

MISSIONINSITE 

MOSAIC Guide

The Next Generation
in Mission Context Analysis



MOSAIC Descriptions

Windows Into Your Community

The MissionInsite System

MOSAIC Segment Descriptions

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ABOUT MOSAIC

MOSAIC is a demographic segmentation system created by Experian. It seeks to provide a multi-dimensional view of a community taking into account multiple socio-economic and life stage factors. MOSAIC is truly unique as a demographic segmentation system.

About MOSAIC

Mosaic was developed based on more than 20 years of segmentation development expertise from one of the global leaders in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe, and the Mosaic classification is available in more than 25 countries. Along with the international experience applied in this product, some of the most experienced geo-demographers in North America were involved with the development of MOSAIC.

Mosaic USA is a redevelopment of the earlier MOSAIC system. It classifies all U.S. households and neighborhoods into 60 unique segments (or types) and 12 groupings that share similar demographic and socioeconomic characteristics.

The MOSAIC assignments are updated annually by incorporating updated AGS demographics into the segmentation model, ensuring that the assignment is as accurate as possible given shifts in local area demographics.

The international experience of the MOSAIC systems influence of the US version and can be seen in the Global Mosaic groups incorporated into the MOSAIC report options on the MI System.

The result is a classification that paints a rich picture of U.S. communities in terms of their socio-demographics, lifestyles, behaviors and culture to providing the most accurate and comprehensive view of any community in the US—whether on a large scale such as a county or down to a neighborhood.

How MOSAIC is Built

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

To build Mosaic, the following approaches were taken:

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

QUANTITATIVE DATA

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

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

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

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

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

CLUSTERING

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

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

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

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

DATA USED TO BUILD MOSAIC

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

Variables included in building the system are listed below.

- Population by Age and Sex
- Population by Race and Hispanic origin
- Educational Attainment
- Educational Enrollment
- Marital Status
- Group quarters population by type
- Place of birth
- Foreign born by year of entry
- Households by type
- Size of household
- Household type by presence of children
- Age of head of household
- Language spoken at home and linguistic isolation
- Residence in 1995 (Stability)
- Tenure
- Vehicles available
- Households by income
- Median income, average per capita income
- Median income by age
- Households by type of income
- Workers in family
- Income/Poverty ratio
- Labor force status by sex (incl. military)
- Labor force participation rate
- Employment by occupation
- Employment by industry
- Income/Poverty ratio
- Labor force status by sex (incl. military)
- Labor force participation rate
- Employment by occupation
- Employment by industry
- Class of worker (e.g. private corporation, federal gov't, unpaid family, etc.)
- Veteran status
- Travel time to work
- Worked at home
- Dwellings by occupancy status (owned, rented, vacant)
- Housing value of owner occupied housing
- Median housing value
- Contract rent
- Median contract rent
- Units in structure
- Year structure built
- Median dwelling age
- Mortgage status (e.g. no mortgage, first only, first and second)
- Year moved in
- Population density
- MSA size
- Distance to MSA center

MOSAIC Types to Groups Table

This table correlates each of the 12 groups with their corresponding types. It also presents the percentage of households that fall within each group and type.

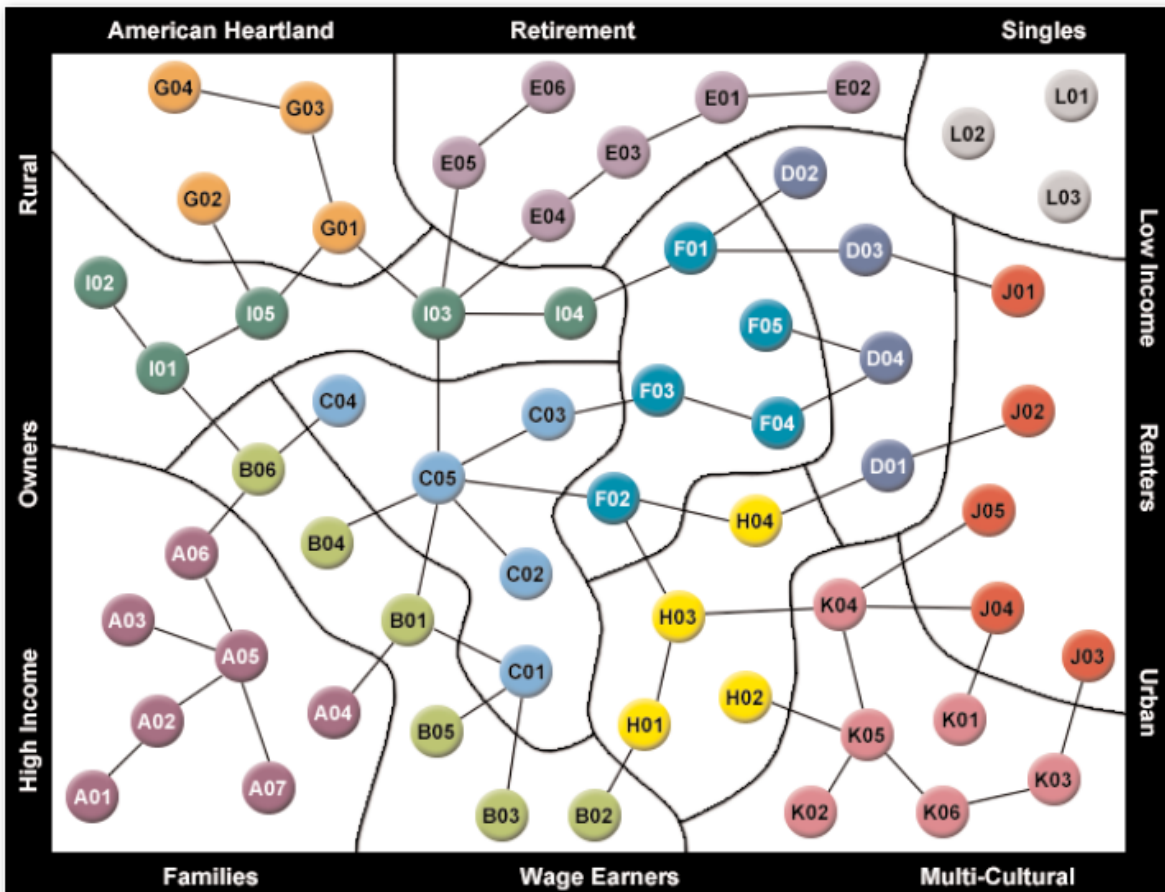
Group	Group Description	% Hhlds	Type	Type Description	% Hhlds
A	Affluent Suburbia	11.19	A01	America's Wealthiest	1.14
			A02	Dream Weavers	1.74
			A03	White-collar Suburbia	1.43
			A04	Upscale Suburbanites	0.84
			A05	Enterprising Couples	0.84
			A06	Small-town Success	2.38
			A07	New Suburbia Families	2.82
B	Upscale America	13.26	B01	Status-conscious Consumers	1.55
			B02	Affluent Urban Professionals	1.44
			B03	Urban Commuter Families	6.33
			B04	Solid Suburban Life	0.63
			B05	Second-generation Success	2.4
			B06	Successful Suburbia	0.91
C	Small-town Contentment	7.64	C01	Second City Homebodies	0.74
			C02	Prime Middle America	3.52
			C03	Suburban Optimists	0.61
			C04	Family Convenience	1.93
			C05	Mid-market Enterprise	0.84
D	Blue-collar Backbone	6.57	D01	Nuevo Hispanic Families	2.73
			D02	Working Rural Communities	1.06
			D03	Lower-income Essentials	0.83
			D04	Small-city Endeavors	1.95
E	American Diversity	9.73	E01	Ethnic Urban Mix	1.89
			E02	Urban Blues	1.74
			E03	Professional Urbanites	2.09
			E04	Suburban Advantage	1.15
			E05	American Great Outdoors	1.37
			E06	Mature America	1.48
F	Metro Fringe	10.63	F01	Steadfast Conservatives	6.51
			F02	Moderate Conventionalists	1.6
			F03	Southern Blues	0.92
			F04	Urban Grit	0.55
			F05	Grass-roots Living	1.05
G	Remote America	7.39	G01	Hardy Rural Families	2.7
			G02	Rural Southern Living	2.71
			G03	Coal and Crops	1.81

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			G04	Native Americana	0.18
H	Aspiring Contemporaries	11.18	H01	Young Cosmopolitans	3.22
			H02	Minority Metro Communities	2.2
			H03	Stable Careers	4.29
			H04	Aspiring Hispania	1.48
I	Rural Villages and Farms	4.77	I01	Industrious Country Living	1.4
			I02	America's Farmlands	1.04
			I03	Comfy Country Living	0.73
			I04	Small-town Connections	0.48
			I05	Hinterland Families	1.23
J	Struggling Societies	6.58	J01	Rugged Rural Style	1.62
			J02	Latino Nuevo	2.91
			J05	Struggling City Centers	1.72
			J04	College Town Communities	0.98
			J05	Metro Beginnings	0.98
K	Urban Essence	8.63	K01	Unattached Multi-cultures	0.38
			K02	Academic Influences	0.47
			K03	African-American Neighborhoods	1.93
			K04	Urban Diversity	2.44
			K05	New Generation Activists	2.37
			K06	Getting By	1.05
L	Varying Lifestyles	0.8	L01	Military Family Life	0.31
			L02	Major University Towns	0.27
			L03	Gray Perspectives	0.22

MOSAIC Family Tree

The Mosaic Family Tree illustrates the major demographic and lifestyle polarities between the types and groups and shows how the Mosaic types relate to each other.¹



¹ Mosaic USA: Consumer lifestyle segmentation for the United States by Experian, page 8

MOSAIC GROUP AND TYPE DESCRIPTIONS

On the pages that follow, a description is provided of each of the 12 MOSAIC Groups and the 60 Types that correlate to each Group. Descriptions include demographics, typical lifestyle characteristics and their media preferences.

GROUP A: AFFLUENT SUBURBIA

The wealthiest households in the U.S. living in exclusive suburban neighborhoods enjoying the best of everything that life has to offer

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

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

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

These are the Americans who drive luxury cars, belong to country clubs, travel abroad and relax by sailing, golfing or skiing. Many are culture buffs who attend the theater, art shows, dance performances and concerts, all at high rates. Both their purchasing behavior and media choices reflect their interests in money management, travel, computers and gourmet foods.

A01: AMERICA'S WEALTHIEST

The nation's most wealthy households are financially secure with expensive tastes, living the most luxurious of lifestyles in the most affluent and exclusive communities

Demographics

America's Wealthiest consists of the nation's most affluent households found in well established suburban communities like Saddle River, NJ, Potomac, MD, and Beverly Hills, CA. With incomes well above the national average, residents represent both old and new wealth, enjoying very comfortable lifestyles and the finer things in life. These households are more than six times likely to be earning \$250,000 or more. Most of the adults are married, middle aged, college educated and predominantly white, with a high concentration of Asians. In the workplace, they typically hold executive and management positions in finance, real estate and professional services. Though nearly half of the households contain dual-working couples, about a third has just one highly paid breadwinner in the family.

Lifestyles

Wealthy and educated, the members of America's Wealthiest live the most luxurious of lifestyles. They love to vacation abroad, belong to country clubs and drive luxury cars and high-end SUVs. They're early tech adopters who were among the first to buy BlackBerry devices, iPods and satellite radios. Many are philanthropic and support environmental causes, human rights groups and art associations. Indeed, these Americans frequent the theater, classical music concerts and movies all at high rates. Their exercise of choice is to take a yoga class, play tennis or go skiing at exotic locales. When they shop, they're concerned more about quality than price, buying clothes at Nordstrom and home furnishings at Williams-Sonoma. Active investors, they own a broad range of stocks, mutual funds, government bonds and Treasury bills.

Media

America's Wealthiest households are also the nation's premier news hounds. They're avid readers of print media, perusing daily and Sunday newspapers for articles about business, science, fashion and travel. It's hard to find a financial magazine that they don't read with rates at more than triple the national average, including Barron's, Fortune and The Economist. When they watch television, they watch network newscasts and weekly news magazines as well as cable news channels such as CNN, CNBC and MSNBC. These technological sophisticates have taken to the Internet in a big way, logging on to shop, book airline tickets and gather financial information. Self-described "careful money managers," residents frequently go online to trade stocks themselves, but they are willing to pay any price for good financial advice.

A02: DREAM WEAVERS

Well-off families with school age children, living an affluent, suburban version of the American Dream

Demographics

Dream Weavers is home to well-off families living an affluent, suburban version of the American Dream. Ranked second in terms of wealth, they live in new-money subdivisions, possess high incomes, have college degrees and own large houses valued at more than twice the national average. Many households contain families with school-aged children—no segment has a higher rate of married residents—and more than half contain dual income couples. These middle-aged adults typically work as white-collar professionals in the information, finance and education industries. They commute to work in luxury sedans and SUVs from mostly homogeneous communities as Overland Park, KS, Naperville, IL and Austin, TX. Like America's Wealthiest, Dream Weavers is overwhelmingly white with an above-average presence of Asian Americans.

Lifestyles

The members of Dream Weavers are deeply rooted in their suburban communities. They have high rates for belonging to churches and synagogues, parents/teachers association, art associations and business and country clubs. They rank at the top for donating money to charities. With their large families, they lead active athletic lives and enjoy swimming, golfing and fitness walking. Weekends find these households on the hunt for family friendly activities, resulting in high rates for visiting zoos, museums and bowling alleys. When they go shopping, they look for quality merchandise—no matter the price—at stores like Ann Taylor, Banana Republic, Lord & Taylor and Bloomingdale's. These consumers try to keep up with the latest technological trends, and many own home theater systems and digital cameras. To manage their money, they use financial planners and invest in a variety of savings vehicles for college and retirement.

Media

Dream Weavers households enjoy media that relate to their homes and families. They tune in to cable networks like HGTV, the Food Network, E! Entertainment and ESPN. They read a number of upscale shelter magazines, such as Architectural Digest, Traditional Home and Bon Appetit, as well as titles that appeal to time-pressed, dual-income households, like Real Simple and Working Mother. With their longer-than-average commutes, they listen to all news and news talk stations on the radio. Once they sit down in front of a computer, it's hard to tear them away from surfing the Internet. They are frequently online for email, news, shopping, stock trading and making travel arrangements.

A03: WHITE-COLLAR SUBURBIA

A haven for upscale, college educated Baby Boomers living in suburban comfort in expensive new subdivisions

Demographics

White-collar Suburbia is a haven for upscale Baby Boomers living in suburban comfort. But unlike the overwhelmingly white suburbs of a generation ago, this cluster has the highest concentration of Asians in the nation—about four times the U.S. average. Most of the adults are married couples with children, have attended college and are employed as white-collar professionals, managers and executives. Their high incomes allow them to purchase expensive homes in relatively new subdivisions. One other major difference between the White-Collar Suburbia of today versus the post-war years is that a majority of households have dual-working couples and one in six has three workers in the family. This helps to explain why many own more cars than in any other MOSAIC type.

Lifestyles

The residents of White-collar Suburbia are unabashedly family centered, and they take pride in pursuing active, healthy lifestyles. These households are into aerobic exercise and enjoy jogging, biking and working out on cardio machines. They own SUVs and minivans to transport their children and their friends to school, sports, malls and movie theaters. They like to travel in the U.S. and abroad, and their spending patterns reflect an interest in keeping up with the latest styles in fashion and consumer electronics. They frequently shop at stores like Abercrombie & Fitch, Ann Taylor and J. Crew. When it comes to technology like music and recording devices, they proudly claim that friends look to them for purchasing advice. Careful consumers, they often research products on the Internet before they buy.

Media

White-collar Suburbia households are eclectic media consumers who enjoy newspapers, radio and television as well as an array of magazines. Their TV viewing is broad—everything from HBO and PBS to “Jeopardy!” and “The Apprentice.” Their preferred radio stations include news talk, classic rock and adult contemporary stations. These adventurous households like to research their destinations online and through print media. At the newsstands, they pick up issues of Arthur Frommer’s Budget Travel and Endless Vacations as well as the Sunday newspaper for the travel section. Just to be safe, they read Consumer Reports to make sure they get the best deal. They turn to the Internet for almost everything including auctions, banking, digital imaging, financial information, sport and stock trading.

A04: UPSCALE SUBURBANITES

A portrait of pleasant living, consisting of affluent, middle-aged empty nesting couples and singles in established suburban neighborhoods

Demographics

Upscale Suburbanites is a portrait of pleasant living, a cluster of middle-aged and empty nesting couples and singles. In these established suburbs, mostly white and Asian households live in older homes and luxury condominiums only a short commute from in-town jobs. More than half the residents are college graduates and, if they're still in the workforce, earn high incomes from white-collar jobs in health, education, public administration and information technology. Given the mix of ages and household types, it's no surprise that the cluster features varied housing styles. The streets in this segment are filled with spacious homes close to sprawling apartment complexes. Not everyone gets in their cars to go to work each morning, a disproportionate number work at home and about one in five is retired.

Lifestyles

Because of its more mature populace, Upscale Suburbanites features a more relaxed lifestyle than others in the Affluent Suburbia group. Many residents attend concerts, plays and antique shows. They try to stay fit by jogging, swimming and taking exercise classes; this is the top-ranked cluster for health club members. They're avid food buffs who like going out to eat as much as cooking gourmet meals at home. As consumers, they describe themselves as "smart greens" who read labels to make sure they're buying high-quality goods and cruelty-free products. These affluent households can afford their purchases thanks to heavy use of credit cards and active investing in stocks, bonds and CDs. Some of their favorite stores include Crate & Barrel, Sak's Fifth Avenue and Bloomingdale's. They also donate often to environmental causes, political groups and public broadcasting.

Media

The members of Upscale Suburbanites are sophisticated media consumers. They tune in to cable networks like A&E, Bravo and the History Channel as well as news programs on PBS and the commercial networks. When they're not listening to classical music on the radio, they're dial-spinning to news and news talk stations. They're also avid readers of newspapers and magazines for news and entertainment. The magazines that are more popular with them include not only high-brow culture fare like New Yorker and Smithsonian, but titles that feed their gourmet tastes like Bon Appetit and Gourmet. These older consumers are Internet savvy and spend a lot of free time shopping and conducting research online. They like to frequent websites for news, stock trading, vacation planning and, befitting their advancing age, medical information.

A05: ENTERPRISING COUPLES

A collection of married couples with children and childless duos living in upper-middle-class commuter communities

Demographics

Enterprising Couples represents a collection of married couples with children and childless duos living in upper-middle-class commuter communities. Most adults are Baby Boomers who are white, college educated and well paid earning household incomes more than twice the national median. Living in new subdivisions in the metropolitan sprawl, Enterprising Couples households typically have long commutes to white-collar jobs in health care, education and retail. But despite the significant number of childless households, only a small percentage lives in apartments. The vast majority pays steep prices for detached homes built after 1990, and they fill their driveways with mid-sized luxury cars—typically imports.

Lifestyles

The well-off Boomers who comprise Enterprising Couples pursue an always-on-the-go lifestyle. They describe themselves as workaholics and multi-taskers who enjoy traveling, keeping fit and supporting the arts. They have high rates for going to concerts, museums, antique shows and dance performances. They try to make time each day for working out, preferably on cardio machines and stationary bicycles. Conservative when it comes to money matters, they are savers who maintain high balances in their IRAs, 401(k)s and 529 college savings plans. When shopping, they frequently use coupons and await sales before hitting retailers like Target, Kohl's and Bed, Bath & Beyond. But these financially secure consumers still make a strong market for electronic devices, board games and athletic equipment.

Media

Enterprising Couples households tend to have mainstream media tastes with a fondness for news. Their favorite magazines include mass-market titles like Time, Newsweek, People and Reader's Digest. They tune in often to newscasts on broadcast networks in addition to cable channels such as CNN, ESPN and CNBC. On their daily commutes to work, they switch between news talk stations and those that play classic rock and adult contemporary fare. At home, they frequently go online for a variety of activities—shopping, banking and auctions, among them. However, companies should be aware that they're not avid fans of advertising on their TV screens or computer monitors. When a commercial comes on or an advertisement pops up, they are likely to change the channel or close the window.

A06: SMALL-TOWN SUCCESS

White-collar, college educated, middle-aged working couples living in newly developed subdivisions outside the nation's beltways

Demographics

Small-town Success is typically home to the families of the most prominent citizens in their exurban communities. White-collar, college educated and upscale, they live in recently developed subdivisions outside the nation's beltways in the Midwest and West. Most of these households contain white, middle-aged working couples who have positions as executives and professionals in health care, retail and education. More than eight in ten drive alone to work, pulling out of the driveways of large single-family homes valued at 50 percent above the national median. These high-earners drive to work in comfort and have high rates for owning luxury SUVs as well as family vehicles including minivans.

Lifestyles

Small-town Success households enjoy a prosperous way of life. For athletic activities, they enjoy biking, swimming, bowling and jogging. They tend to seek out intellectual stimulation, reading books and taking adult education classes at high rates, and they don't mind driving to big cities to visit museums or see a show. They're conservative by nature and describe themselves as "smart shoppers." They like to buy quality merchandise at low prices at big-box chains such as Sam's Club, Circuit City and Bed, Bath & Beyond. They're late adopters when it comes to consumer electronics and are more likely to own 35-mm cameras than digital models, VHS players than DVD units. They own a wide range of insurance products, including life, health, disability and homeowner's coverage. However, being conservative hasn't dampened their enthusiasm for travel as they are likely to take a trip for either business or pleasure almost every month of the year.

Media

Small-town Success households share a fondness for a variety of media. They like to watch primetime crime dramas and comedies on television, especially "CSI," "Law and Order" and "Two and a Half Men." They are avid radio listeners and enjoy stations that offer news talk, golden oldies and country music. They have high rates for reading the Sunday newspaper to catch up on sports, business and entertainment news and read mainstream magazine titles as National Geographic, Good Housekeeping and Better Homes and Gardens. They have above average interest in the Internet, and they go online to get news, do their banking and buy merchandise such as books and CDs.

A07: NEW SUBURBIA FAMILIES

Young, affluent working couples with pre-school children concentrated in fast-growing, metro fringe communities

Demographics

Young couples with pre-school children have turned New Suburbia Families into a booming lifestyle. Concentrated in fast-growing, metro fringe communities mainly in the West and Southwest, the segment's population has more than tripled since 1990. With many households under 35 years old, these young families are making the most of their new subdivisions. More than half the housing has been built since 2000 and the median value worth nearly 50 percent above the U.S. average. Residents have both brains and bucks. More than two thirds have gone to college and many workers earn six-figure incomes. It takes hard work to have achieved success at such a young age. More than two-thirds of families have multiple workers in the labor force, gravitating to jobs as managers, executives and white-collar professionals.

Lifestyles

The members of New Suburbia Families have crafted active, children-centered lifestyles. These families participate in a number of team sports such as baseball, basketball and soccer, shuttling kids and gear to activities in their SUVs and minivans. They go to kid-friendly destinations and frequent zoos, aquariums and campgrounds. At supermarkets, they fill their grocery carts with pizza, Pop Tarts and prepared lunch kits. This is one of the top-ranked types for owning toys, books and video games, and residents here never met a consumer electronics device they didn't like including cell phones, gaming systems and home theater systems. With their relatively large families, money still needs to be managed. They maintain that price and functionality trump style when they purchase electronics and clothing at retailers like Target, Best Buy and Wal-Mart. Contributing to 529 college savings plans is a priority, but this segment can be debt heavy due to first mortgages and home equity loans.

Media

These energetic households are only moderate consumers of most media. New Suburbia Families are often too busy to read a newspaper or magazine, although they will sit in front of a TV to watch network sitcoms and reality shows as well as sports and entertainment on cable channels such as ESPN, MTV and Comedy Central. Thanks to their lengthy commutes, they exhibit high rates for listening to radio stations that offer news and sports as well as classic rock and adult contemporary music. When they finally wind down, many go online to trade stocks, search for jobs and check out real estate listings.

GROUP B: UPSCALE AMERICA

College-educated couples and families living in the metropolitan sprawl earning upscale incomes providing them with large homes and very comfortable and active lifestyles

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

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

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

They're selective media fans who prefer magazines and cable TV channels that cover business, fashion and the arts. Their one exception is the Internet. These Americans are omnivorous Web users who go online for everything from banking and trading stocks to downloading music and buying merchandise.

B01: STATUS-CONSCIOUS CONSUMERS

Middle-aged Baby Boomer households living in suburban neighborhoods within a manageable commute to well-paying city jobs

Demographics

A haven for big spenders, Status-conscious Consumers is a cluster of new suburban neighborhoods within a manageable commute to well-paying city jobs. Predominantly white and Asian, these middle-aged Baby Boomer households have turned their college educations into lucrative executive positions in information, finance and other managerial professions. Since most of the adults live as couples or in households with few children, they have plenty of discretionary income to decorate their stylish homes and fill their multi-car garages. A significant number of households earn six-figure incomes which helps support their expensive tastes in luxury cars.

Lifestyles

Having earned their way to success, Status-conscious Consumers treat themselves to the finer things in life. They enjoy dining out, traveling across the U.S. and abroad, and taking in the arts scene at concerts, dance performances and museum openings. These Boomers like to drive imported SUVs and sports cars, wear the latest designer clothes and show up at the hottest nightclubs. They're willing to pay extra for environmentally friendly products and to be among the first to own the latest cell phone, PC and DVD player. At the supermarket, they fill their shopping carts with health-conscious choices such as yogurt, diet snacks, sugar-free sodas and fresh seafood. Scoring high for "instant gratification," they carry a variety of credit, debit and store cards to pay for their frequent purchases.

Media

To stay abreast of the latest trends, Status-conscious Consumers are big fans of news media. They read daily newspapers at high rates, turning first to the business, fashion and travel sections. They're heavy subscribers of news and celebrity magazines like Time, Newsweek and People. They like to watch TV news, documentaries and science programs, especially on cable channels like Discovery, TLC, CNN and MSNBC. During their commutes to work, they keep their radios tuned to all news and news talk stations. When they get home at night, they go online to research information on health and money matters—two subjects about which they consider themselves to have influence among their friends.

B02: AFFLUENT URBAN PROFESSIONALS

Affluent singles and couples who live in the chic high-rise neighborhoods of many big cities, owning swank condos and apartments

Demographics

The yuppies of the last decade may have grown up, but their lifestyle lives on. In Affluent Urban Professionals, wealthy singles and couples live in the chic high-rise neighborhoods of many big cities such as New York, Boston and Chicago, owning swank condos and apartments valued at twice the national average. Most residents are in their twenties and thirties, hold college degrees and have jobs as executives and white-collar professionals. They have yet to settle down and start families, providing them with plenty of discretionary cash to indulge in fashionable lifestyles. With a high rate of workers involved in education and the arts, there's a cultured sensibility to these Americans. With relatively few residents owning cars, they rely on taxis and subways to hop from condos to jobs to entertainment venues.

Lifestyles

The members of Affluent Urban Professionals enjoy trendy lifestyles. Their activities vary and include tennis, skiing and clubbing with friends. These upscale sophisticates also like to attend art gallery and museum openings. They are conscious of appearances and their health joining health clubs at high rates to take yoga and aerobics classes, jog and lift weights. Declaring that they like to stand out in a crowd, these consumers shop for clothes and trendy furnishings at stores like Banana Republic, Williams-Sonoma and Crate & Barrel. They are early adopters of new technology, exhibiting high rates for buying the latest laptops, PDAs, MP3 players and digital camcorders. Seasoned travelers, they rank high for taking cruises and trips to domestic and international destinations.

Media

The households of Affluent Urban Professionals are obsessed with staying abreast of the latest developments in popular culture. They like to watch entertainment news on broadcast TV and catch the late night shows hosted by Leno and Letterman. On cable, they're fans of the movies and music programming on A&E, E! Entertainment and Bravo. On the radio, they'll tune in to news talk shows and occasionally, stations that play classical music. They're not big print fans and score low for magazine readership, but they do tend to read the Sunday paper specifically the TV and entertainment sections. Where they really excel is in online media and turn to the Internet for a variety of services including email, travel, downloading music, watching streaming video and dating sites.

B03: URBAN COMMUTER FAMILIES

Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

Demographics

Not all families have fled the nation's cities for the far-out suburbs. In Urban Commuter Families, Baby Boomer families and couples are content to live in comfortable, single detached homes in city neighborhoods on the metro fringe. Many of these upscale, college-educated households contain dual-income couples who put in long hours as professionals and managers in retail, health care and education services. They tend to leverage their home equity with major home improvement projects, and build their real estate holdings with recent purchases of second homes for family getaways.

Lifestyles

With its concentration of empty nesters, Urban Commuter Families lifestyle is relatively serene. They are not into aerobic sports, preferring to get their exercise from low-impact activities such as gardening, golfing and bird watching. They enjoy leisure activities like going to the theater or antique show rather than a rock concert or an auto race. They describe themselves as brand-loyal shoppers who prefer to buy functional clothes to expensive designer labels, shopping at stores like Sears and J.C. Penney. With limited interest in the latest electronics and technology products, their homes are more likely to contain stereos and 35-mm cameras than MP3 players and digital cameras. These conservative investors put their money to work in CDs, U.S. savings bonds and tax-sheltered annuities. With their high rates of owning houses and vacation homes, they take out home improvement loans and spend their free time roaming the aisles at Home Depot and Lowe's, Linens 'N Things and Pottery Barn.

Media

The households in Urban Commuter Families are old-fashioned media fans. They subscribe to daily newspapers at high rates and spend their Sunday mornings poring over the travel section and the ad inserts. They pick up traditional general interest magazines at the supermarket, enjoying Reader's Digest, Family Circle and Good Housekeeping. On their commute to work, they listen to the calming strains of classical, golden oldies and big band music on the radio. When they finally wind down in front of a TV, these conservative households watch Fox News, the History Channel and the old movies on AMC and TMC. Their MOSAIC motto could be "No surprises, please."

B04: SOLID SUBURBAN LIFE

A mix of upper-middle class younger and middle-aged couples and singles who enjoy upscale comfort in maturing bedroom suburbs

Demographics

Solid Suburban Life is a world of flagstone patios and redwood decks. Home to a mix of younger and middle-aged couples and singles, this MOSAIC features primarily white and Asian households enjoying upscale comfort in their maturing bedroom suburbs. With almost equal numbers of high school and college graduates, the adults earn upper-middle-class salaries from lucrative careers in retail, finance, health care and information services. They tend to live in well-maintained homes in inner-ring subdivisions developed in the 1970s. They accept relatively long commutes to work as the price to pay for their quiet streets and suburban lifestyles. Nearly two thirds of all families contain multiple workers, which is significantly above the national average.

Lifestyles

Solid Suburban Life households enjoy relaxed leisure lives. They enjoy going out at night to see movies, take adult education courses or meet with friends. They like to stay in shape without joining health clubs, so they play tennis, jog, lift weights and go backpacking. These price-conscious shoppers will drive an hour in their predominantly foreign-made compact cars to snag bargain fashions at outlet stores like Nordstrom Rack, Off Fifth and Marshall's. They'll spend freely on consumer electronics and like being among the first to buy the latest portable products such as laptops, MP3 players and handheld video game devices. Declaring they care less about saving money than saving for a rainy day, these households like to have fun by taking vacations on cruise ships and at ski resorts.

Media

When it comes to media, the members of Solid Suburban Life have youthful sensibilities. They like watching network reality shows, primetime comedies and late-night talk shows as well as cable channels such as MTV, FX, Spike TV and Comedy Central. Their favorite magazines include celebrity weeklies like People, Star and Entertainment Weekly as well as fashion and parenting magazines. On their daily commutes to work, their car radios are tuned into contemporary hits. Once they're home, they lead active virtual lives, going online to bank, shop and look for better jobs.

B05: SECOND-GENERATION SUCCESS

Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities

Demographics

For these grandchildren of immigrants who live in Second-generation Success, life is sweet. These multi-ethnic households—of Asian, Hispanic and varied European descent—have achieved upper-middle-class status through hard work and devotion to family. They are primarily married couples with children. Their household size with five or more people is almost double the U.S. average. More than half of adults have attended college, landing a mix of blue- and white-collar jobs in retail, manufacturing, transportation and public administration. In these metro fringe communities, located primarily in coastal states, many households strive to balance the need to assimilate with the desire to retain their cultural traditions. For now, most have found the American Dream in a single detached house built in the early 1980s in what was then the suburban frontier.

Lifestyles

With their upscale incomes and children of all ages, Second-generation Success households enjoy active, family centered lifestyles. They participate in a number of team sports, including soccer, basketball, football and baseball. On weekends, they typically pile into their vans and SUVs for outings to a zoo, aquarium, cinema or one of the kids' sporting games. Those vehicles also come in handy when they go on shopping excursions patronizing big-box stores such as Home Depot, Toys R Us and Best Buy. Indeed, these relatively young families make a strong market for toys, sporting goods and high-tech products, and they say they're heavily influenced by their children when shopping. With these households, most of their savings is tied up in their home equity. At the supermarket they buy a lot of fresh fish, poultry and meat for home-cooked meals.

Media

Second-generation Success is a media-filled lifestyle where residents enjoy virtually all media channels at above average rates. They watch network television programs that feature sitcoms, sports, reality shows and even animation—the grownups watching alongside their kids. They read celebrity publications such as People and Us Weekly as well as Spanish-language newspapers and magazines. Radio preferences vary but with many of the households whose families are of Hispanic origin there is a tendency for ranchero and Tejano music. When it comes to the Internet, this ethnic mix has relatively high rates for surfing the Internet to download music, get sports scores, upload family pictures and search for jobs.

B06: SUCCESSFUL SUBURBIA

Middle-age, married couples with children who enjoy an upscale life far from the downtown hustle of city living

Demographics

The households in Successful Suburbia are located primarily in East Coast towns on the metro fringe. Predominantly white and college educated, these middle-aged couples and families have settled in upscale homes built around 1985. These homeowners earn relatively high incomes from a combination of management and professional jobs in health care, retail and manufacturing. This cluster is a haven for married couples with children who enjoy life far from the downtown hustle. They rank near the top for having multiple workers and cars to commute to jobs and entertainment.

Lifestyles

Successful Suburbia households lead busy family-oriented lifestyles. They participate in varied leisure activities, from cooking and gardening to going to aquariums, bowling alleys and theaters. Many enjoy outdoor athletic activities such as golf, soccer, baseball, football and swimming. They travel frequently for business and pleasure, though mostly to domestic beaches and ski resorts. Brand loyal shoppers, they patronize stores including Kohl's, BJ's Wholesale, Old Navy, Linens 'N Things and Best Buy. In the early childrearing phase of their lives, they buy lots of home-based consumer electronics, like desktop computers, video game systems and home theater systems, bringing everything home in their SUVs. To help finance their acquisitive nature, they carry a variety of credit cards while maintaining high levels of investments in stocks, mutual funds and U.S. savings bonds.

Media

Despite their upscale profile, the households in Successful Suburbia are a tough media sell. Other than their fondness for radio, they exhibit relatively low rates for consuming most media. They will tune in family-friendly TV sitcoms, animated shows as "The Simpsons" and cable channels including ABC Family and TBS. They subscribe to a handful of home-based magazines like Popular Mechanics, Cooking Light, American Baby and Parents. On the radio, they prefer listening to country, classic rock and golden oldies. These middle-aged family households have begun to rely on the Internet for sports news, auctions and medical information. Marketers however should be warned. These busy consumers have little patience for advertising and declare that television commercials are annoying.

GROUP C: SMALL-TOWN CONTENTMENT

Middle-aged, upper-middle-class families living in small towns and satellite cities with moderate educations employed in white-collar, blue-collar and service professions.

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

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

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

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

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

C01: SECOND CITY HOMEBODIES

Financially conservative, dual working, middle-aged couples and families living in small, satellite cities along the East and West coasts

Demographics

Most likely to be found in a variety of small, satellite cities along both coasts such as Virginia Beach, VA, Ft. Lauderdale, FL, and Portland, OR. Second City Homebodies inhabit a prosperous world where middle-aged couples and families lead flourishing lifestyles. Most of the households are well educated, with an almost an even split between college graduates and those who have completed only some college. Many have achieved well paying, white-collar jobs in retail, real estate, education and public administration. With above-average numbers of both whites and Asians, these Baby Boomers have settled into established homes built around 1975. Regardless of the background, the households in this segment typically need two wage earners to meet the needs of their upscale lifestyles.

Lifestyles

Mature and financially secure, members of Second City Homebodies like to relax at home but also enjoy leisurely and outdoor activities. They like to visit museums, attend concerts and dance performances, and prefer to travel abroad for vacations. When it comes to the outdoors and sports, they have an inclination for camping, backpacking, bicycling, golf and tennis. At the supermarket, they stock up on fat-free products, sparkling water and fresh fish. They're the kind of consumers who like to be first on the block to buy new tech gadgets at stores like Best Buy, P.C. Richard and Circuit City. However, they're more likely to go to smaller specialty retailers for the designer fashions they prefer. Financially conservative, they save their money for college and retirements plans, investing in a variety of stocks, corporate bonds and mutual funds.

Media

The residents of Second City Homebodies are eclectic media consumers, demonstrating above-average rates for reading newspapers, watching TV, listening to the radio and going online. Their favorite TV shows tend to be comedy, sports and arts programs on cable channels like ESPN, HBO, Showtime and Bravo. On network TV, they regularly watch "Scrubs," "Will & Grace" and "Seinfeld"—no matter if they are re-runs. Their intellectual interests are wide-ranging as seen in their fondness for newspaper sections that cover science, travel and entertainment. They like to go online to keep up with the latest trends in fashion and technology. Among their favorite Internet activities include surfing newspaper websites, gathering shopping information and listening to online radio stations that play contemporary hits.

C02: PRIME MIDDLE AMERICA

A mix of young, upper-middle-class couples and families living in both small towns and midsized cities working in well paying white-collar and blue-collar jobs

Demographics

Prime Middle America features a mix of couples and families living in both small towns and mid-sized cities in the South and Northwest. Younger than average and upper-middle-class in status, these predominantly white dual-income households have well-paying blue-collar and white-collar jobs in transportation, manufacturing and public administration. Most of the households own their own homes and are nearly twice as likely to live in mobile homes than the national average.

Lifestyles

Prime Middle America features a small-town, family-centered lifestyle. Households enjoy leisure activities like playing cards and board games as well as outdoor pursuits such as fishing, biking and swimming at a lake. Many are do-it-yourselfers who load up their SUVs and pickup trucks with home improvement supplies from stores such as Lowe's, Home Depot and True Value Hardware. Their incomes afford them a wide range of mortgages, home equity loans and college savings plans. As consumers, they describe themselves as less interested in new fashions than the latest high-tech gadgets.

Media

When the folks in this cluster put down their hammers and saws, they enjoy a variety of media. Prime Middle America residents like to gather round their large-screen TVs to watch reality shows, sports and cable channels such as MTV, FX, Discovery and Country Music Television. They're traditionalists who enjoy reading established magazines such as Woman's World, Field & Stream and Parents. The radio soundtrack usually playing features a mix of country music, classic rock and contemporary hits. The Internet has expanded the entertainment and convenience choices for residents of small towns, and Prime Middle America households are no exception. They like to go online to play games, do their banking and participate in auctions for antiques and collectibles.

C03: SUBURBAN OPTIMISTS

A portrait of middle-class diversity containing middle-aged couples and families living in older suburban homes, duplexes and apartments located in coastal states

Demographics

With its concentration of Asian, Hawaiian and white residents, Suburban Optimists presents a portrait of middleclass diversity. Most of the households contain middle-aged couples and families living in older suburban homes, duplexes and apartments located in coastal states and Hawaii. There's an even distribution of residents who have graduated from high school or completed some college, resulting in a job market for both blue-collar and white-collar positions in transportation, retail, food services and public administration. With their above-average incomes, these households have two or more two cars—typically imported SUVs and mid-sized sedans—which are used for dual commutes to work.

Lifestyles

Regardless of their age, these diverse households enjoy vibrant, on-the-go lifestyles. Suburban Optimists residents have high rates for going to movies, nightclubs, billiards halls and comedy clubs. Sports are mixed between team sports as hockey and softball and individual activities as skateboarding and motorcycling. They consider shopping as another sport, relishing the challenge of finding the latest fashions at bargain prices at stores such as Loehmann's, Target and Marshall's. However, these consumers have a tendency to spend their disposable income on technology products, buying the latest video game players, laptops and home theater systems. They describe themselves as early adopters and influential leaders when it comes to consumer electronics. They like to travel for pleasure mostly to domestic destinations, especially along the Pacific coast. When it comes to their finances they are not big savers and exhibit low rates for owning investment and insurance products.

Media

Suburban Optimists residents have youthful, entertainment-minded media tastes. They frequently watch cable TV networks such as MTV, VH1 and Spike TV. They enjoy watching network dramas, comedies and reality shows like "American Idol," "E.R." and "That '70s Show." They listen to the radio mostly for music rather than news listening to their favorite classic rock, contemporary hits and adult contemporary music stations. This is a strong market for young men's magazines like FHM and Maxim as well as music titles such as Spin and Rolling Stone. They are big fans of the Internet, going online for entertainment like audio streaming and for utilitarian uses like exchanging email, getting local news and finding shopping information.

C04: FAMILY CONVENIENCE

Sprawling families living in remote towns and military bases containing dual-income couples working at skilled blue-collar jobs in manufacturing and construction as well as in the military

Demographics

Family Convenience is a collection of sprawling families living in remote towns and military bases primarily in the Midwest and Northern Plains. Most of the households contain dual-income couples working at skilled blue-collar jobs in manufacturing and construction as well as in the military. Service families are six times as likely to live here than the general population. Despite moderate educations, the adults in this segment earn upper-middleclass incomes and have a high rate of home ownership. The vast majority own new single-family homes and have SUVs and pickup trucks in the driveway. With an above-average length of residence, many have achieved a secure lifestyle with room for the kids to grow.

Lifestyles

Life today in Family Convenience looks a lot like it did a half-century ago. Residents enjoy spending their leisure time swimming, fishing, hunting and camping. They are active in their community and belong to civic clubs and parent/teacher associations. To feed their big families, they spend their grocery money on easy-to-prepare foods like toaster pastries, lunch kits, frozen pizza and refrigerated biscuits. Discount department stores like Wal-Mart, Sam's Club and Big Lots are frequent destinations for clothing and housewares. When they take a vacation, parents are content to pile the kids into their domestic SUVs and head to a theme park or campground near a lake or beach. Financially risk-averse, they make a stronger market for insurance rather than investment products.

Media

The members of Family Convenience have traditional media tastes. They like to watch classic sitcoms on TV Land, family-friendly fare on the Disney Channel and cartoons on Nickelodeon. Many listen to radio every day, tuning in country, classic rock and adult contemporary stations. They prefer magazines that cater to their interests in the home, hunting, motor sports and entertainment. When they go online, they seek out websites that follow their leisure interests frequenting sites such as NASCAR.com, Disney.com and eBay.com all at high rates. Although their small towns may have few movie theaters, residents are avid moviegoers with their favorite genre being family movies, which is not surprising for this MOSAIC.

C05: MID-MARKET ENTERPRISE

Located in small towns throughout New England, these households are mix of middle-aged and middle-income singles and couples with high school degrees and some college education

Demographics

Characterized by middle-aged and middle-income households, Mid-market Enterprise is noteworthy only in its ordinariness. Its mix of singles and couples are about evenly divided between those with high school degrees and others with some college education. There are few minorities. Most Mid-market Enterprise households are located in small towns throughout New England, where residents work in a wide range of blue-collar, white-collar and administrative jobs. With their solid incomes in rustic settings, they can afford upper-middle-class niceties, including recently built homes and multiple cars with a preference for sport wagons and medium-sized

SUVs.

Lifestyles

They may live in small towns, but the residents of Mid-market Enterprise still enjoy plenty of big-city activities. They go to concerts, comedy clubs and nightclubs at above-average rates. They have a cultural streak and show high rates for playing a musical instrument, reading books, painting and drawing. Many of the younger adults engage in aerobic exercise, playing soccer and football as well as going skiing and hiking. They try to stay current with new styles, shopping for clothes at Kohl's, Old Navy and American Eagle Outfitters, or picking up the latest electronics at Best Buy and Circuit City. It's difficult to find a portable device that these consumers don't own. Many will carry digital cameras and camcorders on their regular car trips to beaches, campgrounds and theme parks.

Media

Although primarily middle-aged, Mid-market Enterprise is a haven for youth-oriented media. With children of all ages, these households are watching comedy, reality shows and adult animation on cable channels like Spike TV, MTV and Comedy Central. These folks keep their radios cranked up to stations that play classic rock with a mix of country music and golden oldies. Their favorite magazines include many devoted to music, fashion and design including titles like Spin, Cosmopolitan and Metropolitan Home. They also go online at high rates, enjoying a variety of activities including instant messaging, exchanging email, playing games and researching products before they go shopping.

GROUP D: BLUE-COLLAR BACKBONE

Budget-conscious, young and old blue-collar households living in older towns working in manufacturing, construction and retail trades

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

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

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

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

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

D01: NUEVO HISPANIC FAMILIES

Young and lower income Latino family households living, in working-class neighborhoods of large cities

Demographics

Centered in the nation's big cities, Nuevo Hispanic Families is a cluster of young Hispanic family households living in working-class neighborhoods. Nearly eight in ten residents are Hispanic. About two-thirds of the households are under 45 years old and many contain large families with mixed-aged children that have settled into comfortable bungalows and low-rise apartments. Education attainment is low, with one-third having less than a high school education. They earn lower-middle incomes from jobs as construction laborers, retail clerks and food service workers. A fairly mobile group, many express the hope that they'll be trading up soon to better jobs and bigger homes.

Lifestyles

With their modest educations and salaries, households in Nuevo Hispanic Families pursue economical lifestyles. They lack the discretionary income for many leisure activities or vacation travel as they support family members. They're avid fans of outdoor sports, especially soccer, basketball and baseball. As a family, they are frequent shoppers who like to browse stores patronizing retailers that sell athletic attire, such as Nike, Finish Line and Footlocker. These typical bi-lingual consumers claim that they can afford to buy designer clothes, and many like to clothes shop at specialty stores where they can converse with knowledgeable clerks. Nuevo Hispanic Families households want to stand out in a crowd, and many concede that they need more money to look the part. They own relatively few cars or financial investments at above-average rates.

Media

What Nuevo Hispanic Families may lack in money, they more than make up in their passion for various media. They have high rates for watching network and cable television, listening to the radio and reading newspapers and magazines. Their favorite cable channels feature family-friendly fare: Disney, Nickelodeon and Cartoon Network are among the most popular. They tune in to Spanish and Mexican music stations at more than eight times the national average. Their top-rated magazines are all Spanish oriented—Hispanic Magazine, Urban Latino and Latina Style—in addition to several English language titles on fashion and gaming. Their Internet activity is low which can be linked to a low propensity to own desktop and laptops computers.

D02: WORKING RURAL COMMUNITIES

Middle-class empty nesting couples, middle-aged families and single seniors living in older, industrial towns skilled in blue-collar construction and manufacturing jobs

Demographics

There's grittiness to life in Working Rural Communities. In these older, industrial towns, aging residents hold skilled blue-collar jobs in manufacturing and construction. Most households are filled with empty-nesting couples, middle-aged families and single seniors. They reside in 40-year-old homes valued at below-average prices. Their inexpensive housing allows their middle-class incomes to go far in these predominantly midwestern towns. Many residents drive traditional, American-made cars and trucks, though their typical 10-minute commute to work is one of the shortest in the nation.

Lifestyles

The empty-nesting couples who dominate Working Rural Communities lead serene leisure lives. Many spend their free time enjoying home-based hobbies such as gardening, woodworking and needlework. Their plans for a big night is dining at a local restaurant, going to an antique show or playing bingo. They score low for most outdoor sports other than fishing, hunting or bird watching. These middle-of-the-road consumers are not big shoppers, tending to make a lot of their purchases—clothes for themselves, toys for their grandchildren—at discount department stores like Wal-Mart and K-Mart. They're financially conservative, investing in government and corporate bonds as well as owning health, life and property insurance. With low rates for traveling long distance, these longtime residents are content to work and play in their hometowns. Many are active in their community as members of civic clubs.

Media

Working Rural Communities is filled with media traditionalists. They read magazines that have been around for decades—among them, Reader's Digest, Ladies' Home Journal and Good Housekeeping. When they turn on the radio, it's often to listen to golden oldies or traditional country music. These households are avid television viewers especially when it comes to nostalgic programming such as old movies and sitcom re-runs on AMC and TV Land as well as the History Channel and the Hallmark Channel. They also enjoy programs such as "Wheel of Fortune," "Antiques Roadshow" and the "CBS Sunday Movie." To get the day's news, they rely on newspapers and have yet to discover the Internet.

D03: LOWER-INCOME ESSENTIALS

Lower-income empty-nesting couples and aging seniors, living in out of the way towns in aging houses and mobile homes

Demographics

Lower-income Essentials is dominated by aging seniors and empty nesting couples of modest means. Although small in absolute numbers, the Native American population here is three times the national average. Concentrated in out-of-the-way towns in the Prairies, residents make do with humble lifestyles. The educational levels are often low, with one in five residents never completing high school—about 40 percent above the U.S. average. Most workers earn low wages at blue-collar or service industry jobs in manufacturing, retail and health care. With these lower echelon positions, residents live in aging houses and mobile homes valued at well below the national average.

Lifestyles

The demographics of Lower-income Essentials combine to create less-than-luxurious lifestyles. Households pursue outdoor activities like fishing, hunting and gardening. They're active in community affairs, belonging to church groups, veterans clubs and local government associations at high rates. Their isolated towns offer relatively few entertainment options, and most spend their leisure time at home, watching TV or listening to music. Their idea of a night out could consist of playing bingo, a meeting at the American Legion or socializing with family and friends. Residents describe themselves as fashion conscious, but their low incomes limit their tastes to what's available at discount chains like Wal-Mart, K-Mart and Big Lots. Their taste in electronics is similarly driven by their budget, and is reflected in their low rates for buying the latest consumer electronics. Their autos are mostly pick-up trucks and mid-sized sedans, taking out car loans to buy used vehicles.

Media

Lower-income Essentials households are heavy users of traditional media. They listen to the radio every day and are particularly fond of country music and golden oldies stations. They are big watchers of television and enjoy documentaries and family-friendly fare on cable channels like Discovery, TNT, USA and Lifetime. They are likely to watch a variety of network TV shows that include news, reality shows and sitcoms like "The King of Queens" and "According to Jim." Their taste in print media is a variety of outdoor oriented publications as Field & Stream and North American Fisherman, traditional titles like Reader's Digest and Family Circle and for those more mature, AARP. Their online use is one of the lowest in the nation, so communicating with them via the Internet would be a challenge.

D04: SMALL-CITY ENDEAVORS

A mix of lower income, young and old, singles, families and single parents living in older homes and small apartments in working-class towns

Demographics

Small-city Endeavors has a split personality, reflecting the cluster's mix of young and old, singles, families and single parent households. In these diverse working-class communities concentrated primarily in the Midwest, newcomers share blocks with longtime residents, drawn to the affordable housing and short commutes to work. Many of the adults never went beyond high school, and the employment base largely consists of low-wage blue-collar jobs in manufacturing, retail and health services. Most households live in older homes and small apartments valued at less than half the national average. One in twenty lives in a nursing home or assisted living facility.

Lifestyles

Given its mix of ages and family types, the Small-city Endeavors cluster is characterized by diverse lifestyles. In these small towns, pastimes like basketball and go-carting coexist with antiquing and board games. Most households enjoy outdoor activities like camping, boating and fishing. With their low incomes, there's not a lot of discretionary spending on travel or cultural activities, and consumers limit their shopping trips to discount stores like Wal-Mart, Payless Shoes and Fashion Bug. They are frequent shoppers at toy, hobby and sporting goods stores. Many are late adopters of technology and typically seek the advice of others when buying electronic products. Financially, they are likely to take out personal and payday loans and they carry a variety of low-value car, life and homeowner's insurance products.

Media

Small-city Endeavors represents a solid audience for a number of media. They're big TV fans—both network and cable—and watch daytime soaps, game shows, evening newscasts and reality programs all at high rates. Their favorite cable channels run the gamut—from CNN and Discovery to the Sci-Fi Channel and ABC Family. The cluster's broad age range is seen in the popularity of magazine titles such as Rolling Stone, Seventeen, Woman's Day and Soap Opera Digest. Folks here love their country music stars, whether they're on radio or television. Internet usage rates are low. However, when they are online, they use the Internet to check sports and likely to explore new and interesting sites that they've never been to before as they search the vast online world.

GROUP E: AMERICAN DIVERSITY

A diverse group of ethnically mixed singles and couples, middle-aged and retired with middleclass incomes from blue-collar and service industry jobs

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

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

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

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

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

E01: ETHNIC URBAN MIX

An ethnic mix of young and diverse city dwellers who are middle-aged singles and families living in older inner-city neighborhoods

Demographics

Concentrated in older inner-city neighborhoods, Ethnic Urban Mix presents a classic portrait of young and diverse city dwellers. More than half of the households consist of African-Americans, Hispanic and Asian residents. They feature a mix of young and middle-aged singles and families. There's a wide range of educational levels in the segment, with even numbers of high school and college graduates. Residents report middle-class incomes from a variety of blue-collar and service jobs in retail, transportation, food and health care. Many live in cramped apartments more than a half-century old, commuting to work via public transportation and never venturing far from their crowded, downtown neighborhoods.

Lifestyles

The households in Ethnic Urban Mix may not be rich, but they have enough disposable income to fashion active lifestyles. They engage in a variety of athletic activities, including jogging, baseball, soccer, and skiing. Many are night owls who frequent nightclubs, concerts, movies, museum exhibitions and dance performances. As consumers, they like to buy the latest fashion and newest mobile electronics, and they make a strong market for laptop computers, PDAs, mini-disc players and digital cameras. They also patronize area restaurants that cater to their decidedly eclectic tastes in health food, vegetarian cuisine, gourmet meals and—because their budgets don't always match their palates—fast food. They support these purchases with heavy use of credit cards, debit cards and ATM machines.

Media

The lively households of Ethnic Urban Mix are often too busy to sit still for traditional media. They exhibit relatively low rates for watching most cable TV channels, though they'll catch late-night network TV shows that offer sitcoms, science fiction and animation. They'll take to the streets with radios tuned to Spanish music, adult contemporary stations or contemporary hit radio. Their readership rates for newspapers are respectable and they'll occasionally sit down with a magazine, as long as the topic is fashion, sports or video gaming. Most prefer to go online to visit magazine websites, download music, instant-message their friends or listen to Internet radio.

E02: URBAN BLUES

Young Hispanic families, singles, and single parents living in urban areas working in low paying, entry-level blue-collar and service jobs

Demographics

While many residents in this cluster may be singing the Urban Blues, the tune probably has a Latin beat. More than three-quarters of all households in this segment are Hispanic—roughly six times the U.S. average. They tend to be mostly young singles, families and single parents living in urban areas primarily in the Southwest in cities as Houston, TX, San Antonio, TX, Phoenix, AZ and Albuquerque, NM. Their schooling is modest and their unemployment rate is more than twice the national average. Those who do find work typically hold entry-level blue-collar jobs in agriculture, retail and food services. Nearly two-thirds of residents own single-family and mobile homes and the houses are older and valued at less than half the national average.

Lifestyles

The working-class members of Urban Blues make do with low-key lifestyles. They like to spend their free time participating in team sports including soccer, baseball, basketball, volleyball and football. These family-oriented households like to keep busy around the house cooking, listening to Spanish music and entertaining friends. However, without a lot of discretionary income, their activities can be limited and even going to movies or out to dinner can be a challenge for most. Many residents like to shop for new fashion at specialty stores—typically those where clerks speak Spanish—but they also patronize large discount chains such as Ross Dress for Less and Payless Shoes. At the grocery store, they stock up on baby food, energy drinks, meat alternatives and cheese typically paying in cash. With little or no banking services and credit cards, Urban Blues households provide a new market opportunity for financial services and credit cards companies for tapping this underserved and underbanked consumer market.

Media

Urban Blues is dominated by Latin media. Residents tune their radios to stations that play Tejano and ranchera music. They read magazines like Urban Latino and Hispanic Magazine, along with English language titles that reflect their passion for music. They have high rates for watching broadcast television, including English language comedies and cartoons like “George Lopez” and “King of the Hill.” Urban Blues households have low Internet usage rates, but those adults who do go online like to download music and games. These consumers are more comfortable with traditional media, which they often enjoy together as a family.

E03: PROFESSIONAL URBANITES

An upper-middle-class retirement oasis in the metropolitan sprawl containing very active empty nesting couples and older singles

Demographics

Professional Urbanites is a haven for aging singles and couples, an upper-middle-class retirement oasis in the metropolitan sprawl. With most residents over the age of 65, these households have already empty-nested, with their children having gone off to college and work. The adults in this cluster boast college degrees with above average incomes as white-collar professionals and managers in retail, education and health care. And they tend to live in relatively new homes and well-kept apartments, enjoying an upscale lifestyle in the twilight of their careers.

Lifestyles

The financially secure members of Professional Urbanites enjoy cosmopolitan lifestyles. They have high rates for traveling abroad, taking cruises and staying at vacation resorts in the U.S. Their favorite leisure activities include attending live theater and operas, frequenting restaurants and antique shows, and visiting gambling casinos. Their preferred sports are golfing and boating. These well-off, conservative consumers like to drive full-sized luxury cars and hang on to old consumer electronics such as stereos, and favor 35-mm cameras over digital models. When they go shopping, they like to buy clothes at upscale boutique stores like Talbot's and Ann Taylor, and home furnishings from big-box stores like Costco, Home Depot and Bed, Bath & Beyond. Increasingly, they look for products that are environmentally friendly and, in their words, "have stood the test of time"—much like themselves.

Media

Professional Urbanites residents are media traditionalists. They're more likely than average Americans to read newspapers, subscribe to magazines and listen to the radio. They're avid fans of news-oriented magazines such as U.S. News & World Report, Newsweek and the New Yorker and turning to cable news networks like CNN, CNBC and Fox News. They're also fans of family-friendly entertainment, and they have high rates for watching the Hallmark Channel, Turner Classic Movies and A&E. Their preferred radio stations go back to an earlier age—big band, easy listening and classical music. They're still relative new comers when it comes to the Internet, and some find computers confusing and will never get used to them. However, they're starting to go online to trade stocks, make travel reservations and seek out medical information.

E04: SUBURBAN ADVANTAGE

Empty-nesting couples and retirees living in middle-class homes and condominium developments in dense retirement communities along the Atlantic and Pacific coasts

Demographics

When retirement looms, many Americans downsize their housing, seeking out resort-like communities within short distances to major medical facilities. In Suburban Advantage, empty-nesting couples and retirees have moved to middle-class homes and condo developments in dense retirement communities along the Atlantic and Pacific coasts. Most households have college degrees, and, if they're still in the workforce, hold white collar and managerial jobs in health care, education or financial services earning comfortable incomes. As for the third of residents who are retired, they share a secure standard of living with other seniors and the tourists who visit their vacation communities.

Lifestyles

Suburban Advantage households enjoy comfortable but not lavish lifestyles. They like to spend their leisure time going to movies, concerts, nightclubs and antique shows. They're health-conscious Americans who exercise by golfing, hiking and working out on cardio machines and stationary bicycles. Fairly conservative in their marketplace choices, they like mainstream clothing retailers such as Dillard's and Bealls, and likely to pass by the aisles with the latest consumer electronics. These careful money managers avoid extravagant purchases and invest their money in a variety of stocks, CDs, corporate bonds and fixed-rate annuities for their IRA accounts.

Media

The maturing households in Suburban Advantage represent a strong market for newspapers and magazines like Martha Stewart Living, Ladies' Home Journal, AARP and Sports Illustrated. They like tuning in to the radio for talk shows—especially programs having to do with news, sports and business. In one of their few expressions of being tech savvy, they own satellite radios at high rates. Their taste in television fare runs towards documentaries, reality programs and sports shown on such channels as the History Channel, A&E, ESPN and Court TV. They're only infrequent Web users, turning to the Internet mostly to look up directions on Mapquest or buy books on Amazon. Instead, these inquisitive Americans remain media traditionalists, reading the daily and Sunday newspapers from cover to cover.

E05: AMERICAN GREAT OUTDOORS

Older rural couples and retirees scattered in remote communities around the country living on low wage and Social Security in modest homes, small apartment buildings and mobile homes

Demographics

A rugged blend of rural couples and retirees makes up American Great Outdoors. Scattered in remote communities around the country, this segment is characterized by aging households—about half are over 65—who like an outdoor lifestyle. These singles and couples live in modest homes, small apartment buildings and mobile homes. There's little emphasis on educational achievement, and one in five did not complete high school. Most households get by on Social Security or relatively low wages earned at blue-collar and service industry jobs in retail, health care and food services. Money seems to go further in these isolated communities affording a number of households with full-sized cars and boats.

Lifestyles

As the name suggests, the small-town households in American Great Outdoors spend their leisure time outside, gardening, bird-watching, camping and saltwater fishing. These older Americans also enjoy social activities through their memberships in veterans clubs and fraternal orders. Playing bingo is also a favorite pastime. With only modest incomes, they are very conservative owning few investments and prefer the safety of CDs and money markets. They're more comfortable shopping at discount department stores and at do-it-yourself home improvement chains like Ace Hardware and True Value Hardware. Whether it's clothes or cars, these blue-collar folks are proud of their American roots and buy products with a made-in-the-USA label or brand.

Media

American Great Outdoors households would rather be outside than sitting down with most media. They will come inside to watch TV programs that feature how-to renovations and makeover challenges as well as game shows or classic movies on AMC or the Hallmark Channel. They aren't radio fans, but they'll occasionally tune in stations that offer news or easy listening music. These consumers would rather thumb through magazine pages than click through anything online. Their taste in magazines reflects titles geared to women and older-than-average readers including *Woman's World*, *Reader's Digest*, *Prevention* and *Good Housekeeping*.

E06: MATURE AMERICA

Home to the Greatest Generation, these senior residents earn modest and fixed incomes and live primarily in city neighborhoods in high-rise apartments, mobile homes and assisted living facilities

Demographics

The oldest lifestyleTYPE in the nation, Mature America is home to the Greatest Generation. More than half the residents are 75 years of age or older and a significant percentage are mostly likely to be widows or widowers. Found mostly in city neighborhoods, they typically live in high-rise apartments and assisted living facilities. Many of these households come from humble origins, and more than half never went beyond high school. While those still working have jobs in retail or health services, earning modest incomes, about half of households are retired and getting by on fixed incomes.

Lifestyles

The seniors in Mature America lead very quiet lifestyles. They tend to stay around the house, reading books or watching movies on television. Their social life revolves around various community groups, and they boast high rates for belonging to fraternal orders, veterans clubs and religious organizations. From their investments, including bonds, tax-shelters and mutual funds, they are able to travel and are likely to take cruises and visit gambling casinos. They admit that they're not very adventurous consumers, and they stick to their favorite brands when it comes to fashion, patronizing mid-market stores such as Dillard's, Bealls and J.C. Penney. They are primarily a one-car household and they tend to buy a new car every couple of years. Describing themselves as tech shy, they shun most electronic gadgets. In Mature America, the newest technological device is most likely to be the TV remote.

Media

Mature America makes a strong market for traditional media. These households get their daily news fix from newspapers and all news radio stations. It's hard to find a cable news channel that they don't watch at above average rates. Since they are likely to spend time at home, their days are likely to be scheduled around TV programs, particularly game shows, newscasts and news magazines like "60 Minutes" and "20/20." These seniors are also fond of women's and home-oriented magazines that have been around for decades including such titles as Family Circle, Reader's Digest and House Beautiful. Mature America is no place for Internet surfers, and residents concede that computers and the Internet leave them challenged and having little or no impact on their lives.

GROUP F: METRO FRINGE

Racially mixed, lower-middleclass clusters in older single-family homes, semi-detached houses and low-rise apartments in satellite cities

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

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

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

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

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

F01: STEADFAST CONSERVATIVES

Home to high school educated mature singles and couples living in middle-class urban blue-collar neighborhoods

Demographics

A quietly aging cluster, Steadfast Conservatives is home to mature singles and couples living in midscale urban neighborhoods. Households tend to be white, high school-educated and middle class. Many have begun to empty nest or are already filled with couples and singles aged 65 years or older. The seniority of many residents does have benefits in the workplace. They earn middle class incomes from skilled jobs in manufacturing, retail and health care. Their incomes go far, allowing residents to own older homes and multiple cars and trucks at higher than average rates.

Lifestyles

The residents of Steadfast Conservatives live up to their old fashioned reputation. They think the stock market is too risky, computers and the Internet too confusing and take preventive medicine before any sign of illness. They even regard aerobic exercise as too strenuous, preferring to spend their leisure time fishing, gardening, antiques or doing needlework or woodworking. For their social life, they attend activities sponsored by fraternal orders, veterans clubs and church groups. As consumers, they're likely to be brand loyal when they shop at favorite stores like J.C. Penney for clothes, Dick's Sporting Goods for outdoor gear and Jo-Ann for needlecrafts. With their middle-class incomes, they make a strong automotive market, especially for American-made pickup trucks and mid-sized sedans. To further protect their established lifestyles, they buy a variety of insurance products—covering health, life, car and home—though primarily low-value policies.

Media

Households in Steadfast Conservatives are fans of traditional media, including print, TV and radio. They like to get their news from a daily paper or the nightly newscasts on network TV. They consider television as a primary source of entertainment in their lives, and they have high rates for watching sitcoms, reality shows, daytime soaps and religious programs. They enjoy reading magazines that appeal to their do-it-yourself sensibilities including popular titles as Family Handyman, Better Homes & Gardens and Country Living. Their radio tastes include a mix of big band, classic rock, country and golden oldies. These households are mostly unenthusiastic about the Internet, but when online they engage in chat forums and visit NASCAR.com.

F02: MODERATE CONVENTIONALISTS

Highly mobile, middle-class singles and childless couples living in modest homes, semidetached houses and apartments scattered throughout second-tier cities

Demographics

With many key demographic measures close to the national average—including age, income and education—members of Moderate Conventionalists epitomize average Americans. Scattered throughout second-tier cities in the Midwest and West Coast, these singles and couples tend to live in modest homes, semi-detached houses and apartments. Most have completed high school or some college and parlayed well-paying blue-collar and white-collar jobs into middle-class status. These predominantly childless households have low rates of homeownership and above-average rates of mobility. Moving vans are a frequent sight in this cluster, as young singles move into their first apartments and empty-nesting couples leave their homes for smaller retirement rentals.

Lifestyles

Members of Moderate Conventionalists lead active social lives. With the majority of residents unattached, these areas present an active social scene. Their favorite activities include dancing, bar hopping, bowling and playing pool. They're avid exercise buffs who like to play softball, tennis and volleyball. They travel frequently for business and pleasure, though their destinations are frequently to ocean beaches. They're big consumers for products that help them look their best such as cosmetics, toiletries and athletic gear. With their midscale incomes, these childless households have discretionary cash to spend on clothes and the latest tech gear. However, they can't be too extravagant since many are carrying plenty of debt with education and car loans.

Media

Despite all their socializing, Moderate Conventionalists find time to enjoy a variety of media—from newspapers and TV to movies and the Internet. They like to watch reality shows, sitcoms and evening animation such as "CSI," "King of the Hill," "E.R." and "Malcolm in the Middle." They read a lot of gaming, celebrity and sports magazines, such as Entertainment Weekly, Us, Sports Illustrated and GamePro. This is only a moderate market for radio programming, with country music and contemporary hit radio stations faring the best. Many of the young residents would rather spend their free time on the Internet, downloading games, looking for better jobs, surfing to sports websites and participating in chat forums.

F03: SOUTHERN BLUES

Racially mixed, young and lower-middle-class singles and couples living in older, garden style apartments in satellite cities throughout the South

Demographics

Racially mixed and lower-middle-class, Southern Blues is home to singles, couples and divorced men and women living in satellite cities throughout the South, especially in Florida. With two-thirds of households unmarried and almost half under 40 years old, this cluster reflects a relatively young and unattached populace. A high percentage of residents live in older, garden-style apartments. Most of the households are high school educated and are working at lower-echelon jobs in manufacturing, retail, health care and food services. Although they pay average rents for their apartments, their median household income is lower-middleclass and they've yet to achieve financial security.

Lifestyles

The lifestyle of Southern Blues reflects a young, working-class sensibility. With limited means for expensive leisure activities, residents spend their free time playing sports like basketball, soccer and volleyball. Their lack of discretionary income keeps them close to home, frequenting local establishments to play pool and socialize. Although they like to buy the latest fashion, they're budget-conscious shoppers who frequent discount clothiers like Marshall's and T.J. Maxx. These households travel infrequently and own few investments of any kind. They are mostly independent and would prefer spending times with friends then family.

Media

The members of Southern Blues are dedicated TV fans. They watch primetime sitcoms and daytime soaps on network TV, and they watch a variety of cable channels at high rates, including BET, MTV, Spike TV, Lifetime and Comedy Central. Unlike many other MOSAIC types with young populations, these residents aren't big on the Internet—except when they have a chance to visit online job sites. They do excel in more traditional media patterns, reading newspapers (especially the Sunday classifieds) and listening to radio stations that play Spanish, urban contemporary and top-40 music. They say they like to read magazines to stay informed, but what they're mostly interested in is the latest news in music and pop culture. Among their most read titles include Vibe, Stuff, Esquire and Jet.

F04: URBAN GRIT

Young, ethnically mixed, working-class singles and single-parent households living in blue-collar neighborhoods in second-tier cities scattered around the country

Demographics

Life can be hard in Urban Grit, a cluster of blue-collar neighborhoods in second-tier cities scattered around the country. In this working-class lifestyle, the population is ethnically mixed—more than half the residents are Hispanic or African American—and predominantly young. Nearly a third of the populace is under 35 years old, and most households contain singles or single-parent families with less than one in five containing married couples with children. Their below-average educations result in low-level jobs in retail, blue-collar trades, healthcare and food services. With their modest incomes well below the national average, many households live in fixer-upper homes or low-rise rentals in older apartment buildings.

Lifestyles

The young and restless households of Urban Grit lead fairly active, if modest, lifestyles. They participate in team sports and frequently play basketball, soccer, softball and hockey. On weekends, they'll attend a dance performance or take their kids to the zoo. Those with children are also active in PTA groups. Having to watch their budgets, they shop at discount stores such as K-Mart, Payless Shoes and Ross Dress for Less. They like to shop and are willing to go out of their way to find new stores. With their spending patterns influenced by their children, they buy infant toys, electronic dolls and handheld video game devices. Many drive used foreign and domestic compacts, which they take for infrequent long-distance trips. Financially strapped, they have little or no investments and are likely to have personal and payday loans.

Media

Few MOSAIC types have more fans of advertising than Urban Grit. These young, working-class consumers appreciate the entertainment value of TV advertisements and recall commercials while clothes shopping. They're big fans of a variety of TV programs, including soap operas, sitcoms and court shows. They also tune in to radio stations that feature Spanish, Mexican and urban contemporary programming. They describe themselves as newspaper readers, though they typically turn to the classified ads first. They're more likely to spend time reading magazines of various topics such as Parenting, Essence, Vogue and Money. When they go online, which is relatively rarely, it's often at a library to check out job search websites.

F05: GRASS-ROOTS LIVING

Less educated, racially diverse mix of middle-aged couples, families and singles living in lower-middleclass rural villages and aging industrial towns throughout the Midwest and South

Demographics

Located in rural villages and aging industrial towns throughout the Midwest and South, Grass-roots Living consists of a racially diverse mix of couples, families and divorced men and women living in lower-middleclass circumstances. Educational levels are low, and nearly a quarter of households did not finish high school. Those still in the workforce tend to have low-paying jobs in manufacturing, construction or agriculture. Most residents live in older houses or mobile homes that are worth less than half the general population.

Lifestyles

The members of Grass-roots Living are known for their heartland lifestyles. They like to spend their leisure time out of doors, fishing, hunting and swimming. When they come inside, they enjoy cooking, playing cards and watching TV. In these isolated communities, the closest Wal-Mart often serves as the unofficial town square as well as a primary shopping destination. Traditional in their marketplace preferences, they look for favorite brands and products made in the USA including the pickup trucks and mid-sized sedans they drive. Although these folks tend to be late adopters of technology, they outfit their new vehicles with satellite radio for the improved audio reception and greater station selection.

Media

The middle-aged members of Grass-roots Living have traditional media tastes. They like to sit on their couches watching network TV shows including daytime soaps, reality shows and news programs as well as cable channels like USA, A&E, Country Music Television and The Weather Channel. Many households read traditional magazines such as Ladies' Home Journal, Field & Stream and National Enquirer. In their cars, they typically keep their radios tuned to country, gospel and rhythm and blues stations. They are avid racing and NASCAR fans and will watch a race on TV or in the speedway stands. Even though residents display very low rates for accessing the Internet, those who do go online typically visit network TV and auto racing websites like ABC.com and NASCAR.com.

GROUP G: REMOTE AMERICA

A mix of farming and small industrial rural communities with outdoor oriented lifestyles living primarily in America's heartland

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

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

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

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

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

G01: HARDY RURAL FAMILIES

Predominantly middle-class, older Americans living rustic lifestyles in older single-family houses and mobile homes located in tiny towns and isolated villages

Demographics

Far beyond the nation's beltways in tiny towns and isolated villages, the households of Hardy Rural Families are thriving. Predominantly white and middle-class, these older Americans have crafted rustic lifestyles in older single-family houses and mobile homes. Most of the households comprise married couples with a single wage earner who are high school educated and have blue-collar jobs in agriculture, construction and transportation. In these tradition-steeped communities, a disproportionate number of households have single wage earners. To cover the long distances required for even the simplest of errands, these households rely on pickups and SUVs to handle the rough terrain in their rural communities.

Lifestyles

The members of Hardy Rural Families share active outdoor lifestyles. They like to spend their leisure time pursuing activities such as hiking, boating and gardening. Their social lives revolve around fraternal orders, veterans clubs and church groups. They prefer to shop at local stores but, if they can't find what they want, they'll head to discount retail chains like Wal-Mart, Big Lots and Fashion Bug. This is buy-America country where residents look for domestically made pickups and SUVs. They like to take driving trips for short weekend getaways. Many consumers are late adopters of new products, especially consumer electronics: They have relatively low rates for owning computers and digital devices, and their living rooms are likely to be equipped with stereos and TVs hooked up to VCRs. They are not big investors and feel the stock market is too risky. They prefer to pay in cash for things and carry personal loans, car loans and low-to-medium value insurance policies.

Media

In Hardy Rural Families, residents are loyal to traditional media. They listen to country music and classic rock on the radio. They have high rates for reading daily newspapers and magazines that reflect their down-home lifestyles including Country Weekly, Family Handyman and Motor Trend. On television, they tune in to network dramas and daytime soaps as well as cable networks like the Outdoor Channel, Speed Channel and National Geographic Channel. Hardy Rural Families households have low Internet usage rates, but when residents do go online, they're most likely to visit websites of another traditional media—the network TV home pages—to follow the exploits of their favorite programs and stars.

G02: RURAL SOUTHERN LIVING

Low income, blue-collar couples and families scattered in sparsely settled mobile home communities across the South

Demographics

Scattered in sparsely settled communities across the South, the households in Rural Southern Living consist of young, predominantly white couples and families with lower-middle-class lifestyles. No segment has more residents living in mobile homes with more than half the households living in manufactured housing. The adults are high school educated and work at blue-collar jobs in manufacturing, construction and transportation. Their low-paying jobs result in household incomes nearly 30 percent below the general population. With their relatively low housing costs, however, these young families have more discretionary cash to stretch their budgets.

Lifestyles

Rural Southern Living households have lifestyles befitting young, exurban households. Their leisure time is dominated by outdoor pursuits that include target shooting, camping and playing softball. They enjoy going to aquariums, state fairs and beaches. When they travel for a vacation, it's usually a long car trip to a state park or national seashore. These price-sensitive consumers believe that clothes at discount stores are just as good as those at higher-end retailers, and their favorite stores include Wal-Mart, Goody's Family Clothing and Belk. They will splurge on consumer electronics such as video game systems, home theater systems and camcorders. They drive pickup trucks and mid-sized sedans probably equipped with satellite radios.

Media

The young households in Rural Southern Living make a strong TV market. They enjoy watching a wide range of programming—primetime sitcoms, comedy shows and crime dramas—and include cable channels such as FX, Comedy Central and Spike TV. They make time to watch network shows like “CSI,” “Two and a Half Men” and “King of the Hill.” As with many rural MOSAIC types, country music provides the soundtrack to many of their activities. Residents also tune in to religious and contemporary hit stations on the radio. When they sit back to read, it's often hunting, car and baby magazines as well as that bible for couch potatoes, TV Guide.

G03: COAL AND CROPS

Rural, low-income families and singles living in small, racially mixed hamlets in sparsely populated areas working in mining and farming jobs throughout the Midwest and South

Demographics

Coal and Crops comes by its name honestly. The households of this rural cluster work primarily in the mining and farming industries. Found in sparsely populated areas throughout the Midwest and South, this cluster is characterized by low-income families and single households living in small, racially mixed hamlets. More than one-quarter of the residents never completed high school, the median household incomes are nearly 40 percent below the U.S. average and housing values are depressed by nearly a third of households living in mobile homes. In these hardscrabble areas, people struggle with the effects of an aging workforce and lack of available jobs. Between the retired and the unemployed, more than a quarter of the households have no workers in the family.

Lifestyles

The households in Coal and Crops lead an old-fashioned way of life. They pursue activities that have been popular since the Agrarian Age including gardening, fishing, hunting and horseback riding. With their teenage children, they enjoy outdoor sports such as baseball, football and target shooting. In these conservative and patriotic communities, residents are regular churchgoers and buy American when it comes to their pickup trucks and full-sized sedans. When they shop, they'll drive an hour to stock up on groceries and clothes at Wal-Mart and home improvement supplies at Lowe's. There's relatively little interest in high-tech gear—the adults admit that computers confuse them—but the kids are big fans of video game consoles and handheld game devices. Most men prefer the gear beneath the hood of a car and enjoy going to auto races and rallies.

Media

Coal and Crops is the kind of cluster where households tend to keep their TV sets on all day. Residents enjoy watching soaps and reality shows on broadcast TV as well as cable channels such as ABC Family, FX, Country Music Television and the Speed Channel. They're also a prime market for magazines, from outdoor titles likes Outside and Guns & Ammo to minority-oriented publications such as Jet and Black Enterprise. On their long road trips, they keep their radios tuned to country music and contemporary Christian stations. Residents in this cluster claim that they like advertising—no matter the platform. These households even claim that well-designed billboards improve the landscape.

G04: NATIVE AMERICANA

Young low-income, blue-collar families living in small towns and isolated communities in the Western states

Demographics

More than half the households in Native Americana are Native American, and primarily consist of young low-income families living in small towns in the Western states. In these isolated communities, most residents live in low-income housing with one in five owning a mobile home. Their median household income is nearly 40 percent below the U.S. average, with the unemployment rate running high. Few residents have completed college, and those that are in the workforce hold blue-collar jobs in manufacturing and construction, as well as jobs in education, health services, public administration and the entertainment industry.

Lifestyles

The households in Native Americana have modest lifestyles. Their communities feature few entertainment options and many residents spend their time at home, watching TV, reading and gardening. When they go out, it's often to places like state fairs and nearby gambling casinos. With their low incomes, Native Americana households have very few if any investments and are infrequent travelers. Automobile ownership is low with used American and foreign pickup trucks and compacts being the vehicles of choice. They're a solid market for children's toys, board games and consumer electronics, many filling their living rooms with VCRs and video game consoles. Conservative in their political and social outlook, residents here say there is too much sponsorship in arts and sports and that a woman's place should be in the home.

Media

Television is the main source of entertainment in Native Americana, from early news programs at the start of the day to afternoon soaps and evening dramas and comedy shows. The families here have high rates for watching cable channels like Toon Disney, Nickelodeon, Comedy Central and Country Music Television. Their radios are tuned to country and hot adult contemporary music. They are fond of print media, with average rates for reading newspapers and magazines like Country Weekly, Motor Trend and Family Fun. The Internet has made few inroads into these households but they're starting to go online to get information about local news and events.

GROUP H: ASPIRING CONTEMPORARIES

Young, mostly single, ethnically diverse, online active households living in new homes or apartments with discretionary income to spend on themselves

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

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

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

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

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

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

H01: YOUNG COSMOPOLITANS

Residents are young, single, college educated and earning upper-middle-class incomes as white-collar professionals, managers and executives living in luxury apartments and condos in fast growing cities

Demographics

Young Cosmopolitans is a collection of households where many adults are under 35 years old, single and earning above average incomes as white-collar professionals, managers and executives. In their fast-growing cities—including a number of college towns—these upscale young people live in luxury apartments and condos, commuting to work in sporty subcompacts. Nearly half hold college degrees, and they are almost twice as likely as average Americans to have graduate degrees. Many hold fast-track jobs in finance, information services and the arts. If they're married, it's a given that both spouses are working and their dual incomes provide comfortable, upper-middle-class lifestyles.

Lifestyles

Young Cosmopolitans households work hard and play hard. They have prosperous leisure lives, traveling frequently for business and pleasure, and enjoying city-quality amenities such as restaurants, movies, theaters and the nightlife. They like to stay fit by jogging, lifting weights, doing yoga and working out on cardio machines at health clubs. As consumers, they patronize high-end stores like Bloomingdale's, J. Crew and Victoria's Secret. They're also big purchasers of all kinds of tech gear, including iPods, BlackBerry devices and Xbox consoles. Their desire to stay abreast of the latest styles extends to home design, and they fill their condos and apartments with furnishings from Crate & Barrel, Pottery Barn and Ikea. The members of Young Cosmopolitans like to look good and feel good, whether they're on the town or at home.

Media

Young Cosmopolitans residents are often too busy to stay at home to watch TV or read a magazine. They'd rather go out and get their entertainment on a stage or big screen. When they do relax at home, these households make a strong audience for news, comedy and late-night talk show hosts such as Letterman and Leno. They enjoy catching music videos on MTV and VH1, and they keep their radios tuned to alternative rock and adult contemporary music stations. They're not big fans of magazines, other than youth-oriented fashion and fitness titles such as Elle, Shape and Men's Health. Increasingly, they're spending their free time online, going to news and travel sites and checking out social networking forums in search of a date or a mate.

H02: MINORITY METRO COMMUNITIES

Concentrated in inner-ring suburbs, these married couples and single-parent minorities earn above-average incomes from a mix of service industry and white-collar jobs in transportation, health care, education and public administration

Demographics

Minority Metro Communities reflects the nation's growing African-American middle class. With nearly three quarters of the residents African-American and half the households earning more than \$50,000, this cluster is a testament to high educational achievement and professional employment among African-Americans. Concentrated in inner-ring suburbs, these households earn above-average incomes from a mix of service industry and white-collar jobs in transportation, health care, education and public administration. Many have settled into older homes and semi-detached houses built in the 1960s. There are more households with single parents than married couple families, and the unemployment rate is high. For many in Minority Metro Communities, middleclass status remains a precarious achievement.

Lifestyles

For those with solid incomes and single-family homes, the households in Minority Metro Communities can afford comfortable leisure lives. They go to movies and comedy clubs, belong to civic groups and fraternal orders, and get exercise at aerobics classes or bowling alleys. They're a strong market for youth-oriented toys, with high rates for purchasing dolls, video games and educational toys. Fashion and budget conscious consumers, they like to wear the latest designer fashions but end up shopping at discount chains such as Marshall's, T.J. Maxx and Value City. They're willing to splurge on consumer electronics including video game systems and handheld game devices, but they're still more likely to own stereos than CD players, and instant cameras over digital models. While many drive mid-sized sedans, they feel that foreign cars are more prestigious than American, which is not surprising since they admit that their cars should catch people's attention.

Media

Minority Metro Communities is a strong market for ethnic media. Households have high rates for reading magazines like Black Enterprise, Essence and Jet. They tune in to radio stations that offer Southern gospel and religious programming. They're fans of TV programs that feature minority actors and personalities, including "Girlfriends," "The Bernie Mac Show" and "Judge Joe Brown." Television is a popular form of media in this segment, and families here show high rates for watching cable channels such as ABC Family, TV Land and Comedy Central. Unlike many other TV viewers, however, those in Minority Metro Communities like the commercials and find them especially useful when buying children's clothes and products in the marketplace. They are not big online users but when they go online it's to job search and download music and play games.

H03: STABLE CAREERS

Young and ethnically diverse singles residing in low- and high-rise apartment buildings and living comfortable lifestyles in big-city metropolitan areas

Demographics

Stable Careers is a collection of young and ethnically diverse singles living in big-city metros as Los Angeles, CA, Philadelphia, PA and Miami, FL. A quarter of the households are of Hispanic and Asian and are slightly less affluent than others dominated by Generation Y residents. More than half of households have gone to college and most have landed white-collar jobs in retail, health services and professional offices. Without the financial responsibilities of children, these singles and couples stretch their incomes into comfortable lifestyles. Most of the households live in relatively new apartments—in both low- and high-rise buildings—and pay above-average rents for the in-town real estate.

Lifestyles

The households in Stable Careers enjoy urbane lifestyles. They take advantage of their urban settings to go to bars, restaurants, concerts and comedy clubs. These young singles are body conscious and spend a fair portion of their free time jogging, lifting weights and doing aerobic exercises at nearby health clubs. Often on the go, they rarely set foot inside banks, preferring ATM machines to pick up cash for shopping trips to stores like Target, Old Navy, Gap and Best Buy. Although they're drawn to the clearance racks when shopping for clothes, they're willing to spend extra money for electronic devices such as MP3 players, digital cameras and laptop computers. In Stable Careers, these budget-conscious consumers enjoy traveling as often as they can, but their trips are typically to U.S. cities and staying with friends and family.

Media

The media tastes skew young in Stable Careers. The households make a strong market for a variety of network TV offerings including reality shows, sitcoms, music and late-night programs, including TV shows such as "Saturday Night Live," "American Idol" and "Fear Factor." Most residents prefer compact cars, but they make a point of having high-end radios to play alternative rock, urban contemporary and contemporary hit music. Their taste in magazines reflects their pop sensibilities, with favorite publications such as Rolling Stone, Vanity Fair and Entertainment Weekly. As early tech adopters, the members of Stable Careers are computer literate, and they go online frequently to search for jobs, chat, download music and check out the local personal ads.

H04: ASPIRING HISPANIA

Young married, and single Hispanic households earning lower-middle-class incomes and living in urban gateway communities

Demographics

A cluster of urban gateway communities, Aspiring Hispania is the first stop for many relatively young Hispanics striving for better lives in America. More than half the residents are Hispanic and split fairly evenly between married and single households. Many of these newcomers have large families and feel squeezed between high rents and lower-middle-class incomes. With their modest educations—more than one-quarter have not completed high school—the cluster's residents typically work in low-paying service industries including food services, retail and transportation. Their housing choices are also limited with a majority living in small apartment buildings or semi-detached houses. Reflecting economic challenges combined with ambitions to improve their living conditions and opportunities, two out of three households have multiple workers in the family.

Lifestyles

Aspiring Hispania households tend to have low-key lifestyles. They lack discretionary income to spend on many leisure activities, but they do enjoy playing sports like soccer, baseball and basketball. When they can, they will splurge on their kids, taking them to theme parks and buying an array of games, toys, dolls and action figures. They outfit their homes and apartments with furnishings from Ikea and Levitz Furniture. Even with their limited financial resources, they are also willing to spend money on the latest photography equipment including digital camcorders and cameras to capture their new experiences. Although they may not be able to afford frequent trips home—they're more likely to take domestic car trips than travel abroad—they do send money to relatives at high rates. Aspiring for a better life in America, many would like to own their own business. They want to get to the top in their career give and will give up time with the family in order to do so.

Media

Aspiring Hispania represents one of the few MOSAIC types with above-average usage rates for every kind of media—TV, radio, magazines and movies. They're big fans of television, especially news shows, animation programs and the music videos on MTV, VH1 and E! Entertainment. They listen to a mix of urban contemporary and Mexican and Spanish music on their compact car radios. Their taste in magazines reflects their varied passions for fashions (Vogue), family (Parenting), music (FHM) and their Hispanic heritage (Latin Style). When online they use instant messaging, frequent chat rooms, watch streaming video and visit sports sites.

GROUP I: RURAL VILLAGES AND FARMS

Rural, middle-class married families and couples of varied ages, living and working in agricultural and mining communities

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

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

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

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

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

I01: INDUSTRIOUS COUNTRY LIVING

High school educated, upper-middle-class hard-working couples and families found in industrial remote towns and villages across the country

Demographics

Found in remote towns and villages across the country, Industrious Country Living consists of hard-working couples and families who earn their living from manufacturing, construction, retail and wholesale trades and home businesses. They're predominantly white, high school educated and owners of relatively new homes. They earn respectable incomes with one in three households earning more than \$75,000 per year. Befitting its "industrious" descriptor, nearly two-thirds of Country Living households have multiple workers in the family.

Lifestyles

The households in Industrious Country Living enjoy rustic, outdoor and community-centered lifestyles. They like to fly fish in the summer and snowmobile in the winter. These long-time residents are active in their community belonging to fraternal orders, church boards and veterans clubs. They prefer to shop at local stores than national chains and are willing to travel to go to their favorite stores such as Big Lots, Meijer and Menards. They have a passion for collectibles, including coins, commemorative plates, porcelain figurines and toy cars. Financially conservative, they invest in CDs, savings bonds and carry life and health insurance. They prefer to buy American when they can which is prevalent in the autos they buy. Their households are likely to have three or more cars, and dominated by American branded pickup trucks, SUVs and vans. Although many vehicles are bought used, that's not a problem when repairs are needed since these self-reliant households claim that they're good at fixing mechanical things.

Media

The traditionalists of Industrious Country Living have old-fashioned media tastes. They read the daily newspaper as well as hunting, outdoor and homemaking magazines and listen to golden oldies and religious stations on the radio. Being remote as they are, television is a main source of family entertainment. They like to watch crime dramas and family-oriented comedies on network TV. On cable, they typically watch shows on Disney, Country Music Television, Outdoor Channel and Speed Channel. They have little interest in newer media like the Internet. The relatively few households that do have Internet access are just now discovering the wonders of online shopping and auction sites as eBay enabling them to buy and sell collectibles and other items online from the comfort of their home.

I02: AMERICA'S FARMLANDS

Remote farming communities scattered across the nation earning middle-class incomes living in older, single-family homes on large plots of land

Demographics

With more than nine times the national average for farmers, America's Farmlands has the highest percentage of farmers in the nation. In these remote communities scattered across the nation, residents are likely to have high school diplomas and middle-class incomes. Many live in older, single-family homes on large plots of land. The population density in this segment is less than one-tenth the national average. Their isolated setting encourages self-reliance and the need to own multiple vehicles for traversing their often unpaved roads. The local populace is also characterized by conservative social and family values with nearly three-quarters of residents are married and many with large families.

Lifestyles

America's Farmlands cultivates down-home lifestyles. In these traditional households, the men are most likely do the work, fish and hunt and the women cook, clean, sew and garden. As a family, Sunday is probably reserved for going to church and spending time together. These outdoor-oriented residents also have high rates for camping, horseback riding and skiing, and they're more likely to take a domestic trip to a national park than a vacation outside of the U.S. Living in rural communities means they have few commercial options and they often must travel more than an hour to go shopping, typically to discount department stores like Wal-Mart, Big Lots and Shopko. At the local grocer, they stock up on frozen products—pizza, orange juice and TV dinners—the things they can't grow in a garden or raise in a pen.

Media

Conservative, hard-working and family-centered, the households in America's Farmlands represent a strong audience for a number of media. They're fans of broadcast news, primetime comedy programs and family cable channels such as Hallmark, TV Land and the Outdoor Channel. They score high for reading venerable magazine titles such as Reader's Digest, Woman's World and Field & Stream. They like to tune in to country and adult contemporary music on the radio. While somewhat geographically isolated, these households have found community on the Internet and go online to exchange email and look up weather reports. However, they're still more comfortable getting their news and information from the daily paper. Reading the Sunday classifieds looking for deals is a weekly ritual.

I03: COMFY COUNTRY LIVING

Older, empty-nesting college-educated couples and retirees reside in quiet small-town Communities

Demographics

In Comfy Country Living, empty-nesting couples and retirees reside in quiet exurban communities. These households, predominantly white, married and college educated, are above-average in age with roughly one in four being 65 years or older. They're solidly middle-class from a mix of well-paying white-collar and blue-collar jobs in manufacturing, retail and food services. Many residents are pursuing the good life in relatively new houses and mobile homes worth close to the national median. With their children grown and out of the house, these mature adults have greater discretionary income to enjoy active social lives. Many have at least two cars to access entertainment and cultural amenities outside their small-town communities.

Lifestyles

With households skewing older and middle-class, Comfy Country Living features relaxing lifestyles. Residents have cultured sensibilities and enjoy going to plays, movies and music concerts. At home, they like to read, play a musical instrument, do woodworking and collect stamps. However, they wouldn't consider themselves as homebodies. They enjoy a variety of outdoor sports, such as biking, golfing and hiking. They travel regularly to domestic locations, typically gambling casinos and beachside resorts. These households have enough savings to invest in stocks and municipal bonds, and many like to give back to the community by donating money to political and environmental causes. To maintain their active schedules, these residents typically drive domestic pickup trucks, luxury sedans, and compact cars, with many being equipped with satellite radio.

Media

Comfy Country Living households like to get their news from magazines and their entertainment from television. When it comes to magazines, they're drawn to publications like Time and Newsweek as well as The New Yorker and Consumer Reports. On TV, they watch reality programs, evening newscasts, sitcoms and comedy shows. Their cable channels switch between A&E, FX, History Channel and HGTV. Unlike many of the country and rural MOSAIC types, Comfy Country Living households exhibit higher rates for listening to jazz and classical music on the radio than country. They are also spending their leisure time going online to shop, visit news websites and research health information.

I04: SMALL-TOWN CONNECTIONS

Relatively young high-school educated couples and single households living in older houses and mobile homes earning lower-middle-class incomes

Demographics

In Small-town Connections, relatively young couples, single and divorced households enjoy an old-fashioned, conservative way of life that's changed little in decades. Predominantly white and high school educated residents live in older houses and mobile homes. Many work a mix of blue- and white-collar jobs in manufacturing, retail, education and health services. Their lower-middle-class incomes support even lower housing values. The modest standard of living is due in part to the large number of young residents in the populace—four times the national average. One in ten adults is under 25 years old and, if not going to college, is starting out at a low-paying job.

Lifestyles

The households in Small-town Connections lead unpretentious lifestyles. They have high rates for reading books, listening to music, playing instruments and watching TV. Many also enjoy going out to eat, playing pool or hanging out at local clubs. Though they tend to shop at discount department stores for clothes, they will spend their money on some consumer electronics, buying digital cameras, camcorders and home theater systems at above-average rates. These town residents rarely travel abroad, but they will drive to domestic vacation spots to enjoy outdoor sports like boating in the summer and snowmobiling in the winter. As for their taste in cars, these traditionalists will drive anything—SUVs, compacts, mid-sized sedans or pickup trucks—so long as it's made in the U.S.

Media

The members of Small-town Connections watch a wide range of cable channels—from TNT and HGTV to VH1 and the Food Channel—as well as an array of network shows that includes “Dr. Phil,” “Cops” and “King of Queens.” Residents seemingly can't resist magazines, reading a variety of titles at high rates, including Good Housekeeping, Woman's Day, Road & Track and American Rifleman. For all this media variety, residents in this MOSAIC appear united when it comes to the radio—everyone basically listens to country music. Small-town Connections households are only a moderate audience for the Internet, but they have begun going online for shopping and researching products before they make a purchase.

I05: HINTERLAND FAMILIES

Blue-collar, middle-aged families and couples settled in isolated towns and villages throughout the South

Demographics

Hinterland Families is a collection of families and couples who've settled in isolated towns and villages throughout the South. These mostly middle-aged households are overwhelmingly white, less educated (one-fifth never completed high school) and working-class. They work in a variety of blue-collar jobs in manufacturing, construction, transportation and agriculture. Though most live in inexpensive houses, one-third reside in mobile homes—the third highest rate in the country—reflecting their sparsely developed communities. With less money tied up in mortgages, these residents have a high rate for owning multiple cars to commute to jobs and to the nearest big towns or cities for shopping and entertainment.

Lifestyles

The households of Hinterland Families are characterized by rustic, working-class lifestyles. Residents spend their leisure time participating in outdoors activities such as hunting, fishing, camping and horseback riding. They're active members of their small-town communities who belong to fraternal orders and veterans clubs. Many turn shopping into a major excursion to far-off communities with a Wal-Mart or Sam's Club. These old-fashioned consumers lack the interest to buy the latest consumer electronics, and likely to own 35-mm cameras and VHS camcorders. Any spare time is consumed by their passion for cars and motor sports. Many residents own sporty sedans and pickup trucks and attend auto races at high rates.

Media

The members of Hinterland Families see themselves as traditional Americans. They are religious, conservative and happy to sit in front of a TV set for entertainment. These middle-aged households enjoy a variety of TV programs, from soap operas and newscasts to movies and animation. Their choice of cable channels reflect their heartland values and include Country Music Television, Hallmark Channel and Lifetime. These Americans are big on other traditional media, listening to country music on their radios, subscribing to newspapers for the local news and reading magazines that appeal to country audiences. Their favorite titles include *Outdoor Life*, *Petersen's Hunting* and *Country Weekly*. These households claim that computers confuse them and are more likely not to be online than most other MOSAIC types.

GROUP J: STRUGGLING SOCIETIES

Young minorities, students and single parents trying to raise families on low-level jobs in manufacturing, health care and food services

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

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

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

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

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

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

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

J01: RUGGED RURAL STYLE

Rural working-class households of older married couples and retirees residing in aging houses and mobile homes located in the most isolated communities in the Southwest and Western states

Demographics

Rugged Rural Style consists of some of the most isolated communities in America. In these rural working-class households across the Southwest and Western states, predominantly older married couples and retirees live in aging houses and mobile homes. Those still working have blue-collar jobs in construction, manufacturing and agriculture—the cluster has more than four times as many farmers as the general population. The mix of low educational achievement and blue-collar jobs contributes to the segment's low median income. The housing value is similarly low, with most homes built before 1970 and the median home value nearly 40 percent below the U.S. average. In these remote areas, one household in twenty operates a home business to help make ends meet.

Lifestyles

The households in Rugged Rural Style pursue old-fashioned country lifestyles. Hunting, fishing, gardening and needlework are all popular in this segment. For social activities, residents gather at the local church or fraternal order. In these rural outposts, households need to be self-reliant, thus their favorite stores include Ace Hardware and True Value Hardware, where they stock up on supplies for home improvement projects. Many are on tight budgets, rarely buying consumer electronics and avoiding financial investments altogether, saying stocks are too risky. The rest own conservative CDs and low-value insurance policies, for life, health, property and cars. Having a sturdy vehicle to handle the rugged terrain is a necessity in these backcountry areas, and households often take out loans to buy full-sized sedans and pickup trucks.

Media

In Rugged Rural Style, television and magazines are important sources of entertainment. With satellite dishes planted alongside their gardens, households here have high rates for watching a variety of TV programs—news, soaps, sports and game shows, especially “Wheel of Fortune” and “The Price is Right.” Residents also tune in to cable channels such as Lifetime, TV Land, The Movie Channel and Country Music Television. On the radio, country music is the mainstay with all the other genres having only minor appeal. Many magazines pile up on residents' coffee tables, including titles that have been heartland favorites for generations including Reader's Digest, Good Housekeeping, Country Living and Southern Living. Households are rather detached from the Internet. They've only recently begun to go online and have very low usage rates for almost all online activities.

J02: LATINO NUEVO

Primarily young, un-educated, but large-family Hispanic households concentrated in the barrios of border states like Texas and California earning very low incomes as laborers and service workers

Demographics

In Latino Nuevo, the American Dream lives in young, recent immigrants looking for better lives. Concentrated in the barrios of border states as Texas and California, the populace is more than 90 percent Hispanic and more than three-quarters of adults are under the age of 45. These households are filled with child-rearing families—no cluster contains more large families—and they tend to live in old apartments and homes valued at half the national average. With half of the residents never completing high school, the vast majority of adults work as laborers or service workers. Although their incomes are one of the lowest in the country—household income is 40 percent below the U.S. average—many residents may have come from countries where economic conditions are worse. For them, Latino Nuevo holds the promise of opportunity.

Lifestyles

Latino Nuevo households are typically living paycheck to paycheck. Residents are unable to afford many leisure activities, so they gravitate to sports that can be played in public parks including soccer, basketball, baseball and volleyball. They support large families and manage to buy infant toys, dolls, video games and Disney related products. To stretch their budgets, residents frequent stores like Toys R Us, Foot Locker and Ross Dress for Less. They're above-average purchasers of many inexpensive grocery items—such as dry soup, Jell-o, powdered soft drinks—in addition to Mexican food, cheese and fresh chicken. They mostly pay in cash since many don't have bank accounts or the creditworthiness to qualify for credit cards, debit cards and loans. While they're off the radar for many traditional banking services, they are frequent users of money transfer companies using them most likely to send money to support relatives in their home countries.

Media

The households of Latino Nuevo are traditional media fans who seek out Spanish-language formats wherever they can find them. Their favorite radio stations play Tejano, ranchera and other forms of Mexican and Spanish music. Their preferred magazines are targeted to Hispanic readers including Latin Style, Latina Style, Hispanic Magazine, Urban Latino and Hispanic Business. Few can afford cable packages, but many homemakers keep their TV sets on all day, watching a variety of ethnic-oriented sitcoms, talk shows and animation like "The Simpsons." Newspapers are another popular source of information, especially news related to the Hispanic community. A small percentage of households are exploring the Internet to download music, gamble and visit chat rooms.

J03: STRUGGLING CITY CENTERS

Young, single and single-parent minority renters living in very low-income city neighborhoods throughout the South

Demographics

Struggling City Centers consists of very low-income households living in city neighborhoods throughout the South. Home to the highest concentration of African-Americans in the nation—nearly 90 percent of all households—the cluster faces hard economic challenges. One-third of households haven't finished high school, with a similar percentage containing single-parent families. One in five adults under 35 years old and the median household income is only half the national average. Most adults work at low-level blue-collar and service industry jobs in manufacturing, health and food services. The unemployment rate is more than twice the national average, with half of the households having no workers present in the family. For these residents, it's a tough road to leave Struggling City Centers.

Lifestyles

For the members of Struggling City Centers, social activities provide some relief from economic burdens. Residents have high rates for belonging to churches, going bowling and frequenting comedy and dance clubs. They play a lot of sports in nearby parks and playgrounds, such as basketball, baseball, football and volleyball. These consumers make a strong market for discount chains like Big Lots, Value City and Payless Shoes as well as drug stores like Rite-Aid and CVS where they buy cosmetics and toiletries at high rates. They spend freely on their kids, buying dolls, action figures and video games. Investments are almost non-existent, but residents do have high rates for taking out auto and home improvement loans. Despite their diminished economic conditions, many say they're working hard for a better life and to provide things for their children that they never had.

Media

The households in Struggling City Centers show above-average rates for consuming most traditional media, but they're especially fond of television. These viewers enjoy programs that feature minority stars, such as "The Parkers," "One on One" and "The Bernie Mac Show." They're willing to pay for cable channel packages that include BET and TNT and even premium networks such as HBO, Showtime and Cinemax. This is a strong market for music and ethnic-targeted media—Essence, Jet and Ebony rank high among magazine titles—and few MOSAIC types score higher when it comes to listening to radio stations that play urban contemporary and Southern gospel music. These households are least likely to be on the Internet, but those who do go online frequent sites for downloading music and games.

J04: COLLEGE TOWN COMMUNITIES

Young, single and college educated households and students living in and around college-oriented communities

Demographics

Students are the center of community life in College Town Communities. About one in nine residents lives in a dormitory. In this cluster of towns dominated by college campuses—places like Manhattan, KS (Kansas State), Charlottesville, VA. (University of Virginia) and Boone, NC (Caldwell State)—residents are primarily young, single and college educated. Because of their youth, many of these recent graduates still report entry-level jobs and low-end incomes that are less than half the national average. The highest concentration of workers is employed in education but retailing and food services also account for a major portion of the job base. With housing prices higher than most recent grads can afford, most households live in low- and high-rise apartments.

Lifestyles

The young and unattached members of College Town Communities lead footloose lifestyles. They like to attend the latest movies, plays, concerts and museum exhibitions. Many are body-conscious individuals who pursue a variety of recreational activities, including biking, yoga, swimming and weight lifting. They have high rates for traveling, visiting cities in the U.S. and abroad. Self-described liberals and early adopters, they like to be the first among their friends to buy the latest laptops, MP3 players and wireless email devices. They seek out the latest fashions, though for these price-sensitive shoppers it may mean looking for sales at the Gap, Banana Republic and J. Crew. Perpetually on the go, these consumers favor groceries made for grazing—bagels, yogurt, pizza and pretzels. They like their beer the way they prefer their cars—imported, and preferably sports cars.

Media

When it comes to media, the households in College Town Communities appreciate anything that offers entertainment. They're big movie fans who have high rates for watching comedies, dramas and action films. Most of their favorite network TV shows are sitcoms ("That '70s Show"), reality programs ("American Idol") and comedy shows ("Saturday Night Live"). It's only when they sit down with a magazine that they suddenly turn serious. Besides favorite pop culture magazines like GQ and Esquire, these households also read titles that appeal to their more cerebral side such as Scientific American, Atlantic Monthly and The New Yorker. These young Americans go online for almost anything including email, downloading music, buying tickets to concerts, directions and listening to Internet radio.

J05: METRO BEGINNINGS

Very low income, less educated singles and single-parent Hispanic and minority households living in high-rise apartments in diverse inner-city neighborhoods

Demographics

Married couples with children would feel lonely in Metro Beginnings. No cluster has a higher proportion of one-person households, and most residents live in high-rise apartments filled with under-45-year-old singles, divorced men and women, and solo-parent families. In their diverse inner-city neighborhoods—Hispanics and African Americans make up more than half the populace—households struggle against high unemployment, low educational levels and annual incomes less than half the national average. About a quarter have gone to college, and one in five holds a college degree indicating a desire for higher learning among these households.

Lifestyles

Their limited finances keep Metro Beginnings households preoccupied with the basic necessities of life. They worry a lot about themselves, feel very alone and claim there is little they can do to change their lives. They rarely go out on the town, except to an occasional dance performance or bingo hall. They try to stay healthy by jogging, doing aerobic exercises or riding a stationary bike in their apartments. Although fond of shopping for designer clothes, these price-sensitive consumers instead patronize discount retailers like Marshall's, T.J. Maxx and BJ's Wholesale Club. Most residents can't afford to own a car or the newest consumer electronics, though they will purchase home and hand-held video game systems and CD players. Without deep pockets, their financial activities are limited mostly to cash transactions. They carry payday loans and utilize cash transfer services for sending money to those in more difficult circumstances.

Media

The members of Metro Beginnings are heavy users of various media. They look to their TV sets for entertainment, watching sitcoms, reality shows and comedy at high rates. Their favorite cable networks include basic package channels like BET, Animal Planet, Spike TV and the Sci-Fi Channel. They tune in to ethnic-targeted radio stations that play Spanish, Mexican and urban contemporary music. These households try to stay informed about the latest news in music and current affairs by reading magazines such as Ebony, Essence, Jet and Vibe. In addition, these households are likely to read gaming magazines, collect and read comic books, and belong to a music CD club. Like other economically challenged households, New Beginnings has very low Internet usage rates.

GROUP K: URBAN ESSENCE

Young, single and single-parent minorities living in older apartments working at entry-level jobs in service industries

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

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

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

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

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

K01: UNATTACHED MULTI-CULTURES

Highly mobile, multi-ethnic singles, single parents and unmarried couples living in low-income downtown urban neighborhoods

Demographics

Unattached Multi-cultures is filled with multi-ethnic singles, single parents and unmarried couples living in downtown neighborhoods in cities including Boston, MA, Brooklyn, NY and New Haven, CT. Nearly two-thirds of the adults are under 35 years old and more than a third of the residents are minorities. Living in low-income urban areas, these less educated households possess median incomes barely above the poverty line with home values only half the national average. Many can't afford cars and get by on public transportation. Unemployment is almost twice the national average and those adults employed tend to have entry-level jobs in food, retail and education services. Residents of Unattached Multi-cultures are always on the move and display one of the highest mobility rates in the nation.

Lifestyles

Young, inter-city lifestyles are characteristic of Unattached Multi-cultures. These urban households spend their leisure time listening to music, reading, playing cards and shooting pool. They participate in a variety of athletic activities, including swimming, baseball, basketball and jogging. Though they're challenged by low incomes, they will take occasional domestic vacations by bus and train. As shoppers, they tend not to be brand loyal and often switch brands. They enjoy shopping with their children and are drawn to stores that offer sales and coupons. They are frequent visitors to discount stores as Kmart, Target, Fashion Bug and Payless Shoes. When it comes to finances they are not good at saving money and tend to spend without considering the cost. To make ends meet they must supplement their income with personal loans.

Media

With many of their leisure activities taking place in their homes, Unattached Multi-cultures households enjoy a variety of media. They often keep the TV on all day, tuning in talk shows, soaps, movies and courtroom reality programs. They watch a variety of cable channels at high rates, including basic networks like Discovery, ESPN, MTV and Spike TV as well as premium offerings such as HBO and Starz! They'll listen to the radio for Spanish, Mexican and urban contemporary music stations. They have eclectic tastes when it comes to magazines, picking up ethnic-targeted titles as well as car, fashion and parenting publications. These young consumers like to keep up with the latest technology but only a small percentage has Internet access at home. When they go online, it's to check out news and jobs sites as well as to download games and music.

K02: ACADEMIC INFLUENCES

Multi-ethnic campus communities dominated by young college-educated families and students living in neighborhoods undergoing renovation

Demographics

Students help to set the tone of Academic Influences, a cluster of multi-ethnic campus communities where one in five residents lives in a dormitory. Young families also dominate the demographics of this cluster, thanks to recent college graduates who are now married with children. As a group, these well-educated households have above average incomes from white-collar jobs in education and health care. Many have left student housing to buy their first home or condominium reflecting their in-town locations. In these often gentrifying neighborhoods, housing values are nearly 40 percent above the U.S. average.

Lifestyles

Young children heavily influence the lifestyles of Academic Influences households. These family households play just about every known sport including basketball, softball, soccer and football. They make frequent trips to theme parks, bowling alleys and movie theaters. The adults describe themselves as smart shoppers who purchase the latest consumer electronics—laptops, PDAs and DVD players—as well as their clothes from retailers such as Target, Old Navy and J.C. Penney. They spend freely on their children, buying video games, infant toys, plush dolls and action figures. Although many are still paying off education loans, they have begun saving for the future by investing in their employer's 401(k) programs.

Media

The residents of Academic Influences spend enough time around their homes and apartments to be a strong media market. They watch broadcast TV, especially shows like Fear Factor, "MADtv" and "The Simpsons," but they're selective in their cable tastes, enjoying Nick at Nite and Oxygen as well as premium channels such as Starz! and HBO. They listen to the radio for the news updates as well as music stations that play modern and alternative rock. Their wide-ranging interests are reflected in their favorite magazines—from Vibe and Sports Illustrated to Men's Health and Cooking Light. Internet savvy, these households go online at healthy rates to check out news websites, participate in auctions and create digital photo albums—no doubt to feature and show off their young children.

K03: AFRICAN-AMERICAN NEIGHBORHOODS

Young, working-class minority city dwellers and single-parent families with low educational levels living in older homes and low-rise apartments

Demographics

Young, working-class city dwellers make up African-American Neighborhoods. About three-quarters of the households are African-American and one in four adults is under 35 years old. This is an economically challenged area characterized by relatively high unemployment, low educational levels and single-parent families. A majority of residents have completed high school or some college, and most are earning their paychecks through jobs in health care, education and food services. With incomes about one-third below the national average, most of these young households reside low-rise apartments and in older homes with approximately a third owning single-family homes.

Lifestyles

Despite their limited incomes, the households in African-American Neighborhoods pursue an active and comfortable lifestyle. They go to plays, dance performances and comedy clubs at high rates. They enjoy a variety of sports at neighborhood parks and gyms, playing basketball, volleyball, football and baseball. These young consumers like discovering new stores and new styles, shopping for designer bargains at Bloomingdale's, Burlington Coat Factory and Value City. They indulge their children with educational toys, music players and video games and indicate that their kids have an impact on the brands they buy. Many of the parents look to save time by buying convenience foods, filling their shopping carts with microwaveable dinners, packaged muffins and canned spaghetti. Looking to their children's future, many have established 529 college savings plans for their children.

Media

African-American Neighborhoods represents a lucrative media market. It's hard to find a cable TV channel that they don't watch at high rates. Their preferred programming runs the gamut, from soaps and sitcoms to cartoons and judge shows. The residents still prefer ethnic-targeted print media, reading Jet, Ebony and Vibe at high rates. Their taste in music ranges wider, including contemporary hit radio as well as rhythm and blues stations. These enterprising households have truly eclectic usage patterns when it comes to the Internet. They go online to download games, use dating services, send e-greeting cards and search for new jobs.

K04: URBAN DIVERSITY

Young and mobile multi-ethnic singles and single-parent families living in inter-city neighborhoods in a mix of row houses and high-rise apartment buildings

Demographics

With nearly half of households containing minorities, Urban Diversity is known as a transient world of young, multi-ethnic singles and single-parent families. In these inter-city neighborhoods, residents struggle against challenging economics in a mix of row houses and high-rise apartment buildings. Most adults have completed high school or some college, with many working at entry-level jobs in retail, health care and food services. With a high unemployment rate, the median income is a third below the general population, and sometimes it's a stretch for households to make the rent for their less-than-lavish apartments that nevertheless cost more than the U.S. average. Young and mobile, a disproportionate number have lived in their units less than a year and mostly alone.

Lifestyles

Modest incomes haven't kept the young members of Urban Diversity from leading vibrant lifestyles. They have high rates for going to nightclubs, theme parks, comedy clubs and bowling alleys. They enjoy an impressive number of athletic activities, from soccer and basketball to weight lifting and jogging. Residents describe themselves as the first among their friends to try a new store and fashion, but they also frequent retail chains like Old Navy, Marshalls and Mervyn's. With a third of households having children, this is a strong market for kids' products including toys, books, dolls, board games and easy-to-prepare foods such as lunch kits and frozen pizza. They buy consumer electronics for themselves and their kids, including video game devices, MP3 players and digital cameras. They claim they're not good at saving money, but prefer the safety of short-term CDs versus stocks or other investments.

Media

The households of Urban Diversity are omnivorous media fans. They describe themselves as TV addicts, radio lovers, regular moviegoers and Internet surfers. Television is still their entertainment source of choice, and they watch sitcoms, reality shows, evening animation and late-night talk shows all at high rates. On their radios, they gravitate to talk stations, Spanish programming and urban contemporary music. Residents alternate between reading ethnic-targeted magazines and mainstream titles covering music, parenting and popular culture. They pick up a daily newspaper for job and TV listings. These young households typically go online each day for a variety of activities, from finding sports scores and job openings to listening to streaming radio and trying their luck at gambling sites.

K05: NEW GENERATION ACTIVISTS

Less educated, young, low income minority singles and single-parent families concentrated in the nation's inner cities

Demographics

Concentrated in the nation's inner cities, New Generation Activists is often the first home-on-their-own cluster for young singles and single-parent families. More than a third of the households are under 35 years old and nearly nine out of 10 are single. This segment reflects a majority minority populace with high numbers of Hispanics and African Americans. With their modest educations and high unemployment rate, households earn a median income that's about half the national average. Those in the workforce are employed primarily in entry-level service jobs in retail, manufacturing, food service and health care. Given their low wages, few can afford their own homes or new cars. To get to jobs and entertainment, nearly a third use public transportation or carpool in compact cars with friends.

Lifestyles

Reflecting their largely unmarried status, the members of New Generation Activists like to spend their free time socializing at night and frequent nightclubs, comedy clubs, education courses and health clubs. These Generation Xers and Yers exercise regularly by jogging, taking aerobics classes and playing sports like volleyball, baseball and basketball. They also treat shopping like an indoor sport and enjoy exploring new stores and different brands at popular retailers like Big Lots, Fashion Bug and Burlington Coat Factory. With a third of households containing young children, parents buy a lot of toys, dolls, board games and video game players. Between jobs and kids' activities, these households rarely sit down to a meal, and many survive on easy-to-microwave foods like TV dinners, instant potatoes and frozen foods.

Media

New Generation Activists consists of TV-centric households. They like a variety of cable channels, including TBS, FX, Spike TV and ABC Family. They often watch sitcoms and dramas such as "CSI," "Law & Order" and "My Wife and Kids." The heavy minority presence is reflected in the popularity of ethnic media, such as the high ratings for radio stations that play urban contemporary and ranchera music. Residents describe magazines as a major source of entertainment, alternating between black-oriented publications like Ebony and Jet and mainstream titles like Entertainment Weekly, National Enquirer and Lucky. Unlike other young Americans, however, these households express little interest in high technology and very rarely go online.

K06: GETTING BY

Very low income minority single and single-parent households located in dense neighborhoods of small cities

Demographics

Getting By stands at the bottom rung of the socioeconomic ladder, a financially challenged cluster of young high school-educated and mainly African-American households where the median income is lowest in the nation. Much of the housing consists of older row houses and low-rise apartments worth less than half the national average. Located in the dense neighborhoods of small cities, these single and single-parent minority households struggle with high unemployment and low-paying, entry-level jobs in health care, food services or manufacturing. With less than half of residents in the workforce, few own their own homes. Residents have the fewest cars in the nation, getting around by carpooling and riding public transportation.

Lifestyles

Given the low-income economics, the lifestyle in Getting By can appear very constrained. Most leisure activities are home-based, whether it's listening to music, reading or working out on exercise equipment. When residents go out, it's typically to a movie, church social or civic club for bingo. The young people in this cluster are athletic and spend a lot of time playing sports such as baseball, basketball and football. As consumers, they can't always satisfy their desire to make a fashion statement or be the first to own a high-tech device. Typically, these households shop at discount clothiers, drug stores and sporting goods chains. At the grocery store, they stock up on inexpensive filler foods, like peanut butter, hot dogs, rice and canned macaroni. They like to take their kids shopping and admit it's hard to resist their requests and indulge them with things that they never had.

Media

The households in Getting By indicate high rates for varied media. Their television is probably on all day, watching sitcoms, reality shows, courtroom dramas and talk shows like "Maury" and "Montel." They have high rates for subscribing to cable packages that include premium channels such as Starz! and Showtime. This is one of the top segments for listening to gospel, rhythm and blues and urban contemporary music on the radio. And residents are big fans of mainstream and ethnic-targeted magazines as Vibe, Black Enterprise and Jet. These households have limited access to the Internet but when they go online they are most likely to surf for sports scores, jobs medical information, and download music and streaming videos.

GROUP L: VARYING LIFESTYLES

Residents who primarily live in group quarters including students, military personnel and institution populations

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

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

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

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

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

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

L01: MILITARY FAMILY LIFE

Young American and ethnically-mixed couples and families who live in small towns on and around military bases and serving in the U.S. armed forces

Demographics

Military Family Life is the lifestyle of young American families who live on and around military bases. In this cluster, nearly eight in ten adults are serving in the U.S. armed forces, and 40 percent live in barracks housing. Most of these households are found in the small towns that grew up around military bases—places like West Point, NY (Army), Newport News, VA (Navy), Barksdale, LA (Air Force), and Camp Pendleton, CA. (Marines). Ethnically mixed and overwhelmingly young, these communities are filled with both couples and families. Reflecting current recruiting patterns, residents here are typically well educated, with two thirds having gone to college. However, the pay continues to lag national norms and median household incomes are almost 20 percent below the U.S. average. To compensate, many residents reside in base housing where soldiers and their families are assigned to old row houses and semi-detached houses. Naturally, the higher-ranking officers receive the better quarters, though most would agree “better” is relative.

Lifestyles

With the majority of households under 35 years old, Military Family Life is known for its active lifestyles. They exhibit high rates for going to theme parks, beaches, museums and restaurants. The military parents stay fit by jogging, swimming, hiking and doing cardio machines at base health clubs. Many are frequent travelers, taking car trips in the U.S. and to foreign destinations. With relatively little invested in housing, residents tend to buy luxury sedans and high-end SUVs, preferably made in the U.S. Being exposed to high-tech gear while on duty results in healthy purchases of the latest in consumer electronics. They are likely to buy the latest PDAs, cell phones, DVD players and home theater systems all at high rates. Despite their modest paychecks, Military Family Life households make a strong financial market. They carry multiple credit cards, frequently take out car loans and have high levels of life and other insurance product to protect their families.

Media

Military Family Life households are eclectic media consumers. They watch a wide range of TV programming, including movies, soaps, cartoons and talk shows. Their top-rated daily shows include “Dr. Phil,” “Ellen,” “Live with Regis & Kelly” and “Oprah.” This segment also enjoys a variety of cable channels, including Discovery, Disney, MTV and ESPN. Although households have only moderate interest in most magazines, they do enjoy publications that specialize in parenting, hot rods, music and news. They’re more passionate about music, with varied tastes that shift between modern rock, Southern gospel and contemporary hit radio stations. They’re even bigger fans of the Internet, increasingly going online to bank, make travel arrangements and search for jobs and real estate—no doubt for their eventual return to civilian life.

L02: MAJOR UNIVERSITY TOWNS

Dormitory living students and college educated households located in satellite cities that house sprawling universities

Demographics

Major University Towns is forever young, thanks to the students who arrive each year to this collection of university-filled cities. More than three-quarters of the households consist of students living in dormitories—the highest rate in the nation. Unlike the College Town Communities cluster, which consists of smaller towns and campus communities, this segment is a collection of satellite cities that house sprawling universities and include places like Madison, WI (University of Wisconsin), Baton Rouge, LA (Louisiana State) and Athens, GA (University of Georgia). In this cluster, nearly half the residents hold college diplomas, but many are starting their first jobs (often in retail, education or food services) with an annual income almost 50 percent below the U.S. average. Their typical 10-minute commute to work—most likely by foot, bike or campus bus—is one of the shortest in the nation.

Lifestyles

The households in Major University Towns tend to be young and exuberant consumers. Their favorite activities include bar hopping, eating out, seeing movies and going to comedy clubs. They have a cultural streak as evidenced by their passion for books, plays, museums and music (as both performers and concert-goers). They take care of their bodies as well as their minds, spending free time playing racquetball, lifting weights and jogging. In fact, these households are often on the move, whether it's relocating for work or traveling to both domestic and foreign cities. They're avid users of mobile technology, utilizing wireless phones with text messaging and three-way calling features to keep in constant contact with their friends. Many describe themselves as environmentalists, indicating that they're willing to pay more for ecologically friendly products.

Media

Public broadcasting is big among the students in Major University Towns, but it isn't the only popular media. Households here are twice as likely as average Americans to watch cable channels like MTV, Comedy Central, HBO and E! Entertainment. Magazines are also a main source of their entertainment, with titles including stimulating topics such as Atlantic Monthly, The Economist and New Yorker. They're just as highbrow and well rounded in their radio choices. Their top-rated stations play classical, jazz and adult alternative music. These young and educated residents are heavily dependent on the Internet and go online to shop, read the news, bank and download music files.

L03: GRAY PERSPECTIVES

Scattered in small towns across the country, these residents are a reflection of America's prison and institutionalized population, with some military barracks and households who support these facilities

Demographics

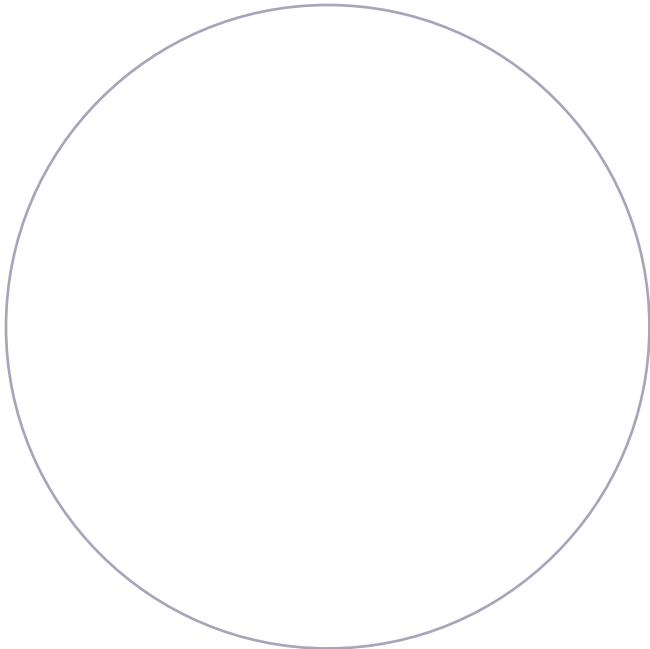
Gray Perspectives reflects America's significant prison and institutionalized population. In this cluster, about half the population live in correctional facilities and another quarter live in institutional housing, including a number of military families. They are young and ethnically diverse. Found mostly in small towns and cities scattered around the country, this segment is characterized by low education levels, modest incomes and a significant number of singles. Not all the members of Gray Perspective are institutionalized. Many of the households are couples with children who work at service jobs and employed in farming, public administration and food services that support the institutions and correctional facilities. Their wages are relatively low, but housing costs are even lower, due in part to low values caused by the nearby prisons.

Lifestyles

The members of Gray Perspectives that are not institutionalized tend to lead working-class lifestyles. They spend free time pursuing activities like boating, hunting, fishing and needlework. They also have high rates for playing sports such as baseball, football and basketball. In these out-of-the-way towns, residents buy sturdy American made pickup trucks to travel over the rough terrain. They are not big shoppers but when they do it's often to discount retailers for clothes, children's toys and games. Grocery lists for these households include inexpensive filler foods like TV dinners, pudding, packaged dinner mixes, crackers and colas. They'd rather splurge on consumer electronics, buying desktop PCs, DVD players and camcorders. Though money is tight, households still have charitable hearts and regularly donate money to a variety of religious, political and education groups.

Media

In Gray Perspectives, media preferences often reflect the working lives of its residents. TV shows like "Law & Order," "Cops," "Cold Case" and "America's Most Wanted" are among their top programs. These households aren't only partial to crime shows and courtroom dramas. These avid TV fans also watch CNN, FX, Spike TV and Comedy Central at high rates. They have varied music tastes, listening to Spanish, classic rock and country music stations on the radio. They are not big magazine readers, but they do pick up titles such Muscle & Fitness, Popular Science, Vogue and Parents. With many being computer literate, they're increasingly getting their news from the Internet, as well as going online for sports scores, auctions, online games and email.



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Western US Office
7700 Irvine Center Drive, Ste. 800
Irvine, CA 92618

Eastern US Office
7600 Schomburg Road Suite L
Columbus, GA 31909



www.missioninsite.com
877.230.3212 ext. 323