

Life Stage Groups

Group	Label	Clusters	Overview
1	Beginnings	39 - Early Parents 45 - First Digs 57 - Collegiate Crowd 58 - Young Workboots 67 - Rolling Stones	Members of the Beginnings group are generally in their 20s with few or no children. They rank in the top 10 for short residential tenure, with low household incomes and minimal net worth.
2	Taking Hold	18 - Married Sophisticates 21 - Children First 24 - Careers Building 30 - Spouses & Houses	Despite their age (35 or younger), members of Taking Hold have already made it into the middle and upper-middle income brackets. They have average college education levels, top-20 home values, and bottom-20 residential tenures.
3	Transition Blues	34 - Outward Bound 41 - Trucks & Trailers 46 - Home Cooking	In their 30s and 40s, members of Transition Blues are beginning to settle, get married, and start families. Though a mix of white and blue collars, all have mid-scale incomes, below-average college educations, and minimal net worth.
4	Gen X Singles	42 - First Mortgage 52 - Still Landlorded 59 - Low-Rent Digs	The members of Gen X Singles share several key characteristics including youth, low income, minimal net worth, and a high incidence of apartment dwelling. They have few investments and are typically supporting several education loans.
5	Gen X Parents	37 - Cartoons & Carpools 62 - Kids & Rent	The members of Gen X Parents are parents under the age of 40, focusing financial resources toward meeting the needs of their children. Despite differences in income, they all have low net worth.
6	Mixed Singles	61 - Urban Scramble 69 - Mortgage Woes 70 - On The Edge	The members of Mixed Singles struggle with minimal savings and investments. They occupy the lowest rungs of the socioeconomic ladder, work in low level jobs, and generally reside in the city.
7	Cash & Careers	6 - Shooting Stars 10 - Hard Chargers 20 - Dynamic Duos 26 - Savvy Singles	The members of Cash & Careers are the most affluent of the generation born in the late 1950s and 1960s. Childless at 40, they are committed to enjoying the good life. They have high income levels and home values and are in the top 25 for college education.
8	Jumbo Families	11 - Kids & Clout 12 - Tots & Toys 19 - Country Comfort 27 - Soccer & SUV'S	Despite their above-average college education and income levels, the members of Jumbo Families have relatively low net worth. They fall in the top 10 for the number of working women and the number of children per household.
9	Boomer Singles	29 - City Mixers 35 - Solo And Stable 56 - Modest Wages	Ranging in age from 36 to 45, members of the Boomer Singles group are unmarried (perhaps divorced) with no children at home. From designer clothes to foreign travel, they spend money solely on themselves.
10	Mixed Boomers	47 - Rural Parents 53 - Metro Parents 60 - Rural Rovers	The members of Mixed Boomers exemplify the price of divorces in America. With or without children, they work primarily in clerical white-collar and blue-collar occupations and manage on very limited education and income levels.
11	Boomer Barons	1 - Summit Estates 4 - Skyboxes & Suburbans 7 - Leveraged Lifestyles	Boomer Barons is one of the wealthiest of all life stage groups. Concentrated in the New England, Mid-Atlantic and Pacific regions, the members of this group are well educated and tend to hold upper white-collar jobs with extremely lucrative salaries.

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12	Flush Families	13 - Solid Single Parents 17 - Apple Pie Families	The members of Flush Families are parents of older school-age children, absorbed in their parental roles. They are well educated, favorably employed, and reside in upscale homes.
13	True Blues	38 - Blue Collar Bunch 48 - Farmland Families	The True Blues life stage group is dominated by blue-collar workers and older parents. They favor big families and pickup trucks.
14	Our Turn	16 - Country Single 22 - Fun & Games 31 - Mid Americana 32 - Downtown Boomer Couples 33 - Urban Tenants	Our Turn features a cross-section of two notorious waves of American youth, Vietnam Vets and Baby Boomers. Born between 1946 and 1957, they share mean ages between 46 and 55 and have mid to upper household incomes.
15	Mature Wealth	2 - Established Elite 3 - Corporate Clout	Between the ages of 46 and 65, the members of Mature Wealth are very rich and indulge themselves in every luxury. As expected, they are found where most large fortunes are to be made namely the New England, Mid-Atlantic, and Pacific regions.
16	Aging Upscale	14 - Career Centered Singles 15 - Country Ways 23 - Acred Couples	The Aging Upscale life stage group is characterized by older individuals living well, pursuing activities and interests suited to their age and economic status. Most married young and are now "empty nesters".
17	Modest Means	43 - Work & Causes 44 - Community Singles 55 - Humble Homes 63 - Single City Struggle 68 - Penny Pinchers	Predominantly single, Modest Means have grandchildren suggesting a fairly high incidence of divorce. They are mostly homeowners, with long tenures and below-average college educations. Overall, they fall into lower socio-economic strata.
18	Mature Rustics	40 - The Great Outdoors 50 - The Greatest Generation 54 - Still Truckin'	Mature Rustics is comprised of blue-collar and retired workers located primarily in the South. College educations average less than 10 percent, and incomes are all below average. However, due to the low cost of living, they sit well above average for net worth.
19	Golden Years	5 - Sitting Pretty 8 - Full Steaming 9 - Platinum Oldies	Members of the Golden Years share a great many characteristics such as top 10 educations and net worth, comparable investment patterns, and ownership of valuable real estate and property. Unlike many, they have the option for early, healthy retirement.
20	Active Elders	25 - Clubs & Causes 28 - Suburban Seniors 36 - Raisin' Grandkids	Active Elders are generally comfortably retired. They enjoy solid middle incomes and rank among the top 10 clusters for residential tenure and equity. With mean ages as high as 83, there is a high percentage of widows and widowers.
21	Leisure Buffs	49 - Sedentarians 51 - Family Matters 64 - Rural Antiques 65 - Thrifty Elders 66 - Timeless Elders	Leisure Buffs rank among the top 10 for residential tenure and rank in the top 15 for home equity. They are characterized by their advanced age, high percentage of widows and widowers, health consciousness, and fiscal conservatism.