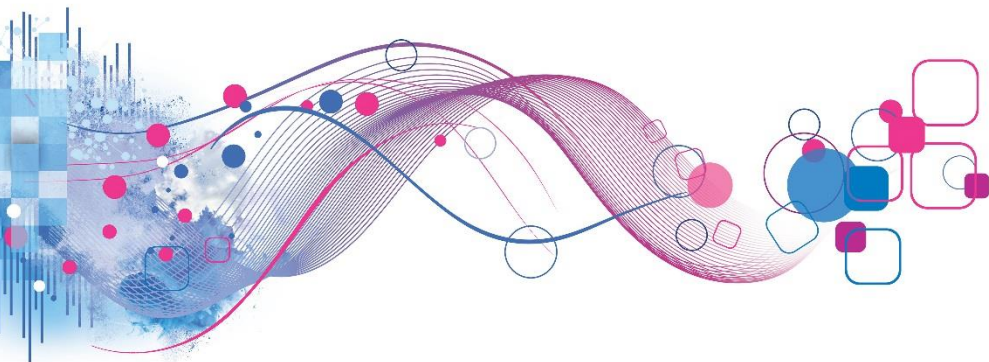




Mosaic[®] USA

Type S70 Description



Type S70: Thrifty Singles

Middle-aged singles with limited income in transitional small town and exurban apartments



Thrifty Singles is a segment of middle-aged singles and divorced individuals with one of the lowest average incomes in the country. Centered in Southern and Midwestern towns and small cities, these consumers in their 30s to 60s often struggle to support even a simple lifestyle. Traditional family dynamics are a rarity. The majority of households contain single or divorced parents. Most of the adults have below-average educations—many don't have a college degree—and they hold minimum-wage jobs as laborers and service-sector workers.

With their low incomes, few can afford to own a home. 85 percent of the householders are renters, living in low-rise apartments and duplexes often located in worn neighborhoods. They express concerns about crime, drugs and pollution. Many are also rootless and must deal with the challenges of constantly moving; only a small percentage belongs to a church, PTA or civic group. In this segment, two thirds of the householders have lived at the same address for fewer than three years.

When they're not at work, Thrifty Singles are unable to afford many leisure activities. They tend to spend their evenings at home, watching TV or listening to music, and may occasionally splurge on a ticket to a concert. These folks don't have the discretionary spending to regularly go to movies, plays, or even bars. If they want to get outdoor exercise, they'll consider bowling or swimming. When they want to go out to dinner, it's typically to a fast food chain.

As consumers, these price-sensitive shoppers worry about living beyond their means. With few investments and savings, they get by with occasional loans and paying only with cash or money orders. They shop discount department stores like Dollar General; anywhere else, they head right for the clearance racks. They shy away from a lot of new technology, but will buy electronics that enhance their TV viewing experience. When it comes to cars, they would like to buy a great-looking sports car but typically settle for a used domestic, economy car that won't break down too often.

With nightlife out of the question, TV is the chief form of entertainment in this segment, with members watching early evening shows. Thrifty Singles tend to read few newspapers and magazines but are the most likely segment to read *USA Today* daily. They're starting to become more comfortable with the internet.

They dislike their low standard of living but aren't sure if they can do much to improve it. Many would like to start their own business or try a new line of work. Worried about the future, they seek out ways to improve their present lives.

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