

Group E: Thriving Boomers

Stephen & Sharon

## Type E21: Unspoiled Splendor

Comfortably established baby boomer couples in town and country communities

2.52%  |  3.21%

### Overview

#### Key Traits

- Upper middle-class
- Empty-nesters
- Traditional
- Rustic outdoor sports
- Conservative finances
- Coupon favorable
- American-made
- Community-minded
- Price-conscious
- Internet pragmatics

#### Rankings

Metropolitan City: Top 10 CBSA Markets	64/71
Internet: Changed the Way I Shop for Products/Services	31/71
GreenAware <sup>SM</sup> : Behavioral Greens	22/71
Exercise: Regularly	36/71
Income: Estimated Household	21/71
Age: Head of Household	62/71
Children: Presence	67/71



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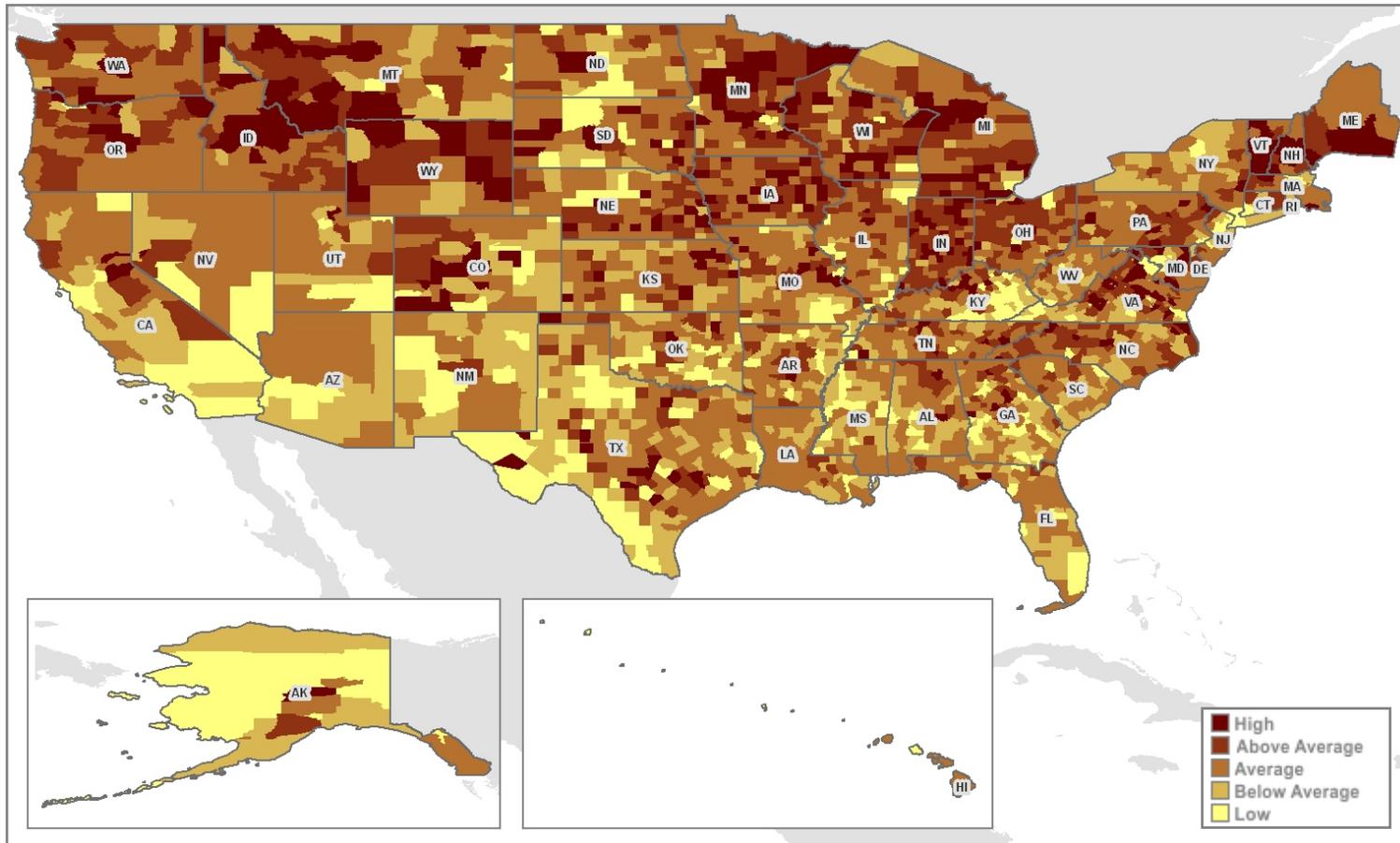
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### Description

#### Overview

Far from the major population centers, Unspoiled Splendor live in small towns and subdivisions where farms once dominated the landscape. Today, about a third of adults still work in agriculture while most hold mid-level jobs in sales and white-collar professions. These older, white baby-boomer couples tend to be high school-educated; some attended college. With most of their children grown and out of the house, both parents are typically in the workforce, and their combined, upper middle-class incomes go far. Many live in relatively recently-built homes on large lots in mid-scale communities. Although these Americans are scattered around the country, almost half can be found in the Midwest and West.

In their remote areas, Unspoiled Splendor appreciate the traditional hobbies and activities associated with a more relaxed, rural lifestyle. Around their houses, they like to garden, do woodworking and cook for fun. Their idea of a big date is a trip to the state fair, an antique show or a country music festival. They're outdoorsy people who like to fish, hunt and ride horses. When they travel, which is often, they're fond of pitching a tent and breathing in the fresh air at a national park or recreation camp.

Thanks to a conservative financial style, Unspoiled Splendor have built up decent investment portfolios and a comfortable nest egg for their impending retirements. But while they have money in their jeans, they're reluctant to spend much of it on aspirational purchases. They clip coupons, frequent discount retailers and typically buy clothing for comfort rather than style. For transportation, they buy utilitarian trucks and vans - preferably made in America - that can survive the rough roads of their off-the-beaten-track communities.

For advertisers, they make a tough sell. They'll read a daily newspaper and pick up a magazine as long as it's targeted to a country lifestyle, but otherwise have little interest in publications or radio. They like to wind down in front of a TV for sitcoms, game shows and how-to programs, but prefer to tune out the commercials. In recent years, they've begun turning to the Internet for product information, car listings and online auctions. However, they consider most online advertising a waste of their time.

In many respects, Unspoiled Splendor are traditionalists. They're social conservatives and politically to the right, generally aligning with the Republican Party. Despite being surrounded by the natural environment, they're not particularly concerned about pollution, recycling or threats to their health. But they do have deep roots in their communities and care about their neighbors. Many support a variety of charities, volunteer for different groups and serve as community leaders. They describe themselves as spiritual and passionate in their opinions; if they feel strongly about an issue, they're willing to join a protest.

#### Demographics and behavior

##### Who we are

Unspoiled Splendor consist of predominantly white, older married couples with grown children living in small-town America. Nine out of ten householders are between the ages of 51 and 65, the heart of the baby boom generation. Most of their kids are grown and out of the house, but an above-average percentage still live at home. Contrary to the image of boomers as aging hippies who once stormed college campuses, Unspoiled Splendor tend to be mellow high school-educated couples who work in farming or mid-level jobs in sales or white-collar professions.

##### Where we live

Unspoiled Splendor are scattered across small remote towns and rural communities in the Midwest and Western states. Most of these couples live in newer single-family homes built since 1980. However, a third work at farming jobs and live on sprawling properties larger than two acres - triple the national average. Property values in this segment are close to the national average, allowing these homeowners to settle in nicely: a majority have lived at the same address for more than 15 years and can't imagine a better way to live.



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#### How we live our lives

Unspoiled Splendor enjoy the peace and quiet of their secluded communities. They spend a lot of free time at their homes gardening, reading books, woodworking and taking photographs. They prefer to cook at home rather than go out to eat, though they'll splurge for Sunday brunch at Cracker Barrel or Bob Evans. For a special treat, they'll head to a state fair, antique show, comedy club or country music show.

However, the members of Unspoiled Splendor are both socially and physically active, and they like outdoor activities. They enjoy fishing, swimming, boating and hiking. They're also twice as likely as average Americans to go camping. With the great outdoors all around them, they can indulge their fondness for horseback riding, archery and hunting.

These Americans enjoy traveling to both domestic and foreign destinations by just about any means possible - boat, train, airplane, bus. Trips to the Bahamas and Italy are favored by Unspoiled Splendor, along with visits to museums, aquariums and art galleries. Always seeking value for their money, they generally stay at discount hotel chains like Comfort Inn, Hampton Inn and Holiday Inn Express.

In the marketplace, they're coupon-carrying bargain-hunters who patronize stores like Walmart, Dollar General, Sam's Club and JCPenney. They're also avid catalog shoppers, typically placing orders for crafts, gardening items and home furnishings. They have remarkably high rates for buying fishing rods, camping equipment, hunting clothes and guns and also purchase such consumer electronics as camcorders, TVs and DVRs.

Unspoiled Splendor is a mixed media audience. They like to read newspapers but are less enthusiastic about magazines and radio. They regard TV as their main source of entertainment and tune in to sitcoms, news, game shows and how-to programs. Their favorite cable channels include DIY, Country Music Television, The Science Channel, The Travel Channel and The Weather Channel. They're unresponsive to most ad channels and, other than infomercials, they try to avoid TV commercials altogether.

#### How we view the world

Unspoiled Splendor take pride in being upstanding, community-minded citizens. They like being part of the mainstream and say they'd rather not stand out from the crowd. They feel financially secure and are happy with their lives. They express no grand ambitions to get to the top of their career or start their own business. These people are generally content.

They are also more conservative than the general population, with opposition to most progressive social issues. They describe themselves as spiritual; the segment contains a higher-than-average concentration of religious people. Politically, they are right-of-center with the highest percentage affiliated with the Republican Party. Active in their community, they donate to a variety of causes - political, religious, health and environmental.

Unspoiled Splendor do not believe in conspicuous consumption. They buy clothes for comfort and durability - not style - and typically stick with their favorite brands. While others pursue novelty or aesthetics in purchases, they care about price. They like to buy rugged, full-size pickup trucks and vans, and they're fine with owning older, used vehicles. Whenever possible, these heartland households like to buy products made in the U.S.A.

Unspoiled Splendor are not obsessed about their health. They're not into vitamins and health food, they don't care much about dieting and they would never spend money to look younger. While they're trying to eat healthier these days, they still enjoy eating at fast-food restaurants. They rarely feel guilty about fattening foods.



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#### How we get by

Thanks to the multiple breadwinners in this segment, Unspoiled Splendor enjoy upper-middle incomes of more than \$80,000. As self-described financial conservatives, they make a point to ensure that their money is working for them - and they're not just working for the money. They've built up considerable savings in their retirement accounts and exhibit high rates for investing in stocks, mutual funds, bonds, CDs and tax-sheltered annuities. To provide protection for their families, these risk-averse households own plenty of life and health insurance.

With their mortgages paid and expenses low, these households are low credit risks. They tend to carry credit cards at average rates, using standard charge cards and those offered by gas stations and mainstream retailers like Sears and JCPenney. They usually pay off their balances every month. Although say that they don't like going into debt, they take out loans more than average, especially auto, home equity and education loans. With the high concentration of farmers, it's not surprising that this is a strong market for secured lines of credit.

### Digital behavior

Unspoiled Splendor look to the Internet as a key source of information and commerce. They go online to compare prices for cars and real estate, get medical information and stock quotes, and participate in auctions. They frequent sites for fishing, sports and fitness, pets and animals and classifieds. They often use their home computers for shopping, travel planning and telecommuting. Their favorite Websites include eBay, PayPal, WebMD and AOL. Despite the popularity of using the web to research products, this segment ignores most online advertising, including email messages, Website banners and links.

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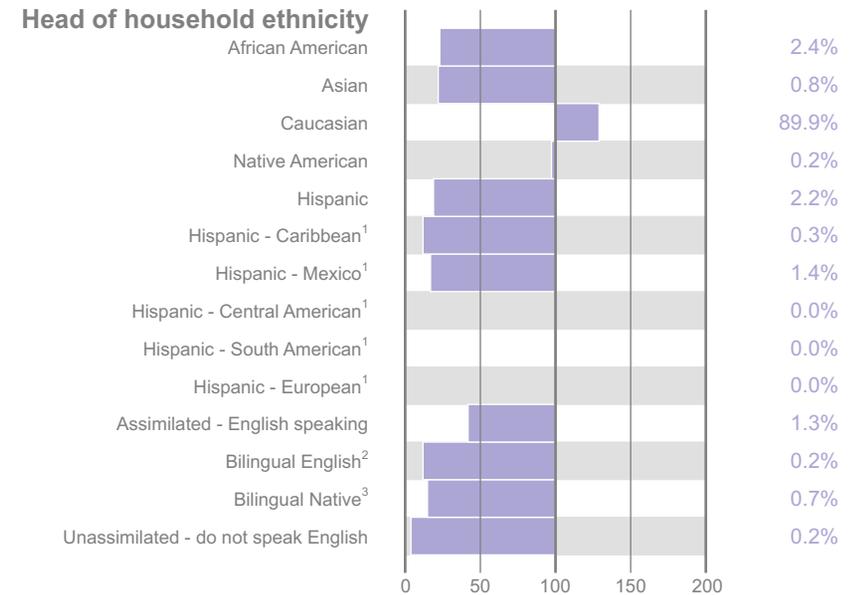
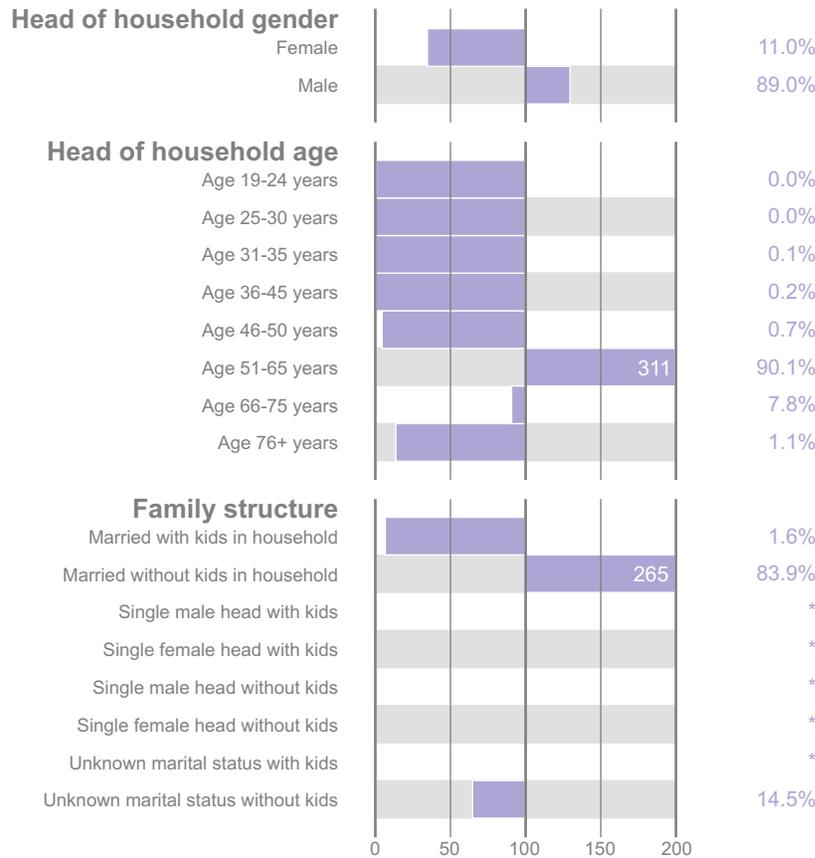
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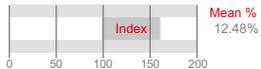
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## Who we are



**Understanding Charts**  
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<sup>1</sup>Included in the overall Hispanic category representation  
<sup>2</sup>Bilingual English - prefer English, but speak native language  
<sup>3</sup>Bilingual Native - prefer native language, but know English

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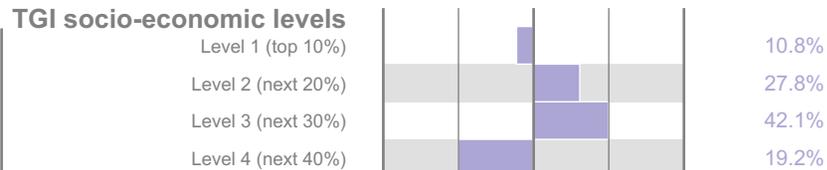
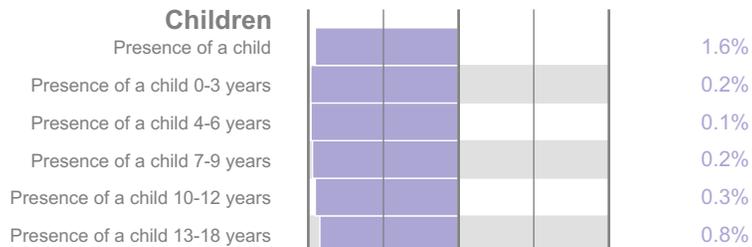
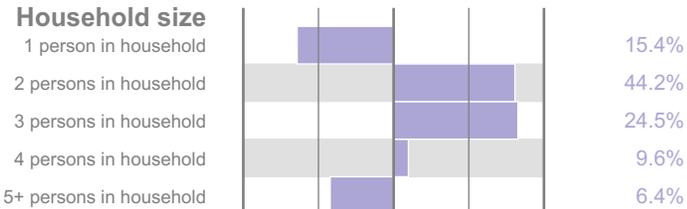
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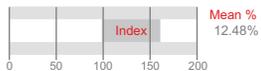
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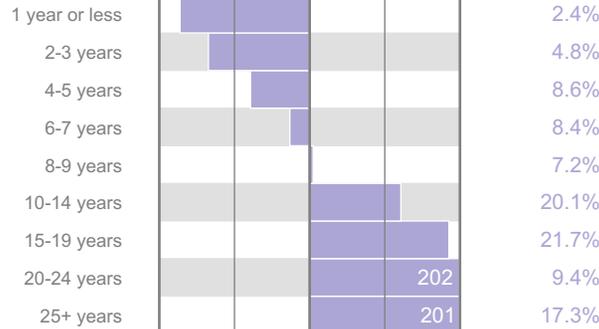
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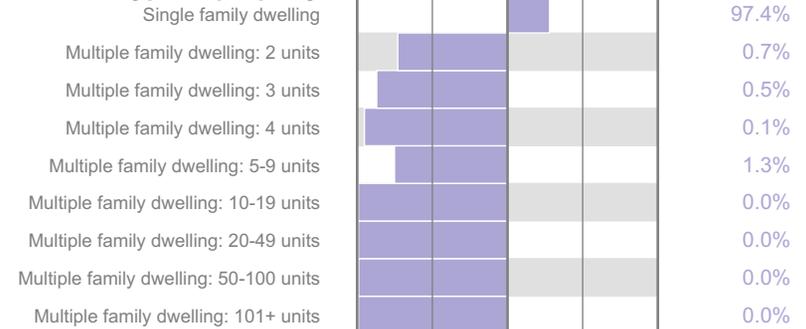
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## Where we live

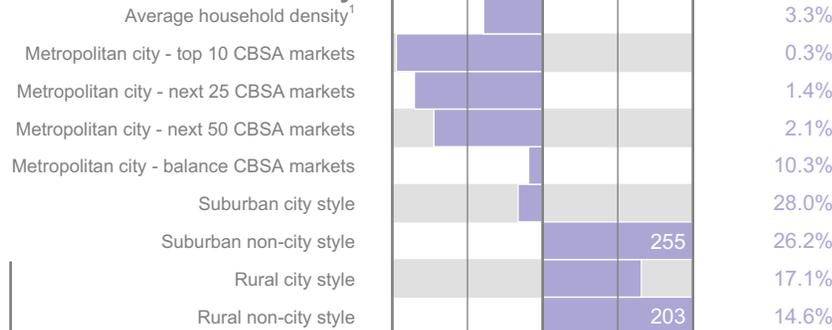
### Length of residence



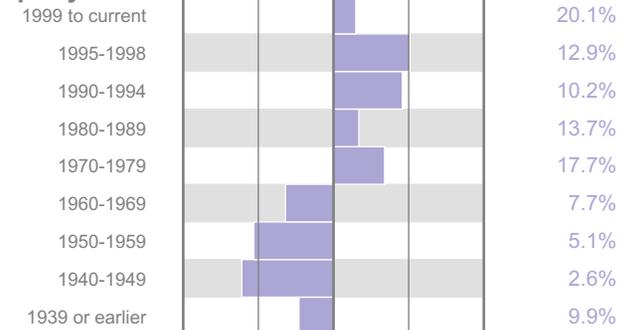
### Type of property



### Urbanicity

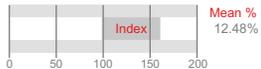


### Year property built



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<sup>1</sup>Higher values indicate households tend to live in more densely populated areas



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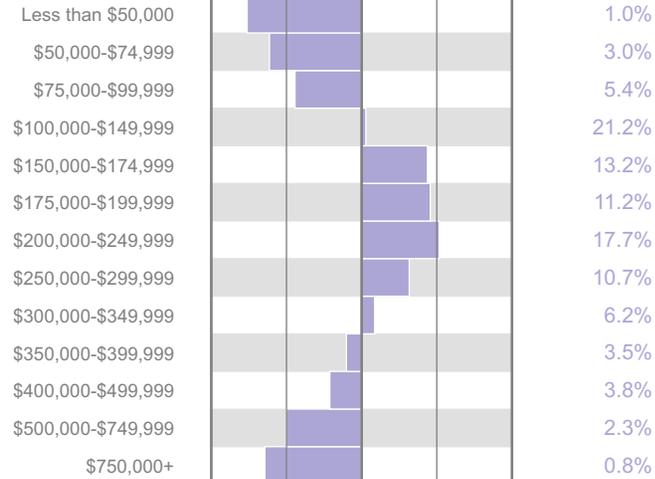
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### Where we live

#### Estimated current home value



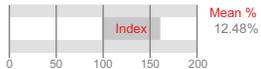
#### Home ownership



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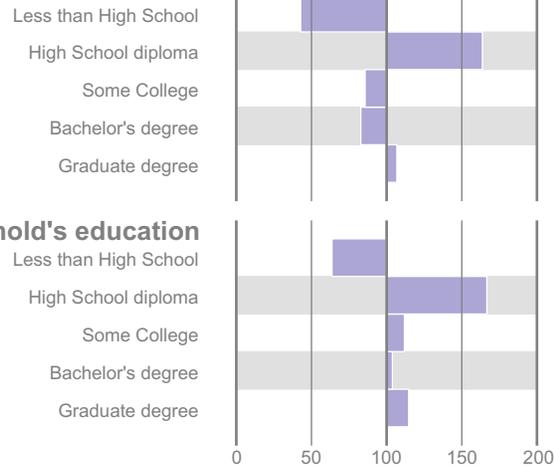
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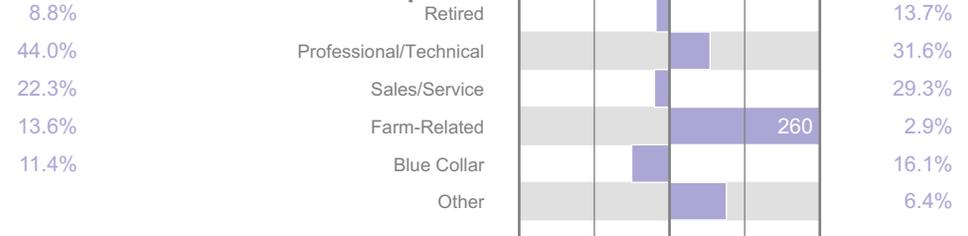
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### How we get by

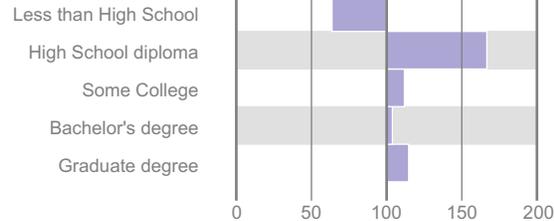
#### Head of household's education



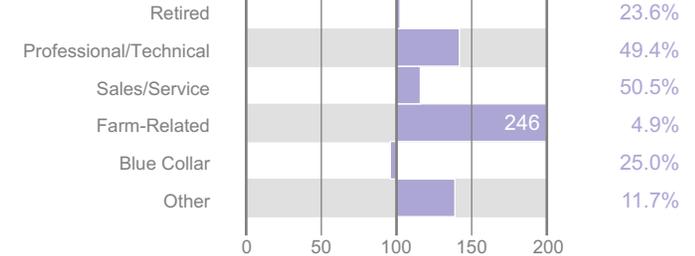
#### Head of household's occupation



#### Someone in household's education



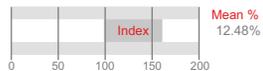
#### Someone in household's occupation



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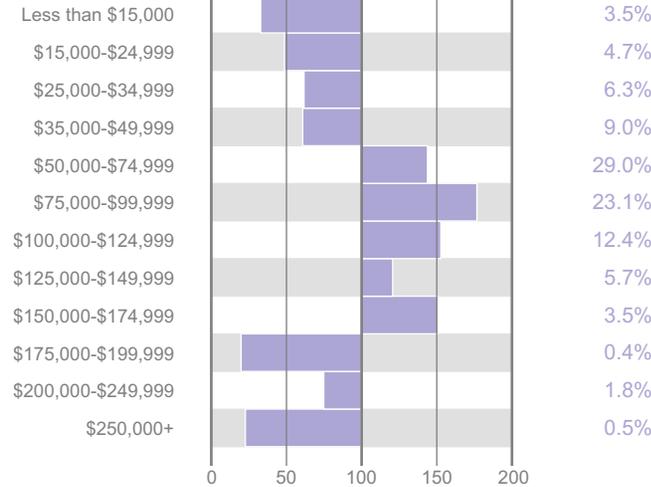
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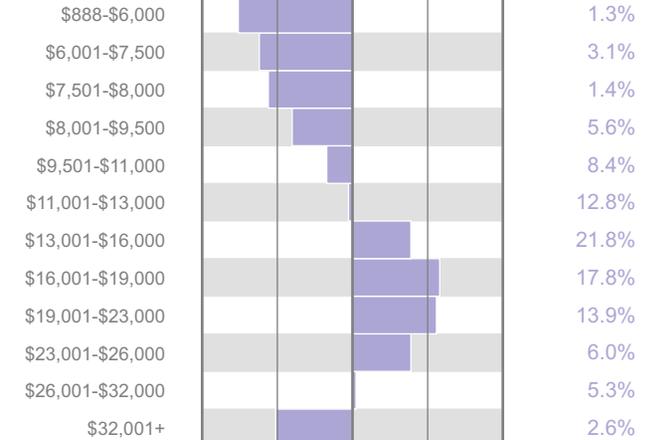
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## What is our financial circumstance

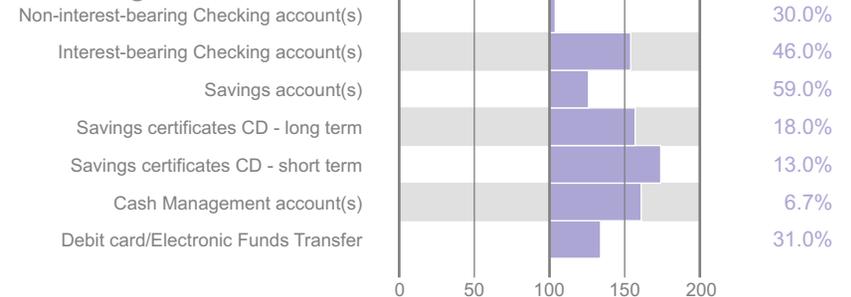
### Estimated household income



### Discretionary spend estimate



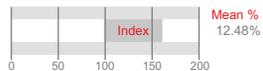
### Banking and investments



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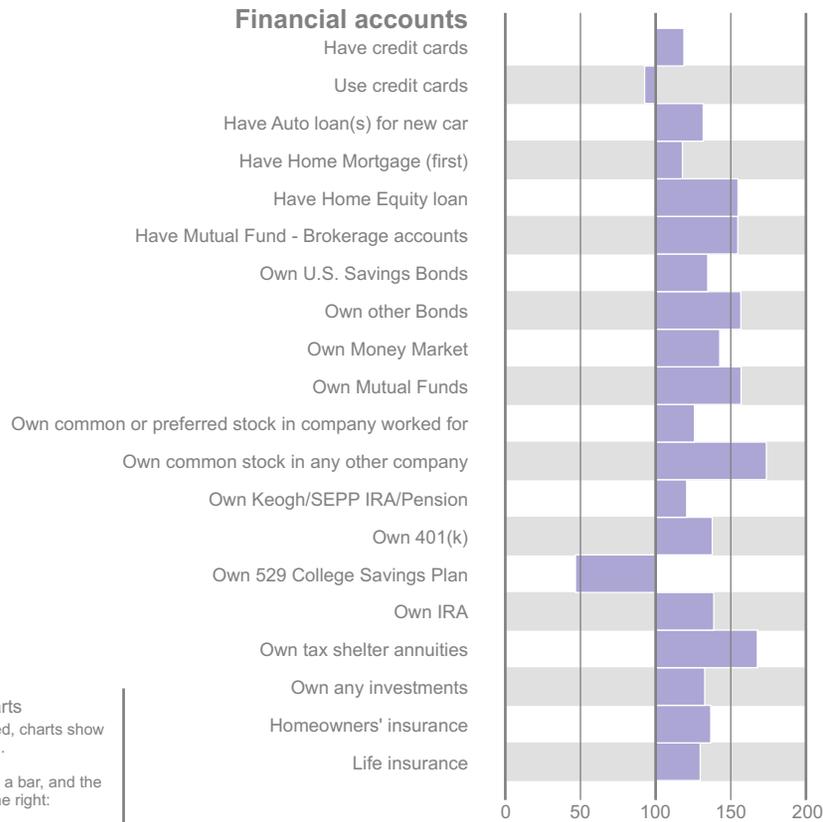
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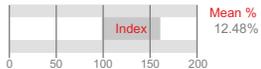
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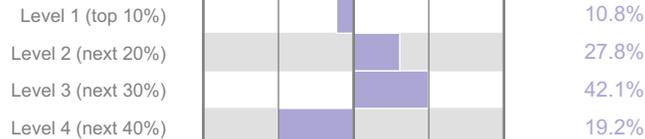
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## What is our financial circumstance

### TGI socio-economic levels



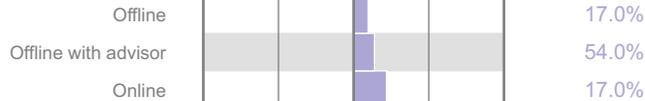
### Home expenditures



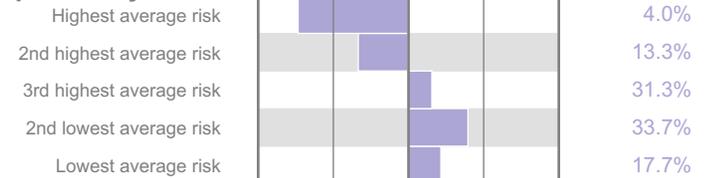
### Method of transacting



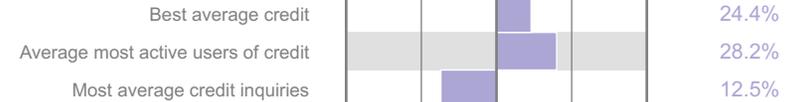
### Tax preparation method



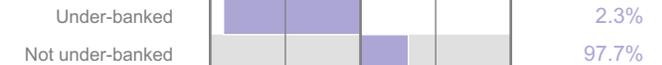
### Median equivalency score



### Summarized Credit Factors



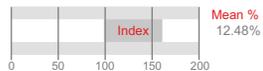
### ChoiceScore<sup>SM</sup>



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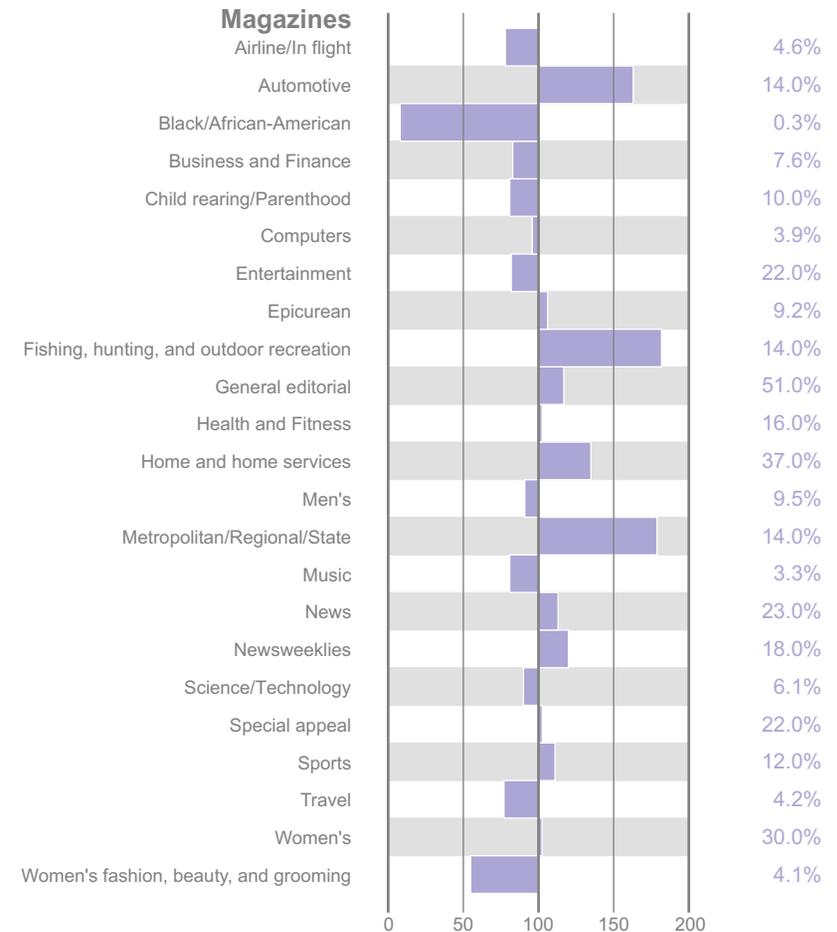
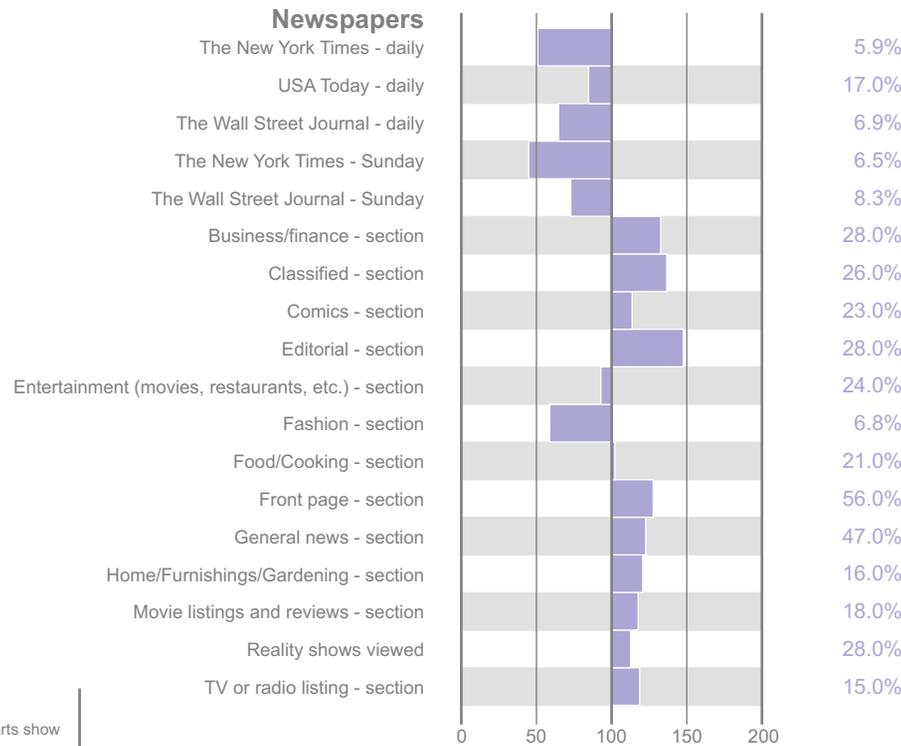
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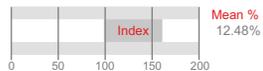
## How we live our lives



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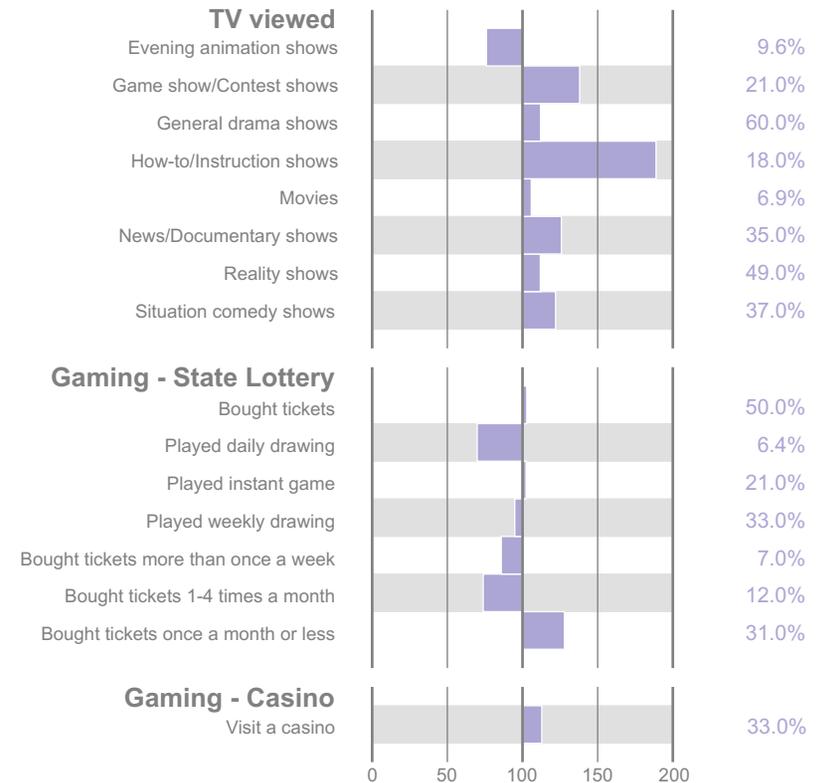
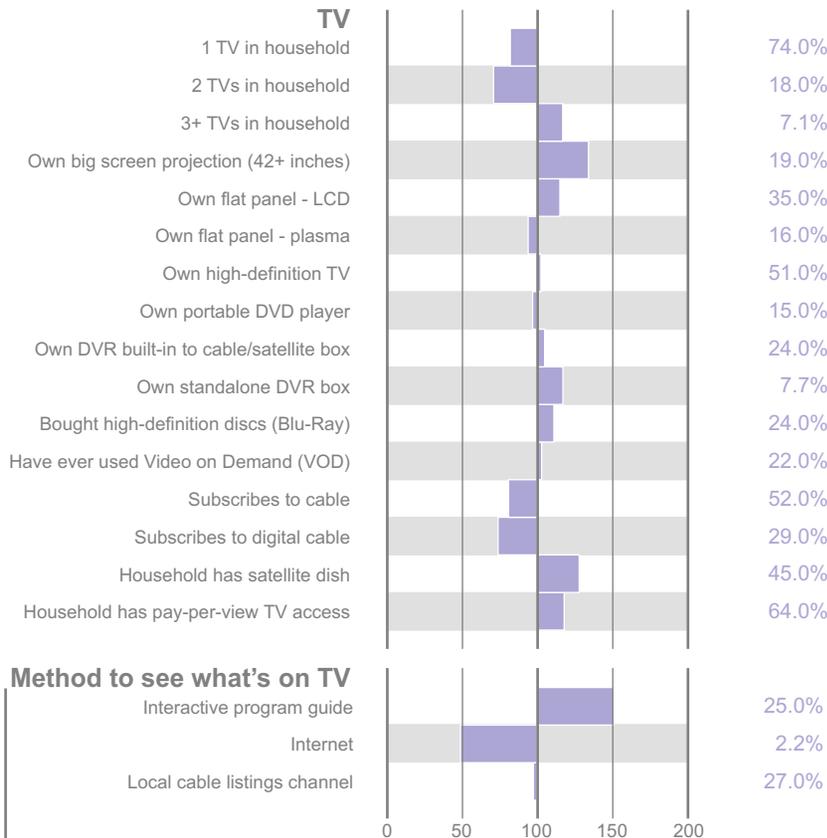
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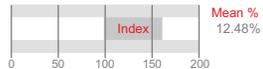
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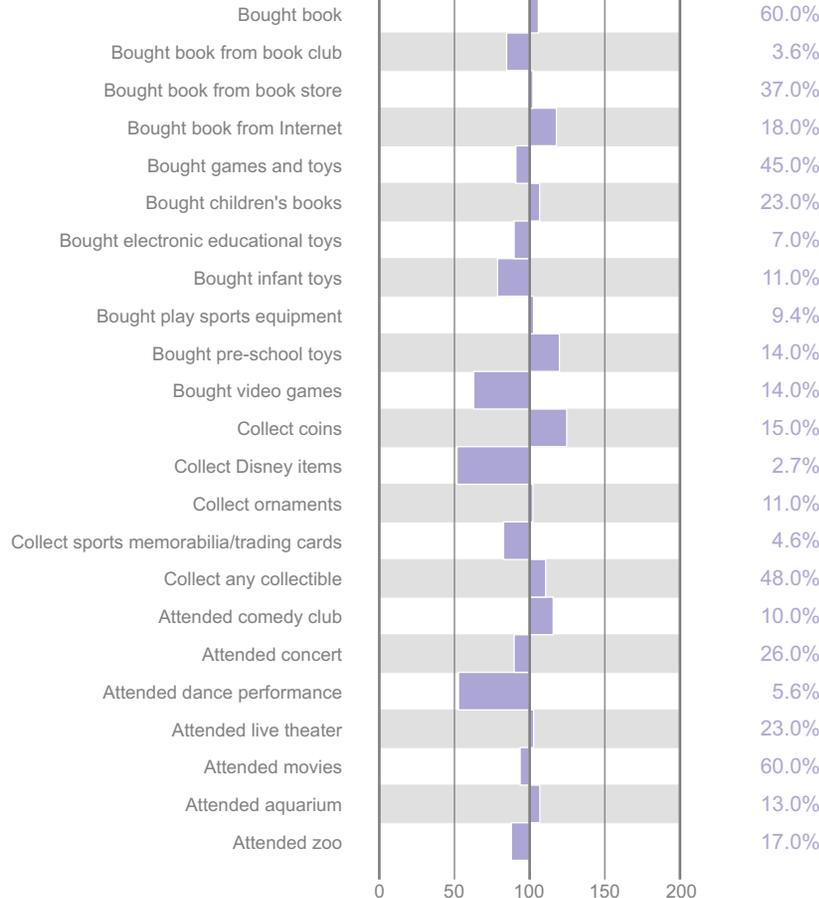
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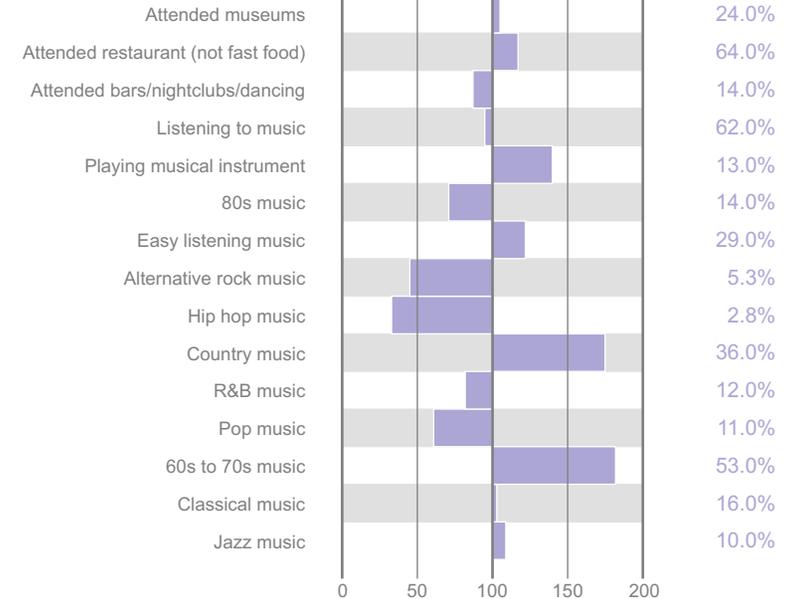
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## How we live our lives

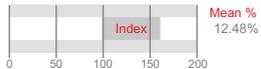
### Arts and entertainment



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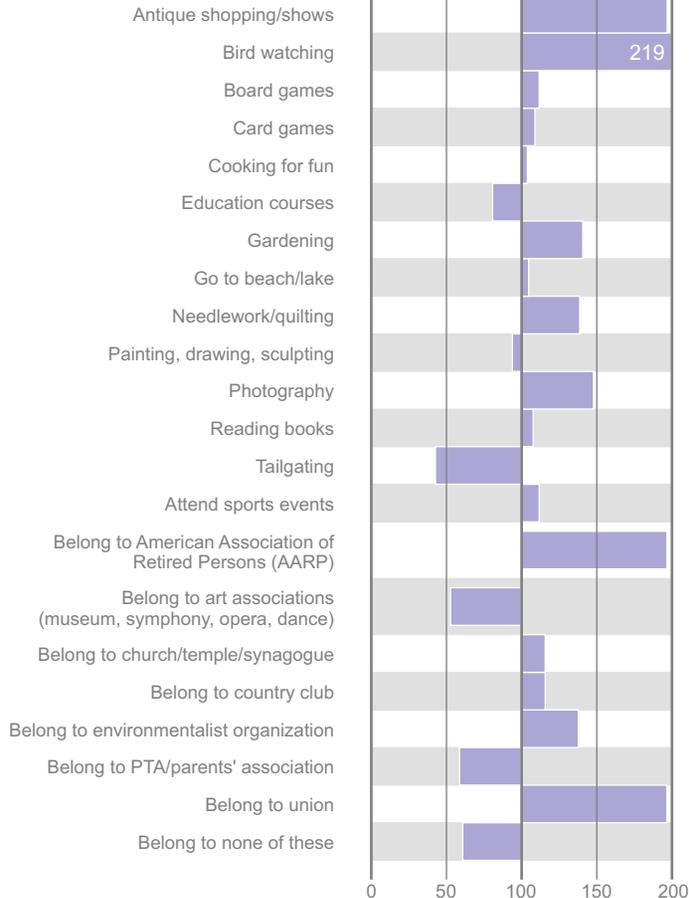
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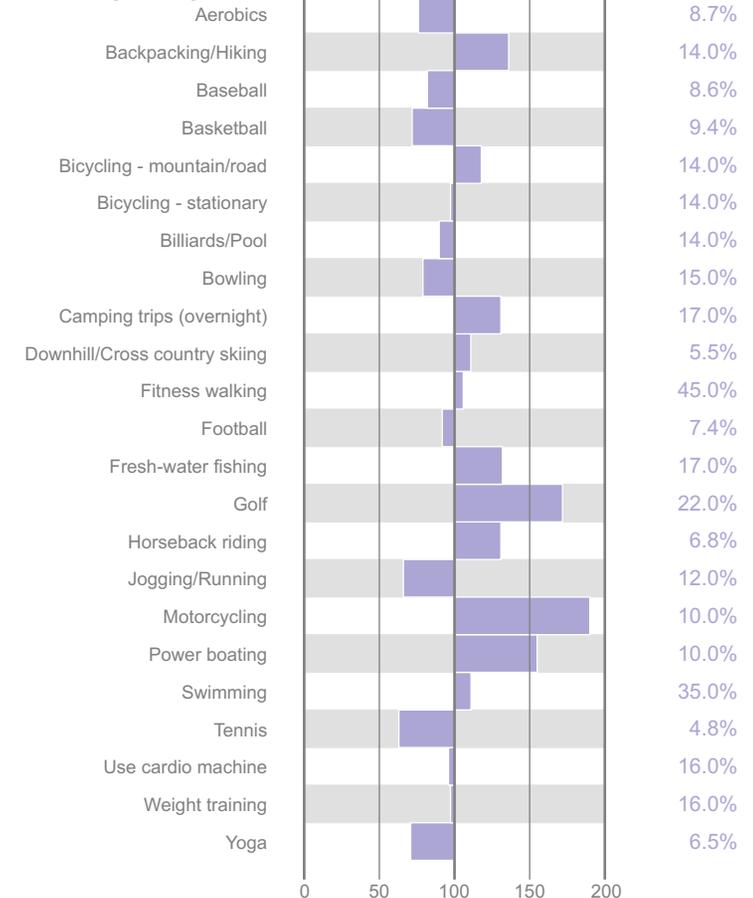
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## How we live our lives

### Leisure activities/hobbies

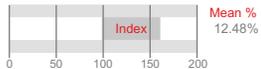


### Sports and fitness participation



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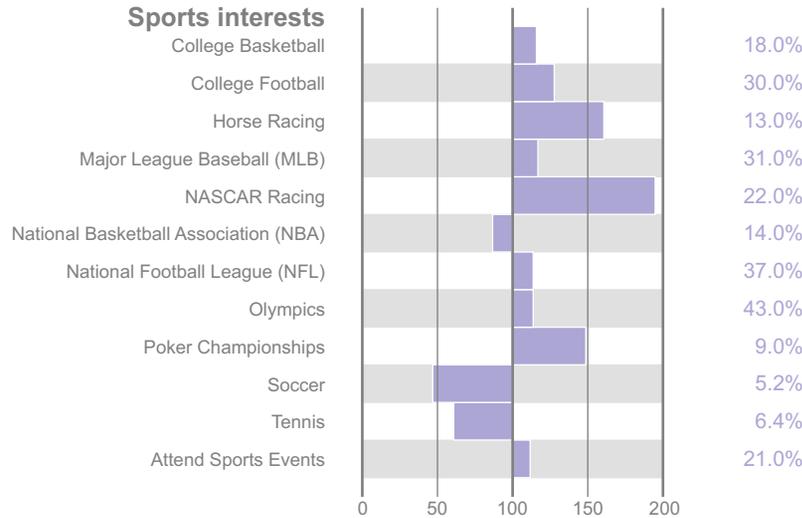
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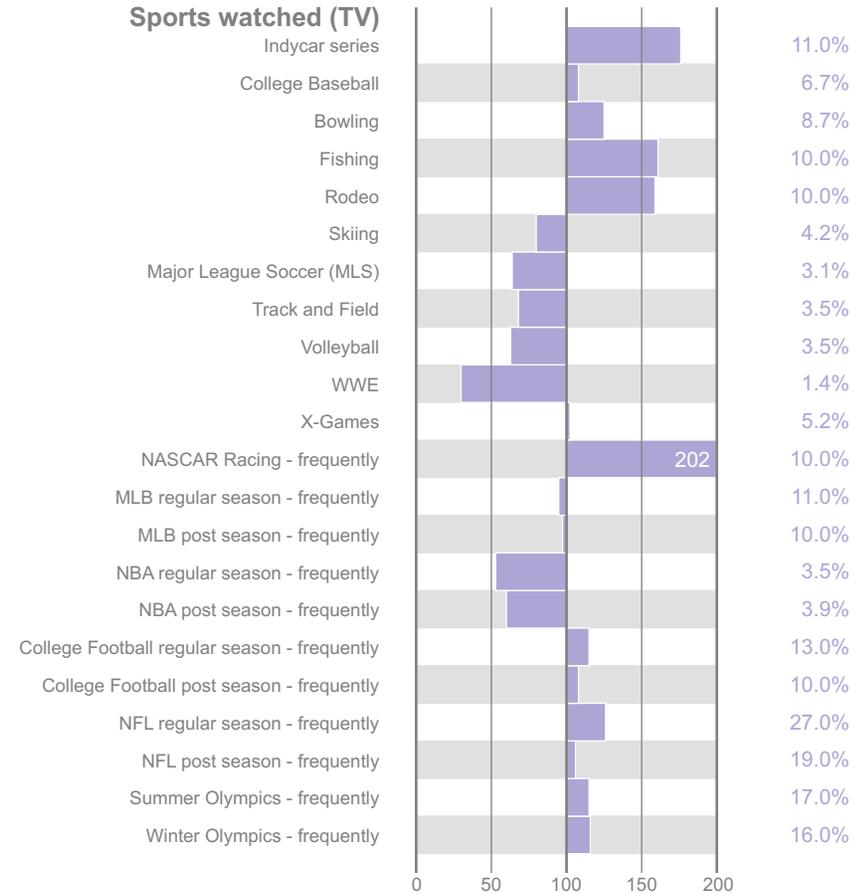
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## How we live our lives

### Sports interests



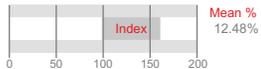
### Sports watched (TV)



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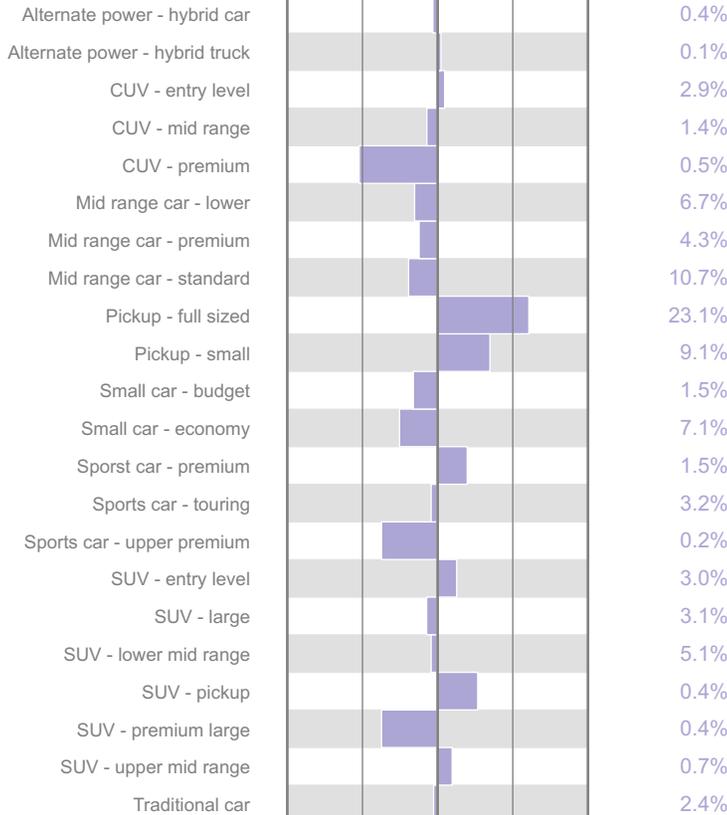
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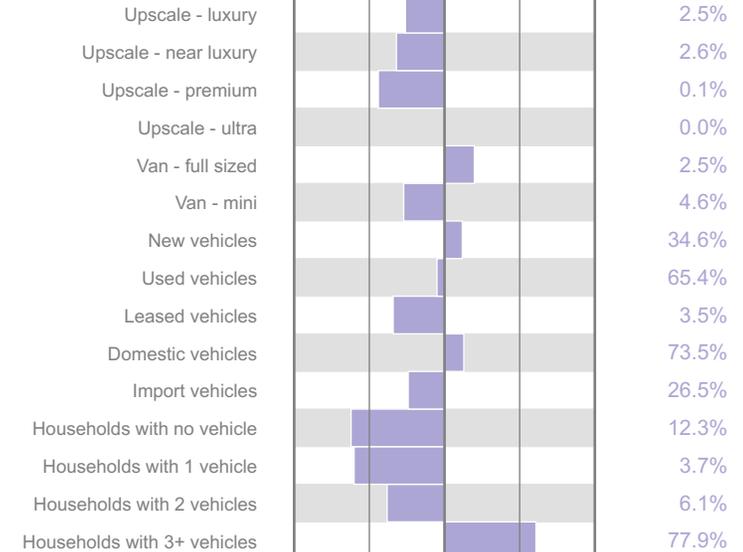
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## How we live our lives

### Vehicle classification

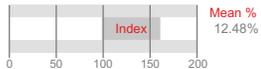


### Vehicle classification



**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:





19 20 21

Group E: Thriving Boomers

Stephen & Sharon

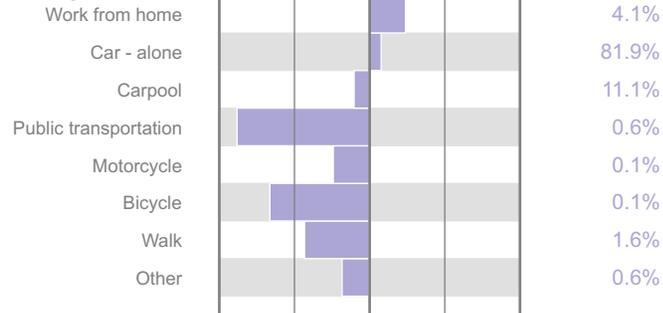
## Type E21: Unspoiled Splendor

Comfortably established baby boomer couples in town and country communities

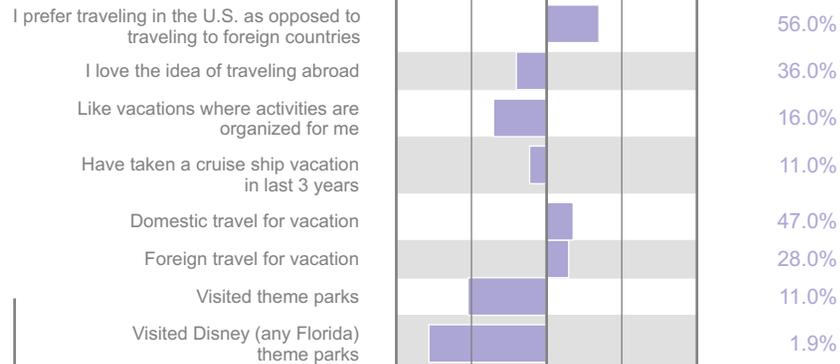
2.52%  |  3.21%

### 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:

