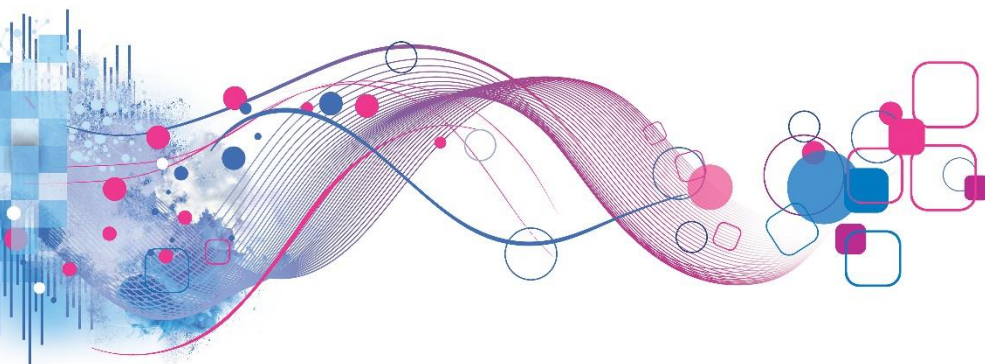




# Mosaic<sup>®</sup> USA

Type C11 Description

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## Type C11: Sophisticated City Dwellers

Wealthy boomer-aged couples living in cities and closed-in suburbs



The vanguard of the Baby Boom Generation, Sophisticated City Dwellers is comprised of empty-nesting couples between 50 and 65 years old. Most households consist of married couples—90 percent have no children at home and are finally enjoying the kick-back-and-relax stage of their lives. With their graduate school educations, they earn high incomes at professional and technical positions and often travel for business. Virtually all own older single-family homes in established neighborhoods. Scattered throughout the nation, this segment's members are found in both large metros and mid-sized cities. One sign of their stability is the high

percentage who have lived at the same address for over ten years.

Sophisticated City Dwellers enjoy active leisure lives. They like to exercise at fitness clubs and do non-aerobic sports such as golf and yoga. They have a cultured lifestyle and enjoy going to plays, museums and reading books, specifically on a Kindle. They also have enough time and money to travel frequently, both domestically and internationally. With their parenting years behind them, these couples relish the opportunity to take cruises, go to casinos and frequent restaurants.

As shoppers, Sophisticated City Dwellers are both brand- and bargain-sensitive. They patronize all kinds of brick-and-mortar stores, from high-end retailers to discount clubs, and also buy products through catalogs, direct mail and online. Although they are much more likely to be in the market for a new vehicle than a used one, they're not known as early adopters when it comes to consumer electronics, nor are they fashion-forward. Now approaching retirement age, they're increasingly health-conscious and usually only snack on healthy foods while avoiding the fast food their kids may have grown up on. When they shop, they take along coupons clipped from newspapers or downloaded from the internet.

Sophisticated City Dwellers tend to have eclectic media tastes. They're print fans who read daily newspapers from cover to cover and subscribe to magazines that specialize in business, news and travel. They go online often to track down news, book travel and research medical subjects as well as make purchases. Sophisticated City Dwellers still maintain their love of music, though these one-time rock 'n' rollers now listen to jazz, classical and easy listening music.

No longer the radicals of their youth, just over forty percent of Sophisticated City Dwellers align themselves with the Republican Party while nearly one third vote for the Democratic nominee. Though they are split down party lines, we know all but about five percent are politically aware and make it to the booth on Election Day. They're more liberal regarding environmental issues, however, and donate to "green" causes.

The evolution of the countercultural generation evident in Sophisticated City Dwellers reflects an economic system that has rewarded these members handsomely. Thanks to their high incomes, they've accumulated large portfolios of investments to fund their retirement. With homes they've owned for many years, they're creditworthy prospects for home equity loans, insurance and lines of credit. They carry multiple credit cards and typically pay off their balances each month.

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