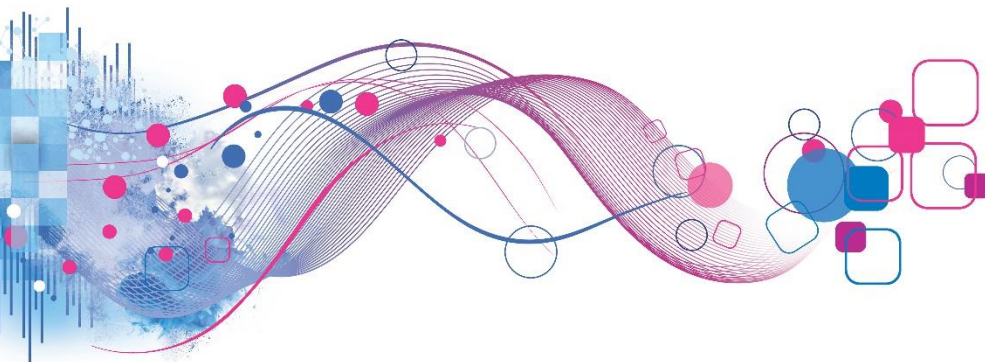




Mosaic[®] USA

Type Q62 Description



Type Q62: Enjoying Retirement

Relaxed, retired couples and individuals in suburban homes living quiet lives



A haven for elderly Americans, Enjoying Retirement are over 65 years old and no longer in the workforce. As members of the Greatest Generation, they grew up during the Depression and World War II, typically married young and then thrived in the workplace in the latter half of the 20th century. Today these seniors—a mix of elderly couples and widowed individuals—are reaping the rewards of their many years of work and have settled in quiet subdivisions.

They live well on decent pensions and investments. They have done very well in managing their investments with their

lower middle-class incomes. With reduced living expenses, Enjoying Retirement can afford to own a comfortable cottage or ranch house worth about \$250,000—a price above the national average. Some moved to their homes in mixed-age communities about a decade ago, after their children had finally left home and they could retire with some financial security. Not fans of the active retirement communities, they're happy in vibrant cities like Tucson, Ariz. and Yarmouth, Mass., with access to transportation hubs and top-flight hospitals.

Enjoying Retirement are not about working up a sweat—except for perhaps a walk or a round of golf. They engage in a lot of indoor activities: watching TV and listening to classical music as well as pursuing hobbies like needlework and playing cards. They also like to go out on the town, and have the disposable cash to dine out regularly or try their luck at casinos. After a lifetime of labor, these Americans enjoy traveling; they take cruises to places like the Mediterranean and drive by RV throughout the US.

Enjoying Retirement have the money to shop, but they find little joy in consumption. These brand-loyal traditionalists like to buy tried-and-true styles at stores they've patronized for years, and browse a bit before finding a solid classic shirt or pair of slacks. While they're admittedly tech-shy and own few consumer gadgets, they like cars that are equipped with all the latest options, especially new luxury sedans.

Enjoying Retirement are also brand-loyal when it comes to media. They still read a newspaper from cover to cover every day. These well-read Americans also read magazines, and subscribe to a variety of publications. Many keep their TVs on all day for a comforting audio backdrop to their routine. Regarding TV as their main source of news and entertainment, they like to tune in to early evening shows, game shows and reality shows. Late-adopters when it comes to the internet, they rarely go online for shopping or banking. However, they will do more age-specific activities online, like buying prescription drugs and making travel arrangements to visit their grandkids.

The value system of Enjoying Retirement reflects old-fashioned traditions. They're religious Americans who express their faith by going to church and synagogue. They donate to religious charities, as well as many other not-for-profit groups—health, political, environmental and arts groups. Risk-averse, they buy a lot of insurance products. They tend to vote Republican and are active in their communities.

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