

Mosaic[®] USA

Group and Segment Descriptions



Mosaic USA

Group and Segment listing

		% of Households		
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	1.10%
		A05	Couples with Clout	1.43%
		A06	Jet Set Urbanites	0.48%
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	Fast Track 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	Stockcards 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	1.01%
		K40	Bohemian Groove	1.92%
L	Blue Sky Boomers 6.11%	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	1.84%
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%

Mosaic USA

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%

Mosaic USA

Group Descriptions

Group A: Power Elite

The wealthiest households in the US, living in the most exclusive neighborhoods, and enjoying all that life has to offer

Overview

America's wealthiest households belong to Power Elite, a group of six segments concentrated in the nation's largest metropolitan areas. Predominantly white with a high rate of Asians, many have risen to the top thanks to advanced educations and lucrative careers as lawyers, doctors and corporate leaders. Today, these middle-aged and older executives (half are empty-nesting couples) enjoy lives of luxury in the nation's most fashionable and exclusive areas in the country.

With their deep pockets, they own property in some of America's most sought-after addresses - from the contemporary mansions of Beverly Hills, Calif. to the sprawling waterfront estates of Old Greenwich, Conn. Many paid more than a million dollars for their dream homes. While many have settled in the greener-belt suburbs of big cities, significant numbers also enjoy private, in-town residences, their homes protected by iron gates and well-tended shrubbery, the backyards dominated by swimming pools and tennis courts.

With nearly half the adults holding advanced degrees, Power Elite reflect a society of white-collar and entrepreneurial types, as well as dual-earners who have worked their way to the top. They're nearly twice as likely as average Americans to have jobs in business, law, science and technology. Nearly a third of this group's households earn more than \$250,000 annually. Now at the peak of their careers, many are starting to contemplate comfortable life investments, as more than half already own secondary or vacation homes.

As consumers, the Power Elite have regal tastes. They're philanthropic supporters of the arts who go to plays, classical music concerts, dance performances and museums. With many of their kids grown, they're free to go out to dinner, watch a movie or take in another evening event. Weekends are reserved for trying to catch up with life, with such activities as antiques, gardening or gathering with friends at parties. These are also health-conscious households who set aside regular time to exercise at a health club or with a private trainer; no group has more golf or tennis enthusiasts.

Power Elite have the highest level of investments (stocks, bonds and mutual funds), buying real estate and carrying credit cards - typically the gold and platinum varieties. As the nation's strongest market for luxury goods, many drive luxury imports, outfitting their vehicles with satellite radio and GPS systems. Some collect cars like paintings; nearly two-thirds own three or more vehicles. Given their passion for anything cutting-edge, it's not surprising that they stay current with the latest fashion, buying designer labels at high-end retailers and boutiques. With their busy lifestyles, they also purchase items from mail-order catalogs and luxury Websites. Unsurprisingly, they are adopters of all the latest and greatest technology.

Mosaic USA

To satisfy their curiosity about the world, they travel widely in the U.S. and abroad, visiting virtually every country that can be reached by plane, train or cruise ship. They travel in style; they're more than twice as likely as average Americans to have spent more than \$5,000 on their last trip, whether it involved hitting ski slopes, wandering island beaches or teeing off at exclusive golf courses. These are the Americans who sport the envied glow of a winter tan.

Power Elite make a strong media audience. They have above-average interest in watching TV and reading magazines, especially business, epicurean, literary and news titles. They're fans of TV and radio, though not the advertising; they mute the audio or change the channel when a commercial comes on. They spend a relatively large amount of time on the Internet managing their financial affairs and shopping at premium retail Websites. However, they're not only about being acquisitive; they also give away a lot of money to charitable causes to support education, the arts, political parties and public broadcasting. For many, their engagement calendars are studded with philanthropic dinners, political fundraisers and charity balls.

As for their political leanings, these active voters are mostly right-of-center. The highest concentration belongs to the Republican Party, but there are also pockets of limousine liberals, and nearly a third call themselves Democrats. No matter their politics, many share an interest in international events.

Digital behavior

The educated and wealthy households in this group are among the nation's more prodigious users of digital media. These early tech adopters have large appetites for high-speed modems, wireless technology and accessing the Internet through their cell phones, handheld devices and other mobile devices. The Internet is a major source of information as well as a tool to shop, bank, trade stocks and book travel arrangements. They also go online to read business articles, research products, get the latest news and weather report, and share their own views through blogs. Among their favorite Websites: msnbc.com, expedia.com, finance.yahoo.com, wsj.com, cnn.com and drudgereport.com.

Mosaic USA

Group B: Flourishing Families

Affluent, middle-aged families and couples earning prosperous incomes and living very comfortable, active lifestyles

Overview

Typically found in communities located a short drive from malls and giant warehouse clubs, the four segments in Flourishing Families contain prosperous parents and children of all ages living life in suburban comfort. Most of the adults are married, in their 30s and 40s, college-educated and predominantly white with a large presence of Asians. Nearly two-thirds of households consist of married couples with children, whose ages range from pre-school to post-graduate. With high incomes and diversified assets, many parents have attained a level of financial stability that allows them to kick back and enjoy their quiet residential neighborhoods. Nearly one in five households contain a young adult, while some are still coping with the challenges, and high costs, of childrearing.

Scattered across the country in the bedroom suburbs of large cities from New York, N.Y. to San Francisco, Calif., Flourishing Families tend to live in spacious homes where they've built up significant equity. Many of the homes, which were built between 1970 and 2000, are starting to show some age. They're still valued on average at more than \$300,000 thanks to their well-groomed yards, coveted locations and spacious interiors that can accommodate the young adults still living at home.

In Flourishing Families, most of the adults have turned their college educations into lucrative positions in management, law, education, public administration or scientific professions, and most households contain dual earners, resulting in a healthy six-figure income. The money supports a car-dependent culture where commuting to city jobs is a fact of life. For these family households, their vehicles of choice for cruising from the office to ball fields to grocery stores are SUVs and minivans from Japanese automakers known for their well-designed and reliable vehicles.

With kids of all ages in this group, their leisure activities revolve around family-friendly fun. These households are big on sports of all sorts. Some are outdoor sport enthusiasts and like cycling, skiing, ice skating, mountain biking and backpacking. Others focus on a round of golf or playing a match of tennis. They like to take their families on warm-weather vacations to Hawaii and the Bahamas. To keep their youngsters occupied on weekends, they head to museums, zoos and aquariums. The parents get some me-time while dining out, going to movies and enjoying cultural offerings like plays and classical concerts. Fitness buffs, they like weight training, aerobics and yoga classes.

There's money in Flourishing Families, and these households are willing to spend it on their children. This is the prime market for toys, sporting goods and digital games; they regard shopping at Sports Authority, GameStop, Michaels and A.C. Moore as entertainment. While the members of this group have the income to spend, many of the parents are also looking for bargains at Kohl's, Costco and T.J. Maxx. Many prefer the ease and convenience of shopping

Mosaic USA

through catalogs and Websites. These households rarely go on a major shopping expedition without first planning their trip over the Internet.

The multitasking Flourishing Families have little time to devote to traditional media. They're only average fans of TV, radio, newspapers and magazines; much of their news-gathering now takes place on the Internet. However, they do like watching sitcoms, dramas and reality programs; their favorite cable networks include ESPN, DIY and Cartoon Network. Their taste in magazines runs toward *Entertainment Weekly*, *Real Simple* and *Road & Track*. They no longer enjoy most TV commercials, noting that they think advertising to children is wrong. They're more receptive to online ads, however; they're willing to click on email ads, use sponsored Websites and check out links. These active families also notice ads in movie theaters.

Somewhat more conservative than other family groups of their age, the segments in Flourishing Families are more Republican than Democratic. They're progressive on immigration and the arts and they put politics aside when it comes to philanthropy, giving to health, welfare, environmental, arts and religious groups.

Digital behavior

The well-educated members of Flourishing Families take their digital media seriously. The Internet is the first place they go to get the latest news, do their banking, research products and shop for a wide range of goods. They also like to go online for family entertainment, whether it's making digital photo albums, downloading music or watching TV programs. While they try to steer their children to educational Websites, their kids also spend hours looking at sites selling games, toys and music. They frequent media sites that reflect their interest in news and commentary: abcnews.com, msnbc.com and foxnews.com. It's difficult to find a computer accessory that they don't buy at high rates: DVD burners, video controllers, microphones and webcams all come standard with these families.

Mosaic USA

Group C: Booming with Confidence

Prosperous, established couples in their peak earning years living in suburban homes

Overview

The four segments in Booming with Confidence contain married couples in their peak earning years and approaching retirement. Many of the households have dual incomes and few children, allowing them to afford fashionable homes on small, manicured yards in city and suburban neighborhoods. Having made a conscious effort to distance themselves from the noise and chaos of the urban core, they've retreated to the quiet and predominantly white homogeneity of desirable neighborhoods only a short commute from their jobs.

Most households in Booming with Confidence are found in relatively new subdivisions in the West and Northeast on tree-lined streets worth more than \$330,000. With a majority having lived at the same address for more than 15 years, many have built up equity in their homes that supports their comfortable lifestyles and leisure activities. Their houses are also large enough to accommodate the quarter of households that have a young adult still living at home.

With six-figure incomes, Booming with Confidence are at the peak of their careers in white-collar professions in business, law, public administration, education and science. Given their college degrees and foreign travel, there's a cultured air to these segments. If they fly a flag above their front door, it's rarely an American flag; one depicting flowers, pets, or their college alma mater is much more common.

Booming with Confidence tend to have sophisticated tastes. With their well-appointed homes, solid incomes and diversified portfolios, they can afford to live the good life. They like to spend on nightlife, going to plays, concerts, movies and restaurants. On weekends, they can be seen touring museums and antique shops, always on the lookout for objects to add to their collections. They travel widely, taking getaways to Caribbean beaches and visiting nearly every country in Europe at more than twice the national average. At home, they like to relax by reading, gardening and entertaining friends and family. Their end tables are stacked with old copies of *Smithsonian*, *The New Yorker*, *Gourmet* and *Metropolitan Home*.

As consumers, Booming with Confidence have conservative tastes; they're attracted to classic fashions that have stood the test of time and mid-range sedans from both domestic and foreign automakers. With many still in the workforce or volunteering for charitable causes, they wear smart styles and designer labels they find at favorite mall retailers like Nordstrom, Talbots, Anne Taylor and Chico's. Many patronize local shops they've frequented for years when stocking up on wine, gourmet food and books. They'd never qualify as early adopters, but they like to equip their homes with the latest flat-screen TVs and carry new smartphones. These folks pride themselves on quiet good taste rather than ostentatious display.

Despite their busy lifestyles, Booming with Confidence make time for traditional media. They watch an average amount of TV, enjoying the programming on cable networks like A&E, CNN, ESPN, History, National Geographic, TCM and the Travel Channel. Radio is popular among

Mosaic USA

these daily commuters, especially the stations that offer news, sports, classic hits, golden oldies and classical music. Among Booming with Confidence segments, though, nothing compares to their obsession with traditional print media. They read daily newspapers from cover to cover and subscribe to science, travel and news magazines. No fans of advertising, they will, nevertheless, read ads in print media and are receptive to the messages that appear in movie theaters.

Booming with Confidence are active in their communities, and they frequently belong to arts groups, veterans' clubs and churches and synagogues. Politically, they tend to be moderates with a disproportionate number affiliated with the Republican Party. However, these centrists rarely take strong stands on many social issues and only a small percentage will ever be seen marching in a protest. That doesn't mean they're unwilling to donate money to causes that take tough stands on contentious issues, though. Indeed, many members of this group say they support a variety of charitable organizations because, intellectually and morally, it's the right thing to do.

Digital behavior

The older couples in this group make a solid audience for digital media. They use the Internet for utilitarian purposes: to trade stocks, get news, book airline tickets and follow the leaders on the PGA tour. Increasingly, these silver surfers are going online to shop, both gathering information about products and making purchases. Although they're still not comfortable using social networks, they do go online to stay in touch with family and friends by sending emails and photographs to loved ones.

Mosaic USA

Group D: Suburban Style

Middle-aged, ethnically-mixed suburban families and couples earning upscale incomes

Overview

The four segments in Suburban Style are filled with ethnically-mixed, middle-aged couples and families with children enjoying upscale lifestyles. Concentrated in suburban neighborhoods, these households are in the middle childrearing phase of their lives, coping with growing families, mid-level careers and monthly mortgage payments. Despite incomes nearing six figures, these 30- and 40-somethings still face high transportation costs in their suburban neighborhoods. However, they're happy to be bringing up their children in these middle-ring suburbs known for quiet streets and short commutes to in-town jobs.

Suburban Style aspired to live in a leafy suburb with a nice garden and fresh air. Their homes, often surrounding big cities in the Northeast and South, are well-preserved homes on curvy streets built in the last half of the 20th century. Housing values are slightly above average. Many homes have a basketball goal in the driveway or a Weber grill out back. On weekends, the sidewalks are filled with teens skateboarding, biking, in-line skating and shooting hoops.

With their slightly above-average educations - more than half have gone to college - parents in Suburban Style work at white-collar jobs in business, public administration, education and technology. Many are raising families on upscale incomes thanks to two or even three workers in the household; nearly 20 percent have a young adult living at home. Their solid incomes and built-up equity allow them to qualify for home equity and car loans; two-thirds of households own three or more vehicles. Among these segments, the highest concentration of homeowners has lived at the same address for over a decade.

Suburban Style have rich leisure lives. They spend a lot of their free time engaged in sports like baseball, basketball, swimming and biking. Thanks to older children still at home, this group also enjoys sports, including scuba diving, karate and water skiing. For a night out, adults head to movies, restaurants, plays, comedy clubs and rock concerts. With excursions to zoos, aquariums, bowling alleys and theme parks as well as regularly scheduled piano lessons and hockey practice, it's not uncommon for parents to put 50 miles on their car every weekend. Many fret that their children are over-programmed and need more unstructured playtime. When they get home, they're often too tired to care and they end up collapsing in front of the TV. With friends they might play cards or computer games - anything to take their minds off the next bout of activities, errands and appointments.

With their mix of solid incomes and educations, Suburban Style tend to be fashion-forward consumers who like to check out new styles and products. Children influence the marketplace patterns, as seen in the group's embrace of people-moving vehicles like SUVs and minivans and their tendency to patronize big-box discounters, toy stores and sporting goods retailers. With gadgets galore, these tech-savvy consumers also purchase all manner of electronic devices - smartphones, laptops and MP3 players - and can practically download music, games and TV

Mosaic USA

shows in their sleep. They're happy to shop online or use catalogs to avoid the traffic jams in mall parking lots.

The busy families in Suburban Style make only an average market for most media. However, they watch premium TV channels like Speed, IFC, BET and TV Land. They spend a lot of time in their cars listening to radio stations that air news, sports and classic and modern rock. Though their interest in most print media seems to be waning, they still like to read magazines that cover parenting, health, food, entertainment and the African-American community. More and more, they're getting their news and entertainment from the Internet. While they're ambivalent about advertising on most traditional channels, they do respond to email ads, sponsored Websites and links.

With their strong attachment to their local communities - they belong to unions, churches and PTA groups - Suburban Style are also active politically. They tend to be right-of-center moderates who are slightly more Republican than Democrat in their party affiliation. However, there are few causes that they advocate at high rates. On election night, it's often a toss-up on how they will vote.

Digital behavior

The Gen Xers who make up most of the adults in Suburban Style represent the first generation to make the Internet part of their daily lives. Now fluent in high-speed wireless and cellular technology, they're active users of digital media for a wide variety of applications. They go online to bank, telecommute, get stock information, bid on auctions, listen to Internet radio stations and get movie reviews. They often visit electronics, fashion, business and children's sites. Many are comfortable making purchases via online retailers.

Mosaic USA

Group E: Thriving Boomers

Upper-middle-class baby boomer-age couples living comfortable lifestyles settled in town and exurban homes

Overview

The three segments in Thriving Boomers feature empty-nesting couples in their 50s and 60s who long ago fled the cities for quiet towns and upper middle-class resort communities. Most of the households contain childless couples who've lived at the same address for over a decade and are now beginning to contemplate their retirement. Others are more recent arrivals who've left large homes in bedroom suburbs to downsize to more manageable houses and condos. While some of their peers have migrated to active retirement communities, these folks are content to live in their mixed-age neighborhoods, not to mention their mixed-aged households: one-quarter has an aged parent or young adult living at home.

Thriving Boomers are concentrated in small cities and towns, including popular vacation destinations like Santa Fe, N.M., Berkeley, Calif., Vail, Colo., and Nantucket, Mass. Their housing stock varies from older ranches to mountainside bungalows and beachfront condos. Although they're nearly twice as likely as average Americans to live on large properties of up to four acres, they also enjoy a change in scenery from time to time, as seen in the many who own vacation homes.

An educated group, a majority of households has at least one member with a college degree; these couples typically have white-collar jobs in public administration, law, education and sales. Their mid-level positions provide above-average incomes, though nearly a quarter of adults are retired. With their strong earnings over the course of many years, they've managed to build diversified 401(k)s and IRAs to ensure a comfortable retirement. These fiscal conservatives also like to buy long-term CDs and invest in money markets to protect their portfolios from the vagaries of the stock market.

Half of Thriving Boomers may be grandparents, but they've hardly retired to a rocking chair. Many are much different than preceding generations at the same point in life. They exercise regularly, enjoying biking, hiking, hunting, snorkeling and golf. These educated Americans frequent the theater, museums and classical music concerts, and many like nightlife activities like going to bars, nightclubs and comedy clubs. They dine out often at steakhouses and chains and have a soft spot for restaurants like Bob Evans and Cracker Barrel that offer home-style fare. They travel often, visiting Caribbean beaches, taking Mediterranean cruises and driving RVs to parks and tourist sites across America. To relax at home, they like to garden, read books, cook and do woodworking.

As consumers, Thriving Boomers tend to be practical shoppers who like functional clothes at good prices. They rarely buy products to make a statement, and they patronize a wide variety of retailers - from discounters like Dress Barn and Sam's Club to retail chains such as Chico's and Coldwater Creek. They're late adopters when it comes to technology, with below-average rates for owning smartphones and MP3 players, but they're willing to splurge on a flat-screen TV.

Mosaic USA

Though few have flashy cars, many own late-model trucks made in Detroit. American-made products, they declare, set the standard.

Thriving Boomers are selective media consumers, though they embrace both traditional and new media. They're among the top readers of newspapers, especially the travel, science, movie and editorial sections. These outdoorsy folks like to read fishing and hunting magazines along with newsweeklies and automotive publications. They listen to the radio fairly often, tuning in to golden oldies, classic rock, adult contemporary and news talk stations. They're especially fond of TV news, documentaries, history programs, dramas and how-to programs aired on cable channels like History, HGTV, TCM, the Travel Channel and Fox News. They're no fans of TV commercials - or most advertising for that matter - but they respond to billboards and links on the Internet.

The Americans who launched the counterculture revolution continue to be activists. Many are rooted in their communities and they often belong to veterans' clubs, arts groups and unions. Politically, they're ideologically split, with about equal numbers belonging to the Democratic and Republican parties. However, they tend to be more liberal on social issues and advocate corporate ethics. On issues they feel strongly about, they're willing to join a protest march.

Digital behavior

Thriving Boomers are active users of the Internet, comfortable going online to shop, telecommute and bid on auctions. They access the Internet for a variety of activities: booking flights, trading stocks, following political events and looking up health and medical information. They frequently surf to Websites like huffingtonpost.com, fidelity.com, craigslist.org and tripadvisor.com. They mostly go online from the comfort of their desktop or laptop computers; they're only half as likely as the general population to access the Internet using their cell phones.

Mosaic USA

Group F: Promising Families

Young couples with children in starter homes living child-centered lifestyles

Overview

Promising Families consist mainly of Generation Yers who've married, moved into their first homes and started families. With three-quarters under the age of 35, these predominantly white households live in small homes in affordable new subdivisions. In the two segments that make up this group, most of the adults are recently married, new to the workforce and raising young children, who are mostly of pre-school age. In this group, the American dream is characterized by a computer in the family room, a trampoline in the backyard and an SUV and multiple bikes in the garage.

Promising Families are found in the rapidly-growing towns and small cities of the West and South; and one segment has a high concentration living in military base communities like Quantico, Va., Camp Lejeune, N.C., and Colorado Springs, Colo. Most of their homes are modern ranches, bungalows and split-foyer houses that were built since 2000. However, because of their locations on the outer edge of the urban sprawl, the housing is affordable, with below-average values. While they've typically been at their current address for fewer than five years, these young families have quickly come to appreciate their safe subdivisions, new schools, abundant ball fields and convenient discount retailers.

The educational achievements among Promising Families members are above average, with one-third of household heads having either bachelor's or graduate degrees. That level of schooling translates to a wide variety of occupations - from business, technology and the military to science and homemaking. Though most of the adults are earning only entry-level pay, the dual-income households have enough disposable cash to lead rich leisure lives.

In Promising Families, life revolves around young and active families. It's hard to find a team sport - especially baseball, basketball, soccer or football - which they don't like. They keep fit by jogging, roller skating, yoga and doing aerobics. These parents are still young enough to enjoy nightlife and - after getting a babysitter - often go out to restaurants, bars, nightclubs, movie theaters and billiards halls. Many keep their kids occupied on weekends by taking them to a bowling alley, swimming pool, aquarium or pool. Casual dining restaurants are popular among these families. At home, they spend their leisure time on the Internet, playing games, listening to music or working on their hobbies (such as photography). During school breaks they travel frequently to domestic beaches, theme parks and the campgrounds where they enjoy boating and hiking.

Promising Families like to shop, though they're price-sensitive. They like to stretch their money, typically waiting for sales, patronizing factory outlets and heading right to the clearance racks. These shoppers are a strong market for electronics; they buy all manner of video and audio equipment. To chauffeur their kids to extracurricular activities and family outings, they rely on large cars like CUVs, minivans and SUVs. New or used, it doesn't matter - as long as it's an import.

Mosaic USA

Promising Families have only selective interest in media, with most of their program choices reflecting their preoccupation with childrearing. They seem to have given up on subscribing to newspapers and they have below-average interest in magazines. However, they will make an exception for parenting, sports and men's magazines such as *Baby Talk*, *ESPN*, *Maxim* and *Parents*. They listen to the radio, especially during drive-time, to stations that offer sports, modern rock, adult contemporary and contemporary hit songs. On TV, they're big fans of sitcoms, reality programs and animation, especially shows that appear on Nickelodeon, Disney, Cartoon Network and Comedy Central. In this group, the parents enjoy watching "SpongeBob SquarePants" almost as much as their kids.

Politically, Promising Families are somewhat conservative and care deeply about family values. They describe themselves as Republicans. Relative newcomers to their community, they belong to few groups other than the PTA and their local church or synagogue.

Digital behavior

The tech-savvy families in Promising Families are active users of digital media. They go online for a variety of utilitarian purposes - to buy toys and hobby items, bank, make travel arrangements, trade stocks and get the weather report - and to keep their children entertained at home with music, videos, games and Internet radio. Technology also helps them juggle work and childcare: they're twice as likely as average Americans to use their personal computers for telecommuting. These busy parents also go online to get information about products and services available near their new subdivisions. Among their favorite Websites are those that focus on sports (espn.com, sportsline.com), classifieds (craigslist.org, usajobs.opm.org) and child-oriented amusement (clubpenguin.com, toysrus.com).

Mosaic USA

Group G: Young City Solos

Younger and middle-aged singles living active and energetic lifestyles in metropolitan areas

Overview

The two segments in Young City Solos contain younger and middle-aged singles living in city neighborhoods. More than 90 percent are unmarried. Most are in their 30s and 40s, white and childless, part of a demographic trend of delaying marriage while living alone or cohabitating with a partner. While economic insecurity is one reason some singles avoid marriage and having children, these young professionals report above-average incomes topping \$75,000 a year, and they seem to be thoroughly enjoying their unattached status.

Young City Solos are concentrated in the nation's largest cities, in housing that caters to the increasing proportion of one-person households of homeowners or renters. Many live in well-appointed condos or apartments built during the last century. The homes, whether Victorian or postmodern in style, fetch above-average prices thanks to their in-town locations.

Young City Solos boast above-average educations, with most having at least some college or a bachelor's degree. They work at a mix of professional, technical, sales and service-sector jobs, typically working for the government, a university, hospital or a large company. In these progressive segments, there's equality between the sexes at home and on the job. Even among cohabitating couples, their dual incomes support upper middle-class lifestyles.

Young City Solos lead fast-paced and active lifestyles. These unmarried folks devote a lot of their discretionary cash to nightlife activities, often going to bars, nightclubs, plays, dance performances, concerts and rock shows. They keep their healthy lifestyles by staying fit and joining a health club to make use of the cardio machines, weights and yoga classes. They like to jog, play tennis, bike, hike and swim. They dine out often at white-tablecloth restaurants, where they like gourmet food and dishes presented like art. Although they travel as much as the average, many have gone abroad in the last three years to visit Europe, Asia and the Caribbean. They like visiting places that allow them to meet new people and experience different cultures.

As a result of their typically small homes and even smaller closets, Young City Solos would hardly qualify as shopaholics. They're infrequent consumers who prefer local boutiques to national chains, though they will go to discount retailers. Despite their youth, they're financially experienced and have started building a retirement nest egg filled with a variety of stocks, preferred stocks and mutual funds. With many commuting to work by public transit, they're a relatively weak market for cars, especially large American vehicles. However, these early adopters make up for it in their passion for new electronics: they own smartphones and MP3 players, the better to indulge their passion for music. Many like listening to jazz, pop, reggae, hard rock and traditional soul.

Multitasking Young City Solos don't have much time for traditional media. They rarely subscribe to newspapers. They're often too busy to sit down to watch TV. They don't often listen to the radio, though they do like tuning in to stations that offer news, talk, hot adult contemporary

Mosaic USA

music, classic hits and contemporary hits. Though they're not big on print media, they will subscribe to magazines such as *Fortune*, *Food & Wine*, *The New Yorker*, *Marie Claire* and *Men's Health*. They prefer the Internet for entertainment and they note that they're spending less time with other media because of it.

Young City Solos are staunch liberals who volunteer for social causes, vote Democratic and march in protests to protect the environment. They belong to arts groups that support dance, symphonic music and opera. Globally-minded, they're interested in other cultures and champion human rights abroad. While they want to succeed economically, they don't want to work for organizations with weak ethical reputations.

Digital behavior

The most web-savvy of the groups, Young City Solos are nearly twice as likely as average Americans to use the Internet. They go online for business and pleasure: to look for jobs and homes, get the news and weather, and bank and make travel arrangements. They also regard the Internet as their main source of entertainment; they play games, listen to Internet radio and check out potential matches - popular Websites include eharmony.com and linkedin.com. They've made the Web part of their daily life, and they're comfortable going online at home, work, the library or a hotel. These mobile Americans are no longer tied to desktop machines; they access the Internet on their Wi-Fi-enabled laptops and mobile phones. They're always on the lookout for new and unusual Websites.

Mosaic USA

Group H: Middle-class Melting Pot

Mid-scale, middle-aged and established couples living in suburban and fringe homes

Overview

Middle-class Melting Pot are mostly married, middle-aged people without children living in suburban neighborhoods. Many of their homes were built during the postwar baby boom, but these couples aren't the original owners. Most Middle-class Melting Pot have lived at their current address for fewer than five years, having moved to their comfortable homes to ease quietly into middle age. Nearly two-thirds are between the ages of 35 and 50. More than 80 percent have no children at home. These predominantly white households include above-average concentrations of divorced and widowed individuals. Most are empty-nesting couples concentrating on their careers and relaxed lifestyles.

Middle-class Melting Pot are found in the older neighborhoods of small towns and cities across the country. The highest concentrations live in the West and Northeast, but some also have moved to resort communities like Hilton Head, S.C., Lake Arrowhead, Calif., and Warren, Vt. With a majority of the homes built before 1960, housing values are below average. However, most of the homes are well-maintained and set on quarter-acre lots. These residents find comfort in their stable neighborhoods filled with overgrown trees, top-of-the-line grills and recent, imported sedans.

Middle-class Melting Pot have middling educational backgrounds. However, they've managed to turn high school diplomas and some college classes into a mix of skilled blue-collar, sales and service-sector jobs. Although they have middle-class incomes, many have a tenuous hold on the American dream. Most have below-average levels of investments and a comfortable retirement is hardly assured. In this group, many worry about maintaining their standard of living and their present level of comfort.

In their stable neighborhoods, the Middle-class Melting Pot pursue low-stress, unpretentious lifestyles. They like to read books, watch TV, garden, do woodworking and display their collections of Hummel figurines and Precious Moment porcelains. They're the casual folks whose idea of nightlife is to go to a bowling alley, movie theater or home-style restaurant. They're not big on strenuous outdoor exercise, but many belong to a health club where they like to use the rowing and cardio machines. When they take a vacation, which they do as often as average Americans, it's often to a destination within the U.S.

As shoppers, Middle-class Melting Pot are both price-conscious and brand-loyal. They like to shop at brick-and-mortar stores that offer large selections of merchandise and mainstream brands. Many patronize nationally-known department stores and warehouse clubs such as Target, Costco, Sears and Macy's. They drive to these stores in sedans and luxury cars - typically used imports from Honda, Toyota and Mitsubishi. Though they rarely buy through mail-order or over the Internet, they do respond to TV.

Mosaic USA

Middle-class Melting Pot are average media fans, following the general population in their appreciation of traditional and new media. They're middling fans of newspapers, turning first to the news, entertainment and sports sections. Many like to relax with a magazine, subscribing to publications like *Self*, *Men's Health* and *Motor Trend*. They often listen to, tuning in to adult contemporary, golden oldies, modern rock and classic hits music. While the Internet has siphoned away some of their attention, they remain true to TV, their first love - particularly movies and dramas found on premium cable channels like HBO, Showtime and Starz. Although many proclaim that they're TV addicts, that perspective doesn't extend to commercials. Most find TV ads annoying, preferring ads on billboards and in movie theaters.

Politically, Middle-class Melting Pot are left-of-center. They're more likely than average to vote Democratic on Election Day. They do worry about the environment and air pollution caused by cars. Many of these one-time activists are willing to march in a protest if they feel strongly about an issue. However, because they've only recently moved to their neighborhoods, they are only modestly involved in community organizations.

Digital behavior

Middle-class Melting Pot are only average users of digital media. They're late adopters of most technology and have yet to give up their desktop computers for smartphones and laptops in order to access the Internet. Many use the Internet as a communications tool, going online for chat forums, message boards, podcasts and instant messaging. They also frequent Websites that provide news, business classifieds, real estate listings and sports information of all stripes: fishing, football, car racing or fantasy baseball. They haven't completely embraced online shopping yet, exhibiting only an average tendency to research products and make purchases over the Internet.

Mosaic USA

Group I: Family Union

Mid-scale, middle-aged and somewhat ethnically-diverse families living in homes supported by solid blue-collar occupations

Overview

In Family Union, a mix of Hispanic and white families live in middle-class comfort within the sprawl of major metropolitan areas. Many of the households contain older, Mexican immigrants and their children who have worked hard, settled in modest houses and established a comfortable lifestyle for their families. They tend to live in multi-ethnic and multi-lingual neighborhoods, some speaking Spanish in shops and cafes, driving used American sedans and minivans, and filling their homes with food and decorations that remind them of their homeland.

The four segments of Family Union are found across the country, especially in the West and Midwest in cities like El Paso, Texas, Albuquerque, N.M., and Los Angeles, Calif. Members of this group typically own small ranch and revival-style houses valued at below-average levels. Compared to past generations who clustered in downtown apartments, almost all of these residents are homeowners and live in established, inner-ring suburbs. On neat streets with landscaped lawns are the signs of middle-class status: boats, motorcycles and recreational vehicles. Half of all households have lived at the same address for more than a decade.

Family Union have only average educations, with one-quarter of household heads having failed to finish high school and about 15 percent having college diplomas. But they earn mid-scale incomes thanks to multiple workers - nearly one in five households contain a young adult living at home - who hold jobs in blue-collar and service-sector occupations, such as construction, manufacturing, transportation and food services. Despite their working-class jobs, they've managed to achieve middle-class status through determination and a yearning for personal achievement. They're most likely to say, "I'm willing to give up time with my family to advance".

Family Union are vibrant and active. At home, many of the Hispanic families speak Spanish, celebrate Latin holidays and keep up with Latin news and music. They go out to movies, bars, comedy clubs and dance performances, and they engage in plenty of sports with their families, including soccer, baseball, basketball and boxing. When they go out to eat, they're more likely to go to a local eatery or a fast-food chain like KFC, El Pollo Loco, Del Taco or Little Caesar's. Nearly half have traveled to a foreign country in the last three years, typically Mexico, Cuba or the Dominican Republic.

Family Union like to shop. They like to keep up with the latest fashion and make a unique statement with their apparel. They tend to frequent neighborhood stores where they know the clerks and feel comfortable. However, if they want something with a designer label, they head to discount department stores. With a tendency to buy MP3 players and flat-panel TVs, these family-centered households like to equip their homes with the latest appliances - even if they end up buying discount brands.

Mosaic USA

Family Union thrive on traditional media. They listen to the radio, especially stations that play salsa, Latin ballads, Mexican music, modern rock and classic rock. They like joining their children to watch Disney, Nickelodeon and MTV2. Though they have subscription rates for newspapers, they do enjoy reading Spanish and English magazines such as *American Baby*, *Cosmopolitan*, *Hot Rod*, *Maxim* and *Popular Mechanics*. These households like advertising - whether it appears on buses, in movie theaters or in magazines - to learn about the products in the marketplace.

Family Union belong to informal community networks centered on family and friends. But few are members of more formal organizations like PTAs, unions or arts associations. They have below-average rates for registering to vote, but those households that are politically involved tend to be Democratic, though of a conservative stripe. On economic issues, however, they're liberal and want few barriers to challenge their desire for upward mobility.

Digital behavior

Family Union make only modest use of the Internet. They tend to go online using their mobile phones or desktop computers, and those who can't afford home Internet access log on at their local schools or libraries. Many go online to communicate, participating in chat forums and message boards and sending instant messages and electronic greetings to their friends and relatives. They also use the Internet to download music, watch videos, visit children's Websites, shop for cars and check out job classifieds. Favorite Websites include craigslist.org, univision.com, gaiaonline.com and webkinz.com. However, they're not yet comfortable with shopping online.

Mosaic USA

Group J: Autumn Years

Established, ethnically-diverse and mature couples living gratified lifestyles in older homes

Overview

One of the nation's older groups, Autumn Years contains mostly mature couples retired in the same house where they've lived for much of their lives. Nearly two-thirds are over 65 years old. About the same proportion are married couples with grown children; about three-quarters are already grandparents. Predominantly white and lower middle-class, they've decided to stay in the old neighborhood rather than move to a retirement community. Proud members of the Greatest Generation, these couples are rooted in their communities, often belonging to local art groups, veterans' clubs, unions, churches and temples.

Autumn Years are living the American dream of home ownership. Some 97 percent own a single-family home, typically in small towns or older industrial cities in the Northeast and Midwest - places like Buffalo and Syracuse, N.Y., as well as Pittsburgh and McKeesport, Pa. Many couples raised their children in these modest homes, which were built between 1950 and 1970. With their mortgages close to being paid off, they are now taking out home equity loans to add a second story or backyard deck. Comfortable in their tight-knit communities, nearly half have lived at the same residence for more than 20 years.

Autumn Years often came from humble beginnings; nearly two-thirds never went beyond high school. While more than half are retired, those who are still in the workforce hold jobs in farming, blue-collar professions or the service industry. These working-class jobs only provide below-average incomes. However, with their modest expenses and children out of the house, these couples enjoy easy-going and home-centered lifestyles that don't require high-powered salaries.

The members of Autumn Years enjoy their quiet leisure time. They tend to like to stick around the house to watch TV, read books, garden or pursue hobbies like needlework and woodworking. They have enough money from their regular investments in stocks and savings bonds to splurge on attending plays, classical concerts and country music performances. They make a prime audience for home-style restaurants, hitting the early-bird specials. Although they rarely engage in aerobic activities, they do like outdoor activities such as fishing and hunting. They're not big on foreign travel, but many will save up for a cruise to Alaska or an RV trip to national parks out west.

As consumers, Autumn Years admit that they're not very adventurous. They have a conservative fashion sense and are loyal to their favorite brands, patronizing mid-market and discount chains such as Sears, Kmart, Meijer and BJ's Wholesale Club. While they like to buy a new car every few years - typically a sedan or luxury car made in America - they resist new technology and the latest electronics. Even their car choices are staid nameplates like Buick, Chrysler and Mercury.

These older couples make a strong market for traditional media. Many subscribe to a daily newspaper, typically reading it from cover to cover. They listen to the radio during the day, particularly to stations that feature adult contemporary music, news, classic hits and classical

Mosaic USA

music. They call TV their main source of entertainment, arranging their schedules around favorite TV programs like news, documentaries, how-to and game shows on cable channels like TCM, GSN, Hallmark and the History Channel. These seniors also appreciate women's and outdoors magazines that have been around for decades - titles such as *Family Circle*, *Field & Stream*, *Reader's Digest* and *Good Housekeeping*. They're not big fans of most forms of advertising.

Politically, this group consists of conservatives who actively support the Republican Party and favor traditional family values. Philanthropy is popular among these households, and many contribute to religious, health, environmental and political organizations. They're not too worried about their own status; many say that they're happy with their current lives and confident about the future.

Digital behavior

Most Autumn Years are not active users of digital media. They're less than half as likely as average Americans to use the Internet at home or work. They rarely go online using a cell phone, laptop or wireless connection; among those with an Internet connection, a disproportionate number use dial-up access. However, this group does contain many Web surfers who like to go online to bank, download games, get the weather report and check out lottery sites. Online shopping is only moderately popular, but these consumers will research products and make occasional purchases at sites like samsclub.com, kbb.com and ebaymotors.com.

Mosaic USA

Group K: Significant Singles

Middle-aged singles and some couples earning mid-scale incomes supporting active city styles of living

Overview

Significant Singles reflect the recent trend of Americans staying single longer and the growing acceptance of individuals remaining unmarried well into middle age or longer. This group contains four segments and consists mainly of singles between the ages of 36 and 65 living in rental apartments in city neighborhoods. Nine out of ten households are childless. While nearly half have never married, another quarter is starting over as divorced or widowed individuals. Members of this group are predominantly white with an above-average presence of Asians. Most enjoy an active singles scene with plenty of nightlife, progressive values and robust leisure lives.

Significant Singles are drawn to large and second-tier cities that offer the promise of affordable apartments and a lively atmosphere. Many live in garden-style apartments and duplexes concentrated in the Northeast and West Coast, in cities like Brooklyn, N.Y., San Antonio, Texas, Las Vegas, Nev. and Sacramento, Calif. More than three-quarters are renters. Some are sharing a unit in order to save on housing costs. These singles are not known for staying long: nearly half have lived at the same residence for fewer than three years.

Significant Singles tend to have solid educations - a majority has been to college - but most work at low-level sales and service-sector jobs in health care, education and food services. Even with multiple workers in their households, their total income is below average, providing little extra money for savings and investments. Only half have a car, typically an older subcompact or sedan from Ford or Honda. Forget about options - households here rarely own GPS systems, satellite radios, or DVD players.

Despite their modest incomes, Significant Singles enjoy active, urbane lifestyles. Many of these middle-age men and women long ago gave up on the singles bar scene but they still like to take advantage of their city settings and mingle with other singles at health clubs, adult-education classes and comedy clubs. Many are body-conscious and try to keep fit by pursuing a number of aerobic activities: jogging, swimming, soccer, tennis and in-line skating. When they're not out and about, they're happy to stay home and listen to music, read books, paint and entertain friends with their cooking. They confess that they like to eat gourmet cuisine whenever they can.

As consumers, Significant Singles seem to have champagne tastes on beer budgets. They tell researchers that they like to buy new fashion every season in order to make a unique statement with their outfits. However, they also admit that they're price-sensitive shoppers who go to discount and mid-market retailers like Marshalls, Macy's, Gap and Nike. They head right to the clearance racks when they walk in the door. Although they like technology and want to buy new gadgets, they usually can't afford to and rarely own anything other than MP3 players and Blu-ray consoles.

Mosaic USA

Most media garner only moderate interest among Significant Singles. These households listen to the radio, typically tuning in stations that play modern rock and contemporary hits. They have below-average interest in TV, though they prefer cable channels such as AMC, Oxygen, Style, BET and CNBC. They're more likely than average to read newspapers, mostly for the entertainment, fashion, movies and classified sections. They declare that magazines are their main source of entertainment, noting they're especially fond of gaming, computing, music and epicurean titles. On their living room coffee tables, back issues of *Self*, *Shape*, *Vogue* and *Vanity Fair* form neat stacks next to their laptops, coffee mugs and free weights.

As mobile Americans, Significant Singles are not fertile ground for charities or political parties. Although they describe themselves as liberal Democrats, they are only as likely as the average to be registered to vote. They have strong feelings on many social issues and if they do feel strongly enough about a cause, these Americans are willing to march in a protest.

Digital behavior

Significant Singles use digital media often. Although they're unlikely to access the Internet for e-commerce transactions - few have interest in online shopping, banking and booking travel plans - they do enjoy going to the Web for news and entertainment. They visit Websites that offer auctions, gambling, celebrity news and New Age information. Many use the Internet for utilitarian and relationship-building purposes, helping them locate a date, a used car or purchase movie tickets.

Mosaic USA

Group L: Blue Sky Boomers

Lower- and middle-class baby boomer-aged households living in small towns

Overview

In Blue Sky Boomers, older, empty-nesting couples and singles have settled in small towns and waterfront resorts in anticipation of their retirement years. The three segments in this group are about evenly divided between married couples and widowed and divorced individuals. More than 80 percent are between the ages of 50 and 65. Most are white and have high-school educations and working-class sensibilities. These households tend to work in sales and service-sector jobs, supporting a resort economy in towns that offer weekend getaways and longer summer vacations for wealthier city dwellers.

Blue Sky Boomers are found in small towns and waterfront resorts - both seaside beaches and lakefront communities - from California to Florida. Many households are concentrated in the South, with the warmer weather favored by retirees. These Boomers are homeowners who tend to live in modestly-priced ranch houses, cottages and mobile homes. With childrearing days behind them, they have the discretionary cash to purchase adult toys like boats, campers and pickup trucks. While vacationers may swell the streets of their towns every summer, most of these year-round locals have lived at the same address for over a decade.

Most Blue Sky Boomers are high-school educated and work at a mix of sales, service-sector, professional and blue-collar jobs, though nearly one-quarter of households contains a retiree. Unlike their seasonal neighbors, they earn lower-middle-class incomes, averaging about \$55,000. However, because their expenses are low and their mortgages mostly paid off, many enjoy casual and comfortable lifestyles in their bucolic settings.

Located in surroundings like theirs, no one would fault Blue Sky Boomers for spending much of their leisure time outdoors. These households enjoy fishing, boating, hiking, hunting and gardening. However, they also have enough money - thanks, in part, to conservative investments - to travel regularly by car and RV to domestic locations. Their social lives typically revolve around their churches, clubs and unions. For a splurge, they'll go out to home-style and casual restaurants, take in a music concert or head to a weekend NASCAR race. When they want to relax, they like to read books, listen to music - from bluegrass to soul to classical music - do woodworking and needlework or have friends over for cards. These are the households that haven't forgotten the art of baking from scratch.

Blue Sky Boomers are no shopaholics. They keep their clothes as long as possible and shop only when they need to - preferably at local stores. When they go on a big shopping run, these price-sensitive consumers typically head to discount department stores to stretch their money like Walmart, Dollar General, Family Dollar and Big Lots. Many are late adopters of new products, especially consumer electronics. They don't often acquire the latest audio and digital devices: their living rooms are still outfitted with DVD players and traditional tube TVs. In this "buy American" group, residents look for domestically-made pickups and cars - and lots of them. More than half the households in this group own three or more vehicles.

Mosaic USA

In Blue Sky Boomers, traditional media still reigns supreme. To keep up with local news, many subscribe to a daily newspaper and read it from cover to cover. They also read magazines, especially those that reflect their down-home lifestyle, including titles like *Country Living*, *Family Handyman*, *Ladies' Home Journal* and *Reader's Digest*. This aging generation never lost their interest in music, listening to radio stations that play country music, golden oldies and classic rock. However, many consider TV their chief form of entertainment, tuning in to newscasts, game shows, dramas, how-to shows and history programs. They dislike most forms of advertising, opting out of direct-mail lists and avoiding TV commercials as much as possible. Many tend to be okay with the billboard advertising tucked into the landscape near their homes, though.

Politically, Blue Sky Boomers are a moderate lot: self-described Republicans with a right-of-center tilt. They're also progressive on environmental issues and protective of any threats to their rustic communities. While most wouldn't think of marching in a protest, they support causes financially, often backing arts, political, environmental and public broadcasting organizations.

Digital behavior

Still relative newcomers to digital media, Blue Sky Boomers are becoming increasingly comfortable with the Internet. The majority has a desktop computer at home, and they use the Web like a virtual library, visiting sites for information on subjects that are near to their hearts: cars, cruises, fishing and medical information. They also go online for business purposes, including banking, trading stocks and shopping. Though they're not completely comfortable with new technology - they're more likely to go online using dial-up access than a wireless connection or a mobile phone - they've made gunbroker.com, ebaymotors.com, seniorpeoplemeet.com and theanimalrescuesite.com some of their favorite sites.

Mosaic USA

Group M: Families in Motion

Younger, working-class families earning moderate incomes in smaller residential communities

Overview

The two segments in Families in Motion are dominated by young families living in small towns scattered across the eastern half of the country. Most of the households contain married couples between 25 and 45 years old. Half have families with two or more children. Many of these predominantly white households moved into their towns years ago to raise their children in safe surroundings and affordable homes. Today their towns are neither industrial centers nor high-tech boomtowns, but quiet communities with an employment base consisting of skilled manual workers in construction, manufacturing and the trades.

Families in Motion are found in older, working-class towns that have managed to weather the nation's transformation to a high-tech economy. Most of the housing stock is old and home values are low, at less than half the national average. But almost all of the members of this group are homeowners of single-family homes. In their remote settings, a disproportionate number have large lots between two and four acres - plenty of room to park their power boats, campers and motorcycles.

In these heartland communities, most families get by on modest educations. Three-quarters have either a high school diploma or some college, but only 10 percent have earned a college degree. With this level of schooling, the majority of adults work at blue-collar jobs - the highest rate in the nation - though some hold low-level positions in sales and the service-sector. While the pay may be below average, these dual-income couples make enough to support outdoorsy, child-centered lifestyles.

Life in Families in Motion looks a lot like it did a half-century ago. These young families enjoy a lot of outdoor activities, including swimming, fishing, camping, hunting and hiking. On weekends many take their kids to movies, bowling alleys and fast-food restaurants. At their homes, the adults like to gather together to play cards and games after enjoying a home-cooked meal. For vacations, they pile their kids into their trucks, SUVs and RVs and head to family-friendly motels and campgrounds near a theme park, state fair, zoo or aquarium. If there's a NASCAR racetrack nearby, so much the better.

Families in Motion are conservative shoppers who are loyal to brands and stores that provide them the most value. They prefer local retailers to national chains but, when they need a large selection of clothing or housewares, they're willing to drive an hour to a discount department store like Walmart, Kmart, Dollar General and Sam's Club. They'd hardly qualify as early tech adopters, but they still make a strong market for DVD players, DVRs, Blu-ray devices and MP3 players. These households are also proud gearheads: more than half own three or more vehicles, though they tend to buy used cars with American nameplates like Pontiac, Dodge, Plymouth and Chrysler.

Mosaic USA

With their busy leisure lives, these households have selective media tastes. They like to stay informed listening to radio, tuning in to stations that offer news as well as golden oldies, country, religious and adult contemporary music. They're average fans of TV, though they often watch programs with their kids on children's cable channels like Disney, Nickelodeon, ABC Family and the Cartoon Network. While they're not big on print media, they do subscribe to a number of magazines, including *American Baby*, *Outdoor Life*, *ESPN* and *Family Handyman*. Some have little patience for advertising, but many are receptive to messages on billboards, in movie theaters and over the Internet - whether as email, sponsored searches or links.

Politically, this is conservative territory. Families in Motion are almost evenly divided between Democrats and Republicans, but their political outlook is far to the right. They're religious, patriotic, and against big government. They rarely join organizations other than the PTA and their local unions, and they donate to relatively few causes. However, most are active in their local churches and they're always willing to contribute to a church project.

Digital behavior

The young families in Families in Motion often use digital media. They go online to communicate through instant messages, emails and message boards and chat forums. Many set up their desktop computers to entertain their children, and these households also use the Internet to play games, download music and watch videos. However, the grownups here are also Web-savvy, and they like visiting sites for social networking (facebook.com), motorsports (nascar.com), researching products (kmart.com) and gaming (zynga.com).

Mosaic USA

Group N: Pastoral Pride

Eclectic mix of lower middle-class widowed and divorced individuals and couples who have settled in country and small town areas

Overview

The four segments in Pastoral Pride are concentrated in small, country towns and characterized by ethnically-mixed, modestly-educated middle-aged couples and divorced and widowed individuals. Few households have children still at home. Having settled in remote villages and towns far from the urban centers, they enjoy their homes, their sleepy country communities and their steady, blue-collar and service-sector jobs. In their communities where solitude and self-reliance are cherished, they've managed to fashion a simple, unpretentious lifestyle.

Pastoral Pride are scattered across America's rural landscape, although most are found in isolated communities in the South and Midwest. Eight out of ten households own their homes, which tend to be modest ranch houses, farmhouses and mobile homes built during the last century. While their lots tend to be large, their properties are valued at only half the national average. Most have lived at the same address for over six years, and they show little desire to move on. With their low mortgages and limited expenses, many can devote more money to fancier trucks or muscle cars, typically bought used and retrofitted to handle the rugged roads.

Getting a college education is not a priority in Pastoral Pride. In high school, sports are bigger than academics. Most household heads earned a high school diploma, but only 10 percent have gone on to receive a college degree. That level of education is sufficient to land a blue-collar or service-sector job in construction, transportation, public administration or health care. Wages are below average and household incomes typically are less than \$50,000; members of this group stretch their grocery budgets the old-fashioned way, by hunting, fishing and gardening.

With households located far away from malls and movie theaters, Pastoral Pride like to spend their leisure time enjoying the outdoors as well as getting together with friends at social clubs, church groups and union halls. Entertainment typically involves playing cards, attending a potluck dinner or watching a game on TV while warming a seat at a local bar. When they take a vacation, most travel by car or truck and stay within the U.S. It's a big event when everyone heads to a state fair, country music concert or NASCAR race. For Sunday supper, families will go from church to a home-style restaurant or steakhouse like Cracker Barrel, Perkins or Sizzler.

Like other older, small-town consumers, Pastoral Pride are price-sensitive and brand-loyal. They tell researchers that discount department stores are just as good as upscale chains and they are perfectly happy shopping for clothes and household goods at Walmart, Kmart, Family Dollar and Dollar General. These consumers concede they're typically late adopters, limiting most of their electronics purchases to TV technology: DVD players, Blu-ray consoles and DVR devices. Smartphones and MP3 players might as well be gadgets from Mars, especially for this crowd that prefers to buy American.

Mosaic USA

In their remote communities, Pastoral Pride are average media fans. Many subscribe to newspapers and pay particular attention to the front page, editorial and classified sections. They describe magazines as a main source of entertainment, reading a mix of entertainment, women's and home-based titles that reflect their down-home lifestyle: *Redbook*, *Country Living*, *Ebony*, *Family Circle*, *Woman's World* and *Hot Rod*. They listen to radio stations that offer news as well as traditional country, album-oriented rock, gospel and bluegrass music. On TV, they tune in cable networks like CMT, Hallmark, DIY, truTV and the Lifetime Movie Channel. They find most advertising annoying, but ads on billboards, in movie theaters and in emails are less so. While the Internet hasn't changed their lives, they do recognize its potential for communicating with friends, family and strangers; some have discovered Websites like myspace.com and myyearbook.com.

Digital behavior

With their low educations and old-fashioned ways, most Pastoral Pride have little interest in digital media. Many concede that computers confuse them. They don't often use the Internet and are much more likely than average to use dial-up access from their home desktop computers. Those who do go online typically do so for business purposes, to bank, shop, participate in auctions and check out real estate classifieds. They also visit Websites about dating, families, pets, motorsports, wrestling and games. Many have also discovered the addictive quality of surfing the Internet: a high number expect to increase their Internet use over the next year.

Mosaic USA

Group O: Singles and Starters

Young singles starting out, and some starter families, in diverse urban communities

Overview

The six segments in Singles and Starters contain downscale Generation Yers with upwardly mobile aspirations. Concentrated in small cities across the country, these households tend to be young (nearly three-quarters are under the age of 35), ethnically-mixed and unattached (half are single while a quarter are single parents). Most are on their own and starting to build independent lives in apartments with other young singles. They're college-educated, though not necessarily college graduates, and many are toiling away at entry-level positions in service-sector jobs. These self-described workaholics share a desire to move up in status and they realize that every career journey starts with a first step.

Singles and Starters live in satellite cities across the country, including a number of college towns like Madison, Wis., Austin, Texas, Bloomington, Ind., and Tallahassee, Fla. Housing costs are low - the price of a house is a third below the national average - but most residents rent units in low- and high-rise apartment buildings that were built during the last three decades. Many are attracted to the college-town atmosphere of their communities with their commercial landscape of boutiques, pizza joints, cinemas and bookstores. However, these Americans are typically living in their first apartments, and they're hardly committed to staying in their neighborhoods for any length of time. Three-quarters have lived at the same address for fewer than three years.

In Singles and Starters, education levels are below-average even though the highest concentration of householders, 42 percent, has completed some college. Slightly more than 10 percent work at white-collar jobs in the professions or sciences, while nearly two-thirds work in low-level sales and service-sector jobs in retail, health care and food services. Nearly 20 percent are unemployed - the highest rate in the nation. On average, income in this group is about a third below the general population, but these households often are taking classes to qualify for better jobs.

Singles and Starters have active leisure lives. Because so many live in relatively small apartments, they spend a lot of time outside their units going to bars, nightclubs, movies and billiards halls. Still in the dating scene, these 20-somethings like to stay fit by jogging, in-line skating and playing sports like basketball, baseball and football. When they finally relax at their apartments, they're likely to read books, listen to a wide range of music and pursue hobbies like painting and playing a music instrument. Many prefer to spend time with friends in activities that take advantage of their city amenities. A high percentage declares, "people say my enthusiasm is contagious".

Singles and Starters are active and aspirational consumers. They like to wear the latest styles and search for designer labels they can afford at mid-market retailers and discount chains like Burlington Coat Factory, Express and Banana Republic. Their interest in the latest styles extends to home design; they fill their condos and apartments with furnishings from Williams-Sonoma and IKEA. This group provides a good marketing opportunity for the makers of

Mosaic USA

electronics, given their tendency to buy new and emerging technology devices like MP3 players, handheld devices and Blu-ray players. Singles and Starters like to be plugged in - literally and figuratively- to the latest trends.

Singles and Starters are too busy for most traditional media. They're too young to have acquired the habit of reading a daily newspaper, and they don't often read most magazines, though they will make an exception for music, ethnic and entertainment publications like *Rolling Stone*, *Jet*, *Cosmopolitan* and *Entertainment Weekly*. On the rare occasions when they switch on their TVs, they typically watch sitcoms, reality programs, movies and game shows; their favorite cable channels include MTV, BET, Comedy Central and FX. They like having a rock 'n' roll soundtrack to their activities, keeping their radios tuned to stations that play classic rock, contemporary hits and adult contemporary music. Increasingly, they spend their free time online chatting, blogging and checking out social networking sites, to keep up with their real and virtual friends.

Politically, Singles and Starters are liberals who most often align themselves with the Democratic Party. Though they're willing to march for a cause, they rarely donate money to political or social charities. Their below-average voter registration rates also undercut their impact as a constituency.

Digital behavior

The young members of Singles and Starters are relatively active online, using the Internet less for transactions than for communication (joining blogs and chat forums and instant-messaging friends) - and entertainment (downloading games, listening to Internet radio and watching video streaming). Job and car sites are popular, as well as sites offering social media (blackpeoplemeet.com) and sports information (fantasy.nfl.com). These Americans have integrated the Internet into their lifestyles, going online with their cell phones or desktop machines, whether from home, school or when out and about.

Mosaic USA

Group P: Cultural Connections

Diverse, mid- and low-income families in urban apartments and residences

Overview

Cultural Connections are first- and second-generation Americans who are striving to improve their lives. The six segments in this group have one of the highest proportions of adoptive citizens in the U.S. More than half the households are Hispanic - more than four times the national average - and most consist of middle-aged couples with children and single-parent families. Many face enormous challenges: modest educations, low wages, uncertain jobs and language barriers. In these segments, 40 percent of residents were born in Mexico and mostly speak Spanish inside and outside their homes. While that may produce tight-knit Hispanic communities, it also hampers assimilation and advancement in American society.

The migration patterns of Cultural Connections reflect one of the nation's latest demographic changes. Instead of clustering in large metropolitan neighborhoods, many new Latinos now settle in small cities along the nation's southern border, from Texas to California, as well as Northeastern states like New York, where there is a ready market for blue-collar and service-sector workers. They live in older neighborhoods where the housing stock was built before 1950 and values today are only half the national average. They typically rent older apartments and houses, and their living situation can be somewhat transient. More than two-thirds have lived at the same address for fewer than three years, with many in a constant search for better jobs and nicer apartments.

Cultural Connections have below-average educations. More than half never finished high school; fewer than 10 percent have college degrees. Given this low educational achievement, many struggle with lower-paying service-sector and blue-collar jobs in construction and food services; their household income is 40 percent below average and many are unemployed. With fewer than half owning cars, they rely on public transportation. Yet for all their economic challenges, many would admit that their current lifestyle is an improvement over what they experienced in their homelands.

Cultural Connections pursue active, sports-intensive lifestyles. They often play team sports like soccer, basketball, baseball and football; they also enjoy more urban-associated activities like boxing and skateboarding. On weekends, they'll go to local establishments, nightclubs, a bingo game or dance performance, or they'll take their kids to family-friendly venues like zoos, theme parks, skating rinks and horse stables. At home, they like to pursue hobbies like painting, playing music and needlework. These young families don't seem to spend much time relaxing.

Despite their limited budgets, these households enjoy shopping and like to experiment with styles. They also like stores that offer lots of brands, especially discount stores such as Marshalls. A majority are unable to afford cars, but those who do tend to drive subcompacts, sedans and minivans, mostly used and imported. They find it hard to resist consumer electronics, often buying MP3 players, DVD players and videocams. With low rates for using credit cards and ATM machines, they typically pay for everything with cash.

Mosaic USA

Cultural Connections make a mixed audience for most media. Most like to keep up with Latin news, music and sports and they say that radio is their chief form of entertainment, especially stations that feature Mexican, Tejano, Latin ballads and salsa music. They rely on magazines to stay informed and they read English-language publications like *Parents*, *Allure*, *Glamour* and *Maxim*. Though they have little interest in watching most U.S. TV stations, they do like watching programs with their kids on MTV, Nickelodeon and VH1. Perhaps because they receive fewer ad messages than more upscale groups, they're receptive to a variety of ad channels: billboards, movie theaters, buses, trains and taxis. These consumers say that they're loyal to companies that advertise in Spanish.

While Cultural Connections mostly identify themselves as liberal Democrats, voting rates are low - almost 40 percent below average. Only a small percentage is actively involved in the political process. They rarely donate money to political or other causes and fewer than 15 percent have ever marched in a protest.

Digital behavior

The middle-aged members of this group do not often go online, and relatively few access the Internet for transactional activities like banking, shopping and looking for work. They mainly use the Internet for entertainment and communication, often to stay in touch with family and friends living outside the U.S. Many join chat forums, post bulletin board messages and download music. They also use the Internet like a virtual encyclopedia to learn more about music, books, mobile phones and games.

Mosaic USA

Group Q: Golden Year Guardians

Retirees living in settled residences and communities

Overview

With more than 90 percent of members over 65 years old, Golden Year Guardians are the oldest group. The seniors in these four segments are predominantly white, poorly-educated and living on extremely modest retirement funds. Nearly two-thirds are widowed and living alone; the remainder are empty-nesting married couples. Many now reside in active retirement communities after having uprooted themselves from their family homes so they could live among people of similar ages and incomes. These members of the Greatest Generation typically came from humble origins and now enjoy unpretentious lifestyles.

Golden Year Guardians are scattered throughout the nation, though they're centered in Sun Belt suburban retirement communities like Sun City, Ariz., Delray Beach, Fla., and Laguna Woods, Calif. Many are still living the American dream of home ownership, though their modest cottages and bungalows are valued at three-quarters of the national average. A quarter live in apartments which are a mix of condos, garden-style apartments and older retirement homes, located in larger cities where they've lived for many years. Many have sought out communities where they could live free of urban concerns like crime and rush-hour traffic. Others have moved to new locations for a chance to establish new friendships and engage in new leisure activities.

With incomes half the national average, many Golden Year Guardians households face financial challenges as they struggle to get by on their Social Security checks and pensions. Only a small percentage has a substantial nest egg or investment portfolios. When they were growing up, many had few educational opportunities, and more than two-thirds failed to go beyond high school. They typically held jobs in the blue-collar and service sectors. Today, more than 80 percent are retired and living on fixed incomes. While many have paid off their mortgages - one-third has lived at the same address for over two decades - they still lack the discretionary cash to enjoy a carefree retirement.

Golden Year Guardians tend to lead quiet lifestyles. Their social life revolves around various community groups, and they belong to churches and synagogues as well as veterans' clubs and arts groups. They spend a lot of their time in their residences reading books, gardening and doing needlework. For fun, they like to play cards, see a play, try their luck at bingo, or go out to dinner at home-style restaurants like Bob Evans, Cracker Barrel and Old Country Buffet. Foreign travel is outside their budgets, but many enjoy a trip to Maine or North Dakota by train, excursion bus or RV. A big trip is a cruise along the Alaskan coast or around the Caribbean.

Golden Year Guardians tend to be conservative, whether the subject is politics or shopping. They stick to favorite brands when it comes to fashion, patronizing mid-market stores like Bealls, Stein Mart and Dillard's. While they like to buy new cars every few years - sedans or luxury models preferably made in America - they're more reticent about acquiring consumer electronics. They describe themselves as tech-shy, and buy no new electronic gadgets more than the average.

Mosaic USA

Golden Year Guardians are a strong market for traditional media. They subscribe to daily newspapers to stay informed and like listening to newscasts on the radio. They describe TV as their main source of entertainment; they watch news, movies, game shows and sitcoms. Many arrange their schedules around favorite TV programs, typically shows on cable networks like AMC, CNBC, the Golf Channel, Hallmark Channel and Movie Channel. These seniors are a prime market for women's and home magazines such as *Martha Stewart Living*, *Family Circle*, *Country Living* and *Better Homes & Gardens*. Most are still shy about the Internet, telling researchers that computers leave them baffled.

At the ballot box, it comes as no surprise that this group of seniors is solidly Republican. They have high rates for voting and describe their political outlook as "very conservative". Though they're not big on demonstrating over an issue, they will donate to political, environmental and health causes.

Digital behavior

Golden Year Guardians are not active in digital media. They have little high-speed Internet access, and they are late adopters of smartphones and handheld devices. However, they are discovering the Internet in increasing numbers, and recent research shows that they go online to browse sites that offer banking, insurance, travel and legal services. They enjoy sending e-greetings to friends and relatives. They're discovering the Internet as an information tool for news, political affairs and sports highlights involving golf, horse racing, baseball and motorsports. Among their favorite Websites are those related to health, illnesses and caregiving.

Mosaic USA

Group R: Aspirational Fusion

Multi-cultural, low-income singles and single parents living in urban locations and striving to make a better life

Overview

Aspirational Fusion are a transient group, with younger, ethnically-mixed singles and single parents in low-income neighborhoods. Concentrated in older, industrial areas, members of this group are drawn to the affordable, fixer-upper apartments where housing values are 40 percent below average. In the group's two segments, nearly three-quarters are under the age of 45, and nine out of ten households contain unmarried individuals. With nearly two-thirds of these households containing single parents, this group reflects the recent lifestyle trend of unmarried couples living together, especially among younger people who feel they are not ready for the financial commitment expected in marriage. Many are trying to raise families on low incomes and tight budgets.

Aspirational Fusion mostly live in satellite cities throughout the Midwest and Northeast, typically in densely packed apartment complexes in places like Tulsa, Okla., Muncie, Ind., and Schenectady, N.Y. The housing stock is old - half the homes were built before 1925 - and often located within an atmosphere of factory noise, litter-strewn streets and industrial odors. Any fancy restaurants, nightclubs or movie theaters left these areas a long time ago; they were replaced by corner grocers, carry-outs and hair salons. These low-rise apartments and brownstone row houses often serve as an entry point for those who are just starting out or starting over.

Education has not been a priority of many members of Aspirational Fusion. Nearly 45 percent never completed high school; only 6 percent have college degrees. Most adults work at low-level service-sector and blue-collar jobs in health care, food services and manufacturing, though unemployment is nearly twice the national average. Even many households having multiple workers, their income is less than half the national average. Clearly these workers struggle to get by and are always looking to improve their circumstances with a better job or apartment. Nearly half have lived at the same address for under a year, three-quarters for fewer than three years.

For Aspirational Fusion, their active social lives ease some of the burden of their economic challenges. Despite their low incomes, they manage to take advantage of many city amenities. They go to local establishments, nightclubs, movie theaters, plays and comedy clubs. They play a lot of sports in nearby parks and playgrounds, including basketball, baseball, soccer and football. Those with young children enjoy taking their kids to theme parks, aquariums and state fairs. Many like to wind down at home by listening to music, cooking and reading gaming magazines.

Despite their tight budgets, Aspirational Fusion are big on shopping, keeping up with the latest fashion and trying to make a unique statement with their clothes. They prefer to shop at discount stores near their apartments, but they also patronize national chains like Marshalls, Abercrombie & Fitch, Chico's and Fashion Bug. While only a third can afford to buy cars, many own electronic

Mosaic USA

devices like DVD players and big-screen TVs. These households are serious music fans who don't mind splurging on the latest MP3 player to listen to reggae, soul, hip hop and rhythm and blues.

These households barely register when it comes to consuming most media. They rarely subscribe to newspapers or magazines other than parenting, food and entertainment titles. They don't often watch TV, other than cable channels such as BET, Cinemax, Disney, Lifetime, Oxygen and VH1. Notwithstanding their fondness for music, they have little tendency to listen to the radio. With many taking public transit to work, they're more likely to get their tunes from ear buds than car radios.

Politically, Aspirational Fusion are a mostly apathetic group. They have below-average rates for registering to vote, joining community groups or donating money to political and social causes. A majority align themselves with the Democratic Party, but many insist that their political outlook is more conservative than liberal.

Digital behavior

With their modest incomes and educations, Aspirational Fusion represent only a moderate digital market. However, many of these city-based minorities are big fans of telephony and access the Internet through their cell phones. They tend to go online for practical purposes, such as finding a job, an educational program or a car. Many also use the Internet for entertainment and social networking, and their favorite Websites include facebook.com, myspace.com and blackplanet.com.

Mosaic USA

Group S: Struggling Societies

Economically challenged mix of singles, divorced and widowed individuals in smaller cities and urban areas looking to make ends meet

Overview

The four segments in Struggling Societies reflect the nation's least affluent group. These households contain economically-challenged singles and divorced and widowed individuals living in isolated towns and cities. With modest educations and lower-echelon jobs, many struggle to make ends meet. Many of their communities face endemic problems associated with poverty and crime. As a group, the households are older (ages range from 45 to 75), ethnically-mixed, without children and transient. Half have lived at the same address for fewer than five years. Many of these unmarried and unattached singles have moved into these rundown communities with few resources other than a hope of starting over.

Struggling Societies are scattered across the U.S., but are found especially in small city markets in the South and Midwest. Even though home values are low, about two-thirds of the national average, only 40 percent own houses. Roughly half rent their residences, a mix of older ranch houses and crowded apartment buildings. One in ten lives in mobile homes. In their mixed-use neighborhoods, homes are often surrounded by commercial businesses and buildings.

Struggling Societies are not well-educated. Nearly half failed to finish high school. Almost 40 percent are unemployed. The majority work in mostly low-paying, entry-level jobs in health care, social services and the wholesale and retail trades. Advancement is difficult. With household incomes 60 percent below the national average, these Americans can only afford to lead unpretentious lifestyles.

Their small-city locations afford members of Struggling Societies some low-cost entertainment options. They go to local establishments, nightclubs, billiards halls and the occasional play or concert. However, most activities are home-based, whether it's listening to music, watching TV, doing needlework or reading gaming magazines. These older adults pursue few athletic activities other than rooting for home-town teams playing professional basketball, football or baseball. For excitement, they regularly try their luck gambling, playing bingo or buying lottery tickets.

Even at the bottom of the socioeconomic ladder, Struggling Societies have a need for status recognition. Many of these households like to make a statement with their fashion, and they try to keep up with the latest styles - admittedly, sometimes spending more than they can afford. Most are price-sensitive shoppers who patronize discount department stores like Walmart, Kmart, Burlington Coat Factory and Payless Shoe Source. These consumers, however, regularly splurge for lingerie at Victoria's Secret and pricier outfits at Talbots. They have similar aspirational tastes in cars: they like to drive fast cars with lots of options, yet the majority can't afford to own a vehicle. Those who can usually settle for used subcompacts or tame sedans.

Mosaic USA

Struggling Societies have selective media tastes. Self-described TV addicts, many keep their TV sets on most of the day to watch sitcoms, movies, reality programs and game shows. They enjoy a variety of cable networks, including Soapnet, Lifetime, Oxygen, AMC, BET and Cinemax. This is a group filled with music fans, and they tune their radios to stations that play soul, gospel, rhythm and blues and salsa. While many of these households pick up a newspaper, they typically only read the classifieds, food and news sections. Group members say that most magazines are worth the money, and they like to read *Harper's Bazaar*, *Popular Science*, *Prevention* and *Ebony*. A high number concede that they like advertisements, especially those they see on TV, at movie theaters and on buses and subways. They're particularly fond of entertaining ads and, unlike more jaded consumers, they say that they remember ads when shopping and find them helpful.

They may be lower-income and transient, but Struggling Societies are politically engaged. They have solid rates for voter registration, are strong supporters of the Democratic Party and are centrists on many issues. Though they belong to few community groups other than veterans' clubs, they're willing to volunteer for a good cause and protest an issue that they feel strongly about. These are the Americans who don't mind taking a stand - even if it upsets people.

Digital behavior

With their low incomes and advancing ages, Struggling Societies have relatively little interest in digital technology. While a few have dial-up access to the Internet at home, most tend to go online using computers in libraries and local schools. They like Websites that offer games, lottery results, basketball scores and educational courses. Many of these single adults now frequent social media sites like myspace.com, mocospace.com and blackpeoplemeet.com. However, many also tell researchers that they're confused by computers and claim that the Internet has had no impact on their lives.

Mosaic USA

Segment Descriptions

Group A Power Elite

Segment A01: American Royalty

Wealthy, influential and successful couples and families living in prestigious suburbs

Overview

The wealthiest segment in the nation, American Royalty consists of mainly established couples enjoying gracious lifestyles in the fashionable suburbs of large metropolitan areas. These highly-educated adults hold senior positions in business, finance, science and technology companies. Now in their 50s and 60s, most are empty-nesting couples whose children have grown up and left for college or new jobs. A majority of residents live in million-dollar homes, typically situated on well-manicured lawns in sought-after neighborhoods.

American Royalty put in long work days, but after hours they like to soak up culture and nightlife. They support the arts, and go to the symphony, theater and dance performances at high rates. They're also night owls who like to dine out, take in a comedy club and even check out a rock concert. These Americans like to look good while they're out and about, and they spend a lot of time trying to keep fit. Many hold memberships in health and country clubs, where they golf, play tennis and work the cardio machines. When they wind down at home, it's often with a newspaper, a book or an MP3 player serving up classical music or alternative rock.

American Royalty are typically the target market for expensive brands of cars, furnishings and jewelry - and for good reason. Inconspicuous consumption is a foreign concept among these Americans. Their luxury import cars are loaded with options such as GPS systems and satellite radios. Their homes are decorated with fancy housewares and appliances from chic stores. Their idea of shopping is having a personal sales clerk at a boutique or specialty store set aside a few choice designer fashions for them to consider between appointments and social gatherings.

Although only the latest consumer electronics fill their entertainment rooms - including 50-inch high-definition TVs with the latest in surround sound - these busy professionals prefer to spend their free time reading newspapers and magazines or going online. The Internet is an integral part of their lifestyle; they go online at both work and home at high rates. They use the Internet to trade stocks, book travel arrangements and visit news sites. However, unlike other segments of older, affluent consumers, they also appreciate the entertainment value of the Internet, going online to download music and video files.

It takes money to maintain this lifestyle, and American Royalty are good at both making it and managing it. They surpass all other segments in the number who invest in stocks, mutual funds and savings bonds. They're the shoppers who carry platinum and gold credit cards. The built-up equity in their expensive homes allows them to borrow freely - and they do - with home equity

Mosaic USA

loans and secured lines of credit. At their advancing ages, they also make a strong market for insurance products: life, health, property and auto.

American Royalty are proud of their success and like people to think that they're savvy money managers. They enjoy donating to high-profile causes and kicking up their heels at fundraisers, philanthropic dinners and charity balls. Tuxedos and gowns can always be found pressed and ready in their walk-in closets. Politically, their views are typically centrist, and many are registered Independents. However, many are community activists who acknowledge that they like to lead discussions and meet new people. The cause doesn't particularly matter.

Demographics and behavior

Who we are

Chiefly in their 50s and early 60s, American Royalty are comfortably ensconced at the highest rung of America's socioeconomic ladder. Nearly two-thirds have a graduate degree - the highest percentage in the nation - and most earn executive salaries in business, professional and technical occupations. Nearly three-quarters of households consist of childless couples, though a significant number of grown children still live at home. These upscale households include a high percentage of Asians and above-average concentrations of immigrants from Europe and South America who appreciate the gilded suburban lifestyle.

Where we live

American Royalty own the priciest real estate in America. Their spacious suburban homes exceed \$1 million in average value and are typically located on large lots in some of the most desired neighborhoods in the nation: communities like Beverly Hills, Calif., Chappaqua, N.Y., and Winnetka, Ill. Most of the stately homes were built many years ago, and an overwhelming number of homeowners have lived at the same residence for more than a decade, employing landscape architects and interior decorators to keep the house and gardens looking elegant. While their homes may be their castles, American Royalty also have high rates of owning and renting vacation homes.

How we live our lives

American Royalty are suburban sophisticates who go to the theatre, subscribe to the symphony and watch foreign films. On weekends, they like to go antique shopping, but they also like to work up a sweat by hiking, biking, jogging, skiing and playing tennis. When it's time to relax, they take up a book, pick up a garden shovel or listen to their MP3 players - rock and classical music are favorite genres.

World-class travelers, are more than twice as likely as the general population to visit Europe and the Caribbean, which are some of their favorite destinations. They are also true globe trotters and enjoy traveling to far-reaching locations in Australia, the Middle East, China and the Asian Pacific. American Royalty also travel domestically for business and pleasure, with particularly high rates to Florida and California. They usually stay in upscale hotels or their own vacation homes. However, they also have one of the highest rates for staying in cabins - that is, the ones on luxury cruise ships.

Mosaic USA

American Royalty like their purchases to make a statement. When buying a car, it's invariably a new premium model - SUVs, sports cars and ultra-class sedans are popular - loaded with options. For apparel, they head to boutiques for designer labels. However, they patronize a wide range of retailers, including upscale department stores like Nordstrom, discount chains such as Marshall's and T.J. Maxx and specialty stores like Williams-Sonoma and Crate and Barrel. Although they shy away from discount clubs, they buy electronics and computer equipment at big-box stores such as Best Buy. They're more than twice as likely to purchase merchandise from preppy catalogs like L.L. Bean and Land's End.

While American Royalty enjoy reading newspapers and magazines that cover business, fashion, home design, travel and gourmet cuisine, they exhibit only average rates for radio and TV programming, tuning mostly to news, sports and adult contemporary music on the radio and newscasts, sitcoms, documentaries and dramas on TV. Among their favorite cable channels are Bravo, CNBC, ESPN and HBO. However, their fondness for talk shows spans the political spectrum: they have high rates for watching both MSNBC and Fox News. Although they're not very responsive to advertising, they like TV commercials that make them laugh.

How we view the world

American Royalty are self-assured, broadminded and independent. Politically, they're more than twice as likely as the general population to be registered Independents. Socially, they describe themselves as adventurous leaders in their circle of friends. In the marketplace, they like to try new products before anyone else. They say their friends look to them to organize activities and advise them on purchase decisions. These are the self-possessed individuals whom others try to emulate.

American Royalty like to express their social standing through their purchases - "my car should catch people's attention," they say - and they look for high-quality, high-cachet brands. They also express a need for control over their lives - whether in business or at home - and they make an effort to live a healthy lifestyle. They tend to eat a well-balanced diet, exercise regularly and spend what they have to in order to look younger. However, they also have enough money left over to help others; they contribute to nearly every kind of charitable cause at above-average rates, and they're especially strong supporters of universities and public broadcasting.

How we get by

With average incomes topping \$200,000, American Royalty are in their peak earning years and have more discretionary cash than any other segment. A strong financial market, they rank at the top for investing in stocks, mutual funds and saving bonds, and near the top for owning 401(k)s, IRAs and 529 College Savings Plans. At the bank, they have high rates for buying CDs and having cash management accounts. They're also fans of high-end credit cards like Visa Platinum and American Express Platinum and Gold.

However, they are careful with their money and typically pay off their balances every month. With their lofty incomes and built-up home equity, they also make a strong market for borrowing, and a disproportionate number have mortgages, home equity loans and secured lines of credit. These baby boomers also buy a lot of insurance - whether it's health, property or auto - and

Mosaic USA

have the highest index in the nation for owning life insurance valued at more than half a million dollars. Appreciating personal contact when managing their financial affairs, a majority look to agents when buying their insurance.

Digital behavior

American Royalty are well connected - professionally, financially, socially and especially electronically. They have high rates for using the Internet for banking, trading stocks, planning trips, reading magazines and shopping. They're more than twice as likely as average Americans to go online at both home and work, and they increasingly do so using smartphones. This segment includes a high concentration of telecommuters who have outfitted their suburban home offices with high-tech wireless networks of webcams, laser printers, backup devices and optical scanners. Their favorite Websites - Google, CNN, Amazon, ESPN and Expedia - take them to virtual bookstores, sporting events and travel agencies. Although these middle-aged and older couples are not big on gaming, they do download podcasts, music and video files. To these consumers, the Internet is changing the way they research products and understand the world. When they want information, the Internet is now the first place they look.

Mosaic USA

Group A Power Elite

Segment A02: Platinum Prosperity

Wealthy and established empty-nesting couples residing in suburban and in-town homes

Overview

The second wealthiest segment, Platinum Prosperity consists of older, empty-nesting couples and retirees enjoying lives of luxury. With average incomes well into the six figures, many own spacious suburban homes or exclusive downtown condominiums valued at more than half a million dollars. Most are married, college educated and white. While nearly a fifth are retired, those still in the workforce are at the peak of their careers, holding executive and management positions in business, technology and professional services.

With their child-rearing days behind them, Platinum Prosperity enjoy entertaining their friends and pursuing cultural activities. They like to network with other people on the same social rung, which serves them well in their philanthropic pursuits. Members of this segment are nearly four times as likely as the general population to belong to associations that support museums, symphonies, opera companies and dance groups, and they are among the nation's top supporters of political groups and educational institutions.

In these neighborhoods, residents like to work hard and play hard. Many are fitness fanatics who belong to health clubs, enjoy aerobic sports and watch professional tennis, basketball, football and baseball matches. At night, they enjoy cultural activities, and there are few performing arts they don't support: plays, ballets, operas, movies and concerts are all on their must-do lists. At home, they've outfitted their family rooms with top-of-the-line computers, large-screen TVs and serious exercise equipment, as well as books bought both online and at brick-and-mortar stores.

They also like to get away from their busy schedules. They're more than twice as likely to own a vacation home, weekend home or timeshare. They like to travel often - these households travel for both business and pleasure - and visit Europe, areas of Asia and the Middle East as well as the Caribbean and South America. Vacations feature a heavy emphasis on fresh air, with swimming, jogging, water skiing and snorkeling among their favorite activities. However, they've never met an outdoor pursuit they didn't like - or have the right equipment for.

As shoppers, they like to buy popular brands with reputations for being high quality and cutting edge. When it comes to fashion, they frequent stores that cater to their passion for designer apparel and high-end accessories. But because they lead busy, time-pressed lives, they also turn to catalogs and Websites when buying clothing, gifts and books.

Platinum Prosperity see themselves as citizens of the world with a strong global consciousness and interest in international affairs. They don't try to "buy American" in the marketplace but they do purchase "green products" and support ethically responsible businesses. With a genuine interest in people of all backgrounds, they like to learn new things and pursue a healthy, sustainable lifestyle.

Mosaic USA

To reach these consumers, companies and non-profits should recognize that Platinum Prosperity are well-educated, global citizens who tend to be independent thinkers. They're concerned about safety and privacy - both in the real and virtual worlds - and they're conservative with their finances. They seek products that communicate their lofty status and their role as citizens of the world. While they dislike TV and Internet advertising, they do respond to print ads in news, business and travel publications, catalogs and airport billboards. Increasingly, they're going online for news and commerce, reading blogs and informative Websites that help them research products - and don't infringe on their privacy.

Demographics and behavior

Who we are

Platinum Prosperity consist mainly of older couples and retirees: men and women who are in their 50s and 60s, married, white, college-educated and well-off. About a fifth are retired, while those still working typically hold senior management jobs in business and finance or have careers in professional services or a technical occupation. More than two-thirds of adults hold college degrees and almost half have graduate degrees. What they don't have, for the most part, are young children living at home, though some households are welcoming "boomerang" kids: adult children who have moved back in with their parents for economic reasons.

Where we live

Platinum Prosperity live in sought-after neighborhoods, with roughly half preferring pricey, in-town enclaves while the other half favors tony suburbs. Many own luxury condos or spacious mansions valued at more than half a million dollars. Their neighborhoods tend to be old and established, with little churn among the residents. A majority of occupants have lived in their residences for more than a decade; one in six has lived at their address for over 20 years. If there's any regional skew, communities are located in the South, as retirees seek out warm-weather climates and senior executives follow the migration of their companies from the Northeast to the Sun Belt. Platinum Prosperity have the wherewithal to live anywhere in the world, but many are content to stay put in the comfortable residences and exclusive neighborhoods they have grown to love.

How we live

Despite their high-powered careers, Platinum Prosperity make time for cultured and athletic pursuits. They go to theatres, museums, dance performances and concerts - particularly jazz and classical music - and watch movies of every genre. From fitness walking and swimming to tennis and cardio work, Platinum Prosperity enjoy anything aerobic, whether at their in-home gym, a fitness center or their country club. When they're not doing it, they're watching it; they attend professional baseball, football, basketball and hockey matches.

As consumers, Platinum Prosperity seek quality. They frequent upscale department stores like Saks Fifth Avenue, Dillard's and Nordstrom. However, they also appreciate the thrill of the bargain hunt at Marshall's, T.J. Maxx, Costco and Best Buy. Convenience is important to them, and they're nearly twice as likely as the general population to shop by catalog, buying everything from books and women's clothing to healthcare products and home décor.

Mosaic USA

When it comes to electronics, Platinum Prosperity like their TVs flat and high-definition. They may have grown up with hi-fis but today their music is on MP3 players and their old VCRs have been replaced with DVRs. They're more than three times as likely as the national average to own a handheld device such as a Blackberry, and they've begun to carry wireless devices outfitted with GPS and Web search.

Having achieved a certain level of status, they don't mind telling the world of their success. Platinum Prosperity typically drive luxury sports cars, premium SUVs, compact crossover vehicles or ultra-upscale sedans. They like to buy a new car every two years - preferably imported - and they tend to load up on options like satellite radios and GPS systems. However, you won't see them taking road trips. Platinum Prosperity prefer to travel by plane, train or cruise ship when they vacation, and they usually stay at upscale hotels or all-inclusive resorts.

Platinum Prosperity read newspapers - especially the business, sports and travel sections - and subscribe to business, entertainment and epicurean magazines. A strong radio audience, they tune in to news, news/talk, adult contemporary music and golden oldies stations. However, TV remains their preferred medium. Favorite cable networks include CNBC, CNN, ESPN, Turner Classic Movies and premium networks like Showtime and HBO. Many are newshounds who watch "The Today Show" in the morning, "NBC Nightly News" at night, and "60 Minutes" on Sunday. Their idea of reality TV is "Antiques Roadshow".

How we view the world

Having achieved upscale status, Platinum Prosperity describe themselves as both happy and optimistic. To them, their work is a fulfilling career, not simply a job. And they believe all businesses should act ethically regardless of the bottom line. These Americans are relatively conservative, with most voters belonging to the Republican Party. And though some members describe themselves as "very liberal," conservatives still outnumber liberals in this segment by a ratio of almost 2 to 1. Platinum Prosperity describe themselves as activists who are willing to join a protest if they feel strongly about an issue.

Like their politics, there is a cautious streak to Platinum Prosperity. When they buy a car, safety features trump video screens and flashy styling. They watch their diets and insist on regular exercise. And though they feel financially secure, they're still careful with their money and don't like taking on debt. They consider themselves good money managers and would like others to think of them as financially savvy. As consumers, they are environmentally sensitive, often driving hybrid cars and seeking out green products despite any added costs.

How we get by

With incomes hovering around \$250,000 and their kids off on their own, Platinum Prosperity have begun building up their long-neglected nest egg. They invest heavily in stocks, mutual funds, money market accounts and annuities. Their passion for finances makes them a strong audience for banking services, including interest-bearing checking accounts, debit cards, savings certificates and cash management accounts. Gold and platinum credit cards - especially those from Visa and American Express - are *de rigueur* in this segment, but so is an abundance of insurance. Platinum Prosperity carry all kinds of health insurance cards and are more than

Mosaic USA

twice as likely as the national average to possess more than \$500,000 in life insurance (including cash-value whole life insurance) and \$300,000 in homeowner's insurance. They're out to protect what they've spent a lifetime building.

Digital behavior

The Internet is increasingly attracting the older, educated attentions of Platinum Prosperity, but typically for utilitarian purposes. They're more than twice as likely as average Americans to plan trips, trade stocks and seek out weather information online, but they hardly ever visit entertainment sites to play games or watch videos. While their favorite sites include Netflix, Expedia and Google, don't expect them to respond to ads on those sites. Whether the ads appear in email, banners, buttons, video messages or search results, online ads rarely spur Platinum Prosperity to make purchases.

These somewhat late adopters still use conventional service providers like America Online, though they've graduated from dial-up and DSL to cable modems. They regularly access the digital world at home, work and at hotels while on business trips. And they're slowly making the transition to smartphones and other wireless devices when accessing the Internet. However, they are careful to protect their privacy while online, and they only trust information on Websites that they've heard about. They admit, at times reluctantly, that they're getting more of their news online and spending less time reading magazines. Gradually, the Internet is changing the way they live.

Mosaic USA

Group A Power Elite

Segment A03: Kids and Cabernet

Prosperous, middle-aged married couples with children living child-focused lives in affluent suburbs

Overview

Kids and Cabernet are middle-aged couples with children living a wealthy, suburban lifestyle in their homes valued at more than twice the national average.

Their neighborhoods are havens for college-educated, white-collar professionals with well-paying jobs in the sciences, education, business and finance. This is a mostly homogeneous segment with a high concentration of whites and an above-average presence of Asians. All are upwardly mobile and trying to provide the best lifestyle possible for their children, and many have only recently settled in their exclusive communities.

Kids and Cabernet lead child-centered lifestyles. The adults spend a lot of their leisure time engaged in athletic activities: playing tennis, golf and racquetball when they're not taking their children swimming, bowling and ice skating. These educated households are well-traveled, and they take long car trips as well as quick vacations to Disney properties and resorts abroad. For date nights, parents enjoy going out to bars, nightclubs, cinemas and pop concerts.

As consumers, these educated and wealthy Americans like to acquire the latest in automotive and consumer technology. They like their products family-sized, preferring SUVs and vans outfitted with amenities such as DVD systems for their frequent trips to athletic fields and school activities. In their homes, they buy multiple gaming consoles and large-screen TVs; they think nothing of dropping \$3,000 for a flat-screen TV. They head to club and big-box stores to load up on articles such as games, toys and sporting gear. However, they also look to catalogs and the Internet for the convenience of shopping at home.

The values of Kids and Cabernet are those of busy parents trying to juggle work and families. They try to shield their kids from temptations like junk food and youth-targeted advertising. Yet they also admit that they're not too rigid, and are willing to indulge their kids with treats and extras. While they try to stay fit and work out religiously, they also concede that they often lack time to care for themselves. Though they can afford to buy new fashion every season, they also appreciate a bargain. These households tend to be conservative - whether in dress or their politics - and they're active in local school and church groups that help to support their communities.

Kids and Cabernet live well thanks to \$200,000-plus incomes and plenty of investments and insurance to protect their assets. Mindful of caring for their children, they carry high levels of life insurance and invest in 529 College Savings Plans. They also have the credit scores to qualify for home equity loans and secured lines of credit. Their fondness for the Internet sees them doing a lot of their money management online: paying bills, trading stocks and researching other investments.

Mosaic USA

As media consumers, Kids and Cabernet are mostly wired households who spend increasing amounts of time online. Because of their daily chauffeuring their children to extracurricular activities, they're also confined to their cars for long stretches, and keep their radios tuned to rock and pop stations. They're only moderate TV fans, but they do enjoy primetime sitcoms like "The Office" and "Desperate Housewives". While they like to read at above-average rates, they're usually selective in their print media, preferring magazines and daily sections dealing with business, health, computers and gourmet food.

Demographics and behavior

Who we are

Kids and Cabernet consist of mostly middle-aged couples living in new-money subdivisions. Many households contain sprawling families with children of all ages, and more than half include dual-income couples. This is one of the most educated segments: nearly three-quarters have someone in the house with a bachelor's degrees; more than 40 percent boast graduate degrees. They generally work as white-collar professionals in the sciences, business, finance and education sectors, though nearly one in five women work as homemakers. While Kids and Cabernet are overwhelmingly white, there is an above-average presence of Asians.

Where we live

Kids and Cabernet are a wealthy world of big homes in sprawling suburban subdivisions with values topping \$500,000. Nearly every household lives in a recently built single-family home with a multi-car garage and spacious kitchen - their most important room in the house. Many of their homes are located in family-friendly areas near good schools, recreational parks, golf courses and upscale malls. Their neighborhoods tend to be located in the inner-ring suburbs of large metro areas in the Mid-Atlantic and west South Central states. These families are on the classic upwardly mobile track - most have lived at their current address for only five to ten years. Many own timeshares or cottages for when they want to get away from it all.

How we live our lives

Kids and Cabernet lead active lifestyles. They're twice as likely as the general population to enjoy kid-centered pursuits such as going to zoos, museums, state fairs and aquariums. No other segment goes to theme parks, especially Disney properties, more often. Befitting their super-sized families, have high rates for going to club and big-box stores like Costco, BJ's Wholesale Club and Target as well as fun, game and craft purveyors like GameStop, Hobby Lobby, Dick's Sporting Goods and Michaels.

However, it isn't just about the kids. The adults in Kids and Cabernet also have a life, and they enjoy going out to nightclubs, plays, pop concerts, dance performances and all kinds of movies. They still try to stay in shape, and go to country clubs to play golf, tennis, take yoga classes or do weight training.

Kids and Cabernet like their automotive and electronic toys. They own hybrid cars and trucks, mid-range and premium CUVs, SUVs and vans. They lead the nation in owning cars less than three years old. Most of the adults carry handheld digital devices, and many have outfitted their

Mosaic USA

family rooms with top-of-the-line computers, large-screen TVs and game consoles. These consumers are twice as likely as the general population to buy TV sets that are at least 60 inches in size.

Although they're intellectually curious, Kids and Cabernet don't have a lot of time for traditional media. They do read newspapers and magazines more than average, and subscribe to business, epicurean, health and computer publications. On their long commutes and afternoons spent shuttling the kids around, they tune their car radios to classic hits, contemporary hits and easy listening channels. However, they watch only the average amount of TV, preferring primetime fare such as "Grey's Anatomy," "Desperate Housewives" and "The Office". More often than not, they're multitasking while they're watching.

How we view the world

In Kids and Cabernet, the kids take precedence. The parents want their children to think they're doing well and are protected from life's difficulties. They try to limit their kids' exposure to junk food and youth-targeted advertising. But they admit there's nothing wrong with indulging their children with fattening foods or little extras from time to time.

Because parents in Kids and Cabernet spend a lot of time juggling their schedules and racing against the clock, they seek to simplify their life with products and services they can depend on. When they buy a new car, which they do every few years, they want something that works for the whole family, with room for hauling sporting equipment and comfortable enough to take on long family vacations. However, they're fanatical about safety, insisting on the latest technology to protect the greatest investment they've ever made: their kids.

Kids and Cabernet are brand-conscious and concerned about appearances - as long as they can get a good deal first. They like to buy new clothes every season, but they describe their style as conservative. And that traditional streak extends to their political views. A majority are Republicans and more than a third describe themselves as somewhat or very conservative. They're involved in their communities; they belong to the PTA, their local church or synagogue and local museums and arts groups.

How we get by

Big incomes, big homes, big families - that's the skinny on Kids and Cabernet. With their average incomes topping \$200,000, the households have plenty of money to manage and invest. They have high rates for owning common stock, mutual funds and savings bonds. With their sprawling families, they tend to be risk-averse, as reflected in their ownership of varied insurance products - term life, disability, vision care, health and dental. No segment carries more high-value life insurance to protect their offspring - nearly six times the national average - or invests more in 529 College Savings Plans - more than seven times the average.

In this segment, the wallets typically include a number of debit and credit cards, though they prefer to use charge cards that offer cash-back rewards or points for hotel stays and airline tickets. These prosperous parents also have the healthy credit scores that allow them to borrow freely for new cars and home renovations. Computer-savvy, they like to go online to pay bills,

Mosaic USA

trade stocks and monitor the balances of their 401(k)s. When they make charitable donations - which they consider just another kind of investment - they tend to give to health, education and political groups.

Digital behavior

The wired households of Kids and Cabernet are twice as likely as average Americans to go online at home and at the office, and they have omnivorous Internet tastes. The adults go online to bank, blog and book travel arrangements. With their busy schedules, they rely on the Internet for comparison shopping when buying cars, searching for jobs and checking out new homes.

However, the many kids in this segment enjoy child-friendly online activities, such as watching videos, listening to music, uploading photos and checking sports scores. Among Kids and Cabernet' favorite Websites are MapQuest, Netflix and Craigslist. They access the Internet from anywhere - home, office, library or hotel - using desktops, laptops or cell phones. Compared to the general population, they're twice as likely to use a wireless connection. They concede that they often go to sponsored Websites and click on links that ultimately lead them to make purchases. More than most segments, they have enthusiastically embraced the Internet's commercial applications, especially to buy toys, gifts, sports equipment and clothing.

Mosaic USA

Group A Power Elite

Segment A04: Picture Perfect Families

Established families of child-rearing households living in wealthy suburbs

Overview

Picture Perfect Families are very affluent households who have accumulated their wealth through long, steady professional careers. In this segment, married couples with children live in comfortable homes in urban fringe and suburban neighborhoods. The adults tend to be college-educated dual-earners with well-paying jobs in education, health care, business and technical professions. Their children are generally teenagers and young adults, with a high concentration of the latter having returned home.

Money is seemingly no object for the established couples in Picture Perfect Families. Their lofty incomes allow them to invest heavily in stocks and mutual funds, and these risk-averse people carry a lot of insurance to protect their assets. They can afford to support the arts, patronizing the theater, symphony and rock concerts. They travel frequently - both domestically and abroad - and favor the United Kingdom for longer holidays. They enjoy playing tennis, swimming, skiing and hiking. This is a strong market for attending sports games at both the college and professional levels.

In the marketplace, the teenagers of Picture Perfect Families influence the shopping behaviors of these households, buying sporting goods, consumer electronics, gaming consoles and toys. Picture Perfect Families tend to have multiple cars - and at least one SUV or CUV - in order to cart everyone to after-school games, shopping excursions and long vacations. Attracted to both domestic and foreign makes, they put their own personal stamp on their vehicles by adding a number of options.

Picture Perfect Families respond to mainstream media. They listen to the radio every day, either during their commutes or while taking their kids to various activities. They also enjoy reading newspapers, especially the local news, business, entertainment, sports and travel sections. They're more likely than the general population to watch TV, preferring sitcoms, movies and history programs. With their relatively conservative political views, they often tune in to the commentators on Fox News along with newsmaker interview shows like "Meet the Press".

Mostly, though, Picture Perfect Families are fans of the Internet, whether they're going online to telecommute or auction off an old Xbox on eBay. They're enthusiastic Internet users, pointing and clicking to buy airline tickets and athletic gear, catch up on sports scores and research products and services. Unlike other very affluent segments, they've also taken to social media and are fond of Facebook and YouTube. Although they're not fans of online advertising, they will use sponsored Websites to research products and, later, buy from them.

Politically, the established couples in Picture Perfect Families are traditionalists who care about their families, their jobs and their communities. They like to be team players though they're also seen as leaders who influence others in marketplace decisions. They care strongly about their health; they take vitamins and eat a well-balanced diet. They like time-tested products and don't

Mosaic USA

mind paying more for their favorite, high-quality brands. They describe themselves as practical people with an old-fashioned streak.

Demographics and behavior

Who we are

Picture Perfect Families contain very wealthy and predominantly white, established families living in the suburbs of smaller cities. These adults are married in their mid-30s through 50s and are well-educated with high incomes from careers in education, health care, business and technical professions. A majority of households have at least one member with a graduate degree and about half contain dual earners. The vast majority of couples are still raising children, and few segments have a higher percentage of young adults under their roofs.

Where we live

The mid-sized families of Picture Perfect Families live in comfortable neighborhoods within the metropolitan sprawl. Their older, single-family homes tend to be valued in the mid-\$300,000s - about 75 percent higher than average - and many of the dwellings were built after 1980. Although there's no single geographic concentration to the segment, an above-average number of Picture Perfect Families are found in the Northeast and Midwest. These solid citizens are a stable segment: nearly two-thirds have lived at the same address for more than a decade.

How we live our lives

Picture Perfect Families exhibit cultured sensibilities with high rates for going to theaters, concerts and museums. They like to travel domestically, staying at hotels and all-inclusive resorts or with friends. At home, they spend their leisure time reading books, playing musical instruments or photographing their friends, family and surroundings. However, they're also active, enjoying swimming, tennis, ice skating and downhill skiing as well as more rugged pursuits like horseback riding, canoeing and hiking. They love attending sports events, cheering both professional or college teams while enjoying elaborate tailgate parties.

The desires of older children dominate consumption here. The segment scores high for purchasing video games, flat-panel TVs, sports equipment and board games. They shop both virtual and brick-and-mortar stores and catalogs. In fact, it's difficult to find a category that they don't buy using catalogs; clothing, footwear, toys, games, sporting goods, crafts, home décor and camping equipment are all shipped to the homes in this segment. With all that gear, they tend to drive midsized sedans, CUVs, luxury sports cars and SUVs. Since many children in this segment are old enough to drive, nearly three-quarters of households have three or more cars.

Picture Perfect Families have mainstream media tastes, scoring above-average for newspapers that cover business, entertainment, science, sports and travel. They're also above-average TV viewers, gravitating to movies, sitcoms, history programs and biographies. These dual-income couples spend a lot of time commuting to work, so they make a strong audience for drive-time radio, especially stations that offer news, classic rock and Christian rock. Current events fans, they read newsweeklies and watch TV sitcoms like "Brothers and Sisters" and "Grey's Anatomy". A tough audience for advertising, they'd rather change a channel than watch a TV spot, and

Mosaic USA

mostly ignore ads except when they're away from home, when in an airport, billboard and bus advertisements grab their attention.

How we view the world

The members of Picture Perfect Families are "people" people. They are team players at work, make friends easily at home and like to share information about their latest purchases with anyone who asks. But they also tend to be social traditionalists who believe it's important to attend religious services. They're nearly twice as likely as the general population to belong to the Republican Party. More than a third describes themselves as conservative, outscoring liberals by nearly 2 to 1.

Given their interest in current events, it's no surprise that Picture Perfect Families take pride in being informed consumers. They have a strong concern about their appearance and tend to dress conservatively. They like to stick with favorite brands and don't mind paying extra for quality goods. They also make an effort to be healthy, by getting regular checkups, taking vitamins and eating a balanced diet. They purchase cars based, in part, on the safety features, and they make sure to wear their seatbelts. Picture Perfect Families see themselves as practical people.

Admittedly late adopters when it comes to technology, they try to keep up with the latest developments but invariably ask for friends' advice before buying a new gadget. Despite their fondness for catalog shopping, these privacy-conscious Americans are happy to restrict their names from direct marketers' mailing lists.

How we get by

These established couples are known for their stable finances and conservative investment philosophy. With their high incomes and substantial income-producing assets, they have well-diversified retirement accounts filled with mutual funds, stocks, money market accounts and savings bonds. Picture Perfect Families are more than twice as likely as average to own more than \$100,000 in stocks and mutual funds. They're also twice as likely as average Americans to own CDs and have cash management accounts at banks. Many carry multiple credit cards - including those for department stores and specialty shops - in addition to debit cards. They own a lot of insurance - they cover their cars, homes, health and life. They're three times as likely to have more than half a million dollars in life insurance. As a result of their careful money management, they have solid credit ratings, allowing them to qualify easily for home equity loans, lines of credit and auto loans.

Digital behavior

Picture Perfect Families are always plugged in. These dual-income families use the Internet for utilitarian purposes, with high rates for going online to comparison shop, book airline tickets and research products and services. But they also appreciate the social features of the Internet and are much more likely than average to frequent eBay, Facebook, YouTube and iTunes. These households like cable modems to access the Internet - from home and the office - but they also

Mosaic USA

have high rates for going online through smartphones. The working couples here typically have home offices to support their online habit, along with plenty of computer peripherals.

These consumers are not big fans of online advertising - they avoid email and Web page ads, but they will respond to sponsored Websites and links that provide helpful information about a potential purchase. They admit that the Internet is changing their work and home life: it's the first place they look for information and it has permanently changed the way they shop.

Mosaic USA

Group A Power Elite

Segment A05: Couples with Clout

Middle-aged, childless couples living in affluent metro areas

Overview

Couples with Clout are the wealthiest of America's middle-aged households and happily pursuing the good life. These married, highly-educated, childless couples tend to live in pricey homes in the nation's largest metros. Many households contain dual earners with high salaries from jobs in management and white-collar professions. They maintain well-diversified investment portfolios and have plenty of insurance to protect their assets, as they've accumulated many. Predominantly white with an above-average presence of Asians, they're typically found either in downtown neighborhoods or close-in suburbs. But this is a mobile segment, always on the hunt for a better job or house, and almost half have been at the same residence for fewer than three years.

Couples with Clout have plenty of disposable income to indulge in travel and leisure activities. Believing they belong to the global village, they've had their passports stamped in countries in Europe, Asia, Africa, the Caribbean and the Americas. They enjoy going to the theater, watching foreign films and attending concerts featuring all kinds of music. Museums, aquariums and beaches are all big draws, both in their hometowns and when they travel.

Fitness-minded, these couples devote a lot of their income to healthy living. They exercise regularly at private health clubs and pursue sports such as rock climbing and scuba diving. They're big on aerobic exercise and enjoy working out on cardio machines, lifting weights and doing yoga. They watch their diet, - eating plenty of fiber and counting calories - but they also qualify as foodies. They take their role as health influencers seriously; their friends often ask their advice regarding nutrition.

Couples with Clout find joy in consumption. They like to buy luxury SUVs and imported sedans filled with the latest high-tech gizmos. Although they're not the earliest of adopters, they do own a variety of consumer electronics, including DVRs and high-definition TVs. They enjoy shopping at high-end retailers for clothes, athletic gear and interior design products. There's not a major housewares chain - from Williams-Sonoma and Crate & Barrel to Bed, Bath & Beyond and Pier 1 Imports - that they don't patronize.

Despite their fondness for material goods, Couples with Clout are only moderately interested in media. They read newspapers and magazines no more than the average, and their taste in radio programming is hard to pin down - including both classic rock and country music. They have selective preferences in TV programming, enjoying business and travel cable channels as well as primetime sitcoms. However, these middle-aged adults have already gravitated to the Internet, and that's where marketers will find them. They regularly go online to watch TV programs, download music, blog and hang out at social media sites. They're receptive to online advertising - whether from email or sponsored Websites - and admit that they'll review the ads before buying products and services.

Mosaic USA

Demographics and behavior

Who we are

Couples with Clout feature very affluent middle-aged couples who are predominantly white, though the segment includes an above-average number of Asians. These households mostly contain married couples in their 30s and 40s who've yet to start families. Instead, these well-educated Americans - with undergraduate and graduate school degrees - devote themselves to white-collar professional and management jobs in business, public administration, education and the sciences. More than two-thirds of households contain dual-income couples.

Where we live

Concentrated in the nation's largest metros, Couples with Clout tend to live in downtown areas and close-in suburbs where the average price tag of their single-family homes tops \$400,000. Without childrearing costs - fewer than 10 percent have kids - these wealthy couples have more discretionary income for housing than other affluent households. About a quarter spend more than half a million dollars on their homes. While many of their homes were built in the last twenty years, these homeowners have only just recently moved into them. As upwardly mobile professionals, nearly half of the households have resided at the same residence for under three years, and 80 percent have lived in their homes for fewer than five years. These couples are always on the lookout to upgrade their living situation and may only settle down when, or if, they choose to start a family.

How we live our lives

Without the cares of childrearing, Couples with Clout describe themselves as risk-takers who want to sample what the world has to offer. They like to travel frequently and far away. Two-thirds regularly travel abroad, with above-average rates for visiting Europe, South America, Mexico and Canada. Upscale cruise lines are also popular. These couples are also big fans of the arts, frequently going to the theater, taking in foreign films and attending concerts, where they enjoy everything from classical to country music. While they like exhilarating sports like karate, rock climbing and scuba diving, this segment also has one of the highest rates in the nation for yoga.

Consumption patterns reflect the deep pockets and upscale tastes of this segment. They buy the latest electronics - DVRs, MP3s and high-definition TVs - and fill their family rooms with gaming equipment and workout machines. They tend to patronize high-end retailers like Nordstrom, as well as Macy's and Costco. They like their cars to express their hard-earned status: premium SUVs, upscale sedans and hybrid cars and trucks - preferably outfitted with satellite radio and GPS systems.

Couples with Clout are only moderate media consumers. They spend the average amount of time reading newspapers and magazines, though they will subscribe to business, health and entertainment magazines. Among their favorites: *Forbes*, *Food & Wine*, *Men's Health* and *InStyle*. They also enjoy reading books. They're more into TV than the average American, with a strong preference for cable networks like CNN, CNBC and National Geographic as well as sitcoms such as "The Office," and "Two and a Half Men". But these Gen X couples have mostly

Mosaic USA

moved their media allegiances to the Internet. They concede that the online world has them reading and watching TV less.

How we view the world

Couples with Clout are independent types who think of themselves as citizens of the world. These somewhat progressive Americans are political Independents. They tend to have liberal social values, describing themselves as tolerant of social issues. They are foodies with a broad perspective, as they are devoted both to healthy diets and gourmet cuisine. They are not often members of civic groups; indeed, they say that instead of focusing on local issues, they're more concerned about people in other parts of the world and prefer to participate in a global culture. They act on their global conscience, giving to charitable causes in support of education and child welfare.

As shoppers, however, they express the traditional values of an upscale market: they're brand loyal, especially when it comes to luxury goods, and they have a strong concern for appearance, believing that both their car and their clothing should catch other people's attention. They've got it and they think it's their duty to flaunt it.

Although they describe themselves as only average adopters of new technology, they do excel in the areas of health and nutrition. They like to try new foods and drinks, and even prefer food that's presented as an art form. They're committed to staying fit and having a healthy diet - they're big on eating fiber and exercising regularly - and like to snack on healthy foods. And they recognize their role in offering nutrition advice to their friends. They're twice as likely as the general population to be interested in "research gathering".

How we get by

Couples with Clout seem to have it made: more than a third earn over \$200,000 a year and many own designer homes and plenty of assets. They have diversified portfolios of stocks, money market accounts and mutual funds in their IRA and 401(k) retirement accounts. About half maintain brokerage accounts. With their strong credit ratings, they make a lucrative market for loans, including home mortgages, auto loans and secured lines of credit. Many are also receptive to insurance products, owning annuities and policies for term life, health and disability. They're more likely than average Americans to use debit and platinum charge cards in the marketplace. These households have a high propensity to pay off their balances in full each month.

Digital behavior

Couples with Clout are Internet veterans. More than half go online using wireless access. Many use the Internet for phone service. There's virtually no online activity that they don't pursue at high rates - from banking and checking out real estate to participating in chat forums, blogging and doing medical research. These Americans appreciate the entertainment value of the Internet and go online for gaming, watching TV programs and downloading music. They're twice as likely as the general population to outfit their computers with webcams, microphones and video controllers. They regularly visit Facebook, Netflix, Craigslist and Amazon. Unlike other wealthy

Mosaic USA

segments, they're comfortable with online shopping and advertising. They're not reticent about clicking on email ads and sponsored Websites, and they think that it's safe to buy products from different Websites.

Mosaic USA

Group A Power Elite

Segment A06: Jet Set Urbanites

Mix of affluent singles and couples living high-rise, fashionable lives in urban neighborhoods

Overview

Jet Set Urbanites are a collection of in-town sophisticates who are an affluent mix of singles and couples pursuing high-rise lifestyles. These residents, mostly childless individuals mainly in their 50s and 60s, have graduate degrees and high incomes from white-collar professions in business, education and science. However, they also pay plenty to live in the apartments, condos and co-ops in some of the country's priciest city real estate, in cities like New York, Chicago and San Francisco. Among these households, there's an above-average presence of foreign-born people from Asian and Caribbean countries. But unlike those who live in the ethnic gateways of many big cities, Jet Set Urbanites are settled in fairly stable areas.

Jet Set Urbanites take advantage of their urban landscape. They're performing arts fans who patronize the theater, dance performances and a range of musical concerts. They like nightlife and enjoy going to comedy clubs, movies and ethnic restaurants. These workaholics try to stay fit, by working out in home gyms and private clubs where they do aerobics, cardio machines and weights. They like to take clients and dates to sports events, particularly professional baseball and basketball games. To get away from it all, they routinely travel to foreign settings where they enjoy museums, restaurants and exclusive hotels.

As shoppers, Jet Set Urbanites are anything but shop-'til-you-drop fashionistas. They do not patronize department stores, preferring more intimate and upscale specialty shops. Because many lack cars, they tend to buy clothes from catalogs, TV shopping networks and online Websites. They own stocks and mutual funds, but they are not yet ready to shift their investments to safer bonds or CDs for their retirement nest egg. Philanthropic and progressive, they support a range of non-profit groups and are generous with their money, especially for charities involved with health issues, the environment, the arts and public broadcasting.

Jet Set Urbanites are classic urban liberals. They're overwhelmingly Democratic in their political affiliation, and they support a progressive social agenda. They describe themselves as risk-takers who like to sample new products and fashion, experimenting with different styles and exotic cuisines. They have enough money to indulge their tastes, and they don't mind paying for high-quality brands. But they also care about environmental issues, and they tend to recycle, buy organic foods and look for smart green products.

Jet Set Urbanites have evolving media tastes. These educated Americans remain big fans of newspapers, particularly for the coverage of news, business, fashion and travel. They tune in to radio stations every day for news and news/talk programming. However, they are only a modest TV market, reflecting their desire to get out of their condos and apartments to sample the entertainment of the city rather than watch it on the small screen. But they do like primetime sitcoms and reality shows, and they make a strong market for premium cable channels like HBO and Showtime.

Mosaic USA

For these Americans, the Internet has become an essential tool. Besides going online for utilitarian purposes - banking, doing research for work, making travel plans - they head for Websites to read magazines, join chat forums and look up movie reviews. They now also use the Internet as another media channel to watch TV shows and listen to radio stations. While they're a tough audience for advertising, they are moderately receptive to email ads and banners on Web pages. They appreciate the convenience and ability to comparison shop that the Internet offers.

Demographics and behavior

Who we are

Jet Set Urbanites is one of the wealthiest singles segments in the nation, but it stands out for consisting of singles and childless couples in their 50s and 60s living in urban settings. With their impressive educations - nearly half of household heads have a graduate degree - these professionals earn good salaries in business, science, education and the hospitality industry. There is significant diversity in the Jet Set Urbanites, including above-average concentrations of immigrants from Asian and Caribbean countries.

Where we live

Most of the members of Jet Set Urbanites live in a vertical world of high-rise apartments, condominiums and offices. These wealthy singles and couples gravitate to the downtown centers of the nation's largest metros - typically in New York and California. Their high rises were built throughout the last century, and they are evenly divided between renters and homeowners. At over \$700,000, home values are near the top and are more than three times above the national average. Whether they're renting or buying, Jet Set Urbanites pay steep prices for living among the skyscrapers. A stable segment, these established households have only average rates of mobility.

How we live our lives

Jet Set Urbanites lead hip, urban lifestyles. Their child-free status affords them plenty of disposable cash for travel and entertainment. They attend cultural events such as live theater, movies, standup comedy shows, dance performances and concerts - whether the music is classical, Broadway show tunes or jazz. These middle-aged and older singles and couples like to stay fit, and they work out at home or go to a private club for aerobics, cardio work, lifting weights or playing tennis. To splurge, they'll go to a professional baseball or basketball game.

Despite their high incomes, Jet Set Urbanites are not big fans of shopping. They avoid many department stores in favor of upscale retailers and boutiques. They do buy consumer electronics items like handheld devices and MP3 players, and they're willing to spend more than \$2,000 on a high-definition TV set. With most Jet Set Urbanites living in urban areas, they have low rates for owning cars. Many commute to jobs in buses, subways and taxis, and they make a strong audience for ads in public venues.

With their diverse ethnicities, Jet Set Urbanites are freewheeling travelers. Nearly nine out of ten travel to foreign destinations each year, including Europe, Mexico, South America and Australia

Mosaic USA

They like to experience distant countries and cultures. They're likely to visit relatives, stay with friends they have met and vacation in upscale hotels. They're comfortable with all modes of travel - plane, boat, bus and rail.

The Jet Set Urbanites represents a mixed media market. They like to read newspapers (nearly all subscribe to the *New York Times*), first pouring over the sections covering business, fashion, general news and travel. They have above-average rates for subscribing to magazines, particularly science, epicurean, business and travel titles. Many keep their radios tuned to all-news stations during their treks to work. However, so many residents spend their free time out of their apartments that they're only average consumers of TV, preferring sitcoms, reality shows and crime dramas and cable networks like MSNBC, CNN, HBO and Showtime. New media has taken hold among Jet Set Urbanites, however, and increasingly they go online to listen to music, read newspaper and magazine sites and research products and services.

How we view the world

Urbane and educated, Jet Set Urbanites are savvy, progressive sophisticates. "I like to travel the unbeaten path," they say. They're into the arts, like to try new products and describe themselves as risk-takers. They have a global sensibility, and are interested in other cultures and international events. They're open to different kinds of people. Politically liberal, these Americans are strong supporters of the Democratic Party and progressive social values. They're all for helping the disadvantaged; they also support social tolerance issues.

Jet Set Urbanites think it's important to keep up their appearance and they spend a fair amount of time and money keeping fit, staying young and dressing well. They value high-quality brands and don't mind paying more for something that will last. They tend to be early adopters in food and clothing; they experiment with new fashion and check out new foreign foods. They buy organic and spicy foods and they're willing to splurge on gourmet cuisine. However, they don't let their curiosity or fashion sense get in the way of their political views; they describe themselves as greens who believe in recycling, buying local and organic products whenever possible and pursuing a sustainable lifestyle. They're proud of the smaller carbon footprint they have because they take public transit and do not own a car.

How we get by

With an average income of more than \$145,000, Jet Set Urbanites are considered well-off. But the segment's income ranks one rung down from American Royalty lifestyles. Nevertheless, they're a solid market for financial products. They're twice as likely as average Americans to own stocks, mutual funds and money market accounts. And they tend to have over \$100,000 in their diversified portfolios. They have above-average rates for owning CDs, but only average rates for carrying debit and credit cards - which they pay off monthly - and they have little interest in savings bonds or tax-sheltered annuities. They maintain cash management accounts but are only moderate users of instruments like 401(k)s and IRAs.

Jet Set Urbanites don't care too much about playing it safe when it comes to insurance. They carry only average levels of health, property and life insurance. They're a little more interested in whole-life policies and umbrella coverage, but not much else. Now in their peak earning and

Mosaic USA

spending years, they seem less interested in saving or protecting their assets, and more interested in giving money away. These philanthropic households donate to groups involved in health, the environment, the arts, education and public broadcasting.

Digital behavior

Jet Set Urbanites are active online users. They go online to bank, make travel plans and manage their investment portfolios, and they regularly telecommute to their offices, making use of webcams, email and business accounting software. Most of their media interests have been transferred to the Internet and that's helped them get out from underneath the piles of newspapers and magazines that used to accumulate in their apartments; they now log on to read newspapers and magazines, check out movie reviews and monitor weather reports. For entertainment, they like to download music, listen to Internet radio stations and join chat forums. Among their favorite Websites: Facebook, Wikipedia and Netflix. Though they like to shop online, they're only moderately receptive to email and Web page ads.

Mosaic USA

Group B Flourishing Families

Segment B07: Generational Soup

Affluent couples and multi-generational families living a wide range of lifestyles in suburbia

Overview

A haven for multigenerational families, Generational Soup is home to a mix of affluent older couples - nearly three-quarters are from the Baby Boom Generation - and families with young adults and aging seniors. Most live in suburban homes an easy drive from the nation's big cities, and many households have multiple breadwinners. These college-educated workers hold a range of white-collar, sales and service jobs. While Generational Soup are predominantly white, this segment includes a higher-than-average concentration of people from Asia and South America. Many have lived at the same residence for more than a decade, long enough to raise children and see them return to the nest.

The bi-modal age groups make for some unusual leisure patterns. Many of the older adults enjoy laid-back activities like cooking, woodworking, reading books and going to plays and antique shows. The younger residents make Generational Soup a strong market for bars, comedy clubs and rock concerts. Together, both groups like to travel widely and keep fit by playing tennis and skiing as well as going to fitness clubs for aerobics and workouts on cardio machines. Fond of attending both college and pro sports events, segment members of all ages like to gather at tailgating parties.

As shoppers, the members of Generational Soup tend to have upscale tastes and shop at Nordstrom, Ann Taylor, Coldwater Creek and Dillard's. However, like many in the current economy, they look to maximize their dollars and also shop at stores like Kohl's, T.J. Maxx and Stein Mart. When buying goods for their sports activities, they visit Sports Authority and Dick's Sporting Goods. They also use catalogs for buying women's clothing, computer equipment and home decorating items. Many consumers describe themselves as early adopters who favor smartphones for work and big-screen TVs at home. And they like to fill their home offices with plenty of computer equipment for telecommuting and gaming. But they're also careful about spending and look for sales and coupon offerings. These households want to save and invest their money to build a nest egg for their retirement.

Generational Soup qualify as a mixed media market. They're fans of newspapers and magazines that cover entertainment, business, news and sports. They like to watch a wide variety of TV programming - everything from Adult Swim to DIY. They tune in to radio stations more than average, with different age groups listening to golden oldies and easy listening music, or '80s rock and adult contemporary. Mostly, though, Generational Soup are web-savvy fans of the Internet. They go online to track job openings and visit magazine Websites as well as for gaming and downloading podcasts. They admit that they're transferring their allegiance from traditional media to the many offerings online.

To reach the diverse groups in this segment, marketers may need multiple messages. While the 50-something parents describe themselves as traditionalists with conservative political views, the

Mosaic USA

younger adults in the household back more progressive social issues. This is a rare segment where members have above-average rates for both preferring conservative clothes and seeking out cutting-edge technology. If there's one area where everyone shares similar views, it's their attachment to family. They link their status to the family's success, and messages that reflect the priority of the family would be well received here.

Demographics and behavior

Who we are

With predominant ages in the 50s and the 20s, the households of Generational Soup are sprawling; they're more than three times as likely to have a young adult living at home, and they also often have an aged parent living there as well. Most of the parents here have attended college - two-thirds possess a bachelor's degree, and more than 40 percent a master's degree. More than half of households have two or three wage-earners working in professional and technical occupations or sales and services. Ethnically, this segment has an above-average presence of residents from Asia and South America.

Where we live

Generational Soup are found in a variety of suburban settings - from inner-ring to fringe areas - surrounding the nation's largest metros and concentrated in California, New Jersey, Maryland and Virginia. Most of their homes are beginning to show some age, having been built after 1980, but they're still valued in the upper \$300,000 range. Fortunately, these mature single-family dwellings have enough bedrooms to accommodate the young adults and aging elders who share the homes with those in their 50s and 60s. This is a stable segment, with more than half of residents having lived at the same address for more than a decade.

How we live our lives

With its mix of old and young, Generational Soup feature wide-ranging lifestyles. They enjoy reading books, collecting ornaments, playing cards, cooking and doing woodworking. Many like cultural activities and go to plays, museums, antique shows and dance performances. Given the number of young adults here, this segment also goes to bars, nightclubs, comedy clubs and rock concerts. At home, these younger residents read gaming magazines, join fantasy sports leagues and crank up their radios to listen to modern rock.

Both population groups like to travel, and this is a strong market for cruises, all-inclusive resorts and holidays at both domestic and foreign destinations, especially in Italy, Mexico and Canada. Generational Soup like to stay fit, and their athletic pursuits range widely: from tennis, golf and swimming to mountain biking, downhill skiing and karate. Pro and college sports events also bring the two groups together.

As consumers, they describe themselves as "behavioral greens" who recycle, buy products in recycled packaging and drive hybrid cars. They also own mid-range sedans and SUVs and the occasional near-luxury vehicle - typically imports bought new. They're early adopters, owning handheld digital devices, video gaming systems and big-screen TVs; this segment often owns more than five TV sets. They shop by catalog, and order women's clothing, do-it-yourself

Mosaic USA

equipment, crafts, home decorating items and computer equipment. Online shopping is also popular.

Generational Soup are eclectic media consumers. They tune in to cable networks like CNN, HBO, HGTV, Adult Swim, DIY and ESPN and listen to classical music, golden oldies, easy listening, '80s rock and jazz on the radio. They're avid readers of newspapers, especially the business, entertainment, news and sports sections, and they often pick up *USA Today*. They like reading *Consumer Reports*, *People*, *Entertainment Weekly*, *Redbook* and *Car & Driver*. However, they admit they spend less time reading magazines and watching TV. For many, the Internet is now their prime source of entertainment.

How we view the world

The mature members of Generational Soup are, in many respects, old school. They like spending time with their family, think attending religious services is important and try to sit down with their family at dinner each night. Politically, their views also tend to be right-of-center. Moderates and Republicans outnumber Democrats by nearly 2 to 1.

These consumers don't mind sharing their opinions with others - especially when it comes to shopping advice. Generational Soup describe themselves as early adopters, especially when it comes to electronics, and they're willing to pay anything to acquire the latest gadget. However, they're also price-sensitive shoppers who carry coupons and look for sales. Indeed, they admit that they occasionally patronize stores just because of the coupons they offer.

Nevertheless, Generational Soup are otherwise opposed to most forms of advertising. They try to avoid watching TV commercials and have little interest in print ads. In a telling understatement, the adults in this multigenerational segment concede, "I find it difficult to say 'No' to my kids".

How we get by

Generational Soup are into capital accumulation. They earn solid, six-figure incomes and eagerly sock away as much as possible in their IRAs and 401(k) retirement accounts. They have diversified portfolios of investments that include stocks, bonds, mutual funds, money markets and preferred stocks. They're more than twice as likely to contribute to 529 College Savings Plans, helping to get their college-aged children out of the house. These established couples often tap into the value of their older homes for home equity loans and lines of credit. They're only moderately likely to purchase insurance, but they like to carry term life, umbrella coverage and high-value car insurance. These middle-aged parents make a good credit market, and they carry a number of gold credit cards, but they typically pay off the entire balance each month.

Digital behavior

The Internet has had a big impact on the lives of Generational Soup. With the presence of younger and older consumers, they use the Internet for nearly every kind of activity: gaming, shopping, banking, downloading podcasts, searching for jobs, tracking stock information and reading magazines. They like to purchase products online and are receptive to Internet ads, whether in email, sponsored Websites or Web page banners. It's hard to find a popular Website

Mosaic USA

that they rarely visit. Fox News, MSNBC, CareerBuilder and Wikipedia are all well-surfed sites among Generational Soup. They tend to access the Internet through their desktop or laptop from multiple sites - at home, work, school, libraries and hotels - and a high percentage use a wireless connection. Because this segment is filled with multiple workers, many households have home offices networked to a wide range of accessories, including scanners, webcams, microphones and inkjet printers. About one in seven uses an Internet phone service.

Mosaic USA

Group B Flourishing Families

Segment B08: Babies and Bliss

Middle-aged couples with large families and active lives in affluent suburbia

Overview

With a majority of households containing at least five people, Babies and Bliss are a haven for large broods living in new suburban subdivisions. The parents here tend to be in their 30s and 40s. There is a wide range of children in these households, from pre-schoolers up to those in high school. Some households also include young adults and elderly parents. There's money in this segment, reflecting the high educations and low six-figure incomes that come from dual earners working at professional and technical jobs. Most households can afford single-family homes valued at nearly \$300,000 in recently built neighborhoods. Many are upwardly mobile, moving regularly in search of better work and housing; a majority has lived at their present address for fewer than seven years.

With so many children in this segment, leisure activities are dominated by efforts to keep them occupied or exhaust them by day's end. These sprawling households are regular visitors to theme parks, zoos, aquariums and museums. Few segments devote more time to athletic activities; Babies and Bliss participate in team sports like baseball, basketball and soccer. Outdoorsy families, they like going camping, fishing, ice skating and water skiing. They're also big on travel, especially on vacations by car to lakes and beaches for swimming and other water sports. When the babysitter arrives, the parents head to restaurants, music clubs and movies.

Babies and Bliss like to shop - it's practically a sport - and they're happy to open their wallets for department stores, specialty shops, catalogs and online sites. Kids' products are naturally popular, including video games, toys and children's books, but these households are also early adopters, filling their homes with the latest consumer electronics, including DVRs, handheld digital devices and gaming systems. However, they're not style mavens; they tend to buy conservative clothes and care little about the latest designer fashions. Prestige cars are not a big draw, either; they usually buy domestic, midsized SUVs or compact vans - vehicles large enough to haul their children, friends and plenty of athletic gear.

With their sprawling families, the households here always take price into account when making a purchase. They like to comparison shop online and carry cents-off coupons when going into stores. Once there, they head for clearance racks. They're fine with buying generic store brands rather than high-priced name brands.

The media tastes of Babies and Bliss reflect child-filled households. They're often listening to the radio because of all the time spent chauffeuring youngsters to extracurricular activities. When they tune in to TV, which is as often as average Americans, they prefer cable channels like Nickelodeon and the Disney Channel, or sports and reality shows. They rarely subscribe to magazines except for parenting publications. When they listen to music, which is often, they typically enjoy teen pop bands, children's music and alternative rock.

Mosaic USA

Babies and Bliss are politically right-of-center, and support family values and faith-based initiatives. They're not necessarily into community activism and say they're happy with the status quo. For these busy households, the biggest challenge is simply trying to balance work and home, without missing one of their children's games, doctor appointments or class recitals.

The parents in this segment are fiscally prudent and financially savvy. They like to invest in stocks and bonds, but they first make sure that their 529 College Savings Plans and 401(k) retirement accounts are well funded. Still in the early childrearing years, they borrow a lot to pay for cars, education and other expenses. These parents also want to protect their children, so they load up on insurance policies.

When it comes to media, the Internet is second nature to these Gen X households. They go online daily for banking, comparison shopping and joining chat forums. They see the Internet as a tool for work and research, as well as an entertainment center for watching TV shows, playing games and catching up with friends on Facebook. With music so popular among their young children, they also download songs and listen to radio stations online.

Demographics and behavior

Who we are

Babies and Bliss are the premier lifestyle for large families in America. With more than half of households containing at least five people, no segment has more children. Most of their parents are Generation Xers between the ages of 36 and 45 raising pre-school children in comfortable suburban lifestyles. With their lofty educations - nearly two-thirds have a bachelor's degree, one quarter a master's - these parents work in professional and technical occupations in public administration, education, science, business and education. Despite an above-average percentage of women working as homemakers, these households are nearly twice as likely as the general population to have dual wage-earners.

Where we live

Their comfortable incomes allow most Babies and Bliss households to afford single-family homes worth nearly \$300,000. Widely scattered throughout the Midwest, many of these large families have settled in the newer suburbs of America's largest cities. Their houses typically were built in the last 15 years. With above-average rates for young adults and aging seniors in these homes, it's not unusual to see more than three cars in their driveways. With many adults in the formative years of their careers, this is a relatively mobile segment: most households have lived at their residence fewer than seven years.

How we live our lives

Babies and Bliss enjoy a child-centered lifestyle. They are often found in theme parks, zoos, museums and aquariums. They enjoy playing musical instruments, joining fantasy sports leagues and playing cards. The parents frequent restaurants, music clubs, country music concerts, bars and movies. However, they can't quite escape parenthood and find themselves watching animated and family movies.

Mosaic USA

The parents in Babies and Bliss like to be fit, if only to keep up with their active children. They work out in home gyms or in health clubs where they jog, swim, lift weights and do aerobic exercise. They're still young enough to participate in team sports and enjoy playing a pickup game of basketball, baseball or soccer. The fresh air beckons these families to take their children camping, fishing, ice skating and water skiing. When they travel, they typically load up the car and head to a domestic beach, preferably with a theme park nearby.

In the mall, these shoppers follow their children's lead. They frequent stores that sell all kinds of games and toys: action figures, board games, fashion dolls and children's books. These consumers have turned their homes into gadget-filled castles, outfitted with the latest video camera, DVR, MP3 player and gaming system. Among their favorite retailers are Best Buy, GameStop, Toys R Us and Sports Authority. To haul their children and gear, these households prefer midsize SUVs and compact vans. Unlike wealthier segments, they are fine with domestic vehicles, particularly Fords, Pontiacs and Jeeps/Eagles.

As media consumers, these households gravitate to newer channels. They're only average fans of TV, except when it comes to kid-oriented networks like the Disney Channel and Nickelodeon. They're also particularly fond of sports programs and reality TV shows like "The Amazing Race," "American Idol" and "Survivor". However, they're only average readers of magazines other than parenting titles, and they read no newspaper sections at above-average rates. More often, you'll find these families getting their media online.

How we view the world

Babies and Bliss are relatively conservative in their outlook. They describe themselves as spiritual and religious. They're 50 percent more likely than average Americans to belong to the Republican Party, and about 40 percent describe themselves as politically right-of-center. However, they're not particularly active in community affairs. They tend to be happy with the status quo, more concerned about juggling work and family - and not dropping anything. These are the harried parents who lament that they're too busy to take care of themselves as they should.

Given their large families, it's not surprising that Babies and Bliss are price-sensitive shoppers. They carry coupons, like to comparison shop when buying expensive items and head to the clearance rack first whenever they buy clothes, which tend to be conservative in style. Lately, they've begun to use the Internet to help plan shopping trips, whether it's to find the best deal or to download coupons for the best discount. They only trust Websites they've heard about through reliable sources, and they make sure those sites have a strong privacy policy. They also believe advertising aimed at kids is wrong; while watching TV with their kids, they will change channels to avoid commercials.

How we get by

The upscale families in Babies and Bliss are financially savvy. With their professional careers and college degrees, these dual-income households have six-figure incomes and moderate levels of assets. They like to invest in stocks, bonds and mutual funds. They trade stocks online, use debit and credit cards with rewards programs and get financial ideas from investment

Mosaic USA

magazines and Websites. They work hard to protect their many dependents, setting aside money for 529 College Savings Plans and acquiring lots of high-balance term and whole-life insurance. They make an impressive credit market, taking out loans for cars, education and homes at high rates. They're also carrying above-average levels of health insurance and contributing to 401(k) accounts at more than twice the national average.

Digital Behavior

The Gen X adults in Babies and Bliss are an Internet-literate segment. These middle-aged, affluent couples participate in a slew of online activities: buying toys and clothes, banking, shopping for cars, downloading podcasts, getting real estate listings, gathering information and joining chat forums. With their jobs, kids and errands, they appreciate the convenience of shopping online and are receptive to email ads, sponsored Websites and Web page links. They outfit their computers with webcams to assist with telecommuting to their offices; they also play games at home. They go online from work, home, and while traveling, with a majority using wireless connections. There's virtually no computer software that they don't buy. These households are three times as likely as average Americans to purchase music from the iTunes store.

Mosaic USA

Group B Flourishing Families

Segment B09: Family Fun-tastic

Upscale, middle-aged families with older children pursuing busy kid-centered lives in satellite cities

Overview

Family Fun-tastic comprise upscale families living in satellite cities. Most of the adults are married, middle-aged and highly educated. Their children tend to be older teens and early 20-somethings. These households contain multiple earners with professional and technical jobs, which support their comfortable lifestyle. They live in older, single-family homes in established neighborhoods, often in Midwestern states, where the parents have watched their children grow up and are now preparing to send them off to college. These families may have lived at the same address for more than a decade but to them, time has flown by.

With their older children, Family Fun-tastic pursue busy, kid-centered lifestyles. Their idea of entertainment is going to a theme park, museum or bowling alley. Family calendars are crowded with athletic activities like golf and tennis matches as well as movie nights, school plays, music recitals and sports events. They also make sure to set aside time to be together as a family while reading, exercising, watching TV or surfing the Internet. When they take vacations, they tend to travel by car and stay at discount hotels and motels. Their vehicles of choice tend to be affordable people-movers: mid-range vans, CUVs and SUVs.

Like many in the current economy, when they go shopping, these households care more about bargains on the brands they prefer to buy. To stretch their dollars when buying household goods, they like to buy quality products at discount prices, patronizing stores like Target, Sam's Club and IKEA. They make a lucrative market for merchants selling toys, games and sports equipment. While they're late adopters for consumer electronics, they do own gadgets to help them cope with their busy, scattered lives. They often own handheld digital devices and laptops with wireless access and they like to shop using catalogs and the Internet to save time.

Family Fun-tastic may be busy, but they make time for varied media. They like to watch primetime TV, especially sitcoms and crime dramas. Many keep their radios on during the day, listening to news, sports and music stations, particularly those that play jazz, '80s pop and alternative rock. They're less interested in print media, though they do peruse newspapers for news and home furnishing ideas as well as business and sports magazines. These households have already gravitated to the Internet, and they go online to bank, get stock quotes, read product information and check out video game reviews. Fond of information-rich Websites, they like to visit sites like CNN and WebMD.

Like other child-filled segments, Family Fun-tastic are politically conservative. Adults vote Republican and care deeply about their faith. They tend to be traditional in their consumption preferences, drawn to conservative fashion and disinterested in flashy cars. They're not overly concerned about food and health issues, content to serve their kids sweets and fattening foods if

Mosaic USA

it will make their lives a little easier. They don't pretend to be experts and observe that friends rarely come to them for advice. On matters of money, they turn to the pros.

Demographics and behavior

Who we are

Family Fun-tastic consist of predominantly white, affluent families who live outside the nation's big-city metros. These middle-aged couples tend to be married with older children in their teen years living in smaller and second-tier cities. Many of the adults are highly educated - nearly half have a graduate degree - and earn six-figure incomes from professional and technical occupations in public administration, business, education and science.

Where we live

Family Fun-tastic households are located in the Midwest, especially in the older neighborhoods of many heartland cities. However, they can also be found in many mid-sized and smaller cities around the country. Nearly nine out of ten are homeowners; their single-family homes were typically built on smaller lots before 1970 and are now valued at close to \$250,000, just above the national average. Long-time residents, a majority have been at the same address for over a decade and wouldn't even contemplate the notion of trading up or moving out of the communities they have grown to love and where they know all their neighbors.

How we live our lives

In this upscale Family Fun-tastic, parents and their teens enjoy comfortable and conservative lifestyles. They go to lots of kid-friendly destinations like museums, theme parks, bowling alleys and zoos. These educated parents seek out intellectual stimulation: plays, movies and classical concerts are all on their must-do lists. At home, they're happy to relax by reading books, doing needlework and playing board games.

Family Fun-tastic also like to stay in shape, working out at home gyms or health clubs where they do weight training and jump on stationary bicycles and rowing machines. They're frequent spectators at sports matches - professional baseball and basketball and college football and basketball are favorites - but they also like to participate in sports, especially tennis, golf and downhill skiing.

In the marketplace, these families seek out quality merchandise at low prices, and they frequent discount and big-box stores like Sam's Club, Target, IKEA and Marshall's. They're late adopters when it comes to most consumer electronics, but they do own digital TV sets more than the average. Board games, action figures, video games and sports equipment top their shopping lists.

Vacations in this segment tend to focus on domestic destinations, including classic family trips to national parks like the Grand Canyon. Most travel by car and book rooms at hotels and discount motels like Comfort Inn and Best Western. The adults regularly take business trips, and often travel to France, Canada and the Bahamas. To get around, they typically drive entry-level and mid-range CUVs, larger SUVs and minivans. Most buy new and imported vehicles, but not the priciest models.

Mosaic USA

Family Fun-tastic households share a fondness for a variety of media. They like to watch comedies and primetime dramas on TV, such as “Law & Order: Special Victims Unit,” “CSI,” and “The Office”. They have solid rates for reading newspapers, particularly editorials, news and TV listings. They also like to keep their radios on during the day to listen to news, sports, talk and music; their favorite artists play ‘80s pop, jazz and alternative. However, they’re a tough sell for most advertising inside their home, trying to avoid TV commercials, especially those targeted at children. They’re more receptive to coupons, billboards and bus ads.

How we view the world

Family Fun-tastic tend to follow mainstream values. They avoid standing out, taking risks or doing unconventional things. They’re traditionalists on most political issues and vote with the Republican Party. However, there are also pockets of liberal voters. They’re mostly moderates on social issues, and concentrate on enjoying their time with their families, trying to stay well-informed and striving for equality. Their faith is important and they regularly attend religious services. With their growing families, they note that they’d like to simplify their life and not have to juggle so many tasks.

Family Fun-tastic place importance on aesthetics in their purchases. They like to wear high-quality, traditional brands and buy top clothing designers, but look to find these fashions or sale or discounted. They consider themselves utilitarian shoppers and view cars as simply a means to get from point A to point B, though an SUV best suits their active lifestyle. They’re not obsessive when it comes to nutrition and health: they may indulge in fattening foods (though they still feel guilty when eating sweets) and they buy generic brands of medicine. Conformity, they say, makes them feel comfortable, and they value their competence, trustworthiness and diligence.

How we get by

Six-figure incomes, diversified IRAs and high-value life insurance all characterize Family Fun-tastic. They have higher-than-average disposable incomes, which can go far in their modest-sized cities. Many adults are investment-savvy and own stocks, savings bonds, mutual funds and preferred stock. In the thick of planning for their kids’ college educations, parents make sure to fund their 529 College Savings Plans and carry mid-range health and term life insurance.

However, they’ve only begun to think about retirement and have only a moderate amount of money to invest in their IRAs and 401(k)s. Many use credit cards for regular expenses, particularly standard cards offered by Discover and MasterCard - and regularly carry a monthly balance. They make a strong credit market, with many having a mortgage, auto loan, education loan and secured line of credit. They also admit that they’re not great money managers. When it comes to matters of finance, they typically leave that task to professionals.

Despite the many line items on their budget, Family Fun-tastic manage to give to charity at above-average rates. They’re particularly generous with donations to political, educational, environmental and public broadcasting organizations.

Mosaic USA

Digital behavior

The middle-aged adults in Family Fun-tastic are above-average users of the Internet. They go online to get information: product information, video game reviews, travel research and opinion blogs. Accuweather, CNN, Expedia, ESPN, MapQuest, and WebMD are all among their bookmarked sites. They are also found engaging in most other online pursuits, whether it's banking, getting stock information, searching for a job or checking on the weather. Shopping online is a godsend for these busy families, and they do it now more than ever. With their older children, these households already appreciate the entertainment value of the Internet, and they like to listen to radio stations and play games online. However, they make a mixed audience for online advertising, ignoring email ads while clicking on sponsored Websites and links. They're less likely to go online via their cell phone than their desktop or laptop computers; nearly half use a wireless connection.

Mosaic USA

Group B Flourishing Families

Segment B10: Asian Achievers

Affluent, mainly Asian couples and families enjoying dynamic lifestyles in metro areas

Overview

With nearly two-thirds of households containing immigrants from Asia, Asian Achievers has the highest concentration of Asian families in America. Most contain middle-aged, married, dual-income couples and families with older children living in the sprawl of the largest Western cities. Despite the high concentration of foreign-born people (more than half speak Chinese or are bilingual), many of these multigenerational households have found American-style prosperity. The adults have college degrees, white-collar jobs and six-figure incomes. They typically own older houses valued at more than \$400,000 in pricey neighborhoods. Most of these stable households have lived at the same address for more than a decade.

Asian Achievers lead active and upscale lifestyles. They enjoy going to the theater, museums and dance performances. They also travel abroad and go to casinos. Many have amassed diverse portfolios of stocks, bonds, mutual funds and CDs. They've also reached the age when they need to pay more attention to their fitness routines to maintain a healthy lifestyle. Among their favorite activities are tennis, aerobics, swimming and yoga, and they work out in home gyms and fitness clubs. They are willing to spend and do whatever it takes to look younger.

Displaying an enthusiasm for consumption, Asian Achievers like to buy products that make a statement. They tend to buy high-quality designer fashion from high-end stores. They're fond of dining at gourmet restaurants where the entrees are presented like works of art and the emphasis is on organic food. They are not fast food consumers. They drive imported cars - especially luxury sedans, SUVs and sports cars - in part because they maintain that foreign-made cars have more cachet than domestic models.

Asian Achievers are above-average consumers of most media, and they are especially interested in getting the latest news and information. They're fond of newspapers and magazines that cover business and fashion. Their favorite TV shows include science and travel programs. At the local cinema, they'll line up for documentaries and foreign films. When it comes to research, they mostly look to the Internet. They go online for medical information, stock quotes and product reviews. They like to shop online but are more interested in using the Internet to become smarter about their finances and health issues, especially the use of homeopathic remedies.

Given that so many are foreign born, it's no surprise that Asian Achievers think of themselves as members of the global village. They're interested in other cultures and international events. Politically, they describe themselves as progressive liberals who support recycling and reducing greenhouse gases. Socially, they're not too concerned about issues involving faith and family values. They have high rates for contributing money to political and environmental groups as well as public broadcasting stations. On Election Day, they tend to vote Democratic.

Mosaic USA

With an impulse to control their destiny, the professionals of Asian Achievers describe themselves as workaholics who are willing to give up family time for advancement. And though they are content with their standard of living, they still want to rise to the top. In this segment, money is the ultimate measure of success.

Demographics and behavior

Who we are

Nearly two-thirds of households are Asian in this segment, the highest percentage in the nation. Asian Achievers are also known for affluent, educated, middle-aged couples and families living in and around large cities. The adults here hold professional, technical and service jobs. Nearly a third has earned graduate degrees. However, many still retain the traditions of their native countries: one-third speaks Chinese as their first language and about a quarter are bilingual but prefer English.

Where we live

Asian Achievers are found in Western states - nearly three-quarters lives in California - and they are particularly prevalent in and around the cities of San Francisco, San Jose and Honolulu. These middle-aged couples typically own single-family homes in expensive city and suburban neighborhoods. Many of their homes were built in the 1960s and '70s, and have been meticulously cared for. Today they are valued at over \$400,000 - more than twice the national average. Unlike the new residents of ethnic gateway communities that serve as jumping-off points to other regions, Asian Achievers have lived in the U.S. for many years and have established themselves in tight-knit communities. They've been at the same address for at least a decade.

How we live our lives

Asian Achievers lead sophisticated lifestyles. They like going to cultural events and attend the theater, museums, dance performances and classical concerts. Health and fitness fanatics, they often have home gyms filled with cardio and weight machines. They'll join health clubs for swimming, tennis, aerobics and yoga.

Few segments have more wanderlust than Asian Achievers. Members travel often to foreign destinations in Europe and Central and South America, where they typically stay at high-end hotels or all-inclusive resorts. More than a third enjoys going to casinos - much higher than the national average. Family vacations generally involve trips to theme parks.

Asian Achievers like to shop; they'll travel an hour or more to get to favorite stores like Nordstrom, Costco and Abercrombie & Fitch. They prefer to buy high-quality, designer clothes, noting that fashion magazines help them determine what to wear. Status-conscious, they like to buy new imported cars - particularly sports cars, luxury sedans and premium SUVs. When it comes to electronics, they turn to their friends for advice. They buy video cameras, handheld devices and high-definition TVs at high rates, but not the highest-end models.

Asian Achievers look to media for news and information. They often read business and fashion magazines. However, they rarely tune in for entertainment fluff; their idea of must-see TV is

Mosaic USA

“NOVA” or “Bizarre Foods with Andrew Zimmern”. Otherwise, they exhibit only average rates for watching TV or listening to the radio. They’re not particularly fond of advertising, changing the channel when a commercial airs. They do go to movie theaters at solid rates - they’re particularly fond of documentaries and foreign films - and they pay attention to movie commercials. They also are responsive to inserts in newspapers, which they read as much as the average American.

How we view the world

Asian Achievers describe themselves as liberal, open-minded and optimistic. They feel that they belong to the global village and are interested in other cultures and international events. They try to live an ecological lifestyle by buying green products, eating organic foods, supporting recycling and reducing pollution. They align themselves with the Democratic Party and support equal rights; otherwise, they are fairly private.

Health and wealth occupy a lot of space in the minds of Asian Achievers. They consider themselves to be health leaders and note that friends often ask their advice about health and nutrition matters. Given their Asian backgrounds, they’re open to non-Western approaches to medicine and alternative homeopathic remedies. They’ll try anything to look younger. While they’re happy with their standard of living, they want to get to the top of their career and describe themselves as workaholics who are willing to take risks and give up family time to advance at their careers. They’re twice as likely to say that money is the best measure of success. With their strong sense of control over their destiny, this segment is driven to achieve.

How we get by

Asian Achievers can support their sophisticated lifestyles thanks to incomes averaging more than \$100,000, typically coming from more than one wage-earner in the household. They’re well along in building their retirement nest egg, filling their 401(k)s and IRAs with mutual funds, stocks, CDs and savings bonds. They like to accumulate wealth in other asset classes and collect coins and own tax-sheltered annuities. They prefer to carry prestige credit cards, such as Visa Gold, MasterCard Platinum and American Express Blue, but they make sure to pay off their balances every month. These middle-aged households present an above-average market for insurance products, especially health, homeowner’s and whole-life insurance, and they tend to purchase high-value policies. They don’t like being in debt, and they only take out loans for their home or education, not for a car or boat. They contribute money to political and environmental groups as well as public broadcasting stations.

Digital behavior

The middle-aged couples in Asian Achievers are gradually making the transition to new technology. They go online at home, work and the local library. They tend to use the Internet as a research library, frequenting Websites for medical information, stock quotes, real estate listings and product reviews. They also use the Internet as a communications tool, and purchase computer peripherals like microphones and webcams. They respond to online advertising at average rates, though they’re twice as likely as average Americans to visit sponsored Websites. Most of these aging couples are starting to adopt wireless technology, especially cell phones

Mosaic USA

and laptops for accessing the Internet. However, traditional media is more their style and it's likely that they'll always prefer shopping at brick-and-mortar stores over online stores. For Asian Achievers, convenience is not the most important factor when they shop.

Mosaic USA

Group C Booming with Confidence

Segment C11: Aging of Aquarius

Upscale boomer-aged couples living in city and close-in suburbs

Overview

The vanguard of the Baby Boom Generation, Aging of Aquarius are now empty-nesting couples between 50 and 65 years old. Most households consist of married couples - more than 80 percent have no children at home - who are finally enjoying the kick-back-and-relax stage of their lives. With their graduate school educations, they earn high incomes at professional and technical positions and often travel for business. Virtually all own older single-family homes in established neighborhoods. Scattered throughout the nation, this segment's members are found in both large metros and mid-sized cities. One sign of their stability is the high percentage who have lived at the same address for over 15 years.

Aging of Aquarius enjoy active leisure lives. They like to exercise at fitness clubs and do non-aerobic sports such as golf, yoga and sailing. They have a cultured streak and enjoy going to plays, museums and antique shows. They also have enough time and money to travel frequently, both domestically and internationally. With their parenting years behind them, these couples relish the opportunity to take cruises, go to casinos and frequent gourmet restaurants.

As shoppers, Aging of Aquarius are both brand- and bargain-sensitive. They patronize all kinds of brick-and-mortar stores, from high-end retailers to discount clubs, and also buy products through catalogs, direct mail and the Internet. Although they buy luxury cars, they're not known as early adopters when it comes to consumer electronics, nor are they fashion-forward. Now approaching retirement age, they're increasingly health-conscious and look for high-fiber foods while avoiding the fast food their kids grew up on. When they shop, they take along coupons clipped from newspapers or downloaded from the Internet.

Aging of Aquarius tend to have eclectic media tastes. They're print fans who read daily newspapers from cover to cover and subscribe to magazines that specialize in business, news and travel. They go online often to track down news, book travel and research medical subjects. Although they dislike commercials, they like watching TV news, medical dramas, crime procedurals and sitcoms. They still maintain their love of music, though these one-time rock 'n' rollers now listen to jazz, classical and easy listening music.

No longer the radicals of their youth, Aging of Aquarius appear to have become their conformist parents. They describe their politics as conservative and align themselves with the Republican Party. They're more liberal regarding environmental issues, however, and worry about pollution. Green products and hybrid cars are popular in this segment.

The evolution of the countercultural generation evident in Aging of Aquarius reflects an economic system that has rewarded these members handsomely. Thanks to their high incomes, they've accumulated large portfolios of investments to fund their retirement. With homes they've owned for many years, they're creditworthy risks for home equity loans, insurance and lines of

Mosaic USA

credit. They carry multiple credit cards and pay off their balances each month - charge card-carrying members of the system they once railed against.

Demographics and behavior

Who we are

With more than 80 percent of household heads between the ages of 50 and 65, Aging of Aquarius are characterized by married couples with high educations. Nearly half of Aging of Aquarius households contain someone with a graduate degree. Most are in the peak of their white-collar careers in public administration, education, health care, law and business. These predominantly white households have grown children, with one in five households containing a young adult.

Where we live

One of the more widespread segments, Aging of Aquarius are found throughout the nation in large metros and mid-sized cities. Almost all are homeowners of single-family dwellings typically built in the 1970s and '80s and valued at around \$325,000. Many live in settled neighborhoods that are within a reasonable commute to downtown jobs, restaurants and entertainment. These are established neighborhoods where families have watched their children grow up on quiet streets while attending decent schools. Although their homes may be empty nests, Aging of Aquarius members show no sign of moving. A majority have lived at the same address for over 15 years.

How we live our lives

Aging of Aquarius lead comfortable, contented lifestyles. These educated Americans frequent the theater, museums, antique shows and classical music concerts; they're typically among both the donors and audience members. They enjoy a little nightlife, especially dining out and going to casinos.

The generation that helped launch the fitness revolution still likes to exercise, but their favorite sports tend to be non-aerobic: golf, yoga, sailing and power boating. At home, they enjoy sedentary pursuits like reading books, gardening, woodworking, cooking and playing cards.

Like many older segments, Aging of Aquarius love to travel. They like taking cruises - the Caribbean is popular - and are twice as likely as the general population to have recently visited Italy, France and the United Kingdom. They're a strong market for most brands of mainstream and discount hotels and rental cars.

While they may have scorned the materialism of their parents, these boomers are now eclectic shoppers, patronizing upscale chains like Ann Taylor and Nordstrom as well as discount stores like Target, Sam's Club and BJ's Wholesale Club. In addition to brick-and-mortar stores, they shop by catalog, direct mail, the Internet and even TV infomercials. They buy high-end cars, including luxury sedans, SUVs and sports cars. However, in keeping with their environmental sensibilities, they also buy hybrid vehicles.

Mosaic USA

Aging of Aquarius are omnivorous media fans, embracing both traditional and new media. They read newspapers - virtually every section - and magazines that cover news, business, science and travel. Among their favorite titles: *Architectural Digest*, *Consumer Reports*, *Food & Wine* and *Martha Stewart Living*. They're fans of primetime TV - especially news, medical and crime dramas and sitcoms - and they watch cable channels like A&E, Lifetime, HGTV, CNN and TCM. However, they're only average radio listeners, though they like sports and music stations. As for the soundtrack to their lives today, it isn't just the classic rock 'n' roll and soul music of their youth. They now listen to classical music, jazz and '50s music.

How we view the world

Aging of Aquarius are progressive in their social views, but their politics have taken a turn to the right. They're almost twice as likely to describe their political outlook as conservative than liberal; indeed, the highest concentration claim to be Republicans. Their youthful rebellion now a fading memory, they're ambivalent about social issues. They describe themselves as spiritual people - members of the global village - with a practical outlook on life and happy with their standard of living.

Aging of Aquarius haven't lost their moral compass, though; they support ethical consumerism and state that companies should be good corporate citizens. They make a conscious effort to recycle and like to buy products in recycled packaging. They believe in equality and support a number of causes financially: health, education, the environment and culture as well as political parties. Many have lost the countercultural fervor to experiment with new ideas and social solutions. They are risk-averse, amiable, intelligent and outspoken but by no means revolutionary.

That conservative streak extends to their marketplace behavior. Aging of Aquarius care little about the pursuit of novelty or originality in many of their purchases. They favor traditional clothing styles and are late adopters of most electronics. They are brand- and store-loyal. They only shop for things they need and in stores they really like.

How we get by

Aging of Aquarius have the high incomes and healthy investment portfolios to lead comfortable lifestyles. At their age, they're focused on growing their IRAs and 401(k) retirement accounts through aggressive investing. They're more than twice as likely as average Americans to own stocks, mutual funds, CDs and tax-sheltered annuities. After decades of investing during some of the best bull markets in history, they're nearly four times as likely to have more than \$100,000 in mutual funds.

With their high incomes and built-up equity, Aging of Aquarius make a strong credit market. Their wallets bulge with credit cards - for general use, department stores, gas stations and specialty retailers - and they typically pay off their balances each month. They take out home equity loans and establish secured lines of credit. They also make a solid market for life and health insurance, though with their kids grown and out of the house, they've started to cut back the value of their life insurance. To protect all their assets, they're more than twice as likely as the general population to carry umbrella insurance coverage.

Mosaic USA

Digital behavior

Aging of Aquarius tend to be moderate adopters of technology who regard the Internet as a source of news and information. They have an above-average tendency to go online at home, work and hotels when they're on business trips. They use the Internet for utilitarian purposes: to get the latest headlines, book travel arrangements and conduct medical research. Their idea of online entertainment is sending an e-birthday card. Their favorite Websites include CNN, Expedia, Accuweather and MSNBC. They're a mixed audience for online advertising, and use sponsored Websites but ignore email ads. Many acknowledge that their product search results frequently lead to purchases. Today, the Internet is the first place they go for information and it has changed the way they go about investing. Now they can track their portfolios every minute of every trading day.

Mosaic USA

Group C Booming with Confidence

Segment C12: Golf Carts and Gourmets

Upscale retirees and empty-nesters in comfortable communities

Overview

With two-thirds of members over 65 years old, Golf Carts and Gourmets contain a mix of retirees and empty-nesting couples living in relative comfort. Most of these households are married couples without children enjoying active retirements. However, about a third of these educated residents are still in the workforce and earn solid paychecks from professional and technical occupations. With their salaries, pensions and investments, these households report incomes of more than \$120,000 - enough to afford relatively new homes and condos in beachfront retirement resorts. Nearly half of all households in this segment live in Florida.

Golf Carts and Gourmets feel they have put in their time raising families and working hard, and they're ready to enjoy the finer things in life. They like going out to restaurants, plays, classical concerts and casinos. They have the time and money to travel and they especially enjoy taking Caribbean cruises and visiting friends and relatives around the country. These active seniors try to stay fit by golfing, playing tennis and swimming. Around their homes, they lead quiet lives: reading books and newspapers, playing cards and doing needlework.

With their solid incomes, Golf Carts and Gourmets like to frequent malls and shop at middle-brow department stores. These traditionalists buy clothes that are conservative and high-quality. However, they also like their possessions to make a statement, and they seek out designer labels and luxury cars to convey a sense of status. While they care about having a healthy diet, they also consider themselves foodies who like foreign foods and spicy dishes, especially if served in an artistic way.

These maturing households will always be fans of traditional media. They read newspapers from cover to cover and subscribe to venerable magazines that cover travel, sports and senior issues. They tune in the radio for news and music stations, especially those that play jazz and country, but really any background music will do. They consider TV their favorite form of entertainment, preferring movies, dramas and how-to programs. By contrast, they're still a little nervous around new media like the Internet. They'll go online for news and information - stock quotes, medical research and map directions in particular - but this is no segment for downloading music, watching video streams or gaming. Even email and social networks are a little too advanced for this crowd.

Golf Carts and Gourmets are more of a conservative bastion on political issues as well. They describe themselves as people of faith who attend religious services. A majority belong to the Republican Party despite some pockets of liberals and Independents. Many have a global awareness and give generously to political, educational and cultural groups.

However, that philanthropy is tempered by a fiscal conservatism. These households have amassed large nest eggs and are typically drawing down their retirement accounts. In order to

Mosaic USA

maintain their comfortable standard of living, they carry plenty of insurance and umbrella coverage to protect their substantial assets.

Demographics and behavior

Who we are

Golf Carts and Gourmets are a mix of empty-nesting couples and retirees living in upscale comfort. Two-thirds are over 65 years old. More than nine out of ten households are childless. The overwhelming majority of these white households contain married couples, but about a quarter contain widows, widowers and divorced individuals. What they share are college educations and, among the 30 percent still in the workforce, white-collar jobs in the professional and technical sectors.

Where we live

Golf Carts and Gourmets can be found in many of the nation's well-known retirement communities. Centered in Sun Belt states and beach communities, high concentrations of Golf Carts and Gourmets live in Naples and St. Petersburg, Fla., Avalon and Stone Harbor, N.J., and Rio Verde and Tucson, Ariz. Most own single-family homes and condos in recently-built, nicely landscaped and well-protected communities where the real estate is sought after and pricey; the average residence is valued at more than \$425,000. But with many residents just now making the transition from work to retirement, the communities are relatively mobile. Many members have lived at the same residence for only a handful of years.

How we live our lives

Golf Carts and Gourmets enjoy comfortable, but not opulent, lifestyles. They have plenty of leisure time and enjoy going to cultural venues such as theaters, museums and classical concerts. Maintaining active social lives, they enjoy dining out and going to casinos. These senior sophisticates are also frequent travelers. They are twice as likely as average Americans to have taken a cruise in recent years. They also like to visit friends and relatives throughout the country.

Golf Carts and Gourmets have active lifestyles - and that includes trying to stay fit. They're health-conscious and devote time to regular exercise in the form of swimming, golf, tennis and working out at a club on cardio and rowing machines. At home, they enjoy reading, playing cards, doing needlework and, especially, watching TV.

Fairly conservative in the marketplace, Golf Carts and Gourmets describe themselves as brand-loyal shoppers who look for bargains. They shop at retailers like Dillard's and Stein Mart, but use mail-order catalogs too. At supermarkets they typically carry wads of coupons. However, they will splurge on expensive cameras, TVs and DVD players. They do like cars that make a statement, preferring premium, imported CUVs, sports cars, SUVs and sedans.

Golf Carts and Gourmets represent a strong market for traditional media. They read a daily newspaper and subscribe to magazines like *AARP*, *Good Housekeeping*, *Golf Digest* and *National Geographic*. They tune in to radio stations for a quick news report, a pro football or

Mosaic USA

baseball game or music. Their musical preferences are wide ranging, from classical to jazz to country to religious. Mostly, they are fans of TV, which serves as their chief form of entertainment. Their taste in TV fare runs toward movies, documentaries, dramas and how-to shows on such channels as AMC, Bravo, CNN, Encore and the Hallmark Channel.

How we view the world

Many may be retirees but Golf Carts and Gourmets show no sign of retiring from society. Segment members attend international events and the arts.

Golf Carts and Gourmets also have a need for status recognition and believe in the importance of aesthetics. When they want to buy a car, they tend to acquire a new model, preferably with plenty of options. When they go clothes shopping, they look for high-quality, conservative styles and favorite brands. Wearing designer labels, they say, improves a person's image. They tend to be foodies who like eating ethnic foods and trying new and spicy dishes. And they're three times as likely as average Americans to prefer food presented artfully.

Politically, Golf Carts and Gourmets have mixed views. Although a majority are conservative in their outlook, they're nearly twice as likely as average Americans to describe themselves as "somewhat liberal" or register as Independents. Part of this ambivalence is that these voters are relatively happy with their lives and see no need to align themselves with either major party. They describe themselves as optimistic and secure in their future.

How we get by

One of the older segments, Golf Carts and Gourmets live on upscale incomes averaging more than \$120,000, including cash from pensions and distributions from diversified portfolios. They're more than twice as likely as average Americans to own stocks, mutual funds, CDs, money market accounts and tax-sheltered annuities. Many receive regular disbursements from high-balance IRAs and Keogh accounts. While these fiscally conservative households carry a lot of credit cards, they make sure to pay off their balances each month. At their advancing age, they show little interest in life insurance, but they do have umbrella coverage, as well as policies for their homes and cars. Many have enough cash left over to indulge their philanthropic side, donating to a wide range of medical, educational, political and cultural groups.

Digital behavior

The maturing households in Golf Carts and Gourmets are infrequent users of the Internet. They go online for basic functions: to check their stocks, shop, answer medical questions and read newspapers and magazines. Many are content with dial-up access though nearly half have already moved to high-speed cable modems. They typically use desktop machines at home to access the Internet, though their web use is relatively limited. The only major Websites they visit often are MSNBC, Netflix and AOL. They're about equally divided between those who say that the Internet has changed their lives and those who say that it's had no impact at all. Needless to say, they are a weak audience for email ads.

Mosaic USA

Group C Booming with Confidence

Segment C13: Silver Sophisticates

Mature, upscale couples and singles in suburban homes

Overview

Silver Sophisticates are a mix of older and retired couples and singles living in suburban comfort. All but a small percentage of households are empty nests. Members of Silver Sophisticates live in upscale neighborhoods located near big cities and are highly educated. Typically, there is at least one retiree in the household, but those who are still in the workforce have well-paying technical and professional service jobs. They can afford to buy older, stylish homes worth upwards of half a million dollars.

With the luxury of both time and money, these households pursue leisure-intensive lifestyles. They like to dine out, go to plays and concerts and shop for decorative antiques. They travel often, both on cruises and flights abroad to experience other cultures. These are fitness-minded households whose members typically belong to health clubs where they can be found swimming, using cardio machines and pedaling stationary bicycles. Relaxation at home typically involves a book or needlepoint, often with a TV or radio on at the same time.

Silver Sophisticates describe themselves as brand loyal in the marketplace. They like to buy clothes and housewares in high-end stores as well as through catalogs and the Internet. They're the kind of discriminating shoppers who read the ingredients of over-the-counter medicine. Acknowledging their technological anxiety, they rarely buy most consumer electronics. They do, however, like to buy premium cars, typically new imported models. Self-described "smart greens," they also look for products that are made or packaged using recycled materials.

This is a segment where traditional media still reigns supreme. Silver Sophisticates are into news; they are avid newspaper readers and tune in to radio newscasts. They subscribe to specialty magazines that cover cooking or cars. They have an above-average interest in TV and are particularly fond of news broadcasts, history programs, movies and political commentary. They strongly dislike most advertising, though they will respond to email ads and sponsored Websites that help in their shopping excursions. The Internet is now the first place they turn for practical activities like travel planning, researching stocks and doing medical research. Just don't ask them to send a tweet, update their status or play a video game.

Unlike other older segments, Silver Sophisticates are relatively liberal in their views. They support environmental causes, equal rights for women and other progressive social issues. They also are active in the community and see themselves as members of the global village. They worry about international issues and volunteer for community groups dealing with the arts and veterans. They also donate to a variety of charities involved with health, social services, education, politics, the environment, the arts and public broadcasting.

Silver Sophisticates can afford to be philanthropic. These folks have amassed large nest eggs from diversified portfolios. They have high rates for owning retirement accounts like IRAs and Keoghs. They carry a number of credit cards, in part to take advantage of the rewards programs.

Mosaic USA

After all, they never know when they might come across the perfect offer for a cool restaurant or a hot ticket to a Broadway show.

Demographics and behavior

Who we are

Silver Sophisticates are older, married couples and widowed and divorced individuals living in upscale suburbs. Half the household heads are over 65 years old, and a majority of households have at least one resident who's retired. Given this older population, less than 5 percent still have a child living at home. Nearly a third is widowed and divorced singles. This is a predominantly white and highly-educated segment, where nearly 40 percent have a graduate degree; more than three-quarters has at least some college education. Those still working hold lucrative positions in white-collar and technical professions.

Where we live

Silver Sophisticates tend to live in single-family homes in the older, sought-after suburbs of a number of large cities: places like Berkeley, Calif., Bethesda, Md., and Lexington, Mass. Their elegant homes, most built between 1950 and 1980, are valued at more than \$475,000. About a quarter own or rent a vacation home or timeshare. Silver Sophisticates tend to have deep roots in the established neighborhoods where they live. Nearly three-quarters has lived at the same place for over a decade.

How we live our lives

Silver Sophisticates enjoy laid-back lifestyles that include dining out often, visiting museums, going antique shopping and attending classical music concerts. Many are first-class travelers who like to take Caribbean cruises or fly off to a culturally rich city, especially those in Italy, France, Canada and Mexico. At home, their hobbies include reading, needlework and painting.

Many in Silver Sophisticates are fitness-minded and like swimming, walking and using the cardio and bicycle machines at a local health club. They still enjoy playing tennis and, occasionally, downhill skiing. However, they also enjoy bird watching.

In the marketplace, Silver Sophisticates don't mind paying extra for high-quality goods and brands they've known for decades. Their upscale incomes support their fondness for decorating their homes with purchases from Williams-Sonoma and Crate and Barrel. They're also fond of buying a wide variety of items through catalogs: from books and gifts to crafts and gardening items. They like to drive hybrid, imported and premium cars, whether the model is an SUV, CUV, sports car or sedan. Many describe themselves as "smart greens" and "tech shy" - interested in buying ecologically friendly merchandise while avoiding the latest consumer electronics. Still, they tend to own large-screen TVs with DVRs.

Silver Sophisticates make a strong market for traditional media. Many are newshounds who like to read a newspaper and listen to radio newscasts every day. They're above-average viewers of primetime TV, preferring movies, political commentators and history programs; their favorite cable networks include CNBC, TCM and The Military Channel. In fact, they dislike a lot of the programming and advertising on TV and change the channel when commercials come on. One-

Mosaic USA

third has negative views of ads - 50 percent above the national average. They like to go to movies but dislike the advertisements before the films. They're only average fans of magazines, preferring titles that cover business, cars, cooking and science. But many note that they're reading less and going online for news and commerce.

How we view the world

Almost equally divided between Democrats and Republicans, Silver Sophisticates have a liberal to moderate political outlook. They're much more likely than average Americans to describe their views as "liberal," and they're not religious conservatives. They pursue an ecological lifestyle, taking steps to limit their impact on the environment, like recycling and buying products that use green packaging.

Describing themselves as optimistic and practical people, they are happy with their standard of living and have little financial concern regarding the future. They also express openness toward others and a penchant for connecting with other cultures. As global citizens, they believe problems in distant countries can have an impact on their lives. They also have a deep feeling of belonging to their community and join veterans' groups, art associations and church and temple boards.

These aging Americans also are committed to health, and eat a balanced diet, take vitamins and exercise weekly. They'll go online or query their doctors to find out more information about their medicines and illnesses. With their deep pockets, they're willing to pay extra for medicine not covered by insurance. These shoppers give weight to the brand name of a product and have favorite brands - usually ones that bespeak quality and convey status.

How we get by

With a mix of high salaries and income-producing assets, Silver Sophisticates report upscale incomes in the low six figures. These older couples and retirees own conservative investments like CDs, savings bonds, tax-sheltered annuities and money market funds. However, many are still adventurous in their financial style and own a lot of stocks and mutual funds. These varied assets provide them with a sizable nest egg held in IRA and Keogh accounts.

Silver Sophisticates proudly carry a number of credit cards - Visa, American Express and MasterCard are all well used - and they like to wrangle the most rewards they can get from them. Only a middling market for most insurance products, they do have umbrella, homeowners', health and life insurance. They tend to carry high-balance coverage with their life and auto insurance policies. They try to avoid going into debt and usually possess only home equity loans. This is no place for selling insurance products online; they prefer meeting with agents. Their charitable donations are directed primarily to the arts, the environment and social welfare concerns.

Digital behavior

The members of Silver Sophisticates are reluctant Internet users and typically only acquire new technology after it has proven its worth. They go online for travel planning, downloading podcasts, researching stocks and conducting medical research, as well as above-average rates

Mosaic USA

for shopping online. They're even somewhat receptive to online advertising, such as email ads and sponsored Websites. While they have a strong tendency to connect to the internet at libraries and hotels, a small but growing percentage have begun to access the Internet through their cell phones.

Without kids at home, there's little interest in downloading games, listening to Internet radio stations or visiting social networking sites. However, the high concentration of households still containing workers makes telecommuting popular among this segment, and they buy computer peripherals like webcams, scanners and microphones. In addition, they own a variety of software to manage their home office, including anti-virus protection, personal finance and database management programs. While the Internet may be changing the way they research and shop for products, it hasn't become an important source for entertainment or socializing.

Mosaic USA

Group C Booming with Confidence

Segment C14: Boomers and Boomerangs

Baby boomer adults and their teenage/young adult children sharing suburban homes

Overview

Boomers and Boomerangs are a contemporary consumer segment consisting of baby boomer-aged parents and their grown-up children living under the same roof. In these upscale households, most of the parents are in their 50s and early 60s while most of their children are teenagers and young adults in their 20s. With their college educations and incomes from multiple household members, segment has incomes nearing six figures from a variety of white-collar, blue-collar and service-sector jobs. Boomers and Boomerangs typically live in relatively new subdivisions in the suburban sprawl of large and second-tier cities around the country. This 21st century family segment represents stable households where the older adults moved into their homes more than 15 years ago, watched their children grow up and leave the nest - only to have them return. What they thought was going to be converted to a home office or exercise room is once again a messy bedroom.

As a result of these two age groups, the Boomers and Boomerangs segment has eclectic interests, with interest in in-line skating and motorcycling as well as bird watching and fishing. However, the adults young and old share many passions - especially for sports, consumer electronics and nightlife. This segment scores high for cycling, boating, and archery activities along with going to nightclubs, concerts and movie theaters. Many members like to go to pro and college sports events, particularly if there's a chance to meet for tailgate parties.

Despite the upscale incomes found in these cluttered nests, many Boomers and Boomerangs are concerned about money. They tend to be price-sensitive shoppers who buy economy cars and off-the-rack clothes from discount retail stores. They seem to care little about wearing designer clothes or filling their homes with the latest housewares. At this stage in their busy lives, gourmet cuisine is not a priority over saving time. Instead, they enjoy visiting restaurants that have a more family-friendly adult atmosphere such as Outback Steak House, Chili's, Olive Garden and TGI Friday's.

The generation gap notwithstanding, Boomers and Boomerangs enjoy a variety of media. They read newspapers and listen to drive-time radio, sharing a fondness for stations that feature news, sports and classic rock. They like watching primetime TV, especially premium channels and networks that offer dramas, sitcoms and reality shows. They're slowly losing their interest in magazines, at least the paper-based editions, and are shifting to the Internet for features and commentary. Indeed, they are enthusiastic web users, going online for banking, travel planning, searching for jobs and gaming. Both Facebook and WebMD are popular sites, reflecting the generational divide in this segment.

Perhaps surprisingly, the values in Boomers and Boomerangs are less conflicted than one might imagine. These households are mostly traditionalists; the largest percentage align themselves with the Republican Party and espouse right-of-center attitudes. These Americans tend to be

Mosaic USA

fairly blasé about environmental concerns. While they may be on a detour from what they thought was going to be their quiet empty nest, these Boomers are mostly happy to be able to help their Boomerangs. They appreciate the close ties they have with their children. In a choice between advancing their careers and spending more time with their families, the kids - no matter how old - still rule.

Demographics and behavior

Who we are

The members of the postwar baby boom have all grown up - and so have their children who have returned to the nest. Boomers and Boomerangs consist of these two generations sharing single-family homes. Some 85 percent of the household heads are between 51 and 65 years old. Meanwhile, nearly 40 percent of households contain young adults - the highest percentage in the nation. Most of these families are white and well-educated; nearly three-quarters has either a bachelor's or graduate degree. With so many adult children at home, nearly two-thirds of households report multiple earners holding a mix of white-collar, blue-collar and service jobs.

Where we live

Boomers and Boomerangs share relatively new homes in suburban areas widely scattered around the country. Their houses, worth an average of \$235,000, were mostly built between 1970 and 2000. Their suburban developments tend to surround the nation's largest and mid-sized cities. Many of the parents here have watched their children grow up, leave for college or jobs, and then return home. In these stable communities, nearly two-thirds have lived at the same residence for more than 15 years.

How we live our lives

With households that include both older and younger adults, Boomers and Boomerangs feature disparate leisure interests. Members have above-average interest in golfing, fishing and boating as well as motorcycling, in-line skating and water skiing. They also like to try their luck by playing the lottery and visiting casinos.

The apple doesn't fall far, as Boomers and Boomerangs have plenty of shared interests. All love sports and attend professional football, baseball, basketball and hockey matches. Going to restaurants, rock concerts and movies are all popular as well. While their interest in travel is only average, they enjoy vacationing at beaches and lakes to take in water sports from fishing to boating. Both generations meet on weekend afternoons at tailgate parties to support their favorite sports team.

With many Boomers still connected to their youth, they shop at stores targeted to traditionally younger consumers - apparel chains like American Eagle Outfitters, Banana Republic and Express. They make a strong market for consumer electronics - from video cameras and DVRs to MP3 players - as well as sporting goods like camping equipment, golf clubs, baseballs and snow skis.

However, Boomers and Boomerangs tend to be price-sensitive shoppers and they typically look for value in their purchases. When it comes to cars, they prefer an entry-level CUV, economy

Mosaic USA

subcompact or a lower mid-range SUV - it doesn't matter whether it's a domestic or imported model - but they're more likely to buy a used vehicle than a new one. With so many adults at home, more than three-quarters of all households own three or more cars.

Boomers and Boomerangs are voracious media consumers. They like to read newspapers, especially poring over the sports and entertainment sections. They like to listen to the radio during their daily commutes; their favorite stations offer news, sports, adult contemporary music and classic rock. They're also big TV fans, watching primetime dramas, sitcoms, game shows and reality programs; they subscribe to every premium channel. Increasingly, the older folks in this segment are following their children's preoccupation with the Internet. Households here spend more time online at home than most.

How we view the world

Boomers and Boomerangs tend to be traditional in their values. They describe their political outlook as right-of-center, and Republicans outnumber Democrats by a ratio of 4 to 3. They're less likely than average Americans to worry about protecting the environment, registering little concern about air pollution or the need for recycling.

With kids returning to the nest, finances remain an issue, so Boomers and Boomerangs tend to be price-sensitive shoppers. They discount the importance of brand and aesthetics and express little interest in designer fashion or stylish home decorating. They prefer not to pay extra for quality goods and concede that they rarely indulge their children with "little extras". This is no place for consumers who appreciate the gratification that comes with purchasing new and novel products and food. They admit to preferring the convenience of taking the family to TGI Friday's or the local pizza parlor over home cooking.

Yet, these Americans recognize the primacy of the family. When asked whether they'd be willing to give up family time to advance their careers, they were much less likely than the general population to say yes. While they support women in the workplace, they also think it's important to eat dinner as a family every night - even if it is fast food or restaurants for the budget-conscious.

How we get by

Boomers and Boomerangs may have six-figure incomes derived from salaries and income-producing assets, but many of the older adults probably had not counted on needing to cover the expenses of their returning children at this stage in their life. The older adults in this segment have already amassed significant balances in their 401(k) plans, but they continue to accumulate a wide range of financial products, including stocks, mutual funds, savings bonds and short-term CDs. Given the two different age groups in this segment, there is use of both debit cards and credit cards when making purchases, typically at department stores, gasoline stations and specialty retailers. A high percentage carries a monthly balance on those credit cards.

Still, there are solid credit ratings among Boomers and Boomerangs, making them eligible for car, home equity and education loans. They're receptive to a wide variety of insurance products

Mosaic USA

- from life and health to annuities and auto coverage. With some of the young adults just entering the workforce, this is a strong market for group life insurance; meanwhile, their parents tend to own moderate amounts of term and whole-life insurance.

Digital behavior

The wide age gap among Boomers and Boomerangs translates into divergent Internet activities. The households go online for banking, retrieving financial information and travel planning as well as to search for jobs, for instant messaging and for gaming. The popular Websites for this segment include an astonishing variety: CNN, ESPN, Facebook, WebMD and Craigslist. Both age groups appreciate the convenience of shopping online.

This is a strong market for computer software and peripherals used to support telecommuting and networking. With their varied backgrounds, members of this segment access the Internet at home, school and work through wireless and mobile devices as well as high-speed modems. Still, there are some age-specific activities evident in Boomers and Boomerangs: while the parents still are shy about surfing the Internet through their cell phones, there's no such reticence among the young people. They even favor Voice over IP service for phoning their friends.

Mosaic USA

Group D Suburban Style

Segment D15: Sports Utility Families

Upscale, middle-aged couples with school-aged children living active family lifestyles in outlying suburbs

Overview

Sports Utility Families consist of upscale families living in relatively new subdivisions on the fringe of the metro sprawl. Most of the adults are white, middle-aged and often have older children in their teens. A high proportion of households are multi-generational, with adult children and aging seniors sharing the same address with these Gen X parents. The segment is characterized by above-average educations and incomes in the low six figures from a mix of white-collar, blue-collar and service-sector jobs.

Once considered the "boonies", these communities were typically developed in what was rolling farmland surrounding metro areas. Many adults were originally attracted to the areas more than a decade ago for the open spaces and the affordability of the housing - not the prestige of the neighborhoods. However, as their kids have grown up, the adults have aged in place and built up equity in houses that are now considered within reasonable commuting distance of city jobs as well as bucolic parks. In these stable areas, families have deep roots and belong to the PTA, church groups and unions.

With both parents in the workforce, Sports Utility Families have busy, child-centered lifestyles. They typically spend a lot of time in their cars - large SUVs and full-sized trucks are popular - ferrying their children to after-school activities and heading off for weekend excursions to museums, zoos and aquariums. These are sports-crazy families who join leagues to play softball, basketball and football; they're also close enough to lakes and parkland where they can fish, hunt and boat. These households still travel as a family, which means driving trips to beaches, campgrounds and resorts near theme parks. When parents need a date night, they'll head to a casual dining restaurant, movie or pro sports event.

These shoppers patronize mid-market and discount retailers, but they head to kid-oriented specialty stores for toys, games and sporting equipment. Most have unpretentious tastes and care more about long-lasting clothes than designer labels. In these hectic households, most parents are not too interested in self-improvement and are fine with serving their children convenient processed food and sweets. However, they do think it's important to gather for dinner every night.

Many in Sports Utility Families don't have a lot of time to sit still for most media. They'll listen to music - '80s pop, country and hot adult contemporary radio stations are popular - and watch the occasional TV show. However, few read any magazines, and newspapers are skimmed mostly for sports scores. They go on the Internet to look for a job, bank or listen to an Internet radio station. Many telecommute and stock their home offices with scanners, webcams and spreadsheet software. Among their most bookmarked Websites are Facebook and CareerBuilder; iTunes is a frequently-used application.

Mosaic USA

Sports Utility Families work hard and have conservative family values. Politically, they're overwhelmingly Republican. Personally, they're laid-back about the need for status recognition. They're more interested in their work than the paycheck, though they worry about their financial future. Already middle-aged, they have yet to amass a large nest egg for retirement. These conservative investors are more comfortable investing in savings bonds than individual stocks. They live on debit and credit cards to make ends meet, and they don't always pay off their balances each month.

Demographics and behavior

Who we are

Sports Utility Families are a collection of mostly middle-aged families with school-aged children living in suburban homes. Nearly nine out of ten household heads are between 36 and 50 years old. Many have large families with more than two children, and a high percentage have young adults and older seniors living under the same roof. These predominantly white, multi-generational households report above-average educations, a majority of them containing at least someone who has a college degree. The adults here aren't at the peak of their careers, and they work at a mix of white-collar, blue-collar and service-sector jobs - everything from mining and manufacturing to business and education. Nearly three-quarters of households contain multiple earners to support their upscale lifestyles.

Where we live

Sports Utility Families households tend to live in affordable neighborhoods in the suburbs of cities of varying sizes scattered around the country, some of which are in the Midwest. Nearly all of the household heads own single-family homes in relatively new subdivisions, most built since 1990s, which cater to young families in search of reasonably-priced housing. Their homes are starting to show their age, as the parents have raised children of various ages. House values are close to the national average at about \$235,000. With their older children and young adults living within the same address, the householders have aged in place, and there's relatively little churn in their neighborhoods. Nearly half the households have lived at the same address for more than a decade.

How we live our lives

In their comfortable suburban subdivisions, Sports Utility Families pursue kid-centered lifestyles. Families here like to spend their leisure time at home playing games, listening to music and watching TV. On a weekend afternoon, they may splurge by taking the kids to a museum, aquarium, zoo, theme park or nearby beach or lake for swimming. For a night out, Sports Utility Families parents like to go out to a movie, comedy club, pro sports event or concert featuring a well-known pop or rock group. These families extend their disposable income to travel frequently to domestic destinations, staying at mid-scale hotels, campgrounds and all-inclusive resorts; occasionally, vacations will include cruises to destinations in the Caribbean and Mexico. When they go out to eat, they pile into SUVs and CUVs from Ford and Nissan and head to casual dining restaurants such as Olive Garden, Chili's, TGI Friday's and Applebee's.

Mosaic USA

Sports Utility Families are big participants of team sports such as baseball, basketball and football. They also exercise at home or public athletic facilities. With their suburban communities not too far from parks, these families like outdoor activities such as hiking, swimming, hunting, fishing and camping. They're also fans of a variety of water sports such as water-skiing, jet-skiing, canoeing and power boating.

As shoppers, they have mid-scale consumer tastes. They're heavy consumers of toys, board games, dolls and sports equipment; they buy everything from golf balls and tennis racquets to backpacks and hunting clothes at twice the national average. They also frequent family mid-market retailers like Kohl's, Sam's Club, Old Navy, Dick's Sporting Goods and Hobby Lobby. With kids in school and home offices to equip, they're a strong market for office supply stores, but they also like to use mail order to buy books, toys, computer products and sporting goods.

With their mix of teens and older children, these busy families have only average media consumption. However, they do like watching TV, especially auto races, pro sports, animation shows like "Family Guy" and reality shows like "American Idol" and "The Biggest Loser". They'll tune in radio stations playing modern rock, country and contemporary Christian music. They've gotten out of the habit of reading magazines, but they pick up newspapers as often as the average to read the sports and classified sections. They'd just prefer to avoid most advertisements, especially TV commercials. As they say, "advertising is a waste of my time".

How we view the world

Sports Utility Families believe that family takes precedence over other priorities. They prefer to spend time at home and like to gather the family together for dinner. These folks describe themselves as traditionalists who, despite a high percentage of women in the workforce, support the notion that a woman's place is in the home. Politically, they're conservative, and much more likely than the general population to support conservative social causes. Not surprisingly, Republicans in this segment outnumber Democrats by more than 3 to 1.

Unlike other upscale Americans, Sports Utility Families are not obsessed with money or status. They think it's important to be attractive but they don't place a high priority on looking young or acquiring products to gain the approval of others. Although they earn upscale incomes, they do not feel financially secure; they worry about the future and wish money was less important in their lives. Members of this segment say they work because they like the satisfaction - not just the paycheck - that it gives them.

As consumers, Sports Utility Families are mostly unpretentious in their tastes. They're not interested in designer labels or the latest fashions. They prefer products - whether they're clothes or cars - that will last a long time. They say they're uncomfortable with taking risks or doing unconventional things. In the marketplace, that translates to being late adopters of electronics and laissez-faire about health. They do not really try to eat a balanced diet.

How we get by

Most Sports Utility Families are upscale - the average income is in the low six figures - thanks to multiple earners. But these Gen X parents are only now beginning to think about retirement and

Mosaic USA

have yet to accumulate high balances in their 401(k)s and IRAs. They're also relatively conservative as investors, more likely to acquire mutual funds and savings bonds than individual securities.

With their large families, they score near the top for borrowing and have high rates for home mortgages, cars loans and home equity loans. They also rely on debit and credit cards for daily expenses, carrying gasoline station and clothing store cards for those routine purchases and paying them off at average rates. Because they've still got kids in the nest, they're also a prime market for term life insurance, which they tend to buy from agents. For convenience, they do a lot of their banking online.

Digital behavior

Sports Utility Families are above-average users of the Internet. They go online for a wide range of uses, whether it's hunting for a better job, planning a trip, auctioning off an old chair or listening to an Internet-only radio station. They're frequent online shoppers who patronize Websites that feature classified ads for cars, fitness equipment, house and garden supplies and toys. While the younger generation in the house enjoys going to children's lifestyle sites, the adults head to sports sites dedicated to fishing and fantasy leagues.

Telecommuting is popular; workers outfit their computers at home with accounting and desktop publishing software, DVD burners, scanners, laser printers and webcams. However, it's not all work and no play; they also buy gaming software and video controllers at high rates and use applications like iTunes and Rhapsody. Reflecting the significant number of young adults still living at home, Sports Utility Families visit such Websites as facebook.com, simplyhired.com, datehookup.com and gamespot.com.

Mosaic USA

Group D Suburban Style

Segment D16: Settled in Suburbia

Upper middle-class diverse family units and empty nesters living in established suburbs

Overview

Settled in Suburbia appreciate their unpretentious suburban lifestyle. Many live in older, mass-produced subdivisions originally built to accommodate the postwar baby boom. Today their kids are all grown up, and the households consist of middle-aged couples almost equally divided between empty-nesters and those with older children. A high percentage also contains young adults who have moved back and aging seniors sharing the same house. Most households contain college-educated white-collar and technical workers who earn upper middle-class incomes. They're accustomed to demanding daily commutes that take them to jobs in the nearby big cities located predominantly in the Northeast.

In their bedroom suburbs, Settled in Suburbia enjoy laid-back leisure activities. When they're not working, they can often be found on the golf course or at a local swimming pool. They're close enough to downtown nightlife that they routinely go to plays, sports games and rock concerts. They're happy to skip cooking and go out to restaurants that aren't overly fancy. These adults enjoy going to gamble in Atlantic City or at casinos. For vacation, many still travel as a family to an all-inclusive resort or hotel near a theme park; Disney is still the destination of choice.

These Americans don't feel any particular need for status recognition through the purchase of their lifestyle accessories. They typically own more than two cars and are content with driving mid-range sedans, SUVs and vans. They usually ignore designer fashions in favor of ready wear bought for comfort rather than style. They patronize mainstream retailers like Gap, American Eagle, Kohl's, Chico's and get family utility needs from Costco. Many are proficient users of the Internet and do their shopping online or use catalogs to buy apparel, books and crafts.

Settled in Suburbia make a mixed market for advertisers. They're selective readers of newspapers, typically turning to the business pages, movie listings or travel features. Their subscriptions for most magazines have lapsed, though they will read specialty titles like *Car and Driver*, *Prevention* and *Metropolitan Home*. They're only moderate TV fans, enjoying movies on premium channels and game shows on the networks. However, because they spend so much time in their cars, they make a strong radio audience, particularly for stations that offer news, adult contemporary and easy listening music. Back home, they go online for practical and entertainment purposes: to get sports scores and stock quotes or to join chat forums and listen to music.

Settled in Suburbia like their routines and are not interested in the pursuit of novelty or standing out. They enjoy relaxing with their family and friends, and they describe their political views as middle-of-the-road. They're involved in their established communities, belonging to arts groups and veterans' clubs at high rates. They're about average in terms of philanthropy, but they do give to health, education, political and environmental groups.

Mosaic USA

Now in their mid-careers, Settled in Suburbia have done well financially. Their retirement accounts have high balances. They're still accumulating plenty of stocks, CDs and mutual funds. This is a prime audience for life and disability insurance, to make sure they're protected from unforeseen risks. These Americans like keeping their lives on an even keel.

Demographics and behavior

Who we are

Settled in Suburbia have a comfortable lifestyle, with households almost evenly divided between married couples and families. The household heads are predominantly middle-aged (40s and 50s) and upper middle-class, with incomes nearing six figures from white-collar jobs in professional and technical fields. Many commute to downtown jobs from their comfortable, predominantly white neighborhoods. They're well-educated, with nearly two-thirds of households containing someone with a bachelor's or master's degree. The children in this segment are of all ages. However, these households also have high rates for young adults and aging seniors, and nearly a third has at least someone in the house who's retired.

Where we live

Settled in Suburbia typically live in older suburban tract house communities in the Northeast that were built to accommodate the postwar baby boom. These mass-produced, subdivision-like areas - have since grown up and started to empty-nest. Older couples and families with grown children now inhabit the aging ramblers and split-levels in places like New Hyde Park, N.Y., Levittown, N.Y. and Paramus, N.J., and nearly a third of households have lived at the same residence for more than two decades. However, because their neighborhoods are typically in desirable, close-in areas, home values are relatively high, at an average price just over \$325,000.

How we live our lives

Settled in Suburbia appreciate living far enough away from the downtown bustle to allow them to pursue a laid-back lifestyle filled with golf, biking, hiking, canoeing and ice skating. However, their proximity to big cities also allows them to enjoy in-town activities, and they visit museums, plays, comedy clubs and pro sports games. They like to dine out at upscale casual chains like The Cheesecake Factory and California Pizza Kitchen. They regard rock concerts and casinos as a regular treat; they're three times as likely as average Americans to gamble in Atlantic City.

With their older children, these households are beyond the Little League phase of childrearing. This segment is still strong on vigorous activities like skiing, tennis, swimming and scuba diving, though they also are happy playing cards, online games and video games at home. Many of these families like to go on vacations together, to both domestic and foreign destinations that typically involve an all-inclusive resort, cruise or a nearby theme park. Settled in Suburbia are one of the strongest audiences for Disney properties. They also will take recreational vehicles to some of their destinations.

In this car-dependent world, many households have a sturdy commuter car, generally a mid-range sedan, SUV or full-sized vans. Compared to the general population, they're more likely to

Mosaic USA

buy new, rather than used cars, and imports, not domestics. For this segment, going shopping doesn't always require a car. They often shop online and use mail order to buy books, magazines, gardening supplies and crafts. Big-box stores still have a place in their hearts, however. Their favorite retailers include Costco, Kohl's, Marshalls and Sports Authority, as well as Williams-Sonoma and Chico's.

Settled in Suburbia are a mixed media market. They're regular newspaper readers, though only average for magazines, picking up publications that cover health, music, travel and parenting. They're only moderate fans of TV - particularly game shows, how-to programs and reality shows - but often sign up for premium channels. Because they spend so much time in their cars, they're big on radio, tuning in to stations that feature all news, adult contemporary, easy listening and classic rock. Increasingly, they're turning to new media, going online to look for information, to shop and to participate in blogs and social media sites.

How we view the world

Leading quiet lives is the key to happiness for Settled in Suburbia. They like to spend time with their family and a close circle of friends. They follow the general population on many opinions, and are moderates in their political outlook. They're strong supporters of recycling but not too worried about car pollution or social issues. With most unwilling to give up family time to advance in their careers, only a small fraction describes themselves as workaholics.

In terms of consumption, these Americans are not into novelty or originality. They tend to stick with brands they know, and prefer buying clothes for comfort rather than style. These are the folks who check the safety rating of a car before they make a purchase. They look to vehicles not for the statement they make but for their ability to get them from one place to the next. However, they do like that new-car smell: Settled in Suburbia have an above-average tendency to buy a new car every two to three years.

Members of this segment enjoy advertising when it makes them laugh, but otherwise they follow the general population in their antipathy towards TV commercials. They'll change channels when commercials come on and they don't like advertising targeted at children. However, they like reading ads in newspapers and while riding in taxis. Some ads, they concede, even help them learn about products.

How we get by

The dual earners in Settled in Suburbia allow these households to live comfortably. After many years of hard work, they've amassed a tidy nest egg in IRAs and 401(k)s. In addition, they've invested in 529 College Savings Plans and other instruments like CDs. Exhibiting a moderately aggressive investment style, they own stocks and mutual funds as well as savings bonds and money market accounts. They also acquire life and disability insurance to provide protection for their offspring.

With solid incomes and built-up home equity, Settled in Suburbia make a prime target for high-value life and homeowners' insurance. They also carry a wad of credit cards for daily purchases at department stores, specialty retailers and gas stations. However, they don't like to be in debt

Mosaic USA

and tend to pay off their balances each month, though they will take out loans for education and home improvements. Overall, they feel comfortable with the plans they've made for retirement, and believe their future is financially secure. They still prefer to leave their financial management to professional planners.

Digital behavior

Settled in Suburbia have above-average Internet use, and there are a handful of Websites which they frequent often, including eBay, Craigslist, WebMD and Netflix. These households tend to go online to access information, including stock quotes, sports scores, movie reviews and real estate listings. However, the presence of young adults at home translates to an above-average amount of time spent listening to Internet radio stations, joining chat forums and checking real estate listings. These households are comfortable with online shopping and will even register on health sites to learn more about their maladies. They respond to online advertising by clicking on email ads, sponsored Websites and links. In the virtual world, they've got nothing to hide. With the mix of family members, the sites they visit reflect their diverse interests. They seem drawn to sites covering business and finance, building and construction, business information, stocks and electronics. Their interest in entertainment sites includes those providing animation, music and videos. Photography and celebrity entertainment sites are also of interest. With their tendency toward recycling, it's not a surprise that they frequent environmentally-conscientious sites. Pharmacy sites are also frequented. They're interested in sports sites featuring golf, horse racing and tennis. They also investigate travel sites before trips, to map out their routes.

Mosaic USA

Group D Suburban Style

Segment D17: Cul de Sac Diversity

Ethnically-diverse, middle-aged families settled in new suburban neighborhoods

Overview

Cul de Sac Diversity is a prime example of America's increasingly ethnically diverse population. With above-average concentrations of Hispanics and Asians, this segment is characterized by middle-aged couples and children living in upper middle-class comfort. These households are proud of their heritage and, while very fluent in English, they tend to speak their native languages at home. They typically own mid-priced homes in recently-built suburban subdivisions. These well-educated households - a third contains someone with a college degree - earn good salaries from a mix of jobs. Located in the Western states, they live in areas undergoing rapid turnover thanks to new development. Most families in this segment have lived at the same residence for fewer than five years.

Cul de Sac Diversity pursue lifestyles dedicated to active family fun. Children in the household are mainly school age so they're big on team sports like soccer and baseball; the adults enjoy individual activities such as jogging and yoga. Weekends are for taking the kids to museums, zoos, aquariums and, for a splurge, theme parks. Parents like to go out to movies, dance performances and pop concerts. These households like to eat out, frequenting family-friendly establishments such as Romano's Macaroni Grill, P.F. Chang's, The Cheesecake Factory and California Pizza Kitchen. When they are on the go, they support a wide range of fast-food chains, such as Sonic, Papa John's, Pizza Hut and Jamba Juice.

As consumers, Cul de Sac Diversity make a strong market for mainstream brands. They put a lot of energy into improving their homes and like to buy the latest consumer electronics and home furnishings at places like IKEA and Fry's Electronics. It's hard to find a sporting goods store that they don't patronize, especially if it carries the Nike brand. At brick-and-mortar stores they like to shop with friends and family members in order to get everyone's opinions on potential purchases. At home, they'll buy from TV infomercials or magazine ads, though not very often from catalogs.

Cul de Sac Diversity spend a lot of time on the go, making them a weak audience for most print media but a strong one for outdoor advertising. They're only average fans of TV, with the adults watching family fare with their kids. They prefer radio programming as the soundtrack to their activities, listening throughout the day to stations that offer news talk, sports and adult contemporary music. The Internet is where they find much of their information and entertainment. They go online to sites that offer news, video game reviews, product information and travel tickets. They also access the Internet from everywhere: home, work, the library and school.

Cul de Sac Diversity believe in home and family, but they also recognize that they need to work to get ahead. They look at their work as a career, not a paycheck, and many would like to get ahead or start their own business. They also worry that they haven't saved enough for the future.

Mosaic USA

With their ethnic heritage and backgrounds, they tend to be open-minded about other cultures and tolerant of new customs. Although they're not that politically active, they describe themselves as centrists and generally support the Democratic Party. They're more involved in community groups like the PTA, and they don't mind speaking out on issues that bother them.

Demographics and behavior

Who we are

Cul de Sac Diversity consist of middle-aged couples with school-aged children. These are diverse households with above-average concentrations of Hispanics and Asians; nearly a third are foreign-born and segment members are three times as likely as average Americans to be bilingual. These upper-middle-class households are well on their way to achieving the American dream. A third of households contain someone with a college degree; nearly two-thirds have at least gone to college. Nearly all own homes. They support their upper middle-class lifestyle thanks to a mix of white-collar, blue-collar and service-sector jobs where they work in everything from manufacturing and sales to public administration and education.

Where we live

With a high percentage of Hispanic and Asian backgrounds, many Cul de Sac Diversity households are concentrated in border states like California, Arizona, Texas and Washington. However, these aren't recent émigrés living in gateway communities; most members live in suburban homes that were built since 1990 and are now valued at nearly \$235,000 - close to the U.S. average. Upwardly mobile, a majority of Cul de Sac Diversity have lived at the same address for fewer than five years.

How we live our lives

Cul de Sac Diversity enjoy active, kid-centered lifestyles. They are very ardent sport enthusiasts who are drawn to water sports, including boating, sailing, jet and water skiing. They also love golf, tennis, biking and backpacking. They round out their physical activities with yoga and jogging. They also like to balance family activities, going to museums, zoos, aquariums and theme parks while favorite home-based activities include playing video games, listening to music, collecting coins and cooking. For a night out, adults will attend a pop concert, dance performance or movie, particularly a horror film. When having family night out, they take in the latest animated or family film and go to one of their favorite family restaurants such as Romano's Macaroni Grill, P.F. Chang's, The Cheesecake Factory and California Pizza Kitchen. Their children's active lifestyles prompt them to go for the convenience of such fast-food chains as Sonic, Papa John's, Pizza Hut and Chipotle before or after team sports activities like as soccer, baseball and basketball.

When these households travel, they have strong preferences for foreign destinations, particularly those that allow them to visit their families in Asia, Mexico and other Central and South American countries. Domestically, they visit Disney theme parks.

In the marketplace, Cul de Sac Diversity are enthusiastic shoppers. They like going to mainstream retailers like Kohl's and Macy's as well as sporting goods chains like Nike, Dick's

Mosaic USA

Sporting Goods and Sports Authority, which help to support their family athletic activities. They're early adopters of consumer electronics, especially video game systems, MP3 players and large, flat-panel TV sets. They enjoy decorating their homes and frequent home furnishing chains like IKEA and Pier 1 Imports. Besides shopping at brick-and-mortar stores, they like to buy from TV infomercials and magazine ads - but not catalogs.

Cul de Sac Diversity prefer electronic and new media to print. They have little interest in reading newspapers and, except for science and health publications, subscribe to few magazines. Many keep their radios on all day to news talk, sports adult contemporary and Mexican stations. Their interest in watching TV is only average. They do like watching programs with their kids; ABC Family, Discovery and Disney are among the few channels watched more than the average.

How we view the world

To the adults in Cul de Sac Diversity, work is central to their identity and is their source of fulfillment. A high percentage would like to start a business. They're also willing to give up family time to advance. "I want to get to the top of my career," they say.

Yet Cul de Sac Diversity are also family-centered and like spending time at home with relatives and friends. Their values tend to be more liberal and open-minded than average Americans. They state that it's important to respect those with other customs and beliefs. Politically, they describe their outlook as moderate, with a disproportionate number affiliated with the Democratic Party. While they're not active politically, they volunteer time in community activities, and a high percentage belongs to the PTA. They admit that they can be outspoken, with a number stating that they'll speak their mind even if it upsets others.

As consumers, they often seek status recognition through their possessions. They like to buy new health products that help them look younger and new electronic gadgets that make them seem hip. They're attracted to designer labels and sometimes spend more on clothes than they can afford. They prefer to drive imported luxury cars and have premium SUVs, mid-range CUVs and ultra-luxury sports cars. In a nod to their countries of origin, they think lunch is a more important meal than breakfast or dinner.

How we get by

While most Cul de Sac Diversity households earn nearly \$90,000 a year, they've yet to build up significant savings. They have moderate balances in their 401(k)s, and they've begun to earmark money for 529 College Savings Plans. However, they have only modest levels of investments in stocks, mutual funds, CDs and savings bonds. Some shy away from banks altogether; this segment is only an average market for savings and checking accounts.

In the marketplace, they rely on debit and credit cards for routine expenses; they often carry several charge cards but they don't always pay them off each month. They buy an average amount of health and life insurance, with a disproportionate number carrying high-value term life. Otherwise, they carry property and vehicle insurance at rates comparable to the general population. Having built up some equity in their homes, they are willing to tap the value of their property for car loans and secured lines of credit to continue their pursuit of the American dream.

Mosaic USA

Digital behavior

For the middle-aged households of Cul de Sac Diversity, the Internet is an important source of information and entertainment. They go online to read magazines and video game reviews as well as to exchange instant messages, watch videos and send electronic greetings. They like to research products and shop online, and their favorite Websites include Expedia, BestBuy and Netflix. They frequent business sites that cater to employment search, as well as sites for real estate. Entertainment sites of interest include those for movies, multimedia, celebrities, lifestyle and fashion. They buy tickets for sporting events, movies and performances online, and get the latest on golf and college sports. They also participate in fantasy sports.

They're only moderately receptive to online advertising, but they respond to sponsored Websites and links. They also access the Internet from virtually everywhere - going online from home, work, hotels, libraries and school - and, increasingly, through wireless connections.

Mosaic USA

Group D Suburban Style

Segment D18: Soulful Spenders

Upper middle-class African-American couples and families living in the expanding suburbs

Overview

Soulful Spenders consist of well-off African-American households living in suburban comfort. Typically found outside large cities in the South and Mid-Atlantic states, these households contain a mix of middle-aged couples, families and divorced individuals. Most of the adults are college-educated, hold white-collar jobs and earn solid average incomes above \$80,000. With most owning older, modestly priced homes, they have substantial disposable income that allows them to fill their driveways with luxury imports and spend their free time doing active leisure activities.

Soulful Spenders like the nightlife. They enjoy going to restaurants for dinner and head to theaters, comedy clubs and casinos for entertainment. These are health-conscious individuals who engage in regular exercise, though they're more likely to bike and take aerobics classes than play club sports like tennis or golf. With older children in many homes, this is a strong segment for playing basketball and skateboarding.

As consumers, Soulful Spenders are striving to pursue the good life in a smart way. They like to follow the latest fashion trends and don't mind paying extra for quality goods. Shoppers in this segment tend to frequent discount department stores like T.J. Maxx and Family Dollar, looking to maximize their spending dollars. However, they remain a receptive audience for advertising - the better to discover the latest styles - and are a strong audience for a wide variety of ad vehicles: radio, TV, magazines and billboards are all effective channels for reaching this segment.

Soulful Spenders are middle-of-the-road media consumers. They rarely pick up newspapers and are selective in the magazines they read. They switch on the TV for sports programs, biographies and movies; in fact, they subscribe to all premium cable channels. These daily commuters also make a strong target for many radio stations, particularly for genres such as jazz, hip hop, soul and gospel.

Socially, Soulful Spenders are traditional in their values. Many are religious, tough on crime and support equal rights and cultural tolerance. Politically, they overwhelmingly side with the Democratic Party. Many are unabashedly upwardly mobile: they describe themselves as workaholics who want to advance in their careers and start their own business. They're even willing to give up family time to achieve success. They put their faith in the insurance industry and own investment instruments like whole-life insurance and tax-sheltered annuities, but they have very low rates for owning stocks and mutual funds. These somewhat late-adopters talk of increasing their Internet services in the next year, in an effort to get ahead of the technology and pop culture curve.

Mosaic USA

Demographics and behavior

Who we are

Soulful Spenders reflect the rise of America's black professional class living in the nation's suburbs. A mix of couples, divorced individuals and families with teenage children, virtually all the households contain African Americans - ten times the national average. Most households are characterized by high educational achievement and well-paying jobs. More than 40 percent contain someone with a bachelor's or graduate degree and almost as many contain white-collar workers in professional and technical positions. These are established households where nearly two-thirds of household heads are between the ages of 46 and 65.

Where we live

Soulful Spenders live in comfortable suburbs outside the nation's big cities. They're found in suburban enclaves like Capitol Heights, Md., outside of Washington, D.C., Country Club Hills, Ill., south of Chicago, and Decatur, Ga., near Atlanta. Some households settled in these communities as part of the flight leaving the big cities for the promise of the suburbs over the last two decades. However, many of their single-family homes are older brick structures that today have below-average values of \$175,000. Many of the households are now aging in place, with a majority having lived at the same address for more than a decade.

How we live our lives

They may have grown up in working-class households, but Soulful Spenders are enjoying their prosperity. They like nightlife and go to theaters, comedy clubs, dance performances and casinos frequently. When they go out for dinner and a movie, they patronize casual dining restaurants such as Red Lobster, Ruby Tuesday and Golden Corral as well as The Cheesecake Factory and TGI Friday's and also frequent fast-food chains. They like watching dramas and horror films. They tend to take short vacations, typically to visit relatives throughout the South.

Soulful Spenders are health-conscious and a majority exercise regularly. They like to bike and do aerobics, and their older children enjoy football, basketball and skateboarding. Unlike other suburban segments, they are not into playing golf or tennis; however, they do show interest in watching these types of sports.

Soulful Spenders are typically car-dependent, and many households have multiple vehicles. They like to buy cars based on looks and prestige, and they often own luxury sedans, full-sized vans and premium SUVs, as well as economy subcompacts for the new drivers in their household. These householders are more likely to buy used than new cars, but they prefer the cachet of imports like Mercedes-Benz, BMW and Infiniti.

Soulful Spenders like to buy quality goods and would even pay extra for the upscale brands. However, they usually patronize discount retailers like Burlington Coat Factory, T.J. Maxx, Marshalls and Family Dollar. They like to shop and are often the first among their friends to visit new stores, but they're also practical and note that coupons will draw them into new stores they wouldn't normally visit.

Mosaic USA

Soulful Spenders make a mixed media audience. They are average readers of newspapers and above-average readers of sports, health and gourmet magazines. Not surprisingly, they make a strong audience for minority-targeted media, including *Jet*, *Ebony* and BET. Their TV viewing patterns also reflect an educated, upscale sensibility: their favorite cable channels include Bravo, Discovery Health, HBO, Cinemax, MSNBC and Style. They are never far from a radio, especially one that's tuned to jazz, rhythm and blues, hip hop, religious, soul and gospel.

With a keen interest in following trends, Soulful Spenders make a receptive audience for ads, saying that they help them learn about new products. They find TV commercials interesting, like to read magazine ads and pay attention to billboards, commercials before movies and placards in cinema lobbies. These suburban commuters also notice the ads in trains and taxis. Ads online are beginning to get their attention, too.

How we view the world

Soulful Spenders have strong family ties. But these self-described workaholics still burn with career ambition. While they're doing well at work, they still want to get to the top of their career and perhaps even start their own business. However, they also value stability and observe that even a boring job is better than no job at all.

Despite pockets of conservatism, members of Soulful Spenders are politically left-of-center, tolerant of other cultures and strong supporters of equality for all. Democrats outnumber Republicans by a ratio of 6 to 1. These politically active Americans say that, if they feel strongly about an issue, they'll participate in a protest. On social issues, however, they have traditional views.

As consumers, Soulful Spenders express a strong need for status recognition. They like novelty and originality, and they're more than twice as likely as the general population to say they like to make a unique fashion statement with the clothes they buy. They enjoy shopping, but they also have a practical streak and often pick up bargains at discount department stores.

How we get by

Most households in Soulful Spenders earn over \$80,000 a year, but for many families, that requires multiple household members to be working. Their antipathy towards Wall Street and traditional banks shows in their reluctance to own stocks, mutual funds and money market instruments, but they do own 401(k)s and savings bonds. They're more comfortable with insurance products and investment vehicles like whole-life insurance and tax-sheltered annuities, which they acquire at above-average levels. Health-conscious, they also buy health, dental and vision insurance policies.

Many Soulful Spenders use credit instruments to maintain their comfortable lifestyles. They carry prestige credit cards, often maintaining a revolving balance. They take out home improvement loans, mortgages and auto loans for their multiple cars. They like to shop for the best deal, but they say they'll pay any price for good financial advice.

Mosaic USA

Digital behavior

While Internet use in Soulful Spenders is below the national average, these households go online to shop, bank, listen to Internet radio stations and participate in auctions. With their above-average tendency to telecommute, they own a number of business-oriented peripherals and software for their home computers. About one in six use an Internet phone and an above-average number use DSL. With their teenage children, this is a strong target for using web applications like eDonkey, Gnutella, and Napster. They also visit sites focused on golf and tennis, maps and transport, and sports, fitness, community organizations and pharmacies. Although these households surf few Websites at high rates, they admit that they're spending more time online to shop and get information - a trend that should increase in the future. Many say they plan to upgrade their Internet services over the next year.

Mosaic USA

Group E Thriving Boomers

Segment E19: Full Pockets, Empty Nests

Empty-nesting, upper middle-class households with discretionary income living sophisticated lifestyles

Overview

Full Pockets, Empty Nests consist of upper-middle-class households on the cusp of retirement. They contain a wide range of family types: singles and couples as well as divorced and widowed individuals, all of whom have a comfortable lifestyle. What they don't have are children still living at home. In fact, many live in resort and retirement communities in the coastal states, enjoying a sophisticated style of life in pricy condos and beach houses. Most of these adults are in their 50s and 60s, well-educated and earning good salaries at the peak of their white-collar careers. One in five households contains a retiree whose substantial nest egg provides plenty of disposable income to maintain upper middle-class status.

Being childless, the households in this segment lead busy social lives. They often go to cultural activities, and many enjoy nightlife and upscale restaurants. They like sports and frequently attend professional sporting events and keep themselves fit on their own at nearby health clubs. These educated households also like to travel, indulging their curiosity while traveling abroad by patronizing museums, restaurants and musical performances.

Despite their healthy incomes, the members of Full Pockets, Empty Nests are not into flaunting their success. They may shop at the high-end Nordstrom and Bloomingdales, as well as specialty shops such as Talbots, but they're also happy to pick up a bargain at a discount department store or warehouse club. Somewhat late adopters, they're content to watch conventional TVs that don't dominate the room. They're much more likely to own a camera than a camcorder. Though they like to drive nice cars - luxury sedans and premium CUVs, for instance - they're not into showing off in humongous SUVs.

Financially secure and lacking an aspirational streak, Full Pockets, Empty Nests make a tough advertising audience. They like to read newspapers and magazines that cover news, business, entertainment and fashion, but they're not big fans of radio. Their TV viewing patterns mostly follow the national average except when it comes to news, documentary and biography programs. Movie addicts, they do notice ads in theaters. They have above-average Internet use, going online for utilitarian purposes like sending email, getting the latest headlines, tracking their stocks and comparing prices before shopping.

With their child-rearing days behind them, members of Full Pockets, Empty Nests have now turned their attention to bettering their communities through civic and political action. They tend to be liberal in their outlook, donating money to political causes and supporting green issues from varied angles - whether it's driving a hybrid or buying organic food. They're tolerant of people from other cultures and think of themselves as global sophisticates. As the senior managers in their workplaces, they regard their work as important to their identity. More than anything else, they believe that they can control their destiny through hard work and an independent spirit. These are the kind of people who manage their own money, have succeeded

Mosaic USA

in building a substantial nest egg and are happy to give some away to a variety of causes: arts, environmental, political and public broadcasting.

Demographics and behavior

Who we are

Upper middle-class and approaching retirement, Full Pockets, Empty Nests consist of a mix of childless couples and singles as well as divorced and widowed individuals. This segment is mainly between 51 and 65 years old; a quarter is of retirement age. These are cultured households where nearly half contain someone with a graduate degree. A majority of adults still work and hold senior positions in white-collar professional and technical services, but more than 20 percent are retired. In their established neighborhoods, these households are predominantly white with an above-average presence of Asians.

Where we live

Full Pockets, Empty Nests can be found in some of the nation's most popular playgrounds: Miami Beach, Fla., Vail, Colo., Santa Fe, N.M., and Provincetown, Mass. A high concentration lives in the metro sprawl of cities along the West and Northeast coasts. Their housing styles vary - from beachfront bungalows and mountainside condos to older houses - but what they all share are hefty price tags. Housing values in this segment average over \$340,000 - more than 50 percent above average. Many of their neighborhoods are sought-after addresses where residents don't want to leave; more than half of Full Pockets, Empty Nests have lived at the same residence for over a decade, though above-average percentage like to get away to a second or vacation home.

How we live our lives

Full Pockets, Empty Nests are living the good life. Without children to support, they enjoy the arts and like to attend plays, dance performances and concerts that feature classical or pop music. They enjoy socializing with friends at a bar, nightclub or a professional baseball or basketball game. They'll eat out at upscale restaurants and casual chains like The Cheesecake Factory and California Pizza Kitchen. When it's time for a movie, they'll choose dramas, suspense thrillers, romances or documentaries - all genres are of interest really, except for kids' films. They often read movie reviews and purchase tickets via an online site.

At home, they relax with a book, peruse their coin collection or kick back in their favorite recliner to listen to classical music, jazz or early rock 'n' roll. Fitness-minded, they typically belong to a health club to lift weights and work out on cardio machines. Though they're not usually into outdoor activities, they do go hiking and canoeing. While many already live in resort communities, that doesn't keep them from traveling to other domestic and foreign fun spots. Many regularly go on vacation in Europe, Mexico and the Caribbean.

As shoppers, they like to buy nice things but aren't particularly showy. They drive new cars but allow others to pilot the monster SUVs. Instead, they go for hybrid and premium sedans, CUVs and sports cars, preferably well-made imports. For clothes, they're just as likely to shop high-end retailers like Nordstrom, Bloomingdales or Talbots as well as discounters like Target, Marshalls

Mosaic USA

and T. J. Maxx. They enjoy filling their homes with decorative objects and shop at Williams-Sonoma and Crate and Barrel. However, they're not into electronic gadgets and are still happy with TV screens under 30 inches. Many like the convenience of shopping at home, and they regularly buy men's clothing, gardening items and do-it-yourself products from catalogs.

Full Pockets, Empty Nests grew up with print media and that remains their first love. They're fans of news and like to read the business, entertainment, fashion and travel sections. They're healthy subscribers of magazines that cover many of the same subjects. They also watch much more than the average amount of TV - particularly news, documentary and biography programs. They also watch cable channels like Starz, TCM, HLN and MSNBC. Their idea of escapist fare is watching tough-guy gastronome Anthony Bordain.

How we view the world

Full Pockets, Empty Nests are content in their lives and progressive in their politics. A majority are affiliated with the Democratic Party, and they're more than twice as likely as the general population to describe their political outlook as very liberal. They support recycling, equal rights for all people and ethical behavior by businesses. Relatively few are fervent about faith or religion. Well-integrated into their communities, they often belong to arts groups, veterans' clubs, unions and the AARP.

These educated households like to keep up with international events. They travel often and believe that other cultures have a great deal to offer. They've worked hard at their jobs and see them as fulfilling careers rather than a paycheck. They believe in the power of individual effort and achievement.

Health is a priority; these households make sure to exercise every week and eat a well-balanced diet. They get regular check-ups from their doctors and often take preventative medicine. Self-described foodies who like food presented as an art form, they avoid fast food and cook at home with the freshest ingredients. When they go out to eat, they like foreign cuisines.

In the marketplace, they're utilitarian consumers. At this stage in their lives, they're not interested in trying to impress others with conspicuous consumption. In fact, they like to plan their shopping trips as part of their desire to exercise control over their daily lives. Ultimately, price is less important to Full Pockets, Empty Nests than getting exactly what they want.

How we get by

With healthy incomes and investments, Full Pockets, Empty Nests are financially secure. They typically do their own investing and describe themselves as careful money managers. These upper middle-class households own variety of investments: stocks, saving bonds, mutual funds and CDs. Thanks to steady contributions, they've turned their 401(k) and IRA accounts into a high-balance nest egg. Many members are preoccupied with preserving their wealth, and they boast high rates of having tax shelters and cash management accounts. With their active lifestyles, they rely on standard credit cards and home equity lines of credit to cover their expenses. Many reduce their financial risks by taking out umbrella, disability and health

Mosaic USA

insurance. In their world - filled with older drivers and dangerous highways - more than a third carries high-value car insurance.

Digital behavior

Despite their advancing age, Full Pockets, Empty Nests are above-average users of the Internet. They're more likely than average go to online to read newspapers and magazines, send email, get stock quotes and make travel plans; many also participate in online auctions and listen to podcasts and Internet radio stations. Their favorite Websites include CNN, Amazon, MapQuest, Netflix and Weather.com, as well as sites featuring entertainment, golf, college football and fantasy football. Online shopping is also popular, and they also visit sponsored Websites and links for product comparisons. However, Full Pockets, Empty Nests are a bit shy about next-generation Internet technology, with few going online through cell phones or wireless connections.

Mosaic USA

Group E Thriving Boomers

Segment E20: No Place Like Home

Upper middle-class multi-generational households in exurban areas

Overview

No Place Like Home consist of multi-generational households living in exurban comfort. Many households contain 50-something adults and their 20-something children sharing the family home. Segment members are typically educated and the households contain multiple workers earning good salaries from white-collar and sales jobs. Because many No Place Like Home homes are located in small cities and towns in the Midwest and Northeast, home values are typically below the national average. That's fine with these residents, who have typically lived at the same address for more than 15 years and have deep roots in their communities.

Living in communities removed from urban and suburban sprawl, No Place Like Home tend to lead laid-back lifestyles. The baby boomer adults are content with sedentary pursuits like woodworking and collecting antiques; their idea of sports includes boating and bird-watching. Meanwhile, their outgoing and active adult kids prefer to hit the night spots, take scuba diving trips and roar around on motorcycles. In this segment, with its bi-modal age profile, musical tastes range from country to hip hop.

No Place Like Home aren't big on brick-and-mortar shopping excursions, but they do like to purchase products from TV infomercials, catalogs and Websites. They're TV fans - especially do-it-yourself programs - and they like reading newspapers and magazines that cover cars, sports and women's issues. Their taste in retailers is mainstream: they buy their staples at Sears or Kmart and then head to the mall to pick up work attire at Banana Republic or Chico's. Late adopters when it comes to apparel and electronics, these traditionalists prefer to buy their favorite brands and styles. They're also okay with buying used cars and trucks to get around - as long as the vehicles are made in America.

The boomer majority in No Place Like Home have a matter-of-fact approach to life. They work hard, volunteer with community organizations and typically vote the Republican ticket. Many members describe themselves as conservatives who support family values. Some of the older children may have opposite views on social issues. When it comes to charitable giving, they like to spread the wealth around, donating money to a wide range of causes, especially education concerns, political organizations and the arts.

Although No Place Like Home participate in mainstream media and popular culture, they try to avoid commercial messages. They dislike newspaper ads, mute many commercials on TV and manage to tune out advertisements in movie theaters and on billboards. Only the commercials they hear on their favorite radio stations don't seem to annoy them, and they are beginning to accept online ads. In this segment, Internet surfers will click on email messages, Website banners and links. However, they're more likely to do it when the messages are humorous.

Mosaic USA

Demographics and behavior

Who we are

The name of this segment refers to the high concentration of multi-generational households in this segment headed by boomer-age parents. Nearly a third of households contain a young adult in their 20s and 30s - more than triple the national average - and one in six is home to an aged parent. These households are predominantly white and well-educated, with two-thirds containing at least one person with at least some college education; nearly a quarter hold a graduate degree. With two generations in the workforce, this segment has above-average rates for jobs in white-collar and sales professions.

Where we live

No Place Like Home live in older, comfortable neighborhoods, typically in the small cities and towns of the Midwest and Northeast. In these areas, house values are below average, and many of these older single family homes sell for under \$200,000. Still these houses, most built between 1950 and 1980, are spacious enough for several generations to live comfortably into old age. Many of the adults have done just that; a majority have lived at the same address for more than 15 years. That stability makes for close community relations and a high degree of neighborliness. At the same time, the parents in the household appreciate the chance to get away, and they're twice as likely as the general population to own a vacation or weekend home.

How we live our lives

No Place Like Home are known for their modest, unpretentious lifestyles. Given their older-than-average population, it's not surprising that they tend to pursue less strenuous activities like woodworking, playing a musical instrument, collecting antiques and photography. They prefer to watch sports than play them. These boomer-aged couples enjoy going to home-style restaurant chains like Bob Evans, Red Robin and Perkins.

However, the influence of the younger members of No Place Like Home accounts for their tendency to go to bars, comedy clubs and theaters and participate in fantasy sports leagues. They also ride motorcycles and mountain bikes as well as engage in sports like skateboarding and scuba diving. They're also the reason that music tastes in this segment range from traditional country and classic rock to hip hop and jazz.

As shoppers, No Place Like Home are careful consumers who look for bargains before brands. They like discount department stores such as Sears and Kmart, as well as more upscale mall chains like Ann Taylor and Coldwater Creek. They'll splurge on electronics, and often own camcorders, MP3 players, DVD players and large-screen TV sets. They're big fans of direct marketing and enjoy buying from their living rooms - whether through TV infomercials or catalogs. They're also shopping online now more than they've done in the past, as they slowly weave the Internet into the fabric of their lives.

With mixed media patterns, No Place Like Home read newspapers and use the Internet more than average, listen to radio and watch TV the same as the average and are not that interested in magazines. They read few publications, other than traditional titles like *Ladies' Home Journal*, *Popular Science* and *Car and Driver*. They make a strong market for TV viewing, especially

Mosaic USA

cable channels like Lifetime, HGTV, Hallmark Channel and the Fox News Channel. On their commutes to work, they like to tune in to stations that offer news, sports and a range of music.

How we view the world

No Place Like Home have an upbeat, practical outlook on life. They follow the general population's views and don't get too excited about hot-button issues such as crime and pollution. However, due to the age disparities in this segment, their values show some stark contrasts. The older members tend to be more conservative politically - a disproportionate number describe themselves as religious - and Republican voters outnumber Democrats by more than 2 to 1. However, the youthful members make their progressive views known.

No Place Like Home enjoy owning quality products but they're not the early adopters who have to own the latest gadgets or designer fashions. They buy most car makes; used cars and domestic models are acceptable as long as they're safe and durable. In fact, an above-average number say that they prefer to "buy American".

Overall, they're not very receptive to traditional advertising. They value local news and read a daily but they don't like the ads. They particularly dislike TV commercials. Although they qualify as avid movie-goers, they try to ignore the pre-film commercials. They expect ads to be entertaining but, when they're not, they reach for the mute button in their mind.

These Americans are hard-working, salt-of-the-earth types who have a genuine interest in people. They say that time is more valuable to them than money, but they're happy to contribute both to worthwhile causes related to education, politics, the arts and religion.

How we get by

The conservatism of this segment extends to their finances. With solid incomes close to \$80,000 a year, both parents typically bring home modest paychecks while their adult children contribute in some manner as well. These older couples have been setting aside as much as they can for years. They have high rates for owning IRAs, 401(k)s and Keogh accounts, though they're more likely to have high balances in safe CDs and money markets than riskier stocks or mutual funds. Nevertheless, most state that they need to increase their savings before retiring.

Their fiscal prudence allowed this segment to avoid the credit boom and bust. They have low to average rates for using credit cards, and an above-average portion pay off their VISA and MasterCard bills each month. They follow the general population in owning health and life insurance, though they're more likely to protect their families through the accumulation of cash-value whole-life insurance. They will tap their home equity to qualify for education and car loans, but they shy away from taking out home improvement and personal loans. These households don't like going into debt.

Digital behavior

The varied age groups in No Place Like Home are among the top Internet users. They go online in search of both news, weather, the environment and entertainment. They also frequent sites about pets, health and well-being and pharmacies. They're more likely than average to read

Mosaic USA

blogs, join chat forums, get the latest sports scores and participate in auctions. Their children also go to Websites in search of jobs, magazines and, not surprisingly, apartment listings. They make a solid audience for online banking, shopping and advertising; they click on email, Website and link ads. They are also expansive in how they access the Internet; they go online at home, work, libraries and schools - and, often, wirelessly. These households tend to stop at Websites like WebMD, MSN, eBay and CareerBuilder.

Mosaic USA

Group E Thriving Boomers

Segment E21: Unspoiled Splendor

Comfortably established baby boomer couples in town and country communities

Overview

Far from the major population centers, Unspoiled Splendor live in small towns and subdivisions where farms once dominated the landscape. Today, about a third of adults still work in agriculture while most hold mid-level jobs in sales and white-collar professions. These older, white baby-boomer couples tend to be high school-educated; some attended college. With most of their children grown and out of the house, both parents are typically in the workforce, and their combined, upper middle-class incomes go far. Many live in relatively recently-built homes on large lots in mid-scale communities. Although these Americans are scattered around the country, almost half can be found in the Midwest and West.

In their remote areas, Unspoiled Splendor appreciate the traditional hobbies and activities associated with a more relaxed, rural lifestyle. Around their houses, they like to garden, do woodworking and cook for fun. Their idea of a big date is a trip to the state fair, an antique show or a country music festival. They're outdoorsy people who like to fish, hunt and ride horses. When they travel, which is often, they're fond of pitching a tent and breathing in the fresh air at a national park or recreation camp.

Thanks to a conservative financial style, Unspoiled Splendor have built up decent investment portfolios and a comfortable nest egg for their impending retirements. But while they have money in their jeans, they're reluctant to spend much of it on aspirational purchases. They clip coupons, frequent discount retailers and typically buy clothing for comfort rather than style. For transportation, they buy utilitarian trucks and vans - preferably made in America - that can survive the rough roads of their off-the-beaten-track communities.

For advertisers, they make a tough sell. They'll read a daily newspaper and pick up a magazine as long as it's targeted to a country lifestyle, but otherwise have little interest in publications or radio. They like to wind down in front of a TV for sitcoms, game shows and how-to programs, but prefer to tune out the commercials. In recent years, they've begun turning to the Internet for product information, car listings and online auctions. However, they consider most online advertising a waste of their time.

In many respects, Unspoiled Splendor are traditionalists. They're social conservatives and politically to the right, generally aligning with the Republican Party. Despite being surrounded by the natural environment, they're not particularly concerned about pollution, recycling or threats to their health. But they do have deep roots in their communities and care about their neighbors. Many support a variety of charities, volunteer for different groups and serve as community leaders. They describe themselves as spiritual and passionate in their opinions; if they feel strongly about an issue, they're willing to join a protest.

Mosaic USA

Demographics and behavior

Who we are

Unspoiled Splendor consist of predominantly white, older married couples with grown children living in small-town America. Nine out of ten householders are between the ages of 51 and 65, the heart of the baby boom generation. Most of their kids are grown and out of the house, but an above-average percentage still live at home. Contrary to the image of boomers as aging hippies who once stormed college campuses, Unspoiled Splendor tend to be mellow high school-educated couples who work in farming or mid-level jobs in sales or white-collar professions.

Where we live

Unspoiled Splendor are scattered across small remote towns and rural communities in the Midwest and Western states. Most of these couples live in newer single-family homes built since 1980. However, a third work at farming jobs and live on sprawling properties larger than two acres - triple the national average. Property values in this segment are close to the national average, allowing these homeowners to settle in nicely: a majority have lived at the same address for more than 15 years and can't imagine a better way to live.

How we live our lives

Unspoiled Splendor enjoy the peace and quiet of their secluded communities. They spend a lot of free time at their homes gardening, reading books, woodworking and taking photographs. They prefer to cook at home rather than go out to eat, though they'll splurge for Sunday brunch at Cracker Barrel or Bob Evans. For a special treat, they'll head to a state fair, antique show, comedy club or country music show.

However, the members of Unspoiled Splendor are both socially and physically active, and they like outdoor activities. They enjoy fishing, swimming, boating and hiking. They're also twice as likely as average Americans to go camping. With the great outdoors all around them, they can indulge their fondness for horseback riding, archery and hunting.

These Americans enjoy traveling to both domestic and foreign destinations by just about any means possible - boat, train, airplane, bus. Trips to the Bahamas and Italy are favored by Unspoiled Splendor, along with visits to museums, aquariums and art galleries. Always seeking value for their money, they generally stay at discount hotel chains like Comfort Inn, Hampton Inn and Holiday Inn Express.

In the marketplace, they're coupon-carrying bargain-hunters who patronize stores like Walmart, Dollar General, Sam's Club and JCPenney. They're also avid catalog shoppers, typically placing orders for crafts, gardening items and home furnishings. They have remarkably high rates for buying fishing rods, camping equipment, hunting clothes and guns and also purchase such consumer electronics as camcorders, TVs and DVRs.

Unspoiled Splendor is a mixed media audience. They like to read newspapers but are less enthusiastic about magazines and radio. They regard TV as their main source of entertainment and tune in to sitcoms, news, game shows and how-to programs. Their favorite cable channels

Mosaic USA

include DIY, Country Music Television, The Science Channel, The Travel Channel and The Weather Channel. They're unresponsive to most ad channels and, other than infomercials, they try to avoid TV commercials altogether.

How we view the world

Unspoiled Splendor take pride in being upstanding, community-minded citizens. They like being part of the mainstream and say they'd rather not stand out from the crowd. They feel financially secure and are happy with their lives. They express no grand ambitions to get to the top of their career or start their own business. These people are generally content.

They are also more conservative than the general population, with opposition to most progressive social issues. They describe themselves as spiritual; the segment contains a higher-than-average concentration of religious people. Politically, they are right-of-center with the highest percentage affiliated with the Republican Party. Active in their community, they donate to a variety of causes - political, religious, health and environmental.

Unspoiled Splendor do not believe in conspicuous consumption. They buy clothes for comfort and durability - not style - and typically stick with their favorite brands. While others pursue novelty or aesthetics in purchases, they care about price. They like to buy rugged, full-size pickup trucks and vans, and they're fine with owning older, used vehicles. Whenever possible, these heartland households like to buy products made in the U.S.A.

Unspoiled Splendor are not obsessed about their health. They're not into vitamins and health food, they don't care much about dieting and they would never spend money to look younger. While they're trying to eat healthier these days, they still enjoy eating at fast-food restaurants. They rarely feel guilty about fattening foods.

How we get by

Thanks to the multiple breadwinners in this segment, Unspoiled Splendor enjoy upper-middle incomes of more than \$80,000. As self-described financial conservatives, they make a point to ensure that their money is working for them - and they're not just working for the money. They've built up considerable savings in their retirement accounts and exhibit high rates for investing in stocks, mutual funds, bonds, CDs and tax-sheltered annuities. To provide protection for their families, these risk-averse households own plenty of life and health insurance.

With their mortgages paid and expenses low, these households are low credit risks. They tend to carry credit cards at average rates, using standard charge cards and those offered by gas stations and mainstream retailers like Sears and JCPenney. They usually pay off their balances every month. Although say that they don't like going into debt, they take out loans more than average, especially auto, home equity and education loans. With the high concentration of farmers, it's not surprising that this is a strong market for secured lines of credit.

Digital behavior

Unspoiled Splendor look to the Internet as a key source of information and commerce. They go online to compare prices for cars and real estate, get medical information and stock quotes, and

Mosaic USA

participate in auctions. They frequent sites for fishing, sports and fitness, pets and animals and classifieds. They often use their home computers for shopping, travel planning and telecommuting. Their favorite Websites include eBay, PayPal, WebMD and AOL. Despite the popularity of using the web to research products, this segment ignores most online advertising, including email messages, Website banners and links.

Mosaic USA

Group F Promising Families

Segment F22: Fast Track Couples

Active, young, upper middle-class suburban couples and families living upwardly-mobile lifestyles

Overview

Fast Track Couples consist of young couples and families already on the road to upward mobility. Although 90 percent are under the age of 35, most are married, work at good jobs and own their homes. One-third has kids. Nearly all have at least some college education, which has helped them obtain decent-paying jobs in sales, white-collar professions and technology. With most households paying off mortgages on their first homes, it's common for both partners to work. That's typical in the new subdivisions where many live. In the fast-growing sprawl of mid-sized cities in the West and South, these young couples live comfortably in homes valued close to the national average, though they have yet to sink deep roots: most have lived at the same address for fewer than three years.

In many ways, Fast Track Couples lead mobile lifestyles. They enjoy athletic activities, and it's hard to find a sport - basketball, soccer, hockey, football - that they don't play. They also keep fit at local gyms by jogging, biking and doing aerobics. They tend to be night owls who enjoy many night life activities, including going to bars, comedy clubs and rock concerts. On weekends, the childless couples may go to a college or pro sports event after a tailgate party; the young families head for zoos and aquariums. Everyone seems to meet afterwards for a meal at a casual restaurant like the Olive Garden, TGI Friday's, P.F. Chang's, The Cheesecake Factory and Chili's.

As shoppers, Fast Track Couples like whatever's new and hot. Status-conscious consumers, they love electronics and fill their living rooms with the latest equipment, like gaming systems and large-screen TVs. In their driveways are expensive cars, including premium SUVs, CUVs and sports cars. They describe their taste in clothes as conservative, though they like to get the latest designer fashions. However, they like to think they're smart with their money; they shop sales, clip coupons and wait for an item to go on sale before making a purchase.

Fast Track Couples don't have much time for traditional media. They don't subscribe to daily newspapers and they rarely listen to the radio unless they're commuting to work. Their taste in TV is a bit eclectic, reflecting the preferences of young couples (MTV, VH1 and Spike) versus new families (Disney, Nick at Nite and Cartoon Network). They're also a tough sell to advertisers, trying to ignore TV commercials while occasionally registering billboards and ads in movie theater lobbies.

The best channel to reach Fast Track Couples is the Internet: they're receptive to online advertising through web search and sponsored links and few segments spend more time in cyberspace. For many, the Internet is the first place they go for information, shopping and, increasingly, entertainment. They like to download music, watch TV, book airline tickets and hunt for new jobs and cars. They visit most of the popular mainstream and social networking sites.

Mosaic USA

Despite their youth, Fast Track Couples aren't known for their tolerant open-mindedness. They have little interest in recycling, protecting the environment and supporting equal rights. They vote Republican at the ballot box and describe themselves as right-of-center politically. Most are not particularly involved in their new communities, and few volunteer for groups other than the PTA or their church organization. Many are simply too busy with work and early childrearing to care.

Demographics and behavior

Who we are

Fast Track Couples are flourishing. Nine out of ten households are under 35 years old, and the vast majority are married and own their homes. About a third have already started families and others might look to start one soon. Nearly all are white and have been to college, with about half holding bachelor's degrees. Most have managed to land well-paying jobs in sales, services and white-collar and technical professions. More than half of these households have dual workers in the labor force.

Where we live

Fast Track Couples are concentrated in the fast-growing, metro fringe communities of the West and South. Many are first-time homebuyers who have settled in new residential developments filled with affordable homes; their values are right at the national average. Nearly all the segment members are homeowners who are either considering having children or already have pre-school kids at home. These households are used to seeing moving trucks on the block: nearly two-thirds have lived at the same residence for under three years.

How we live our lives

Fast Track Couples have socially active lifestyles. They enjoy going to bars, movies, comedy clubs and rock concerts. The young families within this segment also spend their weekends taking their children to zoos and aquariums. These upscale households are sports fans who like to attend pro and college games, join fantasy sports leagues and participate in tailgate parties. When they want to go out for dinner, they often head to casual chains like Olive Garden, P.F. Chang's, The Cheesecake Factory and Chili's.

In Fast Track Couples, leisure activities involve a lot of exercise, whether it's going to the gym or playing weekend pickup games of basketball, football and soccer. They also prefer their vacations to be filled with heart-pounding sports, including skiing, scuba diving, water skiing and backpacking. Even those couples who have yet to start a family enjoy the thrill rides at theme parks like Universal Studios and Disney World. When they travel, which they do to both domestic and foreign destinations, they like staying at all-inclusive resorts and mid- to up-market hotels.

Fast Track Couples are informed consumers, not impulse shoppers. They're acutely aware of demands on their budgets, and they want to make sure they get good value for any purchase. They'll wait to take advantage of a sale before they prowl the aisles at stores like Old Navy, Victoria's Secret, Ross Dress for Less and Express. Self-described early adopters, they like filling their homes with the latest consumer electronics such as camcorders, DVD players, DVRs, gaming consoles, MP3 players and large-screen TVs. Their one large-ticket splurge seems to be

Mosaic USA

cars, especially premium SUVs, mid-range CUVs and luxury sports cars. Among these consumers, foreign models like Land Rover, Mini and Acura always trump those made in America.

Fast Track Couples make a mixed audience for most media and advertising. They're not regular newspaper and magazine readers, and they often change the channel when a TV commercial comes on. However, they like family-focused cable channels like Disney, Cartoon Network and Nickelodeon. On their commutes to work, they will listen to radio stations that play modern rock, adult contemporary and hip hop music. They're more likely to respond to ads outside their homes than inside them, such as billboards and placards in movie theaters. When they're online, advertising suddenly becomes more interesting and they'll click on sponsored sites and ads.

How we view the world

Caught up in their careers and their young children, Fast Track Couples are concerned about issues only as far as their front door. They like their life and want to provide for their children, but they're not particularly progressive on many issues affecting society. They don't see the need to stay well-informed, and they don't express strong passions about equal rights, recycling or pollution. Having lived only a short time in their communities, they feel little commitment to their neighbors. Other than being active in their local PTA or church, they rarely volunteer for other community groups.

Members of this segment know how they'd like to live, but too often they settle for what's convenient. They like having friends over but they're not much interested in housekeeping or interior decorating. They like trying new foods and drinks but they admit that fast food fits their busy lifestyles. They don't have enough time to try to eat a healthy, well-balanced diet, and they frequently self-medicate with over-the-counter drugs when they get sick, typically dragging themselves to work out of a sense of responsibility.

At this stage in their lives, Fast Track Couples are focused on their careers. A significant number are entrepreneurial and dream of setting up their own business. They're also not very active politically: they have only average rates for being registered. Most segment members are right-of-center, with Republicans outnumbering Democrats 2 to 1.

How we get by

Fast Track Couples are upwardly mobile. Despite their young age, many earn more than \$85,000 a year, which supports their upper middle-class lifestyles. However, they're mostly novices when it comes to financial investments. They have not saved a lot of money nor invested in many stocks, mutual funds or bonds. A high percentage do have 401(k) accounts and those with young children have started 529 College Savings Plans. Their balances, however, are still relatively modest.

In these young households, many members are comfortable with debt. They're still paying off student loans and have added auto loans and first mortgages to their liabilities. They're active users of debit and credit cards, but many try to pay off their balances each month. This is only an

Mosaic USA

average audience for most health and life insurance products, though those who do have life insurance tend to buy high-balance policies. At their youthful ages, many still feel invincible.

Digital behavior

Fast Track Couples are big Internet users, going online to simplify their lives. They use the Internet to manage their financial affairs, make travel arrangements and check out new job, car and home listings. They use the Internet as their chief form of entertainment, downloading music files, listening to Internet-only radio stations, watching videos and sharing digital photographs. In addition, they're comfortable telecommuting and shopping online.

Having grown up with communication on demand, they don't care how they get their Internet access. They bounce seamlessly between cell phone, laptop, wireless connection or cable. Although they dislike email ads, they do respond to sponsored Websites and links - especially when doing product comparisons. They like shopping for games and software to improve their online experience. In a list of popular Websites, it's difficult to find any that they don't visit, including Facebook, YouTube, Wikipedia, BestBuy and eBay.

Mosaic USA

Group F Promising Families

Segment F23: Families Matter Most

Young, middle-class families in scenic suburbs leading active, family-focused lives

Overview

A fast-growing segment, Families Matter Most reflects the migration of young families to new subdivisions in the West and Midwestern states. Nine out of ten households have kids - nearly two-thirds have multiple kids - and these young, middle-class families have settled in a landscape of recently built subdivisions. The adults have some college education - only a quarter of household heads have a degree - and they work at a mix of white-collar and military jobs. Many have landed technical, construction or food-service jobs that have already placed them on the first rung of the road to upward mobility.

With their sprawling families and new mortgages, both parents need to work to maintain their newly minted middle-class lifestyles. They manage financially thanks to credit cards and car and home improvement loans, but their IRAs and 401(k)s have low balances. To safeguard their families, they have acquired plenty of health and term life insurance.

Families Matter Most are all about the kids. Team sports are popular and many youngsters sign up for Little League teams. On weekends, parents take their charges to museums and zoos for the educational stimulation, and pools and bowling alleys for fun. With their solid, middle-class incomes, these households have enough money to buy plenty of toys, games, consumer gadgets and athletic equipment. When they travel - typically during school breaks - they often head to theme parks, beaches and all-inclusive family resorts. These Americans need large cars to shuttle their big families, so oversized SUVs, CUVs and minivans are the vehicles of choice.

When they finally relax at home, these households turn to electronic media for entertainment. They're big TV fans and gather around their large screens for favorite sitcoms and animation programs - often as a family. Their taste in music is remarkably wide - everyone from Madonna and Run DMC to the Jonas Brothers. Increasingly, the parents and their children are turning to the Internet for entertainment and utilitarian uses. While the kids go online to play games and share video files, the adults head to Websites for banking, telecommuting and shopping. While this segment has mixed feelings towards advertising, members will use sponsored sites and links to make their purchase decisions.

Families Matter Most tend to be casual about their attitudes, except when it comes to their children. They're big on family values, believing in the sanctity of the evening meal and going to religious services every week. Politically conservative, they support the Republican Party. However, they hardly qualify as activists and get involved in few organizations other than the PTA or their local church.

Families Matter Most have adopted attitudes and routines that help them juggle work and child-rearing. As shoppers, they're price-sensitive consumers who look for discount stores that offer durable and comfortable fashion. For meals, they're not too concerned about serving balanced meals or the latest organic offering. The parents here are always last to take care of themselves,

Mosaic USA

whether it's working out or finding time to visit a doctor when sick. In these households, the kids always come first. When they want to celebrate - either a soccer victory or a good report card - they head straight to the nearest Chuck E. Cheese's.

Demographics and behavior

Who we are

Families Matter Most consist of families with young children living in new suburban developments. These young, mostly white married couples - two-thirds of household heads are under the age of 35 - are focused on the needs of their growing families. More than 95 percent of households contain children, most of whom are too young to start school. These are also large families; some 40 percent have more than three kids. The parents here have acquired enough education - nearly two-thirds have at least some college - to secure technical, mid-management or professional jobs. An above-average percentage also works in the military and public administration.

Where we live

Many Families Matter Most live in the booming suburbs of Western and Midwestern states. They came for the affordable housing - most of their single-family homes are valued the national average - within a manageable commute from a big city or military base. A number of these households are located in military communities like Colorado Springs, Colo., Fort Bragg, N.C., and Travis AFB, Calif. Other families are urban exiles who've sought a suburban setting with room for kids to grow. They are proud of their new homes, schools and shopping centers, where they can find everything they need just a short drive away. Two-thirds have lived at the same residence for fewer than five years, and given the high number of military families in this segment, that high mobility rate is not unusual.

How we live our lives

Families Matter Most lead active, child-centered lifestyles. From team sports like softball, football and soccer to educational jaunts to zoos, aquariums and museums to plain old fun at a bowling alley or swimming pool, these households are all about keeping the kids active and occupied. When it comes to buying toys and games, these households spend more than twice the national average.

Families Matter Most vacation regularly at domestic destinations, preferring all-inclusive resorts and any mainstream hotel or motel within a short drive of a theme park. Meals out typically involve kid-friendly restaurants like Chuck E. Cheese's, Carrabba's Italian Grill, Fuddruckers and Friendly's. These families log lots of hours in their cars commuting, taking long vacations and shuttling the kids and their gear to games and playdates. For them, only spacious minivans, mid-range CUVs and large SUVs will do.

With their growing families, Families Matter Most shop a lot. But they tend to be price-sensitive consumers who patronize discount and mid-market national chains like Target, Walmart, Kohl's, Toys R Us and Old Navy. They buy all manner of sports equipment and like to shop for housewares at Crate and Barrel and Bed Bath & Beyond. They like to indulge their children with

Mosaic USA

little extras, and they do so electronically. This segment buys lots of camcorders, DVD players, DVRs and MP3 players as well as expensive TVs and audio equipment.

When it comes to media, Families Matter Most are omnivorous consumers. They're self-described TV addicts who juggle their schedule so they can watch certain sitcoms and animation shows with their kids, particularly those on cable channels like Disney, Nickelodeon and TV Land. They're among the top audience for radio, and their taste in music is remarkably eclectic - from traditional country and '80s rock to adult contemporary and teen pop. Although they rarely make time for newspapers or magazines, they've adopted the Internet as the chief source for news. They note that the Internet has changed the way they get news, shop and meet people.

As for advertising, this segment displays some conflicting trends, as they are both responsive and negative toward ads. While a high percentage admit that they make purchase decisions based on ads and even enjoy receiving direct mail, another large portion proclaims all TV ads to be annoying. However, advertising on trains, billboards and in movie theaters always seems to get their attention.

How we view the world

Families Matter Most are casual in their attitude; they avoid risks and feel little need to make a statement with their possessions. What they do take seriously is their role as parents, which they describe in conservative terms. They believe a woman's most important role is as a homemaker, they attend religious services weekly and they regularly eat together as a family. Politically, they're Republican-leaning, opposing progressive social issues. In this segment, conservatives outnumber liberals by 5 to 1.

In the marketplace, these families are all about price. Most are happy to wear last year's fashion and tend to zero in on a few stores that carry the affordable brands they prefer. They clip coupons and shop sales, especially when it comes to electronics. Many are fine with conformity; they don't seek out new stores or novel products. They're worried about spending money impulsively and try to be informed consumers.

Although they're raising young children, these households don't make health care a major priority. They don't go to the doctor for every sniffle and they rely on over-the-counter medicine and homeopathy for treatment. They're hardly sticklers for a balanced diet and regularly serve sweets or high-calorie food to keep everyone happy. Although they claim to be discriminating consumers, they tend to get medical advice from friends and buy medicine advertised as "recommended by doctors".

How we get by

With both parents working, Families Matter Most make solid, mid-scale incomes close to the national average. With their mortgages and the costs of young children, there's not a lot of savings left for college or retirement. They're more likely than the general population to own IRAs and 401(k)s, but they've only recently begun to fund them, and their balances are a modest five figures. They don't do much investing in stocks (other than company securities), mutual funds, savings bonds and CDs; the only investment vehicle they tend to own are tax-sheltered

Mosaic USA

annuities. They recognize their lack of sophistication, saying that they prefer to leave their financial arrangements to someone else.

This segment, however, is a standout market for borrowing. These families often have their first mortgages, home improvement loans and auto loans. They carry an average number of debit and credit cards, typically a mix of standard charge cards and specialty clothing cards, and they normally carry a monthly balance on them. Because they're in their early childrearing years, they're a strong market for health and term life insurance to help protect their dependents from undue financial burdens.

Digital behavior

Families Matter Most make good use of the Internet to manage their busy lives. They go online to telecommute, bank, get medical information, send instant messages, check the weather and browse new products. These young and educated householders also regard the Internet as their chief form of entertainment, too; they go online to play games, join message boards and listen to Internet radio stations. They like to shop online for convenience, often clicking on sponsored Websites and links to get more information on sought-after products. Families Matter Most also tend to be tech-forward folks who use Voice over IP, access the Internet through their cell phones and use wireless connections.

For many in this segment, the Internet is like a playground with endless friends to meet. They're into web applications like Gnutella, and iTunes as well as sites like YouTube and social networking sites such as Facebook and MySpace. There's not a search engine available that they don't use.

Mosaic USA

Group G Young City Solos

Segment G24: Status Seeking Singles

Younger, upwardly-mobile singles living in mid-scale metro areas leading leisure-intensive lifestyles

Overview

Status Seeking Singles consist of younger, middle-class singles preoccupied with balancing work and leisure-intensive lifestyles. Most are in their 30s and 40s, unattached and childless; they like the fact that they own well-decorated condos and homes in desirable neighborhoods near nightlife, health clubs and hip restaurants. Most are college-educated and have good, white-collar jobs that let them fill their garages with sporty cars and plenty of sports equipment. Many gravitate to the trendy enclaves of cities like Austin, Texas, and Newport Beach, Calif., where upwardly mobile Americans start climbing the corporate ladder.

Still in the meet market, members of Status Seeking Singles like to get out and be seen. Bars, nightclubs, theaters and comedy clubs - all are popular destinations for these night crawlers. This is the audience for that indie, foreign film that's getting raves from bloggers. However, they also take pride in their appearance and devote many hours each week to working out at the local health club or tennis court. The hippest carry rolled-up rubber mats to work, and duck out at lunch for a yoga class.

Status Seeking Singles can afford their cushy lifestyles, and they spend selectively on goods that reflect their yuppie status. They're not big fans of shopping, but when they go to the mall they usually head to upscale retailers like Nordstrom or fancy local boutiques. They're willing to pay the mark up for designer fashion and insist on carrying the latest cell phone and MP3 technology when they're out and about. Their cars are typically sedans, CUVs or sports cars, and they prefer a luxury import from BMW that shines with status.

Status Seeking Singles tend to be progressive in their values and global in their outlook. However, they're often too busy to spend the time reading traditional newspapers or magazines other than specialized titles that cover entertainment, food and business. They'll tune in to primetime TV but shut out the ads. On their daily commutes to work, they'll listen to news talk radio stations and adult contemporary music. They prefer the Internet, going online daily to social networking sites, blogs and sites that offer news, sports and commentary. They regard the Internet as a center for videos, music and dating, and they log long hours tracking down the latest viral clip or listening to a radio station. Often, their work life and personal life blur when they're online.

Politically, Status Seeking Singles voters are hardcore liberals who favor environmental issues, progressive social issues and the liberal wing of the Democratic Party. They'll also join a protest if they think the issue is worth the time. These aren't the perennial marchers, however; they prefer entertaining their large circle of friends at their home and supporting a cause by donating money.

Mosaic USA

Demographics and behavior

Who we are

Status Seeking Singles are a collection of young, upwardly mobile singles living in comfortable homes and condos. Mostly between the ages of 30 and 45, these unattached Americans are predominantly white with an above-average presence of Asians. A majority have college degrees and many have advanced degrees. Although many are still early in their careers, they already have white-collar jobs in technology, education, business and public administration. With 80 percent of the households filled with childless singles, their mid-scale incomes go far.

Where we live

Status Seeking Singles tend to live in yuppie enclaves in downtown and inner-ring suburban areas. A disproportionate number live in big cities out west, but they're scattered in transient areas in places like Austin, Texas, Plainsboro, N.J., Aspen, Colo., and Newport Beach, Calif. They typically own relatively new homes and condos valued close to the national average, at \$243,000. However, they're far from settled in their well-appointed digs. A majority have lived at the same address for fewer than three years.

How we live our lives

Status Seeking Singles like the nightlife. Almost every night, they can be found gathering at restaurant bars, nightclubs, theaters or cinemas. They like to dine out, going to new, upscale and trendy restaurants as well as casual eateries like TGI Friday's, The Cheesecake Factory and Romano's Macaroni Grill. Date nights might involve tickets to an event, comedy club or rock concert.

For these unattached men and women, their weekends often involve playing club sports like tennis and racquetball. After work, they head to the health club - they belong to these at over twice the rate of the general population - where they jog, bike, lift weights and work out on the cardio machines. Yoga helps them unwind from the stresses of their busy social and work lives. They are big travelers, preferring traveling to locations in North and South American, Caribbean and all over Europe.

Status Seeking Singles describe themselves as reluctant shoppers. They're too busy to clip coupons, too impatient for catalog deliveries and too upscale for big-box discounters, which they regard as *déclassé*. Many prefer higher-end mall stores with their solicitous customer service to the mainstream chains - Nordstrom, Bloomingdales, and Saks are some of their favorite retailers - but they will also shop at Sports Authority, Old Navy and Hallmark. Of course, high-priced electronics are a must with this segment, whether it's the latest cell phone, laptop or MP3 player. They also favor classic styles with designer labels that make a statement. When they buy a car, they may check out the safety rating, but they typically end up buying a luxury import sedan or sports car that expresses their status.

Given their active lifestyles, Status Seeking Singles have relatively little interest in traditional media. They don't read newspapers and subscribe to only a handful of magazines - titles such as *Business Week*, *Entertainment Weekly* and *Food & Wine*. They make a respectable radio audience, tuning in stations that play adult contemporary, jazz and album-oriented rock. Many

Mosaic USA

describe TV as their main source of entertainment and information. However, they actively avoid watching TV commercials. They make a more receptive audience for outdoor advertising. They're more than twice as likely as average Americans to notice the ads in airports, subways and taxis. To them, billboards look like enormous paintings.

How we view the world

The educated members of Status Seeking Singles are well-informed about the world and optimistic about their prospects. They work hard and want to climb to the top of their field. They try to have a healthy lifestyle through exercising regularly and buying organic food, but they're not purists and sometimes give in to fattening foods and frozen dinners. They do take responsibility for staying healthy: with the first ache, they head right to their browser to look up medical information.

Politically, Status Seeking Singles are as progressive as their electronic gadgets. They see themselves as belonging to the global village and support equal rights, progressive social issues and efforts to reduce air pollution. They're more than twice as likely as the general population to describe themselves as liberal, and the greatest proportion align themselves with the Democratic Party. They're even more to the left than most party stalwarts, however.

Status Seeking Singles make friends easily and typically serve as organizers for group activities. Many have a well-formed social conscience, but they aren't active in their church or synagogue. Instead, they prefer to donate money to a variety of causes: arts, education, social services and public radio. Befitting their global awareness, most in this segment think that imported products - food, electronics, cars - are better and more desirable than anything made domestically.

How we get by

With their mid-scale incomes and single status, Status Seeking Singles have sizable wallets filled with disposable cash. Although they feel financially secure, they have yet to start building up substantial savings in their IRAs and 401(k)s. Most of the securities they own consist of mutual funds and company stock, but their balances are relatively low. They like paying for routine expenses with plastic, exhibiting high use of debit and credit cards - particularly gold and platinum cards. But they're very adept at juggling the cards and usually manage to pay them off each month.

These younger households are average owners of insurance, and are more interested than many Americans in health insurance. Because many already carry mortgages, they also buy life insurance at decent rates, particularly from work or group plans. These educated Americans think they're adept money managers and enjoy doing their own investing.

Digital behavior

Status Seeking Singles are active players in the digital world, and they love being the first among their friends to find new and interesting Websites. They like social media sites and use instant messaging to connect with friends. They spend a lot of time online getting news and information, reading blogs and commentary sites, searching for jobs and cars, getting sports

Mosaic USA

scores and weather reports and reading the latest movie reviews. They visit sites covering sports, news and media, entertainment and online gaming. They are responsive to Internet advertising. The Web is also their chief form of entertainment, and they spend their evenings and weekends going online to watch videos, download podcasts and listen to Internet-only radio. They confess that they're getting less sleep because of their digital adventures.

Mosaic USA

Group G Young City Solos

Segment G25: Urban Edge

Younger, up-and-coming singles living big city lifestyles located within top CBSA markets

Overview

Urban Edge are a collection of unmarried singles living in the funky neighborhoods of the nation's big cities. Found in iconic neighborhoods like Greenwich Village in New York City and Haight-Ashbury in San Francisco, these city dwellers thrive in settings known for their cafes, nightclubs and arts. Most are college educated, in their 20s and 30s, and living in rental apartments filled with other young transients. They can afford their lofts in gentrified buildings thanks to well-paying jobs in business, sales, the arts and public policy. However, most care less about their residences than their locations near to great ethnic restaurants, chi-chi boutiques, hot music clubs and other unattached singles attracted to this urban meet market.

Urban Edge like to be on the cutting edge of culture and enjoy the energy only city life can bring. They head out to plays, movies and concerts. They like to read books and take continuing education courses. To keep looking their best, they devote hours each week to keeping fit. They're not just denizens of local health clubs; they also like to escape the stress of their jobs by challenging themselves rock climbing and scuba diving. During the week, they'll show up for drinks or dinner toting a gym bag and briefcase.

Not surprisingly, Urban Edge are liberal in their outlook. They vote Democratic and proudly support a left-wing agenda. Many do not attend church services every week.

Despite their decent incomes and liberal tendencies, they don't appear to be fashion-forward shoppers. True, they prefer local boutiques to the national chains, and they're not likely to drive an hour to an outlet mall, but that's because most don't own a car and instead take public transportation. Those who do own cars tend to drive small sedans and sports cars not suitable for hauling palettes of goods from warehouse clubs. Despite living in some of the nation's most expensive cities, they still like to keep within a budget. Many are financially savvy and have set aside cash for their IRAs and 401(k)s; these young households have already acquired a variety of investments in stocks, bonds, mutual funds and CDs.

Living in typically cramped apartments, these urban hipsters like to go out, and that makes for a relatively weak media audience. They're not big TV fans, except for a favorite sitcom, old movie or inflammatory documentary. Many are into the music scene and make an above-average audience for modern rock and jazz radio stations. While they read a lot of books, they rarely subscribe to newspapers or most magazines. Most have adopted the Internet as their main source for news and entertainment. Today, the Internet is often the first media channel they visit in the morning and the last one they use at night. They go online to watch videos, shop, telecommute and visit dating sites; one of their favorite pastimes is finding new Websites.

Mosaic USA

Demographics and behavior

Who we are

Urban Edge consist of an eclectic mix of never-married singles living in vibrant downtown neighborhoods. They're mostly young city dwellers, their ages ranging between 25 and 45 years old. Most have college degrees and work in a wide variety of occupations: business, education, science, sales, healthcare and the creative arts. This type of lifestyle has a tradition of being home to beatniks, flower children, gays and public-interest crusaders. Now, it's mostly a magnet for young, predominantly white singles looking to enjoy a hip and active life before settling down.

Where we live

Urban Edge can be found living in some of the country's most well-known city neighborhoods. Dupont Circle in Washington, D.C., Greenwich Village in New York, Lincoln Park in Chicago and Haight-Ashbury in San Francisco all have high concentrations of Urban Edge households. These singles tend to live in older low- and high-rise apartment complexes, funky brownstones and gentrified buildings located near sidewalk cafes, anarchist bookstores and disreputable bars. Although the median home value here is high - more than \$360,000 - only a small percentage of segment members own their homes. That's just fine for this mobile population who express little interest in sinking roots in these lively neighborhoods. A majority have lived at the same residence for fewer than three years.

How we live our lives

Urban Edge like to cultivate both mind and body. They read books, visit museums, take education courses, paint and play a musical instrument. They spend a lot of time exercising: jogging, weight lifting, swimming and tennis are all popular. These thrill-seekers also like challenging athletic pursuits like skiing, scuba diving and rock climbing. They travel at healthy rates, too, going to other big cities in the U.S. and abroad. On these regular jaunts, they may stay at hotels or with friends, as long as they have easy access to what the city has to offer.

Like many residents of downtown neighborhoods, they spend their free time in their local stores, restaurants and cultural venues. They head to local bistros for food and to connect with friends; they also take in plays, movies, concerts and comedy clubs. Compared to average Americans, they're more than three times as likely to patronize bars and nightclubs.

In the marketplace, Urban Edge don't follow the herd. They avoid mainstream retailers, preferring local boutiques to any big-box store. They like quality clothing and cars that are fun to drive. However, they try to keep within their budget and do not devote too much time to shopping. They don't like to travel distances to shop or spend a long time browsing. Ignoring most forms of traditional advertising, they prefer recommendations of friends when deciding which stores to visit.

These on-the-go Americans are selective in their media tastes. They're not into TV, though they'll often watch a movie, news documentary or sitcom; their favorite cable channels include Bravo, Comedy Central and A&E. They do listen to music on the radio, preferring stations that play modern rock, contemporary hits and jazz. They do read magazines, especially those that

Mosaic USA

cover music, business, computing, outdoor recreation and travel, but they've given up on newspapers and typically turn to the Internet for their news.

They're often at the forefront of online trends, using the Internet for entertainment and dating. While they refuse to click on email ads, they do respond to sponsored Websites and links.

How we view the world

Urban Edge have a penchant for risk-taking. They like to learn new things, experience new cultures and try new products and Websites. A third would like to start their own business. They're comfortable in their edgy downtown neighborhoods and don't worry about crime and violence. These young people like their lives and enjoy being in the now. They don't worry too much about tomorrow and think that the future will take care of itself.

In Urban Edge, liberalism has a long tradition. Compared to the general population, they're twice as likely to vote with the Democratic Party. Nearly half describe their political outlook as "very liberal" - the most in the nation. These active voters are pro-choice and support progressive social issues. And while they describe themselves as spiritual, that doesn't make them religious, and they rarely participate in organized religion - or any organized groups. They prefer to keep their views to themselves.

Many in Urban Edge make an effort to have a healthy lifestyle. Many work at eating a well-balanced diet. A disproportionate number support homeopathic and alternative medicine treatments. They're not strict about diet and health, however, admitting that they regularly treat themselves to fattening foods and sweets.

How we get by

With average incomes topping \$75,000, Urban Edge have plenty of disposable income. Although they're typically not building any home equity, they have started setting aside money for investments in IRAs and 401(k)s. They're now sitting on a decent pile of investments - stocks, savings bonds, mutual funds and long-term CDs. Many also have switched from credit to debit cards so they don't have to pay off any balances - admittedly an issue in the past.

These young singles have also avoided the insurance industry for most of their lives. They will pick up health insurance and life insurance if it's offered by their employer, but few have coverage in the six figures. With many still paying off college loans, they're often reluctant to go into further debt for homes or cars. While they've made a good start with their investments, these people don't feel secure financially and seek the help of experts to manage their money.

Digital behavior

Urban Edge are digitally literate. They like going online to get work done: banking, travel planning, following stocks and looking for jobs. But they're also big on using the Internet for entertainment, including listening to Internet radio stations, watching videos and reading favorite magazines. Unlike some young segments, their tendency to use the Internet for shopping or telecommuting is only above-average. However, they do stand out in their fondness for social networking and file-sharing services. Their web surfing also takes them to a number of Websites,

Mosaic USA

impressive in their variety: Amazon, CNN, Expedia, Facebook, Netflix, Weather.com and YouTube. They're the first to admit that the Internet has changed their lives - and for the better.

Mosaic USA

Group H Middle-class Melting Pot

Segment H26: Progressive Potpourri

Mature, multi-ethnic couples with comfortable and active lives in middle-class suburbs

Overview

As first-generation Americans, the members of Progressive Potpourri have done well. With a third Hispanic and more than 10 percent Asian, many have achieved success through hard work and devotion to family. Now mainly in their 40s and 50s, they tend to be married home-owners with empty-nests. Nearly half have gone to college, parlaying their educations into a mix of well-paying white-collar, service-sector and blue-collar jobs. Today, they live in comfortable inner-ring suburbs around the nation's big coastal cities. Having settled in modest houses more than a decade ago, many have watched their children grow up and their home values rise over time. Most of their kids are now out of the house and their properties are worth far above the national average.

With their solid incomes and suburban settings, Progressive Potpourri have comfortable lifestyles. They go to restaurants, movies and nightclubs. They travel routinely to their home countries to visit family and friends; in their neighborhoods, you still find full-service travel agencies on street corners. They care about keeping fit, going to health clubs to jog and work out on stationary bikes and cardio machines. Many have adult toys like boats and motorcycles as an escape from their jobs. But these households believe in the primacy of the family and they spend a lot of time at home entertaining friends, reading and gardening.

You won't find a lot of upscale shopaholics among Progressive Potpourri. They like to experiment with styles and buy designer fashion, but they tend to patronize mainstream chains like Sears and K-Mart. And though they talk about their fondness for technology, they're only moderate buyers of most audio and video gadgets. They like to buy new cars based on looks and styling, but they generally drive around in mid-range sedans, vans and subcompacts. Their one consolation to status is their preference for imported over domestic makes.

Compared to average Americans, they're more progressive in their attitudes. Progressive Potpourri are liberal in their outlook and Democratic in the voting booth. They're tolerant of other nationalities and support equal rights for all, but they tend to be social conservatives. Mostly they're pragmatic optimists who see hard work as the key to success. Despite their advancing age, they still talk of climbing up the career ladder and say that they don't mind putting in the time to get to the top. Some want to start their own business, hoping for a last big score. In this lifestyle, it's never too late to dream big; success is counted in dollars.

Progressive Potpourri are also a media-filled segment whose members appreciate both old and new media in both English and Spanish. They listen to the radio, turning in stations that offer adult contemporary, modern rock and Mexican programming. They reflect the general population in their fondness for newspapers and magazines, especially Spanish-language publications, along with English celebrity and fashion magazines. They're fond of TV, particularly premium channels that offer Spanish-language shows. Although online usage rates have lagged among

Mosaic USA

the other Hispanic segments, these households are Internet-savvy, going online for chat and message boards as well as to download music and videos. Many expect to acquire even more online services in the coming year.

Demographics and behavior

Who we are

Progressive Potpourri are a collection of immigrant households. These foreign-born people came to America more than a decade ago and are now living comfortably in the suburbs. Nearly a third are Hispanic; more than 10 percent are Asian. Most households speak English at home, though a relatively small percentage speak only Spanish. They tend to be married couples between 45 and 65 years old, with grown children and empty nests, but these households also have above-average rates for being home to both grown adults and aging seniors. Nearly half the households contain someone who's gone to college, and many have multiple earners employed in white-collar, service-sector and blue-collar professions.

Where we live

Progressive Potpourri tend to live in multi-ethnic neighborhoods in the inner-ring suburbs of the nation's big cities. High concentrations can be found in communities like Buena Park, outside of Los Angeles; Elmont, near Manhattan; and Franklin Park, not far from Chicago. In their close-in suburbs, they've watched their modest homes appreciate in value; today most of their brick ramblers and ranches are worth nearly \$300,000. These established couples also enjoy the stability of their mid-scale communities. A majority have lived at the same residence for more than a decade.

How we live our lives

Progressive Potpourri enjoy pursuing mainstream American activities with an ethnic twist. They often go out to bars, nightclubs, casinos and comedy clubs, and while also go to movies, they, not surprisingly, attend a lot of foreign-language films. They like to travel, particularly to their homelands in Central and South America. They enjoy eating both traditional American and Hispanic cuisine, and they go out to restaurants like California Pizza Kitchen, Romano's Macaroni Grill, Sizzler, Denny's and On the Border. They also enjoy a lot of low-key, home-based activities; they enjoy reading books, gardening, woodworking and collecting coins and crystal figures. They say that family reunions are big events in their households.

When it comes to exercise, Progressive Potpourri are indistinguishable from the general population, with average participation in going to health clubs, jogging, biking and using cardio machines. They also enjoy fishing, boating, rock climbing and motorcycles.

Progressive Potpourri find joy in consumption. They tend to be brand-loyal and appreciate companies that advertise in Spanish. They're the kind of shoppers who like to browse, don't need a sale to visit a favorite store, and prefer retailers that offer a large selection of goods. Their favorite stores include a wide range of mid-market and discount chains, including Sears, K-Mart, Payless Shoe Source, Costco, Marshall's and Macy's. They visit specialty retailers like Victoria's Secret and Sephora.

Mosaic USA

While they like to keep abreast of the latest in consumer gadgets, they have only average rates for buying DVD players and flat-panel TVs. They're utilitarian when it comes to their transportation, tending to buy standard sedans, sturdy vans and modest subcompacts. They're twice as likely as average Americans to own a Toyota Camry.

In Progressive Potpourri, most households prefer English-language media, but they also like some in Spanish. They have an average interest in radio, typically listening on their way to work to English and Spanish news and music stations. They have average rates for reading newspapers and magazines; their favorite English titles include *Bon Appétit*, *Glamour* and *Lucky*. TV is their main source of entertainment and information; indeed, they're nearly twice as likely as the general population to describe themselves as TV addicts. They subscribe to virtually every premium cable channel. While they are not fond of TV commercials, they're more receptive to ads on bus shelters, billboards and train and subway platforms.

How we view the world

Having left their country and achieved the American Dream, many members of Progressive Potpourri are optimistic, ambitious and pragmatic. Most are well-assimilated and say that they like to keep up with American news, music and sports. They say that it's important to seize opportunities in life and to keep striving for your goals. These workaholics are still trying to reach the top of their careers, perhaps thinking about starting their own business and making a lot more money - "the measure of success" to these Americans. These determined individuals say they're willing to give up family time to advance.

Politically and socially, Progressive Potpourri is a progressive segment. They describe their outlook as left of center, and a majority align themselves with the Democratic Party. Having come from another country, they're tolerant of other ethnic groups and think Americans should strive for equality. They do care about family values. They're not involved in many civic groups, but they're willing to volunteer for a good cause. Mostly they support the primacy of their home: they like being surrounded by their family and friends.

Progressive Potpourri make an effort to have a healthy lifestyle, by eating a balanced diet, avoiding fast food and taking vitamins daily. When they feel ill, they seek out medical advice where they can - from the library, friends and the ads supplied by health care companies.

How we get by

Progressive Potpourri make comfortable incomes, but that doesn't mean that they're financially at ease. Reflecting a traditional antipathy for the banking system, they have relatively few investments and income-producing assets, and they consider the stock market too risky. They do have good credit: they carry a number of charge cards - both standard and prestige - and typically pay off their balances each month. Many also have good health insurance supplied by their workplace. A significant proportion is adamant about not going into debt, and they have only an average amount of home and car loans. They have a strong charitable streak and donate money regularly to social service groups, public television and private foundations. In this age of plastic and digital payments, many admit that they still like to carry cash.

Mosaic USA

Digital behavior

Progressive Potpourri typically treat the Internet as a tool for communication. Fond of both English and Spanish Websites, they go online to chat, read message boards and check out jobs. They visit few popular Websites, however. Increasingly, though, they're accessing the Internet for entertainment, by downloading music and videos as well as listening to Internet radio stations. They say that the Internet has changed the way they shop, socialize and access family entertainment. They also show tendencies to access news and media sites, portal pages and sports pages. With many receiving only limited advertising, they tend to respond to email ads. They're aspirational digital denizens: an above-average number say that they plan to add online services in the next year.

Mosaic USA

Group H Middle-class Melting Pot

Segment H27: Birkenstocks and Beemers

Upper middle-class, established couples living leisure lifestyles in small towns and cities

Overview

Birkenstocks and Beemers are dominated by couples in their 40s and 50s living in mid-scale communities that offer the benefits of a relaxed lifestyle while still being within a reasonable drive of the amenities offered by smaller cities. These households feature educated couples and divorced and widowed individuals who seek to exit the rat race so they can enjoy life's simpler pleasures. Many hold jobs in white-collar, service-sector or sales professions. With their mid-scale incomes and low-cost locations, they can afford to own older homes and condos in communities that offer a sense of belonging, even if they've only lived in their home for a few years.

These Americans have rediscovered the joys of leisure. They like to travel abroad and take cruises to warm weather destinations. They have the time and taste to frequent plays, museums and antique shows. They enjoy eating out, particularly at casual dining restaurants with decent salad bars and two-for-one specials. They also take pleasure in what they cook up at home - figuratively and literally. They enjoy woodworking, needlepoint, gardening and cooking. They're fond of traditional media; they read newspapers, listen to the radio and watch cable TV programs on the Hallmark Channel and AMC. They're still rookies when it comes to the Internet, but they increasingly go online for news, travel planning and shopping. If they want exercise, they can literally step out the door and hike to their local waterway or woody trail.

When they go shopping, Birkenstocks and Beemers care more about bargains than brands. They prefer specialty stores to national chains, appreciating solicitous clerks to the cavernous warehouse clubs. Although they ignore designer labels on the clothes racks, they do have a soft spot for fancy cars, tending to buy premium imports from Saab, Mercedes-Benz and Ferrari off the showroom floor. Asked what moves them to buy a car, and they typically cite "looks" first.

Birkenstocks and Beemers are politically left-of-center, but they tend to be moderate on social issues. They align themselves with the Democratic Party, but these people don't like to raise their voices to offend anyone. They prefer to let their money do their talking, donating to a variety of art, political, environmental and social-service causes. Having reached a contented phase in their lives, Birkenstocks and Beemers are happy to spend their free time relaxing with their new neighbors. They have little drive to reach the top of their careers; they'd rather spend time with their family or grill up a steak with their expanding circle of friends.

Demographics and behavior

Who we are

Birkenstocks and Beemers reflect the growing trend of white, middle-class couples settling in small towns and retirement communities rather aging in place in big cities. Most adults are between 45 and 65 years old, and the households include mostly childless couples, although a high percentage feature divorced and widowed individuals. These households tend to have

Mosaic USA

above-average educations, with more than 40 percent having gone to college. Most adults are still in the workforce, doing a mix of mid-level jobs in white-collar and technical professions as well as sales and service. Some also work in hospitality and the arts, reflecting the nature of their rustic communities.

Where we live

There's a crunchy granola feel to the Birkenstocks and Beemers households in their artsy small towns - including vacation hotspots like Sun Valley, Idaho, Edgartown, Mass., Lake Arrowhead, Calif., and Kilauea, Hawaii. Many have moved to their homes in the last five to ten years, drawn to the slower pace of the smaller communities not too far from the big-city sprawl. The housing stock is varied, and they tend to own single-family homes and condos valued at close to the national average. But many of these households look to their properties as investments for the future - and places where they'd eventually like to retire.

How we live our lives

Birkenstocks and Beemers tend to have active but not obsessive lifestyles. They have a cultural streak and go to museums, antique shows and plays. They like to travel to places they've never been, and they take cruise ships to Mexico and the Bahamas. They also make a strong market for dining out to casual restaurants, particularly TGI Friday's, Ruby Tuesday and Longhorn Steakhouse.

However, many spend a lot of their leisure time around their house. Birkenstocks and Beemers like to read books, cook, garden and do crafts like needlework and woodworking. Their idea of exercise is taking a yoga class. They also enjoy fitness walking through their scenic communities, preferably with a camera to indulge their love of photography.

They tend to be practical, price-sensitive shoppers. They like to buy clothes that are functional and long-lasting, and they're not big on new styles or the latest designer fashion. They like to buy from stores with a comfortable environment, and they're willing to wait for a sale to get a better price, even if the difference is only a few dollars. They prefer specialty stores to the national chains, but they still shop at Kohl's, Stein Mart and Coldwater Creek. They also express a need for status recognition through their choice of car. They like vehicles that look good and impress people, and they tend to buy premium CUVs, sports cars and sedans. Though they say they prefer to buy Detroit-made vehicles, they have a high rate for owning imports.

With their home-centered lifestyles, Birkenstocks and Beemers make solid media audiences. They like to read daily newspapers and listen to the radio on their commutes to work; their eclectic musical tastes range from classical to country. When it comes to TV, they like to watch newscasts, general dramas, game shows and how-to programs. Their favorite cable channels include A&E, AMC, the Hallmark Channel and the Golf Channel. While they tend to mute the TV whenever a commercial comes on, they're more receptive to ads they see online and at movie theaters.

Mosaic USA

How we view the world

Birkenstocks and Beemers have reached a stage in their lives where they've begun to step back and enjoy themselves. They're happy with their standard of living and like to relax with a close circle of friends. They worry about the environment and think people have a duty to recycle and condemn companies that pollute. They'd also like their family to think they're doing well financially.

Birkenstocks and Beemers don't get too excited by many of the hot-button issues of the day. They follow the general population with moderate views on social issues, equal rights and crime. Politically, they're left of center in their outlook but exhibit only average rates for being affiliated with the Democratic Party. They rarely speak their mind if they know it will upset people, and only a small percentage will join a protest if they become angered about an issue.

Now in the twilight of their careers, many Birkenstocks and Beemers have found fulfillment in their work. However, they're not workaholics and would rather spend time with their family than claw their way to the top. With a low penchant for risk-taking and a tendency to put their happiness before duty, members of this segment have chosen to emphasize the life side of their work-life balance. To them, it doesn't get any better than sharing a gourmet meal with their close circle of friends in a community they've grown to love.

How we get by

With solid incomes that top \$75,000, Birkenstocks and Beemers can well afford their resort-style lives. Active investors, they've accumulated plenty of income-producing assets: stocks, mutual funds, CDs, bonds and tax-sheltered annuities. They're twice as likely as average Americans to have more than \$100,000 in their IRA accounts. These established households have good credit ratings, allowing them to take on home equity and car loans. They also carry a number of charge cards for department stores, gas stations and routine expenses, paying most off each month. They make a receptive audience for insurance, carrying health, life and umbrella coverage, though the policy values aren't especially high. In their laid-back communities, they just don't see the need for too much protection. They describe themselves as careful money managers who have achieved a sense of financial security.

Digital behavior

Birkenstocks and Beemers like the Internet, although they tend to use it no more than average. They mostly go online for utilitarian purposes: banking, travel planning, auto and house hunting, checking movie reviews and making purchase. Many go online for telecommuting and, though they haven't yet started accessing the Internet using their cell phones, they typically use their laptops to access the web while at hotels during business trips. Getting news and business recommendations is also popular among these households, and they have high rates for going to new and media sites such as Accuweather, CNN and FoxNews, classifieds such as Craigslist, and travel, lifestyle and sports sites which feature college games, golf, horseracing, football and motorsports. In these older households, many are receptive to online advertising, click on email ads and use sponsored search results.

Mosaic USA

Group H Middle-class Melting Pot

Segment H28: Everyday Moderates

Mid-scale, multi-cultural couples and families living in mid-tier metro suburban settings

Overview

Everyday Moderates are known for the middle-of-the-road lifestyles of its mid-scale households living in mid-sized cities and suburbs. A mix of couples and families, the adults tend to be in their forties and fifties with above-average educations and jobs in white-collar, service-sector and blue-collar professions. These households are predominantly white with an above-average concentration of Hispanics.

Many have fled larger cities for the slower pace of medium-sized towns and the suburbs of satellite cities, particularly in Western and Southwestern states. However, the members of Everyday Moderates still regularly drive downtown to attend plays, concerts and nightclub shows. These are dinner-and-a-movie couples who never met a casual dining chain they didn't like. Bowling and golfing are their favorite forms of exercise, and though they're only average travelers, they do enjoy taking an occasional cruise, especially on a Royal Caribbean liner plying the eastern coast of Mexico.

As shoppers, Everyday Moderates are not your fashion-forward, early-adopting, conspicuous consumption households. They tend to be value-oriented consumers who clip coupons and follow the everyday sales at discounters like Walmart and Sam's Club. These folks like their clothes to be durable and their cars to be safe. They're not looking to make a statement with their purchases other than "we don't care what you think".

Everyday Moderates make an eclectic media audience and can be reached through different channels. They're fans of primetime television, especially reality shows and crime dramas. They listen to a variety of radio stations, from classic hits to Christian rock. And they like to read magazines that cover health, food, sports and men's issues. They're increasingly active online users who hang out at message boards and listen to Internet radio stations. However, they're only a mixed audience for advertising; they go to sponsored Website and links for information, while avoiding TV commercials if they can help it. They respond better to advertising outside their homes, especially ads on billboards, trains and buses.

To reach these consumers, marketers should recognize their overwhelmingly average opinions everything from political parties to social issues like human rights, the environment and immigration. They even describe their political preferences as Democrat, Republican or Independent in the same way as the average. As quintessential average Americans, they have a nostalgic attraction for images of women as homemakers serving a nutritious meal to family a gathered around the dining table - despite the reality of their multi-earner households where they say they rarely have time to prepare healthy meals. The desire to simplify their lives whenever possible appeals to Everyday Moderates.

Mosaic USA

Demographics and behavior

Who we are

In Everyday Moderates, average is the norm. Most household heads are between the ages of 45 and 65, and hold a mix of mid-scale white-collar, blue-collar and service-sector jobs. They're mostly a white segment, though the percentage of Hispanics is above average. The greatest share of all households is childless couples, though more than a quarter contain children in their teens and early 20s. If there's any deviation from the average, it's in their slightly above-average educations: nearly two-thirds have at least some college education, though high school graduates outnumber those with college degrees.

Where we live

Everyday Moderates are mostly found in unpretentious neighborhoods in the outskirts of satellite cities and medium-sized towns. High concentrations show up in Western and Southwestern states in cities like San Antonio, Texas, Glendale, Ariz., and Juneau, Alaska. With most living in modest homes built between 1970 and 2000, they've seen housing values plateau at below-average levels, around \$160,000. However, these homeowners show no sign of moving even though for many their children have grown up and mostly left home. A majority of Everyday Moderates have lived at the same address for over eight years.

How we live our lives

Everyday Moderates may live in satellite cities and towns but they enjoy plenty of big-city activities. They go to plays, nightclubs, comedy clubs and concerts featuring all different kinds of music. It's difficult to find a restaurant chain that they don't patronize. They like spending their weekends browsing through an antique show or meeting with friends for a tailgate party. To get to all these activities, these multigenerational households often have three or more cars - typically subcompacts - lining their driveways and curbsides.

Everyday Moderates aren't into aerobic exercise but they still try to keep fit by playing golf, bowling and hiking. They like the water, whether it's while taking a Caribbean cruise or going out on a lake on fishing excursions. With some households still home to older children, this segment is also a strong target for water skiing, motorcycling and skateboarding.

Everyday Moderates are only an average target for retailers. Most are value-oriented shoppers who believe that discount store brands are just as good as those in pricier chains. They practice what they preach by patronizing retailers like Walmart, Sam's Club and Big Lots. Many are coupon-clippers who care little about status recognition. They like their clothes to last a long time and don't particularly like to experiment with new styles. They're relatively late adopters and only buy an average amount of electronics. Their top criteria for owning a car are that it is safe and durable.

Influenced by their older children still home, Everyday Moderates have eclectic media tastes. They like to listen to radio, turning in to stations that play everything from modern rock and classic hits to Christian rock and religious programming. They're a strong audience for primetime TV, especially movies, reality shows and crime dramas like "CSI"; their favorite cable channels include Spike, MTV and IFC. And though these households don't normally read a newspaper,

Mosaic USA

they do enjoy magazines that cover health, sports, news and computers. More and more, they're turning to the Internet for news, instant messaging and research. Only lukewarm on ads that come into their home through the TV and Internet, they're more responsive to outdoor ads in airports, billboards, buses and subway trains.

How we view the world

Everyday Moderates seem to relish their conformist place in society. Their attitudes usually match that of the general population. Their views on human rights, recycling, religion and family values all hover around the U.S. average. Their involvement in the community, preoccupation with their family, level of spirituality and commitment to their job are, again, near the nation's midpoint. As to how segment members feel about their unabashed conformity, being the average is just fine with them.

These older households are somewhat traditional on social issues. Politically, "somewhat conservative" is the most common description. When it comes to political parties, this is one of the rare segments where members describe their affiliation with Democrats, Republicans and Independents all at average rates.

Despite their advancing years, Everyday Moderates are nonchalant about their health. Yes, they try to eat healthier foods these days, but they rarely take the time to prepare healthy meals and usually ignore the ingredients on food labels. They say they're often too busy to take care of themselves as they should.

How we get by

Everyday Moderates have spent most of their careers working hard and have attained solid middle-class incomes, but many haven't paid attention to acquiring income-producing assets. Other than their homes, only half own any investments - and these tend to be conservative savings bonds and company stock. These wary investors do own 401(k)s and 529 College Savings Plans, and those that own them have respectable balances in them. They admit that they don't feel financially secure and even express distrust about committing money to a bank.

These households tend to look for the best deal for financial services, and they select credit cards by the rewards they prefer. They carry several cards and do not always pay off their balances each month. They're okay with taking on debt and have outstanding loans for their homes, cars and the education of their children. They do buy a number of insurance products - especially health and life - though the amount of coverage is only average.

Digital behavior

The members of Everyday Moderates are active users of the Internet for information and entertainment. They go online to blog, visit message boards, send instant messages, listen to the radio and download animation. Many are also fond of sports Websites dedicated to fishing, football, motorsports and fantasy sports leagues. These households tend to access the Internet using desktop computers at work and cell phones around town. They like going to sponsored Websites and links for information that leads to purchases. When they want the latest headlines,

Mosaic USA

they tend to go to the Websites maintained by CNN, MSNBC, ABC and Fox News. They also go to other sites at high rates, including facebook.com, sportsline.com, fandango.com, myyearbook.com and craigslist.org.

Mosaic USA

Group H Middle-class Melting Pot

Segment H29: Destination Recreation

Middle-aged, mid-scale couples in rural towns and fringe suburbs working to enjoy their active lifestyles

Overview

Destination Recreation are mostly middle-aged couples who've recently settled in exurban towns and fringe suburbs. Although some of the communities with high concentrations of members are well-known resorts - like Hilton Head, S.C., and Killington, Vt. - these Americans aren't the fabulous rich visitors who arrive annually. Most of these households are middle-class, between the ages of 35 and 50, and working at sales, service-sector or blue-collar jobs. Many have jobs that help to keep these recreational and tourism destinations ticking. They may be couples, singles or divorced individuals, but nearly all are homeowners and most are childless. They tend to be mobile and have purchased their new and unpretentious homes, which are typically furnished by IKEA.

Destination Recreation typically contain dual earners in order to support their middle-class lifestyles. They're a big outdoorsy segment who can't find a sport they don't enjoy; they like to hunt, fish, boating and hike through the parkland near their homes, and swimming, tennis, football, and skiing balance out some of their sporting interests. They also appreciate city nightlife and make the drive into towns often enough to go to nightclubs, museums, plays and concerts - usually of the rock 'n' roll variety.

Discriminating consumers, these households look for products that are low-cost and long-lasting. They tend to shop at discount clothing stores, looking for bargains rather than designer brands. When they go to a car dealership, they literally kick the tires to make sure the vehicle - often a pickup or SUV - can handle the rough roads. Having only recently moved in to their homes, they're still buying furnishings to fill the rooms, and they're typically shopping big-box retailers. They're the kind of folks who subscribe to *Consumer Reports* to compare products and their safety ratings before making a purchase.

Destination Recreation are eclectic media consumers, with average interest in traditional media and above-average use of the Internet. They like the programming on cable channels like Animal Planet, Speed, The Science Channel and Oxygen. They're fond of listening to music on the radio - whether it's country or adult contemporary. They like to subscribe to magazines that indulge their interest in cars and home crafts. Mostly, though, they're turning to the Internet for their information and entertainment, whether it's watching videos, playing games or hunting down obscure tools and vintage goods. If they can't find what they want from mainstream retailers, these households enjoy buying and selling on eBay.

To reach this audience, marketers should know that they're pretty laid-back and apolitical. They belong to no particular political party and they typically describe themselves as middle-of-the-road. There aren't many hot-button issues in their neighborhoods; they rarely worry about crime, pollution or global issues. In fact, they tell researchers they're mostly content and not interested

Mosaic USA

in making waves - either on their job or at home. These folks subscribe to a "live and let live" philosophy.

Demographics and behavior

Who we are

Destination Recreation are mostly middle-aged couples who have recently moved to rustic small towns and suburban fringe neighborhoods. Nearly two-thirds are between the ages of 36 and 45; another third are between 46 and 50 years old. These households feature a mix of family types with high percentages of married couples, singles and divorced individuals. Relatively few have children at home. One striking characteristic of this segment is that members have modest educations. Only 16 percent have a college degree, with most adults reporting either a high school diploma or some college. Not driven to work within corporate America, they are more driven toward a mix of blue-collar and service jobs in manufacturing and sales that are situated in places that offer more of a recreational setting.

Where we live

Destination Recreation are found in a mix of small towns and fast-growing suburbs scattered around the country, especially in the West, upper Midwest and Mid-Atlantic states. Many have only recently moved to these mid-scale areas - nearly three-quarters in the last five years - settling in to new and affordable single-family homes worth about \$180,000. They're drawn to resort towns like Hilton Head, S.C.; off-the-beaten-path retreats like Bethel, N.Y., where the Woodstock Festival was held; Wasilla, Alaska; and Henderson, Nev., a sprawling suburb of Las Vegas. Most do not live in the yuppified districts of these towns; rather, Destination Recreation tend to be hardworking residents of new and unpretentious housing on the outskirts of these communities.

How we live our lives

Destination Recreation have rich leisure lives. From their town and suburban fringe settings, they're not too far from big-city culture and wilderness sports. Away from work, they pursue a wide variety of activities: visiting museums and nightclubs, going to zoos and state fairs, enjoying hiking and tailgating. They're frequent attendees of plays, comedy clubs and rock concerts. They try to eat out regularly, indulging their fondness for comfort food by patronizing restaurants like Red Robin, Outback Steakhouse, Fuddrucker's, On the Border and Joe's Crab Shack.

They may be in the throes of middle-age, but Destination Recreation like to stay fit. They work out in home gyms and health clubs, using cardio machines, weights and doing aerobics, and play softball and tennis. They are seriously into wilderness sports, especially fishing, hunting, hiking and skiing. These rugged households don't mind hiking into a secluded area to set up camp next to that perfect fishing lake. They are very sports-minded and have chosen destinations to live where they can enjoy their passions.

In the marketplace, Destination Recreation are discriminating consumers. When they shop for a car, they want to know how much horsepower is under the hood and whether the suspension can handle rough roads. In clothing stores, they look for function rather than styles and tend to

Mosaic USA

stick with favorite brands for decades. Price-conscious, they like to get what they need and then quickly leave the store so they won't be tempted to make an impulse buy. They patronize discount stores like Dollar General, Dress Barn, Big Lots and Burlington Coat Factory. Still furnishing their relatively new homes, they rack up purchases at consumer electronics stores, IKEA and Pier 1 Imports. Given their outdoorsy inclinations, Destination Recreation buy a wide range of sporting attire and equipment.

Destination Recreation are an average media market. They're an average audience for traditional media - TV, radio and print - and above-average for the Internet. They watch for primetime TV sitcoms, reality programs, dramas and, especially, how-to shows. Their top-rated magazines include *Consumer Reports*, *Motor Trend* and *Martha Stewart Living*. They may be only a middling audience for radio, but they listen to everything from modern adult contemporary and jazz to traditional country and pop alternative. They are average subscribers to a daily newspaper, admitting that they now turn to the Internet to get their news.

How we view the world

Destination Recreation are somewhat parochial and not very opinionated. They express little concern about global issues, crime or pollution. They consider their health and diet low priorities. Their opinions on many social issues are mainstream. Politically, they're middle-of-the-roads who belong to no particular party.

Still, these households are mostly optimistic and want to enjoy life with as little effort as possible. They're not driven to pursue challenges or change; they're fine with not pushing to reach the top of their career. Having only recently settled in their new neighborhoods, they make friends easily but they're rarely involved in community activism. They express little willingness to volunteer for a good cause. If the silent majority still exists, they'd be members, except for the fact that they're not much for joining groups. In fact, they belong to few community groups other than their local union.

How we get by

Although Destination Recreation have decent, mid-scale incomes of under \$65,000, they still feel financially insecure. They've yet to start growing their savings and confess to knowing little about investing: less than half own any investments and only a quarter are adding to a 401(k) program. They do not own many stocks, mutual funds or money market accounts. Many couples support their lifestyles through dual-paychecks and by using standard credit and debit cards, but they don't always pay off their charge card balances each month. Many feel financially squeezed due to mortgages, auto loans and education loans that they're still paying off. But they are able to acquire life and health insurance at average rates.

Digital behavior

Destination Recreation mostly use the Internet for communication and commerce. They go online for instant messaging and chat forums as well as banking and auctions. While the Internet isn't their main source of entertainment, they do visit Websites to watch videos, connect with friends on social networking sites and play games. They use their home computers for shopping and telecommuting, typically going online through wireless connections but not via their cell

Mosaic USA

phones. These households spend a fairly significant amount of time online visiting a variety of Websites - from eBay and ABC to Facebook and MySpace.

Mosaic USA

Group I Family Union

Segment I30: Stockcars and State Parks

Middle-class couples and families living in more remote rural communities

Overview

Stockcars and State Parks contain mostly middle-class families and empty-nesters living in remote rural communities. The adults have turned high school diplomas and some college education into decent wages from a mix of service-sector, farm and blue-collar jobs. Their kids are mostly grown and out of the house, although a quarter of the households still have adult children at home. The houses, situated on substantial lots, are large enough to be a bargain at a less-than-average \$185,000. Far from urban centers, the neighborhoods where this segment lives are safe enough; no one worries about crime or violence.

Stockcars and State Parks engage in a traditional small-town lifestyle. Individuals in this segment are fresh air-lovers who like to hunt, fish and camp. In their homes, they enjoy gathering with friends and extended family for potluck dinners and card games. These households have enough disposable income - thanks to multiple breadwinners - to frequently dine out at restaurant chains that feature steak and comfort food. Additionally, every summer, these people look forward to the arrival of a state fair or country music festival.

If Stockcars and State Parks have any consumer obsession, it's with the large SUVs, vans and full-sized pickups that they typically buy to handle their rough country roads and off-road excursions to fishing and hunting spots. They're not much on traveling abroad, but they do like piling into an RV for summer vacations to nearby state parks.

Financially conservative - they think that it's risky to invest on Wall Street - Stockcars and State Parks are price-sensitive shoppers. They like to buy classic clothes at discount retailers or order apparel and do-it-yourself merchandise from catalogs. They acquire most consumer electronics at average rates, but they love filling their garages with all kinds of sporting goods.

With their modest educations, these households tend to have old-fashioned media tastes. They like reading newspapers, listening to country radio and watching classic TV shows. They're big fans of motor sports and can't get enough of NASCAR and other auto races, watching them at more than twice the national average on cable channels like ESPN and Speed. They have only a middling interest in magazines, but they do subscribe to titles like *The Family Handyman* and *Guns & Ammo* that reflect their rough and tough interests. Only minor fans of the Internet, many still use dial-up connections to visit auctions sites and online retailers that offer items they can't find at their local stores.

In this segment, people are more concerned about family than the larger community. They're traditionalists on social values, typically going to church on Sunday and maintaining strict gender roles in the family. Most vote Republican on Election Day and describe themselves as conservative. They have a relatively low level of civic engagement and, if they belong to any organized group, it's their local church.

Mosaic USA

Demographics and behavior

Who we are

Stockcars and State Parks is a segment of established, families and couples with blue-collar jobs and middle-class lifestyles. A majority of adults are between the ages of 35 and 64. Their children tend to be older, and more than a quarter of households have adult kids still living at home. With middling educations - a mix of high school graduates and some college coursework - they earn above-average incomes thanks to multiple breadwinners. Their paychecks typically come from jobs in farming, the service sector, construction, manufacturing, health care and the military.

Where we live

Stockcars and State Parks are scattered across the country, but mostly in small towns and exurban suburbs in Midwestern states like Ohio, Michigan, Wisconsin and Indiana. With their mid-scale incomes, they can afford a decent spread, typically a recently-built house on a large lot with carefully tended gardens, though the value is less than \$185,000. These are stable areas where a majority has lived at their residence more than a decade and some are starting to pay off their mortgages. These households have sunk roots in their communities and show no sign of leaving any time soon.

How we live our lives

The lifestyle of Stockcars and State Parks looks the same as it has for decades. People spend their free time fishing, hunting, camping and boating. They gather with friends to play cards, listen to music, watch sports and have potluck dinners. A big date is going to a state fair or attending a country music concert. To feed their big families, they'll head for red meat or all-you-can-eat buffets at a Longhorn Steakhouse, Old Country Buffet or Sizzler.

Cars are important in these isolated areas, and Stockcars and State Parks are willing to splurge on their cars, typically getting the biggest engine they can afford. They buy full-sized pickup trucks, large SUVs and full-sized vans - sometimes new, often with four-wheel drive, but nearly always made in America. They rarely travel abroad but they like to take driving trips and are twice as likely as the general population to take vacations in recreational vehicles. These folks are good with their hands and tend to work on their cars. In this segment, you've got two kinds of people: Ford owners and Chevy owners - just like their parents.

Stockcars and State Parks are conservative, price-sensitive shoppers. They like to buy utilitarian clothes and classic styles. They watch their pennies - and their coupons - at discount retailers like Dollar General, Kmart and BJ's Wholesale Club. Because many stores are a substantial drive from their small towns, they shop by catalog, especially for DIY and women's merchandise. When they shop, they always look for their favorite brands first and often they try to keep up with new fashions every season. These households admit that they sometimes spend more on products than they can afford. At stores like Dick's Sporting Goods, they buy virtually every kind of sporting equipment.

Stockcars and State Parks have traditional media tastes. They have average interest in reading newspapers and watching TV. Not surprisingly, given their rural locations, consumers in this

Mosaic USA

segment often have a satellite dish. They like to watch classic TV shows like “M*A*S*H” and “Little House on the Prairie” as well as DIY programs, conservative Fox commentators and game shows. They’re more than twice as likely as average Americans to watch auto racing - no matter the race, no matter the TV station. They qualify as radio fans, tuning in to college sports, classic rock and country music, though families are sometimes starkly divided into two camps: traditional country devotees and pop country aficionados.

How we view the world

Stockcars and State Parks view the world through old-fashioned wire-rims. They believe in the primacy of the family and like spending time at home. They are traditionalists on gender roles, church-goers on Sunday and upstanding citizens who typically turn out to vote. That means supporting Republican candidates and conservative family values.

When it comes to their attitudes, Stockcars and State Parks are somewhat parochial. They don't care about being well-informed and show little interest in international events. Disinterested in civic affairs, they belong to few groups other than their local church. They admit that they're not workaholics and have no interest in pushing themselves to advance at work or seek out new experiences on their own.

They are happy with their lives and like to spoil their children. They value their security and try to have control over their physically demanding jobs. They concede that their home life is somewhat disorganized at times. They say that they usually lack the time to make home-cooked meals and sometimes resort to eating fast food or frozen meals, which are sometimes not the healthiest of choices.

How we get by

A classic country lifestyle, Stockcars and State Parks are a strong credit market. They have high rates for taking out loans for cars, home improvement and education. They carry only a handful of credit cards, but they pay them off in full every month. With household incomes of \$80,000 a year, they are able to support their mid-scale lifestyles, but they don't have a lot of income-producing assets. These conservative households state that investing in the stock market is too risky, so they tend to limit their investments to savings bonds and CDs. More than a quarter say that they prefer to pay cash rather than use plastic for routine expenses. However, despite all their risk-averse behavior, fewer than ten percent say that they feel financially secure.

Digital behavior

For Stockcars and State Parks, the Internet is a source of information and commerce. Consumers in this segment like to go online to visit auction and car-buying sites when they want to buy a truck or sell a sofa. They routinely visit blogs and chat forums, as well as lifestyle sites devoted to pets, animals, food and beverages. Because they live in towns that may be a long drive away from a mall, they're happy to become regular customers of e-retailers such as kohls.com and cabelas.com. Reflecting the number of older children still living at home, these households shop online for toys, cars and fitness equipment; they visit Best Buy, Craigslist and Yellow Pages sites. However, they're still somewhat slow in adopting new digital technology for

Mosaic USA

computers and cell phones: nearly a quarter of households still use dial-up phone modems - almost triple the national average.

Mosaic USA

Group | Family Union

Segment I31: Blue Collar Comfort

Middle-class families in smaller cities and towns with solid blue-collar jobs

Overview

Concentrated in Great Lakes towns and industrial cities, Blue Collar Comfort resemble a blue-collar version of the American dream. Its households are mostly filled with married couples in their 40s and 50s with older children - and about a quarter of the homes are shared with young adults. Their educational levels are about average, and the labor force is diversified, although the highest concentration works in well-paying, blue-collar jobs. This segment also has one of the highest rates in the nation for union members. The multiple earners help maintain their older homes on large lots, and there's plenty of disposable income left over to support comfortable, mid-scale lifestyles.

Blue Collar Comfort enjoy small-town, family-centered lifestyles. On a Friday night, they like sitting with friends while playing cards and board games. If they go out, it's typically to a movie, bar or casual restaurant that serves country-style cuisine. They can afford to travel, and they like taking cruises and vacations to Mexico and Caribbean islands. When they take an overnight trip to a nearby state, they typically check in at economy hotels like Travelodge and Red Roof Inn.

Perhaps surprisingly, these small-town consumers love to shop. They like the latest consumer electronics and new fashions, though they're also value-conscious and regularly hold out for a sale before hitting a mall. They patronize discount clubs and mid-market retailers - JCPenney, Hallmark and BJ's Wholesale Club are all favorites - and they buy almost every kind of merchandise sold in a catalog. Although these consumers would like to gain some status recognition by owning a flashy imported car, they usually settle for a rugged truck or van that's made in the USA.

With most adults lacking a college degree, Blue Collar Comfort tend to be a traditional segment when it comes to media. These folks often read their local newspapers from cover to cover, and listen to the radio each day for the weather report as well as old-fashioned country and head-banging album rock. They go online less than the average, typically for email or travel planning. However, they will rearrange their schedules to watch TV programs; they like to watch game shows, NFL games and sitcoms as a family. When the commercials come on, they stay tuned for the silly ones.

This lifestyle segment is on an even keel and politically centered. They believe in the primacy of the family and like spending time with close friends. The issues that they care about are all over the ideological map; at the ballot box, they vote Republican, Democrat or Independent almost equally. They mostly eat what they want and don't care about the consequences of calories, sugar or fatty foods. Not overly ambitious, they typically care little about striving for a promotion at work. In their towns, where so many factory jobs have disappeared in recent years, Blue Collar Comfort are just happy to have a decent-paying job.

Mosaic USA

Demographics and behavior

Who we are

A haven for middle-class blue-collar workers, Blue Collar Comfort are white, married couples with kids living in smaller cities and towns. Most of the household heads are between 35 and 50. Three-quarters of the households contain children; nearly a quarter still have young adults living at home. The educational achievement here is about average: three-quarters are either high school graduates or have some college education. Most Blue Collar Comfort work at blue-collar jobs in transportation, communications, utilities and manufacturing.

Where we live

Blue Collar Comfort typically live in chain link-fence suburbs built a half-century ago. Nearly all are homeowners of single-family homes, concentrated in older Midwestern and Northeastern factory communities that have undergone wrenching change. In their small towns and cities, housing prices are depressed, and the streets are lined with old trucks and vans driven by the men working construction. Blue Collar Comfort have watched as their blue-collar neighborhoods began to show the unmistakable signs of aging: most have lived at the same address for more than 15 years.

How we live our lives

Blue Collar Comfort members live quiet, comfortable lives. They enjoy leisure activities like playing cards and board games as well as outdoor pursuits such as swimming, canoeing and jet skiing. When they go out, it's often to a bar, cinema, antique show or home-style restaurant like Bob Evans, Friendly's or Old Country Buffet. Their lifestyle hardly qualifies as flashy. For the grown-ups, a big date is going to a concert; for their older children, it's a trip to a theme park.

These middle-class households like to travel. They take cruises, particularly to the Bahamas and other Caribbean destinations. They like taking car and train trips to a dozen different states, mostly in the Midwest and South, and they will also fly to Canada, Bermuda, Puerto Rico and the U.S. Virgin Islands. A Travelodge or Red Roof Inn suits them just fine when they're on the road.

Blue Collar Comfort find a strong joy in consumption. They like new fashions, stores and gadgets, and they buy nearly anything that's sold by mail. However, because of their mid-scale incomes, they also are value-conscious and take pride in being informed consumers. Their favorite stores are a mix of mid-market mall retailers and discount chains: JCPenney, Kohl's, BJ's Wholesale Club and Payless Shoe Source. They don't limit their shopping to any one store, though, and they sometimes hold out for a sale. With young children in some of the homes, it's no surprise that members of this segment also frequent stores such as Toys R Us and purchase dolls, books and other children's toys and games.

Blue Collar Comfort live in "buy American" country, especially when it comes to vehicles. Members say they like to drive luxury cars, although they're more likely to buy vans, pickup trucks and inexpensive subcompacts. These motorists are okay with buying used vehicles, and with the high concentration of young adults at home, nearly three-quarters of households own three or more vehicles. Most of the nameplates read Ford, Chevrolet, Dodge and Chrysler.

Mosaic USA

Media traditionalists, Blue Collar Comfort read a daily paper (often from cover to cover, looking for local news), listen to the radio (especially bluegrass, country and album-oriented rock stations), and watch TV as much as the average. They often arrange their schedules in order to see favorite programs and watch shows together with their kids, typically game shows, sitcoms and dramas. Among their favorite cable channels are AMC, the History Channel, ABC Family and the Food Network. Their highest-rated TV show: "Seinfeld" reruns.

How we view the world

Blue Collar Comfort like their world balanced and ordered. They enjoy their families, prefer to work for a company that acts ethically and maintain a close circle of friends. They're middle-of-the-roaders on social issues and they describe themselves as swing voters who are easily swayed by others. They identify themselves as Democrat, Republican and Independent nearly equally.

Blue Collar Comfort are open-minded and make friends easily. They enjoy people from all backgrounds and they like working as part of a team. However, they no longer view their work as the ticket to the American dream. They aren't particularly enthusiastic about their jobs but are happy to be employed. They don't spend a lot of time trying to climb the corporate ladder, and they wouldn't want the headaches of starting their own business.

These Americans are laid-back about their health and not too concerned about their diet or exercise. They admit that they eat foods regardless of the calories. They like to try new recipes and don't consider their nutritional value. They're more likely to use a coupon in the grocery store than read the label on a package. They like to try new foods - the sweeter and spicier, the better.

How we get by

Most households in Blue Collar Comfort earn more than \$72,000 from a mix of blue-collar and service-sector jobs. They get help making ends meet thanks to a number of debit and credit cards, which they use for everyday expenses, clothing and gas. These consumers are highly leveraged and have mortgages, car loans and personal loans more than the average.

Many Blue Collar Comfort claim that they know nothing about investments, yet they've begun building a nest egg, and they buy stocks, mutual funds and savings bonds. They make a strong market for insurance products to protect what they have, though they tend to have below-average levels of health and life insurance. Their main aim is to teach their kids to be careful with their money - as they are - but they still prefer to leave the major financial planning to professionals.

Digital behavior

Blue Collar Comfort are modest Internet users. The adults in this segment go online for email, travel planning and auctions, while their children use the Internet to listen to music, download games and check out sports scores. Although they're not early adopters - they only use cell phones for talking - they do access the Internet using high-speed modems and buy computer accessories like DVD burners, joysticks and speakers. Most households are relatively light

Mosaic USA

online surfers, though they do frequent a number of Websites, including travelocity.com, weightwatchers.com, classmates.com, weatherbug.com and addictinggames.com. Unlike some of their peers, they state that the Internet has had no impact of their lives.

Mosaic USA

Group | Family Union

Segment I32: Latin Flair

Conventional Hispanic Gen X families located in selected coastal city homes

Overview

Latin Flair are Hispanic immigrants and first-generation Americans living in gateway cities. A majority have roots in Mexico, Cuba and Central America. Concentrated in California and Florida, these households mostly contain married couples in their 40s and 50s with school-aged and older children. Their educations are modest, but the multiple earners provide middle-class incomes from a mix of blue-collar and service-sector jobs. Many can afford to own modest single-family homes, duplexes and condos. In their older, dense neighborhoods, Spanish is more common than English in homes and the mom-and-pop shops that they frequent.

Given the long hours that they put in at manual-labor jobs, Latin Flair value their free time. They like to get out of their houses to shoot pool, watch a dance performance or take the family to a theme park. This is a mixed audience for fast food, but they do enjoy going out to a Denny's or Sizzler for dinner, and they like seeing a movie as long as it's a horror or sci-fi film. Sports are big in this segment, especially team sports like basketball, baseball and soccer and those more typically associated with the younger generation, such as boxing and skateboarding. Segment members travel abroad, typically to visit family and friends in their countries of origin.

Despite their tight budgets, Latin Flair like to go shopping. They're fashion-forward consumers who appreciate designer labels and new styles, and they'd gladly travel many miles to check out a new store. However, they believe that clothes from off-price chains are just as good as those from upscale retailers, so they tend to patronize discounters and sports retail chains. Similarly, while they like the prestige of luxury foreign cars, they're practical enough to drive affordable subcompacts - though still imported - from manufacturers like Hyundai and Mitsubishi.

In their homes, Spanish culture reigns supreme. They like listening to radio stations that play salsa and Tejano music. They tune in to TV channels that show movies and music videos in Spanish. They will read magazines in English that cover parenting, sports and health, but they prefer to follow the news and sports from their home countries. The older generation is only starting to get into the Internet in a big way, thanks to their children. These households enjoy both Spanish and American cuisine, have more Spanish than American friends, and they regularly celebrate Hispanic holidays.

For all their cultural traditions, Latin Flair still value their American experience and have high expectations for their children. They work hard to advance in their jobs and aspire to greater success at the top of their careers. Politically, they're middle-of-the-roaders who worry about crime, want to keep religion a part of their lives and promote tolerance and progressive social issues. They mostly align with the Democratic Party, but these voters have a low turnout.

Mosaic USA

Demographics and behavior

Who we are

Latin Flair consist of predominantly Hispanic families in big-city and close-in suburban neighborhoods. Nine out of ten members are of Hispanic origin, and they represent a mix of immigrants and first-generation Americans from Mexico, Cuba and Central America. Most of the household heads are between 35 and 65 years old, and their children tend to be school-aged. With modest educational achievement levels - half the household heads haven't finished high school - they typically work at blue-collar and service-sector jobs. In this segment, most families speak Spanish, with some English at home and in the marketplace.

Where we live

Latin Flair are concentrated in a handful of big cities and inner-ring suburbs surrounding Miami and Los Angeles. Many of their neighborhoods are older immigrant gateway communities - most of the housing stock was built before 1960 - and they continue to attract a large percentage of Hispanic families. The local language of choice is Spanish, spoken in homes and local markets, on TVs and car radios. Their city residences - a mix of single-family homes, duplexes and condos - have an above-average value of more than \$250,000. Typically a mobile segment, most Latin Flair have lived at the same residence for fewer than ten years.

How we live our lives

In Latin Flair, tight budgets make for somewhat modest lifestyles. These households are not interested in most cultural and nightlife activities, but they do attend dance performances, visit theme parks and go to billiards halls. They like to eat out, heading mostly to mainstream chains like Denny's, Hometown Buffet and Sizzler. Although they're not particularly big on movies, they will turn out for horror, documentary and sci-fi films.

Latin Flair enjoy traveling, typically to their country of origin, including Mexico, Puerto Rico, Cuba and the Dominican Republic. They're fitness-conscious, enjoying jogging, basketball, baseball, soccer and football. While the younger generation likes to participate in boxing, skateboarding and racquetball, their parents take advantage of their local coast and go fishing.

If not for their mid-scale incomes, Latin Flair might qualify as shopaholics. They have a pronounced joy of consumption and like their clothes to make a unique fashion statement. Some admit that they sometimes spend more than they can afford, but a higher percentage claim that clothes at discount department stores are just as good as the high-end retailers. Surveys show that they frequent stores like Marshall's, Ross Dress for Less and Burlington Coat Factory. They're also big on stores offering athletic gear, such as Nike, Big 5 Sporting Goods and Foot Locker. While they like the prestige of foreign cars, they tend to favor affordable subcompacts made by Nissan, Mitsubishi and Hyundai. Self-described influencers, they say, "I'm good at convincing others to try new things".

Language is an issue when it comes to the media tastes of Latin Flair. They make a strong market for Spanish-language media, especially drive-time radio programs that play Latin ballads, salsa, hip hop and Tejano music. They say that they rely on TV to stay informed, though their viewing rates are relatively low for most cable channels other than MTV2, Nick at Nite, Cinemax,

Mosaic USA

BET and Animal Planet. While they don't pick up English newspapers regularly, these families do read parenting, sports and health magazines including *Baby Talk*, *ESPN*, *Seventeen* and

Men's Fitness. Their online activity is relatively low, but the Internet is becoming a larger source of entertainment, especially among the kids in Latin Flair. They go online for music and social networking.

Somewhat surprisingly, Latin Flair make a receptive market for most forms of advertising. They like newspaper supplements, ads on bus shelters, commercials before movies and placards inside buses and subways. They even like TV commercials and are twice as likely as average Americans to remember advertised products when shopping.

How we view the world

While Latin Flair value the primacy of family, they also believe in the importance of providing them a comfortable standard of living. They like to indulge their children and are willing to work hard - even at a boring job, even giving up family time - in order to better provide for their kids. They believe in doing their duty more than the pursuit of happiness. Compared to the general population, these households are twice as likely to want to advance to the top of their career.

Although voting rates are low in Latin Flair, members do identify themselves as moderate Democrats. They tend to favor environmental causes and support equal rights for all. However, they tend to be more conservative on social issues and are concerned about crime. They describe themselves as spiritual people who go to church and believe in strictly defined gender roles; women are expected to do the major share of childrearing and housework. While there's not a lot of money available for charities, these Americans still give to health causes and are willing to volunteer for a good cause.

Surveys show that Latin Flair still have a sense of belonging to a separate culture alongside their American identity. They like keeping up with Latin news, music and sports as well as Hispanic holidays. Although they enjoy American culture and are equally fond of eating Spanish and American food, their heart belongs to their home country.

How we get by

Their \$63,000 average incomes support middle-class lifestyles in Latin Flair, but they've had little success turning that income into savings and investments. Admitting that they're not good at saving money, they do not acquire stocks, bonds and mutual funds. Their only bank product is usually a non-interest-bearing checking account. Some are still paying off student loans and personal loans that have helped them get a leg up in their jobs and home life. However, they have built up enough equity to qualify for charge cards, preferring debit and credit cards issued by Sears, American Express and Visa. Although they rely on charge cards for routine expenses, they still pay bills the old-fashioned way, with cash, money order, check or a pre-paid card.

Digital behavior

Mosaic USA

Latin Flair contain only moderate users of the Internet. They mostly go online for entertainment – downloading photos, music and video files – or information, including reviews of movies, games and mobile phones. They also like the Internet as a communication channel, going online through their cell phones for instant messages, tweets and blogs. They aren't big fans of travel and retail sites, preferring to spend their money at local brick-and-mortar businesses. They are responsive to online ads, click on email promotions, and spend time at retail sites like costco.com, disney.com and gamespot.com.

Mosaic USA

Group | Family Union

Segment I33: Hispanic Harmony

Middle-class Hispanic families living lively lifestyles in city-centric neighborhoods

Overview

The Gen X families in Hispanic Harmony have done well in their adopted homelands. Many of the adults are Mexican-born immigrants in their 30s and 40s who've only recently moved to mid-sized cities in Texas and California. Most are married and raising school-aged children in their single-family homes or rental houses. Despite their mixed educations - many have less than a high-school education, while some attended college - they earn decent incomes from blue collar, sales and service-sector jobs. In their neighborhoods known for high mobility rates, Spanish is the language of choice at home and in the marketplace.

Hispanic Harmony lead relatively active, family-centered lifestyles. They play team sports like soccer, basketball and baseball. They're close enough to rural areas that the older kids can ride horses and go rock-climbing. The adults in these city neighborhoods like the nearby nightlife and go to bars, billiards halls and comedy clubs. Although they don't have the money for long trips, they do make regular journeys to their hometowns in Mexico.

As consumers, Hispanic Harmony make an attractive market for clothing and cosmetics retailers. They're price-sensitive shoppers who look for affordable fashion items at stores like Sears and Family Dollar, but they'll also spring for fancier items at boutiques where the clerks speak Spanish. Many in this segment are aspirational consumers who are in pursuit of novelty and change - as long as they can afford it. While they dream of owning luxury cars, for now they drive utilitarian vans and pickups that can double as work vehicles for their blue-collar jobs.

The family, work and religious values of Hispanic Harmony are somewhat old-fashioned. Despite their worries about money and their family's health, they're generally happy with all that they've achieved and are optimistic that they'll continue to do better. They describe themselves as workaholics who are trying to advance their careers. These aren't active community members who join business and civic groups. They have low levels of political involvement and are unlikely to vote, reflecting their belief that neither party will make much of a difference.

Hispanic Harmony are selective media consumers, preferring Spanish-language to English-language media. Their interest in most traditional American media - newspapers, TV and magazines - is low. Their fondness for all kinds of music helps explain their tendency to listen to the radio, particularly stations that place salsa, Tejano, Latin rock and Mexican music. They look to the Internet as a cheap way to stay in touch with friends and family back home. Whereas many middle-aged families are annoyed by advertising, these households appreciate companies trying to communicate with them. They like learning about popular culture and products that will help them feel assimilated. Because they like to shop as a family - and learn what's popular from their kids - they're fine with advertising targeted to their children.

Mosaic USA

Demographics and behavior

Who we are

Hispanic Harmony are middle-class immigrant families characterized by moderate educations and limited assimilation. Nearly nine out of ten householders are Hispanic; three-quarters were born in Mexico and most have only recently come to America. The adults tend to be middle-aged, married couples in their 30s and 40s; most of their children are still in school. The adults have mixed educations, with nearly half having less than a high school education and more than a quarter having done some college coursework. A majority work at blue-collar jobs and about a third have sales and service-sector positions. Most often, the men work in construction and transportation jobs, while the women are homemakers.

Where we live

Hispanic Harmony tend to live in mid-sized cities along the Southern border with Mexico; half live in either Texas or California. Most of the families own their homes, typically single-family houses that were built since 1980 and are valued at \$150,000. About one in five households live in a rented house - double the national average - and they sometimes face overcrowded conditions. In these dense city neighborhoods, nearly two-thirds of all households have lived at the same residence for fewer than five years.

How we live our lives

With their mid-scale incomes and modest educations, Hispanic Harmony have low-key lifestyles. After long days at work, they like to head out to a bar, billiards hall, movie, comedy club or dance performance. When they dine out, they favor comfort food at chains like Denny's, Hometown Buffet and Perkins. They're weekend athletes who like jogging, soccer, basketball and baseball. Many of their cities aren't too far from rugged areas where they can fish, ride horses or climb mountains. The younger generation also likes to spend its free time skateboarding, in-line skating and boxing.

Although there's little discretionary income to spend on travel and cultural activities, these consumers often purchase home electronics and cosmetics. They travel to foreign destinations; they're more than twice as likely as average Americans to go to Mexico. In fact, more than a quarter of these households visited Mexico in the last three years.

As shoppers, Hispanic Harmony look for bargains. They're price-sensitive consumers who avoid going shopping unless they truly need something. They like to shop with friends and family, and they tend to favor nearby mom-and-pop shops and specialty stores. However, they will go to discount chains for the selection and bargain prices - stores like Sears, Family Dollar and Big Lots - and they will frequent mid-market mall retailers like Old Navy, Express and Victoria's Secret. When it comes to wheels, they buy pickups, vans and SUVs - used and American-made are just fine by them.

These busy families make for middling media fans. They're below-average consumers of TV, magazines, newspapers and the Internet, and they're only average radio fans despite enjoying a wide range of music - everything from children's and teen pop to Latin rock and Tejano music. They do watch children's TV programming on channels like Disney Channel and the Cartoon

Mosaic USA

Network, but they prefer Spanish-language media to anything mainstream. They're much less likely to want to keep up with American news, sports and music than Spanish contemporary culture.

Perhaps because of the lack of Hispanic-targeted advertising, they are a responsive segment for marketers. Hispanic Harmony trust the information they read in newspaper ads. They often notice ads at bus stops and on trains. They like to hear about products and services by email and click on email ads. They remember advertised products when shopping, and their children help them make product choices for the whole family.

How we view the world

Hispanic Harmony have an optimistic view of life; they are happy with their situation but are still trying to make it better. Their main focus is their family - they want to provide them with a comfortable lifestyle and have the time to enjoy their home life. To that end, they work hard and try to seize opportunities to help them advance in the workplace. They've cultivated a close circle of friends and want to be respected by their peers. They worry about threats to their communities in the form of crime, violence and pollution.

Hispanic Harmony don't generally get involved in their communities. They are not a politically-opinionated segment and many do not register to vote, believing that it won't make a difference. Most are unlikely to belong to any political party. Although they attend religious services, they're not overly concerned about supporting family values. More family-centered than community-involved, they belong to no civic groups more than the average.

Hispanic Harmony worry about their own family, making a special effort to have a healthy lifestyle. While admitting that fast food fits their lifestyle, they prefer to buy organic foods at the supermarket. If they're not feeling well, they seek medical information from friends and the library. They're not shy about going to the doctor and are willing to pay extra for medicine not covered by insurance.

How we get by

Hispanic Harmony have decent incomes of about \$60,000, but most of that goes for daily expenses and their mortgages. Now middle-aged, these Gen Xers haven't been able to turn any extra cash into savings or income-producing assets. A majority has no investments, and many confess that they "know nothing about finance". Many others are highly leveraged and are paying off education and car loans. Only about half of the segment's households carry a credit card - though Visa Gold and MasterCard Gold are popular brands - and nearly two-thirds are more comfortable with debit cards, using them mainly at ATM machines. With their limited budgets, these consumers make only a modest market for both credit and insurance.

Digital behavior

Hispanic Harmony make only a modest audience for digital media. They mostly use the Internet for information and communications, going online when they want to find a car or a job or to catch up with friends and family in their home country. They often join chat forums, check out

Mosaic USA

message boards and keep up with the latest in pop culture through entertainment sites devoted to books, the arts, humor and multimedia. They also like to share content and videos using Websites like myspace.com, gaiaonline.com and facebook.com. In these households, kid-friendly Websites are also popular, including disney.com, poptrópica.com and clubpenguin.com. While the adults here are just now entering the digital arena, they are more comfortable with telephony, and they use an Internet-enabled phone and will access the Internet with a cell phone or DSL connection.

Mosaic USA

Group J Autumn Years

Segment J34: Aging in Place

Middle-class seniors living solid, suburban lifestyles

Overview

The flight to the suburbs in the 1950s and 1960s attracted many World War II veterans with young families. Today, these Aging in Place seniors are ready to retire but still happy in their modest homes scattered across the country near metros and mid-sized cities. More than four-fifths of household heads are over 65 years old, and two-thirds are already retired. With their children out of the house, this mix of empty-nesting couples and widowed individuals live comfortably on mid-scale incomes and assets from a lifetime of working at professional and technical jobs.

Aging in Place enjoy quiet, unassuming lifestyles. They spend most of their time around their homes reading, gardening and watching their favorite game shows on TV. They find most aerobic exercise too strenuous, preferring to go fishing or power boating. They like dining out and go to casual restaurants like Cracker Barrel and Ruby Tuesday. They don't frequent many cultural activities other than the occasional play or classical concert. When socializing, they attend activities sponsored by their religious group or veterans' club.

As shoppers, Aging in Place have traditional tastes. They're brand-loyal when it comes to clothes and like to shop at stores like Sears and Kohl's. In their car-intensive communities, they still like smooth-cruising vehicles that can handle the interstates - brands like Cadillac and Lincoln. Aging in Place also are a strong market for books, garden supplies and TV sets. Given their extended families of children and grandchildren, these folks send a lot of cards and gifts and are on a first-name basis with the clerks at the local Hallmark Store.

Aging in Place are fans of traditional media, including print, TV and radio. They read a daily newspaper and like to subscribe to magazines that cover travel, culture and home arts. Although they no longer represent a strong drive-time radio audience, they still tune in to stations that play oldies, classical music and adult contemporary programming. Mostly, though, these households are TV fans. Most like to watch movies, get DIY ideas from how-to programs and test their intellectual mettle with game shows. Few understand all the excitement about the Internet. While many can send email, these older newbies won't be downloading songs or buying digital books anytime soon.

Not surprisingly, these Americans describe themselves as social conservatives. They care about their faith and go to religious services each week. Although they're generally happy with their standard of living, they still worry about threats to their neighborhoods. They tend to vote Republican, but they're more active in community organizations than political groups. These are the people who belong to church and synagogue clubs, attend union meetings and support the community service projects of veterans' organizations.

Mosaic USA

Demographics and behavior

Who we are

One of the older lifestyle segments, eight of ten households in Aging in Place contain people over the age of 65. Nearly two-thirds have already retired and the rest are on the cusp of leaving the workforce. About two-thirds contain married couples with grown children no longer living at home, while the rest are widows and widowers. Predominantly white and educated, many householders have worked their way up from humble origins to earn college degrees; nearly half have at least one household member with a bachelor's or graduate degree. The largest share of those still in the workforce hold jobs in professional and technical occupations.

Where we live

Scattered throughout the country, the Aging in Place tend to live in older suburban neighborhoods near metros and second-tier cities. Many moved to their single-family homes as part of the flight to suburbia during the 1950s and 1960. Today, their modest houses are valued at \$190,000 - slightly below average - and are showing signs of wear. However, it's difficult to find more stable communities: fully half of all households have lived at the same residence for more than 25 years. While many Americans who've watched their children grow up and leave home soon make their own transition to a retirement community, these seniors have stayed put.

How we live our lives

Aging in Place typically lead quiet lives of leisure. They like to putter around the house reading books, gardening, doing needlework and woodworking. They enjoy few cultural activities, but they do like going to classical concerts, antique shows and the theater. For a splurge, they head to a casino or restaurant like Red Lobster, Cracker Barrel and Ruby Tuesday. These Americans have the time and wherewithal to travel, often taking cruises - especially to Alaska and Europe - and domestic trips by car, bus and RV. With most on fixed incomes, these travelers stay at inexpensive hotel chains like Motel 6, Quality Inn and Comfort Inn.

Aging in Place tend to be conservative consumers. When it comes to fashion, they stick with tried-and-true brands. They patronize mid-market stores such as Meijer, Kohl's and Sears but also make frequent catalog purchases of books, gardening items and music. While they like to buy a new car every couple of years - sedans and luxury models like Cadillacs, Buicks and Lincolns are favorites - they're more reticent about consumer electronics.

These brand-loyal consumers make a strong market for traditional media. They're heavy readers of newspapers, turning first to the news, science, outdoor and travel sections. TV remains their chief form of entertainment, and this segment loves to watch game shows, history programs, news and how-to instruction shows. Their favorite cable channels include CNN, GSN, Hallmark Channel and TCN. These Americans are modest readers of most magazines, but they do enjoy periodicals that cover popular culture (*Reader's Digest*, *Parade*), home arts (*Family Circle*, *Martha Stewart Living*) and travel (*National Geographic*, *Sunset*). While most are no longer listening to the radio on commutes to work, they still tune in news and talk, golden oldies, classical music and adult contemporary programming.

Mosaic USA

Aging in Place tend to find advertising intrusive, but they still respond to marketing messages that acknowledge their conservative streak. They're receptive to messages that promote performance, safety and experience. Although financial surveys show that they're savings-oriented, they can be enticed to spend money - especially on their kids and grandkids.

How we view the world

When it comes to the values that shape their lives, Aging in Place are strictly traditionalists. They tended to marry young, had children early and now describe themselves as politically conservative and religious. They tell researchers that they're fervent about their faith and believe in the importance of attending religious services. Risk-averse, they worry about threats to their neighborhoods. They support recycling and tougher laws to reduce crime and violence.

But Aging in Place are not parochial households, however. Most are members of the G.I. Generation who are open-minded about people from other cultures and active in their own communities. Many serve on the boards of their church, synagogue, union or veterans' club. Politically, they're right-of-center and have a greater tendency to belong to the Republican Party. However, their charity seems to cross political boundaries, and they donate to a wide variety of groups - from religious and health organizations to public television and political groups.

At home, Aging in Place cultivate a healthy lifestyle, choosing low-fat and low-calorie foods at the dinner table. They try to eat a lot of fiber, avoid spicy foods and look for easy-to-prepare meals. They make a conscientious attempt to get regular check-ups and follow their doctors' orders. They frequently take preventive medicine and don't mind paying extra for drugs not covered by Medicare or their private insurer. They say that, given all their effort, they rarely get sick. Given their advancing years, these Americans are happy now and say they try not to worry about the future.

How we get by

Aging in Place are fiscal conservatives. Thanks to a mix of income-producing assets, they enjoy cushy lifestyles. Most have a substantial nest egg, but these over 65-year-olds tend to be wary investors. They acquire savings bonds, CDs and tax-sheltered annuities, rather than stocks and mutual funds. They buy a number of insurance products, especially whole-life and medical coverage, for high-balance protection, and they package everything into umbrella policies to protect their assets.

Nevertheless, these active retirees are a strong target for many financial services. They carry a wide range of credit cards - standard and prestige plastic as well as those for department stores and gas stations - and they pay off their balances each month. With many having paid off their mortgages, they now take out home equity and improvement loans to maintain their aging houses. While the financial industry may be promoting the ease of online banking and investing, these Americans still prefer paying their bills with checks and buying insurance from agents.

Mosaic USA

Digital behavior

This is a mixed audience for the Internet. Some Aging in Place concede that the Internet mostly leaves them baffled, and they do not often go online. On the other hand, an increasing number go online to make travel arrangements, check out recipes and explore their genealogy, with visits to Websites such as hotels.com, cooks.com, and ancestry.com. The highest concentration still accesses the Internet using dial-up connections from their home desktop computers. Many have mastered email and get the day's headlines and sports scores from sites such as abc.com, mlb.com and pgatour.com. However, most are not adept at downloading music and videos. Shopping online is definitely outside their comfort zone.

Mosaic USA

Group J Autumn Years

Segment J35: Rural Escape

Older, middle-class couples and singles living comfortable lives in rural towns

Overview

The most isolated of all segments, Rural Escape are middle-class retirees who like the comforts of rural living. These older Americans - two-thirds are over 65 - tend to live in small Midwestern and Southern towns far from the major population centers. Most have grown children no longer living at home, high-school educations and modest houses or manufactured homes. The third of adults who aren't yet retired work at a wide range of jobs, though farming is still a major occupation in these communities. One in ten heads of household works in agriculture - among the highest percentage in the nation - and everyone seems happy with a lifestyle that's colored by an old-fashioned agrarian sensibility.

Rural Escape like the simple life. They enjoy home-based hobbies such as cooking, gardening and collecting coins, as well as time-honored pursuits like hunting and fishing. While stepping out for an evening often involves a hefty drive, they'll make the trip for a family-style restaurant or an occasional evening at a country music concert. Their idea of a vacation is taking an RV to a campground and checking out a stand of woods known for its rare birds.

For Rural Escape, their traditional lifestyle infuses their value system. Home and family are important to these Americans, and they like to spend time with their extended families. They tend to be spiritual people who attend Sunday services. Politically, they are hidebound conservatives who vote the Republican ticket on Election Day. However, they're not activists and are content to let church clubs and veterans' organizations champion their causes.

When it comes to consumption, these Americans are pragmatic. They clip coupons, watch for sales and buy products that can stand up to their rustic lifestyle. They favor clothes that are comfortable, functional and sold at mainstream discounters. They buy full-sized trucks and vans made in the USA that they believe can best handle their rugged roads, and they patronize sporting-goods retailers in their never-ending search for the best fishing lure or camouflage hunting gear. Many eagerly await the catalogs that come in the mail featuring gardening, crafts and women's clothing.

Rural Escape are also old-fashioned media consumers; they are fond of newspapers and cooking and health magazines and distrustful of the Internet and mobile media. Their chief form of entertainment is TV, and they're big fans of daytime fare, especially game shows, soaps and re-runs from the black-and-white days of TV. Given their conservative politics, it's not surprising that they also tune in the Fox News commentators at high rates. Although they no longer play any sports, they like to watch them on TV - especially pro and college football and anything having to do with car racing. Rural Escape are a prime target audience for NASCAR.

Mosaic USA

Demographics and behavior

Who we are

With two-thirds of households over 65 years old, Rural Escape are predominantly white, middle-class couples and widowed singles living a retirement lifestyle in the American heartland. Most of their children are grown and out of the house. Their educational achievements are modest: nearly three-quarters of household heads did not go beyond high school. Those still in the workforce have a variety of jobs, and about ten percent work at farming - four times the national average. Although better-paying jobs are available in the city, these adults deliberately have decided to settle in secluded towns and rural communities.

Where we live

Rural Escape live in quiet communities scattered around the Midwest and South, too far from major cities for commuters. These rural settings are still a draw to older couples and widowed singles as retirement havens. Most households live in single-family homes and manufactured homes of varying ages. Even though a disproportionate number have large lots, the housing value is below average, at less than \$190,000, because many own manufactured housing; indeed, manufactured home ownership rates are more than twice the national average. Many of these communities have lost population over the last century, and once-sprawling farms have been plowed under to become subdivisions. Still, these communities are mostly stable areas where a majority of households have lived at the same residence for more than a dozen years.

How we live our lives

In their exurban settings, Rural Escape members mostly enjoy simple pleasures. With cultural activities like plays or concerts too far away, the only nightlife is typically what they can find on a TV or under the stars. Most spend their leisure time pursuing home-based hobbies like cooking, woodworking, gardening and collecting coins and porcelain figurines. They avoid strenuous athletic pursuits - though they like to watch football and motor sports on TV - except for hunting, bird-watching or fishing trips. A big outing is attending a country music concert.

In Rural Escape, households have the time to travel and they tend to take vacations several times a year. Most of the trips are to domestic destinations to visit family and friends, and they typically drive their cars or recreational vehicles. When they stop for a meal, they look for home-style restaurants such as Cracker Barrel or Perkins. They routinely stay at mid-market hotels on their vacations, usually Howard Johnson, Holiday Inn Express and Best Western.

In the marketplace, they're utilitarian consumers where comfort trumps all other concerns. They like to buy clothes and products that are durable and functional. These price-sensitive shoppers patronize discounters like Walmart, Kmart and Dollar General as well as sporting-goods stores. They typically buy American-made pickup trucks and large sedans that can handle country roads; they own three or more vehicles. With the lack of commercial centers nearby, mail-order shopping is also popular with this segment. Rural Escape use catalogs to buy a wide range of products - from health and cooking products to gardening supplies and women's apparel.

In their often remote towns, these households are only selective media fans. They like to read a daily newspaper, especially the news, cooking and home furnishings coverage. They exhibit only

Mosaic USA

modest interest in radio, magazines and the Internet. However, they're a top TV audience all day long. They're fans of movies, newscasts, history programs and game shows; among their favorite cable channels are CMT, DIY, GSN and SOAPnet. These conservative viewers watch TV commentators like Glenn Beck and Sean Hannity, and they still tune in re-runs like "The Andy Griffith Show" and "Little House on the Prairie". With the traditional American car culture still reigning in their communities, it's no surprise these folks will watch motor sports on any channel at any time.

How we view the world

Rural Escape still find virtue in old-fashioned, agrarian values. They believe in the primacy of the family and like spending time with their children and grandchildren. With nearly a third describing themselves as religious, they say that their faith is important and they go to church every Sunday. Although they worry about threats to their family values, they're otherwise happy with their life and they look forward to enjoying their remaining years.

Far from the urban centers, Rural Escape are somewhat detached from contemporary issues, but they don't seem to mind. They're comfortable in their traditional views and see little reason to change. Their political outlook is conservative and they overwhelmingly vote the Republican Party ticket. They're hardly rabble-rousers, though, and they prefer to make their voices heard through community groups like their church, veterans' club or AARP. These citizens are nearly three times as likely as average Americans to have once served in the military.

Living so close to the land, Rural Escape have strong views about food and nutrition, but they're not big on organic products, which they see as faddish. They look for fresh ingredients and care about serving nutritious meals. Still, they're okay with indulging in fattening foods and they don't feel guilty when eating sweets. These households like to have sit-down dinners and their country kitchen is often the most important room in the house.

How we get by

Their incomes may be slightly below average, but Rural Escape typically feel financially secure thanks to their comfortable savings. As much as average Americans, they invest in stocks, mutual funds, CDs and tax-sheltered annuities; their balances are mid-range. However, for many, their financial security is a result of the low expenses in their small-town communities. They carry a lot of credit cards but particularly use their retail charge cards from Sears and JCPenney. They own a number of low-balance insurance products, particularly health and whole-life coverage. These old-fashioned consumers don't like to go into debt, and they rarely take out a loan for anything.

Digital behavior

Rural Escape members are not big fans of the Internet. They typically have slower, dial-up connections at home. They have little interest except to participate in an auction, conduct occasional travel planning or look up classifieds for cars, pets and fitness equipment. They visit relatively few shopping sites other than walmart.com, cabelas.com and gunbroker.com. With

Mosaic USA

little passion for technology, they say that they have no plans for expanding their online services. They use their computers mainly for word processing and playing computer games.

Mosaic USA

Group J Autumn Years

Segment J36: Settled and Sensible

Older, middle-class and empty-nesting couples and singles in city neighborhoods

Overview

A quietly aging segment, Settled and Sensible consist of empty-nesting couples and singles close to retirement. Many live in older neighborhoods in Northeastern and Midwestern cities that thrived during the heyday of industrial manufacturing. Today the residents - and their modest homes - are getting on in years: a third of household heads are over 65 years old and retired. The remaining members, most with high-school educations, earn decent wages from jobs in retail, manufacturing and the trades. The money goes far in these communities, where many homeowners have already paid down their mortgages. Half the households have lived at the same house for more than two decades.

Settled and Sensible lead unassuming, home-based lifestyles. They like to spend their free time watching TV, reading books and newspapers, and managing their extensive collections of coins, figurines and other collectibles. Their idea of a date is going bowling, hitting a casino or taking in a dance at the union hall or veterans' club. To escape from their sometimes dreary neighborhoods, they like to get away by train, RV or camper for a fishing trip.

Settled and Sensible are conservative consumers, loyal to favorite brands and comfortable styles and value-conscious as they seek out low-price stores like Kmart, Walmart and Dollar General. They're fond of buying outdoor gear but skittish about consumer electronics, still sticking with small TV sets and desktop computers. When they need a car, they generally buy one of the older nameplates from Detroit's glory years: Buick, Plymouth and Oldsmobile. That's typical for this segment of consumers, who are sometimes uncomfortable with modern life's complexities.

Politically, Settled and Sensible are middle-of-the-roaders, conservative on social issues and liberal on economic ones. They tend to vote Democratic, though they don't always agree with their representatives' view on issues. They're far along in building their retirement nest egg, but they're still concerned about going into debt. With many having been proud members of unions, military units or bowling leagues, Settled and Sensible still tend to be team players who want only peaceful, hassle-free lives for themselves and their friends.

To preserve their mellow lifestyles, Settled and Sensible turn to old-fashioned media. They still get a daily newspaper and read most of the pages every day. When they turn on the radio in their family room, they like to listen to country, golden oldies or rock. However, they mostly look to their TV sets for entertainment and catch the morning game shows and afternoon soaps. Weekends are for TV sports. Despite describing themselves as TV addicts, they admit that the commercials have to be entertaining for them to take notice.

Mosaic USA

Demographics and behavior

Who we are

Settled and Sensible consist of middle-class couples and single who have retired or are getting close to it. More than a third of household heads are over 65 years old; three-quarters are over 50 years old. Most have begun to empty nests; households typically contain married couples or widowed individuals, and ten percent include an aged parent - a rate double the national average. These adults are predominantly white with high-school educations, though more than a third went on to college. Their seniority has its benefits in the workplace: most earn mid-scale wages from skilled jobs in manufacturing, retail, public administration and the trades.

Where we live

Settled and Sensible are found in mid-sized cities traditionally dependent on manufacturing and industry. Concentrated in the Rust Belt of the Northeast and Midwest - in places like Buffalo and Rochester, N.Y., as well as Scranton and Wilkes-Barre, Pa. - they tend to own modest homes in older neighborhoods. Nearly half the housing stock was built before 1950, and the aging structures help explain their below-average value of \$92,000. Still, with half the households having lived at the same address for over twenty years, many are close to paying off their mortgages.

How we live our lives

Settled and Sensible have low-key lifestyles. They spend most of their leisure time at home, reading books, watching TV, listening to music and gardening. Many enjoy woodworking, needlework and playing card games. They are also into collectibles in a big way, managing collections of coins, porcelain figurines, miniature cars - you name it.

These households regularly go out on the town, but they prefer meeting friends and family at family-style restaurants including Friendly's, Lone Star Steakhouse and Bob Evans. For an occasional splurge, they'll head to a casino, dance performance or state fair. They've lost a lot of their passion for travel, though they do like an occasional trip by train or RV. Many are health-conscious, but they're no longer engaged in strenuous athletic activities. They enjoy bowling, walking and pedaling a stationary bike; these outdoorsy individuals also like to camp, fish and hunt.

Settled and Sensible patronize a remarkably wide range of stores - everything from discounters like Kmart and Family Dollar to women's chains like Fashion Bug and Dress Barn to specialty retailers such as Toys R Us and Sports Authority. They're twice as likely to use mail-order catalogs as average Americans. With admittedly conservative tastes in clothes, they stick to their favorite brands, which are comfortable and durable. They no longer care about appealing to the opposite sex and maintain that they dress only to please themselves. Price-sensitive, they often clip coupons and admit that they're swayed by discounts.

When it comes to technology, they'd never be mistaken for early adopters. Computers still confuse them. They're still buying smaller TVs that typically cost less than \$500 and their car tastes are just as retro. Although they would like to drive a new luxury vehicle, they typically

Mosaic USA

settle for a mid-range sedan or used economy subcompact. Their favorite nameplates haven't changed much over the years: Plymouth, Mercury, Pontiac and Buick.

Sunset City Blues are selective in their media tastes. Although they don't really subscribe to magazines, they read daily newspapers from cover to cover, particularly enjoying the news, food and home sections. Their radio usage is a bit below average; they tune in to stations that play golden oldies, traditional country and classic rock. They're among the top TV audiences, particularly daytime fare such as game shows, soap operas and how-to programs. These viewers like weekend sports, including car racing, major league baseball, and professional and college football. Although they go online for a variety of activities - news, gaming and social networking - they have relatively low use of the Internet and when it comes to online ads, they mostly ignore them altogether.

How we view the world

Settled and Sensible are proud, patriotic Americans with a centrist political streak. They buy American products and drive Detroit-made cars. Although they're more likely to describe themselves as conservatives than liberals, they're twice as likely to be registered Democrats. Therefore, it's no surprise they're the kind of Democrats who support conservative social values.

Much of their concern is focused on having good health and enough money to enjoy their lifestyles. They like spending time with their family and want to provide their children with luxuries they never had. They take vitamins, get regular check-ups and often take preventive medicine. At work, they have no illusions about the value of their careers and say that they're doing their job just for the money. Even though they're happy with their standard of living, they admit that they're more pragmatists than optimists and try not to worry about the future.

Settled and Sensible tend to be team players who belong to unions and veterans' clubs. Although they came of age when materialism was an almost universal preoccupation, they're not particularly interested in pursuing new or novel goods. They're not interested in looking younger. They have no interest in wanting to stand out in a crowd. These older Americans believe that it's more important to do your duty than to enjoy life. They feel that there's little they can do to change their lives.

How we get by

Settled and Sensible make a conservative but active financial market. Though some households are still in the workforce and earn about \$50,000, most get by on a mix of pensions, savings and investments. Their 401(k)s are filled with company stock and low-risk savings bonds, CDs and tax-sheltered annuities, although their total balance for securities is often under \$100,000. They represent a healthy credit market, carrying a number of platinum credit cards and paying off their balances each month. They're also a receptive audience for a variety of health and life insurance products, appreciating the protection they provide, though typically carrying relatively low coverage levels. With the built-up equity of their homes, they tend to be frequent borrowers of money for home improvement, cars and personal use.

Mosaic USA

Digital behavior

Settled and Sensible are comfortable using the Internet for a variety of activities. Joining chat forums, playing games and lotteries and following wrestling and motorsports are all popular in this segment. They're also fans of news, information, health and social networking sites; among their favorites are nascar.com, healthcaresource.com, datehookup.com and pogo.com. Although they use high-speed cable and DSL as much as the average to access the Internet, they're still confused by more advanced technology such as wireless and cell phone connections. When it comes to shopping, they still prefer brick-and-mortar stores or mail-order catalogs.

Mosaic USA

Group K Significant Singles

Segment K37: Wired for Success

Young, mid-scale singles and couples living socially-active city lives

Overview

Wired for Success are young singles, couples and divorced individuals who have landed their first job. It's composed of relatively young households - a majority between 25 and 45 years old - living in rental apartments. Segment members tend to be college educated and childless and hold well-paying jobs in sales and the service sector. Many of these households live in relatively new apartments or homes valued at more than the national average - a sure sign of upward mobility. With many considering their current lifestyle only a stepping stone on their way to better housing and career advancement, some two-thirds of these mobile Americans have lived at the same residence for fewer than three years.

Wired for Success know how to have a good time. With most adults unattached, they like to go to meet markets like bars, nightclubs and rock concerts. They travel often to beaches and islands, taking cruises and flying to resorts where they can swim and water ski. They work at creating hard bodies by doing cardio workouts at health clubs and joining weekend teams that play baseball and football. When they finally put their feet up, they like to read books, cook gourmet meals and listen to a wide range of music - from alternative to reggae to hip hop.

Without children, these households have plenty of discretionary income to spend on the latest fashions and consumer electronics - and spend they do. Fans of conspicuous consumption, they like to buy designer fashion at department stores such as Nordstrom and Macy's. They look for new product ideas in magazines and on the Internet. These are the Americans who plan their shopping trips online before making a purchase.

Wired for Success make a mixed segment for media. They like reading special-interest magazines that cover, for instance, cooking and cars. They're relatively light radio consumers, especially during drive-time periods, because apartments are typically located near their jobs or within a short commute via public transportation. Because they often go out at night for dinner and entertainment, they're not around to watch much primetime TV programming, though they do watch late-night TV - comedy shows along with sitcoms, newscasts and sports. Mostly, they're fond of digital media. They go online through their cell phones and laptops for all manner of activities: getting news, banking, downloading music and connecting with other singles. The only popular web-surfing activity they don't do is visit car shopping sites, because many don't see the need for a car in their urban jungle.

Befitting a young, urban populace, this segment is progressive in their politics and liberal in their social ideals. Wired for Success are tolerant of people from other countries and those who pursue alternative lifestyles. Hardcore Democrats, they're concerned about the environment, advocating recycling and demanding that companies act ethically. These Americans were the first to add their names to marketing do-not-call lists. In fact, the only time they are accessible to advertisers is when they can't escape them: at a bus shelter or train platform.

Mosaic USA

Demographics and behavior

Who we are

Forget the traditional American dream of home and family. Wired for Success households are filled with mostly youngish singles, couples and divorced individuals living in apartment rentals. Many of these households are under 45 years old, well-educated - three-quarters of household heads have been to college - and earn decent salaries in sales and service-sector industries. Predominantly white with an above-average presence of Asians, these mostly childless households are busy trying to balance work and leisure activities. If they're married - as a third of them are - both spouses are typically working to provide comfortable incomes and upward mobility.

Where we live

Typically priced out of home ownership, about eighty percent of Wired for Success households rent apartments. Their buildings tend to be relatively new and usually large; a majority has more than ten units. They're found across the country, though mostly out West, in small cities known for their tech jobs and leisure-intensive lifestyles - places like Austin, Texas, and Snowmass, Colo. Houses are expensive here, averaging more than \$280,000, which partly explains the high concentration of renters. In these highly mobile neighborhoods, two-thirds have lived at the same address for fewer than three years.

How we live our lives

Wired for Success have energetic lifestyles. They travel frequently for business and pleasure, taking singles' cruises and flying to beachside singles resorts in the Caribbean. They're night owls who enjoy city amenities like movies, theaters, comedy clubs and rock concerts. With many still in the dating scene, they patronize bars, nightclubs and casual restaurants such as Chili's and TGI Friday's. In their apartments, they like to listen to music, read books, cook and do art projects.

But these young people aren't often in their apartments. They're out jogging, lifting weights, doing aerobics and working out on cardio machines at health clubs. On weekends, they play pick-up games of tennis, baseball and football. They also like to splurge on resort vacations that offer activities like water skiing, downhill skiing and sailing.

These Americans find joy in consumption and admit a need for status recognition. They like to keep up with the latest fashions, and they like their clothes to make a statement. At the mall, they shop at Nordstrom, Macy's, Dillard's and the Gap. They'll often go online before heading to an electronics store to be better informed about prospective purchases. These mobile households make a strong target for houseware chains, especially upscale retailers such as Williams-Sonoma and Crate and Barrel.

As a media market, Wired for Success make a mixed segment. They're a weak drive-time radio audience and they're also too busy to watch much TV other than late-night and early-morning programming. When they get a chance, they like to watch "The Office," "48 Hours Mystery" and "Desperate Housewives". They're only average consumers of print media, though they do like

Mosaic USA

magazines such as *Car and Driver*, *Food & Wine* and *Glamour*. For this segment, the only media that really matters is digital.

For marketers, trying to connect with this segment is tough. Wired for Success have a low opinion of most advertising and take measures to protect their privacy. Because many spend their free time away from home, they're more receptive to ads in public places, paying attention to movie theater spots and the ads on bus shelters, subway platforms and airport terminals.

How we view the world

Busy, thoughtful and involved, Wired for Success are too preoccupied to be disaffected youth. They like learning new things, are open-minded about other cultures and support equality for all. They've established a close circle of friends and are tolerant of others with alternative lifestyles. Politically, this is a progressive segment where adults identify themselves as liberal Democrats. In their activist neighborhoods, they worry about the environment, avoid cosmetics that have been tested on animals and think companies should act ethically.

Wired for Success are early adopters, whether the subject is ideology or consumerism. They have a keen sense of adventure and like to be challenged physically and intellectually. They're foodies who patronize the latest ethnic and gourmet restaurants. They're interested in the art and nature, and they're not afraid to appear unconventional.

Wired for Success make an effort to live a healthy lifestyle. They like to exercise regularly and play sports at least once a week. They work at eating a balanced diet, and many count calories. They actively seek out medical information about nutrition and diet and typically read the small print in ads for medicines. They also get advice from friends about any health ailments. Comfortable with the Internet, they will even register personal information on health Websites.

How we get by

Unattached and childless, their mid-scale incomes of nearly \$66,000 go far. However, they're just starting to get established in the financial world, and they've accumulated only modest income-producing assets. Despite owning a 401(k) account, they own few stocks, mutual funds or annuities. Most of their investments fall into the category of safe CDs, money market accounts and some company securities. They carry debit, credit and retail charge cards, usually paying off their balance each month. Despite their mid-range incomes, many have borrowed to maintain their lifestyle, and they often have large outstanding balances on educational, auto and personal loans. With no dependents and a youthful sense of invincibility, these households generally do not carry life or health insurance.

Digital behavior

Wired for Success are among the top Internet users, and it's hard to find a digital activity that they don't enjoy. Compared to the national average, they're twice as likely to blog, listen to radio stations, read magazines and watch videos online. They've also adopted the Internet for a lot of their commerce, going online to bank, shop, participate in auctions and make travel plans. They're fond of lifestyle Websites that focus on New Age, environmental, political and women's

Mosaic USA

issues. They visit a variety of entertainment, financial and social media sites, including fool.com, people.com, mtv.com, myspace.com and twitter.com. These young people admit that they spend less time sleeping these days because of all of their Internet activities.

Wired for Success are also on the cutting edge of using applications to enhance their online experience. As music fans, they frequently use applications like Gnutella and iTunes. They also came of age when the Internet had evolved into a center for online dating, and there are few segments where social networking sites like Facebook and Myspace are more popular.

Mosaic USA

Group K Significant Singles

Segment K38: Gotham Blend

Mix of middle-aged and middle-class singles and couples living urban New York City-area lifestyles

Overview

Gotham Blend are ethnically-diverse singles, couples and divorced individuals who are high-school and college graduates, with high concentrations of Hispanics, Asians and African Americans. There's a multicultural atmosphere to their dense urban neighborhoods concentrated in the New York metro area. Nearly two-thirds of households live in low- and high-rise apartments, priced out of owning in-town houses and condos that average more than \$440,000. In their 40s and 50s, they can afford their monthly rents thanks to a variety of jobs in white-collar professions, sales and the service sector. Even though most Gotham Blend have lived at the same residence for fewer than seven years, many of the foreign-born are well-assimilated. Nevertheless, this segment often speaks Spanish in their homes and the marketplace.

Gotham Blend pursue active urban lifestyles. They take advantage of their downtown settings by frequenting movies, museums and comedy clubs. They exercise at local health clubs, play tennis and jog to maintain a fit appearance for the dating scene. When they return to their apartments, they like to read books and magazines and listen to reggae and adult contemporary music.

With their fondness for shopping and desire to impress others, Gotham Blend makes a good market for a number of product categories. They like to shop for designer clothes at discount chains. They pick up consumer electronics for gaming and online communications. Toys are popular in the one in five households that have children. However, with many folks in this segment living near their jobs or public transportation, there's little interest in owning cars. When they want to travel, which is relatively rarely, they often take a bus.

Even with a high concentration of immigrants, this segment enjoys both English-language and ethnic media. These households like subscribing to magazines that cover parenting, entertainment and women's issues, and they watch movies, soaps and news on TV. They have relatively modest interest in using new media, though they go online for dating, chat and watching video content. They count on both old and new media to keep up with news from their home countries.

Gotham Blend are eager to get ahead in their new country. They're comfortable putting in extra hours at work, and they're always looking for opportunities for advancement. Politically, they tend to be liberals who advocate tolerance for those from other cultures and countries. However, these big-city residents are also realists and worry about threats to their livelihoods. Although they're only as likely as the average to register to vote, they're still willing to join a protest march to make their voices heard.

Mosaic USA

Demographics and behavior

Who we are

Gotham Blend are an eclectic mélange of couples, never-married and divorced singles, Hispanics, Asians, African Americans and whites. The predominant age is 45 to 65 years old and most households are childless. Some 40 percent are members of an ethnic group. The educational level is about average, with half of segment members having gone to college. Their job profile is extremely diverse; members of this segment work in professional and technical sectors as well as sales and the service sector. Many hold jobs in transportation, communications, food services and the law.

Where we live

Gotham Blend are found in only a handful of the nation's largest metros, and some 65 percent live in New York City enclaves like the boroughs of Brooklyn and the Bronx. Housing is expensive - the average value of a condominium or single-family home is nearly \$440,000 - so most residents in these older neighborhoods rent a pad in funky brownstones or aging apartment buildings. In fact, a majority of the buildings were built before 1950, which keeps rents from being too outrageous. With some 40 percent of households headed by minorities, there's a multicultural atmosphere to the streets, cafes and shops. Most residents have lived at their residence fewer than seven years, and 16 percent prefer speaking their native language to English.

How we live our lives

Gotham Blend lead comfortable lifestyles constrained only by their mid-scale budgets. They go to movies, museums, dance performances and comedy clubs. They get their exercise by going to health clubs to jog and play tennis. At home, they like to relax by reading books, listening to music - salsa, reggae and hip hop are popular - and pursuing a hobby like photography. They're not much on taking trips and, when they do go to visit friends or family, it's often by bus. Their idea of gambling is going to a church to play bingo.

Gotham Blend are enthusiastic shoppers who find joy in consumption. With many unattached individuals, they seek out new stores and new styles to impress the opposite sex. Aspirational consumers, Gotham Blend like to wear the latest designer fashions but end up shopping at discount chains such as Burlington Coat Factory, BJ's Wholesale Club and Payless Shoe Source. They will splurge on consumer electronics such as MP3 players, gaming systems and DVD players, but their taste in other home furnishings is relatively modest. With one in five households with children, this segment also will buy children's games and toys. What they don't have are cars to haul around bikes and band instruments. In these dense urban neighborhoods, curbside parking is rare.

In Gotham Blend, members appreciate a wide range of media. Most members speak English in their homes, so they're not restricted to ethnically-targeted media. Magazines are considered to be their favorite source of entertainment, and they read publications like *Parents*, *Real Simple*, *InStyle* and *Marie Claire*. They're average fans of TV and like watching movies, soaps, news and animation; Cinemax, BET and ESPN Classic are among their favorite cable channels. These

Mosaic USA

households also enjoy TV ads, which they watch to help keep them informed. While those foreign-born try to keep up with news from their country, they're interested in becoming more assimilated through English-language media as well.

How we view the world

Gotham Blend are driven to achieve personal success. They like to live life intensely and think it's important to continue to learn new things. Self-described workaholics, many came to the city to improve their lot, and want to advance in their careers or set up their own business. If they face an obstacle, they say they'll keep trying until they succeed.

These Americans also have an ethical, altruistic streak: they support equality for all and care about protecting the environment. Politically, Gotham Blend are 40 percent more likely than average Americans to describe themselves as "very liberal". These are the activists Democrats who willingly march in support of tolerance for other cultures, protecting the environment and recycling at home. Still, the realities of city living have also tempered their liberalism: they're tough on crime and pollution.

Gotham Blend seek respect from others, especially for their creativity, interest in new and different products, and willingness to stand out in a crowd. These city dwellers say they have a keen sense of adventure and like to do things on the spur of the moment. However, their overriding goal is to keep changing their life for the better.

How we get by

Gotham Blend tend to be financial rookies. They admit they're not good at saving money and they think that investing on Wall Street is too risky. Despite their solid incomes - averaging nearly \$66,000 - very few have built up any substantial savings. Most ignore investments like stocks, bonds and mutual funds. Compared to the general population, they're only half as likely to have a 401(k) or IRA account.

To manage their expenses, many carry credit cards and clothing store charge cards, but they rarely pay off their balances each month. These consumers also like debit cards and, given their active lifestyle, those cards may be the only way they interact with their banks; many always use cash to pay their bills. Gotham Blend believe that it's important to be well insured, and they do carry renter's insurance and a relatively modest amount of life insurance. Although they're not a strong market for financial services, they do shop for the best deal before making a move and try to refrain from accumulating too much debt.

Digital behavior

Gotham Blend are moderately savvy when it comes to the digital world. Many use the Internet as a communications and entertainment channel. They join chat forums, search job sites, send instant messages and watch TV programs. They participate in social media, including uploading their own videos and photos, and some have their own blogs and many frequent sites dedicated to sports (baseball, football, tennis and horse racing) and entertainment (movies, music, arts and personalities). In this segment, households are frequent surfers to Websites like nydailynews.com, iwon.com, qvc.com, popeater.com and hulu.com. These early tech adopters

Mosaic USA

long ago started to use their cell phones to access the Internet. However, because of their modest incomes, they're not big online spenders, exhibiting only average interest in shopping online - unless they can score coupons from sites likegroupon.com.

Mosaic USA

Group K Significant Singles

Segment K39: Metro Fusion

Ethnically-diverse, middle-aged singles living urban, active lifestyles

Overview

Think of them as a growing population: middle-aged singles with little interest in finding mates. In Metro Fusion, these never-married singles are mostly between the ages of 35 and 50, multicultural and multiracial. Roughly one in four are Asian, one in five are Hispanic, and nearly all are childless. These households are well educated and tend to hold mid-level jobs in a variety of fields. They typically live in apartments in port cities, but they especially congregate in California metros like San Francisco and Los Angeles. They rarely have deep roots, usually moving on after three years. In this lifestyle, “going solo” is a normal event and often considered a badge of honor.

Without children and mortgages, Metro Fusion have more discretionary income to devote to entertainment and leisure activities. They like going out to movies, comedy clubs and dance performances. They keep in shape by playing tennis and soccer, and they like working out in the gyms in their apartment buildings. They enjoy foreign travel, especially visiting China, Japan and Mexico, and they have a particular fondness for travel by train. These households often behave younger than their age would suggest; for example, they’re passionate video gamers who clutter their living rooms with the latest gaming systems.

Metro Fusion are discriminating, rather than aspirational, consumers. They like to keep up with the latest styles presented in the media and prefer stores that have a wide selection. They’re not picky about the kind of retail chain they frequent, and they have high rates for going everywhere from Walmart to Nordstrom. They also look for the latest consumer gadgets and enjoy going to Radio Shack to release their inner geek. They often use the Internet to research products, but hold off on buying anything until they see the product in a store. These touchy-feely shoppers regularly make impulse buys.

Metro Fusion are usually too busy to stay home at night watching TV. They’re a better audience for radio, tuning in to a wide variety of stations, including those that play salsa, rhythm and blues and '80s pop rock. They’re most passionate about magazines, reading many at rates far above the national average. With the high percentage of foreign-born in this segment, ethnic media is popular; the Hispanic households in this segment keep up with Latin news and culture. However, this is a relatively well-assimilated segment; Metro Fusion like American news and music. When it comes to marketing, most of the members are fine with English-language advertisements.

As for the messages that move Metro Fusion, marketers should recognize that they’re progressive, social and hard-working. They think of themselves as upwardly mobile and want to reach the top of their careers. They’re open to many cultures and appreciate the diversity they provide their local communities. While they’re only moderately involved in politics, they do volunteer for civic groups and they’re willing to get involved in environmental causes, both donors and activists.

Mosaic USA

Demographics and behavior

Who we are

Metro Fusion are middle-aged singles from varied backgrounds who find themselves living in city apartments. While their work friends go home to suburban houses, they head to mid-scale apartments where the lifestyles are multicultural, multiracial and more transient. About 40 percent of households are either Asian or Hispanic. Three-quarters are unmarried and nearly all are childless. An educated segment, where almost 60 percent have gone to college, many now work at mid-level jobs in service-sector and white-collar professions such as food services, business, communications and construction.

Where we live

Metro Fusion tend to gravitate to port cities where immigrants have traditionally settled. With nearly a quarter born in Asia, it's not surprising that a high percentage is found in San Francisco, Los Angeles and Honolulu. Although home and condo values in their communities aren't outrageous, these unattached residents prefer affordable rentals in garden apartments and duplexes located within an easy commute to downtown jobs. They're comfortable in their low-rise units typically built between 1960 and 1990, but that doesn't always last long: half of all households have lived at the same residence for fewer than three years.

How we live our lives

After long hours on the job, Metro Fusion enjoy the nightlife in their communities. They go to movies, dance performances, pop concerts and comedy clubs. They like to stay fit, play tennis and soccer and workout in their apartment buildings by lifting weights, using rowing machines and taking aerobics classes. To wind down, they read books, listen to audio books, play a musical instrument and occupy themselves with video games. In fact, they play virtually every gaming system available at rates three to four times the national average.

Metro Fusion are discriminating consumers. They like to read fashion magazines and watch the Style cable channel for shopping ideas. They shop at a wide range of stores - from Walmart to Costco to Gap to Nordstrom - and they factor in price, brand and selection when deciding where to buy. They're early adopters of consumer electronics and make a strong market for MP3 players, flat-panel TVs, DVD players and camcorders. These are the elusive shoppers who may use the Internet to help plan their shopping trip but then buy something on the spur of the moment. As they say, "I really enjoy any kind of shopping".

In this segment of busy professionals, Metro Fusion rates as a mixed media market. They rarely subscribe to newspapers and they're only modestly interested in most TV programs. But they're big music fans and listen to the radio every day, tuning in stations that play reggae, Mexican music, alternative rock and rhythm and blues. They're nearly twice as likely as average Americans to read magazines, calling them their main source of entertainment. They read everything from *Architectural Digest* and *Bon Appétit* to *Travel & Leisure* and *Us Weekly*, but many now go online for their news and entertainment.

Although many Metro Fusion say they don't like advertising, marketers can take heart that they often notice ads on buses and in movie theaters, and they say that they remember advertised

Mosaic USA

products when shopping. While the Hispanic households tend to speak Spanish in their homes, they don't necessarily think that businesses and government agencies need to communicate with them in Spanish.

How we view the world

Metro Fusion describe themselves as creative, sociable and outspoken. That makes sense in a segment that's filled with people from other cultures and countries. They say that they have many acquaintances from different walks of life and that meeting new people comes easily to them. They are not afraid to appear unconventional. Indeed, this segment says, "conformity makes me uncomfortable".

That progressive outlook extends to their politics. Although they're not actively involved in politics - not often registered members of any political party - they do describe themselves as "very liberal". They believe in equality for all, recycling at home and self-expression. Many have a strong social conscience, interested in being involved in their communities and volunteering their time for a good cause. Despite their modest financial profile, they're still willing to donate money to environmental groups and public radio.

Many households in this segment state that they're happy with their lives. However, they're still striving for improvement and hoping for respect from their peers. These entrepreneurial types talk of starting their own businesses and reaching the top of their careers. Having traveled far to make it in the U.S., Metro Fusion admit that they enjoy taking risks.

How we get by

Metro Fusion represent only a moderate financial market. With their mid-scale incomes and distrust of banks, these multi-ethnic singles accumulate few investments for retirement other than some mutual funds and money market accounts. They typically ignore most banking services other than ATMs, debit cards and non-interest checking accounts. However, they do carry credit and department store charge cards - as much as the average - and use them more than average, exhibiting a particular fondness for American Express prestige brands. However, they have only a mixed record of paying off their balances each month. Their insurance preferences are limited to low levels of health and life insurance.

Digital behavior

Metro Fusion are enthusiastic users of the Internet for communication, information and fun. They spend a lot of time online chatting with friends via instant messaging and social networks, or connecting with them by sharing music files or playing games. The Internet is often the first place they go when they want to find a new job, car, computer or webcam. They head to media Websites daily to get the latest cultural news (movies, radio) or sports scores (basketball, tennis, golf). Among their favorite Websites are dating forums such as okcupid.com, chemistry.com and meetup.com. Although many are reluctant to buy products online, they like to research them at Websites before making a purchase, and these Internet surfers are receptive to online advertising - whether through email messages or sponsored Websites.

Mosaic USA

Group K Significant Singles

Segment K40: Bohemian Groove

Older divorced and widowed individuals enjoying settled urban lives

Overview

Bohemian Groove are older adults on their own. While a majority are never-married singles, nearly a third have been married and are now starting over as divorced or widowed individuals. As part of the growing wave of older singles, about two-thirds are between the ages of 46 and 65. Many have settled in second-tier cities - often in the Northeast or West in cities like Sacramento, Calif. and Harrisburg, Pa. - and choose to live in affordable apartments. With their average educations, they typically hold down modestly-paying jobs in the service sector. Although their neighborhoods are transient, where most members have been at the same residence for less than a few years, they've managed to sink down roots quickly. They already have a large circle of friends and are active in community groups.

With most adults over 50 years old, these singles lead laid-back lifestyles. They're done with the bar-hopping and club scene, they don't troll health clubs for jogging partners and they're not interested in taking singles' cruises or Caribbean getaways. Many spend a lot of free time in their apartments enjoying music, cooking, making crafts and painting. If they go out to eat, it's usually to a casual dining or bistro restaurant. These adults are still hungry for learning, and they often take adult education classes, though some also consider their courses a socially acceptable way to meet other graying singles.

In the marketplace, their low incomes and few income-producing assets make them value-conscious shoppers. They patronize discount department stores known for their wide selections and low prices. They drive small and mid-sized economy cars, typically buying used models made in the U.S. They also make a strong market for craft and hobby stores. They're naturally late adopters for most technology products and they have little interest in conspicuous consumption, which is reflected in their traditional taste in clothes. Although they consider themselves to be informed consumers, they typically let their fashion-forward friends track down the hippest stores.

Nevertheless, Bohemian Groove prize their individuality - whether it's in the mall or inside the election booth. They tend to be moderates who align themselves with neither major party and have mixed views on hot-button social issues. They are open-minded toward other cultures and lifestyles, and they cultivate friends from a wide variety of backgrounds. Many serve as influencers in their segment, particularly in the area of health and nutrition. They often prefer alternative medicine to traditional doctors. They watch their diet, read the labels on food and medical products, and make sure to buy only the freshest ingredients when they cook. On the other hand, they're not complete purists. These busy multitaskers are fine with gulping down fast food when they're running late for a class.

Bohemian Groove are also an eclectic media market. Many are information hounds who read a daily newspaper for the local news and job classifieds. They're fond of music and keep their

Mosaic USA

radios tuned to easy listening and golden oldies stations. They're also fans of TV movies and police dramas. These consumers still haven't taken to the Internet and rarely go online unless it's to track down information about a company or medical condition; they rarely use the Internet to make a purchase.

Demographics and behavior

Who we are

Bohemian Groove are adults in transition. Mostly middle-aged and older, nearly half of the household heads are single, divorced or widowed. They're predominantly white, have average educations - a mix of high school graduates and some college - and work in the service sector, particularly in jobs in health care, social services and the military. With relatively low paychecks, they tend to lead modest lives in their city apartments.

Where we live

Nearly eight out of ten Bohemian Groove rent apartments, typically low-rise garden apartments and row houses of varying ages. Although they're scattered across the country, they're more likely to be found in the Northeast and West, especially in cities like Sacramento, Calif., Anchorage, Alaska, and Harrisburg, Pa. Housing prices are low in these unassuming neighborhoods - an average of less than \$167,000 - but these residents don't like to accumulate possessions, including homes, in case they get the urge to move on. Half have lived at the same address for fewer than three years.

How we live our lives

Bohemian Groove lead relatively quiet and unassuming lifestyles. Many spend a lot of time in their apartments listening to music, cooking or perhaps playing a musical instrument. They may go out to eat at a restaurant like Romano's Macaroni Grill or Red Robin. They take education courses and classes in painting and furniture refinishing. On the weekend, they like to take in a movie - especially a foreign film or documentary. For something completely different, they'll check out a state fair. Although they like the idea of traveling abroad, many settle for domestic vacations.

With their modest finances, Bohemian Groove are known as price-sensitive shoppers. They tend to drive budget and economy subcompacts and mid-sized sedans, without any of the optional bells and whistles; used American models are fine with this crowd. They maintain that they rarely go shopping, but when they do, they typically wait for a sale. They prefer shopping at local stores to national chains, though they have high rates for patronizing discounters like Kmart, Family Dollar Store and Sam's Club, as well as crafts retailers like Hobby Lobby and Michaels. Research shows that they're brand-loyal, tech-shy and impulse shoppers but they're often the last among their friends to hit a mall to check out a new store.

Bohemian Groove make a strong market for most media channels. These consumers like getting their local news fix by reading daily newspapers, where they check out the classifieds, food pages and TV and radio listings. They describe themselves as music fans who listen to radio stations, particularly those that play classic rock, easy listening and golden oldies. They also rely

Mosaic USA

on TV to stay informed, tuning in to stations that feature news as well as movies and dramas. Among their favorite cable channels: Bravo, Lifetime, Oxygen and TNT. Aficionados of crime procedurals, they watch “CSI” in all of its variations at nearly twice the national average.

How we view the world

Bohemian Groove are proud individualists. In this segment, people have a much higher rate of considering themselves Independents than Democrats or Republicans, and their views on current issues are all over the ideological map. Members have high rates for supporting progressive social issues while at the same time espousing the superiority of traditional women’s roles. However, they’re not very loud in their political expression: most aren’t politically active, other than voting.

They may be on their own, but the solo members of Bohemian Groove work at maintaining a large circle of friends from a wide variety of backgrounds. They have a genuine interest in people and like to share opinions. They also cultivate their reputations as iconoclasts, unafraid of being unconventional and ever-ready to try something on the spur of the moment. They consider themselves influential trendsetters who are good at convincing others of their ideas and preferences.

Bohemian Groove like to take a leadership role among their peers, especially when it comes to health issues. They consider themselves well-informed when it comes to nutrition; they’re the kind of shoppers who read the labels on packages and buy the freshest ingredients when cooking. They’re tolerant of alternative medicine and trust homeopathic doctors. Although these busy people regularly indulge in fast food and frozen dinners, they maintain that they try to eat a balanced diet. When their penchant for sweets catches up to them, they admit that they’ll try any new diet.

How we get by

With average incomes less than two-thirds the national average, Bohemian Groove qualifies as a weak financial market. Risk-averse and uncomfortable with banks and brokerage houses, they acquire few retirement, investment or credit products. They own few investments other than some short-term CDs, a money market account or shares in the company where they work; any securities they own are valued in the low five figures. To pay for routine expenses, they carry debit cards, charge cards and clothing store credit cards, rarely paying off their bills each month. These older households do appreciate insurance and buy both health and group life insurance at respectable rates. Fearful of going into debt, however, they resist any offers for loans.

Digital behavior

Bohemian Groove have only modest interest in digital media. They’re unlikely to access the Internet for entertainment or social networking, but they will go online to look for a job, check out the latest lottery numbers, get sports scores and try their luck on a dating site. They like Websites that can provide them with local information, and they list simplyhired.com, sportsline.com, games.com and redbox.com among their favorite sites. Nevertheless, they’re still leery about privacy on the Web, and they rarely click on ads or make purchases.

Mosaic USA

Group L Blue Sky Boomers

Segment L41: Booming and Consuming

Older empty-nesting couples and singles enjoying relaxed lives in small towns

Overview

Booming and Consuming arose from the migration of older couples and widowed individuals, seeking a more relaxed pace of life, to small towns. With most of these households between 50 and 75 years old, they're starting to empty their nests and enjoy their retirements. They tend to have average educations and, for those still in the workforce, have jobs in a mix of white-collar professions and the service sector. Their mid-scale incomes typically allow them to afford to own a recently-built ranch with a well-landscaped yard in a Sun Belt community. With their children grown and out of the house, these mature adults have crafted a cushy lifestyle that's heavy on recreation and leisure.

The lack of children to nurture and clothe means more disposable income for travel and outdoor activities. These households are big on heading to nearby parks and woodlands for fishing, hunting and boating. They enjoy long car trips and cruises, and a significant number own RVs for scenic vacations. They may not live close to downtown centers, but they've carried their love for culture with them and will drive to a city to attend a play or concert. For a splurge, they'll go to an antique show or a casino.

With their mid-scale incomes and healthy savings accounts, they can afford to be materialistic. However, as consumers, Booming and Consuming have little need for status recognition and prefer to focus on price when shopping. They typically patronize discount department stores. Many are interested in home décor as well as electronic furnishings like flat-screen TVs and DVD players. They tend not to be flashy except when it comes to their cars. While large trucks are popular with this segment, members also buy luxury imports from Jaguar and Porsche.

With its mix of adults still working and those already retired, values in Booming and Consuming are wide-ranging. Their relative open-mindedness is a reflection of their generation and life experiences. Although the highest concentration is conservatives who vote with the Republican Party, many also espouse liberal views. Reflecting the pristine surroundings of their towns, everyone seems to agree on the value of recycling to help protect the environment. Additionally, many are active in community affairs; they support arts, political and environmental groups.

While they may have moved to secluded exurban settings, Booming and Consuming like to stay current with mainstream culture. They typically read a daily newspaper and subscribe to magazines like *The New Yorker* and *Entertainment Weekly*. They have eclectic music tastes - from bluegrass to jazz - and tune in to news talk radio to keep up with the issues of the day. They have an ongoing love affair with TV, watching a variety of sitcoms, dramas and reality shows. These older Americans have even embraced the Internet and go online to shop, get the latest headlines and download information like stock reports; some have even equipped their home offices with wireless Internet access.

Mosaic USA

Demographics and behavior

Who we are

Booming and Consuming are older couples and singles who are beginning to enjoy the first years of empty nests and retirement. Typically in their 50s and 60s, these Americans are predominantly white, have average educations - two-thirds have high school diplomas or some college - and are solidly middle-class. Mostly married - though a high percentage are widowed - these households tend to work in service-sector or white-collar professions. However, more than 20 percent are already retired and these households pursue a relaxing exurban lifestyle.

Where we live

Booming and Consuming are scattered around the country, but are mostly concentrated in Sun Belt communities in the South and West. They tend to live in recently-built ranch homes and contemporary condos that have above-average values of more than \$230,000. A small, but above-average, percentage of these exurban homes is set on sprawling yards over two acres in size. Many of these older Americans are newcomers to their communities, having moved in during the last seven years, and they're still getting used to the lifestyle and a number have other properties that they like to visit on weekends and vacations.

How we live our lives

Booming and Consuming like the fresh air of their small-town communities. They enjoy a variety of outdoor sports such as fishing, hunting, canoeing and kayaking. They travel regularly to domestic locations, taking car and RV vacations to gambling casinos and beachside resorts. They have cultured sensibilities, enjoying plays, museums and concerts featuring every kind of music from country to classical. They also like to spend quiet evenings at home reading, cooking and polishing their antiques, but they're not homebodies. They like to get out and tend their gardens or go bird-watching in nearby woods. Dinner out means ordering steak at chain restaurants like Outback, Texas Roadhouse or Lone Star Steakhouse.

Booming and Consuming can be characterized as consumption evangelists; they are passionate about what they buy and willing to influence others about their preferences. They tend to wear conservative clothing and are usually consumed with getting the best deal. They think that clothes from discounters are just as good as those from department stores, and they shop at retailers like T.J. Maxx, Marshalls and Fashion Bug. They also try to keep up with the latest developments in technology, and they love to buy new DVD players and flat-screen TVs. To get around their small towns, many buy trucks and SUVs, but they also will buy luxury sedans from Jaguar, Mercedes-Benz and Porsche.

An eclectic media market, Booming and Consuming like to stay informed. They read a daily newspaper, turning first to the business, fashion and home sections. They're drawn to a wide variety of magazines that cover pop culture and interior design - everything from *Bon Appétit* and *Country Living* to *Entertainment Weekly* and *The New Yorker*. When it comes to the radio, this segment tunes in to bluegrass and traditional pop as well as soul and jazz. These Americans are big TV fans, even self-described TV addicts. They'll watch almost anything - except commercials - on the small screen: sitcoms, reality programs, movies, dramas and game shows. Popular

Mosaic USA

shows in this segment include “The Closer,” “House,” “Burn Notice” and “Dancing with the Stars”. If they don’t always eat together, they will still gather as a family to watch the nightly news.

How we view the world

These Americans are happy with their standard of living and want to preserve it. They are conservative in their thinking and active in the Republican Party, but they aren’t strict ideologists. Although proud conservatives, they aren’t traditional conservatives; for example, they’re all for women in the workplace and men refusing to give up family time to advance their careers. Philanthropic by nature, they donate money to a wide variety of causes: cultural, political, environmental and religious. They are the party backers who will take a date to a GOP fundraiser.

Booming and Consuming may have only been in their communities a short time, but they’re already involved citizens exploring everything their towns have to offer. They’re interested in the arts, look for new home decorating ideas when they shop and like tasting new foods and drinks. They’re not afraid to appear unconventional and they believe other cultures have a great deal to offer.

These Americans make an effort for health, maintaining a healthy diet and exercising regularly. They count calories, like buying from health food stores and seek out information on nutrition. However, they’re not hardcore foodies. Sometimes they’re too busy to cook from scratch, so they turn to ready-to-eat meals and frozen food.

How we get by

With their sizable nest egg and moderate incomes, Booming and Consuming are well-financed for their retirement. They’re active investors who have filled their 401(k)s, IRAs and Keoghs with company stock, mutual funds, money market accounts and tax-sheltered annuities. They carry a moderate amount of insurance - life, health, umbrella and homeowner - for added protection. They’ve already tapped some of their equity for a home renovation or auto loan. Many households like the status and membership points that come with carrying prestige credit cards. These Americans are careful with their money and relatively conservative with their investments: compared to the general population, they’re nearly twice as likely to own super-safe, long-term CDs.

Digital behavior

Contrary to the reputation of older Americans being unappreciative of new media, Booming and Consuming are enthusiastic Internet users. They go online for information and entertainment, blogging, checking stocks, making travel arrangements and getting news. Their favorite Websites include travelocity.com, ameritrade.com, singlesnet.com, legacy.com and hgtv.com. After gathering information about a product - often from a sponsored Website - they’re willing to make a purchase. They’re not yet comfortable surfing the Net with cell phones, but they tend to have high-speed cable connections through their laptops and a high number also access the Internet through wireless connections.

Mosaic USA

Group L Blue Sky Boomers

Segment L42: Rooted Flower Power

Mid-scale baby boomer singles and couples rooted in established suburban communities and approaching retirement

Overview

Found in older, inner-ring suburbs, Rooted Flower Power are singles and couples in their 50s and 60s whose children have flown the coop. Many have good educations and well-paying jobs that support relaxed, middle-class lifestyles. In their established neighborhoods, built before 1960 to accommodate the postwar baby boom, they typically live in compact houses now valued at a modest \$155,000. Nevertheless, these baby boomers have done a lot of living - more than half are divorced, widowed or have never been married - and are now entertaining thoughts of retirement. With their mid-level jobs, low expenses and dwindling mortgages, they have the discretionary income to enjoy plenty of home-based leisure activities. With members of this segment mainly in the workforce and with stable lifestyles, no one is even considering retiring to an assisted-living community; the vast majority have lived at the same address for more than a decade.

In their quiet neighborhoods, Rooted Flower Power spend their free time around the house reading books and magazines and pursuing traditional hobbies like woodworking and needlework. They spend enough time in their gardens to consider joining a garden club, but they've given up their health club memberships and aerobic sports, although they will take a yoga class to stay flexible. These older suburbanites don't want the hassle of driving to downtown nightlife, so they don't really go to bars and nightclubs. However, they do try to go out to dinner at least one night a week, typically to a casual dining restaurant like Red Lobster or Olive Garden. They will also go on the occasional gambling junket to a casino or take in a concert; eclectic in their musical tastes, they appreciate everything from classical to country music.

Rooted Flower Power are careful money managers both in their investment strategy - with lots of conservative CDs and annuities - as well as in their bargain-hunting behavior at the mall. They're hardly materialistic and like to buy functional clothes and tried-and-true styles at stores like Meijer and Talbots. They still enjoy driving to stores, but will also shop at home through catalogs. They rarely buy the latest consumer gadget or fancy sports car. They think foreign cars are superior to American ones and gravitate to mid-range sedans and subcompacts.

Describing themselves as informed consumers, Rooted Flower Power make a strong media audience. They subscribe to a daily newspaper to keep up with local events and enjoy reading a number of magazines - from *Health* and *House Beautiful* to *Reader's Digest* and *Rolling Stone*. These commuters listen to the radio every day, tuning in news talk programs and stations that play a variety of music. They're still not entirely comfortable with the Internet, often going online using dial-up access and doing little more than sending email or checking out a news site. To wind down at night, they still prefer watching TV; they catch the nightly newscasts after dinner

Mosaic USA

and the range of sitcoms and dramas into the night. These armchair travelers also like seeing the world through the eyes of gastronomes on the Travel Channel and Food Network.

Despite their fondness for media, Rooted Flower Power are a tough audience for marketers. They're privacy-sensitive and have placed their names on do-not-contact lists. They have significant ad negativity and claim they don't make purchases based on ads. Politically, they tend to be left-of-center Democrats who worry about pollution and the ethical lapses of Big Business, but they're also sensitive to family values. Firm in their faith and civic activism, they belong to a variety of local groups and volunteer for community causes.

Demographics and behavior

Who we are

With eight in ten household heads between the ages of 50 and 65, Rooted Flower Power are rapidly maturing. Some 40 percent of households contain married couples - a relatively low rate - and more than half are home to singles, divorced and widowed individuals - twice the national average. Less than five percent of all households still have children living at home. The adults in this segment are predominantly white, have good educations - above-average for both high school diplomas and college degrees - and well-paying jobs. The highest percentage is employed in white-collar management, health care and technical professions, but a significant minority also work in sales and the service sector.

Where we live

Widely scattered throughout the country in the older, more populous inner-ring suburbs, Rooted Flower Power are original homeowners who are now empty-nesting and approaching retirement. More than 90 percent own single-family homes, typically older Cape Cods, ranches and ramblers on small lots and valued at a below-average \$155,000. Half were built before 1960, more than three-quarters before 1980. Originally built as suburbs to accommodate the post-war baby boom, their neighborhoods have been overtaken by the metro sprawl. Many are not pleased by this transformation, but with their easy commutes to jobs and mortgages close to being paid off, they show no signs of wanting to leave. Nearly two-thirds of all households have lived at the same address for over ten years.

How we live our lives

Rooted Flower Power pursue laid-back lifestyles. Many like to stay home when they have free time to read books, garden, cook and do crafts like needlework and woodworking. With their average budgets, they're not big on nightlife, and their idea of going out is meeting for dinner at a Red Lobster, Olive Garden or Cracker Barrel restaurant. They're also not interested in fitness activities; they participate in few sports, though they will roll out their mats for a yoga class. A big splurge is going to a concert, and these boomers have wide-ranging musical tastes including classical and country music.

Rooted Flower Power may have the time and money, but they're just not that into shopping. They're price-sensitive consumers who tend to visit a store only when they need to buy something. They always look for a bargain rather than a brand, clip coupons and fancy

Mosaic USA

themselves informed consumers who check out products before making a purchase. Like their passion for worn jeans, they like clothes that are functional but last a long time and they're eclectic in their retail tastes, which range from Family Dollar and Kmart to Meijer and Talbots. Somewhat tech-shy, they go to few electronics stores to buy anything beyond DVD players or small, high-definition TV sets. They are receptive to mail-order and buy a lot of merchandise - books, collectibles and health and business magazine subscriptions - without leaving their homes.

Rooted Flower Power are intellectually curious and enjoy many kinds of media. They like to read newspapers from cover to cover as well as news, science, sports and music magazines like *Readers Digest*, *Rolling Stone*, *Golf Digest* and *Popular Science*. With their commutes to work, they make a strong radio audience, tuning into stations that play classical and adult contemporary music as well as news talk programs. However, marketers can most often reach these households through TV. They like cable channels such as AMC, IFC, Travel and TCM; they enjoy opinionated commentators no matter their political stripe - from Glenn Beck to Keith Olbermann - and they watch a lot of newscasts, sitcoms and game shows. While these households have only moderate travel rates, they travel vicariously with Anthony Bourdain and Andrew Zimmern.

How we view the world

Rooted Flower Power are slowing down but staying politically active. They're left-of-center and more likely than the general population to be Democrats. Technology's role in society worries them, and they support recycling, reducing air pollution and other green issues. Always willing to volunteer for a good cause, they're active in the community and belong to arts groups, veterans' clubs and unions. If they feel strongly about an issue, they'll pull out their picket signs and walking shoes and join a protest rally.

As they enter retirement, Rooted Flower Power are seeking balance - to them, time and new experiences are more important than money. They tell researchers that they're interested in learning about digital media, other cultures and the arts. Willing to trade travel frequency for quality of location, these consumers prefer once-in-a-lifetime, culturally-stimulating destinations in Europe. When they travel domestically, they prefer to travel by rail and road so they have time to enjoy the journey, not just the destination. Although they mainly consider themselves Democrats, they're somewhat conservative on social issues. They state that their faith is important, and they have average rates for going to religious services.

How we get by

Rooted Flower Power earn middle-class incomes of more than \$60,000, but they still lead financially conservative lives. Worried that the stock market is too risky, they stick to investing in CDs, annuities and money market accounts. They've built up solid credit histories and carry a wide variety of standard and prestige credit cards, paying off the balances each month. They like the protection of insurance, making them a good market for whole-life policies and home and auto coverage. Because they're trying to maintain their older homes, they're particularly fond of home improvement loans, taking them out at nearly three times the national average. These

Mosaic USA

households always set aside money for charitable donations, giving to a wide variety of causes: cultural, political, environmental and public broadcasting. The only time they seem to throw caution to the wind is on occasional gambling excursions: these Americans like to buy lottery tickets and visit casinos.

Digital behavior

The older Rooted Flower Power nearly missed the digital revolution. A significant percentage still use dial-up access to reach the Internet, and many still don't get the fascination with social media. However, they go online for utilitarian purposes: banking, sending email, reading news, getting stock quotes and finding medical information. Their favorite Websites include time.com, weatherbug.com, cbs.com, kmart.com, tvguide.com, weighwatchers.com and fanfiction.com. They're receptive to online ads, often clicking on email ads and links that lead to a purchase. For them, the Internet is more like a home library and communication tool; with many missing their grown children, they have one of the highest rates in the nation for sending electronic greeting cards.

Mosaic USA

Group L Blue Sky Boomers

Segment L43: Homemade Happiness

Lower middle-class baby boomer households living in remote town and country homes

Overview

Homemade Happiness are older couples and divorced and widowed individuals living in small towns and rural settings across the U.S. More than eight in ten households contain baby boomers between the ages of 50 and 65, nearly all of whom are white, empty-nesting and working-class. Most never went beyond high school and work at blue-collar and farm jobs that pay modest salaries. Nonetheless, virtually all are homeowners, though the housing stock is often older clapboard houses or manufactured homes known for their low values and large lots. Some own full-sized trucks with all the options - vehicles worth more than their owner's manufactured housing. These Americans like their rustic lifestyles and tend to measure their time at the same residence in decades, not years.

Homemade Happiness appreciate their casual way of life far from metropolitan centers. When they're not working, they spend a lot of their leisure time enjoying traditional outdoors activities: hunting, fishing and horseback riding. In their homes, they like to watch TV, listen to music - either country or bluegrass - and do craft projects. They buy books through book clubs and they like to collect antiques, from porcelain figures to miniature cars. While they'll occasionally drive to a home-style restaurant, they like to have friends over for dinner and a card game.

Given their remote settings, these consumers aren't shopaholics. They like local stores, buying by mail-order and occasionally driving to a discount chain like Dollar General or Walmart. They're hardly into making a fashion statement and prefer clothes that will last a long time; the same preferences hold true for cars. They buy cars based on their reputation for durability and ability to handle the rough country roads, and that usually means large-sized trucks and vans built in the USA. Cars play a major role in their lives: they often do their own maintenance work and take pride in their ability to fix things.

With conservative values and a rugged individualistic streak, Homemade Happiness cherish the solitude provided by their largely rural settings. They tend to be religious, and support family values. They're risk-averse in the marketplace, uninterested in investments like stocks and mutual funds and slow to adopt new technology and digital media. Many seek to downplay the role of money and materialism in society and advocate for the importance of family ties and long-lasting relationships. Joining groups - be it veterans', religious or AARP - is especially popular among Homemade Happiness, who consider volunteering an important way to make a difference in their communities.

Homemade Happiness are a middling media market. They'll read local newspapers for the classified ads and listen to the radio for the country music, but they like to stay connected to popular culture mostly through their TV sets. They're fond of virtually every kind of TV programming so long as it's family-friendly; they're an especially attractive target for early-morning and late-night TV. Although most can access the Internet, many don't, preferring to

Mosaic USA

avoid being bothered by new technology. If they go online, it's often to participate in an auction on eBay.

Demographics and behavior

Who we are

Homemade Happiness contain couples and divorced and widowed individuals in their 50s and 60s who are mostly empty-nesting and preparing for retirement. Their educations are modest - a quarter never finished high school - and blue-collar and farm workers outnumber white-collar professionals. However, in these remote settings where expenses and home values are low, these households can afford to have more than three vehicles parked outside their homes - and that's not including their boats and RVs.

Where we live

Homemade Happiness are found in heartland towns mostly in the South and Midwest. Their housing values are low - under \$100,000 on average - in part because half the houses were built before 1970 and one in six are manufactured homes. While much of the housing stock may be undistinguished brick Cape Cods, clapboard houses, ranches and manufactured homes, many of the properties come with nice-sized lots; these households are more than twice as likely as the national average to own two to four acres of land. The Boomers here appreciate the rustic settings of their towns. In their stable neighborhoods, more than half have lived at the same address for over a decade.

How we live our lives

Homemade Happiness enjoy quiet country lifestyles. At home, they like to read, watch TV, garden and do crafts. They enjoy traditional outdoor pursuits like hunting, fishing, camping and horseback riding. Although they like to bake from scratch, they have average rates for dining out, typically at home-style restaurants like Bob Evans, Cracker Barrel and Old Country Buffet. For a splurge, they'll go to a state fair or antique show; this is one of the strongest segments for collecting porcelain figures and miniature cars. Most of the older members of this segment like to relax with friends over dinner or a game of cards.

The idea of shopping as sport is a foreign concept in Homemade Happiness. These Americans only shop to buy what they need - and that's not too much. They prefer local stores to national chains, but they do have high rates for patronizing discount chains like Family Dollar, Kmart and Walmart. With many malls a long drive away, they use mail order, especially to buy books, gardening equipment and women's apparel. Most of these Boomers care less about selection and designer brands than they do about comfort and durability. When they need transportation, they head to a dealership for a large truck or full-sized van that can handle the rugged roads. This is "buy American" country: the top nameplates are Dodge, Chevrolet, Ford and GMC and most are outfitted with gun racks and containers for fishing rods and tackle.

Homemade Happiness also like their media traditional. They like to read local newspapers for the classifieds and the front page, to see what's happened with their neighbors. Many often keep their radios on all day, with the music changing only slightly from traditional country to

Mosaic USA

mainstream country to bluegrass. They're only average TV fans, but they're much stronger viewers when it comes to early-morning and late-night TV - after the farmers in this segment have finished their chores - and they watch just about anything on air: movies, game shows, reality programs and how-to shows. Their favorite cable channels air mostly family fare: CMT, Hallmark, SOAPnet and Nick at Nite. Ask them about TV sports and they'll mention only one topic - NASCAR. They watch car races on any channel at more than twice the national average.

How we view the world

Aware that their hold on middle-class status is somewhat tenuous, Homemade Happiness turn to traditional values as a source of comfort. They are religious and support family values. Many vote as conservative Democrats, though a disproportionate number identify themselves as Independents and members of third parties. These voters tell pollsters that they sometimes feel alienated from society.

Like many small-town Americans, Homemade Happiness tend to be risk-averse. They're not open to people from other cultures and don't want to be pestered by new technology or a changing society. They like their way of life and express little ambition to move to a better home or climb their way to the top at their jobs. They'll tell you that happiness can't be measured in dollars and cents, but rather in family ties and deep bonds with neighbors. These Americans say they are good neighbors who make friends easily and like to help out others in need. They prefer to find stability and worth in their community involvement; they belong to veterans' clubs, the AARP and a local church.

How we get by

Cash is king in Homemade Happiness, where members prefer using greenbacks to credit cards. With their modest incomes - under \$47,000 - and conservative financial values, they have relatively few investments, retirement savings or credit-card debt. The only interest-bearing investments they own are CDs and bank checking accounts. They carry few credit cards other than department store charge cards from retailers like Sears. These households do like the protection of insurance and tend to carry low-balance policies for life, health, home and car. If they get caught in a budget squeeze - as farmers do regularly - they'll go to their bank to take out a personal loan. They're much more likely to be on a first-name basis with a banker than a stock broker.

Digital behavior

Homemade Happiness have only limited interest in the Internet - or other digital technology, for that matter. They go online mostly to Websites dedicated to their leisure activities: hunting (gunbroker.com), cars (autozone.com) and baking (cooks.com). They're slow tech adopters and rarely have the cell phone coverage to browse the Internet from their phones. About one in five households access the Internet using dial-up service - more than twice the national average. These Americans tell researchers that the Internet has changed their lives very little.

Mosaic USA

Group M Families in Motion

Segment M44: Red, White and Bluegrass

Lower middle-income rural families with diverse adult and children household dynamics

Overview

Red, White and Bluegrass are large households - two-thirds contain two or more children - and many also include aging seniors in addition to young adults. There's an old-fashioned pride in these communities, where property is typically handed down over several generations. Many of the household heads grew up on area farms, married and have now moved into new subdivisions or mobile homes on large tracts of land. Although salaries are low, the dual incomes earned by these men and woman as construction workers, health care aides and retail clerks adequately support their lively, family-centered lifestyles. Nearly two-thirds own three or more cars to drive the long distances to their jobs, children's activities and national retail chains.

Given the large families in this segment, most leisure activities involve kid-friendly venues like bowling alleys, zoos and aquariums, and many hours are devoted to chauffeuring children to and from their activities. They're avid fans of outdoor sports such as football, swimming, hunting and canoeing. For vacations, they tend to take driving trips, either in cars or RVs, to destinations that offer beaches or theme parks. Red, White and Bluegrass also like to spend leisure time at home, cooking, playing games and doing crafts.

These households lack the discretionary income for luxury travel excursions or risky financial ventures. They have few investments; those they do have tend to be conservative products like saving bonds and CDs. With their homes located far from large malls, they're infrequent shoppers who tend to stick to discount department stores for clothing, sports equipment and electronics. Although they describe themselves as tech-shy, they buy camcorders, DVD players and DVRs more than the average. They're a particularly strong market for toys and games, particularly computer and video games. These consumers show a preference for products typical for a rural segment: they're more likely than average Americans to buy trucks, jeans and work boots. Many ignore designer fashion or trendy styles; these households don't want to stand out in a crowd.

Red, White and Bluegrass have a middling interest in media channels. They have few subscriptions to newspapers and magazines. They're only moderate fans of TV programming - a surprise in a rural lifestyle segment. Instead, they describe radio as their favorite source of entertainment, especially stations that play traditional country and bluegrass in addition to religious programs and college football games. They're also becoming more accepting of the Internet, going online for shopping, gaming and meeting other people. Similar to their use of catalogs for shopping, these consumers like to buy online for the convenience and large selection of otherwise hard-to-find products.

The conservative media tastes reflect the old-fashioned values of Red, White and Bluegrass. A number of these households are found in the Bible Belt, and they take their faith seriously. They go to church on Sunday and support conservative candidates during elections. Many are right-

Mosaic USA

wing Republicans who support conservative social issues. At the grocery store, they are not concerned about additives or processed food. Indeed, many of these on-the-go families wish there were more fast-food restaurants in their communities to help them keep their brood fed and happy.

Demographics and behavior

Who we are

Red, White and Bluegrass are young white families in rural and small-town settings. Nine out of ten households contain married couples with kids. Many of the families are large and multi-generational: about half contain five or more people, and nearly a quarter contain an aged parent or a young adult. The adults tend to have average educations, with the highest percentage having high school diplomas; about a third of householders have some college education. Most hold low-paying blue-collar jobs in manufacturing, transportation and health care, but a significant percentage of adults also works in farming, sales and service-sector industries.

Where we live

Red, White and Bluegrass are scattered across rural areas in the eastern half of the U.S. In these remote areas, they tend to live in newer single-family houses - ranch houses, farmhouses and bungalows - and more than 10 percent own manufactured homes. Many of their homes sit on sprawling lots - they're nearly four times more likely than average to be over two acres - and campers and RVs often rest in backyards. Home values are still low, at about half the national average. Despite their youth, these families are settled in their communities, with most having lived at the same residence between five and 15 years.

How we live our lives

The kid-filled households in Red, White and Bluegrass enjoy active, working-class lifestyles. They enjoy going to zoos, aquariums, bowling alleys and state fairs. Their most popular leisure activities include basketball, football, swimming, fishing, hunting and canoeing. They're more likely to go to a country music concert than a play, classical performance or comedy club. However, the young households in this segment will watch movies, preferring family, horror and action-adventures that entertain both parents and children.

Red, White and Bluegrass are all-American homebodies. They have little interest in traveling abroad and prefer to take vacations in cars and RVs to nearby beaches, theme parks and campgrounds. On weekends, many adults prefer to stay home to play cards or board games, do woodworking or organize family photos, and maintain their collections of coins, stamps and miniature cars. They have only an average tendency to dine out, but when they do, they go to casual family restaurants like Cracker Barrel, Chuck E. Cheese's and Red Lobster.

With their modest incomes, Red, White and Bluegrass aren't big on shopping; they tend to make a lot of their purchases - clothes, food and sports equipment - at discount department stores like Walmart, Dollar General and Sam's Club. They think that a used car is just as good as a new car, and they look for sturdy vehicles that can handle the rough terrain. Red, White and

Mosaic USA

Bluegrass believe American cars are higher in quality than foreign makes. They're influenced by their children in the marketplace, acquiring video games, fashion dolls and construction toys at chains like GameStop and Hobby Lobby; in fact, they buy most kinds of toys at rates twice the national average. Although they say that they like to look good for the opposite sex, they're unwilling to invest in new fashion or designer labels. Less than 1 percent claim that wearing a designer label will improve their image.

Selective in their media tastes, Red, White and Bluegrass show relatively little interest in print media and watch only the average amount of TV, other than game shows and reality programs. Radio is their main source of entertainment, and they're fond of stations that play bluegrass, country, adult contemporary, Christian rock music and college football games. They have mixed views on advertising, with average numbers saying they find ads either annoying or useful for learning about products. However, they always seem to like ads on billboards and in movie theaters.

How we view the world

God, family and country are the guideposts that govern Red, White and Bluegrass. These households are religious conservatives who value their faith and attend services on Sunday. They're devoted family members who like spending time at home and wouldn't dream of giving it up to advance professionally. They're unabashedly patriotic, preferring to buy American-made products and having little interest in other cultures, customs or beliefs.

Red, White and Bluegrass identify themselves as religious conservatives. Ideologically, they align themselves with the Republican Party, and the highest concentration of voters places their political outlook at the far right. Compared to the general population, these young exurban families have above-average concerns about conservative social issues and less interest in environmental issues like recycling and air pollution. Other than wanting to please their families, they're not interested in impressing anyone else. They state, "people have to take me as they find me".

Beyond social issues, Red, White and Bluegrass adopt a more lenient attitude, especially where health and fitness are concerned. They tend to self-medicate with over-the-counter drugs, going to far-away doctors only when absolutely necessary. They like to cook but don't pay attention to calories, artificial additives or the freshest ingredients. Sweets are okay. Frozen dinners are fine. "There's nothing wrong with fattening foods," they declare. They seem to have missed the whole organic food movement. Fast food, they argue, fits their family lifestyle.

How we get by

With lower middle-class incomes of about \$60,000 a year, Red, White and Bluegrass can support economical exurban lifestyles, but there is little left over to invest in income-producing assets. These households have average investments in mutual funds, CDs, savings bonds and tax-sheltered annuities; nearly a third are contributing to 401(k) plans. They tend to have a low amount of securities, usually worth less than \$50,000. They use credit cards - typically standard rather than prestige cards - and they've taken to automated financial services such as debit cards and online bill paying. Preoccupied with early childrearing, they purchase a lot of life and

Mosaic USA

health insurance. By leveraging the value of their homes, they also take out a range of loans, including personal, educational, home improvement and auto loans.

Digital behavior

With its significant number of young adults, Red, White and Bluegrass are a moderate market for digital communications, commerce and entertainment. Households have average interest in going online to shop, bid in auctions, participate in chat forums and socialize with others. Among their favorite Websites are Craigslist, Myspace, Facebook and eBay. Their kids also occupy themselves with sites such as poptrópica.com and runescape.com; they also listen to Internet radio. The parents also use their home computers for travel planning and training; this is a strong market for educational and gaming software. However, their slow Internet connections - they're more than twice as likely as the general population to use dial-up modems - make more advanced digital services challenging. Their remoteness from the commercial mainstream encourages their receptivity to online advertising, and they have above-average response rates to email ads, sponsored Websites and links.

Mosaic USA

Group M Families in Motion

Segment M45: Diapers and Debit Cards

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

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

Mosaic USA

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.

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".

Mosaic USA

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.

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.

Mosaic USA

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.

Mosaic USA

Group N Pastoral Pride

Segment N46: True Grit Americans

Older, middle-class households in town and country communities located in the nation's midsection

Overview

With many demographic patterns reflecting the general population, True Grit Americans are rustic, found in farming and small-town communities located mostly in the nation's midsection. These empty-nesting couples and widowed and divorced individuals are mostly over 45, predominantly white and have average educations. Their employment profile is similar to the national average, except for the disproportionate number of workers in blue-collar and farming occupations. Many live in older homes on relatively small lots, though they have enough room for their boats, motorcycles and three or more cars.

Thanks to low expenses, these households can afford active lifestyles. They have the disposable income to frequent movies, plays, bars and home-style restaurants. They're great fans of the outdoors and enjoy spending free time fishing, hunting, boating and camping. Their social lives revolve around church groups and veterans' club activities. These older Americans also like to spend time around the house cooking, gardening and pursuing time-honored hobbies like coin collecting, woodworking, needlework and - a new entrant in their leisure activities - participating in fantasy sport leagues.

True Grit Americans prefer to shop at local stores rather than national chains, but if they can't get what they want, they'll travel more than an hour to mainstream and big-box retailers. This is "buy American" country where consumers look for trucks and sturdy sedans made by Ford, Dodge, Pontiac and Oldsmobile. Although they buy electronic gear as much as the average, they still rely on advice from friends before they go and buy any gadgets. They can afford these purchases thanks to savings and income-producing assets like stocks, CDs, annuities and savings bonds, which they accumulate at solid rates. They also get by with a variety of loans to maintain their houses and multiple cars and to buy a boat or motorcycle.

These hardy, exurban families tend to embrace both traditional and new media. They subscribe to a number of magazines - from *Architectural Digest* to *Field & Stream*. On the radio, they tune in to on-the-hour newscasts and stations that play country and golden oldies. They watch a fair amount of TV, everything from "House" and "CSI" to game shows and movies, but they have little patience for TV ads. It's one reason they've turned to the Internet, which they use for blogging, gaming and listening to Internet radio. While they change the channel when a TV commercial comes on, they're fine with clicking on an email ad or Web page link.

True Grit Americans are down-to-earth, practical people who cultivate old-fashioned values. They're politically conservative and religious. They're less interested in other cultures than their local communities and families. They're laid-back when it comes to money and materialism; they're uninterested in giving up family time to get a promotion and they could care less about a closet filled with designer clothes. These Americans like their homes to be comfortable, but they're not too fussy about keeping everything neat. They like to cook, but they don't follow the

Mosaic USA

latest culinary trends; a worn cookbook handed down from their grandmother suits them just fine. They find the idea of presenting food in an artistic way slightly ridiculous.

Demographics and behavior

Who we are

With nearly two-thirds of the population over the age of 45, True Grit Americans tend to be white, high-school educated and living as couples or widowed or divorced individuals. Only a quarter still have children living at home. Few are unmarried singles. Their education level is about average, with about two-thirds having either high-school degrees or some college experience. True Grit Americans features a higher-than-average incidence of blue-collar and farming occupations, and a small but significant number of workers hold jobs in the wholesale and retail trades, public administration and education.

Where we live

Typically found in scenic settings throughout the Midwest, True Grit Americans live in older houses and cottages in small towns and remote exurban areas. Nearly three-quarters of the households are classified as “rural” - the highest percentage in the nation. Almost all of the household heads own their homes, which typically are ranch or craftsman-style houses built before 1970. Many of these older residents bought their homes years ago, when prices were low; today, those values are still below average at under \$155,000, and a number have almost paid off their mortgages. In these stable areas, a majority of households have been at the same address for more than eight years.

How we live our lives

True Grit Americans enjoy active and unpretentious lifestyles. They're outdoorsy households that like to fish, hunt, camp and go boating. Their properties are often cluttered with boats, motorcycles and trucks - with gun racks perched behind the driver's seat. They have enough disposable income to enjoy going out, whether it's to a bar, movie or restaurant; their favorite chains include Perkins, Cracker Barrel, Red Robin and Fuddruckers. Many describe themselves as homebodies who like to cook, garden, collect coins and read - they often join book clubs. Their favorite hobbies include woodworking and needlework and, as admitted sports fans, they enjoy tailgating and participating in fantasy sports leagues.

These conservative consumers look for products that have stood the test of time. They think that buying a used car is just as good as a new one, and they believe that American models like Ford, Dodge, Pontiac and Oldsmobile are superior to any import. They tend to stick to familiar brands they've used for many years and refuse to be seduced by designer goods sold at high-end retailers. Instead they frequent Walmart, Kmart and Dollar General in addition to mid-scale stores like Belk and American Eagle Outfitters. For sports gear, many turn to local stores, and there are few products for athletics and outdoor activities that they don't buy. In their basements, you're likely to find everything from golf balls to hunting rifles.

To stay in touch with mainstream culture, True Grit Americans consume a variety of media. They like reading newspapers and subscribe to a wide range of magazines - everything from

Mosaic USA

Architectural Digest and *Bon Appetit* to *Field & Stream* and *Family Handyman*. They like to tune in to the radio, for the newscasts as much as the country music and golden oldies. They're also a solid market for TV, particularly cable channels like CMT, Hallmark, Oxygen and IFC as well as networks that offer sitcoms, game shows and movies. With their ad negativity, they turn away from TV commercials but are fine, however, with movie ads, sponsored Websites and even email ads.

How we view the world

The values of True Grit Americans reflect a traditional sensibility. They describe themselves as spiritual and they think it's important to go to religious services. They care about family values, and other conservative social issues. Although divided when it comes to political parties, they back politicians who reflect their very conservative outlook.

Many are somewhat parochial in their view of the world. They're not that interested in other cultures, international events, music or the arts. When they need clothes, most don't like to experiment with new styles. These older households describe themselves as practical, risk-averse people. They don't want to spend more time at work to advance in their careers; they're not the entrepreneurial types who want to set up their own businesses. In fact, they're interested in wanting to reprioritize money. They maintain that having free time is more important than money. Besides, as they'll tell you, luxury goods aren't worth the cost.

Many True Grit Americans are true individualists. They lack any desire for status recognition and don't particularly care about looking young or appealing to the opposite sex. Few pursue novelty or originality, and these laid-back sorts have no interest in standing out in a crowd. Opposing big government, they resist programs requiring citizens to recycle - or do much of anything else, for that matter. They defy the diet-conscious by serving fattening foods and sweets at the dinner table. They'll deal with the consequences, they say.

How we get by

Despite lower middle-class incomes below \$58,000, True Grit Americans are managing to set aside savings for the future. They own 401(k) and Keogh plans, and they've managed to acquire a moderate amount of stocks, mutual funds, CDs and savings bonds. They carry a variety of regular credit cards and tend to pay their bills on time. While their expenses are low, they're still highly leveraged from a variety of new car, home-improvement and personal loans. Many use their home equity to secure loans to maintain their older homes and acquire cars; the majority have more than three vehicles at their homes. These older Americans like the protection that insurance provides, having taken out health, life, auto and property policies.

Digital behavior

It's a sign of the ubiquity of new media that these older Americans are fans of the Internet. They go online at home and work, frequently using the Internet for banking, blogging, tracking stocks, looking for real estate and getting news on fishing and motorsports. They frequent shopping sites like jcpenny.com, samsclub.com, bset-price.com and coupons.com. While the Web may not be their key source for news or entertainment, they do enjoy playing games, sending electronic greetings and instant messaging. They're tech savvy enough to access the Internet

Mosaic USA

using cell phones and wireless modems, and many plan to add to their computer services in the next year.

Mosaic USA

Group N Pastoral Pride

Segment N47: Countrified Pragmatics

Lower middle-income couples and singles living rural, casual lives

Overview

Concentrated in the rural South, Countrified Pragmatics are couples and singles living in modern brick homes and double-wide manufactured homes on recently-developed lots. Most of the adults are white, childless and between 45 and 54 years old. Unlike many country households, these Americans are almost evenly divided between married couples and individuals who are single, divorced or widowed. Most are high school-educated blue-collar workers in manufacturing, transportation and construction. Although many are dual-income households, incomes are still only 75 percent of the national average, making for tight budgets and modest homes. This is the nation's top segment for mobile home ownership.

The lifestyle in Countrified Pragmatics is typical of many rural segments. These households like to spend their free time cooking, gardening, listening to music and doing quiet hobbies. In their remote communities, few enjoy nightlife or cultural activities, and they travel rarely, except to a beach for swimming or an auto race to support their favorite drivers. They're not interested in most outdoor sports, other than traditional pursuits like fishing and hunting that help put food on the table. Many missed the health revolution and admit that they exercise little, eat plenty of fast food and dive into sugary desserts. When they go out to eat, they tend to head right to red-meat palaces like Sizzler, Golden Corral and Longhorn Steakhouse.

As shoppers, Countrified Pragmatics are value-conscious, matter-of-fact and informal. They tend to make most of their purchases at discount department stores, noting that they prefer bargains to designer clothes. They describe themselves as cash-and-carry kinds of consumers who don't carry credit cards and have high levels of distrust when investing with banks or Wall Street. Many are tech-shy, not yet carrying the latest handheld digital devices or MP3 players, but they do buy large-screen projection and flat-screen TVs. As utilitarian consumers, they always look under the hood and check out repair reports whenever they buy a new car.

Their taste in media reflects a bygone age. They rely on radio and TV to stay in touch with popular culture. They like to watch police procedurals, movies, reality shows and, of course, NASCAR races on TV. These modestly-educated citizens have little interest in reading a daily paper, and they rarely subscribe to magazines except titles that cover guns and ammo. They have little interest in going online, with their activities confined to instant messaging and downloading games - but they do indicate that they plan to enhance their online services in the next year.

Not surprisingly, most Countrified Pragmatics have conservative views. They describe themselves as spiritual and religious. They vote for right-of-center politicians and support conservative social issues. They're otherwise casual about their lifestyle; they enjoy their neighbors, go to dances at the local veterans' club and run an informal household. They aren't

Mosaic USA

avid housekeepers, rarely sit down to a formal dinner and often get by on fast food and junk food.

Demographics and behavior

Who we are

Countrified Pragmatics are working-class couples and singles who like exurban and small-town settings. Most of the householders are between the ages of 45 and 65, white and childless; some 95 percent have no kids living at home. Instead, many of the households contain empty-nesting couples, and nearly half consist of single, divorced or widowed individuals - nearly 80 percent more than the national average. The adults tend to have modest educations - two-thirds haven't gone beyond high school - and they typically work in low-paying jobs in manufacturing, transportation and construction.

Where we live

The majority of Countrified Pragmatics live in sparsely-settled communities in the South. No other segment has more residents living in mobile homes; one-quarter own manufactured housing. The rest tend to live in modest ranches, Cape Cods and contemporary houses on relatively large lots. One in eight households own lots greater than two acres - roughly three times the national average. Unlike some rural segments, these homes and manufactured houses were built relatively recently - a majority since 1980 - and many of the residents are relative newcomers: nearly two-thirds have lived at their address fewer than five years.

How we live our lives

In their quiet communities, Countrified Pragmatics have low-key leisure lives. They travel rarely, preferring to spend their free time engaged in home-based activities like gardening, cooking, playing cards, listening to music and doing hobbies like woodworking and needlework. They're too far from city downtowns to go to plays, concerts or nightclubs. However, they're close enough to lakes and parkland to enjoy outdoor sports such as fishing, hunting, horseback riding and bird-watching. They dine out as much as the average, frequenting steak restaurants like Sizzler, Golden Corral and Longhorn Steakhouse.

When it comes to consumption, these Americans are pragmatic and price-sensitive. They're not fans of shopping and tend to go to a store only when they need a particular item - and then leave once they buy it. Dismissive of fashion magazines, they stick with favorite brands that last a long time, and they're consumed with getting the best deal. Many of their favorite stores offer discount prices, including Walmart, Kmart, Dollar General and Family Dollar. These tech-shy individuals show little interest in new technology, but they will buy TV-related equipment like DVD players, DVRs and big-screen projectors. When they buy a car, they look at what's under the hood and ignore all the options. Many are fine with buying a used vehicle - typically a truck or subcompact - as long as it has a strong record for durability.

Countrified Pragmatics are media traditionalists - they're heavy users of TV but have only average or below-average interest in other media. TV is their main source of entertainment, and they typically schedule their evenings around police dramas like "CSI: NY," "Forensic Files" and

Mosaic USA

“The Closer”. In addition, they like to tune in to cable channels that offer movies, reality shows, NASCAR races and biographies - networks like AMC, Lifetime, Speed and the Hallmark Channel. They’re only moderate fans of radio, though they like to listen to college football games and stations that play bluegrass, country, gospel and grunge music. Few subscribe to magazines but moderate numbers like to read a local newspaper for the local news and classified ads. Indeed, this segment tends to be receptive to ads - especially those with a sense of humor - and they admit that they remember ads when shopping.

How we view the world

Countrified Pragmatics have a casual lifestyle, and they’d like to keep it that way. They try to enjoy life without worrying about the future. They express a certain wariness about outsiders and have little interest in other cultures and international events. At home, they don’t care too much about exercising, trying to look younger or keeping a pristine house. They gave up, long ago, serving a formal dinner each night and are fine with snacking throughout the day.

Countrified Pragmatics believe in traditional family values. They describe themselves as spiritual and attend weekly religious services. Politically, their vote is often split between the Democratic and Republican parties, but the politicians who win their support must reflect their conservative outlook. Anyone who wins in these patriotic households has to reach out to unions and veterans’ groups.

Still, Countrified Pragmatics exhibit something of an independent streak. Unlike many parochial country segments, they like to travel the unbeaten path and aren’t afraid to appear unconventional. They support progressive social issues and think a woman’s place is in the workforce. They’re involved in their communities where they easily make friends and like helping others. Asked to describe their personalities, they use words like “stubborn” and “hard-headed” along with “witty” and “humorous”.

How we get by

Countrified Pragmatics have low incomes - 25 percent below the general population - and income-producing assets. Many tell researchers that they distrust banks and the stock market, and they consequently own very few stocks, bonds, CDs or annuities. With a below-average tendency to carry credit cards, they’re more comfortable using cash for paying bills and buying products and services. Although a majority don’t like going into debt, they do take out car and home-improvement loans - typically through farm bureaus, banks and credit unions. These risk-averse households appreciate insurance, with many buying health and life insurance, though their coverage is still relatively modest. Less than 3 percent carry more than half a million dollars in life insurance.

Digital behavior

Digital media plays only a minor role in this segment. Countrified Pragmatics will go online for selective purposes: instant messaging, downloading games, doing research and participating in auctions. They visit only a handful of Websites more than the average, including ebaymotors.com, craigslist.org, autozone.com, fanfiction.net and iwin.com. Part of their reluctance to spend more time online is that they’re nearly twice as likely as average Americans to use

Mosaic USA

slow, dial-up modems to access the Internet. However, these adults state that they'd like to spend more time online, and an above-average number say that they plan to increase their online services in the next year.

Mosaic USA

Group N Pastoral Pride

Segment N48: Gospel and Grits

Lower middle-income African-American multi-generational families living in small towns

Overview

Concentrated in small towns throughout the South, Gospel and Grits are older African Americans with working-class lifestyles. Most of the residents are over 50 years old, have modest educations - only a third have gone to college - and work in blue-collar jobs. There's a multi-generational pride in their lives and livelihoods. In this segment, many kids grow up and stay put in their snug, unassuming towns, where they can rely on the support of long time neighbors and an extended family. Today this segment is filled with a mix of household types: empty-nesting couples, families, divorced individuals and single-parent households.

The decline in manufacturing has hurt the incomes in Gospel and Grits, and many are trying to re-invent themselves in a post-industrial age. A high number now work in health care and public administration as well as farming and retail. Many say that they're working hard to advance in their careers. Their lower middle-class incomes don't allow for many extravagances, and though nearly all the household heads are homeowners, most of the houses are older clapboard homes worth about \$100,000. These townies go to the same churches (mostly Baptist), meet at the same coffee shops and gather for barbecues on the major holidays. Most have lived in the same neighborhoods for over a decade.

Gospel and Grits enjoy active social lives. They go to bars, comedy clubs and state fairs, and many of these households with young adults are into athletics like basketball, football and aerobics. There's an aspirational quality to this segment: householders describe themselves as workaholics who are taking adult-education classes and are willing to take risks to improve their standard of living. They would like their families to think they're doing well, and they make sure to dress the part. Many are enthusiastic shoppers who patronize a wide variety of retailers, including high-end stores like Nordstrom and Ann Taylor, but they're also happy to snap up bargains at discount stores as long as they're the latest fashion. While some can only afford to buy a used car, luxury models like Cadillacs and Lincolns still sell well in this segment.

Gospel and Grits tend to have average tastes in most media beyond outlets like BET and *Jet*, which they enjoy. These multi-generational households are big fans of TV channels such as ESPN, Hallmark and MTV. They like to read magazines that cover popular culture - titles such as *Us* and *Vanity Fair*. They're solid fans of radio stations that reflect their twin passions for music - gospel, hip hop, soul - and religion.

Although they tend to be late tech-adopters, they increasingly appreciate the Internet - or at least as much as they can, given their limited connectivity. They go online to hunt for jobs, play games and listen to Internet radio. Next year, they hope to acquire even more online services.

Like other rural segments, Gospel and Grits tend to have a conservative outlook, but these households are different: they support the Democratic Party, they're open-minded about immigration and people from other cultures, and they support equal rights for all. They're still

Mosaic USA

traditionalists on many social issues but they also see the value of government in protecting the environment and reducing crime. Mostly, they want politicians to preserve their opportunity to achieve upward mobility.

Demographics and behavior

Who we are

Gospel and Grits are, overwhelmingly, African-American households concentrated in the South. This is an older segment, with a majority of household heads over the age of 50, and nearly a quarter contain either an elderly parent or a young adult. Many are unmarried singles and couples - more than 40 percent are divorced, widowed or separated individuals - but the above-average number of households with children reflects the high percentage of single parents. Educational achievement is modest, with nearly two-thirds of households not having gone beyond high school. The highest percentage works at lower-echelon blue-collar jobs in health care, public administration, farming and the retail trades.

Where we live

Nearly nine out of ten households in Gospel and Grits are found in the South, typically in small towns and crossroad villages far beyond the nation's big cities. Almost as many own single-family homes, which tend to be old clapboard houses, ramblers and bungalows built before 1970 and worth not much more than \$103,000. In their sleepy communities, life is a slow parade of traditions that typically revolve around family, community and church. With many members having grown up and continued to live in the family home, Gospel and Grits is a stable segment. A majority have lived at the same address for more than a decade.

How we live our lives

The lifestyles of Gospel and Grits reflect a working-class sensibility. With limited budgets for expensive leisure pursuits, households spend a lot of free time at home or going out to bars, comedy clubs, state fairs or adult-education classes. These multi-generational families also like to work out by playing basketball and football, and taking aerobics classes and boxing lessons. They may not travel far or wide, but Gospel and Grits like to motor around town in comfort: they tend to own large, American-made sedans from Buick, Cadillac and Lincoln - land cruisers that sail over any bumps in the road they come across.

Gospel and Grits are living a simple, small-town life, but members still have an enthusiasm for consumption. Many express a concern for their appearance and want to look young. They're fashion-forward shoppers who like to experiment with new styles, keep up with the latest fashion and make a statement with their clothes. Despite their modest budgets, they patronize a remarkably wide range of retailers - from Nordstrom, Ann Taylor and Chico's to Family Dollar, Dollar General and Payless Shoe Source. Their goal when shopping is to always get the best deal, but they concede that they sometimes spend more than they can afford.

Gospel and Grits consume a variety of media at rates close to the national average. They're fans of magazines including *Jet*, *Ebony* and *O*. They also make a strong audience for mainstream TV, including cable channels - ESPN, Lifetime, MTV and Hallmark - and all kinds of TV

Mosaic USA

programming: reality shows, movies, history programs and game shows. In addition, they subscribe to local newspapers and read a number of magazines that cover the latest news in music, fashion and popular culture - publications like *Entertainment Weekly*, *Harper's Bazaar*, *Rolling Stone* and *Redbook*. Radio is a major form of entertainment, with musical preferences ranging from pop, rhythm and blues and traditional soul to hip hop, gospel and alternative rock, but many in this segment turn on the radio exclusively for religious programming.

How we view the world

Like many African Americans, Gospel and Grits are strong supporters of the Democratic Party. However, they consider themselves conservative on social values. They tell pollsters that they're spiritual, religious and old fashioned. According to these Americans, a woman's place is in the home. Unlike some rural segments, they tend to be open-minded on immigration and people from other cultures; they support equality for all.

Gospel and Grits express a need for personal achievement. They describe themselves as workaholics who want to get to the top of their careers. To them, any job is better than no job at all. They say that they're willing to try new things and don't mind appearing unconventional in their drive to succeed. In this segment, consumption is often driven by the desire to have their families think that they're doing well.

Given their modest means, it's not surprising that they're discriminating consumers doing all they can to stretch their budgets. They will wait for a sale to shop at a favorite store and typically head right to the clearance racks. When they're feeling ill, they'll research treatments on their own before visiting a doctor. They always read the small print in ads promoting new medical treatments. However, many say they don't have time to prepare healthy meals, so they routinely eat fast food, store-made takeout and high-calorie dishes. The result: many are always trying to lose weight.

How we get by

Distrustful of banks and other financial institutions, Gospel and Grits have only infrequent dealings with banks and investment houses. They have few investments other than low-risk CDs, savings bonds or tax-sheltered annuities. Where they excel is their possession of company stock, at more than twice the national average, though the total value of their securities is less than \$50,000. They look to the more approachable insurance industry for investment-style whole-life insurance along with policies for health and disability.

In their older communities, many are close to paying off the mortgages on their homes. That reality not only offers the promise of more disposable income, it also allows these households to leverage the value of their homes for a variety of loans - personal, car and home improvement. With a lower-than-average tendency to use credit cards, many prefer to pay for everything with cash - and that includes charitable donations. Despite their lower-middle incomes averaging \$46,070, they still have a philanthropic streak and give to religious groups and private foundations more than the average.

Mosaic USA

Digital behavior

Gospel and Grits have only modest appetites for digital media. They have low interest in using the Internet, in part because it's difficult to get high-speed Internet access in their small communities. Still the presence of young adults in many households does influence online activities, particularly in the areas of entertainment, information and social media - such as blackplanet.com and facebook.com. They have above-average interest in gaming, joining chat forums, listening to Internet radio and researching information on health care. This is a strong market for college and training Websites like phoenix.edu and itt-tech.edu, as well as employment Websites such as jobs.com, careerbuilder.com and snagajob.com.

With a lower-than-average number of households going online from their homes, members of this segment may be accessing the Internet at their local libraries. However, these Americans recognize the increasing value of digital media, and a high number plan to add Internet services in the next year.

Mosaic USA

Group N Pastoral Pride

Segment N49: Work Hard, Pray Hard

Working-class, middle-aged couples and singles living in rural homes

Overview

Work Hard, Pray Hard live in small, isolated communities that are home to no more than a few thousand inhabitants spread across a rural landscape. Many towns are so small that they typically consist of little more than a church, campground and general store that doubles as a cafe. These households tend to contain white, middle-aged couples and singles living in mostly compact houses and mobile homes. With their modest educations - nearly three-quarters haven't gone beyond high school - most work at blue-collar and sales jobs. Even though a small percentage works at farming, that number is four times the national average. The pay is low, but expenses are also modest, and these folks have crafted unpretentious lifestyles in their remote settings.

Work Hard, Pray Hard have old-fashioned agrarian lifestyles. Many enjoy a close relationship with nature, and their favorite leisure activities include fishing, hiking, hunting and camping. Although they rarely travel to big cities for culture and nightlife, they do enjoy going to country music concerts, antique shows and NASCAR races. In their communities, they like to play bingo at church and cards at home. These folks pursue a number of home-based hobbies - from cooking and gardening to painting and woodworking. Many play musical instruments; they'll stroke a fiddle or pick out the bluegrass and gospel music that's popular in the segment.

As consumers, Work Hard, Pray Hard like to shop at local stores where they can find their favorite brands. However, many are willing to travel long distances to discount department stores where they can find a bargain and more fashionable choices. They're a strong market for off-price designer labels and sports equipment to support their outdoor excursions. These are the Americans who display their guns in stylish cabinets and stow their fishing tackle in the beds of their large trucks. Although they're utilitarian in their approach to cars - they need to get from point A to point B over rugged roads - they still are impressed by the latest options. While they typically buy used cars and trucks made in America, some admit that there is status in driving a foreign luxury car.

When it comes to media, these households are also loyal to traditional channels. Without theaters or cinemas nearby, they turn on the TV for movies, dramas and sitcoms. Music is an important part of their life, and they tune in to radio on their typically long drives - even for routine chores - to listen to country, modern rock and gospel music. It's tough to find a newspaper that's delivered to their door each day, so they prefer to get their print media in the form of special-interest magazines like *Outdoor Life*, *Self* and *Harper's Bazaar*. They're much less likely to enjoy digital media. Few carry cell phones or PDAs, and many lack high-speed modems to enjoy a lively Internet experience. They do go online to send messages or look up a business at a Yellow Pages site, but their computers typically sit idle unless a teenager is present for gaming or listening to Internet radio. While the Internet has made few inroads with their segment, many households maintain that they plan to add to their services in the next year.

Mosaic USA

Despite the isolation of rural living, many Work Hard, Pray Hard describe themselves as traditionalists who want to preserve their way of life. They tend to be religious and socially conservative. That makes them moderate Democrats and Independents when it comes to politics. They care about their families and their neighbors, and they're willing to volunteer for a good cause in the community. Many resist the heavy hand of government, even when the issue is preserving the environment. These self-reliant Americans want to take care of their own and move up the ladder through hard work - even if it means giving up family time to get ahead.

Demographics and behavior

Who we are

Predominantly white, childless and downscale, nearly half the households in Work Hard, Pray Hard contain an adult who never finished high school. With eight of ten between 35 and 50 years old, nearly half of these middle-aged householders are already grandparents. Blue-collar work - typically in construction, health care or manufacturing - represents more than half of members' occupations. Once a mostly agrarian workforce, most farm jobs have disappeared; however, the segment's small percentage of remaining farm workers is still four times the national average.

Where we live

Typically found scattered across the South, Work Hard, Pray Hard is one of the most isolated of all segments: 63 percent of households are classified rural, and the majority of segment counties contain less than 20,000 people. With their downscale incomes, members manage to own modest houses - bungalows, clapboard homes and double-wide trailers - valued at roughly \$100,000. Some 14 percent live in a mobile home - a rate five times the national average. However, the settings for their homes - quiet fields, rolling hills and cooling pine forests - are often priceless, and one in ten households live on more than two acres.

How we live our lives

In their small towns and farm hamlets, Work Hard, Pray Hard pursue traditional agrarian lifestyles. The men hunt and fish, the women cook and garden and everyone likes to spend their free time outdoors camping, swimming and boating. Their social lives revolve around their home and church, and they enjoy playing bingo and card games with friends. There's a creative streak in this segment, with painting, drawing and playing a musical instrument all popular pursuits. For a splurge, they'll go to a country music concert, NASCAR race or antique show.

In the marketplace, Work Hard, Pray Hard are price-sensitive shoppers, always on the hunt for a sale or designer label on a clearance rack. They tend to be brand-loyal, looking for products that have stood the test of time, but also styles that will make a fashion statement. They normally shop at nearby stores but when they go to national chains, they typically end up at discount department stores like Walmart, Kmart, Family Dollar and Dollar General. Although they are a weak market for electronic devices, they make up for that with their passion for sports equipment like fishing rods, hunting rifles and camping gear. As for cars, these drivers look for vehicles that can handle dirt and gravel roads; for this segment, a sturdy used car or truck is like a reliable hunting dog - just because it's a little old or scratched up doesn't mean you have to get rid of it.

Mosaic USA

They may live in remote communities, but Work Hard, Pray Hard take pride in being well-informed. They make a strong audience for traditional media, with many enjoying TV, radio and magazines. Declaring TV as their main source of entertainment, they like to watch the range of programming - sitcoms, movies, dramas and car races - on cable networks like CMT, Lifetime, Hallmark, Speed and Comedy Central. They're fans of radio and tune in to country, modern rock and golden oldies stations. Although they rarely subscribe to a local newspaper, many rely on magazines to keep up with their interests and hobbies. Among their favorite publications are *Allure*, *Self*, *Field & Stream* and *Star*.

How we view the world

Work Hard, Pray Hard live a simple country life, and they exhibit traditional values. They believe in the primacy of the family and want to provide their children with the things they couldn't have when they were growing up. They prefer to spend a quiet evening at home with their family rather than go out. They also like to cultivate a circle of close friends. In their small towns, these households forge strong connections revolving around their community and church. Volunteering for a good cause is a natural instinct.

These Americans tend to be wary of outsiders and conservative in their outlook. They're spiritual people who regularly attend religious services. Strong on family values, they also support conservative social issues. With their old-fashioned values, they also believe that it's important for a company to act ethically. However, they're more laid-back on environmental issues and are uninterested in recycling.

While home may be where their heart is, members of Work Hard, Pray Hard also have a strong need to find fulfillment through work. They're interested in setting up their own businesses, and they're willing to give up time with their family to advance in their careers. Although they regard their current blue-collar work as just a paycheck, they say that they'd like it to be more meaningful. They like to try new things, and their friends describe them as adventurous.

How we get by

With their low incomes, Work Hard, Pray Hard don't have a lot of accumulated savings. On the other hand, their cost of living is low and these risk-averse individuals don't have a lot of debts, either; only a small number carry auto or low-value personal loans. Because they have little faith that they can prosper from the stock market, they have little to no investments other than whole-life insurance, which they carry more than the average. Believing it's important to be well-insured, they carry health and life insurance, albeit with relatively modest coverage amounts. They also recognize that they tend to spend money without thinking, so many prefer using cash to credit or debit cards. Although they tell researchers they consider themselves good at managing money, they often feel financially insecure.

Digital behavior

The Internet has barely changed the lives of Work Hard, Pray Hard. Reflecting the difficulty of getting high-speed Internet access in these area - nearly a third have dial-up modems - these households are among the least Internet-active at home and at work. They're much less likely than average to go online for banking, shopping and making travel plans. If they use the Internet

Mosaic USA

at all, it's for shopping for a car, looking up businesses or getting information on favorite topics like pets, wrestling, arts or mobile phones. If there are children or teenagers in the house, they'll also go online to play games or research homework projects. Together, the residents of these households will go online to myspace.com, runescape.com, allrecipes.com and wwe.com. However, as many of these households are only now becoming familiar with the Internet, they are still discovering new Websites.

Mosaic USA

Group O Singles and Starters

Segment O50: Full Steam Ahead

Younger and middle-aged singles gravitating to second-tier cities

Overview

After they finished college, America's singles used to gravitate to funky apartments in dicey neighborhoods of major metropolises. Today, Full Steam Ahead have taken a detour to second-tier cities in the West and South where they find cheaper housing, less crime and fewer of the hassles associated with dense, urban living. These singles are relatively young, unattached and well-educated. Predominantly white and transient, they've settled in high-rise and garden-style apartments near jobs, bars, health clubs and music stores. Many work in sales and service-sector industries where they earn modest incomes but gain plenty of experience at the start of their careers. Without mortgages or children to raise, they have the freedom to spend their first paychecks on nightlife, new technology and faster online services - so they can find even better jobs and apartments. Nearly nine out of ten of these mobile singles have lived at the same address for fewer than three years.

With two-thirds of this segment unmarried, Full Steam Ahead pursue young and active lifestyles. A disproportionate number spend their leisure time engaged in aerobic sports like jogging, basketball and in-line skating. These educated Americans like the nightlife and go to plays, movies and adult education classes. They also have a creative streak, with many playing musical instruments, painting and taking their photography seriously. However, few engage in home cooking; they live by takeout, fast food and nightclub bar food. Self-described early adopters, they like to try new foods, experiment with new clothing styles and pick up the latest consumer electronics - no matter the cost.

For many members of Full Steam Ahead, even shopping is an aerobic sport. They'll often go online to plan a shopping excursion with a friend, ever in search of the latest trends and newest products. They'll browse a lot to make sure they get a good value, but they're not so price-conscious that they won't splurge on the perfect pair of boots or sunglasses. These shoppers can usually be found in upscale mall retailers and hip boutiques. Although they have their favorite stores and labels, they're always up to try a hot new store.

Full Steam Ahead, online 24/7 through mobile devices, are too progressive for most traditional media. They only sit still for a video game or to surf the Net; in this segment, newspapers and magazines are relics from the last century. However, they do make an exception for gaming magazines. They have only average consumption patterns for TV and radio programming, though they like reality TV shows targeted to their young-and-single demographic, now preoccupied with dating, working, eating and dieting. These party creatures like a wide range of music on the radio - they listen to everything from classical to hip hop. Full Steam Ahead were raised on the Internet, and it's their chief source of entertainment; they go online to play games, share tracks and check out Facebook profiles of potential dates.

Mosaic USA

Full Steam Ahead hold decidedly progressive attitudes about society and politics. Few would dispute that they're lefties: pro-environment, pro-Democratic Party and supportive of progressive social issues. Some are too preoccupied - or just too cool - to actually register to vote. However, those who are engaged are active in their communities. They volunteer for causes. They participate in demonstrations, they worry about the future and they want to make their lives better.

Demographics and behavior

Who we are

Full Steam Ahead are younger singles: two-thirds of the household heads are under 45 years old, the vast majority are single and about 90 percent have no kids living at home.

Predominantly white with an above-average presence of Asians, most are well-educated, with a majority having gone to college. They tend to work at entry-level jobs in sales or service-sector industries like food services, transportation, communications and, especially, technology.

Where we live

Full Steam Ahead have vertical lifestyles, which is to say that 97 percent live in rental apartments. Most of those apartment buildings are garden-style complexes with at least 50 units. These young people are found in second-tier cities throughout the West and South. Many of their buildings were built over the last 40 years to accommodate fast-growing economies in technology and communications. Today, these apartments are still a magnet for transient singles drawn to nearby jobs and low rents. Nearly two-thirds of residents have been at the same address for less than a year; 90 percent for fewer than three years.

How we live our lives

Full Steam Ahead don't like to spend their evenings at home - unless they're throwing a party. Their dating-and-mating rituals revolve around the club scene - whether it's nightclubs or health clubs. These singles like going to plays, movies, museums and adult education classes. They're very body-conscious and spend a lot of time working out, lifting weights, playing basketball, jogging and in-line skating. When they do stay home, it's often for intellectual or creative pursuits like reading books, playing a musical instrument, painting or blogging. If they invite friends over for dinner, it's often to introduce them to a new food or a drink they just discovered.

There's a joy in consumption among these young Americans. They tell researchers that they like to shop with friends, relatives, members of the opposite sex - just about anyone breathing. What they don't care about are coupons; they're too busy to clip them or find them online. Despite their modest incomes, they're willing to splurge on the latest fashion and designer labels at mid-to up-market stores like Nordstrom, Banana Republic, Express and Victoria's Secret. These digital-savvy consumers also like to outfit themselves with the latest in MP3 players and digital handheld devices. Although they often comparison-shop first over the Internet, they still may blow their budget because of a tendency to make impulse purchases.

Full Steam Ahead don't have a lot of time for traditional media. They're below-average readers of newspapers and most magazines, and only average fans of TV and radio. Their tastes skew

Mosaic USA

young, not surprisingly, and they favor TV sitcoms and reality shows like "Two and a Half Men" "The Bachelorette," "Celebrity Apprentice" and "Biggest Loser". When they tune in the radio, it's typically to listen to a wide range of music - from classical and modern rock to urban and contemporary hit radio. Otherwise, they access the Internet when they want to stay informed, surfing to media Websites like CNN, ESPN and ABC.

How we view the world

Practical and optimistic, these young, dynamic people have a strong engagement with their communities and environment. Politically, they are very liberal and tend to vote a progressive Democratic platform - that is, if they are registered to vote, which is not the case for a majority of segment members. They support human rights and would punish unethical companies. They see themselves as members of the global village and believe it's the duty of all citizens of the planet to recycle. They're willing to speak out on these causes and join protests to make their voices heard.

Full Steam Ahead see themselves as creative, adventurous and open with their feelings. They tell researchers that they're always in pursuit of novelty and change. They're early adopters who like to buy new consumer electronics - and they'll pay anything if they really want the gadget. In their close circle of friends, they claim they're usually the first to know about new trends and the ones who organize activities. Active in the dating scene, they maintain that it's important to stand out in a crowd and be attractive to the opposite sex.

Despite their bravura, Full Steam Ahead singles say that they're not happy with life as it is, but they do feel that ambition and risk-taking will help bring them happiness. Many believe that working hard, and perhaps setting up their own businesses, will let them shape their destinies. These Americans say that they're headed for the top of their careers.

How we get by

The initial euphoria over getting their first paychecks from their entry-level jobs is just a memory now for Full Steam Ahead. That optimism now has been replaced by a feeling of financial insecurity. Few of these young Americans have any assets other than a handful of savings bonds given to them by family members. Any money in savings has been used to pay down student loans and furnish their new digs with the latest electronic gear. Without any credit history, many lack credit cards, getting by instead with debit cards and ATMs when financing their meals and nightlife. Typically, the only insurance they care about is renter's insurance. Still, their low incomes - of less than \$52,000 - can go far in these single-person households and they're thinking ahead: many are considering hiring a financial planner.

Digital behavior

Having been online for most of their lives, using the Internet is as natural and regular as breathing for Full Steam Ahead. They go online for fun - to play games, watch videos and explore lifestyle topics like fashion, religion and New Age disciplines - and for utilitarian purposes like banking, shopping and making travel plans. Many are looking to improve their employment situation, and they go to sites like phoenix.edu, careerbuilder.com and jobs.com. These educated households are hip to the latest technology, and they access the Internet through their

Mosaic USA

cell phones or wireless connections. They also respond to online advertising as long as it's not embedded in email: they're more than twice as likely as average Americans to click on sponsored Websites and links. These singles also appreciate the Internet as a meet market, with high use of social media like Myspace and Facebook.

Mosaic USA

Group O Singles and Starters

Segment O51: Digital Dependents

Mix of Generation Y and X singles who live digital-driven, urban lifestyles

Overview

With the first wave of Generation Yers now in their twenties and early thirties, many have begun to leave the nest and start independent lives and families. That's the story of Digital Dependents, a segment where nine out of ten households are under 35 years old. These Americans tend to be single, white and educated, with a majority having gone to college. Many hold jobs in sales and the service sector, providing modest incomes that let them live in a mix of apartments, condos and homes. Most have settled in second-tier cities across the country, but they show little intention to stay for any length of time. These households are accustomed to moving frequently, in the constant search for more money and better living arrangements. In Digital Dependents, more than two-thirds have lived at the same address for fewer than three years.

Having grown up with ubiquitous telecommunications, these individuals revel in multitasking lifestyles that allow them to bounce between cell phones and iPods, laptops and video games. They're into athletics, whether it's playing a pickup basketball or volleyball game or working out by lifting weights or taking a yoga class. They have active social lives, going out to bars, theaters, cinemas and billiards halls. If they stay in, it's typically to go online or play a video game. There's not a gaming console sold in America that they don't own at more than twice the national average; they may even own a few sold only in Japan.

In the marketplace, Digital Dependents have champagne tastes with six-pack budgets. They follow the fashion magazines to check out the latest styles, but they typically go to discount clothiers or the clearance racks in more upscale shops. Those who can afford cars - nearly half are without wheels - tend to buy inexpensive subcompacts, though they like imports for the cachet of a foreign brand. Where they won't compromise is on electronics. The first generation raised with digital media, they describe themselves as early tech adopters who want the latest wireless device that will support their lifestyle of constant motion. While they have little interest in buying through catalogs - so last century - they will go online to buy consumer electronics, toys and books without a second thought. When it comes to electronics, their friends come to them for advice on what's hot.

With so much of their free time spent online, Digital Dependents have drastically cut back on more traditional media. It's hard to find a member who subscribes to a newspaper or more than a couple magazines. They'll listen to the radio if they're in a car, but for the most part they're only moderate radio fans. As for TV, they'll watch late-night programs on Comedy Central, MTV and Spike - generally after they've come home from a date or workout. Advertisers will have a hard time connecting with them through traditional media, and not just because they typically change the channel whenever a commercial comes on. They're more receptive to billboards when they're out and about, but dislike being bothered in their homes. They were among the first to sign up for do-not-call lists.

Mosaic USA

With the world handed to them on a digital device, Digital Dependents have developed progressive attitudes and a global conscious. They tend to be liberals who support the Democratic agenda. They are constantly striving for more out of life: better careers, the latest fashions, the newest gaming consoles. These unattached individuals are still looking to find the perfect mate, and they place a lot of stock in their appearance. This is a strong market for cosmetics, but in this eco-minded segment, those products better not be tested on animals.

Demographics and behavior

Who we are

Digital Dependents are digital young America: they're blogging, gaming, instant messaging, texting and tweeting. The segment contains one of the top populations of Generation Yers, at 87 percent, and nearly two-thirds are under 30. This is the age when Americans leave the nest to start independent lives, marry and begin families. However, single households in this segment represent the highest concentration; only a third has children. Predominantly white, they tend to have above-average educations, with a majority having gone to college and about one in five holding college degrees. That level of schooling translates to a wide range of occupations - from sales to social services to construction and health care.

Where we live

Widely scattered across the country, Digital Dependents are found in a mix of urban areas and second-tier cities, typically in transient neighborhoods. With only a third of households having children, they're hardly rooted in their communities. More than two-thirds have been at the same address for fewer than three years - double the national average. They live in a mix of low-rise apartments, condos and small houses, and a surprisingly large percentage is first-time homeowners, though average home values, at just under \$150,000, are modest. These householders typically bought their homes early, and they often required co-signers to secure a mortgage.

How we live our lives

Digital Dependents are active and footloose. They score high for athletic activities like basketball, volleyball and racquetball, and they go to pro and college sports events. To keep fit, they typically belong to gyms, where they lift weights, work out on cardio machines and take yoga classes. Somewhat surprising for young city dwellers, they frequently take advantage of nearby camping spots and are fond of fishing, horseback riding and hiking. These 20-somethings are also night owls who enjoy going to bars, nightclubs, cinemas, theaters and billiards halls. However, with low incomes, they have also learned to be content staying at home reading books, listening to music - everything from pop and '80s to reggae and grunge - and playing online and video games. Compared to the national average, they're more than twice as likely to own every kind of video game console that's made.

These Americans are generally hip to the latest fashion, but their budgets don't always let them indulge in designer labels. They like going to discount and mid-range stores, such as Marshalls, Gap, Banana Republic and Bealls, and they frequently head to the clearance racks first. Conversely, they wouldn't think of scrimping on electronics like MP3 players, video game

Mosaic USA

systems and DVD players. They're also big buyers of sports equipment such as skateboards, camping supplies and racquetball gear. These households have low rates for owning cars - 44 percent have none - and the ones they buy tend to be lower priced sedans and subcompacts. Of all the popular nameplates, only one is purchased more than the average: the funky, box-like Scion.

The multitaskers of Digital Dependents don't have much time for traditional media. They're among the least interested in reading newspapers and magazines. They listen to the radio as much as the average, ignoring newscasts in favor of stations that play classic rock and hot adult contemporary. They do tune in to TV, especially late at night after they've come in from the bars and parties; they gravitate toward cable channels that skew to a young audience, such as Adult Swim, MTV, Comedy Central, Spike and IFC. However, these media consumers prefer the Internet over everything else, and they note they're spending less time with old media as a result. Today, they get most of their news from the Internet, and they can't imagine why anyone would wait until tomorrow to find out what's happening today.

How we view the world

Digital Dependents are adventurous, outspoken and creative. They describe themselves as risk-takers who like to try new things - whether it's a just-opened store or an underground Website. They also obsessed with their appearance - "It's important to be attractive to members of the opposite sex," they say - and they appreciate cosmetics that are not tested on animals. At this stage in their lives, long time friends are more important than their family members, and they're usually the ones to organize group activities. Religion doesn't play a major role in their lives: they're more likely to sleep in on a Sunday morning than head to church for services. Otherwise, they describe themselves as multitaskers who adapt easily to the complexities of modern life, but still want more out of it.

Politically liberal, Digital Dependents members are most likely to vote the Democratic ticket and support a leftist social agenda. They look for products with recycled packaging and are proud of their reduced carbon footprint. Although they're not big on joining protests, they are willing to volunteer for a good cause.

How we get by

Digital Dependents are still early in their careers and making do on incomes close to \$50,000 a year. Even though they have yet to start a family and take on the expenses of childrearing, there's not a lot of discretionary cash left over for saving and investing, especially among those whose mortgages take a large chunk out of their pay. They have below-average levels of investments, except for company stock. Their connection to their bank is mostly through debit cards and checking accounts. Many are still paying off student and car loans, and some are taking out personal loans to maintain their lifestyle. They carry credit cards, typically standard cards with few frills, and they follow the general population in their acquisition of insurance products for life, health, auto and renter's coverage. Just don't expect to ever see them at a brick-and-mortar bank. These tech-savvy Americans do as many of their financial transactions online as they can.

Mosaic USA

Digital behavior

Digital Dependents were born in the digital age and seem to spend more time in the virtual world than the real one. Compared to the general population, they're more than twice as likely to go online to download music, watch videos, listen to podcasts and hang out at dating sites. For such activities, they go to Websites like projectplay.com, cartoonnetwork.com and meetup.com. The Internet is not just for entertainment; they also go online to find a car, look for a job, check out apartments and shop for all kinds of products on Websites such as toysrus.com, walmart.com and inboxdollars.com.

These young singles have integrated their computers in to their work and home life, using them for time management, telecommuting, desktop publishing and creating movies and music. Always in communication mode, they go online to chat, blog and send instant messages, and they do so from anywhere, with a higher-than-average tendency to access the Internet at home, hotels and libraries using their phones, laptops and desktops. Naturally, they're a strong market for most file-sharing applications and computer peripherals, but they can be a pretty jaded segment when it comes to digital advertising. They ignore email ads but are okay with going to sponsored Websites and links. They surf all over the Web, stopping frequently at sites like CareerBuilder, Facebook, Expedia and weather.com.

Mosaic USA

Group O Singles and Starters

Segment O52: Urban Ambition

Mainly Generation Y African-American singles and single families established in mid-market cities

Overview

Young African-American singles and single parents dominate Urban Ambition, a segment of apartment-dwelling households in urban fringe neighborhoods. Many are under 35 years old, have some college education and earn low wages from first-time jobs in retail and service industries. Nearly one in five segment members are out of work. Their neighborhoods are characterized by low-rise apartments, rental houses, secondhand stores and funky cafes. This is a transient segment of young adults, many not long removed from the bedrooms of their parents' homes. More than two-thirds have lived at the same address for fewer than three years, and they're always on the hunt for a better job and larger apartment near reliable transportation.

With their tight budgets - incomes are less than \$50,000 - Urban Ambition can't afford the trendiest fashions, status cars or yuppie values. They'll go out to a movie or comedy club but skip costlier nightlife such as plays, concerts and nightclubs. They do relatively little traveling and eating at fine-dining restaurants. However, they will join organic food-buying clubs, shop the clearance racks at Ross Dress for Less and Burlington Coat Factory, and spend their nights at home listening to music and watching movies on pay cable channels. They will occasionally splurge on the latest consumer electronics and cell phones - as long as they can get Internet access at a bargain price. There's a lot of pride in these households, with residents vying to create better lives for themselves and their children. They go to colleges and technical schools to improve their employment chances, and they participate in the PTA.

In their apartments, Urban Ambition have media tastes that lean toward media like *Jet*, BET and radio stations that play rhythm and blues or gospel music. With many households leery of the high cost of city cinemas, they opt to pay for cable TV channels to watch movies and adult sitcoms. They pick up a variety of magazines to stay current with the latest fashion and pop culture, reading publications ranging from *Elle* and *Men's Fitness* to *Lucky* and *Rolling Stone*. Internet access at home is quickly becoming a necessity, for information - finding a job, learning about an illness - and entertainment, including downloading music and listening to Internet radio. Although these households like ads that help them keep up with music and fashion trends, they don't rely on them to make purchase decisions. They prefer ads in public places that are funny and entertaining while maintaining a soft sell.

Like other young segments, Urban Ambition is a liberal world. Its members vote Democratic on economic issues but are mixed on social ones, though they are tough on crime. They believe personal achievement is important, and they talk of wanting to advance in their careers as soon as possible - and not just to gain the respect of friends and relatives. They see money - or the lack thereof - as one of their biggest problems. For these young adults, success is measured in cash.

Mosaic USA

Demographics and behavior

Who we are

Urban Ambition are young, black singles living in urban fringe areas. Virtually all the household heads are African-American, 80 percent are single and more than 40 percent are single parents - a rate more than four times the national average. With nearly 40 percent of household heads under the age of 35, many are just beginning life on their own. Their educations are below-average though the highest concentration of householders, 35 percent, has completed some college. Nearly two-thirds work in low-level sales and service-sector jobs in retail, military, public administration and food services, but nearly 20 percent are unemployed - the highest rate in the nation.

Where we live

Urban Ambition typically live in dense neighborhoods on the outskirts of big cities. Nearly two-thirds of households are found in the South. Most inhabit rental units in older homes and low-rise buildings built before 1960. While their more successful peers have fled for a home in the suburbs or newer apartments in better neighborhoods, they're still renting in a transient part of town where home values are under \$140,000. Nearly half have lived at the same address for less than a year; nearly three-quarters for fewer than three years. Many are okay with their apartments not far from vibrant downtown neighborhoods. For some, nothing is more relaxing than hanging out on their front steps and catching up with their neighbors.

How we live our lives

Urban Ambition simply can't afford life's finer things. They travel less than other Americans. They're less likely to go to nightclubs, plays, concerts and restaurants. Their idea of a date is to go to a comedy club or watch a movie; family, horror, comedy and drama movies are all popular. They spend a lot of evenings at home, reading, cooking, watching TV and listening to music. Their drive to improve their lot is seen in their above-average tendency to take education classes and practice a musical instrument. They also exercise regularly, playing tennis, basketball and football as well as taking aerobics classes and engaging in in-line skating.

Urban Ambition find joy in consumption and have a need for status recognition that is constrained only by their budgets. They like to make a unique fashion statement and try to keep up with the hippest clothes. They're early adopters who are often the first among their friends to check out a new store. Yet their low incomes require that they shop sales and patronize stores that offer low prices. They shop at retailers like Ross Dress for Less, Kmart, Burlington Coat Factory and Big Lots as well as Victoria's Secret and Abercrombie & Fitch. They're fans of electronics - especially smartphones and MP3 players - and a strong market for Radio Shack. Few own cars - nearly nine out of ten households in this segment own none - and those that do typically buy inexpensive, used imports. While they rarely go out to restaurants, they still like trying new foods and drinks. Many shop at organic and natural food stores - that is, when they're not picking up fast food or grocery takeout.

Urban Ambition are a solid market for traditional media. With their strong interest in magazines, they read *Jet*, *Ebony* and *O*. Radio is one of their main sources of entertainment, and they tune

Mosaic USA

in to stations that offer gospel, hip hop, classic rock, Spanish and rhythm and blues music. They watch TV to stay informed and are big fans of BET and cable channels that skew young and urban: MTV2, VH1 and Adult Swim. Late-night TV is popular, as are Lifetime, TMC and a number of pay channels - HBO, Encore and Starz. A tough ad market, they're no fans of TV commercials unless they're funny, but they're more receptive to ads displayed on the public transit they usually take to work. They say they rarely make purchase decisions based on ads, however.

How we view the world

Urban Ambition are just now embarking on their independent lives, and their values and attitudes are still in flux. Although they vote overwhelmingly Democratic, their numbers are about evenly divided between those who are very liberal and those who are very conservative. In their dense neighborhoods, they're understandably concerned about crime and violence and they're not shy about speaking their minds on the issues: these young Americans will join a protest march if the cause is right.

At the start of their careers, Urban Ambition also express a strong need for fulfillment through work. They want to get to the top of their careers, and they're willing to give up time with their families to advance. Although they like to enjoy life, they view it as their duty to better their situation before having a good time. Ultimately, they want their friends and relatives to admire their successes.

These young people describe themselves as optimistic, self-assured, tolerant and smart. They like to take risks and learn new things. They think it's important to look young and be attractive to the opposite sex. That doesn't seem much of a challenge because they also concede that they make friends easily, have many acquaintances and often are the life of the party. By their own admission, they stand out in a crowd.

How we get by

With their low incomes - under \$48,000 - and few assets, Urban Ambition rank near the bottom for most banking and investment assets. They have few investments other than company stock (and 529 College Savings Plans, for those who are raising children). They will buy savings bonds but the total value of their securities is less than \$25,000. While a majority say they dislike the idea of going into debt, a high number are still paying off loans for school or a car. Few carry credit cards, preferring debit cards or cash. Most buy no insurance products other than low-balance renter's coverage.

Digital behavior

While Urban Ambition are a healthy market for traditional media, their young age makes them denizens of the digital world as well. These 20-somethings go online to look for a job, find a date, take a class and play a game. Among their favorite sites: hotjobs.com, tagged.com, shockwave.com and phoenix.edu. Because of tight budgets, they sometimes can't afford high-speed Internet access, and they're more than twice as likely as average Americans to go online at libraries. However, these young people also tend to be hip to the latest telecommunications technology and they will go online using their cell phones. While many are still uncomfortable

Mosaic USA

shopping online, they're more likely than the general population to do some of their work at home through telecommuting, which explains, in part, why many plan to add more online services in the next year.

Mosaic USA

Group O Singles and Starters

Segment O53: Colleges and Cafes

Young singles and recent college graduates living in college communities

Overview

Colleges and Cafes live almost exclusively in university towns, but these residents aren't all college alumni who can't bear to leave their old stomping grounds. A high percentage of these young singles are support staffers who work on campus or in service-sector jobs close to the schools. These households tend to be under 35 years old with college degrees; they're predominantly white with an above-average presence of Asians. Despite a mixed employment base, most of the households have low incomes from entry-level professional jobs and service-sector positions, and they can only afford modest rentals in older, low-rise apartment buildings. The transient nature of campus communities is reflected in the fact that a majority of residents have been at the same address for fewer than three years. Some stick around for the lively street scene filled with funky clothing boutiques, raucous pizza joints and used bookstores; others are considering applying for an advanced degree.

The diverse populace of Colleges and Cafes creates a wide-ranging lifestyle. There are households that are into foreign films and classical music concerts and those that visit state fairs and go target shooting. All of these young people are into working out and enjoying weekend games of pickup football and basketball. Because most of the residents don't earn much money, it's not surprising that more than three-quarters don't own cars, nor are they big on shopping for designer fashion or the latest consumer electronics. Many shop at discount clothiers and get by on fast food and supermarket takeout. With many of these young people lacking advanced cooking skills, they admit that their favorite cuisine is often whatever's on the dollar menu at McDonald's.

When it comes to media, Colleges and Cafes have varied preferences. They listen to a variety of musical genres, from traditional country and album-oriented rock to hip hop and Christian rock. They're often too busy to sit down and watch TV, but they do like keeping up with the latest entertainment news on E! and watch animation like "Family Guy" and youth-targeted shows like "Bridezillas". They like reading magazines, and their favorite publications run the gamut from *Condé Nast Traveler* to *Guns & Ammo*. Somewhat surprisingly, they have only modest use of digital media. In these downscale households, many can't afford high-speed Internet access for their desktop computers. Because so many go online through their cell phones, these Americans tend to use the Internet as a communications tool - for email or instant messaging friends - rather than an entertainment channel for downloading music and gaming. Without cars for transportation, they say they're receptive to ads in buses and bus shelters.

For political analysts, Colleges and Cafes are difficult to read. These Americans tend to have little participation in the electoral process; half have failed to register to vote. They tend to be liberal in their outlook, though their positions are all over the ideological map. While you'd think that these young singles would be the foot soldiers of today's protest marchers, only half would ever think of joining a demonstration while even fewer would volunteer for a good cause.

Mosaic USA

Considering their limited budgets, they are unexpectedly generous with charitable donations, giving money to public broadcasting, environmental groups and social welfare organizations.

Demographics and behavior

Who we are

Concentrated in college towns like Berkeley, Calif., Madison, Wis., and Gainesville, Fla., the young singles in Colleges and Cafes are typically recent alumni or the support staff who work at the schools. Nearly half are under 35 years old and a high percentage hold either bachelor's or graduate degrees. Their relatively high educations translate to a mix of decent-paying jobs in professional or technical fields or entry-level support positions in the service sector, especially in food services. Predominantly white with an above-average presence of Asians, eight in ten households contain unmarried singles.

Where we live

Their communities read like a guide to famous college campuses: Clemson, College Station, New Haven and Tallahassee. These small towns are the homes of Colleges and Cafes, where recent college grads and support workers live in mostly older, inexpensive rental units in homes and apartments. Those who have landed decent tech jobs may be able to afford a down payment on a \$200,000 house in neighborhoods where young professors live. However, most of these alums are content to live alongside service workers with more modest means, pursuing lifestyles that reflect a mix of educations, attitudes and tastes. In these transient communities - half have been at the same address for fewer than three years - nobody expects their futons and cinder-block-and-board bookcases to remain in the same apartment for too long.

How we live our lives

The young and unattached members of Colleges and Cafes lead diverse lifestyles. There are those who enjoy culture-rich leisure activities - reading books, watching foreign films, playing a musical instrument, going to dance performances and attending classical music concerts. There are also many who visit state fairs, zoos and aquariums. Relatively few belong to health clubs but many stay fit by playing pickup games of baseball, basketball, football and hockey. Although they rarely eat at fine dining restaurants, they patronize McDonald's, Dairy Queen, Sonic, Pizza Hut and Little Caesar's. Indeed, the pizza that sustained them during their college years continues to be a major food group for them today.

When it comes to consumerism, these consumers are decidedly indifferent. They say they're not too concerned about showing off for the opposite sex. They don't care about keeping up with the latest styles or making a fashion statement. They're content to patronize whatever store is closest, or nearby discount stores. They go to discounters like Marshalls, Burlington Coat Factory and Famous Footwear, as well as GameStop where they buy toys and games. They say they're late tech adopters and buy few digital handheld devices, MP3 players and flat-screen TV sets. They like clearance racks and enjoy browsing.

Given their very different backgrounds, Colleges and Cafes make a mixed media market. These music fans are among the top radio listeners and like to listen to stations that play country, easy

Mosaic USA

listening and adult contemporary music. Their fondness for TV borders on addiction and they particularly watch cable channels like WGN, ESPN Classic and Disney HD. Although they don't really read a daily newspaper, they like subscribing to magazines, and their favorite publications include *Maxim*, *First for Women*, *Seventeen* and *Road & Track*. This is one of the few segments where both the *New Yorker* and the *National Enquirer* are read at high rates.

How we view the world

Politically, Colleges and Cafes come across as disaffected youth. Only half are even registered to vote, and about one in seven belong to a fringe political party. They are hardly the party faithful of Democrats or Republicans, though liberals outnumber conservatives by more than 4 to 1. They're mostly nonconformists who support progressive social and economic issues and are apathetic about crime and air pollution. Religion and spiritual issues play only a small role in their lives. Happy with their current state of affairs, they don't feel the need to make a difference to improve society. Despite the activism of many college town residents in the '60s, those in the 21st century are mostly complacent: only half are willing to join a protest and only a third are willing to volunteer for a good cause.

Colleges and Cafes also seem to make little effort about their health. They're often too busy to take care of themselves when it comes to diet and medicine. They rely on over-the-counter treatments for most illnesses rather than visiting a doctor and getting a prescription. They don't pay much attention to what they eat - whether it's high-calorie, coated with sugar or filled with additives. Their kitchen garbage cans are filled with empty frozen-food containers, week-old grocery store takeout and the remnants of the most recent pizza delivery. Indeed, they're nearly three times as likely as average Americans to proclaim that they prefer fast food to home cooking.

How we get by

With half the members of Colleges and Cafes earning under \$43,000, there's little money available for savings or income-producing assets. Compared to the general population, they're half as likely to own any investments. Although they own IRAs, they've typically accumulated less than \$5,000 in their accounts. Without much of a credit history, some carry no credit cards. More than half of these footloose Americans have no dealings with a bank whatsoever, though about a quarter do carry a debit card to access their money at ATMs and pay for the occasional latte. They don't often take out loans or buy insurance. Colleges and Cafes say that they're financially risk-averse and don't trust banks or brokerages. On the other hand, they recognize that this attitude doesn't seem to be working either: they're only half as likely as the U.S. average to say they're good at managing their money.

Digital behavior

Unlike many segments with relatively young populations, Colleges and Cafes are only moderate digital fans. Thanks to the high concentration of service workers, many don't have the time or money to access the Internet for entertainment. Almost 40 percent still go online using dial-up access. The highest percentages limit their use of the Internet to communication and information: sending email and instant messaging, and getting sports scores and entertainment

Mosaic USA

news from sites like sports.yahoo.com and tmz.com. Some like surfing to lifestyle Websites that deal with families, and they go to ancestry.com, archives.com and myfamily.com. However, most aren't big on social media sites, with only average interest in going to Myspace and even lower interest in visiting Facebook and YouTube. Still, Colleges and Cafes do appreciate the convergence of digital media and communications, and nearly half carry cell phones that offer online access.

Mosaic USA

Group O Singles and Starters

Segment O54: Striving Single Scene

Young, multi-ethnic singles living in Midwest and Southern city centers

Overview

No lifestyle has a higher percentage of singles than Striving Single Scene, a way station for young city singles before they marry, settle down and have families. Found in big cities throughout the South and West, these mobile 20-somethings tend to be well educated and employed in entry-level sales and service-sector jobs. A disproportionate number are Asian or African-American, and nearly all are renters in older apartment buildings close to the urban action. Without cars, they're happy to walk or take public transportation to bars, health clubs, boutiques and movie theaters.

These young singles lead entertainment-intensive leisure lives. They like to go out at night to clubs and concerts. They travel to Caribbean beaches, and they make it a habit to visit a new destination every trip. They like to take adult education courses to make new friends as much as to improve their skills in painting and photography. They try to look their best by working out regularly and taking aerobics and yoga classes. In their apartments, they'll relax with a book, invite friends over for dinner or listen to pop or rhythm and blues on the radio. Having integrated the Internet into their lifestyle, they frequently go online to download music, watch videos and play games.

Most consumers in this segment can't afford high-end stores, but that doesn't stop them from patronizing boutiques like Victoria's Secret and Abercrombie & Fitch when they're running sales.

These consumers like to stand out and typically buy the latest fashion in season. Self-described early adopters, they enjoy trying out the latest health food or smartphone. That doesn't leave a lot of money for savings, and these households don't often acquire investments. Many are more concerned with paying down their student and car loans than thinking about saving for retirement.

With their out-and-about lifestyle, Striving Single Scene are only moderate fans of media. They've given up on traditional newspapers and magazines, though they do keep up with current affairs and pop culture by visiting various news Websites. They put in their ear buds to listen to radio stations on the way to work, and many support public radio. When they're not going out at night, they watch primetime TV shows on cable networks like VH1, TBS, Bravo and Showtime - they turn to the Internet to download music, stream videos or keep up their Facebook conversations with friends.

Striving Single Scene are an ambitious bunch who spend a lot of time at work and want to advance as quickly as possible. While that doesn't leave them much free time, they still find ways to support liberal causes and the Democratic Party. They have solid rates for registering to vote, and many are willing to volunteer for a good cause or a worthy protest if the issue moves them.

Mosaic USA

Demographics and behavior

Who we are

With the highest concentration of singles - at 95 percent - Striving Single Scene are young, unattached Americans living in city apartments. Over 90 percent are younger than 35 years old. Almost as many are never-married singles without children. There's a significant concentration of minorities in this segment, with high rates of Asians and African-Americans. They tend to be well-educated, with nearly three-quarters having gone to college. As recently minted college graduates they've found entry-level jobs in sales, construction, public administration, health care and professional services.

Where we live

Striving Single Scene tend to live in transient neighborhoods throughout the South and West. With their downscale incomes (under \$42,000), they can only afford compact apartments in high- and low-rise buildings completed between 1960 and 1990. Some 96 percent are renters. Many of the buildings are dilapidated, and residents don't particularly want to stay there forever. In fact, a majority just moved in during the last year, and 80 percent have stayed at the same address for fewer than three years. Among these diverse households, many know they're just passing through on their way to better jobs and bigger apartments.

How we live our lives

The young singles in Striving Single Scene lead carefree lifestyles. Although work takes up a lot of their time, they're active in the dating scene and often go out at night to bars, restaurants, cinemas, dance performances and concerts featuring all kinds of music. They like to travel, especially by plane or cruise ship to the Bahamas, Jamaica and Mexico. They work out regularly - jogging, lifting weights, taking aerobics classes and playing tennis. When they finally wind down in their apartments, they like to read books, listen to music - pop, grunge and rhythm and blues are all popular - and cook. They also pursue creative hobbies such as painting, playing a musical instrument and doing photography; many are enrolled in adult education courses to improve their talents.

Striving Single Scene may have limited budgets, but that hasn't inhibited their fondness for shopping. They bypass many of the large discount chains in favor of trendier mall boutiques like Victoria's Secret, Abercrombie & Fitch, Ann Taylor and Banana Republic. These price-sensitive shoppers are willing to wait for sales before they venture into a mall. They typically use the Internet to plan a major shopping excursion, but their tendency to buy things at the spur of the moment can undermine their best-laid plans.

Striving Single Scene appreciate media more for entertainment than for information. They listen to drive-time radio, particularly stations that play easy listening, Spanish and contemporary Christian music. They're a strong market for primetime TV, especially cable networks like MTV, Bravo, BET, HBO and E!. They've pretty much abandoned print media, with few subscribing to newspapers and magazines. However, these Internet-savvy consumers now get the news and even some of their favorite TV shows online. These Americans say that the Internet is now their prime source of entertainment.

Mosaic USA

How we view the world

The young members of Striving Single Scene are ambitious, motivated and bent on personal achievement. Self-described workaholics, they want their work to be meaningful - not just a job, but a career. Their big concerns are getting ahead in their careers and achieving financial security. Many of them are already talking about starting their own businesses. Unafraid of challenging themselves, they say that they like to pursue novelty and change. Conformity, they say, makes them uncomfortable.

As the younger residents of city neighborhoods, these Americans are nearly twice as likely as the general population to describe themselves as “very liberal”. They support liberal ideals and tolerance in religious matters; most are affiliated with the Democratic Party. Despite their recent arrival in their neighborhoods, they’re willing to volunteer their time for a good cause and get involved in the community. They also donate to environmental groups, arts organizations and public broadcasting. Additionally, they’re more likely than average Americans to join a protest if they feel strongly about an issue.

Notwithstanding their low incomes, Striving Single Scene tend to be early adopters who crave status recognition. When they buy a car, they choose it mainly on looks - and they love foreign cars tricked out with options. They make a point of buying the latest clothing styles with every new season. They’re generally the first among their friends to check out what’s new and hot - whether it’s a new store, diet, restaurant or smartphone.

How we get by

Striving Single Scene are one of the more financially challenged segments. With their incomes under \$42,000 and few income-producing assets, they have few savings or investments other than savings bonds. Many are still paying off loans for their schooling, cars and personal bills, and they don’t want to go further into debt. Unless they’re obtaining group life insurance through their employers, they’d likely to have no insurance whatsoever. Some are trying to save enough money for a down payment on a house, though paying off their credit card purchases each month typically takes precedence. In the juggling act between credit and debit cards, they usually don’t end up with much savings for the future.

Digital behavior

Striving Single Scene are fans of digital media, going online for a variety of purposes: banking, dating, shopping and looking for jobs and apartments. Among their favorite Websites are meetup.com, blackplanet.com, sports.yahoo.com and snagajob.com. They use the Internet as a communication tool for blogging, instant messaging and staying in touch with friends and relatives through social networks. The Web is also one of their main sources of entertainment: they download music, watch videos and play games. They access the Internet from anywhere they can - home, hotels, school and work. They’re also early adopters of mobile Internet services; they’re more than twice as likely as average Americans to go online using their cell phones. These cost-conscious consumers even use the Internet for Voice over IP phone services. They admit that they’re getting less sleep because of their preoccupation with the online world.

Mosaic USA

Group O Singles and Starters

Segment O55: Family Troopers

Families and single-parent households living near military bases

Overview

Found on and around military bases across the country, Family Troopers are young families and single-parent households with many adults currently serving in the Armed Forces. Ethnically-diverse and boasting the highest concentration of Generation Yers in the nation, this segment reflects an unusual portrait of America, with some of the nation's highest mobility rates and a mix of household types, including 55 percent single-parent households - also one of the highest rates in the nation.

Family Troopers are a lot like that of other young and downscale segments. Educational achievement is below-average and incomes from Uncle Sam and the service industries around the bases are low. Few of these households can scrape together a down payment to buy one of the local homes, even though they typically cost less than \$146,000. However, with their routine deployments to other bases and war zones, they're generally not interested in putting down roots when they'll be gone within a year or two anyway. For many Family Troopers, their most important business relationship is with the manager of the closest self-storage facility.

A soldier's paycheck doesn't allow for a cushy lifestyle. In Family Troopers, it doesn't permit much nightlife, dining out or traveling on exotic vacations. With 90 percent of households containing children, many devote their free time to entertaining their youngsters, taking them to zoos and theme parks, and buying them the latest toys and games. These households enjoy a lot of team sports like baseball and basketball. If they can line up a babysitter, the parents may go to a bar or movie, but white-tablecloth dining or an evening at the theater is generally out of the question. In these households, one weekend night is usually reserved for playing games or cards or watching a video at home.

With many young and unattached, Family Troopers like to look sharp, and shop for the latest clothing styles whenever they can. However, their thin wallets usually send them to discount department stores like Family Dollar and Payless Shoe Source. They're more likely to buy toys for their kids than for themselves - they don't often purchase consumer gadgets or cool options for their cars. In fact, they buy no new car makes at high rates, though they will buy a used domestic car as long as it looks hot. They do appreciate mobile technology and own cell phones and MP3 players more than the average, which makes sense for a segment that could be shipped out at a moment's notice. For many, their cell phones are like an appendage, helping them stay connected with friends and family.

Family Troopers like new media. Forget about newspapers in this segment - they have only modest interest in magazines, preferring titles that deal with parenting, entertainment or fashion. They're big fans of TV, especially the cartoons, music videos and fare on Disney and Nickelodeon that they can watch as a family. They also like radio for the variety of music it offers; salsa, alternative rock and rhythm and blues are favorites. However, their main form of

Mosaic USA

entertainment is the Internet. They go online for music, games, blogs and viewing social media profiles.

The values of Family Troopers are still being formed. They're mostly apolitical and prefer to be called Independent rather than Democrat or Republican. They're into the here-and-now, with little concern about saving for the future, though they're not happy with their standard of living. With their nomadic, high-stress jobs, many simply yearn for a more comfortable lifestyle.

Demographics and behavior

Who we are

As the name implies, Family Troopers are Americans who live on or around military bases. Nearly two-thirds are younger than 30 years old; some 90 percent are under 35. They have mixed household types: about half are single, 40 percent are married and a striking 55 percent contain single parents - more than five times the national average. All told, more than 90 percent of households have at least one child at home. Ethnically-mixed, the segment features a high concentration of Hispanics, at 20 percent, and a disproportionate number of Native Americans - small in number but still twice the national average. The members of this segment have below-average educations, with only about half having gone beyond high school.

Where we live

Family Troopers are found in the small towns and cities that surround the nation's military bases - Colorado Springs, Colo., Fort Benning, Ga., Fort Riley, Kan., and Fort Meade, Md., for example. These soldiers and their families tend to live in barracks housing (if single) or in older duplexes, ranch houses and low-rise apartment buildings near a base. More than 90 percent of households rent their units, though house values are relatively affordable, at under \$146,000. Given the routine deployments and reassignments, renting makes sense financially and logistically. One of the most transient populations in the nation, nearly half of Family Troopers have lived at the same address for less than a year, nearly three-quarters for fewer than three years.

How we live our lives

Family Troopers lead frugal lifestyles. The adults go out rarely, except to a bar, bowling alley, cinema or bingo parlor. Those with children are willing to splurge on their kids, taking them to an aquarium, zoo or theme park, and they buy them virtually every game and toy at rates more than twice the national average. Most of these 20-somethings spend their evenings at home, reading books, playing cards or board games or cooking for fun. On weekends, they work out by playing basketball, baseball, football and soccer; this is also a segment full of seriously athletic people who are into boxing and martial arts. For a big date, they'll get tickets to a rock concert or comedy club.

These young Americans want to look good and like to shop. They tell researchers that they like to experiment with new styles and try to change their wardrobe with every season. Nonetheless, they also realize their budgets will go only so far and they feel that clothes from a discount department store are just as good as any mainstream retailer's. They practice what they preach,

Mosaic USA

patronizing chains such as Family Dollar, Kmart, Walmart and Payless Shoe Source. They make a strong audience for toy stores and hobby shops, but a weak one for car dealers and electronics stores. This tech-shy segment may buy a new MP3 player, but they're reluctant to stock up on other consumer gadgets.

Family Troopers are eclectic media consumers. They enjoy a wide variety of TV programming, including cable channels that range from Disney and the Cartoon Network to MTV, FX, Style and Adult Swim. They're average radio fans, tuning in for Mexican, contemporary hit, salsa, rhythm and blues and alternative rock music. While they don't often subscribe to newspapers, they do pick up a few magazines, including *Baby Talk*, *Cosmopolitan*, *Men's Fitness* and *Entertainment Weekly*. With Hispanics representing 20 percent of the households, they read Spanish-language papers more than the average.

How we view the world

Family Troopers like to enjoy life for the moment without worrying about the future. They like to do unconventional things and pursue novel experiences, but they are fatalistic, claiming there's little they can do to change their lives. Many of their goals are materialistic - to make money, to drive a car that catches people's attention - but they always seem to come up short when reaching for them. Because they believe money is the best measure of success, their lack of it can result in frustration for some.

With a strong streak of apathy, Family Troopers are a weak electorate. They have a below-average tendency to register to vote and offer relatively low support for the mainstream parties. Their identification with Independents is nearly 50 percent higher than average. They follow the general population in their political outlook, and they're more than twice as likely to describe themselves as conservative, yet they tend to be more centrist than right-wing.

Many of these households with children are strong on the primacy of the family. They like to spend time at home and think their children should be heard and indulged with extras. Although they think it's important to sit down to dinner together as a family, they lament that it rarely happens.

How we get by

With pay typically 40 percent below average and not much of a financial background, Family Troopers are risk-averse and price-sensitive. Their pay may be supplemented with housing assistance and commissary privileges, but there's not much left over for savings. They own very few income-producing assets and rarely own any stocks, bonds, mutual funds or CDs. They say they distrust banks and prefer to use cash or money orders to pay their bills. Only half as likely to carry credit cards as average Americans, they rely on debit cards and ATM machines for walking-around money. Some are still paying off college and car loans, but these young households are otherwise a weak financial market. Despite their often dangerous jobs, they own little insurance - not for life, health or even disability coverage.

Mosaic USA

Digital behavior

For Family Troopers, their online behavior is focused more on content than transactions. They go online to blog, visit sports sites, download music, play games and look for jobs. They rarely use the Internet for banking, making travel plans or shopping for items other than music and intimate apparel. Social networking and dating sites are also popular among these young households, and they go to facebook.com, singlesnet.com and blackplanet.com. Given the on-the-move nature of their lifestyle, it's not surprising that they're twice as likely as average Americans to access the Internet using cell phones. They also are open to online advertising and frequently click on email ads, sponsored Websites and links; many appreciate the attention they get with tailored marketing messages.

Mosaic USA

Group P Cultural Connections

Segment P56: Rolling the Dice

Middle-aged, mid-scale income singles and divorced individuals in secondary cities

Overview

Rolling the Dice are mid-scale singles and divorced couples living in older, city neighborhoods that have been bypassed by gentrification. These working-class, blue-collar laborers often live in rundown houses and funky apartments. Most are middle-aged and childless. Their educational profile is a mix of some high school, those with diplomas and many who have taken some college classes but never graduated. The majority work at lower-echelon service-sector or manual-labor jobs in transportation, sales, food services and construction. Despite their low incomes, many have managed to buy their homes, which typically were built more than a half-century ago.

Rolling the Dice lead unpretentious lifestyles and are happy to take advantage of nearby city amenities, spending their free time playing pool, going to movies or catching a meal at a fast-food joint like Popeyes or Church's Fried Chicken. On weekends, they like to play team sports such as baseball and basketball. Because they work long hours, they don't spend a lot of time at home, but when they do, they enjoy playing video games and listening to music. Ever in search of opportunities to make extra money, they like to gamble - whether it involves playing bingo, buying lottery tickets or taking a bus to a casino.

Most prefer to shop at nearby stores, typically buying what they need at the moment and ignoring the designer fashion of high-end boutiques. They patronize discount retailers like Family Dollar and Kmart, and look to local electronics stores for the latest mobile phones and consumer gadgets that they can afford. With fewer than half owning cars, they rely on public transit to get to their jobs and downtown entertainment. They have a moderate tendency to travel domestically, taking vacations by plane, rental car and - surprisingly, at a rate that's twice the national average - RV.

Rolling the Dice regard media as entertainment rather than a vital source of news. They're more likely than average Americans to watch a wide variety of TV programming. They'll tell you that most magazines are worth the money, probably because they allow these armchair voyeurs to enjoy the lifestyles (*Metropolitan Home*), cars (*Hot Rod*) and fashion (*Cosmopolitan*) that they can rarely afford. They use the Internet, typically for entertainment: gaming, downloading music and blogging. They rarely bank online; in fact, they rarely set foot inside a real-world bank either. These risk-averse households have few investments and tend to survive by using plastic: both credit and debit cards are popular in this segment - saving for the future is not.

Recognizing that they have a long way to go in fulfilling their dreams, they say that they want to advance on the job and make more money. They're open-minded about people and describe themselves as religious. Politically, they're middle-of-the-roaders with views that range from socially conservative to very liberal. They also seem to relish their independent streak, admitting that they like to do unconventional things and go their own way - ideally, straight to the top.

Mosaic USA

Demographics and behavior

Who we are

Rolling the Dice are middle-aged Americans who tend to be unmarried, predominantly white and lower middle-class. Most are Generation Xers, with nearly three-quarters between the ages of 35 and 50. Three-quarters offer a mixed portrait of singles and divorced individuals; less than 10 percent still have children living at home. Their education is below average, with a majority having only gone as far as high school. They tend to earn salaries from mid-level jobs in sales, the service-sector, and blue-collar occupations.

Where we live

Rolling the Dice are found throughout the nation's second-tier cities and industrial suburbs, where the houses are compact, inexpensive and old. Nearly two-thirds were built before 1960 and home values hover around \$125,000. While they're widely scattered throughout the U.S., these households have a higher-than-average concentration in the western Pacific and Mountain states. Most contain homeowners who are starting to put down roots in their communities. About half have been at the same address for at least five years.

How we live our lives

Rolling the Dice have a lifestyle that's more typical of younger singles than middle-aged men and women. They're fans of fast-food joints rather than white-tablecloth restaurants; they also like billiards halls, movie theaters and comedy clubs. They participate in a variety of athletic activities - they play baseball, basketball, football, tennis and racquetball. They also spend their leisure time in their homes reading books and comics, playing video games or listening to music; their wide-ranging tastes include salsa, traditional soul, album-oriented rock and reggae. Challenged by low incomes, they hope for a quick score, showing a fondness for gambling at casinos and buying lottery tickets.

Their shallow pockets also make them a questionable market for shopping, despite the many unmarried residents who want to dress to impress. They tell researchers that they're not big on shopping and can't afford designer fashion. Accordingly, they tend to patronize discount stores like Kmart, Family Dollar, Big Lots and Ross Dress for Less. They like consumer electronics and do have solid habits for buying DVRs, DVDs, digital handheld devices and high-definition TVs. Despite their desire to buy snazzy foreign cars, they own few imports or domestic cars more than the average. Nearly half own no car at all and take public transit to get around.

Because media gives them so many inexpensive options, Rolling the Dice enjoy a variety of offerings. Self-described TV addicts, they often keep the TV on all day, switching between game shows, movies, sitcoms and reality programs. Their favorite channels include AMC, BET, VH1 and ESPN Classic. While they don't subscribe to newspapers, they have eclectic tastes when it comes to magazines, picking up titles like *Cosmopolitan*, *Men's Fitness*, *Hot Rod* and *Metropolitan Home*. They also like to keep up with the latest technology, exhibiting average use of the Internet. No matter the media, however, they're mostly unresponsive to advertising. They'll notice the ads in buses and on bus shelters, but try to resist most ad messages. "Advertising is a waste of my time," they state.

Mosaic USA

How we view the world

Rolling the Dice never experienced higher education, but they have plenty of career ambition and a drive for personal achievement that goes beyond just getting a paycheck. They feel it's important to be well informed and to learn new things. They'd like to set up their own businesses and advance in their careers, and they don't mind taking risks to succeed. Ultimately, they'd like to be able to enjoy life and not worry about the future.

These middle-aged people feel connected with those in other countries, and they have an open-mindedness about other cultures. They say that they're interested in international events and they consider foreign goods, like cars, to be superior to American-made brands. They have a genuine interest in people and feel that they're citizens of the world. They think of themselves as spiritual, religious and creative. Their mantra: "I like to travel the unbeaten path".

Politically, Rolling the Dice are independents. They show signs of being both liberal and conservative, and support both progressive and conservative social issues. The highest percentage are affiliated with the Democratic Party, but compared to the general population, they're nearly two-thirds more likely to describe themselves as Independents. However, few are activists on any issue: they have below-average concerns about crime and pollution. While they don't mind speaking about an issue, you won't see them at a rally or demonstration.

How we get by

With their downscale incomes (under \$52,000), Rolling the Dice feel financially insecure. Believing that the stock market is too risky, they rarely invest in stocks, bonds or mutual funds. While they own IRAs, their balances tend to be under \$50,000. They make use of few banking services other than ATMs, non-interest-bearing checking accounts and bank credit cards. Indeed, this is a solid market for plastic, with households carrying clothing store cards, gas cards and a variety of standard charge cards. Few carry much debt other than the odd car loan. On the other hand, they are an active market for insurance, particularly renter's insurance, car insurance and disability insurance. If these downscale households own life insurance; however, the coverage is generally under \$100,000.

Digital behavior

Rolling the Dice see the Internet mostly as a tool for communications and information, rather than for shopping and completing transactions. They have above-average interest in going online to blog and send email, conduct research and look for dates, and play games and watch videos. Social media and dating sites like facebook.com, true.com and mate1.com are all popular in this segment. These households commonly use smartphones to access the Internet. However, with their downscale incomes, many do not have high-speed Internet access at their home, but some compensate by going online through school connections. With a disproportionate number of households saying that the Internet has become their prime source of entertainment, this segment also makes a strong market for music sites like projectplaylist.com and ksl.com.

Mosaic USA

Group P Cultural Connections

Segment P57: Meager Metro Means

Mid-scale African-American singles established in inner-city communities

Overview

With its high unemployment, low education levels and aging infrastructure, Meager Metro Means may seem disheartening. Only one out of ten members hold a college degree. Their incomes, from low-level sales and service-sector jobs, are 40 percent below-average, and nearly 95 percent live in rental units in apartment buildings, duplexes and row houses, typically nearly a century old.

However, the intrepid African-American singles and single parents who are members of this segment have carved out adequate lifestyles, and they say that they're working to improve their situations. Their ages range from 19 to 65 years old, giving the segment exceptional diversity in its consuming patterns. This is one of the few segments where members enjoy participating in both baseball and boxing. They're early adopters who pick up the latest consumer electronics and fashion. While there's not a lot of money for downtown nightlife, they get in-house entertainment, with high-speed Internet access for gaming, downloading music and blogging.

Meager Metro Means are mostly found in a handful of major metros, and two-thirds are concentrated in New York City - no wonder members subscribe to the *New York Times* at three times the national average. They live in a mix of high-rise apartments, low-rise projects and old duplexes. Relatively few have cars, and they rely on public transit and neighborhood stores - fast-food joints, mom-and-pop retailers and corner markets - to survive. Without high percentages of intact families, this is a transient segment where a majority have lived at the same address for fewer than five years.

As low-income consumers, the Meager Metro Means get by with modest leisure activities. For many, their church is the center of their social lives, as a place for religious fellowship and regular bingo games. If the adults go out, it's to a comedy or dance club. TV is popular among these young singles and families, and for many, paying for premium cable channels is a cheaper alternative to buying high-priced movie tickets. This isn't a segment for dining at upscale restaurants; fast food will do just fine. However, they do have high standards when it comes to fashion, and these singles want to look good when they go out. Their favorite clothing stores include Macy's, Express and Coldwater Creek. While they're receptive to some advertising, stating that it helps them learn about new products, they tend to avoid TV commercials and email marketing messages. They're more responsive to ads in public places, remembering what they see in subways, buses and movie theaters.

Politically, Meager Metro Means are often to the left of liberal. There's little evidence of any Republican voters in this segment. While these voters are strong supporters of liberal social and economic ideals, they have a conservative streak as well. They go to church regularly and support their families and their communities. They have a strong need for status recognition and talk of advancing to the top or starting their own businesses, even though they have little in

Mosaic USA

savings right now. They don't mind spending money to look good in the dating scene. No matter their age, they want to look younger.

Demographics and behavior

Who we are

Meager Metro Means are downscale singles and single-parent households living in downtown apartments in a handful of big cities. Nearly 90 percent are African-American, with the rest mainly Hispanic. The age range is wide, with above-average concentrations of members who are anywhere from 19 to 65 years old. What they share is low educational achievement: nearly a third have finished high school and only one out of ten household heads have college degrees. Most adults work at low-level sales and service-sector jobs in health care, public administration and wholesale and retail trade. In this segment, however, unemployment is widespread.

Where we live

Meager Metro Means are concentrated in New York City as well as a few of the nation's other largest cities. In their urban neighborhoods, housing values are substantial - more than \$350,000 on average - but few of these households own homes or condos. Nine out of ten live in rental apartments, typically in a mix of very old and dilapidated duplexes, triple-deckers and projects built before 1925. Relatively few intend to remain in these downscale neighborhoods for very long: half have been at the same address for fewer than five years.

How we live our lives

For Meager Metro Means, social activities provide some relief from their economic challenges. They enjoy going to comedy clubs, dance performances and, for a splurge, theme parks with their kids. They also tend to exercise regularly, with many enjoying baseball and boxing at nearby parks and gyms. With many in Meager Metro Means describing themselves as religious, they do a lot of socializing at their local churches; bingo is a favorite pastime.

However, their tight budgets preclude Meager Metro Means from pursuing many nightlife activities or high-end sports like skiing and boating. Most spend their evenings at home, watching TV, reading magazines, and, in the households with kids, playing video games. Going out to dinner means a trip to a fast-food restaurant like KFC, Dunkin' Donuts or Popeyes. During the last three years, many have taken vacations in the Caribbean, which for some is a chance to return to their home country. With one in eight households Hispanic, visits to the Dominican Republic and Costa Rica - as well as Jamaica - are common.

These urban consumers make a strong market for retailers. Although they say they prefer to shop at nearby stores, they visit a wide variety of chains - everything from discounters like Kmart and Fashion Bug to more mid-market retailers such as Macy's and Express. They'll spend freely on their children and on electronics; they have a strong tendency to buy MP3 players, DVRs and DVD players. They state that they're typically the first among their friends to buy a new gadget.

With many Meager Metro Means spending their evenings at home, TV dominates their entertainment. They like to watch cable channels like BET, Disney XD, GSN and ESPN News, but they're also willing to buy premium channels such as HBO, Encore and Cinemax. This is a

Mosaic USA

strong market for magazines, with households subscribing to parenting, health, fitness and music publications. However, they rarely listen to the radio - they prefer their MP3 players with playlists that include hip hop, reggae and rhythm and blues. Although they have relatively low interest in reading most newspapers, many can't resist hometown publications like the *New York Times* and, perhaps surprisingly, the *Wall Street Journal*; such is the power of the local print media in New York.

How we view the world

Meager Metro Means may live at the lower end of the socioeconomic ladder, but they have a strong desire to impress others. They say that it's important to be attractive to the opposite sex and to stay young-looking; to that end, they're willing to spend a lot of money on new fashion and brand-name toiletries. They make an effort for health, trying to eat a well-balanced diet and checking out new health foods. Nonetheless, they admit that their best intentions are difficult to maintain: they're often too busy to take better care of themselves.

Despite their time-pressed lives, they come across as spiritual people who care about others in their communities. Their faith is important and they're willing to volunteer for a good cause. Those with children talk about wanting to provide for their kids and indulge them with little extras. They say that their time is more important than money, but they show every sign of wanting to have money, too.

Politically, Republicans register virtually no supporters in Meager Metro Means. About half are Democrats and there's also a high concentration of Independents. However, the political views here range from liberal to very liberal, albeit with some conservative pockets. Outspoken, they don't mind if people know about their opinions. "I speak my mind even if it upsets people," they say.

How we get by

With household incomes 40 percent below the national average, Meager Metro Means qualify as a weak financial market at best. These unmarried households are 90 percent less likely than average Americans to own any investments. Claiming that Wall Street is too risky, they invest in very few stocks, mutual funds or bonds, and those who have IRAs typically have balances that are less than \$50,000. Only 23 percent carry credit cards. In fact, it's often easier to define this segment by the financial products that they *don't* have. For instance, they rarely own life insurance and health insurance. Although they may take out a personal loan for education, they rarely have loans for new cars or motorcycles. Preferring to avoid further debt and service fees, they're three times as likely to pay for any expenses with cash.

Digital behavior

Meager Metro Means go online for entertainment, shopping and information. Many access the Internet to read blogs and chat forums, get fashion tips and sports scores, and download music and games. They make a weak audience for many online transactions, such as banking or booking travel. However, they do like to shop online and share their thoughts via digital media. They visit sites like target.com and macys.com, as well as twitter.com and fanfiction.net. With

Mosaic USA

their typically high-speed cable access to the Internet, they're beginning to spend more time online and less in front of the TV - or sleeping.

Mosaic USA

Group P Cultural Connections

Segment P58: Fragile Families

Multi-cultural singles and families with mid and low incomes living settled lives in urban apartments

Overview

With nearly three-quarters of households containing recent immigrants, Fragile Families are multi-ethnic middle-aged singles, families and single-parent households. Predominantly Hispanic with a large concentration of Asian residents, this segment is found mostly in the nation's largest cities, such as New York, Los Angeles and San Francisco. There, many cling to the traditions of their homeland while struggling against challenging economics and urban blight. Most have low educations - only 10 percent have a college degree - and earn low incomes from sales and service-sector jobs. It often takes several wage-earners in the same residence to make ends meet. Unable to afford cars, these households support local mom-and-pop shops where they know the proprietors and many of the clerks speak Spanish. In Fragile Families, a significant number of members speak Spanish at home.

Low incomes have only partly dampened the lifestyles in Fragile Families. These urban dwellers like nightlife and go to comedy clubs, billiards parlors and dance shows. They go out to eat frequently, but typically to fast-food restaurants such as El Pollo Loco, Popeyes and Domino's Pizza. The popularity of soccer and baseball reflect the high concentration of Mexican and Caribbean heritage. These householders like to travel to their home country, trying to preserve connections to their friends and family. At home, they listen to music, either over the radio or on their MP3 player.

As consumers, Fragile Families spend above their income level. They love to shop - especially in a group with friends or family members - to scout out the latest styles and pick up accessories like sunglasses and watches. Many must leave their neighborhood when they want to shop at some of their favorite retailers, including Old Navy, Macy's and Victoria's Secret. While they'd like to buy consumer electronics for themselves, they only spring for new MP3 players. They admit that they're not good at saving money and have no investments more than the average.

Fragile Families are selective media consumers. They have little interest in traditional media like TV and newspapers. They're more interested in radio stations that air Spanish-language programming. They also read a number of Spanish and English magazines that target their interests in fashion, video gaming, music and teen pop culture. Ambivalent about advertising, they ignore most spots on TV and radio but pay attention to the outdoor messages in buses and subway trains.

These consumers say they like entertaining ads, but their traditional values indicate they respond to messages that highlight their conservative faith and family values. They want family members to think that they're doing well, which helps explain their drive and ambition to reach the top of their field. As recent immigrants accustomed to taking risks, they're still on the lookout for business opportunities that they hope will help them improve their situation. Many are happy

Mosaic USA

to stay within the safe and familiar confines of their ethnic neighborhood, which explains why these recent immigrants aren't as transient as those in other segments.

Demographics and behavior

Who we are

Fragile Families are Hispanic and Asians who have only recently moved to the U.S. With nearly three-quarters of adults foreign-born - one in eight are Caribbean - many of these middle-aged singles, couples and single-parent families have settled in gateway neighborhoods in search of better lives. Nearly two-thirds are between 35 and 50 years old, and they live in a mix of household types: more than half are single and more than a third are single parents - triple the national average. With modest educations - most never finished high school - they typically work in sales, health care or food services.

Where we live

Fragile Families tend to live in immigrant neighborhoods in the largest cities in the U.S. Nearly three-quarters can be found in the top ten metros - especially in old, in-town neighborhoods in New York, Los Angeles, San Francisco and Chicago. Given the high cost of housing in these areas, fewer than 10 percent of households owns a home. The rest rent apartments, typically in old row houses, duplexes and low-rise buildings built nearly a century ago. Today the buildings are more run-down and nearby streets are lined with aging mom-and-pop shops, fast-food restaurants and convenience stores. Many are new to their neighborhoods: nearly 40 percent have lived at the same address for fewer than three years. Most would like to put down roots in their communities, though economic reality sometimes forces them to move on.

How we live our lives

Although Fragile Families have relatively low incomes, they do have active leisure lives. They enjoy going to comedy clubs and dance performances as well as shooting pool and playing bingo. They like to go to the gym to run or play basketball, and many have an obsession with soccer, boxing and baseball. These foreign-born singles do some foreign travel, and they've typically taken a trip to Cuba, Dominican Republic or Puerto Rico in the last three years. Despite their close quarters, they like to spend their evenings at home, with many doing needlework, painting and listening to music - typically Latin ballads, salsa, reggae and Latin rock.

These consumers treat shopping like a weekend sport. They like shopping with friends or family, and they normally shop at local stores where they know the clerks, especially those who speak their language. The women are often fashionistas who like to keep up with the latest trends and experiment with different styles - as long as they're affordable. This is also a strong market for goods like jeans, jogging shoes, watches and sunglasses, where a little extravagance can have big style impact. Many patronize retailers such as Old Navy, Macy's, Express, Banana Republic and Victoria's Secret. While this segment tells researchers that they like to buy new electronic gadgets and appliances, their budgets tend not to back up that statement. The only recent devices that they buy at a moderate rate are MP3 players.

Mosaic USA

Fragile Families make a relatively weak media market. They're among the least interested in newspapers and TV and are only an average audience for radio. Many say that magazines are their chief form of entertainment, and they subscribe to a wide range of titles: *Food & Wine*, *Men's Fitness*, *Seventeen*, *Rolling Stone* and *National Geographic Traveler*. With a high percentage speaking Spanish at home, many keep up with Latin music, news and sports thanks to Spanish-language media. They're more responsive to ads - especially entertaining ones - they see outdoors on bus shelters, subway trains and the roofs of taxis.

How we view the world

Family and faith guide the values of Fragile Families. These adults like to spend time with their family and consider their home an important part of who they are. They want their family to think that they're doing well and that drives their ambition. Those who have children admit that it's hard not to indulge them, especially when their jobs keep them away for long hours.

While family is important, financial success is another driving force. Self-described workaholics, many are willing to work long hours and sacrifice family time to advance at their jobs. Some are entrepreneurial and would like to start their own businesses. After having made the difficult decision to leave their home country and come to America, it's not surprising that they say it's important to seize opportunities in life. These folks are willing to take risks, confident that they'll succeed.

Fragile Families are comfortable around people from different cultures. They say it's important to respect the customs and beliefs of others. However, that zeal doesn't transfer to community activism. These immigrants have a low tendency to register to vote and join a political party. Those who do identify with a party tend to be Democrats, with views that are generally economically liberal and socially conservative.

How we get by

In Fragile Families, household income is very low - typically below \$42,000 - and that figure often includes multiple wage-earners in one household; in this segment many singles double-up to save housing costs. With little disposable cash, Fragile Families are a very weak financial market. These ethnically-mixed singles and single parents have few investments or other assets; less than 10 percent have an IRA or 401(k) account. In their big-city neighborhoods, they buy few insurance products - not even renter's insurance. Concerned about identity theft and fraud, they don't often carry credit cards, though their downscale immigrant status is also a barrier to qualifying for them. Most pay bills in cash and lament that, because they have trouble saving money, they feel financially insecure.

Digital behavior

Fragile Families have relatively little interest in digital media. Those who do go online use the Internet as a source of entertainment and tool for communication - especially as an efficient way to stay in touch with family from their home country. They go to chat forums, download music files and listen to Internet radio. They also like to share files. However, they visit no Websites at high rates and less than 10 percent can afford Internet access at home. They go online at a

Mosaic USA

library, school or through their mobile phone. But few in these households use the Internet to purchase products or telecommute.

Mosaic USA

Group P Cultural Connections

Segment P59: Nuevo Horizons

Middle-aged, mid-scale income Hispanic families living mainly within US border cities

Overview

Concentrated in cities along the Mexican border, Nuevo Horizons are the largest concentration of Hispanic households in the nation. More than 95 percent of the households are Hispanic, and they're mostly middle-aged Mexican immigrants in search of a better life. Two-thirds of the households consist of families, typically with teenage children. One-fifth contains multi-generational families often living in overcrowded conditions. The vast majority of residents have little education - three-quarters are high school dropouts - and work as poorly paid laborers or service-sector workers. Because of the multiple workers within their households, the household income is over \$38,000 - far above the U.S. poverty line and a striking improvement over the standard of living in their former country.

Despite the low incomes, nearly all of Nuevo Horizons own their homes. These residences tend to be ranch houses and mobile homes located in downscale, industrial parts of cities. Though most households have multiple vehicles, they tend to be older trucks and low-end sedans parked in fenced-in yards and driveways. Even though these foreign-born people have been at the same residence for more than five years, nearly two-thirds say that Spanish is the predominant language spoken at home. In their homes and vehicles, they're more than five times as likely to listen to Tejano music - more than any other segment.

Many households in Nuevo Horizons struggle to make ends meet. However, they can afford a wide range of leisure activities available near their neighborhoods. At night, they go to bars, billiards halls and dance clubs. They like to play sports at nearby parks and ball fields: soccer, baseball and basketball are all popular. Many travel to Mexico every few years to visit family and friends. They have the cash to buy toys, TVs and DVD players to entertain their families. Many women like the latest fashions, but they stretch their budgets by going to stores like Dollar General and Big Lots. They often lack credit and debit cards and pay for everything with cash.

Nuevo Horizons are traditionalists when it comes to media - and that means traditional Spanish media as well. They like to watch Spanish-language movies, talk shows and novellas on TV, and read Spanish entertainment and fashion magazines. Their favorite media channel is the radio, which provides them with urban, Mexican and Tejano music throughout the day. They're less likely to use the Internet, but younger members of these families do go online to write fan fiction and visit social networking sites. They also use the Internet like one big classifieds section to track down jobs, car parts and mobile phones.

Nuevo Horizons have strong family values. They're religious, hard-working and ambitious. Despite the barriers of language and education, they say that they want to advance to the top of their careers and, by the way, make a lot of money. They're not very political - a large percentage is not registered to vote - and their views are mostly moderate. Tough on crime and

Mosaic USA

drugs, worried about the environment and an immigrant backlash, they just want an honest shot at the American dream.

Demographics and behavior

Who we are

With the nation's highest concentration of Hispanic households, Nuevo Horizons are middle-aged, economically-challenged families; two-thirds are married couples with children, and the highest concentration of kids is teenagers. Nearly one in five households is multi-generational, consisting of young adults and aged parents. Most of the adults have low educations - nearly three-quarters never finished high school - and low-paying jobs as laborers and farm workers. About 20 percent of households contain a homemaker, and one in eight contains someone out of work - higher than the national average.

Where we live

Nuevo Horizons typically live in border communities throughout the South and Southwest, with nearly three-quarters living in Texas and California. More than 95 percent own a single-family home, though the average housing value is not much more than \$90,000 and often consists of ranch houses built before 1960 as well as mobile homes; the rate for mobile home ownership is double the national average. While their homes may be located in older industrial areas within earshot of railroad tracks and factories, many are well on their way to paying off their mortgages. Indeed, almost all have been at the same residence for over a decade.

How we live our lives

In their downscale urban neighborhoods, Nuevo Horizons make do with low-key lifestyles. For nightlife they go to bars, nightclubs, billiards halls and dance performances. Hoping for a quick financial hit, these folks like to gamble and go to casinos, bingo halls and lottery ticket terminals. With their older kids at home, this is an athletic segment, where members play basketball, baseball, soccer and football. A significant portion is also into boxing, karate, skateboarding and in-line skating. At home, these households make a strong audience for reading comics and gaming magazines.

Given the Hispanic immigrant backgrounds of Nuevo Horizons, it's no surprise that they frequently travel abroad. They're a third more likely than average Americans to have visited a foreign country in the last three years, and for many that involved a trip to their home country, Mexico. There's not a lot of cash to stay at hotels or resorts; many stay with family and friends. They also don't patronize fancy restaurants. While they tell researchers that they like healthy foods and count calories, these households frequent fast-food chains like Jack-in-the-Box, El Pollo Loco, Del Taco and Church's Fried Chicken.

As consumers, Nuevo Horizons find joy of consumption and a need for status recognition. They read fashion magazines, like to experiment with style and claim they're the first among their friends to check out new fashions. Despite their budget constraints, they patronize a range of clothing stores, from discounters like Big Lots and Ross Dress for Less to upscale retailers such as Abercrombie & Fitch and Dillard's. They make a strong market for toys and games, but only a

Mosaic USA

modest one for electronics. With many commuting to work, they tend to own older, used trucks and low-end sedans - both domestic and imports. Among the popular nameplates are Nissan, Mitsubishi, Plymouth and Chevrolet.

With their long work days and fondness for nightlife, this segment has only modest interest in media consumption. For many, radio is their chief form of entertainment, especially stations that play Tejano music, which they listen to at rates more than five times the national average. With nearly two-thirds of households speaking mostly Spanish at home, they're less likely to enjoy English-speaking newspapers, magazines, TV or the Internet. However, they read Spanish entertainment magazines, as well as watch Spanish-language movies, talk shows and primetime novellas. But they like their music bilingual.

How we view the world

Nuevo Horizons are family-oriented and religious. They like to indulge their kids with material goods and admit that they find it difficult to say "no" to them. The adults like to spend quiet evenings at home and go to church services on Sunday. They claim that they're happy with their settled lifestyles, though they wish they were doing better so their family would think they're more successful.

Self-described workaholics, Nuevo Horizons have ambitions to get to the top. They're willing to give up family time to advance, and they don't mind taking risks to achieve their goals. They say it's more important to do your duty than enjoy life, and their value system is borne of hard work and diligence: if at first you don't succeed, keep trying.

Nuevo Horizons are mostly apolitical - they're a third less likely than the U.S. average to be registered to vote - and have a below-average tendency for joining the major parties. Those who are politically involved tend to be Democrats, but their views aren't entirely liberal. In their rough neighborhoods, they're tough on crime. They're also interested in other cultures and tolerant of their customs. Despite their long hours at work, they're willing to volunteer for a good community cause.

How we get by

In many respects, Nuevo Horizons are off the mainstream financial grid. They're 75 percent less likely than average Americans to own any investments, and they're uncomfortable trusting their money to a bank. Thanks to multiple earners in the household, they report incomes of over \$38,000, but with so many paying off mortgages their already tight budgets are stretched to the limit. Yet, surprisingly, these households are only a little less likely than average to say that they feel financially secure - no doubt in part because many left behind a much worse financial situation in their home countries. Some have taken out small personal loans and auto loans, but many concede that they know nothing about finances. In this segment, where few members own credit cards or any kind of insurance, it's a cash-only economy.

Digital behavior

With their modest incomes and educations, Nuevo Horizons represent only a moderate market for digital media. Compared to the general population, they're less than half as likely to use the

Mosaic USA

Internet. Those that do are more likely to access the Internet at a library or the school where their children attend. They typically go online for the content; they visit bulletin boards, listen to podcasts, watch video and search for jobs, mobile phones and auto parts to keep their older cars operating. Some go online to gamble or participate in fan-fiction creation. Others have discovered social networking and go to Myspace and Facebook. However, this is a segment where digital technology is still on their wish list, and they're 50 percent more likely than average to state that they plan to add online services in the next year.

Mosaic USA

Group P Cultural Connections

Segment P60: Ciudad Strivers

Mid-scale Hispanic families and single parents in gateway communities

Overview

Middle-aged naturalized citizens from Mexico make their way to Ciudad Strivers, a family segment with a mix of single parents and couples with children living in downscale city neighborhoods. A heavily Spanish segment - two-thirds of residents don't speak English - many came to these immigrant gateway communities in big cities in the West and Northeast in search of a better life. However, it hasn't completely gone to plan: with their poor educations - only 20 percent have finished high school - these adults tend to earn low wages as blue-collar laborers or service-sector workers. Most can't afford to buy a home; they tend to live in inexpensive rental apartments in transient neighborhoods. One-third of residents change their address every year.

Ciudad Strivers have little disposable income, which provides for only modest lifestyles. When they're not working, these parents look for child-oriented leisure activities. They take their kids to zoos and aquariums, and a big outing is a trip to a theme park. The adults like to go out at night to dance or shoot pool, and they're big on fitness; they jog, do aerobics and play weekend soccer and baseball. Most spend their evenings at home, though; they cook, listen to Latin music, watch TV novellas and movies, and read Spanish-language magazines.

In the marketplace, these price-sensitive consumers look to shop at local stores, where the clerks sometimes speak Spanish, and at discount departments stores where the clearance racks sag with merchandise. They frequent retail chains such as Fashion Bug and Burlington Coat Factory as well as toy stores, where they indulge their children with games and dolls. They like to shop with their family, but they also enjoy just browsing to check out new stores and fashion. In these households, they make an effort for health by cooking with fresh ingredients they pick up from a local market or produce stand.

With nearly 90 percent of Ciudad Strivers speaking Spanish at home, this segment is a strong market for Latin media, especially cable channels like Telemundo and Galavision and magazines such as *People en Español* and *Latina*. Relatively few have access to the Internet, but those who do go online to visit Websites with information on jobs and apartments and to keep in touch with friends through social media sites. At home, their radios are on all day, with Latin music providing the soundtrack to their activities.

The downscale members of Ciudad Strivers work long hours trying to improve the lives of their families. Despite their financial challenges, they remain ambitious and optimistic. Most are family-oriented and fill their homes with food and art from their native Mexico. They also express concern about the crime and pollution that are part of their neighborhoods. However, many are apathetic when it comes to politics, with few registering to vote or joining a political party. They're more likely to trust their faith; this segment has a high concentration who express moderate family values.

Mosaic USA

Demographics and behavior

Who we are

Cuidad Strivers are overwhelmingly Hispanic, and nearly 70 percent of the household heads are of Mexican origin. The adults are generally between the ages of 35 and 50, and the households contain a mix of singles and couples with children; nearly 55 percent are single-parent families and more than 40 percent are couples with children. Their education achievement is low; more than 80 percent never completed high school. Their job types are about evenly divided between blue-collar work and service-sector industries, typically in construction, manufacturing and food services.

Where we live

Cuidad Strivers are often found in the poor neighborhoods of cities and metro areas mostly in the West and Northeast. Some eight in ten households rent apartments - typically older, low-rise buildings, garden-style apartments and duplexes on small lots. Those who own property typically pay about \$177,000 for a modest home. A majority of the housing stock was built before 1950. While the rents may be low, these residents complain about the difficulty of finding a nicer place to live. Many are worried about crime and feel unsafe walking home at night. In this transient area, one-third moved in during the last year, and two-thirds within the last three years.

How we live our lives

The families and single parents of Cuidad Strivers lead relatively frugal lifestyles. There's little money for travel, and they go to only a handful of entertainment venues - most of them family-oriented, such as zoos, aquariums, theme parks and state fairs. However, they also patronize billiards halls, bingo games and dance performances. With many unmarried, they try to look good and engage in regular fitness activities: jogging, aerobics and riding a stationary bike. On weekends, they gather at nearby parks and recreation centers to play soccer, baseball, volleyball and racquetball. In this segment, status is found in taking the family to Disneyland or Universal Studios.

Despite low incomes, these folks like to shop. Lacking a car, many live within walking distance of favorite stores where they know the clerks, some of whom speak Spanish. When they can arrange transportation, they head out to discount retailers like Burlington Coat Factory, Ross Dress for Less, Fashion Bug and JCPenney. These consumers tend to shop with their family. Although they can't afford a lot of new consumer electronics, they will buy their children plenty of toys and games - and camcorders for themselves to record their kids' every achievement. In their homes, the popular activities include cooking, needlepoint, watching Spanish TV and listening to Latin-flavored music: Latin ballads, salsa, Mexican and Latin rock.

The media tastes of Cuidad Strivers also lean heavily to Spanish-language fare; they're big fans of Spanish cable, radio and magazines. They describe themselves as TV addicts who tune in to channels like Univision, Telemundo, Discovery en Español and Galavision as well as MTV and Nickelodeon. They pick up many Spanish magazines that cover automotive, entertainment and women's topics, and they also read *Rolling Stone*, *Parents* and *Glamour* - some to improve their English skills. Only a small percentage regularly go online, typically to communicate with friends

Mosaic USA

on social networks or download music. While they make a weak market for most advertising, they are responsive to ads in public spaces - in buses and bus shelters, subways and subway platforms, and on billboards.

How we view the world

Cuidad Strivers are constantly striving to improve their life. Many are family-oriented and admit that they came to the U.S. in part to provide their kids with things they didn't have. They like spending time with their family and say that their home plays a significant role in their identity. Going to church on Sunday is also an important part of the lifestyle.

Having come from another country, they're open-minded about other cultures. They say that they don't judge people by the way they live. Their own cultural roots play a major role - they fill their homes with Mexican food and art.

Cuidad Strivers may face daily economic struggles, but they still have long-term goals and ambitions. They believe in seizing opportunities in life and earning the respect of their peers. They concede that it's better to have a boring job than no job. Though it's hard for them to plan for the future, they still try to find better work so they can rise to the top of their career. These newcomers like taking risks - that's how they came to America - and they describe themselves as optimists.

Cuidad Strivers have little interest in current affairs and most don't vote. Their underlying political beliefs are liberal, generally aligning with the Democratic Party. But politics plays little role in their lives, and family values come first.

How we get by

With their low incomes - under \$40,000 - and few assets, Cuidad Strivers are barely getting by. They have little cash left over each week that can be set aside for savings. They claim that investing in the stock market is too risky and they own no investments more than the average. More than a third have no dealings with a bank whatsoever. Few have the credit ratings to be able to take on debt, and only a small fraction carries a small personal loan. Worried about identity theft from credit cards, they're only half as likely as average Americans to even carry plastic. That means that they pay for virtually all products and bills using cash.

Digital behavior

Most households in Cuidad Strivers can't afford digital media and don't go online. Those who do have access to the Internet frequent Websites that offer information and entertainment, instead of commercial applications like banking and shopping. These folks download music files and use bulletin boards; sites like Craigslist, Hulu, MTV and Univision are all popular in this segment. They also like social networks, using sites like Myspace and Facebook to keep in touch with family and friends they left behind in Mexico. The entertainment sites allow them to keep up with the latest Spanish-language novellas and popular culture.

Mosaic USA

Group P Cultural Connections

Segment P61: Humble Beginnings

Multi-ethnic singles and single-parent households with mid-scale incomes in city apartments

Overview

A racially- and ethnically-diverse segment, Humble Beginnings are among the nation's least affluent. With more than two-thirds of households Hispanic and an above-average concentration of African Americans, these Generation Xers are striving to make ends meet. They face many challenges: incomes of half the national average, poor educations and low-level jobs in the service sector. Most are single, but they're not alone. Nearly two-thirds of households consist of single parents and their children, one of the highest rates in the nation. As such, many of these recent immigrants are trying to raise children on low incomes, tight budgets and language challenges. In more than eight of ten households, Spanish is the predominant language spoken at home.

With these downscale demographics, Humble Beginnings typically live in crowded low-rise apartment complexes in cities throughout the West and South. Rents are cheap; the streets are often lined with small factories and parking lots rather than schools and parks. For many, however, these units are all they can afford, though the hope is to move up and out as soon as possible. In this transient world, a majority of residents have lived at the same address for less than a year.

In Humble Beginnings, there's not a lot of money for active lifestyles. The adults pursue few leisure activities, other than the occasional movie, dance show or bingo game. They try to take their kids to free activities, such as baseball and soccer at local parks, or an occasional excursion to the zoo. These families spend a lot of free time at home, where they listen to Latin music, watch Spanish TV stations and read magazines such as *People en Español* or the English publication *American Baby*. They travel little, even to their hometowns in Mexico or the Caribbean.

Humble Beginnings find joy in consumption, but their thin wallets consign them to discount stores and clearance racks in upper-scale stores. They frequent a range of clothiers - from Family Dollar to Gap, Sears and JCPenney - to try and rein in their desire to buy the latest fashions. To support family requirements, they will shop at Kmart and Toys R Us. Few have much left every month to devote to savings, and these young families tend to have no investments and no interest-bearing bank accounts. They carry debit and credit cards but struggle to pay their bills every month. Only a third owns a car, which is usually a used subcompact from Detroit. Their one splurge is consumer electronics. If they can't afford to take their kids on fancy vacations, at least they can outfit their homes with large-screen TVs and MP3 players. A number of households pay for premium cable channels each month.

Despite the downscale landscape - or perhaps because of it - Humble Beginnings feel driven to succeed, so they can impress their family and peers. They remain devoted parents who like to indulge their kids and protect them from the harsher realities of crime and transient populations

Mosaic USA

within their neighborhoods. While they are not very politically active, these residents do get involved in their church and community. They're willing to support a good cause if it will better their neighborhood and, more importantly, their own standard of living.

Demographics and behavior

Who we are

Humble Beginnings are an ethnically-diverse segment filled with singles and single parents living in city apartments. About two-thirds of the household heads are Hispanic - a majority from Mexico- and nearly 15 percent are African-American. Most of the adults are Generation Xers between 35 and 50, and nearly three-quarters have not finished high school. Almost two-thirds of the households contain single parents and their children, the highest rate in the nation. They work in lower-echelon blue-collar and service-sector jobs in manufacturing, trucking and food services; advancement is hindered among the one-third of households where Spanish is the main language spoken.

Where we live

Centered in big and second-tier cities in the West and South, Humble Beginnings typically live in downscale industrial areas. Nearly all are renters, the highest concentration in the nation, and they tend to live in crowded, garden-style apartment complexes and mobile home parks that were built between 1960 and 1990. Home values are cheap - less than \$118,000 on average. Few residents sink in roots in these areas, where more than half have lived at the same residence less than a year. For these child-rearing families, the transient world also makes it harder for children to succeed and break the cycle of low educational achievement in their families.

How we live our lives

Without a lot of discretionary income for many leisure pursuits, Humble Beginnings have relatively low-key lifestyles. For nightlife, they like going to movies, dance performances, neighborhood events and music concerts. On the weekend, they gather at parks to play soccer and baseball or take their kids to a zoo, aquarium and, occasionally, a theme park. They can't afford to travel much so they spend a lot of time at home doing hobbies like cooking and needlework along with playing with their kids.

Humble Beginnings like to shop and have aspirational tastes, but they're always aware of their financial realities. They say that they like to keep up with new styles and look better in latest fashions. They have to struggle not to spend more than they can afford; they shop at discount department stores like Kmart and Sears as well as more mid-market retailers like Gap, Old Navy and Costco. They believe imported cars convey more status, but they can only afford a used subcompact from a domestic manufacturer. The one area where they're willing to spend freely is consumer electronics: they state that they'll pay anything for a desired gadget, and they buy MP3 players, plasma TVs and new cameras.

Humble Beginnings have bilingual media tastes. They enjoy listening to the radio all day, and their taste in music ranges from Latin ballads and salsa to hip hop and children's tunes. They

Mosaic USA

like to keep up with Latin news, music and sports on TV, and they're twice as likely as other Hispanic Americans to watch CNN Español, HBO Latino and Univision, in addition to English mainstream cable channels like BET and MTV. They also look to magazines to stay informed, reading a variety of publications, including *Ebony*, *American Baby*, *Cosmopolitan en Español* and *National Geographic en Español*. Their Internet habits are similarly mixed. This is one of the few segments where members say both that the Internet has had no impact on their life and that they're sleeping less because of the Internet. In a segment as diverse as this one, that dichotomy is no surprise.

How we view the world

Humble Beginnings are all about economic success. Unhappy with their current status, they want to seize opportunities in life. While family is important to them, they're willing to sacrifice family time to get ahead. Driven by ambition, they're more than twice as likely as the general population to want to set up their own businesses. Self-described workaholics, they want to earn more money to gain respect from the friends and family. "Money is the best measure of success," they'll tell you.

Away from their jobs, these single parents try to indulge their children and are always willing to include them in family discussions. As many are religious, they want to set a good example for their children by being actively involved in their church and regularly attending services. Despite being unattached, these adults care about their community and enjoy being surrounded by people with different cultural traditions. They will volunteer their time for a good cause and participate in a protest if they feel strongly about the issue. Politically, they tend to have liberal views. Few register to vote or join a political party, so many are less engaged in the political life of the community.

How we get by

Humble Beginnings are one of the most financially-challenged segments. At about \$35,000, their average income ranks in the bottom tenth of the nation. These households struggle to set aside savings or accumulate any income-producing assets. Many simply distrust banks and have no accounts at any financial institutions; fewer than 5 percent have a brokerage account. They also don't buy many insurance products. A small number have managed to qualify for debit and credit cards. These households occasionally secure a loan to buy a car, but otherwise they handle most of their finances using cash.

Digital behavior

The downscale singles in Humble Beginnings have only modest budgets that they can devote to digital technology. Unable to afford Internet access at home, they go online at the library, their children's school and, increasingly, using their mobile phone. They tend to use the Internet for entertainment or communications; they will instant-message friends, download music files and get sports scores. Among their favorite Websites are Disney, NFL.com, InboxDollars and FreeSlots. Many see more Internet activities in the future, as a high number plan to enhance their Internet service in the next year.

Mosaic USA

Group Q Golden Year Guardians

Segment Q62: Reaping Rewards

Relaxed, retired couples and widowed individuals in suburban homes living quiet lives

Overview

A haven for elderly Americans, Reaping Rewards are over 65 years old and no longer in the workforce. As members of the Greatest Generation, they grew up during the Depression and World War II, typically married young and then thrived in the workplace in the latter half of the 20th century. Today these seniors - a mix of elderly couples and widowed individuals- are reaping the rewards of their many years of work and have settled in quiet subdivisions. They live well on decent pensions and investments.

They have done very well in managing their investments with their lower middle-class incomes. With reduced living expenses, Reaping Rewards can afford to own a comfortable cottage or ranch house worth about \$275,000 - a price above the national average. Many moved to their homes in mixed-age communities about a decade ago, after their children had finally left home and they could retire with some financial security. No fans of the active retirement communities like Sun City and Leisure World, they're happy in vibrant cities like Tucson, Ariz. and Yarmouth, Mass., with access to transportation hubs and top-flight hospitals. If they want to get away, they can always go to their second home, which many in this segment own.

Reaping Rewards are not about working up a sweat. They engage in a lot of indoor activities: watching TV and listening to classical music as well as pursuing hobbies like needlework and coin collecting. They also like to go out on the town; they attend concerts and plays and try their luck at casinos and bingo parlors. They have the disposable cash to dine out regularly, showing a fondness for casual restaurants such as Olive Garden and Ruby Tuesday. After a lifetime of labor, these Americans enjoy traveling; they take cruises to the Mediterranean and drive, by RV, throughout the U.S.

Reaping Rewards have the money to shop, but they find little joy in consumption. These brand-loyal traditionalists like to buy tried-and-true styles at stores they've patronized for years. They're regulars at mall retailers like Talbots and Nordstrom, but they don't browse much; they typically grab a classic shirt or pair of slacks and then leave. They're more enthusiastic about shopping by mail-order, where they buy books, women's apparel and do-it-yourself items. While they're admittedly tech-shy and own few consumer gadgets, they like cars that are equipped with all the latest options, especially new luxury sedans.

Reaping Rewards are also brand-loyal when it comes to media. They still read a newspaper from cover to cover every day. These well-read Americans read magazines, and subscribe to a variety of publications - from *Architectural Digest* to *Reader's Digest* to *Time*. Many keep their TVs on all day for a comforting audio backdrop to their routine. Regarding TV as their main source of news and entertainment, they like to tune in to newscasts, talk shows, game shows and historical programs. Late-adopters when it comes to the Internet, they rarely go online for

Mosaic USA

shopping or banking. However, they will do more age-specific activities online, like researching various ailments and maladies and making travel arrangements to visit their grandkids.

The values system of Reaping Rewards reflects old-fashioned mores. They're religious Americans who express their faith by going to church and synagogue as well as watching religious TV shows. Risk-averse, they buy a lot of insurance products. They tend to vote Republican and they feel it's more important to "do your duty than to enjoy life". Active in their communities, these households are charitable, giving to nearly every kind of not-for-profit: religious, health, political, environmental and arts groups.

Demographics and behavior

Who we are

One of the oldest segments, Reaping Rewards are elderly couples and widowed individuals living quiet, suburban lifestyles and, as their name suggests, reaping the rewards of their hard work over the years. Mostly members of the Greatest Generation, more than half are over 75 years old; virtually all are over 65. Some 85 percent are retired, about six times the national average. With their moderate educations, household heads are about evenly divided between high-school and college graduates; they have decent incomes from pensions and income-producing assets. With their children grown and on their own, these predominantly white households are enjoying their twilight years in unpretentious communities.

Where we live

The empty-nest couples and singles in Reaping Rewards live in suburban homes and apartments scattered across the nation. Hardly confined to active retirement communities, they tend to live in mix-aged subdivisions in cities like Boynton Beach, Fla., Tucson, Ariz., and Yarmouth, Mass. Many live in comfortable ranch houses and cottages on modest lots in relatively new subdivisions built since 1980. The typical home value - more than \$275,000 - is nearly 20 percent above average. A large proportion moved in to their neighborhoods after raising their families and retiring from work. A majority have lived at the same address for over a decade.

How we live our lives

For Reaping Rewards, much of their time is now spent indoors. They like to read, cook, watch TV and listen to music, particularly Broadway tunes, gospel, easy listening and classical. Many finally have the time to enjoy hobbies like needlework, playing cards and collecting coins, porcelain figurines and crystal objects. Their idea of exercise is gardening, golfing and bird-watching.

However, these seniors still have the energy to get up and go. They often dine out, frequenting casual restaurants like Ruby Tuesday, Bob Evans, Olive Garden and Red Lobster. They make a strong market for travel domestically and abroad, especially for cruises to Alaska, the Mediterranean and the Caribbean. They also enjoy taking package tours to Europe and Canada, where they can be assured of good hospitals and safe streets. They're three times as likely as average Americans to travel by RV. With their solid educations, they often have subscription

Mosaic USA

tickets to their local performing arts hall, enjoying plays and concerts; classical music is popular, as is the occasional country concert. However, when Reaping Rewards want to really let their hair down, they go gambling at casinos and bingo parlors.

In the marketplace, Reaping Rewards wouldn't qualify as shopaholics. Brand-loyal, they tend to go to the stores they know and pick up the traditional styles they like. Many like to prowl the malls for exercise as much as browsing; their favorite stores are often upscale retailers like Chico's, Talbots, Coldwater Creek and Nordstrom. They prefer to buy items made in the USA, but that's not a rigid rule. When they buy a new car, which is every two or three years, they're just as likely to buy a Toyota as a Ford, and their favorite nameplates run the gamut, from Buick sedans to luxury Lexus and Jaguar models.

Reaping Rewards are selective in their media tastes. These old-fashioned consumers still enjoy print media. They're one of the few segments that still subscribes to newspapers - more than 50 percent above-average - and they tend to read the papers from cover to cover. They also read magazines, enjoying a wide range of titles: news, business, home, science and women's issues. However, TV is their main source of entertainment. These Americans are among the top TV audiences in the early morning and often keep their TV set on most of the day. They look to TV to keep them informed, and tune in to cable channels like CNN and CNBC. For entertainment, they arrange their schedules around re-runs of classic TV shows like "Murder, She Wrote," "The Andy Griffith Show" and "M*A*S*H". They're still getting comfortable with the Internet, and many state that it's only a minor part of their lives.

How we view the world

Reaping Rewards are traditional in their view of the world. They're loyal to their friends, patronize companies that act ethically and espouse conservative political views. Their faith is important and they attend religious services regularly. While some older Americans may express jingoistic sentiments, they're relatively tolerant of people from other countries, they make friends easily and they believe in respecting the customs and beliefs of others. Self-described members of the global village, they're more likely than average Americans to be interested in international events.

Recognizing their advancing years, Reaping Rewards make a strong effort for health. They're conscientious about having regular checkups and seeking medical care when they're not feeling well. These are risk-averse households that are nearly twice as likely as average Americans to take preventive medicine and are willing to pay extra for health care not covered by their insurance. They try to eat a healthy diet - including fiber - avoid additives and seek out nutritional information. However, coupons to try new food can sway them and convenience sometimes trumps nutrition: they often buy convenient meals such as frozen dinners, store-made takeout and other easy-to-prepare foods.

At this stage in their lives, Reaping Rewards are happy with their lifestyle. They enjoy entertaining friends in their homes, which they've furnished with art and reminders of their travels. They support their communities and are willing to volunteer their time to maintain their neighborhoods. With their high voting rates, they normally vote the Republican ticket and

Mosaic USA

support conservative causes. It's difficult to find a group that they don't belong to: arts organizations, church and synagogue groups, veterans' clubs and the AARP can all count them as members. Stating that there's little they can do to change their life, they have no fear about the future. These seniors have few regrets.

How we get by

With their fixed incomes and income-producing assets, Reaping Rewards live comfortably on more than \$55,000 a year. Although they're financially conservative, they're active investors who acquire stocks, bonds, mutual funds and tax-sheltered annuities. These Americans trust banks and have a number of accounts and CDs at their local branch. They make a strong market for most financial and insurance products. They carry almost every kind of credit card and conscientiously pay them off each month. They like buying life insurance, both term and whole-life insurance, though the value is usually less than \$100,000. With many having already paid off their mortgages, they tend to have few debts. These folks take pride in being financially secure and staying current with all their bills. They nearly always pay their bills the old-fashioned way: by writing a check.

Digital behavior

Reaping Rewards are one of the least active online segments in the nation. Compared to the general population, they're nearly 50 percent less likely to have Internet access at home. Those who do, however, lead inquisitive lives online; they go to sites that focus on business and finance, news and health, and sports and travel. They're not big on online shopping, but they do trust the Web enough to book cruises and flights, seek out health information and order from online pharmacies.

Mosaic USA

Group Q Golden Year Guardians

Segment Q63: Footloose and Family Free

Elderly couples and widowed individuals living active and comfortable lifestyles

Overview

Footloose and Family Free are a mix of elderly couples and widowed individuals, many living in retirement communities across the South. With more than three-quarters over the age of 65, they're mostly out of the workforce and enjoying comfortable retirements. Despite no longer supporting children, many live in detached houses on small plots that they moved to after retirement. Some of their communities are age-restricted, and there are few children to be seen except for visiting grandchildren. Nearly eight in ten households contain a grandparent.

With their solid incomes from pensions and investments, Footloose and Family Free can afford comfy lifestyles. They're fit, politically active and surprisingly liberal for their age, typically leading busy social lives. They still drive, often mid-range sedans, and like to go out at night. They dine frequently at white-tablecloth restaurants and regularly go to plays, classical concerts and events at the local veterans' club. They're very health conscious and like to spend time each week exercising at a gym, where they engage in fitness walking, swimming and aerobics. They can afford to take frequent holidays, and they enjoy taking trips by plane, train, or cruise ship to Europe and Asia. They like to go in style, staying at a Ritz-Carlton or Fairmont hotel.

That fondness for the finer things can be seen in the way they shop. They like to buy quality clothes and designer labels at mid-upscale retailers like Nordstrom, Bealls, Chico's and Coldwater Creek. They tend to be brand-loyal, seeking out styles that have stood them well for years. They like to buy a new car every few years and, if they want something other than the typical Cadillac or Lincoln, a sedan from Hyundai or Honda is typically their choice. They can afford such niceties thanks to judicious investments throughout their career. Today, many own diversified portfolios of stocks, mutual funds, CDs and tax-sheltered annuities. These are not Americans who flaunt their affluence, but with many owning a vacation home or time share in addition to their home, they're more than comfortable. Nearly half own three or more cars.

Footloose and Family Free make a point to be active, mentally stimulated and socially engaged. They enjoy entertaining friends at home, which often involves playing card games like bridge or pinochle. But when they want to relax, it's often on a living room couch with some printed matter or a TV remote close at hand. These older Americans like to read, books, magazines, newspapers - you name it. They like to stay informed and they often enjoy reading a daily newspaper from cover to cover. They enjoy a number of magazines that cover news, sports, food and travel. They're fond of watching TV, particularly news, documentaries, history programs and movies. They've only recently begun using the Internet, but they've learned enough to follow their stocks, get health information and send e-greetings to their kids and grandkids.

Footloose and Family Free recognize their good fortune. They say they're content with their life and feel financially secure. They're more liberal than other senior segments, often voting Democratic. However, they're conservative when it comes to their health; they watch what they

Mosaic USA

eat and stay on top of medical issues with the help of their doctor, their local library and health Websites. These elderly Americans don't worry too much about the future, though, and are happy with their lives today.

Demographics and behavior

Who we are

Footloose and Family Free are predominantly white empty-nest couples and widowed individuals; the percentage of widows and widowers is roughly twice the national average. Nearly half are over 76 years old; three-quarters are older than 65. Their educations are below average, with a third holding high school diplomas and only 20 percent having a college degree. The small percentage still in the workforce tends to have jobs in sales and service-sector professions. Virtually all the members of this segment have grown children, and more than three-quarters of the households contain grandparents, more than twice the national average.

Where we live

Concentrated in retirement communities and suburban enclaves across the South, Footloose and Family Free are mostly homeowners living in relatively modest homes and condos. Some have settled in age-restricted communities like the Sun City communities in Arizona or Florida; more than half the households are found in Florida, while others have moved to modest ramblers and condos averaging about \$140,000 in diverse suburbs where their pensions can go far. Their housing is relatively new, the majority having been built between 1970 and 1990, and many of these householders moved to their current address after their retirement. A majority have lived at the same address for over a decade.

How we live our lives

With their comfortable pensions supplemented by investments, Footloose and Family Free enjoy active retirements. They like to go to plays, classical concerts and casinos. They frequently go out to dinner, often hitting the early-bird specials at local restaurants and to mid-market chains like the Cheesecake Factory, California Pizza Kitchen and Romano's Macaroni Grill. These folks have the time and money to travel in style, taking cruises and trips across the U.S. and abroad, particularly to Europe and Asia. When they check in at a hotel, it's usually a full-service, upscale property like a Fairmont, Ritz-Carlton or Intercontinental.

At home, they like to relax by reading books, playing cards and doing hobbies like photography, needlework and adding to their collections of coins and crystal figures. They make time to exercise each week by taking aerobics classes, fitness walking, swimming and playing golf. They spend more time indoors, however, enjoying a variety of media. They subscribe to newspapers, often going through the advertising supplements first before turning to the entertainment, travel, food and editorial sections. They also look to magazines to stay informed, subscribing to publications such as *Vogue*, *Travel & Leisure*, *Time* and *Southern Living*. Their main form of entertainment is TV; these viewers watch cable channels such as AMC, CNN, Travel, the Food Network and Fox News.

Mosaic USA

Footloose and Family Free are traditionalists in the marketplace as well. They describe themselves as brand-loyal consumers who stick with favorite styles and stores. They prefer local stores to national chains, but when they make a major shopping excursion, it often takes them to retailers like Costco, Chico's, Macy's and Coldwater Creek. They don't mind paying higher prices as long as they get good quality for clothing, accessories, electronics and, especially, automobiles. When they buy a car, which is every two or three years, it's typically a Cadillac or a Lincoln, though luxury imports are also popular. These seniors are all about leading quality lives and that means giving back to the community as well. They're known for their philanthropy, donating to a variety of health, arts, environmental and social science charities.

How we view the world

Footloose and Family Free generally have sunny dispositions. They're happy with their life, content with their standard of living and optimistic about the future. They have a genuine interest in people and enjoy entertaining at home. They say that it's important to stay active, learn new things and remain well-informed. That's one reason why they remain active politically, with nearly 90 percent registered to vote and an above-average share describing themselves as liberal Democrats. These spiritual people are comfortable in their skin and try to make the most of their days.

With their advanced age, Footloose and Family Free make a strong effort for health. They want to stay young and maintain that it's important to look attractive to others. They make a point of exercising regularly. They eat defensively, by trying to maintain a healthy diet, avoiding fast food and watching their calories. At the grocery store, they're the shoppers reading the ingredients of products before they buy. If they do become sick, they often research treatments on their own before conferring with their doctor. These traditionalists trust their doctor.

How we get by

Having worked most of their lives, Footloose and Family Free now get by on comfortable pensions, social security and income-producing assets. While their incomes are below average, at less than \$42,000, their expenses also tend to be modest, so they're twice as likely as average Americans to feel financially secure. An above-average number have investments, with typically \$100,000 or below in a mix of stocks, mutual funds, money markets and tax-sheltered annuities. They tend to have a large number of credit cards, including travel, gas and department store cards, and pay off their balances each month. These older households also make a strong market for insurance, particularly auto and homeowners' insurance. However, many have only a modest amount of life insurance. These Americans aren't too concerned about leaving a large inheritance to their children and are content to spend down their assets to support their lifestyles.

Digital behavior

Footloose and Family Free are relative newcomers to digital media, but they're slowly getting comfortable with surfing the Internet. They now regularly go to Websites to book flights and cruises, get more information on health conditions and check their stocks and standings of favorite golfers. Many also go online to keep tabs on their sprawling families, and one of their

Mosaic USA

favorite activities is sending e-greetings to grandchildren. With their fondness for gambling, it's perhaps not surprising that their top-ranked Website is the Florida Lottery. One of these days, they believe, their numbers will surely hit it big.

Mosaic USA

Group Q Golden Year Guardians

Segment Q64: Town Elders

Stable, minimalist seniors living in older residences and leading sedentary lifestyles

Overview

A segment of older retirees, Town Elders are a mix of widowed individuals and empty-nesting couples scattered around the country. All are over 65 and nearly nine out of ten householders are retired. Many have aged in place, living in the original ranch houses and ramblers that they bought more than 25 years ago. This is a stable segment with little mobility; the members are predominantly white and mostly downscale. Incomes and investment balances are low, but so are expenses. Many of these seniors say that they're happy with their standard of living and don't worry about the future.

Town Elders cultivate home-centered lifestyles. These households spend a lot of time reading books, gardening, doing needlework and generally puttering around their homes. They have time to enjoy hobbies like coin collecting and bird-watching. They don't eat out much except for the occasional outing to a Dairy Queen for a treat. There's not a lot of money for nightlife and travel. Instead, their social lives revolve around their local church and veterans' club, where they enjoy the camaraderie and bingo games. When they do travel to visit friends and family - more than three-quarters are grandparents - they'll take a bus, RV or car. Most still drive - typically sedans and pickup trucks - and more than half own three or more vehicles.

Town Elders aren't big on shopping; it's too tiring for some. Many like the convenience of nearby local stores and retailers where they can find their favorite brands. They typically choose comfort over style, and patronize both discount and mid-market mall retailers. These are the consumers who carry credit cards for Sears and JCPenney, and a high percentage also shop by mail-order and phone. With a high percentage having served in the Armed Forces, members of this segment are patriotic in the marketplace. When they can, they buy products made in the USA.

Town Elders are traditional media fans. They get a daily newspaper, subscribe to a number of magazines - stalwarts like *Field & Stream* and *Better Homes & Gardens* - and watch TV throughout the day. They particularly enjoy movies, documentaries and game shows, and they're twice as likely as average Americans to tune in to re-runs on the Hallmark Channel, especially "Murder, She Wrote" and "Little House on the Prairie". The Internet has made few inroads in this segment, and those who do go online typically only have dial-up access. They mostly use the Internet to send e-greetings and research health information; the AARP Website is extremely popular with this segment.

Town Elders are traditional, care about their family and cultivate their faith. They espouse conservative political beliefs and support conservative social issues. They like spending time with their family, going to church on Sunday and watching religious programs during the week. Having lived at the same address for decades, they have deep roots in the community. Even if an issue doesn't affect them personally, they're always willing to volunteer for a good cause.

Mosaic USA

Demographics and behavior

Who we are

One of the oldest segments in the country, Town Elders are retired Americans living in small towns. Nearly two-thirds of household heads are over 75 years old; all are over 65. The predominantly white households are a mix: nearly two-thirds are widowed individuals while the rest are married couples. While none have children living at home, more than three-quarters are grandparents. Only 13 percent have a college degree, but at this point in their lives with their working days behind them, they're not looking to get ahead by furthering their education.

Where we live

Scattered across the country, Town Elders live in small towns and rural villages, often in economically depressed areas. Housing values are low, less than 60 percent of the national average, and many of the ranch houses and bungalows typically situated on small lots were built more than a half-century ago. Many residents are original owners who have aged in place and paid off their mortgages. One-third of segment members have been at the same residence for over 25 years, two-thirds for more than 15 years.

How we live our lives

Town Elders lead quiet, mostly sedentary lifestyles. They spend a lot of time indoors reading, doing needlework and watching TV. They're collectors with interests in coins, porcelain figurines and crystal objects, and one of their favorite activities is antique shopping. They engage in few fitness activities but they like to go bird-watching and target shooting. There's not a lot of money for travel, but these folks do take trips, typically to visit family members by bus or RV. For a treat, they'll go out to a Dairy Queen, Arby's or Church's Fried Chicken. On their fixed incomes, they rarely select fancier fare.

As consumers, Town Elders come across as reluctant shoppers, more interested in convenience and comfort than fashion and exclusivity. Many prefer local stores to national chains, American brands to foreign goods and functional clothes to cutting-edge styles. Their top-rated retailers include both discount and mid-market companies: Family Dollar, Dollar General and Belk. Many don't have the stamina for long shopping excursions; when they go to a store, they tend to buy exactly what they need and leave without another glance. Little wonder that many in this segment like to shop by phone or mail-order, buying books, women's apparel and gardening tools at more than twice the national average.

The home-bound Town Elders make a strong audience for traditional media. They like getting their news from a daily paper, and nearly a third of householders read every page. They read venerable magazine titles such as *Field & Stream*, *Better Homes & Gardens*, *American Rifleman* and *House Beautiful*. They're no big fans of radio, either in their cars or at home. Their chief form of news and entertainment is TV. Many enjoy broadcast news, movies and game shows, as well as cable channels like Hallmark, TCM, AMC, CNN and Fox News. They dislike the commercial interruptions and tend to mute the sound when an ad appears. These Americans prefer the silence of advertisements in newspaper inserts and coupons.

Mosaic USA

How we view the world

Faith, family and community are the theme values of Town Elders. These traditionalists describe themselves as spiritual people who go to church on Sunday and watch religious programs during the week. Politically, their views range from conservative to right-wing. These politically active citizens - nearly all are registered to vote - are more likely to belong to the Democratic Party than the Republican.

The primacy of the family is an important value in Town Elders. These singles and couples enjoy spending time with their family, especially quiet evenings at home, and they want their family to think they're doing well. They're old-fashioned regarding issues of gender and age, stating children should be respectful of their elders. Despite their downscale economics, these seniors feel they're doing okay and are generally happy with their lives.

Town Elders make an effort to get involved in the communities where they've lived for so many years. They belong to veterans' clubs, churches and synagogues, and they often take leadership roles as board members. They like to be well-informed about the issues of the day and will volunteer for a good cause. They attribute their community spirit to a genuine interest in people and a willingness to help others, even if they receive no benefit.

How we get by

With incomes under \$32,000 and few income-producing assets, Town Elders know they need to be cautious money managers. They regard the stock market as too risky, and their investments tend to be conservative instruments like CDs, money market accounts and tax-sheltered annuities; the total amount is typically under \$50,000. These households barely register for owning stocks and mutual funds. They also don't muster much interest in insurance products, other than some health and whole-life policies acquired earlier in their working lives. They do use plastic, owning a variety of credit cards for bills, gas and stores (especially Sears and JCPenney). Some households have taken out loans for home improvement and new cars, and they regard their cars as important forms of status and wealth. In fact, more than half have three or more cars cluttering their driveways.

Digital behavior

Low incomes, modest educations and advanced ages combine to make low digital activity in Town Elders. These retirees mostly missed the Internet revolution and have little interest in smartphones, wireless computers and high-speed online access. Few have much use for the Internet. Still, those that do go online are making the most of it, sending e-greetings and using webcams to keep in touch with far-off children, grandkids and old friends. Many do enjoy surfing to Websites that offer news, health information, motorsports standings and cruise deals. Among their favorite sites: Classmates.com, CaregiverStress, Accuweather and AARP.

Mosaic USA

Group Q Golden Year Guardians

Segment Q65: Senior Discounts

Downscale, settled retirees in metro apartment communities

Overview

Senior Discounts are mostly elderly people on fixed incomes who have retired to city apartment buildings geared for seniors. Most of these residents are over 75 years old, and they tend to seek out these apartments when they become widowed or can no longer cope with the maintenance of a home. While a high percentage has grown children and three-quarters are grandparents, their kids are typically too far away or incapable of supporting them in their homes. Still, despite modest incomes, these elderly Americans express satisfaction with their life, have a circle of close friends and enjoy both hobbies and nightlife. Some are taking classes and they're looking for opportunities to improve their social life.

Senior Discounts are found all around the country, typically in metro communities that permit large, multi-unit apartment buildings. Many have moved in within the last seven years. Given their sometimes dicey neighborhoods, they prefer the security of an apartment building, preferably with a doorman, to being on their own. Some can take advantage of rent-controlled rates and senior discounts to help stretch their budgets.

Many members of this segment have active leisure lives. Surveys show that they go out regularly to see plays, attend classical music concerts and gamble at casinos. Their neighborhoods often feature a nearby senior center that offers bingo and exercise programs. Many travel regularly to foreign destinations, ever interested in learning about new cultures and customs. At home, they enjoy reading and needlecraft, and some are active collectors of coins and porcelain figures. However, most Senior Discounts wouldn't qualify as sophisticated investors. Few have income-producing assets, and only a small percentage own stocks or bonds. Many get by on small pensions that supplement their Social Security checks, and they are often slow to pay off their monthly credit card balances. When they pay their bills, it's often with cash or a money order.

As consumers, these older Americans are more concerned about discounts than designer labels. They tend to patronize the same stores and wear the same styles for years. They'll go to both bargain and mid-scale retailers, though they typically head first to the clearance rack when arriving at a Macy's or Stein Mart. Occasionally, these shoppers will splurge on a high-quality outfit for a special event or when they want to make a statement. Because functionality is the most important factor when they consider a purchase, they're skeptical of most advertising claims; in fact, they ignore most advertising.

Spending a lot of time in their apartments, Senior Discounts are a solid media market. They like to read newspapers and magazines, listen to pre-rock music on the radio and watch a lot of TV. Their favorite cable channels include TCM, the Movie Channel, CNBC and CNN. Many verge on obsessive when it comes to watching favorite game shows and nightly newscasts. Though they

Mosaic USA

do not often access the Internet, they will go online to Websites that offer health information, political news and sports standings featuring their favorite teams.

Senior Discounts are mostly happy with their lives and cherish their families and friends. They like to meet new people, entertain them in their apartments and stay in touch with their far-away families. Faith is important to these seniors, who are active in their churches and synagogues. They're politically active as well, supporting mainly conservative social issues. Monitoring their health is important to these Americans, who watch their diets, take preventive medicine and listen to their doctors.

Demographics and behavior

Who we are

As older members of the Traditionalist Generation, Senior Discounts are downscale retirees living in multi-unit city apartments often designed specifically to house senior citizens. A majority are over 75 years old; more than eight in ten households are of retirement age. Nearly three-quarters of all households consist of widowed individuals, the highest in the nation. Predominantly white with limited educations, 42 percent are high school dropouts; those who are still in the workforce tend to hold low-level service-sector jobs in health care. Most have grown children who typically live too far away to care for them; in this segment, three-quarters are grandparents.

Where we live

When Americans are widowed, have constrained finances or feel too fragile to care for their homes, they often move to the kinds of apartment projects favored by Senior Discounts. These multi-unit apartment complexes were typically built over the last half-century and are found in big cities and inner-ring suburbs scattered around the country, from Denver to Baltimore to the Bronx. A majority of residents have moved to these rental apartments in the last seven years. Home values in this segment are nearly a third less than the national average, but they're still prohibitive for these Americans. More than three-quarters can only afford to rent, and even then they often benefit from rent-controlled rates.

How we live our lives

Still healthy and active, Senior Discounts try to enjoy their leisure time with friends and family. Many try to get out at least once a week, and they go to the theater, classical music concerts, casinos and comedy clubs. Those who have served in the Armed Forces are often active in veterans' clubs; others participate in arts organizations. Bingo is a popular pastime in this segment, where their apartment building or nearby citizen's center may operate weekly games at little cost. These seniors like to get regular exercise, and those who are still nimble like to play golf and tennis. Every few years, they typically travel abroad, often going to Greece, Spain, France and Israel. When they travel domestically to see their family, they like to watch their budget and stay at discount motels like Red Roof Inn and La Quinta.

Given their tight finances, Senior Discounts tend to be price-conscious shoppers. When they shop for clothes, they head first for the clearance rack. Then they look for items that are

Mosaic USA

comfortable, conservative in style and functional; they tend to favor classic styles that have suited them for years. Their favorite stores tend to be ones close by and offer good value for their money. However, they enjoy shopping at a range of retailers, from Kmart and Family Dollar to Macy's and Stein Mart, and recognize that it's sometimes worth paying extra for quality goods. Despite their advanced age, a disproportionate number say that they like clothes that allow them to make a unique fashion statement.

Senior Discounts like to spend quiet evenings at home, where they read books, listen to music, jazz and 40s pop are favorite styles, and do needlework. Many like to buy collectibles such as coins, porcelain figures and crystal objects. Most are entertained, however, with a variety of media. They are loyal newspaper readers, turning to the local news, opinion and classifieds sections first. They enjoy leafing through magazines and subscribe to *Cosmopolitan*, *The New Yorker*, *Cooking Light* and *Ladies' Home Journal*. Their chief form of entertainment will always be their TV set, though. They're big fans of TV news, movies, history programs, game shows and documentaries. At a time when many people are shifting to watching TV programs and movies online, these Americans say the Internet has had no impact on their lives.

How we view the world

Senior Discounts may be older but they haven't lost a step. They're happy with their life, optimistic about the future and often at the center of their circle of friends. They believe in the importance of lasting relationships and try to stay in touch with their friends. But they're also family-oriented people who enjoy spending time with their children and grandchildren, and they admit that they find it difficult to deny their requests. With their overabundance of pride, they want friends and family to think that they're doing well.

Politically active, Senior Discounts always vote and typically support conservative Democrats. These Americans say their faith is important to them, and they're involved in their church or synagogue, regularly going to services. With a strong moral compass, mainly support conservative social issues.

Senior Discounts are proud of their independence, and they show little evidence of slowing down. They're still involved in the pursuit of novelty and change, saying that they like to try new things and take risks. Many tell researchers that they're still looking for opportunities to improve their life, taking classes and trying to keep well-informed. They take vitamins, watch their diet and try to exercise at least once a week. Refusing to fall into a rut, they admit that they like to live for the moment and not worry about the future.

How we get by

The most downscale of the mature segments, Senior Discounts are widows and widowers who rely on Social Security, Medicare and Medicaid to get by. At less than \$28,000, their incomes are about 60 percent below the national average. Few have even modest nest eggs. Risk-averse, they own few stocks, mutual funds or bonds, though they do own some bank CDs and tax-sheltered annuities. However, they patronize banks less than the average and typically pay their bills with money orders or cash. Some get by with the help of regular credit cards, though they don't always pay off their balances each month. They rarely set aside much money for

Mosaic USA

health or life insurance. If they have any life insurance, it's typically a low-balance policy under \$20,000.

Digital behavior

Senior Discounts are a reluctant digital market. They are among those with the least Internet use. They rarely go online for shopping or banking. When they do access the Internet, a disproportionate number still use a slow, dial-up modem. These seniors do appreciate the wealth of free information available on the Internet, and they like to go to Websites that feature news, politics, health, sports and games. Those that do surf the Internet visit sites such as WebMD, Newsmax, Yahoo Sports and USAToday.

Mosaic USA

Group R Aspirational Fusion

Segment R66: Dare to Dream

Young singles, couples and single parents with lower incomes starting out in city apartments

Overview

Dare to Dream are one of the newest demographic trends in American households: the decline of marriage among downscale couples. In this segment, singles, cohabitating couples and single parents of limited means share low-rent city apartments. One of the youngest segments in the nation, more than a third of household heads are under 35 years old. The populace here doesn't consider marriage as the only path to forming a family.

Predominantly white with a higher-than-average concentration of Hispanics, these young adults have low educations - their rate of high school dropouts is double the national average - and low-paying, entry-level jobs in sales and service-sector industries. Some manage to get by sharing overcrowded apartments to make ends meet. In their old and transient neighborhoods, scattered across the country in mid-sized cities like Buffalo, N.Y. and Tulsa, Okla., segment members live in buildings typically built before 1925. There are few amenities other than the inexpensive rent to entice these young, mobile singles to sink in roots: nearly three-quarters have lived at their address for fewer than three years.

Dare to Dream spend a lot of their free time on the go. They hang out with friends at bars and nightclubs, head to movies and dance performances, and catch a meal at Chipotle, Denny's or TGI Friday's. They'll kick back at their apartments to listen to music or throw a dinner party, always on the lookout for a new dish to try or drink to share. There's not a lot of money for travel, except for the virtual kind. These 20- and 30-somethings like to play video games, computer games and board games. If they want to work out, they'll bypass the health club in favor of a pickup game of soccer or basketball in a nearby park.

While their budgets may be tight, Dare to Dream love to shop, particularly for clothes. Although they like designer clothes and read fashion magazines to keep up with the latest styles, they typically end up in discount departments stores, looking for chic styles on the clearance racks. Most can't afford to own a car - they buy no models at high rates - but they will splurge on electronics. These music fans buy the latest MP3 player to listen to their favorite music: the latest in adult contemporary, Latin ballads and rhythm and blues. This is no place for traditional media; you'll rarely see a newspaper left at anyone's doorstep. The TV is often on only late at night after an evening date.

With few long-time residents in their neighborhoods, Dare to Dream often seem disconnected from their communities. They don't often vote or belong to a place of worship. Many simply want to get ahead, make more money and find a better place to live. They take adult education courses and talk about advancing their careers. When those goals seem beyond their reach, many frequent online gambling sites in the hope of a quick payout, figuring you can't win if you don't play.

Mosaic USA

Demographics and behavior

Who we are

Dare to Dream are young people on limited incomes, typically living in downscale city apartments. Nearly nine out of ten households contain unmarried singles, single parents and cohabitating couples with children, a rate about double the national average. They're younger than average: more than two-thirds are under 45 years old, while more than a third are under 35 - twice the national average. Predominantly white with an above-average presence of Hispanics, these households reflect the sharp decline in marriage in recent years. In Dare to Dream, educational achievement is low; more than 40 percent failed to finish high school, and most adults work in low-level sales and service-sector jobs in health care, food services and manufacturing. A high percentage is unemployed. However, nearly 15 percent of households have three or more employed adults, implying that many are sharing an apartment with roommates.

Where we live

Dare to Dream are found around the country, but especially in the Northeast, Midwest and Mid-Atlantic states, in mid-sized cities like Buffalo, N.Y., Tulsa, Okla., Muncie, Ind., and Richmond, Va. More than eight out of ten households consist of renters who typically live in older ranch houses, duplexes and low-rise apartment complexes. Half of the housing stock went up before 1925 and nearly three-quarters before 1950. With a majority of these households containing children, many of their residences are overcrowded and not necessarily designed for growing families. The transient nature of households is also a challenge for family stability: nearly half the members of this segment moved into their unit during the last year.

How we live our lives

Their low finances provide for only modest lifestyles, but Dare to Dream stretch their budgets any way they can. At home, they're into cooking; they try new drinks and recipes. They like to listen to music: rock, Mexican, modern adult contemporary and rhythm and blues are all favorite styles. They also play board games and read comic books, and also buy games and toys, including video games and sports equipment.

With many of these young singles still in the dating scene, they devote a good chunk of their budget to nightlife. Many like to meet up with friends at a bar, comedy club or nightclub. They see movies, especially comedies, dramas, horror films and family fare. Admitting that they prefer fast food, they'll meet up with friends at restaurants like Chipotle, Panera Bread and TGI Friday's as well as order pizza from Papa John's. These young households occasionally manage to take a trip abroad; they especially enjoy going to Portugal.

These young and unattached people feel strongly about looking good, but most don't have the cash to join health clubs. Instead, they work out at public parks and recreation centers, where they have play soccer, basketball and football. These are the young adults who take over sidewalks for skateboarding and in-line skating while plugged in to their MP3 players.

Mosaic USA

Many can't afford to own a car, but these price-sensitive shoppers express their style with hip, inexpensive clothes found on the clearance racks of discount retailers. Among their favorite chains are Marshalls, TJ Maxx, Fashion Bug and Ross Dress for Less.

With their mobile lifestyles, Dare to Dream make only a modest market for traditional media. Members don't really read newspapers and magazines, and are only modestly more interested in listening to radio and watching TV. They'll occasionally catch a baseball game on the radio or watch a game show or evening animation show on the TV; their preferred cable channels include BET, Spike, FX and Oxygen. But if they're home, the first place they go for entertainment is the Internet, where they're always searching for new music and video content.

How we view the world

Dare to Dream are somewhat rootless. They're not too involved in their communities, tend not to be active in a local house of worship and have a very low tendency to vote. They describe themselves as politically independent and express views that are moderate to leftist. They support recycling and worry about car pollution. Many simply want to enjoy life and not worry about the future.

Despite their laid-back attitude, many of them work hard - a disproportionate describe themselves as workaholics - and want to advance in their careers; many would like to start their own businesses. They're willing to seize opportunities, give up family time and do unconventional things in order to succeed. They like to have a close circle of friends, and their goal is to earn both a lot of money and the respect of peers.

How we get by

With their low incomes (less than half the national average at \$34,000), Dare to Dream have few savings or income-producing assets. They're only one-fifth as likely as average Americans to own any investments, other than stocks, bonds or CDs. With few possessing credit cards, they tend to pay most of their bills with cash, money orders or debit cards, the one bank product they own as much as the average. They rank near the bottom for most insurance products, and the small percentage that do have life insurance carry less than \$20,000 in coverage. Without equity or a credit history, few qualify for a loan other than a high-interest car note. At least they recognize that they're financial fledglings: they say that they know nothing about investments and are not good at saving money.

Digital behavior

Despite their low finances, Dare to Dream are willing to spend money on digital media. They go online at home, using DSL or their smartphone to connect to the Internet. Those who can't afford a high-speed modem head to the local library or a school to get online. Internet-savvy, they are active users who go online to make travel arrangements, view videos and download music. Their favorite Websites, like pogo.com and iwon.com, reveal their passion for gambling and playing games. They're into social networking and chat forums, as seen in their tendency to buy webcams; these Gen Yers don't mind saving up to buy fancy gear. Dare to Dream take pride in

Mosaic USA

being fully engaged in the online world and have no qualms about clicking on email ads, Website search promotions and links.

Mosaic USA

Group R Aspirational Fusion

Segment R67: Hope for Tomorrow

Young, lower-income African-American single parents in second-city apartments

Overview

Life can be a struggle in Hope for Tomorrow, a transient segment of young African-American singles and single parents in the nation's second-tier cities. Home to one of the highest concentrations of African Americans in the nation, this segment faces stiff economic challenges. The high school dropout rate is 50 percent, the average income is the second lowest in the nation and more than two-thirds of household heads are single parents, a startling seven times the U.S. average. For these relatively young adults, more than 40 percent are under the age of 35. Just finishing high school is considered an achievement.

Hope for Tomorrow are found throughout the eastern half of the U.S., especially in second-tier cities in the Midwest and South. More than eight in ten households rent apartments, typically in older buildings and projects and duplexes built in the first half of the last century, and many buildings are showing their age. However, that's all they can afford because of their low-paying service-sector jobs as security guards, restaurant workers and school aides. Few talk of spending their lives in these settings filled with transient residents; nearly half have been at the same address for less than a year.

In this financially-challenged segment, most residents lead modest lifestyles. They're young enough to enjoy nightlife, and that usually means heading to a bar or nightclub. If they want to get exercise, they generally go to a park or playground for a pickup game of basketball. This is no segment to sell cars, travel packages or season tickets to cultural and professional sports events. Many members spend their evenings at home just to save money. However, to keep their kids entertained, they often go over-budget to get a decent DVD player and premium cable channels. Residents tend to be fond of traditional media; they listen to urban radio stations, read a wide variety of magazines and watch a lot of TV. These young parents also loosen their purse strings to buy toys, comic books and video games. If they can afford it, they'll also get Internet access to download music, stream videos and check out social media sites targeted to the black community.

As consumers, Hope for Tomorrow like the latest fashion and hippest styles, but they can only afford the apparel at discount shops and the clearance racks at pricier chains. Kmart, Dress Barn and Foot Locker are all popular retailers. These consumers say that they look for clothes that can last a long time. Still in the meet market, they buy cosmetics and fashion accessories.

Many members of Hope for Tomorrow aren't satisfied with their lifestyle. They want to get a better job, advance in their careers and be better providers for their kids. Some take adult education courses to improve their lives, and they have the support of their church, where they tend to be active members. Although they've only lived in their neighborhoods a short time, they tell researchers that they still want to improve their communities as volunteers.

Mosaic USA

Demographics and behavior

Who we are

Young African-American singles and single parents dominate Hope for Tomorrow, a downscale segment concentrated in the nation's second-tier cities. Overwhelmingly black and nearly 90 percent single, these households consist mostly of single parents struggling to raise relatively young children on low incomes; the segment's 70 percent rate of single parents is nearly seven times the national average. They're young - more than 40 percent under the age of 35 - and not very well-educated. Half failed to complete high school and less than 5 percent have a college degree. Nearly two-thirds work at lower echelon sales and service-sector jobs, typically in food preparation, protective services and educational services.

Where we live

Hope for Tomorrow are concentrated in smaller cities throughout the Midwest and South. In cities like Cleveland, Ohio, Chicago, Ill., Saint Louis, Mo., and Norfolk, Va., they've settled in rental units within apartment complexes, duplexes and a variety of ranch houses on tiny lots. Most of the housing stock is old, with three-quarters built before 1950 and half before 1925. Members of this segment are crowded into these small apartments in neighborhoods known for transient residents and overwhelming economic problems. Many residents only recently moved in; nearly half have been at the same residence for less than a year and regard their units as only a temporary stopping place on the path to someplace better.

How we live our lives

These young consumers lead busy, multitasking lifestyles limited only by their weak finances. They spend a lot of time in their apartments, reading books and comics, listening to hip hop and gospel, and cooking. Their meals range from intricate dishes using new recipes to frozen dinners after a long day. They play a lot of sports in nearby parks and playgrounds, such as basketball, baseball and football. They like to socialize with friends at a bar, billiards parlor or nightclub, and many look to their local church for worship services as well as social activities. Occasionally, they'll take in a play or dance performance.

With their growing families, Hope for Tomorrow spend as much as they can on their children, buying games and dolls, toys and ornaments. They'll occasionally splurge and take the kids to a bowling alley, ice skating rink or city aquarium. However, a lot of entertainment revolves around their TV and computer at home, though they can ill afford the large screen, high-definition models. Most make do with standard sets and screens smaller than 31 inches.

Hope for Tomorrow are all about utilitarian consumerism. Although they're fashion forward and like to make a statement with their clothes, they're bargain shoppers who try to buy clothes that will last a long time. Their highest-rated stores include Dress Barn, Kmart, Foot Locker and Bealls. Bigger ticket items are more of a challenge for these consumers. While they like to keep up with the latest automotive trends, they buy no cars more than the average. The same goes for technology. They claim to be early adopters of consumer electronics who love to buy new gadgets and appliances, but they buy few gadgets.

Mosaic USA

Hope for Tomorrow are a middling market for most media, except for ethnically-targeted content. They like listening to urban radio, watching cable channels like BET and reading magazines such as *Ebony*, *Essence* and *Jet*. They're also fans of a wide range of mainstream media, especially cable channels like Disney, Lifetime, MTV, TBS and truTV. These households excel in subscribing to premium channels. Of course, these networks have the added benefit of being commercial-free, a plus to these consumers. Many dislike commercials, changing the channel or muting the sound whenever ads come on.

How we view the world

Their economics may be bleak, but Hope for Tomorrow are striving to change their lives for the better. A majority says that they believe in the maxim, "If at first you don't succeed, keep trying". They say that they enjoy owning good things but, more importantly, they want to be able to provide things for their kids that they never had. They want to earn the respect of their family and close circle of friends.

In Hope for Tomorrow, money is the best measure of success; they subscribe to that notion at a rate more than five times the national average. They regard a good job as the key to higher earnings. Self-described workaholics, they say that they're willing to give up family time in order to advance. These young people maintain that they want to get to the top in their career. Although they still like to have a good time, they're willing to pursue different opportunities and change in order to provide a better life for themselves and their children.

Hope for Tomorrow are active politically, with three-quarters registered to vote and two-thirds belonging to the Democratic Party. These Democrats tend to be of the conservative stripe, however. They say that their faith is important to them. They worry about crime and violence in their neighborhoods. Though they've only lived a short time in the community, they still want to be involved and are willing to volunteer for a good cause or march in a protest.

How we get by

One of the poorest segments in the nation, Hope for Tomorrow have the second lowest income in the nation - under \$25,000 - and little in savings. They're only a third as likely as average Americans to have checking or savings accounts at banks. They're one-tenth as likely to own any investments. Most survive by using government benefits to supplement their earnings. Without equity or assets, they carry few credit cards and rarely take out any loans, though they do use MasterCard Gold and American Express Gold cards as much as the average. These Americans also tend to have some insurance products. In fact, they often own whole-life insurance, although their policy tends to carry a low balance, under \$20,000.

Digital behavior

Hope for Tomorrow may have big digital dreams, but their limited resources hamper their ability to achieve them. Few go online at home. Instead, these mobile young people access the Internet over their cell phone to visit chat forums, download music files and look for jobs. In addition, they visit Websites that offer social networking, fashion tips, sports scores, games and employment training. Among their favorite sites are a number targeted to the black community,

Mosaic USA

such as mocopace.com, blackpeoplemeet.com and blackplanet.com. They are increasingly turning to the Internet for family entertainment, and many say they are sleeping less because of the Internet's draw.

Mosaic USA

Group S Struggling Societies

Segment S68: Small Town Shallow Pockets

Older, down-scale singles and empty-nesters living in modest exurban small towns

Overview

Small Town Shallow Pockets are older, unmarried empty-nesters in second-tier cities and exurban towns. Their lifestyle is pure small-town America: bluegrass, hunting, fast cars and full churches are all touchstones in this segment. Most residents are over 50 years old, predominantly white and include a mix of single, divorced and widowed individuals living in downscale neighborhoods. Less than 10 percent have a college degree, and the majority work in service-sector and blue-collar jobs. Nearly 20 percent are already retired.

Their neighborhoods, often found in cities and towns that have seen better days, are quietly deteriorating. The housing stock is a mix of bungalows, cottages and ranch houses typically built in the first half of the 20th century. Most houses are small and their lots modest. Home values are only a third of the national average and yards are rarely landscaped. In these areas, status is a new truck or a sporty car out front.

Among Small Town Shallow Pockets, lifestyles tend to be typical of those living in modest small towns. The men like to fish, the women do needlework and everyone likes to play bingo at the local American Legion hall. These older folks like to gather with friends for a game of cards or to shoot pool. Many can afford to travel, though it's often by train to see children and grandchildren in cities across the U.S. Collecting coins and porcelain figurines are among their favorite hobbies; they also enjoy going to an antiques show or flea market on weekends.

In their communities far from downtown stores, Small Town Shallow Pockets care more about convenience than style. They tend to dress conservatively, always on the lookout for bargains at discount stores like Walmart and Dollar General. Except when it comes to TV, which they consider their main source of entertainment, they are not interested in electronic gadgets. It would be very unusual to see Small Town Shallow Pockets members carrying iPads or Blackberry devices.

Instead, these older folks gather around the TV at night to watch sitcoms, game shows and newscasts. Many have old-fashioned media habits that mean reading a newspaper from cover to cover in the morning and leafing through their copy of *Ladies' Home Journal* or *Guns & Ammo* over a cup of coffee later in the day. They also listen to radio stations that play gospel or bluegrass music. Slowly, these older households are getting into the Internet. Initially they just sought out listings on Craigslist or the Yellow Pages but, increasingly, they're visiting sites for gaming, social networking and following their favorite baseball team or racing driver. In this segment, NASCAR rules as the favorite spectator sport.

By heritage and inclination, Small Town Shallow Pockets are conservative in their views. Many describe themselves as moderate Democrats who view Republicans as the party of the wealthy. Faith plays an important role among these Americans; being active in the local church is a given. These older singles look to union halls and veterans' clubs as social centers. Although many

Mosaic USA

have only lived at the same address for five years, they're still active in their communities, volunteering to help fight pollution and crime.

Demographics and behavior

Who we are

With more than half the householders over 50 years old, Small Town Shallow Pockets are single, divorced and widowed households on the cusp of retirement. Predominantly white and lower-income, most of the households are empty-nesting; in nine out of ten households, the children are living on their own. Educational levels are low: some 40 percent of household heads didn't finish high school, and only 8 percent have a college degree. Most workers hold low-level jobs in sales or the service-services such as health care and social services. Nearly one in six householders has already retired.

Where we live

Located in exurban cities and towns throughout the Midwest and South, Small Town Shallow Pockets tend to live in older, inexpensive housing far from urban centers. Some of the cities were once industrial boomtowns that have since fallen on hard times. The segment features a mix of housing styles, including clapboard homes and ranch houses built before 1950. Home values are low; they average close to \$77,000, nearly two-thirds below the national average. While many of the properties were originally built for younger families decades ago, the children have all moved away and left these homes to age and empty-nest. Small Town Shallow Pockets have only recently moved to these homes after looking for an affordable place to rent where the pace is slow and the scenery rich. More than three-quarters are renters, nearly four times the national average. A majority of the members of this segment has lived at the same address for fewer than five years.

How we live our lives

Small Town Shallow Pockets lead unpretentious lifestyles. They spend a lot of their leisure time indoors, listening to music, reading books and doing needlework. They like having friends over to play cards or watch a baseball game on TV; Major League Baseball is one of their favorite interests along with NASCAR races. Their idea of exercise is gardening, going fishing or bird-watching. For nightlife, they'll go out to a bar, billiards parlor or nightclub for dancing. These older households like collecting things - especially coins, sports memorabilia or porcelain figurines - and regularly attend antique shows.

Like other American 50-somethings, Small Town Shallow Pockets like to travel. About two-thirds have taken a vacation at a domestic location in the last year. Many favor warm-weather destinations in the South, regularly taking a boat or train on their excursions. These price-sensitive travelers typically stay at discount hotels, including chains like Econo Lodge, Country Inns & Suites and Motel 6. While some like vacations where their itinerary is chock full of planned activities, these folks just want to kick back and relax.

With their modest budgets, Small Town Shallow Pockets aren't big on shopping. Traditional in their marketplace preferences, they favor brands made in the USA, sold at stores they can

Mosaic USA

afford, like Dollar General, Big Lots, Fashion Bug and Payless Shoe Source. For sports gear, they'll go to the closest store that stocks fishing equipment. Generally tech-shy, many recently upgraded to a flat-screen TV, but the size is still modest - smaller than 39 inches. Only half of these downscale households own a car, typically small economy sedans or pickups bought used and made in America. Among their favorite name plates are Buick, Oldsmobile and Plymouth.

Small Town Shallow Pockets have traditional media tastes. They like to sit on their couches watching broadcast TV shows, daytime soaps, game shows, sitcoms and news programs, as well as cable channels like AMC, Hallmark Channel, TNT and Syfy. Many households like print media, subscribing to a daily newspaper and reading traditional magazines like *Smithsonian*, *Condé Nast Traveler*, *Star*, *Southern Living* and *Popular Science*. In their cars, they typically keep their radios tuned to gospel, bluegrass, traditional soul and album-oriented rock. Although not many of these households access the Internet, those who do visit gaming, dating and sports sites that cover auto racing. They like to spend their Saturday afternoon cheering on their favorite driver on TV or the motorsports Websites.

How we view the world

Small Town Shallow Pockets have conservative values, particularly on social issues, but they still align themselves with the Democratic Party because they view Republicans as the party of the wealthy. Most register to vote and will participate in protests if they feel strongly about an issue - particularly an issue that offends their views of religion and country. These older Americans say that their faith is important to them. They're somewhat nationalistic and even parochial, admitting that they have little interest in other cultures. Compared to the national average, they're two-and-a-half times more likely to watch religious TV programs. Many belong to local chapters of unions, veterans' clubs and church fellowships.

Small Town Shallow Pockets occupy one of the lower rungs of the socioeconomic ladder, and they're not happy about it. They want to invest their life with meaning and find personal fulfillment through work and higher status. They say that it's important to learn new things and be well-informed. They're driven not simply by personal satisfaction but a need for status recognition. They want to do better so they can gain the respect of family and peers.

How we get by

The hard-working Small Town Shallow Pockets have low incomes, which less than half the national average at \$32,000, but they've managed to set aside some savings for retirement. These risk-averse seniors buy safe investments like savings bonds and long-term CDs. They also own whole-life insurance as well as savings and interest-bearing checking accounts at rural credit unions. They're one-third less likely than average Americans to carry credit cards. These seniors think it's important to be well insured, and almost half carry life insurance, though the coverage is rarely higher than \$100,000. Compared to the general population, they're more than twice as likely to admit that they're not good at saving money. As a result, many are especially careful with their money, since there's not a lot of it.

Mosaic USA

Digital behavior

Small Town Shallow Pockets use digital media less than most Americans. They're among the least Internet-active; they regard the Internet less as a medium for entertainment than a tool for getting information and hot deals. They do go online for tracking retail rewards, gaming and checking out sports Websites for wrestling and auto racing news. They also use the Internet to find plumbers and electricians through Yellow Pages and Craigslist. However, they also admit that the Internet is playing an increasing role in their entertainment options.

Mosaic USA

Group S Struggling Societies

Segment S69: Soul Survivors

Older, down-scale African-American singles and single parents established in modest urban neighborhoods

Overview

Centered in downscale black neighborhoods in large and second-tier cities, Soul Survivors are of older, lower-income households living in aging houses. Most of the householders are over 50 years old and either widowed or divorced. Less than 10 percent hold a college degree, and many get by on minimum wages from jobs in sales or the service sector. With household incomes less than half the national average, these Americans can only afford modest lifestyles in often older housing.

Soul Survivors are mostly found in the South and Midwest, typically in older sections of big cities that have struggled with unemployment and poverty for years. These householders overwhelmingly own their homes, but their aging bungalows and craftsman-style houses are often in need of repair. Most of the housing stock was built before 1950, and today the structures are valued at less than a third of the national average. The current residents aren't necessarily original owners or even the children of them. One-third of the households have been at the same residence for fewer than three years.

With their modest budgets, Soul Survivors can't afford luxurious lifestyles. They'll occasionally go out to a bar, club or cinema. Most evenings, however, are spent at home, where they cook, do crafts or watch TV. Having had few dealings with banks or brokerage houses, they look to collect valuables as a source of wealth, whether it's coins, comics or sports memorabilia. They're fond of gambling at casino tables and bingo halls in hopes of quick winnings. This segment makes a mixed market for sports and athletic activities: The younger members in the segment enjoy aerobic sports like basketball, football, hockey and racquetball. The older members prefer fishing. Everyone seems to enjoy armchair sports; they watch college football, NBA basketball, NHL hockey and motorsports on their older TVs.

In the marketplace, Soul Survivors can be hard to pin down. Some love to shop while others rarely venture into malls and stores. Many care about convenience above all and prefer local stores to national chains. They also like stores that carry a wide selection, and many admit that they have a tendency to buy products on the spur of the moment. Yet most are price sensitive and end up at discount department stores like Kmart, Family Dollar and Fashion Bug. With three-quarters unmarried, it's not surprising that many say they want to look attractive. One-quarter say they spend a lot of money on cosmetics - nearly five times the national average.

This urban segment makes a strong media audience and not just for ethnically-targeted media. They're fans of the range of traditional media: TV, radio, newspapers and magazines. They tune in to TV networks that offer movies, documentaries and history programs such as Lifetime, Bravo, HBO and BET. Their taste in music swings from 1940s pop to hip hop and reggae. They read magazines that cover music and computers - that is, when they're not leafing through the fashion and jobs sections of their daily newspaper. Although they're not active Internet users,

Mosaic USA

they do go online to play games, look for better jobs and participate in social networking through black-oriented Websites.

Politically, this is one of the most heavily Democratic segments in the nation; they align themselves with the party at twice the national average, but the older populace includes both social liberals and conservatives. Many residents are active in the community and are willing to volunteer for groups to better their neighborhoods. Mostly, though, they want to land a more lucrative job to improve their standard of living and upgrade their home. Money, they say, is the best measure of success.

Demographics and behavior

Who we are

Concentrated in urban neighborhoods, virtually everyone in Soul Survivors is African-American. Three-quarters are unmarried, with the majority widowed, divorced or separated - about double the national average. Their households are small: two-thirds have only one resident. The largest number consists of baby boomers between the ages of 51 and 65, though a disproportionate number are over 65 years old. Many of these households came from humble origins, and nearly three-quarters never went beyond high school. One in five is retired, but those still working mostly hold sales and service-sector jobs in fields like health care, social services, building and maintenance and tech support.

Where we live

Soul Survivors typically live in the traditionally black neighborhoods of cities throughout the South and Midwest, in places like East Saint Louis, Ill., Detroit, Mich., Memphis, Tenn. and Jackson, Miss. Nine out of ten households live in a single-family home, which is about 25 percent higher than average. However, the value of the housing stock is low: at \$82,000, it's less than a third of the national average. Many of these houses - a mix of bungalows, craftsman style houses and row houses - have seen better days. Two-thirds of the homes were built before 1950 and a third before 1925; it's not uncommon to see these neglected neighborhoods showing signs of wear. In this segment, people have wildly varying mobility rates: about a third have lived at the same address for more than 20 years, and about a third for fewer than three years.

How we live our lives

The lifestyles of Soul Survivors are limited by their tight budgets. They prefer to spend a quiet evening at home cooking, doing needlework, quilting, painting or drawing. These older folks are into antiques and collect coins, porcelain figurines, sports memorabilia and paper collectibles. When they do go out, they head to a bar, nightclub, comedy club or movie theater. A high percentage prefers fast food to home cooking, frequenting chains like Red Robin, Sizzler Steak House and Sonic; they also order pizza from Papa John's and Domino's. Many also are fond of gambling and visit casinos and play bingo; about one-quarter have visited Atlantic City in the last year.

Soul Survivors have a need for status recognition, noting that they like to make a unique fashion statement and keep up with the latest styles. While they like to shop for clothes, however, these

Mosaic USA

price-sensitive consumers feel compelled to stick to discount stores like Family Dollar, Fashion Bug and Kmart. The same holds true with their cars: these drivers prefer owning luxury cars; while they drive Cadillacs and Lincolns more than the average, they're more likely to drive economy subcompacts and standard sedans made by Buick, Chevrolet and Dodge.

With their penchant for staying home at night, Soul Survivors are a strong media audience. They describe TV, radio and magazines all as main sources of entertainment. They value newspapers for keeping them current about local news. They're even receptive to advertising to help them learn about new products. Traditional media fans, they like to keep their radios on all day, listening to jazz, 1940s to 1950s pop, hip hop, reggae, gospel and soul. They also tune in to a wide variety of cable channels, such as Bravo, BET, Comedy Central, Lifetime and GSN as well as premium channels like HBO and Showtime. Movies, documentaries and history programs are their favorite TV fare. Many read magazines that cover news, music, computers and subjects targeted to the African-American community. Steadily increasing their time on the Internet, they like to check out new Websites and are beginning to view the Internet as another prime source of entertainment.

How we view the world

Soul Survivors are still striving to improve their lives. They have materialistic aspirations despite their downscale standard of living. They're always on the lookout for new ideas to improve their home. Like many Americans, they want to provide their children with things that they never had. They support the pursuit of novelty and want to enjoy life. These older folks don't make any pretense about wanting a job for mental rewards: they're in it for the money.

Many of these folks are involved in their community. An above-average three-quarters are registered voters, and they tend to be diehard Democrats, about twice the national average. They are generally liberal on economic issues but mixed on social issues. They're willing to volunteer for a good cause and march in a protest if they think the cause is just. As they say, "I speak my mind even if it upsets people".

How we get by

Soul Survivors have been in the workforce for many years, but their household income is still less than half the national average, at about \$31,000. Many have managed to set aside only a small nest egg. Concerned that the stock market is too risky, they own only a few equities or tax-sheltered annuities, though they have deposited money in Keogh accounts and 529 College Savings Plans. While they carry few credit cards, they do use retail charge cards and own Sears and JCPenney cards as much as the average. Believing that it's important to be well-insured, they own health and life insurance, especially group life policies. These households also have built up enough equity in their homes to qualify for loans, and they tend to carry personal, car and home improvement loans. When it comes time to pay their monthly bills, they do so in a variety of ways: cash, money order and debit card.

Mosaic USA

Digital behavior

Soul Survivors have below-average Internet use, but they're still active in the digital space. When they go online, they visit Websites for job listings, telecommunications equipment and software, gambling games and shopping rewards, as well as ethnically-targeted sites such as blackplanet.com, blackpeoplemeet.com and mocospace.com. They don't often go online for shopping or telecommuting, but they like using the Internet for communications and entertainment. They're more than twice as likely as average to access the Internet over their cell phones, though those who have a modem at home tend to use a mix of dial-up and high-speed Internet access. These households are into sharing music files, using many of the popular web applications at more than twice the national average.

Mosaic USA

Group S Struggling Societies

Segment S70: Enduring Hardships

Middle-aged, down-scale singles and divorced individuals in transitional small town and exurban apartments

Overview

Money is tight in Enduring Hardships, a segment of middle-aged singles and divorced individuals with one of the lowest average incomes in the country. Centered in Southern and Midwestern towns and small cities, these predominantly white households in their 30s and 40s often struggle to support even a simple lifestyle. Intact families are a rarity. A majority of households contain single or divorced individuals without children, and nearly a quarter are single parents raising children. Most of the adults have low educations - nearly two-thirds failed to finish high school - and they hold minimum-wage jobs as laborers and service-sector workers.

With their low incomes, few can afford to own a home. Over 95 percent of the householders are renters, living in low-rise projects and duplexes often located in tired and worn neighborhoods. They express concerns about crime, drugs and pollution. Many are also rootless and must deal with the challenges of a transient existence; only a small percentage belongs to a church, PTA or civic group. In this segment, two-thirds of the householders have lived at the same address for fewer than three years.

When they're not at work, Enduring Hardships are unable to afford many leisure activities. They tend to spend their evenings at home, watching TV or listening to music. They'll occasionally splurge on a ticket to a concert or a gambling junket to a casino. These folks don't have the discretionary spending to regularly go to movies, plays, comedy clubs or even bars. If they want to get outdoor exercise, they'll consider a fishing and camping trip. When they want to go out to dinner, it's typically to a fast-food chain like Dairy Queen and Church's Fried Chicken or to Golden Corral for a sit-down dinner.

As consumers, these price-sensitive shoppers worry about living beyond their means. With few investments and savings, they get by with occasional loans and paying only with cash or money orders. They patronize discount department stores like Kmart and Dollar General; anywhere else, they head right for the clearance racks. They shy away from a lot of new technology, but will buy electronics that enhance their TV viewing experience. When it comes to cars, they would like to buy a great-looking sports car with a lot of horsepower under the hood. However, nearly two-thirds cannot afford to own a car. Those who can typically settle for a used economy car or sedan that's made in Detroit and won't break down too often.

With nightlife out of the question, TV is the chief form of entertainment in this segment. Members watch movies, reality shows and sitcoms, and their favorite cable channels include Oxygen, TNT and CMT. With their low educational achievement, Enduring Hardships read few newspapers and magazines. They're starting to become more comfortable with the Internet, but they go online infrequently. Social media sites are beginning to attract them to the virtual world, though.

Mosaic USA

These are stressed-out Americans. They dislike their low standard of living but aren't sure if they can do much to improve it. Many would like to start their own business or try a new line of work. Though they've typically only lived in their neighborhood for a short time, they're willing to join a protest march to help rid the streets of drugs and crime. Worried about the future, they seek out ways to improve their present lives.

Demographics and behavior

Who we are

Enduring Hardships are predominantly white and downscale, with most members single or divorced, though some are older single parents with dependent children. A majority of household heads are between the ages of 35 and 50, about 50 percent above average. The educational levels for the adults are low, with fewer than 5 percent having a college degree; 60 percent never finished high school. As a result, nearly two-thirds of the adults work at low-level sales or service-sector jobs, mostly in health care, food services or tech support, about twice the national average.

Where we live

Located in exurban towns and small cities throughout the Midwest and South, Enduring Hardships tend to live in low-rise apartments and duplexes. Almost all the segment members are renters, restricted from home ownership by their low incomes. The neighborhoods are rarely luxurious; residents worry about crime and violence in the area. In these transitional neighborhoods, few have deep roots in the community. Enduring Hardships do not often belong to churches or civic groups. More than 40 percent have lived at the same address for less than a year, two-thirds for fewer than three years.

How we live our lives

Enduring Hardships have quiet lifestyles. After long days at work, they're happy to spend their evenings at home watching TV, listening to music or cooking. An above-average number also likes to collect sports memorabilia. These middle-aged singles will occasionally go out to a concert or go on a gambling trip. They're three times as likely as the general population to gamble in Atlantic City. Otherwise, they don't pursue nightlife or cultural activities. A modest market for athletic pursuits, they play no organized sports or take classes at health clubs. Among households with children, ice skating, water skiing and in-line skating are popular activities.

Enduring Hardships have little discretionary income for travel. However, some have taken a Bahamas cruise in the last three years, and they like to go on overnight camping trips. They rarely go to white-tablecloth restaurants, but these households do enjoy fast food, patronizing chains like Dairy Queen, Panera Bread and Church's Fried Chicken. These patrons are open-minded enough to try to new foods and drinks, often responding to ads they see on TV.

Enduring Hardships like to shop, but they're value-conscious consumers who shop at Kmart, Dollar General, T.J. Maxx and Ross Dress for Less. They're late adopters when it comes to technology, but these self-described TV addicts buy DVD players, DVRs and big-screen TVs. Transporting such purchases home is another matter because nearly 60 percent of households

Mosaic USA

don't own a car. Those who do tend to drive a small economy car or standard sedan, and nine out of ten purchase used cars. In this "buy American" segment, most cars are made in Detroit.

In Enduring Hardships, TV is the main source of entertainment and a constant companion. They can't afford premium channels, but they watch cable networks such as CMT, Bravo, Soapnet, Oxygen and TNT, and their favorite programming includes movies, history programs, reality shows and anything related to auto racing. Their tendency to listen to the radio is low, and they show little interest in subscribing to newspapers and most magazines.

How we view the world

Enduring Hardships may have low educations and limited skills, but they still express a need for personal achievement and a desire to be respected by their peers. They would like to start their own business and are willing to take risks to improve their standard of living. They admit that owning good-quality things gives them joy, but that often requires more money than they have.

In their neighborhoods threatened by crime, the men and women of this segment worry about what the future holds for them. Some say they feel alone in the world and helpless to change their lives. To combat this feeling, they try to control as much of their lives as possible, even if it just means keeping a neat house.

Politically, these Americans aren't very active; they register to vote less than the average. About half of adults are Democrats, and they tend to be liberal to moderate on most issues. They tend to have a global perspective, and respect the customs of others and want to stay well informed about international issues. However, they are more concerned about improving things locally than globally.

How we get by

With their minimum wages (less than \$26,000), the segment's household income is only a third of the national average. Enduring Hardships barely get by. They have few savings and fewer income-producing assets. The only investment they tend to have is savings bonds, and even then the total value is typically less than \$5,000. Many admit that they know little about finance, distrust banks and worry that carrying credit cards will result in identity theft. As a result, they conduct most of their financial transactions with cash, debit cards and money orders. Some live beyond their means, borrowing from loan companies to make ends meet. Though few use insurance, an above-average percentage has taken out life insurance, though the amount is generally less than \$20,000.

Digital behavior

Enduring Hardships are among the least Internet-active, but they are gradually becoming more active online. They're fond of sites that offer social networking, games, auctions, shopping coupons, sports scores and dating connections. Among their favorite sites: myspace.com, datehookup.com, iwin.com and pogo.com. They're responsive to Internet ads; they click on email promotions and sponsored Websites. However, because many can't afford to buy computer equipment and modems, they're twice as likely as average Americans to go online through school and library computers.

Mosaic USA

Group S Struggling Societies

Segment S71: Hard Times

Older, down-scale and ethnically-diverse singles typically concentrated in inner-city apartments

Overview

Hard Times are the most economic-challenged consumers in the US. In these diverse households found in aging city neighborhoods, some 40 percent are African-American and disproportionate numbers are Hispanic and Asian. Most of the adults are between 50 and 75 years old, and they're living on their own as single, divorced or widowed individuals. With their low educational achievement - only 10 percent have a college degree - they earn minimum wages as service-sector workers. One-quarter of households contain a retiree, increasing the number of residents getting by on fixed incomes. In Hard Times, a majority of householders report incomes of less than \$15,000 a year, nearly a fifth of the national average.

The neighborhoods of Hard Times are typically filled with high- and low-rise apartment projects. Found mostly in cities east of the Mississippi, many of these complexes were built in the urban renewal of the 1960s to 1980s, when tenement row houses in downtown ghettos were bulldozed to create new housing for the poor and disadvantaged. Today, however, these buildings are often dilapidated and the communities are no place to sink in roots and raise a family. Indeed, a majority of segment residents have lived at the same address for fewer than three years.

While Hard Times may be financially-challenged, these unattached singles still take advantage of city amenities. They regularly go out to local establishments and casinos. A relatively high number of segment members work in education and have a passion for the arts; they go to plays, dance performances and classical music concerts. At home, these multi-ethnic households like to listen to salsa and soul, read books and magazines and work out on treadmills and rowing machines. However, they're unlikely to engage in outdoor sports like fishing and hunting. These are city folks who prefer billiards to backpacking.

In the marketplace, these households cannot escape their meager budgets. They often juggle credit cards to stay afloat, rarely paying off their balances each month. Because two-thirds do not own a car, Hard Times tend to patronize local stores within walking distance of their home. They do enjoy shopping and keeping up with the latest styles, however. A big excursion for these price-sensitive folks is a trip to Macy's or Marshalls; they're more likely to pick up necessities at a Kmart or Family Dollar store. With money tight, they rarely eat out, not even at fast-food restaurants. Many would prefer to buy fresh foods at neighborhood markets for home cooking, though they typically settle for what they can afford at the local grocery store.

Limited means in Hard Times results in a selective media market. They lack the cars to make a drive-time audience. Few afford to have a newspaper delivered to their apartments. However, they enjoy TV, especially news programs, movies, dramas and sitcoms. They do read a wide range of magazines - from *Men's Health* and *Popular Mechanics* to *Ebony* and the *National Enquirer*. While few go online, their interests are similarly eclectic in the digital world: social networking, health, fantasy sports.

Mosaic USA

Hard Times members refuse to be defined by their economic circumstances. They sign up for adult education courses, they're constantly looking for better jobs, and they're trying to pursue meaningful lives that don't require a lot of money. Politically, they tend to be moderates who support the Democratic Party. Despite being single, transient and downscale, many are involved in their communities. They support local arts groups, advocate recycling and are willing to volunteer for a good cause. Given their optimism in the face of hardship, their lifestyle seems destined to improve.

Demographics and behavior

Who we are

This is the bottom of the socioeconomic ladder, the poorest lifestyle segment in the nation. Hard Times are older singles in poor city neighborhoods. Nearly three-quarters of the adults are between the ages of 50 and 75; this is an underclass of the working poor and destitute seniors without family support. Two-thirds are single, divorced or widowed. This is a diverse community, with about 40 percent of households African-American, four times the national average, along with solid concentrations of Hispanics and Asians. Poorly-educated, nearly half of household heads never graduated from high school. They typically hold jobs as service-sector workers in education and public administration. One-quarter of the households have at least one resident who's retired.

Where we live

Located primarily in aging cities in the eastern half of the country in places like Detroit, Mich., Saint Louis, Mo., Harrisburg, Pa., and Washington, D.C., Hard Times is a world of worn housing projects and tenement row houses. Home values, at roughly \$135,000, are about a third below the U.S. average. With many earning only minimum wages, few own a home; more than 90 percent are renters. While more than a third live in high-rise buildings, most reside in low-rise rental units. In this bleak world, residents rarely stay more than a few years, so intent are they to find better jobs and safer accommodations. Nearly half have lived at the same address for fewer than three years and two-thirds for fewer than five years.

How we live our lives

Despite the low-income economics, the lifestyle in Hard Times can appear lively. Many try to take advantage of their city's amenities. They go to bars, casinos, museums, outdoor concerts, zoos and aquariums. More than a few have a cultural side, as seen in their occasional trip to a theater, classical music concert or dance performance; an above-average percentage belong to arts groups. At home, they tend to spend their time listening to music - salsa, soul and easy listening are popular - reading books, watching TV and doing hobbies like needlework or collecting crystal figures. They still find time to exercise indoors on treadmills, rowing machines and mats for aerobics. Most shy away from rugged outdoor activities like fishing, hunting, ice skating or water skiing.

Hard Times like to travel, especially those who are foreign-born; they regularly visit their home countries in the Caribbean, Central America and South America. They hardly travel in luxury: domestically, they're more likely to travel by bus or train rather than plane. They stay at discount hotels like Motel 6, Howard Johnson and Travelodge.

Mosaic USA

While economically-challenged, these downscale consumers still find joy in consumption. They have a need for status recognition, and they look for clothes that will make an affordable fashion statement. Their top-rated retailers tend to be discount chains such as Kmart, Family Dollar Store, Marshalls and Ross Dress for Less. With only a third of householders owning a car, many adults prefer the convenience of shopping at local stores over the national chains, but they always wait for sales.

Hard Times have average interest in selected media. They're only a modest audience for radio and few subscribe to a newspaper. Most rely on TV to stay informed, and they like watching movies, sitcoms, reality shows, newscasts and crime dramas. They also watch cable channels like FX, Hallmark Channel, BET, TNT and Spike. These residents are big fans of mainstream and ethnic-targeted magazines like *Glamour*, *Architectural Digest*, *Ebony*, *Popular Mechanics* and *O*. These households are not big on the Internet, but those that do have online access tend to visit sites that feature health information, gambling and classifieds.

How we view the world

They may live in poverty-stricken environments, but Hard Times are still ambitious, motivated and aspire to improve their standard of living. Even in middle age, they're 40 percent more likely than average to sign up for adult education courses. They support the reprioritizing of money, saying that how they spend their time is more important than how much money they make. Nevertheless, they'd like to land a better job. At this stage of their lives, long time friends are more important than family members, and they want to earn the respect of their peers. They insist that doing one's duty is more important than enjoying life.

With the majority of members unmarried, more than half say it's important to be attractive, triple the national average. They make an effort to keep healthy, by exercising regularly, avoiding fast food and watching their calories. When they cook, they like to buy fresh, natural foods and avoid artificial additives.

Political moderates, a majority align themselves with the Democratic Party, and an above-average concentration claim to be Independents. These individualists swing between liberal and conservative stances. Religion plays a major role in their life, and they like watching religious programs on TV. While they're not joiners, they do have a cultural streak and belong to arts groups. They care about their community, claiming that people have a duty to recycle; they also will volunteer their time for a good cause.

How we get by

As the segment with the lowest income – under \$24,000 - Hard Times earn less than a third of the national average. Most have few income-producing assets and possess no investments other than some tax-sheltered annuities and cash management accounts. They're able to get by, they say, because they're good at managing the money that they have. Many juggle several credit cards: they carry both debit and credit cards, and they have a number of bank, charge and retail credit cards, particularly from Sears and JCPenney. However, few pay off their cards each month - more than 70 percent below average. Where they especially stand out is in insurance - they carry life, health and renter's insurance.

Mosaic USA

Digital behavior

Hard Times are not very Internet-active. They do visit some Websites frequently, though, especially those that deal with the arts, health, gambling, dating and religion. However, they rarely go online for shopping, banking or making travel arrangements. While relatively few access the Internet through computers at home, they will go online using a mobile phone. Unlike many online users, they're perfectly happy with receiving, and responding to, email ads.

Mosaic USA

Experian Ltd

Embankment House

Electric Avenue

Nottingham

NG80 1EH

T: 44 (0) 115 968 5005

F: 44 (0) 115 968 5003

Last Mosaic Build: **2011**
Last Mosaic Update: **n/a**