

Mosaic® USA

Consumer lifestyle segmentation for the United States



Affluent Suburbia
America's Wealthiest
Dream Weavers
White-collar Suburbia
Upscale Suburbanites
Enterprising Couples
Small-town Success
New Suburbia Families
Upscale America
Status-conscious Consumers
Affluent Urban Professionals
Urban Commuter Families
Solid Suburban Life
Second-generation Success
Successful Suburbia
Small-town Contentment
Second City Homebodies
Prime Middle America
Suburban Optimists
Family Convenience
Mid-market Enterprise
Blue-collar Backbone
Nuevo Hispanic Families
Working Rural Communities
Lower-income Essentials
Small-city Endeavors
American Diversity
Ethnic Urban Mix
Urban Blues
Professional Urbanites
Suburban Advantage
American Great Outdoors
Mature America
Metro Fringe
Steadfast Conservatives
Moderate Conventionalists
Southern Blues
Urban Grit
Grass-roots Living
Remote America
Hardy Rural Families
Rural Southern Living
Coal and Crops
Native Americana
Aspiring Contemporaries
Young Cosmopolitans
Minority Metro Communities
Stable Careers
Aspiring Hispania
Rural Villages and Farms
Industrious Country Living
America's Farmlands
Comfy Country Living
Small-town Connections
Hinterland Families
Struggling Societies
Rugged Rural Style
Latino Nuevo
Struggling City Centers
College Town Communities
Metro Beginnings
Urban Essence
Unattached Multi-cultures
Academic Influences
African-American Neighborhoods
Urban Diversity
New Generation Activists
Getting By
Varying Lifestyles
Military Family Life
Major University Towns
Gray Perspectives

Welcome to the new generation of household consumer classifications for the United States.

Over the last 20 years, Experian® has established itself as a leading global provider of consumer segmentation.

Our objective is to provide decision makers with the tools and services they need to successfully implement direct marketing and micromarketing strategies within their business. Whether you wish to target, acquire, manage or develop profitable customer relationships, we provide the best segmentation solutions to help your business grow.

Mosaic® USA takes its place amongst a global network of Mosaic segmentation that classifies a billion people worldwide, covering a third of the earth's surface.

Mosaic USA

Mosaic USA is a redevelopment of the Mosaic consumer segmentation system that describes American consumers.

It is a household-based segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic types and 12 groupings that share similar demographic and socio-economic characteristics.

Mosaic was developed based on more than 20 years of segmentation development expertise from one of the global leaders in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe, and the Mosaic classification is available in more than 25 countries.

The result is a classification that paints a rich picture of U.S. consumers in terms of their socio-demographics, lifestyles, behaviors and culture to provide you with the most accurate and comprehensive view of your customers, prospects and markets.

Mosaic applications

Available at the household and neighborhood levels, Mosaic optimizes the application value of linking customer management, marketing and acquisition tactics to market planning, site analysis and media strategies. This unique connection between households and geography enables marketers to effortlessly utilize targeted segments across all stages of analysis, planning and execution.

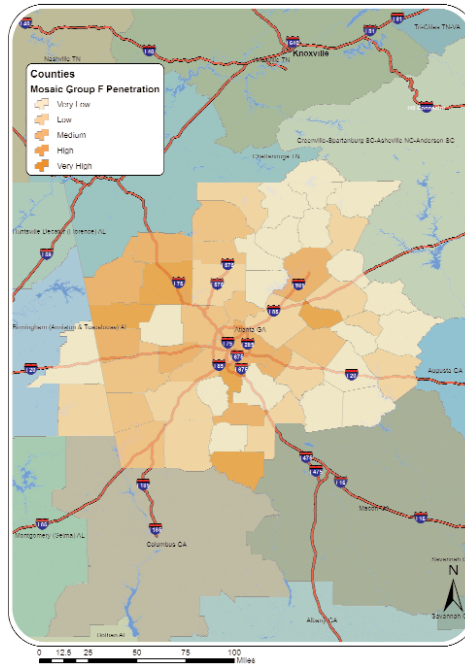
Marketing and planning applications for Mosaic include the following:

- Customer and prospect profiling
- Direct/Target marketing
- Customer acquisition modeling
- Campaign analysis
- Communication messaging and creative design
- Choosing store locations, branch / service areas
- Geographic/Market analysis and mapping
- Selecting and buying advertising media
- New product development
- Strategic planning

Market analysis

Mosaic is a powerful tool for identifying, analyzing and evaluating customer opportunities and market potential at national, regional and local market areas.

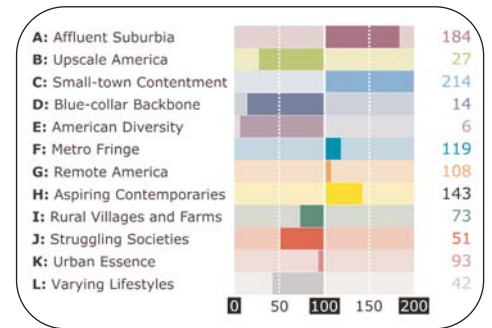
Atlanta DMA by County, Group F Metro Fringe households.



Target marketing

Enhancing your customer data with Mosaic identifies key market segments and untapped opportunities.

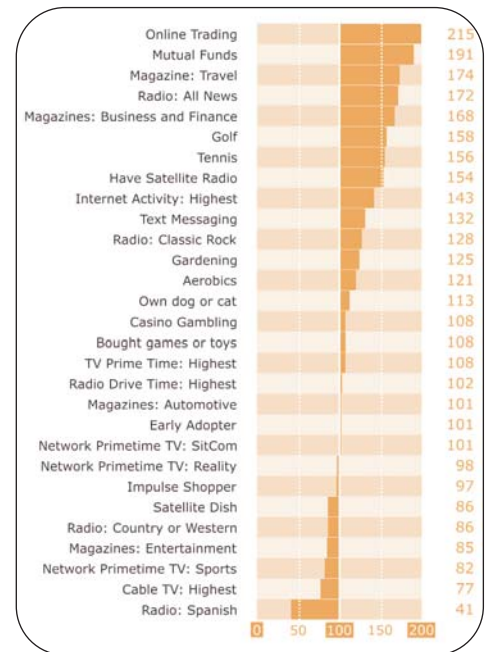
Customer profiling by Mosaic Group.



Advertising/Media planning

Mosaic can match consumers, attitudes and buying behavior with media usage for effectively communicating with your customers and prospects and for planning and allocating your media and promotion mix.

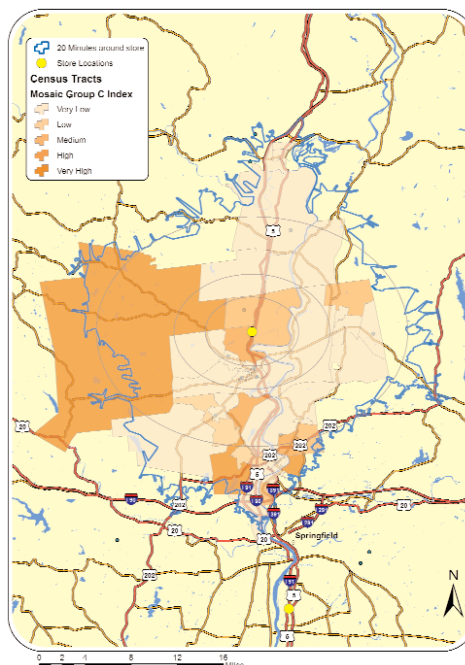
Selected behaviors for Mosaic target group ranked by potential.



Site selection

Mosaic can help pinpoint the best sites and trade areas for maximizing sales potential.

Site analysis for Mosaic target group by census tract within 20-minute drive time.



Affluent Suburbia

America's Wealthiest

Dream Weavers

White-collar Suburbia

Upscale Suburbanites

Enterprising Couples

Small-town Success

New Suburbia Families

Upscale America

Status-conscious Consumers

Affluent Urban Professionals

Urban Commuter Families

Solid Suburban Life

Second-generation Success

Successful Suburbia

Small-town Contentment

Second City Homebodies

Prime Middle America

Suburban Optimists

Family Convenience

Mid-market Enterprise

Blue-collar Backbone

Nuevo Hispanic Families

Working Rural Communities

Lower-income Essentials

Small-city Endeavors

American Diversity

Ethnic Urban Mix

Urban Blues

Professional Urbanites

Suburban Advantage

American Great Outdoors

Mature America

Metro Fringe

Steadfast Conservatives

Moderate Conventionalists

Southern Blues

Urban Grit

Grass-roots Living

Remote America

Hardy Rural Families

Rural Southern Living

Coal and Crops

Native Americana

Aspiring Contemporaries

Young Cosmopolitans

Minority Metro Communities

Stable Careers

Aspiring Hispania

Rural Villages and Farms

Industrious Country Living

America's Farmlands

Comfy Country Living

Small-town Connections

Hinterland Families

Struggling Societies

Rugged Rural Style

Latino Nuevo

Struggling City Centers

College Town Communities

Metro Beginnings

Urban Essence

Unattached Multi-cultures

Academic Influences

African-American Neighborhoods

Urban Diversity

New Generation Activists

Getting By

Varying Lifestyles

Military Family Life

Major University Towns

Gray Perspectives

How is Mosaic built?

Over the last 20 years, Experian has built more than 40 segmentation solutions worldwide. This gives us valuable insight into the best sources of data and methodologies to build truly innovative segmentation.

To build Mosaic, the following approaches were taken:

- Identification of the most appropriate data sources as inputs
- A sophisticated proprietary approach to clustering, unique to Experian
- Extensive analysis to assist in validation and interpretation of the segmentation.

Data Components

Quantitative data

More than 300 data variables have been used to build Mosaic including more than 70 household level elements from Experian's INSOURCESM database. These have been selected as inputs to the classification on the basis of their volume, quality, consistency and sustainability.

To be input into the classification, the data must meet one or more of the following criteria:

- Allows identification and description of consumer segments that are not necessarily distinguished solely by the use of census data
- Ensures accuracy of the Mosaic code by either household or neighborhood
- Is updated regularly to ensure change is monitored
- Improves discrimination and allows for the identification of a wide range of consumer behaviors.

Mosaic was developed using consumer demographic information sourced from Experian's wealth of data assets including INSOURCE, which provides coverage for more than 110 million households and 215 million individuals; demographic estimates and projections from Applied Geographic Solutions; and the U.S. Census.

All of this information is updated regularly and used to replenish our view of the classification each year.

Clustering

Mosaic is designed to identify groupings of consumer behavior for households and neighborhoods. The methodology we use is unique to Experian, and has been refined during many years of creating classifications using data from different sources and different levels of geography.

The first step is to gather data for all residents and households in the country. This data is then combined with information from other higher levels of geography including census and postal information. All the input variables go through a selection process, where they are tested for discrimination, robustness and their correlation to other variables.

Once the final list of variables is selected, a set of input weights is applied as part of the clustering process. The result is a list of variables that have differing importance to the clustering methodology, depending on how well they discriminate at differing levels of geography.

This "bottom-up" approach enables us to maximize the effectiveness of each input variable depending on its relative importance to the classification and its ability to discriminate. It allows for the optimization of data and creates a classification that is truly best of breed.

Data sources

In the development of Mosaic, Experian analysts considered more than 600 variables to create the Mosaic classifications. Each variable was selected for its discrimination, accuracy and ability to describe the U.S. population while at the same time identify similar consumer behavior, expenditures and attitudes. From the analysis, more than 300 variables were selected, including more than 70 household characteristics from Experian's INSOURCE database. These account for 80 percent of the weighting factor.

Demographic

- Age
- Ethnicity
- Household size
- Income
- Marital status
- Presence of children

Socio-economics

- Commute
- Education
- Employment
- Language spoken
- Industry
- Occupation
- Social status

Property characteristics

- Amenities
- Dwelling type
- Housing value
- Length of residence
- Rent
- Year built

Location

- Population density
- Rurality
- Urbanization

Behaviors and interests

- Mail responsiveness
- Mail-order buyer
- Children/parenting products
- Credit cards
- Charitable contributions
- Internet/Computer/Technology
- Survey data

Geographical resolution

Mosaic classifies consumers by household and neighborhood. This allows you to optimize your use of the segmentation depending on the application.

The classification is identical regardless of whether it is used at a household or neighborhood level.

This ensures continuity and makes the classification easy to implement.

Complementary data

A key benefit of Mosaic is the ability to link to syndicated survey data which provides a wealth of consumer behavior, media preferences, attitudes and opinions about each Mosaic type and group. Mosaic has been integrated with Experian Research Services' National Consumer Survey; Mediamark Research Inc.; and other consumer data and survey providers to generate a rich profile of consumers. Mosaic can be linked to any customer or syndicated survey.

Affluent Suburbia

- America's Wealthiest
- Dream Weavers
- White-collar Suburbia
- Upscale Suburbanites
- Enterprising Couples
- Small-town Success
- New Suburbia Families

Upscale America

- Status-conscious Consumers
- Affluent Urban Professionals
- Urban Commuter Families
- Solid Suburban Life
- Second-generation Success
- Successful Suburbia

Small-town Contentment

- Second City Homebodies
- Prime Middle America
- Suburban Optimists
- Family Convenience
- Mid-market Enterprise

Blue-collar Backbone

- Nuevo Hispanic Families
- Working Rural Communities
- Lower-income Essentials
- Small-city Endeavors

American Diversity

- Ethnic Urban Mix
- Urban Blues
- Professional Urbanites
- Suburban Advantage
- American Great Outdoors
- Mature America

Metro Fringe

- Steadfast Conservatives
- Moderate Conventionalists
- Southern Blues
- Urban Grit
- Grass-roots Living

Remote America

- Hardy Rural Families
- Rural Southern Living
- Coal and Crops
- Native Americana

Aspiring Contemporaries

- Young Cosmopolitans
- Minority Metro Communities
- Stable Careers
- Aspiring Hispania

Rural Villages and Farms

- Industrious Country Living
- America's Farmlands
- Comfy Country Living
- Small-town Connections
- Hinterland Families

Struggling Societies

- Rugged Rural Style
- Latino Nuevo
- Struggling City Centers
- College Town Communities
- Metro Beginnings

Urban Essence

- Unattached Multi-cultures
- Academic Influences
- African-American Neighborhoods
- Urban Diversity
- New Generation Activists
- Getting By

Varying Lifestyles

- Military Family Life
- Major University Towns
- Gray Perspectives

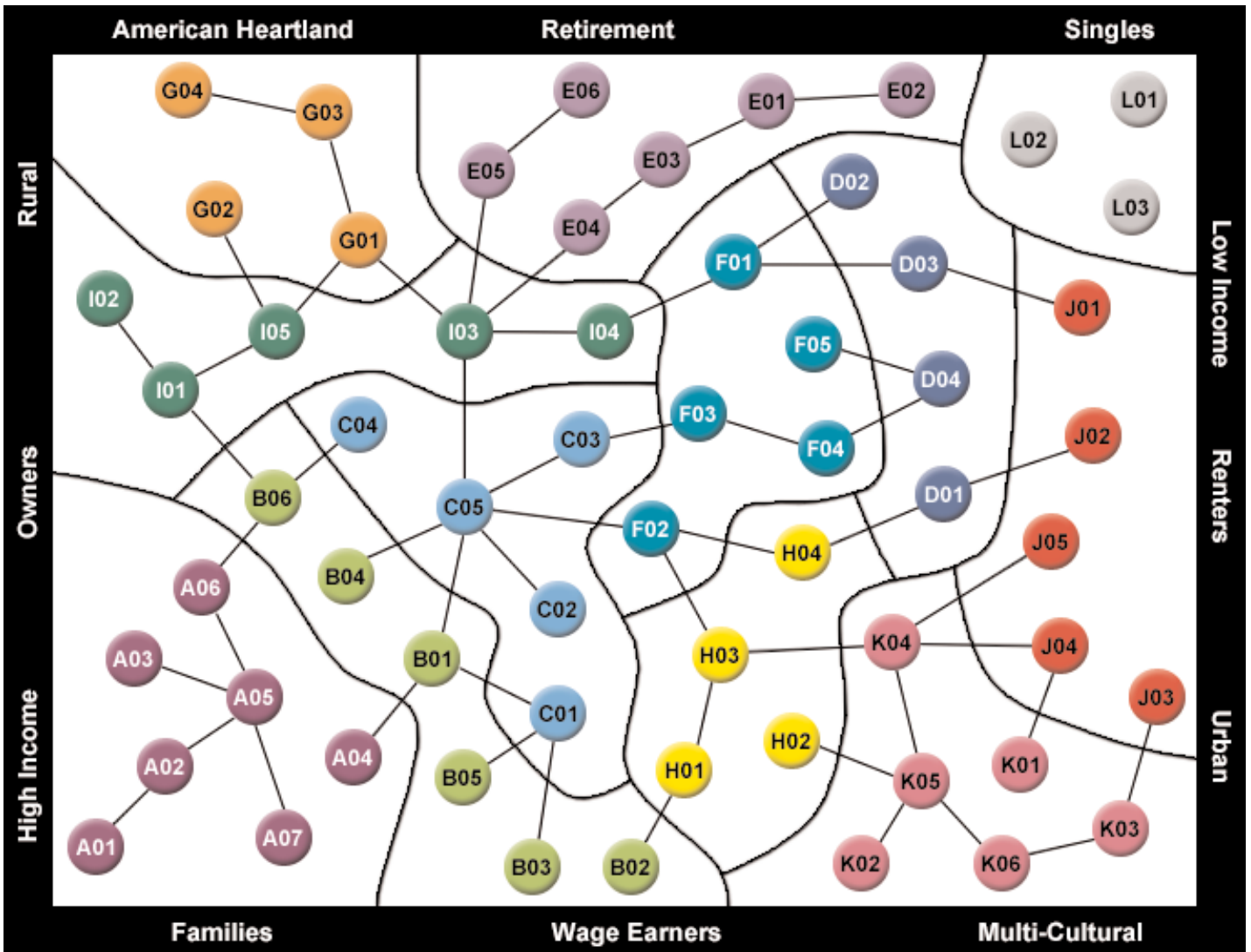
Mosaic USA Groups and Types

Mosaic classifies households in the United States by allocating them to one of 60 types and 12 groups.

Group	Group Description	% Households	Type	Type Description	% Households
A	Affluent Suburbia	11.19	A01	America's Wealthiest	1.14
			A02	Dream Weavers	1.74
			A03	White-collar Suburbia	1.43
			A04	Upscale Suburbanites	0.84
			A05	Enterprising Couples	0.84
			A06	Small-town Success	2.38
			A07	New Suburbia Families	2.82
B	Upscale America	13.26	B01	Status-conscious Consumers	1.55
			B02	Affluent Urban Professionals	1.44
			B03	Urban Commuter Families	6.33
			B04	Solid Suburban Life	0.63
			B05	Second-generation Success	2.40
			B06	Successful Suburbia	0.91
C	Small-town Contentment	7.64	C01	Second City Homebodies	0.74
			C02	Prime Middle America	3.52
			C03	Suburban Optimists	0.61
			C04	Family Convenience	1.93
			C05	Mid-market Enterprise	0.84
D	Blue-collar Backbone	6.57	D01	Nuevo Hispanic Families	2.73
			D02	Working Rural Communities	1.06
			D03	Lower-income Essentials	0.83
			D04	Small-city Endeavors	1.95
E	American Diversity	9.73	E01	Ethnic Urban Mix	1.89
			E02	Urban Blues	1.74
			E03	Professional Urbanites	2.09
			E04	Suburban Advantage	1.15
			E05	American Great Outdoors	1.37
			E06	Mature America	1.48
F	Metro Fringe	10.63	F01	Steadfast Conservatives	6.51
			F02	Moderate Conventionalists	1.60
			F03	Southern Blues	0.92
			F04	Urban Grit	0.55
			F05	Grass-roots Living	1.05
G	Remote America	7.39	G01	Hardy Rural Families	2.70
			G02	Rural Southern Living	2.71
			G03	Coal and Crops	1.81
			G04	Native Americana	0.18
H	Aspiring Contemporaries	11.18	H01	Young Cosmopolitans	3.22
			H02	Minority Metro Communities	2.20
			H03	Stable Careers	4.29
			H04	Aspiring Hispania	1.48
I	Rural Villages and Farms	4.77	I01	Industrious Country Living	1.40
			I02	America's Farmlands	1.04
			I03	Comfy Country Living	0.73
			I04	Small-town Connections	0.48
			I05	Hinterland Families	1.23
J	Struggling Societies	6.58	J01	Rugged Rural Style	1.62
			J02	Latino Nuevo	2.91
			J05	Struggling City Centers	1.72
			J04	College Town Communities	0.98
			J05	Metro Beginnings	0.98
K	Urban Essence	8.63	K01	Unattached Multi-cultures	0.38
			K02	Academic Influences	0.47
			K03	African-American Neighborhoods	1.93
			K04	Urban Diversity	2.44
			K05	New Generation Activists	2.37
			K06	Getting By	1.05
L	Varying Lifestyles	0.80	L01	Military Family Life	0.31
			L02	Major University Towns	0.27
			L03	Gray Perspectives	0.22

The Mosaic Family Tree

The Mosaic Family Tree illustrates the major demographic and lifestyle polarities between the types and groups and shows how the Mosaic types relate to each other.



Mosaic USA Groups

Affluent Suburbia

America's Wealthiest

Dream Weavers

White-collar Suburbia

Upscale Suburbanites

Enterprising Couples

Small-town Success

New Suburbia Families

Upscale America

Status-conscious Consumers

Affluent Urban Professionals

Urban Commuter Families

Solid Suburban Life

Second-generation Success

Successful Suburbia

Small-town Contentment

Second City Homebodies

Prime Middle America

Suburban Optimists

Family Convenience

Mid-market Enterprise

Blue-collar Backbone

Nuevo Hispanic Families

Working Rural Communities

Lower-income Essentials

Small-city Endeavors

American Diversity

Ethnic Urban Mix

Urban Blues

Professional Urbanites

Suburban Advantage

American Great Outdoors

Mature America

Metro Fringe

Steadfast Conservatives

Moderate Conventionalists

Southern Blues

Urban Grit

Grass-roots Living

Remote America

Hardy Rural Families

Rural Southern Living

Coal and Crops

Native Americana

Aspiring Contemporaries

Young Cosmopolitans

Minority Metro Communities

Stable Careers

Aspiring Hispania

Rural Villages and Farms

Industrious Country Living

America's Farmlands

Comfy Country Living

Small-town Connections

Hinterland Families

Struggling Societies

Rugged Rural Style

Latino Nuevo

Struggling City Centers

College Town Communities

Metro Beginnings

Urban Essence

Unattached Multi-cultures

Academic Influences

African-American Neighborhoods

Urban Diversity

New Generation Activists

Getting By

Varying Lifestyles

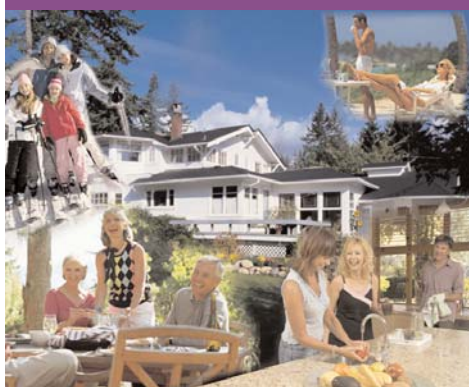
Military Family Life

Major University Towns

Gray Perspectives

 mosaic®
USA

Group A: Affluent Suburbia



Blake and Lauren 11.19% of U.S. households (Types A01–A07)

The seven Types in the Affluent Suburbia group comprise the wealthiest households in the nation. These segments outrank all other Mosaic Types in terms of household income, home value and educational achievement.

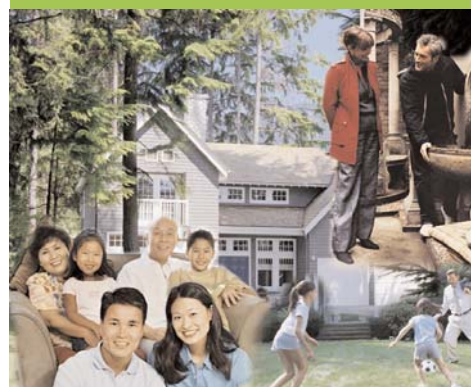
Concentrated in exclusive suburban neighborhoods, these households are predominantly white, college educated and filled with Baby Boom parents and their children.

With their managerial and executive positions paying six-figure-plus incomes, they enjoy the good life in fashionable houses outfitted with the latest technology.

These are the Americans who drive luxury cars, belong to country clubs, travel abroad and relax by sailing, golfing or skiing. Many are culture buffs who attend the theater, art shows, dance performances and concerts, all at high rates.

Both their purchasing behavior and media choices reflect their interests in money management, travel, computers and gourmet foods.

Group B: Upscale America



Brendan and Maureen 13.26% of U.S. households (Types B01–B06)

The six Types in Upscale America are populated with mainly white, college-educated couples and families living in the metropolitan sprawl.

Most of the adults work as executives and white-collar professionals, and their upscale incomes provide them with large homes and comfortable lifestyles.

They like to spend their leisure time getting exercise – jogging, biking and swimming are popular – or shopping for the latest in-fashion and high-tech electronics. They are active in community affairs as members of business clubs, environmental groups and arts associations.

They are selective media fans who prefer magazines and cable TV channels that cover business, fashion and the arts. Their one exception is the Internet.

These Americans are omnivorous Web users who go online for everything from banking and trading stocks to downloading music and buying merchandise.

Group C: Small-town Contentment



Clint and Tammy **7.64% of U.S. households** **(Types C01–C05)**

The five Types in Small-town Contentment represent the nation's middle-aged, upper-middle-class families living in small towns and satellite cities.

As a group, they share moderate educations and a mix of well-paying jobs in white-collar, blue-collar and service professions.

With their locations outside the nation's major metros, these households can afford recently built homes and new SUVs and pickup trucks.

They enjoy outdoor sports like hiking, fishing and camping. They are also close enough to big cities to frequent comedy clubs, nightclubs and upscale malls for designer clothes and sporting goods.

They tend to have varied media tastes, enjoying music and comedy shows on television, modern rock and country music on the radio and fitness and music magazines from newsstands. They are active Internet users going online for instant messaging, exchanging e-mail and getting the latest sports scores and news.

Group D: Blue-collar Backbone



Al and Carmen **6.57% of U.S. households** **(Types D01–D04)**

The four Types in Blue-Collar Backbone are a bastion of blue-collar diversity. This group features above-average proportions of both old and young residents, whites and Hispanics, families and singles, homeowners and apartment renters.

Most residents live in older outlying towns and cities, and work at blue-collar jobs in manufacturing, construction and retail trades.

Their lifestyle reflects a working-class sensibility. Their most popular leisure activities include baseball, soccer, fishing and woodworking. They are more likely to go out to a veterans club than attend a concert or play.

These budget-conscious households shop at discount clothiers and department stores, and they have low rates for buying investments or insurance products.

With relatively few entertainment options due to their remote location or lack of discretionary income, this group is a strong market for traditional media. Residents like to watch soaps and game shows on television, listen to country music on the radio and read a variety of outdoor and women's magazines.

Group E: American Diversity



Louis and Helen **9.73% of U.S. households** **(Types E01–E06)**

American Diversity is a reflection of how contrasting mid-America's population really is. It is an ethnic mix of middle-aged couples, singles and retirees.

With a few exceptions, these six Mosaic Types consist of households with average educations and middle-class incomes from blue-collar and service industry jobs. Many of the group's adults are older Americans – aging singles and couples who've already exited the workplace.

They tend to have unassuming lifestyles, scoring high for reading books and newspapers, going to movies and plays, and socializing through fraternal orders and veterans clubs.

They have traditional media tastes, enjoying TV news, movies and game shows as well as business and home-oriented magazines.

Conservative in their politics and fashion, they have limited interest in new clothing styles, consumer electronics or the Internet.

Affluent Suburbia

America's Wealthiest
Dream Weavers
White-collar Suburbia
Upscale Suburbanites
Enterprising Couples
Small-town Success
New Suburbia Families

Upscale America

Status-conscious Consumers
Affluent Urban Professionals
Urban Commuter Families
Solid Suburban Life
Second-generation Success
Successful Suburbia

Small-town Contentment

Second City Homebodies
Prime Middle America
Suburban Optimists
Family Convenience

Mid-market Enterprise

Blue-collar Backbone

Nuevo Hispanic Families
Working Rural Communities
Lower-income Essentials
Small-city Endeavors

American Diversity

Ethnic Urban Mix
Urban Blues
Professional Urbanites
Suburban Advantage
American Great Outdoors
Mature America

Metro Fringe

Steadfast Conservatives
Moderate Conventionalists
Southern Blues
Urban Grit

Grass-roots Living

Remote America

Hardy Rural Families
Rural Southern Living
Coal and Crops
Native Americana

Aspiring Contemporaries

Young Cosmopolitans
Minority Metro Communities
Stable Careers
Aspiring Hispania

Rural Villages and Farms

Industrious Country Living
America's Farmlands
Comfy Country Living
Small-town Connections
Hinterland Families

Struggling Societies

Rugged Rural Style
Latino Nuevo
Struggling City Centers
College Town Communities
Metro Beginnings

Urban Essence

Unattached Multi-cultures
Academic Influences
African-American Neighborhoods
Urban Diversity

New Generation Activists
Getting By

Varying Lifestyles

Military Family Life
Major University Towns
Gray Perspectives

Group F: Metro Fringe



Bernie and Hazel 10.63% of U.S. households (Types F01–F05)

Metro Fringe is a collection of five racially mixed, lower-middle-class Types located primarily in satellite cities such as Kissimmee, FL, Flint, MI, Joliet, IL, and Fresno, CA.

Many of the group's households consist of young singles and couples who work at blue-collar and service industry jobs. They tend to live in older single-family homes, semidetached houses and low-rise apartments.

Overall, this group is relatively active and pursues sports-oriented lifestyles, participating in activities such as soccer and softball, rollerblading and skateboarding, go-carting and video gaming.

As shoppers, they patronize discount retailers where they buy the latest fashion and tech gear at low prices.

In their homes, they're fans of electronic media, whether it's watching youth-oriented cable channels like Spike TV, FX and Cartoon Network, or going online to chat forums and Web sites for job listings or music downloading.

Group G: Remote America



Jimmy and Debbie 7.39% of U.S. households (Types G01–G04)

The four Remote America Types reflect heartland lifestyles, a mix of farming and small industrial communities mostly located in the nation's midsection.

The working-class couples and families in this group tend to be employed in agriculture and blue-collar jobs that pay modest wages.

The median home value is about half the national average, and a significant number of residents live in mobile homes.

No group has a lower population density, and few have higher rates for outdoors-oriented lifestyles. Households spend their leisure time fishing, hunting, hiking and horseback riding.

In their homes, they look to their TV sets for entertainment, especially game shows, soap operas and home improvement shows. Their magazine tastes may split along gender lines, with the men reading hunting publications while the women peruse home and family magazines. On the radio, country and western is the preferred choice of music.

Group H: Aspiring Contemporaries



Derrick and Danielle **11.18% of U.S. households** **(Types H01–H04)**

The four Types in Aspiring Contemporaries are all filled with upward strivers. The households tend to be young (Generation Xers between 18 and 34 years old), ethnically diverse (about 40 percent are minorities) and unattached (about two-thirds are single or divorced).

Yet despite traditional barriers to affluence, the members of these metropolitan types are already solidly middle-class.

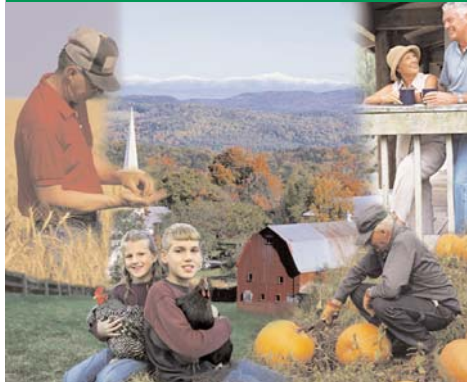
Many live in relatively new homes or apartments valued at more than the national average – a reliable sign of upward mobility.

They're big culture buffs who like to see plays, movies, comics and live bands. They spend a lot of their discretionary income on the latest fashions and consumer electronics.

They are heavy media consumers, listening to jazz on the radio and reading the Sunday paper for science and technology news.

Raised on technology, they are very Internet savvy, spending their leisure time online to chat, shop, job search, send instant messages, bid in auctions and frequent dating Web sites.

Group I: Rural Villages and Farms



Bobby and Becky **4.77% of U.S. households** **(Types I01–I05)**

Representing America's agricultural and mining communities, Rural Villages and Farms is a collection of five low-density Types filled with middle-class families and couples of varied ages.

Most of the households in this group are married, white and high school educated.

They maintain tranquil lifestyles in unpretentious houses and comfortable mobile homes.

They share a fondness for outdoor sports, enjoying fishing, hunting, camping and motor sports. Many residents are do-it-yourselfers who are into woodworking and needlework. They like to shop at the big-box home improvement chains and watch how-to shows on TV.

When it comes to media, nothing dominates like country music. They watch their favorite country and western stars on TV, listen to them on the radio and attend their concerts.

Group J: Struggling Societies



Jose and Vanessa **6.58% of U.S. households** **(Types J01–J05)**

The five Types in Struggling Societies symbolize the challenges facing a significant number of economically challenged Americans.

These households tend to be disadvantaged and uneducated. With incomes half the national average and nearly a third never completing high school, they are consigned to low-level jobs in manufacturing, health care and food services.

Many of these residents are young, minorities, students and single parents trying to raise families on low incomes and tight budgets.

Without much discretionary income their activities are limited and leisure pursuits include playing sports like basketball, volleyball and skateboarding.

They shop at discount clothiers and sporting goods stores for casual apparel and athletic shoes.

In these less fortunate communities, television is the main source of entertainment, specifically reality programs, sitcoms, talk shows and sports.

This group also relates to ethnic-oriented media, creating a strong radio market for stations that play Spanish, Mexican and urban contemporary music.

Affluent Suburbia

America's Wealthiest
Dream Weavers
White-collar Suburbia
Upscale Suburbanites
Enterprising Couples
Small-town Success
New Suburbia Families

Upscale America

Status-conscious Consumers
Affluent Urban Professionals
Urban Commuter Families
Solid Suburban Life
Second-generation Success
Successful Suburbia

Small-town Contentment

Second City Homebodies
Prime Middle America
Suburban Optimists
Family Convenience

Mid-market Enterprise

Blue-collar Backbone

Nuevo Hispanic Families
Working Rural Communities
Lower-income Essentials

Small-city Endeavors

American Diversity

Ethnic Urban Mix
Urban Blues

Professional Urbanites

Suburban Advantage

American Great Outdoors

Mature America

Metro Fringe

Steadfast Conservatives

Moderate Conventionalists

Southern Blues

Urban Grit

Grass-roots Living

Remote America

Hardy Rural Families

Rural Southern Living

Coal and Crops

Native Americana

Aspiring Contemporaries

Young Cosmopolitans

Minority Metro Communities

Stable Careers

Aspiring Hispania

Rural Villages and Farms

Industrious Country Living

America's Farmlands

Comfy Country Living

Small-town Connections

Hinterland Families

Struggling Societies

Rugged Rural Style

Latino Nuevo

Struggling City Centers

College Town Communities

Metro Beginnings

Urban Essence

Unattached Multi-cultures

Academic Influences

African-American Neighborhoods

Urban Diversity

New Generation Activists

Getting By

Varying Lifestyles

Military Family Life

Major University Towns

Gray Perspectives

Group K: Urban Essence



Eddie and Annie

8.63% of U.S. households
(Types K01–K06)

As a whole, the six segments in Urban Essence make up the nation's least affluent group, a collection of relatively young minorities living in older apartments.

More than half the households consist of African-Americans and Hispanics. Many of these residents are single or single parents working at entry-level jobs in service industries.

With their low education levels and household incomes, residents lead unpretentious lifestyles. Many spend their leisure time playing sports like baseball, basketball and football.

With their above-average household size, they make a strong market for children's toys and electronic gear, especially video games, dolls and board games.

They have high rates for enjoying traditional media, reading ethnic-targeted magazines, listening to jazz and urban contemporary radio and, especially, watching television. It's hard to find a network program or cable channel that they don't view, watching comedies, cartoons, sports, soaps and game shows.

Group L: Varying Lifestyles



Michael and Melissa

0.80% of U.S. households
(Types L01–L03)

The three Types that make up Varying Lifestyles are an unconventional group. What they share is the singular experience of living in group quarters.

A majority of this group lives the unique lifestyles offered by the military and university dorm life.

Though their daily lives are different from many Americans – as well as each other – those who have the ability are more likely than average Americans to visit museums, zoos and state fairs.

They like to stay active doing aerobic exercise, hiking, bowling and playing sports like tennis, baseball and volleyball.

They are frequent travelers who vacation abroad as well as within the United States.

At home, they divide their time between the television and computer screens. They typically watch TV news, comedy programs and late-night talk shows. When online they frequent chat rooms, auction and banking sites and listen to Internet radio with a preference for rock 'n' roll.

Mosaic Global

Mosaic USA is part of the Mosaic Global network of consumer segmentation systems. The Mosaic classification is available in more than 25 countries, including most of Western Europe, the United States, Australia and the Far East. Mosaic Global is a consistent segmentation system that links each of these classifications and covers a billion of the world's consumers. It is based on a simple proposition that the world's cities share common patterns of residential segregation. Using highly localized statistics, Experian has identified 10 distinct types of residential neighborhood, each with a distinctive set of values, motivations and consumer preferences.

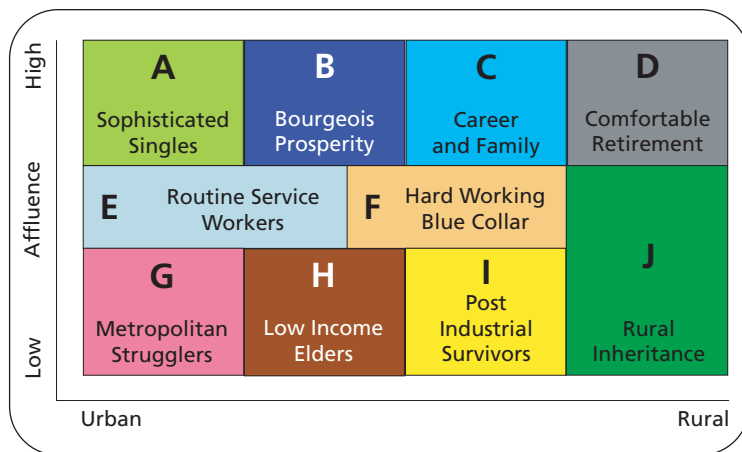
To describe Mosaic Global, Experian decided upon a set of groups that are consistent across the countries and that could be used as classifications. The Mosaic Global groups are:

- A Sophisticated Singles
- B Bourgeois Prosperity
- C Career and Family
- D Comfortable Retirement
- E Routine Service Workers
- F Hard Working Blue Collar
- G Metropolitan Strugglers
- H Low Income Elders
- I Post Industrial Survivors
- J Rural Inheritance

Available countries:

- Australia
- Austria
- Belgium
- Canada
- China (Beijing, Guangzhou, Shanghai)
- Czech Republic
- Denmark
- Finland
- France
- Germany
- Greece
- Hong Kong
- Israel
- Italy*
- Japan
- New Zealand
- Norway
- Republic of Ireland (ROI)
- Romania
- Singapore*
- Spain
- Sweden
- Switzerland
- The Netherlands
- United Kingdom (UK)
- USA

* available 2007



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

Affluent Suburbia

America's Wealthiest
Dream Weavers
White-collar Suburbia
Upscale Suburbanites
Enterprising Couples
Small-town Success
New Suburbia Families

Upscale America

Status-conscious Consumers
Affluent Urban Professionals
Urban Commuter Families
Solid Suburban Life
Second-generation Success
Successful Suburbia

Small-town Contentment

Second City Homebodies
Prime Middle America
Suburban Optimists
Family Convenience
Mid-market Enterprise

Blue-collar Backbone

Nuevo Hispanic Families
Working Rural Communities
Lower-income Essentials
Small-city Endeavors

American Diversity

Ethnic Urban Mix
Urban Blues
Professional Urbanites
Suburban Advantage

American Great Outdoors
Mature America

Metro Fringe

Steadfast Conservatives
Moderate Conventionalists
Southern Blues
Urban Grit

Grass-roots Living

Remote America

Hardy Rural Families
Rural Southern Living
Coal and Crops
Native Americana

Aspiring Contemporaries

Young Cosmopolitans
Minority Metro Communities
Stable Careers
Aspiring Hispania

Rural Villages and Farms

Industrious Country Living
America's Farmlands
Comfy Country Living
Small-town Connections
Hinterland Families

Struggling Societies

Rugged Rural Style
Latino Nuevo
Struggling City Centers
College Town Communities
Metro Beginnings

Urban Essence

Unattached Multi-cultures
Academic Influences
African-American Neighborhoods
Urban Diversity
New Generation Activists
Getting By

Varying Lifestyles

Military Family Life
Major University Towns
Gray Perspectives

Visualization

To help illustrate the classification and make Mosaic easy to interpret, we have created a set of comprehensive support materials.

Mosaic Multimedia Guide – an interactive guide to Mosaic available for loading onto your own PC or for use over the Internet. It provides a rich and colorful guide to the classification using photographs, sound, text descriptions, animation and a library of profiles of product purchasing habits and consumer behavior.

Mosaic eHandbook – a detailed electronic guide to Mosaic that provides a background to the typology and lists the variables used to build the classification, a key to the structure of the Groups and Types, and illustrations of the demographic and lifestyle characteristics of each household Type and neighborhood.

Data, Services and Solutions

Data directories

Mosaic Directory License is a geographic file containing postal codes and their assigned Mosaic code. Customer files can be enriched with a Mosaic code by simply matching the postal code from a customer or prospect record to the Mosaic directory.

Mosaic Distribution License provides geographic counts for each Mosaic Type for various Census, market and postal geographies. Files can be used for market analysis and planning and can be easily integrated into geographical information systems (GIS) and mapping applications.

Delivery services

Enhancement – Mosaic Type and Group codes and Mosaic Global codes are available at the household or neighborhood levels for customer file enhancement. Coding your customer, prospect and survey files is your first step in understanding who your customers really are. Enhancement is available on a license or ad hoc basis.

List Selection – Once you know who your customers are, you can use Mosaic in your acquisition campaigns to target your best prospects by selecting from Experian's INSOURCE lists based on the key and top performing Mosaic segments.

Modeling and Analytics – Mosaic can be used as another element in customer and acquisition modeling development, as an added selection criteria when pulling modeled lists, or on the front-end and back-end of customer profiling and campaign analysis. Our data modeling and consulting teams can undertake more detailed predictive modeling and consumer analysis using Mosaic and other Experian data assets.

Solutions

Micromarketer Generation3 is an integrated geographical analysis tool that provides customer profiling, catchment (trade area) definition, sales territory analysis, data modeling, mapping and visualization in an easy-to-use software application. Available for use on your desktop PC, or using data available across a network, Micromarketer Generation3 provides you with access to the very latest in geographical analysis technology.

TAOS is an innovative Web-based decision support tool for store network planning. Utilizing a sophisticated new approach to prediction modeling, it is able to respond to the complexities of the retail landscape and generate an accurate view of future sales.

About Business Strategies division

Experian's Business Strategies Division provides a detailed understanding of consumers, markets and economies in the United States and around the world, past, present and future.

Its focus is consumer profiling and market segmentation, retail property analysis, economic forecasting and public policy research, supporting businesses, policy makers and investors in making tactical and strategic decisions.

Our Prediction Analytics group provides retail, restaurant and real estate professionals with the ability to improve forecast accuracy, resulting in better retail location and market planning decisions.

As part of the Experian group, we provide access to a wealth of global consumer information, research data and innovative software solutions.

To find out more information about how Mosaic can be used within your organization, contact your Experian representative, call 888 219 1817, or e-mail mosaicinfo@experian.com.

For more information on Prediction Analytics, please visit www.predictionanalytics.com

About Experian

Experian is a global leader in providing value-added information solutions to organizations and consumers.

Experian provides information, analytics, decision-making solutions and processing services. Using our comprehensive understanding of individuals, markets and economies, we help organizations to find, develop and manage customer relationships to make their businesses more profitable.

Experian promotes greater financial health and opportunity among consumers by enabling them to understand, manage and protect their personal information, helping them control financial aspects of key life events and make the most advantageous financial decisions.

Experian works with clients across diverse industries, including financial services, telecommunications, health care, insurance, retail and catalog, automotive, manufacturing, leisure, utilities, e-commerce, property and government. Headquartered in Costa Mesa, Calif., Experian employs more than 12,500 people in 28 countries worldwide who support clients in more than 60 countries. Annual sales are in excess of \$3.0 billion.

For more information, visit www.experian.com



955 American Lane
Schaumburg, IL 60173

T: 888 214 4391

153 E. 53rd Street
58th Floor
New York, NY 10022

T: 212 448 6500

F: 212 532 2981

8500 Freeport Parkway
Suite 110
Irving, TX 75063

T: 972 874 5858

F: 972 974 5995

E: info@predictionanalytics.com

www.experianmarketingsolutions.com

© Experian Information Solutions, Inc. 2006. All rights reserved. Experian and the marks used herein are service marks or registered trademarks of Experian Information Solutions, Inc. Other product and company names mentioned herein may be the trademarks of their respective owners.

© Experian 2006
All rights reserved
SW/10/06