

Group F: Promising Families

Eric & Michelle

Type F23: Families Matter Most

Young, middle-class families in scenic suburbs leading active, family-focused lives

1.77%  |  2.07%

Overview

Key Traits

- Sprawling families
- Team sport activities
- Family values
- Casual perspective
- Price-sensitive
- Credit revolver
- Conformity
- Internet interactive
- Electronics adopters
- Risk avoiders

Rankings

Metropolitan City: Top 10 CBSA Markets	55/71
Internet: Changed the Way I Shop for Products/Services	25/71
GreenAware SM : Behavioral Greens	45/71
Exercise: Regularly	30/71
Income: Estimated Household	23/71
Age: Head of Household	5/71
Children: Presence	3/71



Group F: Promising Families

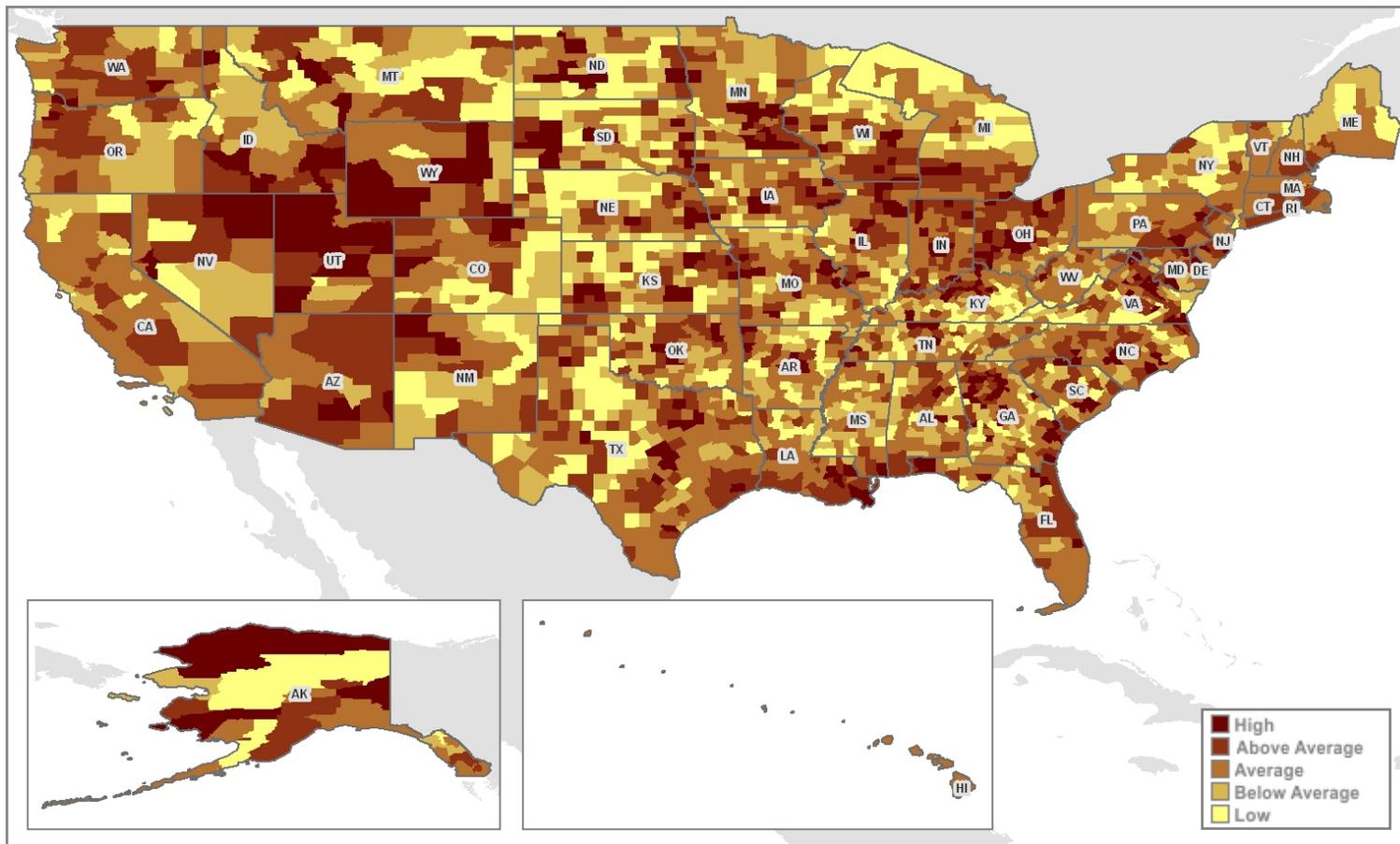
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Overview





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Description

Overview

A fast-growing segment, Families Matter Most reflects the migration of young families to new subdivisions in the West and Midwestern states. Nine out of ten households have kids - nearly two-thirds have multiple kids - and these young, middle-class families have settled in a landscape of recently built subdivisions. The adults have some college education - only a quarter of household heads have a degree - and they work at a mix of white-collar and military jobs. Many have landed technical, construction or food-service jobs that have already placed them on the first rung of the road to upward mobility.

With their sprawling families and new mortgages, both parents need to work to maintain their newly minted middle-class lifestyles. They manage financially thanks to credit cards and car and home improvement loans, but their IRAs and 401(k)s have low balances. To safeguard their families, they have acquired plenty of health and term life insurance.

Families Matter Most are all about the kids. Team sports are popular and many youngsters sign up for Little League teams. On weekends, parents take their charges to museums and zoos for the educational stimulation, and pools and bowling alleys for fun. With their solid, middle-class incomes, these households have enough money to buy plenty of toys, games, consumer gadgets and athletic equipment. When they travel - typically during school breaks - they often head to theme parks, beaches and all-inclusive family resorts. These Americans need large cars to shuttle their big families, so oversized SUVs, CUVs and minivans are the vehicles of choice.

When they finally relax at home, these households turn to electronic media for entertainment. They're big TV fans and gather around their large screens for favorite sitcoms and animation programs - often as a family. Their taste in music is remarkably wide - everyone from Madonna and Run DMC to the Jonas Brothers. Increasingly, the parents and their children are turning to the Internet for entertainment and utilitarian uses. While the kids go online to play games and share video files, the adults head to Websites for banking, telecommuting and shopping. While this segment has mixed feelings towards advertising, members will use sponsored sites and links to make their purchase decisions.

Families Matter Most tend to be casual about their attitudes, except when it comes to their children. They're big on family values, believing in the sanctity of the evening meal and going to religious services every week. Politically conservative, they support the Republican Party. However, they hardly qualify as activists and get involved in few organizations other than the PTA or their local church.

Families Matter Most have adopted attitudes and routines that help them juggle work and child-rearing. As shoppers, they're price-sensitive consumers who look for discount stores that offer durable and comfortable fashion. For meals, they're not too concerned about serving balanced meals or the latest organic offering. The parents here are always last to take care of themselves, whether it's working out or finding time to visit a doctor when sick. In these households, the kids always come first. When they want to celebrate - either a soccer victory or a good report card - they head straight to the nearest Chuck E. Cheese's.

Demographics and behavior

Who we are

Families Matter Most consist of families with young children living in new suburban developments. These young, mostly white married couples - two-thirds of household heads are under the age of 35 - are focused on the needs of their growing families. More than 95 percent of households contain children, most of whom are too young to start school. These are also large families; some 40 percent have more than three kids. The parents here have acquired enough education - nearly two-thirds have at least some college - to secure technical, mid-management or professional jobs. An above-average percentage also works in the military and public administration.



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Where we live

Many Families Matter Most live in the booming suburbs of Western and Midwestern states. They came for the affordable housing - most of their single-family homes are valued the national average - within a manageable commute from a big city or military base. A number of these households are located in military communities like Colorado Springs, Colo., Fort Bragg, N.C., and Travis AFB, Calif. Other families are urban exiles who've sought a suburban setting with room for kids to grow. They are proud of their new homes, schools and shopping centers, where they can find everything they need just a short drive away. Two-thirds have lived at the same residence for fewer than five years, and given the high number of military families in this segment, that high mobility rate is not unusual.

How we live our lives

Families Matter Most lead active, child-centered lifestyles. From team sports like softball, football and soccer to educational jaunts to zoos, aquariums and museums to plain old fun at a bowling alley or swimming pool, these households are all about keeping the kids active and occupied. When it comes to buying toys and games, these households spend more than twice the national average.

Families Matter Most vacation regularly at domestic destinations, preferring all-inclusive resorts and any mainstream hotel or motel within a short drive of a theme park. Meals out typically involve kid-friendly restaurants like Chuck E. Cheese's, Carrabba's Italian Grill, Fuddruckers and Friendly's. These families log lots of hours in their cars commuting, taking long vacations and shuttling the kids and their gear to games and playdates. For them, only spacious minivans, mid-range CUVs and large SUVs will do.

With their growing families, Families Matter Most shop a lot. But they tend to be price-sensitive consumers who patronize discount and mid-market national chains like Target, Walmart, Kohl's, Toys R Us and Old Navy. They buy all manner of sports equipment and like to shop for housewares at Crate and Barrel and Bed Bath & Beyond. They like to indulge their children with little extras, and they do so electronically. This segment buys lots of camcorders, DVD players, DVRs and MP3 players as well as expensive TVs and audio equipment.

When it comes to media, Families Matter Most are omnivorous consumers. They're self-described TV addicts who juggle their schedule so they can watch certain sitcoms and animation shows with their kids, particularly those on cable channels like Disney, Nickelodeon and TV Land. They're among the top audience for radio, and their taste in music is remarkably eclectic - from traditional country and '80s rock to adult contemporary and teen pop. Although they rarely make time for newspapers or magazines, they've adopted the Internet as the chief source for news. They note that the Internet has changed the way they get news, shop and meet people.

As for advertising, this segment displays some conflicting trends, as they are both responsive and negative toward ads. While a high percentage admit that they make purchase decisions based on ads and even enjoy receiving direct mail, another large portion proclaims all TV ads to be annoying. However, advertising on trains, billboards and in movie theaters always seems to get their attention.

How we view the world

Families Matter Most are casual in their attitude; they avoid risks and feel little need to make a statement with their possessions. What they do take seriously is their role as parents, which they describe in conservative terms. They believe a woman's most important role is as a homemaker, they attend religious services weekly and they regularly eat together as a family. Politically, they're Republican-leaning, opposing progressive social issues. In this segment, conservatives outnumber liberals by 5 to 1.



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In the marketplace, these families are all about price. Most are happy to wear last year's fashion and tend to zero in on a few stores that carry the affordable brands they prefer. They clip coupons and shop sales, especially when it comes to electronics. Many are fine with conformity; they don't seek out new stores or novel products. They're worried about spending money impulsively and try to be informed consumers.

Although they're raising young children, these households don't make health care a major priority. They don't go to the doctor for every sniffle and they rely on over-the-counter medicine and homeopathy for treatment. They're hardly sticklers for a balanced diet and regularly serve sweets or high-calorie food to keep everyone happy. Although they claim to be discriminating consumers, they tend to get medical advice from friends and buy medicine advertised as "recommended by doctors".

How we get by

With both parents working, Families Matter Most make solid, mid-scale incomes close to the national average. With their mortgages and the costs of young children, there's not a lot of savings left for college or retirement. They're more likely than the general population to own IRAs and 401(k)s, but they've only recently begun to fund them, and their balances are a modest five figures. They don't do much investing in stocks (other than company securities), mutual funds, savings bonds and CDs; the only investment vehicle they tend to own are tax-sheltered annuities. They recognize their lack of sophistication, saying that they prefer to leave their financial arrangements to someone else.

This segment, however, is a standout market for borrowing. These families often have their first mortgages, home improvement loans and auto loans. They carry an average number of debit and credit cards, typically a mix of standard charge cards and specialty clothing cards, and they normally carry a monthly balance on them. Because they're in their early childrearing years, they're a strong market for health and term life insurance to help protect their dependents from undue financial burdens.

Digital behavior

Families Matter Most make good use of the Internet to manage their busy lives. They go online to telecommute, bank, get medical information, send instant messages, check the weather and browse new products. These young and educated householders also regard the Internet as their chief form of entertainment, too; they go online to play games, join message boards and listen to Internet radio stations. They like to shop online for convenience, often clicking on sponsored Websites and links to get more information on sought-after products. Families Matter Most also tend to be tech-forward folks who use Voice over IP, access the Internet through their cell phones and use wireless connections.

For many in this segment, the Internet is like a playground with endless friends to meet. They're into web applications like Gnutella, and iTunes as well as sites like YouTube and social networking sites such as Facebook and MySpace. There's not a search engine available that they don't use.

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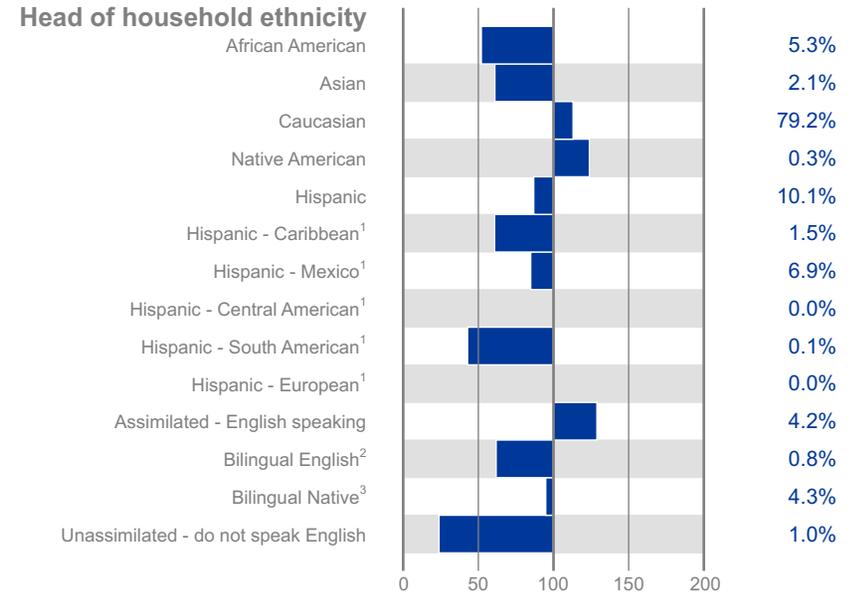
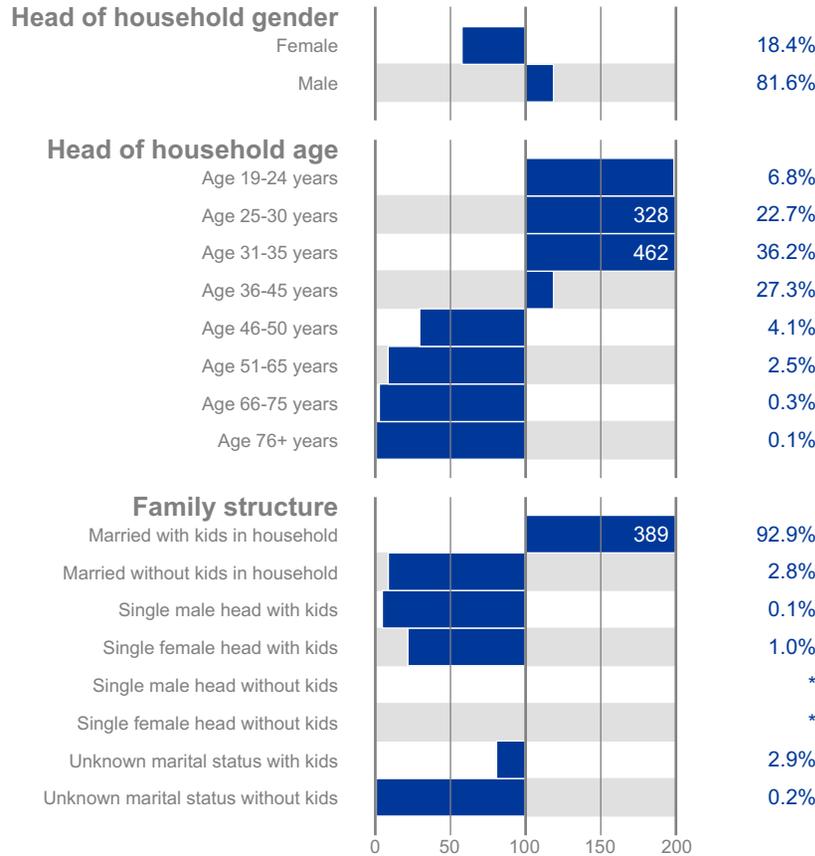
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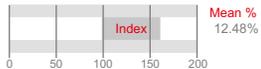
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Who we are



Understanding Charts
 Unless otherwise stated, charts show the Index and Mean %.
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¹Included in the overall Hispanic category representation
²Bilingual English - prefer English, but speak native language
³Bilingual Native - prefer native language, but know English

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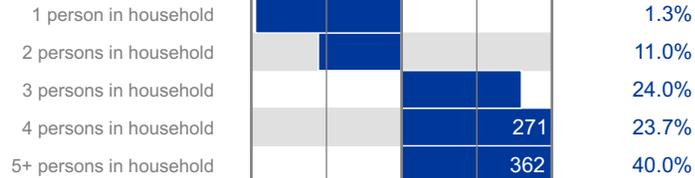
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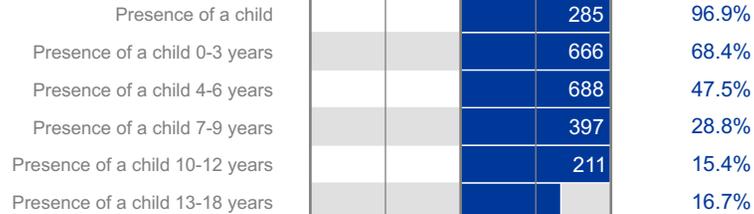
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Who we are

Household size



Children



Additional adults in household

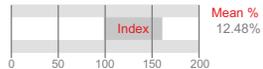


TGI socio-economic levels



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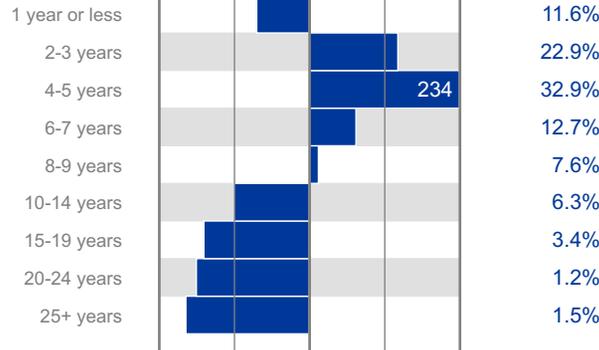
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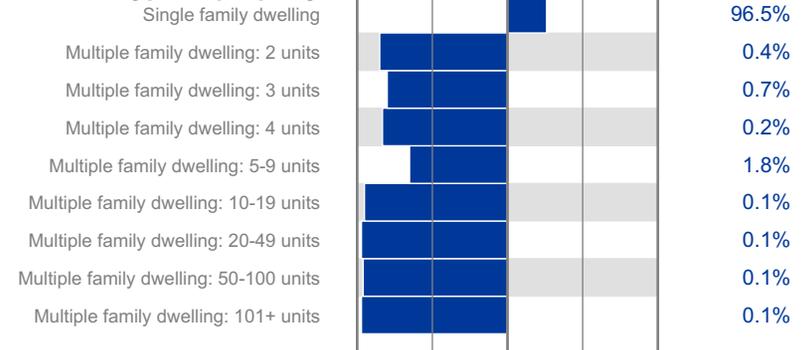
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Where we live

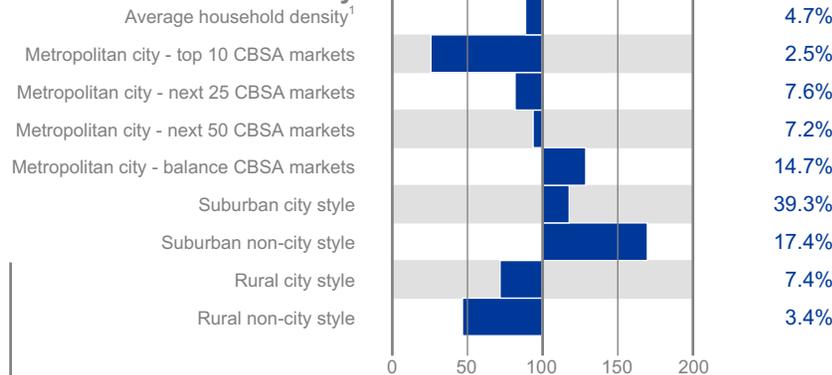
Length of residence



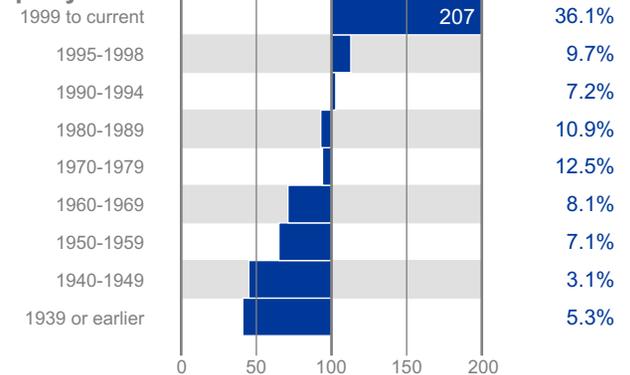
Type of property



Urbanicity

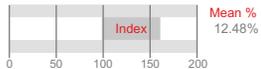


Year property built



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¹Higher values indicate households tend to live in more densely populated areas



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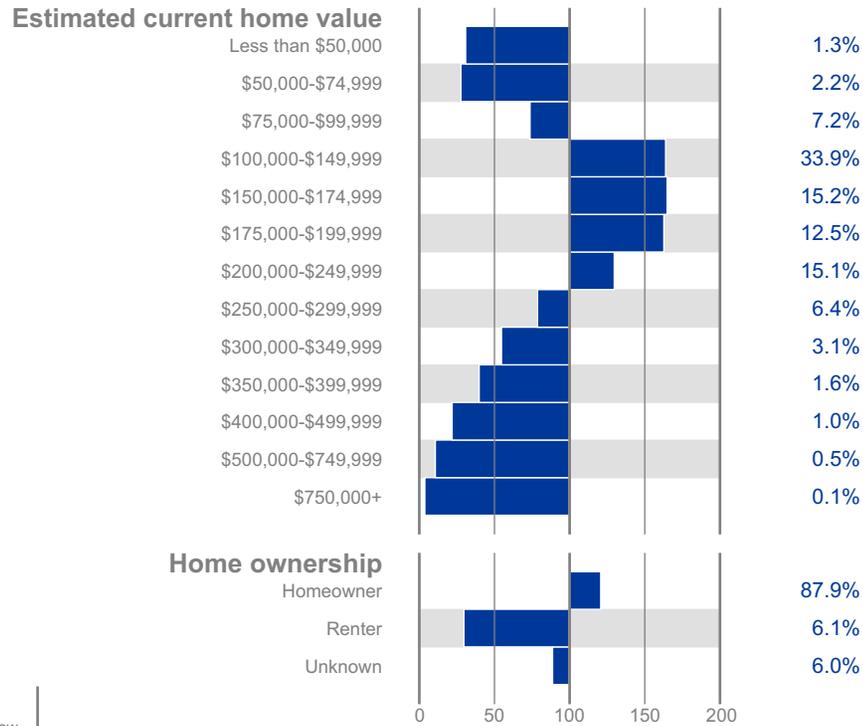
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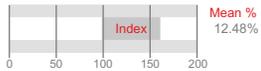
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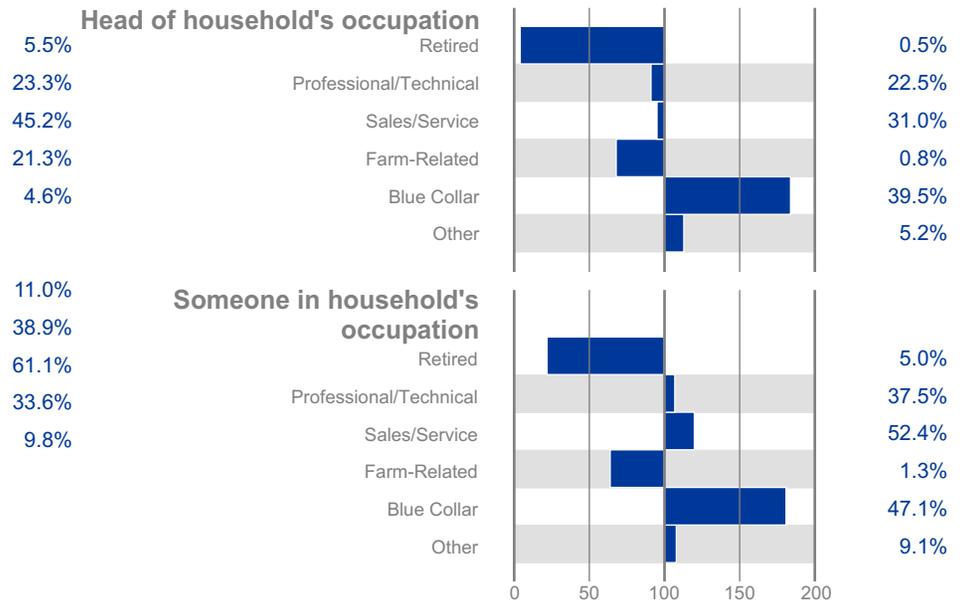
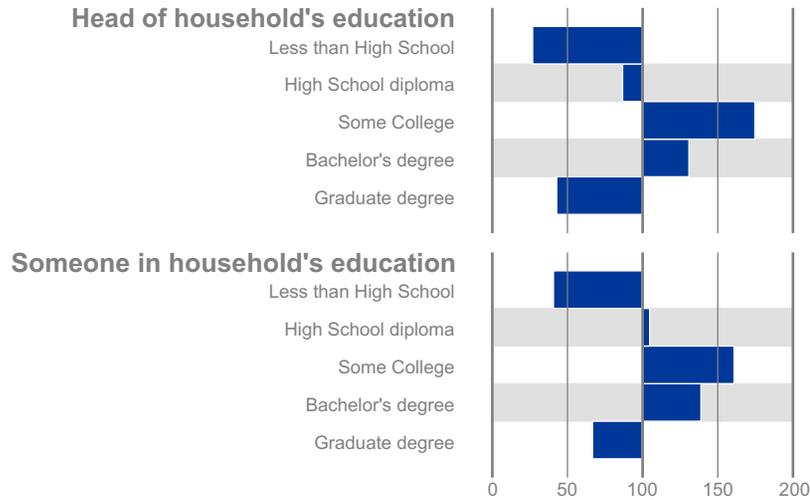
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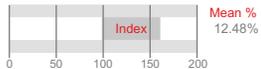
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How we get by



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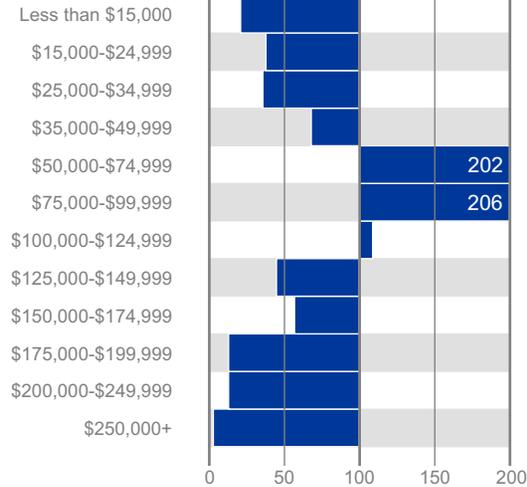
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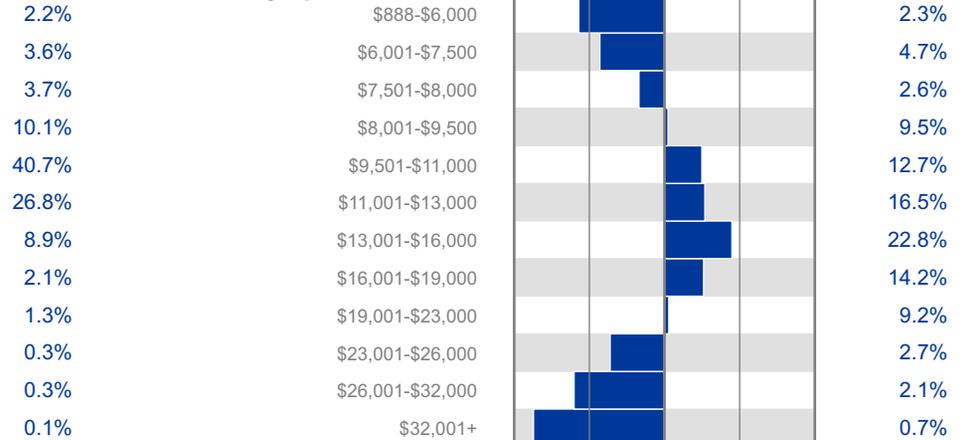
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What is our financial circumstance

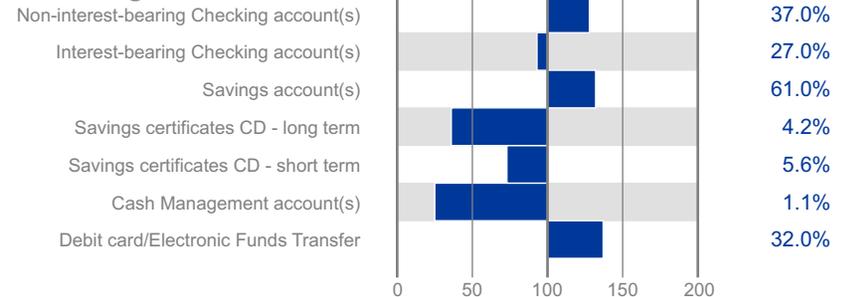
Estimated household income



Discretionary spend estimate

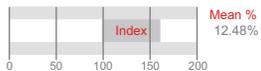


Banking and investments



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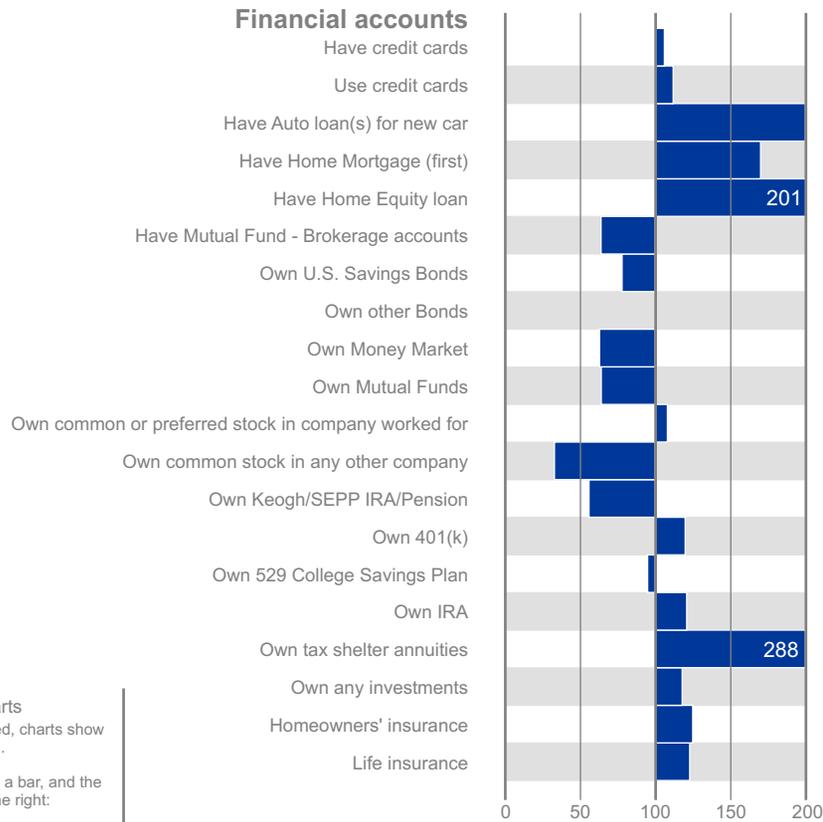
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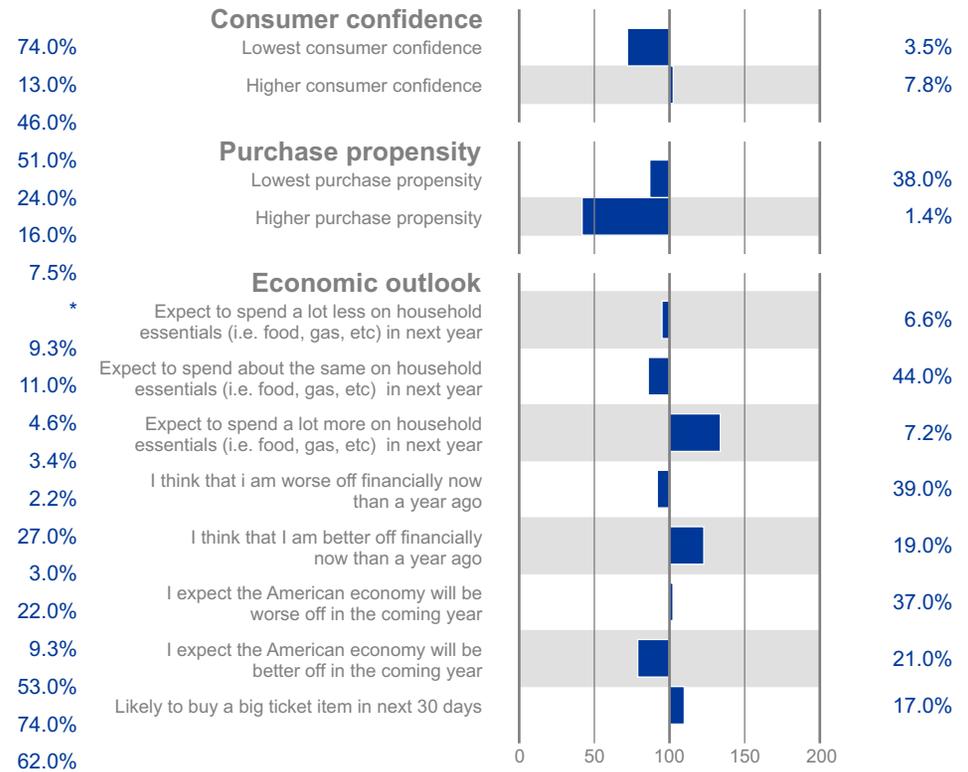
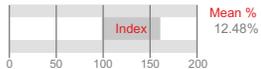
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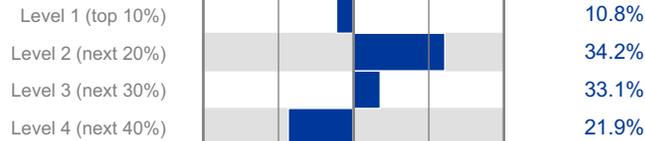
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TGI socio-economic levels



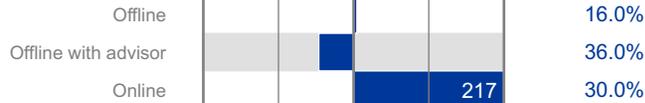
Home expenditures



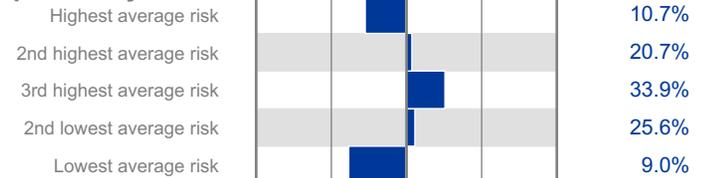
Method of transacting



Tax preparation method



Median equivalency score



Summarized Credit Factors

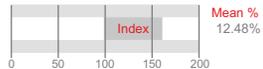


ChoiceScoreSM



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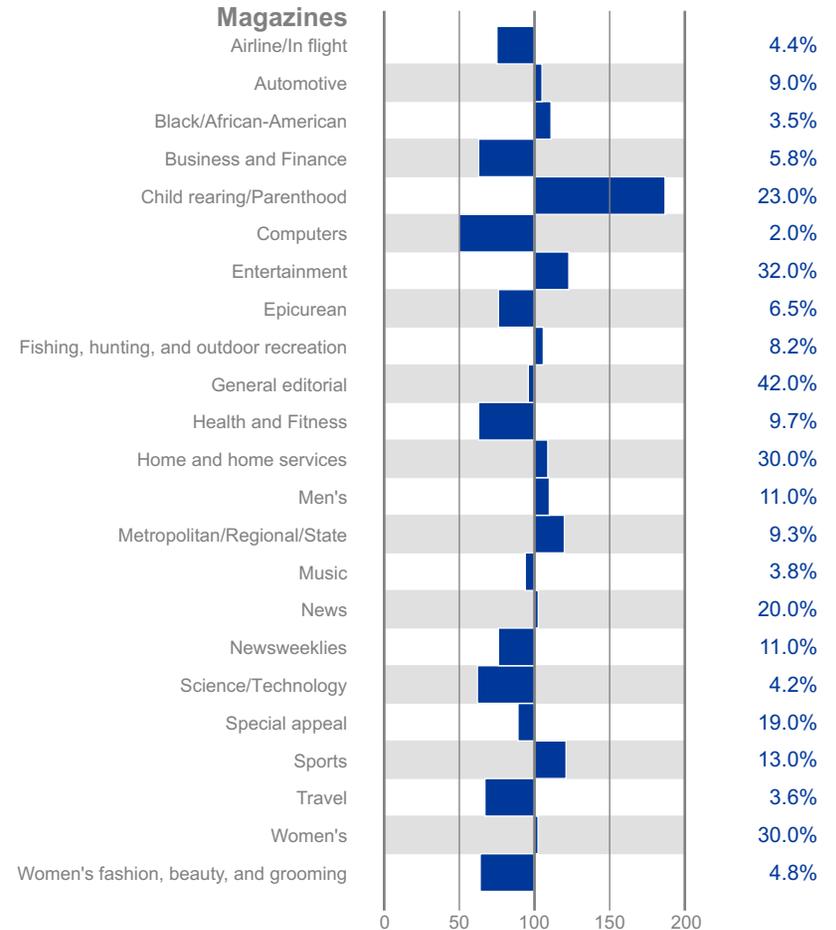
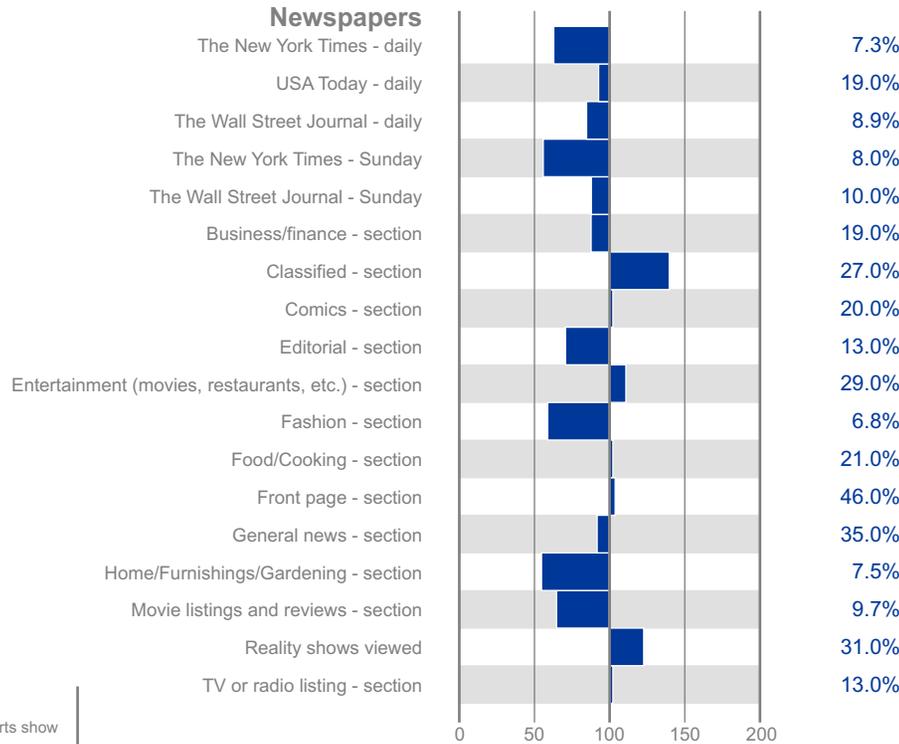
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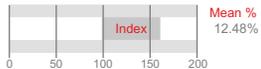
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How we live our lives



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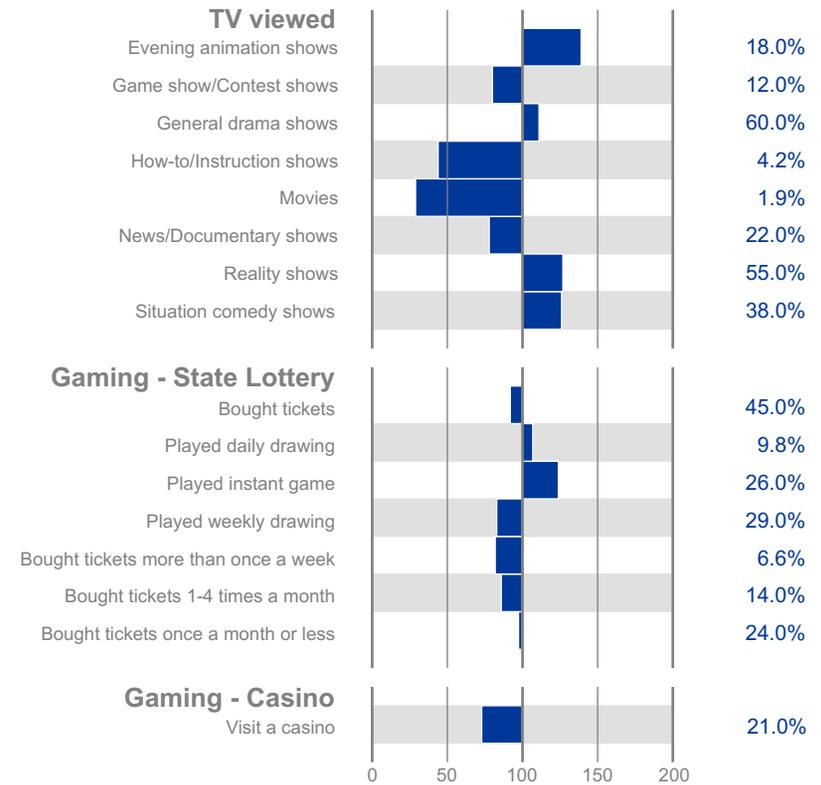
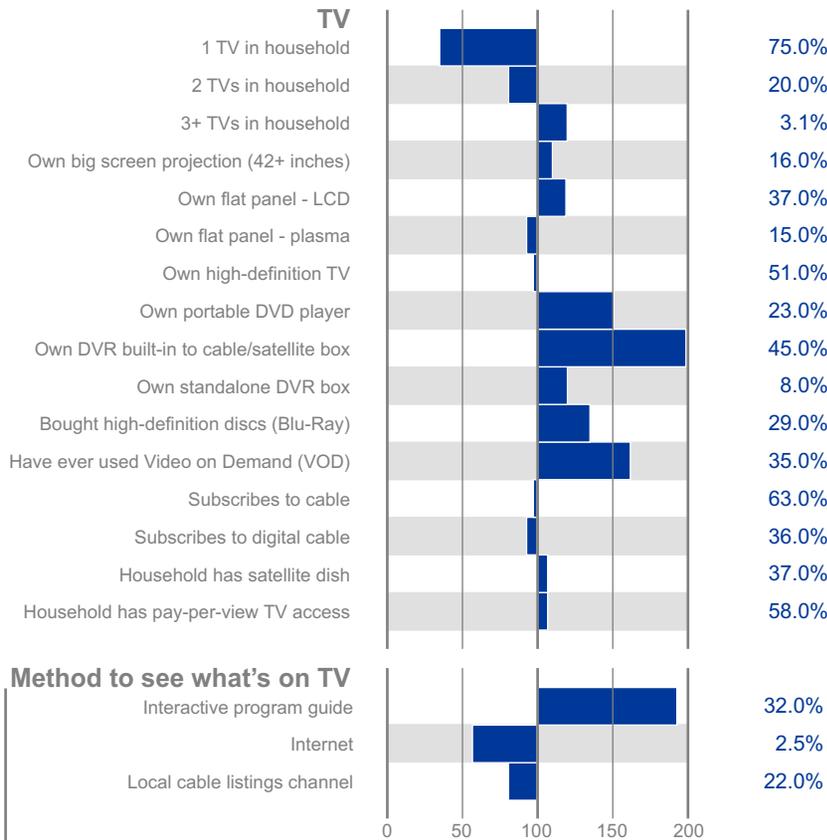
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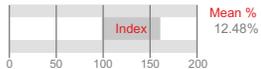
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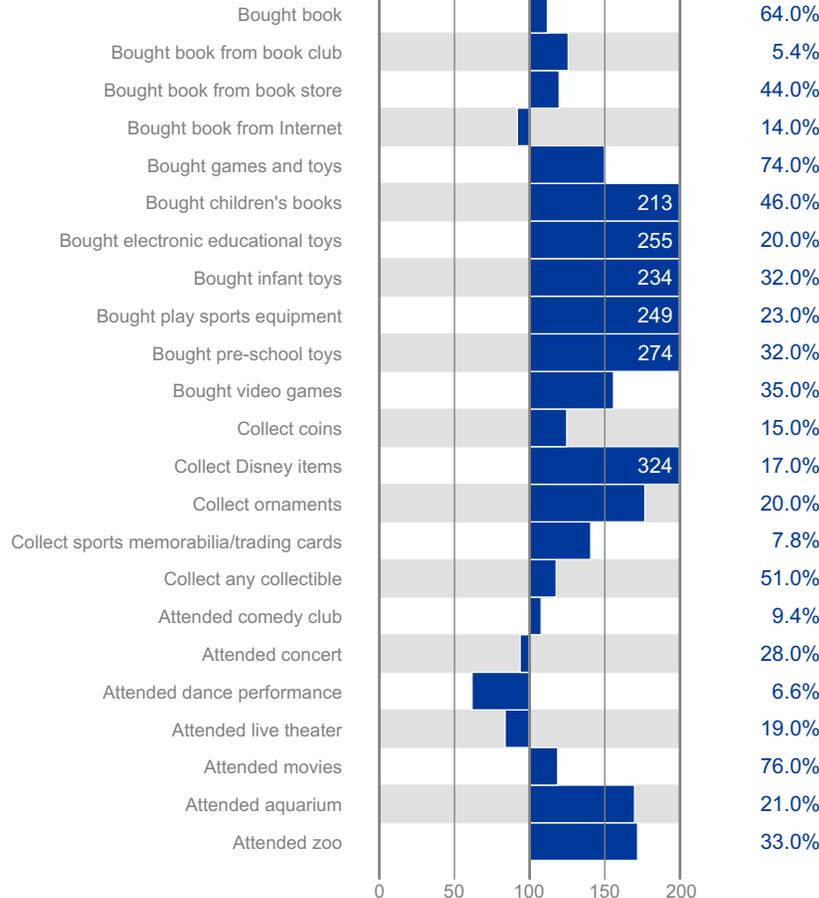
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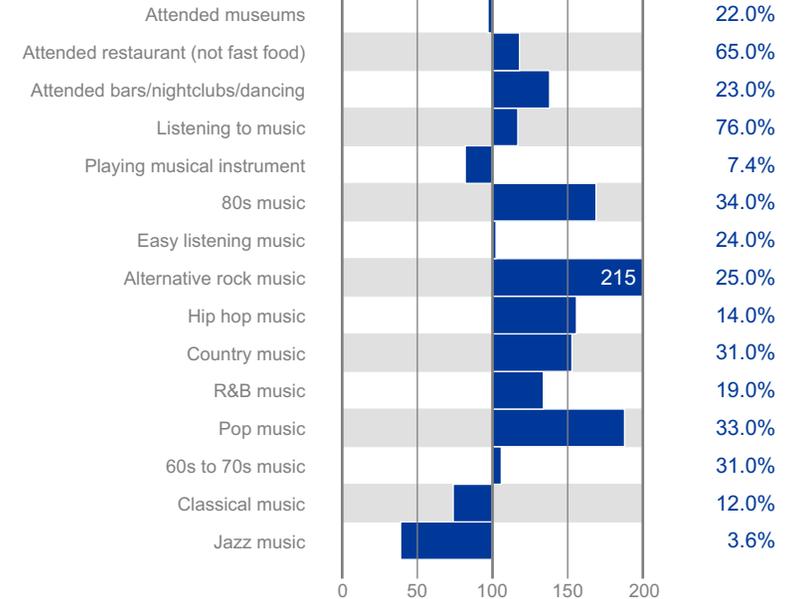
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How we live our lives

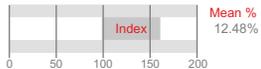
Arts and entertainment



Arts and entertainment



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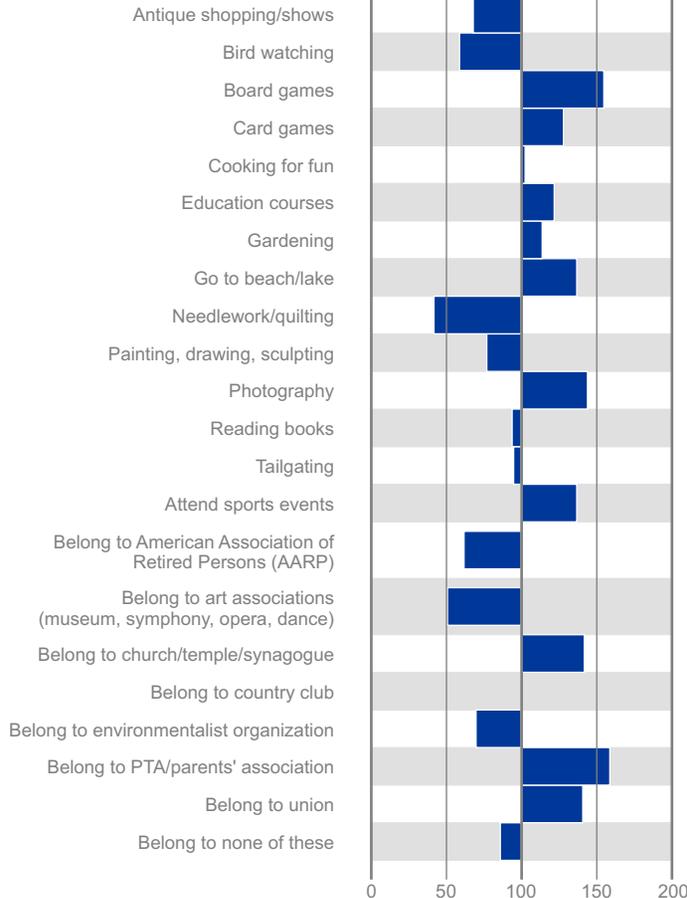
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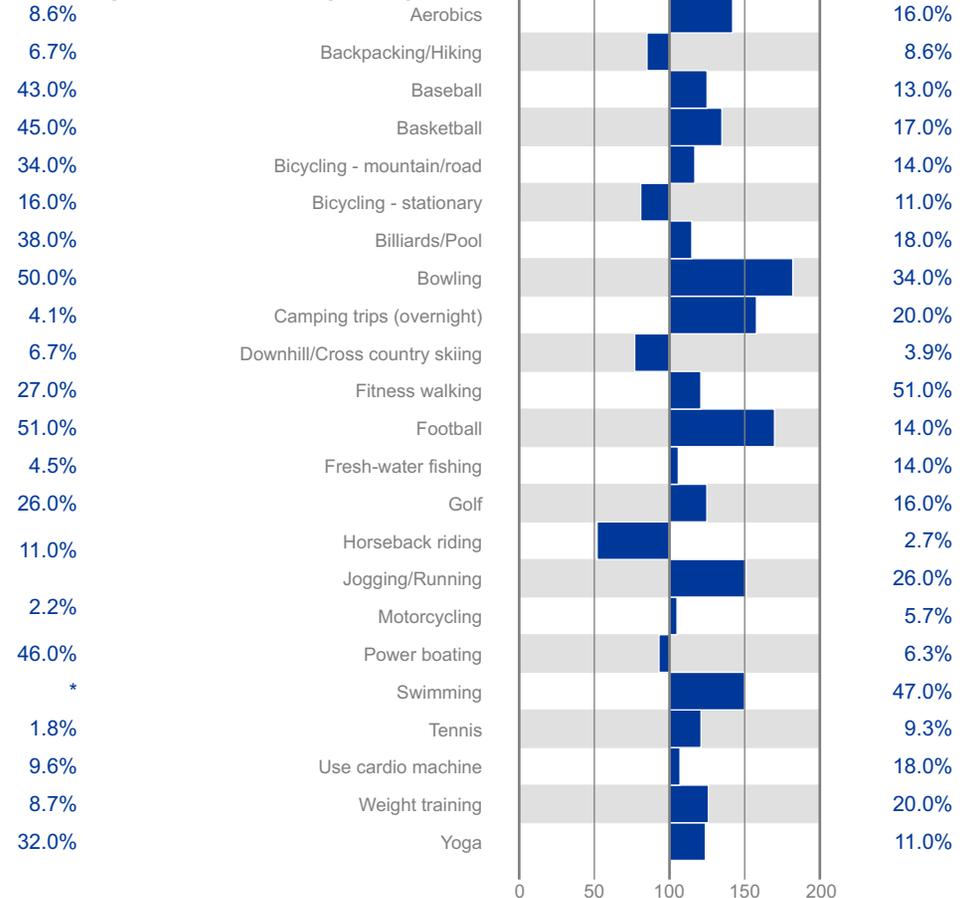
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How we live our lives

Leisure activities/hobbies

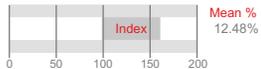


Sports and fitness participation



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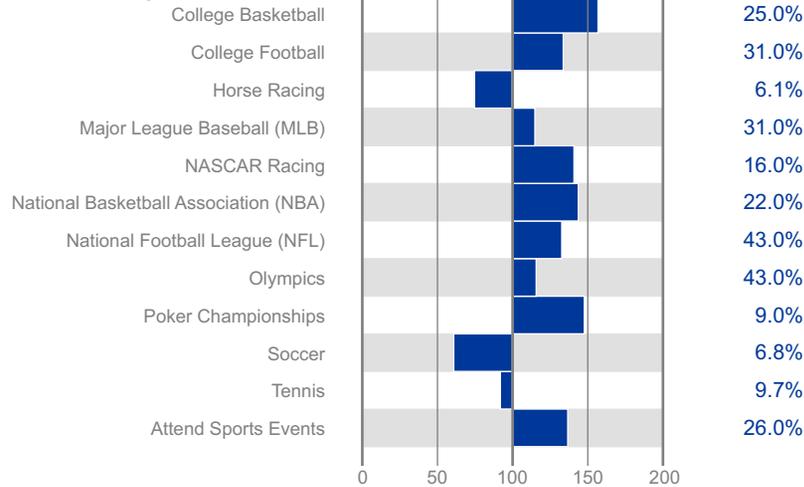
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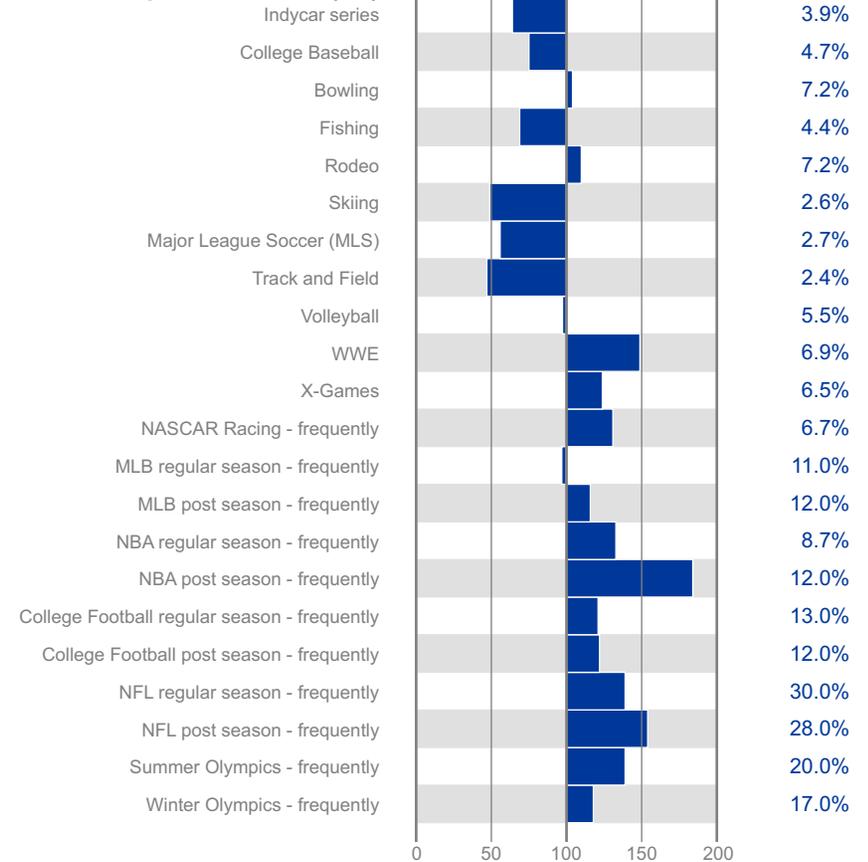
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How we live our lives

Sports interests



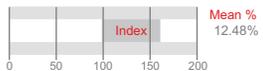
Sports watched (TV)



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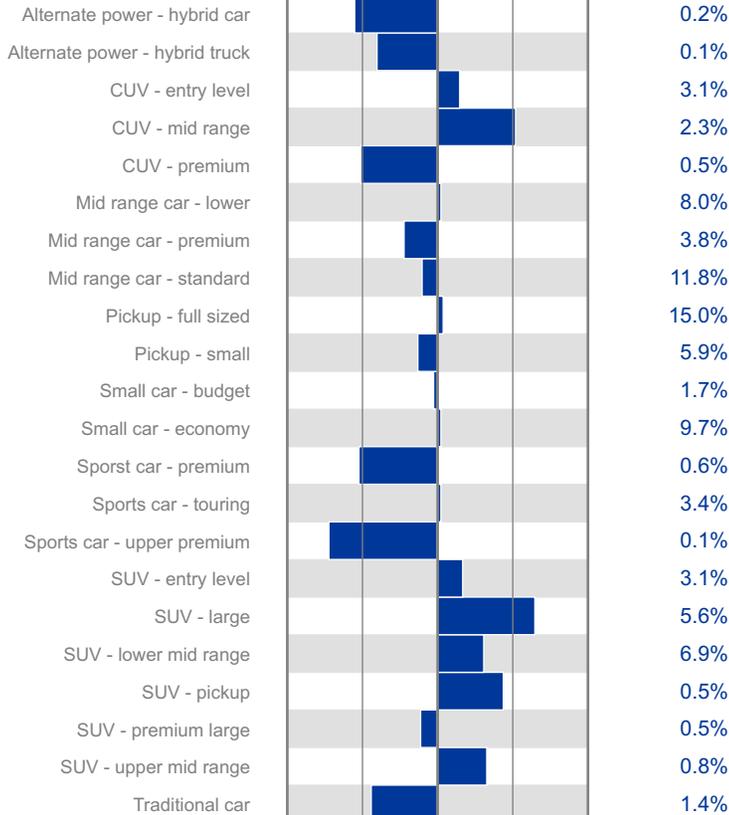
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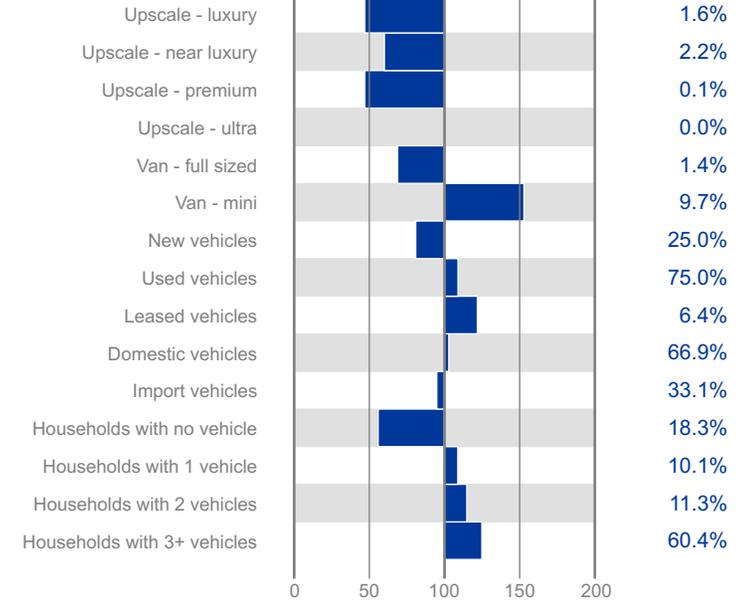
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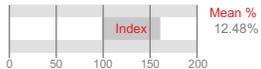
Vehicle classification



Vehicle classification



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Group F: Promising Families

Eric & Michelle

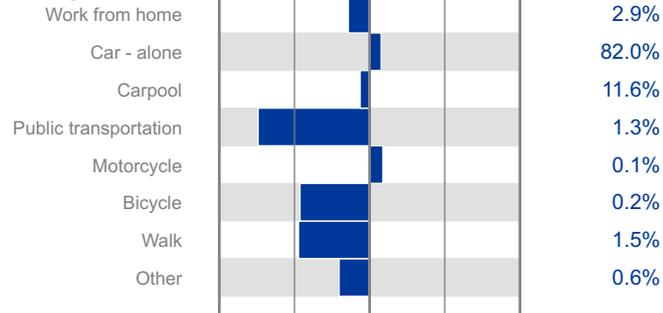
Type F23: Families Matter Most

Young, middle-class families in scenic suburbs leading active, family-focused lives

1.77%  |  2.07%

How we live our lives

Work transportation



Travel



Understanding Charts
 Unless otherwise stated, charts show the Index and Mean %.
 The Index is shown as a bar, and the Mean % is shown to the right:

