

ABOUT STARTING OUT

Members of the five Starting Out clusters are renters in their mid-20s with entry-level jobs and an avid interest in video games. In fact, many are considered video game experts by family and friends. Social networking is very important in helping these consumers connect with others who share similar interests. They enjoy listening to hip-hop, rap and R&B music, and customizing the look and sound of their cellphones. Currently, most have no automotive insurance and little homeowners/personal property insurance, but they are likely to lease a car in the upcoming year. Starting Out members are concentrated in the southeastern United States.

STARTING OUT, A DAY IN THE LIFE

Name of protagonist: "Jimmy"

Wakes up... late because he was up playing Xbox LIVE well after midnight. Grabs a quick shower and microwaves leftover pizza for breakfast, washing it down with a Monster energy drink.

Spends the day... working in the electronics department at a major retailer. He hangs out in the break room during lunch, using his new cellphone – the latest upgrade – to text his girlfriend, scan game reviews and download ringtones.

Talks about weekend plans to... meet up with friends for an epic round of gaming, then catch that new slasher movie with his girlfriend. She'll probably cover her eyes the whole time, but he's okay with that.

Has a meeting with... his buddy at the car dealership to check out some of the pre-owned vehicles on the lot. He's definitely looking for a deal, but is already planning some sweet customization.

Spends the evening... picking up a few essentials at the convenience store – soda, chips – before meeting his roommate back at the house. They order pizza and go online for information on the downtown music festival that's happening in a couple of weeks, then try out the new game they've been hearing about.

Goes to bed at... 1:30 a.m.,

Watching... Family Guy» and MTV2.



HOUSEHOLDS: 8,455,300 (6.04% OF U.S.)

CLUSTERS

- 39 Setting Goals
- 45 Offices & Entertainment
- 57 Collegiate Crowd
- 58 Outdoor Fervor
- 67 First Steps

WHEN THEY GREW UP...

- Open-ended «Sopranos» finale sparks national debate
- iPhone debuts
- Economy crashes
- Deepwater Horizon oil spill becomes worst environmental disaster in U.S. history

SHOPPING...

- Designer Labels
- Convenience Stores
- Evening Shoppers (7pm-12am)
- Fashion and Clothing
- Jordan Athletic Shoes

DIGITAL/ONLINE...

- Video Games/Systems
- Download Music
- Instant Messaging
- Job Search on Mobile Phone
- Facebook

FINANCIAL...

- ATM at Convenience Store
- Non-interest Checking
- MoneyGram
- Pay Bills on Mobile Phone
- Switch Auto Insurance

TV/RADIO...

- "Family Guy"
- "The Simpsons"
- MTV, MTV2
- Radio at Work
- Urban Radio

MAGAZINES/NEWSPAPERS...

- Cosmopolitan
- Game Informer
- Maxim
- Allure
- Music Magazines

ACTIVITIES...

- Entertain at Home
- Video Games
- Movies, Opening Weekend
- Basketball
- Horror Movies at Home

TRAVEL/AUTO...

- Used Vehicles
- Two-door Car
- Carpool
- Airline Carrier Loyal
- Personalize Vehicle

Group Info

Age	18-29
Marital Status	Single
Home Ownership	Renter
Kids	No Kids; Kids Age Mix
Income	\$15,000 - \$24,999
Income Rank	20
Urbanicity	Outer Suburbs & Towns
Urbanicity Rank	14
Net Worth	<\$25K
Net Worth Rank	21



	Group %	National %	Index
Age - Head of Household			
18-23 Years	39.1%	3.7%	1062
24-29 Years	60.4%	7.9%	769
30-35 Years	0.5%	9.9%	5
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	0.0%	11.2%	0
76+ Years	0.0%	10.0%	0
MEAN AGE	24.00	50.70	

	Group %	National %	Index
Estimated Income			
<\$15,000	40.4%	12.5%	324
\$15,000-\$19,999	13.5%	5.7%	239
\$20,000-\$29,999	24.9%	10.6%	236
\$30,000-\$39,999	14.4%	10.0%	144
\$40,000-\$49,999	3.0%	9.7%	31
\$50,000-\$74,999	2.5%	21.6%	12
\$75,000-\$99,999	0.8%	11.4%	7
\$100,000-\$124,999	0.5%	6.4%	8
\$125,000-\$149,999	0.0%	1.7%	0
\$150,000+	0.0%	10.5%	0

	Group %	National %	Index
Presence and Age of Children			
No Children Present	77.5%	63.3%	122
Ages 0-2	5.0%	4.9%	102
Ages 3-5	8.8%	8.7%	100
Ages 6-10	8.7%	13.5%	64
Ages 11-15	2.9%	14.7%	20
Ages 16-17	1.8%	6.1%	29

	Group %	National %	Index
Marital Status			
Single	87.1%	51.3%	170
Married	12.9%	48.7%	26



	Group %	National %	Index
Estimated Net Worth			
< \$1	52.6%	13.6%	386
\$1 - \$4,999	18.1%	7.5%	240
\$5,000 - \$9,999	8.1%	5.4%	150
\$10,000 - \$24,999	7.3%	7.7%	95
\$25,000 - \$49,999	4.8%	7.9%	60
\$50,000 - \$99,999	4.3%	10.8%	40
\$100,000 - \$249,999	3.2%	16.4%	19
\$250,000 - \$499,999	1.1%	12.0%	9
\$500,000 - \$999,999	0.5%	8.1%	6
\$1,000,000 - \$1,999,999	0.0%	5.6%	0
\$2,000,000+	0.0%	5.0%	0

	Group %	National %	Index
Home Ownership Status			
Renter	83.7%	27.6%	303
Home Owner	16.3%	72.4%	22

	Group %	National %	Index
Population Density - HH per Sq. Mile			
0-28	9.7%	9.7%	100
29-103	10.2%	10.2%	100
104-925	27.8%	31.1%	89
926-2508	34.0%	30.4%	112
2509-4371	14.5%	9.5%	152
4372-8167	3.5%	4.5%	78
8168+	0.3%	4.6%	7

	Group %	National %	Index
Length of Residence			
<2 Years	43.2%	15.3%	283
2-5 Years	22.1%	20.9%	106
6-14 Years	16.6%	35.1%	47
15+ Years	18.1%	28.7%	63



	Group %	National %	Index
Market Value of Home			
<\$50,000	10.7%	7.6%	140
\$50,000-\$99,999	26.0%	19.2%	136
\$100,000-\$124,999	12.7%	9.9%	128
\$125,000-\$149,999	10.6%	9.2%	115
\$150,000-\$199,999	14.9%	14.5%	103
\$200,000-\$299,999	13.0%	16.4%	79
\$300,000-\$499,999	7.9%	13.8%	57
\$500,000+	4.2%	9.4%	45

	Group %	National %	Index
Dwelling Unit Size			
Single Family Dwelling	73.5%	85.1%	86
Multiple Family Dwelling	26.5%	14.9%	178

	Group %	National %	Index
Occupation			
Professional/Technical	12.1%	27.9%	43
Administration/Management	6.3%	8.2%	77
Sales/Service	5.9%	2.7%	218
Clerical/White Collar	20.2%	16.8%	120
Craftsman/Blue Collar	16.6%	18.4%	90
Student	7.5%	0.7%	1074
Housewife	15.7%	5.8%	269
Retired	1.5%	11.7%	13
Other	10.3%	4.7%	219
Self Employed	4.0%	3.1%	128

	Group %	National %	Index
Education			
Completed High School	86.2%	56.8%	152
Completed College	12.3%	30.6%	40
Completed Graduate School	1.4%	12.2%	11
Attended Vocational/Technical	0.2%	0.4%	38



	Group %	National %	Index
Ethnicity			
Caucasian/Other	59.4%	73.9%	80
African American	22.8%	11.0%	206
Hispanic	15.5%	11.5%	135
Asian	2.3%	3.6%	64

	Group %	National %	Index
Household Size			
One Person Household	65.2%	29.3%	223
Two Person Household	19.8%	26.8%	74
Three Person Household	9.3%	19.8%	47
Four Person Household	3.4%	11.8%	29
Five+ Person Household	2.2%	12.3%	18

	Group %	National %	Index
Mail Responsive			
Mail Order Responsive	16.6%	68.4%	24
Mail Order Buyer	16.5%	68.4%	24
Mail Order Donor	0.0%	1.4%	2

	Group %	National %	Index
Buying Channel Preference - Score = 01			
Internet	3.0%	9.0%	33
Mail	0.0%	9.5%	0
Phone	0.0%	9.2%	0

