The consumer classification of the United States of America
Welcome to your Mosaic USA e-Handbook. Successful organizations take the process of analyzing and understanding customers seriously. They use it to maximize their engagement with customers to increase loyalty, retention and value; drive profitable acquisition; and plan for the future.

This latest version of Mosaic USA capitalizes on Experian’s access to a wealth of new and detailed information on households in the United States to provide a comprehensive view of consumers.

Optimise the value of your customers and locations, now and in the future

Prioritize and bring order to the data chaos by determining the right customer strategy
Provide a deeper understanding of your customers to target, acquire, manage and develop profitable customer relations.

Precisely target your ideal customer audience across marketing campaigns
Improve your understanding of targeting specific consumers to increase site performance, maximize sales conversion, optimize consumer targeting to ensure that the right product offerings are matched to the right audience and improve your media planning and buying across traditional and digital channels.

Invest in the future
Anticipate risk and plan for the future: analyze consumer behaviour, understand potential risk and identify investment opportunities.

The Mosaic USA e-Handbook provides a simple, clear and comprehensive guide that gives you all the information you need at your fingertips to help you in your day-to-day use of Mosaic. It helps you build a detailed understanding of your customers and locations, and become conversant with the dimensions of the new American consumer and their household dynamics.
Mosaic USA data sources

More than 300 data points have been used to build Mosaic USA. These have been selected as inputs to the classification on the basis of their coverage, quality, consistency and sustainability. To be included for use, the data variables must enable accurate identification of, and discrimination between, a wide range of consumer characteristics. They must also be updateable over time to ensure continuing accuracy in assignments of the Mosaic codes and meet the following criteria:

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

We have taken account of the breadth and depth of information that Experian Marketing Services has to offer. In the development of Mosaic, data was chosen to reflect the multiple aspects of US consumer characteristics. Dimensions such as affluence and life stage are essential cornerstones of the classification. These are combined with other key dimensions including property characteristics, tenure, socio-economics, ethnicity, additional financial measures and the type of location. Experian analysts considered more than 600 data points to create the classification. From the analysis, more than 300 data points were selected, including more than 85 ConsumerView household characteristics.

Essential to understanding the behaviors of each Mosaic segment and group is the richness of the descriptive content. Mosaic is applied to the authoritative sources of market research, media, and digital behavioral data to build a comprehensive and extensive portrait of America’s socio-economic, life stage, lifestyle and cultural diversity. Sources of the descriptive content include contributions from Experian Simmons, Hitwise, Auto Market Statistics and Summarized Credit Statistics.
Mosaic USA groups and types

This latest version of Mosaic USA classifies consumers in the United States into one of 71 types and 19 groups.

<table>
<thead>
<tr>
<th>Group</th>
<th>Description</th>
<th>Group Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Power Elite</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Flourishing Families</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>Booming with Confidence</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>Suburban Style</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
<th>%</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>A01</td>
<td>American Royalty</td>
<td>1.69</td>
<td>1.20</td>
</tr>
<tr>
<td>A02</td>
<td>Plumt Prosperity</td>
<td>1.16</td>
<td>0.97</td>
</tr>
<tr>
<td>A03</td>
<td>Kids and Cabernet</td>
<td>1.40</td>
<td>0.78</td>
</tr>
<tr>
<td>A04</td>
<td>Picture Perfect Families</td>
<td>1.46</td>
<td>0.79</td>
</tr>
<tr>
<td>A05</td>
<td>Couples with Clout</td>
<td>0.67</td>
<td>0.78</td>
</tr>
<tr>
<td>A06</td>
<td>Jet Set Urbanites</td>
<td>0.52</td>
<td>0.67</td>
</tr>
<tr>
<td>B07</td>
<td>Generational Soup</td>
<td>1.67</td>
<td>1.09</td>
</tr>
<tr>
<td>B08</td>
<td>Babies and Bliss</td>
<td>2.91</td>
<td>1.36</td>
</tr>
<tr>
<td>B09</td>
<td>Family Fun-tastic</td>
<td>1.54</td>
<td>0.98</td>
</tr>
<tr>
<td>B10</td>
<td>Cosmopolitan Achievers</td>
<td>0.96</td>
<td>0.82</td>
</tr>
<tr>
<td>C11</td>
<td>Aging of Aquarius</td>
<td>3.61</td>
<td>2.85</td>
</tr>
<tr>
<td>C12</td>
<td>Golf Carts and Gourmets</td>
<td>0.53</td>
<td>0.57</td>
</tr>
<tr>
<td>C13</td>
<td>Silver Sophisticates</td>
<td>1.81</td>
<td>1.84</td>
</tr>
<tr>
<td>C14</td>
<td>Boomers and Boomerangs</td>
<td>2.59</td>
<td>1.40</td>
</tr>
<tr>
<td>D15</td>
<td>Sports Utility Families</td>
<td>2.80</td>
<td>1.59</td>
</tr>
<tr>
<td>D16</td>
<td>Settled in Suburbia</td>
<td>1.42</td>
<td>0.89</td>
</tr>
<tr>
<td>D17</td>
<td>Cul de Sac Diversity</td>
<td>0.76</td>
<td>0.77</td>
</tr>
<tr>
<td>D18</td>
<td>Suburban Attainment</td>
<td>2.21</td>
<td>1.74</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Group</th>
<th>Description</th>
<th>%</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>E</td>
<td>Thriving Boomers</td>
<td>7.49</td>
<td>6.43</td>
</tr>
<tr>
<td>F</td>
<td>Promising Families</td>
<td>3.88</td>
<td>3.23</td>
</tr>
<tr>
<td>G</td>
<td>Young City Solos</td>
<td>1.35</td>
<td>2.46</td>
</tr>
<tr>
<td>H</td>
<td>Middle-class Melting Pot</td>
<td>3.43</td>
<td>3.90</td>
</tr>
<tr>
<td>I</td>
<td>Family Union</td>
<td>6.72</td>
<td>4.74</td>
</tr>
<tr>
<td>J</td>
<td>Autumn Years</td>
<td>6.92</td>
<td>7.35</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
<th>%</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>E19</td>
<td>Full Pockets, Empty Nests</td>
<td>1.10</td>
<td>1.48</td>
</tr>
<tr>
<td>E20</td>
<td>No Place Like Home</td>
<td>3.38</td>
<td>2.29</td>
</tr>
<tr>
<td>E21</td>
<td>Unspoiled Splendor</td>
<td>3.01</td>
<td>2.66</td>
</tr>
<tr>
<td>F22</td>
<td>Fast Track Couples</td>
<td>1.53</td>
<td>1.92</td>
</tr>
<tr>
<td>F23</td>
<td>Families Matter Most</td>
<td>2.35</td>
<td>1.31</td>
</tr>
<tr>
<td>G24</td>
<td>Status Seeking Singles</td>
<td>0.73</td>
<td>1.25</td>
</tr>
<tr>
<td>G25</td>
<td>Urban Edge</td>
<td>0.62</td>
<td>1.21</td>
</tr>
<tr>
<td>H26</td>
<td>Progressive Potpourri</td>
<td>1.31</td>
<td>1.22</td>
</tr>
<tr>
<td>H27</td>
<td>Birkenstocks and Beemers</td>
<td>0.79</td>
<td>1.18</td>
</tr>
<tr>
<td>H28</td>
<td>Everyday Moderates</td>
<td>0.80</td>
<td>0.73</td>
</tr>
<tr>
<td>H29</td>
<td>Destination Recreation</td>
<td>0.53</td>
<td>0.77</td>
</tr>
<tr>
<td>I30</td>
<td>Stockcars and State Parks</td>
<td>2.18</td>
<td>1.40</td>
</tr>
<tr>
<td>I31</td>
<td>Blue Collar Comfort</td>
<td>2.00</td>
<td>1.16</td>
</tr>
<tr>
<td>I32</td>
<td>Steadfast Conventionalists</td>
<td>1.30</td>
<td>1.08</td>
</tr>
<tr>
<td>I33</td>
<td>Balance and Harmony</td>
<td>1.24</td>
<td>1.09</td>
</tr>
<tr>
<td>J34</td>
<td>Aging in Place</td>
<td>2.56</td>
<td>2.64</td>
</tr>
<tr>
<td>J35</td>
<td>Rural Escape</td>
<td>2.53</td>
<td>2.88</td>
</tr>
<tr>
<td>J36</td>
<td>Settled and Sensible</td>
<td>1.84</td>
<td>1.83</td>
</tr>
</tbody>
</table>
This latest version of Mosaic USA classifies consumers in the United States into one of 71 types and 19 groups.

### Mosaic USA groups and types

#### Description Group Type Description

<table>
<thead>
<tr>
<th>Group</th>
<th>Description</th>
<th>%</th>
<th>%</th>
<th>Type</th>
<th>Description</th>
<th>%</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>K</td>
<td>Significant Singles</td>
<td>3.17</td>
<td>4.64</td>
<td>K37</td>
<td>Wired for Success</td>
<td>0.62</td>
<td>0.89</td>
</tr>
<tr>
<td>L</td>
<td>Blue Sky Boomers</td>
<td>5.65</td>
<td>6.82</td>
<td>L41</td>
<td>Booming and Consuming</td>
<td>0.72</td>
<td>0.99</td>
</tr>
<tr>
<td>M</td>
<td>Families in Motion</td>
<td>5.26</td>
<td>3.13</td>
<td>M44</td>
<td>Red, White and Bluegrass</td>
<td>3.27</td>
<td>1.70</td>
</tr>
<tr>
<td>N</td>
<td>Pastoral Pride</td>
<td>4.29</td>
<td>4.77</td>
<td>N46</td>
<td>True Grit Americans</td>
<td>1.32</td>
<td>1.44</td>
</tr>
<tr>
<td>O</td>
<td>Singles and Starters</td>
<td>6.65</td>
<td>9.85</td>
<td>O50</td>
<td>Full Steam Ahead</td>
<td>0.34</td>
<td>0.58</td>
</tr>
<tr>
<td>P</td>
<td>Cultural Connections</td>
<td>4.22</td>
<td>5.17</td>
<td>P56</td>
<td>Mid-scale Medley</td>
<td>0.75</td>
<td>1.10</td>
</tr>
<tr>
<td>Q</td>
<td>Golden Year Guardians</td>
<td>6.38</td>
<td>9.01</td>
<td>Q62</td>
<td>Reaping Rewards</td>
<td>1.34</td>
<td>1.81</td>
</tr>
<tr>
<td>R</td>
<td>Aspirational Fusion</td>
<td>1.81</td>
<td>2.92</td>
<td>R66</td>
<td>Dare to Dream</td>
<td>0.93</td>
<td>1.68</td>
</tr>
<tr>
<td>S</td>
<td>Economic Challenges</td>
<td>3.04</td>
<td>4.50</td>
<td>S68</td>
<td>Small Town Shallow Pockets</td>
<td>1.08</td>
<td>1.75</td>
</tr>
</tbody>
</table>

#### Description Group Type Description

<table>
<thead>
<tr>
<th>Description</th>
<th>%</th>
<th>%</th>
<th>Type</th>
<th>Description</th>
<th>%</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wired for Success</td>
<td>0.62</td>
<td>0.89</td>
<td>K38</td>
<td>Gotham Blend</td>
<td>1.01</td>
<td>1.18</td>
</tr>
<tr>
<td>K39</td>
<td>Metro Fusion</td>
<td>0.33</td>
<td>0.49</td>
<td>K40</td>
<td>Bohemian Groove</td>
<td>1.20</td>
</tr>
<tr>
<td>L42</td>
<td>Rooted Flower Power</td>
<td>2.52</td>
<td>3.10</td>
<td>L43</td>
<td>Homemade Happiness</td>
<td>2.41</td>
</tr>
<tr>
<td>M44</td>
<td>Red, White and Bluegrass</td>
<td>3.27</td>
<td>1.70</td>
<td>M45</td>
<td>Diapers and Debit Cards</td>
<td>1.99</td>
</tr>
<tr>
<td>N46</td>
<td>True Grit Americans</td>
<td>1.32</td>
<td>1.44</td>
<td>N47</td>
<td>Countrified Pragmatics</td>
<td>0.73</td>
</tr>
<tr>
<td>N48</td>
<td>Rural Southern Bliss</td>
<td>1.80</td>
<td>1.32</td>
<td>N49</td>
<td>Touch of Tradition</td>
<td>0.64</td>
</tr>
<tr>
<td>O51</td>
<td>Digital Dependents</td>
<td>2.04</td>
<td>3.27</td>
<td>O52</td>
<td>Urban Ambition</td>
<td>0.82</td>
</tr>
<tr>
<td>O53</td>
<td>Colleges and Cafes</td>
<td>0.51</td>
<td>0.81</td>
<td>O54</td>
<td>Striving Single Scene</td>
<td>1.06</td>
</tr>
<tr>
<td>O55</td>
<td>Family Troopers</td>
<td>1.89</td>
<td>1.81</td>
<td>P57</td>
<td>Modest Metro Means</td>
<td>0.70</td>
</tr>
<tr>
<td>P58</td>
<td>Heritage Heights</td>
<td>0.42</td>
<td>0.58</td>
<td>P59</td>
<td>Expanding Horizons</td>
<td>1.41</td>
</tr>
<tr>
<td>P60</td>
<td>Striving Forward</td>
<td>0.64</td>
<td>0.94</td>
<td>P61</td>
<td>Humble Beginnings</td>
<td>0.31</td>
</tr>
<tr>
<td>Q63</td>
<td>Footloose and Family Free</td>
<td>0.36</td>
<td>0.49</td>
<td>Q64</td>
<td>Town Elders</td>
<td>3.42</td>
</tr>
<tr>
<td>Q65</td>
<td>Senior Discounts</td>
<td>1.26</td>
<td>2.06</td>
<td>Q66</td>
<td>Dare to Dream</td>
<td>0.93</td>
</tr>
<tr>
<td>R67</td>
<td>Hope for Tomorrow</td>
<td>0.88</td>
<td>1.24</td>
<td>S69</td>
<td>Urban Survivors</td>
<td>1.29</td>
</tr>
<tr>
<td>S70</td>
<td>Tight Money</td>
<td>0.17</td>
<td>0.28</td>
<td>S71</td>
<td>Tough Times</td>
<td>0.50</td>
</tr>
</tbody>
</table>
Mosaic USA family tree

The Mosaic USA family tree illustrates the major demographic and lifestyle polarities between the groups and types, and shows how the Mosaic types relate to each other.
Power Elite
The wealthiest households in the US, living in the most exclusive neighborhoods, and enjoying all that life has to offer

Key Features
- Wealthy
- Highly educated
- Politically conservative
- Well invested
- Supporters of the arts
- Active and fit

Who We Are

<table>
<thead>
<tr>
<th>Property type</th>
<th>Age</th>
<th>Household income</th>
<th>Household size</th>
<th>Home ownership</th>
<th>Age of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single family</td>
<td>51-65</td>
<td>$250,000+</td>
<td>5+ persons</td>
<td>Homeowner</td>
<td>13-18</td>
</tr>
<tr>
<td>35.9%</td>
<td>120</td>
<td>24.9%</td>
<td>1024</td>
<td>85.5%</td>
<td>131</td>
</tr>
<tr>
<td>83.0%</td>
<td>112</td>
<td>22.1%</td>
<td>184</td>
<td>24.4%</td>
<td>186</td>
</tr>
</tbody>
</table>

Channel Preference

- 117
- 148
- 84
- 108
- 143
- 152

Technology Adoption

Apprentices

Mosaic USA
### Power Elite

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

---

#### Age Distribution

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>1.21%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>3.09%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>4.90%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>26.91%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>18.31%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>35.85%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>7.01%</td>
</tr>
<tr>
<td>76+ years</td>
<td>2.71%</td>
</tr>
</tbody>
</table>

#### Family Structure

**With kids**
- Married: 44.89%
- Single male: 0.40%
- Single female: 0.54%
- Unknown status: 1.24%

**Without kids**
- Married: 40.73%
- Single male: 3.84%
- Single female: 2.98%
- Unknown status: 5.37%

#### Home Ownership

- Homeowner: 85.47%
- Renter: 8.28%
- Unknown: 6.26%

---

#### Education

- Below high school: 2.30%
- High school diploma: 6.86%
- Some college: 16.96%
- Bachelor's degree: 36.42%
- Graduate degree: 37.46%

#### Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>1.25%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>1.52%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>0.95%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>1.10%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>2.97%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>7.46%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>9.03%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>16.48%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>5.06%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>15.36%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>13.90%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>24.91%</td>
</tr>
</tbody>
</table>

#### Presence of Children

- 0-3 years: 8.74%
- 4-6 years: 11.19%
- 7-9 years: 10.84%
- 10-12 years: 12.90%
- 13-18 years: 24.43%

#### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>0.07%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>0.08%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>0.14%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>0.67%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>0.86%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>1.34%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>4.32%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>6.50%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>7.12%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>6.98%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>12.56%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>24.92%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>34.44%</td>
</tr>
</tbody>
</table>

#### Length of Residence

- 1 year or less: 6.90%
- 2-3 years: 10.50%
- 4-5 years: 10.73%
- 6-7 years: 12.49%
- 8-9 years: 13.66%
- 10-14 years: 18.93%
- 15-19 years: 11.46%
- 20-24 years: 9.18%
- 25+ years: 6.15%
Flourishing Families
Affluent, middle-aged families and couples earning prosperous incomes and living very comfortable, active lifestyles

Key Features
- Affluent
- Charitable contributors
- Athletic activities
- Saving for college
- PTA parents
- Family-oriented activities

Who We Are

- Age: 36-45 (39.3%)
- Property type: Single family (94.2%)
- Household income: $100,000-$124,999 (23.8%)
- Household size: 5+ persons (38.0%)
- Home ownership: Homeowner (89.9%)
- Age of children: 4-6 (30.3%)

Channel Preference

- Technology Adoption

- Journeymen

© 2014 Experian Ltd
Flourishing Families
Affluent, middle-aged families and couples earning prosperous incomes and living very comfortable, active lifestyles

Age
- 19-24 years: 2.00%
- 25-30 years: 2.79%
- 31-35 years: 6.09%
- 36-45 years: 39.30%
- 46-50 years: 19.01%
- 51-65 years: 27.16%
- 66-75 years: 2.72%
- 76+ years: 0.93%

Family Structure
- With kids:
  - Married: 66.26%
  - Single male: 0.78%
  - Single female: 0.74%
  - Unknown status: 1.73%
- Without kids:
  - Married: 24.80%
  - Single male: 2.23%
  - Single female: 1.57%
  - Unknown status: 1.90%

Home Ownership
- Homeowner: 89.93%
- Renter: 5.77%
- Unknown: 4.30%

Education
- Below high school: 3.62%
- High school diploma: 13.03%
- Some college: 29.90%
- Bachelor's degree: 34.23%
- Graduate degree: 19.23%

Income
- Less than $15,000: 1.28%
- $15,000-$24,999: 1.96%
- $25,000-$34,999: 1.60%
- $35,000-$49,999: 1.72%
- $50,000-$74,999: 9.50%
- $75,000-$99,999: 27.75%
- $100,000-$124,999: 23.78%
- $125,000-$149,999: 14.70%
- $150,000-$174,999: 6.91%
- $175,000-$199,999: 5.39%
- $200,000-$249,999: 2.52%
- $250,000+: 2.68%

Presence of Children
- 0-3 years: 247 (23.94%)
- 4-6 years: 306 (30.29%)
- 7-9 years: 322 (25.72%)
- 10-12 years: 287 (24.77%)
- 13-18 years: 243 (31.97%)

Estimated Current Home Value
- Less than $50,000: 0.13%
- $50,000-$74,999: 0.20%
- $75,000-$99,999: 0.48%
- $100,000-$149,999: 3.57%
- $150,000-$174,999: 3.94%
- $175,000-$199,999: 5.29%
- $200,000-$249,999: 12.30%
- $250,000-$299,999: 12.82%
- $300,000-$349,999: 11.12%
- $350,000-$399,999: 9.62%
- $400,000-$499,999: 14.77%
- $500,000-$749,999: 17.23%
- $750,000+: 8.51%

Length of Residence
- 1 year or less: 5.22%
- 2-3 years: 7.39%
- 4-5 years: 7.93%
- 6-7 years: 13.69%
- 8-9 years: 17.10%
- 10-14 years: 24.18%
- 15-19 years: 12.19%
- 20-24 years: 8.01%
- 25+ years: 4.30%
Booming with Confidence
Prosperous, established couples in their peak earning years living in suburban homes

Who We Are

- Age: 51-65 (63.1%) 65-74 (26.3%)
- Property type: Single family (93.9%) Townhouse (3.0%)
- Household income: $75,000-$99,999 (26.3%) $100,000-$124,999 (19.5%)
- Household size: 3 persons (23.0%) 4 persons (15.8%)
- Home ownership: Homeowner (94.0%) Rent (6.0%)
- Age of children: 13-18 (7.9%) 19-24 (17.4%)

Channel Preference

- Technology Adoption
- Apprentices
- Key Features
- Affluent
- Highly educated
- Upscale housing
- Savvy investors
- Country club members
- Environmental philanthropists

Mosaic USA

© 2014 Experian Ltd
Suburban Style
Middle-aged, ethnically-mixed suburban families and couples earning upscale incomes

Who We Are

- **Age**: 36-45 (40.4%), 13-18 (24.8%)
- **Property type**: Single family (94.2%), Homeowner (88.4%)
- **Household income**: $75,000-$99,999 (29.6%), 5+ persons (26.4%)
- **Household size**: 5+ persons (26.4%), 13-18 (32.7%)
- **Home ownership**: Homeowner (88.4%), 13-18 (32.7%)

Channel Preference

- **Technology Adoption**
- **Homeowner**: 221
- **Single family**: 127
- **5+ persons**: 222
- **13-18**: 248
- **Comfortable lifestyle**: 221
- **Ethnically diverse**: 127
- **Saving for college**: 222
- **Family-centric activities**: 248
- **PTA parents**: 238
- **Financial investments**: 248

William & Dawn

© 2014 Experian Ltd
### Suburban Style
Middle-aged, ethnically-mixed suburban families and couples earning upscale incomes

#### Age
<table>
<thead>
<tr>
<th>Age</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>2.17%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>1.42%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>2.93%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>40.40%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>24.01%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>22.22%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>5.13%</td>
</tr>
<tr>
<td>76+ years</td>
<td>1.73%</td>
</tr>
</tbody>
</table>

#### Family Structure

**With kids**
- Married: 62.52%
- Single male: 1.57%
- Single female: 2.24%
- Unknown status: 1.90%

**Without kids**
- Married: 22.06%
- Single male: 3.48%
- Single female: 3.36%
- Unknown status: 2.88%

#### Home Ownership
- Homeowner: 88.40%
- Renter: 6.77%
- Unknown: 4.83%

#### Education
- Below high school: 5.70%
- High school diploma: 24.13%
- Some college: 40.24%
- Bachelor's degree: 20.10%
- Graduate degree: 9.82%

#### Income
- Less than $15,000: 1.70%
- $15,000-$24,999: 2.97%
- $25,000-$34,999: 3.31%
- $35,000-$49,999: 5.34%
- $50,000-$74,999: 23.91%
- $75,000-$99,999: 29.56%
- $100,000-$124,999: 18.90%
- $125,000-$149,999: 6.77%
- $150,000-$174,999: 4.55%
- $175,000-$199,999: 0.75%
- $200,000-$249,999: 1.02%
- $250,000+: 1.24%

#### Presence of Children
- 0-3 years: 16.26%
- 4-6 years: 19.63%
- 7-9 years: 16.81%
- 10-12 years: 210
- 13-18 years: 225
- 19-24 years: 248

#### Estimated Current Home Value
- Less than $50,000: 0.48%
- $50,000-$74,999: 1.28%
- $75,000-$99,999: 3.09%
- $100,000-$149,999: 12.69%
- $150,000-$174,999: 9.33%
- $175,000-$199,999: 9.89%
- $200,000-$249,999: 17.37%
- $250,000-$299,999: 13.54%
- $300,000-$349,999: 10.08%
- $350,000-$399,999: 7.99%
- $400,000-$499,999: 7.99%
- $500,000-$749,999: 5.69%
- $750,000+: 1.54%

#### Length of Residence
- 1 year or less: 5.30%
- 2-3 years: 7.11%
- 4-5 years: 7.69%
- 6-7 years: 11.96%
- 8-9 years: 13.16%
- 10-14 years: 22.02%
- 15-19 years: 14.06%
- 20-24 years: 9.86%
- 25+ years: 8.85%
Thriving Boomers
Upper-middle-class baby boomer-age couples living comfortable lifestyles settled in town and exurban homes

Who We Are
- **Age**: 51-65 (68.1%)
- **Property type**: Single family (86.0%)
- **Household income**: $50,000-$74,999 (32.9%)
- **Household size**: 2 persons (29.1%)
- **Home ownership**: Homeowner (88.9%)
- **Age of children**: 0-3 (3.0%)

Channel Preference
- **Technology Adoption**
  - Apprentices
  - 6.43%  7.49%
- **Key Features**
  - Middle class
  - Urbanites
  - Politically independent
  - Nature enthusiasts
  - Antique shoppers
  - 60/70's Music lover

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

© 2014 Experian Ltd
Thriving Boomers
Upper-middle-class baby boomer-age couples living comfortable lifestyles settled in town and exurban homes

---

**Age**
- 19-24 years: 2.47%
- 25-30 years: 4.98%
- 31-35 years: 4.99%
- 36-45 years: 3.90%
- 46-50 years: 3.50%
- 51-65 years: 68.07%
- 66-75 years: 9.41%
- 76+ years: 2.67%

**Family Structure**
- With kids
  - Married: 9.43%
  - Single male: 0.29%
  - Single female: 0.32%
  - Unknown status: 0.66%
- Without kids
  - Married: 63.72%
  - Single male: 7.81%
  - Single female: 5.41%
  - Unknown status: 12.36%

**Home Ownership**
- Homeowner: 88.90%
- Renter: 5.89%
- Unknown: 5.20%

---

**Education**
- Below high school: 8.03%
- High school diploma: 30.89%
- Some college: 25.13%
- Bachelor's degree: 21.06%
- Graduate degree: 14.88%

---

**Income**
- Less than $15,000: 2.62%
- $15,000-$24,999: 4.37%
- $25,000-$34,999: 4.25%
- $35,000-$49,999: 7.16%
- $50,000-$74,999: 32.91%
- $75,000-$99,999: 25.07%
- $100,000-$124,999: 12.71%
- $125,000-$149,999: 4.44%
- $150,000-$174,999: 3.06%
- $175,000-$199,999: 0.66%
- $200,000-$249,999: 1.15%
- $250,000+: 1.59%

---

**Presence of Children**
- 0-3 years: 3.01%
- 4-6 years: 1.49%
- 7-9 years: 0.63%
- 10-12 years: 0.59%
- 13-18 years: 3.17%

---

**Estimated Current Home Value**
- Less than $50,000: 0.50%
- $50,000-$74,999: 1.17%
- $75,000-$94,999: 3.16%
- $100,000-$149,999: 14.67%
- $150,000-$174,999: 10.30%
- $175,000-$199,999: 10.33%
- $200,000-$249,999: 17.62%
- $250,000-$299,999: 12.28%
- $300,000-$349,999: 8.33%
- $350,000-$399,999: 5.51%
- $400,000-$499,999: 6.63%
- $500,000-$749,999: 6.18%
- $750,000+: 3.32%

---

**Length of Residence**
- 1 year or less: 4.61%
- 2-3 years: 5.74%
- 4-5 years: 6.35%
- 6-7 years: 8.60%
- 8-9 years: 8.36%
- 10-14 years: 16.56%
- 15-19 years: 16.34%
- 20-24 years: 14.91%
- 25+ years: 18.54%
Promising Families
Young couples with children in starter homes living child-centered lifestyles

Key Features
- Child-rearing activities
- No worry spenders
- Status-conscious
- Credit aware
- Comfortable lifestyles
- Family-based activities

Who We Are
- Age: 31-35
- Property type: Single family
- Household income: $100,000-$124,999
- Household size: 5+ persons
- Home ownership: Homeowner
- Age of children: 0-3

Channel Preference
- Technology Adoption
- Key Features

© 2014 Experian Ltd
### Promising Families

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

**Jason & Shannon**

**Estimated Current Home Value**
- Less than $50,000: 0.48%
- $50,000-$74,999: 0.93%
- $75,000-$99,999: 2.49%
- $100,000-$149,999: 14.21%
- $150,000-$174,999: 11.14%
- $175,000-$199,999: 11.60%
- $200,000-$249,999: 19.68%
- $250,000-$299,999: 13.38%
- $300,000-$349,999: 8.00%
- $350,000-$399,999: 5.30%
- $400,000-$499,999: 6.58%
- $500,000-$749,999: 4.49%
- $750,000+: 1.72%

**Income**
- Less than $15,000: 2.48%
- $15,000-$24,999: 4.01%
- $25,000-$34,999: 5.41%
- $35,000-$49,999: 8.35%
- $50,000-$74,999: 22.86%
- $75,000-$99,999: 25.65%
- $100,000-$124,999: 20.71%
- $125,000-$149,999: 4.12%
- $150,000-$174,999: 2.91%
- $175,000-$199,999: 0.90%
- $200,000-$249,999: 1.18%
- $250,000+: 1.42%

**Age**
- 19-24 years: 6.91%
- 25-30 years: 25.97%
- 31-35 years: 44.21%
- 36-45 years: 18.30%
- 46-50 years: 2.40%
- 51-65 years: 1.86%
- 66-75 years: 0.26%
- 76+ years: 0.09%

**Education**
- Below high school: 5.48%
- High school diploma: 19.13%
- Some college: 41.19%
- Bachelor's degree: 19.44%
- Graduate degree: 14.75%

**Family Structure**
- Married: 64.37%
- Single male: 2.07%
- Single female: 3.41%
- Unknown status: 2.07%

**Home Ownership**
- Homeowner: 74.27%
- Renter: 12.99%
- Unknown: 12.74%

**Presence of Children**
- 0-3 years: 36.00%
- 4-6 years: 31.48%
- 7-9 years: 23.53%
- 10-12 years: 13.76%
- 13-18 years: 10.77%

**Length of Residence**
- 1 year or less: 20.50%
- 2-3 years: 25.44%
- 4-5 years: 22.34%
- 6-7 years: 13.73%
- 8-9 years: 7.93%
- 10-14 years: 5.89%
- 15-19 years: 1.63%
- 20-24 years: 1.45%
- 25+ years: 1.09%
Young City Solos
Younger and middle-aged singles living active and energetic lifestyles in metropolitan areas

Who We Are
- Age: 25-30 (23.2%)
- Multi family: 101+ units (12.4%)
- Household income: $50,000-$74,999 (28.0%)
- Household size: 1 person (75.6%)
- Home ownership: Renter (39.4%)
- Age of children: 0-3 (2.8%)

Channel Preference
- Email: 132
- Wifi: 92
- TV: 95
- @: 175
- Phone: 116
- Speaker: 144

Key Features
- Singles
- Downtown commuters
- Apartment dwellers
- Active lifestyles
- Environmental philanthropists
- Politically liberal

Technology Adoption

© 2014 Experian Ltd

Mosaic USA
Young City Solos
Younger and middle-aged singles living active and energetic lifestyles in metropolitan areas

Christopher & Elizabeth
2.46% | 1.35%

Age
19-24 years 3.71%
25-30 years 23.16%
31-35 years 18.59%
36-45 years 28.27%
46-50 years 12.31%
51-65 years 12.21%
66-75 years 1.45%
76+ years 0.30%

Family Structure
With kids
Married 5.68%
Single male 2.64%
Single female 5.25%
Unknown status 0.56%

Without kids
Married 14.51%
Single male 32.10%
Single female 33.82%
Unknown status 5.45%

Home Ownership
Homeowner 39.16%
Renter 39.41%
Unknown 21.43%

Education
Below high school 3.37%
High school diploma 12.38%
Some college 27.78%
Bachelor's degree 32.31%
Graduate degree 24.16%

Income
Less than $15,000 5.81%
$15,000-$24,999 5.13%
$25,000-$34,999 6.79%
$35,000-$49,999 10.31%
$50,000-$74,999 28.02%
$75,000-$99,999 15.49%
$100,000-$124,999 12.84%
$125,000-$149,999 4.81%
$150,000-$174,999 4.30%
$175,000-$199,999 1.74%
$200,000-$249,999 2.17%
$250,000+ 2.58%

Presence of Children
0-3 years 2.79%
4-6 years 2.20%
7-9 years 1.26%
10-12 years 0.96%
13-18 years 2.79%

Estimated Current Home Value
Less than $50,000 0.43%
$50,000-$74,999 1.00%
$75,000-$99,999 2.05%
$100,000-$149,999 9.93%
$150,000-$174,999 8.05%
$175,000-$199,999 7.79%
$200,000-$249,999 13.92%
$250,000-$299,999 10.95%
$300,000-$349,999 8.62%
$350,000-$399,999 6.81%
$400,000-$499,999 9.41%
$500,000-$749,999 11.02%
$750,000+ 10.03%

Length of Residence
1 year or less 23.12%
2-3 years 23.44%
4-5 years 17.66%
6-7 years 12.94%
8-9 years 8.55%
10-14 years 8.49%
15-19 years 2.61%
20-24 years 1.81%
25+ years 1.36%
**Middle-class Melting Pot**
Mid-scale, middle-aged and established couples living in suburban and fringe homes

### Key Features
- Sensible
- Multi-cultural
- Comfortable spending
- Financially informed
- Suburb living
- Activity-filled vacations

### Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>Property type</th>
<th>Household income</th>
<th>Household size</th>
<th>Home ownership</th>
<th>Age of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>36-45</td>
<td>Single family</td>
<td>$50,000-$74,999</td>
<td>1 person</td>
<td>Homeowner</td>
<td>13-18</td>
</tr>
<tr>
<td>29.8%</td>
<td>90.9%</td>
<td>31.9%</td>
<td>40.8%</td>
<td>78.4%</td>
<td>11.3%</td>
</tr>
<tr>
<td>163</td>
<td>122</td>
<td>154</td>
<td>104</td>
<td>120</td>
<td>86</td>
</tr>
</tbody>
</table>

### Channel Preference

- Technology Adoption
  - Apprentices
  - Email: 106
  - Mobile: 108
  - Social: 78
  - Online: 119
  - Radio: 104
  - TV: 144

### Homeownership
- James & Pamela
- Mid-scale, middle-aged and established couples living in suburban and fringe homes
- Middle-class Melting Pot

- © 2014 Experian Ltd
**Middle-class Melting Pot**
Mid-scale, middle-aged and established couples living in suburban and fringe homes

### Age
- 19-24 years: 2.27%
- 25-30 years: 1.57%
- 31-35 years: 3.01%
- 36-45 years: 29.83%
- 46-50 years: 20.23%
- 51-65 years: 32.69%
- 66-75 years: 7.23%
- 76+ years: 3.18%

### Family Structure
- **With kids**
  - Married: 28.68%
  - Single male: 1.93%
  - Single female: 2.28%
  - Unknown status: 1.55%
- **Without kids**
  - Married: 44.36%
  - Single male: 7.08%
  - Single female: 5.45%
  - Unknown status: 8.66%

### Home Ownership
- Homeowner: 78.38%
- Renter: 11.55%
- Unknown: 10.07%

### Education
- Below high school: 8.73%
- High school diploma: 28.47%
- Some college: 38.17%
- Bachelor's degree: 16.34%
- Graduate degree: 8.28%

### Income
- Less than $15,000: 4.12%
- $15,000-$24,999: 5.32%
- $25,000-$34,999: 6.15%
- $35,000-$49,999: 9.87%
- $50,000-$74,999: 31.87%
- $75,000-$124,999: 20.95%
- $125,000-$149,999: 11.25%
- $150,000-$249,999: 4.54%
- $250,000+: 3.16%

### Presence of Children
- 0-3 years: 3.66%
- 4-6 years: 3.72%
- 7-9 years: 2.93%
- 10-12 years: 3.49%
- 13-18 years: 11.28%

### Estimated Current Home Value
- Less than $50,000: 0.84%
- $50,000-$74,999: 1.27%
- $75,000-$99,999: 2.83%
- $100,000-$149,999: 14.44%
- $150,000-$174,999: 9.47%
- $175,000-$199,999: 9.75%
- $200,000-$249,999: 17.48%
- $250,000-$299,999: 13.05%
- $300,000-$349,999: 9.66%
- $350,000-$399,999: 6.73%
- $400,000-$499,999: 8.24%
- $500,000-$749,999: 6.16%
- $750,000+: 2.05%

### Length of Residence
- 1 year or less: 12.83%
- 2-3 years: 13.54%
- 4-5 years: 11.69%
- 6-7 years: 11.79%
- 8-9 years: 11.56%
- 10-14 years: 16.31%
- 15-19 years: 9.60%
- 20-24 years: 7.07%
- 25+ years: 5.61%

© 2014 Experian Ltd
**Family Union**
Mid-scale, middle-aged families living in homes supported by solid blue-collar occupations

**Who We Are**
- **Age**: 36-45 years, 33.1% of segment, 181
- **Property type**: Single family, 89.7%, 121
- **Household income**: $50,000-$74,999, 35.4%, 172
- **Household size**: 5+ persons, 26.4%, 219
- **Home ownership**: Homeowner, 81.7%, 125
- **Age of children**: 13-18, 33.0%, 250

**Channel Preference**
- **Technology Adoption**: Wizards
- **Homeowner**: 80
- **Single family**: 135
- **Bilingual**: 71
- **5+ persons**: 113
- **$50,000-$74,999**: 98
- **Family abroad**: 137

**Key Features**
- Bilingual
- Child-oriented activities
- Large households
- Financially cautious
- Team sports
- Family abroad

© 2014 Experian Ltd
### Family Union

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

#### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>3.56%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>3.41%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>6.95%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>33.05%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>19.58%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>26.58%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>4.97%</td>
</tr>
<tr>
<td>76+ years</td>
<td>1.90%</td>
</tr>
</tbody>
</table>

#### Family Structure

**With kids**

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>65.03%</td>
</tr>
<tr>
<td>Single male</td>
<td>3.19%</td>
</tr>
<tr>
<td>Single female</td>
<td>2.91%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>2.83%</td>
</tr>
</tbody>
</table>

**Without kids**

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>18.44%</td>
</tr>
<tr>
<td>Single male</td>
<td>3.22%</td>
</tr>
<tr>
<td>Single female</td>
<td>2.00%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>2.38%</td>
</tr>
</tbody>
</table>

#### Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>81.69%</td>
</tr>
<tr>
<td>Renter</td>
<td>12.36%</td>
</tr>
<tr>
<td>Unknown</td>
<td>5.95%</td>
</tr>
</tbody>
</table>

#### Income

<table>
<thead>
<tr>
<th>Income</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>3.46%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>5.49%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>7.21%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>10.31%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>35.40%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>21.62%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>10.21%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>2.90%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>1.84%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.05%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>0.63%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>0.87%</td>
</tr>
</tbody>
</table>

#### Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>19.36%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>35.00%</td>
</tr>
<tr>
<td>Some college</td>
<td>31.68%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>10.16%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>3.79%</td>
</tr>
</tbody>
</table>

#### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>1.44%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>2.92%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>6.82%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>23.66%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>12.22%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>10.28%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>14.26%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>8.79%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>6.01%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>4.07%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>5.00%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>3.50%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>1.05%</td>
</tr>
</tbody>
</table>

#### Presence of Children

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>17.64%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>19.50%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>15.68%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>25.42%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>32.95%</td>
</tr>
</tbody>
</table>

#### Length of Residence

<table>
<thead>
<tr>
<th>Length of Residence</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>7.04%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>7.86%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>8.30%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>10.14%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>10.66%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>20.71%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>15.15%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>11.23%</td>
</tr>
<tr>
<td>25+ years</td>
<td>8.92%</td>
</tr>
</tbody>
</table>

© 2014 Experian Ltd
Autumn Years
Established and mature couples living gratified lifestyles in older homes

Who We Are

- **Age:** 66-75
  - 34.2% 324
- **Property type:** Single family
  - 96.5% 130
- **Household income:** $50,000-$74,999
  - 29.6% 143
- **Household size:** 2 persons
  - 35.8% 143
- **Home ownership:** Homeowner
  - 91.3% 140
- **Age of children:** 13-18
  - 3.9% 30

Channel Preference

- **Technology Adoption**
  - Novices
    - 6.92%
    - 7.35%

Key Features

- Rural living
- Community roots
- Financial savings
- AARP members
- Financially secure
- Outdoor hobbies

Charles & Lois

Established and mature couples living gratified lifestyles in older homes

© 2014 Experian Ltd
**Significant Singles**

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

**Who We Are**

- **Age**: 51.65 (35.8%)
- **Property type**: Multi family: 5-9 units (21.7%)
- **Household income**: <$15,000 (18.2%)
- **Household size**: 1 person (65.1%)
- **Home ownership**: Renter (61.4%)
- **Age of children**: 13-18 (7.9%)

**Channel Preference**

- Email: 87
- Mobile: 93
- Social: 169
- Direct Mail: 85
- TV: 85
- Radio: 115

**Technology Adoption**

- Wizards

---

**Key Features**

- Renters
- Leaning liberal
- Single adults
- Eclectic interests
- Financially risk adverse
- Cultural interests

---

**Mosaic USA**

© 2014 Experian Ltd
### Significant Singles

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

#### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>3.04%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>8.41%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>7.19%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>22.93%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>12.36%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>35.81%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>6.54%</td>
</tr>
<tr>
<td>76+ years</td>
<td>3.71%</td>
</tr>
</tbody>
</table>

#### Family Structure

**With kids**
- Married: 12.43%
- Single male: 4.11%
- Single female: 6.47%
- Unknown status: 2.03%

**Without kids**
- Married: 16.73%
- Single male: 20.38%
- Single female: 19.39%
- Unknown status: 18.46%

#### Home Ownership

- Homeowner: 19.34%
- Renter: 61.42%
- Unknown: 19.24%

#### Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>14.44%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>29.85%</td>
</tr>
<tr>
<td>Some college</td>
<td>28.70%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>17.84%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>9.17%</td>
</tr>
</tbody>
</table>

#### Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>18.18%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>12.44%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>11.82%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>15.57%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>17.82%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>8.35%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>6.36%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>3.61%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>2.41%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.39%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>1.16%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>1.89%</td>
</tr>
</tbody>
</table>

#### Presence of Children

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>4.18%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>4.35%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>3.17%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>3.03%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>7.92%</td>
</tr>
</tbody>
</table>

#### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>2.46%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>3.29%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>4.74%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>12.25%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>6.26%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>5.40%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>8.56%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>7.00%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>6.35%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>5.39%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>9.58%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>14.32%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>14.39%</td>
</tr>
</tbody>
</table>

#### Length of Residence

<table>
<thead>
<tr>
<th>Residence Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>24.55%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>21.76%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>13.71%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>11.03%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>7.58%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>10.99%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>4.91%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>3.31%</td>
</tr>
<tr>
<td>25+ years</td>
<td>2.15%</td>
</tr>
</tbody>
</table>
Blue Sky Boomers
Lower- and middle-class baby boomer-aged households living in small towns

Key Features
- Rural lifestyles
- Modest housing
- Outdoor recreation
- Agricultural and blue-collar jobs
- NASCAR fanatics
- Avid TV sports viewers

Who We Are

- **Age**: 51-65
  - 81.6% 272

- **Property type**: Single family
  - 92.1% 124

- **Household income**: $50,000-$74,999
  - 33.2% 161

- **Household size**: 1 person
  - 43.8% 112

- **Home ownership**: Homeowner
  - 82.9% 127

- **Age of children**: 13-16
  - 2.6% 20

Channel Preference

- **Handwritten**: 95
- **Wireless**: 45
- **Computer**: 123

Technology Adoption

- **Novices**

© 2014 Experian Ltd
Families in Motion
Younger, working-class families earning moderate incomes in smaller residential communities

Who We Are
- Age: 36-45 (32.5%)
- Property type: Single family (92.9%)
- Household income: $50,000-$74,999 (30.5%)
- Household size: 5+ persons (37.9%)
- Home ownership: Homeowner (65.4%)
- Age of children: 4-6 (47.7%)

Channel Preference
- Technology Adoption
  - Wizards: 5.26%
  - Happy Customers: 3.13%

Key Features
- Child-rearing purchases
- Hectic households
- Rural lifestyle
- Social media socializers
- Conservative investors
- Outdoor leisure
**Families in Motion**
Younger, working-class families earning moderate incomes in smaller residential communities

### Age distribution

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>7.76%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>15.98%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>22.44%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>32.50%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>9.92%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>9.91%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>1.17%</td>
</tr>
<tr>
<td>76+ years</td>
<td>0.31%</td>
</tr>
</tbody>
</table>

### Education distribution

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>12.72%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>37.27%</td>
</tr>
<tr>
<td>Some college</td>
<td>37.53%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>8.71%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>3.77%</td>
</tr>
</tbody>
</table>

### Income distribution

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>8.56%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>10.04%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>14.71%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>15.77%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>30.53%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>12.14%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>5.49%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>1.21%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>0.69%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.05%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>0.39%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>0.42%</td>
</tr>
</tbody>
</table>

### Home Ownership distribution

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>65.43%</td>
</tr>
<tr>
<td>Renter</td>
<td>23.83%</td>
</tr>
<tr>
<td>Unknown</td>
<td>10.74%</td>
</tr>
</tbody>
</table>

### Family Structure

<table>
<thead>
<tr>
<th>Structure</th>
<th>Married</th>
<th>Single male</th>
<th>Single female</th>
<th>Unknown status</th>
</tr>
</thead>
<tbody>
<tr>
<td>With kids</td>
<td>277</td>
<td>70.41%</td>
<td>4.19%</td>
<td>8.73%</td>
</tr>
<tr>
<td>Without kids</td>
<td>231</td>
<td>5.71%</td>
<td>3.37%</td>
<td>2.14%</td>
</tr>
</tbody>
</table>

### Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>65.43%</td>
</tr>
<tr>
<td>Renter</td>
<td>23.83%</td>
</tr>
<tr>
<td>Unknown</td>
<td>10.74%</td>
</tr>
</tbody>
</table>

### Presence of Children

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>476</td>
<td>46.15%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>482</td>
<td>47.66%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>405</td>
<td>32.41%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>319</td>
<td>27.56%</td>
</tr>
<tr>
<td>13-18 years</td>
<td></td>
<td>26.35%</td>
</tr>
</tbody>
</table>

### Length of Residence

<table>
<thead>
<tr>
<th>Length of Residence</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>127</td>
<td>11.28%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>138</td>
<td>12.19%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>137</td>
<td>11.13%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>136</td>
<td>14.43%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>135</td>
<td>12.74%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>134</td>
<td>17.83%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>133</td>
<td>10.39%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>132</td>
<td>5.74%</td>
</tr>
<tr>
<td>25+ years</td>
<td>45</td>
<td>4.28%</td>
</tr>
</tbody>
</table>

### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>330</td>
<td>17.95%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>307</td>
<td>17.56%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>266</td>
<td>19.11%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>249</td>
<td>25.81%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>240</td>
<td>6.64%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>237</td>
<td>4.57%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>238</td>
<td>4.51%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>239</td>
<td>1.78%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>241</td>
<td>0.90%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>243</td>
<td>0.43%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>245</td>
<td>0.41%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>247</td>
<td>0.21%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>249</td>
<td>0.12%</td>
</tr>
</tbody>
</table>
Pastoral Pride
Mix of lower middle-class unattached individuals and couples who have settled in country and small town areas

Key Features
- Rural living
- Working class sensibility
- Ethnically diverse
- Catalog buyer
- Outdoor recreation
- Proud

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>Property type</th>
<th>Household income</th>
<th>Household size</th>
<th>Home ownership</th>
<th>Age of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>36-45</td>
<td>Single family</td>
<td>$50,000-$74,999</td>
<td>1 person</td>
<td>Homeowner</td>
<td>13-18</td>
</tr>
<tr>
<td>25.1%</td>
<td>95.2%</td>
<td>26.4%</td>
<td>45.0%</td>
<td>75.5%</td>
<td>11.1%</td>
</tr>
<tr>
<td>137</td>
<td>128</td>
<td>128</td>
<td>115</td>
<td>116</td>
<td>84</td>
</tr>
</tbody>
</table>

Channel Preference

<table>
<thead>
<tr>
<th>Technology Adoption</th>
</tr>
</thead>
<tbody>
<tr>
<td>111</td>
</tr>
</tbody>
</table>
Singles and Starters
Young singles starting out, and some starter families, in diverse urban communities

Who We Are

- **Age**
  - 25-30: 39.6% (443)
  - 30-34: 16.7% (195)
  - 34-40: 15.8% (182)
- **Property type**
  - Multi family: 101+ units: 13.1% (317)
- **Household income**
  - <$15,000: 20.5% (179)
  - $15,000-$30,000: 30.7% (343)
- **Household size**
  - 1 person: 63.7% (163)
- **Home ownership**
  - Renter: 65.1% (255)
- **Age of children**
  - 0-3: 14.0% (144)

Channel Preference

- **Email**: 81
- **Mobile** (phone): 195
- **Mobile** (tablet): 114
- **Webpage** (desktop): 143
- **Webpage** (tablet): 102
- **Webpage** (mobile): 124

Key Features

- Rental housing
- Single adults
- Motivated
- Aspirational consumers
- Socially active
- Digitally savvy

Technology Adoption

Wizards

Matthew & Crystal

© 2014 Experian Ltd
Singles and Starters
Young singles starting out, and some starter families, in diverse urban communities
Cultural Connections
Diverse, mid- and low-income families in urban apartments and residences

Who We Are
- Age: 36-45 (37.2%) 36-45 (204)
- Property type: Single family (46.4%) Single family (62)
- Household income: <$15,000 (21.6%) <$15,000 (189)
- Household size: 1 person (54.2%) 1 person (139)
- Home ownership: Renter (61.7%) Renter (242)
- Age of children: 10-12 (29.8%) 10-12 (345)

Channel Preference
- 72
- 117
- 549
- 118
- 83
- 99

Technology Adoption
Wizards

Key Features
- Culturally diverse
- Financially curious
- Single parents
- Ambitious
- Environmental supporters
- Appearances matter

© 2014 Experian Ltd
Cultural Connections
Diverse, mid- and low-income families in urban apartments and residences

Age
- 19-24 years: 5.76%
- 25-30 years: 5.89%
- 31-35 years: 9.30%
- 36-45 years: 37.19%
- 46-50 years: 17.28%
- 51-65 years: 20.34%
- 66-75 years: 2.87%
- 76+ years: 1.38%

Family Structure
With kids
- Married: 29.13%
- Single male: 16.06%
- Single female: 20.52%
- Unknown status: 3.02%
Without kids
- Married: 8.15%
- Single male: 9.96%
- Single female: 9.11%
- Unknown status: 5.05%

Home Ownership
- Homeowner: 30.94%
- Renter: 61.69%
- Unknown: 7.36%

Education
- Below high school: 274 (41.60%)
- High school diploma: 26.04%
- Some college: 22.30%
- Bachelor's degree: 7.43%
- Graduate degree: 2.63%

Income
- Less than $15,000: 21.57%
- $15,000-$24,999: 13.12%
- $25,000-$34,999: 14.57%
- $35,000-$49,999: 17.36%
- $50,000-$74,999: 17.50%
- $75,000-$99,999: 7.11%
- $100,000-$124,999: 3.87%
- $125,000-$149,999: 2.09%
- $150,000-$174,999: 1.39%
- $175,000-$199,999: 0.01%
- $200,000-$249,999: 0.61%
- $250,000+: 0.79%

Presence of Children
- 0-3 years: 9.10%
- 4-6 years: 12.75%
- 7-9 years: 15.55%
- 10-12 years: 29.75%
- 13-18 years: 33.47%

Estimated Current Home Value
- Less than $50,000: 8.46%
- $50,000-$74,999: 9.85%
- $75,000-$99,999: 12.45%
- $100,000-$149,999: 21.91%
- $150,000-$174,999: 7.50%
- $175,000-$199,999: 5.69%
- $200,000-$249,999: 7.50%
- $250,000-$299,999: 4.68%
- $300,000-$349,999: 3.79%
- $350,000-$399,999: 2.84%
- $400,000-$499,999: 4.31%
- $500,000-$749,999: 5.87%
- $750,000+: 5.16%

Length of Residence
- 1 year or less: 17.60%
- 2-3 years: 17.57%
- 4-5 years: 13.75%
- 6-7 years: 12.78%
- 8-9 years: 9.54%
- 10-14 years: 14.42%
- 15-19 years: 6.88%
- 20-24 years: 4.60%
- 25+ years: 2.87%

Diverse, mid- and low-income families in urban apartments and residences
Golden Year Guardians
Retirees living in settled residences and communities

Key Features
- Retired
- Health-conscious
- Daytime entertainment
- Established credit
- Country club members
- Cautious money managers

Who We Are

<table>
<thead>
<tr>
<th>Feature</th>
<th>Percentage</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>76+</td>
<td>59.4%</td>
</tr>
<tr>
<td>Property type</td>
<td>Single family</td>
<td>68.9%</td>
</tr>
<tr>
<td>Household income</td>
<td>$15,000-$24,999</td>
<td>25.0%</td>
</tr>
<tr>
<td>Household size</td>
<td>1 person</td>
<td>51.1%</td>
</tr>
<tr>
<td>Home ownership</td>
<td>Homeowner</td>
<td>73.4%</td>
</tr>
<tr>
<td>Age of children</td>
<td>0-3</td>
<td>0.4%</td>
</tr>
</tbody>
</table>

Channel Preference

<table>
<thead>
<tr>
<th>Channel</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mail</td>
<td>116</td>
</tr>
<tr>
<td>WiFi</td>
<td>55</td>
</tr>
<tr>
<td>Social</td>
<td>62</td>
</tr>
<tr>
<td>Email</td>
<td>63</td>
</tr>
<tr>
<td>TV</td>
<td>72</td>
</tr>
<tr>
<td>Radio</td>
<td>36</td>
</tr>
</tbody>
</table>

Technology Adoption

Novices
Aspirational Fusion
Low-income singles and single parents living in urban locations striving to make a better life

Key Features
- Single parents
- Apartment living
- Status-conscious
- Budget constraints
- Active athletes
- Brand-name conscious

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>19-24</th>
<th>13.3%</th>
<th>318</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property type</td>
<td>Multi family: 5-9 units</td>
<td>24.7%</td>
<td>369</td>
</tr>
<tr>
<td>Household income</td>
<td>&lt;$15,000</td>
<td>42.0%</td>
<td>368</td>
</tr>
<tr>
<td>Household size</td>
<td>1 person</td>
<td>69.8%</td>
<td>178</td>
</tr>
<tr>
<td>Home ownership</td>
<td>Renter</td>
<td>85.4%</td>
<td>335</td>
</tr>
<tr>
<td>Age of children</td>
<td>13-18</td>
<td>22.1%</td>
<td>168</td>
</tr>
</tbody>
</table>

Channel Preference

- 119
- 252
- 93
- 90
- 101
- 127

Technology Adoption

Mosaic USA

© 2014 Experian Ltd
## Aspirational Fusion

Low-income singles and single parents living in urban locations striving to make a better life

### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>318</td>
<td>13.31%</td>
</tr>
<tr>
<td>25-30 years</td>
<td></td>
<td>17.87%</td>
</tr>
<tr>
<td>31-35 years</td>
<td></td>
<td>14.26%</td>
</tr>
<tr>
<td>36-45 years</td>
<td></td>
<td>26.59%</td>
</tr>
<tr>
<td>46-50 years</td>
<td></td>
<td>9.97%</td>
</tr>
<tr>
<td>51-65 years</td>
<td></td>
<td>16.43%</td>
</tr>
<tr>
<td>66-75 years</td>
<td></td>
<td>1.04%</td>
</tr>
<tr>
<td>76+ years</td>
<td></td>
<td>0.53%</td>
</tr>
</tbody>
</table>

### Family Structure

#### With kids

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td></td>
<td>8.12%</td>
</tr>
<tr>
<td>Single male</td>
<td></td>
<td>15.59%</td>
</tr>
<tr>
<td>Single female</td>
<td></td>
<td>33.22%</td>
</tr>
<tr>
<td>Unknown status</td>
<td></td>
<td>2.66%</td>
</tr>
</tbody>
</table>

#### Without kids

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td></td>
<td>2.45%</td>
</tr>
<tr>
<td>Single male</td>
<td></td>
<td>15.04%</td>
</tr>
<tr>
<td>Single female</td>
<td></td>
<td>17.87%</td>
</tr>
<tr>
<td>Unknown status</td>
<td></td>
<td>5.06%</td>
</tr>
</tbody>
</table>

### Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td></td>
<td>4.67%</td>
</tr>
<tr>
<td>Renter</td>
<td></td>
<td>85.35%</td>
</tr>
<tr>
<td>Unknown</td>
<td></td>
<td>9.98%</td>
</tr>
</tbody>
</table>

### Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td></td>
<td>30.17%</td>
</tr>
<tr>
<td>High school diploma</td>
<td></td>
<td>32.06%</td>
</tr>
<tr>
<td>Some college</td>
<td></td>
<td>26.91%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td></td>
<td>7.30%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td></td>
<td>3.57%</td>
</tr>
</tbody>
</table>

### Income

<table>
<thead>
<tr>
<th>Income</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td></td>
<td>41.97%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td></td>
<td>13.97%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td></td>
<td>15.75%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td></td>
<td>13.96%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td></td>
<td>5.81%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td></td>
<td>3.78%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td></td>
<td>2.02%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td></td>
<td>1.23%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td></td>
<td>0.72%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td></td>
<td>0.02%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td></td>
<td>0.34%</td>
</tr>
<tr>
<td>$250,000+</td>
<td></td>
<td>0.43%</td>
</tr>
</tbody>
</table>

### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Estimated Current Home Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>416</td>
<td>22.59%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>347</td>
<td>19.81%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>219</td>
<td>15.72%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td></td>
<td>18.77%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td></td>
<td>5.45%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td></td>
<td>4.02%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td></td>
<td>5.15%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td></td>
<td>2.89%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td></td>
<td>1.80%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td></td>
<td>0.98%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td></td>
<td>1.16%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td></td>
<td>1.03%</td>
</tr>
<tr>
<td>$750,000+</td>
<td></td>
<td>0.64%</td>
</tr>
</tbody>
</table>

### Length of Residence

<table>
<thead>
<tr>
<th>Length of Residence</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>256</td>
<td>37.01%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>210</td>
<td>27.89%</td>
</tr>
<tr>
<td>4-5 years</td>
<td></td>
<td>14.42%</td>
</tr>
<tr>
<td>6-7 years</td>
<td></td>
<td>8.64%</td>
</tr>
<tr>
<td>8-9 years</td>
<td></td>
<td>4.69%</td>
</tr>
<tr>
<td>10-14 years</td>
<td></td>
<td>4.86%</td>
</tr>
<tr>
<td>15-19 years</td>
<td></td>
<td>1.37%</td>
</tr>
<tr>
<td>20-24 years</td>
<td></td>
<td>0.80%</td>
</tr>
<tr>
<td>25+ years</td>
<td></td>
<td>0.33%</td>
</tr>
</tbody>
</table>

### Presence of Children

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td></td>
<td>12.38%</td>
</tr>
<tr>
<td>4-6 years</td>
<td></td>
<td>12.91%</td>
</tr>
<tr>
<td>7-9 years</td>
<td></td>
<td>11.83%</td>
</tr>
<tr>
<td>10-12 years</td>
<td></td>
<td>8.73%</td>
</tr>
<tr>
<td>13-18 years</td>
<td></td>
<td>22.10%</td>
</tr>
</tbody>
</table>
Economic Challenges
Economically challenged mix of singles, divorced and widowed individuals in smaller cities and urban areas looking to make ends meet.

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>51-65</th>
<th>47.4%</th>
<th>158</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property type</td>
<td>Single family</td>
<td>68.3%</td>
<td>92</td>
</tr>
<tr>
<td>Household income</td>
<td>&lt;$15,000</td>
<td>33.9%</td>
<td>298</td>
</tr>
<tr>
<td>Household size</td>
<td>1 person</td>
<td>63.7%</td>
<td>163</td>
</tr>
<tr>
<td>Home ownership</td>
<td>Renter</td>
<td>44.5%</td>
<td>175</td>
</tr>
<tr>
<td>Age of children</td>
<td>13-18</td>
<td>9.1%</td>
<td>69</td>
</tr>
</tbody>
</table>

Channel Preference

- Mail: 77
- Email: 99
- Mobile: 219
- Website: 98
- Social: 61
- Radio: 50
- Television: 219

Technology Adoption

- Wizards

Key Features

- Modest spenders
- Limited budgets
- Ethnically diverse
- Brand conscious
- Modest educations
- TV entertainment

George & Alicia

- Home: 4.50%
- Rent: 3.04%
Economic Challenges
Economically challenged mix of singles, divorced and widowed individuals in smaller cities and urban areas looking to make ends meet

- **Age**
  - 19-24 years: 3.38%
  - 25-30 years: 3.30%
  - 31-35 years: 3.84%
  - 36-45 years: 13.37%
  - 46-50 years: 9.42%
  - 51-65 years: 47.40%
  - 66-75 years: 11.38%
  - 76+ years: 7.89%

- **Family Structure**
  - With kids
    - Married: 8.85%
    - Single male: 5.28%
    - Single female: 7.59%
    - Unknown status: 3.12%
  - Without kids
    - Married: 13.03%
    - Single male: 17.12%
    - Single female: 15.07%
    - Unknown status: 29.94%

- **Home Ownership**
  - Homeowner: 43.03%
  - Renter: 44.52%
  - Unknown: 12.45%

- **Education**
  - Below high school: 28.59%
  - High school diploma: 38.21%
  - Some college: 21.56%
  - Bachelor's degree: 7.96%
  - Graduate degree: 3.68%

- **Income**
  - Less than $15,000: 33.94%
  - $15,000-$24,999: 19.19%
  - $25,000-$34,999: 14.12%
  - $35,000-$49,999: 16.21%
  - $50,000-$74,999: 9.28%
  - $75,000-$99,999: 3.13%
  - $100,000-$124,999: 1.87%
  - $125,000-$149,999: 0.94%
  - $150,000-$174,999: 0.57%
  - $175,000-$199,999: 0.01%
  - $200,000-$249,999: 0.31%
  - $250,000+: 0.42%

- **Estimated Current Home Value**
  - Less than $50,000: 578 (31.42%)
  - $50,000-$74,999: 403 (23.04%)
  - $75,000-$99,999: 238 (17.04%)
  - $100,000-$149,999: 126 (15.37%)
  - $150,000-$174,999: 21 (3.57%)
  - $175,000-$199,999: 6 (2.15%)
  - $200,000-$249,999: 6 (2.55%)
  - $250,000-$299,999: 6 (1.17%)
  - $300,000-$349,999: 6 (0.69%)
  - $350,000-$399,999: 6 (0.37%)
  - $400,000-$499,999: 6 (0.64%)
  - $500,000-$749,999: 6 (0.74%)
  - $750,000+: 6 (1.26%)

- **Length of Residence**
  - 1 year or less: 18.47%
  - 2-3 years: 16.74%
  - 4-5 years: 12.28%
  - 6-7 years: 10.71%
  - 8-9 years: 7.57%
  - 10-14 years: 11.51%
  - 15-19 years: 8.18%
  - 20-24 years: 5.78%
  - 25+ years: 8.75%
American Royalty
Wealthy, influential couples and families living in prestigious suburbs

Key Features
- Prestigious housing
- Luxury living
- Upscale cars
- Healthy lifestyles
- Charitable giving
- World travelers

Who We Are

<table>
<thead>
<tr>
<th>Feature</th>
<th>Percentage</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>51-65</td>
<td>49.7%</td>
</tr>
<tr>
<td>Property type</td>
<td>Single family</td>
<td>95.1%</td>
</tr>
<tr>
<td>Household income</td>
<td>$250,000+</td>
<td>35.1%</td>
</tr>
<tr>
<td>Household size</td>
<td>5+ persons</td>
<td>24.3%</td>
</tr>
<tr>
<td>Home ownership</td>
<td>Homeowner</td>
<td>92.5%</td>
</tr>
<tr>
<td>Age of children</td>
<td>13-18</td>
<td>22.8%</td>
</tr>
</tbody>
</table>

Channel Preference

<table>
<thead>
<tr>
<th>Channel</th>
<th>Percentage</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email</td>
<td>127</td>
<td></td>
</tr>
<tr>
<td>WiFi</td>
<td>54</td>
<td></td>
</tr>
<tr>
<td>Laptop</td>
<td>81</td>
<td></td>
</tr>
<tr>
<td>@</td>
<td>96</td>
<td></td>
</tr>
<tr>
<td>TV</td>
<td>132</td>
<td></td>
</tr>
<tr>
<td>Radio</td>
<td>141</td>
<td></td>
</tr>
</tbody>
</table>

Technology Adoption

Apprentices

Mosaic USA
© 2014 Experian Ltd
American Royalty
Wealthy, influential couples and families living in prestigious suburbs

**Age**
- 19-24 years: 1.83%
- 25-30 years: 3.77%
- 31-35 years: 4.81%
- 36-45 years: 13.10%
- 46-50 years: 14.10%
- 51-65 years: 49.71%
- 66-75 years: 9.05%
- 76+ years: 3.63%

**Family Structure**
- *With kids*
  - Married: 38.33%
  - Single male: 0.16%
  - Single female: 0.17%
  - Unknown status: 1.30%
- *Without kids*
  - Married: 54.49%
  - Single male: 1.20%
  - Single female: 0.58%
  - Unknown status: 3.76%

**Home Ownership**
- Homeowner: 92.51%
- Renter: 4.42%
- Unknown: 3.07%

**Education**
- Below high school: 1.15%
- High school diploma: 4.87%
- Some college: 11.83%
- Bachelor's degree: 31.04%
- Graduate degree: 51.12%

**Income**
- Less than $15,000: 1.16%
- $15,000-$24,999: 1.49%
- $25,000-$34,999: 1.06%
- $35,000-$49,999: 1.17%
- $50,000-$74,999: 1.48%
- $75,000-$99,999: 3.78%
- $100,000-$124,999: 10.05%
- $125,000-$149,999: 12.74%
- $150,000-$174,999: 0.27%
- $175,000-$199,999: 14.72%
- $200,000-$249,999: 17.02%
- $250,000+: 35.06%

**Presence of Children**
- 0-3 years: 5.34%
- 4-6 years: 5.09%
- 7-9 years: 4.52%
- 10-12 years: 6.67%
- 13-18 years: 22.77%

**Estimated Current Home Value**
- Less than $50,000: 0.27%
- $50,000-$74,999: 2.91%
- $75,000-$99,999: 7.47%
- $100,000-$149,999: 11.24%
- $150,000-$174,999: 16.26%
- $175,000-$199,999: 21.05%
- $200,000-$249,999: 24.09%
- $250,000+: 19.78%

**Length of Residence**
- 1 year or less: 6.54%
- 2-3 years: 7.45%
- 4-5 years: 6.10%
- 6-7 years: 8.44%
- 8-9 years: 10.26%
- 10-14 years: 19.80%
- 15-19 years: 16.04%
- 20-24 years: 14.40%
- 25+ years: 10.96%

© 2014 Experian Ltd

Mosaic USA
Platinum Prosperity
Wealthy and established empty-nesting couples residing in suburban and in-town homes

Who We Are
- **Age**: 51-65 (63.7%)
- **Property type**: Single family (95.0%)
- **Household income**: $250,000+ (41.4%)
- **Household size**: 2 persons (31.0%)
- **Home ownership**: Homeowner (92.1%)
- **Age of children**: 13-18 (4.2%)

Channel Preference
- **Technology Adoption Key Features**
  - Luxury products (128)
  - Empty-nesters (1701)
  - Political donor (141)
  - Country club members (141)
  - Philanthropic (128)
  - Investment-savvy (141)

Robert & Carol
© 2014 Experian Ltd
### Age

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>0.99%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>1.92%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>2.65%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>4.84%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>5.37%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>63.68%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>15.62%</td>
</tr>
<tr>
<td>76+ years</td>
<td>4.92%</td>
</tr>
</tbody>
</table>

### Family Structure

#### With kids

- Married: 8.91%
- Single male: 0.09%
- Single female: 0.17%
- Unknown status: 0.46%

#### Without kids

- Married: 78.12%
- Single male: 2.82%
- Single female: 1.84%
- Unknown status: 7.59%

### Home Ownership

- Homeowner: 92.08%
- Renter: 4.45%
- Unknown: 3.47%

### Education

- Below high school: 3.66%
- High school diploma: 7.16%
- Some college: 12.96%
- Bachelor's degree: 32.46%
- Graduate degree: 43.76%

### Income

- Less than $15,000: 1.25%
- $15,000-$24,999: 1.76%
- $25,000-$34,999: 0.48%
- $35,000-$49,999: 0.82%
- $50,000-$74,999: 1.42%
- $75,000-$99,999: 3.57%
- $100,000-$124,999: 4.02%
- $125,000-$149,999: 10.12%
- $150,000-$174,999: 2.40%
- $175,000-$199,999: 14.21%
- $200,000-$249,999: 18.58%
- $250,000+: 41.37%

### Presence of Children

- 0-3 years: 1.44%
- 4-6 years: 0.77%
- 7-9 years: 0.35%
- 10-12 years: 0.52%
- 13-18 years: 4.16%

### Estimated Current Home Value

- Less than $50,000: 0.06%
- $50,000-$74,999: 0.04%
- $75,000-$99,999: 0.18%
- $100,000-$149,999: 0.51%
- $150,000-$174,999: 0.76%
- $175,000-$199,999: 1.24%
- $200,000-$249,999: 4.03%
- $250,000-$299,999: 6.15%
- $300,000-$349,999: 6.91%
- $350,000-$399,999: 6.90%
- $400,000-$499,999: 12.62%
- $500,000-$749,999: 28.13%
- $750,000+: 32.46%

### Length of Residence

- 1 year or less: 4.83%
- 2-3 years: 7.23%
- 4-5 years: 7.79%
- 6-7 years: 10.29%
- 8-9 years: 12.01%
- 10-14 years: 18.95%
- 15-19 years: 14.75%
- 20-24 years: 13.67%
- 25+ years: 10.49%

---

**Platinum Prosperity**

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

Robert & Carol

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

Married

Single male

Single female

Unknown status

Homeowner

Renter

Unknown

---

**Mosaic USA**

© 2014 Experian Ltd
Kids and Cabernet
Prosperous, middle-aged married couples with children living child-focused lives in affluent suburbs

Who We Are

- Age: 36-45 (51.2%) 36-45 (51.2%)
- Property type: Single family (96.6%) 281
- Household income: $175,000-$199,999 (22.9%) 1464
- Household size: 5+ persons (43.8%) 364
- Home ownership: Homeowner (95.1%) 146
- Age of children: 10-12 (44.6%) 517

Channel Preference

- Technology Adoption
- Apprentices
- Key Features
  - Affluent young families
  - Foodies
  - Politically conservative
  - Saving for college
  - PTA members
  - Family vacations

Scott & Karen

0.78%  1.40%
Scott & Karen

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

### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>363</td>
<td>92.24%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>281</td>
<td>71.53%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>326</td>
<td>85.19%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>281</td>
<td>71.53%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>266</td>
<td>67.19%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>267</td>
<td>66.78%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>266</td>
<td>67.19%</td>
</tr>
<tr>
<td>76+ years</td>
<td>267</td>
<td>66.78%</td>
</tr>
</tbody>
</table>

### Family Structure

**With kids**
- Married: 363 (92.24%)
- Single male: 281 (71.53%)
- Single female: 266 (67.19%)
- Unknown status: 267 (66.78%)

**Without kids**
- Married: 266 (67.19%)
- Single male: 267 (66.78%)
- Single female: 266 (67.19%)
- Unknown status: 267 (66.78%)

### Home Ownership

- Homeowner: 363 (92.24%)
- Renter: 281 (71.53%)
- Unknown: 266 (67.19%)

### Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>254</td>
<td>62.65%</td>
</tr>
<tr>
<td>High school</td>
<td>381</td>
<td>88.32%</td>
</tr>
<tr>
<td>Some college</td>
<td>493</td>
<td>114.94%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>517</td>
<td>119.49%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>416</td>
<td>94.82%</td>
</tr>
</tbody>
</table>

### Income

<table>
<thead>
<tr>
<th>Income</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>397</td>
<td>94.94%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>1464</td>
<td>344.16%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>1235</td>
<td>292.08%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>1040</td>
<td>246.28%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>284</td>
<td>67.50%</td>
</tr>
</tbody>
</table>

### Presence of Children

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>254</td>
<td>58.62%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>381</td>
<td>86.42%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>493</td>
<td>112.34%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>517</td>
<td>119.49%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>416</td>
<td>94.82%</td>
</tr>
</tbody>
</table>

### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>284</td>
<td>67.50%</td>
</tr>
</tbody>
</table>

### Length of Residence

<table>
<thead>
<tr>
<th>Residence</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>284</td>
<td>67.50%</td>
</tr>
<tr>
<td>25+ years</td>
<td>284</td>
<td>67.50%</td>
</tr>
</tbody>
</table>
**Picture Perfect Families**
Established families of child-rearing households living in wealthy suburbs

**Who We Are**

- **Age**
  - 31.5% in 46-50
  - 33.5% in 46-50

- **Property type**
  - 97.1% Single family
  - 97.1% Single family

- **Household income**
  - $125,000-$149,999: 33.5%
  - $125,000-$149,999: 33.5%

- **Household size**
  - 45.3% 5+ persons
  - 45.3% 5+ persons

- **Home ownership**
  - 96.2% Homeowner
  - 96.2% Homeowner

- **Age of children**
  - 54.1% 13-18
  - 54.1% 13-18

**Channel Preference**

- 107: Mail
- 81: Mobile
- 150: TV
- 164: Radio

**Technology Adoption**

- Apprentices

**Key Features**

- Wealthy households
- Educated
- Digitally plugged-in
- PTA members
- Practical priorities
- Travel enthusiasts

© 2014 Experian Ltd
Couples with Clout
Middle-aged, childless couples living in affluent metro areas

Who We Are
- Age: 36-45 (60.0%)
- Property type: Single family (92.7%)
- Household income: $175,000-$199,999 (16.8%)
- Household size: 2 persons (42.2%)
- Home ownership: Homeowner (82.0%)
- Age of children: 13-18 (13.4%)

Channel Preference
- Technology Adoption
  - Wizards: 0.78%
  - 102
  - 400
  - 88
  - 122
  - 145
  - 154

Key Features
- Affluent
- Highly educated
- Politically conservative
- Risk takers
- Active social lives
- Designer-brand conscious

© 2014 Experian Ltd
Couples with Clout
Middle-aged, childless couples living in affluent metro areas

Age
- 19-24 years: 1.59%
- 25-30 years: 4.27%
- 31-35 years: 9.83%
- 36-45 years: 60.03%
- 46-50 years: 19.74%
- 51-65 years: 4.13%
- 66-75 years: 0.25%
- 76+ years: 0.16%

Family Structure
- With kids
  - Married: 46.86%
  - Single male: 1.06%
  - Single female: 1.35%
  - Unknown status: 1.28%
- Without kids
  - Married: 41.84%
  - Single male: 3.16%
  - Single female: 2.68%
  - Unknown status: 1.77%

Home Ownership
- Homeowner: 81.95%
- Renter: 9.47%
- Unknown: 8.58%

Education
- Below high school: 2.31%
- High school diploma: 8.18%
- Some college: 28.31%
- Bachelor's degree: 21.41%
- Graduate degree: 13.36%

Income
- Less than $15,000: 0.92%
- $15,000-$24,999: 1.36%
- $25,000-$34,999: 1.00%
- $35,000-$49,999: 0.77%
- $50,000-$74,999: 2.67%
- $75,000-$99,999: 13.36%
- $100,000-$124,999: 17.53%
- $125,000-$149,999: 16.46%
- $150,000-$174,999: 11.22%
- $175,000-$199,999: 16.84%
- $200,000-$249,999: 6.83%
- $250,000+: 11.02%

Presence of Children
- 0-3 years: 6.51%
- 4-6 years: 5.03%
- 7-9 years: 5.08%
- 10-12 years: 3.28%
- 13-18 years: 13.43%

Estimated Current Home Value
- Less than $50,000: 0.11%
- $50,000-$74,999: 0.08%
- $75,000-$99,999: 0.21%
- $100,000-$149,999: 1.16%
- $150,000-$174,999: 1.67%
- $175,000-$199,999: 2.84%
- $200,000-$249,999: 8.88%
- $250,000-$299,999: 12.36%
- $300,000-$349,999: 11.67%
- $350,000-$399,999: 16.33%
- $400,000-$499,999: 23.09%
- $500,000-$749,999: 12.84%
- $750,000+: 21.31%

Length of Residence
- 1 year or less: 0.21%
- 2-3 years: 0.67%
- 4-5 years: 1.16%
- 6-7 years: 1.67%
- 8-9 years: 2.84%
- 10-12 years: 8.88%
- 13-18 years: 11.67%
- 19-24 years: 12.36%
- 25-30 years: 11.67%
- 31-35 years: 16.33%
- 36-45 years: 23.09%
- 46-50 years: 12.84%
- 51-65 years: 21.31%
- 66-75 years: 13.19%
- 76+ years: 13.99%

Middle-aged, childless couples living in affluent metro areas

Mosaic USA

© 2014 Experian Ltd
Jet Set Urbanites
Mix of affluent singles and couples living in urban neighborhoods

Who We Are

Age
- 51-65 (37.8%) 126
- 66+ (11.8%) 35

Property type
- Multi family: 101+ units (41.9%) 1015
- Single family: 1-4 units (51.3%) 1026

Household income
- $250,000+ (19.2%) 789
- $100,000-$249,999 (29.9%) 1370

Household size
- 1 person (52.3%) 134
- 2-4 persons (31.4%) 917

Home ownership
- Unknown (22.3%) 239
- Yes (62.7%) 1638

Age of children
- 13-18 (3.6%) 27
- 0-12 (89.1%) 2845

Home ownership
- Unknown (22.3%) 239
- Yes (62.7%) 1638

Key Features
- Upscale urban living
- Busy social lives
- Highly educated
- Supporter of fine arts
- Avid NY Times readers
- Politically liberal

Channel Preference

- Email (122)
- Mobile (163)
- Social Media (93)
- Search (151)
- TV (167)

Technology Adoption

- Wizards

© 2014 Experian Ltd
Jet Set Urbanites
Mix of affluent singles and couples living in urban neighborhoods

**Age**
- 19-24 years: 0.66%
- 25-30 years: 7.29%
- 31-35 years: 6.87%
- 36-45 years: 18.23%
- 46-50 years: 11.27%
- 51-65 years: 37.81%
- 66-75 years: 11.49%
- 76+ years: 6.44%

**Family Structure**
- With kids
  - Married: 8.47%
  - Single male: 0.76%
  - Single female: 1.38%
  - Unknown status: 0.76%
- Without kids
  - Married: 34.47%
  - Single male: 18.61%
  - Single female: 15.38%
  - Unknown status: 20.17%

**Home Ownership**
- Homeowner: 46.69%
- Renter: 30.96%
- Unknown: 22.34%

**Education**
- Below high school: 3.07%
- High school diploma: 7.06%
- Some college: 12.30%
- Bachelor's degree: 35.57%
- Graduate degree: 42.00%

**Income**
- Less than $15,000: 3.00%
- $15,000-$24,999: 2.90%
- $25,000-$34,999: 2.37%
- $35,000-$49,999: 3.75%
- $50,000-$74,999: 12.39%
- $75,000-$99,999: 12.21%
- $100,000-$124,999: 8.75%
- $125,000-$149,999: 11.39%
- $150,000-$174,999: 3.38%
- $175,000-$199,999: 10.39%
- $200,000-$249,999: 10.29%
- $250,000+: 19.19%

**Presence of Children**
- 0-3 years: 2.15%
- 4-6 years: 2.54%
- 7-9 years: 1.57%
- 10-12 years: 1.85%
- 13-18 years: 3.60%

**Estimated Current Home Value**
- Less than $50,000: 0.26%
- $50,000-$74,999: 0.21%
- $75,000-$99,999: 0.21%
- $100,000-$149,999: 1.16%
- $150,000-$174,999: 1.00%
- $175,000-$199,999: 1.35%
- $200,000-$249,999: 3.46%
- $250,000-$299,999: 4.22%
- $300,000-$349,999: 4.48%
- $350,000-$399,999: 4.80%
- $400,000-$499,999: 9.55%
- $500,000-$749,999: 22.24%
- $750,000+: 47.06%

**Length of Residence**
- 1 year or less: 12.10%
- 2-3 years: 15.38%
- 4-5 years: 12.66%
- 6-7 years: 13.09%
- 8-9 years: 9.93%
- 10-14 years: 15.62%
- 15-19 years: 7.52%
- 20-24 years: 6.77%
- 25+ years: 6.94%
Generational Soup
Affluent couples and multi-generational families living a wide range of lifestyles in suburbia

Key Features
- Affluent
- Rooted in the suburbs
- Multi-generational households
- Fitness club members
- Outdoor hobbies
- Environmental donor

Who We Are

Age
51-65
50.1% 167

Property type
Single family
96.8% 130

Household income
$125,000-$149,999
22.9% 506

Household size
5+ persons
28.5% 237

Home ownership
Homeowner
93.7% 144

Age of children
13-18
28.6% 217

Channel Preference

92
70
173
131
138
97

Technology Adoption

Apprentices

© 2014 Experian Ltd
Generational Soup
Affluent couples and multi-generational families living a wide range of lifestyles in suburbia

Mosaic USA © 2014 Experian Ltd
B08 Babies and Bliss
Middle-aged couples with large families and active lives in affluent suburbia

Key Features
- Large families
- Online shoppers
- High credit awareness
- Child oriented purchases
- Athletic activities
- Engaged parenting

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>Property type</th>
</tr>
</thead>
<tbody>
<tr>
<td>36-45</td>
<td>Single family</td>
</tr>
<tr>
<td>68.3%</td>
<td>96.4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Household income</th>
<th>Household size</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000-$124,999</td>
<td>5+ persons</td>
</tr>
<tr>
<td>32.9%</td>
<td>63.8%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Home ownership</th>
<th>Age of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>4-6</td>
</tr>
<tr>
<td>93.1%</td>
<td>66.8%</td>
</tr>
</tbody>
</table>

Channel Preference

- 122
- 79
- 184

| @ | 126 |
| - | 115 |
| - | 169 |

Technology Adoption

Journeymen

Mosaic USA
Family Fun-tastic
Upscale, middle-aged families with older children pursuing busy kid-centered lives in satellite cities

Who We Are

- **Age**: 36-45 (38.2%)
- **Property type**: Single family (95.2%)
- **Household income**: $75,000-$99,999 (39.5%)
- **Household size**: 5+ persons (29.4%)
- **Home ownership**: Homeowner (89.9%)
- **Age of children**: 13-18 (28.8%)

Channel Preference

- **Email**: 122
- **Email**: 14
- **Email**: 219
- **Mail**: 88
- **Mail**: 145
- **Mail**: 201

Key Features

- Bargain hunters
- Comfortable spending
- Saving for college
- Charity donor
- Sports fans
- Active lifestyles

Technology Adoption

Journeymen

© 2014 Experian Ltd
Family Fun-tastic
Upscale, middle-aged families with older children pursuing busy kid-centered lives in satellite cities

**Age**
- 19-24 years: 13.0%
- 25-30 years: 18.6%
- 31-35 years: 5.9%
- 36-45 years: 20.9%
- 46-50 years: 23.3%
- 51-65 years: 25.3%
- 66-75 years: 3.5%
- 76+ years: 0.9%

**Family Structure**
- With kids:
  - Married: 62.7%
  - Single male: 1.2%
  - Single female: 1.2%
  - Unknown status: 1.8%
- Without kids:
  - Married: 26.4%
  - Single male: 2.6%
  - Single female: 2.2%
  - Unknown status: 1.7%

**Home Ownership**
- Homeowner: 89.9%
- Renter: 5.7%
- Unknown: 4.7%

**Education**
- Below high school: 2.2%
- High school diploma: 12.3%
- Some college: 32.4%
- Bachelor's degree: 32.1%
- Graduate degree: 21.5%

**Income**
- Less than $15,000: 0.5%
- $15,000-$24,999: 1.0%
- $25,000-$34,999: 1.3%
- $35,000-$49,999: 1.0%
- $50,000-$74,999: 15.7%
- $75,000-$99,999: 33.5%
- $100,000-$124,999: 22.8%
- $125,000-$149,999: 9.2%
- $150,000-$174,999: 5.4%
- $175,000-$199,999: 1.0%
- $200,000-$249,999: 1.2%
- $250,000+: 1.7%

**Presence of Children**
- 0-3 years: 21.0%
- 4-6 years: 23.3%
- 7-9 years: 17.3%
- 10-12 years: 16.3%
- 13-18 years: 28.7%

**Estimated Current Home Value**
- Less than $50,000: 0.2%
- $50,000-$74,999: 0.3%
- $75,000-$99,999: 1.0%
- $100,000-$149,999: 8.8%
- $150,000-$174,999: 9.2%
- $175,000-$199,999: 10.6%
- $200,000-$249,999: 10.2%
- $250,000-$299,999: 15.6%
- $300,000-$349,999: 10.4%
- $350,000-$399,999: 7.2%
- $400,000-$499,999: 7.8%
- $500,000-$749,999: 6.5%
- $750,000+: 2.3%

**Length of Residence**
- 1 year or less: 3.4%
- 2-3 years: 6.5%
- 4-5 years: 7.3%
- 6-7 years: 13.2%
- 8-9 years: 15.5%
- 10-14 years: 24.4%
- 15-19 years: 13.9%
- 20-24 years: 9.5%
- 25+ years: 6.1%
Cosmopolitan Achievers
Affluent middle-aged and established couples and families enjoying dynamic lifestyles in metro areas

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>51-65</th>
<th>35.6%</th>
<th>119</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property type</td>
<td>Single family</td>
<td>85.5%</td>
<td>115</td>
</tr>
<tr>
<td>Household income</td>
<td>$75,000-$99,999</td>
<td>25.8%</td>
<td>194</td>
</tr>
<tr>
<td>Household size</td>
<td>2 persons</td>
<td>26.1%</td>
<td>104</td>
</tr>
<tr>
<td>Home ownership</td>
<td>Homeowner</td>
<td>79.4%</td>
<td>122</td>
</tr>
<tr>
<td>Age of children</td>
<td>13-18</td>
<td>14.9%</td>
<td>113</td>
</tr>
</tbody>
</table>

Channel Preference

<table>
<thead>
<tr>
<th>Channel</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone</td>
<td>78</td>
</tr>
<tr>
<td>Web</td>
<td>58</td>
</tr>
<tr>
<td>SMS</td>
<td>383</td>
</tr>
<tr>
<td>Email</td>
<td>133</td>
</tr>
<tr>
<td>TV</td>
<td>119</td>
</tr>
<tr>
<td>Radio</td>
<td>124</td>
</tr>
</tbody>
</table>

Key Features

- Bilingual
- Luxury living
- Family abroad
- Status spenders
- Economic literature
- Progressive liberals

Technology Adoption

Wizards

Mosaic USA
Aging of Aquarius
Upscale boomer-aged couples living in city and close-in suburbs

Who We Are

- Age:
  - 51-65 years: 85.1% (284 out of 335)
  - 66-75 years: 14.9% (47 out of 335)

- Property type:
  - Single family: 97.0% (324 out of 335)
  - Multi-family: 3.0% (10 out of 335)

- Household income:
  - $75,000-$99,999: 29.2% (97 out of 335)
  - $100,000-$124,999: 26.3% (88 out of 335)
  - $125,000-$149,999: 21.5% (72 out of 335)
  - $150,000+: 23.0% (76 out of 335)

- Household size:
  - 3 persons: 27.4% (92 out of 335)
  - 4 persons: 25.5% (85 out of 335)
  - 5 persons: 22.1% (74 out of 335)
  - 6 persons: 15.7% (52 out of 335)

- Home ownership:
  - Homeowner: 96.5% (324 out of 335)
  - Renter: 3.5% (11 out of 335)

- Age of children:
  - 13-18 years: 1.2% (4 out of 335)
  - 19-24 years: 9.0% (31 out of 335)

Channel Preference

- Technology:
  - Handheld device: 139
  - Desktop computer: 133
  - Smartphone: 130

- Social media:
  - @: 108

Key Features

- Affluent
- Highly educated
- Upscale housing
- College sports fans
- Philanthropic
- Savvy investor

Technology Adoption

- Apprentices

© 2014 Experian Ltd
### Aging of Aquarius
Upscale boomer-aged couples living in city and close-in suburbs

#### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>0.15%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>0.19%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>0.25%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>0.39%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>0.65%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>85.11%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>11.89%</td>
</tr>
<tr>
<td>76+ years</td>
<td>1.37%</td>
</tr>
</tbody>
</table>

#### Family Structure

<table>
<thead>
<tr>
<th>With kids</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>2.81%</td>
</tr>
<tr>
<td>Single male</td>
<td>0.02%</td>
</tr>
<tr>
<td>Single female</td>
<td>0.02%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>0.25%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Without kids</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>84.50%</td>
</tr>
<tr>
<td>Single male</td>
<td>3.03%</td>
</tr>
<tr>
<td>Single female</td>
<td>2.32%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>7.05%</td>
</tr>
</tbody>
</table>

#### Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>96.45%</td>
</tr>
<tr>
<td>Renter</td>
<td>1.83%</td>
</tr>
<tr>
<td>Unknown</td>
<td>1.72%</td>
</tr>
</tbody>
</table>

#### Income

<table>
<thead>
<tr>
<th>Income</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>5.68%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>16.92%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>17.29%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>32.58%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>27.54%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>5.84%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>17.64%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>15.42%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>9.43%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>5.38%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>3.44%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>4.09%</td>
</tr>
</tbody>
</table>

#### Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>5.68%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>16.92%</td>
</tr>
<tr>
<td>Some college</td>
<td>17.29%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>32.58%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>27.54%</td>
</tr>
</tbody>
</table>

#### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>0.08%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>0.17%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>0.36%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>2.34%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>3.06%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>4.97%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>13.39%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>14.76%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>15.11%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>15.26%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>14.34%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>6.60%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>27.54%</td>
</tr>
</tbody>
</table>

#### Length of Residence

<table>
<thead>
<tr>
<th>Residence</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>2.17%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>3.44%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>3.84%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>6.53%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>7.37%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>16.79%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>18.11%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>19.66%</td>
</tr>
<tr>
<td>25+ years</td>
<td>21.58%</td>
</tr>
</tbody>
</table>

#### Presence of Children

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>0.81%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>0.30%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>0.10%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>0.11%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>1.22%</td>
</tr>
</tbody>
</table>
Golf Carts and Gourmets
Upscale retirees and empty-nesters in comfortable communities

Who We Are

Age
- 66-75: 41.2% (390)
- 76-85: 16.4% (193)
- 86+: 4.3% (53)

Property type
- Single family: 70.8% (95)
- Condo: 22.6% (32)

Household income
- $100,000-$124,999: 36.4% (500)
- $125,000+: 19.6% (265)

Household size
- 2 persons: 41.9% (618)
- 3 persons: 29.2% (411)
- 4 persons+: 29.0% (399)

Home ownership
- Homeowner: 88.1% (135)
- Renter: 11.9% (177)

Age of children
- 0-12: 9.3% (130)
- 13-18: 2.9% (40)

Channel Preference

- Mail: 128
- Web: 64
- Mobile: 125
- Social: 67

Technology Adoption

Key Features
- Resort sports
- Highly educated
- Luxury living
- Country club members
- Financially savvy
- Music lover

© 2014 Experian Ltd
**Silver Sophisticates**
Mature, upscale couples and singles in suburban homes

### Who We Are

- **Age**
  - 66-75
  - 29.9% 283
- **Property type**
  - Single family
  - 94.2% 127
- **Household income**
  - $175,000-$199,999
  - 8.2% 523
- **Household size**
  - 2 persons
  - 35.0% 140
- **Home ownership**
  - Homeowner
  - 90.8% 139
- **Age of children**
  - 13-18
  - 3.4% 26

### Channel Preference

- Email: 140
- WiFi: 39
- Mail: 52
- Phone: 103
- TV: 115
- Radio: 97

### Key Features
- Retiring in comfort
- Experienced travelers
- Art connoisseurs
- Philanthropic
- Retirement investments
- Ecological lifestyles

### Technology Adoption

- Apprentices

© 2014 Experian Ltd
Silver Sophisticates
Mature, upscale couples and singles in suburban homes

Age
19-24 years: 1.21%
25-30 years: 2.91%
31-35 years: 3.62%
36-45 years: 7.91%
46-50 years: 7.65%
51-65 years: 27.72%
66-75 years: 29.92%
76+ years: 19.05%

Family Structure
With kids
Married: 8.94%
Single male: 0.16%
Single female: 0.17%
Unknown status: 0.66%

Without kids
Married: 71.76%
Single male: 2.64%
Single female: 2.25%
Unknown status: 13.42%

Home Ownership
Homeowner: 90.75%
Renter: 4.76%
Unknown: 4.49%

Education
Below high school: 4.31%
High school diploma: 13.39%
Some college: 16.03%
Bachelor's degree: 31.14%
Graduate degree: 35.13%

Income
Less than $15,000: 2.92%
$15,000-$24,999: 4.19%
$25,000-$34,999: 4.58%
$35,000-$49,999: 6.88%
$50,000-$74,999: 18.89%
$75,000-$99,999: 17.22%
$100,000-$124,999: 17.15%
$125,000-$149,999: 11.16%
$150,000-$174,999: 1.90%
$175,000-$199,999: 8.18%
$200,000-$249,999: 3.46%
$250,000+: 3.48%

Presence of Children
0-3 years: 1.38%
4-6 years: 1.00%
7-9 years: 0.42%
10-12 years: 0.80%
13-18 years: 3.38%

Estimated Current Home Value
Less than $50,000: 0.06%
$50,000-$74,999: 0.14%
$75,000-$99,999: 0.17%
$100,000-$149,999: 0.88%
$150,000-$174,999: 0.80%
$175,000-$199,999: 1.34%
$200,000-$249,999: 3.86%
$250,000-$299,999: 5.72%
$300,000-$349,999: 7.66%
$350,000-$399,999: 7.89%
$400,000-$499,999: 16.97%
$500,000-$749,999: 29.13%
$750,000+: 25.38%

Length of Residence
1 year or less: 6.88%
2-3 years: 6.17%
4-5 years: 4.64%
6-7 years: 5.92%
8-9 years: 6.64%
10-14 years: 13.86%
15-19 years: 13.52%
20-24 years: 14.60%
25+ years: 27.77%
C14

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

Who We Are

- **Age**: 51-65 (83.7%)
- **Property type**: Single family (97.2%)
- **Household income**: $75,000-$99,999 (36.7%)
- **Household size**: 5+ persons (42.3%)
- **Home ownership**: Homeowner (95.8%)
- **Age of children**: 13-18 (27.5%)

Channel Preference

- **111**: 117
- **69**: 129
- **57**: 95

Key Features

- Suburbanites
- Middle-class families
- Politically conservative
- Charitable
- Big spenders
- Multi-generational households

Technology Adoption

- Apprentices

Mosaic USA

© 2014 Experian Ltd
Boomers and Boomerangs
Baby boomer adults and their teenage/young adult children sharing suburban homes

Age

- 19-24 years: 1.63%
- 25-30 years: 1.32%
- 31-35 years: 1.26%
- 36-45 years: 2.61%
- 46-50 years: 5.47%
- 51-65 years: 83.70%
- 66-75 years: 3.43%
- 76+ years: 0.58%

Family Structure

- With kids:
  - Married: 55.66%
  - Single male: 0.28%
  - Single female: 0.28%
  - Unknown status: 1.81%

- Without kids:
  - Married: 39.15%
  - Single male: 0.91%
  - Single female: 0.33%
  - Unknown status: 1.59%

Home Ownership

- Homeowner: 95.84%
- Renter: 2.42%
- Unknown: 1.74%

Education

- Below high school: 5.80%
- High school diploma: 30.33%
- Some college: 26.28%
- Bachelor's degree: 24.74%
- Graduate degree: 12.85%

Income

- Less than $15,000: 1.85%
- $15,000-$24,999: 2.40%
- $25,000-$34,999: 2.41%
- $35,000-$49,999: 1.97%
- $50,000-$74,999: 16.82%
- $75,000-$99,999: 36.73%
- $100,000-$124,999: 18.72%
- $125,000-$149,999: 9.24%
- $150,000-$174,999: 6.86%
- $175,000-$199,999: 0.62%
- $200,000-$249,999: 1.06%
- $250,000+: 1.32%

Presence of Children

- 0-3 years: 16.07%
- 4-6 years: 12.65%
- 7-9 years: 6.04%
- 10-12 years: 6.43%
- 13-18 years: 27.50%

Estimated Current Home Value

- Less than $50,000: 0.29%
- $50,000-$74,999: 0.45%
- $75,000-$99,999: 0.92%
- $100,000-$149,999: 5.59%
- $150,000-$174,999: 6.35%
- $175,000-$199,999: 9.04%
- $200,000-$249,999: 20.67%
- $250,000-$299,999: 17.59%
- $300,000-$349,999: 13.33%
- $350,000-$399,999: 9.17%
- $400,000-$499,999: 9.72%
- $500,000-$749,999: 5.57%
- $750,000+: 1.31%

Length of Residence

- 1 year or less: 2.07%
- 2-3 years: 3.18%
- 4-5 years: 3.26%
- 6-7 years: 6.05%
- 8-9 years: 8.04%
- 10-14 years: 21.89%
- 15-19 years: 22.63%
- 20-24 years: 21.36%
- 25+ years: 11.50%
Sports Utility Families
Upscale, multi-generational households of middle-aged couples with school-aged children living active family lifestyles in outlying suburbs

Who We Are

- **Age:**
  - 36-45: 55.7% (306)
  - 46-55: 28.7% (158)
- **Property type:**
  - Single family: 96.6% (130)
  - Homeowner: 92.9% (143)
- **Household income:**
  - $75,000-$99,999: 38.2% (287)
- **Household size:**
  - 5+ persons: 40.9% (340)
- **Home ownership:**
  - Homeowner: 92.9% (143)
- **Age of children:**
  - 13-18: 48.7% (370)

Channel Preference

- **Key Features:**
  - Suburb living
  - Comfortable spending
  - Athletic activities
  - Outdoor leisure
  - Saving for college
  - Soccer moms and dads

Technology Adoption

- Apprentices

© 2014 Experian Ltd
Sports Utility Families
Upscale, multi-generational households of middle-aged couples with school-aged children living active family lifestyles in outlying suburbs

### Age
- 19-24 years: 0.97%
- 25-30 years: 0.21%
- 31-35 years: 1.00%
- 36-45 years: 306 (55.74%)
- 46-50 years: 328 (32.67%)
- 51-65 years: 8.30%
- 66-75 years: 0.89%
- 76+ years: 0.23%

### Family Structure
#### With kids
- Married: 338 (85.87%)
- Single male: 0.33%
- Single female: 0.29%
- Unknown status: 1.54%

#### Without kids
- Married: 11.00%
- Single male: 0.25%
- Single female: 0.14%
- Unknown status: 0.58%

### Home Ownership
- Homeowner: 92.90%
- Renter: 3.68%
- Unknown: 3.43%

### Education
- Below high school: 3.90%
- High school diploma: 22.14%
- Some college: 46.63%
- Bachelor's degree: 19.15%
- Graduate degree: 8.19%

### Income
- Less than $15,000: 1.18%
- $15,000-$24,999: 1.38%
- $25,000-$34,999: 1.33%
- $35,000-$49,999: 1.26%
- $50,000-$74,999: 14.58%
- $75,000-$99,999: 38.19%
- $100,000-$124,999: 25.85%
- $125,000-$149,999: 8.41%
- $150,000-$174,999: 5.00%
- $175,000-$199,999: 0.64%
- $200,000-$249,999: 0.98%
- $250,000+: 1.21%

### Presence of Children
- 0-3 years: 247 (23.93%)
- 4-6 years: 338 (33.48%)
- 7-9 years: 371 (29.67%)
- 10-12 years: 420 (36.22%)
- 13-18 years: 370 (48.68%)

### Estimated Current Home Value
- Less than $50,000: 0.42%
- $50,000-$74,999: 0.65%
- $75,000-$99,999: 1.71%
- $100,000-$149,999: 10.57%
- $150,000-$174,999: 9.75%
- $175,000-$199,999: 10.79%
- $200,000-$249,999: 20.24%
- $250,000-$299,999: 15.93%
- $300,000-$349,999: 10.66%
- $350,000-$399,999: 6.54%
- $400,000-$499,999: 6.63%
- $500,000-$749,999: 4.61%
- $750,000+: 1.50%

### Length of Residence
- 1 year or less: 2.90%
- 2-3 years: 5.72%
- 4-5 years: 7.39%
- 6-7 years: 14.05%
- 8-9 years: 17.63%
- 10-14 years: 20.24%
- 15-19 years: 14.72%
- 20-24 years: 7.35%
- 25+ years: 2.22%

© 2014 Experian Ltd
Settled in Suburbia
Upper middle-class diverse family units and empty nesters living in established suburbs

Key Features
- Comfortable lifestyles
- Diverse investments
- Confident consumers
- Active kids
- Movie-goers
- Theme park vacations

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>46-50</th>
<th>26.3%</th>
<th>263</th>
</tr>
</thead>
</table>

| Property type | Single family | 94.6% | 127 |

| Household income | $75,000-$99,999 | 28.6% | 215 |

| Household size | 5+ persons | 31.4% | 261 |

| Home ownership | Homeowner | 94.9% | 146 |

| Age of children | 13-18 | 33.6% | 256 |

Channel Preference

- Handwritten letters: 108
- Mobile phones: 36
- High-speed internet: 84
- Email: 110
- Traditional television: 128
- Traditional radio: 141

Technology Adoption

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

Age
- 19-24 years: 2.08%
- 25-30 years: 1.30%
- 31-35 years: 3.05%
- 36-45 years: 27.98%
- 46-50 years: 26.26%
- 51-65 years: 21.15%
- 66-75 years: 12.72%
- 76+ years: 5.47%

Family Structure
- With kids:
  - Married: 65.30%
  - Single male: 0.41%
  - Single female: 0.47%
  - Unknown status: 2.20%
- Without kids:
  - Married: 27.50%
  - Single male: 1.33%
  - Single female: 0.90%
  - Unknown status: 1.89%

Home Ownership
- Homeowner: 94.85%
- Renter: 3.11%
- Unknown: 2.04%

Education
- Below high school: 5.05%
- High school diploma: 23.83%
- Some college: 30.23%
- Bachelor's degree: 26.79%
- Graduate degree: 14.10%

Income
- Less than $15,000: 1.65%
- $15,000-$24,999: 3.15%
- $25,000-$34,999: 3.39%
- $35,000-$49,999: 2.61%
- $50,000-$74,999: 16.96%
- $75,000-$99,999: 28.60%
- $100,000-$124,999: 20.73%
- $125,000-$149,999: 10.30%
- $150,000-$174,999: 6.93%
- $175,000-$199,999: 2.47%
- $200,000-$249,999: 1.55%
- $250,000+: 1.66%

Estimated Current Home Value
- Less than $50,000: 0.07%
- $50,000-$74,999: 0.17%
- $75,000-$99,999: 0.67%
- $100,000-$149,999: 2.58%
- $150,000-$174,999: 2.99%
- $175,000-$199,999: 4.25%
- $200,000-$249,999: 11.93%
- $250,000-$299,999: 13.96%
- $300,000-$349,999: 15.17%
- $350,000-$399,999: 13.30%
- $400,000-$499,999: 17.59%
- $500,000-$749,999: 13.53%
- $750,000+: 3.78%

Length of Residence
- 1 year or less: 2.93%
- 2-3 years: 3.34%
- 4-5 years: 3.18%
- 6-7 years: 6.45%
- 8-9 years: 7.86%
- 10-14 years: 21.00%
- 15-19 years: 17.61%
- 20-24 years: 17.08%
- 25+ years: 20.55%

Mosaic USA
© 2014 Experian Ltd
Cul de Sac Diversity
Ethnically-diverse, middle-aged families settled in new suburban neighborhoods

Who We Are

- **Age**: 36-45, 67.8% (372)
- **Property type**: Single family, 95.4% (128)
- **Household income**: $75,000-$99,999, 30.5% (229)
- **Household size**: 2 persons, 37.0% (148)
- **Home ownership**: Homeowner, 77.9% (120)
- **Age of children**: 13-18, 29.9% (227)

Channel Preference

- **Age of children**: Apprentices
- **Home ownership**: Single family
- **Property type**: Single family
- **Household income**: $75,000-$99,999
- **Household size**: 2 persons

Key Features

- Bilingual
- Career-focused
- 2nd generation success
- Saving for college
- Outdoor activities
- Professional sports fans

© 2014 Experian Ltd
### Cul de Sac Diversity

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

#### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>1.50%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>1.53%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>1.53%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>67.78%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>24.44%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>3.83%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>0.38%</td>
</tr>
<tr>
<td>76+ years</td>
<td>0.14%</td>
</tr>
</tbody>
</table>

#### Family Structure

**With kids**
- Married: 72.71%
- Single male: 1.93%
- Single female: 2.42%
- Unknown status: 1.96%

**Without kids**
- Married: 17.73%
- Single male: 1.19%
- Single female: 1.15%
- Unknown status: 0.90%

#### Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>77.88%</td>
</tr>
<tr>
<td>Renter</td>
<td>11.62%</td>
</tr>
<tr>
<td>Unknown</td>
<td>10.50%</td>
</tr>
</tbody>
</table>

#### Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>3.83%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>3.83%</td>
</tr>
<tr>
<td>Some college</td>
<td>3.83%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>19.58%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>7.17%</td>
</tr>
</tbody>
</table>

#### Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>2.46%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>3.38%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>3.65%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>4.28%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>20.27%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>30.54%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>21.06%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>6.67%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>4.74%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.42%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>1.14%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>1.39%</td>
</tr>
</tbody>
</table>

#### Presence of Children

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>9.74%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>11.71%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>16.28%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>14.84%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>29.89%</td>
</tr>
<tr>
<td>19-24 years</td>
<td>22.77%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>22.77%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>22.77%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>22.77%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>22.77%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>22.77%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>22.77%</td>
</tr>
<tr>
<td>76+ years</td>
<td>22.77%</td>
</tr>
</tbody>
</table>

#### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>0.23%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>0.23%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>0.86%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>5.28%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>7.19%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>9.41%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>21.06%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>17.99%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>12.12%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>8.57%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>9.84%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>5.83%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>1.41%</td>
</tr>
</tbody>
</table>

#### Length of Residence

<table>
<thead>
<tr>
<th>Length of Residence</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>15.23%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>16.97%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>13.59%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>17.69%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>17.83%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>13.59%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>11.71%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>9.74%</td>
</tr>
<tr>
<td>25+ years</td>
<td>1.39%</td>
</tr>
</tbody>
</table>

---

© 2014 Experian Ltd
Suburban Attainment
Upper middle-class couples and families living mainly in the expanding suburbs

Who We Are

- Age: 51-65 (42.3%)
- Property type: Single family (91.4%)
- Household income: $50,000-$74,999 (36.7%)
- Household size: 3 persons (20.7%)
- Home ownership: Homeowner (85.6%)
- Age of children: 13-18 (19.5%)

Key Features
- Racially diverse
- Politically liberal
- Power shoppers
- Active lifestyles
- Jazz listeners
- Brick and mortar shoppers

Channel Preference

- 92
- 82
- 93
- 161
- 136
- 83

Technology Adoption

Apprentices

Ronald & Cynthia
1.74% | 2.21%
Full Pockets, Empty Nests
Empty-nesting, upper middle-class households with discretionary income living sophisticated lifestyles

Who We Are
- **Age**: 51-65 (53.9%) 65-74 (46.1%)
- **Property type**: Single family (53.9%) 2-family (46.1%)
- **Household income**: $50,000-$74,999 (31.1%) $75,000-$99,999 (68.9%)
- **Household size**: 1 person (65.4%) 2-4 persons (34.6%)
- **Home ownership**: Homeowner (73.3%) Rent (26.7%)
- **Age of children**: 13-18 (1.7%) 5-12 (3.9%) 18+ (94.4%)

Channel Preference
- **Technology Adoption**
  - Apprentices 1.48% 1.10%
  - Homeowner 13.6% 13.3%
  - Single family 65.4% 65.6%
  - 1 person 123.3% 123.7%
  - $50,000-$74,999 31.1% 31.3%

Key Features
- Empty nesters
- Highly educated
- City dwellers
- Environmental advocates
- Well-traveled
- Fitness minded

© 2014 Experian Ltd
## Full Pockets, Empty Nests
Empty-nesting, upper middle-class households with discretionary income living sophisticated lifestyles

### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>0.69%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>1.60%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>2.28%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>7.55%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>7.15%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>53.89%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>17.88%</td>
</tr>
<tr>
<td>76+ years</td>
<td>8.95%</td>
</tr>
</tbody>
</table>

### Family Structure

#### With kids

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>3.89%</td>
</tr>
<tr>
<td>Single male</td>
<td>0.28%</td>
</tr>
<tr>
<td>Single female</td>
<td>0.74%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>0.47%</td>
</tr>
</tbody>
</table>

#### Without kids

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>31.71%</td>
</tr>
<tr>
<td>Single male</td>
<td>18.78%</td>
</tr>
<tr>
<td>Single female</td>
<td>16.93%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>27.19%</td>
</tr>
</tbody>
</table>

### Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>73.29%</td>
</tr>
<tr>
<td>Renter</td>
<td>15.25%</td>
</tr>
<tr>
<td>Unknown</td>
<td>11.46%</td>
</tr>
</tbody>
</table>

### Education

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>5.33%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>15.42%</td>
</tr>
<tr>
<td>Some college</td>
<td>18.58%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>31.72%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>28.95%</td>
</tr>
</tbody>
</table>

### Income

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>3.59%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>5.84%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>6.15%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>8.77%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>31.14%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>17.33%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>9.93%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>6.58%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>4.05%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>2.22%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>1.75%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>2.65%</td>
</tr>
</tbody>
</table>

### Presence of Children

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>1.34%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>0.77%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>0.56%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>0.53%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>1.71%</td>
</tr>
</tbody>
</table>

### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>0.18%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>0.66%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>1.52%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>6.09%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>4.86%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>5.23%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>11.43%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>10.46%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>9.67%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>8.18%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>13.13%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>16.88%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>11.70%</td>
</tr>
</tbody>
</table>

### Length of Residence

<table>
<thead>
<tr>
<th>Residence Length</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>7.42%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>8.90%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>8.99%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>11.67%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>9.90%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>17.08%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>12.61%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>10.56%</td>
</tr>
<tr>
<td>25+ years</td>
<td>12.87%</td>
</tr>
</tbody>
</table>
**No Place Like Home**
Upper middle-class multi-generational households in exurban areas

**Key Features**
- Smart shoppers
- Multi-generational homes
- Contribute to charities
- Tailgaters
- Financially informed
- Conservative values

**Who We Are**

- **Age**
  - 51-65
  - 54.4% 182

- **Property type**
  - Single family
  - 96.3% 130

- **Household income**
  - $75,000-$99,999
  - 28.0% 210

- **Household size**
  - 5+ persons
  - 26.1% 216

- **Home ownership**
  - Homeowner
  - 91.5% 140

- **Age of children**
  - 0-3
  - 6.3% 65

**Channel Preference**

- Mobile
  - 72
- Tablet
  - 140
- Desktop
  - 107

**Technology Adoption**

- Apprentices

Roger & Sandra

© 2014 Experian Ltd
<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>6.31%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>12.65%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>12.14%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>5.78%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>4.55%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>54.43%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>3.40%</td>
</tr>
<tr>
<td>76+ years</td>
<td>0.73%</td>
</tr>
</tbody>
</table>

**Family Structure**

<table>
<thead>
<tr>
<th>With kids</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>19.07%</td>
</tr>
<tr>
<td>Single male</td>
<td>0.59%</td>
</tr>
<tr>
<td>Single female</td>
<td>0.39%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>1.21%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Without kids</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>61.40%</td>
</tr>
<tr>
<td>Single male</td>
<td>7.65%</td>
</tr>
<tr>
<td>Single female</td>
<td>3.14%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>6.55%</td>
</tr>
</tbody>
</table>

**Home Ownership**

<table>
<thead>
<tr>
<th>Homeowner</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>91.47%</td>
<td></td>
</tr>
<tr>
<td>Renter</td>
<td>4.15%</td>
</tr>
<tr>
<td>Unknown</td>
<td>4.37%</td>
</tr>
</tbody>
</table>

**Income**

<table>
<thead>
<tr>
<th>Income</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>1.98%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>3.79%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>3.59%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>5.74%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>31.97%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>27.95%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>15.79%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>3.79%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>2.93%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.22%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>0.97%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>1.29%</td>
</tr>
</tbody>
</table>

**Education**

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>5.79%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>29.33%</td>
</tr>
<tr>
<td>Some college</td>
<td>32.89%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>19.49%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>12.50%</td>
</tr>
</tbody>
</table>

**Estimated Current Home Value**

<table>
<thead>
<tr>
<th>Home Value</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>0.53%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>1.21%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>3.42%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>16.94%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>12.16%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>12.18%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>20.20%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>12.89%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>7.80%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>4.48%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>4.43%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>2.92%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>0.85%</td>
</tr>
</tbody>
</table>

**Length of Residence**

<table>
<thead>
<tr>
<th>Residence Length</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>5.81%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>6.80%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>7.19%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>8.28%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>7.11%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>14.00%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>13.77%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>16.68%</td>
</tr>
<tr>
<td>25+ years</td>
<td>20.36%</td>
</tr>
</tbody>
</table>

**Presence of Children**

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>6.31%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>3.01%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>1.15%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>1.05%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>5.99%</td>
</tr>
</tbody>
</table>
Unspoiled Splendor
Comfortably established baby boomer couples in town and country communities

Who We Are

- **Age**: 51-65 (87.4%)
- **Property type**: Single family (96.6%)
- **Household income**: $50,000-$74,999 (34.7%)
- **Household size**: 2 persons (39.2%)
- **Home ownership**: Homeowner (94.9%)
- **Age of children**: 13-18 (1.4%)

Channel Preference

- **Technology Adoption**
- Apprentices

Key Features

- Price conscious
- Politically conservative
- Do-it-yourselfers
- NASCAR fanatics
- Outdoor enthusiasts
- Domestic travelers
## Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>0.07%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>0.10%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>0.21%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>0.34%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>0.66%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>87.42%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>10.16%</td>
</tr>
<tr>
<td>76+ years</td>
<td>1.04%</td>
</tr>
</tbody>
</table>

## Family Structure

### With kids
- Married: 3.82%
- Single male: 0.02%
- Single female: 0.03%
- Unknown status: 0.29%

### Without kids
- Married: 82.68%
- Single male: 2.16%
- Single female: 1.33%
- Unknown status: 9.68%

## Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>94.87%</td>
</tr>
<tr>
<td>Renter</td>
<td>2.49%</td>
</tr>
<tr>
<td>Unknown</td>
<td>2.63%</td>
</tr>
</tbody>
</table>

## Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>11.40%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>40.42%</td>
</tr>
<tr>
<td>Some college</td>
<td>21.86%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>16.80%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>9.52%</td>
</tr>
</tbody>
</table>

## Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>2.66%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>4.11%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>3.83%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>7.57%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>34.68%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>26.61%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>11.45%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>3.89%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>2.66%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.23%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>1.00%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>1.30%</td>
</tr>
</tbody>
</table>

## Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>0.64%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>1.39%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>3.72%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>16.76%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>11.22%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>11.08%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>18.22%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>12.61%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>8.17%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>5.16%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>5.51%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>4.00%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>1.52%</td>
</tr>
</tbody>
</table>

## Length of Residence

<table>
<thead>
<tr>
<th>Residence Duration</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>2.05%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>3.13%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>4.20%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>7.26%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>8.65%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>18.55%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>20.58%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>15.65%</td>
</tr>
<tr>
<td>25+ years</td>
<td>19.92%</td>
</tr>
</tbody>
</table>
**Fast Track Couples**
Active, young, upper middle-class suburban couples and families living upwardly-mobile lifestyles

**Who We Are**

- **Age**: 31-35 years old
  - 46.5% for F22, 31-35 years old (533 respondents)
  - 21.7% for F23, 31-35 years old (255 respondents)

- **Property type**: Single family home
  - 94.7% for Homeownership (127 respondents)

- **Household income**: $100,000-$124,999
  - 21.7% for F22, 2013 income (255 respondents)

- **Household size**: 2 persons
  - 38.9% for F22, 2013 size (156 respondents)

- **Home ownership**: Homeowner
  - 75.4% for F22, 2013 ownership (116 respondents)

- **Age of children**: 0-3 years old
  - 16.9% for F22, 2013 age (175 respondents)

**Channel Preference**

- **Email**: 91 respondents
- **WiFi**: 49 respondents
- **Mobile**: 77 respondents

- **Social Media**: 117 respondents
- **TV**: 135 respondents
- **Radio**: 206 respondents

**Key Features**
- Credit aware
- Comfortable spender
- Active lifestyles
- Tech savvy
- Music lovers
- Football fans

**Technology Adoption**

- Journeymen

© 2014 Experian Ltd
Fast Track Couples
Active, young, upper middle-class suburban couples and families living upwardly-mobile lifestyles

**Age**
- 19-24 years: 7.63%
- 25-30 years: 32.96%
- 31-35 years: 46.47%
- 36-45 years: 9.76%
- 46-50 years: 1.34%
- 51-65 years: 1.57%
- 66-75 years: 0.18%
- 76+ years: 0.09%

**Family Structure with kids**
- Married: 49.03%
- Single male: 2.16%
- Single female: 3.08%
- Unknown status: 1.66%

**Family Structure without kids**
- Married: 33.09%
- Single male: 5.32%
- Single female: 3.77%
- Unknown status: 1.89%

**Home Ownership**
- Homeowner: 75.42%
- Renter: 10.21%
- Unknown: 14.37%

**Income**
- Less than $15,000: 2.44%
- $15,000-$24,999: 3.72%
- $25,000-$34,999: 5.18%
- $35,000-$49,999: 9.33%
- $50,000-$74,999: 19.08%
- $75,000-$99,999: 24.54%
- $100,000-$124,999: 21.66%
- $125,000-$149,999: 5.42%
- $150,000-$174,999: 3.86%
- $175,000-$199,999: 1.40%
- $200,000-$249,999: 1.51%
- $250,000+: 1.86%

**Education**
- Below high school: 5.49%
- High school diploma: 18.16%
- Some college: 35.50%
- Bachelor's degree: 22.29%
- Graduate degree: 18.55%

**Estimated Current Home Value**
- Less than $50,000: 0.29%
- $50,000-$74,999: 0.42%
- $75,000-$99,999: 1.14%
- $100,000-$149,999: 8.25%
- $150,000-$174,999: 8.83%
- $175,000-$199,999: 10.58%
- $200,000-$249,999: 20.35%
- $250,000-$299,999: 15.38%
- $300,000-$349,999: 9.94%
- $350,000-$399,999: 6.95%
- $400,000-$499,999: 8.95%
- $500,000-$749,999: 6.44%
- $750,000+: 2.48%

**Length of Residence**
- 1 year or less: 27.95%
- 2-3 years: 30.58%
- 4-5 years: 23.06%
- 6-7 years: 9.55%
- 8-9 years: 3.92%
- 10-14 years: 2.48%
- 15-19 years: 0.88%
- 20-24 years: 0.89%
- 25+ years: 0.70%
F23

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

Who We Are
- **Age**: 31-35 (40.9%)  36+ (27.3%)
- **Property type**: Single family (94.4%)
- **Household income**: $75,000-$99,999 (46.9%)  50,000-$74,999 (24.8%)
- **Household size**: 5+ persons (42.9%)  4-5 persons (35.3%)
- **Home ownership**: Homeowner (72.6%)
- **Age of children**: 0-3 (64.2%)  4-5 (24.8%)

Channel Preference
- **Credit revolver**: 424
- **Internet active**: 93
- **PTA parents**: 156
- **Family vacations**: 136
- **Child-related purchases**: 169

Key Features
- Sprawling families
- Child-related purchases
- Family vacations
- PTA parents
- Internet active
- Credit revolver

Technology Adoption
- Wizards

© 2014 Experian Ltd
G24
Status Seeking Singles
Younger, upwardly-mobile singles living in mid-scale metro areas balancing work and leisure lifestyles

Who We Are
- **Age**: 36-45 (32.0% 176)
- **Property type**: Single family (73.2% 98)
- **Household income**: $50,000-$74,999 (32.8% 159)
- **Household size**: 1 person (70.7% 181)
- **Home ownership**: Homeowner (58.3% 90)
- **Age of children**: 13-18 (4.1% 31)

Channel Preference
- **Technology Adoption**
  - Email: 110
  - WiFi: 114
  - Phone: 91
  - TV: 125
  - Music: 141

Key Features
- Single city dweller
- Highly educated
- Upwardly mobile
- Professionals
- Physically fit
- Foodies

Mosaic USA
© 2014 Experian Ltd
Urban Edge
Younger, up-and-coming singles living big city lifestyles located within top CBSA markets

Key Features
- Progressive views
- Urban-dwellers
- Highly educated
- Ambitious
- Environmental advocates
- Exercise enthusiasts

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>25-30</th>
<th>31.3%</th>
<th>351</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household income</td>
<td>$50,000-$74,999</td>
<td>22.5%</td>
<td>109</td>
</tr>
<tr>
<td>Home ownership</td>
<td>Renter</td>
<td>57.2%</td>
<td>224</td>
</tr>
<tr>
<td>Property type</td>
<td>Multi family: 101+ units</td>
<td>25.6%</td>
<td>620</td>
</tr>
<tr>
<td>Household size</td>
<td>1 person</td>
<td>81.3%</td>
<td>208</td>
</tr>
<tr>
<td>Age of children</td>
<td>0-3</td>
<td>2.0%</td>
<td>21</td>
</tr>
</tbody>
</table>

Channel Preference

<table>
<thead>
<tr>
<th>Technology Adoption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Journeymen</td>
</tr>
</tbody>
</table>

Andrew & Emily

- 1.21%
- 0.62%

Mosaic USA

© 2014 Experian Ltd
Jose & Carmen
Mature, couples with comfortable and active lives in middle-class suburbs

Key Features
- Bilingual
- Ethnically diverse
- Urban centric
- Status spenders
- Family abroad
- Comfortable lifestyles

Who We Are
- Age: 51.65
- Household income: $50,000-$74,999
- Home ownership: Homeowner
- Property type: Single family
- Household size: 2 persons
- Age of children: 13-18

Channel Preference
- Technology Adoption
- Apprentices

© 2014 Experian Ltd
### Progressive Potpourri

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

<table>
<thead>
<tr>
<th>Age</th>
<th>19-24 years</th>
<th>25-30 years</th>
<th>31-35 years</th>
<th>36-45 years</th>
<th>46-50 years</th>
<th>51-65 years</th>
<th>66-75 years</th>
<th>76+ years</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>2.20%</td>
<td>2.24%</td>
<td>4.01%</td>
<td>18.41%</td>
<td>13.30%</td>
<td>44.13%</td>
<td>10.41%</td>
<td>5.30%</td>
</tr>
</tbody>
</table>

#### Family Structure

<table>
<thead>
<tr>
<th>With kids</th>
<th>Married</th>
<th>Single male</th>
<th>Single female</th>
<th>Unknown status</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>26.38%</td>
<td>1.64%</td>
<td>2.04%</td>
<td>1.38%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Without kids</th>
<th>Married</th>
<th>Single male</th>
<th>Single female</th>
<th>Unknown status</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>44.27%</td>
<td>8.83%</td>
<td>6.79%</td>
<td>8.66%</td>
</tr>
</tbody>
</table>

#### Home Ownership

<table>
<thead>
<tr>
<th>Homeowner</th>
<th>Renter</th>
<th>Unknown</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>80.22%</td>
<td>12.24%</td>
</tr>
</tbody>
</table>

### Income

#### Below high school

<table>
<thead>
<tr>
<th>Income</th>
<th>15.37%</th>
</tr>
</thead>
</table>

#### High school diploma

<table>
<thead>
<tr>
<th>Income</th>
<th>31.42%</th>
</tr>
</thead>
</table>

#### Some college

<table>
<thead>
<tr>
<th>Income</th>
<th>29.38%</th>
</tr>
</thead>
</table>

#### Bachelor's degree

<table>
<thead>
<tr>
<th>Income</th>
<th>16.33%</th>
</tr>
</thead>
</table>

#### Graduate degree

<table>
<thead>
<tr>
<th>Income</th>
<th>7.50%</th>
</tr>
</thead>
</table>

### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Less than $50,000</th>
<th>0.19%</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000-$74,999</td>
<td>0.49%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>1.44%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>6.89%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>5.12%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>6.62%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>14.41%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>13.66%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>10.10%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>13.68%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>11.25%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>3.08%</td>
</tr>
<tr>
<td>$750,000+</td>
<td></td>
</tr>
</tbody>
</table>

### Length of Residence

<table>
<thead>
<tr>
<th>Less than 1 year</th>
<th>7.31%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2 years</td>
<td>7.72%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>7.26%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>9.00%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>9.90%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>19.67%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>14.42%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>12.32%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>12.39%</td>
</tr>
<tr>
<td>25+ years</td>
<td></td>
</tr>
</tbody>
</table>

### Presence of Children

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>0-3 years</th>
<th>4-6 years</th>
<th>7-9 years</th>
<th>10-12 years</th>
<th>13-18 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>5.62%</td>
<td>5.38%</td>
<td>3.70%</td>
<td>5.23%</td>
<td>11.50%</td>
</tr>
</tbody>
</table>

© 2014 Experian Ltd
Birkenstocks and Beemers
Upper middle-class, established couples living leisure lifestyles in small towns and cities

Who We Are

- **Age**: 46-50 (22.9%)
- **Property type**: Single family (93.2%)
- **Household income**: $50,000-$74,999 (30.0%)
- **Household size**: 1 person (55.3%)
- **Home ownership**: Homeowner (80.1%)
- **Age of children**: 13-18 (5.5%)

Channel Preference

- **Email**: 144
- **Phone**: 159
- **Web**: 75
- **Mailing**: 86
- **TV**: 119
- **Radio**: 163

Key Features

- Suburb living
- Active investors
- Comfortable spending
- Charitable giving
- Outdoor activities
- Yogis

Technology Adoption

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

Age
- 19-24 years: 1.81%
- 25-30 years: 1.19%
- 31-35 years: 2.80%
- 36-45 years: 23.41%
- 46-50 years: 22.89%
- 51-65 years: 32.17%
- 66-75 years: 11.21%
- 76+ years: 4.51%

Family Structure
- With kids:
  - Married: 17.73%
  - Single male: 0.90%
  - Single female: 1.04%
  - Unknown status: 1.02%
- Without kids:
  - Married: 54.23%
  - Single male: 5.96%
  - Single female: 5.13%
  - Unknown status: 13.99%

Home Ownership
- Homeowner: 80.05%
- Renter: 8.57%
- Unknown: 11.38%

Income
- Below high school: 5.57%
- High school diploma: 26.19%
- Some college: 35.92%
- Bachelor's degree: 19.92%
- Graduate degree: 12.40%

Presence of Children
- 0-3 years: 0.87%
- 4-6 years: 0.81%
- 7-9 years: 0.69%
- 10-12 years: 0.87%
- 13-18 years: 5.49%

Estimated Current Home Value
- Less than $50,000: 0.65%
- $50,000-$74,999: 0.88%
- $75,000-$99,999: 1.67%
- $100,000-$149,999: 6.40%
- $150,000-$174,999: 7.04%
- $175,000-$199,999: 7.57%
- $200,000-$249,999: 17.98%
- $250,000-$299,999: 16.01%
- $300,000-$349,999: 11.90%
- $350,000-$399,999: 9.07%
- $400,000-$499,999: 10.29%
- $500,000-$749,999: 7.41%
- $750,000+: 3.12%

Length of Residence
- 1 year or less: 13.89%
- 2-3 years: 13.98%
- 4-5 years: 13.23%
- 6-7 years: 14.16%
- 8-9 years: 13.71%
- 10-14 years: 14.99%
- 15-19 years: 7.70%
- 20-24 years: 4.68%
- 25+ years: 3.66%

Upper middle-class, established couples living leisure lifestyles in small towns and cities
Everyday Moderates
Mid-scale, multi-cultural couples and families living in mid-tier metro suburban settings

Who We Are

- Age: 51-65 (47.1%)
- Property type: Single family (97.3%)
- Household income: $50,000-$74,999 (37.6%)
- Household size: 2 persons (31.6%)
- Home ownership: Homeowner (83.8%)
- Age of children: 13-18 (18.5%)

Channel Preference

- Technology Adoption
  - Wizards

Key Features
- Credit aware
- Comfortable living
- Brand conscious
- Fashion orientated
- Financially alert
- Middle of the road views

Larry & Rebecca

- Homeowner: 0.73%
- Single: 0.80%
**H29**

**Destination Recreation**
Middle-aged, midscale couples in rural towns and fringe suburbs working to enjoy their active lifestyles

---

**Who We Are**

- **Age**
  - 36-45: 65.1% 357
  - 18-35: 30.9% 150
  - 13-18: 13.2% 101

- **Property type**
  - Single family: 91.2% 123
  - Homeowner: 67.9% 104
  - 1 person: 53.3% 136

- **Household income**
  - $50,000-$74,999: 30.9% 150
  - $75,000+: 0.53% 0.77%

- **Household size**
  - 1 person: 53.3% 136
  - 1-2 people: 27.5% 91

- **Home ownership**
  - Homeowner: 67.9% 104

- **Age of children**
  - 13-18: 13.2% 101

---

**Channel Preference**

- **Technology Adoption**
  - Apprentices: 78
  - Single: 169
  - @: 121
  - 116

---

**Key Features**

- Risk takers
- Entrepreneurial spirit
- Money isn't everything
- Sports-focused
- Outdoor recreation
- Price conscious

---

© 2014 Experian Ltd
H29

Destination Recreation
Middle-aged, midscale couples in rural towns and fringe suburbs working to enjoy their active lifestyles

Keith & Christine

0.77% | 0.53%

H29

Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>0.92%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>0.48%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>0.66%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>357</td>
</tr>
<tr>
<td>46-50 years</td>
<td>292</td>
</tr>
<tr>
<td>51-65 years</td>
<td>3.31%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>0.19%</td>
</tr>
<tr>
<td>76+ years</td>
<td>0.16%</td>
</tr>
</tbody>
</table>

Family Structure

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>With kids</td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>34.10%</td>
</tr>
<tr>
<td>Single male</td>
<td>3.86%</td>
</tr>
<tr>
<td>Single female</td>
<td>4.96%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>2.32%</td>
</tr>
<tr>
<td>Without kids</td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>36.50%</td>
</tr>
<tr>
<td>Single male</td>
<td>8.36%</td>
</tr>
<tr>
<td>Single female</td>
<td>6.28%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>3.64%</td>
</tr>
</tbody>
</table>

Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>67.89%</td>
</tr>
<tr>
<td>Renter</td>
<td>18.28%</td>
</tr>
<tr>
<td>Unknown</td>
<td>13.83%</td>
</tr>
</tbody>
</table>

Below high school

<table>
<thead>
<tr>
<th>Income</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>6.27%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>6.22%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>7.57%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>16.95%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>30.92%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>15.95%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>7.69%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>3.91%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>2.54%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.07%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>0.85%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>1.06%</td>
</tr>
</tbody>
</table>

High school diploma

Some college

Bachelor's degree

Graduate degree

Presence of Children

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>1.87%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>2.11%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>1.85%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>2.23%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>13.23%</td>
</tr>
</tbody>
</table>

Length of Residence

<table>
<thead>
<tr>
<th>Length of Residence</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>22.81%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>25.04%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>18.32%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>10.98%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>8.22%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>8.53%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>2.81%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>2.30%</td>
</tr>
<tr>
<td>25+ years</td>
<td>1.00%</td>
</tr>
</tbody>
</table>

Estimated Current Home Value

<table>
<thead>
<tr>
<th>Estimated Current Home Value</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>1.83%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>3.08%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>6.39%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>23.24%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>13.88%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>12.13%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>17.28%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>9.32%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>4.97%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>2.64%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>2.81%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>1.73%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>0.71%</td>
</tr>
</tbody>
</table>
Stockcars and State Parks
Middle-class couples and families living in more remote rural communities

Key Features
- Country living
- Outdoor activities
- Blue-collar jobs
- Family-centric activities
- Conservative views
- Motor sports fans

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>Property type</th>
<th>Household income</th>
<th>Household size</th>
<th>Home ownership</th>
<th>Age of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>46.50</td>
<td>Single family</td>
<td>$50,000-$74,999</td>
<td>5+ persons</td>
<td>Homeowner</td>
<td>13-18</td>
</tr>
<tr>
<td>21.9%</td>
<td>96.1%</td>
<td>34.1%</td>
<td>30.2%</td>
<td>91.4%</td>
<td>30.9%</td>
</tr>
<tr>
<td>219</td>
<td>129</td>
<td>165</td>
<td>251</td>
<td>140</td>
<td>235</td>
</tr>
</tbody>
</table>

Channel Preference

- Email: 115
- Mobile: 144
- Web: 69
- Mail: 154
- TV: 100
- Radio: 188

Technology Adoption

- Apprentices
### Age
- 19-24 years: 3.50%
- 25-30 years: 3.18%
- 31-35 years: 5.74%
- 36-45 years: 21.49%
- 46-50 years: 21.85%
- 51-65 years: 36.45%
- 66-75 years: 5.99%
- 76+ years: 1.80%

### Family Structure: With kids
- Married: 66.34%
- Single male: 0.52%
- Single female: 0.52%
- Unknown status: 2.56%

### Family Structure: Without kids
- Married: 25.98%
- Single male: 1.50%
- Single female: 0.68%
- Unknown status: 1.90%

### Home Ownership
- Homeowner: 91.36%
- Renter: 4.21%
- Unknown: 4.43%

### Income
- Below high school: 8.27%
- High school diploma: 44.10%
- Some college: 31.14%
- Bachelor's degree: 11.08%
- Graduate degree: 5.42%

### Estimated Current Home Value
- Less than $50,000: 2.06%
- $50,000-$74,999: 3.60%
- $75,000-$99,999: 7.30%
- $100,000-$149,999: 21.65%
- $150,000-$174,999: 12.43%
- $175,000-$199,999: 10.75%
- $200,000-$249,999: 15.74%
- $250,000-$299,999: 10.01%
- $300,000-$349,999: 5.94%
- $350,000-$399,999: 3.03%
- $400,000-$499,999: 3.75%
- $500,000-$749,999: 2.52%
- 750,000+: 1.23%

### Length of Residence
- 1 year or less: 4.00%
- 2-3 years: 4.89%
- 4-5 years: 4.99%
- 6-7 years: 7.97%
- 8-9 years: 7.87%
- 10-14 years: 22.06%
- 15-19 years: 21.84%
- 20-24 years: 15.07%
- 25+ years: 11.31%

**Stockcars and State Parks**
Middle-class couples and families living in more remote rural communities

**Jeff & Brenda**

1.40% | 2.18%
Blue Collar Comfort
Middle-class families in smaller cities and towns with solid blue-collar jobs

Who We Are

- Age: 36-45 (35.3%) 36-49 (30.7%)
- Property type: Single family (96.0%)
- Household income: $50,000-$74,999 (40.3%) $75,000-$99,999 (28.2%)
- Household size: 5+ persons (40.3%) 4+ persons (39.9%)
- Home ownership: Homeowner (91.7%)
- Age of children: 13-18 (38.2%)

Channel Preference

- Technology Adoption
- Wizards
- Key Features:
  - Multi-generational households
  - Middle class comfort
  - Union workers
  - Older homes
  - Bargain hunters
  - Patriotic

Edward & Laura

© 2014 Experian Ltd
Steadfast Conventionalists
Conventional Generation X families located in selected coastal city homes

Who We Are

- **Age**
  - 51.65 years (37.0%)
  - 123

- **Property type**
  - Single family (68.6%)
  - 92

- **Household income**
  - $50,000-$74,999 (33.3%)
  - 161

- **Household size**
  - 5+ persons (18.7%)
  - 155

- **Home ownership**
  - Homeowner (67.5%)
  - 104

- **Age of children**
  - 10-12 (24.1%)
  - 279

Channel Preference

- **Technology Adoption**
  - 1.30%
  - 1.08%

- **Key Features**
  - Ethnically diverse
  - Foreign travelers
  - Family abroad
  - Limited investments
  - High school educated
  - Health conscious

Juan & Rosa

© 2014 Experian Ltd
### Steadfast Conventionalists
Conventional Generation X families located in selected coastal city homes

#### Age
- 19-24 years: 3.22%
- 25-30 years: 3.72%
- 31-35 years: 7.32%
- 36-45 years: 24.68%
- 46-50 years: 13.66%
- 51-65 years: 36.95%
- 66-75 years: 6.84%
- 76+ years: 3.61%

#### Education
- Below high school: 254 (38.60%)
- High school diploma: 29.25%
- Some college: 21.71%
- Bachelor's degree: 8.06%
- Graduate degree: 2.38%

#### Income
- Less than $15,000: 4.29%
- $15,000-$24,999: 7.28%
- $25,000-$34,999: 9.01%
- $35,000-$49,999: 14.34%
- $50,000-$74,999: 33.25%
- $75,000-$99,999: 17.33%
- $100,000-$124,999: 8.06%
- $125,000-$149,999: 2.74%
- $150,000-$174,999: 1.94%
- $175,000-$199,999: 0.06%
- $200,000-$249,999: 0.69%
- $250,000+: 1.01%

#### Estimated Current Home Value
- Less than $50,000: 0.30%
- $50,000-$74,999: 1.08%
- $75,000-$99,999: 2.41%
- $100,000-$149,999: 10.34%
- $150,000-$174,999: 7.40%
- $175,000-$199,999: 7.72%
- $200,000-$249,999: 12.86%
- $250,000-$299,999: 11.55%
- $300,000-$349,999: 11.28%
- $350,000-$399,999: 9.27%
- $400,000-$499,999: 12.92%
- $500,000-$749,999: 10.12%
- $750,000+: 2.75%

#### Length of Residence
- 1 year or less: 7.20%
- 2-3 years: 8.04%
- 4-5 years: 9.02%
- 6-7 years: 11.63%
- 8-9 years: 12.29%
- 10-14 years: 21.29%
- 15-19 years: 13.32%
- 20-24 years: 9.66%
- 25+ years: 7.56%

#### With kids
- Married: 47.22%
- Single male: 5.81%
- Single female: 5.29%
- Unknown status: 2.46%

#### Without kids
- Married: 21.89%
- Single male: 6.93%
- Single female: 4.95%
- Unknown status: 5.45%

#### Home Ownership
- Homeowner: 67.54%
- Renter: 25.97%
- Unknown: 6.49%
**Balance and Harmony**
Middle-class families living lively lifestyles in city-centric neighborhoods

**Who We Are**

- **Age**: 36-45, 53.5%, 293
- **Property type**: Single family, 97.0%, 130
- **Household income**: $50,000-$74,999, 34.2%, 166
- **Household size**: 2 persons, 29.6%, 118
- **Home ownership**: Homeowner, 74.1%, 114
- **Age of children**: 10-12, 43.1%, 499

**Channel Preference**

- **Print**: 54
- **Email**: 142
- **Online**: 99
- **Phone**: 162

**Key Features**

- Bilingual households
- Roots abroad
- Blue-collar income
- Athletic fitness
- Soccer fans
- Financially curious

**Technology Adoption**

- Wizards

© 2014 Experian Ltd
Aging in Place
Middle-class seniors living solid, suburban lifestyles

Who We Are

- **Age**
  - 66-75: 48.8% (462)
  - 76+: 51.2%

- **Property type**
  - Single family: 98.2% (132)

- **Household income**
  - $50,000-$74,999: 36.6% (177)
  - $75,000+: 63.4%

- **Household size**
  - 2 persons: 42.3% (169)

- **Home ownership**
  - Homeowner: 97.2% (149)

- **Age of children**
  - 13-18: 1.3% (10)

Channel Preference

- **Email**
  - 120

- **Mobile**
  - 54

- **Web**
  - 69

- **Mail**
  - 74

- **TV**
  - 95

- **Radio**
  - 57

Technology Adoption

- Novices

Key Features

- Retired
- Financially secure
- AARP members
- Fine arts appreciation
- Avid newspaper readers
- Republican households

© 2014 Experian Ltd
## Aging in Place
Middle-class seniors living solid, suburban lifestyles

### Age
<table>
<thead>
<tr>
<th>Age</th>
<th>0.16%</th>
<th>0.13%</th>
<th>0.26%</th>
<th>1.83%</th>
<th>2.57%</th>
<th>12.32%</th>
<th>48.81%</th>
<th>33.92%</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25-30 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31-35 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>36-45 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>46-50 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>51-65 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>66-75 years</td>
<td>0.16%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>76+ years</td>
<td>0.13%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Family Structure
**With kids**
- Married: 2.91%
- Single male: 0.03%
- Single female: 0.03%
- Unknown status: 0.64%

**Without kids**
- Married: 71.83%
- Single male: 2.49%
- Single female: 1.67%
- Unknown status: 20.41%

### Home Ownership
- Homeowner: 97.15%
- Renter: 1.15%
- Unknown: 1.70%

### Education
- Below high school: 14.80%
- High school diploma: 34.12%
- Some college: 16.05%
- Bachelor's degree: 22.51%
- Graduate degree: 12.52%

### Income
- Less than $15,000: 2.35%
- $15,000-$24,999: 6.72%
- $25,000-$34,999: 10.96%
- $35,000-$49,999: 20.71%
- $50,000-$74,999: 36.60%
- $75,000-$99,999: 11.60%
- $100,000-$124,999: 5.57%
- $125,000-$149,999: 2.26%
- $150,000-$174,999: 1.51%
- $175,000-$199,999: 0.11%
- $200,000-$249,999: 0.86%
- $250,000+: 0.74%

### Presence of Children
- 0-3 years: 0.94%
- 4-6 years: 0.74%
- 7-9 years: 0.20%
- 10-12 years: 0.23%
- 13-18 years: 1.26%

### Estimated Current Home Value
- Less than $50,000: 0.31%
- $50,000-$74,999: 0.72%
- $75,000-$99,999: 2.26%
- $100,000-$149,999: 15.98%
- $150,000-$174,999: 12.31%
- $175,000-$199,999: 12.20%
- $200,000-$249,999: 20.48%
- $250,000-$299,999: 14.25%
- $300,000-$349,999: 8.69%
- $350,000-$399,999: 5.17%
- $400,000-$499,999: 4.68%
- $500,000-$749,999: 2.44%
- $750,000+: 0.49%

### Length of Residence
- 1 year or less: 1.74%
- 2-3 years: 1.62%
- 4-5 years: 1.49%
- 6-7 years: 2.52%
- 8-9 years: 3.25%
- 10-14 years: 9.03%
- 15-19 years: 11.96%
- 20-24 years: 17.40%
- 25+ years: 50.98%
J35

**Rural Escape**

Older, middle-class couples and singles living comfortable lives in rural towns

**Who We Are**

- **Age**: 66-75
  - 27.9%: 264
- **Property type**: Single family
  - 95.5%: 128
- **Household income**: $35,000-$49,999
  - 19.2%: 142
- **Household size**: 2 persons
  - 33.0%: 132
- **Home ownership**: Homeowner
  - 84.7%: 130
- **Age of children**: 13-18
  - 5.1%: 39

**Channel Preference**

- **Traditional media**: 120
- **Outdoor activities**: 12
- **Risk adverse**: 73
- **Modest educations**: 52
- **Country living**: 69
- **Aftermarket buyers**: 43

**Technology Adoption**

- **Novices**: 2.53%
- **Aftermarket buyers**: 2.88%

**Key Features**

- Country living
- Modest educations
- Risk adverse
- Outdoor activities
- Traditional media
- Aftermarket buyers

© 2014 Experian Ltd
### Settled and Sensible

Older, middle-class and empty-nesting couples and singles in city neighborhoods

<table>
<thead>
<tr>
<th>Key Features</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Humble living</td>
</tr>
<tr>
<td>▪ Stable lifestyle</td>
</tr>
<tr>
<td>▪ Limited financial savings</td>
</tr>
<tr>
<td>▪ Modest spending</td>
</tr>
<tr>
<td>▪ Retired</td>
</tr>
<tr>
<td>▪ Limited internet activity</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Who We Are</th>
</tr>
</thead>
</table>
| **Age**  
51-65  
38.1%  
127 |
| **Property type**  
Single family  
95.6%  
129 |
| **Household income**  
$50,000-$74,999  
28.9%  
140 |
| **Household size**  
2 persons  
30.1%  
120 |
| **Home ownership**  
Homeowner  
93.0%  
143 |
| **Age of children**  
13-18  
6.0%  
46 |

<table>
<thead>
<tr>
<th>Channel Preference</th>
</tr>
</thead>
</table>
| Email  
80 |
| Wireless  
43 |
| House  
71 |
| Direct Mail  
58 |
| Broadcast  
84 |
| Other  
79 |

<table>
<thead>
<tr>
<th>Technology Adoption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Novices</td>
</tr>
</tbody>
</table>

© 2014 Experian Ltd
Wired for Success
Young, mid-scale singles and couples living socially-active city lives

Who We Are

- **Age**
  - 36-45: 28.0% (154)
  - 46-55: 19.7% (169)

- **Property type**
  - Multi family: 101+ units: 19.7% (478)

- **Household income**
  - $35,000-$49,999: 18.7% (138)

- **Household size**
  - 1 person: 66.1% (169)

- **Home ownership**
  - Renter: 52.3% (205)

- **Age of children**
  - 13-18: 8.4% (64)

Channel Preference

- **Technology Adoption**
  - Wired for Success

- **Key Features**
  - Conspicuous consumption
  - Digital media gurus
  - Value education
  - Status seekers
  - Liberal household
  - Active lifestyles

- **Journeymen**

- **Chris & Liz**
  - 0.89% | 0.62%
### Age Distribution

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>4.87%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>19.21%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>14.47%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>28.04%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>12.14%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>19.20%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>1.61%</td>
</tr>
<tr>
<td>76+ years</td>
<td>0.46%</td>
</tr>
</tbody>
</table>

**With kids**
- Married: 20.30%
- Single male: 4.09%
- Single female: 6.57%
- Unknown status: 3.20%

**Without kids**
- Married: 24.79%
- Single male: 15.20%
- Single female: 14.43%
- Unknown status: 11.42%

### Family Structure

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>With kids</td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>20.30%</td>
</tr>
<tr>
<td>Single male</td>
<td>4.09%</td>
</tr>
<tr>
<td>Single female</td>
<td>6.57%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>3.20%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without kids</td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>24.79%</td>
</tr>
<tr>
<td>Single male</td>
<td>15.20%</td>
</tr>
<tr>
<td>Single female</td>
<td>14.43%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>11.42%</td>
</tr>
</tbody>
</table>

### Education Distribution

<table>
<thead>
<tr>
<th>Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>7.31%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>24.34%</td>
</tr>
<tr>
<td>Some college</td>
<td>33.63%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>22.66%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>12.06%</td>
</tr>
</tbody>
</table>

### Income Distribution

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>12.07%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>7.74%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>10.27%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>18.72%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>20.47%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>8.98%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>9.60%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>3.87%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>2.17%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>1.12%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>1.91%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>3.07%</td>
</tr>
</tbody>
</table>

### Presence of Children

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>5.72%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>6.15%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>5.21%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>4.38%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>8.38%</td>
</tr>
</tbody>
</table>

### Estimated Current Home Value Distribution

<table>
<thead>
<tr>
<th>Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>1.96%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>2.14%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>2.78%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>9.53%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>5.49%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>5.84%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>10.42%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>9.44%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>8.18%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>6.36%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>9.71%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>12.26%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>15.89%</td>
</tr>
</tbody>
</table>

### Length of Residence Distribution

<table>
<thead>
<tr>
<th>Duration</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>41.84%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>27.56%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>12.30%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>7.54%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>3.99%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>4.73%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>1.21%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>0.60%</td>
</tr>
<tr>
<td>25+ years</td>
<td>0.23%</td>
</tr>
</tbody>
</table>

### Home Ownership Distribution

<table>
<thead>
<tr>
<th>Ownership Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>17.22%</td>
</tr>
<tr>
<td>Renter</td>
<td>52.27%</td>
</tr>
<tr>
<td>Unknown</td>
<td>30.51%</td>
</tr>
</tbody>
</table>

### Mosaic USA
K38

Gotham Blend
Mix of middle-aged and middle-class singles and couples mainly living urban New York City-area lifestyles

Who We Are

- Age: 51-65, 36.8% 123, 50.1% 113
- Property type: Multi family: 2 units, 30.4% 1151
- Household income: $50,000-$74,999, 23.2% 113
- Household size: 1 person, 50.1% 128
- Home ownership: Renter, 57.0% 223
- Age of children: 13-18, 11.7% 89

Channel Preference

- Technology Adoption

- Key Features
  - City lifestyle
  - Bilingual
  - Aspirational consumers
  - Environmental donor
  - Culturally diverse
  - Newspaper readers

© 2014 Experian Ltd
Metro Fusion
Middle-aged singles living urban active lifestyles

Key Features
- City apartment living
- Modest investments
- Ethnically diverse
- Family abroad
-Digitally dependent
- Youthful perseverance

Who We Are

- Age: 36-45 (48.9%)
- Property type: Multi family: 10-19 units (22.5%)
- Household income: $50,000-$74,999 (24.2%)
- Household size: 1 person (62.4%)
- Home ownership: Renter (65.8%)
- Age of children: 13-18 (10.3%)

Channel Preference

- Technology Adoption

- Wizards

Martin & Teresa
0.49% | 0.33%
## Metro Fusion
Middle-aged singles living urban active lifestyles

### Age Distribution

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>1.78%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>2.56%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>3.44%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>48.91%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>21.37%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>20.26%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>1.27%</td>
</tr>
<tr>
<td>76+ years</td>
<td>0.41%</td>
</tr>
</tbody>
</table>

### Family Structure with Kids

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>10.66%</td>
</tr>
<tr>
<td>Single male</td>
<td>7.65%</td>
</tr>
<tr>
<td>Single female</td>
<td>10.93%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>1.62%</td>
</tr>
</tbody>
</table>

### Family Structure Without Kids

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>9.95%</td>
</tr>
<tr>
<td>Single male</td>
<td>27.43%</td>
</tr>
<tr>
<td>Single female</td>
<td>24.50%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>7.27%</td>
</tr>
</tbody>
</table>

### Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>20.75%</td>
</tr>
<tr>
<td>Renter</td>
<td>65.82%</td>
</tr>
<tr>
<td>Unknown</td>
<td>13.43%</td>
</tr>
</tbody>
</table>

### Education

- **Below high school**: 12.67%
- **High school diploma**: 23.72%
- **Some college**: 34.46%
- **Bachelor's degree**: 20.47%
- **Graduate degree**: 8.68%

### Income

- **Less than $15,000**: 14.46%
- **$15,000-$24,999**: 9.23%
- **$25,000-$34,999**: 10.66%
- **$35,000-$49,999**: 13.35%
- **$50,000-$74,999**: 24.18%
- **$75,000-$99,999**: 8.70%
- **$100,000-$124,999**: 7.42%
- **$125,000-$149,999**: 5.30%
- **$150,000-$174,999**: 3.02%
- **$175,000-$199,999**: 0.10%
- **$200,000-$249,999**: 1.15%
- **$250,000+**: 2.43%

### Presence of Children

- **0-3 years**: 4.60%
- **4-6 years**: 4.20%
- **7-9 years**: 3.38%
- **10-12 years**: 4.13%
- **13-18 years**: 10.30%

### Estimated Current Home Value

- **Less than $50,000**: 2.82%
- **$50,000-$74,999**: 4.79%
- **$75,000-$99,999**: 6.31%
- **$100,000-$149,999**: 13.12%
- **$150,000-$174,999**: 8.37%
- **$175,000-$199,999**: 6.54%
- **$200,000-$249,999**: 11.01%
- **$250,000-$299,999**: 8.73%
- **$300,000-$349,999**: 7.03%
- **$350,000-$399,999**: 5.37%
- **$400,000-$499,999**: 7.39%
- **$500,000-$749,999**: 6.49%
- **$750,000**: 12.04%

### Length of Residence

- **1 year or less**: 18.01%
- **2-3 years**: 21.13%
- **4-5 years**: 15.76%
- **6-7 years**: 14.98%
- **8-9 years**: 11.16%
- **10-14 years**: 13.01%
- **15-19 years**: 3.68%
- **20-24 years**: 1.85%
- **25+ years**: 0.40%

© 2014 Experian Ltd
Bohemian Groove
Older unattached individuals enjoying settled urban lives

Who We Are

- Age: 51.65 years old (47.8%)
- Property type: Multi family: 5-9 units (27.9%)
- Household income: <$15,000 (26.7%)
- Household size: 1 person (74.8%)
- Home ownership: Renter (67.4%)
- Age of children: 13-18 (4.6%)

Channel Preference

- Technology Adoption

- Key Features
  - Apartment dwellers
  - Single adults
  - Environmentally sympathetic
  - Modest living
  - Value-conscious shoppers
  - Eclectic interests

- Technology Adoption
- Novices

© 2014 Experian Ltd
Booming and Consuming
Older empty-nesting couples and singles enjoying relaxed lives in small towns

Who We Are

- **Age**
  - 51-65: 57.6% (192)
  - 76+: 42.4% (148)

- **Property type**
  - Single family: 86.6% (116)
  - Co-habitation: 9.8% (13)
  - Other: 3.6% (5)

- **Household income**
  - $50,000-$74,999: 28.3% (137)
  - $75,000+: 5.3% (21)

- **Household size**
  - 1 person: 54.1% (138)
  - 2-4: 31.7% (88)
  - 5+: 14.2% (38)

- **Home ownership**
  - Homeowner: 74.3% (114)
  - Renting: 25.7% (41)

- **Age of children**
  - 13-16: 2.1% (16)
  - 0: 97.9% (137)

- **Home and garden enthusiasts**

- **Balanced shoppers**

- **Diversified investments**

- **Disposable income**

- **Open-minded**

Channel Preference

- **Technology Adoption**

- **Apprentices**

- **Key Features**
  - Busy social lives
  - Diversified investments
  - Balanced shoppers
  - Home and garden enthusiasts
  - Disposable income
  - Open-minded

- **L41**

Dennis & Jean

- **Homeowner**
  - 13854.1%
  - 1 person
  - 19257.6%
  - 13-18
  - $50,000-$74,999
  - Single family
  - 11686.6%
  - 51-65

- **Disposable income**

- **Home and garden enthusiasts**

- **Balanced shoppers**

- **Diversified investments**

- **Busy social lives**

- **Open-minded**

- **L41**

- **L42**

- **L43**

Mosaic USA

© 2014 Experian Ltd
Booming and Consuming
Older empty-nesting couples and singles enjoying relaxed lives in small towns

Age
- 19-24 years: 0.89%
- 25-30 years: 1.89%
- 31-35 years: 3.29%
- 36-45 years: 7.40%
- 46-50 years: 5.59%
- 51-65 years: 57.55%
- 66-75 years: 15.61%
- 76+ years: 7.79%

Family Structure
- With kids
  - Married: 5.64%
  - Single male: 0.19%
  - Single female: 0.32%
  - Unknown status: 0.87%
- Without kids
  - Married: 49.77%
  - Single male: 5.52%
  - Single female: 4.25%
  - Unknown status: 227 (33.42%)

Home Ownership
- Homeowner: 74.31%
- Renter: 15.97%
- Unknown: 9.72%

Education
- Below high school: 8.01%
- High school diploma: 27.70%
- Some college: 34.60%
- Bachelor's degree: 18.50%
- Graduate degree: 11.19%

Income
- Less than $15,000: 9.67%
- $15,000-$24,999: 9.74%
- $25,000-$34,999: 11.32%
- $35,000-$49,999: 14.29%
- $50,000-$74,999: 28.32%
- $75,000-$99,999: 12.09%
- $100,000-$124,999: 6.72%
- $125,000-$149,999: 2.86%
- $150,000-$174,999: 2.30%
- $175,000-$199,999: 0.45%
- $200,000-$249,999: 1.01%
- $250,000+: 1.24%

Presence of Children
- 0-3 years: 1.18%
- 4-6 years: 1.22%
- 7-9 years: 0.55%
- 10-12 years: 0.67%
- 13-18 years: 2.06%

Estimated Current Home Value
- Less than $50,000: 1.34%
- $50,000-$74,999: 1.91%
- $75,000-$99,999: 3.00%
- $100,000-$149,999: 12.92%
- $150,000-$174,999: 8.00%
- $175,000-$199,999: 8.90%
- $200,000-$249,999: 16.57%
- $250,000-$299,999: 12.79%
- $300,000-$349,999: 9.39%
- $350,000-$399,999: 6.49%
- $400,000-$499,999: 7.85%
- $500,000-$749,999: 7.19%
- $750,000+: 3.67%

Length of Residence
- 1 year or less: 15.15%
- 2-3 years: 17.67%
- 4-5 years: 14.91%
- 6-7 years: 14.38%
- 8-9 years: 11.10%
- 10-14 years: 13.35%
- 15-19 years: 6.65%
- 20-24 years: 4.75%
- 25+ years: 4.04%
Rooted Flower Power
Mid-scale baby boomer singles and couples rooted in established suburban communities and approaching retirement

Who We Are
- **Age**
  - 51-65
  - 84.2%
  - 281
- **Property type**
  - Single family
  - 90.3%
  - 121
- **Household income**
  - $50,000-$74,999
  - 38.5%
  - 187
- **Household size**
  - 1 person
  - 45.0%
  - 115
- **Home ownership**
  - Homeowner
  - 81.5%
  - 125
- **Age of children**
  - 13-16
  - 2.5%
  - 19

Channel Preference
- **Technology Adoption**
  - Journeymen
  - 3.10% | 2.52%

Key Features
- Philanthropists
- Deeply rooted
- Single adults
- Liberal
- Bargain hunters
- Clubs and volunteering

© 2014 Experian Ltd
L43

Homemade Happiness
Lower middle-class baby boomer households living in remote town and country homes

Who We Are

- **Age**
  - 51.65 years old
  - 86.6% of the population

- **Property type**
  - Single family
  - 95.7% of the population

- **Household income**
  - $50,000-$74,999
  - 29.2% of the population

- **Household size**
  - 1 person
  - 39.2% of the population

- **Home ownership**
  - Homeowner
  - 87.0% of the population

- **Age of children**
  - 13-16 years old
  - 2.8% of the population

Channel Preference

- **Phone**
  - 39

- **Email**
  - 62

- **Internet**
  - 76

- **Television**
  - 63

- **Radio**
  - 152

- **Homeowner**
  - 100

Key Features

- Humble rural living
- Blue-collar and agricultural jobs
- Cash not credit
- Hunting and fishing
- Pragmatic shoppers
- Traditional family values

Technology Adoption

- Novices

© 2014 Experian Ltd
### Homemade Happiness
Lower middle-class baby boomer households living in remote town and country homes

#### Age

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>0.28%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>0.28%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>0.55%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>0.84%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>1.38%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>86.62%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>7.76%</td>
</tr>
<tr>
<td>76+ years</td>
<td>2.30%</td>
</tr>
</tbody>
</table>

#### Family Structure

**With kids**
- Married: 7.80%
- Single male: 0.15%
- Single female: 0.29%
- Unknown status: 0.98%

**Without kids**
- Married: 55.72%
- Single male: 4.30%
- Single female: 2.45%
- Unknown status: 28.30%

#### Home Ownership

- Homeowner: 87.03%
- Renter: 6.29%
- Unknown: 6.68%

#### Education

<table>
<thead>
<tr>
<th>Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>17.47%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>51.31%</td>
</tr>
<tr>
<td>Some college</td>
<td>19.56%</td>
</tr>
<tr>
<td>Bachelor’s degree</td>
<td>7.43%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>4.24%</td>
</tr>
</tbody>
</table>

#### Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>11.90%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>11.80%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>11.33%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>21.91%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>29.21%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>7.14%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>3.34%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>1.35%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>0.84%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.02%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>0.54%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>0.62%</td>
</tr>
</tbody>
</table>

#### Presence of Children

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>2.08%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>1.66%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>0.65%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>0.75%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>2.80%</td>
</tr>
</tbody>
</table>

#### Estimated Current Home Value

- Less than $50,000: 24.89%
- $50,000-$74,999: 18.27%
- $75,000-$99,999: 17.86%
- $100,000-$149,999: 22.06%
- $150,000-$174,999: 6.12%
- $175,000-$199,999: 3.59%
- $200,000-$249,999: 3.80%
- $250,000-$299,999: 1.63%
- $300,000-$349,999: 0.76%
- $350,000-$399,999: 0.41%
- $400,000-$499,999: 0.31%
- $500,000-$749,999: 0.21%
- $750,000+: 0.09%

#### Length of Residence

- 1 year or less: 5.99%
- 2-3 years: 7.59%
- 4-5 years: 8.62%
- 6-7 years: 11.66%
- 8-9 years: 9.88%
- 10-14 years: 18.97%
- 15-19 years: 17.01%
- 20-24 years: 10.19%
- 25+ years: 10.09%
Red, White and Bluegrass
Lower middle-income rural families with diverse adult and children household dynamics

Key Features
- Family-centered activities
- Rural communities
- Working-class lifestyles
- Racing fan
- Modest financial investments
- Country life

Who We Are

- Age: 36-45 (39.4%) 36-49 (21.6)
- Property type: Single family (94.2%) 127
- Household income: $50,000-$74,999 (35.3%) 171
- Household size: 5+ persons (49.5%) 411
- Home ownership: Homeowner (75.8%) 116
- Age of children: 4-6 (57.3%) 579

Channel Preference

- Technology Adoption
  - Wizards

Timothy & Tammy

© 2014 Experian Ltd
Red, White and Bluegrass
Lower middle-income rural families with diverse adult and children household dynamics
Diapers and Debit Cards
Young, working-class families and single parent households living in small established, city residences

Who We Are

- Age
  - 31-35: 22.9% (263)
  - 20-30: 41.3% (289)
- Property type
  - Single family: 91.3% (123)
  - Multi family: 2.9% (43)
- Household income
  - $35,000-$49,999: 20.3% (149)
  - $50,000-$74,999: 37.4% (278)
- Household size
  - 5+ persons: 24.4% (203)
  - 2-3 persons: 39.9% (304)
- Home ownership
  - Renter: 34.1% (134)
  - Owner: 59.3% (257)
- Age of children
  - 0-3: 39.9% (411)
  - 4-7: 23.2% (223)

Channel Preference

- Technology Adoption

- Key Features
  - Rural living
  - Enjoy bargain hunting
  - Middle of the road politics
  - Early childrearing years
  - Bowling and pool leagues
  - Home-based family activities
### Age Distribution

<table>
<thead>
<tr>
<th>Age</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>248</td>
<td>10.38%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>225</td>
<td>20.08%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>263</td>
<td>22.89%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>48</td>
<td>24.46%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>27</td>
<td>8.05%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>31</td>
<td>12.41%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>12</td>
<td>14.00%</td>
</tr>
<tr>
<td>76+ years</td>
<td>4</td>
<td>0.33%</td>
</tr>
</tbody>
</table>

### Family Structure

#### With kids
- Married: 207 (52.64%)
- Single male: 209 (6.87%)
- Single female: 253 (14.26%)
- Unknown status: 283 (5.14%)

#### Without kids
- Married: 82 (8.28%)
- Single male: 64 (6.50%)
- Single female: 29 (4.28%)
- Unknown status: 243 (2.03%)

### Home Ownership

- Homeowner: 441 (53.41%)
- Renter: 349 (34.08%)
- Unknown: 115 (12.51%)

### Education

- Below high school: 20 (14.04%)
- High school diploma: 68 (35.44%)
- Some college: 70 (38.06%)
- Bachelor's degree: 53 (8.70%)
- Graduate degree: 43 (3.76%)

### Income

- Less than $15,000: 30 (10.97%)
- $15,000-$24,999: 71 (12.47%)
- $25,000-$34,999: 102 (17.15%)
- $35,000-$49,999: 100 (20.28%)
- $50,000-$74,999: 71 (25.00%)
- $75,000-$124,999: 66 (8.16%)
- $100,000-$124,999: 21 (3.33%)
- $125,000-$149,999: 14 (1.28%)
- $150,000-$174,999: 7 (0.59%)
- $175,000-$199,999: 3 (0.03%)
- $200,000-$249,999: 12 (0.35%)
- $250,000+: 7 (0.38%)

### Presence of Children

- 0-3 years: 411 (39.87%)
- 4-6 years: 368 (36.44%)
- 7-9 years: 298 (23.82%)
- 10-12 years: 213 (18.40%)
- 13-18 years: 197 (14.00%)

### Length of Residence

- 1 year or less: 15 (15.96%)
- 2-3 years: 22 (21.22%)
- 4-5 years: 20 (19.28%)
- 6-7 years: 14 (13.22%)
- 8-9 years: 11 (10.56%)
- 10-14 years: 10 (9.53%)
- 15-19 years: 6 (5.73%)
- 20-24 years: 6 (5.73%)
- 25+ years: 5 (4.83%)

### Estimated Current Home Value

- Less than $50,000: 399 (21.71%)
- $50,000-$74,999: 374 (21.37%)
- $75,000-$99,999: 296 (21.22%)
- $100,000-$149,999: 237 (13.22%)
- $150,000-$174,999: 87 (4.83%)
- $175,000-$199,999: 54 (3.08%)
- $200,000-$249,999: 22 (1.25%)
- $250,000-$299,999: 14 (0.78%)
- $300,000-$349,999: 8 (0.45%)
- $350,000-$399,999: 13 (0.73%)
- $400,000-$499,999: 11 (0.61%)
- $500,000-$749,999: 5 (0.27%)
- $750,000+: 3 (0.16%)

### Mosaic USA

- Young, working-class families and single parent households living in small established, city residences

© 2014 Experian Ltd
True Grit Americans
Older, middle-class households in town and country communities located in the nation’s midsection

Who We Are
- Age: 36-45 (22.0%)
- Property type: Single family (94.0%)
- Household income: $50,000-$74,999 (27.3%)
- Household size: 1 person (42.6%)
- Home ownership: Homeowner (74.5%)
- Age of children: 13-18 (11.4%)

Key Features
- Rural residences
- Live within means
- Outdoor activities
- After-market buyers
- Practical priorities
- Cowboy values

Channel Preference
- Handshake: 127
- Wireless: 7
- Online: 85
- Email: 96
- TV: 87
- Voice: 97

Technology Adoption
- Novices

Mosaic USA © 2014 Experian Ltd
Countrified Pragmatics
Lower middle-income couples and singles living rural, casual lives

Who We Are

- **Age**: 51.65
  - 29.1% 97
- **Property type**: Single family
  - 94.1% 127
- **Household income**: $35,000-$49,999
  - 21.9% 161
- **Household size**: 1 person
  - 63.1% 161
- **Home ownership**: Homeowner
  - 71.9% 110
- **Age of children**: 13-18
  - 6.2% 47

Channel Preference

- **Handwritten notes**: 159
- **Internet**: 11
- **Television**: 86
- **Radio**: 85
- **In-Store**: 93

Technology Adoption

Mosaic USA
### Countrified Pragmatics

Lower middle-income couples and singles living rural, casual lives

#### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>N</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>214</td>
<td>8.97%</td>
</tr>
<tr>
<td>25-30 years</td>
<td></td>
<td>10.15%</td>
</tr>
<tr>
<td>31-35 years</td>
<td></td>
<td>15.13%</td>
</tr>
<tr>
<td>36-45 years</td>
<td></td>
<td>19.87%</td>
</tr>
<tr>
<td>46-50 years</td>
<td></td>
<td>14.13%</td>
</tr>
<tr>
<td>51-65 years</td>
<td></td>
<td>29.10%</td>
</tr>
<tr>
<td>66-75 years</td>
<td></td>
<td>1.55%</td>
</tr>
<tr>
<td>76+ years</td>
<td></td>
<td>1.10%</td>
</tr>
</tbody>
</table>

#### Family Structure

**With kids**
- Married: 21.27%
- Single male: 2.46%
- Single female: 2.26%
- Unknown status: 2.15%

**Without kids**
- Married: 45.57%
- Single male: 9.02%
- Single female: 5.66%
- Unknown status: 11.61%

#### Home Ownership

- Homeowner: 71.94%
- Renter: 12.22%
- Unknown: 15.85%

#### Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>13.27%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>39.48%</td>
</tr>
<tr>
<td>Some college</td>
<td>36.22%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>7.24%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>3.79%</td>
</tr>
</tbody>
</table>

#### Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>11.52%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>8.93%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>11.23%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>21.90%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>26.89%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>9.17%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>4.94%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>2.13%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>1.72%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.03%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>0.69%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>0.85%</td>
</tr>
</tbody>
</table>

#### Presence of Children

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>2.00%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>1.90%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>0.93%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>1.99%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>6.21%</td>
</tr>
</tbody>
</table>

#### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>8.41%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>9.88%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>12.62%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>26.27%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>11.59%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>8.34%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>10.22%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>5.11%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>2.64%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>1.38%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>1.73%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>0.98%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>0.62%</td>
</tr>
</tbody>
</table>

#### Length of Residence

<table>
<thead>
<tr>
<th>Residence Length</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>20.15%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>19.31%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>14.40%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>13.59%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>10.22%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>11.00%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>5.99%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>3.50%</td>
</tr>
<tr>
<td>25+ years</td>
<td>1.67%</td>
</tr>
</tbody>
</table>
**Rural Southern Bliss**
Lower middle-income multi-generational families living in small towns

**Who We Are**

- **Age**: 51.65 years old, 37.2% of 51, 65 years old, 124 years old
- **Property type**: Single family home, 96.6% of Single family, 130 properties
- **Household income**: $50,000-$74,999, 26.6% of $50,000-$74,999, 129 households
- ** Household size**: 5+ persons, 18.1% of 5+ persons, 150 households
- **Home ownership**: Homeowner, 78.5% of Homeowner, 121 households
- **Age of children**: 0-3 years old, 14.5% of 0-3 years old, 150 children

**Channel Preference**

- **Technology Adoption**
  - **Wizards**
  - **Email**: 72, **Web**: 44, **Mobile**: 84, **TV**: 67, **Music**: 50

**Key Features**

- Fashionable
- Limited discretionary spend
- Aspirational
- Multi-generational households
- Modest educations
- Status shoppers

**Willie & Jacqueline**
Lower middle-income multi-generational families living in small towns
**Touch of Tradition**
Working-class, middle-aged couples and singles living in rural homes

**Key Features**
- Frugal
- Remote settings
- Home-based activities
- Sports TV
- Hunting and fishing
- Working-class sensibility

**Who We Are**

- **Age**
  - 36-45: 48.6%, 267
  - 46-55: 21.0%, 154

- **Property type**
  - Single family: 96.4%, 130

- **Household income**
  - $35,000-$49,999: 21.0%, 154

- **Household size**
  - 1 person: 50.5%, 129

- **Home ownership**
  - Homeowner: 77.8%, 119

- **Age of children**
  - 13-18: 11.5%, 88

**Channel Preference**

- **Email**: 64
- **Mobile**: 114
- **Online**: 84
- **Mail**: 78
- **Traditional**: 86
- **Phone**: 40

**Technology Adoption**

- Novices: 0.64%
- Experienced: 0.86%

© 2014 Experian Ltd
### Touch of Tradition

**Working-class, middle-aged couples and singles living in rural homes**

#### Age
<table>
<thead>
<tr>
<th>Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>4.52%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>3.66%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>5.49%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>267</td>
</tr>
<tr>
<td>46-50 years</td>
<td>315</td>
</tr>
<tr>
<td>51-65 years</td>
<td>4.80%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>0.92%</td>
</tr>
<tr>
<td>76+ years</td>
<td>0.55%</td>
</tr>
</tbody>
</table>

#### Family Structure

**With kids**
- Married: 31.98%
- Single male: 3.17%
- Single female: 4.12%
- Unknown status: 4.58%

**Without kids**
- Married: 37.25%
- Single male: 6.91%
- Single female: 5.01%
- Unknown status: 6.98%

#### Home Ownership

- Homeowner: 77.83%
- Renter: 10.74%
- Unknown: 11.43%

#### Education

- Below high school: 19.10%
- High school diploma: 37.65%
- Some college: 34.79%
- Bachelor's degree: 5.75%
- Graduate degree: 2.70%

#### Income

- Less than $15,000: 19.12%
- $15,000-$24,999: 8.83%
- $25,000-$34,999: 13.21%
- $35,000-$49,999: 20.96%
- $50,000-$74,999: 23.99%
- $75,000-$99,999: 7.63%
- $100,000-$124,999: 3.23%
- $125,000-$149,999: 1.25%
- $150,000-$174,999: 0.78%
- $175,000-$199,999: 0.02%
- $200,000-$249,999: 0.49%
- $250,000+: 0.49%

#### Presence of Children

- 0-3 years: 2.74%
- 4-6 years: 2.74%
- 7-9 years: 1.87%
- 10-12 years: 4.84%
- 13-18 years: 11.54%

#### Estimated Current Home Value

- Less than $50,000: 28.06%
- $50,000-$74,999: 19.38%
- $75,000-$99,999: 17.44%
- $100,000-$149,999: 20.43%
- $150,000-$174,999: 4.95%
- $175,000-$199,999: 2.84%
- $200,000-$249,999: 3.46%
- $250,000-$299,999: 1.44%
- $300,000-$349,999: 0.80%
- $350,000-$399,999: 0.50%
- $400,000-$499,999: 0.30%
- $500,000-$749,999: 0.26%
- $750,000+: 0.13%

#### Length of Residence

- 1 year or less: 0.64%
- 2-3 years: 11.79%
- 4-5 years: 13.40%
- 6-7 years: 10.94%
- 8-9 years: 15.49%
- 10-14 years: 13.40%
- 15-19 years: 17.90%
- 20-24 years: 10.09%
- 25+ years: 5.05%
Full Steam Ahead
Younger and middle-aged singles gravitating to second-tier cities

Key Features
- Busy lives
- Television fans
- Single adults
- Informed shopper
- Leaning liberal
- Competitive sports

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>Multi family: 101+ units</th>
</tr>
</thead>
<tbody>
<tr>
<td>36-45</td>
<td>38.5%</td>
</tr>
<tr>
<td>230</td>
<td>934</td>
</tr>
<tr>
<td>41.9%</td>
<td>220</td>
</tr>
<tr>
<td>200</td>
<td>193</td>
</tr>
</tbody>
</table>

Household income

<table>
<thead>
<tr>
<th>&lt;$15,000</th>
<th>22.7%</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>75.4%</td>
</tr>
<tr>
<td>193</td>
<td>12.4%</td>
</tr>
</tbody>
</table>

Home ownership

<table>
<thead>
<tr>
<th>Renter</th>
<th>77.6%</th>
</tr>
</thead>
<tbody>
<tr>
<td>304</td>
<td>94</td>
</tr>
</tbody>
</table>

Age of children

<table>
<thead>
<tr>
<th>13-18</th>
<th>12.4%</th>
</tr>
</thead>
<tbody>
<tr>
<td>94</td>
<td></td>
</tr>
</tbody>
</table>

Technology Adoption

Channel Preference

| @ | 67 |
| @ | 116|
| @ | 112|

Novices

© 2014 Experian Ltd
Full Steam Ahead
Younger and middle-aged singles gravitating to second-tier cities

Age
- 19-24 years: 6.08%
- 25-30 years: 11.99%
- 31-35 years: 6.95%
- 36-45 years: 41.92%
- 46-50 years: 16.54%
- 51-65 years: 15.42%
- 66-75 years: 0.75%
- 76+ years: 0.35%

With kids
- Married: 12.56%
- Single male: 9.46%
- Single female: 16.05%
- Unknown status: 5.62%

Without kids
- Married: 8.74%
- Single male: 19.02%
- Single female: 19.22%
- Unknown status: 9.32%

Home Ownership
- Homeowner: 3.16%
- Renter: 77.57%
- Unknown: 19.27%

Estimated Current Home Value

Income
- Less than $15,000: 14.51%
- $15,000-$24,999: 27.47%
- $25,000-$34,999: 35.50%
- $35,000-$49,999: 15.52%
- $50,000-$74,999: 7.01%

Education
- Below high school: 14.51%
- High school diploma: 27.47%
- Some college: 35.50%
- Bachelor's degree: 15.52%
- Graduate degree: 7.01%

Presence of Children
- 0-3 years: 5.29%
- 4-6 years: 6.76%
- 7-9 years: 6.33%
- 10-12 years: 5.11%
- 13-18 years: 12.43%

Length of Residence
- 1 year or less: 6.65%
- 2-3 years: 8.11%
- 4-5 years: 8.04%
- 6-7 years: 15.07%
- 8-9 years: 6.11%
- 10-14 years: 4.40%
- 15-19 years: 5.80%
- 20-24 years: 4.33%
- 25+ years: 3.17%

Family Structure

With kids
- Married: 12.56%
- Single male: 9.46%
- Single female: 16.05%
- Unknown status: 5.62%

Without kids
- Married: 8.74%
- Single male: 19.02%
- Single female: 19.22%
- Unknown status: 9.32%

Home Ownership
- Homeowner: 3.16%
- Renter: 77.57%
- Unknown: 19.27%

Estimated Current Home Value

Income
- Less than $15,000: 14.51%
- $15,000-$24,999: 27.47%
- $25,000-$34,999: 35.50%
- $35,000-$49,999: 15.52%
- $50,000-$74,999: 7.01%

Education
- Below high school: 14.51%
- High school diploma: 27.47%
- Some college: 35.50%
- Bachelor's degree: 15.52%
- Graduate degree: 7.01%

Presence of Children
- 0-3 years: 5.29%
- 4-6 years: 6.76%
- 7-9 years: 6.33%
- 10-12 years: 5.11%
- 13-18 years: 12.43%

Length of Residence
- 1 year or less: 6.65%
- 2-3 years: 8.11%
- 4-5 years: 8.04%
- 6-7 years: 15.07%
- 8-9 years: 6.11%
- 10-14 years: 4.40%
- 15-19 years: 5.80%
- 20-24 years: 4.33%
- 25+ years: 3.17%
Digital Dependents
Mix of Generation Y and X singles who live digital-driven, urban lifestyles

Who We Are

- Age: 25-30
  - 48.7% 545

- Property type: Single family
  - 85.0% 114

- Household income: $35,000-$49,999
  - 27.8% 205

- Household size: 1 person
  - 64.9% 166

- Home ownership: Unknown
  - 21.0% 225

- Age of children: 0-3
  - 6.5% 67

Channel Preference

- Technology Adoption

Key Features
- Ambitious
- Appearances are important
- Single adults
- Outdoor activities
- Music lovers
- Digitally savvy

Mosaic USA
© 2014 Experian Ltd
Urban Ambition
Mainly Generation Y singles and single families established in mid-market cities

Key Features
- Racially diverse
- Singles and single parents
- City apartment renters
- Music hip
- Technology adapting
- Video game entertainment

Who We Are

- Age
  - 31-35: 19.8% (227)
  - 36-45: 24.0% (359)

- Property type
  - Multi family: 5-9 units: 22.1% (194)

- Household income
  - <$15,000: 22.1% (194)

- Household size
  - 1 person: 66.4% (170)

- Home ownership
  - Renter: 81.6% (320)

- Age of children
  - 13-18: 15.2% (115)

Channel Preference

- 107
- 136
- 111
- 84
- 70
- 71

Technology Adoption

© 2014 Experian Ltd
Colleges and Cafes
Young singles and recent college graduates living in college communities

Who We Are

- Age: 19-24
  - 25.8%
- Household income: <$15,000
  - 31.1%
- Home ownership: Renter
  - 68.1%
- Property type: Multi family: 101+ units
  - 11.0%
- Household size: 1 person
  - 72.6%
- Age of children: 13-18
  - 9.4%

Channel Preference

- Technology Adoption
  - Wizards
  - 0.81%
  - 0.51%

Key Features

- University towns
- Single adults
- Risk takers
- Active lifestyles
- Politically disengaged
- Well-educated

© 2014 Experian Ltd
Striving Single Scene
Young, singles living in Midwest and Southern city centers

Who We Are
- Age: 25-30 (56.7%), 31-35 (25.2%), 36-40 (18.1%)
- Property type: Multi family: 101+ units (32.2%), 1-4 units (67.8%)
- Household income: <$15,000 (25.2%), $15,000-$25,000 (44.1%), $25,000-$50,000 (11.6%), $50,000-$75,000 (11.6%), $75,000-$100,000 (2.5%)
- Household size: 1 person (83.8%), 2-3 persons (16.2%)
- Home ownership: Renter (82.1%), Owner (17.9%)
- Age of children: 0-3 (4.3%), 4-6 (22.4%), 7-12 (45.6%), 13-17 (23.8%)

Channel Preference
- Digital: 64 (email), 133 (tv), 267 (phone)
- Online: 40 (internet)

Key Features
- Career-driven
- Urban centric
- Digitally dependent
- Active social lives
- Gym memberships
- Music fan

© 2014 Experian Ltd
Striving Single Scene
Young, singles living in Midwest and Southern city centers

Age
- 19-24 years: 11.23%
- 25-30 years: 56.70%
- 31-35 years: 22.69%
- 36-45 years: 5.60%
- 46-50 years: 1.12%
- 51-65 years: 2.38%
- 66-75 years: 0.20%
- 76+ years: 0.08%

With kids
- Married: 3.61%
- Single male: 6.20%
- Single female: 12.45%
- Unknown status: 1.68%

Without kids
- Married: 5.84%
- Single male: 28.97%
- Single female: 36.87%
- Unknown status: 4.38%

Home Ownership
- Homeowner: 3.95%
- Renter: 82.07%
- Unknown: 13.98%

Education
- Below high school: 14.63%
- High school diploma: 23.12%
- Some college: 29.00%
- Bachelor's degree: 20.31%
- Graduate degree: 12.94%

Income
- Less than $15,000: 25.24%
- $15,000-$24,999: 14.88%
- $25,000-$34,999: 15.85%
- $35,000-$49,999: 18.43%
- $50,000-$69,999: 10.01%
- $70,000-$74,999: 4.63%
- $100,000-$124,999: 4.73%
- $125,000-$149,999: 2.47%
- $150,000-$174,999: 1.68%
- $175,000-$199,999: 0.08%
- $200,000-$249,999: 0.89%
- $250,000+: 1.11%

Presence of Children
- 0-3 years: 4.26%
- 4-6 years: 3.48%
- 7-9 years: 2.63%
- 10-12 years: 3.55%
- 13-18 years: 2.39%

Estimated Current Home Value
- Less than $50,000: 3.69%
- $50,000-$74,999: 5.03%
- $75,000-$99,999: 6.57%
- $100,000-$149,999: 11.99%
- $150,000-$174,999: 5.81%
- $175,000-$199,999: 6.16%
- $200,000-$249,999: 8.61%
- $250,000-$299,999: 6.34%
- $300,000-$349,999: 6.01%
- $350,000-$399,999: 3.79%
- $400,000-$499,999: 5.97%
- $500,000-$749,999: 9.12%
- $750,000+: 20.91%

Length of Residence
- 1 year or less: 52.42%
- 2-3 years: 28.02%
- 4-5 years: 9.41%
- 6-7 years: 5.09%
- 8-9 years: 2.14%
- 10-14 years: 2.10%
- 15-19 years: 0.41%
- 20-24 years: 0.26%
- 25+ years: 0.16%

Family Structure
- With kids
  - Married: 3.61%
  - Single male: 6.20%
  - Single female: 12.45%
  - Unknown status: 1.68%
- Without kids
  - Married: 5.84%
  - Single male: 28.97%
  - Single female: 36.87%
  - Unknown status: 4.38%

Home Ownership
- Homeowner: 3.95%
- Renter: 82.07%
- Unknown: 13.98%

Presence of Children
- 0-3 years: 4.26%
- 4-6 years: 3.48%
- 7-9 years: 2.63%
- 10-12 years: 3.55%
- 13-18 years: 2.39%

Justin & Tiffany
Young, singles living in Midwest and Southern city centers

© 2014 Experian Ltd
**Family Troopers**
Families and single-parent households living near military bases

**Key Features**
- Renters
- Military base communities
- Ethnically diverse
- Children's activities
- Limited educations
- Active social lives

<table>
<thead>
<tr>
<th>Age</th>
<th>Property type</th>
<th>Household income</th>
<th>Household size</th>
<th>Home ownership</th>
<th>Age of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-30 42.2%</td>
<td>Multi family: 5-9 units</td>
<td>&lt;$15,000 25.3%</td>
<td>2 persons 36.9%</td>
<td>Renter 86.0%</td>
<td>0-3 48.6%</td>
</tr>
<tr>
<td>472</td>
<td>326</td>
<td>472</td>
<td>148</td>
<td>337</td>
<td>501</td>
</tr>
</tbody>
</table>

**Who We Are**

**Channel Preference**
- Mail: 83
- Phone: 441
- Email: 116
- Video: 141

**Technology Adoption**

- Wizards

---

© 2014 Experian Ltd
Mid-scale Medley
Middle-aged, mid-scale income unattached adults living in secondary cities

Who We Are

- **Age**: 36-45 (45.6%)
- **Property type**: Single family (88.6%)
- **Household income**: $50,000-$74,999 (30.1%)
- **Household size**: 1 person (59.5%)
- **Home ownership**: Homeowner (61.4%)
- **Age of children**: 13-18 (17.6%)

Channel Preference

- **Email**: 107
- **WiFi**: 16
- **Web**: 526
- **Phone**: 91
- **TV**: 73
- **Radio**: 100

Key Features

- Modest living
- Single adults
- Trendsetters
- Cash over credit
- Outdoor leisure
- Family abroad

Technology Adoption

Apprentices

© 2014 Experian Ltd
### Mid-scale Medley

Middle-aged, mid-scale income unattached adults living in secondary cities

#### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>2.69%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>1.55%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>1.83%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>45.60%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>29.18%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>15.62%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>2.26%</td>
</tr>
<tr>
<td>76+ years</td>
<td>1.25%</td>
</tr>
</tbody>
</table>

#### Education

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>13.08%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>32.65%</td>
</tr>
<tr>
<td>Some college</td>
<td>40.76%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>9.90%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>3.62%</td>
</tr>
</tbody>
</table>

#### Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>8.27%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>7.98%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>12.63%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>21.49%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>30.08%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>10.02%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>4.56%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>2.32%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>1.31%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.02%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>0.60%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>0.72%</td>
</tr>
</tbody>
</table>

#### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>4.51%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>9.65%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>16.32%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>31.60%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>11.36%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>8.58%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>9.52%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>3.74%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>2.01%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>1.01%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>0.99%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>0.50%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>0.22%</td>
</tr>
</tbody>
</table>

#### Length of Residence

<table>
<thead>
<tr>
<th>Residence Duration</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>15.39%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>14.79%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>13.64%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>13.28%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>11.75%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>14.66%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>7.33%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>5.06%</td>
</tr>
<tr>
<td>25+ years</td>
<td>4.11%</td>
</tr>
</tbody>
</table>

#### Family Structure

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>With kids</td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>19.34%</td>
</tr>
<tr>
<td>Single male</td>
<td>11.22%</td>
</tr>
<tr>
<td>Single female</td>
<td>13.13%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>2.11%</td>
</tr>
<tr>
<td>Without kids</td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>14.93%</td>
</tr>
<tr>
<td>Single male</td>
<td>18.83%</td>
</tr>
<tr>
<td>Single female</td>
<td>14.30%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>6.13%</td>
</tr>
</tbody>
</table>

#### Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>61.44%</td>
</tr>
<tr>
<td>Renter</td>
<td>25.88%</td>
</tr>
<tr>
<td>Unknown</td>
<td>12.67%</td>
</tr>
</tbody>
</table>

© 2014 Experian Ltd
**Modest Metro Means**
Mid-scale singles established in inner-city communities

**Who We Are**

- **Age**
  - 51-65: 33.8% (113)
  - 25-50: 47.3% (160)
- **Property type**
  - Multi family: 2 units: 14.7% (556)
- **Household income**
  - <$15,000: 29.4% (258)
- **Household size**
  - 1 person: 51.3% (131)
- **Home ownership**
  - Renter: 90.0% (353)
- **Age of children**
  - 13-18: 29.2% (222)

**Channel Preference**

- Email: 64
- SMS: 52
- Call center: 473
- Direct mail: 127
- TV: 90
- Radio: 33

**Technology Adoption**

- Novices

**Key Features**

- Public transportation
- Ethnically diverse
- Single parents
- Rental housing
- TV watchers
- Opportunity seekers

© 2014 Experian Ltd
### Modest Metro Means
Mid-scale singles established in inner-city communities

#### Age
<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>6.60%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>7.22%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>10.32%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>23.42%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>13.34%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>33.77%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>3.54%</td>
</tr>
<tr>
<td>76+ years</td>
<td>1.79%</td>
</tr>
</tbody>
</table>

#### With kids
- **Married**
  - 14.53%
- **Single male**
  - 11.78%
- **Single female**
  - 14.59%
- **Unknown status**
  - 8.08%

#### Without kids
- **Married**
  - 3.39%
- **Single male**
  - 11.78%
- **Single female**
  - 14.59%
- **Unknown status**
  - 8.08%

#### Home Ownership
- **Homeowner**
  - 5.18%
- **Renter**
  - 90.00%
- **Unknown**
  - 4.82%

#### Education
- Below high school: 18.99%
- High school diploma: 34.99%
- Some college: 28.83%
- Bachelor's degree: 11.86%
- Graduate degree: 5.33%

#### Income
- Less than $15,000: 29.39%
- $15,000-$24,999: 13.80%
- $25,000-$34,999: 13.06%
- $35,000-$49,999: 12.29%
- $50,000-$74,999: 13.97%
- $75,000-$99,999: 7.38%
- $100,000-$124,999: 4.72%
- $125,000-$149,999: 2.11%
- $150,000-$174,999: 1.77%
- $175,000-$199,999: 0.01%
- $200,000-$249,999: 0.61%
- $250,000+: 0.89%

#### Presence of Children
- 0-3 years: 12.38%
- 4-6 years: 15.88%
- 7-9 years: 11.12%
- 10-12 years: 6.64%
- 13-18 years: 29.24%

#### Estimated Current Home Value
- Less than $50,000: 2.34%
- $50,000-$74,999: 2.80%
- $75,000-$99,999: 2.44%
- $100,000-$149,999: 7.01%
- $150,000-$174,999: 3.64%
- $175,000-$199,999: 4.01%
- $200,000-$249,999: 7.61%
- $250,000-$299,999: 7.08%
- $300,000-$349,999: 6.84%
- $350,000-$399,999: 7.28%
- $400,000-$499,999: 11.75%
- $500,000-$749,999: 22.53%
- $750,000+: 14.69%

#### Length of Residence
- 1 year or less: 11.97%
- 2-3 years: 16.03%
- 4-5 years: 16.13%
- 6-7 years: 15.82%
- 8-9 years: 10.13%
- 10-14 years: 15.58%
- 15-19 years: 7.10%
- 20-24 years: 5.56%
- 25+ years: 1.68%
Heritage Heights
Singles and families with mid and low incomes living settled lives in urban apartments

Who We Are

- **Age**: 36-45 (35.4%)
- **Property type**: Multi family: 2 units (18.0%)
- **Household income**: <$15,000 (23.4%)
- **Household size**: 1 person (62.7%)
- **Home ownership**: Renter (92.4%)
- **Age of children**: 13-18 (27.3%)

Channel Preference

- **Email**: 69
- **Mobile**: 73
- **PC**: 980
- **Multi**: 112
- **Print**: 213

Key Features

- Ethnically eclectic
- Fashion forward
- Bilingual
- Single parents
- Artistically inclined
- Appearances matter

Technology Adoption

Wizards

© 2014 Experian Ltd
### Heritage Heights
Singles and families with mid and low incomes living settled lives in urban apartments

#### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>4.75%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>9.80%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>11.01%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>35.43%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>14.06%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>19.08%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>3.96%</td>
</tr>
<tr>
<td>76+ years</td>
<td>1.91%</td>
</tr>
</tbody>
</table>

#### Family Structure

<table>
<thead>
<tr>
<th>With kids</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>21.59%</td>
</tr>
<tr>
<td>Single male</td>
<td>496 16.32%</td>
</tr>
<tr>
<td>Single female</td>
<td>405 22.84%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>1.91%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Without kids</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>5.89%</td>
</tr>
<tr>
<td>Single male</td>
<td>12.79%</td>
</tr>
<tr>
<td>Single female</td>
<td>12.71%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>5.95%</td>
</tr>
</tbody>
</table>

#### Home Ownership

<table>
<thead>
<tr>
<th>Home Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>3.01%</td>
</tr>
<tr>
<td>Renter</td>
<td>92.37%</td>
</tr>
<tr>
<td>Unknown</td>
<td>4.63%</td>
</tr>
</tbody>
</table>

#### Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>264 40.20%</td>
</tr>
<tr>
<td>High school diploma</td>
<td>105 26.56%</td>
</tr>
<tr>
<td>Some college</td>
<td>20 13.54%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>7 6.60%</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>6 4.87%</td>
</tr>
</tbody>
</table>

#### Income

<table>
<thead>
<tr>
<th>Income</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>205 3.41%</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>189 3.19%</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>159 2.62%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>137 2.25%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>128 2.15%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>111 1.87%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>106 1.77%</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>98 1.63%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>93 1.56%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>86 1.47%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>80 1.38%</td>
</tr>
<tr>
<td>$250,000+</td>
<td>75 1.30%</td>
</tr>
</tbody>
</table>

#### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Estimated Current Home Value</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>59 0.51%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>187 0.95%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>227 1.32%</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>251 3.65%</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>285 2.01%</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>319 2.70%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>353 6.25%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>407 6.94%</td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>451 7.93%</td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>501 8.18%</td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>551 16.19%</td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>601 19.18%</td>
</tr>
<tr>
<td>$750,000+</td>
<td>651 19.18%</td>
</tr>
</tbody>
</table>

#### Length of Residence

<table>
<thead>
<tr>
<th>Length of Residence</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>496 14.85%</td>
</tr>
<tr>
<td>2-3 years</td>
<td>453 19.02%</td>
</tr>
<tr>
<td>4-5 years</td>
<td>405 16.24%</td>
</tr>
<tr>
<td>6-7 years</td>
<td>357 14.51%</td>
</tr>
<tr>
<td>8-9 years</td>
<td>319 10.53%</td>
</tr>
<tr>
<td>10-14 years</td>
<td>271 14.85%</td>
</tr>
<tr>
<td>15-19 years</td>
<td>226 5.26%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>180 3.96%</td>
</tr>
<tr>
<td>25+ years</td>
<td>134 0.77%</td>
</tr>
</tbody>
</table>
Expanding Horizons
Middle-aged, mid-scale income families living mainly within US border cities

Who We Are
- **Age**: 36-45 (26.4%), 35% of the segment
- **Property type**: Single family (94.9%), 128% of the segment
- **Household income**: $35,000-$49,999 (21.1%), 156% of the segment
- **Household size**: 5+ persons (18.1%), 150% of the segment
- **Home ownership**: Homeowner (67.5%), 104% of the segment
- **Age of children**: 10-12 (44.9%), 521% of the segment

Channel Preference
- **Technology Adoption**

Key Features
- Blue-collar jobs
- Bilingual
- Style-conscious
- Budget constraints
- Preteens and teens
- Team sports

Mosaic USA
Expanding Horizons
Middle-aged, mid-scale income families living mainly within US border cities

### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>7.39%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>6.02%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>12.62%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>26.42%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>13.55%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>27.68%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>4.20%</td>
</tr>
<tr>
<td>76+ years</td>
<td>2.13%</td>
</tr>
</tbody>
</table>

### Family Structure

#### With kids

- **Married**: 54.91%
- **Single male**: 8.20%
- **Single female**: 7.62%
- **Unknown status**: 4.02%

#### Without kids

- **Married**: 13.60%
- **Single male**: 4.36%
- **Single female**: 2.58%
- **Unknown status**: 4.71%

### Home Ownership

- **Homeowner**: 67.51%
- **Renter**: 23.62%
- **Unknown**: 8.88%

### Education

- Below high school: 377 (57.39%)
- High school diploma: 241 (24.19%)
- Some college: 218 (13.26%)
- Bachelor's degree: 77 (3.95%)
- Graduate degree: 12 (1.20%)

### Income

- Less than $15,000: 155 (13.92%)
- $15,000-$24,999: 135 (15.19%)
- $25,000-$34,999: 112 (17.00%)
- $35,000-$49,999: 123 (21.14%)
- $50,000-$74,999: 103 (21.60%)
- $75,000-$99,999: 63 (6.16%)
- $100,000-$124,999: 59 (2.70%)
- $125,000-$149,999: 9 (1.04%)
- $150,000-$174,999: 5 (0.54%)
- $175,000-$199,999: 1 (0.02%)
- $200,000-$249,999: 1 (0.03%)
- $250,000+: 7 (0.33%)

### Presence of Children

- 0-3 years: 135 (13.42%)
- 4-6 years: 137 (16.05%)
- 7-9 years: 175 (19.63%)
- 10-12 years: 262 (44.93%)
- 13-18 years: 52 (36.94%)

### Estimated Current Home Value

- Less than $50,000: 308 (16.76%)
- $50,000-$74,999: 286 (16.32%)
- $75,000-$99,999: 228 (13.34%)
- $100,000-$149,999: 205 (26.98%)
- $150,000-$174,999: 164 (7.36%)
- $175,000-$199,999: 242 (17.34%)
- $200,000-$249,999: 174 (5.26%)
- $250,000-$299,999: 180 (5.72%)
- $300,000-$349,999: 126 (0.57%)
- $350,000-$399,999: 120 (0.43%)
- $400,000-$499,999: 104 (0.41%)
- $500,000-$749,999: 100 (0.13%)
- $750,000+: 27 (0.09%)

### Length of Residence

- 1 year or less: 216 (9.04%)
- 2-3 years: 249 (11.45%)
- 4-5 years: 221 (10.32%)
- 6-7 years: 308 (16.32%)
- 8-9 years: 228 (13.34%)
- 10-14 years: 286 (16.32%)
- 15-19 years: 242 (17.34%)
- 20-24 years: 164 (7.36%)
- 25+ years: 180 (5.72%)

---

© 2014 Experian Ltd
Striving Forward
Mid-scale families and single parents in gateway communities

Who We Are

- **Age**: 36-45
  - 43.0%
  - 235
- **Property type**: Multi family: 5-9 units
  - 28.4%
  - 426
- **Household income**: <$15,000
  - 29.0%
  - 254
- **Household size**: 1 person
  - 64.7%
  - 165
- **Home ownership**: Renter
  - 91.2%
  - 357
- **Age of children**: 10-12
  - 60.2%
  - 698

Channel Preference

- **Email**: 81
- **Mobile**: 135
- **Social**: 902
- **Web**: 147
- **Media**: 78
- **Print**: 94

Key Features

- Multi-ethnic
- Ambitious
- Single parents
- Family activities
- Active athletes
- Fashionable

Technology Adoption

Mosaic USA

© 2014 Experian Ltd
Humble Beginnings
Multi-cultural singles and single-parent households with mid-scale incomes in city apartments

Key Features
- Rental housing
- Single parents
- Bilingual
- Driven to impress
- Family abroad
- Style on a budget

Who We Are
- **Age**: 36-45, 58.6% (321)
- **Property type**: Multi family: 101+ units, 32.1% (778)
- **Household income**: <$15,000, 39.6% (347)
- **Household size**: 1 person, 73.6% (188)
- **Home ownership**: Renter, 92.0% (360)
- **Age of children**: 10-12, 37.3% (433)

Channel Preference
- **Handshake**: 71
- **Email**: 267
- **Phone**: 497
- **At**: 71
- **TV**: 131
- **Radio**: 113

Technology Adoption
- Wizards

© 2014 Experian Ltd
Humble Beginnings
Multi-cultural singles and single-parent households with mid-scale incomes in city apartments

### Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>4.38%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>3.71%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>5.27%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>58.61%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>16.92%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>10.04%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>0.88%</td>
</tr>
<tr>
<td>76+ years</td>
<td>0.19%</td>
</tr>
</tbody>
</table>

### Education

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below high school</td>
<td>345</td>
</tr>
<tr>
<td>High school diploma</td>
<td></td>
</tr>
<tr>
<td>Some college</td>
<td></td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td></td>
</tr>
<tr>
<td>Graduate degree</td>
<td></td>
</tr>
<tr>
<td>Below high school</td>
<td>345</td>
</tr>
<tr>
<td>High school diploma</td>
<td></td>
</tr>
<tr>
<td>Some college</td>
<td></td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td></td>
</tr>
<tr>
<td>Graduate degree</td>
<td></td>
</tr>
</tbody>
</table>

### Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>347</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td></td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td></td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td></td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td></td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td></td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td></td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td></td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td></td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td></td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td></td>
</tr>
<tr>
<td>$250,000+</td>
<td></td>
</tr>
</tbody>
</table>

### Estimated Current Home Value

<table>
<thead>
<tr>
<th>Home Value Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>263</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td></td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td></td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td></td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td></td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td></td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td></td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td></td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td></td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td></td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td></td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td></td>
</tr>
<tr>
<td>$750,000+</td>
<td></td>
</tr>
</tbody>
</table>

### Length of Residence

<table>
<thead>
<tr>
<th>Residence Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>277</td>
</tr>
<tr>
<td>2-3 years</td>
<td></td>
</tr>
<tr>
<td>4-5 years</td>
<td></td>
</tr>
<tr>
<td>6-7 years</td>
<td></td>
</tr>
<tr>
<td>8-9 years</td>
<td></td>
</tr>
<tr>
<td>10-14 years</td>
<td></td>
</tr>
<tr>
<td>15-19 years</td>
<td></td>
</tr>
<tr>
<td>20-24 years</td>
<td></td>
</tr>
<tr>
<td>25+ years</td>
<td></td>
</tr>
</tbody>
</table>

### Family Structure

<table>
<thead>
<tr>
<th>Structure</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>15.45%</td>
</tr>
<tr>
<td>Single male</td>
<td>23.82%</td>
</tr>
<tr>
<td>Single female</td>
<td>33.02%</td>
</tr>
<tr>
<td>Unknown status</td>
<td>5.03%</td>
</tr>
</tbody>
</table>

### Home Ownership

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>3.35%</td>
</tr>
<tr>
<td>Renter</td>
<td>91.95%</td>
</tr>
<tr>
<td>Unknown</td>
<td>4.70%</td>
</tr>
</tbody>
</table>
Q62
Reaping Rewards
Relaxed, retired couples and widowed individuals in suburban homes living quiet lives

Who We Are
- Age: 76+ (65.8%) 700
- Property type: Single family (80.2%) 108
- Household income: $35,000-$49,999 (24.9%) 184
- Household size: 2 persons (36.8%) 147
- Home ownership: Homeowner (85.5%) 131
- Age of children: 0-3 (0.4%) 4

Channel Preference
- Mail (122)
- Internet (32)
- Mobile (61)
- Email (90)
- TV (80)
- Radio (22)

Key Features
- Retirees
- Established credit
- Cruise vacations
- Brand loyal
- Daytime entertainment
- Republican supporter

Technology Adoption
- Novices

Mosaic USA
Footloose and Family Free
Elderly couples and widowed individuals living active and comfortable lifestyles

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>Property type</th>
<th>Household income</th>
<th>Household size</th>
<th>Home ownership</th>
<th>Age of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>76+</td>
<td>Single family</td>
<td>$15,000-$24,999</td>
<td>1 person</td>
<td>Homeowner</td>
<td>13-18</td>
</tr>
<tr>
<td>53.0%</td>
<td>66.4%</td>
<td>21.2%</td>
<td>49.4%</td>
<td>86.3%</td>
<td>0.8%</td>
</tr>
<tr>
<td>563</td>
<td>89</td>
<td>212</td>
<td>126</td>
<td>132</td>
<td>6</td>
</tr>
</tbody>
</table>

Channel Preference

<table>
<thead>
<tr>
<th>Technology Adoption</th>
</tr>
</thead>
</table>

Ralph & Marilyn

© 2014 Experian Ltd

Key Features

- Retirees
- Epicurean
- Healthy living
- Active social lives
- Well-invested
- Financially secure

Mosaic USA
**Q64 Town Elders**
Stable, minimalist seniors living in older residences and leading sedentary lifestyles

**Who We Are**
- **Age:** 76+ - 60.2% (639)
- **Property type:** Single family - 94.6% (127)
- **Household income:** $15,000-$24,999 - 29.5% (295)
- **Household size:** 1 person - 45.8% (117)
- **Home ownership:** Homeowner - 89.3% (137)
- **Age of children:** 0-3 - 0.3% (4)

**Channel Preference**
- Email: 105
- Mobile: 63
- Desktop: 56
- Online: 48
- TV: 61
- Radio: 21

**Technology Adoption**
- Novices

**Key Features**
- Spiritual
- Rural lifestyle
- Seniors
- Home-centered activities
- Health-related purchases
- Cautious money managers

© 2014 Experian Ltd
**Q64**

**Town Elders**

Stable, minimalist seniors living in older residences and leading sedentary lifestyles

<table>
<thead>
<tr>
<th>Age</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>0.04%</td>
<td></td>
</tr>
<tr>
<td>25-30 years</td>
<td>0.04%</td>
<td></td>
</tr>
<tr>
<td>31-35 years</td>
<td>0.06%</td>
<td></td>
</tr>
<tr>
<td>36-45 years</td>
<td>0.18%</td>
<td></td>
</tr>
<tr>
<td>46-50 years</td>
<td>0.17%</td>
<td></td>
</tr>
<tr>
<td>51-65 years</td>
<td>1.04%</td>
<td></td>
</tr>
<tr>
<td>66-75 years</td>
<td>38.31%</td>
<td></td>
</tr>
<tr>
<td>76+ years</td>
<td>60.15%</td>
<td></td>
</tr>
</tbody>
</table>

**Family Structure**

<table>
<thead>
<tr>
<th>With kids</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>0.65%</td>
<td></td>
</tr>
<tr>
<td>Single male</td>
<td>0.02%</td>
<td></td>
</tr>
<tr>
<td>Single female</td>
<td>0.05%</td>
<td></td>
</tr>
<tr>
<td>Unknown status</td>
<td>0.39%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Without kids</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>45.54%</td>
<td></td>
</tr>
<tr>
<td>Single male</td>
<td>1.04%</td>
<td></td>
</tr>
<tr>
<td>Single female</td>
<td>0.93%</td>
<td></td>
</tr>
<tr>
<td>Unknown status</td>
<td>51.38%</td>
<td></td>
</tr>
</tbody>
</table>

**Home Ownership**

| Homeowner | 89.29% |
| Renter    | 5.66%  |
| Unknown   | 5.05%  |

**Education**

<table>
<thead>
<tr>
<th>Income</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>9.82%</td>
<td></td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>29.49%</td>
<td></td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>21.31%</td>
<td></td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>24.25%</td>
<td></td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>11.57%</td>
<td></td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>1.46%</td>
<td></td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>0.95%</td>
<td></td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>0.46%</td>
<td></td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>0.31%</td>
<td></td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>0.02%</td>
<td></td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>0.18%</td>
<td></td>
</tr>
<tr>
<td>$250,000+</td>
<td>0.16%</td>
<td></td>
</tr>
</tbody>
</table>

**Presence of Children**

<table>
<thead>
<tr>
<th>Presence of Children</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>0.35%</td>
<td></td>
</tr>
<tr>
<td>4-6 years</td>
<td>0.19%</td>
<td></td>
</tr>
<tr>
<td>7-9 years</td>
<td>0.09%</td>
<td></td>
</tr>
<tr>
<td>10-12 years</td>
<td>0.14%</td>
<td></td>
</tr>
<tr>
<td>13-18 years</td>
<td>0.35%</td>
<td></td>
</tr>
</tbody>
</table>

**Estimated Current Home Value**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50,000</td>
<td>6.89%</td>
<td></td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>9.46%</td>
<td></td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>13.82%</td>
<td></td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>29.13%</td>
<td></td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>11.18%</td>
<td></td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>8.67%</td>
<td></td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>10.74%</td>
<td></td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>4.90%</td>
<td></td>
</tr>
<tr>
<td>$300,000-$349,999</td>
<td>2.23%</td>
<td></td>
</tr>
<tr>
<td>$350,000-$399,999</td>
<td>1.20%</td>
<td></td>
</tr>
<tr>
<td>$400,000-$499,999</td>
<td>0.98%</td>
<td></td>
</tr>
<tr>
<td>$500,000-$749,999</td>
<td>0.62%</td>
<td></td>
</tr>
<tr>
<td>$750,000+</td>
<td>0.17%</td>
<td></td>
</tr>
</tbody>
</table>

**Length of Residence**

<table>
<thead>
<tr>
<th>Length of Residence</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year or less</td>
<td>3.54%</td>
<td></td>
</tr>
<tr>
<td>2-3 years</td>
<td>4.23%</td>
<td></td>
</tr>
<tr>
<td>4-5 years</td>
<td>4.88%</td>
<td></td>
</tr>
<tr>
<td>6-7 years</td>
<td>5.71%</td>
<td></td>
</tr>
<tr>
<td>8-9 years</td>
<td>5.70%</td>
<td></td>
</tr>
<tr>
<td>10-14 years</td>
<td>13.31%</td>
<td></td>
</tr>
<tr>
<td>15-19 years</td>
<td>15.50%</td>
<td></td>
</tr>
<tr>
<td>20-24 years</td>
<td>13.17%</td>
<td></td>
</tr>
<tr>
<td>25+ years</td>
<td>33.95%</td>
<td></td>
</tr>
</tbody>
</table>
Senior Discounts
Downscale, settled retirees in metro apartment communities

Who We Are

<table>
<thead>
<tr>
<th>Key Features</th>
<th>Age</th>
<th>Property type</th>
<th>Household income</th>
<th>Household size</th>
<th>Home ownership</th>
<th>Age of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discount shoppers</td>
<td>76+</td>
<td>Multi family:</td>
<td>&lt;$15,000</td>
<td>1 person</td>
<td>Renter</td>
<td>Q65</td>
</tr>
<tr>
<td>Retirement residences</td>
<td></td>
<td>101+ units</td>
<td>42.1%</td>
<td>68.5%</td>
<td>53.2%</td>
<td>Q64</td>
</tr>
<tr>
<td>TV entertainment</td>
<td>53.6%</td>
<td>36.0%</td>
<td>369</td>
<td>175</td>
<td>208</td>
<td></td>
</tr>
<tr>
<td>Active leisure lives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active health maintenance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Avid newspaper readers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Channel Preference

- Technology Adoption

Novices

<table>
<thead>
<tr>
<th>Key Features</th>
<th>Age</th>
<th>Property type</th>
<th>Household income</th>
<th>Household size</th>
<th>Home ownership</th>
<th>Age of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discount shoppers</td>
<td>76+</td>
<td>Multi family:</td>
<td>&lt;$15,000</td>
<td>1 person</td>
<td>Renter</td>
<td>Q65</td>
</tr>
<tr>
<td>Retirement residences</td>
<td></td>
<td>101+ units</td>
<td>42.1%</td>
<td>68.5%</td>
<td>53.2%</td>
<td>Q64</td>
</tr>
<tr>
<td>TV entertainment</td>
<td>53.6%</td>
<td>36.0%</td>
<td>369</td>
<td>175</td>
<td>208</td>
<td></td>
</tr>
<tr>
<td>Active leisure lives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active health maintenance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Avid newspaper readers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Dare to Dream
Young singles, couples and single parents with lower incomes starting out in city apartments

Who We Are

- **Age**
  - 25-30: 20.9%, 234
  - 31-35: 26.2%, 392

- **Property type**
  - Multi family: 5-9 units: 26.2%, 392

- **Household income**
  - <$15,000: 36.8%, 323

- **Household size**
  - 1 person: 76.3%, 195

- **Home ownership**
  - Renter: 82.1%, 322

- **Age of children**
  - 13-18: 17.7%, 134

Channel Preference

- **Technology Adoption**
  - 101
  - 319
  - 86

- **Household size**
  - 64

- **Household income**
  - 77

- **Home ownership**
  - 227

Key Features

- Single parents
- Apartment dweller
- Bilingual
- Brand-conscious
- Team sports
- Window-shoppers

© 2014 Experian Ltd
**Dare to Dream**

Young singles, couples and single parents with lower incomes starting out in city apartments

---

**Age**

- 19-24 years: 257, 10.76%
- 25-30 years: 234, 20.92%
- 31-35 years: 128, 12.85%
- 36-45 years: 112, 26.62%
- 46-50 years: 72, 10.01%
- 51-65 years: 66, 17.01%
- 66-75 years: 22, 1.25%
- 76+ years: 3, 0.57%

---

**Family Structure**

*With kids*
- Married: 442, 8.17%
- Single male: 213, 14.56%
- Single female: 255, 25.51%
- Unknown status: 322, 2.94%

*Without kids*
- Married: 213, 3.28%
- Single male: 182, 18.62%
- Single female: 145, 20.67%
- Unknown status: 62, 6.25%

---

**Home Ownership**

- Homeowner: 337, 6.03%
- Renter: 234, 82.09%
- Unknown: 22, 11.87%

---

**Education**

- Below high school: 96, 29.22%
- High school diploma: 103, 31.60%
- Some college: 57, 27.96%
- Bachelor's degree: 15, 7.53%
- Graduate degree: 1, 3.70%

---

**Income**

- Less than $15,000: 323, 36.78%
- $15,000-$24,999: 211, 14.18%
- $25,000-$34,999: 125, 16.03%
- $35,000-$49,999: 112, 16.32%
- $50,000-$74,999: 86, 6.84%
- $75,000-$99,999: 69, 4.15%
- $100,000-$124,999: 47, 2.24%
- $125,000-$149,999: 36, 1.52%
- $150,000-$174,999: 26, 0.89%
- $175,000-$199,999: 17, 0.02%
- $200,000-$249,999: 22, 0.43%
- $250,000+: 1, 0.60%

---

**Presence of Children**

- 0-3 years: 34, 7.61%
- 4-6 years: 28, 8.40%
- 7-9 years: 25, 7.95%
- 10-12 years: 16, 10.81%
- 13-18 years: 13, 17.69%

---

**Estimated Current Home Value**

- Less than $50,000: 337, 18.31%
- $50,000-$74,999: 306, 17.48%
- $75,000-$99,999: 211, 15.11%
- $100,000-$149,999: 202, 21.42%
- $150,000-$174,999: 175, 6.58%
- $175,000-$199,999: 125, 5.06%
- $200,000-$249,999: 100, 6.34%
- $250,000-$299,999: 75, 3.39%
- $300,000-$399,999: 75, 2.00%
- $400,000-$499,999: 50, 1.03%
- $500,000-$749,999: 50, 1.26%
- $750,000+: 25, 1.24%

---

**Length of Residence**

- 1 year or less: 264, 38.04%
- 2-3 years: 211, 28.13%
- 4-5 years: 125, 13.90%
- 6-7 years: 69, 8.30%
- 8-9 years: 47, 4.37%
- 10-14 years: 36, 4.82%
- 15-19 years: 17, 1.33%
- 20-24 years: 13, 0.73%
- 25+ years: 1, 0.38%
Hope for Tomorrow
Young, lower-income single parents in second-city apartments

Key Features
- Single parents
- City living
- Seeking approval
- Striving for more
- Cash not credit
- Shopping as entertainment

Who We Are

- Age: 19-24 (16.7%)
- Multi family: 5-9 units (22.7%)
- Household income: <$15,000 (48.8%)
- Household size: 1 person (61.1%)
- Home ownership: Renter (89.7%)
- Age of children: 13-18 (28.0%)

Channel Preference

- Technology Adoption

- Wizards

- Derrick & Tina

- Young, lower-income single parents in second-city apartments

- Hope for Tomorrow

- R67

- Mosaic USA
Small Town Shallow Pockets
Older, low income singles and empty-nesters living in modest ex-urban small towns

Who We Are

- Age: 51-65
- Property type: Single family
- Household income: <$15,000
- Household size: 1 person
- Home ownership: Renter
- Age of children: 13-18

Channel Preference

- Technology Adoption

Key Features

- Modest spenders
- Rural towns
- Single, empty nesters
- Modest educations
- Status seeking purchases
- Frequent movers

Bill & Kathy

1.08% 1.75%
### Small Town Shallow Pockets
Older, low income singles and empty-nesters living in modest ex-urban small towns

#### Age
<table>
<thead>
<tr>
<th>Age</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-24 years</td>
<td>3.40%</td>
</tr>
<tr>
<td>25-30 years</td>
<td>4.18%</td>
</tr>
<tr>
<td>31-35 years</td>
<td>3.90%</td>
</tr>
<tr>
<td>36-45 years</td>
<td>12.86%</td>
</tr>
<tr>
<td>46-50 years</td>
<td>9.74%</td>
</tr>
<tr>
<td>51-65 years</td>
<td>46.04%</td>
</tr>
<tr>
<td>66-75 years</td>
<td>11.19%</td>
</tr>
<tr>
<td>76+ years</td>
<td>8.68%</td>
</tr>
</tbody>
</table>

#### Family Structure

**With kids**
- Married: 8.88%
- Single male: 3.83%
- Single female: 4.61%
- Unknown status: 2.75%

**Without kids**
- Married: 18.76%
- Single male: 15.98%
- Single female: 12.90%
- Unknown status: 32.29%

#### Home Ownership
<table>
<thead>
<tr>
<th>Type</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>49.98%</td>
</tr>
<tr>
<td>Renter</td>
<td>34.66%</td>
</tr>
<tr>
<td>Unknown</td>
<td>15.36%</td>
</tr>
</tbody>
</table>

#### Education

- Below high school: 27.17%
- High school diploma: 40.13%
- Some college: 23.13%
- Bachelor's degree: 6.43%
- Graduate degree: 3.14%

#### Income

- Less than $15,000: 26.83%
- $15,000-$24,999: 29.83%
- $25,000-$34,999: 18.72%
- $35,000-$49,999: 15.63%
- $50,000-$74,999: 18.96%
- $75,000-$99,999: 9.64%
- $100,000-$124,999: 3.15%
- $125,000-$149,999: 1.87%
- $150,000-$174,999: 0.98%
- $175,000-$199,999: 0.49%
- $200,000-$249,999: 0.01%
- $250,000+: 0.42%

#### Presence of Children

<table>
<thead>
<tr>
<th>Age</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3 years</td>
<td>2.50%</td>
</tr>
<tr>
<td>4-6 years</td>
<td>2.05%</td>
</tr>
<tr>
<td>7-9 years</td>
<td>1.24%</td>
</tr>
<tr>
<td>10-12 years</td>
<td>2.40%</td>
</tr>
<tr>
<td>13-18 years</td>
<td>6.42%</td>
</tr>
</tbody>
</table>

#### Estimated Current Home Value

- Less than $50,000: 38.41%
- $50,000-$74,999: 23.53%
- $75,000-$99,999: 16.67%
- $100,000-$149,999: 13.59%
- $150,000-$174,999: 2.85%
- $175,000-$199,999: 1.70%
- $200,000-$249,999: 1.68%
- $250,000-$299,999: 0.76%
- $300,000-$349,999: 0.25%
- $350,000-$399,999: 0.14%
- $400,000-$499,999: 0.18%
- $500,000-$749,999: 0.15%
- $750,000+: 0.09%

#### Length of Residence

- 1 year or less: 22.09%
- 2-3 years: 18.51%
- 4-5 years: 12.54%
- 6-7 years: 10.69%
- 8-9 years: 8.04%
- 10-14 years: 11.08%
- 15-19 years: 6.93%
- 20-24 years: 4.29%
- 25+ years: 5.84%
Urban Survivors
Older, lower income singles and single parents established in modest urban neighborhoods

Who We Are
- Age: 51-65 (42.7%)
- Property type: Single family (91.3%)
- Household income: <$15,000 (24.0%)
- Household size: 1 person (52.3%)
- Home ownership: Homeowner (62.1%)
- Age of children: 13-18 (13.6%)

Channel Preference
- Technology Adoption: Henry & Emma
- Key Features: Modest budgets, Racially diverse, Entrepreneurial spirit, Materialistic aspirations, Homeowners, Style on a budget

© 2014 Experian Ltd
Urban Survivors
Older, lower income singles and single parents established in modest urban neighborhoods

Age
- 19-24 years: 4.33%
- 25-30 years: 3.22%
- 31-35 years: 4.81%
- 36-45 years: 13.45%
- 46-50 years: 9.70%
- 51-65 years: 42.70%
- 66-75 years: 12.30%
- 76+ years: 9.49%

Family Structure
- With kids
  - Married: 10.36%
  - Single male: 7.69%
  - Single female: 11.56%
  - Unknown status: 2.11%
- Without kids
  - Married: 10.09%
  - Single male: 18.18%
  - Single female: 17.05%
  - Unknown status: 22.96%

Home Ownership
- Homeowner: 62.11%
- Renter: 28.21%
- Unknown: 9.68%

Education
- Below high school: 26.33%
- High school diploma: 39.58%
- Some college: 22.61%
- Bachelor's degree: 8.04%
- Graduate degree: 3.43%

Income
- Less than $15,000: 23.96%
- $15,000-$24,999: 21.40%
- $25,000-$34,999: 16.10%
- $35,000-$49,999: 18.64%
- $50,000-$74,999: 12.05%
- $75,000-$99,999: 3.79%
- $100,000-$124,999: 1.98%
- $125,000-$149,999: 0.86%
- $150,000-$174,999: 0.56%
- $175,000-$199,999: 0.01%
- $200,000-$249,999: 0.31%
- $250,000+: 0.35%

Presence of Children
- 0-3 years: 5.88%
- 4-6 years: 6.01%
- 7-9 years: 3.69%
- 10-12 years: 3.20%
- 13-18 years: 13.58%

Estimated Current Home Value
- Less than $50,000: 521 (28.31%)
- $50,000-$74,999: 437 (24.97%)
- $75,000-$99,999: 259 (18.61%)
- $100,000-$149,999: 208 (15.36%)
- $150,000-$174,999: 188 (12.36%)
- $175,000-$199,999: 122 (7.87%)
- $200,000-$249,999: 105 (6.52%)
- $250,000-$299,999: 97 (5.98%)
- $300,000-$349,999: 84 (5.28%)
- $350,000-$399,999: 73 (4.62%)
- $400,000-$499,999: 45 (2.83%)
- $500,000-$749,999: 30 (1.83%)
- $750,000+: 19 (1.16%)

Length of Residence
- 1 year or less: 234 (14.06%)
- 2-3 years: 196 (11.94%)
- 4-6 years: 194 (11.92%)
- 7-9 years: 189 (11.80%)
- 10-14 years: 170 (10.38%)
- 15-19 years: 155 (9.47%)
- 20-24 years: 112 (6.82%)
- 25+ years: 64 (3.91%)

With Henry & Emma
- Older, lower income singles and single parents established in modest urban neighborhoods
S70

Tight Money
Middle-aged, lower income unattached individuals in transitional small town and ex-urban apartments

Who We Are

- Age: 36-45 (36.0%)
- Property type: Multi family: 20-49 units (16.2%)
- Household income: <$15,000 (55.2%)
- Household size: 1 person (77.8%)
- Home ownership: Renter (76.5%)
- Age of children: 13-18 (10.8%)

Channel Preference

- Technology Adoption

Key Features

- Rental housing
- Rural towns
- Blue-collar jobs
- Simple lifestyles
- Bargain hunters
- Status shoppers

© 2014 Experian Ltd
Tough Times
Older, lower income and ethnically-diverse singles typically concentrated in inner-city apartments

Key Features
- City renters
- Ethnically diverse
- Brand conscious
- Aspirational
- Limited budgets
-Appearances matter

Who We Are

<table>
<thead>
<tr>
<th>Age</th>
<th>Property type</th>
</tr>
</thead>
<tbody>
<tr>
<td>51-65</td>
<td>Multi family: 101+ units</td>
</tr>
<tr>
<td>67.6%</td>
<td>30.1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Household income</th>
<th>Household size</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$15,000</td>
<td>1 person</td>
</tr>
<tr>
<td>54.2%</td>
<td>71.4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Home ownership</th>
<th>Age of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renter</td>
<td>13-18</td>
</tr>
<tr>
<td>85.5%</td>
<td>5.3%</td>
</tr>
</tbody>
</table>

Channel Preference

<table>
<thead>
<tr>
<th>Technology Adoption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wizards</td>
</tr>
</tbody>
</table>

© 2014 Experian Ltd
Tough Times
Older, lower income and ethnically-diverse singles typically concentrated in inner-city apartments

Age

<table>
<thead>
<tr>
<th>Age</th>
<th>19-24 years</th>
<th>25-30 years</th>
<th>31-35 years</th>
<th>36-45 years</th>
<th>46-50 years</th>
<th>51-65 years</th>
<th>66-75 years</th>
<th>76+ years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>0.85%</td>
<td>0.94%</td>
<td>1.09%</td>
<td>5.54%</td>
<td>5.15%</td>
<td>67.55%</td>
<td>13.25%</td>
<td>5.63%</td>
</tr>
</tbody>
</table>

Family Structure

<table>
<thead>
<tr>
<th>With kids</th>
<th>Married</th>
<th>Single male</th>
<th>Single female</th>
<th>Unknown status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>2.90%</td>
<td>3.42%</td>
<td>5.53%</td>
<td>2.71%</td>
</tr>
</tbody>
</table>

Without kids

<table>
<thead>
<tr>
<th>Married</th>
<th>Single male</th>
<th>Single female</th>
<th>Unknown status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>6.39%</td>
<td>20.00%</td>
<td>18.75%</td>
</tr>
</tbody>
</table>

Home Ownership

<table>
<thead>
<tr>
<th>Homeowner</th>
<th>Renter</th>
<th>Unknown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>4.89%</td>
<td>85.53%</td>
</tr>
</tbody>
</table>

Education

<table>
<thead>
<tr>
<th>Below high school</th>
<th>High school diploma</th>
<th>Some college</th>
<th>Bachelor's degree</th>
<th>Graduate degree</th>
</tr>
</thead>
<tbody>
<tr>
<td>225</td>
<td>34.18%</td>
<td>31.56%</td>
<td>16.81%</td>
<td>11.55%</td>
</tr>
</tbody>
</table>

Income

<table>
<thead>
<tr>
<th>Less than $15,000</th>
<th>$15,000-$24,999</th>
<th>$25,000-$34,999</th>
<th>$35,000-$49,999</th>
<th>$50,000-$74,999</th>
<th>$75,000-$99,999</th>
<th>$100,000-$124,999</th>
<th>$125,000-$149,999</th>
<th>$150,000-$174,999</th>
<th>$175,000-$199,999</th>
<th>$200,000-$249,999</th>
<th>$250,000+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>54.24%</td>
<td>17.80%</td>
<td>8.83%</td>
<td>6.64%</td>
<td>5.29%</td>
<td>2.52%</td>
<td>2.06%</td>
<td>0.91%</td>
<td>0.79%</td>
<td>0.02%</td>
<td>0.32%</td>
</tr>
</tbody>
</table>

Presence of Children

<table>
<thead>
<tr>
<th>0-3 years</th>
<th>4-6 years</th>
<th>7-9 years</th>
<th>10-12 years</th>
<th>13-18 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>1.86%</td>
<td>1.84%</td>
<td>1.16%</td>
<td>1.74%</td>
</tr>
</tbody>
</table>

Estimated Current Home Value

<table>
<thead>
<tr>
<th>Less than $50,000</th>
<th>$50,000-$74,999</th>
<th>$75,000-$99,999</th>
<th>$100,000-$149,999</th>
<th>$150,000-$174,999</th>
<th>$175,000-$199,999</th>
<th>$200,000-$249,999</th>
<th>$250,000-$299,999</th>
<th>$300,000-$349,999</th>
<th>$350,000-$399,999</th>
<th>$400,000-$499,999</th>
<th>$500,000-$749,999</th>
<th>$750,000+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>209</td>
<td>11.35%</td>
<td>9.39%</td>
<td>8.37%</td>
<td>10.33%</td>
<td>4.95%</td>
<td>4.37%</td>
<td>6.26%</td>
<td>3.64%</td>
<td>4.88%</td>
<td>1.60%</td>
<td>6.04%</td>
</tr>
</tbody>
</table>

Length of Residence

<table>
<thead>
<tr>
<th>1 year or less</th>
<th>2-3 years</th>
<th>4-5 years</th>
<th>6-7 years</th>
<th>8-9 years</th>
<th>10-14 years</th>
<th>15-19 years</th>
<th>20-24 years</th>
<th>25+ years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>20.01%</td>
<td>21.66%</td>
<td>14.82%</td>
<td>12.96%</td>
<td>10.39%</td>
<td>8.36%</td>
<td>11.89%</td>
<td>4.96%</td>
</tr>
</tbody>
</table>