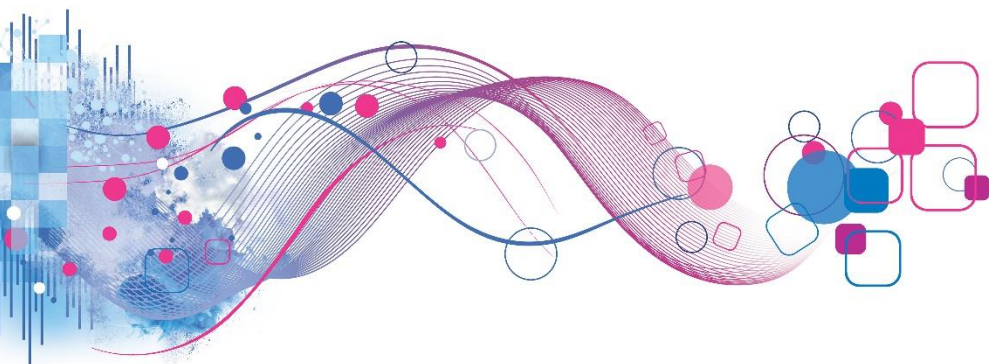




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Type Q65 Description



Type Q65: Mature and Wise

Retirees settled in metro apartment communities living cost-effective, sensible lives



Mature and Wise are mostly elderly people on fixed incomes who have retired to city apartment buildings geared for seniors. Most of these residents are over 75 years old, and they tend to seek out these apartments when they become widowed or can no longer cope with the maintenance of a home. While a high percentage has grown children and most are grandparents, their kids are typically too far away or incapable of supporting them in their homes. Still, despite modest incomes, these elderly Americans express satisfaction with their life, have a circle of close friends and enjoy both hobbies and entertainment. They look for

opportunities to improve their social life.

Mature and Wise are found all around the country, typically in metro communities that permit large, multi-unit apartment buildings. Many have moved in within the last seven years. Given their sometimes-dicey neighborhoods, they prefer the security of an apartment building, preferably with a doorman, to being on their own. Some can take advantage of rent-controlled rates and senior discounts to help stretch their budgets.

Many members of this segment have more active leisure lives. Their neighborhoods often feature a nearby senior center, and at home, they enjoy reading and needlecraft, and some are active collectors of ornaments and porcelain figures. Most Mature and Wise wouldn't qualify as sophisticated investors. Few have income-producing assets, and only a very small percentage own stocks or bonds. Many get by on small pensions that supplement their social security checks.

As consumers, these older Americans are more concerned about discounts than designer labels. They tend to patronize the same stores and wear the same styles for years. They'll go to both bargain and mid-scale retailers, and typically head straight to the clearance rack. Functionality is the most important factor when they consider a purchase.

Spending a lot of time in their apartments, Mature and Wise are a traditional media market. They like to read newspapers and magazines, and watch a lot of TV, particularly early evening shows and dramas. They do not often access the internet.

Mature and Wise are happy with their lives and cherish their families and friends. They like to meet new people, entertain them in their apartments and stay in touch with their far-away families. Faith is important to these seniors, who are active in their churches and synagogues. They're politically active as well, supporting mainly conservative social issues. Monitoring their health is important to these Americans, who watch their diets, take preventive medicine and listen to their doctors.

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