

# Credit City:

## Young Singles

### Group E – Cluster 23



Lifestage



Income



Spending



Credit

% of U.S. Households: 2.0%

Number of Households: 2,417,340

*Carpe Diem! Now, those are words to live by!*

### Cluster Description

These young singles in primarily urban areas crave excitement and are always looking for a new thrill. Their discretionary spending is in check relative to their incomes. However, they are active credit users. While they have an average number of credit and loan accounts, they have high credit utilization. They are ambitious and aspire to get ahead—having material possessions and a lot of money is important to them. These singles are fascinated by new technology and rely on technology to make their lives more organized. They spend a lot of time online and use the Internet to shop, bank, download music, chat with friends, play games...you name it! Definitely spenders rather than savers, these young singles are bona fide shopaholics. They spend a lot of time socializing with friends and they enjoy going to art galleries, attending rock concerts, dancing, and going to the beach.

### Demographic Summary

Income Tier: Moderate (\$50K - \$100K)

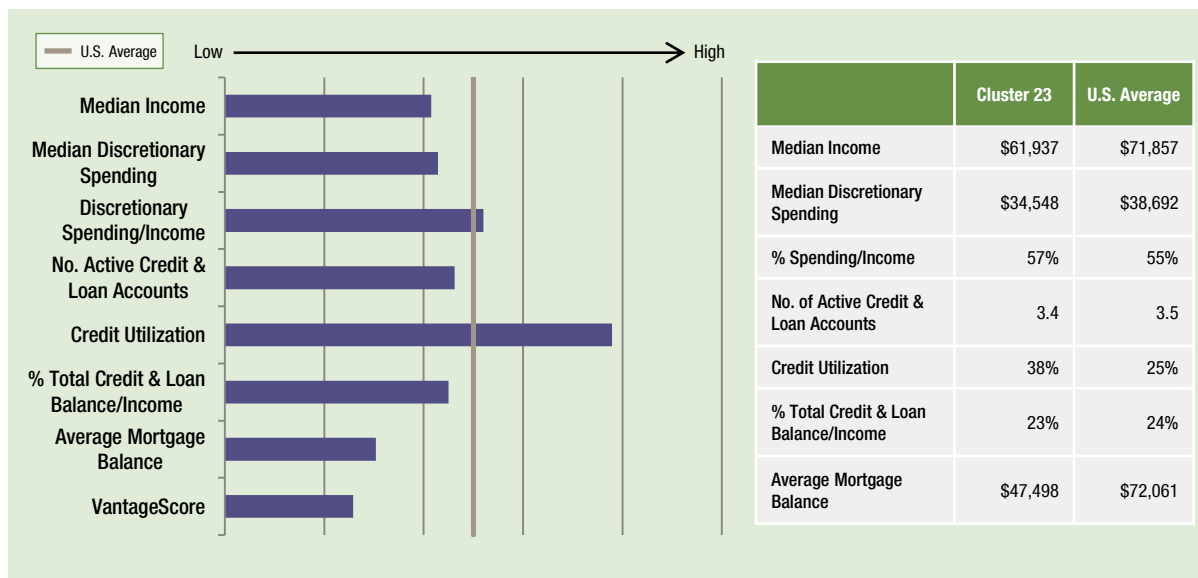
% Married: 15%

Age Tier: Young (<35)

% with Children: 0%

Median Age: 29

### Economic Summary



INCOME: MODERATE

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INCOME: MODERATE

#### Detailed Demographics

Age - Head of Household	Cluster HH (%)	Index
18 - 24 years old	34%	728
25 - 34 years old	66%	415
35 - 44 years old	0%	0
45 - 54 years old	0%	0
55 - 64 years old	0%	0
65+ years old	0%	0
Median Age	29	

Marital Status	Cluster HH (%)	Index
Single	85%	175
Married	15%	29

Children Age 0-17 at Home	Cluster HH (%)	Index
Children Present	0%	0
No Children Present	100%	156

Education – Head of Household	Cluster HH (%)	Index
12 <sup>th</sup> Grade or Less	6%	47
Completed High School or Equivalent	23%	74
Some College , No Degree	25%	144
Associate Degree	8%	94
Bachelor's Degree	31%	165
Post-Graduate Degree	7%	61

Occupation – Head of Household	Cluster HH (%)	Index
Professional and Related Occupations	20%	139
Management, Business and Financial Operations	14%	119
Sales and Office Occupations	21%	163
Natural Resources, Construction and Maintenance Occupations	8%	102
Other Employed	25%	133
Not Employed/Retired	13%	37

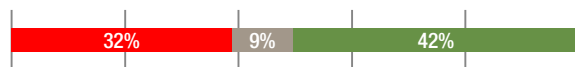
#### Migration Summary

##### Cluster Migration



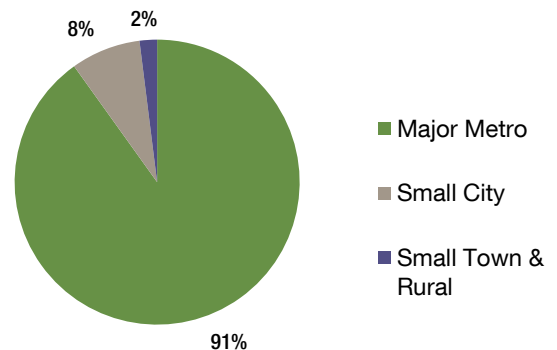
Red indicates % of HHs that moved to a cluster with lower median income. Gray indicates % of HHs that stayed in the same cluster or moved to a cluster with similar median income. Green indicates % of HHs that moved to a cluster with higher median income.

##### Cluster Income Shifts



Red indicates % of HHs whose income decreased by over 5%. Gray indicates % of HHs whose income increased or decreased less than 5%. Green indicates % of HHs whose income increased by more than 5%.

#### Geographic Summary



EconomicCohorts®



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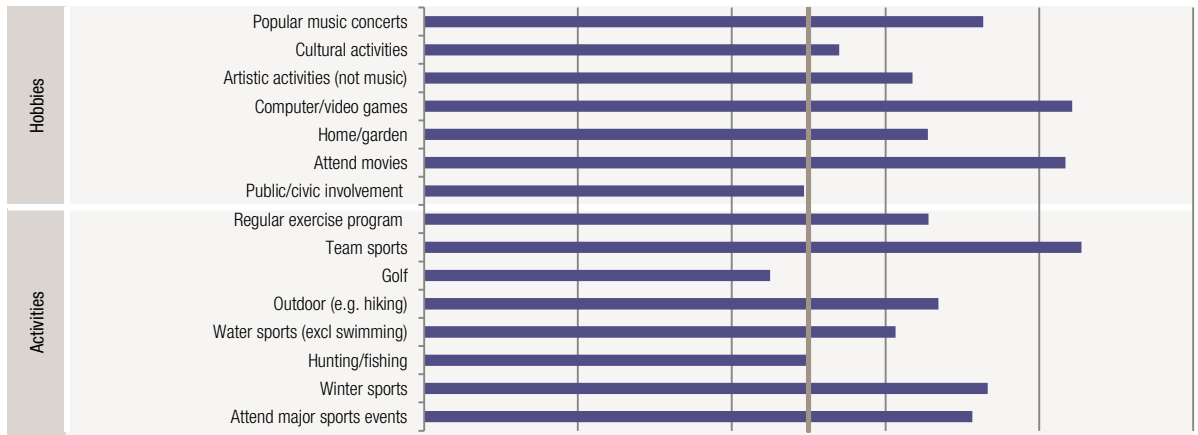
### Group E – Cluster 23

— = National Average

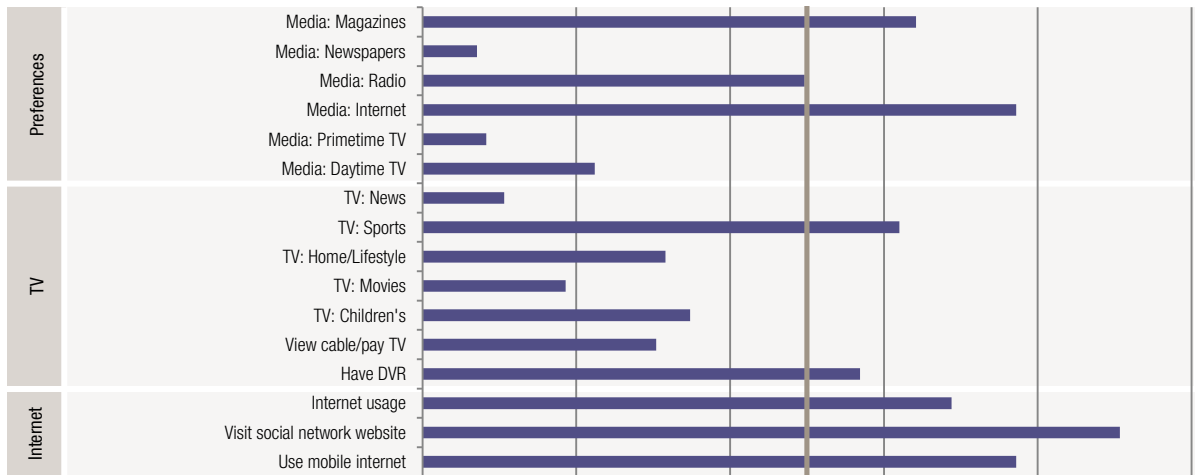
#### Demographics & Economics



#### Leisure and Interests



#### Media

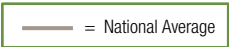


INCOME: MODERATE

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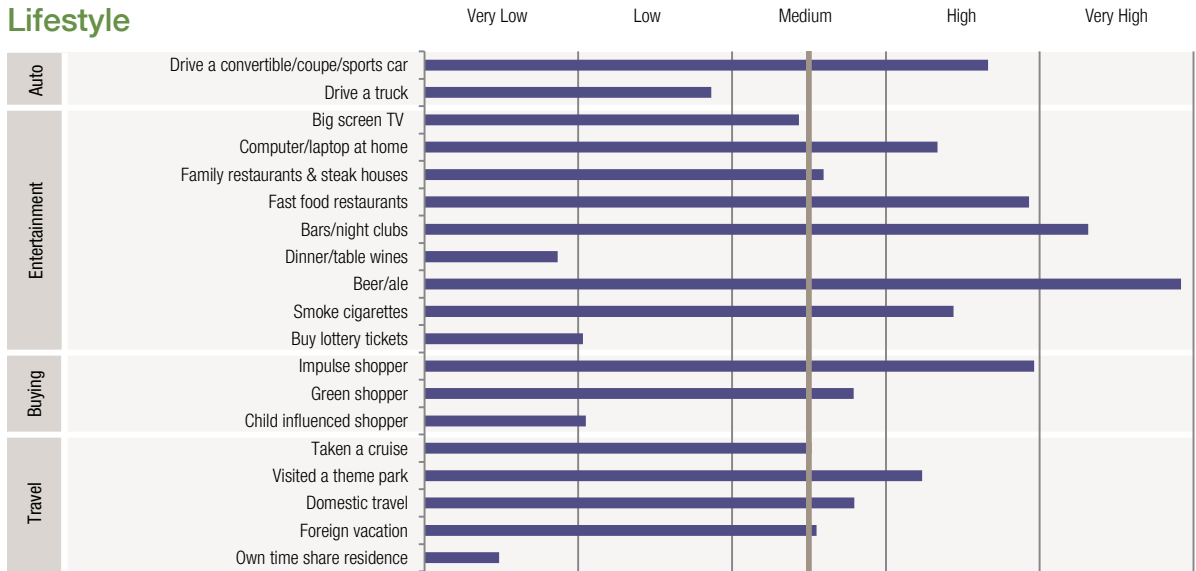
## Young Singles

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INCOME: MODERATE

### Lifestyle



### Attitudes

