

Group M: Families in Motion

Daniel & Amanda

Type M45: Diapers and Debit Cards

Young, working-class families and single parent households living in small established, city residences

1.47%  |  1.53%

Overview

Key Traits

- Early childrearing years
- Team sports
- Utilitarian Internet use
- Hectic lifestyles
- Fixer-upper communities
- Enjoy bargain hunting
- Home-based family activities
- Convenience food
- Political centrists
- Shallow pockets

Rankings

Metropolitan City: Top 10 CBSA Markets	59/71
Internet: Changed the Way I Shop for Products/Services	46/71
GreenAware SM : Behavioral Greens	54/71
Exercise: Regularly	59/71
Income: Estimated Household	45/71
Age: Head of Household	6/71
Children: Presence	10/71



Group M: Families in Motion

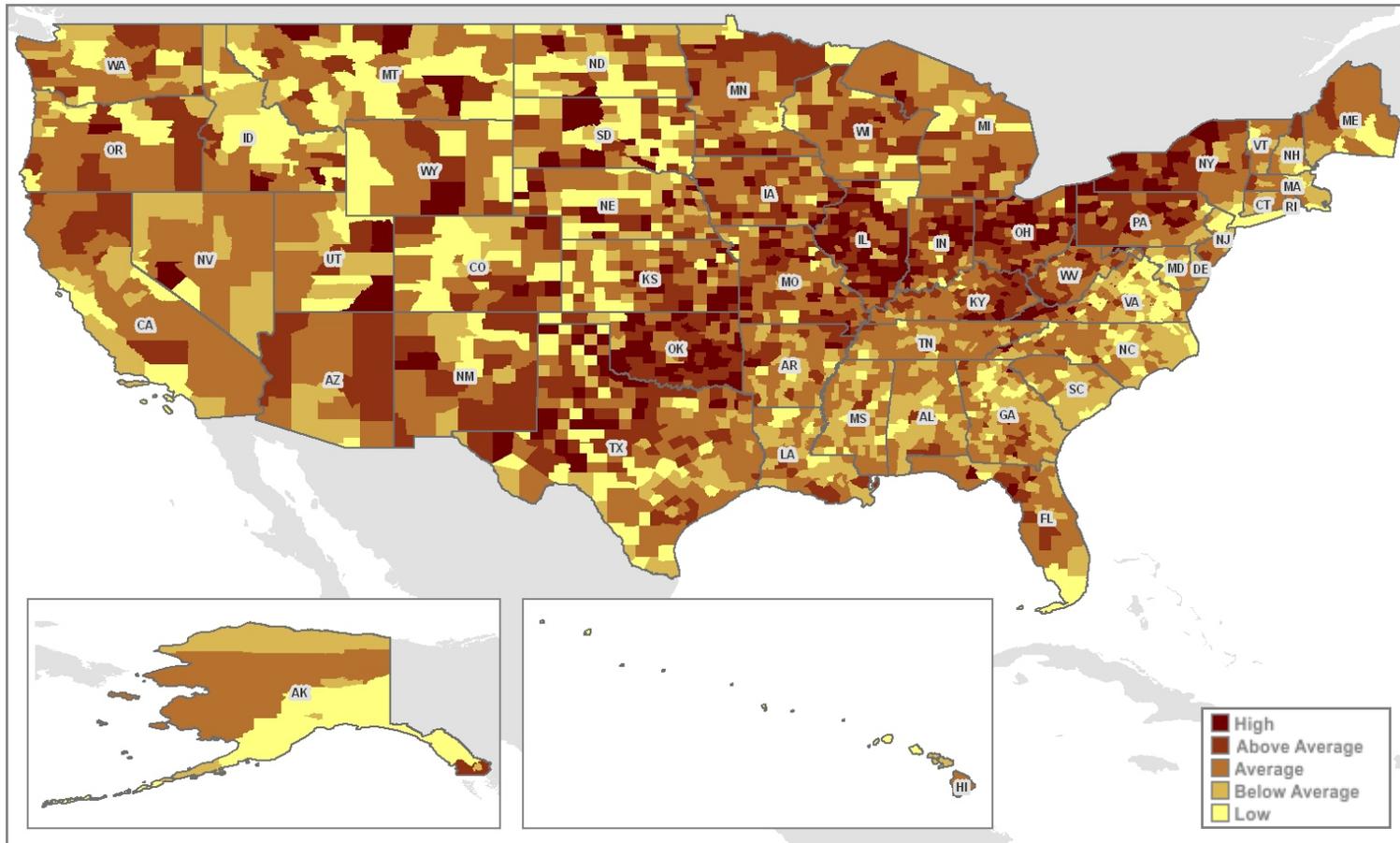
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Description

Overview

Diapers and Debit Cards are young families and single-parent households just starting out or trying to start over after a divorce. Most of the adults are white, under 35 years old and raising young children on lower middle-class incomes. With average educations and entry-level salaries from blue-collar, sales and service-sector jobs, Diapers and Debit Cards tend to live in older city neighborhoods where housing is affordable and public transportation is nearby. For many of these households, Diapers and Debit Cards is a transitional lifestyle, and their mobility - a majority has lived at the same residence for fewer than five years - is one indicator that members are continually seeking to change their circumstances, hopefully for the better.

The young people in this segment pursue budget-minded, child-centered activities. Most households like going to zoos and bowling alleys, buy lots of toys and sports gear, and spend their weekends at ball fields, where they watch and participate in baseball and soccer games. There's not a lot of discretionary cash to pursue travel or cultural activities. Few have started saving for the future, and they're only half as likely as average Americans to own any investments. Only a small percentage own cars, typically used subcompacts or sedans. At night, these households tend to stick around the house to watch TV, play games or do small home improvement projects. To celebrate a birthday, they'll typically spring for tickets to a country music concert.

Diapers and Debit Cards see shopping as a leisure sport, but their shallow pockets mean that it's an infrequent exercise. They look for sales and typically shop at discount department stores. Although they like to keep up with technological trends, they're somewhat slow to adopt newer devices: older CD and DVD players are stacked alongside their video game systems. These consumers are also less likely than average to head off to work carrying a smartphone or MP3 player.

However, they do like electronic media around the house. They're music fans who tune into radio stations that play a range of loud rock - from album-oriented to hard rock to classic rock. They're also a strong market for TV entertainment, keeping their sets warm during prime time by tuning in youth-targeted channels like Comedy Central, Spike and MTV. Fans of the Internet, they go online to look for work, play a game or check out a friend's social media activities. Because they're relative newcomers in their neighborhoods, they have little interaction with their communities - except their virtual communities online.

Being more connected online than in the real world is appropriate for this transient lifestyle; its members have little time, or interest, in putting down roots. These young families live hectic lives where meals often involve fast food, takeout or frozen dinners. They're mostly apathetic on hot-button political issues. They vote Democratic, if they remember to vote at all, but they're hardly community activists. These adults are more concerned about taking care of their own families than someone else's.

Demographics and behavior

Who we are

Diapers and Debit Cards are young, predominantly white families and single-parent households trying to make it on their own. More than half are under 35 years old. Almost a third consists of an unmarried parent with children - three times the national average. Eight in ten households have a child at home, typically a pre-schooler or youngster still in school. The adults have moderate educations, almost evenly divided between those with high school diplomas and those with some college. The largest percentage works at blue-collar jobs in construction, manufacturing, food services, health care and retail.

Where we live

Diapers and Debit Cards live in older neighborhoods in small cities and inner-ring suburbs; these are typically fixer-upper communities with a high proportion of transient, single-parent families. Home values are low - under \$90,000 for a single-family home. Although most householders own their homes - typically built before 1960 - one in six are renters, four times the national average. Diapers and Debit Cards are often found near small factories and industrial businesses. While their addresses may be less than desirable, many members don't intend to stay long. Half of households have been at the same address for fewer than five years.



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How we live our lives

With growing children and limited budgets, Diapers and Debit Cards buy toys, visit zoos, go to bowling alleys and take camping trips. Therefore, there's not a lot of money left over for enjoying their city's nightlife. They don't really go to bars, nightclubs, plays and movies. They rarely travel long distances, and even quick trips to theme parks or casinos are rare. Many spend their free time at home, playing cards and games, doing small home-improvement projects, and collecting ornaments and sports memorabilia. Their big splurge is an occasional country music concert.

These young households like to get exercise, but few have memberships to health clubs or private facilities. These families are big on team sports and many play soccer, baseball, football and hockey. They also enjoy riskier activities like boxing, mountain climbing and skateboarding. With their blue-collar sensibilities, these Americans like to spend their leisure time hunting and fishing, and if they're too far from a good hunting ground, they also enjoy target shooting and archery. They make a strong market for sporting goods.

Diapers and Debit Cards find joy in consumption, but there's not a lot of money to satisfy that impulse. They check out fashion magazines to keep up with styles, but they tend to shop at discount department stores like Kmart, Fashion Bug, Family Dollar and Big Lots. They describe themselves as early adopters, yet they tend to be a bit late in acquiring gadgets like digital handheld devices and MP3 players. They have below-average rates for buying cars, and the ones they do own tend to be small, used and have nameplates like Kia and Hyundai. They say, "I am consumed with getting the best deal".

With all the time they spend at home, Diapers and Debit Cards are big on electronic media. They like to listen to head-banging radio, especially hard rock, album rock and classic rock. They often watch TV, especially the sitcoms, dramas, game shows and animation found on cable networks such as Spike, VH1, Comedy Central, Disney and CMT. When they're not watching TV, they're immersed in the Internet - playing games, downloading music and visiting social media sites.

How we view the world

Diapers and Debit Cards care first and foremost about their families. They want to provide for their children and give them material items they never had. They like spending time at home and say that their idea of entertainment is a quiet night watching TV with the family or having friends over for a card game. They take pride in being able to fix things around their homes and have an interest in home decorating. While their jobs may be boring, all that really matters to them is the pay.

The young families in this segment lead hectic lives. They complain that they don't have time to take care of themselves. They seem to survive on fast food and store-made meals. Despite their preoccupation with making a good home for their children, healthy foods aren't a major concern. They're fine with frozen food, high-calorie meals and sweets. Sitting down to a quiet dinner is rarely in their schedules.

Politically, Diapers and Debit Cards are apathetic centrists. They tend to vote Democratic, but they don't register a strong affinity on many issues. Many don't have strong feelings about most progressive social issues; however, these young couples and single parents are outspoken in their support of equal rights for women. Nevertheless, most are happy to live and let live, while concentrating on their families.

How we get by

Diapers and Debit Cards have modest incomes - under \$48,000 - from working at skilled manual and service-sector jobs. Compared to the general population, they're only half as likely to own any investments. Although they buy savings bonds as much as the average, their balances tend to be below \$5,000. Many are in debt from taking out loans for college, mortgages or home-improvement loans. They rarely buy insurance other than minimal car and renter's insurance. In this segment, retirement plans have not yet taken shape, and few have dealings with financial advisors. They're below-average users of credit cards, but they have taken to debit cards and the convenience of ATM machines. These Americans are overwhelmed with the here-and-now expenses of raising children and have all they can manage to cover those, let alone build a savings cushion.



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Digital behavior

For Diapers and Debit Cards, a low income is no barrier to enjoying digital media. They're among the top users of the Internet both at home and work. These young workers often go online to look for recipes, jobs and houses, to play games, to read blogs and to participate in contests. Their favorite Websites include bigfishgames.com, inboxdollars.com, pbskids.com and bettycrocker.com. They like to visit social media sites such as myspace.com, facebook.com and gaiaonline.com. They're not big on shopping over the Internet, but it's not for lack of technology. They're adept at using cell phone and wireless Internet connections, although many access the Internet using high-speed DSL. Ever watchful of their budgets, they search auction Websites for good deals on children's toys and sports equipment that other families have outgrown.

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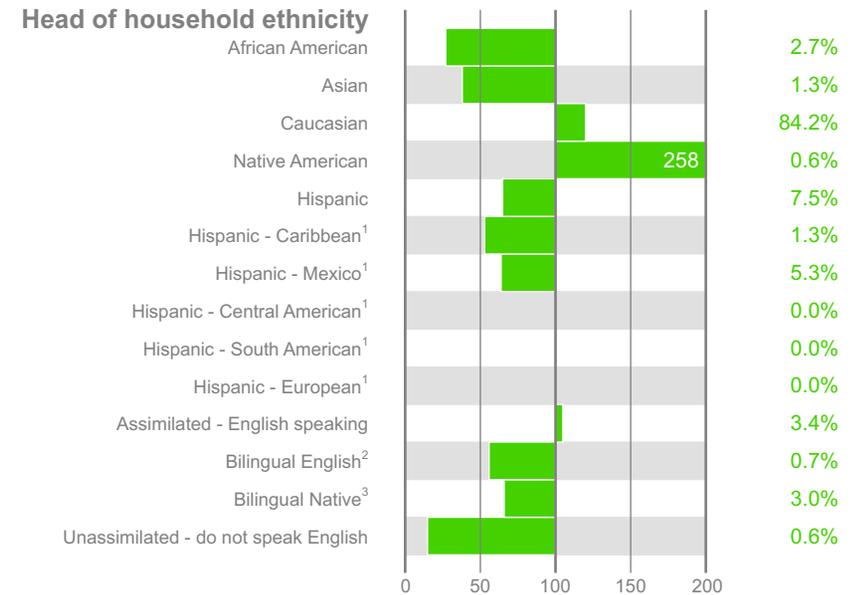
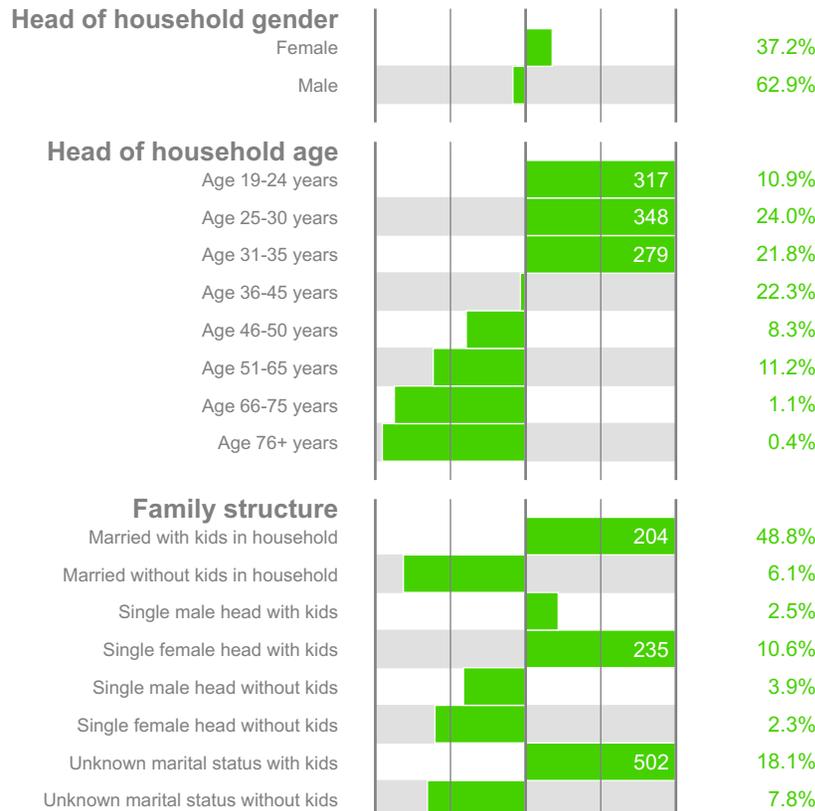
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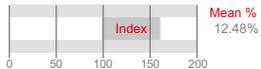
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Who we are



Understanding Charts
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¹Included in the overall Hispanic category representation
²Bilingual English - prefer English, but speak native language
³Bilingual Native - prefer native language, but know English

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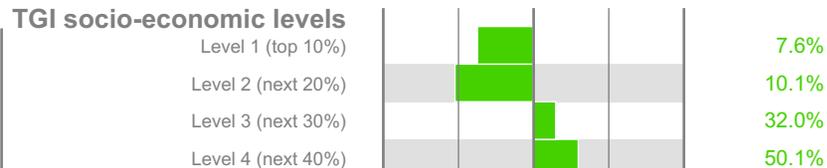
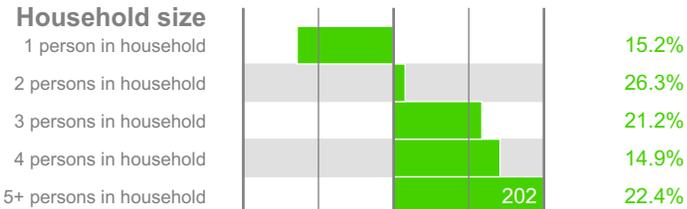
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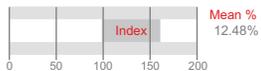
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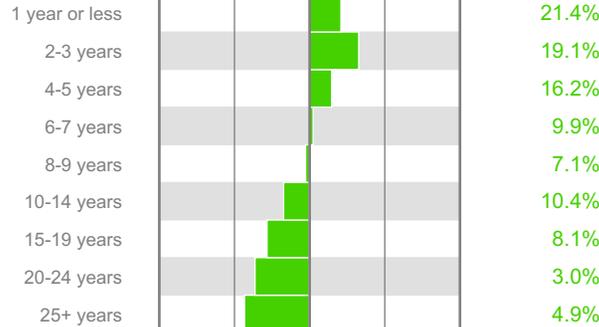
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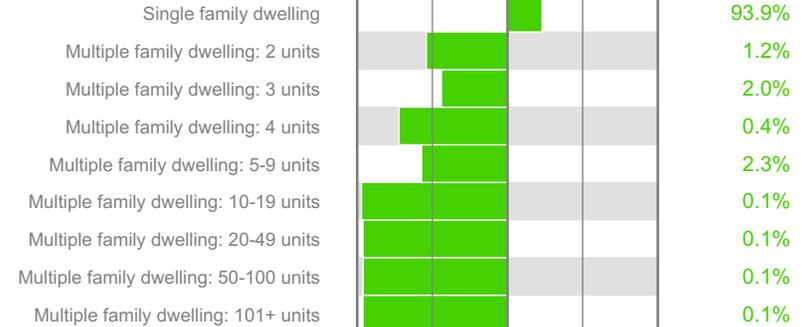
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Where we live

Length of residence



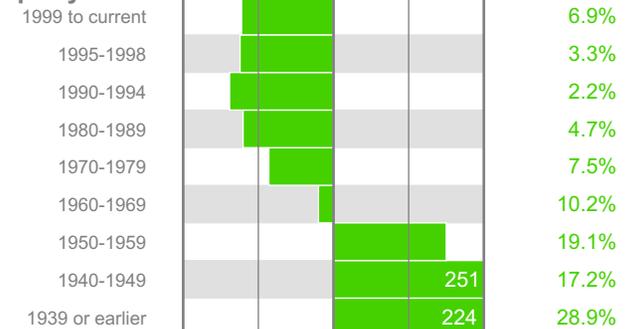
Type of property



Urbanicity

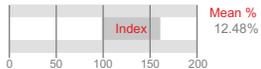


Year property built



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¹Higher values indicate households tend to live in more densely populated areas

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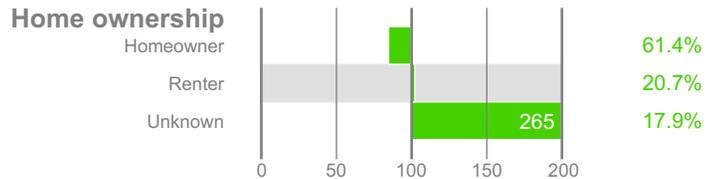
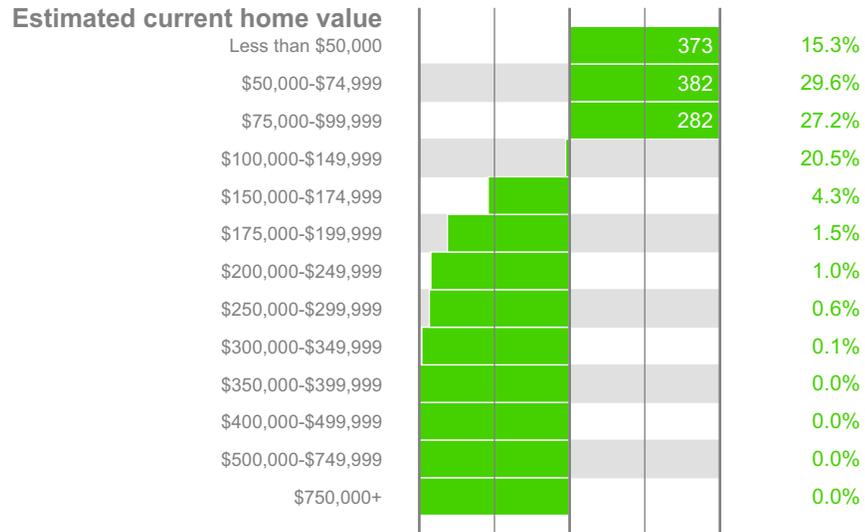
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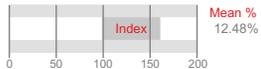
Where we live



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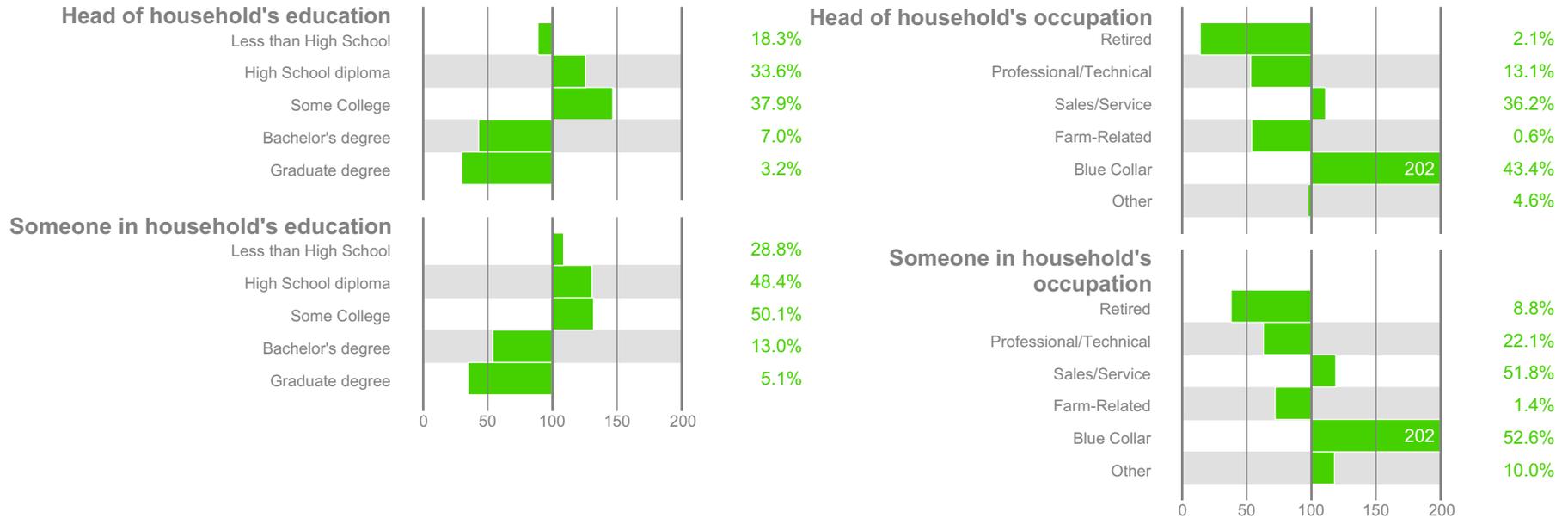
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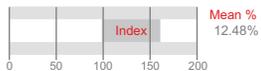
How we get by



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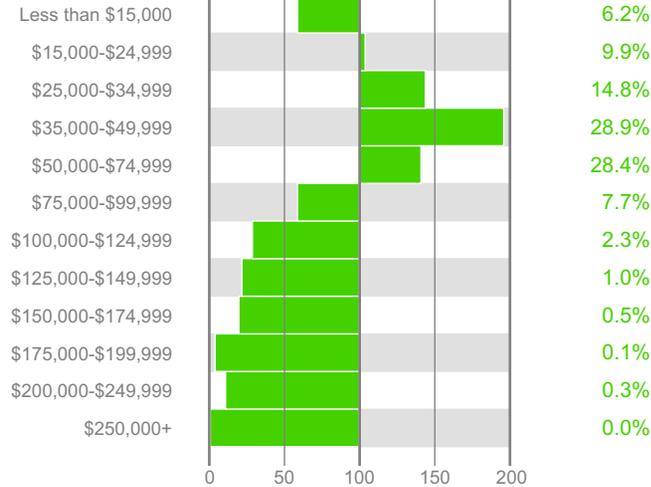
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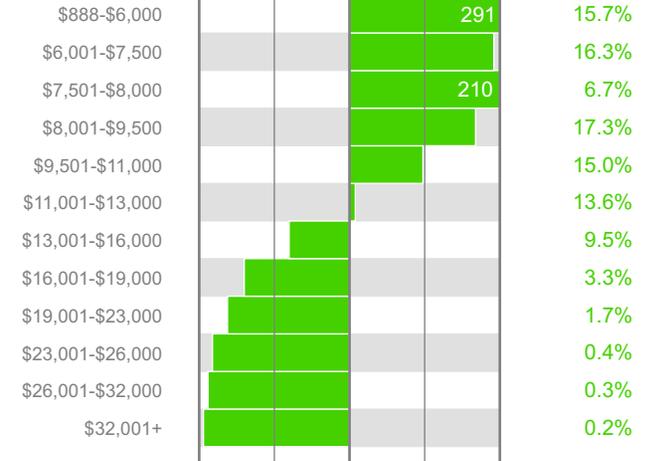
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What is our financial circumstance

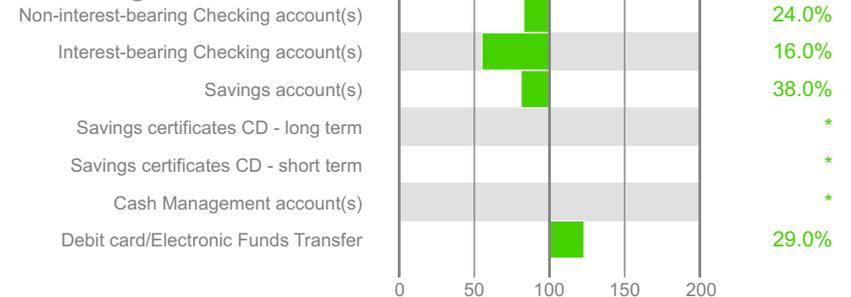
Estimated household income



Discretionary spend estimate



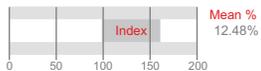
Banking and investments



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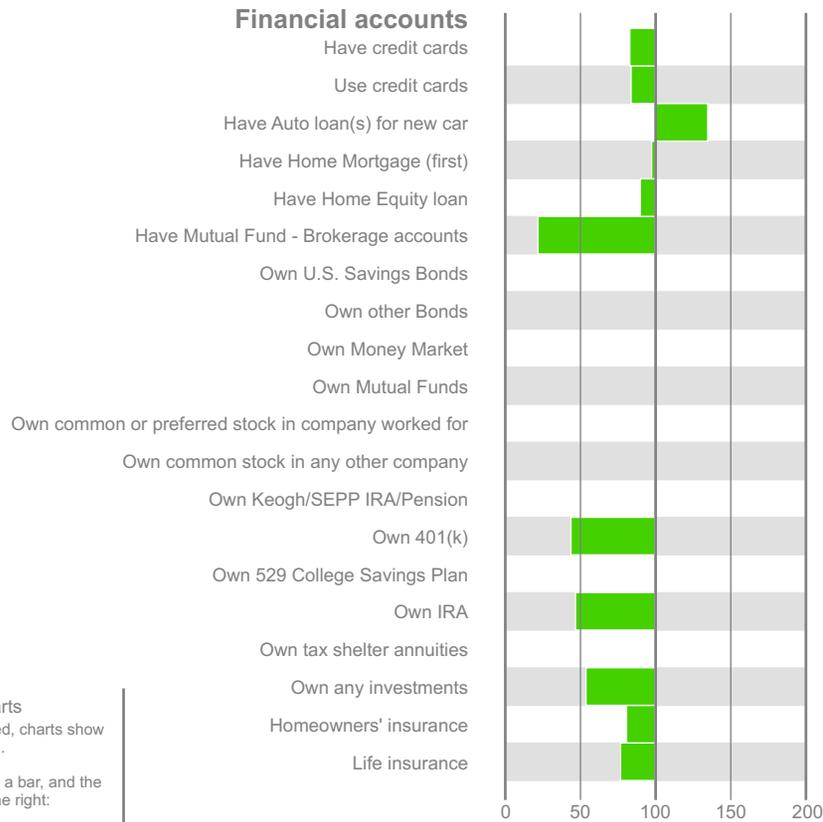
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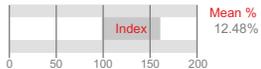
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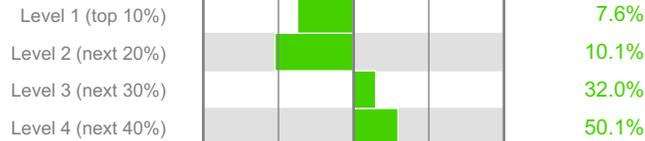
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What is our financial circumstance

TGI socio-economic levels



Home expenditures



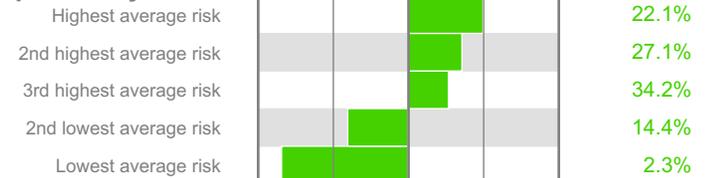
Method of transacting



Tax preparation method



Median equivalency score



Summarized Credit Factors



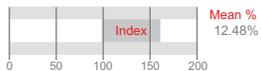
ChoiceScoreSM



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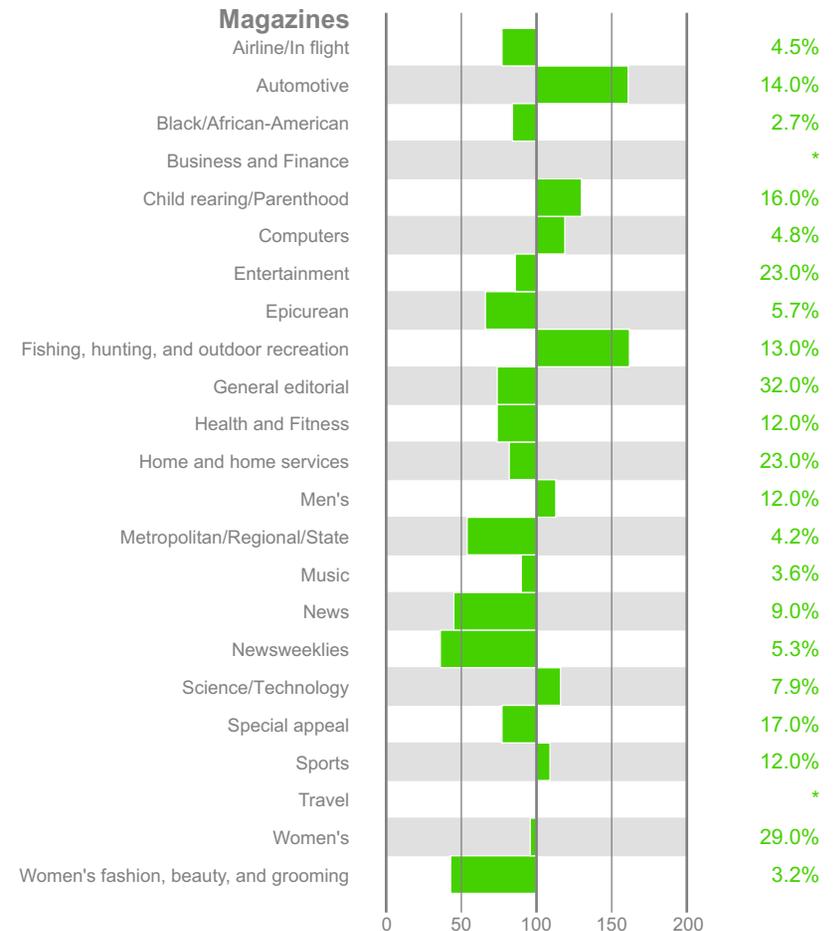
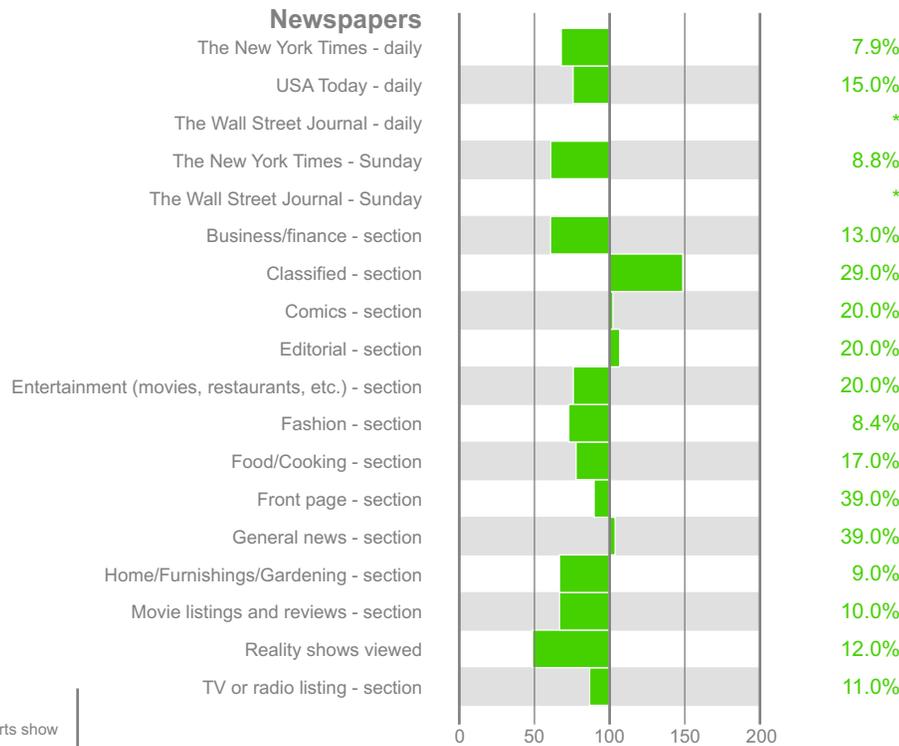
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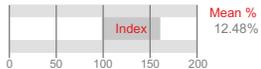
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How we live our lives



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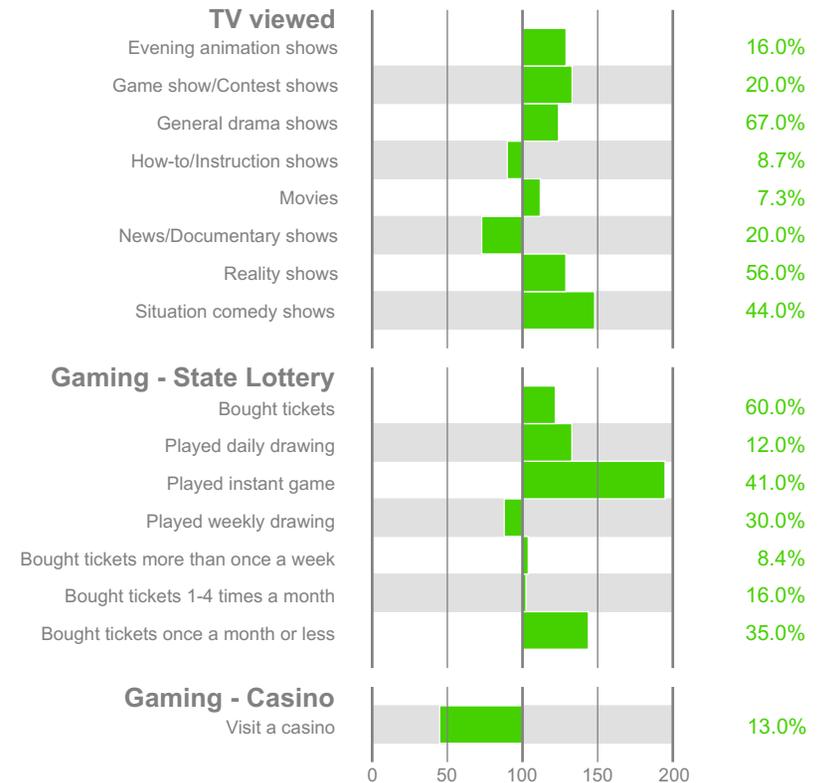
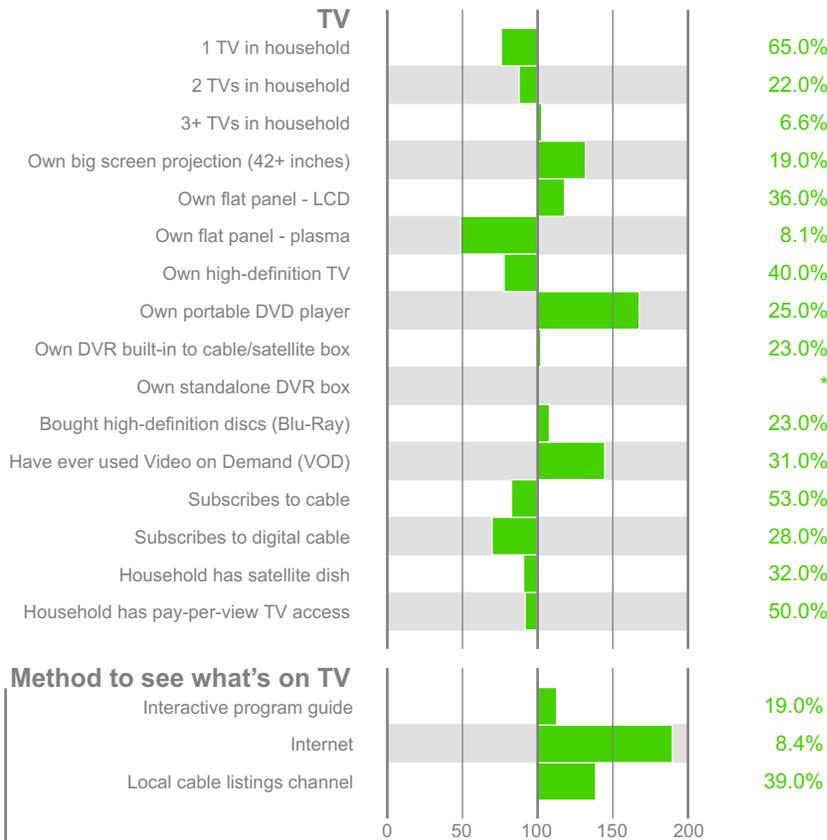
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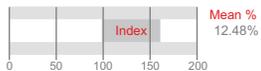
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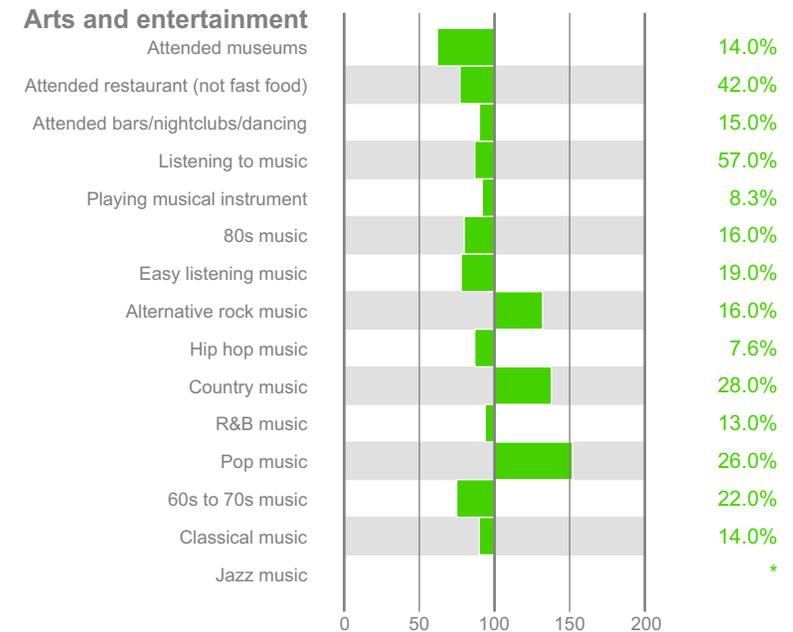
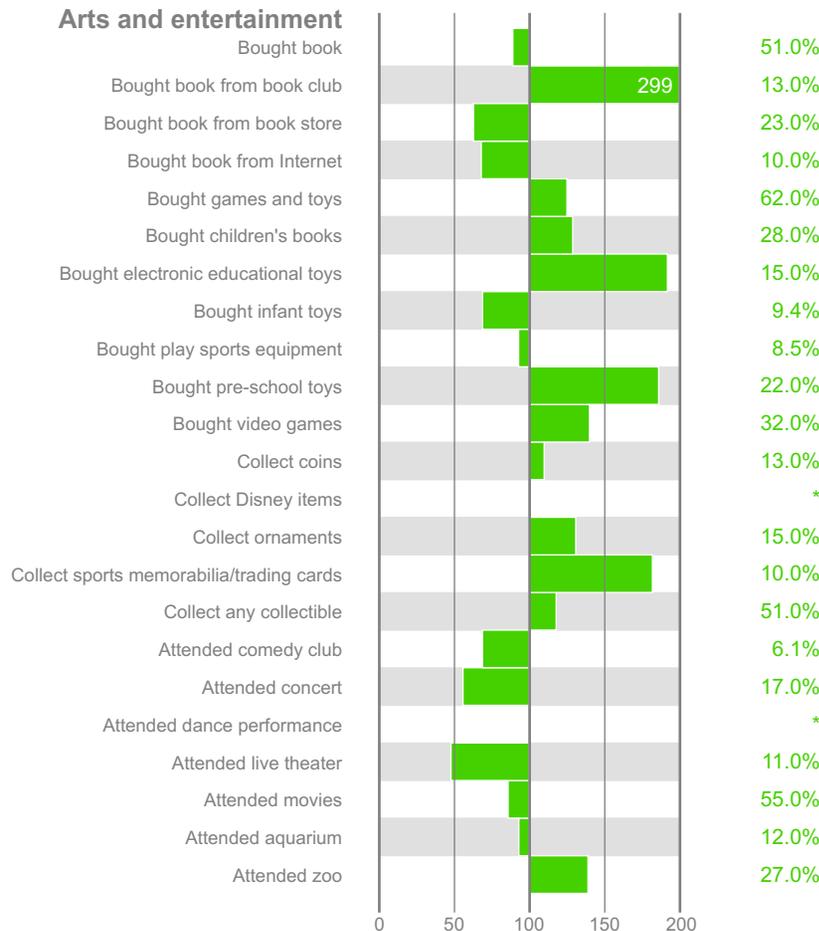
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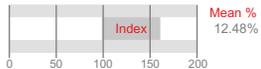
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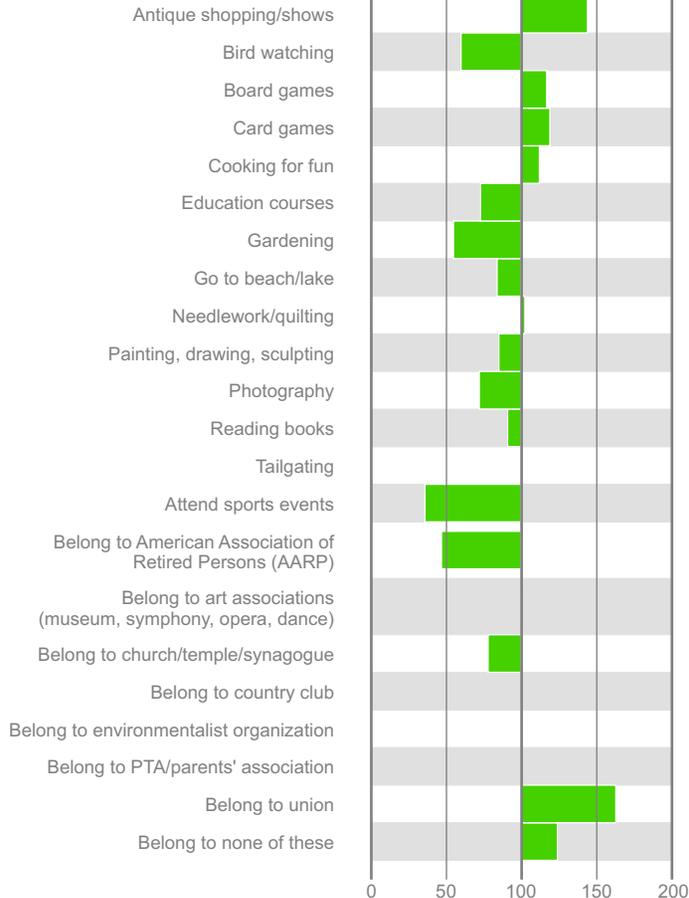
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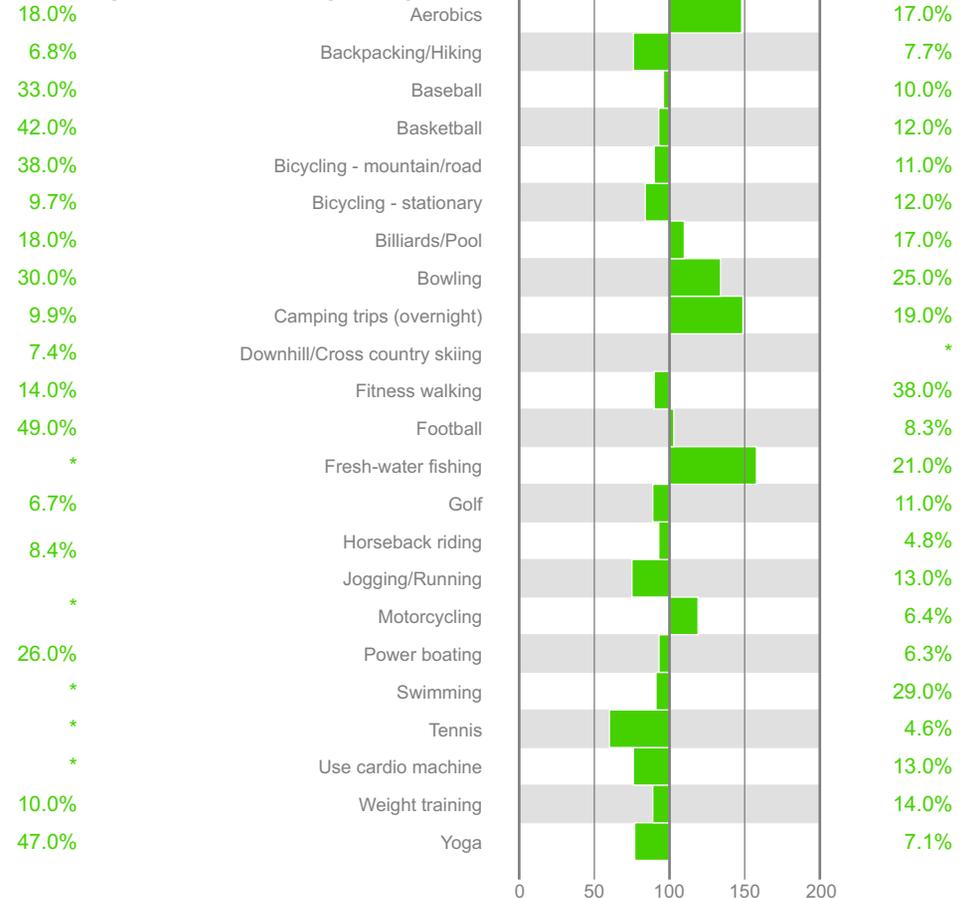
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How we live our lives

Leisure activities/hobbies

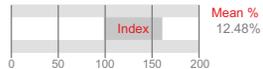


Sports and fitness participation



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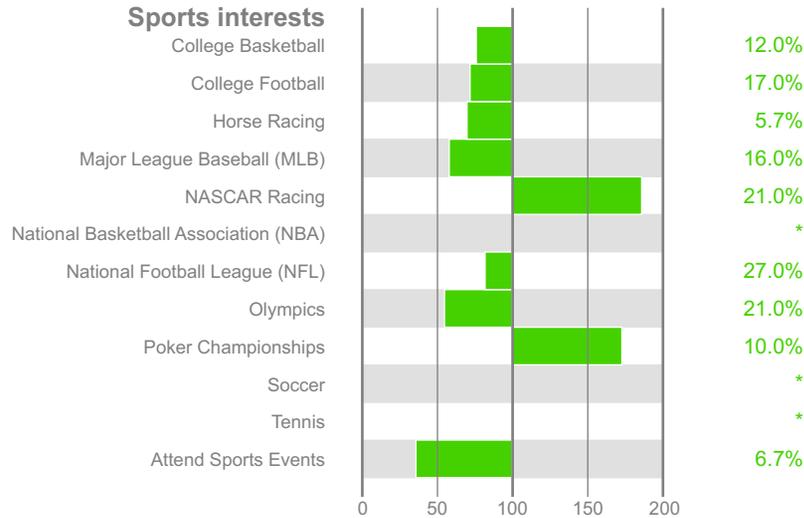
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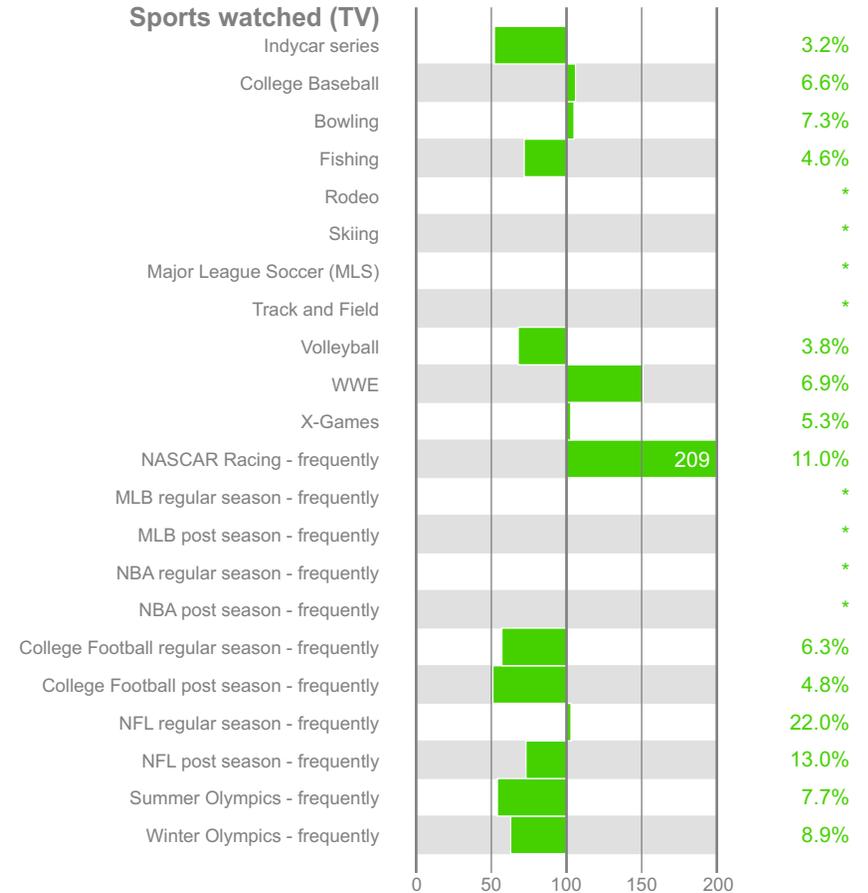
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How we live our lives

Sports interests



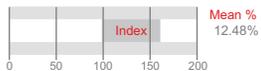
Sports watched (TV)



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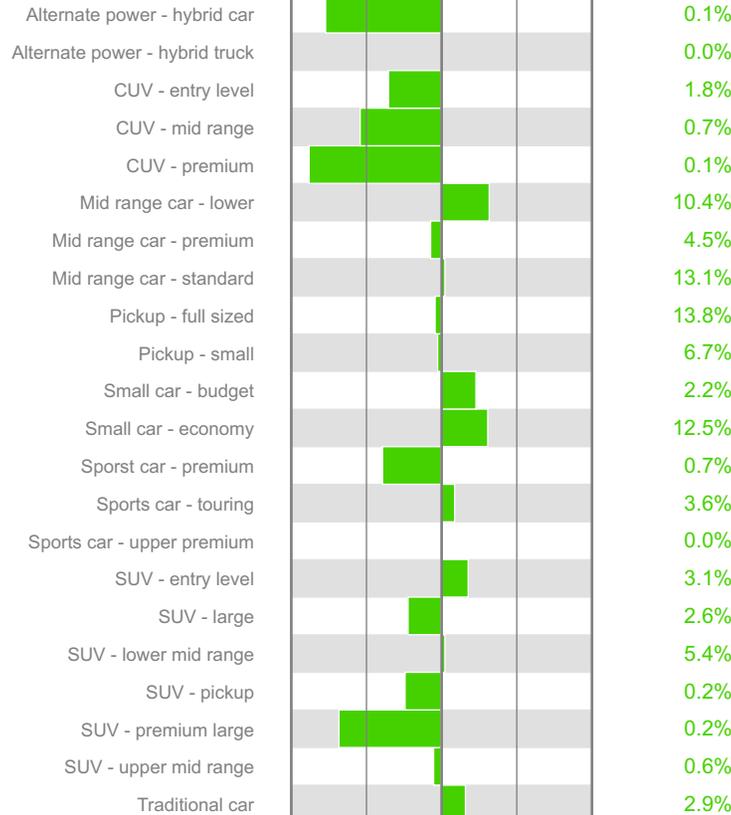
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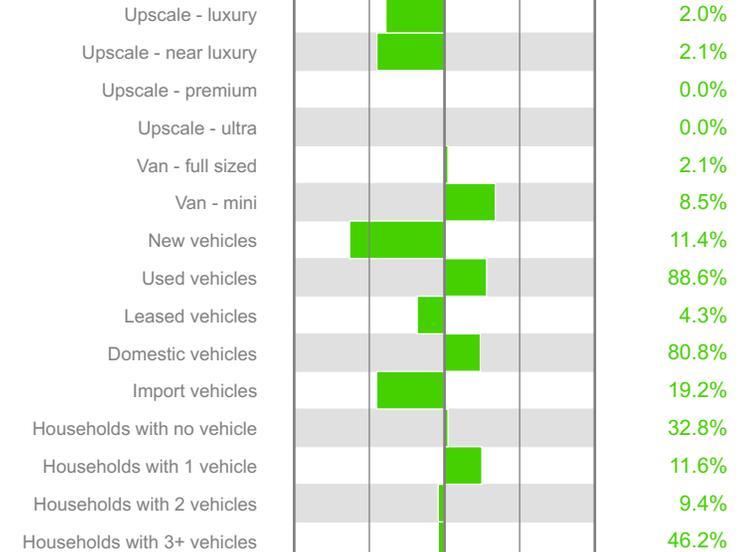
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How we live our lives

Vehicle classification



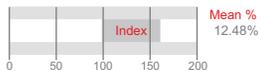
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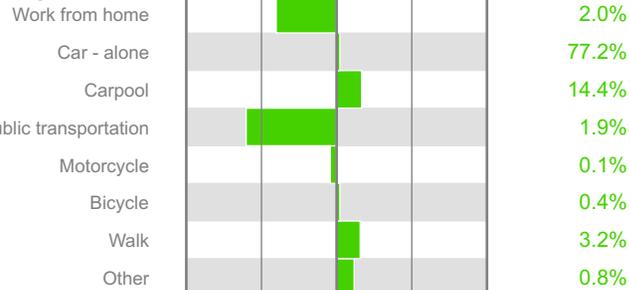
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How we live our lives

Work transportation



Travel



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