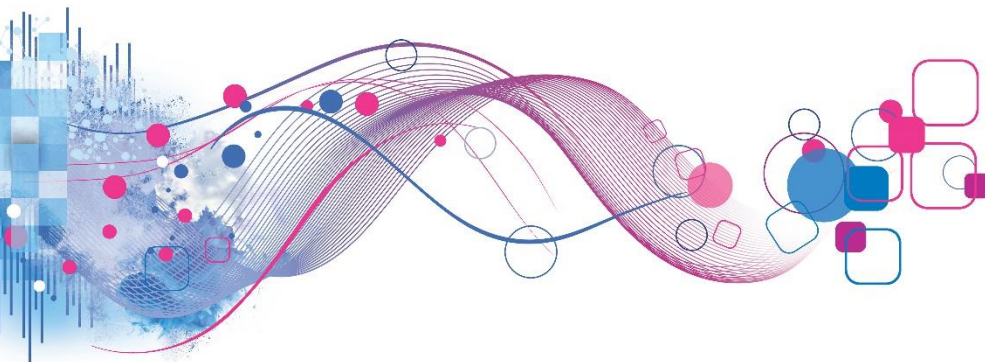




# Mosaic<sup>®</sup> USA

Type J36 Description

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## Type J36: Settled and Sensible

Mature, established couples with adult children and singles in suburban and rural neighborhoods



A quietly aging segment, Settled and Sensible consist of empty-nesting couples and singles close to retirement. Many live in older neighborhoods in Northeastern and Midwestern cities that thrived during the heyday of industrial manufacturing.

Today the residents—and their modest homes—are getting on in years: one third of household heads are over 65 years old and a quarter are retired. The remaining members, most with high school educations, earn decent wages from blue-collar jobs. The money goes far in these communities, where

many homeowners have already paid down their mortgages. Many of these homeowners have lived at the same house for at least 25 years and have homes that were built in the 1930s, 40s and 50s.

Settled and Sensible lead unassuming, home-based lifestyles. They like to spend their free time watching TV, reading books and newspapers, and managing their extensive collections of coins, figurines and other collectibles. Their idea of a date is hitting a casino or taking in a dance at the union hall or veterans' club.

Settled and Sensible are loyal to favorite brands and comfortable styles, and value-conscious as they seek out coupons from the newspaper for weekly deals. When they need a car, they generally drive one of the older nameplates from Detroit's glory years. They are far along in building their retirement nest egg, but they're still concerned about going into debt. With many having been proud members of unions, Settled and Sensible still tend to be team players who want peaceful, hassle-free lives for themselves and their friends. They also tend to vote Democratic.

To preserve their mellow lifestyles, Settled and Sensible turn to old-fashioned media. They still get a daily newspaper and read most of the pages every day. When they turn on the radio in their family room, they like to listen to country or golden oldies. However, they mostly look to their TV sets for entertainment and catch the early evening shows, game shows and reality shows.

Settled and Sensible are direct mail receptive and resonate with the "Buy American" persona that attracts them to brands that portray core American values like honor, dignity and home-grown values. They often judge brands by their customer service and look for brands to educate them about the potentially important product and services they need to purchase.

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