

# **ESOMAR**

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## **LATIN AMERICAN PROFILE DEMOGRAPHICS AND SOCIO ECONOMIC STRATA**

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**DEMOGRAPHIC PROFILE  
OF MAIN COUNTRIES  
IN LATIN AMERICA**

# **DEMOGRAPHICS IN LATIN AMERICA**

## **INTRODUCTION**

Latin America is the largest and most highly populated region on the American Continent. This vast territory includes 36 countries, 10 of which are small islands in the Caribbean.



Latin American countries have strong ties in common: Spanish and Portuguese colonization, the Spanish language, and secondarily language Portuguese, and the fact that these countries share the overall status of “emerging” (or developing) countries, from First World country’s point of view.

Though ethnic, educational, economic and populational differences are registered, the last decade has contributed to shorten distance in demographics

Such features by no means imply uniformity; on the contrary, there are marked ethnic, population, educational and economic differences among the Latin American nations.

On the economical point of view and beyond other specific crisis situations of certain countries, the regional economy has evolved.

This has brought about significant growth in the fields of Marketing, Advertising, Promotion and Research in this continent.

Aiming to enhance the knowledge of the region with enormous potential for development and surprising diversity, we have prepared an Overview on the Demographic Profile of Latin America.

A set of basic indicators has been selected (based on the latest information available) for most of the countries in Latin America (18) and in order to contextualize the data, information on two countries with developed economies, the USA and Germany, has been added.

In the chapter about Demographic Profile can be found data of the most important Latin American countries.

## **POPULATION**

Latin America has almost 551,300,000 inhabitants or potential consumers depending on how one approaches the analysis. Its population is almost twice as large as the US's and looms 7 times bigger than Germany's.

Brazil and Mexico concentrate slightly more than half the Latin American population (52%).

- ✓ Brazil's population today is 186,400,000 inhabitants and by 2050 it will grow to 253,000,000.
- ✓ Mexico's population today is 107,000,000 and will be 139,000,000 by the year 2050.
- ✓ None of the remaining countries have more than 45,000,000 inhabitants.
- ✓ In third and fourth place stand Argentina and Colombia with more than 43,500,000 and 38,700,000 inhabitants respectively.
- ✓ The population in the rest of the countries is less than 30,000,000.

The population ranking in the 10 leading countries is the following:

### **POPULATION IN THE 10 LEADING LATIN AMERICAN COUNTRIES**

	<b>'000 hab.</b>	<b>%</b>
• BRAZIL	186.400.000	33.2
• Mexico	107.000.000	19.1
• Colombia	43.500.000	7.7
• Argentina	38.700.000	6.9
• Peru	28.000.000	5.0
• Venezuela	26.700.000	4.8
• Chile	16.300.000	2.9
• Ecuador	13.200.000	2.4
• Guatemala	12.600.000	2.2
• Bolivia	9.200.000	1.6
Other Countries	79.700.000	14.2
<b>TOTAL LATINOAMERICA</b>	<b>561.300.000</b>	<b>100</b>

The 3 leading countries of Latin America based on their total DGP are Brazil, Mexico and Argentina.

Nevertheless, this lineal relation does not keep on when the DGP of Brazil is analyzed.

Colombia, though having only 5 million more inhabitants than Argentina, only has one third of its DGP.

In the year 2050 the Latin American population will reach the 782,900,000 inhabitants. There will be a gross growth (from 2005 to 2050) of a 40%

Growth in each country shall not be the same:

- ✓ Some nations have a low rate of annual growth: Puerto Rico = 0.4%, Uruguay = .05%, Argentina = 1.0%, Chile = 0.9%.
- ✓ Others shall have significant rates of growth: Honduras = 2.2%, Guatemala = 2.3%, Paraguay = 2.5%.

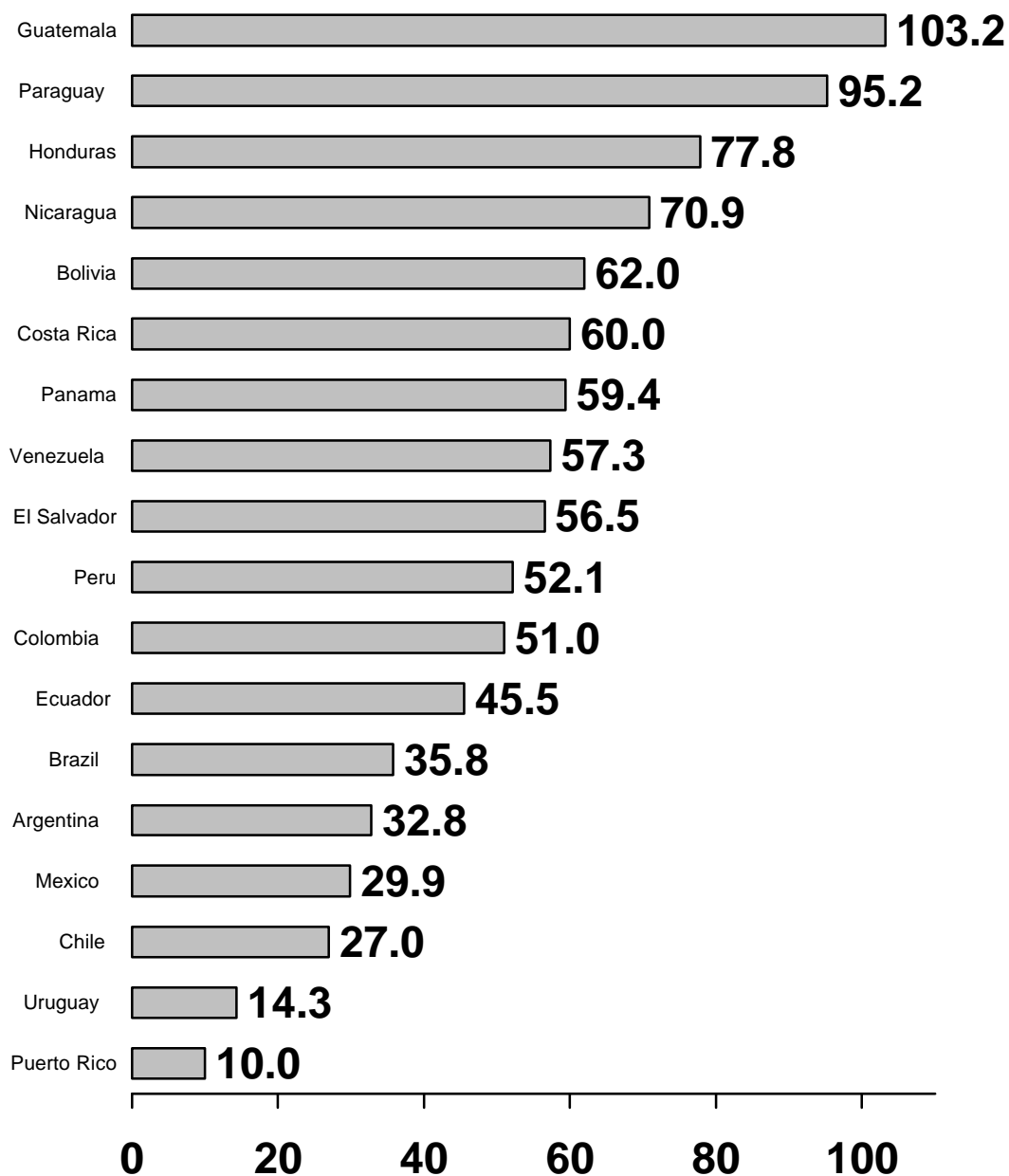
The high rate of annual growth gives rise to “more traditional and numerous” families, with at least 5.5 members per household. This population model is associated with a lower degree of economic development.

On the other hand, in the countries with the lowest rate of growth, have 3 members per household. In average in the region there are 4.5 members per household

Comparing rates of growth in Latin America with those in the US and Germany it is observed:

- In the US the annual rate is 0.9.similar to Chile, Argentina and Brazil. Only Uruguay and Puerto Rico have a lower growth rate.
- In Germany, there is a constant ageing of its population with a “negative” growth of a negative 0.02 per year.
- In Latin America, where the growing rates have decreased considerably during the last decade, an “ageing” tendency may be considered, reducing in this way the base of the age pyramid

## Forecast for the latinamerican population growth (2005-2050)



DEMOGRAPHIC PROFILE OF LATIN AMERICA (I) 2005

COUNTRIES	TOTAL POPULATION 2005			HOUSEHOLD AVERAGE SIZE	FUTURE POPULATION 2050		ANNUAL BIRTH RATE
	INDIVIDUALS		HOUSEHOLDS		#	%	
	#	%	#				
▪ ARGENTINA	38.700.000	6,9	10.075.814	3,8	51.400.000	7,0	1,0
▪ BOLIVIA	9.200.000	1,6	1.483.871	6,2	14.900.000	2,0	1,5
▪ BRAZIL	186.400.000	33,2	44.776.740	4,2	253.100.000	34,2	1,0
▪ CHILE	16.300.000	2,9	4.399.352	3,7	20.700.000	2,8	0,9
▪ COLOMBIA	43.500.000	7,7	6.923.945	6,3	65.700.000	8,9	1,5
▪ COSTA RICA	4.000.000	0,7	1.114.210	3,6	6.400.000	0,9	1,5
▪ ECUADOR	13.200.000	2,4	2.848.088	4,6	19.200.000	2,6	1,5
▪ EL SALVADOR	6.900.000	1,2	1.604.651	4,3	10.800.000	1,5	1,7
▪ GUATEMALA	12.600.000	2,2	2.200.608	5,7	25.600.000	3,5	2,3
▪ HONDURAS	7.200.000	1,3	1.487.319	4,8	12.800.000	1,7	2,2
▪ MEXICO	107.000.000	19,1	24.803.625	4,3	139.000.000	18,8	1,2
▪ NICARAGUA	5.500.000	1,0	1.116.540	4,9	9.400.000	1,3	1,9
▪ PANAMA	3.200.000	0,6	681.799	4,7	5.100.000	0,7	1,6
▪ PARAGUAY	6.200.000	1,1	1.107.143	5,6	12.100.000	1,6	2,5
▪ PERU	28.000.000	5,0	7.271.100	3,9	42.600.000	5,8	1,3
▪ PUERTO RICO	4.000.000	0,7	1.418.476	2,8	4.400.000	0,6	0,4
▪ URUGUAY	3.500.000	0,6	1.279.741	2,7	4.000.000	0,5	0,5
▪ VENEZUELA	26.700.000	4,8	6.242.621	4,3	42.000.000	5,7	1,4
▪ Other countries	39.200.000	7,0	NA	NA	NA	NA	NA
▪ TOTAL LATINO AMERICA	561.300.000	100	125.510.048 (Est.)	4,5 (Est.)	782.900.000	100	NA
▪ ALEMANIA	82.700.000	NA	NA	NA	78.800.000	NA	-0.02
▪ U.S.A.	298.200.000	NA	NA	NA	395.000.000	NA	0.9

## **CONCENTRATION OF POPULATION - URBANIZATION**

The concentration of population is highly variable in Latin America's territory.

Urban population (residents in towns having more than 2,000 inhabitants) prevails in some countries and is hardly present in others.

### **URBAN POPULATION BY COUNTRY**

<b>URBAN POPULATIONS</b>		
80% a 100%	70% a 79%	46% a 69%
Argentina	Colombia	Bolivia
Brazil	Mexico	Costa Rica
Chile	Peru	Ecuador
Puerto Rico		El Salvador
Uruguay		Guatemala
Venezuela		Honduras
		Nicaragua
		Panama
		Paraguay

Given the large geographical extensions of many Latin American countries, one comes across few urban concentrations surrounded by vast, totally uninhabited territories. They can be deserts, fertile plains, forest areas, or large mountain ranges, yet hardly populated.

In some countries, a single city (the capital of the country and its metropolitan area) amount to a third of the total population. Such is the case of Buenos Aires (metropolitan area) in Argentina, Montevideo in Uruguay, and San Jose in Costa Rica.

In the Latin American continent there is a "consumer corridor": largely populated cities, usually concentrating greater wealth than in the rest of the territories.

The “consumer corridor” is formed by 7 cities that concentrate 15% of the Latin American total population.

**MOST HIGHLY POPULATED CITIES IN LATIN AMERICA**

CITY	COUNTRY	POPULATION
- Mexico	Mexico	22.414.319
- San Pablo	Brazil	19.357.485
- Buenos Aires	Argentina	13.470.240
- Rio de Janeiro	Brazil	11.826.609
- Bogota	Colombia	7.941.955
- Lima	Peru	7.857.121
- Santiago	Chile	6.013.185
<b>COUNTRIES TOTAL &gt; 5.000.000 habitants</b>		<b>88.880.914</b>

Buying power varies considerably from one city to another on account of two factors: the country’s GDP per capita and the distribution of its wealth.

In Lima and Peru, however, the GDP is low, which therefore reduces their potential for consumption.

## LATIN AMERICAN DEMOGRAPHIC PROFILE (II) 2005

COUNTRIES	URBAN Population	AGE			LIFE EXPECTANCY	
		0-14	14-64	65 and more	MASCULIN	FEMENIN
	%	%	%	%	%	%
▪ ARGENTINA	90	25	64	11	72	79
▪ BOLIVIA	63	35	60	5	63	68
▪ BRAZIL	83	26	68	6	68	76
▪ CHILE	87	25	67	8	76	82
▪ COLOMBIA	77	30	65	5	70	76
▪ COSTA RICA	61	28	66	6	77	81
▪ ECUADOR	62	33	62	5	72	78
▪ EL SALVADOR	60	36	59	5	69	75
▪ GUATEMALA	46	41	56	4	67	74
▪ HONDURAS	46	40	57	3	70	75
▪ MEXICO	76	31	64	6	71	77
▪ NICARAGUA	57	36	61	3	69	74
▪ PANAMA	57	30	63	6	73	78
▪ PARAGUAY	57	38	57	5	70	74
▪ PERU	74	31	64	5	69	74
▪ PUERTO RICO	97	21	66	13	74	83
▪ URUGUAY	93	23	64	13	72	80
▪ VENEZUELA	88	29	66	5	71	77
▪ GERMANY	88	14	66	20	76	82
▪ U.S.A	80	20	67	13	75	81

## **POPULATION STRUCTURE**

Life expectancy at birth and the rate of annual growth have an influence upon the population pyramid.

In European countries there is an “ageing” that in Latin America is increasing: the senior adults sum 41 million people, less than eight per cent of a regional population of 560 millions, but their proportion will triple between the years 2000 and 2050, when they will constitute the 25 per cent of the Latin Americans.

In 25 years there will be 98 million of them and in 2050 they will increase to 184 millions. For this time there will be more senior adults than children in this region.

Germany has only a 14% of its population below 14 years; U.S.A. has a 20%. In Latin America only Argentina, Brazil, Chile, Puerto Rico and Uruguay are close to them.

## **LIFE EXPECTANCY IN LATIN AMERICAN COUNTRIES**

Argentina, Chile, Costa Rica, Ecuador, Panama, Puerto Rico and Uruguay have a life expectancy similar to the U.S.A (75/81) or Germany (76/82).

Brazil, the most populated country, has the lowest life expectancy average, with strong differences between their social sectors among the richest and the poorest.

## **ECONOMIC DEVELOPMENT**

Latin America's total GDP is similar to that of Germany's and is a fourth of that of the US's.

There are three leading countries in the Latin American Region in terms of their Gross Domestic Product: Brazil ranks first; then Mexico and in third place Argentina.

It is worth pointing out that in terms of its GDP, Brazil is one of the principal economies in the world.

Considering Gross Product per capita -that is, "personal wealth"- Puerto Rico ranks first, followed by Argentina, Mexico and Chile. Brazil ranks eighth and its GDP per capita is half of Argentina's.

<b>GDP TOTAL (2005)</b>		<b>GDP PER CAPITA (2005)</b>	
	'000 MILLONES US\$		US\$
• Brazil	619.900	• Puerto Rico	18.000
• Mexico	617.100	• Argentina	7.165
• Argentina	263.500	• Mexico	5.877
• Venezuela	102.900	• Chile	5.872
• Chile	94.100	• Uruguay	5.235
• Colombia	89.900	• Costa Rica	4.410
• Puerto Rico	72.000	• Venezuela	4.009
• Peru	57.800	• Brazil	3.510

**LATIN AMERICAN DEMOGRAPHIC PROFILE (III) 2005**

COUNTRIES	DGP (‘000 MILLONES)	DGP PER CAPITA	UNEMPLOYMENT
	US\$	US\$	%
▪ ARGENTINA	263.500	7.165	11.6
▪ BOLIVIA	8.900	1.017	8.0
▪ BRAZIL	619.900	3.510	9.8
▪ CHILE	94.100	5.872	8.1
▪ COLOMBIA	89.900	2.017	11.8
▪ COSTA RICA	17.600	4.410	6.6
▪ ECUADOR	17.800	1.368	10.7
▪ EL SALVADOR	13.900	2.129	6.5
▪ GUATEMALA	20.600	1.675	7.5
▪ HONDURAS	6.450	927	28.0
▪ MEXICO	617.100	5.877	3.6
▪ NICARAGUA	4.200	767	5.6
▪ PANAMA	12.400	4.167	9.8
▪ PARAGUAY	7.900	1.407	16.0
▪ PERU	57.800	2.138	7.6
▪ PUERTO RICO	72.000	18.000	12.0
▪ URUGUAY	17.700	5.235	12.2
▪ VENEZUELA	102.900	4.009	12.2
▪ Other countries	72.755	NA	NA
▪ TOTAL LATIN AMERICA	2.117.405	NA	NA
▪ GERMANY	2.706.380	32.826	11.7
▪ U.S.A	9.221.179	31.891	5.1

The rates of unemployment in Latin America show some interesting facts:

- ✓ Nations with low rate of unemployment, like Mexico, may be “covering” significant levels of sub employment.
- ✓ A big group of countries with unemployment between 10% and 12%
- ✓ Countries with severe unemployment issues: Paraguay and Honduras

In sum, the levels of unemployment cannot be interpreted as indicators of an economy's, but are to be analyzed within the context of every country.

According to the ILO (International Labor Organization), Latin America and the Caribbean are the regions of the world where the lack of employment has accelerated most in the last year, this data is associated with other phenomenon very highlighted in Latin America: the social and economical polarization that create risks of a social fracture.

The contrast among rich and poor countries within the region is found with sectors with a lot of wealth, middle class of variable dimension and sector of extreme poverty.

Half of the Central American population is poor. The worse rates of social development belong to El Salvador, Honduras and Nicaragua, countries which live beneath the line of poverty, measured by the impossibility to satisfy the basic needs flows between 30 and 60 per cent.

IDB (Inter American Development Bank) and ECLAC (Economic Commission for Latin America and the Caribbean) reports reveal that in terms of income Latin America is the most uneven region in the world The richest 10% of the population has the 48% of the total income and the poorest 10% has only the 1.6%. A distance between them of 50 to 1

In Brazil the same distance is of 54 to 1; in Colombia 57 to 1 and in Guatemala 63 to 1

## **HETEROGENEITY IN LATIN AMERICA**

The strong difference among Latin American is evident, though there are similarities because of the language. Nevertheless there are tendencies that contribute to reduce these distances:

- ✓ Reduction of the birth rate
- ✓ Ageing of the population
- ✓ Increasement of the life expectancy
- ✓ The increasement of the urban concentration

To all this, the impact of globalization is added (accented through communications and trends) that contribute the adoption of common patterns of behavior

In this scenario of homogeneous tendencies, there are antagonic forces to keep idioms, taste and local behaviors.

Latin America, because of its diversity, can not be represented by a country nor a city. For its better comprehension, it is precise to permanently have in mind its multiplicity, avoid religious simplifications and evaluate the potential that emerges precisely of its cultural and demographic richness.

**DEMOGRAPHIC PROFILE  
OF SOME COUNTRIES  
IN LATIN AMERICA**

# **THE SOCIOECONOMIC STRATA INDEX IN LATIN AMERICA**

## **INTRODUCTION**

The social economic strata is a fundamental dimension in a market research, particularly in the contexts where the income determines behaviors and diverse consumption scenarios.

There are countries like the U.S.A where to establish economical hierarchies a simple fact is used. THE ANNUAL INCOME. This is almost impossible to measure using direct questions in Latin America because there is a high rejection to speak about own income, that is why people tend to hide or distort this sort of information. Traditionally, the concept of socioeconomic strata is secondary for this variable.

Throughout history, it has been tried to measure the purchase power through a classification a bit arbitrary concerning characteristics; each corporation in each country has tried to solve this important issue using an own definition to explain this important demographic variable. Though valid through a certain time, when clients began to have different providers for their studies, or ask for information to a different company, the data was not necessarily directly comparable regarding SES. Another problem that appeared afterwards when the world started to globalize, was that the results between one country and another showed different tendencies, not only because of differences in cultures, but because of the differences between individuals regarding their SES

The concept of "Socio Economic Strata" has been a discussion issue for many years. It is important to highlight that the first thing that was worked on was the definition of socioeconomic strata; more than a statistic exercise, it was a sociological analysis. The conclusion that has reached all countries, although using different definitions, was that the SES can not be a characteristic of an individual, or a group of individuals, but a characteristic of a household that belongs to a group of individuals may be related by blood or not, which share a series of expenses. The individuals that belong to the household inherit the same SES. In this is the way avoids to contradict that the parents may be of a certain SES and the children are not. In this way the household gains its SES because of its own characteristics (how is it constituted and how are the people that live there; what features does it has) and the environment it moves within (the other households it interacts with; schools it goes to; the sport club it attends; the cultural activities) The first part forms the "economic" part of the SES and the second part conforms the "social" part of the SES.

It is not simple to neither formulate nor explain this, because it can not be a simple direct measurement, but a good "empiric and theoretic construction".

There is not an international measuring pattern; each country has made its own index that regroups a series of variables that have proved able to discriminate their territory. This has caused a huge diversity between the different countries of the world. On the other side, these

indicators must be upgraded to social changes that come throughout time for we can not call them stables.

Some countries use simple indicators, others complex ones and other countries don't use an indicator to define SES, every business scratching with their own nails and trying to represent the most adequate way their studied population

### **SOCIOECONOMIC STRATA INDEX IN LATIN AMERICA**

The heterogeneity of socioeconomic status can be seen in several dimensions:

- ✓ The variables used in each country.
- ✓ The calculating procedure used for ascertaining stratum. (The variables chosen for calculating can either lead to fast and simple data gathering procedures or may demand more time and require great expertise.)
- ✓ The number of strata into which a population is divided.
- ✓ The concept(s) used to justify stratification, i.e., how each stratum is defined.
- ✓ How each stratum is named (the identifying letters or symbols).

As a result, one cannot assume that similar denominations represent the same social sectors.

## **DATA GATHERING - DEFINITIONS**

In Latin America, Brazil has the fastest index to record and define.

It is based on a well-known scoring system; it takes into account a set of belongings and is complemented by the level of education of the head of the family.

In Argentina, the index is more complex and it is more like ESOMAR's, given the number of variables it includes. It is also based on a scoring system.

In Mexico, the index includes several aspects that are surveyed by means of a branching hierarchical decision-making system, which does not resort to a scoring system.

Chile's index includes a wide number of variables that require great expertise to code, since it is not based on scores.

In Central America is applied a definite index agreed with a group of researchers companies from Guatemala, based on a big series of variables and a coding system.

In these four countries and in Central America, there is strong consensus in the respective marketing and research communities about using standardized indicators. In the remaining countries of the region, the respective professional associations have yet to come up with consensus proposals.

## **STRATIFICATION**

Index heterogeneity is a real obstacle when it comes to designing international studies, since it restricts comparisons and creates confusion when defining targets for products and services and market research studies.

Socioeconomic pyramids vary significantly. For example, the AB stratum, which is always at the top of the pyramid, has different sizes (and definitions) across countries:

Argentina	1%
Venezuela	4%
Mexico	7.5%
Brazil	24%

This reveals that the top strata in each country cannot be consistently identified as AB.

There is greater semantic agreement in the middle, lower and marginal strata, but this does not mean they share similar definitions.

The following table shows 4 strata as defined by this paper's authors in an attempt to find analogies that have so far proven unsatisfactory.

Strata	Argentina Big cities	Brazil	Chile	Mexico	Peru	Uruguay	Paraguay	Venezuela	Bolivia	Ecuador
High	ABC <sub>1</sub> C <sub>2</sub> ↓ 22%	AB ↓ 29%	ABC <sub>1</sub> C <sub>2</sub> ↓ 29%	ABC + ↓ 21.1%	AB ↓ 14.4%	HH HM ↓ 7.5%	ABC1 ↓ 7%	AB ↓ 4%	AB ↓ 12%	AB ↓ 13.7%
Medium	C <sub>3</sub> ↓ 24%	C ↓ 36%	C <sub>3</sub> ↓ 25%	C ↓ 18.8%	C ↓ 28.7%	MH MM ML ↓ 51.9%	C <sub>2</sub> ↓ 25%	C ↓ 16%	C ↓ 31%	C ↓ 34.6%
Low	D ↓ 50%	D ↓ 31%	D ↓ 36%	D+ ↓ 32.6%	D ↓ 36.2%	LM ↓ 28.3%	C <sub>3</sub> D ↓ 68%	D ↓ 36%	D ↓ 42%	D ↓ 33.5%
Marginal	E ↓ 4%	E ↓ 4%	E ↓ 10%	D/E ↓ 27.6%	E ↓ 20.7%	LL ↓ 12.3%	- ↓ -	E ↓ 44%	E ↓ 15%	E ↓ 18.1%

For example, in a marginal stratum we can see that there is not a consensus because the percentage of the population varies between the 4% and 28%. This implies that its definition must be different in each country

On the other hand, we observe that the Low Stratum (D) is over represented in Argentina and Uruguay when it is compared to the rest of the countries shown in the table. The empiric observation causes doubts if Argentina's or Uruguay's' SES may be inferior than Brazil's or Mexico's

As a corollary to this brief interpretation of the data, there is a growing need to come up with standards or definitions apt to be applied homogeneously throughout Latin America. This would be an aid for both the marketing community, and the market and public opinion researchers.

The first intent was done by the AMAI (Mexican Association of Market Research and Public Opinion) in 2004; it did an exercise to compare socioeconomic stratas among Mexico, Brazil and Argentina. Exercise of comparison of rules of assignation done on a sample of homes of the Metropolitan Zone in Mexico.

### **Project Notes**

-274 cases in total were done. A questionnaire with al the variables used to classify the SES in Mexico, Argentina and Brazil were used with the objective to find an association for the different rules of assignation.

#### **Mexico vs. Argentina**

-The classifying methods of the socioeconomic strata in Argentina and Mexico are different, as a matter of fact the first one opens 7 categories and the second one 6. To determine if the households classified by the Argentinean criteria had associations with the criteria used by the Mexicans and if there was any, which ones are they, a multivariable correspondence analysis was used.

-The significance of the analysis (.0001) confirms that there is an association in the levels given by the Mexican and the Argentinean rules. The found correlation explained by the 91% of the inertia of data; in the following graphs the Bi-plot is exposed showing the categories where there is a high correlation. Based on this analysis the distribution related to the cases is shown in a crossed table.



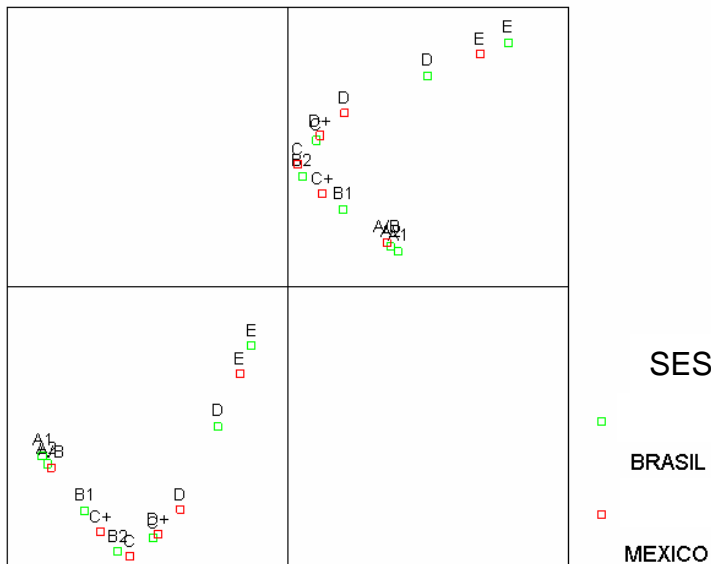
MEXICO VS ARGENTINA										
		SES ARGENTINA							OVERALL	SUM of Corrects
		AB	C1	C2	C3	D1	D2	E		
SES MEXICO	A/B	4	40	15	3	3	2		67	44
	C+	1	25	20	13	4	4		67	45
	C		3	13	13	3	6	2	40	26
	D+		7	11	27	16	16	3	80	43
	D				2			2	4	
	E				7	3	3	3	16	6
OVERALL		5	75	59	65	29	31	10	274	
CORRECT CASES		164	59.9%							

**Mexico vs. Brazil**

-The methods used to classify the socioeconomic strata by Brazil and Mexico are different too, the first opens 7 categories and the second one 6. So to determine if the households classified by the Brazilian criteria are associated to the criteria used by Mexico (and if so, how) a multivariable correspondence analysis was used.

-The significance of the analysis (.0001) confirms that there is an association in the levels given by the Mexican and the Brazilian rules. The correlation of 82.7% is explained by the inertia of the data; in the following graphs the Bi-plot is exposed showing the categories where there is a high correlation. Based on this analysis the distribution related to the cases is shown in a crossed table.

**MEXICO VS BRASIL**



<b>MEXICO VS BRASIL</b>										
		<b>SES BRASIL</b>							<b>OVERALL</b>	<b>SUM of Correct s</b>
		<b>A1</b>	<b>A2</b>	<b>B1</b>	<b>B2</b>	<b>C</b>	<b>D</b>	<b>E</b>		
<b>SES MEXICO</b>	<b>A/B</b>	10	34	18	2	3			67	44
	<b>C+</b>	1	7	22	28	9			67	50
	<b>C</b>			4	21	15			40	36
	<b>D+</b>			5	10	58	6	1	80	58
	<b>D</b>					3	1		4	
	<b>E</b>					3	7	6	16	13
<b>OVERALL</b>		<b>11</b>	<b>41</b>	<b>49</b>	<b>61</b>	<b>91</b>	<b>14</b>	<b>7</b>	<b>274</b>	
<b>CORRECT CASES</b>		<b>201</b>	<b>73.36%</b>							

This is the beginning of a joint work that we hope that in a close future will take us to have an index based on a small repertory of indicators which, by using a calculus (of equal scorings in all countries) allows us an homogenous data that would help design and interpret the regional studies in a more consistent way than nowadays.

Logically this quest would mean a certain “rupture” with the parameters used in each national community, which will have to face transition periods or of use parallel with the national criteria and the Regional Latin American till this last one can be used widely.

Naturally, this challenge has to be taken by the respective Professional Association of each country, which will be able to manage Regional teams to generate and validate consensual proposals.

The socioeconomic strata of a very significant, though not very exhaustive, group of Latin American countries data is shown below.

<u>COUNTRY:</u>	<b>ARGENTINA</b>	
<u>DEFINED BY:</u>	<ul style="list-style-type: none"> <li>Association Argentina de Marketing (AAM) 1996 [Argentinean Marketing Association]</li> </ul>	
<u>METHOD:</u>	<ul style="list-style-type: none"> <li>Assignment of scores and straightforward addition. Strata defined by A.A.M.</li> </ul>	
<u>VARIABLES INCLUDED:</u>	<ul style="list-style-type: none"> <li>Education of Main Breadwinner</li> <li>Occupation of Main Breadwinner</li> <li>Belongings: <ul style="list-style-type: none"> <li>- Out of list of 10 goods / services</li> <li>- Car: make/model and year of make</li> </ul> </li> </ul>	<u>Maximum Scores</u> 32 40 14 14

<u>SOCIOECONOMIC STATUS:</u>				
STATUS		ARGENTINA CITIES ≥ 500,000 INHAB. %	SCORES	CONCEPTUAL DEFINITION
AB	Upper	1	93 - 100	Big businesses: farm, industrial, trade or services
C <sub>1</sub>	Upper Middle	10		
		} 11%		
C <sub>2</sub>	Middle	11	48 - 62	Sectors with middle to high education and lower management jobs or small shop-owners
C <sub>3</sub>	Lower Middle	24		
		} 35%		
D <sub>1</sub>	Upper Lower	25	27 - 34	Sectors with low-level of education, skilled manual labor or low-skilled jobs. Limited assets/ belongings
D <sub>2</sub>	Lower Lower	25		
		} 54%		
E	Marginal	4	4 - 13	Low-level or no education. Unemployed. No assets/ belongings

Identif.	Segment	Denomination	Occupation of the Main Householder (OMH)		Education OMH
			Classification	Description	
7	AB	High		Partner/owner of medium or large corporations Directives of big corporations Dentist	
6	C1	Middle High	Professional	Directives small and medium corporations 2nd line directives. Part of a big corporation Partner/owner of small Independent professional with full use of occupation Dependent professional Dentist	Finished Collage/ PhD
5	C2	Middle Middle	Technical Professional	Independent professional without full use of his occupation Dependent professionals Boss of a medium/large corporation Full time collage professor	Finished/Unfinished college with High school
4	C3	Middle Low	Technical	Employee Boss of a medium/small corporation Full time Count beneficiary Full time primary/secondary teacher Retired/pensionated third education finished	Junior High completed Collage or High school unfinished
3	D1	Low superior	Operative No Grade	Employee Full time Count beneficiary Retired/pensionated elementary finished	Incomplete Junior High, Elementary school complete
2	D2	Low inferior	No Grade	Employee Not appropriate Count beneficiary Housekeeper Retired/pensionated elementary not finished	Incomplete Elementary school
1	E	Indigent	No Grade	Instable job Carrier Welfare	Incomplete Elementary/No education

<u>COUNTRY:</u>	<b>BRAZIL</b>	
<u>DEFINED BY:</u>	<ul style="list-style-type: none"> <li>Associação Brasileira de empresas de pesquisa (ABEP) 2003</li> </ul>	
<u>METHOD:</u>	<ul style="list-style-type: none"> <li>Assignment of scores</li> </ul>	
<u>VARIABLES INCLUDED:</u>	<ul style="list-style-type: none"> <li>Education of Head of Household</li> <li>Belongings (includes car)</li> </ul>	<u>Maximum Scores</u> 5 29

<u>ECONOMIC STATUS:</u>								
STATUS		TOTAL BRAZIL %	SCORES	STATUS	METRO SAO PAULO %	METRO RIO DE JANEIRO %		
A <sub>1</sub>	Upper	1	30 - 34	A <sub>1</sub>	1	1		
A <sub>2</sub>		5		A <sub>2</sub>			6	4
B <sub>1</sub>		9		B <sub>1</sub>			10	9
B <sub>2</sub>		14		B <sub>2</sub>			16	14
C	Middle	36	11 - 16	C	39	38		
D	Low	31	6 - 10	D	26	31		
E	Marginal	4	0 - 5	E	2	3		

<u>COUNTRY:</u>	<b>CHILE</b>
<u>DEFINED BY:</u>	<ul style="list-style-type: none"> <li>• Association de Empresas de Estudios de Mercado (AIM) 1985</li> </ul>
<u>METHOD:</u>	<ul style="list-style-type: none"> <li>• Status is assigned on the basis of 7 variables</li> </ul>
<u>VARIABLES INCLUDED:</u>	<ul style="list-style-type: none"> <li>• Education of Head of Household</li> <li>• Profession of Head of Household</li> <li>• Specific occupation of Head of Household</li> <li>• Family income</li> <li>• Place of residence</li> <li>• Neighborhood</li> <li>• Belongings</li> </ul>

<u>SOCIOECONOMIC STRATA:</u>			
STRATA		TOTAL CHILE %	CONCEPTUAL DEFINITION
ABC <sub>1</sub>	Upper	10	<ul style="list-style-type: none"> <li>▪ They live in the best city neighborhoods.</li> <li>▪ Large homes or apartments in luxury buildings.</li> <li>▪ University professions with prestige careers. Postgraduate studies. Schooling: 17 to 20 years.</li> <li>▪ Presidents, General Managers, Large and Medium Size Businesses, High Executives, Independent professions with some success.</li> <li>▪ Ownership of two or more modern cars, past 5 year makes.</li> </ul>
C <sub>2</sub>	Middle	19	<ul style="list-style-type: none"> <li>▪ They live far away from the downtown area.</li> <li>▪ Residential neighborhoods, villas, apartment complexes, regular size homes.</li> <li>▪ University professions with high or secondary prestige status. Schooling: 14 to 17 years.</li> <li>▪ Small businessmen, independent professions, Department Heads, Sales Heads. Top-level salespeople. Usually employed.</li> <li>▪ About 80% own a car. Mid and small size models, older.</li> </ul>

COUNTRY:		CHILE	
SOCIOECONOMIC STRATA:			
STRATA		TOTAL CHILE %	CONCEPTUAL DEFINITION
C <sub>3</sub>	Lower Middle	25	<ul style="list-style-type: none"> <li>▪ Old city neighborhoods, popular, high density.</li> <li>▪ Solid (brick/cement) houses. Not well kept.</li> <li>▪ No post-graduate studies. Includes a significant segment of university professionals (professors), or graduates of professional institutes or of technical schools.</li> <li>▪ Small shop-owners, Schoolteachers, administrative employees, Store salespeople, skilled workers, etc.</li> <li>▪ About 50% own mid or small size cars older than 10 years.</li> </ul>
D	Low	36	<ul style="list-style-type: none"> <li>▪ Large traditional populations in Santiago's old sectors, with high population density.</li> <li>▪ The home is small, made with inexpensive, "light" materials.</li> <li>▪ Elementary or incomplete secondary schooling. A group as completed secondary schooling. Schooling: 6 to 10 years.</li> <li>▪ Laborers in general, low status employees (juniors), household help, laundry maids, seamstresses, gardeners, waitresses, small shop employees.</li> <li>▪ Don't own vehicles or have beat-up work vehicles (pick-ups for deliveries).</li> </ul>
E	Marginal	10	

46%

<u>COUNTRY:</u>		<b>MEXICO</b>	
<u>DEFINED BY:</u>		<ul style="list-style-type: none"> <li>Asociacion Mexicana de Agencias de Investigación de Mercados y Opinión Pública (AMAI) [Mexican Association of Research and Public Opinion Agencies] 2005</li> </ul>	
<u>METHOD:</u>		<ul style="list-style-type: none"> <li>Decision-making tree. Status assignment based on 9 variables.</li> </ul>	
<u>VARIABLES INCLUDED:</u>		<ul style="list-style-type: none"> <li>Education of Family Head</li> <li>Occupation of Family Head</li> <li>Dwelling characteristics</li> <li>Number of light bulbs, number of bedrooms and bathrooms with shower</li> <li>Ownership of 4 durable goods and services</li> </ul>	
<u>SOCIOECONOMIC STRATA:</u>			
STRATA		TOTAL MEXICO %	CONCEPTUAL DEFINITION
A/B	Upper	7.5	<ul style="list-style-type: none"> <li>Education of Family Head: College or higher.</li> <li>Large and Medium size firms: industrial, trade or services. Managers, Directors in large companies or Independent Professionals.</li> <li>Luxury houses or apartments with own garden and garage.</li> <li>Luxury or imported car.</li> </ul>
C+	Upper Middle	13.6	
		21.1%	
C	Middle	18.8	<ul style="list-style-type: none"> <li>Education of Family Head: Preparatory.</li> <li>Small shop-owners, government employees, salespeople, elementary school teachers, technicians or skilled workers.</li> <li>Ownership or rental of homes or apartments.</li> <li>Compact or austere car</li> </ul>
		18.8%	
D+	Upper Lower	32.6	<ul style="list-style-type: none"> <li>Schooling: Secondary or elementary completed.</li> <li>Taxi drivers, traveling or fixed salespersons, private drivers, messengers, bill-collectors.</li> <li>Dwelling is owned or rented.</li> <li>No personal car</li> </ul>
		32.6%	
D	Lower	19.5	<ul style="list-style-type: none"> <li>Education of Family Head: Elementary.</li> <li>Laborers, maintenance employees, front-desk, public drivers, home-workers, etc.</li> <li>Dwelling owned or rented.</li> <li>No car, uses public transportation.</li> </ul>
		27.6%	
E	Marginal	8.1	<ul style="list-style-type: none"> <li>Education of Family Head: Elementary incomplete.</li> <li>Underemployed or occasional work.</li> <li>Don't have their own dwelling, bath, water heater, or plumbing</li> </ul>

<b>COUNTRY:</b>	<b>PERU</b>	
<b>DEFINED BY:</b>	<ul style="list-style-type: none"> <li>No professional organization has so far coordinated a classification criterion.</li> <li>For guidance purposes we present those used by Apoyo Opinión y Mercado. 2003</li> </ul>	
<b>METHOD:</b>	<ul style="list-style-type: none"> <li>Score assignment based on 5 variables.</li> </ul>	
<b>VARIABLES INCLUDED:</b>	<ul style="list-style-type: none"> <li>•</li> <li>• Main Householder's education</li> <li>• Main Householder's occupation</li> <li>• (that one that generates more income)</li> <li>• Commodities at home. Household help, Laundry machine, refrigerator</li> <li>• Number of bathrooms in the home with connection to the public net of water and sewer</li> <li>• Predominant material on floors</li> <li>•</li> </ul>	<u>Maximum Scores</u> 4 4 3 3 3

<b>SOCIOECONOMIC STRATA</b>			
<b>STRATA</b>		<b>TOTAL PERU %</b>	<b>CONCEPTUAL DEFINITION</b>
A	Superior	2	<ul style="list-style-type: none"> <li>Businessmen and high-level executives.</li> <li>Higher education.</li> <li>Dwelling with more than 8 rooms, 3-4 baths.</li> <li>More than 25 household appliances.</li> </ul>
B	Upper	12.4	
		} 14.4%	<ul style="list-style-type: none"> <li>Professionals, mid-level executives.</li> <li>Higher education.</li> <li>Dwelling with 6-7 rooms, 2 baths.</li> <li>20 household appliances.</li> </ul>
C	Middle	28.7	<ul style="list-style-type: none"> <li>Small businessmen/shop-owners, skilled workers.</li> <li>Secondary education.</li> <li>Dwellings with 4-5 rooms, 1 bath.</li> <li>10 household appliances.</li> </ul>
		} 28.7%	
D	Lower	36.2	<ul style="list-style-type: none"> <li>Poorly skilled workers, traveling salesmen, peasants.</li> <li>Elementary education.</li> <li>Dwellings with 3 rooms, generally without an outhouse (bath).</li> <li>5 household appliances.</li> </ul>
E	Marginal	20.7	
		} 56.9%	

<b>COUNTRY:</b>	<b>URUGUAY – 2005</b>
<b>DEFINED BY:</b>	INSE Índice de Niveles Socioeconómicos
<b>METHOD:</b>	<ul style="list-style-type: none"> <li>✓ Universal: particular homes in urban areas of more than 10,000 inhabitants.</li> <li>✓ Sample size: 1020 cases.</li> <li>✓ Margin of maximum error expected for the estimations with 95,0% of confidence is +/- 3,2%. Sub samples for Montevideo and Interior, have a margin of maximum error of +/-5,0%.</li> <li>✓ February 17 to March 7, 2005.</li> </ul>

<b>VARIABLES INCLUDED:</b>	
<ol style="list-style-type: none"> <li>1. Occupation of the family head</li> <li>3. Education level of the family head</li> <li>5. At least one person in the house with professional education</li> <li>7. # of people with earned income</li> <li>9. Domestic staff</li> <li>11. Car</li> <li>13. Radios</li> <li>15. Color TV</li> <li>16. Vacuum cleaner</li> <li>18. Refrigerator with freezer</li> </ol>	<ol style="list-style-type: none"> <li>2. Air conditioning</li> <li>4. Video</li> <li>6. Film camera</li> <li>8. International credit card</li> <li>10. Internet access at home</li> <li>12. Paid TV</li> <li>14. Poor ceiling materials</li> <li>17. Years lived in the house</li> </ol>

**SOCIOECONOMIC STRATA:**

STRATA		TOTAL URUGUAY %
1	Superior	2.5
2	Upper-Medium	5
		} 7.5%
3	Médium-upper	9.4
4	Medium-Medium	19.1
		} 51.9%
5	Medium-Lower	23.4
6	Lower-Medium	28.3
7	Lower-Lower	12.3

SOCIOECONOMIC STRATA: <b>PARAGUAY</b>			
STRATA		TOTAL PARAGUAY %	CONCEPTUAL DEFINITION
ABC <sub>1</sub>	Upper	7	<ul style="list-style-type: none"> <li>• People with tertiary level of education, professional college student or technical level (engineers, lawyers, economists, the military of high graduation) or industrialists and great retailers.</li> <li>• They reside in main the urban zones (Asuncion and Central station department, City of the East, Encarnacion, Cnel. Oviedo and Villarrica.</li> <li>• The low fertility (1 or 2 children by woman), combined at the high level of income generates a high capacity consumption and saving.</li> <li>• They have wide access at the different levels of credits (credit cards, credits of consumption, etc.). They consume with distinct preference imported goods of all type. The cost in recreation and culture are significant; it is reflected in the fact they have membership to different social clubs.</li> </ul>
C <sub>2</sub>	Medium	25	<ul style="list-style-type: none"> <li>• People with complete or incomplete education level, generally inhabitant of urban areas.</li> <li>• They are manual professions (constructors, electricians, etc.), public government employees or workers in the small commerce or the small individual company.</li> <li>• Generally both spouses are integrated in the labor field, the cost of consumption at all levels is superior to the one of the previous layer, most of the income dedicates themselves to satisfy necessities with feeding, health and house reason why the surplus for the acquisition of lasting consumer goods is relatively small and depend critically on the financing possibility.</li> <li>• The access to the mechanisms of credits widely is spread.</li> <li>• The cost in recreation and culture is minimum but always positive.</li> </ul>

C3D	MEDIUM LOWER, LOWER	68	<ul style="list-style-type: none"> <li>• People with primary level of education, who have not completed this cycle or who have not gotten up themselves to the educative system. The incidence of the functional illiteracy is very elevated.</li> <li>• Generally resident of rural or marginal areas, dedicated to activities farming or related to this sector or immersed in the informal commercial sector, out of the monetary economy, which make impossible the access to the mechanisms of credits.</li> <li>• Great incidence of unmarried mothers.</li> <li>• Low level of consumption.</li> <li>• Completely dependency of the public sector, in the attention of its necessities of health and education.</li> <li>• Their income are located in the level of subsistence or below, which together with the high rate of fertility, of 4 to 6 children by woman restrict in extreme degree the capacity of consumption of this layer.</li> </ul>
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<u>COUNTRY:</u>		<b>VENEZUELA</b>	
<u>DEFINED BY:</u>		<ul style="list-style-type: none"> <li>✓ No professional organization has coordinated a classification criterion</li> <li>✓ The one of STAT MARK GROUP is exposed with orientative value. 2006</li> </ul>	
<u>METHOD</u>		✓ Allocation of grades of 5 variables.	
<u>VARIABLES INCLUDED:</u>		<ul style="list-style-type: none"> <li>✓ Zone of residence</li> <li>✓ Type of house (number of rooms and baths)</li> <li>✓ Number of residents in the house</li> <li>✓ Education Level of the head and the spouse</li> <li>✓ Occupation of the head and the spouse</li> </ul>	
<b>SOCIOECONOMIC STRATA</b>			
STRATA		TOTAL Venezuela %	CONCEPTUAL DEFINITION
A	Superior	1	<ul style="list-style-type: none"> <li>▪ Businessmen and high executive people.</li> <li>▪ Higher education.</li> <li>▪ Big houses with security</li> <li>▪ Access to most of products and services</li> <li>▪ Domestic staff</li> </ul>
B	Upper	3	
		} 4%	<ul style="list-style-type: none"> <li>▪ Successful Independent professionals</li> <li>▪ Higher education.</li> <li>▪ Big houses in good neighborhood</li> <li>▪ Domestic staff</li> </ul>
C	Medium	16	<ul style="list-style-type: none"> <li>▪ Managers of great, medium or small companies, professional independent, trading or businessmen.</li> <li>▪ Many are instructed</li> <li>▪ Divided houses where they lodge some relative.</li> </ul>
		} 16%	
D	Lower	36	<ul style="list-style-type: none"> <li>▪ Professors, workers, public assistants and informal economy people</li> <li>▪ Basic education in public schools</li> <li>▪ They buy articles of discount and first necessity products</li> <li>▪ They do not have saving</li> <li>▪ Divided houses where they lodge some relative</li> </ul>
E	Marginal	44	
		} 80%	

<b>COUNTRY:</b>	<b>BOLIVIA</b>	
<b>DEFINED BY:</b>	<ul style="list-style-type: none"> <li>No professional organization has so far coordinated a classification criterion.</li> <li>For guidance purposes we present those used by Apoyo Opinión y Mercado. 2003</li> </ul>	
<b>METHOD:</b>	<ul style="list-style-type: none"> <li>Score assignment based on 5 variables.</li> </ul>	
<b>VARIABLES INCLUDED:</b>	<ul style="list-style-type: none"> <li>•</li> <li>• Main Householder's education</li> <li>• Main Householder's occupation (that one that generates more income)</li> <li>• Commodities at home. Household help, Laundry machine, refrigerator</li> <li>• Number of bathrooms in the home with connection to the public net of water and sewer</li> <li>• Predominant material on floors</li> <li>•</li> </ul>	<u>Maximum Scores</u> 4 4 3 3 3

<b>SOCIOECONOMIC STRATA</b>			
STRATA		TOTAL BOLIVIA %	CONCEPTUAL DEFINITION
A	Superior	3	<ul style="list-style-type: none"> <li>Businessmen and high-level executives.</li> <li>Higher education.</li> <li>Dwelling with more than 8 rooms, 3-4 baths.</li> <li>More than 25 household appliances.</li> </ul>
B	Upper	9	
		} 12%	
C	Middle	31	<ul style="list-style-type: none"> <li>Small businessmen/shop-owners, skilled workers.</li> <li>Secondary education.</li> <li>Dwellings with 4-5 rooms, 1 bath.</li> <li>10 household appliances.</li> </ul>
		} 31%	
D	Lower	42	<ul style="list-style-type: none"> <li>Poorly skilled workers, traveling salesmen, peasants.</li> <li>Elementary education.</li> <li>Dwellings with 3 rooms, generally without an outhouse (bath).</li> <li>5 household appliances.</li> </ul>
E	Marginal	15	
		} 57%	

<b>COUNTRY:</b>	<b>ECUADOR</b>	
<b>DEFINED BY:</b>	<ul style="list-style-type: none"> <li>No professional organization has so far coordinated a classification criterion.</li> <li>For guidance purposes we present those used by Apoyo Opinión y Mercado. 2002</li> </ul>	
<b>METHOD:</b>	<ul style="list-style-type: none"> <li>Score assignment based on 5 variables.</li> </ul>	
<b>VARIABLES INCLUDED:</b>	<ul style="list-style-type: none"> <li>•</li> <li>• Main Householder's education</li> <li>• Main Householder's occupation (that one that generates more income)</li> <li>• Commodities at home. Household help, Laundry machine, refrigerator</li> <li>• Number of bathrooms in the home with connection to the public net of water and sewer</li> <li>• Predominant material on floors</li> <li>•</li> </ul>	<u>Maximum Scores</u> 4 4 3 3 3

<b>SOCIOECONOMIC STRATA</b>			
STRATA		TOTAL ECUADOR %	CONCEPTUAL DEFINITION
A	Superior	3.4	<ul style="list-style-type: none"> <li>Businessmen and high-level executives.</li> <li>Higher education.</li> <li>Dwelling with more than 8 rooms, 3-4 baths.</li> <li>More than 25 household appliances.</li> </ul>
B	Upper	10.3	
		} 13.7%	
C	Middle	34.6	<ul style="list-style-type: none"> <li>Small businessmen/shop-owners, skilled workers.</li> <li>Secondary education.</li> <li>Dwellings with 4-5 rooms, 1 bath.</li> <li>10 household appliances.</li> </ul>
		} 34.6%	
D	Lower Marginal	33.5	<ul style="list-style-type: none"> <li>Poorly skilled workers, traveling salesmen, peasants.</li> <li>Elementary education.</li> <li>Dwellings with 3 rooms, generally without an outhouse (bath).</li> <li>5 household appliances.</li> </ul>
E		18.1	
		} 51.6%	

<u>COUNTRY:</u>	<b>CENTRAL AMERICA</b>
<u>DEFINED BY:</u>	<ul style="list-style-type: none"> <li>The group of Guatemala's Marketing Research companies.</li> </ul>
<u>METHOD:</u>	<ul style="list-style-type: none"> <li>Defined on the basis of 7 variables, coded.</li> </ul>
<u>VARIABLES INCLUDED:</u>	<ul style="list-style-type: none"> <li>Minimum monthly income</li> <li>Education of Main Breadwinner</li> <li>Occupation of Main Breadwinner</li> <li>Type of Dwelling</li> <li>Ownership of 8 durables</li> <li>Household help</li> <li>Car ownership</li> </ul>

<u>SOCIOECONOMIC STRATA:</u>							
STRATA		GUATEMALA	EL SALVADOR	HONDURAS	NICARAGUA	COSTA RICA	PANAMA
		%	%	%	%	%	%
AB	Very High	8	8	9	5	12	10
C+	High	19	12	17	27	23	18
C/C-	Lower Middle	20	17	18	-	27	20
D	Lower	48	57	49	60	35	47
E	Marginal	5	6	7	8	3	5

<u>COUNTRY:</u>		CENTRAL AMERICA
<u>SOCIOECONOMIC STRATA:</u>		
STRATA		CONCEPTUAL DEFINITION
AB	High	<ul style="list-style-type: none"> <li>▪ Schooling: University profession.</li> <li>▪ General Manager or Owner of a large company.</li> <li>▪ Ownership of house in an exclusive neighborhood, with a large garden.</li> <li>▪ 8 durable household appliances.</li> <li>▪ 2 or more household helpers (maids).</li> <li>▪ 2 or more new or recent model cars (at least of the past 2 years).</li> </ul>
C+	Middle High	<ul style="list-style-type: none"> <li>▪ Schooling: University profession or University incomplete.</li> <li>▪ High executive or Owner of a mid-size business.</li> <li>▪ Ownership of house in a residential area, built in series.</li> <li>▪ 8 durable household appliances.</li> <li>▪ At least 1 maid.</li> <li>▪ 2 or more new or recent model cars (at least of the past 2 years).</li> </ul>
C/C-	Lower Middle	<ul style="list-style-type: none"> <li>▪ Schooling: Secondary complete.</li> <li>▪ Mid-level executives or Office workers.</li> <li>▪ Rented house.</li> <li>▪ 3 durable household appliances.</li> <li>▪ 1 maid at most or none.</li> <li>▪ 1 recent or not recent model car.</li> </ul>
D+	Upper Lower	<ul style="list-style-type: none"> <li>▪ Schooling: Secondary incomplete or elementary complete.</li> <li>▪ Skilled worker, foreman or supervisor of laborers.</li> <li>▪ Rented house or room.</li> <li>▪ 2 durable household appliances.</li> <li>▪ No maid.</li> <li>▪ No car.</li> </ul>
D-	Lower Lower	<ul style="list-style-type: none"> <li>▪ Schooling: Elementary incomplete.</li> <li>▪ Workers (manual ) employed 45% of the year.</li> <li>▪ Rented room.</li> <li>▪ 1 durable household appliance.</li> <li>▪ No maid.</li> <li>▪ No car</li> </ul>
E	Marginal	<ul style="list-style-type: none"> <li>▪ Schooling: Elementary incomplete</li> </ul>