

### ABOUT CARVING OUT TIME

Carving Out Time is a well-defined group of educated married couples (mean age 40) with upper-middle incomes and no children. They are well established in their professional careers and uniformly homeowners. They are investing. These couples spend time outdoors bicycling and jogging, as well as riding ATVs/UTVs and motorcycles. They also go to the movies, attend concerts and take cruises. Books and magazines are popular, and this group also regularly reads newspapers, particularly sections on entertainment, lifestyle and ads. They are likely to use the Internet for news, information and shopping.



HOUSEHOLDS: 839,100 (0.60% OF U.S.)



#### Cluster Info

Age	36-45
Marital Status	Married
Home Ownership	Owner
Kids	No Kids
Income	\$60,000 - \$74,999
Income Rank	28
Urbanicity	Suburbs & Towns
Urbanicity Rank	48
Net Worth	\$50K-\$500K
Net Worth Rank	18

### WHEN THEY GREW UP...

- Madonna rules the airwaves
- Final episode of "Growing Pains" airs on ABC
- Los Angeles Lakers retire Magic Johnson's #32 uniform
- Mobster John Gotti begins life sentence

### SHOPPING...

- Purchase Auto Parts at Dealership
- Sheetz Convenience Store
- Barnes&Noble.com
- eBay.com
- Office Depot

### DIGITAL/ONLINE...

- Desktop Publishing
- Download Songs
- nbc.com
- CBSNews.com
- Yahoo! Answers

### FINANCIAL...

- Citizens Bank
- Changed Banks Recently
- Walmart Card
- Liberty Mutual Auto Insurance
- Edward Jones

### TV/RADIO...

- Rock Radio Format
- Fox Soccer Channel
- "Keeping Up with the Kardashians"
- "Nancy Grace"
- "Project Runway"

### MAGAZINES/NEWSPAPERS...

- Newspaper, Entertainment
- Newspaper, Lifestyle & Ads
- Redbook
- Good Housekeeping
- Ladies' Home Journal

### ACTIVITIES...

- Attend Country Music Performances
- Trivia Games
- Science Fiction Movies
- Road Cycling
- Jog/Run

### TRAVEL/AUTO...

- Own ATVs/UTVs
- Own Compact SUVs
- Motorcycles
- Carnival Cruises
- Wyndham Rewards



	Cluster %	National %	Index
<b>Age - Head of Household</b>			
18-23 Years	0.0%	3.7%	0
24-29 Years	0.0%	7.9%	0
30-35 Years	0.0%	9.9%	0
36-45 Years	100.0%	18.5%	541
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	40.20	50.70	

	Cluster %	National %	Index
<b>Estimated Income</b>			
<\$15,000	0.0%	12.5%	0
\$15,000-\$19,999	0.0%	5.7%	0
\$20,000-\$29,999	0.0%	10.6%	0
\$30,000-\$39,999	0.0%	10.0%	0
\$40,000-\$49,999	0.0%	9.7%	0
\$50,000-\$74,999	68.4%	21.6%	316
\$75,000-\$99,999	31.6%	11.4%	278
\$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

	Cluster %	National %	Index
<b>Presence and Age of Children</b>			
No Children Present	100.0%	63.3%	158
Ages 0-2	0.0%	4.9%	0
Ages 3-5	0.0%	8.7%	0
Ages 6-10	0.0%	13.5%	0
Ages 11-15	0.0%	14.7%	0
Ages 16-17	0.0%	6.1%	0

	Cluster %	National %	Index
<b>Marital Status</b>			
Single	0.0%	51.3%	0
Married	100.0%	48.7%	205



	Cluster %	National %	Index
<b>Estimated Net Worth</b>			
< \$1	0.1%	13.6%	1
\$1 - \$4,999	0.7%	7.5%	10
\$5,000 - \$9,999	1.3%	5.4%	25
\$10,000 - \$24,999	3.7%	7.7%	47
\$25,000 - \$49,999	7.0%	7.9%	89
\$50,000 - \$99,999	16.4%	10.8%	152
\$100,000 - \$249,999	36.6%	16.4%	224
\$250,000 - \$499,999	30.3%	12.0%	254
\$500,000 - \$999,999	3.7%	8.1%	46
\$1,000,000 - \$1,999,999	0.0%	5.6%	0
\$2,000,000+	0.0%	5.0%	0

	Cluster %	National %	Index
<b>Home Ownership Status</b>			
Renter	0.0%	27.6%	0
Home Owner	100.0%	72.4%	138

	Cluster %	National %	Index
<b>Population Density - HH per Sq. Mile</b>			
0-28	0.0%	9.7%	0
29-103	0.0%	10.2%	0
104-925	41.1%	31.1%	132
926-2508	45.0%	30.4%	148
2509-4371	10.4%	9.5%	110
4372-8167	3.4%	4.5%	76
8168+	0.0%	4.6%	0

	Cluster %	National %	Index
<b>Length of Residence</b>			
<2 Years	7.3%	15.3%	48
2-5 Years	16.1%	20.9%	77
6-14 Years	50.2%	35.1%	143
15+ Years	26.4%	28.7%	92



	Cluster %	National %	Index
<b>Market Value of Home</b>			
<\$50000	4.1%	7.6%	54
\$50000-\$99999	18.8%	19.2%	98
\$100000-\$124999	13.3%	9.9%	134
\$125000-\$149999	14.2%	9.2%	155
\$150000-\$199999	23.0%	14.5%	158
\$200000-\$299999	19.1%	16.4%	117
\$300000-\$499999	5.8%	13.8%	42
\$500000+	1.7%	9.4%	18

	Cluster %	National %	Index
<b>Dwelling Unit Size</b>			
Single Family Dwelling	93.9%	85.1%	110
Multiple Family Dwelling	6.1%	14.9%	41

	Cluster %	National %	Index
<b>Occupation</b>			
Professional/Technical	32.2%	27.9%	116
Administration/Management	9.6%	8.2%	117
Sales/Service	3.4%	2.7%	126
Clerical/White Collar	18.6%	16.8%	111
Craftsman/Blue Collar	23.9%	18.4%	130
Student	1.0%	0.7%	136
Housewife	3.2%	5.8%	55
Retired	2.0%	11.7%	17
Other	3.5%	4.7%	76
Self Employed	2.5%	3.1%	81

	Cluster %	National %	Index
<b>Education</b>			
Completed High School	57.8%	56.8%	102
Completed College	32.0%	30.6%	105
Completed Graduate School	9.7%	12.2%	79
Attended Vocational/Technical	0.5%	0.4%	123



	Cluster %	National %	Index
<b>Ethnicity</b>			
Caucasian/Other	76.0%	73.9%	103
African American	7.6%	11.0%	69
Hispanic	12.6%	11.5%	109
Asian	3.8%	3.6%	106

	Cluster %	National %	Index
<b>Household Size</b>			
One Person Household	2.8%	29.3%	10
Two Person Household	62.5%	26.8%	233
Three Person Household	18.0%	19.8%	91
Four Person Household	9.5%	11.8%	80
Five+ Person Household	7.2%	12.3%	59

	Cluster %	National %	Index
<b>Mail Responsive</b>			
Mail Order Responsive	86.2%	68.4%	126
Mail Order Buyer	86.2%	68.4%	126
Mail Order Donor	1.3%	1.4%	88

	Cluster %	National %	Index
<b>Buying Channel Preference - Score = 01</b>			
Internet	8.2%	9.0%	91
Mail	5.7%	9.5%	60
Phone	4.8%	9.2%	52

