

Type F04 Group F Metro Fringe **Urban Grit**

Anthony and Angela

Young, ethnically mixed, working-class singles and single-parent households living in blue-collar neighborhoods in second-tier cities scattered around the country

0.55% 



Overview

Rankings

Age Rank 16/60
Wealth Rank 44/60

Top Markets

Riverside
Atlanta
Sacramento
Los Angeles
New York

Top Internet Sites

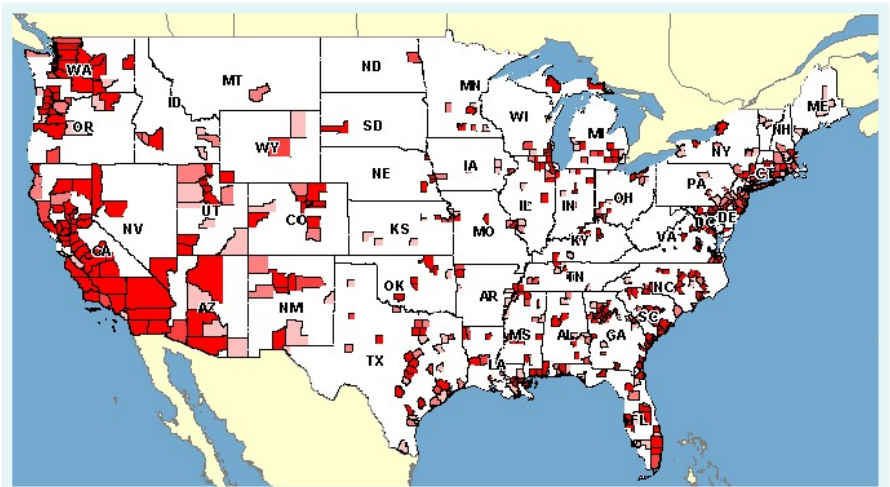
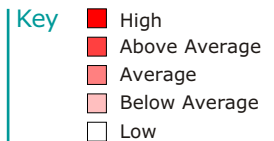
www.univision.com
www.wwe.com
www.myspace.com
www.mtv.com
www.nick.com

Preferred Cars

Ford Aerostar
Ford Probe
Mercury Tracer
Nissan Pickup
Toyota Tercel



Locations



Contents

1	Overview
2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
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Description

Demographics

Life can be hard in Urban Grit, a cluster of blue-collar neighborhoods in second-tier cities scattered around the country. In this working-class lifestyle, the population is ethnically mixed—more than half the residents are Hispanic or African American—and predominantly young. Nearly a third of the populace is under 35 years old, and most households contain singles or single-parent families with less than one in five containing married couples with children. Their below-average educations result in low-level jobs in retail, blue-collar trades, health care and food services. With their modest incomes well below the national average, many households live in fixer-upper homes or low-rise rentals in older apartment buildings.

Lifestyles

The young and restless households of Urban Grit lead fairly active, if modest, lifestyles. They participate in team sports and frequently play basketball, soccer, softball and hockey. On weekends, they'll attend a dance performance or take their kids to the zoo. Those with children are also active in PTA groups. Having to watch their budgets, they shop at discount stores such as K-Mart, Payless Shoes and Ross Dress for Less. They like to shop and are willing to go out of their way to find new stores. With their spending patterns influenced by their children, they buy infant toys, electronic dolls and handheld video game devices. Many drive used foreign and domestic compacts, which they take for infrequent long-distance trips. Financially strapped, they have little or no investments and are likely to have personal and payday loans.

Media

Few Mosaic types have more fans of advertising than Urban Grit. These young, working-class consumers appreciate the entertainment value of TV advertisements and recall commercials while clothes shopping. They're big fans of a variety of TV programs, including soap operas, sitcoms and court shows. They also tune in to radio stations that feature Spanish, Mexican and urban contemporary programming. They describe themselves as newspaper readers, though they typically turn to the classified ads first. They're more likely to spend time reading magazines of various topics such as Parenting, Essence, Vogue and Money. When they go online, which is relatively rarely, it's often at a library to check out job search websites.

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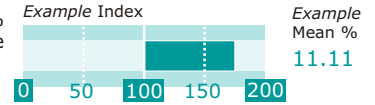
0.55% 



Demographics

Who We Are

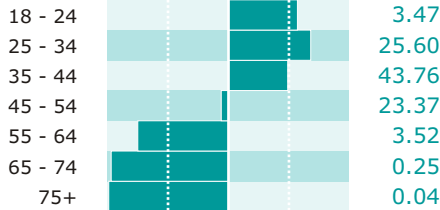
Charts show Index and Mean %
Index 100 indicates US average
See **Supporting Notes**
for further details



Gender



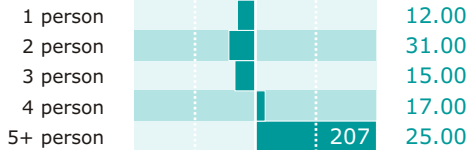
Age



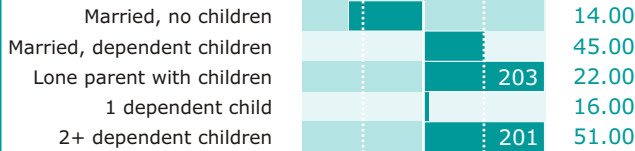
Marital Status



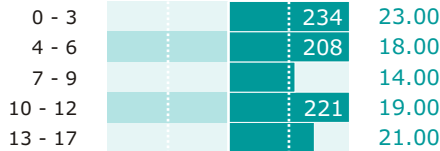
Number in Household



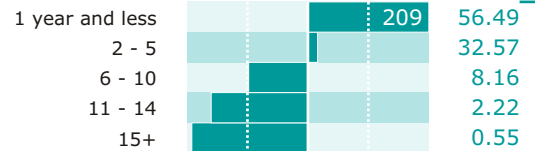
Household Composition



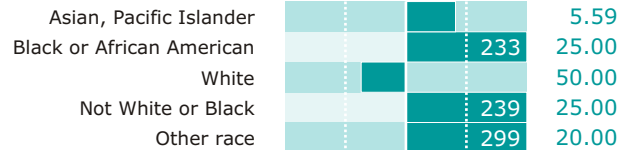
Age of Children



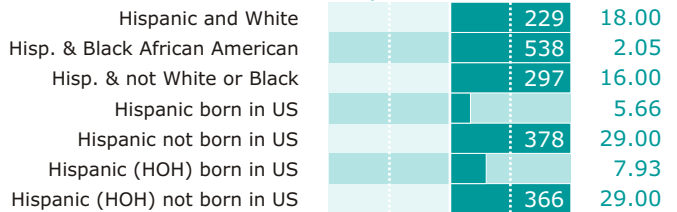
Length of Residence



General Race



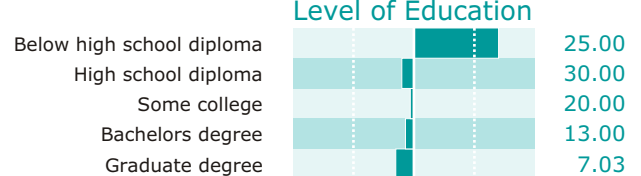
Hispanic Race



Religion



Education



0 50 100 150 200

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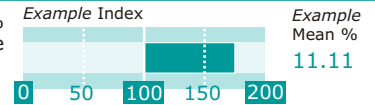
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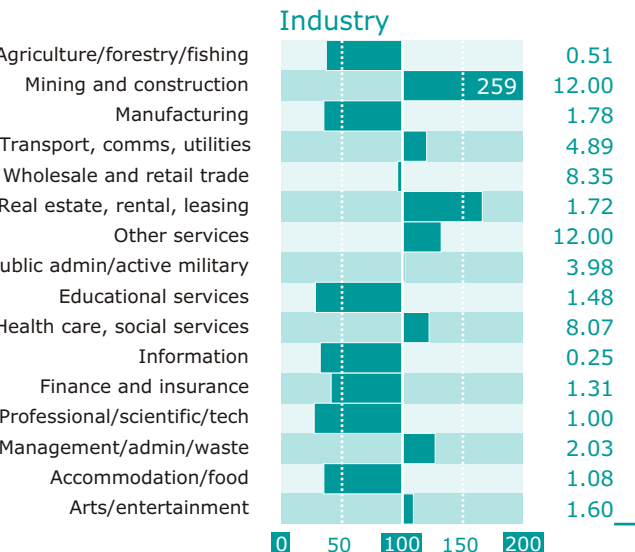
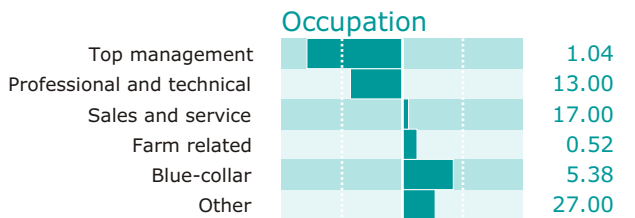
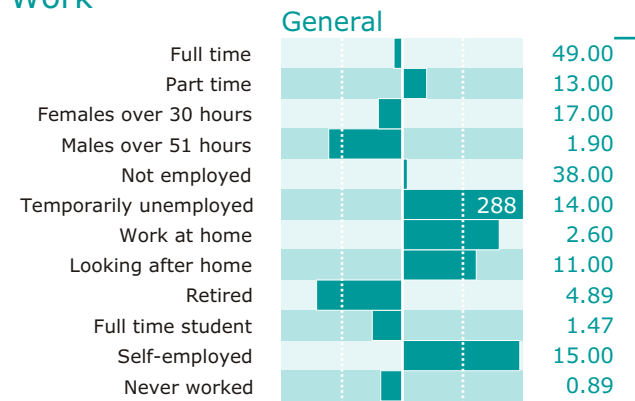


How We Make a Living

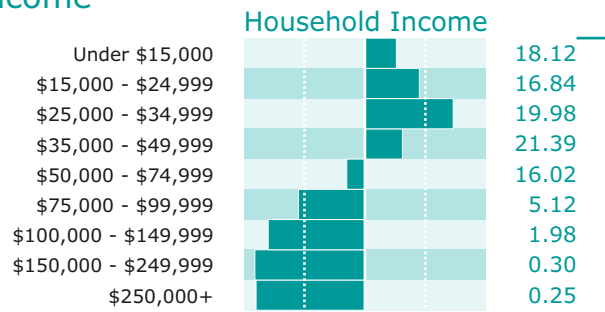
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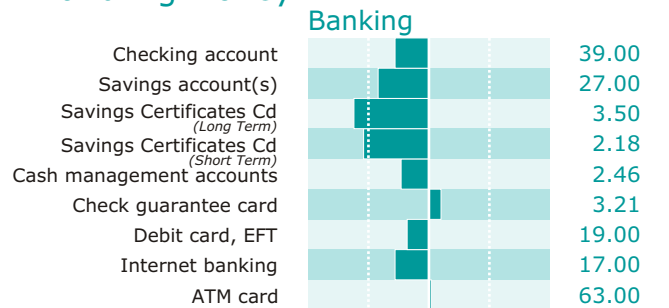
Work



Income



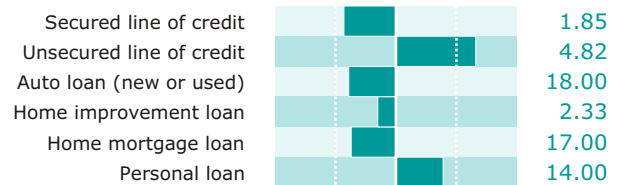
Handling Money



Credit Cards



Loans



Type F04 Group F Metro Fringe Urban Grit

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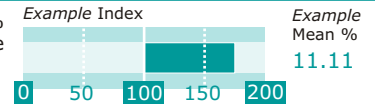
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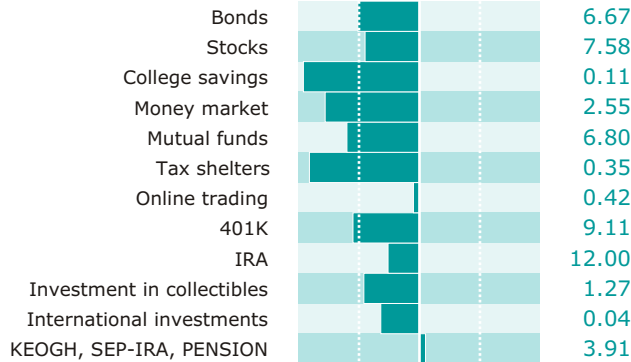
How We Make a Living

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Handling Money

Savings & Investments



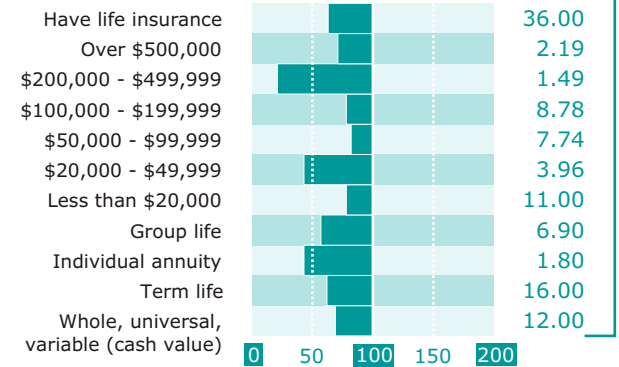
Shareholdings



Medical Insurance



Life Insurance

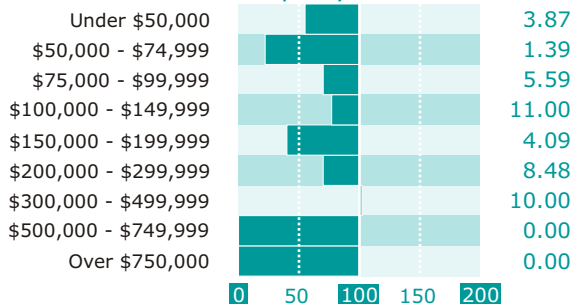


Where We Live

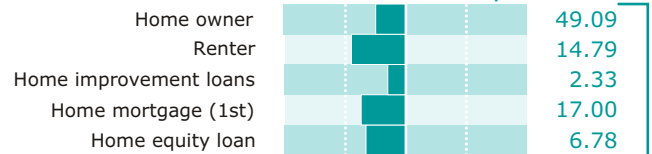
Type of Property



Property Value



Home Ownership



Insurance



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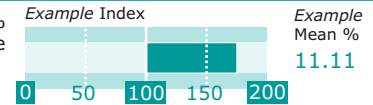
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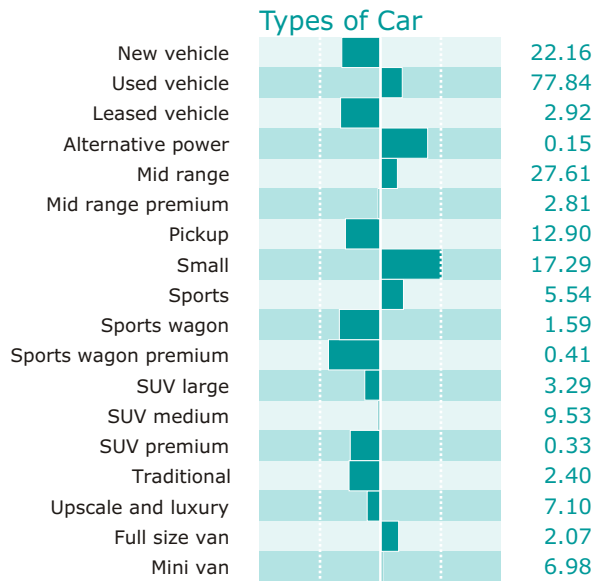


Our Home Lives

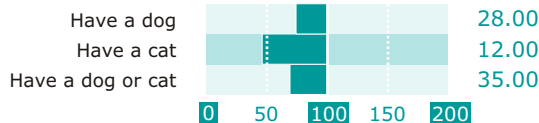
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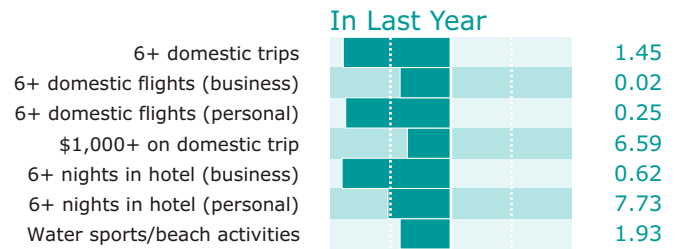
Car Ownership



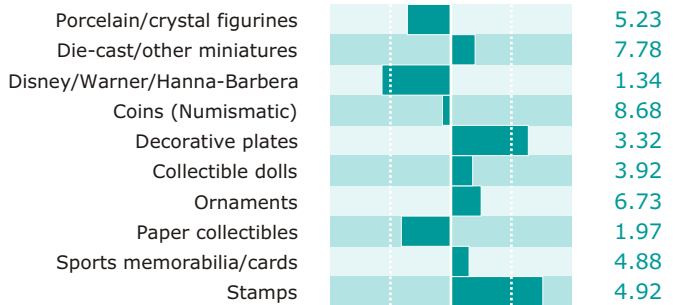
Pets



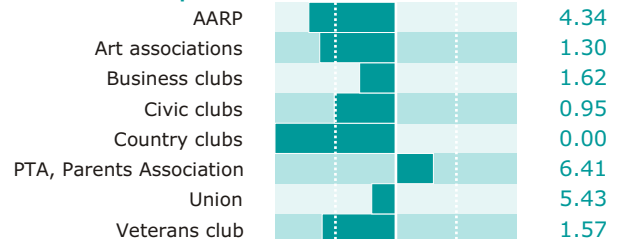
Travel and Vacations



Collectibles



Memberships



Group F Metro Fringe
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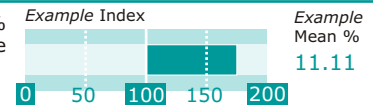
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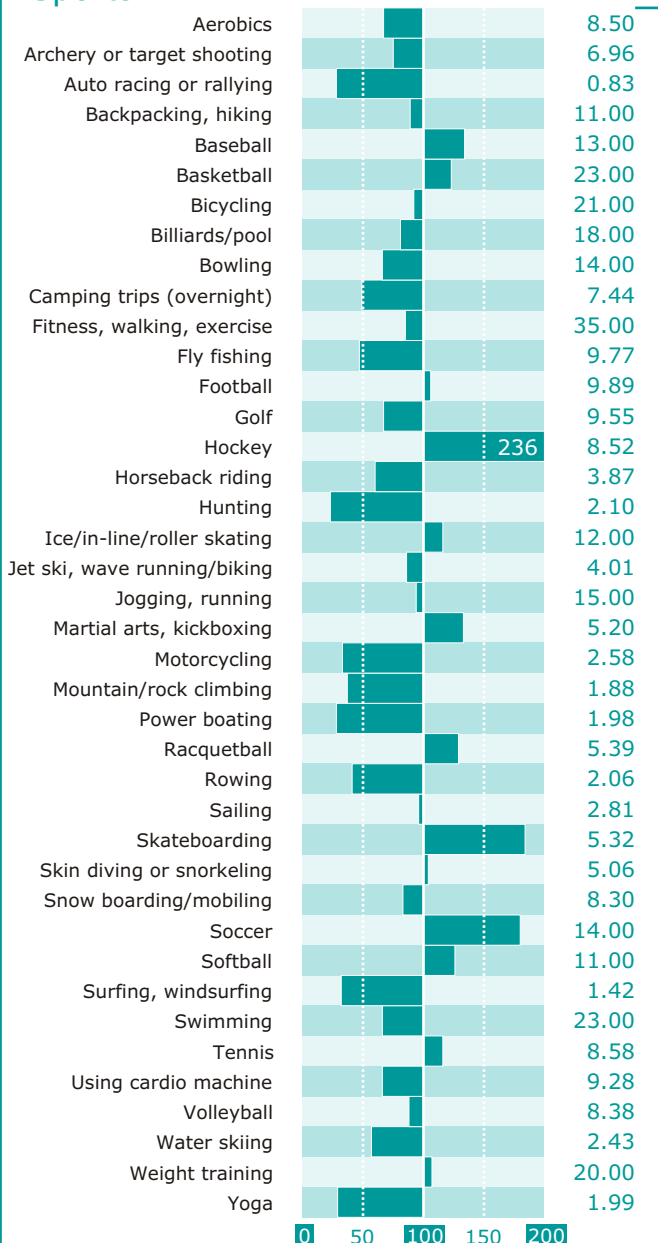


Our Home Lives

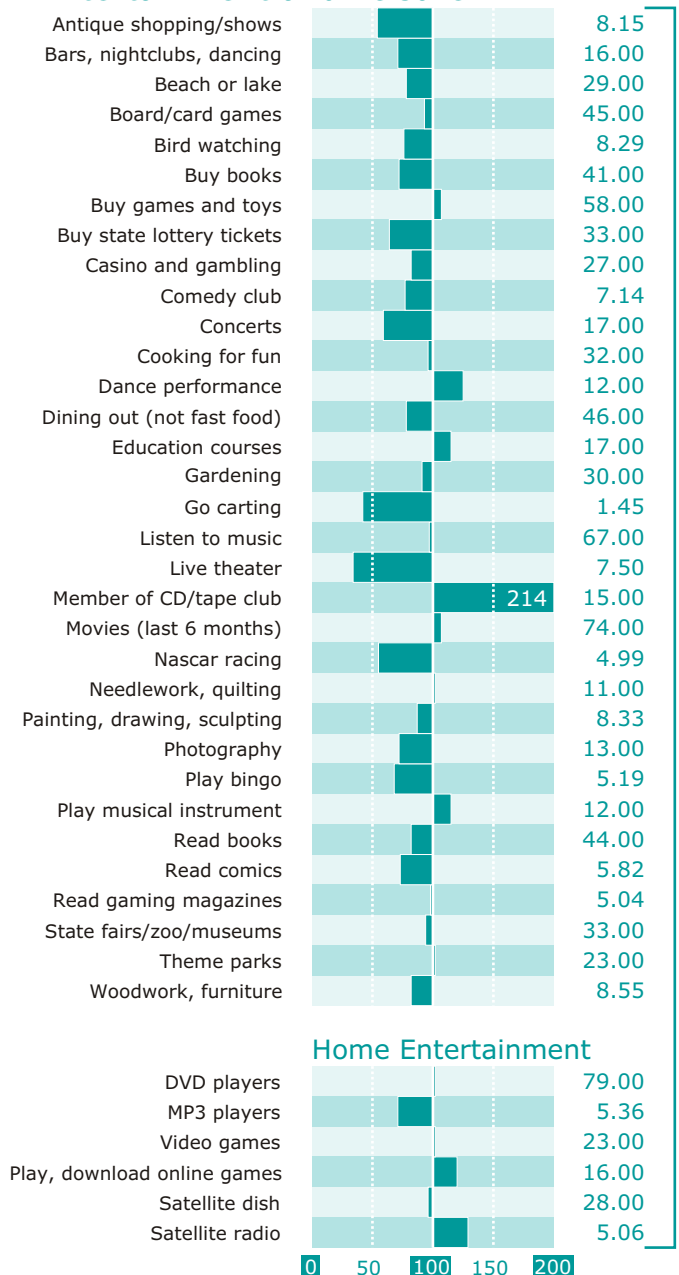
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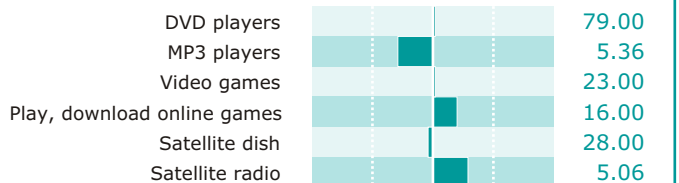
Sports



Entertainment and Leisure



Home Entertainment



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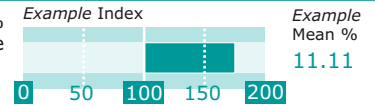
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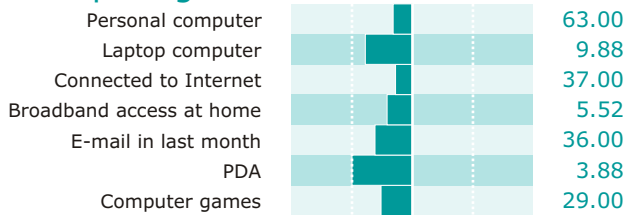


Our Home Lives

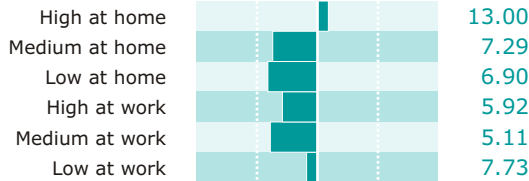
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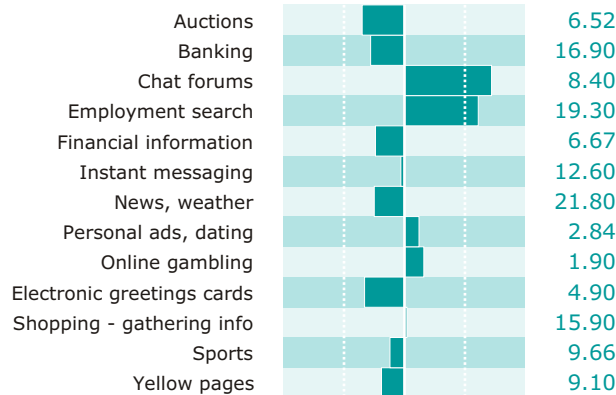
Computing and Internet



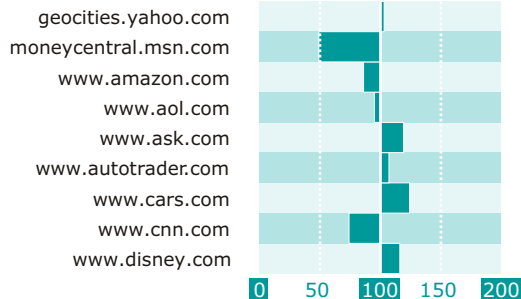
Internet Activity



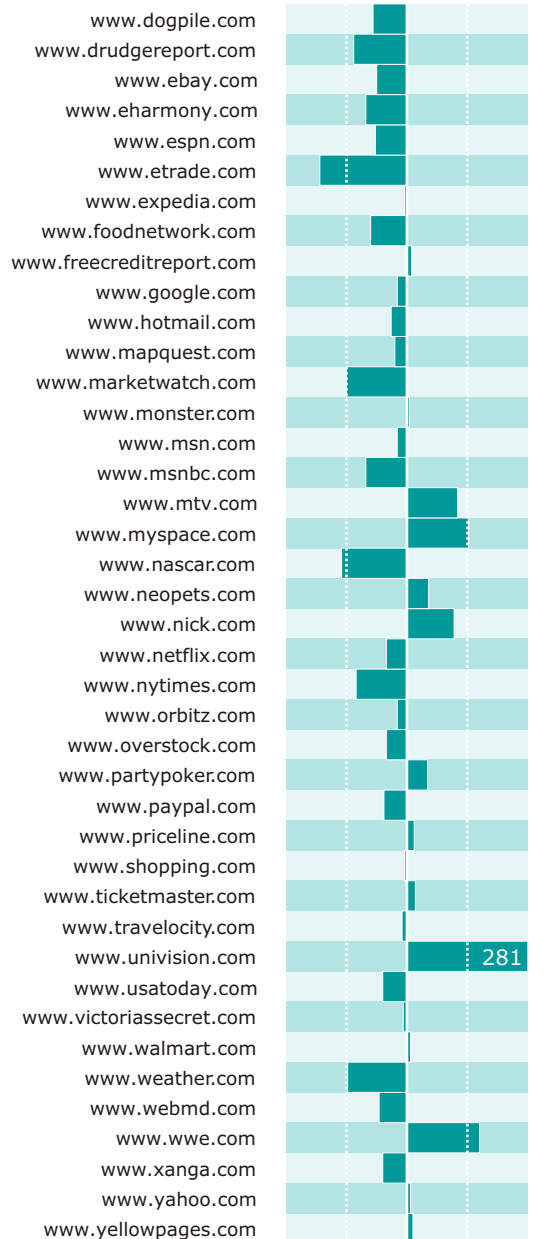
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

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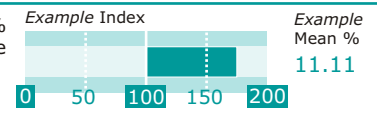
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Our Home Lives

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Telephones

International calls	18.00
Prepaid calling card	24.00

Cellular Phones

Have a cellular phone	62.00
Business	4.62
Personal	51.00
Analog mode	20.00
Call blocking	19.00
Call forwarding	23.00
Call waiting	41.00
Caller Id	44.00
Digital mode	17.00
Internet access	24.00
Nationwide coverage	32.00
Text messaging	33.00
Three way calling	25.00
Voice mail	47.00
Monthly bill \$150+	3.30
Monthly bill \$100 - \$149	7.29
Monthly bill \$50 - \$99	30.00
Monthly bill under \$50	14.00

Radio

High drive time	29.00
Medium drive time	20.00
Low drive time	20.00
High all day	23.00
Medium all day	14.00
Low all day	24.00
All news	9.14
All sports	1.72
Black rhythm and blues	308 2.99
Classic rock	8.90
Classical	4.10
Country (or Western)	11.90
Easy listening	3.07
Golden oldies	5.09
Jazz	6.49
Spanish	314 18.20
Urban contemporary	15.90
Mexican, Ranchera, Tejano	313 18.20

TV and Cable

High prime time	23.00
Medium prime time	22.00
Low prime time	25.00
High early and late fringe	20.00
Medium early and late fringe	15.00
Low early and late fringe	24.00
High all day	23.00
Medium all day	21.00
Low all day	22.00
High cable TV	26.00
Medium cable TV	16.00
Low cable TV	24.00

TV Primetime

Comedy and variety	14.30
News and documentary	19.30
Feature film	14.40
General drama	56.80
Nature	2.41
Reality	39.70
Science	2.84
Situation comedy	43.60
Sports	3.63
How-To	5.61

TV Daytime

Drama	19.00
News	23.70
Game show or contest	4.21
Talk or informational	2.49

TV Early Evening

Weekday news	19.50
Weekend news	22.90

TV Late Fringe

Monday - Friday	15.80
Weekend	14.60

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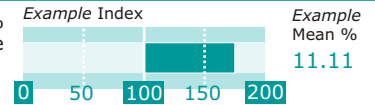
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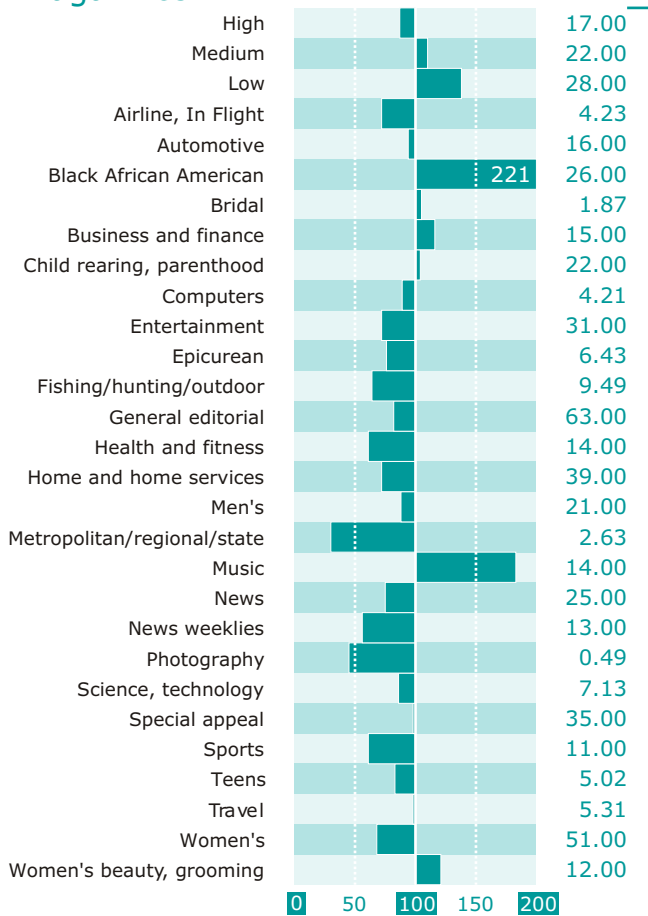


Our Home Lives

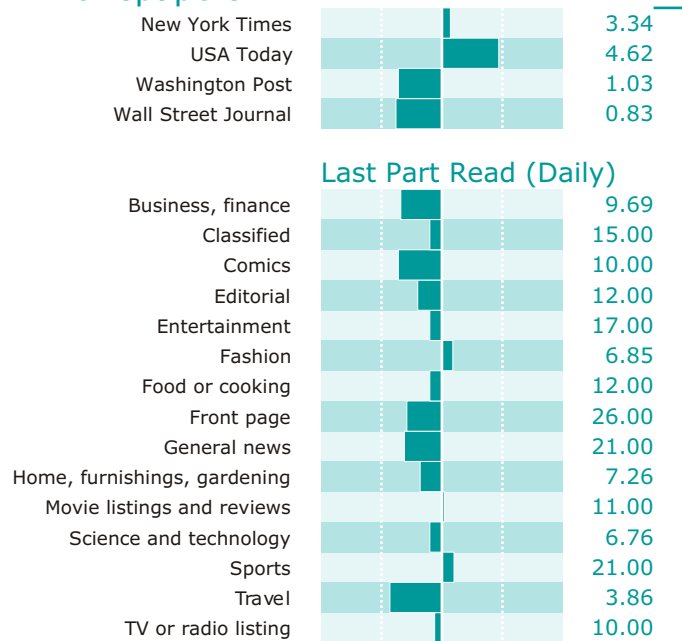
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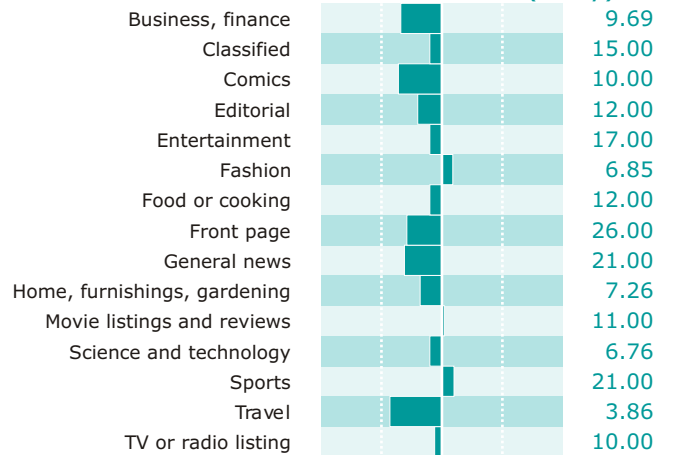
Magazines



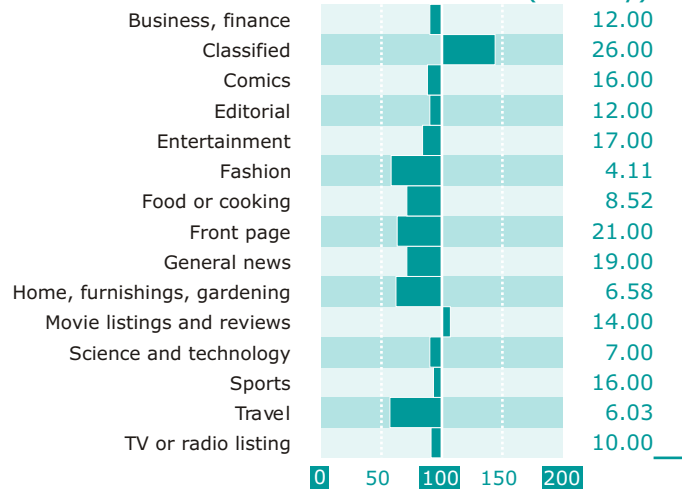
Newspapers



Last Part Read (Daily)



Last Part Read (Sunday)



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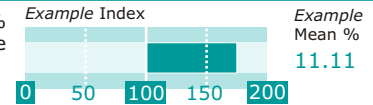
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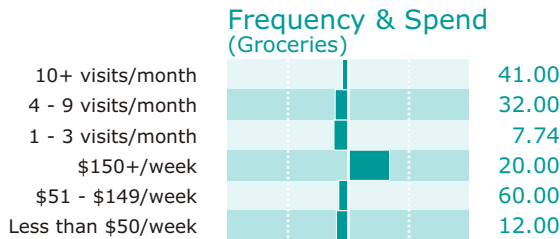
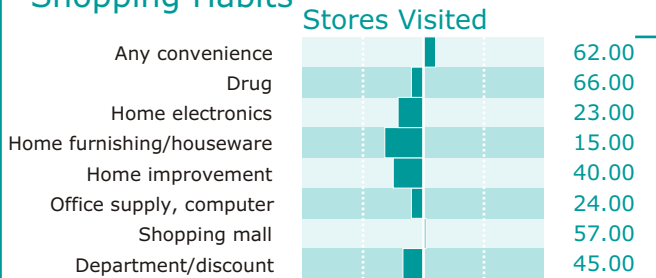


Our Home Lives

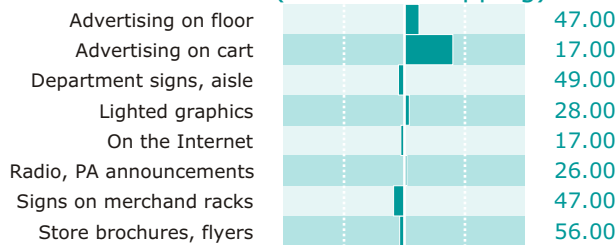
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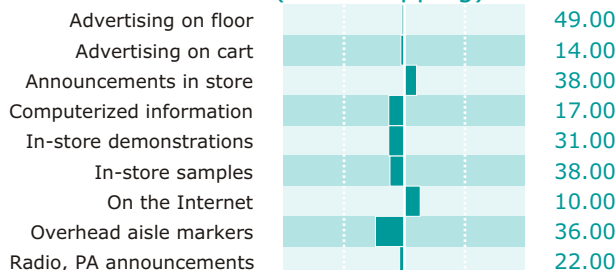
Shopping Habits



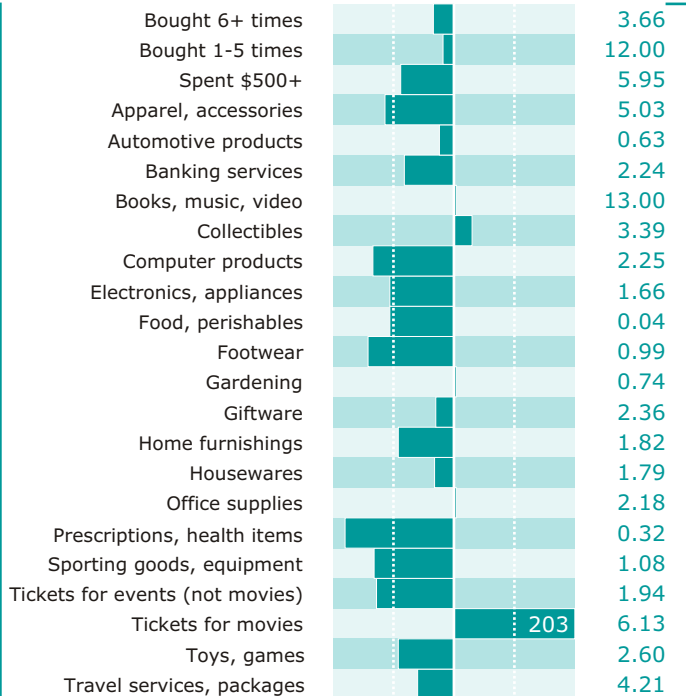
Customers refer to (non-food shopping)



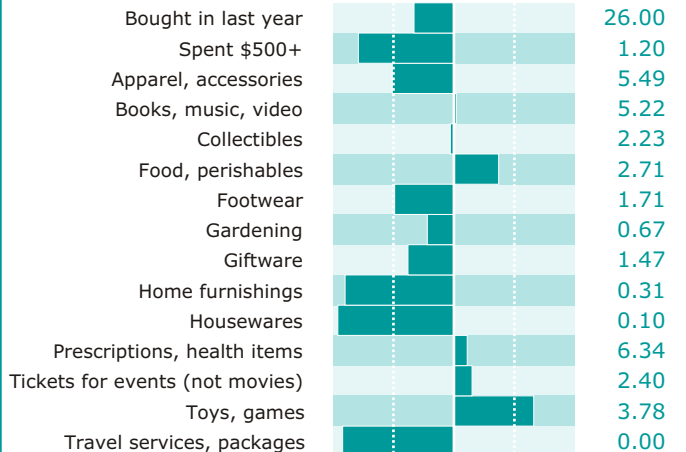
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



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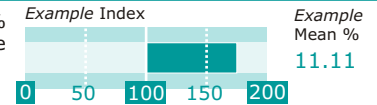
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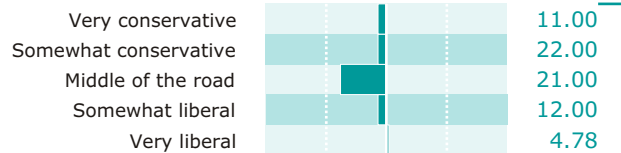


How We View The World

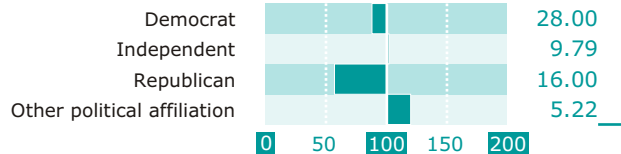
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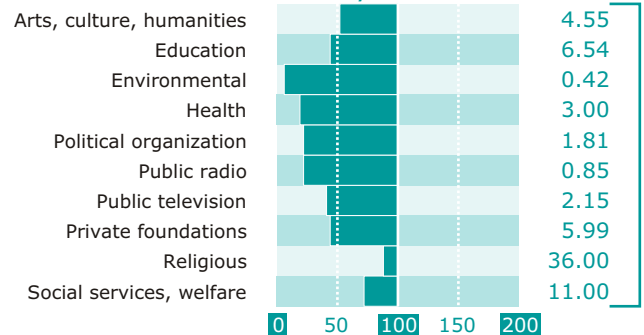
Political Outlook



Political Affiliation

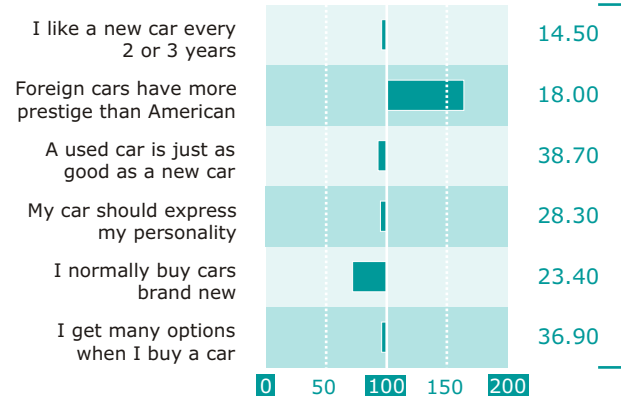


Charity

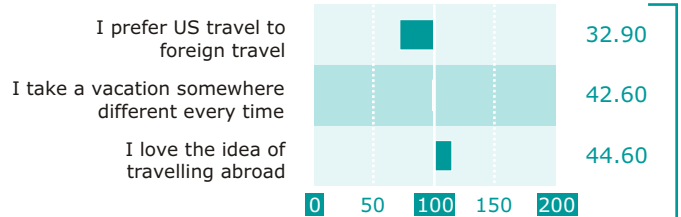


Attitudes

Cars



Travel



Type F04 Group F Metro Fringe **Urban Grit**

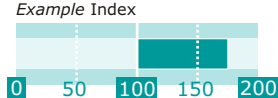
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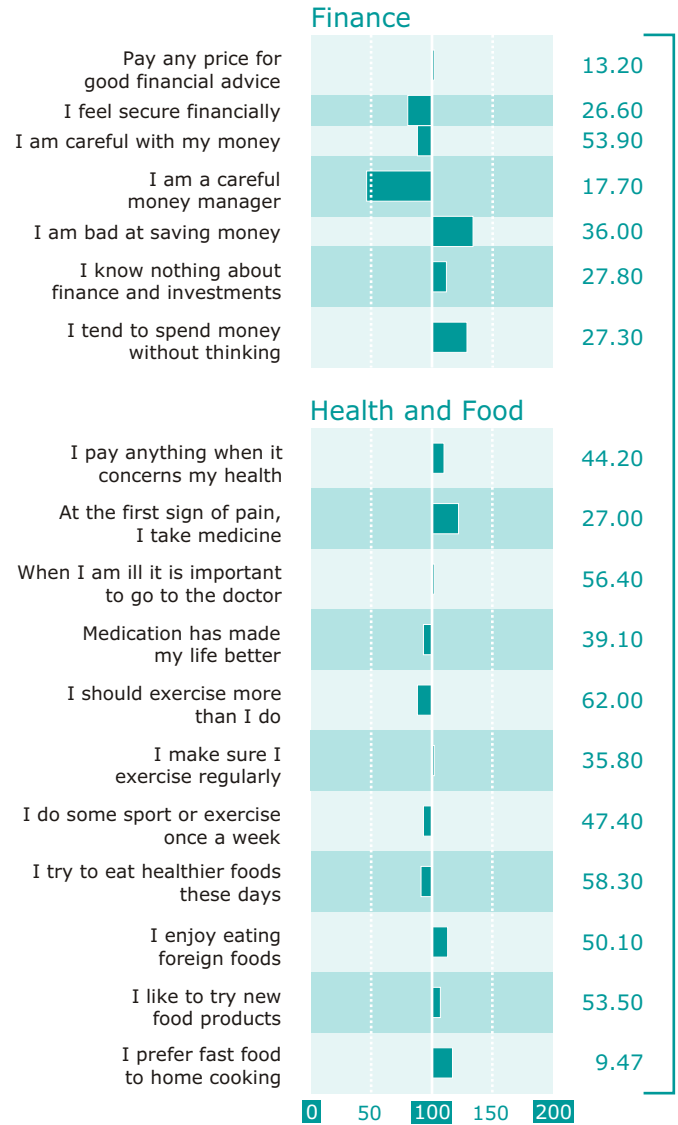
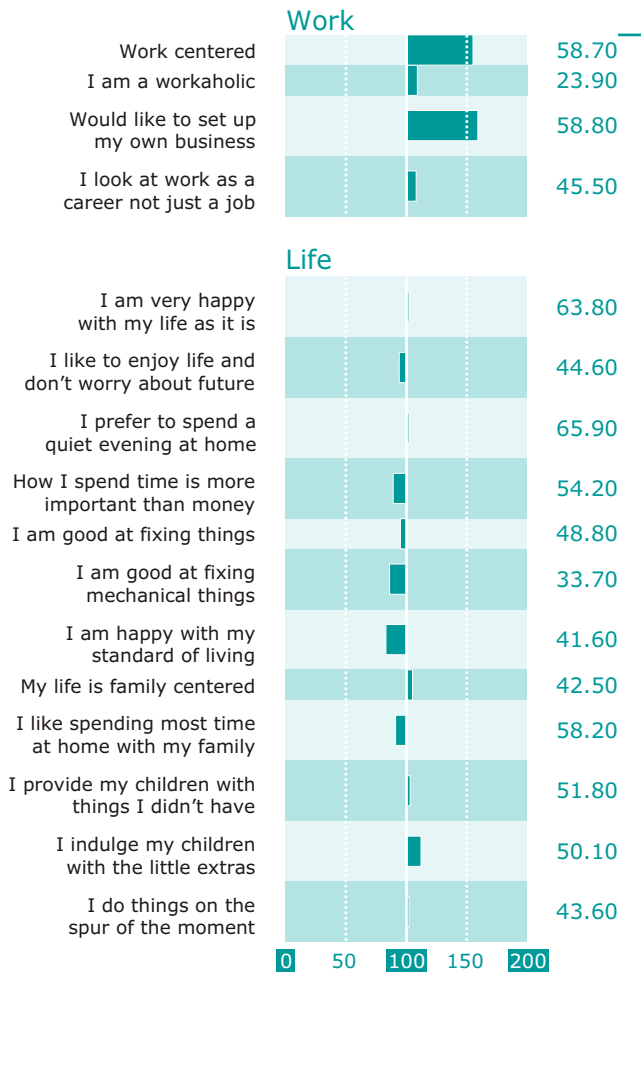
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Attitudes

Charts show Index and Mean %
 Example Index:  Example Mean %: 11.11
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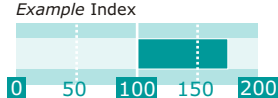
Anthony and Angela

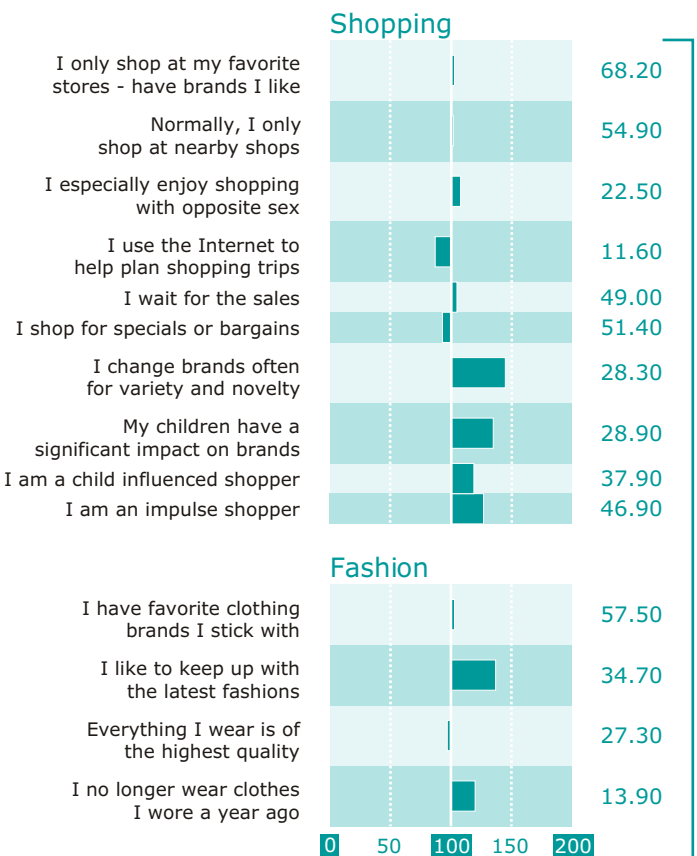
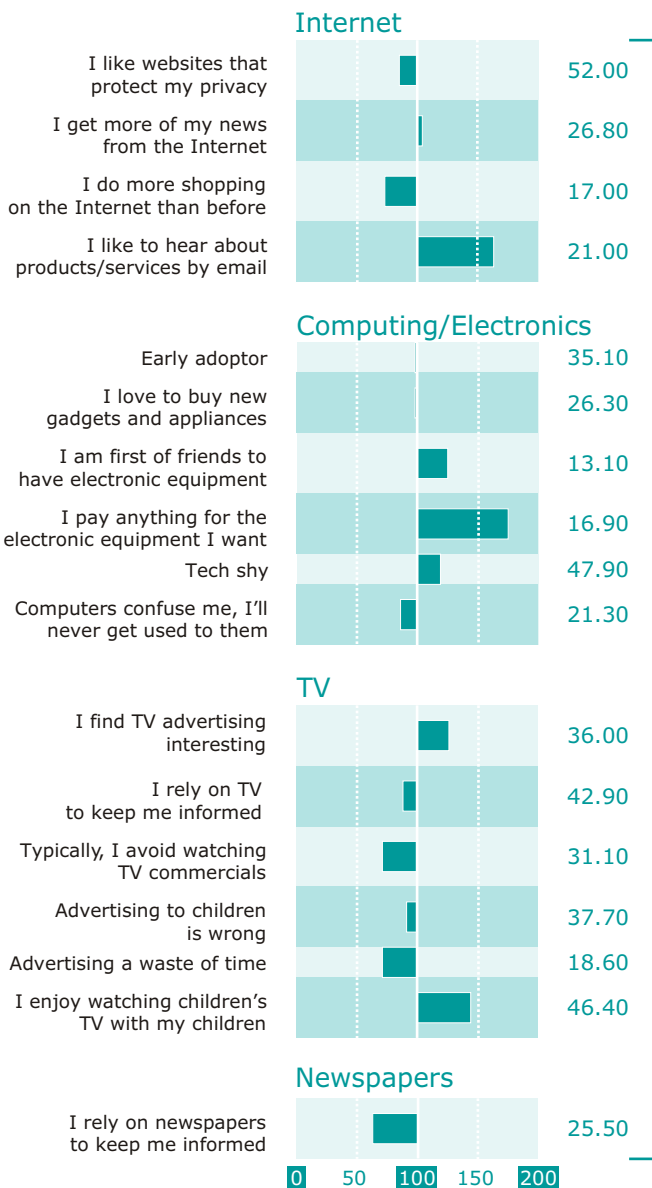
Young, ethnically mixed, working-class singles and single-parent households living in blue-collar neighborhoods in second-tier cities scattered around the country

0.55% 



Attitudes

Charts show Index and Mean %
 Example Index  Example Mean % 11.11
 Index 100 indicates US average
 See **Supporting Notes** for further details





Supporting Notes

Mosaic USA is a lifestyle consumer segmentation system that classifies all U.S. households and neighborhoods into 60 unique Mosaic consumer segments and 12 lifestyle groupings that share similar demographic and socio-economic characteristics.

Mosaic is built using INSOURCE household level data and the wealth of Experian data assets. It utilizes more than 300 demographic variables including more than 70 INSOURCE household characteristics. Mosaic is linked to Experian's Simmons Market Research Bureau National Consumer Survey and other market research data providing insight into consumer purchasing behavior, media and channel preferences, opinions and attitudes.

Mosaic was developed on more than 20 years of segmentation development expertise from the global leader in segmentation systems. Experian has built more than 40 consumer segmentation systems around the globe and Mosaic is available in more than 25 countries. Mosaic USA is linked to a global segmentation network, providing the ability to extend your consumer targeting for international applications. Mosaic Global is based on the same premise of shared consumer patterns and classified into 10 distinct groups that are consistent across country borders.

Mosaic Portraits

These portraits have been designed to help users understand the essence of each of the sixty Mosaic types and the 12 Mosaic groups. More than 600 profiles describing demographics, purchasing behavior, media preferences, hobbies and interests, internet usage are available for viewing. In each of these portraits we have sought to highlight key features which make these categories distinctive and which would be useful to bear in mind when devising communications or marketing strategies targeted at them. These are necessarily subjective descriptions and are intended to highlight key issues rather than to be comprehensive. In each case we have sought to explain how these different consumer segments have come to be and how they currently are, not just to provide a mass of unrelated statistics.

Sources

Although much of the content may appear subjective, there is little that is not grounded in information of some sort. The portraits have taken into account a wealth of information from INSOURCE, Experian's comprehensive household level information, other Experian data assets and the U.S. Census. This information is supplemented with consumer behavioral information from Simmons and other research companies to provide a unique and distinct picture of each Mosaic Group and Type.

These portraits provide a wealth of information showing differences between the Mosaic Groups and Types across large numbers of consumer demographic characteristics, consumer behaviors, media preferences and attitudes. These portraits have made use of information cross tabulated by Mosaic from Simmons, as well as Experian's National Vehicle Data Base (NVDB) for automotive profiles and TrueTouch providing contact strategies profiles. In addition, profiles for top visited websites from Hitwise, the leading online competitive intelligence service, provide key insight into the online behavior of Mosaic households.

Caveats

Clearly, not every U.S. household matches exactly to just one of the sixty different Mosaic Types. These descriptions are therefore what sociologists would describe as 'ideal types'; pure examples to which individual cases approximate with varying degrees of exactness.

It's also important to recognize the scope of the labels. Not every household classified as 'Solid Suburban Life' is necessarily either young or married and some may not live in suburban areas. Indeed there may be quite a few residents in this Mosaic Type who fall into neither category. The labels therefore focus on the statistical bias of a type of household, on the demographic categories which are more numerous there than elsewhere in the country and which give the household its distinctive character.



Supporting Notes

In developing these portraits, and their labels, we are mindful of the fact that they will be read by a wide variety of people: by business analysts working for retailers and property developers who have a highly numeric approach to analysis; by account teams in advertising and direct marketing agencies whose method of working is very creative; by people working in government whose job requires them to frame discussion within terminology which conforms to current standards of political correctness; and by academics trained to test assertions by the rigour with which evidence is referenced from quoted sources. It is a challenge to meet all these needs in a single set of portraits and one which we hope we have been equal to.

Simmons Profiles

Founded over 50 years ago by legendary market researcher Willard Simmons, Simmons Market Research Bureau today is the nation's leading authority on the behavior of the American consumer. Today Simmons is a subsidiary company of Experian Marketing Solutions, enabling Simmons to combine its comprehensive information on consumer behavior, including media consumption and product preferences, with Experian's advanced data assets and analytical solutions. Simmons customers can experience the power of the combined data assets of Simmons and Experian by targeting consumers across multiple channels, using a common currency to analyze those consumers. Each year, Simmons interviews over 27,000 people nationwide in order to produce its well-known Simmons National Consumer Survey (NCS) on the marketplace behavior of American adults. In addition, Simmons collects comprehensive, insightful information on teens, kids and Hispanic consumers. Simmons's vast database, built from innovative syndicated and customized surveys, contains the most detailed usage information available on over 8,000 brands, 400 product categories and every media genre accessible in the U.S. Industry authorities acknowledge that Simmons's consumer data has helped bring more goods and services to market than any other research firm in North America.

To create the Mosaic Simmons profiles, Mosaic is appended to the Simmons NCS. More than 500 Mosaic/Simmons profiles covering demographics, shopping, media, attitudes, opinions and lifestyle interests are available in the Multimedia Guide.

For more information on Simmons, please visit www.smr.com.

Automotive Profiles

To identify the top five automotives (make and model) for each Mosaic type, a one million household sample of Experian's National Vehicle Database (NVDB) was extracted and appended with INSOURCE demographic data and Mosaic. Approximately 834,000 households were used to create the NVDB profiles. Eight states with higher Hispanic populations were over-sampled (AZ, CA, FL, IL, NJ, NM, NY, and TX). These eight states were weighted appropriately to reflect their true population distribution across the US. Only those makes which exceeded a count of 500 and make-models which had a count greater than 250 were considered. The following Special/New/Luxury makes: Alfa-Romeo, Ferrari, Fiat, Hummer, Laforza, Lancia, Lotus, Maserati, Mini, Peugeot, and Rolls Royce were excluded. Count, Percent, Total Percent and Index were computed for the data set across all of the 60 Mosaic types.

Hitwise Website Profiles

Hitwise is the leading online competitive intelligence service. Only Hitwise provides its 1200 global clients with daily insights on how their customers interact with a broad range of competitive websites, and how their competitors use different tactics to attract online customers. Hitwise has partnered with Experian to provide Hitwise Lifestyle based on Mosaic profiles for more than 30,000 websites and 160 industry categories within the Hitwise U.S. service.

Since 1997, Hitwise has pioneered a unique, network based approach to Internet measurement. Through relationships with ISP's around the world, Hitwise's patented methodology anonymously captures the online usage, search and conversion behavior of 25 million Internet users. This unprecedented volume of Internet usage data is seamlessly integrated into an easy to use, web-based service, designed to help marketers better plan, implement and report on a range of online marketing programs. The Multimedia Guide provides Mosaic profiles for 50 well-known and frequented websites.

For more information on Hitwise, please visit their website www.hitwise.com.

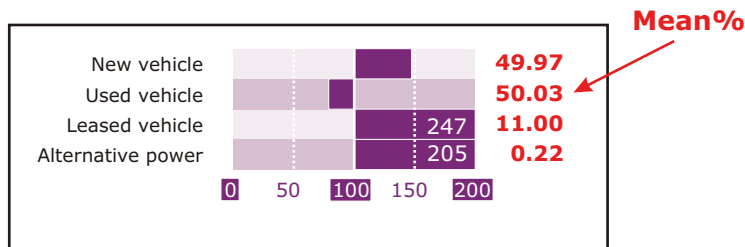
Supporting Notes

Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe Mosaic USA. The variables are grouped together by category. For each group/type, the charts show the Mean% and Index for each variable, unless otherwise noted.

Understanding Mean% and Index

Mean% show the percentage of this group/type with this characteristic. For example, consider car ownership for Group A:



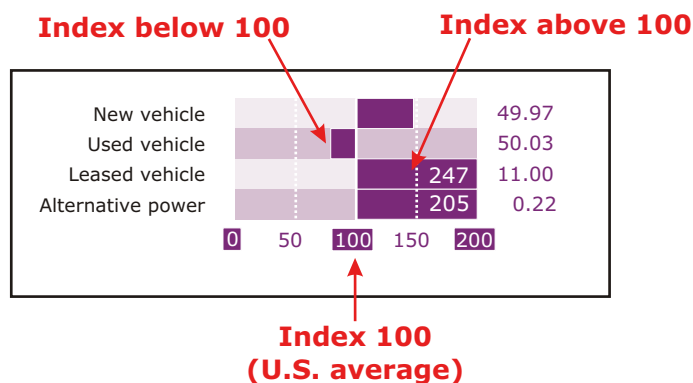
This shows that:

- 49.97%** of Group A households have a new vehicle.
- 50.03%** of Group A households have a used vehicle.
- 11.00%** of Group A households have a leased vehicle, etc.

The **Index** shows how the variable compares with all households in the U.S.

An **Index of 100** is the U.S. average. An **Index greater than 100** shows that this variable is over-represented when compared with the U.S. An **Index less than 100** shows that this variable is under-represented when compared with the entire U.S.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.

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