Niches 3.0™
Identifying target populations with one comprehensive data attribute
Niches 3.0™

Niches 3.0 is a powerful household clustering system that analyzes a sample of the U.S. population at a household level and segments the sample into life stage and economic groups using five major compiled data drivers: target income, household age, home ownership, presence of children, and economic activity.

www.epsilon.com/niches
The households in this niche are extremely upscale, with respect to their earnings, their tastes and their propensity to spend. The household typically consists of two adults between the ages of 25 and 34 with a below average presence of children (dual income, no kids [DINKs]). They own their homes, worth an average value of $276,800, and they are likely to have lived there for 8 years. They are highly educated, with most completing college or graduate school.

The majority of already affluent households are employed in professional, technical, managerial, and sales/service occupations. They own credit cards, and they are known to be mail responsive—purchasing items through the mail, while being equally retail friendly. They purchase more electronics than the average population, and they are very enthusiastic about investments and spending disposable income.

These households typically spend on home decorations, high-ticket apparel, arts/crafts, and children’s merchandise, with nearly $4,000 of discretionary income spent in catalog and retail channels recently. These households enjoy the pleasures of high society. Their interests include shopping online, travel, sports/recreation, gourmet food, and pets. They are extremely fitness conscious. This niche enjoys active sports such as running and jogging. They also enjoy cruise ship travel, as well as travel in the U.S.

Already affluent households are more likely than average to own luxury subcompact and luxury compact crossover utility vehicles (e.g., BMW 1M and Mercedes-Benz B). These households are also overrepresented in the luxury mid-size SUV segment. They are more likely than the national average to own new vehicles, and they contain higher concentrations in model years 2005 forward.

### Average Household Income
- $161,091

### Average Age of Head
- 35

### Average Length of Residence
- 8

### Percent with Kids
- 21%
The Big Spender Parents niche is dominated by middle-aged, traditional family households with high likelihood of children present, as well as pets. This niche has a significant concentration of members of Generation X. These households are employed in professional/technical or managerial positions. Many of these professionals hold post-graduate degrees. They own homes with average values of $337,400 and have resided in them for an average of 12 years.

Big Spender Parents own credit cards and use them to shop via Internet or catalogs, with nearly $5,000 in recent purchases in these channels. They purchase items through the mail, and they are generally mail responsive. These households make discretionary purchases on children’s apparel and merchandise, outdoor equipment, and home decor. They also have an interest in financial investing.

Outdoor recreation and physical fitness are important to this niche, as are pets (especially dog ownership). There is a high concentration of households with interests in shopping online, home improvement, book reading, travel, gourmet foods, and items for the family.

Big Spender Parents households are more likely than average to own vehicles across the luxury segment, including exotic luxury, full-size, sport, and subcompact luxury vehicles. For example, the Cadillac XTS is the type of a vehicle found in the full-size luxury segment, and the Mercedes-Benz B is a subcompact luxury vehicle. Marketers are more likely than average to find luxury mid-size SUVs in this niche, such as the Mercedes-Benz G. The vehicles owned in this niche are also more likely than average to be new vehicles, with model years more recent than 2009.

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<tr>
<th>Average household income</th>
<th>$173,967</th>
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<tr>
<td>Average age of head</td>
<td>46</td>
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<tr>
<td>Average length of residence</td>
<td>12</td>
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<tr>
<td>Percent with kids</td>
<td>88%</td>
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The households in this niche are very business and culturally oriented. These households are typically in their mid-50s, and they usually do not have children. There is extensive domestic business and foreign travel in this niche. These homeowners own residences that have an average value of about $317,000, and they have lived there for 15 to 20 years or more. They are more likely than the general population to have grandchildren.

Chic Society households own many credit cards and have a known history of being mail responsive and purchasing items through the mail. Their discretionary spending includes purchases of general merchandise, magazines, kitchen accessories, specialty foods, and women’s apparel. The households in this niche are also more likely to donate to charitable causes, such as wildlife and environmental issues. They have a great interest in monetary investing.

Household activities and interests include travel, including international trips, cruise ship vacations, cycling, and boating and sailing. Other interests include gardening and grandchildren. They are very health conscious regarding weight control, and they enjoy regular physical fitness, walking for health, and self-improvement. They are loyal online subscribers that are likely to use a Web portal such as AOL, Yahoo, or MSN.

Chic Society households are affluent, and the vehicle ownership reflects their wealth. They are more likely than average to own luxury exotic makes, such as Lotus and Jaguar, as well as luxury full-size vehicles, such as the Cadillac XTS. They also have an above average likelihood to own new vehicles in very recent model years from 2010 forward.

### Chic Society

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<th>Average household income</th>
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<tr>
<td>Average age of head</td>
<td>54</td>
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<tr>
<td>Average length of residence</td>
<td>16</td>
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<tr>
<td>Percent with kids</td>
<td>12%</td>
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The households in this niche are likely to include one or more children and a household pet. Nearly all of the households own their homes with an average value of $309,000, and they have lived in them for 16 or more years. Many of these Generation X households are employed in executive positions and hold college or graduate degrees.

Doing Well & Donating households have a very high propensity to spend, and they are considerably more likely to own credit cards than the general population. They are also extremely mail responsive, and they purchase often from catalogs and the Internet, while also being equally retail friendly. They like to purchase items such as children’s merchandise, sports apparel, home furnishings, and magazines. These households enjoy surfing the Internet.

Members of this niche are very active with many charities and donate consistently. They are among the highest discretionary spenders, with over $8,000 in recent purchases via either catalog, online, or retail channels. Investments, gourmet food, and wines are important interests within this niche. Fitness focused, they enjoy the golf course, running/jogging, walking for health, hiking, and cycling. They do quite a bit of traveling—including the U.S. and cruises—and they enjoy crafts, boating and sailing, and photography. They are loyal online subscribers that are likely to use a Web portal such as AOL, Yahoo, or MSN.

Doing Well & Donating households are more likely than average to own luxury vehicles—full-size, sport, and exotic—and this trend correlates with their above average income levels. They have above average ownership of Cadillac XTS, Lexus IS, and Lexus ISF. These vehicles have a higher than average propensity to be new and in very recent model years from 2010 forward.

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<th>Average household income</th>
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<tr>
<td>Average age of head</td>
<td>50</td>
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<td>Average length of residence</td>
<td>16</td>
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<tr>
<td>Percent with kids</td>
<td>73%</td>
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The households in this niche are typically older, white collar, and educated (Baby Boomers are well represented here). They have grown children, some possibly still living with them. Most of the households own their homes and have lived at the same address for nearly 18 years. On average, their homes are worth about $298,600.

Easy Street households are very mail responsive and purchase items through the mail, catalogs, and the internet, though they have a slightly stronger preference for retail. Recent discretionary spending is strong, with $6,000 spent in online, retail, or catalog channels. They spend on high-ticket apparel, electronics, outdoor equipment, furniture, and magazines. They travel quite a bit both in the U.S. and abroad. They are very active with investing.

Fond of outdoor activities, Easy Street households have interests in golf, gardening, boating, and sailing. Other interests include grandchildren, gourmet cooking/food, wine, cruise ship travel, and they are charitable donors. Easy Street households also have a strong interest in fitness and leading a healthy lifestyle. They walk or exercise regularly and are often dog owners. They are loyal online subscribers that are likely to use a Web portal such as AOL, Yahoo, or MSN.

Easy Street households are overrepresented in all the luxury vehicle categories (full-size, exotic, mid-size, and sport). They have above average concentrations for vehicles such as the Mercedes-Benz S, Infiniti M35, and Lexus ISF. They have an overrepresentation in new vehicles and are have slightly above average concentrations in both slightly older and newer model years from 2000 forward.
Feathering the Nest households are mostly younger, although some are just young at heart. There is a very high incidence of children in this niche. These households are one-and-a-half times more likely to be employed in a professional/technical occupation, including physicians/dentists, than the general population. The majority is highly educated and owns their homes, valued at about $276,000. They have somewhat shorter lengths of residence compared to all U.S. households, typically nine years on average.

In addition to buying items for their children, Feathering-the-Nest households use their many credit cards to buy arts/crafts material, sports merchandise, outdoor/recreational merchandise, fashion clothing, and home decor products. They are mail responsive and purchase items through all mediums, including retail, catalog, and the Internet, with strong recent discretionary spending of $4,400 across all channels.

This niche is into physical fitness and is overall very active. Their recreational activities include outdoor sports, such as running/jogging, and snow skiing/snowboarding. They also enjoy home improvement projects. When indoors, they prefer to shop online, indulge in electronics, books, investing, pets, and gourmet foods. They enjoy traveling, and they are more likely than the general population to have done some foreign travel. They are loyal online subscribers that are likely to use a web portal such as AOL, Yahoo, or MSN.

These households have diverse automotive ownership across all luxury segments (e.g., luxury crossover utility vehicles such as the Lincoln MKT and the Audi Q5). They also have above average concentrations in the luxury full-size SUV category (e.g., the Infiniti QX56). They are more likely than average to purchase new vehicles with a propensity to own across model years 2000 forward.

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<th>Average household income</th>
<th>$163,274</th>
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<tr>
<td>Average age of head</td>
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<td>Average length of residence</td>
<td>9</td>
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<tr>
<td>Percent with kids</td>
<td>72%</td>
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As the name suggests, the households in this niche are highly mobile. Though they are Generation Xers in their 40s and have children, they tend to move often. Naturally, a substantial portion lives in rented housing units and has lived at their dwelling for less than 7 years. These are high-income households employed in professional and managerial positions, with some business owners.

Go-Go Families are heavy spenders across all channels. With an average $6,300 discretionary spend; they shop in stores and online, purchasing children’s apparel and merchandise, high-ticket female clothing, home décor, recreational items, and sports merchandise. They keep up to date on new technology and electronics, and do quite a bit of stock and bond investing.

This niche has a blend of outdoor and indoor interests. Indoor interests include online shopping, electronics, gourmet cooking, and magazine and book reading. These pet lovers also enjoy the outdoors and activities such as snow skiing, cycling, golf, and running/jogging. They also enjoy family vacations in the U.S. and on cruise ships.

In the Go-Go Families niche, vehicles are likely to reflect the family stage of the lifecycle. They are more likely than average to own SUVs in both the luxury and non-luxury segments, ranging from the Land Rover LR4 to the Chevrolet Suburban. They also favor both luxury and non-luxury crossover utility vehicles. Members of this niche have an above average likelihood of owning newer vehicles, and there is an above average concentration of model years 2005–2011 in Go-Go Families households.
Home Hoppers households are headed by adults 50 years of age, and they are not very likely to have children. A high number of renters, these households are highly mobile and have a length of residence that is typically 8 years. When they do own homes, they are valued at an average of $174,000. They are educated (at least some college) and some work in professional and management fields, while some have careers not requiring a college degree.

Home Hoppers are economically active. They own many credit cards and shop via all channels: retail, catalog, and the Internet, recently spending $4,800 in these channels on discretionary items. These households tend to spend their money on items such as kitchen and contemporary home décor, high-ticket female apparel, and magazines.

Households in this niche have very diverse interests. They are concerned with investments, insurance, and their health. In their free time, they enjoy leisure travel, wines, cooking, and gourmet food. They are health conscious and follow regular exercise routines, often looking for ways to improve themselves. They enjoy many different types of outdoor activities, such as cycling, golf, and running/jogging. To relax, they have a particular affinity for reading and spend time online shopping. They are active travelers, and they travel both within the U.S. and abroad for vacations and business.

While households in this niche own a wide variety of vehicles, they have above average concentrations in the luxury crossover utility segments (mid-size and compact). Vehicle examples include the BMW 328 and the Lincoln MKT. They have a greater likelihood than average to own vehicles purchased new, and they are overrepresented in model years 2005 forward.
This niche contains older households that are not likely to have children still living with them. The majority of these households are homeowners with long lengths of residence of often 21 years or more. The average value of their homes is $224,600. A significant portion of this niche is retired, and those that are employed are mostly in professional/technical or administrative/managerial-type positions. More than half of this niche has completed college or graduate school.

IRA Spenders are among the most mail and retail responsive consumers, and they purchase items through mail catalogs while still being above average in online purchasing. They own and use many credit cards with which they purchase big-ticket items, having spent $5,500 recently on discretionary items. Typical purchases include specialty foods, home furnishings, mid-ticket apparel, books, and magazines. These generous households also contribute to various fundraising causes, such as medical, veteran, wildlife, and environmental charities.

These households have a strong interest in investing and spending time with their grandchildren. These older households enjoy playing golf, gardening, and walking for health. They also enjoy book and magazine reading. They have a strong interest in gourmet foods, wines, and casino gambling. They like to stay physically fit, so they exercise regularly and watch their diets. The households in this niche are also avid travelers, traveling in the U.S. much more than the general population. They are loyal online subscribers that are likely to use a Web portal such as AOL, Yahoo, or MSN.

The vehicle ownership patterns for IRA Spenders households tend to be overrepresented in the luxury segments, such as luxury exotic and luxury prestige full-size (e.g., Infiniti QX56). These spending households are more likely than average to purchase new vehicles across all model years.

**Average household income**
$115,319

**Average age of head**
65

**Average length of residence**
21

**Percent with kids**
6%
This niche is dominated by young adults around 35 years of age. The majority of these have completed college or graduate school and a third have high school degrees. More than half work in professional/technical fields, although management and sales/service areas are also evident. About half of these young households own their homes, and many have lived in their residences for less than 5 years.

Just Sailing Along households have fewer credit cards than the general population. They prefer online to mail and retail purchasing, making online purchases about as often as most U.S. consumers. Recent discretionary spending is $1,600 less than the U.S. average. When they do spend, their outlays are made in a variety of categories, including female apparel, recreational/outdoor equipment, arts/crafts, magazines, sports, spas, and kitchen accessories/décor.

These households are very active online shoppers. In addition, they keep up to date on the latest health, cooking, and home décor trends. Additional interests include sports/recreation, reading, electronics, and traveling abroad. They are less likely to use a Web portal such as AOL, Yahoo, or MSN.

Just Sailing Along households are slightly above average consumers of luxury compact crossover utility vehicles and subcompact luxury vehicles (e.g., Audi Q5). They are likely to purchase both new and used vehicles, and they have an above average propensity to own vehicles with recent model years from 2010 forward.

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<th>Average household income</th>
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<td>35</td>
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<td>Average length of residence</td>
<td>5</td>
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<tr>
<td>Percent with kids</td>
<td>5%</td>
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The households in this niche have an average age of about 47, and they are considerably more likely than the general population to have children present. Most of the households in this niche are homeowners that have resided in their homes for 14 years on average. The average value of the homes is about $172,500. These white collar households are employed in professional/technical or management fields, and a significant portion of them have completed college.

The majority of Kiddie Kastles households have credit cards, and they are more likely to shop by mail than the population on average. They buy extensively through catalogs, the internet, and retail. Their $2,900 in recent discretionary spend in these channels is often on automotive accessories, hunting and fishing, children’s merchandise, sports merchandise, home furnishings, office supplies, and magazines.

The households in this niche are active and enjoy staying fit and eating well. They participate in outdoor activities such as boating, camping (RV), hiking, hunting, shooting, fishing, golf, cycling, and running. They also enjoy home improvement, gardening, and working on their cars. These households invest in stocks and bonds, underscoring their do-it yourself activities.

To relax at home, there is an interest in reading, crafts, and playing with their pets. They travel often, especially within the U.S. They are loyal online subscribers that are likely to use a Web portal such as AOL, Yahoo, or MSN. The households in this niche are highly reachable via cookie-based Web display advertising.

Kiddie Kastle’s household vehicle ownership patterns are very similar to the national averages. They own both new and used vehicles across all model years, and they have a slightly above average likelihood of owning commercial trucks (e.g., Ram 5500).
This niche is dominated by households containing two adults and no children (many are members of Generation X). These households tend to be homeowners and typically have a longer length of residence (10 years on average). Their homes are valued at about $183,200. These households are often college educated and have diverse professional/technical careers.

Loose Change households are average credit card owners and users. They do shop retail locations, on the Internet, and occasionally from catalogs, marked by a less-than average recent discretionary spend in these channels of $2,100. Their discretionary spend tends to be on automotive accessories, recreational and outdoor equipment, hunting/fishing, and sports equipment, items balanced also with home furnishings, low/mid-ticket apparel, and beauty/spa items. These households travel domestically and abroad.

Most of those in this niche are homebodies that are interested in a healthy lifestyle. They spend time online, and they have an interest in food, cooking, home improvement, working on cars, and gardening. They enjoy fitness, travel, and pets. They are likely to use a Web portal such as AOL, Yahoo, or MSN.

Loose Change household vehicle ownership patterns are very similar to national averages. They are slightly more likely than average to own in several segments, including commercial trucks and luxury subcompacts, and they show an above average tendency to have vehicles in very recent model years from 2012 forward.
Households in this niche are nearly twice as likely as the general population to have at least one child present, or to have grandchildren. They live in homes that they own—valued on average at $164,300—and have an average length of residence of 9 years. There is a higher percentage of white collar employees with college or graduate degrees, and Mid-Life Munchkins are more likely to have a military veteran in the household than the general population.

Mid-Life Munchkins are credit card holders, very mail responsive, and shop often through the mail and catalogs. They are also more likely than the general population to shop via the Internet and at retail locations. They spent $3,000 recently in online, retail, and catalog channels (close to the U.S. average). They often purchase low-ticket apparel, home décor items, automotive accessories, hunting/fishing equipment, low-ticket gifts, and books. They are interested in investing, insurance, and they are involved with stocks, bonds, mutual funds.

They also donate to medical research causes. Their hobbies include grandchildren and pets. They are fond of fishing, hunting, shooting, boating camping (RV), hiking, golf, and cycling. This niche enjoys off-shore travel. They like home improvement, crafts, and automotive work. They are also more likely than the general population to enjoy gardening and crafts. Mid-Life Munchkins households are online subscribers that are likely to use a Web portal such as AOL, Yahoo, or MSN.

Mid-Life Munchkins households are more likely than average to own vehicles with more storage space. They own more vans and compact pickups than the population in general (e.g., Chevrolet Express Van models G4500 and G3500 and the Subaru Baja). Their trend in age of vehicles is oriented toward slightly older models, with a less-than-average concentration of vehicles with model years from 2010 forward.

**Average household income**

$89,616

**Average age of head**

52

**Average length of residence**

9

**Percent with kids**

56%
Households in this niche are mostly empty nests consisting of two adults and no children. They live in homes that are owned and valued at an average of $184,500, and have lived in their residence for 17 years on average. These households are quite well-educated and, if they are not retired, then they are often employed in professional or management positions. They are much more active with their grandchildren than the general population.

Nice & Easy Living households tend to own the same credit cards as the general population and are also just as mail responsive. Similar to the average U.S. household, their recent discretionary spend is $3,100 across online, retail, and mail channels, though they buy less online and more retail compared to average U.S. households. Spending is often on low- or mid-ticket apparel and home décor. This group also purchases music, books, specialty foods, and magazines. They are active with fundraising and are involved with many charities, especially medical and health-type charities. They have an interest in keeping up with their investments.

Households in this niche are interested in investing, gardening, hobbies, and home improvement. They enjoy spending time traveling, entering contests, and casino gaming. They monitor their diets and have an interest in health foods and walking for health.

Nice & Easy Living households are more likely than average to own luxury full-size vehicles such as the Cadillac XTS. They also have an above average propensity to own vans such as the Chevrolet Express Van. They trend toward older model years, with a slightly above average likelihood of owning vehicles with model years prior to 2004.
This niche contains young households with many children in the house. Compared to the rest of the nation, this niche contains a smaller portion of home owners. Most have completed high school and have some college or a vocational/technical school education and work in sales, clerical or craftsman positions. Among the owners, homes are valued at an average of $125,600, and they have lived in their residence for about seven years on average.

Oodles of Offspring households own slightly fewer credit cards compared to the general population and are average mail buyers. However, they prefer to shop over the Internet and in retail locations when compared to the average U.S. household. Similarly, their recent discretionary spend in all channels is $1,200—about half the general population’s average. When making purchases, they are most likely to purchase children’s merchandise, automotive accessories, magazines, arts/crafts, and hunting/fishing merchandise. They may also make low-ticket kids and female apparel purchases, and low- or mid-ticket beauty and spa products.

These households have an interest in fishing, music, hobbies, and pets. Baking, nutrition, collectibles, and crafts occupy their time as well. They are fond of automotive work, motorcycles, and outdoor sports and recreation such as camping, hiking, and fishing. They enjoy cruise ship vacations. This niche is highly reachable via cookie-based Web display advertising; and they use a PC to access the Internet.

The Oodles of Offspring niche has a higher propensity to own non-luxury vehicles, including full-size half ton pickups and mid-size vans (e.g., GMC Sierra and Kia Sedona). They are more likely than the population at large to own used vehicles, and they tend to show patterns of ownership across model years similar to households in general.
Parks, Parts & Playgrounds households have a slightly higher likelihood of children compared to the general population. There are fewer married persons in this niche compared to the general population, indicating a relatively high proportion of single-parent households. About 80% are home owners and live in homes valued at an average of $105,500. They are fairly mobile and have shorter lengths of residence (eight years on average). Most consumers in this niche have a high school education with only some continuing to vocational/technical or college degrees. They are employed in health care or craftsman-type positions, with some homemakers, and small business owners.

Credit cards are not very common with Parks, Parts & Playgrounds households—only 34% have them. They are less likely to be merchandise buyers than the general population, as mirrored in their muted $1,011 in recent discretionary spending. Items more likely to be purchased by this niche include automotive accessories, medium-priced home décor, hunting/fishing equipment, low-ticket beauty items, children’s merchandise, and mid- to low-priced apparel.

Households in this niche have a strong interest in fishing, music, pets, collectibles, and other hobbies. Bible reading interests play a part in their lives, as does nutrition and automotive work. Outdoor leisure activities include camping, hiking, fishing, hunting, and shooting. Indoor leisure activities include baking and crafts. They are less likely to use a Web portal such as AOL, Yahoo, or MSN. These households are highly reachable via cookie-based Web display advertising and use a PC to access the Internet.

Parks, Parts & Playgrounds households are more likely than average to own non-luxury vans (both mid-size and full-size) and non-luxury subcompacts (e.g., Kia Sedona and Toyota Scion). This niche has an above average propensity to own used vehicles and has a lower likelihood to own very recent model years from 2010 forward.
This niche is dominated by middle-aged adults, and about half of them have children in the household. Nearly all own their homes—with most valued at an average of about $180,000—and they have lived in their homes for less than 11 years. The majority of these households have a high school education and possibly some college. The households in this niche are employed in a large variety of jobs, but for the most part, this niche consists of clerical and blue collar workers.

About 43% of Quiet Homebodies are credit card holders, which is low compared to the national average. They are also below average shoppers across all channels. Households in this niche recently spent $1,800 on discretionary items through the mail, online, or retail channels, purchasing items such as automotive accessories, hunting/fishing equipment, women’s apparel and beauty supplies, children’s merchandise, male apparel, and mid- to low-priced home décor and gifts.

Households in this niche are more likely than the general population to be interested in fishing, as well as owning and purchasing a variety of pets, especially cats and dogs. They spend their free time on automotive work, hobbies, and home improvement. Vacations are typically domestic and can include camping, hiking, hunting, and shooting. They have an interest in music and activities around the home such as baking and crafts. They are often dieting, but they still enjoy gourmet food and take health-related issues seriously.

Quiet Homebodies households feature automotive ownership patterns that show above average concentrations in commercial trucks and non-luxury vans (e.g., Ram 5500 and Chevrolet Express Van). Their propensity to purchase new or used is similar to the national averages, as is their likelihood to buy across all model years.
This niche typically consists of households with one to two adults and no children. The head of household has little more than a high school education and is typically employed in a clerical, blue collar, or service occupations. Approximately half of the households in this niche are renters. Among those that own their homes, the average home value is $116,000. The length of residence for these households is often less than seven years.

There are fewer credit card owners in the Resourceful Realists niche than found in the general population. They are less frequent mail buyers, and their recent discretionary spending in catalog, retail, and online is less than half the general population (average at only $1,400). When they shop, purchases tend to be on home décor, automotive accessories, books, magazines, and low-ticket gifts and beauty supplies.

This niche enjoys book reading, contests/sweepstakes, music, cats, and collectibles. Baking, health, and beauty products are also of interest, as well as some domestic travel. This niche is less likely to use a Web portal such as AOL, Yahoo, or MSN.

Resourceful Realists households are more likely than average to own non-luxury mid-size vans such as the Kia Sedona and Ford Freestar. They are underrepresented in purchasing new vehicles, relative to population at large. Also, they are more likely than average to own vehicles in model years prior to 2010.
Householders in this niche are mostly over 60 and have two adults in the household. More children are present in these households than the general population, and grandchildren are a big interest. Nearly three-fourths are home owners with home values averaging $124,300. Length of residence averages 14 years or more. The vast majority of these households have a high school education, but white collar professionals are less frequent in this niche than are typically found in the general population. These households are considerably more likely to be retired and to be the home of a military veteran.

Credit card ownership and usage are common among Still Going Strong households. They are mail responsive and purchase more often through the mail and from catalogs than the average household. They are equally active with online and retail engagement as the average U.S. household. Their recent online, retail, and mail catalog discretionary spend of $2,700 is also close to average. Book buying, gifts, home décor, magazines, medical issues, and female apparel are frequent purchases.

Most of the activities and interests are geared toward grandchildren, bible reading, contests/sweepstakes, and collectibles. They love crafts, sewing, needlework and knitting, cats, nutrition/diets, music, books, and fishing. When they do get outdoors, they enjoy fishing. They are health-aware households. Members of this niche are loyal online subscribers that are likely to use a Web portal such as AOL, Yahoo, or MSN, and they are highly reachable via cookie-based Web display advertising.

Still Going Strong households are much less likely than average to own luxury segment vehicles; they have an above average concentration in non-luxury vans, such as the Kia Sedona. They are also less represented than average in newer model years (since 2010).
This niche is comprised mostly of young, single, active adults. They are frequently renters with short length of residence, four years or less, and for the nearly one-third of homeowners, home values average $131,000. About half have a little over a high school education. This niche has a low concentration of professional occupations, while sales, military, and clerical types of positions are overrepresented.

Tireless & On the Move households’ credit card usage is average when compared to the general population. They are not as likely to make discretionary purchases as average U.S. households. Recent discretionary spending is only $999 across online, mail, and retail channels. When they do shop, they make magazine, beauty and female apparel, books, magazines, and home décor purchases.

These are very active online households with a keen interest in books, magazines, and music. They enjoy keeping physically fit by running, jogging, snowboarding and skiing, and other extreme sports. They enjoy cooking and culinary activities, watch their diets and are always looking for ways to self-improve. While they do not purchase a lot, they express an interest in mail order and may represent good future prospects. They are less likely to use a Web portal such as AOL, Yahoo, or MSN.

Tireless & On the Move households show a higher-than-average propensity to purchase used vehicles, and they are more likely than average to own model years prior to 2005. This niche has higher concentrations in non-luxury segments, including compact vehicles, subcompact crossover utility vehicles, and mid-size vehicles. They are more likely than average to own vehicles such as the Kia Sportage, Toyota Scion, and Suzuki Verona.
Households in this niche are typically comprised of two adults, no children and several pets. They are primarily homeowners with average home values of $131,500, residing at their homes for 11 years on average. The majority of these households have only a high school education. These households are generally employed in clerical, teaching, or blue collar craftsman positions.

Undaunted Do-It-Yourselfers households own credit cards and use them often. They have a history of mail response and mail order purchases, especially from catalogs with $1,800 in recent discretionary spending across mail, online, and retail. They are most likely to make apparel, magazine, automotive, book, gift, and home décor purchases.

These pet-friendly households are do-it-yourselfers, especially when in need of auto service. Their other interests include cruise ship travel, music, hobbies, nutrition, collectibles, and fishing. They are also always trying to improve their health, and they are interested in leisure travel. Members of this niche are highly reachable via cookie-based Web display advertising, using a PC to access the Internet.

Undaunted Do-It-Yourselfers show vehicle ownership patterns that are more concentrated than average in non-luxury pickups, such as the GMC Sierra and the Toyota Tundra. They also are likely to own non-luxury compact vehicles such as the Mazda CX-5. They are also less likely than average to own new vehicles (2012 forward) and are more likely than average to own used vehicles.
This niche is composed of households who do not have children. About half of this niche lives in rented units, but the average home value for those that do own their homes is about $105,500. The households in the Very Spartan niche are highly mobile and have very short length of residence, usually less than 5 years. These are mostly blue collar workers that have a high school diploma or some college education.

Value Focused households have few credit cards, and make few purchases, with only $600 in recent discretionary spend recently. When they do spend, the households in this niche purchase automotive accessories, home décor, beauty supplies, hunting/fishing equipment, magazines, and low-ticket apparel.

Their interests include book reading, contests/sweeps, music, sports, fishing, automotive work, and collectibles. Other outdoor interests include camping and hiking. In addition, they are concerned with their health and like to receive health-related information in the mail. Members of this niche are less likely to use a Web portal such as AOL, Yahoo, or MSN.

The Value Focused niche includes households more likely than average to own commercial trucks and non-luxury pickups (e.g., Dodge Dakota and Ford Explorer). They also have above average concentrations of non-luxury full-size vans such as the Chevrolet Express. They are also more likely than average to own vehicles with model years prior to 2004.
Most households in this niche consist of hard-working adults with children. Half are home owners, with an average value of $99,300. Their length of residence is shorter than the national average, with most having lived at their current address for seven years or less. Almost three-quarters of this niche have only a high school education and are mostly employed in blue collar or clerical occupations. A relatively high number of small business owners and home office types can be found in this niche.

Among Working Hard households, there is little credit card ownership or mail responsiveness. They are infrequent shoppers with recent discretionary spending of only $700 in across all channels. Their purchases, when they do make them, include automotive accessories, home décor, beauty supplies, female apparel, kids merchandise, magazines, music, gifts, and hunting/fishing equipment.

They have a keen interest in music, collectibles, hobbies, contest/sweepstakes, nutrition/dieting, and electronics. They are proud pet owners, and they enjoy outdoor interests, especially fishing. Country music and rock are preferred listening choices. Members of this niche are less likely to use a Web portal such as AOL, Yahoo, or MSN. They are highly reachable via cookie-based Web display advertising, using uses a PC to access the Internet.

Working Hard households are under-represented across luxury vehicle segments, and they are more likely than average to own non-luxury traditional full-size vehicles such as the Ford Crown Victoria and Chevrolet Impala. They are less likely than average to purchase new vehicles, and they have lower concentrations in new models years from 2010 forward.
This niche is headed by an older person, generally in their mid-60s. There are no children present in these households, but there is a great interest in grandchildren. About three-quarters of this niche own their homes, which are valued at about $110,800. They have lived in them for nearly 13 years on average. The majority of X-tra Time on their Hands households have slightly more than a high school education, and most are employed in blue collar occupations, while many of the households in this niche are retired.

Nearly 20% percent of X-tra Time on their Hands households are known credit card owners. They have modest incomes and are not very economically active with only $1,000 in recent discretionary spending occurring in catalogs, online, and retail. Catalog is the strongest purchase medium for this niche. When they do shop, they purchase automotive accessories, home décor, books, magazines, and low-ticket male and female apparel.

X-tra Time on their Hands households take a great interest in improving their health, nutrition/dieting, and donating when possible to medical causes. Grandchildren are a major interest in their lives, as are sweepstakes, bible reading, music, books, hobbies, and collectibles. They also enjoy fishing and other outdoor activities. Members of this niche are significantly less likely to use the internet than average U.S. population.

X-tra Time on their Hands households are typically not luxury vehicle owners—they have higher than average propensities to own non-luxury vehicles in the van and subcompact segments. Vehicle examples are the Mazda 3 and Chevrolet Express van. They tend to favor older vehicle model years, with a below average likelihood of owning vehicles manufactured prior to 2009.
This niche is dominated by older households, with one in five still having adult children in the home. They are more likely than the general population to have a retired military veteran in the household. Nearly all are homeowners and have been in the same residence for 20 years. The average value of their homes is about $114,000. About a third of this niche is retired. Among those that are still employed, most tend to be blue collar or clerical workers.

Young at Heart households are credit card owning households, very mail responsive, and they make frequent catalog purchases with average recent discretionary spend of $2,900 across all channels. They are likely to purchase books, apparel, magazines, gifts, and specialty foods. They are more likely to donate to medical research charities and veteran charities than the average household.

These households have interests in their grandchildren, bible devotion, contests/sweepstakes, collectibles, music, crafts, nutrition and dieting. They are interested in mail order shopping.

The Young at Heart niche has automotive ownership showing above average likelihood to own commercial trucks, such as the Ram 5500. They are also more likely to own compact pickups (e.g., the Subaru Baja) and non-luxury vans. They have an above average propensity to own used vehicles, and the vehicles show higher likelihood to be manufactured prior to 2004.

<table>
<thead>
<tr>
<th>Average household income</th>
<th>$39,817</th>
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<tbody>
<tr>
<td>Average age of head</td>
<td>68</td>
</tr>
<tr>
<td>Average length of residence</td>
<td>21</td>
</tr>
<tr>
<td>Percent with kids</td>
<td>18%</td>
</tr>
</tbody>
</table>
Households in this niche are mostly headed by empty-nesters in their late 60s. Over 80% own their homes which are valued at an average $105,600. Being older and retired, they have longer length of residences compared to the general population—17 years on average. Those that are not retired are employed in blue collar or clerical type occupations, or are homemakers.

Zone of Contentment households do tend to have credit cards, and they are more mail responsive and make more purchases when compared to the general population, especially through catalogs. Recent discretionary spending across all channels was about $2,000—or about two-thirds the U.S. average. They purchase books, magazines, specialty and healthy foods, and apparel items.

They are mostly fond of indoor activities such as visiting with grandchildren, bible reading, contests/sweepstakes, music, crafts, collectibles, and hobbies. They maintain interest in health issues, managing their health, nutrition/dieting, and they donate to medical-related causes. When they do get outdoors, they enjoy gardening. Members of this niche are significantly less likely to use the Internet than average U.S. population.

The Zone of Contentment niche vehicle ownership patterns tend to be more highly represented in commercial trucks and non-luxury van segments, and they are more prone than average to own used vehicles. Vehicle examples are the Ram 5500, Chevrolet Astro van, and Ford Freestar van. They are more likely than average to be under represented in the newer model years from 2005 forward.
About Epsilon

Epsilon is the global leader in creating connections between people and brands. An all-encompassing global marketing company, we harness the power of rich data, groundbreaking technologies, engaging creative and transformative ideas to get the results our clients require. Recognized by Ad Age as the #1 World CRM/Direct Marketing Network and #1 U.S. Agency from All Disciplines, Epsilon employs over 7,000 associates in 70 offices worldwide. Epsilon is an Alliance Data company. For more information, visit epsilon.com, follow us on Twitter @EpsilonMktg or call 1 800 309 0505.