

ABOUT DIVERGING PATHS

These five clusters are called Diverging Paths, but group members are united by some common characteristics. They are in their mid-50s, and most fall in the middle categories for both income and net worth. A small majority is married, and nearly all of the children are over 18. In fact, many group members expect to have a child graduate college within the next 12 months. Not known as Early Adopters, obtaining the latest technology is not a top priority in Diverging Paths.

DIVERGING PATHS, A DAY IN THE LIFE

Name of protagonist: "Rosie»"

Wakes up... sitting at her kitchen table eating a container of Oikos Greek yogurt and a high-fiber muffin while flipping through a magazine.

Spends the day... working in her position as a payroll deductions administrator for a large bank. In her cubicle, she has more photos of her cat, Princess, than she does of her husband.

Talks about weekend plans to... get together with her sister and brother-in-law to go see the latest thriller. It's summer and she and her husband have prepped their boat so they can go fishing this weekend. She loves this time of year.

Has a meeting with... her sister for their weekly lunch date. She values the close relationship they share and always enjoys the visit.

Spends the evening... sipping bottled water and watching «American Idol.»

Goes to bed at... 12:30 a.m.,

Watching... nothing. She fell asleep watching an old episode of «The Closer» before her husband woke her up from the couch.



HOUSEHOLDS: 7,326,080 (5.23% OF U.S.)

CLUSTERS

- 16 Country Enthusiasts
- 22 Comfortable Cornerstones
- 31 Mid-Americana
- 32 Metro Mix
- 33 Urban Diversity

WHEN THEY GREW UP...

- Steve Wozniak and Steve Jobs found Apple Computer
- First woman formally ordained an Episcopal priest
- U.S. President Jimmy Carter pardons almost all Vietnam War draft evaders
- Dallas» begins its 13-year TV run

SHOPPING...

- RiteAid
- Buy American
- Plan Purchases
- Ace Hardware
- Traditional

DIGITAL/ONLINE...

- Purchase Computer at Store
- Dial-up Modem
- Foxsports.com
- Not Early Adopters
- NBCNews.com

FINANCIAL...

- Capital One
- PayPal
- Redeem Gift Rewards
- J.C. Penney Card
- Prepare Own Taxes

TV/RADIO...

- Classic Rock Radio
- Radio at Work
- Watch Biography Channel
- HSN
- "Iron Chef America"

MAGAZINES/NEWSPAPERS...

- AARP the Magazine
- National Geographic
- Woman's Day
- Reader's Digest
- Men's Health

ACTIVITIES...

- Antiques
- Indoor Gardening/Plants
- Tropical Fish
- Religious Clubs
- NASCAR

TRAVEL/AUTO...

- Vehicles 5+ Years Old
- Trucks
- Dealership Financing
- Travel Several Nights
- Sightsee

Group Info

| | |
|-----------------|---------------------|
| Age | 46-75 |
| Marital Status | Single/Married |
| Home Ownership | Owner/Renter |
| Kids | No Kids |
| Income | \$60,000 - \$74,999 |
| Income Rank | 8 |
| Urbanicity | City & Surrounds |
| Urbanicity Rank | 3 |
| Net Worth | <\$500K |
| Net Worth Rank | 11 |



| | Group % | National % | Index |
|--------------------------------|---------|------------|-------|
| Age - Head of Household | | | |
| 18-23 Years | 0.0% | 3.7% | 0 |
| 24-29 Years | 0.1% | 7.9% | 1 |
| 30-35 Years | 1.4% | 9.9% | 14 |
| 36-45 Years | 4.8% | 18.5% | 26 |
| 46-55 Years | 50.1% | 21.1% | 237 |
| 56-65 Years | 30.0% | 17.8% | 168 |
| 66-75 Years | 11.4% | 11.2% | 102 |
| 76+ Years | 2.2% | 10.0% | 22 |
| MEAN AGE | 55.20 | 50.70 | |

| | Group % | National % | Index |
|-------------------------|---------|------------|-------|
| Estimated Income | | | |
| <\$15,000 | 0.3% | 12.5% | 2 |
| \$15,000-\$19,999 | 0.5% | 5.7% | 9 |
| \$20,000-\$29,999 | 2.4% | 10.6% | 23 |
| \$30,000-\$39,999 | 8.2% | 10.0% | 82 |
| \$40,000-\$49,999 | 19.7% | 9.7% | 202 |
| \$50,000-\$74,999 | 39.8% | 21.6% | 184 |
| \$75,000-\$99,999 | 15.9% | 11.4% | 140 |
| \$100,000-\$124,999 | 2.9% | 6.4% | 46 |
| \$125,000-\$149,999 | 1.2% | 1.7% | 73 |
| \$150,000+ | 9.1% | 10.5% | 86 |

| | Group % | National % | Index |
|-------------------------------------|---------|------------|-------|
| Presence and Age of Children | | | |
| No Children Present | 99.7% | 63.3% | 158 |
| Ages 0-2 | 0.1% | 4.9% | 2 |
| Ages 3-5 | 0.1% | 8.7% | 2 |
| Ages 6-10 | 0.0% | 13.5% | 0 |
| Ages 11-15 | 0.1% | 14.7% | 0 |
| Ages 16-17 | 0.0% | 6.1% | 0 |

| | Group % | National % | Index |
|-----------------------|---------|------------|-------|
| Marital Status | | | |
| Single | 56.1% | 51.3% | 109 |
| Married | 43.9% | 48.7% | 90 |



| | Group % | National % | Index |
|----------------------------|---------|------------|-------|
| Estimated Net Worth | | | |
| < \$1 | 9.4% | 13.6% | 69 |
| \$1 - \$4,999 | 8.8% | 7.5% | 116 |
| \$5,000 - \$9,999 | 6.5% | 5.4% | 121 |
| \$10,000 - \$24,999 | 9.4% | 7.7% | 122 |
| \$25,000 - \$49,999 | 9.7% | 7.9% | 122 |
| \$50,000 - \$99,999 | 13.7% | 10.8% | 127 |
| \$100,000 - \$249,999 | 22.1% | 16.4% | 135 |
| \$250,000 - \$499,999 | 16.5% | 12.0% | 138 |
| \$500,000 - \$999,999 | 3.7% | 8.1% | 46 |
| \$1,000,000 - \$1,999,999 | 0.2% | 5.6% | 4 |
| \$2,000,000+ | 0.0% | 5.0% | 0 |

| | Group % | National % | Index |
|------------------------------|---------|------------|-------|
| Home Ownership Status | | | |
| Renter | 47.2% | 27.6% | 171 |
| Home Owner | 52.8% | 72.4% | 73 |

| | Group % | National % | Index |
|---|---------|------------|-------|
| Population Density - HH per Sq. Mile | | | |
| 0-28 | 5.9% | 9.7% | 61 |
| 29-103 | 7.9% | 10.2% | 77 |
| 104-925 | 24.0% | 31.1% | 77 |
| 926-2508 | 27.5% | 30.4% | 91 |
| 2509-4371 | 10.2% | 9.5% | 107 |
| 4372-8167 | 8.0% | 4.5% | 177 |
| 8168+ | 16.5% | 4.6% | 359 |

| | Group % | National % | Index |
|----------------------------|---------|------------|-------|
| Length of Residence | | | |
| <2 Years | 11.4% | 15.3% | 74 |
| 2-5 Years | 20.3% | 20.9% | 97 |
| 6-14 Years | 37.9% | 35.1% | 108 |
| 15+ Years | 30.4% | 28.7% | 106 |



| | Group % | National % | Index |
|-----------------------------|---------|------------|-------|
| Market Value of Home | | | |
| <\$50,000 | 5.9% | 7.6% | 77 |
| \$50,000-\$99,999 | 15.6% | 19.2% | 81 |
| \$100,000-\$124,999 | 9.4% | 9.9% | 95 |
| \$125,000-\$149,999 | 9.5% | 9.2% | 104 |
| \$150,000-\$199,999 | 16.0% | 14.5% | 110 |
| \$200,000-\$299,999 | 17.8% | 16.4% | 109 |
| \$300,000-\$499,999 | 14.5% | 13.8% | 106 |
| \$500,000+ | 11.3% | 9.4% | 120 |

| | Group % | National % | Index |
|---------------------------|---------|------------|-------|
| Dwelling Unit Size | | | |
| Single Family Dwelling | 74.3% | 85.1% | 87 |
| Multiple Family Dwelling | 25.7% | 14.9% | 172 |

| | Group % | National % | Index |
|---------------------------|---------|------------|-------|
| Occupation | | | |
| Professional/Technical | 28.1% | 27.9% | 101 |
| Administration/Management | 9.5% | 8.2% | 116 |
| Sales/Service | 2.8% | 2.7% | 104 |
| Clerical/White Collar | 19.5% | 16.8% | 116 |
| Craftsman/Blue Collar | 23.8% | 18.4% | 129 |
| Student | 0.5% | 0.7% | 70 |
| Housewife | 3.9% | 5.8% | 66 |
| Retired | 4.4% | 11.7% | 37 |
| Other | 4.3% | 4.7% | 92 |
| Self Employed | 3.2% | 3.1% | 104 |

| | Group % | National % | Index |
|-------------------------------|---------|------------|-------|
| Education | | | |
| Completed High School | 56.5% | 56.8% | 100 |
| Completed College | 31.3% | 30.6% | 102 |
| Completed Graduate School | 11.6% | 12.2% | 95 |
| Attended Vocational/Technical | 0.6% | 0.4% | 151 |



| | Group % | National % | Index |
|------------------|---------|------------|-------|
| Ethnicity | | | |
| Caucasian/Other | 68.5% | 73.9% | 93 |
| African American | 15.6% | 11.0% | 141 |
| Hispanic | 11.9% | 11.5% | 103 |
| Asian | 4.1% | 3.6% | 112 |

| | Group % | National % | Index |
|------------------------|---------|------------|-------|
| Household Size | | | |
| One Person Household | 45.4% | 29.3% | 155 |
| Two Person Household | 33.5% | 26.8% | 125 |
| Three Person Household | 11.2% | 19.8% | 57 |
| Four Person Household | 5.9% | 11.8% | 50 |
| Five+ Person Household | 4.0% | 12.3% | 33 |

| | Group % | National % | Index |
|------------------------|---------|------------|-------|
| Mail Responsive | | | |
| Mail Order Responsive | 65.5% | 68.4% | 96 |
| Mail Order Buyer | 65.4% | 68.4% | 96 |
| Mail Order Donor | 0.8% | 1.4% | 56 |

| | Group % | National % | Index |
|---|---------|------------|-------|
| Buying Channel Preference - Score = 01 | | | |
| Internet | 8.8% | 9.0% | 98 |
| Mail | 5.8% | 9.5% | 61 |
| Phone | 6.1% | 9.2% | 66 |

