


Group H Aspiring Contemporaries

Terrell and Brianna

Type H02 **Minority Metro Communities**

Concentrated in inner-ring suburbs, these married couples and single-parent minorities earn above-average incomes from a mix of service industry and white-collar jobs in transportation, health care, education and public administration

2.20% 



Overview

Rankings

Age Rank 44/60
Wealth Rank 24/60

Top Markets

New York
Washington
Atlanta
Chicago
Philadelphia

Top Internet Sites

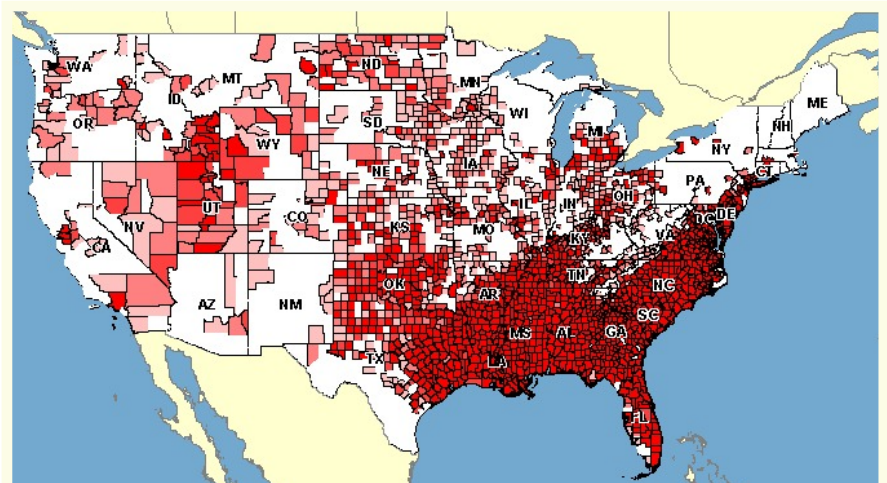
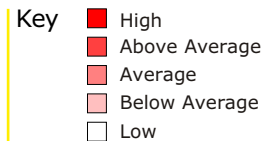
www.nick.com
www.freecreditreport.com
www.mtv.com
www.monster.com
www.wwe.com

Preferred Cars

Cadillac Escalade
Chevrolet Chevyvan
Chrysler 300
Lexus GS
Mercedes-Benz S Class



Locations



Contents

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2	Description
3	Who We Are
4	How We Make a Living
5	Where We Live
6	Our Home Lives
7	How We View the World
8	Attitudes
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Description

Demographics

Minority Metro Communities reflects the nation’s growing African-American middle class. With nearly three-quarters of the residents African-American and half the households earning more than \$50,000, this cluster is a testament to high educational achievement and professional employment among African-Americans. Concentrated in inner-ring suburbs, these households earn above-average incomes from a mix of service industry and white-collar jobs in transportation, health care, education and public administration. Many have settled into older homes and semi-detached houses built in the 1960s. There are more households with single parents than married couple families, and the unemployment rate is high. For many in Minority Metro Communities, middle-class status remains a precarious achievement.

Lifestyles

For those with solid incomes and single-family homes, the households in Minority Metro Communities can afford comfortable leisure lives. They go to movies and comedy clubs, belong to civic groups and fraternal orders, and get exercise at aerobics classes or bowling alleys. They’re a strong market for youth-oriented toys, with high rates for purchasing dolls, video games and educational toys. Fashion and budget conscious consumers, they like to wear the latest designer fashions but end up shopping at discount chains such as Marshall’s, T.J. Maxx and Value City. They’re willing to splurge on consumer electronics including video game systems and handheld game devices, but they’re still more likely to own stereos than CD players, and instant cameras over digital models. While many drive mid-sized sedans, they feel that foreign cars are more prestigious than American which is not surprising since they admit that their cars should catch people’s attention.

Media

Minority Metro Communities is a strong market for ethnic media. Households have high rates for reading magazines like Black Enterprise, Essence and Jet. They tune in to radio stations that offer Southern gospel and religious programming. They’re fans of TV programs that feature minority actors and personalities, including “Girlfriends,” “The Bernie Mac Show” and “Judge Joe Brown.” Television is a popular form of media in this segment, and families here show high rates for watching cable channels such as ABC Family, TV Land and Comedy Central. Unlike many other TV viewers, however, those in Minority Metro Communities like the commercials and find them especially useful when buying children’s clothes and products in the marketplace. They are not big online users but when they go online it’s to job search and download music and play games.

Description

2

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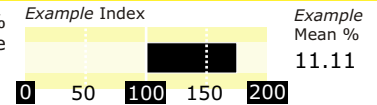
2.20% 



Who We Are

Demographics

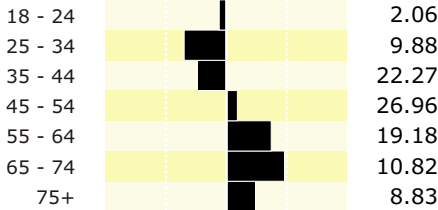
Charts show Index and Mean %
 Index 100 indicates US average
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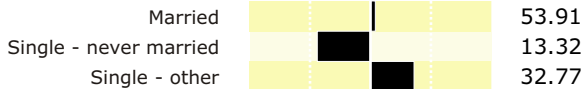
Gender



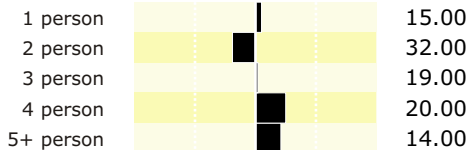
Age



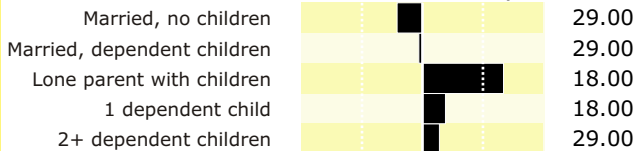
Marital Status



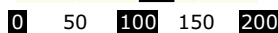
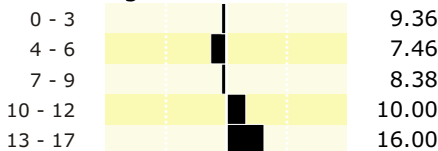
Number in Household



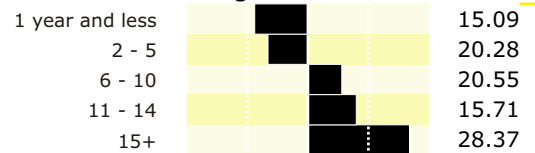
Household Composition



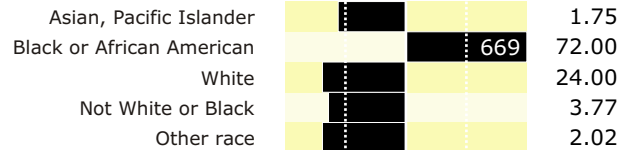
Age of Children



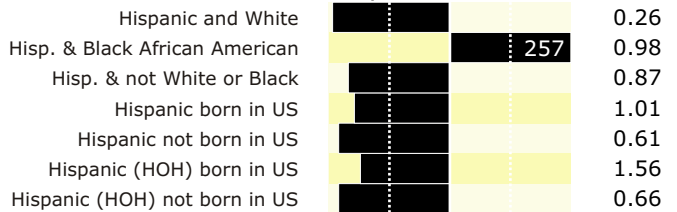
Length of Residence



General Race



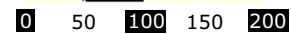
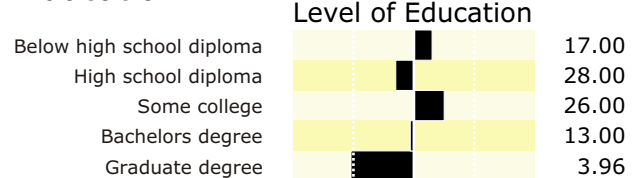
Hispanic Race



Religion



Education



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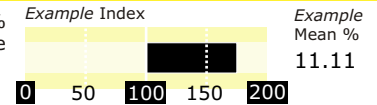
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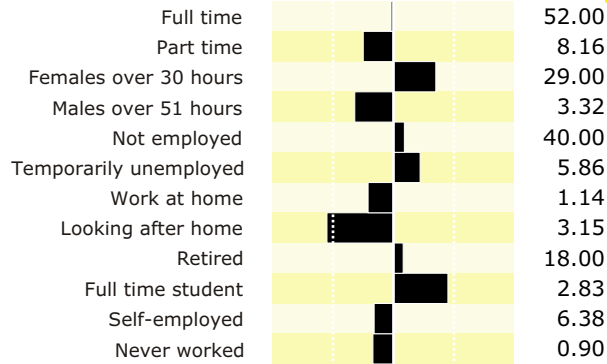
How We Make a Living

Charts show Index and Mean %
Index 100 indicates US average
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for further details

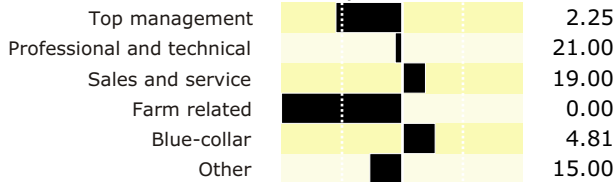


Work

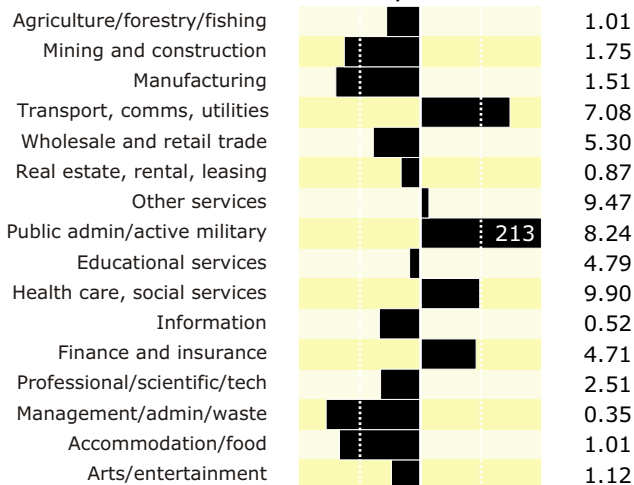
General



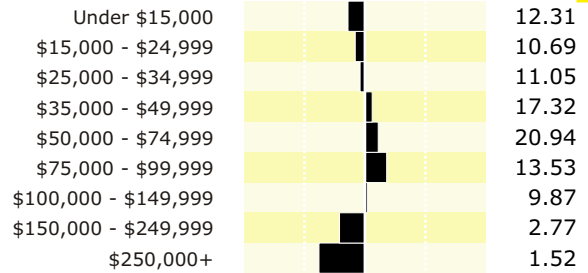
Occupation



Industry

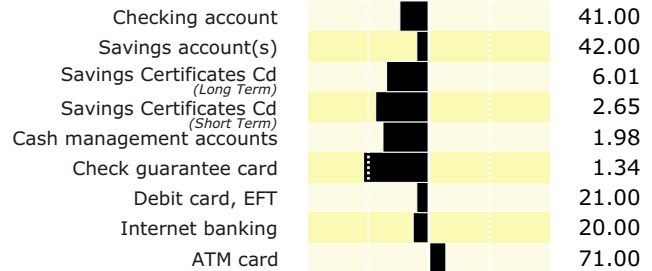


Income



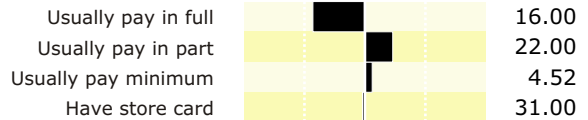
Household Income

Handling Money



Banking

Credit Cards



Loans



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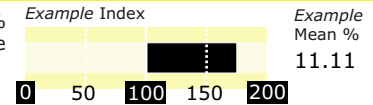
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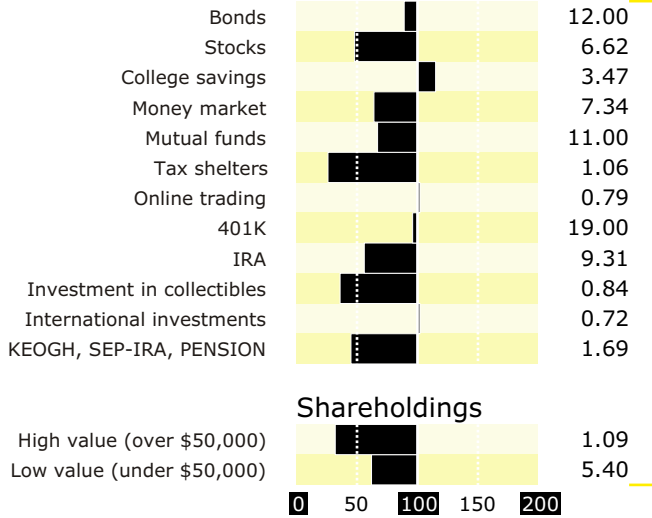
How We Make a Living

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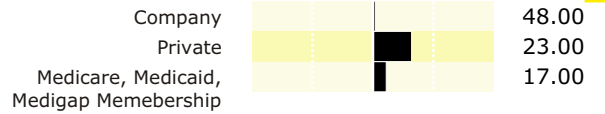


Handling Money

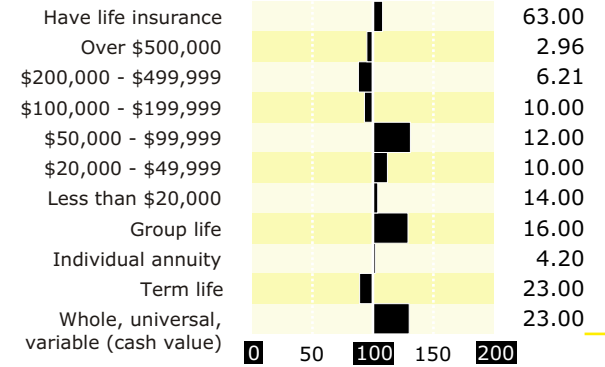
Savings & Investments



Medical Insurance



Life Insurance

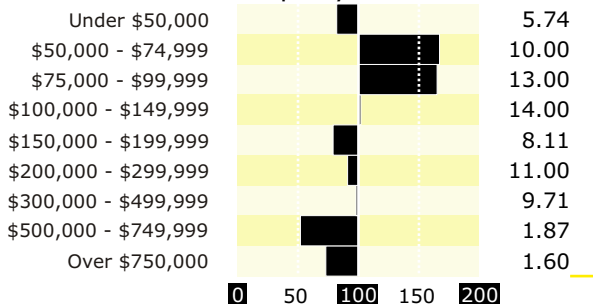


Where We Live

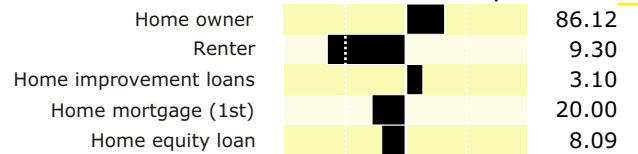
Type of Property



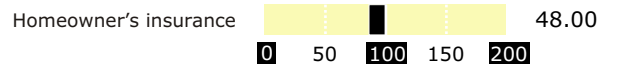
Property Value



Home Ownership



Insurance




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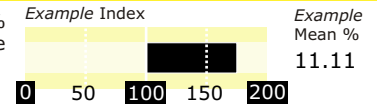
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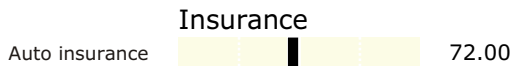
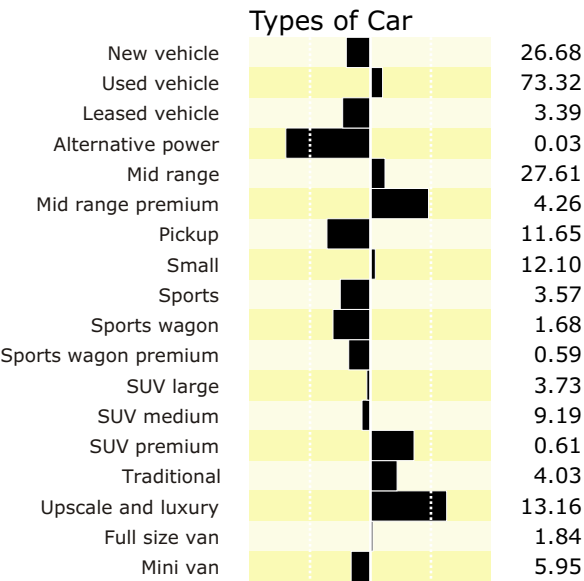
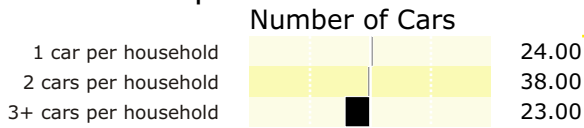


Our Home Lives

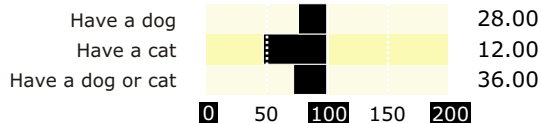
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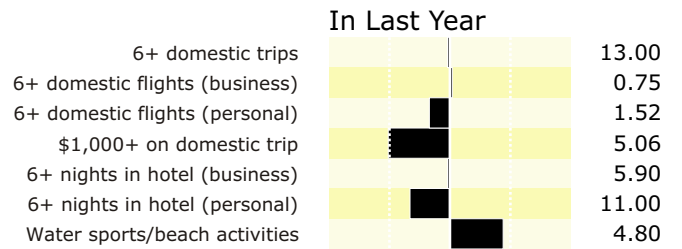
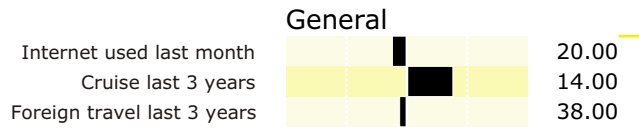
Car Ownership



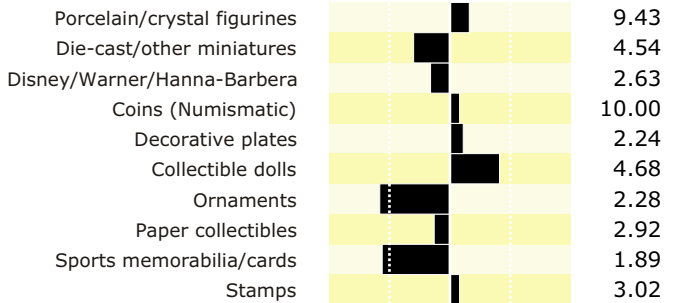
Pets



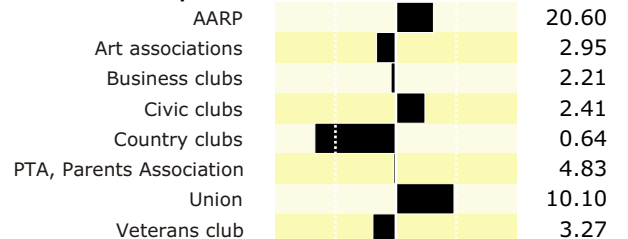
Travel and Vacations



Collectibles



Memberships



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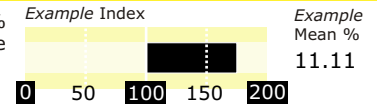
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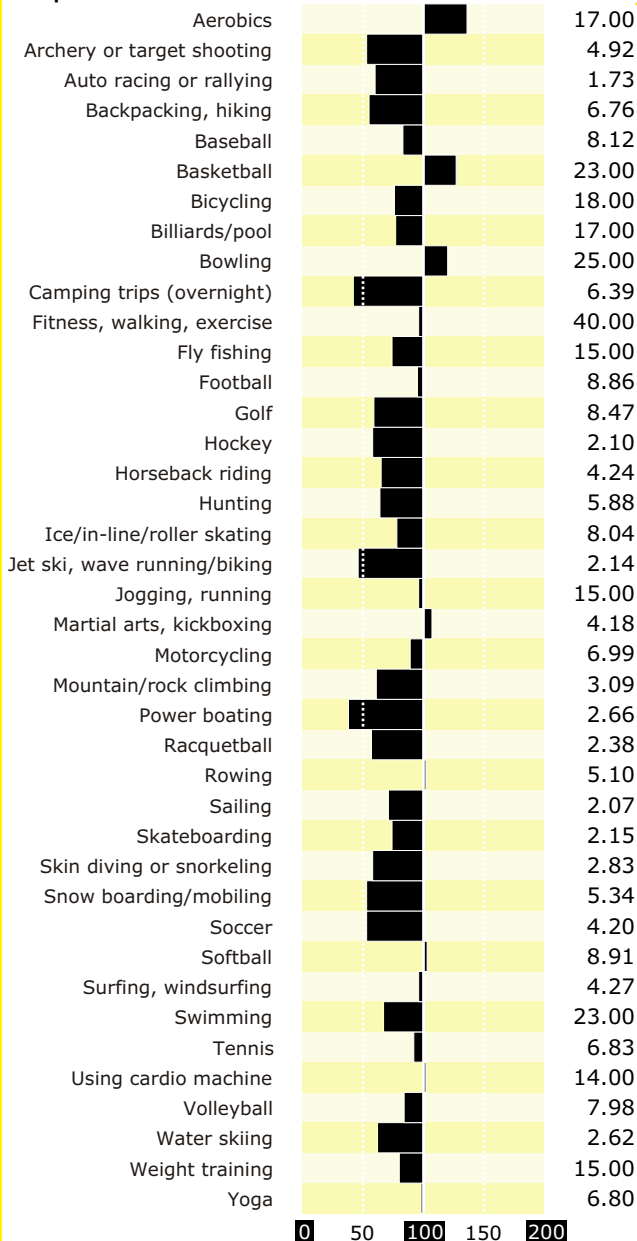


Our Home Lives

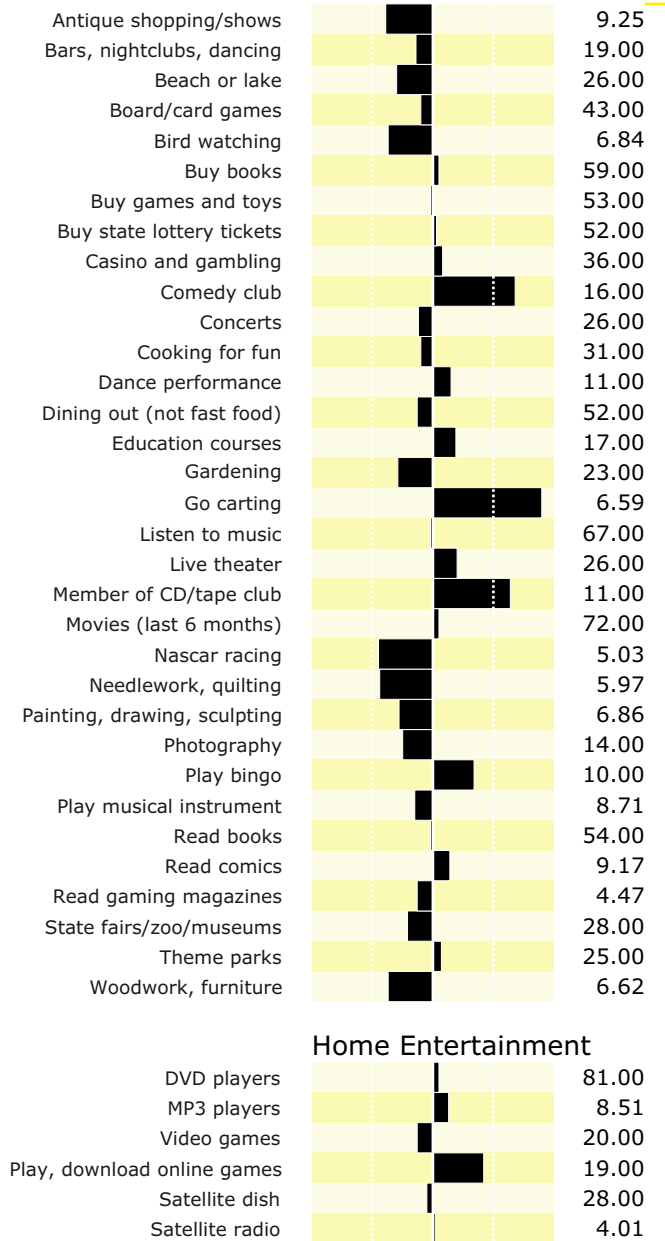
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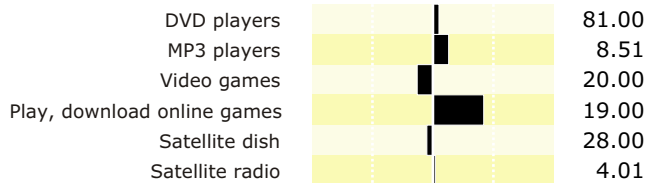
Sports



Entertainment and Leisure



Home Entertainment



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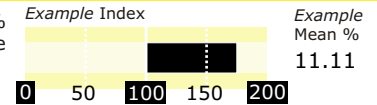
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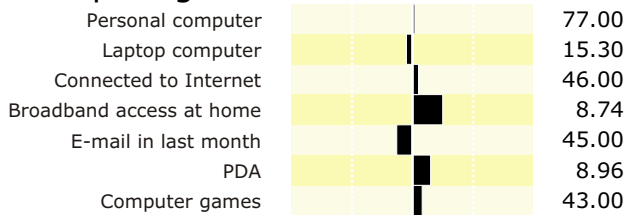


Our Home Lives

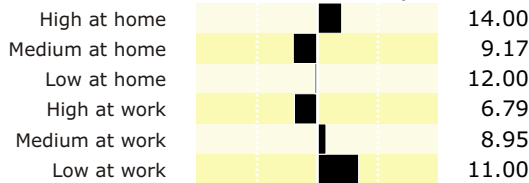
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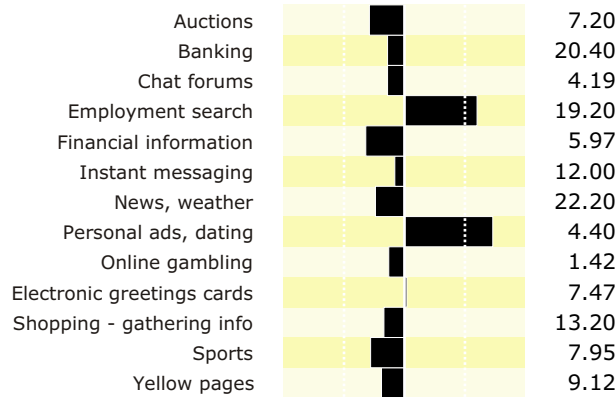
Computing and Internet



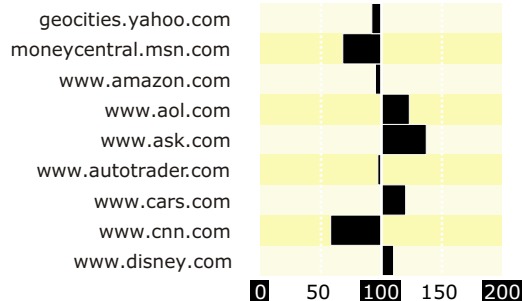
Internet Activity



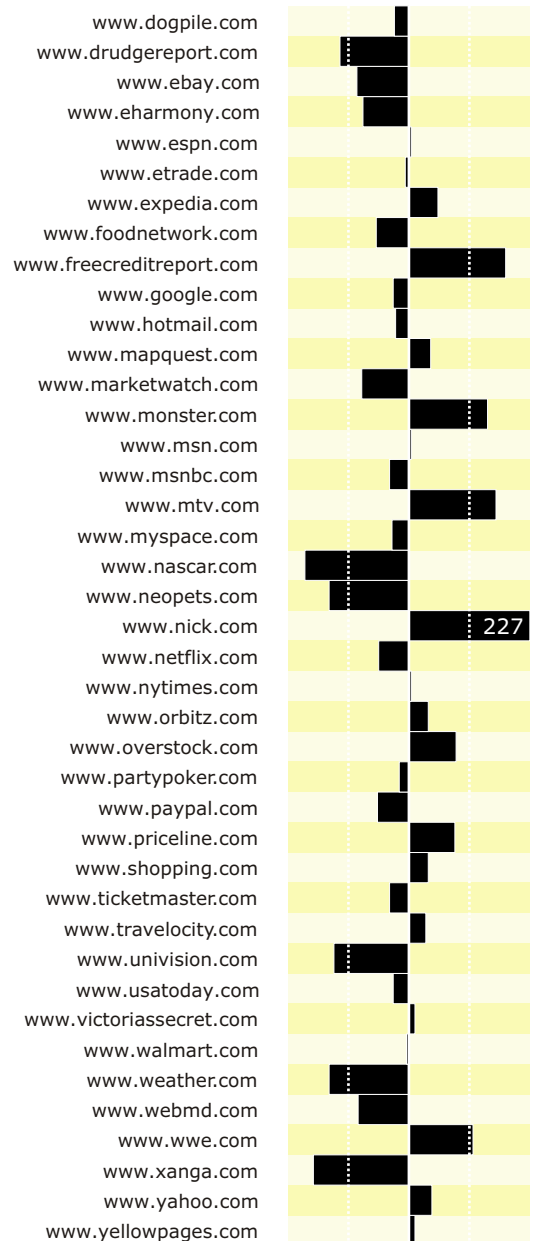
Websites By Category



Individual Websites*



Individual Websites*



* Mean % is not available for individual websites

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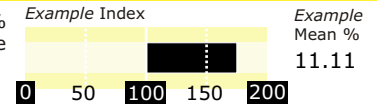
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Our Home Lives

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Telephones

International calls	18.00
Prepaid calling card	17.00

Cellular Phones

Have a cellular phone	72.00
Business	7.77
Personal	61.00
Analog mode	14.00
Call blocking	18.00
Call forwarding	32.00
Call waiting	47.00
Caller Id	58.00
Digital mode	27.00
Internet access	31.00
Nationwide coverage	29.00
Text messaging	43.00
Three way calling	32.00
Voice mail	56.00
Monthly bill \$150+	5.49
Monthly bill \$100 - \$149	7.38
Monthly bill \$50 - \$99	29.00
Monthly bill under \$50	26.00

Radio

High drive time	23.00
Medium drive time	19.00
Low drive time	20.00
High all day	28.00
Medium all day	17.00
Low all day	16.00
All news	12.80
All sports	1.95
Black rhythm and blues	6.10
629	
Classic rock	3.34
Classical	1.22
Country (or Western)	13.50
Easy listening	3.52
Golden oldies	11.80
Jazz	12.80
338	
Spanish	2.13
Urban contemporary	49.40
484	
Mexican, Ranchera, Tejano	2.13

TV and Cable

High prime time	17.00
Medium prime time	19.00
Low prime time	21.00
High early and late fringe	23.00
Medium early and late fringe	18.00
Low early and late fringe	18.00
High all day	21.00
Medium all day	17.00
Low all day	16.00
High cable TV	30.00
Medium cable TV	16.00
Low cable TV	13.00

TV Primetime

Comedy and variety	27.50
News and documentary	33.10
Feature film	17.70
General drama	65.50
Nature	4.72
Reality	58.50
Science	2.45
Situation comedy	55.90
Sports	14.90
How-To	11.50

TV Daytime

Drama	23.20
News	35.50
Game show or contest	10.20
Talk or informational	7.77

TV Early Evening

Weekday news	37.00
Weekend news	31.10

TV Late Fringe

Monday - Friday	23.00
Weekend	18.00

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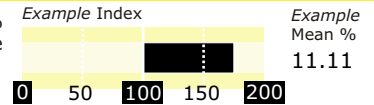
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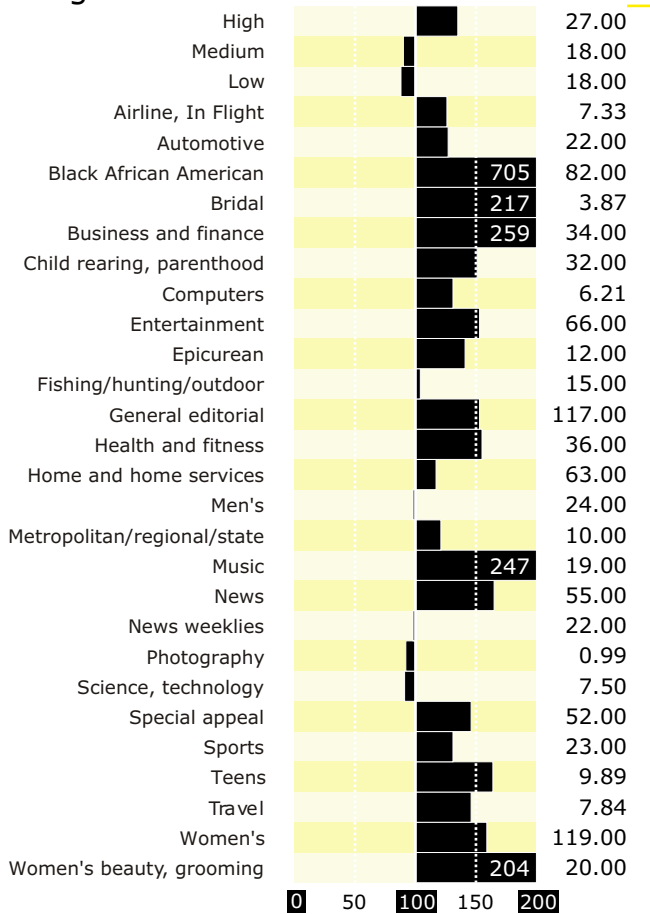


Our Home Lives

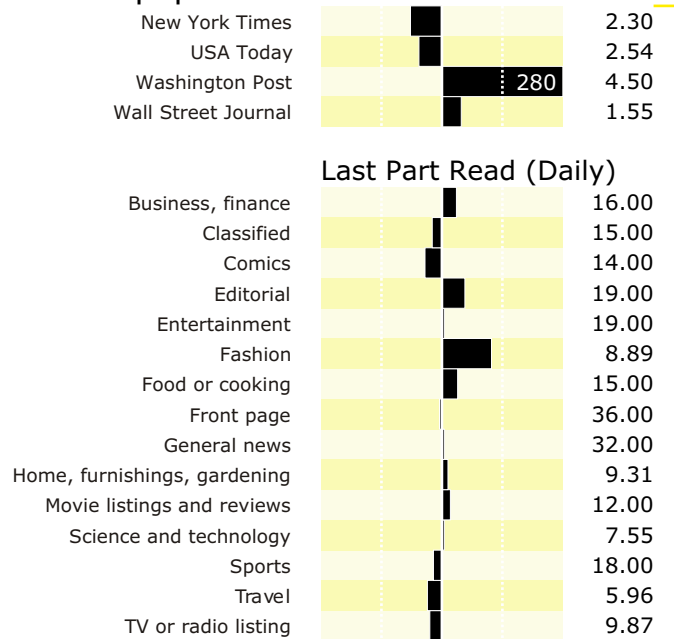
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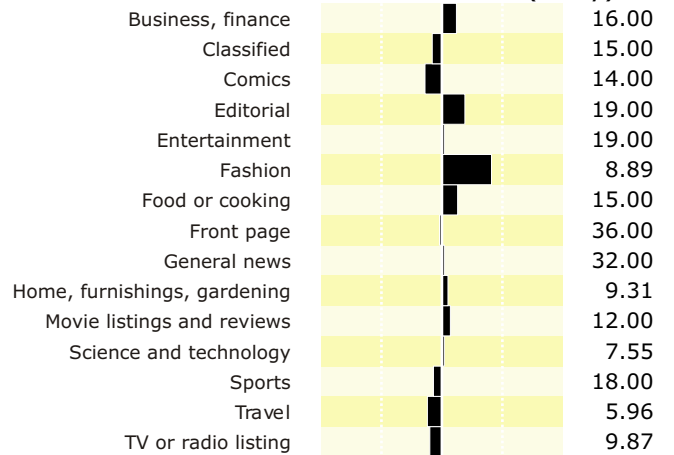
Magazines



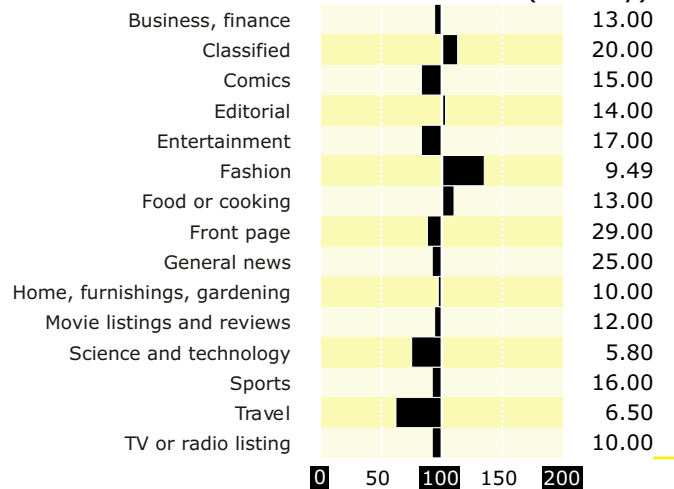
Newspapers



Last Part Read (Daily)



Last Part Read (Sunday)



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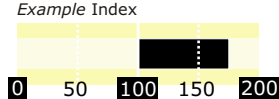
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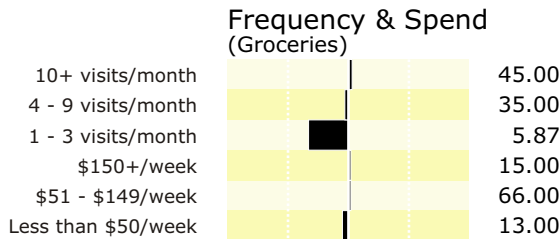
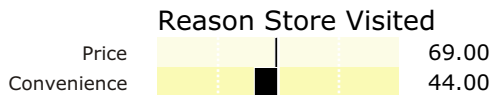
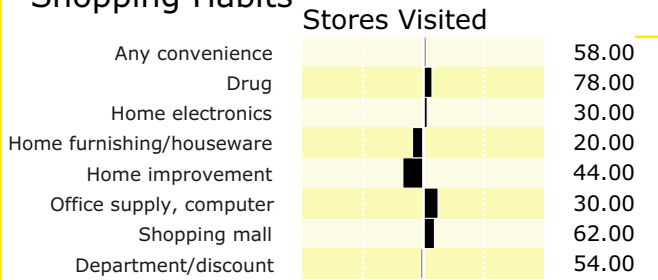
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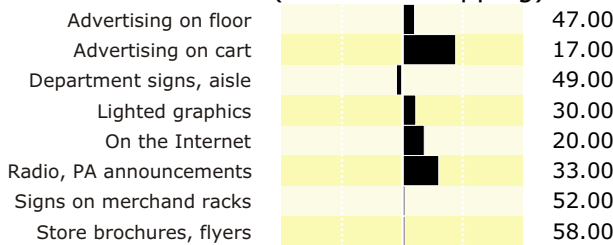
Our Home Lives

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 Example Index  Example Mean % 11.11
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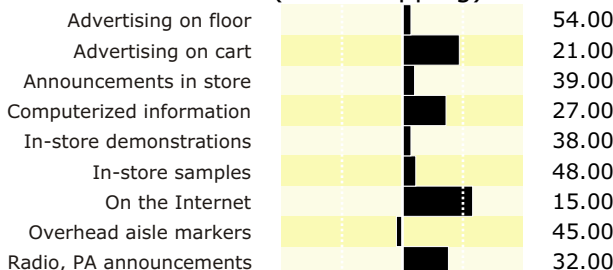
Shopping Habits



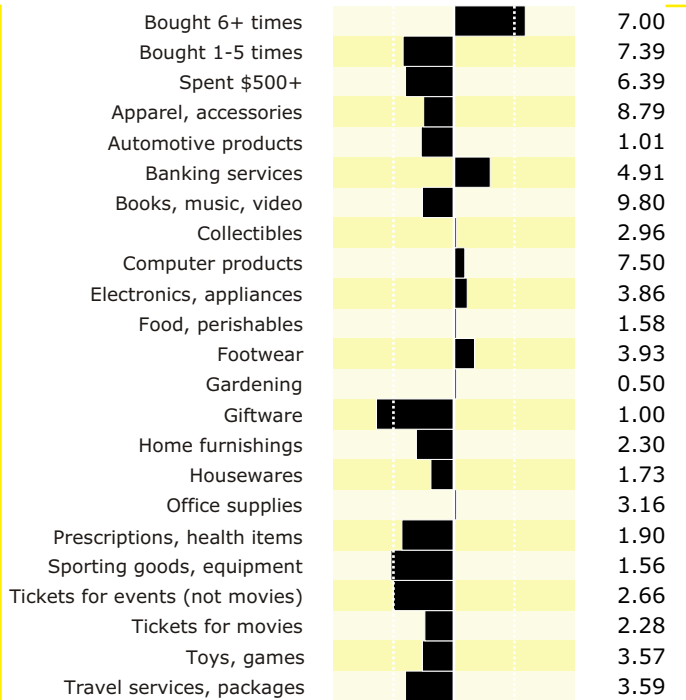
Customers refer to (non-food shopping)



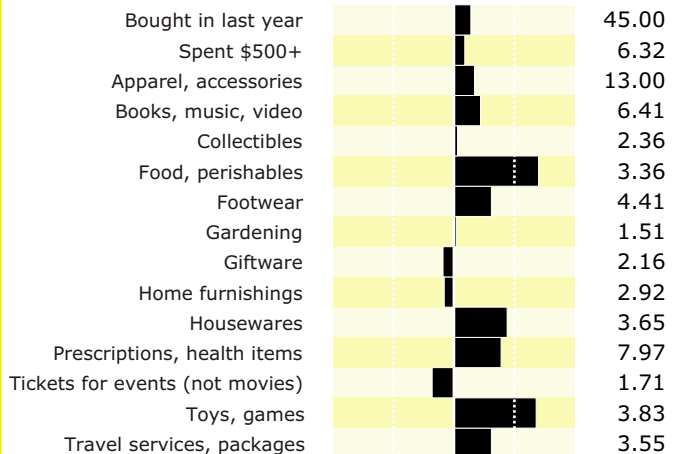
Customers refer to (food shopping)



Internet Order



Mail or Phone Order



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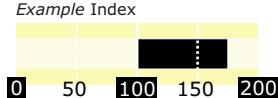
Type H02 **Minority Metro Communities**

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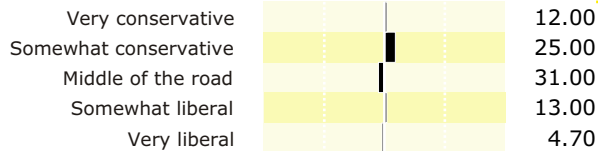
2.20% 



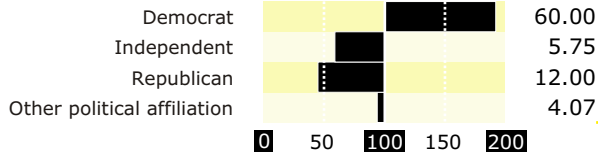
How We View The World

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

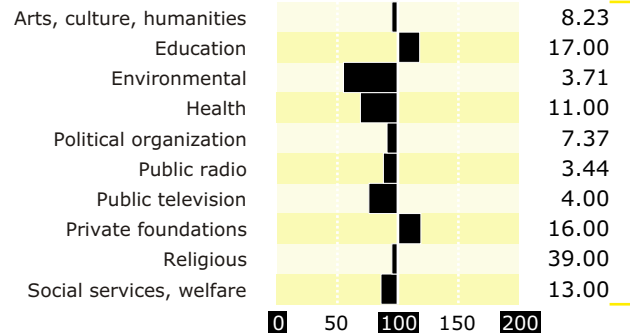
Political Outlook



Political Affiliation

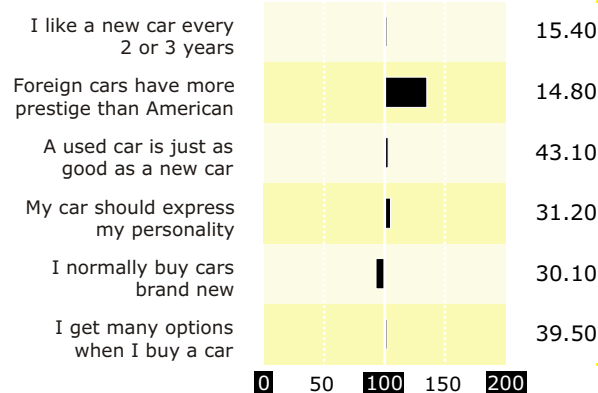


Charity

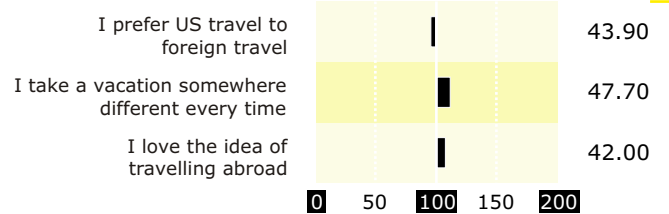


Attitudes

Cars



Travel



Group H Aspiring Contemporaries

Terrell and Brianna

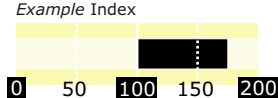
Type H02 **Minority Metro Communities**

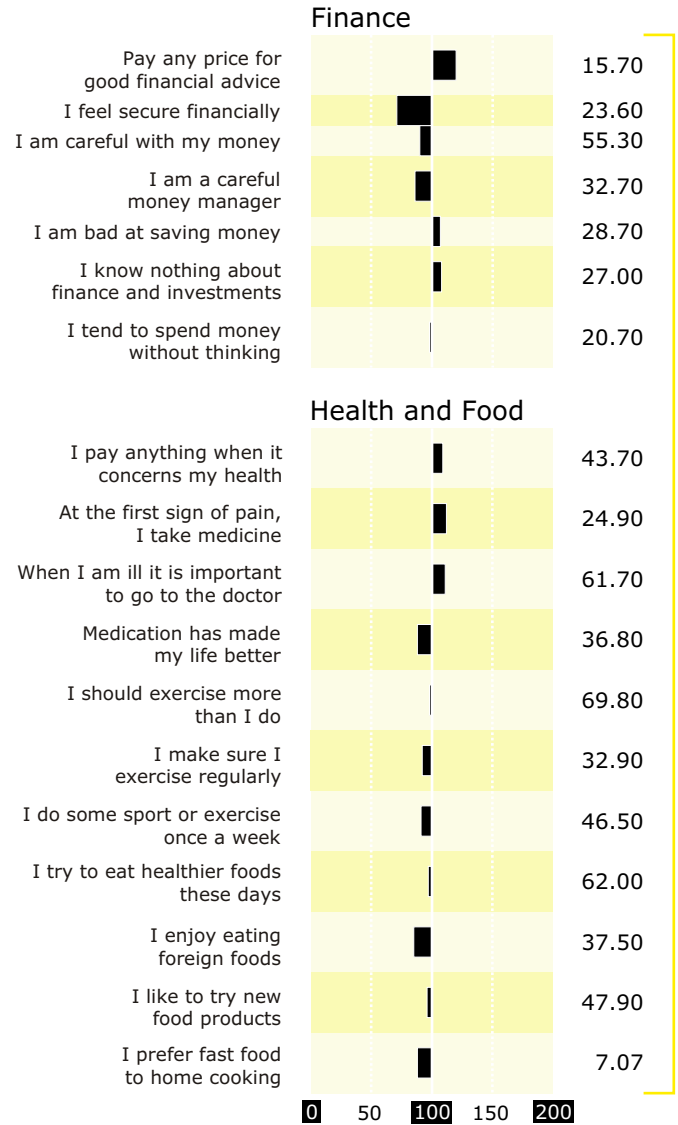
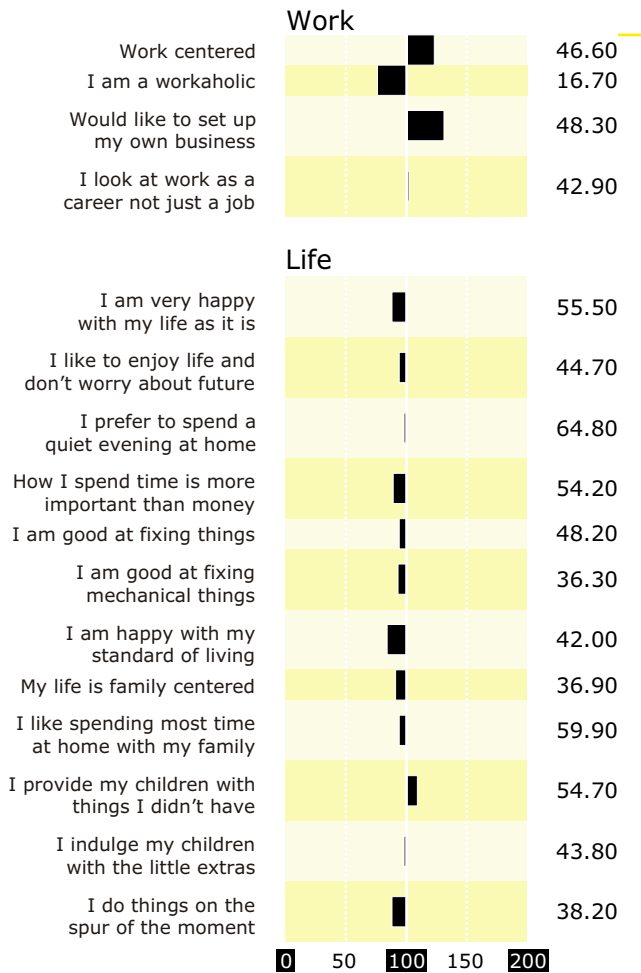
Concentrated in inner-ring suburbs, these married couples and single-parent minorities earn above-average incomes from a mix of service industry and white-collar jobs in transportation, health care, education and public administration

2.20% 



Attitudes

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




Group H Aspiring Contemporaries

Terrell and Brianna

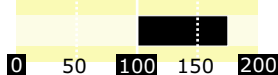
Type H02 **Minority Metro Communities**

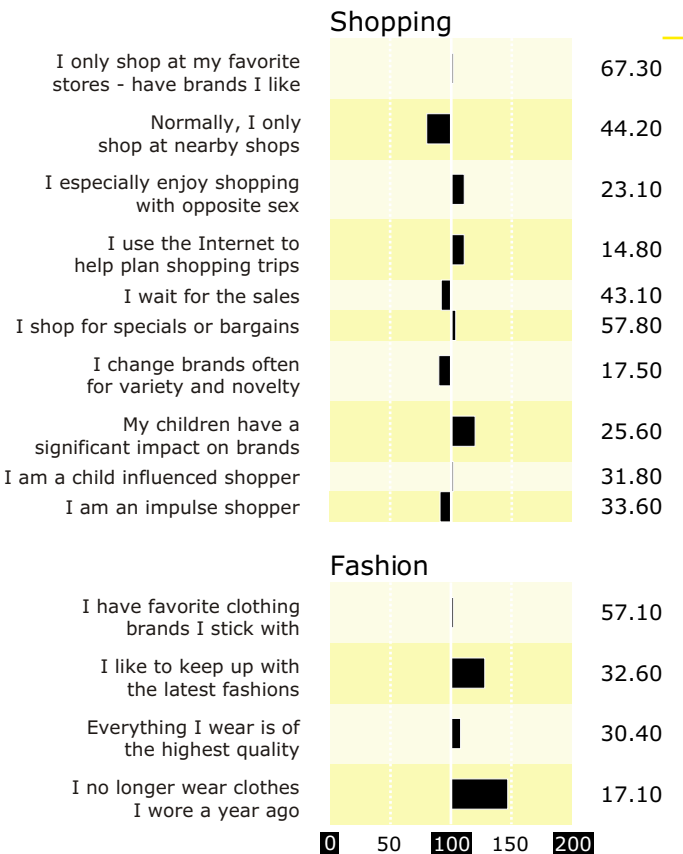
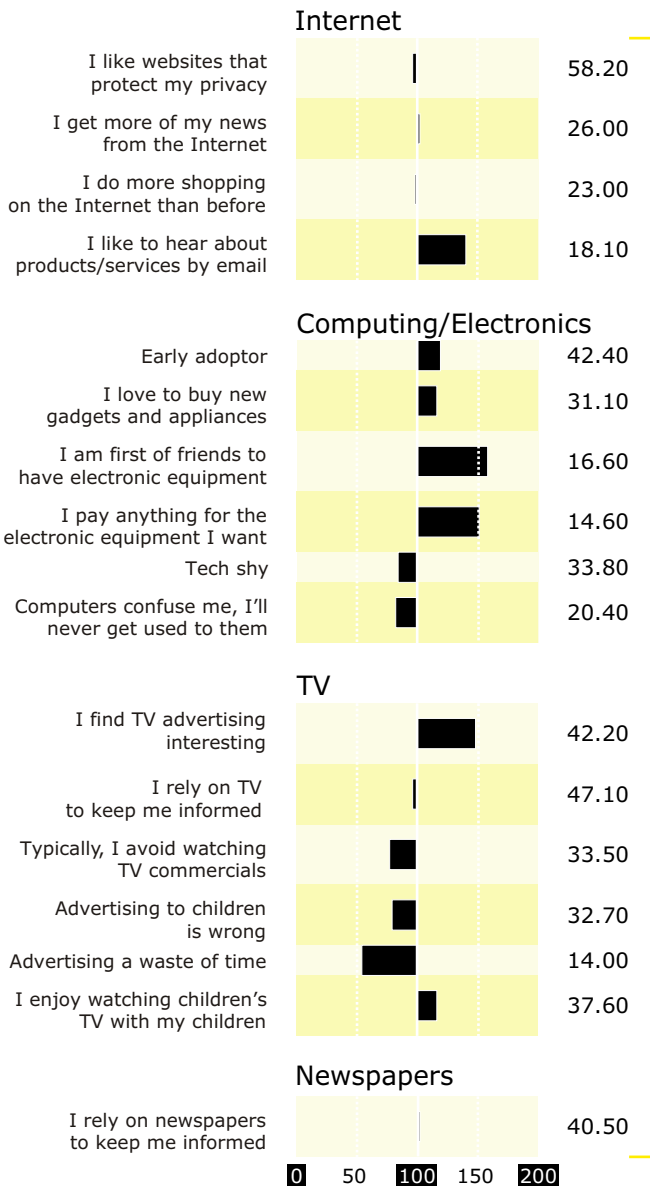
Concentrated in inner-ring suburbs, these married couples and single-parent minorities earn above-average incomes from a mix of service industry and white-collar jobs in transportation, health care, education and public administration

2.20% 



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.

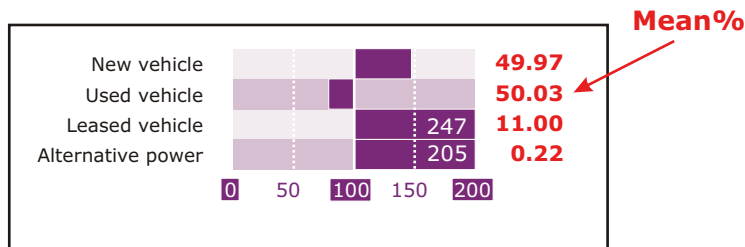
Supporting Notes

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:



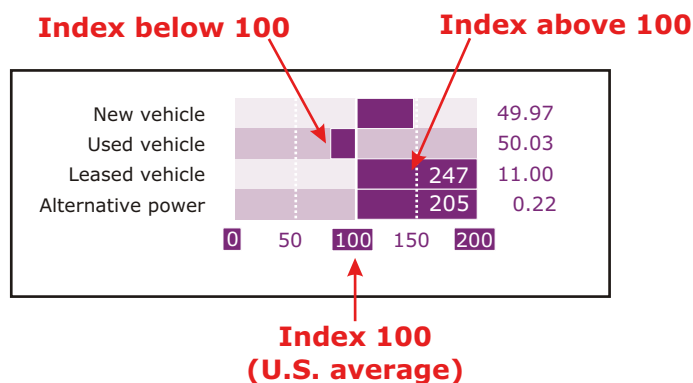
This shows that:

- 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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