

Group Structure

Segment Group	Label	Segment Name	% of US Households	Page #
A Affluent Suburbia 11.19%	A01	America's Wealthiest	1.14%	6
	A02	Dream Weavers	1.74%	7
	A03	White-collar Suburbia	1.43%	8
	A04	Upscale Suburbanites	0.84%	9
	A05	Enterprising Couples	0.84%	10
	A06	Small-town Success	2.38%	11
	A07	New Suburbia Families	2.82%	12
B Upscale America 13.26%	B01	Status-conscious Consumers	1.55%	13
	B02	Affluent Urban Professionals	1.44%	14
	B03	Urban Commuter Families	6.33%	15
	B04	Solid Suburban Life	0.63%	16
	B05	Second-generation Success	2.40%	17
	B06	Successful Suburbia	0.91%	18
C Small-town Contentment 7.64%	C01	Second City Homebodies	0.74%	19
	C02	Prime Middle America	3.52%	20
	C03	Suburban Optimists	0.61%	21
	C04	Family Convenience	1.93%	22
	C05	Mid-market Enterprise	0.84%	23
D Blue-collar Backbone 6.57%	D01	Nuevo Hispanic Families	2.73%	24
	D02	Working Rural Communities	1.06%	25
	D03	Lower-income Essentials	0.83%	26
	D04	Small-city Endeavors	1.95%	27
E American Diversity 9.73%	E01	Ethnic Urban Mix	1.89%	28
	E02	Urban Blues	1.74%	29
	E03	Professional Urbanites	2.09%	30
	E04	Suburban Advantage	1.15%	31
	E05	American Great Outdoors	1.37%	32
	E06	Mature America	1.48%	33
F Metro Fringe 10.63%	F01	Steadfast Conservatives	6.51%	34
	F02	Moderate Conventionalists	1.60%	35
	F03	Southern Blues	0.92%	36
	F04	Urban Grit	0.55%	37
	F05	Grass-roots Living	1.05%	38
G Remote America 7.39%	G01	Hardy Rural Families	2.70%	39
	G02	Rural Southern Living	2.71%	40
	G03	Coal and Crops	1.81%	41
	G04	Native Americana	0.18%	42
H Aspiring Contemporaries 11.18%	H01	Young Cosmopolitans	3.22%	43
	H02	Minority Metro Communities	2.20%	44
	H03	Stable Careers	4.29%	45
	H04	Aspiring Hispania	1.48%	46
I Rural Villages and Farms 4.77%	I01	Industrious Country Living	1.30%	47
	I02	America's Farmlands	1.04%	48
	I03	Comfy Country Living	0.73%	49
	I04	Small-town Connections	0.48%	50
	I05	Hinterland Families	1.23%	51
J Struggling Societies 8.20%	J01	Rugged Rural Style	1.62%	52
	J02	Latino Nuevo	2.91%	53
	J03	Struggling City Centers	1.72%	54
	J04	College Town Communities	0.98%	55
	J05	Metro Beginnings	0.98%	56
K Urban Essence 8.63%	K01	Unattached Multi-cultures	0.38%	57
	K02	Academic Influences	0.47%	58
	K03	African-American Neighborhoods	1.93%	59
	K04	Urban Diversity	2.44%	60
	K05	New Generation Activists	2.37%	61
	K06	Getting By	1.05%	62
L Varying Lifestyles 0.80%	L01	Military Family Life	0.31%	63
	L02	Major University Towns	0.27%	64
	L03	Gray Perspectives	0.22%	65

Mosaic USA Group Descriptions

A full Mosaic media guide is available online at: www.buxtonco.com/mosaic.asp

Group A: Affluent Suburbia

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

The seven Segments in the Affluent Suburbia group comprise the wealthiest households in the nation. These segments outrank all other Mosaic Segments in terms of household income, home value and educational achievement. Concentrated in exclusive suburban neighborhoods, these households are predominantly white, college educated and filled with Baby Boom parents and their children. With their managerial and executive positions paying six-figure-plus incomes, they enjoy the good life in fashionable houses outfitted with the latest technology. These are the Americans who drive luxury cars, belong to country clubs, travel abroad and relax by sailing, golfing or skiing. Many are culture buffs who attend the theater, art shows, dance performances and concerts, all at high rates. Both their purchasing behavior and media choices reflect their interests in money management, travel, computers and gourmet foods.

Group B: Upscale America

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

The six Segments in Upscale America are populated with mainly white, college-educated couples and families living in the metropolitan sprawl. Most of the adults work as executives and white-collar professionals, and their upscale incomes provide them with large homes and comfortable lifestyles. They like to spend their leisure time getting exercise—jogging, biking and swimming are popular—or shopping for the latest in-fashion and high-tech electronics. They are active in community affairs as members of business clubs, environmental groups and arts associations. They're selective media fans who prefer magazines and cable TV channels that cover business, fashion and the arts. Their one exception is the Internet. These Americans are omnivorous Web users who go online for everything from banking and trading stocks to downloading music and buying merchandise.

Group C: Small-town Contentment

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

The five Segments in Small-town Contentment represent the nation's middle-aged, upper-middle-class families living in small towns and satellite cities. As a group, they share moderate educations and a mix of well-paying jobs in white-collar, blue-collar and service professions. With their locations outside the nation's major metros, these households can afford recently built homes and new SUVs and pickup trucks. They enjoy outdoor sports like hiking, fishing and camping. They are also close enough to big cities to frequent comedy clubs, nightclubs and upscale malls for designer clothes and sporting goods. They tend to have varied media tastes, enjoying music and comedy shows on television, modern rock and country music on the radio and fitness and music magazines from newsstands. They are active Internet users going online for instant messaging, exchanging email and getting the latest sports scores and news.

Group D: Blue-collar Backbone

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

The four Segments in Blue-collar Backbone are a bastion of blue-collar diversity. This group features above-average proportions of both old and young residents, whites and Hispanics, families and singles, homeowners and apartment renters. Most residents live in older outlying towns and cities, and work at blue-collar jobs in manufacturing, construction and retail trades. Their lifestyle reflects a working-class sensibility. Their most popular leisure activities include baseball, soccer, fishing and woodworking. They're more likely to go out to a veterans club than attend a concert or play. These budget-conscious households shop at discount clothiers and department stores, and they have low rates for buying investments or insurance products. With relatively few entertainment options due to their remote location or lack of discretionary income, this group is a strong market for traditional media. Residents like to watch soaps and game shows on television, listen to country music on the radio and read a variety of outdoor and women's magazines.

Group E: American Diversity

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

American Diversity is a reflection of how contrasting mid-America's population is. It is an ethnic mix of middle-aged couples, singles and retirees. With a few exceptions, these six Mosaic Segments consist of households with average educations and middle-class incomes from blue-collar and service industry jobs. Many of the group's adults are older Americans—aging singles and couples who've already exited the workplace. They tend to have unassuming lifestyles, scoring high for reading books and newspapers, going to movies and plays, and socializing through fraternal orders and veterans clubs. They have traditional media tastes, enjoying TV news, movies and game shows as well as business and shelter magazines. Conservative in their politics and fashion, they have limited interest in new clothing styles, consumer electronics or the Internet.

Group F: Metro Fringe

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

Metro Fringe is a collection of five racially mixed, lower-middle-class Mosaic Segments located primarily in satellite cities such as Kissimmee, FL, Flint MI, Joliet, IL and Fresno, CA. Many of the group's households consist of young singles and couples who work at blue-collar and service industry jobs. They tend to live in older singlefamily homes, semidetached houses and low-rise apartments. Overall, this group is relatively active and pursues sports-oriented lifestyles participating in activities such as soccer and softball, rollerblading, skateboarding, gocarting and video gaming. As shoppers, they patronize discount retailers where they buy the latest fashion and tech gear at low prices. In their homes, they're fans of electronic media, whether it's watching youth-oriented cable channels like Spike TV, FX and Cartoon Network, or going online to chat forums and Web sites for job listings or music downloading.

Group G: Remote America

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

The four Remote America Segments reflect heartland lifestyles, a mix of farming and small industrial communities mostly located in the nation's midsection. The working-class couples and families in this group tend to be employed in agriculture and blue-collar jobs that pay modest wages. The median home value is about half the national average, and a significant number of residents live in mobile homes. No group has a lower population density, and few have higher rates for outdoors-oriented lifestyles. Households spend their leisure time fishing, hunting, hiking and horseback riding. In their homes, they look to their TV sets for entertainment, especially game shows, soap operas and home improvement shows. Their magazine tastes may split along gender lines with the men reading hunting publications while the women peruse shelter magazines. On the radio, country and western is the preferred choice of music.

Group H: Aspiring Contemporaries

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

The four Segments in Aspiring Contemporaries are all filled with upward strivers. The households tend to be young (Generation Xers between 18 and 34 years old), ethnically diverse (about 40 percent are minorities) and unattached (about two-thirds are single or divorced). Yet despite traditional barriers to affluence, the members of these metropolitan segments are already solidly middle-class. Many live in relatively new homes or apartments valued at more than the national average—a reliable sign of upward mobility. They're big culture buffs who like to see plays, movies, comics and live bands. They spend a lot of their discretionary income on the latest fashions and consumer electronics. They're heavy media consumers, listening to jazz on the radio and reading the Sunday paper for science and technology news. Raised on technology, they are very Internet savvy, spending their leisure time online to chat, shop, job search, send instant messages, bid in auctions and frequent dating Web sites.

Group I: Rural Villages and Farms

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

Representing America's agricultural and mining communities, Rural Villages and Farms is a collection of five low-density Segments filled with middle-class families and couples of varied ages. Most of the households in this group are married, white and high school educated. They maintain tranquil lifestyles in unpretentious houses and comfortable mobile homes. They share a fondness for outdoor sports, enjoying fishing, hunting, camping and motor sports. Many residents are do-it-yourselfers who are into woodworking and needlework. They like to shop at the big-box home improvement chains and watch how-to shows on TV. When it comes to media, nothing dominates like country music. They watch their favorite country and western stars on TV, listen to them on the radio and attend their concerts.

Group J: Struggling Societies

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

The five Segments in Struggling Societies symbolize the challenges facing a significant number of economically challenged Americans. These households tend to be disadvantaged and uneducated. With incomes half the national average and nearly a third never completing high school, they are consigned to low-level jobs in manufacturing, health care and food services. Many of these residents are young, minorities, students and single parents trying to raise families on low incomes and tight budgets. Without much discretionary income their activities are limited and leisure pursuits include playing sports like basketball, volleyball and skateboarding. They shop at discount clothiers and sporting goods stores for casual apparel and athletic shoes. In these lessfortunate communities, television is a main source of entertainment, specifically reality programs, sitcoms, talk shows and sports. This group also relates to ethnic-oriented media, creating a strong radio market for stations that play Spanish, Mexican and urban contemporary music.

Group K: Urban Essence

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

As a whole, the six segments in Urban Essence make up the nation's least affluent group, a collection of relatively young minorities living in older apartments. More than half the households consist of African Americans and Hispanics. Many of these residents are single or single parents working at entry-level jobs in service industries. With their low education levels and household incomes, residents lead unpretentious lifestyles. Many spend their leisure time playing sports like baseball, basketball and football. With their above-average household size, they make a strong market for children's toys and electronic gear, especially video games, dolls and board games. They have high rates for enjoying traditional media, reading ethnic-targeted magazines, listening to jazz and urban contemporary radio and, especially, watching television. It's hard to find a network program or cable channel that they don't view watching comedies, cartoons, sports, soaps and game shows.

Group L: Varying Lifestyles

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

The three Segments that make up Varying Lifestyles are an unconventional group. What they share is the singular experience of living in group quarters. A majority of this group lives the unique lifestyles offered by the military and university dorm life. Though their daily lives are different from many Americans—as well as each other—those who have the ability are more likely than average Americans to visit museums, zoos and state fairs. They like to stay active doing aerobic exercise, hiking, bowling and playing sports like tennis, baseball and volleyball. They're frequent travelers who vacation abroad as well as within the United States. At home, they divide their time between the television and computer screens. They typically watch TV news, comedy programs and latenight talk shows. When online they frequent chat rooms, auction and banking sites and listen to Internet radio with a preference for rock 'n' roll.

Mosaic USA Segment Descriptions

Group B: Upscale America

Segment B03: Urban Commuter Families

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

Demographics

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

Lifestyles

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

Media

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

Group C: Small-town Contentment

Segment C02: Prime Middle America

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

Demographics

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

Lifestyles

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

Media

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

Group C: Small-town Contentment

Segment C04: Family Convenience

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

Demographics

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

Lifestyles

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

Media

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

Group E: American Diversity

Segment E02: Urban Blues

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

Demographics

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

Lifestyles

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

Media

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

Group F: Metro Fringe

Segment F01: Steadfast Conservatives

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

Demographics

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

Lifestyles

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

Media

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

Group F: Metro Fringe

Segment F05: Grass-roots Living

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

Demographics

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

Lifestyles

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

Media

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

Group G: Remote America

Segment G02: Rural Southern Living

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

Demographics

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

Lifestyles

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

Media

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

Group I: Rural Villages and Farms

Segment I05: Hinterland Families

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

Demographics

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

Lifestyles

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

Media

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

Group J: Struggling Societies

Segment J02: Latino Nuevo

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

Demographics

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

Lifestyles

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

Media

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

Group K: Urban Essence

Segment K04: Urban Diversity

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

Demographics

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

Lifestyles

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

Media

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