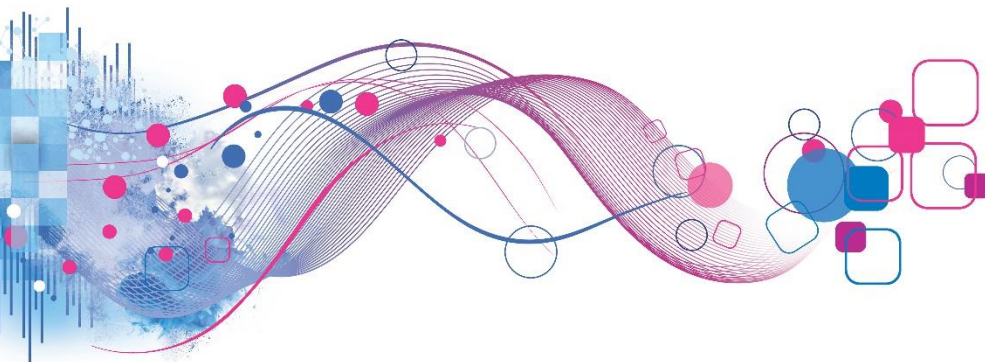




Mosaic[®] USA

Type F23 Description



Type F23: Families Matter Most

Young, established families in scenic suburbs leading active, family-focused lives



A fast-growing segment, Families Matter Most reflects the migration of young families to new subdivisions in the West and Midwestern states. More than nine out of ten households have kids—and many have multiple kids—and these young, middle-class families have settled in a landscape of recently built subdivisions. The adults have some college education—only a quarter of household heads have a degree—and they work at a mix of white-collar and blue-collar jobs. Many have landed management, construction or jobs in health and education that have already placed them on the first rung of the road to upward mobility.

With their sprawling families and new mortgages, both parents need to work to maintain their newly minted middle-class lifestyles. They manage financially thanks to credit cards and car and home improvement loans, but their IRAs and 401(k)s have low balances.

To safeguard their families, they have acquired plenty of health and term life insurance.

Families Matter Most are all about the kids. Team sports are popular and many youngsters sign up for Little League teams. On weekends, parents take their children to museums and zoos for the educational stimulation, and pools and bowling alleys for fun. With their solid, middle-class incomes, these households have enough money to buy plenty of toys, games, consumer gadgets and athletic equipment. When they travel—typically during school breaks—they often head to theme parks, beaches and all-inclusive family resorts. These Americans need large cars to shuttle their big families, so oversized SUVs, CUVs and minivans are the vehicles of choice.

When they finally relax at home, these households turn to electronic media for entertainment. They're big TV fans and gather around their large screens for favorite movies—often as a family. Their taste in music is remarkably wide—everyone from Madonna and Run DMC to the Jonas Brothers. Increasingly, the parents and their children are turning to the internet for entertainment and utilitarian uses. While the kids go online to play games and share video files, the adults head to websites for banking, telecommuting and shopping. They are omni-channel purchasers, taking advantage of e-tailer only shopping, online discounts, and eBay-like bidding sites, not to mention frequenting brick-and-mortar stores.

Families Matter Most tend to be casual about their attitudes, except when it comes to their children. They're big on family values, believing in the sanctity of the evening meal and going to religious services every week. Politically interested, they support the Republican Party slightly more than the Democratic. However, they hardly qualify as activists and get involved in few organizations other than their local church.

Families Matter Most have adopted attitudes and routines that help them juggle work and child-rearing. As shoppers, they're price sensitive consumers who look for discount stores that offer durable and comfortable fashion. For meals, they're not too concerned about serving balanced meals or the latest organic offering. The parents here are always last to take care of themselves, whether it's working out or finding time to visit a doctor when sick. In these households, the kids always come

first. When they want to celebrate—either a soccer victory or a good report card—they head straight to the nearest fast food restaurant.

Contact information



experianmarketingsolutions@experian.com



experian.com/mosaic



(877) 902-4849

