

2005 P\$YCLE DISTRIBUTION FOR LAKEWOOD, OHIO

About P\$YCLE: P\$YCLE coding segments households into one of eight household groups, which have distinct usage patterns for financial products and services, and 42 sub-segments within those groups. The P\$YCLE model segments customers by evaluating the economic and demographic factors that have the greatest effect on their financial behavior, such as total household income, age of household head, home ownership, and Claritas' proprietary measure of Income Producing Assets (IPA). This enables financial marketers to pinpoint the new and existing products and services that are most likely to be used by their current and potential customers. P\$YCLE is based on and built from Claritas' Market Audit® – an annual, proprietary national syndicated survey of more than 100,000 households. It is the largest database of household level consumer financial behavior, and is subject to extensive data quality checks and verification. Claritas conducts year-round personal telephone interviews to ensure fresh, accurate information.

Total Number of households in ZIP 44107: 25, 809

Group 1 – Wealth Market

These millionaire households with income-producing assets of over \$1 million command a disproportionate share of U.S. income and a substantial portion of income-producing assets. They are peak consumers of all investment products, particularly deposit products and private banking services.

The Wealth Market group includes 524 households in Lakewood (2.03 % of all Lakewood households) and consists of the following segment:

1. Wealth Market – The Wealth Market consists of the nation's elite millionaires. These households are heavy users of retirement products and investments. They also maintain high balances.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
01	The Wealth Market	524	2.03%	3,104,290	2.82%	0.02%	72

Group 2 – Upscale Retired

The Upscale Retired group includes retired households with more than \$35,000 per year in household income and less than \$1 million in income-producing assets. Ninety-one percent of this group owns their homes. This group ranks highest for two-member households, and the members tend to use retirement, investment, and credit products at a high rate.

The Upscale Retired group includes 626 households in Lakewood (5.65% of all Lakewood households) and consists of the following segments:

2. Affluent Retired – Affluent Retired have planned and saved for their golden years. Despite their retired status, they have high annual incomes and tend to use retirement and investment products at high rates.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
02	Affluent Retired	923	3.58%	5,148,704	4.68%	0.02%	76

3. Comfortably Retired – While not as affluent as the more upscale Affluent Retired, Comfortably Retired have saved well. They hold diversified portfolios but are less sophisticated with investment products.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
03	Comfortably Retired	534	2.07%	3,333,020	3.03%	0.02%	68

Group 3 – Upper Affluent

These households have annual incomes in excess of \$75,000 and income-producing assets under \$1 million. They include rising, educated young executives; small business owners; and established professionals. They are heavy users of nearly all banking and investment products including money market accounts, credit cards, annuities, and personal lines of credit.

The Upper Affluent group includes 4,688 households in Lakewood (18.16% of all Lakewood households) and consists of the following segments:

4. High Asset Pre-Retired Investors – High Asset Pre-Retired Investors are enjoying pre-retirement, planning for active, affluent retirements with high levels of income producing assets. They use credit products and investments heavily, especially home equity credit.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
04	High Asset Pre-Retired Investors	499	1.93%	3,873,821	3.52%	0.01%	55

5. High Asset Suburban Boomers – High Asset Suburban Boomers are the best of the Boomers, with high annual incomes, high assets, and homes in upscale metro areas. They dabble in sophisticated investments but use mutual funds widely. Look for major credit needs in this segment.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
05	High Asset Suburban Boomers	1,543	5.98%	5,619,395	5.11%	0.03%	117

6. High Asset Exurban Boomers – In their peak earning years, High Asset Exurban Boomers can be found in prosperous non-metro areas. With a high level of assets to back

them up, this segment has a very diversified portfolio and can take more risk with investments. They also are heavy users of credit.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
06	High Asset Exurban Boomers	659	2.55%	6,643,457	6.04%	0.01%	42

7. Elite Pre-Retired Spenders – Approaching retirement years with fewer assets than segment 6, these Elite Pre-Retired Spenders use many credit products. They are more conservative with their investment vehicles. Convenient banking is not a priority for them; they seek value.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
07	Elite Pre-Retired Spenders	114	0.44%	852,032	0.77%	0.01%	57

8. Metro Elite Boomers – These suburban, metro households are in their peak earning years. Their city locations give them access to professional and executive occupations. Metro Elite Boomers make good targets for high-balance services.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
08	Metro Elite Boomers	864	3.35%	2,551,105	2.32%	0.03%	144

9. Exurban Elite Boomers – High incomes, big families, and peak earning years make this segment an attractive target for large-balance credit products. Exurban Elite Boomers recognize the need for retirement planning products, but they typically do not do much sophisticated investing.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
09	Exurban Elite Boomers	189	0.73%	2,754,132	2.50%	0.01%	29

10. Young Savvy Elites – These young sophisticates have high annual incomes. Young Savvy Elites prefer high tech, progressive lifestyles, which is reflected in their use of PC banking and alternative delivery channels. They tend to use credit at high rates, and two-thirds have over \$10,000 in credit debt.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
10	Young Savvy Elites	820	3.18%	2,923,390	2.66%	0.03%	119

Group 4 – Lower Affluent

Lower affluence is a relative term since these households are still well-above average in terms of household income, making \$50,000 to \$74,999 per year. They are more mainstream than their Upper Affluent peers and they tend to be employed as managers, professionals, or experienced craftsmen. However, they are similar to the Upper Affluent group in their use of financial services, but they maintain more modest balances and slightly lower penetration rates..

The Lower Affluent group includes 4,518 households in Lakewood (17.5% of all Lakewood households) and consists of the following segments::

11. High Asset Affluent Climbers – High Asset Affluent Climbers are well off, both in terms of income and asset balance. They show sophisticated lifestyle preferences, including listening to classical radio and reading Conde Nast Traveler. They are investment savvy.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
11	High Asset Affluent Climbers	1,222	4.73%	5,990,710	5.45%	0.02%	87

12. Established Empty Nesters – With retirement around the corner, the Established Empty Nesters have good incomes and own their homes, but they have not put away a significant level of assets. They prefer conservative investments, such as annuities, that help them prepare for their golden years.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
12	Established Empty Nesters	156	0.60%	1,072,131	0.98%	0.01%	62

13. Metro Achievers – Metro Achievers are your classic baby boomers with high incomes, high credit usage, and high balances. They tend to own their homes and are a sophisticated blend of professionals and managers who live in metropolitan areas.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
13	Metro Achievers	779	3.02%	2,294,256	2.09%	0.03%	145

14. Greenbelt Achievers – Greenbelt Achievers have fled the city and its suburbs in favor of a gentler, exurban environment. They have maintained their high incomes and modern lifestyles, and have a preference for electronic delivery and computer banking.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
14	Greenbelt Achievers	0	0.00%	2,303,955	2.10%	0.00%	0

15. Affluent Beginnings – These singles and small families have been carefully crafting a future of affluence using their high incomes, home ownership, and professional occupations. Affluent Beginnings are early adopters and use everything from PC banking to mutual funds.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
15	Affluent Beginnings	536	2.08%	2,063,390	1.88%	0.03%	111

16. Affluent Renters – Affluent Renters generally have not chosen to pursue the American Dream despite their moderately high-income levels. Instead, they enjoy their computers and entertainment. They prefer easy access to their money and use ATM/debit and credit cards at high rates.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
16	Affluent Renters	1,825	7.07%	4,055,321	3.69%	0.05%	192

Group 5 – Mass Market

The middle market's appetite for credit is readily apparent in this large group. This group is solidly middle class – consisting of young families with children, new cars, and homes in the suburbs, and incomes averaging \$30,000. They are prime targets for most credit products and have low usage rates for savings and investment products. However, as they age, their savings and investments increase.

The Mass Market group includes 9,257 households in Lakewood (35.86% of all Lakewood households) and consists of the following segments::

17. High Asset Mass Market Savers – High Asset Mass Market Savers households have managed to obtain a significant amount of assets at middle-income levels. This is a testament to their knowledge of financial products and their ability to save despite a modest budget.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
17	High Asset Mass Market Savers	685	2.65%	3,074,585	2.80%	0.02%	95

18. Pre-Retired Metro America – Pre-Retired Metro America members earn average wages and live in and around the city. They are tomorrow's Midscale Retired group because their incomes do not leave much room for saving. Their retirement planning is being enhanced with annuities.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
18	Pre-Retired Metro America	391	1.51%	1,065,452	0.97%	0.04%	156

19. Urban Boomer Builders – Most Urban Boomer Builders own their homes and earn above-average incomes. They are the highest indexing segment for households with five or more members and tend to be heavy users of second mortgages and home equity lines of credit.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
19	Urban Boomer Builders	615	2.38%	1,694,544	1.54%	0.04%	155

20. Sunbelt Traditionalists – In their exurban domain, these nearly retired households are enjoying rural lifestyles: veterans' clubs, camping trips, and baking from scratch. Although not asset-rich, Sunbelt Traditionalists do some investing and make good targets for conservative investment products.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
20	Sunbelt Traditionalists	0	0.00%	1,399,067	1.27%	0.00%	0

21. Country Builders – Country Builders lead comfortable lives and tend to have large families, middle incomes, and mortgages. Their entertainment leans towards daytime soap operas, HBO, VH1, and country music. They tend to carry second mortgages and make conservative investments.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
21	Country Builders	0	0.00%	1,860,307	1.69%	0.00%	0

22. Up & Coming Young Climbers – Up & Coming Young Climbers are not as highly educated as their cousins in Young Savvy Elites and their jobs are not as white-collar. Even with their middle incomes, many of them own their own homes.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
22	Up & Coming Young Climbers	362	1.40%	1,573,346	1.43%	0.02%	98

23. Urban Mass Market Owner – Dominated by craftsmen and clerical occupations, these homeowners are earning middle incomes and fixing up their homes. With moderate deposit levels and a need for credit products, Urban Mass Market Owners make good targets for loans.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
23	Urban Mass Market Owners	482	1.87%	1,428,744	1.30%	0.03%	144

24. Rural Mass Market Owners – Like their urban cousins, Rural Mass Market Owners is dominated by blue-collar occupations. Small-town life includes occasional visits to the auto races. Key financial products include home improvement loans and installment credit products.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
24	Rural Mass Market Owners	0	0.00%	1,765,625	1.61%	0.00%	0

25. Urban Boomer Spenders – High in clerical, service, and craftsman occupations, Urban Boomer Spenders earn above-average incomes in major cities and suburbs. Since they are heavy users of convenience products (ATM/debit cards and direct deposits), they are good targets for finance companies.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
25	Urban Boomer Spenders	1,099	4.26%	1,850,864	1.68%	0.06%	253

26. Aspiring Young Spenders – These young, middle-income households aspire to move up the socioeconomic ladder, and their product usage patterns show it. Aspiring Young Spenders are heavy users of personal loans and credit/debit cards, and prefer alternative delivery to traditional outlets.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
26	Aspiring Young Spenders	1,391	5.39%	1,788,742	1.63%	0.08%	331

27. Midscale Metro Renters – As one of the most likely segments to make the minimum payments on their credit cards, Midscale Metro Renters earn lower-middle incomes. Heavy TV watchers, they are also heavy users of debit cards and alternate branches.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
27	Midscale Metro Renters	1,009	3.91%	1,722,311	1.57%	0.06%	250

28. Midscale Rural Renters – Although rural neighborhoods conjure up images of stable, long-time residents, over 50 percent of this segment's residents have moved in the

past three years. Active and entertained by the outdoors, Midscale Rural Renters rank high in having auto loans.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
28	Midscale Rural Renters	0	0.00%	2,830,886	2.57%	0.00%	0

29. Striving Young Metros – Striving Young Metros have a high concentration of households with middle incomes. They use convenience products (debit cards, ATM cards, and home banking services) and have not yet found an overwhelming need for mutual funds/money market products. They enjoy cable TV, including MTV and Comedy Central.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
29	Striving Young Metros	1,209	4.68%	1,713,897	1.56%	0.07%	301

30. Lower-Middle Metro Owners – These working, urban households are dominated by homeowners. Lower-Middle Metro Owners enjoy home remodeling and are heavy users of deposit and credit products.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
30	Lower-Middle Metro Owners	373	1.45%	1,289,137	1.17%	0.03%	123

31. Lower-Middle Exurban Owners – These lower-middle income households in exurban areas own their homes. Lower-Middle Exurban Owners enjoy the rural life with its country and gardening influences while carefully watching their finances.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
31	Lower-Middle Exurban Owners	0	0.00%	1,753,967	1.60%	0.00%	0

32. Lower-Middle Town Blue – Unlike their neighbors in Lower-Middle Exurban Owners, Lower-Middle Town Blues do not typically own their homes. With a high number of young households, this group uses basic loan and deposit products.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
32	Lower-Middle Town Blues	0	0.00%	1,501,594	1.37%	0.00%	0

33. Young Urban Renters – Downscale but young, households in Young Urban Renters are struggling to find their place. They have low usage rates of many products but are heavy users of alternative delivery channels and loans.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
33	Young Urban Renters	816	3.16%	1,629,033	1.48%	0.05%	213

34. Lower Boomer Renters – These downscale, renting boomers have lower incomes and use basic banking services. Lower Boomer Renters gravitate toward alternative delivery channels. Because they are likely to have families, they must be careful planners.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
34	Lower Boomer Renters	825	3.20%	1,689,932	1.54%	0.05%	208

Group 6 – Midscale Retired

The Midscale Retired group includes retired households with more than \$35,000 per year in household income and less than \$1 million in income-producing assets. This group ranks highest for one-member households, and eighty percent of this group owns their homes.

The Midscale Retired group includes 1,785 households in Lakewood (6.91% of all Lakewood households) and consists of the following segments:

35. Suburban Senior Owners – Suburban Senior Owners are brand-loyal consumers who prefer domestic to foreign products, including automobiles. With above-average incomes and a high incidence of home ownership, they buy low-risk investments such as CDs and annuities.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
35	Suburban Senior Owners	806	3.12%	2,641,182	2.40%	0.03%	130

36. Conservative Retireds – Secure retirement incomes help Conservative Retireds feel comfortable. A majority own homes and have lived there for more than 10 years. They have very conservative investment product usage, enjoy television, and buy American cars.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
36	Conservative Retireds	979	3.79%	5,025,247	4.57%	0.02%	83

Group 7 – Lower Market

Lower Market households have incomes below \$15,000 and income-producing assets under \$100,000. With many living below the poverty line, these families struggle with the financial demands of everyday living: rent, utilities, food, and transportation. Few are college graduates, and quite a few are unemployed. Their use of financial services focuses on the most basic products such as savings and checking accounts, money orders, and bill paying services.

The Lower Market group includes 2,244 households in Lakewood (8.69% of all Lakewood households) and consists of the following segments::

37. Lower Market Owners – Lower Market Owners are struggling, downscale households with below-average incomes. Most own their own homes and use basic financial products with low balances. Many perform their own home and auto repairs.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
37	Lower Market Owners	339	1.31%	3,221,170	2.93%	0.01%	45

38. Metro Downscale – With a high incidence of unemployment, urban-based Metro Downscale members are low users of credit. They seek to survive daily life and have put aside virtually no savings for retirement. There are in need of basic products.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
38	Metro Downscale	1,267	4.91%	996,115	0.91%	0.13%	542

39. Rural Downscale – These low-income renters in rural areas use basic services like regular demand deposit accounts. With a high index of unemployment, Rural Downscale members are struggling to save for the future and are three times more likely to be non-credit users.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
39	Rural Downscale	0	0.00%	2,116,022	1.92%	0.00%	0

40. Inner City Strugglers – The most downscale segment of non-retirement status, these households also can be called the "working poor." Located centrally in downscale urban areas, Inner City Strugglers watch a lot of television and listen to a lot of radio. This segment tends to use only basic financial services.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
40	Inner City Strugglers	638	2.47%	4,092,874	3.72%	0.02%	66

Group 8 – Downscale Retired

This group is far less affluent than the other two retired P\$YCLE groups. Downscale Retired members are largely dependent on Social Security and retirement pensions as their source of income, and most own their homes. They are heavy users of regular deposit services and CDs, but have low usage rates for retirement, investment, and credit products.

The Downscale Retired group includes 1,336 households in Lakewood (5.18% of all Lakewood households) and consists of the following segments::

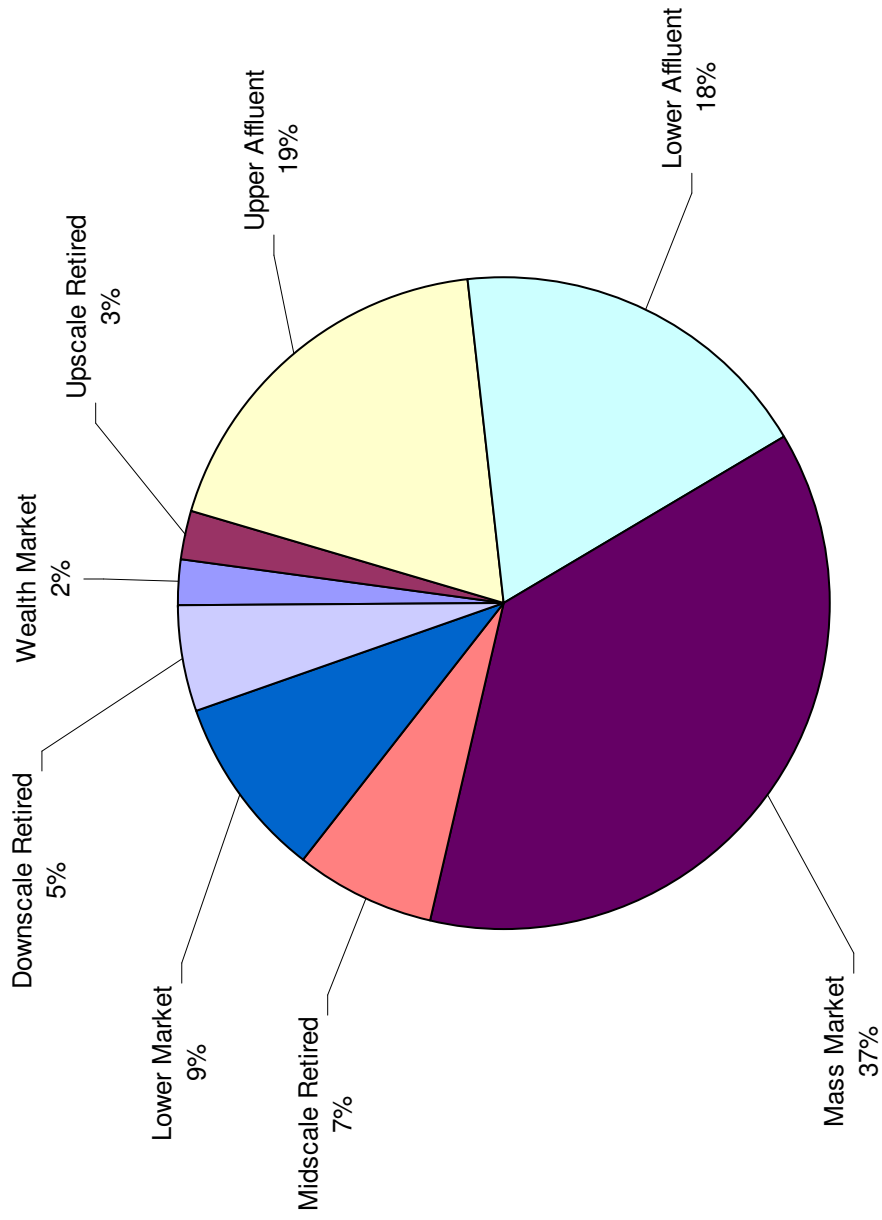
41. Downscale Sunbelt Security – Secure because of their high home ownership rates, Downscale Sunbelt Security households use basic services such as checking accounts and CDs. Their low incomes make them watch every penny. They enjoy TV and shop at thrift stores.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
	Downscale						
41	Sunbelt Security	353	1.37%	1,014,631	0.92%	0.03%	148

42. Downscale Struggling Seniors – With day-to-day survival an issue, Downscale Struggling Seniors use only the most basic deposit services. They seek banking services to facilitate daily life and do not take risks. They are heavy TV watchers.

Code	Name	LKWD	% LKWD	US	% US	% Pen	Index
	Downscale						
42	Struggling Seniors	983	3.81%	4,626,845	4.21%	0.02%	91

P\$YCLE Distribution for 44107 (2005)



- Wealth Market
- Upscale Retired
- Upper Affluent
- Lower Affluent
- Mass Market
- Midscale Retired
- Lower Market
- Downscale Retired