

Group N: Pastoral Pride

Rick & Tracy

## Type N46: True Grit Americans

Older, middle-class households in town and country communities located in the nation's midsection

1.68%  |  1.73%

### Overview

#### Key Traits

- Practical
- Outdoor activities
- Risk-averse
- Unpretentious lifestyles
- Home cooked meals
- Sports fans
- Politically conservative
- Stable rural residences
- Solid financial investments
- Live within their means

#### Rankings

Metropolitan City: Top 10 CBSA Markets	68/71
Internet: Changed the Way I Shop for Products/Services	20/71
GreenAware <sup>SM</sup> : Behavioral Greens	30/71
Exercise: Regularly	53/71
Income: Estimated Household	46/71
Age: Head of Household	37/71
Children: Presence	36/71



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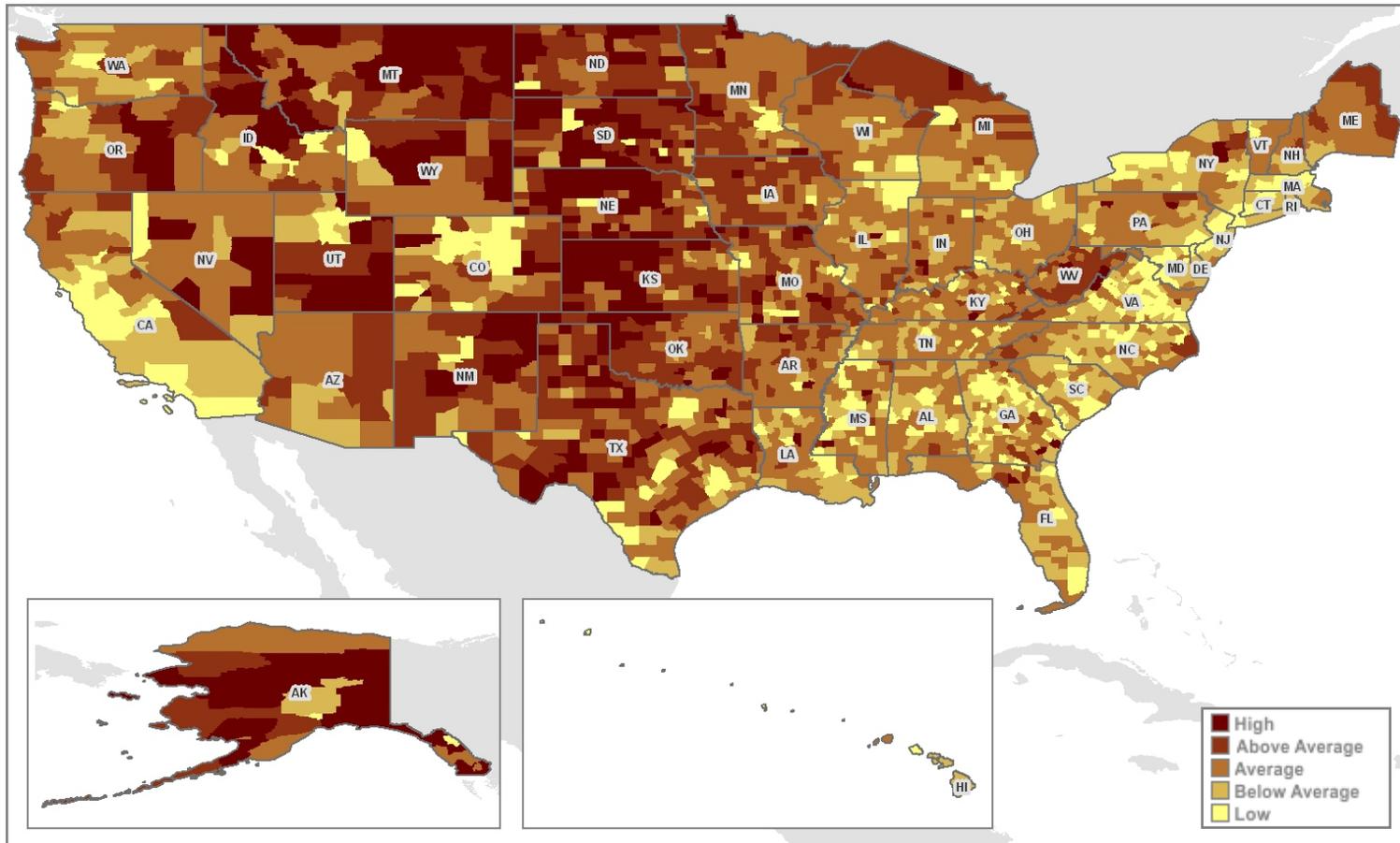
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### Description

#### Overview

With many demographic patterns reflecting the general population, True Grit Americans are rustic, found in farming and small-town communities located mostly in the nation's midsection. These empty-nesting couples and widowed and divorced individuals are mostly over 45, predominantly white and have average educations. Their employment profile is similar to the national average, except for the disproportionate number of workers in blue-collar and farming occupations. Many live in older homes on relatively small lots, though they have enough room for their boats, motorcycles and three or more cars.

Thanks to low expenses, these households can afford active lifestyles. They have the disposable income to frequent movies, plays, bars and home-style restaurants. They're great fans of the outdoors and enjoy spending free time fishing, hunting, boating and camping. Their social lives revolve around church groups and veterans' club activities. These older Americans also like to spend time around the house cooking, gardening and pursuing time-honored hobbies like coin collecting, woodworking, needlework and - a new entrant in their leisure activities - participating in fantasy sport leagues.

True Grit Americans prefer to shop at local stores rather than national chains, but if they can't get what they want, they'll travel more than an hour to mainstream and big-box retailers. This is "buy American" country where consumers look for trucks and sturdy sedans made by Ford, Dodge, Pontiac and Oldsmobile. Although they buy electronic gear as much as the average, they still rely on advice from friends before they go and buy any gadgets. They can afford these purchases thanks to savings and income-producing assets like stocks, CDs, annuities and savings bonds, which they accumulate at solid rates. They also get by with a variety of loans to maintain their houses and multiple cars and to buy a boat or motorcycle.

These hardy, exurban families tend to embrace both traditional and new media. They subscribe to a number of magazines - from Architectural Digest to Field & Stream. On the radio, they tune in to on-the-hour newscasts and stations that play country and golden oldies. They watch a fair amount of TV, everything from "House" and "CSI" to game shows and movies, but they have little patience for TV ads. It's one reason they've turned to the Internet, which they use for blogging, gaming and listening to Internet radio. While they change the channel when a TV commercial comes on, they're fine with clicking on an email ad or Web page link.

True Grit Americans are down-to-earth, practical people who cultivate old-fashioned values. They're politically conservative and religious. They're less interested in other cultures than their local communities and families. They're laid-back when it comes to money and materialism; they're uninterested in giving up family time to get a promotion and they could care less about a closet filled with designer clothes. These Americans like their homes to be comfortable, but they're not too fussy about keeping everything neat. They like to cook, but they don't follow the latest culinary trends; a worn cookbook handed down from their grandmother suits them just fine. They find the idea of presenting food in an artistic way slightly ridiculous.

#### Demographics and behavior

##### Who we are

With nearly two-thirds of the population over the age of 45, True Grit Americans tend to be white, high-school educated and living as couples or widowed or divorced individuals. Only a quarter still have children living at home. Few are unmarried singles. Their education level is about average, with about two-thirds having either high-school degrees or some college experience. True Grit Americans features a higher-than-average incidence of blue-collar and farming occupations, and a small but significant number of workers hold jobs in the wholesale and retail trades, public administration and education.



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#### Where we live

Typically found in scenic settings throughout the Midwest, True Grit Americans live in older houses and cottages in small towns and remote exurban areas. Nearly three-quarters of the households are classified as "rural" - the highest percentage in the nation. Almost all of the household heads own their homes, which typically are ranch or craftsman-style houses built before 1970. Many of these older residents bought their homes years ago, when prices were low; today, those values are still below average at under \$155,000, and a number have almost paid off their mortgages. In these stable areas, a majority of households have been at the same address for more than eight years.

#### How we live our lives

True Grit Americans enjoy active and unpretentious lifestyles. They're outdoorsy households that like to fish, hunt, camp and go boating. Their properties are often cluttered with boats, motorcycles and trucks - with gun racks perched behind the driver's seat. They have enough disposable income to enjoy going out, whether it's to a bar, movie or restaurant; their favorite chains include Perkins, Cracker Barrel, Red Robin and Fuddruckers. Many describe themselves as homebodies who like to cook, garden, collect coins and read - they often join book clubs. Their favorite hobbies include woodworking and needlework and, as admitted sports fans, they enjoy tailgating and participating in fantasy sports leagues.

These conservative consumers look for products that have stood the test of time. They think that buying a used car is just as good as a new one, and they believe that American models like Ford, Dodge, Pontiac and Oldsmobile are superior to any import. They tend to stick to familiar brands they've used for many years and refuse to be seduced by designer goods sold at high-end retailers. Instead they frequent Walmart, Kmart and Dollar General in addition to mid-scale stores like Belk and American Eagle Outfitters. For sports gear, many turn to local stores, and there are few products for athletics and outdoor activities that they don't buy. In their basements, you're likely to find everything from golf balls to hunting rifles.

To stay in touch with mainstream culture, True Grit Americans consume a variety of media. They like reading newspapers and subscribe to a wide range of magazines - everything from Architectural Digest and Bon Appetit to Field & Stream and Family Handyman. They like to tune in to the radio, for the newscasts as much as the country music and golden oldies. They're also a solid market for TV, particularly cable channels like CMT, Hallmark, Oxygen and IFC as well as networks that offer sitcoms, game shows and movies. With their ad negativity, they turn away from TV commercials but are fine, however, with movie ads, sponsored Websites and even email ads.

#### How we view the world

The values of True Grit Americans reflect a traditional sensibility. They describe themselves as spiritual and they think it's important to go to religious services. They care about family values, and other conservative social issues. Although divided when it comes to political parties, they back politicians who reflect their very conservative outlook.

Many are somewhat parochial in their view of the world. They're not that interested in other cultures, international events, music or the arts. When they need clothes, most don't like to experiment with new styles. These older households describe themselves as practical, risk-averse people. They don't want to spend more time at work to advance in their careers; they're not the entrepreneurial types who want to set up their own businesses. In fact, they're interested in wanting to reprioritize money. They maintain that having free time is more important than money. Besides, as they'll tell you, luxury goods aren't worth the cost.



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Many True Grit Americans are true individualists. They lack any desire for status recognition and don't particularly care about looking young or appealing to the opposite sex. Few pursue novelty or originality, and these laid-back sorts have no interest in standing out in a crowd. Opposing big government, they resist programs requiring citizens to recycle - or do much of anything else, for that matter. They defy the diet-conscious by serving fattening foods and sweets at the dinner table. They'll deal with the consequences, they say.

#### How we get by

Despite lower middle-class incomes below \$58,000, True Grit Americans are managing to set aside savings for the future. They own 401(k) and Keogh plans, and they've managed to acquire a moderate amount of stocks, mutual funds, CDs and savings bonds. They carry a variety of regular credit cards and tend to pay their bills on time. While their expenses are low, they're still highly leveraged from a variety of new car, home-improvement and personal loans. Many use their home equity to secure loans to maintain their older homes and acquire cars; the majority have more than three vehicles at their homes. These older Americans like the protection that insurance provides, having taken out health, life, auto and property policies.

### Digital behavior

It's a sign of the ubiquity of new media that these older Americans are fans of the Internet. They go online at home and work, frequently using the Internet for banking, blogging, tracking stocks, looking for real estate and getting news on fishing and motorsports. They frequent shopping sites like jcpenny.com, samsclub.com, bset-price.com and coupons.com. While the Web may not be their key source for news or entertainment, they do enjoy playing games, sending electronic greetings and instant messaging. They're tech savvy enough to access the Internet using cell phones and wireless modems, and many plan to add to their computer services in the next year.

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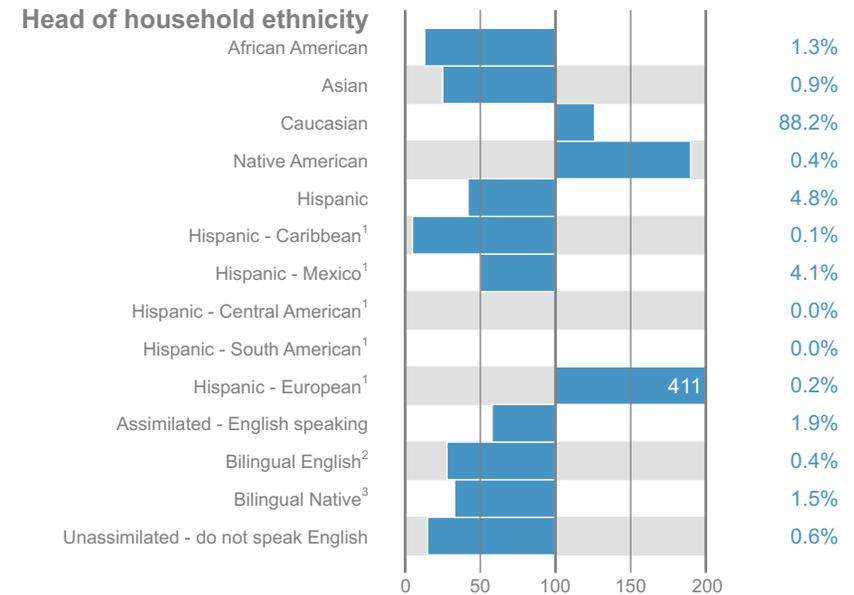
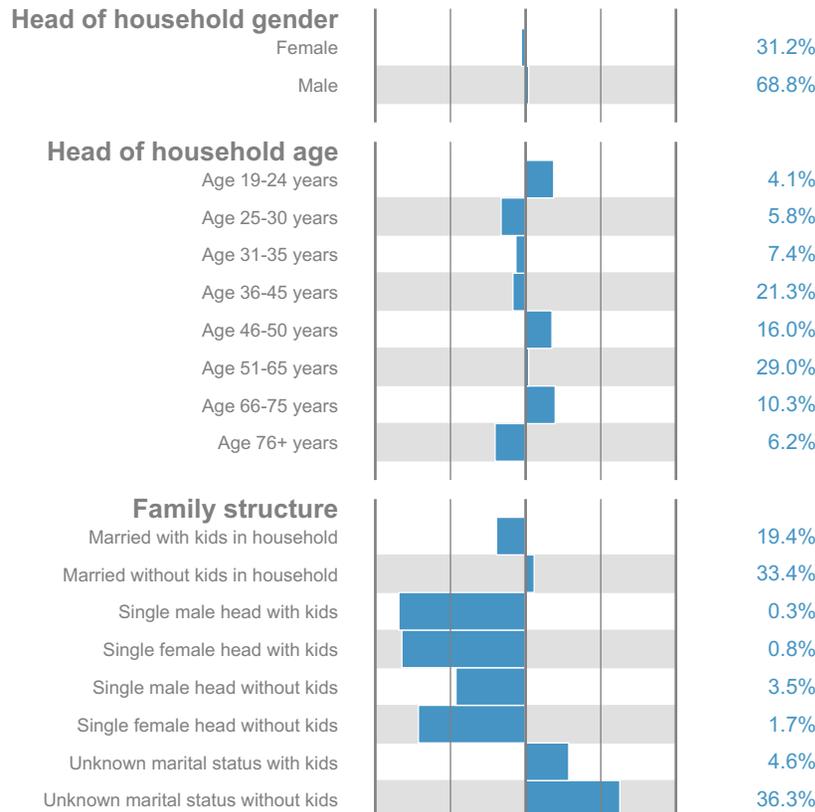
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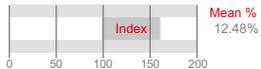
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## Who we are



**Understanding Charts**  
 Unless otherwise stated, charts show the Index and Mean %.

The Index is shown as a bar, and the Mean % is shown to the right:



<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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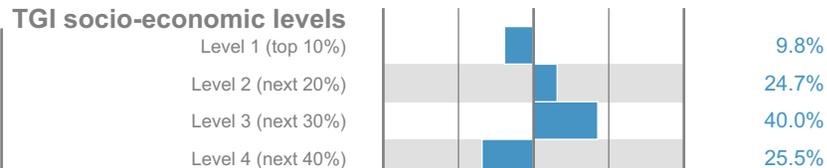
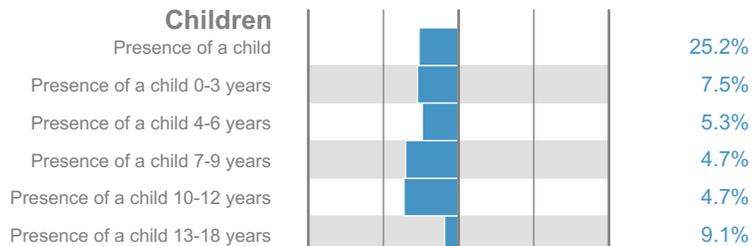
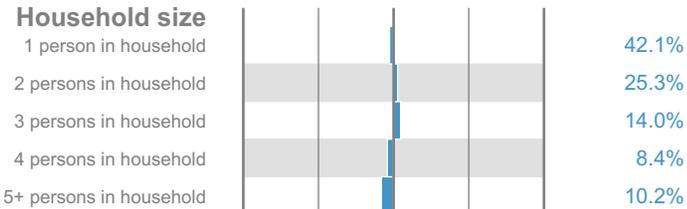
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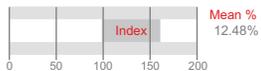
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## Who we are



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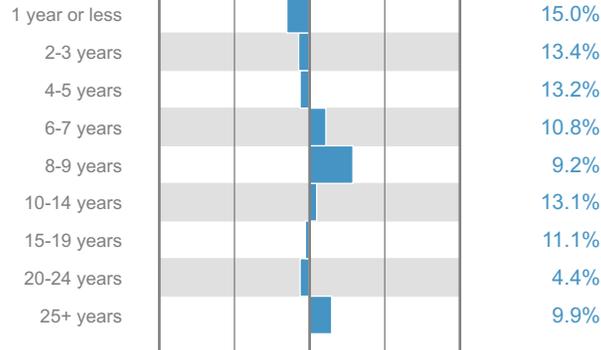
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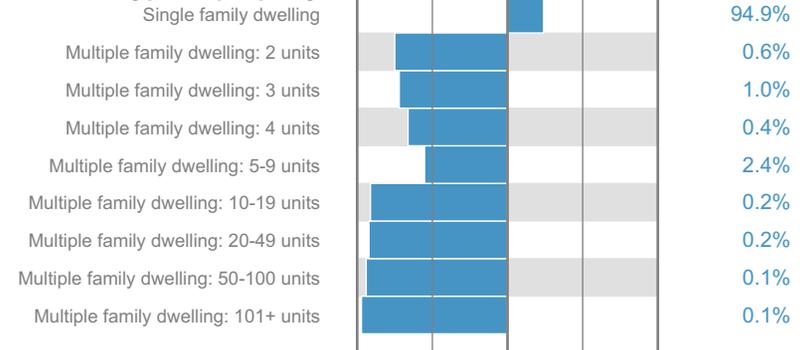
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## Where we live

### Length of residence



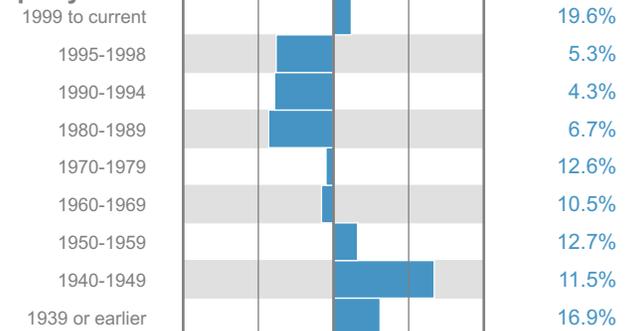
### Type of property



### Urbanicity

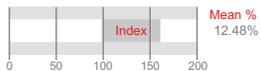


### Year property built



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



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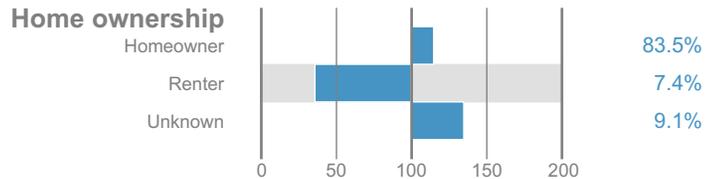
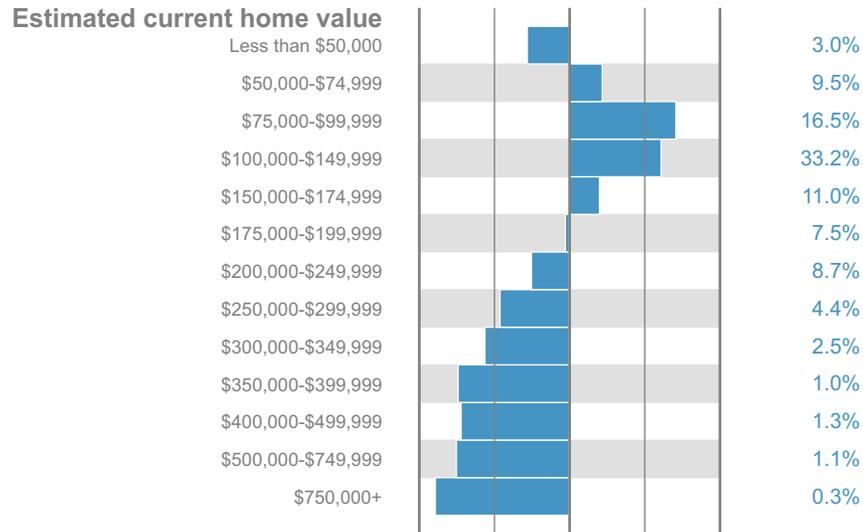
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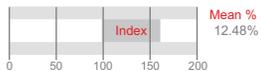
### Where we live



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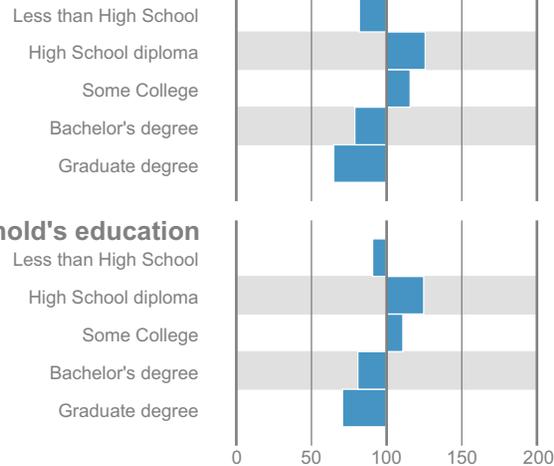
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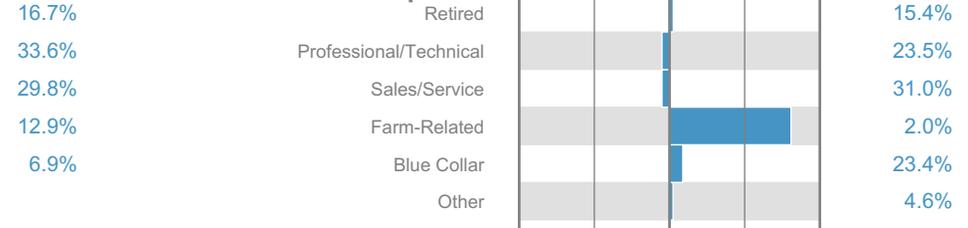
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## How we get by

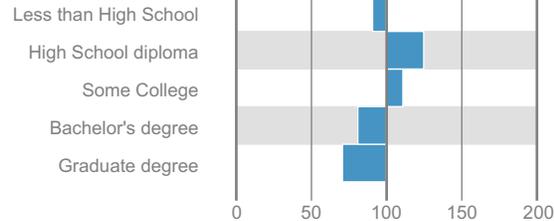
### Head of household's education



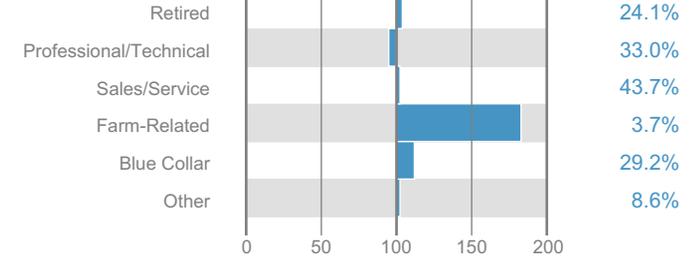
### Head of household's occupation



### Someone in household's education



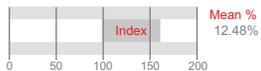
### Someone in household's occupation



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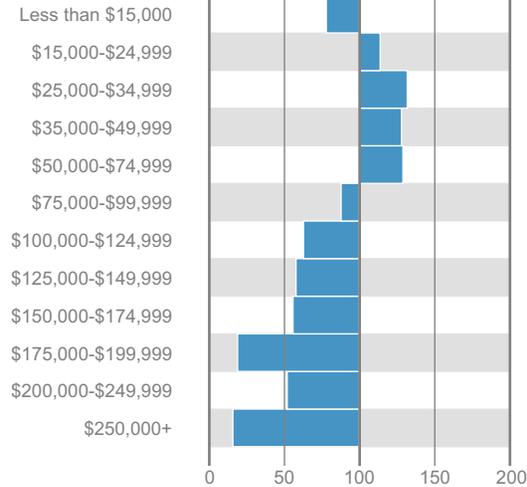
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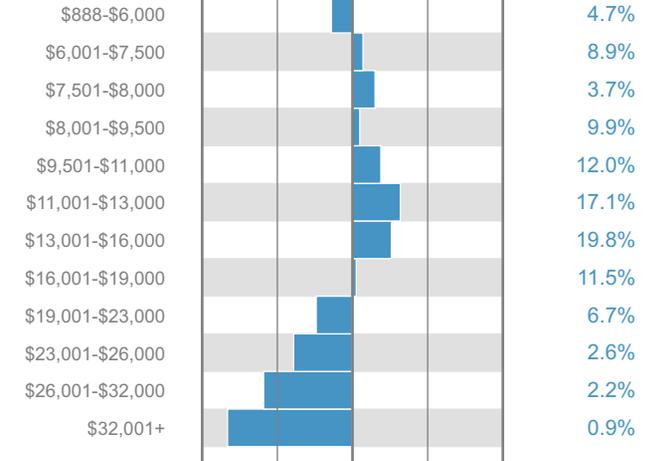
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## What is our financial circumstance

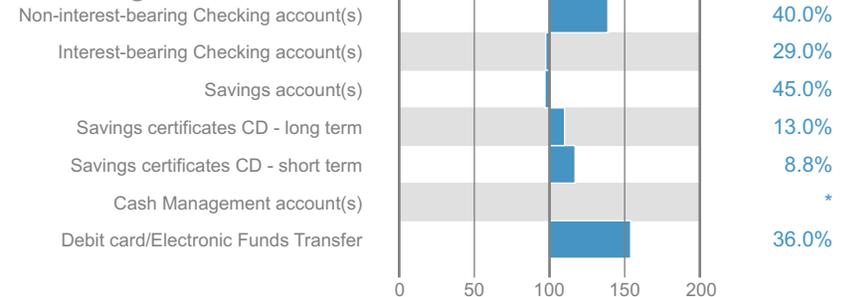
### Estimated household income



### Discretionary spend estimate



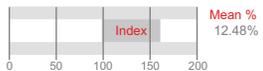
### Banking and investments



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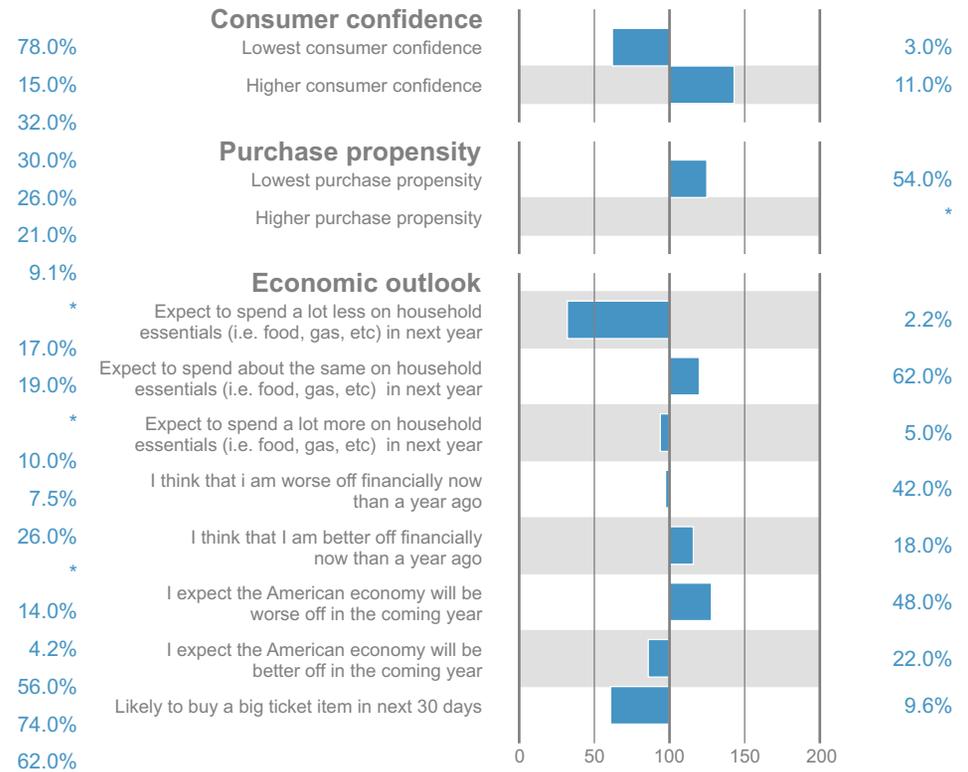
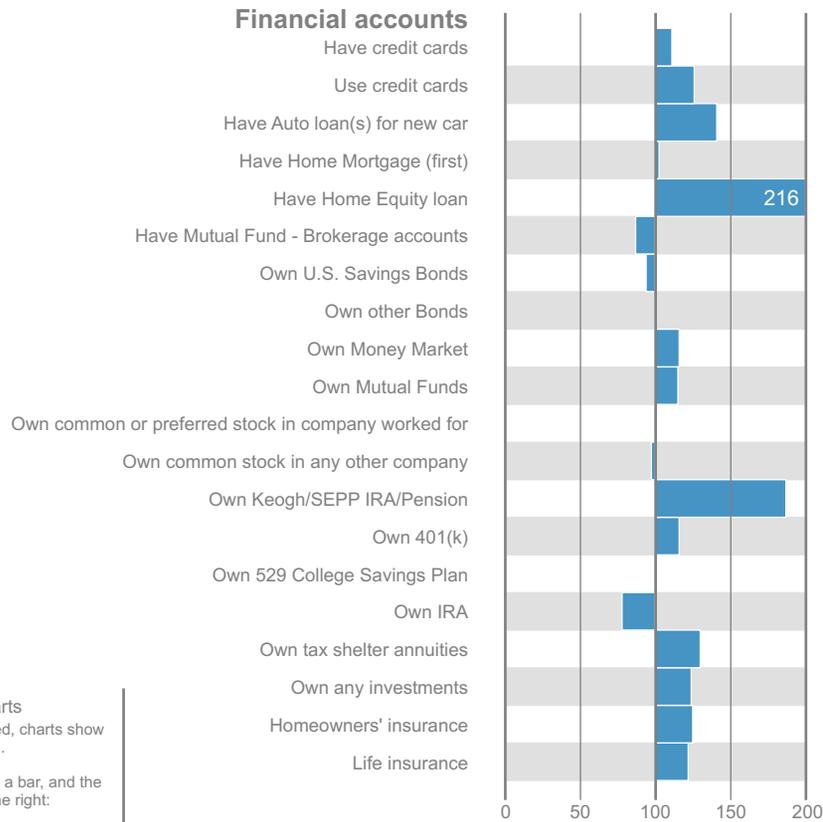
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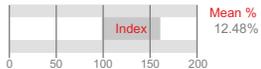
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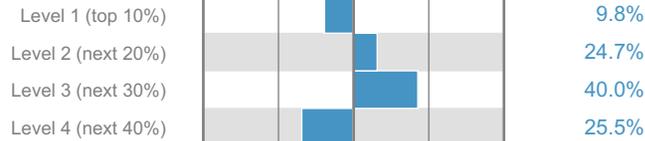
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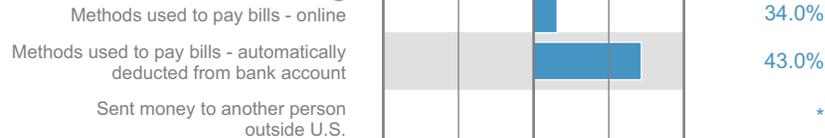
### TGI socio-economic levels



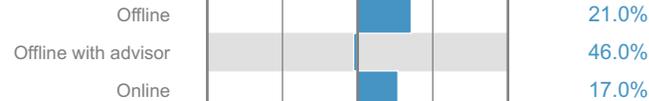
### Home expenditures



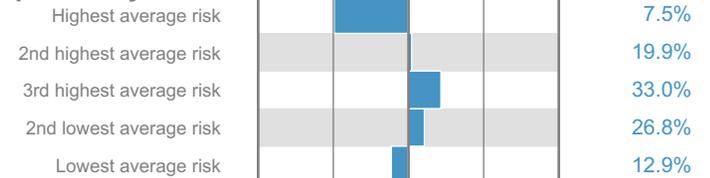
### Method of transacting



### Tax preparation method



### Median equivalency score



### Summarized Credit Factors



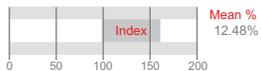
### ChoiceScore<sup>SM</sup>



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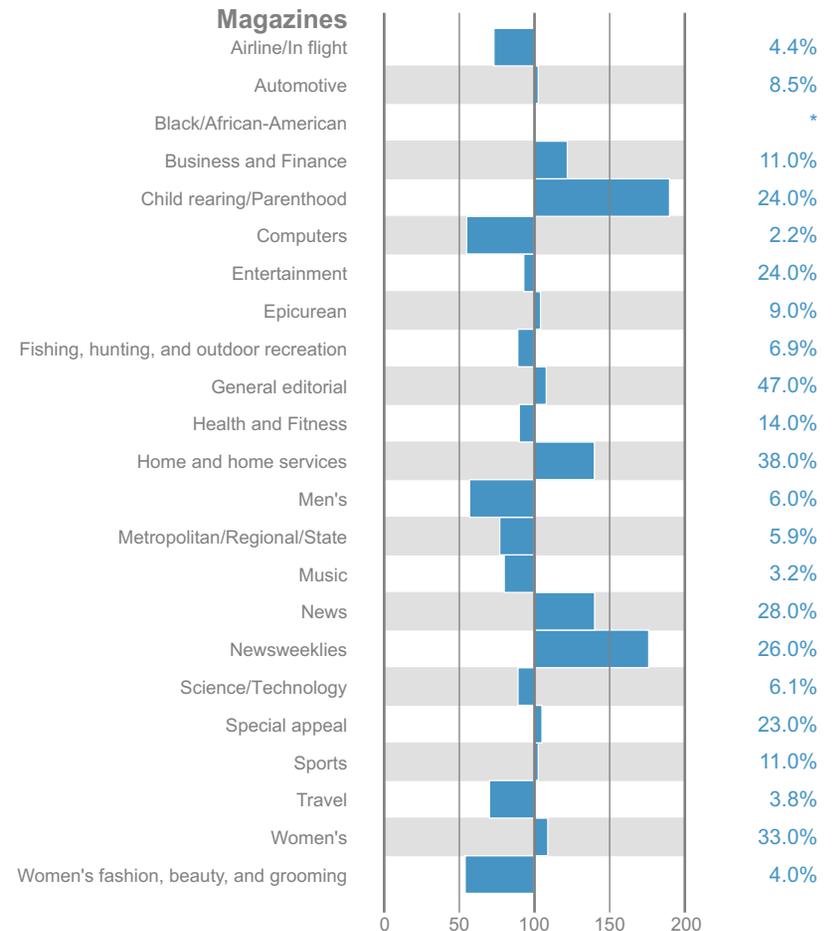
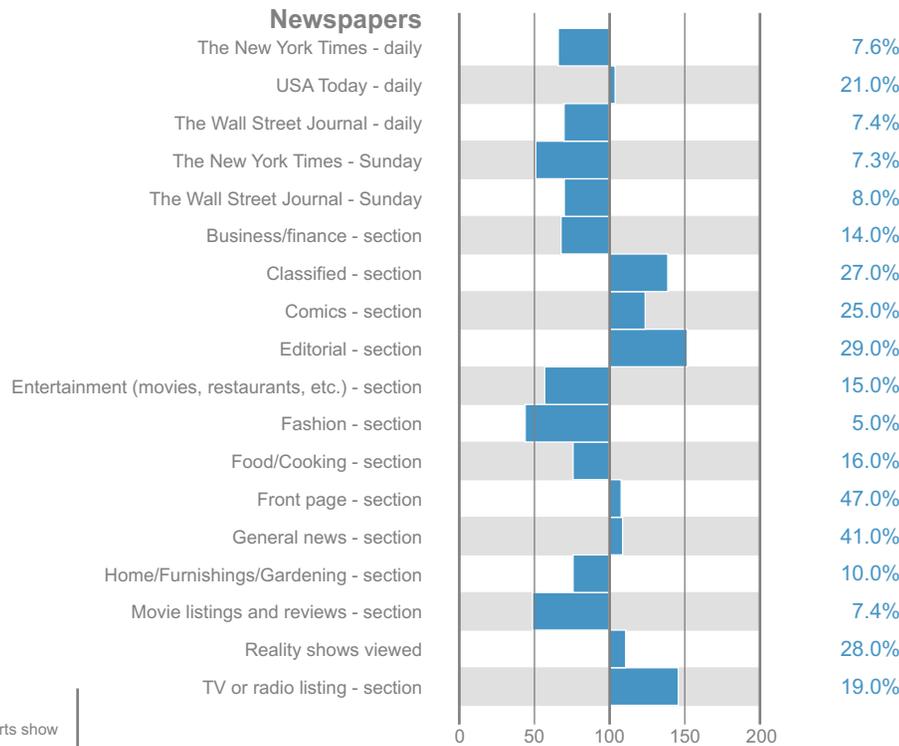
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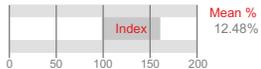
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## How we live our lives



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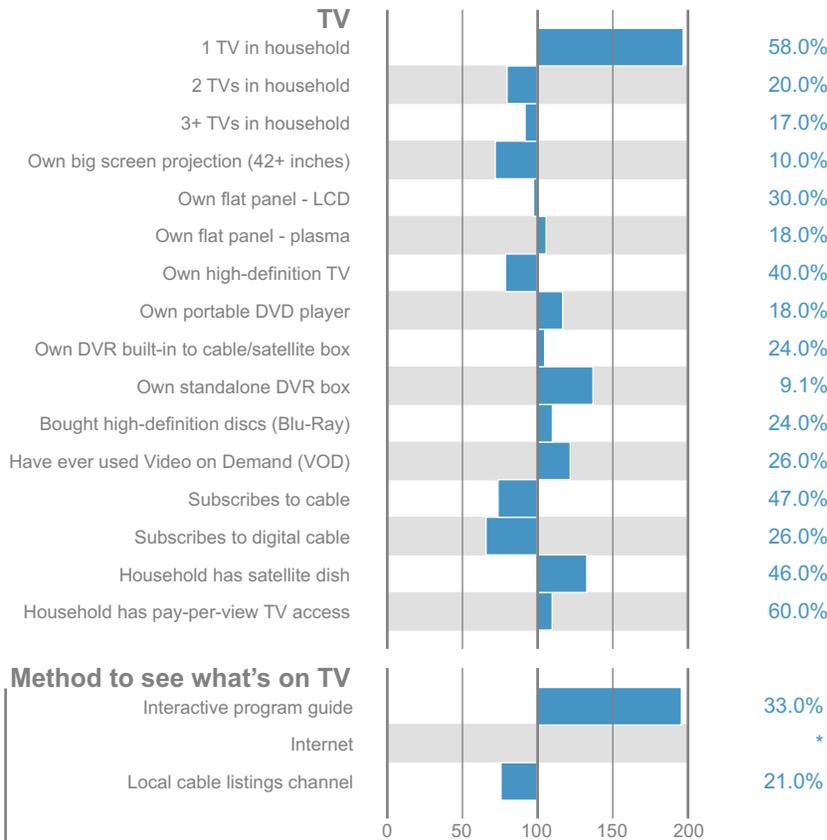
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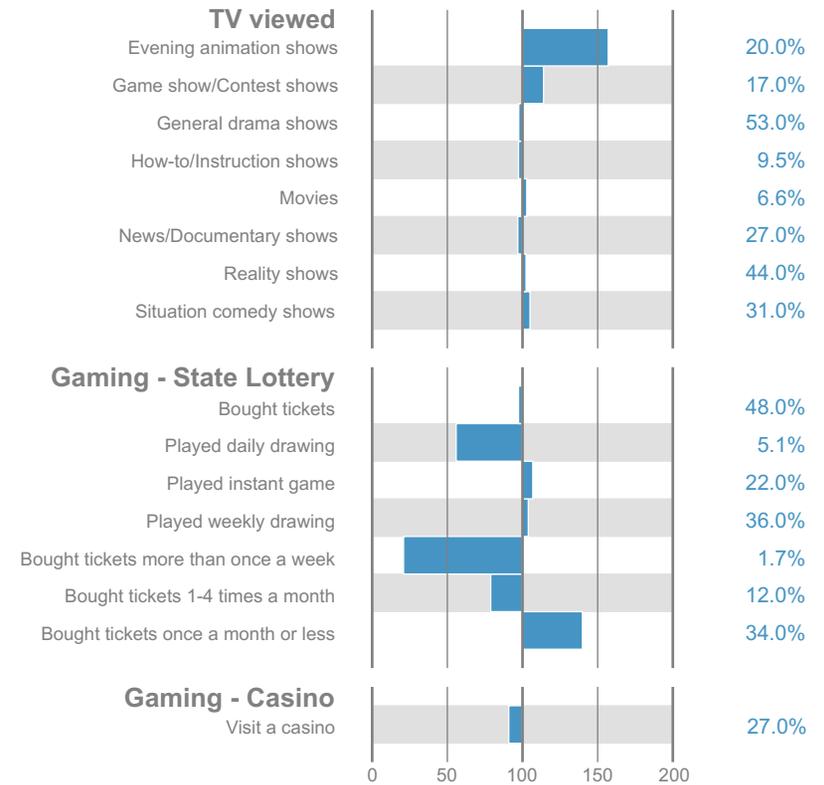
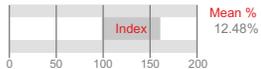
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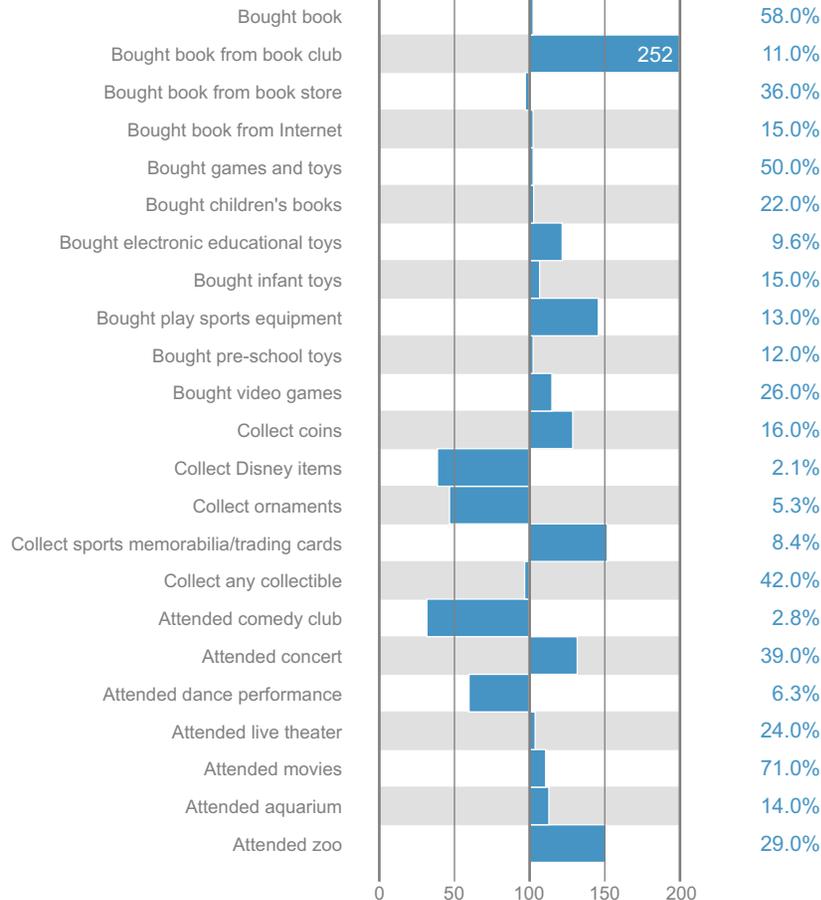
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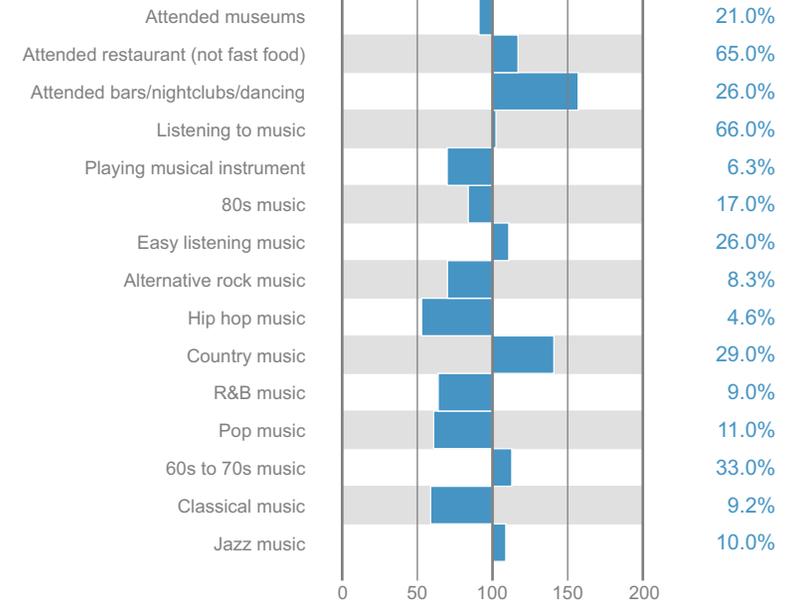
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## How we live our lives

### Arts and entertainment



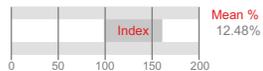
### Arts and entertainment



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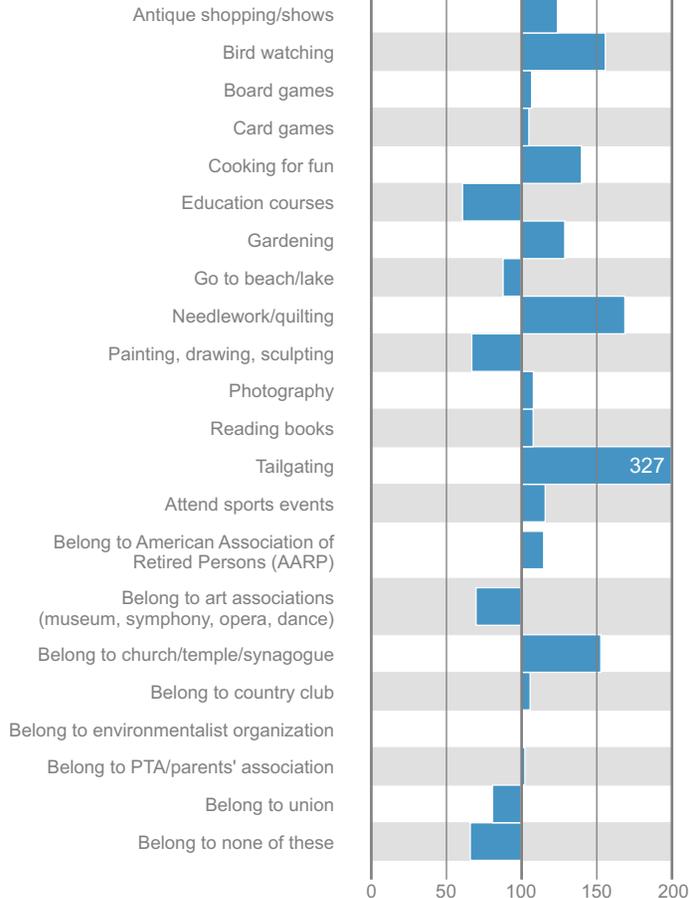
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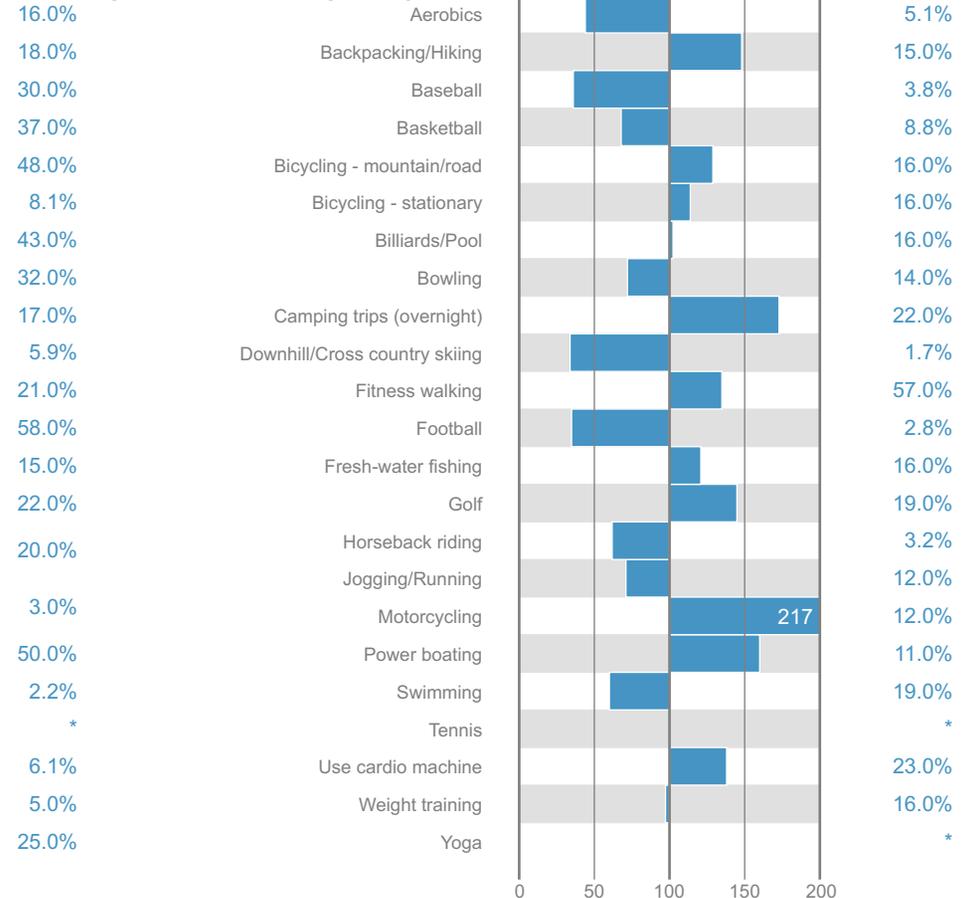
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## How we live our lives

### Leisure activities/hobbies

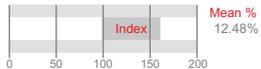


### Sports and fitness participation



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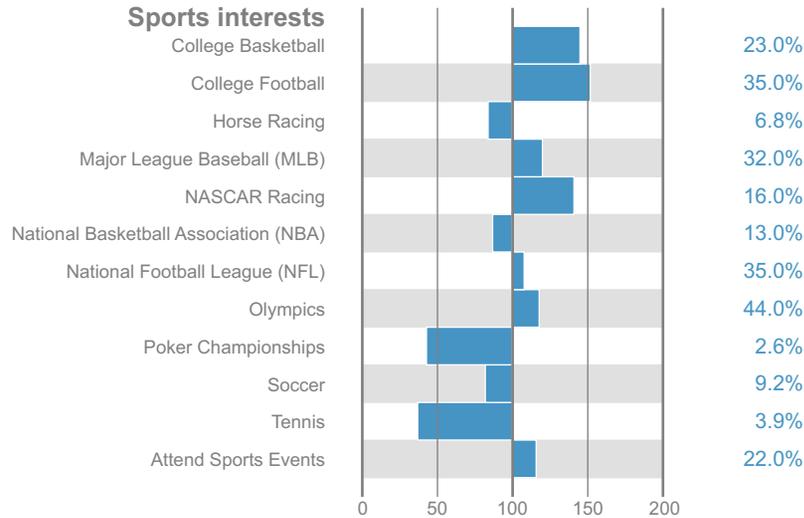
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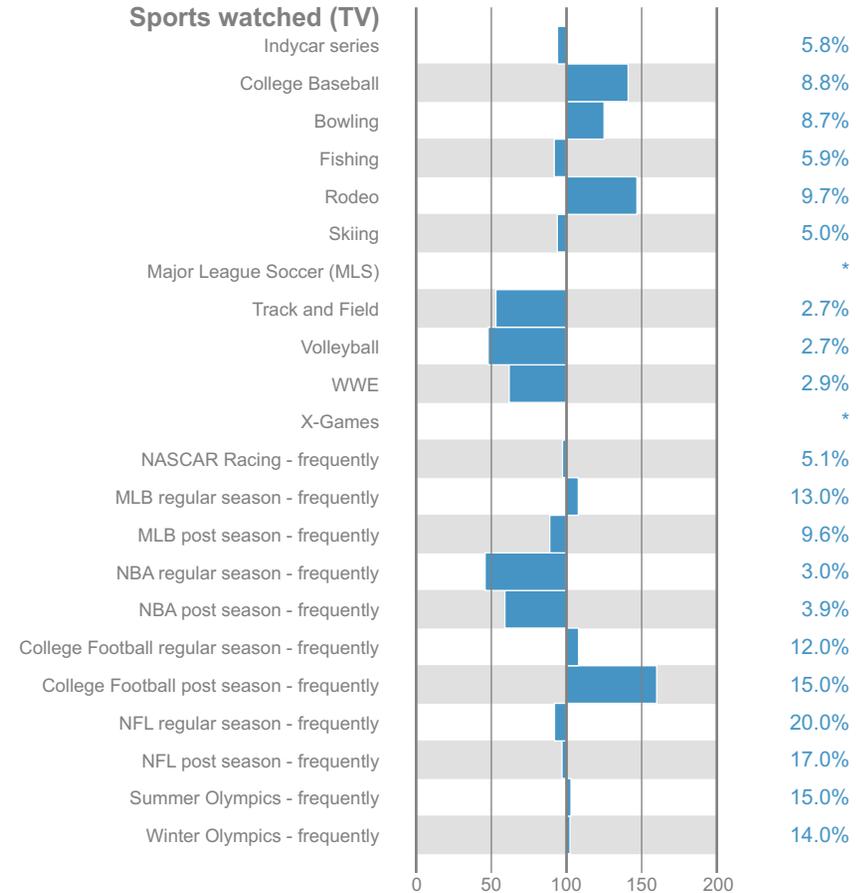
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## How we live our lives

### Sports interests



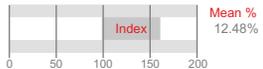
### Sports watched (TV)



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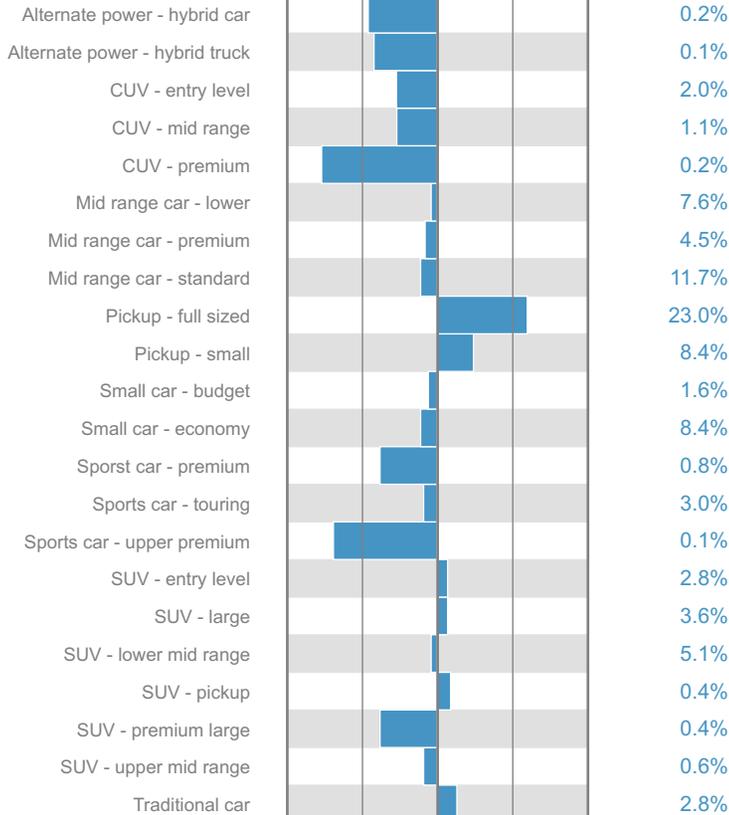
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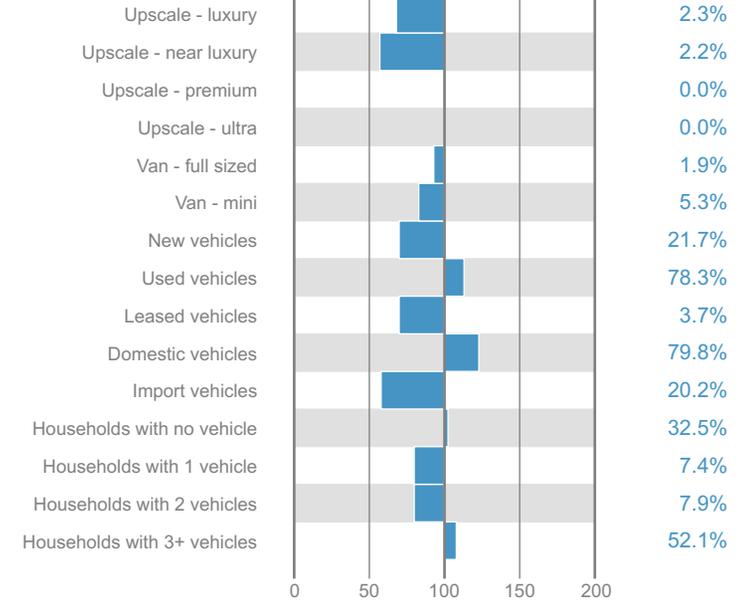
1.68%  |  1.73%

## How we live our lives

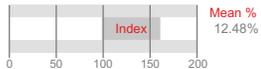
### Vehicle classification



### 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:



Group N: Pastoral Pride

Rick & Tracy

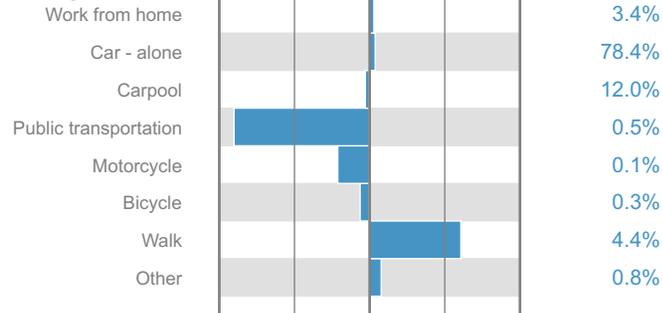
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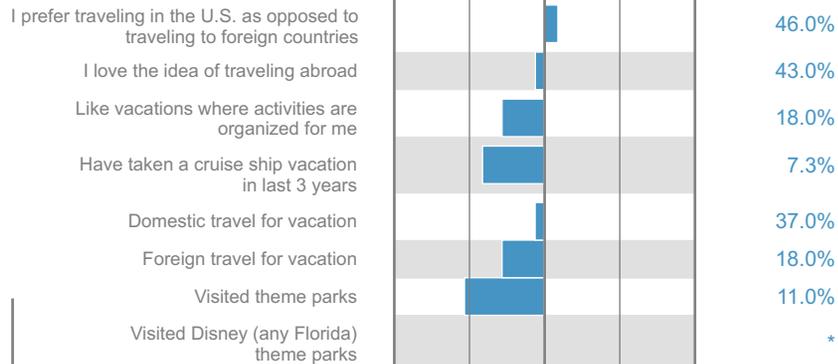
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## How we live our lives

### Work transportation



### Travel



#### Understanding Charts

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