

Symphony Cluster Definitions

Group	Key Demographics		Summary	Motivators / Occupations
Group A: The Hamptons (5.61%)	Average Age	55	Affluent and successful, this audience is living the dream with space to enjoy. Far away from the hustle and bustle of larger cities, they enjoy high incomes that allow them to travel frequently. Ratio of Income Spent on Discretionary Items: 12.3% Education: 71.1% College Graduates	Motivators: High: Socially Bold / Low: Openness
	Income	\$210K		
	Homeowner	74.2%		
	Marital Status	57.1%		
A01: Ultra Elite (0.10%)	Average Age	55	These educated, well-traveled, and politically progressive consumers are extremely wealthy. Frequently online, they are very influential, especially on Twitter. Being part of the elite rich makes them very valuable consumers, but expensive to reach. Ratio of Income Spent on Discretionary Items: 17.0% Education: 85.9% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Openness Top Careers (% of Group): 1) Professional / Tech (26.32%) 2) Financial Services (18.12%) 3) Retired (14%)
	Income	\$371K		
	Homeowner	56.9%		
	Marital Status	37.4%		
A02: Mature Affluence (0.77%)	Average Age	76	This audience of wealthy, older Americans are still quite frugal despite their high net worth. It could seem that they are trying to take their wealth with them. To communicate offers, they are most reachable through traditional channels. Ratio of Income Spent on Discretionary Items: 2.2% Education: 69.2% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Materialism Top Careers (% of Group): 1) Retired (41.31%) 2) Real Estate (10.15%) 3) Financial Services (9.88%)
	Income	\$107K		
	Homeowner	90.5%		
	Marital Status	77.6%		
A03: Successful and Steady (0.48%)	Average Age	51	These high income families show tremendous brand loyalty and financial responsibility. Like other households at this lifestage, they are active on social media and lean left politically. You can find them enjoying time with family around their swimming pool or on a trip. Ratio of Income Spent on Discretionary Items: 13.9% Education: 85.0% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Openness Top Careers (% of Group): 1) Financial Services (19.35%) 2) Professional / Tech (12.90%) 3) Physician (12.51%)
	Income	\$107K		
	Homeowner	100.0%		
	Marital Status	85.1%		
A04: Rodeo Drive Regulars (0.67%)	Average Age	52	If you can't take it with you, you should enjoy it! And this audience does! Both influential and educated, these femalerun high income families enjoy spending on discretionary items. They are also active online, especially Twitter. Ratio of Income Spent on Discretionary Items: 14.8% Education: 91.2% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Openness Top Careers (% of Group): 1) Professional / Tech (24.72%) 2) Financial Services (15.39%) 3) Educator (9.20%)
	Income	\$327K		
	Homeowner	68.2%		
	Marital Status	57.0%		
A05: Fast-Track Families (0.53%)	Average Age	53	You might meet these traditional families while on vacation, as they are always planning a trip. They enjoy a higher net worth from old-fashioned success. When at home, their daily lives revolve around the suburban activities where they reside. Ratio of Income Spent on Discretionary Items: 12.4% Education: 87.8% College Graduates	Motivators: Highest Indexing: Socially Bold Lowest Indexing: Openness Top Careers (% of Group): 1) Financial Services (19.81%) 2) Professional / Tech (12.70%) 3) Homemaker (8.54%)
	Income	\$184K		
	Homeowner	87.8%		
	Marital Status	82.8%		
A06: Family Nest (0.61%)	Average Age	49	This is the quintessential modern family. They are ethnically diverse, and are often female-led households. They are very affluent which allows them to travel frequently. In order to reach them, use email, as direct mail typically doesn't get a strong response from this audience. Ratio of Income Spent on Discretionary Items: 11.8% Education: 86.0% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Openness Top Careers (% of Group): 1) Professional / Tech (19.68%) 2) Financial Services (14.21%) 3) Other Medical (12.82%)
	Income	\$198K		
	Homeowner	99.9%		
	Marital Status	77.4%		
A07: Rising Diversity (0.40%)	Average Age	54	This audience is newer to the states and embraces their new home. They are finding the American dream can be a reality, but only through hard work. Work hard they do, and they celebrate their success by spending freely. Ratio of Income Spent on Discretionary Items: 13.5% Education: 65.1% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Value Seeker Top Careers (% of Group): 1) Professional / Tech (24.36%) 2) Retired (12.69%) 3) Blue Collar (11%)
	Income	\$180K		
	Homeowner	50.3%		
	Marital Status	33.5%		
A08: Gen X Risers (1.01%)	Average Age	49	Inhabitants of the Twitterverse, these tech savvy young families are always connected. They are successful, college educated families on the move. They manage their finances the same way; keeping most of their investments liquid. Ratio of Income Spent on Discretionary Items: 12.3% Education: 100% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Religious Devotion Top Careers (% of Group): 1) Professional / Tech (40.28%) 2) Financial Services (10.86%) 3) Other White Collar (9.52%)
	Income	\$195K		
	Homeowner	47.8%		
	Marital Status	33.3%		
A09: Self-Made Movers (0.83%)	Average Age	49	These boot strapped movers and shakers have earned their success by climbing the ladder one step at a time. This audience is a diverse group of noncollege graduates and blue-collar entrepreneurs who are growing their net worth and earning top incomes. Ratio of Income Spent on Discretionary Items: 12.4% Education: 0.0% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Religious Devotion Top Careers (% of Group): 1) Blue Collar (29.79%) 2) Other White Collar (16.95%) 3) Real Estate (13.08%)
	Income	\$169K		
	Homeowner	60.6%		
	Marital Status	46.6%		
A10: Picket Fence Perfectionists (0.21%)	Average Age	49	The audience is living the suburban dream - own a home with a white picket fence, a couple children, maybe a dog. Traditional and has a high net worth. To communicate with them, however, don't send postal mail to the house: they are much more responsive to email. Ratio of Income Spent on Discretionary Items: 12.9% Education: 78.0% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Professional / Tech (48.35%) 2) Blue Collar (14.09%) 3) Other White Collar (10.36%)
	Income	\$219K		
	Homeowner	99.5%		
	Marital Status	7.8%		

Group	Key Demographics		Summary	Motivators / Occupations
Group B: Park Avenue (3.21%)	Average Age	54	Successful and in the city, economically stable but live conservatively despite high incomes and net worth. They watch their budget, but these married couples find plenty of opportunities to escape the city, so you may want to avoid sending direct mail to reach them. Ratio of Income Spent on Discretionary Items: 12.3% Education: 65.5% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Materialism
	Income	\$134K		
	Homeowner	79.3%		
	Marital Status	64.2%		
B01: Penthouse Suite (0.13%)	Average Age	57	These big city tycoons are wealthy and influential. As they are always waiting and ready for the next big opportunity, they usually keep their investments liquid. Politically they lean progressive and frequently share their views online. Ratio of Income Spent on Discretionary Items: 13.8% Education: 84.2% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Materialism Top Careers (% of Group): 1) Professional / Tech (22.64%) 2) Retired (14.03%) 3) Financial Services (9.08%)
	Income	\$161K		
	Homeowner	73.0%		
	Marital Status	51.7%		

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B02: Express Elevator (0.30%)	Average Age	53	The "millionaires in the condo next door", they enjoys a humble lifestyle despite a high net worth. Highly educated progressives and charitable givers. they are more responsive to digital channels versus traditional communications like direct mail. Ratio of Income Spent on Discretionary Items: 13.6% Education: 89.1% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Openness Top Careers (% of Group): 1) Professional / Tech (18.77%) 2) Other Medical (13.8%) 3) Financial Services (10.74%)
	Income	\$188K		
	Homeowner	86.4%		
	Marital Status	74.6%		
B03: A Penny Saved (0.28%)	Average Age	75	These retirees are enjoying life in the city but on a budget. They hold very traditional values that align with their generally conservative outlook. Keep discretionary spending in check, but still try to make room for trips. If you have an offer, mail it as they are not online. Ratio of Income Spent on Discretionary Items: 1.9% Education: 59.8% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Materialism Top Careers (% of Group): 1) Retired (46.18%) 2) Real Estate (10.87%) 3) Educator (10.71%)
	Income	\$66K		
	Homeowner	87.8%		
	Marital Status	77.0%		
B04: Educated Urbanites (0.66%)	Average Age	51	These diploma holding consumers enjoy the benefits of their investment in education with a high income. They are typically female-dominated families and live in cities. They are extremely digitally savvy and can often be found on Twitter. Ratio of Income Spent on Discretionary Items: 12.9% Education: 100% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Materialism Top Careers (% of Group): 1) Professional / Tech (19.57%) 2) Other Medical (17.25%) 3) Sales (12.62%)
	Income	\$141K		
	Homeowner	83.0%		
	Marital Status	70.4%		
B05: Family Focused (0.48%)	Average Age	49	Affluent traditional families celebrate their financial success by traveling and purchasing nice vehicles. Married with children, own their home and live in male-dominated households. They travel frequently, and spend time with the family at home, many with pools. Ratio of Income Spent on Discretionary Items: 13.0% Education: 76.1% College Graduates	Motivators: Highest Indexing: Socially Bold Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Homemaker (16.98%) 2) Other Medical (15.79%) 3) Sales (10.74%)
	Income	\$137K		
	Homeowner	96.6%		
	Marital Status	87.1%		
B06: Babies & Brownstones (0.32%)	Average Age	55	This family knows all the road-trip songs as they are always on a family adventure. Married with a few children, this group is socially-connected and loves sharing family updates, most often on Facebook. They are homeowners, but otherwise keep most investments liquid. Ratio of Income Spent on Discretionary Items: 12.1% Education: 66.0% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Materialism Top Careers (% of Group): 1) Homemaker (30.43%) 2) FT Student (13.41%) 3) Retired (8.84%)
	Income	\$124K		
	Homeowner	91.9%		
	Marital Status	86.2%		
B07: Balanced Bliss (0.51%)	Average Age	50	Moderate, balanced lifestyle with above average income, even though they typically do not have college degrees. Homeowners, but they don't respond frequently to direct mail, so look to other channels when communicating. Ratio of Income Spent on Discretionary Items: 12.5% Education: 0.0% College Graduates	Motivators: Highest Indexing: Socially Bold Lowest Indexing: Materialism Top Careers (% of Group): 1) Homemaker (23.36%) 2) Blue Collar (15%) 3) FT Student (13.61%)
	Income	\$129K		
	Homeowner	82.9%		
	Marital Status	73.7%		
B08: Young Goal Diggers (0.53%)	Average Age	47	This young, ambitious crew has moving down to an art. If an opportunity or adventure comes around, they don't mind jumping on the next plane or train. This always-in-motion lifestyle works as they are single, and enjoy activities like dining out and traveling. Ratio of Income Spent on Discretionary Items: 12.9% Education: 60.5% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Professional / Tech (35%) 2) Blue Collar (26.18%) 3) Other White Collar (13.5%)
	Income	\$134K		
	Homeowner	41.6%		
	Marital Status	5.1%		
Children	1.3			

Group	Key Demographics		Summary	Motivators / Occupations
Group C: Metro Middle Class (2.68%)	Average Age	52	Urbanites, enjoying the city on a middle-class income. They spend more of their take home pay than other affluent audiences. They respond to a mix of digital and more traditional forms of marketing, so customize your media mix to the specific C segments. Ratio of Income Spent on Discretionary Items: 13.8% Education: 56.3% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Impulsive
	Income	\$94K		
	Homeowner	71.8%		
	Marital Status	54.5%		
C01: Prosperous Proprietors (0.07%)	Average Age	52	This audience is trying to build their urban empire. With successful businesses in place, they have additional liquid assets to invest or attempt additional ventures. To celebrate their success, they like to spend on luxuries, especially trips out of the city. Ratio of Income Spent on Discretionary Items: 13.4% Education: 87.6% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Openness Top Careers (% of Group): 1) Professional / Tech (21.33%) 2) Financial Services (15.3%) 3) Other Medical (11.3%)
	Income	\$217K		
	Homeowner	79.3%		
	Marital Status	63.4%		
C02: Stocks & Bonds (0.10%)	Average Age	53	Often business owners, these moderate urban achievers have savings and sophisticated investments. They understand the value of a good education, so place a strong emphasis on it. In order to reach them, focus on digital channels like email over traditional channels. Ratio of Income Spent on Discretionary Items: 13.5% Education: 88.2% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Openness Top Careers (% of Group): 1) Professional / Tech (19.4%) 2) Other Medical (14.83%) 3) Financial Services (11.55%)
	Income	\$167K		
	Homeowner	84.5%		
	Marital Status	70.9%		
C03: Short Term Success (0.13%)	Average Age	56	These middle management professionals have elevated incomes but little savings. They are enjoying what they earn today on discretionary items like dining out, especially easy to do since they live in the city. They are very active on social media, especially Twitter. Ratio of Income Spent on Discretionary Items: 12.4% Education: 67.7% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Openness Top Careers (% of Group): 1) Professional / Tech (18.54%) 2) Retired (15.97%) 3) Real Estate (11.14%)
	Income	\$127K		
	Homeowner	70.0%		
	Marital Status	51.1%		
C04: PTA Parents (0.48%)	Average Age	48	With a home full of children, these households are usually living on only one income. Having a newer car to tote their family around and providing everything that the kids need is a high priority, so they are generally bigger spenders than savers. Splurge on is family vacations. Ratio of Income Spent on Discretionary Items: 13.8% Education: 53.5% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Homemaker (25.77%) 2) Other Medical (12.9%) 3) Sales (11.26%)
	Income	\$98K		
	Homeowner	96.9%		
	Marital Status	82.0%		
C05: Couch Surfing Comfort (0.77%)	Average Age	48	Single and is enjoying their lack of serious roots. Not oriented towards saving for the future, this younger audience is simply embracing the present. Although they have the freedom to travel, they don't seem to have the desire and would rather splurge on a new vehicle. Ratio of Income Spent on Discretionary Items: 14.1% Education: 48.6% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Professional / Tech (24.58%) 2) Blue Collar (23.87%) 3) Retired (9.78%)
	Income	\$86K		
	Homeowner	50.1%		
	Marital Status	17.0%		
Children	1.1			

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C06: Penny-Wise (0.67%)	Average Age	56	These dual income earners own their home in the city. Although they enjoy traveling, they won't share much online (under-index for social media activity). They have a good relationship with credit, which may be important soon since many are in the market for a new vehicle. Ratio of Income Spent on Discretionary Items: 13.1% Education: 56.3% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Impulsive Top Careers (% of Group): 1) Retired (19.5%) 2) Homemaker (12.86%) 3) Other Medical (8.66%)
	Income	\$85K		
	Homeowner	79.9%		
	Marital Status	71.8%		
C07: Weekend Escapes (0.77%)	Average Age	56	Longer commutes are worth it for this audience that prefers to live in suburbs further from town. They are married and typically lean politically more conservative. Outside of work, they enjoy checking in on Facebook and trip planning. Ratio of Income Spent on Discretionary Items: 13.5% Education: 58.7% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Financially Adventurous Top Careers (% of Group): 1) Homemaker (31.33%) 2) FT Student (13.92%)
	Income	\$84K		
	Homeowner	90.4%		
	Marital Status	83.0%		
C08: Temporary Guests (0.25%)	Average Age	52	This audience is often living paycheck to paycheck, unfortunately unable to put away savings for a rainy day. They have a moderate income but haven't settled anywhere permanently, frequently moving and only staying as short term residents. Ratio of Income Spent on Discretionary Items: 16.4% Education: 56.7% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (14.45%) 2) Retired (14.45%) 3) Other White Collar (14.37%)
	Income	\$75K		
	Homeowner	40.0%		
	Marital Status	29.7%		
	Children	1		

Group	Key Demographics		Summary	Motivators / Occupations
Group D: Environmental Entrepreneurs (21.79%)	Average Age	54	These middle-income couples are chasing the American dream. They are frequently homeowners who have been in the same home for quite a while. They keep busy around their small towns, not as often on social media. Ratio of Income Spent on Discretionary Items: 12.8% Education: 40.3% College Graduates	Motivators: Highest Indexing: Value Seeker Lowest Indexing: Religious Devotion
	Income	\$82K		
	Homeowner	77.0%		
	Marital Status	57.1%		
D01: Prosperous Proprietors (0.07%)	Average Age	56	Environmental causes are very important to this group of young and successful entrepreneurs. Beyond the environment, they are politically liberal overall. They are prepared for the future as they tend to be disciplined at saving. Ratio of Income Spent on Discretionary Items: 14.8% Education: 81.5% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Openness Top Careers (% of Group): 1) Professional / Tech (14.8%) 2) Retired (10.53%) 3) Other Medical (10.35%)
	Income	\$158K		
	Homeowner	87.7%		
	Marital Status	73.8%		
D02: Caviar Dreams (0.45%)	Average Age	53	These mom and pop shops are highly successful in middle America. These conservative spenders are college graduates who have a high liquid net worth. Active on Twitter and digitally connected. This means direct mail may not be the best channel to reach them. Ratio of Income Spent on Discretionary Items: 13.9% Education: 86.2% College Graduates	Motivators: Highest Indexing: Socially Bold Lowest Indexing: Religious Devotion Top Careers (% of Group): 1) Professional / Tech (23.58%) 2) Other Medical (11.05%)
	Income	\$146K		
	Homeowner	75.7%		
	Marital Status	58.1%		
D03: More the Merrier (1.67%)	Average Age	46	With so many children, it makes sense to have one parent stay home in these households. Living on a single income with a handful of kids, it's essential to maintain a budget. They own their homes and enjoy spending time online, Facebook more so than Twitter. Ratio of Income Spent on Discretionary Items: 13.5% Education: 46.0% College Graduates	Motivators: Highest Indexing: Value Seeker Lowest Indexing: Religious Devotion Top Careers (% of Group): 1) Homemaker (42.82%) 2) Other Medical (10.52%)
	Income	\$89K		
	Homeowner	87.6%		
	Marital Status	81.7%		
D04: Book Smart, Street Wise (4.72%)	Average Age	57	This audience's common sense approach to life and dual incomes mean they are actively preparing for retirement. Education is very valued in these households, all of whom have earned college degrees. They underindex for social media activity, especially Facebook. Ratio of Income Spent on Discretionary Items: 12.3% Education: 71.9% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Religious Devotion Top Careers (% of Group): 1) Professional/Tech (20.28%) 2) Retired (16.68%)
	Income	\$87K		
	Homeowner	71.9%		
	Marital Status	54.2%		
D05: Big Truck, Big Loan (3.49%)	Average Age	49	These blue collar homeowners are not scared to make big purchases, even if that means borrowing to make it happen. They straddle the middle in terms of communication, moderately responsive to both digital and offline communication. Ratio of Income Spent on Discretionary Items: 12.7% Education: 34.2% College Graduates	Motivators: Highest Indexing: Materialism Lowest Indexing: Religious Devotion Top Careers (% of Group): 1) Blue Collar (22.8%) 2) Homemaker (18.15%)
	Income	\$84K		
	Homeowner	99.9%		
	Marital Status	57.3%		
D06: Great Deal Groupies (2.71%)	Average Age	57	These couponing wizards know how to stretch a dollar; getting a great deal is very important to them when making purchases. More likely to share their latest find on Facebook versus Twitter. These homeowners are settled down, having lived in same place for decades. Ratio of Income Spent on Discretionary Items: 12.5% Education: 43.7% College Graduates	Motivators: Highest Indexing: Tech Laggard Lowest Indexing: Extroversion Top Careers (% of Group): 1) Homemaker (32.94%) 2) FT Students (11.92%) 3) Retired (11.75%)
	Income	\$74K		
	Homeowner	90.7%		
	Marital Status	80.1%		
D07: On-the-Go (5.09%)	Average Age	52	Single and loving it, these renters take advantage of their lack of roots and regularly travel. They spend above average on entertainment. Their home is typically in rural areas and that is the best place to reach them as they are highly responsive to direct mail. Ratio of Income Spent on Discretionary Items: 12.8% Education: 42.6% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Religious Devotion Top Careers (% of Group): 1) Blue Collar (40.68%) 2) Retired (18.27%) 3) Homemaker (17.09%)
	Income	\$71K		
	Homeowner	42.6%		
	Marital Status	29.1%		
D08: Silver Sneakers (3.02%)	Average Age	59	These senior citizens aren't slowing down anytime soon. On-the-go and like spending time improving their community where they have deep roots. They are typically married, have high school educations, and are quite thrifty even though they have a stable income. Ratio of Income Spent on Discretionary Items: 12.1% Education: 0.0% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Impulsive Top Careers (% of Group): 1) Retired (28.58%) 2) Homemaker (24.67%) 3) Blue Collar (18.59%)
	Income	\$69K		
	Homeowner	96.9%		
	Marital Status	71.3%		
	Children	0.7		

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Group	Key Demographics		Summary	Motivators / Occupations
Group E: Living in the Moment (5.80%)	Average Age	53	These spenders use more of their dollars on discretionary purchases versus saving for the future. They can be both generous and impulsive as shown by their high responsiveness to low dollar requests for charity. Ratio of Income Spent on Discretionary Items: 14.5% Education: 41.5% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Green
	Income	\$65K		
	Homeowner	67.3%		
	Marital Status	48.9%		
E01: Closing In (0.12%)	Average Age	55	These professionals are catching up with their neighbors. As they earn almost enough to live the lifestyle they desire, they continue to spend and are right on the cusp of being "comfortable". They are online frequently and are highly influential in their circle on Twitter. Ratio of Income Spent on Discretionary Items: 15.4% Education: 72.7% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Openness Top Careers (% of Group): 1) Retired (23.74%) 2) Professional / Tech (18.19%) 3) Other White Collar (7.43%)
	Income	\$98K		
	Homeowner	53.9%		
	Marital Status	40.6%		
E02: Buyers & Borrowers (0.22%)	Average Age	50	"Our kids will only have the best" is a phrase you will often hear from these young "choosy" families. On a moderate household income, they sometimes need to borrow in order to make this a reality. Their home is their own, and has been for quite a while. Ratio of Income Spent on Discretionary Items: 16.9% Education: 72.3% College Graduates	Motivators: Highest Indexing: Value Seeker Lowest Indexing: Financially Adventurous Top Careers (% of Group): 1) Homemaker (14.78%) 2) Sales (14.33%)
	Income	\$89K		
	Homeowner	84.4%		
	Marital Status	79.7%		
E03: First Real Salary (0.93%)	Average Age	47	With their first real salary, these young college graduates are living the life they looked forward to. Living in big cities, they enjoy dining out and spending on discretionary items. Connected across platforms like Twitter, and responsive to digital and traditional marketing. Ratio of Income Spent on Discretionary Items: 18.1% Education: 100% College Graduates	Motivators: Highest Indexing: Tech Innovator Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Professional / Tech (30.1%) 2) Sales (10.79%) 3) Other Medical (13.3%)
	Income	\$92K		
	Homeowner	61.4%		
	Marital Status	42.8%		
E04: Eager Beavers (1.19%)	Average Age	46	Even without earning a diploma, these blue collar employees enjoy high salaries. They have found success by climbing the ladder through hard work and risk-taking. Most of the fruits of their success is put towards discretionary items versus saving for the future. Ratio of Income Spent on Discretionary Items: 18.6% Education: 0% College Graduates	Motivators: Highest Indexing: Value Seeker Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Blue Collar (35.54%) 2) Homemaker (26.23%) 3) FT Student (15.37%)
	Income	\$77K		
	Homeowner	60.8%		
	Marital Status	42.5%		
E05: Over Achievers (0.24%)	Average Age	56	This audience maximized their earning potential early and is now reaping the benefits. They can be generous, sharing their success with charities when asked for small donations. They enjoy communicating and absorbing information across platforms like Twitter. Ratio of Income Spent on Discretionary Items: 12.4% Education: 51.1% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Impulsive Top Careers (% of Group): 1) Retired (20.68%) 2) Blue Collar (12.88%) 3) Homemaker (12.78%)
	Income	\$72K		
	Homeowner	66.0%		
	Marital Status	49.6%		
E06: Race Rabbit (1.01%)	Average Age	57	These professionals and college graduates started their professional lives at a great pace. Unfortunately, over time that pace has slowed and their incomes have stagnated. They own their home but haven't hit other traditional life milestones quite yet. Ratio of Income Spent on Discretionary Items: 10.4% Education: 100% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Impulsive Top Careers (% of Group): 1) Retired (17.8%) 2) Professional / Tech (15.43%) 3) Sales (14.33%)
	Income	\$53K		
	Homeowner	74.8%		
	Marital Status	55.4%		
E07: At-Home Hobbyists (0.32%)	Average Age	60	Retired and with a passion for their hobbies and interests, these couples love to stay at home, which they have owned for many years. They enjoy a moderate income, even without a college degree, and are typically right leaning politically. Ratio of Income Spent on Discretionary Items: 10.4% Education: 32.9% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Materialism Top Careers (% of Group): 1) Retired (26.63%) 2) Homemaker (25.87%) 3) FT Student (9.44%)
	Income	\$52K		
	Homeowner	87.5%		
	Marital Status	81.6%		
E08: Rent-to-Own Borrowers (1.77%)	Average Age	55	This audience is moving forward with life without pursuing a college degree. Many own their homes but carry a high mortgage balance. Overall, they typically borrow for the items they immediately need and want today, and can't seem to step off the debt treadmill. Ratio of Income Spent on Discretionary Items: 9.2% Education: 0.0% College Graduates	Motivators: Highest Indexing: Openness Lowest Indexing: Green Top Careers (% of Group): 1) Blue Collar (31.61%) 2) Homemaker (24.27%) 3) Retired (21.93%)
	Income	\$47K		
	Homeowner	66.0%		
	Marital Status	43.6%		

Group	Key Demographics		Summary	Motivators / Occupations
Group F: Heartland Hometown Folks (13.23%)	Average Age	55	Residents of the "fly-over states" of middle America, these conservative families own their homes and stay put for decades. You can reach them there or online through channels like Facebook as they are equally responsive both traditional and digital marketing. Ratio of Income Spent on Discretionary Items: 14.3% Education: 34.9% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Extroversion
	Income	\$60K		
	Homeowner	82.8%		
	Marital Status	66.9%		
F01: Big Fish, Small Pond (0.21%)	Average Age	55	The most successful people in their town, these society leaders frequently make headlines in the newspaper. With a high liquid net worth, they are often some of the most generous people in town. Loyalty to their town is also reflected in strong brand loyalty as well. Ratio of Income Spent on Discretionary Items: 15.2% Education: 81.0% College Graduates	Highest Indexing: Conscientious Lowest Indexing: Openness Top Careers (% of Group): 1) Homemaker (15.82%) 2) FT Student (9.73%) 3) Retired (9.62%)
	Income	\$148K		
	Homeowner	89.6%		
	Marital Status	79.6%		
F02: Stepping Up (0.17%)	Average Age	54	These leaders are more focused on the business aspect of town life, and less on society. They use their skills to create new companies which adds jobs to the local economy. They lead a digitally savvy lifestyle which means one great way to reach them is in their inbox. Ratio of Income Spent on Discretionary Items: 14.1% Education: 77.4% College Graduates	Highest Indexing: Conscientious Lowest Indexing: Openness Top Careers (% of Group): 1) Homemaker (14.14%) 2) FT Student (11.76%) 3) Retired (9.89%)
	Income	\$127K		
	Homeowner	87.7%		
	Marital Status	73.2%		
F03: The Brady Family (0.81%)	Average Age	46	These large, young families enjoy high incomes from one spouse. It is a high priority for them to give their kids a great life so they spend above average on things for their family like travel, dining out, and apparel. Often share their experiences on Facebook. Ratio of Income Spent on Discretionary Items: 15.1% Education: 45.3% College Graduates	Motivators: Highest Indexing: Value Seeker Lowest Indexing: Extroversion Top Careers (% of Group): 1) Homemaker (42.08%) 2) FT Student (14.37%) 3) Sales (7.92%)
	Income	\$73K		
	Homeowner	100.0%		
	Marital Status	87.7%		

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F04: Young Settlers (1.82%)	Average Age	52	Proud college alumni, these graduates stay tuned into their alma mater, often spending fall weekends cheering on their college football team. They have settled down and make a moderate living with both adults in the household contributing income. Ratio of Income Spent on Discretionary Items: 14.4% Education: 33.3% College Graduates	Motivators: Highest Indexing: Value Seeker Lowest Indexing: Extroversion Top Careers (% of Group): 1) Homemaker (26.22%) 2) Blue Collar (16.21%) 3) FT Student (12.89%)
	Income	\$64K		
	Homeowner	99.9%		
	Marital Status	68.6%		
F05: Accomplished Alumni (2.99%)	Average Age	59	Proud college alumni, these graduates stay tuned into their alma mater, often spending fall weekends cheering on their college football team. They have settled down and make a moderate living with both adults in the household contributing income. Ratio of Income Spent on Discretionary Items: 13.7% Education: 100% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Extroversion Top Careers (% of Group): 1) Retired (17.49%) 2) Sales (13.66%) 3) Homemaker (11.86%)
	Income	\$61K		
	Homeowner	84.0%		
	Marital Status	70.7%		
F06: Kid Friendly (1.05%)	Average Age	47	These full families are busy taking care of their homes and many children, typically on a single income. You will find them spending time online, keeping up with friends and sharing on Facebook. Very connected and also influential within their social circle. Ratio of Income Spent on Discretionary Items: 15.3% Education: 33.0% College Graduates	Motivators: Highest Indexing: Value Seeker Lowest Indexing: Socially Bold Top Careers (% of Group): 1) Homemaker (51.45%) 2) FT Student (11.83%) 3) Blue Collar (8.06%)
	Income	\$58K		
	Homeowner	85.2%		
	Marital Status	81.6%		
F07: Soul Seekers (3.02%)	Average Age	54	Always on the move, these adventurers spend a large portion of their discretionary income on entertainment. They did not choose the typical path of self discovery and education, and continue to explore who they are and what they want out of life while on the open road. Ratio of Income Spent on Discretionary Items: 14.6% Education: 0.0% College Graduates	Motivators: Highest Indexing: Value Seeker Lowest Indexing: Extroversion Top Careers (% of Group): 1) Blue Collar (28.4%) 2) Homemaker (23.76%) 3) Retired (22.87%)
	Income	\$57K		
	Homeowner	56.6%		
	Marital Status	39.6%		
F08: Factories & Farms (3.16%)	Average Age	58	This hardworking and physical group is doing the jobs that make the country move - from factories to farms. They lead a small town life, often long term residents that make it work on a single income. Their discretionary dollars are spent on things like dining out and travel. Ratio of Income Spent on Discretionary Items: 14.1% Education: 0.0% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Extroversion Top Careers (% of Group): 1) Homemaker (40%) 2) Retired (20.26%) 3) Blue Collar (15.07%)
	Income	\$46K		
	Homeowner	90.7%		
	Marital Status	76.6%		
	Children	0.7		

Group	Key Demographics		Summary	Motivators / Occupations
Group G: Urban Workforce (11.26%)	Average Age	53	These urban residents work physical jobs in the city. Although they are digitally connected, they've shown high responsiveness to marketing via direct mail. They can also be impulsively generous, giving when spontaneously asked for small amounts by charities. Ratio of Income Spent on Discretionary Items: 13.5% Education: 34.7% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Religious Devotion
	Income	\$63K		
	Homeowner	62.2%		
	Marital Status	44.1%		
G01: Managerial Material (0.25%)	Average Age	53	These savers invested in themselves early on, most holding college degrees. This has led to above average incomes and continuously progressing careers. They are focused on their future, not only with the corporate ladder in mind, but also long-term financial security. Ratio of Income Spent on Discretionary Items: 15.0% Education: 76.6% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Religious Devotion Top Careers (% of Group): 1) Professional / Tech (26.18%) 2) Retired (10.94%) 3) Real Estate (7.84%)
	Income	\$130K		
	Homeowner	59.3%		
	Marital Status	41.5%		
G02: Spend Thrifts (1.19%)	Average Age	47	"Live in the now" is something these young spenders would say. Although they have above average incomes, they throw caution to the wind when it comes to saving and are focused on seizing the day, traveling the country and dining out. Ratio of Income Spent on Discretionary Items: 20.3% Education: 57.0% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Professional / Tech (20.58%) 2) Blue Collar (18.81%) 3) Homemaker (10.77%)
	Income	\$109K		
	Homeowner	46.7%		
	Marital Status	36.4%		
G03: Skilled Craftsmen (0.46%)	Average Age	58	Masters of their trade and profession, these stable workers have a high level of job proficiency and experience which has yielded dividends. This stability is shown in their financial life as well, with good credit and preparations for retirement coming together. Ratio of Income Spent on Discretionary Items: 10.9% Education: 61.6% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Religious Devotion Top Careers (% of Group): 1) Retired (20.11%) 2) Professional / Tech (14.99%) 3) Homemaker (11.07%)
	Income	\$87K		
	Homeowner	59.5%		
	Marital Status	45.4%		
G04: Rising in the Ranks (0.83%)	Average Age	51	These college educated parents are moving up in the world. They own their own homes and starting to build a nest egg. They may be interested in travel and auto offers as they are frequently in-market for both. Most likely to respond through channels such as direct mail. Ratio of Income Spent on Discretionary Items: 12.2% Education: 100% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Religious Devotion Top Careers (% of Group): 1) Professional / Tech (17.28%) 2) Sales (16.83%) 3) Other Medical (12.85%)
	Income	\$75K		
	Homeowner	99.9%		
	Marital Status	64.4%		
G05: Great Expectations (1.31%)	Average Age	49	These hard workers have found their success through job experience rather than education. They own their homes and community involvement to them. Although they keep their discretionary spending in check, they are not yet prepared for retirement. Ratio of Income Spent on Discretionary Items: 12.1% Education: 0.0% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Blue Collar (30.86%) 2) Homemaker (29.47%) 3) Retired (11.6%)
	Income	\$60K		
	Homeowner	99.8%		
	Marital Status	56.1%		
G06: Waiting to Bloom (1.90%)	Average Age	58	This audience has yet to realize their full career potential as they are highly educated but work in fields without a big payday. They give in small amounts spontaneously, showing high responsiveness to small charitable requests. Direct mail is a solid performer. Ratio of Income Spent on Discretionary Items: 11.0% Education: 100% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Impulsive Top Careers (% of Group): 1) Retired (21.84%) 2) Professional / Tech (14.39%) 3) Sales (13.34%)
	Income	\$53K		
	Homeowner	62.1%		
	Marital Status	50.7%		
G07: Road Warrior (3.32%)	Average Age	51	These transitory workers rent because of their frequent moves and job changes. Surprisingly, it's still more effective to reach them with direct mail versus digital channels. They have limited education, and are not big on travel, seeing the country by relocating instead. Ratio of Income Spent on Discretionary Items: 12.2% Education: 0.0% College Graduates	Motivators: Highest Indexing: Green Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (45.94%) 2) Retired (16.77%) 3) Homemaker (15.49%)
	Income	\$61K		
	Homeowner	33.1%		
	Marital Status	22.9%		
	Children	1.1		

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G08: Loyal Legion (2.00%)	Average Age	57	More mature, these blue collar families make it by week to week, often on a single income. They are loyal to their companies and their town, and are unlikely to change jobs or sell their homes. This loyalty does not extend to products, as they show little brand loyalty. Ratio of Income Spent on Discretionary Items: 12.0% Education: 0.0% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Extroversion Top Careers (% of Group): 1) Homemaker (31.7%) 2) Retired (26.92%) 3) Blue Collar (25.22%)
	Income	\$45K		
	Homeowner	79.8%		
	Marital Status	60.6%		
	Children	1.1		

Group	Key Demographics		Summary	Motivators / Occupations
Group H: Sweat Equity (21.37%)	Average Age	54	These blue collar laborers live outside of the big city. They give spontaneously, shown by their response to small dollar requests by charities. Overall, they spend a large portion of their take home income on discretionary purchases. They are digitally connected, but respond very well to direct mail offers as well. Ratio of Income Spent on Discretionary Items: 15.7%	Motivators: Highest Indexing: Impulsive Lowest Indexing: Green
	Income	\$48K		
	Homeowner	54.4%		
	Marital Status	37.3%		
	Children	1.1		
H01: Comfortable (0.29%)	Average Age	53	These light-blue collar professionals are college graduates with good incomes. Those good incomes combined with financial saviness have put them in a great position for retirement with a very high net worth. They lean left politically and are very active on Twitter. Ratio of Income Spent on Discretionary Items: 17.6% Education: 75.0% College Graduates	Motivators: Highest Indexing: Socially Bold Lowest Indexing: Openness Top Careers (% of Group): 1) Professional / Tech (18.79%) 2) Educator (9.95%) 3) Other Medical (8.87%)
	Income	\$122K		
	Homeowner	79.1%		
	Marital Status	52.2%		
	Children	1		
H02: Abundant Living (0.56%)	Average Age	55	Renting is the norm for these single adults. Good educations have turned into good incomes, but they spend a large percentage on discretionary items which keeps them from building their nest egg. They are very active on social media, specifically Twitter. Ratio of Income Spent on Discretionary Items: 16.0% Education: 68.8% College Graduates	Motivators: Highest Indexing: Recreationally Adventurous Lowest Indexing: Conscientious Top Careers (% of Group): 1) Professional / Tech (25.69%) 2) Retired (15.85%)
	Income	\$88K		
	Homeowner	41.1%		
	Marital Status	27.8%		
	Children	0.7		
H03: Putting Down Roots (0.55%)	Average Age	50	Young families who put down roots by buying their first home which typically has a large mortgage balance. Otherwise, they keep their discretionary spending low. Many have earned college degrees and are putting their education to work to grow their earnings. Ratio of Income Spent on Discretionary Items: 12.8% Education: 61.7% College Graduates	Motivators: Highest Indexing: Socially Bold Lowest Indexing: Conscientious Top Careers (% of Group): 1) Professional / Tech (17.21%) 2) Blue Collar (14.93%) 3) Homemaker (8.91%)
	Income	\$78K		
	Homeowner	99.6%		
	Marital Status	51.9%		
	Children	0.9		
H04: Weathered Toolboxes (0.81%)	Average Age	60	This audience is older and relatively successful but still working 40 hours per week. The choice to postpone retirement is made in favor of the financial peace of mind it brings. They are often working in blue collar roles and didn't choose to pursue a degree. Ratio of Income Spent on Discretionary Items: 10.4% Education: 30.0% College Graduates	Motivators: Highest Indexing: Tech Laggard Lowest Indexing: Green Top Careers (% of Group): 1) Retired (29.55%) 2) Blue Collar (15.68%) 3) Homemaker (15.38%)
	Income	\$68K		
	Homeowner	91.8%		
	Marital Status	62.9%		
	Children	0.7		
H05: Trendy Apartments (2.29%)	Average Age	49	These young, single renters often move around, mixing with the trend-setters. Ethnically diverse crowd of college graduates. Although they earn a fair income, they spend a lot on discretionary items, failing to save for a down payment on a home or retirement. Ratio of Income Spent on Discretionary Items: 21.9% Education: 85.5% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Professional / Tech (33.76%) 2) Other White Collar (14.13%) 3) Blue Collar (8.92%)
	Income	\$64K		
	Homeowner	20.2%		
	Marital Status	15.7%		
	Children	0.8		
H06: Big Family, Big House (0.39%)	Average Age	46	With big families, these young married couples are looking to buy homes ASAP. They earn moderate incomes but have to budget to make family life work with just one income. They frequently use social media to share about their children and have a high level of influence. Ratio of Income Spent on Discretionary Items: 14.2% Education: 38.7% College Graduates	Motivators: Highest Indexing: Value Seeker Lowest Indexing: Conscientious Top Careers (% of Group): 1) Homemaker (39.25%) 2) Blue Collar (10.65%) 3) FT Student (10.48%)
	Income	\$53K		
	Homeowner	99.8%		
	Marital Status	79.7%		
	Children	3.1		
H07: Castles and Cadillacs (0.95%)	Average Age	51	These blue collar workers spend big on high ticket items like homes and cars, but they opt for cheaper choices on everyday items. They are moderately active on social media, but in order to grab their attention, your marketing offer should arrive by mail. Ratio of Income Spent on Discretionary Items: 13.1% Education: 5.6% College Graduates	Motivators: Highest Indexing: Tech Innovator Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (37.77%) 2) Homemaker (21.01%) 3) Retired (16.07%)
	Income	\$46K		
	Homeowner	99.9%		
	Marital Status	44.1%		
	Children	0.7		
H08: Wanderlust (2.00%)	Average Age	48	These young, single explorers are still figuring out what they want to do with their life. Their highest education level attained is typically high school or less. Without roots holding them to a certain community, they often wander the country trying to find their place. Ratio of Income Spent on Discretionary Items: 15.7% Education: 0.0% College Graduates	Motivators: Highest Indexing: Impulsive Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (63.96%) 2) Retired (14.11%) 3) Homemaker (9.8%)
	Income	\$44K		
	Homeowner	20.9%		
	Marital Status	4.3%		
	Children	0.9		
H09: Full House (1.42%)	Average Age	46	Living off of one smaller income, these large young families are making it work. With many children, they are living in close quarters, typically in a smaller home in a small town. To make their budgets work, they seek deals and show little brand loyalty. Ratio of Income Spent on Discretionary Items: 16.0% Education: 17.3% College Graduates	Motivators: Highest Indexing: Impulsive Lowest Indexing: Conscientious Top Careers (% of Group): 1) Homemaker (45.82%) 2) Blue Collar (14.76%) 3) FT Student (13.12%)
	Income	\$43K		
	Homeowner	66.4%		
	Marital Status	65.3%		
	Children	3		
H10: Coupon Clippers (1.44%)	Average Age	57	These frugal hobbyists have many children and are involved in many activities. They always seem to find a coupon and travel is important to them, so they frequently seek travel deals. In order to buy, they have to see the right offer, as they show little brand loyalty. Ratio of Income Spent on Discretionary Items: 16.1% Education: 33.8% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Materialism Top Careers (% of Group): 1) Homemaker (38.32%) 2) Retired (13.24%)
	Income	\$39K		
	Homeowner	78.6%		
	Marital Status	65.4%		
	Children	1.2		
H11: Routine Scene (4.52%)	Average Age	57	These frugal high school graduates are getting the job done and staying intown. Although they are nearing retirement age, they don't have a healthy nest egg prepared yet. That is influenced by the large share of their income spent on discretionary purchases. Ratio of Income Spent on Discretionary Items: 15.1% Education: 0.0% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Green Top Careers (% of Group): 1) Retired (29.7%) 2) Homemaker (26.13%) 3) Blue Collar (22.1%)
	Income	\$38K		
	Homeowner	66.9%		
	Marital Status	52.2%		
	Children	0.5		

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H12: Recliners & Rockers (2.32%)	Average Age	60	Settled into their homes, these retirees are enjoying a stress-free life. They've finished the work grind, have money in the bank and have paid down their mortgages. They are not active online, but respond well to offers that arrive by mail. Ratio of Income Spent on Discretionary Items: 12.3% Education: 100% College Graduates	Motivators: Highest Indexing: Tech Laggard Lowest Indexing: Green Top Careers (% of Group): 1) Retired (29.14%) 2) Sales (15.24%) 3) Professional / Tech (10.33%)
	Income	\$37K		
	Homeowner	75.6%		
	Marital Status	54.9%		
	Children	0.7		

Group	Key Demographics		Summary	Motivators / Occupations
Group I: Mainstream Middle America (7.41%)	Average Age	54	This audience earned a middle income, are middle-aged, and live in middle America. They are conservative politically but do not often contribute to political organizations. Their income is high enough, their spending keeps them from accumulating a higher net worth. Ratio of Income Spent on Discretionary Items: 18.8% Education: 10.7% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Conscientious
	Income	\$61K		
	Homeowner	56.0%		
	Marital Status	45.9%		
	Children	1.2		
I01: White Collar Success (0.22%)	Average Age	59	These stable suburban families are very conservative, both in politics and in saving for the future. They own their homes and have built up a large amount of home equity by staying put and paying down the mortgage over decades. Ratio of Income Spent on Discretionary Items: 13.9% Education: 29.4% College Graduates	Motivators: Highest Indexing: Conscientious Lowest Indexing: Impulsive Top Careers (% of Group): 1) Retired (19.66%) 2) Homemaker (14.51%) 3) Other White Collar (11.24%)
	Income	\$116K		
	Homeowner	95.7%		
	Marital Status	69.2%		
	Children	0.8		
I02: Conspicuous Consumption (0.19%)	Average Age	47	Spending freely, these middle class families with multiple children enjoy splurging, especially on travel. They enjoy sharing about their adventures on social media, especially on channels like Twitter. They show high brand loyalty and also have a good relationship with credit. Ratio of Income Spent on Discretionary Items: 17.7% Education: 30.2% College Graduates	Motivators: Highest Indexing: Recreationally Adventurous Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Professional / Tech (32.25%) 2) Homemaker (14.31%)
	Income	\$118K		
	Homeowner	98.7%		
	Marital Status	61.2%		
	Children	1.7		
I03: All in the Family (0.86%)	Average Age	46	These working class families are typically making it work with one income. Their households are filled with children and they spend a high share of their income on discretionary items. They make family vacations a priority, going on frequent adventures. Ratio of Income Spent on Discretionary Items: 19.5% Education: 26.8% College Graduates	Motivators: Highest Indexing: Value Seeker Lowest Indexing: Conscientious Top Careers (% of Group): 1) Homemaker (41.22%) 2) FT Student (12.77%) 3) Other White Collar (6.92%)
	Income	\$64K		
	Homeowner	62.2%		
	Marital Status	72.9%		
	Children	2.9		
I04: New Day, New City (2.09%)	Average Age	50	Often in the service industry, these middle American workers are not tied to one place. Living the single life, they are often on the move living a nomadic lifestyle. They lean right politically, but do not contribute to political organizations. Ratio of Income Spent on Discretionary Items: 20.6% Education: 7.6% College Graduates	Motivators: Highest Indexing: Openness Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Other White Collar (41.48%) 2) Professional / Tech (17.35%) 3) Retired (16.93%)
	Income	\$62K		
	Homeowner	25.7%		
	Marital Status	7.8%		
	Children	0.9		
I05: Empty Nest Spenders (2.36%)	Average Age	56	These female dominated families spend a large portion of their take home pay. They often struggle to save and are not prepared for retirement. Travel and dining out take top billing for spending, but you won't find them sharing on social media. Ratio of Income Spent on Discretionary Items: 21.7% Education: 23.6% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Green Top Careers (% of Group): 1) Retired (22.86%) 2) Homemaker (18.65%) 3) Other White Collar (16.01%)
	Income	\$62K		
	Homeowner	56.5%		
	Marital Status	57.1%		
	Children	0.4		
I06: Middle of the Road (0.31%)	Average Age	52	Living in distant suburbs, these homeowners are a diverse workforce. They enjoy moderate incomes and when making purchases they stay focused on value-based purchases. Although they are responsive to both traditional and digital channels, they respond well to direct mail. Ratio of Income Spent on Discretionary Items: 15.1% Education: 21.4% College Graduates	Motivators: Highest Indexing: Openness Lowest Indexing: Conscientious Top Careers (% of Group): 1) Professional / Tech (24.44%) 2) Retired (16.39%) 3) Other White Collar (16.5%)
	Income	\$57K		
	Homeowner	98.6%		
	Marital Status	48.6%		
	Children	1		
I07: Snow Birds (1.08%)	Average Age	62	These outer suburbanites are retired and hold conservative views. They own their homes where they have lived for decades, and have built up a good amount of home equity. They are enjoying their golden years by spending their discretionary dollars on things like travel. Ratio of Income Spent on Discretionary Items: 10.3% Education: 24.8% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Green Top Careers (% of Group): 1) Retired (41.38%) 2) Homemaker (20.59%) 3) Blue Collar (6.52%)
	Income	\$36K		
	Homeowner	86.8%		
	Marital Status	71.1%		
	Children	0.5		
I08: Arriving and Striving (0.30%)	Average Age	48	These newcomers to the country are active consumers. They earn modest incomes working blue collar jobs but are disciplined about keeping spending in check. Despite their good spending and saving habits, they are still building a better relationship with credit. Ratio of Income Spent on Discretionary Items: 10.3% Education: 19.2% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (54.58%) 2) Homemaker (8.11%) 3) Retired (7.48%)
	Income	\$44K		
	Homeowner	35.3%		
	Marital Status	26.5%		
	Children	0.9		

Group	Key Demographics		Summary	Motivators / Occupations
Group J: Economic Pressure (7.62%)	Average Age	53	These liberal leaning, urbanites are under economic pressure. They earn below average incomes and spend a high portion of their pay on discretionary items. Often blue collar roles. To reach them, focus on traditional channels like direct mail where they are very responsive. Ratio of Income Spent on Discretionary Items: 15.8% Education: 22.8% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Conscientious
	Income	\$41K		
	Homeowner	55.2%		
	Marital Status	33.5%		
	Children	1.2		
J01: Moving Up (0.52%)	Average Age	50	This audience is filled with influencers who are very active on social media, especially Twitter. These big city dwellers enjoy elevated incomes, and keep their discretionary spending in check, allowing them to save for the future. They are working on their credit scores. Ratio of Income Spent on Discretionary Items: 13.3% Education: 29.4% College Graduates	Motivators: Highest Indexing: Extroversion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (30.61%) 2) Other White Collar (17.13%) 3) FT Student (15.11%)
	Income	\$98K		
	Homeowner	55.5%		
	Marital Status	31.3%		
	Children	0.9		

Symphony Cluster Definitions

J02: Urge to Splurge (0.30%)	Average Age	51	These middle income families spend a high portion of their take home pay on discretionary and luxury items which they have prioritized over pursuing homeownership. Travel is important to this group, as they spend on getaways, both domestic and international. Ratio of Income Spent on Discretionary Items: 18.6% Education: 40.4% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Tech Laggards Top Careers (% of Group): 1) Blue Collar (25.7%) 2) Homemaker (10.28%)
	Income	\$78K		
	Homeowner	55.4%		
	Marital Status	39.7%		
	Children	1		
J03: Spending Mortgages (0.24%)	Average Age	51	Often married, these couples own their own home in the city. They spend a large portion of their pay on discretionary purchases, keeping them from building a high net worth. They are responsive to both digital and traditional forms of communication, especially direct mail. Ratio of Income Spent on Discretionary Items: 16.9% Education: 43.6% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (19.88%) 2) Homemaker (13.93%)
	Income	\$73K		
	Homeowner	100.0%		
	Marital Status	60.7%		
	Children	1		
J04: Growing Families (0.16%)	Average Age	48	These blue collar families are raising their kids in major metropolitan areas. They maintain their lifestyle on one modest income. When possible, they enjoy travel, often planning their next trip, or signing onto Facebook to share pictures from their last getaway. Ratio of Income Spent on Discretionary Items: 15.2% Education: 35.4% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Socially Bold Top Careers (% of Group): 1) Homemaker (34.72%) 2) FT Student (12.45%)
	Income	\$60K		
	Homeowner	99.3%		
	Marital Status	72.3%		
	Children	3.4		
J05: Metro Homeowners (0.33%)	Average Age	49	This audience of urban homeowners leans left politically. They earn modest incomes and keep their discretionary spending in check, but are still not accumulating much for retirement. They are also working to improve their relationship with credit. Ratio of Income Spent on Discretionary Items: 13.2% Education: 24.3% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (38.36%) 2) Retired (11.53%)
	Income	\$46K		
	Homeowner	99.8%		
	Marital Status	30.7%		
	Children	0.8		
J06: Working Class (0.86%)	Average Age	51	These male-dominated households earn lower incomes in blue collar jobs. Not focused on luxuries like travel, but spend in categories like dining out and entertainment. You won't find them engaging in social media, but they are extremely responsive to direct mail offers. Ratio of Income Spent on Discretionary Items: 15.7% Education: 13.6% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (58.07%) 2) Retired (16.02%)
	Income	\$39K		
	Homeowner	31.6%		
	Marital Status	6.1%		
	Children	0.9		
J07: Solo Home Run (0.57%)	Average Age	47	With homes full of children, these single parent families are stretching income to provide for their kids. Always seeking value, they show little brand loyalty. They are active consumers, although past borrowing has left their credit in poor condition. Ratio of Income Spent on Discretionary Items: 14.3% Education: 25.1% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Homemaker (33.2%) 2) Blue Collar (18.3%)
	Income	\$33K		
	Homeowner	63.4%		
	Marital Status	51.9%		
	Children	2.9		
J08: Penny Pinchers (0.44%)	Average Age	56	These low income homeowners carefully watch every penny they spend and do their best to live within their means. Similar to other low income families, they show little brand loyalty. Although they are online, they respond well to traditional marketing like direct mail. Ratio of Income Spent on Discretionary Items: 11.3% Education: 31.1% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Value Seeker Top Careers (% of Group): 1) Blue Collar (23.31%) 2) Retired (20.78%)
	Income	\$32K		
	Homeowner	99.9%		
	Marital Status	62.9%		
	Children	0.8		
J09: Rooted Retirees (0.94%)	Average Age	59	These retirees are stable long term homeowners who have paid down the majority of their mortgage. Often cash strapped with their home equity as their biggest asset. You won't find them online, and marketing is successful via traditional channels. Ratio of Income Spent on Discretionary Items: 12.5% Education: 28.9% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Value Seeker Top Careers (% of Group): 1) Retired (31.32%) 2) Homemaker (19.21%)
	Income	\$30K		
	Homeowner	87.4%		
	Marital Status	63.9%		
	Children	0.6		
J10: Living Large on Little (0.48%)	Average Age	53	Having a limited income doesn't hold these spenders back. They spend every dollar that comes in - and more - on things like apparel and dining out. Their spending habits are often supported by borrowing which is reflected in their poor credit. Ratio of Income Spent on Discretionary Items: 47.7% Education: 24.5% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (35.61%) 2) Retired (16.71%)
	Income	\$33K		
	Homeowner	39.8%		
	Marital Status	29.4%		
	Children	0.8		
J11: She's Stretching Dollars (1.14%)	Average Age	56	Often retired, these female-led households have limited incomes. They watch their spending, remain very budget conscious, and do not show brand loyalty. Their controlled spending means they do not have the means for travel and instead stay in their residence of decades. Ratio of Income Spent on Discretionary Items: 11.2% Education: 25.4% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Retired (27.33%) 2) Blue Collar (23.8%)
	Income	\$30K		
	Homeowner	63.9%		
	Marital Status	43.3%		
	Children	0.5		
J12: Sticking to Essentials (1.64%)	Average Age	45	These younger, blue collar workers are typically renters. They earn a low income with a limited budget for discretionary items. Often single, this audience is making it work by only purchasing the essentials and not taking on additional costs related to family life. Ratio of Income Spent on Discretionary Items: 14.6% Education: 9.2% College Graduates	Motivators: Highest Indexing: Religious Devotion Lowest Indexing: Conscientious Top Careers (% of Group): 1) Blue Collar (70.81%) 2) Retired (9.32%)
	Income	\$32K		
	Homeowner	13.8%		
	Marital Status	3.4%		
	Children	0.9		