

Group E American Diversity

Juan and Maria

Type 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

1.74% 



Overview

Rankings

Age Rank 26/60
Wealth Rank 47/60

Top Markets

San Antonio
Houston
Philadelphia
Dallas
Riverside

Top Internet Sites

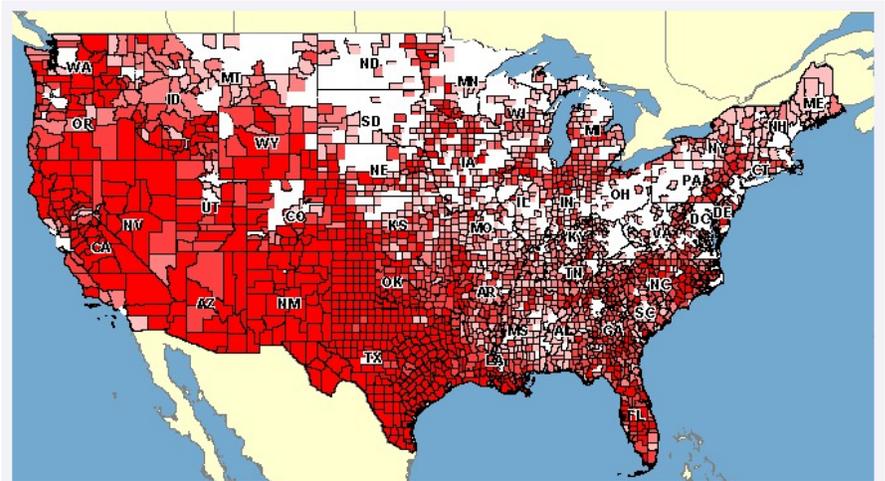
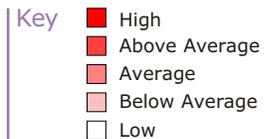
www.univision.com
www.wwe.com
www.myspace.com
www.mtv.com
www.nick.com

Preferred Cars

Chevrolet 1500-Silverado
Chevrolet Caprice Classic
Chevrolet Suburban
Ford Tempo
GMC CK-1500



Locations



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
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7	How We View the World
8	Attitudes
9	Supporting Notes



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Description

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.

Description

2

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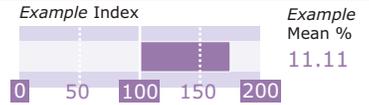
1.74% 



Who We Are

Demographics

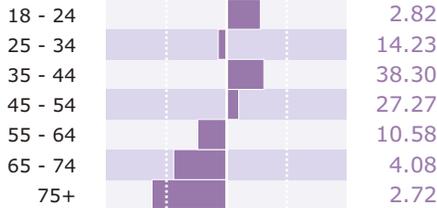
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



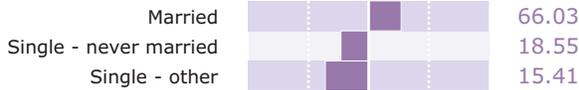
Gender



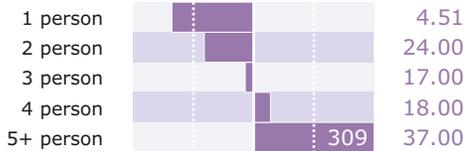
Age



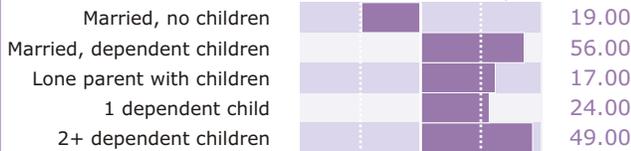
Marital Status



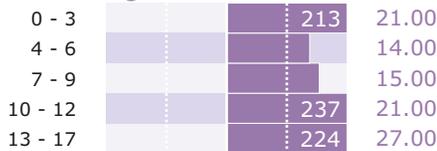
Number in Household



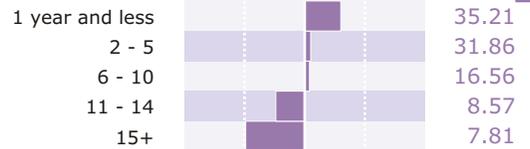
Household Composition



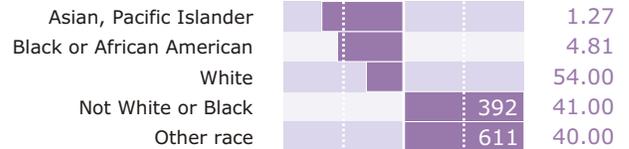
Age of Children



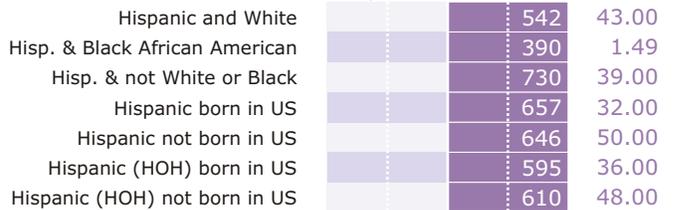
Length of Residence



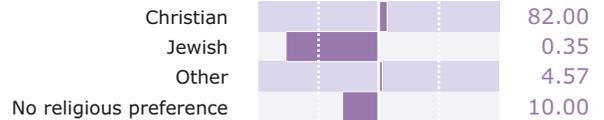
General Race



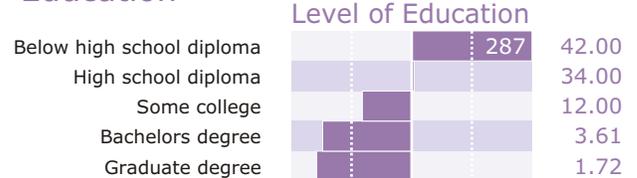
Hispanic Race



Religion



Education



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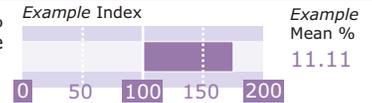
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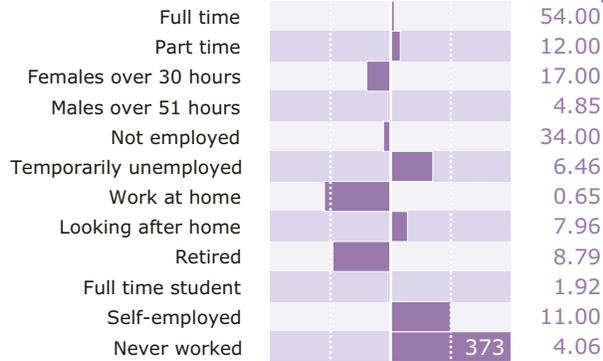
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
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for further details



Work

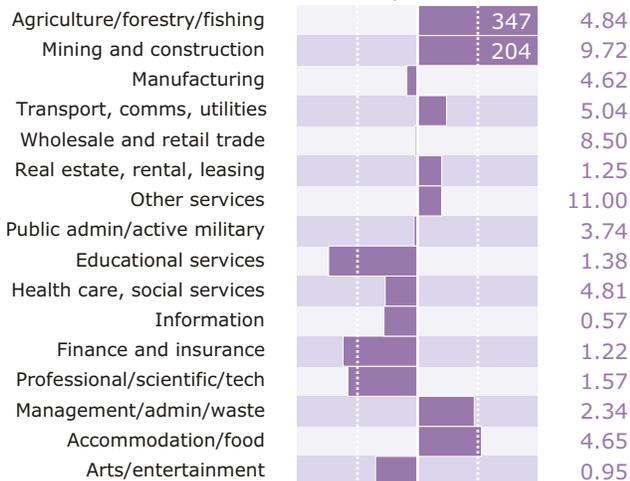
General



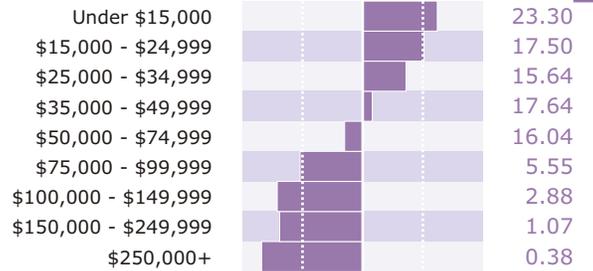
Occupation



Industry

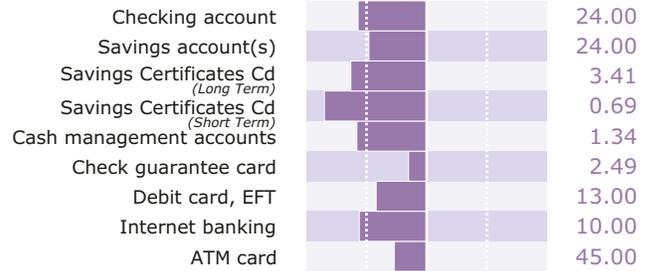


Income



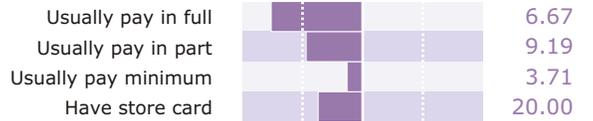
Household Income

Handling Money

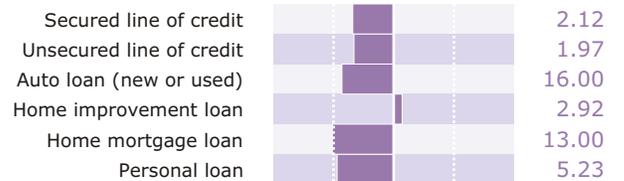


Banking

Credit Cards



Loans



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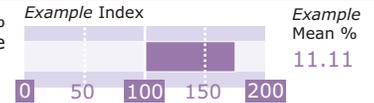
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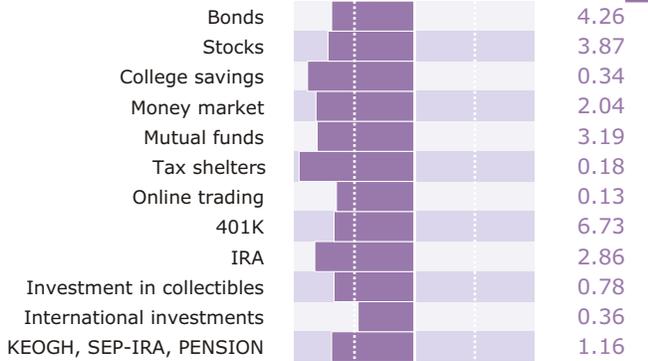
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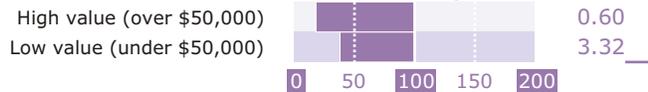


Handling Money

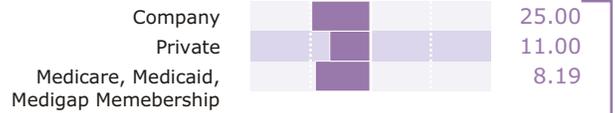
Savings & Investments



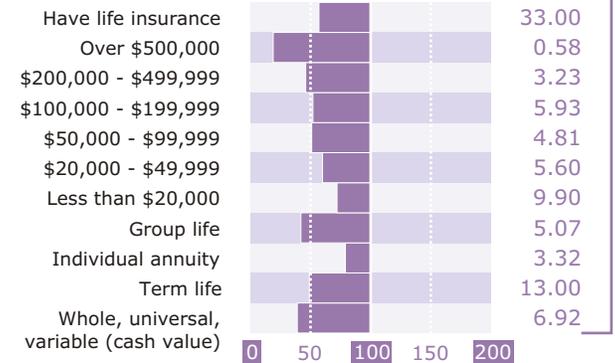
Shareholdings



Medical Insurance

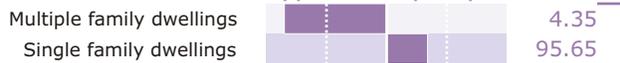


Life Insurance

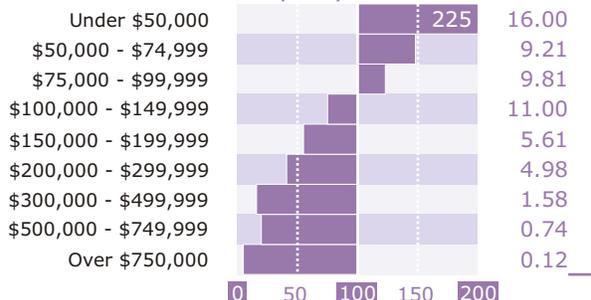


Where We Live

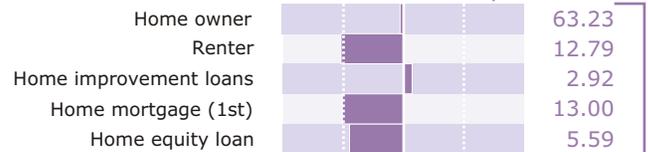
Type of Property



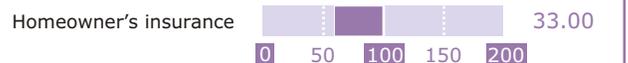
Property Value



Home Ownership



Insurance



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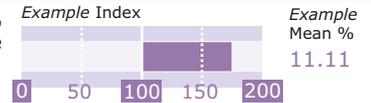
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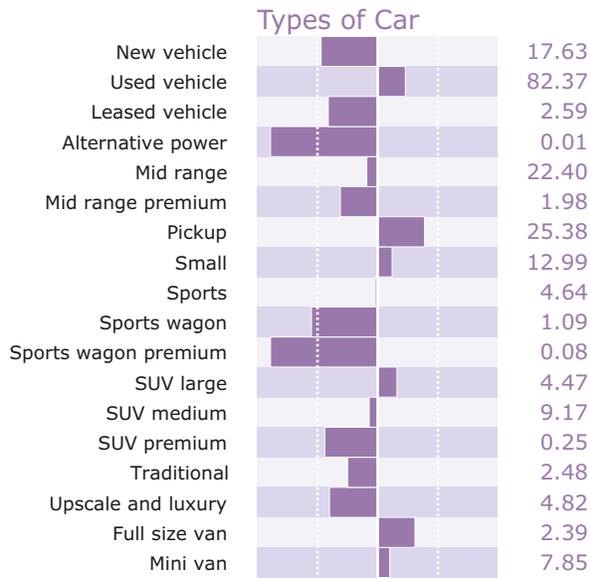
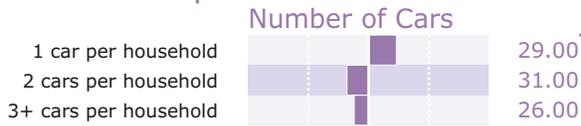


Our Home Lives

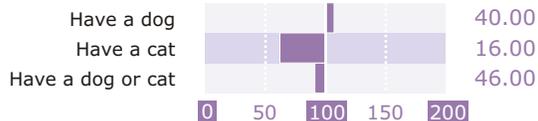
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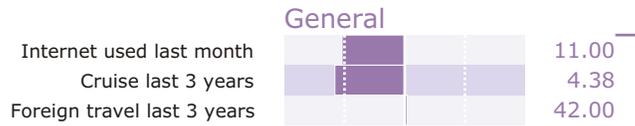
Car Ownership



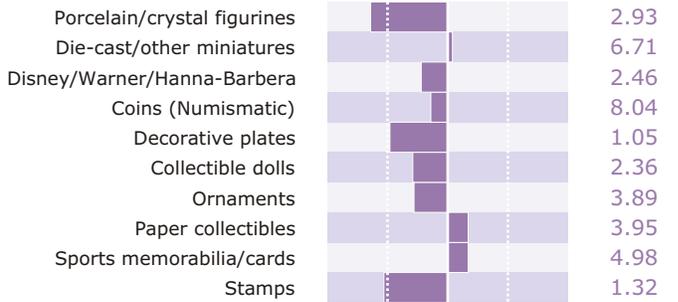
Pets



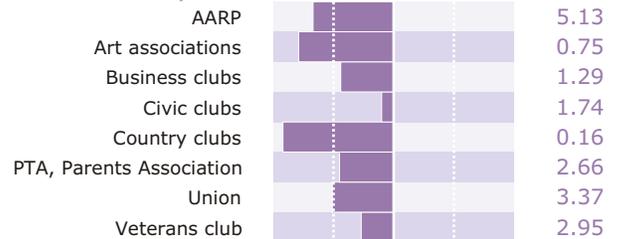
Travel and Vacations



Collectibles



Memberships



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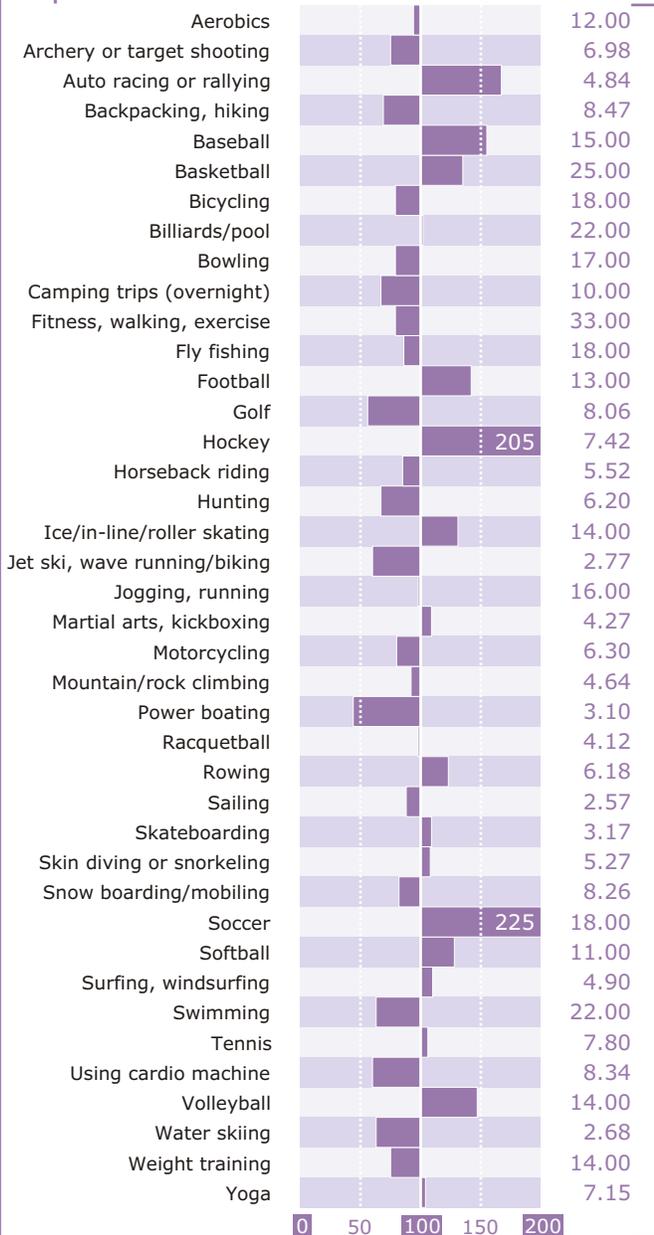


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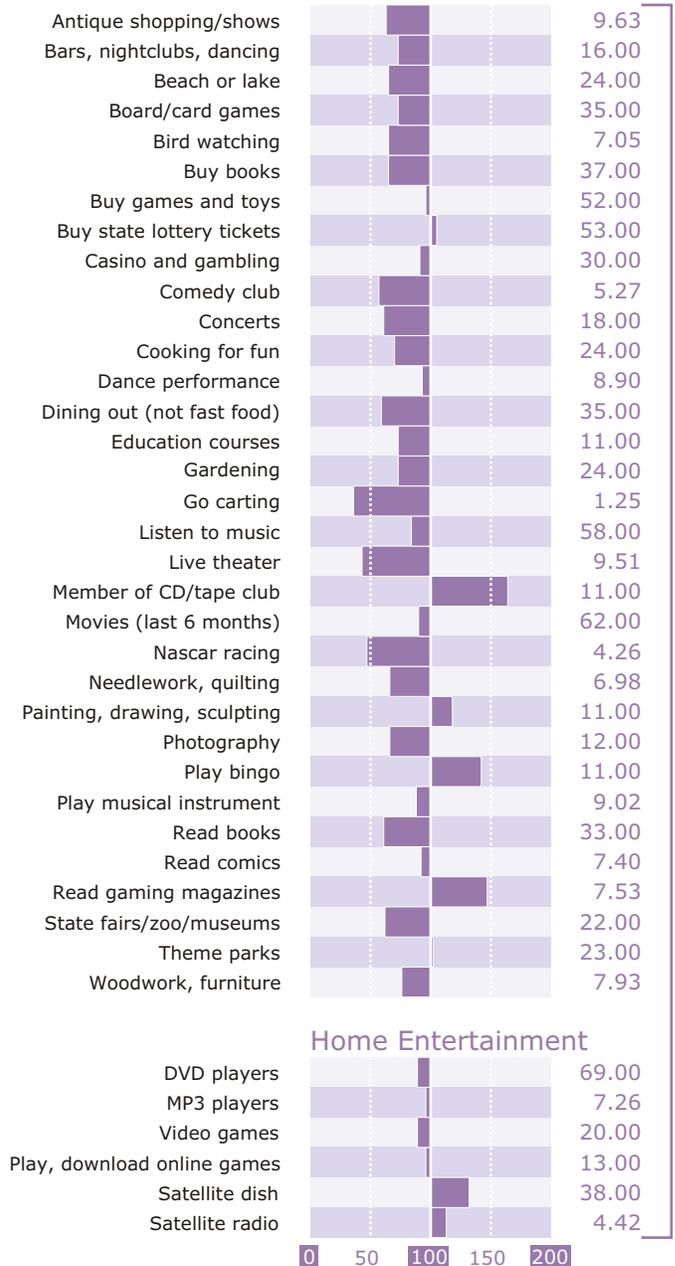
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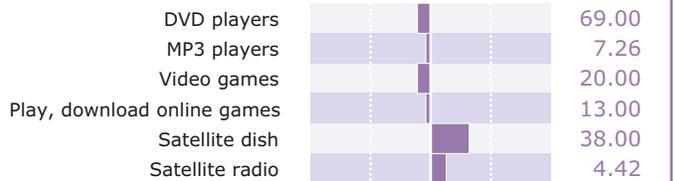
Sports



Entertainment and Leisure



Home Entertainment



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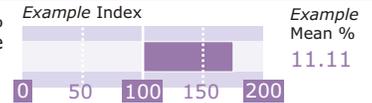
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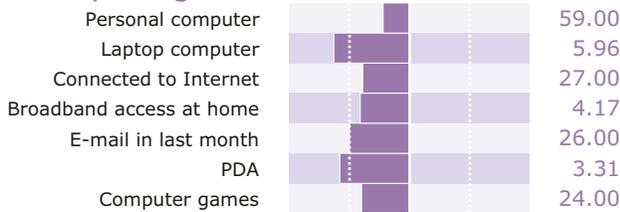


Our Home Lives

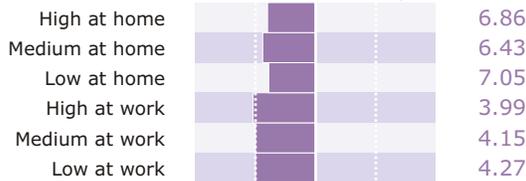
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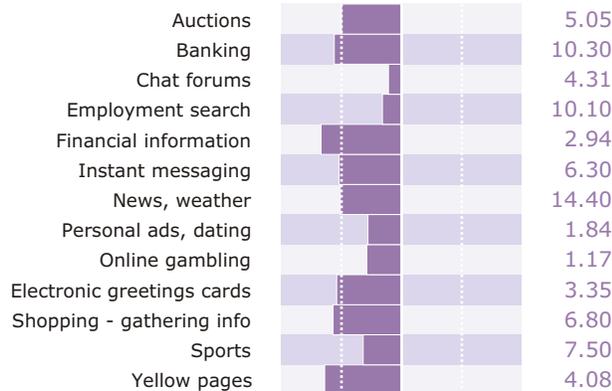
Computing and Internet



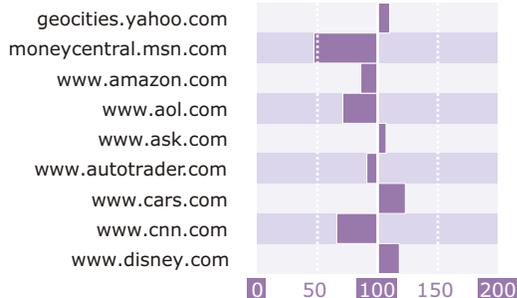
Internet Activity



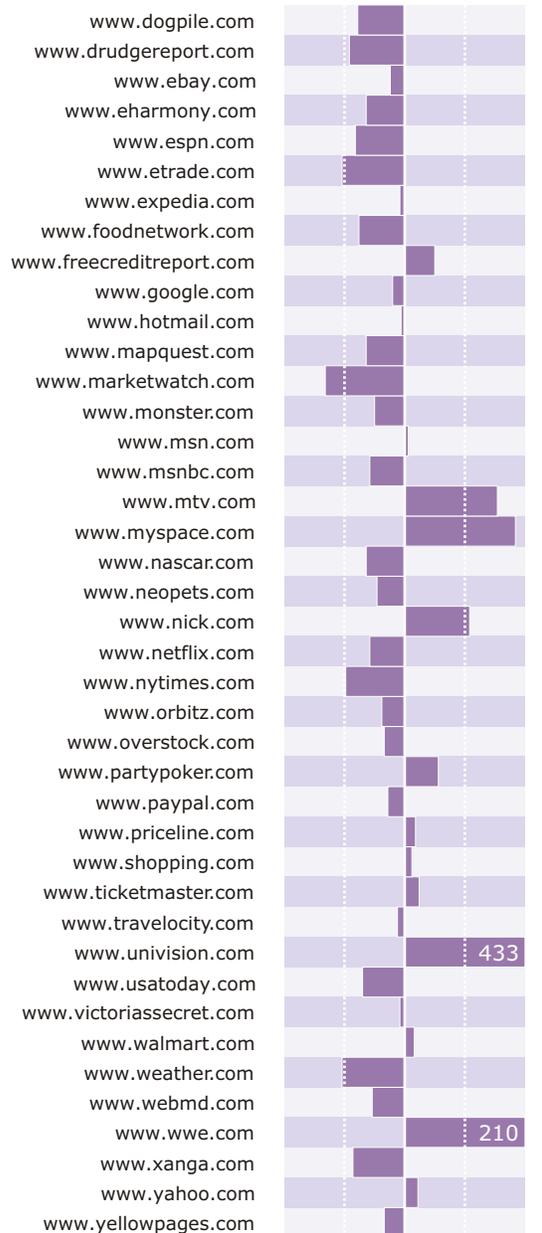
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

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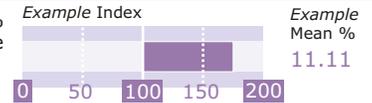
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Telephones

International calls	27.00
Prepaid calling card	25.00

Cellular Phones

Have a cellular phone	56.00
Business	7.86
Personal	42.00
Analog mode	7.98
Call blocking	11.00
Call forwarding	17.00
Call waiting	29.00
Caller Id	38.00
Digital mode	13.00
Internet access	14.00
Nationwide coverage	16.00
Text messaging	27.00
Three way calling	15.00
Voice mail	40.00
Monthly bill \$150+	2.23
Monthly bill \$100 - \$149	5.35
Monthly bill \$50 - \$99	22.00
Monthly bill under \$50	20.00

Radio

High drive time	15.00
Medium drive time	12.00
Low drive time	30.00
High all day	17.00
Medium all day	15.00
Low all day	35.00
All news	1.91
All sports	1.71
Black rhythm and blues	0.32
Classic rock	3.92
Classical	1.13
Country (or Western)	11.10
Easy listening	1.91
Golden oldies	8.05
Jazz	1.65
Spanish	473
Urban contemporary	10.50
Mexican, Ranchera, Tejano	472

TV and Cable

High prime time	11.00
Medium prime time	20.00
Low prime time	27.00
High early and late fringe	13.00
Medium early and late fringe	18.00
Low early and late fringe	30.00
High all day	14.00
Medium all day	23.00
Low all day	29.00
High cable TV	18.00
Medium cable TV	14.00
Low cable TV	32.00

TV Primetime

Comedy and variety	12.20
News and documentary	15.10
Feature film	10.00
General drama	39.40
Nature	0.84
Reality	36.20
Science	2.06
Situation comedy	31.30
Sports	8.31
How-To	5.60

TV Daytime

Drama	8.60
News	20.70
Game show or contest	7.04
Talk or informational	3.27

TV Early Evening

Weekday news	15.70
Weekend news	17.20

TV Late Fringe

Monday - Friday	11.10
Weekend	12.10

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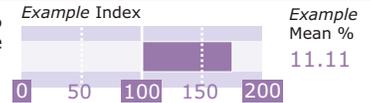
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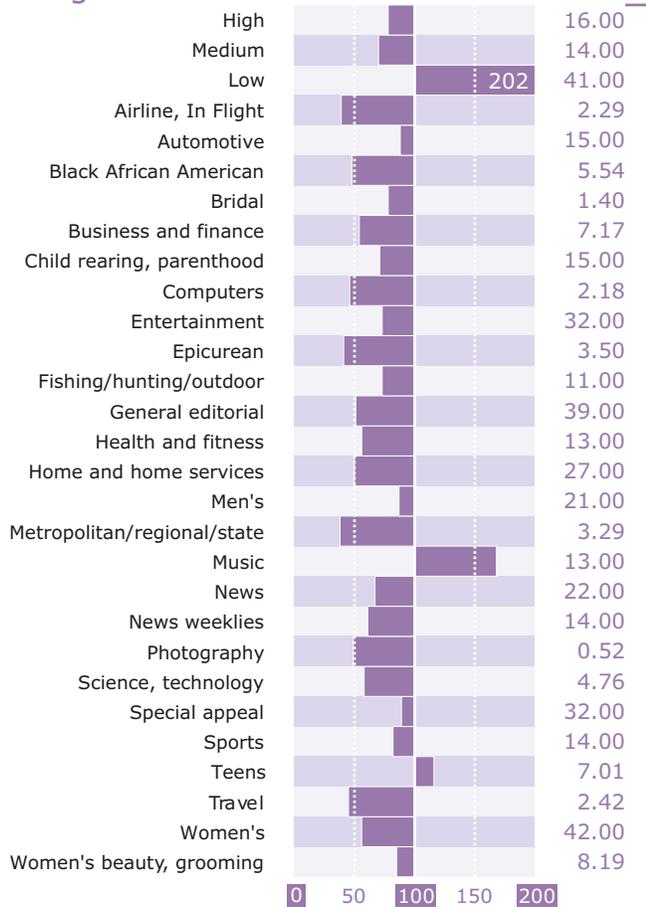


Our Home Lives

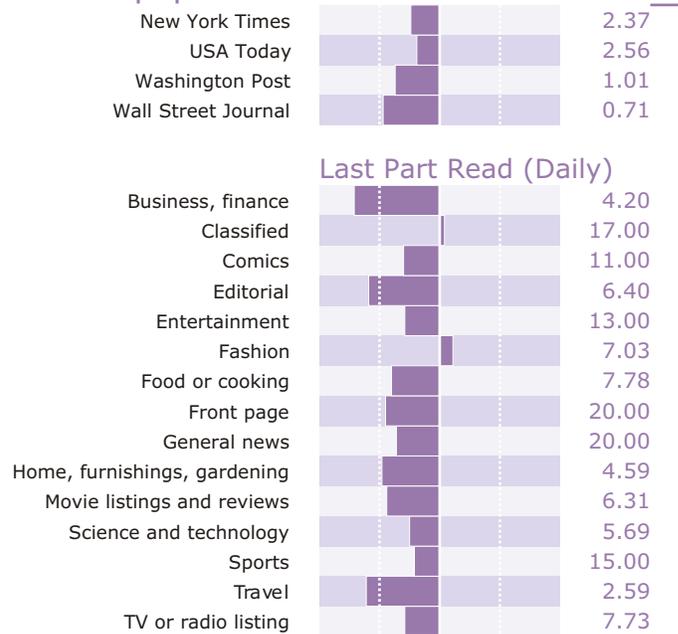
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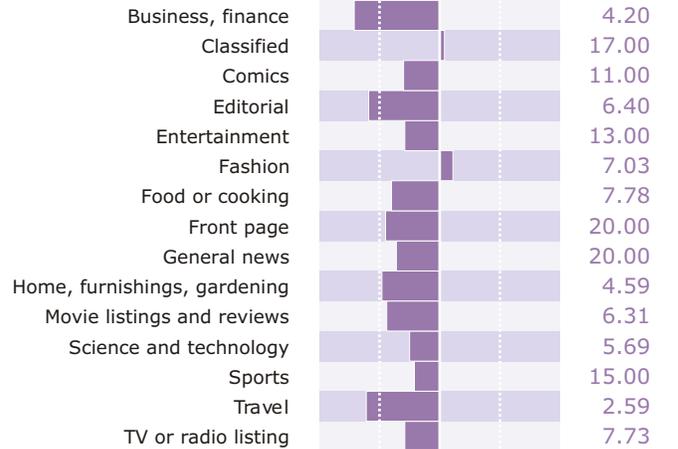
Magazines



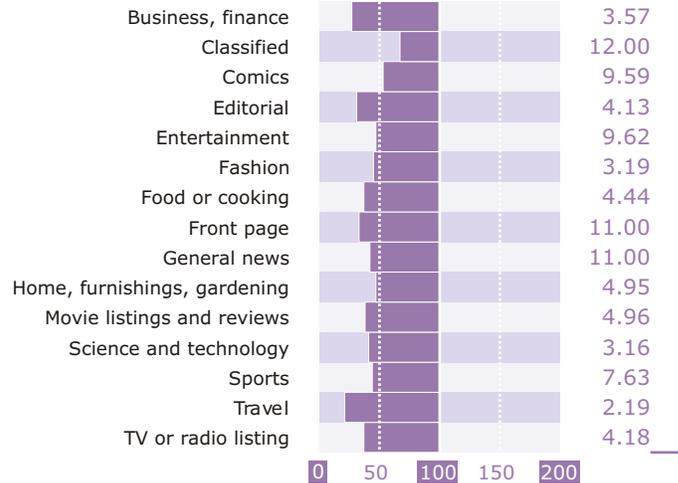
Newspapers



Last Part Read (Daily)



Last Part Read (Sunday)



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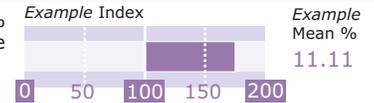
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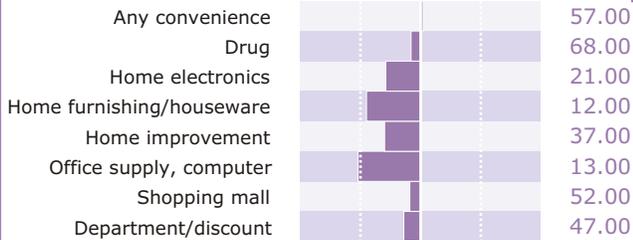
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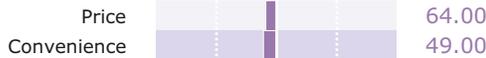


Shopping Habits

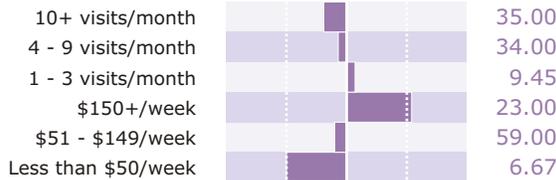
Stores Visited



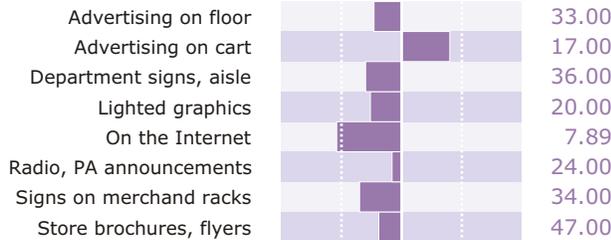
Reason Store Visited



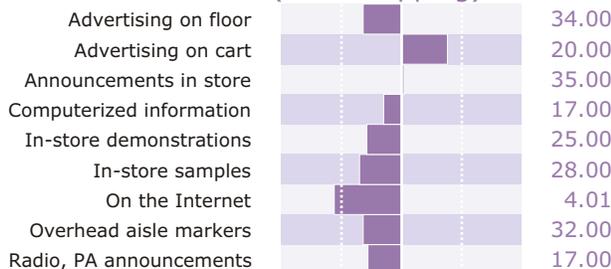
Frequency & Spend (Groceries)



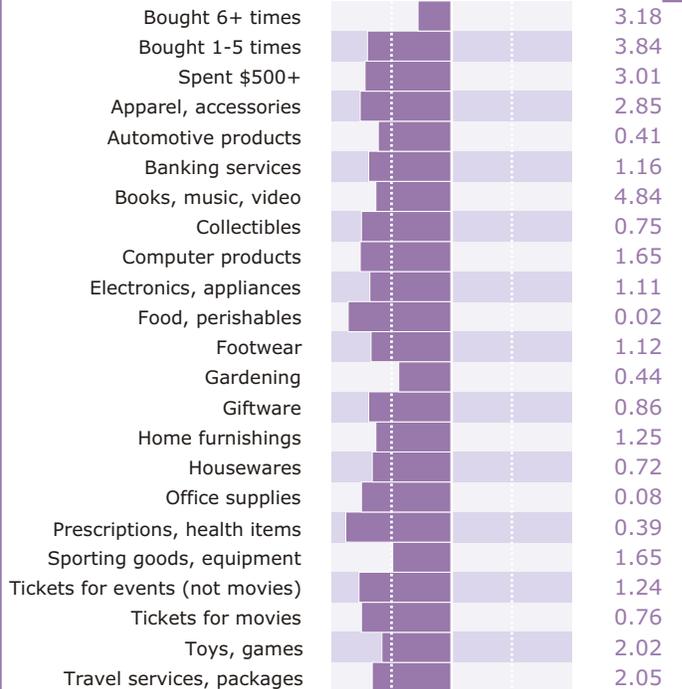
Customers refer to (non-food shopping)



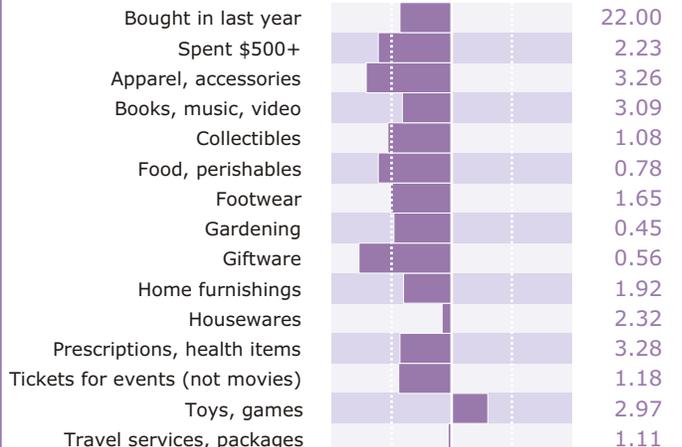
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



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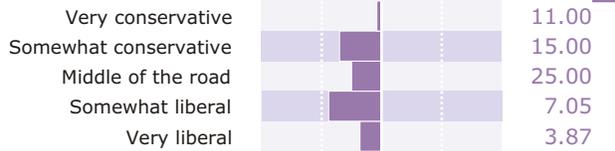


How We View The World

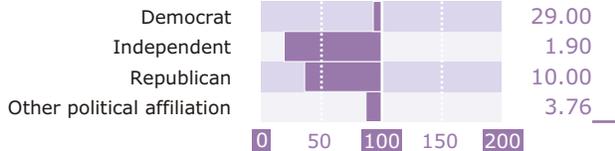
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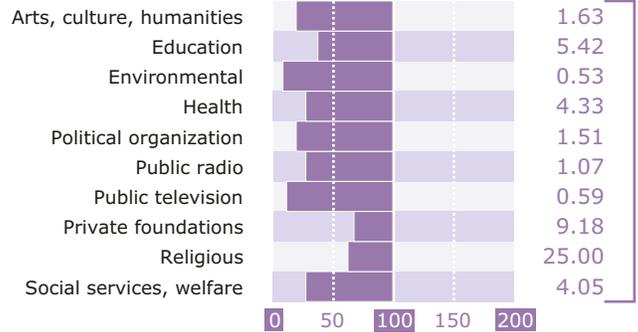
Political Outlook



Political Affiliation

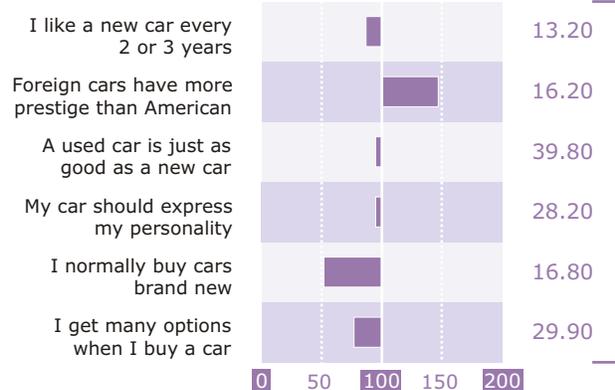


Charity

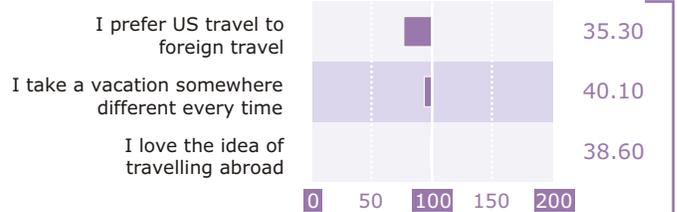


Attitudes

Cars



Travel



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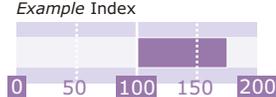
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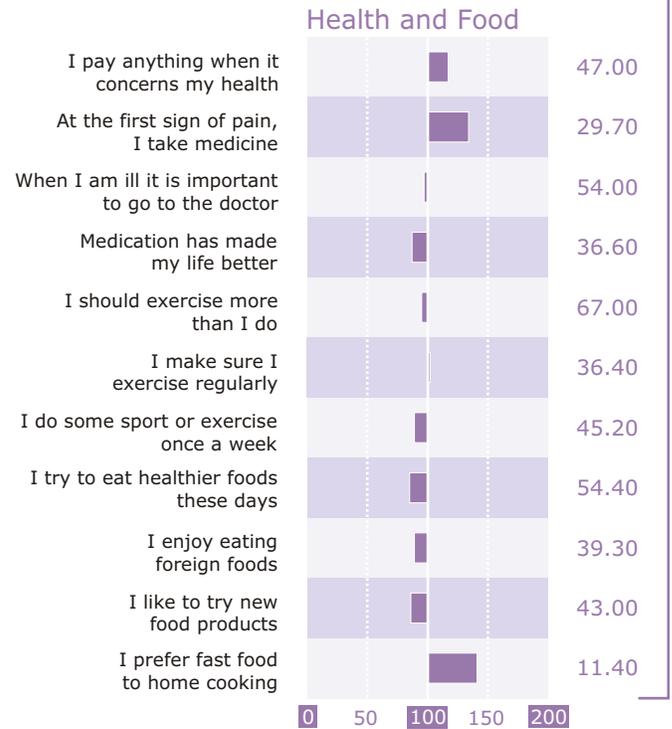
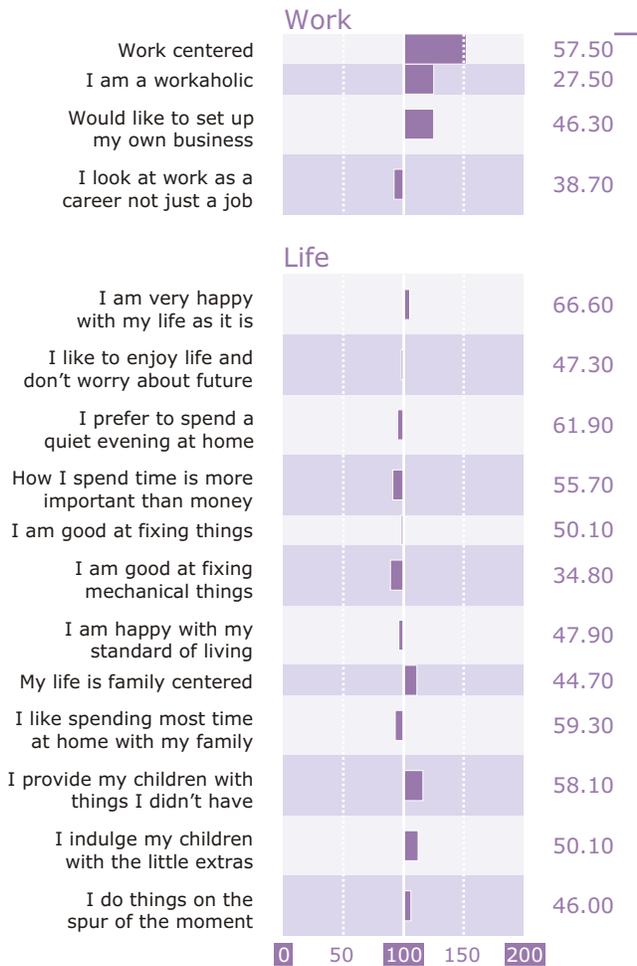
Young Hispanic families, singles, and single parents living in urban areas working in low paying, entry-level blue-collar and service jobs

1.74% 



Attitudes

Charts show Index and Mean %
 Example Index:  Example Mean %: 11.11
 Index 100 indicates US average
 See **Supporting Notes** for further details



Group E American Diversity

Juan and Maria

Type 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

1.74% 



Attitudes

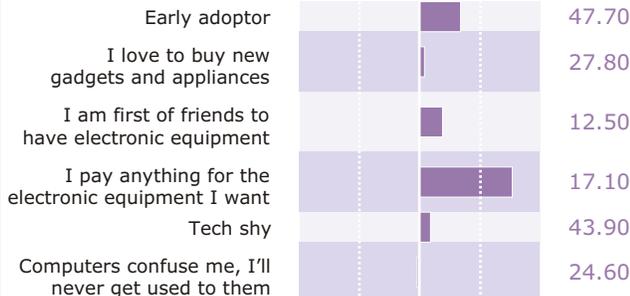
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



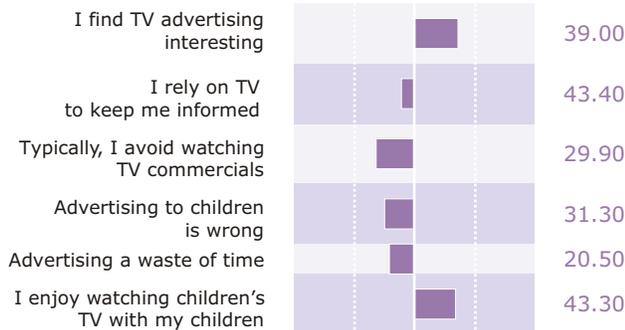
Internet



Computing/Electronics



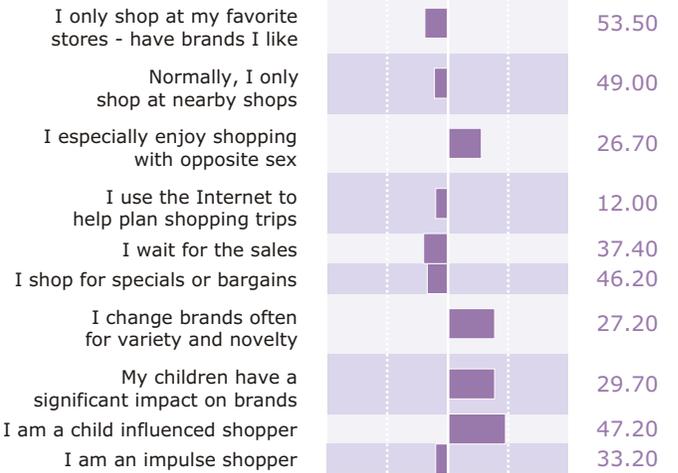
TV



Newspapers



Shopping



Fashion





Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

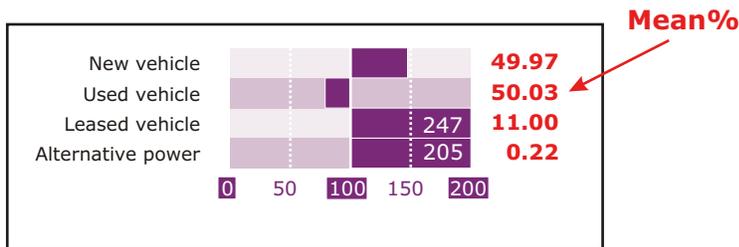
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



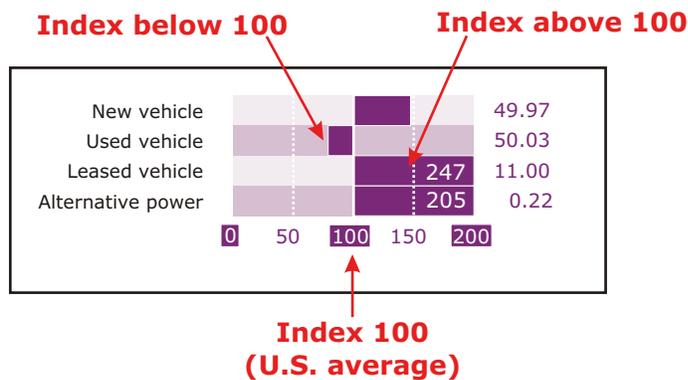
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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Group E American Diversity

Harold and Mildred

Type 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

1.37% 



Overview

Rankings

Age Rank 57/60
Wealth Rank 40/60

Top Markets

Tampa
Riverside
Miami
Sarasota
Phoenix

Top Internet Sites

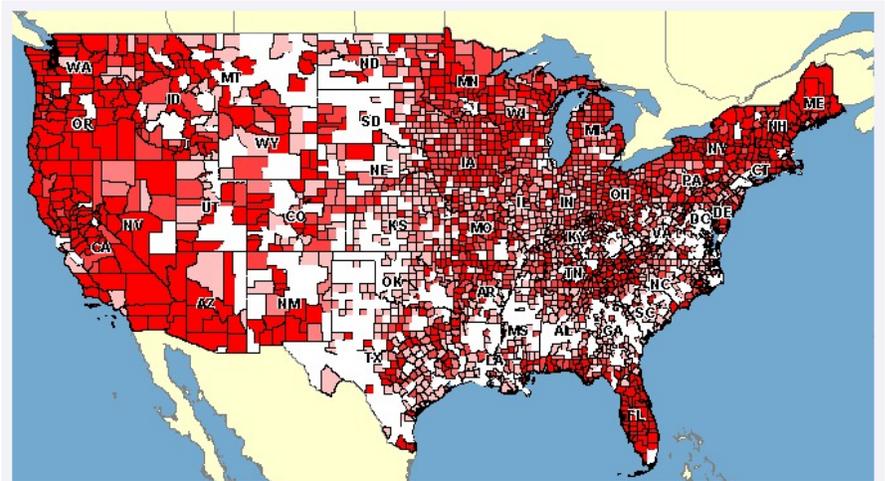
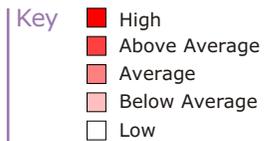
www.freecreditreport.com
www.foodnetwork.com
www.netflix.com
www.dogpile.com
www.webmd.com

Preferred Cars

Mercury Grand-Marquis
Cadillac Eldorado
Chrysler LeBaron
Kia Sedona
Mazda B-Series-Pickup



Locations



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
7	How We View the World
8	Attitudes
9	Supporting Notes



Group E American Diversity

Harold and Mildred

Type 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

1.37% 



Description

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.

Description

2

Group E American Diversity

Harold and Mildred

Type 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

1.37% 



Who We Are

Demographics

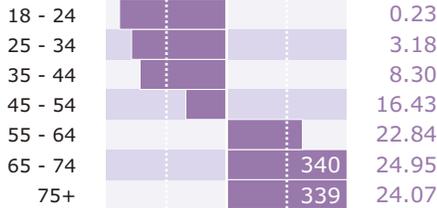
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



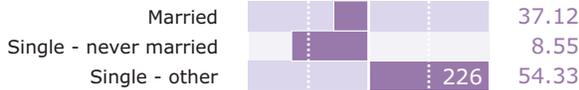
Gender



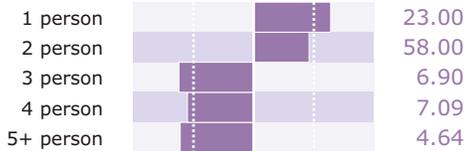
Age



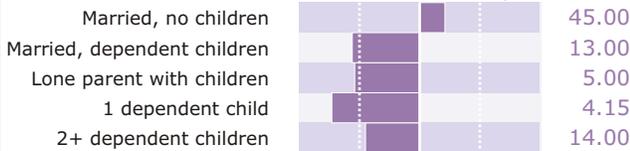
Marital Status



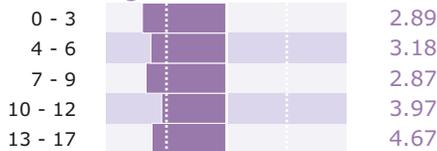
Number in Household



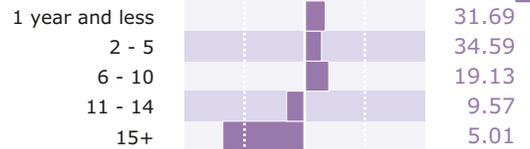
Household Composition



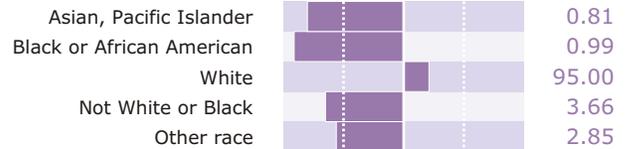
Age of Children



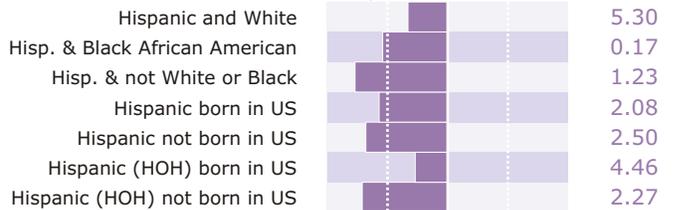
Length of Residence



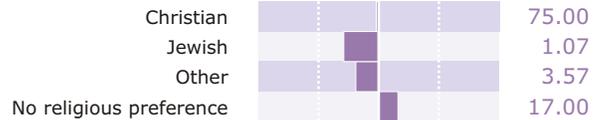
General Race



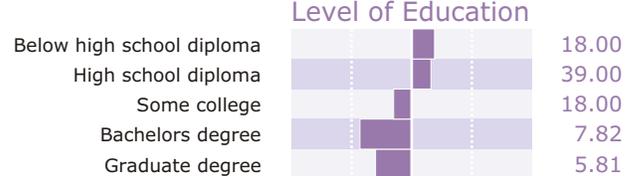
Hispanic Race



Religion



Education



0 50 100 150 200

Group E American Diversity

Harold and Mildred

Type E05 **American Great Outdoors**

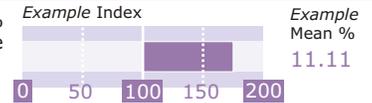
Older rural couples and retirees scattered in remote communities around the country living on low wage and Social Security in modest homes, small apartment buildings and mobile homes

1.37% 



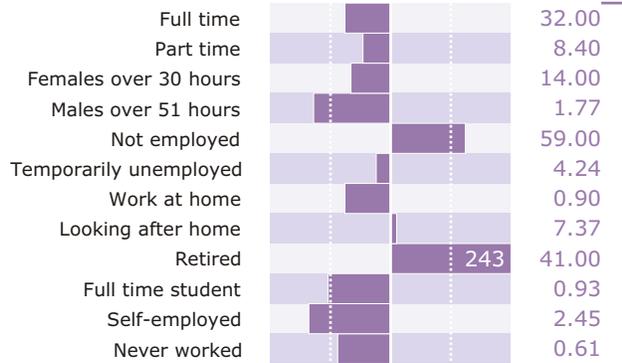
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details

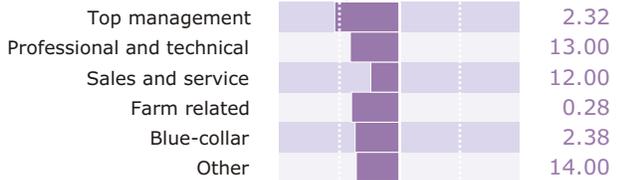


Work

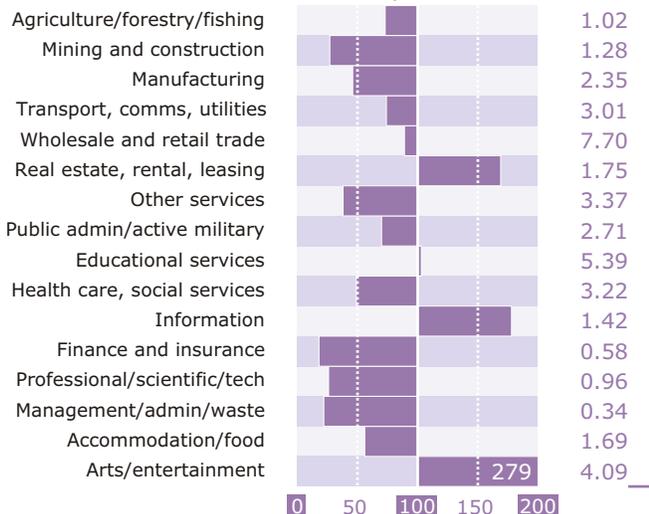
General



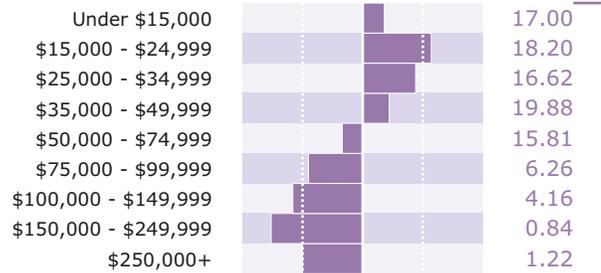
Occupation



Industry

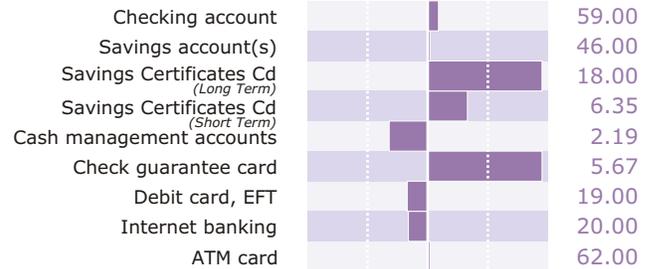


Income



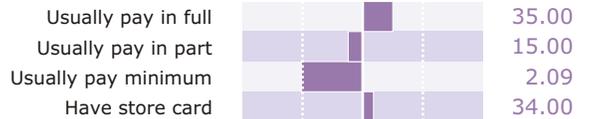
Household Income

Handling Money

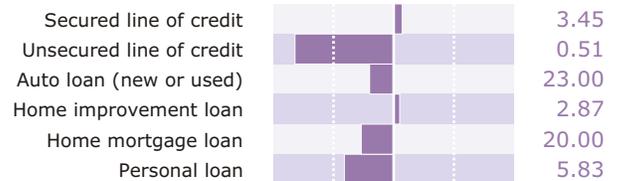


Banking

Credit Cards



Loans



Group E American Diversity

Harold and Mildred

Type 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

1.37% 



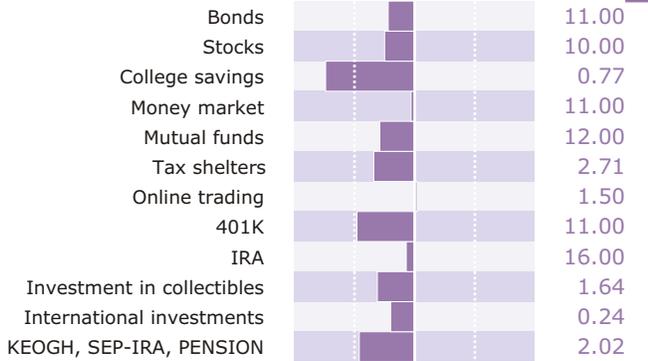
How We Make a Living

Charts show Index and Mean %
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See **Supporting Notes**
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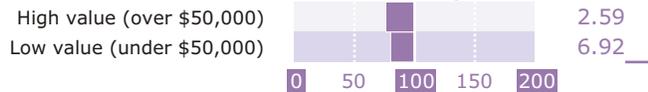


Handling Money

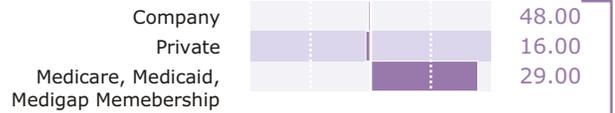
Savings & Investments



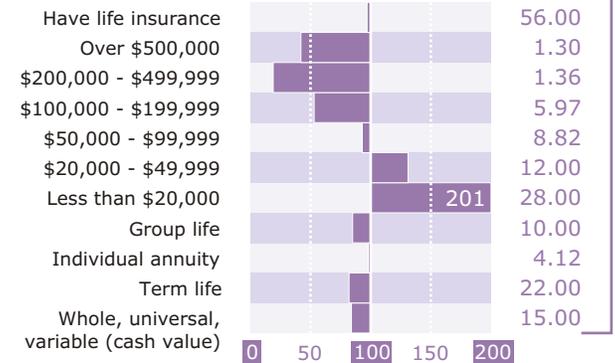
Shareholdings



Medical Insurance

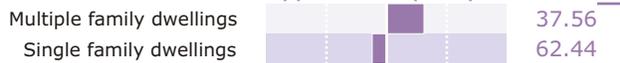


Life Insurance

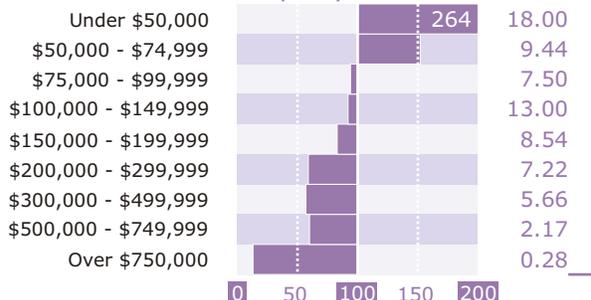


Where We Live

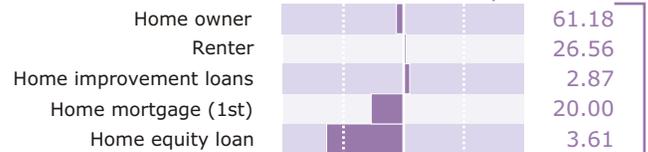
Type of Property



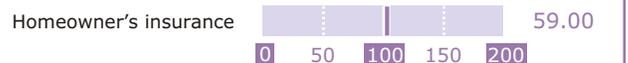
Property Value



Home Ownership



Insurance



Group E American Diversity

Harold and Mildred

Type E05 **American Great Outdoors**

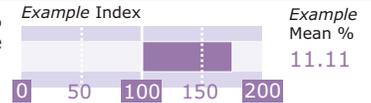
Older rural couples and retirees scattered in remote communities around the country living on low wage and Social Security in modest homes, small apartment buildings and mobile homes

1.37% 

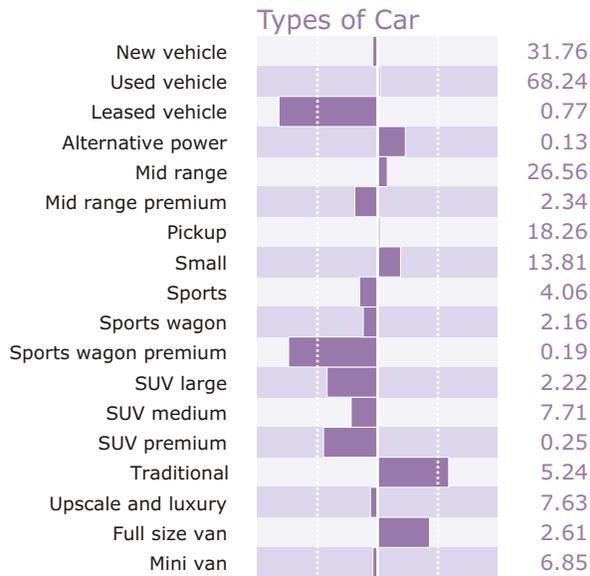
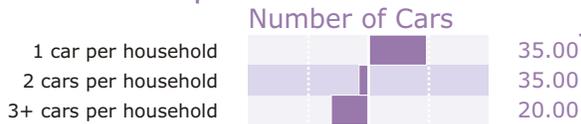


Our Home Lives

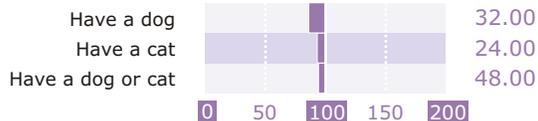
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



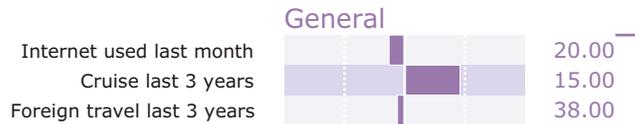
Car Ownership



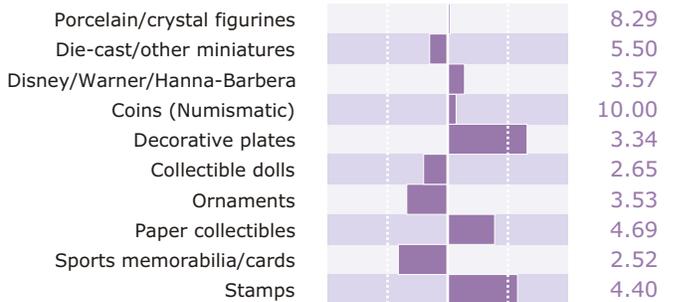
Pets



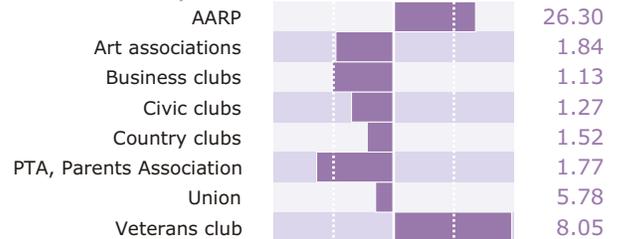
Travel and Vacations



Collectibles



Memberships



Group E American Diversity

Harold and Mildred

Type 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

1.37% 

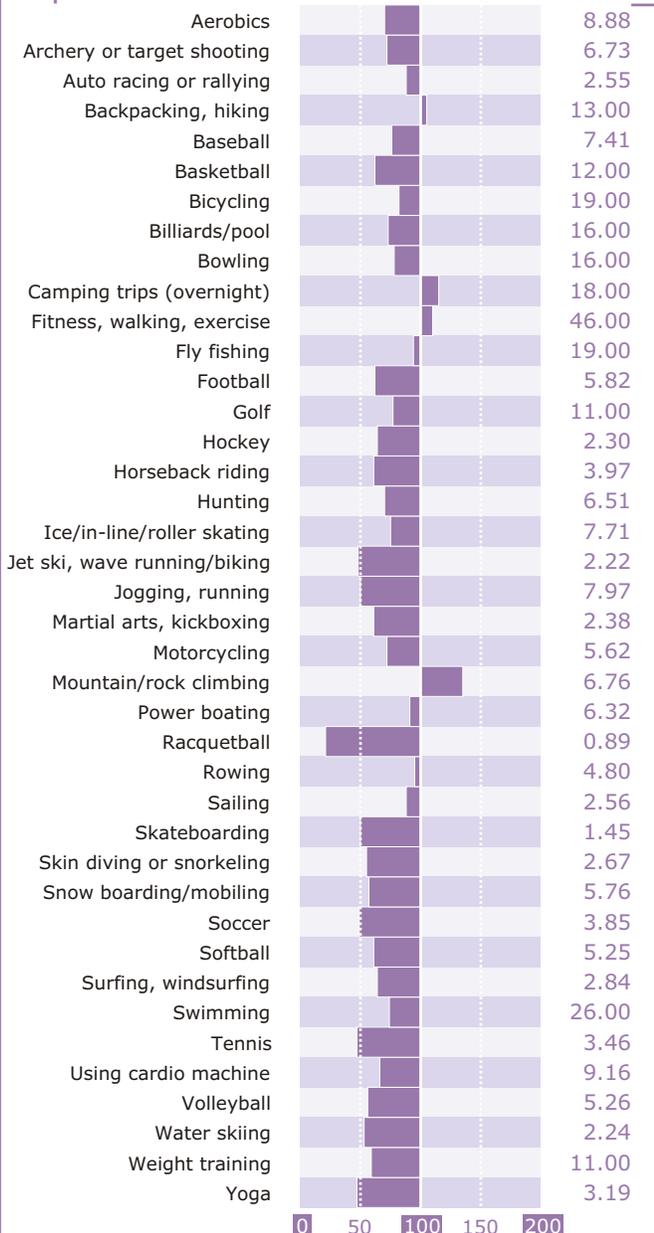


Our Home Lives

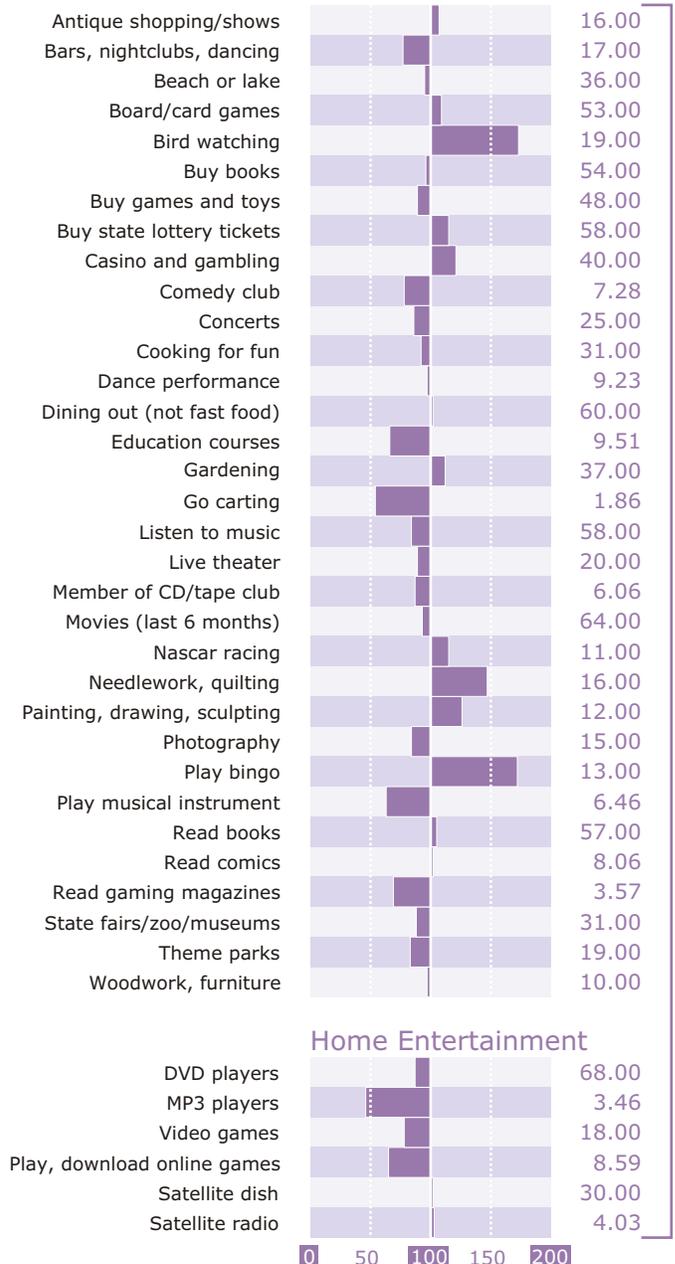
Charts show Index and Mean %
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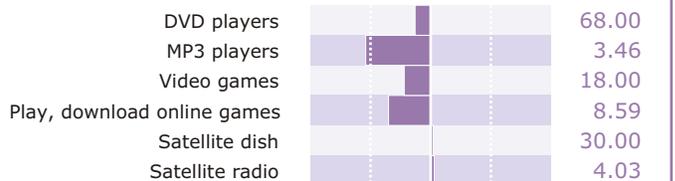
Sports



Entertainment and Leisure



Home Entertainment



Group E American Diversity

Harold and Mildred

Type 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

1.37% 

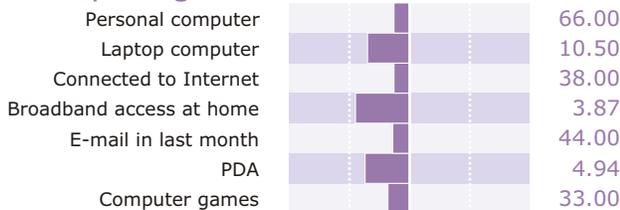


Our Home Lives

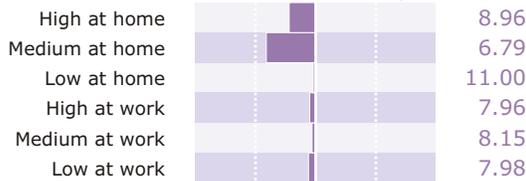
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



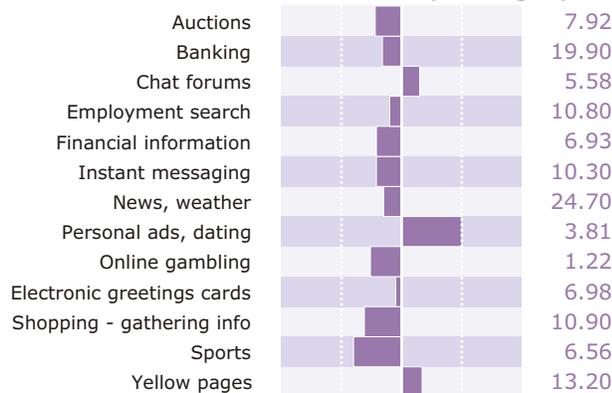
Computing and Internet



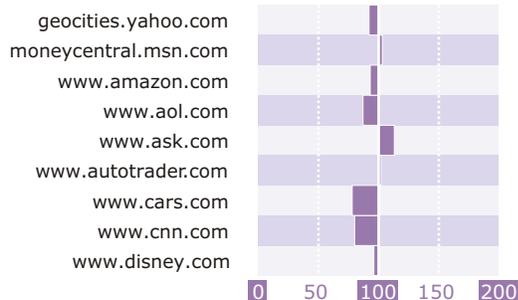
Internet Activity



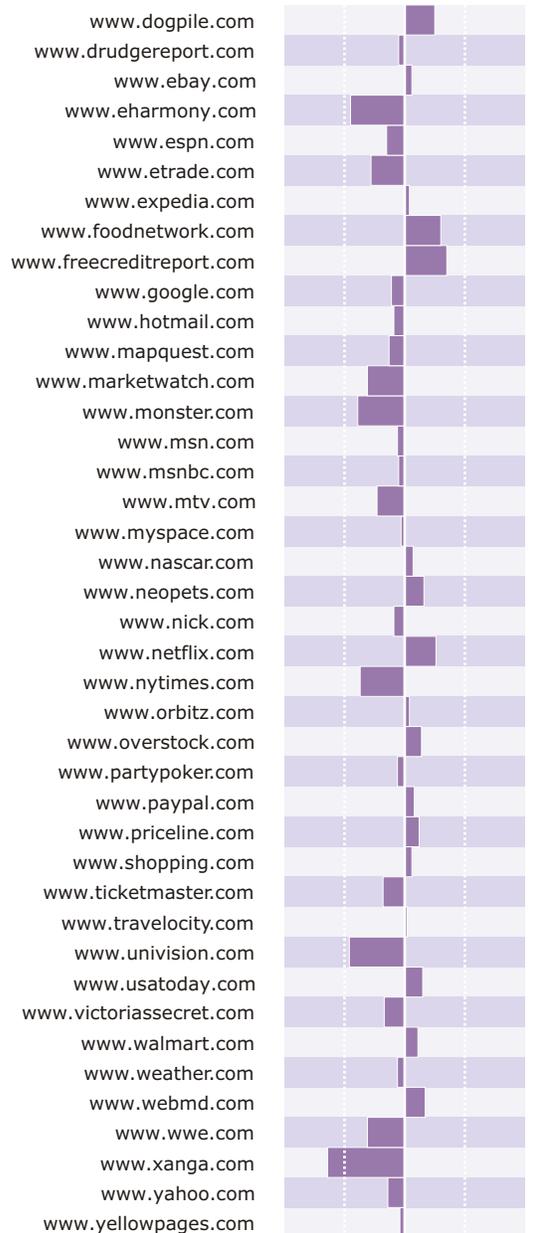
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

Group E American Diversity

Harold and Mildred

Type E05 **American Great Outdoors**

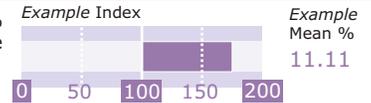
Older rural couples and retirees scattered in remote communities around the country living on low wage and Social Security in modest homes, small apartment buildings and mobile homes

1.37% 



Our Home Lives

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Telephones

International calls	18.00
Prepaid calling card	33.00

Cellular Phones

Have a cellular phone	51.00
Business	3.90
Personal	42.00
Analog mode	11.00
Call blocking	5.10
Call forwarding	13.00
Call waiting	17.00
Caller Id	24.00
Digital mode	17.00
Internet access	9.71
Nationwide coverage	17.00
Text messaging	16.00
Three way calling	7.75
Voice mail	31.00
Monthly bill \$150+	1.16
Monthly bill \$100 - \$149	3.34
Monthly bill \$50 - \$99	15.00
Monthly bill under \$50	26.00

Radio

High drive time	15.00
Medium drive time	13.00
Low drive time	25.00
High all day	15.00
Medium all day	21.00
Low all day	28.00
All news	16.80
All sports	1.09
Black rhythm and blues	0.52
Classic rock	6.40
Classical	2.87
Country (or Western)	15.80
Easy listening	7.88
Golden oldies	9.98
Jazz	2.51
Spanish	2.43
Urban contemporary	2.89
Mexican, Ranchera, Tejano	2.43

TV and Cable

High prime time	18.00
Medium prime time	18.00
Low prime time	23.00
High early and late fringe	24.00
Medium early and late fringe	19.00
Low early and late fringe	16.00
High all day	24.00
Medium all day	17.00
Low all day	20.00
High cable TV	18.00
Medium cable TV	20.00
Low cable TV	21.00

TV Primetime

Comedy and variety	14.10
News and documentary	34.40
Feature film	16.10
General drama	62.10
Nature	4.85
Reality	44.40
Science	6.79
Situation comedy	40.70
Sports	6.22
How-To	19.80

TV Daytime

Drama	13.50
News	22.80
Game show or contest	6.70
Talk or informational	6.22

TV Early Evening

Weekday news	40.10
Weekend news	28.50

TV Late Fringe

Monday - Friday	15.60
Weekend	9.73

Group E American Diversity

Harold and Mildred

Type 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

1.37% 

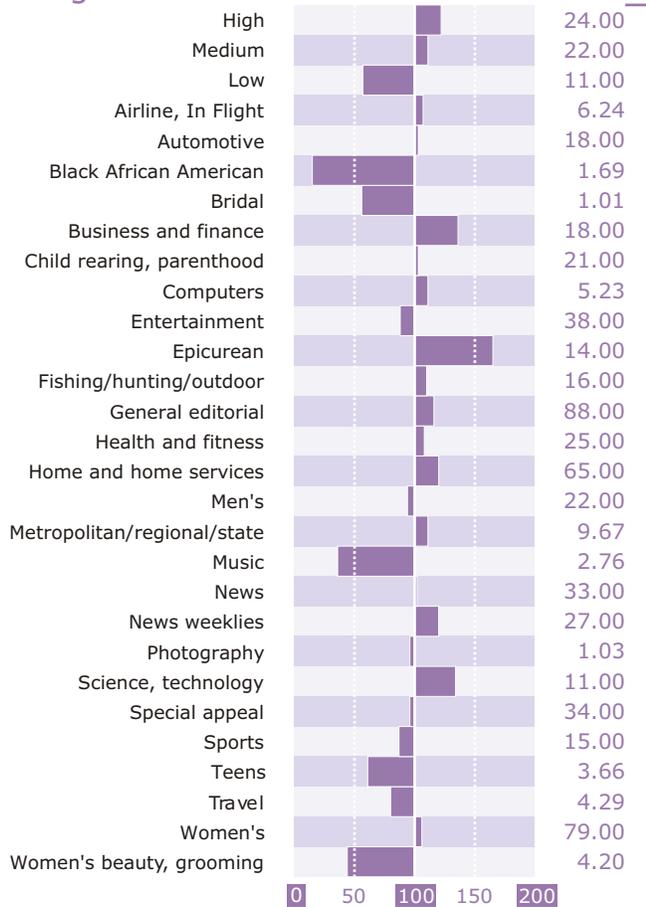


Our Home Lives

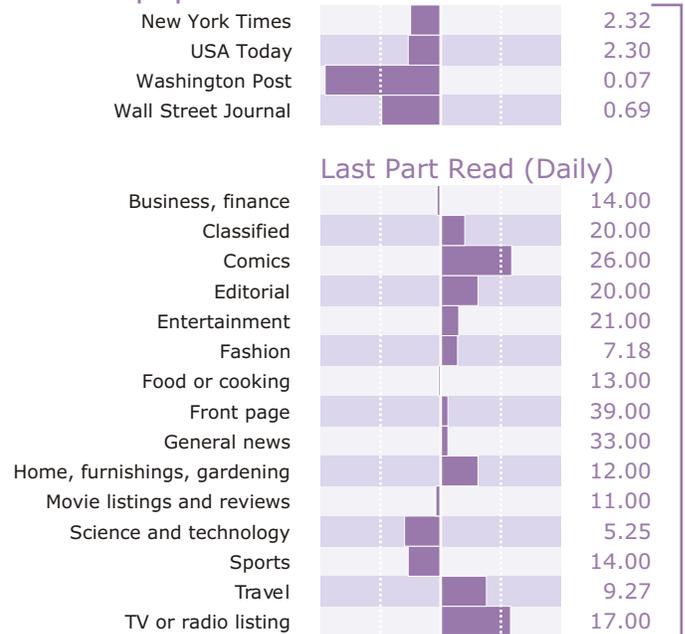
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



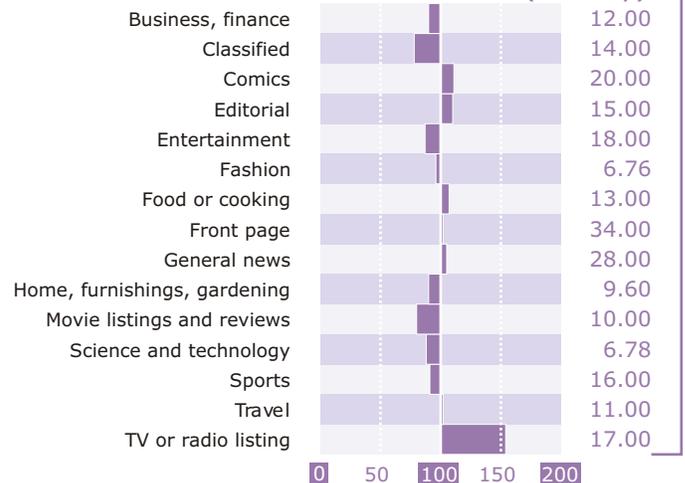
Magazines



Newspapers



Last Part Read (Sunday)



Group E American Diversity

Harold and Mildred

Type E05 **American Great Outdoors**

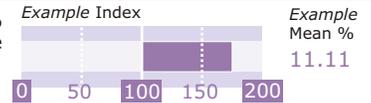
Older rural couples and retirees scattered in remote communities around the country living on low wage and Social Security in modest homes, small apartment buildings and mobile homes

1.37% 

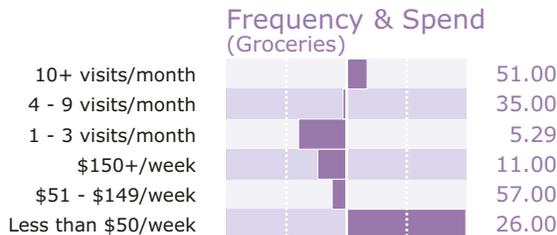
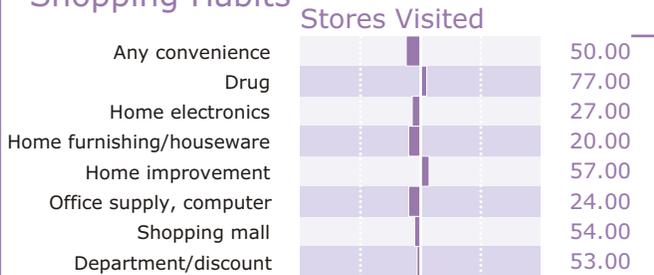


Our Home Lives

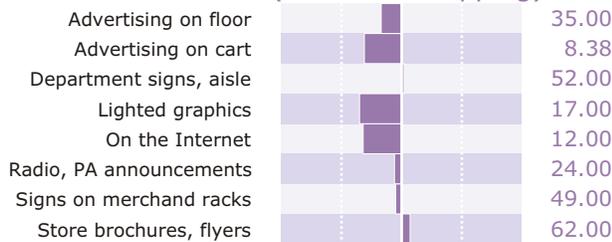
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



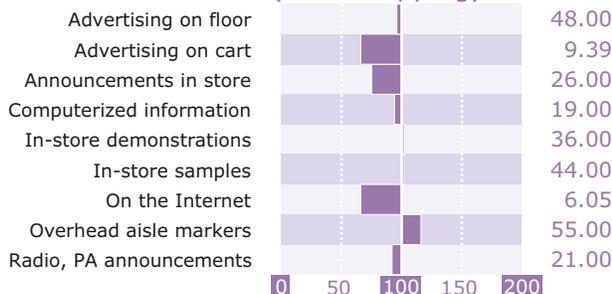
Shopping Habits



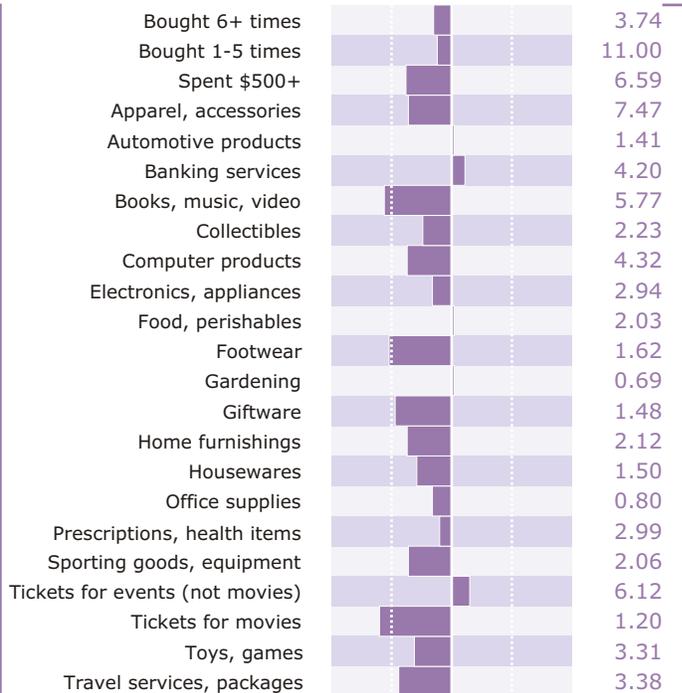
Customers refer to (non-food shopping)



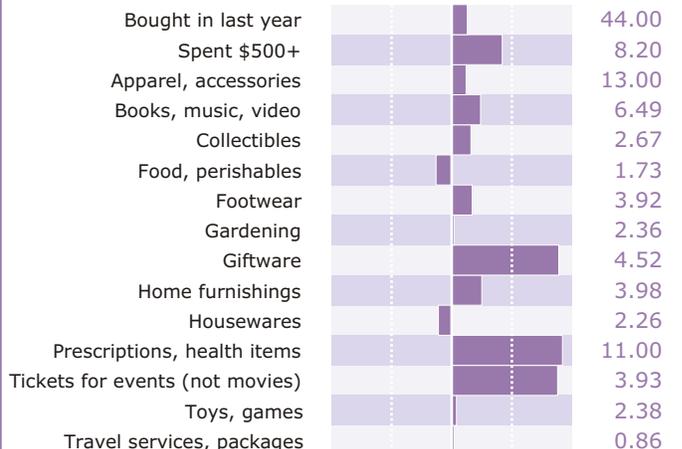
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



Group E American Diversity

Harold and Mildred

Type E05 **American Great Outdoors**

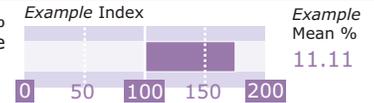
Older rural couples and retirees scattered in remote communities around the country living on low wage and Social Security in modest homes, small apartment buildings and mobile homes

1.37% 

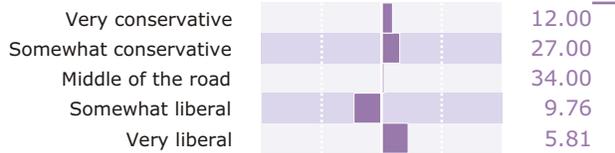


How We View The World

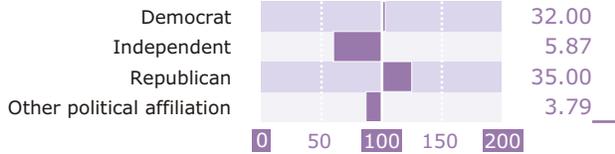
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



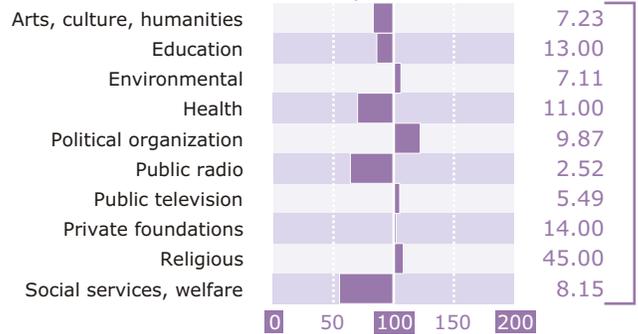
Political Outlook



Political Affiliation

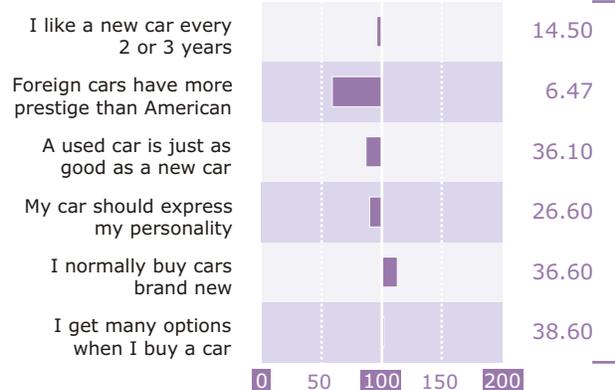


Charity

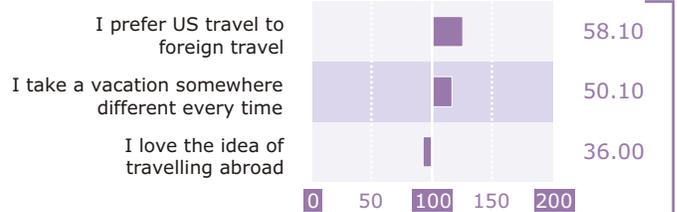


Attitudes

Cars



Travel



Group E American Diversity

Harold and Mildred

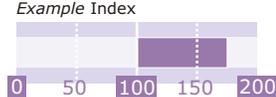
Type E05 **American Great Outdoors**

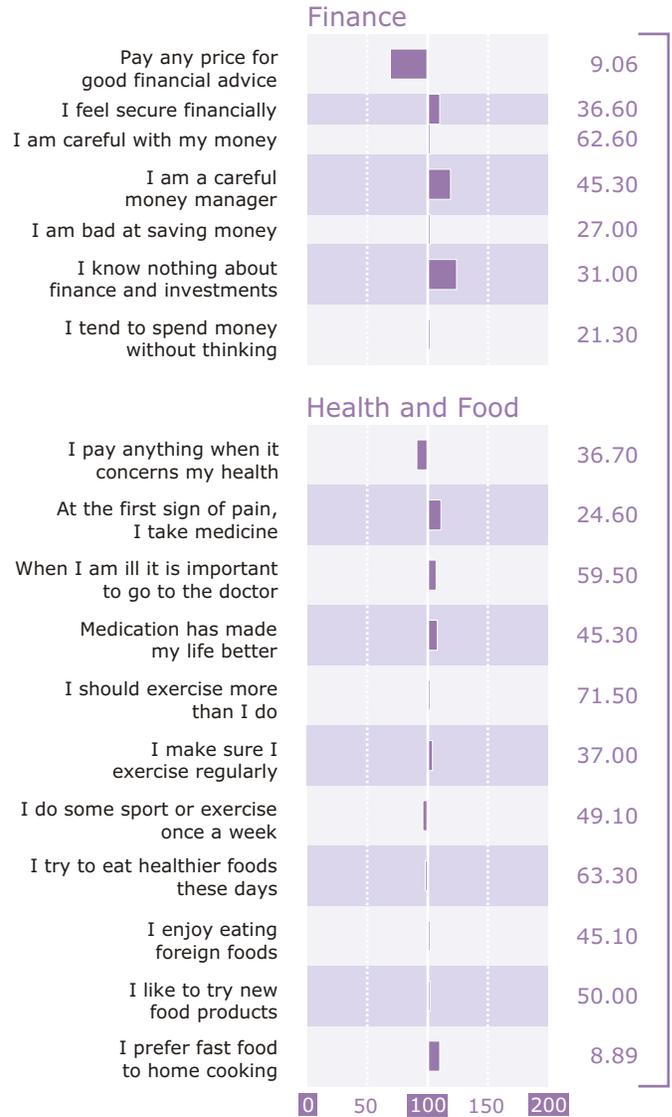
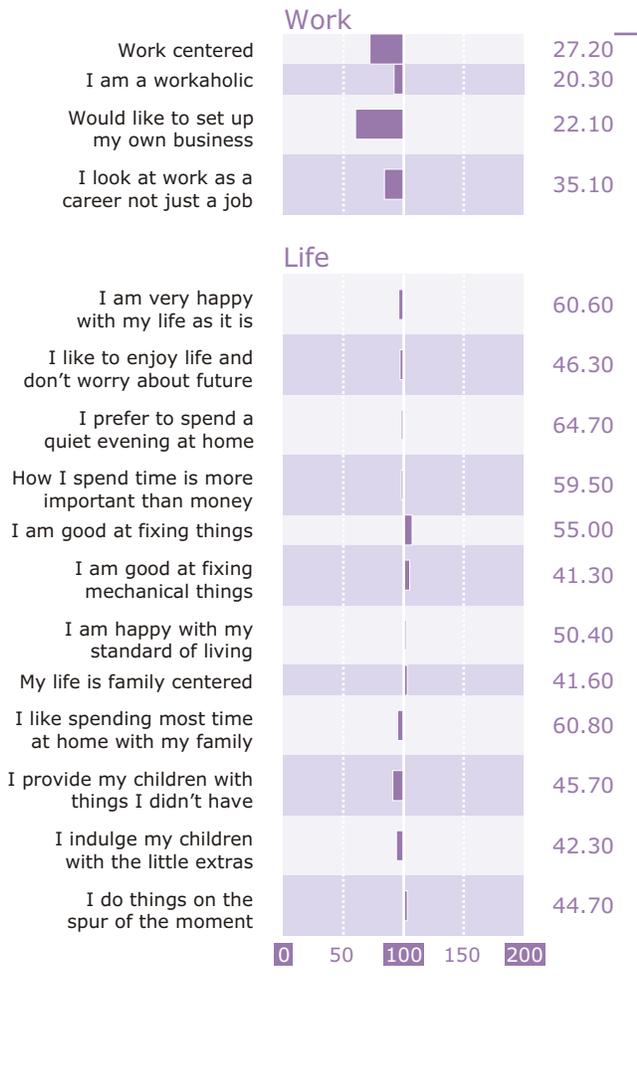
Older rural couples and retirees scattered in remote communities around the country living on low wage and Social Security in modest homes, small apartment buildings and mobile homes

1.37% 



Attitudes

Charts show Index and Mean %
 Example Index:  Example Mean %: 11.11
 Index 100 indicates US average
 See **Supporting Notes** for further details



Group E American Diversity

Harold and Mildred

Type 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

1.37% 



Attitudes

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



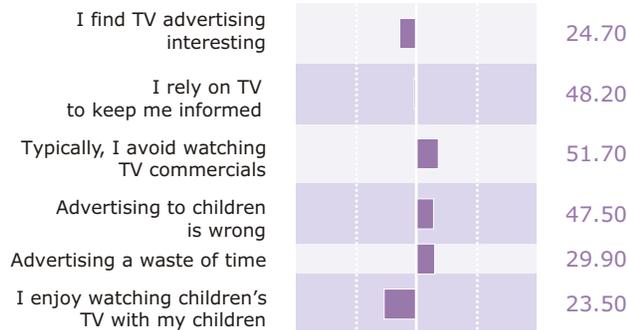
Internet



Computing/Electronics



TV



Newspapers



Shopping



Fashion





Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

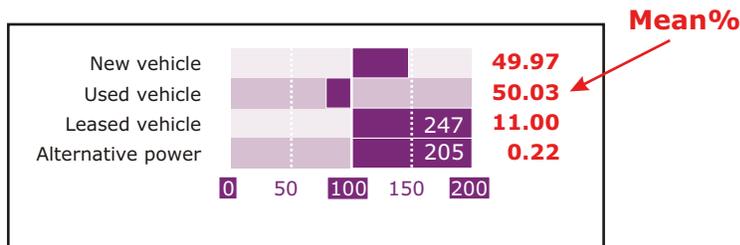
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



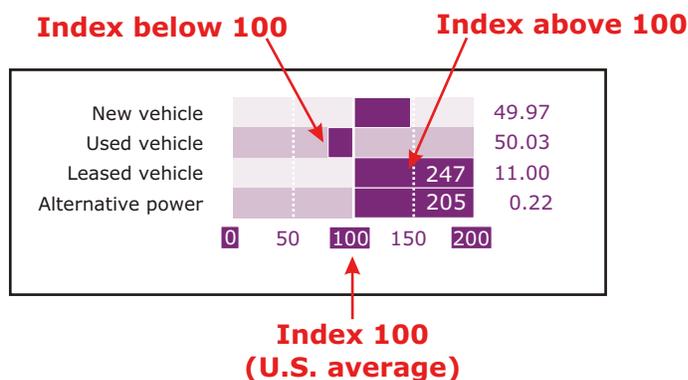
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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Group G Remote America

Travis and Terry

Type G02 Rural Southern Living

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

2.71% 



Overview

Rankings

Age Rank 11/60
Wealth Rank 41/60

Top Markets

Dallas
Atlanta
Houston
Jacksonville
Tampa

Top Internet Sites

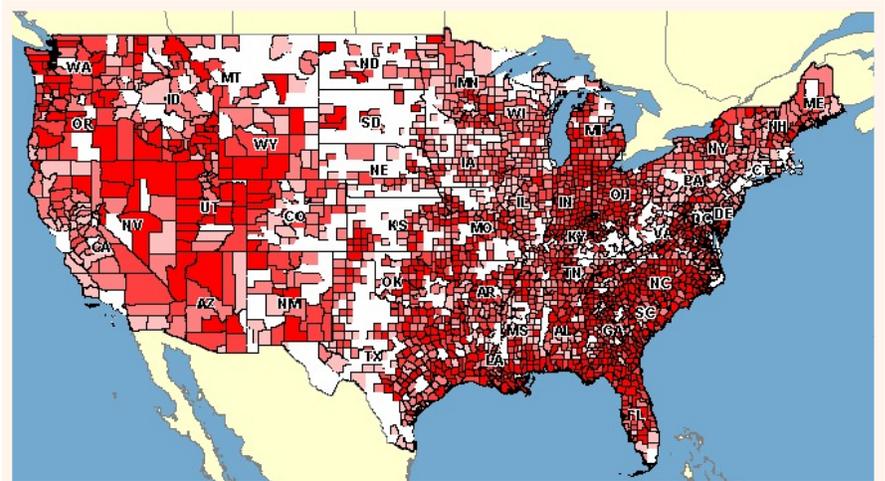
www.nascar.com
www.dogpile.com
www.walmart.com
www.drudgereport.com
www.yellowpages.com

Preferred Cars

Chevrolet 1500-Pickup
Ford F150
Mazda B-Series Pickup
Nissan Pickup
Toyota Pickup



Locations



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
7	How We View the World
8	Attitudes
9	Supporting Notes



Group G Remote America

Travis and Terry

Type G02 Rural Southern Living

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

2.71%



Description

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.

Group G Remote America Type G02 Rural Southern Living

Travis and Terry

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

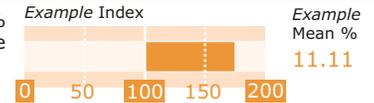
2.71% 



Who We Are

Demographics

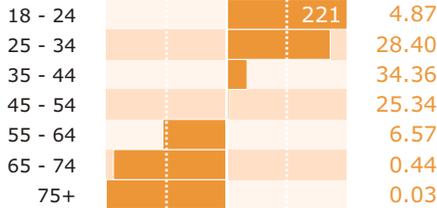
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



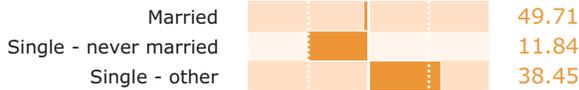
Gender



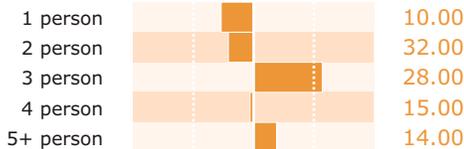
Age



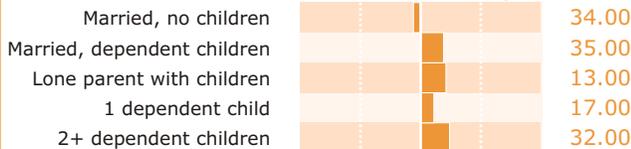
Marital Status



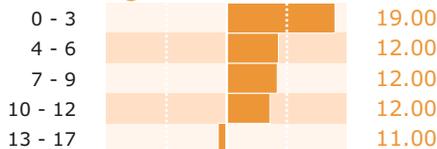
Number in Household



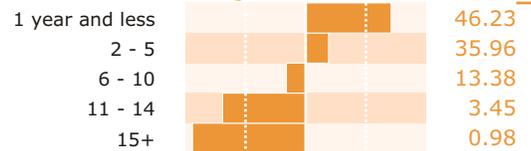
Household Composition



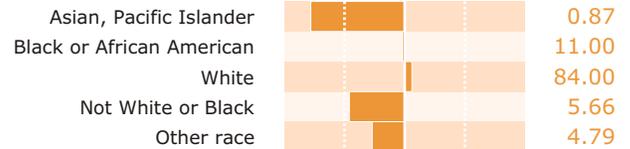
Age of Children



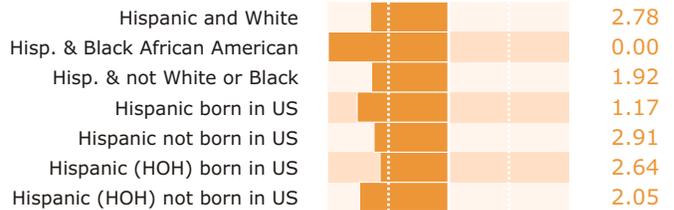
Length of Residence



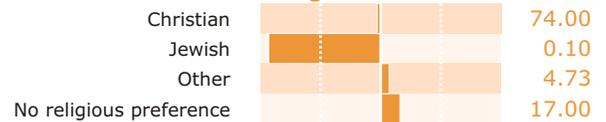
General Race



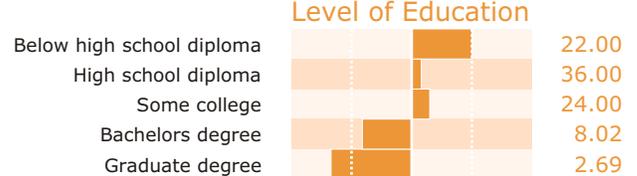
Hispanic Race



Religion



Education



Group G Remote America

Travis and Terry

Type G02 **Rural Southern Living**

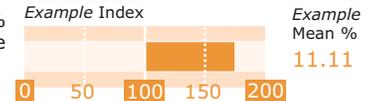
Low income, blue-collar couples and families scattered in sparsely settled mobile home communities across the South

2.71% 



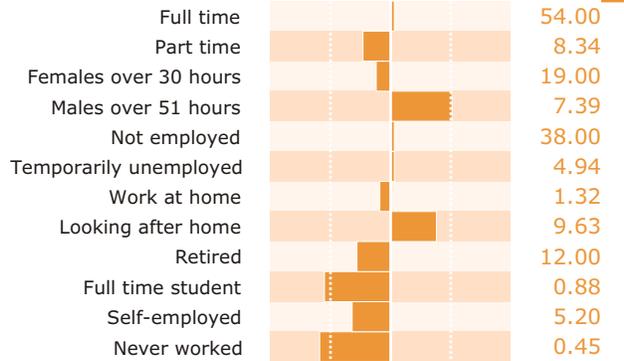
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details

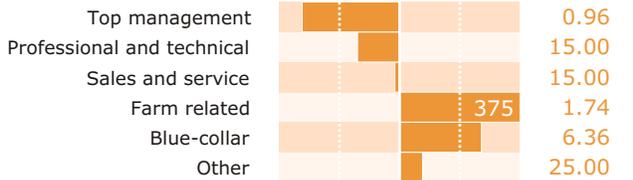


Work

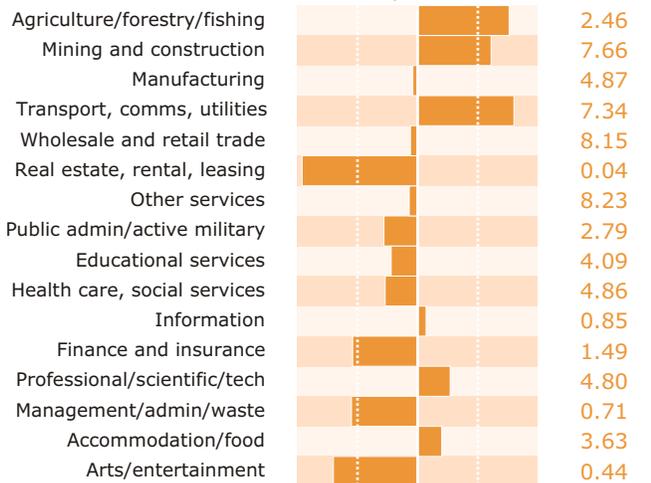
General



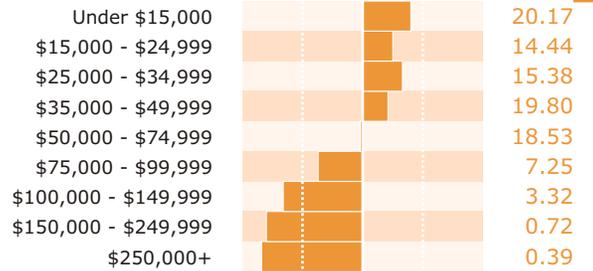
Occupation



Industry

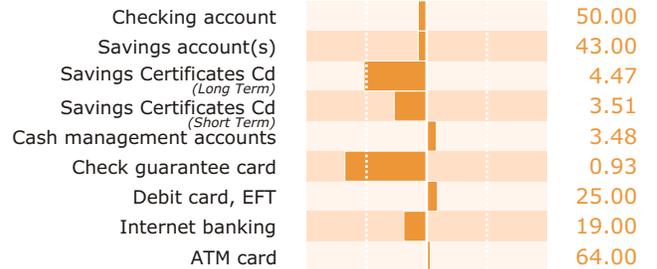


Income



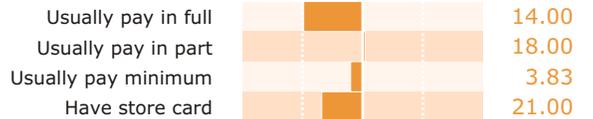
Household Income

Handling Money

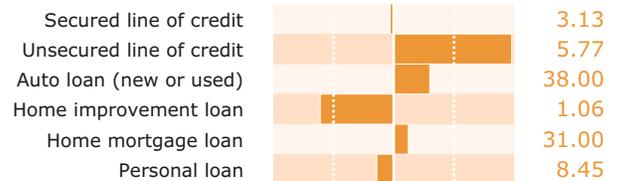


Banking

Credit Cards



Loans



Group G Remote America

Travis and Terry

Type G02 **Rural Southern Living**

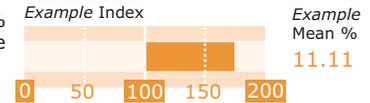
Low income, blue-collar couples and families scattered in sparsely settled mobile home communities across the South

2.71% 



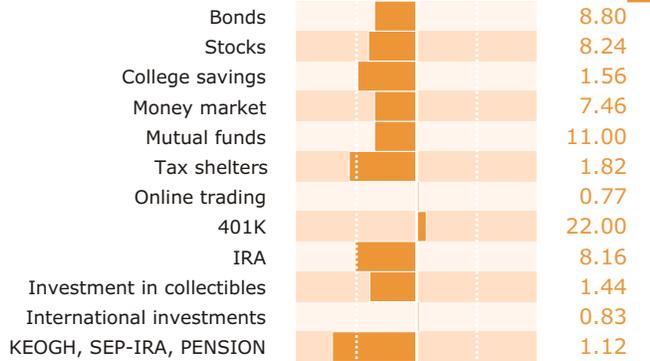
How We Make a Living

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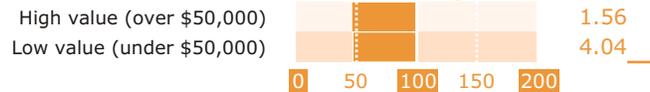


Handling Money

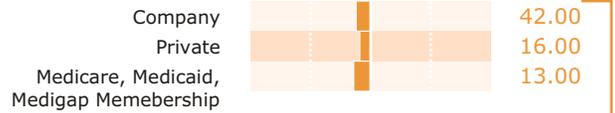
Savings & Investments



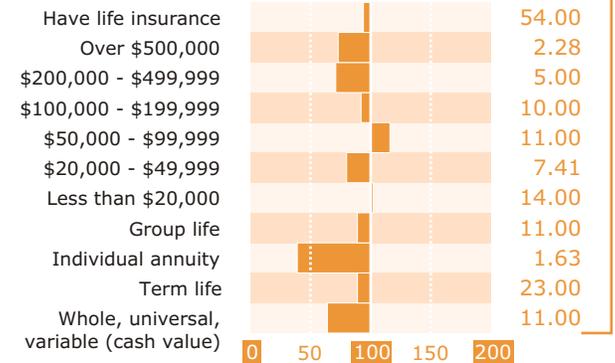
Shareholdings



Medical Insurance

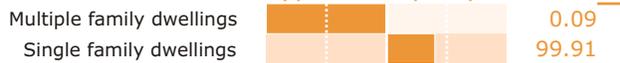


Life Insurance

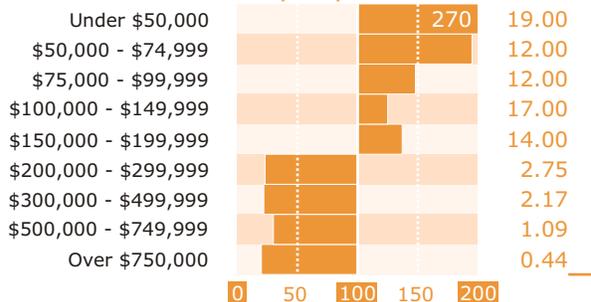


Where We Live

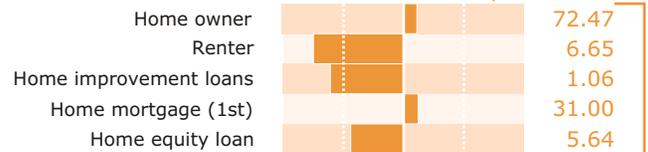
Type of Property



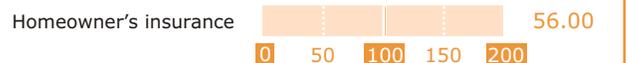
Property Value



Home Ownership



Insurance



Group G Remote America

Travis and Terry

Type G02 Rural Southern Living

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

2.71% 

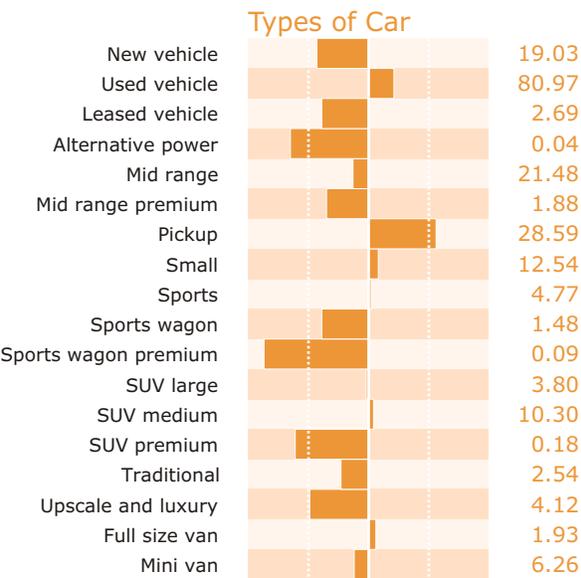


Our Home Lives

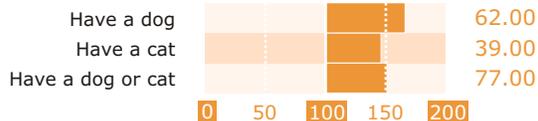
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



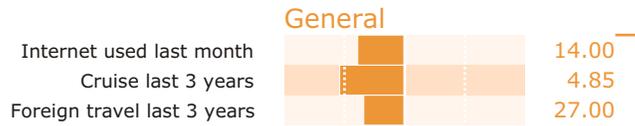
Car Ownership



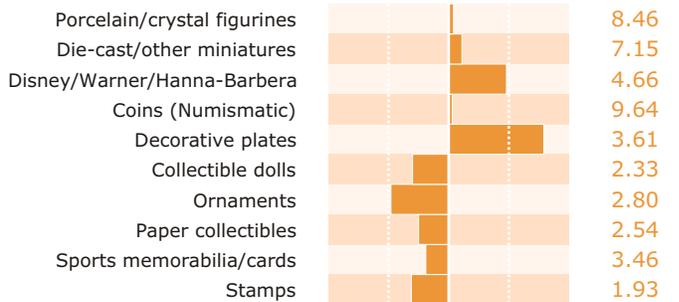
Pets



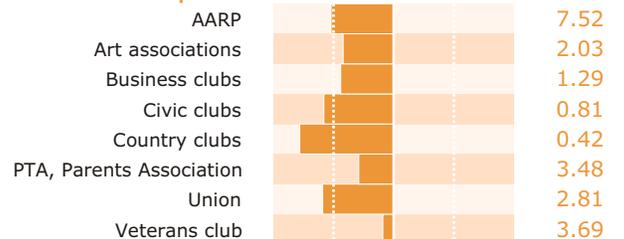
Travel and Vacations



Collectibles



Memberships



Group G Remote America

Travis and Terry

Type G02 Rural Southern Living

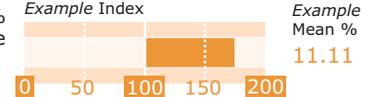
Low income, blue-collar couples and families scattered in sparsely settled mobile home communities across the South

2.71% 

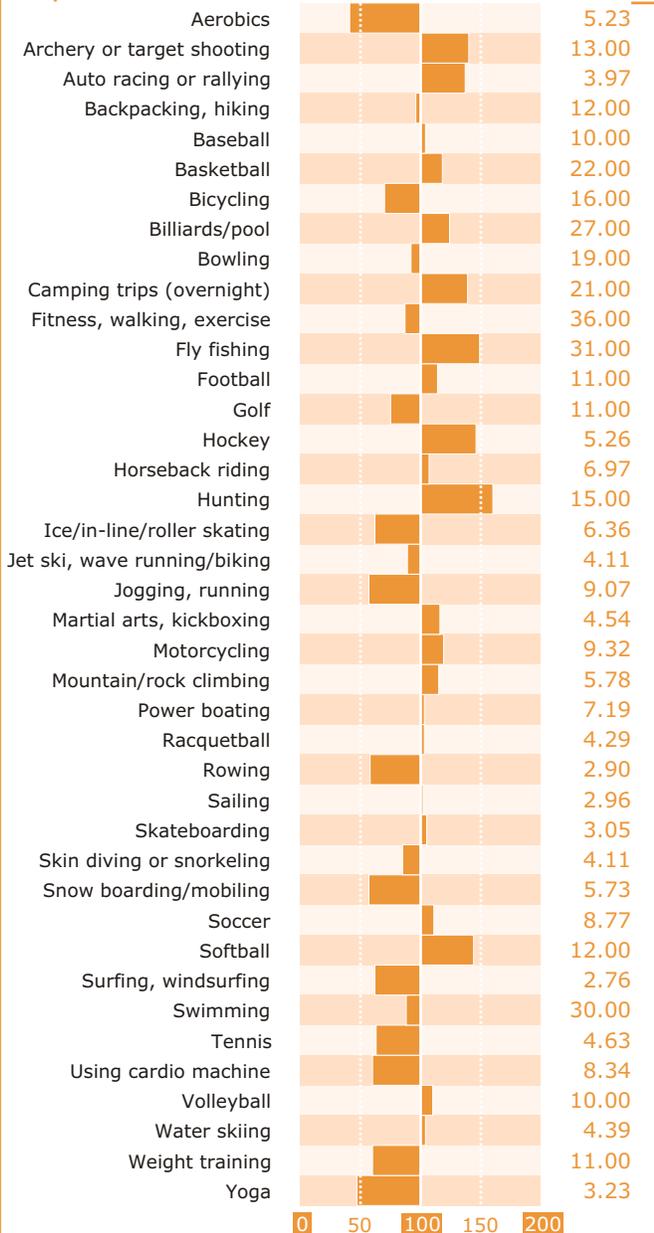


Our Home Lives

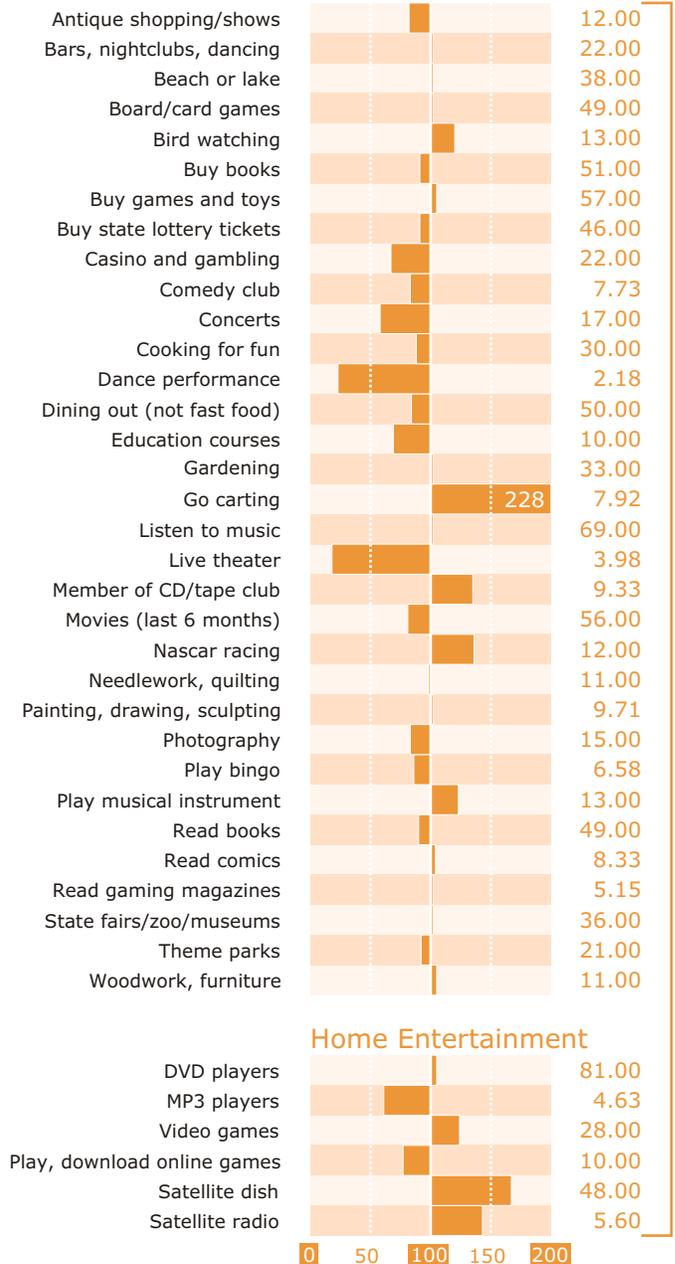
Charts show Index and Mean %
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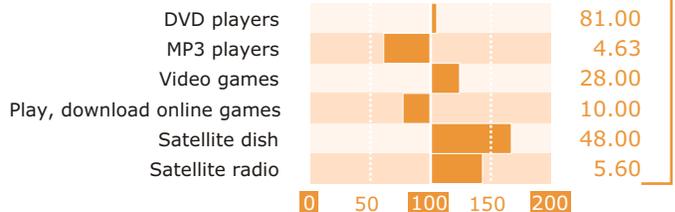
Sports



Entertainment and Leisure



Home Entertainment



Group G Remote America Type G02 Rural Southern Living

Travis and Terry

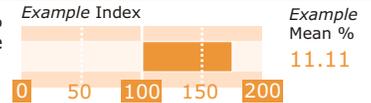
Low income, blue-collar couples and families scattered in sparsely settled mobile home communities across the South

2.71% 

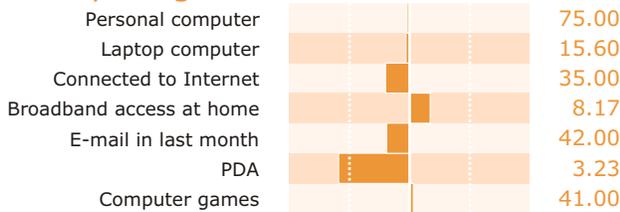


Our Home Lives

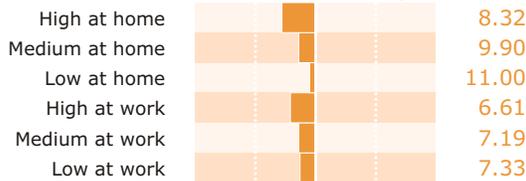
Charts show Index and Mean %
Index 100 indicates US average
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for further details



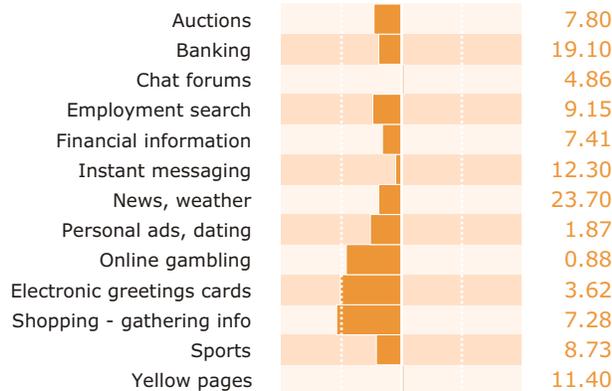
Computing and Internet



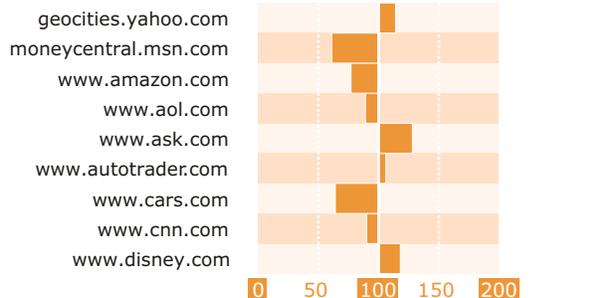
Internet Activity



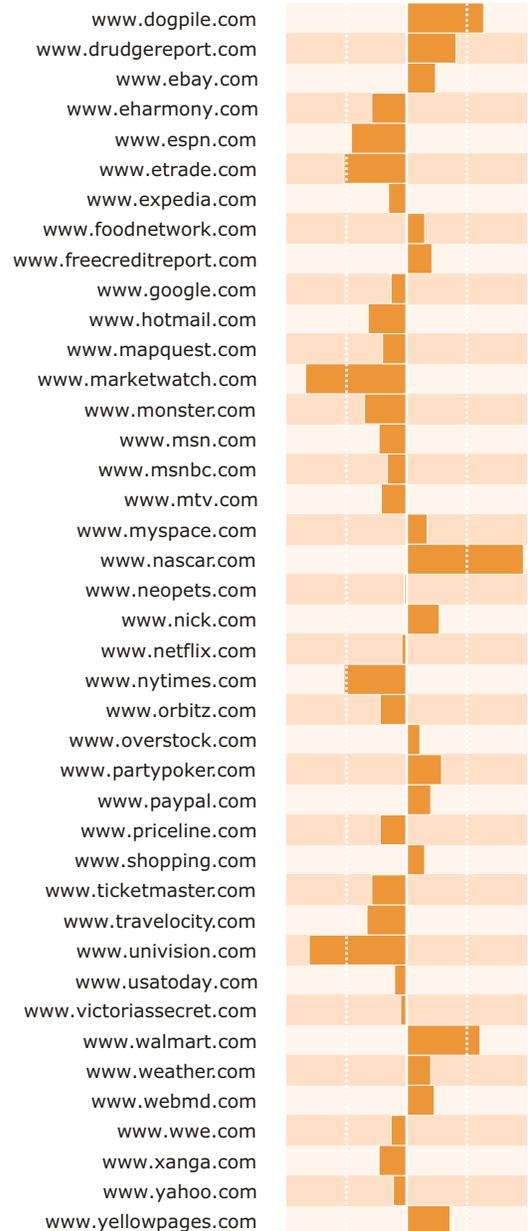
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

Group G Remote America

Travis and Terry

Type G02 **Rural Southern Living**

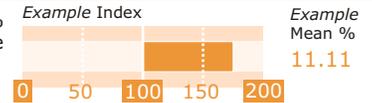
Low income, blue-collar couples and families scattered in sparsely settled mobile home communities across the South

2.71% 



Our Home Lives

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Telephones

International calls	10.00
Prepaid calling card	13.00

Cellular Phones

Have a cellular phone	61.00
Business	9.83
Personal	49.00
Analog mode	16.00
Call blocking	19.00
Call forwarding	24.00
Call waiting	36.00
Caller Id	46.00
Digital mode	24.00
Internet access	20.00
Nationwide coverage	28.00
Text messaging	30.00
Three way calling	21.00
Voice mail	47.00
Monthly bill \$150+	1.94
Monthly bill \$100 - \$149	6.64
Monthly bill \$50 - \$99	27.00
Monthly bill under \$50	22.00

Radio

High drive time	20.00
Medium drive time	23.00
Low drive time	20.00
High all day	18.00
Medium all day	20.00
Low all day	19.00
All news	6.39
All sports	1.71
Black rhythm and blues	0.82
Classic rock	14.70
Classical	1.74
Country (or Western)	34.20
Easy listening	3.69
Golden oldies	9.65
Jazz	0.69
Spanish	2.28
Urban contemporary	8.81
Mexican, Ranchera, Tejano	2.28

TV and Cable

High prime time	15.00
Medium prime time	22.00
Low prime time	25.00
High early and late fringe	19.00
Medium early and late fringe	21.00
Low early and late fringe	18.00
High all day	19.00
Medium all day	23.00
Low all day	19.00
High cable TV	23.00
Medium cable TV	20.00
Low cable TV	17.00

TV Primetime

Comedy and variety	22.90
News and documentary	19.50
Feature film	7.60
General drama	61.10
Nature	1.36
Reality	48.70
Science	2.98
Situation comedy	52.00
Sports	11.60
How-To	10.90

TV Daytime

Drama	18.90
News	24.40
Game show or contest	7.29
Talk or informational	6.86

TV Early Evening

Weekday news	27.10
Weekend news	23.80

TV Late Fringe

Monday - Friday	17.80
Weekend	14.60

Group G Remote America

Travis and Terry

Type G02 **Rural Southern Living**

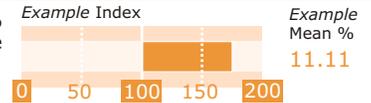
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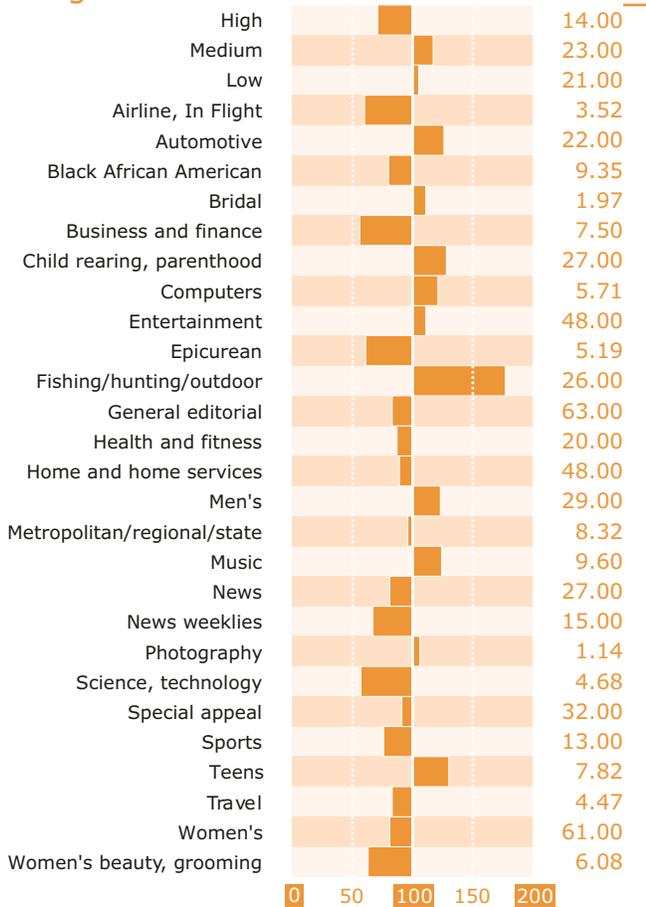


Our Home Lives

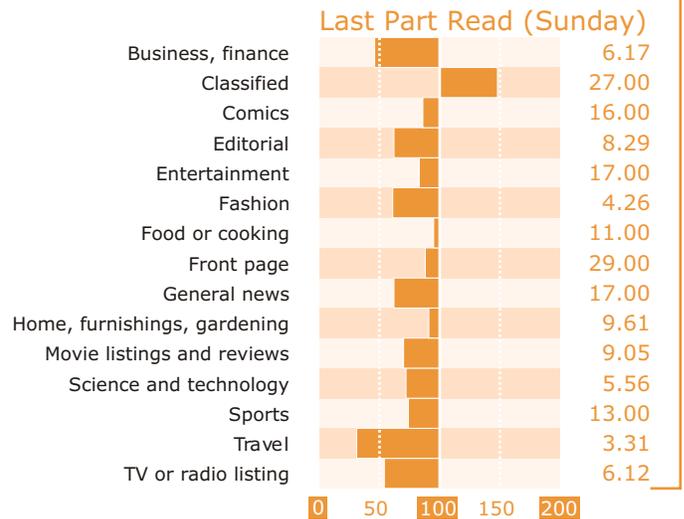
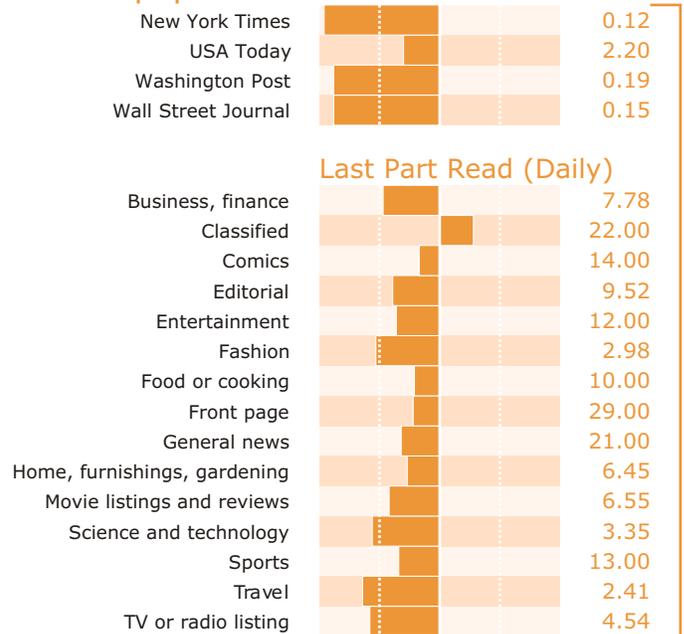
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Magazines



Newspapers



Group G Remote America

Travis and Terry

Type G02 **Rural Southern Living**

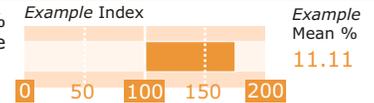
Low income, blue-collar couples and families scattered in sparsely settled mobile home communities across the South

2.71% 



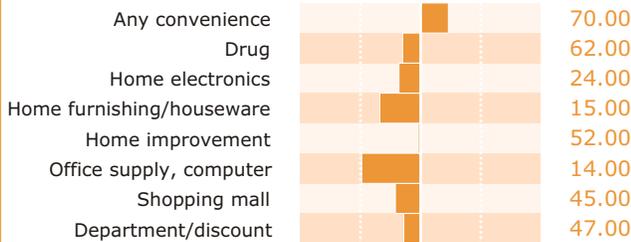
Our Home Lives

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Shopping Habits

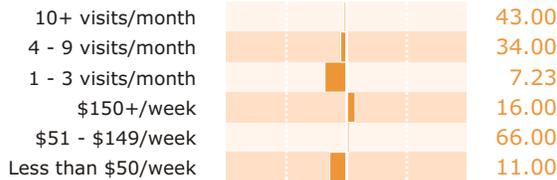
Stores Visited



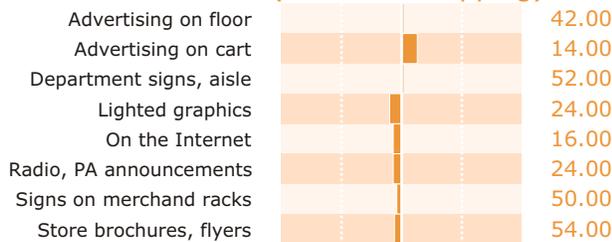
Reason Store Visited



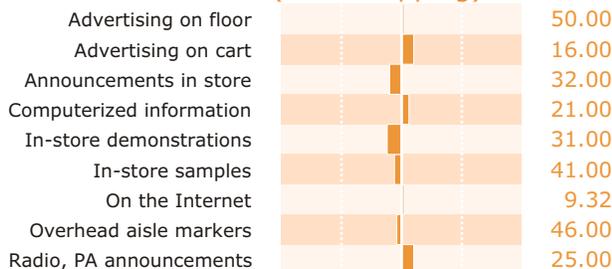
Frequency & Spend (Groceries)



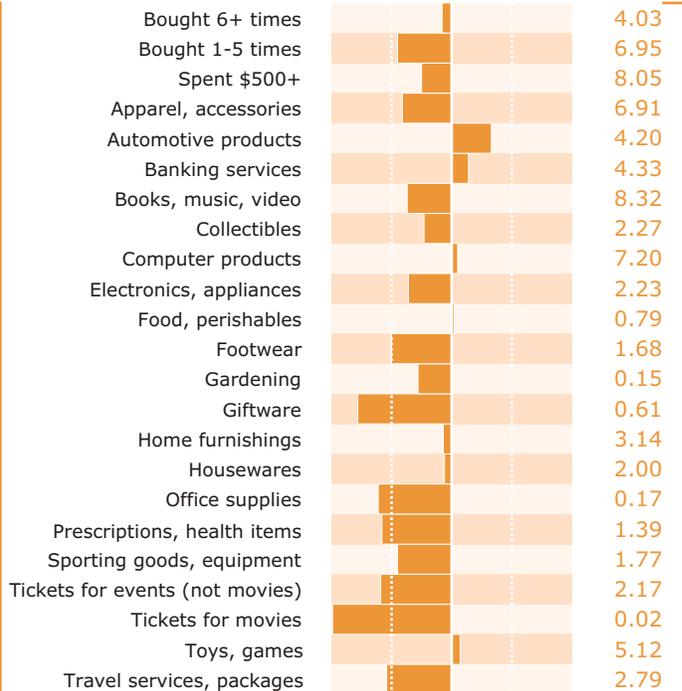
Customers refer to (non-food shopping)



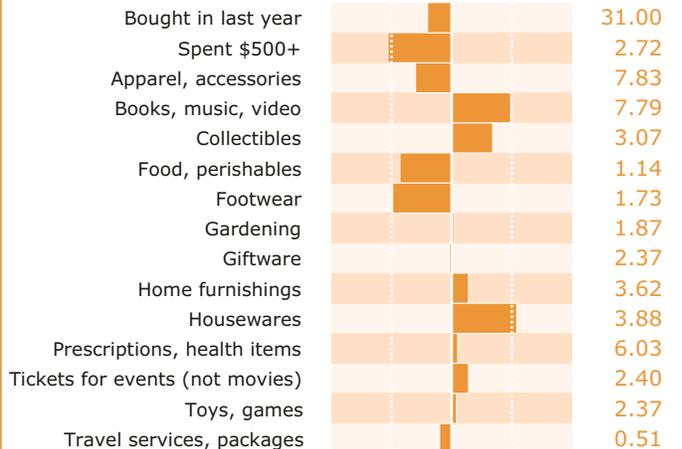
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



Group G Remote America

Travis and Terry

Type G02 **Rural Southern Living**

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2.71% 

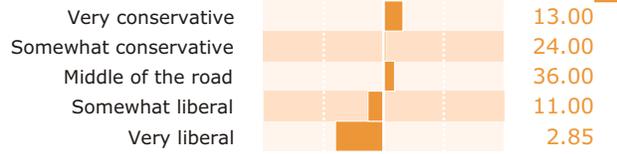


How We View The World

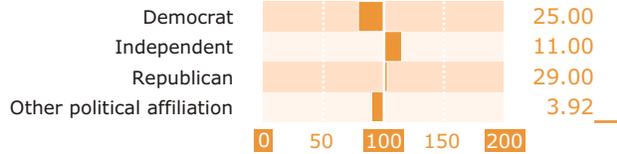
Charts show Index and Mean %
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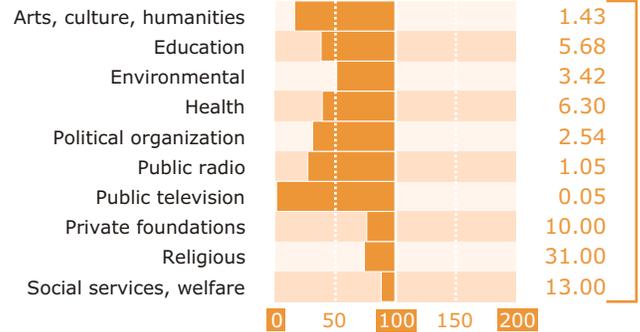
Political Outlook



Political Affiliation

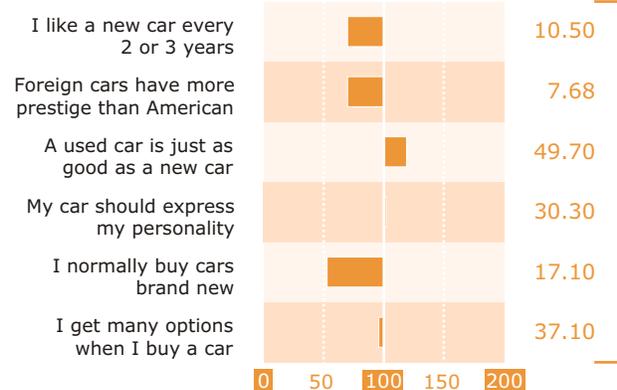


Charity

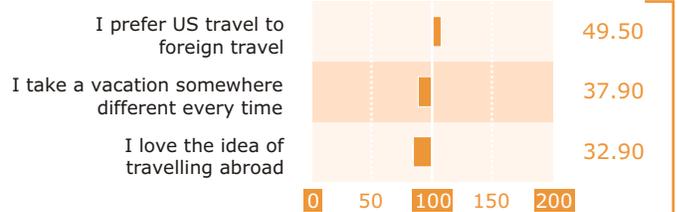


Attitudes

Cars



Travel



Group G Remote America

Travis and Terry

Type G02 **Rural Southern Living**

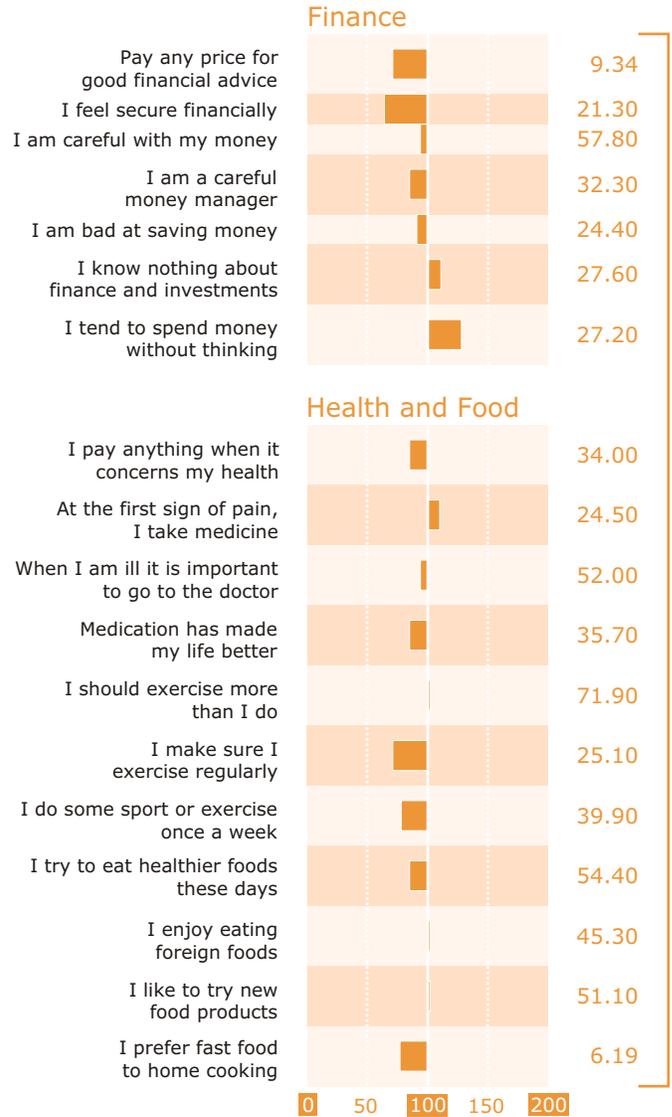
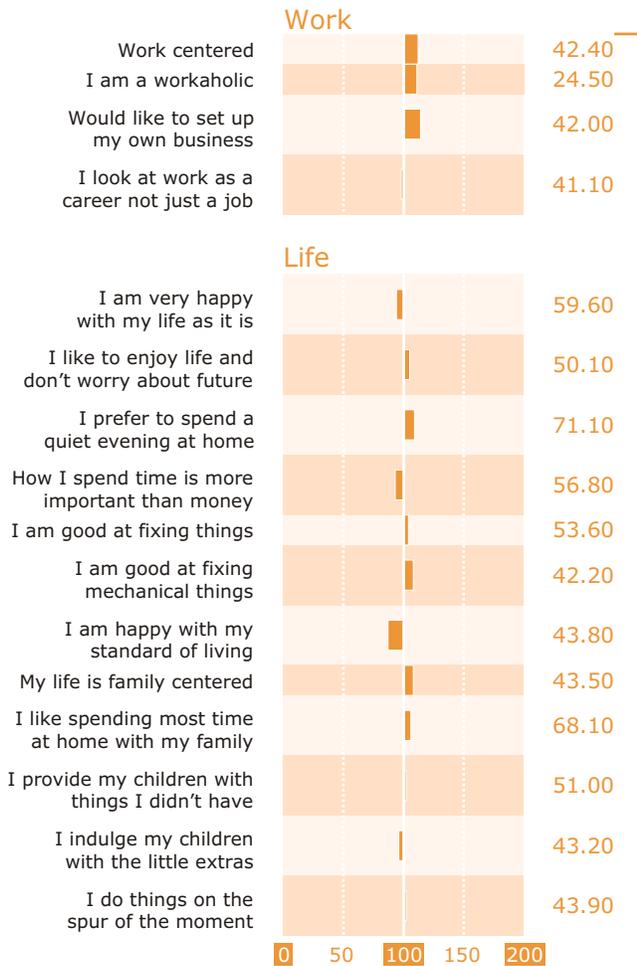
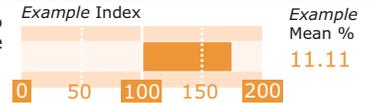
Low income, blue-collar couples and families scattered in sparsely settled mobile home communities across the South

2.71% 



Attitudes

Charts show Index and Mean %
 Index 100 indicates US average
 See **Supporting Notes**
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Group G Remote America

Travis and Terry

Type G02 **Rural Southern Living**

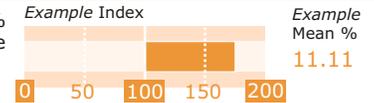
Low income, blue-collar couples and families scattered in sparsely settled mobile home communities across the South

2.71% 

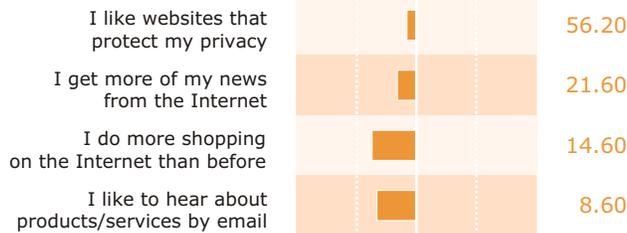


Attitudes

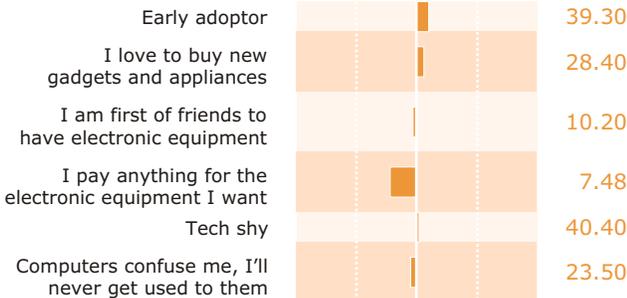
Charts show Index and Mean %
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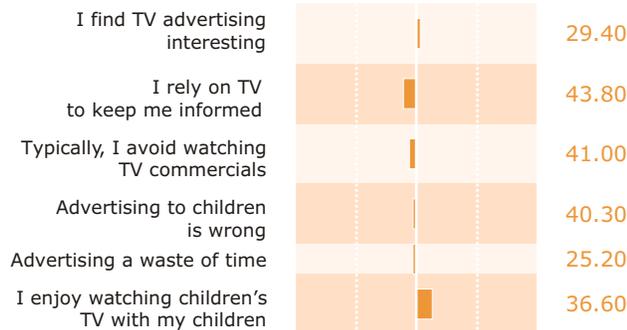
Internet



Computing/Electronics



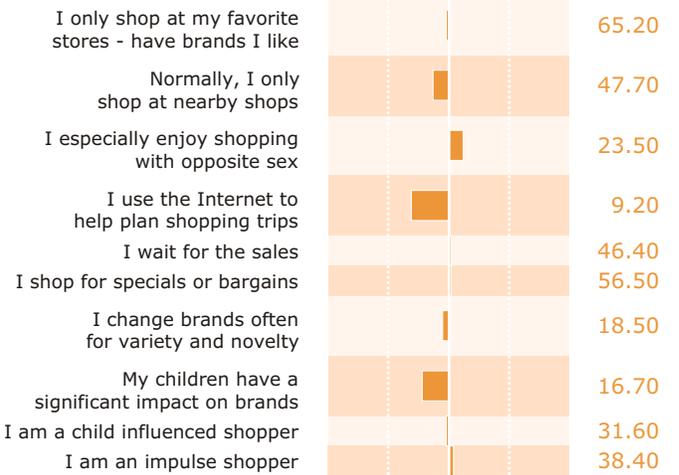
TV



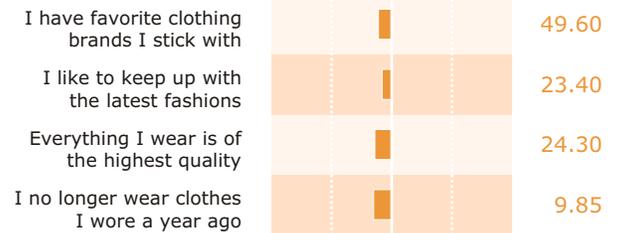
Newspapers



Shopping



Fashion



0 50 100 150 200

0 50 100 150 200



Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

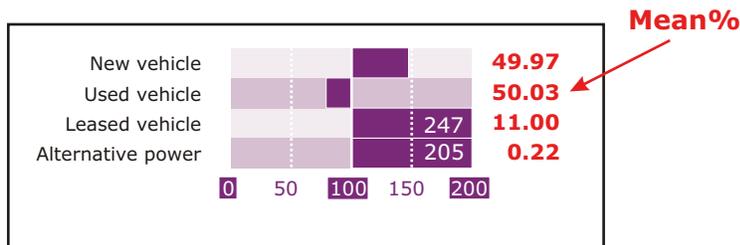
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



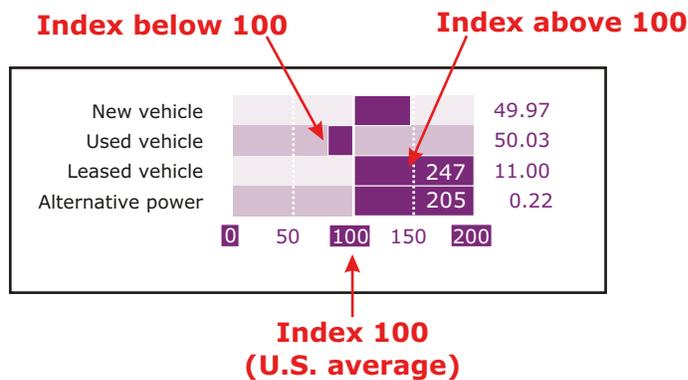
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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 Other product and company names mentioned herein may be the trademarks of their respective owners.

Type C02 Prime Middle America

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

3.52% 



Overview

Rankings

Age Rank 19/60
Wealth Rank 18/60

Top Markets

Atlanta
Dallas
Seattle
Portland
Houston

Top Internet Sites

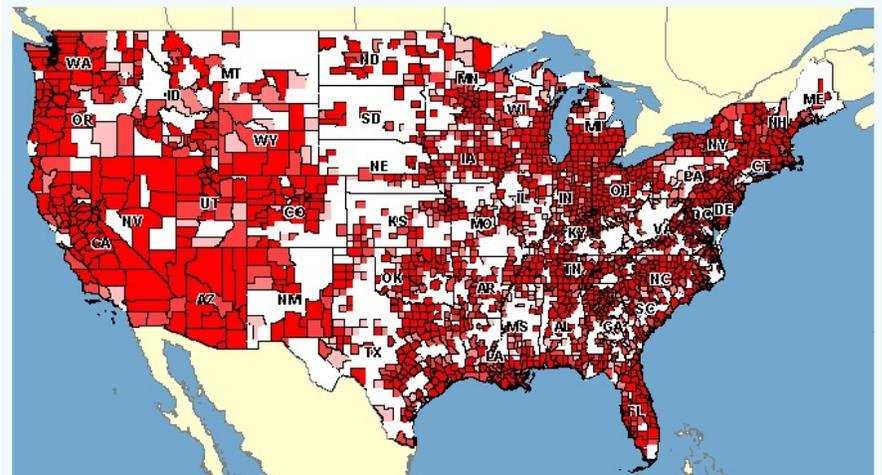
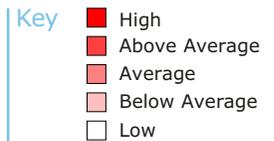
www.nascar.com
www.autotrader.com
www.dogpile.com
www.xanga.com
www.walmart.com

Preferred Cars

Chevrolet Avalanche
Chevrolet 2500-Silverado
Dodge Ram 2500
Ford F250
Ford F350



Locations



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
7	How We View the World
8	Attitudes
9	Supporting Notes



Group C Small-town Contentment

Shawn and Shannon

Type C02 Prime Middle America

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

3.52% 



Description

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.

Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

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

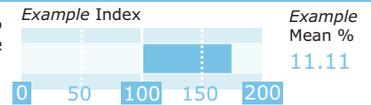
3.52% 



Demographics

Who We Are

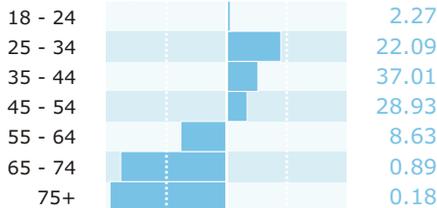
Charts show Index and Mean %
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for further details



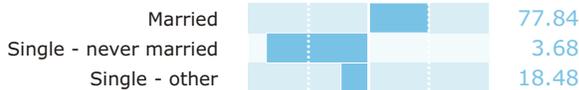
Gender



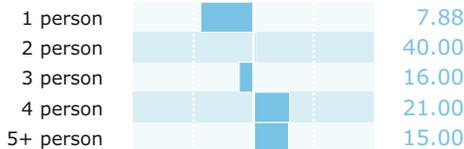
Age



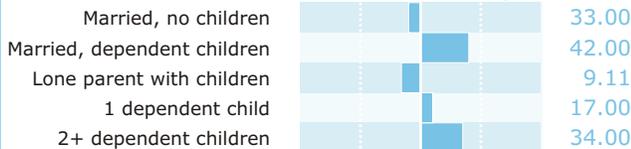
Marital Status



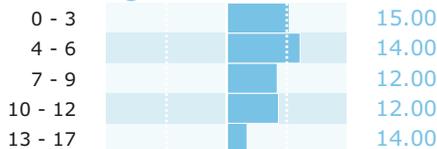
Number in Household



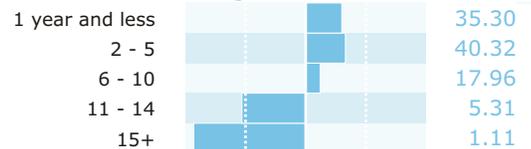
Household Composition



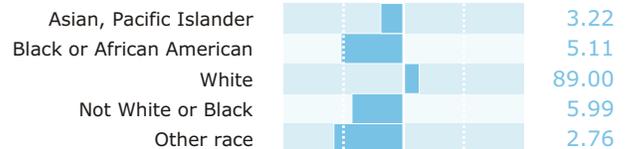
Age of Children



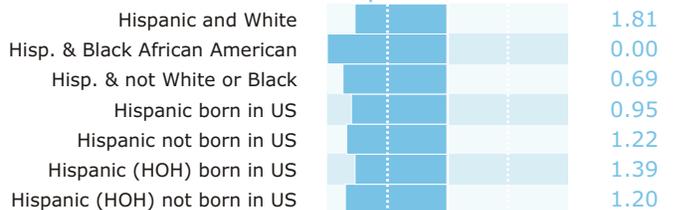
Length of Residence



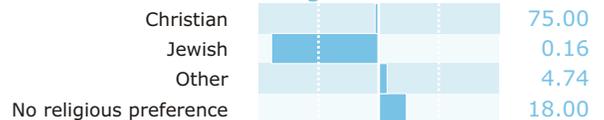
General Race



Hispanic Race

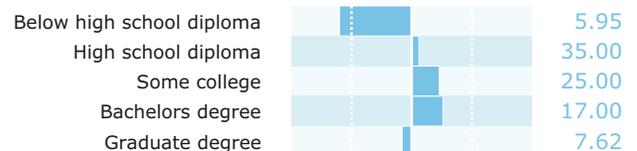


Religion



Education

Level of Education



Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

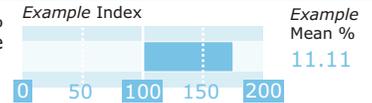
A mix of young, upper-middle-class couples and families living in both small towns and mid-sized cities working in well paying white-collar and blue-collar jobs

3.52% 

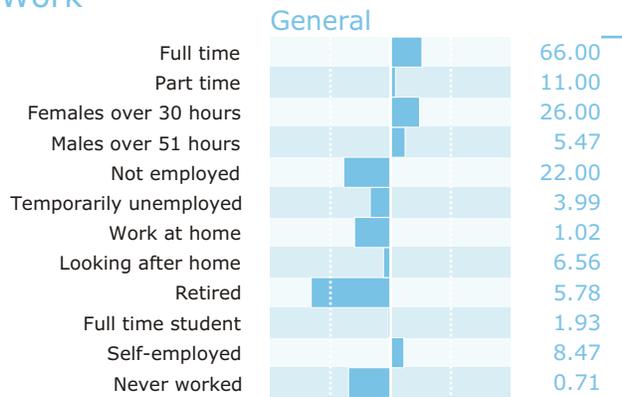


How We Make a Living

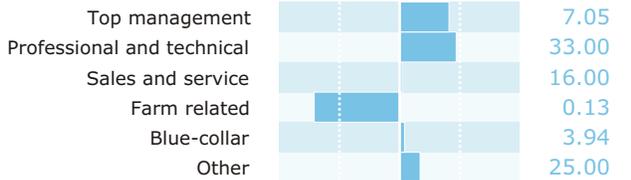
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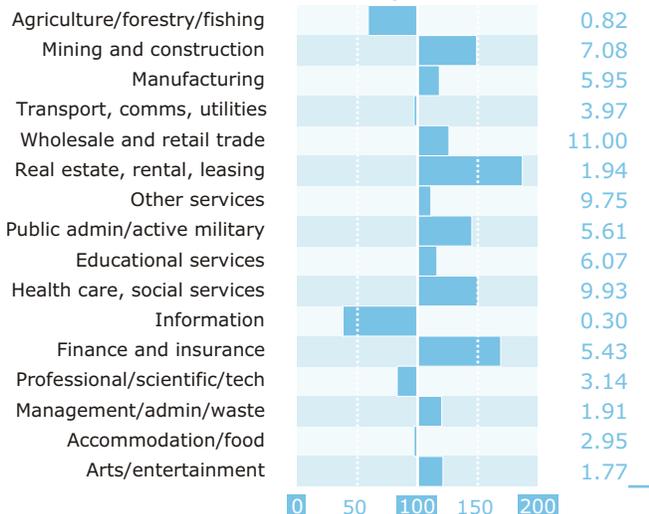
Work



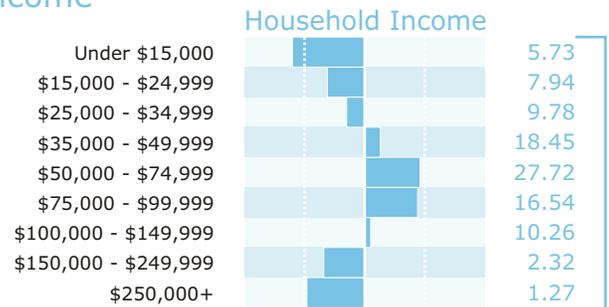
Occupation



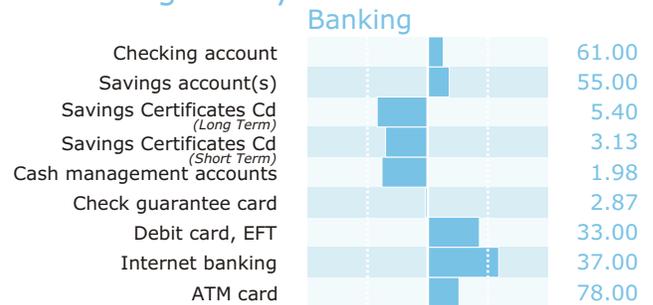
Industry



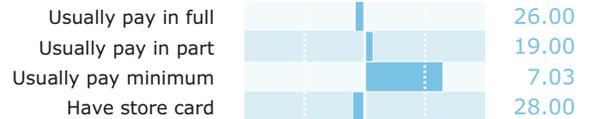
Income



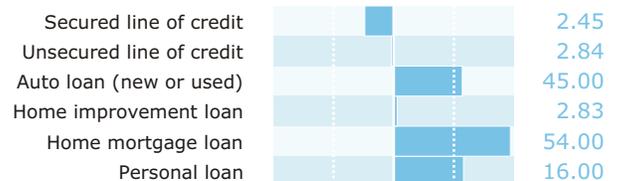
Handling Money



Credit Cards



Loans



Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

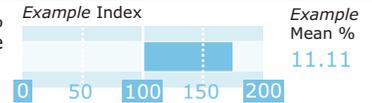
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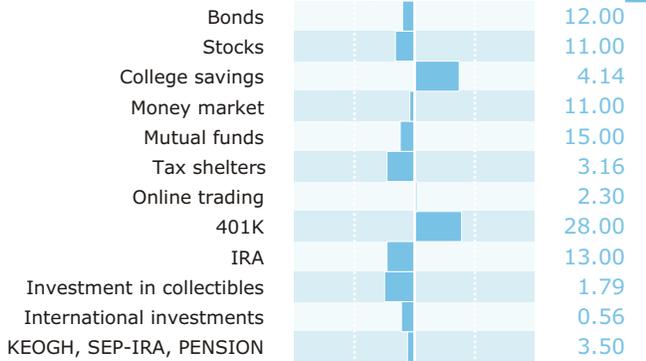
How We Make a Living

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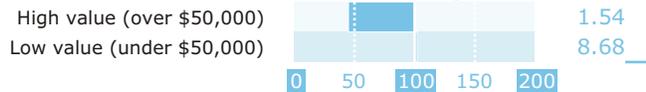


Handling Money

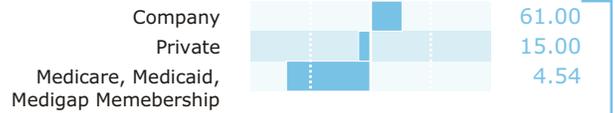
Savings & Investments



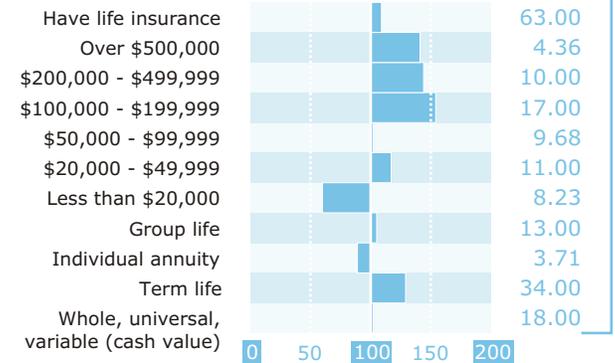
Shareholdings



Medical Insurance

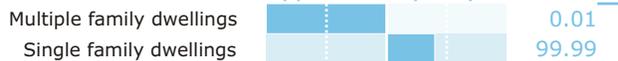


Life Insurance

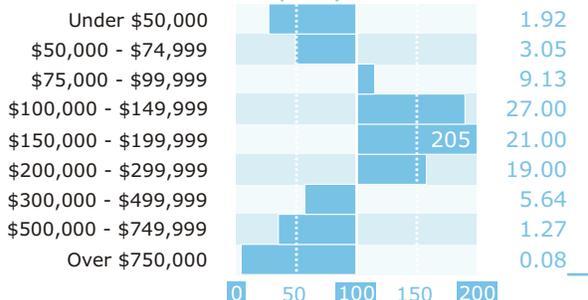


Where We Live

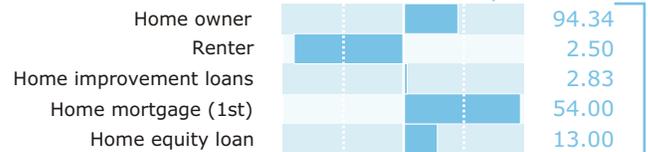
Type of Property



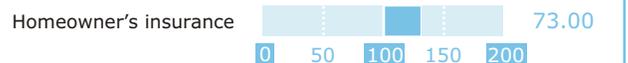
Property Value



Home Ownership



Insurance



Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

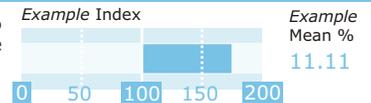
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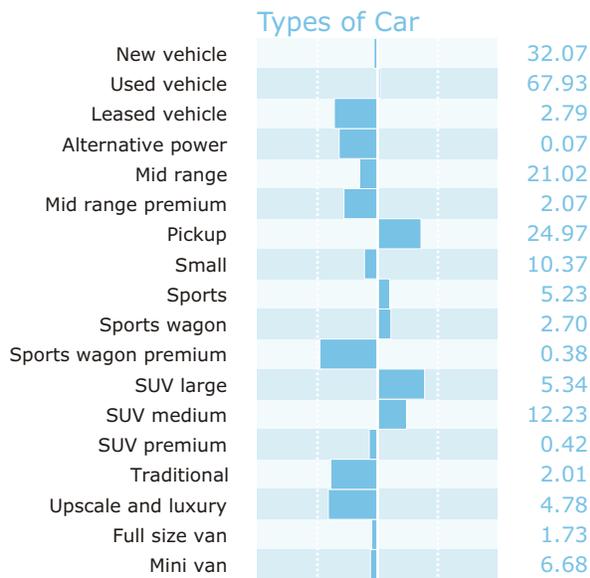
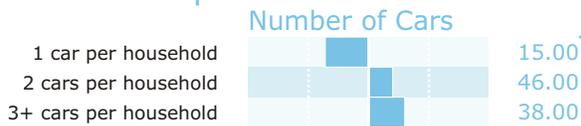


Our Home Lives

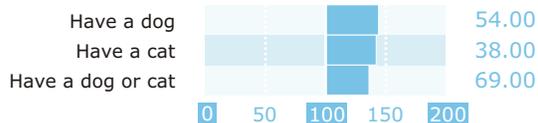
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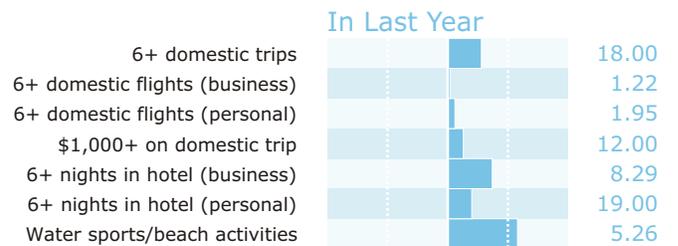
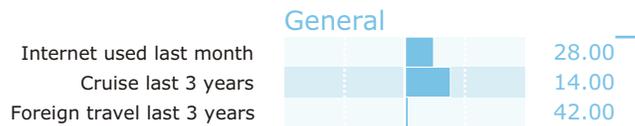
Car Ownership



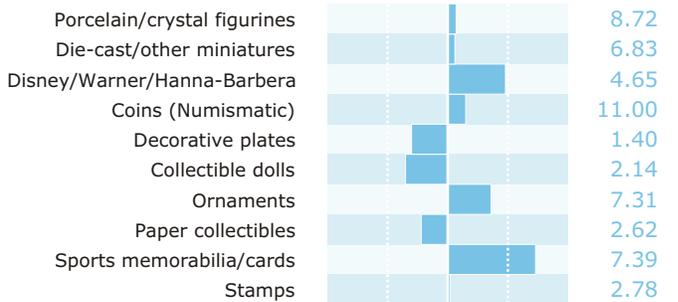
Pets



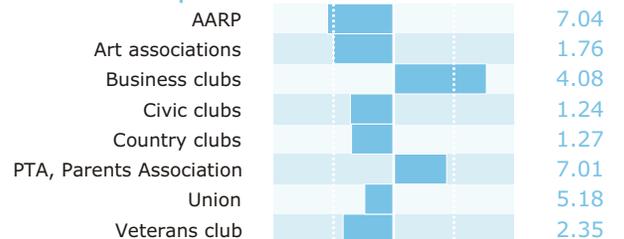
Travel and Vacations



Collectibles



Memberships



Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

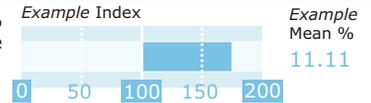
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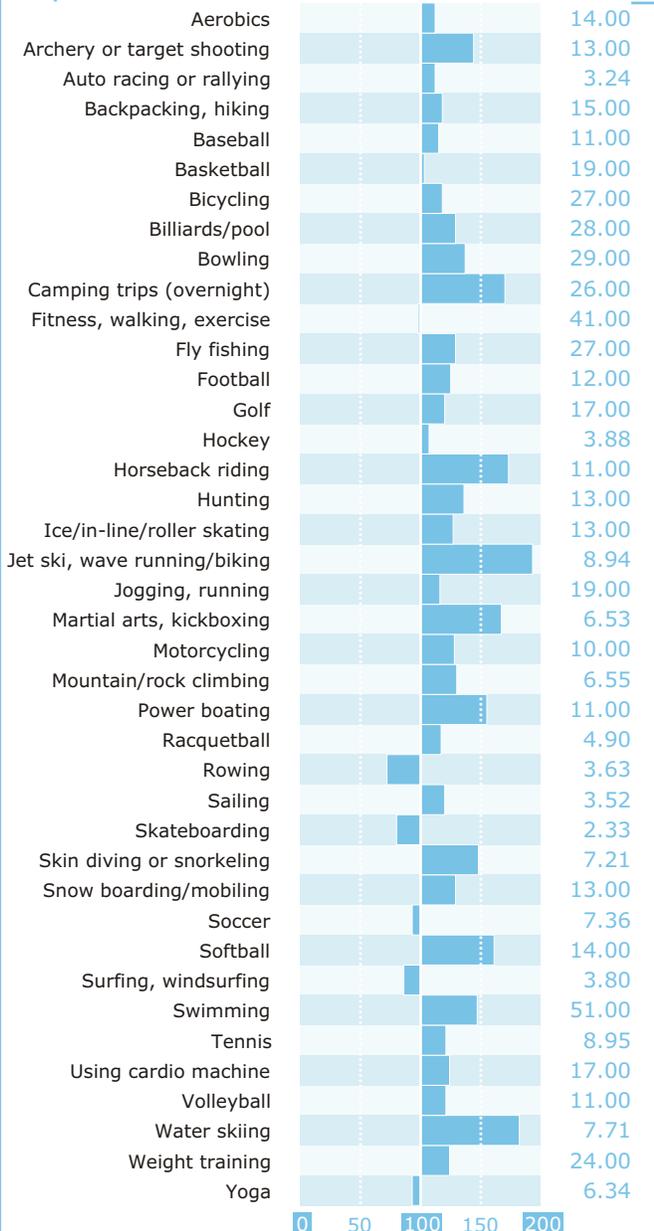


Our Home Lives

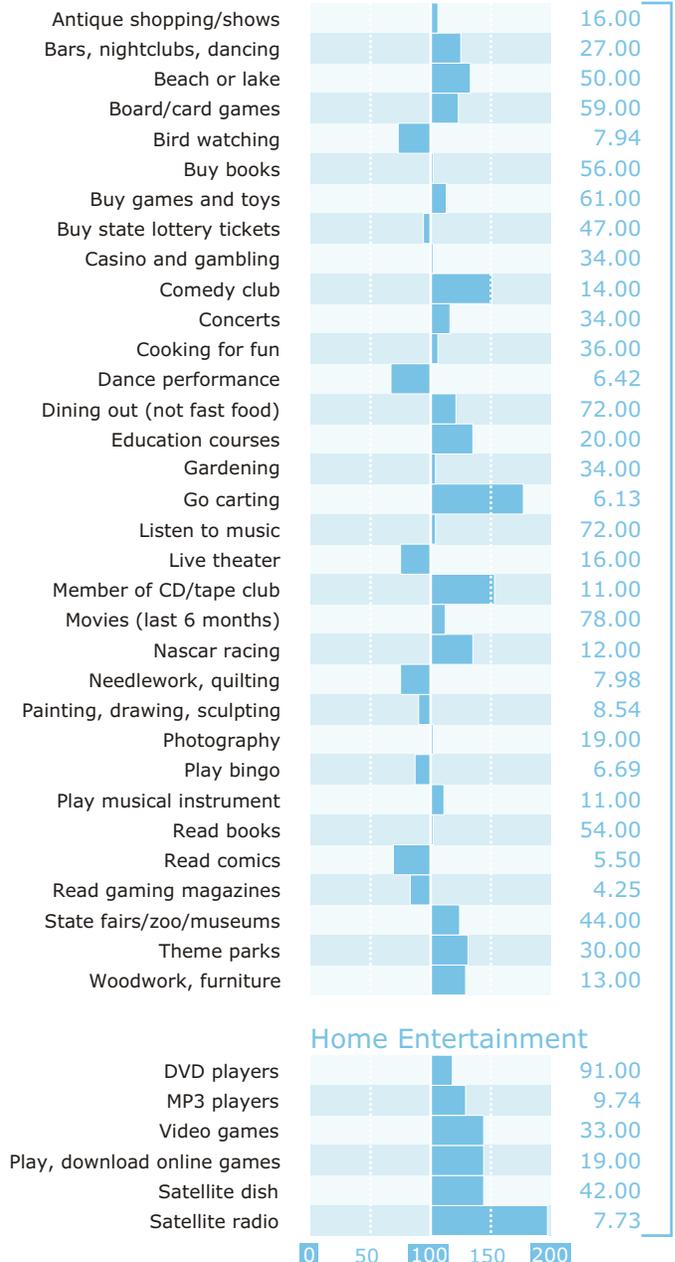
Charts show Index and Mean %
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Sports



Entertainment and Leisure



Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

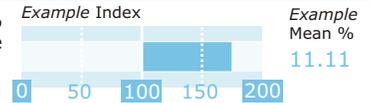
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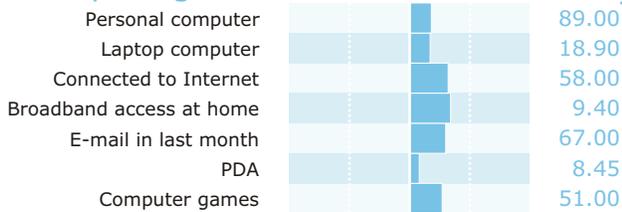


Our Home Lives

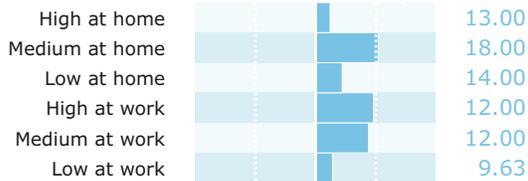
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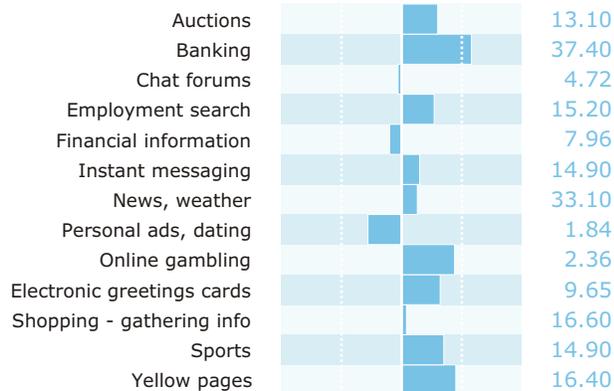
Computing and Internet



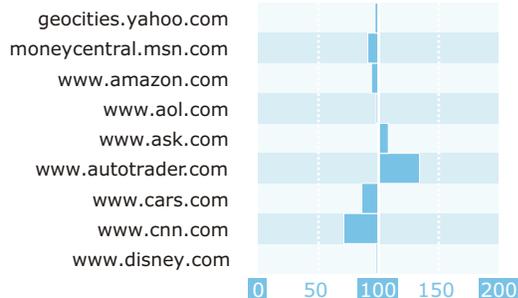
Internet Activity



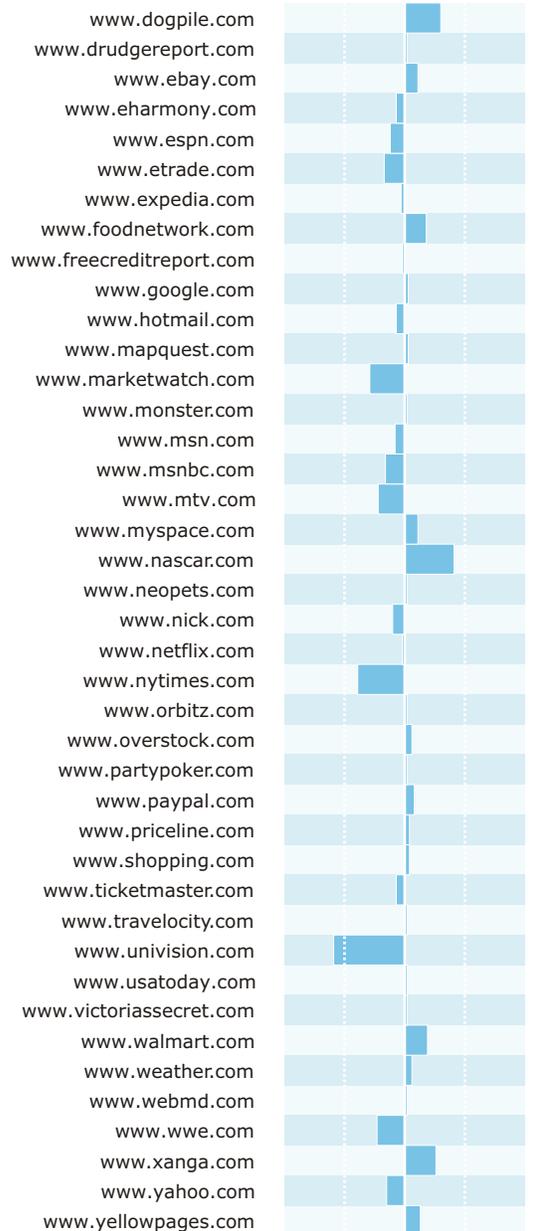
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

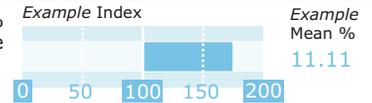
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3.52% 



Our Home Lives

Charts show Index and Mean %
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See [Supporting Notes](#)
for further details



Telephones

International calls	13.00
Prepaid calling card	18.00

Cellular Phones

Have a cellular phone	82.00
Business	13.00
Personal	66.00
Analog mode	20.00
Call blocking	15.00
Call forwarding	32.00
Call waiting	53.00
Caller Id	67.00
Digital mode	31.00
Internet access	25.00
Nationwide coverage	36.00
Text messaging	44.00
Three way calling	21.00
Voice mail	65.00
Monthly bill \$150+	4.80
Monthly bill \$100 - \$149	15.00
Monthly bill \$50 - \$99	35.00
Monthly bill under \$50	25.00

Radio

High drive time	23.00
Medium drive time	21.00
Low drive time	13.00
High all day	22.00
Medium all day	25.00
Low all day	13.00
All news	14.30
All sports	6.23
Black rhythm and blues	0.03
Classic rock	15.10
Classical	1.64
Country (or Western)	34.70
Easy listening	5.48
Golden oldies	11.60
Jazz	2.15
Spanish	1.56
Urban contemporary	7.38
Mexican, Ranchera, Tejano	1.56

TV and Cable

High prime time	18.00
Medium prime time	18.00
Low prime time	17.00
High early and late fringe	20.00
Medium early and late fringe	20.00
Low early and late fringe	23.00
High all day	21.00
Medium all day	20.00
Low all day	23.00
High cable TV	21.00
Medium cable TV	21.00
Low cable TV	16.00

TV Primetime

Comedy and variety	15.50
News and documentary	20.90
Feature film	7.27
General drama	60.00
Nature	2.46
Reality	50.20
Science	2.97
Situation comedy	42.60
Sports	10.80
How-To	11.70

TV Daytime

Drama	12.60
News	17.80
Game show or contest	4.97
Talk or informational	6.29

TV Early Evening

Weekday news	25.00
Weekend news	16.40

TV Late Fringe

Monday - Friday	17.50
Weekend	15.70

Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

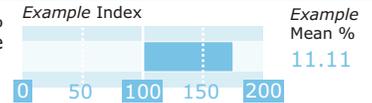
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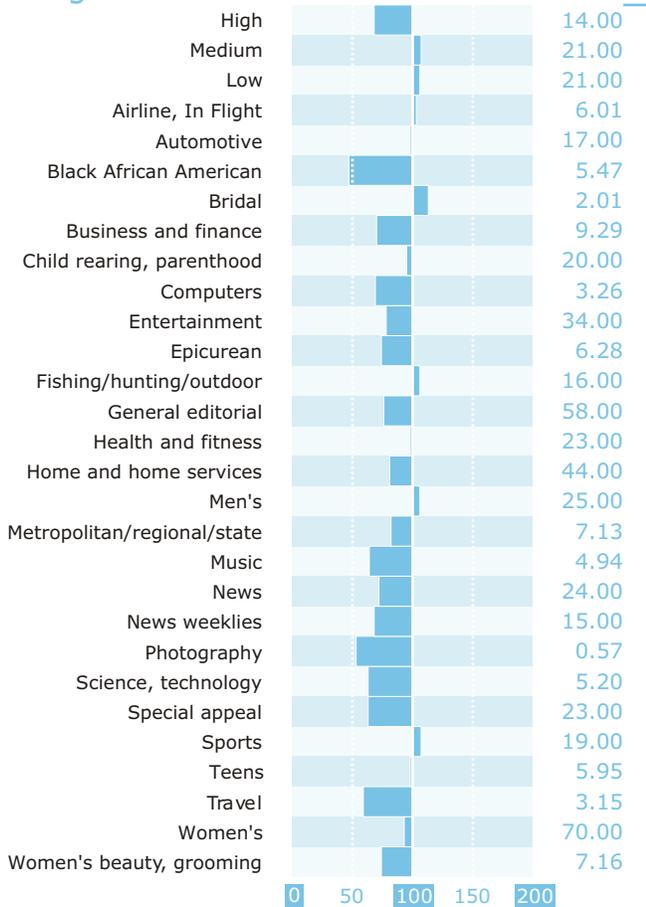


Our Home Lives

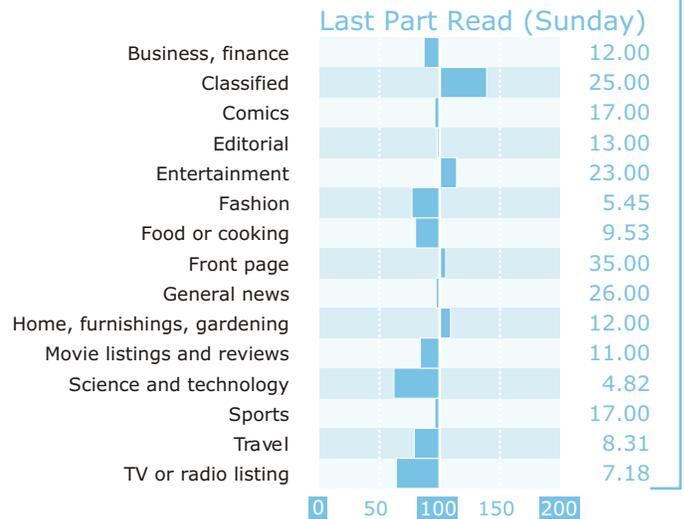
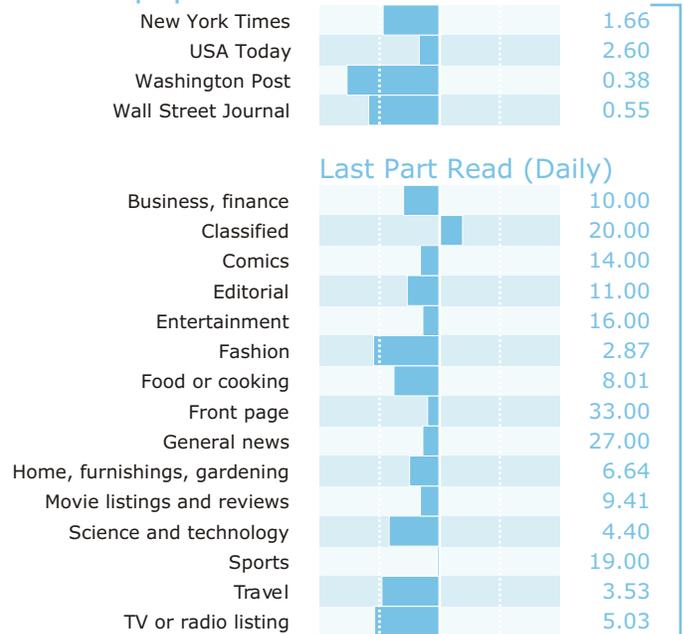
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Magazines



Newspapers



Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

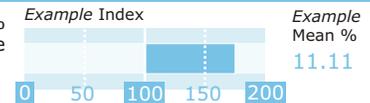
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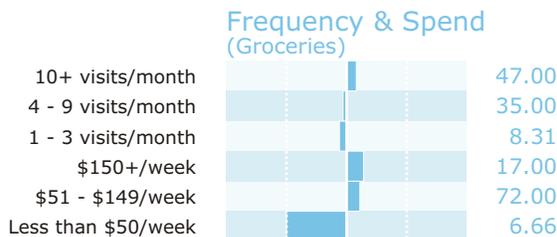


Our Home Lives

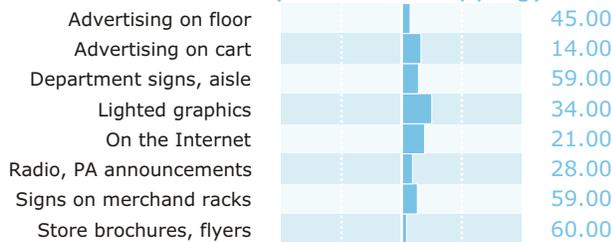
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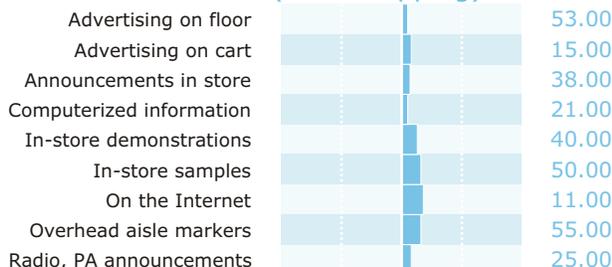
Shopping Habits



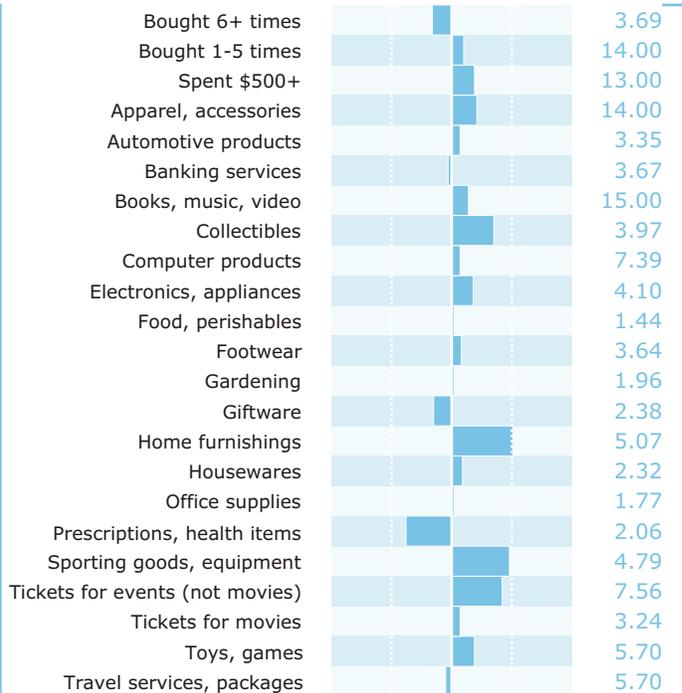
Customers refer to (non-food shopping)



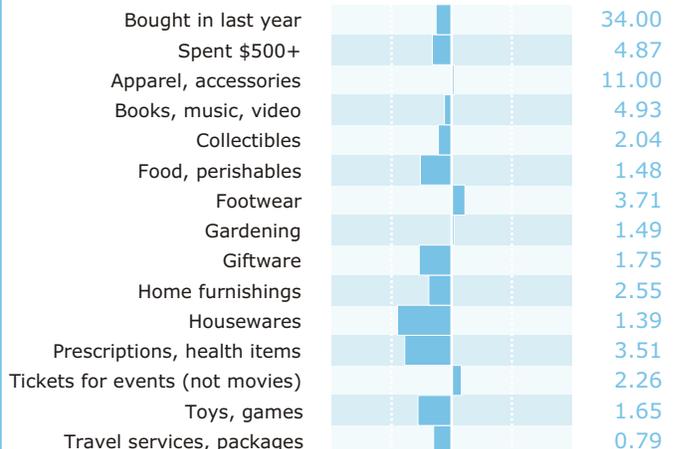
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

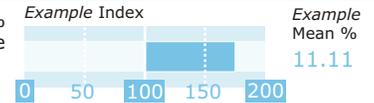
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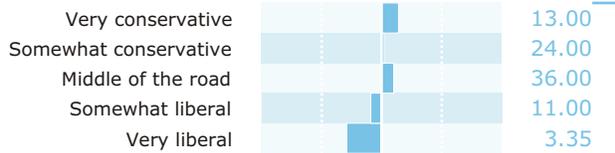


How We View The World

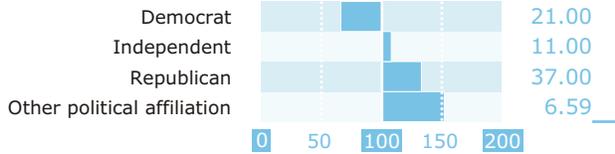
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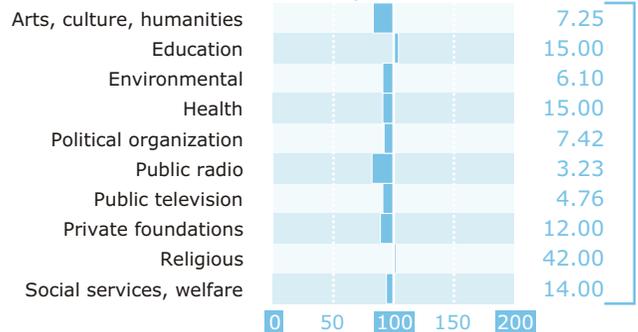
Political Outlook



Political Affiliation

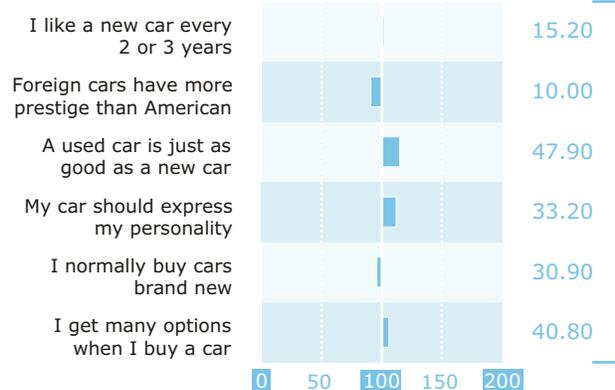


Charity

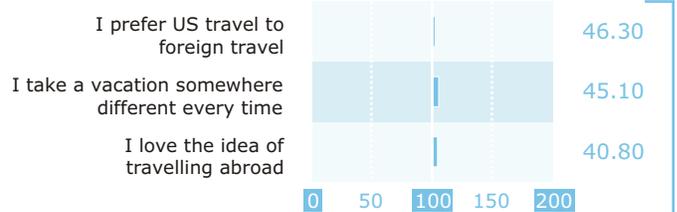


Attitudes

Cars



Travel



Group C Small-town Contentment Type C02 Prime Middle America

Shawn and Shannon

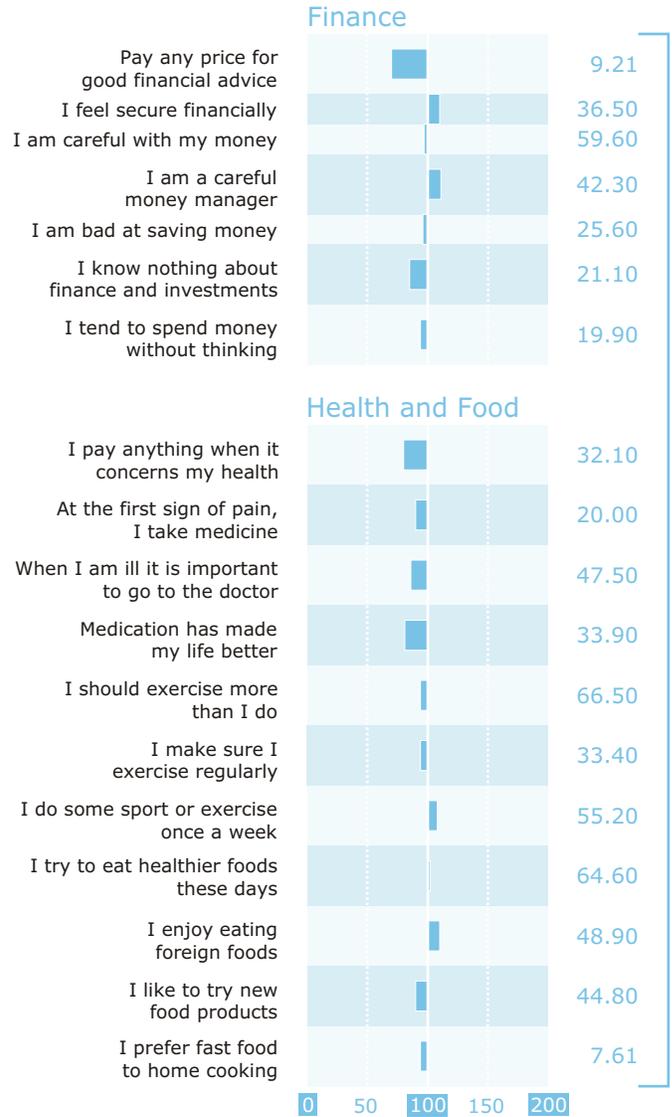
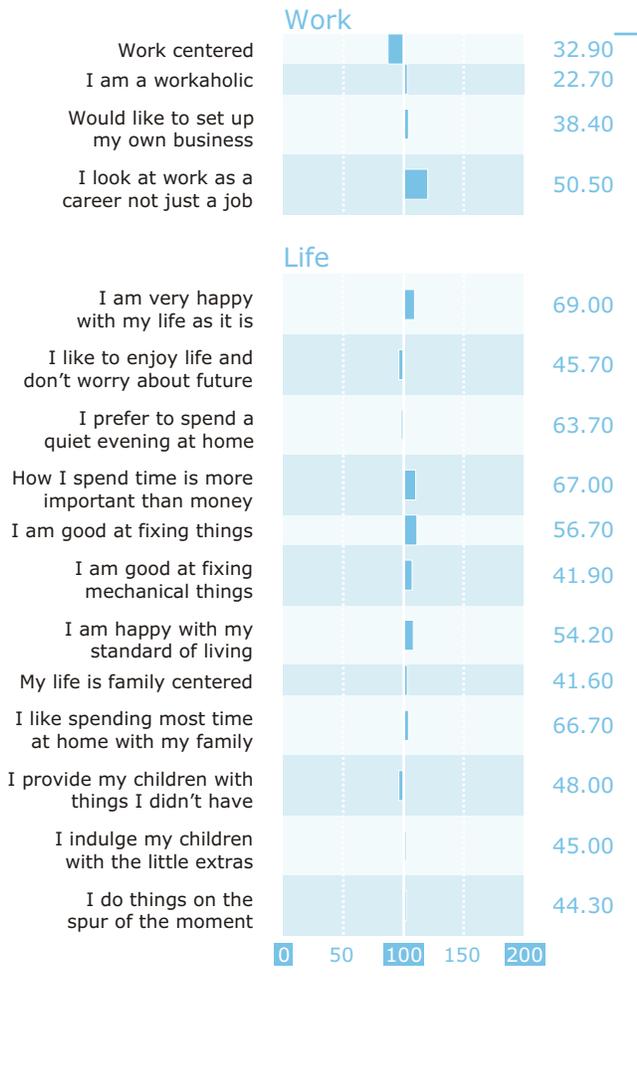
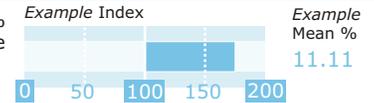
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Attitudes

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Shawn and Shannon

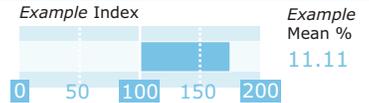
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Attitudes

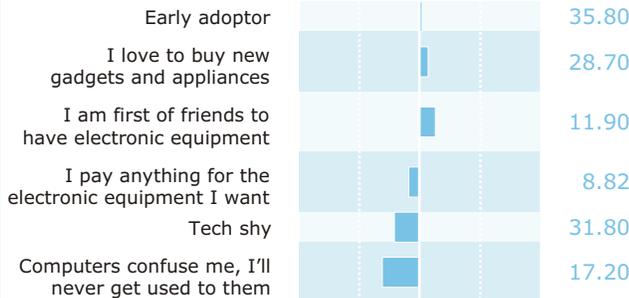
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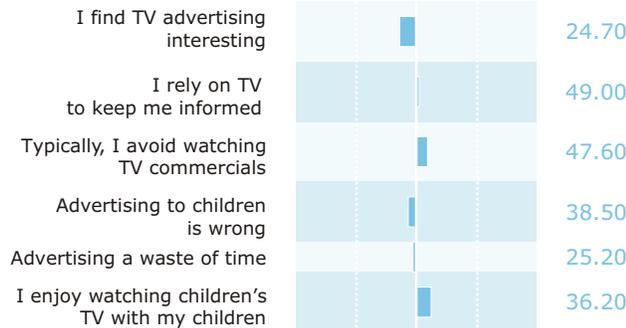
Internet



Computing/Electronics



TV



Newspapers



Shopping



Fashion





Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

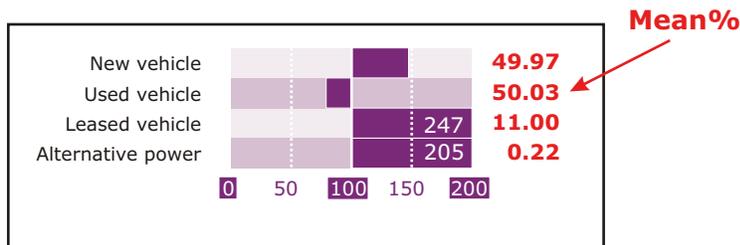
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



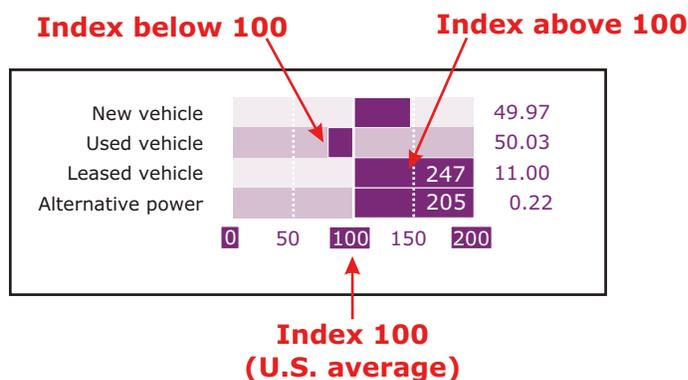
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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Group F Metro Fringe
Type F01 Steadfast Conservatives

Archie and Edith

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

6.51% 



Overview

Rankings

Age Rank 54/60
 Wealth Rank 34/60

Top Markets

Philadelphia
 Detroit
 Pittsburgh
 Chicago
 St. Louis

Top Internet Sites

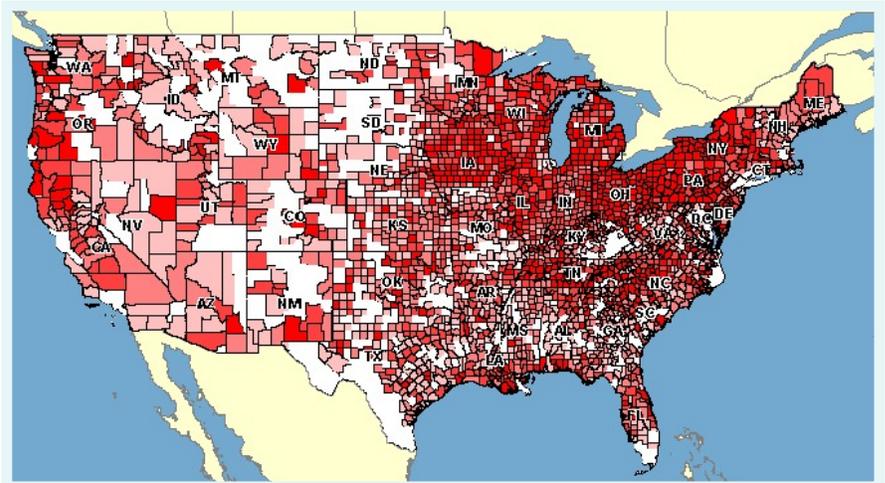
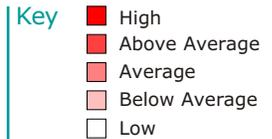
www.wwe.com
 www.xanga.com
 www.nascar.com
 www.neopets.com
 www.espn.com

Preferred Cars

Dodge Intrepid
 Mercury Tracer
 Oldsmobile Silhouette
 Pontiac Montana
 Saturn Ion



Locations



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
7	How We View the World
8	Attitudes
9	Supporting Notes



Group F Metro Fringe

Archie and Edith

Type F01 **Steadfast Conservatives**

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

6.51% 



Description

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, antiquing 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.

Description

2

Group F Metro Fringe

Type F01 **Steadfast Conservatives**

Archie and Edith

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

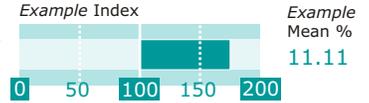
6.51% 



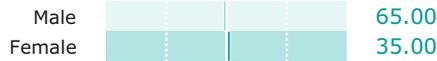
Demographics

Who We Are

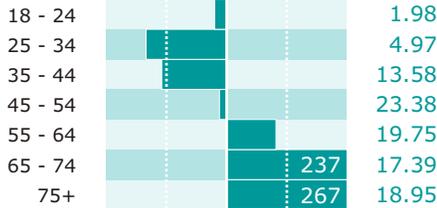
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



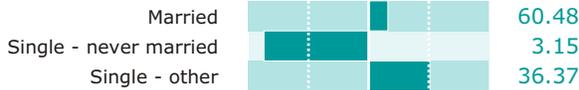
Gender



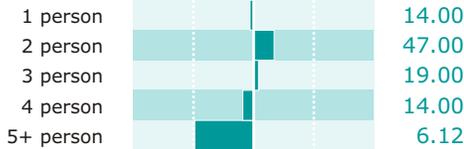
Age



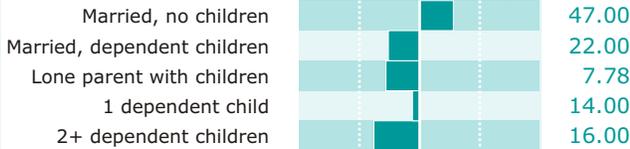
Marital Status



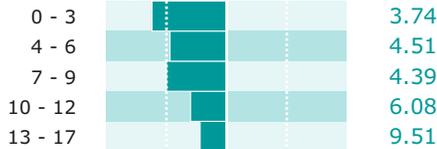
Number in Household



Household Composition



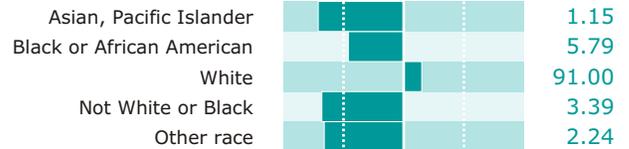
Age of Children



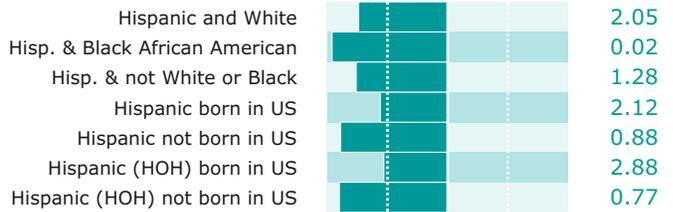
Length of Residence



General Race



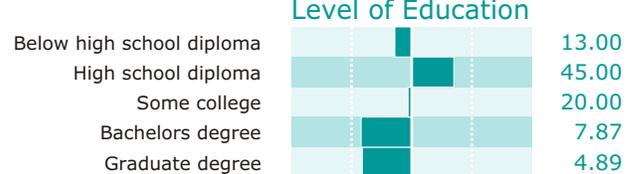
Hispanic Race



Religion



Education



Level of Education

Who We Are

Group F Metro Fringe Type F01 **Steadfast Conservatives**

Archie and Edith

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

6.51% 

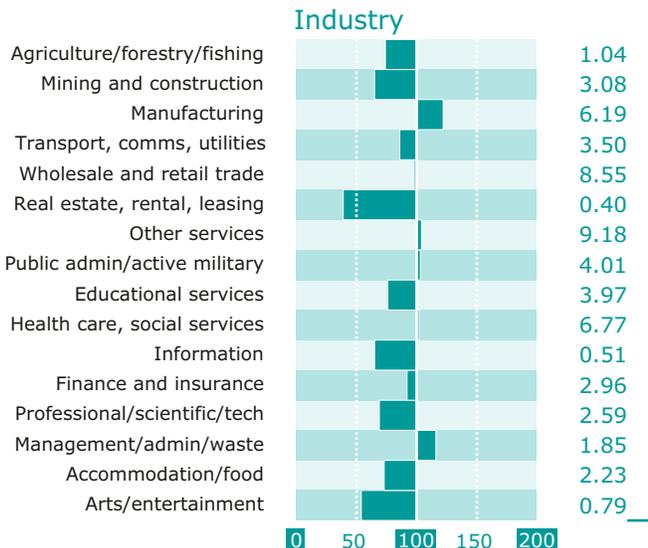
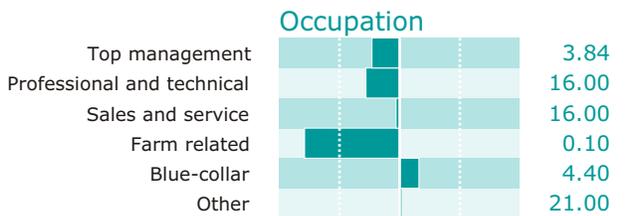
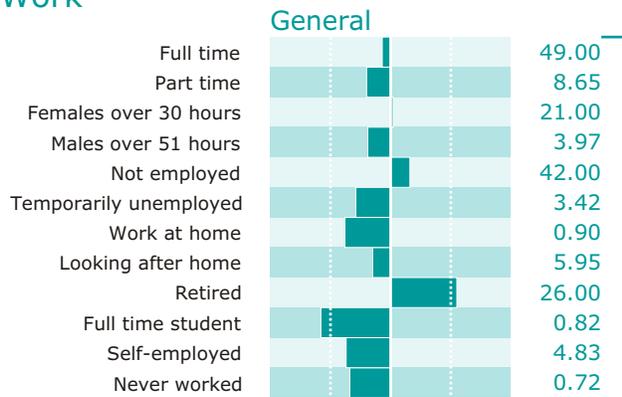


How We Make a Living

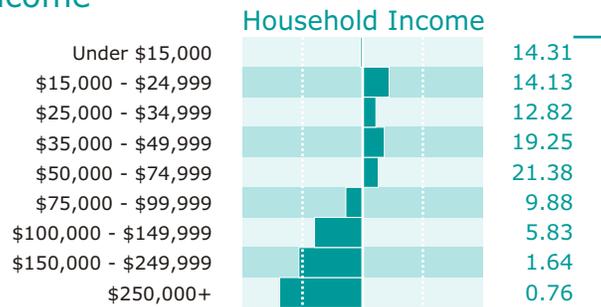
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



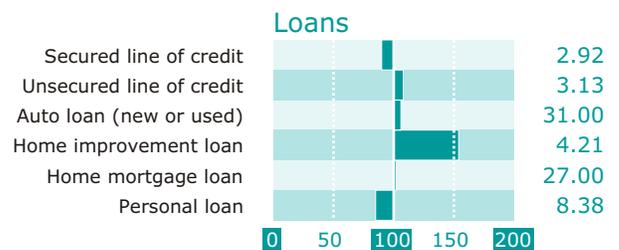
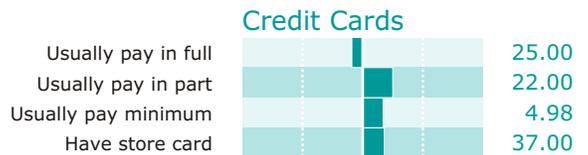
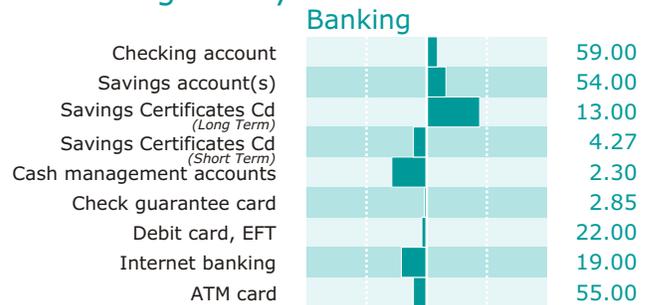
Work



Income



Handling Money



Group F Metro Fringe Type F01 **Steadfast Conservatives**

Archie and Edith

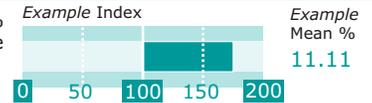
Home to high-school educated mature singles and couples living in middle-class urban blue-collar neighborhoods

6.51% 



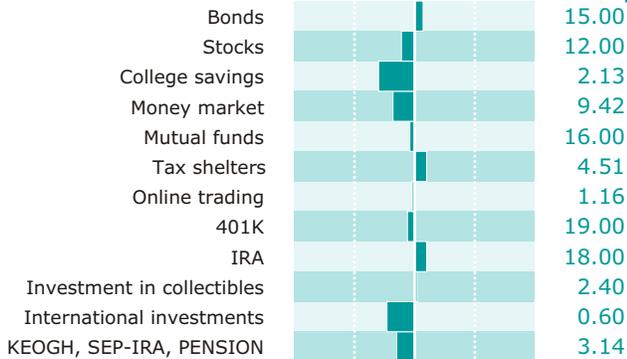
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
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for further details



Handling Money

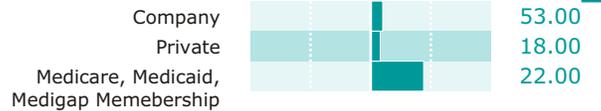
Savings & Investments



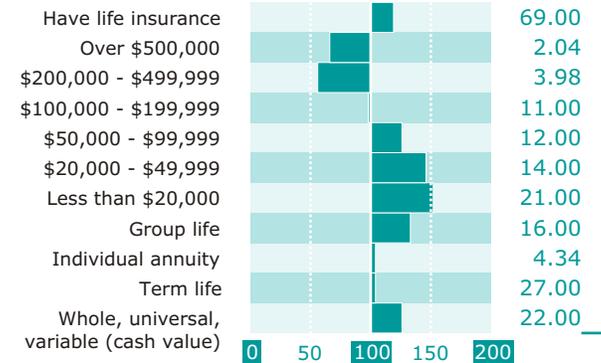
Shareholdings



Medical Insurance

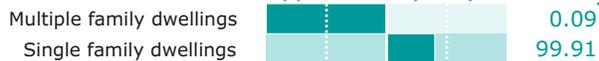


Life Insurance

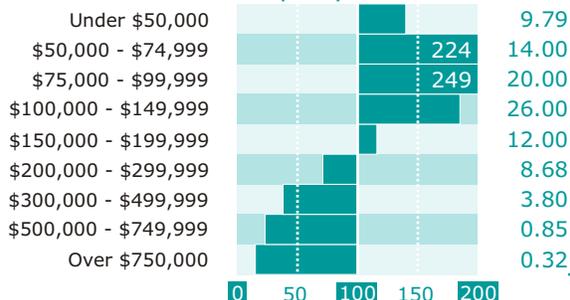


Where We Live

Type of Property



Property Value



Home Ownership



Insurance



Group F Metro Fringe

Archie and Edith

Type F01 **Steadfast Conservatives**

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

6.51% 

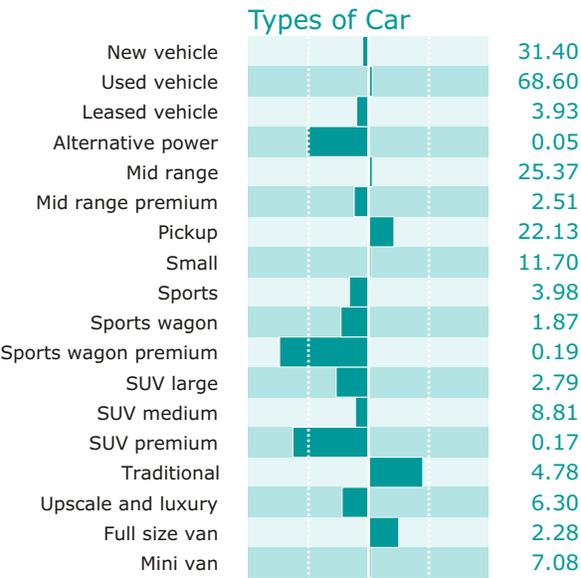
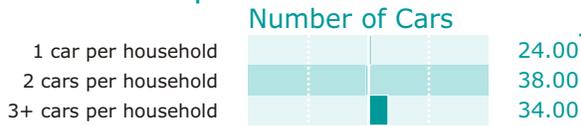


Our Home Lives

Charts show Index and Mean %
 Index 100 indicates US average
 See [Supporting Notes](#)
 for further details



Car Ownership



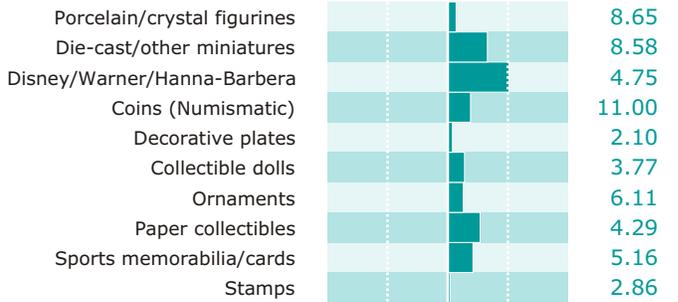
Pets



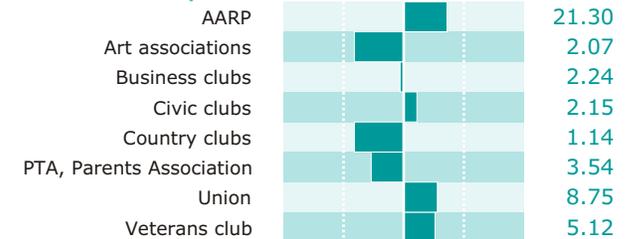
Travel and Vacations



Collectibles



Memberships



Group F Metro Fringe Type F01 **Steadfast Conservatives**

Archie and Edith

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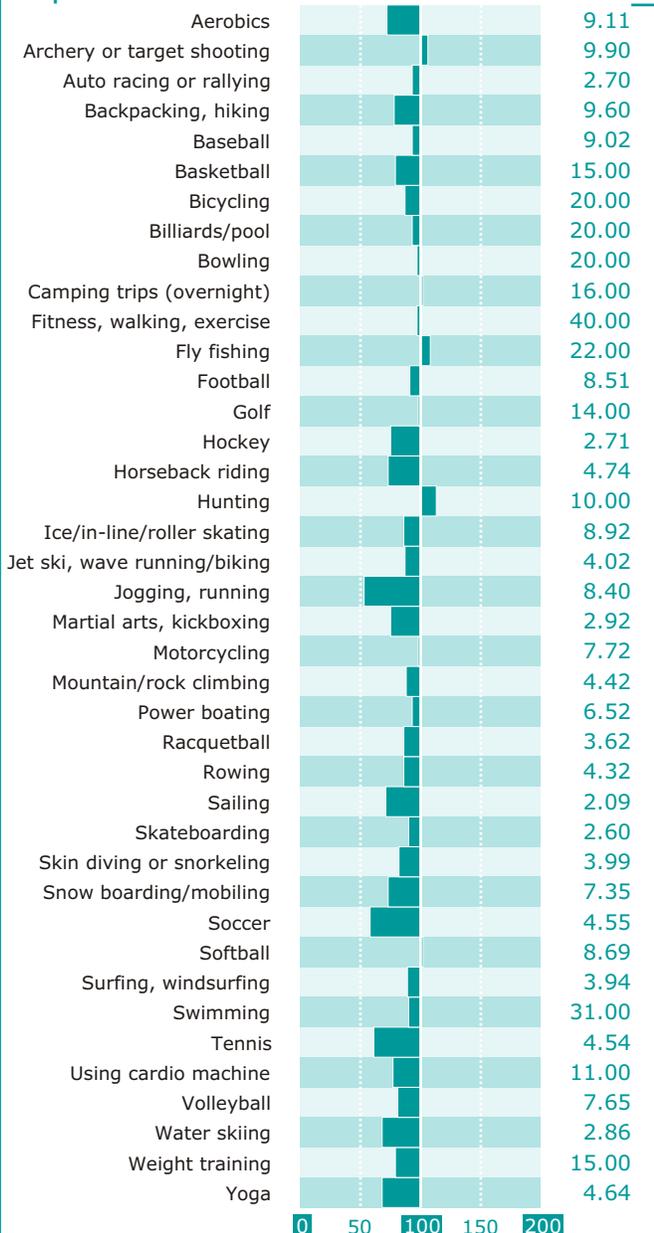


Our Home Lives

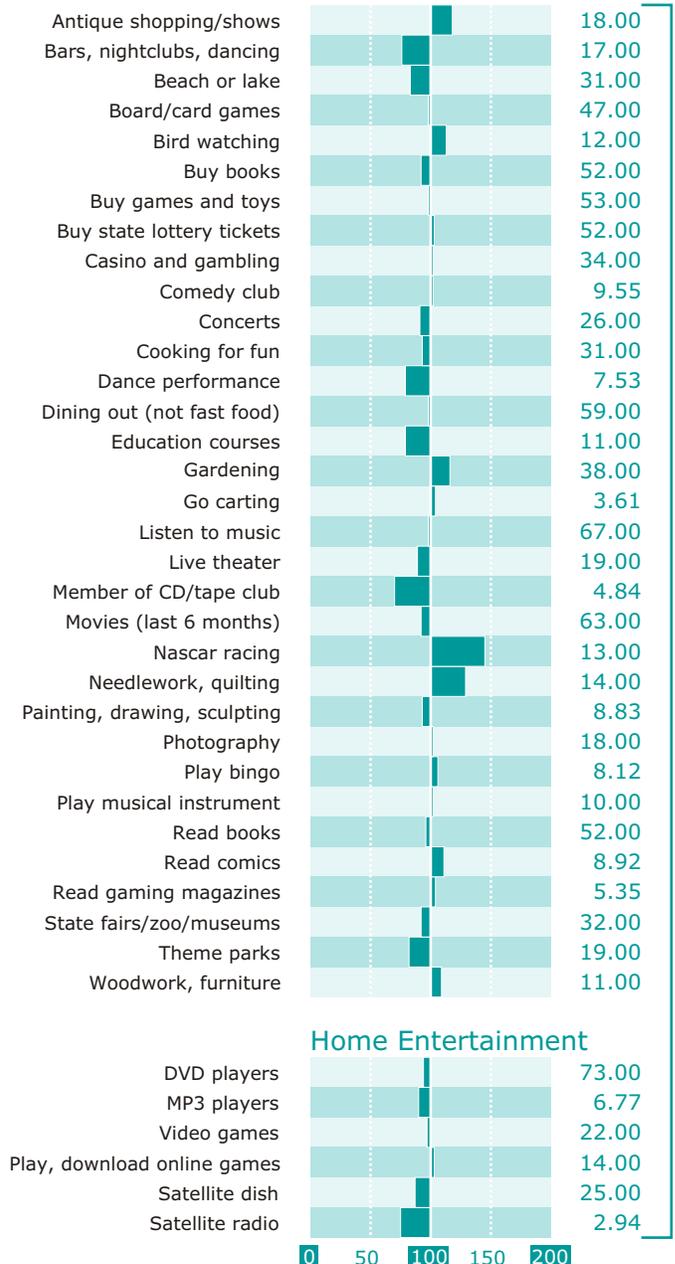
Charts show Index and Mean %
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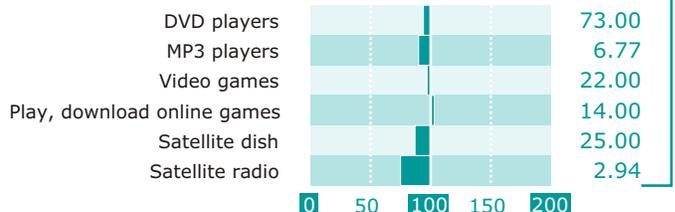
Sports



Entertainment and Leisure



Home Entertainment



Group F Metro Fringe
Type F01 Steadfast Conservatives

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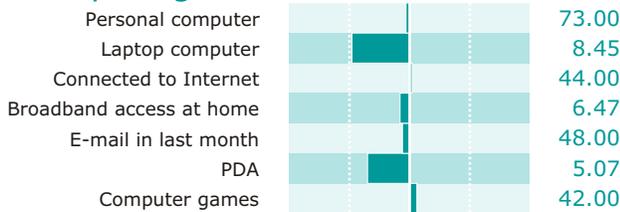


Our Home Lives

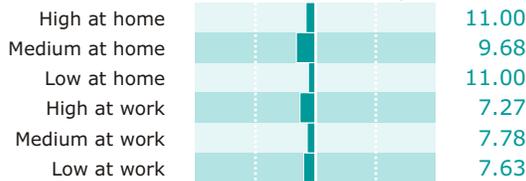
Charts show Index and Mean %
 Index 100 indicates US average
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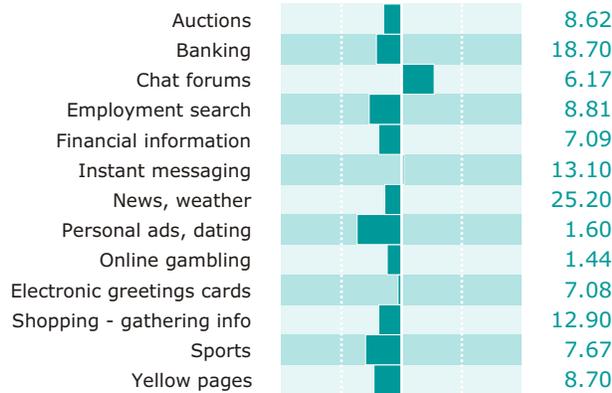
Computing and Internet



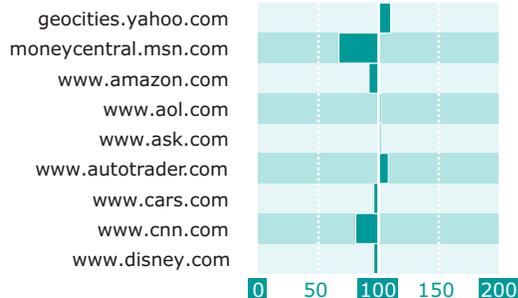
Internet Activity



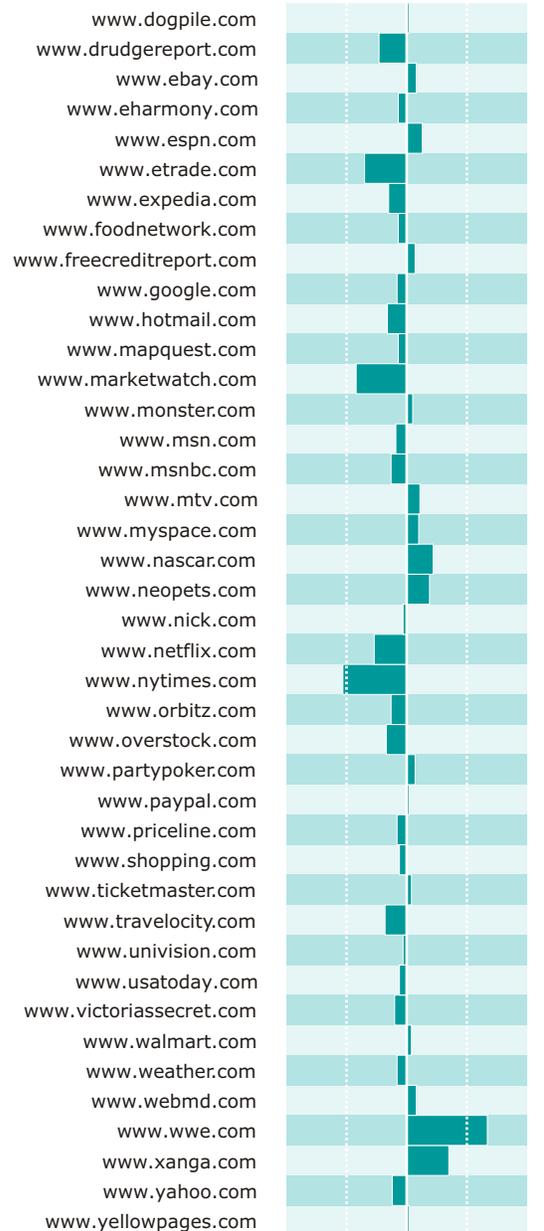
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

Group F Metro Fringe Type F01 **Steadfast Conservatives**

Archie and Edith

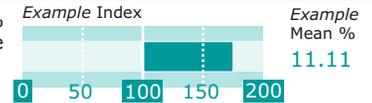
Home to high-school educated mature singles and couples living in middle-class urban blue-collar neighborhoods

6.51% 



Our Home Lives

Charts show Index and Mean %
Index 100 indicates US average
See [Supporting Notes](#)
for further details



Telephones

International calls	10.00
Prepaid calling card	18.00

Cellular Phones

Have a cellular phone	64.00
Business	7.36
Personal	54.00
Analog mode	13.00
Call blocking	9.60
Call forwarding	18.00
Call waiting	31.00
Caller Id	43.00
Digital mode	18.00
Internet access	14.00
Nationwide coverage	24.00
Text messaging	27.00
Three way calling	14.00
Voice mail	43.00
Monthly bill \$150+	2.49
Monthly bill \$100 - \$149	6.26
Monthly bill \$50 - \$99	21.00
Monthly bill under \$50	30.00

Radio

High drive time	20.00
Medium drive time	18.00
Low drive time	22.00
High all day	20.00
Medium all day	19.00
Low all day	21.00
All news	16.50
All sports	3.54
Black rhythm and blues	0.27
Classic rock	11.50
Classical	2.66
Country (or Western)	25.40
Easy listening	5.80
Golden oldies	11.90
Jazz	2.42
Spanish	1.31
Urban contemporary	5.15
Mexican, Ranchera, Tejano	1.31

TV and Cable

High prime time	25.00
Medium prime time	20.00
Low prime time	18.00
High early and late fringe	24.00
Medium early and late fringe	22.00
Low early and late fringe	18.00
High all day	26.00
Medium all day	20.00
Low all day	17.00
High cable TV	20.00
Medium cable TV	22.00
Low cable TV	18.00

TV Primetime

Comedy and variety	18.40
News and documentary	30.40
Feature film	13.30
General drama	63.60
Nature	3.84
Reality	50.40
Science	4.26
Situation comedy	47.40
Sports	11.10
How-To	16.70

TV Daytime

Drama	17.20
News	27.60
Game show or contest	10.00
Talk or informational	7.12

TV Early Evening

Weekday news	40.00
Weekend news	30.20

TV Late Fringe

Monday - Friday	22.10
Weekend	13.00

Group F Metro Fringe Type F01 **Steadfast Conservatives**

Archie and Edith

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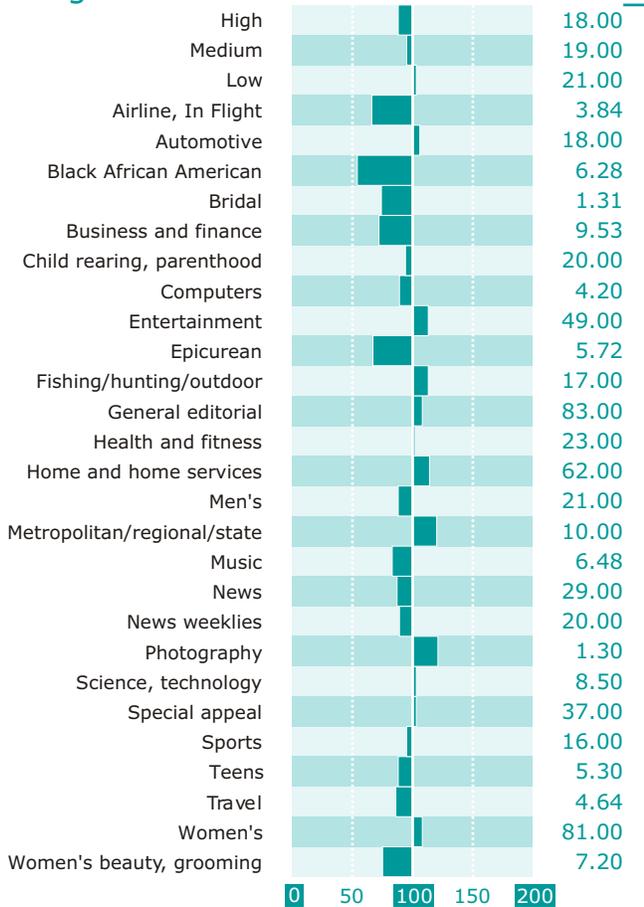


Our Home Lives

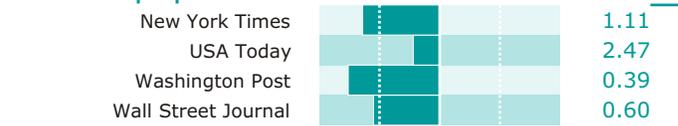
Charts show Index and Mean %
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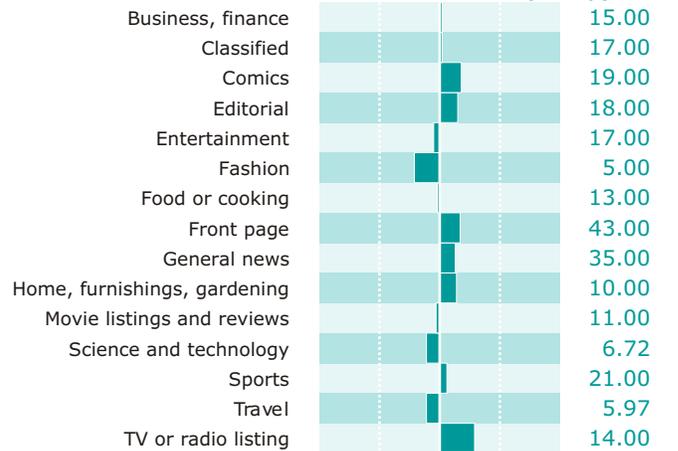
Magazines



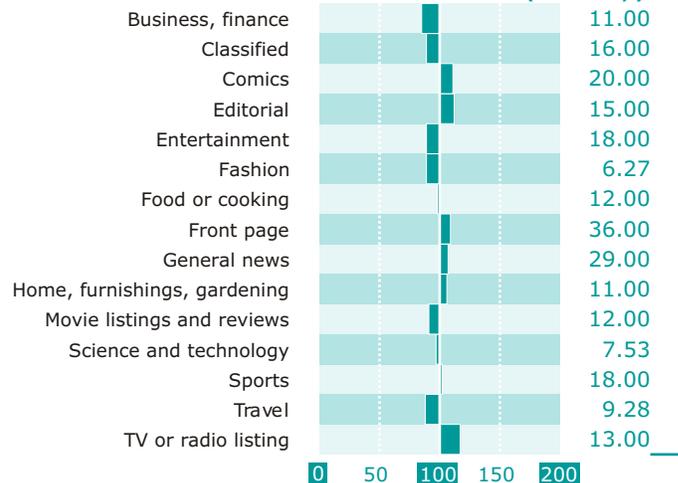
Newspapers



Last Part Read (Daily)



Last Part Read (Sunday)



Group F Metro Fringe Type F01 **Steadfast Conservatives**

Archie and Edith

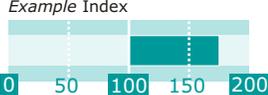
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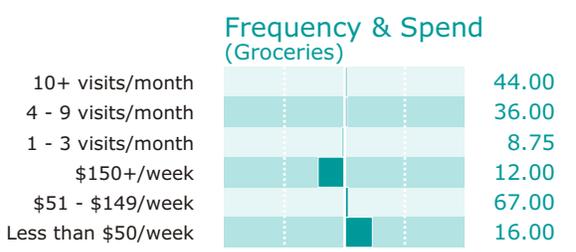


Our Home Lives

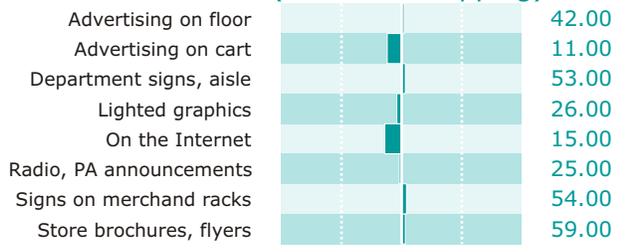
Charts show Index and Mean %
Index 100 indicates US average
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Example Index  Example Mean % 11.11

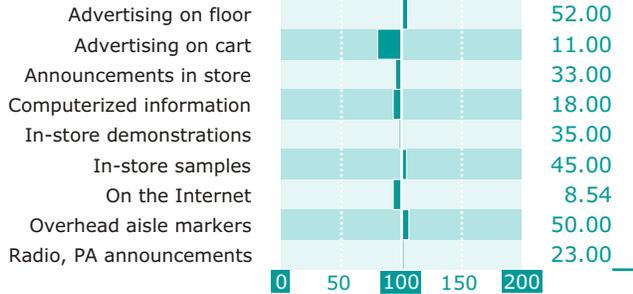
Shopping Habits



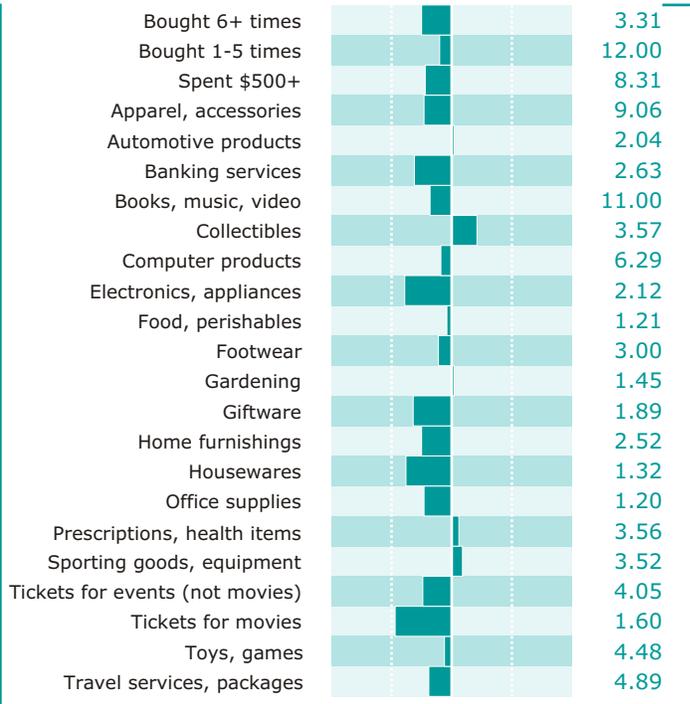
Customers refer to (non-food shopping)



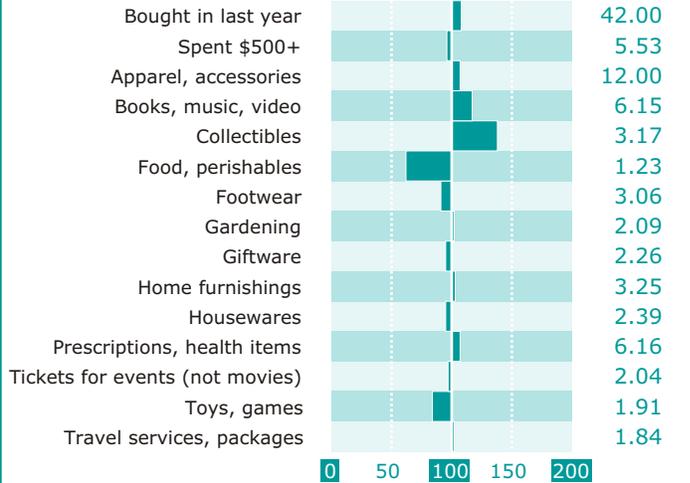
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



Group F Metro Fringe Type F01 **Steadfast Conservatives**

Archie and Edith

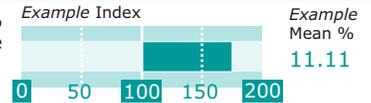
Home to high-school educated mature singles and couples living in middle-class urban blue-collar neighborhoods

6.51% 

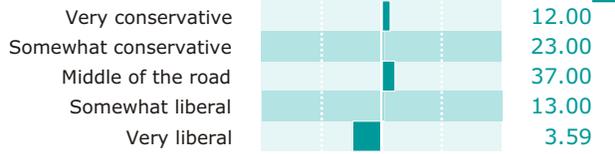


How We View The World

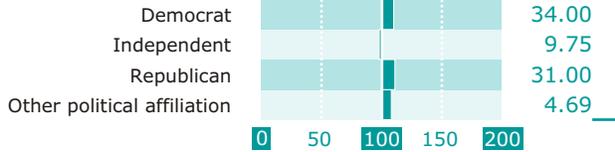
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



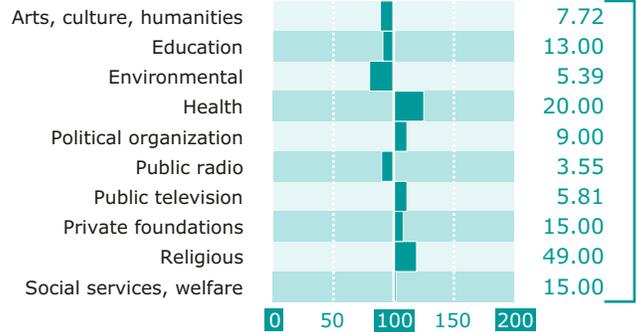
Political Outlook



Political Affiliation

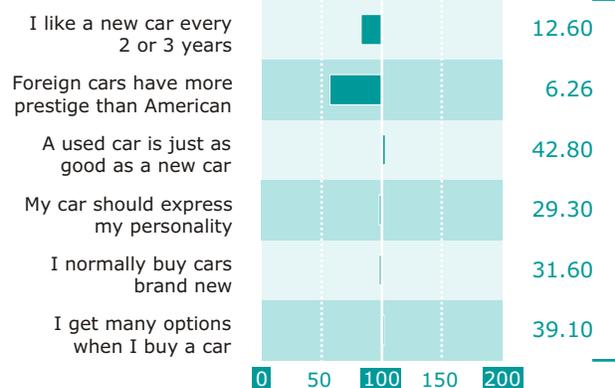


Charity

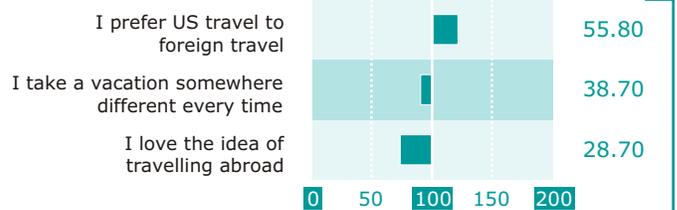


Attitudes

Cars



Travel



Group F Metro Fringe Type F01 **Steadfast Conservatives**

Archie and Edith

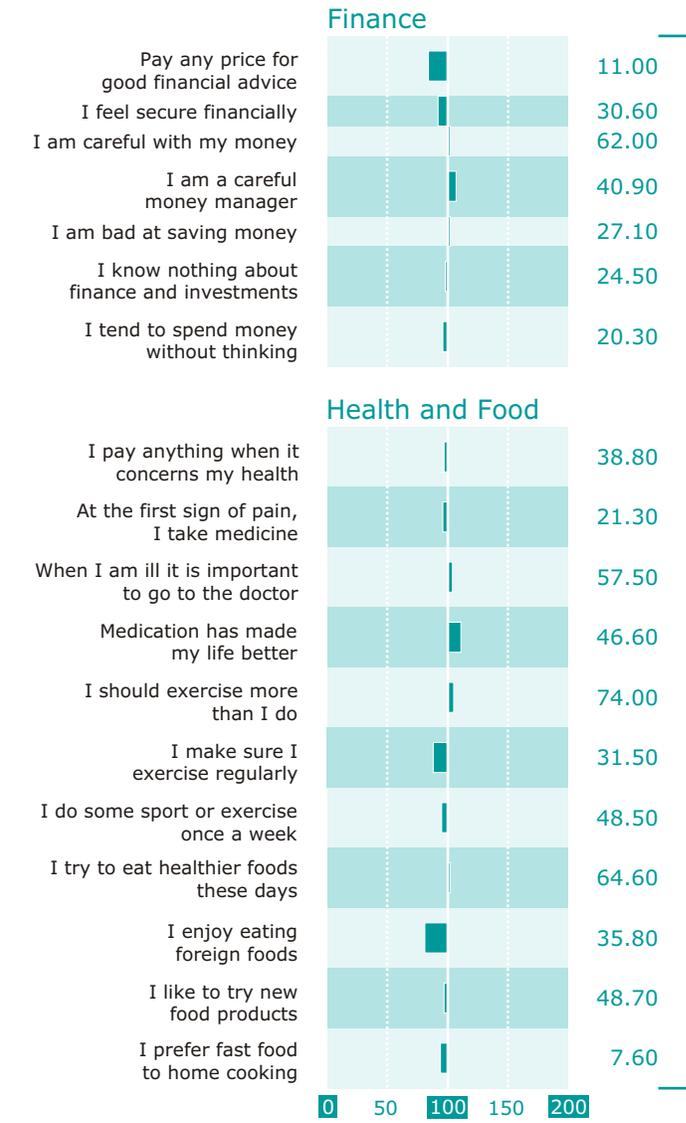
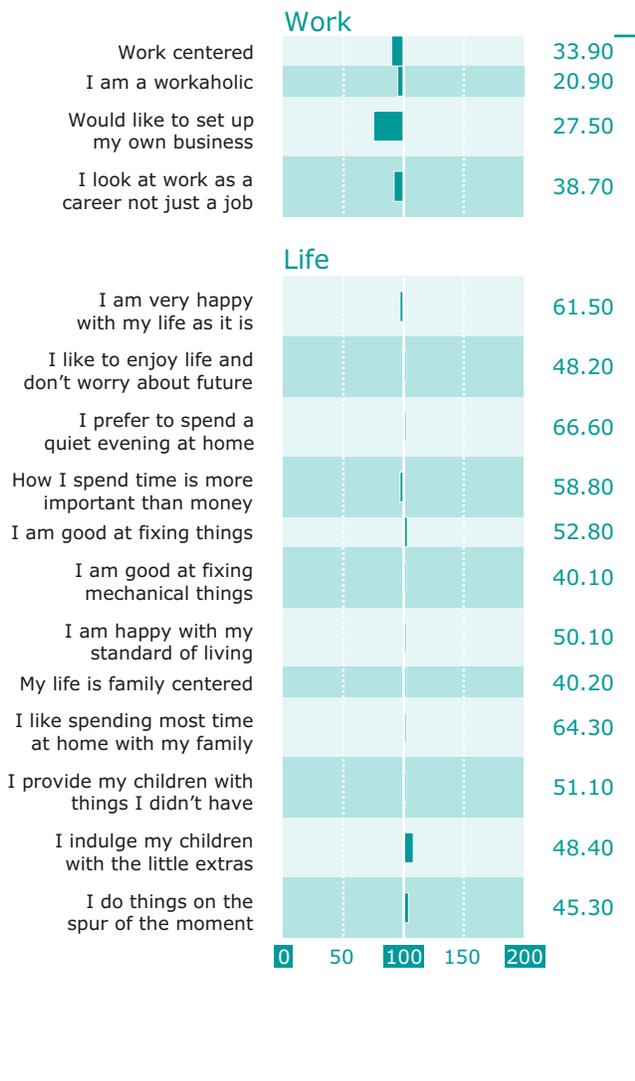
Home to high-school educated mature singles and couples living in middle-class urban blue-collar neighborhoods

6.51% 



Attitudes

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Group F Metro Fringe
Type F01 Steadfast Conservatives

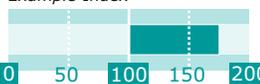
Archie and Edith

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

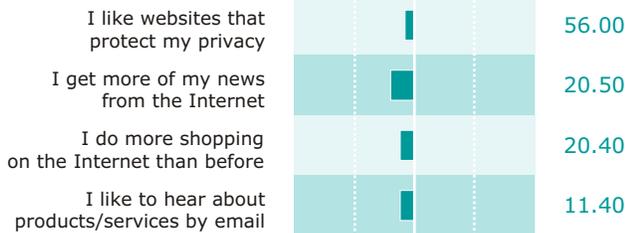
6.51% 



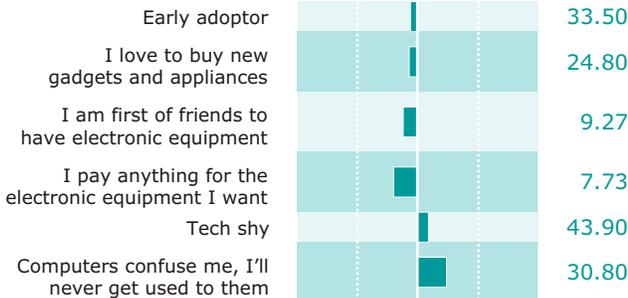
Attitudes

Charts show Index and Mean %
 Example Index  Example Mean % 11.11
 Index 100 indicates US average
 See **Supporting Notes** for further details

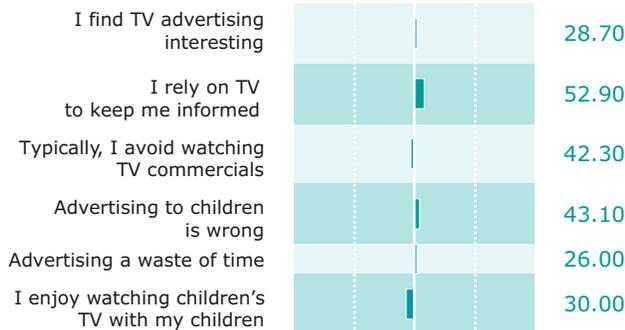
Internet



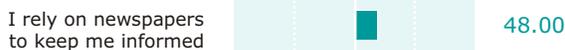
Computing/Electronics



TV



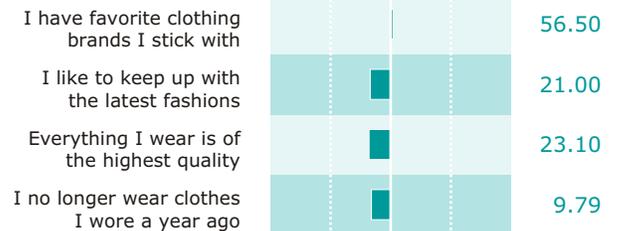
Newspapers



Shopping



Fashion





Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

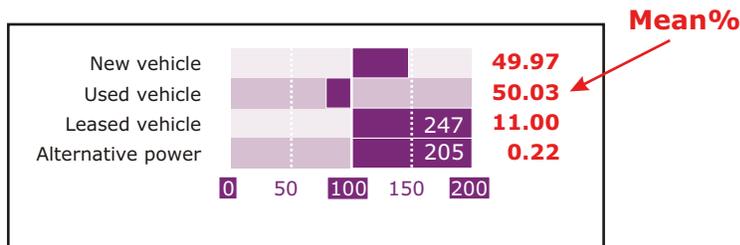
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



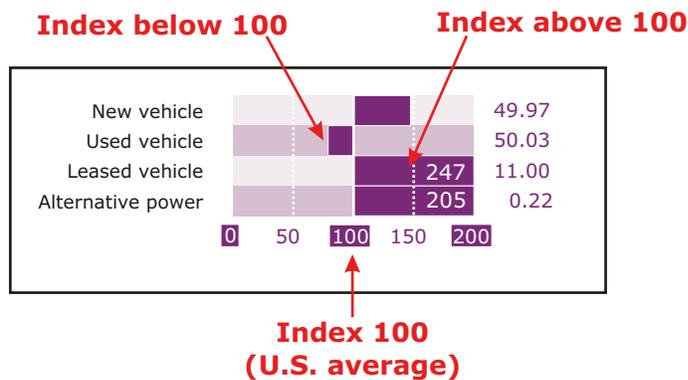
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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Group J Struggling Societies

Type J02 Latino Nuevo

Francisco and Rosa

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

2.91% 



Overview

Rankings

Age Rank 13/60
Wealth Rank 54/60

Top Markets

Los Angeles
New York
Houston
Dallas
Riverside

Top Internet Sites

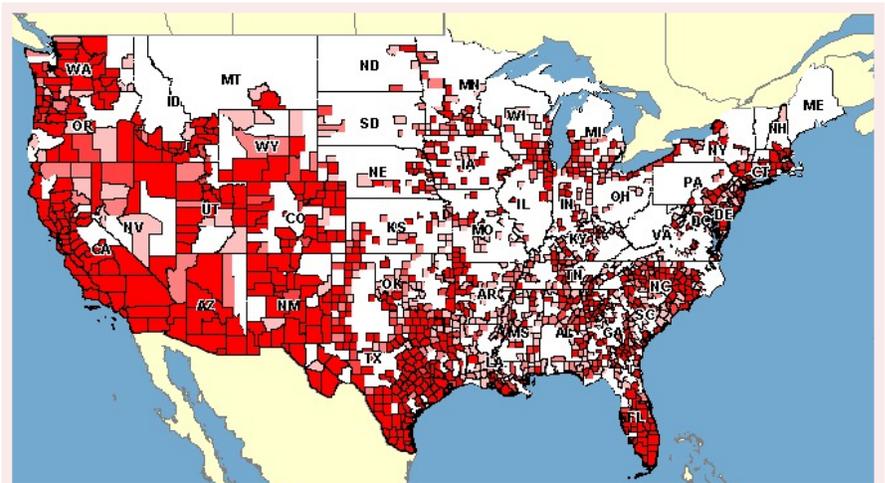
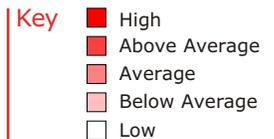
www.univision.com
www.wwe.com
www.myspace.com
www.mtv.com
www.partypoker.com

Preferred Cars

Chevrolet Astro
Chevrolet Suburban
Ford Expedition
Nissan Sentra
Toyota Celica



Locations



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
7	How We View the World
8	Attitudes
9	Supporting Notes

Group J Struggling Societies

Francisco and Rosa

Type 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

2.91% 



Description

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.

Type J02 Group J Struggling Societies

Latino Nuevo

Francisco and Rosa

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

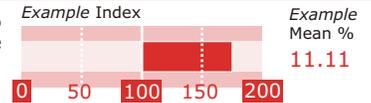
2.91% 



Demographics

Who We Are

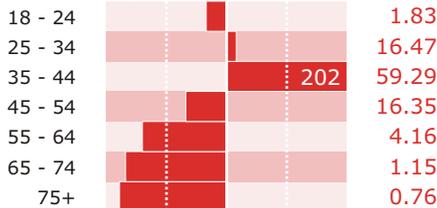
Charts show Index and Mean %
Index 100 indicates US average
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for further details



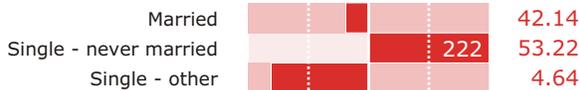
Gender



Age



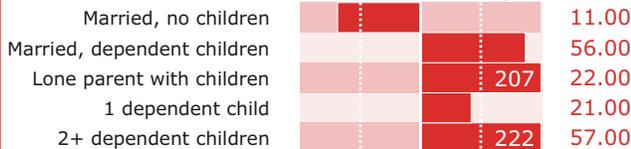
Marital Status



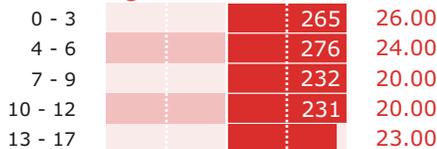
Number in Household



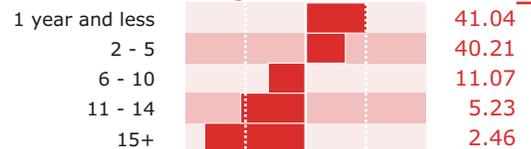
Household Composition



Age of Children



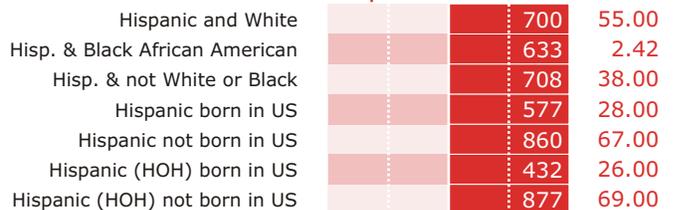
Length of Residence



General Race



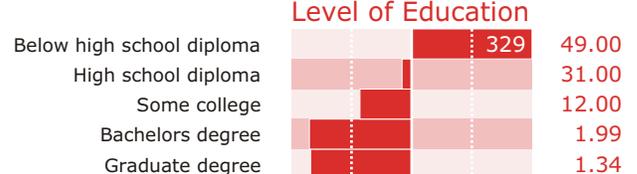
Hispanic Race



Religion



Education



Group J Struggling Societies

Type J02 Latino Nuevo

Francisco and Rosa

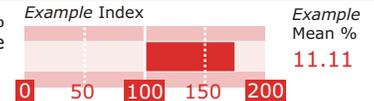
Primarily young, un-educated, but large-family Hispanic households concentrated in the barrios of border states like Texas and California earning very low incomes as laborers and service workers

2.91% 



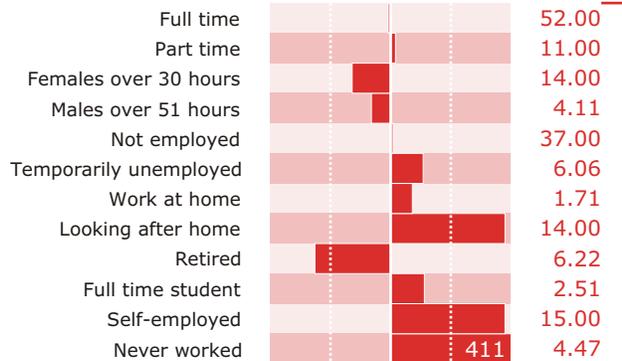
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details

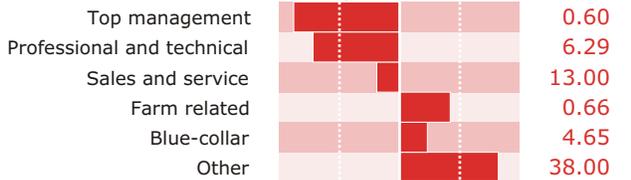


Work

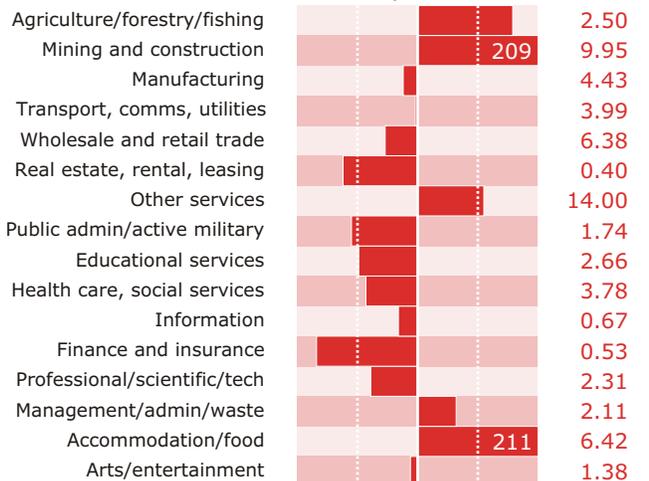
General



Occupation

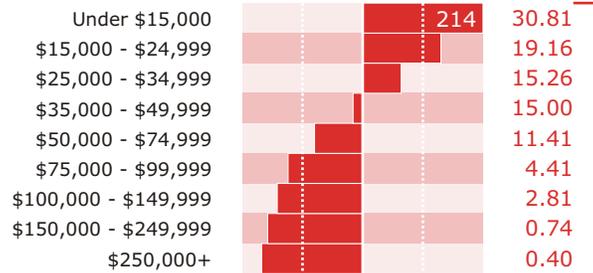


Industry



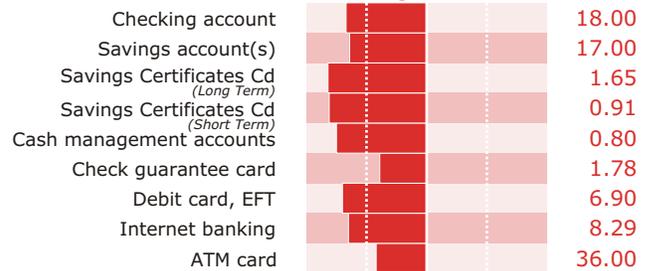
Income

Household Income

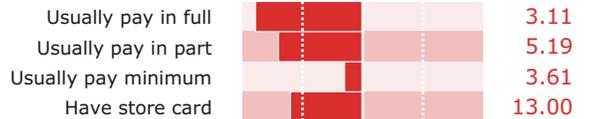


Handling Money

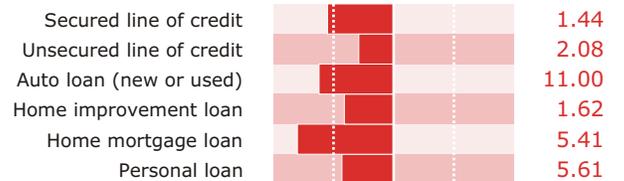
Banking



Credit Cards



Loans



Group J Struggling Societies

Francisco and Rosa

Type J02 **Latino Nuevo**

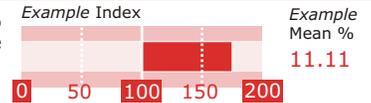
Primarily young, un-educated, but large-family Hispanic households concentrated in the barrios of border states like Texas and California earning very low incomes as laborers and service workers

2.91% 



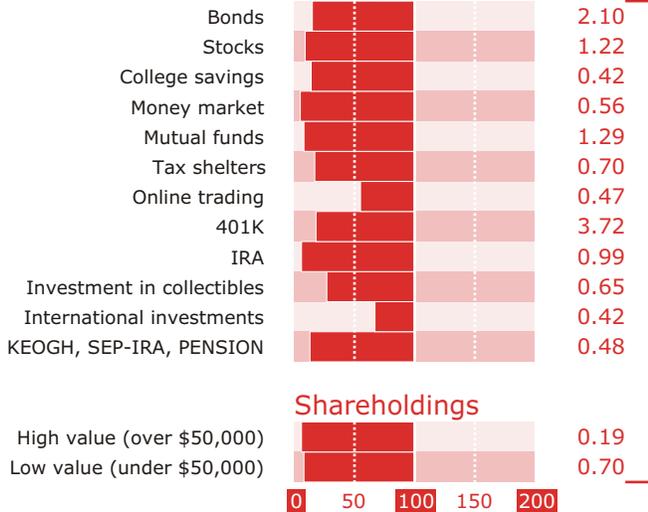
How We Make a Living

Charts show Index and Mean % Index 100 indicates US average See **Supporting Notes** for further details



Handling Money

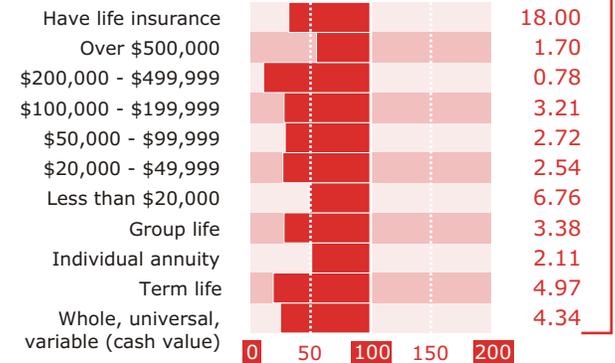
Savings & Investments



Medical Insurance

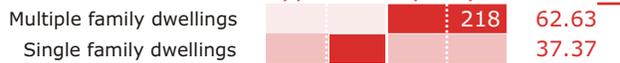


Life Insurance

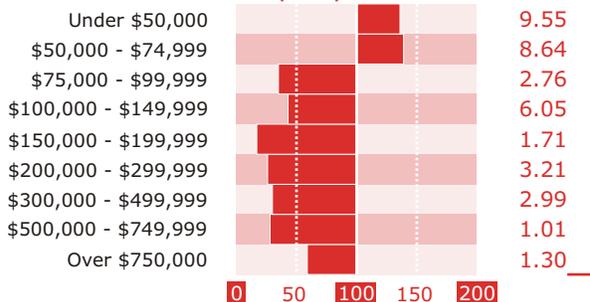


Where We Live

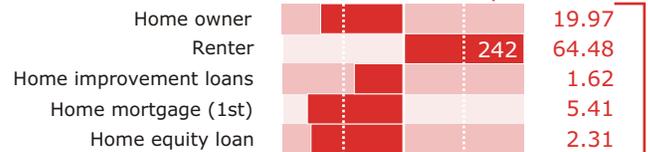
Type of Property



Property Value



Home Ownership



Insurance



Group J Struggling Societies

Francisco and Rosa

Type J02 Latino Nuevo

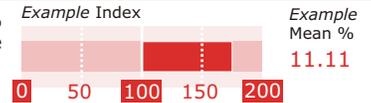
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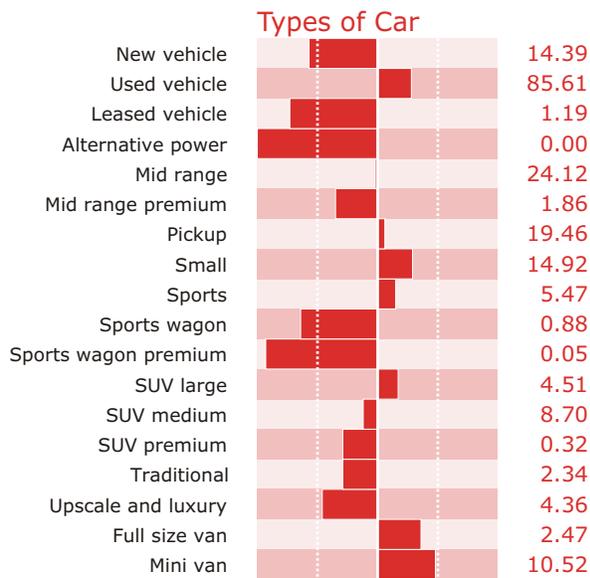
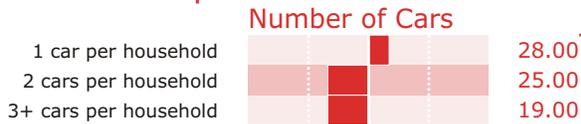


Our Home Lives

Charts show Index and Mean %
Index 100 indicates US average
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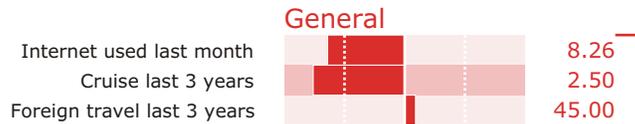
Car Ownership



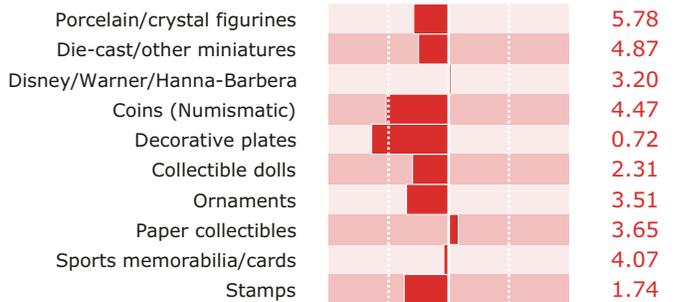
Pets



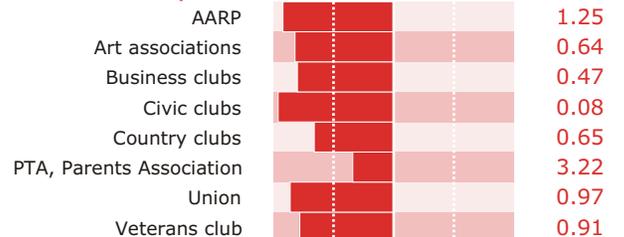
Travel and Vacations



Collectibles



Memberships



Group J Struggling Societies

Type J02 Latino Nuevo

Francisco and Rosa

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2.91% 

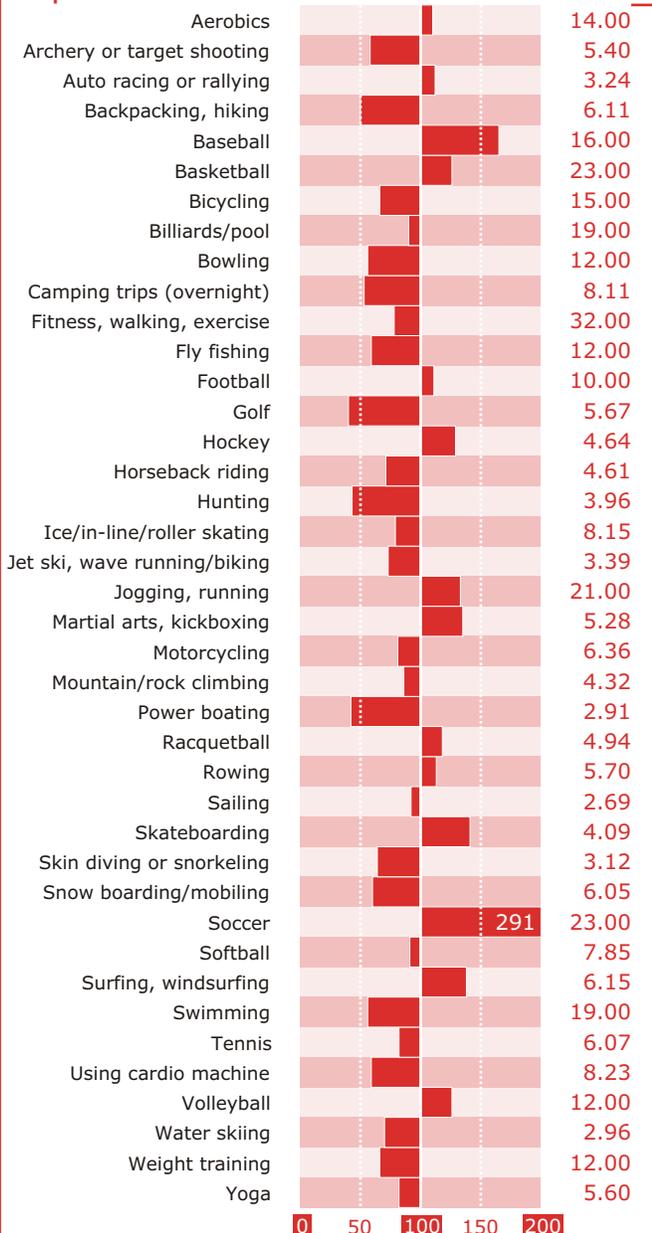


Our Home Lives

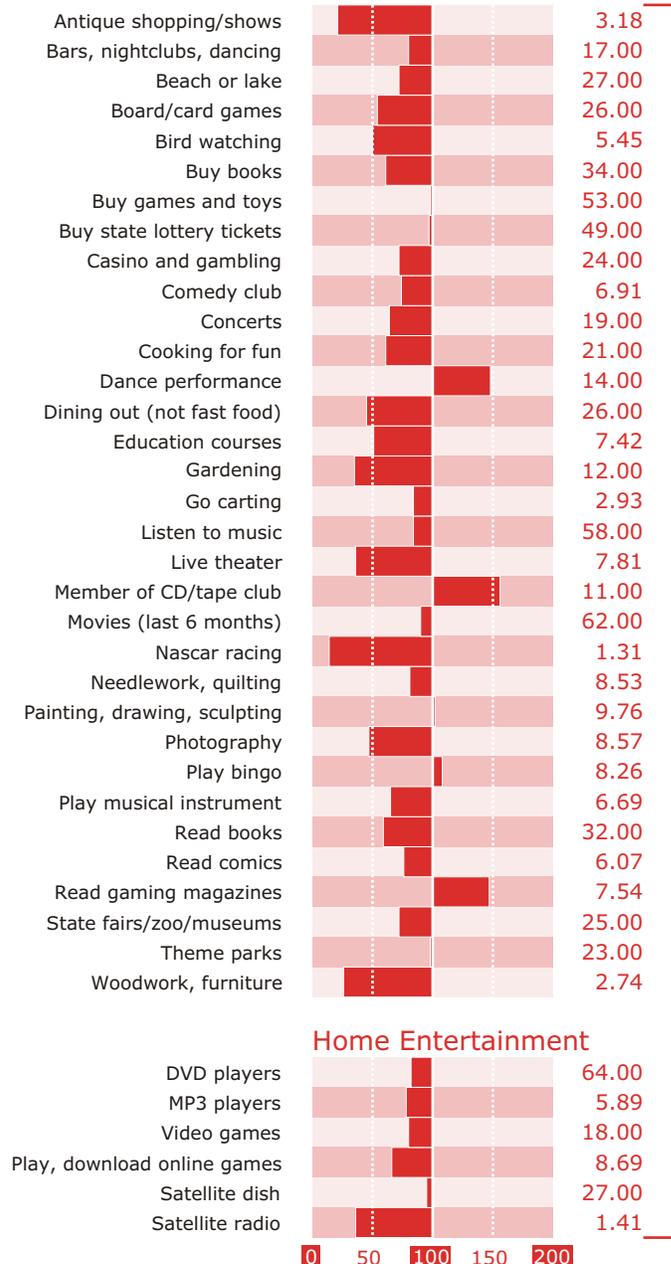
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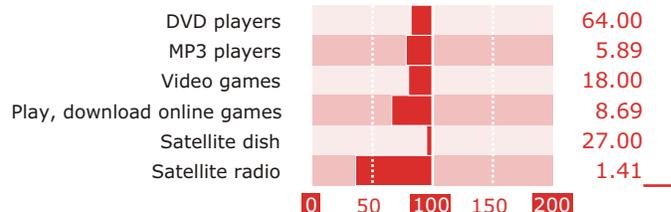
Sports



Entertainment and Leisure



Home Entertainment



Group J Struggling Societies

Type J02 Latino Nuevo

Francisco and Rosa

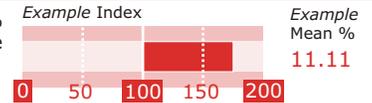
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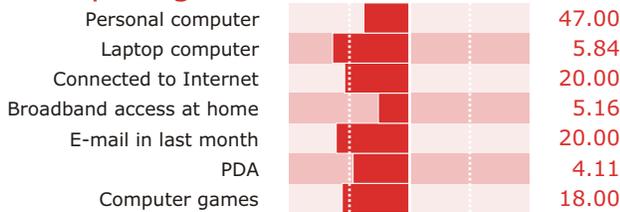


Our Home Lives

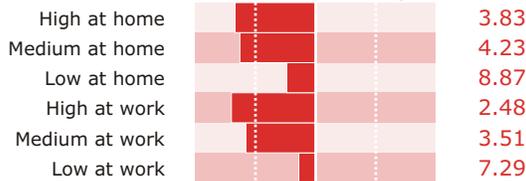
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See **Supporting Notes**
for further details



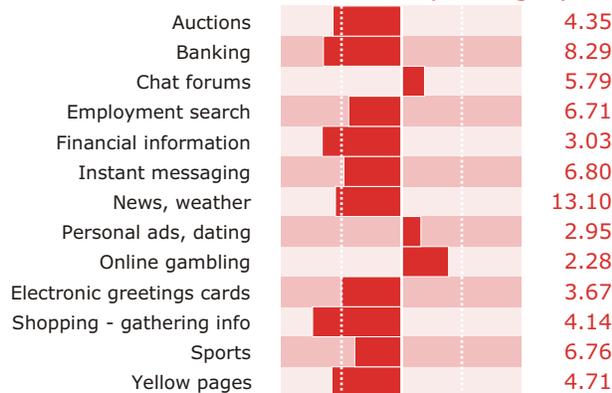
Computing and Internet



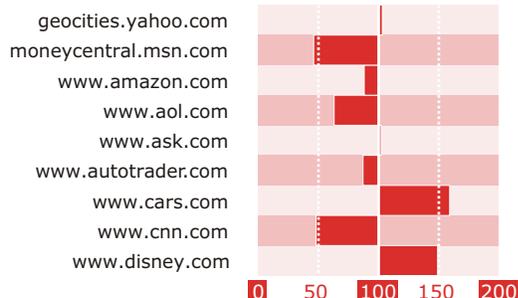
Internet Activity



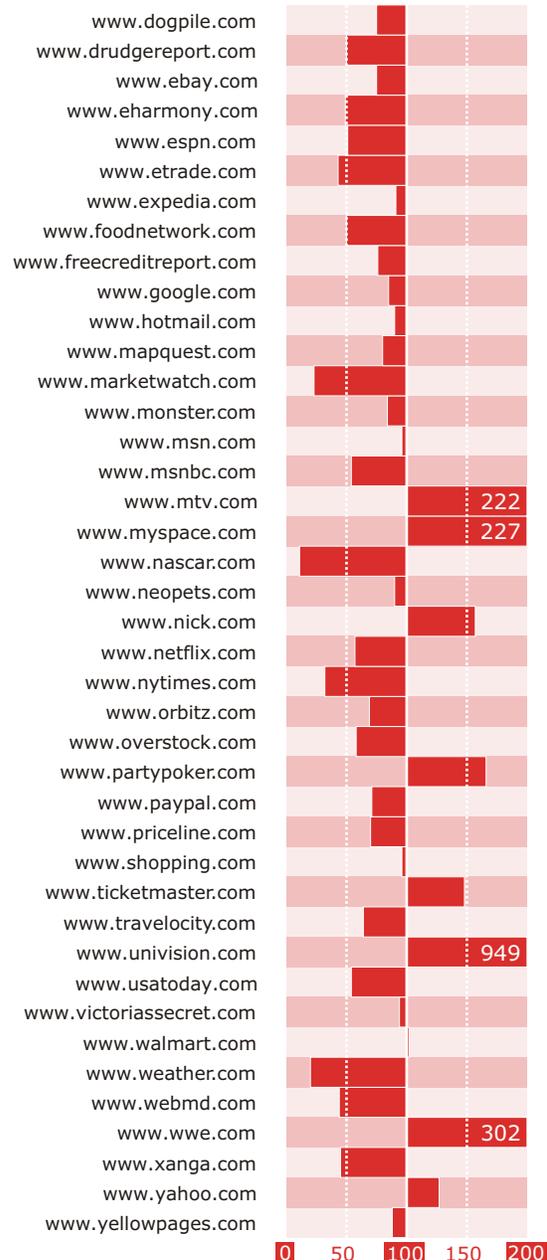
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

Group J Struggling Societies

Type J02 Latino Nuevo

Francisco and Rosa

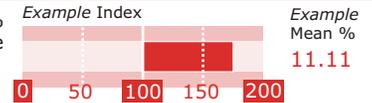
Primarily young, un-educated, but large-family Hispanic households concentrated in the barrios of border states like Texas and California earning very low incomes as laborers and service workers

2.91% 



Our Home Lives

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Telephones

International calls	35.00
Prepaid calling card	33.00

Cellular Phones

Have a cellular phone	47.00
Business	3.24
Personal	38.00
Analog mode	6.49
Call blocking	11.00
Call forwarding	13.00
Call waiting	27.00
Caller Id	33.00
Digital mode	10.00
Internet access	14.00
Nationwide coverage	13.00
Text messaging	25.00
Three way calling	15.00
Voice mail	32.00
Monthly bill \$150+	4.80
Monthly bill \$100 - \$149	5.01
Monthly bill \$50 - \$99	18.00
Monthly bill under \$50	14.00

Radio

High drive time	17.00
Medium drive time	16.00
Low drive time	26.00
High all day	19.00
Medium all day	19.00
Low all day	32.00
All news	1.89
All sports	0.65
Black rhythm and blues	0.59
Classic rock	4.84
Classical	0.38
Country (or Western)	6.46
Easy listening	1.01
Golden oldies	4.68
Jazz	1.11
Spanish	874 50.60
Urban contemporary	8.25
Mexican, Ranchera, Tejano	871 50.60

TV and Cable

High prime time	6.52
Medium prime time	26.00
Low prime time	25.00
High early and late fringe	10.00
Medium early and late fringe	22.00
Low early and late fringe	28.00
High all day	8.64
Medium all day	21.00
Low all day	26.00
High cable TV	9.98
Medium cable TV	11.00
Low cable TV	229 46.00

TV Primetime

Comedy and variety	13.40
News and documentary	13.20
Feature film	10.00
General drama	27.80
Nature	1.86
Reality	28.80
Science	2.56
Situation comedy	24.90
Sports	6.86
How-To	5.29

TV Daytime

Drama	8.80
News	15.90
Game show or contest	4.32
Talk or informational	3.21

TV Early Evening

Weekday news	9.71
Weekend news	12.50

TV Late Fringe

Monday - Friday	10.80
Weekend	11.10

Group J Struggling Societies

Francisco and Rosa

Type J02 **Latino Nuevo**

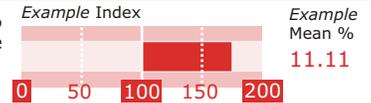
Primarily young, un-educated, but large-family Hispanic households concentrated in the barrios of border states like Texas and California earning very low incomes as laborers and service workers

2.91% 

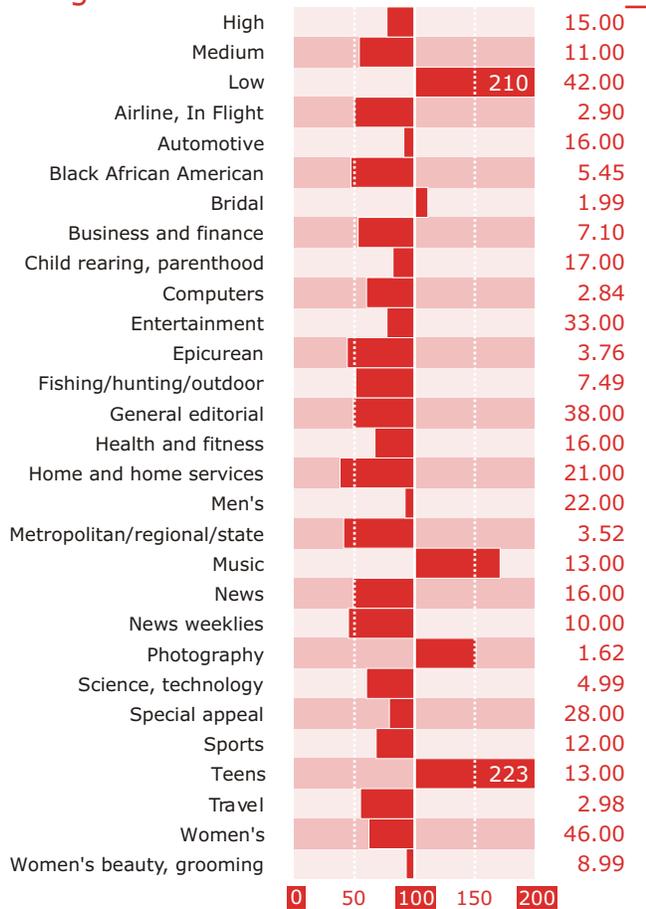


Our Home Lives

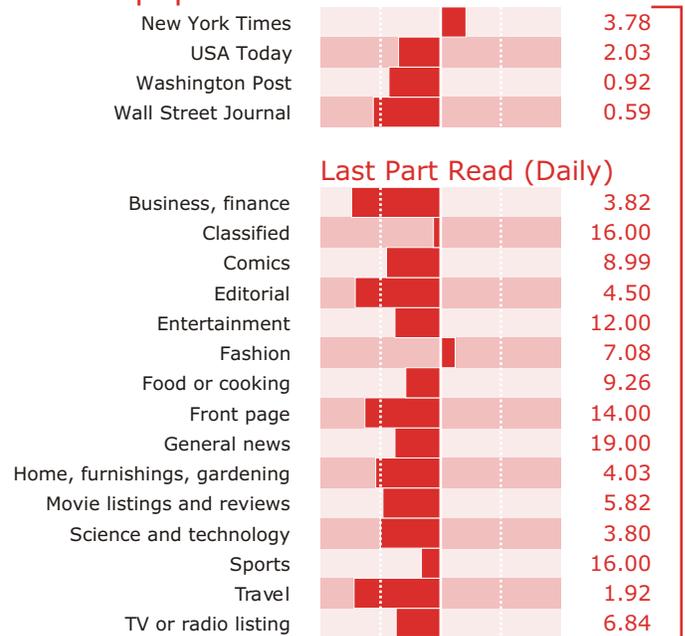
Charts show Index and Mean %
 Index 100 indicates US average
 See **Supporting Notes**
 for further details



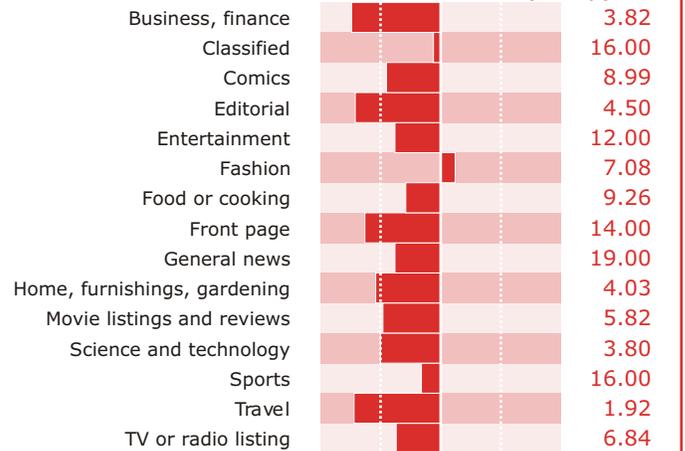
Magazines



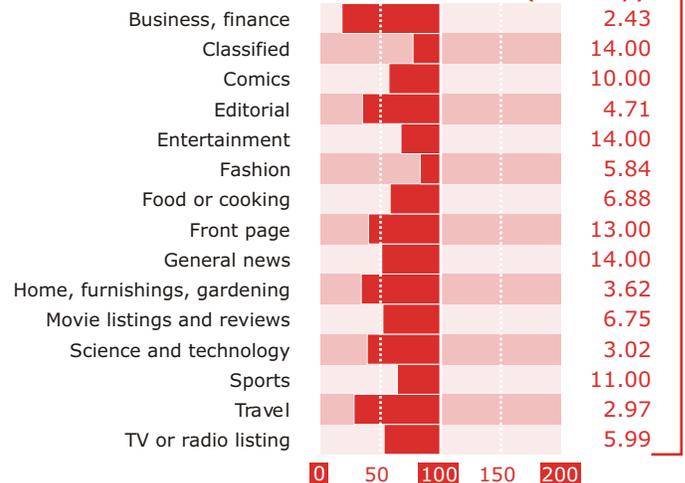
Newspapers



Last Part Read (Daily)



Last Part Read (Sunday)



Group J Struggling Societies

Type J02 Latino Nuevo

Francisco and Rosa

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

2.91% 

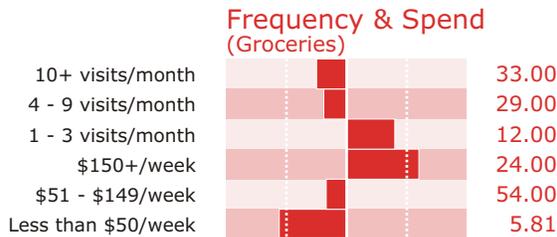
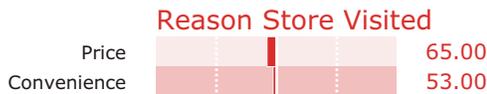
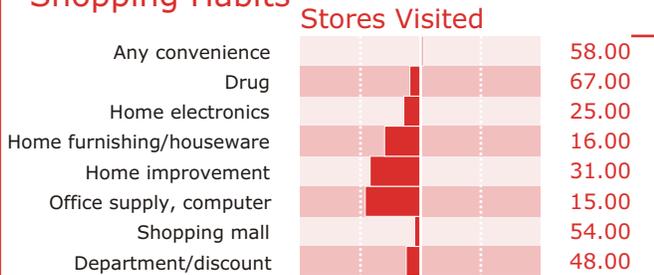


Our Home Lives

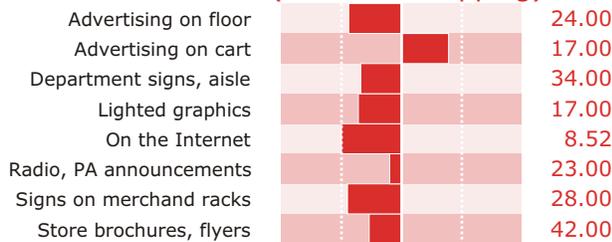
Charts show Index and Mean %
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 for further details



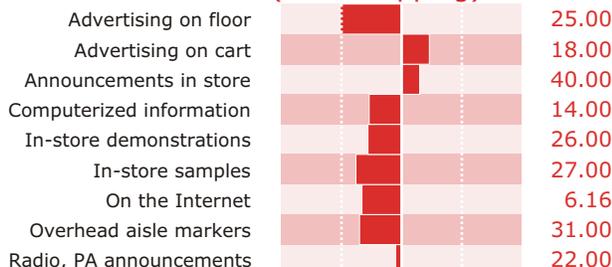
Shopping Habits



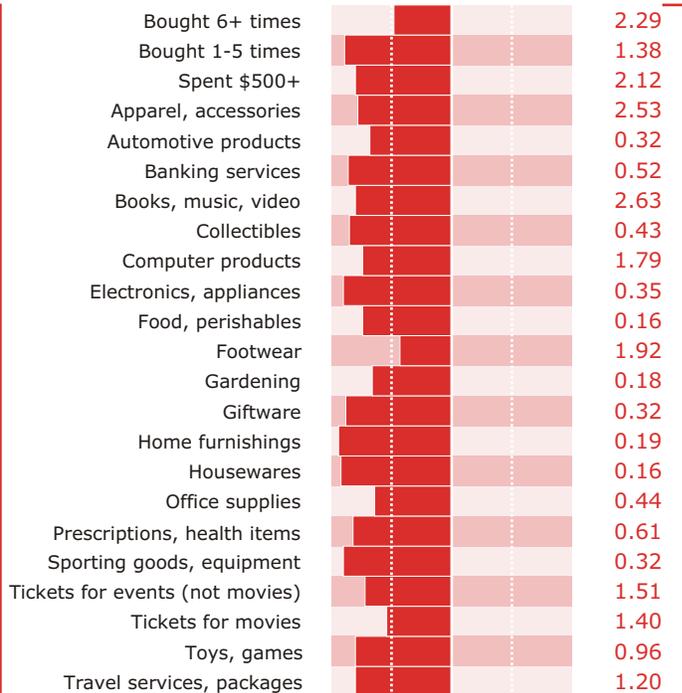
Customers refer to (non-food shopping)



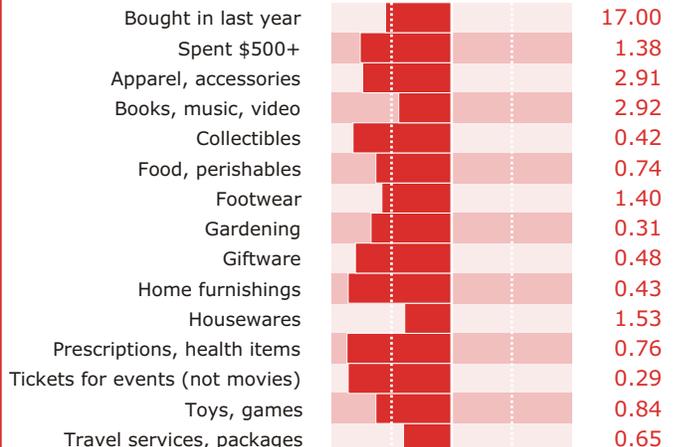
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



Group J Struggling Societies

Type J02 Latino Nuevo

Francisco and Rosa

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

2.91% 

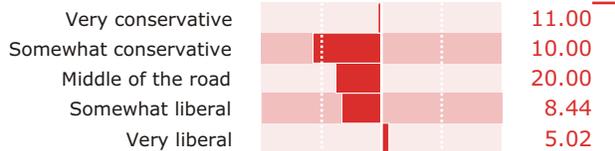


How We View The World

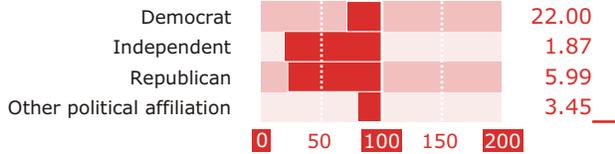
Charts show Index and Mean %
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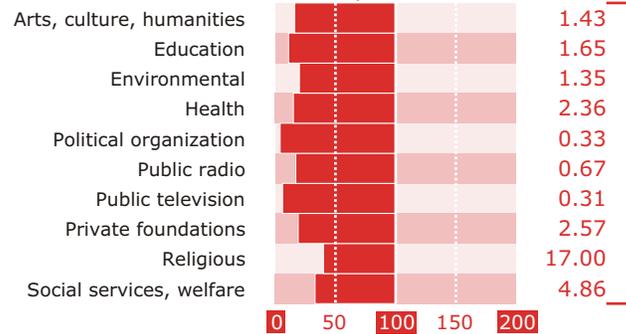
Political Outlook



Political Affiliation



Charity

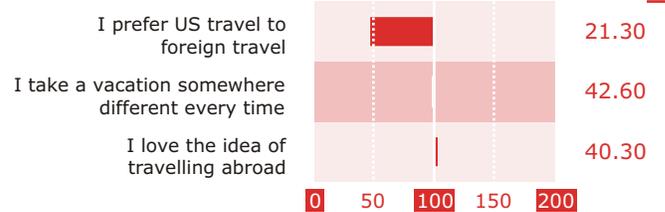


Attitudes

Cars



Travel



Group J Struggling Societies

Type J02 Latino Nuevo

Francisco and Rosa

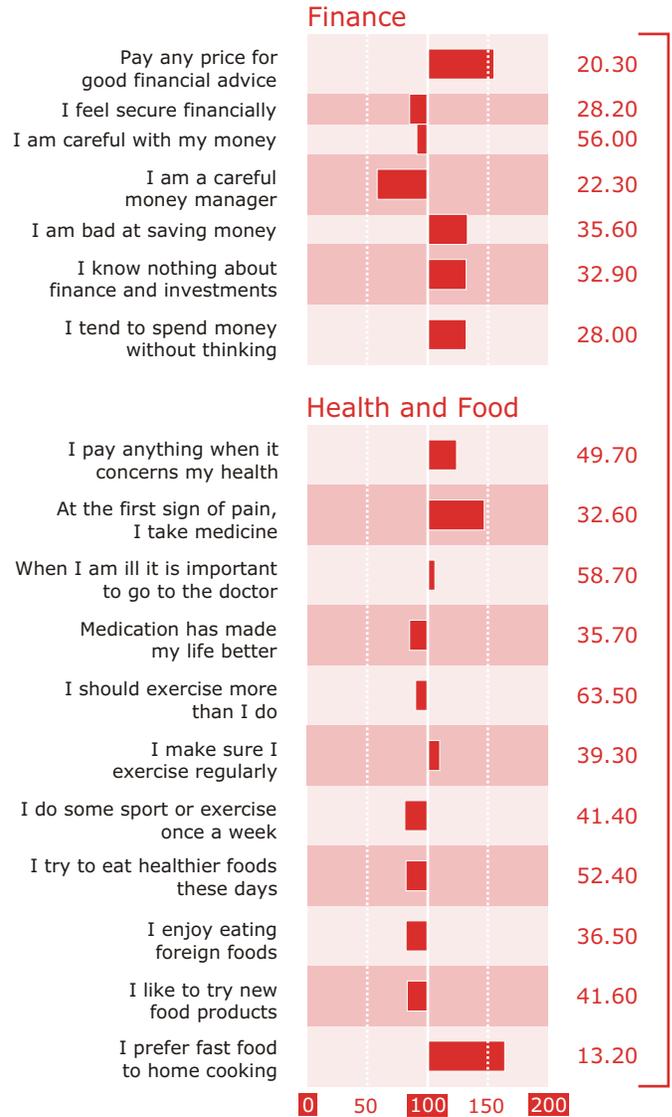
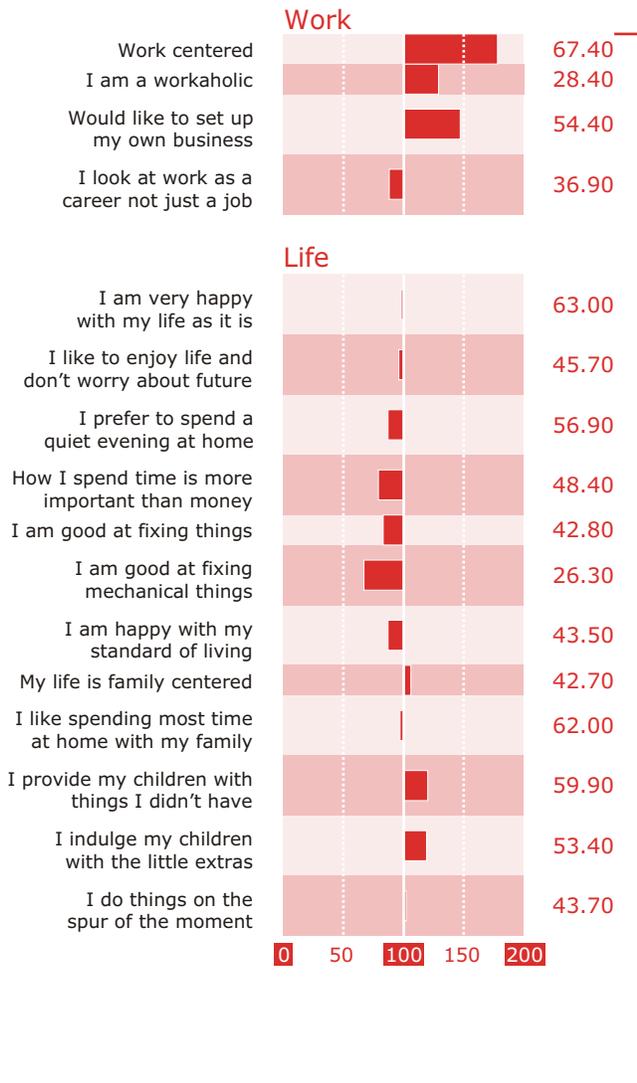
Primarily young, un-educated, but large-family Hispanic households concentrated in the barrios of border states like Texas and California earning very low incomes as laborers and service workers

2.91% 



Attitudes

Charts show Index and Mean %
 Index 100 indicates US average
 See **Supporting Notes**
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Group J Struggling Societies

Type J02 Latino Nuevo

Francisco and Rosa

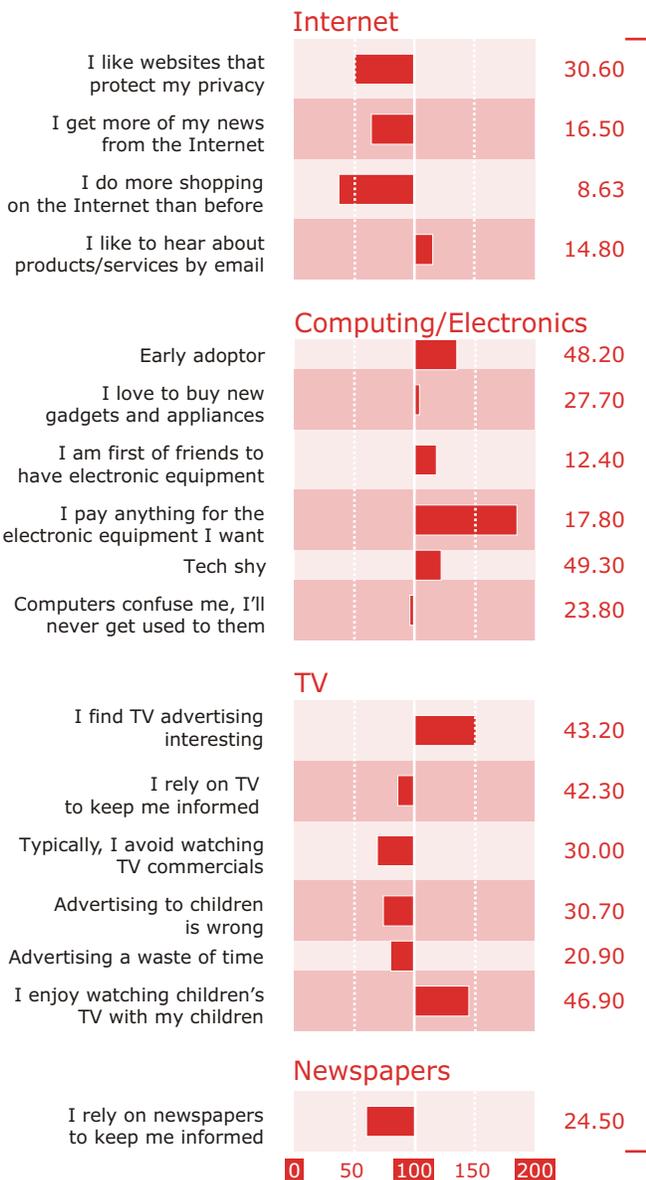
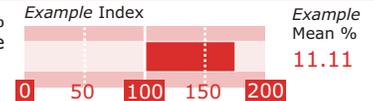
Primarily young, un-educated, but large-family Hispanic households concentrated in the barrios of border states like Texas and California earning very low incomes as laborers and service workers

2.91% 



Attitudes

Charts show Index and Mean %
 Index 100 indicates US average
 See **Supporting Notes**
 for further details





Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

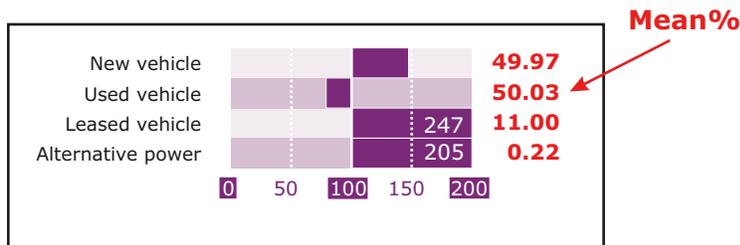
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



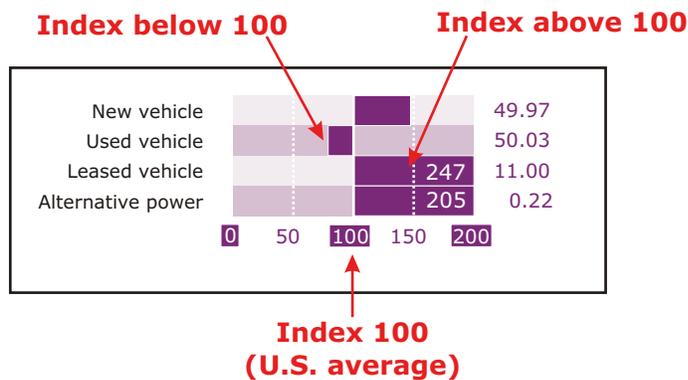
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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Group B Upscale America

Sergio and Sofia

Type B05 **Second-generation Success**

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

2.40% 



Overview

Rankings

Age Rank 34/60
Wealth Rank 11/60

Top Markets

Los Angeles
New York
Riverside
Chicago
Houston

Top Internet Sites

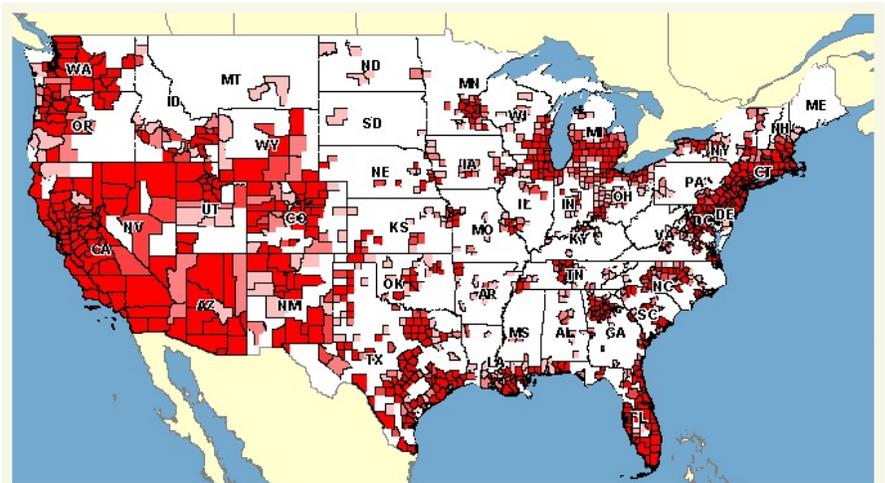
www.univision.com
www.neopets.com
www.mtv.com
www.myspace.com
www.nick.com

Preferred Cars

Acura Integra
Lincoln Navigator
Nissan Quest
Toyota Tacoma
Toyota Tundra



Locations



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
7	How We View the World
8	Attitudes
9	Supporting Notes



Group B Upscale America

Sergio and Sofia

Type B05 **Second-generation Success**

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

2.40%



Description

Demographics

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.

Description

2

Group B Upscale America

Sergio and Sofia

Type B05 **Second-generation Success**

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

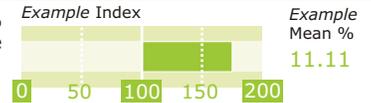
2.40% 



Who We Are

Demographics

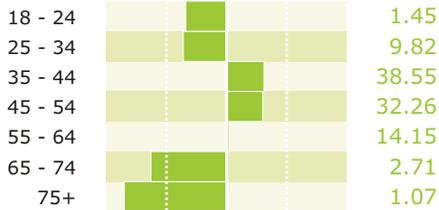
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Gender



Age



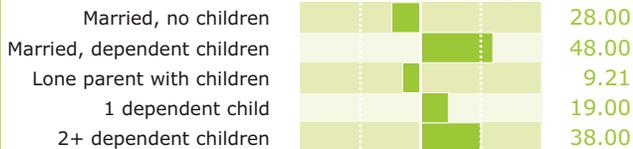
Marital Status



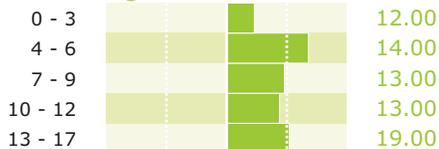
Number in Household



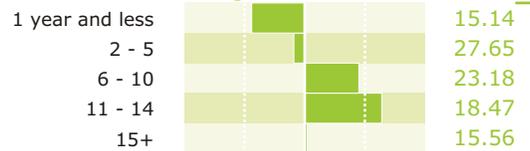
Household Composition



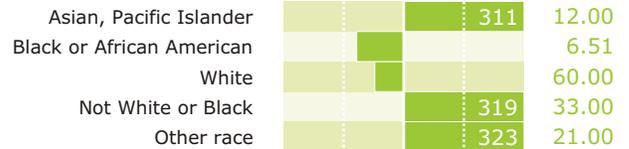
Age of Children



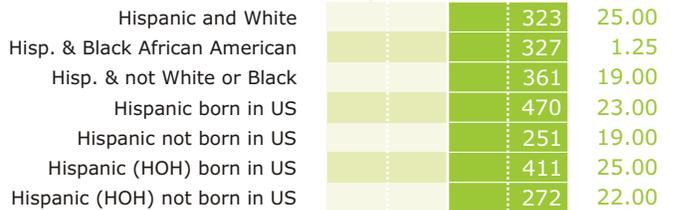
Length of Residence



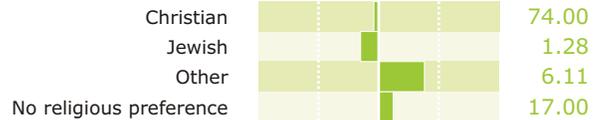
General Race



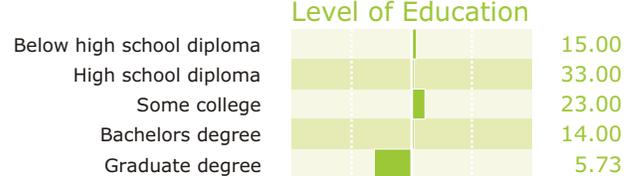
Hispanic Race



Religion



Education



Level of Education



Group B Upscale America

Sergio and Sofia

Type B05 **Second-generation Success**

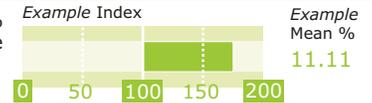
Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities

2.40% 



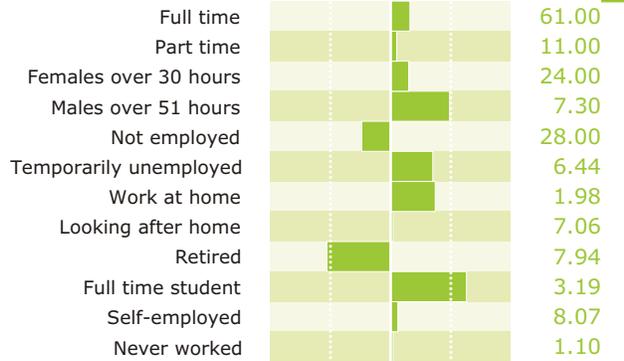
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details

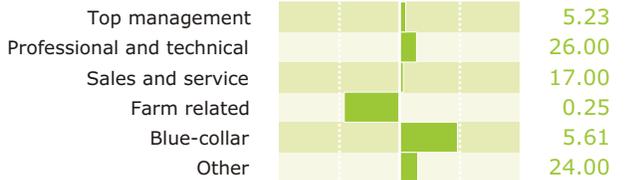


Work

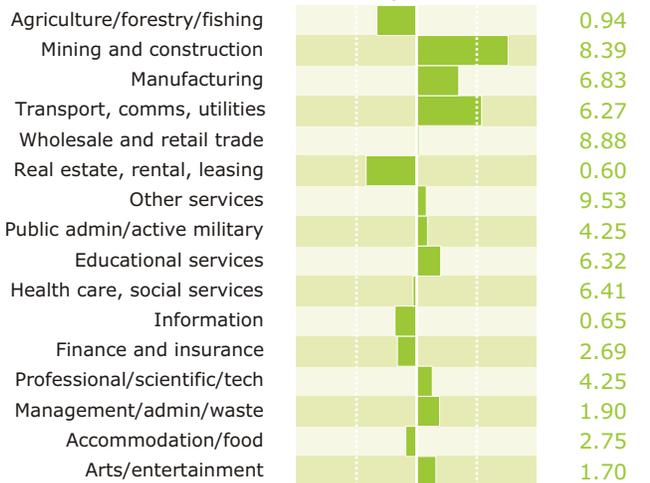
General



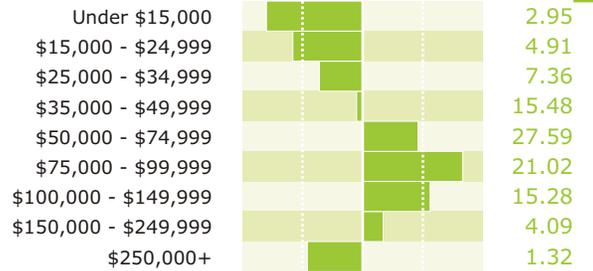
Occupation



Industry

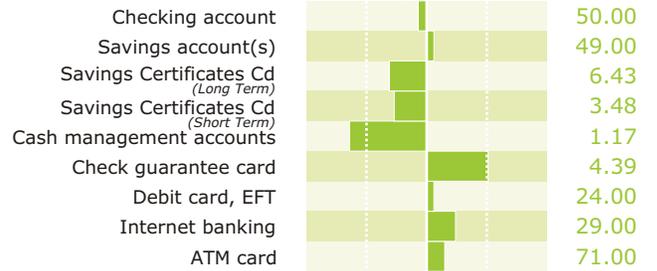


Income



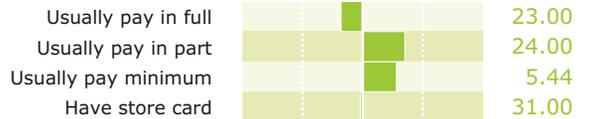
Household Income

Handling Money

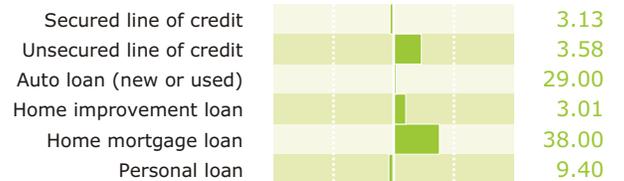


Banking

Credit Cards



Loans



Group B Upscale America

Sergio and Sofia

Type B05 **Second-generation Success**

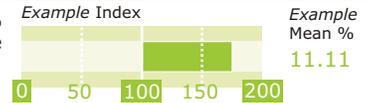
Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities

2.40% 



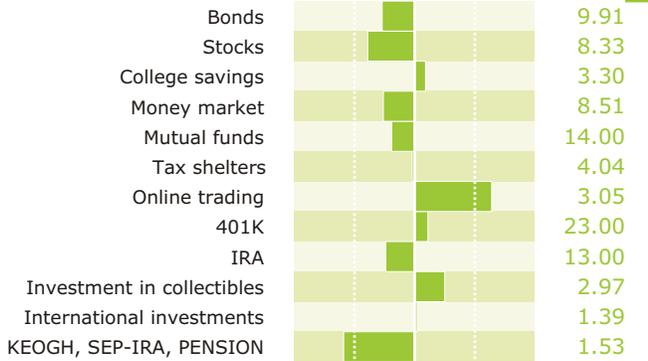
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details

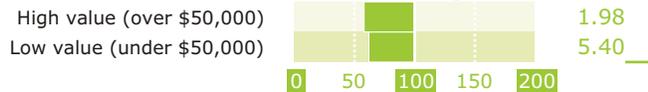


Handling Money

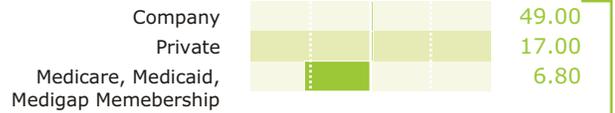
Savings & Investments



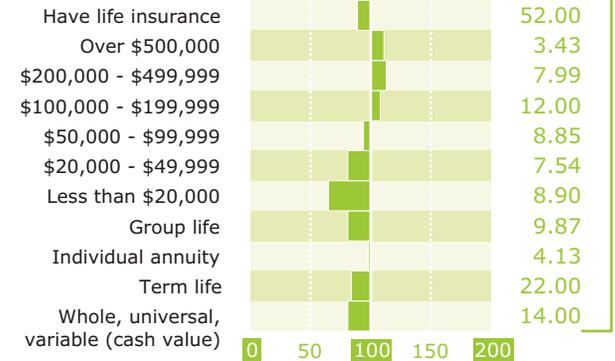
Shareholdings



Medical Insurance

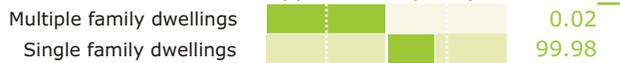


Life Insurance



Where We Live

Type of Property



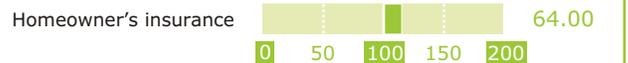
Property Value



Home Ownership



Insurance



Group B Upscale America

Sergio and Sofia

Type B05 **Second-generation Success**

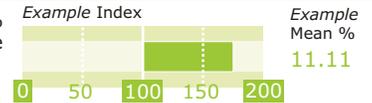
Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities

2.40% 

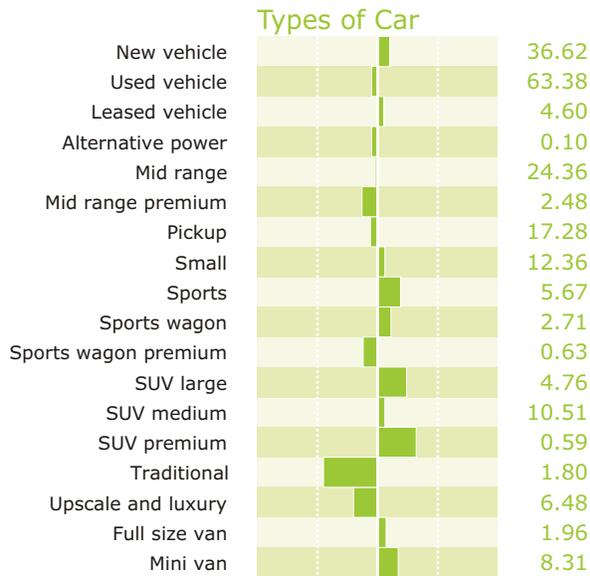


Our Home Lives

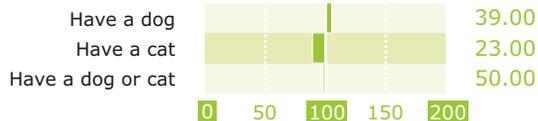
Charts show Index and Mean %
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See **Supporting Notes**
for further details



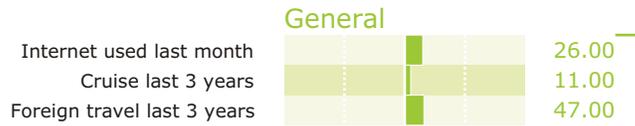
Car Ownership



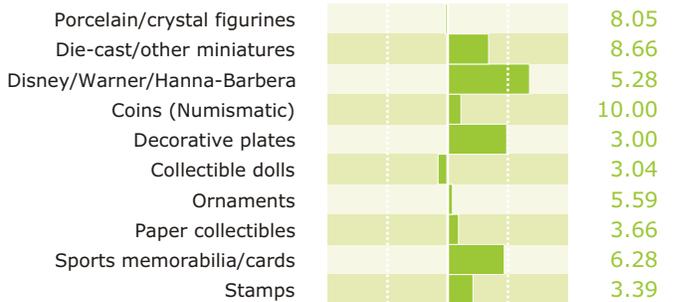
Pets



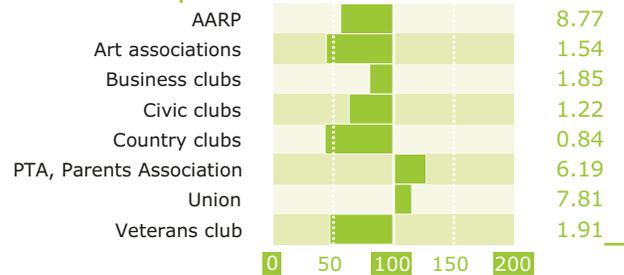
Travel and Vacations



Collectibles



Memberships



Group B Upscale America

Sergio and Sofia

Type B05 **Second-generation Success**

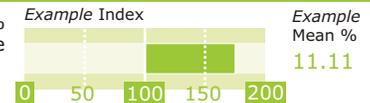
Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities

2.40% 



Our Home Lives

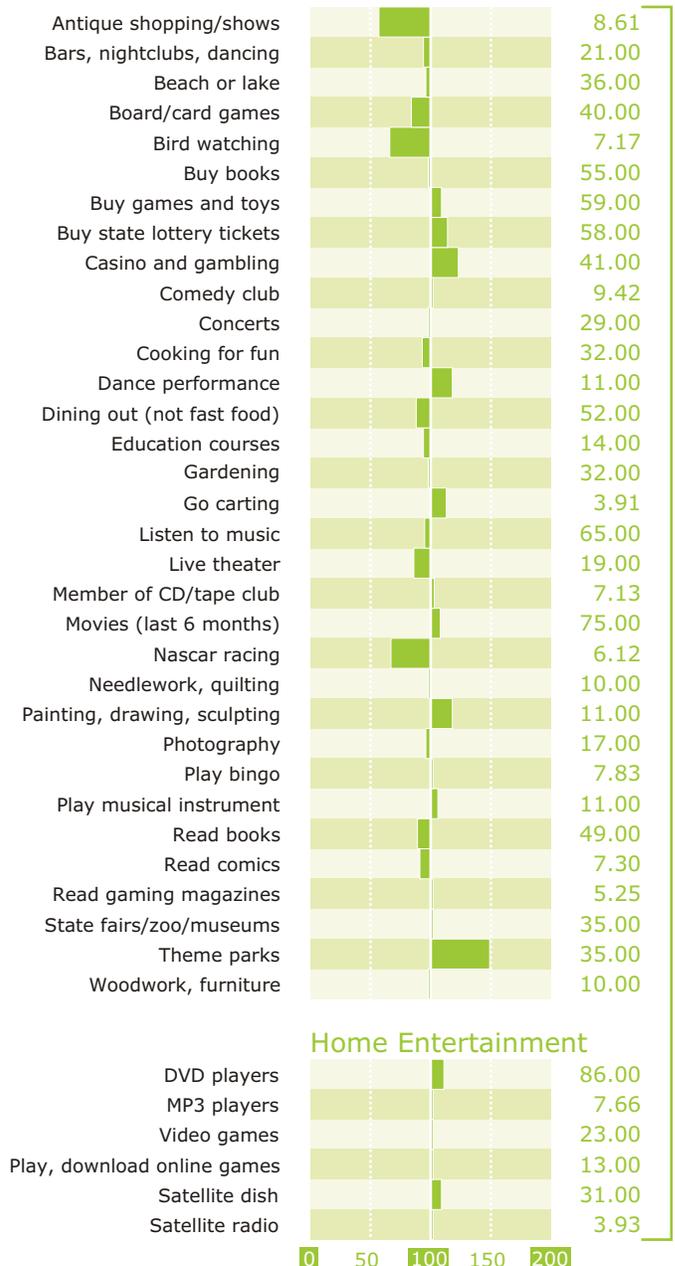
Charts show Index and Mean %
 Index 100 indicates US average
 See **Supporting Notes**
 for further details



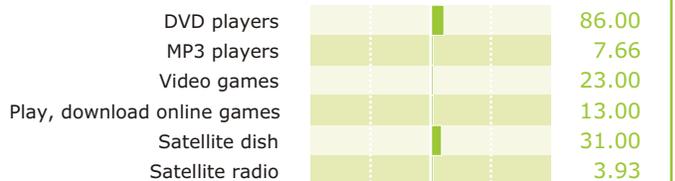
Sports



Entertainment and Leisure



Home Entertainment



Group B Upscale America
 Type B05 **Second-generation Success**

Sergio and Sofia

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

2.40% 

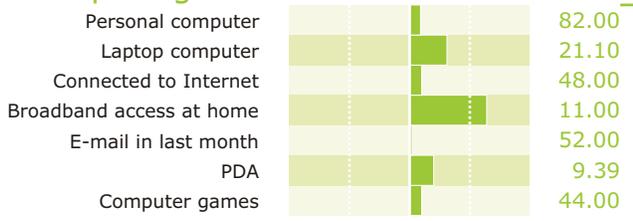


Our Home Lives

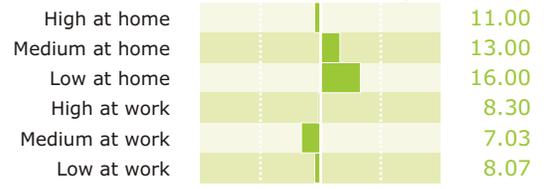
Charts show Index and Mean %
 Index 100 indicates US average
 See **Supporting Notes**
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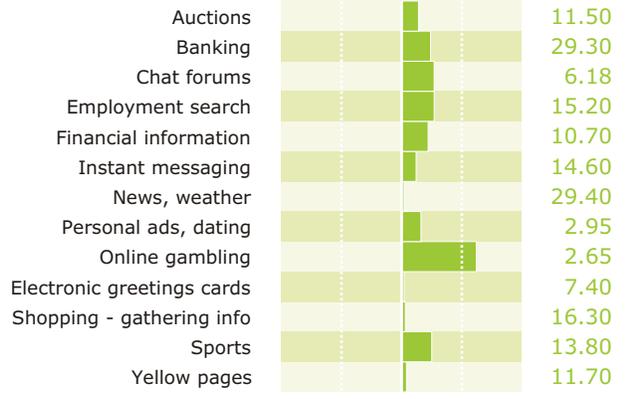
Computing and Internet



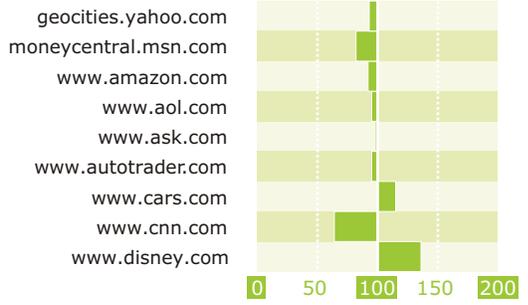
Internet Activity



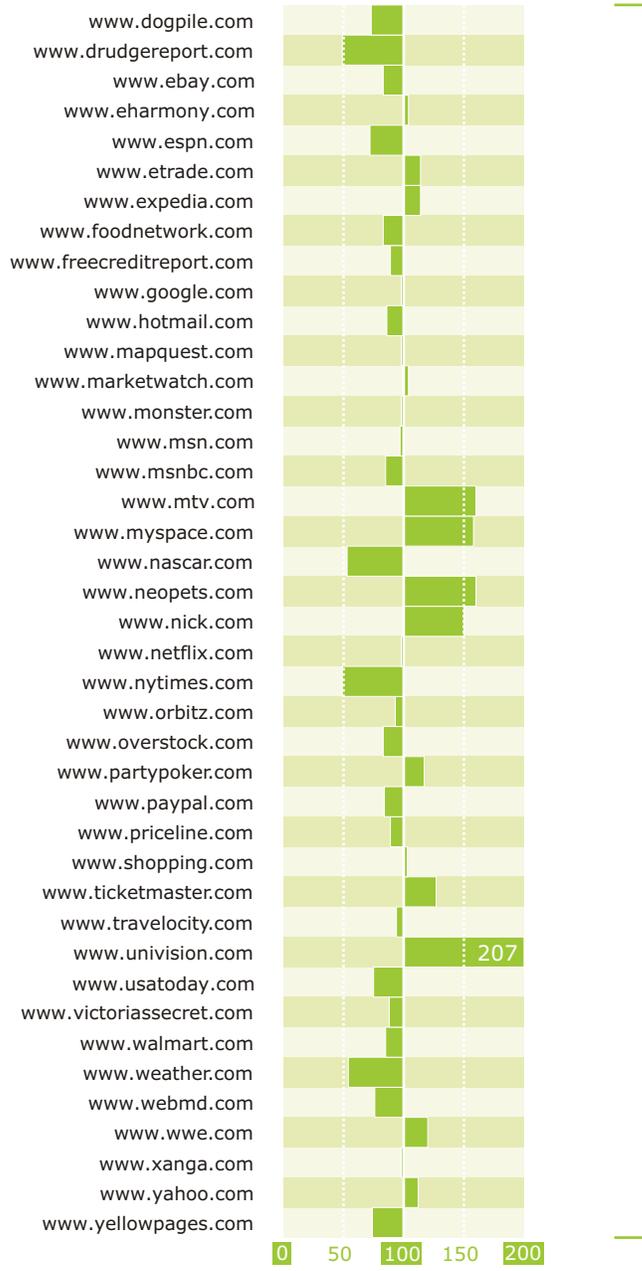
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

Group B Upscale America

Sergio and Sofia

Type B05 **Second-generation Success**

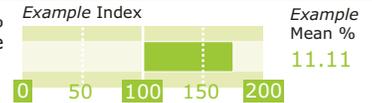
Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities

2.40% 



Our Home Lives

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Telephones

International calls	27.00
Prepaid calling card	21.00

Cellular Phones

Have a cellular phone	74.00
Business	9.97
Personal	60.00
Analog mode	16.00
Call blocking	16.00
Call forwarding	25.00
Call waiting	46.00
Caller Id	56.00
Digital mode	26.00
Internet access	27.00
Nationwide coverage	30.00
Text messaging	41.00
Three way calling	24.00
Voice mail	58.00
Monthly bill \$150+	7.25
Monthly bill \$100 - \$149	9.69
Monthly bill \$50 - \$99	32.00
Monthly bill under \$50	21.00

Radio

High drive time	18.00
Medium drive time	22.00
Low drive time	21.00
High all day	17.00
Medium all day	19.00
Low all day	22.00
All news	14.70
All sports	3.14
Black rhythm and blues	0.98
Classic rock	11.00
Classical	1.53
Country (or Western)	12.70
Easy listening	5.54
Golden oldies	11.60
Jazz	2.74
Spanish	249 14.40
Urban contemporary	9.80
Mexican, Ranchera, Tejano	248 14.40

TV and Cable

High prime time	18.00
Medium prime time	21.00
Low prime time	22.00
High early and late fringe	14.00
Medium early and late fringe	19.00
Low early and late fringe	25.00
High all day	16.00
Medium all day	21.00
Low all day	24.00
High cable TV	18.00
Medium cable TV	17.00
Low cable TV	22.00

TV Primetime

Comedy and variety	18.00
News and documentary	22.60
Feature film	8.95
General drama	56.10
Nature	2.85
Reality	50.00
Science	4.33
Situation comedy	49.10
Sports	10.90
How-To	10.70

TV Daytime

Drama	11.70
News	18.40
Game show or contest	3.47
Talk or informational	5.96

TV Early Evening

Weekday news	22.60
Weekend news	19.30

TV Late Fringe

Monday - Friday	19.30
Weekend	14.20

Group B Upscale America

Sergio and Sofia

Type B05 **Second-generation Success**

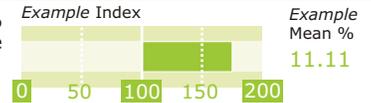
Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities

2.40% 

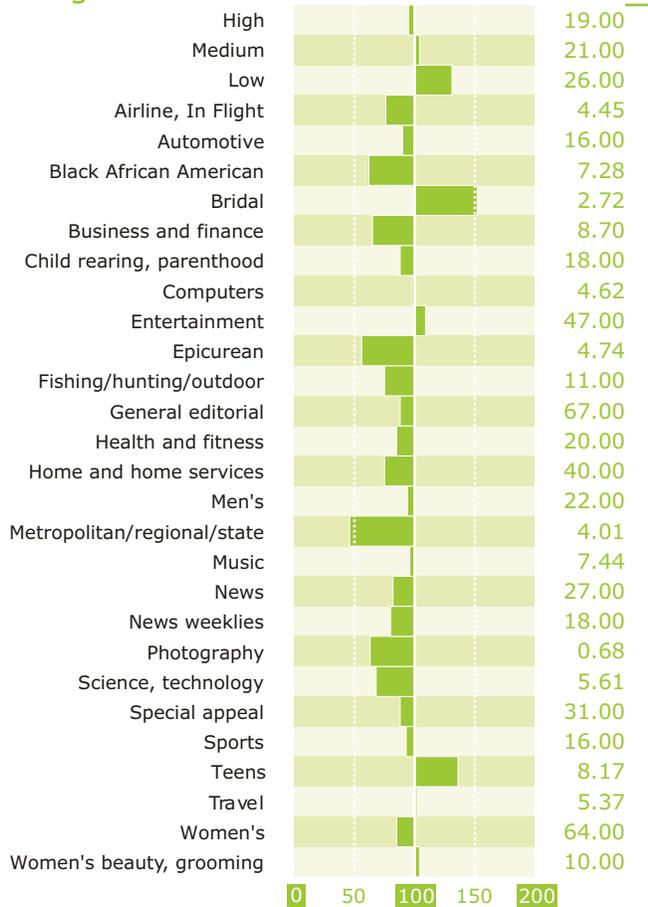


Our Home Lives

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



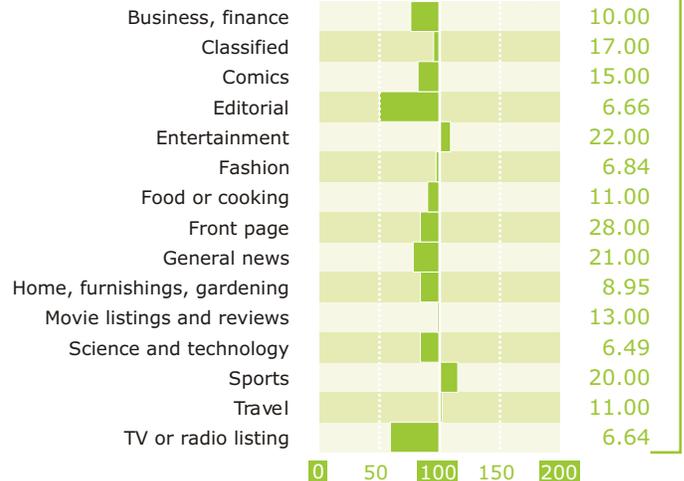
Magazines



Newspapers



Last Part Read (Sunday)



Group B Upscale America

Sergio and Sofia

Type B05 **Second-generation Success**

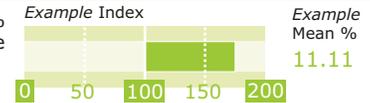
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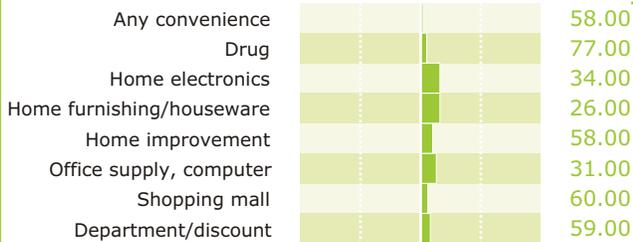
Our Home Lives

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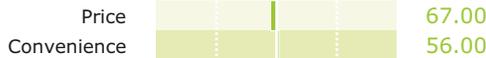


Shopping Habits

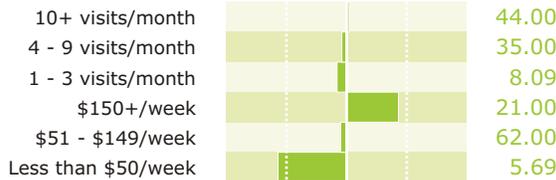
Stores Visited



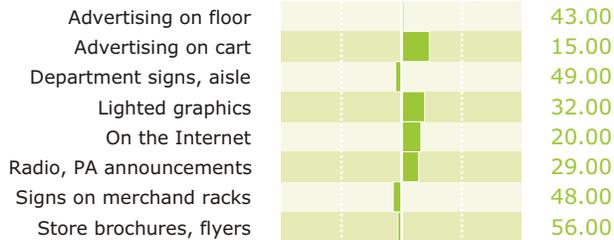
Reason Store Visited



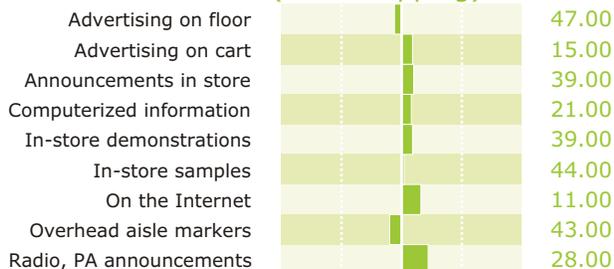
Frequency & Spend (Groceries)



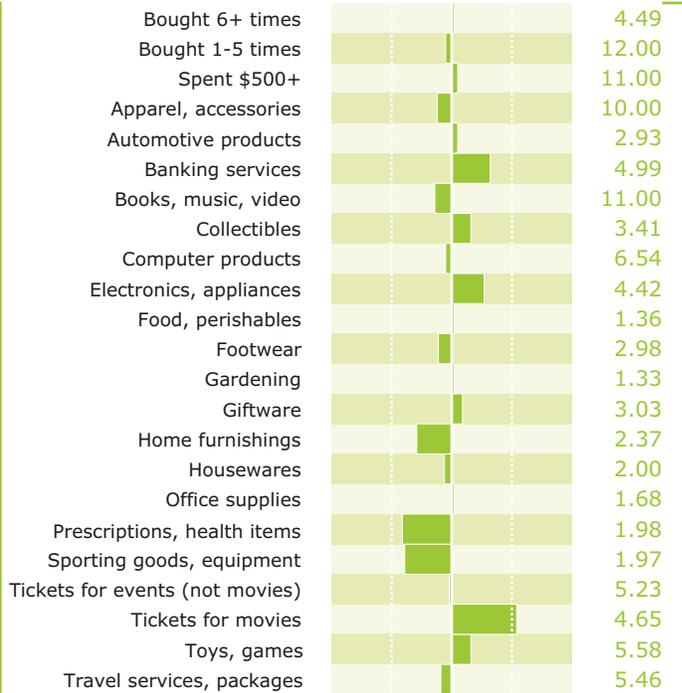
Customers refer to (non-food shopping)



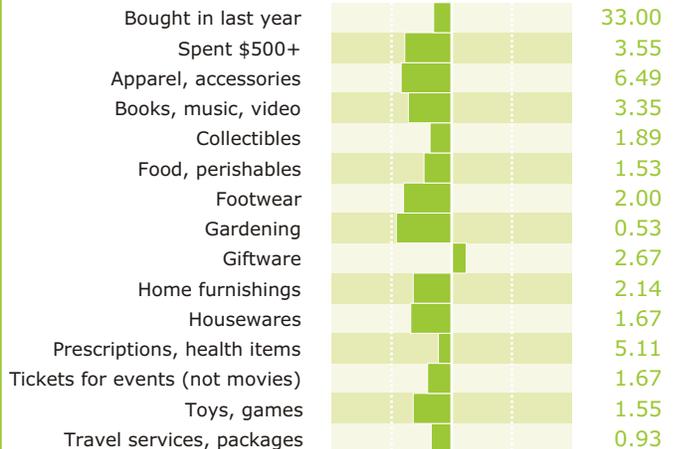
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



Group B Upscale America
 Type B05 **Second-generation Success**

Sergio and Sofia

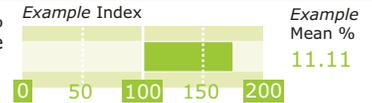
Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities

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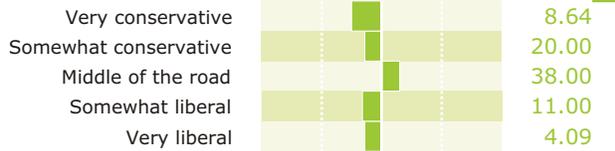


How We View The World

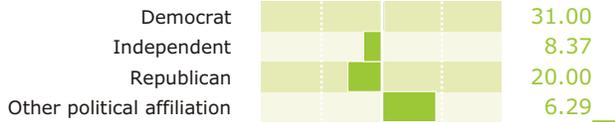
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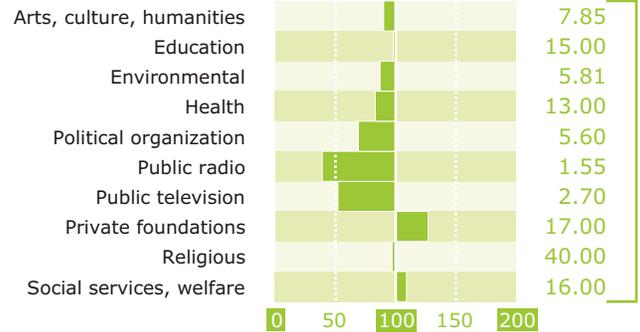
Political Outlook



Political Affiliation

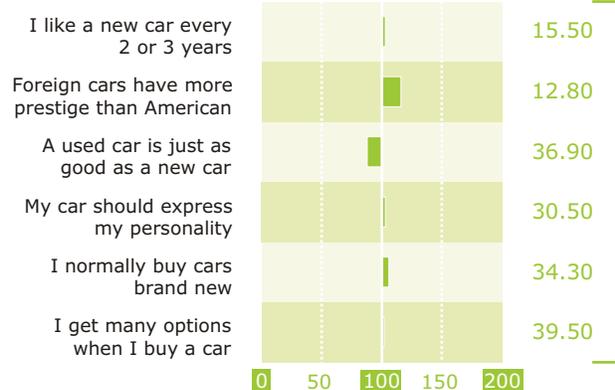


Charity

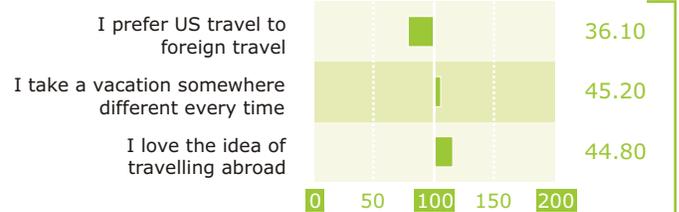


Attitudes

Cars



Travel



Group B Upscale America

Sergio and Sofia

Type B05 Second-generation Success

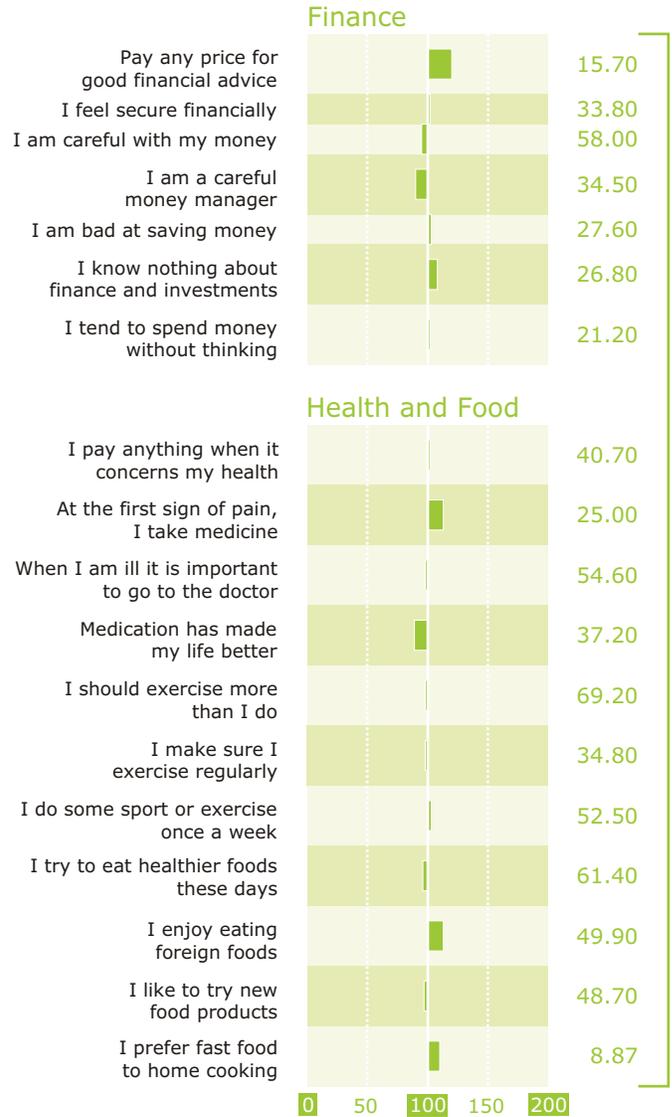
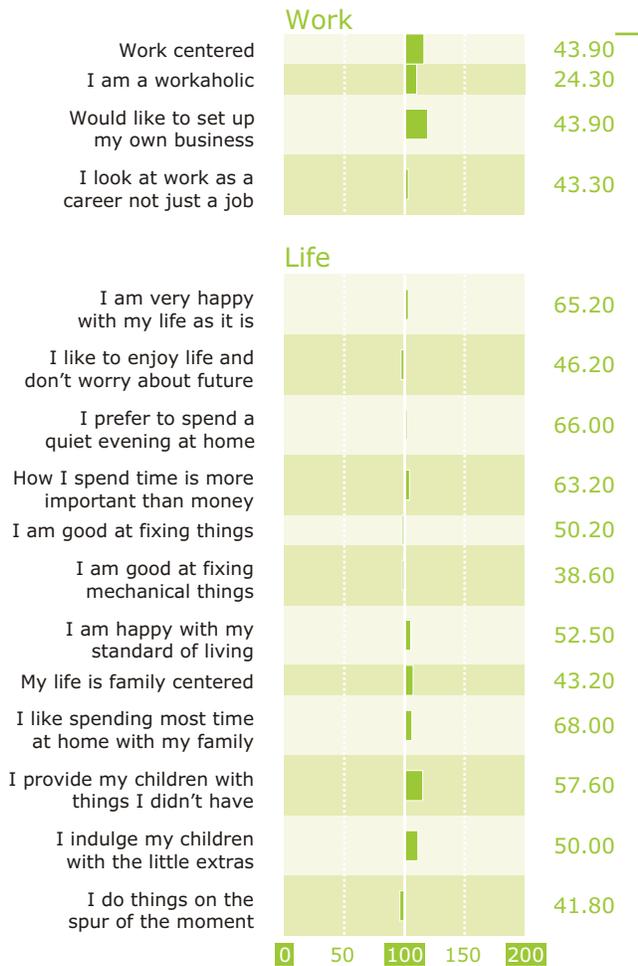
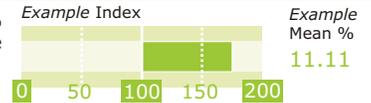
Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities

2.40% 



Attitudes

Charts show Index and Mean %
Index 100 indicates US average
See [Supporting Notes](#)
for further details



Group B Upscale America

Sergio and Sofia

Type B05 Second-generation Success

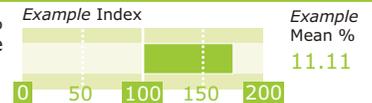
Upper-middle-class and large multi-ethnic households working in white and blue-collar jobs within metro fringe communities

2.40% 



Attitudes

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



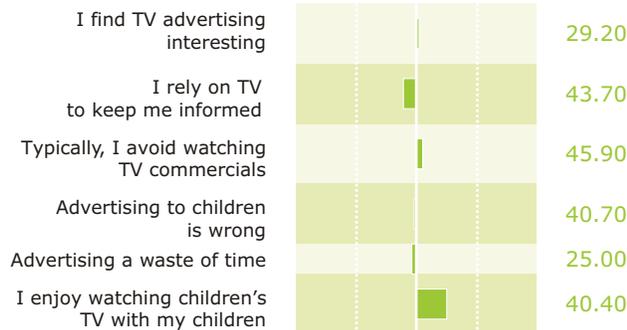
Internet



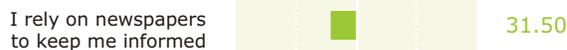
Computing/Electronics



TV



Newspapers



Shopping



Fashion





Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

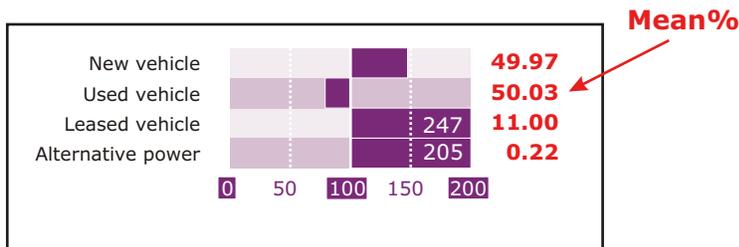
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



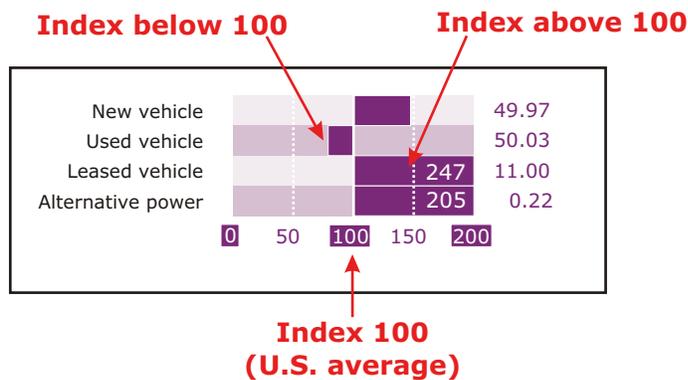
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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 Other product and company names mentioned herein may be the trademarks of their respective owners.

Group K Urban Essence
Type K04 Urban Diversity

Marcus and Monique

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

2.44% 



Overview

Rankings

Age Rank 7/60
 Wealth Rank 46/60

Top Markets

Houston
 New York
 Dallas
 Los Angeles
 Phoenix

Top Internet Sites

www.univision.com
 www.eharmony.com
 www.wwe.com
 www.netflix.com
 www.msnbc.com

Preferred Cars

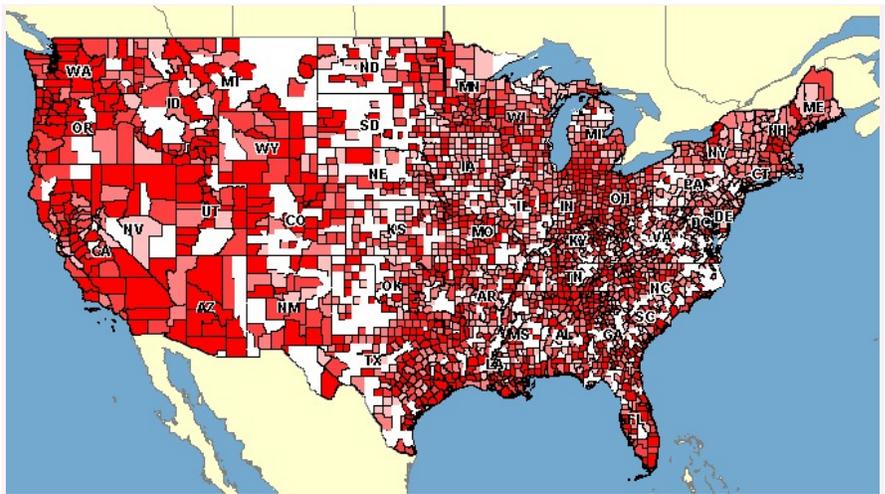
Chevrolet Corsica
 Ford Tempo
 Mitsubishi Galant
 Mitsubishi Mirage
 Toyota Tercel



Locations

Key

- High
- Above Average
- Average
- Below Average
- Low



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
7	How We View the World
8	Attitudes
9	Supporting Notes

Group K Urban Essence
 Type K04 **Urban Diversity**

Marcus and Monique

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

2.44% 



Description

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 rowhouses 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 movie-goers 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.

Group K Urban Essence Type K04 Urban Diversity

Marcus and Monique

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

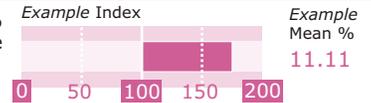
2.44% 



Who We Are

Demographics

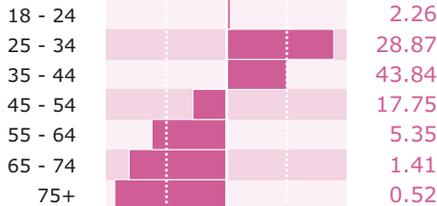
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



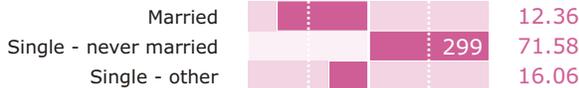
Gender



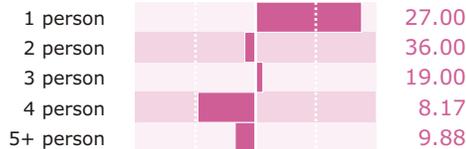
Age



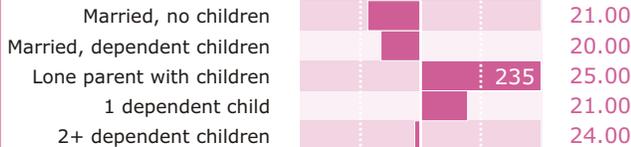
Marital Status



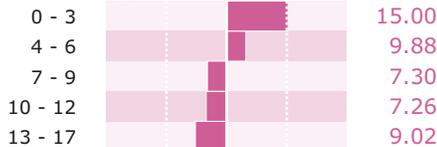
Number in Household



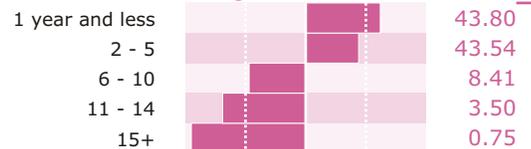
Household Composition



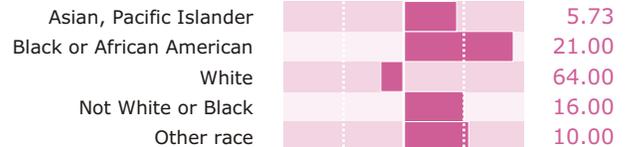
Age of Children



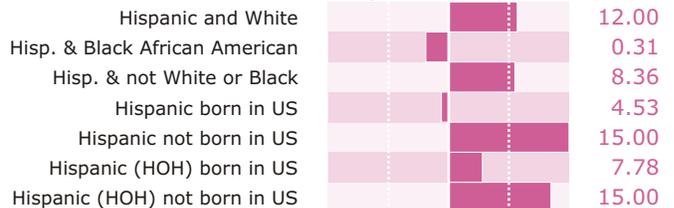
Length of Residence



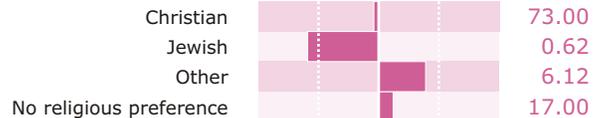
General Race



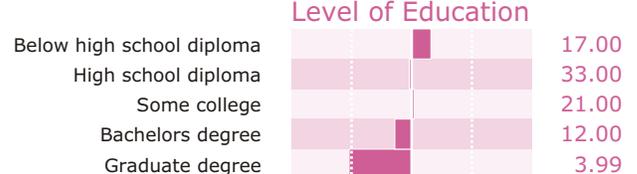
Hispanic Race



Religion



Education



Level of Education

Group K Urban Essence Type K04 Urban Diversity

Marcus and Monique

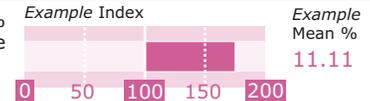
Young and mobile multi-ethnic singles and single-parent families living in inter-city neighborhoods in a mix of rowhouses and high-rise apartment buildings

2.44% 



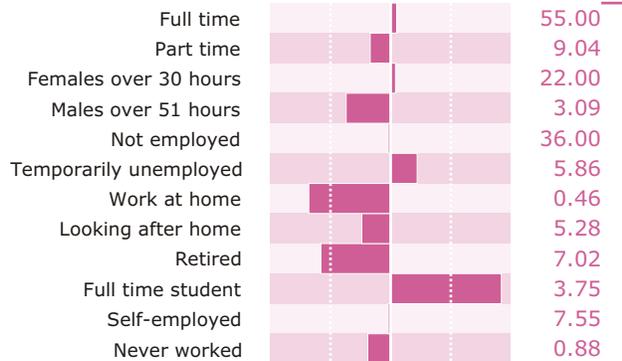
How We Make a Living

Charts show Index and Mean %
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See **Supporting Notes**
for further details



Work

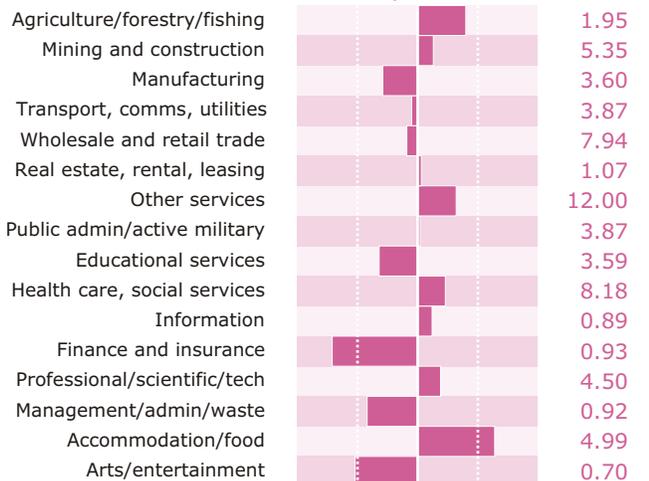
General



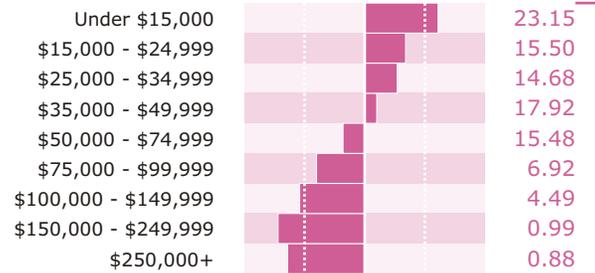
Occupation



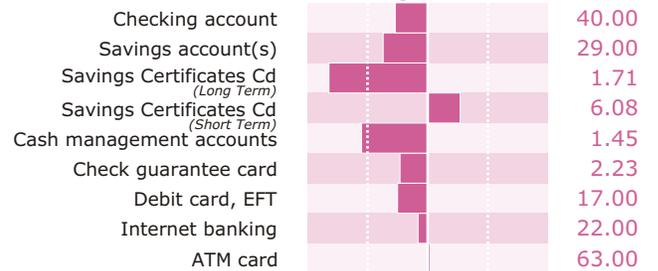
Industry



Income

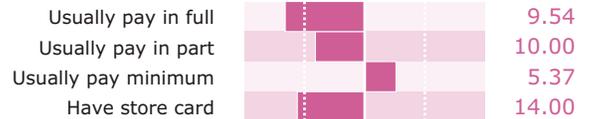


Handling Money

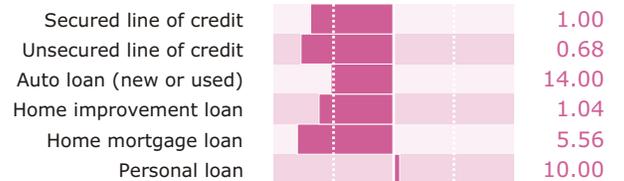


Banking

Credit Cards



Loans



Group K Urban Essence Type K04 **Urban Diversity**

Marcus and Monique

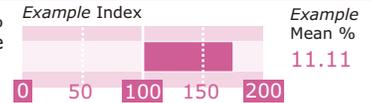
Young and mobile multi-ethnic singles and single-parent families living in inter-city neighborhoods in a mix of rowhouses and high-rise apartment buildings

2.44% 



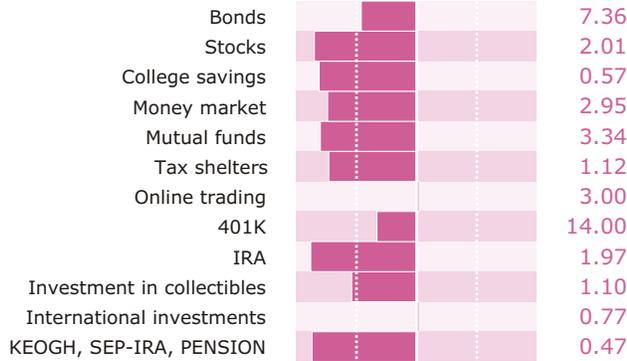
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
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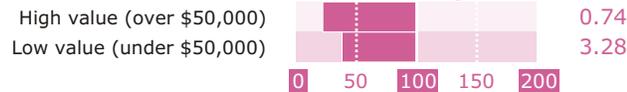


Handling Money

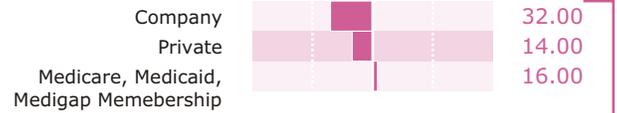
Savings & Investments



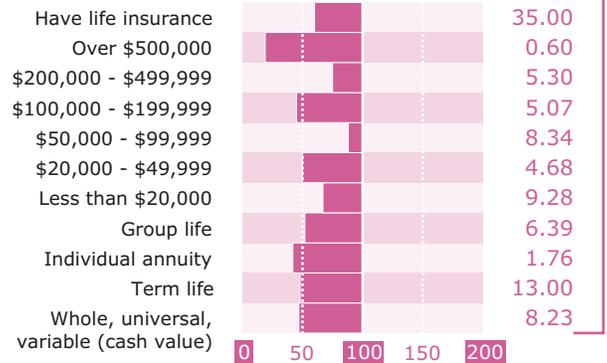
Shareholdings



Medical Insurance

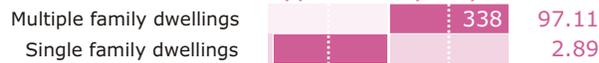


Life Insurance

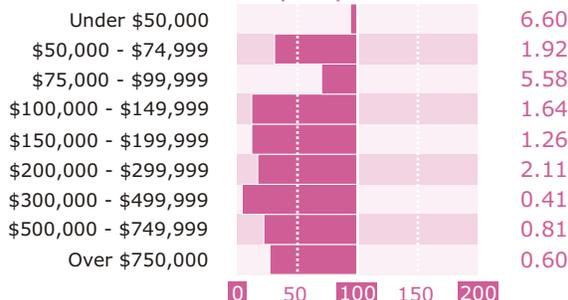


Where We Live

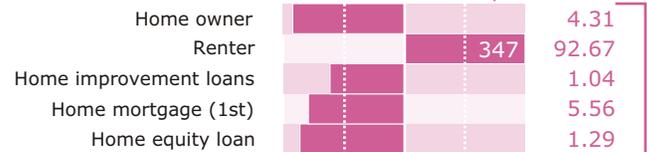
Type of Property



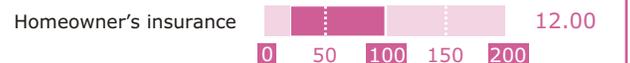
Property Value



Home Ownership



Insurance



Group K Urban Essence Type K04 Urban Diversity

Marcus and Monique

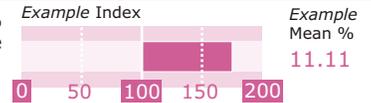
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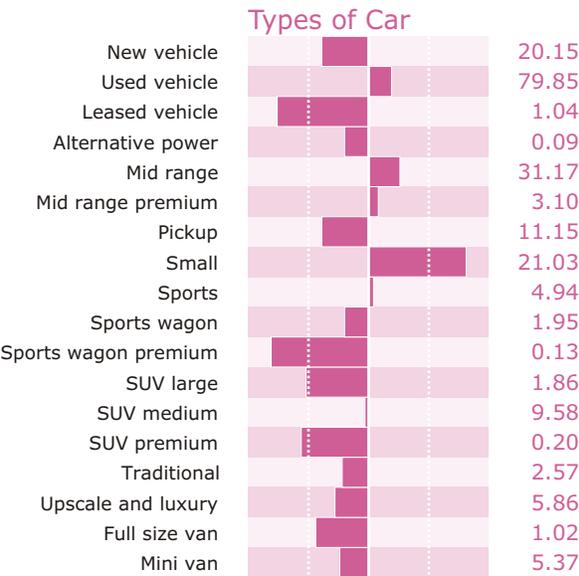
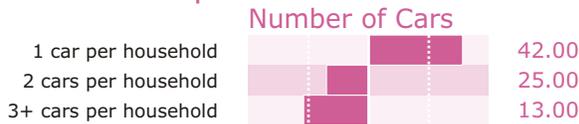


Our Home Lives

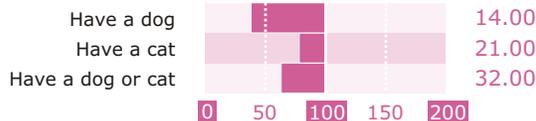
Charts show Index and Mean %
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Car Ownership



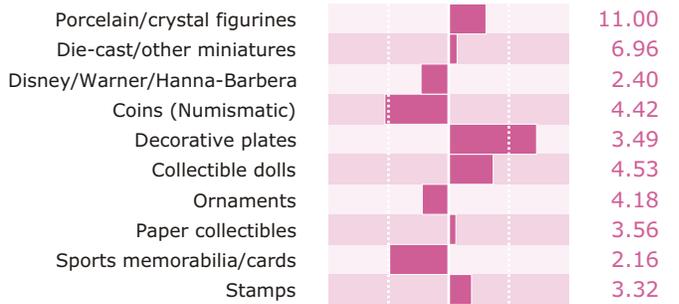
Pets



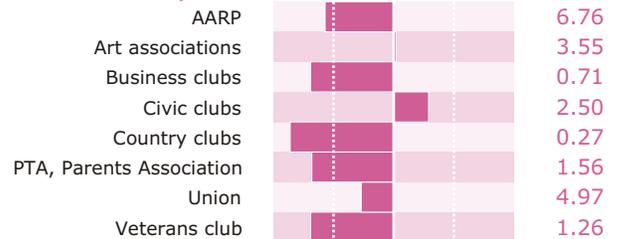
Travel and Vacations



Collectibles



Memberships



Group K Urban Essence Type K04 Urban Diversity

Marcus and Monique

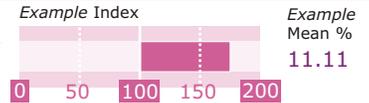
Young and mobile multi-ethnic singles and single-parent families living in inter-city neighborhoods in a mix of rowhouses and high-rise apartment buildings

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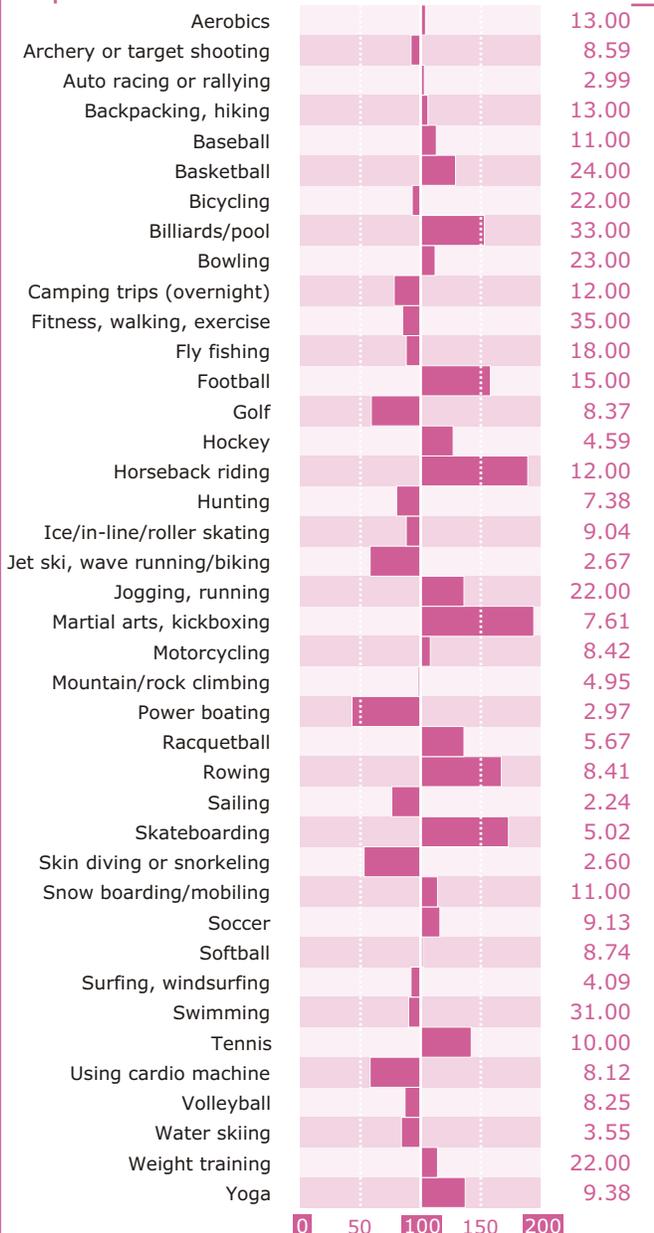


Our Home Lives

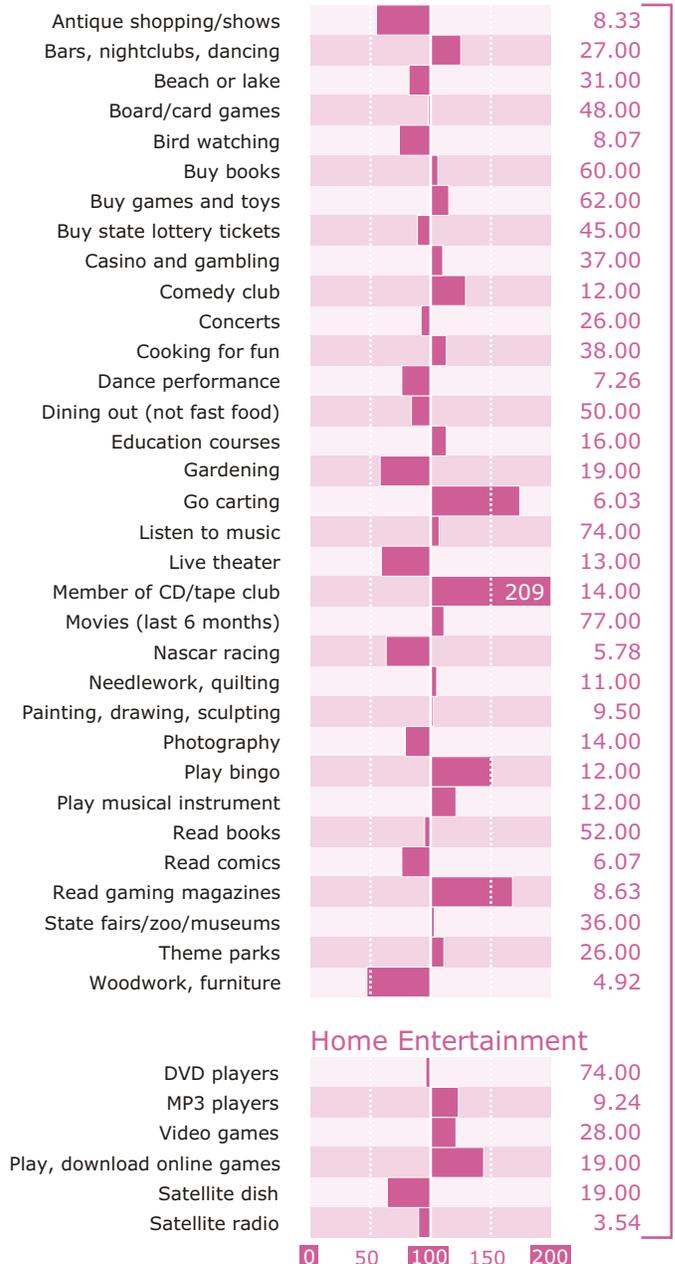
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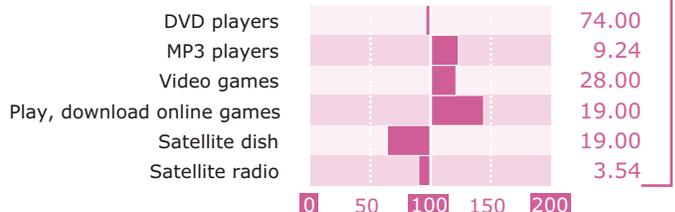
Sports



Entertainment and Leisure



Home Entertainment



Group K Urban Essence Type K04 **Urban Diversity**

Marcus and Monique

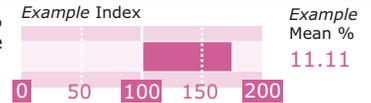
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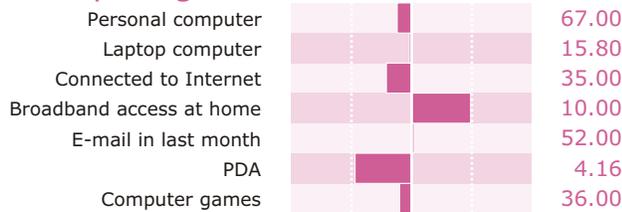


Our Home Lives

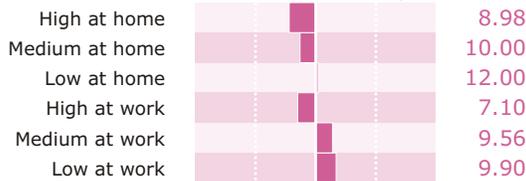
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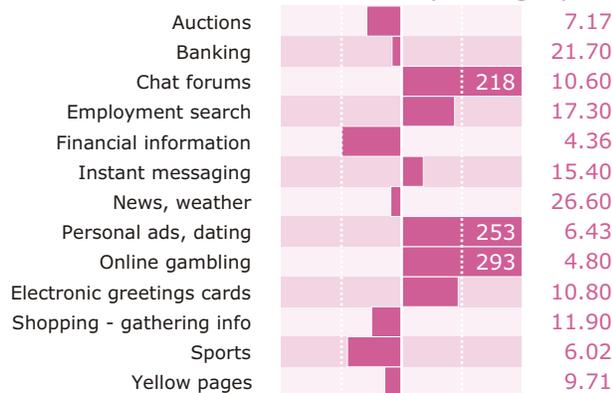
Computing and Internet



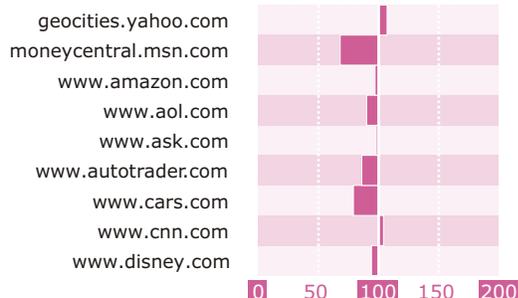
Internet Activity



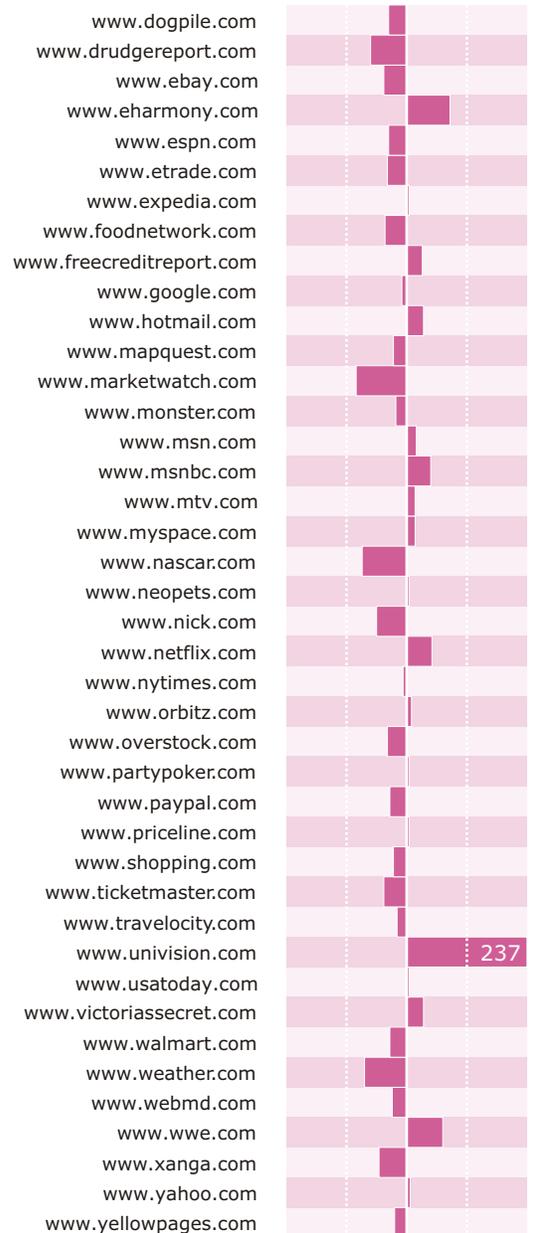
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

Group K Urban Essence Type K04 **Urban Diversity**

Marcus and Monique

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

2.44% 



Our Home Lives

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Telephones

International calls	24.00
Prepaid calling card	26.00

Cellular Phones

Have a cellular phone	46.00
Business	3.34
Personal	41.00
Analog mode	7.97
Call blocking	8.59
Call forwarding	14.00
Call waiting	26.00
Caller Id	35.00
Digital mode	15.00
Internet access	17.00
Nationwide coverage	21.00
Text messaging	29.00
Three way calling	15.00
Voice mail	35.00
Monthly bill \$150+	4.68
Monthly bill \$100 - \$149	3.94
Monthly bill \$50 - \$99	13.00
Monthly bill under \$50	20.00

Radio

High drive time	20.00
Medium drive time	21.00
Low drive time	27.00
High all day	24.00
Medium all day	14.00
Low all day	26.00
All news	8.45
All sports	1.87
Black rhythm and blues	0.36
Classic rock	4.82
Classical	0.90
Country (or Western)	10.60
Easy listening	8.11
Golden oldies	6.82
Jazz	2.46
Spanish	7.05
Urban contemporary	16.80
Mexican, Ranchera, Tejano	7.05

TV and Cable

High prime time	20.00
Medium prime time	20.00
Low prime time	22.00
High early and late fringe	19.00
Medium early and late fringe	17.00
Low early and late fringe	22.00
High all day	20.00
Medium all day	18.00
Low all day	22.00
High cable TV	19.00
Medium cable TV	20.00
Low cable TV	24.00

TV Primetime

Comedy and variety	29.00
News and documentary	31.60
Feature film	19.40
General drama	53.70
Nature	6.13
Reality	55.90
Science	8.24
Situation comedy	54.50
Sports	18.00
How-To	18.20

TV Daytime

Drama	21.80
News	32.00
Game show or contest	9.60
Talk or informational	14.20

TV Early Evening

Weekday news	27.20
Weekend news	26.50

TV Late Fringe

Monday - Friday	25.30
Weekend	24.90

Group K Urban Essence Type K04 **Urban Diversity**

Marcus and Monique

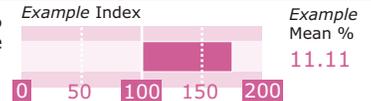
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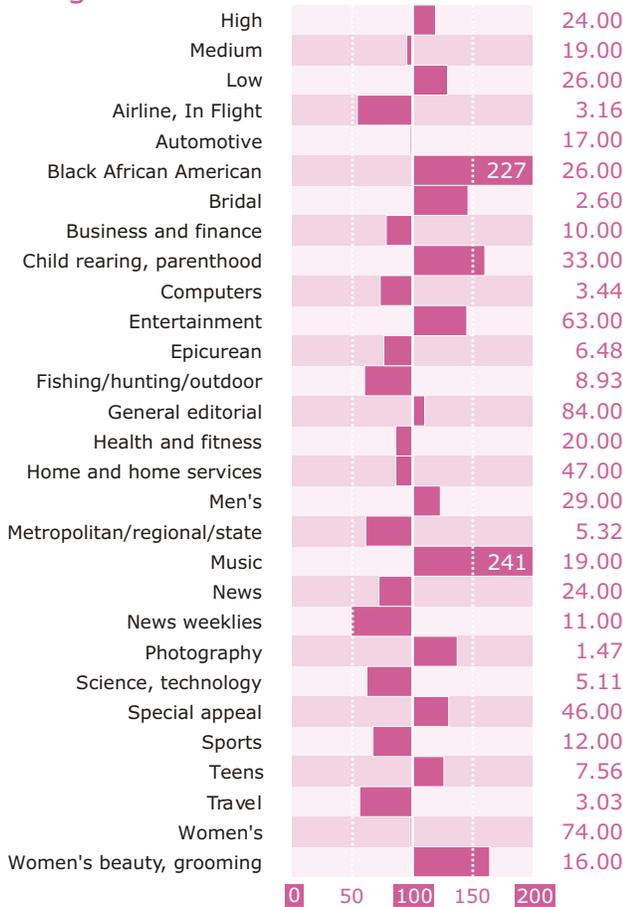


Our Home Lives

Charts show Index and Mean %
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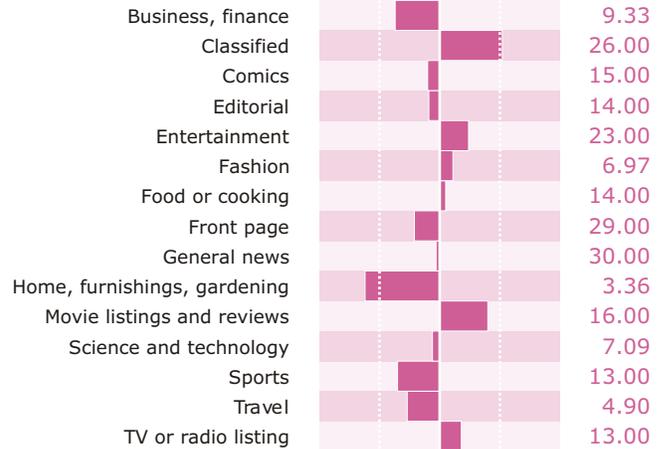
Magazines



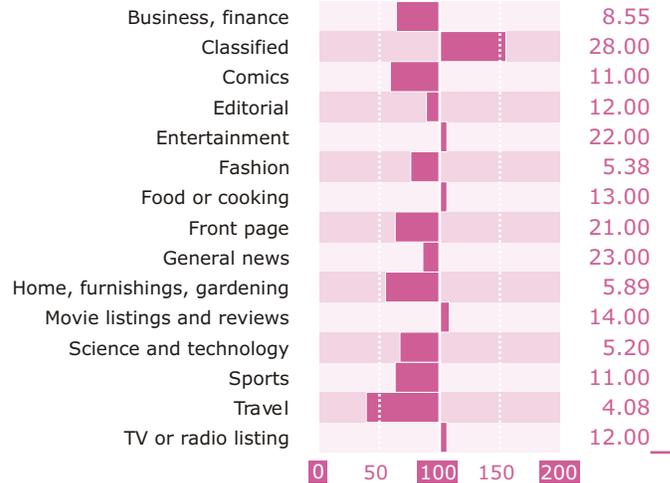
Newspapers



Last Part Read (Daily)



Last Part Read (Sunday)



Group K Urban Essence Type K04 Urban Diversity

Marcus and Monique

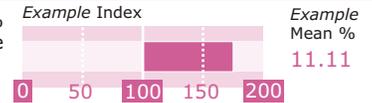
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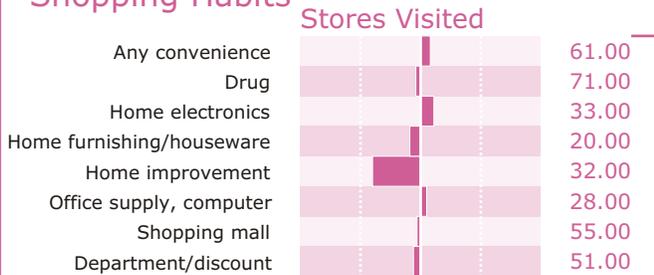


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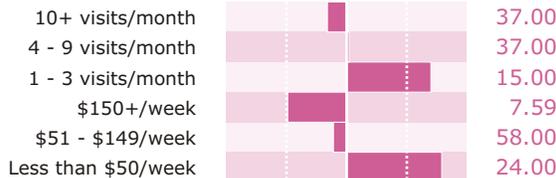
Shopping Habits



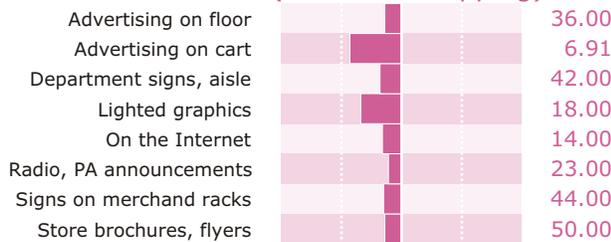
Reason Store Visited



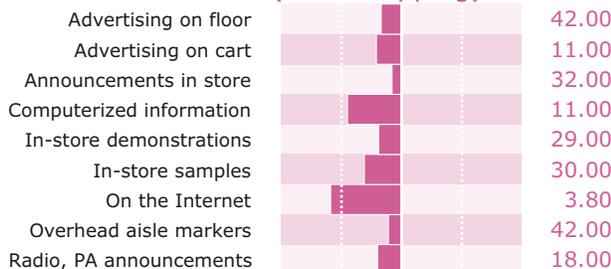
Frequency & Spend (Groceries)



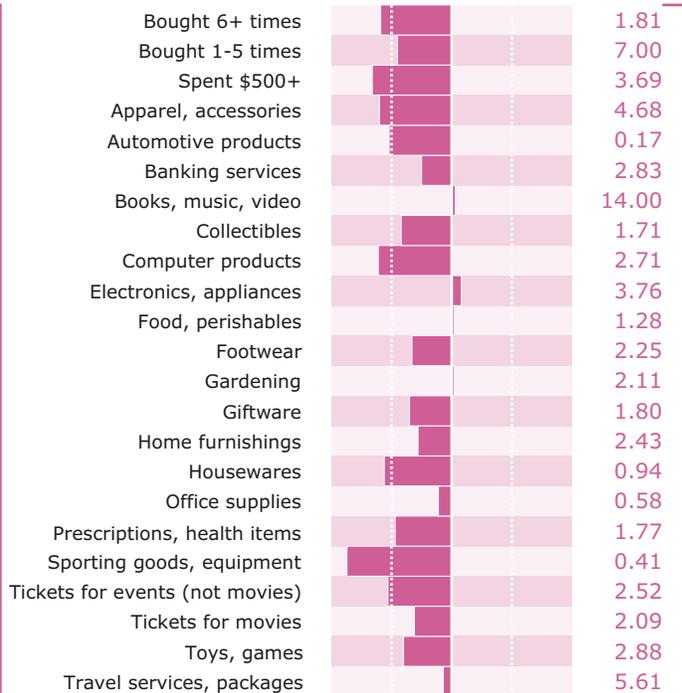
Customers refer to (non-food shopping)



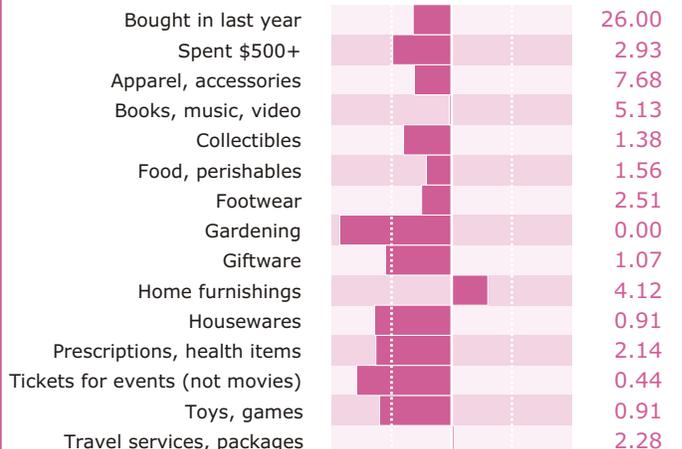
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



Group K Urban Essence

Type K04 Urban Diversity

Marcus and Monique

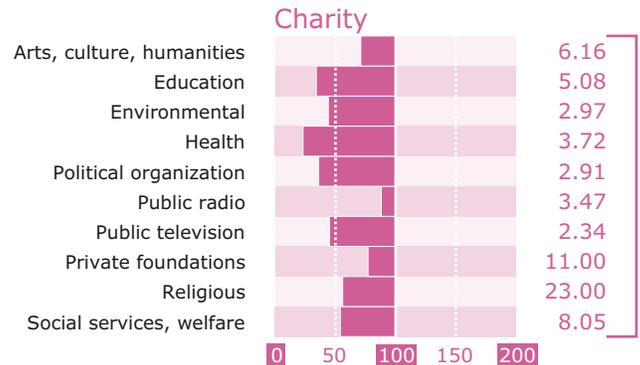
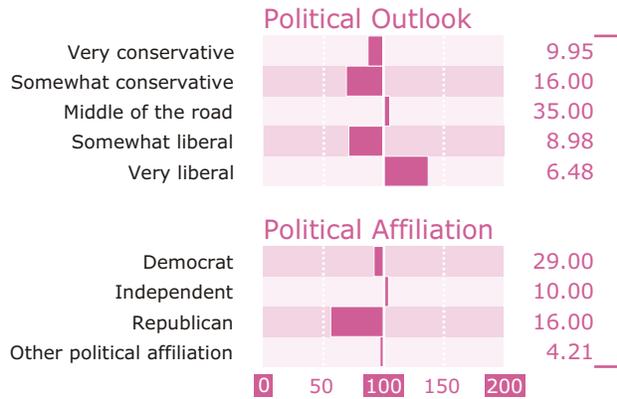
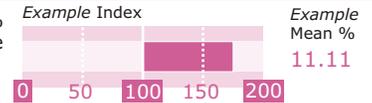
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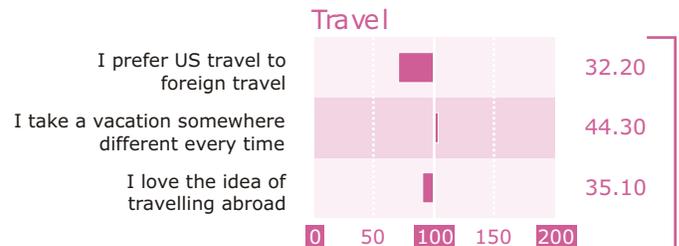
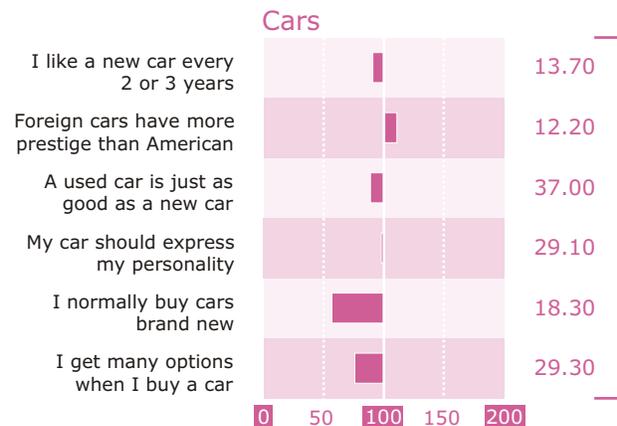


How We View The World

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Attitudes



Group K Urban Essence Type K04 **Urban Diversity**

Marcus and Monique

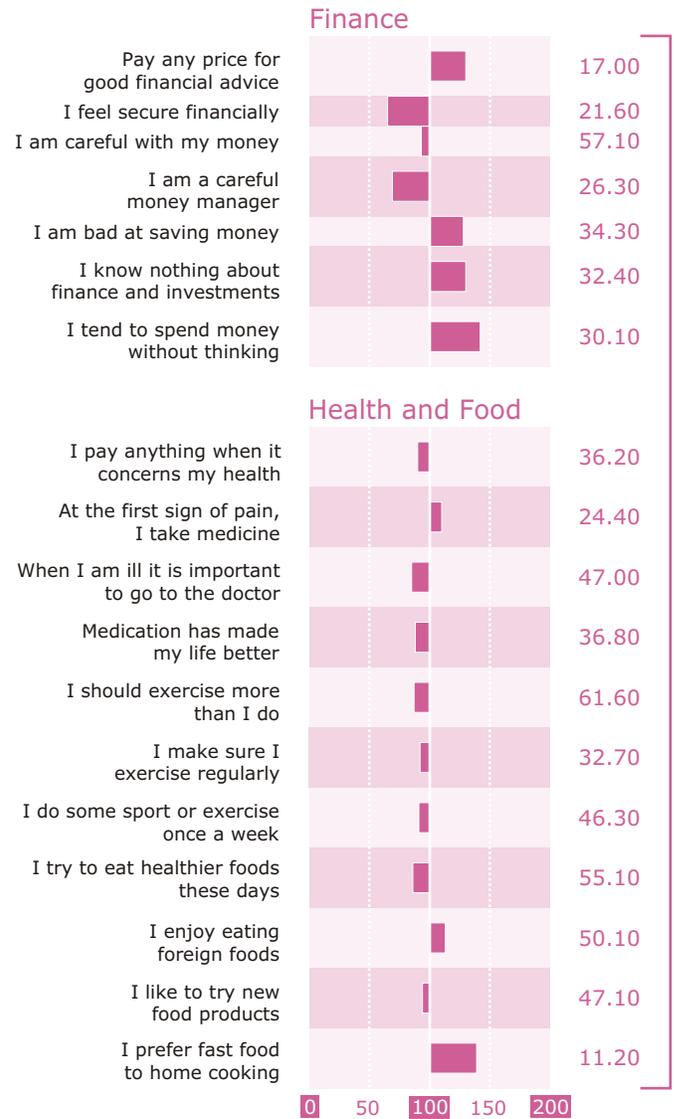
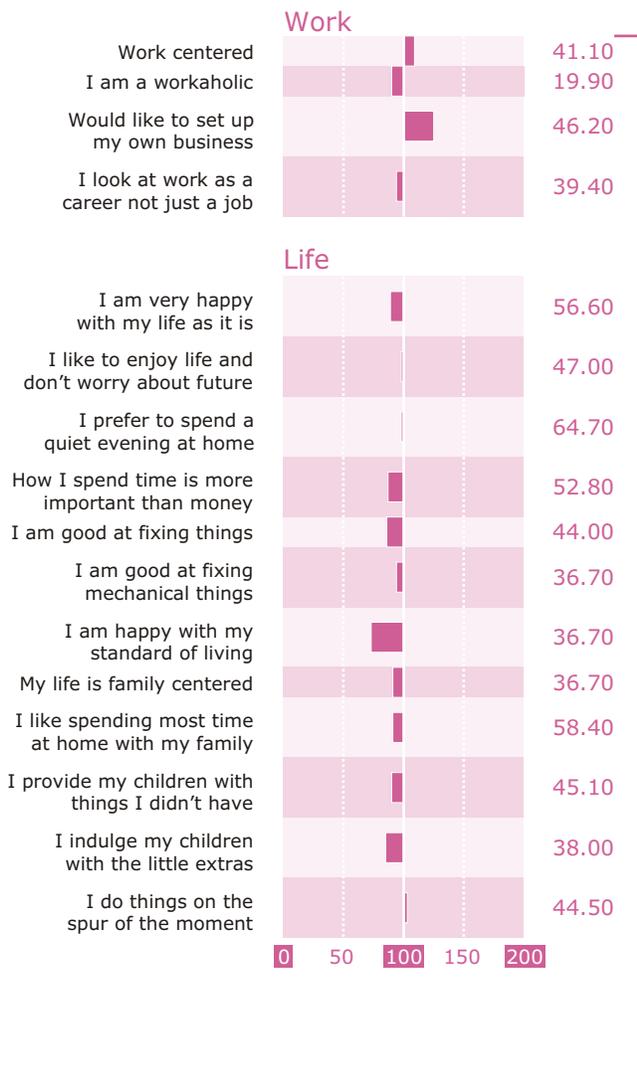
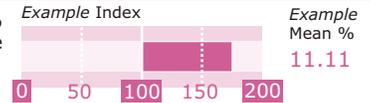
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Attitudes

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Group K Urban Essence Type K04 **Urban Diversity**

Marcus and Monique

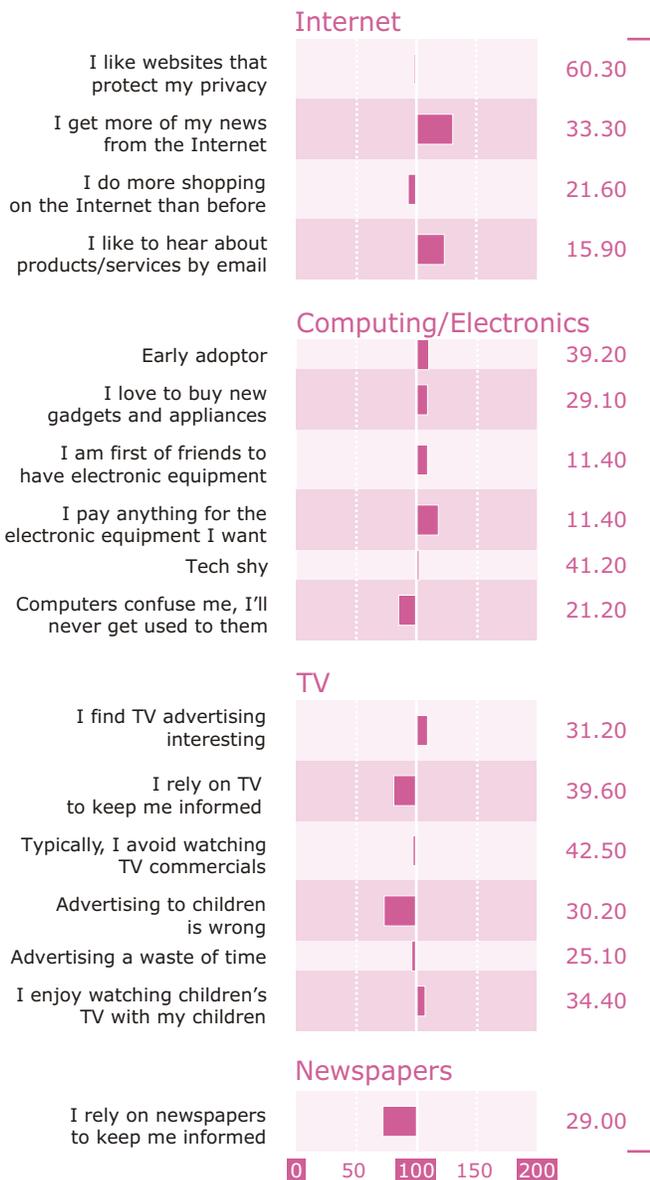
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2.44% 



Attitudes

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Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

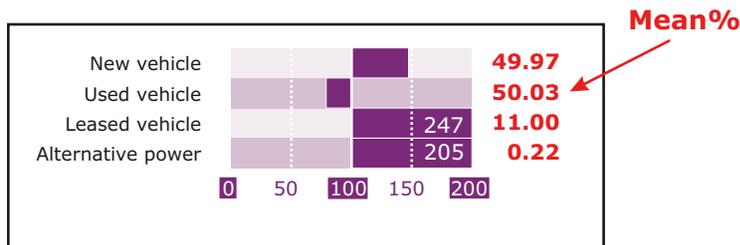
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



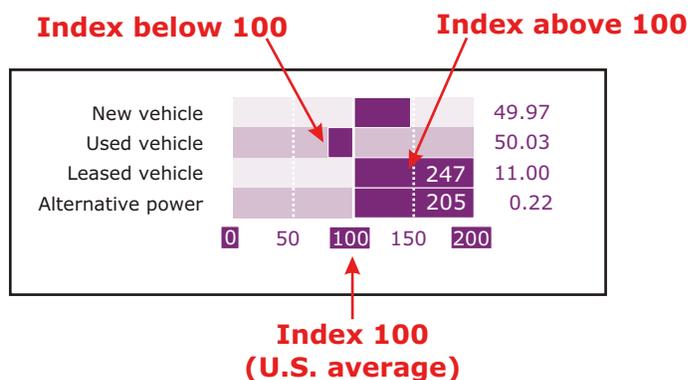
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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Group B Upscale America

Salvatore and Joanne

Type 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

6.33% 



Overview

Rankings

Age Rank 56/60
Wealth Rank 15/60

Top Markets

New York
Chicago
Philadelphia
Boston
Los Angeles

Top Internet Sites

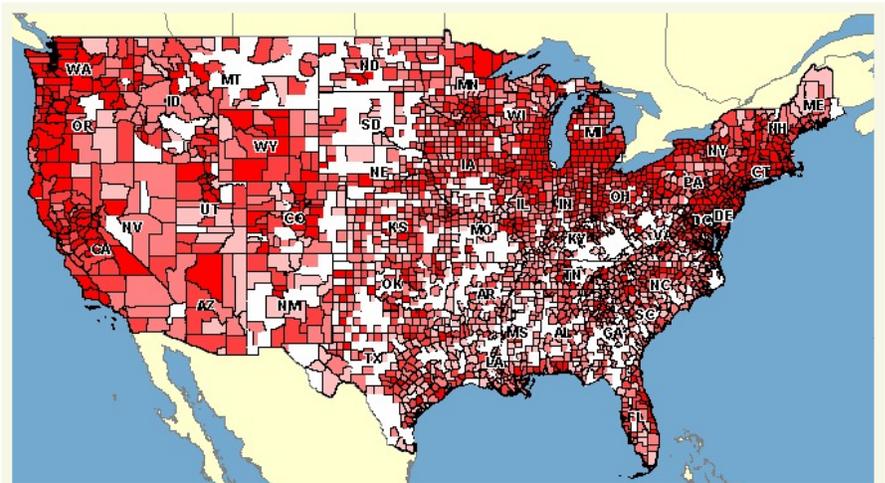
www.drudgereport.com
www.cars.com
www.disney.com
moneycentral.msn.com
www.autotrader.com

Preferred Cars

Chrysler Town & Country
GMC Envoy
Saturn L-Series
Saturn Vue
Toyota Avalon



Locations



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
7	How We View the World
8	Attitudes
9	Supporting Notes



Group B Upscale America

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Description

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 over 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.”

Description

2

Group B Upscale America

Salvatore and Joanne

Type 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

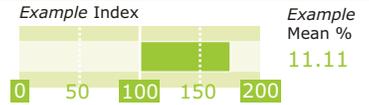
6.33% 



Who We Are

Demographics

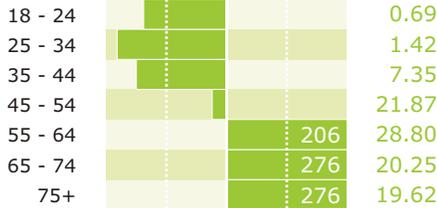
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



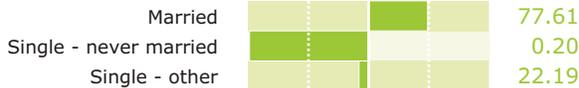
Gender



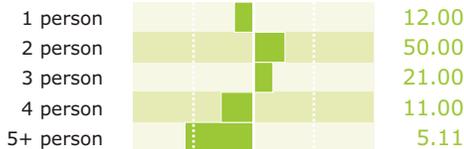
Age



Marital Status



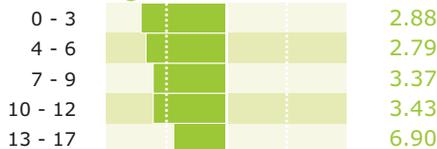
Number in Household



Household Composition



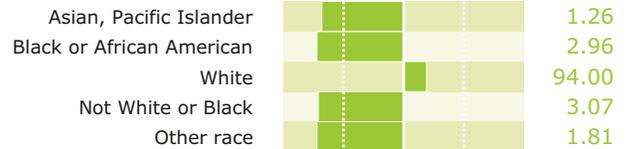
Age of Children



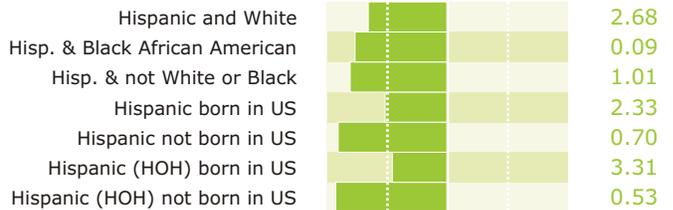
Length of Residence



General Race



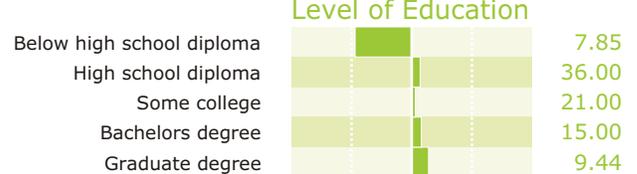
Hispanic Race



Religion



Education



Level of Education

Group B Upscale America

Salvatore and Joanne

Type B03 **Urban Commuter Families**

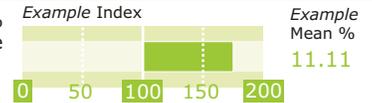
Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

6.33% 



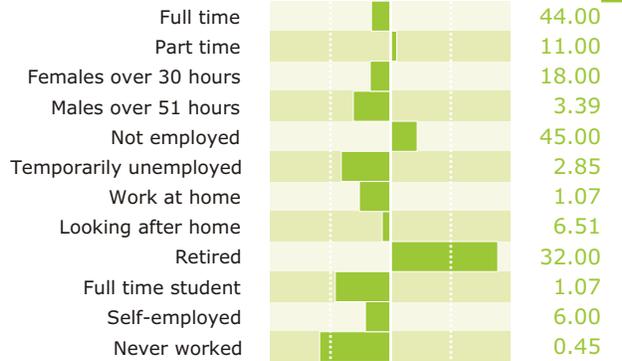
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details

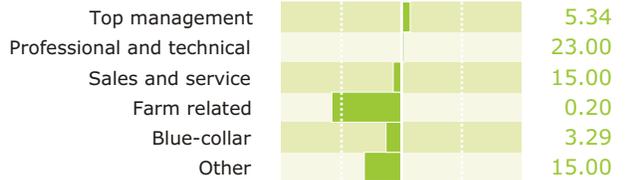


Work

General



Occupation



Industry

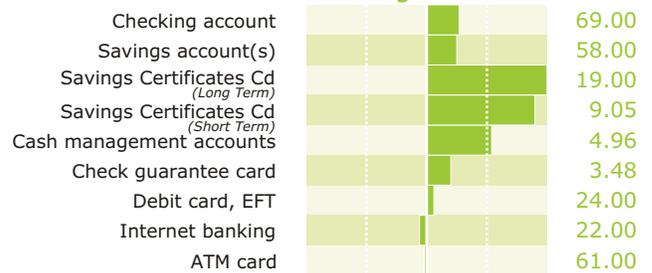


Income



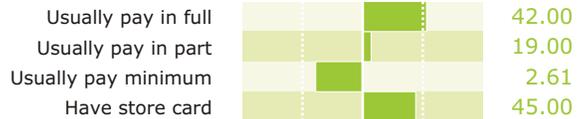
Household Income

Handling Money

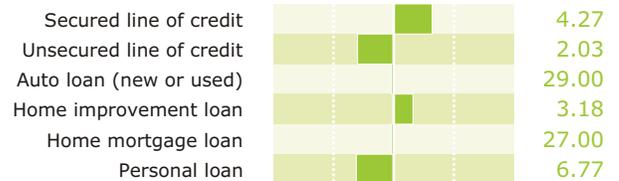


Banking

Credit Cards



Loans



Group B Upscale America

Salvatore and Joanne

Type B03 **Urban Commuter Families**

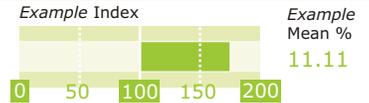
Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

6.33% 



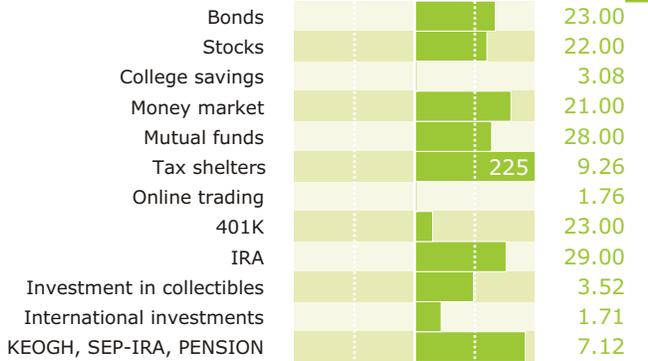
How We Make a Living

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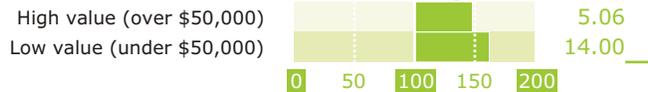


Handling Money

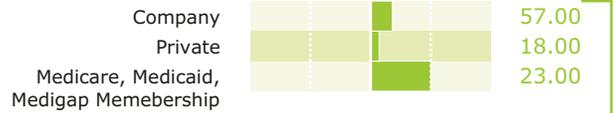
Savings & Investments



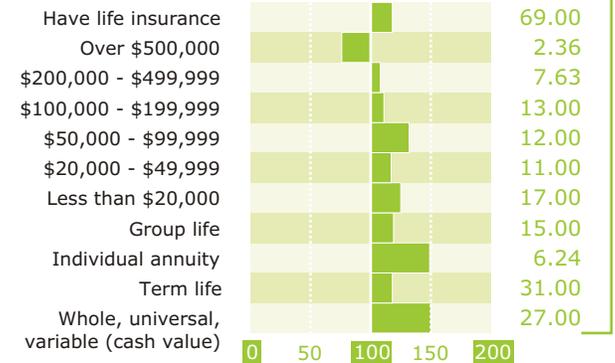
Shareholdings



Medical Insurance

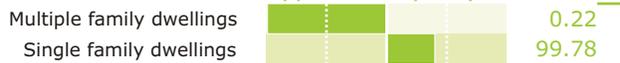


Life Insurance



Where We Live

Type of Property



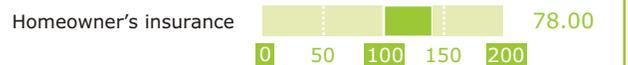
Property Value



Home Ownership



Insurance



Group B Upscale America

Salvatore and Joanne

Type B03 **Urban Commuter Families**

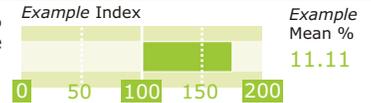
Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

6.33% 

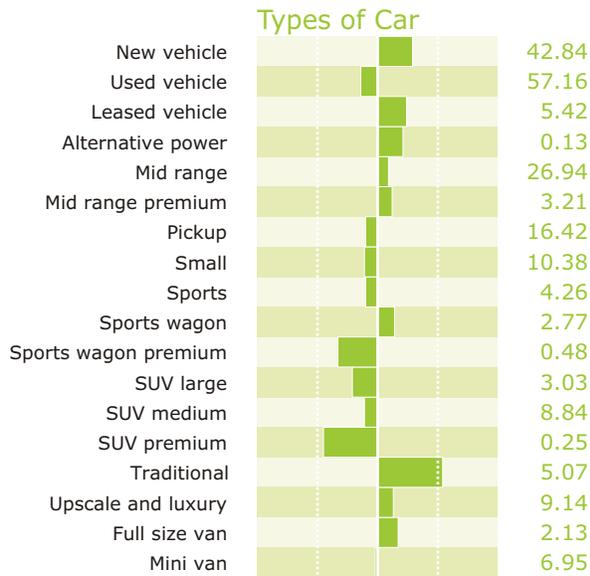


Our Home Lives

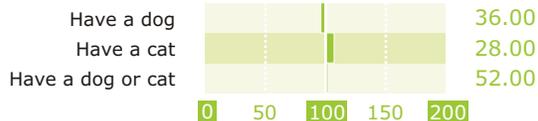
Charts show Index and Mean %
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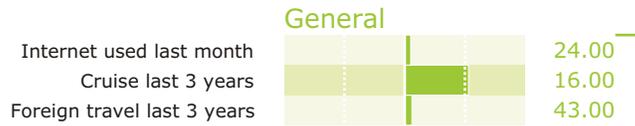
Car Ownership



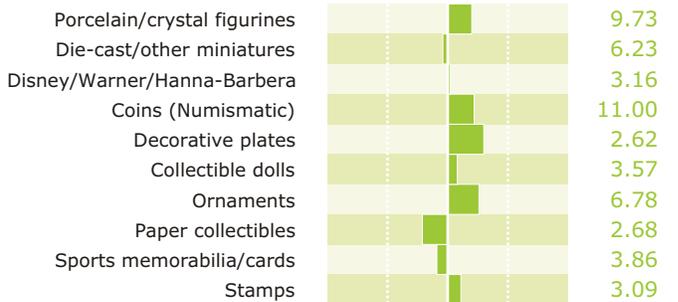
Pets



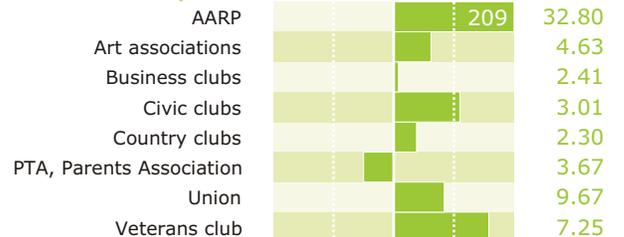
Travel and Vacations



Collectibles



Memberships



Group B Upscale America

Salvatore and Joanne

Type B03 **Urban Commuter Families**

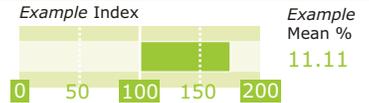
Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

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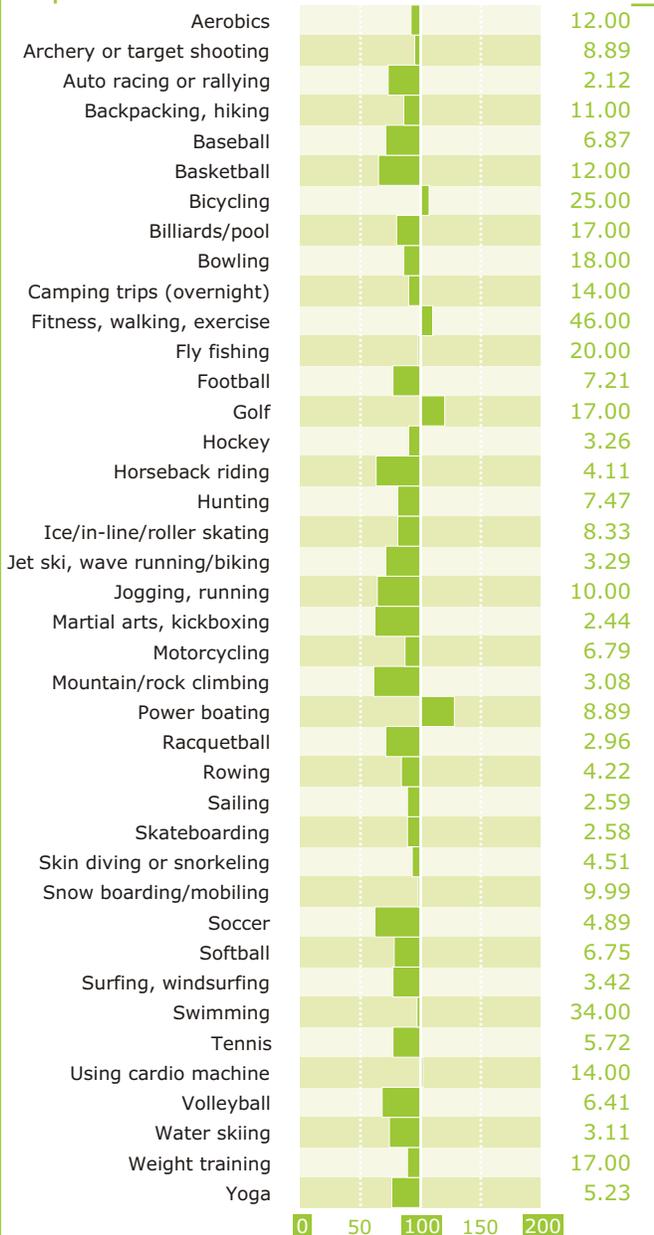


Our Home Lives

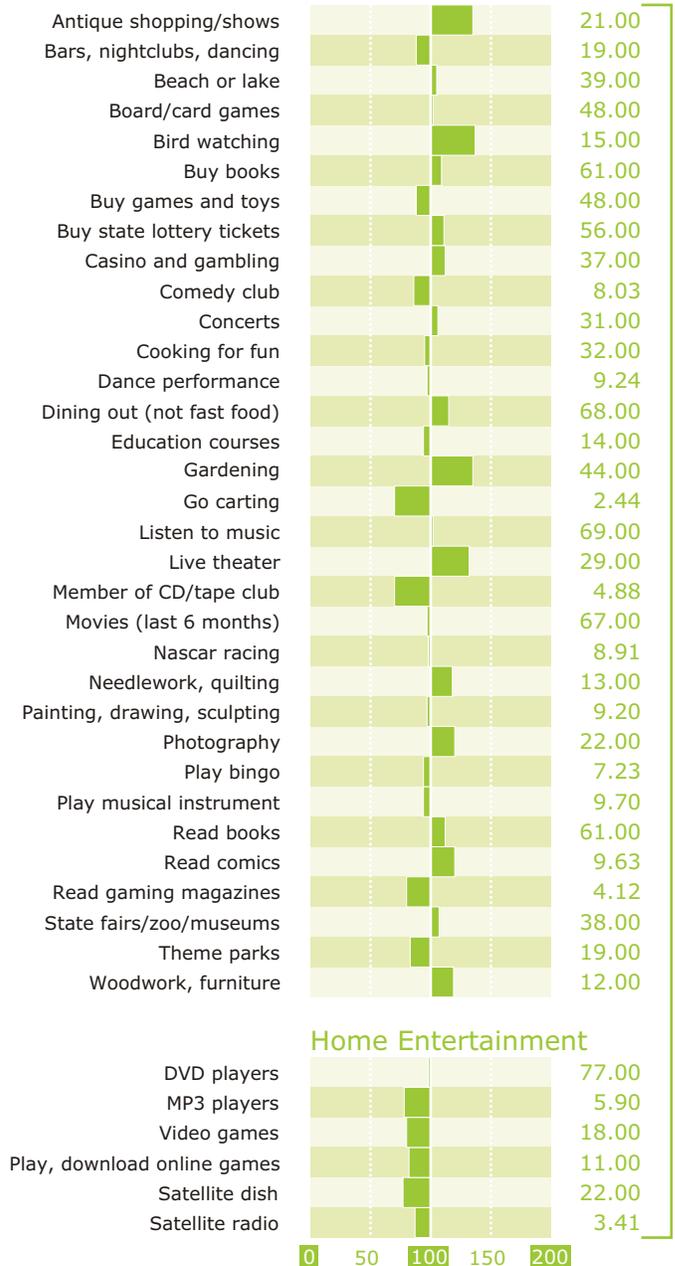
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Sports



Entertainment and Leisure



Group B Upscale America

Salvatore and Joanne

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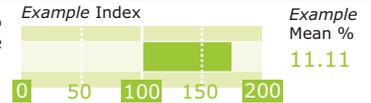
Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

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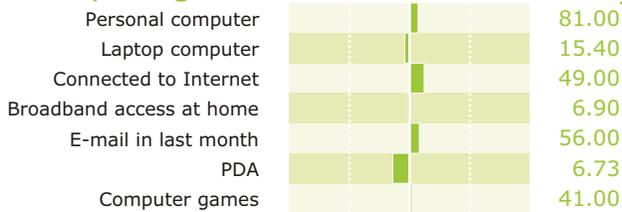


Our Home Lives

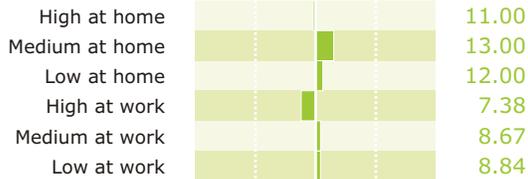
Charts show Index and Mean %
Index 100 indicates US average
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for further details



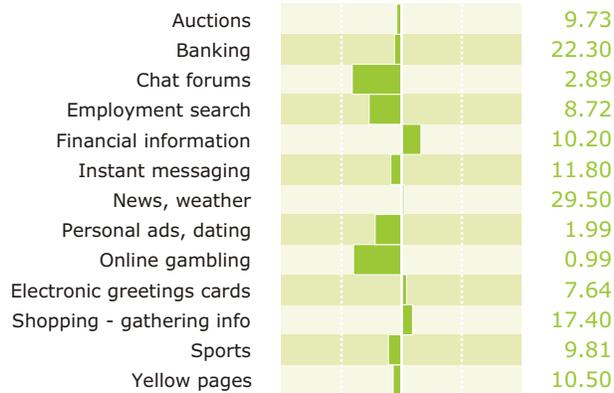
Computing and Internet



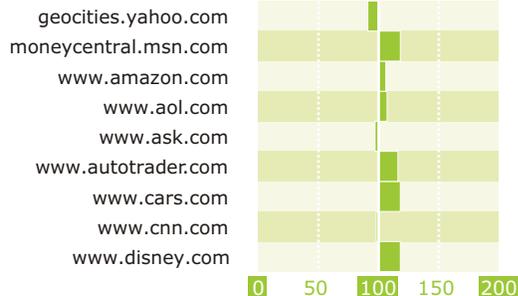
Internet Activity



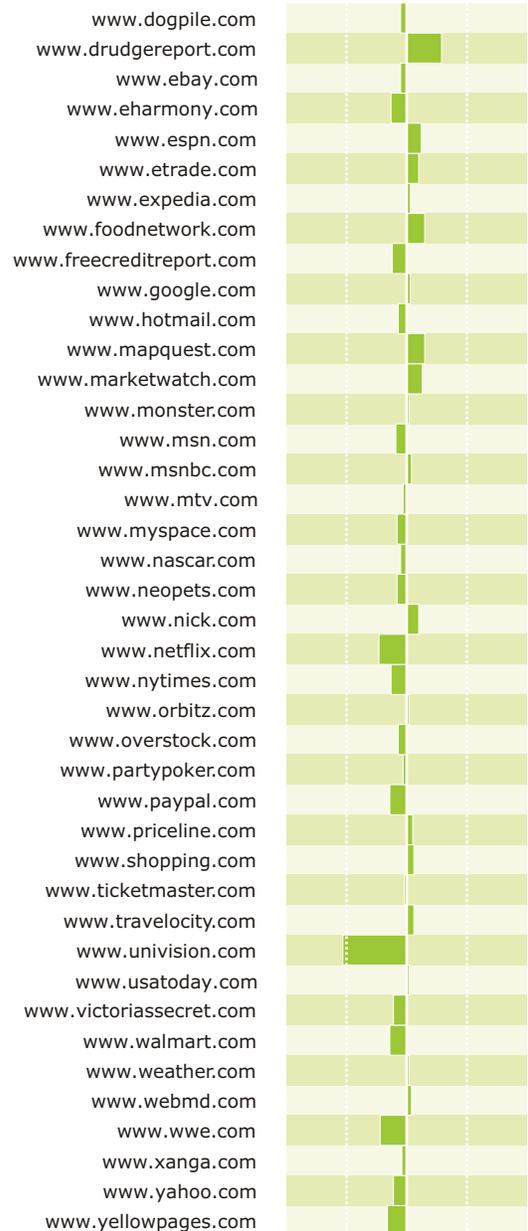
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

Group B Upscale America

Salvatore and Joanne

Type B03 **Urban Commuter Families**

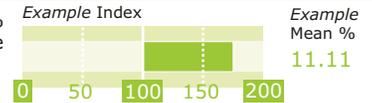
Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

6.33% 



Our Home Lives

Charts show Index and Mean %
Index 100 indicates US average
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for further details



Telephones

International calls	13.00
Prepaid calling card	21.00

Cellular Phones

Have a cellular phone	69.00
Business	8.26
Personal	59.00
Analog mode	15.00
Call blocking	8.11
Call forwarding	18.00
Call waiting	30.00
Caller Id	42.00
Digital mode	21.00
Internet access	13.00
Nationwide coverage	25.00
Text messaging	27.00
Three way calling	15.00
Voice mail	48.00
Monthly bill \$150+	3.16
Monthly bill \$100 - \$149	5.82
Monthly bill \$50 - \$99	24.00
Monthly bill under \$50	33.00

Radio

High drive time	20.00
Medium drive time	21.00
Low drive time	18.00
High all day	20.00
Medium all day	21.00
Low all day	16.00
All news	27.60
All sports	5.78
Black rhythm and blues	0.27
Classic rock	9.01
Classical	5.93
Country (or Western)	17.20
Easy listening	7.04
Golden oldies	14.90
Jazz	5.25
Spanish	1.76
Urban contemporary	4.43
Mexican, Ranchera, Tejano	1.76

TV and Cable

High prime time	25.00
Medium prime time	20.00
Low prime time	16.00
High early and late fringe	24.00
Medium early and late fringe	20.00
Low early and late fringe	16.00
High all day	24.00
Medium all day	20.00
Low all day	15.00
High cable TV	21.00
Medium cable TV	23.00
Low cable TV	18.00

TV Primetime

Comedy and variety	15.90
News and documentary	36.20
Feature film	11.70
General drama	66.90
Nature	4.54
Reality	44.80
Science	5.94
Situation comedy	47.30
Sports	9.16
How-To	19.30

TV Daytime

Drama	11.80
News	24.70
Game show or contest	6.91
Talk or informational	8.82

TV Early Evening

Weekday news	42.60
Weekend news	29.90

TV Late Fringe

Monday - Friday	24.50
Weekend	12.40

Group B Upscale America

Salvatore and Joanne

Type B03 **Urban Commuter Families**

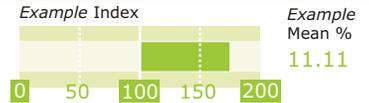
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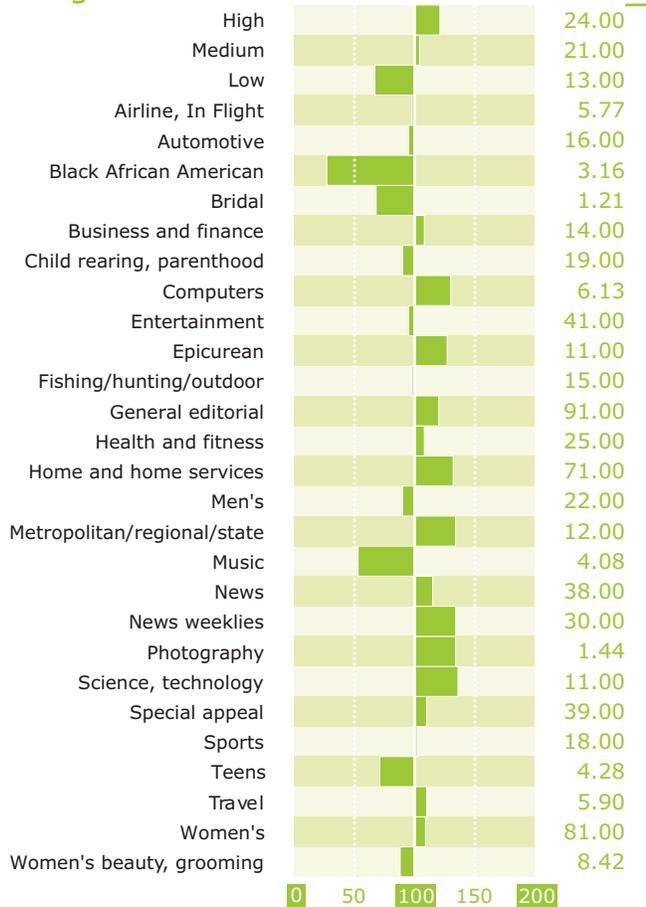


Our Home Lives

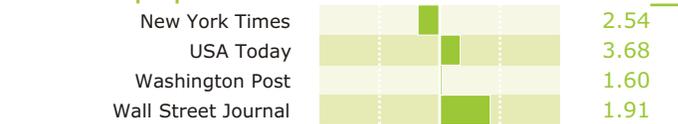
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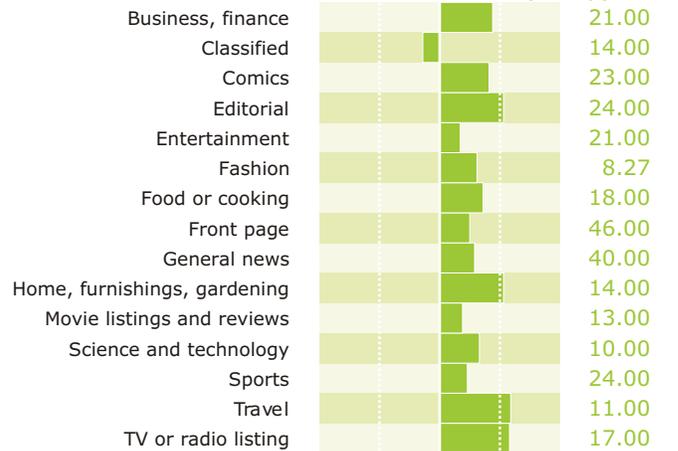
Magazines



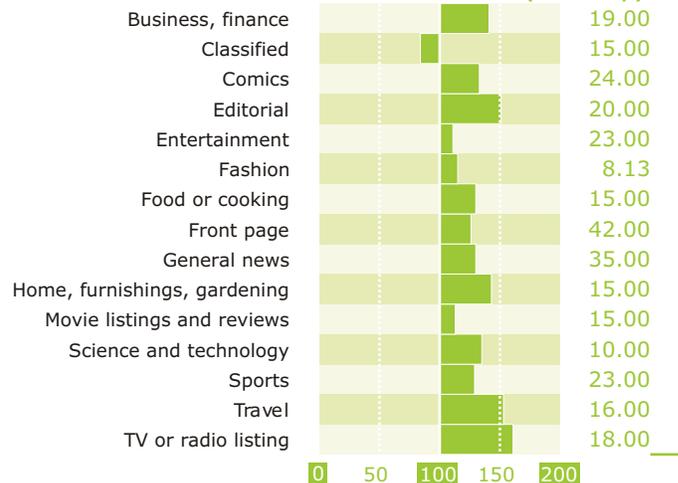
Newspapers



Last Part Read (Daily)



Last Part Read (Sunday)



Group B Upscale America

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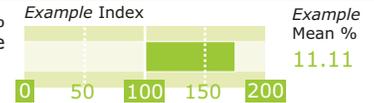
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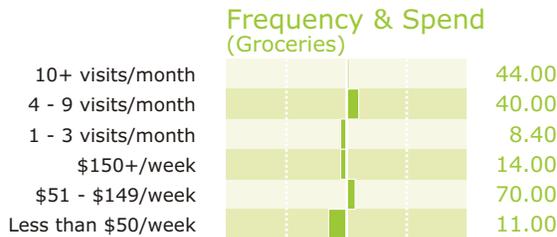
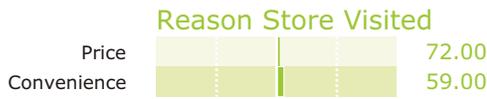


Our Home Lives

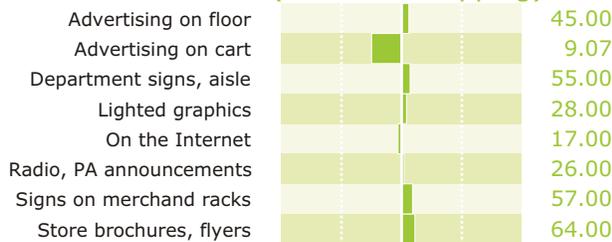
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See **Supporting Notes**
for further details



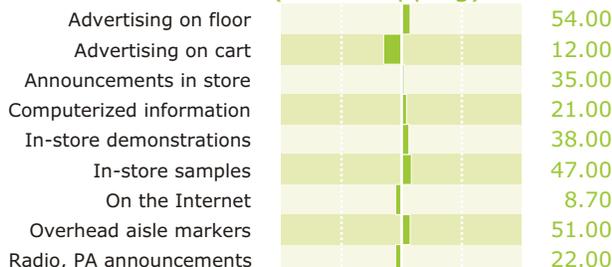
Shopping Habits



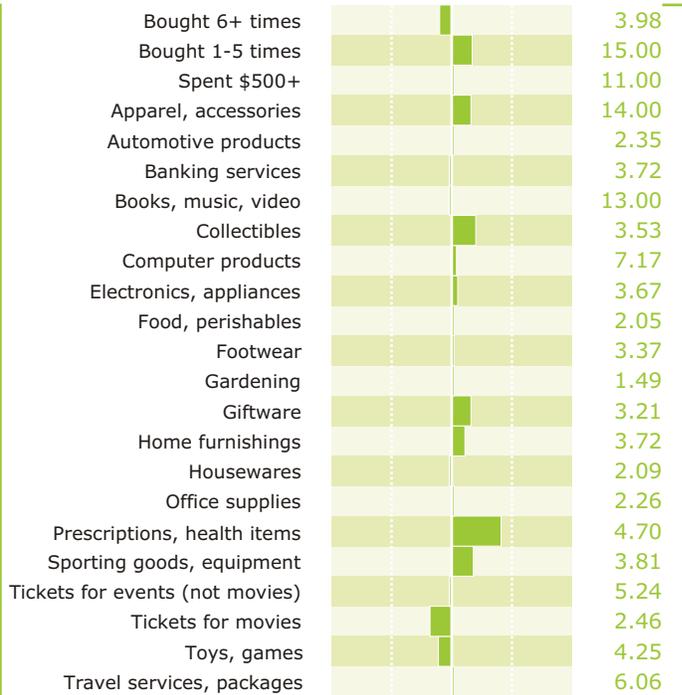
Customers refer to (non-food shopping)



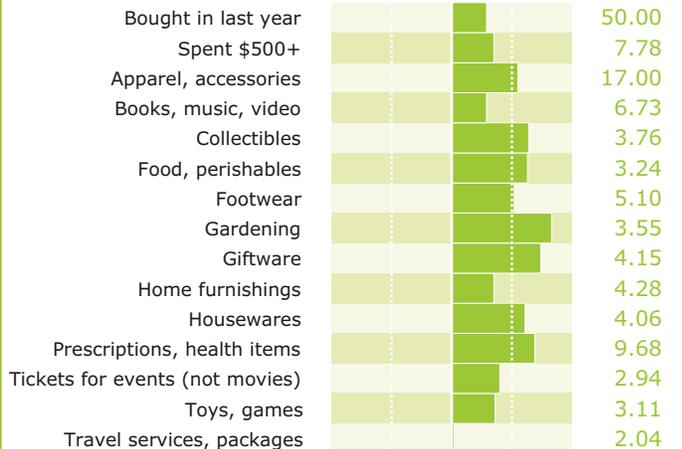
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



Group B Upscale America

Salvatore and Joanne

Type B03 Urban Commuter Families

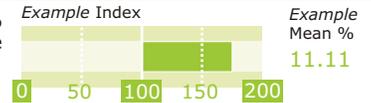
Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

6.33% 

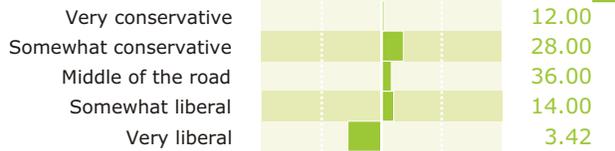


How We View The World

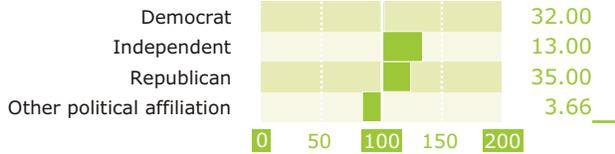
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



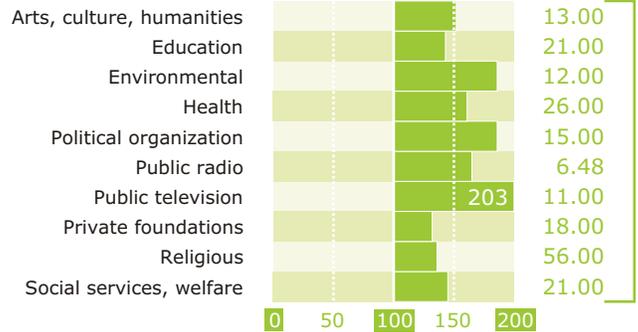
Political Outlook



Political Affiliation

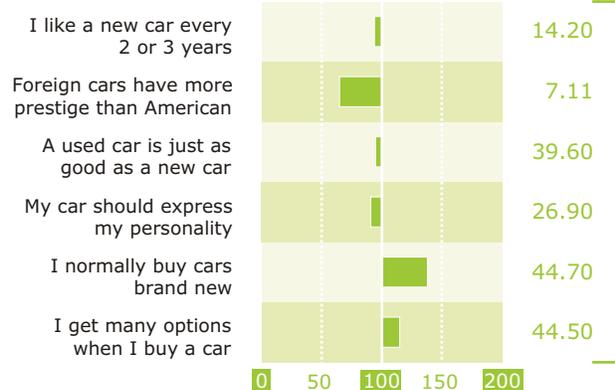


Charity

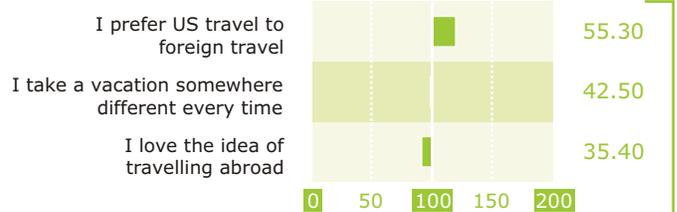


Attitudes

Cars



Travel



Type B03 Urban Commuter Families

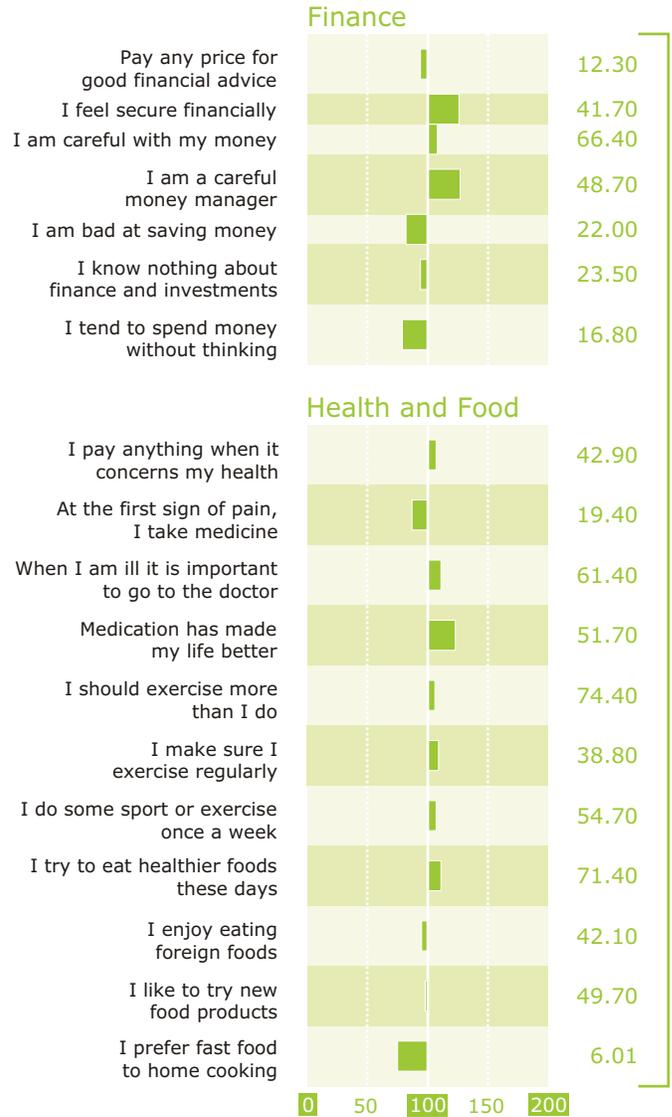
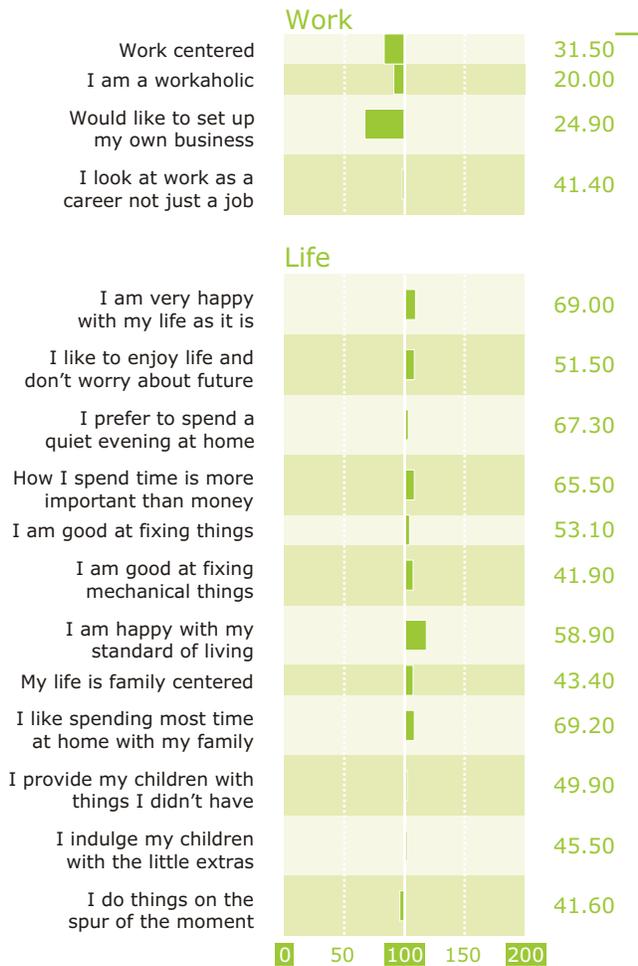
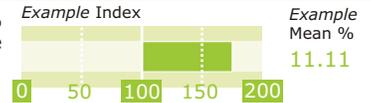
Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

6.33% 



Attitudes

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Group B Upscale America

Salvatore and Joanne

Type B03 Urban Commuter Families

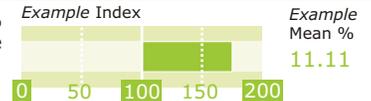
Upscale, college educated Baby Boomer families and couples living in comfortable, single detached homes in city neighborhoods on the metropolitan fringe

6.33% 



Attitudes

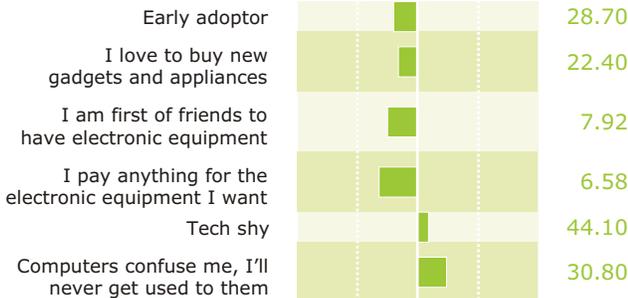
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



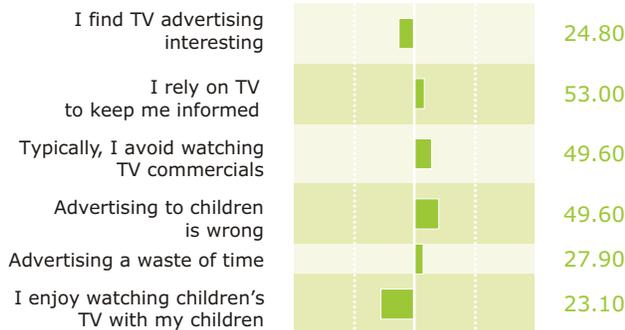
Internet



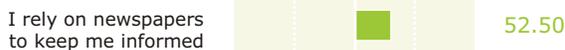
Computing/Electronics



TV



Newspapers



Shopping



Fashion





Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

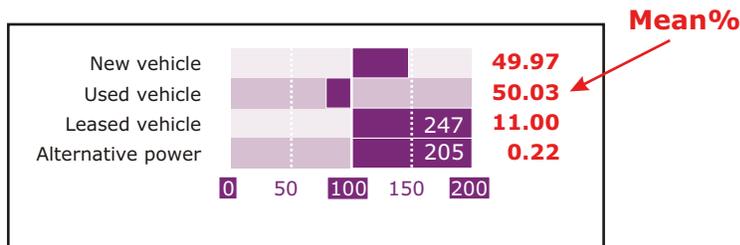
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



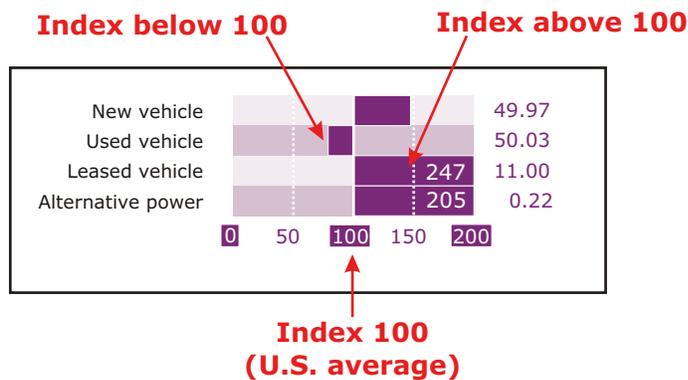
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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Group G Remote America

Bob and Bonnie

Type 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

2.70% 



Overview

Rankings

Age Rank 40/60
Wealth Rank 31/60

Top Markets

Pittsburgh
Dallas
Lebanon
Portland
Houston

Top Internet Sites

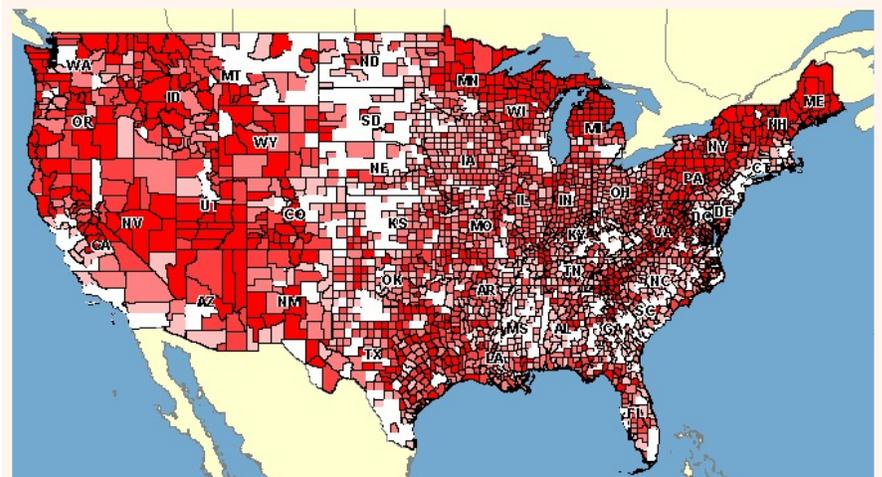
www.nascar.com
www.walmart.com
www.paypal.com
www.weather.com
www.ebay.com

Preferred Cars

Ford F150/F250/F350
Chevrolet 1500/2500-Silverado
Chevrolet 1500-Pickup
Dodge Ram 2500/3500
GMC CK1500-Sierra



Locations



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
7	How We View the World
8	Attitudes
9	Supporting Notes



Group G Remote America

Bob and Bonnie

Type 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

2.70% 



Description

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.

Description

2

Group G Remote America

Bob and Bonnie

Type 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

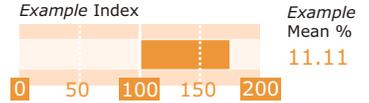
2.70% 



Who We Are

Demographics

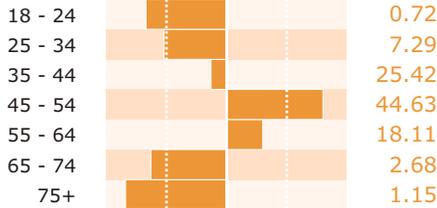
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



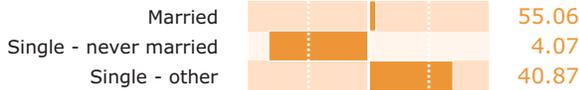
Gender



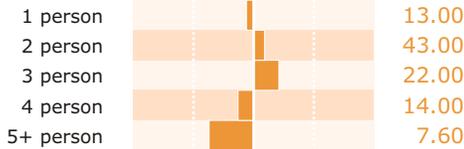
Age



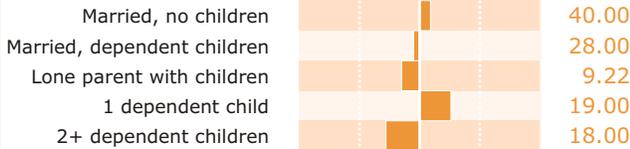
Marital Status



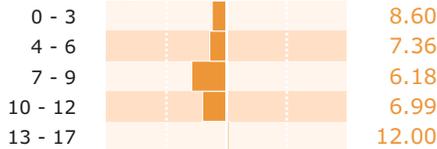
Number in Household



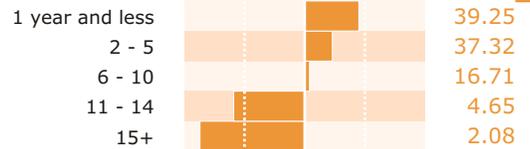
Household Composition



Age of Children



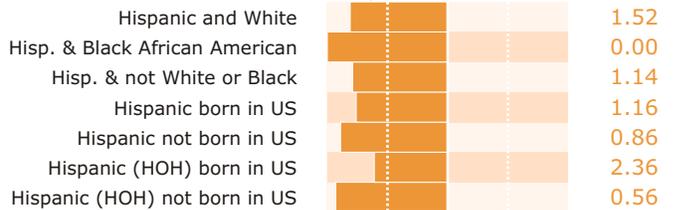
Length of Residence



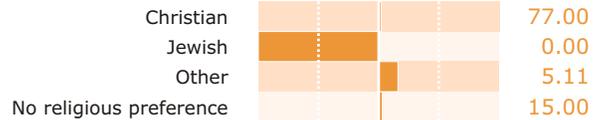
General Race



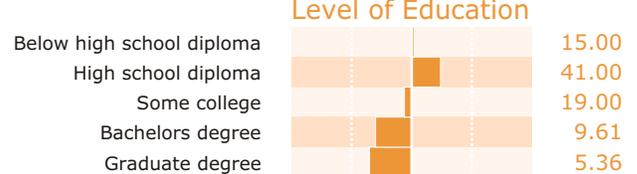
Hispanic Race



Religion



Education



Group G Remote America

Bob and Bonnie

Type G01 **Hardy Rural Families**

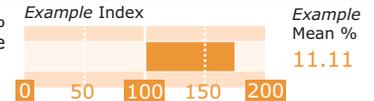
Predominantly middle-class, older Americans living rustic lifestyles in older single-family houses and mobile homes located in tiny towns and isolated villages

2.70% 



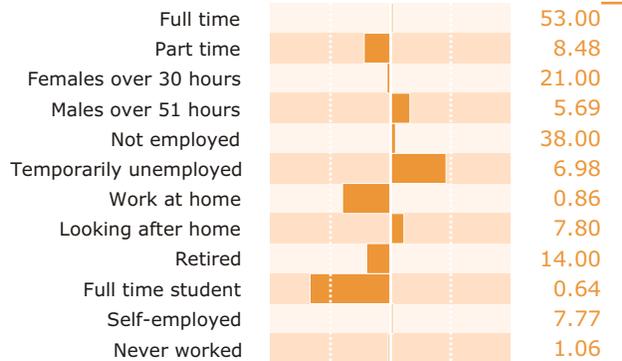
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details

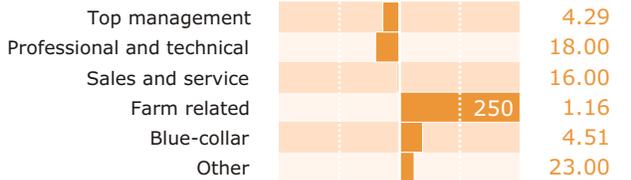


Work

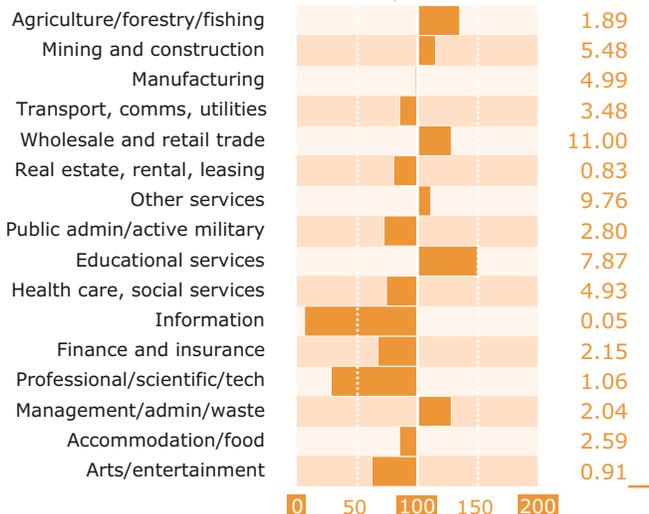
General



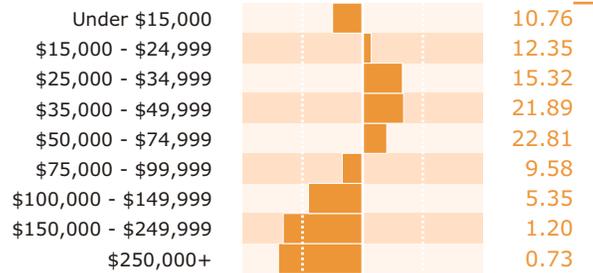
Occupation



Industry

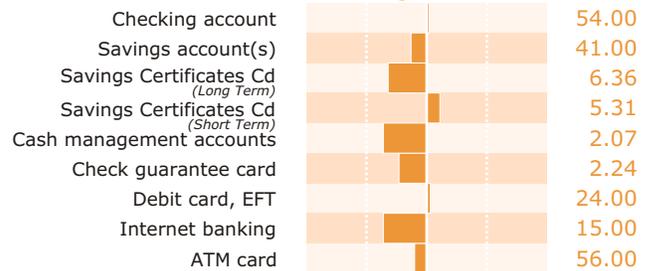


Income



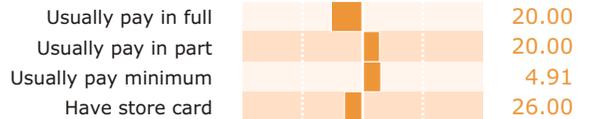
Household Income

Handling Money

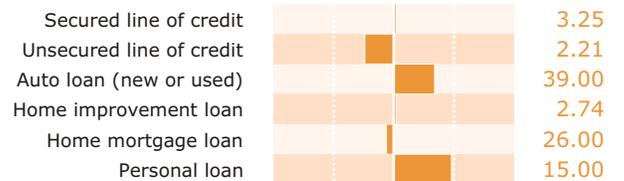


Banking

Credit Cards



Loans



Group G Remote America

Bob and Bonnie

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2.70% 



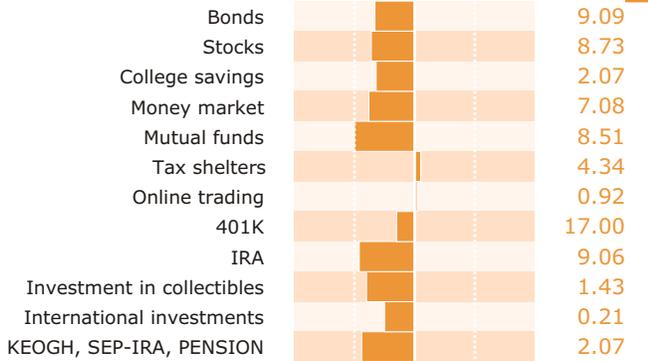
How We Make a Living

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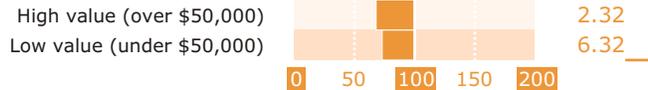


Handling Money

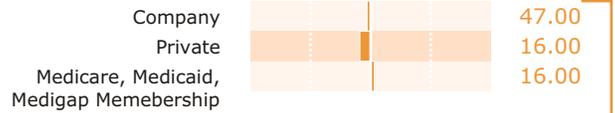
Savings & Investments



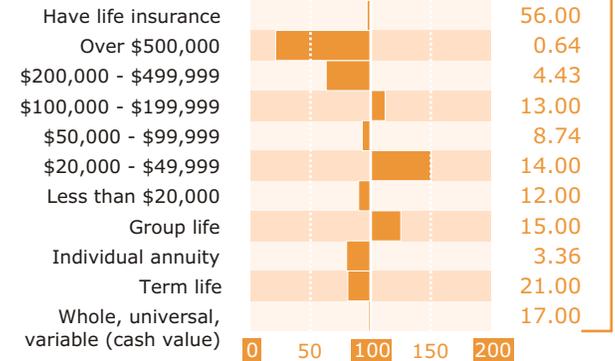
Shareholdings



Medical Insurance

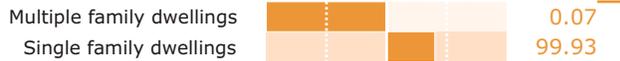


Life Insurance

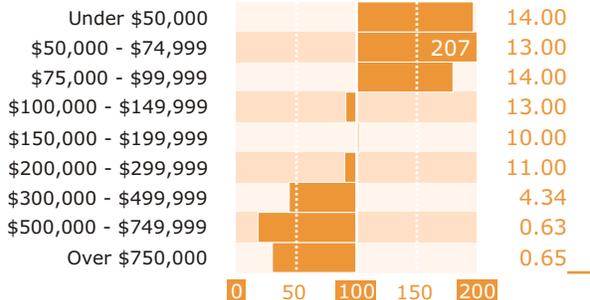


Where We Live

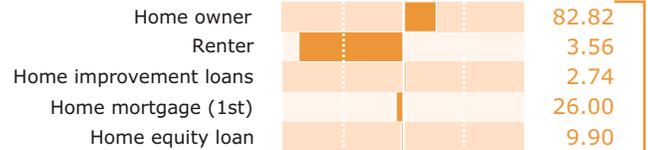
Type of Property



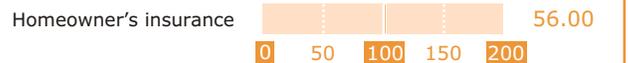
Property Value



Home Ownership



Insurance



Group G Remote America

Bob and Bonnie

Type G01 **Hardy Rural Families**

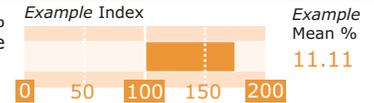
Predominantly middle-class, older Americans living rustic lifestyles in older single-family houses and mobile homes located in tiny towns and isolated villages

2.70% 

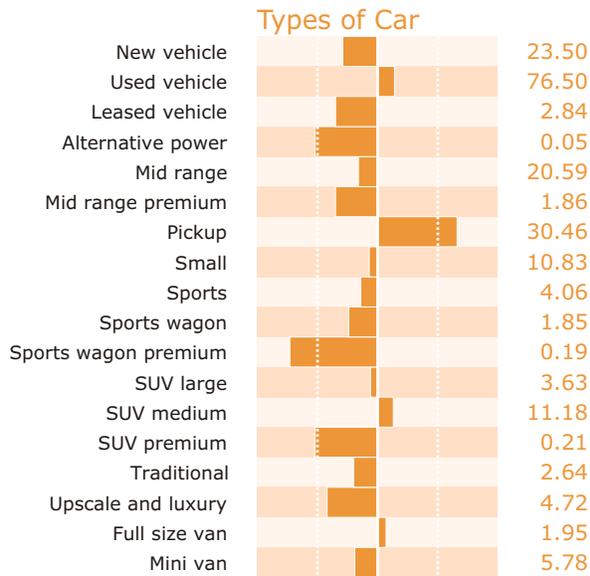


Our Home Lives

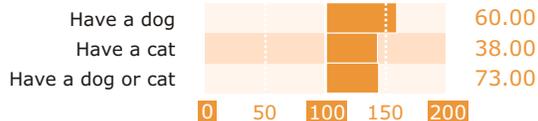
Charts show Index and Mean %
Index 100 indicates US average
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Car Ownership



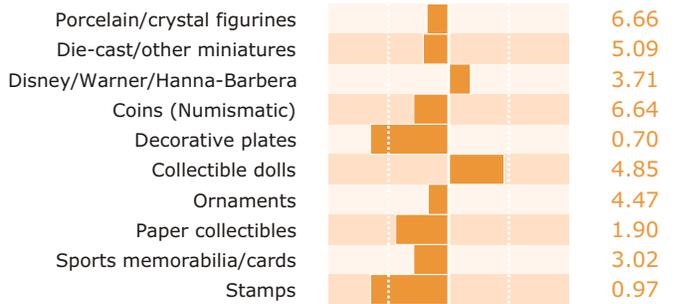
Pets



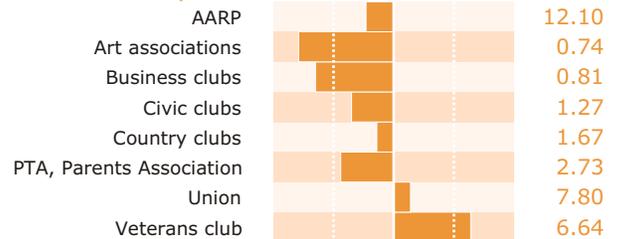
Travel and Vacations



Collectibles



Memberships



Group G Remote America

Bob and Bonnie

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2.70% 

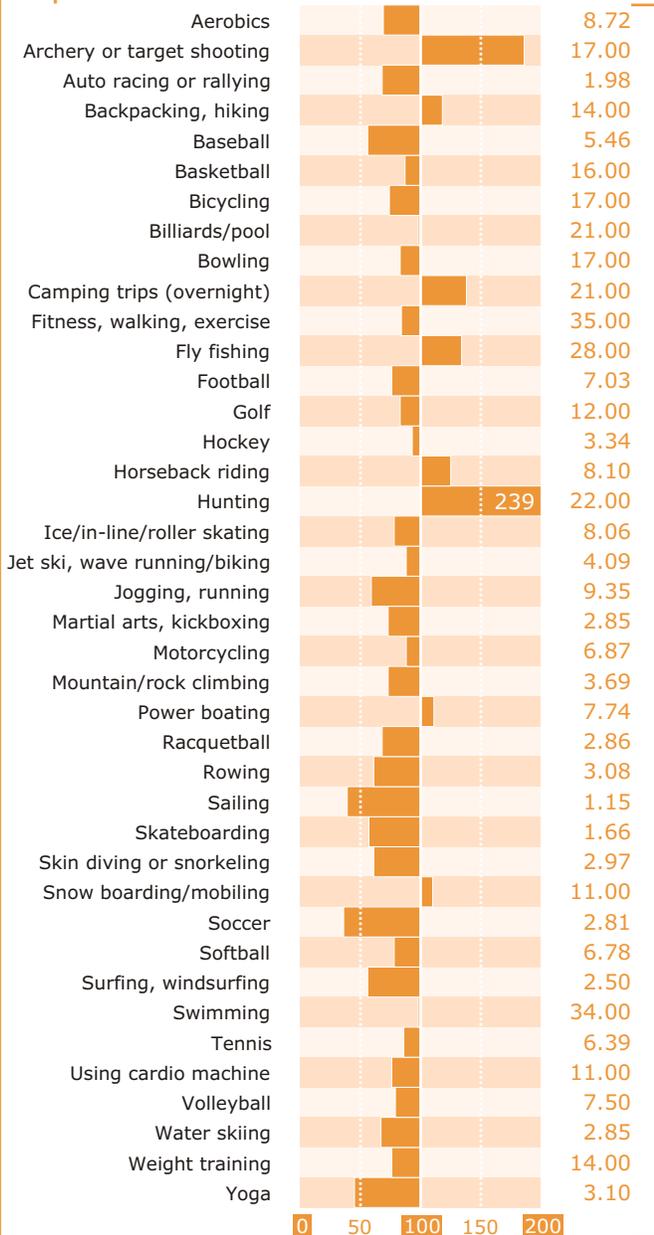


Our Home Lives

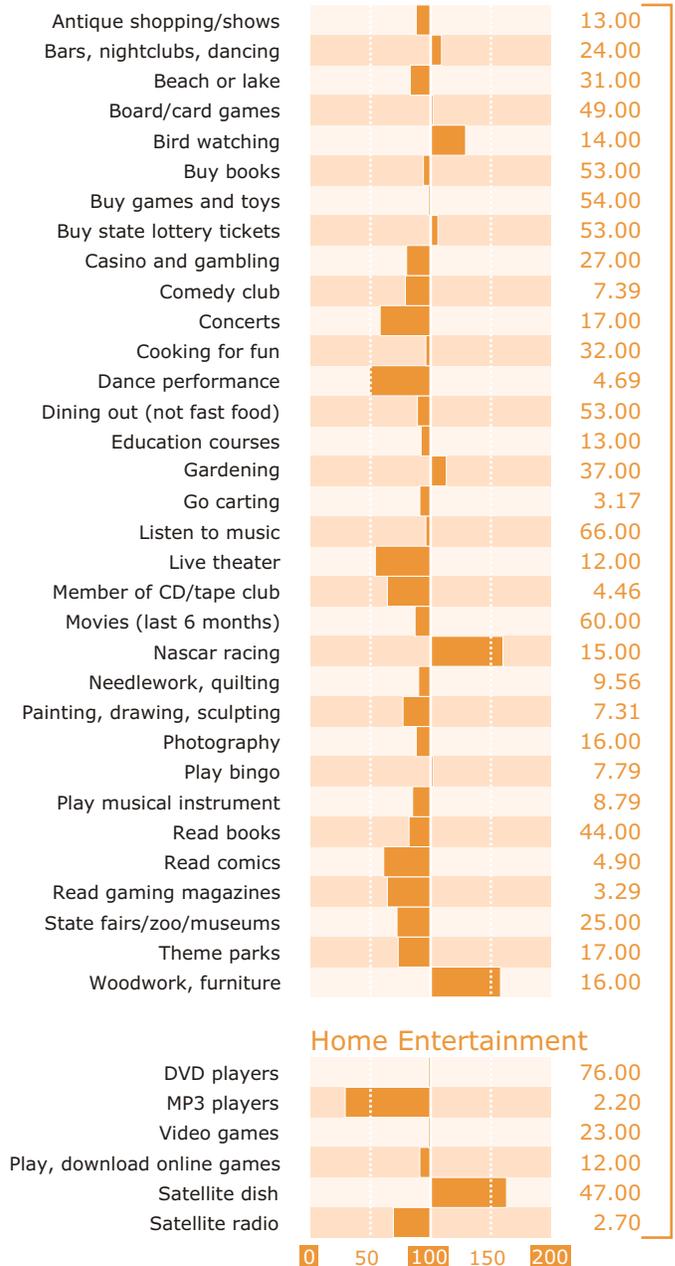
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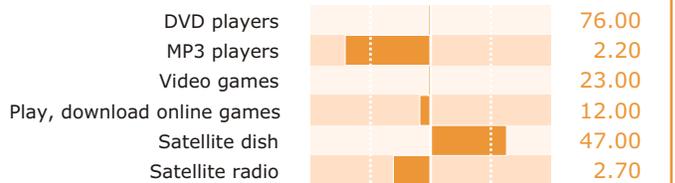
Sports



Entertainment and Leisure



Home Entertainment



Group G Remote America

Bob and Bonnie

Type 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

2.70% 

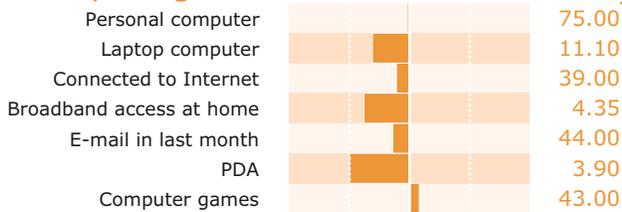


Our Home Lives

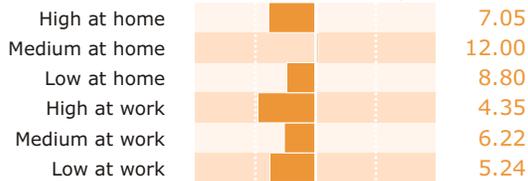
Charts show Index and Mean %
 Index 100 indicates US average
 See **Supporting Notes**
 for further details



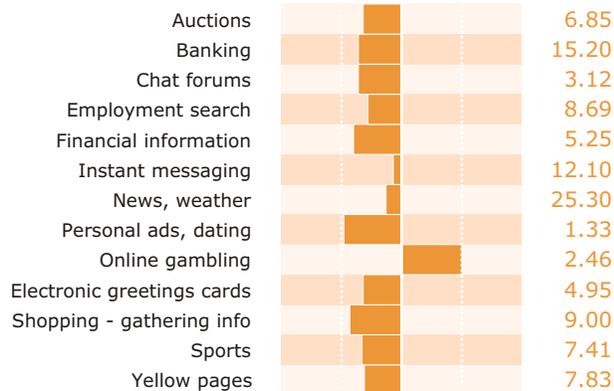
Computing and Internet



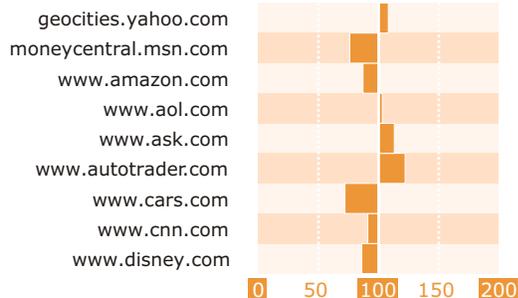
Internet Activity



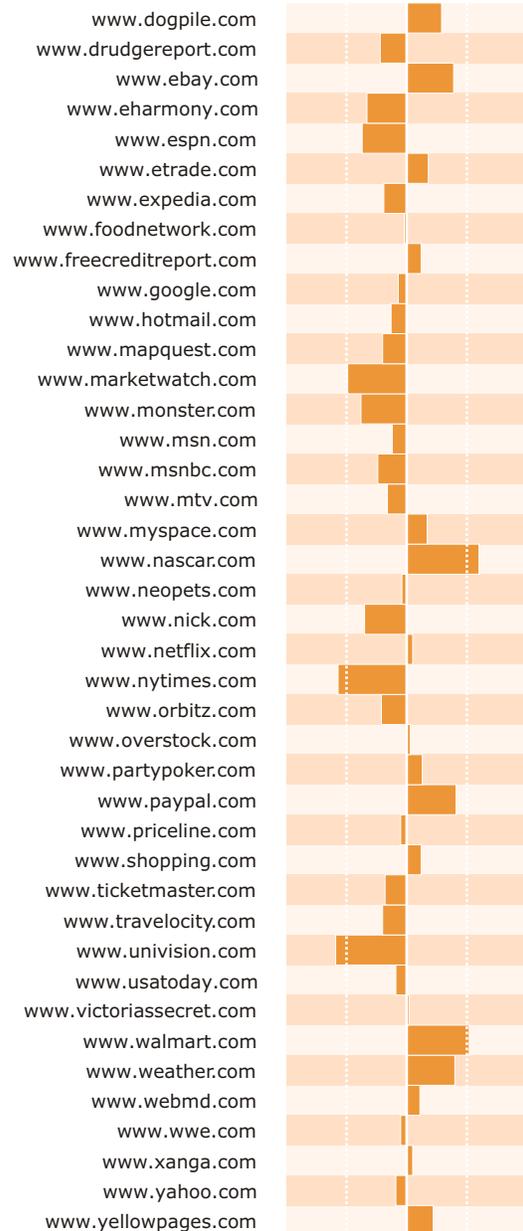
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

Group G Remote America

Bob and Bonnie

Type G01 **Hardy Rural Families**

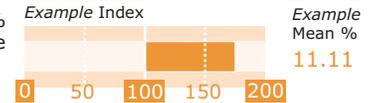
Predominantly middle-class, older Americans living rustic lifestyles in older single-family houses and mobile homes located in tiny towns and isolated villages

2.70% 



Our Home Lives

Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Telephones

International calls	12.00
Prepaid calling card	23.00

Cellular Phones

Have a cellular phone	62.00
Business	9.56
Personal	51.00
Analog mode	11.00
Call blocking	5.15
Call forwarding	12.00
Call waiting	31.00
Caller Id	44.00
Digital mode	21.00
Internet access	15.00
Nationwide coverage	23.00
Text messaging	29.00
Three way calling	10.00
Voice mail	43.00
Monthly bill \$150+	4.26
Monthly bill \$100 - \$149	8.49
Monthly bill \$50 - \$99	20.00
Monthly bill under \$50	26.00

Radio

High drive time	20.00
Medium drive time	19.00
Low drive time	21.00
High all day	18.00
Medium all day	19.00
Low all day	23.00
All news	9.70
All sports	1.59
Black rhythm and blues	0.00
Classic rock	10.50
Classical	2.23
Country (or Western)	36.70
Easy listening	5.15
Golden oldies	9.54
Jazz	1.13
Spanish	2.08
Urban contemporary	4.82
Mexican, Ranchera, Tejano	2.08

TV and Cable

High prime time	21.00
Medium prime time	17.00
Low prime time	21.00
High early and late fringe	21.00
Medium early and late fringe	23.00
Low early and late fringe	19.00
High all day	21.00
Medium all day	18.00
Low all day	21.00
High cable TV	18.00
Medium cable TV	19.00
Low cable TV	24.00

TV Primetime

Comedy and variety	15.80
News and documentary	27.20
Feature film	11.40
General drama	64.20
Nature	4.80
Reality	50.50
Science	7.62
Situation comedy	45.00
Sports	8.84
How-To	13.10

TV Daytime

Drama	16.60
News	23.00
Game show or contest	9.22
Talk or informational	6.75

TV Early Evening

Weekday news	35.10
Weekend news	24.80

TV Late Fringe

Monday - Friday	20.30
Weekend	10.60

Group G Remote America

Bob and Bonnie

Type G01 **Hardy Rural Families**

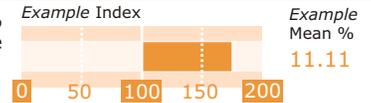
Predominantly middle-class, older Americans living rustic lifestyles in older single-family houses and mobile homes located in tiny towns and isolated villages

2.70% 

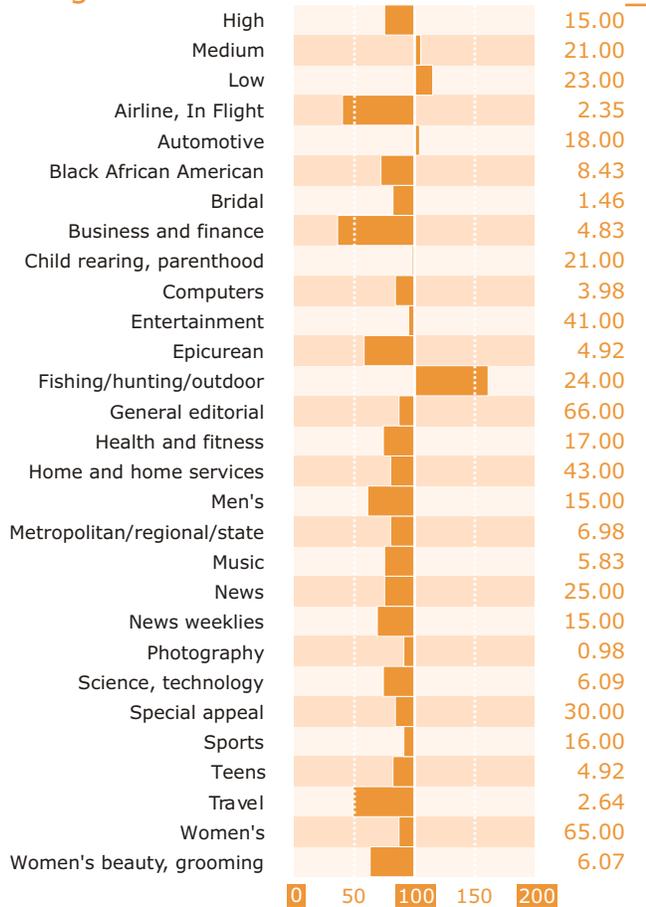


Our Home Lives

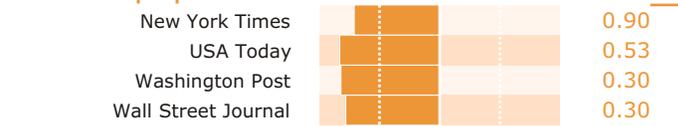
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



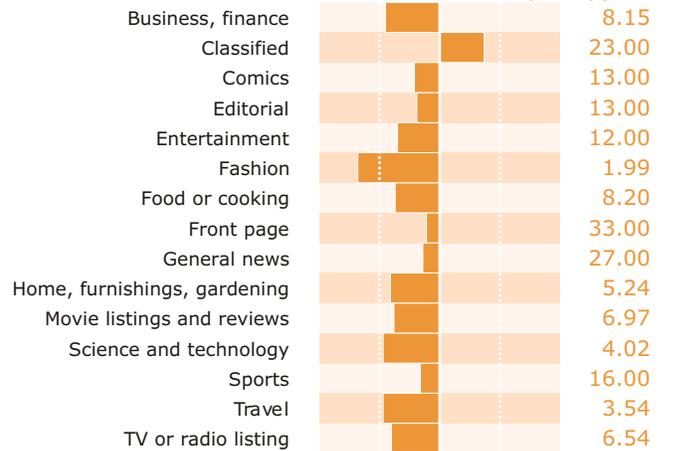
Magazines



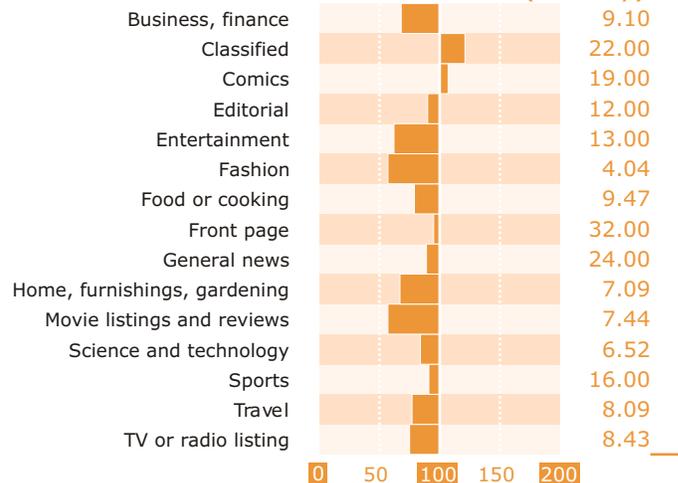
Newspapers



Last Part Read (Daily)



Last Part Read (Sunday)



Group G Remote America

Bob and Bonnie

Type G01 **Hardy Rural Families**

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2.70% 



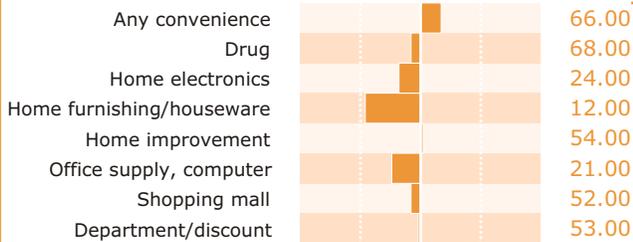
Our Home Lives

Charts show Index and Mean %
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Shopping Habits

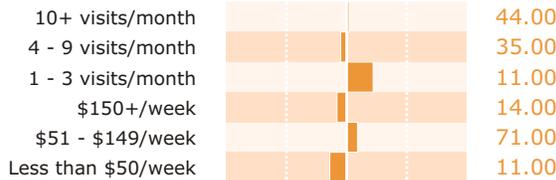
Stores Visited



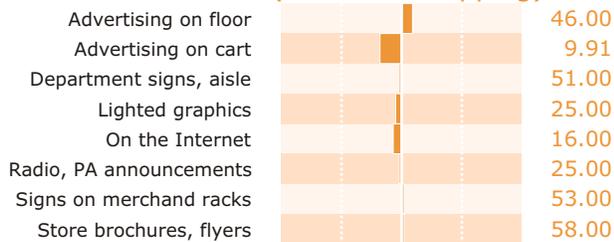
Reason Store Visited



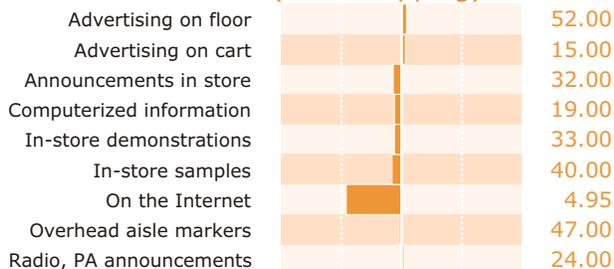
Frequency & Spend (Groceries)



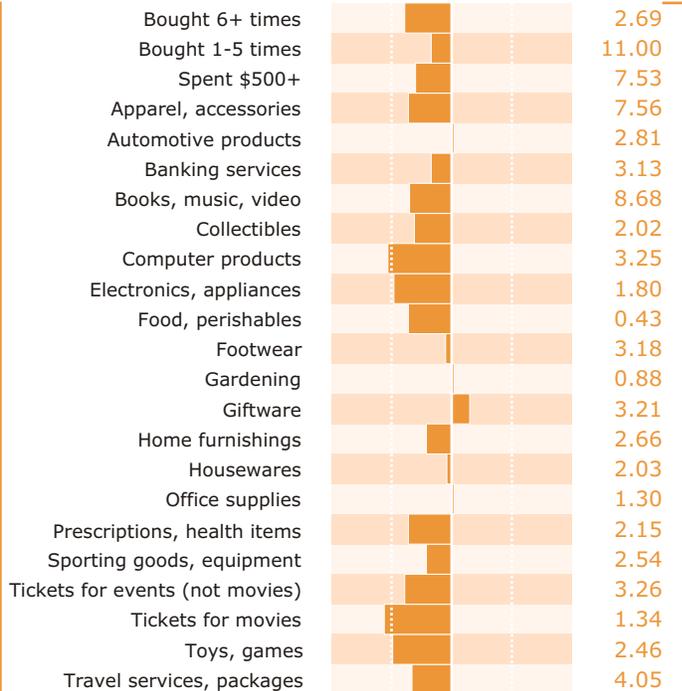
Customers refer to (non-food shopping)



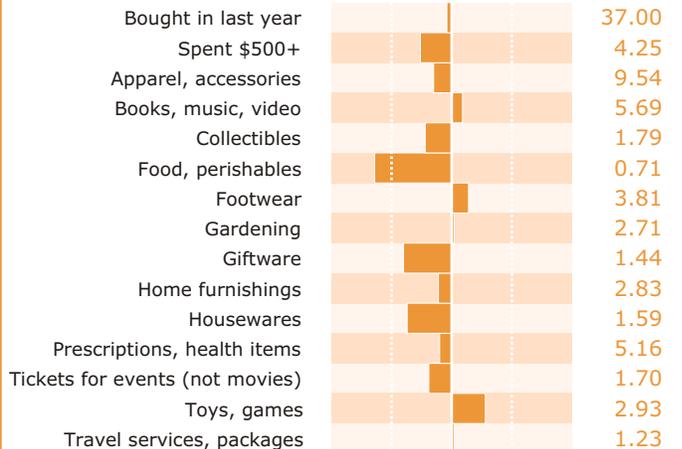
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



Group G Remote America

Bob and Bonnie

Type G01 **Hardy Rural Families**

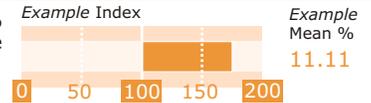
Predominantly middle-class, older Americans living rustic lifestyles in older single-family houses and mobile homes located in tiny towns and isolated villages

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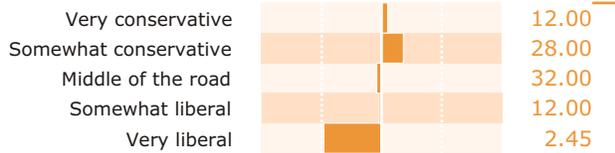


How We View The World

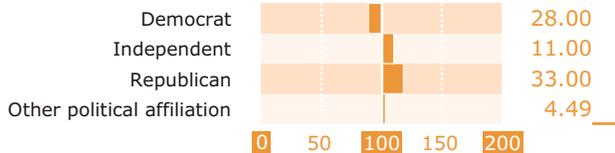
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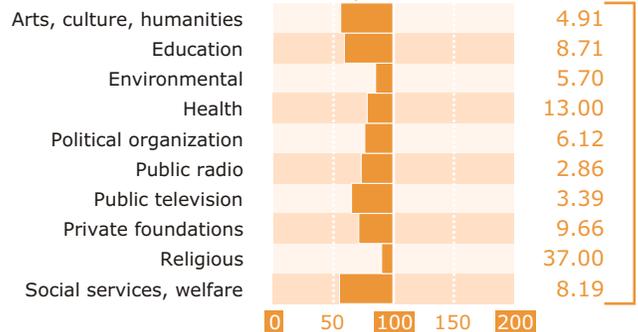
Political Outlook



Political Affiliation

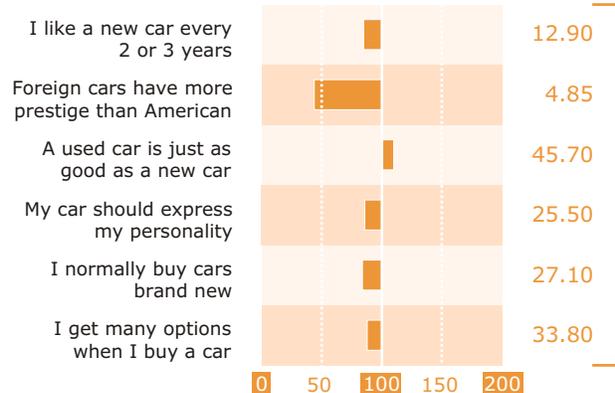


Charity

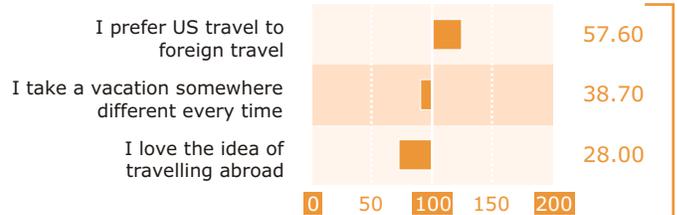


Attitudes

Cars



Travel



Group G Remote America

Bob and Bonnie

Type G01 **Hardy Rural Families**

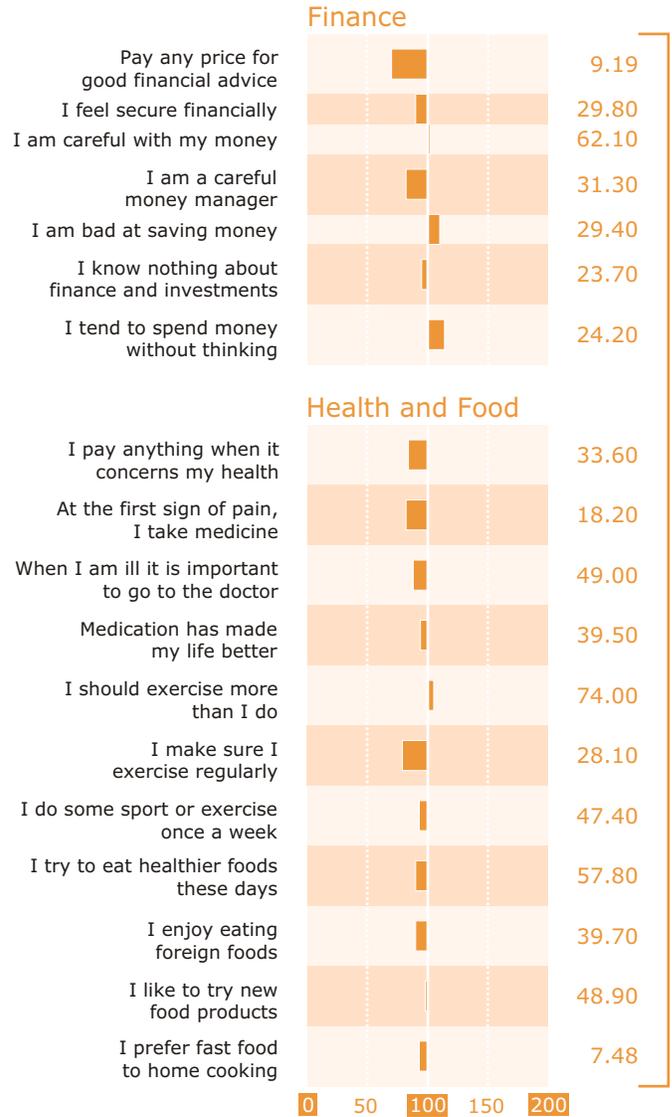
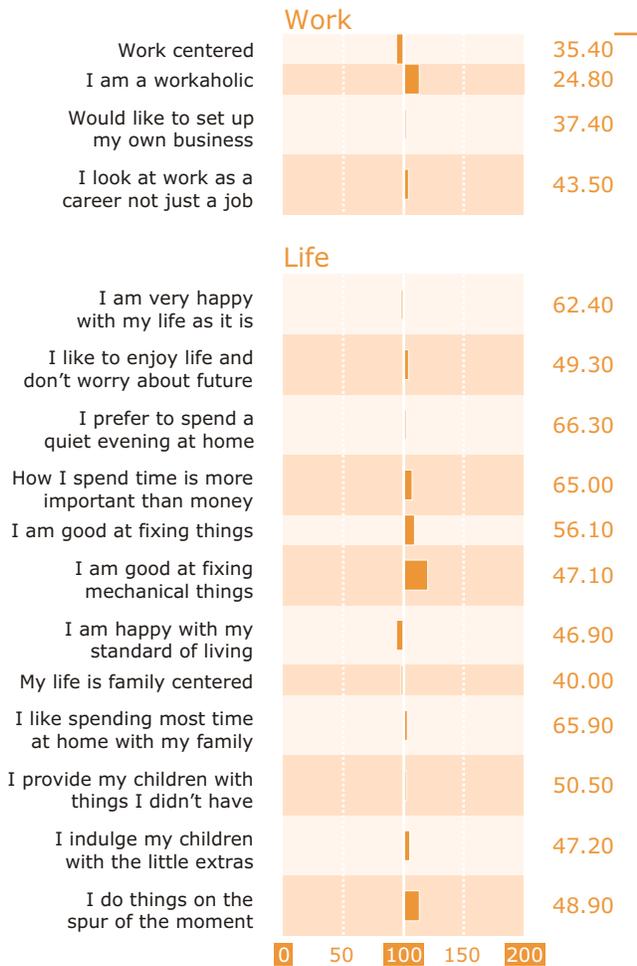
Predominantly middle-class, older Americans living rustic lifestyles in older single-family houses and mobile homes located in tiny towns and isolated villages

2.70% 



Attitudes

Charts show Index and Mean %
 Example Index 100 indicates US average
 See **Supporting Notes** for further details



Group G Remote America

Bob and Bonnie

Type G01 **Hardy Rural Families**

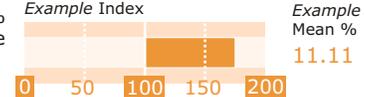
Predominantly middle-class, older Americans living rustic lifestyles in older single-family houses and mobile homes located in tiny towns and isolated villages

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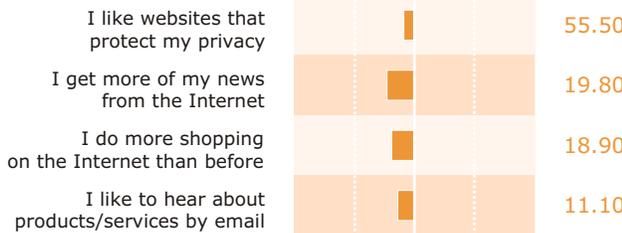


Attitudes

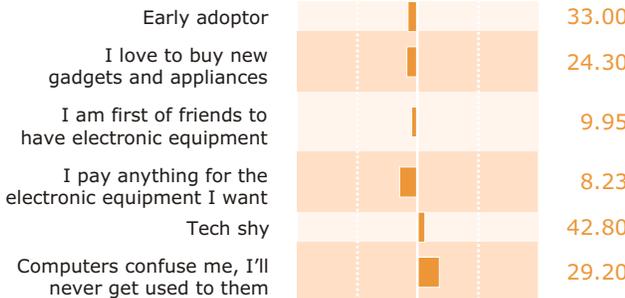
Charts show Index and Mean %
 Example Index 11.11
 Index 100 indicates US average
 See **Supporting Notes** for further details



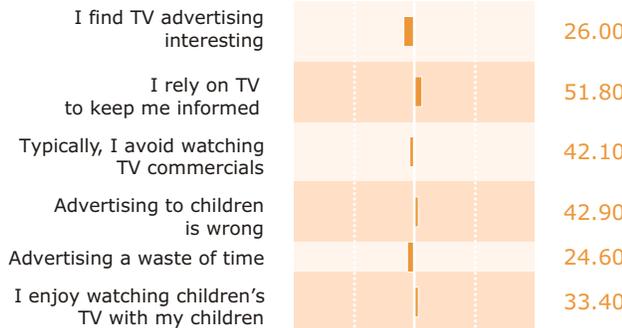
Internet



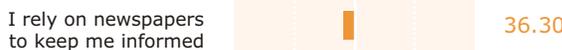
Computing/Electronics



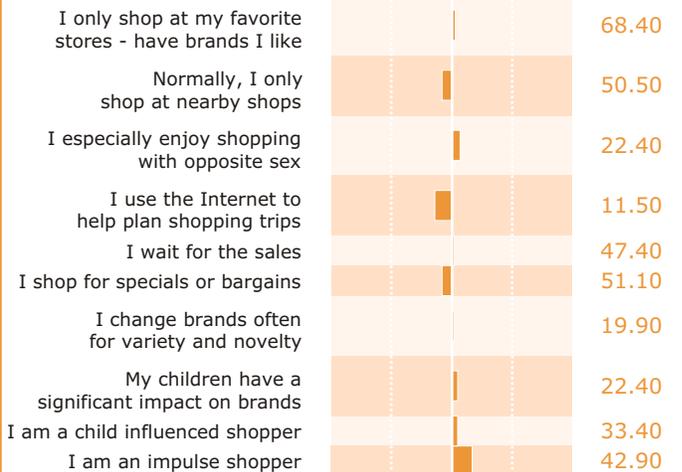
TV



Newspapers



Shopping



Fashion





Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

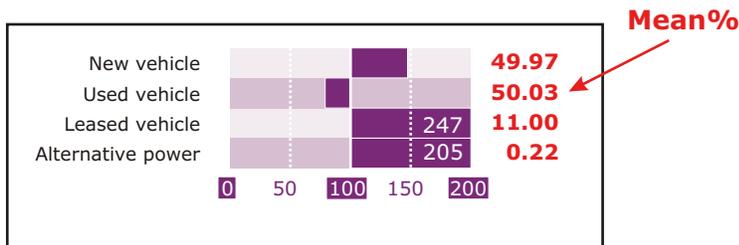
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



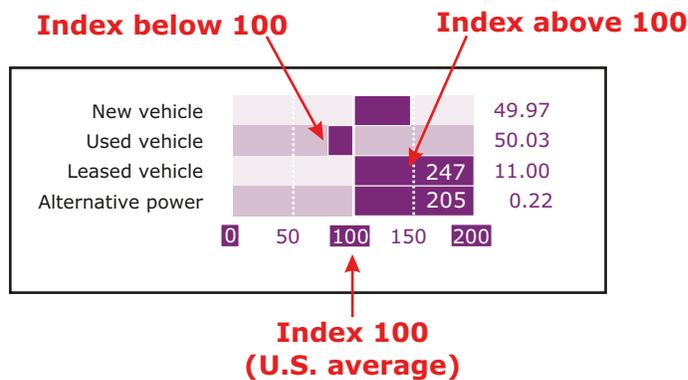
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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