

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE	San Francisco County, CA			
	2009 Households	%	2014 Households	%
Households by P\$YCLE Segment	332,596		339,598	
Top 10 P\$YCLE Segments				
	05 Power Couples	10.65%	05 Power Couples	10.56%
	15 Prosperous Parents	6.68%	34 Online Living	6.74%
	34 Online Living	6.67%	15 Prosperous Parents	6.63%
	01 The Wealth Market	5.90%	01 The Wealth Market	5.79%
	39 ATM Nation	5.39%	39 ATM Nation	5.46%
	19 New Money	5.23%	19 New Money	5.24%
	10 Capital Accumulators	4.20%	10 Capital Accumulators	4.16%
	24 Young Climbers	3.94%	24 Young Climbers	3.93%
	49 Loan Rangers	3.54%	49 Loan Rangers	3.57%
	25 Suburban Scramble	3.33%	25 Suburban Scramble	3.36%
01 The Wealth Market	19,637	5.90%	19,664	5.79%
02 Globetrotters	2,356	0.71%	2,368	0.70%
03 Business Class	9,263	2.79%	9,301	2.74%
04 Golden Agers	3,023	0.91%	3,053	0.90%
05 Power Couples	35,430	10.65%	35,872	10.56%
06 Civic Spirits	5,815	1.75%	5,862	1.73%
07 Family Fortunes	313	0.09%	320	0.09%
08 Domestic Bliss	1,964	0.59%	1,992	0.59%
09 Big Spenders	2,465	0.74%	2,490	0.73%
10 Capital Accumulators	13,977	4.20%	14,133	4.16%
11 Savvy Savers	3,487	1.05%	3,534	1.04%
12 Feathered Nests	4,907	1.48%	4,959	1.46%
13 Annuity-ville	2,574	0.77%	2,613	0.77%
14 Financial Independents	8,572	2.58%	8,658	2.55%
15 Midlife Highlife	22,233	6.68%	22,505	6.63%
16 Leisure Land	2,624	0.79%	2,677	0.79%
17 Home Sweet Equity	6,590	1.98%	6,699	1.97%
18 Travel & Antiques	2,496	0.75%	2,561	0.75%
19 New Money	17,402	5.23%	17,795	5.24%
20 Comfortably Retired	780	0.23%	815	0.24%
21 Leveraged Life	5,155	1.55%	5,263	1.55%
22 Bargain Lovers	8,340	2.51%	8,437	2.48%
23 School Daze	448	0.13%	457	0.13%
24 Corporate Climbers	13,094	3.94%	13,351	3.93%
25 Safe at Home	11,063	3.33%	11,427	3.36%
26 Early-Bird Specials	435	0.13%	447	0.13%
27 Conservative Couples	1,222	0.37%	1,254	0.37%
28 Senior Solitaire	1,947	0.59%	2,000	0.59%
29 Retirement Ready	8	0.00%	8	0.00%
30 Fiscal Rookies	7,021	2.11%	7,244	2.13%
31 Khakis & Credit	2,642	0.79%	2,721	0.80%
32 Family Sprawl	526	0.16%	535	0.16%
33 Cut-Rate Country	26	0.01%	26	0.01%
34 Online Living	22,174	6.67%	22,901	6.74%
35 Hunters & Collectors	3	0.00%	3	0.00%
36 Paying It Down	76	0.02%	77	0.02%
37 Rural Roots	53	0.02%	55	0.02%
38 Old Homesteaders	1,544	0.46%	1,603	0.47%
39 ATM Nation	17,936	5.39%	18,535	5.46%
40 Timeless Tenants	3,198	0.96%	3,309	0.97%
41 Finance Chargers	186	0.06%	186	0.05%
42 Sunset Times	27	0.01%	26	0.01%
43 Payday Prospects	3,912	1.18%	4,173	1.23%
44 Homespun Families	129	0.04%	136	0.04%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE	San Francisco County, CA			
	2009 Households	%	2014 Households	%
45 Greenback Acres	736	0.22%	733	0.22%
46 Settling Down	8,212	2.47%	8,478	2.50%
47 Middle Ages	71	0.02%	69	0.02%
48 New Nests	22	0.01%	23	0.01%
49 Loan Rangers	11,761	3.54%	12,136	3.57%
50 Urban Essentials	7,985	2.40%	8,284	2.44%
51 Starter Ranches	7	0.00%	7	0.00%
52 Country Cottages	149	0.04%	158	0.05%
53 Social Insecurity	6,753	2.03%	6,971	2.05%
54 City Strivers	1,975	0.59%	2,036	0.60%
55 Getting By Blues	7,662	2.30%	7,854	2.31%
56 Economizers	6,317	1.90%	6,549	1.93%
57 Young Urban Renters	6,544	1.97%	6,731	1.98%
58 Bottom-Line Blues	7,329	2.20%	7,524	2.22%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Lifestage Groups	San Francisco County, CA			
	2009 Households	%	2014 Households	%
Households by P\$YCLE Segment	332,596		339,598	
Ranked Major Lifestage	YOUNGER YEARS	43.72%	YOUNGER YEARS	43.35%
	FAMILY LIFE	30.28%	FAMILY LIFE	29.88%
	MATURE YEARS	26.00%	MATURE YEARS	26.76%
Ranked Lifestage Groups	Y1 - Upwardly Mobile	26.22%	Y1 - Upwardly Mobile	25.86%
	F2 - Upscale Earners	13.96%	F2 - Upscale Earners	13.80%
	Y2 - Metro Mainstream	13.27%	Y2 - Metro Mainstream	13.30%
	F1 - Flourishing Families	9.12%	F1 - Flourishing Families	8.91%
	M1 - Financial Elite	8.81%	M1 - Financial Elite	8.53%
	M2 - Wealthy Achievers	8.50%	M2 - Wealthy Achievers	8.32%
	F4 - Working-Class Country	4.55%	F4 - Working-Class Country	4.53%
	M3 - Upscale Empty Nests	4.38%	M3 - Upscale Empty Nests	4.29%
	Y3 - Fiscal Fledglings	4.23%	Y3 - Fiscal Fledglings	4.20%
	M4 - Midscale Matures	2.74%	M5 - Retirement Blues	2.90%
	F3 - Mass Middle Class	2.65%	M4 - Midscale Matures	2.72%
	M5 - Retirement Blues	1.57%	F3 - Mass Middle Class	2.64%
YOUNGER YEARS	143,501	43.15%	147,224	43.35%
Y1 - Upwardly Mobile	86,059	25.87%	87,805	25.86%
05 Power Couples	35,430	10.65%	35,872	10.56%
22 Bargain Lovers	8,340	2.51%	8,437	2.48%
24 Corporate Climbers	13,094	3.94%	13,351	3.93%
30 Fiscal Rookies	7,021	2.11%	7,244	2.13%
34 Online Living	22,174	6.67%	22,901	6.74%
Y2 - Metro Mainstream	43,569	13.10%	45,164	13.30%
39 ATM Nation	17,936	5.39%	18,535	5.46%
43 Payday Prospects	3,912	1.18%	4,173	1.23%
49 Loan Rangers	11,761	3.54%	12,136	3.57%
50 Urban Essentials	7,985	2.40%	8,284	2.44%
54 City Strivers	1,975	0.59%	2,036	0.60%
Y3 - Fiscal Fledglings	13,873	4.17%	14,255	4.20%
57 Young Urban Renters	6,544	1.97%	6,731	1.98%
58 Bottom-Line Blues	7,329	2.20%	7,524	2.22%
FAMILY LIFE	99,372	29.88%	101,481	29.88%
F1 - Flourishing Families	29,918	9.00%	30,274	8.91%
07 Family Fortunes	313	0.09%	320	0.09%
09 Big Spenders	2,465	0.74%	2,490	0.73%
12 Feathered Nests	4,907	1.48%	4,959	1.46%
15 Midlife Highlife	22,233	6.68%	22,505	6.63%
F2 - Upscale Earners	45,808	13.77%	46,856	13.80%
14 Financial Independents	8,572	2.58%	8,658	2.55%
19 New Money	17,402	5.23%	17,795	5.24%
21 Leveraged Life	5,155	1.55%	5,263	1.55%
23 School Daze	448	0.13%	457	0.13%
25 Safe at Home	11,063	3.33%	11,427	3.36%
31 Khakis & Credit	2,642	0.79%	2,721	0.80%
32 Family Sprawl	526	0.16%	535	0.16%
F3 - Mass Middle Class	8,704	2.62%	8,981	2.64%
33 Cut-Rate Country	26	0.01%	26	0.01%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Lifestage Groups	San Francisco County, CA			
	2009 Households	%	2014 Households	%
36 Paying It Down	76	0.02%	77	0.02%
37 Rural Roots	53	0.02%	55	0.02%
41 Finance Chargers	186	0.06%	186	0.05%
44 Homespun Families	129	0.04%	136	0.04%
46 Settling Down	8,212	2.47%	8,478	2.50%
48 New Nests	22	0.01%	23	0.01%
F4 - Working-Class Country	14,942	4.49%	15,370	4.53%
45 Greenback Acres	736	0.22%	733	0.22%
47 Middle Ages	71	0.02%	69	0.02%
51 Starter Ranches	7	0.00%	7	0.00%
52 Country Cottages	149	0.04%	158	0.05%
55 Getting By Blues	7,662	2.30%	7,854	2.31%
56 Economizers	6,317	1.90%	6,549	1.93%
MATURE YEARS	85,332	25.66%	90,893	26.76%
M1 - Financial Elite	28,900	8.69%	28,965	8.53%
01 The Wealth Market	19,637	5.90%	19,664	5.79%
03 Business Class	9,263	2.79%	9,301	2.74%
M2 - Wealthy Achievers	27,910	8.39%	28,245	8.32%
02 Globetrotters	2,356	0.71%	2,368	0.70%
04 Golden Agers	3,023	0.91%	3,053	0.90%
08 Domestic Bliss	1,964	0.59%	1,992	0.59%
10 Capital Accumulators	13,977	4.20%	14,133	4.16%
17 Home Sweet Equity	6,590	1.98%	6,699	1.97%
M3 - Upscale Empty Nests	14,372	4.32%	14,570	4.29%
06 Civic Spirits	5,815	1.75%	5,862	1.73%
11 Savvy Savers	3,487	1.05%	3,534	1.04%
13 Annuity-ville	2,574	0.77%	2,613	0.77%
18 Travel & Antiques	2,496	0.75%	2,561	0.75%
M4 - Midscale Matures	9,002	2.71%	9,251	2.72%
16 Leisure Land	2,624	0.79%	2,677	0.79%
27 Conservative Couples	1,222	0.37%	1,254	0.37%
28 Senior Solitaire	1,947	0.59%	2,000	0.59%
29 Retirement Ready	8	0.00%	8	0.00%
35 Hunters & Collectors	3	0.00%	3	0.00%
40 Timeless Tenants	3,198	0.96%	3,309	0.97%
M5 - Retirement Blues	5,148	1.55%	9,862	2.90%
20 Comfortably Retired	780	0.23%	815	0.24%
26 Early-Bird Specials	435	0.13%	447	0.13%
38 Old Homesteaders	1,544	0.46%	1,603	0.47%
42 Sunset Times	27	0.01%	26	0.01%
53 Social Insecurity	6,753	2.03%	6,971	2.05%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
Households by P\$YCLE Segment	332,596		339,598	
Y1 - Upwardly Mobile	86,059	25.87%	87,805	25.86%
Upwardly Mobile consists of up-and-coming Americans: five segments of relatively young professionals with substantial salaries, expensive homes and a range of income-producing assets. Many of these households contain childless couples who've earned college degrees and landed well-paying professional positions. They've already begun building their retirement accounts with mutual funds, stocks and options. And they make a strong insurance market, buying auto, home and life insurance all at high rates. But many group members are still young enough to have hefty student loan balances, and they've also borrowed to maintain their go-go lifestyle, taking out personal loans, auto loans and home equity lines of credit. For leisure, these strivers like to jog, snowboard, go to bars, and read business and sports magazines.				
05 Power Couples - Wealthy Older Without Kids	35,430	10.65%	35,872	10.56%
Wealthy, IPA: Elite, Age 45-64, White, Asian, Mix The most affluent Younger Years segment, Power Couples seems to have it made: six-figure incomes, designer-decorated houses, and high balances in their income-producing assets. As investors, these mostly 45- to 54-year-old couples boast retirement accounts containing a well-diversified mix of options, stocks, and mutual funds. Typically college-educated and holding management jobs, they also tend to be cultured consumers who travel the world, subscribe to publications like Forbes and Architectural Digest, and shop at swanky stores like Lord & Taylor and Nordstrom. When it comes to managing their money, however, they put their faith in the pros, exhibiting high rates for using asset managers, estate planners, and full-service brokers. Internet savvy, they track how well their investments are doing online.				
22 Bargain Lovers - Upper Mid Middle Age Without Kids	8,340	2.51%	8,437	2.48%
Upper Mid, IPA: Moderate, Age <55, White, Asian, Mix Call them thrifty or call them economical; just don't call them cheap. The members of Bargain Lovers have upper middle class incomes and moderate levels of income-producing assets, but they still love a deal-whether it's buying stocks through discount brokers or cashing in credit card rewards for free airline tickets. A mix of under 55 year-old singles and couples, these urban and suburban households are heavy users of mortgage products, high-end credit cards, and auto leases. They also fill their Roth IRAs and 401(k)s with mutual funds, stocks, and money market funds. Internet fans, they go online to bank, comparison shop, get travel information, and trade stocks. Their media tastes are also progressive: they enjoy new age music and soft rock as well as computer and sports magazines.				
24 Corporate Climbers - Upper Mid Middle Age Without Kids	13,094	3.94%	13,351	3.93%
Upper Mid, IPA: Moderate, Age 35-54, White, Asian, Mix The members of Corporate Climbers are singularly focused on their careers. Mostly 35-54 years old and childless, these educated White and Asian singles and couples have professional jobs and upper-middle-class incomes but only moderate assets, invested mostly in mutual funds and retirement accounts. To maintain their busy lifestyle, they use credit liberally, taking out auto loans, using home equity lines of credit, and carrying high-end credit cards with revolving balances. They fill their leisure time with sports and entertainment: mountain biking and skiing, playing tennis and going sailing, frequenting bars and attending nightclubs. Determined to improve their financial lot, they index high for reading self-help business books, watching Bloomberg Television, and subscribing to the Wall Street Journal.				

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
30 Fiscal Rookies - Upper Mid Younger Without Kids Upper Mid, IPA: Below Average, Age 25-44, Mostly White The young couples and singles of Fiscal Rookies are financially inexperienced Americans. Despite relatively high incomes, these 25- to 44-year-olds are not saving a lot of money and have only moderate levels of income-producing assets. Many of these exurban households carry debt from student and auto loans as well as their first home mortgages, and they've only recently begun dabbling in investment-style insurance and mutual funds for their 401(k)s. For now, a lot of their money supports active lifestyles and media preferences. Their top activities include skiing, in-line skating, baseball, and racquetball. When they're not exercising, they have high rates for listening to rock radio, reading fitness magazines, and watching comedy shows.	7,021	2.11%	7,244	2.13%
34 Online Living - Upscale Younger Family Mix Upscale, IPA: Below Average, Age 25-44, White, Asian, Hispanic, Mix No segment scores higher for using Internet Banking than Online Living. This group of mostly 25- to 44-year-old singles, couples, and families ranks number one for stock trading, and bill paying, as well as buying at retail websites. Many of these web-surfers live in suburban sprawl areas, own their homes and have upscale incomes, but they have only modest levels of income-producing assets and are still paying off student and personal loans. They also have begun buying their first insurance policies-for term life, disability, auto, and medical coverage-typically from online websites. When they go offline, the members of Online Living prove to be fitness, music, and travel buffs. Their favorite media outlets are alternative rock radio, VH1, and fitness and health magazines.	22,174	6.67%	22,901	6.74%
Y2 - Metro Mainstream The five segments that make up the Metro Mainstream group are filled with younger singles, couples, and families who are tech-savvy but financially challenged. These households have middle class incomes but some of the nation's lowest balances for income-producing assets. The residents of this group are still young enough to have student loan balances and appear to be living within their means. They've discovered insurance and have recently purchased renters, auto, and accidental death and dismemberment insurance. Their top-rated leisure activity is reading magazines, especially titles like Maxim, Ebony, Rolling Stone, and Modern Bride. They also listen to Hispanic and urban contemporary radio stations, watch MTV, and are the most likely of all segments to spend time chatting via online instant messages.	43,569	13.10%	45,164	13.30%
39 ATM Nation - Midscale Middle Age Mostly Without Kids Midscale, IPA: Below Average, Age <55, White, Asian, Hispanic Mix As hip as they are, the members of ATM Nation are, nevertheless, financially unsophisticated. Many of these city apartment dwellers boast midscale incomes and have yet to accumulate appreciable assets. They rarely set foot inside banks, preferring to use ATMs and online bill-paying when accessing their interest-bearing checking accounts. They also prefer to go online to buy a handful of insurance products-auto, term life, and renters insurance. Despite paying off student and personal loans, ATM Nation residents live rich lives offline, showing high indices for traveling nationally, going skiing, whitewater rafting and backpacking. When it comes to media, this segment scores high for listening to NPR, watching the Late Show With David Letterman, and reading: favorites include Elle, Vanity Fair, and The New York Times.	17,936	5.39%	18,535	5.46%
43 Payday Prospects - Midscale Middle Age Family Mix Midscale, IPA: Below Average, Age <55, White, Asian, Hispanic, Mix	3,912	1.18%	4,173	1.23%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
They may earn midscale salaries, but members of the Payday Prospects segment often find themselves living paycheck to paycheck. This ethnically mixed group of singles and small families tend to rent their exurban homes, many of which are mobile homes. With some college education, they work at white-collar or service industry jobs. But many are saddled with student, personal, and auto loans, and they own few investments or insurance products beyond renter's and auto coverage. Young at heart, they exhibit high rates for going to bars, dance clubs, movie theaters, and billiards halls. And their fondness for ATMs, no-interest checking, and online banking reflects their footloose lifestyle. But their fear of outlasting their retirement savings leads them to read the Wall Street Journal, subscribe to Barron's, and tune in Bloomberg Television.				
49 Loan Rangers - Midscale Younger Family Mix Midscale, IPA: Low, Age 25-44, White, Black, Asian, Hispanic, Mix	11,761	3.54%	12,136	3.57%
Loan Rangers is a group of 25- to 44-year-old singles, couples, and families leading mobile lifestyles. These households form one of the top-ranked market for student loans and new car insurance, and they show strong indices for personal loans, installment credit, and interest checking. With their midscale incomes and low levels of income-producing assets, members of Loan Rangers are blasé about investing for retirement. However, they do buy a variety of insurance products, including medical and disability coverage, in part because they've recently changed jobs or apartments. Away from work, they enjoy drinking, dancing, going online, and checking out rap radio or music magazines.				
50 Urban Essentials - Lower Mid Middle Age Family Mix Lower Mid, IPA: Low, Age 35-54, White, Black, Asian Hispanic, Mix	7,985	2.40%	8,284	2.44%
The households of Urban Essentials are significant in what they don't do financially. With their lower income wages and low levels of assets, they rank at the bottom for savings, investments, and retirement accounts. And many of these urban renters go without auto, life, or medical insurance as well. A racially diverse mix of younger urban singles, couples, and families, this group is generally limited in its financial behavior to using debit cards at ATMs. They rarely buy insurance other than renters or disability coverage. Some members of Urban Essentials are starting to raise children and they enjoy purchasing kids toys and reading parenting magazines. This segment also ranks high for listening to gospel music, and consuming all types of Black and Hispanic oriented media.				
54 City Strivers - Midscale Younger Family Mix Lower Mid, IPA: Low, Age <35, White, Black, Asian, Hispanic, Mix	1,975	0.59%	2,036	0.60%
Filled with younger apartment dwellers, City Strivers consists mostly of under-35 year olds with lower-middle-class to midscale incomes and few income-producing assets. Diverse in both ethnicity and family type, most attended college and now work at a mix of white-collar and service jobs. But their entry-level salaries don't go far, and many are paying off student, car and personal loans. With a majority having children, they're also preoccupied with the here-and-now expenses of early childrearing; few tend to have long-term investments, retirement savings or life insurance. This segment scores high for going to movies, roller skating, playing volleyball, dancing and buying family-friendly toys. City Strivers members can be found reading gaming and baby magazines; listening to rock and Hispanic radio; and watching reality TV shows.				
Y3 - Fiscal Fledglings	13,873	4.17%	14,255	4.20%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
The P\$YCLE group with the lowest levels of income and assets, Financial Fledglings contains singles and single-parent families living in urban neighborhoods. These two segments stand in stark contrast to M1 - Financial Elite, in that they can ill afford most financial products. Their financial holdings consist mainly of student loans and non-interest-bearing checking accounts. They also are the least likely of all groups to have auto, life, or residential insurance. The members of Financial Fledglings pursue lifestyle activities that are centered inside their homes: This group represents one of the top markets for parenting and music magazines as well as for African-American targeted radio stations and cable TV networks.				
57 Young Urban Renters - Downscale Younger Family Mix Downscale, IPA: Low, Age <35, White, Black, Asian, Hispanic, Mix Young Urban Renters ranks near the bottom for income and income-producing assets. Members of this segment are younger, single, and ethnically diverse. Many are raising small children in one parent households. They're still paying off student and personal loans as well as installment credit used to furnish their new city apartments. Despite having low rates for buying insurance products, consumers here have begun exploring auto, medical, and renter's coverage. With their limited financial resources, they're much more likely than average Americans to spend their leisure time indoors-listening to the radio or going online to visit chat rooms and job websites. Young Urban Renters is one of the top segments for reading music, parenting, and women's fashion magazines.	6,544	1.97%	6,731	1.98%
58 Bottom-Line Blues - Low Income Middle Age Family Mix Low Income, IPA: Low, Age <55, White, Black, Hispanic, Mix Bottom-Line Blues is the most financially challenged of all P\$YCLE segments. No segment has fewer income-producing assets, and few rank lower when it comes to income or home ownership. Concentrated in inner-city neighborhoods, the segment is the address for mostly younger, multi-ethnic singles and single-parent families living in low-cost apartments. Many residents have low educations and insecure jobs, surviving on cash instead of bank or insurance products. Surveys show that members of Bottom-Line Blues have modest lifestyles, spending their leisure time going online, eating at fast-food restaurants, and listening to music. This segment ranks number one for tuning in to black-oriented media, including BET, urban contemporary radio, and magazines like Jet, Essence, and Ebony.	7,329	2.20%	7,524	2.22%
F1 - Flourishing Families The four segments in Flourishing Families consist of suburbanites with high incomes, large homes (and mortgages), and substantial income-producing assets. Well educated with executive jobs, these Internet-savvy residents are the mostly likely of all groups to manage their finances online-paying bills, trading stocks, and transferring money among mutual funds for their 401(k) accounts. Flourishing Families households tend to be risk averse, as reflected in their ownership of a wide variety of insurance products: term life, disability insurance, high-value annuities, and overdraft protection. These well-off families pursue active lifestyles, with high indexes for playing outdoor sports, buying toys, and visiting theme parks-and using credit cards that help them rack up airline reward miles.	29,918	9.00%	30,274	8.91%
07 Family Fortunes - Wealthy Middle Age With Kids Wealthy, IPA: Elite, Age 35-54, White, Asian, Mix	313	0.09%	320	0.09%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
The members of Family Fortunes rank at the top in many financial categories: investing in futures and options, owning mutual funds and U.S. Savings Bonds, and acquiring first mortgages worth over \$150,000. They need to: these 35- to 54-year-old suburbanites have more children than any other P\$YCLE segment. With high incomes and expensive homes, they make a prime target for high-value life and homeowners insurance. No segment has more college-educated residents, and they enjoy an energetic lifestyle: traveling around the world, shopping at high-end department stores, owning luxury vehicles, and enjoying pricey sports like skiing and tennis. Not surprisingly, their favorite media outlets include business and travel magazines, which they read at the highest rate in the nation.				
09 Big Spenders - Wealthy Middle Age Mostly With Kids Wealthy, IPA: Above Average, Age 35-54, White, Asian, Mix	2,465	0.74%	2,490	0.73%
The suburban Boomers who comprise Big Spenders are the ultimate financial jugglers. With teenagers at home and retirement looming, they've managed to craft both enviable lifestyles and fat portfolios filled with stock options, mutual funds, securities, and bonds. Higher than average incomes help, but they also rank at the top for using home equity lines of credit and second mortgages. Big Spenders represents an attractive market for a range of insurance products: term life, auto, disability and long-term care coverage. But these dual-income households know how to enjoy their money: they're twice as likely as average Americans to drive new cars, frequent casual dining restaurants, build basement gyms, and take frequent trips around the world. Their top-rated media-airline magazines-serves as a guide to worldly living.				
12 Feathered Nests - Wealthy Middle Age Family Mix Wealthy, IPA: Above Average, Age 35-54, White, Asian, Mix	4,907	1.48%	4,959	1.46%
There's money tucked away in Feathered Nests, a collection of middle-aged families with high incomes and above-average investable assets. A mix of college-educated Whites and Asians, these 35- to 54-year-olds typically hold management jobs and have begun filling their retirement accounts with mutual funds, stocks, bonds, and CDs. They're also a strong credit market, often carrying jumbo mortgages and home equity lines of credit. Insurance omnivores, they own annuities, term and whole life, disability coverage, and auto insurance for their multiple cars. And they enjoy good-life pursuits, like golfing and sailing, boutique shopping for children's toys and collectibles, and tuning their high-end TVs to ice hockey matches and public broadcasting programs. For investment tips, they read a variety of business magazines.				
15 Midlife Highlife - Wealthy Younger Mostly With Kids Wealthy, IPA: Above Average, Age 25-44, White, Asian, Mix	22,233	6.68%	22,505	6.63%
Big homes, diversified retirement accounts and high-value life insurance-that's the skinny on Midlife Highlife. This upscale segment is filled with investment-savvy, 25- to 44-year-old Whites and Asians who own mutual funds, stocks, stock options, and savings bonds at high rates. With their college degrees and white-collar jobs, they typically have high incomes and above-average investable assets. But because many are married and raising young children, they also score high for acquiring term life, disability, and long-term care insurance to protect their growing families. Active and sophisticated, Midlife Highlife members enjoy attending museums and dance performances, as well as going biking, backpacking, and jogging. They're also fans of the virtual world, where they buy books, trade stocks, and acquire mutual funds.				
F2 - Upscale Earners	45,808	13.77%	46,856	13.80%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
The seven segments that comprise Upscale Earners feature home-owning families whose adults work at well-paying management, professional and white-collar jobs. Their upscale incomes make them eligible for second mortgages and home equity loans. As Baby Boomers and Generation Xers, they've already begun to fill their retirement accounts with company stock, mutual funds and savings bonds. They're also receptive to a variety of insurance products, from disability and life insurance to residential and auto coverage. These active families devote a lot of leisure time to athletic activities such as skiing, biking and bowling. When they come to a rest, they listen to classic rock and sports on the radio, watch ice hockey and comedy on TV and read parenting and airlines magazines all at high rates.				
14 Financial Independents - Upscale Older Mostly Without Kids	8,572	2.58%	8,658	2.55%
Upscale, IPA: Above Average, Age 45-64, White, Asian, Mix The members of Financial Independents like to go it alone. Upscale Boomers living in suburbia, they trade online, read self-help business books, and find investment ideas in The Wall Street Journal. But their investment style leans towards safety, with segment members preferring to fill their IRAs with mutual funds and money market accounts at high rates. And they offer only a middling market for insurance products, with high indices only for disability insurance, variable-rate annuities, and high-value homeowner's insurance policies. Married and mostly without children at home, these professional couples have pleasant lifestyles, traveling often, shopping at warehouse clubs, and surfing the web. Their entertainment tastes reflect their inquisitive minds: talk and all-news radio, jazz and classical music, and travel and epicurean magazines.				
19 New Money - Upscale Middle Age Family Mix	17,402	5.23%	17,795	5.24%
Upscale, IPA: Above Average, Age 35-54, White, Asian, Mix Middle age, upscale suburban and town families make up New Money, a segment of mostly thirty and forty-something households who invest heavily in stocks, futures, and mutual funds. With their college degrees and management careers, these dual-income upscale households have above average levels of income-producing assets. They also make for financially savvy consumers, trading stocks online, using credit cards with rewards programs, and getting financial ideas from investment magazines and websites. In addition to staying financially fit, New Money members also try to stay physically healthy, pursuing aerobic sports such as skiing, bicycling, and in-line skating. And they work to protect their dependents from undue financial burdens with lots of high-balance term and whole life insurance.				
21 Leveraged Life - Upper Mid Older Family Mix	5,155	1.55%	5,263	1.55%
Upper-Mid, IPA: Moderate, Age 45-64, White, Asian, Mix They may be upper-middle-class, but Leveraged Life members often maintain that status by living on credit. These older homeowners index high for having second mortgages, using home equity lines of credit, and maxing out the rewards on their charge cards. Typically having attended at least some college, they tend to earn upper midscale paychecks from white-collar jobs-and carry death and disability insurance to protect them. But this group has only modest assets in conservative investments like U.S. savings bonds and Treasury bills. Fond of the outdoors, many enjoy skiing, camping, whitewater rafting, and hunting. Media-wise, members of this group enjoy watching country music TV, reading fishing and hunting magazines, and listening to classic rock radio.				
23 School Daze - Upper Mid Middle Age With Kids	448	0.13%	457	0.13%
Upper Mid, IPA: Moderate, Age 35-54, White, Asian, Hispanic, Mix				

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
A collection of large, suburban households, School Daze represents one of the nation's best markets for borrowing. These upper-middle-class families score near the top for having first mortgages, home improvement loans, and auto loans. Yet these Gen-X parents have only begun to think about retirement, and they've acquired only moderate levels of income-producing assets such as stocks and mutual funds. Being in their early childrearing years, they're a prime audience for term life insurance, which they tend to buy from independent agents whenever a new child is born. With one of the nation's highest concentrations of children, School Daze features kid-centric lifestyles characterized by minivans, toys, video games, and lots of sports. Their favorite media: parenting magazines and classic rock radio.				
25 Safe at Home - Upper Mid Older Mostly Without Kids Upper Mid, IPA: Above Average, Age 45-64, White, Asian, Mix The members of Safe at Home are aging gracefully in financial comfort. Mostly empty-nesting couples between 45 and 64, they work in white-collar jobs and earn upper-middle-class incomes. They've already amassed decent nest eggs, reporting investable assets between \$100,000 and \$250,000. Though they're fiscal conservatives who favor CDs, saving bonds, and money market funds, they buy few insurance products other than term life coverage. These mature folks pursue wide-ranging leisure activities-from reading and gardening to boating and skiing. And their media preferences are similarly eclectic: they listen to sports and oldies radio; watch CNBC and the Sci-Fi Channel, and read travel, and computer magazines. More than three-quarters claim to have a conservative outlook.	11,063	3.33%	11,427	3.36%
31 Khakis & Credit - Upper Mid Older Family Mix Upper Mid, IPA: Below Average, Age 45-64, White, Black, Mix They're a mix of families and couples, town and rural folk. But one thing the Boomer households in Khakis & Credit share is a fondness for credit to maintain their middle-class lifestyles. Many enjoy incomes that allow them to qualify for home improvement loans, installment credit, and auto loans for the four-plus cars that many own. And they also have high rates for using prestige credit cards. Given the mix of household types, the segment shows a wide range of leisure activities, with above average rates for attending high school sports, buying electronic games and educational toys, as well as playing soccer and participating in civic affairs. And though Khakis & Credit members don't own a lot of income-producing assets, many hedge their credit-happy ways by buying disability and life insurance.	2,642	0.79%	2,721	0.80%
32 Family Sprawl - Upper Mid Younger With Kids Upper Mid, IPA: Below Average, Age 25-44, White, Asian, Mix Their homes may be filled with tykes, bikes, and toys, but the younger, upper-middle-class families of Family Sprawl also make a solid market for financial products ranging from installment credit and U.S. savings bonds to auto and term life insurance. Highly leveraged, these mostly thirty-something households are typically paying off mortgages and auto loans. And though many have recently opened 401(k) accounts and Roth IRAs, they still score low for investing in stocks, bonds, and money market funds. For now, they're inundated with childrearing expenses: This segment ranks at the top for buying children's toys, bicycles, electronic games, and videos. With many residents having only recently moved into their first houses, they're also big users of Internet Yellow Pages to locate retailers and insurance companies.	526	0.16%	535	0.16%
F3 - Mass Middle Class	8,704	2.62%	8,981	2.64%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
<p>Mass Middle Class consists of seven financial segments that are home to middle-class families living in a mix of rural, town, and suburban communities. These are middle-aged credit-happy consumers with financial portfolios consisting mainly of personal loans, second mortgages, and home improvement loans. To protect their sprawling families from all that debt, Mass Middle Class residents are the most likely of all groups to have mortgage and credit card insurance. They also score high for owning three cars, acquiring auto loans, and buying auto insurance-typically through single agent insurance companies. As a group, Mass Middle Class residents tend to be home-centered, renting videos, buying electronic games, watching children's cable TV, and reading women's and auto magazines at high rates.</p>				
<p>33 Cut-Rate Country - Midscale Older Mostly Without Kids Midscale, IPA: Below Average, Age 45-64, White, Asian, Mix</p> <p>The rural Boomers in Cut-Rate Country rarely pass up a deal-whether it's getting a sale price at Wal-Mart or using a Discover card for the cash-back feature. These 45- to 64-year-old couples and families with teenagers have midscale incomes and wallets full of credit cards. Although not asset-rich, they do own older homes and exhibit a high rate for taking out second mortgages, home improvement loans, and installment credit. They also buy insurance products like variable annuities, homeowners insurance, and mortgage life insurance. While they're willing to have some fun with their money-camping and traveling in their motor homes-these persuadable consumers typically play it safe and buy insurance on the advice of a friend or insurance agent.</p>	26	0.01%	26	0.01%
<p>36 Paying It Down - Midscale Middle Age Family Mix Midscale, IPA: Below Average, Age 35-54, White, Asian, Hispanic, Mix</p> <p>A haven for Generation-Xers pursuing energetic lifestyles, Paying It Down residents rank high for enjoying hard rock, fast cars, and all manner of outdoor activities. These diverse households-a mix of families and couples between 35 and 54 years old-have middle class incomes, below-average levels of IPA, and a slowly-awakening financial sensibility. With many residents having recently married or begun having children, they represent a solid market for life insurance and first mortgages. But they're limited in their financial investments because they're still paying off credit card balances, installment credit, and personal and auto loans. Found in communities all over the map, they enjoy a range of leisure activities, from baseball and basketball to skating, camping, and biking.</p>	76	0.02%	77	0.02%
<p>37 Rural Roots - Upper Mid Middle Age Mostly With Kids Upper Mid, IPA: Low, Age 35-54, White, Black, Hispanic, Mix</p> <p>Cash-rich but asset-poor, Rural Roots is a collection of 35- to 54-year-old homeowners raising large families out in the country. Racially mixed with some college education, the members of this segment have mid to upper middle class incomes but low income-producing assets. Many of these families have no tradition for investing in the stock market, and they rank low for owning stocks, bonds, and mutual funds. However, Rural Roots does make a strong market for debt products, showing high indices for using auto loans, home mortgages, and installment credit. Kid-centered in their lifestyles, Rural Roots households buy lots of toys, eat at fast-food restaurants, and enjoy going bowling. When it comes to media, they score high for parenting magazines, Nick at Night, and contemporary radio.</p>	53	0.02%	55	0.02%
<p>41 Finance Chargers - Midscale Middle Age Mostly With Kids Midscale, IPA: Low, Age 35-54, White, Black, Asian, Hispanic, Mix</p>	186	0.06%	186	0.05%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
Small-town, working-class families characterize Finance Chargers, a segment whose households are asset-light and loan-heavy. These lower-middle-class, 35- to 54-year-old homeowners use a range of installment credit and finance products-including auto, home improvement, and personal loans. Many are blue-collar workers employed in farming and construction, and they're typically conservative in their financial behavior. Members of Finance Chargers rank near the bottom for acquiring stocks and mutual funds though they do have respectable rates for owning auto, accidental death and dismemberment insurance. Most households are more concerned with the costs of raising kids-devoting their funds to toys, games, and family media. This segment ranks high for parenting magazines and religious radio.				
44 Homespun Families - Midscale Middle Age Family Mix Midscale, IPA: Low, Age 35-54, White, Black, Hispanic, Mix	129	0.04%	136	0.04%
Homespun Families is a classic country lifestyle. Its 35- to 54-year-old homeowners, including a disproportionate number of farm families, are big fans of pickup trucks, country music, and outdoor sports like hunting and fishing. Financially, they're a strong credit market, with high rates for using installment credit, mortgages, home improvement loans, and auto loans for their multiple vehicles. What they lack in income-producing assets, these middle-class households make up in a variety of insurance products-buying residential, mortgage, auto, and accidental death and dismemberment coverage. While many of these policies are bought through a bank or farm bureau, segment members also are loyal consumers, faithful to their insurance agents-whether independents or single-company representatives.				
46 Settling Down - Midscale Middle Age Family Mix Midscale, IPA: Low, Age 35-54, White, Black, Asian, Hispanic, Mix	8,212	2.47%	8,478	2.50%
Settling Down contains middle-aged apartment dwellers living mostly in the metropolitan sprawl. A mix of races, ethnicities and family types, members have midscale incomes but low levels of income-producing assets. Heavy users of installment credit, they're fans of auto loans, and online banking. With average educations, Settling Down members work at white-collar and service jobs-and own disability and death insurance to protect their family income. They also have high rates for acquiring term life, renters and auto insurance. With family-centered lifestyles, they enjoy playing baseball, going to movies and buying toys and DVDs. This group also makes a strong market for gaming and parenting magazines, MTV and Comedy Central cable channels and Hispanic and contemporary hit radio.				
48 New Nests - Upper Mid Younger Mostly With Kids Upper Mid, IPA: Low, Age 25-44, White, Black, Hispanic, Mix	22	0.01%	23	0.01%
Living in small cities and towns, the young families in New Nests are experiencing many firsts. These households rank at the top for acquiring their first mortgages, auto loans, and installment credit for furnishing their first homes. Most are still too young to have amassed many assets, but their midscale incomes allow them to lead home-centered lifestyles filled with toys and games, aerobic exercise, chess, and shopping on eBay. They're big Internet fans, frequenting websites that sell term and whole life insurance. And their off-line media tastes reflect their youthful sensibilities as well. They're twice as likely as average Americans to read baby and parenting magazines, and more likely than the general population to listen to country and rock radio, and watch VH1 and the Cartoon Network.				
F4 - Working-Class Country	14,942	4.49%	15,370	4.53%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
The six segments in Working-Class USA offer a mixed portrait: racially and ethnically diverse households of varied ages, with lower-middle-class incomes from a range of white-collar and service industry jobs. Nearly nine out of ten residents earn under \$30,000; even more have less than \$25,000 in income-producing assets. Despite their downscale profile, many own their homes, allowing them to tap their equity for small loans. Otherwise, they have little discretionary cash for insurance products and investment vehicles. Working-Class USA members pursue low-key lifestyles, enjoying needlepoint and watching video rentals as well as going out to movies. They also enjoy listening to gospel and urban contemporary radio, reading parenting and gaming magazines, and watching soaps and comedy shows on TV.				
45 Greenback Acres - Lower Mid Older Family Mix	736	0.22%	733	0.22%
Lower Mid, IPA: Low, Age 45-64, White, Black, Hispanic, Mix In Greenback Acres, cash is king. With its lower middle class incomes and low levels of income-producing assets, this segment has relatively few investments, retirement savings, or even credit card debt. But these 45- to 64-year-old Americans do own modest homes-their homeowner's insurance is for under \$100,000-which they've used to land home improvement loans. And they show solid indices for buying auto, residential, credit card, and mortgage insurance. Greenback Acres has a high concentration of rural households, and its households like to buy insurance through farm bureaus, banks, and credit unions. This segments ranks high for owning pets, and fishing gear, but in this segment, they pay for everything with cash.				
47 Middle Ages -Lower Mid Older Family Mix	71	0.02%	69	0.02%
Lower Mid, IPA: Low, Age 45-64, White, Black, Hispanic, Mix The members of Middle Ages paint a portrait of diversity. Racially mixed couples and families, these working-class rural households share low indices for many investment products and banking services. Instead, they look to the insurance industry for investment-style insurance, and they leverage the value of their homes for personal and home improvement loans. Mostly 45 to 64 years old, Middle Ages residents pursue comfortable if low-key lifestyles. For leisure, they enjoy fishing, horse races, going online, and dining at fast-food restaurants. This segment ranks near the top for a variety of mainstream and black-oriented media: nightly news, BET, and the Dr. Phil Show as well as Soap Opera Digest, and Black Enterprise.				
51 Starter Ranches - Lower Mid Younger Mostly With Kids	7	0.00%	7	0.00%
Lower mid, IPA: Low, Age 25-44, White, Black, Hispanic, Mix They're young, living in small towns, and working class. The households in Starter Ranches tend to have much less income-producing assets than that of the average American-and it shows. These 25- to 44-year-old couples and families rank near the bottom for owning stocks, mutual funds, and savings accounts. Many are still paying off student loans on top of new car loans, mortgages, and installment credit. Like other young consumers, they've taken to automated financial services such as debit cards, banking over the phone, and ATM machines. But they will go inside a bank or credit union to purchase homeowners and whole life insurance. Preoccupied with early childrearing, Starter Ranches residents enjoy outdoor sports like fishing and camping, and indoor media such as baby magazines, country radio, and TV wrestling.				
52 Country Cottages - Low Income Older Mostly Without Kids	149	0.04%	158	0.05%
Low Income, IPA: Low, Age 45-64, White, Black, Mix				

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
Typically found in rural and small-town settings, Country Cottages epitomizes old-fashioned, unpretentious living. Consisting mostly of ethnically diverse singles and couples over 45, they report lower incomes and low income-producing assets. Because three-quarters of Country Cottages members no longer work, they can't afford most investment instruments and don't qualify for many credit and debt products. Even their insurance coverage is limited. Cash-and-carry consumers, they have little interest in online banking but occasionally parlay their money by betting on a horse race or bingo. And like other older segments, Country Cottages ranks high for watching television, especially early evening newscasts, soaps and comedy and variety shows.				
55 Getting By Blues - Low Income Older Mostly Without Kids	7,662	2.30%	7,854	2.31%
Low Income, IPA: Low, Age 45-64, White, Black, Hispanic, Mix Life can be a financial challenge in Getting-By Blues. An ethnically diverse segment of 45- to 64-year-olds, they typically rent older apartments in urban and second-city neighborhoods. With low incomes and few assets-about two-thirds are unemployed-these consumers rank near the bottom for most banking and insurance products. But they do exhibit above-average rates for owning renters and whole life insurance. Pursuing quiet lifestyles, they enjoy camping, renting videos, and reading about their favorite form of entertainment-soap operas.				
56 Economizers - Downscale Middle Age Family Mix	6,317	1.90%	6,549	1.93%
Downscale, IPA: Low, Age <55, White, Black, Hispanic, Mix With nearly all its households earning under \$30,000 a year, Economizers is one of the nation's poorest financial groups. These racially mixed singles and single-parent families have few investments or other assets. Typically living in apartments in big-city neighborhoods, they show low indices for buying most insurance products other than low-value renters, car, and whole life insurance. And Economizers households have little discretionary cash for traveling, dining out, or enjoying big-ticket sports. With a lifestyle influenced by the presence of young children, this segment ranks near the top for a variety of ethnic- and family-targeted media: watching TV wrestling and BET, reading baby and parenting magazines, and listening to gospel radio.				
M1 - Financial Elite	28,900	8.69%	28,965	8.53%
Americans with the highest amount of income-producing assets belong to Financial Elite, a group consisting of the nation's most affluent financial segments. These households tend to contain older suburban couples who own their homes, earn the highest incomes, and have income-producing assets in the top five percent of U.S. households. With large sums of money to manage, these two segments rank near the top for investing in stocks, buying real estate, owning annuities, and using estate-planning services. And their deep pockets translate into enviable lifestyles: they travel widely, shop at high-end department stores, attend cultural events, and read business publications all at high rates.				
01 The Wealth Market - Wealthy Older Mostly Without Kids	19,637	5.90%	19,664	5.79%
Wealthy, IPA: Millionaires, Age 55+, White, Asian Mix When it comes to American affluence, The Wealth Market is home to the richest addresses in the nation. Consisting of older suburban couples, this is where to find millionaires in the P\$YCLE system. Most of the households boast more than \$1 million in income-producing assets, investing in a broad range of stocks, corporate/municipal bonds, mutual funds, and real estate. These consumers also excel in buying annuities and other investment-style life insurance products. In The Wealth Market, residents are known for both making money and spending money in grand style, splurging on foreign travel and cultural events as well as hiring a small army of financial managers, estate planners, and full-service brokers-the better to accumulate more assets.				

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
03 Business Class - Wealthy Older Mostly Without Kids Wealthy, IPA: Elite, Age 45-64, White, Asian Mix As the segment most likely to belong to a country club, Business Class is known for its lavish spending style. But many of its fifty-something executive couples have begun to divert their high incomes to build up long-neglected nest eggs. Segment households rank at the top for having Keogh plans, cash management accounts, and unit investment trusts. But they have only one-third the level of income-producing assets of The Wealth Market, and many are trying to make up for lost time by aggressively investing in stocks, mutual funds, and investment-style insurance. Located mostly in pricey suburban areas, Business Class scores high for business and pleasure travel, high-end catalog shopping, listening to classical radio, and reading business publications.	9,263	2.79%	9,301	2.74%
M2 - Wealthy Achievers The five segments in Wealthy Achievers exemplify stress-free living: mature couples in luxury homes whose children have mostly left the parental nest. With lofty incomes from professional and managerial jobs, they've amassed large portfolios filled with bonds, stocks, annuities, and real estate. They also buy a lot of term life, residential, and auto insurance. A disproportionate number have a second mortgage, personal and home equity lines of credit, and a high credit card balance. Nevertheless, they indulge their philanthropic impulses, exhibiting high rates for donating to public broadcasting and the arts. And these well-educated consumers gladly pay for advice from financial professionals-besides getting tips from favored media like Kiplinger's Personal Finance, the Wall Street Journal Report and Bloomberg Television.	27,910	8.39%	28,245	8.32%
02 Globetrotters - Upper Mid Mature Mostly Without Kids Upper Mid, IPA:High, Age 65+, White, Asian Mix Members of Globetrotters have reached an age-over 65 years old-and a level of financial comfort-many have six-figure incomes-that allow them to indulge their passion for foreign travel. Consisting mostly of suburban couples, households in this segment have amassed substantial IPA, such as variable-rate annuities, government securities, and corporate/municipal bonds. Admittedly risk-averse in their financial behavior, they buy a variety of insurance products, including long-term care, medical, and residential coverage. But playing it safe doesn't apply when it comes to exploring other countries; members of Globetrotters have been known to take more than three foreign trips a year. And many get their news about world events from US News & World Report and Condé Nast Traveler.	2,356	0.71%	2,368	0.70%
04 Golden Agers - Upper Mid Mature Mostly Without Kids Upper Mid, IPA:High, Age 65+, Mostly White One of the oldest financial segments, Golden Agers is a collection of over-65-year-olds who've amassed substantial levels of IPA. These senior singles and couples, typically living in large suburban homes, tend to be fiscally conservative: they rank at the top for having corporate/municipal bonds, government securities, fixed-rate annuities, and savings accounts. In addition, they're more than twice as likely as average Americans to own multiple annuities and long-term care insurance. Enjoying their cushy retirements, they fill their days with golf (both playing and watching), the arts, and public TV and radio. Like many affluent seniors, they leave their investment decisions to brokers at full-service brokerage firms.	3,023	0.91%	3,053	0.90%
08 Domestic Bliss - Wealthy Older Family Mix Wealthy, IPA: Above Average, Age 45-64, White, Black< Asian Mix	1,964	0.59%	1,992	0.59%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
Domestic Bliss is home to fashionable couples in their peak earning years. Consisting mostly of adults between the ages of 45 and 64, the White, Black, and Asian households in this segment report six-figure incomes and income-producing assets of over \$100,000. Generally college graduates, they work in management, own their home, and hold extensive investments in stocks, mutual funds, bonds, and real estate. They have solid credit profiles and typically have second mortgages, home equity loans, and personal lines of credit, not to mention auto, term life, long-term care, and investment-style insurance policies. Active and cultured, Domestic Bliss members travel abroad, attend the theater, and enjoy tennis, golf, and skiing. With their sizable portfolios, they have high rates for using full-service brokers and estate planning services.				
10 Capital Accumulators - Upper Mid Older Mostly Without Kids Upper Mid, IPA: Elite, Age 55+, White, Asian Mix	13,977	4.20%	14,133	4.16%
Capital Accumulators is a collection of 55+ year-old suburbanites dedicated to growing their IRAs and 401(k) retirement accounts. They're twice as likely as average Americans to own securities, mutual funds, and real estate investments. Many households are home to white-collar professionals who have parlayed upper middle class incomes into substantial income-producing assets. They tend to lead very active lifestyles, traveling abroad, skiing at exclusive resorts, and paying for investment advice from stockbrokers and financial planners. With their brains and bucks, Capital Accumulators consume a variety of media, reading the Wall Street Journal and Cigar Aficionado, and watching pay-per-view movies at high rates.				
17 Home Sweet Equity - Upscale Older Mostly Without Kids Upscale, IPA: Above Average, Age 45-64, Mostly White	6,590	1.98%	6,699	1.97%
Upscale incomes, above average assets, and home-owning couples make this segment an attractive market for large-balance credit products. In Home Sweet Equity, many of the 45- to 64-year-old residents are tapping the value of their older homes with home equity loans, second mortgages, and home improvement loans. With well-paying white-collar jobs, these traditionalists rank high for buying fixed-rate annuities and using credit unions and savings and loan associations. Their above-average presence in exurban areas also helps explain their fondness for hunting, power boating, and buying from mail-order catalogs. Given their busy schedules, they get what information they can about life, medical, and mortgage insurance from newspaper ads and TV and radio commercials-especially oldies radio stations.				
M3 - Upscale Empty Nests	14,372	4.32%	14,570	4.29%
The four segments in Upscale Empty Nests are moving towards comfortable retirements. With most residents over 65 years old, they report middle-class incomes and above-average levels of assets. Typically college-educated workers who made good money in white-collar jobs, many now own expensive homes and have fat portfolios filled with certificates of deposit, annuities, mutual funds and stocks. At their advancing ages, they also buy a lot of insurance, including policies for life insurance, auto, residential and medical coverage. But their solid finances allow them to lead carefree lifestyles characterized by gardening, theater-going and casino gambling. And unlike younger consumers, the members of Upscale Empty Nests seek out financial advice from professionals, using full-service brokerages and estate planning services at high rates.				
06 Civic Spirits - Midscale Mature Mostly Without Kids Midscale, IPA: High, Age 65+, Mostly White	5,815	1.75%	5,862	1.73%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
They may be retired, but they're not retiring. The over-65-year-old couples who make up Civic Spirits tend to be community activists who participate in civic events, write newspaper editors, and contact elected officials at high rates. Their financial behavior is less adventurous, with households preferring investments like CDs, corporate/municipal bonds, government securities, and annuities, particularly those purchased for tax shelters. Civic Spirits members also rank high for buying long-term care insurance and residential insurance for their condos. When they're not volunteering, these Americans keep up with their civic interests by watching news programs on television, tuning in to news/talk radio stations, and reading mature market magazines.				
11 Savvy Savers - Lower Mid Mature Mostly Without Kids	3,487	1.05%	3,534	1.04%
Lower Mid, IPA High, Age 65+, Mostly White The living is easy in Savvy Savers, a segment of well-invested retirees scattered across the nation's suburban and exurban communities. These cautious investors rank near the top for owning CDs, money market funds, municipal bonds, and fixed- and variable-rate annuities. Together, these assets provide them sizable nest eggs, though they pursue only midscale lifestyles, characterized by watching golf on TV and socializing at the fraternal order. These are the folks who take full advantage of senior discounts and are coupon users at drugstores, grocery stores, movie theaters, and restaurants. When they go on vacation, they're typically value-oriented travelers who drive to a domestic destination and stay at a Comfort Inn.				
13 Annuity-ville - Lower Mid Mature Mostly Without Kids	2,574	0.77%	2,613	0.77%
Lower Mid, IPA Above Average, Age 65+, Mostly White No place has more seniors, fewer children, and a greater passion for fixed-rate annuities than Annuity-ville. These upper-middle-class suburbanites living in established communities score near the top for staid investments like government securities, CDs, and money market funds. Many members are preoccupied with preserving their wealth, and they boast high rates for having tax shelters, unit investment trusts, and cash management accounts. But they're also willing to spend their money shopping at upscale department stores and donating to PBS. Leading somewhat sedentary lifestyles, they enjoy tuning in to news, old movies, and sports such as golf and tennis on TV.				
18 Travel & Antiques - Midscale Older Mostly Without Kids	2,496	0.75%	2,561	0.75%
Lower Mid, IPA Above Average, Age 55+, Mostly White Travel & Antiques comes by its name honestly: The members of this segment love both traveling and collecting, especially antiques and coins. Mostly empty-nesting couples over 55 years old, these households have filled their IRAs with a range of investments: stocks, mutual funds, CDs, and money market accounts. They qualify for personal and home equity loans, and likely use them for home renovation projects. Residents of Travel & Antiques have high rates for traveling in the U.S. and abroad, favoring excursions to Britain and car trips across America. And when they've returned to their exurban homes, they often take armchair journeys, reading travel magazines, watching the Travel Channel, and rarely missing an installment of The Antiques Roadshow.				
M4 - Midscale Matures	9,002	2.71%	9,251	2.72%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
Life can be a struggle for Midscale Matures, a group of six segments characterized by over-55 singles and couples with working-class wages and proportionately few income-producing assets. Lacking discretionary income, these seniors offer a relatively weak market for most financial products. However, they do have CDs, savings accounts, low-value whole life insurance, and medical insurance through Medicaid/Medicare. While they report paying a lot of attention to information they receive about long-term care insurance, they are no more likely than any other group to actually own such policies. Where they do excel is in watching television-especially daytime TV and daily newscasts.				
16 Leisure Land - Lower Mid Mature Mostly Without Kids	2,624	0.79%	2,677	0.79%
Lower Mid, IPA Below Average, Age 65+, Mostly White Located in a mix of suburban and exurban communities, Leisure Land residents have below average to moderate portfolios and lower midscale incomes. These households of over-65-year-old couples, widows, and divorcees have average educations, and home values. But they've managed to sock away enough money to create solid investment portfolios-albeit characterized by a conservative assortment of annuities, CDs, money market accounts, and mutual funds. As a result, they can afford to spend their time socializing at fraternal orders, and taking the occasional all-inclusive-package vacation. At home, members of Leisure Land also rank high for watching television, especially talk shows, cultural programs, and, befitting their aspirations, Who Wants to be a Millionaire?				
27 Conservative Couples - Downscale Mature Mostly Without Kids	1,222	0.37%	1,254	0.37%
Downscale, IPA Moderate, Age 65+, Mostly White Most of the members of Conservative Couples have retired-at least those who can afford to. This mostly retired segment is filled with over-65-year-old couples who are wary investors. Their downscale incomes and moderate income-producing assets make them only a modest market for most financial investments other than CDs, mutual funds, and savings accounts. But they do buy a number of insurance products and rank number one for medical coverage. Located in both small town and rural communities, these seniors pursue an easygoing lifestyle with a fondness for bird watching, needlepoint, and belonging to Veterans clubs. When it comes to media, their tastes lean towards TV news, daytime game shows, and skating competitions.				
28 Senior Solitaire - Downscale Mature Mostly Without Kids	1,947	0.59%	2,000	0.59%
Downscale, IPA Moderate, Age 65+, Mostly White The elderly singles of Senior Solitaire are America's fiscal conservatives. One of the oldest groups in the nation, they include disproportionate numbers of veterans, widows, and nursing home residents. With downscale incomes and below average to moderate assets, they buy low-risk investments such as CDs, annuities, and money market funds. Their advanced age also makes them a receptive audience for long-term care insurance. But these older traditionalists care for few banking services other than direct depositing their Social Security checks; they don't even carry credit cards. Sedentary in their lifestyles, they watch a lot of television: daytime game shows, evening newscasts, and sports like golf and skating. Just about the wildest thing they do is risk imaginary dollars on Jeopardy, one of their favorite TV shows.				
29 Retirement Ready - Midscale Older Mostly Without Kids	8	0.00%	8	0.00%
Midscale, IPA Moderate, Age 45-64, Mostly White				

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
The nearly-retired Americans in this segment enjoy comfortable lifestyles on middle-class incomes. Although not asset-rich, members of Retirement Ready do invest in real estate and variable-rate annuities, and they've built up enough home equity to take out second mortgages, and home equity loans. Many of these singles and couples have turned high school educations into well-paying white-collar jobs. Today, they have sufficient disposable cash to make significant purchases through L.L. Bean and QVC. Their idea of a big night out is heading for Shoney's, which ranks at the top among this segment's restaurant choices. Their media habits are also old fashioned: old movies and game show re-runs.				
35 Hunters & Collectors - Lower Mid Older Mostly Without Kids Midscale, IPA Moderate, Age 45-64, Mostly White	3	0.00%	3	0.00%
It's a world where hunters reign supreme, whether their target is big game, small fish, or rare coins. Hunters & Collectors ranks at the top for collecting coins but near the bottom for most other financial activities. These 55 plus year-old homeowners, disproportionately found in exurban communities, care little about stocks, bonds, and other investments. But they do take out personal and home improvement loans, mostly to upgrade their older homes. And they have above-average rates for buying auto, residential, and disability insurance. For leisure, Hunters & Collectors households rank at the top for hunting and a number of other popular country pursuits: boating, camping, reading Country Living, and Town & Country.				
40 Timeless Tenants - Midscale Older Mostly Without Kids Midscale, IPA: Below Average, Age 55+, White, Black, Asian, Mix	3,198	0.96%	3,309	0.97%
They're over 55, closing in on retirement, and rent their homes, but the members of Timeless Tenants boast solid middle-class incomes. After having attended college and worked at a variety of white-collar jobs, many are now receiving healthy pensions. Though they own few income-producing assets like stocks, bonds, and mutual funds, they're more likely than average to have CDs, collectibles, and liquid savings. And they often make use of bank offerings like credit cover their expenses. Their insurance needs are typically limited to renter's insurance and auto insurance. But they live comfortably, taking home study courses, buying collectibles, and playing the lottery all at above average rates. And their media tastes reflect an educated mindset, favoring Smithsonian and Metropolitan Home magazines and PBS and CNN on TV.				
M5 - Retirement Blues	5,148	1.55%	9,862	2.90%
The five segments in Retirement Blues offer only modest financial prospects. In this group of over-65-year-old singles and couples, both incomes and income-producing assets are at low levels. These conservative consumers rank high in only a handful of financial areas, such as receiving direct deposits from Social Security, using non-interest checking accounts, owning individual medical insurance, and buying low-value life insurance. Retirement Blues residents tend to pursue home-based lifestyles: when they're not watching television-daytime game shows, nightly news programs, and QVC shopping network are popular-they collect coins and play the lottery at high rates.				
20 Comfortably Retired - Lower Mid Mature Mostly Without Kids Lower-Mid, IPA: Low, Age 65+, Mostly White	780	0.23%	815	0.24%

PCensus Sample Report
P\$YCLE Segmentation
Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
The members of Comfortably Retired could be poster children for living below one's means. Despite their lower-middle class incomes, these over-65 singles and couples have solid net worth mostly due to their homes. Their small investments include a well-diversified mix of conservative fixed-rate annuities, variable-rate annuities, and unit investment trusts. Together, these investments provide Comfortably Retired households with tranquil lifestyles. With a disproportionate number of residents living in exurban areas, many households enjoy pursuits such as bird watching, socializing at church, and watching TV, especially cultural and game shows. In Comfortably Retired, big-time excitement means Bingo Night.				
26 Early-Bird Specials - Lower Mid Mature Mostly Without Kids Lower-Mid, IPA: Low, Age 65+, White, Black, Mix	435	0.13%	447	0.13%
With their moderate net worth and lower midscale incomes, members of Early-Bird Specials have crafted comfortable retirements in their older homes. These risk-averse singles and couples have filled their retirement accounts with government securities, fixed-rate annuities, CDs, and money market funds. They've also tapped a variety of insurance products-auto, homeowners, long-term care, and whole life-for added protection. Concentrated in exurban communities, segment residents pursue quiet pastimes: going bird watching, reading gardening and shelter magazines, and shopping at Sears. When dining out, they head for the local Denny's or Cracker Barrel restaurant, especially if it offers senior discounts.				
38 Old Homesteaders - Downscale Mature Mostly Without Kids Downscale, IPA: Below Average, Age 65+, Mostly White	1,544	0.46%	1,603	0.47%
Old Homesteaders should not be confused with Old Money. The segment has one of the highest concentrations of nursing home residents in the nation. Nearly three-quarters of these elderly singles and couples have extremely low incomes and many depend on Medicaid and their monthly Social Security checks for survival. With income-producing assets only one-third the national average, they buy few financial products other than CDs. However, they do own low-balance insurance products and boast the highest indices for life insurance valued under \$20,000 and homeowners insurance valued under \$25,000. Home centered, they tend to watch a lot of television, especially news, game shows, and 700 Club.				
42 Sunset Times - Low Income Mature Mostly Without Kids Low Income, IPA: Low, Age 65+, White, Black Mix	27	0.01%	26	0.01%
With incomes and assets significantly below the national average, Sunset Times qualifies as a weak financial market at best. This group is dominated by elderly, racially mixed singles and couples, with a high concentration of retirees. Other than owning their relatively low-value homes, they possess few retirement, investment, or credit products. And like other senior-filled segments, Sunset Times ranks high for Social Security direct deposits. Their insurance coverage is limited to low-balance whole life, auto, residential, and funeral expense policies. And though they engage in few activities above the national average, they're more likely than the general population to play bingo, hunt, and belong to veteran's clubs and fraternal orders. They also enjoy listening to gospel radio, reading fraternal magazines, and watching soaps, comedy, and news.				
53 Social Insecurity - Low Income Mature Mostly Without Kids Low Income, IPA: Low, Age 65+, White, Black, Hispanic, Mix	6,753	2.03%	6,971	2.05%

PCensus Sample Report
 P\$YCLE Segmentation
 Claritas 2009

P\$YCLE Segment Snapshots	San Francisco County, CA			
	2009 Households	%	2014 Households	%
<p>The most downscale of the mature segments, Social Insecurity is filled with ethnically diverse widows and widowers who rely on Social Security and Medicare/Medicaid for survival. With extremely low incomes and income-producing assets, these elderly singles barely register for owning stocks, mutual funds, and real estate investments. Nor can they muster the funds to buy insurance products other than some medical, and whole life policies acquired earlier in their working lives. Financially strapped, most Social Insecurity residents lead quiet lifestyles in their older city apartments: there's little money for travel, nightlife, or dining out. Instead, this segment is the top-ranked audience for daytime television, particularly game shows, Spanish language shows, and soaps.</p>				