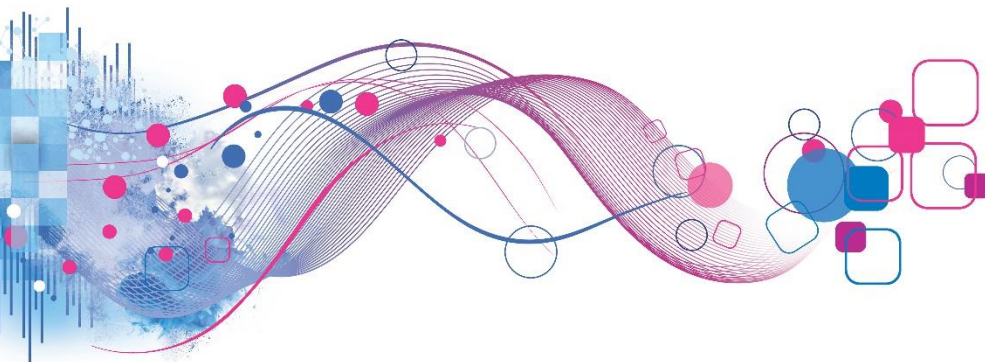




Mosaic[®] USA

Type P61 Description



Type P61: Simple Beginnings

Singles and single parent households with modest incomes in city apartments



A diverse segment, Simple Beginnings are among the nation's least affluent, striving to make ends meet. They face many challenges: incomes of half the national average, below average educations and low-level jobs in the service sector.

Most are single, but they're not alone. Nearly three quarters of households consist of single-parents and their children, one of the highest rates in the nation. As such, many are trying to raise children on low incomes, tight budgets and language barriers.

With these demographics, Simple Beginnings typically live in crowded low-rise apartment complexes in cities throughout the West and South. Rents are cheap; the streets are often lined with small factories and parking lots rather than schools and parks. For many, however, these units are all they can afford, though the hope is to move up and out as soon as possible. In this transient world, the majority of residents have lived at their current address for fewer than 3 years.

In Simple Beginnings, there's not a lot of money for active lifestyles. The adults pursue few leisure activities, other than the occasional movie. They try to take their kids to free activities, such as baseball and soccer at local parks, or an occasional excursion to the zoo. These families spend a lot of free time at home, where they listen to Latin music and watch Spanish TV stations. They travel little.

Simple Beginnings find joy in consumption, but their thin wallets consign them to discount stores and clearance racks in mid-scale stores. They frequent a range of clothiers—from Family Dollar to Sears and JCPenney to try and rein in their desire to buy the latest fashions. To support family requirements, they will shop at places like Kmart. Few have much left every month to devote to savings, and these young families tend to have no investments and no interest-bearing bank accounts.

They carry debit and credit cards but may struggle to pay their bills every month. Only a third owns a car, which is usually a used domestic subcompact. Their one splurge is consumer electronics. If they can't afford to take their kids on fancy vacations, at least they can outfit their homes with large-screen TVs and discount electronic devices. A number of households pay for premium cable channels each month.

Despite the downscale landscape—or perhaps because of it—Simple Beginnings feel driven to succeed, so they can impress their family and peers. They remain devoted parents who like to indulge their kids and protect them from the harsher realities of crime and transient populations within their neighborhoods. While they are not very politically active, these residents do get involved in their church and community. They're willing to support a good cause if it will better their neighborhood and, more importantly, their own standard of living.

Contact information



experianmarketingsolutions@experian.com



experian.com/mosaic



(877) 902-4849

