

## ABOUT WORKING & STUDYING

Working & Studying features mostly single individuals in their early-30s with no children, concentrated in the Northeast as well as Southern California, Texas and Florida. African American, Hispanic and Asian populations account for more than half of the individuals in this group. Income is modest, as this group contains students focused on higher education. Many group members opt for a bicycle or public transportation to get around. They read comic books and watch some television, including basketball, «The Simpsons,» «30 Rock» and «House of Payne.» NASCAR is also a strong interest.

## WORKING & STUDYING, A DAY IN THE LIFE

Name of protagonist: "Malcolm"

Wakes up... warms up some Domino's pizza for breakfast and washes it down with skim milk.

Spends the day... listening to urban music while looking for a new job online, he needs to hurry or he might be late for his first class at Phillips Community College.

Talks about weekend plans to... hang out with his buddies, maybe catch a basketball game on TV.

Has a meeting with... his financial aid counselor to find out about financial aid for next semester's courses.

Spends the evening... working the late shift in the grocery store. It's not his favorite job, but the two managers he works with on the floor are okay. He's a checker for part of the evening, then a stocker. He gets off work at 2:00 a.m.

Goes to bed at... 3:00 a.m.,

Watching... 30 Rock.»



HOUSEHOLDS: 3,699,440 (2.64% OF U.S.)

## CLUSTERS

- 61 City Life
- 69 Productive Havens
- 70 Favorably Frugal

## WHEN THEY GREW UP...

- Dow Jones industrial average closes above 10,000 mark for the first time in history
- The sixth billionth living human in the world is born
- President Bill Clinton is acquitted in the U.S. Senate in his impeachment trial
- First draft of the complete human genome is published in Nature

## SHOPPING...

- Brands that Support Charities
- Budget Fashion
- Shoes
- Buy Housewares Online
- Books at Drugstore

## DIGITAL/ONLINE...

- Podcasts
- CNET.com
- Social on Internet
- Read About New Technology
- Quality Electronics

## FINANCIAL...

- Interest in Financial Market
- High-risk Investor
- Bank on Mobile Phone
- Medicaid
- Western Union

## TV/RADIO...

- Radio at Home
- "House of Payne"
- "30 Rock"
- WWE Wrestling
- Premiere Urban Radio

## MAGAZINES/NEWSPAPERS...

- Ebony
- Essence
- Health
- Rolling Stone
- Men's Health Magazines

## ACTIVITIES...

- Radio Concerts
- Dancing
- Karaoke
- Comic Books
- Foreign Movies

## TRAVEL/AUTO...

- Bicycle/Bus
- Auto Enthusiast
- Prefer Green and Trendy
- Exterior Styling
- Packaged Travel Deals

### Group Info

Age	24-45
Marital Status	Single
Home Ownership	Renter/Owner
Kids	No Kids
Income	\$15,000 - \$24,999
Income Rank	21
Urbanicity	Downtown Metro
Urbanicity Rank	1
Net Worth	<\$25K
Net Worth Rank	20



	Group %	National %	Index
<b>Age - Head of Household</b>			
18-23 Years	12.0%	3.7%	327
24-29 Years	24.7%	7.9%	314
30-35 Years	18.5%	9.9%	186
36-45 Years	40.8%	18.5%	221
46-55 Years	4.0%	21.1%	19
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	33.00	50.70	

	Group %	National %	Index
<b>Estimated Income</b>			
<\$15,000	70.3%	12.5%	564
\$15,000-\$19,999	6.2%	5.7%	109
\$20,000-\$29,999	8.5%	10.6%	80
\$30,000-\$39,999	6.0%	10.0%	60
\$40,000-\$49,999	3.5%	9.7%	36
\$50,000-\$74,999	4.6%	21.6%	21
\$75,000-\$99,999	0.9%	11.4%	8
\$100,000-\$124,999	0.0%	6.4%	0
\$125,000-\$149,999	0.0%	1.7%	0
\$150,000+	0.0%	10.5%	0

	Group %	National %	Index
<b>Presence and Age of Children</b>			
No Children Present	95.3%	63.3%	151
Ages 0-2	1.6%	4.9%	32
Ages 3-5	1.8%	8.7%	21
Ages 6-10	1.1%	13.5%	8
Ages 11-15	0.4%	14.7%	2
Ages 16-17	0.2%	6.1%	4

	Group %	National %	Index
<b>Marital Status</b>			
Single	90.8%	51.3%	177
Married	9.2%	48.7%	19



	Group %	National %	Index
<b>Estimated Net Worth</b>			
< \$1	54.4%	13.6%	400
\$1 - \$4,999	15.6%	7.5%	208
\$5,000 - \$9,999	7.6%	5.4%	141
\$10,000 - \$24,999	7.0%	7.7%	90
\$25,000 - \$49,999	4.6%	7.9%	58
\$50,000 - \$99,999	4.6%	10.8%	43
\$100,000 - \$249,999	4.4%	16.4%	27
\$250,000 - \$499,999	1.5%	12.0%	13
\$500,000 - \$999,999	0.2%	8.1%	3
\$1,000,000 - \$1,999,999	0.0%	5.6%	0
\$2,000,000+	0.0%	5.0%	0

	Group %	National %	Index
<b>Home Ownership Status</b>			
Renter	77.9%	27.6%	282
Home Owner	22.1%	72.4%	31

	Group %	National %	Index
<b>Population Density - HH per Sq. Mile</b>			
0-28	0.0%	9.7%	0
29-103	1.3%	10.2%	13
104-925	15.4%	31.1%	50
926-2508	18.0%	30.4%	59
2509-4371	8.0%	9.5%	84
4372-8167	18.2%	4.5%	400
8168+	39.1%	4.6%	848

	Group %	National %	Index
<b>Length of Residence</b>			
<2 Years	33.7%	15.3%	220
2-5 Years	22.1%	20.9%	106
6-14 Years	25.4%	35.1%	72
15+ Years	18.8%	28.7%	66



	Group %	National %	Index
<b>Market Value of Home</b>			
<\$50,000	10.4%	7.6%	137
\$50,000-\$99,999	18.1%	19.2%	95
\$100,000-\$124,999	7.8%	9.9%	78
\$125,000-\$149,999	6.7%	9.2%	73
\$150,000-\$199,999	11.3%	14.5%	78
\$200,000-\$299,999	14.4%	16.4%	88
\$300,000-\$499,999	17.8%	13.8%	129
\$500,000+	13.4%	9.4%	142

	Group %	National %	Index
<b>Dwelling Unit Size</b>			
Single Family Dwelling	50.6%	85.1%	59
Multiple Family Dwelling	49.4%	14.9%	331

	Group %	National %	Index
<b>Occupation</b>			
Professional/Technical	20.9%	27.9%	75
Administration/Management	7.8%	8.2%	96
Sales/Service	3.9%	2.7%	144
Clerical/White Collar	24.7%	16.8%	147
Craftsman/Blue Collar	16.9%	18.4%	92
Student	7.0%	0.7%	1007
Housewife	7.7%	5.8%	132
Retired	3.2%	11.7%	27
Other	5.1%	4.7%	108
Self Employed	2.7%	3.1%	88

	Group %	National %	Index
<b>Education</b>			
Completed High School	76.4%	56.8%	134
Completed College	19.9%	30.6%	65
Completed Graduate School	3.2%	12.2%	26
Attended Vocational/Technical	0.5%	0.4%	119



	Group %	National %	Index
<b>Ethnicity</b>			
Caucasian/Other	47.5%	73.9%	64
African American	24.1%	11.0%	218
Hispanic	23.5%	11.5%	205
Asian	4.9%	3.6%	134

	Group %	National %	Index
<b>Household Size</b>			
One Person Household	75.1%	29.3%	256
Two Person Household	17.9%	26.8%	67
Three Person Household	4.5%	19.8%	23
Four Person Household	1.5%	11.8%	13
Five+ Person Household	1.0%	12.3%	8

	Group %	National %	Index
<b>Mail Responsive</b>			
Mail Order Responsive	19.6%	68.4%	29
Mail Order Buyer	19.6%	68.4%	29
Mail Order Donor	0.1%	1.4%	5

	Group %	National %	Index
<b>Buying Channel Preference - Score = 01</b>			
Internet	4.6%	9.0%	51
Mail	0.2%	9.5%	2
Phone	0.1%	9.2%	1

