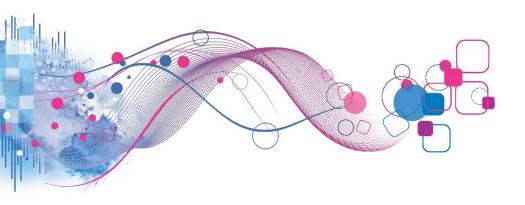


## Mosaic<sup>®</sup> USA

Type C12 Description



## Type C12: Golf Carts and Gourmets

Thriving retirees and empty-nesters in comfortable communities



With three quarters of members over 65 years old, Golf Carts and Gourmets are retirees living in relative comfort. Most of these households are married couples without children enjoying active retirements. However, many of these educated residents choose to work past retirement and are earning solid paychecks from professional and technical occupations.

With their salaries, pensions and investments, many households report incomes of more than \$120,000—enough to afford relatively new homes and condos in beachfront

retirement resorts.

Golf Carts and Gourmets feel they have put in their time raising families and working hard, and they're ready to enjoy the finer things in life. They like going out to restaurants, plays, classical concerts and casinos. They have the time and money to travel and they especially enjoy taking cruises and visiting friends and relatives around the country. These active seniors try to stay fit by golfing, playing tennis and swimming. Around their homes, they lead quiet lives: reading books and newspapers, playing cards and cooking for fun.

With their solid incomes, Golf Carts and Gourmets like to frequent malls and shop at reputable department stores like Nordstrom and Dillard's. These traditionalists buy clothes that are conservative and high-quality. However, they also like their possessions to make a statement, and it is important for them to be well-groomed. While they care about having a healthy diet, they also consider themselves foodies who like foreign foods and spicy dishes.

These maturing households will always be fans of traditional media. They read newspapers from cover to cover and subscribe to venerable magazines that cover travel, sports, and business topics. They tune in to the radio for news and music, especially stations that play easy listening and golden oldies of the 6os and 7os. They consider TV their favorite form of entertainment, preferring movies, dramas and reality shows. By contrast, they're still a little nervous around newer media like Netflix and YouTube. They'll go online for news and information—stock quotes, medical research and map directions in particular—but this is no segment for downloading music, watching video streams or gaming. And radio and mobile SMS—not recommended channels for brand messaging with this segment.

Golf Carts and Gourmets are more of a conservative bastion on political issues as well. They describe themselves as people of faith who attend religious services. The majority belong to the Republican Party despite some pockets of Liberals and Independents. Many have a global awareness and give generously to many charities including health, educational and cultural groups. However, that philanthropy is tempered by a fiscal conservatism. These households have amassed large nest eggs and are typically drawing down their retirement accounts. In order to maintain their comfortable standard of living, they carry plenty of insurance and umbrella coverage to protect their substantial assets.

## Contact information



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