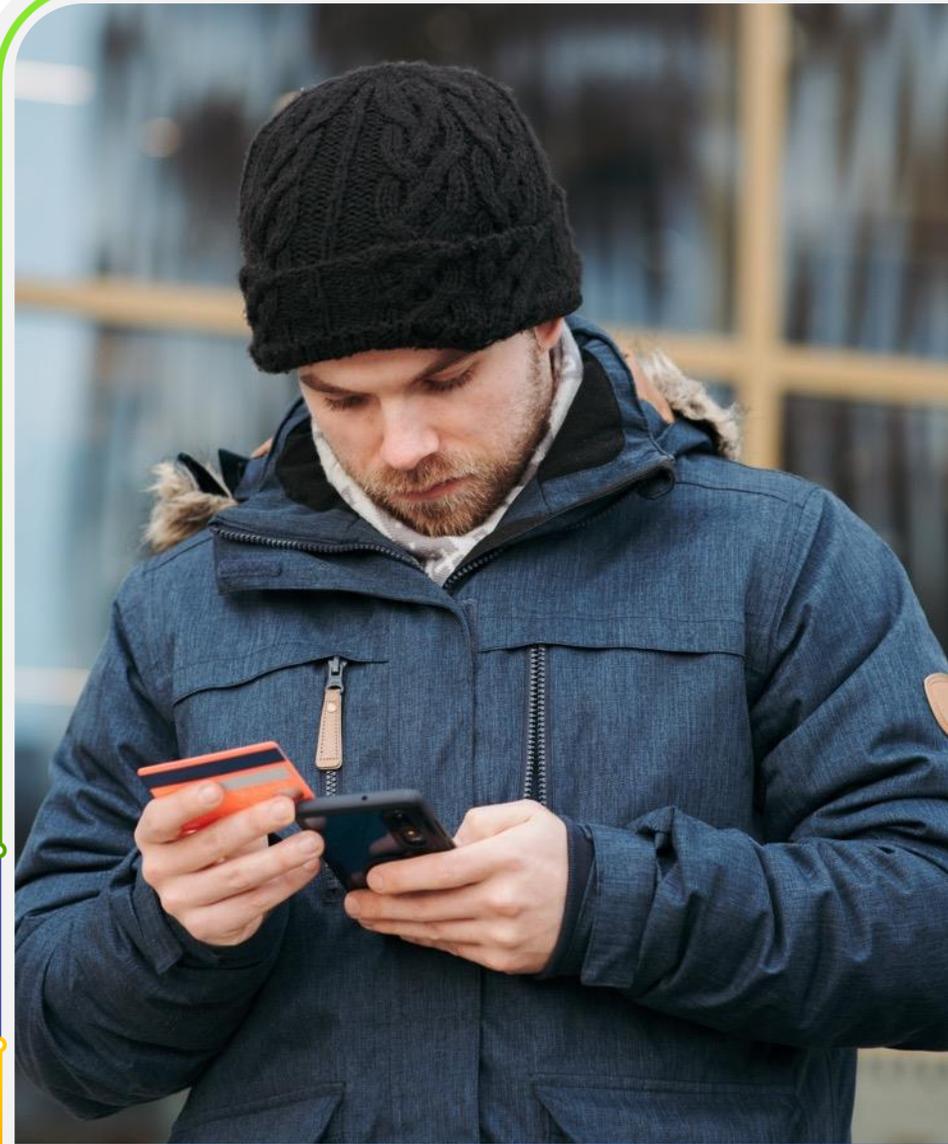**Professional single homeowners**

Credit & debit card users

Love retail discount programs

Shop all categories

Attend concert and shows

Tech savvy

" **Coachella weekend is in planning** "

Loose Change

Demographics

Average age	43 years old
Generation	Gen X
Average length of residence	8 years
Presence of children	Yes
Marital status	Mostly Single
Homeowners	Owners
Occupations	HR, Training, Business/Financial, Management
Education	Some College
Political	Republicans, unlikely to vote in national elections

Financials & insurance

Average income	$91,900
Discretionary spending income level	Low
Average net worth	$200,700
Average home value	$316,800
Financial behaviors	Education loans, $700-$1000 spend on debit cards in last 30 days, have mortgages
Insurance	Homeowners insurance average $200k-$300, auto insurance via GEICO, life insurance through work average $50k-$100k

Shopping behaviors (Last 12 months)

Obtain information from brick and mortar and purchase via internet, spent $500-$1000 big ticket home furnishings, purchased through app and curbside pickup	
Merchants	Adidas, Old Navy, Unde Armour. Purchase NFL licensed clothing.

Loose Change

Lifestyles & interests

Canoeing, kayaking

Fantasy Sports - football

Creating social media content

Travel styles (Last 12 months)

3+ Theme parks

Domestic trip less than $1000

Attend specific event on vacation trips

Media - Internet, apps and streaming

Business Purchase

Upload videos to website

Google Meet

Netflix

What they drive

Popular Automotive Makes: Chevy, Dodge, Toyota

Most Recent Vehicle Purchase: $10,000-$30,000

Music choices (last 6 months)

Indie

Alternative

Hip Hop

Electronic Dance Music

TV/movies (Last 6 months)

Rent or purchase horror movies

Restaurants (Last 6 months)

Restaurant websites and home delivery

Delivery apps

$50 to $100 in quick service restaurants

Panda Express, Five Guys, Culvers

Attitudes & preferences

Changes jobs frequently

Sports enthusiast

Keeps up with latest fashion

Avid podcast listener

Free-spirited shopper

Fiscally in flux

Loose Change

Top 10 market trends

Likely to have a Mortgage
WFH Seekers
Mid-Market Term Life Insurance Purchasers
Web Surfer/Brick & Mortar Purchasers
Frequent Mobile Purchasers
Specialty Store Cosmetic Purchasers
Click to Cart - Pick Up Customers
Career Changers
Mobile Browsers
Mid-Market Whole Life Insurance Purchasers

Most over-represented DMAs

Helena, MT
Rochester-Mason City-Austin, MN
Burlington-Plattsburgh, VT
Butte-Bozeman, MT
Bangor, ME

Mid-Life Munchkins

Middle-aged, established homeowners with children

- **#** **Family-oriented spenders**

- **#** **Own loans**

- **#** **Shop in-store & online**

- **#** **Full-size trucks or vans**

- **#** **Family travelers**

" **Great Wolf Lodge will be perfect for our family vacation** "

Mid-Life Munchkins

Demographics

Average age	45 years old
Generation	Gen X
Average length of residence	15 years
Presence of children	Yes
Marital status	Mostly married
Homeowners	Owners
Occupations	State/local gov't, Manufacturing, Production
Education	High School
Political	Republicans, unlikely to vote in national elections

Financials & insurance

Average income	$95,400
Discretionary spending income level	Medium
Average net worth	$329,600
Average home value	$324,200
Financial behaviors	Education loans, Auto loans, home loans, $450-$700 avg monthly debit or Visa spending
Insurance	Auto insurance 3+ vehicles, life insurance $250k-$500k, personal property/homeowners insurance $100k - $200k

Shopping behaviors (Last 12 months)

	Purchase cosmetics and prescriptions at grocery store, purchase via app/website and contactless pickup
Merchants	Under Armour, Carhartt, Columbia, Purchase NFL licensed clothing

Mid-Life Munchkins

Lifestyles & interests

Childrens' books

Donor for children

Camping/Hiking

Donor for conservative

Travel styles (Last 12 months)

3+ Theme park days

Attend specific event on vacation

Casino gaming

Media - Internet, apps and streaming

Groupon

ESPN+

Disney+

Watched Frosty the Snowman

Home Run Derby in last 12 months

What they drive

Popular Automotive Makes: Chrysler Dodge, Jeep, Nissan, Ram

Most Recent Vehicle Purchase: $30,000+

Music choices (last 6 months)

Contemporary Christian

Pop/Top 40

Hard rock

TV/movies (Last 6 months)

Rent or purchase family movies, animation, action/adventure movies

Restaurants (Last 6 months)

Spent $200+ on quick service restaurants/drive-in

Take out and walk in at family restaurants and steakhouses

Buffalo Wild Wings, Chili's, Pizza Hut, Dairy Queen

Attitudes & preferences

Outdoor travel enthusiast

Likely to remodel home

Sports enthusiast

Spends time at theme parks

Mid-Life Munchkins

Top 10 market trends

Likely to have a Mortgage
Restaurant Gift Card Purchasers
Wearable Technology Users
Salty Snacks Purchasers
Home Remodelers
App Users
Pandemic - In Restaurant Diners
Amazon non-Prime Consumers
Dinner Dining Enthusiasts
Live Music Concert Attendees

Most over-represented DMAs

Glendive, MT
Mankato, MN
Watertown, NY
South Bend-Elkhart, IN

Nice And Easy Living

Retired, empty-nest households

Enjoy time with grandchildren

Active investors

Up-to-date with news

Home improvement

Value quality & craftsmanship

Domestic traveler

" I wouldn't mind living on a cruise "

Nice And Easy Living

Demographics

Average age	66 years old
Generation	Boomers
Average length of residence	14 years
Presence of children	No
Marital status	Mostly married
Homeowners	Owners
Occupations	Retired, may work part time
Education	High School
Political	Conservative, likely to vote in local elections, political contributors

Financials & insurance

Average income	$86,300
Discretionary spending income level	Medium
Average net worth	$500,400
Average home value	$319,100
Financial behaviors	Own mutual funds, contribute to political, military and PBS, used in last 30 days: VISA Platinum, co-branded credit cards, warehouse credit cards
Insurance	Medicare, auto insurance for single vehicle, auto usage-based policy/discount

Shopping behaviors (Last 12 months)

Purchase prescriptions and OTC at Discount Stores, Cosmetics also at Discount stores	
Merchants	Jockey, Wrangler, Dickies, Hanes

Nice And Easy Living

Lifestyles & interests

Car collecting, hot rods

PGA interest

Indy car racing

Horse racing

Travel styles (Last 12 months)

Stay at economy hotel/motel, Holiday Inn

Took a cruise

Spend less than $2000 on a trip

Media - Internet, apps and streaming

Ken Burns

Fox News

Hallmark Channel

Light on social media

What they drive

Popular Automotive Makes: GM, GMC, Ram, Chevy, Ford

Most Recent Vehicle Purchase: $20,000-$30,000

Music choices (last 6 months)

Oldies

Blues

TV/movies (Last 6 months)

Rent or purchase Drama movies

Restaurants (Last 6 months)

Spent less than $20 at quick service restaurants

Went to family restaurants and steakhouses

Long Horn Steakhouse, Denny's, International House of Pancakes

Attitudes & preferences

Loyal & efficient shoppers

Grab & go diners

Uses phone for basic communication

Careful money managers

Nice And Easy Living

Top 10 market trends

Credit Card Attrition Households
Upcoming Retirees 50-64
Upcoming Retirees-65 and Older
Loyal Financial Institution Customers
'Retired' but Still Working
Medicare Dual Eligible Households
Medicare Plan D Prescription Drug (Health) Purchaser
Medicare Supplement Insurance Purchasers
High Dollar Belief Causes Donor
Medicare Advantage Plan Purchasers

Most over-represented DMAs

Eureka, CA
Eugene, OR
Missoula, MT
Portland-Auburn, WA
Ft. Myers-Naples, FL

Oodles Of Offspring

Young households with children, a mix of renters and homeowners

\# **Price-sensitive**

\# **Kid-oriented**

\# **Visit theme parks**

\# **Fast casual family restaurants**

\# **Receptive to media and tech**

" **Getting Six Flags season passes was the best decision.** "

Oodles Of Offspring

Demographics

Average age	29 years old
Generation	Millennials
Average length of residence	7 years
Presence of children	Yes
Marital status	Mostly married
Homeowners	Renters
Occupations	Department Stores, Transportation, Production
Education	Some High School, High School, Some College
Political	Independent/no party affiliation, less likely to vote in national elections

Financials & insurance

Average income	$58,600
Discretionary spending income level	Low
Average net worth	$57,800
Average home value	$172,800
Financial behaviors	Personal lines of credit, student loans, $450-$700 monthly spending on debit cards
Insurance	Medicaid, renters insurance, new or different auto policy in last 12 months, GEICO and Progressive for auto

Shopping behaviors (Last 12 months)

Purchase cosmetics at grocery store, purchase low ticket items for home under $100, H&M, buy perfume/cologne and toiletries at department store

Merchants	Adidas, Levi, Nike. Purchase NFL licensed clothing

Oodles Of Offspring

Lifestyles & interests

Automotive Work

Country Music

Cooking

Crafts

Travel styles (Last 12 months)

Visited Six Flags

Single or multiple day trips to theme parks

Stay in economy hotels/motels

Media – Internet, apps and streaming

Netflix

Spanish language media (Telemundo, Unimas, Univision)

Indeed.com

Internet for parenting info

Video game console

What they drive

Popular Automotive Makes: GM, Dodge, Chevy, Mazda

Most Recent Vehicle Purchase: $20,000 or less

Music choices (last 6 months)

Spanish/Latin

Rap

Hip Hop

TV/movies (Last 6 months)

Rent Rent or purchase family movies, animation, horror movies or purchase Drama movies

Restaurants (Last 6 months)

Spent $100-$200 in quick service restaurants, using apps/websites and phone and home delivery

Chili's, Applebee's, Dominos, Pizza Hut

Attitudes & preferences

Social media superstars

Dresses to impress

Dines at gourmet restaurants

Oodles Of Offspring

Top 10 market trends
Job Switchers
Free Streaming Enthusiasts
Pasta Sauce Purchasers
Student Loan Customers
Paid Streaming Enthusiasts
Multi-Retailer Shoppers
Walmart Enthusiasts
Price Motivated Laundry Product Users
Opening Weekend Movie Enthusiasts
Quick Shop Walmart or Target

Most over-represented DMAs
Glendive, MT
Victoria, TX
Jonesboro, AR
Harlingen-Weslaco-Brownsville-Mc Allen, TX
Laredo, TX

Parks, Parts And Playgrounds

Mobile single-parent or single-person households

**Below-average spenders**

**Prefer discount merchant**

**Social media enthusiast**

**Quick service restaurants**

**Budget travelers**

" **Saving up to visit Universal Studio next month.** "

Parks, Parts And Playgrounds

Demographics

Average age	37 years old
Generation	Millennials
Average length of residence	8 years
Presence of children	both with and without children
Marital status	Both married and single
Homeowners	Both owners and renters
Occupations	Construction, Transportation, Production
Education	Some High School, High School, Some College
Political	Independent/no party, Moderates, unlikely voters in all elections

Financials & insurance

Average income	$47,500
Discretionary spending income level	Low
Average net worth	$50,300
Average home value	$175,000
Financial behaviors	Loans for education, use digital payment services, spend $400-$1000 average monthly on debit cards
Insurance	Medicaid, Allstate for home or auto insurance, changed auto insurance 2x in last 5 years

Shopping behaviors (Last 12 months)

Purchased in home from an in-home sales rep in last 30 days, purchased under $100 for in home, purchased by internet/phone and curbside pickup	
Merchants	Wrangler, Dickies, Hanes, Fruit of the Loom

Parks, Parts And Playgrounds

Lifestyles & interests

Mexican sports interest, Mens' soccer

Creating social media content

Billiards

Video games/video console

Travel styles (Last 12 months)

Stay in Economy hotels/motels

Spend less than $3,000 in foreign travel

visit Six Flags theme parks

Media – Internet, apps and streaming

Nick Jr

Video game console

Spanish language media (Telemundo, Unimas, Univision)

What they drive

Popular Automotive Makes: Dodge, Chevy, Ram, VW

Most Recent Vehicle Purchase: $10,000 or less

Music choices (last 6 months)

Spanish/Latin

Rap

Indie

TV/movies (Last 6 months)

Rent or purchase family movies, tv shows

Restaurants (Last 6 months)

Spent $40-$200 in quick service restaurants and drive-in restaurants with home delivery

Waffle House, Pizza Hut, Dominos, Denny's

Attitudes & preferences

Heavily influenced by social media

Fiscally in flux

Trend followers

Brand loyal

Endorsements drive purchases

Parks, Parts And Playgrounds

Top 10 market trends

Online Degree/Education Seekers

Job Switchers

Price Sensitive Cable Cord Cutters

Price Driven Home Cleaners

Cord Cutters

Cough/Cold/Flu Remedy Brand Switchers

Budget Meal Planners

Prepaid Phone Card/Prepaid Phone Plan Users

TikTok Users

Flavored Drink Purchasers

Most over-represented DMAs

Laredo, TX

Harlingen-Weslaco-Brownsville-Mc Allen, TX

Alexandria, LA

Lafayette, LA

Jonesboro

Quiet Homebodies

Middle-aged hourly workers and homeowners with pets

**Credit card users**

**Incentivized by discounts**

**Home-oriented**

**Active donors**

**Domestic travelers**

" **Pet-friendly hotels only** "

Quiet Homebodies

Demographics

Average age	50 years old
Generation	Gen X
Average length of residence	15 years
Presence of children	yes
Marital status	Mostly Married
Homeowners	Owners
Occupations	Department Stores, Transportation, Production
Education	High School, Some College
Political	Very Conservative, Republicans, Sometimes vote in national elections

Financials & insurance

Average income	$71,300
Discretionary spending income level	Medium
Average net worth	$293,600
Average home value	$293,500
Financial behaviors	Have mortgages, religious contributions, used Discover in last 30 days, spend $450-$700 avg monthly on VISA
Insurance	Medicaid, auto for 3+ vehicles plus other vehicles eg motorcycles, life insurance $100k-$150k

Shopping behaviors (Last 12 months)

Bought prescription drugs and perfume/cologne at discount store	
Merchants	Dickies, Hanes, Lee

Quiet Homebodies

Lifestyles & interests

Hunting

Crafts

Boating

Fishing

Travel styles (Last 12 months)

Stay in Economy hotels/motels

3-4 nights on vacation

Casino Gaming

Media – Internet, apps and streaming

Nick Jr

Game Show network

Spanish language media (Telemundo, Unimas, Univision)

What they drive

Popular Automotive Makes: Chevy, Chrysler, Ford

Most Recent Vehicle Purchase: $15,000 or less

Music choices (last 6 months)

Spanish/Latin

Christian, 80s pop

Country

TV/movies (Last 6 months)

Rent or purchase family movies, comedy, animation, horror movies

Restaurants (Last 6 months)

Spent $50-$200 on quick service/drive in, also on family restaurants

Attitudes & preferences

Home remodelers

Empty-nesters

Product reviews and reports drive purchases

Brand loyal

Quiet Homebodies

Top 10 market trends

Replacement Appliance Purchasers
Mid-Market Term Life Insurance Purchasers
Do it Yourselfer
Vehicle DIY'rs
Solar Roofing Interest
Walmart Enthusiast
Incentive Seekers
Walmart Enthusiasts
Home Remodelers
Faith Based Music

Most over-represented DMAs

Laredo, TX
Alpena
Harlingen-Weslaco-Brownsville-Mc Allen, TX
El Paso (Las Cruces), TX
Columbus-Tupelo-W Point-Houston, MS

Resourceful Realists

Middle-aged households don't usually have children and tend to work in hourly or clerical jobs that may come and go
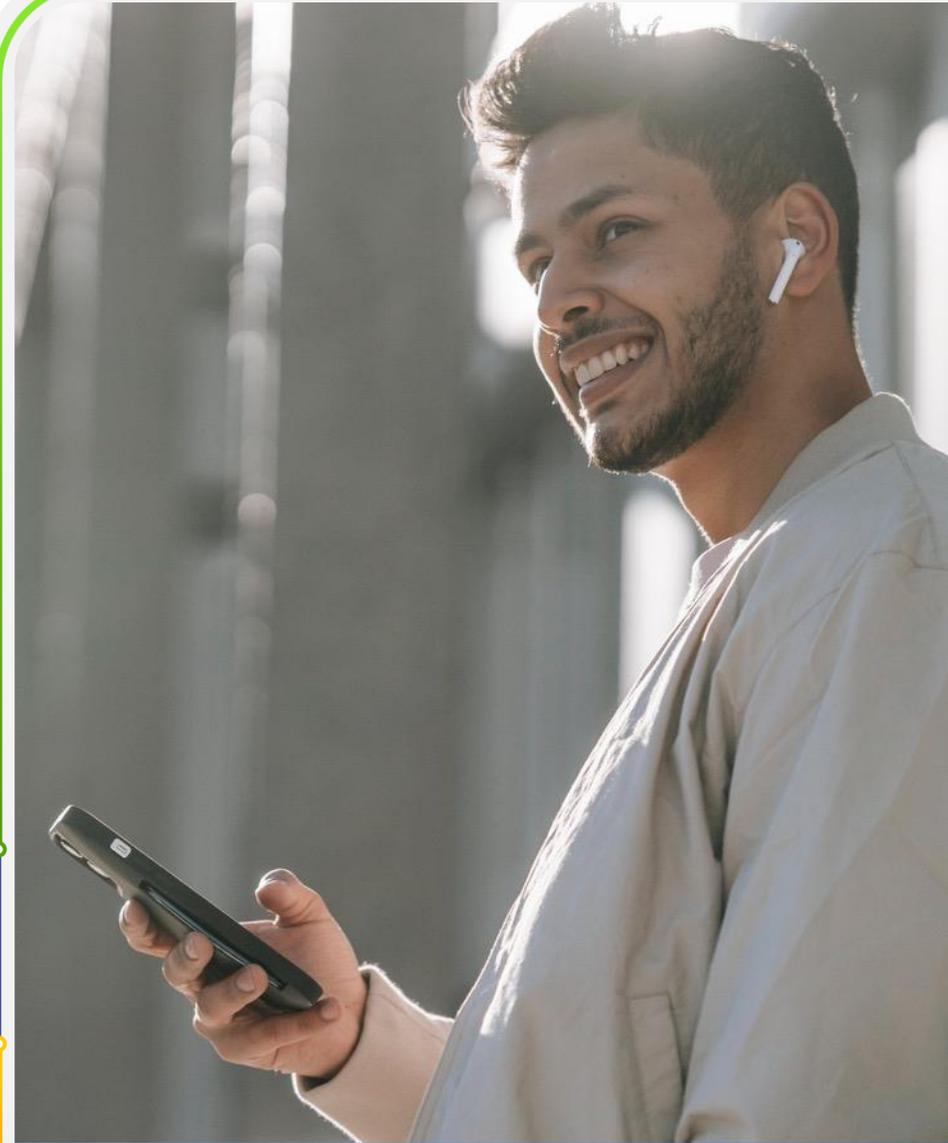
Limited spenders

Brand-oriented

Trend followers

Seek out thrifty merchants

Active liberal & cultural donors

Heavy internet users

" **Travel influencers has the best NYC trip hacks** "

Resourceful Realists

Demographics

Average age	45 years old
Generation	Gen X
Average length of residence	7 years
Presence of children	No
Marital status	Mostly Single
Homeowners	Renters
Occupations	Transportation, Food Service, Office/Admin, temp unemployed
Education	Some College
Political	Independent/no party affiliation, unlikely voters except sometimes in national elections

Financials & insurance

Average income	$65,500
Discretionary spending income level	Medium
Average net worth	$105,000
Average home value	$221,100
Financial behaviors	Spend $225-$450 avg monthly on VISA debit cards, digital transactions using Zelle
Insurance	Medicaid, renters insurance, auto insurance for single vehicle, Progressive auto insurance

Shopping behaviors (Last 12 months)

Purchased by internet/phone then curbside pickup, bought via in home sales rep in last 30 days, buy perfume/cologne online	
Merchants	Nike, H&M, Old Navy

Resourceful Realists

Lifestyles & interests

Dancing in the last 12 months

Wrestling, Mexican wrestling

Comedy clubs in last 12 months

Travel styles (Last 12 months)

Visited Six Flags theme parks

Spend less than $1000 on domestic trips

Economy hotels/motels

Foreign travel to visit friends/family

Media – Internet, apps and streaming

Spanish language media (Telemundo, Unimas, Univision)

Pluto TV

Bounce

What they drive

Popular Automotive Makes: Dodge, Nissan

Most Recent Vehicle Purchase: $15,000 or less

Music choices (last 6 months)

Rap

R&B

Spanish/Latin

TV/movies (Last 6 months)

Rent or purchase horror, science fiction movies

Restaurants (Last 6 months)

Over $200 frequenting quick service restaurants via delivery sites/app

Pizza Hut, Papa John's, Dominos, Popeyes

Attitudes & preferences

"Smart home" owners

Influenced by social media

Important to them to stay on trend

Stays socially connected via social media

Likely to create content for social media

Resourceful Realists

Top 10 market trends

Cord Cutters

Uninsured for Health

Price Sensitive Cable Cord Cutters

Flavored Drink Purchasers

Mid-Market Term Life Insurance Purchasers

Mid-Market Whole Life Insurance Purchasers

Dining Out Cookies Eaters

TikTok Users

Android Smart Phone Owners

Discount Movie Enthusiasts

Most over-represented DMAs

Juneau, AK

North Platte, NE

Fairbanks, AK

Las Vegas, NV

La Crosse-Eau Claire, WI

Still Going Strong

Adults in their mid-60s who are either retired or nearing the end of their career

\# **Smart spenders**

\# **Cost-saving mindset**

\# **Enjoy time with grandchildren**

\# **Casino gambling travels**

\# **Shop via traditional channels**

" **Bringing our grandkid to New Orleans this summer** "

Still Going Strong

Demographics

Average age	63 years old
Generation	Boomers
Average length of residence	18 years
Presence of children	Yes
Marital status	Mostly married
Homeowners	Owners
Occupations	Office admin/ Retired/unemployed
Education	Some High School, High School
Political	Conservative, Moderate

Financials & insurance

Average income	$57,600
Discretionary spending income level	Medium
Average net worth	$261,800
Average home value	$227,700
Financial behaviors	Personal lines of credit, spend avg of $225-$450 monthly on VISA and other debit cards
Insurance	Less than $20k -$100k life insurance, Medicaid, Medicare

Shopping behaviors (Last 12 months)

Bought prescription drugs/perfume and cologne from Discount stores, obtain info from a catalog and then purchase via mail or phone

Merchants	Hanes

Still Going Strong

Lifestyles & interests

NASCAR

Hot Rods

Woodworking

Motorcycling/Supercross

Travel styles (Last 12 months)

Casino Gaming travel

Spend $1500-$2000 on vacation

Stay 3-4 nights

Media – Internet, apps and streaming

Heavy daytime viewers

Oxygen

Game shows

What they drive

Popular Automotive Makes: Buick, Chrysler, Pontiac

Most Recent Vehicle Purchase: $10,000 or less

Music choices (last 6 months)

Soul/Funk/Disco

Spanish/Latin

Easy Listening

Contemporary Christian

TV/movies (Last 6 months)

Rent or purchase horror movies

Restaurants (Last 6 months)

Spent $20-$50 in quick service and drive-in restaurants

Up to $50 at family restaurants

Olive Garden, Denny's, Red Lobster, Applebee's, Pizza Hut, Popeyes

Attitudes & preferences

Interest in advertising

Motorcycle riders

Low risk stock investors

Important to stay connected to ethnic heritage

Still Going Strong

Top 10 market trends

Faith Based Music Enthusiasts

ACA Health Insurance Purchasers

Price Motivated Personal Care Product Users

Heavy Cleaner

Convenience Customers

Walmart Enthusiast

Replacement Appliance Purchasers

Incentive Seekers

Coins Collector

NASCAR Enthusiasts

Most over-represented DMAs

Greenwood-Greenville, SC

Ottumwa-Kirksville, IA

Alexandria, LA

Corpus Christi, TX

Meridian, MS

Tireless And On The Move

Young adults, a mix of students and working professionals, unlikely to have children

— Limited income

— Trips are a priority

— Active donors

— Open to new ideas

— Social media and tech savvy

" **Just booked my hostel stay for my solo trip!** "

Tireless And On The Move

Demographics

Average age	28 years old
Generation	Gen Z
Average length of residence	4 years
Presence of children	No
Marital status	Mostly Single
Homeowners	Renters
Occupations	Home office, transportation, hospital, other medical
Education	Some High School, High School, Some College
Political	Very liberal, independent/no party, unlikely to vote

Financials & insurance

Average income	$29,300
Discretionary spending income level	Low
Average net worth	$27,600
Average home value	$48,900
Financial behaviors	Loans for education, personal lines of credit, digital transactions
Insurance	Renters insurance, Medicaid, Progressive auto insurance

Shopping behaviors (Last 12 months)

Purchase by phone/internet then in store pickup, spent under $100 on home furnishings, purchase cosmetics at a department store	
Merchants	Nike, The Gap, Levi's

Tireless And On The Move

Lifestyles & interests

Attend NFL games

Mexican wrestling

Esports - watch events on TV, online

Comedy clubs in last 12 months

Travel styles (Last 12 months)

Visited as many as 3+ days at Theme parks

Less than $1000 on domestic trips

$1000-$3000 on foreign travel

Media – Internet, apps and streaming

Uber

Netflix

Video Game

Heavy internet users

What they drive

Popular Automotive Makes: Mazda

Most Recent Vehicle Purchase: $10,000 or less

Music choices (last 6 months)

Rap

Spanish/Latin

Hip Hop

TV/movies (Last 6 months)

Rent or purchase horror, comedy movies

Restaurants (Last 6 months)

Over $200 in fast casual and quick service/drive in restaurants using website

Home delivery

Buffalo Wild Wings, Dominos, Krispy Kreme, Panda Express

Attitudes & preferences

Follows favorite brands on social media

Likely to change jobs

Likes to experiment with new clothing styles

Wants to impress others with technology

Tireless And On The Move

Top 10 market trends

Job Switchers

Renters and Auto Insurance Joint Policy Holders

Price Driven Home Cleaners

Auto Insurance - Self Serve Online Buyers

Free Streaming Enthusiasts

Price Sensitive Cable Cord Cutters

Paycheck to Paycheck Consumers

Vehicle Service Center Users

Vitamin Supplement Brand Switchers

Auto Insurance - Call Center Sold

Most over-represented DMAs

Lafayette, IN

Topeka, KS

Gainesville, FL

Wichita-Hutchinson Plus, KS

Lubbock, TX

Undaunted Do-it-yourself

Hourly, skilled trade workers who own homes without children

\# **Enjoy home and auto DIY**

\# **Video game enthusiasts**

\# **Used vehicles**

\# **Tech and electronic savvy**

\# **Influenced by social media**

" **Looking for the best airline loyalty program** "

Undaunted Do-it-yourself

Demographics

Average age	39 years old
Generation	Millennial
Average length of residence	6 years
Presence of children	No
Marital status	Mostly Single
Homeowners	Owners
Occupations	Construction, office admin, transportation
Education	Some High School, High School, Some College
Political	Independent/no party, unlikely voters except sometimes in national elections

Financials & insurance

Average income	$33,000
Discretionary spending income level	Low
Average net worth	$44,000
Average home value	$199,000
Financial behaviors	Loans for education
Insurance	Renters insurance, Medicaid, use internet to search for auto insurance

Shopping behaviors (Last 12 months)

Purchase toiletries/perfume/cologne at a department store, obtain info in store then purchase via internet, obtain info via website/app then purchase in store

Merchants	Dickies, Adidas, Nike

Undaunted Do-it-yourself

Lifestyles & interests

Music Festivals in last 12 months

Mexican Mens' soccer, Mexican sports

Hunting

Backpacking

Travel styles (Last 12 months)

Visited Mexico

Economy hotels/lodging

Visited Six Flags

Multiple days at theme parks

Media – Internet, apps and streaming

Spanish language media (Telemundo, Unimas, Univision)

Snapchat

Indeed.com

What they drive

Popular Automotive Makes: Dodge, Nissan, Ford

Most Recent Vehicle Purchase: $20,000 or less

Music choices (last 6 months)

Rap

Spanish/Latin

Hip Hop

TV/movies (Last 6 months)

Rent or purchase horror, animation

Restaurants (Last 6 months)

Quick service/drive-in restaurants

Casual dining at Waffle House, Olive Garden, Applebee's

Attitudes & preferences

Likely to be engaged soon

Engages in dialogue about social media and pop culture

Influenced by social media advertising

Thrill seeker

Undaunted Do-it-yourself

Top 10 market trends

Price Sensitive Cable Cord Cutters

Price Driven Home Cleaners

Cord Cutters

Budget Meal Planners

Prepaid Phone Card/Prepaid Phone Plan Users

Flavored Drink Purchasers

Android Smart Phone Owners

Cough/Cold/Flu Remedy Brand Switchers

TikTok Users

Cold Cereal Brand Switchers

Most over-represented DMAs

Harlingen-Weslaco-Brownsville-Mc Allen, TX

Alpena, MI

Laredo, TX

Cheyenne-Scottsbluff, WY

Bluefield-Beckley-Oak Hill, WV

Value Focused

Highly mobile renters, a mix of college students and working professionals, with no children

Limited income

Below-average spend power

Love offers and discounts

Seek novelty and variety

Shop basic conveniences

> " A single day trip to the theme park is what I need now "

Value Focused

Demographics

Average age	36 years old
Generation	Millennial
Average length of residence	7 years
Presence of children	No
Marital status	Mostly Single
Homeowners	Renters
Occupations	Food Service, Stores, Production, Temp unemployed
Education	Some High School, High School, Some College
Political	Very liberal, independent/no party, unlikely to vote except sometimes in national elections

Financials & insurance

Average income	$27,700
Discretionary spending income level	Low
Average net worth	$27,700
Average home value	$62,200
Financial behaviors	Loans for education, $225-$450 avg monthly on VISA Debit, digital payment methods
Insurance	Medicaid, renters insurance, single vehicle auto insurance

Shopping behaviors (Last 12 months)

Purchased by Internet/phone then in store pickup, in home shopping via home sales rep in last 30 days, spent less than $100 on items for home	
Merchants	H&M, Champion, Old Navy

Value Focused

Lifestyles & interests

Professional wrestling

Mexican sports, wresting and soccer

Visited music festival in last 12 months

Travel styles (Last 12 months)

Visited Six Flags

Multiple days at Theme parks

Foreign vacations $1000-$3000

Media – Internet, apps and streaming

Spanish language media (Telemundo, Unimas, Univision)

Nick Jr

Less active on the internet

What they drive

Popular Automotive Makes: Dodge

Most Recent Vehicle Purchase: $10,000 or less

Music choices (last 6 months)

Rap

Spanish/Latin

Hip Hop

R&B

TV/movies (Last 6 months)

Rent or purchase horror, animation

Restaurants (Last 6 months)

Use delivery sites for over $200 in quick service restaurants

Dominos, Pizza Hut, Popeyes, Denny's

Attitudes & preferences

Experiments with new styles

Thrill seeker

First time house hunter

Representation in social media is important to them

Value Focused

Top 10 market trends

Job Switchers

Cord Cutters

Online Degree/Education Seekers

Price Driven Home Cleaners

Prepaid Phone Card/Prepaid Phone Plan Users

Price Sensitive Cable Cord Cutters

Vehicle Service Center Users

Budget Meal Planners

Prepaid Card Owners

Paycheck to Paycheck Consumers

Most over-represented DMAs

Albany, GA

Greenville-N.Bern-Washington

Columbus, GA (Opelika, AL)

Joplin-Pittsburgh, PA

Tallahassee-Thomasville, FL

Working Hard

Hardworking households who rent their homes for their families

Heavy debit card users

Strive for a high social status

Receptive to coupons & offers

Enjoy changing brands

Family travelers

" Checking online booking agencies for travel deals "

Working Hard

Demographics

Average age	41 years old
Generation	Millennial
Average length of residence	11 years
Presence of children	Yes
Marital status	Both married and single
Homeowners	Renters
Occupations	Food Service, Stores, Production, Temp unemployed
Education	Some High School, High School, Some College
Political	Independent/no party, Moderates, unlikely to vote except sometimes in national elections

Financials & insurance

Average income	$29,600
Discretionary spending income level	Low
Average net worth	$28,800
Average home value	$64,500
Financial behaviors	Have Mastercard Debit card, spend $700-$1000 monthly on debit cards, have student loans
Insurance	Medicaid, other medical policy, renters insurance

Shopping behaviors (Last 12 months)

In home shopping via home sales rep last 30 days, perfume/toiletries at discount stores	
Merchants	Nike, Adidas, Levi's

Working Hard

Lifestyles & interests

Woodworking

Painting, drawing, sculpting

Soccer

Mexican wrestling

Travel styles (Last 12 months)

Visited Six Flags

Economy hotels/motels

Mexico

Media – Internet, apps and streaming

Starz

Less active on the internet

Nick Jr

What they drive

Popular Automotive Makes: Dodge, Nissan, Kia

Most Recent Vehicle Purchase: $10,000 or less

Music choices (last 6 months)

Rap

Spanish/Latin

Hip Hop

R&B

TV/movies (Last 6 months)

Rent or purchase horror, animation

Restaurants (Last 6 months)

Spent $200+on quick service restaurants, delivery apps, websites

Wendy's, Popeyes, Krispy Kreme, Applebee's

Attitudes & preferences

Heavily influenced by social media and celebrity endorsements

Dresses to impress

Foodies

Stays on trend styles

Working Hard

Top 10 market trends

Paycheck to Paycheck Consumers
Prepaid Card Owners
Medicaid Potential Qualified Households
Online Degree/Education Seekers
Price Motivated Personal Care Product Users
Scent Seekers
Heavy Cleaner
Budget Meal Planners
Intend to Purchase a Samsung mobile device
Soft Drinks Brand Switchers

Most over-represented DMAs

Greenwood-Greenville, SC
Alexandria, LA
Albany, GA
Meridian, TX
Monroe-El Dorado, LA

Xtra Time On Their Hands

Retirement-age or retired households

\# **Modest incomes**

\# **Below-average spend power**

\# **Country lifestyle**

\# **Cost-saving mindset**

\# **Prefer traditional channels**

" **The architecture boat tour in Chicago is on my list** "

Xtra Time On Their Hands

Demographics

Average age	67 years old
Generation	Boomers
Average length of residence	13 years
Presence of children	No
Marital status	Mostly Single
Homeowners	Renters
Occupations	Transportation, temp unemployed, production
Education	Some High School, High School, Some College
Political	Slight tendency to be Democratic, less likely to vote

Financials & insurance

Average income	$27,500
Discretionary spending income level	Low
Average net worth	$66,100
Average home value	$121,000
Financial behaviors	Less than $50 in annual contributions, personal lines of credit, spend $226-$450 per month on debit cards, use Cash App
Insurance	Usage based single auto policy, Medicaid/Medicare,

Shopping behaviors (Last 12 months)

Obtained info via Catalog and purchased via phone or mail order, purchases via Discount stores	
Merchants	Wrangler, Dickies, Hanes, Fruit of the Loom

Xtra Time On Their Hands

Lifestyles & interests

NASCAR

Hot Rods

Woodworking

Motorcycling/Supercross

Travel styles (Last 12 months)

Domestic vacations $1500-$2000

Casino gaming

Sightseeing tours

Media – Internet, apps and streaming

Less active on the internet

OTA Antenna

Oxygen

What they drive

Popular Automotive Makes: Chevy

Most Recent Vehicle Purchase: $10,000 or less

Music choices (last 6 months)

Jazz, Blues

Spanish/Latin

Blues

TV/movies (Last 6 months)

Rent or purchase science fiction movies

Restaurants (Last 6 months)

Spent $50 or less on quick service, family restaurants, Subway, Denny's

Attitudes & preferences

Enjoys TV advertisements

Tries new diets

Purchase decisions driven by available health claims/benefits

Loves a good deal

Xtra Time On Their Hands

Top 10 market trends

QSR Cash Customers
Prepaid Phone Card/Prepaid Phone Plan Users
Pandemic - Decreased Spenders
Medicare Advantage Plan Purchasers
Medicare Plan D Prescription Drug (Health) Purchaser
Heavy Gluten Free Food Buyers
Underbanked Consumers
Medicaid Potential Qualified Households
Bus Commuters
Vehicle Service Center Users

Most over-represented DMAs

Presque Isle, MN
Bluefield-Beckley-Oak Hill, WV
Marquette, MI
Monroe-El Dorado, LA
Greenwood-Greenville, SC

Young At Heart

Older retirees, well-established homeowners

- \# **Enjoy time with grandchildren**
- \# **Daytime TV enthusiasts**
- \# **Domestic travelers**
- \# **Active donors**
- \# **Shop via direct mail/hone**

> **Spending time with the kids in a cabin is our ideal vacation**

Young At Heart

Demographics

Average age	70 years old
Generation	Boomers
Average length of residence	18 years
Presence of children	No
Marital status	Mostly married
Homeowners	Owners
Occupations	Retired
Education	High School, College, Grad School
Political	Republican, conservative, likely to vote in local elections, political contributors

Financials & insurance

Average income	$32,100
Discretionary spending income level	Low
Average net worth	$258,800
Average home value	$203,300
Financial behaviors	Annual contributions less than $50, contribute to religious and non-religious organizations
Insurance	Less than $50k life insurance, Medicaid, auto single vehicle insurance, homeowners $200k-$300k insurance

Shopping behaviors (Last 12 months)

Use catalogs and purchase via phone or mail order, purchase prescriptions/OTC via Discount stores	
Merchants	Hanes, Wrangler

Young At Heart

Lifestyles & interests

Coin Collector

Bird-feeding

Contests/Sweeps

Grandkids

Travel styles (Last 12 months)

Economy hotels/motels

Casino gaming

Best Western

Media – Internet, apps and streaming

Game shows

Jeopardy

Sunday News

What they drive

Popular Automotive Makes: Kia, Chevy

Most Recent Vehicle Purchase: $30,000 or less

Music choices (last 6 months)

Oldies

Easy Listening 50s/60s

TV/movies (Last 6 months)

Rent or purchase science fiction movies

Restaurants (Last 6 months)

Spent $20 or less at quick service restaurants

$30 or less at occasional steakhouse

Denny's, Red Lobster, Longhorn Steakhouse

Attitudes & preferences

Uses phone for basic communication

Unlikely to adopt new technology easily

Consumes many hours of TV per week

Backyard vacationers

Young At Heart

Top 10 market trends

Medicare Part B Health Insurance Purchasers

Medicare Plan D Prescription Drug (Health) Purchaser

Medicare Advantage Plan Purchasers

Medicare Supplement Insurance Purchasers

New non-Luxury Vehicle Purchasers

Faith Based Music Enthusiasts

Faith Based Readers

'Retired' but Still Working

Paper Shopping List Users

Upcoming Retirees-65 and Older

Most over-represented DMAs

Johnstown-Altoona-State College, PA

Wichita-Hutchinson Plus, KS

Wheeling-Steubenville, WV

Casper-Riverton, WY

Zanesville, OH

Zone Of Contentment

Retired, empty-nest homeowners

**Enjoy time with grandchildren**

**Daytime TV enthusiasts**

**Interested in publications**

**Enjoy quilting & sewing**

**Shop via direct mail/hone**

" **Vegas is happening soon** "

Zone Of Contentment

Demographics

Average age	69 years old
Generation	Boomers
Average length of residence	15 years
Presence of children	No
Marital status	Both married and single
Homeowners	Both owners and renters
Occupations	Retired
Education	Some High School, High School, Some College
Political	Very Conservative

Financials & insurance

Average income	$29,100
Discretionary spending income level	Low
Average net worth	$128,800
Average home value	$147,500
Financial behaviors	Contributions to religious, annual contributions less than $50, spend $225-$450 monthly avg on debit cards
Insurance	Medicare, Medicaid, less than $50k life insurance, auto insurance for single vehicle

Shopping behaviors (Last 12 months)

Use catalogs and purchase via phone or mail order, purchase prescriptions/OTC via Discount stores	
Merchants	Hanes, Wrangler

Zone Of Contentment

Lifestyles & interests

Bird-feeding

Horse racing/Triple Crown

Grandkids

NASCAR

Travel styles (Last 12 months)

Economy hotels/motels

Casino gaming

Domestic travel 7+ days

Media – Internet, apps and streaming

Heavy Daytime viewers

Less active on the internet

What they drive

Popular Automotive Makes: Chevy, Kia

Most Recent Vehicle Purchase: $20,000 or less

Music choices (last 6 months)

Blues

Oldies 50s/60s

TV/movies (Last 6 months)

Rent or purchase science fiction movies

Restaurants (Last 6 months)

Spent $30 or less at family restaurants

$10 or less at quick service restaurants, Red Lobster, Denny's

Attitudes & preferences

Loyal & efficient shoppers

Uses phone for basic communication

Low-risk investors

Educated about new health products and medications

Zone Of Contentment

Top 10 market trends

Medicare Part B Health Insurance Purchasers
Medicare Advantage Plan Purchasers
Medicare Plan D Prescription Drug (Health) Purchaser
QSR Cash Customers
Medicare Dual Eligible Households
'Retired' but Still Working
Medicare Supplement Insurance Purchasers
Underbanked Consumers
Upcoming Retirees-65 and Older
Faith Based Music Enthusiasts

Most over-represented DMAs

Alpena, MI
Presque Isle, ME
Bluefield-Beckley-Oak Hill, WV
Ottumwa-Kirksville, IA
Clarksburg-Weston, WV