

ABOUT PRACTICAL & CAREFUL

Practical & Careful represents one of the older and more economically modest clusters. At a mean age of 79, these predominantly single men and women have very low incomes, low educational attainment and low net worth. They are mostly renters, living in both single- and multiple-family dwellings. This group is predominantly Caucasian with nearly three times the national average being housewives, and almost half (49%) being retired. Their interests and activities include indoor gardening and plants, crossword puzzles, game shows, sewing and other needlework. They are likely to shop at Walmart, Dollar General and Fred's.



HOUSEHOLDS: 2,199,020 (1.57% OF U.S.)



Cluster Info	
Age	66+
Marital Status	Single
Home Ownership	Renter/Owner
Kids	No Kids
Income	\$15,000 - \$24,999
Income Rank	63
Urbanicity	Rural
Urbanicity Rank	58
Net Worth	<\$50K
Net Worth Rank	59

WHEN THEY GREW UP...

- Lucille Ball gives birth in real life and on "I Love Lucy"
- "The Old Man and the Sea" wins Pulitzer Prize
- "Dragnet" debuts on TV
- Edmund Hillary reaches summit of Mount Everest

SHOPPING...

- Equate Brand Name With Quality
- Willing to Give Up Convenience for Environmental Safety
- Prefer Store With Large Selection of Familiar Brands
- Dollar General
- Fred's

DIGITAL/ONLINE...

- Do Not Research Before Buying Electronics
- Do Not Rely on Internet
- Internet Has Little Impact on Daily Life
- Computer Confusion
- Do Not Enjoy Reading About New Technology

FINANCIAL...

- Citizens Bank
- Walmart Card
- Farm Bureau Auto Insurance
- Humana Medical Insurance
- Separate Whole Life Policies

TV/RADIO...

- Gospel Radio Format
- Game Show Network
- "Wake Up With Al"
- "Family Feud With Steve Harvey"
- "Today Show"

MAGAZINES/NEWSPAPERS...

- Country Living
- Woman's Day
- AARP The Magazine
- Smithsonian
- Reader's Digest

ACTIVITIES...

- Indoor Gardening & Plants
- Crossword Puzzles
- Crocheting
- Knitting
- Sewing

TRAVEL/AUTO...

- Buick
- Guided Tours
- Do Not Book Trips Online
- Not Repeat Location Travelers
- Enjoy Physical Exercise on Vacation



	Cluster %	National %	Index
Age - Head of Household			
18-23 Years	0.0%	3.7%	0
24-29 Years	0.0%	7.9%	0
30-35 Years	0.0%	9.9%	0
36-45 Years	0.0%	18.5%	0
46-55 Years	0.0%	21.1%	0
56-65 Years	0.0%	17.8%	0
66-75 Years	26.1%	11.2%	233
76+ Years	73.9%	10.0%	742
MEAN AGE	79.60	5070.0%	

	Cluster %	National %	Index
Estimated Income			
<\$15,000	40.1%	12.5%	322
\$15,000-\$19,999	16.5%	5.7%	291
\$20,000-\$29,999	22.9%	10.6%	217
\$30,000-\$39,999	12.4%	10.0%	125
\$40,000-\$49,999	6.5%	9.7%	66
\$50,000-\$74,999	1.2%	21.6%	6
\$75,000-\$99,999	0.2%	11.4%	2
\$100,000-\$124,999	0.1%	6.4%	1
\$125,000-\$149,999	0.0%	1.7%	2
\$150,000+	0.1%	10.5%	1

	Cluster %	National %	Index
Presence and Age of Children			
No Children Present	100.0%	63.3%	158
Ages 0-2	42.2%	4.9%	866
Ages 3-5	17.8%	8.7%	203
Ages 6-10	22.2%	13.5%	165
Ages 11-15	11.1%	14.7%	76
Ages 16-17	8.9%	6.1%	146

	Cluster %	National %	Index
Marital Status			
Single	92.1%	51.3%	180
Married	7.9%	48.7%	16



	Cluster %	National %	Index
Estimated Net Worth			
< \$1	38.0%	13.6%	279
\$1 - \$4,999	19.8%	7.5%	262
\$5,000 - \$9,999	10.1%	5.4%	188
\$10,000 - \$24,999	10.3%	7.7%	134
\$25,000 - \$49,999	7.3%	7.9%	92
\$50,000 - \$99,999	6.6%	10.8%	61
\$100,000 - \$249,999	5.2%	16.4%	32
\$250,000 - \$499,999	2.0%	12.0%	17
\$500,000 - \$999,999	0.7%	8.1%	8
\$1,000,000 - \$1,999,999	0.0%	5.6%	0
\$2,000,000+	0.0%	5.0%	0

	Cluster %	National %	Index
Home Ownership Status			
Renter	75.6%	27.6%	274
Home Owner	24.4%	72.4%	34

	Cluster %	National %	Index
Population Density - HH per Sq. Mile			
0-28	32.7%	9.7%	339
29-103	18.5%	10.2%	181
104-925	25.7%	31.1%	83
926-2508	17.6%	30.4%	58
2509-4371	3.2%	9.5%	33
4372-8167	1.6%	4.5%	35
8168+	0.7%	4.6%	15

	Cluster %	National %	Index
Length of Residence			
<2 Years	19.1%	15.3%	125
2-5 Years	21.6%	20.9%	103
6-14 Years	35.5%	35.1%	101
15+ Years	23.9%	28.7%	83



	Cluster %	National %	Index
Market Value of Home			
<\$50000	12.8%	7.6%	168
\$50000-\$99999	26.7%	19.2%	139
\$100000-\$124999	12.4%	9.9%	125
\$125000-\$149999	10.0%	9.2%	109
\$150000-\$199999	14.0%	14.5%	96
\$200000-\$299999	12.2%	16.4%	74
\$300000-\$499999	7.3%	13.8%	53
\$500000+	4.6%	9.4%	49

	Cluster %	National %	Index
Dwelling Unit Size			
Single Family Dwelling	75.3%	85.1%	89
Multiple Family Dwelling	24.7%	14.9%	165

	Cluster %	National %	Index
Occupation			
Professional/Technical	7.4%	27.9%	27
Administration/Management	3.1%	8.2%	38
Sales/Service	1.7%	2.7%	64
Clerical/White Collar	8.8%	16.8%	52
Craftsman/Blue Collar	7.1%	18.4%	39
Student	0.1%	0.7%	13
Housewife	15.1%	5.8%	258
Retired	49.2%	11.7%	420
Other	5.8%	4.7%	123
Self Employed	1.7%	3.1%	55

	Cluster %	National %	Index
Education			
Completed High School	54.3%	0.57	96
Completed College	39.0%	30.6%	128
Completed Graduate School	6.4%	12.2%	52
Attended Vocational/Technical	0.3%	0.4%	80



	Cluster %	National %	Index
Ethnicity			
Caucasian/Other	80.7%	73.9%	109
African American	11.3%	11.0%	103
Hispanic	6.8%	11.5%	59
Asian	1.2%	3.6%	32

	Cluster %	National %	Index
Household Size			
One Person Household	75.0%	29.3%	256
Two Person Household	19.6%	26.8%	73
Three Person Household	3.8%	19.8%	19
Four Person Household	1.1%	11.8%	9
Five+ Person Household	0.5%	12.3%	4

	Cluster %	National %	Index
Mail Responsive			
Mail Order Responsive	51.9%	68.4%	76
Mail Order Buyer	51.8%	68.4%	76
Mail Order Donor	0.6%	1.4%	41

	Cluster %	National %	Index
Buying Channel Preference - Score = 01			
Internet	2.4%	9.0%	27
Mail	5.2%	9.5%	54
Phone	0.7%	9.2%	7

