

Mosaic[®] USA: Targeting and engaging the new American consumer

Marketing forward with today's most advanced consumer lifestyle segmentation system



ExperianSM
Marketing Services

The evolving dynamics of the new American household

Marketers are challenged by how to reach and influence today's dramatically evolving and digitally engaged American consumer. Over the past five years, household composition, economic status and technology usage have morphed due to the recession, unemployment, a housing market crash and a digital revolution. The combination of these forces has changed how Americans live, behave, communicate and interact on every level.

Many consumers have altered their lifestyles to accommodate their current socioeconomic situations. It's not new news that during economic changes there is an impact in household formation. The fact that seven in 10 college graduates will live at home after college is a game-changing statistic for data-driven marketers. As the dynamics of American households transform, it is critical for marketers to recognize changes in their customer landscape and understand the emerging values driving behavior so that they can communicate with greater relevancy and impact.

Understanding consumers in this evolving environment is a crucial business task. Prioritizing and targeting the best customers for the greatest return on marketing investment requires an updated and accurate customer segmentation system. Additionally, unifying marketing programs across traditional and digital media with defined customer segments enables maximum customer engagement, profitable acquisition, increased customer loyalty, retention and lifetime value.



Key American consumer dynamic shifts in the past five years:

- Aging of America — baby-boomer population now turning 65
- Increase of multigenerational households
- Moms having children later in life
- Digital diversity and mobile movement — more and increasing ways for consumers to connect
- Consumer trends — GreenAwareSM, healthy lifestyles

Mosaic® USA

Market forward with the next generation of household consumer classifications for the United States

Experian Marketing Services' Mosaic® USA is a household-based consumer lifestyle segmentation system that classifies all U.S. households and neighborhoods into 71 unique segments and 19 overarching groups, providing a 360-degree view of consumers' choices, preferences and habits. The new Mosaic® system is the first segmentation tool built in the U.S. market in the past five to 10 years and reflects critical new data presented in the 2010 census.

This groundbreaking classification system paints a rich picture of U.S. consumers and their sociodemographics, lifestyles, behaviors and culture, providing marketers with the most accurate and comprehensive view of their customers, prospects and markets.

Mosaic USA offers a common customer language to define, measure, describe and engage target audiences through accurate segment definitions that enable more strategic and sophisticated conversations with consumers. Using Mosaic USA lifestyle segmentation, marketers can anticipate the behavior, attitudes and preferences of their best customers and reach them in the most effective traditional and digital channels with the best messages.

Market forward with Mosaic USA:

- Accurate targeting
- Traditional and digital channel selection
- Strategic audience decisioning
- Consistent consumer experience

"If cluster descriptions are more than a couple of years old, they are obsolete, especially if the focus is on Millennials and their technology behaviors."

– Mosaic user

Use Mosaic to prioritize and focus dollars on your most valuable segments

Leading marketers around the world use Mosaic insights to identify the best traditional and digital channels for reaching a specific customer segment and maximizing the return on investment (ROI) on cross-channel campaigns. Focusing on the right segments, from the massive set of possibilities, enables marketers to elevate the effectiveness of the overall marketing mix and ensure that the most compelling and relevant messages are being sent to the very best customers.

The future value of a customer can vary tremendously by segment, so Mosaic provides a framework to help identify the optimal customer investment strategy for each unique customer group. For some segments, the investment may be directed toward developing customer retention relationships, while others may be made to introduce new products and services that address unmet customer needs. Ultimately, the key factor driving customer investment decisions will be the expected return on that investment. Mosaic helps to determine not only how much to invest in a customer segment, but also how to spend it.

Use Mosaic to:

- Make smart customer investment decisions
- Build loyal, long-term relationships with the most valuable customers
- Deliver significant return on marketing spend
- Maintain consistent consumer experiences across touch-points

Precisely target your ideal customer audience across marketing campaigns

To ensure program success, marketers must use the freshest set of insights on the rapidly evolving American consumer landscape. Successful data-driven marketers develop a deep understanding of their particular consumer segments in order to build loyal, long-term relationships with their most valuable customers. Distinctive customer preferences and needs represent unique opportunities and challenges that can be pursued by introducing tailored programs for each segment. Mosaic provides insight to support precise consumer targeting, ensuring that the right product offerings are matched to the right audience. This helps to retain and grow the customer base.

"Mosaic helps us compare our ideal customer against our current core customer and helps us build a profile so we can go prospecting for that customer."

– Mosaic user

Confidently fuel your marketing programs with more accurate segment definitions

In today's economy, marketers must feel very confident that their marketing mix can deliver significant ROI with every campaign. This means making informed decisions based on the collective customer intelligence drawn from the data, not just the data itself. Mosaic enables superior results through improved accuracy by applying more than 300 data factors to classify the makeup of Americans and correctly assigning individual households to specific groups.

The new Mosaic offers 71 segments and 19 groups and, most importantly, provides better information about what drives these consumers' lifestyles and priorities. To help marketers understand and act on the data, the new Mosaic also defines 10 categories of insights around dimensions such as who we are, where we live, how we get by and how we live our lives. This world-class, household-based consumer segmentation system identifies 98 percent of American households to ensure accuracy over time and provides an ideal balance of breadth and granularity.

The key characteristics, behaviors and interests of consumers within each segment help marketers paint a detailed portrait of their target consumers' preferences, habits and attitudes.

Mosaic USA's breadth of data assets:

- ConsumerViewSM national consumer database of 113 million households
- Predictive insights, property characteristics and summarized credit and automotive data
- The Mosaic Interactive Guide, which brings to life hundreds of behavioral and attitudinal data details

"Mosaic segments are built on broader and deeper data, so its analysis of customer lifestyles, attitudes and behaviors is more accurate and actionable."

– Mosaic user

Unify channels, platforms and processes with a common customer language

The complexity of today's marketing environment, which includes multiple channels, siloed organizations, numerous agency relationships and disparate systems for managing customer information, can create a fragmented brand experience for consumers. Marketers can improve experiences across the landscape of customer touch-points with a framework that classifies, describes and targets consumers with a clear, consistent and unified customer value proposition.

Marketers can attract, grow and retain profitable customers by linking together marketing campaigns across traditional and digital marketing channels and improving operational efficiencies. Mosaic also provides the greatest reach across an international network of consumer segmentations to unify a consistent view of target audiences across the world.

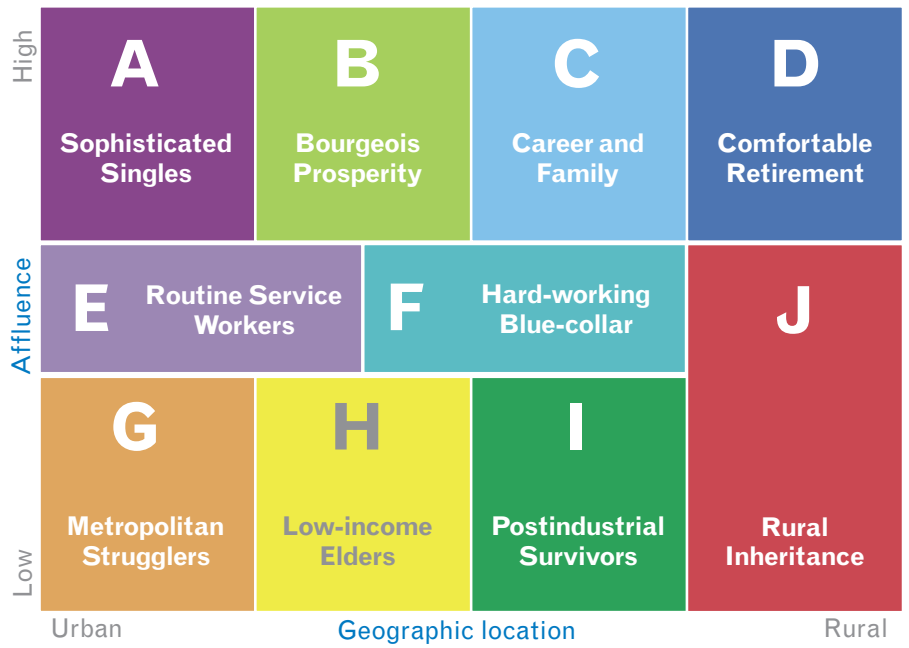


Mosaic Global

Mosaic USA is part of a global segmentation network that classifies more than 1 billion people worldwide. Organizations leverage the Mosaic Global network of more than 30 countries to unify consumer definitions around a common customer language.

Experian Marketing Services enables marketers to tap into Mosaic Global's 10 distinct groups, which share common characteristics, motivations and consumer preferences. Using highly localized statistics and the simple proposition that the world's cities share common patterns of residential segregation, the 10 Mosaic Global groups are consistent across countries.

The Mosaic Global groups are mapped against two dimensions: affluence and geographic location.



Mosaic Global network



Australia



Austria



Belgium



Brazil



Canada



Czech Republic



Denmark



Finland



France



Germany



Greece



Hong Kong



India*



Ireland



Israel



Italy



Japan



Netherlands



New Zealand



Norway



Poland



Romania



Singapore



South Korea



Spain



Sweden



Switzerland



Taiwan



United Kingdom



United States

* Targeted for 2012

Mosaic USA group and segment structure

A	Power Elite 6.13%	A01	American Royalty	0.73%
		A02	Platinum Prosperity	1.43%
		A03	Kids and Cabernet	0.96%
		A04	Picture Perfect Families	1.43%
		A05	Couples with Clout	0.48%
		A06	Jet Set Urbanites	0.98%
B	Flourishing Families 4.42%	B07	Generational Soup	0.98%
		B08	Babies and Bliss	1.65%
		B09	Family Fun-tastic	1.22%
		B10	Asian Achievers	0.56%
C	Booming with Confidence 5.34%	C11	Aging of Aquarius	2.34%
		C12	Golf Carts and Gourmets	0.41%
		C13	Silver Sophisticates	0.97%
		C14	Boomers and Boomerangs	1.62%
D	Suburban Style 5.02%	D15	Sports Utility Families	1.77%
		D16	Settled in Suburbia	0.77%
		D17	Cul de Sac Diversity	1.03%
		D18	Soulful Spenders	1.45%
E	Thriving Boomers 5.13%	E19	Full Pockets, Empty Nests	1.10%
		E20	No Place Like Home	1.50%
		E21	Unspoiled Splendor	2.52%
F	Promising Families 3.36%	F22	FastTrack Couples	1.59%
		F23	Families Matter Most	1.77%
G	Young, City Solos 2.01%	G24	Status Seeking Singles	1.29%
		G25	Urban Edge	0.72%
H	Middle-class Melting Pot 5.76%	H26	Progressive Potpourri	1.00%
		H27	Birkenstocks and Beemers	1.18%
		H28	Everyday Moderates	1.09%
		H29	Destination Recreation	2.49%
I	Family Union 5.40%	I30	Stockcars and State Parks	1.50%
		I31	Blue Collar Comfort	1.38%
		I32	Latin Flair	0.98%
		I33	Hispanic Harmony	1.55%
J	Autumn Years 5.64%	J34	Aging in Place	2.41%
		J35	Rural Escape	1.76%
		J36	Settled and Sensible	1.48%
K	Significant Singles 4.72%	K37	Wired for Success	1.00%
		K38	Gotham Blend	1.01%
		K39	Metro Fusion	0.79%
		K40	Bohemian Groove	1.92%
L	Blue Sky Boomers 5.11%	L41	Booming and Consuming	0.87%
		L42	Rooted Flower Power	2.33%
		L43	Homemade Happiness	2.91%

M	Families in Motion 3.58%	M44	Red, White and Bluegrass	2.11%	
		M45	Diapers and Debit Cards	1.47%	
N	Pastoral Pride 7.28%	N46	True Grit Americans	1.68%	
		N47	Countrified Pragmatics	1.95%	
		N48	Gospel and Grits	1.81%	
		N49	Work Hard, Pray Hard	1.85%	
O	Singles and Starters 8.83%	O50	Full Steam Ahead	1.25%	
		O51	Digital Dependents	2.99%	
		O52	Urban Ambition	1.11%	
		O53	Colleges and Cafes	0.41%	
		O54	Striving Single Scene	1.29%	
		O55	Family Troopers	1.78%	
P	Cultural Connections 6.42%	P56	Rolling the Dice	1.69%	
		P57	Meager Metro Means	0.62%	
		P58	Fragile Families	0.73%	
		P59	Nuevo Horizons	1.26%	
		P60	Ciudad Strivers	1.12%	
		P61	Humble Beginnings	0.99%	
Q	Golden Year Guardians 7.25%	Q62	Reaping Rewards	1.30%	
		Q63	Footloose and Family Free	0.50%	
		Q64	Town Elders	3.78%	
		Q65	Senior Discounts	1.67%	
R	Aspirational Fusion 2.92%	R66	Dare to Dream	1.89%	
		R67	Hope for Tomorrow	1.03%	
S	Struggling Societies 4.69%	S68	Small Town Shallow Pockets	1.71%	
		S69	Soul Survivors	1.32%	
		S70	Enduring Hardships	0.98%	
		S71	Hard Times	0.68%	

Contact us

The new generation of American households is reachable, but you have to know who they are, what they do, where they live and more.

For more information on Mosaic USA, visit www.experian.com/Mosaic or call 1 888 219 1817.

Experian Marketing Services
955 American Lane
Schaumburg, IL 60173
1 888 219 1817
www.experian.com/mosaic



Marketing
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